



WASHINGTON STATE DEPARTMENT OF LABOR & INDUSTRIES

*Report Supporting the Statement of Actuarial Opinion on
the Loss and Loss Adjustment Expense Reserves as of
June 30, 2024*

Deloitte Consulting LLP
October 25, 2024



Deloitte Consulting LLP
555 West 5th Street, Suite 2700
Los Angeles, CA 90013USA
Tel: (213) 600-0100
www.deloitte.com

October 25, 2024

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

Dear Mr. Wendling:

Deloitte Consulting LLP is pleased to submit the actuarial report regarding our analysis of Washington State Department of Labor & Industries' (the "Department") unpaid loss and loss adjustment expenses (LAE) associated with the workers' compensation insurance programs as of June 30, 2024. This actuarial report supports the findings expressed in the Statement of Actuarial Opinion. Fiscal-accident year XX is the period running from 7/1/XX-1 to 6/30/XX (e.g., fiscal-accident year 2024 runs from 7/1/23 to 6/30/24).

In accordance with instructions promulgated by the National Association of Insurance Commissioners (NAIC), a copy of this report should be retained by the Department's offices for a seven-year period in support of the loss and LAE reserves contained in the June 30, 2024 statutory annual statement.

Rod Morris is a member of the Casualty Actuarial Society and the American Academy of Actuaries and meets the qualification standards to issue this actuarial report.

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

Sincerely,

Rod Morris, FCAS, FSA, MAAA
Specialist Leader
Deloitte Consulting LLP
213-688-3374
rmorris@deloitte.com

Kim A. Mitchell
Managing Director
Deloitte Consulting LLP
860-725-3111
kimitchell@deloitte.com

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I. OVERVIEW

Deloitte Consulting LLP (“Deloitte Consulting”, “us”, “we” or “our”) was retained by the Washington State Auditor’s Office to provide a Statement of Actuarial Opinion regarding the reasonableness of the Washington State workers’ compensation programs carried loss and loss adjustment expense (LAE) reserves as of June 30, 2024. We were also retained to provide an independent estimate of the statutory unpaid loss and LAE associated with the workers’ compensation exposures. This report has been created to support that opinion and to document our independent analysis.

This report discusses our approach and presents the results of our June 30, 2024 review. Our unpaid claim estimates are presented on an undiscounted basis and discounted basis using the Department’s selected average combined annual interest rate of 2.95%. The basis of the unpaid claim estimates considered in our analysis was selected to meet the requirements of statutory financial statements. All information presented in this report is as of June 30, 2024 and displayed in thousands of US dollars unless otherwise stated.

BACKGROUND

Department of Labor & Industries

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

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

The Department is the state agency responsible for administering the Washington State workers’ compensation system and providing medical and limited wage-replacement coverage to workers who suffer job-related injuries or illnesses. The Department operates as an exclusive state workers’

compensation fund, one of only four remaining in the U.S. The Department offers enforcement programs ensuring that workers are paid the amounts they are owed, limiting the work hours of children and teens, and protecting consumers from unsound building practices. The Department also administers the workplace safety and health program within the state.

The State's workers' compensation funds (the "Funds") are administered by the Department. The Funds include the Accident Fund, Medical Aid Fund, Pension Reserve Fund, Supplemental Pension Fund, Second Injury Fund, the Self-Insured Employer Overpayment and Reimbursement Fund, and the Industrial Insurance Rainy Day Fund. The Accident, Medical Aid, and Pension Reserve Funds make up the Workers' Compensation Program Basic Plan and write approximately \$2.2 billion of premium annually. The Workers' Compensation Program Basic Plan Funds are required by law to be actuarially fully funded. However, the Supplemental Pension Fund is a pay-as-you-go fund.

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

- Accident Fund

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

- Medical Aid Fund

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

- Pension Reserve Fund

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

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

- Supplemental Pension Fund

This Fund provides for supplemental cost of living adjustments to injured workers and their dependents receiving disability payments. The Fund is run on a pay-as-you-go basis and is funded through assessments that are paid 50% by employers (both employers insured through State Fund and self-insured employers) and 50% through deductions from employees' wages. In fiscal year 2024, Supplemental Pension Fund premiums were approximately \$923 million.

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

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

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

Reinsurance Background

The Funds only write direct insurance business and does not assume any reinsurance. Use of ceded reinsurance is minimal and is limited to catastrophic events and terrorism coverage at high limits in older years and once again purchased effective February 1, 2019 and subsequent. The current reinsurance program consists of two excess of loss contracts. The first excess of loss contract covers catastrophic or terrorism events that exceed \$200 million up to \$500 million per occurrence. The second excess of loss contract covers catastrophic or terrorism events that exceed \$500 million up to \$1.0 billion per occurrence. We note that in certain years the Funds have retained a portion of the losses within each layer of reinsurance but do not retain any liability within these layers in the reinsurance contracts over the past three years.

Claims Handling

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

Loss Adjustment Expenses

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

Beginning in fiscal year 2020, the Department initiated a Workers' Compensation System Modernization (WCSM) project to update its policy, administration, and claim systems. The anticipated future cost of WCSM is approximately \$253.7 million over the next ten fiscal years. The Department assumes that approximately 2/3 of the cost will be claims related and will expense the allocated State Fund costs (i.e. excluding costs allocated to self-insureds) through its claims administration expense (CAE). The CAE

related cost has been distributed to both future and historical fiscal-accident years. The estimated amount allocated to fiscal-accident years 2024 and prior and included in the reserves as of June 30, 2024 totals \$46.3 million on a discounted basis and \$50.2 million on an undiscounted basis.

Case Law – Tobin Decision

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

2011 Reforms – SSB 5801 and EHB 2123

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

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

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

Stay-at-Work Program

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

- Half of wages for up to 66 days within a 24-month period, and up to \$10,000
- Training fees or materials up to \$1,000 per claim

- Special tools or equipment up to \$2,500 per claim
- Clothing up to \$400 per claim

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

Preferred Worker Program

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

Other Reforms and Rule Changes

During 2018 and 2019, Washington State passed two bills (SSB 6214 and HB 1913) that relate to firefighters and police officers. SSB 6214 allows industrial insurance coverage for posttraumatic stress disorders (PTSD) affecting law enforcement officers and firefighters. HB 1913 adds medical conditions to the presumption of occupational diseases and extends the presumption to certain publicly employed firefighters, investigators, and law enforcement officers. In 2020, HB 2758 was passed which added 911 dispatchers to the individuals for whom PTSD is presumed to be work-related. The effect on the unpaid claims of these bills should be minimal and no explicit adjustment has been made for the passage of these bills.

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

REPORT SECTIONS

This report is comprised of the following sections:

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

II. SCOPE

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

Deloitte Consulting serves as an independent consultant to the State Auditor’s Office under an agreement between the State and Deloitte Consulting. Our role under such engagement is to evaluate the reasonableness of the carried loss and LAE reserves of the Industrial Insurance Fund provide a Statement of Actuarial Opinion, and a report supporting the conclusions. We do not explicitly advise the Department in the reserve-setting process. The Statement of Actuarial Opinion was issued on October 25, 2024.

Rod Morris is a Member of the American Academy of Actuaries (MAAA) and a Fellow of the Casualty Actuarial Society (FCAS). These organizations have professional standards that, among other provisions, require an actuary perform only assignments for which he or she is qualified. Rod Morris prepared and supervised the various analyses contained in this report that supports the findings expressed in the Statement of Actuarial Opinion. Rod Morris meets the qualification standards promulgated by the American Academy of Actuaries and is appropriately qualified to perform these procedures and issue Statements of Actuarial Opinion. Rod Morris has attested compliance with the Casualty Actuarial Society’s Continuing Education Policy as of December 31, 2023 to perform actuarial services in 2024. Kim Mitchell, Managing Director, performed a peer review of the work and confirmed the applicable actuarial standards of practice have been followed.

The scope of work is to perform the following:

- Review the Department’s actuarial indicated estimates of the Accident, Medical Aid, and Pension Reserve Funds to assess the reasonableness of the estimates and their consistency with actuarial standards of practice.
- Prepare an independent actuarial estimate of the unpaid claims as of June 30, 2024, for each of the Accident Fund, Medical Aid Fund, and Pension Reserve Fund. Our review and opinion regarding the Supplemental Pension Fund is included within a separate report.

- Provide a Statement of Actuarial Opinion regarding the reasonableness of the Department's carried loss and LAE reserves as of June 30, 2024.

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

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

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

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

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

Independent Calculations

We performed independent calculations for approximately 99% of the workers' compensation loss and LAE unpaid claims falling within the Accident Fund and Medical Aid Fund. For these funds, we have reviewed the losses by benefit type. Below is a brief summary of the benefit type and breakouts that we reviewed in our analysis. More detailed explanations of these benefit types are provided in the “Actuarial Methodology” section.

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

Review of Department Calculations

For the 1% of the remaining liability for which we did not perform an independent analysis, we reviewed the Department's analysis for reasonableness with respect to methodologies and assumptions and have accepted the Department's estimate of the unpaid claims for these exposures. The unpaid claim estimates falling in this category include provisions for Vocational Rehabilitation Option 2 claims (defined later in the report), costs associated with the Preferred Workers Program, and the costs associated with the Stay-At-Work program as part of the Medical Aid Fund.

Pension Reserve Fund

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

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

Department's assumptions and methodology by comparing the results to indications using alternative mortality assumptions.

Department's Actuarial Analyses

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

In attempting to perform our own independent analysis, the goal was not to recreate the analyses performed by the Department's actuarial team but rather to consider alternative actuarial methodologies and produce indications to help us assess the reasonableness of the results of the Department's actuarial analyses and to provide an opinion on the overall reasonableness of the Department's carried loss and LAE reserves as of June 30, 2024.

III. CONDITIONS AND LIMITATIONS

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

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

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

DISTRIBUTION AND USE

This analysis has been prepared solely for the internal use of the Washington State Auditor's Office and as documentation supporting our unpaid claim estimates as of June 30, 2024. The report may be provided to other parties ("Recipient"), for the purpose of the review of the Department's reserves provided the following conditions are met:

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

- Deloitte Consulting has no responsibility to advise the Recipient of other services or procedures that might be performed and makes no representation as to the sufficiency or appropriateness of this report for the purposes of the Recipient.
- The Recipient acknowledges that the Department and the State Auditor's Office have participated in the preparation of this report and the information, including, without limitation, by reviewing and commenting on prior drafts of this report and the information, and such participation may have resulted in the addition, modification or deletion of information which might be considered material by the Recipient.
- The Recipient acknowledges that Deloitte Consulting is currently providing and may in the future provide professional services to the Department, and the Recipient agrees that Deloitte Consulting and its personnel shall have no responsibility to the Recipient relating to such services nor any responsibility to use or disclose information that Deloitte Consulting possesses by reason of such services or otherwise, whether or not such information might be considered material by the Recipient.
- The Recipient acknowledges and agrees that the Recipient does not acquire any rights as a result of access to this report and Deloitte Consulting does not assume any duties or obligations as a result of access to this report.
- In the event that the Recipient is required by order of a court of competent jurisdiction, administrative agency or governmental body, or by any law, rule, regulation, subpoena, or any other administrative or legal process to disclose this report, the Recipient may disclose this report without liability hereunder, provided that the Recipient gives Deloitte Consulting prompt notice of any such requirement and, at our discretion, either (1) cooperates with us, at our expense, to prohibit such disclosure, or (2) uses all reasonable efforts to get confidential treatment of this report under a protective order or other appropriate mechanism. Furthermore, the Recipient may reference or disclose this report without liability hereunder in the event that such reference or distribution is required by professional standards bodies.
- By retaining a copy of this report, the Recipient understands that such Recipient is deemed to have accepted these terms and conditions.

Deloitte Consulting shall have no liability, regardless of form, to any third parties (an entity other than the State Auditor's Office and the Department) for any action taken or omitted to be taken by such parties in

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

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

DATA RELIANCE

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

IV. SUMMARY OF RESULTS

Based on our actuarial analysis, we have estimated the discounted unpaid claims for the Department's Basic Plan (Accident, Medical Aid, and Pension Reserve Funds combined) to be from \$15.0 billion to \$18.0 billion as of June 30, 2024, with the midpoint at approximately \$16.5 billion. In comparison, the Department's carried loss and LAE reserves as of June 30, 2024 for the Basic Plan totals \$16.5 billion. The Department's carried reserves have been set equal to its indicated actuarial unpaid claim estimates and are approximately 0.2% lower than our midpoint estimate and within our reasonable range. Therefore, we conclude that the Basic Plan's loss and LAE reserve carried by the Department as of June 30, 2024 is reasonable. For reference, the Department's carried reserves were approximately 1.5% higher than our midpoint estimate as of June 30, 2023.

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

- For the Medical Aid Fund, the Department's selected interest rate is 1.5%.
- For "state fund pensions" within the Pension Reserve Fund, the Department's selected interest rate is 4.0%.
- For "self-insured pre-funded pensions" within the Pension Reserve Fund, the Department's selected interest rate is 5.5% according to the Washington administrative code rule WAC 296-14-8810. The rates selected for self-insured pre-funded pensions is allowed to be different from the rate selected for state fund pensions according to SB6393.
- For the Accident Fund, combinations of interest rates are used to discount the reserves. The future total permanent disability and fatal transfers made to the Pension Reserve Fund assume interest discounts based on an annual rate of 4.0%. The actual transfer payments and all other payments are discounted using a Department selected rate of 1.5%.
- The average combined interest rate for the Basic Plan is approximately 2.95%.

The discounted loss and LAE unpaid claim estimates are for the Department's workers' compensation claims occurring on or prior to June 30, 2024. The table below displays our estimates for the loss and LAE

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

Summary of Unpaid Claim Estimates as of June 30, 2024

Amounts in \$000s - Net of Recoveries

	Unpaid Claim Estimates Discounted						
	Deloitte Consulting Low	Deloitte Consulting Mid-Point	Deloitte Consulting High	Department Carried	Carried Less Deloitte Consulting Low	Carried Less Deloitte Consulting Mid-Point	Carried Less Deloitte Consulting High
Accident Fund	5,765,404	6,229,523	6,693,643	6,394,399	628,995	164,876	(299,244)
Medical Aid Fund	3,807,291	4,203,775	4,600,258	4,090,547	283,256	(113,227)	(509,710)
Pension Reserve Fund	5,446,744	6,085,664	6,724,585	6,003,556	556,812	(82,108)	(721,029)
Total Basic Plan	15,019,439	16,518,962	18,018,485	16,488,502	1,469,063	(30,460)	(1,529,983)

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

Summary of Unpaid Claim Estimates Analysis as of June 30, 2024

Amounts in \$000s
Net of Recoveries

	Unpaid Claim Estimates Undiscounted			Unpaid Claim Estimates Discounted		
	Deloitte Consulting Mid-Point	Department Carried	Carried Less Deloitte	Deloitte Consulting Mid-Point	Department Carried	Carried Less Deloitte
Accident Fund						
Total Permanent Disability Awards *	3,558,205	3,794,190	235,986	3,230,694	3,481,965	251,271
Permanent Partial Disability	274,457	217,978	(56,479)	262,516	208,975	(53,542)
Time Loss Payments	2,223,755	2,197,467	(26,288)	2,087,680	2,065,217	(22,462)
Fatals *	84,771	59,132	(25,640)	77,543	54,965	(22,578)
Miscellaneous Benefits	31,035	29,431	(1,604)	28,351	27,354	(997)
Vocational Rehabilitation - Option 2	51,495	51,495	0	48,576	48,576	0
Voluntary Structured Settlements	206,559	171,912	(34,647)	192,705	161,955	(30,749)
Preferred Worker Program	3,201	3,201	0	3,094	3,094	0
Loss Adjustment Expenses	322,981	369,129	46,148	298,365	342,298	43,934
Total Accident Fund	6,756,458	6,893,935	137,477	6,229,523	6,394,399	164,876
Medical Aid Fund						
Medical Excluding Voc. Rehab. and Hearing Loss Claims	3,995,144	3,728,358	(266,786)	3,091,432	2,810,848	(280,583)
Medical Hearing Loss Benefits	436,928	439,786	2,858	349,710	348,287	(1,423)
Vocational Rehabilitation	276,211	304,969	28,758	259,633	286,980	27,347
Loss Adjustment Expenses	613,757	730,145	116,388	485,656	627,088	141,432
Stay-at-Work Costs	17,533	17,533	0	17,344	17,344	0
Total Medical Aid Fund	5,339,574	5,220,791	(118,782)	4,203,775	4,090,547	(113,227)
Accident + Medical Aid Fund	12,096,032	12,114,727	18,695	10,433,298	10,484,946	51,648
Pension Reserve Fund	9,184,890	9,060,967	(123,923)	6,085,664	6,003,556	(82,108)
Basic Plan Loss & LAE Unpaid Claim Estimates	21,280,922	21,175,694	(105,229)	16,518,962	16,488,502	(30,460)

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

Based on this review and our independent analysis, we conclude that the actuarial team used appropriate actuarial methods and reasonable factors and assumptions in its analysis of the unpaid claims for the Accident, Medical Aid, and Pension Reserve Funds in the aggregate. We also note that the documentation provided to us to review the actuarial team's analyses was appropriate and sufficient. A more detailed display of our unpaid loss and LAE estimates is presented on the Summary of the supporting exhibits.

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

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

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

RELEVANT COMMENTS

Emergence: Actual versus Expected Paid from our June 30, 2023 Analysis

In order to test our assumptions and selections from our prior analysis as of June 30, 2023, we performed emergence tests on paid losses by benefit type. The emergence tests compare expected payments during fiscal year 2024 to actual payments for all claims occurring on or prior to June 30, 2023.

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

	Retrospective Test on Paid Loss Amounts					Change in Ultimate Loss		
	Expected	Expected	Actual	Actual Less Expected		Deloitte Low	Deloitte High	L&I Selected
	Paid Low	Paid High		Paid Low	High			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
TPD	281,274	325,856	320,305	39,031	(5,551)	43,898	11,360	39,819
Fatals	13,134	15,416	6,331	(6,803)	(9,085)	(13,168)	(17,735)	(13,094)
PPD	82,233	101,040	66,854	(15,378)	(34,185)	(28,326)	(51,477)	(26,538)
Time Loss	409,976	459,821	451,345	41,369	(8,475)	79,060	3,221	17,853
VSS Costs	25,243	30,873	28,499	3,257	(2,374)	5,862	525	11,571
Misc.	6,687	8,044	5,194	(1,493)	(2,850)	(6,194)	(8,606)	(13,573)
Voc Option 2	9,080	9,080	7,258	(1,823)	(1,823)	(8,993)	(8,993)	(8,993)
Preferred Worker Program						(2,954)	(2,954)	(2,954)
Total 2023 & Prior	827,626	950,129	885,785	58,159	(64,344)	69,184	(74,659)	4,089
Note: Amounts are stated in thousands.								

Note: Amounts are stated in thousands

The emergence tests above indicate that total paid losses for the Accident Fund over the past year came in slightly better than the midpoint of our expected range but well within that range. Our estimates on an undiscounted basis increased \$69 million at the low end of the range and decreased \$75 million at the high end of the range (midpoint decreased \$3 million). This represents a 0.05% decrease on the June 30, 2023 unpaid claim loss estimates at the midpoint. For the most part, our change in estimates are consistent with the emergence over the past year. Weight given to methodologies that rely on the higher level of active time loss claims have caused the TPD and Time Loss breakout to increase more than emergence. The Department's estimates are more dependent on current duration which has increased over the past year while Deloitte Consulting gives some weight to methods that are not dependent on duration which drives the changes in the Department's estimates higher than Deloitte Consulting.

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

	Retrospective Test on Paid Loss Amounts					Change in Ultimate Loss		
	Expected	Expected	Actual	Actual Less Expected		Deloitte	Deloitte	L&I
	Paid	Paid		Low	High	Low	High	Selected
	Low	High	Paid	Low	High	Low	High	Selected
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Medical Other	329,608	404,135	318,521	(11,087)	(85,614)	(107,930)	(219,684)	(442,481)
Medical Hearing Loss	16,506	19,995	15,280	(1,227)	(4,715)	(64,384)	(82,362)	(70,143)
Voc. Rehab.	53,280	64,200	64,125	10,845	(75)	10,649	4	(13,217)
Stay-at-Work Costs						2,049	2,049	2,049
Total 2023 & Prior	399,394	488,330	397,926	(1,468)	(90,404)	(159,615)	(299,992)	(523,792)
Note: Amounts are stated in thousands								

Note: Amounts are stated in thousands

The emergence tests above indicate that total paid losses for the Medical Aid Fund over the past year came in below the low end of our expected range. Our estimates on an undiscounted basis decreased \$160 million at the low end of the range and decreased \$300 million at the high end of the range (midpoint decreased \$230 million). This represents a 4.8% decrease on the June 30, 2023 unpaid claim loss estimates at the midpoint.

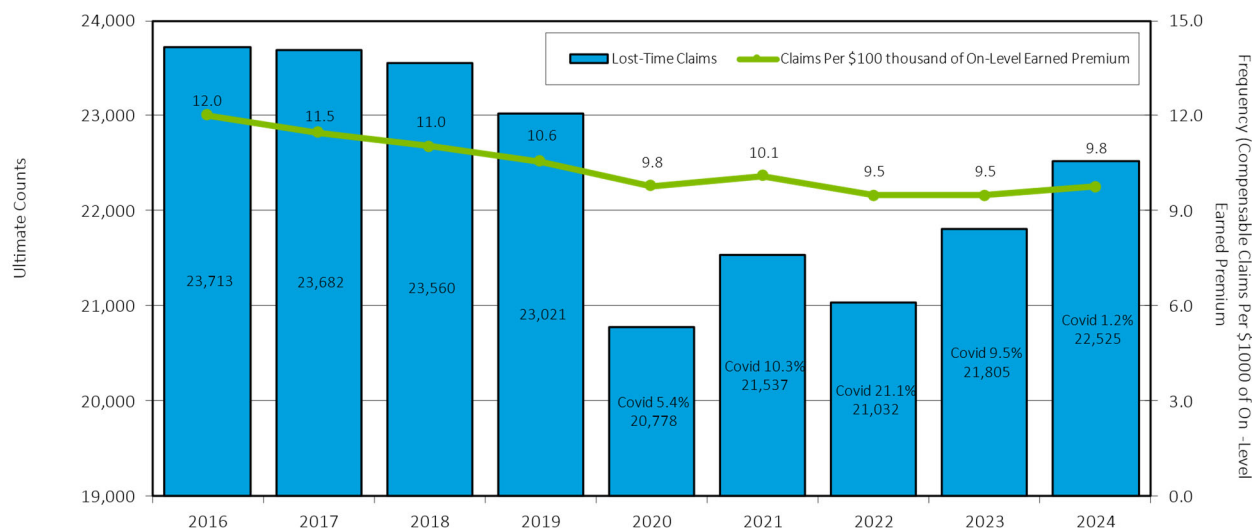
For the most part, directionally, our change in estimates is consistent with the emergence over the past year. The Department's estimates have decreased significantly more than Deloitte Consulting's estimates largely due to the Department reflecting observed declines in medical duration. The Department's estimates are more dependent on current medical duration which has decreased over the past year while Deloitte Consulting gives some weight to methods that are not dependent on duration and are more dependent on general duration which has increased versus decreased over the past year.

Frequency and Claim Count Reporting

The following table displays the number of compensable claims, total on-level earned premium (proxy for measure of exposure to losses), selected rate of compensable claims per \$1,000 of on-level earned premium, and the change in that rate. The table also displays the rate of compensable claims per \$1000 of on-level earned premium at 12 months maturity for each fiscal-accident year to compare fiscal-accident year 2024 to prior years at the same maturity. The table removes the compensable COVID-19 claims so that the overall frequency is not distorted for the high level of very small COVID-19 claims. We have also provided a graphical view of the table below.

Compensable Claim Frequency

Fiscal Accident Year	Selected Ultimate Compensable Claims	Total On-Level EP	Selected Compensable Claims Per \$1,000 OLEP	Selected Frequency Change	Compensable Claims Per \$1,000 OLEP @ 12 Mon	Frequency Change @ 12 Mon
2013	23,008	1,704,468	13.5		10.3	
2014	23,822	1,786,761	13.3	-1.2%	10.4	0.3%
2015	23,687	1,887,780	12.5	-5.9%	9.9	-4.0%
2016	23,713	1,974,818	12.0	-4.3%	9.6	-3.1%
2017	23,682	2,065,018	11.5	-4.5%	9.3	-3.6%
2018	23,560	2,136,876	11.0	-3.9%	8.9	-3.8%
2019	23,021	2,181,354	10.6	-4.3%	8.3	-6.9%
2020 x Covid	20,778	2,126,132	9.8	-7.4%	8.0	-4.4%
2021 x Covid	21,537	2,134,275	10.1	3.3%	8.9	12.3%
2022 x Covid	21,032	2,217,561	9.5	-6.0%	8.1	-9.9%
2023 x Covid	21,805	2,299,027	9.5	0.0%	7.8	-3.8%
2024 x Covid	22,525	2,308,944	9.8	2.9%	8.0	2.8%
2019-2024				-7.6%		-4.3%



Based on the information below, it appears that compensable claim frequency has started to flatten out or even slightly increase over the past year. This trend is consistent with compensable claim frequency that we are seeing in other states.

Kept-On-Salary (“KOS”) Claims

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

Duration (Number of Active Time-Loss Claims)

In our analysis, we noticed that the indemnity payment patterns have changed over the years. Specifically, we noticed that the duration of claims (i.e., average time that a claim remains open) was increasing through fiscal-accident year 2009 (or claim closure patterns have been decreasing).

Subsequent to fiscal-accident year 2009, the duration continued to decrease each year but began to stabilize. However, over the past year, we note that duration appears to be increasing.

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

Fiscal Accident Year	Active Time Loss Claims / Compensable Claims							
	Months from the Beginning of the Fiscal Accident Year							
	12	24	36	48	60	72	84	96
2009	39.2%	17.8%	11.3%	8.4%	6.3%	4.6%	3.5%	2.6%
2010	39.0%	16.9%	10.6%	7.7%	6.0%	4.4%	3.1%	2.3%
2011	38.9%	16.0%	10.0%	7.3%	5.3%	4.0%	2.9%	2.2%
2012	38.2%	16.1%	10.1%	7.0%	5.1%	3.7%	2.7%	2.0%
2013	38.0%	16.3%	10.2%	7.3%	5.4%	3.9%	2.9%	2.1%
2014	37.1%	15.9%	9.9%	6.8%	5.0%	3.7%	2.7%	2.1%
2015	34.8%	14.9%	9.0%	6.2%	4.6%	3.4%	2.8%	2.2%
2016	34.9%	14.2%	8.7%	5.9%	4.4%	3.6%	2.6%	2.1%
2017	33.7%	13.4%	8.4%	6.0%	4.8%	3.8%	3.1%	2.5%
2018	33.0%	13.5%	8.4%	6.6%	5.2%	4.2%	3.3%	
2019	31.7%	14.0%	9.7%	7.5%	6.1%	4.9%		
2020 x Covid	31.6%	14.9%	10.2%	7.6%	6.2%			
2021 x Covid	31.9%	14.2%	9.5%	7.3%				
2022 x Covid	31.7%		10.2%					
2023 x Covid	31.0%	16.2%						
2024 x Covid	32.2%							

The Department has noted that even with the increase in time loss duration, medical duration has actually decreased which has resulted in a significant drop in the Department's medical loss estimates as noted previously. Medical duration may be declining due to increased availability of medical care that was significantly altered during and subsequent to the pandemic

Medical Trend

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

- The medical trend factor accounts for changes in medical utilization, duration, and future medical inflation, as well as increases in use of new and expensive technologies and procedures.
- Medical trend is highly volatile and occasionally reaches double digit numbers nationally and in the state of Washington.

- Over the past 30+ years, workers' compensation medical trend has averaged just under 6% annually for the Department. Although in more recent years, the trend has averaged much lower than the long-term average.
- While long-term historical averages would point towards a future medical trend of nearly 6%, some economists and health care professionals suggest that it is more likely that future legislation and reform will decrease medical inflation and utilization to maintain the stability of the economy.
- Others suggest that long term medical inflation and/or utilization will continue to be 6% or more, and overall general inflation will increase to compensate for medical costs becoming a larger portion of the gross national product.

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

V. ACTUARIAL METHODOLOGY

DATA

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

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

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

- I. Historical paid loss and claim count data triangles
 - A. Quarterly valuation dates
 - B. Fiscal-accident years 1940-2024 for losses, 1987-2024 for claim counts
 - C. Paid losses – data splits
 - 1. Total Permanent Disability Awards
 - 2. Permanent Partial Disability Claims
 - 3. Time Loss Payments
 - 4. Fatal Awards
 - 5. Miscellaneous Benefits
 - 6. Vocational Rehabilitation – Option 2
 - 7. Voluntary Settlement Costs
 - 8. Preferred Worker Program Costs
 - 9. Medical Excluding Vocational Rehabilitation and Hearing Loss
 - 10. Vocational Rehabilitation
 - 11. Medical Hearing Loss Benefits
 - D. Claim counts – data splits
 - 1. Total Compensable Claims
 - 2. Active Time Loss Claims
 - 3. Permanent Partial Disability Claims

4. Total Permanent Disability Awards

- II. On-Level Earned Premium by quarter
- III. Premiums earned and on-leveled earned premium by fiscal-accident year separately for the Medical Aid Fund and the Accident Fund
- IV. Paid LAE by fiscal-year separated by the Accident Fund and Medical Aid Fund

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

UNPAID LOSS AND LAE

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

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

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

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

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

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

LOSS METHODS

To estimate the ultimate losses for the Department's workers' compensation exposures, we applied several commonly accepted actuarial methodologies to the reported paid loss data as of June 30, 2024. A brief description of each method follows. Note that not all methods are used for each benefit type reviewed. So, in our discussion below, we identify which methods are used for each benefit type.

- **Paid Loss Development Method (Paid LDF)**

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

- **Frequency x Severity Method**

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

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

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

- **Expected Loss Ratio Method**

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

- **Bornhuetter-Ferguson Paid Loss Method (Paid BF)**

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

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

- **Incremental Paid, based on Ultimate Claims**

This incremental paid method also separately estimates the ultimate number of claims and ultimate claim severity. However, for this methodology, the ultimate claim severity is derived

using historical incremental losses rather than using full fiscal-accident year losses. Here, the process begins by first allocating historical paid losses into certain age increments (i.e., age of development) and then dividing the incremental paid losses by the estimated ultimate number of claims. These incremental claim severities are then used to project an expected claim severity for each age increment. For a given fiscal-accident year, the estimated ultimate claim severity equals the sum of the actual incremental claim severities through June 30, 2024, and the expected claim severities for each future increment beyond June 30, 2024. The estimated ultimate loss payments are computed as product of the estimated ultimate number of claims for that year and the respective estimated ultimate claim severity.

In order to estimate an expected claim severity for each age increment, we analyzed the residual trends in average loss payment over time. Based on these trends, we selected annual trend factors for the past calendar years as well as for future years. The incremental claim severities are trended to 2024 dollars and an average trended payment was selected for each increment. The selected 2024 average payment per ultimate claim is then trended down each age incremental to project average claim payments for subsequent development stages.

- **Incremental Paid, based on On-Level Earned Premium**

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

- **Incremental Paid, Active Time Loss Claims**

In order to adjust for potential distortions due to the increasing duration discussed previously in this report, we performed a third incremental paid method. In this incremental paid method, average incremental payments per active time loss claims is estimated instead of average incremental payments per ultimate number of claims. The number of active time loss claims is estimated into the future for each fiscal-accident year and evaluation period assuming an increase in claim duration of 2.5% per year through fiscal-accident year 2009. An average

payment per active time loss claim is projected forward in the same fashion as described above the previous incremental paid methods. We have also extended the duration for several of the most recent fiscal-accident years under the assumption duration will stabilize.

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

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

- **Berquist-Sherman Paid Loss Development Method**

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

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

MEDICAL PAID LOSS TAIL

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

expected payments up to 384 months. Therefore, an assumption is needed to estimate expected payments for a given fiscal-accident year subsequent to 384 months of age.

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

- **Trending Historical Calendar Year Payments**

We used recent calendar year loss payments (2009 through 2024) grouped by fiscal-accident year from 1940 to 1992 as a proxy for future payments after 384 months. These loss payments were adjusted for both historical and future medical trend.

A potential shortcoming of this approach is that an exposure adjustment must be applied to the historical loss payments in order to recognize the growth in the book of business from fiscal-accident years 1940-1992 to current fiscal-accident years. Such exposure adjustments can be difficult to select. In this analysis, we have relied upon a 3% exposure adjustment to account for these changes. Another major assumption is the assumed medical loss trend factor used to on-level the loss payments to 2024 dollars. For this approach, we selected a medical trend factor of 7% to on-level the payments.

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

- **Inverse Power Curve**

One of the more common methods for tail loss development estimation when only limited information is available is the inverse power curve. The inverse power curve assumes there is a relationship between the decay in the past age-to-age paid loss development factors (“link ratios”) and the future decay to the link ratios falling in the tail. Given the length of the Department’s medical tail and the apparent reasonable decay in the historical link ratios, we believe that utilizing an inverse power curve would produce a reasonable tail factor for the Medical Aid Fund. Therefore, we fit the medical loss age-to-age link ratios for the first 30 development periods.

- **Link Ratio Decay Method**

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

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

- **Paid Loss Development Method**

The method calculates a paid loss development tail based on the historical paid loss development experience for fiscal-accident years 1940-1992, similar to how we derived paid loss development factors for earlier ages of development. However, we understand that the Department's computer system does not have complete loss information for these older fiscal-accident years. Unfortunately, at the time the system was implemented, it did not maintain records for any payments made prior to the implementation and therefore, a portion of the paid losses are not included in the loss history. As such, this payment history unadjusted would produce a distorted the tail development factor and would likely overestimate the true tail.

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

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

LOSS ADJUSTMENT EXPENSE METHODS

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

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

- **Paid to Paid Ratio**

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

The average historical ratios of LAE to Loss are approximately 7.2% in the Accident Fund and 15.8% in the Medical Aid Fund. With the introduction of the reforms in 2011, the Department increased its focus and staffing of the claims department. This has been reflected in the most recent several years of LAE. For example, the five most recent fiscal year LAE to Loss ratios (20.3%, 21.4%, 21.9%, 22.0%, and 23.2% respectively) for the Medical Aid Fund, have been much larger than the historical average. In addition, we have held discussions with the Department and understand that since 2019 there has been significant increase in claims staff which is why the ratios were much higher in the 2019 fiscal year and subsequent. The fiscal year 2020 ratio was 20.3% but may have been distorted high because of the missing medical payments related to the COVID-19 shutdowns, although the 2021 through 2024 ratios were even higher than the 2020 ratio. We selected an LAE ratio to loss reflecting the latest years ratios rather than the longer-term average. These selected ratios were 8.4% for the Accident Fund and 22.1% for the Medical Aid Fund.CO

As discussed previously, beginning in fiscal year 2020, the Department initiated a Workers' Compensation System Modernization (WCSM) project to update its policy, administration, and

claim systems. The anticipated future cost of WCSM is approximately \$253.7 million over the next ten fiscal years, as of June 30, 2024. The Department assumes that approximately 2/3 of the cost will be claims related and will expense the allocated State Fund costs (i.e. excluding costs allocated to self-insureds) through its claims administration expense (CAE). The CAE related cost has been distributed to both future and historical fiscal-accident years. The estimated amount allocated to fiscal-accident years 2024 and prior and included in the reserves as of June 30, 2024 totals \$46.3 million on a discounted basis and \$50.2 million on an undiscounted basis.

ANALYSIS BY BENEFIT TYPE

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

Accident Fund – Total Permanent Disability Awards (TPD)

Paid losses in this benefit type represent discounted pension or life annuity payments expected to be transferred to the Pension Reserve Fund over time for claims incurred prior to June 30, 2024. The expected pension payments are based on the benefit amount at the time of each injury, and any cost-of-living adjustment payments is expected to be paid from the Supplemental Pension Fund. Historical paid losses are adjusted to reflect the current interest rate and mortality assumptions when pension payments are made.

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

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

The undiscounted liabilities displayed in this section represent the nominal lump sum annuity payments to the Pension Reserve Fund. Therefore, they are gross of the discount from the date of the future lump sum payment back to June 30, 2024 but net of the selected pension fund transfer interest range in the lump sum award to the Pension Reserve Fund. The selected pension fund transfer interest rate is 4.0%.

Accident Fund – Permanent Partial Disability (PPD)

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

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

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

Accident Fund – Time Loss Payments

Paid losses in this benefit type represent partial wage replacement benefits provided to injured workers prior to returning to work, death, or being deemed permanently disabled. The payments are a percentage of the workers total earnings at time of injury, adjusted for marital and dependent status and limited to 120% of the state average monthly wage for the calendar year proceeding the fiscal-accident year of injury. Cost of living adjustment payments are not paid out of the Accident Fund but are paid from the Supplement Pension Fund.

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

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

Accident Fund – Fatalis

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

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

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

The undiscounted liabilities displayed in this section represent the nominal lump sum annuity transfers to the Pension Reserve Fund. Therefore, they are gross of the discount from the date of the future lump sum payment back to June 30, 2024, but net of the selected pension fund transfer interest range in the lump sum award to the Pension Reserve Fund. The selected pension fund transfer interest rate is 4.0%.

Accident Fund – Miscellaneous Benefits

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

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

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

Accident Fund – Vocational Rehabilitation Option 2

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

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

Accident Fund – Voluntary Settlement Costs

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

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

Accident Fund – Preferred Worker Program Costs

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

Medical Aid Fund – Medical excluding Hearing Loss Claims

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

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

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

Medical Aid Fund – Medical Hearing Loss Benefits

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

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

Methods Applied to Benefit Type: *Incremental Paid on Permanent Partial Disability Claims*

Medical Aid Fund – Vocational Rehabilitation

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

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

*Level Earned Premium, Incremental Paid on Active Time
Loss Claims*

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

Medical Aid Fund – Stay-At-Work Costs

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

Pension Reserve Fund

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

The liabilities for the known pension cases are calculated on a tabular basis. The calculations use annuity values based on mortality tables and remarriage tables provided by the Department and assume an annual interest discount for the time value of money. For State Fund cases an annual interest rate of 4.0% is applied and for self-insured cases, an annual interest rate of 5.5% is applied. The calculations are performed on the Department's mainframe system and vary based on Social Security offset conditions, spousal benefits in the case of a pensioner's death and remarriage of widows, third party recoveries, etc.

Effective April 1, 2015, the Department changed the annuity tables it relies upon for mortality assumptions. Previously, the Department used the 1980 Census Male mortality table for injured workers and the 1980 Washington Female mortality tables for spouse and dependent benefits. This was based on a review of the Department's experience by a life actuary from the Insurance Commissioner's office and the determination that the standard countrywide male table provided a reasonable fit for injured workers. Since then, the Department saw an increase in female participation in the workforce, improved mortality across the population, and current economic conditions which indicate that the prior tables were no longer reasonable.

On June 10, 2014, Deloitte Consulting released a report discussing its review of the actuarial methodologies, processes, and assumptions used by the Department in updating the annuity tables. The review states that the Department was consistent with actuarial standards of practice as issued by the

Actuarial Standards Board, and concluded that the new annuity factors used for lifetime pension claims are reasonable.

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

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

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

OTHER CONSIDERATIONS

RISK OF MATERIAL ADVERSE DEVIATION

Actuarial estimates of property and casualty loss and loss adjustment expense unpaid claims are inherently uncertain because they are dependent on future contingent events. Also, these unpaid claim estimates are generally derived from analyses of historical data, and future events or conditions may differ from the past. The actual amount necessary to settle the unpaid claims may therefore be significantly different from the amounts recorded.

The major factors and/or particular conditions underlying the risk and uncertainties that we consider relevant to the Department's estimates of unpaid losses and loss adjustment expenses as of June 30, 2024 are described in the sections below. These include but are not necessarily limited to the following items.

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

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

The Department discounts the loss and loss adjustment expense reserves to reflect the time value of money using an average annual interest rate of 2.95%. Changes to the interest rate used for discounting could result in material changes to the reserves. We note that the risk free interest rate matching the duration of these liabilities (approximately 15.3 years) was 4.46% as of June 30, 2024, 3.87% as of June 30, 2023, 3.29% as of June 30, 2022, and 1.97% as of June 30, 2021.

The Fund defines its "Contingency Reserve" as the difference between its assets and liabilities. Other insurance companies typically refer to this Contingency Reserve as Statutory Surplus. Due to the size of the Fund's Contingency Reserve, \$5.490 billion, relative to the size of its loss and loss adjustment expense reserve, \$16.489 billion, any small changes in reserves will have a material impact on the Contingency Reserve. The current reserve leverage ratio (reserve / contingency reserve) is significantly higher than the majority of workers' compensation carriers in the industry and workers' compensation funds in other states.

An implicit assumption in the Department's actuarial review is that the State of Washington cost of living adjustments will be similar to cost of living adjustments approved by the Federal Government for Social Security retirement benefits. Future State of Washington cost of living adjustments that vary significantly from those approved by the Federal Government for Social Security retirement benefits could result in a material change in future costs and the adequacy of the reserves, especially for the Pension Reserve Account.

With respect to this Statement of Actuarial Opinion, the amount of adverse deviation that we consider to be material is \$1.098 billion. Our basis for determining this amount is 20% of the Contingency Reserve.

This amount represents a reasonable upward fluctuation in reserves from those carried by the Fund that would be material to the Contingency Reserve. Our materiality standard was selected based on the context in which this opinion letter will be used. It is prepared solely to assess the reasonableness of the Fund's loss and loss adjustment expense reserves. Other measures of materiality might be used for reserves that are being evaluated in a different context.

We believe there are significant risks and uncertainties with the Fund's net loss and loss adjustment expenses that could result in material adverse deviation. The absence of other risk factors from this commentary is not meant to imply that additional factors cannot be identified in the future as having had a significant influence on the Fund's reserves.

SALVAGE AND SUBROGATION

The Department does not explicitly estimate the anticipated salvage and subrogation, although the data utilized to estimate unpaid loss and loss adjustment expenses is net of salvage and subrogation received, such that the reserves in and our unpaid claim estimates include an implicit provision for anticipated salvage and subrogation.

UNDERWRITING POOLS OR ASSOCIATIONS

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

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

ASBESTOS EXPOSURE AND ENVIRONMENTAL EXPOSURES

We have reviewed the Fund's exposure to asbestos and environmental claims. There has been no reported claim activity. In our opinion, the chance of material liability related to asbestos and environmental claims is remote. The Fund has not provided coverage that could reasonably be expected to produce material levels of asbestos and/or environmental liability claims activity.

REINSURANCE COLLECTABILITY

Use of ceded reinsurance is minimal and is limited to catastrophic events and terrorism coverage at high limits in older years and once again purchased effective February 1, 2019 and subsequent. The current reinsurance program consists of two excess of loss contracts. The first excess of loss contract covers catastrophic or terrorism events that exceed \$200 million up to \$500 million per occurrence. The second excess of loss contract covers catastrophic or terrorism events that exceed \$500 million up to \$1.0 billion per occurrence. All reinsurers are with companies rated A or better by a recognized rating agency. Fund management has informed us that it is not aware of any catastrophic events that would trigger a reinsurance recovery. Therefore, there are currently no ceded reserves recorded as of June 30, 2024 and no reinsurance collectability problems. With respect to loss and loss adjustment expense reserves net of ceded reinsurance, we have not anticipated any contingent liability which could arise if any of the reinsurers prove unable to meet their loss and loss adjustment expense obligations under the terms and conditions of their contracts with the Fund.

RETROACTIVE REINSURANCE, FINANCIAL REINSURANCE

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

VI. DISCLOSURES

The following disclosures are applicable to our analysis of the Department's unpaid claims as of June 30, 2024:

ASOP 43

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

- **Terminology:** The terms "Unpaid Loss & LAE Estimates", "Estimates of Unpaid Claims", and "Unpaid Claim Estimates" are used interchangeably and are meant to convey the same meaning. The term "Reserve" is limited to its strict definition as an amount recorded in financial statements.
- **Recorded Reserves:** The Entity's Recorded Reserves were provided by Management and are compared to Deloitte Consulting's estimate of unpaid loss and LAE.
- **Purpose or Use of the Unpaid Claim Estimates:** The purpose of the unpaid claim estimates is to provide the Washington State Auditor's Office and the Department's Management with an independent analysis and estimates of unpaid loss and LAE.
- **Scope of the Unpaid Claim Estimates:** The intended measure of the unpaid claim estimates provided is an actuarial central estimate (an estimate that represents an expected value over the range of reasonably likely outcomes). Our range of estimates is intended to represent a range of actuarial central estimates. Our estimates are shown on both an undiscounted and a discounted basis and are both gross and net of reinsurance recoverables.
- **Constraints on the Unpaid Claim Estimates:** There were certain constraints in the performance of this actuarial analysis. These constraints stem from substantial uncertainties in estimating the loss and LAE for unpaid claims. Examples include but are not limited to the rate of inflation inherent in losses during observable development periods, the projected development for losses as they age beyond the observable development periods, and the inherent variability in losses over time.

- **Uncertainty and Range:** We have not attempted to measure the uncertainty in the estimates. We have provided a range of estimates based on our judgment, which includes a reflection of the results of our analysis using different methods of estimating ultimate losses.
- **Applicable Dates:** These unpaid claim estimates as of June 30, 2024, were based on loss, premium, and exposure data evaluated as of June 30, 2024, and additional information provided to us through October 25, 2024.
- **Documentation:** This report, along with the accompanying exhibits, provides documentation supporting our unpaid claim estimates as of June 30, 2024.

ASOP 36

Actuarial Standard of Practice No. 36: *“Statements of Actuarial Opinion Regarding Property/Casualty Loss and Loss Adjustment Expense Reserves”* provides certain guidance to the actuary in performing actuarial services with respect to a written statement of actuarial opinion regarding property/casualty loss, loss adjustment expense, other reserves.

- **Stated Basis of Unpaid Claim Estimate Presentation:** The unpaid claim estimates displayed in this report are for the earned exposures from all property and casualty insurance contracts written and other unpaid claims assumed by the Entity. These unpaid claim estimates were stated on an undiscounted and discounted basis, gross and net of reinsurance, and do not include an explicit risk margin. The basis of the reserves considered in the Statement of Actuarial Opinion was selected to meet the regulatory filing requirements for statutory financial statements.
- **Materiality:** The materiality standard stated in this report and the Statement of Actuarial Opinion was selected to be used for the statutory filing of financial statements to insurance regulators. Other measures of materiality might be used for reserves that are being evaluated in a different context. Additional details regarding the materiality standard are included in the body of our report and in the Statement of Actuarial Opinion itself.
- **Reserve Evaluation:** The basis of the evaluation used in this report and in the Statement of Actuarial Opinion was that the reserve is considered to be reasonable if it is within a range of estimates that could be produced and that the actuary considers reasonable, consistent with the applicable actuarial standards of practice, and consistent with the identified stated basis the reserves.

- **Adverse Deviation:** In this report and Statement of Actuarial Opinion, significant risks and uncertainties have been considered that could result in future claim payments being materially greater than the total amount provided for in the reserves.
- **Collectability of Reinsurance:** Our opinion on the loss and LAE reserves net of ceded reinsurance assumes that all ceded reinsurance is valid and collectable. Additional details regarding the collectability of reinsurance are included in the body of our report and in the Statement of Actuarial Opinion itself.
- **Collectability of Deductible Recoverables:** Management has informed me that it does not have material exposure to uncollectable deductibles that are unsecured. With respect to the loss and loss adjustment expense reserves, I have not anticipated any contingent liability for situations where the deductible recoveries are uncollectable and unsecured.
- **Statement of Actuarial Opinion:** The Statement of Actuarial Opinion is included following the exhibits of this report.
- **Adequacy of Assets Supporting Reserves:** We have not undertaken an evaluation of the adequacy of the assets supporting the stated reserves.

ASOP 56

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

ASOP 20

Actuarial Standard of Practice No. 20: “Discounting of Property/Casualty Claim Estimates” applies to actuaries when performing actuarial services that involve the discounting of claim estimates for property/casualty coverages to a present value. The standard also requires disclosure of certain information regarding the actuary’s use of discounting. The intended purpose of the discounted estimates is to provide perspective on the impact of the time value of money on the estimates at the

annual interest rate provided and used for discounting. In the discount calculations, it is assumed that interest payments will be made in the middle of each successive development period and that the selected payment patterns will apply in the future. The paid development patterns used are based upon the patterns selected in the underlying analysis.

The Department's selected annual interest rates are as follows.

- For the Medical Aid Fund, the Department's selected interest rate is 1.5%.
- For "state fund pensions" within the Pension Reserve Fund, the Department's selected interest rate is 4.0%.
- For "self-insured pre-funded pensions" within the Pension Reserve Fund, the Department's selected interest rate is 5.5% consistent with the Washington administrative code rule WAC 296-14-8810. The rates selected for self-insured pre-funded pensions is allowed to be different from the rate selected for state fund pensions according to SB6393.
- For the Accident Fund, combinations of interest rates are used to discount the reserves. The future total permanent disability and fatal transfers made to the Pension Reserve Fund assume interest discounts based on an annual rate of 4.0%. The actual transfer payments and all other payments are discounted using a Department selected rate of 1.5%.

The average combined interest rate for the Program is approximately 2.95% with a total discount amount of \$7.695 billion. The interest rates were selected by the Department. The Department's selected interest rate for non-pension liabilities has been selected to equal a benchmark risk-free rate less a risk adjustment percentage. According to the Department,

"this rate is then rounded to the nearest half percentage point. The current benchmark rate is the five-year average of the 20-Year U. S. Treasury yield. The duration of the 20-Year US Treasury is closer to the duration of the liabilities than other benchmark U.S. Treasury bonds. This five-year average was 2.839% as of June 30, 2024. The five-year averaging provides a balance between stability of the selection and responsiveness to economic conditions. The Department uses daily data from the US Federal Reserve for this calculation. The risk adjustment for the non-pension liabilities is two percentage points when the benchmark rate is over 4.0% and half the benchmark rate when the benchmark rate is under 4.0%. The indicated rate for the June 30, 2024 liabilities in the Accident Fund and Medical Aid Fund is therefore 1.5% ($2.839\% - \frac{1}{2} \times 2.839\% = 1.419\% = 1.5\%$ after rounding to the nearest half percent.)"

We believe that the selected combined interest rate of 2.95% is reasonable based on the duration of the unpaid claim estimates of 15.3 years and the Treasury risk-free returns of 4.43% to 4.64% for 15-year and 20-year maturities as of the June 30, 2024. While the rate selected by the Department is lower than the referenced rates, an explicit risk margin beyond what is implicit in the referenced rates may be appropriate to consider the inherent uncertainty in the timing and amount of payments underlying the unpaid claim estimates.

The interest rates used for the “state fund pensions” within the Pension Reserve Account remained the same at 4.0% this year. The interest rates used for the actual transfer payments and all other Accident Account and Medical Aid Account payments remained the same at 1.5% this year. In 2018, the legislature passed Senate Bill 6393 which permitted the Department to use separate pension interest rates for State Fund and self-insured pre-funded pensions liabilities within the Pension Reserve Fund. After discussion with finance committee members from the labor community and state fund and self-insured businesses, the department lowered the 6.1% pension interest rate to 4.5% for State Fund pensions and 6.0% for self-insured pensions effective April 1, 2019. Since then, the Department has lowered the interest rate for self-insured pensions by 0.1% each year, effective on April 1. Continuing this policy, the department lowered the interest rate for self-insured pensions from 5.6% to 5.5% effective April 1, 2024. The effect of changing these interest rate assumptions this year was an increase in the discounted reserve of \$5.8 million.

VII. EXHIBITS

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

Washington Department of Labor & Industries

Summary of Unpaid Claim Estimates

Analysis as of June 30, 2024

Amounts in \$000s

		Unpaid Claim Estimates - Undiscounted							Unpaid Claim Estimates - Discounted (Factor @ 1.5%)						
Section	Deloitte Consulting			Department L&I	L&I Less Deloitte Consulting			Deloitte Consulting			Department L&I	L&I Less Deloitte Consulting			
	Low	Mid-Point	High		Low	Mid-Point	High	Low	Mid-Point	High		Low	Mid-Point	High	
AF	AF-I	3,241,250	3,558,205	3,875,159	3,794,190	552,940	235,986	(80,969)	2,943,816	3,230,694	3,517,572	3,481,965	538,149	251,271	(35,608)
	AF-II	246,965	274,457	301,949	217,978	(28,987)	(56,479)	(83,971)	236,227	262,516	288,805	208,975	(27,253)	(53,542)	(79,830)
	AF-III	2,114,516	2,223,755	2,332,994	2,197,467	82,951	(26,288)	(135,527)	1,985,121	2,087,680	2,190,238	2,065,217	80,096	(22,462)	(125,021)
	AF-IV	78,638	84,771	90,905	59,132	(19,506)	(25,640)	(31,773)	71,915	77,543	83,170	54,965	(16,950)	(22,578)	(28,205)
	AF-V	28,379	31,035	33,691	29,431	1,052	(1,604)	(4,260)	25,903	28,351	30,799	27,354	1,451	(997)	(3,446)
	AF-VI	51,495	51,495	51,495	51,495	0	0	0	48,576	48,576	48,576	48,576	0	0	0
	AF-VII	186,021	206,559	227,096	171,912	(14,109)	(34,647)	(55,184)	173,545	192,705	211,864	161,955	(11,590)	(30,749)	(49,909)
	Per L&I	3,201	3,201	3,201	3,201	0	0	0	3,094	3,094	3,094	3,094	0	0	0
	AF-Combined	300,076	322,981	345,885	369,129	69,053	46,148	23,244	277,205	298,365	319,524	342,298	65,093	43,934	22,774
		3,007,789	3,007,789	3,007,789	3,007,789		0								
		6,250,541	9,764,247	7,262,375	6,893,935	643,394	137,477	(368,440)	5,765,404	6,229,523	6,693,643	6,394,399	628,995	164,876	(299,244)
MAF	MAF-I	3,613,129	3,995,144	4,377,159	3,728,358	115,229	(266,786)	(648,801)	2,797,001	3,091,432	3,385,862	2,810,848	13,847	(280,583)	(575,014)
	MAF-II	393,907	436,928	479,949	439,786	45,879	2,858	(40,163)	315,355	349,710	384,066	348,287	32,933	(1,423)	(35,779)
	MAF-III	250,449	276,211	301,973	304,969	54,520	28,758	2,995	235,406	259,633	283,860	286,980	51,574	27,347	3,120
	MAF-Combined	558,415	613,757	669,098	730,145	171,729	116,388	61,047	442,186	485,656	529,126	627,088	184,902	141,432	97,962
	Per L&I	17,533	17,533	17,533	17,533	0	0	0	17,344	17,344	17,344	17,344	0	0	0
		4,833,435	5,339,574	5,845,712	5,220,791	387,357	(118,782)	(624,921)	3,807,291	4,203,775	4,600,258	4,090,547	283,256	(113,227)	(509,710)
		11,083,976	15,103,820	13,108,088	12,114,727	1,030,750	18,695	(993,361)	9,572,695	10,433,298	11,293,900	10,484,946	912,251	51,648	(808,954)
		8,220,589	9,184,890	10,149,192	9,060,967	840,378	(123,923)	(1,088,225)	5,446,744	6,085,664	6,724,585	6,003,556	556,812	(82,108)	(721,029)
		19,304,565	24,288,711	23,257,279	21,175,694	1,871,128	(105,229)	(2,081,586)	15,019,439	16,518,962	18,018,485	16,488,502	1,469,063	(30,460)	(1,529,983)

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

Washington Department of Labor & Industries

Summary of Covid Data Summary of Unpaid Claim Estimates

Data Evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Covid Accident Fund Payments							Covid Medical Aid Fund Payments			AF and MAF Combined
	Fatal	TPD	PPD	Time Loss	VSS	Misc	Total	MXVHL	Voc Rehab	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2020	4,132	1,514	42	4,437	0	62	10,187	5,072	0	5,072	15,259
2021	3,269	823	111	6,684	0	126	11,013	4,612	0	4,612	15,626
2022	6,618	450	87	10,194	0	149	17,498	5,827	0	5,827	23,325
2023	0	0	9	2,569	0	0	2,579	339	0	339	2,918
2024	0	0	0	159	0	0	159	90	0	90	249
Total	14,018	2,788	249	24,044	0	338	41,436	15,940	0	15,940	57,376

Accident Year Ending June 30	Covid Accident Fund Case Incurred							Covid Medical Aid Fund Case Incurred			AF and MAF Combined
	Fatal	TPD	PPD	Time Loss	VSS	Misc	Total	MXVHL	Voc Rehab	Total	
(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
2020	4,373	2,068	131	4,615	0	91	11,278	5,439	0	5,439	16,717
2021	3,269	2,098	445	7,585	0	223	13,618	5,368	0	5,368	18,987
2022	6,954	1,873	234	11,400	0	167	20,628	7,250	0	7,250	27,878
2023	0	0	9	2,574	0	1	2,584	416	0	416	3,000
2024	0	0	0	220	0	0	221	120	0	120	341
Total	14,596	6,038	820	26,393	0	481	48,329	18,593	0	18,593	66,921

Accident Year Ending June 30	L&I Covid Accident Fund Discounted Unpaid							L&I Covid Medical Aid Fund Discounted Unpaid			AF and MAF Combined
	Fatal	TPD	PPD	Time Loss	VSS	Misc	Total	MXVHL	Voc Rehab	Total	
(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)	(35)	(36)
2020	209	9,719	60	880	90	10	10,968	775	118	892	11,860
2021	538	25,617	172	2,510	241	34	29,112	1,923	329	2,252	31,364
2022	1,843	28,411	233	2,929	248	40	33,704	2,020	384	2,404	36,108
2023	985	3,530	51	484	33	6	5,087	309	66	375	5,462
2024	26	0	37	273	12	2	351	211	39	250	601
Total	3,601	67,277	553	7,076	624	92	79,222	5,237	936	6,173	85,395

Accident Year Ending June 30	L&I Covid Accident Fund Undiscounted Unpaid							L&I Covid Medical Aid Fund Undiscounted Unpaid			AF and MAF Combined
	Fatal	TPD	PPD	Time Loss	VSS	Misc	Total	MXVHL	Voc Rehab	Total	
(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
2020	228	10,468	63	938	95	11	11,803	1,068	126	1,194	12,997
2021	585	27,730	181	2,671	255	35	31,458	2,613	351	2,964	34,422
2022	1,985	31,027	242	3,115	263	42	36,675	2,686	408	3,094	39,769
2023	1,052	3,903	52	514	35	6	5,564	396	70	466	6,029
2024	28	0	38	289	13	3	371	252	41	293	664
Total	3,879	73,130	577	7,528	661	97	85,871	7,015	996	8,010	93,881

Accident Year Ending June 30	L&I Covid Accident Fund Undiscounted Ultimate							L&I Covid Medical Aid Fund Undiscounted Ultimate			AF and MAF Combined
	Fatal	TPD	PPD	Time Loss	VSS	Misc	Total	MXVHL	Voc Rehab	Total	
(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
2020	4,360	11,983	105	5,375	95	73	21,990	6,139	126	6,265	28,255
2021	3,854	28,554	292	9,356	255	161	42,471	7,226	351	7,576	50,047
2022	8,603	31,477	329	13,310	263	191	54,173	8,513	408	8,921	63,094
2023	1,052	3,903	61	3,083	35	6	8,142	735	70	805	8,947
2024	28	0	38	448	13	3	530	342	41	383	913
Total	17,897	75,917	826	31,571	661	434	127,306	22,955	996	23,951	151,257

Accident Year Ending June 30	Covid Counts					
	Fatal	TPD	Time Loss	Medical Only	Total	Active Time Loss
(61)	(62)	(63)	(64)	(65)	(66)	(67)
2020	8	5	1,174	217	1,391	7
2021	17	6	2,451	305	2,756	19
2022	14	5	5,542	67	5,609	22
2023	0	0	2,212	5	2,217	4
2024	0	0	229	10	239	14
Total	39	16	11,608	604	12,212	66

Data Provided by L&I

Washington Department of Labor & Industries

Comparison of Covid versus Non-Covid Diagnostics

Summary of Unpaid Claim Estimates

Data Evaluated as of @06/30/24

Accident Year Ending June 30	Paid Severity Per Reported Time Loss Claim								
	Covid	Covid	Covid	Non-Covid	Non-Covid	Non-Covid	Covid to Non-Covid Relativity		
	Time	AF	MAF	Time	AF	MAF	Time	AF	MAF
	Loss	Fund	Fund	Loss	Fund	Fund	Loss	Fund	Fund
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
2020	3,779	8,677	4,320	16,463	25,404	21,871	23%	34%	20%
2021	2,727	4,493	1,882	13,739	20,029	20,185	20%	22%	9%
2022	1,839	3,157	1,051	12,333	16,524	19,186	15%	19%	5%
2023	1,162	1,166	153	9,610	11,791	16,945	12%	10%	1%
2024	693	693	392	4,617	5,309	10,324	15%	13%	4%

Accident Year Ending June 30	Active Time Loss %		
	Covid	Non	Covid to
		Covid	Non-Covid
			Relativity
(1)	(11)	(12)	(13)
2020	1%	6%	10%
2021	1%	7%	10%
2022	0%	10%	4%
2023	0%	17%	1%
2024	6%	39%	16%

Indicated Paid LDF		
AF	AF	AF
L&I	Deloitte	Non
Covid	Covid	Covid
(14)	(15)	(16)
2.159	1.167	1.816
3.856	2.185	2.199
3.096	2.219	2.869
3.157	5.089	4.339
3.339	17.949	11.155

Indicated Paid LDF		
MAF	AF	MAF
L&I	Deloitte	Non
Covid	Covid	Covid
(17)	(18)	(19)
1.235	1.445	1.467
1.643	1.801	1.544
1.531	2.346	1.676
2.370	17.083	1.974
4.262	8.114	3.581

(2) = Covid Exhibit 1 Col (5) / Covid Exhibit 1 Col (64) x 1000
 (3) = Covid Exhibit 1 Col (8) / Covid Exhibit 1 Col (64) x 1000
 (4) = Covid Exhibit 1 Col (11) / Covid Exhibit 1 Col (64) x 1000
 (5) Provided by L&I
 (6) Provided by L&I
 (7) Provided by L&I

(8) = (2) / (5)
 (9) = (3) / (6)
 (10) = (4) / (7)
 (11) = Covid Exhibit 1 Col (67) / Covid Exhibit 1 Col (64)
 (12) Provided by L&I
 (13) = (11) / (12)

(14) = Covid Exhibit 1 Col (56) / Covid Exhibit 1 Col (8)
 (15) Selected by Deloitte
 (16) Selected by Deloitte
 (17) = Covid Exhibit 1 Col (59) / Covid Exhibit 1 Col (11)
 (18) Selected by Deloitte
 (19) Selected by Deloitte

Washington Department of Labor & Industries

Comparison of Covid versus Non-Covid Diagnostics

Summary of Unpaid Claim Estimates

Data Evaluated as of @06/30/24

Accident Year Ending June 30	Time Loss Counts	Selected Ultimate Non-Covid Claims				Non-Covid Percentage of Time Loss Counts				Time Loss Count LDF	Fatal Count LDF
(1)	(2)	Fatal Counts (3)	TPD Counts (4)	PPD Counts (5)	Misc Counts (6)	Fatal Counts (7)	TPD Counts (8)	PPD Counts (9)	Misc Counts (10)	(11)	(12)
2020	20,778	42	833	5,791	2,238	0.20%	4.01%	27.87%	10.77%	1.003	1.224
2021	21,537	57	769	5,366	1,857	0.26%	3.57%	24.92%	8.62%	1.006	1.284
2022	21,032	50	787	5,177	1,691	0.24%	3.74%	24.61%	8.04%	1.013	1.368
2023	21,805	45	816	5,496	1,390	0.21%	3.74%	25.20%	6.37%	1.037	1.555
2024	22,525	42	843	5,306	1,133	0.19%	3.74%	23.55%	5.03%	1.225	2.245
Selected:						0.22%	3.76%	27.87%	10.77%		

(2) - (6) Selected by Deloitte
(7) = (3) / (2)

(8) = (4) / (2)
(9) = (5) / (2)

(10) = (6) / (2)
(11) - (12) Selected by Deloitte

Accident Year Ending June 30	Time Loss Counts	Selected Ultimate Covid Claims				Selected IBNR Covid Claims		
(13)	(14)	Fatal Counts (15)	TPD Counts (16)	PPD Counts (17)	Misc Counts (18)	Time Loss Counts (19)	Fatal Counts (20)	TPD Counts (21)
2020	1,178	8	5	31	127	4	0	0
2021	2,466	18	10	72	266	15	1	4
2022	5,612	17	8	60	604	70	3	3
2023	2,293	2	1	7	247	81	2	1
2024	280	0	2	12	30	51	0	2

(14) = Covid Exhibit 1 Col (64) x (11)
(15) - (18) Selected by Deloitte

(19) = (14) - Covid Exhibit 1 Col (64)
(20) = (15) - Covid Exhibit 1 Col (62)

(21) = (16) - Covid Exhibit 1 Col (63)

Accident Year Ending June 30	Selected Severity (Cost Per Claim) Non-Covid Claims						
AF Time Loss	AF Fatal	AF TPD	AF PPD	AF Misc	MAF Med XVHL	MAF Voc Rehab	
(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
2020	24,090	441,018	441,315	13,755	2,229	26,745	3,358
2021	23,836	441,415	551,868	14,236	2,157	26,166	3,314
2022	26,303	459,353	632,189	14,526	2,530	26,915	3,434
2023	28,453	646,115	697,836	15,008	2,825	28,138	3,527
2024	29,247	621,263	710,189	16,744	2,878	29,673	3,480

(23) - (29) Selected by Deloitte

Accident Year Ending June 30	Selected Severity (Cost Per Claim)					Covid Claims	
	AF Time Loss	AF Fatal	AF TPD	AF PPD	AF Misc	MAF Med XVHL	MAF Voc Rehab
(30)	(31)	(32)	(33)	(34)	(35)	(36)	(37)
2020	4,095	546,672	441,315	3,851	624	5,283	940
2021	4,052	441,415	551,868	3,986	604	2,439	928
2022	4,471	459,353	632,189	4,067	708	1,475	961
2023	4,837	646,115	697,836	4,202	791	1,542	987
2024	4,972	621,263	710,189	4,688	806	1,626	975
Relativity	17.0%	100.0%	100.0%	28.0%	28.0%	5.5%	28.0%

(31) - (37) Selected by Deloitte

Accident Year Ending June 30	Selected Ultimate Amounts								AF and MAF Combined
	AF	AF	AF	AF	AF	MAF	MAF		
	Time Loss	Fatal	TPD	PPD	Misc	Med XVHL	Voc Rehab		
	(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)	
2020	4,824	4,632	2,207	131	91	6,222	1,108	19,214	
2021	9,993	8,034	5,372	445	223	6,016	2,289	32,370	
2022	25,092	7,955	5,114	244	428	8,277	5,395	52,505	
2023	11,091	1,161	647	29	195	3,536	2,264	18,923	
2024	1,394	212	1,161	57	24	456	273	3,578	
Total	52,393	21,994	14,500	906	961	24,507	11,329	126,591	

(39) - (45) Selected by Deloitte
(46) = sum of (39) through (45)

Accident Year Ending June 30	Deloitte Covid Undiscounted Unpaid								AF and MAF Combined
	AF	AF	AF	AF	AF	MAF	MAF		
	Time Loss	Fatal	TPD	PPD	Misc	Med XVHL	Voc Rehab		
	(47)	(48)	(49)	(50)	(51)	(52)	(53)	(54)	
(47)	(48)	(49)	(50)	(51)	(52)	(53)	(54)	(55)	
2020	387	500	692	89	29	1,151	1,108	3,956	
2021	3,309	4,765	4,548	334	97	1,404	2,289	16,745	
2022	14,897	1,337	4,664	157	279	2,450	5,395	29,180	
2023	8,521	1,161	647	20	195	3,196	2,264	16,004	
2024	1,236	212	1,161	57	24	366	273	3,330	
Total	28,350	7,976	11,713	657	623	8,567	11,329	69,215	

(48) = (39) - Covid Exhibit 1 Col (5)
(49) = (40) - Covid Exhibit 1 Col (2)

(50) = (41) - Covid Exhibit 1 Col (3)
(51) = (42) - Covid Exhibit 1 Col (4)

(52) = (43) - Covid Exhibit 1 Col (7)
(53) = (44) - Covid Exhibit 1 Col (9)

(54) = (45) - Covid Exhibit 1 Col (10)
(55) = sum of (48) through (54)

Accident Year Ending June 30	Deloitte Covid Undiscounted Bulk & IBNR								AF and MAF Combined
	AF	AF	AF	AF	AF	MAF	MAF		
	Time Loss	Fatal	TPD	PPD	Misc	Med XVHL	Voc Rehab		
(56)	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)	
2020	209	259	139	0	0	783	1,108	2,497	
2021	2,408	4,765	3,274	0	0	648	2,289	13,384	
2022	13,692	1,001	3,241	9	262	1,027	5,395	24,628	
2023	8,517	1,161	647	20	194	3,120	2,264	15,923	
2024	1,174	212	1,161	57	24	336	273	3,238	
Total	26,000	7,398	8,462	86	480	5,914	11,329	59,670	

(57) = (39) - Covid Exhibit 1 Col (17)
(58) = (40) - Covid Exhibit 1 Col (14)

(59) = (41) - Covid Exhibit 1 Col (15)
(60) = (42) - Covid Exhibit 1 Col (16)

(61) = (43) - Covid Exhibit 1 Col (19)
(62) = (44) - Covid Exhibit 1 Col (21)

(63) = (45) - Covid Exhibit 1 Col (22)
(64) = sum of (57) through (63)

Washington Department of Labor & Industries

Accident Fund Combined Summary of Unpaid Claim Estimates

Data evaluated as of @06/30/24

Amounts in \$000s

Accident Year Ending June 30	Selected Ultimate Loss Low	Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Unadjusted Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1993	468,392	468,622	1,064	1,294	467,327	0.936	997	1,212
1994	498,190	498,300	1,216	1,326	496,974	0.926	1,127	1,228
1995	497,069	497,179	1,336	1,446	495,733	0.927	1,238	1,340
1996	519,738	519,848	1,782	1,892	517,956	0.922	1,642	1,743
1997	573,624	573,834	2,691	2,901	570,933	0.929	2,498	2,694
1998	614,508	614,818	3,046	3,356	611,462	0.918	2,796	3,081
1999	650,850	651,180	3,577	3,907	647,272	0.914	3,269	3,571
2000	732,051	732,561	4,903	5,413	727,148	0.916	4,489	4,957
2001	781,562	782,272	6,918	7,628	774,643	0.919	6,357	7,011
2002	806,510	807,430	8,224	9,144	798,286	0.920	7,563	8,408
2003	777,707	778,598	9,530	10,421	768,177	0.922	8,784	9,608
2004	817,494	819,009	13,505	15,020	803,989	0.926	12,509	13,913
2005	842,317	844,142	17,078	18,903	825,239	0.927	15,831	17,527
2006	890,563	892,982	21,622	24,041	868,941	0.927	20,048	22,292
2007	1,008,204	1,011,559	30,615	33,970	977,589	0.929	28,444	31,563
2008	1,123,052	1,128,232	48,043	53,223	1,075,008	0.931	44,739	49,564
2009	1,028,503	1,034,183	52,142	57,822	976,361	0.933	48,669	53,971
2010	874,167	879,287	50,220	55,340	823,947	0.935	46,939	51,721
2011	827,181	833,541	62,640	69,000	764,540	0.933	58,429	64,355
2012	776,734	784,164	65,758	73,188	710,976	0.933	61,332	68,262
2013	806,028	814,598	75,430	84,000	730,598	0.931	70,219	78,199
2014	831,151	840,841	96,467	106,157	734,684	0.931	89,829	98,848
2015	812,584	826,644	130,180	144,240	682,404	0.931	121,165	134,241
2016	812,247	830,617	164,324	182,694	647,923	0.929	152,664	169,734
2017	876,495	901,155	224,621	249,281	651,874	0.929	208,589	231,507
2018	928,765	981,155	287,566	339,956	641,199	0.930	267,347	316,012
2019	998,061	1,067,331	379,151	448,421	618,910	0.930	352,521	416,837
2020	979,214	1,061,135	454,318	536,238	524,897	0.939	426,972	502,847
2021	1,052,893	1,153,673	625,040	725,819	427,853	0.928	580,705	673,242
2022	1,163,881	1,313,058	821,181	970,358	342,700	0.925	760,189	896,364
2023	1,276,385	1,459,271	1,028,357	1,211,244	248,028	0.916	942,195	1,108,369
2024	1,331,024	1,541,559	1,233,354	1,443,888	97,670	0.917	1,131,491	1,322,915
'93 to '24	26,977,141	27,942,775	5,925,899	6,891,533	21,051,241		5,481,586	6,367,136
'92 and Prior	6,353,231	6,353,623	3,721	4,112	6,349,511	0.946	3,518	3,888
Total	33,330,372	34,296,397	5,929,620	6,895,645	27,400,752		5,485,104	6,371,025
			6,521,605	6,521,605	<-----L&I Selected----->		6,049,007	6,049,007
			591,985	(374,040)	<-----L&I Less Deloitte----->		563,902	(322,018)

Washington Department of Labor & Industries

Accident Fund Combined Comparison of Ultimate Loss

Data evaluated as of @06/30/24

Amounts in \$000s

Accident Year Ending June 30	Deloitte						L&I			L&I Less Deloitte		
	Deloitte Ultimate Loss @06/30/24		Deloitte Ultimate Loss @06/30/23		Change in Ultimate Loss		Ultimate Loss @06/30/24	Ultimate Loss @06/30/23	Change In Ultimate Loss	@06/30/24		
	Low	High	Low	High	Low	High				Low	High	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1993	468,392	468,622	468,458	468,678	(66)	(56)	468,585	468,592	(6)		194	(36)
1994	498,190	498,300	498,522	498,532	(331)	(231)	497,755	497,936	(181)		(435)	(545)
1995	497,069	497,179	497,590	497,700	(521)	(521)	497,293	498,250	(956)		224	114
1996	519,738	519,848	520,059	520,169	(322)	(322)	519,615	519,824	(209)		(123)	(233)
1997	573,624	573,834	573,955	574,465	(332)	(632)	574,709	575,043	(334)		1,085	875
1998	614,508	614,818	614,679	615,159	(171)	(341)	615,091	615,426	(335)		583	273
1999	650,850	651,180	650,560	650,980	290	200	651,443	651,259	184		594	264
2000	732,051	732,561	732,583	733,203	(532)	(642)	732,414	733,019	(605)		363	(147)
2001	781,562	782,272	782,618	783,438	(1,057)	(1,167)	783,405	784,568	(1,163)		1,843	1,133
2002	806,510	807,430	806,078	807,255	432	175	808,258	807,041	1,217		1,748	828
2003	777,707	778,598	777,111	778,297	596	301	779,306	777,907	1,399		1,599	708
2004	817,494	819,009	817,561	819,469	(67)	(460)	818,153	819,517	(1,364)		659	(856)
2005	842,317	844,142	843,178	845,368	(861)	(1,226)	844,039	844,380	(340)		1,723	(102)
2006	890,563	892,982	891,121	894,062	(558)	(1,080)	893,396	893,248	148		2,833	414
2007	1,008,204	1,011,559	1,009,385	1,013,835	(1,181)	(2,276)	1,010,093	1,009,733	360		1,889	(1,466)
2008	1,123,052	1,128,232	1,120,363	1,126,493	2,688	1,738	1,127,101	1,121,753	5,348		4,050	(1,130)
2009	1,028,503	1,034,183	1,032,393	1,040,123	(3,890)	(5,940)	1,029,790	1,033,608	(3,818)		1,287	(4,393)
2010	874,167	879,287	874,284	882,634	(117)	(3,347)	873,003	869,820	3,183		(1,163)	(6,283)
2011	827,181	833,541	832,042	841,442	(4,861)	(7,901)	823,819	828,060	(4,242)		(3,362)	(9,722)
2012	776,734	784,164	780,147	789,707	(3,413)	(5,543)	771,248	767,912	3,336		(5,486)	(12,916)
2013	806,028	814,598	808,497	820,227	(2,469)	(5,629)	810,992	805,482	5,511		4,964	(3,606)
2014	831,151	840,841	837,253	850,353	(6,102)	(9,512)	828,523	837,046	(8,522)		(2,628)	(12,318)
2015	812,584	826,644	812,114	829,474	470	(2,830)	823,998	822,881	1,117		11,414	(2,646)
2016	812,247	830,617	812,907	836,517	(660)	(5,900)	822,558	820,539	2,019		10,311	(8,059)
2017	876,495	901,155	870,387	901,707	6,107	(553)	914,789	909,044	5,745		38,295	13,635
2018	928,765	981,155	921,426	985,776	7,339	(4,621)	993,185	986,907	6,279		64,421	12,031
2019	998,061	1,067,331	972,869	1,055,859	25,193	11,473	1,128,830	1,103,871	24,960		130,769	61,499
2020	985,137	1,067,058	954,329	1,050,230	30,809	16,828	1,092,345	1,070,692	21,653		107,207	25,287
2021	1,057,240	1,158,020	1,063,470	1,186,027	(6,230)	(28,007)	1,106,786	1,151,907	(45,121)		49,546	(51,234)
2022	1,171,255	1,320,432	1,184,397	1,345,215	(13,143)	(24,784)	1,230,688	1,243,887	(13,199)		59,433	(89,744)
2023	1,276,385	1,459,272	1,231,503	1,448,173	44,882	11,099	1,311,288	1,304,980	6,309		34,903	(147,983)
2024	1,331,024	1,541,559					1,384,815				53,791	(156,744)
'93 to Current	26,994,785	27,960,419	25,591,839	26,490,567	71,921	(71,707)	27,567,316	26,174,129	8,372		572,532	(393,102)
'92 & Prior	6,353,231	6,353,623	6,353,014	6,353,620	217	3	6,355,041	6,356,369	(1,328)		1,810	1,418
Total	33,348,016	34,314,041	31,944,853	32,844,187	72,139	(71,704)	33,922,357	32,530,498	7,044		574,341	(391,684)

Washington Department of Labor & Industries
Accident Fund Combined
Summary of Results

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Hours Worked	Selected Loss Rate			AF EP (000)	Selected Loss Ratio Undiscounted			Selected Loss Ratio Discounted			Selected Compensable Claims	Reported Claim Count	IBNR Claim Count	Selected Frequency to On-Level EP	Selected Cost Per Compensable Claim		
		Low	Mid-Point	High		Low	Mid-Point	High	Low	Mid-Point	High							
		(1)	(2)	(3)		(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		(13)	(14)	(15)
1993	2,291,413	0.204	0.204	0.205	471,007	99.4%	99.5%	99.5%	92.6%	92.6%	92.6%	39,149	39,149	0	4.26	11,964	11,967	11,970
1994	2,360,427	0.211	0.211	0.211	510,104	97.7%	97.7%	97.7%	90.7%	90.7%	90.7%	38,349	38,349	0	4.09	12,991	12,992	12,994
1995	2,436,312	0.204	0.204	0.204	544,345	91.3%	91.3%	91.3%	79.8%	79.8%	79.8%	36,775	36,775	0	3.86	13,516	13,518	13,519
1996	2,506,971	0.207	0.207	0.207	520,882	99.8%	99.8%	99.8%	88.9%	88.9%	88.9%	35,335	35,335	0	3.67	14,709	14,710	14,712
1997	2,658,577	0.216	0.216	0.216	509,685	112.5%	112.6%	112.6%	90.8%	90.8%	90.8%	35,599	35,599	0	3.50	16,113	16,116	16,119
1998	2,764,684	0.222	0.222	0.222	624,601	98.4%	98.4%	98.4%	77.6%	77.6%	77.6%	35,743	35,743	0	3.41	17,192	17,197	17,201
1999	2,858,003	0.228	0.228	0.228	646,607	100.7%	100.7%	100.7%	82.3%	82.3%	82.4%	35,659	35,659	0	3.28	18,252	18,257	18,261
2000	2,958,106	0.247	0.248	0.248	644,892	113.5%	113.6%	113.6%	88.4%	88.4%	88.4%	35,205	35,205	0	3.10	20,794	20,801	20,808
2001	2,967,405	0.263	0.264	0.264	602,017	129.8%	129.9%	129.9%	100.3%	100.4%	100.4%	33,021	33,021	0	2.94	23,669	23,679	23,690
2002	2,874,005	0.281	0.281	0.281	552,395	146.0%	146.1%	146.2%	122.7%	122.8%	122.8%	31,097	31,097	0	2.90	25,935	25,950	25,965
2003	2,871,655	0.271	0.271	0.271	603,721	128.8%	128.9%	129.0%	119.9%	120.0%	120.0%	29,841	29,841	0	2.77	26,062	26,077	26,092
2004	2,913,308	0.281	0.281	0.281	708,122	115.4%	115.6%	115.7%	105.7%	105.8%	105.8%	30,593	30,593	0	2.78	26,722	26,746	26,771
2005	3,053,514	0.276	0.276	0.276	805,108	104.6%	104.7%	104.8%	89.9%	89.9%	90.0%	30,503	30,503	0	2.62	27,614	27,644	27,674
2006	3,201,349	0.278	0.279	0.279	908,620	98.0%	98.1%	98.3%	83.7%	83.8%	83.8%	31,708	31,708	0	2.58	28,086	28,124	28,162
2007	3,289,683	0.306	0.307	0.307	959,163	105.1%	105.3%	105.5%	81.9%	82.0%	82.2%	31,962	31,961	1	2.51	31,544	31,597	31,649
2008	3,376,466	0.333	0.333	0.334	936,936	119.9%	120.1%	120.4%	89.7%	89.9%	90.1%	31,080	31,079	1	2.38	36,134	36,218	36,301
2009	3,232,692	0.318	0.319	0.320	841,824	122.2%	122.5%	122.9%	112.1%	112.3%	112.6%	27,592	27,590	2	2.34	37,275	37,378	37,481
2010	3,065,706	0.285	0.286	0.287	779,647	112.1%	112.5%	112.8%	132.6%	132.9%	133.1%	24,716	24,713	3	2.33	35,369	35,472	35,576
2011	3,095,477	0.267	0.268	0.269	906,813	91.2%	91.6%	91.9%	105.6%	105.9%	106.1%	23,911	23,907	4	2.27	34,595	34,728	34,861
2012	3,179,757	0.244	0.245	0.247	1,061,440	73.2%	73.5%	73.9%	77.2%	77.5%	77.8%	23,061	23,057	4	2.14	33,681	33,842	34,003
2013	3,272,669	0.246	0.248	0.249	1,118,376	72.1%	72.5%	72.8%	69.2%	69.5%	69.8%	23,008	23,002	6	2.05	35,033	35,219	35,405
2014	3,387,489	0.245	0.247	0.248	1,173,970	70.8%	71.2%	71.6%	63.3%	63.6%	63.9%	23,822	23,814	8	2.02	34,890	35,093	35,297
2015	3,539,832	0.230	0.232	0.234	1,240,590	65.5%	66.1%	66.6%	63.7%	64.1%	64.6%	23,687	23,676	11	1.90	34,305	34,602	34,899
2016	3,683,305	0.221	0.223	0.226	1,314,906	61.8%	62.5%	63.2%	62.7%	63.3%	63.8%	23,713	23,698	15	1.82	34,254	34,641	35,028
2017	3,827,158	0.229	0.232	0.235	1,403,602	62.4%	63.3%	64.2%	59.0%	59.7%	60.5%	23,682	23,661	21	1.73	37,011	37,532	38,052
2018	3,925,964	0.237	0.243	0.250	1,430,540	64.9%	66.8%	68.6%	59.7%	61.2%	62.8%	23,560	23,529	31	1.67	39,421	40,533	41,645
2019	4,006,538	0.249	0.258	0.266	1,376,536	72.5%	75.0%	77.5%	68.3%	70.5%	72.6%	23,021	22,974	47	1.59	43,355	44,859	46,364
2020	3,939,705	0.249	0.259	0.269	1,271,819	77.0%	80.2%	83.4%	79.2%	81.9%	84.7%	20,778	20,710	68	1.47	47,127	49,098	51,069
2021	3,887,149	0.271	0.284	0.297	1,259,848	83.6%	87.6%	91.6%	90.4%	93.9%	97.3%	21,537	21,405	132	1.52	48,888	51,227	53,567
2022	4,127,595	0.282	0.300	0.318	1,306,892	89.1%	94.8%	100.5%	94.3%	99.3%	104.3%	21,032	20,771	261	1.43	55,339	58,886	62,432
2023	4,291,076	0.297	0.319	0.340	1,393,401	91.6%	98.2%	104.7%	95.4%	101.2%	107.0%	21,805	21,036	769	1.43	58,537	62,731	66,924
2024	4,284,575	0.311	0.335	0.360	1,486,597	89.5%	96.6%	103.7%	97.5%	103.9%	110.2%	22,525	18,398	4,127	1.47	59,092	63,765	68,439

Washington Department of Labor & Industries

Accident Fund Combined

Loss Adjustment Expenses

Data evaluated as of @06/30/24

Amounts in \$000s

Calendar Year Ending June 30	Paid Loss	Paid LAE	LAE / Loss Ratio	Cumulative LAE / Loss Ratio	Accident Year Ending June 30	Loss Unpaid Claims Low	Loss Unpaid Claims High	Estimated IBNR Low	Estimated IBNR Low	Provision For WCSM	Undiscounted LAE Unpaid Claims Low	Undiscounted LAE Unpaid Claims High	Discount Factor	Discounted LAE Unpaid Claims Low	Discounted LAE Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1993					1993	1,064	1,294	0	0	0	48	59	0.936	45	55
1994					1994	1,216	1,326	0	0	0	55	60	0.926	51	56
1995					1995	1,336	1,446	0	0	0	61	66	0.927	56	61
1996					1996	1,782	1,892	0	0	0	81	86	0.922	74	79
1997					1997	2,691	2,901	0	0	0	122	132	0.929	113	122
1998	459,292	33,715	7.3%	7.3%	1998	3,046	3,356	0	0	0	138	152	0.918	127	140
1999	476,225	35,159	7.4%	7.4%	1999	3,577	3,907	0	0	0	162	177	0.914	148	162
2000	568,297	38,226	6.7%	7.1%	2000	4,903	5,413	0	0	0	222	246	0.916	204	225
2001	608,812	42,119	6.9%	7.1%	2001	6,918	7,628	0	0	0	314	346	0.919	288	318
2002	598,891	42,850	7.2%	7.1%	2002	8,224	9,144	0	0	0	373	415	0.920	343	381
2003	709,001	43,228	6.1%	6.9%	2003	9,530	10,421	0	0	0	432	473	0.922	398	436
2004	688,890	38,655	5.6%	6.7%	2004	13,505	15,020	0	0	0	613	681	0.926	567	631
2005	664,530	53,162	8.0%	6.9%	2005	17,078	18,903	0	0	0	775	857	0.927	718	795
2006	658,860	48,448	7.4%	6.9%	2006	21,622	24,041	17	20	1	982	1,092	0.927	911	1,013
2007	768,329	52,238	6.8%	6.9%	2007	30,615	33,970	40	46	2	1,393	1,545	0.929	1,294	1,435
2008	810,363	51,148	6.3%	6.8%	2008	48,043	53,223	56	65	3	2,185	2,420	0.931	2,034	2,253
2009	865,748	54,347	6.3%	6.8%	2009	52,142	57,822	121	140	7	2,377	2,635	0.933	2,218	2,460
2010	856,849	55,952	6.5%	6.7%	2010	50,220	55,340	160	185	9	2,293	2,526	0.935	2,143	2,361
2011	846,448	54,894	6.5%	6.7%	2011	62,640	69,000	210	244	12	2,861	3,151	0.933	2,669	2,939
2012	826,165	56,732	6.9%	6.7%	2012	65,758	73,188	259	300	15	3,008	3,346	0.933	2,805	3,121
2013	941,998	59,642	6.3%	6.7%	2013	75,430	84,000	349	404	20	3,455	3,846	0.931	3,216	3,580
2014	873,500	58,378	6.7%	6.7%	2014	96,467	106,157	478	553	27	4,421	4,864	0.931	4,117	4,529
2015	868,182	59,416	6.8%	6.7%	2015	130,180	144,240	635	735	36	5,966	6,607	0.931	5,552	6,149
2016	835,005	60,121	7.2%	6.7%	2016	164,324	182,694	863	1,000	49	7,536	8,375	0.929	7,002	7,781
2017	842,077	57,648	6.8%	6.7%	2017	224,621	249,281	1,244	1,441	71	10,308	11,434	0.929	9,572	10,618
2018	783,036	63,355	8.1%	6.8%	2018	287,566	339,956	1,837	2,128	105	13,220	15,607	0.930	12,289	14,509
2019	811,361	66,245	8.2%	6.9%	2019	379,151	448,421	2,773	3,212	158	17,463	20,622	0.930	16,235	19,172
2020	851,077	74,107	8.7%	7.0%	2020	454,318	536,238	4,036	4,675	230	20,994	24,734	0.939	19,706	23,218
2021	837,619	72,758	8.7%	7.0%	2021	625,040	725,819	7,800	9,034	444	29,097	33,716	0.928	27,010	31,297
2022	854,807	70,271	8.2%	7.1%	2022	821,181	970,358	15,409	17,846	877	38,721	45,582	0.925	35,804	42,148
2023	957,531	73,400	7.7%	7.1%	2023	1,028,357	1,211,244	45,429	52,615	2,586	50,987	59,561	0.916	46,684	54,533
2024	984,037	84,120	8.5%	7.2%	2024	1,233,354	1,443,888	243,851	282,422	13,878	79,245	90,286	0.917	72,650	82,771
Totals	20,846,931	1,500,337			'93 to '24	5,925,899	6,891,533	325,567	377,063	18,529	299,908	345,699		277,046	319,348
					'92 and Prior	3,721	4,112	0	0	0	169	187	0.946	160	176
		(14) Selected:		8.4%	Total	5,929,620	6,895,645	325,567	377,063	18,529	300,076	345,885		277,205	319,524
										L&I Selected:	369,129	369,129		342,298	342,298
										L&I Less Deloitte:	69,053	23,244		65,093	22,774

