

# Actuarial Committee

## Meeting Agenda

Date	Time	Location	Staff Contact
March 20, 2025	9:30 AM	Microsoft Teams Webinar	Tony Milano
1901 Harrison Street, 17 <sup>th</sup> Floor • Oakland, CA 94612 • 415.777.0777 • Fax 415.778.7007 • www.wcirb.com • wcirb@wcirb.com			

Released: March 13, 2025

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 12, 2025

#### **II. Working Group Meeting Summaries**

None

#### **III. Unfinished Business**

- A. AC16-06-05: Update on Medical Severity Trends by Component
- B. AC21-12-07: Indemnity Claim Frequency Model

#### **IV. New Business**

- A. AC25-03-01: First Quarter 2025 Review of Diagnostics
- B. AC25-03-02: 12/31/2024 Experience Review
- C. AC25-03-03: Review 7/1/2025 Updates to Pharmaceutical Fee Schedule

#### **V. Matters Arising at Time of Meeting**

#### **VI. Next Meeting Date: April 10, 2025**

#### **VII. Adjournment**

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**Item AC16-06-05**  
**Update on Medical Severity Trends by Component**

The WCIRB regularly monitors changes in medical paid per transaction and paid transactions per claim by medical component and discusses the patterns with the Actuarial Committee. A brief update to that analysis with medical transaction data through December 31, 2024 will be presented at the meeting. Exhibits on the updated medical severity trends are attached.

## Medical Severity Trends - Exhibit Numbering Guide March 2025

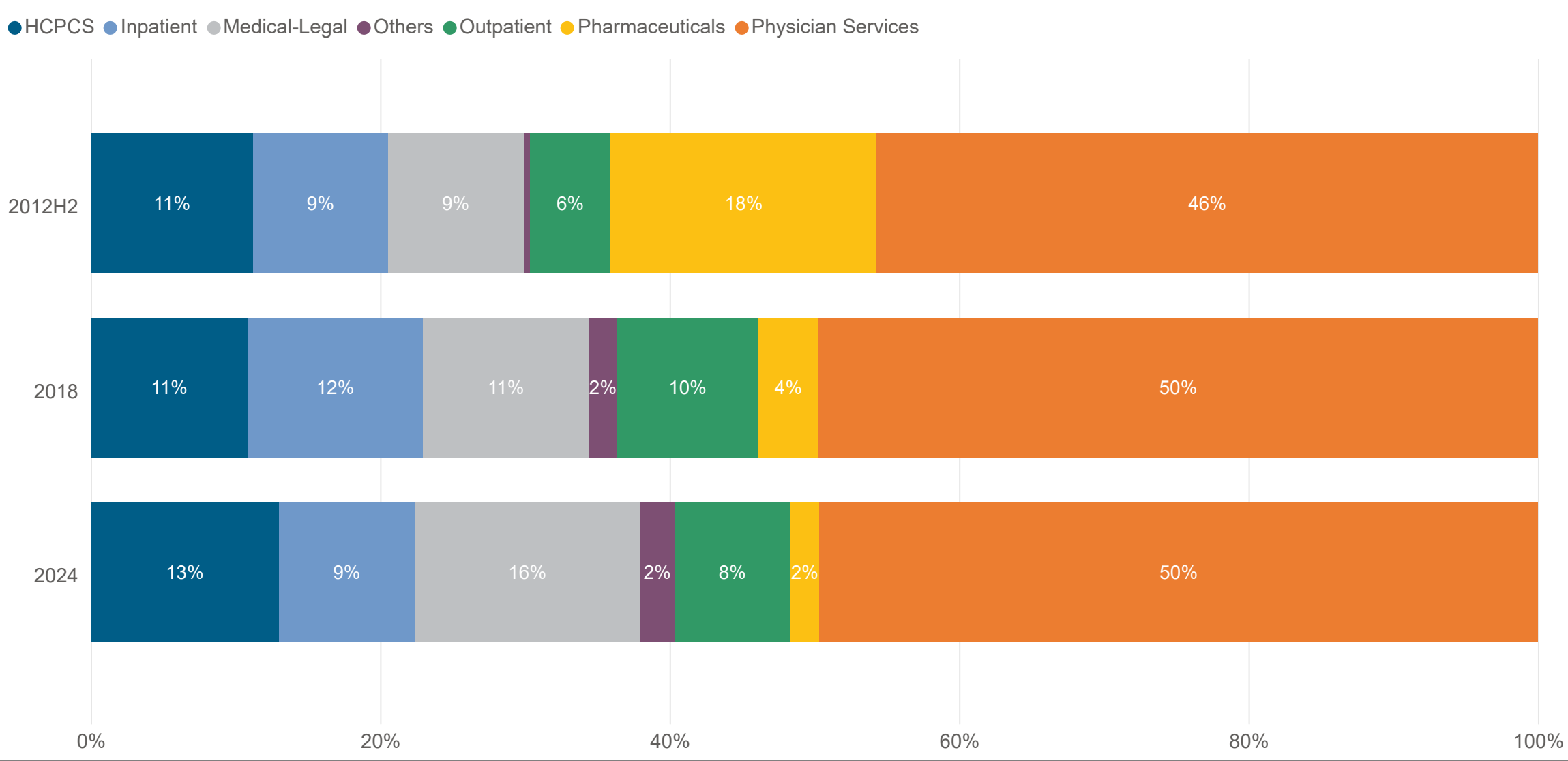
Exhibit #	Exhibit Name
<b>Summary Statistics</b>	
S1	Share of Total Medical Payments by Major Service Type (2012H2, 2018, 2024)
S2	Share of Total Medical Payments in 2024 by Service Type
S3	Percent Change in All Medical Services Cost per Claim
S4	Percent Change in Medical Cost per Claim From 2023 to 2024 by Major Service Type
S5	Percent Change in Medical Cost per Claim From 2023 to 2024 by Major Service Type and Data Maturity
<b>Physician Services and Pharmaceuticals</b>	
P1	Percent Change in Physician Services Cost per Claim
P2	Percent Change in Evaluation & Management Cost per Claim
P3	Percent Change in Physical Therapy Cost per Claim (Visit-Based)
P4	Percent Change in Pharmaceutical Cost per Claim
<b>Inpatient</b>	
I1	Percent Change in Inpatient Cost per Claim (Episode-Based)
I2	Distribution of Inpatient Costs and Episodes in 2024 by Severity
I3	Percent Change in Inpatient Cost per Claim by Severity (2020-2024)
<b>Outpatient</b>	
O1	Percent Change in Outpatient Cost per Claim (Visit-Based)
O2	Distribution of Outpatient Costs and Visits in 2024 by Facility Type
O3	Percent Change in Outpatient Cost per Claim for ASC and Hospital Outpatient Department (2020-2024)
O4	Percent Change in Outpatient Major Surgery Cost per Claim by Facility Type (2020-2024)
<b>HCPCS</b>	
H1	Percent Change in HCPCS Cost per Claim
H2	Distribution of HCPCS Costs and Transactions in 2024 by Subcategory
H3	Percent Change in DMEPOS Cost per Claim
H4	Percent Change in Interpreter Cost per Claim
H5	Percent Change in Home Health Cost per Claim
<b>Medical-Legal</b>	
ML1	Percent Change in Medical-Legal Cost per Claim (Service-Based)
ML2	Distribution of Medical-Legal Costs and Services by Service Type
ML3	Percent Change in Medical-Legal Services per Claim by Service Type (2019-2024)
ML4	Percent Change in Medical-Legal Cost per Service by Service Type (2019-2024)
ML5	Percent Change in Additional Record Review Cost per Claim (2019-2024)
ML6	Percent Change in Psychological/Psychiatric Medical-Legal Cost per Claim (2019-2024)
<b>Additional Exhibits</b>	
A1	Share of Medical Payments by Age and Accident Year for Leading Cost-Driving Service Types

Note: HCPCS stands for Healthcare Common Procedure Coding System  
DMEPOS stands for durable medical equipment, prosthetics, orthotics and supplies



# Share of Total Medical Payments by Major Service Type

As of February 7, 2025

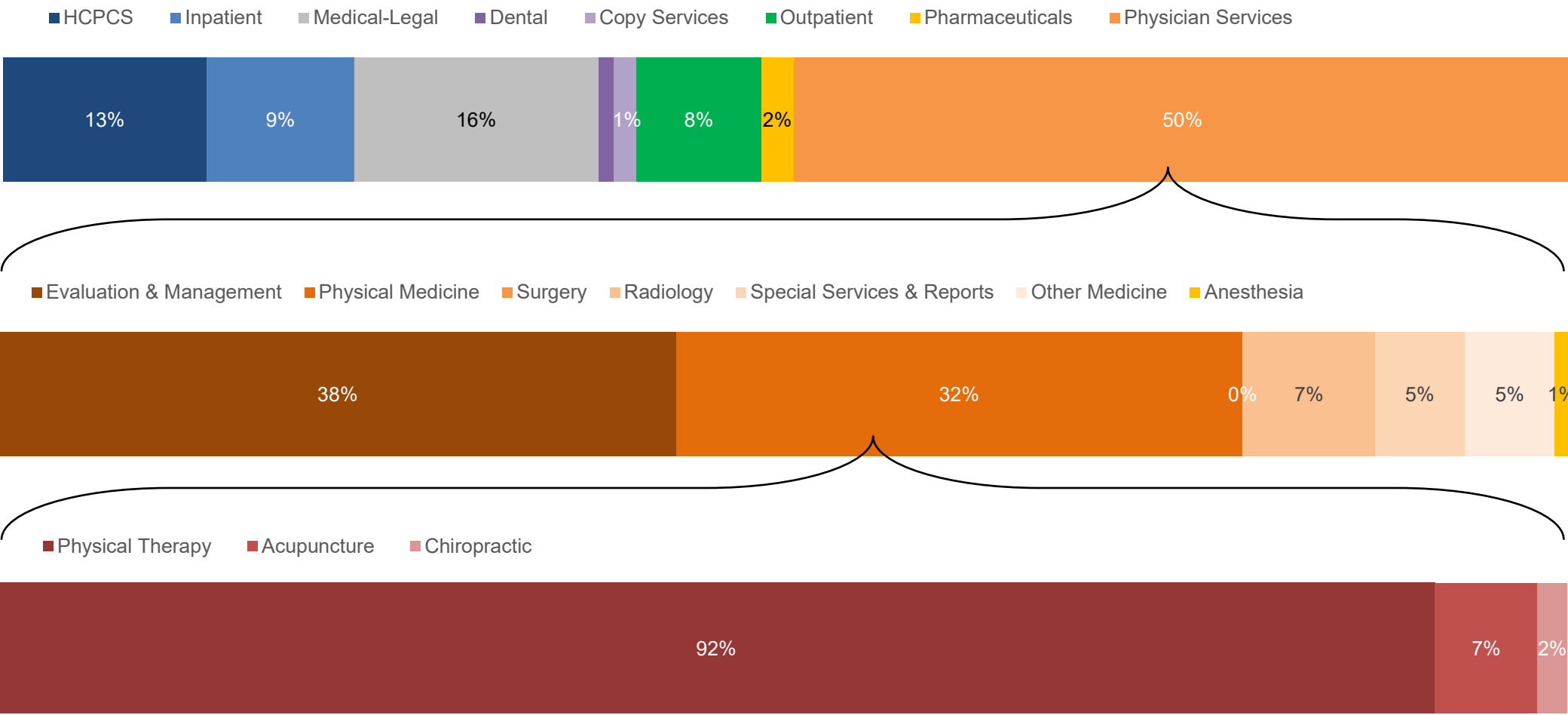


Note: HCPCS stands for Healthcare Common Procedure Coding System and includes the Level II codes. HCPCS Level II codes primarily include ambulance services, durable medical equipment, prosthetics, orthotics, and supplies used outside a physician’s office, home health services, and interpreter services. Others include copy services and dental services.  
Source: WCIRB medical transaction data collected beginning in the third quarter of 2012.

# Share of Total Medical Payments in 2024 by Service Type

As of February 7, 2025

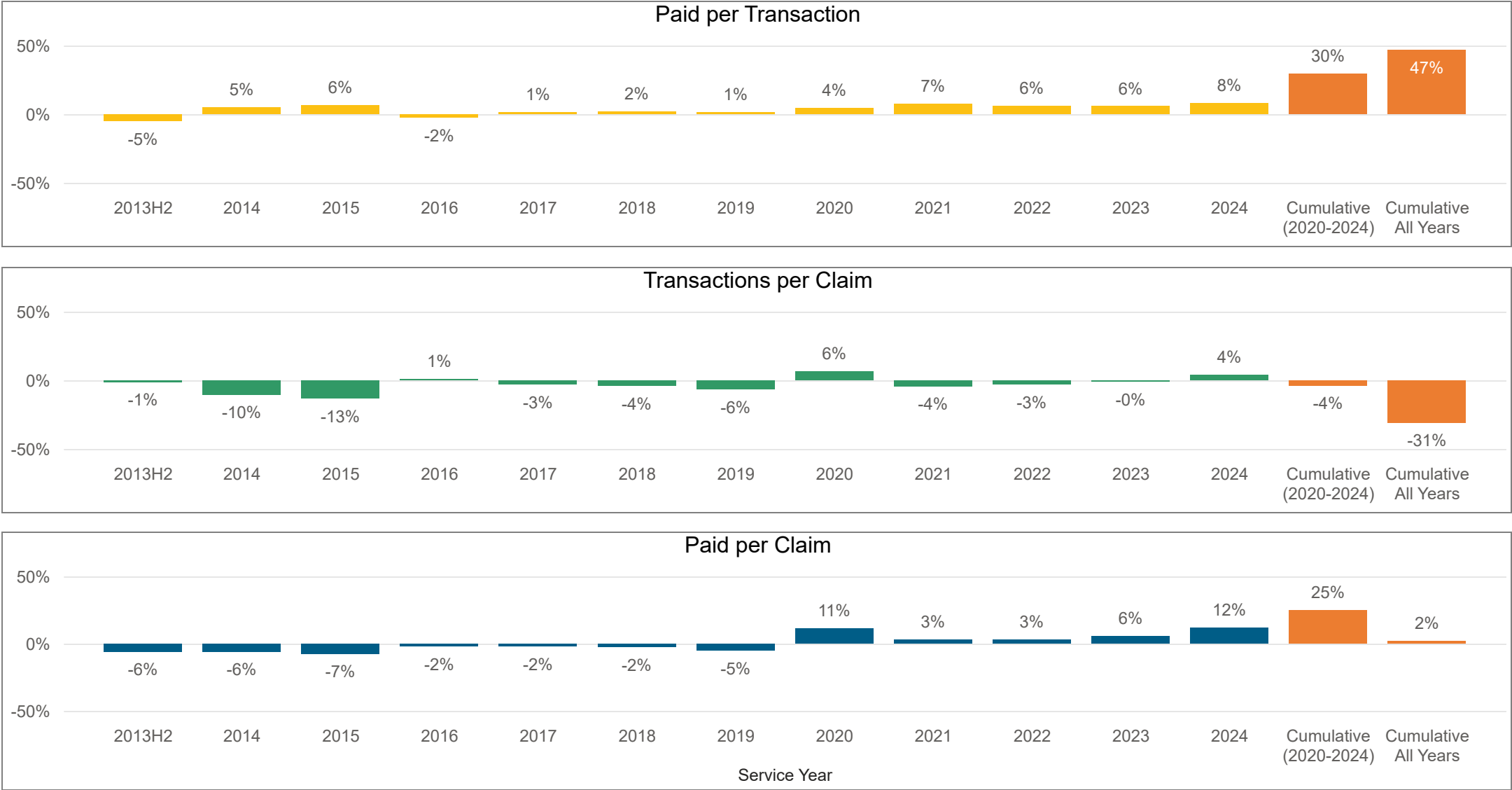
Exhibit S2



Note. HCPCS stands for Healthcare Common Procedure Coding System and includes the Level II codes. HCPCS Level II codes primarily include ambulance services, durable medical equipment, prosthetics, orthotics, and supplies used outside a physician’s office, home health services, and interpreter services.  
Source: WCIRB medical transaction data collected beginning in the third quarter of 2012.

# % Change in All Medical Services Cost per Claim

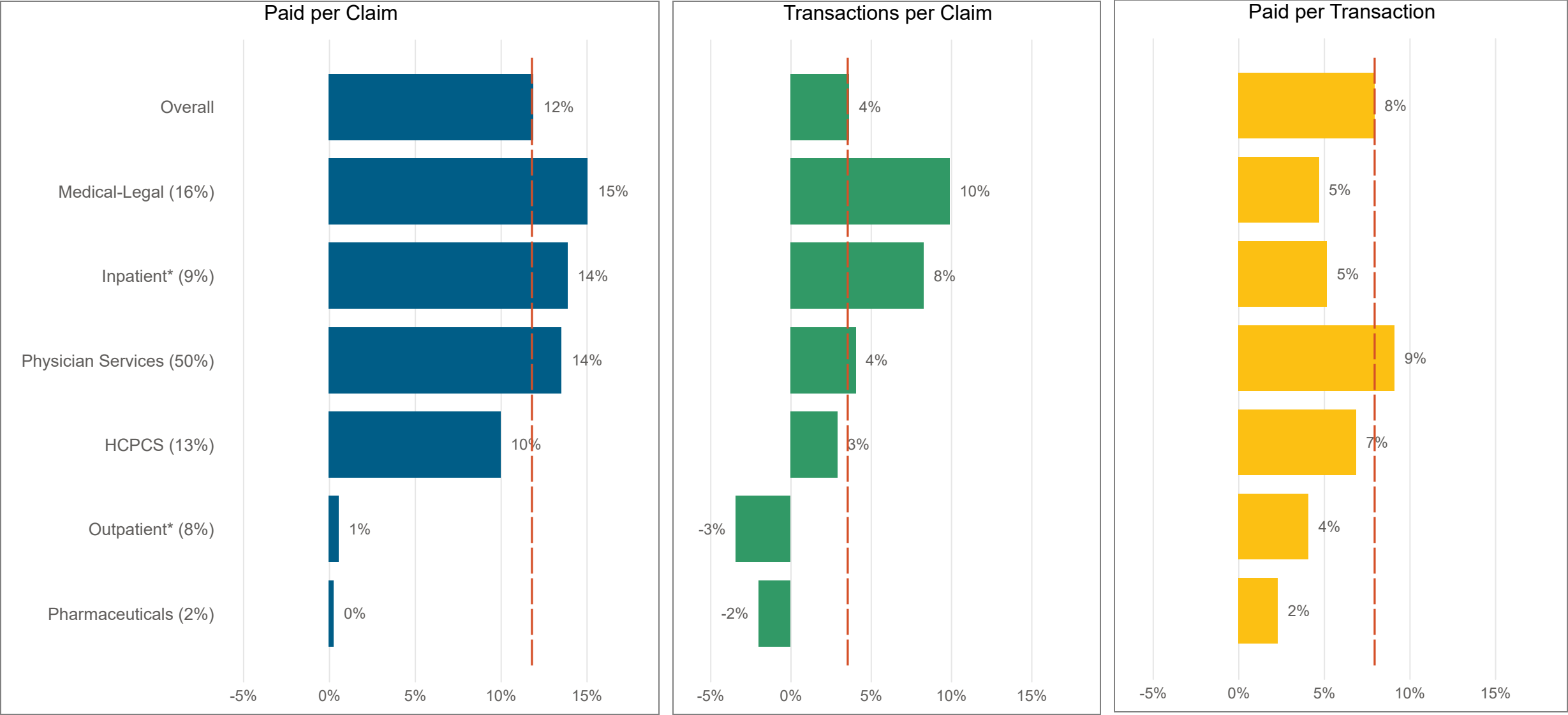
As of February 7, 2025



Source: WCIRB medical transaction data collected beginning in the third quarter of 2012. COVID-19 claims were excluded from the analysis and the exclusion applies to all subsequent slides.

# % Change in Medical Cost per Claim From 2023 to 2024 by Major Service Type

As of February 7, 2025

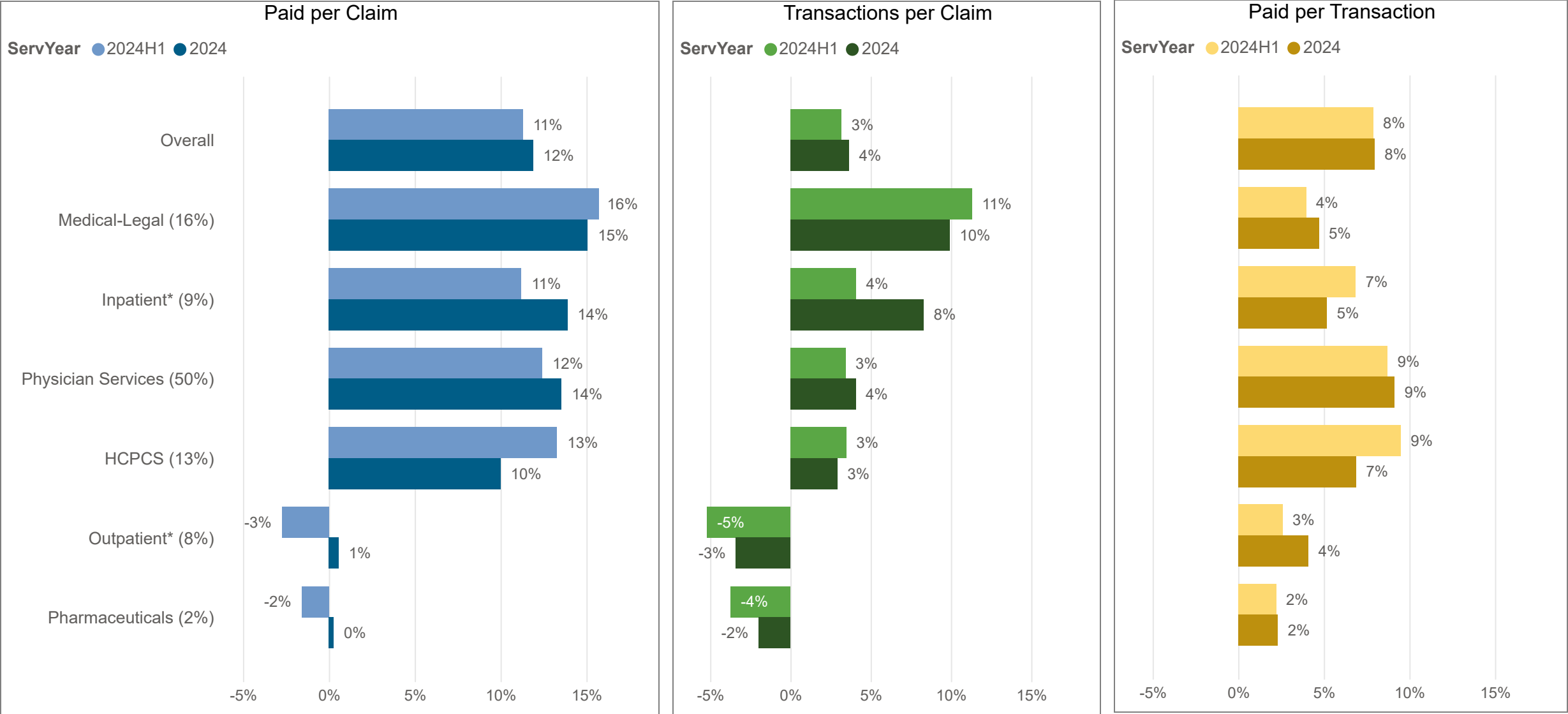


Note: Inpatient is on an episode basis. Outpatient is on a visit basis. Percentage in the parentheses represents the share of total medical payments in 2024.  
Source: WCIRB medical transaction data collected beginning in the third quarter of 2012.

# % Change in Medical Cost per Claim From 2023 to 2024 by Major Service Type and Data Maturity

Exhibit S5

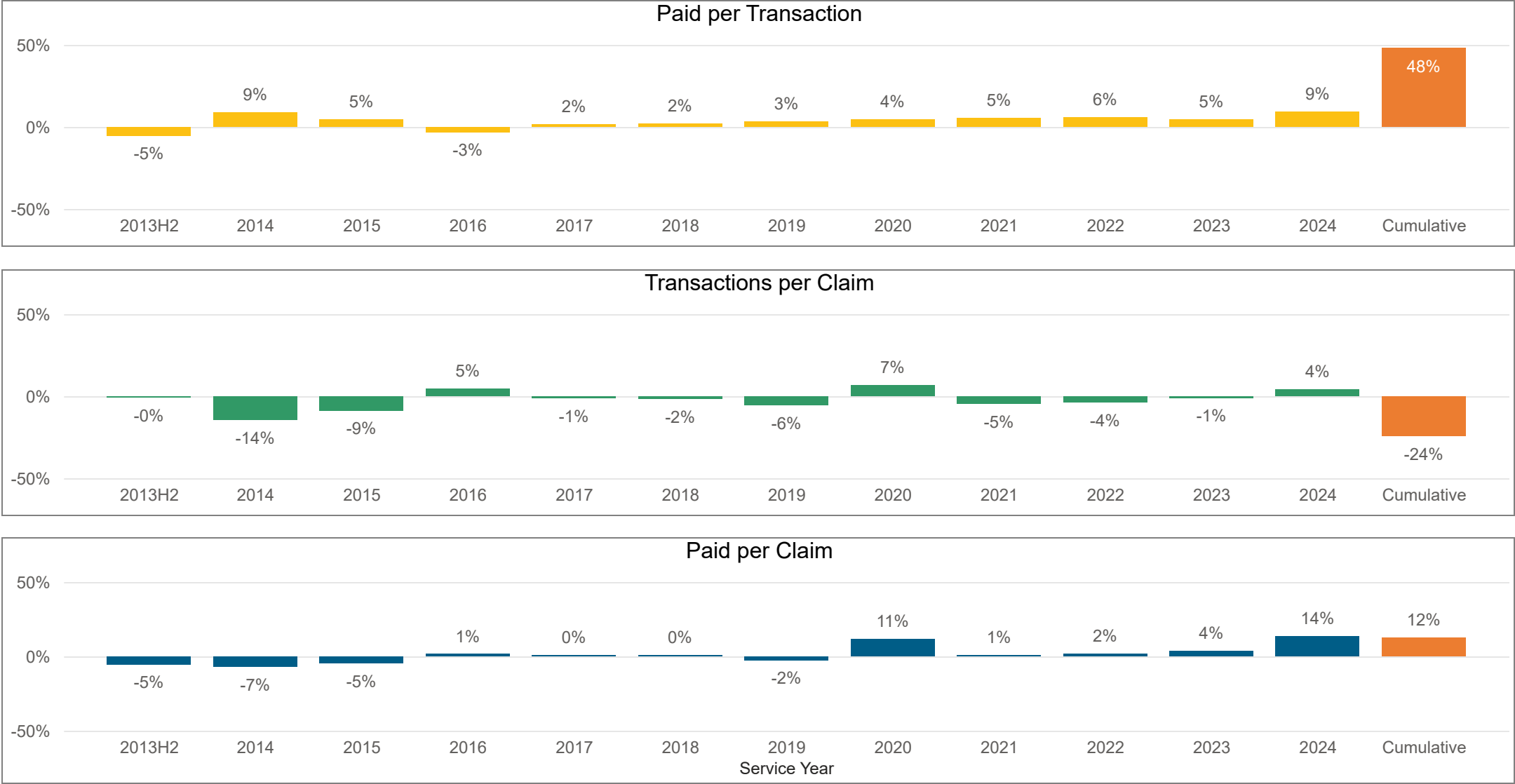
As of February 7, 2025



Note: Inpatient is on an episode basis. Outpatient is on a visit basis. Percentage in the parentheses represents the share of total medical payments in 2024. Source: WCIRB medical transaction data collected beginning in the third quarter of 2012.

% Change in *Physician Services* Cost per Claim ( 50% of All Medical Payments\*)

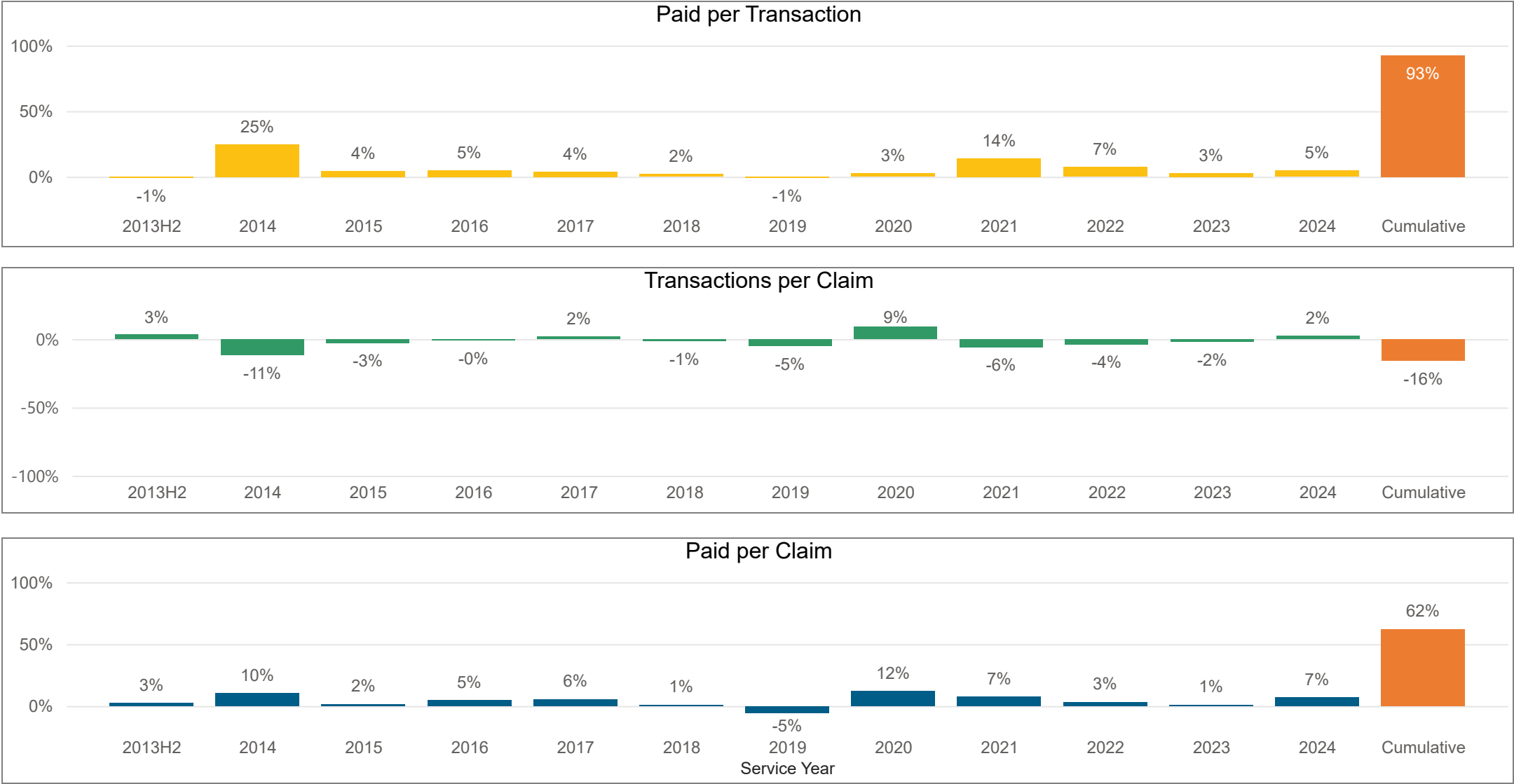
As of February 7, 2025



\* All medical payments are defined as the total Paid Amount (excluding Liens) in Service Year 2024 in the WCIRB medical transaction data. This definition applies to all subsequent slides.  
Source: WCIRB medical transaction data collected beginning in the third quarter of 2012.

% Change in *Evaluation & Management* Cost per Claim (19% of All Medical Payments)

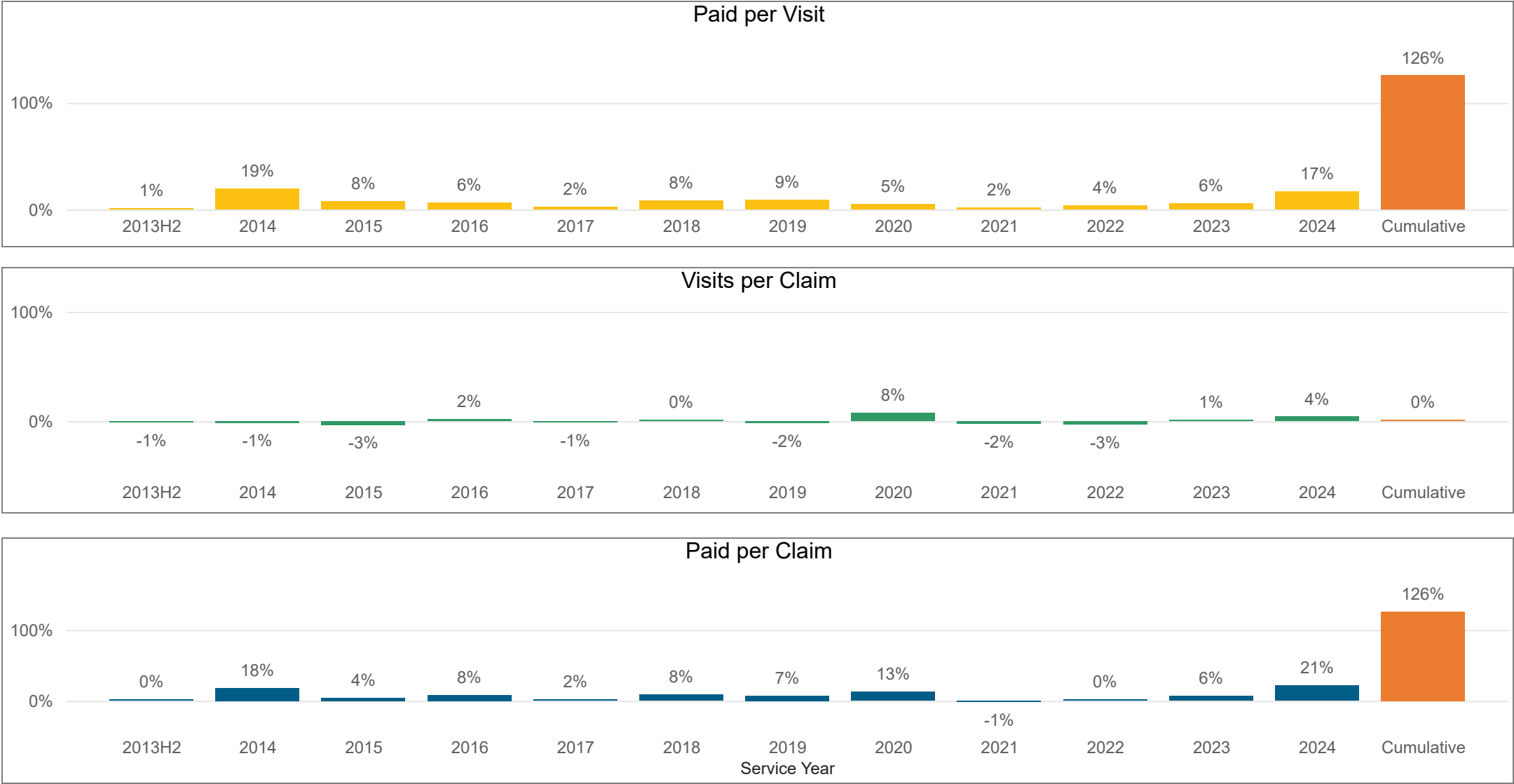
As of February 7, 2025



Source: WCIRB medical transaction data collected beginning in the third quarter of 2012.

% Change in *Physical Therapy* Cost per Claim (Visit-Based) (15% of All Medical Payments)

As of February 7, 2025



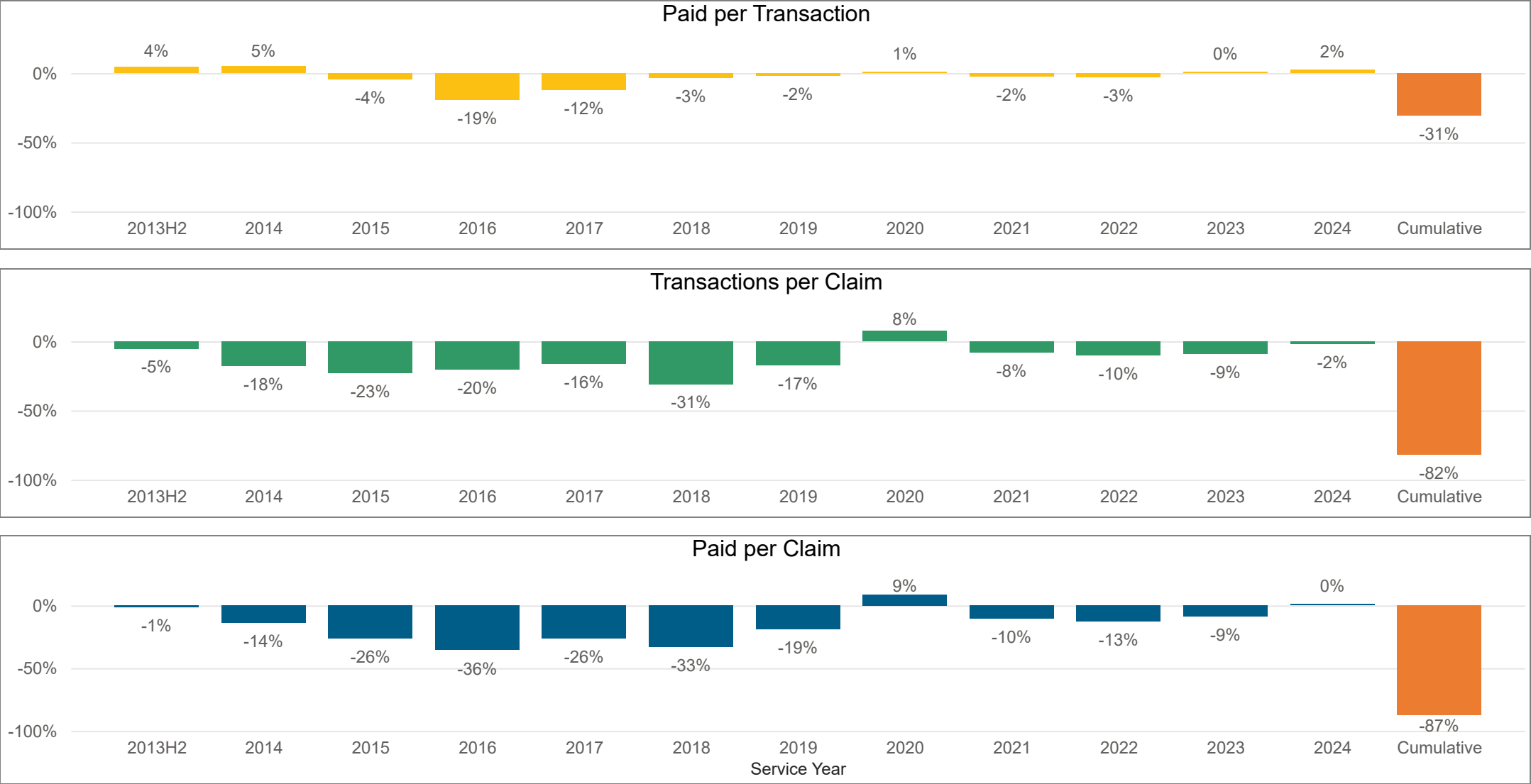
Source: WCIRB medical transaction data collected beginning in the third quarter of 2012.



# % Change in *Pharmaceutical* Cost per Claim (2.0% of All Medical Payments)

Exhibit P4

As of February 7, 2025



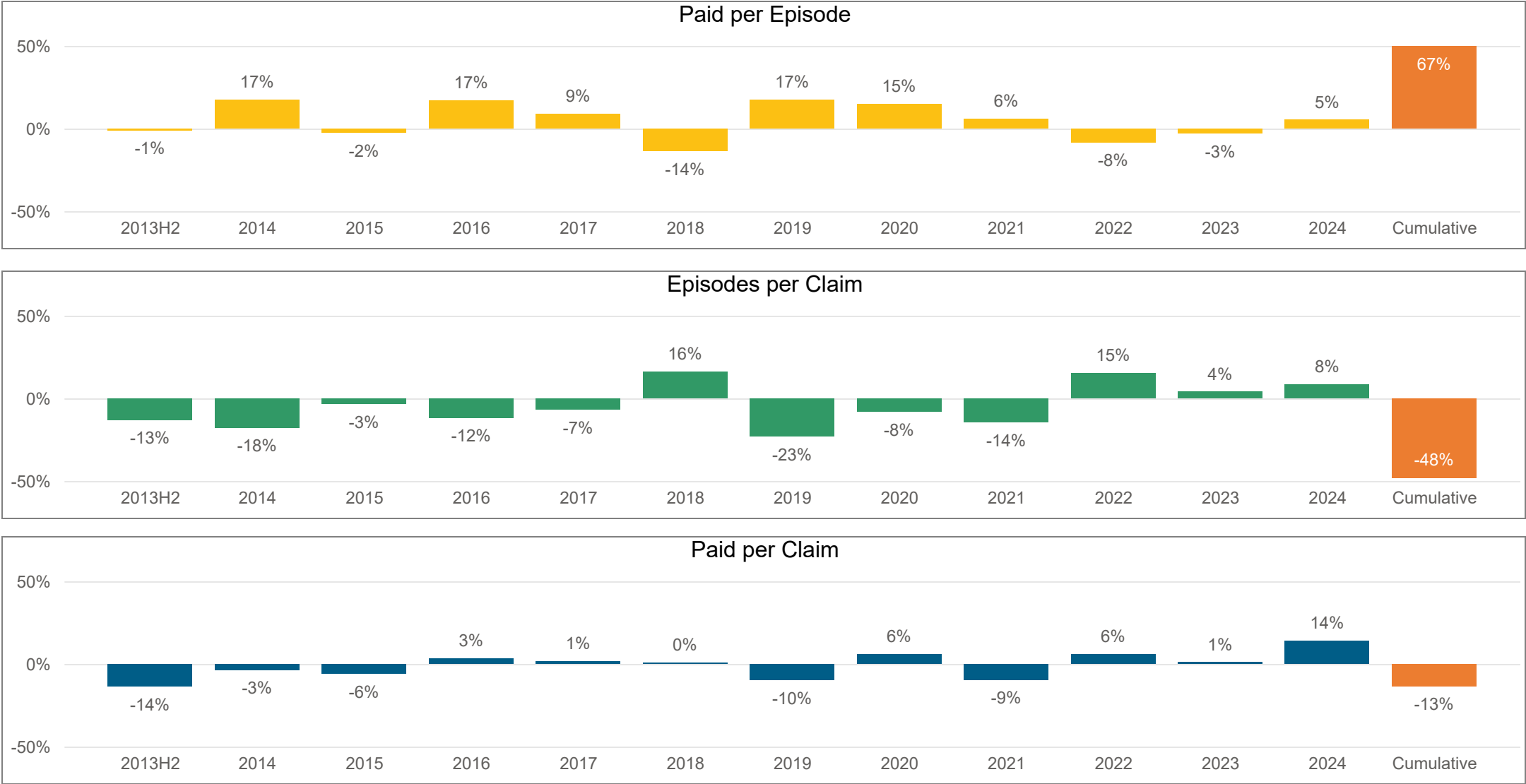
In 2012H2, Pharmaceutical represented 18% of all medical payments.

In 2024H2, Pharmaceutical represented 2% of all medical payments.

# % Change in *Inpatient* Cost per Claim (Episode-Based) (9% of All Medical Payments)

As of February 7, 2025

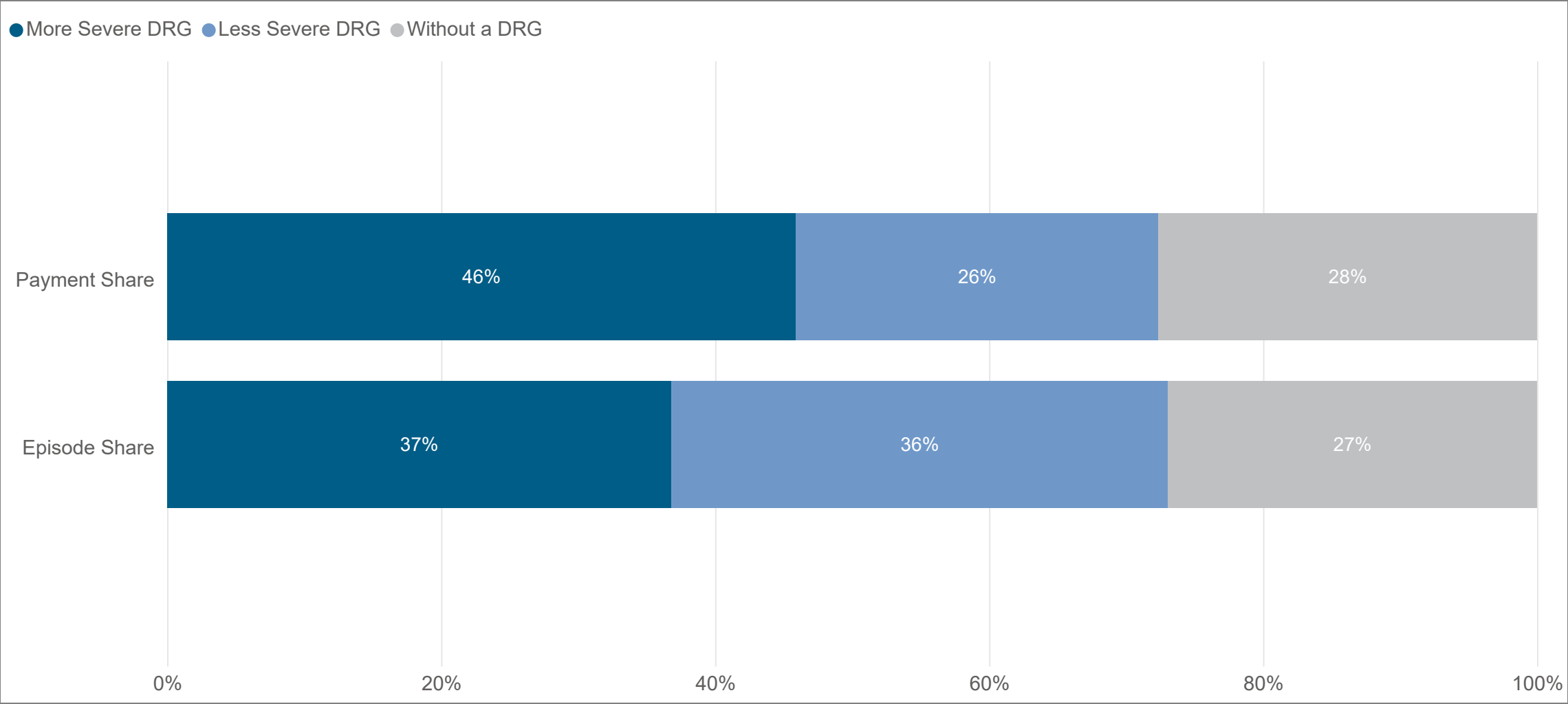
Exhibit I1



# Distribution of *Inpatient* Payments and Episodes in 2024 by Severity

Exhibit I2

As of February 7, 2025

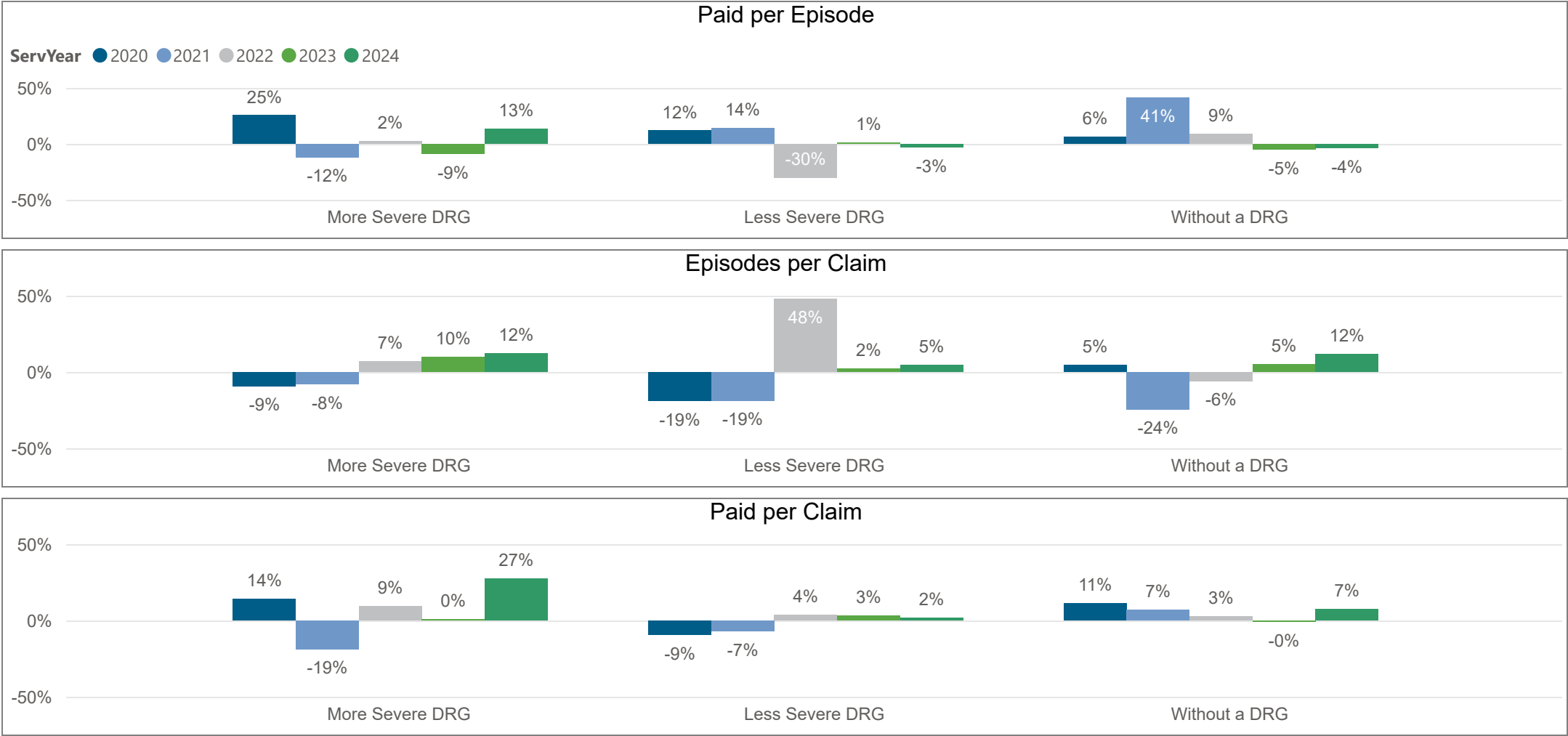


Note: "More Severe DRG" is defined as all Inpatient Services that have a Diagnosis-Related Group (DRG) with a Complication or Comorbidity (CC) or a Major Complication or Comorbidity (MCC), or involves a major medical procedure.  
"Less Severe DRG" is defined as all Inpatient Services that have a DRG without a CC, a MCC, or a major medical procedure.  
"Without a DRG" is defined as Medical Services provided for more than one day and reported in Revenue Codes.  
Source: WCIRB medical transaction data collected beginning in the third quarter of 2012.

# % Change in *Inpatient* Cost per Claim by Severity (2020-2024)

As of February 7, 2025

Exhibit I3

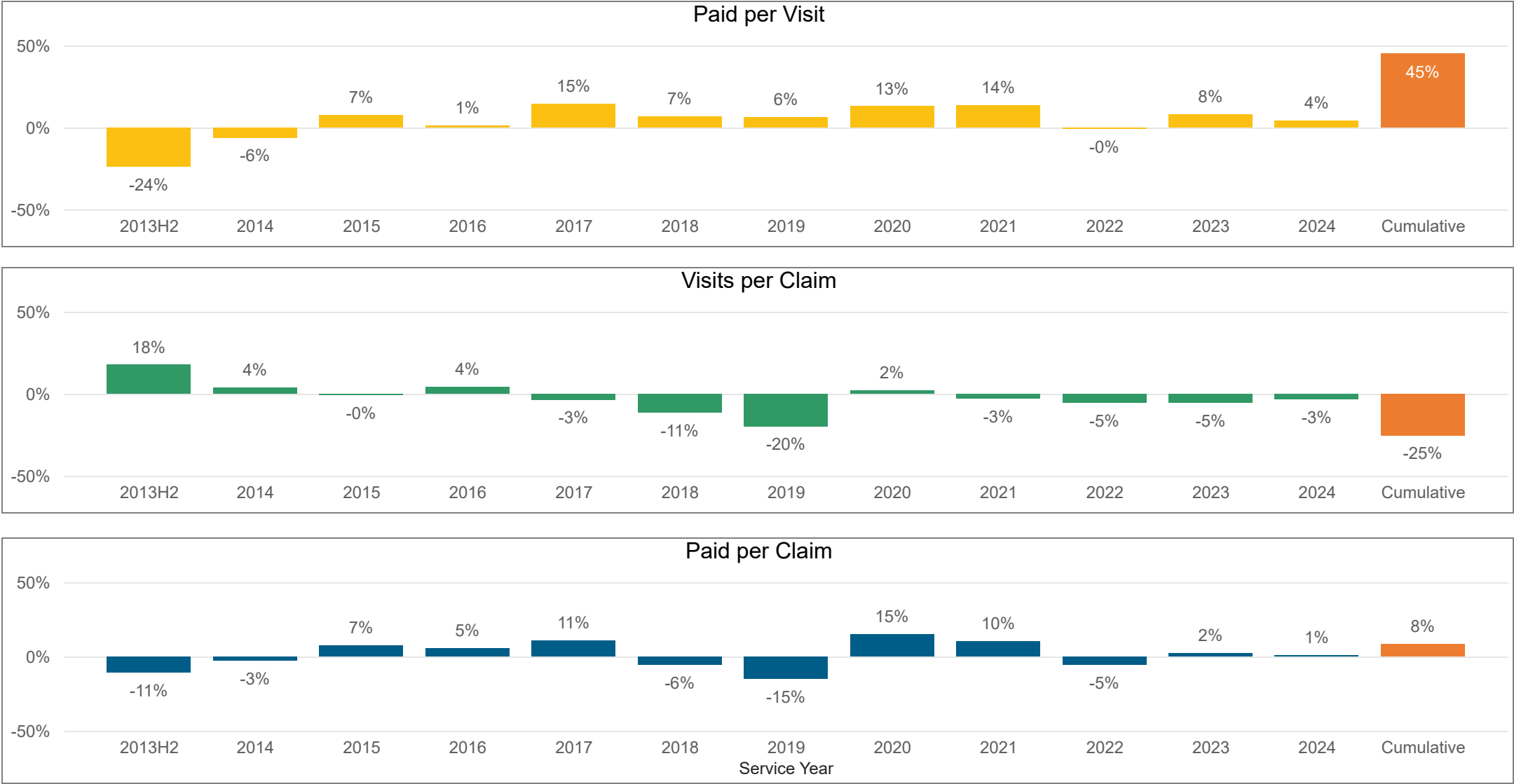


Note: "More Severe DRG" is defined as all Inpatient Services that have a Diagnosis-Related Group (DRG) with a Complication or Comorbidity (CC) or a Major Complication or Comorbidity (MCC), or involves a major medical procedure.  
"Less Severe DRG" is defined as all Inpatient Services that have a DRG without a CC, a MCC, or a major medical procedure.  
"Without a DRG" is defined as Medical Services provided for more than one day and reported in Revenue Codes.  
Source: WCIRB medical transaction data collected beginning in the third quarter of 2012.