% of Ratio applied to open claims:

54%

Washington Department of Labor & Industries

Accident Fund Combined Selected Ultimate Loss

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Methodology Indicated Ultimate Loss											Selected Ultimate	Selected Ultimate	Selected Loss Severity	Selected Loss Severity	
	Paid Loss	Paid LDF	Adjusted Paid LDF	Paid BF On Freq/Sev	Paid BF On ELR	Frequency x Severity	Expected Loss Rate	0.0% Incr Paid On Claims	0.0% Incr Paid On Exposures	0.0% Incr Paid On Active	Individual Analyses Selection	Loss Low	Loss High	Ultimate Claims	Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1993	498,474	499,793	499,793	500,483	499,380			499,793	499,793	499,793	499,654	499,539	499,769	39,149	12,760	12,766
1994	530,975	532,420	532,420	533,096	531,973			532,565	532,573	532,516	532,247	532,192	532,302	38,349	13,878	13,880
1995	526,665	528,288	528,288	529,015	527,834			528,278	528,300	528,240	528,055	528,000	528,110	36,775	14,358	14,361
1996	559,096	561,034	561,034	561,787	560,504			561,038	561,095	561,057	560,932	560,877	560,987	35,335	15,873	15,876
1997	625,067	627,519	627,519	628,289	626,836			627,305	627,402	627,338	627,863	627,758	627,968	35,599	17,634	17,640
1998	684,039	687,201	687,201	687,981	686,262			686,811	686,951	686,838	687,239	687,084	687,394	35,743	19,223	19,232
1999	720,762	724,851	724,851	725,739	723,680			724,269	724,504	724,499	724,504	724,339	724,669	35,659	20,313	20,322
2000	820,186	825,740	825,740	826,446	824,069			824,993	825,441	825,362	825,345	825,090	825,600	35,205	23,437	23,451
2001	875,897	882,984	884,019	884,409	881,452			881,600	882,282	882,093	883,170	882,815	883,525	33,021	26,735	26,756
2002	909,976	918,822	919,050	918,619	915,704			916,671	917,465	917,366	918,660	918,200	919,120	31,097	29,527	29,557
2003	886,303	896,690	897,435	896,912	893,667			894,563	895,703	895,461	896,279	895,833	896,724	29,841	30,020	30,050
2004	928,702	942,182	944,380	943,285	938,774			939,370	940,588	940,590	942,965	942,207	943,722	30,593	30,798	30,848
2005	930,813	947,074	949,595	948,818	944,044			944,455	946,541	946,027	948,804	947,891	949,716	30,503	31,075	31,135
2006	977,536	998,549	1,001,527	1,000,528	994,643			995,194	997,749	998,027	1,000,368	999,158	1,001,577	31,708	31,511	31,587
2007	1,059,412	1,087,454	1,090,683	1,089,379	1,082,370			1,083,824	1,087,452	1,087,383	1,091,705	1,090,027	1,093,382	31,962	34,104	34,209
2008	1,148,994	1,186,732	1,190,448	1,186,047	1,178,976			1,180,850	1,186,514	1,185,323	1,199,627	1,197,037	1,202,217	31,080	38,515	38,681
2009	1,039,056	1,082,348	1,086,815	1,082,610	1,074,856			1,077,482	1,083,795	1,084,392	1,094,039	1,091,199	1,096,879	27,592	39,548	39,753
2010	873,125	918,941	923,105	919,991	911,748			916,448	922,339	922,612	925,905	923,345	928,465	24,716	37,359	37,566
2011	809,470	862,608	867,171	866,383	857,740			862,693	870,251	867,478	875,290	872,110	878,470	23,911	36,474	36,740
2012	748,425	810,840	814,552	814,675	807,834			810,534	821,851	814,909	817,898	814,183	821,613	23,061	35,305	35,627
2013	761,335	840,320	844,849	841,846	836,804			836,362	852,165	839,180	841,050	836,765	845,335	23,008	36,369	36,741
2014	760,523	861,645	864,607	865,523	860,310			860,085	879,570	863,785	861,836	856,991	866,681	23,822	35,975	36,381
2015	699,887	821,857	823,838	836,145	837,577			829,969	860,286	833,153	837,097	830,067	844,127	23,687	35,044	35,637
2016	661,847	811,108	812,625	829,736	839,306			823,399	863,945	828,079	835,356	826,171	844,541	23,713	34,841	35,616
2017	660,554	856,501	859,216	885,752	910,087			875,249	933,524	881,557	897,504	885,174	909,834	23,682	37,377	38,419
2018	647,796	905,992	912,507	939,749	984,503			922,212	998,454	933,660	961,556	935,361	987,751	23,560	39,701	41,925
2019	622,082	963,961	978,190	1,000,142	1,078,372			975,867	1,077,655	995,521	1,035,868	1,001,233	1,070,503	23,021	43,492	46,501
2020	526,113	932,480	955,650	966,332	1,100,576			938,801	1,079,509	968,175	1,021,391	980,430	1,062,351	21,956	44,654	48,385
2021	428,719	920,477	942,895	1,012,429	1,168,827			982,144	1,122,710	1,021,536	1,104,149	1,053,759	1,154,538	24,003	43,901	48,100
2022	343,220	960,700	984,852	1,067,475	1,318,704			1,031,706	1,230,301	1,070,782	1,238,989	1,164,401	1,313,578	26,643	43,703	49,302
2023	248,028	1,041,896	1,076,109	1,178,386	1,500,747	1,209,020	1,627,935	1,120,321	1,339,910	1,166,151	1,367,828	1,276,385	1,459,271	24,098	52,967	60,557
2024	97,670	1,063,568	1,089,556	1,292,151	1,661,506	1,312,101	1,717,825	1,204,964	1,409,216	1,269,293	1,436,291	1,331,024	1,541,559	22,805	58,365	67,597
Totals	22,610,747	27,502,575	27,700,523	28,260,158	29,559,666			27,889,815	29,185,836	28,198,176	29,019,463	28,536,646	29,502,280	924,896		

Covid-19 Provision:

				Paid	Ultimate Counts
2020	11,884	11,734	12,035	10,187	1,178
2021	24,066	22,926	25,206	11,013	2,466
2022	38,833	37,444	40,221	17,498	5,612
2023	13,123	12,495	13,751	2,579	2,293
2024	2,849	2,642	3,056	159	280
Totals	90,755	87,240	94,269	41,436	11,829

Washington Department of Labor & Industries

Accident Fund Combined Bornhuetter Ferguson Paid Loss Method

Data evaluated as of @06/30/24

Amounts in \$000s

Accident Year Ending June 30	Ultimate Claims	Initial Selected Loss Severity	Initial Expected Loss	Expected Paid Percentage	Expected Paid Loss	Unlimited Paid Loss	Expected Unpaid Percentage	Expected Unpaid Loss	Expected Ultimate Loss	Expected Ultimate Loss Severity
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	39,149	19,448	761,370	99.7%	759,361	498,474	0.3%	2,009	500,483	12,784
1994	38,349	20,376	781,417	99.7%	779,296	530,975	0.3%	2,121	533,096	13,901
1995	36,775	20,794	764,683	99.7%	762,333	526,665	0.3%	2,350	529,015	14,385
1996	35,335	22,048	779,079	99.7%	776,388	559,096	0.3%	2,691	561,787	15,899
1997	35,599	23,167	824,722	99.6%	821,500	625,067	0.4%	3,222	628,289	17,649
1998	35,743	23,964	856,541	99.5%	852,599	684,039	0.5%	3,942	687,981	19,248
1999	35,659	24,741	882,234	99.4%	877,257	720,762	0.6%	4,977	725,739	20,352
2000	35,205	26,440	930,813	99.3%	924,553	820,186	0.7%	6,260	826,446	23,475
2001	33,021	28,055	926,414	99.1%	917,902	875,897	0.9%	8,512	884,409	26,783
2002	31,097	28,150	875,382	99.0%	866,740	909,976	1.0%	8,643	918,619	29,540
2003	29,841	28,659	855,221	98.8%	844,612	886,303	1.2%	10,608	896,912	30,056
2004	30,593	28,713	878,425	98.3%	863,842	928,702	1.7%	14,583	943,285	30,833
2005	30,503	29,844	910,341	98.0%	892,335	930,813	2.0%	18,005	948,818	31,106
2006	31,708	30,271	959,838	97.6%	936,847	977,536	2.4%	22,992	1,000,528	31,554
2007	31,962	32,701	1,045,189	97.1%	1,015,222	1,059,412	2.9%	29,967	1,089,379	34,084
2008	31,080	34,236	1,064,049	96.5%	1,026,996	1,148,994	3.5%	37,053	1,186,047	38,161
2009	27,592	35,921	991,120	95.6%	947,566	1,039,056	4.4%	43,554	1,082,610	39,236
2010	24,716	35,022	865,589	94.6%	818,723	873,125	5.4%	46,866	919,991	37,223
2011	23,911	35,772	855,321	93.3%	798,408	809,470	6.7%	56,913	866,383	36,234
2012	23,061	35,386	816,057	91.9%	749,808	748,425	8.1%	66,250	814,675	35,326
2013	23,008	35,400	814,469	90.1%	733,957	761,335	9.9%	80,511	841,846	36,589
2014	23,822	36,614	872,215	88.0%	767,215	760,523	12.0%	105,000	865,523	36,333
2015	23,687	38,234	905,637	85.0%	769,379	699,887	15.0%	136,258	836,145	35,300
2016	23,713	38,159	904,847	81.4%	736,958	661,847	18.6%	167,889	829,736	34,991
2017	23,682	41,128	973,984	76.9%	748,785	660,554	23.1%	225,198	885,752	37,402
2018	23,560	42,717	1,006,416	71.0%	714,463	647,796	29.0%	291,954	939,749	39,887
2019	23,021	45,111	1,038,489	63.6%	660,429	622,082	36.4%	378,060	1,000,142	43,445
2020	20,778	47,136	979,416	55.1%	539,196	526,113	44.9%	440,219	966,332	46,507
2021	21,537	49,701	1,070,407	45.5%	486,696	428,719	54.5%	583,710	1,012,429	47,009
2022	21,032	52,857	1,111,671	34.8%	387,416	343,220	65.2%	724,255	1,067,475	50,755
2023	21,805	55,447	1,209,020	23.0%	278,662	248,028	77.0%	930,358	1,178,386	54,043
2024	22,525	58,252	1,312,101	9.0%	117,620	97,670	91.0%	1,194,481	1,292,151	57,366
Totals	913,067		29,822,477		24,173,065	22,610,747		5,649,411	28,260,158	

Washington Department of Labor & Industries

Accident Fund Combined

Bornhuetter Ferguson Paid Loss Method

Data evaluated as of @06/30/24

Amounts in \$000s

Accident Year Ending June 30	AF On-Level EP (000)	Initial Selected Loss Ratio	Initial Expected Loss	Expected Paid Percentage	Expected Paid Loss	Unlimited Paid Loss	Expected Unpaid Percentage	Expected Unpaid Loss	Expected Ultimate Loss	Expected Ultimate Loss Ratio
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	918,379	0.374	343,255	99.7%	342,349	498,474	0.3%	906	499,380	0.544
1994	938,645	0.392	367,578	99.7%	366,580	530,975	0.3%	998	531,973	0.567
1995	951,919	0.400	380,407	99.7%	379,237	526,665	0.3%	1,169	527,834	0.554
1996	962,268	0.424	407,748	99.7%	406,339	559,096	0.3%	1,408	560,504	0.582
1997	1,016,993	0.445	452,801	99.6%	451,032	625,067	0.4%	1,769	626,836	0.616
1998	1,048,992	0.461	483,113	99.5%	480,890	684,039	0.5%	2,223	686,262	0.654
1999	1,087,690	0.475	517,177	99.4%	514,259	720,762	0.6%	2,918	723,680	0.665
2000	1,136,135	0.508	577,308	99.3%	573,425	820,186	0.7%	3,882	824,069	0.725
2001	1,121,311	0.539	604,589	99.1%	599,034	875,897	0.9%	5,555	881,452	0.786
2002	1,072,400	0.541	580,170	99.0%	574,442	909,976	1.0%	5,728	915,704	0.854
2003	1,077,786	0.551	593,631	98.8%	586,267	886,303	1.2%	7,364	893,667	0.829
2004	1,099,392	0.552	606,673	98.3%	596,601	928,702	1.7%	10,072	938,774	0.854
2005	1,166,316	0.574	668,955	98.0%	655,724	930,813	2.0%	13,231	944,044	0.809
2006	1,227,549	0.582	714,140	97.6%	697,034	977,536	2.4%	17,106	994,643	0.810
2007	1,274,094	0.628	800,730	97.1%	777,772	1,059,412	2.9%	22,958	1,082,370	0.850
2008	1,308,588	0.658	861,001	96.5%	831,019	1,148,994	3.5%	29,982	1,178,976	0.901
2009	1,180,105	0.690	814,672	95.6%	778,872	1,039,056	4.4%	35,800	1,074,856	0.911
2010	1,059,843	0.673	713,345	94.6%	674,722	873,125	5.4%	38,623	911,748	0.860
2011	1,055,203	0.687	725,429	93.3%	677,159	809,470	6.7%	48,270	857,740	0.813
2012	1,076,052	0.680	731,792	91.9%	672,383	748,425	8.1%	59,409	807,834	0.751
2013	1,122,206	0.680	763,465	90.1%	687,995	761,335	9.9%	75,470	836,804	0.746
2014	1,177,990	0.704	828,905	88.0%	729,119	760,523	12.0%	99,786	860,310	0.730
2015	1,245,449	0.735	915,154	85.0%	777,464	699,887	15.0%	137,690	837,577	0.673
2016	1,304,176	0.733	956,426	81.4%	778,967	661,847	18.6%	177,459	839,306	0.644
2017	1,365,414	0.790	1,079,235	76.9%	829,702	660,554	23.1%	249,534	910,087	0.667
2018	1,413,830	0.821	1,160,692	71.0%	823,984	647,796	29.0%	336,708	984,503	0.696
2019	1,445,720	0.867	1,253,380	63.6%	797,089	622,082	36.4%	456,291	1,078,372	0.746
2020	1,410,860	0.906	1,278,086	55.1%	703,623	526,113	44.9%	574,463	1,100,576	0.780
2021	1,420,901	0.955	1,357,209	45.5%	617,101	428,719	54.5%	740,108	1,168,827	0.823
2022	1,473,958	1.016	1,497,287	34.8%	521,802	343,220	65.2%	975,485	1,318,704	0.895
2023	1,527,694	1.066	1,627,935	23.0%	375,216	248,028	77.0%	1,252,720	1,500,747	0.982
2024	1,534,441	1.120	1,717,825	9.0%	153,990	97,670	91.0%	1,563,835	1,661,506	1.083
Totals	38,222,294		26,380,113		19,431,194	22,610,747		6,948,919	29,559,666	

Washington Department of Labor & Industries

Accident Fund Combined Loss Development Methods

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Retention	Adjusted Paid Loss	Paid LDF	LDF Paid Ultimate Loss	Adjusted Paid LDF	Adjusted LDF Paid Ultimate Loss
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1993	Unlimited	498,474	1.003	499,793	1.003	499,793
1994	Unlimited	530,975	1.003	532,420	1.003	532,420
1995	Unlimited	526,665	1.003	528,288	1.003	528,288
1996	Unlimited	559,096	1.003	561,034	1.003	561,034
1997	Unlimited	625,067	1.004	627,519	1.004	627,519
1998	Unlimited	684,039	1.005	687,201	1.005	687,201
1999	Unlimited	720,762	1.006	724,851	1.006	724,851
2000	Unlimited	820,186	1.007	825,740	1.007	825,740
2001	Unlimited	875,897	1.008	882,984	1.009	884,019
2002	Unlimited	909,976	1.010	918,822	1.010	919,050
2003	Unlimited	886,303	1.012	896,690	1.013	897,435
2004	Unlimited	928,702	1.015	942,182	1.017	944,380
2005	Unlimited	930,813	1.017	947,074	1.020	949,595
2006	Unlimited	977,536	1.021	998,549	1.025	1,001,527
2007	Unlimited	1,059,412	1.026	1,087,454	1.030	1,090,683
2008	Unlimited	1,148,994	1.033	1,186,732	1.036	1,190,448
2009	Unlimited	1,039,056	1.042	1,082,348	1.046	1,086,815
2010	Unlimited	873,125	1.052	918,941	1.057	923,105
2011	Unlimited	809,470	1.066	862,608	1.071	867,171
2012	Unlimited	748,425	1.083	810,840	1.088	814,552
2013	Unlimited	761,335	1.104	840,320	1.110	844,849
2014	Unlimited	760,523	1.133	861,645	1.137	864,607
2015	Unlimited	699,887	1.174	821,857	1.177	823,838
2016	Unlimited	661,847	1.226	811,108	1.228	812,625
2017	Unlimited	660,554	1.297	856,501	1.301	859,216
2018	Unlimited	647,796	1.399	905,992	1.409	912,507
2019	Unlimited	622,082	1.550	963,961	1.572	978,190
2020	Unlimited	526,113	1.772	932,480	1.816	955,650
2021	Unlimited	428,719	2.147	920,477	2.199	942,895
2022	Unlimited	343,220	2.799	960,700	2.869	984,852
2023	Unlimited	248,028	4.201	1,041,896	4.339	1,076,109
2024	Unlimited	97,670	10.889	1,063,568	11.155	1,089,556
Totals		22,610,747		27,502,575		27,700,523

Accident Fund Combined Selected Ultimate Claim Count

Compensable Claims

[illegible]

Washington Department of Labor & Industries

Accident Fund Combined

Paid Loss Development Method

Data evaluated as of: @06/30/24

Amounts in \$000s

Months of Development

Accident
Year
Ending
June 30

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1993	67,804	154,780	215,006	256,893	288,226	314,788	340,740	369,372	392,709	415,416	435,434	449,486	460,587	464,587	470,593	478,755	482,611	485,302	487,395	489,315	491,263	492,960	494,329	495,711	495,886	496,130	496,871	497,575	498,120	498,232	498,295	498,474
1994	69,935	167,480	235,021	281,713	317,093	343,580	375,629	401,738	423,277	445,627	465,612	475,474	484,246	492,315	503,228	508,755	512,938	515,837	518,168	520,964	523,438	525,372	526,949	528,355	529,475	529,851	530,442	530,642	530,678	530,961	530,975	531,015
1995	70,140	169,287	233,927	277,454	312,830	344,950	377,416	401,930	428,891	447,541	463,360	473,478	484,596	494,207	505,745	509,474	513,962	516,300	518,929	523,914	525,424	526,634	527,494	528,044	528,484	528,824	529,024	529,124	529,164	529,184	529,194	529,194
1996	73,686	179,033	244,361	287,444	328,382	367,552	401,488	439,026	462,490	477,535	489,862	502,312	520,487	526,677	535,571	539,225	541,931	547,685	550,745	552,741	554,569	556,622	558,341	557,012	557,734	558,254	558,806	559,021	559,096	559,310	559,511	559,553
1997	74,142	181,427	251,267	300,520	358,927	397,775	443,638	476,507	497,739	517,604	533,092	563,309	576,640	586,601	594,944	600,624	606,298	610,708	613,802	616,921	618,696	619,858	620,646	621,260	623,004	624,037	624,352	625,067	625,351	625,590	625,816	625,863
1998	73,936	180,601	260,822	324,514	373,399	426,062	469,582	500,168	522,501	547,542	602,276	617,839	629,509	638,363	648,582	657,923	664,968	669,522	674,030	677,223	678,507	679,888	681,007	682,373	682,976	683,307	684,039	684,517	684,828	685,089	685,337	685,388
1999	75,156	191,778	272,221	336,715	401,228	453,609	491,986	522,009	553,808	608,866	633,612	650,865	662,639	672,430	684,538	693,429	700,113	705,452	708,238	713,398	716,743	718,724	719,820	721,724	719,519	720,762	721,515	722,020	722,348	722,684	722,884	722,939
2000	80,354	201,529	287,798	372,890	441,566	497,835	542,034	586,528	666,440	701,636	725,516	740,221	754,651	770,939	782,088	790,092	796,429	802,172	805,666	810,241	813,477	815,915	817,505	819,183	820,186	821,081	821,939	822,514	822,887	823,202	823,499	823,561
2001	81,830	208,099	314,038	403,058	475,874	528,363	588,461	684,201	722,389	755,294	792,747	815,095	831,619	844,393	849,872	858,242	861,711	865,850	867,860	870,111	872,898	875,379	875,897	878,000	879,032	879,951	880,866	880,965	881,302	881,620	881,686	881,686
2002	80,372	213,439	317,950	406,397	473,059	550,373	662,880	711,249	751,867	780,689	804,993	828,151	846,996	863,694	874,252	885,412	892,234	896,912	900,143	904,140	906,162	908,529	909,976	911,107	912,869	913,866	914,820	915,460	915,875	916,226	916,556	916,625
2003	75,367	203,294	304,413	382,736	464,696	592,042	648,436	694,389	732,436	760,784	793,348	813,874	831,854	843,240	855,130	864,087	870,138	874,800	879,021	883,212	884,966	886,303	888,432	889,604	891,400	892,372	893,305	893,929	894,335	894,677	895,000	895,067
2004	83,652	211,821	313,433	411,154	559,641	629,429	676,936	724,522	761,016	801,741	832,635	856,300	869,538	886,708	895,135	904,796	912,723	919,004	922,901	924,824	928,702	932,588	934,856	936,060	938,029	939,053	940,034	940,691	941,118	941,478	941,817	941,888
2005	78,126	211,286	317,091	453,990	539,372	610,582	663,124	714,089	770,548	803,706	834,263	852,315	869,680	883,399	899,649	909,907	917,415	922,654	927,916	930,813	934,356	937,834	939,966	941,146	943,209	944,238	945,224	945,885	946,315	946,676	947,018	947,089
2006	86,833	223,691	375,594	481,879	565,292	634,713	692,056	767,762	811,392	848,742	883,968	911,322	927,516	943,369	953,437	961,056	967,693	972,077	977,536	981,442	985,247	988,830	991,316	992,526	994,791	995,876	996,917	997,614	998,067	998,449	998,809	998,884
2007	87,293	245,229	377,285	499,605	587,364	669,542	751,008	816,093	872,964	914,805	949,682	1,020,058	1,030,837	1,039,823	1,050,164	1,059,412	1,064,233	1,068,503	1,072,722	1,076,699	1,079,071	1,080,782	1,083,348	1,084,530	1,085,664	1,086,422	1,086,916	1,087,331	1,087,723	1,087,723	1,087,723	1,087,723
2008	91,615	257,081	398,030	525,017	633,960	737,393	827,636	896,428	953,462	1,000,317	1,040,960	1,071,119	1,099,841	1,101,685	1,121,377	1,138,478	1,150,585	1,161,349	1,165,896	1,170,585	1,175,046	1,179,530	1,182,442	1,184,970	1,185,798	1,186,336	1,186,790	1,187,218	1,187,218	1,187,218	1,187,218	1,187,218
2009	95,058	255,126	382,033	499,607	620,329	709,469	781,582	841,258	890,089	933,832	963,983	989,055	1,006,320	1,018,273	1,029,763	1,039,056	1,048,783	1,055,225	1,059,973	1,064,077	1,068,438	1,072,623	1,075,544	1,076,744	1,079,506	1,080,684	1,081,814	1,082,570	1,083,061	1,083,475	1,083,866	1,083,947
2010	89,014	227,121	333,349	436,050	523,741	604,539	669,852	721,709	756,450	782,342	811,934	833,295	848,403	862,353	873,125	882,540	890,802	896,273	900,306	903,972	907,496	911,050	913,531	914,550	916,897	917,897	918,856	919,499	919,916	920,268	920,600	920,669
2011	82,041	214,976	322,844	424,980	510,630	575,445	632,005	677,120	715,021	743,124	765,976	784,712	797,841	809,470	820,220	829,064	836,825	841,965	845,754	849,029	852,508	855,847	858,178	859,135	861,339	862,279	863,180	863,783	864,176	864,506	864,818	864,883
2012	73,554	199,607	304,014	393,264	478,773	546,543	597,881	642,316	672,070	695,032	718,154	736,220	748,425	760,352	770,450	778,758	786,048	790,876	794,434	797,511	800,779	803,916	806,105	807,004	809,074	809,957	810,804	811,370	812,049	812,242	812,403	812,403
2013	75,243	202,740	307,694	403,390	486,742	567,727	606,582	652,803	691,093	717,153	743,113	761,335	776,262	788,633	799,107	807,723	815,285	820,292	823,983	827,174	830,564	833,817	836,087	837,020	839,168	840,083	840,961	841,549	841,931	842,253	842,557	842,620
2014	75,604	211,129	316,486	412,058	491,645	557,762	618,107	669,388	704,038	735,399	760,523	778,140	794,416	807,076	817,795	828,613	834,351	839,468	843,253	846,518	849,980	853,317	855,641	856,555	859,380	861,230	861,621	861,950	862,261	862,561	862,736	862,736
2015	77,052	201,603	305,363	388,745	465,248	531,529	583,287	625,385	666,548	699,887	724,652	742,401	756,957	769,020	779,233	787,636	795,009	799,892	803,491	806,602	809,908	813,080	815,294	816,204	818,298	819,191	820,047	820,620	820,992	821,306	821,602	821,664
2016	76,323	203,850	302,625	385,562	466,364	522,685	578,776	625,127	661,847	690,361	714,799	732,246	746,654	758,553	768,627	776,915	784,188	789,005	792,554	795,623	798,884	802,013	804,197	805,904	807,160	808,881	808,885	809,450	809,818	810,128	810,420	810,481
2017	78,389	200,764	303,150	392,199	468,599	535,602	603,223	660,554	699,793	729,942	755,781	774,281	789,463	802,044	812,695	821,459	829,145	834,241	837,995	841,240	844,687	847,996	850,305	851,254	853,438	854,369	855,262	855,859	856,248	856,575	856,884	856,949
2018	77,917	205,958	310,325	405,112	493,038	574,914	647,796	701,523	743,196	775,215	805,665	822,304	838,427	851,789	863,101	872,408	880,575	885,983	889,969	893,416	897,077	900,591	903,943	904,051	906,370	907,359	908,307	908,942	909,355	909,702	910,030	910,099
2019	77,557	211,111	321,149	423,142	526,782	622,092	694,425	752,019	796,692	831,016	860,432	881,495	898,778	913,101	925,228	935,205	943,959	949,757	954,030	957,725	961,650	965,416	968,045	969,125	971,612	972,672	973,688	974,369	974,811	975,184	975,535	975,609
2020	84,095	215,744	318,842	428,030	526,113	607,747	678,423	734,691	778,335	811,867	840,606	861,183	878,068	892,061	903,908	913,655	922,208	927,872	932,047	935,656	939,491	943,171	945,739	946,794	949,223	950,259	951,252	951,917	952,349	952,713	953,057	953,128
2021	86,584	216,206	324,751	428,719	519,091	599,636	669,369	724,885	767,946	801,031	829,386	849,689	866,348	880,155	891,844	901,461	903,899	915,458	919,607	923,168	926,952	930,582	933,116	934,517	936,554	937,576	938,556	939,212	939,638	939,997	940,336	940,407
2022	96,192	232,244	343,220	447,796	542,189	626,319	698,154	757,141	802,119	836,676	866,293	887,498	904,900																			

Washington Department of Labor & Industries

Accident Fund Combined
Reported Claim Count Development Method

Data evaluated as of @06/30/24

[illegible]

Washington Department of Labor & Industries

Accident Fund Combined Incremental Paid Methods

Data evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Paid Loss	Incremental Paid on Ultimate Claims				Incremental Paid on Exposures				Incremental Paid on Active Time Loss Claims			
		Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1993	498,474	0	498,474	1.003	499,793	0	498,474	1.003	499,793	0	498,474	1.003	499,793
1994	530,975	184	531,160	1.003	532,565	192	531,168	1.003	532,573	135	531,111	1.003	532,516
1995	526,665	219	526,884	1.003	528,278	241	526,906	1.003	528,300	182	526,846	1.003	528,240
1996	559,096	461	559,557	1.003	561,038	519	559,615	1.003	561,095	481	559,577	1.003	561,057
1997	625,067	582	625,649	1.003	627,305	679	625,746	1.003	627,402	615	625,682	1.003	627,338
1998	684,039	960	684,999	1.003	686,811	1,099	685,138	1.003	686,951	987	685,026	1.003	686,838
1999	720,762	1,596	722,358	1.003	724,269	1,830	722,592	1.003	724,504	1,825	722,587	1.003	724,499
2000	820,186	2,630	822,816	1.003	824,993	3,076	823,263	1.003	825,441	2,998	823,184	1.003	825,362
2001	875,897	3,377	879,273	1.003	881,600	4,057	879,953	1.003	882,282	3,869	879,766	1.003	882,093
2002	909,976	4,276	914,252	1.003	916,671	5,068	915,044	1.003	917,465	4,968	914,945	1.003	917,366
2003	886,303	5,899	892,202	1.003	894,563	7,037	893,340	1.003	895,703	6,795	893,098	1.003	895,461
2004	928,702	8,189	936,891	1.003	939,370	9,404	938,106	1.003	940,588	9,406	938,108	1.003	940,590
2005	930,813	11,150	941,963	1.003	944,455	13,230	944,044	1.003	946,541	12,718	943,531	1.003	946,027
2006	977,536	15,031	992,568	1.003	995,194	17,580	995,116	1.003	997,749	17,857	995,394	1.003	998,027
2007	1,059,412	21,552	1,080,964	1.003	1,083,824	25,170	1,084,582	1.003	1,087,452	25,101	1,084,513	1.003	1,087,383
2008	1,148,994	28,740	1,177,734	1.003	1,180,850	34,389	1,183,383	1.003	1,186,514	33,201	1,182,195	1.003	1,185,323
2009	1,039,056	35,582	1,074,639	1.003	1,077,482	41,879	1,080,936	1.003	1,083,795	42,474	1,081,531	1.003	1,084,392
2010	873,125	40,905	914,030	1.003	916,448	46,780	919,905	1.003	922,339	47,053	920,178	1.003	922,612
2011	809,470	50,947	860,416	1.003	862,693	58,485	867,955	1.003	870,251	55,719	865,189	1.003	867,478
2012	748,425	59,970	808,395	1.003	810,534	71,257	819,682	1.003	821,851	64,333	812,758	1.003	814,909
2013	761,335	72,820	834,155	1.003	836,362	88,582	849,917	1.003	852,165	75,630	836,965	1.003	839,180
2014	760,523	97,293	857,816	1.003	860,085	116,726	877,249	1.003	879,570	100,982	861,506	1.003	863,785
2015	699,887	127,892	827,779	1.003	829,969	158,129	858,016	1.003	860,286	131,068	830,955	1.003	833,153
2016	661,847	159,379	821,226	1.003	823,399	199,819	861,666	1.003	863,945	164,047	825,894	1.003	828,079
2017	660,554	212,386	872,940	1.003	875,249	270,507	931,061	1.003	933,524	218,677	879,231	1.003	881,557
2018	647,796	271,983	919,779	1.003	922,212	348,024	995,820	1.003	998,454	283,400	931,196	1.003	933,660
2019	622,082	351,211	973,292	1.003	975,867	452,729	1,074,811	1.003	1,077,655	370,812	992,894	1.003	995,521
2020	526,113	410,211	936,324	1.003	938,801	550,548	1,076,661	1.003	1,079,509	439,508	965,620	1.003	968,175
2021	428,719	550,833	979,552	1.003	982,144	691,028	1,119,747	1.003	1,122,710	590,122	1,018,841	1.003	1,021,536
2022	343,220	685,764	1,028,984	1.003	1,031,706	883,835	1,227,054	1.003	1,230,301	724,737	1,067,956	1.003	1,070,782
2023	248,028	869,337	1,117,364	1.003	1,120,321	1,088,346	1,336,374	1.003	1,339,910	915,046	1,163,074	1.003	1,166,151
2024	97,670	1,104,114	1,201,784	1.003	1,204,964	1,307,827	1,405,497	1.003	1,409,216	1,168,273	1,265,944	1.003	1,269,293
Totals	22,610,747	5,205,472	27,816,219		27,889,815	6,498,074	29,108,820		29,185,836	5,513,019	28,123,766		28,198,176

Washington Department of Labor & Industries

**Accident Fund Combined
Incremental Paid to Ultimate Claims**

Data evaluated as of @06/30/24

[illegible]

Incremental Paid to On-Level Earned Premium

Period	Periods - Benefit Level Adjusted																																
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	
1993	0.221	0.284	0.196	0.137	0.102	0.087	0.085	0.093	0.076	0.074	0.065	0.046	0.036	0.013	0.020	0.027	0.013	0.009	0.007	0.006	0.006	0.006	0.004	0.005	0.001	0.001	0.002	0.002	0.002	0.000	0.000	0.001	
1994	0.231	0.297	0.198	0.138	0.104	0.091	0.080	0.086	0.061	0.060	0.047	0.027	0.025	0.003	0.016	0.014	0.008	0.008	0.007	0.006	0.006	0.006	0.004	0.005	0.001	0.003	0.001	0.002	0.001	0.000	0.000	0.001	
1995	0.206	0.282	0.190	0.127	0.084	0.075	0.092	0.095	0.072	0.059	0.055	0.030	0.030	0.028	0.012	0.019	0.015	0.008	0.008	0.006	0.004	0.004	0.002	0.004	0.001	0.002	0.001	0.002	0.001	0.004	0.000	0.001	
1996	0.202	0.289	0.179	0.118	0.112	0.108	0.093	0.103	0.064	0.041	0.034	0.034	0.050	0.022	0.019	0.010	0.047	0.016	0.008	0.005	0.005	0.003	0.002	0.002	0.002	0.001	0.002	0.000	0.000	0.001	0.000	0.001	
1997	0.183	0.265	0.173	0.144	0.122	0.096	0.113	0.081	0.052	0.049	0.038	0.075	0.033	0.025	0.021	0.014	0.014	0.011	0.008	0.008	0.008	0.004	0.003	0.002	0.002	0.004	0.003	0.001	0.002	0.000	0.001	0.000	0.001
1998	0.171	0.247	0.186	0.148	0.113	0.122	0.101	0.071	0.052	0.058	0.127	0.036	0.027	0.021	0.024	0.022	0.016	0.011	0.010	0.007	0.003	0.003	0.003	0.003	0.001	0.001	0.002	0.001	0.000	0.001	0.000	0.001	
1999	0.163	0.252	0.174	0.140	0.140	0.113	0.083	0.065	0.069	0.119	0.054	0.037	0.025	0.021	0.026	0.020	0.014	0.012	0.006	0.007	0.004	0.008	0.002	0.003	0.001	0.003	0.001	0.000	0.001	0.000	0.001	0.000	0.001
2000	0.156	0.235	0.165	0.135	0.109	0.086	0.086	0.066	0.096	0.132	0.052	0.032	0.028	0.016	0.011	0.011	0.007	0.006	0.006	0.006	0.005	0.005	0.003	0.002	0.002	0.002	0.001	0.002	0.001	0.000	0.001	0.000	0.001
2001	0.152	0.235	0.155	0.165	0.135	0.097	0.111	0.177	0.071	0.062	0.036	0.032	0.041	0.031	0.024	0.010	0.015	0.006	0.008	0.004	0.004	0.005	0.005	0.001	0.002	0.002	0.002	0.001	0.000	0.001	0.000	0.001	0.001
2002	0.155	0.257	0.202	0.171	0.129	0.149	0.217	0.105	0.067	0.056	0.045	0.048	0.034	0.032	0.020	0.022	0.013	0.009	0.006	0.006	0.008	0.004	0.005	0.003	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.000	0.001
2003	0.154	0.241	0.191	0.148	0.155	0.240	0.106	0.087	0.072	0.053	0.061	0.039	0.034	0.032	0.017	0.017	0.011	0.009	0.010	0.006	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.000	0.001
2004	0.152	0.237	0.188	0.180	0.274	0.129	0.091	0.084	0.067	0.075	0.057	0.043	0.024	0.021	0.016	0.018	0.015	0.012	0.006	0.005	0.007	0.004	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.000	0.001
2005	0.123	0.228	0.177	0.143	0.159	0.268	0.085	0.083	0.065	0.041	0.038	0.028	0.025	0.020	0.017	0.013	0.009	0.009	0.005	0.005	0.005	0.004	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.000	0.001
2006	0.136	0.215	0.238	0.167	0.131	0.109	0.090	0.119	0.068	0.059	0.055	0.043	0.025	0.025	0.016	0.012	0.010	0.007	0.009	0.005	0.005	0.004	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.000	0.001
2007	0.122	0.221	0.185	0.157	0.137	0.114	0.115	0.091	0.080	0.058	0.049	0.036	0.035	0.029	0.014	0.013	0.014	0.013	0.008	0.005	0.005	0.005	0.004	0.003	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.000	0.001
2008	0.119	0.215	0.185	0.164	0.140	0.136	0.117	0.089	0.074	0.061	0.053	0.039	0.024	0.023	0.018	0.022	0.014	0.010	0.008	0.005	0.005	0.005	0.004	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.001
2009	0.131	0.220	0.188	0.148	0.165	0.122	0.099	0.082	0.067	0.060	0.041	0.035	0.024	0.016	0.016	0.013	0.013	0.010	0.008	0.005	0.005	0.005	0.004	0.003	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.000	0.001
2010	0.140	0.217	0.167	0.161	0.138	0.127	0.103	0.081	0.055	0.041	0.046	0.034	0.024	0.022	0.017	0.016	0.013	0.010	0.008	0.005	0.005	0.004	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.000	0.001
2011	0.128	0.169	0.152	0.132	0.108	0.070	0.047	0.034	0.027	0.020	0.017	0.016	0.012	0.010	0.007	0.006	0.005	0.004	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.000	0.001	0.001
2012	0.113	0.193	0.160	0.137	0.131	0.104	0.079	0.068	0.046	0.035	0.035	0.028	0.019	0.018	0.016	0.013	0.010	0.008	0.005	0.005	0.005	0.004	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.000	0.001
2013	0.110	0.187	0.154	0.140	0.122	0.088	0.091	0.065	0.056	0.038	0.038	0.027	0.021	0.019	0.017	0.016	0.013	0.010	0.008	0.005	0.005	0.005	0.004	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.001
2014	0.102	0.183	0.142	0.129	0.107	0.089	0.082	0.069	0.047	0.042	0.034	0.028	0.021	0.019	0.017	0.016	0.013	0.010	0.008	0.005	0.005	0.005	0.004	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.001
2015	0.089	0.152	0.127	0.102	0.094	0.081	0.063	0.051	0.050	0.041	0.036	0.028	0.021	0.019	0.017	0.016	0.013	0.010	0.008	0.005	0.005	0.005	0.004	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.001
2016	0.084	0.149	0.116	0.097	0.095	0.066	0.066	0.054	0.043	0.040	0.036	0.028	0.021	0.019	0.017	0.016	0.013	0.010	0.008	0.005	0.005	0.005	0.004	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.001
2017	0.081	0.142	0.109	0.092	0.070	0.070	0.059	0.049	0.042	0.038	0.034	0.027	0.021	0.019	0.017	0.016	0.013	0.010	0.008	0.005	0.005	0.005	0.004	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.001
2018	0.075	0.123	0.101	0.091	0.085	0.079	0.070	0.055	0.047	0.040	0.036	0.028	0.021	0.019	0.017	0.016	0.013	0.010	0.008	0.005	0.005	0.005	0.004	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.001
2019	0.069	0.119	0.098	0.081	0.093	0.085	0.069	0.055	0.047	0.040	0.036	0.028	0.021	0.019	0.017	0.016	0.013	0.010	0.008	0.005	0.005	0.005	0.004	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.001
2020	0.074	0.115	0.090	0.086	0.086	0.078	0.069	0.055	0.047	0.040	0.036	0.028	0.021	0.019	0.017	0.016	0.013	0.010	0.008	0.005	0.005	0.005	0.004	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.001
2021	0.071	0.107	0.090	0.086	0.088	0.078	0.069	0.055	0.047	0.040	0.036	0.028	0.021	0.019	0.017	0.016	0.013	0.010	0.008	0.005	0.005	0.005	0.004	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.001
2022	0.067	0.103	0.091	0.089	0.091	0.079	0.069	0.055	0.047	0.040	0.036	0.028	0.021	0.019	0.017	0.016	0.013	0.010	0.008	0.005	0.005	0.005	0.004	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.001
2023	0.068	0.103	0.089	0.091	0.088	0.078	0.069	0.055	0.047	0.040	0.036	0.028	0.021	0.019	0.017	0.016	0.013	0.010	0.008	0.005	0.005	0.005	0.004	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.001
2024	0.064	0.104	0.088	0.091	0.088	0.078	0.069	0.055	0.047	0.040	0.036	0.028	0.021	0.019	0.017	0.016	0.013	0.010	0.008	0.005	0.005	0.005	0.004	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.000	0.001	0.001

Selection Based On Incremental Paid to Ultimate Claims

[illegible]

Selection Based On Incremental Paid to Exposures

[illegible]

CV Indication	7.1%	9.7%	16.9%	23.6%	30.5%	31.9%	29.6%	28.7%	30.3%	25.3%	32.7%	26.3%	21.0%	27.3%	20.0%	30.5%	25.1%	26.7%	25.5%	22.3%	30.2%	36.2%	34.1%	42.0%	58.7%
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Washington Department of Labor & Industries

Accident Fund Combined
Incremental Paid Based On Ultimate Claims

Data evaluated as of @06/30/24

Accident
Year
Ending
June 30

Periods	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1993	67,804	86,975	60,227	41,886	31,334	26,562	25,952	28,633	23,337	22,706	20,018	14,052	11,101	4,000	6,006	8,162	3,857	2,691	2,092	1,921	1,948	1,697	1,369	1,382	174	245	740	705	545	111	63	180
1994	69,935	97,545	68,441	45,793	35,379	26,487	32,049	26,109	21,539	26,350	15,985	9,862	8,772	8,070	10,913	5,274	4,436	2,599	2,630	2,796	2,474	1,935	1,577	1,406	1,120	376	590	200	36	283	14	184
1995	70,140	99,147	64,640	43,527	35,376	32,166	32,421	24,514	26,951	18,660	15,819	10,116	11,121	9,811	6,822	4,716	3,728	4,088	2,738	2,629	1,984	1,510	1,210	560	526	761	550	170	151	312	39	180
1996	73,686	105,348	65,358	43,053	40,938	39,170	33,936	37,540	23,462	15,036	12,437	12,350	18,175	8,191	6,894	3,654	2,707	5,754	3,060	1,996	1,828	1,053	718	671	722	520	643	123	75	238	39	184
1997	74,142	107,285	69,841	58,253	49,407	38,847	45,864	32,869	21,232	19,866	15,487	30,217	13,331	9,961	8,343	5,680	5,673	4,410	3,094	3,119	1,774	1,163	787	614	1,744	1,034	315	715	94	252	42	195
1998	73,936	106,665	80,221	63,693	48,885	52,663	43,520	30,586	22,332	25,041	54,734	15,564	11,670	8,854	10,219	9,341	7,045	4,555	4,508	3,193	1,283	1,382	1,119	1,366	602	331	732	356	97	262	43	202
1999	75,156	116,622	80,444	64,494	64,513	52,382	38,376	30,023	31,799	55,059	24,746	17,253	11,774	9,791	11,928	9,071	6,684	5,340	2,786	3,160	1,740	3,605	980	1,197	599	1,243	606	367	100	269	45	208
2000	80,354	121,175	86,269	85,092	68,677	56,269	44,199	44,494	79,912	35,196	23,880	14,705	14,431	16,287	11,150	8,004	6,337	5,743	3,494	4,575	3,236	2,438	1,590	1,679	1,003	946	640	387	106	284	47	220
2001	81,830	126,779	105,428	89,021	72,816	52,489	60,098	95,740	38,188	33,367	19,538	17,453	22,348	16,525	12,773	5,479	8,370	3,469	4,139	2,010	2,251	2,787	2,481	518	760	942	637	385	105	283	47	219
2002	80,372	133,066	104,511	88,447	66,662	77,314	112,507	54,369	34,618	28,822	23,404	25,058	17,845	16,698	10,558	11,161	6,821	4,678	3,232	3,997	2,021	2,367	1,448	1,085	718	890	602	364	99	267	44	207
2003	75,367	127,927	101,118	78,323	81,960	127,346	56,394	45,953	38,047	28,348	32,563	20,526	17,980	11,386	12,070	8,777	6,051	4,662	5,127	3,284	1,755	1,337	1,722	1,060	701	869	588	355	97	261	43	202
2004	83,652	128,170	101,612	97,721	148,486	69,788	49,507	45,587	36,494	40,725	31,094	23,465	13,239	17,170	8,426	9,661	7,927	6,281	2,997	2,823	3,878	2,130	1,769	1,089	720	893	604	365	100	268	44	207
2005	78,126	133,160	105,805	136,900	85,382	71,210	52,542	50,965	56,459	33,158	30,557	18,052	17,365	14,259	15,710	10,259	7,508	5,238	5,263	2,897	2,663	2,208	1,833	1,128	746	925	626	378	103	278	46	215
2006	86,833	136,858	151,903	106,285	83,414	69,421	57,343	75,706	43,630	37,350	35,256	27,323	16,194	15,853	10,068	7,619	6,637	4,385	5,459	3,275	2,808	2,328	1,933	1,190	787	976	660	399	109	293	49	227
2007	87,293	157,937	132,056	112,320	97,759	81,578	82,066	65,085	56,871	41,841	34,877	25,644	24,730	20,453	10,328	8,986	10,341	9,248	5,184	3,566	3,057	2,535	2,104	1,295	857	1,062	718	434	119	319	53	247
2008	91,615	165,466	141,949	125,987	108,043	104,333	90,243	68,792	57,034	46,856	40,642	30,160	18,521	18,025	13,711	17,122	10,495	6,799	5,278	3,631	3,113	2,580	2,142	1,319	872	1,081	731	442	121	325	54	251
2009	95,058	160,068	136,906	107,945	120,351	89,140	72,113	59,675	48,832	43,742	30,061	25,163	17,265	11,953	11,490	9,294	8,812	6,333	4,916	3,382	2,899	2,403	1,996	1,228	813	1,007	681	412	113	303	50	234
2010	89,014	138,107	106,228	102,701	87,691	80,797	65,314	51,856	34,741	25,892	29,593	21,361	15,108	13,950	10,913	10,259	7,508	5,238	5,263	2,954	2,532	2,099	1,743	1,073	710	880	595	360	98	264	44	204
2011	82,801	132,175	107,868	102,136	85,650	64,815	56,560	45,115	37,901	28,104	22,852	18,735	13,129	11,628	10,527	9,712	7,604	5,466	4,242	2,919	2,502	2,074	1,722	1,060	701	869	588	355	97	261	43	202
2012	73,554	126,053	104,407	89,250	85,509	67,770	51,338	44,436	29,754	22,962	23,122	18,066	12,205	11,363	10,044	9,267	7,255	5,215	4,048	2,785	2,387	1,979	1,643	1,011	669	829	561	339	93	249	41	193
2013	75,243	127,497	104,955	95,696	83,352	59,985	61,855	44,221	38,290	26,060	25,960	18,222	12,966	11,340	10,024	9,249	7,241	5,205	4,040	2,779	2,383	1,975	1,640	1,010	668	828	560	338	93	249	41	192
2014	75,694	135,435	105,357	95,572	79,587	68,117	60,425	51,201	34,650	31,361	25,125	19,309	13,886	12,145	10,735	9,904	7,755	5,574	4,326	2,876	2,551	2,115	1,756	1,081	715	886	600	362	99	266	44	206
2015	77,052	124,552	103,760	83,382	76,503	66,281	61,758	42,098	41,163	33,339	28,571	20,049	14,418	12,610	11,147	10,284	8,652	5,787	4,492	3,090	2,649	2,196	1,823	1,123	743	920	623	376	103	277	46	214
2016	76,323	127,527	98,775	82,936	80,803	56,321	56,091	46,350	36,720	31,599	26,848	20,032	14,505	12,599	11,137	10,275	8,045	5,782	4,488	3,088	2,647	2,194	1,822	1,122	742	920	622	376	103	276	46	214
2017	78,389	122,376	102,386	89,049	76,399	67,004	67,621	57,331	40,830	34,013	28,899	21,562	15,506	13,562	11,988	11,060	8,659	6,224	4,831	3,323	2,849	2,362	1,961	1,207	799	990	670	405	111	297	49	230
2018	77,917	128,041	104,367	94,787	87,926	81,876	72,882	52,525	42,189	35,146	29,861	22,280	16,022	14,013	12,387	11,428	8,948	6,431	4,992	3,434	2,944	2,441	2,026	1,247	825	1,023	692	418	114	307	51	238
2019	77,557	133,554	110,038	101,994	103,639	95,300	70,560	54,199	43,534	36,266	30,813	22,990	16,533	14,460	12,782	11,792	9,233	6,336	5,151	3,544	3,038	2,518	2,091	1,287	851	1,055	714	432	118	317	52	245
2020	84,095	131,649	103,098	109,188	98,083	78,979	68,046	51,116	40,269	35,952	29,050	21,683	15,952	13,637	12,055	11,222	8,788	6,259	4,858	3,342	2,865	2,375	1,972	1,211	803	995	673	407	111	299	50	231
2021	86,521	129,622	108,545	103,968	102,512	86,316	72,728	55,865	44,872	37,390	31,760	23,697	17,041	14,904	13,174	12,155	9,517	6,840	5,309	3,652	3,131	2,596	2,155	1,327	878	1,088	736	445	122	327	54	253
2022	96,192	136,052	103,079	113,966	106,464	89,643	75,532	58,018	46,601	38,821	32,984	24,611	17,698	15,479	13,682	12,623	9,883	7,104	5,514	3,793	3,252	2,696	2,238	1,378	911	1,130	764	462	126	340	56	262
2023	98,294	149,733	123,521	123,653	115,787	97,493	82,146	63,099	50,682	42,221	35,873	26,766	19,248	16,834	14,881	13,729	10,749	7,726	5,997	4,125	3,537	2,932	2,434	1,499	991	1,229	831	502	137	369	61	285
2024	97,670	160,657	134,052	134,195	125,659	105,806	89,150	68,479	55,003	45,820	38,931	29,048	20,889	18,269	16,149	14,899	11,665	8,384	6,508	4,477	3,838	3,182	2,642	1,626	1,076	1,334	902	545	149	401	66	310

Incremental Paid Based On Premium

Period	Periods																																			
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384				
1993	67,804	86,975	60,227	41,886	31,334	26,562	25,952	28,533	22,760	20,018	14,052	11,101	4,000	6,008	8,162	3,858	2,691	2,092	1,921	1,984	1,697	1,369	1,382	174	245	740	705	545	111	63	180					
1994	69,941	97,545	62,125	42,605	32,405	27,102	26,539	28,574	23,150	20,416	14,866	11,274	4,138	6,274	8,424	3,979	2,747	2,179	2,027	1,935	1,747	1,406	1,419	174	245	740	705	545	111	63	180					
1995	70,140	99,147	64,640	43,527	33,376	27,166	26,326	28,634	23,951	22,668	16,519	11,116	11,121	9,611	8,822	4,718	3,875	2,698	2,098	1,921	1,984	1,697	1,369	1,382	174	245	740	705	545	111	63	180				
1996	73,686	105,348	65,358	43,053	40,938	38,170	33,936	37,540	23,462	15,036	12,437	12,350	18,175	8,191	6,894	3,654	2,707	5,754	3,060	1,996	1,828	1,053	718	671	722	520	643	123	75	280	45	213				
1997	74,142	107,285	69,841	58,253	49,407	38,847	45,964	32,869	21,232	13,866	15,487	30,217	13,331	9,961	8,343	5,680	5,673	4,104	3,094	1,199	1,774	1,163	787	614	1,744	1,034	315	715	103	269	45	237				
1998	73,936	106,665	80,221	63,693	64,885	52,663	43,520	30,086	23,322	25,041	54,734	15,564	11,670	8,854	10,219	9,341	7,004	4,555	4,050	3,193	1,283	1,382	1,119	1,366	602	331	732	375	110	308	54	253				
1999	75,156	116,622	80,444	64,494	64,513	52,362	38,376	30,523	31,799	55,059	24,746	17,253	11,734	9,791	11,928	9,341	6,884	5,540	2,786	3,160	1,740	3,605	980	1,197	599	1,243	653	401	117	330	58	271				
2000	80,470	125,175	85,624	68,611	56,269	44,192	44,494	32,136	31,506	58,280	24,746	17,253	11,734	9,791	11,928	9,341	6,884	5,540	2,786	3,160	1,740	3,605	980	1,197	599	1,243	653	401	117	330	58	271				
2001	81,830	126,779	105,428	89,021	72,816	52,489	60,098	95,740	38,188	33,367	19,538	17,453	22,348	16,525	12,773	5,479	8,370	3,469	4,139	2,201	2,251	2,787	2,481	518	835	1,083	763	469	137	386	67	317				
2002	80,372	133,066	104,511	88,447	66,662	57,314	112,507	54,369	34,618	28,822	23,404	25,058	17,845	16,698	10,558	11,161	6,821	4,678	3,324	3,997	2,201	2,367	1,448	1,175	801	1,039	733	450	132	370	65	304				
2003	75,367	127,927	101,118	78,323	81,960	127,748	66,594	45,953	38,047	28,348	32,563	20,526	17,980	11,386	12,070	8,771	5,051	4,662	5,127	3,284	1,755	1,337	1,851	1,203	828	1,063	750	460	135	379	66	311				
2004	83,652	128,120	110,612	97,721	148,486	129,788	69,748	55,957	36,494	40,725	31,064	23,465	13,219	17,170	14,826	9,661	7,927	6,281	2,997	2,823	3,878	2,212	1,892	1,229	838	1,086	766	471	138	387	68	318				
2005	78,193	135,169	105,365	136,900	85,365	50,965	56,459	35,926	52,490	31,064	30,557	16,052	17,365	14,826	14,287	11,008	7,508	5,238	5,263	2,827	2,281	2,440	2,086	1,355	945	1,398	1,445	519	148	385	69	345				
2006	86,833	136,858	106,816	98,285	83,414	69,421	57,343	75,706	43,526	37,350	33,256	23,143	15,853	10,968	7,819	6,632	4,385	5,459	3,052	2,824	3,052	2,824	2,086	1,355	945	1,398	1,445	519	148	385	69	345				
2007	87,293	157,937	132,056	112,320	97,759	81,578	82,066	65,085	56,871	41,841	34,777	25,644	24,730	20,453	10,328	8,986	10,341	9,249	5,569	3,875	3,425	2,920	2,427	1,622	1,106	1,344	1,011	621	182	511	79	474				
2008	91,615	165,466	141,949	125,987	108,043	104,333	90,243	68,792	57,034	46,856	40,062	30,160	18,521	18,025	13,711	17,122	10,495	7,324	5,870	4,166	3,683	3,140	2,684	1,744	1,189	1,542	1,087	668	194	459	96	451				
2009	95,058	166,068	136,906	107,945	120,351	89,140	72,113	59,675	48,832	43,742	30,661	25,163	17,265	11,953	11,490	9,294	9,341	6,930	5,554	3,942	3,485	2,971	2,540	1,650	1,125	1,459	1,029	632	185	520	91	426				
2010	89,014	138,107	106,228	102,701	87,691	87,797	65,314	51,856	34,741	25,892	29,593	21,361	15,108	13,950	10,772	10,110	8,179	6,608	4,863	3,452	3,051	2,280	1,474	985	1,277	901	553	162	465	79	383					
2011	82,811	125,812	96,815	66,811	56,811	56,811	45,114	35,114	25,114	25,114	25,114	25,114	25,114	25,114	25,114	25,114	25,114	25,114	25,114	25,114	25,114	25,114	25,114	25,114	25,114	25,114	25,114	25,114	25,114	25,114	25,114	25,114				
2012	73,554	126,078	104,407	89,250	85,090	70,777	51,338	44,636	34,754	22,962	23,122	18,186	12,205	12,259	11,008	10,371	8,391	6,225	4,989	3,541	3,120	2,669	2,282	1,482	1,101	1,301	924	568	166	467	79	373				
2013	75,243	127,497	104,955	95,696	83,352	59,885	61,855	44,221	38,290	26,060	25,960	18,222	14,240	12,790	11,485	10,802	8,751	6,494	5,205	3,694	3,266	2,784	2,380	1,547	1,054	1,367	964	592	173	487	85	400				
2014	75,694	135,435	105,357	95,572	79,587	66,117	60,425	51,201	34,650	31,361	25,125	20,552	15,461	13,886	12,469	11,747	9,504	7,051	5,651	4,011	3,546	3,023	2,584	1,679	1,145	1,484	1,047	643	188	529	92	434				
2015	77,052	122,552	103,760	83,382	76,503	66,281	51,758	42,998	41,163	33,339	29,258	22,690	17,070	15,331	13,767	12,970	10,483	7,785	6,129	4,928	3,337	2,853	1,864	1,264	1,639	1,156	710	208	584	102	479					
2016	78,527	126,336	102,366	82,366	76,366	60,366	52,366	44,366	36,366	28,366	20,366	12,366	10,366	8,366	6,366	4,366	2,366	1,366	1,366	1,366	1,366	1,366	1,366	1,366	1,366	1,366	1,366	1,366	1,366	1,366	1,366	1,366				
2017	78,389	122,572	103,786	89,049	76,399	67,004	67,621	51,331	45,031	38,996	34,503	26,758	20,130	18,080	16,235	12,974	9,181	7,357	5,222	4,228	3,612	3,022	2,416	1,936	1,365	2,198	1,490	1,932	363	837	245	689	120	569		
2018	77,917	128,041	104,367	94,787	87,926	81,876	72,882	57,100	48,430	41,939	37,107	28,778	21,649	19,444	17,461	16,450	13,308	9,873	7,913	5,517	4,965	4,233	3,619	2,351	1,603	2,278	1,466	900	264	741	129	608				
2019	77,557	133,554	110,038	101,994	103,639	95,300	76,914	61,660	52,297	45,288	40,071	31,076	23,708	20,997	18,855	17,763	14,371	10,662	8,544	6,065	5,361	4,571	3,908	2,539	1,731	2,244	1,583	972	285	800	139	656				
2020	84,095	131,649	103,998	109,188	98,083	88,895	78,430	62,875	53,328	46,181	40,861	31,688	23,839	21,411	19,226	18,113	14,564	10,872	8,713	6,185	5,467	4,661	3,985	2,589	1,765	2,289	1,614	991	290	815	142	689				
2021	86,584	129,622	108,545	103,958	106,357	94,398	83,285	66,767	56,629	49,039	43,390	33,680	25,315	22,737	20,421	19,235	16,562	11,545	9,252	6,505	5,805	4,965	4,232	2,749	1,874	2,438	1,714	1,053	308	856	151	711				
2022	72,655	121,655	91,127	81,127	71,127	61,127	51,127	41,127	31,127	21,127	11,127	1,127	22,524	22,524	22,524	22,524	22,524	22,524	22,524	22,524	22,524	22,524	22,524	22,524	22,524	22,524	22,524	22,524	22,524	22,524	22,524	22,524				
2023	98,294	149,733	127,392	132,085	127,621	113,228	99,898	80,086	67,926	58,822	52,045	40,382	30,364	27,272	24,489	23,071	18,666	13,848	11,098	7,877	6,963	5,937	5,076	3,298	2,248	2,915	2,056	1,263	370	1,030	181	852				
2024	97,670	159,385	134,426	139,378	134,668	119,480	105,414	84,508	71,676	62,069	54,919	42,591	32,041	28,778	25,842	24,305	19,666	13,813	11,711	8,312	7,348	6,265	5,356	3,480	2,372	3,076	2,169	1,332	390	1,096	191	890				

Washington Department of Labor & Industries

Accident Fund Combined

Incremental Paid to Active Time Loss Claims

Data evaluated as of: 6/30/24
Amounts in \$000s

Accident
Year
Ending
June 30

Period	Periods																															
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1993	67,804	86,975	60,227	41,886	31,334	26,562	25,952	26,833	23,337	22,706	20,018	14,062	11,101	4,000	6,006	8,162	3,857	2,691	2,092	1,921	1,948	1,697	1,369	1,382	174	245	740	700	545	111	63	180
1994	69,935	97,545	68,441	45,793	35,379	26,487	32,049	26,109	21,539	26,350	15,985	9,862	8,772	8,070	10,913	5,274	4,436	2,599	2,630	2,796	2,474	1,935	1,577	1,406	1,120	376	590	205	366	283	14	135
1995	70,149	97,147	64,640	43,527	35,376	32,166	32,421	24,514	26,951	18,660	10,116	11,121	9,511	6,822	4,716	3,728	4,988	2,738	2,629	1,984	1,510	1,210	960	526	761	550	170	151	312	46	136	
1996	73,696	105,348	65,358	43,053	40,838	38,170	33,356	37,540	32,462	15,036	12,437	12,350	18,176	8,191	6,894	3,654	2,707	5,754	3,060	1,996	1,828	1,053	719	671	722	520	643	123	75	291	48	142
1997	74,142	107,285	69,841	58,253	49,407	38,847	45,864	32,869	21,232	19,866	15,487	30,217	13,331	9,961	8,343	5,680	5,673	4,410	3,094	3,119	1,774	1,163	787	614	1,744	1,034	315	715	93	316	52	154
1998	73,936	106,665	80,221	63,693	48,885	52,663	43,520	30,586	22,332	25,041	54,734	15,564	11,670	8,854	10,219	9,341	7,045	4,555	4,508	3,193	1,283	1,382	1,119	1,366	602	331	732	332	100	336	55	164
1999	75,156	116,622	80,444	64,694	64,513	52,382	38,376	30,023	31,799	55,059	24,746	17,253	11,774	9,791	11,928	9,071	6,684	5,340	2,786	3,160	1,744	3,605	980	1,197	599	1,243	782	351	105	355	58	173
2000	80,354	121,175	86,269	85,092	68,677	52,269	44,098	44,494	79,912	35,196	23,880	14,705	14,431	16,287	11,150	8,004	6,337	5,743	3,494	4,575	3,236	2,438	1,590	1,679	1,003	1,025	846	380	114	384	63	187
2001	81,830	126,779	105,428	89,021	72,816	52,489	60,098	58,740	38,198	33,367	19,538	17,453	22,348	16,525	12,773	5,479	8,370	3,469	4,139	2,010	2,251	2,787	2,481	518	811	1,045	863	387	116	392	64	191
2002	80,372	133,066	104,511	88,447	66,662	77,314	112,507	54,369	24,822	23,404	25,058	17,845	16,698	10,558	11,121	6,821	4,678	3,252	3,997	2,021	2,367	1,448	1,221	785	1,012	836	375	112	379	62	185	
2003	75,367	127,927	101,118	78,323	81,960	127,346	56,394	45,953	38,047	28,348	32,563	20,526	17,980	11,386	12,070	8,777	6,051	4,662	5,127	3,284	1,755	1,337	1,819	1,223	786	1,014	837	376	112	380	62	185
2004	83,652	128,170	101,612	97,721	148,486	69,798	49,507	45,587	36,494	40,725	31,094	24,465	13,329	17,170	8,426	9,661	7,927	6,281	2,997	2,823	3,878	2,252	1,915	1,288	828	1,067	881	395	118	400	66	195
2005	78,126	133,160	105,805	136,900	85,382	71,210	52,542	50,965	56,459	33,158	30,557	18,052	17,365	14,259	15,710	10,259	7,508	5,238	5,263	2,897	2,726	2,392	2,035	1,368	879	1,134	936	420	126	425	70	207
2006	86,833	136,858	151,903	106,285	83,414	69,421	57,343	75,706	43,630	37,350	35,256	27,323	16,194	15,853	10,068	7,619	6,637	4,385	5,459	4,113	2,946	2,586	2,199	1,478	950	1,225	1,012	454	136	459	75	224
2007	87,293	157,937	132,056	112,320	97,759	81,578	82,066	65,085	56,871	41,841	34,877	25,644	24,730	20,453	10,328	8,986	10,341	9,246	5,170	4,591	3,289	2,886	2,454	1,850	1,061	1,367	1,129	507	152	512	84	250
2008	91,615	165,466	141,949	125,987	108,043	104,333	90,243	68,762	57,034	46,856	40,642	30,160	16,521	18,025	13,711	11,122	10,495	7,008	5,364	4,791	3,432	3,011	2,561	1,722	1,107	1,227	1,018	529	158	535	88	261
2009	95,058	160,068	136,096	107,945	120,351	89,140	72,113	59,675	48,832	43,742	30,061	25,163	17,265	11,953	11,490	9,294	10,775	6,691	5,150	4,574	3,276	2,875	2,445	1,644	1,057	1,362	1,125	505	151	510	84	249
2010	89,014	138,107	106,228	102,701	87,691	80,797	65,314	51,856	34,741	25,892	29,593	21,361	15,108	13,950	10,772	10,029	9,411	5,844	4,498	3,994	2,861	2,511	2,135	1,436	923	1,190	983	441	132	446	73	146
2011	82,801	132,175	107,868	102,136	85,650	64,815	56,560	45,115	37,901	28,104	22,852	18,735	13,129	11,628	9,225	9,910	9,299	5,774	4,445	3,947	2,828	2,481	2,110	1,419	912	1,176	971	436	130	440	72	145
2012	73,554	126,053	104,407	89,250	85,509	67,770	51,338	44,436	29,754	22,962	23,122	18,066	12,205	11,172	8,801	9,455	8,872	5,509	4,241	3,766	2,698	2,367	2,013	1,353	887	1,122	926	416	124	420	69	138
2013	75,243	127,497	104,955	95,696	83,352	59,985	61,855	44,221	38,290	26,060	25,960	18,222	11,422	11,150	8,784	9,436	8,855	5,499	4,232	3,759	2,692	2,363	2,009	1,351	868	1,120	925	415	124	419	69	138
2014	75,604	135,435	105,357	95,572	79,587	66,117	60,425	51,201	34,650	31,361	25,125	19,990	12,332	11,941	9,407	10,106	9,483	5,889	4,532	4,025	2,863	2,530	2,152	1,447	930	1,199	990	444	138	448	74	148
2015	77,052	124,552	103,760	83,382	76,503	66,281	51,758	42,098	41,163	33,339	26,216	20,756	12,701	12,398	9,767	10,493	9,846	6,114	4,706	4,179	2,994	2,627	2,234	1,502	966	1,245	1,028	461	138	466	77	153
2016	76,323	127,522	98,775	82,936	80,803	56,321	56,091	46,350	36,720	33,093	26,193	20,738	12,690	12,388	9,759	10,484	9,837	6,109	4,702	4,176	2,991	2,625	2,232	1,501	965	1,244	1,027	461	138	466	76	153
2017	78,389	122,376	102,386	89,049	76,399	67,004	67,621	57,331	42,096	35,622	28,195	22,322	13,659	13,334	10,505	11,285	10,589	6,576	5,061	4,405	3,320	2,825	2,403	1,615	1,039	1,339	1,106	496	143	508	82	165
2018	77,917	128,041	104,367	94,787	87,926	81,876	72,882	57,441	43,498	36,808	29,133	23,065	14,114	13,778	10,854	11,660	10,942	6,795	5,230	4,644	3,327	2,920	2,483	1,669	1,073	1,383	1,142	513	153	518	85	170
2019	77,557	133,554	110,038	101,994	103,639	95,300	76,380	59,272	44,884	37,981	30,062	23,800	14,564	14,217	11,200	12,032	11,290	7,011	5,396	4,792	3,433	3,013	2,562	1,722	1,107	1,428	1,179	529	158	535	88	176
2020	84,005	131,649	103,490	109,186	98,983	89,758	73,922	55,900	46,331	35,620	47,847	28,362	12,447	13,735	12,408	10,563	11,348	7,649	6,812	5,089	4,246	3,841	2,416	1,624	1,034	1,446	1,112	499	149	504	74	148
2021	86,584	129,622	108,545	103,968	109,762	98,131	80,789	61,093	46,264	39,148	30,986	24,532	15,012	14,654	11,544	12,402	11,637	7,227	5,562	4,940	3,539	3,105	2,641	1,775	1,141	1,471	1,215	545	163	551	90	181
2022	96,192	136,052	110,975	111,865	114,014	101,914	83,904	63,449	48,047	40,658	32,180	25,478	15,590	15,219	11,990	12,880	12,086	7,505	5,777	5,130	3,675	3,225	2,742	1,844	1,185	1,528	1,262	566	169	572	94	188
2023	98,294	149,733	126,845	121,661	123,999	110,838	91,251	69,005	52,255	44,218	34,968	27,709	16,955	16,552	13,039	14,008	13,144	8,162	6,283	5,579	3,997	3,507	2,983	2,005	1,289	1,602	1,372	616	182	672	102	205
2024	97,670	175,210	137,660	132,034	134,571	120,288	99,031	74,888	56,710	47,988	37,982	30,071	18,401	17,963	14,151	15,202	14,265	8,858	6,818	6,055	4,338	3,806	3,237	2,176	1,399	1,804	1,489	668	200	676	111	222

Incremental Paid Based On Active Time Loss Claims

Period	Periods - Benefit Level Adjusted																													
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-3

Washington Department of Labor & Industries

Accident Fund Combined
Projection of Active Time Loss Claims

Date evaluated as of 8/06/30/24

Accident
Year
Ending
June 30

Active Time Loss Claims

Months of Development

Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	
1993	14,054	4,074	2,362	1,545	1,142	850	716	546	414	323	244	187	152	128	107	88	66	62	55	47	39	28	24	17	14	10	10	6	6	4	5	5	
1994	13,909	4,199	2,325	1,496	1,026	824	632	455	393	312	246	197	160	137	107	98	81	77	64	56	42	33	23	20	15	10	8	5	5	3	2	4	
1995	13,420	3,864	2,187	1,437	1,057	763	576	409	373	298	251	212	178	138	118	101	85	67	55	39	31	24	19	17	13	12	11	10	11	6	4	4	
1996	12,944	3,850	2,152	1,430	988	699	584	471	374	310	243	196	150	124	99	85	75	56	40	31	24	16	19	12	12	9	7	5	5	5	4	3	
1997	13,095	3,972	2,277	1,426	1,000	799	641	493	431	351	284	226	185	140	115	93	72	62	48	38	30	28	25	24	22	19	17	14	7	5	4	4	
1998	13,187	4,164	2,324	1,496	1,134	875	686	549	470	387	303	247	202	178	157	132	102	68	50	39	31	26	19	16	14	13	11	10	7	5	5	4	
1999	13,069	4,068	2,257	1,587	1,262	966	773	609	534	402	328	258	218	183	131	101	82	67	53	41	34	26	21	16	13	11	12	10	7	5	5	4	
2000	13,068	4,237	2,569	1,844	1,400	1,061	868	694	529	453	339	299	262	181	147	119	93	71	62	46	36	27	25	20	15	15	12	10	8	5	5	4	
2001	12,391	4,413	2,745	1,921	1,463	1,112	890	699	570	456	384	316	248	187	142	113	90	72	60	44	40	29	27	23	14	14	12	10	7	5	5	4	
2002	12,036	4,544	2,773	1,941	1,473	1,117	848	717	611	524	452	354	269	207	155	116	89	78	60	44	34	26	28	19	14	14	12	10	7	5	4	4	
2003	11,337	4,393	2,595	1,837	1,347	1,018	845	701	581	485	364	279	212	173	124	92	71	58	40	28	25	27	25	18	13	13	11	10	7	5	4	3	
2004	11,970	4,397	2,712	1,874	1,359	1,125	928	788	637	485	373	305	243	184	139	112	94	74	61	53	41	28	27	19	14	14	12	10	7	5	5	4	
2005	11,948	4,431	2,708	1,874	1,525	1,272	1,051	849	635	503	386	295	234	179	143	111	98	74	57	48	35	29	27	20	14	12	10	7	5	5	4	4	
2006	12,396	4,458	2,746	2,038	1,684	1,323	1,097	834	681	508	387	289	215	150	131	103	87	74	58	51	37	31	29	21	15	15	13	11	8	5	5	4	
2007	12,052	4,671	3,119	2,359	1,893	1,479	1,104	900	690	532	426	315	232	180	150	127	106	77	60	53	38	32	30	22	16	16	13	11	8	5	5	4	
2008	12,001	5,163	3,563	2,693	2,048	1,519	1,169	918	705	540	398	296	237	204	173	138	124	77	60	53	38	31	30	22	16	16	13	11	8	5	5	4	
2009	10,808	4,909	3,127	2,308	1,733	1,264	966	719	564	430	330	262	205	177	151	121	113	70	54	48	35	29	27	20	14	12	10	7	5	5	4	4	
2010	9,646	4,189	2,615	1,912	1,478	1,080	764	569	438	340	260	213	171	135	111	108	101	63	49	42	31	26	24	18	13	13	11	9	7	4	4	2	
2011	9,299	3,815	2,397	1,736	1,273	954	689	527	397	314	260	207	174	136	107	105	98	61	47	42	30	25	24	17	12	12	12	11	9	6	4	4	
2012	8,809	3,721	2,325	1,613	1,186	850	613	459	369	300	220	167	135	131	104	101	94	58	45	40	29	24	23	16	12	12	10	9	6	4	4	2	
2013	8,739	3,755	2,345	1,669	1,248	887	663	489	383	293	231	191	135	131	103	101	94	58	45	40	29	24	23	16	12	12	10	8	6	4	4	2	
2014	8,849	3,788	2,347	1,611	1,186	874	643	494	387	313	225	198	139	135	107	104	97	60	47	41	30	25	23	17	12	12	10	9	6	4	4	2	
2015	8,254	3,536	2,131	1,466	1,089	812	654	525	409	329	224	197	139	135	106	104	97	60	47	41	30	25	23	17	12	12	10	9	6	4	4	2	
2016	8,281	3,366	2,065	1,401	1,054	848	626	505	416	329	224	197	139	135	106	104	97	60	47	41	30	25	23	17	12	12	10	9	6	4	4	2	
2017	7,981	3,163	1,980	1,411	1,141	908	723	591	415	329	224	197	139	135	106	104	97	60	47	41	30	25	23	17	12	12	10	9	6	4	4	2	
2018	7,771	3,174	1,978	1,544	1,226	980	785	588	413	327	223	196	138	134	106	103	96	60	46	41	30	24	23	17	12	12	10	9	6	4	4	2	
2019	7,288	3,219	2,243	1,716	1,398	1,125	767	578	404	320	217	191	135	131	103	101	94	58	45	40	29	24	23	16	12	12	10	9	6	4	4	2	
2020	6,570	3,104	2,109	1,574	1,298	1,015	692	519	375	289	196	172	122	118	93	91	85	53	41	36	26	22	20	15	11	11	9	8	6	4	4	2	
2021	6,872	3,057	2,052	1,581	1,345	1,052	718	537	368	299	203	179	126	122	97	94	88	55	42	37	27	22	21	15	11	11	9	8	6	4	4	2	
2022	6,669	3,021	2,151	1,544	1,314	1,028	701	525	369	292	199	175	123	102	94	92	86	53	41	37	27	22	21	15	11	11	9	8	6	4	4	2	
2023	6,749	3,539	2,230	1,601	1,362	1,066	727	544	383	303	206	181	128	128	104	98	96	89	55	43	38	28	23	21	15	11	11	10	8	6	4	4	2
2024	7,253	3,656	2,304	1,654	1,407	1,101	750	562	395	313	213	187	132	128	101	99	92	57	44	39	28	23	22	16	12	12	10	8	6	4	4	2	

Active Time Loss Claims / Ultimate Compensable Claims

Years	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	
1993	35.899%	10.406%	6.033%	3.946%	2.917%	2.171%	1.829%	1.395%	1.057%	0.825%	0.623%	0.478%	0.388%	0.327%	0.276%	0.194%	0.169%	0.158%	0.140%	0.120%	0.100%	0.072%	0.061%	0.043%	0.036%	0.026%	0.026%	0.015%	0.015%	0.010%	0.013%	0.013%	
1994	36.270%	10.949%	6.063%	3.901%	2.675%	2.149%	1.648%	1.186%	1.025%	0.814%	0.641%	0.514%	0.417%	0.357%	0.279%	0.256%	0.211%	0.201%	0.167%	0.146%	0.110%	0.086%	0.060%	0.052%	0.039%	0.026%	0.021%	0.013%	0.013%	0.008%	0.005%	0.009%	
1995	36.492%	10.507%	5.947%	3.908%	2.874%	2.075%	1.566%	1.330%	1.012%	0.810%	0.633%	0.576%	0.484%	0.375%	0.321%	0.275%	0.231%	0.182%	0.150%	0.106%	0.084%	0.065%	0.052%	0.046%	0.035%	0.033%	0.030%	0.027%	0.030%	0.016%	0.012%	0.010%	
1996	36.632%	10.896%	6.090%	4.047%	2.796%	1.978%	1.653%	1.333%	1.058%	0.877%	0.688%	0.555%	0.425%	0.351%	0.280%	0.241%	0.212%	0.158%	0.133%	0.088%	0.068%	0.045%	0.045%	0.034%	0.034%	0.025%	0.020%	0.014%	0.014%	0.013%	0.012%	0.010%	
1997	36.785%	11.158%	6.396%	4.006%	2.809%	2.244%	1.801%	1.385%	1.211%	0.986%	0.798%	0.635%	0.520%	0.393%	0.323%	0.261%	0.202%	0.174%	0.135%	0.107%	0.084%	0.079%	0.070%	0.067%	0.062%	0.053%	0.048%	0.039%	0.037%	0.016%	0.013%	0.010%	
1998	36.894%	11.650%	6.502%	4.185%	3.173%	2.448%	1.915%	1.536%	1.315%	1.083%	0.848%	0.695%	0.565%	0.498%	0.439%	0.336%	0.257%	0.190%	0.140%	0.109%	0.087%	0.073%	0.053%	0.045%	0.039%	0.036%	0.031%	0.028%	0.020%	0.014%	0.013%	0.010%	
1999	36.850%	11.408%	6.329%	4.450%	3.539%	2.709%	2.168%	1.708%	1.498%	1.127%	0.920%	0.724%	0.611%	0.513%	0.367%	0.283%	0.230%	0.188%	0.149%	0.115%	0.095%	0.073%	0.059%	0.045%	0.036%	0.031%	0.034%	0.029%	0.021%	0.014%	0.013%	0.011%	
2000	37.120%	12.035%	7.297%	5.238%	3.977%	3.014%	2.466%	1.971%	1.503%	1.287%	0.963%	0.849%	0.744%	0.514%	0.418%	0.338%	0.264%	0.202%	0.176%	0.131%	0.102%	0.077%	0.071%	0.057%	0.046%	0.041%	0.035%	0.030%	0.022%	0.014%	0.014%	0.011%	
2001	37.525%	13.364%	8.313%	5.818%	4.431%	3.368%	2.695%	2.117%	1.726%	1.311%	1.163%	0.957%	0.715%	0.566%	0.430%	0.342%	0.273%	0.218%	0.182%	0.133%	0.121%	0.084%	0.082%	0.070%	0.042%	0.042%	0.036%	0.030%	0.022%	0.015%	0.014%	0.011%	
2002	38.705%	14.612%	9.917%	6.242%	4.737%	3.592%	2.727%	2.306%	1.965%	1.685%	1.454%	1.138%	0.865%	0.666%	0.498%	0.373%	0.286%	0.251%	0.193%	0.141%	0.109%	0.084%	0.080%	0.060%	0.043%	0.043%	0.037%	0.031%	0.023%	0.015%	0.014%	0.011%	
2003	39.785%	17.121%	8.696%	6.156%	4.514%	3.411%	2.732%	2.329%	1.947%	1.625%	1.220%	0.935%	0.710%	0.587%	0.416%	0.308%	0.238%	0.194%	0.134%	0.094%	0.080%	0.065%	0.051%	0.038%	0.045%	0.045%	0.038%	0.032%	0.023%	0.015%	0.015%	0.012%	
2004	39.865%	17.289%	8.735%	6.191%	4.547%	3.459%	2.752%	2.345%	1.967%	1.645%	1.240%	0.947%	0.722%	0.599%	0.427%	0.319%	0.249%	0.195%	0.135%	0.094%	0.080%	0.065%	0.051%	0.038%	0.045%	0.045%	0.038%	0.032%	0.023%	0.015%	0.015%	0.012%	
2005	39.170%	14.526%	8.878%	6.144%	5.000%	3.170%	2.446%	2.783%	2.082%	1.649%	1.265%	0.917%	0.767%	0.577%	0.469%	0.364%	0.321%	0.243%	0.187%	0.157%	0.114%	0.094%	0.089%	0.064%	0.047%	0.047%	0.040%	0.033%	0.024%	0.016%	0.015%	0.012%	
2006	39.094%	14.059%	8.660%	6.427%	5.311%	3.172%	2.460%	2.630%	2.148%	1.602%	1.221%	0.961%	0.768%	0.473%	0.413%	0.325%	0.274%	0.233%	0.183%	0.161%	0.117%	0.096%	0.091%	0.066%	0.048%	0.048%	0.041%	0.034%	0.025%	0.017%	0.016%	0.013%	
2007	37.708%	14.614%	9.759%	7.381%	5.923%	3.627%	3.454%	2.816%	2.159%	1.664%	1.333%	0.986%	0.726%	0.563%	0.469%	0.397%	0.332%	0.241%	0.187%	0.165%	0.120%	0.099%	0.094%	0.068%	0.049%	0.049%	0.042%	0.035%	0.026%	0.017%	0.016%	0.013%	
2008	38.017%	16.612%	11.464%	8.685%	6.589%	4.887%	3.761%	2.954%	2.268%	1.737%	1.281%	0.952%	0.733%	0.656%	0.557%	0.434%	0.399%	0.247%	0.192%	0.169%	0.123%	0.111%	0.069%	0.069%	0.050%	0.050%	0.043%	0.036%	0.026%	0.017%	0.017%	0.013%	
2009	39.133%	17.911%	13.633%	9.855%	7.650%	5.691%	4.368%	3.444%	2.658%	2.108%	1.580%	1.027%	0.847%	0.733%	0.589%	0.489%	0.409%	0.257%	0.174%	0.161%	0.104%	0.089%	0.074%	0.064%	0.057%	0.057%	0.047%	0.037%	0.027%	0.018%	0.017%	0.014%	
2010	39.028%	16.949%	13.860%	9.773%	7.381%	5.890%	4.370%	3.091%	2.302%	1.772%	1.376%	0.852%	0.692%	0.549%	0.449%	0.349%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.009%	
2011	38.891%	15.955%	10.025%	7.276%	5.324%	3.990%	2.898%	2.204%	1.660%	1.313%	1.087%	0.866%	0.728%	0.568%	0.449%	0.349%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.009%	
2012	38.198%	16.135%	10.082%	6.994%	5.143%	3.686%	2.658%	1.900%	1.600%	1.301%	0.954%	0.724%	0.580%	0.569%	0.449%	0.349%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.009%	
2013	37.983%	16.320%	10.192%	7.254%	5.424%	3.855%	2.682%	2.125%	1.665%	1.273%	1.004%	0.734%	0.585%	0.569%	0.449%	0.349%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.009%	
2014	37.614%	15.901%	9.852%	6.763%	4.979%	3.669%	2.698%	2.074%	1.525%	1.314%	0.950%	0.734%	0.585%	0.569%	0.449%	0.349%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.009%	
2015	38.474%	14.897%	9.889%	6.189%	4.689%	3.170%	2.489%	2.109%	1.727%	1.349%	1.049%	0.809%	0.649%	0.569%	0.449%	0.349%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.009%	
2016	34.922%	14.195%	8.708%	5.408%	4.455%	3.676%	2.640%	2.130%	1.754%	1.389%	0.945%	0.830%	0.585%	0.569%	0.449%	0.349%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.009%	
2017	33.701%	13.565%	8.361%	5.585%	4.818%	3.834%	3.053%	2.496%	1.754%	1.389%	0.945%	0.830%	0.585%	0.569%	0.449%	0.349%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.009%	
2018	32.984%	13.472%	8.396%	6.553%	5.232%	4.160%	3.323%	2.496%	1.754%	1.389%	0.945%	0.830%	0.585%	0.569%	0.449%	0.349%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.009%	
2019	31.958%	13.983%	9.733%	7.454%	6.073%	4.877%	3.322%	2.496%	1.754%	1.389%	0.945%	0.830%	0.585%	0.569%	0.449%	0.349%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.009%	
2020	31.620%	14.339%	9.745%	7.434%	6.217%	4.887%	3.322%	2.496%	1.754%	1.389%	0.945%	0.830%	0.585%	0.569%	0.449%	0.349%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.009%	
2021	31.958%	14.194%	9.528%	7.313%	6.247%	4.887%	3.322%	2.496%	1.754%	1.389%	0.945%	0.830%	0.585%	0.569%	0.449%	0.349%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.009%	
2022	31.709%	14.364%	10.227%	7.341%	6.247%	4.887%	3.322%	2.496%	1.754%	1.389%	0.945%	0.830%	0.585%	0.569%	0.449%	0.349%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.009%	
2023	30.952%	16.230%	10.227%	7.341%	6.247%	4.887%	3.322%	2.496%	1.754%	1.389%	0.945%	0.830%	0.585%	0.569%	0.449%	0.349%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.009%	
2024	32.200%	16.230%	10.227%	7.341%	6.247%	4.887%	3.322%	2.496%	1.754%	1.389%	0.945%	0.830%	0.585%	0.569%	0.449%	0.349%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.009%	
12-yr 3-yr avg	31.626%	14.939%	9.654%	7.455%	5.823%	4.288%	3.008%	2.280%	1.702%	1.326%	0.967%	0.807%	0.670%	0.588%	0.522%	0.426%	0.335%	0.239%	0.190%	0.142%	0.109%	0.087%	0.081%	0.057%	0.039%	0.040%	0.033%	0.027%	0.019%	0.011%	0.009%	0.013%	
12-yr 7-yr avg	31.871%	14.736%	9.582%	6.952%	5.331%	3.972%	2.896%	2.208%	1.674%	1.318%	1.009%	0.850%	0.707%	0.597%	0.487%	0.393%	0.327%	0.231%	0.170%	0.130%	0.110%	0.082%	0.070%	0.056%	0.043%	0.036%	0.030%	0.022%	0.018%	0.011%	0.009%	0.013%	
12-yr 1-yr avg	31.871%	14.334%	9.266%	6.684%	5.172%	3.911%	2.861%	2.177%	1.687%	1.366%	1.006%	0.891%	0.706%	0.576%	0.479%	0.377%	0.309%	0.232%	0.179%	0.130%	0.104%	0.080%	0.067%	0.052%	0.041%	0.036%	0.030%	0.022%	0.018%	0.011%	0.009%	0.013%	
10-yr Correlation	12.701%	15.466%	14.809%	13.355%	11.844%	10.355%	9.187%	8.288%	7.585%	6.941%	6.474%	1.151%	0.913%	0.722%	0.589%	0.470%	0.369%	0.291%	0.219%	0.167%	0.124%	0.096%	0.076%	0.064%	0.051%	0.040%	0.033%	0.029%	0.022%	0.018%	0.011%	0.009%	0.013%
Selected	32.200%	16.																															

Washington Department of Labor & Industries

Accident Fund Combined

Berquist Sherman Adjusted Paid Loss Method

Data evaluated as of: @06/30/24

Amounts in \$000s

Months of Development

Ending June 30	Months of Development																															
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1993	76,430	128,180	156,876	194,883	211,583	237,093	275,164	302,949	345,494	369,756	403,588	414,904	439,046	440,639	453,002	454,312	459,243	474,066	480,444	485,420	488,002	492,960	494,329	495,711	495,886	496,130	496,871	497,575	498,120	498,232	498,295	498,474
1994	80,472	139,592	176,177	215,698	232,894	259,820	297,622	325,899	368,582	390,067	433,107	447,502	469,915	471,197	481,329	482,294	486,687	509,963	516,922	519,443	521,776	525,372	526,949	528,355	529,475	529,851	530,442	530,642	530,678	530,961	530,975	
1995	81,127	139,426	172,679	211,908	229,003	255,625	296,636	327,673	365,085	395,645	435,011	445,668	472,617	474,391	487,661	488,593	492,095	508,633	513,501	515,644	517,238	522,424	523,634	524,194	524,720	525,481	526,032	526,201	526,353	526,665		
1996	85,857	148,942	186,952	225,379	241,925	268,898	310,177	342,265	390,572	432,209	471,892	480,589	499,434	500,989	517,003	518,498	523,315	539,192	545,063	547,761	549,336	555,622	556,341	557,012	557,734	558,254	558,898	559,021	559,096			
1997	87,013	151,975	193,345	235,546	254,562	286,624	336,438	380,004	447,181	476,172	520,979	530,395	568,995	570,917	582,180	583,015	586,148	602,574	609,330	612,028	613,893	619,858	620,646	621,260	623,004	624,037	624,352	625,067				
1998	87,291	153,582	199,906	245,658	267,173	303,740	365,251	422,391	482,506	514,913	579,101	604,001	627,617	629,168	646,855	648,646	652,200	666,083	670,177	672,643	674,638	679,888	681,007	682,373	682,976	683,307						
1999	88,650	160,352	208,048	253,878	274,774	320,492	413,706	468,372	518,892	569,417	630,618	641,436	665,214	666,867	677,646	678,511	681,755	698,733	705,805	707,618	709,609	716,743	717,724	718,820	719,519	720,762						
2000	96,232	172,803	230,879	286,856	328,445	390,854	478,494	539,517	622,256	684,746	777,881	742,831	765,857	767,038	778,428	779,653	783,951	798,561	804,734	807,550	809,902	815,915	817,505	819,183	820,186							
2001	100,572	186,690	268,938	346,100	386,115	450,570	531,389	619,896	719,566	754,963	794,082	806,436	829,896	831,395	842,593	843,590	846,326	860,254	865,711	866,859	867,828	872,898	875,379	875,897								
2002	104,622	199,888	290,096	367,420	406,205	465,948	582,028	692,212	773,449	809,163	841,768	849,894	868,745	869,794	878,625	879,565	883,092	897,646	900,921	902,906	904,610	908,528	909,976									
2003	96,478	190,625	274,727	343,966	379,611	444,662	599,476	680,109	749,282	779,596	813,178	822,218	842,744	844,040	852,828	853,609	856,660	869,881	875,771	877,942	879,929	886,303										
2004	108,486	197,555	284,475	364,515	406,242	515,868	655,518	730,330	787,649	818,272	859,707	867,181	887,624	888,572	895,706	896,859	901,185	919,072	923,778	926,392												
2005	103,512	197,240	287,779	387,971	447,880	548,534	671,605	736,729	795,507	824,298	854,261	864,170	884,128	886,323	901,566	902,597	906,465	922,812	928,304	930,813												
2006	112,681	206,068	323,139	435,174	494,475	590,214	703,211	779,697	838,151	868,257	908,358	916,930	934,649	935,933	947,381	949,158	954,655	971,270	977,536													
2007	111,676	228,129	361,914	492,048	564,064	651,742	763,057	843,340	907,054	943,689	979,195	990,051	1,017,691	1,019,797	1,033,352	1,034,671	1,039,620	1,059,412														
2008	123,760	265,598	450,453	591,588	652,799	737,434	863,526	934,162	998,932	1,031,171	1,071,882	1,083,009	1,117,405	1,119,696	1,137,719	1,139,772	1,148,994															
2009	131,154	283,040	429,206	555,870	621,992	692,535	792,521	850,626	915,932	947,769	989,474	998,998	1,025,097	1,027,126	1,038,149	1,039,056																
2010	118,920	237,168	344,645	454,405	509,356	577,516	657,036	708,639	757,595	781,458	823,937	836,089	858,578	860,176	873,125																	
2011	109,372	212,530	318,392	421,593	467,846	531,020	606,381	657,327	708,320	736,900	778,001	788,075	808,247	809,470																		
2012	96,488	198,749	300,953	382,066	425,773	490,037	563,705	608,406	660,148	688,192	718,890	727,832	748,425																			
2013	98,033	203,987	306,957	400,175	447,325	506,506	579,149	630,768	683,466	709,359	749,300	761,335																				
2014	96,111	207,800	308,638	392,202	433,639	496,008	578,058	634,410	693,844	727,695	760,523																					
2015	87,554	189,317	280,157	352,086	386,818	450,299	538,698	603,442	664,154	699,887																						
2016	86,833	185,103	271,269	340,627	374,432	440,320	536,772	591,531	661,847																							
2017	84,018	175,786	259,885	338,171	380,244	463,588	578,148	660,554																								
2018	81,018	179,514	267,652	361,888	423,594	516,569	647,796																									
2019	75,211	185,872	306,128	430,810	512,430																											
2020	81,381	200,564	316,836	443,898	526,113																											
2021	85,286	194,618	305,536																													
2022	93,821	211,229	343,220																													
2023	90,874	248,028																														
2024	97,670																															

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1993	1.677	1.224	1.242	1.086	1.121	1.161	1.101	1.140	1.070	1.091	1.028	1.058	1.004	1.028	1.003	1.011	1.032	1.013	1.010	1.005	1.010	1.003	1.003	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000
1994	1.735	1.262	1.224	1.080	1.116	1.145	1.095	1.131	1.058	1.110	1.033	1.050	1.003	1.022	1.002	1.009	1.048	1.014	1.005	1.004	1.007	1.003	1.003	1.002	1.001	1.001	1.000	1.000	1.001	1.000	1.000	
1995	1.719	1.239	1.227	1.081	1.116	1.160	1.105	1.114	1.084	1.099	1.024	1.060	1.004	1.028	1.002	1.007	1.034	1.010	1.004	1.003	1.010	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	
1996	1.735	1.255	1.206	1.073	1.111	1.154	1.103	1.141	1.107	1.092	1.018	1.039	1.003	1.032	1.003	1.009	1.030	1.011	1.005	1.003	1.011	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
1997	1.747	1.272	1.218	1.081	1.126	1.174	1.129	1.177	1.065	1.094	1.018	1.073	1.003	1.020	1.001	1.005	1.028	1.011	1.004	1.003	1.010	1.001	1.001	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.001	
1998	1.759	1.302	1.229	1.088	1.137	1.203	1.156	1.142	1.067	1.125	1.043	1.039	1.002	1.028	1.003	1.005	1.021	1.006	1.003	1.003	1.008	1.002	1.002	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	
1999	1.809	1.297	1.220	1.082	1.166	1.291	1.132	1.108	1.097	1.107	1.017	1.037	1.002	1.016	1.001	1.005	1.025	1.010	1.003	1.003	1.010	1.001	1.002	1.001	1.002	1.001	1.002	1.001	1.000	1.000	1.000	
2000	1.796	1.336	1.242	1.145	1.190	1.224	1.128	1.153	1.100	1.063	1.021	1.031	1.002	1.015	1.002	1.006	1.019	1.008	1.003	1.003	1.007	1.002	1.002	1.001								
2001	1.856	1.441	1.287	1.116	1.167	1.179	1.167	1.161	1.049	1.052	1.016	1.029	1.002	1.013	1.001	1.003	1.016	1.006	1.001	1.001	1.006	1.003	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
2002	1.911	1.451	1.267	1.106	1.147	1.249	1.189	1.117	1.046	1.040	1.010	1.022	1.001	1.010	1.001	1.004	1.016	1.004	1.002	1.002	1.004	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
2003	1.976	1.441	1.252	1.104	1.171	1.348	1.135	1.102	1.040	1.043	1.011	1.025	1.002	1.010	1.001	1.004	1.015	1.007	1.002	1.002	1.002	1.007										
2004	1.821	1.440	1.281	1.114	1.270	1.271	1.114	1.078	1.039	1.051	1.009	1.024	1.001	1.008	1.001	1.005	1.020	1.005	1.003	1.002												
2005	1.905	1.459	1.348	1.154	1.225	1.224	1.097	1.080	1.036	1.036	1.012	1.023	1.002	1.017	1.001	1.004	1.018	1.006	1.003													
2006	1.829	1.568	1.347	1.136	1.194	1.191	1.109	1.075	1.036	1.046	1.009	1.019	1.001	1.012	1.002	1.006	1.017	1.006														
2007	2.043	1.586	1.360	1.146	1.155	1.171	1.105	1.076	1.040	1.038	1.011	1.028	1.002	1.013	1.001	1.005	1.019															
2008	2.146	1.696	1.313	1.103	1.130	1.171	1.082	1.069	1.032	1.039	1.010	1.032	1.002	1.016	1.002	1.008																
2009	2.158	1.516	1.295	1.119	1.113	1.144	1.073	1.077	1.035	1.044	1.010	1.026	1.002	1.011	1.001																	
2010	1.994	1.453	1.318	1.121	1.133	1.138	1.079	1.069	1.031	1.054	1.015	1.027	1.002	1.015																		
2011	1.943	1.498	1.324	1.110	1.135	1.146	1.080	1.078	1.040	1.056	1.013	1.026	1.002																			
2012	2.060	1.514	1.270	1.114	1.151	1.150	1.079	1.085	1.042	1.045	1.012	1.028																				
2013	2.081	1.505	1.304	1.118	1.132	1.143	1.089	1.084	1.038	1.056	1.016																					
2014	2.162	1.485	1.271	1.106	1.144	1.149	1.087	1.084	1.045																							
2015	2.162	1.480	1.257	1.099	1.164	1.196	1.120	1.101	1.054																							
2016	2.132	1.465	1.256	1.099	1.176	1.219	1.102	1.119																								
2017	2.092	1.478	1.301	1.124	1.219	1.247	1.143																									
2018	2.216	1.491	1.351	1.172	1.219	1.254																										
2019	2.471	1.647	1.407	1.189	1.214																											
2020	1.590	1.461	1.185																													
2021	2.282	1.570	1.403																													
2022	2.251	1.625																														
2023	2.729																															
2024																																
Wtd 3 yr avg	2.422	1.592	1.404	1.183	1.217	1.241	1.122	1.104	1.047	1.049	1.014	1.027	1.002	1.014	1.001	1.006	1.018	1.006	1.003	1.002	1.006	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	
Wtd 5 yr avg	2.439	1.584	1.376	1.158	1.200	1.217	1.110	1.096	1.045	1.051	1.013	1.028	1.002	1.014	1.001	1.006	1.018	1.006	1.002	1.002	1.007	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	
Wtd 7 yr avg	2.359	1.554	1.343	1.142	1.181	1.196	1.101	1.089	1.041	1.048	1.012	1.027	1.002	1.013	1.001	1.005	1.018	1.006	1.008	1.003	1.002	1.007	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	
Wtd 10 yr avg	2.294	1.534	1.324	1.133	1.168	1.177	1.093	1.083	1.039	1.045	1.012	1.026	1.002	1.013	1.001	1.005	1.018	1.007	1.003	1.002	1.008	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	
Unadjusted Paid	2.592	1.501	1.304	1.211	1.144	1.108	1.079	1.058	1.034	1.026	1.019	1.017	1.013	1.003	1.009	1.009	1.004	1.005	1.007	1.003	1.002	1.008	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.003
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	
Selected	2.294	1.534	1.324	1.133	1.168	1.177	1.093	1.083	1.039	1.045	1.012	1.026	1.002	1.013	1.001	1.005	1.019	1.007	1.003	1.008	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.003	
Cumulative	10.395	4.531	2.954	2.232	1.969	1.686	1.432	1.311	1.210	1.164	1.114	1.101	1.073	1.071	1.058	1.056	1.051	1.032	1.025	1.022	1.020	1.012	1.010	1.008	1.007	1.006	1.005	1.004	1.003	1.003	1.001	

Washington Department of Labor & Industries
Accident Fund Combined
Closure Ratio = (1 - Active Times Loss Claims / Ultimate Compensable Claims)
Data evaluated as of @06/30/24

Accident
Year
Ending
June 30

Ending June 30	Months of Development																																
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	
1993	64.1%	89.6%	94.0%	96.1%	97.1%	97.8%	98.2%	98.6%	98.9%	99.2%	99.4%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1994	63.7%	89.1%	93.9%	96.1%	97.3%	97.9%	98.4%	98.8%	99.0%	99.2%	99.4%	99.5%	99.6%	99.6%	99.7%	99.7%	99.8%	99.8%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1995	63.5%	89.5%	94.1%	96.1%	97.1%	97.9%	98.4%	98.7%	99.0%	99.2%	99.3%	99.4%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1996	63.4%	89.1%	93.9%	96.0%	97.2%	98.0%	98.3%	98.7%	98.9%	99.1%	99.3%	99.4%	99.6%	99.6%	99.7%	99.8%	99.8%	99.8%	99.8%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1997	63.2%	88.8%	93.6%	96.0%	97.2%	97.8%	98.2%	98.6%	98.8%	99.0%	99.2%	99.4%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	
1998	63.1%	88.4%	93.5%	95.8%	96.8%	97.6%	98.1%	98.5%	98.7%	98.9%	99.2%	99.3%	99.4%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1999	63.4%	88.6%	93.7%	95.5%	96.5%	97.3%	97.8%	98.3%	98.5%	98.9%	99.1%	99.3%	99.4%	99.5%	99.6%	99.7%	99.8%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2000	62.9%	88.0%	92.7%	94.8%	96.0%	97.0%	97.5%	98.0%	98.5%	98.7%	99.0%	99.2%	99.3%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2001	62.5%	86.6%	91.7%	94.2%	95.6%	96.6%	97.3%	97.9%	98.3%	98.6%	98.8%	99.0%	99.2%	99.4%	99.6%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%
2002	61.3%	85.4%	91.1%	93.8%	95.3%	96.4%	97.3%	97.7%	98.0%	98.3%	98.5%	98.9%	99.1%	99.3%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%
2003	62.0%	85.3%	91.3%	93.8%	95.5%	96.6%	97.2%	97.7%	98.1%	98.4%	98.8%	99.1%	99.3%	99.4%	99.6%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%
2004	60.9%	85.6%	91.1%	93.9%	95.6%	96.3%	97.0%	97.4%	97.9%	98.4%	98.8%	99.0%	99.2%	99.4%	99.5%	99.6%	99.7%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%
2005	60.8%	85.5%	91.1%	93.9%	95.0%	95.8%	96.6%	97.2%	97.9%	98.4%	98.7%	99.0%	99.2%	99.4%	99.5%	99.6%	99.7%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%
2006	60.9%	85.9%	91.3%	93.6%	94.7%	95.8%	96.5%	97.4%	97.9%	98.4%	98.8%	99.1%	99.3%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%
2007	62.3%	85.4%	90.2%	92.6%	94.1%	95.4%	96.5%	97.2%	97.8%	98.3%	98.7%	99.0%	99.3%	99.4%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%
2008	61.4%	83.4%	88.5%	91.3%	93.4%	95.1%	96.2%	97.0%	97.7%	98.3%	98.7%	99.0%	99.2%	99.3%	99.4%	99.5%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%
2009	60.8%	82.2%	88.7%	91.6%	93.7%	95.4%	96.5%	97.4%	98.0%	98.4%	98.8%	99.1%	99.3%	99.4%	99.5%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%
2010	61.0%	83.1%	89.4%	92.3%	94.0%	95.6%	96.9%	97.7%	98.2%	98.6%	98.9%	99.1%	99.3%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%
2011	61.1%	84.0%	90.0%	92.7%	94.7%	96.0%	97.1%	97.8%	98.3%	98.7%	98.9%	99.1%	99.3%	99.4%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%
2012	61.8%	83.9%	89.9%	93.0%	94.9%	96.3%	97.3%	98.0%	98.4%	98.7%	99.0%	99.3%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%
2013	62.0%	83.7%	89.8%	92.7%	94.6%	96.1%	97.1%	97.9%	98.3%	98.7%	99.0%	99.2%	99.2%	99.2%	99.2%	99.2%	99.2%	99.2%	99.2%	99.2%	99.2%	99.2%	99.2%	99.2%	99.2%	99.2%	99.2%	99.2%	99.2%	99.2%	99.2%	99.2%	99.2%
2014	62.9%	84.1%	90.1%	93.2%	95.0%	96.3%	97.3%	97.9%	98.4%	98.7%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%
2015	65.2%	85.1%	91.0%	93.8%	95.4%	96.6%	97.2%	97.8%	98.3%	98.6%	98.9%	99.1%	99.3%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%
2016	65.1%	85.8%	91.3%	94.1%	95.6%	96.4%	97.4%	97.9%	98.2%	98.3%	98.6%	98.9%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%
2017	66.3%	86.6%	91.6%	94.0%	95.2%	96.2%	96.9%	97.5%	98.2%	98.3%	98.6%	98.9%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%
2018	67.0%	86.5%	91.6%	93.4%	94.8%	95.8%	96.7%	97.3%	98.0%	98.1%	98.4%	98.7%	99.0%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%
2019	68.3%	86.0%	90.3%	92.5%	93.9%	95.1%	96.1%	96.7%	97.3%	97.4%	97.7%	98.0%	98.3%	98.6%	98.9%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%
2020	68.4%	85.1%	89.8%	92.4%	93.8%	95.1%	96.1%	96.7%	97.3%	97.4%	97.7%	98.0%	98.3%	98.6%	98.9%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%
2021	68.1%	85.8%	90.5%	92.7%	93.8%	95.1%	96.1%	96.7%	97.3%	97.4%	97.7%	98.0%	98.3%	98.6%	98.9%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%
2022	68.3%	85.6%	89.8%																														
2023	69.0%	83.8%																															
2024	67.8%																																
Select Cum.	67.8%	83.8%	89.8%	92.7%	93.8%	95.1%	96.7%	97.5%	98.2%	98.6%	99.1%	99.2%	99.4%	99.4%	99.6%	99.6%	99.6%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%

Period	First period where actual closure is greater than selected closure																															
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1993			1,000	1,000	1,000	2,000	3,000	4,000	5,000	6,000	8,000	8,000	10,000	10,000	11,000	11,000	11,000	14,000	15,000	17,000	18,000	20,000	20,000	21,000	23,000	24,000	24,000	23,000	28,000	26,000	30,000	28,000
1994			1,000	1,000	1,000	2,000	3,000	4,000	5,000	6,000	8,000	8,000	10,000	10,000	11,000	11,000	12,000	15,000	17,000	18,000	19,000	20,000	20,000	21,000	23,000	24,000	24,000	23,000	26,000	26,000	29,000	
1995			1,000	1,000	1,000	2,000	3,000	4,000	5,000	6,000	8,000	8,000	10,000	11,000	12,000	12,000	12,000	15,000	16,000	17,000	18,000	19,000	20,000	20,000	21,000	23,000	25,000	25,000	23,000	28,000	28,000	
1996			1,000	1,000	1,000	2,000	3,000	4,000	5,000	6,000	8,000	9,000	10,000	10,000	11,000	11,000	12,000	14,000	16,000	17,000	17,000	18,000	19,000	19,000	20,000	22,000	24,000	24,000	22,000	27,000		
1997			1,000	1,000	2,000	2,000	3,000	4,000	6,000	6,000	9,000	9,000	11,000	11,000	12,000	12,000	12,000	15,000	16,000	17,000	18,000	19,000	19,000	22,000	26,000	26,000	28,000	26,000				
1998			1,000	1,000	2,000	2,000	3,000	4,000	6,000	7,000	9,000	10,000	11,000	11,000	13,000	14,000	14,000	16,000	17,000	17,000	18,000	19,000	19,000	21,000	23,000	25,000	25,000					
1999			1,000	1,000	2,000	2,000	4,000	5,000	6,000	8,000	9,000	10,000	12,000	12,000	13,000	13,000	15,000	17,000	17,000	18,000	20,000	20,000	21,000	23,000		24,000						
2000			1,000	1,000	2,000	3,000	4,000	5,000	7,000	8,000	10,000	11,000	12,000	12,000	13,000	13,000	14,000	16,000	17,000	18,000	18,000	20,000	20,000	22,000	23,000							
2001			1,000	2,000	2,000	3,000	5,000	6,000	7,000	8,000	11,000	11,000	12,000	12,000	13,000	13,000	14,000	16,000	17,000	18,000	18,000	20,000	20,000	22,000								
2002			1,000	2,000	2,000	3,000	5,000	6,000	8,000	10,000	11,000	12,000	13,000	13,000	14,000	14,000	14,000	17,000	18,000	18,000	19,000	20,000	20,000									
2003			1,000	2,000	2,000	3,000	5,000	6,000	8,000	9,000	10,000	11,000	12,000	13,000	13,000	13,000	14,000	15,000	17,000	17,000	18,000	19,000										
2004			1,000	2,000	2,000	3,000	5,000	7,000	8,000	9,000	11,000	11,000	13,000	13,000	14,000	14,000	14,000	17,000	18,000	19,000	19,000											
2005			1,000	2,000	2,000	4,000	6,000	7,000	8,000	9,000	11,000	11,000	13,000	13,000	14,000	14,000	14,000	17,000	18,000	19,000												
2006			1,000	2,000	3,000	4,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	12,000	13,000	13,000	14,000	16,000	17,000													
2007			1,000	3,000	3,000	4,000	6,000	7,000	8,000	9,000	11,000	11,000	12,000	12,000	14,000	14,000	14,000	16,000														
2008			1,000	2,000	3,000	4,000	5,000	6,000	7,000	8,000	9,000	11,000	11,000	13,000	13,000	14,000	15,000	15,000														
2009			1,000	2,000	3,000	4,000	4,000	6,000	7,000	8,000	9,000	11,000	11,000	13,000	13,000	14,000	14,000															
2010			1,000	2,000	3,000	4,000	5,000	6,000	7,000	8,000	9,000	11,000	11,000	12,000	13,000	13,000	14,000	14,000	17,000													
2011			1,000	2,000	3,000	4,000	5,000	6,000	7,000	8,000	10,000	11,000	12,000	12,000																		
2012			1,000	2,000	3,000	4,000	5,000	6,000	7,000	8,000	10,000	10,000	11,000																			
2013			1,000	2,000	3,000	4,000	5,000	6,000	7,000	8,000	10,000	10,000																				
2014			1,000	2,000	3,000	4,000	5,000	6,000	7,000	8,000	9,000																					
2015			1,000	2,000	3,000	4,000	5,000	6,000	7,000	8,000																						
2016			1,000	2,000	2,000	3,000	5,000	6,000	7,000																							
2017			1,000	2,000	2,000	3,000	5,000	6,000																								
2018			1,000	2,000	3,000	4,000	5,000																									
2019			1,000	3,000	3,000	4,000																										
2020			1,000	3,000	3,000																											
2021			1,000	2,000																												
2022			1,000																													
2023																																
2024																																

Washington Department of Labor & Industries

Accident Fund Combined
Selected Unpaid Claim Estimates - 1992 & Prior

Data evaluated as of @06/30/24

Accident Year	Adjusted Paid Loss @06/30/24	Paid LDF	Paid LDF Ultimate	Selected Ultimate Low	Selected Ultimate High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1940	0	1.000	0	0	0	0	0	1.000	0	0
1941	0	1.000	0	0	0	0	0	1.000	0	0
1942	0	1.000	0	0	0	0	0	1.000	0	0
1943	0	1.000	0	0	0	0	0	1.000	0	0
1944	0	1.000	0	0	0	0	0	1.000	0	0
1945	0	1.000	0	0	0	0	0	1.000	0	0
1946	0	1.000	0	0	0	0	0	1.000	0	0
1947	0	1.000	0	0	0	0	0	1.000	0	0
1948	0	1.000	0	0	0	0	0	1.000	0	0
1949	0	1.000	0	0	0	0	0	1.000	0	0
1950	7,452	1.000	7,452	7,452	7,452	0	0	1.000	0	0
1951	16,113	1.000	16,113	16,113	16,113	0	0	1.000	0	0
1952	17,316	1.000	17,316	17,316	17,316	0	0	1.000	0	0
1953	17,502	1.000	17,502	17,502	17,502	0	0	1.000	0	0
1954	16,699	1.000	16,699	16,699	16,699	0	0	1.000	0	0
1955	16,575	1.000	16,575	16,575	16,575	0	0	1.000	0	0
1956	16,336	1.000	16,336	16,336	16,336	0	0	1.000	0	0
1957	18,512	1.000	18,512	18,512	18,512	0	0	1.000	0	0
1958	22,156	1.000	22,156	22,156	22,156	0	0	1.000	0	0
1959	24,009	1.000	24,009	24,009	24,009	0	0	1.000	0	0
1960	24,720	1.000	24,720	24,720	24,720	0	0	1.000	0	0
1961	26,073	1.000	26,073	26,073	26,073	0	0	1.000	0	0
1962	30,326	1.000	30,326	30,326	30,326	0	0	1.000	0	0
1963	31,929	1.000	31,929	31,929	31,929	0	0	1.000	0	0
1964	31,761	1.000	31,761	31,761	31,761	0	0	1.000	0	0
1965	34,247	1.000	34,247	34,247	34,247	0	0	1.000	0	0
1966	40,582	1.000	40,582	40,582	40,582	0	0	1.000	0	0
1967	45,522	1.000	45,522	45,522	45,522	0	0	1.000	0	0
1968	47,593	1.000	47,593	47,593	47,593	0	0	1.000	0	0
1969	49,764	1.000	49,764	49,764	49,764	0	0	1.000	0	0
1970	49,153	1.000	49,153	49,153	49,153	0	0	1.000	0	0
1971	61,218	1.000	61,218	61,218	61,218	0	0	0.993	0	0
1972	93,134	1.000	93,134	93,134	93,134	0	0	0.990	0	0
1973	119,799	1.000	119,800	119,799	119,799	0	0	0.986	0	0
1974	129,935	1.000	129,937	129,935	129,935	0	0	0.979	0	0
1975	134,010	1.000	134,013	134,010	134,010	0	0	0.974	0	0
1976	139,670	1.000	139,676	139,671	139,671	1	1	0.979	1	1
1977	167,271	1.000	167,281	167,273	167,273	2	2	0.977	2	2
1978	180,343	1.000	180,357	180,348	180,348	5	5	0.979	5	5
1979	218,676	1.000	218,701	218,686	218,687	10	11	0.975	10	11
1980	285,204	1.000	285,255	285,223	285,225	19	21	0.971	19	21
1981	288,198	1.000	288,268	288,226	288,229	28	31	0.966	27	30
1982	306,099	1.000	306,193	306,138	306,143	40	44	0.961	38	42
1983	322,853	1.000	322,984	322,913	322,919	59	65	0.958	57	63
1984	359,280	1.001	359,470	359,369	359,379	90	99	0.956	86	95
1985	348,028	1.001	348,265	348,156	348,170	129	142	0.958	123	136
1986	342,988	1.001	343,281	343,161	343,179	174	192	0.956	166	183
1987	338,115	1.001	338,467	338,320	338,341	204	226	0.951	194	215
1988	369,950	1.001	370,418	370,227	370,256	277	306	0.948	263	290
1989	443,044	1.001	443,706	443,466	443,510	422	466	0.946	399	441
1990	474,819	1.002	475,637	475,375	475,433	556	614	0.943	524	579
1991	498,199	1.002	499,183	498,916	498,991	717	792	0.942	675	746
1992	534,738	1.002	535,968	535,725	535,829	987	1,091	0.941	929	1,027
Totals	6,739,909		6,745,554	6,743,630	6,744,021	3,721	4,112		3,518	3,888
Notes										

(2) Section AF-Combined, Exhibit 22

(3) Section AF-Combined, Exhibit 22

(4) = (2) x (3)

(5) Selected by Deloitte

(6) Selected by Deloitte

(7) = (5) - (2)

(8) = (6) - (2)

(9) Not Used, Discount2

(10) = (7) x (9)

(11) = (8) x (9)

Data evaluated as of 06/30/24

[illegible]

Washington Department of Labor & Industries

Accident Fund Combined

Deloitte Emergence - Actual Versus Expected Analysis

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Unadjusted Deloitte Ult. Loss Low @06/30/23	Unadjusted Deloitte Ult. Loss High @06/30/23	Paid Loss @06/30/23	Deloitte Unpaid Claims Low @06/30/23	Deloitte Unpaid Claims High @06/30/23	Deloitte Expected Paid Low	Deloitte Expected Paid High	Actual Paid Low	Actual Less Expected Low	Actual Less Expected High	Current Selected Ultimate Low	Current Selected Ultimate High	Change in Ultimate Low	Change in Ultimate High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1993	468,458	468,678	467,148	1,310	1,530	214	235	180	(35)	(55)	468,392	468,622	(66)	(56)
1994	498,522	498,532	496,959	1,562	1,572	159	159	14	(145)	(145)	498,190	498,300	(331)	(231)
1995	497,590	497,700	495,421	2,169	2,279	338	354	312	(25)	(42)	497,069	497,179	(521)	(521)
1996	520,059	520,169	517,881	2,179	2,289	290	303	75	(214)	(228)	519,738	519,848	(322)	(322)
1997	573,955	574,465	570,218	3,738	4,248	663	750	715	52	(35)	573,624	573,834	(332)	(632)
1998	614,679	615,159	610,730	3,949	4,429	540	604	732	192	128	614,508	614,818	(171)	(341)
1999	650,560	650,980	646,029	4,530	4,950	534	581	1,243	709	662	650,850	651,180	290	200
2000	732,583	733,203	726,144	6,439	7,059	960	1,049	1,003	43	(46)	732,051	732,561	(532)	(642)
2001	782,618	783,438	774,126	8,493	9,313	1,445	1,586	518	(928)	(1,069)	781,562	782,272	(1,057)	(1,167)
2002	806,078	807,255	796,838	9,239	10,416	1,510	1,724	1,448	(62)	(276)	806,510	807,430	432	175
2003	777,111	778,297	766,840	10,270	11,456	1,975	2,197	1,337	(638)	(860)	777,707	778,598	596	301
2004	817,561	819,469	800,111	17,450	19,358	2,762	3,062	3,878	1,116	816	817,494	819,009	(67)	(460)
2005	843,178	845,368	822,342	20,836	23,026	4,157	4,582	2,897	(1,260)	(1,685)	842,317	844,142	(861)	(1,226)
2006	891,121	894,062	863,482	27,639	30,580	5,283	5,846	5,459	176	(387)	890,563	892,982	(558)	(1,080)
2007	1,009,385	1,013,835	968,341	41,044	45,494	7,503	8,306	9,248	1,745	942	1,008,204	1,011,559	(1,181)	(2,276)
2008	1,120,363	1,126,493	1,064,514	55,850	61,980	11,219	12,435	10,495	(724)	(1,941)	1,123,052	1,128,232	2,688	1,738
2009	1,032,393	1,040,123	967,067	65,326	73,056	14,609	16,336	9,294	(5,315)	(7,042)	1,028,503	1,034,183	(3,890)	(5,940)
2010	874,284	882,634	813,175	61,109	69,459	11,674	13,282	10,772	(902)	(2,510)	874,167	879,287	(117)	(3,347)
2011	832,042	841,442	752,912	79,130	88,530	15,214	17,035	11,628	(3,585)	(5,407)	827,181	833,541	(4,861)	(7,901)
2012	780,147	789,707	698,770	81,377	90,937	14,652	16,353	12,205	(2,446)	(4,148)	776,734	784,164	(3,413)	(5,543)
2013	808,497	820,227	712,376	96,121	107,851	17,186	19,339	18,222	1,036	(1,117)	806,028	814,598	(2,469)	(5,629)
2014	837,253	850,353	709,891	127,362	140,462	22,480	24,775	24,793	2,313	18	831,151	840,841	(6,102)	(9,512)
2015	812,114	829,474	649,065	163,049	180,409	26,039	28,861	33,339	7,300	4,478	812,584	826,644	470	(2,830)
2016	812,907	836,517	611,203	201,704	225,314	34,667	38,840	36,720	2,053	(2,119)	812,247	830,617	(660)	(5,900)
2017	870,387	901,707	594,543	275,844	307,164	48,844	54,606	57,331	8,487	2,724	876,495	901,155	6,107	(553)
2018	921,426	985,776	568,317	353,109	417,459	63,304	74,310	72,882	9,577	(1,428)	928,765	981,155	7,339	(4,621)
2019	972,869	1,055,859	523,610	449,258	532,248	75,888	88,949	95,300	19,412	6,350	998,061	1,067,331	25,193	11,473
2020	954,329	1,050,230	426,814	527,515	623,416	87,723	102,543	98,041	10,317	(4,503)	985,137	1,067,058	30,809	16,828
2021	1,063,470	1,186,027	323,885	739,585	862,141	105,521	120,367	103,857	(1,664)	(16,510)	1,057,240	1,158,020	(6,230)	(28,007)
2022	1,184,397	1,345,215	231,725	952,673	1,113,491	112,278	127,356	110,889	(1,389)	(16,467)	1,171,255	1,320,432	(13,143)	(24,784)
2023	1,231,503	1,448,173	98,294	1,133,209	1,349,879	136,620	161,833	149,724	13,104	(12,109)	1,276,385	1,459,272	44,882	11,099
2024														
'93 to '24	25,591,839	26,490,567	20,068,773	5,523,066	6,421,793	826,249	948,558	884,549	58,300	(64,009)	25,663,760	26,418,860	71,921	(71,707)
'92 and Prior	6,353,014	6,353,620	6,348,274	4,740	5,346	1,377	1,572	1,237	(141)	(335)	6,353,231	6,353,623	217	3
Total	31,944,853	32,844,187	26,417,047	5,527,806	6,427,139	827,626	950,129	885,785	58,159	(64,344)	32,016,992	32,772,482	72,139	(71,704)

% Change in Unpaid Claim Estimate: 1.3% -1.1%

Washington Department of Labor & Industries

Total Permanent Disability Awards

Summary of Unpaid Claim Estimates

Data Evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Unadjusted Selected Ultimate Loss Low	Unadjusted Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Unadjusted Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1993	102,140	102,240	590	690	101,549	0.945	558	652
1994	102,007	102,007	650	650	101,358	0.933	606	606
1995	106,637	106,737	725	825	105,913	0.939	680	774
1996	119,095	119,195	1,040	1,140	118,054	0.929	967	1,060
1997	147,181	147,381	1,796	1,996	145,385	0.938	1,684	1,872
1998	164,551	164,751	2,048	2,248	162,504	0.922	1,887	2,072
1999	179,993	180,193	2,320	2,520	177,673	0.916	2,126	2,309
2000	214,959	215,359	3,236	3,636	211,723	0.918	2,971	3,338
2001	229,932	230,432	4,902	5,402	225,030	0.923	4,525	4,986
2002	246,362	246,962	5,957	6,557	240,405	0.922	5,495	6,048
2003	243,452	244,052	6,371	6,971	237,081	0.919	5,855	6,407
2004	261,343	262,343	9,580	10,580	251,763	0.925	8,866	9,791
2005	256,029	257,229	11,880	13,080	244,149	0.927	11,010	12,123
2006	276,620	278,220	14,788	16,388	261,832	0.926	13,694	15,176
2007	316,204	318,404	21,289	23,489	294,915	0.929	19,779	21,823
2008	355,222	359,022	35,889	39,689	319,333	0.932	33,431	36,971
2009	300,198	304,198	37,585	41,585	262,613	0.932	35,044	38,774
2010	252,614	256,214	34,204	37,804	218,410	0.933	31,927	35,287
2011	249,085	253,085	43,516	47,516	205,569	0.932	40,559	44,288
2012	235,149	239,149	43,160	47,160	191,988	0.932	40,242	43,971
2013	243,059	248,059	48,006	53,006	195,053	0.931	44,672	49,325
2014	254,811	260,811	60,572	66,572	194,240	0.930	56,360	61,942
2015	257,043	266,043	83,960	92,960	173,082	0.930	78,112	86,485
2016	268,334	279,334	103,044	114,044	165,290	0.929	95,694	105,909
2017	296,396	311,396	141,090	156,090	155,307	0.927	130,827	144,736
2018	325,694	364,694	176,463	215,463	149,231	0.927	163,567	199,717
2019	353,398	404,398	231,993	282,993	121,405	0.925	214,583	261,756
2020	342,315	399,454	261,445	318,583	80,871	0.922	240,993	293,662
2021	395,737	466,647	353,546	424,456	42,191	0.909	321,362	385,816
2022	455,097	556,030	446,494	547,427	8,603	0.900	402,063	492,952
2023	510,582	630,711	510,483	630,612	99	0.891	454,985	562,055
2024	541,045	661,278	541,045	661,278	0	0.882	477,174	583,212
'93 to Current	8,602,287	9,236,029	3,239,667	3,873,410	5,362,620		2,942,296	3,515,893
'92 & Prior	1,559,607	1,559,774	1,583	1,749	1,558,024	0.960	1,520	1,680
Total	10,161,894	10,795,803	3,241,250	3,875,159	6,920,644		2,943,816	3,517,572

(2) = (4) + (6) 3,794,190 3,794,190 <-----L&I Selected-----> 3,481,965 3,481,965
(3) = (5) + (6) 552,940 (80,969) <-----L&I Less Deloitte-----> 538,149 (35,608)
(4) = Section AF-I, Exhibit 3 Col (6) - Section AF-I, Exhibit 15 Col (2)
(5) = Section AF-I, Exhibit 3 Col (7) - Section AF-I, Exhibit 15 Col (2)
(6) Provided by Client
(7) Section AF-I, Exhibit 20
(8) = (4) x (7)
(9) = (5) x (7)

Washington Department of Labor & Industries

Total Permanent Disability Awards

Comparison of Ultimate Loss

Data Evaluated as of @06/30/24

Amounts in 000s

Accident Year Ending June 30	Deloitte						L&I			L&I Less Deloitte	
	Deloitte Ultimate Loss @06/30/24		Deloitte Ultimate Loss @06/30/23		Change in Ultimate Loss		Ultimate Loss @06/30/24	Ultimate Loss @06/30/23	Change In Ultimate Loss	@06/30/24	
	Low	High	Low	High	Low	High				Low	High
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	102,140	102,240	102,240	102,340	(100)	(100)	102,470	102,470	0	331	231
1994	102,007	102,007	102,107	102,107	(100)	(100)	101,737	101,723	14	(271)	(271)
1995	106,637	106,737	107,037	107,137	(400)	(400)	107,023	107,745	(722)	386	286
1996	119,095	119,195	119,195	119,295	(100)	(100)	119,050	119,072	(22)	(44)	(144)
1997	147,181	147,381	147,481	147,781	(300)	(400)	148,307	148,239	68	1,126	926
1998	164,551	164,751	164,351	164,651	200	100	164,908	164,728	179	357	157
1999	179,993	180,193	179,393	179,693	600	500	180,183	179,632	551	190	(10)
2000	214,959	215,359	215,259	215,659	(300)	(300)	215,387	215,460	(73)	427	27
2001	229,932	230,432	230,932	231,532	(1,000)	(1,100)	230,961	231,800	(839)	1,029	529
2002	246,362	246,962	245,562	246,262	800	700	247,156	246,171	985	794	194
2003	243,452	244,052	242,952	243,552	500	500	244,236	243,228	1,009	784	184
2004	261,343	262,343	261,443	262,743	(100)	(400)	261,816	262,432	(616)	472	(528)
2005	256,029	257,229	257,129	258,629	(1,100)	(1,400)	257,011	257,051	(41)	982	(218)
2006	276,620	278,220	277,120	279,120	(500)	(900)	277,309	276,140	1,169	689	(911)
2007	316,204	318,404	317,804	320,904	(1,600)	(2,500)	317,130	315,210	1,919	926	(1,274)
2008	355,222	359,022	352,722	356,922	2,500	2,100	354,270	349,364	4,906	(952)	(4,752)
2009	300,198	304,198	303,998	308,998	(3,800)	(4,800)	298,159	300,505	(2,346)	(2,039)	(6,039)
2010	252,614	256,214	252,514	257,514	100	(1,300)	251,115	247,184	3,931	(1,500)	(5,100)
2011	249,085	253,085	254,085	260,085	(5,000)	(7,000)	245,306	248,498	(3,192)	(3,779)	(7,779)
2012	235,149	239,149	237,149	243,149	(2,000)	(4,000)	230,117	226,272	3,845	(5,031)	(9,031)
2013	243,059	248,059	242,059	249,059	1,000	(1,000)	247,209	241,223	5,986	4,150	(850)
2014	254,811	260,811	257,144	265,144	(2,332)	(4,332)	255,851	259,264	(3,413)	1,039	(4,961)
2015	257,043	266,043	253,043	263,043	4,000	3,000	267,120	265,022	2,098	10,078	1,078
2016	268,334	279,334	266,334	279,334	2,000	0	279,129	277,192	1,937	10,795	(205)
2017	296,396	311,396	289,396	306,396	7,000	5,000	328,636	325,050	3,586	32,240	17,240
2018	325,694	364,694	315,694	362,694	10,000	2,000	380,930	374,622	6,309	55,237	16,237
2019	353,398	404,398	335,398	393,398	18,000	11,000	452,066	434,835	17,232	98,668	47,668
2020	342,315	399,454	322,270	382,608	20,045	16,846	442,537	428,014	14,523	100,222	43,083
2021	395,737	466,647	396,000	477,334	(263)	(10,687)	456,657	482,861	(26,204)	60,919	(9,990)
2022	455,097	556,030	461,618	564,199	(6,520)	(8,169)	538,257	528,689	9,568	83,160	(17,773)
2023	510,582	630,711	508,518	612,633	2,064	18,078	561,623	563,691	(2,068)	51,041	(69,089)
2024	541,045	661,278					589,439			48,394	(71,839)
'93 to Current	8,602,287	9,236,029	8,017,948	8,563,916	43,294	10,835	9,153,106	8,523,389	40,278	550,820	(82,923)
'92 & Prior	1,559,607	1,559,774	1,559,003	1,559,249	604	525	1,561,728	1,562,188	(460)	2,121	1,954
Total	10,161,894	10,795,803	9,576,951	10,123,166	43,898	11,360	10,714,834	10,085,577	39,819	552,940	(80,969)

Washington Department of Labor & Industries

Total Permanent Disability Awards

Selected Ultimate Loss

Data Evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Adjusted Paid Loss	Methodology Indications			Selected	Adjusted Selected Ultimate Loss Low	Adjusted Selected Ultimate Loss High	Ultimate TPD Awards	Adjusted Selected Loss Severity Low	Adjusted Selected Loss Severity High
		0.0% Incr Paid Future TPD	0.0% Incr Paid On Premium	0.0% Incr Paid On Available						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	128,610	129,223	129,223	129,223	129,223	129,200	129,300	711	181,716	181,857
1994	131,150	131,803	131,776	131,826	131,803	131,800	131,800	709	185,896	185,896
1995	133,375	134,187	134,011	134,297	134,187	134,100	134,200	717	187,029	187,169
1996	154,160	155,211	155,061	155,248	155,211	155,200	155,300	774	200,517	200,646
1997	194,804	196,730	196,054	197,028	196,730	196,600	196,800	918	214,161	214,379
1998	230,852	232,980	232,619	233,183	232,980	232,900	233,100	971	239,856	240,062
1999	246,180	248,579	248,534	248,782	248,579	248,500	248,700	1,055	235,545	235,735
2000	299,164	302,603	302,451	302,871	302,603	302,400	302,800	1,163	260,017	260,361
2001	321,398	326,512	325,610	326,918	326,512	326,300	326,800	1,204	271,013	271,429
2002	347,643	353,914	352,663	354,465	353,914	353,600	354,200	1,272	277,987	278,459
2003	352,929	359,590	359,024	360,014	359,590	359,300	359,900	1,204	298,422	298,920
2004	372,320	382,354	380,150	382,749	382,354	381,900	382,900	1,262	302,615	303,407
2005	346,220	358,677	356,267	358,552	358,677	358,100	359,300	1,231	290,902	291,877
2006	365,812	381,387	379,158	380,777	381,387	380,600	382,200	1,288	295,497	296,739
2007	371,911	394,328	390,300	392,002	394,328	393,200	395,400	1,359	289,330	290,949
2008	389,911	427,703	414,365	421,491	427,703	425,800	429,600	1,434	296,932	299,582
2009	321,115	360,713	350,365	354,618	360,713	358,700	362,700	1,157	310,026	313,483
2010	261,896	297,942	293,889	291,845	297,942	296,100	299,700	988	299,696	303,340
2011	245,484	290,923	285,736	283,513	290,923	289,000	293,000	917	315,158	319,520
2012	225,840	270,954	276,502	262,937	270,954	269,000	273,000	859	313,155	317,811
2013	221,994	272,612	285,215	272,237	272,612	270,000	275,000	848	318,530	324,429
2014	216,428	280,086	300,857	276,868	280,086	277,000	283,000	829	334,284	341,524
2015	187,040	275,115	302,983	274,997	275,115	271,000	280,000	824	328,897	339,819
2016	175,956	284,219	321,363	284,010	284,219	279,000	290,000	838	333,082	346,215
2017	160,910	309,383	356,779	319,672	309,383	302,000	317,000	825	365,907	384,082
2018	152,537	348,793	403,408	364,560	348,793	329,000	368,000	893	368,339	412,003
2019	123,007	380,307	441,211	419,146	380,307	355,000	406,000	910	390,092	446,134
2020	79,693	367,612	449,765	408,689	367,612	341,137	398,276	838	407,088	475,273
2021	41,370	365,473	483,580	423,977	424,343	394,917	465,826	779	507,178	598,245
2022	8,153	391,354	533,883	460,991	497,437	454,648	555,580	795	571,928	698,898
2023	99	427,744	589,071	549,476	569,273	510,582	630,711	817	625,180	772,272
2024	0	464,480	623,699	573,254	598,477	541,045	661,278	844	640,794	783,193
Totals	6,807,962	9,903,490	10,785,572	10,330,216	10,343,969	10,047,629	10,681,372	31,232		

					Ultimate Paid Counts	
Covid-19 Provision:						
(2) Section AF-I, Exhibit 13	2020	2,207	2,137	2,276	1,514	5
(3) Section AF-I, Exhibit 15 Col (6); Applying 0.0% Residual Severity Trend	2021	5,372	4,917	5,826	823	10
(4) Section AF-I, Exhibit 15 Col (10); Applying 0.0% Residual Rate Trend	2022	5,114	4,648	5,580	450	8
(5) Section AF-I, Exhibit 15 Col (14); Applying 0.0% Residual Rate Trend	2023	647	582	711	0	1
(6) Selected by Deloitte	2024	1,161	1,045	1,278	0	2
(7) Selected by Deloitte						
(8) Section AF-I, Exhibit 4 Col (9)	Total	14,500	13,329	15,672	2,788	25
(9) = (6) / (8) * 1,000						
(10) = (7) / (8) * 1,000						

Washington Department of Labor & Industries

Total Permanent Disability Awards

Selected Ultimate Claim Count

Data Evaluated as of @06/30/24
TPD Awards

Accident Year Ending June 30	AF On-Level EP (000)	Ultimate Claim Count							Reported Claim Count	IBNR Claim Count	Selected Compensable Claims	Selected % of Compensable Claims	Selected Ultimate Frequency
		Reported Claim DF	Adj. Rep. Claim DF	Incremental Reported Claim	Expected Claims	Percentage of Available	Active Time Loss Current	Deloitte Selected Ultimate					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1993	918,379	710	710	710		711	5	711	706	5	39,149	1.8%	7.74
1994	938,645	711	708	711		709	2	709	707	2	38,349	1.8%	7.55
1995	951,919	715	716	716		717	6	717	711	6	36,775	1.9%	7.53
1996	962,268	775	771	776		774	5	774	769	5	35,335	2.2%	8.04
1997	1,016,993	912	916	912		918	14	918	904	14	35,599	2.6%	9.03
1998	1,048,992	970	967	970		971	11	971	960	11	35,743	2.7%	9.26
1999	1,087,690	1,057	1,051	1,057		1,055	11	1,055	1,044	11	35,659	3.0%	9.70
2000	1,136,135	1,165	1,157	1,164		1,163	15	1,163	1,148	15	35,205	3.3%	10.24
2001	1,121,311	1,202	1,197	1,200		1,204	23	1,204	1,181	23	33,021	3.6%	10.74
2002	1,072,400	1,270	1,264	1,266		1,272	28	1,272	1,244	28	31,097	4.1%	11.86
2003	1,077,786	1,206	1,196	1,202		1,204	27	1,204	1,177	27	29,841	4.0%	11.17
2004	1,099,392	1,258	1,253	1,252		1,262	41	1,262	1,221	41	30,593	4.1%	11.48
2005	1,166,316	1,226	1,219	1,222		1,230	48	1,231	1,183	48	30,503	4.0%	10.55
2006	1,227,549	1,284	1,271	1,278		1,285	58	1,288	1,230	58	31,708	4.1%	10.49
2007	1,274,094	1,351	1,336	1,344		1,350	77	1,359	1,282	77	31,962	4.3%	10.67
2008	1,308,588	1,396	1,403	1,388		1,412	124	1,434	1,310	124	31,080	4.6%	10.96
2009	1,180,105	1,121	1,130	1,122		1,138	121	1,157	1,036	121	27,592	4.2%	9.80
2010	1,059,843	967	958	973		969	111	988	877	111	24,716	4.0%	9.32
2011	1,055,203	881	882	896		895	136	917	781	136	23,911	3.8%	8.69
2012	1,076,052	843	817	868		835	135	859	724	135	23,061	3.7%	7.98
2013	1,122,206	840	828	875		847	191	848	697	151	23,008	3.7%	7.55
2014	1,177,990	819	795	873		820	225	829	646	183	23,822	3.5%	7.03
2015	1,245,449	793	806	873		825	329	824	582	242	23,687	3.5%	6.62
2016	1,304,176	801	810	901		838	416	838	540	298	23,713	3.5%	6.42
2017	1,365,414	746	835	894		853	591	825	447	378	23,682	3.5%	6.04
2018	1,413,830	815	897	968		933	785	893	412	481	23,560	3.8%	6.32
2019	1,445,720	789	962	980		1,001	1,125	910	313	597	23,021	4.0%	6.29
2020	1,410,860	693	862	944	777	925	1,298	833	194	639	20,778	4.0%	5.90
2021	1,420,901	528	811	931	806	894	1,581	769	84	685	21,537	3.6%	5.41
2022	1,473,958	378	807	975	787	927	2,151	787	22	765	21,032	3.7%	5.34
2023	1,527,694	138	862	1,015	816	1,050	3,539	816	1	815	21,805	3.7%	5.34
2024	1,534,441	0	774	1,022	843	1,043	7,253	843	0	843	22,525	3.7%	5.49
Totals	38,222,294	28,362	30,973	32,277		32,029	20,482	31,207	24,133	7,074	913,067		
2011-2024	18,573,893	9,064	11,748	13,014		12,685		11,790	'92 & Prior	20			
1993-2021	33,686,202	27,846	28,530	29,266		29,009	7,539	28,761	Total IBNR	7,093	Selected:	3.7%	

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

Washington Department of Labor & Industries

Total Permanent Disability Awards
Reported Claim Count Development Method

Data Evaluated as of @06/30/24

Accident
Year
Ending
June 30

TPD Awards

Months of Development

1993	0	1	9	33	67	116	176	267	344	416	492	544	585	597	622	643	655	663	671	676	685	691	693	698	698	699	701	704	706	706	706	706
1994	0	4	13	39	78	124	209	293	356	456	503	533	560	591	610	628	644	650	659	669	677	684	691	696	701	702	704	705	705	707	707	707
1995	0	1	5	30	80	146	249	313	402	461	510	541	576	598	628	644	654	667	676	685	692	698	703	703	705	707	709	709	709	709	709	
1996	0	1	7	31	105	196	283	407	482	525	564	604	637	664	687	697	705	726	739	748	754	758	761	763	765	767	768	769	769	769	769	
1997	0	3	21	95	193	281	423	517	568	623	672	719	757	789	818	834	851	865	876	885	889	892	893	894	899	901	902	904				
1998	0	2	26	100	180	310	418	497	546	623	706	756	788	812	844	879	902	915	931	940	943	947	951	956	958	958	960					
1999	0	7	43	114	260	373	466	540	633	715	795	845	873	897	942	968	989	1,005	1,011	1,019	1,024	1,031	1,033	1,038	1,039	1,044						
2000	0	11	42	159	280	393	493	608	739	833	896	931	967	1,021	1,046	1,066	1,083	1,099	1,107	1,120	1,129	1,137	1,140	1,145	1,148							
2001	0	7	87	214	343	431	572	706	808	895	937	975	1,038	1,077	1,109	1,120	1,142	1,150	1,160	1,164	1,169	1,177	1,181	1,181								
2002	2	21	87	197	296	474	635	773	853	917	966	1,040	1,087	1,137	1,162	1,186	1,204	1,213	1,221	1,232	1,236	1,241	1,244									
2003	5	14	77	157	318	471	609	719	802	863	953	1,001	1,048	1,073	1,104	1,124	1,139	1,151	1,165	1,172	1,175	1,177										
2004	7	17	72	231	407	554	653	745	825	923	1,002	1,057	1,083	1,123	1,144	1,170	1,186	1,200	1,207	1,213	1,221											
2005	1	10	72	197	351	479	577	675	823	896	977	1,015	1,051	1,080	1,116	1,139	1,154	1,166	1,177	1,183												
2006	0	7	81	241	377	503	594	767	855	944	1,024	1,088	1,122	1,159	1,179	1,196	1,210	1,218	1,230													
2007	0	12	110	229	367	488	664	791	906	990	1,061	1,113	1,161	1,203	1,223	1,243	1,262	1,282														
2008	0	24	109	240	352	535	699	816	926	1,012	1,088	1,154	1,191	1,228	1,257	1,291	1,310															
2009	0	13	84	161	360	492	600	693	787	862	912	953	980	1,000	1,019	1,036																
2010	0	5	30	152	255	389	502	604	659	703	758	802	830	855	877																	
2011	0	0	57	171	282	374	468	544	609	657	695	731	756	781																		
2012	0	12	65	144	268	369	457	534	586	626	665	699	724																			
2013	0	6	49	144	255	331	432	504	568	612	655	697																				
2014	0	11	48	138	225	314	405	495	548	601	646																					
2015	0	6	55	116	208	305	379	453	522	582																						
2016	0	8	61	137	233	309	384	477	540																							
2017	0	4	41	104	185	267	361	447																								
2018	0	2	32	123	204	313	412																									
2019	0	6	41	109	200	313																										
2020	0	3	23	95	194																											
2021	0	1	22	84																												
2022	0	2	22																													
2023	0	1																														
2024	0																															

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1993		9.000	3.667	2.030	1.731	1.517	1.517	1.288	1.209	1.183	1.106	1.075	1.021	1.042	1.034	1.019	1.012	1.012	1.007	1.013	1.009	1.003	1.007	1.000	1.001	1.003	1.004	1.003	1.000	1.000	1.000	
1994		3.250	3.000	2.000	1.590	1.685	1.402	1.215	1.281	1.103	1.060	1.051	1.055	1.032	1.030	1.025	1.009	1.014	1.015	1.012	1.010	1.010	1.007	1.007	1.007	1.001	1.003	1.001	1.000	1.003	1.000	
1995		5.000	6.000	2.667	1.825	1.705	1.257	1.284	1.147	1.106	1.061	1.065	1.038	1.050	1.025	1.016	1.020	1.013	1.013	1.010	1.009	1.007	1.000	1.003	1.003	1.003	1.000	1.000	1.000	1.003		
1996		7.000	4.429	3.387	1.867	1.444	1.438	1.184	1.089	1.069	1.077	1.055	1.042	1.035	1.015	1.011	1.030	1.018	1.012	1.008	1.005	1.004	1.003	1.003	1.003	1.001	1.001	1.001	1.000			
1997		7.000	4.524	2.032	1.456	1.505	1.222	1.099	1.097	1.079	1.070	1.053	1.042	1.037	1.020	1.020	1.016	1.013	1.010	1.005	1.003	1.001	1.001	1.006	1.002	1.001	1.002					
1998		13.000	3.846	1.800	1.722	1.348	1.189	1.099	1.141	1.133	1.071	1.042	1.030	1.039	1.041	1.026	1.014	1.017	1.010	1.003	1.004	1.004	1.005	1.002	1.000	1.002						
1999		6.143	2.651	2.281	1.435	1.249	1.159	1.172	1.130	1.112	1.063	1.033	1.027	1.050	1.028	1.022	1.016	1.006	1.008	1.005	1.007	1.002	1.005	1.001	1.005							
2000		3.818	3.786	1.761	1.404	1.254	1.233	1.215	1.127	1.076	1.039	1.039	1.056	1.024	1.019	1.016	1.015	1.007	1.012	1.008	1.007	1.003	1.004	1.003								
2001		12.429	2.460	1.603	1.257	1.327	1.234	1.144	1.108	1.047	1.041	1.065	1.038	1.030	1.010	1.020	1.007	1.009	1.003	1.004	1.007	1.003	1.000									
2002	10.500	4.143	2.264	1.503	1.601	1.340	1.217	1.103	1.075	1.053	1.077	1.045	1.046	1.022	1.021	1.015	1.007	1.007	1.009	1.003	1.004	1.002										
2003	2.800	5.500	2.039	2.025	1.481	1.293	1.181	1.115	1.076	1.104	1.050	1.047	1.024	1.029	1.018	1.013	1.011	1.012	1.006	1.003	1.002											
2004	2.429	4.235	3.208	1.762	1.361	1.179	1.141	1.107	1.119	1.086	1.055	1.025	1.037	1.019	1.023	1.014	1.012	1.006	1.005	1.007												
2005	10.000	7.200	2.736	1.782	1.365	1.205	1.170	1.219	1.089	1.090	1.039	1.035	1.026	1.033	1.021	1.013	1.010	1.009	1.005													
2006		11.571	2.975	1.564	1.334	1.181	1.291	1.115	1.104	1.085	1.063	1.031	1.033	1.017	1.014	1.012	1.007	1.010														
2007		9.167	2.082	1.603	1.330	1.361	1.191	1.145	1.093	1.072	1.049	1.043	1.036	1.017	1.016	1.015	1.016															
2008		4.542	2.202	1.467	1.520	1.307	1.167	1.135	1.093	1.075	1.061	1.032	1.031	1.024	1.027	1.015																
2009		6.462	1.917	2.236	1.367	1.220	1.155	1.136	1.095	1.058	1.045	1.028	1.020	1.019	1.017																	
2010		6.000	5.067	1.678	1.525	1.290	1.203	1.091	1.067	1.078	1.058	1.035	1.030	1.026																		
2011			3.000	1.649	1.326	1.251	1.162	1.119	1.079	1.058	1.055	1.034	1.033																			
2012		5.417	2.215	1.861	1.377	1.238	1.087	1.068	1.062	1.051	1.036																					
2013		8.167	1.939	1.771	1.298	1.305	1.167	1.077	1.087	1.048																						
2014		4.364	2.875	1.630	1.396	1.290	1.222	1.107	1.097	1.075																						
2015		9.167	2.109	1.793	1.466	1.243	1.195	1.152	1.115																							
2016		7.625	2.246	1.701	1.326	1.275	1.211	1.132																								
2017		10.250	2.537	1.779	1.443	1.352	1.238																									
2018		16.000	3.844	1.659	1.534	1.316																										
2019		6.833	2.659	1.835	1.565																											
2020		7.667	4.130	2.042																												
2021		22.000	3.818																													
2022		11.000																														
2023																																
2024																																
Std 5 yr avg		10.000	3.239	1.789	1.463	1.294	1.205	1.122	1.086	1.072	1.051	1.033	1.030	1.020	1.019	1.014	1.011	1.009	1.006	1.005	1.005	1.003	1.003	1.003	1.003	1.002	1.002	1.002	1.001	1.002	1.000	1.000
Std 10 yr avg		8.041	2.732	1.760	1.419	1.273	1.185	1.125	1.089	1.074	1.052	1.035	1.032	1.023	1.019	1.015	1.011	1.009	1.008	1.005	1.006	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.002	1.000	1.000
Std 20 yr avg	18.750	7.061	2.607	1.721	1.405	1.270	1.194	1.132	1.097	1.079	1.056	1.042	1.035	1.029	1.021	1.017	1.013	1.010	1.008	1.006	1.006	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.002	1.000	1.000
Std 3 yr avg		11.167	3.349	1.829	1.516	1.313	1.214	1.130	1.096	1.074	1.050	1.035	1.027	1.023	1.020	1.014	1.011	1.008	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.001	1.000	1.002	1.000	1.000	1.000	
for Selected	12.538	8.600	2.869	1.749	1.399	1.275	1.182	1.123	1.088	1.076	1.052	1.036	1.032	1.023	1.020	1.016	1.011	1.010	1.008	1.006	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.005
12		24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	18.750	8.041	2.732	1.760	1.419	1.273	1.185	1.125	1.089	1.074	1.052	1.035	1.032	1.023	1.019	1.015	1.011	1.009	1.008	1.005	1.006	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.002	1.000	1.000	1.006
Cumulative	2.590.688	138.170	17.184	6.289	3.574	2.520	1.979	1.669	1.484	1.362	1.268	1.205	1.164	1.128	1.102	1.082	1.066	1.054	1.044	1.036	1.031	1.025	1.021	1.018	1.015	1.012	1.010	1.008	1.008	1.006	1.006	
Notes																																

Washington Department of Labor & Industries

Total Permanent Disability Awards

Reported Claim Count Development Method - Alternative

Data Evaluated as of 6/06/30/24
Active Time Loss Claims Plus YTD TPD Awards

Accident
Year
Ending
June 30

Months of Development

June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1993	14,054	4,075	2,371	1,578	1,209	966	892	813	758	739	736	731	737	725	730	719	721	726	726	723	724	719	717	715	712	709	711	710	712	710	711	711
1994	13,909	4,203	2,338	1,535	1,104	948	841	748	749	768	749	730	720	728	717	726	725	727	723	725	719	717	714	716	716	712	712	710	710	710	709	
1995	13,069	4,203	2,338	1,535	1,104	948	841	748	749	768	749	730	720	728	717	726	725	727	723	725	719	717	714	716	716	712	712	710	710	710	709	
1996	12,944	3,851	2,159	1,461	1,093	895	867	878	856	835	804	800	787	788	786	782	780	782	779	779	778	774	777	775	777	776	775	774	774			
1997	13,095	3,975	2,298	1,521	1,193	1,080	1,064	1,010	999	974	956	945	942	929	933	927	923	927	924	923	919	920	918	918	921	920	919	918				
1998	13,187	4,166	2,350	1,596	1,314	1,185	1,104	1,046	1,016	1,010	1,009	1,003	990	990	1,001	999	994	983	981	979	974	973	970	972	972	971	971					
1999	13,069	4,075	2,300	1,701	1,522	1,339	1,239	1,149	1,167	1,117	1,123	1,103	1,091	1,080	1,073	1,069	1,071	1,072	1,064	1,060	1,058	1,057	1,054	1,054	1,052	1,055						
2000	13,068	4,248	2,611	2,093	1,680	1,454	1,361	1,302	1,269	1,266	1,235	1,230	1,229	1,202	1,193	1,185	1,176	1,170	1,169	1,166	1,165	1,164	1,165	1,165	1,165	1,163						
2001	12,391	4,420	2,832	2,135	1,806	1,543	1,462	1,405	1,378	1,351	1,321	1,291	1,286	1,264	1,251	1,233	1,232	1,222	1,220	1,208	1,209	1,206	1,208	1,208	1,204							
2002	12,038	4,565	2,860	2,138	1,769	1,591	1,483	1,490	1,464	1,441	1,418	1,394	1,356	1,344	1,317	1,302	1,293	1,291	1,281	1,276	1,270	1,267	1,272									
2003	11,342	4,407	2,672	1,994	1,665	1,489	1,454	1,420	1,383	1,348	1,317	1,280	1,260	1,246	1,228	1,216	1,210	1,209	1,205	1,200	1,200	1,204										
2004	11,977	4,414	2,784	2,105	1,766	1,679	1,581	1,533	1,462	1,408	1,375	1,362	1,326	1,307	1,283	1,282	1,280	1,274	1,268	1,266	1,262											
2005	11,949	4,441	2,780	2,071	1,876	1,751	1,628	1,524	1,458	1,399	1,363	1,310	1,285	1,259	1,259	1,250	1,252	1,240	1,234	1,231												
2006	12,396	4,465	2,827	2,279	2,061	1,826	1,691	1,601	1,536	1,452	1,411	1,377	1,337	1,309	1,310	1,299	1,297	1,292	1,288													
2007	12,052	4,683	3,229	2,588	2,260	1,967	1,768	1,691	1,596	1,522	1,487	1,428	1,393	1,383	1,373	1,370	1,368	1,359														
2008	12,001	5,187	3,672	2,933	2,400	2,054	1,868	1,734	1,631	1,552	1,486	1,450	1,428	1,432	1,430	1,429	1,434															
2009	10,808	4,922	3,211	2,469	2,093	1,756	1,566	1,412	1,351	1,292	1,242	1,215	1,185	1,177	1,170	1,157																
2010	9,646	4,194	2,645	2,064	1,733	1,469	1,266	1,173	1,097	1,043	1,018	1,015	1,001	990	988																	
2011	9,299	3,815	2,454	1,907	1,555	1,328	1,157	1,071	1,006	971	955	938	930	917																		
2012	8,809	3,733	2,390	1,757	1,454	1,219	1,070	993	955	926	895	866	859																			
2013	8,739	3,761	2,394	1,813	1,503	1,218	1,095	993	951	905	896	888																				
2014	8,849	3,799	2,395	1,749	1,411	1,188	1,048	989	935	914	871																					
2015	8,254	3,542	2,186	1,582	1,297	1,117	1,033	978	931	911																						
2016	8,281	3,374	2,126	1,538	1,287	1,157	1,020	982	956																							
2017	7,981	3,167	2,021	1,515	1,326	1,175	1,084	1,038																								
2018	7,771	3,176	2,010	1,667	1,430	1,293	1,197																									
2019	7,288	3,225	2,284	1,825	1,598	1,438																										
2020	6,570	3,107	2,132	1,669	1,492																											
2021	6,872	3,058	2,074	1,665																												
2022	6,669	3,023	2,173																													
2023	6,749	3,540																														
2024	7,253																															

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1993	0.290	0.582	0.666	0.766	0.799	0.923	0.911	0.932	0.975	0.996	0.993	1.008	0.984	1.007	0.985	1.003	1.006	1.001	0.996	1.001	0.993	0.997	0.997	0.996	0.996	1.000	0.999	1.003	0.997	1.001	1.000	
1994	0.294	0.556	0.657	0.748	0.819	0.969	1.013	0.975	0.975	0.963	0.995	0.984	1.001	0.997	0.995	0.997	1.003	0.996	1.000	0.999	0.995	1.004	0.997	1.003	0.999	0.999	0.999	1.000	0.997	1.000	0.999	
1995	0.288	0.567	0.669	0.775	0.799	0.908	0.972	0.965	0.981	1.003	0.989	1.001	0.976	1.014	0.999	0.992	0.993	0.996	0.990	0.999	0.999	1.000	0.997	0.997	1.001	1.001	0.999	1.001	1.000	0.996		
1996	0.298	0.561	0.677	0.748	0.819	0.969	1.013	0.975	0.975	0.963	0.995	0.984	1.001	0.997	0.995	0.997	1.003	0.996	1.000	0.999	0.995	1.004	0.997	1.003	0.999	0.999	0.999	1.000				
1997	0.304	0.578	0.662	0.784	0.905	0.985	0.949	0.989	0.975	0.982	0.988	0.997	0.986	1.004	0.994	0.996	1.004	0.997	0.999	0.996	1.001	0.998	1.000	1.003	0.999	0.999	0.999	0.999				
1998	0.316	0.564	0.679	0.823	0.902	0.932	0.947	0.971	0.994	0.999	0.994	0.987	1.000	1.011	0.998	0.995	0.989	0.998	0.998	0.995	0.999	0.997	1.002	1.000	0.999	1.000						
1999	0.312	0.564	0.740	0.895	0.880	0.925	0.927	1.016	0.957	1.005	0.982	0.989	0.990	0.994	0.992	0.996	1.002	1.001	0.993	0.996	0.998	0.999	0.997	1.000	0.998	1.003						
2000	0.325	0.615	0.767	0.839	0.865	0.936	0.957	0.974	1.014	0.960	0.996	0.999	0.978	0.993	0.993	0.992	0.995	0.999	0.997	0.999	0.999	1.001	1.000	0.998								
2001	0.357	0.641	0.754	0.846	0.854	0.948	0.961	0.981	0.980	0.978	0.977	0.996	0.983	0.990	0.986	0.999	0.992	0.998	0.990	1.001	0.998	1.002	0.997									
2002	0.379	0.627	0.748	0.827	0.899	0.932	1.005	0.983	0.984	0.984	0.983	0.973	0.991	0.980	0.989	0.993	0.998	0.992	0.996	0.995	0.998	1.004										
2003	0.389	0.606	0.746	0.835	0.894	0.976	0.977	0.974	0.975	0.977	0.972	0.984	0.989	0.986	0.990	0.995	0.999	0.997	0.996	1.000	1.003											
2004	0.369	0.631	0.756	0.839	0.951	0.942	0.970	0.954	0.963	0.977	0.991	0.974	0.986	0.982	0.999	0.998	0.995	0.995	0.998	0.997												
2005	0.372	0.626	0.745	0.806	0.933	0.930	0.936	0.957	0.974	0.961	0.981	0.980	0.993	0.993	0.993	1.002	0.990	0.995	0.998	0.997												
2006	0.360	0.633	0.806	0.904	0.886	0.926	0.947	0.959	0.945	0.972	0.976	0.971	0.979	1.001	0.992	0.998	0.996	0.997														
2007	0.389	0.690	0.801	0.873	0.870	0.899	0.956	0.944	0.954	0.977	0.960	0.975	0.993	0.993	0.998	0.999	0.993															
2008	0.432	0.708	0.799	0.818	0.856	0.909	0.928	0.941	0.952	0.957	0.976	0.985	1.003	0.999	0.999	1.003																
2009	0.455	0.652	0.769	0.848	0.839	0.892	0.902	0.957	0.951	0.956	0.981	0.978	0.975	0.993	0.994	0.989																
2010	0.410	0.631	0.780	0.846	0.862	0.927	0.926	0.963	0.967	0.968	0.989	0.986	0.998	0.998	0.998																	
2011	0.410	0.643	0.777	0.815	0.854	0.871	0.926	0.939	0.965	0.984	0.982	0.991	0.986																			
2012	0.424	0.640	0.735	0.828	0.838	0.878	0.928	0.962	0.970	0.956	0.979	0.992																				
2013	0.430	0.637	0.757	0.829	0.810	0.899	0.907	0.958	0.952	0.990	0.991																					
2014	0.429	0.630	0.730	0.807	0.842	0.882	0.944	0.945	0.978	0.953																						
2015	0.429	0.617	0.820	0.724	0.820	0.861	0.947	0.952	0.947																							
2016	0.407	0.630	0.723	0.837	0.899	0.882	0.963	0.974																								
2017	0.397	0.638	0.750	0.875	0.886	0.923	0.958																									
2018	0.409	0.633	0.829	0.858	0.904	0.926																										
2019	0.443	0.708	0.799	0.876	0.900																											
2020	0.473	0.686	0.763	0.894																												
2021	0.445	0.678	0.803																													
2022	0.453	0.719																														
2023	0.525																															
2024																																
Wtd 5 yr avg	0.467	0.685	0.793	0.868	0.891	0.908	0.943	0.958	0.968	0.972	0.985	0.985	0.994	0.997	0.994	1.000	0.995	0.995	0.996	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 10 yr avg	0.438	0.656	0.762	0.843	0.864	0.893	0.931	0.949	0.958	0.970	0.978	0.981	0.989	0.992	0.993	0.998	0.995	0.996	0.997	0.998	0.999	1.000	0.999	0.999	0.999	1.000	0.998	1.001	0.998	1.000	1.000	
Wtd 20 yr avg	0.419	0.651	0.769	0.849	0.875	0.914	0.946	0.963	0.968	0.976	0.981	0.985	0.989	0.995	0.994	0.998	0.997	0.996	0.997	0.998	0.999	1.000	0.999	0.999	0.999	1.000	0.998	1.001	0.998	1.000	1.000	
Wtd 3 yr avg	0.474	0.694	0.795	0.876	0.879	0.911	0.956	0.957	0.969	0.966	0.984	0.990	0.990	0.992	0.996	1.000	0.993	0.996	0.997	0.997	0.999	1.002	0.999	0.999	1.000	0.999	0.999	1.000	0.998	1.000	1.000	
Prior Selected	0.439	0.649	0.760	0.838	0.856	0.892	0.922	0.934	0.957	0.972	0.976	0.979	0.989	0.992	0.994	0.997	0.996	0.996	0.996	0.997	0.998	0.999	1.000	0.999	0.999	1.000	0.998	1.001	0.999	1.001	0.999	0.993
Selected	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Duration Growth	0.438	0.656	0.762	0.843	0.864	0.893	0.931	0.949	0.958	0.970	0.978	0.981	0.989	0.992	0.993	0.998	0.995	0.996	0.997	0.998	0.999	1.000	0.999	0.999	0.999	1.000	0.998	1.001	0.998	1.000	1.000	0.999
	0.407	0.644	0.731	0.847	0.578	0.669	0.749	0.805	0.848	0.885	0.912	0.933	0.951	0.962	0.970	0.977	0.978	0.983	0.987	0.990	0.993	0.994	0.994	0.995	0.995	0.996	0.996	0.997	0.996	0.999	0.999	0.999

Washington Department of Labor & Industries

Total Permanent Disability Awards

Incremental TPD Awards to On-Level Earned Premium

Data Evaluated as of @06/30/24

Incremental TPD Awards

Accident
Year
Ending
June 30

Ending 1993	Periods																																
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	
1994	0	1	8	24	34	49	60	91	77	72	76	52	41	12	25	21	12	8	8	5	9	6	2	5	0	1	2	3	2	0	0	0	
1995	0	4	9	26	39	46	85	84	63	100	47	30	27	31	19	18	16	6	9	10	8	7	7	5	5	1	2	1	0	2	0	0	
1996	0	1	4	25	50	66	103	64	89	59	49	31	35	22	30	16	10	13	9	9	7	6	5	0	2	2	2	0	0	2	0	0	
1997	0	1	6	24	74	91	87	124	75	43	36	43	33	27	23	10	8	21	13	9	6	4	3	2	2	2	2	1	0	1	0	0	
1998	0	3	18	74	98	88	142	94	51	55	49	47	38	32	29	16	17	14	11	9	4	3	1	1	5	2	1	2	1	1	0	0	
1999	0	6	24	74	80	130	108	79	49	77	83	50	32	24	32	35	23	13	16	9	3	4	4	5	2	0	2	1	1	1	0	0	
2000	0	7	36	71	146	113	93	74	93	82	80	50	28	24	45	26	21	16	6	8	5	7	2	5	1	5	2	2	1	2	1	0	
2001	0	11	31	117	121	113	100	115	131	94	63	35	36	54	25	20	17	16	8	13	9	8	3	5	3	2	2	2	1	2	1	0	
2002	2	19	66	110	99	178	161	138	80	64	49	74	47	50	25	24	18	9	8	11	4	5	3	3	3	2	2	2	1	2	1	0	
2003	5	9	63	80	161	153	138	110	83	61	90	48	47	25	31	20	15	12	14	7	3	2	3	3	3	2	2	2	1	2	1	0	
2004	7	10	55	159	176	147	99	92	80	98	79	55	26	40	21	26	16	14	7	6	8	6	3	3	3	2	2	2	1	2	1	0	
2005	1	9	62	125	154	128	98	98	148	73	81	38	36	29	36	23	15	12	11	6	6	6	3	3	3	3	2	2	1	2	1	0	
2006	0	7	74	160	136	126	91	173	88	89	80	64	34	37	20	17	14	8	12	8	6	7	4	4	3	3	2	2	1	2	1	0	
2007	0	12	98	119	138	121	176	127	115	84	71	52	48	42	20	20	19	20	12	8	7	7	4	4	3	3	2	2	1	2	1	0	
2008	0	24	85	131	112	183	164	117	110	86	76	66	37	37	29	34	19	15	12	8	7	7	4	4	3	3	2	2	1	2	1	0	
2009	0	13	71	79	77	199	132	108	93	94	75	50	41	27	20	19	17	16	13	11	7	6	6	3	3	3	2	2	1	2	1	0	
2010	0	5	25	122	103	134	113	102	55	44	55	44	28	25	22	19	14	12	10	7	6	6	3	3	3	2	2	2	1	2	1	0	
2011	0	0	57	114	111	92	94	76	65	48	38	36	25	25	19	19	14	12	10	6	6	6	3	3	3	2	2	2	1	2	1	0	
2012	0	12	53	79	124	101	88	77	52	40	39	34	25	27	20	19	15	12	10	7	6	6	3	3	3	2	2	2	1	2	1	0	
2013	0	6	43	95	111	76	101	72	64	44	53	32	28	28	20	20	15	13	10	7	6	6	3	3	3	2	2	2	1	2	1	0	
2014	0	11	37	90	87	89	91	90	53	53	45	40	29	30	21	21	16	13	11	7	6	6	3	3	3	2	2	2	1	2	1	0	
2015	0	6	49	61	92	97	74	74	69	60	52	42	31	32	23	22	17	14	11	8	7	7	4	4	3	3	2	2	1	2	1	0	
2016	0	8	53	76	96	76	85	83	63	56	55	44	33	33	24	24	18	15	12	8	7	7	4	4	3	3	2	2	1	2	1	0	
2017	0	4	37	63	81	82	94	86	69	59	57	46	34	35	25	25	19	15	13	8	7	7	4	4	3	3	2	2	1	2	1	0	
2018	0	2	30	91	81	109	99	92	72	61	59	48	35	36	26	25	19	16	13	9	7	8	4	4	3	3	2	2	1	2	1	1	
2019	0	6	35	68	91	113	98	94	73	62	61	49	36	37	26	26	20	16	13	9	8	8	4	4	4	3	2	2	1	2	1	1	
2020	0	3	20	72	99	99	96	92	72	61	59	48	35	36	26	25	19	16	13	9	7	8	4	4	3	3	2	2	1	2	1	1	
2021	0	1	21	62	92	100	97	93	72	61	60	48	36	36	26	26	19	16	13	9	7	8	4	4	4	3	2	2	1	2	1	1	
2022	0	2	20	74	95	104	100	96	75	64	62	50	37	37	27	27	20	17	14	9	8	8	4	4	4	3	2	2	1	2	1	1	
2023	0	1	27	77	99	108	104	100	78	66	64	52	38	39	28	28	21	17	14	9	8	8	4	5	4	3	2	2	1	2	1	1	
2024	0	3	27	77	99	108	104	100	78	66	64	52	38	39	28	28	21	17	14	9	8	8	4	5	4	3	2	2	1	2	1	1	

Incremental TPD Awards to On-Level Earned Premium

Period	Periods																																
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	
1993	0.000	0.011	0.087	0.261	0.370	0.534	0.653	0.991	0.838	0.784	0.828	0.566	0.446	0.131	0.272	0.229	0.131	0.087	0.087	0.054	0.098	0.065	0.022	0.054	0.000	0.011	0.022	0.033	0.022	0.000	0.000	0.000	0.004
1994	0.000	0.043	0.096	0.277	0.415	0.490	0.906	0.895	0.671	1.065	0.501	0.320	0.288	0.330	0.202	0.192	0.170	0.064	0.096	0.107	0.085	0.075	0.075	0.053	0.053	0.011	0.021	0.011	0.000	0.021	0.000	0.004	
1995	0.000	0.011	0.042	0.263	0.525	0.693	1.082	0.672	0.935	0.620	0.515	0.326	0.368	0.231	0.315	0.168	0.105	0.137	0.095	0.095	0.074	0.063	0.053	0.000	0.021	0.021	0.021	0.000	0.000	0.021	0.005	0.004	
1996	0.000	0.010	0.062	0.249	0.769	0.946	0.904	1.289	0.779	0.447	0.374	0.447	0.343	0.281	0.239	0.104	0.083	0.218	0.135	0.094	0.062	0.042	0.031	0.021	0.021	0.010	0.010	0.000	0.014	0.005	0.004		
1997	0.000	0.029	0.177	0.728	0.964	0.865	1.396	0.924	0.501	0.541	0.482	0.462	0.374	0.315	0.285	0.157	0.167	0.138	0.108	0.088	0.039	0.029	0.010	0.010	0.049	0.020	0.010	0.020	0.005	0.014	0.005	0.004	
1998	0.000	0.019	0.229	0.705	0.763	1.239	1.030	0.753	0.467	0.734	0.791	0.477	0.305	0.229	0.305	0.334	0.219	0.124	0.153	0.086	0.029	0.038	0.038	0.048	0.019	0.000	0.019	0.015	0.005	0.014	0.005	0.004	
1999	0.000	0.064	0.331	0.653	1.342	1.039	0.855	0.680	0.855	0.754	0.736	0.460	0.257	0.221	0.414	0.239	0.193	0.147	0.055	0.074	0.046	0.064	0.018	0.044	0.009	0.046	0.016	0.015	0.005	0.014	0.005	0.004	
2000	0.000	0.097	0.273	1.030	1.065	0.995	0.880	1.012	1.153	0.827	0.555	0.308	0.317	0.475	0.220	0.176	0.150	0.141	0.070	0.114	0.079	0.070	0.026	0.044	0.026	0.022	0.016	0.015	0.005	0.014	0.005	0.004	
2001	0.000	0.062	0.713	1.133	1.150	0.785	1.257	1.195	0.910	0.776	0.375	0.339	0.562	0.348	0.285	0.098	0.196	0.071	0.089	0.036	0.045	0.071	0.036	0.000	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004	
2002	0.019	0.177	0.615	1.026	0.923	1.660	1.501	1.287	0.746	0.597	0.457	0.690	0.466	0.233	0.224	0.168	0.084	0.075	0.103	0.037	0.047	0.029	0.030	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004		
2003	0.046	0.084	0.585	0.742	1.494	1.420	1.280	1.021	0.770	0.566	0.835	0.445	0.436	0.232	0.288	0.186	0.139	0.111	0.130	0.065	0.028	0.019	0.029	0.030	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004	
2004	0.064	0.091	0.500	1.446	1.601	1.337	0.900	0.837	0.728	0.891	0.719	0.500	0.348	0.232	0.305	0.146	0.127	0.153	0.086	0.029	0.038	0.038	0.048	0.019	0.000	0.019	0.015	0.005	0.014	0.005	0.004		
2005	0.009	0.077	0.532	1.072	1.320	1.097	0.840	1.269	0.698	0.626	0.694	0.425	0.409	0.236	0.289	0.197	0.139	0.103	0.094	0.051	0.053	0.055	0.029	0.030	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004	
2006	0.000	0.057	0.603	1.303	1.108	1.026	0.741	1.409	0.717	0.725	0.652	0.521	0.277	0.301	0.163	0.138	0.114	0.065	0.098	0.061	0.053	0.055	0.029	0.030	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004	
2007	0.000	0.094	0.769	0.934	1.083	0.950	1.381	0.997	0.903	0.659	0.557	0.408	0.377	0.330	0.157	0.157	0.149	0.157	0.092	0.061	0.053	0.055	0.029	0.030	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004	
2008	0.000	0.183	0.650	1.001	0.856	1.398	1.253	0.894	0.841	0.657	0.581	0.504	0.283	0.228	0.260	0.145	0.113	0.092	0.061	0.053	0.055	0.029	0.030	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004		
2009	0.000	0.110	0.602	0.652	1.696	1.119	0.915	0.788	0.797	0.636	0.424	0.347	0.229	0.169	0.141	0.161	0.144	0.137	0.113	0.092	0.061	0.053	0.055	0.029	0.030	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004
2010	0.000	0.047	1.151	0.972	1.086	1.066	1.216	0.964	0.819	0.644	0.518	0.366	0.236	0.208	0.137	0.113	0.092	0.061	0.053	0.055	0.029	0.030	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004			
2011	0.000	0.000	0.540	1.080	1.052	0.872	0.891	0.720	0.616	0.455	0.360	0.341	0.237	0.237	0.182	0.180	0.137	0.113	0.092	0.061	0.053	0.055	0.029	0.030	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004	
2012	0.000	0.112	0.493	0.734	1.152	0.939	0.818	0.716	0.483	0.372	0.362	0.316	0.232	0.253	0.182	0.180	0.137	0.113	0.092	0.061	0.053	0.055	0.029	0.030	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004	
2013	0.000	0.053	0.383	0.847	0.989	0.677	0.900	0.642	0.570	0.392	0.472	0.285	0.250	0.253	0.182	0.180	0.137	0.113	0.092	0.061	0.053	0.055	0.029	0.030	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004	
2014	0.000	0.093	0.314	0.764	0.739	0.756	0.773	0.764	0.450	0.450	0.382	0.250	0.253	0.253	0.182	0.180	0.137	0.113	0.092	0.061	0.053	0.055	0.029	0.030	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004	
2015	0.000	0.393	0.490	0.779	0.594	0.553	0.490	0.549	0.419	0.340	0.250	0.253	0.253	0.253	0.182	0.180	0.137	0.113	0.092	0.061	0.053	0.055	0.029	0.030	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004	
2016	0.000	0.061	0.406	0.583	0.736	0.583	0.652	0.636	0.483	0.432	0.419	0.340	0.250	0.253	0.182	0.180	0.137	0.113	0.092	0.061	0.053	0.055	0.029	0.030	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004	
2017	0.000	0.029	0.271	0.461	0.593	0.601	0.688	0.630	0.508	0.432	0.419	0.340	0.250	0.253	0.182	0.180	0.137	0.113	0.092	0.061	0.053	0.055	0.029	0.030	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004	
2018	0.000	0.014	0.212	0.644	0.573	0.771	0.700	0.652	0.508	0.432	0.419	0.340	0.250	0.253	0.182	0.180	0.137	0.113	0.092	0.061	0.053	0.055	0.029	0.030	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004	
2019	0.000	0.042	0.242	0.470	0.629	0.782	0.681	0.652	0.508	0.432	0.419	0.340	0.250	0.253	0.182	0.180	0.137	0.113	0.092	0.061	0.053	0.055	0.029	0.030	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004	
2020	0.000	0.021	0.142	0.510	0.702	0.704	0.681	0.652	0.508	0.432	0.419	0.340	0.250	0.253	0.182	0.180	0.137	0.113	0.092	0.061	0.053	0.055	0.029	0.030	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004	
2021	0.000	0.007	0.148	0.436	0.646	0.646	0.650	0.652	0.508	0.432	0.419	0.340	0.250	0.253	0.182	0.180	0.137	0.113	0.092	0.061	0.053	0.055	0.029	0.030	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004	
2022	0.000	0.014	0.136	0.504	0.646	0.704	0.681	0.652	0.508	0.432	0.419	0.340	0.250	0.253	0.182	0.180	0.137	0.113	0.092	0.061	0.053	0.055	0.029	0.030	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004	
2023	0.000	0.007	0.176	0.504	0.646	0.704	0.681	0.652	0.508	0.432	0.419	0.340	0.250	0.253	0.182	0.180	0.137	0.113	0.092	0.061	0.053	0.055	0.029	0.030	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004	
2024	0.000	0.018	0.176	0.504	0.646	0.704	0.681	0.652	0.508	0.432	0.419	0.340	0.250	0.253	0.182	0.180	0.137	0.113	0.092	0.061	0.053	0.055	0.029	0.030	0.025	0.022	0.016	0.015	0.005	0.014	0.005	0.004	