% Change in *Outpatient* Cost per Claim (Visit-Based) (8% of All Medical Payments)

Exhibit O1

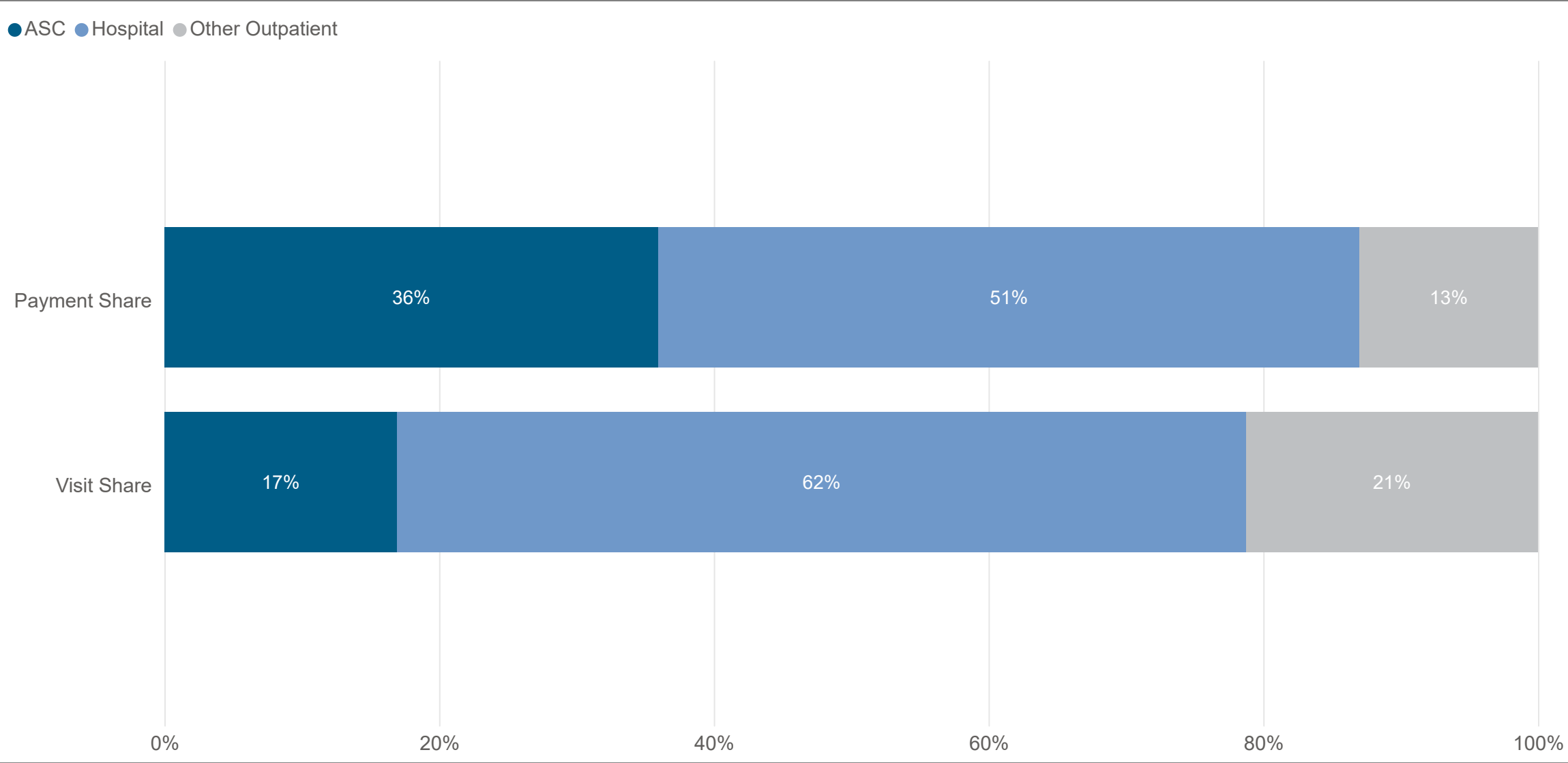
As of February 7, 2025



# Distribution of *Outpatient* Payments and Visits in 2024 by Facility Type

As of February 7, 2025

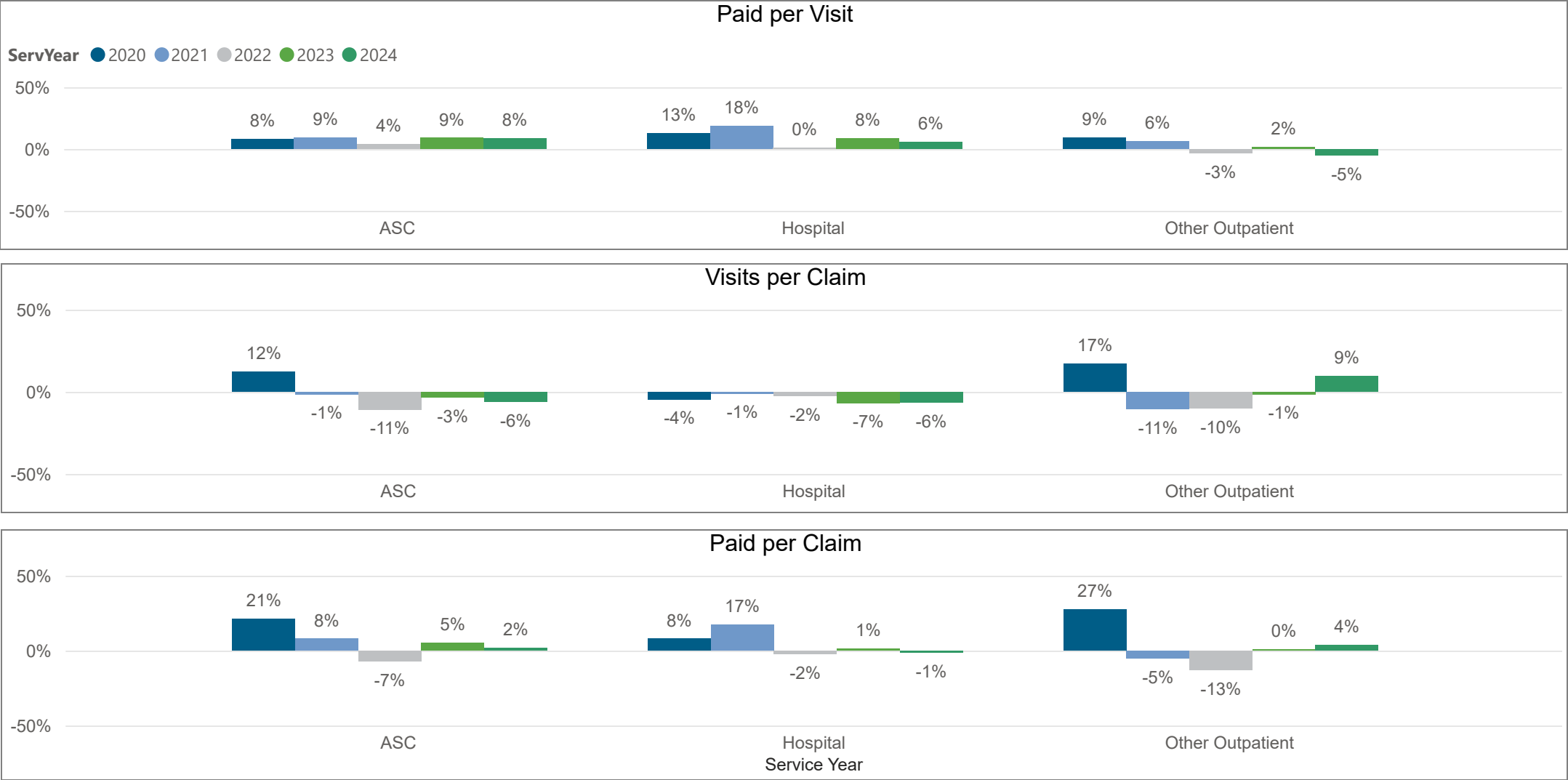
Exhibit O2



# % Change in *Outpatient* Cost per Claim by Facility Type (2020-2024)

As of February 7, 2025

Exhibit O3

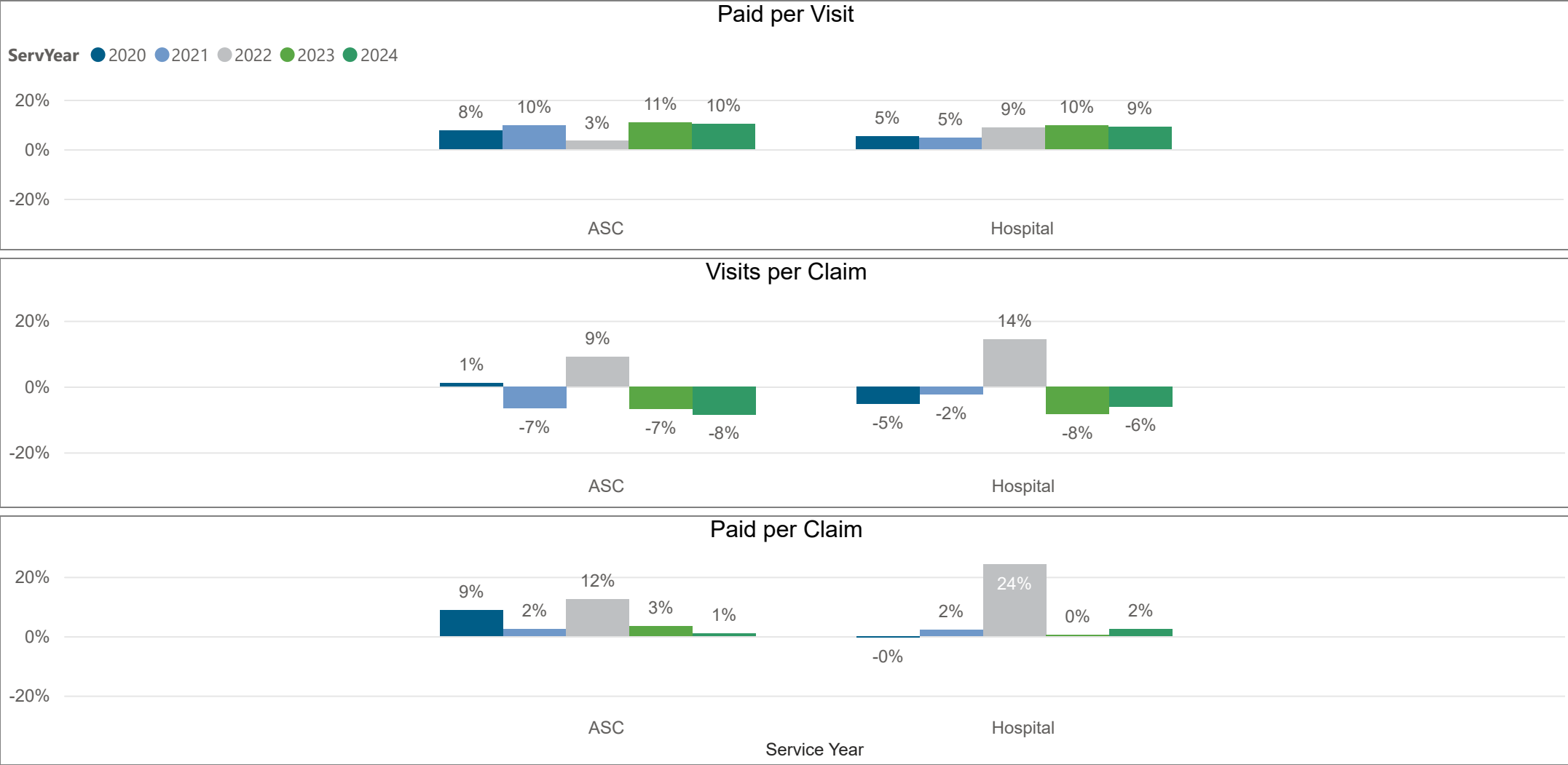


Note: ASC stands for Ambulatory Surgical Center, which is a healthcare facility that provides surgical care for patients who don't need to be hospitalized.  
Source: WCIRB medical transaction data collected beginning in the third quarter of 2012.

# % Change in Outpatient Major Surgery Cost per Claim for ASC and Hospital Outpatient Department

Exhibit O4

As of February 7, 2025



Note: A major surgery is defined as a surgical procedure with a 90-day global period. A major surgery visit includes all medical services provided related to the surgical procedure on the same service date

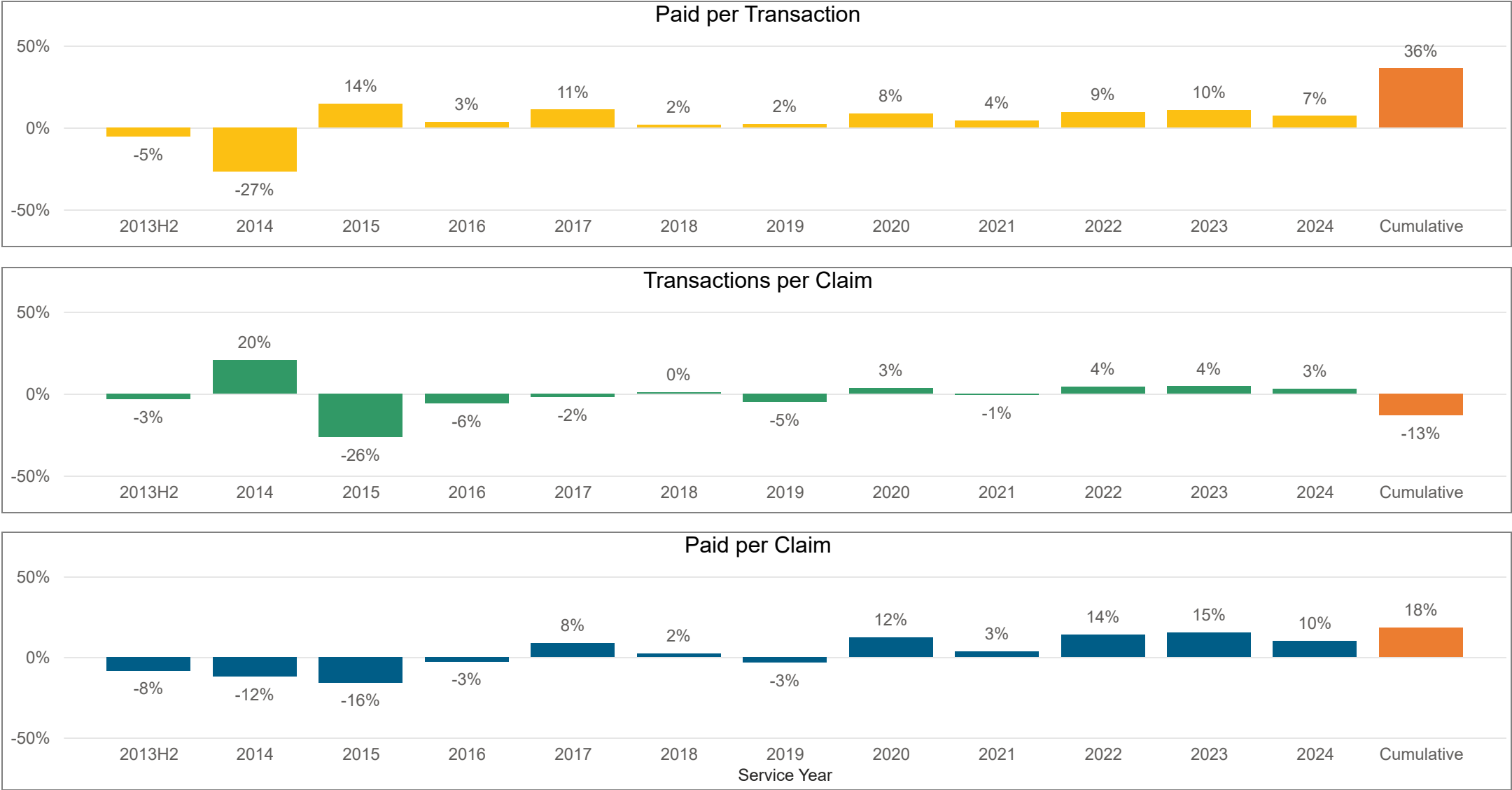
Source: WCIRB medical transaction data collected beginning in the third quarter of 2012.



# % Change in HCPCS Cost per Claim (13% of All Medical Payments)

Exhibit H1

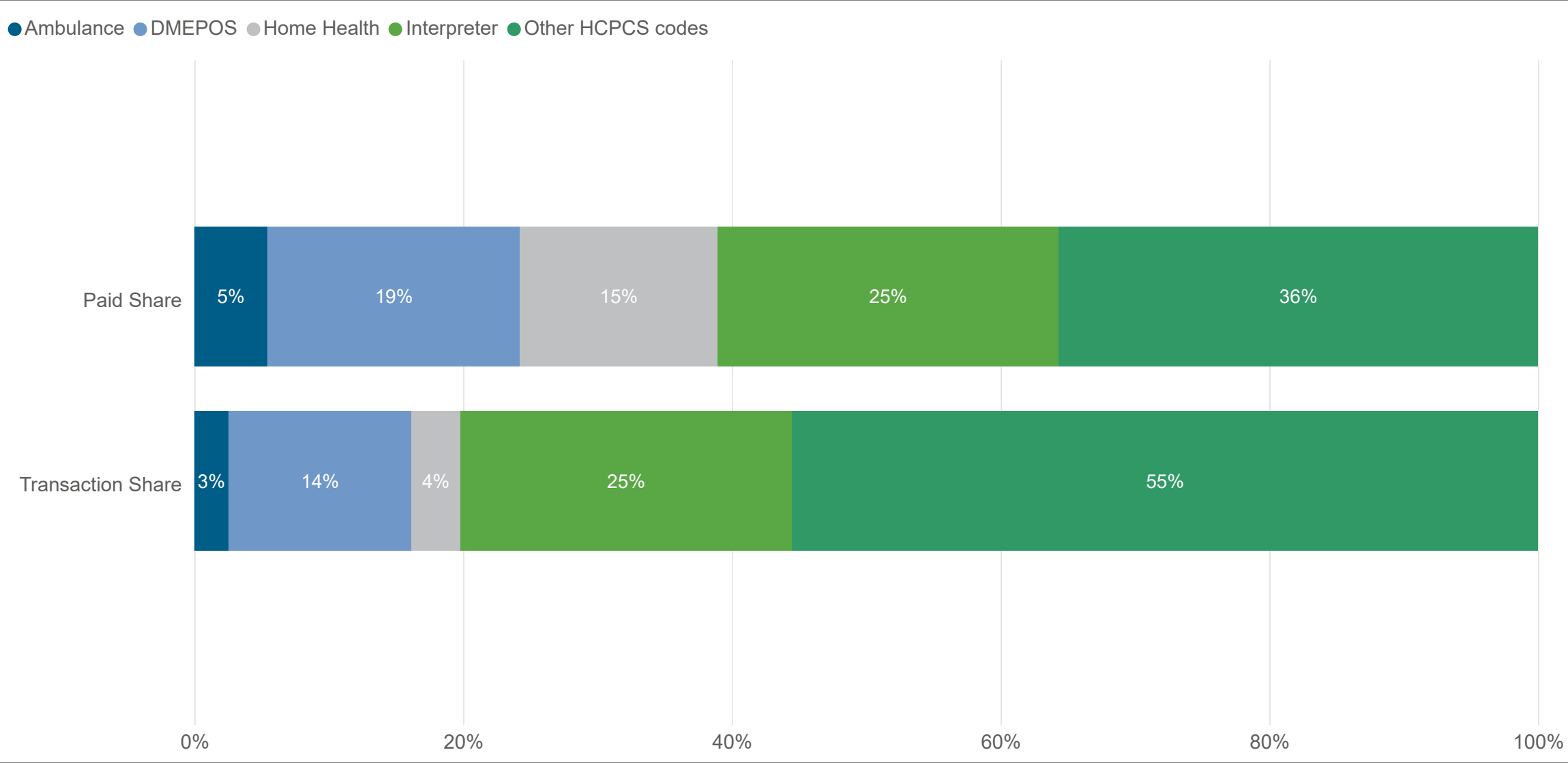
As of February 7, 2025



# Distribution of HCPCS Payments and Transactions in 2024 by Subcategory

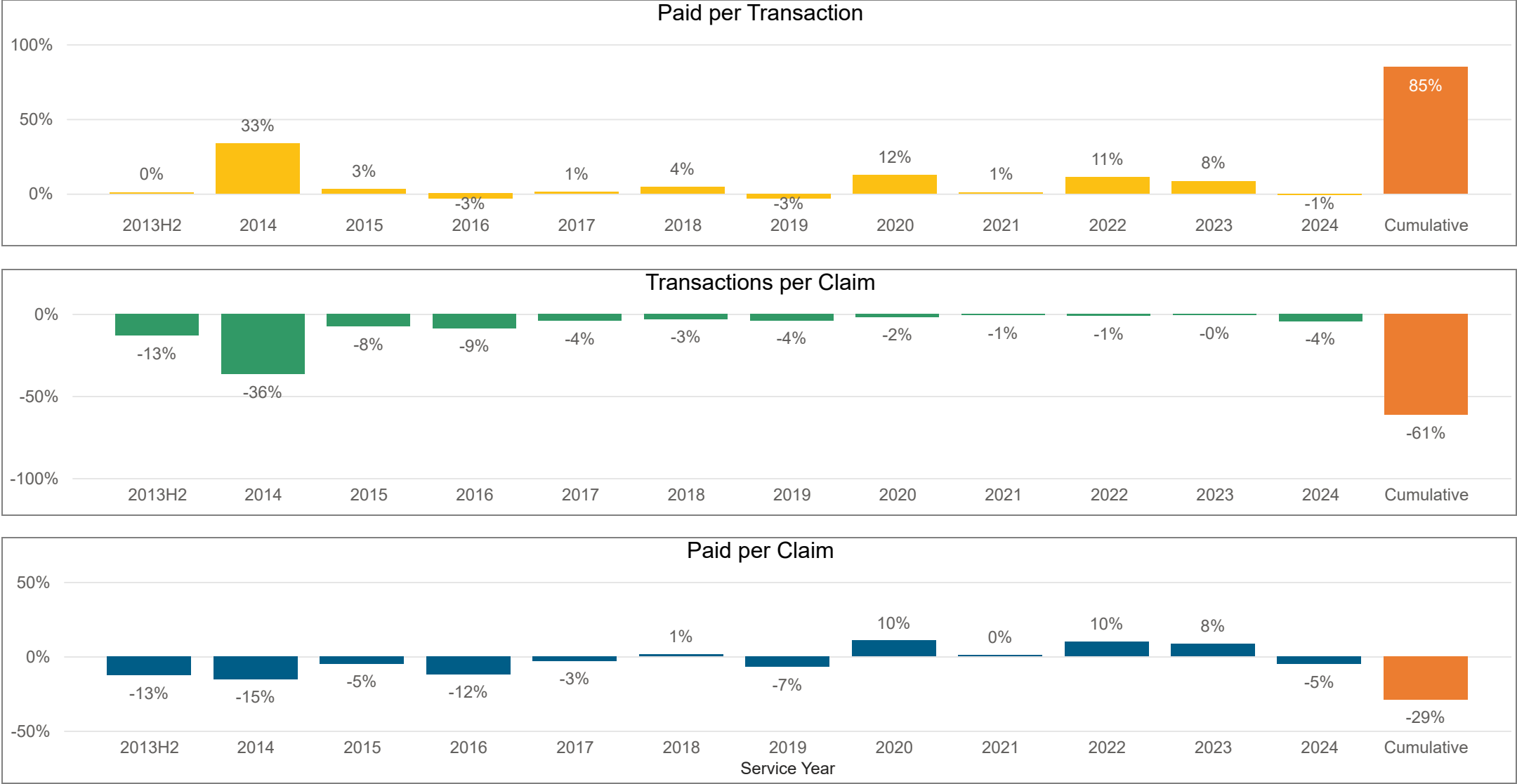
Exhibit H2

As of February 7, 2025



% Change in *DMEPOS* Cost per Claim (19% of HCPCS Payments)

As of February 7, 2025

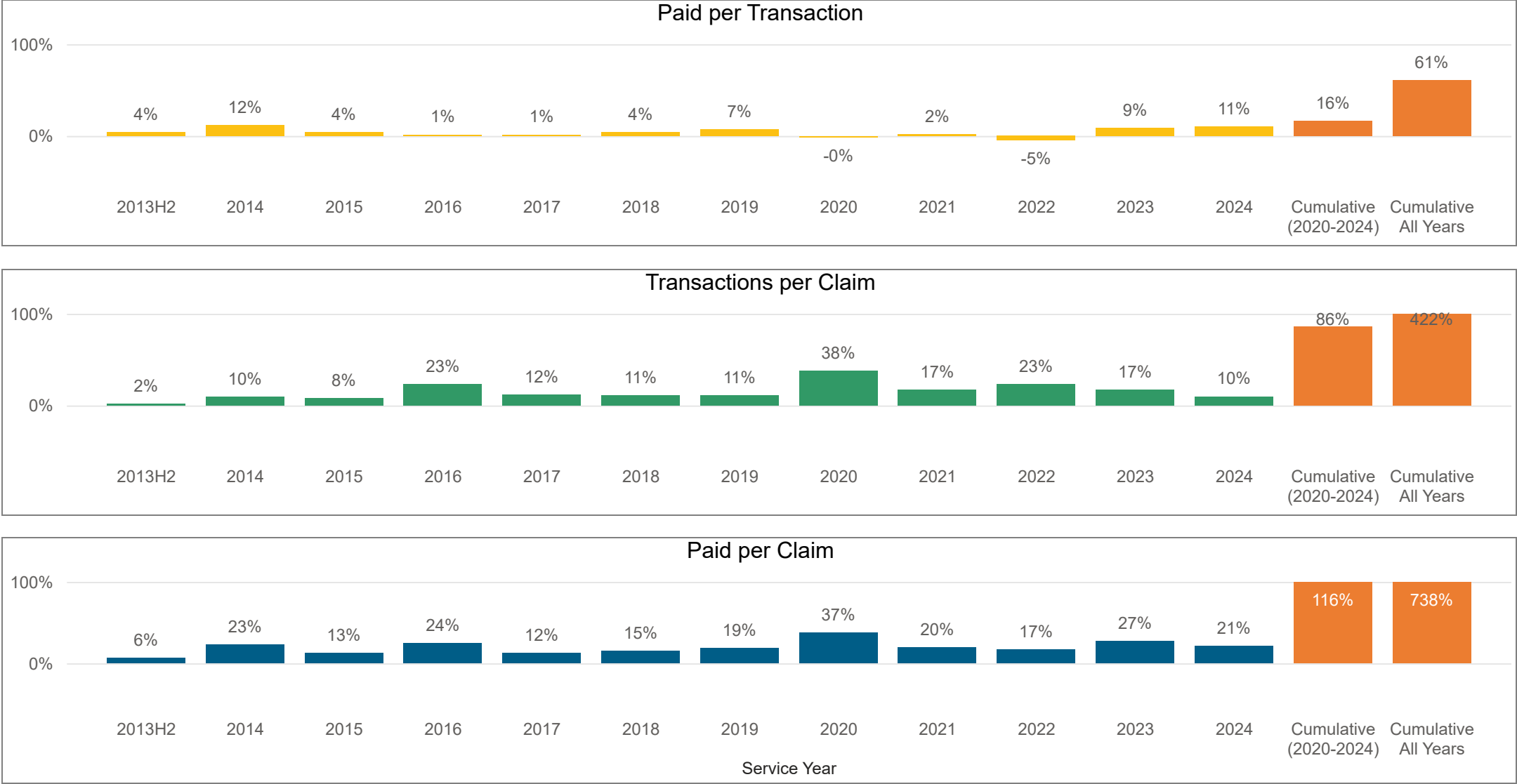


Note: DMEPOS stands for durable medical equipment, implants, prosthetics, and orthotics devices, and medical supplies used outside a physician's office. Source: WCIRB medical transaction data collected beginning in the third quarter of 2012.

% Change in *Interpreter* Cost per Claim (25% of HCPCS Payments)

Exhibit H4

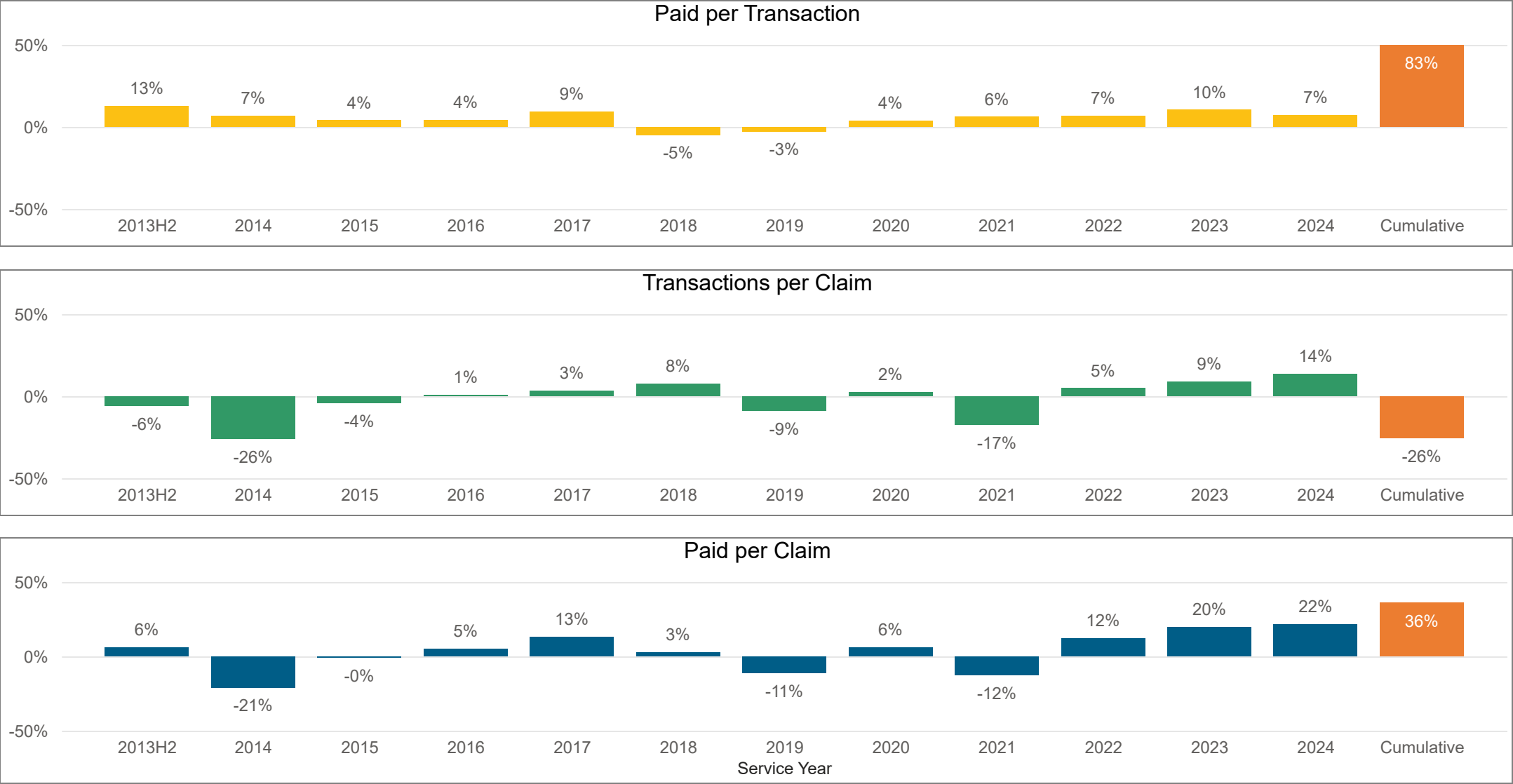
As of February 7, 2025



# % Change in Home Health Cost per Claim (15% of HCPCS Payments)

Exhibit H5

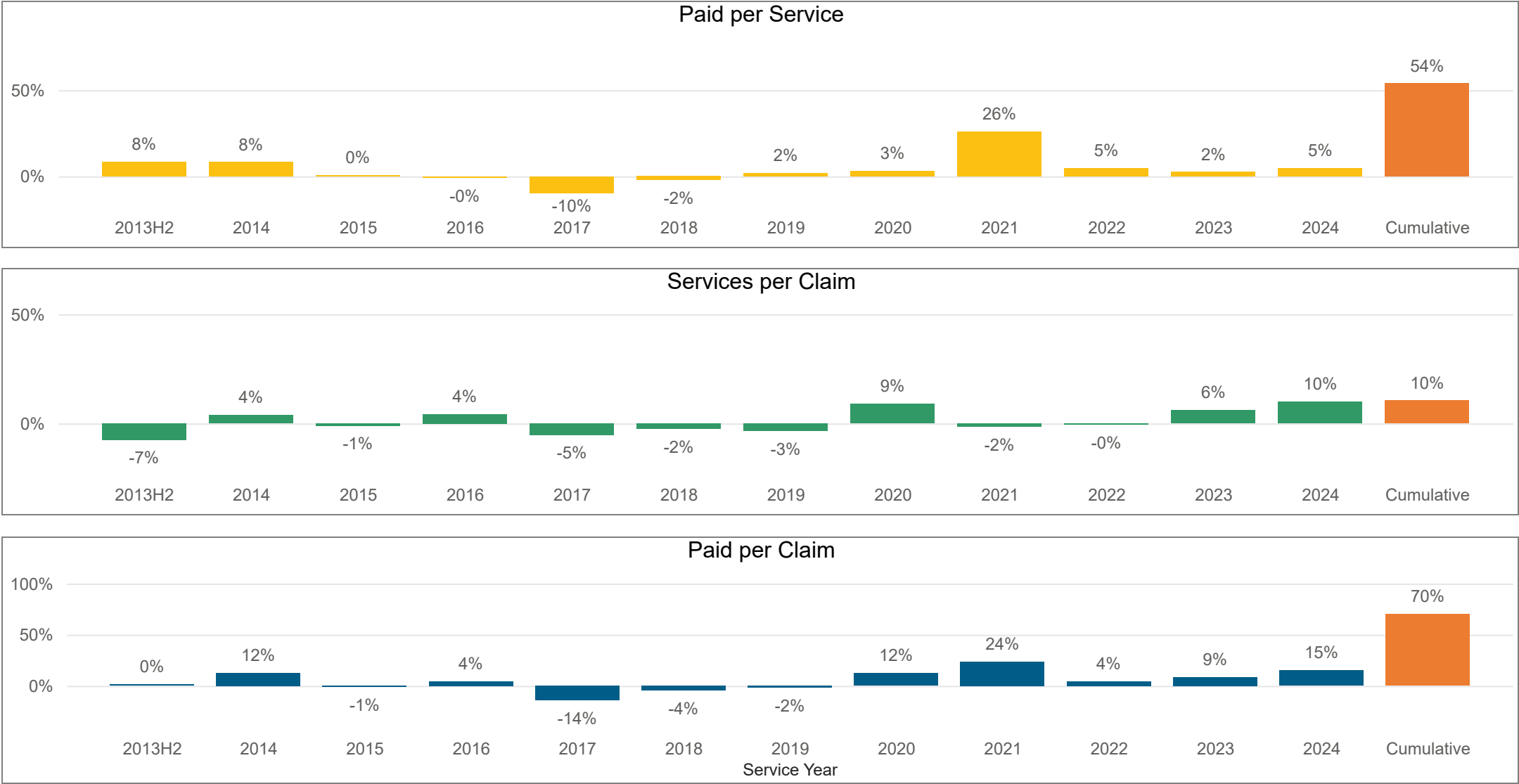
As of February 7, 2025



# % Change in Medical-Legal Cost per Claim (Service-Based) (16% of All Medical Payments)

Exhibit ML1

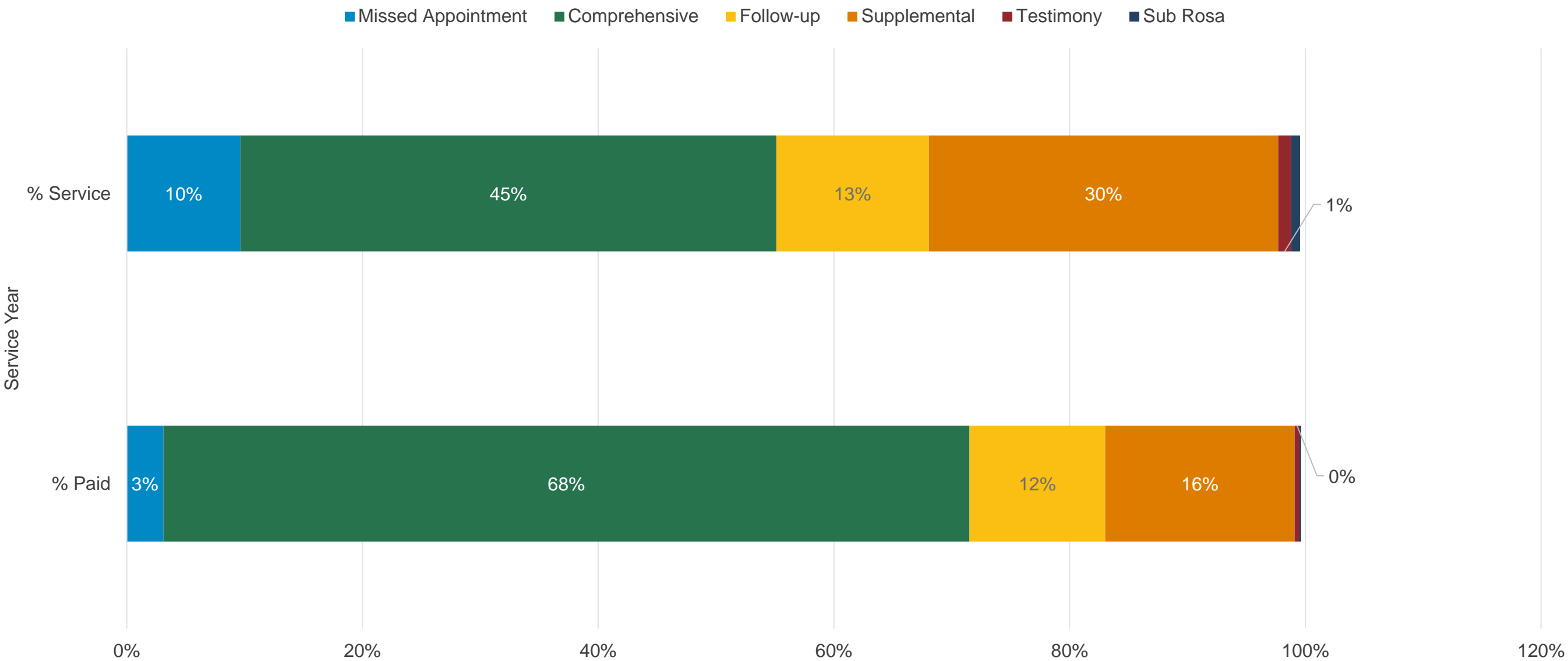
As of February 7, 2025



# Distribution of Medical-Legal Costs and Services by Service Type (2024)

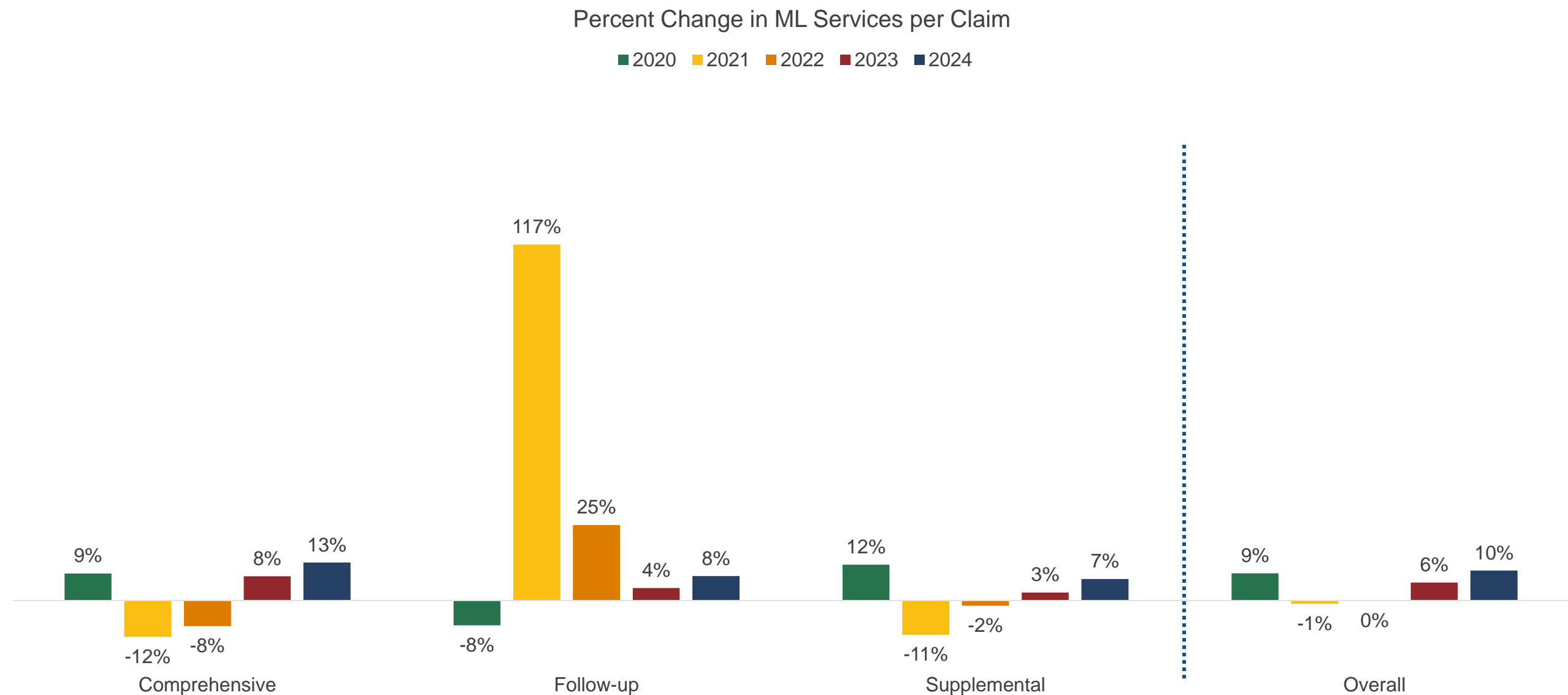
Exhibit ML2

Distribution of Medical-Legal Costs and Services by Service Type



# Percent Change in Number of Medical-Legal Services per Claim by Service Type

Exhibit ML3



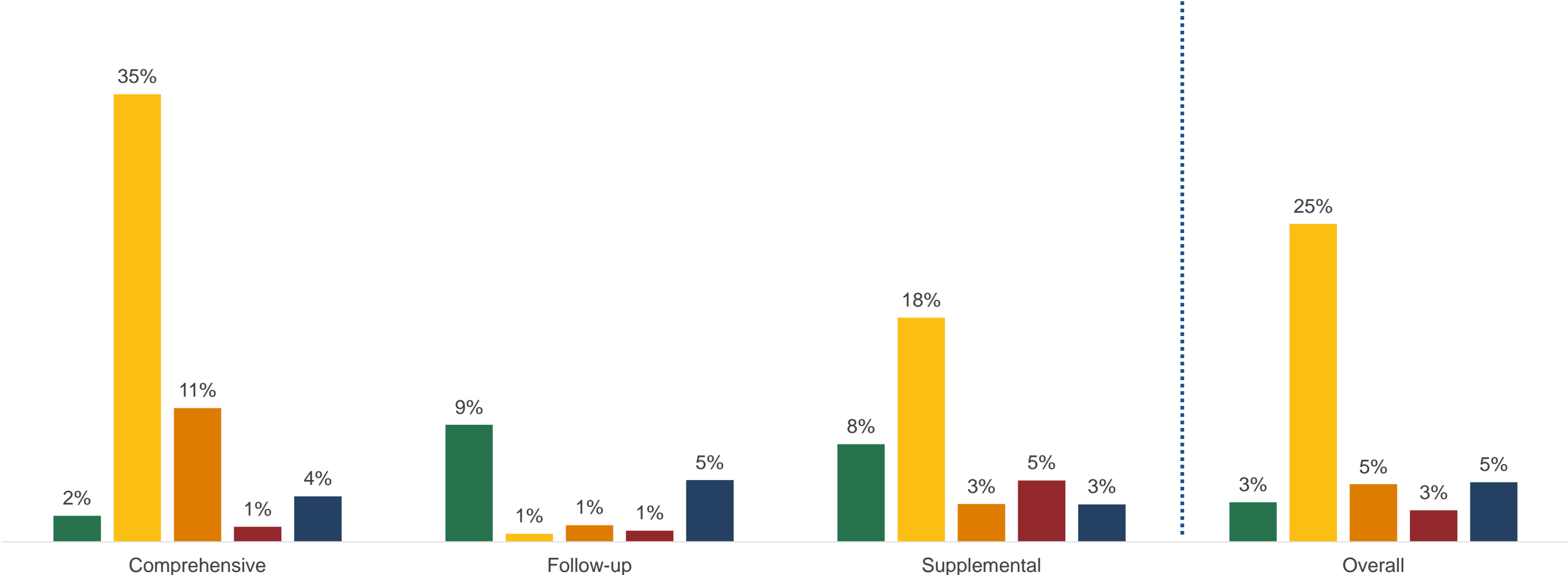


# Percent Change in Medical-Legal Cost per Service by Service Type

Exhibit ML4

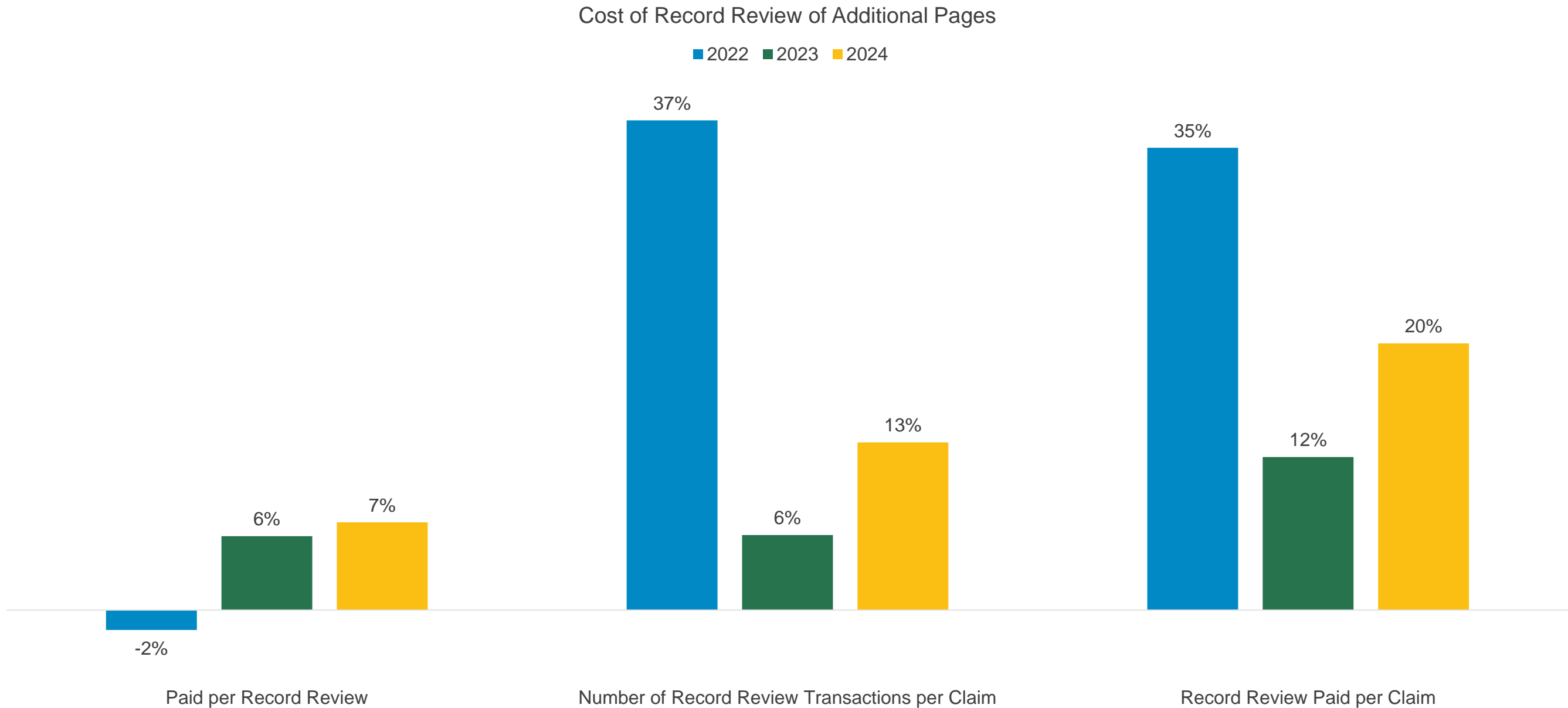
Percent Change in Paid per ML Service

2020 2021 2022 2023 2024



# Percent Change in Additional Record Review Cost per Claim

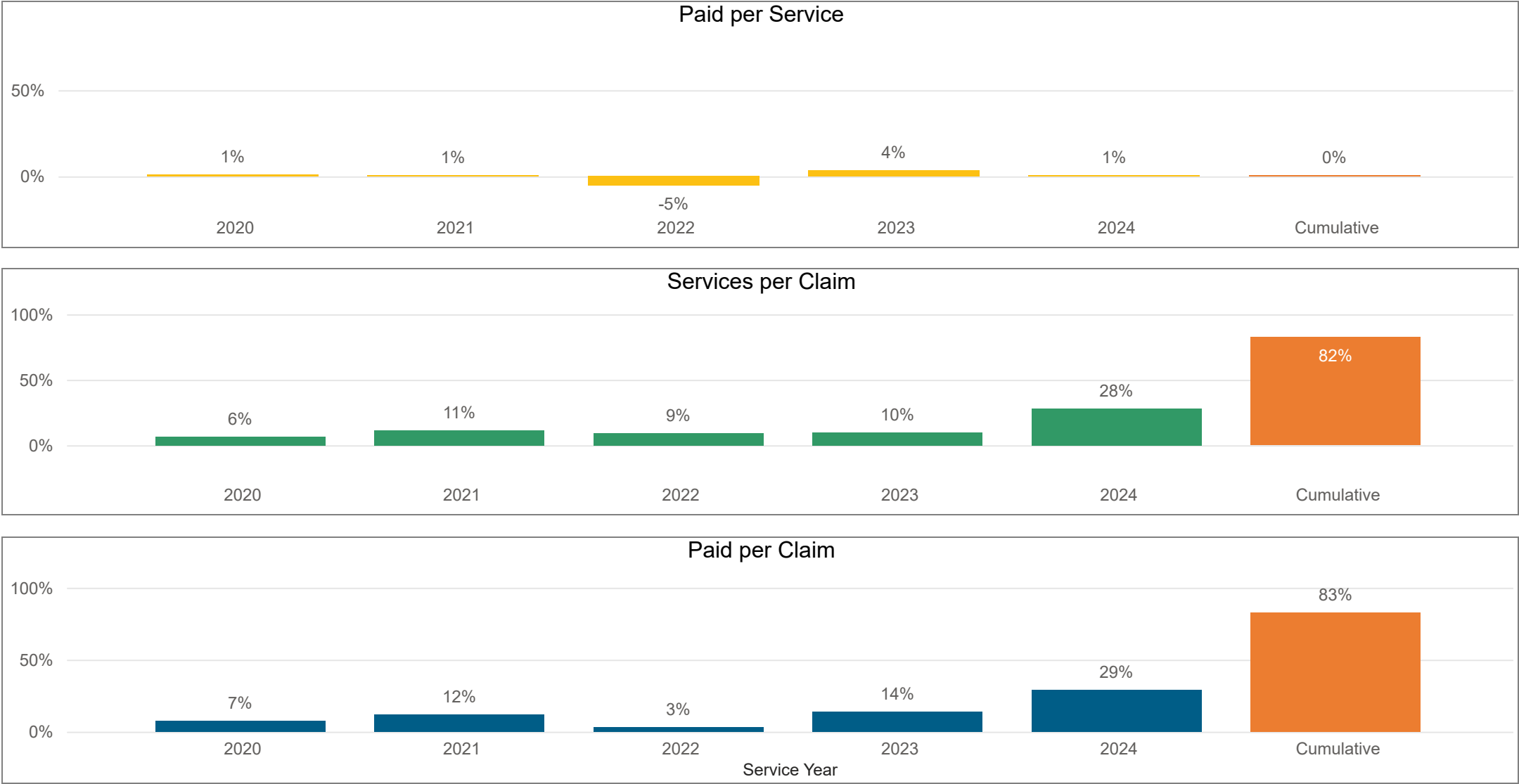
Exhibit ML5



% Change in Psychological/Psychiatric Medical-Legal Cost per Claim (10% of Medical-Legal Payments)

Exhibit ML6

As of February 7, 2025



# Share of Medical Payments by Age and Accident Year for Leading Cost-Driving Service Types

Exhibit A1.1

As of February 7, 2025

## Physical Therapy

Accident Year	Maturity (year)									
	1	2	3	4	5	6	7	8	9	10
Pre-2014	11.9%	11.2%	7.5%	6.2%	5.3%	4.9%	4.8%	4.3%	4.0%	3.6%
2014	13.9%	13.1%	9.1%	8.3%	8.2%	8.0%	6.4%	6.6%	5.4%	7.8%
2015	14.5%	13.6%	9.7%	9.6%	9.1%	7.5%	6.3%	5.8%	5.2%	9.0%
2016	14.7%	13.9%	11.1%	10.5%	8.9%	7.5%	6.6%	7.2%	8.6%	
2017	14.4%	14.5%	12.1%	10.8%	8.6%	8.9%	9.7%	11.4%		
2018	15.8%	15.2%	12.1%	10.2%	8.3%	8.2%	10.5%			
2019	17.6%	15.6%	11.5%	9.3%	10.2%	11.2%				
2020	18.9%	15.4%	10.9%	9.8%	11.6%					
2021	18.7%	14.5%	12.0%	14.0%						
2022	17.7%	14.1%	13.5%							
2023	18.2%	14.4%								
2024	17.0%									

## Inpatient

Accident Year	Maturity (year)									
	1	2	3	4	5	6	7	8	9	10
Pre-2014	10.4%	9.0%	8.8%	10.5%	11.7%	12.2%	14.0%	13.4%	14.7%	15.2%
2014	12.0%	10.7%	10.2%	10.5%	12.7%	13.2%	14.7%	11.1%	15.2%	12.9%
2015	11.4%	10.5%	11.4%	12.7%	12.8%	14.5%	11.4%	9.5%	15.0%	10.0%
2016	11.6%	10.0%	10.0%	12.3%	11.6%	10.1%	9.7%	9.2%	7.4%	
2017	11.9%	11.2%	9.0%	9.7%	9.9%	9.2%	7.9%	8.6%		
2018	12.2%	11.1%	9.3%	8.1%	10.9%	13.9%	12.1%			
2019	13.3%	10.3%	7.2%	6.9%	7.5%	10.0%				
2020	13.4%	9.3%	5.9%	7.4%	9.0%					
2021	13.3%	8.3%	6.7%	7.3%						
2022	13.0%	9.3%	8.1%							
2023	11.7%	8.4%								
2024	14.2%									

Note: Payment shares for claims of an accident year represent the medical payments for each service type relative to the total medical payments within each maturity year.