Washington Department of Labor & Industries

Total Permanent Disability Awards

Projection of Active Time Loss Claims

Date Evaluated as of @06/30/24

Amounts in 000s

Accident
Year
Ending
June 30

Months of Development

June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1993	14,054	4,074	2,362	1,545	1,142	850	716	546	414	323	244	187	152	128	108	76	66	62	55	47	39	28	24	17	14	10	10	6	6	4	5	5
1994	13,909	4,199	2,325	1,496	1,026	824	632	485	389	312	246	197	160	137	107	89	81	77	64	56	42	33	23	20	15	10	8	5	5	3	2	5
1995	13,420	3,864	2,187	1,437	1,057	783	576	489	372	298	251	212	178	138	118	101	85	67	55	39	31	24	19	17	13	12	11	10	11	6	5	4
1996	12,944	3,850	2,152	1,430	988	699	584	471	374	310	243	196	150	124	99	85	75	56	40	31	24	16	16	12	12	9	7	5	5	4	4	3
1997	13,095	3,972	2,277	1,426	1,000	799	641	493	431	351	284	226	185	140	115	93	72	62	48	38	30	28	25	24	22	19	17	14	12	10	9	8
1998	13,187	4,198	2,324	1,497	1,134	875	686	549	470	387	303	247	202	178	157	120	92	68	50	39	31	26	19	16	14	13	11	9	8	7	6	5
1999	13,069	4,068	2,257	1,587	1,262	966	773	609	534	402	328	258	218	183	131	101	82	67	53	41	34	26	21	16	13	11	9	8	7	6	5	4
2000	13,068	4,237	2,569	1,844	1,400	1,061	868	694	529	453	339	299	262	181	147	119	93	71	62	46	36	27	25	20	15	13	11	10	8	7	6	5
2001	12,391	4,413	2,745	1,921	1,463	1,112	890	699	570	456	384	316	248	187	142	113	90	72	60	44	40	29	27	23	20	17	15	13	11	9	8	7
2002	12,036	4,544	2,773	1,941	1,473	1,117	848	717	611	524	452	354	269	207	155	116	89	78	60	44	34	26	28	24	21	18	15	13	11	10	8	7
2003	11,337	4,393	2,595	1,837	1,347	1,018	845	701	581	485	364	279	212	173	124	92	71	58	40	28	25	27	23	20	17	15	13	11	9	8	7	6
2004	11,970	4,397	2,712	1,874	1,359	1,125	928	788	637	485	373	305	243	184	139	112	94	74	61	53	41	35	30	26	22	19	17	14	12	11	9	8
2005	11,948	4,431	2,708	1,874	1,525	1,272	1,051	849	635	503	386	295	234	179	143	111	98	74	57	48	40	34	30	25	22	19	16	14	12	10	9	8
2006	12,396	4,458	2,746	2,038	1,684	1,323	1,097	834	681	508	387	289	215	150	131	103	87	74	58	48	40	34	30	25	22	19	16	14	12	10	9	8
2007	12,052	4,671	3,119	2,359	1,893	1,479	1,104	900	690	532	426	315	232	180	150	126	106	77	61	50	42	36	31	27	23	20	17	15	13	11	9	8
2008	12,063	5,163	3,563	2,693	2,048	1,519	1,169	918	705	540	398	296	237	204	173	138	124	94	74	61	51	44	38	33	28	24	21	18	15	13	11	10
2009	10,808	4,909	3,127	2,308	1,733	1,264	966	719	564	430	330	262	205	177	151	121	100	76	60	50	41	35	31	26	23	19	17	14	12	11	9	8
2010	9,646	4,189	2,615	1,912	1,478	1,080	764	569	438	340	260	213	171	135	111	87	72	55	43	36	30	26	22	19	16	14	12	10	9	8	7	6
2011	9,299	3,815	2,397	1,736	1,273	954	689	527	397	314	260	207	174	136	111	88	72	55	43	36	30	26	22	19	16	14	12	10	9	8	7	6
2012	8,809	3,825	2,321	1,613	1,186	850	613	459	369	300	220	167	135	107	87	69	57	44	34	28	24	20	18	15	13	11	10	8	7	6	5	5
2013	8,739	3,755	2,345	1,669	1,248	887	663	489	383	293	231	191	151	119	97	77	64	48	38	32	26	23	19	17	14	12	11	9	8	7	6	5
2014	8,849	3,788	2,347	1,611	1,186	874	643	494	387	313	225	178	141	111	91	72	60	45	36	30	25	21	18	16	14	12	10	9	8	7	6	5
2015	8,254	3,536	2,131	1,466	1,089	812	584	425	409	329	248	196	155	122	100	79	65	50	39	32	27	23	20	17	15	13	11	9	8	7	6	5
2016	8,281	3,366	2,065	1,401	1,054	848	626	505	416	329	248	196	155	122	100	79	65	50	39	32	27	23	20	17	15	13	11	9	8	7	6	5
2017	7,981	3,163	1,980	1,411	1,141	908	723	591	462	365	275	218	171	135	110	87	72	55	43	36	30	26	22	19	16	14	12	10	9	8	7	6
2018	7,771	3,174	1,978	1,544	1,226	980	785	615	481	380	286	226	178	141	115	90	75	57	45	37	31	27	23	20	17	15	13	11	9	8	7	6
2019	7,288	3,219	2,243	1,716	1,398	1,125	861	674	526	416	312	247	198	153	125	98	81	62	49	40	34	29	25	21	18	16	14	12	10	9	8	7
2020	6,570	3,104	2,019	1,574	1,246	979	719	610	476	376	283	224	176	139	113	89	74	56	44	36	30	25	22	19	16	14	12	11	9	8	7	6
2021	6,872	3,057	2,052	1,581	1,246	979	750	588	459	363	273	216	170	134	109	86	71	54	44	35	29	25	22	19	16	14	12	10	9	8	7	6
2022	6,669	3,021	2,151	1,610	1,267	995	762	597	466	368	277	219	172	136	111	87	72	55	43	36	30	26	22	19	16	14	12	10	9	8	7	6
2023	6,749	3,539	2,412	1,798	1,411	1,107	846	662	517	408	307	242	191	150	123	97	80	61	48	39	33	28	24	21	18	16	13	11	10	9	8	7
2024	7,253	3,453	2,371	1,772	1,393	1,093	837	655	511	404	304	240	189	149	122	96	79	60	47	39	33	28	24	21	18	15	13	11	10	9	8	7

Closed Claims (Non TPD Counts)

Link Ratios	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	
1993						38,073	38,218	38,316	38,387	38,420	38,427	38,438	38,434	38,448	38,443	38,435	38,426	38,424	38,423	38,426	38,426	38,426	38,430	38,431	38,433	38,437	38,440	38,438	38,439	38,437	38,439	38,438	38,438
1994						37,464	37,589	37,606	37,590	37,617	37,637	37,652	37,645	37,641	37,623	37,624	37,621	37,625	37,621	37,626	37,629	37,632	37,631	37,634	37,638	37,640	37,638	37,640	37,640	37,640	37,640	37,640	37,640
1995						35,505	35,795	35,908	35,953	35,997	36,021	36,034	36,042	36,047	36,048	36,025	36,026	36,032	36,038	36,042	36,050	36,051	36,052	36,052	36,054	36,056	36,056	36,055	36,056	36,055	36,055	36,055	36,055
1996			32,729	33,657	34,135	34,398	34,460	34,466	34,495	34,521	34,550	34,560	34,559	34,545	34,547	34,552	34,554	34,554	34,557	34,557	34,557	34,561	34,558	34,560	34,560	34,561	34,561	34,561	34,561	34,561	34,561	34,561	
1997		30,263	32,760	33,837	34,282	34,446	34,501	34,577	34,589	34,637	34,660	34,657	34,649	34,655	34,662	34,669	34,673	34,670	34,672	34,675	34,680	34,679	34,681	34,681	34,678	34,679	34,680	34,681	34,681	34,681	34,681	34,681	
1998	14,955	30,213	32,860	33,900	34,299	34,474	34,586	34,671	34,707	34,724	34,725	34,733	34,746	34,747	34,737	34,741	34,748	34,758	34,761	34,763	34,768	34,770	34,773	34,771	34,771	34,771	34,772	34,772	34,772	34,772	34,772	34,772	
1999	15,247	30,270	32,845	33,699	33,983	34,224	34,350	34,464	34,461	34,519	34,516	34,541	34,556	34,571	34,581	34,584	34,583	34,583	34,593	34,597	34,600	34,602	34,605	34,605	34,607	34,604	34,604	34,604	34,604	34,604	34,604	34,604	
2000	14,806	29,632	32,030	32,925	33,381	33,654	33,783	33,861	33,901	33,904	33,957	33,967	33,970	33,996	34,006	34,016	34,027	34,033	34,034	34,038	34,040	34,041	34,040	34,040	34,042	34,042	34,042	34,042	34,042	34,042	34,042	34,042	
2001	13,378	27,271	29,680	30,631	31,072	31,397	31,512	31,584	31,625	31,655	31,690	31,725	31,732	31,753	31,766	31,785	31,788	31,798	31,800	31,812	31,814	31,814	31,813	31,813	31,817	31,817	31,817	31,817	31,817	31,817	31,817	31,817	
2002	11,961	25,350	27,784	28,728	29,213	29,445	29,560	29,569	29,611	29,642	29,667	29,688	29,729	29,743	29,773	29,789	29,789	29,803	29,813	29,818	29,824	29,828	29,828	29,825	29,825	29,825	29,825	29,825	29,825	29,825	29,825	29,825	
2003	11,566	24,396	26,683	27,589	28,033	28,257	28,331	28,383	28,447	28,477	28,511	28,550	28,573	28,588	28,608	28,622	28,629	28,632	28,636	28,641	28,641	28,637	28,637	28,637	28,637	28,637	28,637	28,637	28,637	28,637	28,637	28,637	
2004	11,159	23,327	25,614	26,520	26,963	27,182	27,256	27,308	27,342	27,367	27,392	27,413	27,437	27,452	27,467	27,479	27,487	27,492	27,495	27,497	27,498	27,498	27,498	27,498	27,498	27,498	27,498	27,498	27,498	27,498	27,498	27,498	
2005	11,519	24,897	27,282	28,174	28,477	28,673	28,820	28,940	29,012	29,078	29,122	29,180	29,209	29,239	29,241	29,250	29,251	29,263	29,269	29,272	29,273	29,273	29,273	29,273	29,273	29,273	29,273	29,273	29,273	29,273	29,273	29,273	
2006	12,316	27,337	28,418	29,202	29,520	29,804	29,865	30,080	30,150	30,239	30,283	30,321	30,364	30,392	30,394	30,408	30,410	30,415	30,420	30,422	30,423	30,423	30,423	30,423	30,423	30,423	30,423	30,423	30,423	30,423	30,423	30,423	30,423
2007	13,049	26,084	28,016	29,167	29,597	29,939	30,155	30,246	30,351	30,430	30,490	30,528	30,563	30,574	30,586	30,590	30,593	30,593	30,593	30,593	30,593	30,593	30,593	30,593	30,593	30,593	30,593	30,593	30,593	30,593	30,593	30,593	
2008	12,797	25,971	27,903	29,076	29,505	29,847	30,063	30,154	30,263	30,332	30,376	30,414	30,452	30,480	30,488	30,493	30,494	30,494	30,494	30,494	30,494	30,494	30,494	30,494	30,494	30,494	30,494	30,494	30,494	30,494	30,494	30,494	
2009	11,145	21,680	24,010	24,954	25,397	25,767	25,998	26,158	26,254	26,292	26,342	26,372	26,405	26,414	26,420	26,425	26,434	26,438	26,445	26,450	26,454	26,454	26,454	26,454	26,454	26,454	26,454	26,454	26,454	26,454	26,454	26,454	
2010	9,838	19,574	21,756	22,507	22,903	23,197	23,421	23,524	23,606	23,664	23,691	23,695	23,710	23,722	23,725	23,731	23,733	23,740	23,744	23,746	23,747	23,747	23,747	23,747	23,747	23,747	23,747	23,747	23,747	23,747	23,747	23,747	
2011	9,473	19,271	21,178	21,867	22,276	22,538	22,725	22,824	22,892	22,931	22,950	22,968	22,977	22,990	22,994	23,000	23,002	23,009	23,013	23,015	23,016	23,016	23,016	23,016	23,016	23,016	23,016	23,016	23,016	23,016	23,016	23,016	
2012	8,881	18,447	20,365	21,118	21,527	21,784	21,955	22,048	22,096	22,122	22,169	22,190	22,198	22,206	22,209	22,214	22,216	22,221	22,224	22,226	22,226	22,226	22,226	22,226	22,226	22,226	22,226	22,226	22,226	22,226	22,226	22,226	
2013	8,341	18,061	19,983	20,743	21,151	21,403	21,580	21,681	21,705	21,729	21,753	21,770	21,783	21,794	21,804	21,812	21,815	21,818	21,820	21,821	21,821	21,821	21,821	21,821	21,821	21,821	21,821	21,821	21,821	21,821	21,821	21,821	
2014	9,662	19,172	21,141	21,918	22,336	22,584	22,740	22,810	22,871	22,896	22,923	22,943	22,958	22,973	22,981	22,984	22,991	22,996	23,000	23,001	23,002	23,002	23,002	23,002	23,002	23,002	23,002	23,002	23,002	23,002	23,002	23,002	
2015	10,526	19,360	21,202	21,965	22,314	22,519	22,623	22,687	22,743	22,765	22,797	22,814	22,830	22,839	22,843	22,848	22,850	22,856	22,860	22,861	22,862	22,862	22,862	22,862	22,862	22,862	22,862	22,862	22,862	22,862	22,862	22,862	
2016	10,756	19,584	21,350	22,060	22,370	22,511	22,644	22,709	22,742	22,777	22,810	22,827	22,842	22,852	22,855	22,861	22,863	22,868	22,872	22,874	22,875	22,875	22,875	22,875	22,875	22,875	22,875	22,875	22,875	22,875	22,875	22,875	
2017	11,212	19,743	21,504	22,249	22,596	22,688	22,751	22,823	22,862	22,892	22,927	22,958	22,977	22,994	22,804	22,814	22,816	22,823	22,827	22,828	22,829	22,829	22,829	22,829	22,829	22,829	22,829	22,829	22,829	22,829	22,829	22,829	
2018	11,326	19,632	21,276	21,747	22,115	22,318	22,415	22,475	22,511	22,542	22,573	22,601	22,628	22,651	22,668	22,681	22,690	22,695	22,698	22,699	22,700	22,700	22,700	22,700	22,700	22,700	22,700	22,700	22,700	22,700	22,700	22,700	
2019	10,873	19,888	20,442	21,035	21,332	21,536	21,697	21,786	21,854	21,898	21,939	21,960	21,980	21,991	21,996	20,023	22,005	22,012	22,017	22,019	22,020	22,020	22,020	22,020	22,020	22,020	22,020	22,020	22,020	22,020	22,020	22,020	
2020	10,261	17,006	18,186	18,967	19,201	19,415	19,561	19,642	19,703	19,743	19,780	19,800	19,817	19,828	19,832	19,838	19,840	19,847	20,851	20,853	20,854	20,854	20,854	20,854	20,854	20,854	20,854	20,854	20,854	20,854	20,854	20,854	
2021	12,311	17,916	19,216	19,747	20,218	20,425	20,521	20,561	20,594	20,608	20,637	20,653	20,669	20,681	20,682	20,686	20,690	20,693	20,694	20,694	20,694	20,694	20,694	20,694	20,694	20,694	20,694	20,694	20,694	20,694	20,694	20,694	
2022	12,409	17,408	18,591	19,078	19,548	19,818	19,951	19,995	20,033	20,069	20,103	20,131	20,159	20,187	20,207	20,219	20,227	20,230	20,231	20,231	20,231	20,231	20,231	20,231	20,231	20,231	20,231	20,231	20,231	20,231	20,231	20,231	
2023	11,076	17,496	19,077	19,735	20,064	20,279	20,437	20,525	20,591	20,635	20,675	20,696	20,715	20,726	20,731	20,738	20,740	20,747	20,752	20,753	20,755	20,755	20,755	20,755	20,755	20,755	20,755	20,755	20,755	20,755	20,755	20,755	
2024	11,145	18,276	19,830	20,478	20,803	21,025	21,172	21,258	21,324	21,367	21,407	21,428	21,447	21,458	21,462	21,469	21,471	21,478	21,483	21,485	21,486	21,486	21,486	21,486	21,486	21,486	21,486	21,486	21,486	21,486	21,486	21,486	

Washington Department of Labor & Industries

Total Permanent Disability Awards

TPD Counts

Data Evaluated as of @06/30/24

Amounts in 000s

Months of Development

Accident
Year
Ending
June 30

1993	1	9	33	67	116	176	267	344	416	492	544	585	597	622	643	655	663	671	676	685	691	693	698	698	699	701	704	706	706	706	706	
1994	4	13	39	78	124	209	293	356	456	503	533	560	591	610	628	644	650	659	667	677	685	691	693	698	698	699	701	704	706	706	707	707
1995	1	5	30	80	146	249	313	402	461	510	541	576	598	628	644	654	667	676	685	692	698	703	703	705	707	709	709	709	711	712	713	
1996	1	105	196	283	407	482	568	604	664	705	726	739	748	758	764	769	771	776	781	785	789	793	793	795	797	799	799	799	801	802	803	
1997	3	21	95	193	281	423	517	568	623	672	719	757	789	818	834	851	865	876	885	889	892	893	894	899	901	902	904	906	908	909	910	
1998	2	26	100	180	310	418	497	546	623	706	756	788	812	844	879	902	915	931	940	943	947	951	956	958	958	960	962	963	964	965	966	
1999	7	43	114	260	373	466	540	633	715	795	845	873	897	942	968	989	1,005	1,011	1,019	1,024	1,031	1,033	1,038	1,039	1,044	1,046	1,047	1,048	1,049	1,050	1,051	
2000	11	42	159	280	393	493	608	739	833	896	931	967	1,021	1,046	1,066	1,083	1,099	1,107	1,120	1,129	1,137	1,140	1,145	1,148	1,150	1,152	1,153	1,155	1,156	1,157	1,158	
2001	7	87	214	343	431	572	706	808	895	937	975	1,038	1,077	1,109	1,120	1,142	1,150	1,160	1,164	1,169	1,177	1,181	1,184	1,187	1,189	1,191	1,193	1,195	1,196	1,197	1,198	
2002	2	21	87	197	296	474	635	773	853	917	966	1,040	1,087	1,137	1,162	1,186	1,204	1,213	1,221	1,232	1,236	1,241	1,244	1,248	1,251	1,254	1,257	1,259	1,261	1,262	1,264	
2003	5	14	77	157	318	471	609	719	802	863	953	1,001	1,048	1,073	1,104	1,124	1,139	1,151	1,165	1,172	1,175	1,177	1,181	1,184	1,187	1,189	1,191	1,193	1,195	1,196	1,197	
2004	7	17	72	231	407	554	653	745	825	923	1,002	1,057	1,083	1,123	1,144	1,170	1,186	1,200	1,207	1,213	1,221	1,227	1,232	1,236	1,240	1,243	1,245	1,248	1,250	1,251	1,253	
2005	1	10	72	197	351	479	577	675	823	896	977	1,015	1,051	1,080	1,116	1,139	1,154	1,166	1,177	1,183	1,190	1,195	1,200	1,204	1,208	1,211	1,213	1,216	1,218	1,219	1,222	
2006	7	81	241	377	503	594	767	855	944	1,024	1,088	1,122	1,159	1,179	1,196	1,210	1,218	1,230	1,238	1,245	1,250	1,255	1,259	1,263	1,266	1,269	1,271	1,273	1,274	1,276	1,277	
2007	12	110	229	367	488	664	791	906	990	1,061	1,113	1,161	1,203	1,223	1,243	1,262	1,282	1,293	1,301	1,308	1,314	1,319	1,323	1,327	1,330	1,333	1,335	1,337	1,339	1,341	1,342	
2008	24	109	240	352	535	699	816	926	1,012	1,088	1,154	1,191	1,228	1,257	1,291	1,310	1,329	1,342	1,353	1,361	1,368	1,374	1,380	1,384	1,388	1,391	1,394	1,397	1,399	1,401	1,402	
2009	13	84	161	260	492	600	693	787	862	912	953	980	1,000	1,019	1,036	1,056	1,071	1,082	1,090	1,097	1,103	1,108	1,112	1,116	1,119	1,121	1,124	1,126	1,127	1,129	1,130	
2010	5	30	152	255	389	502	604	659	703	758	802	830	855	877	895	909	920	928	934	939	943	947	950	953	955	957	959	960	961	962	963	
2011	7	81	242	374	506	594	768	856	945	1,025	1,089	1,123	1,160	1,180	1,197	1,211	1,219	1,231	1,239	1,246	1,251	1,256	1,259	1,263	1,266	1,269	1,271	1,273	1,274	1,276	1,277	
2012	12	65	144	268	369	457	534	586	626	665	699	724	745	762	777	788	797	803	808	812	815	818	820	822	824	826	827	828	829	830	831	
2013	6	49	144	255	331	432	504	568	612	665	697	724	747	767	782	795	805	811	817	821	825	828	831	833	835	837	838	839	841	842	843	
2014	11	48	138	225	314	405	495	548	601	646	679	704	726	744	759	771	780	786	791	796	799	802	804	807	809	810	812	813	814	815	815	
2015	6	55	116	208	305	379	453	522	582	634	670	698	722	742	758	771	781	788	793	798	801	805	807	810	812	814	817	818	819	820	821	
2016	8	61	137	233	309	394	477	540	595	647	683	711	735	755	771	784	794	801	806	811	815	818	821	823	825	827	828	830	831	832	833	
2017	4	41	104	185	267	361	447	523	584	641	682	712	739	761	779	793	804	812	818	823	827	831	834	836	839	841	842	844	845	846	847	
2018	2	32	123	204	313	412	511	590	653	713	755	787	815	837	856	871	882	890	897	902	906	910	913	916	919	920	922	923	925	926	927	
2019	6	41	109	200	313	433	541	627	697	762	808	842	873	897	918	934	946	955	962	967	972	976	979	982	985	987	989	991	992	993	994	
2020	3	95	224	362	410	508	587	649	708	750	781	809	831	849	864	875	883	889	894	898	902	905	908	910	912	914	915	917	918	919	920	
2021	8	61	169	293	397	492	567	628	684	725	755	782	803	821	835	846	853	859	864	868	872	875	878	880	882	883	885	886	887	888	889	
2022	2	22	106	213	318	424	520	596	658	715	756	787	814	836	854	868	879	887	893	898	902	905	909	911	913	915	917	919	920	921	922	
2023	1	45	138	257	375	492	599	684	752	816	861	895	925	949	969	984	997	1,005	1,012	1,017	1,022	1,026	1,029	1,032	1,035	1,037	1,039	1,040	1,042	1,043	1,044	
2024	6	49	141	258	374	490	596	680	747	810	855	889	919	942	962	978	990	998	1,005	1,010	1,015	1,019	1,022	1,025	1,028	1,030	1,032	1,033	1,034	1,036	1,037	

Available Counts in Period

1993	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1994							921	735	562	428	327	250	189	154	128	89	69	68	62	55	48	38	27	24	18	14	10	10	6	6	4	5
1995					1,119	1,575	1,102	872	664	473	396	320	247	202	161	122	98	98	80	77	62	55	43	33	24	23	15	10	8	5	5	2
1996				2,382	1,540	1,053	733	601	473	396	320	247	202	161	122	98	101	86	68	56	39	31	24	19	17	14	12	11	10	8	5	2
1997			4,791	2,577	1,543	1,051	838	663	504	444	356	270	215	188	141	116	93	73	61	50	39	30	28	25	24	22	19	17	14	12	10	9
1998	28,142	19,424	4,995	2,610	1,613	1,180	906	713	555	481	387	305	247	203	179	159	122	91	69	50	39	32	26	19	16	14	13	11	9	8	7	6
1999	28,316	19,098	4,868	2,512	1,692	1,320	992	794	627	542	405	333	261	222	186	130	102	83	69	53	42	35	26	21	16	13	11	9	8	7	6	5
2000	27,874	19,074	4,998	2,856	1,977	1,447	1,097	887	700	550	455	344	301	261	182	149	121	93	71	63	47	36	27	25	20	15	13	11	10	8	7	6
2001	25,769	18,313	5,234	2,999	2,033	1,525	1,146	905	713	573	461	389	318	247	187	143	115	90	72	60	44	39	31	27	23	20	17	15	13	11	9	8
2002	23,999	17,952	5,273	2,995	2,057	1,527	1,124	864	733	619	526	449	357	271	210	156	118	90	78	60	44	35	28	28	24	21	18	15	13	11	10	8
2003	22,998	15,905	5,001	2,828	1,952	1,395	1,057	863	715	589	488	366	282	213	175	126	93	73	58	40	28	25	23	20	17	15	13	11	9	8	7	
2004	23,044	15,149	5,196	2,818	1,945	1,363	1,048	798	648	536	437	344	284	214	144	114	84	74	61	53	41	35	28	26	23	20	17	14	12	11	9	
2005	23,468	17,818	5,155	2,891	1,982	1,596	1,067	855	642	511	391	299	238	181	143	114	98	77	67	46	36	30	24	30	25	22	19	16	14	12	10	9
2006	24,712	18,286	5,101	2,982	2,138	1,733	1,349	1,123	899	686	511	391	292	215	153	134	103	87	75	58	48	40	34	30	25	22	19	16	14	12	10	9
2007	25,101	17,718	5,439	3,339	2,461	1,933	1,505	1,118	910	695	536	426	315	233	182	151	128	106	106	77	61	50	42	36	31	27	23	20	17	15	13	11
2008	24,389	17,598	5,901	3,743	2,765	2,099	1,545	1,179	921	711	542	401	297	238	204	173	138	126	95	74	61	51	44	38	33	28	24	21	18	15	13	11
2009	21,953	14,537	5,548	3,784	2,954	2,306	1,784	1,293	986	734	575	430	313	233	185	150	123	103	83	69	50	41	35	30	26	22	19	16	14	12	10	9
2010	19,484	13,930	4,822	2,785	1,977	1,508	1,101	774	575	442	342	261	214	172	136	112	89	73	55	44	36	30	26	22	19	16	14	12	10	9	8	7
2011	18,772	13,613	4,361	2,539	1,793	1,308	970	703	530	401	317	261	208	174	137	112	89	73	55	44	36	30	26	22	19	16	14	12	10	9	8	7
2012	17,690	13,299	4,296	2,485	1,679	1,218	862	629	469	370	302	222	168	136	108	88	70	57	44	34	28	24	20	18	15	13	11	10	8	7	6	5
2013	17,602	13,252	4,346	2,487	1,737	1,280	897	649	380	409	309	236	182	153	125	103	83	64	49	33	28	23	20	17	14	12	10	9	8	7	6	5
2014	18,511	13,309	4,353	2,478	1,691	1,211	890	654	501	391	317	257	189	142	112	92	73	60	49	36	30	25	21	18	16	14	12	10	9	8	7	6
2015	18,780	12,376	4,022	2,290	1,530	1,114	832	663	534	411	332	250	198	156	123	101	80	65	50	39	32	27	23	20	17	15	13	11	9	8	7	6
2016	19,037	12,202	3,884	2,187	1,460	1,065	864	633	512	420	332	250	198	156	123	101	80	66	50	39	32	27	23	20	17	15	13	11	9	8	7	6
2017	19,193	11,698	3,658	2,139	1,469	1,162	920	720	597	466	368	277	219	172	136	111	88	72	55	43	36	30	26	22	19	16	14	12	10	9	8	7
2018	19,099	11,480	3,652	2,106	1,598	1,266	1,011	881	685	485	388	285	211	168	133	112	91	57	45	37	30	25	22	19	17	15	13	11	9	8	7	6
2019	18,161	11,340	3,752	2,377	1,786	1,442	1,142	912	781	580	418	318	248	195	154	126	99	89	82	62	49	40	34	29	25	21	18	16	14	12	10	9
2020	16,931	9,752	3,489	2,237	1,658	1,324	1,033	788	616	479	378	298	248	225	177	139	114	90	74	56	44	36	30	26	22	19	17	14	12	11	9	8
2021	19,083	8,763	3,375	2,165	1,642	1,273	995	759	594	462	365	275	217	171	135	110	87	71	54	43	35	29	25	22	19	16	14	12	11	9	8	7
2022	17,872	9,285	3,304	2,283	1,771	1,407	1,072	771	607	461	370	278	220	181	137	120	98	85	72	56	48	39	32	28	24	21	18	16	14	12	11	10
2023	17,825	9,960	4,037	2,549	1,860	1,439	1,122	856	668	520	411	308	244	192	151	123	97	80	61	48	39	33	28	24	21	18	16	13	11	10	9	8
2024	18,398	10,590	3,968	2,512	1,836	1,421	1,110	846	661	515	406	305	240	190	150	122	97	79	60	47	39	33	28	24	21	18	15	13	11	10	9	8

Data Evaluated as of @06/30/24

Data Evaluated as of @06/30/24

Incremental TPD Awards to Available Claims

[illegible]

Washington Department of Labor & Industries

Total Permanent Disability Awards
Adjusted Paid Loss Development Method

Data Evaluated as of @06/30/24

Amounts in 000s

Accident
Year
Ending
June 30

Months of Development

June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1993	0	196	1,547	5,144	9,963	17,662	27,879	44,200	57,102	71,704	85,712	95,526	103,452	105,334	109,672	116,671	119,319	120,930	122,115	123,196	124,522	125,656	126,243	127,143	127,143	127,248	127,601	128,197	128,610	128,610	128,610	
1994	0	574	2,321	6,768	14,057	21,173	35,739	49,224	60,676	78,750	88,569	94,411	99,776	105,176	113,752	117,069	119,972	121,161	122,668	124,434	126,042	127,366	128,355	129,297	130,165	130,340	130,783	130,906	131,150	131,150	131,150	
1995	0	59	1,143	4,616	13,132	24,591	41,853	54,755	72,114	83,522	93,229	98,918	106,133	113,114	117,431	120,048	122,175	125,014	126,867	128,736	129,891	131,009	131,893	132,196	132,753	133,166	133,166	133,166	133,166	133,166	133,166	
1996	0	75	1,348	5,110	17,915	35,027	51,584	76,885	90,551	98,460	105,742	113,848	120,947	134,336	139,095	140,962	142,227	146,754	148,906	150,324	151,539	152,130	152,561	152,947	153,506	153,848	154,104	154,160	154,160	154,160	154,160	
1997	0	832	3,930	15,106	32,826	49,702	77,935	97,548	107,680	119,190	128,379	153,547	162,870	169,570	175,402	178,895	183,063	186,090	188,079	190,327	191,464	192,036	192,170	192,310	193,597	194,245	194,298	194,804				
1998	0	348	4,287	18,486	33,733	61,503	85,699	102,684	113,972	130,011	177,971	188,150	195,206	200,141	207,021	213,454	218,472	221,061	224,332	226,734	227,427	228,305	229,091	229,972	230,205	230,205	230,852					
1999	0	1,298	7,400	22,614	50,958	75,815	94,229	108,928	128,509	173,669	190,919	201,892	208,649	214,334	222,915	229,133	233,407	236,719	238,250	240,386	241,356	243,389	243,940	244,845	245,132	246,180						
2000	0	2,168	8,071	33,236	59,605	84,773	106,267	133,242	199,834	224,119	240,147	248,174	256,370	267,147	274,079	278,914	282,646	286,628	288,845	292,142	294,472	296,263	297,196	298,455	299,164							
2001	0	1,142	18,210	45,180	73,693	93,347	126,609	201,566	224,835	246,861	257,244	266,711	282,177	293,191	302,329	304,682	310,881	312,746	315,409	316,334	317,717	319,894	321,398	321,398								
2002	583	3,748	16,218	41,475	64,458	109,076	196,679	234,458	254,010	269,588	281,699	297,248	308,294	319,695	325,420	333,196	337,615	340,098	341,798	344,371	345,265	346,807	347,643									
2003	1,570	3,584	18,053	37,397	76,400	174,300	206,964	234,001	255,809	272,500	294,503	307,046	318,506	325,207	333,243	339,027	342,760	345,762	349,671	351,574	352,342	352,929										
2004	3,348	4,808	17,117	53,208	159,029	196,947	221,965	246,690	266,236	293,600	314,095	328,429	334,533	345,959	350,589	357,322	362,375	366,716	368,142	369,531	372,320											
2005	207	1,826	15,153	88,819	127,201	162,403	184,576	210,392	248,276	266,808	286,384	296,175	306,607	315,413	326,798	333,239	338,094	341,384	344,848	346,220												
2006	0	1,669	59,934	99,711	132,424	162,878	188,012	237,661	260,978	283,401	306,813	325,612	335,037	345,717	351,532	355,620	359,598	361,935	365,812													
2007	0	12,867	37,838	70,565	105,749	140,924	187,313	222,835	256,163	280,897	302,241	317,656	332,828	346,972	352,582	358,063	365,324	371,911														
2008	0	6,268	28,592	62,500	98,262	148,597	197,424	234,102	267,320	295,355	321,292	339,793	350,358	361,628	372,729	382,738	391,911	398,911														
2009	0	2,684	21,225	43,413	98,788	140,106	174,141	205,380	232,678	260,296	277,417	292,470	302,260	308,441	315,258	321,115																
2010	0	1,104	5,922	37,088	67,632	106,960	140,959	171,404	189,549	202,913	222,250	235,704	245,177	254,445	261,896																	
2011	0	0	14,171	50,008	84,757	111,446	141,082	166,142	188,687	205,268	219,295	230,969	238,965	245,484																		
2012	0	2,353	17,981	42,391	80,216	113,677	139,108	164,480	179,743	191,749	206,225	218,330	225,840																			
2013	0	1,312	12,490	39,772	74,313	96,132	129,965	154,206	177,298	191,979	210,011	221,994																				
2014	0	2,744	13,142	40,882	69,472	98,431	130,079	160,507	179,658	199,690	216,428																					
2015	0	1,577	14,999	32,465	60,134	91,532	118,409	140,798	165,959	187,040																						
2016	0	2,581	16,873	38,273	74,063	97,024	126,875	154,074	175,956																							
2017	0	748	13,421	33,388	61,518	90,337	126,920	160,910																								
2018	0	642	10,706	39,295	71,001	111,737	152,537																									
2019	0	1,904	14,082	37,093	78,538	123,007																										
2020	0	1,273	9,296	42,538	79,693																											
2021	0	62	12,249	41,370																												
2022	0	1,772	8,153																													
2023	0	99																														
2024	0																															

Age-to-Age Factors

Link	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail	
1993	0.000	7.879	3.325	1.937	1.773	1.578	1.585	1.292	1.256	1.195	1.115	1.083	1.018	1.041	1.064	1.023	1.014	1.010	1.009	1.011	1.009	1.005	1.007	1.000	1.001	1.003	1.005	1.003	1.000	1.000	1.000	
1994	0.000	4.042	2.917	2.077	1.506	1.688	1.377	1.233	1.298	1.125	1.066	1.057	1.054	1.082	1.029	1.025	1.010	1.012	1.014	1.013	1.011	1.008	1.007	1.007	1.007	1.001	1.003	1.001	1.000	1.002	1.000	
1995	0.000	19.443	4.214	2.727	1.873	1.702	1.308	1.317	1.158	1.116	1.061	1.073	1.066	1.038	1.022	1.018	1.023	1.015	1.015	1.009	1.009	1.007	1.000	1.002	1.004	1.003	1.000	1.000	1.002			
1996	0.000	17.835	3.792	3.506	1.955	1.473	1.490	1.178	1.087	1.074	1.077	1.134	1.041	1.035	1.013	1.009	1.032	1.015	1.010	1.008	1.004	1.003	1.003	1.004	1.004	1.002	1.002	1.000				
1997	0.000	4.726	3.844	2.173	1.514	1.568	1.252	1.104	1.107	1.077	1.196	1.061	1.041	1.034	1.020	1.023	1.017	1.011	1.012	1.006	1.003	1.001	1.001	1.007	1.003	1.000	1.003					
1998	0.000	12.334	4.313	1.825	1.823	1.393	1.198	1.110	1.141	1.369	1.057	1.038	1.025	1.034	1.031	1.024	1.012	1.015	1.011	1.003	1.004	1.003	1.004	1.001	1.000	1.003						
1999	0.000	5.703	3.056	2.253	1.488	1.243	1.156	1.180	1.351	1.099	1.057	1.033	1.027	1.040	1.028	1.019	1.014	1.006	1.009	1.004	1.008	1.002	1.004	1.001	1.004							
2000	0.000	3.722	4.118	1.793	1.422	1.254	1.254	1.500	1.122	1.072	1.033	1.033	1.042	1.026	1.018	1.013	1.014	1.008	1.011	1.008	1.006	1.003	1.004	1.002								
2001	0.000	15.946	2.481	1.631	1.267	1.356	1.592	1.115	1.098	1.042	1.037	1.058	1.039	1.031	1.008	1.020	1.006	1.009	1.003	1.004	1.007	1.005	1.000									
2002	6.430	4.327	2.557	1.554	1.692	1.821	1.180	1.083	1.061	1.045	1.055	1.037	1.037	1.018	1.024	1.013	1.007	1.005	1.008	1.003	1.004	1.002										
2003	2.283	5.037	2.071	2.043	2.281	1.187	1.131	1.093	1.065	1.081	1.043	1.037	1.021	1.025	1.017	1.011	1.009	1.011	1.005	1.002	1.002											
2004	1.436	3.560	3.109	2.989	1.238	1.127	1.111	1.079	1.103	1.070	1.046	1.019	1.034	1.013	1.019	1.014	1.012	1.004	1.004	1.008												
2005	8.839	8.301	5.861	1.432	1.277	1.137	1.140	1.180	1.075	1.073	1.034	1.035	1.029	1.036	1.020	1.015	1.010	1.010	1.004													
2006	0.000	35.900	1.664	1.328	1.230	1.154	1.264	1.098	1.086	1.083	1.061	1.029	1.032	1.017	1.012	1.011	1.006	1.011														
2007	0.000	2.941	1.865	1.499	1.333	1.329	1.190	1.150	1.096	1.076	1.051	1.048	1.042	1.016	1.016	1.020	1.018															
2008	0.000	4.562	2.186	1.572	1.512	1.329	1.186	1.142	1.106	1.088	1.058	1.031	1.032	1.024	1.014	1.019																
2009	0.000	7.908	2.045	2.276	1.418	1.243	1.179	1.133	1.119	1.066	1.054	1.033	1.020	1.022	1.019																	
2010	0.000	5.363	6.262	1.824	1.582	1.318	1.216	1.106	1.071	1.095	1.061	1.040	1.038	1.029																		
2011	0.000	0.000	3.529	1.695	1.315	1.266	1.178	1.136	1.088	1.068	1.053	1.035	1.027																			
2012	0.000	7.642	2.358	1.892	1.417	1.224	1.182	1.093	1.067	1.075	1.059	1.034																				
2013	0.000	9.524	3.184	1.868	1.294	1.352	1.187	1.150	1.083	1.094	1.057																					
2014	0.000	4.780	1.699	1.417	1.119	1.234	1.111	1.119	1.084																							
2015	0.000	9.509	2.165	1.852	1.522	1.294	1.189	1.179	1.127																							
2016	0.000	6.537	2.268	1.935	1.310	1.308	1.214	1.142																								
2017	0.000	17.939	2.488	1.843	1.468	1.405	1.268																									
2018	0.000	16.671	3.670	1.807	1.574	1.365																										
2019	0.000	7.397	2.634	2.117	1.566																											
2020	0.000	7.301	4.576	1.873																												
2021	0.000	198.246	3.378																													
2022	0.000	4.601																														
2023																																
2024																																
Wtd 5 yr avg		9.638	3.241	1.914	1.488	1.339	1.219	1.135	1.095	1.083	1.057	1.034	1.032	1.021	1.020	1.016	1.011	1.008	1.005	1.005	1.005	1.003	1.002	1.003	1.003	1.002	1.002	1.002	1.001	1.000	1.000	
Wtd 10 yr avg		8.581	2.865	1.852	1.442	1.305	1.201	1.135	1.096	1.080	1.053	1.034	1.031	1.023	1.019	1.015	1.011	1.009	1.007	1.005	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.000	1.000	
Wtd 20 yr avg	13.588	6.980	2.630	1.781	1.429	1.285	1.205	1.137	1.102	1.084	1.056	1.041	1.034	1.027	1.021	1.017	1.012	1.009	1.008	1.006	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.000	
Wtd 3 yr avg		9.558	3.396	1.928	1.540	1.359	1.225	1.145	1.107	1.084	1.056	1.036	1.028	1.025	1.023	1.017	1.011	1.008	1.004	1.004	1.004	1.003	1.003	1.002	1.003	1.002	1.001	1.000	1.001	1.000	1.000	
10-104	12.908	2.960	1.913	1.455	1.335	1.201	1.134	1.084	1.079	1.057	1.037	1.033	1.023	1.020	1.014	1.009	1.008	1.006	1.006	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.000	1.005	
Selected	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Pre Selected	1.638	1.341	1.488	1.339	1.219	1.135	1.095	1.083	1.057	1.034	1.032	1.021	1.020	1.016	1.011	1.008	1.005	1.005	1.005	1.003	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.000	1.000	1.005	
Cumulative	3351.145	246.626	25.589	7.894	4.124	2.772	2.070	1.699	1.497	1.367	1.262	1.195	1.155	1.119	1.095	1.074	1.057	1.046	1.037	1.032	1.027	1.022	1.019	1.016	1.013	1.011	1.008	1.007	1.006	1.005	1.005	
Notes																																

Average Paid TPD Award

Accident
Year
Ending
June 30

Trend in Columns

Period	Valuation Age																																			
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384				
1993																																				
1994		0.731	1.039	1.113	1.212	1.121	1.080	1.015	1.027	1.002	1.011	1.009	1.008	1.009	1.058	1.027	1.023	1.022	1.023	1.021	1.024	1.024	1.020	1.020	1.019	1.020	1.021	1.020	1.019	1.018	1.018					
1995		0.410	1.281	0.925	0.911	0.986	0.983	1.041	1.053	1.049	1.038	1.032	1.034	1.063	1.003	1.000	1.003	1.006	1.008	1.010	1.008	1.008	1.010	1.010	1.010	1.011	1.011	1.011	1.012	1.012	1.011					
1996		1.285	0.842	1.027	1.039	1.061	1.084	1.080	1.047	1.035	1.031	1.031	1.099	1.070	1.083	1.085	1.080	1.079	1.074	1.069	1.071	1.069	1.069	1.068	1.070	1.068	1.068	1.068	1.067	1.067						
1997		3.669	0.972	0.965	0.997	0.990	1.011	0.999	1.009	1.020	1.014	1.133	1.062	1.062	1.059	1.061	1.066	1.064	1.066	1.070	1.072	1.073	1.073	1.073	1.073	1.073	1.073	1.075	1.074	1.075						
1998		0.627	0.881	1.163	1.102	1.113	1.095	1.101	1.091	1.320	1.165	1.151	1.147	1.144	1.126	1.132	1.126	1.122	1.120	1.123	1.119	1.118	1.116	1.115	1.115	1.116	1.116	1.115	1.114	1.115						
1999		1.067	1.044	1.073	1.046	1.025	0.986	0.976	0.973	1.164	0.953	0.960	0.965	0.969	0.965	0.975	0.974	0.975	0.978	0.978	0.977	0.979	0.980	0.981	0.982	0.981										
2000		1.063	1.117	1.054	1.086	1.061	1.086	1.086	1.332	1.108	1.116	1.116	1.109	1.095	1.107	1.105	1.106	1.107	1.107	1.106	1.107	1.106	1.107	1.106	1.105	1.107	1.104	1.104	1.105	1.105						
2001		0.828	1.089	1.010	1.009	1.004	1.027	1.303	1.029	1.025	1.024	1.026	1.025	1.040	1.040	1.040	1.043	1.043	1.042	1.042	1.042	1.043	1.044	1.044	1.044	1.042	1.043	1.043	1.043	1.044	1.044					
2002		1.094	0.891	1.094	1.072	1.074	1.062	1.066	1.062	1.045	1.043	1.033	1.027	1.033	1.030	1.031	1.030	1.029	1.028	1.028	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027					
2003	1.078	1.434	1.258	1.131	1.103	1.068	1.086	1.073	1.071	1.074	1.060	1.073	1.072	1.078	1.078	1.074	1.073	1.071	1.072	1.073	1.073	1.073	1.073	1.073	1.073	1.073	1.073	1.073	1.073	1.073	1.073					
2004	1.523	1.105	1.014	0.967	1.626	0.961	1.000	1.017	1.012	1.007	1.014	1.013	1.016	1.016	1.015	1.013	1.015	1.017	1.016	1.016	1.017															
2005	0.432	0.645	0.885	1.957	0.927	0.954	0.941	0.941	0.935	0.936	0.935	0.939	0.944	0.948	0.956	0.958	0.959	0.958	0.961	0.961																
2006		1.306	3.516	0.918	0.969	0.955	0.989	0.984	1.012	1.008	1.022	1.026	1.024	1.021	1.018	1.016	1.014	1.015	1.015																	
2007		4.486	0.465	0.745	0.820	0.892	0.891	0.892	0.892	0.945	0.951	0.954	0.960	0.967	0.967	0.969	0.976																			
2008		0.244	0.763	0.845	0.969	0.962	1.001	1.018	1.021	1.029	1.037	1.032	1.026	1.021	1.022	1.029	1.028																			
2009		0.791	0.963	1.035	0.983	1.025	1.028	1.033	1.024	1.035	1.030	1.042	1.048	1.047	1.050	1.046																				
2010		1.070	0.781	0.905	0.967	0.966	0.967	0.958	0.973	0.956	0.964	0.958	0.958	0.965	0.965																					
2011			1.259	1.199	1.133	1.074	1.084	1.076	1.074	1.077	1.076	1.075	1.070	1.056																						
2012			1.113	1.007	0.996	1.034	1.010	1.009	0.990	0.980	0.983	0.989	0.987																							
2013		1.115	0.921	0.938	0.974	0.943	0.988	0.993	1.018	1.024	1.018	1.020																								
2014		1.141	1.074	1.073	1.060	1.079	1.068	1.060	1.050	1.059	1.061																									
2015		1.054	0.996	0.945	0.936	0.957	0.969	0.973	0.970	0.969																										
2016		1.227	1.014	0.998	1.099	1.046	1.031	1.039	1.025																											
2017		0.580	1.183	1.149	1.046	1.078	1.092	1.114																												
2018		1.717	1.022	0.995	1.047	1.055	1.053																													
2019		0.988	1.027	1.065	1.128	1.101																														
2020		1.338	1.177		1.046																															
2021		0.146	1.377	1.100																																
2022		14.341	0.666																																	
2023		0.112																																		
2024																																				
Indicated Exp. Trend		1.050	1.021	1.020	1.018	1.008	1.009	1.010	1.013	1.015																										

Washington Department of Labor & Industries

Total Permanent Disability Awards

Incremental Paid Methods

Data Evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Unlimited Paid Loss	Incremental Paid on Average Future TPD Award				Incremental Paid on On-Level Premium				Incremental Paid on Available Claims			
		Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1993	128,610	0	128,610	1.005	129,223	0	128,610	1.005	129,223	0	128,610	1.005	129,223
1994	131,150	27	131,177	1.005	131,803	0	131,150	1.005	131,776	50	131,200	1.005	131,826
1995	133,375	175	133,550	1.005	134,187	0	133,375	1.005	134,011	285	133,660	1.005	134,297
1996	154,160	314	154,474	1.005	155,211	165	154,325	1.005	155,061	352	154,511	1.005	155,248
1997	194,804	992	195,796	1.005	196,730	319	195,124	1.005	196,054	1,288	196,092	1.005	197,028
1998	230,852	1,022	231,874	1.005	232,980	662	231,515	1.005	232,619	1,224	232,076	1.005	233,183
1999	246,180	1,219	247,399	1.005	248,579	1,175	247,354	1.005	248,534	1,421	247,601	1.005	248,782
2000	299,164	2,003	301,166	1.005	302,603	1,851	301,015	1.005	302,451	2,269	301,433	1.005	302,871
2001	321,398	3,564	324,962	1.005	326,512	2,666	324,064	1.005	325,610	3,968	325,367	1.005	326,918
2002	347,643	4,591	352,234	1.005	353,914	3,345	350,988	1.005	352,663	5,139	352,782	1.005	354,465
2003	352,929	4,955	357,883	1.005	359,590	4,391	357,320	1.005	359,024	5,376	358,305	1.005	360,014
2004	372,320	8,219	380,539	1.005	382,354	6,025	378,345	1.005	380,150	8,612	380,932	1.005	382,749
2005	346,220	10,755	356,975	1.005	358,677	8,356	354,576	1.005	356,267	10,631	356,850	1.005	358,552
2006	365,812	13,764	379,576	1.005	381,387	11,546	377,358	1.005	379,158	13,158	378,970	1.005	380,777
2007	371,911	20,544	392,456	1.005	394,328	16,536	388,448	1.005	390,300	18,230	390,141	1.005	392,002
2008	389,911	35,761	425,672	1.005	427,703	22,487	412,398	1.005	414,365	29,580	419,490	1.005	421,491
2009	321,115	37,886	359,001	1.005	360,713	27,587	348,702	1.005	350,365	31,819	352,934	1.005	354,618
2010	261,896	34,631	296,527	1.005	297,942	30,598	292,494	1.005	293,889	28,564	290,459	1.005	291,845
2011	245,484	44,058	289,542	1.005	290,923	38,895	284,379	1.005	285,736	36,683	282,167	1.005	283,513
2012	225,840	43,828	269,667	1.005	270,954	49,350	275,190	1.005	276,502	35,849	261,689	1.005	262,937
2013	221,994	49,324	271,318	1.005	272,612	61,866	283,861	1.005	285,215	48,950	270,945	1.005	272,237
2014	216,428	62,329	278,757	1.005	280,086	83,001	299,429	1.005	300,857	59,125	275,553	1.005	276,868
2015	187,040	86,769	273,809	1.005	275,115	114,505	301,544	1.005	302,983	86,652	273,692	1.005	274,997
2016	175,956	106,913	282,869	1.005	284,219	143,881	319,837	1.005	321,363	106,706	282,662	1.005	284,010
2017	160,910	147,004	307,914	1.005	309,383	194,175	355,085	1.005	356,779	157,245	318,155	1.005	319,672
2018	152,537	194,600	347,137	1.005	348,793	248,955	401,492	1.005	403,408	210,292	362,829	1.005	364,560
2019	123,007	255,494	378,502	1.005	380,307	316,109	439,117	1.005	441,211	294,149	417,156	1.005	419,146
2020	79,693	286,175	365,867	1.005	367,612	367,937	447,630	1.005	449,765	327,056	406,749	1.005	408,689
2021	41,370	322,368	363,738	1.005	365,473	439,914	481,284	1.005	483,580	380,594	421,964	1.005	423,977
2022	8,153	381,343	389,496	1.005	391,354	523,195	531,348	1.005	533,883	450,649	458,803	1.005	460,991
2023	99	425,614	425,713	1.005	427,744	586,175	586,275	1.005	589,071	546,768	546,867	1.005	549,476
2024	0	462,275	462,275	1.005	464,480	620,738	620,738	1.005	623,699	570,533	570,533	1.005	573,254
Totals	6,807,962	3,048,514	9,856,476		9,903,490	3,926,409	10,734,370		10,785,572	3,473,215	10,281,176		10,330,216

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

Washington Department of Labor & Industries

Total Permanent Disability Awards Selected Unpaid Claim Estimates - 1992 & Prior

Data Evaluated as of @06/30/24

Accident Year	Adjusted Paid Loss @06/30/24	Paid LDF	Paid LDF Ultimate	Adjusted Selected Ultimate Low	Adjusted Selected Ultimate High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1940	0	1.000	0	0	0	0	0	0.993	0	0
1941	0	1.000	0	0	0	0	0	0.993	0	0
1942	0	1.000	0	0	0	0	0	0.993	0	0
1943	0	1.000	0	0	0	0	0	0.993	0	0
1944	0	1.000	0	0	0	0	0	0.993	0	0
1945	0	1.000	0	0	0	0	0	0.993	0	0
1946	0	1.000	0	0	0	0	0	0.993	0	0
1947	0	1.000	0	0	0	0	0	0.993	0	0
1948	0	1.000	0	0	0	0	0	0.993	0	0
1949	0	1.000	0	0	0	0	0	0.993	0	0
1950	1,457	1.000	1,457	1,457	1,457	0	0	0.993	0	0
1951	3,455	1.000	3,455	3,455	3,455	0	0	0.993	0	0
1952	4,192	1.000	4,192	4,192	4,192	0	0	0.993	0	0
1953	4,409	1.000	4,409	4,409	4,409	0	0	0.993	0	0
1954	3,992	1.000	3,992	3,992	3,992	0	0	0.993	0	0
1955	3,867	1.000	3,867	3,867	3,867	0	0	0.993	0	0
1956	3,481	1.000	3,481	3,481	3,481	0	0	0.993	0	0
1957	4,042	1.000	4,042	4,042	4,042	0	0	0.993	0	0
1958	5,370	1.000	5,370	5,370	5,370	0	0	0.993	0	0
1959	5,804	1.000	5,804	5,804	5,804	0	0	0.993	0	0
1960	5,892	1.000	5,892	5,892	5,892	0	0	0.993	0	0
1961	6,619	1.000	6,619	6,619	6,619	0	0	0.993	0	0
1962	8,132	1.000	8,132	8,132	8,132	0	0	0.993	0	0
1963	8,495	1.000	8,495	8,495	8,495	0	0	0.993	0	0
1964	8,035	1.000	8,035	8,035	8,035	0	0	0.993	0	0
1965	8,303	1.000	8,303	8,303	8,303	0	0	0.993	0	0
1966	9,541	1.000	9,541	9,541	9,541	0	0	0.993	0	0
1967	10,580	1.000	10,580	10,580	10,580	0	0	0.993	0	0
1968	11,803	1.000	11,803	11,803	11,803	0	0	0.993	0	0
1969	12,201	1.000	12,201	12,201	12,201	0	0	0.993	0	0
1970	11,875	1.000	11,875	11,875	11,875	0	0	0.993	0	0
1971	16,446	1.000	16,446	16,446	16,446	0	0	0.993	0	0
1972	27,438	1.000	27,438	27,438	27,438	0	0	0.993	0	0
1973	37,613	1.000	37,613	37,613	37,613	0	0	0.993	0	0
1974	41,158	1.000	41,158	41,158	41,158	0	0	0.993	0	0
1975	42,727	1.000	42,727	42,727	42,727	0	0	0.993	0	0
1976	46,598	1.000	46,598	46,598	46,598	0	0	0.993	0	0
1977	57,596	1.000	57,596	57,596	57,596	0	0	0.993	0	0
1978	59,877	1.000	59,877	59,877	59,877	0	0	0.993	0	0
1979	70,063	1.000	70,063	70,063	70,063	0	0	0.993	0	0
1980	85,563	1.000	85,563	85,563	85,563	0	0	0.993	0	0
1981	90,623	1.000	90,623	90,623	90,623	0	0	0.988	0	0
1982	94,996	1.000	94,996	94,996	94,997	0	0	0.992	0	0
1983	96,105	1.000	96,109	96,108	96,109	4	4	0.992	4	4
1984	106,234	1.000	106,248	106,247	106,249	13	15	0.988	13	14
1985	102,439	1.000	102,480	102,478	102,482	38	43	0.986	38	42
1986	94,968	1.001	95,032	95,029	95,035	61	67	0.980	60	66
1987	75,356	1.001	75,431	75,427	75,435	71	79	0.974	69	77
1988	88,010	1.001	88,126	88,120	88,132	111	122	0.968	107	118
1989	107,614	1.002	107,808	107,798	107,818	185	204	0.964	178	197
1990	110,854	1.002	111,111	111,098	111,123	243	269	0.959	234	258
1991	118,161	1.003	118,516	118,498	118,533	337	372	0.956	322	356
1992	142,155	1.004	142,701	142,674	142,729	519	574	0.953	495	547
Totals	1,854,139		1,855,805	1,855,722	1,855,888	1,583	1,749		1,520	1,680
Notes										

(2) Section AF-I, Exhibit 19

(3) Section AF-I, Exhibit 19

(4) = (2) x (3)

(5) Selected by Deloitte

(6) Selected by Deloitte

(7) = (5) - (2)

(8) = (6) - (2)

(9) Section AF-I, Exhibit 20

(10) = (7) x (9)

(11) = (8) x (9)

[illegible]

Washington Department of Labor & Industries

Total Permanent Disability Awards
Development of Discounted Unpaid Claim LiabilitiesData Evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Mid-Point Undiscounted Liability	Adjusted Paid LDF	Expected Unpaid Percentage @06/30/24	Expected Incremental Paid	Expected Paid in CY 2025	Expected Paid in CY 2026	Expected Paid in CY 2027	Expected Paid in CY 2028	Expected Paid in CY 2029	Expected Paid in CY 2030	Expected Paid in CY 2031	Expected Paid in CY 2032	Expected Paid in CY 2033	Expected Paid in CY 2034+	Mid-Point Undiscounted Liability	Discount Factor @ 1.5%	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
1940	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1941	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1942	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1943	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1944	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1945	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1946	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1947	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1948	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1949	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1950	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1951	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1952	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1953	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1954	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1955	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1956	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1957	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1958	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1959	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1960	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1961	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1962	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1963	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1964	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1965	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1966	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1967	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1968	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1969	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1970	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1971	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1972	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1973	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1974	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1975	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1976	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1977	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1978	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1979	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1980	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993	
1981	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.988	
1982	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.992	
1983	4	1,000	0.00%	0.00%	4	0	0	0	0	0	0	0	0	0	4	0.992	
1984	14	1,000	0.01%	0.01%	9	4	0	0	0	0	0	0	0	0	14	0.988	
1985	40	1,000	0.04%	0.03%	27	9	4	0	0	0	0	0	0	0	40	0.986	
1986	64	1,001	0.07%	0.03%	27	25	8	4	0	0	0	0	0	0	64	0.980	
1987	75	1,001	0.10%	0.03%	24	21	20	7	3	0	0	0	0	0	75	0.974	
1988	116	1,001	0.13%	0.03%	29	28	25	23	8	0	0	0	0	0	116	0.968	
1989	195	1,002	0.18%	0.05%	52	35	34	30	28	10	4	0	0	0	195	0.964	
1990	256	1,002	0.23%	0.05%	56	54	36	35	31	29	10	4	0	0	256	0.959	
1991	354	1,003	0.30%	0.07%	81	59	57	39	38	33	31	11	5	0	354	0.956	
1992	547	1,004	0.38%	0.08%	120	98	72	69	47	46	40	38	13	6	547	0.953	
1993	640	1,004	0.43%	0.05%	68	126	102	75	72	49	48	42	39	20	640	0.945	
1994	950	1,005	0.45%	0.02%	27	65	99	72	70	47	46	40	38	63	950	0.933	
1995	775	1,005	0.47%	0.02%	100	75	74	137	112	82	79	53	52	11	775	0.939	
1996	1,090	1,006	0.55%	0.08%	199	66	50	90	167	136	99	96	65	123	1,090	0.929	
1997	1,896	1,007	0.66%	0.11%	189	507	169	127	130	240	195	143	138	58	1,896	0.938	
1998	2,148	1,008	0.84%	0.17%	352	128	343	114	86	117	216	176	129	489	2,148	0.922	
1999	2,420	1,011	1.05%	0.21%	338	303	110	296	99	74	105	194	158	745	2,420	0.916	
2000	3,436	1,013	1.29%	0.24%	540	405	364	132	355	118	89	121	223	1,090	3,436	0.918	
2001	5,152	1,016	1.56%	0.27%	839	735	551	495	482	161	121	150	148	5,152	0.923	0.923	
2002	6,257	1,019	1.83%	0.27%	1,007	843	739	554	498	181	485	162	121	1,666	6,257	0.922	
2003	6,671	1,022	2.15%	0.31%	948	879	736	645	484	435	158	423	141	1,822	6,671	0.919	
2004	10,080	1,027	2.61%	0.46%	2,162	1,159	1,075	900	789	591	531	193	518	2,163	10,080	0.925	
2005	12,480	1,032	3.08%	0.47%	2,177	2,257	1,121	1,121	939	823	617	554	201	2,581	12,480	0.927	
2006	15,588	1,037	3.59%	0.51%	2,628	2,254	2,337	1,253	1,161	972	852	639	574	2,918	15,588	0.926	
2007	22,389	1,046	4.37%	0.58%	4,576	3,049	2,615	2,711	1,453	1,347	1,128	989	741	22,389	0.929	0.929	
2008	37,789	1,052	5.42%	1.02%	7,668	6,257	4,170	3,576	3,707	1,827	1,842	1,542	1,352	37,789	0.932	0.932	
2009	39,585	1,054	6.82%	1.48%	7,803	6,450	5,263	3,508	3,008	3,118	1,672	1,550	1,207	5,915	39,585	0.932	0.932
2010	36,004	1,095	8.72%	1.82%	7,402	5,608	4,636	3,783	2,521	2,162	2,241	1,202	1,114	5,335	36,004	0.933	0.933
2011	45,516	1,119	10.62%	1.90%	7,812	7,747	5,870	4,852	3,959	2,638	2,263	2,346	1,258	6,771	45,516	0.932	0.932
2012	45,160	1,155	13.41%	2.79%	8,688	6,231	6,179	4,682	3,870	3,158	2,104	1,805	1,871	6,573	45,160	0.932	0.932
2013	50,506	1,195	16.29%	2.88%	8,066	8,178	5,866	5,817	4,407	3,643	2,973	1,981	1,699	7,876	50,506	0.931	0.931
2014	63,572	1,282	20.77%	4.49%	11,351	8,336	8,453	6,062	6,012	4,555	3,765	3,072	2,047	9,918	63,572	0.930	0.930
2015	86,460	1,367	26.87%	6.09%	15,862	12,968	9,480	9,812	6,894	6,837	5,180	4,242	3,494	13,891	86,460	0.930	0.930
2016	108,544	1,407	33.19%	6.32%	16,966	16,465	13,382	9,828	7,965	7,088	5,370	4,439	17,894	108,544	0.929	0.929	
2017	148,590	1,699	41.14%	7.95%	23,135	19,656	19,077	15,504	11,387	11,546	8,281	6,222	25,572	148,590	0.927	0.927	
2018	195,963	2,070	51.70%	10.56%	32,688	25,481	21,650	21,011	17,076	12,542	12,716	9,121	9,044	34,634	195,963	0.927	0.927
2019	257,493	2,772	63.93%	12.23%	38,146	36,510	28,459	24,181	23,467	19,073	14,008	14,203	10,187	49,260	257,493	0.925	0.925
2020	290,014	4,124	75.75%	11.83%	38,277	37,011	35,424	27,613	23,462	22,770	18,506	13,591	13,781	59,579	290,014	0.922	0.922
2021	389,001	7,894	87.33%	11.58%	33,929	38,580	37,304	35,704	27,832	23,647	22,950	18,652	13,699	136,704	389,001	0.909	0.909
2022	496,961	25,589	96.09%	8.70%	28,400	37,147	42,239	40,481	39,091	30,471	25,899	25,142	20,421	207,333	496,961	0.900	0.900

Washington Department of Labor & Industries

Total Permanent Disability Awards

Deloitte Emergence - Actual Versus Expected Analysis

Data Evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Unadjusted Deloitte Ultimate Losses Low @06/30/23	Unadjusted Deloitte Ultimate Losses High @06/30/23	Unadjusted Paid Loss @06/30/23	Deloitte Unpaid Claims Low @06/30/23	Deloitte Unpaid Claims High @06/30/23	Deloitte Expected Paid Low	Deloitte Expected Paid High	Unadjusted Actual Paid	Actual Less Expected Low	Actual Less Expected High	Current Selected Ultimate Low	Current Selected Ultimate High	Change in Ultimate Low	Change in Ultimate High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1993	102,240	102,340	101,549	690	790	163	187	0	(163)	(187)	102,140	102,240	(100)	(100)
1994	102,107	102,107	101,358	750	750	51	51	0	(51)	(51)	102,007	102,007	(100)	(100)
1995	107,037	107,137	105,703	1,334	1,434	216	232	209	(6)	(22)	106,637	106,737	(400)	(400)
1996	119,195	119,295	118,054	1,140	1,240	153	167	0	(153)	(167)	119,095	119,195	(100)	(100)
1997	147,481	147,781	144,879	2,602	2,902	540	602	507	(33)	(95)	147,181	147,381	(300)	(400)
1998	164,351	164,651	161,856	2,495	2,795	354	397	648	293	251	164,551	164,751	200	100
1999	179,393	179,693	176,625	2,768	3,068	276	305	1,048	772	743	179,993	180,193	600	500
2000	215,259	215,659	211,014	4,245	4,645	636	695	709	73	13	214,959	215,359	(300)	(300)
2001	230,932	231,532	225,030	5,902	6,502	1,072	1,181	0	(1,072)	(1,181)	229,932	230,432	(1,000)	(1,100)
2002	245,562	246,262	239,568	5,993	6,693	731	816	837	106	20	246,362	246,962	800	700
2003	242,952	243,552	236,495	6,458	7,058	1,324	1,447	586	(738)	(861)	243,452	244,052	500	500
2004	261,443	262,743	248,975	12,469	13,769	1,936	2,138	2,788	852	650	261,343	262,343	(100)	(400)
2005	257,129	258,629	242,777	14,352	15,852	2,821	3,116	1,372	(1,449)	(1,744)	256,029	257,229	(1,100)	(1,400)
2006	277,120	279,120	257,955	19,165	21,165	3,690	4,075	3,877	187	(198)	276,620	278,220	(500)	(900)
2007	317,804	320,904	288,328	29,476	32,576	5,144	5,685	6,587	1,443	902	316,204	318,404	(1,600)	(2,500)
2008	352,722	356,922	312,151	40,571	44,771	7,922	8,742	7,182	(740)	(1,560)	355,222	359,022	2,500	2,100
2009	303,998	308,998	256,756	47,242	52,242	10,511	11,624	5,858	(4,654)	(5,766)	300,198	304,198	(3,800)	(4,800)
2010	252,514	257,514	210,959	41,555	46,555	7,629	8,547	7,451	(178)	(1,096)	252,614	256,214	100	(1,300)
2011	254,085	260,085	199,050	55,035	61,035	10,810	11,988	6,519	(4,291)	(5,470)	249,085	253,085	(5,000)	(7,000)
2012	237,149	243,149	184,479	52,670	58,670	8,978	10,000	7,510	(1,468)	(2,491)	235,149	239,149	(2,000)	(4,000)
2013	242,059	249,059	183,070	58,989	65,989	11,255	12,590	11,983	729	(607)	243,059	248,059	1,000	(1,000)
2014	257,144	265,144	177,834	79,310	87,310	13,738	15,123	16,406	2,668	1,283	254,811	260,811	(2,332)	(4,332)
2015	253,043	263,043	152,001	101,041	111,041	14,648	16,098	21,081	6,433	4,983	257,043	266,043	4,000	3,000
2016	266,334	279,334	143,408	122,926	135,926	19,290	21,330	21,883	2,593	553	268,334	279,334	2,000	0
2017	289,396	306,396	121,317	168,080	185,080	27,544	30,330	33,990	6,446	3,660	296,396	311,396	7,000	5,000
2018	315,694	362,694	108,431	207,263	254,263	30,987	38,014	40,800	9,813	2,786	325,694	364,694	10,000	2,000
2019	335,398	393,398	76,936	258,462	316,462	32,798	40,159	44,469	11,671	4,311	353,398	404,398	18,000	11,000
2020	322,270	382,608	42,743	279,527	339,865	28,623	34,802	38,127	9,504	3,326	342,315	399,454	20,045	16,846
2021	396,000	477,334	12,246	383,754	465,088	25,355	30,728	29,945	4,591	(783)	395,737	466,647	(263)	(10,687)
2022	461,618	564,199	1,772	459,846	562,427	10,257	12,545	6,831	(3,426)	(5,714)	455,097	556,030	(6,520)	(8,169)
2023	508,518	612,633	0	508,518	612,633	897	1,081	99	(798)	(981)	510,582	630,711	2,064	18,078
2024														
'93 to '23	8,017,948	8,563,916	5,043,318	2,974,630	3,520,599	280,347	324,794	319,302	38,955	(5,492)	8,061,254	8,574,765	43,294	10,835
'92 and Prior	1,559,003	1,559,249	1,557,022	1,981	2,227	927	1,062	1,003	75	(60)	1,559,607	1,559,774	604	525
Total	9,576,951	10,123,166	6,600,339	2,976,611	3,522,826	281,274	325,856	320,305	39,031	(5,551)	9,620,861	10,134,539	43,898	11,360

(2) From analysis @06/30/23

(3) From analysis @06/30/23

(4) From analysis @06/30/23

(5) = (2) - (4)

(6) = (3) - (4)

(7) Based on incremental paid assumptions from analysis @06/30/23

(8) Based on incremental paid assumptions from analysis @06/30/23

(9) = (Section AF-I, Exhibit 1 Col (6)) - (4)

(10) = (9) - (7)

(11) = (9) - (8)

(12) Section AF-I, Exhibit 1 Col (2)

(13) Section AF-I, Exhibit 1 Col (3)

(14) = (12) - (2)

(15) = (13) - (3)

% Change in Unpaid Claim Estimate: 1.5% 0.3%

Unpaid Claim Unpaid Claim

Washington Department of Labor & Industries
Total Permanent Disability Awards
Deloitte Emergence - Actual Versus Expected Reported TPD Analysis
Data Evaluated as of @06/30/24

Accident Year Ending June 30	Ultimate TPD Awards @06/30/23	Reported TPD Awards @06/30/23	IBNR TPD Awards @06/30/23	Expected TPD Award in FY2024	Actual TPD Award in FY2024	Actual Less Expected	Ultimate TPD Awards @06/30/24	Change in Ultimate TPD Awards	L&I Ultimate TPD Awards @06/30/18	L&I Ultimate TPD Awards '@06/30/19	L&I Ultimate TPD Awards '@06/30/20	L&I Ultimate TPD Awards '@06/30/21	L&I Ultimate TPD Awards '@06/30/22	L&I Ultimate TPD Awards @06/30/23	L&I Ultimate TPD Awards @06/30/24	L&I Change in Ultimate TPD Awards 5th Prior	L&I Change in Ultimate TPD Awards 5th Prior	L&I Change in Ultimate TPD Awards 4th Prior	L&I Change in Ultimate TPD Awards 3rd Prior	L&I Change in Ultimate TPD Awards 2nd Prior	L&I Change in Ultimate TPD Awards Prior
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
1993	711	706	5	1	0	(1)	711	0	709	710	710	711	710	711	711	1	0	1	(1)	1	0
1994	710	707	3	1	0	(1)	709	(1)	715	712	712	710	710	709	709	(3)	(1)	(1)	(0)	(1)	(0)
1995	720	709	11	1	2	1	717	(3)	720	718	720	718	719	720	717	(2)	1	(1)	1	1	(3)
1996	774	769	5	1	0	(1)	774	0	775	774	778	776	775	774	774	(0)	4	(2)	(1)	(1)	(0)
1997	919	902	17	2	2	0	918	(1)	920	919	919	919	919	918	918	(1)	1	(1)	1	(1)	(0)
1998	971	958	13	2	2	0	971	0	975	974	972	973	972	972	971	(1)	(2)	1	(1)	(0)	(0)
1999	1,052	1,039	13	2	5	3	1,055	3	1,058	1,057	1,056	1,055	1,055	1,053	1,055	(1)	(1)	(1)	(0)	(2)	3
2000	1,165	1,145	20	3	3	0	1,163	(2)	1,169	1,167	1,166	1,164	1,165	1,164	1,164	(2)	(1)	(2)	1	(1)	(0)
2001	1,208	1,181	27	4	0	(4)	1,204	(4)	1,221	1,217	1,211	1,207	1,205	1,208	1,205	(4)	(6)	(4)	(2)	3	(3)
2002	1,267	1,241	26	3	3	0	1,272	5	1,293	1,291	1,284	1,274	1,271	1,267	1,271	(1)	(8)	(10)	(2)	(4)	3
2003	1,200	1,175	25	6	2	(4)	1,204	4	1,218	1,210	1,212	1,205	1,201	1,201	1,205	(8)	2	(7)	(4)	1	4
2004	1,266	1,213	53	5	8	3	1,262	(4)	1,280	1,283	1,286	1,275	1,269	1,265	1,260	2	3	(11)	(6)	(4)	(5)
2005	1,234	1,177	57	9	6	(3)	1,231	(3)	1,252	1,253	1,250	1,254	1,244	1,230	1,231	1	(3)	3	(10)	(14)	1
2006	1,292	1,218	74	11	12	1	1,288	(4)	1,316	1,303	1,306	1,304	1,300	1,285	1,287	(13)	3	(2)	(4)	(15)	2
2007	1,368	1,262	106	12	20	8	1,359	(9)	1,390	1,372	1,364	1,369	1,374	1,353	1,357	(19)	(8)	5	5	(21)	4
2008	1,429	1,291	138	18	19	1	1,434	5	1,424	1,406	1,392	1,409	1,421	1,411	1,423	(18)	(14)	17	12	(10)	11
2009	1,170	1,019	151	23	17	(6)	1,157	(13)	1,213	1,191	1,161	1,152	1,163	1,153	1,145	(22)	(30)	(9)	11	(10)	(8)
2010	990	855	135	21	22	1	988	(2)	1,012	975	959	968	973	968	979	(36)	(16)	9	5	(5)	11
2011	930	756	174	28	25	(3)	917	(13)	951	914	890	896	896	907	902	(37)	(24)	6	(0)	11	(5)
2012	866	699	167	30	25	(5)	859	(7)	906	874	850	845	830	828	841	(33)	(24)	(4)	(15)	(2)	13
2013	851	665	186	44	32	(12)	848	(4)	948	915	854	840	828	843	856	(34)	(61)	(14)	(12)	15	13
2014	842	602	240	50	44	(6)	829	(13)	950	906	851	842	832	842	827	(44)	(56)	(9)	(10)	10	(15)
2015	815	522	293	52	60	8	824	9	874	835	834	837	840	841	846	(39)	(1)	3	3	0	5
2016	836	477	359	70	63	(7)	838	2	944	811	840	859	834	855	860	(133)	28	19	(25)	21	5
2017	814	361	453	91	86	(5)	825	12	1,059	982	826	864	877	896	899	(77)	(156)	38	14	19	3
2018	881	313	568	101	99	(2)	893	13	1,098	1,015	933	898	935	984	994	(83)	(82)	(35)	37	48	10
2019	870	200	670	101	113	12	910	40		1,032	952	938	993	1,059	1,101		(80)	(14)	55	65	42
2020	777	95	682	92	99	7	833	56			949	919	929	987	1,021			(30)	10	57	35
2021	793	22	771	76	62	(14)	769	(24)				909	935	1,054	988				26	119	(67)
2022	840	2	838	30	20	(10)	787	(53)					974	1,094	1,113					120	18
2023	810	0	810	3	1	(2)	816	5						1,136	1,107						(30)
2024							843								1,106						
'93 to '23	30,372	23,281	7,091	891	852	(39)	30,364	(8)	27,391	27,817	28,237	29,090	30,152	31,690	31,735	(606)	(530)	(56)	88	401	45

(2) From analysis @06/30/23
(3) From analysis @06/30/23
(4) = (2) - (3)
(5) From analysis @06/30/23
(6) = (Section AF-I, Exhibit 4 Col (10)) - (3)
(7) = (6) - (5)
(8) Section AF-I, Exhibit 4 Col (9)
(9) = (8) - (2)

Washington Department of Labor & Industries

Total Permanent Disability Awards

Calendar Year Loss, Amounts, Counts, and Severities

Data Evaluated as of @06/30/24
Amounts in 000s

Calendar Year Ending June 30	AF On-Level EP (000)	Calendar Year Paid Loss (3)	Calendar Year TPD Award (4)	Average Size of TPD Award (5)	Average Claimant Age of TPD Award (6)
(1)	(2)	(3)	(4)	(5)	(6)
1993	918,379	71,124	554	128,382	58.7
1994	938,645	69,435	546	127,171	58.7
1995	951,919	71,440	550	129,892	58.2
1996	962,268	57,956	410	141,357	57.6
1997	1,016,993	62,899	437	143,934	57.2
1998	1,048,992	72,516	505	143,595	58.0
1999	1,087,690	82,305	595	138,327	58.3
2000	1,136,135	147,587	1,002	147,293	58.1
2001	1,121,311	182,383	1,166	156,418	56.8
2002	1,072,400	164,999	960	171,874	56.6
2003	1,077,786	269,343	1,452	185,498	56.0
2004	1,099,392	223,135	1,130	197,465	55.9
2005	1,166,316	195,862	974	201,090	55.0
2006	1,227,549	170,379	811	210,085	55.7
2007	1,274,094	282,500	1,298	217,642	55.9
2008	1,308,588	774,424	1,396	554,745	55.4
2009	1,180,105	327,289	1,385	236,309	55.8
2010	1,059,843	279,776	1,152	242,861	56.5
2011	1,055,203	250,264	1,028	243,447	56.2
2012	1,076,052	242,412	931	260,378	56.7
2013	1,122,206	412,601	1,630	253,129	57.0
2014	1,177,990	337,900	1,225	275,837	56.3
2015	1,245,449	326,400	1,188	274,747	57.4
2016	1,304,176	300,165	1,059	283,442	57.4
2017	1,365,414	324,088	1,084	298,974	57.6
2018	1,413,830	264,087	875	301,814	57.7
2019	1,445,720	282,252	917	307,799	58.0
2020	1,410,860	277,728	852	325,972	57.8
2021	1,420,901	267,228	829	322,349	58.5
2022	1,473,958	250,961	748	335,509	59.3
2023	1,527,694	325,718	853	381,850	59.3
2024	1,534,441	320,637	860	372,833	59.6

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

Washington Department of Labor & Industries

Permanent Partial Disability

Summary of Unpaid Claim Estimates

Data evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Selected Ultimate Loss Low	Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1993	84,920	84,940	58	78	84,862	0.939	54	73
1994	111,600	111,600	128	128	111,472	0.925	119	119
1995	117,100	117,100	88	88	117,012	0.913	80	80
1996	121,100	121,100	135	135	120,965	0.909	123	123
1997	118,000	118,000	111	111	117,889	0.905	100	100
1998	122,800	122,800	103	103	122,697	0.901	93	93
1999	118,890	118,900	120	130	118,770	0.898	108	117
2000	122,500	122,500	137	137	122,363	0.899	124	124
2001	120,500	120,500	159	159	120,341	0.900	143	143
2002	117,100	117,200	121	221	116,979	0.905	109	200
2003	115,800	115,800	205	205	115,595	0.909	186	186
2004	115,000	115,100	191	291	114,809	0.914	174	266
2005	121,000	121,000	382	382	120,618	0.920	352	352
2006	121,400	121,500	406	506	120,994	0.922	375	467
2007	127,000	127,100	628	728	126,372	0.925	581	673
2008	134,200	134,300	822	922	133,378	0.926	761	854
2009	131,700	131,800	897	997	130,803	0.926	831	923
2010	119,100	119,300	956	1,156	118,144	0.928	887	1,073
2011	112,000	113,000	697	1,697	111,303	0.932	649	1,581
2012	109,000	110,000	1,316	2,316	107,684	0.935	1,230	2,165
2013	111,000	112,000	1,627	2,627	109,373	0.938	1,525	2,463
2014	109,000	109,000	2,600	2,600	106,400	0.940	2,445	2,445
2015	102,000	102,000	3,722	3,722	98,278	0.943	3,510	3,510
2016	101,000	102,000	5,194	6,194	95,806	0.945	4,911	5,856
2017	99,000	101,000	7,008	9,008	91,992	0.948	6,644	8,540
2018	92,000	94,000	10,198	12,198	81,802	0.950	9,688	11,588
2019	87,000	90,000	12,211	15,211	74,789	0.952	11,621	14,476
2020	78,122	81,140	15,635	18,653	62,487	0.953	14,893	17,768
2021	74,412	79,479	20,407	25,474	54,005	0.954	19,467	24,301
2022	72,228	79,260	30,895	37,927	41,333	0.958	29,586	36,319
2023	77,027	88,031	53,289	64,293	23,738	0.962	51,255	61,839
2024	80,051	97,063	76,299	93,311	3,752	0.962	73,396	89,760
'93 to '24	3,443,550	3,498,511	246,746	301,707	3,196,804		236,019	288,575
'92 and Prior	1,133,606	1,133,629	219	242	1,133,387	0.950	208	230
Total	4,577,156	4,632,141	246,965	301,949	4,330,191		236,227	288,805

(2) Section AF-II, Exhibit 3 Col (10) 217,978 217,978 <-----L&I Selected-----> 208,975 208,975
(3) Section AF-II, Exhibit 3 Col (11) (28,987) (83,971) <-----L&I Less Deloitte-----> (27,253) (79,830)
(4) = (2) - (6)
(5) = (3) - (6)
(6) Section AF-II, Exhibit 7 Col (3)
(7) Section AF-II, Exhibit 18 Col (17)
(8) = (4) x (7)
(9) = (5) x (7)

Washington Department of Labor & Industries

Permanent Partial Disability

Comparison of Ultimate Loss

Data evaluated as of @06/30/24

Amounts in 000s

Accident Year Ending June 30	Deloitte						L&I			L&I Less Deloitte		
	Deloitte Ultimate Loss @06/30/24		Deloitte Ultimate Loss @06/30/23		Change in Ultimate Loss		Ultimate Loss @06/30/24	Ultimate Loss @06/30/23	Change In Ultimate Loss	@06/30/24		
	Low	High	Low	High	Low	High				Low	High	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1993	84,920	84,940	84,900	85,000	20	(60)	84,904	84,926	(23)		(16)	(36)
1994	111,600	111,600	111,600	111,600	0	0	111,531	111,553	(22)		(69)	(69)
1995	117,100	117,100	117,100	117,100	0	0	117,078	117,098	(20)		(22)	(22)
1996	121,100	121,100	121,100	121,100	0	0	121,048	121,065	(17)		(52)	(52)
1997	118,000	118,000	118,000	118,100	0	(100)	117,983	118,045	(61)		(17)	(17)
1998	122,800	122,800	122,940	123,000	(140)	(200)	122,820	122,959	(139)	20	20	
1999	118,890	118,900	119,000	119,000	(110)	(100)	118,888	118,978	(90)	(2)	(12)	
2000	122,500	122,500	122,500	122,600	0	(100)	122,491	122,544	(53)	(9)	(9)	
2001	120,500	120,500	120,500	120,500	0	0	120,491	120,519	(28)	(9)	(9)	
2002	117,100	117,200	117,200	117,300	(100)	(100)	117,153	117,249	(96)	53	(47)	
2003	115,800	115,800	115,800	115,900	0	(100)	115,805	115,859	(54)	5	5	
2004	115,000	115,100	115,100	115,200	(100)	(100)	115,072	115,175	(103)	72	(28)	
2005	121,000	121,000	121,100	121,200	(100)	(200)	121,038	121,192	(154)	38	38	
2006	121,400	121,500	121,600	121,700	(200)	(200)	121,551	121,704	(152)	151	51	
2007	127,000	127,100	127,100	127,300	(100)	(200)	127,166	127,248	(82)	166	66	
2008	134,200	134,300	134,300	134,600	(100)	(300)	134,418	134,488	(70)	218	118	
2009	131,700	131,800	131,800	132,100	(100)	(300)	131,975	132,128	(153)	275	175	
2010	119,100	119,300	119,000	120,000	100	(700)	119,428	119,708	(280)	328	128	
2011	112,000	113,000	112,000	113,000	0	0	112,840	112,745	94	840	(160)	
2012	109,000	110,000	110,000	110,000	(1,000)	0	109,593	110,107	(514)	593	(407)	
2013	111,000	112,000	112,000	113,000	(1,000)	(1,000)	111,765	112,291	(526)	765	(235)	
2014	109,000	109,000	110,000	110,000	(1,000)	(1,000)	109,354	110,211	(857)	354	354	
2015	102,000	102,000	103,000	104,000	(1,000)	(2,000)	101,809	103,023	(1,214)	(191)	(191)	
2016	101,000	102,000	102,000	104,000	(1,000)	(2,000)	100,358	101,145	(787)	(642)	(1,642)	
2017	99,000	101,000	101,000	104,000	(2,000)	(3,000)	97,990	98,775	(785)	(1,010)	(3,010)	
2018	92,000	94,000	95,000	98,000	(3,000)	(4,000)	89,233	90,078	(846)	(2,767)	(4,767)	
2019	87,000	90,000	89,000	93,000	(2,000)	(3,000)	84,568	85,386	(818)	(2,432)	(5,432)	
2020	78,122	81,140	81,145	86,167	(3,023)	(5,028)	73,821	75,170	(1,349)	(4,301)	(7,319)	
2021	74,412	79,479	78,373	86,422	(3,961)	(6,944)	69,063	71,739	(2,676)	(5,348)	(10,415)	
2022	72,228	79,260	76,634	88,768	(4,406)	(9,509)	65,571	70,061	(4,490)	(6,657)	(13,689)	
2023	77,027	88,031	80,967	99,182	(3,940)	(11,151)	69,803	79,851	(10,048)	(7,224)	(18,228)	
2024	80,051	97,063					78,002			(2,049)	(19,060)	
'93 to Current	3,443,550	3,498,511	3,391,759	3,452,839	(28,260)	(51,390)	3,414,611	3,363,021	(26,413)	(28,939)	(83,901)	
'92 & Prior	1,133,606	1,133,629	1,133,672	1,133,715	(66)	(86)	1,133,558	1,133,684	(126)	(48)	(71)	
Total	4,577,156	4,632,141	4,525,431	4,586,555	(28,326)	(51,477)	4,548,169	4,496,705	(26,538)	(28,987)	(83,971)	

Washington Department of Labor & Industries

Permanent Partial Disability

Selected Ultimate Loss

Data evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Methodology Indicated Ultimate Loss									Selected Ultimate Loss Low	Selected Ultimate Loss High	Ultimate Claims	Adjusted Selected Loss Severity Low	Adjusted Selected Loss Severity High
	Paid Loss	Paid LDF	Paid BF On Freq/Sev	Paid BF On ELR	Frequency x Severity	Expected Loss Rate	0.0% Incr Paid Future PPD	0.0% Incr Paid On Exposures	Selected					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)		(10)	(11)	(12)	(13)	(14)
1993	84,862	84,930	84,918	84,881			84,930	84,930	84,930	84,920	84,940	11,325	7,498	7,500
1994	111,472	111,560	111,546	111,497			111,560	111,564	111,562	111,600	111,600	11,276	9,897	9,897
1995	117,012	117,107	117,092	117,039			117,105	117,113	117,109	117,100	117,100	11,596	10,098	10,098
1996	120,965	121,075	121,056	120,997			121,061	121,085	121,073	121,100	121,100	11,476	10,552	10,552
1997	117,889	118,008	117,992	117,927			117,983	118,024	118,004	118,000	118,000	11,456	10,300	10,300
1998	122,697	122,833	122,814	122,741			122,801	122,870	122,836	122,800	122,800	11,494	10,684	10,684
1999	118,770	118,916	118,898	118,822			118,872	118,942	118,907	118,890	118,900	11,052	10,757	10,758
2000	122,363	122,537	122,518	122,426			122,482	122,553	122,517	122,500	122,500	11,454	10,695	10,695
2001	120,341	120,537	120,512	120,415			120,459	120,546	120,502	120,500	120,500	10,798	11,160	11,160
2002	116,979	117,209	117,183	117,067			117,114	117,214	117,164	117,100	117,200	10,292	11,378	11,387
2003	115,595	115,870	115,840	115,704			115,743	115,858	115,801	115,800	115,800	9,948	11,641	11,641
2004	114,809	115,148	115,115	114,950			114,973	115,123	115,048	115,000	115,100	9,907	11,608	11,618
2005	120,618	121,068	121,011	120,810			120,845	121,134	120,989	121,000	121,000	9,828	12,312	12,312
2006	120,994	121,548	121,498	121,249			121,273	121,626	121,449	121,400	121,500	10,023	12,112	12,122
2007	126,372	127,089	127,039	126,711			126,781	127,312	127,046	127,000	127,100	10,360	12,259	12,268
2008	133,378	134,313	134,249	133,821			133,908	134,593	134,250	134,200	134,300	10,630	12,625	12,634
2009	130,803	131,899	131,819	131,294			131,409	132,091	131,750	131,700	131,800	10,096	13,044	13,054
2010	118,144	119,385	119,319	118,718			118,853	119,547	119,200	119,100	119,300	8,970	13,278	13,300
2011	111,303	112,811	112,739	112,033			112,240	113,000	112,620	112,000	113,000	8,577	13,058	13,174
2012	107,684	109,571	109,477	108,653			109,028	109,944	109,486	109,000	110,000	8,235	13,236	13,358
2013	109,373	111,881	111,800	110,734			111,206	112,173	111,690	111,000	112,000	8,275	13,414	13,535
2014	106,400	109,634	109,590	108,320			109,043	110,114	109,043	109,000	109,000	8,091	13,471	13,471
2015	98,278	102,314	102,442	101,029			102,112	103,164	102,112	102,000	102,000	7,792	13,090	13,090
2016	95,806	101,181	101,293	99,744			101,453	102,099	101,453	101,000	102,000	7,514	13,442	13,575
2017	91,992	99,217	99,214	97,620			100,133	100,472	100,133	99,000	101,000	7,244	13,667	13,943
2018	81,802	90,902	91,366	89,892			93,142	92,923	93,142	92,000	94,000	6,910	13,314	13,604
2019	74,789	86,819	87,531	86,483			90,686	89,819	88,675	87,000	90,000	6,513	13,358	13,819
2020	62,445	77,130	78,410	78,525			82,893	80,907	79,658	78,122	81,140	5,822	13,418	13,936
2021	53,894	73,488	74,956	76,950			81,395	77,831	76,394	74,412	79,479	5,439	13,682	14,614
2022	41,246	68,987	72,262	77,755			83,285	78,140	75,201	72,228	79,260	5,237	13,792	15,135
2023	23,729	66,351	79,092	87,355	86,186	99,049	94,334	85,872	82,482	77,027	88,031	5,503	13,998	15,998
2024	3,752	65,601	88,838	105,487	90,247	107,907	107,949	94,608	88,838	80,051	97,063	5,318	15,054	18,253
Totals	3,196,555	3,416,919	3,459,430	3,477,651			3,517,049	3,493,189	3,471,064	3,443,550	3,498,511	288,450		

Covid-19 Provision:

(2) Section AF-II, Exhibit 7 Col (3)	2020	131	122	140	42	31
(3) Section AF-II, Exhibit 7 Col (5)	2021	445	412	479	111	72
(4) Section AF-II, Exhibit 4 Col (10)	2022	244	228	260	87	60
(5) Section AF-II, Exhibit 5 Col (10)	2023	29	27	31	9	7
(6) Section AF-II, Exhibit 4 Col (4)	2024	57	51	63	0	12
(7) Section AF-II, Exhibit 5 Col (4)						

Washington Department of Labor & Industries

Permanent Partial Disability

Bornhuetter Ferguson Paid Loss Method

Data evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Ultimate Claims	Initial Selected Loss Severity	Initial Expected Loss	Expected Paid Percentage	Expected Paid Loss	Unlimited Paid Loss	Expected Unpaid Percentage	Expected Unpaid Loss	Expected Ultimate Loss	Expected Ultimate Loss Severity
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	11,325	6,257	70,861	99.9%	70,805	84,862	0.1%	56	84,918	7,498
1994	11,276	8,259	93,132	99.9%	93,058	111,472	0.1%	74	111,546	9,892
1995	11,596	8,491	98,457	99.9%	98,377	117,012	0.1%	80	117,092	10,098
1996	11,476	8,699	99,835	99.9%	99,745	120,965	0.1%	90	121,056	10,549
1997	11,456	8,950	102,531	99.9%	102,428	117,889	0.1%	103	117,992	10,300
1998	11,494	9,207	105,826	99.9%	105,709	122,697	0.1%	117	122,814	10,685
1999	11,052	9,416	104,068	99.9%	103,940	118,770	0.1%	128	118,898	10,758
2000	11,454	9,541	109,285	99.9%	109,130	122,363	0.1%	155	122,518	10,697
2001	10,798	9,751	105,283	99.8%	105,112	120,341	0.2%	171	120,512	11,161
2002	10,292	10,091	103,860	99.8%	103,656	116,979	0.2%	204	117,183	11,386
2003	9,948	10,366	103,117	99.8%	102,872	115,595	0.2%	245	115,840	11,645
2004	9,907	10,509	104,117	99.7%	103,811	114,809	0.3%	306	115,115	11,620
2005	9,828	10,742	105,572	99.6%	105,179	120,618	0.4%	393	121,011	12,313
2006	10,023	11,023	110,485	99.5%	109,981	120,994	0.5%	504	121,498	12,122
2007	10,360	11,412	118,224	99.4%	117,558	126,372	0.6%	667	127,039	12,262
2008	10,630	11,776	125,176	99.3%	124,305	133,378	0.7%	871	134,249	12,630
2009	10,096	12,115	122,314	99.2%	121,297	130,803	0.8%	1,017	131,819	13,056
2010	8,970	12,610	113,103	99.0%	111,928	118,144	1.0%	1,175	119,319	13,303
2011	8,577	12,525	107,427	98.7%	105,991	111,303	1.3%	1,436	112,739	13,144
2012	8,235	12,638	104,072	98.3%	102,280	107,684	1.7%	1,792	109,477	13,294
2013	8,275	13,087	108,298	97.8%	105,871	109,373	2.2%	2,427	111,800	13,511
2014	8,091	13,362	108,120	97.0%	104,930	106,400	3.0%	3,190	109,590	13,544
2015	7,792	13,545	105,546	96.1%	101,382	98,278	3.9%	4,164	102,442	13,147
2016	7,514	13,749	103,302	94.7%	97,814	95,806	5.3%	5,487	101,293	13,481
2017	7,244	13,692	99,182	92.7%	91,959	91,992	7.3%	7,223	99,214	13,696
2018	6,910	13,826	95,534	90.0%	85,970	81,802	10.0%	9,564	91,366	13,223
2019	6,513	14,120	91,959	86.1%	79,217	74,789	13.9%	12,743	87,531	13,440
2020	5,791	14,480	83,853	81.0%	67,889	62,445	19.0%	15,965	78,410	13,540
2021	5,366	14,720	78,995	73.3%	57,933	53,894	26.7%	21,062	74,956	13,968
2022	5,177	14,899	77,131	59.8%	46,115	41,246	40.2%	31,016	72,262	13,959
2023	5,496	15,682	86,186	35.8%	30,822	23,729	64.2%	55,364	79,092	14,392
2024	5,306	17,010	90,247	5.7%	5,162	3,752	94.3%	85,086	88,838	16,744
Totals	288,267		3,235,100		2,972,225	3,196,555		262,875	3,459,430	

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

Washington Department of Labor & Industries

Permanent Partial Disability

Bornhuetter Ferguson Paid Loss Method

Data evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	AF On-Level EP (000)	Initial Selected Loss Ratio (3)	Initial Expected Loss (4)	Expected Paid Percentage (5)	Expected Paid Loss (6)	Unlimited Paid Loss (7)	Expected Unpaid Percentage (8)	Expected Unpaid Loss (9)	Expected Ultimate Loss (10)	Expected Ultimate Loss Ratio (11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	918,379	0.026	23,757	99.9%	23,738	84,862	0.1%	19	84,881	0.092
1994	938,645	0.034	32,051	99.9%	32,026	111,472	0.1%	25	111,497	0.119
1995	951,919	0.035	33,415	99.9%	33,388	117,012	0.1%	27	117,039	0.123
1996	962,268	0.036	34,609	99.9%	34,578	120,965	0.1%	31	120,997	0.126
1997	1,016,993	0.037	37,631	99.9%	37,593	117,889	0.1%	38	117,927	0.116
1998	1,048,992	0.038	39,929	99.9%	39,884	122,697	0.1%	44	122,741	0.117
1999	1,087,690	0.039	42,342	99.9%	42,290	118,770	0.1%	52	118,822	0.109
2000	1,136,135	0.039	44,817	99.9%	44,754	122,363	0.1%	64	122,426	0.108
2001	1,121,311	0.040	45,202	99.8%	45,128	120,341	0.2%	74	120,415	0.107
2002	1,072,400	0.042	44,740	99.8%	44,652	116,979	0.2%	88	117,067	0.109
2003	1,077,786	0.043	46,189	99.8%	46,080	115,595	0.2%	110	115,704	0.107
2004	1,099,392	0.043	47,767	99.7%	47,627	114,809	0.3%	140	114,950	0.105
2005	1,166,316	0.044	51,798	99.6%	51,605	120,618	0.4%	193	120,810	0.104
2006	1,227,549	0.046	55,943	99.5%	55,688	120,994	0.5%	255	121,249	0.099
2007	1,274,094	0.047	60,110	99.4%	59,771	126,372	0.6%	339	126,711	0.099
2008	1,308,588	0.049	63,709	99.3%	63,266	133,378	0.7%	443	133,821	0.102
2009	1,180,105	0.050	59,106	99.2%	58,614	130,803	0.8%	491	131,294	0.111
2010	1,059,843	0.052	55,251	99.0%	54,677	118,144	1.0%	574	118,718	0.112
2011	1,055,203	0.052	54,639	98.7%	53,908	111,303	1.3%	730	112,033	0.106
2012	1,076,052	0.052	56,223	98.3%	55,254	107,684	1.7%	968	108,653	0.101
2013	1,122,206	0.054	60,719	97.8%	59,358	109,373	2.2%	1,361	110,734	0.099
2014	1,177,990	0.055	65,076	97.0%	63,156	106,400	3.0%	1,920	108,320	0.092
2015	1,245,449	0.056	69,744	96.1%	66,993	98,278	3.9%	2,751	101,029	0.081
2016	1,304,176	0.057	74,130	94.7%	70,193	95,806	5.3%	3,938	99,744	0.076
2017	1,365,414	0.057	77,291	92.7%	71,662	91,992	7.3%	5,628	97,620	0.071
2018	1,413,830	0.057	80,814	90.0%	72,724	81,802	10.0%	8,090	89,892	0.064
2019	1,445,720	0.058	84,393	86.1%	72,699	74,789	13.9%	11,694	86,483	0.060
2020	1,410,860	0.060	84,458	81.0%	68,378	62,445	19.0%	16,080	78,525	0.056
2021	1,420,901	0.061	86,473	73.3%	63,417	53,894	26.7%	23,056	76,950	0.054
2022	1,473,958	0.062	90,791	59.8%	54,282	41,246	40.2%	36,509	77,755	0.053
2023	1,527,694	0.065	99,049	35.8%	35,422	23,729	64.2%	63,627	87,355	0.057
2024	1,534,441	0.070	107,907	5.7%	6,172	3,752	94.3%	101,735	105,487	0.069
Totals	38,222,294		1,910,072		1,628,977	3,196,555		281,096	3,477,651	

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

Washington Department of Labor & Industries
Permanent Partial Disability
Loss Severity Selection & Expected Loss Rate Approach

Data evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Ultimate Claims	Indicated Ultimate Loss			Initial Selected Ultimate Loss	Benefit Level Adjustment Factors	Untrended Loss Severity	Trend Factor	Trended Loss Severity	Initial Selected Loss Severity	AF On-Level EP (000)	Untrended Loss Ratio	Trend Factor	Trended Loss Ratio	Initial Selected Loss Ratio
		Paid LDF	Incremental Paid On Avg. Future PPD	Incremental Paid On Exposures											
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1993	11,325	84,930	84,930	84,930	84,930	2.718	20,387	1.000	20,387	6,257	918,379	0.251	1.000	0.251	0.026
1994	11,276	111,560	111,560	111,564	111,562	2.059	20,376	1.000	20,376	8,259	938,645	0.245	1.000	0.245	0.034
1995	11,596	117,107	117,105	117,113	117,109	2.003	20,232	1.000	20,232	8,491	951,919	0.246	1.000	0.246	0.035
1996	11,476	121,075	121,061	121,085	121,073	1.955	20,628	1.000	20,628	8,699	962,268	0.246	1.000	0.246	0.036
1997	11,456	118,008	117,983	118,024	118,004	1.901	19,577	1.000	19,577	8,950	1,016,993	0.221	1.000	0.221	0.037
1998	11,494	122,833	122,801	122,870	122,836	1.848	19,744	1.000	19,744	9,207	1,048,992	0.216	1.000	0.216	0.038
1999	11,052	118,916	118,872	118,942	118,907	1.806	19,435	1.000	19,435	9,416	1,087,690	0.197	1.000	0.197	0.039
2000	11,454	122,537	122,482	122,553	122,517	1.783	19,069	1.000	19,069	9,541	1,136,135	0.192	1.000	0.192	0.039
2001	10,798	120,537	120,459	120,546	120,502	1.744	19,469	1.000	19,469	9,751	1,121,311	0.187	1.000	0.187	0.040
2002	10,292	117,209	117,114	117,214	117,164	1.686	19,189	1.000	19,189	10,091	1,072,400	0.184	1.000	0.184	0.042
2003	9,948	115,870	115,743	115,858	115,801	1.641	19,102	1.000	19,102	10,366	1,077,786	0.176	1.000	0.176	0.043
2004	9,907	115,148	114,973	115,123	115,048	1.619	18,796	1.000	18,796	10,509	1,099,392	0.169	1.000	0.169	0.043
2005	9,828	121,068	120,845	121,134	120,989	1.583	19,494	1.000	19,494	10,742	1,166,316	0.164	1.000	0.164	0.044
2006	10,023	121,548	121,273	121,626	121,449	1.543	18,698	1.000	18,698	11,023	1,227,549	0.153	1.000	0.153	0.046
2007	10,360	127,089	126,781	127,312	127,046	1.491	18,279	1.000	18,279	11,412	1,274,094	0.149	1.000	0.149	0.047
2008	10,630	134,313	133,908	134,593	134,250	1.444	18,243	1.000	18,243	11,776	1,308,588	0.148	1.000	0.148	0.049
2009	10,096	131,899	131,409	132,091	131,750	1.404	18,322	1.000	18,322	12,115	1,180,105	0.157	1.000	0.157	0.050
2010	8,970	119,385	118,853	119,547	119,200	1.349	17,927	1.000	17,927	12,610	1,059,843	0.152	1.000	0.152	0.052
2011	8,577	112,811	112,240	113,000	112,620	1.358	17,832	1.000	17,832	12,525	1,055,203	0.145	1.000	0.145	0.052
2012	8,235	109,571	109,028	109,944	109,486	1.346	17,895	1.000	17,895	12,638	1,076,052	0.137	1.000	0.137	0.052
2013	8,275	111,881	111,206	112,173	111,690	1.300	17,542	1.000	17,542	13,087	1,122,206	0.129	1.000	0.129	0.054
2014	8,091	109,634	109,043	110,114	109,578	1.273	17,239	1.000	17,239	13,362	1,177,990	0.118	1.000	0.118	0.055
2015	7,792	102,314	102,112	103,164	102,638	1.256	16,541	1.000	16,541	13,545	1,245,449	0.103	1.000	0.103	0.056
2016	7,514	101,181	101,453	102,099	101,776	1.237	16,759	1.000	16,759	13,749	1,304,176	0.097	1.000	0.097	0.057
2017	7,244	99,217	100,133	100,472	100,302	1.242	17,202	1.000	17,202	13,692	1,365,414	0.091	1.000	0.091	0.057
2018	6,910	90,902	93,142	92,923	93,033	1.230	16,564	1.000	16,564	13,826	1,413,830	0.081	1.000	0.081	0.057
2019	6,513	86,819	90,686	89,819	90,252	1.205	16,694	1.000	16,694	14,120	1,445,720	0.075	1.000	0.075	0.058
2020	5,791	77,130	82,893	80,907	81,900	1.175	16,614	1.000	16,614	14,480	1,410,860	0.068	1.000	0.068	0.060
2021	5,366	73,488	81,395	77,831	79,613	1.156	17,143	1.000	17,143	14,720	1,420,901	0.065	1.000	0.065	0.061
2022	5,177	68,987	83,285	78,140	80,712	1.142	17,800	1.000	17,800	14,899	1,473,958	0.063	1.000	0.063	0.062
2023						1.085		1.000		15,682	1,527,694		1.000		0.065
2024						1.000		1.000		17,010	1,534,441		1.000		0.070
Totals	277,466	3,284,967	3,314,766	3,312,710	3,313,738						38,222,294				

				Trended Loss Severity			Trended Loss Ratio		
				Trend	Fitted R-squared		Trend	Fitted R-squared	
				(17)	(18)	(19)	(22)	(23)	(24)
(2) Section AF-II, Exhibit 8 Col (7)				1.017	0.788	16,963	0.936	0.970	0.070
(3) Section AF-II, Exhibit 7 Col (5)				1.000	0.002	17,010	0.920	0.988	0.089
(4) Section AF-II, Exhibit 13 Col (6)	5	Year Prior	2	0.995	0.448	17,354	0.930	0.971	0.109
(5) Section AF-II, Exhibit 13 Col (10)	10	Year Prior	2	0.993	0.892	18,426	0.955	0.944	0.154
(6) Selected by Deloitte	15	Year Prior	2						
(7) Based on L&I Analysis	30	Year Prior	2						
(8) = (6) / (2) x (7) * 1,000									
(9) Based on (20)				(20)		(21)	(25)		(26)
(10) = (8) x (9)				Selected 1.000		17,010	Selected 1.000		0.070
(11) = (21) / (9) / (7)									
(12) Provided by Client									
(13) = (6) / (12) x (7)				(17) Exponential Trend based on (8)			(22) Exponential Trend based on (13)		
(14) Based on (25)				(18) Fitted R-squared based on (8)			(23) Fitted R-squared based on (13)		
(15) = (13) x (14)				(19) Averages based on (10)			(24) Averages based on (15)		
(16) = (26) / (7) / (14)				(20) Selected by Deloitte			(25) Selected by Deloitte		
				(21) Selected by Deloitte			(26) Selected by Deloitte		

Washington Department of Labor & Industries

Permanent Partial Disability Loss Development Methods

Data evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Retention	Paid Loss	Paid LDF	LDF Paid Ultimate Loss
(1)	(2)	(3)	(4)	(5)
1993	Unlimited	84,862	1.001	84,930
1994	Unlimited	111,472	1.001	111,560
1995	Unlimited	117,012	1.001	117,107
1996	Unlimited	120,965	1.001	121,075
1997	Unlimited	117,889	1.001	118,008
1998	Unlimited	122,697	1.001	122,833
1999	Unlimited	118,770	1.001	118,916
2000	Unlimited	122,363	1.001	122,537
2001	Unlimited	120,341	1.002	120,537
2002	Unlimited	116,979	1.002	117,209
2003	Unlimited	115,595	1.002	115,870
2004	Unlimited	114,809	1.003	115,148
2005	Unlimited	120,618	1.004	121,068
2006	Unlimited	120,994	1.005	121,548
2007	Unlimited	126,372	1.006	127,089
2008	Unlimited	133,378	1.007	134,313
2009	Unlimited	130,803	1.008	131,899
2010	Unlimited	118,144	1.010	119,385
2011	Unlimited	111,303	1.014	112,811
2012	Unlimited	107,684	1.018	109,571
2013	Unlimited	109,373	1.023	111,881
2014	Unlimited	106,400	1.030	109,634
2015	Unlimited	98,278	1.041	102,314
2016	Unlimited	95,806	1.056	101,181
2017	Unlimited	91,992	1.079	99,217
2018	Unlimited	81,802	1.111	90,902
2019	Unlimited	74,789	1.161	86,819
2020	Unlimited	62,445	1.235	77,130
2021	Unlimited	53,894	1.364	73,488
2022	Unlimited	41,246	1.673	68,987
2023	Unlimited	23,729	2.796	66,351
2024	Unlimited	3,752	17.484	65,601
Totals		3,196,555		3,416,919

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

Washington Department of Labor & Industries

Permanent Partial Disability

Selected Ultimate Claim Count

Data evaluated as of @06/30/24
PPD Awards

Accident Year Ending June 30	AF On-Level EP (000)	Ultimate Claim Count					Reported Claim Count	IBNR Claim Count	Actual Reported Frequency	12 Month Actual Reported Frequency	Selected Ultimate Frequency
		Reported Claim DF	Incremental Reported Claim	Expected Claims	BF Method	Deloitte Selected Ultimate					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1993	918,379	11,325	11,325			11,325	11,325	0	123.32		123.32
1994	938,645	11,276	11,276			11,276	11,276	0	120.13		120.13
1995	951,919	11,596	11,596			11,596	11,596	0	121.82		121.82
1996	962,268	11,476	11,476			11,476	11,476	0	119.26		119.26
1997	1,016,993	11,456	11,456			11,456	11,456	0	112.65		112.65
1998	1,048,992	11,494	11,494			11,494	11,494	0	109.57		109.57
1999	1,087,690	11,052	11,052			11,052	11,052	0	101.61	11.71	101.61
2000	1,136,135	11,453	11,454			11,454	11,453	1	100.81	13.30	100.81
2001	1,121,311	10,797	10,798			10,798	10,797	1	96.29	12.28	96.30
2002	1,072,400	10,291	10,292			10,292	10,291	1	95.96	10.52	95.97
2003	1,077,786	9,946	9,948			9,948	9,946	2	92.28	11.26	92.30
2004	1,099,392	9,906	9,907			9,907	9,905	2	90.10	10.20	90.11
2005	1,166,316	9,825	9,828			9,828	9,824	4	84.23	9.42	84.26
2006	1,227,549	10,020	10,023			10,023	10,018	5	81.61	9.40	81.65
2007	1,274,094	10,355	10,360			10,360	10,352	8	81.25	8.72	81.31
2008	1,308,588	10,625	10,630			10,630	10,619	11	81.15	8.96	81.23
2009	1,180,105	10,092	10,096			10,096	10,084	12	85.45	10.47	85.56
2010	1,059,843	8,964	8,970			8,970	8,955	15	84.49	10.37	84.63
2011	1,055,203	8,571	8,577			8,577	8,557	20	81.09	9.69	81.29
2012	1,076,052	8,224	8,235			8,235	8,205	30	76.25	9.20	76.53
2013	1,122,206	8,263	8,275			8,275	8,235	40	73.38	8.51	73.74
2014	1,177,990	8,075	8,091			8,091	8,034	57	68.20	7.58	68.69
2015	1,245,449	7,768	7,792			7,792	7,709	83	61.90	7.52	62.57
2016	1,304,176	7,477	7,514			7,514	7,392	122	56.68	6.92	57.61
2017	1,365,414	7,184	7,244			7,244	7,061	183	51.71	6.17	53.05
2018	1,413,830	6,816	6,910			6,910	6,640	270	46.96	5.28	48.87
2019	1,445,720	6,372	6,513			6,513	6,111	402	42.27	4.76	45.05
2020	1,410,860	5,580	5,791			5,791	5,209	582	36.92	4.89	41.05
2021	1,420,901	5,037	5,366			5,366	4,482	884	31.54	3.65	37.77
2022	1,473,958	4,578	5,177	5,302	4,729	5,177	3,622	1,555	24.57	3.06	35.12
2023	1,527,694	4,379	5,496	5,496	4,895	5,496	2,355	3,141	15.42	2.95	35.97
2024	1,534,441	3,556	5,859	5,520	5,306	5,306	388	4,918	2.53	2.53	34.58
Totals	38,222,294	283,827	288,821			288,267	275,919	12,348			

Selected: 35.97

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

Data evaluated as of @06/30/24

Data evaluated as of @06/30/24

[illegible]

Washington Department of Labor & Industries

Permanent Partial Disability
Incremental PPD Awards to On-Level Earned Premium

Data evaluated as of @06/30/24

Incremental PPD Awards

Accident
Year
Ending
June 30

Ending Period	Periods																																	
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384		
1993						10,166	316	250	224	101	67	67	67	67	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	
1994					9,809	404	344	273	122	116	52	52	52	52	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	
1995				9,640	606	421	351	150	158	122	36	36	36	36	0	0	0	0	0	0	0	0	0	0	1	1	0	1	0	0	0	0	0	
1996			8,634	1,029	676	456	191	202	154	69	16	16	16	16	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	
1997		6,040	2,418	1,304	722	319	236	175	120	53	17	17	17	17	0	0	0	0	0	0	0	0	0	1	1	0	0	1	0	0	0	0	0	
1998	1,295	4,648	2,773	1,258	576	395	254	141	64	35	12	12	12	12	0	0	0	0	0	0	0	0	1	1	0	0	1	0	0	0	0	0		
1999	1,274	4,851	2,498	970	561	384	190	117	61	49	23	23	23	23	0	0	0	0	2	1	3	1	0	0	0	0	0	0	0	0	0	0	0	
2000	1,511	5,162	2,179	1,122	655	370	173	97	66	45	17	17	17	17	0	0	0	0	3	1	1	3	1	0	1	0	0	0	0	0	0	0	0	
2001	1,377	4,387	2,504	1,137	606	338	186	108	36	30	19	19	19	19	0	0	4	5	0	2	2	(2)	1	1	0	0	0	0	0	0	0	0	0	
2002	1,128	4,316	2,470	1,121	529	278	158	63	60	42	25	25	25	25	0	9	4	4	2	2	3	2	0	1	0	0	0	0	0	0	0	0	0	
2003	1,214	4,094	2,322	1,047	561	272	109	80	76	59	19	19	19	19	8	9	8	5	4	0	1	1	0	1	0	0	0	0	0	0	0	0	0	
2004	1,121	4,127	2,327	1,033	511	230	136	123	80	55	21	21	43	10	9	3	3	3	3	4	0	0	0	0	1	0	0	0	0	0	0	0	0	
2005	1,099	4,113	2,365	974	446	237	211	120	87	56	15	44	24	10	5	9	4	2	3	1	1	0	0	0	0	0	0	0	0	0	0	0	0	
2006	1,154	4,364	2,239	891	433	332	207	135	81	61	37	38	20	9	9	5	2	0	1	1	1	2	0	0	0	1	0	0	0	0	0	0	0	
2007	1,111	4,491	2,221	956	551	362	238	137	106	63	40	25	28	13	5	1	3	1	3	1	2	0	0	0	1	0	0	0	0	0	0	0	0	
2008	1,172	4,600	2,069	1,039	651	398	245	173	105	65	45	28	11	9	9	1	2	1	2	3	1	2	0	0	1	0	0	0	0	0	0	0	0	
2009	1,236	4,097	2,294	985	512	371	236	136	77	58	28	19	16	8	7	4	3	2	3	1	2	0	0	0	1	0	0	0	0	0	0	0	0	
2010	1,099	3,754	2,003	823	470	326	215	107	70	33	26	9	4	10	6	3	2	2	2	3	1	1	0	0	0	0	0	0	0	0	0	0	0	
2011	1,022	3,798	1,888	722	434	267	181	107	61	30	13	16	8	10	6	3	2	2	2	2	1	1	0	0	1	0	0	0	0	0	0	0	0	
2012	990	3,542	1,852	805	400	254	142	89	56	27	24	18	6	9	6	3	2	2	2	2	1	1	0	0	1	0	0	0	0	0	0	0	0	
2013	955	3,487	1,906	840	408	299	128	94	51	46	11	10	9	10	6	4	3	2	3	1	1	0	0	0	1	0	0	0	0	0	0	0	0	
2014	893	3,564	1,825	774	429	265	129	65	41	24	25	15	9	10	6	4	3	2	3	1	1	0	0	0	1	0	0	0	0	0	0	0	0	
2015	937	3,383	1,786	805	347	198	113	69	48	23	22	16	10	11	7	4	3	2	3	1	2	0	0	0	0	0	0	0	0	0	0	0	0	
2016	903	3,356	1,687	751	300	183	102	55	45	34	24	17	10	11	7	4	3	2	3	1	2	0	0	0	1	0	0	0	0	0	0	0	0	
2017	843	3,167	1,693	697	322	153	115	71	56	36	25	18	11	12	7	4	3	3	3	1	2	0	0	0	1	0	0	0	0	0	0	0	0	
2018	747	3,037	1,687	591	287	183	108	81	57	37	25	19	11	12	8	5	3	3	3	1	2	1	1	1	1	0	0	0	0	0	0	0	0	
2019	688	2,836	1,460	640	292	195	126	82	59	38	26	19	11	12	8	5	3	3	3	1	2	1	1	1	0	0	0	0	0	0	0	0	0	
2020	690	2,277	1,390	597	255	120	80	57	37	25	18	11	12	8	5	3	3	3	3	1	2	1	1	1	0	0	0	0	0	0	0	0	0	
2021	519	2,086	1,350	527	298	191	124	81	58	38	26	19	11	12	8	5	3	3	3	1	2	1	1	1	0	0	0	0	0	0	0	0	0	
2022	451	1,886	1,285	637	309	198	128	84	60	39	27	19	12	13	8	5	3	3	3	1	2	1	1	1	0	0	0	0	0	0	0	0	0	
2023	450	1,905	1,529	661	321	206	133	87	62	40	28	20	12	13	8	5	4	3	4	1	2	1	1	1	0	0	0	0	0	0	0	0	0	
2024	388	2,317	1,536	664	322	207	134	87	62	41	28	20	12	13	8	5	4	3	4	1	2	1	1	1	0	0	0	0	0	0	0	0	0	

Incremental PPD Awards On On-Level Earned Premium

Period	Periods																																
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	
1993						110.695	3.441	2.722	2.439	1.100	0.727	0.727	0.727	0.727	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.011	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1994					104.502	4.304	3.665	2.908	1.300	1.236	0.549	0.549	0.549	0.549	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.011	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1995				101.269	6.366	4.423	3.687	1.576	1.660	1.282	0.378	0.378	0.378	0.378	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.011	0.011	0.000	0.000	0.000	0.000	0.000	0.000
1996			89.726	10.693	7.025	4.739	1.985	2.099	1.600	0.717	0.164	0.164	0.164	0.164	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1997		59.391	23.776	12.822	7.099	3.137	2.321	1.721	1.180	0.521	0.165	0.165	0.165	0.165	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998	12.345	44.309	26.435	11.992	5.491	3.766	2.421	1.344	0.610	0.334	0.112	0.112	0.112	0.112	0.000	0.000	0.000	0.000	0.000	0.029	0.000	0.019	0.010	0.010	0.000	0.000	0.010	0.002	0.000	0.000	0.000	0.000	0.000
1999	11.713	44.599	22.966	8.918	5.158	3.530	1.747	1.076	0.561	0.450	0.207	0.207	0.207	0.207	0.000	0.000	0.000	0.000	0.000	0.018	0.009	0.028	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2000	13.299	45.435	19.179	9.876	5.765	3.257	1.523	0.854	0.581	0.396	0.147	0.147	0.147	0.147	0.000	0.000	0.000	0.000	0.000	0.026	0.009	0.009	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2001	12.280	39.124	22.331	10.140	5.404	3.014	1.659	0.963	0.321	0.268	0.167	0.167	0.167	0.167	0.000	0.000	0.000	0.000	0.000	0.045	0.009	0.018	0.018	-0.018	0.009	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2002	10.518	40.246	23.032	10.453	4.933	2.592	1.473	0.587	0.559	0.392	0.233	0.233	0.233	0.233	0.000	0.000	0.000	0.000	0.000	0.084	0.037	0.037	0.019	0.019	0.028	0.019	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2003	11.264	37.985	21.544	9.714	5.205	2.524	1.011	0.742	0.705	0.547	0.176	0.176	0.176	0.176	0.074	0.084	0.074	0.046	0.037	0.000	0.009	0.009	0.004	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2004	10.197	37.557	21.166	9.396	4.648	2.092	1.237	1.119	0.728	0.500	0.193	0.193	0.187	0.082	0.027	0.027	0.027	0.027	0.027	0.000	0.004	0.004	0.004	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2005	9.420	27.271	15.837	7.025	3.844	1.835	0.728	0.523	0.326	0.206	0.093	0.093	0.077	0.043	0.017	0.017	0.028	0.028	0.028	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2006	10.941	35.951	18.240	7.258	3.527	2.705	1.686	1.100	0.680	0.497	0.301	0.310	0.363	0.073	0.073	0.041	0.016	0.000	0.000	0.008	0.008	0.005	0.013	0.004	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2007	8.720	35.249	17.432	7.503	4.325	2.841	1.868	1.075	0.832	0.494	0.314	0.316	0.220	0.102	0.039	0.008	0.024	0.000	0.000	0.023	0.009	0.013	0.004	0.004	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2008	8.966	35.152	15.811	7.940	4.975	3.041	1.872	1.322	0.802	0.497	0.344	0.214	0.084	0.069	0.046	0.008	0.015	0.019	0.023	0.009	0.013	0.004	0.004	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2009	2.004	17.711	10.431	19.431	4.338	0.944	0.349	0.152	0.492	0.341	0.136	0.146	0.098	0.062	0.034	0.023	0.023	0.023	0.023	0.009	0.013	0.006	0.006	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2010	10.369	35.420	18.899	8.765	4.435	3.076	2.029	1.435	0.660	0.311	0.245	0.085	0.038	0.094	0.027	0.023	0.023	0.019	0.023	0.009	0.013	0.004	0.004	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2011	9.685	35.993	17.892	6.842	4.113	2.530	1.715	1.014	0.578	0.284	0.123	0.152	0.076	0.095	0.055	0.032	0.023	0.019	0.023	0.009	0.013	0.004	0.004	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2012	9.200	35.917	17.211	7.481	3.717	2.360	1.320	0.827	0.520	0.251	0.223	0.167	0.056	0.085	0.055	0.032	0.023	0.019	0.023	0.009	0.013	0.004	0.004	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2013	8.510	31.073	16.984	7.485	3.636	2.664	1.141	0.838	0.454	0.410	0.098	0.089	0.078	0.085	0.055	0.032	0.023	0.019	0.023	0.009	0.013	0.004	0.004	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2014	7.591	49.497	6.577	1.905	3.252	1.590	1.005	0.520	0.345	0.131	0.098	0.085	0.055	0.055	0.032	0.023	0.019	0.023	0.009	0.013	0.004	0.004	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2015	7.523	27.163	14.340	6.464	2.786	1.590	0.907	0.554	0.385	0.185	0.180	0.131	0.079	0.085	0.055	0.032	0.023	0.019	0.023	0.009	0.013	0.004	0.004	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2016	6.924	25.733	13.012	5.758	2.300	1.403	0.782	0.422	0.345	0.264	0.180	0.131	0.079	0.085	0.055	0.032	0.023	0.019	0.023	0.009	0.013	0.004	0.004	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2017	6.174	23.194	12.399	5.105	2.258	1.121	0.842	0.520	0.407	0.264	0.180	0.131	0.079	0.085	0.055	0.032	0.023	0.019	0.023	0.009	0.013	0.004	0.004	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2018	5.208	21.481	11.932	4.180	2.030	1.254	0.754	0.375	0.264	0.180	0.131	0.079	0.085	0.055	0.032	0.023	0.019	0.023	0.009	0.013	0.004	0.004	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2019	4.759	19.617	10.099	4.427	2.000	1.349	0.871	0.570	0.407	0.264	0.180	0.131	0.079	0.085	0.055	0.032	0.023	0.019	0.023	0.009	0.013	0.004	0.004	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2020	4.891	16.139	8.952	4.231	1.807	1.346	0.871	0.570	0.407	0.264	0.180	0.131	0.079	0.085	0.055	0.032	0.023	0.019	0.023	0.009	0.013	0.004	0.004	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2021	3.663	14.681	9.501	3.709	1.298	1.346	0.871	0.570	0.407	0.264	0.180	0.131	0.079	0.085	0.055	0.032	0.023	0.019	0.023	0.009	0.013	0.004	0.004	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2022	3.060	7.753	6.327	3.207	1.710	1.346	0.871	0.570	0.407	0.264	0.180	0.131	0.079	0.085	0.055	0.032	0.023	0.019	0.023	0.009	0.013	0.004	0.004	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2023	2.946	12.470	10.009	4.325	2.098	1.346	0.871	0.570	0.407	0.264	0.180	0.131	0.079	0.085	0.055	0.032	0.023	0.019	0.023	0.009	0.013	0.004	0.004	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2024	2.529	15.098	10.009	4.325	2.098	1.346	0.871	0.570	0.407	0.264	0.180	0.131	0.079	0.085	0.055	0.032	0.023	0.019	0.023	0.009	0.013	0.004	0.004	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Data evaluated as of @06/30/24

Data evaluated as of @06/30/24

[illegible]

Washington Department of Labor & Industries

Permanent Partial Disability
Average Paid PPD Award

Data evaluated as of @06/30/24

Paid Per PPD Award

Months of Development

Accident
Year
Ending
June 30

1993																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
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Trend in Columns

Valuation Age

Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1993																																
1994						1.320	1.333	1.335	1.329	1.320	1.323	1.320	1.317	1.320	1.321	1.321	1.320	1.321	1.320	1.320	1.320	1.320	1.319	1.320	1.319	1.319	1.319	1.319	1.319	1.319	1.319	1.319
1995					1.037	1.040	1.033	1.028	1.021	1.021	1.019	1.018	1.019	1.020	1.020	1.021	1.021	1.021	1.021	1.021	1.021	1.022	1.021	1.021	1.021	1.021	1.021	1.020	1.021	1.021	1.021	1.021
1996					1.051	1.047	1.046	1.054	1.050	1.048	1.047	1.044	1.045	1.046	1.047	1.046	1.046	1.045	1.046	1.046	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045
1997				0.940	0.959	0.978	0.976	0.967	0.966	0.968	0.970	0.972	0.974	0.975	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	
1998		1.012	1.039	1.052	1.043	1.041	1.039	1.042	1.042	1.040	1.041	1.038	1.038	1.038	1.038	1.038	1.038	1.039	1.040	1.039	1.040	1.040	1.040	1.039	1.039	1.039	1.038	1.037				
1999	1.009	1.020	1.009	0.995	0.991	0.996	0.999	0.999	1.000	1.001	1.003	1.001	1.002	1.003	1.004	1.004	1.005	1.005	1.005	1.005	1.005	1.005	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	
2000	1.059	1.001	0.999	0.995	0.997	0.998	0.998	0.998	0.995	0.994	0.993	0.989	0.990	0.990	0.991	0.993	0.994	0.994	0.994	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	
2001	1.033	1.037	1.032	1.026	1.029	1.030	1.037	1.037	1.041	1.039	1.041	1.045	1.045	1.046	1.046	1.047	1.045	1.044	1.045	1.044	1.045	1.044	1.044	1.044	1.044	1.043	1.043	1.043	1.043	1.043	1.044	
2002	0.873	0.962	0.993	1.014	1.012	1.018	1.010	1.015	1.013	1.015	1.020	1.020	1.020	1.017	1.016	1.016	1.016	1.016	1.018	1.018	1.019	1.020	1.021	1.020								
2003	1.045	1.040	1.020	1.015	1.020	1.011	1.017	1.015	1.021	1.022	1.019	1.020	1.022	1.024	1.026	1.024	1.025	1.024	1.024	1.024	1.023	1.022	1.023									
2004	1.043	0.997	0.994	1.006	0.996	1.006	0.996	0.994	0.995	0.991	0.995	0.997	0.998	0.995	0.998	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	
2005	1.022	1.025	1.045	1.039	1.058	1.042	1.048	1.056	1.060	1.062	1.064	1.062	1.064	1.062	1.063	1.062	1.061	1.060	1.061	1.060	1.060											
2006	0.978	1.019	1.014	1.016	0.992	0.989	0.994	0.991	0.991	0.988	0.984	0.985	0.984	0.984	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.984										
2007	1.089	1.015	1.022	0.993	0.992	0.998	0.993	0.996	0.999	1.002	1.004	1.005	1.010	1.012	1.011	1.012	1.012	1.012	1.012													
2008	0.985	1.023	0.996	1.030	0.992	1.000	1.030	1.040	1.037	1.036	1.034	1.037	1.037	1.032	1.031	1.030	1.030															
2009	1.004	1.035	1.045	1.068	1.049	1.037	1.041	1.041	1.044	1.045	1.045	1.033	1.032	1.033	1.034	1.034																
2010	1.095	1.035	1.040	1.017	1.023	1.029	1.025	1.020	1.019	1.017	1.022	1.022	1.020	1.019	1.018																	
2011	0.996	1.003	0.977	0.981	0.985	0.990	0.991	0.995	0.992	0.991	0.987	0.985	0.984	0.987																		
2012	1.039	0.977	1.003	1.013	1.017	1.018	1.017	1.017	1.014	1.015	1.013	1.015	1.014																			
2013	1.014	1.047	1.038	1.046	1.027	1.023	1.018	1.021	1.017	1.015	1.014																					
2014	1.039	1.041	1.032	1.014	1.016	1.012	1.008	1.012	1.008	1.003	1.001																					
2015	0.955	0.956	0.968	0.980	0.974	0.969	0.967	0.961	0.965	0.965																						
2016	1.064	1.045	1.026	1.015	1.017	1.019	1.021	1.023	1.021																							
2017	0.976	0.990	1.007	1.032	1.029	1.020	1.016	1.017																								
2018	1.028	0.988	0.998	0.971	0.983	0.958	0.960																									
2019	1.035	1.028	1.015	1.025	1.010	1.013																										
2020	1.050	1.002	0.987	0.988	0.994																											
2021	1.066	1.019	1.043	1.025																												
2022	0.983	1.002	1.014																													
2023	1.012	1.056																														
2024	1.169																															
Med Exp. Trend	1.021	1.014	1.013	1.013	1.013	1.015	1.016	1.017	1.018	1.018	1.019	1.020	1.021	1.022	1.022	1.023	1.023	1.024	1.025													

Washington Department of Labor & Industries

Permanent Partial Disability

Incremental Paid Methods

Data evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Unlimited Paid Loss	Incremental Paid on Average Future PPD Award				Incremental Paid on Exposures			
		Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1993	84,862	0	84,862	1.001	84,930	0	84,862	1.001	84,930
1994	111,472	0	111,472	1.001	111,560	4	111,475	1.001	111,564
1995	117,012	0	117,012	1.001	117,105	8	117,020	1.001	117,113
1996	120,965	0	120,965	1.001	121,061	23	120,989	1.001	121,085
1997	117,889	0	117,889	1.001	117,983	41	117,931	1.001	118,024
1998	122,697	7	122,704	1.001	122,801	76	122,773	1.001	122,870
1999	118,770	7	118,777	1.001	118,872	78	118,848	1.001	118,942
2000	122,363	22	122,384	1.001	122,482	93	122,456	1.001	122,553
2001	120,341	22	120,363	1.001	120,459	109	120,450	1.001	120,546
2002	116,979	42	117,021	1.001	117,114	141	117,120	1.001	117,214
2003	115,595	57	115,652	1.001	115,743	171	115,766	1.001	115,858
2004	114,809	73	114,882	1.001	114,973	222	115,031	1.001	115,123
2005	120,618	132	120,749	1.001	120,845	420	121,037	1.001	121,134
2006	120,994	183	121,177	1.001	121,273	535	121,529	1.001	121,626
2007	126,372	308	126,680	1.001	126,781	839	127,211	1.001	127,312
2008	133,378	423	133,801	1.001	133,908	1,108	134,486	1.001	134,593
2009	130,803	502	131,305	1.001	131,409	1,184	131,986	1.001	132,091
2010	118,144	614	118,758	1.001	118,853	1,308	119,452	1.001	119,547
2011	111,303	847	112,150	1.001	112,240	1,607	112,910	1.001	113,000
2012	107,684	1,257	108,941	1.001	109,028	2,172	109,856	1.001	109,944
2013	109,373	1,745	111,118	1.001	111,206	2,711	112,084	1.001	112,173
2014	106,400	2,557	108,957	1.001	109,043	3,626	110,026	1.001	110,114
2015	98,278	3,753	102,031	1.001	102,112	4,804	103,082	1.001	103,164
2016	95,806	5,566	101,372	1.001	101,453	6,212	102,018	1.001	102,099
2017	91,992	8,062	100,053	1.001	100,133	8,400	100,392	1.001	100,472
2018	81,802	11,266	93,068	1.001	93,142	11,048	92,850	1.001	92,923
2019	74,789	15,825	90,614	1.001	90,686	14,959	89,748	1.001	89,819
2020	62,445	20,382	82,827	1.001	82,893	18,397	80,842	1.001	80,907
2021	53,894	27,436	81,330	1.001	81,395	23,876	77,770	1.001	77,831
2022	41,246	41,972	83,218	1.001	83,285	36,832	78,078	1.001	78,140
2023	23,729	70,531	94,260	1.001	94,334	62,075	85,804	1.001	85,872
2024	3,752	104,111	107,863	1.001	107,949	90,780	94,532	1.001	94,608
Totals	3,196,555	317,700	3,514,256		3,517,049	293,859	3,490,415		3,493,189

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

Washington Department of Labor & Industries

Permanent Partial Disability Incremental Paid based on Average Future PPD Award

Data evaluated as of @06/30/24

Accident Year Ending June 30	Periods - Benefit Level Adjusted																																	
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384		
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Incremental Paid to On-Level Earned Premium

Period	Periods - Benefit Level Adjusted																																	
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384		
1993	1.000	6.583	5.734	3.491	2.230	1.453	1.066	0.991	0.916	0.542	0.336	0.287	0.187	0.061	0.030	0.023	0.037	0.003	0.029	0.028	0.005	0.021	0.012	0.024	0.008	0.008	0.009	0.000	0.000	0.005	0.000	0.000		
1994	1.035	6.341	5.803	3.416	2.183	1.371	1.006	1.053	0.994	0.405	0.350	0.200	0.102	0.065	0.063	0.015	0.012	0.022	0.016	0.024	0.016	0.004	0.018	0.009	0.010	0.003	0.012	0.007	0.001	0.001	0.001	0.001		
1995	1.384	7.441	5.535	3.207	1.951	1.472	1.192	0.698	0.526	0.412	0.270	0.144	0.082	0.051	0.060	0.035	0.033	0.022	0.006	0.021	0.021	0.017	0.012	0.007	0.006	-0.001	0.000	0.014	0.003	0.001	0.001	0.001		
1996	2.003	7.634	5.350	2.889	2.038	1.540	1.044	0.732	0.486	0.288	0.164	0.113	0.058	0.050	0.036	0.029	0.017	0.025	0.016	0.003	0.014	0.016	0.009	0.009	-0.002	0.002	0.006	0.003	0.006	0.003	0.001	0.001		
1997	1.265	6.632	4.791	3.245	2.237	1.105	0.829	0.574	0.422	0.280	0.175	0.156	0.089	0.069	0.040	0.029	0.016	0.019	0.007	0.020	0.004	0.009	0.001	0.016	0.006	0.009	0.006	0.000	0.003	0.003	0.001	0.001		
1998	1.190	6.221	5.397	3.330	1.841	1.171	0.818	0.563	0.327	0.195	0.175	0.092	0.048	0.072	0.035	0.025	0.010	0.041	0.028	0.017	0.007	0.014	0.002	0.007	-0.002	-0.001	-0.013	0.006	0.003	0.003	0.001	0.001		
1999	1.117	6.229	4.711	2.509	1.604	1.154	0.698	0.471	0.327	0.245	0.146	0.118	0.098	0.087	0.048	0.035	0.018	0.034	0.019	0.017	0.021	0.011	0.011	0.002	0.004	-0.003	0.000	0.006	0.003	0.003	0.001	0.001		
2000	1.322	6.244	4.107	2.564	1.702	1.113	0.642	0.417	0.267	0.224	0.105	0.034	0.103	0.064	0.068	0.065	0.044	0.030	0.017	0.011	0.022	0.023	0.001	0.004	0.005	0.002	0.000	0.006	0.003	0.003	0.001	0.001		
2001	1.234	5.463	4.443	2.498	1.660	1.061	0.783	0.428	0.286	0.156	0.138	0.120	0.097	0.095	0.061	0.074	0.030	0.020	0.014	0.010	0.015	-0.001	0.009	0.010	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001		
2002	0.892	5.276	4.554	2.722	1.518	1.060	0.604	0.427	0.295	0.219	0.227	0.137	0.101	0.062	0.040	0.083	0.029	0.046	0.025	0.034	0.034	0.011	0.002	0.005	0.002	0.002	0.000	0.000	0.006	0.003	0.003	0.001	0.001	
2003	0.972	5.085	4.158	2.481	1.578	0.879	0.601	0.407	0.280	0.245	0.163	0.140	0.126	0.072	0.089	0.057	0.053	0.022	0.022	0.013	0.024	0.011	0.004	0.005	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001		
2004	0.905	4.918	3.982	2.508	1.330	0.918	0.449	0.463	0.332	0.285	0.200	0.154	0.116	0.095	0.088	0.038	0.029	0.026	0.043	0.010	0.015	0.007	0.004	0.005	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001		
2005	0.837	4.585	3.975	2.264	1.406	0.683	0.619	0.557	0.387	0.312	0.215	0.150	0.119	0.075	0.062	0.039	0.018	0.031	0.033	0.008	0.024	0.007	0.004	0.005	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001		
2006	0.795	4.619	3.622	2.061	1.012	0.724	0.630	0.499	0.352	0.258	0.172	0.140	0.094	0.074	0.072	0.029	0.019	0.020	0.016	0.010	0.024	0.007	0.004	0.005	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001		
2007	0.776	4.419	3.474	1.746	1.068	0.793	0.566	0.521	0.403	0.285	0.199	0.138	0.106	0.106	0.058	0.030	0.016	0.021	0.031	0.010	0.024	0.007	0.004	0.005	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001		
2008	0.760	4.406	3.000	1.774	1.351	0.933	0.688	0.528	0.355	0.268	0.252	0.199	0.095	0.091	0.031	0.042	0.020	0.020	0.020	0.024	0.031	0.010	0.024	0.007	0.004	0.005	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001
2009	0.868	4.460	3.621	2.151	1.121	0.849	0.786	0.521	0.387	0.295	0.156	0.121	0.099	0.052	0.048	0.027	0.019	0.024	0.031	0.010	0.024	0.007	0.004	0.005	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001		
2010	0.903	4.462	3.585	1.819	1.176	0.890	0.734	0.421	0.321	0.219	0.109	0.053	0.049	0.031	0.049	0.025	0.031	0.026	0.019	0.024	0.031	0.010	0.024	0.007	0.004	0.005	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001
2011	0.946	4.245	3.569	1.678	1.058	0.865	0.646	0.481	0.345	0.241	0.129	0.075	0.060	0.044	0.061	0.024	0.019	0.024	0.031	0.010	0.024	0.007	0.004	0.005	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001		
2012	0.828	3.997	3.202	1.817	1.107	0.813	0.595	0.410	0.236	0.202	0.133	0.099	0.031	0.065	0.040	0.026	0.019	0.024	0.031	0.010	0.024	0.007	0.004	0.005	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001		
2013	0.750	3.836	3.083	1.867	0.959	0.762	0.504	0.338	0.258	0.170	0.080	0.059	0.042	0.065	0.040	0.026	0.019	0.024	0.031	0.010	0.024	0.007	0.004	0.005	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001		
2014	0.680	3.792	2.835	1.554	0.968	0.648	0.426	0.281	0.174	0.075	0.065	0.078	0.042	0.065	0.040	0.026	0.019	0.024	0.031	0.010	0.024	0.007	0.004	0.005	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001		
2015	0.636	3.229	2.552	1.521	0.728	0.448	0.339	0.195	0.195	0.089	0.093	0.078	0.042	0.065	0.040	0.026	0.019	0.024	0.031	0.010	0.024	0.007	0.004	0.005	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001		
2016	0.616	3.135	2.418	1.646	0.620	0.390	0.281	0.190	0.108	0.078	0.042	0.065	0.040	0.026	0.019	0.024	0.031	0.010	0.024	0.007	0.004	0.005	0.002	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001			
2017	0.536	2.811	2.242	1.360	0.623	0.301	0.239	0.127	0.175	0.105	0.093	0.078	0.042	0.065	0.040	0.026	0.019	0.024	0.031	0.010	0.024	0.007	0.004	0.005	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001		
2018	0.467	2.517	2.132	0.994	0.485	0.269	0.254	0.197	0.175	0.105	0.093	0.078	0.042	0.065	0.040	0.026	0.019	0.024	0.031	0.010	0.024	0.007	0.004	0.005	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001		
2019	0.426	2.311	1.794	1.031	0.383	0.286	0.285	0.197	0.175	0.105	0.093	0.078	0.042	0.065	0.040	0.026	0.019	0.024	0.031	0.010	0.024	0.007	0.004	0.005	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001		
2020	0.448	1.859	1.599	0.932	0.361	0.285	0.285	0.197	0.175	0.105	0.093	0.078	0.042	0.065	0.040	0.026	0.019	0.024	0.031	0.010	0.024	0.007	0.004	0.005	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001		
2021	0.441	1.666	1.596	0.771	0.410	0.285	0.285	0.197	0.175	0.105	0.093	0.078	0.042	0.065	0.040	0.026	0.019	0.024	0.031	0.010	0.024	0.007	0.004	0.005	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001		
2022	0.296	1.461	1.410	0.931	0.285	0.410	0.285	0.197	0.175	0.105	0.093	0.078	0.042	0.065	0.040	0.026	0.019	0.024	0.031	0.010	0.024	0.007	0.004	0.005	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001		
2023	0.264	1.420	1.554	0.911	0.410	0.285	0.285	0.197	0.175	0.105	0.093	0.078	0.042	0.065	0.040	0.026	0.019	0.024	0.031	0.010	0.024	0.007	0.004	0.005	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001		
2024	0.245	1.509	1.554	0.911	0.410	0.285	0.285	0.197	0.175	0.105	0.093	0.078	0.042	0.065	0.040	0.026	0.019	0.024	0.031	0.010	0.024	0.007	0.004	0.005	0.002	0.002	0.000	0.006	0.003	0.003	0.001	0.001		

Washington Department of Labor & Industries

Permanent Partial Disability
Incremental Average PPD Award

Data evaluated as of @06/30/24

Accident
Year
Ending
June 30

Ending June 30	Periods																																			
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384				
1993						3,601	3,348	3,095	1,830	1,134	969	632	206	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
1994						6,247	5,953	4,801	2,708	1,847	1,594	913	463	295	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
1995					9,270	6,994	5,665	3,318	2,499	1,957	1,283	882	388	240	0	0	0	0	0	0	0	0	0	59	33	0	(27)	0	0	0	0	0	0			
1996				14,219	10,029	7,577	5,139	3,604	2,392	1,417	807	556	286	248	0	0	0	0	0	0	0	0	0	46	0	0	0	0	0	0	0	0	0			
1997			25,636	17,363	11,971	5,914	4,434	3,070	2,260	1,497	934	836	368	369	0	0	0	0	0	0	0	48	4	0	0	50	33	0	0	0	0	0	0			
1998		35,320	30,642	18,910	10,454	6,650	4,642	3,198	1,858	1,105	991	521	275	408	0	0	0	0	0	0	96	0	77	14	39	0	0	(73)	7	0	0	0	0			
1999	6,711	37,503	28,364	15,105	9,656	6,951	4,202	2,836	1,971	1,472	881	710	587	522	0	0	717	101	124	69	0	117	100	124	69	0	0	0	0	0	0	0	0			
2000	8,426	39,795	28,177	16,339	10,845	7,094	4,094	2,656	1,704	1,430	666	71	406	77	0	0	0	0	0	0	107	71	142	0	0	0	0	0	0	0	0	0	0			
2001	7,930	35,244	28,558	16,055	10,670	6,819	5,033	2,753	1,839	1,000	890	770	623	609	0	0	194	128	0	61	99	(9)	58	62	0	14	0	8	0	0	0	0	0			
2002	5,673	33,567	28,972	17,315	9,656	6,744	3,843	2,714	1,813	1,392	1,444	874	641	392	0	530	182	294	161	217	217	69	0	0	0	0	0	0	0	0	0	0	0			
2003	6,383	33,402	27,313	16,294	10,367	5,771	3,949	2,672	2,630	1,611	1,073	919	827	473	582	377	346	147	143	0	159	70	14	21	0	15	0	8	0	0	0	0	0			
2004	6,149	33,408	27,047	17,037	9,033	6,234	3,050	3,142	2,255	1,935	1,359	1,043	787	647	596	255	195	177	294	0	0	14	21	0	15	0	8	0	0	0	0	0	0			
2005	6,162	33,773	29,277	16,677	10,355	5,032	4,561	4,101	2,852	2,296	1,586	1,104	876	551	460	290	134	228	244	57	53	15	23	0	16	0	9	0	0	0	0	0	0			
2006	6,326	36,745	28,811	16,398	8,051	5,762	5,010	3,969	2,798	2,053	1,366	1,117	749	589	576	232	153	0	129	41	57	16	16	25	0	18	0	9	0	0	0	0	0			
2007	6,630	37,769	29,694	14,925	9,126	6,776	4,839	4,456	3,442	2,438	1,699	1,184	1,421	903	493	255	138	182	112	44	62	18	18	27	0	19	0	10	0	0	0	0	0			
2008	6,890	39,918	27,182	16,072	12,236	8,453	6,229	4,785	3,220	2,428	2,283	1,799	857	283	376	183	184	97	118	46	65	19	19	28	0	20	0	11	0	0	0	0	0			
2009	7,294	37,483	30,436	18,077	9,418	7,136	6,609	4,381	3,254	2,482	1,313	1,021	833	435	408	225	110	90	110	43	60	17	17	26	0	19	0	10	0	0	0	0	0			
2010	7,098	35,060	28,167	14,288	9,242	6,993	5,765	3,304	2,841	1,818	1,723	795	419	386	245	145	103	84	102	40	57	16	25	0	18	0	9	0	0	0	0	0	0			
2011	6,577	35,432	25,246	13,025	8,953	6,569	5,294	3,615	2,263	1,589	1,092	586	334	728	240	143	101	83	101	40	56	16	16	24	0	17	0	9	0	0	0	0	0			
2012	6,617	31,959	25,597	14,524	8,852	6,499	4,755	3,278	1,889	1,616	1,062	791	244	385	247	147	104	85	104	41	58	16	17	25	0	18	0	9	0	0	0	0	0			
2013	6,475	33,124	26,624	16,120	8,284	6,579	4,351	2,914	2,229	1,472	689	512	387	416	267	159	113	92	113	44	62	18	18	27	0	19	0	10	0	0	0	0	0			
2014	6,290	35,088	26,231	14,383	8,957	5,994	3,942	2,601	1,614	697	601	687	415	446	286	170	121	99	121	47	67	19	19	29	0	21	0	11	0	0	0	0	0			
2015	6,303	32,022	25,308	15,088	7,199	4,455	3,358	1,933	1,931	682	1,013	736	445	478	306	182	126	129	51	71	20	21	0	12	0	0	0	0	0	0	0	0	0			
2016	6,465	33,003	24,228	13,875	6,806	4,412	3,375	1,999	1,643	1,577	1,076	782	473	508	326	194	138	112	138	54	76	22	22	33	0	24	0	12	0	0	0	0	0			
2017	5,889	30,892	24,638	14,945	6,952	3,312	3,092	2,271	2,258	1,645	1,122	816	493	529	339	202	143	117	143	56	79	23	23	35	0	25	0	13	0	0	0	0	0			
2018	5,364	28,929	24,502	11,428	5,574	3,087	2,919	2,837	2,361	1,720	1,173	853	516	554	355	211	150	122	150	59	83	24	24	36	0	26	0	14	0	0	0	0	0			
2019	5,113	27,733	21,535	12,378	4,598	3,432	4,060	2,962	2,466	1,796	1,225	891	538	578	371	221	157	128	157	61	86	25	25	38	0	27	0	14	0	0	0	0	0			
2020	5,382	22,331	19,204	11,189	4,339	4,545	4,063	2,965	2,468	1,797	1,221	891	539	579	371	221	157	128	157	61	86	25	25	38	0	27	0	14	0	0	0	0	0			
2021	4,314	19,483	19,621	9,476	4,167	4,567	4,167	2,544	2,152	1,280	1,138	968	520	797	497	315	228	296	380	127	299	82	47	64	29	20	(5)	69	36	39	10	10	10			
2022	3,687	18,601	18,958	11,766	6,895	4,886	4,368	3,187	2,653	1,932	1,326	958	579	622	399	238	168	138	168	66	93	27	27	41	0	29	0	15	0	0	0	0	0			
2023	3,724	20,005	24,741	14,364	7,522	5,330	4,765	3,477	2,894	2,108	1,438	1,045	632	678	435	259	184	150	184	72	101	29	44	0	31	0	17	0	0	0	0	0	0			
2024	3,752	27,272	26,954	15,648	8,195	5,807	5,191	3,788	3,153	2,296	1,567	1,139	688	739	474	282	200	164	200	78	110	32	32	48	0	34	0	18	0	0	0	0	0			

Incremental Paid Based On Premium

Period	Periods																																	
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384		
1993	3,377	22,239	19,373	11,795	7,534	4,909	3,601	3,348	3,095	1,830	1,134	969	632	206	101	79	126	11	99	93	18	69	41	81	28	27	31	1	0	16	(0)	(0)		
1994	4,715	28,903	26,447	15,568	9,950	6,247	5,953	4,801	2,708	1,847	1,594	913	463	295	288	68	56	99	71	109	72	17	84	43	47	15	53	34	4	4	4	4		
1995	6,576	35,359	26,302	15,239	9,270	6,994	5,665	3,318	2,499	1,957	1,263	882	388	240	283	169	159	106	29	101	101	81	59	33	28	(5)	0	65	13	18	4	4		
1996	9,859	37,570	26,332	14,219	10,029	7,577	5,139	3,604	2,392	1,417	807	556	286	248	175	144	83	124	77	17	69	80	46	45	(9)	11	28	16	26	15	4	4		
1997	6,772	35,489	25,636	17,363	11,971	5,914	4,434	3,070	2,260	1,497	934	836	368	369	214	158	86	101	35	107	24	48	4	86	33	50	33	0	16	17	4	4		
1998	6,757	35,320	30,642	18,910	10,454	6,650	4,642	3,198	1,858	1,105	991	521	275	408	201	142	59	232	159	96	40	77	14	39	(11)	(8)	(73)	32	17	18	5	5		
1999	6,711	37,503	28,364	15,105	9,656	6,951	4,202	2,836	1,971	1,472	881	710	587	522	287	210	108	204	117	100	124	69	67	11	22	(17)	(2)	34	18	19	4	4		
2000	8,426	39,795	26,177	16,339	10,845	7,094	4,094	2,656	1,704	1,430	666	220	675	410	435	411	283	190	107	71	142	146	4	27	34	11	(2)	36	19	20	5	5		
2001	7,930	35,244	28,558	16,055	10,670	6,819	5,033	2,753	1,839	1,000	890	770	623	609	392	476	194	128	89	61	99	(9)	58	62	35	15	(1)	(2)	36	19	20	5	5	
2002	5,673	33,567	28,972	17,615	9,656	6,744	3,843	2,714	1,813	1,392	1,444	874	641	392	258	530	182	294	161	217	217	69	12	33	15	11	(2)	36	19	20	5	5		
2003	6,383	33,402	27,313	16,294	10,367	5,771	3,949	2,672	2,630	1,611	1,013	919	827	473	582	377	346	147	143	87	159	70	25	34	15	11	(2)	36	19	21	5	5		
2004	6,383	33,408	27,047	17,037	10,333	6,050	3,050	3,142	2,255	1,935	1,359	1,043	647	596	255	195	177	294	67	294	67	45	26	35	16	11	(3)	36	20	19	21	5	5	
2005	6,162	33,773	29,277	16,355	10,032	4,567	2,852	2,504	2,562	1,504	1,101	967	460	55	290	143	176	289	176	289	176	289	176	289	176	289	176	289	176	289	176	289	176	289
2006	6,326	36,745	28,811	16,398	8,051	5,762	5,010	3,969	2,798	2,053	1,366	1,117	749	589	576	232	153	159	129	82	193	53	31	41	19	13	(3)	45	24	25	6	6		
2007	6,630	37,769	29,694	14,925	8,126	6,776	4,839	4,456	3,442	2,438	1,699	1,184	1,421	903	493	255	138	182	264	88	208	57	33	45	20	14	(3)	48	25	27	7	7		
2008	6,890	39,918	27,182	16,072	12,236	8,453	6,229	4,785	3,320	2,482	2,283	1,799	857	283	376	183	184	218	280	93	220	60	35	47	21	15	(3)	51	27	29	7	7		
2009	7,294	37,483	30,436	18,077	9,418	7,136	6,609	4,381	3,254	2,482	1,313	1,021	833	483	408	225	156	202	260	86	204	56	32	44	20	14	(3)	47	25	26	7	7		
2010	7,090	35,060	28,167	16,093	8,983	6,983	5,769	4,248	3,123	2,195	1,419	1,019	385	201	385	218	189	245	318	195	218	189	245	318	195	218	189	245	318	195	218	189	245	318
2011	6,577	35,432	25,246	13,025	8,953	5,569	5,294	3,615	2,263	1,841	1,589	1,092	586	344	728	314	199	144	187	240	80	189	52	30	40	18	(3)	44	23	24	6	6		
2012	6,117	31,959	25,597	14,524	8,852	6,499	4,755	3,278	1,889	1,166	1,062	791	234	518	323	205	148	192	247	82	194	53	31	42	19	13	(3)	45	24	25	6	6		
2013	6,475	33,124	26,624	16,120	8,284	6,579	4,351	2,914	2,229	1,472	689	512	365	560	349	221	160	208	267	89	210	57	33	45	20	14	(3)	49	26	27	7	7		
2014	6,290	35,088	26,231	14,383	8,957	5,994	3,942	2,601	1,614	1,214	697	601	721	391	600	374	237	172	223	286	95	225	62	36	48	22	15	(4)	52	27	29	7	7	
2015	6,303	32,022	25,308	15,088	7,199	4,455	3,358	1,933	1,331	682	918	717	419	643	401	254	184	239	307	102	241	66	38	52	23	16	(4)	56	29	31	8	8		
2016	6,016	33,003	24,228	13,006	8,106	5,371	3,871	2,544	1,776	1,058	1,412	1,099	565	312	576	276	186	270	368	70	55	106	67	45	27	16	(4)	58	30	31	9	9		
2017	5,889	30,892	24,638	14,945	6,952	3,312	3,092	2,271	1,524	1,117	856	465	441	441	284	204	264	340	113	267	73	42	57	26	18	(4)	62	33	35	9	9			
2018	5,364	28,929	24,502	11,428	5,574	3,087	2,919	2,264	2,011	1,205	1,064	895	486	745	464	294	213	276	355	118	279	76	44	60	27	19	(4)	65	34	36	9	9		
2019	5,113	27,733	21,535	12,378	4,598	3,432	3,422	2,365	2,100	1,259	1,111	935	507	778	485	307	223	289	371	123	292	80	46	63	28	20	(5)	68	36	38	10	10		
2020	5,482	22,331	19,204	11,189	4,339	3,427	3,428	2,367	2,102	1,259	1,112	938	508	779	485	308	223	289	371	124	292	80	46	63	28	20	(5)	68	36	38	10	10		
2021	4,342	19,621	19,621	8,093	5,040	3,598	3,598	2,398	2,122	1,259	1,138	920	497	795	497	315	228	315	399	123	289	73	64	73	29	20	(5)	69	38	40	10	10		
2022	3,687	18,601	18,658	11,764	5,291	3,681	3,681	2,260	2,120	1,195	1,066	837	522	331	331	240	111	399	133	314	86	50	67	30	21	(5)	70	37	38	11	11	11		
2023	3,724	20,005	21,893	12,834	5,772	4,019	4,016	2,775	2,465	1,477	1,304	1,097	596	913	569	361	261	339	435	145	342	94	54	73	33	23	(5)	79	42	44	11	11	11	
2024	3,752	23,154	23,851	13,982	6,289	4,378	4,375	3,024	2,685	1,609	1,420	1,195	649	995	620	393	285	369	474	158	373	102	59	80	36	25	(6)	87	45	48	12	12	12	

Washington Department of Labor & Industries

Permanent Partial Disability Selected Unpaid Claim Estimates - 1992 & Prior

Data evaluated as of @06/30/24

Accident Year	Paid Loss @06/30/24	Paid LDF	Paid LDF Ultimate	Selected Ultimate Low	Selected Ultimate High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1940	0	1.000	0	0	0	0	0	0.993	0	0
1941	0	1.000	0	0	0	0	0	0.993	0	0
1942	0	1.000	0	0	0	0	0	0.993	0	0
1943	0	1.000	0	0	0	0	0	0.993	0	0
1944	0	1.000	0	0	0	0	0	0.993	0	0
1945	0	1.000	0	0	0	0	0	0.993	0	0
1946	0	1.000	0	0	0	0	0	0.993	0	0
1947	0	1.000	0	0	0	0	0	0.993	0	0
1948	0	1.000	0	0	0	0	0	0.993	0	0
1949	0	1.000	0	0	0	0	0	0.993	0	0
1950	1,754	1.000	1,754	1,754	1,754	0	0	0.993	0	0
1951	3,528	1.000	3,528	3,528	3,528	0	0	0.993	0	0
1952	3,546	1.000	3,546	3,546	3,546	0	0	0.993	0	0
1953	3,542	1.000	3,542	3,542	3,542	0	0	0.993	0	0
1954	3,546	1.000	3,546	3,546	3,546	0	0	0.993	0	0
1955	3,553	1.000	3,553	3,553	3,553	0	0	0.993	0	0
1956	3,535	1.000	3,535	3,535	3,535	0	0	0.993	0	0
1957	4,021	1.000	4,021	4,021	4,021	0	0	0.993	0	0
1958	4,786	1.000	4,786	4,786	4,786	0	0	0.993	0	0
1959	5,307	1.000	5,307	5,307	5,307	0	0	0.993	0	0
1960	5,525	1.000	5,525	5,525	5,525	0	0	0.993	0	0
1961	5,928	1.000	5,928	5,928	5,928	0	0	0.993	0	0
1962	7,118	1.000	7,118	7,118	7,118	0	0	0.993	0	0
1963	7,605	1.000	7,605	7,605	7,605	0	0	0.993	0	0
1964	7,693	1.000	7,693	7,693	7,693	0	0	0.993	0	0
1965	8,639	1.000	8,639	8,639	8,639	0	0	0.993	0	0
1966	10,843	1.000	10,843	10,843	10,843	0	0	0.993	0	0
1967	12,405	1.000	12,405	12,405	12,405	0	0	0.993	0	0
1968	13,218	1.000	13,218	13,218	13,218	0	0	0.993	0	0
1969	14,240	1.000	14,240	14,240	14,240	0	0	0.993	0	0
1970	14,212	1.000	14,212	14,212	14,212	0	0	0.993	0	0
1971	15,786	1.000	15,786	15,786	15,786	0	0	0.993	0	0
1972	21,315	1.000	21,315	21,315	21,315	0	0	0.993	0	0
1973	24,881	1.000	24,881	24,881	24,881	0	0	0.993	0	0
1974	24,925	1.000	24,925	24,925	24,925	0	0	0.993	0	0
1975	24,057	1.000	24,057	24,057	24,057	0	0	0.993	0	0
1976	23,066	1.000	23,066	23,066	23,066	0	0	0.993	0	0
1977	22,734	1.000	22,734	22,734	22,734	0	0	0.993	0	0
1978	23,074	1.000	23,074	23,074	23,074	0	0	0.993	0	0
1979	30,256	1.000	30,256	30,256	30,256	0	0	0.993	0	0
1980	46,878	1.000	46,879	46,879	46,879	0	0	0.993	0	0
1981	41,444	1.000	41,445	41,444	41,445	1	1	0.989	1	1
1982	40,946	1.000	40,948	40,948	40,948	2	2	0.983	2	2
1983	40,463	1.000	40,465	40,465	40,465	2	3	0.977	2	3
1984	44,479	1.000	44,483	44,483	44,483	4	4	0.973	4	4
1985	42,319	1.000	42,324	42,324	42,325	5	6	0.968	5	6
1986	43,599	1.000	43,607	43,607	43,607	7	8	0.963	7	8
1987	64,568	1.000	64,582	64,581	64,583	13	15	0.958	13	14
1988	69,182	1.000	69,201	69,200	69,202	18	20	0.955	18	20
1989	82,146	1.000	82,176	82,174	82,177	28	31	0.952	27	30
1990	86,686	1.000	86,725	86,723	86,727	37	41	0.949	35	39
1991	87,104	1.001	87,151	87,149	87,153	45	49	0.944	42	47
1992	88,935	1.001	88,994	88,991	88,997	56	62	0.942	53	58
Totals	1,133,387		1,133,618	1,133,606	1,133,629	219	242		208	230
Notes										

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

Months of Development	
684	65

Washington Department of Labor & Industries

Permanent Partial Disability
Development of Discounted Unpaid Claim EstimatesData evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Mid-Point Undiscounted Liability	Adjusted Paid LDF	Expected Unpaid Percentage @06/30/24	Expected Incremental Paid	Expected Paid in CY 2025	Expected Paid in CY 2026	Expected Paid in CY 2027	Expected Paid in CY 2028	Expected Paid in CY 2029	Expected Paid in CY 2030	Expected Paid in CY 2031	Expected Paid in CY 2032	Expected Paid in CY 2033	Expected Paid in CY 2034+	Mid-Point Undiscounted Liability	Discount Factor @ 1.5%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1940	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1941	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1942	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1943	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1944	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1945	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1946	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1947	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1948	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1949	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1950	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1951	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1952	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1953	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1954	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1955	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1956	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1957	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1958	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1959	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1960	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1961	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1962	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1963	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1964	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1965	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1966	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1967	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1968	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1969	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1970	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1971	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1972	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1973	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1974	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1975	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1976	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1977	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1978	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1979	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1980	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1981	1	1.000	0.00%	0.00%	1	0	0	0	0	0	0	0	0	1	0	0.989
1982	2	1.000	0.00%	0.00%	1	1	0	0	0	0	0	0	0	0	2	0.983
1983	3	1.000	0.01%	0.00%	1	1	1	0	0	0	0	0	0	0	3	0.977
1984	4	1.000	0.01%	0.00%	1	1	1	1	0	0	0	0	0	0	4	0.973
1985	6	1.000	0.01%	0.00%	2	1	1	1	1	0	0	0	0	0	6	0.968
1986	8	1.000	0.02%	0.00%	2	2	1	1	1	1	0	0	0	0	8	0.963
1987	14	1.000	0.02%	0.00%	3	3	2	2	1	1	1	0	0	0	14	0.958
1988	19	1.000	0.03%	0.01%	4	3	3	2	2	1	1	0	0	0	19	0.955
1989	30	1.000	0.04%	0.01%	7	5	4	3	3	3	2	2	1	0	30	0.952
1990	39	1.000	0.04%	0.01%	7	7	6	4	4	3	3	2	2	2	39	0.949
1991	47	1.001	0.05%	0.01%	8	7	7	6	4	4	3	3	2	4	47	0.944
1992	59	1.001	0.07%	0.01%	11	8	8	7	6	4	4	3	3	6	59	0.942
1993	68	1.001	0.08%	0.01%	11	11	8	7	7	5	4	4	3	8	68	0.939
1994	128	1.001	0.08%	0.00%	0	21	20	14	14	13	10	7	7	21	128	0.925
1995	88	1.001	0.08%	0.00%	2	0	14	13	10	9	9	7	5	19	88	0.913
1996	135	1.001	0.09%	0.01%	13	3	0	20	18	13	13	10	10	32	135	0.909
1997	111	1.001	0.10%	0.01%	11	10	2	0	15	14	10	9	31	111	0.905	
1998	103	1.001	0.11%	0.01%	10	9	8	2	0	12	11	8	8	34	103	0.901
1999	125	1.001	0.12%	0.01%	12	11	10	9	2	0	14	13	9	46	125	0.898
2000	137	1.001	0.14%	0.02%	18	12	10	10	9	2	0	13	12	52	137	0.899
2001	159	1.002	0.16%	0.02%	20	18	12	10	10	9	2	0	13	65	159	0.900
2002	171	1.002	0.20%	0.03%	29	18	16	11	9	9	8	2	0	69	171	0.905
2003	205	1.002	0.24%	0.04%	35	29	18	16	11	9	8	2	0	69	205	0.905
2004	241	1.003	0.29%	0.06%	46	34	27	17	15	10	9	8	7	67	241	0.914
2005	382	1.004	0.37%	0.08%	81	58	42	34	21	19	13	11	10	93	382	0.920
2006	456	1.005	0.46%	0.08%	84	79	56	41	34	21	19	12	11	100	456	0.922
2007	678	1.006	0.56%	0.11%	130	101	95	68	49	40	25	23	15	133	678	0.925
2008	872	1.007	0.70%	0.13%	165	135	105	99	71	51	42	26	24	154	872	0.926
2009	947	1.008	0.83%	0.14%	154	150	123	96	90	64	47	38	24	162	947	0.926
2010	1,056	1.010	1.04%	0.21%	211	138	134	109	85	80	57	42	34	165	1,056	0.928
2011	1,197	1.014	1.34%	0.30%	266	186	121	118	79	75	51	33	23	176	1,197	0.932
2012	1,816	1.018	1.72%	0.39%	407	314	219	143	139	114	88	83	60	250	1,816	0.935
2013	2,127	1.023	2.24%	0.52%	492	366	282	197	129	125	102	80	75	279	2,127	0.938
2014	2,600	1.030	2.95%	0.71%	625	457	340	262	183	119	116	95	74	328	2,600	0.940
2015	3,722	1.041	3.94%	0.99%	938	669	490	364	281	196	128	124	102	430	3,722	0.943
2016	5,694	1.056	5.31%	1.37%	1,465	1,066	760	556	413	319	223	145	141	605	5,694	0.945
2017	8,008	1.079	7.28%	1.97%	2,167	1,503	1,094	780	571	424	327	229	149	765	8,008	0.948
2018	11,198	1.114	10.01%	2.73%	3,052	2,204	1,529	1,112	793	583	431	333	233	1,198	11,198	0.950
2019	13,711	1.161	13.86%	3.85%	3,806	2,700	1,950	1,353	984	702	513	382	294	1,028	13,711	0.952
2020	17,144	1.235	19.04%	5.18%	4,666	3,463	2,457	1,774	1,231	895	639	467	347	1,204	17,144	0.953
2021	22,940	1.364	26.66%	7.62%	6,559	4,459	3,309	2,348	1,695	1,176	856	610	446	1,482	22,940	0.954
2022	34,411	1.673	40.21%	13.55%	11,595	6,524	4,434	3,291	2,335	1,686	1,170	851	607	1,918	34,411	0.958
2023	58,791	2.796	64.24%	24.03%	21,989	12,401	6,977	4,743	3,520	2,497	1,803	1,251	910	2,700	58,791	0.962
2024	84,805	17.484	94.28%	30.04%	27,023	21,611	12,188	6,857	4,661	3,460	2,454	1,772	1,230	3,548	84,805	0.962
Total	274,457				86,133	58,798	36,885	24,503	17,522	12,768	9,236	6,726	4,913	16,974	274,457	
Discount Rate					0.993	0.978	0.963	0.949	0.935	0.921	0.908	0.894	0.881	0.816	0.956	
Discounted Unpaid Claim Estimates					85,494	57,499	35,537	23,258	16,387	11,764	8,384	6,015	4,329	13,848	262,516	

Washington Department of Labor & Industries

Permanent Partial Disability

Deloitte Emergence - Actual Versus Expected Analysis

Data evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Deloitte Ultimate Loss Low @06/30/23	Deloitte Ultimate Loss High @06/30/23	Paid Loss @06/30/23	Deloitte Unpaid Claims Low @06/30/23	Deloitte Unpaid Claims High @06/30/23	Paid Loss LDFs @06/30/23	Interpolated Paid Loss LDFs @06/30/24	Deloitte Expected Paid Low (9)	Deloitte Expected Paid High (10)	Actual Paid (11)	Actual Less Expected Low (12)	Actual Less Expected High (13)	Current Selected Ultimate Low (14)	Current Selected Ultimate High (15)	Change in Ultimate Low (16)	Change in Ultimate High (17)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1993	84,900	85,000	84,862	38	138			(1)	(5)	(0)	1	5	84,920	84,940	20	(60)
1994	111,600	111,600	111,468	132	132			15	15	4	(11)	(11)	111,600	111,600	0	0
1995	117,100	117,100	116,994	106	106			14	14	18	5	5	117,100	117,100	0	0
1996	121,100	121,100	120,940	160	160			21	21	26	5	5	121,100	121,100	0	0
1997	118,000	118,100	117,889	111	211			13	25	(0)	(13)	(25)	118,000	118,000	0	(100)
1998	122,940	123,000	122,770	170	230			19	25	(73)	(92)	(98)	122,800	122,800	(140)	(200)
1999	119,000	119,000	118,787	213	213			27	27	(17)	(44)	(44)	118,890	118,900	(110)	(100)
2000	122,500	122,600	122,328	172	272			22	34	34	13	0	122,500	122,500	0	(100)
2001	120,500	120,500	120,279	221	221			33	33	62	29	29	120,500	120,500	0	0
2002	117,200	117,300	116,967	233	333			32	46	12	(20)	(34)	117,100	117,200	(100)	(100)
2003	115,800	115,900	115,525	275	375			43	59	70	27	11	115,800	115,800	0	(100)
2004	115,100	115,200	114,710	390	490			72	91	99	27	8	115,000	115,100	(100)	(100)
2005	121,100	121,200	120,560	540	640			86	101	57	(28)	(44)	121,000	121,000	(100)	(200)
2006	121,600	121,700	120,864	736	836			123	140	129	6	(11)	121,400	121,500	(200)	(200)
2007	127,100	127,300	126,190	910	1,110			157	191	182	25	(9)	127,000	127,100	(100)	(200)
2008	134,300	134,600	133,194	1,106	1,406			167	213	184	17	(29)	134,200	134,300	(100)	(300)
2009	131,800	132,100	130,578	1,222	1,522			232	289	225	(8)	(65)	131,700	131,800	(100)	(300)
2010	119,000	120,000	117,899	1,101	2,101			236	451	245	9	(206)	119,100	119,300	100	(700)
2011	112,000	113,000	110,575	1,425	2,425			305	519	728	423	209	112,000	113,000	0	0
2012	110,000	110,000	107,440	2,560	2,560			614	614	244	(370)	(370)	109,000	110,000	(1,000)	0
2013	112,000	113,000	108,861	3,139	4,139			755	995	512	(243)	(483)	111,000	112,000	(1,000)	(1,000)
2014	110,000	110,000	105,798	4,202	4,202			1,061	1,061	601	(459)	(459)	109,000	109,000	(1,000)	(1,000)
2015	103,000	104,000	97,596	5,404	6,404			1,384	1,640	682	(701)	(958)	102,000	102,000	(1,000)	(2,000)
2016	102,000	104,000	94,163	7,837	9,837			2,073	2,602	1,643	(430)	(959)	101,000	102,000	(1,000)	(2,000)
2017	101,000	104,000	89,721	11,279	14,279			3,018	3,820	2,271	(747)	(1,549)	99,000	101,000	(2,000)	(3,000)
2018	95,000	98,000	78,883	16,117	19,117			4,414	5,235	2,919	(1,495)	(2,317)	92,000	94,000	(3,000)	(4,000)
2019	89,000	93,000	71,357	17,643	21,643			4,791	5,877	3,432	(1,359)	(2,445)	87,000	90,000	(2,000)	(3,000)
2020	81,145	86,167	58,148	22,997	28,019			6,568	8,003	4,297	(2,271)	(3,705)	78,122	81,140	(3,023)	(5,028)
2021	78,373	86,422	44,570	33,803	41,852			11,254	13,934	9,324	(1,931)	(4,610)	74,412	79,479	(3,961)	(6,944)
2022	76,634	88,768	22,321	54,313	66,447			20,125	24,621	18,925	(1,200)	(5,696)	72,228	79,260	(4,406)	(9,509)
2023	80,967	99,182	3,724	77,243	95,458			24,499	30,277	20,005	(4,495)	(10,272)	77,027	88,031	(3,940)	(11,151)
2024																
'93 to '23	3,391,759	3,452,839	3,125,963	265,796	326,877			82,172	100,969	66,841	(15,331)	(34,128)	3,363,499	3,401,449	(28,260)	(51,390)
'92 and Prior	1,133,672	1,133,715	1,133,373	299	342			61	70	14	(48)	(57)	1,133,606	1,133,629	(66)	(86)
Total	4,525,431	4,586,555	4,259,336	266,095	327,219			82,233	101,040	66,854	(15,378)	(34,185)	4,497,105	4,535,078	(28,326)	(51,477)

(2) From analysis @06/30/23

(3) From analysis @06/30/23

(4) From analysis @06/30/23

(5) = (2) - (4)

(6) = (3) - (4)

(7) From analysis @06/30/23

(8) Based on (7)

(9) = (5) x [1 / (8) - 1 / (7)] / [1 - 1 / (7)]

(10) = (6) x [1 / (8) - 1 / (7)] / [1 - 1 / (7)]

(11) = (Section AF-II, Exhibit 7 Col (3)) - (4)

(12) = (11) - (9)

(13) = (11) - (10)

(14) Section AF-II, Exhibit 3 Col (10)

(15) Section AF-II, Exhibit 3 Col (11)

(16) = (14) - (2)

(17) = (15) - (3)

% Change in Unpaid Claim Estimate: -10.6% -15.7%

Washington Department of Labor & Industries

Permanent Partial Disability

Calendar Year Loss, Amounts, Counts, and Severities

Data evaluated as of @06/30/24
Amounts in 000s

Calendar Year Ending June 30	AF On-Level EP (000)	Calendar Year Paid Loss	Calendar Year Reported Claims	Calendar Year Reported Severity
(1)	(2)	(3)	(4)	(5)
1993	918,379			
1994	938,645			
1995	951,919			
1996	962,268			
1997	1,016,993			
1998	1,048,992			
1999	1,087,690			
2000	1,136,135			
2001	1,121,311			
2002	1,072,400			
2003	1,077,786			
2004	1,099,392			
2005	1,166,316			
2006	1,227,549			
2007	1,274,094			
2008	1,308,588			
2009	1,180,105			
2010	1,059,843	122,726	9,265	13,247
2011	1,055,203	111,025	9,514	11,670
2012	1,076,052	117,870	9,338	12,623
2013	1,122,206	124,608	8,713	14,302
2014	1,177,990	113,454	8,398	13,510
2015	1,245,449	115,104	8,628	13,341
2016	1,304,176	120,779	8,279	14,589
2017	1,365,414	117,863	7,990	14,751
2018	1,413,830	113,992	7,658	14,885
2019	1,445,720	111,406	7,213	15,445
2020	1,410,860	104,503	6,820	15,323
2021	1,420,901	100,548	5,681	17,699
2022	1,473,958	85,648	5,334	16,057
2023	1,527,694	77,364	5,065	15,274
2024	1,534,441	72,576	4,871	14,900

(2) Provided by Client

(3) Calendar year paid losses (25 accident years included)

(4) Calendar year reported claims (25 accident years included)

(5) = (3) / (4)