# Share of Medical Payments by Age and Accident Year for Leading Cost-Driving Service Types

Exhibit A1.2

As of February 7, 2025

## Medical-Legal

Accident Year	Maturity (year)									
	1	2	3	4	5	6	7	8	9	10
Pre-2014	1.2%	9.8%	21.9%	24.8%	24.2%	22.9%	20.9%	18.6%	16.1%	14.4%
2014	0.9%	10.0%	24.3%	23.6%	22.5%	22.1%	21.9%	21.0%	21.0%	17.2%
2015	1.1%	12.0%	21.9%	22.6%	23.5%	21.0%	22.8%	22.3%	19.1%	19.0%
2016	1.5%	10.9%	22.2%	23.1%	22.0%	22.5%	24.8%	20.7%	17.9%	
2017	1.3%	10.6%	23.5%	24.1%	26.3%	25.7%	26.9%	21.9%		
2018	1.3%	11.3%	22.5%	25.8%	27.0%	25.0%	23.8%			
2019	1.4%	10.9%	24.8%	28.5%	26.3%	25.3%				
2020	1.3%	14.0%	28.0%	26.9%	26.3%					
2021	1.8%	14.7%	24.4%	25.7%						
2022	2.4%	15.4%	24.2%							
2023	2.9%	16.4%								
2024	2.9%									

## Interpreter Services

Accident Year	Maturity (year)									
	1	2	3	4	5	6	7	8	9	10
Pre-2014	0.3%	0.7%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.9%
2014	0.3%	1.0%	1.4%	1.7%	1.9%	2.0%	2.2%	2.6%	2.5%	3.2%
2015	0.4%	1.1%	1.7%	1.9%	2.1%	2.2%	2.5%	2.6%	3.1%	3.4%
2016	0.6%	1.3%	2.0%	2.2%	2.4%	2.6%	2.8%	3.6%	3.2%	
2017	0.6%	1.6%	2.3%	2.7%	2.8%	2.8%	3.8%	4.1%		
2018	0.7%	1.9%	2.9%	3.1%	3.1%	3.9%	4.4%			
2019	0.9%	2.3%	3.4%	3.4%	4.4%	4.7%				
2020	1.2%	2.9%	3.9%	4.7%	4.8%					
2021	1.2%	2.8%	4.5%	4.9%						
2022	1.3%	3.5%	4.9%							
2023	1.6%	3.6%								
2024	1.5%									

Note: Payment shares for claims of an accident year represent the medical payments for each service type relative to the total medical payments within each maturity year.

## Share of Medical Payments by Age and Accident Year for Leading Cost-Driving Service Types

Exhibit A1.3

As of February 7, 2025

Home Health Care										
Accident Year	Maturity (year)									
	1	2	3	4	5	6	7	8	9	10
Pre-2014	0.2%	0.2%	0.3%	0.7%	1.3%	2.2%	2.7%	3.5%	4.6%	5.3%
2014	0.2%	0.3%	0.5%	0.6%	1.3%	1.3%	0.9%	2.6%	1.4%	2.4%
2015	0.2%	0.2%	0.4%	1.2%	2.1%	2.4%	2.9%	2.7%	3.3%	4.9%
2016	0.2%	0.4%	1.0%	1.4%	2.4%	4.1%	5.5%	6.7%	11.8%	
2017	0.2%	0.3%	0.5%	0.7%	0.4%	0.4%	1.2%	1.8%		
2018	0.2%	0.4%	0.6%	1.3%	1.2%	1.7%	1.3%			
2019	0.2%	0.3%	0.4%	0.9%	1.7%	2.4%				
2020	0.2%	0.3%	0.4%	1.6%	2.7%					
2021	0.2%	0.4%	0.6%	0.9%						
2022	0.3%	0.7%	1.1%							
2023	0.3%	0.5%								
2024	0.3%									

Note: Payment shares for claims of an accident year represent the medical payments for each service type relative to the total medical payments within each maturity year.

## **Item AC21-12-07**

### **Indemnity Claim Frequency Model**

At the February 12, 2025 Actuarial Committee meeting, staff reviewed the underlying data and assumptions on the WCIRB Indemnity Claim Frequency Model (Model) for the September 1, 2025 Pure Premium Rate Filing.

In the review of the Model, staff observed that, in recent accident years (AY), the changes in the frequency of cumulative injury and non-cumulative injury claims have been significantly and directionally different in each year. For AY 2023, there was a significant increase in the frequency of cumulative injury claims while the frequency of non-cumulative injury claims remained flat. This is inconsistent with the long-term positive correlation of changes in cumulative and non-cumulative indemnity claim frequency which is one of the key predictive relationships within the Model.

Staff will present alternative parameterizations for estimating the change in frequency for the latest AY as well as alternative Model assumptions for forecasts of changes in frequency.

#### **Geographic Pattern**

One of the explanatory variables in the Model is the cumulative injury index (CII) which is the number of cumulative injury claims divided by the number of non-cumulative injury claims. Exhibit 1 shows the annual change in the CII by policy year (PY) separately for Northern and Southern California. While the change in the CII in Northern CA was typically more modest than in Southern California prior to PY 2019, it increased significantly in both PY 2019 and 2020. The increase in PY 2020 was significantly larger in Northern CA than in Southern CA and the PY 2021 and 2022 changes have been similar in both regions.

#### **Frequency Estimate for the Latest AY**

Unit Statistical Report (USR) data is reported on a policy year basis. AYs shown in the Model reflect portions of two consecutive policy years. The latest AY available for the Model will be a partial AY with data from policies written in the prior PY compared to the equivalent partial period for the prior AY. Currently, the Model assumes that the frequency change for the full AY will be the same as the partial AY. This approach assumes that the emergence of claims on the second partial AY will be similar to the emergence in the first partial AY. At the February meeting, staff showed that, since AY 2013, this assumption does not consistently hold.

Staff explored two alternatives to estimate the change in frequency for the latest AY. The first alternative (Aggregate Estimate) estimates the frequency change as the ratio of the change in total indemnity claim counts reported in aggregate financial data to the change in statewide employment. As this data contains total indemnity claim counts only, this alternative assumes that the changes are the same for both cumulative and non-cumulative claims. The second alternative (No Partial) estimates the frequency change for the latest AY using the Model output with three alternatives for the treatment of the change in the CII: the time series model underlying the current frequency model (With CII), long term average change in the CII (Avg CII), and a model fit without the CII (W/O CII). Exhibit 2 shows the accuracy of the estimates of the log differences in frequency using the absolute error and the mean squared error (MSE). The current approach using the partial AY experience produces the lowest MSE for both the changes in the frequency of non-cumulative injury and total indemnity claims.

#### **Accuracy of Projections by Forecast Horizon**

Staff considered several alternatives to project the change for one year beyond the latest available USR data (which will be AY 2024 for the September 1, 2025 Pure Premium Rate Filing), including the aggregate estimate of the change at 12 months and the three alternative treatments of the CII within the model. Exhibit 3 shows the comparison of accuracy for these alternative one year out projections. The estimated frequency changes based on aggregate data yield the lowest MSE among the alternatives, which is consistent with prior reviews of this time period.

Forecasts of frequency change more than one year beyond the latest USR data rely on the Model assumptions as aggregate financial data is not available for this period. Exhibit 4 shows the accuracy on the two, three, and four years out projections under the three alternative model treatments of the CII. None of the assumptions consistently yield a better accuracy and the magnitude of the errors has been similar for the three alternatives. As the changes in the frequency of cumulative and non-cumulative claims have generally differed in direction, the errors in each have offset each other and the MSEs are lower for the total indemnity claim frequency change.

For the September 1, Pure Premium Rate Filing, the loss ratio will be projected to the average level of experience for policies incepting between September 1, 2025 and August 31, 2026 based on historical data through AY 2024. As such, the Model forecasts are used to project the indemnity claim frequency change in AY 2025 through 2027. Exhibit 5 shows the historical accuracy of the weighted average indemnity claim frequency change to mimic the filing projection period. The parameterization with the average CII performed the best during the periods reviewed. Staff believes this alternative projection of the CII may be reasonable during this period of uncertain changes in the CII.

Staff will solicit feedback on the parameterization of the Model to be reflected in the September 1, 2025 Pure Premium Rate Filing.



**Exhibit 1: Annual Change in Cumulative Injury Index (CII)**

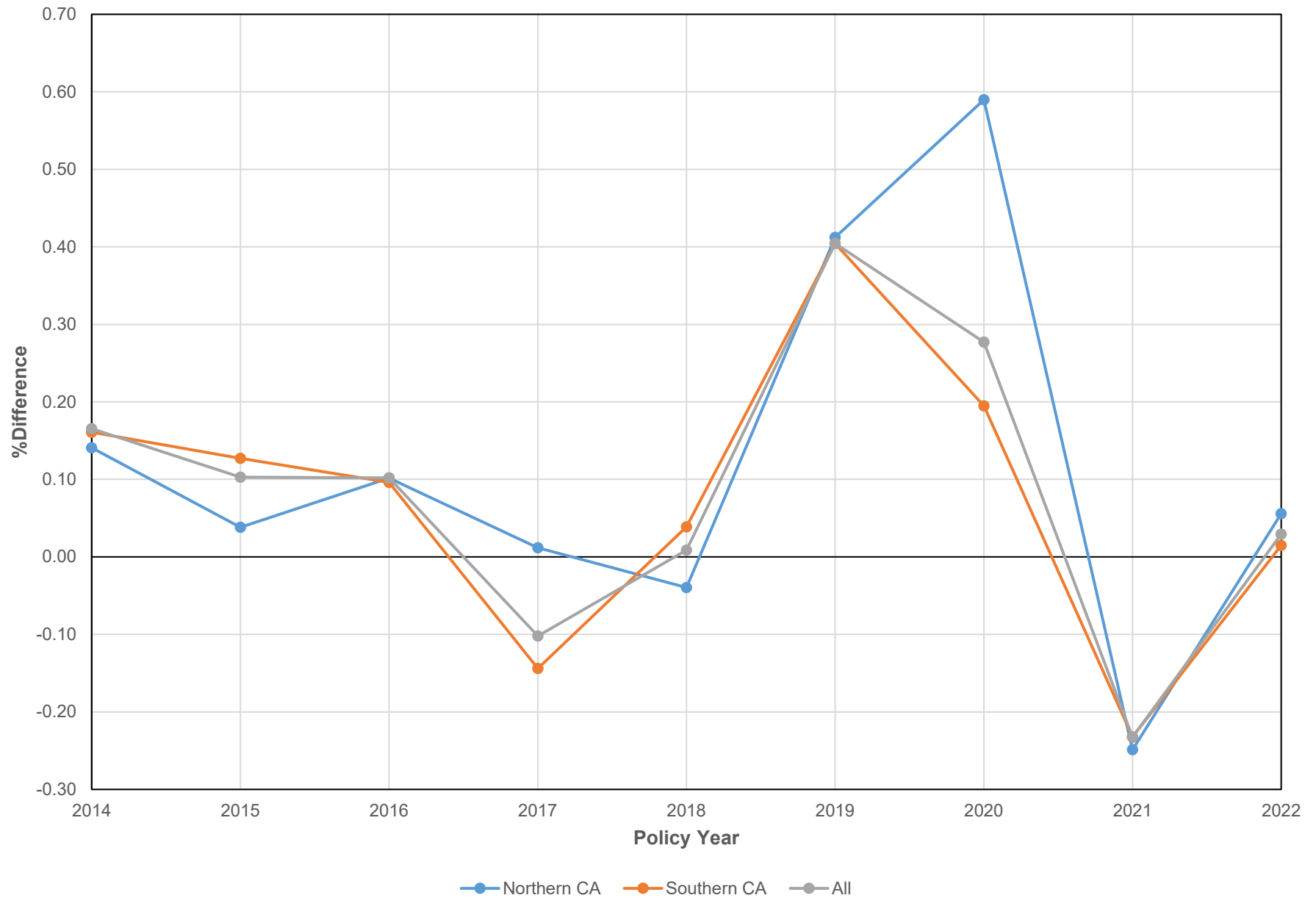


Exhibit 2: Accuracy (Absolute Error) of Frequency Change of Latest AY Estimate

Cumulative Injury Claims							
Latest PY	Latest AY	Current	Aggregate Estimate at 24 Month	No Partial (w/ CII)	No Partial (Avg CII)	No Partial (w/o CII)	
2013	2014	0.098	0.030	0.012	0.000	0.044	
2014	2015	0.073	0.018	0.007	0.026	0.026	
2015	2016	0.005	0.038	0.028	0.007	0.054	
2016	2017	0.156	0.063	0.024	0.102	0.053	
2017	2018	0.068	0.056	0.045	0.082	0.036	
2018	2019	0.115	0.052	0.046	0.030	0.070	
2019	2020	0.176	0.128	0.030	0.150	0.150	
2020	2021	0.077	0.232	0.207	0.199	0.148	
2021	2022	0.033	0.067	0.102	0.011	0.072	
Average of Absolute Error		0.089	0.076	0.056	0.067	0.072	
MSE		0.011	0.010	0.007	0.009	0.007	
Non-Cumulative Injury Claims							
Latest PY	Latest AY	Current	Aggregate Estimate at 24 Month	No Partial (w/ CII)	No Partial (Avg CII)	No Partial (w/o CII)	
2013	2014	0.014	0.021	0.012	0.009	0.007	
2014	2015	0.002	0.008	0.007	0.010	0.001	
2015	2016	0.008	0.031	0.028	0.022	0.015	
2016	2017	0.025	0.001	0.024	0.001	0.009	
2017	2018	0.030	0.004	0.039	0.017	0.024	
2018	2019	0.039	0.017	0.035	0.032	0.036	
2019	2020	0.073	0.060	0.033	0.001	0.038	
2020	2021	0.041	0.027	0.167	0.096	0.111	
2021	2022	0.055	0.098	0.138	0.118	0.094	
Average of Absolute Error		0.032	0.030	0.054	0.034	0.037	
MSE		0.001	0.002	0.006	0.003	0.003	
Total							
Latest PY	Latest AY	Current	Aggregate Estimate at 24 Month	No Partial (w/ CII)	No Partial (Avg CII)	No Partial (w/o CII)	
2013	2014	0.002	0.014	0.012	0.008	0.000	
2014	2015	0.008	0.004	0.007	0.013	0.003	
2015	2016	0.006	0.021	0.028	0.017	0.005	
2016	2017	0.002	0.010	0.024	0.014	0.000	
2017	2018	0.016	0.004	0.040	0.003	0.016	
2018	2019	0.017	0.022	0.036	0.032	0.041	
2019	2020	0.028	0.032	0.032	0.022	0.010	
2020	2021	0.025	0.011	0.172	0.053	0.074	
2021	2022	0.041	0.075	0.133	0.100	0.071	
Average of Absolute Error		0.016	0.021	0.054	0.029	0.024	
MSE		0.000	0.001	0.006	0.002	0.001	

Source: WCIRB Unit Statistical Data excluding Covid-19 Claims  
Aggregate Financial Data  
WCIRB Indemnity Frequency Model

Exhibit 3: Accuracy (Absolute Error) of One Year Out Projection

Cumulative Injury Claims					
Latest PY	Forecast AY	Current			Aggregate Estimate
		With CII	Avg CII	W/O CII	
2013	2015	0.096	0.082	0.174	0.006
2014	2016	0.109	0.050	0.140	0.048
2015	2017	0.065	0.059	0.029	0.084
2016	2018	0.202	0.014	0.076	0.050
2017	2019	0.169	0.005	0.086	0.045
2018	2020	0.236	0.274	0.310	0.144
2019	2021	0.062	0.162	0.250	0.238
2020	2022	0.215	0.240	0.143	0.079
Average of Absolute Error		0.144	0.111	0.151	0.087
MSE		0.025	0.022	0.030	0.012

Non-Cumulative Injury Claims					
Latest PY	Forecast AY	Current			Aggregate Estimate
		With CII	Avg CII	W/O CII	
2013	2015	0.021	0.025	0.015	0.021
2014	2016	0.031	0.039	0.031	0.021
2015	2017	0.006	0.002	0.009	0.022
2016	2018	0.030	0.010	0.017	0.010
2017	2019	0.021	0.010	0.013	0.010
2018	2020	0.038	0.029	0.067	0.044
2019	2021	0.044	0.057	0.072	0.021
2020	2022	0.171	0.192	0.167	0.086
Average of Absolute Error		0.045	0.046	0.049	0.029
MSE		0.004	0.005	0.005	0.001

Total					
Latest PY	Forecast AY	Current			Aggregate Estimate
		With CII	Avg CII	W/O CII	
2013	2015	0.004	0.010	0.012	0.017
2014	2016	0.011	0.026	0.006	0.011
2015	2017	0.004	0.007	0.012	0.031
2016	2018	0.056	0.007	0.028	0.002
2017	2019	0.041	0.009	0.023	0.015
2018	2020	0.003	0.016	0.011	0.016
2019	2021	0.035	0.082	0.107	0.016
2020	2022	0.119	0.202	0.165	0.063
Average of Absolute Error		0.034	0.045	0.046	0.021
MSE		0.003	0.006	0.005	0.001

Source: WCIRB Unit Statistical Data excluding Covid-19 Claims  
Aggregate Financial Data  
WCIRB Indemnity Frequency Model

Exhibit 4: Accuracy (Absolute Error) of Projections by Forecast Horizon

Accuracy of Two Year Out Projection

Cumulative Injury Claims				
Latest PY	Forecast AY	With CII	Avg CII	W/O CII
2013	2016	0.048	0.000	0.051
2014	2017	0.038	0.092	0.047
2015	2018	0.018	0.077	0.031
2016	2019	0.087	0.032	0.075
2017	2020	0.090	0.084	0.113
2018	2021	0.181	0.207	0.153
2019	2022	0.072	0.012	0.073
Average of Absolute Error		0.076	0.072	0.078
MSE		0.008	0.009	0.008

Non-Cumulative Injury Claims				
Latest PY	Forecast AY	With CII	Avg CII	W/O CII
2013	2016	0.019	0.028	0.018
2014	2017	0.021	0.011	0.015
2015	2018	0.034	0.023	0.028
2016	2019	0.049	0.039	0.041
2017	2020	0.064	0.065	0.075
2018	2021	0.093	0.088	0.106
2019	2022	0.106	0.117	0.093
Average of Absolute Error		0.055	0.053	0.054
MSE		0.004	0.004	0.004

Total				
Latest PY	Forecast AY	With CII	Avg CII	W/O CII
2013	2016	0.009	0.024	0.008
2014	2017	0.013	0.004	0.006
2015	2018	0.027	0.009	0.020
2016	2019	0.054	0.037	0.046
2017	2020	0.040	0.043	0.047
2018	2021	0.053	0.045	0.069
2019	2022	0.081	0.099	0.070
Average of Absolute Error		0.040	0.037	0.038
MSE		0.002	0.002	0.002

Accuracy of Three Year Out Projection (CT)

Cumulative Injury Claims				
Latest PY	Forecast AY	With CII	Avg CII	W/O CII
2013	2017	0.037	0.094	0.048
2014	2018	0.022	0.076	0.030
2015	2019	0.101	0.027	0.072
2016	2020	0.063	0.054	0.097
2017	2021	0.170	0.150	0.116
2018	2022	0.109	0.038	0.088
Average of Absolute Error		0.084	0.073	0.075
MSE		0.009	0.007	0.007

Non-Cumulative Injury Claims				
Latest PY	Forecast AY	With CII	Avg CII	W/O CII
2013	2017	0.020	0.009	0.014
2014	2018	0.035	0.025	0.029
2015	2019	0.047	0.033	0.038
2016	2020	0.091	0.092	0.091
2017	2021	0.145	0.148	0.143
2018	2022	0.079	0.091	0.078
Average of Absolute Error		0.069	0.067	0.065
MSE		0.007	0.007	0.006

Total				
Latest PY	Forecast AY	With CII	Avg CII	W/O CII
2013	2017	0.011	0.006	0.005
2014	2018	0.027	0.010	0.021
2015	2019	0.054	0.032	0.042
2016	2020	0.068	0.071	0.063
2017	2021	0.100	0.105	0.105
2018	2022	0.052	0.073	0.055
Average of Absolute Error		0.052	0.050	0.048
MSE		0.004	0.004	0.003

Accuracy of Four Year Out Projection (CT)

Cumulative Injury Claims				
Latest PY	Forecast AY	With CII	Avg CII	W/O CII
2013	2018	0.015	0.069	0.027
2014	2019	0.070	0.024	0.071
2015	2020	0.127	0.057	0.098
2016	2021	0.182	0.170	0.127
2017	2022	0.044	0.063	0.105
Average of Absolute Error		0.088	0.077	0.085
MSE		0.011	0.008	0.008

Non-Cumulative Injury Claims				
Latest PY	Forecast AY	With CII	Avg CII	W/O CII
2013	2018	0.041	0.031	0.033
2014	2019	0.039	0.031	0.036
2015	2020	0.078	0.090	0.090
2016	2021	0.128	0.130	0.133
2017	2022	0.067	0.063	0.060
Average of Absolute Error		0.071	0.069	0.070
MSE		0.006	0.006	0.006

Total				
Latest PY	Forecast AY	With CII	Avg CII	W/O CII
2013	2018	0.034	0.017	0.025
2014	2019	0.043	0.029	0.041
2015	2020	0.047	0.069	0.062
2016	2021	0.083	0.086	0.095
2017	2022	0.052	0.047	0.037
Average of Absolute Error		0.052	0.049	0.052
MSE		0.003	0.003	0.003

Source: WCIRB Unit Statistical Data excluding Covid-19 Claims  
Aggregate Financial Data  
WCIRB Indemnity Frequency Model

Exhibit 5: Accuracy (Absolute Error) of Cumulative Forecast Change

Filing Date	Latest PY	Latest AY	Period	With CII			Avg CII			W/O CII		
				CT	Specific	Total	CT	Specific	Total	CT	Specific	Total
2016	2013	2014	2016-2018	0.0037	0.0035	0.0035	0.0486	0.0061	0.0123	0.0007	0.0008	0.0006
2017	2014	2015	2017-2019	0.0223	0.0287	0.0215	0.0761	0.0188	0.0050	0.0305	0.0231	0.0156
2018	2015	2016	2018-2020	0.0482	0.0313	0.0339	0.0189	0.0192	0.0134	0.0262	0.0235	0.0240
2019	2016	2017	2019-2021	0.0549	0.0095	0.0002	0.0265	0.0145	0.0092	0.0700	0.0127	0.0005
2020	2017	2018	2020-2022	0.0336	0.0323	0.0234	0.0254	0.0337	0.0250	0.0065	0.0266	0.0240
Average of Absolute Error				0.0325	0.0210	0.0165	0.0391	0.0185	0.0130	0.0268	0.0173	0.0129
MSE				0.0014	0.0006	0.0004	0.0020	0.0004	0.0002	0.0013	0.0004	0.0003

Source: WCIRB Unit Statistical Data excluding Covid-19 Claims  
Aggregate Financial Data  
WCIRB Indemnity Frequency Model

## **Item AC25-03-01**

### **First Quarter 2025 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 2023 indicates a slowing or stopping of the declining trend in the proportion of permanent claims that began in 2016 (Exhibit M4).
2. The percentage of permanent partial claims closed at report level 1 increased in policy year 2022 across all regions, as was also true of policy year 2021 (Exhibit M5).
3. While the total number of lien decisions is still down from 2020, the count has more than doubled from 2022 to 2023. This may be a catching-up from the pandemic period (Exhibit M9.1). The total number of liens filed per quarter has been generally increasing over the same quarter of the prior year since 2022 (Exhibit M9.2).
4. After years of continuous decline, the number of eligible independent medical review applications has increased in 2023 and 2024. (Exhibit M14).
5. Recent accident year indemnity claim settlement patterns continue to be flat, as shown by the percentage of incremental closed indemnity claims relative to prior open indemnity claims in the most recent calendar year (Exhibit C3.1).
6. After decreasing in 2021, the share of indemnity claims involving cumulative trauma injury increased for 2022 and the preliminary accident year 2023. The current projection for accident year 2023 shows the highest rate of cumulative trauma claims recorded. (Exhibit C15). The increase in cumulative trauma claims in 2022 and 2023 was experienced across all major California regions (Exhibit C17).
7. The ratio of incremental paid losses to prior outstanding losses increased in calendar year 2023 for both indemnity and medical across most accident years (Exhibit D4).
8. The average claim severities for accident year 2024 generally show significant increases in early development ages for indemnity and especially medical (Exhibits S2 through S5).
9. Average paid medical severities on open claims over the most recent calendar year show increases across development periods (Exhibit S7).
10. Average duration of temporary disability benefits on permanent and temporary disability claims shows a very modest decline from 2020 (Exhibit S10).
11. The number of claims exceeding \$250,000, \$500,000 and \$1,000,000 increased in accident year 2022, while the average severity of those claims declined (Exhibit S16).

12. Average paid ALAE per reported indemnity claim continues to show a significant increase for accident years 2022 and 2023 and signs of that continuing in 2024 (Exhibit E5).
13. The proportion of permanent disability claims with over \$1,000 in ALAE costs (a proxy for litigated claims) at first report level and the average ALAE per claim with significant ALAE has slowed in the Los Angeles Basin and increased in the Bay Area and other regions (Exhibit E7).

## Exhibit Numbering Guide March 2025

Exhibit #	Exhibit Name
<b>Market/Claim Characteristics</b>	
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
M15	COVID Claims Diagnostics
<b>Claim Count</b>	
C2	Indemnity Claim Settlement Rates by Injury Type
C3	Ratio of Incremental Closed Indemnity Claims to Prior Open Indemnity Claims
C7	Indemnity Claim Frequency History and Projections
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
<b>Loss Development</b>	
D4	Ratios of Incremental Paid Losses to Prior Outstanding Losses by Accident Year
D6	Comparison of Projected Loss Ratios
<b>Claim Severity</b>	
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
S11	Average Permanent Disability Ratings by Type of Loss
S16	Claim Counts and Losses on Claims in Excess of \$250,000 & \$500,000 & \$1,000,000
<b>Loss Adjustment Expense</b>	
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>
2007	48.3%	51.7%	100%
2008	50.4%	49.6%	100%
2009	51.8%	48.2%	100%
2010	51.3%	48.7%	100%
2011	51.2%	48.8%	100%
2012	50.4%	49.6%	100%
2013	50.2%	49.8%	100%
2014	50.5%	49.5%	100%
2015	50.7%	49.3%	100%
2016	49.8%	50.2%	100%
2017	48.1%	51.9%	100%
2018	47.2%	52.8%	100%
2019	46.9%	53.1%	100%
2020	45.1%	54.9%	100%
2021	41.3%	58.7%	100%
2022	39.8%	60.2%	100%
2023*	40.1%	59.9%	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>
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	18.9%	18.5%	62.6%	100%
2015	18.9%	18.3%	62.8%	100%
2016	18.6%	18.7%	62.7%	100%
2017	17.2%	18.6%	64.2%	100%
2018	16.9%	19.0%	64.1%	100%
2019	17.0%	19.3%	63.7%	100%
2020	18.4%	22.4%	59.2%	100%
2021	16.3%	23.2%	60.5%	100%
2022	15.9%	24.0%	60.1%	100%
2023*	16.4%	24.4%	59.2%	100%

\* Accident year 2023 experience is partial in that it only reflects experience from policy year 2022.

\*\* Permanent indemnity consists of the death, permanent total, and permanent partial injury types.

Source: WCIRB unit statistical data

\*\*\*COVID-19 claims have been excluded

**Percentage of Claims Closed by Injury Type and Region**  
Permanent Partial & Temporary

Permanent Partial		Policy Year							Latest Year Reported Claim Distribution
Report Level	Region*	2016	2017	2018	2019	2020	2021	2022	
1	Bay Area	19%	20%	19%	21%	19%	22%	24%	10%
1	Los Angeles	24%	25%	26%	23%	22%	24%	27%	65%
1	San Diego	26%	27%	27%	25%	21%	27%	30%	7%
1	Remainder of CA	22%	23%	24%	21%	21%	24%	24%	18%
	ALL REGIONS COMBINED	<b>23%</b>	<b>24%</b>	<b>25%</b>	<b>23%</b>	<b>21%</b>	<b>24%</b>	<b>26%</b>	<b>100%</b>
2	Bay Area	47%	48%	44%	48%	43%	44%		11%
2	Los Angeles	51%	50%	48%	46%	46%	47%		63%
2	San Diego	53%	53%	50%	50%	47%	50%		7%
2	Remainder of CA	48%	48%	48%	45%	45%	46%		19%
	ALL REGIONS COMBINED	<b>50%</b>	<b>50%</b>	<b>47%</b>	<b>47%</b>	<b>46%</b>	<b>47%</b>		<b>100%</b>
3	Bay Area	66%	65%	63%	65%	61%			12%
3	Los Angeles	69%	66%	65%	65%	63%			63%
3	San Diego	75%	69%	66%	67%	65%			7%
3	Remainder of CA	68%	67%	65%	63%	63%			19%
	ALL REGIONS COMBINED	<b>69%</b>	<b>66%</b>	<b>65%</b>	<b>65%</b>	<b>63%</b>			<b>100%</b>
Temporary		Policy Year							Latest Year Reported Claim Distribution
Report Level	Region*	2016	2017	2018	2019	2020	2021	2022	
1	Bay Area	61%	62%	64%	61%	63%	62%	60%	12%
1	Los Angeles	52%	54%	53%	53%	53%	53%	52%	62%
1	San Diego	60%	62%	60%	60%	61%	58%	59%	7%
1	Remainder of CA	61%	61%	64%	64%	62%	61%	61%	19%
	ALL REGIONS COMBINED	<b>57%</b>	<b>58%</b>	<b>58%</b>	<b>57%</b>	<b>57%</b>	<b>56%</b>	<b>55%</b>	<b>100%</b>
2	Bay Area	79%	80%	82%	76%	79%	77%		15%
2	Los Angeles	73%	74%	71%	70%	70%	70%		58%
2	San Diego	80%	79%	76%	75%	76%	76%		7%
2	Remainder of CA	78%	81%	80%	79%	78%	77%		20%
	ALL REGIONS COMBINED	<b>76%</b>	<b>77%</b>	<b>75%</b>	<b>73%</b>	<b>73%</b>	<b>73%</b>		<b>100%</b>
3	Bay Area	89%	89%	90%	86%	88%			14%
3	Los Angeles	86%	85%	82%	82%	82%			58%
3	San Diego	88%	89%	85%	85%	88%			7%
3	Remainder of CA	90%	90%	89%	88%	88%			20%
	ALL REGIONS COMBINED	<b>88%</b>	<b>87%</b>	<b>85%</b>	<b>84%</b>	<b>84%</b>			<b>100%</b>

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

Figures in italics are based on preliminary partial data.

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

**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 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%
1st Qtr 2023	13.1%	8.5%	78.4%	4,892	-18.6%
2nd Qtr 2023	12.6%	7.5%	79.9%	4,985	-4.1%
3rd Qtr 2023	12.7%	7.2%	80.2%	5,325	4.1%
4th Qtr 2023	11.8%	6.3%	81.8%	5,546	7.5%
1st Qtr 2024	10.6%	6.3%	83.1%	5,395	10.3%
2nd Qtr 2024	11.5%	5.0%	83.5%	5,125	2.8%
3rd Qtr 2024	11.6%	6.5%	82.0%	5,242	-1.6%
4th Qtr 2024	9.7%	5.8%	84.5%	5,135	-7.4%

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%
2023	84.9%	13.9%	1.2%
2024	85.0%	14.0%	1.0%

### 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%
2023	82.2%	17.2%	0.6%
2024	82.5%	17.2%	0.3%

### 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%
2023	85.5%	12.7%	1.8%
2024	86.2%	12.4%	1.4%

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%
2022	4.2	-10.6%
2023	9.2	119.0%

\*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 2024 Annual Report

**Liens Filed Counts\***

Counts by Region**								
Time Period	Bay Area	Central Coast/ Valley	Los Angeles County	Remainder of LA Basin	Remaining CA Zip Codes	Sacramento	San Diego County	Total
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
1st Qtr 2023	1,024	765	15,958	5,115	369	308	377	23,916
2nd Qtr 2023	1,372	772	15,299	4,997	309	291	334	23,374
3rd Qtr 2023	1,099	737	16,672	5,382	496	360	310	25,056
4th Qtr 2023	1,045	950	19,505	5,927	626	246	310	28,609
1st Qtr 2024	1,127	630	21,206	6,544	495	305	342	30,649
2nd Qtr 2024	1,460	585	20,144	5,910	381	375	317	29,172
3rd Qtr 2024	1,240	695	18,429	5,861	348	387	360	27,320
4th Qtr 2024	1,122	587	18,309	6,223	422	421	356	27,440

\* 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

Source: EAMS Liens Data

**Liens Filed Counts\***

Counts by Type						
<u>Time Period</u>	<u>Interpreter</u>	<u>Medical</u>	<u>Medical-Legal</u>	<u>Copy Service</u>	<u>Other***</u>	<u>Total</u>
1st Qtr 2013	2,397	45,631	11,411	11	9,647	<b>69,097</b>
2nd Qtr 2013	831	22,480	587	20	6,192	<b>30,110</b>
3rd Qtr 2013	484	32,356	653	23	7,388	<b>40,904</b>
4th Qtr 2013	378	37,515	537	8	7,715	<b>46,153</b>
1st Qtr 2014	421	33,105	397	16	7,504	<b>41,443</b>
2nd Qtr 2014	275	38,534	320	10	8,105	<b>47,244</b>
3rd Qtr 2014	140	39,810	179	7	7,821	<b>47,957</b>
4th Qtr 2014	156	45,440	160	4	7,788	<b>53,548</b>
1st Qtr 2015	143	60,155	216	18	11,492	<b>72,024</b>
2nd Qtr 2015	152	74,037	268	7	12,257	<b>86,721</b>
3rd Qtr 2015	134	84,290	191	7	13,493	<b>98,115</b>
4th Qtr 2015	101	91,820	236	15	14,837	<b>107,009</b>
1st Qtr 2016	60	93,393	233	5	14,329	<b>108,020</b>
2nd Qtr 2016	90	89,781	467	6	15,628	<b>105,972</b>
3rd Qtr 2016	64	64,924	262	11	11,278	<b>76,539</b>
4th Qtr 2016	94	91,867	68	4	11,686	<b>103,719</b>
1st Qtr 2017	29	33,952	19	3	5,664	<b>39,667</b>
2nd Qtr 2017	33	43,470	34	5	7,851	<b>51,393</b>
3rd Qtr 2017	77	37,815	31	0	7,392	<b>45,315</b>
4th Qtr 2017	65	33,876	18	1	7,714	<b>41,674</b>
1st Qtr 2018	64	36,674	29	2	7,941	<b>44,710</b>
2nd Qtr 2018	103	29,276	22	0	7,768	<b>37,169</b>
3rd Qtr 2018	79	21,334	14	4	7,091	<b>28,522</b>
4th Qtr 2018	60	21,595	22	1	7,185	<b>28,863</b>
1st Qtr 2019	75	19,887	12	1	6,983	<b>26,958</b>
2nd Qtr 2019	54	18,497	17	1	5,885	<b>24,454</b>
3rd Qtr 2019	43	17,721	9	1	6,674	<b>24,775</b>
4th Qtr 2019	48	15,977	14	0	7,262	<b>23,301</b>
1st Qtr 2020	38	15,775	16	0	6,271	<b>22,100</b>
2nd Qtr 2020	16	12,693	8	0	5,492	<b>18,209</b>
3rd Qtr 2020	15	14,211	12	0	6,289	<b>20,527</b>
4th Qtr 2020	10	14,460	10	0	6,057	<b>20,537</b>
1st Qtr 2021	24	14,869	15	0	6,468	<b>21,376</b>
2nd Qtr 2021	15	14,598	15	0	6,365	<b>20,993</b>
3rd Qtr 2021	14	17,289	1	0	5,813	<b>23,117</b>
4th Qtr 2021	38	14,146	4	0	4,941	<b>19,129</b>
1st Qtr 2022	18	14,194	15	0	5,306	<b>19,533</b>
2nd Qtr 2022	11	15,165	8	0	5,794	<b>20,978</b>
3rd Qtr 2022	16	17,295	7	0	5,947	<b>23,265</b>
4th Qtr 2022	8	16,429	7	0	7,043	<b>23,487</b>
1st Qtr 2023	32	17,978	2	0	5,904	<b>23,916</b>
2nd Qtr 2023	15	16,255	9	0	7,095	<b>23,374</b>
3rd Qtr 2023	15	17,950	11	1	7,079	<b>25,056</b>
4th Qtr 2023	22	19,747	7	2	8,831	<b>29,172</b>
1st Qtr 2024	1	22,197	11	1	8,439	<b>30,649</b>
2nd Qtr 2024	1	19,469	5	1	9,696	<b>29,172</b>
3rd Qtr 2024	2	16,756	7	0	10,555	<b>27,320</b>
4th Qtr 2024	4	17,808	82	0	9,546	<b>27,440</b>

\* Lien Counts exclude SDI/EDD Liens

\*\*\*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 &amp; 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>
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%
2023 1Q	41,883	1.4%	32,155	3.0%
2023 2Q	45,009	2.3%	34,301	3.6%
2023 3Q	43,643	-0.3%	33,034	-0.1%
2023 4Q	44,491	6.6%	33,667	4.8%
2024 1Q	46,449	10.9%	35,020	8.9%
2024 2Q	50,047	11.2%	37,052	8.0%
2024 3Q	51,661	18.4%	37,917	14.8%
2024 4Q	51,491	15.7%	38,303	13.8%

Yearly IMR Counts

	<u>Original IMR</u>	<u>Duplicates</u>	<u>Ineligible</u>	<u>Total Rejected</u>	<u>Eligible IMR</u>	<u>Eligible IMR</u>
	<u>Applications</u>				<u>IMRs</u>	<u>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%
2023 IMR Counts	175,026	30,022	11,847	41,869	133,157	2.8%
2024 IMR Counts	199,648	35,393	15,963	51,356	148,292	11.4%

Source: DWC Collected from IMR Vendor

DWC Via Commission on Health and Safety & Workers' Compensation 2024 Annual Report



## Characteristics of Indemnity Claims due to COVID-19

### I. COVID-19 Indemnity Claim Frequency by Accident Year (Latest Evaluation)

Accident Year	Share of Indemnity Claims	Share of Indemnity Claims Open		
	<u>COVID-19</u>	<u>All Other</u>	<u>COVID-19</u>	<u>Relativity</u>
2020	11.8%	15.4%	4.4%	0.283
2021	4.8%	22.4%	5.0%	0.226
2022	3.8%	33.8%	3.6%	0.106
2023	1.8%	49.9%	3.2%	0.063
2024	0.3%	---	---	---

### II. COVID-19 Indemnity Claim Severity by Accident Year (Latest Evaluation)

Accident Year	Incurred Medical Severity				Incurred Indemnity Severity			
	<u>Total</u>	<u>All Other</u>	<u>COVID-19</u>	<u>Relativity</u>	<u>Total</u>	<u>All Other</u>	<u>COVID-19</u>	<u>Relativity</u>
2020	25,059	27,104	9,778	0.361	22,918	24,366	12,093	0.496
2021	25,218	26,141	6,720	0.257	22,479	23,130	9,429	0.408
2022	23,886	24,754	2,136	0.086	21,005	21,719	3,098	0.143
2023	20,964	21,340	703	0.033	16,662	16,941	1,607	0.095
2024	18,840	18,889	2,040	0.108	11,079	11,103	2,981	0.269

Data evaluated as of September 30, 2024  
Source: WCIRB quarterly calls for experience

**Indemnity Claim Settlement Ratios by Injury Type**

Permanent Partial						Temporary					
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
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%	82.3%	90.3%	93.8%	95.3%
2017	16.0%	43.4%	64.4%	76.8%	84.6%	2017	67.6%	83.7%	90.5%	93.4%	95.0%
2018	15.8%	41.6%	61.8%	75.4%	83.6%	2018	68.1%	83.1%	89.4%	92.8%	94.5%
2019	14.8%	38.0%	58.8%	73.4%	83.4%	2019	67.7%	81.9%	89.2%	93.0%	93.8%
2020	13.0%	36.4%	56.4%	75.0%		2020	63.5%	78.1%	85.5%	90.1%	
2021	15.3%	41.0%	58.8%			2021	68.9%	83.1%	88.8%		
2022	15.4%	41.5%				2022	63.6%	78.4%			
2023	18.7%					2023	63.6%				

Cumulative Injury*						Non-Cumulative Injury					
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
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	20.2%	47.2%	67.0%	78.1%	84.9%	2016	45.4%	65.6%	79.7%	87.2%	91.1%
2017	23.8%	50.0%	67.1%	76.7%	83.8%	2017	47.7%	68.1%	80.7%	87.5%	91.4%
2018	22.4%	47.2%	63.0%	74.7%	82.5%	2018	48.6%	67.8%	79.6%	86.9%	90.8%
2019	21.6%	42.8%	59.4%	71.2%	82.8%	2019	49.0%	67.0%	79.9%	88.0%	90.1%
2020	16.8%	37.9%	53.2%	73.6%		2020	47.3%	65.2%	77.3%	85.6%	
2021	24.1%	51.6%	59.7%			2021	50.3%	67.2%	79.0%		
2022	23.1%	45.2%				2022	48.2%	66.0%			
2023	25.0%					2023	48.5%				

All Indemnity					
AY/RL	1	2	3	4	5
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%	77.3%	85.7%	90.1%
2017	43.4%	64.8%	78.2%	85.6%	90.1%
2018	44.1%	64.1%	76.7%	84.8%	89.5%
2019	43.1%	61.5%	75.1%	83.9%	89.0%
2020	40.7%	59.3%	72.3%	83.2%	
2021	47.4%	66.1%	76.3%		
2022	43.7%	62.5%			
2023	44.2%				

Notes:

\*Cumulative Injury includes both cumulative injury and occupational disease.

Latest diagonal (italics) is based on a partial accident year.

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								
	<u>9-21</u>	<u>21-33</u>	<u>33-45</u>	<u>45-57</u>	<u>57-69</u>	<u>69-81</u>	<u>81-93</u>	<u>93-105</u>	<u>105-117</u>
2004									21.9%
2005								22.7%	20.3%
2006							23.4%	21.5%	19.2%
2007						25.1%	24.0%	21.4%	22.8%
2008					26.4%	26.3%	24.2%	24.6%	23.0%
2009				27.5%	26.9%	26.4%	27.0%	24.5%	22.5%
2010			28.8%	29.7%	28.1%	28.6%	28.2%	23.8%	23.9%
2011		27.1%	30.4%	30.8%	29.4%	29.2%	28.7%	25.9%	22.1%
2012	32.2%	29.1%	31.5%	31.6%	31.7%	30.4%	28.4%	23.4%	22.6%
2013	33.1%	30.6%	33.6%	34.4%	32.6%	31.4%	28.2%	22.9%	21.2%
2014	34.1%	32.1%	35.3%	36.3%	33.0%	29.7%	25.2%	24.0%	18.0%
2015	35.4%	35.2%	37.5%	37.0%	31.0%	27.0%	26.3%	21.8%	19.4%
2016	37.7%	36.8%	39.6%	34.6%	28.3%	28.2%	23.7%	23.3%	
2017	39.9%	38.3%	36.3%	32.4%	29.1%	27.3%	24.6%		
2018	40.2%	35.3%	34.6%	33.2%	29.8%	27.6%			
2019	38.0%	32.7%	34.9%	33.1%	29.9%				
2020	34.9%	32.8%	34.1%	32.3%					
2021	39.5%	32.4%	32.8%						
2022	39.1%	32.2%							
2023	38.2%								

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%	11.5%	10.4%	11.5%
2015	4.0%	7.6%	10.4%	11.8%	10.7%	9.2%	9.7%	10.3%	11.3%	10.7%	11.3%	10.7%	11.8%	11.5%	11.5%
2016	4.3%	7.6%	10.9%	12.5%	11.6%	10.0%	10.8%	10.1%	11.8%	11.4%	12.4%	12.0%	12.2%	11.2%	11.7%
2017	4.7%	8.2%	12.3%	13.1%	12.1%	10.9%	11.5%	10.8%	11.9%	11.7%	12.1%	11.1%	9.7%	10.1%	9.9%
2018	4.8%	8.5%	12.3%	13.3%	12.0%	10.8%	11.0%	10.6%	9.8%	10.0%	10.3%	9.8%	10.3%	10.0%	10.2%
2019	4.7%	8.4%	12.4%	13.5%	10.0%	9.4%	9.4%	9.0%	9.8%	9.7%	10.0%	9.9%	10.6%	10.6%	10.4%
2020	4.9%	11.1%	8.3%	12.3%	11.2%	9.1%	9.4%	8.7%	10.0%	10.0%	10.6%	9.2%	10.0%	10.5%	10.2%
2021	5.3%	8.8%	12.1%	13.9%	12.0%	9.7%	9.5%	9.3%	9.3%	10.0%	10.4%	8.7%	10.8%	9.1%	
2022	5.2%	9.1%	12.6%	14.2%	11.6%	10.5%	10.2%	9.1%	10.6%	10.2%					
2023	5.3%	8.7%	12.4%	12.4%	11.6%	9.4%									
2024	5.1%	8.2%													

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 92% to 100% of the total California workers' compensation insured market measured using 2023 earned premium levels).

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

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
1994	0.296	0.733	0.348	-12.65%	-2.56%	-14.89%
1995	0.295	0.702	0.333	-0.28%	-4.22%	-4.49%
1996	0.275	0.693	0.306	-6.78%	-1.25%	-7.94%
1997	0.266	0.685	0.293	-3.29%	-1.23%	-4.48%
1998	0.256	0.680	0.280	-3.73%	-0.60%	-4.31%
1999	0.260	0.670	0.280	1.48%	-1.49%	-0.02%
2000	0.270	0.651	0.283	3.96%	-2.91%	0.93%
2001	0.251	0.652	0.263	-6.90%	0.13%	-6.78%
2002	0.244	0.660	0.259	-2.84%	1.34%	-1.54%
2003	0.236	0.662	0.252	-3.18%	0.20%	-2.99%
2004	0.196	0.660	0.209	-16.84%	-0.21%	-17.02%
2005	0.170	0.658	0.180	-13.65%	-0.31%	-13.91%
2006	0.160	0.653	0.168	-5.60%	-0.81%	-6.36%
2007	0.157	0.649	0.164	-1.68%	-0.68%	-2.35%
2008	0.153	0.641	0.158	-2.70%	-1.18%	-3.85%
2009	0.153	0.629	0.155	-0.27%	-1.82%	-2.09%
2010	0.166	0.617	0.165	8.83%	-1.87%	6.79%
2011	0.168	0.609	0.165	1.22%	-1.42%	-0.22%
2012	0.176	0.601	0.171	4.71%	-1.20%	3.45%
2013	0.177	0.599	0.171	0.36%	-0.36%	0.00%
2014	0.177	0.600	0.171	0.17%	0.21%	0.38%
2015	0.175	0.597	0.168	-1.46%	-0.59%	-2.05%
2016	0.170	0.593	0.162	-2.58%	-0.74%	-3.30%
2017	0.167	0.588	0.158	-1.97%	-0.73%	-2.68%
2018	0.166	0.585	0.156	-0.38%	-0.52%	-0.90%
2019	0.169	0.575	0.156	1.73%	-1.69%	0.01%
2020	0.154	0.581	0.144	-8.69%	0.94%	-7.83%
2021	0.165	0.598	0.159	6.94%	2.94%	10.08%
2022(c)	0.155	0.622	0.155	-6.16%	3.99%(g)	-2.41%
2022(d)	0.154	0.622	0.154	---	---	---
2023(e)	0.160	0.624	0.161	4.23%	0.46%	4.71%
2024	0.155	0.626	0.156	-3.42%	0.29%	-3.14%
2025	0.146	0.627	0.147	-5.99%	0.06%	-5.94%
2026	0.139	0.624	0.139	-4.97%	-0.43%	-5.38%
2027	0.132	0.623	0.132	-4.93%	-0.12%	-5.05%
PY						
2008	0.153	0.636	0.157			
2009	0.159	0.624	0.159	3.84%	-1.84%	1.89%
2010	0.167	0.613	0.165	5.22%	-1.67%	3.50%
2011	0.172	0.605	0.167	2.81%	-1.32%	1.44%
2012	0.177	0.600	0.171	2.69%	-0.82%	1.86%
2013	0.177	0.600	0.171	0.28%	-0.10%	0.17%
2014	0.176	0.599	0.170	-0.57%	-0.16%	-0.72%
2015	0.173	0.595	0.165	-1.97%	-0.66%	-2.61%
2016	0.169	0.591	0.160	-2.31%	-0.73%	-3.03%
2017	0.166	0.587	0.157	-1.25%	-0.64%	-1.89%
2018	0.167	0.581	0.156	0.57%	-1.05%	-0.49%
2019	0.162	0.578	0.151	-3.04%	-0.51%	-3.54%
2020	0.159	0.588	0.151	-1.96%	1.85%	-0.08%
2021	0.160	0.608	0.157	0.79%	3.42%	4.13%
2022	0.154	0.622	0.154	-3.72%	2.15%	-1.60%
2023	0.157	0.623	0.157	1.59%	0.21%	1.81%
2024	0.158	0.625	0.159	0.80%	0.38%	1.07%
2025	0.151	0.626	0.152	-4.43%	0.18%	-4.38%
2026	0.143	0.625	0.143	-5.54%	-0.16%	-5.69%

Notes: (a) All frequencies are per \$M exposure at PY 2023 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) 2022 accidents on 2022 and 2021 policies.  
(d) 2022 accidents on 2021 policies only.  
(e) AY 2023 percent changes are based on a comparison of 2023 accidents on 2022 policies to 2022 accidents on 2021 policies.  
(f) Forecasts below thick solid line.  
(g) Inter-class change for 2022 impacted by shifting classification definitions.

Source: WCIRB Indemnity Frequency Model

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

Calendar Quarter  <u>Evaluation</u>	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 at Prior	from Same Quarter at Prior	from Same Quarter at Prior	from Same Quarter at Prior
	<u>Calendar Year</u>	<u>Calendar Year</u>	<u>Calendar Year</u>	<u>Calendar Year</u>
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	3.1%	-1.9%	-27.8%	-15.5%
12/31/2020	3.4%	-1.4%	-30.7%	-30.1%
3/31/2021	16.0%	2.0%	-4.5%	-27.7%
6/30/2021	12.1%	8.3%	34.0%	-14.3%
9/30/2021	-2.3%	6.7%	33.8%	0.8%
12/31/2021	-14.3%	2.1%	-12.6%	10.5%
3/31/2022	-0.5%	-1.8%	4.3%	12.8%
6/30/2022	9.6%	-2.0%	23.5%	11.5%
9/30/2022	-0.9%	-1.6%	-10.8%	-0.2%
12/31/2022	17.3%	5.7%	17.5%	7.4%
3/31/2023	-8.1%	3.7%	9.7%	8.5%
6/30/2023	3.4%	2.2%	-19.5%	-2.7%
9/30/2023	5.3%	3.8%	0.4%	0.6%
12/31/2023	4.4%	1.2%	-12.6%	-6.6%
3/31/2024	2.2%	3.9%	5.8%	-7.2%
6/30/2024	-0.2%	2.9%	3.9%	-1.1%
9/30/2024	5.4%	2.9%	-2.9%	-2.0%
12/31/2024	2.8%	2.5%	2.3%	2.1%

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

**Economic Variables (Unemployment Rate)**

CY	Aggregate Employment	Unemployment Rate	Annual Log Differences		Economic Variables 1st Prin. Comp.
			Aggregate Employment	Unemployment Rate	
1994	12,612,207	8.58	0.011	-0.106	0.106
1995	12,869,757	7.84	0.020	-0.090	0.092
1996	13,227,810	7.30	0.027	-0.071	0.074
1997	13,622,128	6.38	0.029	-0.134	0.137
1998	14,085,578	5.93	0.033	-0.074	0.078
1999	14,482,489	5.23	0.028	-0.125	0.127
2000	14,995,108	4.92	0.035	-0.062	0.065
2001	15,100,992	5.46	0.007	0.105	-0.104
2002	14,974,917	6.76	-0.008	0.213	-0.212
2003	14,952,658	6.89	-0.001	0.019	-0.019
2004	15,132,383	6.22	0.012	-0.102	0.103
2005	15,422,942	5.38	0.019	-0.146	0.147
2006	15,700,767	4.90	0.018	-0.093	0.094
2007	15,845,625	5.32	0.009	0.081	-0.080
2008	15,691,050	7.30	-0.010	0.317	-0.316
2009	14,809,792	11.54	-0.058	0.457	-0.461
2010	14,664,300	12.45	-0.010	0.076	-0.077
2011	14,826,183	11.89	0.011	-0.046	0.047
2012	15,161,742	10.51	0.022	-0.124	0.125
2013	15,564,058	9.03	0.026	-0.152	0.153
2014	15,991,142	7.56	0.027	-0.177	0.179
2015	16,471,633	6.24	0.030	-0.192	0.194
2016	16,904,692	5.50	0.026	-0.125	0.127
2017	17,250,233	4.84	0.020	-0.129	0.130
2018	17,595,342	4.27	0.020	-0.126	0.127
2019	17,855,308	3.98	0.015	-0.069	0.070
2020	16,591,908	10.13	-0.073	0.934	-0.936
2021	17,159,775	7.33	0.034	-0.323	0.325
2022	18,088,283	4.30	0.053	-0.533	0.536
2023	18,241,017	4.74	0.008	0.098	-0.096
2024	18,465,835	5.26	0.012	0.103	-0.101
2025	18,734,806	5.46	0.014	0.038	-0.036
2026	18,971,491	4.96	0.013	-0.096	0.096

Notes: The first principal component is of the annual log difference data from 1962-2024.

The first principal component of the annual log difference of the economic variables is:

1st PC of Econ Variables = 0.1119288 x Aggregate Employment + -0.9937162 x Unemployment Rate

Sources: Government historical labor statistics through 2023

UCLA Anderson forecasts through 2026 are as of December 2024

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

#### Cumulative Injury Share of Total Indemnity Count

AY/RL	1	2	3	4	5	6	7	8	9	10	Developed
2007	7.2%	8.2%	8.8%	9.2%	9.4%	9.5%	9.5%	9.5%	9.5%	9.6%	9.6%
2008	7.8%	8.9%	9.6%	10.0%	10.1%	10.1%	10.2%	10.3%	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%	12.3%
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%	13.0%
2013	11.6%	12.9%	13.6%	14.0%	14.2%	14.2%	14.2%	14.3%	14.3%	14.4%	14.4%
2014	12.0%	13.6%	14.2%	14.5%	14.5%	14.5%	14.6%	14.6%	14.7%	14.8%	14.8%
2015	12.3%	14.0%	14.4%	14.5%	14.6%	14.7%	14.7%	14.8%	14.9%		15.0%
2016	12.6%	15.1%	15.5%	15.7%	15.8%	15.9%	15.9%	16.1%			16.3%
2017	12.1%	13.8%	14.3%	14.6%	14.8%	14.9%	15.1%				15.3%
2018	11.8%	13.5%	13.9%	14.1%	14.3%	14.6%					14.8%
2019	12.4%	14.0%	14.5%	14.7%	15.0%						15.3%
2020	14.3%	16.2%	16.7%	17.2%							17.8%
2021	12.1%	13.7%	14.8%								15.6%
2022	14.3%	17.1%									18.5%
2023	17.8%										21.8%

Figures in italics are based on preliminary partial data. Cumulative injury claims include occupational disease.

Source: WCIRB unit statistical data, excluding COVID-19 Claims



**Claim Count Ratios by Region Based on Unit Statistical Data at 1st Report Level**

Region	Ratio of Permanent Disability Claims to Indemnity Claims for Accident Year											
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Bay Area	0.309	0.293	0.302	0.310	0.299	0.284	0.278	0.276	0.251	0.199	0.217	<i>0.217</i>
Los Angeles/LA Basin	0.398	0.369	0.374	0.392	0.381	0.375	0.350	0.331	0.322	0.279	0.266	<i>0.270</i>
San Diego	0.361	0.327	0.348	0.360	0.345	0.353	0.333	0.316	0.281	0.269	0.260	<i>0.293</i>
All Other	0.314	0.290	0.302	0.315	0.301	0.293	0.296	0.310	0.288	0.256	0.250	<i>0.269</i>
All Regions	0.358	0.332	0.341	0.355	0.343	0.334	0.323	0.319	0.303	0.263	0.257	<i>0.266</i>

Region	Annual Change											
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Bay Area	---	-5.2%	3.0%	2.7%	-3.5%	-4.9%	-2.2%	-0.9%	-8.9%	-20.6%	9.0%	<i>0.1%</i>
Los Angeles/LA Basin	---	-7.2%	1.4%	4.8%	-2.8%	-1.5%	-6.6%	-5.4%	-2.7%	-13.3%	-4.6%	<i>1.4%</i>
San Diego	---	-9.3%	6.2%	3.4%	-4.1%	2.3%	-5.7%	-5.0%	-11.1%	-4.3%	-3.5%	<i>13.0%</i>
All Other	---	-7.8%	4.2%	4.4%	-4.4%	-2.9%	1.1%	4.8%	-7.1%	-11.3%	-2.2%	<i>7.6%</i>
All Regions	---	-7.3%	2.7%	4.2%	-3.5%	-2.5%	-3.3%	-1.3%	-4.9%	-13.4%	-2.2%	<i>3.4%</i>

Region	Ratio of Indemnity Claims to Total Claims for Accident Year											
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Bay Area	0.322	0.331	0.328	0.333	0.334	0.333	0.341	0.335	0.390	0.391	0.389	<i>0.401</i>
Los Angeles/LA Basin	0.372	0.389	0.393	0.391	0.391	0.371	0.369	0.366	0.405	0.395	0.402	<i>0.413</i>
San Diego	0.327	0.329	0.329	0.327	0.327	0.315	0.318	0.311	0.364	0.349	0.354	<i>0.371</i>
All Other	0.330	0.343	0.339	0.331	0.332	0.319	0.313	0.323	0.362	0.365	0.374	<i>0.380</i>
All Regions	0.348	0.361	0.361	0.358	0.358	0.344	0.345	0.348	0.391	0.385	0.391	<i>0.402</i>

Region	Annual Change											
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Bay Area	---	2.8%	-0.8%	1.4%	0.3%	-0.4%	2.4%	-1.8%	16.6%	0.3%	-0.5%	<i>2.9%</i>
Los Angeles/LA Basin	---	4.7%	0.9%	-0.4%	-0.2%	-5.1%	-0.5%	-0.7%	10.7%	-2.5%	1.7%	<i>2.7%</i>
San Diego	---	0.5%	0.0%	-0.6%	0.1%	-3.5%	0.8%	-2.2%	17.1%	-4.1%	1.5%	<i>4.7%</i>
All Other	---	3.9%	-1.3%	-2.3%	0.3%	-3.9%	-1.8%	3.2%	11.9%	0.9%	2.3%	<i>1.8%</i>
All Regions	---	3.8%	0.0%	-0.8%	0.0%	-4.0%	0.3%	1.0%	12.3%	-1.6%	1.6%	<i>2.8%</i>

Region	Cumulative Injury Claims per 100 Indemnity Claims for Accident Year											
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Bay Area	7.73	9.12	8.74	8.04	8.05	8.11	7.34	8.05	7.87	6.16	8.57	<i>11.44</i>
Los Angeles/LA Basin	12.52	14.89	15.62	16.18	16.58	16.62	15.13	14.72	17.81	14.33	16.03	<i>19.53</i>
San Diego	8.77	11.76	12.44	12.22	12.17	12.08	11.79	13.01	12.12	11.00	12.65	<i>15.72</i>
All Other	6.15	7.02	7.12	6.79	6.66	6.43	7.15	6.31	6.62	7.15	8.17	<i>10.01</i>
All Regions	9.69	11.51	11.90	11.89	12.02	11.77	11.46	12.04	13.83	11.48	13.42	<i>16.70</i>

Region	Annual Change											
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Bay Area	---	18.0%	-4.1%	-8.0%	0.1%	0.7%	-9.4%	9.6%	-2.3%	-21.6%	39.0%	<i>33.5%</i>
Los Angeles/LA Basin	---	18.9%	4.9%	3.6%	2.5%	0.2%	-9.0%	-2.7%	21.0%	-19.5%	11.9%	<i>21.8%</i>
San Diego	---	34.2%	5.8%	-1.8%	-0.4%	-0.8%	-2.4%	10.4%	-6.9%	-9.2%	15.1%	<i>24.2%</i>
All Other	---	14.1%	1.5%	-4.7%	-1.9%	-3.4%	11.1%	-11.7%	4.9%	8.0%	14.2%	<i>22.5%</i>
All Regions	---	18.8%	3.3%	0.0%	1.0%	-2.1%	-2.6%	5.0%	14.9%	-17.0%	16.9%	<i>24.5%</i>

Figures in italics are based on preliminary partial data. Cumulative injury claims include occupational disease.  
Source: WCIRB unit statistical data, excluding COVID-19 Claims

### Distribution of Cumulative Injury Claims by Injury Type

#### Permanent Indemnity\*

Percentage of All Cumulative Injury Claims						Annual Change					
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
2008	22.5%	28.8%	32.2%	32.2%	34.1%	2008	---	---	---	---	---
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%	4.9%
2017	32.8%	39.6%	41.4%	42.2%	42.8%	2017	-6.9%	-10.9%	-10.0%	-9.2%	-8.5%
2018	31.4%	36.6%	38.6%	39.4%	39.9%	2018	-4.1%	-7.5%	-6.9%	-6.7%	-6.7%
2019	32.8%	37.6%	39.8%	41.2%	40.5%	2019	4.5%	2.8%	3.2%	4.4%	1.4%
2020	37.1%	41.5%	44.0%	48.2%		2020	13.0%	10.2%	10.6%	17.1%	
2021	31.9%	37.3%	39.1%			2021	-14.1%	-10.1%	-11.2%		
2022	30.3%	36.3%				2022	-4.8%	-2.6%			
2023	30.7%					2023	1.2%				

#### Temporary Indemnity

Percentage of All Cumulative Injury Claims						Annual Change					
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
2008	23.0%	19.4%	17.5%	16.3%	16.3%	2008	---	---	---	---	---
2009	25.4%	21.7%	19.2%	17.2%	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%	19.6%	2017	0.1%	3.9%	5.7%	7.2%	5.8%
2018	26.6%	24.1%	22.4%	21.6%	21.0%	2018	1.1%	8.0%	7.4%	6.9%	7.2%
2019	26.3%	24.0%	22.1%	20.7%	21.5%	2019	-1.1%	-0.5%	-1.5%	-4.2%	2.5%
2020	29.2%	26.7%	24.2%	24.7%		2020	10.9%	11.2%	9.7%	19.4%	
2021	31.8%	28.3%	25.0%			2021	9.2%	6.1%	3.3%		
2022	33.8%	28.8%				2022	6.3%	1.7%			
2023	34.5%					2023	2.1%				

#### Medical-Only

Percentage of All Cumulative Injury Claims						Annual Change					
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
2008	54.5%	51.7%	50.3%	51.6%	49.6%	2008	---	---	---	---	---
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%	37.7%	2017	6.2%	11.8%	10.1%	8.5%	8.3%
2018	42.0%	39.2%	39.0%	39.0%	39.1%	2018	2.6%	3.1%	3.4%	3.8%	3.8%
2019	40.9%	38.3%	38.1%	38.1%	38.0%	2019	-2.7%	-2.3%	-2.3%	-2.1%	-2.7%
2020	33.7%	31.8%	31.8%	26.9%		2020	-17.5%	-17.0%	-16.6%	-29.4%	
2021	36.3%	34.4%	37.1%			2021	7.6%	8.1%	16.8%		
2022	35.8%	34.9%				2022	-1.3%	1.6%			
2023	34.7%					2023	-3.3%				

\* Includes Permanent Partial, Permanent Total, and Death

Figures in italics are based on preliminary partial data. Cumulative injury claims include occupational disease.

Source: WCIRB unit statistical data, excluding COVID-19 Claims

**Indemnity Claim Frequency by Geographic Region**

**Bay Area**

Indemnity Claim Frequency per \$100M of Exposure at AY 2023 Level						Annual Change					
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
2006	11.86	12.09	12.20	12.21	12.21	2006	---	---	---	---	---
2007	11.13	11.33	11.40	11.45	11.47	2007	-6.2%	-6.3%	-6.6%	-6.3%	-6.1%
2008	10.24	10.44	10.56	10.63	10.67	2008	-8.0%	-7.9%	-7.4%	-7.2%	-7.0%
2009	9.72	10.03	10.14	10.22	10.24	2009	-5.0%	-4.0%	-3.9%	-3.9%	-4.0%
2010	9.71	10.14	10.26	10.32	10.35	2010	-0.1%	1.1%	1.1%	1.1%	1.1%
2011	9.45	9.89	10.07	10.15	10.18	2011	-2.6%	-2.4%	-1.9%	-1.7%	-1.6%
2012	9.35	9.75	9.91	9.98	10.01	2012	-1.1%	-1.5%	-1.5%	-1.7%	-1.7%
2013	9.08	9.46	9.58	9.63	9.65	2013	-2.8%	-2.9%	-3.4%	-3.5%	-3.6%
2014	9.00	9.35	9.44	9.49	9.55	2014	-0.9%	-1.1%	-1.4%	-1.5%	-1.1%
2015	8.87	9.38	9.14	9.76	9.80	2015	-1.5%	0.3%	-3.2%	2.8%	2.6%
2016	8.60	8.63	8.97	9.39	9.41	2016	-3.1%	-8.0%	-1.9%	-3.8%	-3.9%
2017	8.23	8.12	8.53	8.53	8.54	2017	-4.3%	-5.9%	-4.9%	-9.1%	-9.3%
2018	8.28	8.39	8.48	8.48	8.50	2018	0.6%	3.3%	-0.6%	-0.6%	-0.5%
2019	7.43	7.78	7.85	7.88	7.90	2019	-10.3%	-7.2%	-7.4%	-7.1%	-7.0%
2020	7.80	8.15	8.23	8.27		2020	5.1%	4.7%	4.8%	4.9%	
2021	9.04	9.40	9.52			2021	15.9%	15.4%	15.7%		
2022	8.67	9.03				2022	-4.1%	-4.0%			
2023	7.84					2023	-9.6%				

**Los Angeles/L.A. Basin**

Indemnity Claim Frequency per \$100M of Exposure at AY 2023 Level						Annual Change					
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
2006	16.86	17.00	17.18	17.31	17.35	2006	---	---	---	---	---
2007	16.22	16.69	16.93	17.06	17.13	2007	-3.8%	-1.9%	-1.4%	-1.4%	-1.3%
2008	15.69	16.46	16.75	16.94	17.03	2008	-3.3%	-1.4%	-1.0%	-0.7%	-0.6%
2009	15.78	16.68	17.06	17.22	17.30	2009	0.6%	1.3%	1.8%	1.7%	1.6%
2010	16.56	17.58	18.00	18.16	18.22	2010	4.9%	5.4%	5.5%	5.5%	5.3%
2011	17.02	18.23	18.64	18.82	18.90	2011	2.8%	3.7%	3.5%	3.6%	3.7%
2012	17.80	19.11	19.49	19.65	19.76	2012	4.5%	4.8%	4.6%	4.4%	4.6%
2013	18.25	19.51	19.84	20.00	20.10	2013	2.6%	2.0%	1.8%	1.8%	1.7%
2014	18.71	19.96	20.29	20.42	20.33	2014	2.5%	2.3%	2.2%	2.1%	1.2%
2015	18.68	19.89	20.18	19.57	19.57	2015	-0.1%	-0.3%	-0.5%	-4.2%	-3.7%
2016	18.19	19.49	18.45	18.14	18.23	2016	-2.6%	-2.0%	-8.6%	-7.3%	-6.9%
2017	17.95	18.77	18.13	18.26	18.34	2017	-1.3%	-3.7%	-1.7%	0.7%	0.6%
2018	17.05	17.99	18.27	18.38	18.42	2018	-5.0%	-4.2%	0.8%	0.6%	0.5%
2019	16.01	17.21	17.49	17.60	17.65	2019	-6.1%	-4.3%	-4.3%	-4.2%	-4.2%
2020	15.47	16.57	16.81	16.94		2020	-3.4%	-3.7%	-3.9%	-3.7%	
2021	16.48	17.48	17.71			2021	6.5%	5.5%	5.4%		
2022	17.13	18.11				2022	3.9%	3.6%			
2023	17.33					2023	1.2%				

**San Diego**

Indemnity Claim Frequency per \$100M of Exposure at AY 2023 Level						Annual Change					
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
2006	15.99	15.89	15.44	15.16	15.18	2006	---	---	---	---	---
2007	15.43	15.03	14.79	14.56	14.60	2007	-3.5%	-5.5%	-4.2%	-4.0%	-3.8%
2008	14.17	14.22	14.34	14.16	14.24	2008	-8.2%	-5.4%	-3.0%	-2.7%	-2.5%
2009	13.35	13.89	14.03	14.13	14.21	2009	-5.7%	-2.3%	-2.2%	-0.2%	-0.2%
2010	13.86	14.45	14.64	14.80	14.85	2010	3.8%	4.0%	4.4%	4.7%	4.5%
2011	14.10	14.64	14.86	15.01	15.05	2011	1.7%	1.3%	1.5%	1.4%	1.4%
2012	14.23	14.76	14.95	15.04	15.09	2012	0.9%	0.8%	0.6%	0.2%	0.3%
2013	14.03	14.57	14.69	14.77	14.82	2013	-1.4%	-1.3%	-1.7%	-1.8%	-1.8%
2014	14.30	14.90	15.01	15.08	15.25	2014	1.9%	2.3%	2.1%	2.2%	2.9%
2015	14.48	15.13	15.24	15.46	15.60	2015	1.3%	1.6%	1.5%	2.5%	2.3%
2016	14.24	14.82	15.96	16.18	16.21	2016	-1.7%	-2.0%	4.7%	4.6%	3.9%
2017	13.75	13.79	14.60	14.72	14.74	2017	-3.4%	-6.9%	-8.5%	-9.0%	-9.1%
2018	13.36	13.55	13.68	13.74	13.76	2018	-2.9%	-1.7%	-6.3%	-6.7%	-6.6%
2019	13.18	13.78	13.90	13.93	13.98	2019	-1.4%	1.6%	1.5%	1.4%	1.6%
2020	12.03	12.45	12.55	12.59		2020	-8.7%	-9.6%	-9.7%	-9.7%	
2021	11.93	12.27	12.37			2021	-0.8%	-1.4%	-1.4%		
2022	12.56	13.00				2022	5.3%	5.9%			
2023	13.30					2023	5.8%				

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

**Indemnity Claim Frequency by Geographic Region**

**All Other**

Indemnity Claim Frequency per \$100M of Exposure at AY 2023 Level						Annual Change					
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
2006	21.11	21.39	21.66	21.85	21.91	2006	---	---	---	---	---
2007	20.02	20.48	20.85	21.05	21.09	2007	-5.2%	-4.3%	-3.8%	-3.6%	-3.7%
2008	18.87	19.47	19.74	19.90	19.95	2008	-5.7%	-4.9%	-5.3%	-5.5%	-5.4%
2009	18.43	19.04	19.19	19.32	19.39	2009	-2.4%	-2.2%	-2.8%	-2.9%	-2.8%
2010	18.74	19.48	19.75	19.84	19.96	2010	1.7%	2.3%	2.9%	2.7%	2.9%
2011	18.93	19.86	20.17	20.29	20.37	2011	1.0%	1.9%	2.1%	2.3%	2.1%
2012	19.38	20.29	20.58	20.73	20.77	2012	2.4%	2.2%	2.1%	2.2%	1.9%
2013	19.27	20.12	20.40	20.51	20.56	2013	-0.6%	-0.8%	-0.9%	-1.0%	-1.0%
2014	19.08	19.93	20.23	20.34	20.39	2014	-1.0%	-1.0%	-0.8%	-0.8%	-0.8%
2015	19.03	19.83	20.12	20.25	20.23	2015	-0.3%	-0.5%	-0.6%	-0.5%	-0.8%
2016	18.17	18.96	20.43	20.56	20.52	2016	-4.5%	-4.4%	1.6%	1.5%	1.5%
2017	18.13	19.88	21.02	21.12	21.10	2017	-0.2%	4.9%	2.8%	2.7%	2.8%
2018	18.06	19.29	19.48	19.57	19.60	2018	-0.4%	-3.0%	-7.3%	-7.4%	-7.1%
2019	18.62	19.06	19.27	19.36	19.39	2019	3.1%	-1.2%	-1.1%	-1.0%	-1.1%
2020	18.59	18.95	19.17	19.27		2020	-0.1%	-0.6%	-0.5%	-0.5%	
2021	16.83	17.34	17.54			2021	-9.5%	-8.5%	-8.5%		
2022	17.92	18.61				2022	6.5%	7.3%			
2023	22.41					2023	25.1%				

**All Regions**

Indemnity Claim Frequency per \$100M of Exposure at AY 2023 Level						Annual Change					
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
2006	16.48	16.66	16.78	16.85	16.89	2006	---	---	---	---	---
2007	15.72	16.05	16.22	16.32	16.37	2007	-4.6%	-3.6%	-3.3%	-3.2%	-3.1%
2008	14.87	15.39	15.61	15.74	15.82	2008	-5.4%	-4.1%	-3.8%	-3.5%	-3.4%
2009	14.62	15.29	15.53	15.67	15.73	2009	-1.7%	-0.7%	-0.5%	-0.5%	-0.5%
2010	15.03	15.82	16.11	16.23	16.30	2010	2.9%	3.5%	3.7%	3.6%	3.6%
2011	15.20	16.10	16.41	16.56	16.62	2011	1.1%	1.8%	1.9%	2.0%	2.0%
2012	15.57	16.48	16.76	16.89	16.96	2012	2.4%	2.3%	2.1%	2.0%	2.1%
2013	15.63	16.50	16.74	16.85	16.92	2013	0.4%	0.1%	-0.1%	-0.2%	-0.3%
2014	15.73	16.59	16.83	16.93	17.08	2014	0.6%	0.5%	0.5%	0.4%	1.0%
2015	15.60	16.53	16.58	16.70	16.66	2015	-0.9%	-0.4%	-1.5%	-1.4%	-2.4%
2016	15.14	15.85	16.09	16.14	16.19	2016	-2.9%	-4.1%	-3.0%	-3.3%	-2.9%
2017	14.76	15.68	15.75	15.84	15.88	2017	-2.5%	-1.1%	-2.1%	-1.8%	-1.9%
2018	14.49	15.01	15.21	15.28	15.31	2018	-1.8%	-4.3%	-3.4%	-3.6%	-3.6%
2019	14.20	15.04	15.25	15.34	15.38	2019	-2.0%	0.2%	0.3%	0.4%	0.5%
2020	13.91	14.67	14.86	14.96		2020	-2.0%	-2.5%	-2.6%	-2.5%	
2021	14.51	15.21	15.41			2021	4.3%	3.7%	3.7%		
2022	15.13	15.91				2022	4.2%	4.6%			
2023	15.63					2023	3.3%				

**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
1999							0.278	0.239	0.215
2000						0.320	0.310	0.261	0.226
2001					0.401	0.367	0.292	0.266	0.227
2002				0.480	0.433	0.365	0.327	0.267	0.247
2003			0.599	0.503	0.410	0.337	0.275	0.258	0.250
2004		0.604	0.536	0.423	0.376	0.323	0.306	0.282	0.299
2005	1.136	0.705	0.565	0.481	0.399	0.341	0.301	0.308	0.267
2006	1.229	0.760	0.557	0.467	0.407	0.362	0.313	0.287	0.245
2007	1.392	0.778	0.569	0.473	0.423	0.380	0.339	0.264	0.293
2008	1.475	0.804	0.632	0.518	0.443	0.383	0.328	0.273	0.258
2009	1.545	0.807	0.636	0.528	0.447	0.389	0.349	0.331	0.303
2010	1.628	0.838	0.660	0.554	0.482	0.437	0.381	0.342	0.326
2011	1.656	0.813	0.626	0.517	0.456	0.413	0.402	0.368	0.303
2012	1.655	0.803	0.637	0.548	0.523	0.418	0.386	0.338	0.256
2013	1.603	0.815	0.678	0.586	0.512	0.424	0.360	0.332	0.282
2014	1.608	0.882	0.706	0.592	0.489	0.399	0.346	0.306	0.313
2015	1.630	0.867	0.677	0.564	0.442	0.400	0.347	0.313	0.296
2016	1.666	0.859	0.682	0.537	0.445	0.400	0.391	0.318	
2017	1.641	0.840	0.624	0.505	0.436	0.379	0.337		
2018	1.618	0.793	0.582	0.494	0.443	0.388			
2019	1.633	0.769	0.618	0.517	0.474				
2020	1.472	0.806	0.654	0.546					
2021	1.743	0.839	0.649						
2022	1.846	0.882							
2023	1.904								

Accident	Paid Medical								
Year	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117
1999							0.209	0.191	0.202
2000						0.231	0.227	0.242	0.179
2001					0.310	0.283	0.275	0.213	0.203
2002				0.366	0.336	0.324	0.262	0.237	0.186
2003			0.434	0.375	0.354	0.265	0.254	0.217	0.188
2004		0.541	0.442	0.402	0.334	0.294	0.247	0.230	0.230
2005	1.055	0.490	0.443	0.399	0.358	0.293	0.238	0.281	0.205
2006	1.078	0.556	0.453	0.391	0.337	0.296	0.260	0.226	0.189
2007	1.153	0.578	0.468	0.395	0.354	0.331	0.278	0.218	0.199
2008	1.187	0.571	0.492	0.432	0.385	0.320	0.261	0.215	0.190
2009	1.211	0.583	0.502	0.465	0.377	0.303	0.259	0.213	0.196
2010	1.229	0.596	0.541	0.443	0.376	0.333	0.287	0.240	0.240
2011	1.142	0.560	0.465	0.393	0.348	0.290	0.265	0.238	0.186
2012	1.094	0.518	0.452	0.400	0.369	0.290	0.273	0.228	0.178
2013	1.059	0.506	0.454	0.410	0.337	0.294	0.242	0.204	0.216
2014	1.056	0.529	0.474	0.406	0.351	0.297	0.264	0.236	0.221
2015	1.021	0.520	0.444	0.374	0.300	0.275	0.237	0.249	0.257
2016	1.068	0.508	0.421	0.368	0.311	0.306	0.255	0.247	
2017	1.011	0.489	0.402	0.343	0.327	0.269	0.260		
2018	1.020	0.479	0.420	0.378	0.348	0.328			
2019	0.997	0.495	0.464	0.421	0.397				
2020	0.957	0.541	0.490	0.443					
2021	0.996	0.556	0.512						
2022	1.061	0.598							
2023	1.108								

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, 2024  
Accident Year 2018 Projected to 81 Months(a)**

	<b>Indemnity</b>					
<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	0.213	0.210	0.205	0.202	0.200	0.200
Latest Year Incurred	0.206	0.206	0.203	0.201	0.200	0.200
3-Year Avg. Paid	0.219	0.212	0.206	0.203	0.201	0.200
Latest Year Paid	0.209	0.205	0.202	0.200	0.200	0.200
Reform-Adj. Paid (b)	0.209	0.205	0.202	0.200	0.200	0.200
Latest Yr. Pd. Adj. for Settlement (c)	0.200	0.196	0.196	0.197	0.199	0.200
	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	6.5%	5.3%	2.6%	1.3%	0.5%	0.0%
Latest Year Incurred	3.2%	3.3%	1.5%	0.9%	0.5%	0.0%
3-Year Avg. Paid	10.0%	6.2%	3.4%	1.8%	0.7%	0.0%
Latest Year Paid	5.0%	2.8%	1.2%	0.4%	0.0%	0.0%
Reform-Adj. Paid (b)	5.0%	2.8%	1.2%	0.4%	0.0%	0.0%
Latest Yr. Pd. Adj. for Settlement (c)	0.0%	-1.9%	-1.9%	-1.3%	-0.5%	0.0%
	<b>Medical</b>					
	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	0.240	0.235	0.231	0.229	0.229	0.228
Latest Year Incurred	0.229	0.228	0.229	0.229	0.229	0.228
3-Year Avg. Paid	0.245	0.240	0.235	0.232	0.229	0.228
Latest Year Paid	0.230	0.230	0.230	0.229	0.228	0.228
Reform-Adj. Paid (b)	0.230	0.230	0.230	0.229	0.228	0.228
Latest Yr. Pd. Adj. for Settlement (c)	0.240	0.236	0.232	0.230	0.229	0.228
	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	5.1%	2.7%	1.3%	0.4%	0.3%	0.0%
Latest Year Incurred	0.4%	-0.2%	0.4%	0.4%	0.2%	0.0%
3-Year Avg. Paid	7.3%	5.1%	3.1%	1.5%	0.3%	0.0%
Latest Year Paid	0.8%	0.9%	0.7%	0.1%	-0.2%	0.0%
Reform-Adj. Paid (b)	0.8%	0.9%	0.7%	0.1%	-0.2%	0.0%
Latest Yr. Pd. Adj. for Settlement (c)	5.2%	3.5%	1.7%	0.8%	0.3%	0.0%

Notes:

- (a) 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.
- (b) The Reform-Adjusted Paid Methodology reflects adjustments 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) The Latest Year Claim-Settlement Methodology for projecting ultimate loss ratios also contemplates adjustments for reforms. See (b) above.

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

**Comparison of Projected Loss Ratios as of September 30, 2024  
Accident Year 2019 Projected to 69 Months(a)**

Methodology	Indemnity				
	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	0.234	0.231	0.231	0.231	0.233
Latest Year Incurred	0.231	0.229	0.229	0.230	0.233
3-Year Avg. Paid	0.234	0.230	0.230	0.231	0.233
Latest Year Paid	0.222	0.222	0.226	0.229	0.233
Reform-Adj. Paid (b)	0.222	0.222	0.226	0.229	0.233
Latest Yr. Pd. Adj. for Settlement (c)	0.227	0.223	0.224	0.228	0.233
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	0.8%	-0.5%	-0.5%	-0.5%	0.0%
Latest Year Incurred	-0.7%	-1.7%	-1.3%	-1.0%	0.0%
3-Year Avg. Paid	0.6%	-1.2%	-0.9%	-0.8%	0.0%
Latest Year Paid	-4.6%	-4.7%	-2.9%	-1.6%	0.0%
Reform-Adj. Paid (b)	-4.6%	-4.7%	-2.9%	-1.6%	0.0%
Latest Yr. Pd. Adj. for Settlement (c)	-2.4%	-3.9%	-3.7%	-2.1%	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	0.248	0.249	0.251	0.254	0.256
Latest Year Incurred	0.244	0.248	0.250	0.252	0.256
3-Year Avg. Paid	0.243	0.247	0.252	0.253	0.256
Latest Year Paid	0.233	0.238	0.247	0.251	0.256
Reform-Adj. Paid (b)	0.233	0.238	0.247	0.251	0.256
Latest Yr. Pd. Adj. for Settlement (c)	0.236	0.241	0.249	0.252	0.256
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	-3.0%	-2.4%	-1.7%	-0.8%	0.0%
Latest Year Incurred	-4.4%	-2.9%	-2.1%	-1.3%	0.0%
3-Year Avg. Paid	-5.0%	-3.5%	-1.4%	-0.8%	0.0%
Latest Year Paid	-8.8%	-6.7%	-3.2%	-1.6%	0.0%
Reform-Adj. Paid (b)	-8.8%	-6.7%	-3.2%	-1.6%	0.0%
Latest Yr. Pd. Adj. for Settlement (c)	-7.7%	-5.7%	-2.7%	-1.3%	0.0%

Notes:

- (a) 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.
- (b) The Reform-Adjusted Paid Methodology reflects adjustments 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) The Latest Year Claim-Settlement Methodology for projecting ultimate loss ratios also contemplates adjustments for reforms. See (b) above.

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

**Comparison of Projected Loss Ratios as of September 30, 2024  
Accident Year 2020 Projected to 57 Months(a)**

<b>Indemnity</b>				
<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	0.229	0.228	0.233	0.235
Latest Year Incurred	0.223	0.225	0.232	0.235
3-Year Avg. Paid	0.233	0.229	0.232	0.235
Latest Year Paid	0.230	0.228	0.231	0.235
Reform-Adj. Paid (b)	0.230	0.228	0.231	0.235
Latest Yr. Pd. Adj. for Settlement (c)	0.241	0.237	0.234	0.235
	<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	-2.6%	-2.8%	-0.8%	0.0%
Latest Year Incurred	-4.8%	-4.4%	-1.4%	0.0%
3-Year Avg. Paid	-0.7%	-2.3%	-1.3%	0.0%
Latest Year Paid	-2.2%	-3.0%	-1.5%	0.0%
Reform-Adj. Paid (b)	-2.2%	-3.0%	-1.5%	0.0%
Latest Yr. Pd. Adj. for Settlement (c)	2.7%	0.9%	-0.2%	0.0%
<b>Medical</b>				
	<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	0.241	0.249	0.257	0.261
Latest Year Incurred	0.242	0.248	0.255	0.261
3-Year Avg. Paid	0.238	0.247	0.256	0.261
Latest Year Paid	0.242	0.247	0.254	0.261
Reform-Adj. Paid (b)	0.242	0.247	0.254	0.261
Latest Yr. Pd. Adj. for Settlement (c)	0.237	0.247	0.254	0.261
	<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	-7.8%	-4.9%	-1.7%	0.0%
Latest Year Incurred	-7.4%	-5.2%	-2.2%	0.0%
3-Year Avg. Paid	-8.8%	-5.3%	-2.1%	0.0%
Latest Year Paid	-7.5%	-5.5%	-2.6%	0.0%
Reform-Adj. Paid (b)	-7.5%	-5.5%	-2.6%	0.0%
Latest Yr. Pd. Adj. for Settlement (c)	-9.1%	-5.5%	-2.6%	0.0%

**Notes:**

- (a) 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.
- (b) The Reform-Adjusted Paid Methodology reflects adjustments 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) The Latest Year Claim-Settlement Methodology for projecting ultimate loss ratios also contemplates adjustments for reforms. See (b) above.

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



**Comparison of Projected Loss Ratios as of September 30, 2024  
Accident Year 2021 Projected to 45 Months(a)**

<b>Indemnity</b>			
<u>Methodology</u>	<u>Based on Experience Evaluated as of (in months):</u>		
	<u>21</u>	<u>33</u>	<u>Current</u>
3-Year Avg. Incurred	0.246	0.249	0.254
Latest Year Incurred	0.247	0.251	0.254
3-Year Avg. Paid	0.256	0.252	0.254
Latest Year Paid	0.258	0.255	0.254
Reform-Adj. Paid (b)	0.258	0.255	0.254
Latest Yr. Pd. Adj. for Settlement (c)	0.256	0.257	0.254
	<u>Difference from Actual 45-Month Loss Ratio</u>		
	<u>21</u>	<u>33</u>	<u>Current</u>
3-Year Avg. Incurred	-3.3%	-2.0%	0.0%
Latest Year Incurred	-2.6%	-1.3%	0.0%
3-Year Avg. Paid	0.9%	-0.7%	0.0%
Latest Year Paid	1.5%	0.5%	0.0%
Reform-Adj. Paid (b)	1.5%	0.5%	0.0%
Latest Yr. Pd. Adj. for Settlement (c)	0.8%	1.1%	0.0%
<b>Medical</b>			
	<u>Based on Experience Evaluated as of (in months):</u>		
	<u>21</u>	<u>33</u>	<u>Current</u>
3-Year Avg. Incurred	0.267	0.276	0.287
Latest Year Incurred	0.274	0.278	0.287
3-Year Avg. Paid	0.271	0.277	0.287
Latest Year Paid	0.283	0.283	0.287
Reform-Adj. Paid (b)	0.277	0.280	0.287
Latest Yr. Pd. Adj. for Settlement (c)	0.276	0.280	0.287
	<u>Difference from Actual 45-Month Loss Ratio</u>		
	<u>21</u>	<u>33</u>	<u>Current</u>
3-Year Avg. Incurred	-7.0%	-3.8%	0.0%
Latest Year Incurred	-4.4%	-3.2%	0.0%
3-Year Avg. Paid	-5.5%	-3.5%	0.0%
Latest Year Paid	-1.4%	-1.5%	0.0%
Reform-Adj. Paid (b)	-3.6%	-2.4%	0.0%
Latest Yr. Pd. Adj. for Settlement (c)	-3.9%	-2.4%	0.0%

Notes:

- (a) 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.
- (b) The Reform-Adjusted Paid Methodology reflects adjustments 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) The Latest Year Claim-Settlement Methodology for projecting ultimate loss ratios also contemplates adjustments for reforms. See (b) above.

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

**Comparison of Projected Loss Ratios as of September 30, 2024  
Accident Year 2022 Projected to 33 Months(a)**

<b>Indemnity</b>		
<u>Methodology</u>	<u>Based on Experience Evaluated as of (in months):</u>	
	<u>21</u>	<u>Current</u>
3-Year Avg. Incurred	0.218	0.223
Latest Year Incurred	0.220	0.223
3-Year Avg. Paid	0.224	0.223
Latest Year Paid	0.222	0.223
Reform-Adj. Paid (b)	0.222	0.223
Latest Yr. Pd. Adj. for Settlement (c)	0.223	0.223
	<u>Difference from Actual 33-Month Loss Ratio</u>	
	<u>21</u>	<u>Current</u>
3-Year Avg. Incurred	-2.1%	0.0%
Latest Year Incurred	-1.0%	0.0%
3-Year Avg. Paid	0.8%	0.0%
Latest Year Paid	-0.1%	0.0%
Reform-Adj. Paid (b)	-0.1%	0.0%
Latest Yr. Pd. Adj. for Settlement (c)	0.1%	0.0%
<b>Medical</b>		
	<u>Based on Experience Evaluated as of (in months):</u>	
	<u>21</u>	<u>Current</u>
3-Year Avg. Incurred	0.244	0.254
Latest Year Incurred	0.248	0.254
3-Year Avg. Paid	0.246	0.254
Latest Year Paid	0.248	0.254
Reform-Adj. Paid (b)	0.248	0.254
Latest Yr. Pd. Adj. for Settlement (c)	0.245	0.254
	<u>Difference from Actual 33-Month Loss Ratio</u>	
	<u>21</u>	<u>Current</u>
3-Year Avg. Incurred	-4.0%	0.0%
Latest Year Incurred	-2.4%	0.0%
3-Year Avg. Paid	-3.0%	0.0%
Latest Year Paid	-2.4%	0.0%
Reform-Adj. Paid (b)	-2.5%	0.0%
Latest Yr. Pd. Adj. for Settlement (c)	-3.4%	0.0%

Notes:

- (a) 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.
- (b) The Reform-Adjusted Paid Methodology reflects adjustments 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) The Latest Year Claim-Settlement Methodology for projecting ultimate loss ratios also contemplates adjustments for reforms. See (b) above.

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

**Average Incurred Indemnity Loss per Reported Indemnity Claim**  
As of September 30, 2024

Accident	Evaluated as of (in months):									
Year	<u>9</u>	<u>21</u>	<u>33</u>	<u>45</u>	<u>57</u>	<u>69</u>	<u>81</u>	<u>93</u>	<u>105</u>	<u>117</u>
1999										22,836
2000									23,455	23,592
2001								25,287	25,607	25,793
2002							23,621	23,991	24,240	24,512
2003						23,104	23,725	24,163	24,632	25,036
2004					17,825	18,632	19,153	19,730	20,109	20,420
2005				14,703	15,840	16,658	17,399	17,976	18,292	18,518
2006			14,333	16,137	17,386	18,421	19,173	19,626	19,901	20,069
2007		11,722	15,583	17,686	18,934	19,957	20,675	21,240	21,470	21,713
2008	7,690	12,724	16,948	19,542	21,101	22,053	22,715	23,134	23,438	23,611
2009	7,961	13,275	17,582	20,299	21,914	22,942	23,533	23,950	24,319	24,575
2010	7,907	13,014	17,451	19,897	21,382	22,268	22,886	23,299	23,594	23,869
2011	7,986	13,481	17,578	19,940	21,133	21,928	22,450	22,877	23,132	23,346
2012	8,266	13,519	17,418	19,337	20,637	21,531	22,005	22,409	22,731	22,885
2013	8,468	13,436	17,042	19,120	20,192	20,915	21,392	21,652	21,820	21,900
2014	8,491	13,389	17,570	19,803	21,081	21,773	22,121	22,399	22,529	22,728
2015	8,660	14,008	18,228	20,340	21,416	21,980	22,394	22,579	22,766	22,970
2016	8,808	14,097	17,966	19,864	20,906	21,435	21,816	22,105	22,256	
2017	8,948	14,404	18,340	20,223	21,126	21,743	22,126	22,405		
2018	9,463	15,112	19,161	20,863	21,868	22,481	22,898			
2019	9,845	15,918	19,940	22,089	23,275	24,134				
2020	10,251	16,337	20,652	23,057	24,366					
2021	10,157	16,195	20,658	23,130						
2022	10,614	16,851	21,719							
2023	10,593	16,941								
2024	11,103									

Accident	Annual Change									
Year	<u>9</u>	<u>21</u>	<u>33</u>	<u>45</u>	<u>57</u>	<u>69</u>	<u>81</u>	<u>93</u>	<u>105</u>	<u>117</u>
2000										3.3%
2001									9.2%	9.3%
2002								-5.1%	-5.3%	-5.0%
2003							0.4%	0.7%	1.6%	2.1%
2004						-19.4%	-19.3%	-18.3%	-18.4%	-18.4%
2005					-11.1%	-10.6%	-9.2%	-8.9%	-9.0%	-9.3%
2006				9.8%	9.8%	10.6%	10.2%	9.2%	8.8%	8.4%
2007			8.7%	9.6%	8.9%	8.3%	7.8%	8.2%	7.9%	8.2%
2008		8.5%	8.8%	10.5%	11.4%	10.5%	9.9%	8.9%	9.2%	8.7%
2009	3.5%	4.3%	3.7%	3.9%	3.9%	4.0%	3.6%	3.5%	3.8%	4.1%
2010	-0.7%	-2.0%	-0.7%	-2.0%	-2.4%	-2.9%	-2.7%	-2.7%	-3.0%	-2.9%
2011	1.0%	3.6%	0.7%	0.2%	-1.2%	-1.5%	-1.9%	-1.8%	-2.0%	-2.2%
2012	3.5%	0.3%	-0.9%	-3.0%	-2.3%	-1.8%	-2.0%	-2.0%	-1.7%	-2.0%
2013	2.4%	-0.6%	-2.2%	-1.1%	-2.2%	-2.9%	-2.8%	-3.4%	-4.0%	-4.3%
2014	0.3%	-0.3%	3.1%	3.6%	4.4%	4.1%	3.4%	3.4%	3.3%	3.8%
2015	2.0%	4.6%	3.7%	2.7%	1.6%	0.9%	1.2%	0.8%	1.0%	1.1%
2016	1.7%	0.6%	-1.4%	-2.3%	-2.4%	-2.5%	-2.6%	-2.1%	-2.2%	
2017	1.6%	2.2%	2.1%	1.8%	1.1%	1.4%	1.4%	1.4%		
2018	5.8%	4.9%	4.5%	3.2%	3.5%	3.4%	3.5%			
2019	4.0%	5.3%	4.1%	5.9%	6.4%	7.4%				
2020	4.1%	2.6%	3.6%	4.4%	4.7%					
2021	-0.9%	-0.9%	0.0%	0.3%						
2022	4.5%	4.1%	5.1%							
2023	-0.2%	0.5%								
2024	4.8%									

Annual Trend*										
All-Year	2.3%	2.1%	1.9%	1.9%	1.7%	1.0%	0.5%	0.0%	-0.2%	-0.2%
R <sup>2</sup>	0.972	0.934	0.860	0.722	0.649	0.300	0.075	0.000	0.008	0.008
5-Year	2.0%	1.6%	2.9%	3.8%	4.1%	2.4%	0.6%	0.6%	0.0%	-0.4%
R <sup>2</sup>	0.826	0.859	0.942	0.945	0.948	0.632	0.247	0.280	0.000	0.069

\*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 September 30, 2024

Accident	Evaluated as of (in months):									
Year	9	21	33	45	57	69	81	93	105	117
2003										10,095
2004									8,225	8,444
2005								7,656	7,956	8,049
2006							8,083	8,418	8,605	8,720
2007						8,785	9,251	9,572	9,750	9,828
2008					9,395	10,015	10,429	10,722	10,850	10,900
2009				9,725	10,704	11,334	11,695	11,916	12,015	12,083
2010			8,932	10,230	11,000	11,520	11,839	11,981	12,079	12,203
2011		7,349	9,040	10,140	10,859	11,237	11,442	11,551	11,625	11,643
2012	5,429	7,385	8,828	9,609	10,149	10,517	10,685	10,827	10,903	10,884
2013	5,457	7,358	8,531	9,242	9,655	9,860	10,022	10,066	10,069	10,064
2014	5,450	7,027	8,164	8,852	9,182	9,458	9,559	9,635	9,667	9,719
2015	5,608	7,087	8,251	8,837	9,098	9,259	9,343	9,346	9,401	9,452
2016	5,569	7,159	8,157	8,538	8,839	8,968	9,100	9,123	9,182	
2017	5,769	7,028	7,930	8,382	8,592	8,803	8,868	8,991		
2018	5,893	7,394	8,287	8,764	9,012	9,261	9,394			
2019	5,931	7,387	8,431	8,975	9,353	9,647				
2020	6,671	8,349	9,714	10,548	11,044					
2021	6,634	8,006	9,444	10,378						
2022	6,548		9,999							
2023	6,789	8,746								
2024	7,333									

Accident	Annual Change									
Year	9	21	33	45	57	69	81	93	105	117
2004										-16.4%
2005									-3.3%	-4.7%
2006								10.0%	8.2%	8.3%
2007							14.5%	13.7%	13.3%	12.7%
2008						14.0%	12.7%	12.0%	11.3%	10.9%
2009					13.9%	13.2%	12.1%	11.1%	10.7%	10.9%
2010				5.2%	2.8%	1.6%	1.2%	0.5%	0.5%	1.0%
2011			1.2%	-0.9%	-1.3%	-2.5%	-3.4%	-3.6%	-3.8%	-4.6%
2012		0.5%	-2.3%	-5.2%	-6.5%	-6.4%	-6.6%	-6.3%	-6.2%	-6.5%
2013	0.5%	-0.4%	-3.4%	-3.8%	-4.9%	-6.2%	-6.2%	-7.0%	-7.7%	-7.5%
2014	-0.1%	-4.5%	-4.3%	-4.2%	-4.9%	-4.1%	-4.6%	-4.3%	-4.0%	-3.4%
2015	2.9%	0.9%	1.1%	-0.2%	-0.9%	-2.1%	-2.3%	-3.0%	-2.8%	-2.8%
2016	-0.7%	1.0%	-1.1%	-3.4%	-2.9%	-3.1%	-2.6%	-2.4%	-2.3%	
2017	3.6%	-1.8%	-2.8%	-1.8%	-2.8%	-1.8%	-2.6%	-1.4%		
2018	2.2%	5.2%	4.5%	4.6%	4.9%	5.2%	5.9%			
2019	0.6%	-0.1%	1.7%	2.4%	3.8%	4.2%				
2020	12.5%	13.0%	15.2%	17.5%	18.1%					
2021	-0.6%	-4.1%	-2.8%	-1.6%						
2022	-1.3%	3.5%	5.9%							
2023	3.7%	5.5%								
2024	8.0%									

Annual Trend*										
All-Year	2.5%	1.4%	0.7%	-0.2%	-0.8%	-1.1%	-0.6%	0.3%	1.1%	1.3%
R <sup>2</sup>	0.908	0.579	0.131	0.015	0.137	0.216	0.040	0.006	0.098	0.140
5-Year	2.1%	3.4%	5.0%	6.3%	5.4%	1.2%	-0.9%	-2.8%	-4.0%	-5.2%
R <sup>2</sup>	0.558	0.690	0.826	0.868	0.714	0.266	0.218	0.963	0.932	0.958

\*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 September 30, 2024

Accident Year	Evaluated as of (in months):									
	9	21	33	45	57	69	81	93	105	117
1999										31,114
2000									25,738	26,840
2001								22,026	23,788	24,887
2002							18,074	19,147	20,386	22,476
2003						17,931	20,341	22,666	26,348	30,128
2004					15,041	17,460	19,059	22,466	24,600	27,508
2005				12,162	14,386	16,620	20,293	23,653	25,697	27,673
2006			12,025	14,286	16,628	19,586	22,006	24,605	26,326	27,595
2007		10,195	13,116	15,585	17,359	19,372	22,237	25,842	27,741	30,296
2008	6,824	10,844	13,791	16,188	17,895	19,803	22,502	24,994	29,076	31,857
2009	7,106	11,393	13,908	16,214	18,236	20,401	22,189	24,897	27,998	30,716
2010	7,079	11,044	13,913	15,509	17,351	18,885	21,032	23,978	26,181	30,267
2011	7,203	11,774	14,125	16,464	18,161	20,069	22,356	25,460	27,476	31,238
2012	7,479	11,725	14,218	15,413	17,645	19,844	22,574	26,603	31,095	35,290
2013	7,664	11,616	13,671	15,254	16,575	18,853	22,783	26,203	27,751	28,865
2014	7,733	11,611	14,253	16,291	19,207	21,916	24,267	27,195	29,089	31,542
2015	7,953	12,373	15,720	18,236	21,111	23,683	26,144	27,716	30,237	34,337
2016	8,031	12,741	16,029	18,772	21,953	23,237	26,007	27,557	29,677	
2017	8,335	13,715	17,783	21,031	23,001	25,737	28,742	32,024		
2018	8,872	14,629	18,800	20,836	23,722	26,016	28,968			
2019	9,209	15,090	18,383	21,271	24,242	27,270				
2020	9,731	14,657	18,088	21,088	23,410					
2021	9,163	14,804	18,544	21,556						
2022	9,422	14,909	18,799							
2023	9,413	14,623								
2024	9,888									

Accident Year	Annual Change									
	9	21	33	45	57	69	81	93	105	117
2000										-13.7%
2001									-7.6%	-7.3%
2002								-13.1%	-14.3%	-9.7%
2003							12.5%	18.4%	29.3%	34.0%
2004						-2.6%	-6.3%	-0.9%	-6.6%	-8.7%
2005					-4.4%	-4.8%	6.5%	5.3%	4.5%	0.6%
2006				17.5%	15.6%	17.8%	8.4%	4.0%	2.4%	-0.3%
2007			9.1%	9.1%	4.4%	-1.1%	1.0%	5.0%	5.4%	9.8%
2008		6.4%	5.1%	3.9%	3.1%	2.2%	1.2%	-3.3%	4.8%	5.2%
2009	4.1%	5.1%	0.8%	0.2%	1.9%	3.0%	-1.4%	-0.4%	-3.7%	-3.6%
2010	-0.4%	-3.1%	0.0%	-4.4%	-4.9%	-7.4%	-5.2%	-3.7%	-6.5%	-1.5%
2011	1.8%	6.6%	1.5%	6.2%	4.7%	6.3%	6.3%	6.2%	4.9%	3.2%
2012	3.8%	-0.4%	0.7%	-6.4%	-2.8%	-1.1%	1.0%	4.5%	13.2%	13.0%
2013	2.5%	-0.9%	-3.9%	-1.0%	-6.1%	-5.0%	0.9%	-1.5%	-10.8%	-18.2%
2014	0.9%	0.0%	4.3%	6.8%	15.9%	16.2%	6.5%	3.8%	4.8%	9.3%
2015	2.8%	6.6%	10.3%	11.9%	9.9%	8.1%	7.7%	1.9%	3.9%	8.9%
2016	1.0%	3.0%	2.0%	2.9%	4.0%	-1.9%	-0.5%	-0.6%	-1.9%	
2017	3.8%	7.6%	10.9%	12.0%	4.8%	10.8%	10.5%	16.2%		
2018	6.4%	6.7%	5.7%	-0.9%	3.1%	1.1%	0.8%			
2019	3.8%	3.1%	-2.2%	2.1%	2.2%	4.8%				
2020	5.7%	-2.9%	-1.6%	-0.9%	-3.4%					
2021	-5.8%	1.0%	2.5%	2.2%						
2022	2.8%	0.7%	1.4%							
2023	-0.1%	-1.9%								
2024	5.0%									

Annual Trend*										
All-Year	2.4%	2.5%	2.8%	3.1%	3.0%	2.6%	2.4%	2.0%	1.6%	1.4%
R <sup>2</sup>	0.957	0.912	0.899	0.845	0.858	0.820	0.862	0.802	0.594	0.418
5-Year	0.6%	-0.5%	0.1%	0.6%	1.8%	4.0%	4.6%	4.2%	-0.1%	0.8%
R <sup>2</sup>	0.096	0.316	0.007	0.571	0.585	0.862	0.903	0.728	0.001	0.023

\*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 September 30, 2024

Accident	Evaluated as of (in months):									
Year	9	21	33	45	57	69	81	93	105	117
1999										71,883
2000									54,414	61,646
2001								41,163	54,506	66,932
2002							32,027	40,670	49,638	60,784
2003						27,558	35,641	43,966	55,926	68,536
2004					23,359	29,749	37,877	47,296	56,413	68,361
2005				20,325	24,398	32,620	41,007	51,697	62,511	68,742
2006			18,711	23,506	28,893	36,188	43,892	54,566	63,331	68,827
2007		15,733	20,284	25,391	31,642	38,521	47,938	58,160	66,626	75,031
2008	12,848	17,120	21,103	26,223	32,556	40,015	48,580	58,077	67,577	74,682
2009	13,921	17,650	22,209	26,920	33,483	40,046	47,095	56,047	63,764	72,176
2010	14,101	17,692	22,715	27,734	32,684	38,502	45,083	50,865	56,896	66,961
2011	14,732	19,308	23,706	28,992	35,656	40,881	47,624	54,385	61,873	68,615
2012	15,507	19,361	23,343	26,709	31,733	37,917	44,864	53,427	60,769	67,860
2013	14,742	18,902	21,837	25,813	30,187	35,478	43,327	49,876	54,503	58,154
2014	14,810	17,855	20,944	25,012	29,729	36,697	41,666	46,878	52,756	55,982
2015	15,217	18,289	22,810	28,198	33,943	39,767	43,986	48,556	52,471	55,701
2016	15,158	19,001	23,455	28,277	34,277	37,769	44,118	46,468	51,186	
2017	16,389	20,130	25,420	30,909	35,322	41,764	46,252	53,878		
2018	16,884	21,590	25,405	29,103	33,431	39,478	43,298			
2019	17,136	21,001	24,210	27,453	31,502	35,685				
2020	16,885	20,448	24,269	28,187	31,857					
2021	17,524	20,930	24,960	29,229						
2022	17,528	21,003	25,504							
2023	17,566	20,964								
2024	18,209									