Washington Department of Labor & Industries

Time Loss Payments Summary of Unpaid Claim Estimates

Data Evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Selected Ultimate Loss Low	Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1993	260,900	261,000	308	408	260,592	0.927	285	378
1994	264,700	264,800	333	433	264,367	0.920	306	398
1995	256,500	256,500	419	419	256,081	0.915	383	383
1996	256,700	256,700	482	482	256,218	0.917	442	442
1997	285,900	285,900	647	647	285,253	0.917	594	594
1998	305,400	305,500	750	850	304,650	0.921	691	783
1999	326,700	326,800	970	1,070	325,730	0.922	894	986
2000	366,000	366,100	1,336	1,436	364,664	0.922	1,232	1,324
2001	404,900	405,100	1,658	1,858	403,242	0.919	1,523	1,707
2002	417,100	417,300	1,932	2,132	415,168	0.923	1,782	1,967
2003	398,100	398,300	2,420	2,620	395,680	0.929	2,248	2,434
2004	412,500	412,800	3,094	3,394	409,406	0.931	2,882	3,161
2005	435,400	435,900	3,935	4,435	431,465	0.931	3,662	4,127
2006	454,800	455,300	5,230	5,730	449,570	0.934	4,886	5,353
2007	520,500	521,300	7,199	7,999	513,301	0.933	6,720	7,466
2008	587,500	588,500	9,384	10,384	578,116	0.934	8,767	9,701
2009	549,400	550,700	11,508	12,808	537,892	0.940	10,823	12,046
2010	453,000	454,000	12,855	13,855	440,145	0.941	12,101	13,042
2011	419,000	420,000	15,972	16,972	403,028	0.937	14,968	15,905
2012	390,000	392,000	18,454	20,454	371,546	0.935	17,263	19,134
2013	400,000	402,000	22,117	24,117	377,883	0.933	20,634	22,500
2014	409,000	412,000	28,370	31,370	380,630	0.933	26,481	29,281
2015	400,000	404,000	36,081	40,081	363,919	0.931	33,606	37,332
2016	392,000	397,000	48,174	53,174	343,826	0.929	44,735	49,379
2017	424,000	430,000	65,749	71,749	358,251	0.930	61,118	66,695
2018	449,000	458,000	86,183	95,183	362,817	0.932	80,365	88,757
2019	492,000	504,000	113,983	125,983	378,017	0.936	106,665	117,895
2020	497,804	514,843	152,423	169,462	345,381	0.935	142,531	158,464
2021	512,828	530,158	212,055	229,386	300,773	0.941	199,609	215,922
2022	563,347	595,837	296,975	329,465	266,372	0.937	278,178	308,611
2023	610,664	651,517	405,932	446,784	204,733	0.939	381,217	419,582
2024	631,332	691,456	546,233	606,356	85,100	0.945	516,264	573,089

'93 to Current	13,546,976	13,765,311	2,113,163	2,331,498	11,433,813		1,983,855	2,188,838
'92 and Prior	3,297,059	3,297,201	1,353	1,496	3,295,705	0.936	1,267	1,400
Total	16,844,035	17,062,512	2,114,516	2,332,994	14,729,518		1,985,121	2,190,238

(2) Section AF-III, Exhibit 3 Col (14) 2,197,467 2,197,467 <-----L&I Selected-----> 2,065,217 2,065,217
 (3) Section AF-III, Exhibit 3 Col (15) 82,951 (135,527) <-----L&I Less Deloitte-----> 80,096 (125,021)
 (4) = (2) - (6)
 (5) = (3) - (6)
 (6) Section AF-III, Exhibit 7 Col (3)
 (7) Section AF-III, Exhibit 23
 (8) = (4) x (7)
 (9) = (5) x (7)

Washington Department of Labor & Industries

Time Loss Payments Comparison of Ultimate Loss

Data Evaluated as of @06/30/24

Amounts in \$000s

Accident Year Ending June 30	Deloitte						L&I			L&I Less Deloitte		
	Deloitte Ultimate Loss @06/30/24		Deloitte Ultimate Loss @06/30/23		Change in Ultimate Loss		Ultimate Loss @06/30/24	Ultimate Loss @06/30/23	Change In Ultimate Loss	@06/30/24		
	Low	High	Low	High	Low	High				Low	High	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1993	260,900	261,000	261,000	261,000	(100)	0	260,835	260,887	(52)		(65)	(165)
1994	264,700	264,800	264,900	264,900	(200)	(100)	264,665	264,772	(107)		(35)	(135)
1995	256,500	256,500	256,600	256,600	(100)	(100)	256,425	256,580	(155)		(75)	(75)
1996	256,700	256,700	256,900	256,900	(200)	(200)	256,628	256,707	(79)		(72)	(72)
1997	285,900	285,900	285,900	286,000	0	(100)	286,070	286,210	(140)		170	170
1998	305,400	305,500	305,600	305,700	(200)	(200)	305,493	305,636	(143)		93	(7)
1999	326,700	326,800	326,900	327,000	(200)	(200)	326,735	326,845	(110)		35	(65)
2000	366,000	366,100	366,200	366,300	(200)	(200)	366,100	366,380	(280)		100	0
2001	404,900	405,100	405,000	405,200	(100)	(100)	405,474	405,629	(155)		574	374
2002	417,100	417,300	417,100	417,400	0	(100)	417,897	417,363	534		797	597
2003	398,100	398,300	398,000	398,400	100	(100)	398,411	397,748	663		311	111
2004	412,500	412,800	412,300	412,700	200	100	413,400	413,726	(326)		900	600
2005	435,400	435,900	435,600	436,100	(200)	(200)	436,322	436,432	(111)		922	422
2006	454,800	455,300	454,700	455,400	100	(100)	455,490	455,758	(268)		690	190
2007	520,500	521,300	520,200	521,100	300	200	521,681	522,715	(1,034)		1,181	381
2008	587,500	588,500	587,200	588,500	300	0	591,936	590,830	1,107		4,436	3,436
2009	549,400	550,700	549,000	551,000	400	(300)	551,979	552,460	(481)		2,579	1,279
2010	453,000	454,000	453,000	455,000	0	(1,000)	452,668	452,478	190		(332)	(1,332)
2011	419,000	420,000	419,000	421,000	0	(1,000)	418,457	419,229	(772)		(543)	(1,543)
2012	390,000	392,000	390,000	393,000	0	(1,000)	386,583	386,247	336		(3,417)	(5,417)
2013	400,000	402,000	402,000	405,000	(2,000)	(3,000)	398,837	398,095	742		(1,163)	(3,163)
2014	409,000	412,000	412,000	416,000	(3,000)	(4,000)	405,861	409,559	(3,698)		(3,139)	(6,139)
2015	400,000	404,000	403,000	408,000	(3,000)	(4,000)	401,836	401,627	209		1,836	(2,164)
2016	392,000	397,000	393,000	400,000	(1,000)	(3,000)	391,088	389,349	1,739		(912)	(5,912)
2017	424,000	430,000	423,000	432,000	1,000	(2,000)	429,660	427,454	2,206		5,660	(340)
2018	449,000	458,000	447,000	458,000	2,000	0	459,745	459,023	722		10,745	1,745
2019	492,000	504,000	484,000	500,000	8,000	4,000	522,748	517,352	5,396		30,748	18,748
2020	497,804	514,843	482,248	506,469	15,556	8,374	516,706	506,530	10,177		18,902	1,863
2021	512,828	530,158	510,126	533,885	2,702	(3,727)	516,104	528,484	(12,380)		3,276	(14,055)
2022	563,347	595,837	559,510	595,002	3,837	835	557,005	570,143	(13,138)		(6,342)	(38,832)
2023	610,664	651,517	555,486	636,868	55,178	14,648	609,441	582,046	27,395		(1,224)	(42,076)
2024	631,332	691,456					647,893				16,561	(43,563)
'93 to Current	13,546,976	13,765,311	12,836,470	13,070,424	79,173	3,431	13,630,173	12,964,294	17,986		83,198	(135,137)
'92 and Prior	3,297,059	3,297,201	3,297,172	3,297,411	(113)	(210)	3,296,812	3,296,945	(133)		(247)	(389)
Total	16,844,035	17,062,512	16,133,642	16,367,835	79,060	3,221	16,926,985	16,261,239	17,853		82,951	(135,527)

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Bornhuetter Ferguson Paid Loss Method

Data Evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Ultimate Claims	Initial Selected Loss Severity	Initial Expected Loss	Expected Paid Percentage	Expected Paid Loss	Unlimited Paid Loss	Expected Unpaid Percentage	Expected Unpaid Loss	Expected Ultimate Loss	Expected Ultimate Loss Severity
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	39,149	9,118	356,973	99.9%	356,494	260,592	0.1%	479	261,071	6,669
1994	38,349	9,554	366,372	99.9%	365,830	264,367	0.1%	542	264,909	6,908
1995	36,775	9,749	358,527	99.8%	357,934	256,081	0.2%	593	256,674	6,980
1996	35,335	10,338	365,276	99.8%	364,582	256,218	0.2%	694	256,911	7,271
1997	35,599	10,862	386,676	99.8%	385,804	285,253	0.2%	872	286,125	8,037
1998	35,743	11,236	401,595	99.7%	400,530	304,650	0.3%	1,064	305,715	8,553
1999	35,659	11,600	413,641	99.7%	412,332	325,730	0.3%	1,309	327,040	9,171
2000	35,205	12,396	436,418	99.6%	434,760	364,664	0.4%	1,658	366,322	10,405
2001	33,021	13,154	434,355	99.5%	432,194	403,242	0.5%	2,161	405,403	12,277
2002	31,097	13,198	410,429	99.4%	407,942	415,168	0.6%	2,486	417,655	13,431
2003	29,841	13,437	400,976	99.2%	397,897	395,680	0.8%	3,079	398,759	13,363
2004	30,593	13,462	411,855	99.0%	407,829	409,406	1.0%	4,026	413,432	13,514
2005	30,503	13,993	426,819	98.8%	421,713	431,465	1.2%	5,106	436,570	14,312
2006	31,708	14,193	450,026	98.5%	443,417	449,570	1.5%	6,609	456,179	14,387
2007	31,962	15,332	490,044	98.2%	481,294	513,301	1.8%	8,749	522,050	16,334
2008	31,080	16,052	498,886	97.9%	488,168	578,116	2.1%	10,719	588,835	18,946
2009	27,592	16,842	464,693	97.3%	452,214	537,892	2.7%	12,479	550,371	19,947
2010	24,716	16,420	405,837	96.7%	392,420	440,145	3.3%	13,417	453,562	18,351
2011	23,911	16,772	401,023	95.9%	384,697	403,028	4.1%	16,326	419,354	17,538
2012	23,061	16,591	382,614	95.0%	363,409	371,546	5.0%	19,204	390,751	16,944
2013	23,008	16,597	381,869	93.8%	358,145	377,883	6.2%	23,724	401,606	17,455
2014	23,822	17,167	408,944	92.4%	377,793	380,630	7.6%	31,151	411,780	17,286
2015	23,687	17,926	424,614	90.6%	384,616	363,919	9.4%	39,998	403,916	17,052
2016	23,713	17,891	424,243	88.3%	374,622	343,826	11.7%	49,622	393,448	16,592
2017	23,682	19,283	456,658	85.2%	389,071	358,251	14.8%	67,587	425,838	17,981
2018	23,560	20,028	471,865	81.1%	382,876	362,817	18.9%	88,989	451,806	19,177
2019	23,021	21,150	486,902	75.7%	368,366	378,017	24.3%	118,536	496,553	21,570
2020	20,778	22,100	459,205	68.7%	315,474	340,944	31.3%	143,732	484,676	23,326
2021	21,537	23,303	501,867	59.9%	300,408	294,088	40.1%	201,459	495,547	23,009
2022	21,032	24,782	521,214	48.7%	253,880	256,177	51.3%	267,334	523,511	24,891
2023	21,805	25,997	566,857	34.3%	194,449	202,164	65.7%	372,407	574,571	26,351
2024	22,525	27,312	615,187	13.7%	84,115	84,941	86.3%	531,072	616,013	27,348
Totals	913,067		13,982,460		11,935,277	11,409,769		2,047,183	13,456,952	

(2) Section AF-III, Exhibit 8 Col (6)

(3) Section AF-III, Exhibit 6 Col (12)

(4) = (2) x (3) / 1,000

(5) = 1 / Section AF-III, Exhibit 7 Col (6)

(6) = (4) x (5)

(7) Section AF-III, Exhibit 7 Col (3)

(8) = 100% - (5)

(9) = (4) x (8)

(10) = (7) + (9)

(11) = (10) / (2) * 1,000

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Bornhuetter Ferguson Paid Loss Method

Data Evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	AF On-Level EP (000)	Initial Selected Loss Ratio	Initial Expected Loss	Expected Paid Percentage	Expected Paid Loss	Unlimited Paid Loss	Expected Unpaid Percentage	Expected Unpaid Loss	Expected Ultimate Loss	Expected Ultimate Loss Ratio
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	918,379	0.14	132,585	99.9%	132,407	260,592	0.1%	178	260,770	0.28
1994	938,645	0.15	141,980	99.9%	141,770	264,367	0.1%	210	264,577	0.28
1995	951,919	0.15	146,935	99.8%	146,692	256,081	0.2%	243	256,324	0.27
1996	962,268	0.16	157,496	99.8%	157,197	256,218	0.2%	299	256,517	0.27
1997	1,016,993	0.17	174,898	99.8%	174,504	285,253	0.2%	394	285,647	0.28
1998	1,048,992	0.18	186,607	99.7%	186,112	304,650	0.3%	495	305,145	0.29
1999	1,087,690	0.18	199,764	99.7%	199,132	325,730	0.3%	632	326,363	0.30
2000	1,136,135	0.20	222,990	99.6%	222,143	364,664	0.4%	847	365,511	0.32
2001	1,121,311	0.21	233,528	99.5%	232,366	403,242	0.5%	1,162	404,404	0.36
2002	1,072,400	0.21	224,096	99.4%	222,738	415,168	0.6%	1,358	416,526	0.39
2003	1,077,786	0.21	229,295	99.2%	227,535	395,680	0.8%	1,761	397,441	0.37
2004	1,099,392	0.21	234,333	99.0%	232,042	409,406	1.0%	2,291	411,697	0.37
2005	1,166,316	0.22	258,390	98.8%	255,299	431,465	1.2%	3,091	434,556	0.37
2006	1,227,549	0.22	275,843	98.5%	271,792	449,570	1.5%	4,051	453,621	0.37
2007	1,274,094	0.24	309,289	98.2%	303,767	513,301	1.8%	5,522	518,823	0.41
2008	1,308,588	0.25	332,569	97.9%	325,424	578,116	2.1%	7,145	585,261	0.45
2009	1,180,105	0.27	314,674	97.3%	306,224	537,892	2.7%	8,450	546,342	0.46
2010	1,059,843	0.26	275,536	96.7%	266,427	440,145	3.3%	9,109	449,255	0.42
2011	1,055,203	0.27	280,203	95.9%	268,796	403,028	4.1%	11,407	414,435	0.39
2012	1,076,052	0.26	282,661	95.0%	268,474	371,546	5.0%	14,187	385,734	0.36
2013	1,122,206	0.26	294,895	93.8%	276,575	377,883	6.2%	18,320	396,203	0.35
2014	1,177,990	0.27	320,172	92.4%	295,783	380,630	7.6%	24,389	405,018	0.34
2015	1,245,449	0.28	353,486	90.6%	320,189	363,919	9.4%	33,297	397,216	0.32
2016	1,304,176	0.28	369,428	88.3%	326,218	343,826	11.7%	43,210	387,036	0.30
2017	1,365,414	0.31	416,864	85.2%	355,167	358,251	14.8%	61,698	419,948	0.31
2018	1,413,830	0.32	448,328	81.1%	363,777	362,817	18.9%	84,550	447,367	0.32
2019	1,445,720	0.33	484,129	75.7%	366,268	378,017	24.3%	117,861	495,878	0.34
2020	1,410,860	0.35	493,672	68.7%	339,152	340,944	31.3%	154,520	495,464	0.35
2021	1,420,901	0.37	524,234	59.9%	313,796	294,088	40.1%	210,438	504,526	0.36
2022	1,473,958	0.39	578,340	48.7%	281,706	256,177	51.3%	296,634	552,812	0.38
2023	1,527,694	0.41	628,804	34.3%	215,699	202,164	65.7%	413,105	615,268	0.40
2024	1,534,441	0.43	663,525	13.7%	90,724	84,941	86.3%	572,801	657,742	0.43
Totals	38,222,294		10,189,549		8,085,894	11,409,769		2,103,656	13,513,425	

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

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Loss Severity Selection & Expected Loss Rate Approach

Data Evaluated as of @06/30/24

Amounts in \$000s

Accident Year Ending June 30	Ultimate Claims	Indicated Ultimate Loss				Initial Selected Ultimate Loss	Benefit Level Adjustment Factors	Untrended Loss Severity	Trend Factor	Trended Loss Severity	Initial Selected Loss Severity	AF On-Level EP (000)	Untrended Loss Ratio	Trend Factor	Trended Loss Ratio	Initial Selected Loss Ratio
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1993	39,149	260,943	260,943	260,943	260,943	260,943	2.995	19,965	1.000	19,965	9,118	918,379	0.85	1.000	0.85	0.14
1994	38,349	264,759	264,769	264,757	264,741	264,763	2.859	19,737	1.000	19,737	9,554	938,645	0.81	1.000	0.81	0.15
1995	36,775	256,505	256,507	256,502	256,541	256,505	2.801	19,540	1.000	19,540	9,749	951,919	0.75	1.000	0.75	0.15
1996	35,335	256,705	256,711	256,715	256,669	256,713	2.642	19,194	1.000	19,194	10,338	962,268	0.70	1.000	0.70	0.16
1997	35,599	285,897	285,876	285,911	286,186	285,894	2.514	20,193	1.000	20,193	10,862	1,016,993	0.71	1.000	0.71	0.17
1998	35,743	305,460	305,444	305,496	305,515	305,470	2.431	20,774	1.000	20,774	11,236	1,048,992	0.71	1.000	0.71	0.18
1999	35,659	326,765	326,735	326,808	326,710	326,772	2.354	21,576	1.000	21,576	11,600	1,087,690	0.71	1.000	0.71	0.18
2000	35,205	366,055	365,991	366,104	366,065	366,047	2.203	22,908	1.000	22,908	12,396	1,136,135	0.71	1.000	0.71	0.20
2001	33,021	405,107	404,905	405,024	405,449	404,964	2.076	25,464	1.000	25,464	13,154	1,121,311	0.75	1.000	0.75	0.21
2002	31,097	417,510	417,120	417,301	417,923	417,210	2.069	27,763	1.000	27,763	13,198	1,072,400	0.81	1.000	0.81	0.21
2003	29,841	398,454	398,051	398,361	398,689	398,206	2.033	27,123	1.000	27,123	13,437	1,077,786	0.75	1.000	0.75	0.21
2004	30,593	412,941	412,490	412,872	413,730	412,681	2.029	27,367	1.000	27,367	13,462	1,099,392	0.76	1.000	0.76	0.21
2005	30,503	435,963	435,398	435,892	436,649	435,645	1.952	27,877	1.000	27,877	13,993	1,166,316	0.73	1.000	0.73	0.22
2006	31,708	455,301	454,645	455,493	455,606	455,069	1.924	27,618	1.000	27,618	14,193	1,227,549	0.71	1.000	0.71	0.22
2007	31,962	521,390	520,363	521,396	521,452	520,880	1.781	29,030	1.000	29,030	15,332	1,274,094	0.73	1.000	0.73	0.24
2008	31,080	589,508	587,344	588,642	591,298	587,993	1.701	32,190	1.000	32,190	16,052	1,308,588	0.76	1.000	0.76	0.25
2009	27,592	551,265	548,997	551,106	552,493	550,051	1.622	32,329	1.000	32,329	16,842	1,180,105	0.76	1.000	0.76	0.27
2010	24,716	453,866	452,522	454,615	453,133	453,569	1.663	30,524	1.000	30,524	16,420	1,059,843	0.71	1.000	0.71	0.26
2011	23,911	418,741	418,412	420,246	419,874	419,329	1.628	28,558	1.000	28,558	16,772	1,055,203	0.65	1.000	0.65	0.27
2012	23,061	389,763	389,799	391,597	388,177	390,698	1.646	27,889	1.000	27,889	16,591	1,076,052	0.60	1.000	0.60	0.26
2013	23,008	401,124	400,146	401,630	401,031	400,888	1.646	28,672	1.000	28,672	16,597	1,122,206	0.59	1.000	0.59	0.26
2014	23,822	410,074	409,737	411,594	408,254	410,665	1.591	27,427	1.000	27,427	17,167	1,177,990	0.55	1.000	0.55	0.27
2015	23,687	399,669	400,937	402,673	403,640	401,805	1.524	25,845	1.000	25,845	17,926	1,245,449	0.49	1.000	0.49	0.28
2016	23,713	387,182	389,805	392,167	393,421	394,537	1.527	25,399	1.000	25,399	17,891	1,304,176	0.46	1.000	0.46	0.28
2017	23,682	416,980	420,185	423,474	433,428	426,948	1.416	25,535	1.000	25,535	19,283	1,365,414	0.44	1.000	0.44	0.31
2018	23,560	441,123	443,793	449,550	464,728	453,177	1.364	26,230	1.000	26,230	20,028	1,413,830	0.44	1.000	0.44	0.32
2019	23,021	488,131	485,164	494,362	528,169	498,281	1.291	27,950	1.000	27,950	21,150	1,445,720	0.45	1.000	0.45	0.33
2020	20,778	481,432	474,502	488,143	522,008	500,545	1.236	29,770	1.000	29,770	22,100	1,410,860	0.44	1.000	0.44	0.35
2021	21,537	475,254	484,825	507,982	529,994	513,357	1.172	27,937	1.000	27,937	23,303	1,420,901	0.42	1.000	0.42	0.37
2022	21,032	506,450	509,827	541,133	580,056	553,189	1.102	28,987	1.000	28,987	24,782	1,473,958	0.41	1.000	0.41	0.39
2023							1.051		1.000		25,997	1,527,694		1.000		0.41
2024							1.000		1.000		27,312	1,534,441		1.000		0.43
Totals		12,180,316	12,181,941	12,288,487	12,442,573	12,322,792						38,222,294				

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

3 Year Prior 2
10 Year Prior 2
15 Year Prior 2
27 Year Prior 2
Prior Trended

	Trend	Fitted R-squared	Trended Loss Severity
	(18)	(19)	(20)
	0.987	0.174	28,898
	1.008	0.164	27,375
	0.992	0.235	28,349
	1.010	0.346	26,746
			24,711
	(21)		(22)
Selected:	1.000		27,312

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

	Trend	Fitted R-squared	Trended Loss Ratio
	(23)	(24)	(25)
	0.971	0.988	0.43
	0.966	0.814	0.47
	0.953	0.932	0.54
	0.975	0.757	0.63
			0.44
	(26)		(27)
Selected:	1.000		0.43

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

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Loss Development Methods

Data Evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Retention	Paid Loss	Paid LDF	LDF Paid Ultimate Loss	Adjusted Paid LDF	Adjusted LDF Paid Ultimate Loss
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1993	Unlimited	260,592	1.001	260,943	1.001	260,943
1994	Unlimited	264,367	1.001	264,759	1.001	264,759
1995	Unlimited	256,081	1.002	256,505	1.002	256,505
1996	Unlimited	256,218	1.002	256,705	1.002	256,705
1997	Unlimited	285,253	1.002	285,897	1.002	285,897
1998	Unlimited	304,650	1.003	305,460	1.003	305,460
1999	Unlimited	325,730	1.003	326,765	1.003	326,765
2000	Unlimited	364,664	1.004	366,055	1.004	366,055
2001	Unlimited	403,242	1.005	405,107	1.005	405,259
2002	Unlimited	415,168	1.006	417,510	1.006	417,699
2003	Unlimited	395,680	1.007	398,454	1.008	398,742
2004	Unlimited	409,406	1.009	412,941	1.010	413,448
2005	Unlimited	431,465	1.010	435,963	1.012	436,689
2006	Unlimited	449,570	1.013	455,301	1.015	456,271
2007	Unlimited	513,301	1.016	521,390	1.018	522,632
2008	Unlimited	578,116	1.020	589,508	1.022	590,810
2009	Unlimited	537,892	1.025	551,265	1.028	552,735
2010	Unlimited	440,145	1.031	453,866	1.034	455,194
2011	Unlimited	403,028	1.039	418,741	1.042	420,132
2012	Unlimited	371,546	1.049	389,763	1.053	391,181
2013	Unlimited	377,883	1.062	401,124	1.066	402,914
2014	Unlimited	380,630	1.077	410,074	1.082	412,014
2015	Unlimited	363,919	1.098	399,669	1.104	401,764
2016	Unlimited	343,826	1.126	387,182	1.132	389,369
2017	Unlimited	358,251	1.164	416,980	1.174	420,484
2018	Unlimited	362,817	1.216	441,123	1.232	447,144
2019	Unlimited	378,017	1.291	488,131	1.322	499,658
2020	Unlimited	340,944	1.412	481,432	1.456	496,280
2021	Unlimited	294,088	1.616	475,254	1.671	491,309
2022	Unlimited	256,177	1.977	506,450	2.053	525,930
2023	Unlimited	202,164	2.799	565,850	2.915	589,345
2024	Unlimited	84,941	7.001	594,665	7.314	621,228
Totals		11,409,769		13,340,832		13,481,315

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

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Selected Ultimate Claim Count

Data Evaluated as of @06/30/24
Compensable Claims

Accident Year Ending June 30	Total On-Level EP (000)	Ultimate Claim Count				Reported Claim Count	IBNR Claim Count	Actual Reported Frequency	12 Month Actual Reported Frequency	Selected Ultimate Frequency
		Reported Claim DF	Expected Claims	BF Method	Deloitte Selected Ultimate					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	1,376,867	39,149			39,149	39,149	0	2.84		2.84
1994	1,410,376	38,349			38,349	38,349	0	2.72		2.72
1995	1,432,610	36,775			36,775	36,775	0	2.57		2.57
1996	1,449,853	35,335			35,335	35,335	0	2.44		2.44
1997	1,532,390	35,599			35,599	35,599	0	2.32		2.32
1998	1,582,001	35,743			35,743	35,743	0	2.26	1.78	2.26
1999	1,638,639	35,659			35,659	35,659	0	2.18	1.73	2.18
2000	1,710,103	35,205			35,205	35,205	0	2.06	1.63	2.06
2001	1,688,205	33,021			33,021	33,021	0	1.96	1.53	1.96
2002	1,616,011	31,097			31,097	31,097	0	1.92	1.49	1.92
2003	1,624,279	29,841			29,841	29,841	0	1.84	1.41	1.84
2004	1,658,289	30,593			30,593	30,593	0	1.84	1.44	1.84
2005	1,759,013	30,503			30,503	30,503	0	1.73	1.33	1.73
2006	1,848,486	31,708			31,708	31,708	0	1.72	1.34	1.72
2007	1,915,388	31,962			31,962	31,961	1	1.67	1.31	1.67
2008	1,966,493	31,080			31,080	31,079	1	1.58	1.24	1.58
2009	1,780,888	27,592			27,592	27,590	2	1.55	1.23	1.55
2010	1,609,052	24,716			24,716	24,713	3	1.54	1.21	1.54
2011	1,603,360	23,911			23,911	23,907	4	1.49	1.17	1.49
2012	1,635,931	23,061			23,061	23,057	4	1.41	1.08	1.41
2013	1,704,468	23,008			23,008	23,002	6	1.35	1.03	1.35
2014	1,786,761	23,822			23,822	23,814	8	1.33	1.04	1.33
2015	1,887,780	23,687			23,687	23,676	11	1.25	0.99	1.25
2016	1,974,818	23,713			23,713	23,698	15	1.20	0.96	1.20
2017	2,065,018	23,682			23,682	23,661	21	1.15	0.93	1.15
2018	2,136,876	23,560			23,560	23,529	31	1.10	0.89	1.10
2019	2,181,354	23,021			23,021	22,974	47	1.05	0.83	1.06
2020	2,126,132	20,778			20,778	20,710	68	0.97	0.80	0.98
2021	2,134,275	21,537			21,537	21,405	132	1.00	0.89	1.01
2022	2,217,561	21,032			21,032	20,771	261	0.94	0.81	0.95
2023	2,299,027	21,805			21,805	21,036	769	0.91	0.78	0.95
2024	2,308,944	22,529	22,506	22,525	22,525	18,398	4,127	0.80	0.80	0.98
Totals	57,661,249	913,072			913,067	907,558	5,509		2.8%	2.9%

Selected: 0.97

(2) Provided by Client

(3) Section AF-III, Exhibit 10

(4) Selected Ultimate Frequency x (2) / 100

(5) = (4) x unreported % + (7)

(6) Selected by Deloitte

(7) Section AF-III, Exhibit 10

(8) = (6) - (7)

(9) = (7) / (2) x 100

(10) = (Section AF-III, Exhibit 10) / (2) x 100

(11) = (6) / (2) x 100

OLEP Frequency Change for 2023-2024:

2.8%

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Paid Loss Development Method

Data Evaluated as of: @06/30/24

Year Ending June 30	Data Evaluated as of: @06/30/24 Amounts in \$000s																																					
	Months of Development																																					
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384						
1993	55,438	116,299	152,831	176,713	194,157	207,521	219,030	227,772	234,287	239,965	244,330	247,456	249,961	251,835	253,374	254,451	255,458	256,485	257,270	257,977	258,699	259,062	259,580	259,893	260,006	260,154	260,261	260,398	260,488	260,547	260,592	260,637	264,403					
1994	54,083	118,239	155,869	180,353	197,489	210,310	220,699	228,203	235,013	241,067	245,341	248,386	251,220	253,559	255,231	257,060	258,489	259,693	260,701	261,600	262,367	262,947	263,433	263,849	264,060	264,183	264,258	264,298	264,336	264,354	264,367	264,403						
1995	53,813	119,077	150,552	174,145	191,056	204,213	213,426	221,400	228,063	233,079	237,225	240,386	243,669	246,154	248,014	249,880	251,278	252,377	253,203	253,814	254,467	255,013	255,404	255,610	255,684	255,746	255,801	255,848	255,896	255,936	255,961	255,976						
1996	52,314	113,550	148,989	173,148	190,442	203,178	214,277	222,687	229,398	234,940	239,177	242,763	245,403	247,615	249,527	250,968	252,313	253,383	254,170	254,673	254,980	255,305	255,550	255,724	255,825	255,912	255,983	256,048	256,107	256,161	256,211	256,257						
1997	55,819	122,553	161,996	188,866	207,307	222,273	235,032	244,332	252,065	258,765	264,000	267,924	271,403	274,190	276,429	278,151	279,489	280,705	281,595	282,279	282,766	283,174	283,777	284,153	284,528	284,799	285,038	285,253	285,354	285,425	285,474	285,514						
1998	56,489	126,101	168,148	196,164	217,785	235,003	248,149	258,272	266,930	274,667	280,231	284,957	288,688	292,104	295,189	297,751	299,565	300,972	301,905	302,586	303,076	303,416	303,681	304,000	304,286	304,488	304,600	304,771	304,880	304,955	305,008	305,050						
1999	58,061	131,006	173,329	203,916	229,224	248,941	263,717	275,939	285,941	294,164	300,447	305,431	309,643	313,149	315,889	318,015	319,768	321,195	322,279	323,097	323,722	324,623	324,987	325,274	325,549	325,738	325,899	326,028	326,144	326,255	326,281	326,326						
2000	61,054	136,873	187,716	226,870	255,540	278,159	295,330	308,998	319,739	328,856	335,856	341,963	347,300	351,410	354,624	357,170	359,052	360,533	361,639	362,504	363,169	363,628	364,020	364,400	364,664	364,896	365,084	365,229	365,359	365,449	365,513	365,563						
2001	61,749	140,515	207,715	250,817	283,216	308,181	328,227	342,828	354,663	364,719	372,727	379,474	385,542	390,017	393,177	395,620	397,475	398,870	400,039	400,964	401,682	402,308	402,860	403,242	403,719	403,976	404,184	404,345	404,469	404,589	404,699	404,799						
2002	62,174	155,129	215,239	257,459	290,268	315,643	334,045	349,386	362,133	373,201	382,620	390,591	396,513	401,222	404,850	407,375	409,342	410,967	412,132	413,269	413,951	414,596	415,168	415,695	416,112	416,376	416,905	417,008	417,081	417,138	417,188	417,238						
2003	62,330	152,396	208,938	249,883	280,313	302,990	321,468	338,862	350,001	359,767	368,842	375,539	380,911	384,818	387,969	390,182	391,873	393,130	393,980	394,533	395,007	395,680	396,334	396,819	397,227	397,480	397,685	397,843	397,985	398,083	398,152	398,207						
2004	64,958	154,255	212,702	254,872	286,399	310,752	331,249	348,223	361,843	372,788	380,778	387,792	393,246	397,262	400,101	402,467	404,690	406,113	407,372	408,472	409,406	410,245	410,932	411,442	411,877	412,137	412,480	412,682	412,841	412,962	413,054	413,136						
2005	65,252	158,251	218,124	261,913	296,500	325,126	349,294	368,653	383,552	394,677	403,579	410,283	415,447	419,707	423,022	425,549	427,750	429,287	430,536	431,465	432,473	433,269	434,010	434,557	435,029	435,306	435,531	435,704	435,859	435,967	436,042	436,102						
2006	67,527	162,362	223,369	269,811	308,735	339,708	365,401	385,511	401,487	413,228	422,381	429,083	434,584	438,345	441,463	444,313	446,420	448,124	449,570	450,738	451,812	452,658	453,400	454,031	454,537	454,826	455,061	455,245	455,404	455,546	455,676	455,796						
2007	70,271	171,172	244,319	303,975	351,857	389,163	417,879	440,780	459,522	472,499	483,248	490,883	496,903	501,445	505,229	508,337	511,142	513,301	514,852	516,207	517,462	518,446	519,375	520,051	520,646	520,977	521,247	521,453	521,639	521,798	521,939	521,999						
2008	74,396	189,894	278,650	349,392	404,950	446,712	476,625	505,727	537,500	548,058	555,755	561,809	567,446	572,724	577,115	581,250	584,644	587,392	589,456	590,822	592,045	593,097	594,004	594,787	595,466	596,044	596,522	596,900	597,278	597,656	598,034	598,412						
2009	76,635	194,203	277,637	340,856	391,685	427,643	454,554	475,324	491,346	503,357	513,178	520,526	526,302	531,076	534,781	537,892	540,770	542,649	544,279	545,748	547,129	548,205	549,031	549,756	550,383	550,985	551,270	551,488	551,635	551,769	551,897	552,025						
2010	67,373	166,269	233,843	285,951	327,400	358,058	379,562	395,142	406,946	416,278	423,212	429,200	433,542	437,173	440,145	442,970	445,340	446,888	448,230	449,440	450,577	451,463	452,310	452,918	453,464	453,753	453,987	454,168	454,329	454,481	454,623	454,765						
2011	64,380	156,561	220,561	268,569	304,792	330,714	349,567	363,710	374,537	382,966	389,759	395,135	399,455	403,028	406,242	408,849	411,037	412,465	414,304	414,821	415,870	416,688	417,469	418,021	418,535	418,802	419,018	419,184	419,334	419,437	419,510	419,568						
2012	59,913	146,825	205,826	250,648	284,500	308,253	325,886	338,454	348,509	356,761	363,083	367,643	371,546	375,256	378,248	380,676	382,712	384,403	385,196	386,236	387,213	387,975	388,702	389,224	389,694	389,942	390,144	390,298	390,437	390,564	390,681	390,798						
2013	61,097	148,720	210,242	256,364	291,140	316,260	334,542	346,118	358,505	366,330	372,734	377,883	382,690	386,511	389,593	392,094	394,191	395,562	396,750	397,821	398,827	399,611	400,361	400,899	401,383	401,838	402,265	402,667	403,047	403,407	403,747	404,067						
2014	61,403	153,886	216,410	262,207	297,085	322,352	341,015	355,184	365,866	374,514	380,630	386,418	391,334	395,241	398,335	400,250	401,985	403,496	404,496	405,279	405,885	406,337	406,689	406,954	407,140	407,322	407,500	407,674	407,844	408,011	408,175	408,338						
2015	60,708	148,474	207,152	250,684	283,763	308,852	327,665	342,688	354,535	363,919	371,160	376,804	381,598	385,408	388,481	390,975	392,966	394,433	395,617	396,685	397,689	398,471	399,218	399,754	400,027	400,492	400,699	400,858	401,000	401,099	401,169	401,224						
2016	59,413	145,559	201,790	242,962	275,342	299,500	317,691	332,089	343,826	352,691	359,709	365,179	369,825	373,517	376,496	378,912	380,940	382,264	383,612	384,447	385,419	386,178	386,901	387,421	387,889	388,136	388,337	388,491	388,629	388,725	388,792	388,846						
2017	61,918	140,036	208,344	252,749	289,093	318,025	340,486	358,251	371,302	380,876	388,454	394,382	399,379	403,366	406,583	409,192	411,382	412,811	414,051	415,169	416,219	417,038	417,820	418,381	418,886	419,153	419,370	419,536	419,685	419,789	419,862	419,920						
2018	62,699	152,013	214,765	263,986	305,377	337,944	362,817	390,965	394,844	405,024	413,084	419,365	424,701	428,941	432,362	435,136	437,465	438,985	440,303	441,492	442,609	443,479	444,131	444,908	445,445	445,729	445,959	446,136	446,295	446,405	446,482	446,544						
2019	62,478	160,192	232,616	290,163	339,144	378,017	405,427	425,707	441,216	452,592	461,598	468,617	474,579	479,317	483,140	486,240	488,542	490,541	492,014	493,343	494,590	495,563	496,492	497,160	497,7,													

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Reported Claim Count Development Method

Data Evaluated as of @06/30/24

Accident Year Ending June 30	Data Evaluated as of @06/30/24																																		
	Compensable Claims																																		
	Months of Development																																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384			
1993						39,039	39,110	39,129	39,145	39,159	39,163	39,169	39,171	39,173	39,173	39,154	39,147	39,149	39,149	39,149	39,150	39,149	39,148	39,148	39,148	39,149	39,149	39,149	39,149	39,149	39,149	39,149	39,149		
1994					38,181	38,257	38,305	38,337	38,355	38,358	38,366	38,367	38,372	38,373	38,373	38,358	38,349	38,349	38,348	38,348	38,346	38,345	38,346	38,346	38,347	38,350	38,350	38,350	38,350	38,350	38,350	38,349			
1995				36,504	36,542	36,704	36,733	36,755	36,771	36,780	36,795	36,795	36,801	36,784	36,771	36,771	36,771	36,772	36,773	36,774	36,774	36,774	36,774	36,774	36,774	36,774	36,775	36,775	36,775	36,775	36,775	36,775			
1996			34,888	35,118	35,228	35,293	35,327	35,344	35,351	35,356	35,354	35,360	35,346	35,333	35,333	35,334	35,334	35,336	35,336	35,336	35,335	35,335	35,335	35,335	35,335	35,335	35,335	35,335	35,335	35,335	35,335	35,335			
1997			34,239	35,058	35,475	35,526	35,565	35,587	35,598	35,611	35,616	35,602	35,591	35,594	35,595	35,596	35,596	35,597	35,596	35,598	35,599	35,599	35,599	35,599	35,599	35,599	35,599	35,599	35,599	35,599	35,599	35,599			
1998	28,142	34,379	35,210	35,496	35,613	35,659	35,690	35,717	35,723	35,734	35,734	35,736	35,736	35,737	35,738	35,740	35,742	35,741	35,742	35,742	35,742	35,743	35,743	35,743	35,743	35,743	35,743	35,743	35,743	35,743	35,743				
1999	28,316	34,345	35,145	35,400	35,505	35,563	35,589	35,610	35,628	35,636	35,639	35,644	35,647	35,651	35,654	35,653	35,654	35,655	35,657	35,657	35,657	35,658	35,659	35,659	35,659	35,659	35,659	35,659	35,659	35,659	35,659				
2000	27,874	33,880	34,641	34,928	35,061	35,108	35,144	35,163	35,169	35,190	35,192	35,197	35,199	35,198	35,199	35,201	35,203	35,203	35,203	35,204	35,205	35,205	35,205	35,205	35,205	35,205	35,205	35,205	35,205	35,205	35,205				
2001	25,769	31,691	32,512	32,766	32,878	32,940	32,974	32,989	33,003	33,006	33,011	33,016	33,018	33,017	33,017	33,018	33,020	33,020	33,020	33,020	33,020	33,019	33,021	33,021	33,021	33,021	33,021	33,021	33,021	33,021	33,021				
2002	23,999	29,915	30,644	30,866	30,982	31,036	31,043	31,059	31,075	31,083	31,085	31,082	31,085	31,087	31,090	31,091	31,093	31,094	31,094	31,094	31,094	31,094	31,095	31,095	31,095	31,095	31,095	31,095	31,095	31,095	31,095				
2003	22,908	28,743	29,355	29,583	29,698	29,746	29,785	29,803	29,817	29,825	29,828	29,830	29,833	29,834	29,836	29,838	29,839	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841				
2004	23,823	29,360	30,112	30,360	30,447	30,506	30,544	30,561	30,571	30,580	30,583	30,586	30,588	30,589	30,589	30,590	30,592	30,592	30,593	30,593	30,593	30,593	30,593	30,593	30,593	30,593	30,593	30,593	30,593	30,593	30,593				
2005	23,468	29,338	30,062	30,245	30,353	30,424	30,448	30,464	30,470	30,477	30,485	30,490	30,494	30,496	30,500	30,500	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503				
2006	24,712	30,602	31,245	31,481	31,581	31,630	31,656	31,681	31,686	31,691	31,694	31,698	31,701	31,701	31,704	31,707	31,707	31,707	31,707	31,708															
2007	25,101	30,767	31,535	31,755	31,857	31,897	31,923	31,937	31,947	31,952	31,956	31,956	31,956	31,957	31,959	31,960	31,961	31,961	31,961																
2008	24,389	29,986	30,724	30,904	30,976	31,027	31,053	31,063	31,066	31,072	31,074	31,077	31,078	31,079	31,079	31,079	31,079	31,079	31,079																
2009	21,953	26,582	27,221	27,423	27,490	27,523	27,552	27,570	27,575	27,584	27,584	27,587	27,590	27,591	27,590	27,590	27,590	27,590	27,590																
2010	19,484	23,768	24,401	24,571	24,636	24,666	24,687	24,697	24,703	24,707	24,709	24,710	24,711	24,712	24,713																				
2011	18,772	23,086	23,632	23,774	23,831	23,866	23,882	23,895	23,898	23,902	23,905	23,906	23,907	23,907																					
2012	17,690	22,180	22,755	22,915	22,981	23,013	23,025	23,041	23,051	23,052	23,054	23,056	23,057																						
2013	17,602	22,101	22,692	22,868	22,936	22,968	22,978	22,985	22,995	22,998	23,001	23,002																							
2014	18,511	22,971	23,536	23,667	23,747	23,772	23,788	23,799	23,806	23,810	23,814																								
2015	18,780	22,902	23,388	23,547	23,611	23,636	23,656	23,665	23,674	23,676																									
2016	19,037	22,958	23,476	23,598	23,657	23,668	23,684	23,691	23,698																										
2017	19,193	22,910	23,405	23,564	23,622	23,643	23,655	23,661																											
2018	19,099	22,808	23,286	23,414	23,468	23,508	23,529																												
2019	18,161	22,213	22,726	22,860	22,930	22,974																													
2020	16,931	20,113	20,498	20,626	20,710																														
2021	19,083	20,974	21,292	21,405																															
2022	17,872	20,488	20,771																																
2023	17,825	21,036																																	
2024	18,398																																		

Link Ratios	Age-to-Age Factors																																
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail	
1993					1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1994					1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1995				1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1996			1.007	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1997		1.024	1.009	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1998	1.222	1.024	1.008	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1999	1.213	1.023	1.007	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.215	1.022	1.008	1.004	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2001	1.230	1.026	1.008	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2002	1.247	1.024	1.007	1.004	1.002	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003	1.255	1.021	1.008	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2004	1.232	1.026	1.008	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005	1.250	1.025	1.006	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	1.238	1.021	1.008	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2007	1.226	1.025	1.007	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2008	1.229	1.025	1.006	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2009	1.211	1.024	1.007	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2010	1.220	1.027	1.007	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2011	1.230	1.024	1.006	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2012	1.254	1.026	1.007	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2013	1.256	1.027	1.008	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2014	1.241	1.025	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2015	1.219	1.021	1.007	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2016	1.206	1.023	1.005	1.003	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2017	1.194	1.022	1.007	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2018	1.194	1.021	1.005	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2019	1.223	1.023	1.006	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2020	1.188	1.019	1.006	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2021	1.099	1.015	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2022	1.146	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2023	1.180	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2024																																	
Wtd 3 yr avg	1.141	1.016	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 5 yr avg	1.166	1.019	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 7 yr avg	1.175	1.020	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 10 yr avg	1.189	1.021	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd all yr avg	1.218	1.023	1.007	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1							

Washington Department of Labor & Industries
Time Loss Payments - Excluding COVID-19 Claims

Paid Loss Severity

Data Evaluated as of 06/30/24

Paid Loss Per Reported Claim

Months of Development

1993						5,172	5,316	5,600	5,821	5,985	6,128	6,239	6,318	6,381	6,429	6,468	6,499	6,526	6,552	6,572	6,590	6,605	6,617	6,631	6,636	6,639	6,641	6,645	6,648	6,651	6,654	6,655	6,656
1994							5,497	5,762	5,953	6,127	6,285	6,395	6,474	6,547	6,608	6,654	6,703	6,740	6,772	6,798	6,822	6,842	6,857	6,870	6,881	6,886	6,889	6,891	6,892	6,893	6,893	6,894	
1995					4,771	5,214	5,564	5,810	6,024	6,202	6,337	6,447	6,544	6,626	6,692	6,745	6,796	6,834	6,863	6,886	6,902	6,920	6,928	6,935	6,940	6,945	6,951	6,954	6,957	6,961	6,963		
1996				4,270	4,938	5,406	5,757	6,066	6,300	6,489	6,645	6,765	6,865	6,943	7,006	7,103	7,141	7,171	7,193	7,207	7,216	7,225	7,232	7,242	7,246	7,248	7,250	7,251					
1997		3,579	4,621	5,342	5,844	6,257	6,609	6,866	7,081	7,266	7,412	7,526	7,626	7,703	7,766	7,814	7,852	7,886	7,911	7,930	7,943	7,955	7,972	7,982	7,993	8,000	8,007	8,013					
1998	2,007	3,668	4,776	5,526	6,115	6,590	6,953	7,231	7,472	7,686	7,842	7,974	8,078	8,174	8,260	8,331	8,381	8,421	8,447	8,466	8,480	8,489	8,496	8,505	8,513	8,519	8,523						
1999	2,050	3,814	4,932	5,760	6,456	7,000	7,410	7,749	8,026	8,255	8,430	8,569	8,686	8,784	8,860	8,920	8,969	9,008	9,038	9,061	9,079	9,104	9,114	9,122	9,130	9,135							
2000	2,190	4,040	5,419	6,495	7,288	7,923	8,403	8,788	9,092	9,345	9,544	9,716	9,867	9,984	10,075	10,147	10,199	10,242	10,273	10,297	10,316	10,329	10,340	10,351	10,358								
2001	2,396	4,718	6,389	7,655	8,614	9,356	9,954	10,392	10,746	11,050	11,291	11,494	11,677	11,813	11,908	11,982	12,037	12,080	12,115	12,143	12,165	12,184	12,200	12,212									
2002	2,591	5,186	7,024	8,341	9,369	10,170	10,761	11,249	11,653	12,007	12,309	12,566	12,756	12,906	13,022	13,103	13,165	13,217	13,254	13,291	13,313	13,333	13,351										
2003	2,721	5,302	7,118	8,447	9,439	10,186	10,793	11,303	11,738	12,063	12,366	12,589	12,768	12,902	13,003	13,077	13,133	13,174	13,203	13,221	13,237	13,260											
2004	2,727	5,254	7,064	8,395	9,406	10,187	10,845	11,394	11,836	12,191	12,451	12,679	12,856	12,987	13,080	13,157	13,229	13,275	13,316	13,352	13,382												
2005	2,780	5,394	7,256	8,660	9,768	10,696	11,472	12,101	12,588	12,950	13,239	13,456	13,624	13,762	13,870	13,952	14,023	14,074	14,115	14,145													
2006	2,733	5,306	7,149	8,571	9,776	10,740	11,543	12,169	12,671	13,039	13,327	13,537	13,709	13,827	13,925	14,013	14,080	14,133	14,178														
2007	2,800	5,563	7,748	9,573	11,045	12,201	13,090	13,802	14,375	14,788	15,122	15,361	15,550	15,691	15,809	15,905	15,993	16,060															
2008	3,050	6,333	9,069	11,306	13,073	14,398	15,413	16,216	16,827	17,299	17,637	17,883	18,077	18,258	18,396	18,509	18,601																
2009	3,491	7,306	10,199	12,430	14,248	15,538	16,513	17,241	17,819	18,248	18,604	18,870	19,076	19,248	19,383	19,496																	
2010	3,458	6,995	9,583	11,638	13,289	14,516	15,375	16,000	16,474	16,849	17,128	17,369	17,545	17,691	17,810																		
2011	3,430	6,782	9,333	11,297	12,790	13,857	14,637	15,221	15,672	16,022	16,305	16,529	16,709	16,858																			
2012	3,387	6,620	9,045	10,938	12,380	13,395	14,145	14,689	15,119	15,476	15,749	15,946	16,114																				
2013	3,471	6,729	9,265	11,211	12,694	13,770	14,559	15,145	15,591	15,929	16,205	16,428																					
2014	3,317	6,699	9,195	11,079	12,510	13,560	14,336	14,924	15,369	15,729	15,983																						
2015	3,233	6,483	8,857	10,646	12,018	13,067	13,851	14,481	14,976	15,371																							
2016	3,121	6,340	8,596	10,296	11,639	12,654	13,414	14,018	14,509																								
2017	3,226	6,505	8,902	10,726	12,238	13,451	14,401	15,141																									
2018	3,283	6,665	9,223	11,275	13,012	14,376	15,420																										
2019	3,440	7,212	10,236	12,693	14,790	16,454																											
2020	4,014	8,333	11,560	14,195	16,463																												
2021	3,516	7,931	11,155	13,739																													
2022	3,909	8,667	12,333																														
2023	4,224	9,610																															
2024	4,617																																

Trend in Columns

Valuation Age

Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	
1993																																	
1994						1.034	1.029	1.023	1.024	1.026	1.025	1.025	1.026	1.028	1.029	1.031	1.033	1.034	1.035	1.035	1.036	1.036	1.036	1.036	1.037	1.037	1.037	1.037	1.037	1.037	1.036	1.036	1.036
1995					1.008	1.012	1.008	1.012	1.012	1.008	1.008	1.011	1.012	1.013	1.014	1.014	1.014	1.013	1.013	1.012	1.011	1.010	1.009	1.009	1.009	1.009	1.009	1.009	1.010	1.010	1.010		
1996					1.034	1.037	1.035	1.044	1.046	1.046	1.049	1.049	1.049	1.048	1.047	1.047	1.045	1.045	1.045	1.044	1.043	1.043	1.043	1.043	1.043	1.043	1.042	1.042	1.042	1.042	1.042		
1997				1.082	1.083	1.081	1.087	1.090	1.090	1.091	1.094	1.096	1.096	1.098	1.099	1.100	1.100	1.100	1.100	1.100	1.101	1.101	1.101	1.102	1.103	1.104	1.104	1.105	1.105	1.105	1.105		
1998			1.025	1.033	1.035	1.046	1.053	1.052	1.053	1.055	1.058	1.060	1.059	1.061	1.064	1.066	1.067	1.068	1.068	1.068	1.068	1.068	1.068	1.068	1.068	1.068	1.068	1.068	1.068	1.068	1.065	1.065	1.065
1999	1.022	1.040	1.033	1.042	1.056	1.062	1.066	1.072	1.074	1.074	1.075	1.075	1.075	1.075	1.073	1.071	1.070	1.070	1.070	1.070	1.070	1.071	1.072	1.073	1.073	1.072	1.072						
2000	1.068	1.059	1.099	1.128	1.129	1.132	1.134	1.134	1.133	1.132	1.132	1.134	1.136	1.137	1.137	1.138	1.137	1.137	1.137	1.137	1.136	1.136	1.135	1.135	1.135	1.135	1.135						
2001	1.094	1.168	1.179	1.179	1.179	1.182	1.181	1.185	1.183	1.182	1.182	1.183	1.183	1.183	1.183	1.182	1.181	1.180	1.179	1.179	1.179	1.179	1.180	1.180	1.180	1.180							
2002	1.081	1.099	1.099	1.090	1.090	1.088	1.087	1.081	1.082	1.084	1.087	1.090	1.093	1.092	1.093	1.094	1.094	1.094	1.094	1.094	1.095	1.094	1.094	1.094	1.094	1.094	1.094	1.094	1.094	1.094	1.094	1.094	1.094
2003	1.050	1.022	1.013	1.013	1.007	1.002	1.003	1.005	1.007	1.005	1.005	1.002	1.001	1.000	0.999	0.998	0.998	0.997	0.996	0.995	0.994	0.994											
2004	1.002	0.991	0.992	0.994	0.997	1.000	1.005	1.008	1.008	1.011	1.007	1.007	1.007	1.007	1.006	1.006	1.007	1.008	1.009	1.010	1.011												
2005	1.020	1.027	1.027	1.032	1.038	1.049	1.058	1.062	1.064	1.062	1.063	1.061	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.059												
2006	0.983	0.984	0.985	0.990	1.001	1.005	1.006	1.006	1.007	1.007	1.007	1.006	1.006	1.005	1.004	1.004	1.004	1.004	1.005														
2007	1.025	1.049	1.084	1.117	1.130	1.136	1.134	1.134	1.135	1.134	1.135	1.135	1.134	1.135	1.135	1.135	1.135	1.136	1.136														
2008	1.090	1.138	1.171	1.181	1.184	1.180	1.177	1.175	1.171	1.170	1.166	1.164	1.163	1.164	1.164	1.164	1.163																
2009	1.144	1.154	1.125	1.099	1.090	1.079	1.071	1.063	1.059	1.055	1.055	1.055	1.055	1.054	1.054	1.053																	
2010	0.991	0.958	0.940	0.936	0.933	0.934	0.931	0.925	0.923	0.921	0.920	0.920	0.919	0.919																			
2011	0.992	0.969	0.974	0.971	0.962	0.955	0.952	0.951	0.951	0.951	0.952	0.952	0.952	0.952	0.953																		
2012	0.988	0.968	0.969	0.968	0.968	0.967	0.968	0.965	0.965	0.965	0.965	0.965	0.964																				
2013	1.025	1.017	1.024	1.025	1.025	1.028	1.029	1.031	1.031	1.029	1.029	1.030																					
2014	0.956	0.996	0.992	0.988	0.986	0.985	0.985	0.985	0.985	0.987	0.986																						
2015	0.975	0.968	0.963	0.961	0.961	0.964	0.966	0.970	0.974	0.977																							
2016	0.965	0.978	0.970	0.967	0.968	0.968	0.968	0.968	0.968	0.969																							
2017	1.034	1.026	1.036	1.036	1.036	1.036	1.036	1.036	1.036	1.036	1.036	1.036	1.036	1.036	1.036	1.036	1.036	1.036	1.036	1.036	1.036	1.036	1.036	1.036	1.036	1.036	1.036	1.036	1.036	1.036	1.036		
2018	1.018	1.025	1.036	1.051	1.063	1.069	1.071																										
2019	1.048	1.082	1.110	1.126	1.137	1.145																											
2020	1.167	1.156	1.129	1.118	1.113																												
2021	0.876	0.952	0.965	0.968																													
2022	1.112	1.093	1.106																														
2023	1.080	1.109																															
2024	1.093																																
Indicated Exp. Trend	1.023	1.029	1.032	1.036	1.040	1.042	1.045	1.047	1.049	1.053	1.056	1.060	1.063	1.068	1.071	1.074	1.073	1.072	1.073	Average	1.053												
Last 5 years	1.047	1.063	1.069	1.071	1.072	1.071	1.072	1.071	1.071	1.072	1.072	1.072	1.072	1.072	1.072	1.072	1.072	1.072	1.072	1.072	1.072	1.072	1.072	1.072	1.072	1.072	1.072	1.072	1.072	1.072	1.072	1.072	
Last 3 years	1.087	1.101	1.033	1.040	1.125	1.106	1.072	1.023	0.972	0.982	1.007	0.997	0.958	0.936	0.984	1.107	1.149	1.068	1.032														

Washington Department of Labor & Industries
Time Loss Payments - Excluding COVID-19 Claims
Incremental Paid Methods
Data Evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Unlimited Paid Loss	Incremental Paid on Ultimate Claims				Incremental Paid on On-Level Premium				Incremental Paid on Active Time Loss Claims				Incremental Paid on Active Time Loss Claims (Persistency)			
		Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @ 384 Mon.	Indicated Ultimate	Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @ 384 Mon.	Indicated Ultimate	Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @ 384 Mon.	Indicated Ultimate	Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @ 384 Mon.	Indicated Ultimate
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1993	260,592	0	260,592	1.001	260,943	0	260,592	1.001	260,943	0	260,592	1.001	260,943	0	260,592	1.001	260,943
1994	264,367	46	264,413	1.001	264,769	49	264,415	1.001	264,771	34	264,401	1.001	264,757	19	264,386	1.001	264,741
1995	256,081	82	256,163	1.001	256,507	90	256,171	1.001	256,515	77	256,158	1.001	256,502	116	256,197	1.001	256,541
1996	256,218	149	256,366	1.001	256,711	169	256,386	1.001	256,731	152	256,370	1.001	256,715	107	256,324	1.001	256,669
1997	285,253	240	285,493	1.001	285,876	278	285,531	1.001	285,915	274	285,527	1.001	285,911	549	285,801	1.001	286,186
1998	304,650	384	305,034	1.001	305,444	441	305,091	1.001	305,501	436	305,086	1.001	305,496	455	305,105	1.001	305,515
1999	325,730	566	326,297	1.001	326,735	654	326,385	1.001	326,823	639	326,370	1.001	326,808	541	326,271	1.001	326,710
2000	364,664	836	365,500	1.001	365,991	993	365,657	1.001	366,148	948	365,612	1.001	366,104	910	365,574	1.001	366,065
2001	403,242	1,119	404,362	1.001	404,905	1,359	404,601	1.001	405,145	1,237	404,480	1.001	405,024	1,662	404,904	1.001	405,449
2002	415,168	1,392	416,560	1.001	417,120	1,661	416,829	1.001	417,389	1,572	416,740	1.001	417,301	2,194	417,362	1.001	417,923
2003	395,680	1,836	397,516	1.001	398,051	2,209	397,890	1.001	398,424	2,146	397,826	1.001	398,361	2,474	398,154	1.001	398,689
2004	409,406	2,530	411,936	1.001	412,490	2,921	412,328	1.001	412,882	2,912	412,318	1.001	412,872	3,768	413,175	1.001	413,730
2005	431,465	3,349	434,814	1.001	435,398	4,005	435,470	1.001	436,055	3,843	435,307	1.001	435,892	4,598	436,063	1.001	436,649
2006	449,570	4,465	454,035	1.001	454,645	5,259	454,829	1.001	455,440	5,312	454,882	1.001	455,493	5,425	454,995	1.001	455,606
2007	513,301	6,364	519,665	1.001	520,363	7,489	520,790	1.001	521,490	7,395	520,696	1.001	521,396	7,451	520,752	1.001	521,452
2008	578,116	8,440	586,556	1.001	587,344	10,171	588,287	1.001	589,078	9,736	587,852	1.001	588,642	12,389	590,504	1.001	591,298
2009	537,892	10,368	548,260	1.001	548,997	12,285	550,176	1.001	550,916	12,474	550,366	1.001	551,106	13,860	551,751	1.001	552,493
2010	440,145	11,769	451,915	1.001	452,522	13,556	453,701	1.001	454,311	13,860	454,005	1.001	454,615	12,380	452,525	1.001	453,133
2011	403,028	14,822	417,850	1.001	418,412	17,096	420,124	1.001	420,689	16,653	419,681	1.001	420,246	16,282	419,311	1.001	419,874
2012	371,546	17,729	389,276	1.001	389,799	21,119	392,665	1.001	393,193	19,525	391,071	1.001	391,597	16,110	387,656	1.001	388,177
2013	377,883	21,727	399,609	1.001	400,146	26,455	404,337	1.001	404,881	23,209	401,091	1.001	401,630	22,610	400,493	1.001	401,031
2014	380,630	28,557	409,187	1.001	409,737	34,355	414,985	1.001	415,542	30,412	411,041	1.001	411,594	27,077	407,706	1.001	408,254
2015	363,919	36,480	400,399	1.001	400,937	45,374	409,293	1.001	409,843	38,214	402,132	1.001	402,673	39,180	403,098	1.001	403,640
2016	343,826	45,455	389,281	1.001	389,805	57,276	401,102	1.001	401,641	47,814	391,640	1.001	392,167	49,067	392,893	1.001	393,421
2017	358,251	61,370	419,621	1.001	420,185	78,347	436,597	1.001	437,184	64,655	422,906	1.001	423,474	74,596	432,847	1.001	433,428
2018	362,817	80,380	443,197	1.001	443,793	102,747	465,564	1.001	466,190	86,130	448,947	1.001	449,550	101,287	464,104	1.001	464,728
2019	378,017	106,496	484,512	1.001	485,164	136,608	514,625	1.001	515,316	115,682	493,699	1.001	494,362	149,443	527,460	1.001	528,169
2020	340,944	132,920	473,865	1.001	474,502	175,888	516,832	1.001	517,527	146,543	487,487	1.001	488,143	180,363	521,307	1.001	522,008
2021	294,088	190,086	484,174	1.001	484,825	235,824	529,913	1.001	530,625	213,212	507,300	1.001	507,982	235,195	529,283	1.001	529,994
2022	256,177	252,966	509,143	1.001	509,827	324,780	580,957	1.001	581,738	284,230	540,407	1.001	541,133	323,100	579,277	1.001	580,056
2023	202,164	352,891	555,055	1.001	555,801	443,632	645,796	1.001	646,664	399,269	601,433	1.001	602,241	473,872	676,036	1.001	676,945
2024	84,941	508,844	593,785	1.001	594,583	601,459	686,400	1.001	687,322	574,489	659,430	1.001	660,316	607,010	691,951	1.001	692,881
Totals	11,409,769	1,904,659	13,314,428		13,332,325	2,364,548	13,774,318		13,792,833	2,123,084	13,532,853		13,551,044	2,384,088	13,793,857		13,812,399

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

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Incremental Paid to Ultimate Claims

Data Evaluated as of @06/30/24

Accident Year Ending June 30	Periods - Benefit Level Adjusted																																	
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384		
1993	4,242	4,656	2,795	1,827	1,335	1,023	881	669	499	434	334	239	192	143	118	82	77	79	60	54	45	38	40	17	7	9	11	8	11	7	5	3		
1994	4,032	4,783	2,805	1,825	1,277	956	774	559	508	451	319	227	212	174	125	136	107	90	75	67	57	43	36	31	16	9	6	3	1	1	3			
1995	4,099	4,667	2,702	1,797	1,288	1,002	702	607	508	382	316	271	234	175	142	142	107	84	63	47	50	22	20	15	15	16	10	8	11	7	3	3		
1996	3,912	4,579	2,650	1,806	1,293	952	830	627	503	413	317	267	198	165	143	108	101	81	58	38	23	24	18	13	13	11	6	4	5	3	3			
1997	3,943	4,714	2,786	1,898	1,303	1,057	901	657	546	473	370	277	246	197	158	122	95	86	63	48	34	29	43	27	27	19	17	15	6	5	3	3		
1998	3,842	4,734	2,860	1,905	1,470	1,171	894	688	589	526	378	321	254	232	210	174	123	96	63	46	33	23	18	22	19	14	11	9	6	5	3	3		
1999	3,834	4,816	2,794	2,020	1,671	1,302	976	807	660	543	415	329	278	232	181	140	116	94	72	54	41	59	24	19	18	12	11	9	6	5	3	3		
2000	3,821	4,745	3,182	2,450	1,794	1,416	1,075	855	672	571	438	382	334	257	201	159	118	93	69	54	42	29	25	24	17	15	11	9	6	5	3	3		
2001	3,883	5,519	3,660	2,710	2,037	1,570	1,260	918	744	632	504	424	382	281	199	154	117	88	73	58	45	39	35	24	18	15	11	9	6	5	3	3		
2002	4,137	6,186	4,000	2,810	2,183	1,689	1,225	1,021	848	737	627	530	394	313	241	168	131	108	78	76	45	43	35	22	18	15	11	9	6	5	3	3		
2003	4,246	6,135	3,851	2,789	2,073	1,545	1,259	1,048	895	665	456	366	273	208	151	115	86	58	38	32	24	18	22	18	15	11	9	6	5	3	3			
2004	4,308	5,922	3,876	2,796	2,091	1,615	1,359	1,126	903	726	530	465	362	266	188	157	147	94	84	73	62	43	32	22	18	15	11	9	6	5	3	3		
2005	4,175	5,951	3,831	2,802	2,213	1,832	1,546	1,239	953	712	570	429	330	273	212	162	141	98	80	59	47	43	32	22	18	15	11	9	6	5	3	3		
2006	4,098	5,755	3,702	2,819	2,362	1,880	1,559	1,220	970	713	555	407	334	228	189	173	128	103	88	57	47	43	32	22	18	15	11	9	6	5	3	3		
2007	3,916	5,624	4,077	3,325	2,669	2,079	1,600	1,276	1,030	738	599	426	336	253	211	173	156	120	84	57	47	43	32	22	18	15	11	9	6	5	3	3		
2008	4,073	6,323	4,859	3,873	3,042	2,286	1,747	1,374	1,041	808	578	421	331	239	235	192	158	107	84	57	47	43	32	22	18	15	11	9	6	5	3	3		
2009	4,504	6,910	4,904	3,716	2,987	2,113	1,605	1,197	942	706	577	437	337	281	218	183	147	107	84	57	47	43	32	22	18	15	11	9	6	5	3	3		
2010	4,534	6,655	4,548	3,507	2,789	2,063	1,447	1,049	794	628	467	403	282	244	200	163	147	107	84	57	47	43	32	22	18	15	11	9	6	5	3	3		
2011	4,385	6,278	4,359	3,270	2,467	1,765	1,284	963	737	574	463	366	294	243	217	183	147	107	84	57	47	43	32	22	18	15	11	9	6	5	3	3		
2012	4,277	6,204	4,212	3,199	2,416	1,695	1,244	911	718	589	451	326	279	256	217	183	147	107	84	57	47	43	32	22	18	15	11	9	6	5	3	3		
2013	4,370	6,267	4,400	3,299	2,487	1,797	1,308	971	743	560	458	368	288	256	217	183	147	107	84	57	47	43	32	22	18	15	11	9	6	5	3	3		
2014	4,101	6,177	4,176	3,059	2,329	1,687	1,246	946	715	576	408	333	288	256	217	183	147	107	84	57	47	43	32	22	18	15	11	9	6	5	3	3		
2015	3,905	6,274	4,805	3,714	2,805	2,128	1,614	1,210	966	762	604	439	353	288	256	217	183	147	107	84	57	47	43	32	22	18	15	11	9	6	5	3	3	
2016	3,825	5,546	3,620	2,651	2,085	1,555	1,171	927	756	580	439	353	288	256	217	183	147	107	84	57	47	43	32	22	18	15	11	9	6	5	3	3		
2017	3,703	5,210	3,547	2,656	2,174	1,730	1,353	1,053	744	580	439	353	288	256	217	183	147	107	84	57	47	43	32	22	18	15	11	9	6	5	3	3		
2018	3,629	5,170	3,632	2,849	2,396	1,885	1,440	982	744	580	439	353	288	256	217	183	147	107	84	57	47	43	32	22	18	15	11	9	6	5	3	3		
2019	3,505	5,481	4,062	3,228	2,748	2,180	1,321	982	744	580	439	353	288	256	217	183	147	107	84	57	47	43	32	22	18	15	11	9	6	5	3	3		
2020	4,042	5,927	4,125	3,320	2,864	1,932	1,321	982	744	580	439	353	288	256	217	183	147	107	84	57	47	43	32	22	18	15	11	9	6	5	3	3		
2021	3,651	5,873	3,073	2,439	2,439	1,932	1,321	982	744	580	439	353	288	256	217	183	147	107	84	57	47	43	32	22	18	15	11	9	6	5	3	3		
2022	3,661	5,644	4,119	2,911	2,439	1,932	1,321	982	744	580	439	353	288	256	217	183	147	107	84	57	47	43	32	22	18	15	11	9	6	5	3	3		
2023	3,627	6,113	3,747	2,911	2,439	1,932	1,321	982	744	580	439	353	288	256	217	183	147	107	84	57	47	43	32	22	18	15	11	9	6	5	3	3		
2024	3,771	5,588	3,747	2,911	2,439	1,932	1,321	982	744	580	439	353	288	256	217	183	147	107	84	57	47	43	32	22	18	15	11	9	6	5	3	3		

Incremental Paid to On-Level Premium

Period	Periods - Benefit Level Adjusted																															
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1993	0.181	0.198	0.119	0.078	0.057	0.044	0.038	0.029	0.021	0.018	0.014	0.010	0.008	0.006	0.005	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1994	0.165	0.195	0.115	0.075	0.052	0.039	0.032	0.023	0.021	0.018	0.013	0.009	0.009	0.007	0.005	0.006	0.004	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1995	0.158	0.180	0.104	0.069	0.050	0.039	0.027	0.023	0.020	0.015	0.012	0.010	0.009	0.007	0.005	0.005	0.004	0.003	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1996	0.144	0.168	0.097	0.066	0.047	0.035	0.030	0.023	0.018	0.015	0.012	0.010	0.007	0.006	0.005	0.004	0.004	0.003	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1997	0.138	0.165	0.098	0.066	0.046	0.037	0.032	0.023	0.019	0.017	0.013	0.010	0.009	0.007	0.006	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998	0.131	0.161	0.097	0.065	0.050	0.040	0.030	0.023	0.020	0.018	0.013	0.011	0.009	0.008	0.007	0.006	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1999	0.128	0.158	0.092	0.066	0.055	0.043	0.032	0.026	0.022	0.018	0.014	0.011	0.009	0.008	0.006	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2000	0.118	0.147	0.099	0.076	0.056	0.044	0.033	0.027	0.021	0.018	0.014	0.012	0.010	0.008	0.006	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2001	0.114	0.163	0.108	0.080	0.060	0.046	0.037	0.027	0.022	0.019	0.015	0.012	0.011	0.008	0.006	0.005	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2002	0.120	0.179	0.116	0.081	0.063	0.049	0.036	0.030	0.025	0.021	0.018	0.015	0.011	0.009	0.007	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2003	0.118	0.170	0.107	0.077	0.057	0.043	0.035	0.029	0.025	0.018	0.017	0.013	0.010	0.008	0.006	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2004	0.120	0.165	0.108	0.078	0.058	0.038	0.031	0.025	0.020	0.015	0.013	0.010	0.007	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2005	0.116	0.167	0.103	0.073	0.058	0.037	0.032	0.025	0.021	0.014	0.011	0.008	0.006	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2006	0.106	0.149	0.096	0.073	0.061	0.049	0.040	0.032	0.025	0.018	0.014	0.011	0.009	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2007	0.098	0.141	0.102	0.083	0.067	0.052	0.040	0.032	0.026	0.019	0.015	0.011	0.008	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2008	0.097	0.150	0.115	0.092	0.072	0.054	0.041	0.033	0.025	0.019	0.014	0.010	0.008	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2009	0.105	0.162	0.115	0.087	0.070	0.049	0.038	0.028	0.022	0.017	0.013	0.010	0.008	0.007	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2010	0.106	0.155	0.086	0.062	0.065	0.034	0.024	0.019	0.015	0.009	0.011	0.008	0.006	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2011	0.099	0.146	0.096	0.071	0.040	0.027	0.029	0.017	0.015	0.007	0.008	0.005	0.004	0.003	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2012	0.092	0.133	0.090	0.069	0.052	0.036	0.027	0.020	0.015	0.013	0.010	0.007	0.006	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2013	0.090	0.128	0.090	0.068	0.051	0.037	0.027	0.020	0.015	0.011	0.009	0.008	0.006	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2014	0.083	0.125	0.084	0.062	0.047	0.034	0.025	0.019	0.014	0.012	0.008	0.008	0.006	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2015	0.074	0.107	0.072	0.053	0.040	0.031	0.023	0.018	0.014	0.011	0.009	0.008	0.006	0.006	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2016	0.070	0.104	0.068	0.038	0.031	0.017	0.028	0.021	0.009	0.008	0.006	0.006	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2017	0.064	0.090	0.062	0.046	0.038	0.030	0.023	0.018	0.014	0.012	0.009	0.008	0.006	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2018	0.060	0.086	0.061	0.047	0.040	0.031	0.024	0.018	0.014	0.012	0.009	0.008	0.006	0.006	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2019	0.056	0.087	0.065	0.051	0.044	0.035	0.023	0.018	0.014	0.012	0.009	0.008	0.006	0.006	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2020	0.060	0.087	0.061	0.049	0.042	0.032	0.023	0.018	0.014	0.012	0.009	0.008	0.006	0.006	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2021	0.055	0.082	0.059	0.047	0.040	0.032	0.023	0.018	0.014	0.012	0.009	0.008	0.006	0.006	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2022	0.051	0.081	0.054	0.043	0.035	0.024	0.017	0.013	0.009	0.008	0.006	0.006	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2023	0.052	0.087	0.062	0.048	0.040	0.032	0.023	0.018	0.014	0.012	0.009	0.008	0.006	0.006	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2024	0.055	0.087	0.062	0.048	0.040	0.032	0.023	0.018	0.014	0.012	0.009	0.008	0.006	0.006	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Incremental Paid Based On Ultimate Claims

Date Evaluated as of @06/30/24

Accident Year Ending June 30	Periods																																	
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384		
1993	55,438	60,861	36,532	23,882	17,444	13,365	11,509	8,742	6,516	5,677	4,366	3,126	2,504	1,874	1,540	1,077	1,006	1,027	785	707	592	492	518	226	87	113	148	107	138	90	59	45		
1994	54,083	64,157	37,630	24,484	17,136	12,820	10,389	7,504	6,811	6,054	4,274	3,045	2,843	2,330	1,672	1,829	1,429	1,204	1,008	899	766	581	486	415	211	123	76	40	38	18	13	46		
1995	53,813	61,264	35,475	23,594	16,910	13,158	9,212	7,975	6,662	5,016	4,147	3,561	3,073	2,294	1,860	1,866	1,398	1,099	826	612	652	288	258	191	197	209	136	109	142	85	36	45		
1996	52,314	61,235	35,440	24,159	17,294	12,736	11,099	8,390	6,731	5,542	4,237	3,577	2,650	2,212	1,912	1,441	1,344	1,081	777	503	307	325	245	170	171	142	79	54	52	65	37	46		
1997	55,819	66,734	39,444	26,870	18,442	14,966	12,759	9,300	7,733	6,700	5,235	3,924	3,479	2,787	2,239	1,722	1,338	1,215	890	684	487	408	603	375	375	271	239	215	83	69	39	49		
1998	56,489	69,612	42,047	28,016	21,621	17,218	13,146	10,123	8,658	7,737	5,564	4,726	3,731	3,416	3,085	2,562	1,813	1,407	934	681	490	340	265	319	286	201	162	135	86	72	40	51		
1999	58,061	72,945	42,323	30,586	25,308	19,717	14,776	12,222	10,002	8,223	6,284	4,983	4,212	3,506	2,740	2,126	1,753	1,427	1,084	818	625	901	364	287	275	181	171	139	88	74	42	52		
2000	61,054	75,819	50,844	39,154	28,670	22,619	17,171	13,668	10,741	9,117	7,000	6,107	5,337	4,110	3,214	2,547	1,881	1,481	1,106	865	665	459	392	380	264	238	180	147	93	78	44	55		
2001	61,749	87,766	58,201	43,102	32,399	24,965	20,046	14,601	11,835	10,056	8,008	6,747	6,068	4,475	3,160	2,443	1,856	1,395	1,169	926	718	625	552	382	287	237	179	146	93	78	44	55		
2002	62,174	92,955	60,110	42,220	32,809	25,374	18,403	15,340	12,747	11,069	9,118	7,971	6,923	4,709	3,628	2,528	1,964	1,625	1,165	1,136	682	646	572	334	271	224	169	138	88	74	41	52		
2003	62,330	90,065	56,542	40,946	30,430	22,678	18,478	15,393	13,140	9,766	9,075	6,697	5,372	4,007	3,052	2,213	1,691	1,257	850	552	474	673	476	327	265	219	166	135	86	72	40	51		
2004	64,958	99,297	58,447	42,170	31,527	24,353	20,497	16,974	13,620	10,945	7,989	7,014	5,454	4,016	2,840	2,366	2,223	1,422	1,259	1,100	934	644	489	335	272	225	170	138	88	74	41	52		
2005	65,252	92,999	59,873	43,769	34,587	28,626	24,168	19,359	14,998	11,126	8,902	6,704	5,163	4,260	3,315	2,528	2,201	1,537	1,249	928	727	668	507	348	282	233	176	143	91	76	43	54		
2006	67,527	94,835	61,007	46,442	38,924	30,972	25,694	20,110	15,976	11,741	9,153	6,702	5,501	3,761	3,119	2,850	2,107	1,704	1,446	934	767	704	535	366	297	246	186	151	96	81	45	57		
2007	70,271	100,901	73,147	59,656	47,882	37,306	28,716	22,900	18,473	13,247	10,749	7,635	6,020	4,541	3,784	3,108	2,805	2,159	1,502	1,017	835	767	582	399	324	268	202	165	105	88	49	62		
2008	74,396	115,498	88,756	70,742	55,559	41,761	31,913	25,102	19,022	14,751	10,558	7,697	6,054	5,635	4,284	3,506	2,881	1,961	1,529	1,035	850	780	593	406	330	273	206	168	107	89	50	63		
2009	76,635	117,568	83,434	63,219	50,829	35,957	27,312	20,370	16,021	12,011	9,821	7,384	5,740	4,774	3,705	3,111	2,506	1,827	1,425	964	792	727	552	378	307	254	192	156	99	83	47	59		
2010	67,373	98,896	67,574	52,108	41,448	30,658	21,504	15,580	11,804	9,332	6,934	5,987	4,343	3,631	2,972	2,714	2,189	1,595	1,244	842	692	635	482	330	268	222	168	136	87	73	41	51		
2011	64,380	92,181	64,001	48,007	36,223	25,922	18,853	14,143	10,828	8,429	6,793	5,376	4,320	3,573	3,193	2,682	2,163	1,577	1,229	832	683	627	476	327	265	219	166	135	86	72	40	51		
2012	59,913	86,912	59,001	44,822	33,853	23,752	17,433	12,768	10,055	8,252	6,322	4,560	3,903	3,588	3,046	2,569	2,063	1,504	1,173	794	652	598	454	312	253	209	158	128	82	69	38	49		
2013	61,097	87,623	61,522	46,122	34,776	25,120	18,282	13,576	10,387	7,825	6,404	5,149	4,032	3,581	3,040	2,554	2,059	1,501	1,171	792	651	597	454	311	252	209	158	128	82	68	38	48		
2014	61,403	92,484	62,524	45,797	34,878	25,266	18,664	14,169	10,781	8,629	6,115	5,290	4,318	3,835	3,256	2,735	2,205	1,608	1,254	848	697	640	486	333	270	223	169	137	87	73	41	52		
2015	60,708	87,766	58,677	43,532	32,379	25,090	18,813	15,023	11,847	9,364	7,029	5,493	4,483	3,982	3,380	2,840	2,290	1,669	1,302	842	692	635	482	330	268	222	168	136	87	73	41	51		
2016	59,413	86,147	56,231	41,171	32,381	24,158	18,190	14,398	11,737	9,007	6,823	5,488	4,479	3,978	3,377	2,837	2,288	1,668	1,301	880	723	664	504	345	280	232	175	142	91	76	43	54		
2017	61,918	87,119	59,308	44,405	36,344	28,932	22,621	17,605	12,442	9,695	7,344	5,907	4,821	4,282	3,636	3,054	2,463	1,795	1,400	947	778	714	542	372	302	250	189	153	98	82	46	58		
2018	62,752	89,314	62,752	49,222	41,391	32,567	24,873	16,967	12,856	10,018	7,589	6,104	4,982	4,425	3,757	3,156	2,545	1,855	1,447	979	804	738	560	384	312	258	195	158	101	85	47	60		
2019	62,478	97,714	72,424	57,547	48,981	38,873	23,554	17,507	13,266	10,337	7,831	6,298	5,141	4,566	3,876	3,257	2,626	1,914	1,483	1,010	830	762	578	396	322	266	201	163	104	87	49	62		
2020	67,959	99,648	69,359	55,818	48,160	38,483	24,214	16,511	12,511	9,749	7,385	5,949	4,848	4,306	3,656	3,071	2,476	1,805	1,408	953	783	718	545	374	304	251	190	154	98	82	46	58		
2021	68,088	99,257	71,167	56,576	44,817	35,500	22,278	18,045	13,673	10,611	8,175	6,251	5,492	4,299	3,706	3,065	2,357	1,707	1,373	1,539	1,041	855	765	596	409	332	274	207	169	107	90	50	64	
2022	69,212	107,711	78,599	64,616	54,110	42,862	30,649	23,948	19,029	15,429	12,190	10,175	8,673	7,923	6,833	5,876	4,890	3,683	2,978	2,062	1,754	1,638	1,287	920	790	681	528	446	301	266	156	198		
2023	75,284	126,880	90,513	70,254	58,831	46,603	33,323	25,929	20,690	16,775	13,243	11,062	9,429	8,615	7,429	6,388	5,317	4,005	3,238	2,242	1,938	1,776	1,666	887	673	462	375	310	234	190	122	102	67	72
2024	84,941	125,866	84,404	65,567	54,937	43,516	29,760	22,120	16,741	13,061	9,894	7,558	6,495	5,768	4,898	4,115	3,318	2,418	1,886	1,276	1,048	962	731	501	407	336	254	207	132	110	62	78		

Incremental Paid Based on On-Level Premium

Period	Periods																																
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	
1993	55,438	60,861	36,532	23,882	17,444	13,365	11,509	8,742	6,516	5,677	4,366	3,126	2,504	1,874	1,540	1,077	1,006	1,027	785	707	592	492	518	226	87	113	148	107	138	90	59	45	
1994	54,083	64,157	37,630	24,484	17,136	12,820	10,389	7,504	6,811	6,054	4,274	3,045	2,843	2,330	1,672	1,829	1,429	1,204	1,008	899	766	581	486	415	211	123	76	40	38	18	13	49	
1995	53,813	61,264	35,475	23,594	16,910	13,158	9,212	7,975	6,662	5,504	4,166	3,126	2,504	1,874	1,540	1,066	1,866	1,398	1,099	826	612	652	288	191	197	209	136	107	138	90	40	54	
1996	52,314	61,235	35,440	24,159	17,294	12,736	11,099	8,390	6,731	5,542	4,237	3,577	2,650	2,212	1,912	1,441	1,344	1,081	777	503	307	325	245	170	171	142	79	54	122	73	42	54	
1997	55,819	66,734	39,444	26,870	18,442	14,966	12,759	9,300	7,733	6,700	5,235	3,924	3,479	2,787	2,239	1,722	1,338	1,215	890	684	487	408	603	375	375	241	239	215	91	81	47	60	
1998	56,489	69,612	42,047	28,016	21,621	17,218	13,146	10,123	8,658	7,754	5,456	4,726	3,731	3,416	2,805	2,562	1,813	1,407	934	681	490	340	265	319	286	201	162	144	104	86	50	64	
1999	58,061	72,945	42,323	30,586	25,308	19,717	14,776	12,222	10,002	8,233	6,294	4,983	4,212	3,506	3,040	2,745	2,184	1,753	1,427	1,048	818	625	901	364	287	275	181	182	154	97	82	54	68
2000	61,054	75,819	45,024	32,154	26,610	21,219	17,177	14,688	12,124	10,107	8,107	6,467	5,417	4,700	4,041	3,547	2,881	2,417	1,917	1,400	987	854	1,040	400	310	280	193	193	160	104	86	50	64
2001	61,749	87,766	58,201	43,102	32,399	24,965	20,046	14,601	11,835	10,056	8,008	6,747	5,068	4,475	3,160	2,443	1,856	1,395	1,169	926	718	625	552	382	319	275	213	180	122	108	63	80	
2002	62,174	92,955	60,110	42,220	32,809	25,374	20,483	15,340	12,747	11,069	9,148	7,971	6,023	4,709	3,628	2,528	1,964	1,625	1,165	1,136	682	646	572	357	306	264	204	173	117	103	60	77	
2003	62,330	90,065	56,542	40,946	30,430	22,678	18,478	15,973	13,140	9,786	9,005	6,697	5,572	4,007	3,052	2,213	1,691	1,257	850	552	474	673	510	365	313	270	219	177	119	106	62	78	
2004	64,958	99,289	58,447	42,170	31,527	24,353	20,167	16,934	13,620	10,945	7,989	7,074	5,454	4,016	2,840	2,368	2,227	1,422	1,259	1,100	934	664	521	373	320	276	209	171	122	108	63	80	
2005	62,169	91,873	59,373	42,169	31,554	24,368	20,198	16,934	13,620	10,945	7,989	7,074	5,454	4,016	2,840	2,368	2,227	1,422	1,259	1,100	934	664	521	373	320	276	209	171	122	108	63	80	
2006	67,527	94,835	61,047	46,442	38,924	30,972	25,694	20,110	15,976	11,741	9,153	8,702	6,501	3,761	3,119	2,850	2,107	1,704	1,446	963	837	781	614	437	325	252	213	144	127	74	814	94	
2007	70,271	100,901	73,147	59,656	47,882	37,306	28,716	22,900	18,473	13,247	10,549	7,635	6,020	4,541	3,784	3,108	2,805	2,159	1,593	1,103	938	876	688	492	422	368	282	238	161	143	83	106	
2008	74,396	115,498	88,756	70,742	55,559	41,761	31,913	25,102	19,022	14,751	10,558	7,697	6,054	5,635	4,284	3,506	2,881	2,118	1,713	1,186	1,009	942	740	529	454	392	303	256	173	153	89	114	
2009	76,635	117,568	83,434	63,219	50,829	35,957	27,312	20,370	16,021	12,011	9,821	7,384	5,740	4,774	3,705	3,111	2,661	2,004	1,621	1,122	954	891	700	501	430	371	287	243	164	145	85	107	
2010	73,373	98,896	67,574	52,108	41,448	30,658	21,504	15,580	11,804	9,352	6,934	4,987	4,343	3,631	2,972	2,739	2,330	1,755	1,449	982	836	780	613	438	376	325	251	212	144	127	74	94	
2011	82,851	94,380	64,301	50,851	38,925	29,921	21,855	16,423	12,969	9,401	7,029	5,432	4,329	3,673	3,039	2,698	2,330	1,755	1,449	982	836	780	613	438	376	325	251	212	144	127	74	94	
2012	59,913	86,912	59,001	44,822	33,853	23,752	17,313	12,768	10,056	8,232	6,590	3,903	3,673	3,339	2,872	2,390	1,800	1,456	1,088	857	801	629	450	386	333	258	218	147	130	76	97		
2013	61,097	87,623	61,522	46,122	34,776	25,120	18,282	13,576	10,827	8,825	6,404	5,149	4,422	4,040	3,484	2,996	2,494	1,878	1,519	1,051	894	835	656	469	403	347	289	227	184	163	79	101	
2014	61,403	92,484	62,524	45,797	34,878	25,266	18,664	14,169	10,701	8,629	6,115	5,633	4,801	4,386	3,783	3,253	2,707	2,039	1,649	1,141	971	907	712	510	437	377	292	247	167	147	86	109	
2015	60,708	87,776	58,677	43,532	33,079	25,059	18,813	15,023	11,477	9,384	7,449	6,219	5,351	4,843	4,176	3,591	2,989	2,251	1,820	1,260	1,072	1,001	787	563	483	416	323	272	184	163	95	121	
2016	61,211	86,129	56,231	42,385	31,527	24,353	19,738	15,398	12,117	10,107	8,107	6,467	5,417	4,700	4,041	3,547	2,881	2,417	1,917	1,400	987	854	1,040	400	310	280	193	193	160	104	86	50	64
2017	61,918	87,719	59,308	44,405	36,344	28,932	22,621	17,605	13,716	11,121	8,749	7,334	6,251	5,111	4,925	4,235	3,525	2,655	2,147	1,486	1,264	1,181	928	663	569	491	380	272	184	163	112	142	
2018	62,699	89,314	62,752	49,222	41,391	32,567	24,873	18,487	14,751	11,960	9,442	7,887	6,723	6,142	5,297	4,455	3,791	2,855	2,309	1,598	1,360	1,270	998	713	612	528	409	346	243	206	121	153	
2019	62,478	97,714	72,424	57,547	46,981	38,873	25,656	19,963	15,929	12,915	10,196	8,517	7,260	6,633	5,720	4,918	4,094	3,083	2,493	1,726	1,468	1,371	1,077	770	661	570	442	373	252	223	130	165	
2020	67,959	99,648	69,359	55,818	48,160	36,587	28,167	20,357	16,243	13,170	10,397	8,685	7,743	6,863	5,832	5,015	4,174	3,144	2,542	1,700	1,493	1,398	1,098	786	674	581	470	381	275	227	133	169	
2021	67,088	98,087	71,167	56,576	48,160	36,587	28,167	20,357	16,243	13,170	10,397	8,685	7,743	6,863	5,832	5,015	4,174	3,144	2,542	1,700	1,493	1,398	1,098	786	674	581	470	381	275	227	133	169	
2022	75,891	107,645	78,859	60,645	51,110	38,859	28,859	21,629	16,243	13,170	10,397	8,685	7,743	6,863	5,832	5,015	4,174	3,144	2,542	1,700	1,493	1,398	1,098	786	674	581	470	381	275	227	133	169	
2023	75,294	126,880	90,513	70,254	58,331	46,603	33,323	25,929	20,690	16,775	13,243	11,062	9,428	8,615	7,429	6,388	5,317	4,005	3,238	2,242	1,907	1,781	1,399	1,001	858	741	674	485	348	290	169	215	
2024	78,891	133,331	95,511	74,133	62,080	49,176	35,163	27,360	21,832	17,701	13,974	11,673	9,950	9,019	7,839	6,741	5,611	4,226	3,417	2,366	2,012	1,879	1,476	1,056	906	782	605	511	346	306	178	227	