Accident	Annual Change									
Year	9	21	33	45	57	69	81	93	105	117
2000										-14.2%
2001									0.2%	8.6%
2002								-1.2%	-8.9%	-9.2%
2003							11.3%	8.1%	12.7%	12.8%
2004						8.0%	6.3%	7.6%	0.9%	-0.3%
2005					4.4%	9.6%	8.3%	9.3%	10.8%	0.6%
2006				15.6%	18.4%	10.9%	7.0%	5.6%	1.3%	1.6%
2007			8.4%	8.0%	9.5%	6.4%	9.2%	6.6%	5.2%	7.5%
2008		8.8%	4.0%	3.3%	2.9%	3.9%	1.3%	-0.1%	1.4%	-0.5%
2009	8.3%	3.1%	5.2%	2.7%	2.8%	0.1%	-3.1%	-3.5%	-5.6%	-3.4%
2010	1.3%	0.2%	2.3%	3.0%	-2.4%	-3.9%	-4.3%	-9.2%	-10.8%	-7.2%
2011	4.5%	9.1%	4.4%	4.5%	9.1%	6.2%	5.6%	6.9%	8.7%	2.5%
2012	5.3%	0.3%	-1.5%	-7.9%	-11.0%	-7.3%	-5.8%	-1.8%	-1.8%	-1.1%
2013	-4.9%	-2.4%	-6.5%	-3.4%	-4.9%	-6.4%	-3.4%	-6.6%	-10.3%	-14.3%
2014	0.5%	-5.5%	-4.1%	-3.1%	-1.5%	3.4%	-3.8%	-6.0%	-3.2%	-3.7%
2015	2.8%	2.4%	8.9%	12.7%	14.2%	8.4%	5.6%	3.6%	-0.5%	-0.5%
2016	-0.4%	3.9%	2.8%	0.3%	1.0%	-5.0%	0.3%	-4.3%	-2.4%	
2017	8.1%	5.9%	8.4%	9.3%	3.0%	10.6%	4.8%	15.9%		
2018	3.0%	7.3%	-0.1%	-5.8%	-5.4%	-5.5%	-6.4%			
2019	1.5%	-2.7%	-4.7%	-5.7%	-5.8%	-9.6%				
2020	-1.5%	-2.6%	0.2%	2.7%	1.1%					
2021	3.8%	2.4%	2.9%	3.7%						
2022	0.0%	0.3%	2.2%							
2023	0.2%	-0.2%								
2024	3.7%									

Annual Trend*										
All-Year	1.9%	1.6%	1.5%	1.4%	1.4%	1.3%	1.2%	0.8%	-0.1%	-0.7%
R <sup>2</sup>	0.921	0.779	0.697	0.510	0.352	0.345	0.291	0.126	0.004	0.147
5-Year	1.5%	0.2%	0.4%	-1.4%	-2.6%	-1.7%	1.3%	1.5%	-3.7%	-5.9%
R <sup>2</sup>	0.825	0.103	0.061	0.260	0.727	0.211	0.285	0.150	0.800	0.862

\*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 September 30, 2024

Accident	Evaluated as of (in months):									
Year	9	21	33	45	57	69	81	93	105	117
1999										21,254
2000									21,675	22,081
2001								23,057	23,666	24,113
2002							21,349	22,100	22,605	23,019
2003						20,149	21,178	21,897	22,500	23,049
2004					14,683	15,885	16,767	17,505	18,150	18,740
2005				11,333	12,952	14,075	14,934	15,674	16,370	16,891
2006			9,615	12,163	13,971	15,329	16,432	17,288	17,963	18,408
2007		6,177	10,325	13,198	15,245	16,760	17,945	18,862	19,469	20,044
2008	2,321	6,702	11,212	14,643	17,080	18,796	20,003	20,850	21,457	21,945
2009	2,365	6,730	11,545	15,152	17,726	19,525	20,793	21,722	22,443	23,017
2010	2,331	6,708	11,516	15,187	17,690	19,370	20,599	21,433	22,080	22,569
2011	2,372	6,815	11,696	15,171	17,469	19,082	20,231	21,110	21,754	22,164
2012	2,460	6,925	11,697	15,059	17,300	18,992	20,024	20,779	21,319	21,648
2013	2,465	6,930	11,641	15,142	17,367	18,789	19,667	20,266	20,703	21,004
2014	2,433	6,948	12,147	15,794	18,099	19,515	20,395	20,984	21,412	21,755
2015	2,437	7,278	12,616	16,317	18,518	19,750	20,621	21,235	21,653	21,973
2016	2,573	7,487	12,649	16,124	18,061	19,310	20,150	20,796	21,192	
2017	2,603	7,630	12,900	16,138	18,138	19,424	20,274	20,878		
2018	2,784	7,975	13,137	16,521	18,631	20,018	20,949			
2019	2,913	8,295	13,616	17,374	19,693	21,336				
2020	3,141	8,791	14,371	18,228	20,759					
2021	3,329	8,971	14,451	18,312						
2022	3,640	9,528	15,368							
2023	3,660	9,644								
2024	3,740									

Accident	Annual Change									
Year	9	21	33	45	57	69	81	93	105	117
2000										3.9%
2001									9.2%	9.2%
2002								-4.2%	-4.5%	-4.5%
2003							-0.8%	-0.9%	-0.5%	0.1%
2004						-21.2%	-20.8%	-20.1%	-19.3%	-18.7%
2005					-11.8%	-11.4%	-10.9%	-10.5%	-9.8%	-9.9%
2006				7.3%	7.9%	8.9%	10.0%	10.3%	9.7%	9.0%
2007			7.4%	8.5%	9.1%	9.3%	9.2%	9.1%	8.4%	8.9%
2008		8.5%	8.6%	11.0%	12.0%	12.2%	11.5%	10.5%	10.2%	9.5%
2009	1.9%	0.4%	3.0%	3.5%	3.8%	3.9%	3.9%	4.2%	4.6%	4.9%
2010	-1.4%	-0.3%	-0.3%	0.2%	-0.2%	-0.8%	-0.9%	-1.3%	-1.6%	-1.9%
2011	1.8%	1.6%	1.6%	-0.1%	-1.3%	-1.5%	-1.8%	-1.5%	-1.5%	-1.8%
2012	3.7%	1.6%	0.0%	-0.7%	-1.0%	-0.5%	-1.0%	-1.6%	-2.0%	-2.3%
2013	0.2%	0.1%	-0.5%	0.6%	0.4%	-1.1%	-1.8%	-2.5%	-2.9%	-3.0%
2014	-1.3%	0.3%	4.3%	4.3%	4.2%	3.9%	3.7%	3.5%	3.4%	3.6%
2015	0.1%	4.8%	3.9%	3.3%	2.3%	1.2%	1.1%	1.2%	1.1%	1.0%
2016	5.6%	2.9%	0.3%	-1.2%	-2.5%	-2.2%	-2.3%	-2.1%	-2.1%	
2017	1.2%	1.9%	2.0%	0.1%	0.4%	0.6%	0.6%	0.4%		
2018	7.0%	4.5%	1.8%	2.4%	2.7%	3.1%	3.3%			
2019	4.6%	4.0%	3.6%	5.2%	5.7%	6.6%				
2020	7.8%	6.0%	5.5%	4.9%	5.4%					
2021	6.0%	2.0%	0.6%	0.5%						
2022	9.3%	6.2%	6.3%							
2023	0.5%	1.2%								
2024	2.2%									

Annual Trend*										
All-Year	3.3%	2.6%	2.3%	2.4%	2.2%	1.4%	0.8%	0.3%	0.1%	0.1%
R <sup>2</sup>	0.880	0.932	0.938	0.850	0.777	0.427	0.166	0.027	0.004	0.001
5-Year	4.5%	3.9%	3.8%	3.6%	3.7%	1.9%	0.4%	0.5%	0.3%	-0.1%
R <sup>2</sup>	0.890	0.961	0.961	0.953	0.915	0.567	0.142	0.215	0.098	0.009

\*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 September 30, 2024

Accident	Evaluated as of (in months):									
Year	9	21	33	45	57	69	81	93	105	117
2006										24,055
2007									26,045	26,971
2008								27,356	28,466	29,300
2009							27,448	28,902	29,930	30,768
2010						25,354	27,249	28,579	29,527	30,301
2011					21,317	23,725	25,340	26,559	27,434	27,987
2012				17,275	20,083	22,194	23,545	24,587	25,306	25,747
2013			12,681	16,364	18,952	20,637	21,765	22,511	23,001	23,444
2014		7,806	12,448	15,979	18,376	19,935	21,016	21,776	22,330	22,763
2015	3,107	7,888	12,465	15,934	18,164	19,480	20,472	21,165	21,740	22,214
2016	3,168	8,093	12,475	15,549	17,523	18,855	19,869	20,566	21,076	
2017	3,360	8,315	12,654	15,579	17,537	18,988	19,955	20,695		
2018	3,530	8,608	13,030	16,257	18,449	19,956	21,117			
2019	3,301	8,351	12,935	16,559	18,969	20,713				
2020	3,174	8,702	13,722	17,538	20,233					
2021	3,428	8,637	13,634	17,666						
2022	3,340	8,866	14,281							
2023	3,376	9,101								
2024	3,986									

Accident	Annual Change									
Year	9	21	33	45	57	69	81	93	105	117
2007										12.1%
2008									9.3%	8.6%
2009								5.7%	5.1%	5.0%
2010							-0.7%	-1.1%	-1.3%	-1.5%
2011						-6.4%	-7.0%	-7.1%	-7.1%	-7.6%
2012**					-5.8%	-6.5%	-7.1%	-7.4%	-7.8%	-8.0%
2013**				-5.3%	-5.6%	-7.0%	-7.6%	-8.4%	-9.1%	-8.9%
2014			-1.8%	-2.4%	-3.0%	-3.4%	-3.4%	-3.3%	-2.9%	-2.9%
2015		1.1%	0.1%	-0.3%	-1.1%	-2.3%	-2.6%	-2.8%	-2.6%	-2.4%
2016	2.0%	2.6%	0.1%	-2.4%	-3.5%	-3.2%	-2.9%	-2.8%	-3.1%	
2017	6.0%	2.7%	1.4%	0.2%	0.1%	0.7%	0.4%	0.6%		
2018	5.1%	3.5%	3.0%	4.4%	5.2%	5.1%	5.8%			
2019	-6.5%	-3.0%	-0.7%	1.9%	2.8%	3.8%				
2020	-3.8%	4.2%	6.1%	5.9%	6.7%					
2021	8.0%	-0.7%	-0.6%	0.7%						
2022	-2.6%	2.7%	4.7%							
2023	1.1%	2.7%								
2024	18.1%									

Annual Trend*										
All-Year	1.5%	1.6%	1.4%	0.6%	-0.7%	-2.5%	-3.7%	-4.2%	-3.6%	-2.2%
R <sup>2</sup>	0.429	0.924	0.790	0.132	0.114	0.591	0.831	0.903	0.727	0.304
5-Year	4.5%	1.9%	2.4%	3.3%	3.7%	1.8%	-0.2%	-2.2%	-4.1%	-5.7%
R <sup>2</sup>	0.660	0.895	0.843	0.958	0.927	0.544	0.008	0.901	0.909	0.928

\*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 September 30, 2024

Accident	Evaluated as of (in months):									
Year	9	21	33	45	57	69	81	93	105	117
2003										8,500
2004									6,806	7,127
2005								6,187	6,591	6,869
2006							6,502	6,919	7,257	7,504
2007						6,898	7,505	7,984	8,324	8,601
2008					7,142	7,986	8,623	9,084	9,429	9,694
2009				6,906	8,161	9,113	9,768	10,253	10,599	10,871
2010			5,604	7,318	8,591	9,469	10,137	10,607	10,937	11,206
2011		3,560	5,543	7,145	8,282	9,159	9,748	10,196	10,512	10,712
2012	1,451	3,551	5,441	6,912	7,961	8,747	9,249	9,634	9,897	10,021
2013	1,529	3,508	5,321	6,728	7,730	8,364	8,795	9,079	9,250	9,392
2014	1,483	3,437	5,225	6,572	7,471	8,056	8,461	8,733	8,920	9,081
2015	1,511	3,476	5,243	6,539	7,376	7,875	8,241	8,478	8,690	8,857
2016	1,541	3,580	5,280	6,450	7,192	7,689	8,055	8,308	8,505	
2017	1,596	3,559	5,172	6,244	6,957	7,465		8,079		
2018	1,671	3,701	5,375	6,584	7,376	7,921	8,350			
2019	1,597	3,632	5,411	6,765	7,660	8,315				
2020	1,741	4,158	6,306	7,920	9,044					
2021	1,767	4,049	6,138	7,784						
2022	1,721	4,203	6,518							
2023	1,803	4,459								
2024	2,070									

Accident	Annual Change									
Year	9	21	33	45	57	69	81	93	105	117
2004										-16.2%
2005									-3.2%	-3.6%
2006								11.8%	10.1%	9.2%
2007							15.4%	15.4%	14.7%	14.6%
2008						15.8%	14.9%	13.8%	13.3%	12.7%
2009					14.3%	14.1%	13.3%	12.9%	12.4%	12.1%
2010				6.0%	5.3%	3.9%	3.8%	3.4%	3.2%	3.1%
2011			-1.1%	-2.4%	-3.6%	-3.3%	-3.8%	-3.9%	-3.9%	-4.4%
2012		-0.3%	-1.8%	-3.3%	-3.9%	-4.5%	-5.1%	-5.5%	-5.8%	-6.5%
2013	5.4%	-1.2%	-2.2%	-2.7%	-2.9%	-4.4%	-4.9%	-5.8%	-6.5%	-6.3%
2014	-3.0%	-2.0%	-1.8%	-2.3%	-3.3%	-3.7%	-3.8%	-3.8%	-3.6%	-3.3%
2015	1.9%	1.1%	0.3%	-0.5%	-1.3%	-2.3%	-2.6%	-2.9%	-2.6%	-2.5%
2016	2.0%	3.0%	0.7%	-1.4%	-2.5%	-2.4%	-2.3%	-2.0%	-2.1%	
2017	3.6%	-0.6%	-2.0%	-3.2%	-3.3%	-2.9%	-3.1%	-2.8%		
2018	4.7%	4.0%	3.9%	5.4%	6.0%	6.1%	6.9%			
2019	-4.4%	-1.9%	0.7%	2.8%	3.9%	5.0%				
2020	9.0%	14.5%	16.5%	17.1%	18.1%					
2021	1.5%	-2.6%	-2.7%	-1.7%						
2022	-2.6%	3.8%	6.2%							
2023	4.8%	6.1%								
2024	14.8%									

Annual Trend*										
All-Year	2.4%	1.9%	1.2%	0.3%	-0.2%	-0.4%	0.2%	1.3%	2.2%	2.3%
R <sup>2</sup>	0.855	0.738	0.344	0.030	0.006	0.030	0.006	0.100	0.263	0.318
5-Year	3.7%	4.3%	5.2%	6.5%	5.7%	1.4%	-0.8%	-2.8%	-3.6%	-4.7%
R <sup>2</sup>	0.594	0.781	0.819	0.881	0.731	0.302	0.161	0.987	0.942	0.959

\*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 September 30, 2024

Accident	Evaluated as of (in months):									
Year	9	21	33	45	57	69	81	93	105	117
1999										18,970
2000									18,946	19,657
2001								19,354	20,217	20,815
2002							17,817	18,810	19,539	20,077
2003						16,458	17,675	18,526	19,212	19,845
2004					11,474	12,855	13,825	14,614	15,393	16,280
2005				7,794	9,880	11,111	12,079	12,952	13,992	14,774
2006			5,572	8,428	10,508	12,022	13,286	14,584	15,584	16,353
2007		2,742	5,995	8,985	11,288	13,013	14,648	15,995	16,963	17,883
2008	1,209	3,140	6,502	9,892	12,578	14,925	16,666	17,982	18,983	19,807
2009	1,448	3,248	6,844	10,389	13,496	15,871	17,717	19,181	20,161	21,024
2010	1,203	3,223	6,960	10,880	13,946	16,253	17,997	19,353	20,280	20,985
2011	1,270	3,576	7,489	11,395	14,298	16,488	18,081	19,287	20,217	20,835
2012	1,458	3,921	8,104	11,829	14,526	16,635	18,047	19,168	19,933	20,438
2013	1,636	4,374	8,424	12,171	14,895	16,712	17,936	18,843	19,445	19,948
2014	1,625	4,538	9,032	12,953	15,779	17,588	18,783	19,575	20,235	20,731
2015	1,721	4,988	9,798	13,721	16,387	17,972	19,033	19,886	20,498	20,964
2016	1,850	5,362	9,917	13,690	16,012	17,497	18,648	19,460	20,044	
2017	1,969	5,404	10,092	13,658	15,975	17,575	18,663	19,482		
2018	2,132	5,798	10,323	13,883	16,388	18,060	19,337			
2019	2,313	6,047	10,374	14,512	17,402	19,384				
2020	3,036	6,349	11,361	15,566	18,589					
2021	2,356	6,002	10,742	15,062						
2022	2,636	6,730	11,564							
2023	2,882	7,048								
2024	3,190									

Accident	Annual Change									
Year	9	21	33	45	57	69	81	93	105	117
2000										3.6%
2001									6.7%	5.9%
2002								-2.8%	-3.4%	-3.5%
2003							-0.8%	-1.5%	-1.7%	-1.2%
2004						-21.9%	-21.8%	-21.1%	-19.9%	-18.0%
2005					-13.9%	-13.6%	-12.6%	-11.4%	-9.1%	-9.3%
2006				8.1%	6.4%	8.2%	10.0%	12.6%	11.4%	10.7%
2007			7.6%	6.6%	7.4%	8.2%	10.3%	9.7%	8.9%	9.4%
2008		14.5%	8.4%	10.1%	11.4%	14.7%	13.8%	12.4%	11.9%	10.8%
2009	19.8%	3.4%	5.3%	5.0%	7.3%	6.3%	6.3%	6.7%	6.2%	6.1%
2010	-16.9%	-0.8%	1.7%	4.7%	3.3%	2.4%	1.6%	0.9%	0.6%	-0.2%
2011	5.5%	11.0%	7.6%	4.7%	2.5%	1.4%	0.5%	-0.3%	-0.3%	-0.7%
2012	14.8%	9.6%	8.2%	3.8%	1.6%	0.9%	-0.2%	-0.6%	-1.4%	-1.9%
2013	12.2%	11.6%	3.9%	2.9%	2.5%	0.5%	-0.6%	-1.7%	-2.4%	-2.4%
2014	-0.7%	3.8%	7.2%	6.4%	5.9%	5.2%	4.7%	3.9%	4.1%	3.9%
2015	5.9%	9.9%	8.5%	5.9%	3.8%	2.2%	1.3%	1.6%	1.3%	1.1%
2016	7.5%	7.5%	1.2%	-0.2%	-2.3%	-2.6%	-2.0%	-2.1%	-2.2%	
2017	6.4%	0.8%	1.8%	-0.2%	-0.2%	0.4%	0.1%	0.1%		
2018	8.3%	7.3%	2.3%	1.6%	2.6%	2.8%	3.6%			
2019	8.5%	4.3%	0.5%	4.5%	6.2%	7.3%				
2020	31.2%	5.0%	9.5%	7.3%	6.8%					
2021	-22.4%	-5.5%	-5.5%	-3.2%						
2022	11.9%	12.1%	7.7%							
2023	9.3%	4.7%								
2024	10.7%									

Annual Trend*										
All-Year	6.3%	6.0%	4.6%	4.1%	3.5%	2.5%	1.8%	1.2%	0.9%	0.7%
R <sup>2</sup>	0.933	0.969	0.957	0.945	0.907	0.639	0.408	0.224	0.151	0.112
5-Year	3.1%	3.7%	2.7%	3.1%	3.9%	1.8%	0.4%	0.6%	0.6%	0.3%
R <sup>2</sup>	0.156	0.693	0.637	0.805	0.873	0.495	0.157	0.241	0.265	0.045

\*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 September 30, 2024

Accident Year	Evaluated as of (in months):									
	9	21	33	45	57	69	81	93	105	117
2006										19,873
2007									21,232	22,834
2008								22,202	23,900	25,241
2009							22,149	24,307	25,849	27,330
2010						20,089	22,725	24,844	26,296	27,329
2011					16,435	19,666	21,884	23,673	24,965	25,768
2012				12,910	16,182	18,763	20,609	22,058	23,125	23,744
2013			8,844	12,750	15,925	18,090	19,550	20,619	21,286	21,952
2014		4,833	9,048	12,823	15,766	17,720	19,068	19,892	20,682	21,273
2015	2,007	5,157	9,481	13,115	15,726	17,406	18,497	19,411	20,165	20,709
2016	2,161	5,462	9,488	12,799	15,076	16,551	17,803	18,635	19,295	
2017	2,246	5,588	9,785	12,864	15,007	16,580	17,872	18,775		
2018	2,418	5,769	10,041	13,326	15,769	17,401	18,935			
2019	2,387	5,769	9,900	13,473	16,237	18,235				
2020	1,963	5,845	10,447	14,449	17,418					
2021	2,355	5,500	9,943	13,951						
2022	2,335	5,961	10,656							
2023	2,846	6,447								
2024	3,638									

Accident Year	Annual Change									
	9	21	33	45	57	69	81	93	105	117
2007										14.9%
2008									12.6%	10.5%
2009								9.5%	8.2%	8.3%
2010							2.6%	2.2%	1.7%	0.0%
2011						-2.1%	-3.7%	-4.7%	-5.1%	-5.7%
2012					-1.5%	-4.6%	-5.8%	-6.8%	-7.4%	-7.9%
2013				-1.2%	-1.6%	-3.6%	-5.1%	-6.5%	-8.0%	-7.5%
2014**			2.3%	0.6%	-1.0%	-2.0%	-2.5%	-3.5%	-2.8%	-3.1%
2015**		6.7%	4.8%	2.3%	-0.3%	-1.8%	-3.0%	-2.4%	-2.5%	-2.7%
2016	7.7%	5.9%	0.1%	-2.4%	-4.1%	-4.9%	-3.8%	-4.0%	-4.3%	
2017	3.9%	2.3%	3.1%	0.5%	-0.5%	0.2%	0.4%	0.8%		
2018	7.7%	3.2%	2.6%	3.6%	5.1%	4.9%	6.0%			
2019	-1.3%	0.0%	-1.4%	1.1%	3.0%	4.8%				
2020	-17.8%	1.3%	5.5%	7.2%	7.3%					
2021	20.0%	-5.9%	-4.8%	-3.4%						
2022	-0.9%	8.4%	7.2%							
2023	21.9%	8.1%								
2024	27.9%									

Annual Trend*										
All-Year	4.5%	2.3%	1.8%	1.1%	0.2%	-1.6%	-2.7%	-3.1%	-2.3%	-0.8%
R <sup>2</sup>	0.540	0.762	0.872	0.670	0.017	0.550	0.829	0.790	0.422	0.043
5-Year	15.3%	2.4%	1.2%	2.5%	3.7%	1.4%	-0.5%	-2.5%	-4.1%	-5.3%
R <sup>2</sup>	0.918	0.433	0.356	0.747	0.902	0.315	0.058	0.912	0.945	0.941

\*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 September 30, 2024

Accident Year	Evaluated as of (in months):									
	0-9	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117
1999										6,595
2000									6,609	5,802
2001								6,138	5,910	5,413
2002							6,419	5,917	5,096	5,057
2003						6,748	6,089	5,616	5,872	6,613
2004					5,910	5,704	5,616	5,832	6,393	7,331
2005				6,143	5,838	5,655	5,582	6,088	7,184	6,939
2006			7,232	6,570	6,566	6,669	7,003	6,949	7,101	6,319
2007		5,548	7,700	7,287	7,226	7,235	7,260	7,493	6,758	8,058
2008	2,321	6,023	8,274	8,430	8,220	7,790	7,505	7,278	6,766	7,386
2009	2,365	6,069	8,566	8,518	8,304	8,030	7,813	7,666	8,177	8,523
2010	2,331	6,093	8,623	8,824	8,444	8,165	8,163	7,883	8,245	8,513
2011	2,372	6,233	8,851	8,592	8,252	8,159	8,225	8,934	9,335	8,177
2012	2,460	6,321	8,745	8,656	8,268	9,101	8,204	8,678	8,830	7,701
2013	2,465	6,303	8,681	9,028	8,740	8,430	7,924	8,038	8,506	7,701
2014	2,433	6,344	9,560	9,770	9,507	9,269	8,628	8,352	8,277	9,036
2015	2,437	6,713	10,002	10,464	10,115	9,168	9,374	9,052	8,659	8,858
2016	2,573	6,891	10,146	10,629	9,885	9,706	9,237	10,123	8,583	
2017	2,603	7,097	10,810	10,757	10,431	9,963	9,609	9,540		
2018	2,784	7,417	10,765	10,693	10,200	10,336	9,976			
2019	2,913	7,708	10,756	11,086	10,700	11,300				
2020	3,141	8,187	11,064	11,379	11,267					
2021	3,329	8,248	11,475	11,717						
2022	3,640	8,737	12,152							
2023	3,660	8,890								
2024	3,740									

Accident Year	Annual Change									
	0-9	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117
2000										-12.0%
2001									-10.6%	-6.7%
2002								-3.6%	-13.8%	-6.6%
2003							-5.1%	-5.1%	15.2%	30.8%
2004						-15.5%	-7.8%	3.8%	8.9%	10.9%
2005					-1.2%	-0.9%	-0.6%	4.4%	12.4%	-5.3%
2006				7.0%	12.5%	17.9%	25.5%	14.1%	-1.1%	-8.9%
2007			6.5%	10.9%	10.1%	8.5%	3.7%	7.8%	-4.8%	27.5%
2008		8.6%	7.5%	15.7%	13.7%	7.7%	3.4%	-2.9%	0.1%	-8.3%
2009	1.9%	0.8%	3.5%	1.0%	1.0%	3.1%	4.1%	5.3%	20.9%	15.4%
2010	-1.4%	0.4%	0.7%	3.6%	1.7%	1.7%	4.5%	2.8%	0.8%	-0.1%
2011	1.8%	2.3%	2.6%	-2.6%	-2.3%	-0.1%	0.8%	13.3%	13.2%	-4.0%
2012	3.7%	1.4%	-1.2%	0.8%	0.2%	11.5%	-0.3%	-2.9%	-5.4%	-5.8%
2013	0.2%	-0.3%	-0.7%	4.3%	5.7%	-7.4%	-3.4%	-7.4%	-3.7%	0.0%
2014	-1.3%	0.7%	10.1%	8.2%	8.8%	9.9%	8.9%	3.9%	-2.7%	17.3%
2015	0.1%	5.8%	4.6%	7.1%	6.4%	-1.1%	8.6%	8.4%	4.6%	-2.0%
2016	5.6%	2.7%	1.4%	1.6%	-2.3%	5.9%	-1.5%	11.8%	-0.9%	
2017	1.2%	3.0%	6.5%	1.2%	5.5%	2.6%	4.0%	-5.8%		
2018	7.0%	4.5%	-0.4%	-0.6%	-2.2%	3.7%	3.8%			
2019	4.6%	3.9%	-0.1%	3.7%	4.9%	9.3%				
2020	7.8%	6.2%	2.9%	2.6%	5.3%					
2021	6.0%	0.8%	3.7%	3.0%						
2022	9.3%	5.9%	5.9%							
2023	0.5%	1.7%								
2024	2.2%									

Annual Trend*										
All-Year	3.3%	2.8%	2.9%	3.7%	3.9%	3.8%	3.4%	3.5%	3.0%	2.9%
R <sup>2</sup>	0.880	0.952	0.962	0.914	0.916	0.902	0.878	0.896	0.747	0.686
5-Year	4.5%	3.6%	3.1%	2.4%	2.9%	4.9%	3.2%	5.5%	-0.4%	3.3%
R <sup>2</sup>	0.890	0.950	0.893	0.920	0.838	0.955	0.859	0.803	0.067	0.448

\*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 September 30, 2024

Accident Year	Evaluated as of (in months):									
	0-9	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117
2006										11,502
2007									12,337	12,946
2008								12,258	12,280	12,514
2009							11,746	11,950	11,636	12,446
2010						11,865	12,528	12,494	12,100	13,429
2011					10,898	12,107	11,531	12,378	12,668	11,030
2012				9,990	10,330	11,328	10,706	11,949	11,762	10,220
2013			8,612	9,509	10,136	9,977	10,141	9,978	9,554	11,179
2014		6,921	8,643	9,478	9,880	10,186	10,570	10,746	10,700	11,358
2015	3,107	6,967	8,689	9,818	10,240	9,765	10,637	10,225	11,888	12,985
2016	3,168	7,192	8,739	9,438	10,055	10,339	11,134	10,910	10,947	
2017	3,360	7,378	9,027	9,747	10,210	11,222	10,879	11,614		
2018	3,530	7,646	9,351	10,206	10,593	11,198	12,378			
2019	3,301	7,510	9,354	10,685	11,079	11,959				
2020	3,174	8,052	10,006	11,238	11,955					
2021	3,428	7,786	10,498	12,195						
2022	3,340	8,162	11,271							
2023	3,376	8,442								
2024	3,986									

Accident Year	Annual Change									
	0-9	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117
2007										12.6%
2008									-0.5%	-3.3%
2009								-2.5%	-5.2%	-0.5%
2010							6.7%	4.5%	4.0%	7.9%
2011						2.0%	-8.0%	-0.9%	4.7%	-17.9%
2012					-5.2%	-6.4%	-7.2%	-3.5%	-7.1%	-7.3%
2013				-4.8%	-1.9%	-11.9%	-5.3%	-16.5%	-18.8%	9.4%
2014**			0.4%	-0.3%	-2.5%	2.1%	4.2%	7.7%	12.0%	1.6%
2015**		0.7%	0.5%	3.6%	3.6%	-4.1%	0.6%	-4.8%	11.1%	14.3%
2016	2.0%	3.2%	0.6%	-3.9%	-1.8%	5.9%	4.7%	6.7%	-7.9%	
2017	6.0%	2.6%	3.3%	3.3%	1.5%	8.5%	-2.3%	6.5%		
2018	5.1%	3.6%	3.6%	4.7%	3.8%	-0.2%	13.8%			
2019	-6.5%	-1.8%	0.0%	4.7%	4.6%	6.8%				
2020	-3.8%	7.2%	7.0%	5.2%	7.9%					
2021	8.0%	-3.3%	4.9%	8.5%						
2022	-2.6%	4.8%	7.4%							
2023	1.1%	3.4%								
2024	18.1%									

Annual Trend*										
All-Year	1.5%	2.2%	2.9%	2.3%	1.0%	-0.3%	-0.4%	-1.6%	-1.5%	-0.7%
R <sup>2</sup>	0.429	0.937	0.881	0.655	0.270	0.011	0.031	0.375	0.294	0.060
5-Year	4.5%	2.5%	5.0%	5.6%	4.4%	5.0%	3.4%	3.2%	0.8%	4.4%
R <sup>2</sup>	0.660	0.762	0.941	0.983	0.937	0.941	0.694	0.724	0.018	0.620

\*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, 2024

Development	Evaluation Years										
Period	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
3/0	1,511	1,675	1,582	1,938	1,951	2,056	2,035	1,692	1,627	1,897	2,052
6/3	2,572	2,885	2,869	3,088	3,196	2,993	2,925	3,160	2,924	2,938	3,370
9/6	2,768	2,765	2,920	3,019	3,305	2,990	2,672	2,929	3,021	3,040	3,487
12/9	2,672	2,638	2,875	3,064	3,126	3,203	3,098	2,993	3,047	3,178	3,373
<b>12/0</b>	<b>5,294</b>	<b>5,382</b>	<b>5,662</b>	<b>5,984</b>	<b>6,173</b>	<b>5,977</b>	<b>5,877</b>	<b>5,827</b>	<b>5,778</b>	<b>6,011</b>	<b>6,562</b>
15/12	2,752	2,811	2,817	3,090	3,145	3,200	3,129	3,054	3,141	3,226	3,386
18/15	2,535	2,542	2,705	2,781	2,874	2,875	2,694	2,964	3,123	3,351	3,385
21/18	2,537	2,525	2,555	2,544	2,705	2,812	2,641	2,913	3,105	3,300	3,385
24/21	2,473	2,449	2,567	2,638	2,656	2,986	2,732	2,964	3,031	3,311	3,163
<b>24/12</b>	<b>8,335</b>	<b>8,302</b>	<b>8,473</b>	<b>8,654</b>	<b>8,824</b>	<b>9,212</b>	<b>8,888</b>	<b>9,426</b>	<b>9,532</b>	<b>10,159</b>	<b>10,284</b>
27/24	2,620	2,526	2,548	2,669	2,614	2,849	2,875	2,791	2,930	3,068	3,426
30/27	2,777	2,762	2,814	2,816	2,876	2,887	2,702	2,978	3,223	3,365	3,660
33/30	2,933	2,742	2,763	2,723	2,919	2,983	3,034	3,012	3,250	3,542	3,641
36/33	2,883	2,851	2,874	2,861	2,854	3,083	3,080	3,215	3,270	3,502	3,585
<b>36/24</b>	<b>9,635</b>	<b>9,277</b>	<b>9,299</b>	<b>9,211</b>	<b>9,227</b>	<b>9,650</b>	<b>9,807</b>	<b>10,148</b>	<b>10,661</b>	<b>11,348</b>	<b>11,957</b>
39/36	2,973	3,011	2,796	2,849	2,927	2,892	3,074	2,995	3,139	3,399	3,461
42/39	3,255	3,108	2,896	3,080	3,274	3,012	2,712	3,081	3,206	3,605	3,742
45/42	3,477	3,117	3,011	2,817	3,055	3,093	3,074	3,237	3,527	3,476	4,231
48/45	3,226	3,027	3,236	2,965	3,174	3,299	3,026	3,439	3,296	3,463	3,854
<b>48/36</b>	<b>11,148</b>	<b>10,535</b>	<b>10,060</b>	<b>9,842</b>	<b>10,261</b>	<b>10,022</b>	<b>10,056</b>	<b>10,814</b>	<b>11,050</b>	<b>11,858</b>	<b>12,996</b>

Development	Year-to-Year Change										
Period	13-to-14	14-to-15	15-to-16	16-to-17	17-to-18	18-to-19	19-to-20	20-to-21	21-to-22	22-to-23	23-to-24
3/0	7.7%	10.9%	-5.5%	22.5%	0.7%	5.4%	-1.0%	-16.9%	-3.8%	16.6%	8.2%
6/3	-4.4%	12.2%	-0.5%	7.7%	3.5%	-6.3%	-2.3%	8.1%	-7.5%	0.5%	14.7%
9/6	-5.6%	-0.1%	5.6%	3.4%	9.5%	-9.5%	-10.6%	9.6%	3.1%	0.6%	14.7%
12/9	-1.0%	-1.3%	9.0%	6.6%	2.0%	2.5%	-3.3%	-3.4%	1.8%	4.3%	6.1%
<b>12/0</b>	<b>-2.2%</b>	<b>1.7%</b>	<b>5.2%</b>	<b>5.7%</b>	<b>3.2%</b>	<b>-3.2%</b>	<b>-1.7%</b>	<b>-0.9%</b>	<b>-0.8%</b>	<b>4.0%</b>	<b>9.2%</b>
15/12	-6.5%	2.1%	0.2%	9.7%	1.8%	1.7%	-2.2%	-2.4%	2.9%	2.7%	5.0%
18/15	-10.8%	0.3%	6.4%	2.8%	3.4%	0.0%	-6.3%	10.0%	5.4%	7.3%	1.0%
21/18	-3.4%	-0.5%	1.2%	-0.4%	6.3%	4.0%	-6.1%	10.3%	6.6%	6.3%	2.6%
24/21	-6.9%	-1.0%	4.8%	2.8%	0.7%	12.4%	-8.5%	8.5%	2.3%	9.3%	-4.5%
<b>24/12</b>	<b>-6.7%</b>	<b>-0.4%</b>	<b>2.1%</b>	<b>2.1%</b>	<b>2.0%</b>	<b>4.4%</b>	<b>-3.5%</b>	<b>6.1%</b>	<b>1.1%</b>	<b>6.6%</b>	<b>1.2%</b>
27/24	-5.6%	-3.6%	0.9%	4.8%	-2.1%	9.0%	0.9%	-2.9%	5.0%	4.7%	11.7%
30/27	-5.0%	-0.5%	1.9%	0.1%	2.1%	0.4%	-6.4%	10.2%	8.2%	4.4%	8.8%
33/30	-1.2%	-6.5%	0.8%	-1.4%	7.2%	2.2%	1.7%	-0.7%	7.9%	9.0%	2.8%
36/33	-6.8%	-1.1%	0.8%	-0.5%	-0.2%	8.0%	-0.1%	4.4%	1.7%	7.1%	2.4%
<b>36/24</b>	<b>-5.5%</b>	<b>-3.7%</b>	<b>0.2%</b>	<b>-1.0%</b>	<b>0.2%</b>	<b>4.6%</b>	<b>1.6%</b>	<b>3.5%</b>	<b>5.1%</b>	<b>6.4%</b>	<b>5.4%</b>
39/36	-7.6%	1.3%	-7.1%	1.9%	2.7%	-1.2%	6.3%	-2.6%	4.8%	8.3%	1.8%
42/39	-6.7%	-4.5%	-6.8%	6.3%	6.3%	-8.0%	-10.0%	13.6%	4.1%	12.4%	3.8%
45/42	2.7%	-10.4%	-3.4%	-6.4%	8.5%	1.2%	-0.6%	5.3%	9.0%	-1.4%	21.7%
48/45	-9.9%	-6.2%	6.9%	-8.4%	7.0%	3.9%	-8.3%	13.7%	-4.2%	5.1%	11.3%
<b>48/36</b>	<b>-6.1%</b>	<b>-5.5%</b>	<b>-4.5%</b>	<b>-2.2%</b>	<b>4.3%</b>	<b>-2.3%</b>	<b>0.3%</b>	<b>7.5%</b>	<b>2.2%</b>	<b>7.3%</b>	<b>9.6%</b>

\*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, excluding COVID-19 claims.

Estimated Ultimate Severities by Injury Type

Ultimate Indemnity Severity			Indemnity Severity Adjusted to Sept 1, 2024 Benefit Level		Ultimate Medical Severity**			Medical Severity Adjusted to Sept 1, 2024 Benefit Level**		
Accident	Permanent	Temporary	Permanent	Temporary	Accident	Permanent	Medical	Permanent	Temporary	Medical
Year	Partial	Temporary	Partial	Temporary	Year	Partial	Only	Partial	Temporary	Only
2008	41,732	4,816	65,607	7,120	2008	63,871	1,058	54,649	6,555	905
2009	41,623	5,508	65,082	8,086	2009	62,998	1,178	53,687	7,397	1,004
2010	40,564	6,281	62,274	9,039	2010	61,134	1,206	51,943	8,148	1,025
2011	38,964	6,573	58,991	9,329	2011	55,374	1,159	47,866	8,058	1,002
2012	38,054	7,049	56,273	9,752	2012	50,818	1,160	45,855	8,382	1,047
2013	36,141	7,336	51,558	10,079	2013	45,542	1,198	42,752	8,413	1,124
2014	38,148	7,149	49,693	9,647	2014	43,776	1,253	43,586	8,442	1,247
2015	38,290	7,081	48,637	9,292	2015	42,367	1,281	43,046	8,339	1,301
2016	38,119	7,159	47,831	9,257	2016	41,370	1,336	42,161	8,255	1,361
2017	39,208	7,319	47,945	9,184	2017	42,764	1,325	43,712	8,218	1,354
2018	41,476	7,640	49,439	9,308	2018	46,197	1,415	47,269	8,548	1,448
2019	43,590	8,343	50,580	9,864	2019	47,121	1,436	48,023	9,102	1,463
2020	45,765	9,333	51,615	10,687	2020	50,204	1,638	50,961	9,714	1,662
2021	48,157	9,378	52,416	10,330	2021	52,082	1,664	52,762	9,570	1,686
2022	48,829	10,156	51,538	10,753	2022	53,287	1,756	53,554	9,932	1,765
2023*	48,141	10,490	49,393	10,762	2023*	53,002	1,881	53,161	9,907	1,887

Accident	Annual Change		Annual Change		Accident	Annual Change		Annual Change	
Year	Permanent	Temporary	Permanent	Temporary	Year	Permanent	Medical	Permanent	Medical
2008	---	---	---	---	2008	---	---	---	---
2009	-0.3%	14.4%	-0.8%	13.6%	2009	-1.4%	11.4%	-1.8%	10.9%
2010	-2.5%	14.0%	-4.3%	11.8%	2010	-3.0%	2.3%	-3.2%	2.0%
2011	-3.9%	4.7%	-5.3%	3.2%	2011	-9.4%	-3.9%	-7.8%	-2.2%
2012	-2.3%	7.2%	-4.6%	4.5%	2012	-8.2%	0.1%	-4.2%	4.5%
2013	-5.0%	4.1%	-8.4%	3.4%	2013	-10.4%	3.2%	-6.8%	7.4%
2014	5.6%	-2.5%	-3.6%	-4.3%	2014	-3.9%	4.6%	2.0%	10.9%
2015	0.4%	-1.0%	-2.1%	-3.7%	2015	-3.2%	2.2%	-1.2%	4.3%
2016	-0.4%	1.1%	-1.7%	-0.4%	2016	-2.4%	4.3%	-2.1%	4.6%
2017	2.9%	2.2%	0.2%	-0.8%	2017	3.4%	-0.8%	3.7%	-0.5%
2018	5.8%	4.4%	3.1%	1.4%	2018	8.0%	6.8%	8.1%	6.9%
2019	5.1%	9.2%	2.3%	6.0%	2019	2.0%	1.5%	1.6%	1.1%
2020	5.0%	11.9%	2.0%	8.3%	2020	6.5%	14.0%	6.1%	13.6%
2021	5.2%	0.5%	1.6%	-3.3%	2021	3.7%	1.6%	3.5%	1.4%
2022	1.4%	8.3%	-1.7%	4.1%	2022	2.3%	5.5%	1.5%	4.7%
2023*	-1.4%	3.3%	-4.2%	0.1%	2023*	-0.5%	7.1%	-0.7%	6.9%

\* Accident year 2023 experience is partial in that it only reflects experience from policy year 2022.

\*\* 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  
Permanent and Temporary Disability Claims**

As of 12 Months

Accident Quarter	Average TD Duration	Change
2020 Q2	15.1	-----
2020 Q3	14.7	-2.9%
2020 Q4	14.6	-0.6%
2021 Q1	14.6	0.5%
2021 Q2	14.2	-2.9%
2021 Q3	14.1	-0.9%
2021 Q4	13.9	-0.9%
2022 Q1	14.2	1.7%
2022 Q2	14.2	0.2%
2022 Q3	13.9	-2.4%
2022 Q4	13.9	0.4%

As of 18 Months

Accident Quarter	Average TD Duration	Change
2020 Q2	19.3	-----
2020 Q3	18.6	-3.6%
2020 Q4	18.5	-0.4%
2021 Q1	18.6	0.5%
2021 Q2	18.1	-2.6%
2021 Q3	18.0	-0.9%
2021 Q4	17.8	-0.7%
2022 Q1	18.1	1.4%
2022 Q2	18.0	-0.4%

Source: WCIRB Indemnity Data



**Average Permanent Disability Ratings by Type of Loss**

**All Permanent Disability Claims**

PY/RL	Average Permanent Disability Rating				
	1	2	3	4	5
2013	11.2	12.8	13.8	14.4	14.8
2014	10.7	12.2	13.4	14.0	14.4
2015	10.1	12.0	13.1	13.7	14.1
2016	10.1	11.7	12.7	13.3	13.6
2017	10.0	11.7	12.9	13.4	13.6
2018	10.0	11.7	12.8	13.1	13.5
2019	10.2	11.9	12.7	13.3	
2020	10.4	11.7	13.0		
2021	10.1	11.8			
2022	10.2				

**Cumulative Permanent Disability Claims**

PY/RL	Average Permanent Disability Rating				
	1	2	3	4	5
2013	10.3	11.5	12.4	13.0	13.6
2014	10.1	10.9	12.0	12.8	13.4
2015	9.4	11.0	12.0	12.8	13.3
2016	9.0	10.1	10.8	11.5	11.8
2017	9.2	10.6	11.7	12.3	12.6
2018	9.2	10.5	11.4	11.9	12.4
2019	9.2	10.4	11.2	12.1	
2020	9.3	10.4	11.8		
2021	9.2	10.6			
2022	9.3				

**Non-Cumulative Permanent Disability Claims**

PY/RL	Average Permanent Disability Rating				
	1	2	3	4	5
2013	11.3	13.1	14.1	14.7	15.1
2014	10.9	12.5	13.7	14.3	14.7
2015	10.3	12.2	13.3	13.9	14.3
2016	10.4	12.1	13.2	13.7	14.1
2017	10.2	12.0	13.1	13.7	13.8
2018	10.2	12.0	13.1	13.4	13.7
2019	10.5	12.2	13.0	13.7	
2020	10.7	12.1	13.2		
2021	10.3	12.0			
2022	10.4				

**Count of Permanent Disability Claims**

PY/RL	1	2	3	4	5
2013	41,949	56,146	63,704	66,925	67,728
2014	45,032	59,647	66,334	68,430	69,542
2015	46,233	60,767	66,093	68,641	69,714
2016	45,982	59,967	66,245	68,655	69,884
2017	43,749	57,642	63,332	65,860	67,025
2018	44,114	58,141	64,349	67,033	68,676
2019	42,382	54,849	60,757	64,132	
2020	35,078	46,305	52,851		
2021	36,002	49,948			
2022	37,209				

**Count of Permanent Disability Claims**

PY/RL	1	2	3	4	5
2013	6,327	9,358	11,179	12,012	12,233
2014	7,173	10,608	11,918	12,437	12,693
2015	7,905	11,031	12,081	12,574	12,773
2016	8,387	12,670	14,023	14,527	14,963
2017	7,351	9,947	10,866	11,483	11,754
2018	7,507	10,152	11,479	12,067	12,667
2019	8,074	10,913	12,248	13,215	
2020	6,392	8,600	10,032		
2021	6,414	9,312			
2022	7,928				

**Count of Permanent Disability Claims**

PY/RL	1	2	3	4	5
2013	35,622	46,788	52,525	54,913	55,495
2014	37,859	49,039	54,416	55,993	56,849
2015	38,328	49,736	54,012	56,067	56,941
2016	37,595	47,297	52,222	54,128	54,921
2017	36,398	47,695	52,466	54,377	55,271
2018	36,607	47,989	52,870	54,966	56,009
2019	34,308	43,936	48,509	50,917	
2020	28,686	37,705	42,819		
2021	29,588	40,636			
2022	29,281				

**Median Permanent Disability Rating**

PY/RL	1	2	3	4	5
2013	9	13	10	15	11
2014	8	10	15	10	15
2015	8	10	12	10	14
2016	8	10	12	10	14
2017	8	10	12	10	14
2018	8	10	12	14	15
2019	8	10	12	10	
2020	9	11	14		
2021	8	10			
2022	8				

**Median Permanent Disability Rating**

PY/RL	1	2	3	4	5
2013	8	13	20	25	10
2014	8	8	16	10	20
2015	7	11	13	15	15
2016	7	8	15	10	18
2017	7	8	11	13	14
2018	8	8	12	14	15
2019	8	9	12	14	
2020	8	8	13		
2021	8	9			
2022	8				

**Median Permanent Disability Rating**

PY/RL	1	2	3	4	5
2013	9	13	11	15	12
2014	9	10	14	11	15
2015	8	10	12	10	14
2016	8	10	12	10	13
2017	8	10	12	10	14
2018	8	10	12	13	14
2019	9	10	12	10	
2020	9	11	14		
2021	9	10			
2022	9				

Note: Cumulative claims include both cumulative and occupational disease claims.

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

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

AY/RL	Number of Claims in Excess of \$250,000							
	1	2	3	4	5	6	7	8
2009	620	1,237	2,042	3,010	3,788	4,252	4,521	4,635
2010	584	1,143	2,042	2,975	3,589	4,002	4,210	4,349
2011	601	1,174	1,858	2,582	3,051	3,416	3,544	3,655
2012	640	1,124	1,759	2,379	2,872	3,109	3,252	3,351
2013	720	1,091	1,628	2,155	2,522	2,732	2,827	2,880
2014	659	1,083	1,693	2,238	2,599	2,840	2,923	2,997
2015	711	1,198	1,785	2,296	2,606	2,760	2,850	2,912
2016	759	1,295	1,827	2,303	2,590	2,784	2,888	
2017	847	1,362	1,955	2,393	2,675	2,872		
2018	950	1,501	2,091	2,625	3,033			
2019	1,008	1,609	2,307	2,970				
2020	895	1,471	2,263					
2021	980	1,742						
2022	1,139							

AY/RL	% of Claims in Excess of \$250,000							
	1	2	3	4	5	6	7	8
2009	0.196%	0.379%	0.620%	0.908%	1.139%	1.277%	1.356%	1.388%
2010	0.181%	0.345%	0.611%	0.887%	1.067%	1.188%	1.247%	1.287%
2011	0.188%	0.357%	0.559%	0.774%	0.912%	1.019%	1.056%	1.089%
2012	0.193%	0.329%	0.510%	0.686%	0.827%	0.893%	0.934%	0.962%
2013	0.210%	0.309%	0.458%	0.603%	0.704%	0.762%	0.787%	0.801%
2014	0.184%	0.295%	0.457%	0.602%	0.698%	0.761%	0.783%	0.802%
2015	0.192%	0.315%	0.466%	0.597%	0.676%	0.715%	0.738%	0.754%
2016	0.201%	0.334%	0.468%	0.588%	0.660%	0.708%	0.734%	
2017	0.213%	0.335%	0.478%	0.584%	0.651%	0.699%		
2018	0.235%	0.363%	0.503%	0.630%	0.727%			
2019	0.247%	0.387%	0.551%	0.708%				
2020	0.284%	0.455%	0.695%					
2021	0.274%	0.476%						
2022	0.306%							

AY/RL	% of Indemnity Incurred on Claims in Excess of \$250,000							
	1	2	3	4	5	6	7	8
2009	10.02%	11.26%	15.34%	20.42%	24.56%	27.29%	28.80%	29.80%
2010	7.97%	9.84%	14.25%	18.92%	22.28%	24.92%	25.98%	27.12%
2011	10.41%	11.68%	14.32%	17.85%	20.40%	22.21%	23.53%	24.47%
2012	8.81%	9.86%	12.56%	16.10%	18.65%	20.58%	21.77%	23.01%
2013	9.07%	9.32%	11.93%	14.89%	17.04%	18.70%	19.51%	20.16%
2014	7.20%	8.49%	11.53%	14.80%	16.97%	18.29%	19.12%	19.93%
2015	9.47%	10.37%	12.92%	15.55%	17.28%	18.77%	19.34%	19.74%
2016	9.16%	10.29%	13.22%	15.83%	17.30%	18.55%	19.39%	
2017	10.76%	11.80%	14.89%	16.81%	18.53%	19.87%		
2018	11.98%	12.90%	15.30%	17.41%	19.33%			
2019	12.10%	13.06%	15.68%	18.23%				
2020	12.15%	12.76%	15.80%					
2021	11.76%	12.94%						
2022	11.76%							

AY/RL	% of Medical Incurred on Claims in Excess of \$250,000							
	1	2	3	4	5	6	7	8
2009	13.54%	16.43%	20.29%	25.41%	29.75%	32.46%	34.43%	35.30%
2010	11.51%	13.98%	18.65%	23.34%	26.92%	30.04%	30.80%	31.88%
2011	14.30%	16.76%	19.83%	23.76%	26.38%	27.80%	28.87%	29.80%
2012	13.00%	14.59%	17.53%	20.88%	23.45%	25.07%	26.11%	27.02%
2013	13.94%	13.71%	16.21%	18.85%	20.86%	22.12%	22.93%	23.26%
2014	12.29%	13.01%	16.09%	18.71%	20.77%	22.20%	22.97%	23.79%
2015	13.98%	15.62%	18.21%	20.40%	21.96%	22.93%	23.29%	23.99%
2016	15.85%	17.03%	18.80%	20.85%	22.42%	23.15%	23.67%	
2017	17.13%	17.99%	20.49%	22.01%	23.40%	24.34%		
2018	18.34%	19.12%	20.48%	22.64%	24.69%			
2019	17.49%	17.95%	19.58%	21.88%				
2020	18.32%	19.39%	21.77%					
2021	19.04%	19.83%						
2022	19.19%							

AY/RL	Average Severity on Claims in Excess of \$250,000							
	1	2	3	4	5	6	7	8
2009	666,451	534,454	483,069	464,430	465,324	471,761	480,800	488,789
2010	598,988	511,469	462,972	444,516	452,779	471,873	468,372	477,443
2011	755,952	605,356	527,764	499,793	496,659	483,048	495,334	502,379
2012	656,500	555,315	493,114	479,912	470,032	482,043	490,048	501,987
2013	663,708	555,969	509,393	488,532	483,242	487,979	495,415	500,142
2014	634,645	538,453	497,353	480,372	480,208	480,385	489,570	501,086
2015	741,001	622,876	551,860	517,197	510,467	520,842	518,321	524,824
2016	768,448	613,026	551,558	524,132	517,899	512,303	515,122	
2017	790,306	644,385	581,643	541,667	536,683	535,983		
2018	801,084	663,480	576,548	538,256	528,361			
2019	760,228	620,939	541,145	504,950				
2020	780,771	635,560	537,328					
2021	798,842	605,326						
2022	743,705							

AY/RL	Median Severity on Claims in Excess of \$250,000							
	1	2	3	4	5	6	7	8
2009	357,747	324,630	320,850	327,576	337,959	343,520	350,317	353,038
2010	351,888	323,264	319,959	323,321	332,799	338,843	343,137	345,436
2011	338,812	317,318	315,561	324,630	329,894	336,262	341,638	343,666
2012	352,315	323,762	317,582	319,560	322,740	327,409	332,931	335,982
2013	339,748	328,031	319,898	320,043	321,308	325,900	331,968	338,834
2014	350,275	328,624	326,285	321,073	323,360	325,930	330,515	332,734
2015	351,090	328,647	321,149	322,112	326,521	330,867	333,288	335,781
2016	350,394	325,622	322,712	325,347	328,188	330,966	336,445	
2017	356,013	318,829	316,649	320,084	324,075	324,286		
2018	371,857	337,500	329,956	331,069	330,486			
2019	360,343	331,716	320,390	320,137				
2020	367,251	327,015	320,150					
2021	364,502	326,703						
2022	369,348							

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

AY/RL	Number of Claims in Excess of \$500,000							
	1	2	3	4	5	6	7	8
2009	165	225	325	507	697	876	998	1,093
2010	160	222	318	466	648	781	879	963
2011	166	213	297	408	543	653	735	794
2012	180	229	302	401	496	598	657	732
2013	190	224	263	337	426	490	547	579
2014	173	208	281	393	481	531	567	612
2015	205	270	329	440	501	554	589	642
2016	226	285	340	420	491	552	601	
2017	252	301	369	425	494	562		
2018	311	397	453	532	609			
2019	304	360	443	545				
2020	293	358	433					
2021	326	399						
2022	360							

AY/RL	% of Indemnity Incurred on Claims in Excess of \$500,000							
	1	2	3	4	5	6	7	8
2009	4.93%	4.17%	5.33%	7.16%	8.94%	10.80%	11.91%	13.06%
2010	3.45%	3.53%	4.54%	6.20%	7.93%	9.72%	10.41%	11.42%
2011	5.93%	5.23%	5.35%	6.24%	7.40%	8.23%	9.39%	10.26%
2012	4.29%	4.01%	4.46%	5.81%	6.67%	8.15%	9.00%	10.30%
2013	3.99%	3.70%	4.29%	5.23%	6.28%	7.37%	8.00%	8.68%
2014	3.06%	3.06%	3.86%	5.39%	6.51%	7.14%	7.84%	8.58%
2015	5.14%	4.80%	5.20%	6.27%	6.94%	8.12%	8.55%	9.07%
2016	4.85%	4.22%	5.17%	6.17%	6.94%	7.80%	8.44%	
2017	6.01%	5.54%	6.47%	6.88%	7.79%	8.78%		
2018	7.41%	6.65%	6.92%	7.31%	7.95%			
2019	7.43%	6.50%	6.94%	7.43%				
2020	7.46%	6.22%	6.29%					
2021	7.37%	5.83%						
2022	6.76%							

AY/RL	Average Severity on Claims in Excess of \$500,000							
	1	2	3	4	5	6	7	8
2009	1,583,757	1,489,075	1,333,179	1,143,346	1,058,267	1,006,255	995,300	985,602
2010	1,316,950	1,295,984	1,227,970	1,094,567	1,016,981	1,057,327	988,809	990,213
2011	1,895,778	1,899,848	1,619,256	1,434,716	1,282,268	1,138,474	1,125,240	1,120,208
2012	1,491,439	1,473,253	1,332,823	1,266,193	1,173,196	1,141,796	1,128,437	1,123,713
2013	1,608,761	1,473,313	1,497,533	1,389,106	1,280,308	1,237,768	1,195,950	1,180,970
2014	1,489,907	1,437,269	1,367,561	1,231,959	1,179,070	1,163,669	1,177,038	1,182,984
2015	1,757,124	1,664,217	1,577,764	1,346,996	1,294,756	1,294,549	1,249,708	1,221,829
2016	1,809,691	1,649,349	1,554,640	1,429,807	1,350,583	1,268,069	1,227,491	
2017	1,885,712	1,798,238	1,715,303	1,566,258	1,484,428	1,413,279		
2018	1,767,486	1,609,294	1,497,766	1,384,110	1,341,584			
2019	1,759,181	1,655,565	1,474,423	1,332,194				
2020	1,711,121	1,616,422	1,457,152					
2021	1,741,963	1,573,033						
2022	1,633,632							

AY/RL	% of Claims in Excess of \$500,000							
	1	2	3	4	5	6	7	8
2009	0.052%	0.069%	0.099%	0.153%	0.210%	0.263%	0.299%	0.327%
2010	0.050%	0.067%	0.095%	0.139%	0.193%	0.232%	0.260%	0.285%
2011	0.052%	0.065%	0.089%	0.122%	0.162%	0.195%	0.219%	0.237%
2012	0.054%	0.067%	0.087%	0.116%	0.143%	0.172%	0.189%	0.210%
2013	0.055%	0.063%	0.074%	0.094%	0.119%	0.137%	0.152%	0.161%
2014	0.048%	0.057%	0.076%	0.106%	0.129%	0.142%	0.152%	0.164%
2015	0.055%	0.071%	0.086%	0.114%	0.130%	0.144%	0.153%	0.166%
2016	0.060%	0.073%	0.087%	0.107%	0.125%	0.140%	0.153%	
2017	0.063%	0.074%	0.090%	0.104%	0.120%	0.137%		
2018	0.077%	0.096%	0.109%	0.128%	0.146%			
2019	0.075%	0.087%	0.106%	0.130%				
2020	0.093%	0.111%	0.133%					
2021	0.091%	0.109%						
2022	0.097%							

AY/RL	% of Medical Incurred on Claims in Excess of \$500,000							
	1	2	3	4	5	6	7	8
2009	9.41%	9.35%	9.87%	11.42%	13.35%	15.06%	16.57%	17.53%
2010	7.75%	7.76%	8.61%	9.74%	11.66%	13.92%	14.28%	15.35%
2011	10.69%	10.51%	10.89%	12.08%	13.50%	13.78%	14.80%	15.57%
2012	9.14%	8.82%	9.14%	10.29%	11.13%	12.35%	13.00%	13.94%
2013	10.07%	8.48%	8.76%	9.48%	10.40%	10.98%	11.61%	11.76%
2014	8.49%	7.69%	8.50%	9.51%	10.47%	11.04%	11.64%	12.36%
2015	10.48%	10.57%	10.96%	11.48%	12.01%	12.54%	12.57%	13.26%
2016	12.20%	11.59%	11.38%	11.87%	12.51%	12.52%	12.80%	
2017	13.29%	12.50%	12.96%	12.84%	13.43%	13.87%		
2018	14.12%	13.59%	12.98%	13.33%	14.24%			
2019	12.95%	11.81%	11.37%	11.85%				
2020	14.09%	13.42%	12.98%					
2021	14.68%	13.41%						
2022	14.42%							

AY/RL	Median Severity on Claims in Excess of \$500,000							
	1	2	3	4	5	6	7	8
2009	856,492	746,390	704,408	666,007	651,693	652,119	670,652	664,343
2010	861,187	764,053	699,036	675,911	663,702	669,405	671,837	674,626
2011	866,151	780,562	726,826	702,491	701,315	684,272	685,091	688,913
2012	913,629	802,956	766,841	740,885	703,789	700,751	710,565	709,477
2013	812,234	764,360	757,865	714,457	683,684	693,127	681,962	699,878
2014	766,592	797,440	750,095	738,829	734,903	737,125	753,388	744,464
2015	827,299	784,206	761,418	704,058	703,784	728,358	727,402	709,140
2016	831,348	795,812	795,783	796,222	747,952	740,411	736,385	
2017	1,013,260	932,621	888,291	820,716	795,142	791,301		
2018	879,393	843,092	827,990	769,073	752,560			
2019	934,730	881,492	817,562	779,142				
2020	849,259	852,510	812,917					
2021	858,460	795,921						
2022	876,715							

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

AY/RL	Number of Claims in Excess of \$1,000,000							
	1	2	3	4	5	6	7	8
2009	66	80	97	126	155	179	214	222
2010	62	74	88	107	138	165	180	198
2011	72	84	99	118	131	144	163	179
2012	76	83	93	107	129	150	168	187
2013	75	77	95	105	124	145	150	170
2014	69	81	99	129	145	155	172	187
2015	85	100	116	130	143	165	173	182
2016	95	108	125	149	164	181	197	
2017	128	146	163	171	188	206		
2018	130	154	176	194	200			
2019	141	150	170	187				
2020	127	146	164					
2021	137	152						
2022	144							

AY/RL	% of Indemnity Incurred on Claims in Excess of \$1,000,000							
	1	2	3	4	5	6	7	8
2009	3.19%	2.44%	3.02%	3.73%	4.16%	4.89%	5.23%	5.66%
2010	2.05%	1.95%	2.30%	2.97%	3.47%	4.48%	4.51%	4.96%
2011	4.61%	3.87%	3.45%	3.63%	3.62%	3.67%	4.26%	4.64%
2012	2.85%	2.52%	2.43%	3.04%	3.29%	3.93%	4.33%	5.10%
2013	2.63%	2.17%	2.68%	3.07%	3.49%	4.14%	4.25%	4.73%
2014	1.95%	1.87%	2.19%	2.87%	3.29%	3.50%	3.98%	4.44%
2015	3.58%	3.09%	3.17%	3.38%	3.70%	4.57%	4.70%	4.81%
2016	3.18%	2.57%	3.17%	3.61%	3.86%	4.31%	4.68%	
2017	4.55%	3.98%	4.51%	4.55%	5.07%	5.57%		
2018	5.32%	4.34%	4.36%	4.29%	4.39%			
2019	5.66%	4.66%	4.66%	4.60%				
2020	5.40%	4.29%	3.99%					
2021	5.53%	3.92%						
2022	4.84%							

AY/RL	Average Severity on Claims in Excess of \$1,000,000							
	1	2	3	4	5	6	7	8
2009	2,929,647	2,994,669	2,961,601	2,669,595	2,508,146	2,419,675	2,253,533	2,293,645
2010	2,319,764	2,551,176	2,721,607	2,573,064	2,361,088	2,529,967	2,256,687	2,265,089
2011	3,501,327	3,799,392	3,552,595	3,346,585	3,230,543	2,833,256	2,749,070	2,689,954
2012	2,580,666	2,862,477	2,800,066	2,869,086	2,626,171	2,574,160	2,478,149	2,466,146
2013	3,055,250	3,004,383	2,993,643	3,007,809	2,830,047	2,642,839	2,639,631	2,458,727
2014	2,762,009	2,651,268	2,665,277	2,401,311	2,380,522	2,372,646	2,341,939	2,355,611
2015	3,292,144	3,358,249	3,256,390	2,987,729	2,894,225	2,784,679	2,660,482	2,644,458
2016	3,364,830	3,261,503	3,073,957	2,793,997	2,706,926	2,504,676	2,396,220	
2017	3,048,236	2,985,078	3,030,167	2,898,382	2,816,613	2,703,307		
2018	3,269,499	3,060,566	2,784,995	2,637,510	2,713,099			
2019	2,997,854	3,008,263	2,754,947	2,606,628				
2020	3,049,743	2,963,713	2,730,558					
2021	3,211,319	3,028,090						
2022	3,027,438							

AY/RL	% of Claims in Excess of \$1,000,000							
	1	2	3	4	5	6	7	8
2009	0.021%	0.025%	0.029%	0.038%	0.047%	0.054%	0.064%	0.066%
2010	0.019%	0.022%	0.026%	0.032%	0.041%	0.049%	0.053%	0.059%
2011	0.023%	0.026%	0.030%	0.035%	0.039%	0.043%	0.049%	0.053%
2012	0.023%	0.024%	0.027%	0.031%	0.037%	0.043%	0.048%	0.054%
2013	0.022%	0.022%	0.027%	0.029%	0.035%	0.040%	0.042%	0.047%
2014	0.019%	0.022%	0.027%	0.035%	0.039%	0.042%	0.046%	0.050%
2015	0.023%	0.026%	0.030%	0.034%	0.037%	0.043%	0.045%	0.047%
2016	0.025%	0.028%	0.032%	0.038%	0.042%	0.046%	0.050%	
2017	0.032%	0.036%	0.040%	0.042%	0.046%	0.050%		
2018	0.032%	0.037%	0.042%	0.047%	0.048%			
2019	0.035%	0.036%	0.041%	0.045%				
2020	0.040%	0.045%	0.050%					
2021	0.038%	0.042%						
2022	0.039%							

AY/RL	% of Medical Incurred on Claims in Excess of \$1,000,000							
	1	2	3	4	5	6	7	8
2009	7.24%	7.05%	6.90%	6.91%	7.40%	7.68%	8.41%	8.63%
2010	5.47%	5.34%	5.61%	5.52%	6.07%	7.33%	6.91%	7.49%
2011	8.66%	8.47%	8.29%	8.56%	8.83%	8.16%	8.61%	9.09%
2012	6.86%	6.42%	6.25%	6.57%	6.93%	7.49%	7.85%	8.33%
2013	7.78%	6.25%	6.65%	6.75%	7.13%	7.35%	7.50%	7.66%
2014	6.49%	5.78%	6.22%	6.58%	6.95%	7.22%	7.68%	8.20%
2015	8.43%	8.30%	8.49%	8.16%	8.31%	8.60%	8.44%	8.81%
2016	9.96%	9.16%	8.78%	8.82%	9.07%	8.78%	8.84%	
2017	11.18%	10.45%	10.58%	10.06%	10.19%	10.24%		
2018	11.20%	10.49%	9.93%	9.95%	10.24%			
2019	10.39%	9.16%	8.43%	8.30%				
2020	11.16%	10.34%	9.63%					
2021	11.51%	10.14%						
2022	10.82%							

AY/RL	Median Severity on Claims in Excess of \$1,000,000							
	1	2	3	4	5	6	7	8
2009	2,124,097	1,928,934	2,085,090	1,838,022	1,606,032	1,530,392	1,409,045	1,462,255
2010	1,854,113	1,812,778	1,791,152	1,729,271	1,599,080	1,527,830	1,518,707	1,485,222
2011	2,242,237	2,237,095	1,721,535	1,654,282	1,662,031	1,555,890	1,506,067	1,546,016
2012	1,892,316	1,945,519	1,949,557	2,079,645	1,749,297	1,664,434	1,698,179	1,676,336
2013	1,749,237	1,898,610	1,797,017	1,944,612	1,936,388	1,826,884	1,689,565	1,581,068
2014	1,967,582	2,021,951	1,808,725	1,610,416	1,701,557	1,638,270	1,623,331	1,604,079
2015	1,854,040	1,850,592	1,799,572	2,032,972	2,059,819	2,025,823	1,838,673	1,795,405
2016	2,259,791	1,862,813	1,919,978	1,801,054	1,807,709	1,793,547	1,639,810	
2017	1,813,439	1,861,618	1,918,238	1,805,383	1,770,687	1,679,076		
2018	1,990,184	1,895,502	1,830,452	1,684,110	1,746,747			
2019	1,897,421	2,085,413	2,102,493	1,923,520				
2020	2,071,067	2,046,706	1,891,765					
2021	2,478,979	2,110,068						
2022	1,888,926							

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 September 30, 2024

Accident	Evaluated as of (in months):									
Year	<u>9</u>	<u>21</u>	<u>33</u>	<u>45</u>	<u>57</u>	<u>69</u>	<u>81</u>	<u>93</u>	<u>105</u>	<u>117</u>
2003							6,232	6,527	6,756	6,956
2004						5,460	5,865	6,157	6,388	6,579
2005					4,549	5,101	5,501	5,824	6,092	6,281
2006				3,909	4,704	5,306	5,766	6,090	6,352	6,572
2007			3,025	4,177	5,043	5,711	6,244	6,613	6,912	7,144
2008		1,734	3,273	4,582	5,577	6,331	6,862	7,294	7,615	7,837
2009	464	1,944	3,685	5,142	6,238	7,024	7,653	8,107	8,428	8,669
2010	510	2,060	3,861	5,274	6,318	7,129	7,753	8,164	8,454	8,665
2011	496	2,091	3,800	5,214	6,311	7,170	7,733	8,096	8,366	8,566
2012	509	2,086	3,925	5,422	6,548	7,308	7,786	8,136	8,409	8,556
2013	521	2,282	4,171	5,647	6,652	7,293	7,729	8,059	8,242	8,364
2014	577	2,452	4,378	5,778	6,684	7,270	7,714	7,958	8,128	8,251
2015	641	2,548	4,468	5,780	6,605	7,182	7,523	7,740	7,918	8,052
2016	631	2,617	4,506	5,784	6,617	7,115	7,451	7,698	7,873	
2017	677	2,712	4,577	5,805	6,543	7,021	7,374	7,630		
2018	751	2,835	4,748	5,979	6,796	7,366	7,741			
2019	750	2,808	4,740	6,057	6,918	7,501				
2020	650	2,917	4,867	6,239	7,170					
2021	722	2,748	4,688	6,059						
2022	746	3,030	5,141							
2023	849	3,301								
2024	925									

	Annual Change									
Year	<u>9</u>	<u>21</u>	<u>33</u>	<u>45</u>	<u>57</u>	<u>69</u>	<u>81</u>	<u>93</u>	<u>105</u>	<u>117</u>
2004							-5.9%	-5.7%	-5.5%	-5.4%
2005						-6.6%	-6.2%	-5.4%	-4.6%	-4.5%
2006					3.4%	4.0%	4.8%	4.6%	4.3%	4.6%
2007				6.8%	7.2%	7.6%	8.3%	8.6%	8.8%	8.7%
2008			8.2%	9.7%	10.6%	10.9%	9.9%	10.3%	10.2%	9.7%
2009		12.1%	12.6%	12.2%	11.9%	10.9%	11.5%	11.1%	10.7%	10.6%
2010	10.0%	5.9%	4.8%	2.6%	1.3%	1.5%	1.3%	0.7%	0.3%	0.0%
2011	-2.8%	1.5%	-1.6%	-1.1%	-0.1%	0.6%	-0.3%	-0.8%	-1.0%	-1.1%
2012	2.6%	-0.2%	3.3%	4.0%	3.8%	1.9%	0.7%	0.5%	0.5%	-0.1%
2013	2.2%	9.4%	6.3%	4.2%	1.6%	-0.2%	-0.7%	-0.9%	-2.0%	-2.2%
2014	10.9%	7.5%	5.0%	2.3%	0.5%	-0.3%	-0.2%	-1.2%	-1.4%	-1.4%
2015	11.0%	3.9%	2.1%	0.0%	-1.2%	-1.2%	-2.5%	-2.7%	-2.6%	-2.4%
2016	-1.6%	2.7%	0.8%	0.1%	0.2%	-0.9%	-1.0%	-0.5%	-0.6%	
2017	7.3%	3.6%	1.6%	0.3%	-1.1%	-1.3%	-1.0%	-0.9%		
2018	11.1%	4.5%	3.7%	3.0%	3.9%	4.9%	5.0%			
2019	-0.2%	-1.0%	-0.2%	1.3%	1.8%	1.8%				
2020	-13.3%	3.9%	2.7%	3.0%	3.6%					
2021	11.1%	-5.8%	-3.7%	-2.9%						
2022	3.3%	10.3%	9.7%							
2023	13.8%	8.9%								
2024	9.0%									

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
2012	66.2%	68.2%	65.7%	67.8%	67.0%
2013	66.8%	68.5%	65.9%	67.0%	67.5%
2014	67.6%	70.6%	65.8%	68.5%	68.7%
2015	69.1%	71.2%	65.6%	70.5%	68.8%
2016	70.2%	71.2%	67.1%	69.9%	69.7%
2017	72.3%	74.3%	69.4%	73.0%	72.2%
2018	71.2%	74.9%	68.9%	71.1%	73.0%
2019	68.4%	76.1%	68.4%	70.6%	73.9%
2020	72.1%	76.4%	67.7%	74.3%	73.6%
2021	70.7%	77.4%	68.3%	74.9%	74.2%
2022	72.8%	77.5%	69.5%	75.2%	75.0%

**Average ALAE per Claim with Significant ALAE**

Policy Year	Bay Area	Los Angeles	Other CA	CT Claims	Non-CT Claims
2012	5,368	5,482	5,362	4,901	5,515
2013	5,322	5,578	5,414	4,834	5,615
2014	5,693	5,829	5,508	5,410	5,775
2015	5,358	5,504	5,490	5,186	5,541
2016	5,691	5,752	5,896	5,177	5,921
2017	5,804	5,940	5,844	5,547	5,959
2018	5,648	6,200	5,720	5,545	6,084
2019	6,257	6,047	5,898	5,342	6,186
2020	5,849	6,066	5,974	5,626	6,110
2021	5,729	6,276	5,967	5,645	6,259
2022	6,034	6,376	6,155	5,593	6,473

**Change in Average ALAE per Claim with Significant ALAE**

Policy Year	Bay Area	Los Angeles	Other CA	CT Claims	Non-CT Claims
2012-13	-0.9%	1.8%	1.0%	-1.4%	1.8%
2013-14	7.0%	4.5%	1.7%	11.9%	2.8%
2014-15	-5.9%	-5.6%	-0.3%	-4.1%	-4.1%
2015-16	6.2%	4.5%	7.4%	-0.2%	6.9%
2016-17	2.0%	3.3%	-0.9%	7.1%	0.7%
2017-18	-2.7%	4.4%	-2.1%	0.0%	2.1%
2018-19	10.8%	-2.5%	3.1%	-3.7%	1.7%
2019-20	-6.5%	0.3%	1.3%	5.3%	-1.2%
2020-21	-2.0%	3.5%	-0.1%	0.3%	2.4%
2021-22	5.3%	1.6%	3.2%	-0.9%	3.4%

Significant ALAE are claims with paid ALAE greater than \$1,000.

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

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

First Quarter of Service Year										
Region	<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>	<u>22-23</u>	<u>23-24</u>
Bay Area	-6.7%	-2.4%	-3.6%	-3.9%	-5.8%	-3.8%	0.1%	---	4.8%	12.8%
Los Angeles	1.7%	6.5%	-3.6%	-5.8%	-0.3%	-0.7%	5.4%	---	10.2%	11.5%
Other	1.3%	12.9%	-4.0%	4.0%	-5.0%	-5.8%	6.6%	---	15.4%	10.1%
All Regions	0.1%	6.9%	-3.7%	-2.4%	-2.7%	-2.8%	5.0%	---	11.2%	11.2%
Second Quarter of Service Year										
Region	<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>	<u>22-23</u>	<u>23-24</u>
Bay Area	0.0%	-5.5%	-0.4%	-2.4%	-6.0%	-23.6%	---	1.2%	10.0%	13.3%
Los Angeles	2.7%	2.7%	-2.4%	-5.3%	6.2%	-20.9%	---	9.4%	13.6%	15.9%
Other	3.3%	14.5%	-3.0%	0.4%	-4.5%	-25.6%	---	7.0%	10.9%	9.2%
All Regions	2.4%	4.9%	-2.3%	-3.0%	0.7%	-22.8%	---	7.4%	12.2%	13.2%
Third Quarter of Service Year										
Region	<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>	<u>22-23</u>	<u>23-24</u>
Bay Area	0.6%	-3.1%	-1.8%	-5.5%	-8.6%	1.9%	---	6.2%	8.1%	1.0%
Los Angeles	4.5%	4.3%	-4.3%	-0.7%	6.6%	-6.2%	---	5.5%	13.3%	12.3%
Other	1.4%	17.2%	-6.1%	1.7%	-1.7%	-10.3%	---	9.4%	8.9%	4.6%
All Regions	2.8%	7.1%	-4.5%	-0.7%	1.5%	-6.4%	---	6.9%	11.1%	8.2%
Fourth Quarter of Service Year										
Region	<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>	<u>22-23</u>	<u>23-24</u>
Bay Area	0.0%	18.1%	-4.8%	-1.4%	-4.5%	-2.7%	---	21.5%	14.2%	
Los Angeles	1.1%	32.7%	-3.7%	4.0%	9.2%	-8.9%	---	14.2%	16.4%	
Other	-8.2%	39.9%	-6.9%	2.6%	1.9%	-12.1%	---	26.6%	17.4%	
All Regions	-2.1%	32.2%	-4.9%	2.6%	4.7%	-9.0%	---	18.8%	16.5%	
First Three Quarters of Service Year										
Region	<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>	<u>22-23</u>	<u>23-24</u>
Bay Area	-2.2%	-3.7%	-1.9%	-3.9%	-6.8%	-8.9%	---	---	7.6%	9.0%
Los Angeles	2.9%	4.5%	-3.4%	-4.1%	4.1%	-9.5%	---	---	12.3%	13.3%
Other	2.0%	14.8%	-4.4%	2.0%	-3.7%	-14.0%	---	---	11.7%	8.1%
All Regions	1.7%	6.3%	-3.5%	-2.1%	-0.2%	-10.9%	---	---	11.5%	10.9%
Service Year										
Region	<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>	<u>22-23</u>	<u>23-24</u>
Bay Area	-2.0%	-1.0%	-2.4%	-3.5%	-6.4%	-8.0%	---	---	9.2%	
Los Angeles	2.7%	7.5%	-3.5%	-3.0%	4.8%	-9.4%	---	---	13.3%	
Other	0.7%	17.6%	-4.7%	2.1%	-3.0%	-13.7%	---	---	13.1%	
All Regions	1.3%	9.2%	-3.7%	-1.4%	0.5%	-10.6%	---	---	12.7%	

Note: The number of ML reports for 2021 through 2024 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	<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>	<u>22-23</u>	<u>23-24</u>
Bay Area	-7.3%	-4.8%	-4.1%	-5.4%	-1.2%	-6.1%	16.6%	20.4%	7.9%	16.6%
Los Angeles	-2.5%	14.6%	-12.2%	-12.4%	-0.3%	-2.0%	14.6%	13.6%	10.9%	18.7%
Other	-3.2%	15.0%	-19.0%	1.2%	-7.5%	2.4%	14.8%	45.4%	15.1%	16.7%
All Regions	-3.4%	12.0%	-13.0%	-8.1%	-2.4%	-1.4%	14.9%	23.1%	11.9%	17.8%

Second Quarter of Service Year										
Region	<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>	<u>22-23</u>	<u>23-24</u>
Bay Area	-4.2%	-2.3%	-4.7%	-0.8%	-6.8%	-23.3%	70.3%	-0.4%	12.0%	12.9%
Los Angeles	-0.4%	9.8%	-13.6%	-10.4%	4.3%	-21.1%	51.9%	6.1%	13.3%	22.1%
Other	7.1%	12.4%	-22.1%	-1.9%	2.2%	-26.4%	120.7%	1.3%	15.9%	11.5%
All Regions	1.0%	8.9%	-14.9%	-7.0%	2.2%	-22.8%	72.0%	3.7%	14.0%	17.5%

Third Quarter of Service Year										
Region	<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>	<u>22-23</u>	<u>23-24</u>
Bay Area	-2.1%	1.6%	-9.0%	-1.1%	-2.3%	9.6%	20.4%	5.9%	8.2%	5.7%
Los Angeles	4.1%	2.4%	-13.3%	-0.4%	4.0%	-0.6%	19.2%	7.6%	20.6%	14.1%
Other	4.1%	10.1%	-17.0%	-3.6%	6.8%	1.5%	48.5%	10.5%	10.6%	12.4%
All Regions	3.2%	4.4%	-13.8%	-1.4%	3.9%	1.3%	27.5%	8.3%	15.7%	12.5%

Fourth Quarter of Service Year										
Region	<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>	<u>22-23</u>	<u>23-24</u>
Bay Area	6.1%	18.8%	-15.0%	9.1%	0.3%	-3.2%	29.4%	19.1%	17.4%	
Los Angeles	6.6%	29.3%	-14.3%	2.7%	11.4%	-5.7%	21.5%	18.7%	22.4%	
Other	-2.9%	27.7%	-16.7%	8.9%	8.0%	-7.0%	48.4%	25.5%	23.2%	
All Regions	3.8%	27.3%	-15.1%	5.2%	8.9%	-5.7%	29.8%	20.8%	22.1%	

First Three Quarters of Service Year										
Region	<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>	<u>22-23</u>	<u>23-24</u>
Bay Area	-4.7%	-2.0%	-5.9%	-2.5%	-3.5%	-6.9%	33.0%	8.1%	9.4%	11.8%
Los Angeles	0.2%	9.1%	-13.0%	-8.2%	2.6%	-8.1%	27.2%	9.0%	14.9%	18.3%
Other	2.6%	12.5%	-19.4%	-1.4%	0.3%	-7.7%	56.3%	16.1%	13.8%	13.6%
All Regions	0.1%	8.5%	-13.9%	-5.7%	1.2%	-7.9%	35.8%	11.1%	13.8%	16.0%

Service Year										
Region	<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>	<u>22-23</u>	<u>23-24</u>
Bay Area	-3.6%	0.4%	-7.1%	-1.0%	-3.0%	-6.4%	32.5%	9.6%	11.3%	
Los Angeles	0.8%	11.2%	-13.2%	-6.9%	3.8%	-7.8%	26.4%	10.4%	16.7%	
Other	2.0%	14.1%	-19.1%	-0.2%	1.4%	-7.6%	55.1%	17.3%	16.0%	
All Regions	0.5%	10.5%	-14.1%	-4.4%	2.2%	-7.6%	34.9%	12.4%	15.8%	

Note: The number of ML reports for 2021 through 2024 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										
Region	<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>	<u>22-23</u>	<u>22-23</u>
Bay Area	-0.7%	-2.5%	-0.5%	-1.5%	4.8%	-2.4%	16.4%	---	3.0%	3.4%
Los Angeles	-4.1%	7.6%	-8.9%	-7.0%	0.0%	-1.3%	8.7%	---	0.7%	6.4%
Other	-4.4%	1.9%	-15.5%	-2.8%	-2.6%	8.7%	7.8%	---	-0.3%	6.0%
All Regions	-3.5%	4.8%	-9.7%	-5.8%	0.4%	1.5%	9.4%	---	0.6%	5.9%

Second Quarter of Service Year										
Region	<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>	<u>22-23</u>	<u>23-24</u>
Bay Area	-4.2%	3.4%	-4.4%	1.7%	-0.8%	0.3%	---	-1.6%	1.8%	-0.4%
Los Angeles	-3.0%	6.9%	-11.4%	-5.4%	-1.8%	-0.3%	---	-3.0%	-0.3%	5.4%
Other	3.7%	-1.8%	-19.6%	-2.3%	7.0%	-1.0%	---	-5.3%	4.5%	2.1%
All Regions	-1.4%	3.8%	-12.8%	-4.1%	1.5%	0.0%	---	-3.5%	1.5%	3.7%

Third Quarter of Service Year										
Region	<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>	<u>22-23</u>	<u>23-24</u>
Bay Area	-2.7%	4.8%	-7.3%	4.6%	6.9%	7.5%	---	-0.3%	0.1%	4.6%
Los Angeles	-0.3%	-1.8%	-9.4%	0.3%	-2.5%	5.9%	---	1.9%	6.5%	1.5%
Other	2.6%	-6.1%	-11.6%	-5.2%	8.6%	13.2%	---	1.0%	1.6%	7.5%
All Regions	0.4%	-2.5%	-9.7%	-0.7%	2.4%	8.2%	---	1.3%	4.2%	4.0%

Fourth Quarter of Service Year										
Region	<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>	<u>22-23</u>	<u>23-24</u>
Bay Area	6.1%	0.6%	-10.7%	10.6%	5.1%	-0.5%	---	-2.0%	2.8%	
Los Angeles	5.4%	-2.5%	-11.1%	-1.2%	2.0%	3.5%	---	4.0%	5.2%	
Other	5.8%	-8.7%	-10.6%	6.1%	6.0%	5.7%	---	-0.9%	5.0%	
All Regions	6.1%	-3.7%	-10.7%	2.5%	4.0%	3.6%	---	1.7%	4.8%	

First Three Quarters of Service Year										
Region	<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>	<u>22-23</u>	<u>23-24</u>
Bay Area	-2.5%	1.8%	-4.0%	1.5%	3.5%	2.2%	---	---	1.6%	2.6%
Los Angeles	-2.6%	4.4%	-9.9%	-4.3%	-1.4%	1.5%	---	---	2.3%	4.5%
Other	0.5%	-2.0%	-15.7%	-3.4%	4.2%	7.3%	---	---	1.9%	5.1%
All Regions	-1.6%	2.1%	-10.8%	-3.7%	1.4%	3.4%	---	---	2.1%	4.5%

Service Year										
Region	<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>	<u>22-23</u>	<u>23-24</u>
Bay Area	-1.7%	1.5%	-4.9%	2.6%	3.7%	1.7%	---	---	1.9%	
Los Angeles	-1.8%	3.4%	-10.0%	-4.0%	-1.0%	1.8%	---	---	3.0%	
Other	1.2%	-3.0%	-15.1%	-2.2%	4.5%	7.0%	---	---	2.6%	
All Regions	-0.8%	1.2%	-10.7%	-3.0%	1.7%	3.4%	---	---	2.7%	

Note: The number of ML reports for 2021 through 2024 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 MCCP per Reported Indemnity Claim - Statewide**

As of September 30, 2024

Accident Year	Evaluated as of (in months):							
	<u>9</u>	<u>21</u>	<u>33</u>	<u>45</u>	<u>57</u>	<u>69</u>	<u>81</u>	<u>93</u>
2015	491	1,095	1,473	1,706	1,843	1,875	1,933	1,981
2016	485	1,041	1,386	1,589	1,658	1,736	1,805	1,843
2017	467	1,016	1,364	1,525	1,648	1,735	1,788	1,834
2018	494	1,072	1,361	1,560	1,697	1,782	1,844	
2019	489	1,003	1,356	1,573	1,701	1,795		
2020	418	979	1,322	1,518	1,659			
2021	435	939	1,277	1,514				
2022	420	896	1,260					
2023	440	956						
2024	471							

Accident Year	Annual Change							
	<u>9</u>	<u>21</u>	<u>33</u>	<u>45</u>	<u>57</u>	<u>69</u>	<u>81</u>	<u>93</u>
2016	-1.2%	-5.0%	-5.9%	-6.8%	-10.0%	-7.4%	-6.6%	-6.9%
2017	-3.7%	-2.4%	-1.5%	-4.1%	-0.6%	0.0%	-1.0%	-0.5%
2018	5.8%	5.5%	-0.3%	2.3%	2.9%	2.7%	3.1%	
2019	-0.9%	-6.5%	-0.3%	0.9%	0.3%	0.7%		
2020	-14.5%	-2.4%	-2.5%	-3.5%	-2.5%			
2021	4.1%	-4.1%	-3.4%	-0.2%				
2022	-3.4%	-4.6%	-1.3%					
2023	4.7%	6.7%						
2024	7.1%							

Source: WCIRB accident year experience calls, excluding COVID-19 claims for accident years 2020-2024.

## **Item AC25-03-02**

### **12/31/2024 Experience Review**

Staff has prepared a preliminary analysis of statewide experience through December 31, 2024, which is included in Exhibits 1 through 8. This information reflects insurers writing 95% of the market based on 2024 premium levels. The methodologies used are consistent with those reflected in the September 1, 2024 Pure Premium Rate Filing. Wage and loss levels are projected to September 1, 2026—the approximate midpoint of experience on policies incepting in between September 1, 2025 and August 31, 2026 and premiums were adjusted to the September 1, 2024 advisory pure premium rate level. The information shown in Exhibits 1 through 8 excludes COVID-19 claims for accident years 2020 through 2022.

As shown in Exhibit 8, the preliminary projected loss ratio for policies incepting between September 1, 2025 and August 31, 2026 based on December 31, 2024 insurer experience and the September 1, 2024 Pure Premium Rate Filing methodologies is 0.831. (The projected loss ratio included in the September 1, 2024 Pure Premium Rate Filing was 0.746.)

Additional supplemental information is included in Exhibits 9 through 13.

**California Workers' Compensation  
Accident Year Experience as of December 31, 2024**

<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>
1983	1,918,909,059	781,735,188	3,209,968	608,467,216	9,007,694	6,101,462	1,408,521,528	0.734
1984	2,273,793,345	1,021,391,712	1,834,765	772,693,655	5,698,629	15,680,008	1,817,298,769	0.799
1985	2,696,127,786	1,209,165,822	2,112,553	945,140,286	8,245,379	8,434,567	2,173,098,607	0.806
1986	3,375,583,067	1,330,897,474	3,821,966	1,116,077,195	14,716,002	11,739,524	2,477,252,161	0.734
1987	4,237,285,891	1,465,522,424	4,932,491	1,315,941,555	39,439,188	10,768,745	2,836,604,403	0.669
1988	5,008,550,186	1,656,619,279	3,832,504	1,519,397,527	26,443,512	25,340,834	3,231,633,656	0.645
1989	5,374,380,744	1,836,614,320	4,546,147	1,741,327,125	33,242,554	27,361,252	3,643,091,398	0.678
1990	5,427,282,309	2,156,654,851	4,032,925	1,981,679,199	22,584,366	41,341,500	4,206,292,841	0.775
1991	5,590,242,083	2,367,466,550	9,021,690	2,128,461,708	22,205,935	43,384,712	4,570,540,595	0.818
1992	5,409,014,434	1,885,408,845	7,177,295	1,693,742,222	24,707,317	32,939,174	3,643,974,853	0.674
1993	5,655,000,789	1,619,905,984	6,360,242	1,467,631,831	30,575,521	27,495,985	3,151,969,563	0.557
1994	4,772,106,304	1,559,284,721	12,148,276	1,423,477,755	46,726,513	84,101,289	3,125,738,554	0.655
1995	3,588,710,540	1,694,481,518	15,194,315	1,593,455,600	63,336,866	29,667,895	3,396,136,194	0.946
1996	3,561,808,533	1,887,956,217	20,060,821	1,695,461,167	56,553,055	38,140,653	3,698,171,913	1.038
1997	3,751,305,970	2,228,404,943	19,845,515	1,966,841,586	62,898,888	63,546,237	4,341,537,169	1.157
1998	4,101,388,182	2,641,762,895	26,261,287	2,595,382,592	118,092,773	150,377,800	5,531,877,347	1.349
1999	4,270,810,329	2,872,753,704	26,048,589	2,933,605,278	81,956,652	214,200,145	6,128,564,368	1.435
2000	5,512,710,042	3,217,460,766	36,430,776	3,414,967,566	112,974,069	314,090,847	7,095,924,024	1.287
2001	9,583,424,848	4,648,487,590	47,972,384	5,233,983,521	167,633,050	520,816,378	10,618,892,923	1.108
2002	12,771,951,652	4,603,468,288	49,286,517	5,379,818,570	160,621,018	723,795,674	10,916,990,067	0.855
2003	18,525,086,939	4,436,362,731	76,508,466	5,002,730,495	180,072,528	1,123,954,291	10,819,628,511	0.584
2004	22,468,083,690	3,194,127,419	74,013,943	4,090,502,358	159,794,699	1,224,208,479	8,742,646,898	0.389
2005	20,804,351,110	2,532,476,373	65,140,544	3,679,884,497	127,314,974	974,398,924	7,379,215,312	0.355
2006	16,699,373,093	2,630,271,687	61,282,595	3,816,100,463	155,799,650	627,510,519	7,290,964,914	0.437
2007	12,874,078,632	2,770,007,833	72,406,419	4,077,509,262	160,558,245	593,162,200	7,673,643,959	0.596
2008	10,387,438,399	2,815,871,363	87,397,099	4,051,434,667	176,453,110	302,870,412	7,434,026,651	0.716
2009	8,481,189,599	2,669,260,232	82,675,753	3,842,643,288	204,832,165	255,448,520	7,054,859,958	0.832
2010	8,840,897,779	2,636,345,773	70,085,659	3,830,569,128	121,298,453	301,150,703	6,959,449,716	0.787
2011	9,408,446,253	2,584,626,799	80,151,851	3,437,054,256	153,622,466	345,947,407	6,601,402,779	0.702
2012	10,868,464,561	2,656,331,252	82,891,598	3,391,400,086	161,594,159	666,064,160	6,958,281,255	0.640
2013	13,304,415,296	2,745,983,580	93,786,274	3,320,154,303	166,617,004	931,041,016	7,257,582,177	0.546
2014	15,171,282,360	2,947,947,738	108,650,939	3,346,929,318	190,681,875	1,216,794,433	7,811,004,303	0.515
2015	16,250,083,596	3,067,203,369	129,584,001	3,362,648,010	210,556,441	1,510,649,772	8,280,641,593	0.510
2016	17,142,039,757	3,030,117,607	145,264,815	3,291,304,212	247,982,692	1,437,601,136	8,152,270,462	0.476
2017	16,809,140,967	3,005,401,977	212,547,890	3,270,959,877	356,468,911	1,444,438,023	8,289,816,678	0.493
2018	16,588,281,866	3,074,403,041	279,729,225	3,412,866,158	408,568,211	1,346,392,507	8,521,959,142	0.514
2019	15,264,381,018	3,237,787,336	385,653,672	3,460,068,699	517,165,322	1,330,207,332	8,930,882,361	0.585
2020	13,426,231,385	2,786,483,968	438,867,320	2,986,467,517	606,332,988	2,180,967,604	8,999,119,397	0.670
2021	12,873,437,064	2,748,970,587	656,068,827	2,951,366,938	890,912,226	1,690,357,632	8,937,676,210	0.694
2022	14,546,701,351	2,511,132,741	913,116,846	2,631,032,649	1,259,048,104	2,378,152,182	9,692,482,522	0.666
2023	14,950,360,829	1,734,882,020	1,110,648,769	1,893,242,736	1,540,963,434	3,613,749,853	9,893,486,812	0.662
2024	14,745,790,735	603,232,247	956,114,900	813,240,738	1,639,918,408	5,514,668,144	9,527,174,437	0.646

\* 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. COVID-19 claims and COVID-19 premium charges are excluded from 2020 to 2022.

**Incurred Indemnity Loss Development Factors**

Accident Year	<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>	Age-to-Age (in months)										<u>156/144</u>	<u>168/156</u>	<u>180/168</u>	<u>192/180</u>	<u>204/192</u>
1997																						
1998																						
1999																						
2000																						
2001																						
2002																						
2003																						
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2019																						
2020																						
2021																						
2022																						
2023																						
Selected (a)	1.969	1.262	1.109	1.053	1.035	1.020	1.014	1.007	1.008	1.007	1.005	1.006	1.004	1.003	1.003	1.002	1.003	1.002				
Cumulative	3.291	1.671	1.324	1.194	1.134	1.096	1.074	1.059	1.052	1.043	1.036	1.031	1.025	1.021	1.018	1.015	1.015	1.015				

(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	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	408/396	420/408	432/420	444/432	456/444	468/456	480/468	ULT/480Inc (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
1984											1.000	1.001	1.001	1.001	1.000	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000
1985										1.001	1.001	1.001	1.001	1.000	0.999	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000
1986									1.001	1.002	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1987								1.001	1.002	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000
1988							1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000
1989						1.001	1.000	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990					1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992			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	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993			1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.001	1.001	1.002	1.000	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.003	1.000	1.000	1.000	1.001	1.001	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000
1997	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.003	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
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	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	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001	1.001	1.002	1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002	1.001	1.003	1.001	1.000	1.001	1.000	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003	1.002	1.002	1.003	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006	1.003	1.000																					
2007	1.001																						
Selected (a)	1.002	1.002	1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.000	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.013	1.011	1.009	1.008	1.007	1.007	1.007	1.006	1.005	1.005	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

(b) The ULT/480Inc 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 and extrapolated to 80 development years.

**Incurred Medical Loss Development Factors**

Accident Year	<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														1.012	1.003	1.007
1998													1.004	1.014	1.008	1.012
1999													1.011	1.013	1.005	0.999
2000												1.013	1.012	1.006	0.999	0.995
2001										1.022	1.018	1.015	1.013	1.001	0.997	0.994
2002									1.028	1.022	1.014	1.010	0.999	0.997	1.000	0.999
2003								1.037	1.029	1.018	1.011	1.003	0.998	0.999	1.001	1.006
2004							1.043	1.032	1.026	1.012	1.006	1.001	0.996	0.998	1.002	1.000
2005						1.055	1.045	1.032	1.020	1.006	1.006	0.999	1.000	1.000	1.000	0.998
2006					1.066	1.048	1.040	1.022	1.012	1.000	1.001	1.006	0.999	1.003	1.000	1.003
2007				1.081	1.070	1.050	1.032	1.018	1.004	1.008	1.001	1.004	0.996	0.999	1.000	0.999
2008			1.129	1.092	1.061	1.041	1.026	1.010	1.005	1.002	1.005	0.999	0.999	1.001	1.001	0.999
2009		1.227	1.140	1.087	1.061	1.030	1.016	1.007	1.006	1.008	1.001	1.003	1.003	1.004	1.005	
2010		1.245	1.134	1.077	1.045	1.025	1.012	1.008	1.010	1.005	0.999	1.002	0.999	1.002		
2011	1.620	1.222	1.125	1.069	1.034	1.016	1.010	1.010	1.002	1.004	1.003	1.003	1.003			
2012	1.592	1.188	1.092	1.056	1.031	1.015	1.015	1.006	1.005	0.999	1.005	1.003				
2013	1.559	1.150	1.086	1.039	1.022	1.014	1.006	1.001	1.006	1.004	1.003					
2014	1.523	1.159	1.079	1.035	1.027	1.011	1.010	1.007	1.005	1.003						
2015	1.511	1.146	1.064	1.030	1.018	1.007	1.005	1.009	1.004							
2016	1.498	1.124	1.045	1.031	1.017	1.013	1.005	1.008								
2017	1.440	1.117	1.051	1.027	1.024	1.009	1.014									
2018	1.449	1.110	1.054	1.031	1.029	1.014										
2019	1.452	1.124	1.064	1.043	1.031											
2020	1.445	1.153	1.084	1.045												
2021	1.460	1.169	1.093													
2022	1.511	1.190														
2023	1.530															
Selected (a)	1.530	1.190	1.093	1.045	1.031	1.014	1.014	1.008	1.005	1.004	1.003	1.002	1.000	1.002	1.001	1.001
Cumulative	2.259	1.477	1.241	1.135	1.086	1.054	1.039	1.025	1.017	1.011	1.007	1.005	1.002	1.003	1.001	1.000

(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)

Accident Year	216/204	228/216	240/228	252/240	264/252	276/264	288/276	300/288	312/300	324/312	Age-to-Age (in months)										372/360	384/372	396/384	408/396	420/408	432/420	444/432	456/444	468/456	480/468	UL T/480 Inc (c)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
1983											1.002	1.006	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.004	1.003

Selected (a)  
Cumulative

(c) The UL T/480 Inc 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 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	Age-to-Age (in months)								156/144	168/156	180/168	192/180	204/192
								108/96	120/108	132/120	144/132	156/144	168/156	180/168	192/180	204/192				
1997																				
1998																	1.009	1.007	1.006	1.005
1999													1.008	1.007	1.006	1.006	1.008	1.007	1.006	1.006
2000											1.010	1.009	1.008	1.007	1.006	1.005	1.008	1.007	1.006	1.004
2001										1.014	1.012	1.011	1.008	1.007	1.006	1.005	1.008	1.007	1.006	1.004
2002									1.018	1.015	1.014	1.008	1.008	1.006	1.006	1.005	1.008	1.007	1.006	1.005
2003								1.026	1.023	1.021	1.015	1.012	1.008	1.008	1.007	1.007	1.009	1.008	1.007	1.006
2004							1.041	1.035	1.030	1.020	1.015	1.011	1.009	1.008	1.009	1.009	1.010	1.010	1.010	1.005
2005						1.060	1.047	1.042	1.028	1.020	1.016	1.013	1.010	1.010	1.010	1.010	1.011	1.009	1.007	1.006
2006					1.090	1.068	1.050	1.035	1.026	1.018	1.016	1.012	1.011	1.009	1.007	1.006	1.008	1.008	1.007	1.005
2007				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	1.008	1.007	1.006	1.005
2008			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	1.008	1.007	1.006	1.005
2009		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	1.005					
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	1.008	1.005						
2011	3.208	1.613	1.266	1.144	1.087	1.056	1.041	1.026	1.016	1.016	1.010	1.007	1.007							
2012	3.137	1.597	1.262	1.137	1.087	1.051	1.034	1.023	1.017	1.014	1.012	1.009								
2013	3.169	1.606	1.260	1.129	1.072	1.044	1.028	1.020	1.014	1.011	1.008									
2014	3.229	1.635	1.257	1.129	1.071	1.039	1.027	1.018	1.017	1.011										
2015	3.278	1.618	1.244	1.119	1.058	1.042	1.026	1.019	1.014											
2016	3.235	1.586	1.230	1.103	1.060	1.043	1.028	1.020												
2017	3.185	1.569	1.210	1.109	1.064	1.041	1.029													
2018	3.110	1.526	1.222	1.111	1.071	1.041														
2019	3.063	1.549	1.238	1.122	1.077															
2020	2.958	1.541	1.239	1.122																
2021	2.937	1.531	1.229																	
2022	2.952	1.529																		
2023	2.961																			
Selected (a)	2.961	1.529	1.229	1.122	1.077	1.041	1.029	1.020	1.015	1.012	1.010	1.009	1.008	1.007	1.006	1.005				
Cumulative	8.238	2.782	1.820	1.481	1.320	1.225	1.177	1.144	1.121	1.105	1.092	1.081	1.071	1.062	1.055	1.049				

(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	Age-to-Age (in months)												480/468	480/468	ULT/480Pd (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	1.001	1.001	1.001	1.001	1.001
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	1.001	1.001	1.001	1.001
1985												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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1.001	1.001	1.001	1.001
2006												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	1.001	1.001	1.001
2007												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	1.001	1.001	1.001
Selected (a)	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
Cumulative	1.043	1.039	1.035	1.032	1.029	1.027	1.025	1.023	1.021	1.019	1.018	1.016	1.015	1.014	1.013	1.012	1.012	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.010

(b) The ULT/480Pd 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	108/96	120/108	132/120	144/132	156/144	168/156	180/168	192/180	204/192
1997																
1998																
1999																
2000																
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Adjusted (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
2006																
2007																
2008																
2009																
2010																
2011																
2012																
2013																
2014																
2015																
2016																
2017																
2018																
2019																
2020																
2021																
2022																
2023																
Selected (c)																
Cumulative																

- (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.

Paid Medical Loss Development Factors (Continued)

Unadjusted (a) 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	468/456	480/468	UL T/480Pd (d)
1983												1.004	1.003	1.004	1.003	1.002	1.004	1.003	1.003	1.002	1.002	1.002	1.003	
1984										1.004	1.004	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	
1985										1.004	1.004	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	
1986										1.005	1.005	1.005	1.004	1.004	1.004	1.004	1.003	1.003	1.001	1.002	1.002	1.002	1.001	
1987										1.005	1.005	1.005	1.003	1.003	1.003	1.002	1.002	1.003	1.001	1.002	1.002	1.002	1.001	
1988										1.005	1.005	1.005	1.003	1.003	1.003	1.002	1.002	1.003	1.001	1.002	1.002	1.002	1.001	
1989										1.006	1.006	1.006	1.004	1.004	1.004	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.001	
1990										1.006	1.006	1.006	1.004	1.004	1.004	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.001	
1991										1.005	1.005	1.005	1.003	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
1992										1.005	1.005	1.005	1.003	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
1993										1.006	1.006	1.006	1.004	1.004	1.004	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.001	
1994										1.007	1.007	1.007	1.005	1.005	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	
1995										1.008	1.008	1.008	1.006	1.006	1.006	1.005	1.004	1.004	1.004	1.003	1.003	1.002	1.001	
1996										1.009	1.009	1.009	1.007	1.007	1.007	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.002	
1997										1.009	1.009	1.009	1.007	1.007	1.007	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.002	
1998										1.009	1.009	1.009	1.007	1.007	1.007	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.002	
1999										1.009	1.009	1.009	1.007	1.007	1.007	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.002	
2000										1.009	1.009	1.009	1.007	1.007	1.007	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.002	
2001										1.009	1.009	1.009	1.007	1.007	1.007	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.002	
2002										1.009	1.009	1.009	1.007	1.007	1.007	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.002	
2003										1.009	1.009	1.009	1.007	1.007	1.007	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.002	
2004										1.009	1.009	1.009	1.007	1.007	1.007	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.002	
2005										1.009	1.009	1.009	1.007	1.007	1.007	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.002	
2006										1.009	1.009	1.009	1.007	1.007	1.007	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.002	
2007										1.009	1.009	1.009	1.007	1.007	1.007	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.002	
Adjusted (b) 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	468/456	480/468	UL T/480Pd (d)
1983																								
1984																								
1985																								
1986																								
1987																								
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2004																								
2005																								
2006																								
2007																								
Selected (c)	1.007	1.006	1.005	1.006	1.004	1.005	1.004	1.005	1.005	1.005	1.005	1.004	1.003	1.003	1.003	1.001	1.002	1.002	1.003	1.002	1.002	1.002	1.002	
Cumulative	1.151	1.144	1.137	1.131	1.124	1.120	1.114	1.110	1.104	1.099	1.094	1.090	1.085	1.082	1.080	1.076	1.075	1.073	1.070	1.067	1.065	1.063	1.061	1.059

(d) The UL T/480Pd 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
1997																					
1998																					
1999													1.009	1.009	1.008	1.006	1.006	1.004	1.003	1.003	1.003
2000													1.009	1.008	1.007	1.006	1.004	1.003	1.003	1.003	1.002
2001									1.014				1.010	1.008	1.007	1.006	1.004	1.004	1.003	1.002	1.002
2002									1.015	1.015			1.012	1.008	1.006	1.005	1.005	1.005	1.004	1.003	1.002
2003									1.021	1.021			1.009	1.008	1.007	1.007	1.007	1.005	1.003	1.003	1.003
2004							1.041	1.026	1.023	1.030	1.020	1.015	1.011	1.009	1.008	1.006	1.004	1.003	1.003	1.003	1.003
2005							1.047	1.042	1.028	1.020	1.015	1.013	1.010	1.010	1.010	1.005	1.005	1.004	1.002		
2006							1.068	1.035	1.026	1.018	1.016	1.012	1.011	1.009	1.007	1.006	1.005	1.004	1.002		
2007							1.092	1.033	1.027	1.023	1.018	1.015	1.010	1.009	1.007	1.006	1.005	1.004	1.002		
2008							1.061	1.027	1.023	1.018	1.015	1.010	1.009	1.007	1.006	1.005	1.004	1.004			
2009							1.043	1.031	1.023	1.019	1.011	1.013	1.010	1.008	1.005						
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	1.008	1.005							
2011	3.208	1.613	1.266	1.144	1.087	1.056	1.041	1.026	1.016	1.016	1.010	1.007	1.007								
2012	3.137	1.597	1.262	1.137	1.087	1.051	1.034	1.023	1.017	1.014	1.012	1.009									
2013	3.169	1.606	1.260	1.129	1.072	1.044	1.028	1.020	1.014	1.011	1.008										
2014	3.229	1.635	1.257	1.129	1.071	1.039	1.027	1.018	1.017	1.011											
2015	3.278	1.618	1.244	1.119	1.058	1.042	1.026	1.019	1.014												
2016	3.235	1.586	1.230	1.103	1.060	1.043	1.028	1.020													
2017	3.185	1.569	1.210	1.109	1.064	1.041	1.029														
2018	3.110	1.526	1.222	1.111	1.071	1.041															
2019	3.063	1.549	1.238	1.122	1.077																
2020	2.958	1.541	1.239	1.122																	
2021	2.937	1.531	1.229	1.122																	
2022	2.952	1.529																			
2023	2.961																				
Selected (a)	2.961	1.529	1.229	1.122	1.077	1.041	1.029	1.020	1.015	1.012	1.010	1.009	1.008	1.007	1.006	1.005	1.005	1.004	1.003	1.003	1.002
Cumulative	8.219	2.776	1.815	1.477	1.317	1.222	1.174	1.141	1.119	1.102	1.089	1.078	1.068	1.060	1.053	1.047	1.041	1.036	1.032	1.030	1.027

**Selected Indemnity Development Factors - Incurred 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	120Pd/Inc (c)
2013	1.931	1.259	1.111	1.055	1.032	1.020	1.013	1.007	1.006	0.960
2014	1.960	1.278	1.115	1.059	1.029	1.016	1.011	1.006	1.009	0.960
2015	1.969	1.260	1.101	1.047	1.027	1.017	1.008	1.008	1.008	0.959
2016	1.941	1.246	1.095	1.046	1.026	1.017	1.011	1.007		
2017	1.911	1.241	1.088	1.043	1.028	1.016	1.014			
2018	1.901	1.228	1.083	1.043	1.028	1.020				
2019	1.900	1.231	1.099	1.052	1.035					
2020	1.815	1.239	1.109	1.053						
2021	1.908	1.253	1.109							
2022	1.940	1.262								
2023	1.969									
Selected (b)	1.969	1.262	1.109	1.053	1.035	1.020	1.014	1.007	1.008	
Cumulative	3.336	1.694	1.343	1.211	1.150	1.111	1.089	1.074	1.067	1.102
										1.089
										1.068
										1.078
										1.053
										1.060
										1.036
										1.041
										1.047
										1.032
										1.030
										1.027

(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) 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.