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Incremental Paid to Active Time Loss Claims

Data Evaluated as of: @06/30/24
Amounts in \$000s

Accident Ending June 30	Data Evaluated as of 06/30/24 Amounts in \$000s																																	
	Periods																																	
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384		
1993	55,438	60,861	36,532	23,882	17,444	13,365	11,509	8,742	6,516	5,677	4,366	3,126	2,504	1,874	1,540	1,077	1,006	1,027	785	707	592	492	518	226	87	113	148	107	38	90	59	45		
1994	54,083	64,157	37,630	24,484	17,136	12,820	10,389	7,504	6,811	6,054	4,274	3,045	2,843	2,330	1,672	1,829	1,429	1,204	1,008	899	766	581	486	415	211	123	76	40	138	18	13	34		
1995	53,813	61,264	35,475	23,594	16,910	13,158	10,212	7,975	6,662	5,016	4,147	3,561	3,073	2,294	1,860	1,866	1,398	1,099	826	612	652	288	258	191	197	209	136	109	142	85	42	44		
1996	52,314	61,235	35,440	24,159	17,294	12,736	11,099	8,390	6,731	5,542	4,237	3,577	2,650	2,212	1,912	1,441	1,344	1,081	777	503	307	325	245	170	171	142	79	54	72	44	36			
1997	55,819	66,734	39,444	26,870	18,442	14,966	12,759	9,300	7,733	6,700	5,235	3,924	3,479	2,787	2,239	1,722	1,338	1,215	890	684	487	408	603	375	375	271	239	215	109	78	48	39		
1998	56,489	69,612	42,047	28,016	21,621	17,218	13,146	10,123	8,658	7,737	5,564	4,726	3,731	3,416	3,085	2,562	1,813	1,407	934	681	490	340	265	319	286	201	162	144	116	83	51	41		
1999	58,061	72,945	42,323	30,586	25,308	19,717	14,776	12,222	10,002	8,223	6,284	4,983	4,212	3,506	2,740	2,126	1,753	1,427	1,084	818	625	901	364	287	275	181	179	152	122	88	54	44		
2000	61,054	75,819	50,844	39,154	28,670	22,619	17,171	13,668	10,741	9,117	7,000	6,107	5,337	4,110	3,214	2,547	1,881	1,481	1,106	865	665	459	392	380	264	257	194	164	132	95	59	47		
2001	61,749	87,766	58,201	43,102	32,399	24,965	20,046	16,061	13,135	10,566	8,008	6,747	6,068	4,475	3,160	2,443	1,856	1,395	1,169	926	718	625	552	382	270	262	198	167	135	97	60	48		
2002	62,174	92,965	60,110	42,220	32,809	25,374	18,403	15,340	12,747	11,069	9,418	7,971	5,923	4,709	3,628	2,528	1,964	1,625	1,165	1,136	682	646	572	374	262	254	192	162	131	94	58	47		
2003	62,330	90,065	56,542	40,946	30,430	22,678	18,478	15,393	13,140	9,766	9,075	6,697	5,372	4,007	3,052	2,213	1,691	1,257	850	552	474	673	571	374	262	254	192	162	131	94	58	47		
2004	64,958	89,297	58,447	42,170	31,527	24,353	20,497	16,974	13,620	10,947	7,989	7,014	5,454	4,016	2,840	2,360	2,223	1,422	1,259	1,100	934	653	601	394	276	268	202	171	138	99	61	49		
2005	65,252	92,999	59,873	43,789	34,587	28,626	24,168	19,359	14,898	11,126	8,902	6,704	5,163	4,260	3,315	2,528	2,201	1,537	1,249	928	750	693	639	419	293	284	215	181	147	105	65	52		
2006	67,527	94,835	61,007	46,442	38,924	30,972	25,694	20,110	15,976	11,741	9,153	6,702	5,501	3,761	3,119	2,850	2,107	1,704	1,446	1,159	810	749	690	452	317	307	232	196	158	114	70	56		
2007	70,271	100,901	73,147	59,656	47,882	37,306	28,716	22,900	18,473	13,247	10,749	7,635	6,020	4,541	3,784	3,108	2,805	2,195	1,466	1,294	904	836	770	505	353	343	259	219	177	127	78	63		
2008	74,396	115,498	88,756	70,742	55,559	41,761	31,913	25,102	19,022	14,751	10,558	7,697	6,054	4,284	3,506	2,881	2,225	1,530	1,350	944	873	804	527	369	358	270	228	185	133	81	66	55		
2009	76,635	117,568	90,623	70,821	50,829	39,597	27,312	20,370	16,021	12,011	9,821	7,384	5,740	4,774	3,705	3,111	3,179	1,928	1,461	1,289	913	833	768	503	352	342	258	218	176	127	78	63		
2010	67,373	98,896	67,574	52,108	41,448	30,658	21,504	15,580	11,804	9,332	6,934	5,987	4,343	3,631	2,972	2,965	2,776	1,683	1,276	1,126	787	728	670	439	307	298	225	190	154	111	68	55		
2011	64,380	92,181	64,001	48,007	36,223	25,922	18,853	14,143	10,828	8,429	6,793	5,376	4,320	3,573	2,958	2,930	2,743	1,663	1,261	1,112	778	719	662	434	304	295	223	188	152	109	67	54		
2012	59,913	86,912	59,001	44,822	33,853	23,752	17,433	12,768	10,055	8,252	6,322	4,560	3,903	3,636	2,822	2,796	2,617	1,587	1,203	1,061	742	686	632	414	290	281	212	180	145	104	64	52		
2013	61,097	87,623	61,522	46,122	34,776	25,120	18,282	13,576	10,387	7,825	6,404	5,149	3,722	3,629	2,817	2,790	2,612	1,584	1,201	1,059	740	685	631	413	289	281	212	179	145	104	64	52		
2014	61,403	92,484	62,524	45,797	34,878	25,266	18,664	14,169	10,701	8,629	6,115	5,558	3,986	3,016	2,988	2,798	2,616	1,586	1,286	1,134	793	733	675	443	310	301	227	192	155	112	68	55		
2015	60,708	87,766	58,677	43,532	33,079	25,090	18,813	15,023	11,847	9,384	6,636	5,771	4,138	4,035	3,132	3,103	2,902	1,761	1,335	1,178	823	762	701	460	322	312	236	199	161	116	71	57		
2016	59,413	86,147	56,231	41,171	32,381	24,158	18,190	14,398	11,737	9,634	6,631	5,766	4,135	4,032	3,129	3,100	2,902	1,760	1,334	1,177	823	762	701	459	321	312	236	199	161	116	71	57		
2017	61,918	87,119	59,308	44,405	36,344	28,932	22,621	17,605	13,188	10,370	7,137	6,206	4,451	4,340	3,368	3,337	3,124	1,894	1,436	1,267	885	819	754	494	346	336	254	214	173	125	76	62		
2018	62,699	89,314	62,752	49,222	41,391	32,567	24,873	19,322	13,627	10,715	7,375	6,413	4,599	4,484	3,481	3,448	3,228	1,957	1,484	1,309	915	846	779	511	357	347	262	221	179	129	79	64		
2019	62,478	97,714	72,424	57,547	48,981	38,873	26,807	19,938	14,061	11,057	7,610	6,617	4,745	4,627	3,591	3,558	3,331	2,020	1,531	1,350	944	873	804	527	369	358	270	229	185	133	82	66		
2020	67,959	99,648	69,359	55,818	48,167	37,442	25,283	18,903	13,261	10,428	7,177	6,241	4,475	4,364	3,387	3,355	3,141	1,905	1,444	1,274	890	824	758	497	348	338	255	216	174	125	77	62		
2021	67,061	97,570	71,167	56,576	53,054	40,920	27,631	20,550	14,493	11,396	7,844	6,821	4,891	4,669	3,702	3,667	3,433	2,082	1,578	1,392	973	900	829	543	380	369	279	239	190	137	84	68		
2022	69,867	107,711	78,599	62,798	55,100	42,498	28,697	21,343	15,052	11,836	8,146	7,084	5,080	4,953	3,845	3,808	3,566	2,162	1,639	1,446	1,011	935	861	564	395	383	289	245	198	142	87	70		
2023	75,284	126,880	90,150	68,297	59,925	46,219	31,210	23,212	16,370	12,872	8,860	7,704	5,524	5,387	4,181	4,142	3,878	2,351	1,782	1,572	1,099	1,017	936	614	429	417	315	266	215	155	95	77		
2024	84,941	141,178	97,836	74,120	65,034	50,160	33,870	25,191	17,766	13,970	9,615	8,361	5,996	5,846	4,538	4,495	4,208	2,552	1,934	1,706	1,193	1,103	1,016	666	466	452	342	289	233	168	103	83		

Incremental Paid Based On Active Time Loss Claims

Period	Periods - Benefit Level Adjusted																															
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1993	11,815	44,745	46,326	46,300	45,752	47,094	48,144	47,957	47,141	52,649	53,590	50,070	49,353	43,843	42,698	42,464	45,662	49,629	42,750	45,071	45,478	52,680	64,630	39,751	18,676	33,985	44,285	53,278	68,654	67,137	35,451	27,133
1994	11,116	43,749	46,269	46,787	47,746	44,079	46,994	47,148	49,541	55,471	49,670	44,188	50,802	48,612	44,673	53,347	50,428	48,695	45,027	45,914	52,161	50,324	39,751	18,676	33,985	44,285	53,278	68,654	67,137	35,451	27,133	
1995	11,233	44,415	46,426	46,996	46,818	48,310	48,404	45,686	50,173	47,152	46,264	47,062	43,843	45,514	45,162	46,784	49,429	42,059	43,934	58,939	33,666	38,000	31,516	42,387	48,866	34,554	40,043	36,048	39,844	27,006	27,133	
1996	10,678	42,022	43,509	44,635	46,245	48,139	50,212	47,063	47,548	47,228	46,069	48,210	46,677	47,129	51,018	44,793	47,361	50,977	51,309	42,903	37,752	53,687	40,500	37,345	37,559	41,736	29,573	26,780	27,381	27,006	27,133	
1997	10,718	42,245	43,556	47,379	46,730	47,096	50,048	47,433	45,116	47,996	46,350	43,657	47,287	50,051	48,956	46,553	46,739	49,293	46,626	45,282	40,805	36,611	60,675	39,310	42,894	35,801	35,352	38,653	38,510	41,272	27,006	27,133
1998	10,430	42,637	43,980	45,522	46,467	47,833	46,582	44,821	44,779	48,597	44,440	45,903	46,648	47,767	51,900	47,910	50,293	45,385	42,462	43,996	31,754	33,933	48,488	49,723	47,323	35,896	38,622	38,510	41,272	27,006	27,133	
1999	10,400	43,151	45,378	47,217	48,056	45,007	47,253	44,098	48,162	47,465	45,114	45,493	45,414	49,247	44,555	50,211	50,165	48,165	46,462	43,311	51,590	48,162	47,792	48,168	48,634	37,700	38,510	41,272	27,006	27,133		
2000	10,293	39,425	40,606	41,119	43,584	43,584	43,584	43,584	43,584	43,584	43,584	43,584	43,584	43,584	43,584	43,584	43,584	43,584	43,584	43,584	43,584	43,584	43,584	43,584	43,584	43,584	43,584	43,584	43,584	43,584	43,584	43,584
2001	10,347	41,294	44,023	46,587	45,981	46,615	46,765	43,372	43,110	45,788	43,301	43,435	50,801	49,686	46,204	44,886	42,810	40,228	40,443	43,680	37,265	44,777	42,486	34,500	40,012	38,844	34,484	34,700	38,510	41,272	27,006	27,133
2002	10,690	42,332	44,857	45,012	46,091	47,008	44,907	44,274	43,171	43,712	43,118	46,595	45,560	47,073	48,440	45,093	45,669	43,110	40,182	53,449	41,510	51,388	42,253	41,589	40,012	38,844	34,484	34,700	38,510	41,272	27,006	27,133
2003	11,075	41,672	44,287	46,305	45,917	45,279	44,447	44,633	45,967	40,927	50,787	48,788	51,501	47,075	50,021	48,887	48,916	44,050	43,914	40,091	38,554	50,699	45,823	41,589	40,012	38,844	34,484	34,700	38,510	41,272	27,006	27,133
2004	11,009	41,421	43,722	45,652	47,064	43,917	44,808	43,701	43,378	43,018	43,452	46,656	45,544	44,280	41,446	42,857	47,976	39,991	41,884	42,111	46,226	47,200	45,823	41,589	40,012	38,844	34,484	34,700	38,510	41,272	27,006	27,133
2005	10,150	41,604	43,980	45,915	46,898	44,984	45,984	43,301	47,435	45,353	45,353	45,353	45,353	45,353	45,353	45,353	45,353	45,353	45,353	45,353	45,353	45,353	45,353	45,353	45,353	45,353	45,353	45,353	45,353	45,353	45,353	
2006	10,483	40,937	42,753	43,852	44,480	45,050	45,071	46,401	45,144	44,477	45,513	44,627	49,233	48,244	45,811	53,244	46,595	45,314	47,974	43,612	41,945	47,200	45,823	41,589	40,012	38,844	34,484	34,700	38,510	41,272	27,006	27,133
2007	10,366	38,480	41,776	45,048	45,057	44,932	46,334	45,325	47,689	44,355	44,948	43,176	46,224	44,244	44,944	43,939	43,597	47,134	49,939	43,612	41,945	47,200	45,823	41,589	40,012	38,844	34,484	34,700	38,510	41,272	27,006	27,133
2008	10,548	38,063	43,285	44,696	46,158	46,778	46,449	46,526	45,908	46,480	45,137	44,244	43,403	47,002	42,134	43,231	39,530	44,758	43,591	43,612	41,945	47,200	45,823	41,589	40,012	38,844	34,484	34,700	38,510	41,272	27,006	27,133
2009	11,499	38,838	42,370	44,420	47,564	46,132	45,850	45,944	46,067	45,298	48,264	45,706	45,404	43,742	39,790	41,689	45,687	44,758	43,591	43,612	41,945	47,200	45,823	41,589	40,012	38,844	34,484	34,700	38,510	41,272	27,006	27,133
2010	11,617	39,328	42,962	43,331	46,947	47,216	45,817	45,544	44,826	45,550	40,362	46,755	42,242	44,735	44,536	45,508	45,687	44,758	43,591	43,612	41,945	47,200	45,823	41,589	40,012	38,844	34,484	34,700	38,510	41,272	27,006	27,133
2011	11,480	39,342	43,337	45,032	46,248	47,316	44,558	44,248	44,558	44,248	44,558	44,248	44,558	44,248	44,558	44,248	44,558	44,248	44,558	44,248	44,558	44,248	44,558	44,248	44,558	44,248	44,558	44,248	44,558	44,248	44,558	44,248
2012	11,196	38,450	41,774	45,454	46,985	46,000	46,816	45,793	44,856	45,297	47,306	45,943	47,594	45,833	45,508	45,687	44,758	43,591	43,612	41,945	47,200	45,823	41,589	40,012	38,844	34,484	34,700	38,510	41,272	27,006	27,133	
2013	11,504	38,399	43,172	45,474	45,854	46,602	45,377	45,685	44,627	43,949	45,618	44,358	45,470	45,633	44,857	45,508	45,687	44,758	43,591	43,612	41,945	47,200	45,823	41,589	40,012	38,844	34,484	34,700	38,510	41,272	27,006	27,133
2014	11,040	38,444	42,383	45,228	46,788	45,963	46,180	45,633	43,994	43,859	43,242	44,712	45,470	45,633	44,857	45,508	45,687	44,758	43,591	43,612	41,945	47,200	45,823	41,589	40,012	38,844	34,484	34,700	38,510	41,272	27,006	27,133
2015	11,006	37,816	41,451	45,241	46,279	47,076	43,826	43,597	44,131	43,455	45,195	44,712	45,470	45,633	44,857	45,508	45,687	44,758	43,591	43,612	41,945	47,200	45,823	41,589	40,012	38,844	34,484	34,700	38,510	41,272	27,006	27,133
2016	11,006	37,816	41,451	45,241	46,279	47,076	43,826	43,597	44,131	43,455	45,195	44,712	45,470	45,633	44,857	45,508	45,687	44,758	43,591	43,612	41,945	47,200	45,823	41,589	40,012	38,844	34,484	34,700	38,510	41,272	27,006	27,133
2017	11,088	39,011	42,425	45,574	45,115	43,311	44,315	42,190	43,163	43,857	45,195	44,712	45,470	45,633	44,857	45,508	45,687	44,758	43,591	43,612	41,945	47,200	45,823	41,589	40,012	38,844	34,484	34,700	38,510	41,272	27,006	27,133
2018	11,003	38,373	43,662	43,473	46,038	45,316	43,209	44,814	44,958	44,651	45,195	44,712	45,470	45,633	44,857	45,508	45,687	44,758	43,591	43,612	41,945	47,200	45,823	41,589	40,012	38,844	34,484	34,700	38,510	41,272	27,006	27,133
2019	11,070	39,198	41,295	43,305	45,243	44,619	45,131	44,814	44,958	44,651	45,195	44,712	45,470	45,633	44,857	45,508	45,687	44,758	43,591	43,612	41,945	47,200	45,823	41,589	40,012	38,844	34,484	34,700	38,510	41,272	27,006	27,133
2020	12,783	39,055	40,642	43,825	45,652	45,569	45,131	44,814	44,958	44,651	45,195	44,712	45,470	45,633	44,857	45,508	45,687	44,758	43,591	43,612	41,945	47,200	45,823	41,589	40,012	38,844	34,484	34,700	38,510	41,272	27,006	27,133
2021	11,442	38,673	40,640	41,942	45,729	45,569	45,131	44,814	44,958	44,651	45,195	44,712	45,470	45,633	44,857	45,508	45,687	44,758	43,591	43,612	41,945	47,200	45,823	41,589	40,012	38,844	34,484	34,700	38,510	41,272	27,006	27,133
2022	11,829	39,271	41,542	43,569	45,131	45,131	45,131	45,131	45,131	45,131	45,131	45,131	45,131	45,131	45,131	45,131	45,131	45,131	45,131	45,131	45,131	45,131	45,131	45,131	45,131	45,131	45,131	45,131	45,131	45,131	45,131	45,131
2023	11,719	37,655	42,469	44,826	46,219	45,569	45,131	44,814	44,958	44,651	45,195	44,712	45,470	45,633	44,857	45,508	45,687	44,758	43,591	43,612	41,945	47,200	45,823	41,589	40,012	38,844	34,484	34,700	38,510	41,272	27,006	27,133
2024	11,711	38,617	42,469	44,826	46,219	45,569	45,131	44,814	44,958	44,651	45,195	44,712	45,470	45,633	44,857	45,508	45,687	44,758	43,591	43,612	41,945	47,200	45,823	41,589	40,012	38,844	34,484	34,700	38,510	41,272	27,006	27,133

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Projection of Active Time Loss Claims

Date Evaluated as of 8/06/30/24

Accident

Year

Ending

June 30

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	5	384
1993	13,909	4,199	2,325	1,496	1,026	824	632	455	393	312	246	197	160	137	107	98	81	77	64	56	42	33	23	20	15	10	8	5	5	3	2	5	4	
1994	13,420	3,864	2,187	1,437	1,057	763	576	409	372	298	212	157	128	108	118	101	85	67	55	39	31	24	19	17	13	12	11	10	11	6	4	3	4	
1995	12,944	3,860	2,152	1,430	988	699	584	471	374	310	243	196	150	124	99	85	75	66	51	40	31	24	16	12	9	7	5	5	5	4	4	3		
1996	13,095	3,972	2,277	1,426	1,000	799	641	493	431	351	284	226	185	140	115	93	72	62	48	38	30	28	25	24	22	19	17	14	7	5	4	4		
1997	13,187	4,164	2,324	1,496	1,134	875	686	549	470	387	303	247	202	168	137	102	82	68	50	39	31	26	19	16	14	13	11	10	7	5	5	4		
1998	13,069	4,068	2,257	1,587	1,262	966	773	609	534	402	328	258	218	183	151	101	82	67	53	41	34	26	21	16	13	11	10	7	5	5	5	4		
1999	12,988	4,237	2,569	1,844	1,400	1,061	868	694	559	453	339	299	262	218	147	119	93	71	62	46	36	27	25	20	15	12	10	8	5	5	5	4		
2000	12,391	4,413	2,745	1,921	1,463	1,112	890	699	570	456	364	316	248	187	142	113	90	72	60	44	34	26	22	17	12	11	10	7	5	5	5	4		
2001	12,036	4,544	2,773	1,941	1,473	1,117	848	717	611	524	452	354	269	207	155	116	89	78	60	44	34	26	28	19	14	12	10	7	5	4	4	3		
2002	11,337	4,393	2,595	1,837	1,347	1,018	845	701	581	485	364	279	212	173	124	92	71	58	40	28	25	27	25	18	13	13	11	10	7	5	4	3		
2003	11,970	4,397	2,712	1,874	1,359	1,125	928	788	637	485	373	305	243	184	139	112	94	74	61	53	41	28	27	19	14	14	12	10	7	5	5	4		
2004	11,948	4,431	2,708	1,874	1,525	1,272	1,051	849	635	503	386	285	234	179	143	111	98	74	60	51	45	35	29	27	20	14	12	10	7	5	5	5	4	
2005	12,396	4,458	2,746	2,038	1,584	1,323	1,097	834	681	508	387	289	215	150	131	103	87	74	58	51	37	31	29	21	15	15	13	11	8	5	5	4		
2006	12,052	4,671	3,119	2,359	1,893	1,479	1,104	900	690	532	426	315	232	180	150	127	106	77	60	53	38	32	30	22	16	16	13	11	8	5	5	4		
2007	12,001	5,163	3,563	2,693	2,048	1,519	1,169	918	705	540	398	296	237	204	173	138	124	77	60	53	38	31	30	22	16	16	13	11	8	5	5	4		
2008	10,808	4,909	3,167	2,308	1,733	1,264	966	719	564	430	330	262	205	177	151	113	70	54	48	35	29	27	20	14	14	12	10	7	5	5	5	4		
2009	9,646	4,189	2,615	1,912	1,478	1,080	764	569	438	340	260	213	171	135	111	108	101	63	49	43	31	26	24	18	13	13	11	9	7	4	4	3		
2010	9,299	3,815	2,397	1,736	1,273	954	689	527	397	314	260	207	174	136	107	107	105	98	61	47	42	30	25	24	17	12	12	11	9	6	4	4	3	
2011	8,809	3,721	2,325	1,613	1,186	850	613	459	369	300	220	167	135	131	104	101	94	58	45	40	29	24	23	16	12	12	10	9	6	4	4	3		
2012	8,739	3,755	2,345	1,669	1,248	887	663	489	383	293	231	191	135	131	103	101	94	58	45	40	29	24	23	16	12	12	10	9	6	4	4	3		
2013	8,849	3,788	2,347	1,611	1,186	874	643	494	387	313	225	198	139	135	107	104	97	60	47	41	30	25	23	17	12	12	10	9	6	4	4	3		
2014	8,254	3,536	2,131	1,466	1,089	812	654	525	409	329	224	197	139	135	106	104	97	60	47	41	30	25	23	17	12	12	10	9	6	4	4	3		
2015	8,281	3,366	2,065	1,401	1,054	848	626	505	416	329	249	197	139	135	106	104	97	60	47	41	30	25	23	17	12	12	10	9	6	4	4	3		
2016	7,891	3,163	1,980	1,411	1,141	908	723	591	415	329	224	197	139	135	106	104	97	60	47	41	30	25	23	17	12	12	10	9	6	4	4	3		
2017	7,771	3,174	1,978	1,544	1,226	980	785	588	413	327	223	196	138	134	106	103	93	60	46	41	30	24	23	17	12	12	10	9	6	4	4	3		
2018	7,288	3,219	2,243	1,716	1,398	1,125	767	575	404	320	217	191	135	131	103	101	94	58	45	40	29	24	23	16	12	12	10	9	6	4	4	3		
2019	6,570	3,104	2,109	1,574	1,298	1,015	692	519	365	289	196	172	122	118	93	91	85	53	41	36	26	22	20	15	11	11	9	8	6	4	4	3		
2020	6,872	3,057	2,052	1,581	1,345	1,052	718	537	378	299	193	172	122	122	97	94	88	55	42	37	27	22	21	15	11	11	9	8	6	4	4	3		
2021	6,669	3,021	2,151	1,544	1,314	1,028	701	525	369	292	199	175	123	120	94	92	86	53	41	37	27	22	21	15	11	11	9	8	6	4	4	3		
2022	6,749	3,539	2,230	1,601	1,362	1,066	727	544	383	303	206	181	128	124	98	96	89	55	43	38	28	23	21	15	11	11	10	8	6	4	4	3		
2023	7,253	3,656	2,304	1,654	1,407	1,101	750	562	395	313	213	187	132	128	101	99	92	57	44	39	28	23	22	16	12	12	10	8	6	4	4	3		

Active Time Loss Claims / Ultimate Compensable Claims

Ratio	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1993	35.89%	10.406%	6.033%	3.946%	2.917%	2.171%	1.829%	1.395%	1.057%	0.825%	0.623%	0.478%	0.388%	0.327%	0.276%	0.194%	0.169%	0.158%	0.140%	0.120%	0.100%	0.072%	0.061%	0.043%	0.036%	0.026%	0.026%	0.015%	0.010%	0.013%	0.013%	
1994	36.270%	10.949%	6.063%	3.901%	2.675%	2.149%	1.648%	1.186%	1.025%	0.814%	0.641%	0.514%	0.417%	0.357%	0.279%	0.256%	0.211%	0.201%	0.167%	0.146%	0.110%	0.086%	0.060%	0.052%	0.039%	0.026%	0.021%	0.013%	0.013%	0.008%	0.005%	
1995	36.492%	10.507%	5.947%	3.908%	2.874%	2.075%	1.566%	1.102%	0.810%	0.683%	0.576%	0.484%	0.375%	0.321%	0.275%	0.231%	0.182%	0.150%	0.106%	0.084%	0.065%	0.052%	0.046%	0.035%	0.030%	0.027%	0.030%	0.030%	0.016%	0.012%	0.010%	
1996	36.632%	10.896%	6.090%	4.047%	2.796%	1.978%	1.653%	1.333%	1.058%	0.877%	0.688%	0.555%	0.425%	0.351%	0.280%	0.241%	0.212%	0.158%	0.113%	0.088%	0.068%	0.045%	0.045%	0.034%	0.034%	0.025%	0.020%	0.014%	0.014%	0.013%	0.012%	0.010%
1997	36.785%	11.158%	6.396%	4.006%	2.699%	2.244%	1.801%	1.385%	1.211%	0.988%	0.798%	0.635%	0.520%	0.393%	0.323%	0.261%	0.202%	0.174%	0.135%	0.107%	0.084%	0.079%	0.070%	0.067%	0.062%	0.053%	0.048%	0.039%	0.039%	0.013%	0.013%	0.010%
1998	36.884%	11.650%	6.502%	4.195%	3.173%	2.448%	1.819%	1.536%	1.315%	1.083%	0.848%	0.691%	0.565%	0.468%	0.395%	0.325%	0.190%	0.140%	0.107%	0.087%	0.073%	0.053%	0.053%	0.039%	0.039%	0.039%	0.039%	0.028%	0.028%	0.014%	0.014%	0.010%
1999	36.650%	11.408%	6.329%	4.450%	3.539%	2.709%	2.168%	1.708%	1.498%	1.127%	0.920%	0.724%	0.611%	0.513%	0.367%	0.283%	0.230%	0.188%	0.149%	0.115%	0.095%	0.073%	0.059%	0.045%	0.036%	0.031%	0.034%	0.029%	0.021%	0.014%	0.013%	0.011%
2000	37.120%	12.035%	7.297%	5.238%	3.977%	3.014%	2.466%	1.971%	1.503%	1.287%	0.963%	0.849%	0.744%	0.514%	0.418%	0.338%	0.264%	0.202%	0.176%	0.131%	0.102%	0.077%	0.071%	0.057%	0.043%	0.041%	0.035%	0.030%	0.022%	0.014%	0.014%	0.011%
2001	37.525%	13.364%	8.313%	5.818%	4.431%	3.368%	2.695%	2.117%	1.726%	1.381%	1.163%	0.957%	0.751%	0.566%	0.430%	0.342%	0.273%	0.218%	0.182%	0.133%	0.121%	0.088%	0.082%	0.070%	0.047%	0.042%	0.036%	0.030%	0.022%	0.015%	0.014%	0.011%
2002	38.028%	14.612%	9.147%	6.242%	4.733%	3.592%	2.727%	2.300%	1.865%	1.454%	1.138%	0.965%	0.666%	0.498%	0.373%	0.286%	0.251%	0.192%	0.141%	0.119%	0.094%	0.084%	0.070%	0.059%	0.043%	0.043%	0.037%	0.031%	0.015%	0.014%	0.011%	
2003	38.698%	17.161%	10.415%	7.145%	5.111%	3.411%	2.472%	2.027%	1.629%	1.209%	0.947%	0.816%	0.587%	0.418%	0.294%	0.238%	0.204%	0.157%	0.124%	0.104%	0.082%	0.070%	0.059%	0.049%	0.043%	0.043%	0.037%	0.031%	0.015%	0.014%	0.011%	
2004	39.127%	14.373%	8.855%	6.126%	4.442%	3.677%	3.033%	2.576%	2.082%	1.585%	1.219%	0.997%	0.794%	0.601%	0.454%	0.366%	0.307%	0.242%	0.199%	0.173%	0.134%	0.092%	0.087%	0.063%	0.046%	0.046%	0.039%	0.033%	0.024%	0.016%	0.015%	0.012%
2005	39.170%	14.526%	8.878%	6.144%	5.000%	3.770%	3.446%	2.783%	2.082%	1.649%	1.265%	0.967%	0.767%	0.584%	0.364%	0.321%	0.243%	0.187%	0.157%	0.114%	0.094%	0.089%	0.064%	0.047%	0.047%	0.040%	0.033%	0.024%	0.016%	0.015%	0.012%	
2006	39.094%	14.059%	8.660%	6.427%	5.311%	4.172%	3.460%	2.630%	2.149%	1.662%	1.221%	0.911%	0.678%	0.473%	0.413%	0.325%	0.274%	0.233%	0.183%	0.161%	0.117%	0.096%	0.091%	0.066%	0.048%	0.048%	0.041%	0.034%	0.025%	0.017%	0.016%	0.013%
2007	39.511%	14.665%	8.769%	7.381%	5.923%	4.627%	3.454%	2.816%	2.158%	1.604%	1.233%	0.981%	0.762%	0.563%	0.469%	0.337%	0.332%	0.241%	0.187%	0.153%	0.120%	0.099%	0.094%	0.068%	0.049%	0.049%	0.042%	0.035%	0.027%	0.018%	0.016%	0.013%
2008	39.817%	14.468%	8.589%	7.389%	5.923%	4.627%	3.454%	2.816%	2.158%	1.604%	1.233%	0.981%	0.762%	0.563%	0.469%	0.337%	0.332%	0.241%	0.187%	0.153%	0.120%	0.099%	0.094%	0.068%	0.049%	0.049%	0.042%	0.035%	0.027%	0.018%	0.016%	0.013%
2009	39.021%	17.791%	11.333%	8.365%	6.281%	4.581%	3.051%	2.608%	2.044%	1.558%	1.193%	0.950%	0.743%	0.614%	0.547%	0.439%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.014%
2010	39.178%	16.949%	10.580%	7.736%	5.980%	4.370%	3.101%	2.302%	1.772%	1.376%	1.052%	0.862%	0.692%	0.546%	0.449%	0.439%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.014%
2011	38.891%	15.955%	10.025%	7.260%	5.324%	3.960%	2.882%	2.204%	1.660%	1.313%	1.087%	0.866%	0.728%	0.569%	0.449%	0.439%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.014%
2012	38.198%	16.133%	10.082%	6.994%	5.143%	3.686%	2.658%	1.990%	1.600%	1.301%	0.954%	0.724%	0.585%	0.569%	0.449%	0.439%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.014%
2013	37.883%	16.320%	10.192%	7.254%	5.424%	3.855%	2.882%	2.125%	1.665%	1.273%	1.004%	0.830%	0.585%	0.569%	0.449%	0.439%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.014%
2014	37.945%	15.901%	9.763%	6.079%	4.979%	3.689%	2.761%	2.121%	1.627%	1.273%	1.004%	0.830%	0.585%	0.569%	0.449%	0.439%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.014%
2015	38.488%	16.320%	10.992%	7.254%	5.424%	3.855%	2.882%	2.125%	1.665%	1.273%	1.004%	0.830%	0.585%	0.569%	0.449%	0.439%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.014%
2016	34.922%	14.195%	8.708%	5.908%	4.445%	3.576%	2.640%	2.130%	1.754%	1.389%	0.945%	0.830%	0.585%	0.569%	0.449%	0.439%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.014%
2017	33.701%	13.356%	8.361%	5.988%	4.818%	3.834%	3.053%	2.430%	1.754%	1.389%	0.945%	0.830%	0.585%	0.569%	0.449%	0.439%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.014%
2018	32.984%	13.472%	8.396%	6.553%	5.204%	4.166%	3.322%	2.496%	1.754%	1.389%	0.945%	0.830%	0.585%	0.569%	0.449%	0.439%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.014%
2019	31.893%	13.983%	7.454%	7.745%	6.322%	4.887%	3.322%	2.496%	1.754%	1.389%	0.945%	0.830%	0.585%	0.569%	0.449%	0.439%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.014%
2020	31.620%	14.939%	10.150%	7.575%	6.247%	4.887%	3.322%	2.496%	1.754%	1.389%	0.945%	0.830%	0.585%	0.569%	0.449%	0.439%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.014%
2021	31.908%	14.194%	9.528%	7.341%	6.247%	4.887%	3.322%	2.496%	1.754%	1.389%	0.945%	0.830%	0.585%	0.569%	0.449%	0.439%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.014%
2022	31.703%	14.364%	10.227%	7.341%	6.247%	4.887%	3.322%	2.496%	1.754%	1.389%	0.945%	0.830%	0.585%	0.569%	0.449%	0.439%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.014%
2023	30.952%	16.230%	10.227%	7.341%	6.247%	4.887%	3.322%	2.496%	1.754%	1.389%	0.945%	0.830%	0.585%	0.569%	0.449%	0.439%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.014%
2024	32.200%	16.230%	10.227%	7.341%	6.247%	4.887%	3.322%	2.496%	1.754%	1.389%	0.945%	0.830%	0.585%	0.569%	0.449%	0.439%	0.409%	0.253%	0.197%	0.174%	0.126%	0.104%	0.098%	0.071%	0.052%	0.052%	0.044%	0.037%	0.027%	0.018%	0.017%	0.014%
Ytd 3 yr avg	31.626%	14.939%	9.964%	7.455%	5.823%	4.288%	3.008%	2.280%	1.702%	1.326%	0.967%	0.807%	0.670%	0.588%	0.522%	0.426%	0.335%	0.239%	0.190%	0.142%	0.109%	0.087%	0.081%	0.057%	0.039%	0.040%	0.033%	0.027%	0.019%	0.011%	0.009%	0.013%
Ytd 5 yr avg	31.681%	14.736%	9.582%	6.952%	5.331%	3.972%	2.896%	2.208%	1.674%	1.318%	1.009%	0.850%	0.707%	0.587%	0.493%	0.393%	0.327%	0.231%	0.180%	0.140%	0.110%	0.082%	0.070%	0.056%	0.043%	0.036%	0.030%	0.022%	0.018%	0.011%	0.009%	0.013%
Ytd 7 yr avg	31.877%	14.334%	9.266%	6.684%	5.172%	3.911%	2.861%	2.177%	1.687%	1.366%	1.086%	0.891%	0.706%	0.578%	0.479%	0.377%	0.309%	0.232%	0.179%	0.135%	0.104%	0.080%	0.067%	0.052%	0.041%	0.033%	0.029%	0.022%	0.018%	0.011%	0.009%	0.013%
Correlation	0.349	0.187	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	
Selected	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180																	

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Projection of Active Time Loss Claims (Persistency)

Data Evaluated as of 8/06/30/24

Accident Year Ending June 30	Data Evaluated as of @06/30/24 Active Time Loss Claims Months of Development																																	
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384		
1993	14,054	4,074	2,362	1,545	1,142	850	716	546	414	323	244	187	152	128	108	76	66	62	55	47	39	28	24	17	14	10	10	6	6	4	5	5		
1994	13,909	4,199	2,325	1,496	1,026	824	632	455	393	312	246	197	160	137	107	98	81	77	64	56	42	33	23	20	15	10	8	5	5	3	2	2		
1995	13,420	3,864	2,187	1,437	1,057	763	576	489	372	298	251	212	178	138	118	101	85	67	55	39	31	24	19	17	13	12	11	10	11	6	6	6		
1996	12,944	3,850	2,152	1,430	988	699	584	471	374	310	243	196	150	124	99	85	75	56	40	31	24	16	16	12	12	9	7	5	5	3	3	3		
1997	13,095	3,972	2,277	1,426	1,000	799	641	493	431	351	284	226	185	140	115	93	72	62	48	38	30	28	25	24	22	19	17	14	15	9	9	9		
1998	13,187	4,164	2,324	1,496	1,134	875	686	549	470	387	303	247	202	178	157	120	92	68	50	39	31	26	19	16	14	13	11	8	9	5	5	5		
1999	13,069	4,068	2,257	1,587	1,262	966	773	609	534	402	328	258	218	183	131	101	82	67	53	41	34	26	21	16	13	11	9	7	7	4	4	4		
2000	13,068	4,237	2,569	1,844	1,400	1,061	868	694	529	453	339	299	262	181	147	119	93	71	62	46	36	27	25	20	15	13	11	8	9	5	5	5		
2001	12,391	4,413	2,745	1,921	1,463	1,112	890	699	570	456	384	316	248	187	142	113	90	72	60	44	40	29	27	23	20	17	15	11	12	7	7	7		
2002	12,036	4,544	2,773	1,941	1,473	1,117	848	717	611	524	452	354	269	207	155	116	89	78	60	44	34	26	20	18	15	11	12	7	7	7	7	7		
2003	11,337	4,393	2,595	1,837	1,347	1,018	845	701	581	485	364	279	212	173	124	92	71	58	40	28	25	27	24	20	18	15	13	10	10	6	6	6		
2004	11,970	4,397	2,712	1,874	1,359	1,125	928	788	637	485	373	305	243	184	139	112	94	74	61	53	41	33	29	25	21	19	16	12	12	7	7	7		
2005	11,948	4,431	2,708	1,874	1,525	1,272	1,051	849	635	503	386	295	234	179	143	111	98	74	57	48	39	31	28	24	21	18	15	11	12	7	7	7		
2006	12,396	4,458	2,746	2,038	1,684	1,323	1,097	834	681	508	387	289	215	150	131	103	87	74	58	45	37	30	27	22	19	17	14	11	11	7	7	7		
2007	12,052	4,671	3,119	2,359	1,893	1,479	1,104	900	690	532	426	315	232	180	150	127	106	77	59	46	38	30	27	23	20	17	15	11	12	7	7	7		
2008	12,001	5,163	3,563	2,693	2,048	1,519	1,169	918	705	540	398	296	237	204	173	138	124	97	75	58	48	38	34	29	25	22	19	14	15	9	9	9		
2009	10,808	4,909	3,127	2,308	1,733	1,264	966	719	564	430	330	262	205	177	151	121	104	82	63	49	40	32	29	24	21	18	16	12	12	7	7	7		
2010	9,646	4,189	2,615	1,912	1,478	1,080	764	569	438	340	260	213	171	135	111	89	77	60	46	36	30	24	21	18	15	13	11	9	9	5	5	5		
2011	9,299	3,815	2,397	1,736	1,273	954	689	527	397	314	260	207	174	136	115	92	80	62	48	37	31	24	22	19	16	14	12	9	9	6	6	6		
2012	8,809	3,721	2,325	1,613	1,186	850	613	459	369	300	220	167	135	110	93	75	64	50	39	30	25	20	18	15	13	11	10	7	8	4	4	4		
2013	8,739	3,755	2,345	1,669	1,248	887	663	489	383	293	231	191	154	126	106	85	73	57	44	35	28	23	20	17	15	13	11	8	9	5	5	5		
2014	8,849	3,788	2,347	1,611	1,186	874	643	494	387	313	225	180	145	118	100	80	69	54	42	33	27	21	19	16	14	12	10	8	8	5	5	5		
2015	8,254	3,536	2,131	1,466	1,089	812	654	525	409	329	252	202	162	133	112	90	78	61	47	37	30	24	21	18	16	14	12	9	9	5	5	5		
2016	8,281	3,366	2,065	1,401	1,054	848	626	505	416	331	254	203	163	133	113	91	78	61	47	37	30	24	22	18	16	14	12	9	9	5	5	5		
2017	7,981	3,163	1,980	1,411	1,141	908	723	591	470	374	287	229	185	151	128	102	88	69	53	42	34	27	24	21	18	15	13	10	10	6	6	6		
2018	7,771	3,174	1,978	1,544	1,226	980	785	618	491	391	300	240	193	157	133	107	92	72	56	43	36	28	25	21	19	16	14	10	11	6	6	6		
2019	7,288	3,219	2,243	1,716	1,398	1,125	873	687	546	435	333	266	214	175	148	119	102	80	62	48	39	32	28	24	21	18	15	12	12	7	7	7		
2020	6,570	3,104	2,109	1,574	1,298	1,027	797	627	498	397	304	243	196	160	135	109	93	73	56	44	36	29	26	22	19	16	14	11	11	6	6	6		
2021	6,872	3,057	2,052	1,581	1,265	1,000	776	611	485	387	296	237	191	156	132	106	91	71	55	43	35	28	25	21	18	16	14	10	11	6	6	6		
2022	6,669	3,021	2,151	1,625	1,300	1,028	798	628	499	397	304	243	196	160	135	109	94	73	56	44	36	29	26	22	19	16	14	11	11	6	6	6		
2023	6,749	3,539	2,393	1,808	1,446	1,144	887	698	555	442	339	271	218	178	151	121	104	82	63	49	40	32	29	24	21	18	16	12	12	7	7	7		
2024	7,253	3,386	2,290	1,729	1,383	1,094	849	668	531	423	324	259	209	170	144	116	100	78	60	47	38	31	27	23	20	17	15	11	12	7	7	7		

Persistency Ratio

Link Ratios	Age-to-Age Factors																															
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1993	0.290	0.580	0.654	0.739	0.744	0.842	0.763	0.758	0.780	0.755	0.766	0.813	0.842	0.844	0.704	0.868	0.939	0.887	0.855	0.830	0.718	0.857	0.708	0.824	0.714	1.000	0.600	1.000	0.667	1.250	1.000	
1994	0.302	0.554	0.643	0.686	0.803	0.767	0.720	0.864	0.794	0.788	0.801	0.812	0.856	0.781	0.916	0.827	0.951	0.831	0.875	0.750	0.786	0.697	0.870	0.750	0.667	0.800	0.625	1.000	0.600	0.667		
1995	0.288	0.566	0.657	0.736	0.722	0.755	0.849	0.761	0.801	0.842	0.845	0.840	0.775	0.855	0.856	0.842	0.788	0.821	0.709	0.795	0.774	0.792	0.895	0.765	0.923	0.917	0.909	1.100	0.545			
1996	0.297	0.559	0.664	0.691	0.707	0.835	0.807	0.794	0.829	0.784	0.807	0.765	0.827	0.798	0.859	0.882	0.747	0.714	0.775	0.774	0.667	1.000	0.750	1.000	0.750	0.778	0.714	1.000				
1997	0.303	0.573	0.626	0.701	0.799	0.802	0.769	0.874	0.814	0.809	0.796	0.819	0.757	0.821	0.809	0.774	0.861	0.774	0.792	0.789	0.933	0.893	0.960	0.917	0.864	0.895	0.824					
1998	0.316	0.558	0.644	0.758	0.772	0.784	0.800	0.856	0.823	0.783	0.815	0.818	0.881	0.882	0.764	0.767	0.739	0.735	0.780	0.795	0.839	0.731	0.842	0.875	0.929	0.846						
1999	0.311	0.555	0.703	0.795	0.765	0.800	0.788	0.877	0.753	0.816	0.787	0.845	0.839	0.716	0.771	0.812	0.817	0.791	0.774	0.829	0.765	0.808	0.762	0.813	0.846							
2000	0.324	0.606	0.718	0.759	0.758	0.818	0.800	0.762	0.856	0.748	0.852	0.876	0.691	0.812	0.810	0.782	0.763	0.873	0.742	0.783	0.750	0.926	0.800	0.800	0.750							
2001	0.356	0.622	0.700	0.762	0.760	0.800	0.785	0.815	0.900	0.842	0.823	0.785	0.754	0.759	0.796	0.796	0.800	0.833	0.733	0.909	0.725	0.931	0.852									
2002	0.378	0.610	0.700	0.759	0.758	0.759	0.846	0.852	0.858	0.863	0.783	0.760	0.770	0.749	0.748	0.767	0.876	0.769	0.733	0.773	0.765	1.077										
2003	0.387	0.591	0.708	0.733	0.756	0.830	0.830	0.829	0.835	0.751	0.766	0.760	0.816	0.717	0.742	0.772	0.817	0.690	0.700	0.893	1.080											
2004	0.367	0.617	0.691	0.725	0.828	0.825	0.849	0.808	0.761	0.769	0.818	0.797	0.757	0.755	0.806	0.839	0.787	0.824	0.869	0.774												
2005	0.371	0.611	0.692	0.814	0.834	0.826	0.808	0.748	0.792	0.767	0.764	0.793	0.765	0.799	0.776	0.883	0.755	0.770	0.842													
2006	0.360	0.616	0.742	0.826	0.786	0.829	0.760	0.817	0.746	0.762	0.747	0.744	0.698	0.873	0.786	0.845	0.851	0.784														
2007	0.388	0.668	0.756	0.802	0.781	0.746	0.815	0.767	0.771	0.801	0.739	0.737	0.776	0.833	0.847	0.835	0.726															
2008	0.430	0.756	0.768	0.742	0.760	0.742	0.770	0.768	0.742	0.770	0.861	0.744	0.861	0.748	0.891	0.899																
2009	0.454	0.637	0.738	0.781	0.729	0.764	0.744	0.784	0.762	0.767	0.794	0.782	0.863	0.853	0.801																	
2010	0.434	0.624	0.731	0.773	0.731	0.707	0.745	0.770	0.776	0.765	0.819	0.803	0.789	0.822																		
2011	0.410	0.628	0.724	0.733	0.749	0.722	0.765	0.753	0.791	0.828	0.796	0.841	0.782																			
2012	0.422	0.625	0.694	0.735	0.717	0.721	0.749	0.804	0.813	0.733	0.759	0.808																				
2013	0.430	0.625	0.712	0.748	0.711	0.747	0.738	0.783	0.765	0.788	0.827																					
2014	0.428	0.620	0.696	0.736	0.737	0.768	0.783	0.793	0.809	0.719																						
2015	0.428	0.603	0.688	0.743	0.805	0.803	0.779	0.804																								
2016	0.406	0.613	0.678	0.752	0.805	0.738	0.807	0.824																								
2017	0.396	0.626	0.713	0.809	0.796	0.796	0.817																									
2018	0.408	0.623	0.781	0.794	0.799	0.801																										
2019	0.442	0.697	0.765	0.815	0.805																											
2020	0.472	0.679	0.746	0.825																												
2021	0.445	0.671	0.770																													
2022	0.453	0.712																														
2024	0.524																															
Wtd 3 yr avg	0.474	0.687	0.761	0.811	0.800	0.780	0.809	0.795	0.793	0.746	0.795	0.818	0.815	0.843	0.814	0.861	0.773	0.793	0.816	0.800	0.828	0.976	0.808	0.808	0.878	0.854	0.829	1.050	0.591	1.000	1.000	
Wtd 5 yr avg	0.467	0.676	0.755	0.800	0.791	0.776	0.787	0.794	0.796	0.767	0.799	0.805	0.816	0.846	0.802	0.861	0.783	0.771	0.781	0.819	0.799	0.896	0.846	0.864	0.865	0.857	0.755	1.038	0.591	1.000	1.000	
Wtd 10 yr avg	0.460	0.650	0.735	0.793	0.779	0.764	0.779	0.784	0.787	0.760	0.777	0.783	0.791	0.825	0.786	0.837	0.798	0.794	0.774	0.817	0.822	0.904	0.842	0.832	0.816	0.877	0.765	1.038	0.591	1.000	1.000	
Wtd 10 yr avg	0.438	0.645	0.722	0.769	0.759	0.754	0.772	0.779	0.776	0.767	0.777	0.783	0.787	0.799	0.792	0.825	0.790	0.787	0.776	0.809	0.801	0.863	0.829	0.831	0.816	0.877	0.755	1.038	0.591	1.000	1.000	
Prior Selected	0.453	0.671	0.746	0.815	0.799	0.764	0.773	0.780	0.790	0.776	0.780	0.788	0.798	0.840	0.803	0.837	0.815	0.781	0.760	0.833	0.766	0.860	0.830	0.871	0.829	0.883	0.745	0.944	0.826	1.063	0.833	
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	
Selected	0.467	0.676	0.755	0.800	0.791	0.776	0.787	0.794	0.796	0.767	0.799	0.805	0.816	0.846	0.802	0.861	0.783	0.771	0.781	0.819	0.799	0.896	0.846	0.864	0.865	0.857	0.755	1.038	0.591	1.000	1.000	

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Berquist Sherman Adjusted Paid Loss Method

Data Evaluated as of: @06/30/24

Amounts in \$000s

Ending June 30	Months of Development																																	
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384		
1993	61,729	98,189	117,606	140,844	150,806	165,521	186,929	201,600	220,507	227,880	237,030	239,839	245,140	245,495	248,254	248,544	249,660	253,834	254,893	256,529	257,494	259,062	259,580	259,805	259,893	260,006	260,154	260,261	260,398	260,488	260,547	260,592		
1994	61,327	100,441	123,167	145,002	154,255	168,744	188,117	201,777	218,450	224,880	237,297	240,587	246,673	247,069	250,286	250,599	251,936	257,531	260,224	261,111	261,852	262,947	263,433	263,849	264,060	264,163	264,258	264,298	264,336	264,354	264,367			
1995	61,011	97,338	116,990	138,681	147,915	162,387	183,372	197,179	209,971	219,375	229,722	232,580	240,485	241,041	244,594	244,817	245,652	250,963	252,361	253,005	253,421	254,755	255,013	255,204	255,401	255,610	255,746	255,854	255,996	256,081				
1996	59,783	96,699	117,921	138,821	147,676	162,777	182,832	195,026	210,749	221,174	232,869	235,987	241,923	242,372	244,900	245,117	246,169	250,955	252,902	253,412	253,813	255,305	255,550	255,720	255,891	256,033	256,112	256,166	256,218					
1997	64,251	104,886	129,419	153,272	163,557	178,479	199,038	215,488	236,049	244,238	259,910	263,092	269,413	269,914	272,956	273,189	274,064	278,611	280,325	281,085	281,615	283,174	283,777	284,153	284,528	284,799	285,038	285,253						
1998	65,585	109,002	136,537	160,445	171,026	187,221	214,234	233,833	252,455	263,998	277,926	280,757	288,085	288,580	294,669	295,207	296,184	299,909	301,107	301,581	302,035	303,416	303,681	304,000	304,286	304,488	304,650							
1999	67,017	112,144	139,816	163,930	174,571	196,363	233,994	254,666	274,678	288,328	299,693	302,714	310,566	311,158	314,350	314,549	315,293	319,407	321,332	322,038	322,634	324,623	324,987	325,274	325,549	325,730								
2000	71,527	119,586	154,405	197,172	206,760	224,510	270,473	294,364	313,925	324,507	336,839	342,830	350,132	350,429	353,571	353,923	355,217	359,602	361,344	361,595	362,440	363,628	364,020	364,400	364,664									
2001	75,035	134,624	183,380	223,546	242,810	272,119	309,213	333,196	353,796	364,482	379,839	383,199	389,552	389,956	392,733	392,979	394,039	398,284	400,000	400,504	400,950	402,308	402,860	403,242										
2002	79,582	145,890	199,619	239,196	257,371	286,817	321,066	342,386	370,429	384,239	394,782	397,333	402,960	403,320	405,843	406,056	406,854	411,167	412,354	412,918	413,427	414,596	415,168											
2003	77,862	143,811	192,836	229,870	248,287	273,092	305,460	332,114	355,817	365,029	375,313	378,037	384,743	385,120	387,343	387,540	388,310	391,802	393,292	393,652	393,981	395,680												
2004	82,742	144,560	196,450	235,219	252,839	277,711	321,584	350,401	369,029	377,053	389,196	392,275	397,571	397,890	400,242	400,525	401,584	406,141	408,065	408,850	409,406													
2005	83,832	148,848	202,027	241,751	260,110	300,235	352,543	374,693	391,940	400,691	410,864	413,813	419,747	420,212	423,495	423,750	424,703	429,325	430,660	431,465														
2006	85,979	150,468	203,616	249,745	275,752	319,927	368,429	389,905	409,918	418,316	428,361	430,991	436,280	436,585	439,589	440,139	441,919	447,810	449,570															
2007	86,893	160,833	236,068	305,193	340,597	381,387	422,711	449,690	470,063	481,412	491,830	494,477	500,822	501,287	506,100	506,556	508,267	513,301																
2008	97,763	195,370	307,938	383,882	413,029	446,727	491,811	516,364	537,024	545,535	556,005	559,646	570,490	571,205	575,076	575,885	578,116																	
2009	103,774	211,725	299,683	364,948	392,372	420,938	458,734	478,427	498,476	507,925	520,702	533,872	533,279	533,932	537,588	537,892																		
2010	89,085	172,790	239,754	294,795	320,733	347,911	375,416	391,265	407,361	415,961	426,585	430,005	436,194	436,609	440,145																			
2011	83,431	154,501	217,995	267,034	286,956	313,054	341,780	357,556	372,643	381,111	393,216	396,244	402,653	403,028																				
2012	76,444	146,258	204,160	245,167	263,800	288,536	314,148	328,749	344,499	354,311	363,270	365,533	371,546																					
2013	77,472	149,478	209,824	254,866	274,957	299,510	325,958	341,405	356,459	364,002	374,488	377,883																						
2014	76,046	151,711	211,882	252,954	271,846	298,788	328,718	345,565	362,761	372,411	380,630																							
2015	68,367	140,042	193,320	231,816	249,701	277,440	311,496	334,904	353,855	363,919																								
2016	66,832	133,298	184,343	220,944	237,567	265,132	304,143	321,700	343,826																									
2017	66,061	131,643	183,830	226,151	246,947	286,756	332,389	358,251																										
2018	64,969	134,124	189,585	241,699	272,865	314,913	362,817																											
2019	60,700	142,117	222,916	293,897	332,539	378,017																												
2020	65,856	156,291	235,644	300,757	340,944																													
2021	66,090	149,857	225,163	294,088																														
2022	68,046	160,619	256,177																															
2023	69,235	202,164																																
2024	84,941																																	

Link Ratios	Age-to-Age Factors																																Tail
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384		
1993	1.591	1.198	1.098	1.071	1.098	1.129	1.078	1.094	1.033	1.040	1.012	1.022	1.001	1.011	1.001	1.004	1.017	1.004	1.006	1.004	1.006	1.002	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
1994	1.638	1.226	1.177	1.064	1.094	1.115	1.073	1.083	1.029	1.055	1.014	1.025	1.002	1.013	1.001	1.005	1.022	1.010	1.003	1.003	1.004	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1995	1.595	1.202	1.185	1.067	1.098	1.129	1.075	1.085	1.045	1.047	1.012	1.034	1.002	1.015	1.001	1.003	1.022	1.006	1.003	1.002	1.005	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
1996	1.617	1.219	1.177	1.064	1.102	1.123	1.067	1.081	1.049	1.053	1.013	1.025	1.002	1.010	1.001	1.004	1.019	1.008	1.002	1.002	1.006	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
1997	1.632	1.234	1.184	1.067	1.091	1.115	1.083	1.095	1.035	1.064	1.012	1.024	1.002	1.011	1.001	1.003	1.017	1.006	1.003	1.002	1.006	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
1998	1.662	1.253	1.175	1.066	1.095	1.144	1.091	1.080	1.046	1.053	1.010	1.026	1.002	1.021	1.002	1.003	1.013	1.004	1.002	1.002	1.005	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
1999	1.673	1.247	1.172	1.065	1.125	1.192	1.088	1.079	1.050	1.039	1.010	1.026	1.002	1.010	1.001	1.002	1.013	1.006	1.002	1.002	1.006	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
2000	1.672	1.291	1.212	1.105	1.134	1.153	1.088	1.066	1.034	1.038	1.018	1.021	1.001	1.009	1.001	1.004	1.012	1.005	1.002	1.001	1.003	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
2001	1.794	1.362	1.219	1.086	1.121	1.136	1.078	1.062	1.030	1.042	1.009	1.017	1.001	1.007	1.001	1.003	1.011	1.004	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	1.833	1.368	1.198	1.076	1.114	1.119	1.066	1.082	1.037	1.027	1.006	1.014	1.001	1.006	1.001	1.002	1.011	1.003	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
2003	1.847	1.341	1.192	1.086	1.119	1.107	1.087	1.071	1.026	1.028	1.001	1.016	1.001	1.006	1.001	1.002	1.008	1.004	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	1.747	1.359	1.197	1.075	1.098	1.158	1.090	1.053	1.022	1.032	1.008	1.013	1.001	1.006	1.001	1.003	1.011	1.005	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	
2005	1.776	1.357	1.197	1.076	1.154	1.174	1.063	1.046	1.022	1.025	1.007	1.014	1.001	1.008	1.001	1.002	1.011	1.003	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	
2006	1.750	1.353	1.227	1.104	1.160	1.152	1.058	1.051	1.020	1.024	1.006	1.012	1.001	1.007	1.001	1.004	1.013	1.004	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	1.851	1.468	1.293	1.116	1.120	1.107	1.065	1.045	1.024	1.022	1.005	1.013	1.001	1.010	1.001	1.003	1.010	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	
2008	1.988	1.576	1.247	1.076	1.082	1.101	1.050	1.040	1.016	1.019	1.007	1.019	1.001	1.007	1.001	1.004	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	
2009	2.040	1.415	1.218	1.075	1.073	1.090	1.043	1.042	1.019	1.025	1.006	1.018	1.001	1.007	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	1.001	
2010	1.940	1.388	1.230	1.088	1.085	1.079	1.042	1.041	1.021	1.026	1.008	1.014	1.001	1.008	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	1.001	
2011	1.857	1.407	1.225	1.075	1.091	1.092	1.046	1.042	1.023	1.032	1.008	1.016	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	1.001	1.001	1.001	
2012	1.913	1.396	1.201	1.076	1.094	1.089	1.046	1.048	1.028	1.025	1.006	1.016	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	1.001	1.001	1.001	
2013	1.929	1.404	1.215	1.079	1.089	1.088	1.047	1.049	1.024	1.022	1.009	1.011	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	1.001	1.001	1.001	
2014	1.395	1.397	1.194	1.075	1.099	1.100	1.051	1.050	1.027	1.022	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	1.001	1.001	1.001	1.001	1.001	
2015	2.048	1.380	1.199	1.077	1.111	1.123	1.075	1.057	1.028	1.028	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	1.001	1.001	1.001	1.001	1.001	
2016	1.995	1.383	1.199	1.075	1.116	1.147	1.058	1.069	1.028	1.028	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	1.001	1.001	1.001	1.001	1.001	
2017	1.993	1.396	1.230	1.092	1.161	1.159	1.078	1.078	1.028	1.028	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	1.001	1.001	1.001	1.001	1.001	
2018	2.064	1.414	1.275	1.129	1.154	1.152	1.078	1.078	1.028	1.028	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	1.001	1.001	1.001	1.001	1.001	
2019	2.341	1.569	1.318	1.131	1.137	1.137	1.078	1.078	1.028	1.028	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	1.001	1.001	1.001	1.001	1.001	
2020	2.373	1.508	1.276	1.134	1.137	1.137	1.078	1.078	1.028	1.028	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	1.001	1.001	1.001	1.001	1.001	
2021	2.267	1.503	1.306	1.134	1.137	1.137	1.078	1.078	1.028	1.028	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	1.001	1.001	1.001	1.001	1.001	
2022	2.360	1.595	1.306	1.134	1.137	1.137	1.078	1.078	1.028	1.028	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	1.001	1.001	1.001	1.001	1.001	
2023	2.920	1.595	1.306	1.134	1.137	1.137	1.078	1.078	1.028	1.028	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	1.001	1.001	1.001	1.001	1.001	
2024	2.920	1.595	1.306	1.134	1.137	1.137	1.078	1.078	1.028	1.028	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	1.001	1.001	1.001	1.001	1.001	
Wtd 3 yr avg	2.521	1.536	1.300	1.132	1.149	1.153	1.070	1.058	1.025	1.025	1.008	1.016	1.001	1.001	1.001	1.004	1.011	1.004	1.002	1.001	1.003	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
Wtd 5 yr avg	2.458	1.520	1.283	1.115	1.136	1.136	1.062	1.053	1.025	1.027	1.007	1.017	1.001	1.008	1.001	1.003	1.011	1.004	1.001	1.001	1.004	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
Wtd 7 yr avg	2.361	1.487	1.264	1.107	1.124	1.124	1.057	1.048	1.025	1.027	1.007	1.016	1.001	1.003	1.001	1.003	1.011	1.002	1.001	1.004	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
Wtd 10 yr avg	2.234	1.458	1.243	1.096	1.113	1.110	1.053	1.047	1.022	1.025	1.007	1.016	1.001	1.007	1.001	1.003	1.011	1.004	1.002	1.001	1.004	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000</		

Washington Department of Labor & Industries
Time Loss Payments - Excluding COVID-19 Claims
Closure Ratio = (1 - Active Times Loss Claims / Ultimate Compensable Claims)
Data Evaluated as of @06/30/24

Accident Year Ending June 30	Months of Development																																	
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384		
1993	64.1%	89.6%	94.0%	96.1%	97.1%	97.8%	98.2%	98.6%	98.9%	99.2%	99.4%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
1994	63.7%	89.1%	93.9%	96.1%	97.3%	97.9%	98.4%	98.5%	98.9%	99.2%	99.4%	99.5%	99.6%	99.6%	99.7%	99.7%	99.8%	99.8%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
1995	63.5%	89.5%	94.1%	96.1%	97.1%	97.9%	98.4%	98.7%	99.0%	99.2%	99.3%	99.4%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
1996	63.4%	89.1%	93.9%	96.0%	97.2%	98.0%	98.3%	98.7%	98.9%	99.1%	99.3%	99.4%	99.6%	99.6%	99.7%	99.8%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
1997	63.2%	88.8%	93.6%	96.0%	97.2%	97.8%	98.2%	98.6%	98.8%	99.0%	99.2%	99.4%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%		
1998	63.1%	88.4%	93.5%	95.8%	96.8%	97.6%	98.1%	98.5%	98.7%	98.9%	99.2%	99.3%	99.4%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
1999	63.4%	88.6%	93.7%	95.5%	96.5%	97.3%	97.8%	98.3%	98.5%	98.9%	99.1%	99.3%	99.4%	99.5%	99.6%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%		
2000	62.9%	88.0%	92.7%	94.8%	96.0%	97.0%	97.5%	98.0%	98.5%	98.7%	99.0%	99.2%	99.3%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%		
2001	62.5%	86.6%	91.7%	94.2%	95.6%	96.6%	97.3%	97.9%	98.3%	98.6%	98.8%	99.0%	99.2%	99.4%	99.6%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%		
2002	61.3%	85.4%	91.1%	93.8%	95.3%	96.4%	97.3%	97.7%	98.0%	98.3%	98.5%	98.9%	99.1%	99.3%	99.5%	99.6%	99.6%	99.7%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%		
2003	62.0%	85.3%	91.3%	93.8%	95.5%	96.6%	97.2%	97.7%	98.1%	98.4%	98.8%	99.1%	99.3%	99.4%	99.6%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%		
2004	60.9%	85.6%	91.1%	93.9%	95.6%	96.3%	97.0%	97.4%	97.9%	98.4%	98.8%	99.0%	99.2%	99.4%	99.5%	99.6%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%		
2005	60.8%	85.5%	91.1%	93.9%	95.0%	95.8%	96.6%	97.2%	97.9%	98.4%	98.7%	99.0%	99.2%	99.4%	99.5%	99.6%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%		
2006	60.9%	85.9%	91.3%	93.6%	94.7%	95.8%	96.5%	97.4%	97.9%	98.4%	98.8%	99.1%	99.3%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%		
2007	62.3%	85.4%	90.2%	92.6%	94.1%	95.4%	96.5%	97.2%	97.8%	98.3%	98.7%	99.0%	99.3%	99.4%	99.5%	99.6%	99.6%	99.7%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%		
2008	61.4%	83.4%	88.5%	91.3%	93.4%	95.1%	96.2%	97.0%	97.7%	98.3%	98.7%	99.0%	99.2%	99.3%	99.4%	99.5%	99.6%	99.6%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%		
2009	60.8%	82.2%	88.7%	91.6%	93.7%	95.4%	96.5%	97.4%	98.0%	98.4%	98.8%	99.1%	99.3%	99.4%	99.5%	99.6%	99.6%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%		
2010	61.0%	83.1%	89.4%	92.3%	94.0%	95.6%	96.9%	97.7%	98.2%	98.6%	98.9%	99.1%	99.3%	99.5%	99.6%	99.6%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%		
2011	61.1%	84.0%	90.0%	92.7%	94.7%	96.0%	97.1%	97.8%	98.3%	98.7%	98.9%	99.1%	99.3%	99.4%	99.6%	99.6%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%		
2012	61.8%	83.9%	89.9%	93.0%	94.9%	96.3%	97.3%	98.0%	98.4%	98.7%	99.0%	99.3%	99.4%	99.5%	99.5%	99.6%	99.6%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%		
2013	62.0%	83.7%	89.8%	92.7%	94.6%	96.1%	97.1%	97.9%	98.3%	98.7%	99.0%	99.2%	99.3%	99.3%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%		
2014	62.9%	84.1%	90.1%	93.2%	95.0%	96.3%	97.3%	97.9%	98.4%	98.7%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%		
2015	65.2%	85.1%	91.0%	93.8%	95.4%	96.8%	97.8%	98.4%	98.6%	98.9%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%		
2016	65.1%	85.8%	91.3%	94.1%	95.6%	96.4%	97.4%	97.9%	98.2%	98.6%	98.9%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%		
2017	66.3%	86.6%	91.6%	94.0%	95.2%	96.2%	96.9%	97.5%	98.0%	98.3%	98.6%	98.9%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%		
2018	67.0%	86.5%	91.6%	93.4%	94.8%	95.8%	96.7%	97.3%	97.8%	98.1%	98.4%	98.7%	99.0%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%		
2019	68.3%	86.0%	90.3%	92.5%	93.9%	95.1%	96.1%	96.8%	97.3%	97.8%	98.1%	98.4%	98.7%	99.0%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%		
2020	68.4%	85.1%	89.8%	92.4%	93.8%	95.0%	96.0%	96.7%	97.2%	97.7%	98.0%	98.3%	98.6%	98.9%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%		
2021	68.1%	85.8%	90.5%	92.7%	94.0%	95.2%	96.2%	96.9%	97.5%	98.0%	98.3%	98.6%	98.9%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%		
2022	68.3%	85.6%	89.8%	92.4%	93.8%	95.0%	96.0%	96.7%	97.2%	97.7%	98.0%	98.3%	98.6%	98.9%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%		
2023	69.0%	83.8%	88.8%	92.7%	93.8%	95.1%	96.7%	97.5%	98.2%	98.6%	99.1%	99.2%	99.4%	99.4%	99.6%	99.6%	99.6%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%		
2024	67.8%	83.8%	89.8%	92.7%	93.8%	95.1%	96.7%	97.5%	98.2%	98.6%	99.1%	99.2%	99.4%	99.4%	99.6%	99.6%	99.6%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%		
Select Cum.	67.8%	83.8%	89.8%	92.7%	93.8%	95.1%	96.7%	97.5%	98.2%	98.6%	99.1%	99.2%	99.4%	99.4%	99.6%	99.6%	99.6%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%		
First period where actual closure is greater than selected closure																																		
Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384		
1993			1,000	1,000	1,000	2,000	3,000	4,000	6,000	7,000	8,000	8,000	10,000	10,000	11,000	11,000	11,000	14,000	15,000	17,000	18,000	20,000	20,000	21,000	23,000	24,000	24,000	23,000	26,000	26,000	30,000	28,000		
1994			1,000	1,000	1,000	2,000	3,000	4,000	5,000	6,000	8,000	8,000	10,000	10,000	11,000	11,000	12,000	15,000	17,000	18,000	19,000	20,000	20,000	21,000	23,000	24,000	24,000	23,000	26,000	26,000	29,000			
1995			1,000	1,000	1,000	2,000	3,000	4,000	5,000	6,000	8,000	8,000	10,000	10,000	11,000	12,000	12,000	15,000	16,000	17,000	18,000	19,000	19,000	20,000	23,000	25,000	25,000	23,000	28,000	28,000				
1996			1,000	1,000	1,000	2,000	3,000	4,000	5,000	6,000	8,000	9,000																						

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Selected Unpaid Claim Estimates - 1992 & Prior

Data Evaluated as of @06/30/24

Accident Year	Paid Loss @06/30/24	Paid LDF	Paid LDF Ultimate	Selected Ultimate Low	Selected Ultimate High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1940	0	1.000	0	0	0	0	0	0.993	0	0
1941	0	1.000	0	0	0	0	0	0.993	0	0
1942	0	1.000	0	0	0	0	0	0.993	0	0
1943	0	1.000	0	0	0	0	0	0.993	0	0
1944	0	1.000	0	0	0	0	0	0.993	0	0
1945	0	1.000	0	0	0	0	0	0.993	0	0
1946	0	1.000	0	0	0	0	0	0.993	0	0
1947	0	1.000	0	0	0	0	0	0.993	0	0
1948	0	1.000	0	0	0	0	0	0.993	0	0
1949	0	1.000	0	0	0	0	0	0.993	0	0
1950	2,549	1.000	2,549	2,549	2,549	0	0	0.993	0	0
1951	5,077	1.000	5,077	5,077	5,077	0	0	0.993	0	0
1952	5,100	1.000	5,100	5,100	5,100	0	0	0.993	0	0
1953	5,123	1.000	5,123	5,123	5,123	0	0	0.993	0	0
1954	5,141	1.000	5,141	5,141	5,141	0	0	0.993	0	0
1955	5,139	1.000	5,139	5,139	5,139	0	0	0.993	0	0
1956	5,064	1.000	5,064	5,064	5,064	0	0	0.993	0	0
1957	5,815	1.000	5,815	5,815	5,815	0	0	0.993	0	0
1958	6,964	1.000	6,964	6,964	6,964	0	0	0.993	0	0
1959	7,799	1.000	7,799	7,799	7,799	0	0	0.993	0	0
1960	8,050	1.000	8,050	8,050	8,050	0	0	0.993	0	0
1961	8,519	1.000	8,519	8,519	8,519	0	0	0.993	0	0
1962	10,175	1.000	10,175	10,175	10,175	0	0	0.993	0	0
1963	10,918	1.000	10,918	10,918	10,918	0	0	0.993	0	0
1964	11,326	1.000	11,326	11,326	11,326	0	0	0.993	0	0
1965	12,612	1.000	12,612	12,612	12,612	0	0	0.993	0	0
1966	15,058	1.000	15,058	15,058	15,058	0	0	0.993	0	0
1967	17,077	1.000	17,077	17,077	17,077	0	0	0.993	0	0
1968	17,486	1.000	17,486	17,486	17,486	0	0	0.993	0	0
1969	17,717	1.000	17,717	17,717	17,717	0	0	0.993	0	0
1970	17,633	1.000	17,633	17,633	17,633	0	0	0.993	0	0
1971	22,219	1.000	22,219	22,219	22,219	0	0	0.993	0	0
1972	34,628	1.000	34,628	34,628	34,628	0	0	0.993	0	0
1973	45,535	1.000	45,535	45,535	45,535	0	0	0.993	0	0
1974	51,846	1.000	51,846	51,846	51,846	0	0	0.993	0	0
1975	56,086	1.000	56,086	56,086	56,086	0	0	0.993	0	0
1976	58,243	1.000	58,243	58,243	58,243	0	0	0.993	0	0
1977	73,815	1.000	73,816	73,816	73,816	1	1	0.986	1	1
1978	81,238	1.000	81,241	81,241	81,241	3	4	0.984	3	3
1979	104,702	1.000	104,709	104,709	104,710	7	8	0.979	7	7
1980	134,634	1.000	134,647	134,647	134,648	13	14	0.974	13	14
1981	140,396	1.000	140,416	140,415	140,417	19	21	0.968	18	20
1982	154,256	1.000	154,284	154,283	154,285	27	29	0.963	26	28
1983	168,207	1.000	168,244	168,243	168,246	36	40	0.957	34	38
1984	192,984	1.000	193,038	193,035	193,040	51	56	0.952	48	53
1985	186,668	1.000	186,732	186,728	186,735	60	67	0.948	57	63
1986	187,236	1.000	187,312	187,309	187,316	72	80	0.944	68	76
1987	180,287	1.000	180,373	180,369	180,377	82	91	0.939	77	85
1988	193,250	1.001	193,356	193,351	193,362	101	112	0.934	95	105
1989	231,335	1.001	231,488	231,480	231,496	145	160	0.932	135	150
1990	252,205	1.001	252,410	252,399	252,420	194	214	0.932	181	200
1991	261,687	1.001	261,939	261,926	261,951	239	264	0.930	222	245
1992	283,903	1.001	284,223	284,207	284,239	303	335	0.927	281	311
Totals	3,295,705		3,297,130	3,297,059	3,297,201	1,353	1,496		1,267	1,400
Notes										

(2) Section AF-III, Exhibit 22

(3) Section AF-III, Exhibit 22

(4) = (2) x (3)

(5) Selected by Deloitte

(6) Selected by Deloitte

(7) = (5) - (2)

(8) = (6) - (2)

(9) Section AF-III, Exhibit 23

(10) = (7) x (9)

(11) = (8) x (9)

Data Evaluated as of 06/30/24
Amounts in \$000s

[illegible]

Age Range		Age-Specific Percentages																																																																																																																																																																																																																																																																																																																																
Age Range	Sex	0-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85-89	90-94	95-99	100-104	105-109	110-114	115-119	120-124	125-129	130-134	135-139	140-144	145-149	150-154	155-159	160-164	165-169	170-174	175-179	180-184	185-189	190-194	195-199	200-204	205-209	210-214	215-219	220-224	225-229	230-234	235-239	240-244	245-249	250-254	255-259	260-264	265-269	270-274	275-279	280-284	285-289	290-294	295-299	300-304	305-309	310-314	315-319	320-324	325-329	330-334	335-339	340-344	345-349	350-354	355-359	360-364	365-369	370-374	375-379	380-384	385-389	390-394	395-399	400-404	405-409	410-414	415-419	420-424	425-429	430-434	435-439	440-444	445-449	450-454	455-459	460-464	465-469	470-474	475-479	480-484	485-489	490-494	495-499	500-504	505-509	510-514	515-519	520-524	525-529	530-534	535-539	540-544	545-549	550-554	555-559	560-564	565-569	570-574	575-579	580-584	585-589	590-594	595-599	600-604	605-609	610-614	615-619	620-624	625-629	630-634	635-639	640-644	645-649	650-654	655-659	660-664	665-669	670-674	675-679	680-684	685-689	690-694	695-699	700-704	705-709	710-714	715-719	720-724	725-729	730-734	735-739	740-744	745-749	750-754	755-759	760-764	765-769	770-774	775-779	780-784	785-789	790-794	795-799	800-804	805-809	810-814	815-819	820-824	825-829	830-834	835-839	840-844	845-849	850-854	855-859	860-864	865-869	870-874	875-879	880-884	885-889	890-894	895-899	900-904	905-909	910-914	915-919	920-924	925-929	930-934	935-939	940-944	945-949	950-954	955-959	960-964	965-969	970-974	975-979	980-984	985-989	990-994	995-999	1000-1004	1005-1009	1010-1014	1015-1019	1020-1024	1025-1029	1030-1034	1035-1039	1040-1044	1045-1049	1050-1054	1055-1059	1060-1064	1065-1069	1070-1074	1075-1079	1080-1084	1085-1089	1090-1094	1095-1099	1100-1104	1105-1109	1110-1114	1115-1119	1120-1124	1125-1129	1130-1134	1135-1139	1140-1144	1145-1149	1150-1154	1155-1159	1160-1164	1165-1169	1170-1174	1175-1179	1180-1184	1185-1189	1190-1194	1195-1199	1200-1204	1205-1209	1210-1214	1215-1219	1220-1224	1225-1229	1230-1234	1235-1239	1240-1244	1245-1249	1250-1254	1255-1259	1260-1264	1265-1269	1270-1274	1275-1279	1280-1284	1285-1289	1290-1294	1295-1299	1300-1304	1305-1309	1310-1314	1315-1319	1320-1324	1325-1329	1330-1334	1335-1339	1340-1344	1345-1349	1350-1354	1355-1359	1360-1364	1365-1369	1370-1374	1375-1379	1380-1384	1385-1389	1390-1394	1395-1399	1400-1404	1405-1409	1410-1414	1415-1419	1420-1424	1425-1429	1430-1434	1435-1439	1440-1444	1445-1449	1450-1454	1455-1459	1460-1464	1465-1469	1470-1474	1475-1479	1480-1484	1485-1489	1490-1494	1495-1499	1500-1504	1505-1509	1510-1514	1515-1519	1520-1524	1525-1529	1530-1534	1535-1539	1540-1544	1545-1549	1550-1554	1555-1559	1560-1564	1565-1569	1570-1574	1575-1579	1580-1584	1585-1589	1590-1594	1595-1599	1600-1604

Washington Department of Labor & Industries

Time Loss Payments
Development of Discounted Unpaid Claim EstimatesData Evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Mid-Point Undiscounted Liability	Adjusted Paid LDF	Expected Unpaid Percentage @06/30/24	Expected Incremental Paid	Expected Paid in CY 2025	Expected Paid in CY 2026	Expected Paid in CY 2027	Expected Paid in CY 2028	Expected Paid in CY 2029	Expected Paid in CY 2030	Expected Paid in CY 2031	Expected Paid in CY 2032	Expected Paid in CY 2033	Expected Paid in CY 2034+	Mid-Point Undiscounted Liability	Discount Factor @ 1.5%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1940	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1941	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1942	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1943	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1944	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1945	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1946	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1947	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1948	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1949	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1950	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1951	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1952	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1953	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1954	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1955	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1956	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1957	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1958	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1959	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1960	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1961	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1962	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1963	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1964	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1965	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1966	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1967	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1968	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1969	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1970	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1971	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1972	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1973	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1974	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1975	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1976	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1977	1	1.000	0.00%	0.00%	1	1	0	0	0	0	0	0	0	0	1	0.986
1978	3	1.000	0.00%	0.00%	2	1	1	0	0	0	0	0	0	0	3	0.984
1979	7	1.000	0.01%	0.00%	3	3	1	1	0	0	0	0	0	0	7	0.979
1980	14	1.000	0.01%	0.00%	5	4	3	1	1	0	0	0	0	0	14	0.974
1981	20	1.000	0.01%	0.00%	5	5	4	3	1	1	1	0	0	0	20	0.968
1982	28	1.000	0.02%	0.00%	6	6	5	4	1	1	1	0	0	0	28	0.963
1983	38	1.000	0.02%	0.00%	7	7	6	5	4	2	1	0	0	0	38	0.957
1984	53	1.000	0.03%	0.01%	10	8	8	7	6	5	5	2	1	0	53	0.952
1985	63	1.000	0.03%	0.01%	12	10	8	8	7	6	5	5	2	1	63	0.948
1986	76	1.000	0.04%	0.01%	13	12	10	8	8	7	6	5	5	3	76	0.944
1987	86	1.000	0.05%	0.01%	13	12	12	9	8	7	7	6	5	3	86	0.939
1988	107	1.001	0.06%	0.01%	14	14	13	12	10	8	8	7	6	13	107	0.934
1989	153	1.001	0.07%	0.01%	25	17	17	16	15	12	10	9	9	24	153	0.932
1990	204	1.001	0.08%	0.01%	37	27	18	18	17	16	13	11	10	35	204	0.932
1991	251	1.001	0.10%	0.02%	40	39	28	19	19	18	17	14	11	47	251	0.930
1992	319	1.001	0.11%	0.02%	47	43	42	31	21	20	19	18	15	64	319	0.927
1993	358	1.001	0.13%	0.02%	58	44	40	40	29	20	19	18	17	73	358	0.927
1994	383	1.001	0.15%	0.01%	34	57	43	39	38	28	19	18	17	89	383	0.920
1995	419	1.002	0.17%	0.02%	42	34	55	42	38	38	28	19	18	105	419	0.915
1996	482	1.002	0.19%	0.02%	72	44	36	55	42	38	38	28	19	111	482	0.917
1997	647	1.002	0.23%	0.04%	109	78	48	39	63	47	43	43	31	146	647	0.917
1998	800	1.003	0.27%	0.04%	144	116	83	51	41	66	50	46	45	158	800	0.921
1999	1,020	1.003	0.32%	0.05%	179	152	122	88	54	44	70	53	49	208	1,020	0.922
2000	1,386	1.004	0.38%	0.06%	257	194	164	132	95	59	47	80	60	298	1,386	0.922
2001	1,758	1.005	0.46%	0.08%	270	262	198	167	135	97	60	48	83	437	1,758	0.919
2002	2,032	1.006	0.56%	0.10%	374	262	254	192	162	131	94	58	47	460	2,032	0.923
2003	2,520	1.007	0.70%	0.14%	571	374	262	254	192	162	131	94	58	421	2,520	0.929
2004	3,244	1.009	0.86%	0.16%	653	601	394	276	268	202	171	138	99	442	3,244	0.931
2005	4,185	1.010	1.03%	0.18%	750	693	639	419	293	284	215	181	147	565	4,185	0.931
2006	5,480	1.013	1.26%	0.23%	1,159	810	749	690	452	317	307	232	196	567	5,480	0.934
2007	7,599	1.016	1.55%	0.29%	1,466	1,284	984	836	568	353	343	259	169	759	7,599	0.933
2008	9,884	1.020	1.93%	0.38%	2,019	1,530	1,350	944	873	804	527	369	358	1,111	9,884	0.934
2009	12,158	1.025	2.43%	0.49%	3,179	1,928	1,461	1,289	901	833	768	503	352	945	12,158	0.940
2010	13,355	1.031	3.02%	0.60%	2,965	2,776	1,683	1,276	1,126	787	728	670	439	904	13,355	0.941
2011	16,472	1.039	3.75%	0.73%	2,958	2,930	2,743	1,663	1,261	1,112	778	719	662	1,645	16,472	0.937
2012	19,454	1.049	4.67%	0.92%	3,636	2,822	2,796	2,617	1,587	1,203	1,061	742	686	2,303	19,454	0.935
2013	23,117	1.062	5.79%	1.12%	3,629	3,629	2,817	2,790	2,612	1,584	1,201	759	740	2,963	23,117	0.933
2014	29,870	1.077	7.18%	1.39%	5,558	3,986	3,886	3,016	2,988	2,798	1,696	1,286	1,134	3,522	29,870	0.933
2015	38,081	1.098	8.94%	1.78%	6,636	5,771	4,138	4,035	3,120	2,903	1,761	1,335	1,265	38,081	0.931	
2016	50,674	1.128	11.20%	2.25%	9,634	6,631	5,766	4,135	4,032	3,129	3,100	2,902	1,760	9,586	50,674	0.929
2017	68,749	1.164	14.08%	2.89%	13,188	10,370	7,137	6,206	4,451	4,340	3,368	3,337	3,124	13,229	68,749	0.930
2018	90,683	1.216	17.75%	3.67%	19,322	13,627	10,715	7,375	6,413	4,599	4,484	3,481	3,448	17,220	90,683	0.932
2019	119,983	1.291	22.56%	4.81%	26,807	19,938	14,061	11,057	7,610	6,617	4,745	4,627	3,591	20,930	119,983	0.936
2020	160,943	1.412	29.18%	6.62%	37,442	25,283	18,803	13,261	10,428	7,177	6,241	4,475	4,364	33,469	160,943	0.935
2021	220,720	1.616	38.12%	8.94%	53,054	40,920	27,631	20,550	14,493	11,396	7,844	6,821	4,891	33,119	220,720	0.941
2022	313,220	1.977	49.42%	11.30%	62,798	55,100	42,498	28,697	21,343	15,952	11,836	8,146	7,084	60,668	313,220	0.937
2023	426,358	2.789	64.27%	14.89%	90,150	68,297	58,025	46,219	31,210	23,212	16,370	12,872	8,860	69,244	426,358	0.939
2024	576,295	7.001	85.72%	21.44%	141,178	97,836	74,120	65,034	50,160	33,870	25,19					