(c) A 3-year average of the ratio of paid losses to incurred losses at 120 months is selected to convert incurred development to paid development.

**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	468/456	480/468	ULT/480Pd (e)
1983							1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	
1984							1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	
1985					1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.001	
1986				1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	
1987			1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	
1988		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	1.000	1.000	1.000	1.000	
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	1.000	1.000	1.000	1.000	1.000	1.000	
1990	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	1.001	1.001	1.001	1.000	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	1.001	1.001	1.000	1.000	
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	1.001	1.001	1.000	1.000	
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	1.001	1.001	1.000	1.000	
1995	1.002	1.002	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1996	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	
1997	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	
1998	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	
1999	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	1.001	1.001	1.000	1.000	
2000	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	
2001	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	
2002	1.002																		
Unadjusted (a)	1.002	1.002	1.002	1.001	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.010
Selected (d)	1.002	1.002	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.008
Cumulative	1.024	1.022	1.020	1.018	1.017	1.015	1.014	1.013	1.012	1.011	1.010	1.010	1.009	1.009	1.009	1.008	1.008	1.008	1.008

(d) Adjusted for the impact of changes in claim settlement rates on later-period development for 324 months and later. See Exhibits 2.5.3 through 2.5.6.  
(e) The ULT/480Pd 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 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)									
<u>Year</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>	<u>420</u>	<u>432</u>
1989							199,570	199,563	199,594	199,616
1990						221,029	221,078	221,098	221,131	
1991					223,026	223,067	223,117	223,155		
1992				176,176	176,234	176,264	176,291			
1993			137,607	137,649	137,665	137,714				
1994		124,836	124,885	124,918	124,987					
1995	117,134	117,203	117,256	117,314						
1996	112,569	112,624	112,696							
1997	118,350	118,451								
1998	126,481									

2. Ult. Claim Counts (a)

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>
	127,486	119,231	113,305	117,849	125,388	138,057	176,628	223,530	221,377	199,911

3. Ultimate Indemnity Claim Settlement Ratio (b)

Accident	Evaluated as of (in months)									
<u>Year</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>	<u>420</u>	<u>432</u>
1989							99.8%	99.8%	99.8%	99.9%
1990						99.8%	99.9%	99.9%	99.9%	
1991					99.8%	99.8%	99.8%	99.8%		
1992				99.7%	99.8%	99.8%	99.8%			
1993			99.7%	99.7%	99.7%	99.8%				
1994		99.6%	99.6%	99.6%	99.7%					
1995	99.4%	99.5%	99.5%	99.5%						
1996	99.3%	99.4%	99.5%							
1997	99.3%	99.3%								
1998	99.2%									

(a) Based on the latest year age-to-age development in indemnity claim counts.

(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>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>	<u>408-420</u>	<u>420-432</u>
1989								-2.0%	9.0%	6.9%
1990							14.3%	6.5%	11.8%	
1991						8.0%	10.8%	9.2%		
1992					12.9%	7.5%	7.4%			
1993				9.4%	3.9%	12.5%				
1994			8.7%	6.6%	14.7%					
1995		9.5%	8.3%	9.8%						
1996	8.2%	7.5%	10.6%							
1997	10.3%	11.5%								
1998	9.9%									
3-Year Average	9.5%	9.5%	9.2%	8.6%	10.5%	9.3%	10.9%	4.6%	10.4%	
Share of Open on Prior (d)	90.5%	90.5%	90.8%	91.4%	89.5%	90.7%	89.1%	95.4%	89.6%	

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

Accident	Evaluated as of (in months)									
Year	<u>324</u>	<u>336</u>	<u>348</u>	<u>360</u>	<u>372</u>	<u>384</u>	<u>396</u>	<u>408</u>	<u>420</u>	
1989										
1990										246
1991								375		336
1992							337	321		288
1993						343	306	292		262
1994					401	364	324	309		277
1995				535	479	434	387	369		331
1996			609	557	499	452	403	384		344
1997		780	708	647	580	525	468	447		400
1998	1,005	909	826	755	676	613	546	521		467
1999	976	884	802	733	657	595	531	506		454
...										
2023	754	683	620	567	507	460	410	391		351
2024	779	705	640	585	524	475	423	404		362

- (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>324</u>	<u>336</u>	<u>348</u>	<u>360</u>	<u>372</u>	<u>384</u>	<u>396</u>	<u>408</u>	<u>420</u>
1989								0.2%	0.2%
1990							0.1%	0.1%	0.1%
1991						0.2%	0.2%	0.2%	0.2%
1992					0.2%	0.2%	0.2%	0.2%	0.2%
1993				0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
1994			0.4%	0.4%	0.3%	0.3%	0.3%	0.2%	0.2%
1995		0.5%	0.5%	0.5%	0.4%	0.4%	0.3%	0.3%	0.3%
1996	0.7%	0.6%	0.5%	0.5%	0.4%	0.4%	0.4%	0.3%	0.3%
1997	0.7%	0.7%	0.6%	0.5%	0.5%	0.4%	0.4%	0.4%	0.3%
1998	0.8%	0.7%	0.6%	0.6%	0.5%	0.5%	0.4%	0.4%	0.4%
1999	0.8%	0.7%	0.6%	0.6%	0.5%	0.5%	0.4%	0.4%	0.4%
...									
2023	0.5%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%
2024	0.5%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%
3-Year Historical Avg.	0.7%	0.6%	0.5%	0.4%	0.3%	0.2%	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>324</u>	<u>336</u>	<u>348</u>	<u>360</u>	<u>372</u>	<u>384</u>	<u>396</u>	<u>408</u>	<u>420</u>
1989									
1990									
1991									1.11
1992								1.17	1.21
1993							1.30	1.36	1.40
1994						1.32	1.52	1.58	1.64
1995					1.47	1.67	1.93	2.01	2.08
1996				1.31	1.60	1.81	2.09	2.17	2.25
1997			1.24	1.45	1.76	2.00	2.31	2.40	2.49
1998		1.19	1.35	1.58	1.92	2.18	2.52	2.62	2.71
1999	1.05	1.15	1.30	1.53	1.86	2.11	2.44	2.53	2.63
...									
2023	0.63	0.68	0.78	0.91	1.11	1.26	1.45	1.51	1.57
2024	0.63	0.69	0.78	0.91	1.11	1.26	1.46	1.52	1.57

(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>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>	<u>408-420</u>	<u>420-432</u>

8. 3-Year Average (h)

Indemnity	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000
Medical	1.004	1.004	1.003	1.002	1.003	1.001	1.002	1.002	1.003

9. Adjustment Ratio (i)

Accident Year 2023	0.85	0.87	0.91	0.96	1.04	1.10	1.18	1.20	1.23
Accident Year 2024	0.85	0.87	0.91	0.97	1.05	1.10	1.18	1.21	1.23

10. Adjusted Factors (j)

Indemnity									
Accident Year 2023	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000
Accident Year 2024	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000
Medical									
Accident Year 2023	1.003	1.004	1.003	1.002	1.003	1.001	1.002	1.003	1.003
Accident Year 2024	1.003	1.004	1.003	1.002	1.003	1.001	1.002	1.003	1.003

- (h) Indemnity development factors are from Exhibit 2.3.2. Medical development factors are from Exhibit 2.4.2 and include adjustments for changes in pharmaceutical costs and the 2021 medical fee schedule updates.
- (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
2001																					1.004
2002																				1.005	1.004
2003																			1.006	1.006	1.004
2004																			1.005	1.005	
2005																		1.007	1.007		
2006																1.009	1.007	1.006			
2007															1.008	1.007	1.007				
2008															1.009	1.007	1.006				
2009															1.010	1.009					
2010															1.009	1.007					
2011															1.011	1.009					
2012															1.015	1.011					
2013															1.014	1.015					
2014															1.016	1.015					
2015															1.021	1.021					
2016															1.025	1.025					
2017															1.026	1.026					
2018															1.033	1.033					
2019															1.045	1.045					
2020															1.050	1.050					
2021															1.065	1.065					
2022															1.067	1.067					
2023															1.078	1.078					
2024															1.097	1.097					
2025															1.113	1.113					
2026															1.129	1.129					
2027															1.206	1.206					
2028															1.218	1.218					
2029															1.238	1.238					
2030															1.426	1.426					
2031															1.449	1.449					
2032															1.473	1.473					
2033															2.643	2.643					
Selected (c) Cumulative	2.643	1.473	1.238	1.129	1.078	1.050	1.033	1.025	1.017	1.014	1.013	1.010	1.009	1.009	1.008	1.008	1.007	1.006	1.005	1.006	1.004
	8.147	3.083	2.093	1.690	1.497	1.389	1.323	1.281	1.249	1.228	1.211	1.195	1.184	1.173	1.162	1.153	1.144	1.136	1.130	1.124	1.117

**Selected Medical Development Factors - Incurred 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	120Pd/Inc (e)											
2013	1.559	1.150	1.086	1.039	1.022	1.014	1.006	1.001	1.006	0.935											
2014	1.523	1.159	1.079	1.035	1.027	1.011	1.010	1.007	1.005	0.937											
2015	1.511	1.146	1.064	1.030	1.018	1.007	1.005	1.009	1.004	0.940											
2016	1.498	1.124	1.045	1.031	1.017	1.013	1.005	1.008													
2017	1.440	1.117	1.051	1.027	1.024	1.009	1.014														
2018	1.449	1.110	1.054	1.031	1.029	1.014															
2019	1.452	1.124	1.064	1.043	1.031																
2020	1.445	1.153	1.084	1.045																	
2021	1.460	1.169	1.093																		
2022	1.511	1.190																			
2023	1.530																				
Selected (d)	1.530	1.190	1.093	1.045	1.031	1.014	1.014	1.014	1.008	1.005											
Cumulative	2.573	1.682	1.413	1.293	1.237	1.200	1.183	1.167	1.158	1.228	1.211	1.195	1.184	1.173	1.162	1.153	1.144	1.136	1.130	1.124	1.117

- (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) 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.  
(e) A 3-year average of the ratio of paid losses to incurred losses at 120 months is selected to convert incurred development to paid development.

**Selected Medical 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
1984																
1985																
1986																
1987																
1988																
1989																
1990																
1991																
1992																
1993																
1994																
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2001																
2002																
Unadjusted (c)	1.005	1.004	1.005	1.005	1.005	1.004	1.004	1.003	1.002	1.003	1.001	1.002	1.002	1.003	1.001	1.001
Selected (f)	1.005	1.004	1.005	1.005	1.005	1.003	1.004	1.003	1.002	1.003	1.001	1.003	1.003	1.004	1.003	1.001
Cumulative	1.113	1.107	1.102	1.097	1.092	1.087	1.083	1.079	1.076	1.074	1.071	1.069	1.066	1.063	1.059	1.050

(f) Adjusted for the impact of changes in claim settlement rates on later-period development for 324 months and later. See Exhibits 2.5.3 through 2.5.6.

(g) The ULT/480Pd 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.

**Developed Indemnity Loss Ratios Using Selected Paid Loss Development Factors  
Based on Experience as of December 31, 2024**

Accident Year	<u>Development Factors</u>			
	(1) Paid Loss Ratio (a)	(2) Annual (b)	(3) Cumulative (b)	(4) Projected Ultimate Loss Ratio (4) = (1) x (3)
1995	0.472	1.001	1.012	0.478
1996	0.530	1.001	1.013	0.537
1997	0.594	1.001	1.014	0.602
1998	0.644	1.001	1.015	0.654
1999	0.673	1.002	1.017	0.684
2000	0.584	1.001	1.018	0.594
2001	0.485	1.002	1.020	0.495
2002	0.360	1.002	1.022	0.368
2003	0.239	1.002	1.024	0.245
2004	0.142	1.002	1.027	0.146
2005	0.122	1.003	1.030	0.125
2006	0.158	1.003	1.032	0.163
2007	0.215	1.004	1.036	0.223
2008	0.271	1.005	1.041	0.282
2009	0.315	1.005	1.047	0.329
2010	0.298	1.006	1.053	0.314
2011	0.275	1.007	1.060	0.291
2012	0.244	1.008	1.068	0.261
2013	0.206	1.009	1.078	0.223
2014	0.194	1.010	1.089	0.212
2015	0.189	1.012	1.102	0.208
2016	0.177	1.015	1.119	0.198
2017	0.179	1.020	1.141	0.204
2018	0.185	1.029	1.174	0.218
2019	0.212	1.041	1.222	0.259
2020	0.208	1.077	1.317	0.273
2021	0.214	1.122	1.477	0.315
2022	0.173	1.229	1.815	0.313
2023	0.116	1.529	2.776	0.322
2024	0.041	2.961	8.219	0.336

(a) Based on Exhibit 1.

(b) See Exhibits 2.5.1 and 2.5.2.

**Developed Indemnity Loss Ratios Using Selected Hybrid Incurred Loss Development Factors  
Based on Experience as of December 31, 2024**

Accident Year	Development Factors				Selected Ultimate Loss Ratio (c)
	(1) Paid or Incurred Loss Ratio (a)	(2) Annual (b)	(3) Cumulative (b)	(4) Projected Ultimate Loss Ratio (4) = (1) x (3)	
1995	0.472	1.001	1.012	0.478	0.478
1996	0.530	1.001	1.013	0.537	0.537
1997	0.594	1.001	1.014	0.602	0.602
1998	0.644	1.001	1.015	0.654	0.654
1999	0.673	1.002	1.017	0.684	0.684
2000	0.584	1.001	1.018	0.594	0.594
2001	0.485	1.002	1.020	0.495	0.495
2002	0.360	1.002	1.022	0.368	0.368
2003	0.239	1.002	1.024	0.245	0.245
2004	0.142	1.002	1.027	0.146	0.146
2005	0.122	1.003	1.030	0.125	0.125
2006	0.158	1.003	1.032	0.163	0.163
2007	0.215	1.004	1.036	0.223	0.223
2008	0.271	1.005	1.041	0.282	0.282
2009	0.315	1.005	1.047	0.329	0.329
2010	0.298	1.006	1.053	0.314	0.314
2011	0.275	1.007	1.060	0.291	0.291
2012	0.244	1.008	1.068	0.261	0.261
2013	0.206	1.009	1.078	0.223	0.223
2014	0.194	1.010	1.089	0.212	0.212
2015	0.189	1.012	1.102	0.208	0.208
2016	0.185	1.008	1.067	0.198	0.198
2017	0.191	1.007	1.074	0.206	0.205
2018	0.202	1.014	1.089	0.220	0.219
2019	0.237	1.020	1.111	0.264	0.261
2020	0.240	1.035	1.150	0.276	0.275
2021	0.265	1.053	1.211	0.320	0.318
2022	0.235	1.109	1.343	0.316	0.315
2023	0.190	1.262	1.694	0.322	0.322
2024	0.106	1.969	3.336	0.353	0.345

- (a) Based on Exhibit 1. Paid loss ratios are shown for accident years 2015 and prior while incurred loss ratios are shown for accident years 2016 and later.
- (b) See Exhibits 2.5.1 and 2.5.2.
- (c) Selected ultimate loss ratio is the average of the projection in column 4 and the projection in Exhibit 3.1, column 4.

**Developed Medical Loss Ratios Using Selected Paid Loss Development Factors  
Based on Experience as of December 31, 2024**

	(1)	(2)	(3)	(4)	(5)	(6)
			<b>Reform Adjusted</b>			
			<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))
1995	0.444	0.396	1.002	1.076	0.426	0.474
1996	0.476	0.424	1.003	1.079	0.458	0.510
1997	0.524	0.467	1.004	1.083	0.506	0.563
1998	0.633	0.565	1.003	1.087	0.614	0.682
1999	0.687	0.614	1.005	1.092	0.671	0.744
2000	0.619	0.554	1.005	1.097	0.608	0.673
2001	0.546	0.491	1.005	1.102	0.541	0.596
2002	0.421	0.380	1.004	1.107	0.420	0.462
2003	0.270	0.244	1.005	1.113	0.272	0.298
2004	0.182	0.165	1.004	1.117	0.184	0.201
2005	0.177	0.161	1.006	1.124	0.180	0.197
2006	0.229	0.208	1.005	1.130	0.235	0.256
2007	0.317	0.290	1.006	1.136	0.329	0.356
2008	0.390	0.359	1.007	1.144	0.410	0.442
2009	0.453	0.420	1.008	1.153	0.484	0.517
2010	0.433	0.403	1.008	1.162	0.468	0.499
2011	0.365	0.344	1.009	1.173	0.403	0.425
2012	0.312	0.296	1.009	1.184	0.351	0.366
2013	0.250	0.249	1.010	1.195	0.298	0.298
2014	0.221	0.224	1.013	1.211	0.272	0.268
2015	0.207	0.213	1.014	1.228	0.262	0.256
2016	0.192	0.199	1.017	1.249	0.248	0.242
2017	0.195	0.202	1.025	1.281	0.258	0.251
2018	0.206	0.212	1.033	1.323	0.281	0.274
2019	0.227	0.231	1.050	1.389	0.321	0.317
2020	0.222	0.224	1.078	1.497	0.336	0.334
2021	0.229	0.230	1.129	1.690	0.388	0.388
2022	0.181	0.181	1.238	2.093	0.379	0.379
2023	0.127	0.127	1.473	3.083	0.390	0.390
2024	0.055	0.055	2.643	8.147	0.449	0.449

(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, 2024. 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.

**Developed Medical Loss Ratios Using Selected Hybrid Incurred Loss Development Factors  
Based on Experience as of December 31, 2024**

Accident Year	(1)	(2)	(3)		(4)	(5)	(6)	(7)
	Paid or Incurred Loss Ratio (a)	Adjusted Paid or Incurred Loss Ratio (b)	Reform Adjusted		Adjusted Developed Loss Ratio (d)	Projected Ultimate Loss Ratio (1) + ((5) - (2))	Selected Developed Loss Ratio (e)	
			Development Factors					
			Annual (c)	Cumulative (c)				
1995	0.444	0.396	1.002	1.076	0.426	0.474	0.426	
1996	0.476	0.424	1.003	1.079	0.458	0.510	0.458	
1997	0.524	0.467	1.004	1.083	0.506	0.563	0.506	
1998	0.633	0.565	1.003	1.087	0.614	0.682	0.614	
1999	0.687	0.614	1.005	1.092	0.671	0.744	0.671	
2000	0.619	0.554	1.005	1.097	0.608	0.673	0.608	
2001	0.546	0.491	1.005	1.102	0.541	0.596	0.541	
2002	0.421	0.380	1.004	1.107	0.420	0.462	0.420	
2003	0.270	0.244	1.005	1.113	0.272	0.298	0.272	
2004	0.182	0.165	1.004	1.117	0.184	0.201	0.184	
2005	0.177	0.161	1.006	1.124	0.180	0.197	0.180	
2006	0.229	0.208	1.005	1.130	0.235	0.256	0.235	
2007	0.317	0.290	1.006	1.136	0.329	0.356	0.329	
2008	0.390	0.359	1.007	1.144	0.410	0.442	0.410	
2009	0.453	0.420	1.008	1.153	0.484	0.517	0.484	
2010	0.433	0.403	1.008	1.162	0.468	0.499	0.468	
2011	0.365	0.344	1.009	1.173	0.403	0.425	0.403	
2012	0.312	0.296	1.009	1.184	0.351	0.366	0.351	
2013	0.250	0.249	1.010	1.195	0.298	0.298	0.298	
2014	0.221	0.224	1.013	1.211	0.272	0.268	0.272	
2015	0.207	0.213	1.014	1.228	0.262	0.256	0.262	
2016	0.206	0.206	1.005	1.158	0.239	0.239	0.244	
2017	0.216	0.216	1.008	1.167	0.252	0.252	0.255	
2018	0.230	0.230	1.014	1.183	0.273	0.273	0.277	
2019	0.261	0.261	1.014	1.200	0.313	0.313	0.317	
2020	0.268	0.268	1.031	1.237	0.331	0.331	0.333	
2021	0.298	0.298	1.045	1.293	0.386	0.386	0.387	
2022	0.267	0.267	1.093	1.413	0.378	0.378	0.378	
2023	0.230	0.230	1.190	1.682	0.386	0.386	0.388	
2024	0.166	0.166	1.530	2.573	0.428	0.428	0.439	

- (a) Based on Exhibit 1. Paid loss ratios are shown for accident years 2015 and prior while incurred loss ratios are shown for accident years 2016 and later. Paid M CCP costs are excluded from accident years 2011 and subsequent.
- (b) Based on experience evaluated as of December 31, 2024. Paid loss ratios reflect 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.
- (e) Selected developed loss ratio is the average of the projection in column 5 and the projection in Exhibit 3.3, column 5.



### 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>	
1995	6.3	0.6	1.0	8.0	1.467	
1996	5.3	0.4	1.2	7.0	1.371	
1997	9.7	0.2	1.6	11.7	1.228	
1998	6.5	0.0	1.8	8.4	1.132	
1999	5.7	0.0	2.1	7.9	1.049	
2000	3.9	0.0	3.1	7.1	0.980	
2001	-0.3	0.0	0.2	-0.1	0.981	
2002	-0.7	0.0	0.4	-0.3	1.004	(e)
2003	7.3	0.0	1.2	8.6	1.001	(e)
2004	-6.0	-13.7	2.1	-17.2	1.371	(e)
2005	-31.6	-15.3	1.6	-41.2	1.858	
2006	5.6	-5.7	2.2	1.8	1.825	
2007	1.6	0.0	2.1	3.7	1.759	
2008	4.8	0.6	1.0	6.5	1.652	
2009	0.4	1.4	0.2	2.0	1.620	
2010	0.4	0.0	1.5	1.9	1.590	
2011	0.0	0.0	1.4	1.4	1.568	
2012	-0.8	0.0	2.1	1.3	1.548	
2013	1.4	0.2	0.6	2.3	1.514	
2014	5.8	1.5	1.7	9.2	1.386	
2015	-0.8	0.0	2.3	1.4	1.367	
2016	0.3	0.0	1.0	1.3	1.350	
2017	0.5	0.0	2.2	2.7	1.314	
2018	0.4	0.0	2.2	2.6	1.280	
2019	0.4	0.0	2.4	2.8	1.246	
2020	0.4	0.0	2.5	3.0	1.210	
2021	0.5	0.0	3.3	3.8	1.165	
2022	1.2	0.0	2.1	3.4	1.128	
2023	0.5	0.0	1.8	2.3	1.102	
2024	0.0	0.0	3.2	3.2	1.068	
2025	0.4	0.0	2.9	3.3	1.034	
2026	0.4	0.0	2.6	3.0	1.004	
9/1/2026	0.1 (Annual 0.3)	0.0	0.4 (Annual 2.2)	0.4		

- (a) Based on WCIRB evaluations of the average impact of legislative changes on the cost of indemnity benefits. These annual changes in benefits reflect the WCIRB's retrospective estimates of the cost impact of recent legislation as reflected in emerging post-reform costs. The annual cost impacts have been segregated between claim severity and claim frequency impacts.
- (b) These impacts are based on the weekly wages (see 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 9/1/2026 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>
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% (i)	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% (ii)	1.4%
2004	0.952	0.048	0.0%	5.0%	0.0% (iii),(iv)	0.0%
2005	0.936	0.064	0.0%	4.8%	0.0% (iv)	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%	4.9% (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	0.872	0.128	0.0%	3.6%	0.4%	0.4%
2020	0.866	0.134	0.0%	2.9%	0.4%	0.4%
2021	0.869	0.131	4.8%	1.3%	0.2%	0.2% (f)
2022	0.877	0.123	0.0%	5.8%	0.8%	0.8%
2023	0.877	0.123	0.0%	1.3%	0.2%	0.2%
2024	0.877	0.123	0.0%	2.5%	0.3%	0.3%
2025	0.877	0.123	0.0%	4.2%	0.5%	0.5%
2026	0.877	0.123	0.0%	4.3%	0.5%	0.5%
9/1/2026	0.877	0.123	0.0% (Annual 0.0%)	0.6% (Annual 3.8%)	0.1%	0.1%

- (a) From a Special Carrier Study through 1990. Based on WCIRB's Aggregate Indemnity and Medical Costs Calls for years 1991 through 2012. Based on WCIRB medical transaction data from 2013 onwards. Accident years 2011 and subsequent do not include MCCC 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) 1998's non-fee proportion is reduced by 7.7% due to the Inpatient Hospital Fee Schedule (IHFS) effective 4/1/1999. (ii) 2002's non-fee proportion is reduced by 7.6% due to the new pharmaceutical fee schedule effective 1/1/2003. (iii) 2003's non-fee proportion is reduced by 17.2% due to the outpatient fee schedule effective 1/1/2004. (iv) 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)
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	-4.2%	0.0%	-4.2%
2013	-8.4%	0.2%	-8.2%
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%
2025	0.0%	0.0%	0.0%
2026	0.0%	0.0%	0.0%
9/1/2026	0.0%	0.0%	0.0%

- (a) Reflects the WCIRB's most recent estimates of the cost impact of legislation. Does not include 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)	(5) Composite Medical On-Level Factor (e)
1995	0.9%	0.5%	1.4%	0.725	---
1996	1.0%	0.4%	1.4%	0.715	---
1997	0.7%	0.2%	0.9%	0.709	---
1998	0.8%	12.6%	13.5%	0.624	---
1999	2.5%	12.6%	15.4%	0.541	---
2000	1.7%	7.0%	8.8%	0.497	---
2001	2.9%	6.6%	9.7%	0.453	---
2002	2.0%	-5.6%	-3.7%	0.471	---
2003	1.4%	-6.0%	-4.7%	0.494	---
2004	0.0%	-33.9%	-33.9%	0.747	---
2005	0.0%	-13.9%	-13.9%	0.867	---
2006	0.3%	-5.1%	-4.8%	0.911	---
2007	1.8%	0.1%	1.9%	0.894	---
2008	0.2%	0.5%	0.7%	0.888	---
2009	0.4%	1.0%	1.4%	0.875	---
2010	0.3%	0.0%	0.3%	0.873	---
2011	0.3%	-2.0%	-1.7%	0.888	---
2012	0.1%	-4.2%	-4.1%	0.926	0.900
2013	4.9%	-8.2%	-3.7%	0.961	0.987
2014	0.3%	-4.8%	-4.5%	1.007	1.042
2015	0.2%	-2.2%	-2.0%	1.027	1.068
2016	0.4%	-0.7%	-0.3%	1.030	1.070
2017	0.2%	-0.5%	-0.3%	1.033	1.072
2018	0.2%	-0.3%	-0.1%	1.035	1.082
2019	0.4%	0.0%	0.4%	1.030	1.072
2020	0.4%	0.0%	0.4%	1.026	1.055
2021	0.2%	0.0%	0.2%	1.024	1.056
2022	0.8%	0.0%	0.8%	1.016	1.016
2023	0.2%	0.0%	0.2%	1.014	1.014
2024	0.3%	0.0%	0.3%	1.011	1.011
2025	0.5%	0.0%	0.5%	1.006	1.006
2026	0.5%	0.0%	0.5%		
9/1/2026	0.1%	0.0%	0.1%		

- (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 9/1/2026 level.
- (e) These factors are based on the medical on-level adjustments shown in Column (3) but include the full impact of the SB 863 reforms and 2021 changes to medical-legal fee schedules for use in projections that do not reflect the impact of these changes in adjustments to loss development.

### Annual Wage Level Changes

	(1)	(2)	(3)
Year	Annual Wage Level Change (a)	Adjusted Annual Wage Level Change (b)	Factor to a 9/1/2026 Wage Level (c)
1995	2.9		3.182
1996	3.4		3.077
1997	4.7		2.939
1998	5.2		2.794
1999	6.2		2.631
2000	9.0		2.413
2001	0.6		2.399
2002	0.5		2.387
2003	3.3		2.311
2004	4.7		2.207
2005	3.1		2.141
2006	4.6		2.047
2007	4.5		1.958
2008	2.1		1.918
2009	0.4		1.910
2010	3.0		1.855
2011	3.0		1.801
2012	4.2		1.728
2013	0.7		1.716
2014	3.3		1.661
2015	4.5		1.590
2016	2.0		1.559
2017	4.3		1.494
2018	3.7		1.441
2019	4.4		1.380
2020	11.4	5.1	1.313
2021	7.7	6.2	1.236
2022	3.4	3.8	1.191
2023	3.3		1.153
2024	5.2		1.096
Projected:			
2025	4.8		
2026	4.1		
9/1/2026	0.6	(Annual = 3.6)	

- (a) Historical wage changes through 2024 are based on Bureau of Labor Statistics (BLS) data. The 2022 wage change is based on the average of the BLS Current Employment Statistics hourly and weekly wage estimates. Forecasts for 2025 and forward are based on the average of wage level projections made by the UCLA Anderson School of Business as of March 2025 and those made by the California Department of Finance as of November 2024.
- (b) Wage level changes for 2020 to 2022 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 (2) for 2020 through 2022 and Column (1) for all other years.

Premium Adjustment Factors

	(1)	(2a)	(2b)	(2c)	(3)	(4)	(5)	(6)	(7)
		Ratio of		Factor to Adjust			Off-Balance		
	Factor to a	Industry Average	Factor to	Insurer Premium	Adjustment	Average	Correction in	Factor to Adjust	Composite
Calendar	9/1/2026	Charged Rates	Approved Pure	to Approved	to Remove	Experience	Advisory	for Impact	Premium
		Pure Premium	Premium Rate	Pure Premium	Surcharge		Sept. 1, 2024	of Premium	Adjustment
		Level as of	Level as of	Rate Level as of			Pure Premium	Resulting from	Premium
<u>Year</u>	<u>Wage Level (a)</u>	<u>Rates (b)</u>	<u>Sept. 1, 2024 (c)</u>	<u>Sept. 1, 2024 (d)</u>	<u>Premium (e)</u>	<u>Modification (f)</u>	<u>Rates</u>	<u>Audits (g)</u>	<u>Factor (h)</u>
1995	3.182	---	---	0.497	0.995	0.958	1.048	---	1.568
1996	3.077	1.034	0.528	0.511	1.000	0.935	1.048	---	1.605
1997	2.939	1.000	0.527	0.527	1.000	0.949	1.048	---	1.557
1998	2.794	0.967	0.549	0.568	1.000	0.959	1.048	---	1.578
1999	2.631	0.974	0.555	0.570	1.000	0.954	1.048	---	1.499
2000	2.413	1.006	0.503	0.500	1.000	0.970	1.048	---	1.187
2001	2.399	1.032	0.443	0.429	1.000	0.969	1.048	---	1.014
2002	2.387	1.167	0.397	0.340	1.000	0.991	1.048	---	0.781
2003	2.311	1.287	0.325	0.252	1.000	1.005	1.048	---	0.553
2004	2.207	1.405	0.330	0.235	1.000	0.981	1.048	---	0.504
2005	2.141	1.435	0.397	0.277	1.000	0.982	1.048	---	0.576
2006	2.047	1.404	0.512	0.365	1.000	0.956	1.048	---	0.745
2007	1.958	1.449	0.697	0.481	1.000	0.931	1.048	0.985	0.951
2008	1.918	1.426	0.830	0.582	1.000	0.946	1.048	0.991	1.116
2009	1.910	1.373	0.818	0.596	1.000	0.937	1.048	1.034	1.198
2010	1.855	1.396	0.802	0.574	1.000	0.941	1.048	1.005	1.086
2011	1.801	1.415	0.801	0.566	1.000	0.982	1.048	---	0.991
2012	1.728	1.231	0.660	0.536	1.000	1.000	1.048	---	0.883
2013	1.716	1.142	0.532	0.465	1.000	0.983	1.048	---	0.775
2014	1.661	1.131	0.490	0.433	1.000	0.961	1.048	---	0.714
2015	1.590	1.111	0.476	0.429	1.000	0.951	1.048	---	0.684
2016	1.559	1.146	0.518	0.452	1.000	0.949	1.048	---	0.708
2017	1.494	1.154	0.573	0.497	1.000	0.955	1.048	---	0.742
2018	1.441	1.191	0.648	0.544	1.000	0.956	1.048	---	0.782
2019	1.380	1.207	0.754	0.624	1.000	0.945	1.048	---	0.870
2020	1.313	1.197	0.840	0.702	1.000	0.943	1.048	0.990	0.923
2021	1.236	1.209	0.905	0.749	1.000	0.946	1.048	1.033	0.964
2022	1.191	1.176	0.944	0.803	1.000	0.955	1.048	0.993	0.949
2023	1.153	1.115	0.954	0.856	1.000	0.968	1.048	---	0.973
2024	1.096	1.130	0.975	0.862	1.000	0.962	1.048	---	0.938

- (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 approved advisory pure premium rate level changes to bring premium to the advisory September 1, 2024 pure premium rate level.
- (d) (2b) ÷ (2a). This column adjusts premiums at the industry average charged rate level to the approved advisory pure premium rate level as of September 1, 2024.
- (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 2022, 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 2022.  $(1) \times (2c) \times (3) \div [(4) \times (5)]$  for all other calendar years.

**2023 Accident Year Indemnity Claim Frequency Model  
As of PY 2021 1st Set & June 2024 UCLA**

AY	Annual % Changes Intra- Class Ind Freq	Annual Log Differences					
		Intra-Class Indemnity Frequency per \$M Exposure at PY 2022 Level			AY		Economic Variables (1st Prin. Comp.)
		Total	Cumulative	Non-cum.	Indemnity Benefit Level	Cumulative Injury Index	
1995	-0.3%	-0.003	0.009	-0.004	0.061	0.013	0.092
1996	-6.8%	-0.070	-0.165	-0.061	0.053	-0.104	0.074
1997	-3.3%	-0.033	-0.026	-0.034	0.096	0.008	0.137
1998	-3.7%	-0.038	-0.020	-0.040	0.066	0.019	0.078
1999	1.5%	0.015	0.010	0.015	0.058	-0.005	0.127
2000	4.0%	0.039	0.101	0.033	0.040	0.068	0.065
2001	-6.9%	-0.072	0.106	-0.091	-0.003	0.197	-0.104
2002	-2.8%	-0.029	0.196	-0.061	-0.007	0.257	-0.212
2003	-3.2%	-0.032	0.025	-0.042	0.060	0.067	-0.019
2004	-16.8%	-0.184	-0.321	-0.163	-0.065	-0.158	0.103
2005	-13.6%	-0.147	-0.343	-0.121	-0.398	-0.222	0.147
2006	-5.6%	-0.058	-0.204	-0.042	0.051	-0.163	0.094
2007	-1.7%	-0.017	-0.042	-0.015	0.016	-0.027	-0.080
2008	-2.7%	-0.027	-0.012	-0.029	0.049	0.017	-0.316
2009	-0.3%	-0.003	0.133	-0.017	0.069	0.150	-0.461
2010	8.8%	0.085	0.115	0.081	0.016	0.034	-0.077
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	0.125
2013	0.4%	0.004	0.131	-0.014	0.019	0.145	0.153
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	-2.6%	-0.026	0.033	-0.036	0.000	0.069	0.127
2017	-2.0%	-0.020	-0.073	-0.011	0.000	-0.062	0.130
2018	-0.4%	-0.004	-0.061	0.005	0.000	-0.066	0.127
2019	1.8%	0.017	0.039	0.014	0.000	0.025	0.070
2020	-8.7%	-0.091	0.068	-0.118	0.000	0.186	-0.936
2021	5.7%	0.055	-0.202	0.097	0.000	-0.299	0.325
2022*	-3.7%	-0.002	0.091	-0.017	0.000	0.108	0.536
2023	-1.6%	-0.016	0.050	-0.027	0.000	0.077	-0.096
2024	-2.4%	-0.024	0.015	-0.031	0.000	0.046	-0.074
2025	-0.8%	-0.008	0.014	-0.012	0.000	0.026	0.154
2026	-2.2%	-0.022	-0.009	-0.025	0.000	0.016	0.043

**Y = Hazardousness-Adjusted Noncumulative Indemnity Claim Frequency**

Constant	-0.033
Std Err of Y Est	0.041
R Squared	0.437
No. of Observations	41
Degrees of Freedom	37

X Coefficient(s)	0.188	0.210	0.103
Std Err of Coef.	0.077	0.062	0.043

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.  
For 1993 on, cumulative claims include both cumulative trauma and occupational disease claims. See Item III of the March 19th, 2014 Actuarial Committee Agenda.  
Economic variables are historical through 2023; June 2024 UCLA Anderson Forecasts for 2024 on.  
Regression is over AY 1979 through AY 2022, excluding 2020, 2021, and 2022. AY 2023 through AY 2026 are projections.  
\*AY 2022 is preliminary and change is based on a comparison of 2022 accidents on 2021 policies to 2021 accidents on 2020 policies.

**Projection of Indemnity Severity Trends by Accident Year  
Based on Experience as of December 31, 2024**

Accident Year	(1) Estimated Ultimate Severity (a)	(2) Annual % Change	(3) Indemnity Adjustment Factor (b)	(4) Ultimate On-Level Severity (1) x (3)	(5) Annual % Change
1995	14,601	11.8%	2.039	29,772	4.1%
1996	16,357	12.0%	1.913	31,300	5.1%
1997	19,121	16.9%	1.717	32,827	4.9%
1998	21,022	9.9%	1.584	33,289	1.4%
1999	22,901	8.9%	1.467	33,604	0.9%
2000	24,277	6.0%	1.370	33,254	-1.0%
2001	26,663	9.8%	1.371	36,559	9.9%
2002	25,920	-2.8%	1.404	36,403	-0.4%
2003	25,960	0.2%	1.400	36,348	-0.2%
2004	21,134	-18.6%	1.654	34,956	-3.8%
2005	19,185	-9.2%	1.899	36,428	4.2%
2006	20,885	8.9%	1.759	36,745	0.9%
2007	22,614	8.3%	1.696	38,353	4.4%
2008	24,636	8.9%	1.602	39,475	2.9%
2009	25,816	4.8%	1.593	41,119	4.2%
2010	25,034	-3.0%	1.563	39,127	-4.8%
2011	24,558	-1.9%	1.541	37,853	-3.3%
2012	24,000	-2.3%	1.522	36,535	-3.5%
2013	23,227	-3.2%	1.492	34,647	-5.2%
2014	24,001	3.3%	1.386	33,277	-4.0%
2015	24,264	1.1%	1.367	33,163	-0.3%
2016	23,781	-2.0%	1.350	32,094	-3.2%
2017	24,054	1.1%	1.314	31,615	-1.5%
2018	24,922	3.6%	1.280	31,911	0.9%
2019	26,678	7.0%	1.246	33,236	4.2%
2020	28,103	5.3%	1.210	34,001	2.3%
2021	28,318	0.8%	1.165	33,002	-2.9%
2022	29,832	5.3%	1.128	33,637	1.9%
2023	30,082	0.8%	1.102	33,157	-1.4%
2024	30,906	2.7%	1.068	33,009	-0.4%
(6) Estimated Annual Exponential Trend Based on 1990 to 2024:					0.7%
(7) Estimated Annual Exponential Trend Based on 2005 to 2024:					-1.0%
(8) Estimated Annual Exponential Trend Based on 2020 to 2024:					-0.5%
Selected Indemnity Severity Trend:					1.0%

(a) The estimated ultimate indemnity severities were derived from the projected ultimate loss ratios shown in Exhibit 3.2, Column (5).

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

Source: WCIRB quarterly experience calls, excluding COVID-19 claims for accident years 2020 to 2024.



**Projection of Medical Severity Trends by Accident Year  
Based on Experience as of December 31, 2024**

Accident Year	(1) Estimated Ultimate Severity (a)	(2) Annual % Change	(3) Medical Adjustment Factor (b)	(4) Ultimate On-Level Severity (1) x (3)	(5) Annual % Change
1995	13,425	14.8%	0.941	12,630	13.8%
1996	14,402	7.3%	0.931	13,415	6.2%
1997	16,739	16.2%	0.925	15,483	15.4%
1998	20,663	23.4%	0.815	16,840	8.8%
1999	23,527	13.9%	0.706	16,612	-1.4%
2000	26,024	10.6%	0.649	16,887	1.7%
2001	30,596	17.6%	0.592	18,099	7.2%
2002	30,899	1.0%	0.614	18,983	4.9%
2003	29,785	-3.6%	0.645	19,198	1.1%
2004	27,308	-8.3%	0.853	23,282	21.3%
2005	27,998	2.5%	0.853	23,870	2.5%
2006	30,630	9.4%	0.849	26,010	9.0%
2007	33,834	10.5%	0.833	28,195	8.4%
2008	36,188	7.0%	0.830	30,036	6.5%
2009	38,188	5.5%	0.827	31,571	5.1%
2010	37,535	-1.7%	0.824	30,937	-2.0%
2011	33,728 (c)	---	0.847	28,574 (c)	---
2012	31,619	-6.3%	0.893	28,228	-1.2%
2013	29,091	-8.0%	0.975	28,355	0.4%
2014	28,249	-2.9%	1.037	29,298	3.3%
2015	27,635	-2.2%	1.062	29,338	0.1%
2016	26,619	-3.7%	1.064	28,316	-3.5%
2017	27,147	2.0%	1.064	28,878	2.0%
2018	28,570	5.2%	1.061	30,301	4.9%
2019	29,559	3.5%	1.049	31,008	2.3%
2020	31,568	6.8%	1.036	32,689	5.4%
2021	31,941	1.2%	1.025	32,747	0.2%
2022	33,396	4.6%	1.016	33,934	3.6%
2023	33,769	1.1%	1.014	34,244	0.9%
2024	36,804	9.0%	1.011	37,210	8.7%

Selected Medical Severity Trend: 2.0%

- (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 3.4, column (7).
- (b) These adjustment factors are based on Exhibit 4.4, excluding the impact of frequency, and including the impact of 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 for accident years 2020 to 2024.

**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, 2024**

(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	27,998	---	23,870	---	26,928	---	22,958	---
2006	30,630	9.4%	26,010	9.0%	29,150	8.3%	24,753	7.8%
2007	33,834	10.5%	28,195	8.4%	32,062	10.0%	26,718	7.9%
2008	36,188	7.0%	30,036	6.5%	33,523	4.6%	27,824	4.1%
2009	38,188	5.5%	31,571	5.1%	35,531	6.0%	29,374	5.6%
2010	37,535	-1.7%	30,937	-2.0%	34,888	-1.8%	28,756	-2.1%
2011	36,409	-3.0%	30,845	-0.3%	33,728	-3.3%	28,574	-0.6%
2012	34,409	-5.5%	30,719	-0.4%	31,619	-6.3%	28,228	-1.2%
2013	31,812	-7.5%	31,008	0.9%	29,091	-8.0%	28,355	0.4%
2014	30,875	-2.9%	32,022	3.3%	28,249	-2.9%	29,298	3.3%
2015	30,062	-2.6%	31,914	-0.3%	27,635	-2.2%	29,338	0.1%
2016	28,859	-4.0%	30,699	-3.8%	26,619	-3.7%	28,316	-3.5%
2017	29,392	1.8%	31,267	1.8%	27,147	2.0%	28,878	2.0%
2018	30,882	5.1%	32,753	4.8%	28,570	5.2%	30,301	4.9%
2019	31,912	3.3%	33,476	2.2%	29,559	3.5%	31,008	2.3%
2020	33,929	6.3%	35,135	5.0%	31,568	6.8%	32,689	5.4%
2021	34,382	1.3%	35,250	0.3%	31,941	1.2%	32,747	0.2%
2022	35,945	4.5%	36,523	3.6%	33,396	4.6%	33,934	3.6%
2023	36,746	2.2%	37,263	2.0%	33,769	1.1%	34,244	0.9%
2024	40,162	9.3%	40,606	9.0%	36,804	9.0%	37,210	8.7%

Estimated Annual Exponential Trend

Trend Based on 1990 to 2024:	4.5%	N/A
Trend Based on 2005 to 2024:	1.9%	1.7%
Trend Based on 2020 to 2024:	3.5%	3.1%

Selected Medical Severity Trend: 2.0%

(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 for accident years 2020 to 2024.

**Projected On-Level Accident Year  
Indemnity Loss to Pure Premium Ratios  
Based on Experience as of December 31, 2024**

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 Pure Premium Ratio (1)×(2)÷(3)
1995	0.478	1.467	1.568	0.447
1996	0.537	1.371	1.605	0.459
1997	0.602	1.228	1.557	0.475
1998	0.654	1.132	1.578	0.469
1999	0.684	1.049	1.499	0.479
2000	0.594	0.980	1.187	0.491
2001	0.495	0.981	1.014	0.479
2002	0.368	1.004	0.781	0.474
2003	0.245	1.001	0.553	0.444
2004	0.146	1.371	0.504	0.397
2005	0.125	1.858	0.576	0.404
2006	0.163	1.825	0.745	0.398
2007	0.223	1.759	0.951	0.412
2008	0.282	1.652	1.116	0.418
2009	0.329	1.620	1.198	0.445
2010	0.314	1.590	1.086	0.460
2011	0.291	1.568	0.991	0.461
2012	0.261	1.548	0.883	0.458
2013	0.223	1.514	0.775	0.435
2014	0.212	1.386	0.714	0.411
2015	0.208	1.367	0.684	0.416
2016	0.198	1.350	0.708	0.377
2017	0.205	1.314	0.742	0.363
2018	0.219	1.280	0.782	0.358
2019	0.261	1.246	0.870	0.374
2020	0.275	1.210	0.923	0.360
2021	0.318	1.165	0.964	0.384
2022	0.315	1.128	0.949	0.374
2023	0.322	1.102	0.973	0.365
2024	0.345	1.068	0.938	0.392
				Projections (d)
2025				0.384
2026				0.379
9/1/2026				0.380

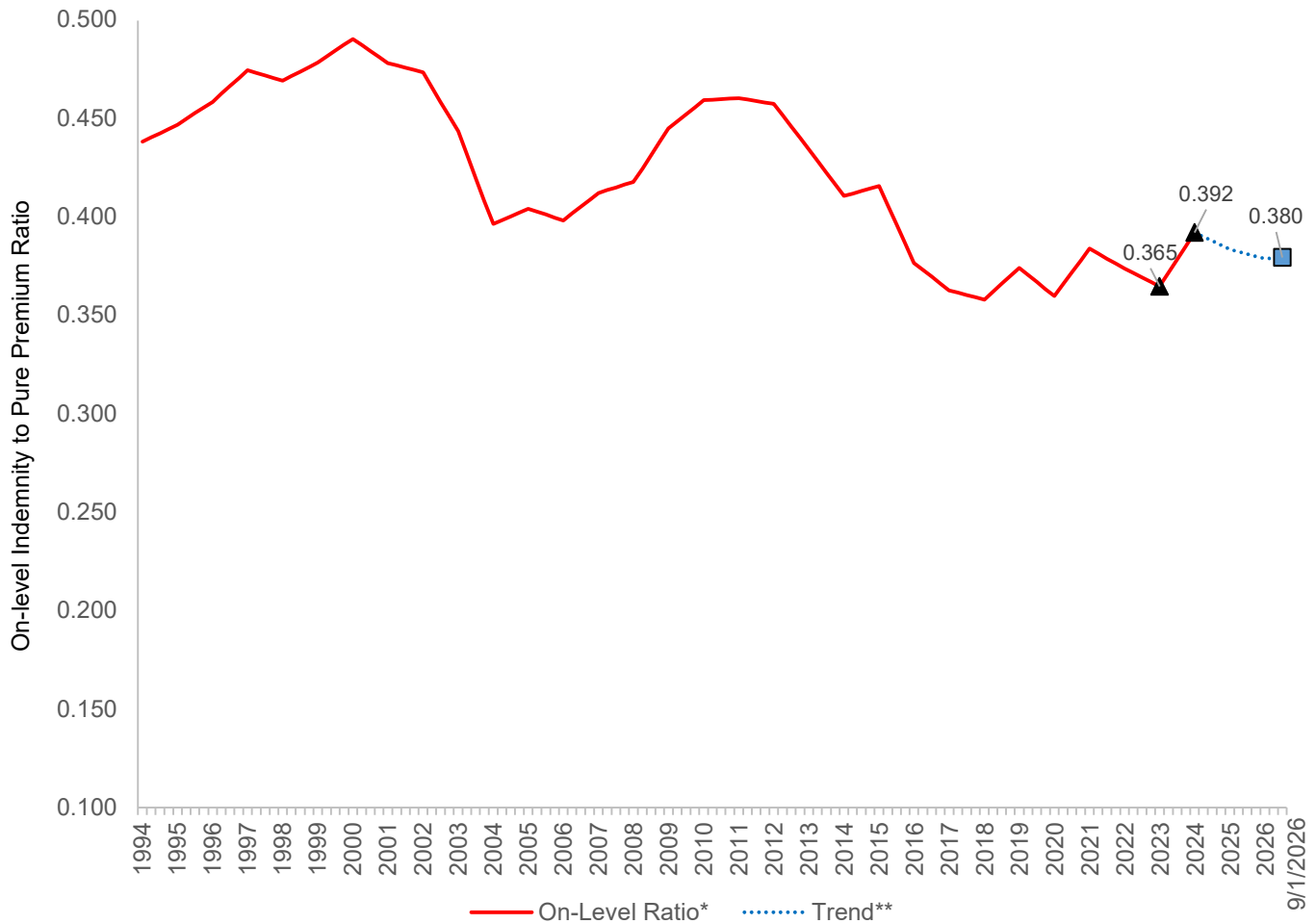
(a) See Exhibit 3.2.

(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 2023 and 2024 on-level ratios. The frequency growth estimates are based on the intra-class frequency changes for accident year 2024 from Exhibit 12 and frequency model projections for accident years 2025 to 2027 from Exhibit 6.1 (with 0% assumed for 2027). The annual indemnity severity growth estimates are from Exhibit 6.2.

**On-Level Indemnity Loss to Pure Premium Ratios  
Based on Experience as of December 31, 2024**



\* On-level indemnity to pure premium ratios (see Exhibit 7.1)

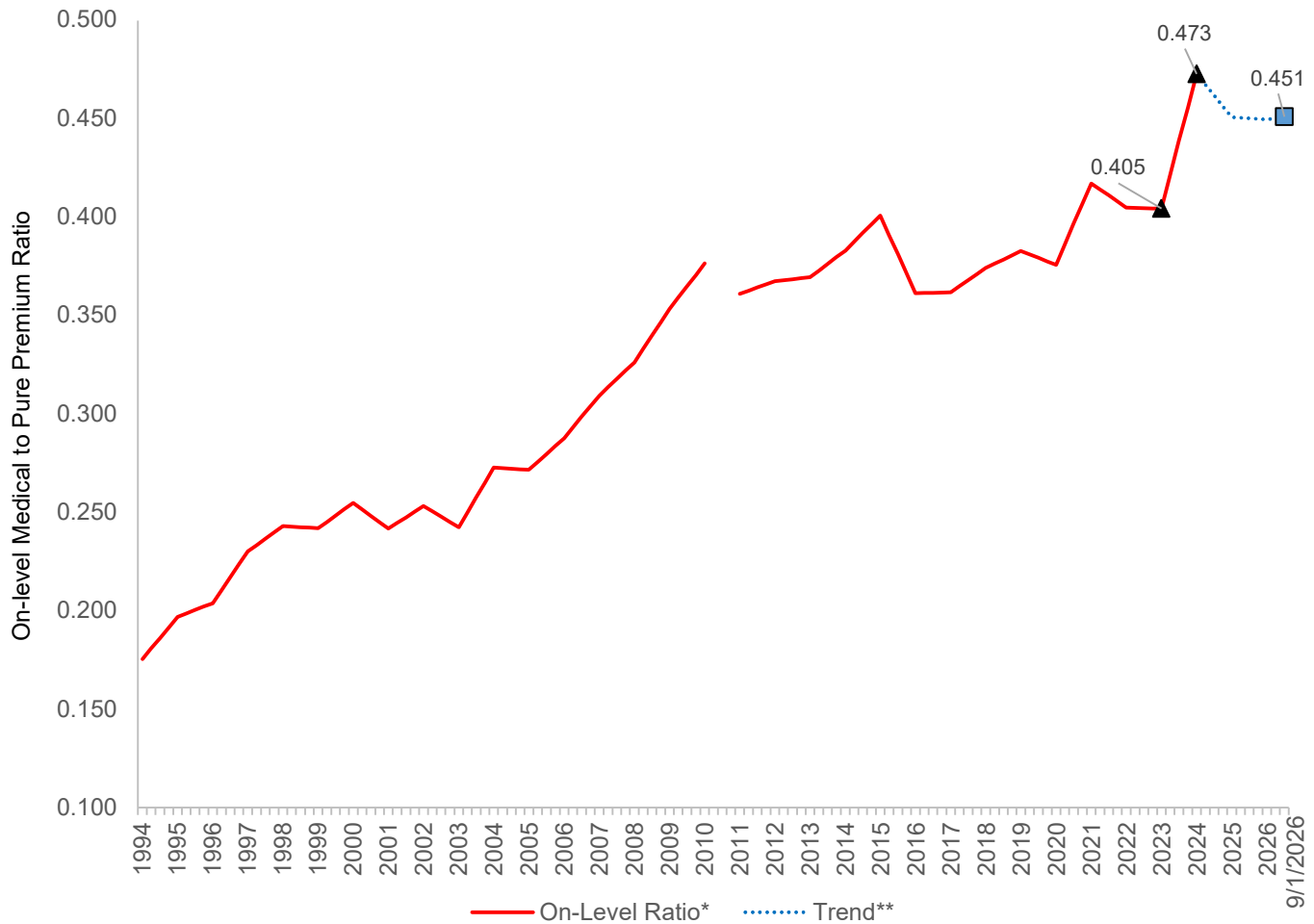
\*\* The 9/1/2026 indemnity to pure premium ratio was calculated based on separate frequency and severity trends applied to the 2023 and 2024 years.

**Projected On-Level Accident Year  
Medical Loss to Pure Premium Ratios  
Based on Experience as of December 31, 2024**

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 Pure Premium Ratio (e) (1)×(2)÷(3)
1995	0.426	0.725	1.568	0.197
1996	0.458	0.715	1.605	0.204
1997	0.506	0.709	1.557	0.230
1998	0.614	0.624	1.578	0.243
1999	0.671	0.541	1.499	0.242
2000	0.608	0.497	1.187	0.255
2001	0.541	0.453	1.014	0.242
2002	0.420	0.471	0.781	0.253
2003	0.272	0.494	0.553	0.243
2004	0.184	0.747	0.504	0.273
2005	0.180	0.867	0.576	0.272
2006	0.235	0.911	0.745	0.288
2007	0.329	0.894	0.951	0.309
2008	0.410	0.888	1.116	0.326
2009	0.484	0.875	1.198	0.354
2010	0.468	0.873	1.086	0.377
2011	0.403	0.888	0.991	0.361
2012	0.351	0.926	0.883	0.368
2013	0.298	0.961	0.775	0.370
2014	0.272	1.007	0.714	0.383
2015	0.262	1.048	0.684	0.401
2016	0.244	1.050	0.708	0.361
2017	0.255	1.053	0.742	0.362
2018	0.277	1.058	0.782	0.374
2019	0.317	1.051	0.870	0.383
2020	0.333	1.041	0.923	0.376
2021	0.387	1.040	0.964	0.417
2022	0.378	1.016	0.949	0.405
2023	0.388	1.014	0.973	0.405
2024	0.439	1.011	0.938	0.473
				Projections (d)
2025				0.451
2026				0.450
9/1/2026				0.451

- (a) See Exhibit 3.4. 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) Based on Column (4) of Exhibit 4.4 for 2014 and prior and the average of Columns (4) and (5) of Exhibit 4.4 for 2015 and later.
- (c) See Exhibit 5.2.
- (d) The trending projection is based on frequency and severity growth separately applied to the 2023 and 2024 on-level ratios. The frequency growth estimates are based on the intra-class frequency changes for accident year 2024 from Exhibit 12 and frequency model projections for accident years 2025 to 2027 from Exhibit 6.1 (with 0% assumed for 2027). 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 Pure Premium Ratios  
Based on Experience as of December 31, 2024**



\* On-level medical to pure premium ratios (see Exhibit 7.3)

\*\* The 9/1/2026 medical to pure premium ratio was calculated based on separate frequency and severity trends applied to the 2023 and 2024 years.

**Indicated Loss to Pure Premium Ratios  
For Policies with Effective Dates between September 1, 2025 and August 31, 2026  
Based on Experience as of December 31, 2024**

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
1. Projected Loss to Advisory Pure Premium Ratio (See Exhibits 7.1 and 7.3)	0.380	0.451	0.831

Quarterly Incurred Indemnity Loss Development Factors  
Through December 31, 2024

Age in	Accident Year																					
Months	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
6/3	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	3.187	3.266	3.176	
9/6	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	--	1.968	1.912	1.976	1.951	
12/9	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	1.563	1.568	1.581	
15/12	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	1.298	1.310		
18/15	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	1.191	1.190		
21/18	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	1.134	1.137	1.142		
24/21	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	1.100	1.104	1.106		
27/24	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	1.078	1.076			
30/27	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	1.065	1.072			
33/30	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	1.045	1.050	1.052			
36/33	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	1.039	1.040			
39/36	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	1.029	1.030				
42/39	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	1.032	1.029				
45/42	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	1.022	1.026	1.025				
48/45	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	1.017	1.018	1.020				
51/48	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	1.016	1.014					
54/51	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	1.013	1.015					
57/54	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	1.012	1.012					
60/57	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	1.009	1.010	1.011					
63/60	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	1.008	1.009						
66/63	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	1.006	1.011						
69/66	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	1.008	1.009						
72/69	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	1.006	1.006	1.006						
75/72	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	1.004	1.003							
78/75	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	1.004	1.006							
81/78	1.006	1.010	1.009	1.007	1.007	1.006	1.006	1.007	1.005	1.005	1.003	1.003	1.003	1.005	1.004							
84/81	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	1.004	1.007							
87/84	1.007	1.010	1.007	1.004	1.005	1.006	1.004	1.006	1.004	1.003	1.002	1.001	1.003	1.002								
90/87	1.008	1.008	1.008	1.008	1.004	1.005	1.005	1.005	1.004	1.004	1.003	1.004	1.002	1.005								
93/90	1.006	1.008	1.006	1.007	1.006	1.003	1.004	1.005	1.004	1.003	1.004	1.002	1.003	1.003								
96/93	1.006	1.003	1.002	1.003	1.004	1.004	1.003	1.003	1.003	1.003	1.002	1.002	1.003	1.004								

Source: WCIRB accident year experience calls, excluding COVID-19 claims for Accident Years 2020 through 2022.



Quarterly Incurred Medical Loss Development Factors \*  
Through December 31, 2024

Age in	Accident Year																							
Months	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024			
6/3	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	2.928	2.906	2.746			
9/6	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	--	1.746	1.763	1.839	1.777			
<b>12/9</b>	<b>1.400</b>	<b>1.375</b>	<b>1.453</b>	<b>1.443</b>	<b>1.466</b>	<b>1.454</b>	<b>1.488</b>	<b>1.521</b>	<b>1.484</b>	<b>1.500</b>	<b>1.482</b>	<b>1.451</b>	<b>1.487</b>	<b>1.448</b>	<b>1.459</b>	<b>1.470</b>	--	<b>1.429</b>	<b>1.455</b>	<b>1.469</b>	<b>1.477</b>			
15/12	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	1.179	1.194				
18/15	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	1.112	1.112				
21/18	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	1.067	1.079	1.083				
<b>24/21</b>	<b>1.040</b>	<b>1.052</b>	<b>1.070</b>	<b>1.074</b>	<b>1.067</b>	<b>1.074</b>	<b>1.080</b>	<b>1.080</b>	<b>1.067</b>	<b>1.064</b>	<b>1.055</b>	<b>1.059</b>	<b>1.057</b>	<b>1.046</b>	<b>1.044</b>	<b>1.052</b>	<b>1.054</b>	<b>1.058</b>	<b>1.068</b>	<b>1.064</b>				
27/24	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	1.051	1.052					
30/27	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	1.042	1.050					
33/30	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	1.030	1.037	1.042					
<b>36/33</b>	<b>1.024</b>	<b>1.034</b>	<b>1.042</b>	<b>1.033</b>	<b>1.042</b>	<b>1.040</b>	<b>1.041</b>	<b>1.037</b>	<b>1.028</b>	<b>1.026</b>	<b>1.027</b>	<b>1.021</b>	<b>1.021</b>	<b>1.020</b>	<b>1.016</b>	<b>1.021</b>	<b>1.025</b>	<b>1.030</b>	<b>1.034</b>					
39/36	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	1.020	1.024						
42/39	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	1.016	1.024	1.024						
45/42	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	1.014	1.021	1.023						
<b>48/45</b>	<b>1.025</b>	<b>1.018</b>	<b>1.022</b>	<b>1.025</b>	<b>1.029</b>	<b>1.034</b>	<b>1.022</b>	<b>1.023</b>	<b>1.020</b>	<b>1.018</b>	<b>1.014</b>	<b>1.008</b>	<b>1.012</b>	<b>1.008</b>	<b>1.011</b>	<b>1.013</b>	<b>1.016</b>	<b>1.019</b>						
51/48	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	1.013	1.012							
54/51	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	1.012	1.011							
57/54	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	1.005	1.008	1.010							
<b>60/57</b>	<b>1.020</b>	<b>1.019</b>	<b>1.018</b>	<b>1.017</b>	<b>1.019</b>	<b>1.016</b>	<b>1.015</b>	<b>1.014</b>	<b>1.012</b>	<b>1.007</b>	<b>1.007</b>	<b>1.005</b>	<b>1.005</b>	<b>1.007</b>	<b>1.009</b>	<b>1.008</b>	<b>1.012</b>							
63/60	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	1.007	1.011								
66/63	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	1.006	1.005								
69/66	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	1.008	1.009	1.009								
<b>72/69</b>	<b>1.014</b>	<b>1.015</b>	<b>1.013</b>	<b>1.014</b>	<b>1.012</b>	<b>1.011</b>	<b>1.010</b>	<b>1.007</b>	<b>1.005</b>	<b>1.005</b>	<b>1.002</b>	<b>1.003</b>	<b>1.005</b>	<b>1.003</b>	<b>1.007</b>	<b>1.007</b>								
75/72	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	1.002	1.003									
78/75	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	1.002	1.002									
81/78	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	1.002	1.004									
<b>84/81</b>	<b>1.012</b>	<b>1.011</b>	<b>1.008</b>	<b>1.010</b>	<b>1.008</b>	<b>1.007</b>	<b>1.005</b>	<b>1.001</b>	<b>1.003</b>	<b>1.002</b>	<b>1.002</b>	<b>0.999</b>	<b>1.000</b>	<b>1.003</b>	<b>1.005</b>									
87/84	1.012	1.014	1.012	1.008	1.007	1.004	1.003	1.001	1.002	1.002	1.001	1.001	1.002	1.004										
90/87	1.009	1.009	1.013	1.008	1.006	1.006	1.003	1.006	1.006	1.001	1.004	1.001	1.000	1.005										
93/90	1.011	1.012	1.009	1.009	1.007	1.002	1.003	1.002	1.004	1.000	1.003	1.002	1.002	1.003										
<b>96/93</b>	<b>1.011</b>	<b>1.009</b>	<b>1.005</b>	<b>1.006</b>	<b>1.005</b>	<b>1.003</b>	<b>1.002</b>	<b>1.001</b>	<b>1.003</b>	<b>1.002</b>	<b>1.002</b>	<b>1.001</b>	<b>1.001</b>	<b>1.002</b>										

Source: WCIRB accident year experience calls, excluding COVID-19 claims for Accident Years 2020 through 2022.

\* 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, 2024

Age in	Accident Year																					
Months	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
6/3	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	5.241	4.928	4.964	
9/6	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	--	2.440	2.433	2.415	2.463	
12/9	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	1.817	1.843	1.830	
15/12	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	1.503	1.505	1.505		
18/15	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	1.337	1.332		
21/18	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	1.236	1.239	1.244		
24/21	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	1.185	1.187		
27/24	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	1.142	1.148			
30/27	1.122	1.117	1.126	1.129	1.130	1.141	1.141	1.137	1.134	1.141	1.147	1.142	1.137	1.131	1.116	1.126	1.127	1.123	1.122			
33/30	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	1.101	1.102	1.099			
36/33	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	1.083	1.080			
39/36	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	1.067	1.064				
42/39	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	1.061	1.057				
45/42	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	1.050	1.050	1.049				
48/45	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	1.042	1.043	1.042				
51/48	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	1.033	1.035					
54/51	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	1.032	1.031					
57/54	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	1.025	1.026	1.027					
60/57	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	1.026	1.024					
63/60	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	1.019	1.019						
66/63	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	1.018	1.022						
69/66	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	1.016	1.017						
72/69	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	1.015	1.017						
75/72	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	1.011	1.010							
78/75	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	1.011	1.012							
81/78	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	1.010	1.010							
84/81	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	1.009	1.010							
87/84	1.009	1.012	1.014	1.013	1.010	1.012	1.010	1.011	1.010	1.007	1.006	1.008	1.008	1.007								
90/87	1.011	1.012	1.013	1.012	1.011	1.010	1.010	1.010	1.009	1.007	1.007	1.007	1.006	1.008								
93/90	1.012	1.011	1.011	1.012	1.010	1.010	1.009	1.009	1.008	1.007	1.006	1.006	1.008	1.006								
96/93	1.008	1.011	1.011	1.008	1.010	1.010	1.009	1.010	1.007	1.007	1.007	1.005	1.005	1.007								

Source: WCIRB accident year experience calls, excluding COVID-19 claims for Accident Years 2020 through 2022.

Quarterly Paid Medical Loss Development Factors \*  
Through December 31, 2024

Age in	Accident Year																					
Months	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
6/3	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	6.026	5.205	5.389	
9/6	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	2.353	2.322	2.353	
12/9	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	1.753	1.776	1.750	
15/12	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	1.455	1.467		
18/15	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	1.293	1.289		
21/18	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	1.192	1.204	1.205		
24/21	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	1.156	1.159		
27/24	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	1.117	1.128			
30/27	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	1.106	1.111			
33/30	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	1.088	1.092	1.091			
36/33	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	1.076	1.078			
39/36	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	1.064	1.062				
42/39	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	1.058	1.057				
45/42	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	1.049	1.047	1.055				
48/45	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	1.041	1.044				
51/48	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	1.033	1.035					
54/51	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	1.032	1.034					
57/54	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	1.025	1.026	1.028					
60/57	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	1.025	1.026					
63/60	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	1.018	1.022						
66/63	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	1.018	1.019						
69/66	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	1.018	1.018						
72/69	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	1.017	1.017						
75/72	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	1.011	1.012							
78/75	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	1.012	1.015							
81/78	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	1.011	1.011							
84/81	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	1.010	1.011							
87/84	1.014	1.013	1.015	1.017	1.013	1.013	1.011	1.012	1.010	1.008	1.008	1.008	1.009	1.008								
90/87	1.015	1.013	1.015	1.013	1.013	1.012	1.011	1.012	1.009	1.008	1.009	1.007	1.006	1.009								
93/90	1.013	1.012	1.014	1.014	1.013	1.011	1.010	1.009	1.010	1.006	1.007	1.007	1.008	1.007								
96/93	1.013	1.015	1.016	1.011	1.012	1.010	1.009	1.009	1.009	1.006	1.007	1.007	1.006	1.007								

Source: WCIRB accident year experience calls, excluding COVID-19 claims for Accident Years 2020 through 2022.

\* 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>
1999																1.000
2000															1.000	1.000
2001														1.000	1.000	1.000
2002													1.000	1.000	1.000	1.000
2003												1.000	1.000	1.000	1.000	1.000
2004											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
2006									1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008							1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009						1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2010					1.002	1.002	1.001	1.000	1.001	0.999	1.000	1.000	1.000	1.000		
2011				1.005	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000			
2012			1.010	1.005	1.003	1.001	1.002	1.000	1.001	1.000	1.000	1.000				
2013		1.026	1.010	1.005	1.001	1.002	1.000	1.000	1.000	1.001	1.000					
2014	1.216	1.027	1.010	1.003	1.002	0.999	1.000	1.000	1.000	1.000						
2015	1.236	1.027	1.005	1.003	1.001	1.001	1.000	1.000	1.000							
2016	1.245	1.028	1.007	1.000	1.002	1.000	1.000	1.000								
2017	1.219	1.023	1.004	1.003	1.001	1.001	1.000									
2018	1.226	1.021	1.006	1.002	1.002	1.001										
2019	1.218	1.028	1.008	1.005	1.002											
2020	1.233	1.027	1.009	1.000												
2021	1.230	1.027	1.007													
2022	1.245	1.031														
2023	1.260															
Latest Year																
<u>Age-to-Age</u>																
1.260	1.031	1.007	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<u>Age-to-Ultimate</u>																
1.319	1.047	1.015	1.008	1.008	1.006	1.004	1.004	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003

Source: WCIRB accident year experience calls, excluding COVID-19 claims for Accident Years 2020 through 2024.

**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>
2012	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
2013	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
2014	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
2015	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
2016	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
2017	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
2018	2.733	1.717	1.410	1.149	1.047	1.027	1.018	1.012	1.010	1.006	1.004	1.002	1.002	1.002	1.001
2019	2.892	1.696	1.423	1.138	1.034	1.023	1.012	1.014	1.009	1.005	1.001	1.003	1.003	1.001	1.001
2020	2.519	1.869	1.268	1.143	1.042	1.025	1.010	1.010	1.008	1.004	1.004	1.002	1.003	1.002	1.001
2021	--	--	--	1.131	1.045	1.025	1.016	1.010	1.008	1.005	1.003	0.999			
2022	2.871	1.715	1.422	1.140	1.047	1.027	1.016	1.005							
2023	2.788	1.722	1.421	1.133	1.058	1.030	1.020								
2024	2.795	1.754	1.428												

Source: WCIRB accident year experience calls, excluding COVID-19 claims for Accident Years 2020 through 2024.

**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>
1999																	98.1%
2000																97.8%	98.0%
2001															96.9%	97.4%	97.7%
2002														96.8%	97.3%	97.7%	98.0%
2003													96.4%	97.0%	97.5%	97.9%	98.2%
2004												96.0%	96.8%	97.3%	97.8%	98.2%	98.5%
2005										95.4%	96.3%	97.0%	97.6%	98.0%	98.4%	98.6%	
2006									94.3%	95.5%	96.4%	97.1%	97.6%	98.1%	98.3%	98.6%	
2007									93.2%	94.8%	96.0%	96.7%	97.4%	97.9%	98.3%	98.5%	98.7%
2008								91.5%	93.6%	95.1%	96.2%	97.0%	97.6%	97.9%	98.2%	98.4%	98.6%
2009							88.5%	91.7%	93.8%	95.3%	96.4%	97.1%	97.6%	97.9%	98.2%	98.4%	
2010						85.9%	90.1%	92.8%	94.7%	96.0%	96.9%	97.5%	97.9%	98.2%	98.5%		
2011					81.6%	87.0%	91.0%	93.6%	95.4%	96.4%	97.1%	97.7%	98.0%	98.3%			
2012				74.9%	82.9%	88.4%	92.0%	94.4%	95.8%	96.7%	97.3%	97.8%	98.1%				
2013			64.4%	76.6%	84.7%	89.8%	93.2%	95.1%	96.3%	97.1%	97.6%	98.0%					
2014		49.2%	65.9%	78.1%	86.1%	90.7%	93.5%	95.3%	96.4%	97.2%	97.7%						
2015	26.8%	50.5%	68.3%	80.5%	87.8%	91.4%	93.9%	95.6%	96.6%	97.4%							
2016	28.2%	53.4%	70.9%	82.4%	88.3%	91.7%	94.1%	95.7%	96.7%								
2017	30.4%	56.2%	73.1%	82.6%	88.3%	91.9%	94.1%	95.6%									
2018	31.1%	56.3%	71.5%	81.4%	87.8%	91.5%	93.8%										
2019	31.1%	54.2%	69.2%	80.3%	86.9%	90.7%											
2020	30.4%	53.5%	69.2%	79.7%	86.1%												
2021	31.7%	55.9%	70.2%	80.1%													
2022	32.2%	55.7%	69.7%														
2023	32.4%	54.7%															
2024	30.6%																

Source: WCIRB accident year experience calls, excluding COVID-19 claims for Accident Years 2020 through 2024.

**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>
1999																	98.0%
2000																98.3%	98.6%
2001															96.8%	97.2%	97.5%
2002														96.6%	97.1%	97.5%	97.8%
2003													96.2%	96.8%	97.3%	97.7%	98.0%
2004												95.8%	96.6%	97.1%	97.6%	98.0%	98.2%
2005											95.3%	96.2%	96.8%	97.4%	97.8%	98.1%	98.4%
2006										94.1%	95.4%	96.2%	96.9%	97.4%	97.8%	98.1%	98.3%
2007									92.9%	94.5%	95.7%	96.5%	97.2%	97.6%	98.0%	98.2%	98.4%
2008								91.1%	93.3%	94.8%	95.8%	96.7%	97.3%	97.6%	97.9%	98.2%	98.3%
2009							88.1%	91.4%	93.4%	94.9%	96.0%	96.8%	97.3%	97.6%	97.9%	98.2%	
2010						85.4%	89.7%	92.5%	94.3%	95.7%	96.6%	97.2%	97.7%	98.0%	98.2%		
2011					80.9%	86.5%	90.5%	93.2%	95.0%	96.1%	96.8%	97.4%	97.8%	98.0%			
2012				73.9%	82.2%	87.8%	91.5%	94.1%	95.4%	96.4%	97.0%	97.5%	97.9%				
2013			63.0%	75.7%	84.1%	89.2%	92.8%	94.7%	95.9%	96.8%	97.3%	97.7%					
2014		47.0%	64.7%	77.4%	85.6%	90.4%	93.1%	94.9%	96.1%	96.9%	97.4%						
2015	20.9%	48.6%	67.4%	79.8%	87.3%	91.0%	93.5%	95.2%	96.3%	97.1%							
2016	21.8%	51.3%	70.0%	81.9%	87.7%	91.3%	93.7%	95.3%	96.4%								
2017	24.0%	54.1%	72.1%	81.8%	87.8%	91.4%	93.7%	95.3%									
2018	24.5%	54.3%	70.3%	80.7%	87.1%	91.0%	93.4%										
2019	24.3%	51.7%	67.9%	79.3%	86.2%	90.2%											
2020	23.6%	51.2%	68.0%	79.1%	85.4%												
2021	24.7%	53.6%	69.1%	79.4%													
2022	24.7%	53.2%	68.6%														
2023	24.6%	52.3%															
2024	23.2%																

Source: WCIRB accident year experience calls, excluding COVID-19 claims for Accident Years 2020 through 2024.

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
2015	0.8%	4.7%	11.9%	20.9%	30.0%	37.3%	43.1%	48.6%	53.7%	58.7%	63.1%	67.4%	70.7%	74.0%	76.9%	79.8%
2016	0.8%	5.0%	12.2%	21.8%	31.5%	39.2%	45.3%	51.3%	56.1%	61.0%	65.4%	70.0%	73.4%	76.5%	79.1%	81.9%
2017	0.8%	5.5%	13.2%	24.0%	33.9%	41.6%	47.9%	54.1%	58.9%	63.6%	67.8%	72.1%	75.0%	77.3%	79.5%	81.8%
2018	0.9%	5.7%	13.7%	24.5%	34.4%	42.1%	48.4%	54.3%	59.1%	63.0%	66.6%	70.3%	73.2%	75.9%	78.1%	80.7%
2019	1.0%	5.6%	13.5%	24.3%	34.4%	40.9%	46.4%	51.7%	55.8%	60.1%	63.9%	67.9%	70.8%	73.8%	76.5%	79.3%
2020	1.1%	5.9%	16.3%	23.6%	32.7%	40.2%	45.5%	51.2%	54.9%	59.4%	63.3%	68.0%	70.3%	73.1%	75.8%	79.1%
2021	0.7%	5.9%	14.1%	24.7%	34.7%	42.3%	48.0%	53.6%	57.0%	60.8%	64.9%	69.1%	71.3%	74.0%	76.4%	79.4%
2022	0.8%	5.7%	14.0%	24.7%	34.4%	41.5%	47.7%	53.2%	56.9%	60.7%	64.5%	68.6%				
2023	1.0%	6.0%	14.1%	24.6%	33.8%	41.0%	46.9%	52.3%								
2024	1.1%	6.1%	13.7%	23.2%												

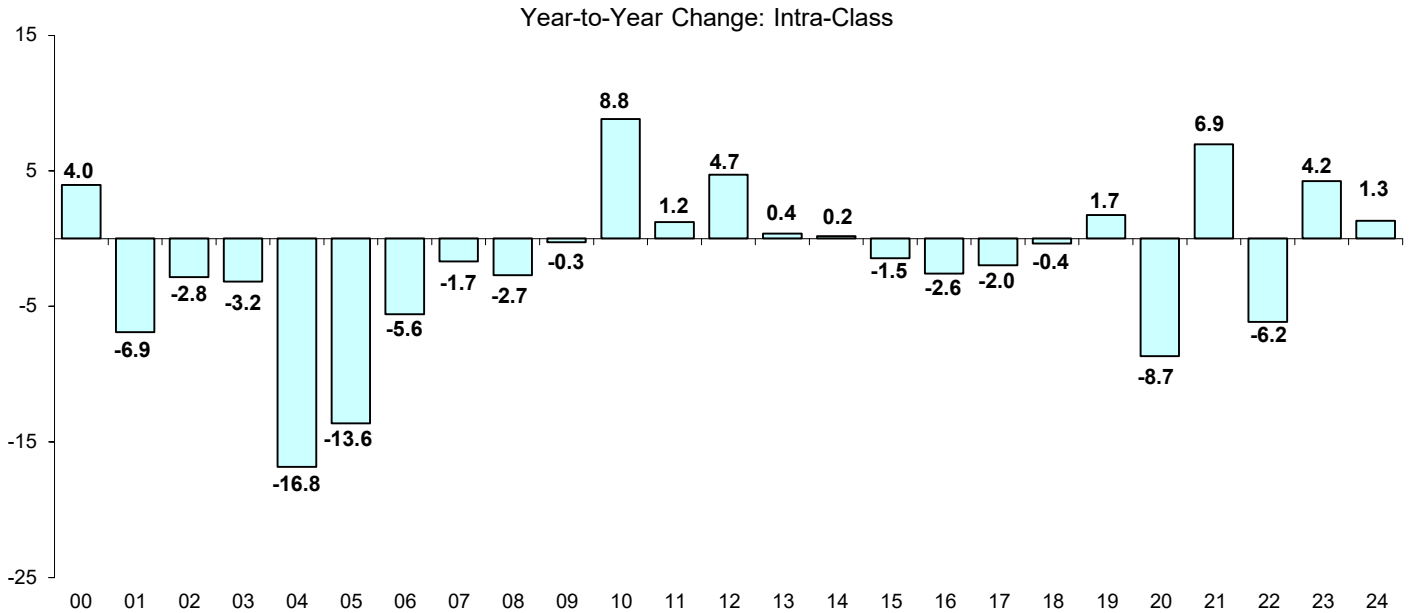
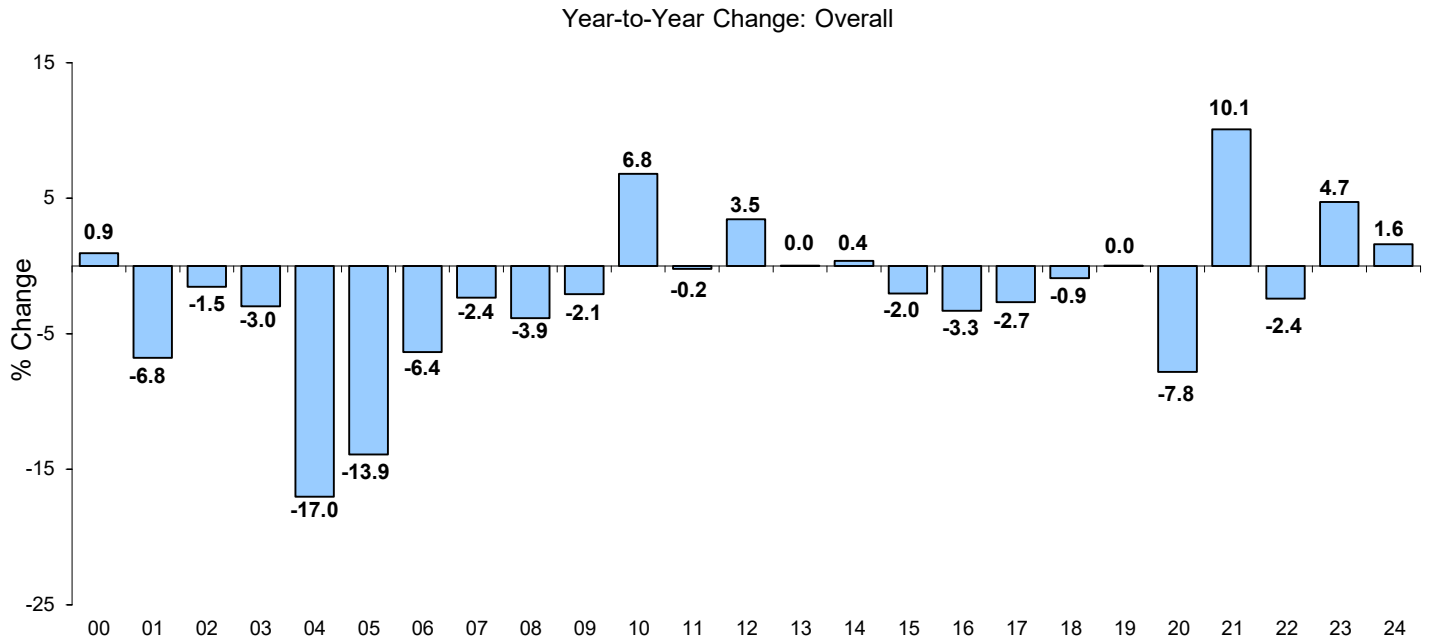
Accident Year	Quarterly Incremental Change														
	<u>3-6</u>	<u>6-9</u>	<u>9-12</u>	<u>12-15</u>	<u>15-18</u>	<u>18-21</u>	<u>21-24</u>	<u>24-27</u>	<u>27-30</u>	<u>30-33</u>	<u>33-36</u>	<u>36-39</u>	<u>39-42</u>	<u>42-45</u>	<u>45-48</u>
2015	3.9%	7.2%	9.0%	9.2%	7.3%	5.7%	5.5%	5.1%	5.0%	4.4%	4.3%	3.4%	3.3%	3.0%	2.8%
2016	4.2%	7.2%	9.6%	9.7%	7.7%	6.0%	6.0%	4.8%	5.0%	4.4%	4.6%	3.4%	3.1%	2.6%	2.8%
2017	4.7%	7.8%	10.8%	9.9%	7.7%	6.3%	6.2%	4.8%	4.7%	4.2%	4.2%	2.9%	2.3%	2.2%	2.3%
2018	4.8%	8.0%	10.8%	10.0%	7.7%	6.2%	5.9%	4.8%	3.9%	3.6%	3.7%	2.9%	2.7%	2.3%	2.5%
2019	4.7%	7.9%	10.8%	10.1%	6.5%	5.5%	5.3%	4.1%	4.3%	3.8%	3.9%	2.9%	3.0%	2.7%	2.8%
2020	--	--	--	--	7.6%	5.3%	5.7%	3.7%	4.4%	4.0%	4.6%	2.3%	2.8%	2.8%	3.2%
2021	5.2%	8.2%	10.7%	9.9%	7.6%	5.7%	5.6%	3.4%	3.8%	4.1%	4.3%	2.2%	2.7%	2.4%	3.0%
2022	4.9%	8.3%	10.7%	9.7%	7.1%	6.2%	5.5%	3.8%	3.8%	3.8%	4.1%				
2023	4.9%	8.2%	10.5%	9.2%	7.2%	5.9%	5.3%								
2024	5.0%	7.6%	9.5%												

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.

Source: WCIRB accident year experience calls, excluding COVID-19 claims for Accident Years 2020 through 2024.



### California Workers' Compensation Estimated Indemnity Claim Frequency by Accident Year



**Note:**

The 2024 estimates are based on a comparison of claim counts based on WCIRB accident year experience as of December 31, 2024 relative to the estimated change in statewide employment. Prior years are based on unit statistical data. Experience excludes COVID-19 claims.

**Summary of COVID-19 Claim Information as of December 31, 2024**

AY2020 @ 12/31/2024	Based on about 100% of the Market			Average per Indemnity Claim			Average per Total Claim		
	COVID-19 Claims	4Q-2024 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	170,379,847	3,053,609,076	5.6%	\$9,294	\$19,933	\$21,379	\$6,212	\$8,493	\$8,681
<u>Ind. Reserves</u>	<u>58,263,078</u>	<u>514,325,627</u>	<u>11.3%</u>	<u>\$3,178</u>	<u>\$3,357</u>	<u>\$3,382</u>	<u>\$2,124</u>	<u>\$1,430</u>	<u>\$1,373</u>
Ind. Incurred	228,642,925	3,567,934,703	6.4%	\$12,472	\$23,290	\$24,761	\$8,336	\$9,923	\$10,055
Med. Paid	121,562,311	3,211,559,058	3.8%	\$6,631	\$20,964	\$22,912	\$4,432	\$8,932	\$9,304
<u>Med. Reserves</u>	<u>63,662,276</u>	<u>690,785,814</u>	<u>9.2%</u>	<u>\$3,473</u>	<u>\$4,509</u>	<u>\$4,650</u>	<u>\$2,321</u>	<u>\$1,921</u>	<u>\$1,888</u>
Med. Incurred	185,224,587	3,902,344,872	4.7%	\$10,103	\$25,473	\$27,563	\$6,753	\$10,854	\$11,192
ALAE Paid	47,298,513	1,274,691,131	3.7%	\$2,580	\$8,321	\$9,101	\$1,724	\$3,545	\$3,696
MCCP	7,347,972	236,706,950	3.1%	\$401	\$1,545	\$1,701	\$268	\$658	\$691
Paid on Med-Only Claims	8,383,675	297,646,493	2.8%						
Ind. Paid on Open Ind. Claims	30,500,884	683,478,673	4.5%						
Med. Paid on Open Ind. Claims	41,638,814	768,276,702	5.4%						
<b>AY2020 Claim Counts</b>									
# of Open Indemnity Claims	740	19,454	3.8%						
# of Med-Only Claims	9,096	206,351	4.4%						
# of Indemnity Claims	18,333	153,194	12.0%						
Total Number of Claims	27,429	359,545	7.6%						

AY2021 @ 12/31/2024	Based on about 100% of the Market			Average per Indemnity Claim			Average per Total Claim		
	COVID-19 Claims	4Q-2024 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	53,951,602	2,896,701,666	1.9%	\$7,210	\$18,599	\$19,174	\$4,961	\$7,514	\$7,588
<u>Ind. Reserves</u>	<u>18,717,442</u>	<u>690,684,349</u>	<u>2.7%</u>	<u>\$2,501</u>	<u>\$4,435</u>	<u>\$4,532</u>	<u>\$1,721</u>	<u>\$1,792</u>	<u>\$1,794</u>
Ind. Incurred	72,669,044	3,587,386,015	2.0%	\$9,711	\$23,034	\$23,707	\$6,682	\$9,305	\$9,381
Med. Paid	34,536,253	3,084,597,464	1.1%	\$4,615	\$19,806	\$20,573	\$3,176	\$8,001	\$8,141
<u>Med. Reserves</u>	<u>18,638,447</u>	<u>936,543,107</u>	<u>2.0%</u>	<u>\$2,491</u>	<u>\$6,013</u>	<u>\$6,191</u>	<u>\$1,714</u>	<u>\$2,429</u>	<u>\$2,450</u>
Med. Incurred	53,174,700	4,021,140,571	1.3%	\$7,106	\$25,819	\$26,764	\$4,890	\$10,430	\$10,591
ALAE Paid	15,418,048	1,188,361,954	1.3%	\$2,060	\$7,630	\$7,911	\$1,418	\$3,082	\$3,131
MCCP	2,219,752	235,496,284	0.9%	\$297	\$1,512	\$1,573	\$204	\$611	\$623
Paid on Med-Only Claims	3,354,443	324,323,840	1.0%						
Ind. Paid on Open Ind. Claims	12,856,492	964,960,488	1.3%						
Med. Paid on Open Ind. Claims	14,746,883	1,000,669,072	1.5%						
<b>AY2021 Claim Counts</b>									
# of Open Indemnity Claims	328	29,845	1.1%						
# of Med-Only Claims	3,392	229,778	1.5%						
# of Indemnity Claims	7,483	155,742	4.8%						
Total Number of Claims	10,875	385,520	2.8%						

AY2022 @ 12/31/2024	Based on about 100% of the Market			Average per Indemnity Claim			Average per Total Claim		
	COVID-19 Claims	4Q-2024 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	14,430,048	2,622,176,976	0.6%	\$2,298	\$16,056	\$16,606	\$1,495	\$6,580	\$6,706
<u>Ind. Reserves</u>	<u>5,967,491</u>	<u>946,125,461</u>	<u>0.6%</u>	<u>\$950</u>	<u>\$5,793</u>	<u>\$5,987</u>	<u>\$618</u>	<u>\$2,374</u>	<u>\$2,418</u>
Ind. Incurred	20,397,539	3,568,302,437	0.6%	\$3,249	\$21,849	\$22,593	\$2,114	\$8,954	\$9,124
Med. Paid	7,630,728	2,739,803,160	0.3%	\$1,215	\$16,776	\$17,398	\$791	\$6,875	\$7,026
<u>Med. Reserves</u>	<u>6,041,442</u>	<u>1,293,327,411</u>	<u>0.5%</u>	<u>\$962</u>	<u>\$7,919</u>	<u>\$8,197</u>	<u>\$626</u>	<u>\$3,245</u>	<u>\$3,310</u>
Med. Incurred	13,672,170	4,033,130,571	0.3%	\$2,177	\$24,695	\$25,595	\$1,417	\$10,121	\$10,337
ALAE Paid	5,117,524	1,084,376,008	0.5%	\$815	\$6,640	\$6,873	\$530	\$2,721	\$2,776
MCCP	735,394	210,260,277	0.3%	\$117	\$1,287	\$1,334	\$76	\$528	\$539
Paid on Med-Only Claims	1,147,050	319,987,711	0.4%						
Ind. Paid on Open Ind. Claims	3,677,633	1,223,280,738	0.3%						
Med. Paid on Open Ind. Claims	3,061,941	1,152,214,601	0.3%						
<b>AY2022 Claim Counts</b>									
# of Open Indemnity Claims	201	47,808	0.4%						
# of Med-Only Claims	3,370	235,181	1.4%						
# of Indemnity Claims	6,279	163,318	3.8%						
Total Number of Claims	9,649	398,499	2.4%						

Source: WCIRB quarterly calls for experience.

### Summary of COVID-19 Claim Information as of December 31, 2024

AY2023 @ 12/31/2024	Based on about 100% of the Market			Average per Indemnity Claim			Average per Total Claim		
	COVID-19 Claims	4Q-2024 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	3,927,362	1,796,785,601	0.2%	\$1,345	\$11,130	\$11,311	\$1,109	\$4,624	\$4,656
<u>Ind. Reserves</u>	<u>723,357</u>	<u>1,141,272,451</u>	<u>0.1%</u>	<u>\$248</u>	<u>\$7,070</u>	<u>\$7,195</u>	<u>\$204</u>	<u>\$2,937</u>	<u>\$2,962</u>
Ind. Incurred	4,650,719	2,938,058,052	0.2%	\$1,592	\$18,200	\$18,506	\$1,313	\$7,561	\$7,619
Med. Paid	832,776	1,969,397,099	0.0%	\$285	\$12,199	\$12,419	\$235	\$5,068	\$5,113
<u>Med. Reserves</u>	<u>1,175,865</u>	<u>1,583,481,503</u>	<u>0.1%</u>	<u>\$403</u>	<u>\$9,809</u>	<u>\$9,982</u>	<u>\$332</u>	<u>\$4,075</u>	<u>\$4,110</u>
Med. Incurred	2,008,641	3,552,878,602	0.1%	\$688	\$22,008	\$22,401	\$567	\$9,143	\$9,222
ALAE Paid	741,877	795,348,053	0.1%	\$254	\$4,927	\$5,013	\$209	\$2,047	\$2,064
MCCP	103,767	172,606,834	0.1%	\$36	\$1,069	\$1,088	\$29	\$444	\$448
Paid on Med-Only Claims	118,285	304,169,090	0.0%						
Ind. Paid on Open Ind. Claims	661,587	1,083,701,776	0.1%						
Med. Paid on Open Ind. Claims	314,298	1,026,381,688	0.0%						
<b>AY2023 Claim Counts</b>									
# of Open Indemnity Claims	78	71,896	0.1%						
# of Med-Only Claims	621	227,144	0.3%						
# of Indemnity Claims	2,921	161,433	1.8%						
Total Number of Claims	3,542	388,577	0.9%						

AY2024 @ 12/31/2024	Based on about 100% of the Market			Average per Indemnity Claim			Average per Total Claim		
	COVID-19 Claims	4Q-2024 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	433,393	624,868,531	0.1%	\$1,464	\$4,815	\$4,822	\$845	\$1,893	\$1,895
<u>Ind. Reserves</u>	<u>744,788</u>	<u>982,906,056</u>	<u>0.1%</u>	<u>\$2,516</u>	<u>\$7,573</u>	<u>\$7,585</u>	<u>\$1,452</u>	<u>\$2,978</u>	<u>\$2,980</u>
Ind. Incurred	1,178,181	1,607,774,587	0.1%	\$3,980	\$12,388	\$12,407	\$2,297	\$4,871	\$4,875
Med. Paid	161,789	844,531,209	0.0%	\$547	\$6,507	\$6,521	\$315	\$2,559	\$2,562
<u>Med. Reserves</u>	<u>523,863</u>	<u>1,689,150,626</u>	<u>0.0%</u>	<u>\$1,770</u>	<u>\$13,015</u>	<u>\$13,041</u>	<u>\$1,021</u>	<u>\$5,117</u>	<u>\$5,124</u>
Med. Incurred	685,652	2,533,681,835	0.0%	\$2,316	\$19,522	\$19,561	\$1,337	\$7,676	\$7,686
ALAE Paid	372,378	282,960,779	0.1%	\$1,258	\$2,180	\$2,182	\$726	\$857	\$857
MCCP	21,482	74,997,589	0.0%	\$73	\$578	\$579	\$42	\$227	\$228
Paid on Med-Only Claims	48,998	200,120,084	0.0%						
Ind. Paid on Open Ind. Claims	11,048	460,607,559	0.0%						
Med. Paid on Open Ind. Claims	25,492	464,944,319	0.0%						
<b>AY2024 Claim Counts</b>									
# of Open Indemnity Claims	41	89,886	0.0%						
# of Med-Only Claims	217	200,293	0.1%						
# of Indemnity Claims	296	129,785	0.2%						
Total Number of Claims	513	330,078	0.2%						

Source: WCIRB quarterly calls for experience.

## **Item AC25-03-03**

### **Review 7/1/2025 Updates to Pharmaceutical Fee Schedule**

The Division of Workers' Compensation adopted a revised pharmaceutical fee schedule for drugs dispensed on or after July 1, 2025.<sup>1</sup> The updated Pharmaceutical Fee Schedule intends to align the workers' compensation pharmacy fee structure with the new Medi-Cal pharmaceutical payment structure and reflect Labor Code amendments. Some of the key changes include:

- Increase dispensing fee for physicians from \$7.25 to \$10.05
- Adopt Medi-Cal's two-tier dispensing fee for pharmacies
  - \$13.50 for pharmacies who National Provider Identifiers (NPI) are designated by the Medi-Cal NPI file as eligible (these tend to be lower-volume pharmacies)
  - \$10.05 for pharmacies not listed on the Medi-Cal NPI file (these tend to be higher-volume pharmacies)
- Update the calculation of drug ingredient cost
  - Drug ingredient "lowest cost" is updated to be the lower of: National Average Drug Acquisition Cost (NADAC) or Wholesale Acquisition Cost (WAC) if no NADAC exists, Federal Upper Limit and Maximum Allowable Ingredient Cost
  - Drug ingredient "no substitution cost" is updated to be based upon NADAC (or WAC if no NADAC exists) for medically necessary brand-name drugs
- Carry out Labor Code provisions relating to compounded drugs and clarify applicability of Medi-Cal methodology for compounding fees

Staff has conducted a prospective evaluation of the July 1, 2025 update to the Pharmaceutical Fee Schedule based on the payment data in service years 2021 through 2024 reported in the WCIRB medical transaction data. The preliminary evaluation results will be presented at the meeting. Slides summarizing staff's preliminary prospective evaluation are attached.

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<sup>1</sup> [California Department of Industrial Relations, \*DWC Adopts Updated Pharmaceutical Fee Schedule Effective July 1, 2025\*](#).

# Review 7/1/2025 Updates to Pharmaceutical Fee Schedule

**WCIRB** California™  
Objective. Trusted. Integral.

## 7/1/2025 Pharmaceutical Fee Schedule

- The Division of Workers' Compensation (DWC) adopted a revised pharmaceutical fee schedule for drugs dispensed on or after July 1, 2025.
- The updated Pharmaceutical Fee Schedule intends to align the workers' compensation pharmacy fee structure with the new Medi-Cal pharmaceutical payment structure and reflect Labor Code amendments.
- Key changes include:
  - Increase dispensing fee for physicians
  - Adopt Medi-Cal two-tier dispensing fee for pharmacies
  - Update calculation of drug ingredient cost
  - Carry out Labor Code provisions relating to compounded drugs and clarify applicability of Medi-Cal methodology for compounding fees

Source: [DWC Adopts Updated Pharmaceutical Fee Schedule Effective July 1, 2025](#) | California Department of Industrial Relations

## Key Changes in the 7/1/2025 Pharmaceutical Fee Schedule

	Current (Prior to July 1, 2025)	New (Effective July 1, 2025)
Physician-dispensing fee	\$7.25	\$10.05
Pharmacy-dispensing fee	\$7.25	\$10.05 (Tier 1) for higher-volume pharmacies*
		\$13.20 (Tier 2) for lower-volume pharmacies*
Drug Ingredient Cost	Lowest cost = lower of: <ul style="list-style-type: none"> <li>• <b>Average Wholesale Price (AWP) minus 17%</b></li> <li>• Federal Upper Limit (FUL)</li> <li>• Maximum Allowable Ingredients Cost (MAIC)</li> </ul>	Lowest cost = lower of: <ul style="list-style-type: none"> <li>• <b>National Average Drug Acquisition Cost (NADAC) / Wholesale Acquisition Cost (WAC) plus 0%</b></li> <li>• FUL</li> <li>• MAIC</li> </ul>
		No substitution cost (brand-name drugs only) = NADAC / WAC

\* ≥90,000 prescriptions annually for higher-volume and <90,000 prescriptions annually for lower-volume pharmacies.  
In addition, DWC will post a list of NPIs for pharmacies that qualify as a lower-volume pharmacy.  
Source: [DWC Physician Fee Schedule and Pharmaceutical Fee Schedule rulemaking](#)

# Data Source and Definitions

## Data Source

- Based on WCIRB medical transaction data for service years 2021 to 2024 as of February 7, 2025
- Pharmaceutical Fee Data File and NPI file from DWC
  - Data file for the current fee schedule\*
  - Sample data files for the new pharmacy fee schedule\*\*

## Definitions

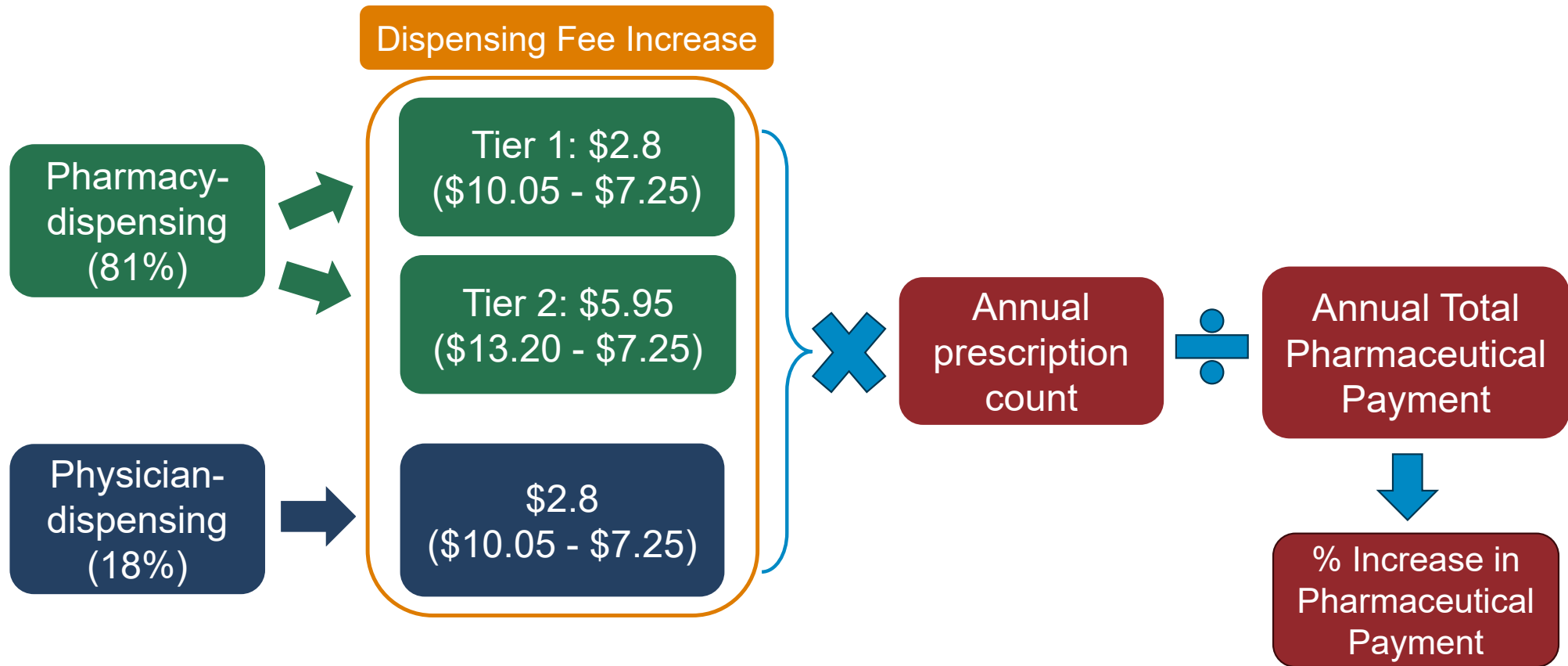
- Pharmacy-dispensing: Place of Service code 01
- Physician-dispensing: Place of Service code 03, 04, 05, 06, 07, 08, 09, 11, 15, 20, 24, 26, 34, 49, 50, 53, 60, 71, 72
  - Includes Physician's Office, Urgent Care Center and Ambulatory Surgical Center

\* Current: Workers' compensation pharmacy fee schedule - simple prescription

\*\* Sample: DWC - Workers' compensation pharmaceutical fee schedule, values are comparable to NADAC values from Medicaid



## Estimate Cost Impact of Increased Dispensing Fee



Note: About 1% of pharmaceutical payments were unable to be allocated to either pharmacy or physician-dispensing. The cost impact estimation assumes that prescription mix and provider behavior remain the same.

## Estimated Cost Impact of Increased Dispensing Fee

- Percent Increase in Pharmaceutical Cost = Dispensing Fee Increase x Prescription Count / Total Pharmaceutical Paid

Service Year	% Increase in Pharmaceutical Cost			% Pharmaceutical Paid among Medical Transaction Data	% Increase in Medical Service Cost		
	Lower Bound*	Upper Bound**	60% Tier 1 40% Tier 2		Lower Bound*	Upper Bound**	60% Tier 1 40% Tier 2
2021-2023	3.8%	6.9%	5.0%	2.4%	0.09%	0.17%	0.12%
2024 (P)	3.7%	6.8%	4.9%	2.0%	0.07%	0.14%	0.10%

\* Lower bound assumes all pharmacies are higher-volume (in the first tier)

\*\* Upper bound assumes all pharmacies are lower-volume (in the second tier)

## Method for Estimating Cost Impact of Changes to Drug Ingredient Cost

$$\sum^{(3)} \left( \begin{array}{c} \% \text{ change in} \\ \text{"lowest cost" of} \\ \text{each drug (1)} \end{array} \times \begin{array}{c} \text{Payment share} \\ \text{of each drug (2)} \end{array} \right)$$

- (1) Calculate percentage change of "lowest cost" for each drug between current fee schedule and new fee schedule
  - New fee schedule values are from DWC's published sample data file\*
- (2) Weight each percentage change by the drug's payment share among all pharmaceuticals
  - Drugs without available information in the fee schedule files are assumed to have no change in drug ingredient cost
    - About 45% of drugs are not available from fee schedule files, partly due to 1) new drugs added after the latest update (Feb. 2019) to the current fee schedule data file and 2) new fee schedule files are only sample files; DWC will post final data files shortly before July 1
- (3) Sum up the weighted percentage change of each drug from step 2

\* comparable to NADAC values from Medicaid

## Estimated Cost Impact of Changes to Drug Ingredient Cost

Service Year	% Change in Pharmaceutical Cost (A)	% Pharmaceutical Paid among Medical Transaction Data (B)	% Change in Medical Service Cost (A x B)
2021-2023	-14.2%	2.4%	-0.34%
2024 (P)	-16.2%	2.0%	-0.33%

## Estimated Cost Impact of 7/1/2025 Pharmaceutical Fee Schedule

- Adding up the cost impacts from increased dispensing fee and changes to drug ingredient cost

	Change in Medical Service Cost		
Service Year	Lower Bound*	Upper Bound**	60% Tier 1 40% Tier 2
2021-2023	-0.25%	-0.18%	-0.22%
2024 (P)	-0.26%	-0.19%	-0.23%

\* Lower bound assumes all pharmacies are higher-volume (in the first tier)

\*\* Upper bound assumes all pharmacies are lower-volume (in the second tier)