Washington Department of Labor & Industries

Time Loss Payments

Deloitte Emergence - Actual Versus Expected Analysis

Data Evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Deloitte Ultimate Loss Low @06/30/23	Deloitte Ultimate Loss High @06/30/23	Paid Loss @06/30/23	Deloitte Unpaid Claims Low @06/30/23	Deloitte Unpaid Claims High @06/30/23	Deloitte Expected Paid Low	Deloitte Expected Paid High	Actual Paid	Actual Less Expected Low	Actual Less Expected High	Current Selected Ultimate Low	Current Selected Ultimate High	Change in Ultimate Low	Change in Ultimate High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1993	261,000	261,000	260,547	453	453	52	52	45	(7)	(7)	260,900	261,000	(100)	0
1994	264,900	264,900	264,354	546	546	94	94	13	(81)	(81)	264,700	264,800	(200)	(100)
1995	256,600	256,600	255,996	604	604	108	108	85	(23)	(23)	256,500	256,500	(100)	(100)
1996	256,900	256,900	256,166	734	734	114	114	52	(63)	(63)	256,700	256,700	(200)	(200)
1997	285,900	286,000	285,038	862	962	109	121	215	106	94	285,900	285,900	0	(100)
1998	305,600	305,700	304,488	1,112	1,212	164	179	162	(1)	(16)	305,400	305,500	(200)	(200)
1999	326,900	327,000	325,549	1,351	1,451	227	244	181	(46)	(62)	326,700	326,800	(200)	(200)
2000	366,200	366,300	364,400	1,800	1,900	294	310	264	(30)	(46)	366,000	366,100	(200)	(200)
2001	405,000	405,200	402,860	2,140	2,340	332	363	382	50	19	404,900	405,100	(100)	(100)
2002	417,100	417,400	414,596	2,504	2,804	478	535	572	94	37	417,100	417,300	0	(100)
2003	398,000	398,400	395,007	2,993	3,393	567	642	673	107	31	398,100	398,300	100	(100)
2004	412,300	412,700	408,472	3,828	4,228	673	743	934	261	191	412,500	412,800	200	100
2005	435,600	436,100	430,536	5,064	5,564	1,170	1,285	928	(241)	(357)	435,400	435,900	(200)	(200)
2006	454,700	455,400	448,124	6,576	7,276	1,316	1,456	1,446	130	(10)	454,800	455,300	100	(100)
2007	520,200	521,100	511,142	9,058	9,958	1,828	2,009	2,159	331	150	520,500	521,300	300	200
2008	587,200	588,500	575,235	11,965	13,265	2,740	3,038	2,881	141	(157)	587,500	588,500	300	0
2009	549,000	551,000	534,781	14,219	16,219	3,349	3,820	3,111	(239)	(710)	549,400	550,700	400	(300)
2010	453,000	455,000	437,173	15,827	17,827	3,459	3,896	2,972	(486)	(924)	453,000	454,000	0	(1,000)
2011	419,000	421,000	399,455	19,545	21,545	3,535	3,897	3,573	38	(324)	419,000	420,000	0	(1,000)
2012	390,000	393,000	367,643	22,357	25,357	4,319	4,898	3,903	(416)	(995)	390,000	392,000	0	(1,000)
2013	402,000	405,000	372,734	29,266	32,266	4,348	4,794	5,149	801	355	400,000	402,000	(2,000)	(3,000)
2014	412,000	416,000	374,514	37,486	41,486	6,456	7,145	6,115	(341)	(1,030)	409,000	412,000	(3,000)	(4,000)
2015	403,000	408,000	354,535	48,465	53,465	8,668	9,562	9,384	716	(178)	400,000	404,000	(3,000)	(4,000)
2016	393,000	400,000	332,089	60,911	67,911	11,452	12,768	11,737	285	(1,031)	392,000	397,000	(1,000)	(3,000)
2017	423,000	432,000	340,646	82,354	91,354	15,227	16,891	17,605	2,377	713	424,000	430,000	1,000	(2,000)
2018	447,000	458,000	337,944	109,056	120,056	22,905	25,215	24,873	1,968	(342)	449,000	458,000	2,000	0
2019	484,000	500,000	339,144	144,856	160,856	32,165	35,718	38,873	6,707	3,154	492,000	504,000	8,000	4,000
2020	482,248	506,469	296,932	185,316	209,537	44,225	50,006	48,449	4,224	(1,557)	497,804	514,843	15,556	8,374
2021	510,126	533,885	243,422	266,704	290,464	60,145	65,503	57,351	(2,794)	(8,152)	512,828	530,158	2,702	(3,727)
2022	559,510	595,002	186,422	373,089	408,580	74,485	81,571	79,950	5,465	(1,621)	563,347	595,837	3,837	835
2023	555,486	636,868	77,642	477,844	559,226	104,693	122,523	127,091	22,398	4,568	610,664	651,517	55,178	14,648
2024														
'93 to '23	12,836,470	13,070,424	10,897,585	1,938,885	2,172,839	409,696	459,502	451,128	41,432	(8,374)	12,915,643	13,073,855	79,173	3,431
'92 and Prior	3,297,172	3,297,411	3,295,488	1,684	1,923	280	319	217	(63)	(102)	3,297,059	3,297,201	(113)	(210)
Total	16,133,642	16,367,835	14,193,073	1,940,569	2,174,762	409,976	459,821	451,345	41,369	(8,475)	16,212,702	16,371,056	79,060	3,221

(2) From analysis @06/30/23

(3) From analysis @06/30/23

(4) From analysis @06/30/23

(5) = (2) - (4)

(6) = (3) - (4)

(7) = Based on Incremental Paid method in prior year analysis

(8) = Based on Incremental Paid method in prior year analysis

(9) = (Section AF-III, Exhibit 1 Col (6)) - (4)

(10) = (9) - (7)

(11) = (9) - (8)

(12) Section AF-III, Exhibit 3 Col (14)

(13) Section AF-III, Exhibit 3 Col (15)

(14) = (12) - (2)

(15) = (13) - (3)

% Change in Unpaid Claim Estimate: 4.1% 0.1%

Washington Department of Labor & Industries

Fatals Summary of Unpaid Claim Estimates

Data evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Unadjusted Selected Ultimate Loss Low	Unadjusted Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Unadjusted Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1993	13,950	13,950	21	21	13,930	0.974	20	20
1994	14,206	14,206	21	21	14,185	0.960	20	20
1995	11,738	11,738	17	17	11,721	0.945	16	16
1996	17,256	17,256	26	26	17,230	0.931	24	24
1997	15,913	15,913	24	24	15,890	0.918	22	22
1998	14,410	14,410	21	21	14,389	0.904	19	19
1999	17,310	17,310	26	26	17,284	0.891	23	23
2000	19,056	19,056	28	28	19,028	0.875	25	25
2001	16,846	16,846	25	25	16,821	0.867	22	22
2002	15,071	15,071	22	22	15,049	0.863	19	19
2003	8,098	8,098	12	12	8,087	0.862	10	10
2004	14,388	14,388	21	21	14,367	0.862	18	18
2005	12,297	12,297	61	61	12,236	0.900	55	55
2006	15,744	15,784	168	208	15,576	0.912	153	190
2007	16,933	16,973	209	249	16,724	0.920	192	229
2008	11,862	11,892	310	340	11,552	0.948	294	323
2009	14,676	14,706	394	424	14,283	0.951	374	403
2010	20,437	20,507	409	479	20,028	0.945	387	453
2011	17,776	17,786	483	493	17,293	0.951	460	469
2012	13,532	13,602	577	647	12,955	0.946	546	612
2013	14,404	14,504	864	964	13,540	0.943	815	909
2014	15,649	15,749	1,117	1,217	14,532	0.935	1,044	1,138
2015	14,314	14,474	1,380	1,540	12,935	0.926	1,277	1,425
2016	15,102	15,242	1,609	1,749	13,493	0.918	1,477	1,606
2017	16,434	16,624	2,173	2,363	14,261	0.923	2,006	2,181
2018	21,460	21,710	2,675	2,925	18,785	0.922	2,466	2,697
2019	19,261	19,631	3,545	3,915	15,716	0.925	3,278	3,620
2020	26,029	27,049	8,722	9,742	17,307	0.895	7,805	8,718
2021	34,492	36,545	12,676	14,729	21,816	0.890	11,284	13,111
2022	36,476	38,243	14,524	16,291	21,952	0.896	13,019	14,604
2023	29,315	31,578	10,412	12,674	18,903	0.925	9,633	11,726
2024	24,671	28,234	16,046	19,609	8,625	0.940	15,090	18,440
'93 to '24	569,109	581,374	78,617	90,882	490,492		71,894	83,147
'92 and Prior	279,783	279,785	21	23	279,762	0.990	21	23
Total	848,892	861,160	78,638	90,905	770,254		71,915	83,170

(2) = (4) + (6) 59,132 59,132 <-----L&I Selected-----> 54,965 54,965
(3) = (5) + (6) (19,506) (31,773) <-----L&I Less Deloitte-----> (16,950) (28,205)
(4) = Section AF-IV, Exhibit 3 Col (5) - Section AF-IV, Exhibit 9 Col (2)
(5) = Section AF-IV, Exhibit 3 Col (6) - Section AF-IV, Exhibit 9 Col (2)
(6) Provided by Client
(7) Section AF-IV, Exhibit 14 Col (17)
(8) = (4) x (7)
(9) = (5) x (7)

Washington Department of Labor & Industries

Fatals Comparison of Ultimate Loss

Data evaluated as of @06/30/24

Amounts in 000s

Accident Year Ending June 30	Deloitte						L&I			L&I Less Deloitte	
	Deloitte Ultimate Loss @06/30/24		Deloitte Ultimate Loss @06/30/23		Change in Ultimate Loss		Ultimate Loss @06/30/24	Ultimate Loss @06/30/23	Change In Ultimate Loss	@06/30/24	
	Low	High	Low	High	Low	High				Low	High
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	13,950	13,950	13,952	13,952	(1)	(1)	13,930	13,930	0	(21)	(21)
1994	14,206	14,206	14,207	14,207	(1)	(1)	14,185	14,185	0	(21)	(21)
1995	11,738	11,738	11,740	11,740	(1)	(1)	11,721	11,721	0	(17)	(17)
1996	17,256	17,256	17,257	17,257	(2)	(2)	17,230	17,254	(24)	(26)	(26)
1997	15,913	15,913	15,915	15,915	(2)	(2)	15,908	16,015	(107)	(6)	(6)
1998	14,410	14,410	14,412	14,412	(1)	(1)	14,483	14,618	(135)	73	73
1999	17,310	17,310	17,312	17,312	(2)	(2)	17,462	17,553	(91)	152	152
2000	19,056	19,056	19,058	19,058	(2)	(2)	19,250	19,330	(81)	194	194
2001	16,846	16,846	16,848	16,848	(2)	(2)	17,061	17,149	(88)	215	215
2002	15,071	15,071	15,073	15,073	(2)	(2)	15,301	15,396	(95)	230	230
2003	8,098	8,098	8,099	8,099	(1)	(1)	8,370	8,474	(103)	272	272
2004	14,388	14,388	14,443	14,443	(55)	(55)	14,707	14,850	(142)	319	319
2005	12,297	12,297	12,327	12,297	(30)	0	12,679	12,849	(170)	382	382
2006	15,744	15,784	15,704	15,684	40	100	16,163	16,288	(125)	419	379
2007	16,933	16,973	16,583	16,573	350	400	17,442	17,176	266	509	469
2008	11,862	11,892	11,932	11,992	(70)	(100)	12,316	12,379	(63)	453	423
2009	14,676	14,706	14,846	14,906	(170)	(200)	15,027	15,089	(62)	351	321
2010	20,437	20,507	20,527	20,607	(90)	(100)	20,713	20,770	(57)	276	206
2011	17,776	17,786	17,856	17,886	(80)	(100)	17,991	18,099	(109)	215	205
2012	13,532	13,602	13,822	13,902	(290)	(300)	13,651	13,846	(195)	119	49
2013	14,404	14,504	14,574	14,704	(170)	(200)	14,308	14,549	(240)	(95)	(195)
2014	15,649	15,749	15,799	15,949	(150)	(200)	15,458	15,715	(257)	(191)	(291)
2015	14,314	14,474	14,294	14,474	20	0	14,001	14,118	(117)	(314)	(474)
2016	15,102	15,242	15,452	15,642	(350)	(400)	14,731	15,158	(427)	(371)	(511)
2017	16,434	16,624	16,884	17,124	(450)	(500)	15,881	16,434	(553)	(553)	(743)
2018	21,460	21,710	22,160	22,510	(700)	(800)	20,823	21,523	(700)	(637)	(887)
2019	19,261	19,631	19,721	20,631	(460)	(1,000)	18,291	19,059	(768)	(970)	(1,340)
2020	26,029	27,049	27,272	28,483	(1,243)	(1,433)	20,489	21,609	(1,120)	(5,540)	(6,560)
2021	34,492	36,545	34,854	37,448	(362)	(903)	26,487	26,610	(123)	(8,005)	(10,058)
2022	36,476	38,243	38,840	41,590	(2,364)	(3,347)	29,334	31,388	(2,054)	(7,141)	(8,909)
2023	29,315	31,578	35,815	40,127	(6,500)	(8,550)	28,400	33,755	(5,355)	(916)	(3,178)
2024	24,671	28,234					25,831			1,160	(2,402)
'93 to '24	569,109	581,374	557,578	570,846	(13,141)	(17,705)	549,624	536,888	(13,094)	(19,485)	(31,750)
'92 and Prior	279,783	279,785	279,811	279,815	(28)	(29)	279,762	279,762	0	(21)	(23)
Total	848,892	861,160	837,390	850,661	(13,168)	(17,735)	829,386	816,650	(13,094)	(19,506)	(31,773)

Washington Department of Labor & Industries

Fatals Selected Ultimate Loss

Data evaluated as of @06/30/24

Amounts in 000s

Accident Year Ending June 30	Adjusted Paid Loss	Indications		Selected	Adjusted Selected Ultimate Loss Low	Adjusted Selected Ultimate Loss High	Ultimate Claims	Adjusted Selected Loss Severity Low	Adjusted Selected Loss Severity High
(1)	(2)	0.0% Incr Paid Future Fatal	0.0% Incr Paid On Exposures		(5)	(6)		(8)	(9)
1993	18,017	18,037	18,037	18,037	18,037	18,037	70	257,674	257,674
1994	18,393	18,414	18,414	18,414	18,414	18,414	74	248,844	248,844
1995	15,190	15,207	15,207	15,207	15,207	15,207	71	214,183	214,183
1996	22,264	22,290	22,290	22,290	22,290	22,290	83	268,551	268,551
1997	20,605	20,629	20,629	20,629	20,629	20,629	72	286,516	286,516
1998	18,617	18,638	18,638	18,638	18,638	18,638	62	300,615	300,615
1999	22,267	22,293	22,293	22,293	22,293	22,293	80	278,659	278,659
2000	24,626	24,654	24,654	24,654	24,654	24,654	83	297,038	297,038
2001	21,707	21,732	21,732	21,732	21,732	21,732	74	293,678	293,678
2002	19,501	19,523	19,523	19,523	19,523	19,523	65	300,352	300,352
2003	10,365	10,377	10,377	10,377	10,377	10,377	47	220,787	220,787
2004	18,524	18,545	18,545	18,545	18,545	18,545	75	247,263	247,263
2005	15,739	15,757	15,794	15,794	15,800	15,800	56	282,143	282,143
2006	20,192	20,215	20,372	20,372	20,360	20,400	61	333,770	334,426
2007	21,551	21,613	21,776	21,776	21,760	21,800	64	339,389	340,013
2008	14,960	15,175	15,282	15,282	15,270	15,300	44	350,381	351,069
2009	18,476	18,794	18,886	18,886	18,870	18,900	45	420,923	421,593
2010	25,721	26,105	26,148	26,148	26,130	26,200	55	474,935	476,208
2011	22,307	22,790	22,816	22,816	22,790	22,800	55	412,214	412,395
2012	16,553	17,165	17,155	17,165	17,130	17,200	38	454,548	456,406
2013	17,336	18,249	18,142	18,249	18,200	18,300	44	418,035	420,332
2014	18,183	19,359	19,148	19,359	19,300	19,400	47	409,139	411,258
2015	16,460	17,917	17,589	17,917	17,840	18,000	45	398,378	401,950
2016	16,751	18,442	18,005	18,442	18,360	18,500	43	422,995	426,220
2017	17,337	19,622	19,210	19,622	19,510	19,700	39	506,266	511,196
2018	22,075	24,890	24,492	24,890	24,750	25,000	48	520,336	525,592
2019	17,285	21,020	20,582	21,020	20,830	21,200	40	517,135	526,320
2020	13,840	18,437	17,849	18,437	22,562	23,582	50	448,741	469,030
2021	19,281	24,968	24,424	24,968	31,957	34,010	75	427,439	454,899
2022	15,697	23,142	23,097	23,142	30,221	31,989	68	446,411	472,519
2023	18,903	29,306	29,249	29,306	29,315	31,578	47	621,679	669,655
2024	8,625	24,824	26,242	26,242	24,671	28,234	43	579,389	663,052
Totals	587,349	648,131	646,598	650,174	665,966	678,231	1,861		

Covid-19 Provision:				Paid		Ultimate Counts
(2) Section AF-IV, Exhibit 7	2020	4,632	4,582	4,682	4,132	8
(3) Section AF-IV, Exhibit 9 Col (6); Applying 0.0% Res	2021	8,034	7,557	8,510	3,269	18
(4) Section AF-IV, Exhibit 9 Col (10); Applying 0.0% Res	2022	7,955	7,821	8,089	6,618	17
(5) Selected by Deloitte	2023	1,161	1,045	1,278	0	2
(6) Selected by Deloitte	2024	212	191	234	0	0
(7) Section AF-IV, Exhibit 4 Col (7)						
(8) = (5) / (7) * 1,000		21,994	21,197	22,792	14,018	46
(9) = (6) / (7) * 1,000						

Washington Department of Labor & Industries

Fatals Selected Ultimate Claim Count

Data evaluated as of @06/30/24
Fatal Awards

Accident Year Ending June 30	AF On-Level EP (000)	Ultimate Claim Count					Reported Claim Count	IBNR Claim Count	Actual Reported Frequency	12 Month Actual Reported Frequency	Selected Ultimate Frequency
		Reported Claim DF	Incremental Reported Claim	Expected Claims	BF Method	Deloitte Selected Ultimate					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1993	918,379	70	70			70	70	0	0.76		0.76
1994	938,645	74	74			74	74	0	0.79		0.79
1995	951,919	71	71			71	71	0	0.75		0.75
1996	962,268	83	83			83	83	0	0.86		0.86
1997	1,016,993	72	72			72	72	0	0.71		0.71
1998	1,048,992	62	62			62	62	0	0.59	0.31	0.59
1999	1,087,690	80	80			80	80	0	0.74	0.30	0.74
2000	1,136,135	83	83			83	83	0	0.73	0.26	0.73
2001	1,121,311	74	74			74	74	0	0.66	0.32	0.66
2002	1,072,400	65	65			65	65	0	0.61	0.31	0.61
2003	1,077,786	47	47			47	47	0	0.44	0.21	0.44
2004	1,099,392	75	75			75	75	0	0.68	0.27	0.68
2005	1,166,316	56	56			56	56	0	0.48	0.21	0.48
2006	1,227,549	62	61			61	61	0	0.50	0.23	0.50
2007	1,274,094	65	64			64	64	0	0.50	0.20	0.50
2008	1,308,588	44	44			44	43	1	0.33	0.18	0.33
2009	1,180,105	45	45			45	44	1	0.37	0.17	0.38
2010	1,059,843	56	55			55	54	1	0.51	0.25	0.52
2011	1,055,203	56	55			55	54	1	0.51	0.26	0.52
2012	1,076,052	38	38			38	36	2	0.33	0.15	0.35
2013	1,122,206	43	44			44	41	3	0.37	0.14	0.39
2014	1,177,990	47	47			47	44	3	0.37	0.14	0.40
2015	1,245,449	44	45			45	41	4	0.33	0.18	0.36
2016	1,304,176	43	43			43	39	4	0.30	0.14	0.33
2017	1,365,414	37	39			39	33	6	0.24	0.18	0.28
2018	1,413,830	47	48			48	41	7	0.29	0.15	0.34
2019	1,445,720	38	40			40	32	8	0.22	0.12	0.28
2020	1,410,860	39	42			42	32	10	0.23	0.11	0.30
2021	1,420,901	58	57			57	45	12	0.32	0.18	0.40
2022	1,473,958	49	50	49	49	50	36	14	0.24	0.15	0.34
2023	1,527,694	40	45	50	44	45	26	19	0.17	0.13	0.30
2024	1,534,441	27	42	51	40	42	12	30	0.08	0.08	0.28
Totals	38,222,294	1,791	1,815			1,815	1,690	125			

Selected: 0.33

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

Reported Claim Count Development Method

Accident
Year
Ending
June 30

Link	Year	Age-to-Age Factors																																
		12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail	
	1993						1.016	1.000	1.016	1.016	1.031	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.015	1.000	1.000	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	1994					1.000	1.031	1.030	1.015	1.014	1.014	1.000	1.000	1.000	1.028	1.000	1.000	1.000	1.000	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	1995				1.058	1.036	1.018	1.000	1.034	1.017	1.048	1.016	1.031	1.015	1.029	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	1996		1.015			1.029	1.041	1.000	1.013	1.000	1.000	1.000	1.000	1.026	1.000	1.013	1.000	1.000	1.000	1.000	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	1997		1.038	1.130		1.049	1.016	1.000	1.015	1.030	1.000	1.000	1.015	1.000	1.000	1.000	1.029	1.000	1.014	1.000	1.000	1.000	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	1.121	1.162	1.116		1.063	1.020	1.096	1.000	1.000	1.000	1.018	1.000	1.034	1.000	1.000	1.017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.016	1.000			
	1999	1.364	1.200	1.130		1.016	1.048	1.015	1.000	1.000	1.000	1.015	1.030	1.014	1.000	1.014	1.028	1.027	1.027	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2000	1.400	1.167	1.143		1.107	1.016	1.032	1.062	1.058	1.000	1.000	1.014	1.014	1.053	1.025	1.000	1.012	1.000	1.000	1.000	1.012	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	1.250	1.067	1.063		1.020	1.038	1.056	1.158	1.030	1.015	1.000	1.029	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2002	1.303	1.093	1.085		1.020	1.085	1.000	1.000	1.000	1.055	1.000	1.017	1.024	1.016	1.048	1.000	1.000	1.000	1.000	1.000	1.000	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	1.304	1.100	1.030		1.059	1.167	1.024	1.023	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	1.433	1.209	1.058		1.091	1.000	1.000	1.017	1.033	1.000	1.048	1.030	1.029	1.043	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	1.480	1.108	1.098		1.022	1.043	1.021	1.020	1.000	1.040	1.000	1.000	1.019	1.000	1.000	1.057	1.000	1.000	1.000	1.000	1.000	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	1.357	1.263	1.042		1.060	1.019	1.019	1.036	1.018	1.017	1.034	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2007	1.500	1.075	1.070		1.130	1.019	1.038	1.018	1.036	1.000	1.017	1.051	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2008	1.375	1.061	1.057		1.027	1.026	1.026	1.025	1.000	1.000	1.000	1.049	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2009	1.300	1.154	1.000		1.033	1.097	1.176	1.050	1.048	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2010	1.269	1.182	1.103		1.070	1.022	1.021	1.021	1.000	1.000	1.041	1.000	1.039	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2011	1.259	1.147	1.103		1.093	1.085	1.020	1.000	1.019	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2012	1.500	1.083	1.192		1.032	1.031	1.030	1.029	1.029	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2013	1.333	1.688	1.028		1.036	1.000	1.026	1.026	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2014	1.813	1.172	1.059		1.028	1.027	1.079	1.024	1.024	1.023	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2015	1.273	1.214	1.059		1.111	1.000	1.000	1.000	1.000	1.000	1.025	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2016	1.722	1.065	1.030		1.029	1.057	1.027	1.026	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2017	1.125	1.111	1.100		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2018	1.524	1.125	1.000		1.056	1.079	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2019	1.038	1.038	1.111		1.000	1.067	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2020	1.813	1.069	1.032		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2021	1.480	1.135	1.071		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2022	1.545	1.059			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2023	1.300				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2024					1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	Wtd 5 yr avg	1.505	1.089	1.060		1.018	1.040	1.021	1.010	1.015	1.014	1.009	1.000	1.009	1.004	1.000	1.011	1.000	1.007	1.000	1.016	1.000	1.000	1.000	1.009	1.006	1.000	1.000	1.003	1.006	1.000	1.000	1.000	1.000
	Wtd 10 yr avg	1.480	1.130	1.064		1.043	1.040	1.033	1.017	1.018	1.009	1.008	1.010	1.016	1.007	1.005	1.005	1.005	1.006	1.002	1.009	1.001	1.000	1.004	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	Wtd 20 yr avg	1.444	1.136	1.065		1.049	1.037	1.030	1.027	1.019	1.009	1.012	1.012	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	Prior Selected	1.443	1.138	1.065		1.055	1.037	1.035	1.027	1.019	1.014	1.013	1.012	1.011	1.009	1.009	1.0																	

Data evaluated as of @06/30/24

Incremental Fatal Awards On On-Level Earned Premium

Selection Based On Incremental Fatal Awards to On-Level Earned Premium

[illegible]

Washington Department of Labor & Industries

Fatals

Adjusted Paid Loss Development Method

Data evaluated as of 6/06/30/24

Amounts in 000s

Accident
Year
Ending
June 30

Months of Development

June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1993	8,667	11,329	12,941	14,588	15,607	15,888	16,289	16,289	16,843	17,206	17,561	17,578	17,578	17,578	17,578	17,578	17,578	17,578	17,578	17,578	17,578	17,578	17,578	17,808	17,808	17,808	18,017	18,017	18,017	18,017	18,017	
1994	10,894	14,188	15,575	16,000	16,514	16,514	17,415	17,456	17,727	17,923	18,035	18,035	18,035	18,035	18,379	18,379	18,379	18,379	18,379	18,379	18,393	18,393	18,393	18,393	18,393	18,393	18,393	18,393	18,393	18,393	18,393	
1995	9,502	11,317	12,217	12,439	12,854	13,108	13,108	13,359	13,536	14,144	14,265	14,605	14,605	14,645	14,952	14,952	14,952	14,952	14,952	14,952	14,952	14,952	14,952	15,190	15,190	15,190	15,190	15,190	15,190	15,190	15,190	
1996	11,201	16,984	18,421	18,592	18,866	20,092	20,817	20,817	21,271	21,271	21,271	21,271	21,618	21,618	21,798	21,798	21,798	21,798	21,798	21,798	22,014	22,014	22,014	22,014	22,014	22,014	22,264	22,264	22,264	22,264	22,264	
1997	11,301	14,997	15,791	17,782	18,245	18,676	18,676	19,226	20,023	20,023	20,218	20,218	20,218	20,218	20,472	20,472	20,472	20,472	20,605	20,605	20,605	20,605	20,605	20,605	20,605	20,605	20,605	20,605	20,605	20,605	20,605	
1998	10,433	11,461	14,036	15,213	15,862	16,279	17,438	17,438	17,764	17,764	17,893	17,893	18,358	18,358	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	
1999	10,090	14,512	16,791	18,900	19,193	19,362	19,841	19,841	19,841	19,894	19,894	20,197	20,311	20,311	20,561	20,894	21,340	21,663	21,663	21,663	21,663	21,663	21,663	21,663	21,663	21,663	21,663	21,663	21,663	21,663	21,663	
2000	10,600	13,457	15,217	18,202	19,951	20,573	21,527	22,357	22,934	22,934	22,934	23,120	23,123	23,915	24,225	24,225	24,435	24,435	24,435	24,435	24,435	24,435	24,435	24,626	24,626	24,626	24,626	24,626	24,626	24,626	24,626	
2001	11,837	14,104	15,336	15,425	15,711	16,894	19,991	20,837	20,837	20,837	21,128	21,128	21,352	21,352	21,352	21,352	21,352	21,352	21,352	21,352	21,352	21,352	21,352	21,352	21,352	21,352	21,352	21,352	21,352	21,352	21,352	
2002	11,600	14,422	15,669	17,592	17,795	17,795	18,012	18,012	18,429	18,429	18,841	18,841	18,864	18,864	19,501	19,501	19,501	19,501	19,501	19,501	19,501	19,501	19,501	19,501	19,501	19,501	19,501	19,501	19,501	19,501	19,501	
2003	4,860	6,687	7,807	7,864	8,950	9,328	9,789	9,840	9,840	9,840	9,840	9,840	9,840	9,840	9,840	9,840	9,840	9,840	9,840	9,840	9,840	9,840	9,840	9,840	10,365	10,365	10,365	10,365	10,365	10,365	10,365	
2004	8,879	12,202	14,084	14,799	15,772	15,772	15,807	16,320	16,329	16,940	17,305	17,648	18,264	18,264	18,264	18,264	18,264	18,264	18,264	18,264	18,264	18,264	18,264	18,264	18,264	18,264	18,264	18,264	18,264	18,264	18,264	
2005	6,266	10,213	11,582	12,671	12,671	13,468	13,830	14,614	14,614	15,027	15,027	15,027	15,208	15,208	15,208	15,739	15,739	15,739	15,739	15,739	15,739	15,739	15,739	15,739	15,739	15,739	15,739	15,739	15,739	15,739	15,739	
2006	12,680	15,416	17,237	17,358	18,190	18,518	18,719	19,374	19,796	19,909	20,192	20,192	20,192	20,192	20,192	20,192	20,192	20,192	20,192	20,192	20,192	20,192	20,192	20,192	20,192	20,192	20,192	20,192	20,192	20,192	20,192	
2007	10,062	15,737	16,751	17,464	19,626	19,626	19,958	20,595	20,595	20,595	20,595	20,595	20,595	20,595	20,595	20,595	20,595	20,595	20,595	20,595	20,595	20,595	20,595	20,595	20,595	20,595	20,595	20,595	20,595	20,595	20,595	
2008	10,029	13,113	13,346	13,629	13,869	14,229	14,565	14,565	14,565	14,565	14,565	14,565	14,565	14,565	14,565	14,565	14,565	14,565	14,565	14,565	14,565	14,565	14,565	14,565	14,565	14,565	14,565	14,565	14,565	14,565	14,565	
2009	10,847	12,588	13,956	13,956	14,283	15,560	16,908	18,159	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	
2010	14,214	16,823	20,168	21,357	23,664	23,674	24,458	24,815	24,815	24,815	25,066	25,066	25,519	25,721	25,721	25,721	25,721	25,721	25,721	25,721	25,721	25,721	25,721	25,721	25,721	25,721	25,721	25,721	25,721	25,721	25,721	
2011	11,514	15,494	17,280	18,049	19,592	21,531	21,531	21,531	22,101	22,307	22,307	22,307	22,307	22,307	22,307	22,307	22,307	22,307	22,307	22,307	22,307	22,307	22,307	22,307	22,307	22,307	22,307	22,307	22,307	22,307	22,307	
2012	6,753	11,040	12,731	14,350	14,449	14,679	15,458	15,713	16,553	16,553	16,553	16,553	16,553	16,553	16,553	16,553	16,553	16,553	16,553	16,553	16,553	16,553	16,553	16,553	16,553	16,553	16,553	16,553	16,553	16,553	16,553	
2013	7,443	12,282	14,698	15,367	15,798	16,682	16,682	17,336	17,336	17,336	17,336	17,336	17,336	17,336	17,336	17,336	17,336	17,336	17,336	17,336	17,336	17,336	17,336	17,336	17,336	17,336	17,336	17,336	17,336	17,336	17,336	
2014	7,790	12,248	14,131	15,271	15,881	15,770	17,122	17,590	18,092	18,183	18,183	18,183	18,183	18,183	18,183	18,183	18,183	18,183	18,183	18,183	18,183	18,183	18,183	18,183	18,183	18,183	18,183	18,183	18,183	18,183	18,183	
2015	9,742	12,061	13,853	14,715	16,105	16,105	16,105	16,105	16,105	16,105	16,105	16,105	16,105	16,105	16,105	16,105	16,105	16,105	16,105	16,105	16,105	16,105	16,105	16,105	16,105	16,105	16,105	16,105	16,105	16,105	16,105	
2016	10,154	15,347	15,384	15,384	16,213	16,213	16,293	16,751	16,751	16,751	16,751	16,751	16,751	16,751	16,751	16,751	16,751	16,751	16,751	16,751	16,751	16,751	16,751	16,751	16,751	16,751	16,751	16,751	16,751	16,751	16,751	
2017	10,334	13,284	14,513	17,337	17,337	17,337	17,337	17,337	17,337	17,337	17,337	17,337	17,337	17,337	17,337	17,337	17,337	17,337	17,337	17,337	17,337	17,337	17,337	17,337	17,337	17,337	17,337	17,337	17,337	17,337	17,337	
2018	9,491	17,783	20,538	20,538	21,827	22,075	22,075	22,075	22,075	22,075	22,075	22,075	22,075	22,075	22,075	22,075	22,075	22,075	22,075	22,075	22,075	22,075	22,075	22,075	22,075	22,075	22,075	22,075	22,075	22,075	22,075	
2019	9,712	15,188	15,701	17,180	17,180	17,285	17,285	17,285	17,285	17,285	17,285	17,285	17,285	17,285	17,285	17,285	17,285	17,285	17,285	17,285	17,285	17,285	17,285	17,285	17,285	17,285	17,285	17,285	17,285	17,285	17,285	
2020	8,737	11,308	12,343	13,586	13,840	13,840	13,840	13,840	13,840	13,840	13,840	13,840	13,840	13,840	13,840	13,840	13,840	13,840	13,840	13,840	13,840	13,840	13,840	13,840	13,840	13,840	13,840	13,840	13,840	13,840	13,840	
2021	8,709	15,580	17,411	19,281	19,281	19,281	19,281	19,281	19,281	19,281	19,281	19,281	19,281	19,281	19,281	19,281	19,281	19,281	19,281	19,281	19,281	19,281	19,281	19,281	19,281	19,281	19,281	19,281	19,281	19,281	19,281	
2022	10,454	14,820	15,697	15,697	15,697	15,697	15,697	15,697	15,697	15,697	15,697	15,697	15,697	15,697	15,697	15,697	15,697	15,697	15,697	15,697	15,697	15,697	15,697	15,697	15,697	15,697	15,697	15,697	15,697	15,697	15,697	
2023	16,535	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	18,903	
2024	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1993	1.307	1.142	1.127	1.070	1.018	1.025	1.000	1.034	1.022	1.021	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1994	1.302	1.098	1.027	1.032	1.000	1.055	1.002	1.015	1.011	1.006	1.000	1.000	1.000	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1995	1.186	1.073	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1996	1.516	1.085	1.009	1.015	1.065	1.036	1.000	1.022	1.000	1.000	1.000	1.000	1.016	1.000	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1997	1.327	1.053	1.126	1.026	1.024	1.000	1.029	1.041	1.000	1.000	1.010	1.000	1.000	1.000	1.013	1.000	1.000	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1998	1.099	1.225	1.084	1.043	1.026	1.071	1.000	1.019	1.000	1.007	1.000	1.026	1.000	1.000	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1999	1.438	1.157	1.126	1.015	1.009	1.025	1.000	1.000	1.000	1.003	1.015	1.006	1.000	1.012	1.016	1.021	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.270	1.131	1.196	1.096	1.031	1.046	1.039	1.026	1.000	1.000	1.008	1.000	1.034	1.013	1.000	1.009	1.000	1.000	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2001	1.182	1.008	1.087	1.006	1.019	1.075	1.183	1.043	1.000	1.000	1.014	1.000	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2002	1.243	1.087	1.122	1.012	1.000	1.012	1.000	1.000	1.023	1.009	1.014	1.001	1.000	1.034	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003	1.376	1.167	1.007	1.138	1.042	1.049	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	1.374	1.154	1.051	1.066	1.000	1.000	1.002	1.032	1.001	1.037	1.022	1.020	1.035	1.000	1.000	1.000	1.000	1.000	1.000	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	1.630	1.134	1.094	1.000	1.063	1.027	1.057	1.000	1.028	1.000	1.000	1.012	1.000	1.000	1.035	1.000	1.000	1.000	1.000	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	1.216	1.118	1.007	1.048	1.018	1.011	1.035	1.022	1.006	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2007	1.564	1.064	1.043	1.124	1.000	1.017	1.015	1.012	1.000	1.000	1.001	1.034	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2008	1.308	1.018	1.026	1.018	1.000	1.024	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2009	1.161	1.109	1.000	1.023	1.089	1.087	1.074	1.017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2010	1.184	1.199	1.059	1.108	1.000	1.033	1.015	1.000	1.000	1.010	1.000	1.018	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2011	1.346	1.115	1.045	1.085	1.099	1.000	1.000	1.027	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2012	1.635	1.153	1.127	1.007	1.016	1.053	1.016	1.053	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2013	1.650	1.197	1.046	1.028	1.056	1.000	1.000	1.039	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2014	1.154	1.154	1.081	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	
2015	1.238	1.149	1.062	1.094	1.000	1.000	1.000	1.009	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2016	1.511	1.002	1.000	1.021	1.032	1.005	1.028	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2017	1.286	1.092	1.195	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2018	1.874	1.155	1.000	1.063	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2019	1.564	1.034	1.094	1.000	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2020	1.294	1.092	1.101	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2021	1.789	1.118	1.107	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2022	1.418	1.059	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2023	1.143	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2024	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 5 yr avg	1.400	1.094	1.092	1.022	1.010	1.016	1.011	1.026	1.006	1.003	1.000	1.005	1.002	1.000	1.006	1.000	1.004	1.000	1.009	1.000	1.006	1.003	1.000	1.000	1.000	1.001	1.003	1.000	1.000	1.000	1.000	1.000
Wtd 10 yr avg	1.441	1.103	1.077	1.003	1.023	1.021	1.016	1.003	1.003	1.004	1.000	1.004	1.003	1.003	1.004	1.003	1.001	1.005	1.001	1.003	1.001	1.000	1.000	1.000	1.001	1.004	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 30 yr avg	1.405	1.111	1.062	1.045	1.024	1.026	1.025	1.019	1.004	1.006	1.006	1.007	1.006	1.005	1.004	1.002	1.002	1.001	1.004	1.001	1.003	1.003	1.001	1.000	1.001	1.004	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 50 yr avg	1.366	1.108	1.070	1.043	1.024	1.027	1.021	1.019	1.005	1.006	1.006	1.007	1.006	1.005	1.004	1.002	1.002	1.001	1.004	1.001	1.003	1.003	1.001	1.000	1.001	1.004	1.000	1.000	1.000	1.000	1.000	1.000
Prior Selected	1.511	1.113	1.061	1.049	1.030	1.026	1.024	1.020	1.008	1.007	1.006	1.006	1.006	1.005	1.004	1.004	1.004	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001

Average Paid Fatal Award

Accident
Year
Ending
June 30

Trend in Columns

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384		
1993																																		
1994						1.007	1.021	0.993	0.976	0.967	0.969	0.963	0.983	0.983	0.974	0.974	0.974	0.974	0.974	0.974	0.962	0.962	0.963	0.963	0.963	0.963	0.966	0.966	0.966	0.966	0.966	0.966		
1995					0.906	0.891	0.857	0.880	0.867	0.867	0.870	0.864	0.858	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.859	0.859	0.861	0.861	0.861	0.861	0.861	0.861	0.861	0.861	0.861	0.861		
1996				1.126	1.137	1.197	1.212	1.241	1.245	1.250	1.259	1.267	1.271	1.281	1.275	1.275	1.275	1.275	1.275	1.275	1.272	1.272	1.272	1.270	1.270	1.270	1.270	1.254	1.254	1.254	1.254	1.254		
1997			1.079	1.082	1.073	1.044	1.049	1.064	1.066	1.066	1.066	1.061	1.061	1.071	1.071	1.059	1.059	1.059	1.059	1.051	1.051	1.053	1.053	1.053	1.053	1.053	1.053	1.067	1.067	1.067	1.067	1.067		
1998		1.074	1.116	1.087	1.091	1.090	1.065	1.058	1.058	1.048	1.053	1.044	1.044	1.044	1.050	1.050	1.050	1.050	1.058	1.058	1.058	1.058	1.058	1.058	1.058	1.058	1.058	1.049	1.049	1.049	1.049	1.049		
1999	0.967	1.041	0.953	0.978	0.995	0.952	0.983	0.983	0.965	0.965	0.962	0.949	0.948	0.948	0.946	0.945	0.939	0.929	0.929	0.929	0.929	0.919	0.919	0.919	0.919	0.919	0.927	0.927	0.927	0.927	0.927	0.927		
2000	1.116	0.984	0.999	1.049	1.039	1.098	1.102	1.078	1.045	1.058	1.067	1.063	1.043	1.033	1.045	1.047	1.059	1.059	1.055	1.055	1.055	1.055	1.055	1.055	1.055	1.055	1.055	1.055	1.055	1.055	1.055	1.055		
2001	0.931	0.971	0.946	0.925	0.922	0.891	0.895	0.934	0.975	0.961	0.961	0.952	0.965	0.980	0.992	0.992	0.995	0.995	0.995	0.995	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	1.069	1.079	1.135	1.146	1.154	1.176	1.105	1.082	1.069	1.052	1.043	1.038	1.022	1.026	1.012	1.012	1.012	1.012	1.012	1.012	1.012	1.012	1.012	1.012	1.012	1.012	1.012	1.012	1.012	1.012	1.012	1.012		
2003	0.601	0.665	0.710	0.671	0.726	0.649	0.695	0.683	0.683	0.704	0.710	0.724	0.735	0.735	0.745	0.745	0.745	0.745	0.745	0.745	0.745	0.735	0.735	0.735	0.735	0.735	0.735	0.735	0.735	0.735	0.735	0.735		
2004	1.401	1.145	1.163	1.057	1.164	1.155	1.159	1.158	1.159	1.148	1.138	1.127	1.119	1.119	1.119	1.119	1.119	1.119	1.119	1.119	1.119	1.120	1.120	1.120	1.120	1.120	1.120	1.120	1.120	1.120	1.120	1.120	1.120	
2005	0.847	0.973	1.043	1.045	1.067	1.074	1.128	1.128	1.115	1.128	1.136	1.138	1.147	1.147	1.147	1.123	1.123	1.123	1.123	1.123	1.123	1.123	1.123	1.123	1.123	1.123	1.123	1.123	1.123	1.123	1.123	1.123	1.123	
2006	1.807	1.470	1.271	1.233	1.246	1.222	1.206	1.163	1.168	1.168	1.145	1.145	1.154	1.154	1.154	1.178	1.178	1.178	1.178	1.178	1.178	1.178	1.178	1.178	1.178	1.178	1.178	1.178	1.178	1.178	1.178	1.178	1.178	
2007	0.889	0.970	1.085	1.094	1.100	1.080	1.066	1.066	1.036	1.046	1.068	1.051	1.034	1.034	1.034	1.034	1.034	1.034	1.034	1.034	1.017	1.017	1.017	1.017	1.017	1.017	1.017	1.017	1.017	1.017	1.017	1.017	1.017	
2008	1.038	1.010	0.979	0.970	0.967	0.985	1.003	0.982	1.005	1.005	1.005	1.005	1.007	1.017	1.017	1.017	1.017	1.017	1.017	1.017	1.017	1.017	1.017	1.017	1.017	1.017	1.017	1.017	1.017	1.017	1.017	1.017	1.017	
2009	1.218	1.220	1.263	1.254	1.262	1.263	1.254	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	
2010	1.008	1.053	1.112	1.068	1.117	1.101	1.205	1.171	1.206	1.206	1.170	1.170	1.147	1.134	1.134	1.207	1.207	1.207	1.207	1.207	1.207	1.207	1.207	1.207	1.207	1.207	1.207	1.207	1.207	1.207	1.207	1.207	1.207	
2011	0.780	0.894	0.857	0.845	0.810	0.838	0.813	0.818	0.823	0.816	0.840	0.858	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867	
2012	0.990	1.009	1.105	1.103	1.083	1.054	1.098	1.084	1.103	1.113	1.113	1.113	1.113	1.113	1.113	1.113	1.113	1.113	1.113	1.113	1.113	1.113	1.113	1.113	1.113	1.113	1.113	1.113	1.113	1.113	1.113	1.113	1.113	
2013	1.102	0.989	0.834	0.897	0.897	0.938	0.917	0.929	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	
2014	0.928	1.047	1.018	0.928	1.021	1.046	1.021	0.995	1.004	0.995	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	
2015	0.909	1.020	0.980	0.964	0.950	0.970	0.964	0.961	0.966	0.971	0.966	0.971	0.966	0.971	0.966	0.971	0.966	0.971	0.966	0.971	0.966	0.971	0.966	0.971	0.966	0.971	0.966	0.971	0.966	0.971	0.966	0.971	0.966	
2016	1.274	1.149	1.144	1.107	1.115	1.088	1.065	1.067	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	
2017	0.763	0.994	1.038	1.161	1.170	1.199	1.225	1.223	1.223	1.223	1.223	1.223	1.223	1.223	1.223	1.223	1.223	1.223	1.223	1.223	1.223	1.223	1.223	1.223	1.223	1.223	1.223	1.223	1.223	1.223	1.223	1.223	1.223	
2018	1.050	1.130	1.179	1.086	1.093	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	
2019	1.051	1.019	1.019	1.004	0.997	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003
2020	1.012	0.688	0.685	0.741	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755	
2021	0.638	1.080	1.041	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009
2022	1.364	1.035	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052
2023	1.740	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668	1.668
2024	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969
ted Exp. Trend	1.028	1.026	1.024	1.027	1.030	1.030	1.029	1.028	1.027	1.028	1.029	1.030	1.030	1.028	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027

Washington Department of Labor & Industries

Fatals Incremental Paid Methods

Data evaluated as of @06/30/24

Amounts in 000s

Accident Year Ending June 30	Unlimited Paid Loss	Incremental Paid on Average Future Fatal Award				Incremental Paid on Exposures			
		Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1993	18,017	0	18,017	1.001	18,037	0	18,017	1.001	18,037
1994	18,393	0	18,393	1.001	18,414	0	18,393	1.001	18,414
1995	15,190	0	15,190	1.001	15,207	0	15,190	1.001	15,207
1996	22,264	0	22,264	1.001	22,290	0	22,264	1.001	22,290
1997	20,605	0	20,605	1.001	20,629	0	20,605	1.001	20,629
1998	18,617	0	18,617	1.001	18,638	0	18,617	1.001	18,638
1999	22,267	0	22,267	1.001	22,293	0	22,267	1.001	22,293
2000	24,626	0	24,626	1.001	24,654	0	24,626	1.001	24,654
2001	21,707	0	21,707	1.001	21,732	0	21,707	1.001	21,732
2002	19,501	0	19,501	1.001	19,523	0	19,501	1.001	19,523
2003	10,365	0	10,365	1.001	10,377	0	10,365	1.001	10,377
2004	18,524	0	18,524	1.001	18,545	0	18,524	1.001	18,545
2005	15,739	0	15,739	1.001	15,757	37	15,776	1.001	15,794
2006	20,192	0	20,192	1.001	20,215	157	20,349	1.001	20,372
2007	21,551	37	21,589	1.001	21,613	200	21,751	1.001	21,776
2008	14,960	198	15,157	1.001	15,175	305	15,264	1.001	15,282
2009	18,476	296	18,773	1.001	18,794	388	18,865	1.001	18,886
2010	25,721	354	26,075	1.001	26,105	397	26,118	1.001	26,148
2011	22,307	457	22,764	1.001	22,790	483	22,789	1.001	22,816
2012	16,553	593	17,146	1.001	17,165	582	17,135	1.001	17,155
2013	17,336	892	18,228	1.001	18,249	785	18,121	1.001	18,142
2014	18,183	1,154	19,337	1.001	19,359	942	19,126	1.001	19,148
2015	16,460	1,436	17,897	1.001	17,917	1,109	17,569	1.001	17,589
2016	16,751	1,670	18,421	1.001	18,442	1,233	17,984	1.001	18,005
2017	17,337	2,262	19,600	1.001	19,622	1,851	19,188	1.001	19,210
2018	22,075	2,786	24,861	1.001	24,890	2,389	24,464	1.001	24,492
2019	17,285	3,711	20,996	1.001	21,020	3,273	20,558	1.001	20,582
2020	13,840	4,576	18,416	1.001	18,437	3,988	17,828	1.001	17,849
2021	19,281	5,659	24,940	1.001	24,968	5,116	24,396	1.001	24,424
2022	15,697	7,419	23,116	1.001	23,142	7,374	23,071	1.001	23,097
2023	18,903	10,369	29,273	1.001	29,306	10,312	29,216	1.001	29,249
2024	8,625	16,170	24,795	1.001	24,824	17,587	26,212	1.001	26,242
Totals	587,349	60,040	647,389		648,131	58,508	645,857		646,598

(2) Section AF-IV, Exhibit 7

(3) Section AF-IV, Exhibit 11

(4) = (2) + (3)

(5) Section AF-IV, Exhibit 7

(6) = (4) x (5)

(7) Section AF-IV, Exhibit 11

(8) = (2) + (7)

(9) Section AF-IV, Exhibit 7

(10) = (8) x (9)

Incremental Paid based on Average Future Fatal Award

Accident

Incremental Paid to On-Level Earned Premium

Selection Based On Incremental Paid to Ultimate Claims

[illegible]

Washington Department of Labor & Industries

Fatals
Incremental Average Fatal Award
Data evaluated as of @06/30/24

Accident
Year
Ending
June 30

Year	Periods																																			
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384				
1993	8,667	2,662	1,612	1,647	1,019	281	401	0	555	362	355	18	0	0	0	0	0	0	0	0	0	0	230	0	0	0	208	0	0	0	0	0	0			
1994	10,894	3,294	1,387	425	514	0	901	41	270	196	112	0	0	0	344	0	0	0	0	0	14	0	0	0	0	0	0	0	0	0	0	0	0			
1995	9,522	1,870	826	221	415	255	0	0	250	178	608	121	340	39	307	0	0	0	0	0	0	14	0	0	0	0	0	0	0	0	0	0	0			
1996	5,784	1,436	171	274	1,226	724	0	454	0	0	0	0	347	0	170	0	0	0	0	0	0	0	238	0	0	0	0	0	0	0	0	0	0			
1997	11,301	3,696	794	1,992	463	431	0	550	797	0	0	195	0	0	254	0	0	0	133	0	0	226	0	0	0	251	0	0	0	0	0	0	0			
1998	10,433	1,028	2,574	1,177	649	417	1,159	0	326	0	129	0	466	0	0	118	0	0	0	0	0	0	0	0	0	141	0	0	0	0	0	0	0			
1999	10,090	4,422	2,279	2,109	293	170	479	0	0	53	303	114	0	249	333	447	322	0	0	0	0	604	0	0	0	0	0	0	0	0	0	0	0			
2000	10,600	2,857	1,760	2,985	1,749	622	955	830	577	0	186	3	792	310	0	210	0	0	191	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2001	11,837	2,156	111	1,233	88	287	1,183	3,087	856	0	291	0	224	0	0	0	0	0	0	0	0	355	0	0	0	0	0	0	0	0	0	0	0			
2002	11,600	2,822	1,248	1,913	213	0	216	0	0	417	159	253	23	0	636	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2003	4,860	1,828	1,119	57	1,087	377	462	51	0	0	0	0	0	0	0	0	0	0	0	525	0	0	0	0	0	0	0	0	0	0	0	0	0			
2004	8,879	3,323	1,881	716	973	0	35	513	8	611	366	342	616	0	0	0	0	0	0	260	0	0	0	0	0	0	0	0	0	0	0	0	0			
2005	6,266	3,946	1,369	1,089	0	797	363	784	0	413	0	181	0	0	0	532	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2006	12,680	2,736	1,821	121	832	328	201	655	422	114	283	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2007	10,062	5,675	1,015	712	2,163	0	331	301	247	0	17	691	0	0	0	0	0	338	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2008	10,029	3,085	233	282	241	359	337	0	0	0	395	0	0	0	0	0	0	157	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2009	1,741	1,368	0	328	1,277	1,348	1,251	318	0	0	0	0	0	0	109	149	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2010	14,214	2,609	3,345	1,188	2,308	10	783	357	0	251	0	452	202	0	57	88	75	88	75	21	117	40	0	0	0	0	0	0	0	0	0	0	0	0		
2011	11,514	3,980	1,786	769	1,543	1,939	0	0	571	205	0	0	0	0	97	96	97	133	34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2012	6,753	4,288	1,690	1,620	99	229	779	255	840	0	0	0	0	131	98	97	98	134	34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2013	7,443	4,839	2,415	670	431	884	0	0	654	0	0	0	274	137	102	102	102	140	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2014	7,790	4,458	1,883	1,140	410	89	1,353	468	502	91	0	185	297	149	110	110	111	152	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2015	9,742	2,319	1,792	862	1,390	0	0	150	205	162	204	328	164	122	122	122	123	167	43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2016	10,154	5,193	37	0	326	503	80	458	0	169	170	214	343	172	128	127	128	175	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2017	10,334	2,950	1,228	2,825	0	0	0	378	190	192	241	387	194	144	143	143	145	197	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2018	9,491	8,292	2,755	0	1,288	249	0	353	407	205	206	259	416	208	155	154	156	212	54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2019	9,712	5,476	513	1,479	0	105	702	381	439	221	223	280	450	225	168	167	168	229	59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2020	8,737	2,571	1,035	1,243	254	792	716	389	448	225	227	286	459	229	171	170	171	234	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2021	8,709	6,872	1,831	1,889	880	691	760	413	476	239	241	303	487	244	182	180	182	248	63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2022	4,366	877	883	1,176	863	630	525	455	525	335	339	261	399	201	274	270	274	301	70	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2023	16,535	2,368	2,303	1,278	960	1,008	912	495	670	287	289	364	584	292	218	218	218	298	76	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2024	8,625	5,228	2,430	1,349	1,013	1,064	962	523	602	303	305	384	616	308	230	228	230	314	80	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

Incremental Paid Based On Premium

	Periods																																	
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384		
1993	8,197	2,662	1,612	1,647	1,019	281	401	0	555	362	355	18	0	0	0	0	0	0	0	0	0	230	0	0	0	208	0	0	0	0	0	0	0	
1994	10,894	3,294	1,387	425	514	0	901	41	270	194	112	0	0	344	0	0	0	0	0	0	14	0	0	0	0	0	0	0	0	0	0	0	0	
1995	9,522	1,870	826	221	415	255	0	0	250	178	608	121	340	39	307	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1996	11,201	5,784	1,436	171	274	1,226	724	0	454	0	0	0	0	347	0	170	0	0	0	0	226	0	0	0	0	0	251	0	0	0	0	0	0	
1997	11,301	3,696	794	1,992	463	431	0	550	797	0	0	195	0	0	254	0	0	0	133	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1998	10,433	1,028	2,574	1,177	649	417	1,159	0	326	0	129	0	466	0	0	118	0	0	0	0	0	0	0	0	0	141	0	0	0	0	0	0	0	
1999	10,090	4,422	2,279	2,109	293	170	479	0	0	53	303	114	0	249	333	447	322	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2000	10,600	2,857	1,760	2,985	1,749	622	955	830	577	0	186	3	792	310	0	210	0	0	191	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2001	11,837	2,156	111	1,233	88	287	1,183	3,087	856	0	291	0	224	0	0	0	0	0	0	0	0	355	0	0	0	0	0	0	0	0	0	0	0	
2002	11,600	2,822	1,248	1,913	213	0	216	0	0	417	159	253	23	0	636	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2003	4,860	1,828	1,119	57	1,087	377	462	51	0	0	0	0	0	0	0	0	0	0	525	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2004	8,879	3,323	1,881	716	973	0	0	35	513	8	611	366	342	616	0	0	0	0	0	0	260	0	0	0	0	0	0	0	0	0	0	0	0	
2005	3,946	1,369	0	797	784	363	0	1,089	0	418	0	181	0	0	580	0	0	0	0	0	37	0	0	0	0	0	0	0	0	0	0	0	0	
2006	12,680	2,736	1,821	121	832	328	201	655	422	114	283	0	0	0	0	0	0	0	0	117	40	0	0	0	0	0	0	0	0	0	0	0	0	
2007	10,062	5,675	1,015	712	2,163	0	331	301	247	0	0	17	691	0	0	0	0	338	24	132	44	0	0	0	0	0	0	0	0	0	0	0	0	
2008	10,029	3,085	2,33	282	241	359	337	0	0	0	395	0	0	0	0	0	0	80	25	142	48	0	0	0	0	0	0	0	0	0	0	0	0	
2009	10,847	1,741	1,368	0	328	1,277	1,348	1,251	318	0	0	0	0	0	0	0	100	95	24	134	45	0	0	0	0	0	0	0	0	0	0	0	0	
2010	14,214	2,608	1,188	2,345	2,308	0	357	783	337	0	251	17	452	202	57	88	75	21	40	137	57	0	0	0	0	0	0	0	0	0	0	0	0	
2011	11,514	3,980	1,796	769	1,543	1,939	0	0	571	205	0	0	0	0	80	58	89	71	119	40	21	119	40	0	0	0	0	0	0	0	0	0	0	
2012	6,753	4,288	1,690	1,620	99	229	779	255	840	0	0	0	0	95	80	58	90	77	22	120	41	0	0	0	0	0	0	0	0	0	0	0	0	
2013	7,443	4,839	2,415	670	431	884	0	0	654	0	0	0	178	99	84	61	94	80	22	126	42	0	0	0	0	0	0	0	0	0	0	0	0	
2014	7,790	4,458	1,883	1,140	410	89	1,353	468	502	91	0	90	193	108	91	66	102	87	24	136	46	0	0	0	0	0	0	0	0	0	0	0	0	
2015	9,742	2,319	1,792	862	1,390	0	0	150	205	68	99	123	119	100	73	112	96	32	150	51	0	0	0	0	0	0	0	0	0	0	0	0	0	
2016	5,193	0	37	326	503	458	0	458	0	74	82	104	223	105	74	105	217	134	58	157	53	0	0	0	0	0	0	0	0	0	0	0	0	
2017	10,334	2,950	1,228	2,825	0	0	0	0	460	84	81	117	252	140	118	86	132	113	27	177	60	0	0	0	0	0	0	0	0	0	0	0	0	
2018	9,491	8,292	2,755	0	1,288	249	0	398	494	90	87	126	271	151	127	92	142	121	34	191	64	0	0	0	0	0	0	0	0	0	0	0	0	
2019	9,712	5,476	513	1,479	0	105	694	430	534	97	94	136	292	163	137	100	154	131	37	206	69	0	0	0	0	0	0	0	0	0	0	0	0	
2020	8,737	2,571	1,035	1,243	254	651	707	438	544	99	96	138	298	166	140	102	157	134	38	210	71	0	0	0	0	0	0	0	0	0	0	0	0	
2021	8,721	6,872	1,831	1,869	681	691	881	465	578	147	148	166	148	166	148	166	148	166	148	166	75	0	0	0	0	0	0	0	0	0	0	0	0	
2022	10,454	4,366	1,730	1,730	972	762	829	513	638	116	112	162	349	194	164	194	157	44	246	83	0	0	0	0	0	0	0	0	0	0	0	0	0	
2023	16,535	2,368	2,295	1,881	1,056	829	901	558	693	126	122	176	380	211	179	129	200	170	48	268	90	0	0	0	0	0	0	0	0	0	0	0	0	
2024	8,625	6,705	2,422	1,985	1,115	874	951	589	732	133	128	186	401	223	188	137	211	180	51	282	95	0	0	0	0	0	0	0	0	0	0	0	0	

Washington Department of Labor & Industries

Fatals

Selected Unpaid Claim Estimates - 1992 & Prior

Data evaluated as of @06/30/24

Accident Year	Adjusted Paid Loss @06/30/24	Paid LDF	Paid LDF Ultimate	Adjusted Selected Ultimate Low	Adjusted Selected Ultimate High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1940	0	1.000	0	0	0	0	0	0.993	0	0
1941	0	1.000	0	0	0	0	0	0.993	0	0
1942	0	1.000	0	0	0	0	0	0.993	0	0
1943	0	1.000	0	0	0	0	0	0.993	0	0
1944	0	1.000	0	0	0	0	0	0.993	0	0
1945	0	1.000	0	0	0	0	0	0.993	0	0
1946	0	1.000	0	0	0	0	0	0.993	0	0
1947	0	1.000	0	0	0	0	0	0.993	0	0
1948	0	1.000	0	0	0	0	0	0.993	0	0
1949	0	1.000	0	0	0	0	0	0.993	0	0
1950	1,632	1.000	1,632	1,632	1,632	0	0	0.993	0	0
1951	3,934	1.000	3,934	3,934	3,934	0	0	0.993	0	0
1952	4,357	1.000	4,357	4,357	4,357	0	0	0.993	0	0
1953	4,302	1.000	4,302	4,302	4,302	0	0	0.993	0	0
1954	3,900	1.000	3,900	3,900	3,900	0	0	0.993	0	0
1955	3,896	1.000	3,896	3,896	3,896	0	0	0.993	0	0
1956	4,134	1.000	4,134	4,134	4,134	0	0	0.993	0	0
1957	4,494	1.000	4,494	4,494	4,494	0	0	0.993	0	0
1958	4,865	1.000	4,865	4,865	4,865	0	0	0.993	0	0
1959	4,909	1.000	4,909	4,909	4,909	0	0	0.993	0	0
1960	5,054	1.000	5,054	5,054	5,054	0	0	0.993	0	0
1961	4,793	1.000	4,793	4,793	4,793	0	0	0.993	0	0
1962	4,635	1.000	4,635	4,635	4,635	0	0	0.993	0	0
1963	4,611	1.000	4,611	4,611	4,611	0	0	0.993	0	0
1964	4,413	1.000	4,413	4,413	4,413	0	0	0.993	0	0
1965	4,371	1.000	4,371	4,371	4,371	0	0	0.993	0	0
1966	4,751	1.000	4,751	4,751	4,751	0	0	0.993	0	0
1967	5,003	1.000	5,003	5,003	5,003	0	0	0.993	0	0
1968	4,596	1.000	4,596	4,596	4,596	0	0	0.993	0	0
1969	5,107	1.000	5,107	5,107	5,107	0	0	0.993	0	0
1970	4,958	1.000	4,958	4,958	4,958	0	0	0.993	0	0
1971	6,177	1.000	6,177	6,177	6,177	0	0	0.993	0	0
1972	8,765	1.000	8,765	8,765	8,765	0	0	0.993	0	0
1973	10,528	1.000	10,528	10,528	10,528	0	0	0.993	0	0
1974	10,658	1.000	10,658	10,658	10,658	0	0	0.993	0	0
1975	9,727	1.000	9,727	9,727	9,727	0	0	0.993	0	0
1976	10,398	1.000	10,398	10,398	10,398	0	0	0.993	0	0
1977	11,249	1.000	11,249	11,249	11,249	0	0	0.993	0	0
1978	14,689	1.000	14,689	14,689	14,689	0	0	0.993	0	0
1979	11,717	1.000	11,717	11,717	11,717	0	0	0.993	0	0
1980	15,313	1.000	15,313	15,313	15,313	0	0	0.993	0	0
1981	12,826	1.000	12,826	12,826	12,826	0	0	0.993	0	0
1982	12,555	1.000	12,555	12,555	12,555	0	0	0.993	0	0
1983	14,047	1.000	14,047	14,047	14,047	0	0	0.993	0	0
1984	11,187	1.000	11,187	11,187	11,187	0	0	0.993	0	0
1985	12,203	1.000	12,203	12,203	12,203	0	0	0.993	0	0
1986	12,306	1.000	12,306	12,306	12,306	0	0	0.993	0	0
1987	13,005	1.000	13,005	13,005	13,005	0	0	0.993	0	0
1988	14,264	1.000	14,264	14,264	14,264	0	0	0.993	0	0
1989	15,630	1.000	15,630	15,630	15,630	0	0	0.993	0	0
1990	17,539	1.000	17,539	17,539	17,539	0	0	0.993	0	0
1991	23,970	1.000	23,978	23,977	23,978	7	8	0.992	7	8
1992	12,574	1.001	12,589	12,588	12,590	14	15	0.989	14	15
Totals	374,046		374,069	374,067	374,070	21	23		21	23
Notes										

(2) Section AF-IV, Exhibit 13

(3) Section AF-IV, Exhibit 13

(4) = (2) x (3)

(5) Selected by Deloitte

(6) Selected by Deloitte

(7) = (5) - (2)

(8) = (6) - (2)

(9) Section AF-IV, Exhibit 14 Col (17)

(10) = (7) x (9)

(11) = (8) x (9)

Washington Department of Labor & Industries
Estate

Adjusted Paid Loss Development Method - 1992 & Prior

Data evaluated as of 06/30/24
 Amount in \$Bn

[illegible]

Age-to-Age Factors	
60-64	65-70

1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400
1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										

Washington Department of Labor & Industries

Fatals
Development of Discounted Unpaid Claims Estimate

Data evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Mid-Point Undiscounted Liability	Adjusted Paid LDF	Expected Unpaid Percentage @06/30/24	Expected Incremental Paid	Expected Paid in CY 2025	Expected Paid in CY 2026	Expected Paid in CY 2027	Expected Paid in CY 2028	Expected Paid in CY 2029	Expected Paid in CY 2030	Expected Paid in CY 2031	Expected Paid in CY 2032	Expected Paid in CY 2033	Expected Paid in CY 2033+	Mid-Point Undiscounted Liability	Discount Factor @ 1.5%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1940	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1941	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1942	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1943	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1944	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1945	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1946	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1947	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1948	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1949	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1950	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1951	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1952	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1953	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1954	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1955	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1956	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1957	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1958	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1959	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1960	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1961	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1962	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1963	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1964	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1965	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1966	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1967	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1968	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1969	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1970	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1971	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1972	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1973	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1974	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1975	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1976	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1977	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1978	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1979	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1980	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1981	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1982	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1983	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1984	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1985	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1986	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1987	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1988	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1989	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1990	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1991	8	1.000	0.03%	0.03%	8	0	0	0	0	0	0	0	0	0	8	0.992
1992	14	1.001	0.11%	0.08%	10	4	0	0	0	0	0	0	0	0	14	0.989
1993	21	1.001	0.11%	0.00%	0	15	6	0	0	0	0	0	0	0	21	0.974
1994	21	1.001	0.11%	0.00%	0	0	15	6	0	0	0	0	0	0	21	0.960
1995	17	1.001	0.11%	0.00%	0	0	13	5	0	0	0	0	0	0	17	0.945
1996	26	1.001	0.11%	0.00%	0	0	0	0	18	7	0	0	0	0	26	0.931
1997	24	1.001	0.11%	0.00%	0	0	0	0	0	17	6	0	0	0	24	0.918
1998	21	1.001	0.11%	0.00%	0	0	0	0	0	0	15	6	0	0	21	0.904
1999	26	1.001	0.11%	0.00%	0	0	0	0	0	0	0	18	7	0	26	0.891
2000	28	1.002	0.17%	0.05%	0	0	0	0	0	0	0	0	14	14	28	0.875
2001	25	1.003	0.27%	0.10%	0	0	0	0	0	0	0	0	0	25	25	0.867
2002	22	1.004	0.37%	0.11%	0	0	0	0	0	0	0	0	0	22	22	0.863
2003	12	1.005	0.51%	0.13%	0	0	0	0	0	0	0	0	0	12	12	0.862
2004	21	1.007	0.72%	0.22%	0	0	0	0	0	0	0	0	0	21	21	0.862
2005	61	1.010	0.95%	0.23%	19	0	0	0	0	0	0	0	0	42	61	0.900
2006	188	1.013	1.24%	0.28%	59	20	0	0	0	0	0	0	0	110	188	0.912
2007	229	1.016	1.53%	0.29%	31	66	22	0	0	0	0	0	0	110	229	0.920
2008	325	1.020	1.91%	0.39%	124	33	71	24	0	0	0	0	0	74	325	0.948
2009	409	1.024	2.31%	0.39%	105	117	31	67	23	0	0	0	0	66	409	0.951
2010	444	1.028	2.70%	0.40%	76	92	102	27	59	20	0	0	0	68	444	0.945
2011	488	1.032	3.14%	0.43%	88	77	93	104	28	60	20	0	0	18	488	0.951
2012	612	1.038	3.66%	0.53%	113	89	78	94	105	28	60	20	0	25	612	0.946
2013	914	1.044	4.21%	0.54%	226	118	93	81	98	110	29	63	21	75	914	0.943
2014	1,167	1.050	4.75%	0.55%	137	245	128	101	88	106	119	32	68	142	1,167	0.935
2015	1,460	1.056	5.34%	0.59%	115	152	271	142	111	97	117	131	35	288	1,460	0.926
2016	1,679	1.064	6.00%	0.66%	121	121	159	283	148	116	102	123	137	369	1,679	0.918
2017	2,268	1.084	7.74%	1.74%	419	137	136	179	319	167	131	115	139	526	2,268	0.923
2018	2,800	1.110	9.91%	2.17%	376	451	147	146	192	344	180	141	123	700	2,800	0.922
2019	3,730	1.137	12.07%	2.15%	698	406	486	159	486	371	194	153	897	3,730	3,730	0.925
2020	9,232	1.167	14.28%	2.21%	721	711	414	496	162	161	212	378	198	5,778	9,232	0.895
2021	13,703	1.218	17.93%	3.65%	841	766	756	439	527	172	171	225	402	9,405	13,703	0.890
2022	15,408	1.294	22.72%	4.79%	1,453	927	845	834	484	581	190	189	248	9,656	15,408	0.896
2023	11,543	1.438	30.47%	7.75%	2,299	1,580	1,008	918	906	527	632	207	205	3,261	11,543	0.925
2024	17,827	2.073	51.76%	21.29%	5,967	2,426	1,667	1,064	969	956	556	667	218	3,338	17,827	0.940
Total	84,771</															

Washington Department of Labor & Industries

Fatals

Deloitte Emergence - Actual Versus Expected Analysis

Data evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Undjusted Deloitte Ultimate Losses Low @06/30/23	Undjusted Deloitte Ultimate Losses High @06/30/23	Undjusted Paid Loss @06/30/23	Deloitte Unpaid Claims Low @06/30/23	Deloitte Unpaid Claims High @06/30/23	Paid Loss LDFs @06/30/23	Interpolated Paid Loss LDFs @06/30/24	Deloitte Expected Paid Low (9)	Deloitte Expected Paid High (10)	Undjusted Actual Paid (11)	Actual Less Expected Low (12)	Actual Less Expected High (13)	Current Selected Ultimate Low (14)	Current Selected Ultimate High (15)	Change in Ultimate Low (16)	Change in Ultimate High (17)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1993	13,952	13,952	13,930	22	22	1.001	1.001	0	0	0	0	0	13,950	13,950	(1)	(1)
1994	14,207	14,207	14,185	23	23	1.001	1.001	0	0	0	0	0	14,206	14,206	(1)	(1)
1995	11,740	11,740	11,721	19	19	1.001	1.001	0	0	0	0	0	11,738	11,738	(1)	(1)
1996	17,257	17,257	17,230	27	27	1.001	1.001	0	0	0	0	0	17,256	17,256	(2)	(2)
1997	15,915	15,915	15,890	25	25	1.001	1.001	0	0	0	0	0	15,913	15,913	(2)	(2)
1998	14,412	14,412	14,389	23	23	1.001	1.001	0	0	0	0	0	14,410	14,410	(1)	(1)
1999	17,312	17,312	17,284	27	27	1.002	1.001	0	0	0	0	0	17,310	17,310	(2)	(2)
2000	19,058	19,058	19,028	30	30	1.003	1.002	0	0	0	0	0	19,056	19,056	(2)	(2)
2001	16,848	16,848	16,821	27	27	1.004	1.003	0	0	0	0	0	16,846	16,846	(2)	(2)
2002	15,073	15,073	15,049	24	24	1.005	1.004	0	0	0	0	0	15,071	15,071	(2)	(2)
2003	8,099	8,099	8,087	13	13	1.007	1.005	0	0	0	0	0	8,098	8,098	(1)	(1)
2004	14,443	14,443	14,367	76	76	1.010	1.007	18	18	0	(18)	(18)	14,388	14,388	(55)	(55)
2005	12,327	12,327	12,297	91	61	1.013	1.010	24	16	0	(24)	(16)	12,297	12,297	(30)	0
2006	15,704	15,684	15,576	128	108	1.017	1.013	11	10	0	(11)	(10)	15,744	15,784	40	100
2007	16,583	16,573	16,386	197	187	1.021	1.017	116	110	338	222	228	16,933	16,973	350	400
2008	11,932	11,992	11,552	380	440	1.025	1.021	153	178	0	(153)	(178)	11,862	11,892	(70)	(100)
2009	14,846	14,906	14,283	564	624	1.029	1.025	145	161	0	(145)	(161)	14,676	14,706	(170)	(200)
2010	20,527	20,607	20,028	499	579	1.034	1.029	39	45	0	(39)	(45)	20,437	20,507	(90)	(100)
2011	17,856	17,886	17,293	563	593	1.040	1.034	89	94	0	(89)	(94)	17,776	17,786	(80)	(100)
2012	13,822	13,902	12,955	867	947	1.046	1.040	203	221	0	(203)	(221)	13,532	13,602	(290)	(300)
2013	14,574	14,704	13,540	1,034	1,164	1.052	1.046	150	169	0	(150)	(169)	14,404	14,504	(170)	(200)
2014	15,799	15,949	14,532	1,267	1,417	1.060	1.052	137	153	0	(137)	(153)	15,649	15,749	(150)	(200)
2015	14,294	14,474	12,730	1,564	1,744	1.068	1.060	158	177	205	46	28	14,314	14,474	20	0
2016	15,452	15,642	13,493	1,959	2,149	1.089	1.068	338	371	0	(338)	(371)	15,102	15,242	(350)	(400)
2017	16,884	17,124	14,261	2,623	2,863	1.116	1.089	473	516	0	(473)	(516)	16,434	16,624	(450)	(500)
2018	22,160	22,510	18,785	3,375	3,725	1.145	1.116	451	498	0	(451)	(498)	21,460	21,710	(700)	(800)
2019	19,721	20,631	15,611	4,110	5,020	1.179	1.145	714	872	105	(609)	(767)	19,261	19,631	(460)	(1,000)
2020	27,272	28,483	17,307	9,965	11,175	1.236	1.179	1,009	1,131	0	(1,009)	(1,131)	26,029	27,049	(1,243)	(1,433)
2021	34,854	37,448	19,959	14,896	17,490	1.311	1.236	1,233	1,448	1,857	624	410	34,492	36,545	(362)	(903)
2022	38,840	41,590	20,495	18,345	21,096	1.459	1.311	2,117	2,434	1,457	(659)	(977)	36,476	38,243	(2,364)	(3,347)
2023	35,815	40,127	16,535	19,280	23,592	2.205	1.459	5,529	6,766	2,368	(3,161)	(4,398)	29,315	31,578	(6,500)	(8,550)
2024																
'93 to '23	557,578	570,846	475,537	82,042	95,309			13,108	15,387	6,331	(6,777)	(9,056)	544,438	553,141	(13,141)	(17,705)
'92 and Prior	279,811	279,815	279,762	49	52			26	29	0	(26)	(29)	279,783	279,785	(28)	(29)
Total	837,390	850,661	755,299	82,091	95,362			13,134	15,416	6,331	(6,803)	(9,085)	824,221	832,926	(13,168)	(17,735)

(2) From analysis @06/30/23

(3) From analysis @06/30/23

(4) From analysis @06/30/23

(5) = (2) - (4)

(6) = (3) - (4)

(7) From analysis @06/30/23

(8) Based on (7)

(9) = (5) x [1 / (8) - 1 / (7)] / [1 - 1 / (7)]

(10) = (6) x [1 / (8) - 1 / (7)] / [1 - 1 / (7)]

(11) = (Section AF-IV, Exhibit 1 Col (6)) - (4)

(12) = (11) - (9)

(13) = (11) - (10)

(14) Section AF-IV, Exhibit 1 Col (2)

(15) Section AF-IV, Exhibit 1 Col (3)

(16) = (14) - (2)

(17) = (15) - (3)

% Change in Unpaid Claim Estimate: -16.0% -18.6%

Washington Department of Labor & Industries

Miscellaneous Benefits Summary Unpaid Claim Estimates

Data evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Unadjusted Selected Ultimate Loss Low	Unadjusted Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Unadjusted Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1993	6,040	6,050	88	98	5,952	0.908	80	89
1994	5,490	5,500	85	95	5,405	0.904	77	86
1995	4,830	4,840	87	97	4,743	0.891	77	86
1996	5,260	5,270	98	108	5,162	0.878	86	95
1997	6,050	6,060	114	124	5,936	0.865	98	107
1998	6,490	6,500	124	134	6,366	0.853	106	114
1999	7,390	7,410	141	161	7,249	0.843	119	136
2000	8,170	8,180	166	176	8,004	0.834	138	147
2001	8,230	8,240	175	185	8,055	0.826	144	152
2002	8,850	8,870	192	212	8,658	0.821	158	174
2003	8,940	8,960	200	220	8,740	0.820	164	180
2004	10,160	10,190	235	265	9,925	0.820	193	217
2005	10,970	10,990	270	290	10,700	0.820	222	238
2006	13,450	13,490	333	373	13,117	0.820	273	306
2007	15,380	15,420	404	444	14,976	0.823	332	365
2008	18,090	18,140	508	558	17,582	0.828	421	462
2009	15,010	15,060	492	542	14,518	0.837	412	454
2010	12,010	12,060	461	511	11,549	0.849	391	434
2011	10,990	11,040	503	553	10,487	0.858	432	475
2012	10,490	10,550	573	633	9,917	0.868	497	549
2013	10,680	10,750	684	754	9,996	0.878	601	662
2014	11,320	11,410	868	958	10,452	0.887	770	850
2015	10,020	10,220	904	1,104	9,116	0.895	809	988
2016	8,500	8,730	1,036	1,266	7,464	0.903	936	1,143
2017	7,390	7,660	1,229	1,499	6,161	0.912	1,121	1,367
2018	6,630	6,970	1,529	1,869	5,101	0.918	1,404	1,716
2019	5,830	6,230	1,830	2,230	4,000	0.926	1,694	2,064
2020	4,950	5,356	2,244	2,650	2,706	0.933	2,094	2,473
2021	4,039	4,658	2,533	3,152	1,506	0.941	2,383	2,966
2022	4,450	5,205	3,616	4,371	834	0.946	3,419	4,133
2023	3,776	4,515	3,284	4,023	492	0.944	3,100	3,797
2024	3,022	3,627	2,828	3,433	194	0.937	2,650	3,217
'93 to '24	272,897	278,151	27,835	33,090	245,062		25,400	30,244
'92 and Prior	81,732	81,789	544	601	81,187	0.924	503	555
Total	354,628	359,940	28,379	33,691	326,249		25,903	30,799

(4) = (2) + (6) 29,431 29,431 <-----L&I Selected-----> 27,354 27,354
(5) = (3) + (6) 1,052 (4,260) <-----L&I Less Deloitte-----> 1,451 (3,446)
(4) Section AF-V, Exhibit 3 Col (10) - Section AF-V, Exhibit 7 Col (3)
(5) Section AF-V, Exhibit 3 Col (11) - Section AF-V, Exhibit 7 Col (3)
(6) Provided by Client
(7) Section AF-V, Exhibit 17 Col (17)
(8) = (4) x (7)
(9) = (5) x (7)

Washington Department of Labor & Industries

Miscellaneous Benefits Comparison of Ultimate Loss

Data evaluated as of @06/30/24

Amounts in 000s

Accident Year Ending June 30	Deloitte						L&I			L&I Less Deloitte	
	Deloitte Ultimate Loss		Deloitte Ultimate Loss		Change in Ultimate Loss		Ultimate	Ultimate	Change In	@06/30/24	
	@06/30/24		@06/30/23				Loss	Loss	Ultimate		
	Low	High	Low	High	Low	High	@06/30/24	@06/30/23	Loss	Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1993	6,040	6,050	6,050	6,070	(10)	(20)	6,006	6,062	(56)	(34)	(44)
1994	5,490	5,500	5,520	5,530	(30)	(30)	5,451	5,517	(66)	(39)	(49)
1995	4,830	4,840	4,850	4,860	(20)	(20)	4,783	4,842	(59)	(47)	(57)
1996	5,260	5,270	5,280	5,290	(20)	(20)	5,207	5,273	(66)	(53)	(63)
1997	6,050	6,060	6,080	6,090	(30)	(30)	5,986	6,080	(93)	(64)	(74)
1998	6,490	6,500	6,520	6,540	(30)	(40)	6,421	6,518	(97)	(69)	(79)
1999	7,390	7,410	7,400	7,420	(10)	(10)	7,309	7,396	(87)	(81)	(101)
2000	8,170	8,180	8,200	8,220	(30)	(40)	8,074	8,192	(118)	(96)	(106)
2001	8,230	8,240	8,250	8,270	(20)	(30)	8,126	8,245	(119)	(104)	(114)
2002	8,850	8,870	8,870	8,890	(20)	(20)	8,737	8,857	(120)	(113)	(133)
2003	8,940	8,960	8,970	8,990	(30)	(30)	8,830	8,945	(115)	(110)	(130)
2004	10,160	10,190	10,190	10,220	(30)	(30)	10,029	10,192	(163)	(131)	(161)
2005	10,970	10,990	11,020	11,050	(50)	(60)	10,829	11,057	(228)	(141)	(161)
2006	13,450	13,490	13,510	13,550	(60)	(60)	13,298	13,578	(280)	(152)	(192)
2007	15,380	15,420	15,500	15,560	(120)	(140)	15,218	15,601	(383)	(162)	(202)
2008	18,090	18,140	18,230	18,300	(140)	(160)	17,919	18,457	(538)	(171)	(221)
2009	15,010	15,060	15,140	15,210	(130)	(150)	14,875	15,362	(487)	(135)	(185)
2010	12,010	12,060	12,110	12,180	(100)	(120)	11,899	12,322	(423)	(111)	(161)
2011	10,990	11,040	11,110	11,180	(120)	(140)	10,876	11,309	(433)	(114)	(164)
2012	10,490	10,550	10,620	10,700	(130)	(150)	10,374	10,838	(465)	(116)	(176)
2013	10,680	10,750	10,890	10,990	(210)	(240)	10,567	11,178	(611)	(113)	(183)
2014	11,320	11,410	11,400	11,650	(80)	(240)	11,205	11,811	(605)	(115)	(205)
2015	10,020	10,220	10,170	10,450	(150)	(230)	9,950	10,557	(607)	(70)	(270)
2016	8,500	8,730	8,520	8,840	(20)	(110)	8,373	8,780	(407)	(127)	(357)
2017	7,390	7,660	7,390	7,770	0	(110)	7,187	7,489	(302)	(203)	(473)
2018	6,630	6,970	7,280	7,880	(650)	(910)	6,367	6,881	(514)	(263)	(603)
2019	5,830	6,230	6,860	7,740	(1,030)	(1,510)	5,636	5,547	89	(194)	(594)
2020	4,950	5,356	5,764	6,673	(814)	(1,317)	4,745	5,930	(1,184)	(205)	(610)
2021	4,039	4,658	5,737	6,757	(1,698)	(2,099)	4,489	6,021	(1,532)	450	(169)
2022	4,450	5,205	4,652	5,513	(203)	(308)	4,791	6,095	(1,305)	341	(415)
2023	3,776	4,515	3,805	4,551	(29)	(36)	5,094	6,679	(1,585)	1,318	579
2024	3,022	3,627					5,294			2,272	1,667
'93 to '24	272,897	278,151	275,889	282,934	(6,014)	(8,409)	273,944	281,613	(12,962)	1,048	(4,207)
'92 and Prior	81,732	81,789	81,911	81,985	(180)	(197)	81,736	82,346	(610)	4	(53)
Total	354,628	359,940	357,800	364,919	(6,194)	(8,606)	355,680	363,959	(13,573)	1,052	(4,260)

Washington Department of Labor & Industries

Miscellaneous Benefits

Selected Ultimate Loss

Data evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Unadjusted Paid Loss	Methodology Indicated Ultimate Loss							Selected	Unadjusted Selected Ultimate Loss Low	Unadjusted Selected Ultimate Loss High	Ultimate Claims	Unadjusted Selected Loss Severity Low	Unadjusted Selected Loss Severity High
		Paid LDF	Paid BF On Freq/Sev	Paid BF On ELR	Frequency x Severity	Expected Loss Rate	3.0% Incr Paid On Counts	3.0% Incr Paid On Exposures						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)		(10)	(11)	(12)	(13)	(14)
1993	5,952	6,050	6,035	5,989			6,050	6,050	6,050	6,040	6,050	4,544	1,329	1,331
1994	5,405	5,494	5,501	5,444			5,504	5,501	5,499	5,490	5,500	5,112	1,074	1,076
1995	4,743	4,821	4,838	4,784			4,841	4,836	4,831	4,830	4,840	4,906	985	987
1996	5,162	5,246	5,258	5,204			5,277	5,269	5,262	5,260	5,270	4,863	1,082	1,084
1997	5,936	6,034	6,038	5,982			6,076	6,066	6,055	6,050	6,060	4,956	1,221	1,223
1998	6,366	6,473	6,465	6,416			6,520	6,514	6,497	6,490	6,500	4,588	1,415	1,417
1999	7,249	7,373	7,344	7,303			7,423	7,422	7,398	7,390	7,410	4,185	1,766	1,770
2000	8,004	8,145	8,106	8,064			8,202	8,203	8,173	8,170	8,180	4,225	1,934	1,936
2001	8,055	8,204	8,166	8,119			8,265	8,265	8,234	8,230	8,240	4,281	1,922	1,925
2002	8,658	8,827	8,775	8,725			8,886	8,884	8,857	8,850	8,870	4,139	2,138	2,143
2003	8,740	8,923	8,866	8,814			8,978	8,979	8,951	8,940	8,960	4,043	2,211	2,216
2004	9,925	10,148	10,071	10,008			10,199	10,197	10,174	10,160	10,190	4,249	2,391	2,398
2005	10,700	10,957	10,868	10,797			11,004	11,003	10,981	10,970	10,990	4,439	2,471	2,476
2006	13,117	13,461	13,315	13,231			13,482	13,480	13,472	13,450	13,490	4,683	2,872	2,880
2007	14,976	15,412	15,209	15,111			15,389	15,389	15,401	15,380	15,420	4,826	3,187	3,195
2008	17,582	18,167	17,875	17,745			18,066	18,058	18,117	18,090	18,140	5,187	3,488	3,498
2009	14,518	15,086	14,836	14,695			14,982	14,973	15,034	15,010	15,060	4,668	3,215	3,226
2010	11,549	12,077	11,902	11,739			11,998	11,981	12,037	12,010	12,060	4,328	2,775	2,786
2011	10,487	11,056	10,898	10,716			10,970	10,962	11,013	10,990	11,040	4,161	2,641	2,653
2012	9,917	10,574	10,408	10,208			10,473	10,490	10,524	10,490	10,550	3,999	2,623	2,638
2013	9,996	10,805	10,587	10,373			10,631	10,690	10,718	10,680	10,750	3,876	2,756	2,774
2014	10,452	11,493	11,194	10,944			11,229	11,329	11,361	11,320	11,410	3,905	2,898	2,922
2015	9,116	10,270	9,971	9,781			9,974	10,213	10,122	10,020	10,220	3,524	2,844	2,900
2016	7,464	8,709	8,558	8,377			8,528	8,886	8,619	8,500	8,730	3,438	2,473	2,540
2017	6,161	7,527	7,551	7,411			7,518	8,033	7,522	7,390	7,660	3,341	2,212	2,293
2018	5,101	6,700	6,936	6,854			6,903	7,593	6,802	6,630	6,970	3,256	2,036	2,140
2019	4,000	5,914	6,232	6,503			6,149	7,281	6,031	5,830	6,230	2,837	2,055	2,196
2020	2,644	4,887	5,217	6,213			5,088	6,899	4,988	4,888	5,294	2,365	2,067	2,239
2021	1,380	3,835	4,446	6,543			4,175	6,827	4,005	3,913	4,532	2,122	1,844	2,136
2022	685	3,419	4,278	7,576			3,925	7,369	4,278	4,300	5,056	2,295	1,874	2,203
2023	492	5,062	3,925	8,797	3,803	9,199	3,459	7,953	3,925	3,776	4,515	1,636	2,307	2,759
2024	194	4,870	3,260	9,332	3,193	9,517	2,749	8,005	3,260	3,022	3,627	1,163	2,599	3,119
Totals	244,724	276,021	272,928	287,797			272,915	293,599	274,188	272,559	277,813	124,140		

Covid-19 Provision:

				Paid	Ultimate Counts
(2) Section AF-V, Exhibit 7 Col (3)	2020	91	88	94	62
(3) Section AF-V, Exhibit 7 Col (5)	2021	223	213	232	126
(4) Section AF-V, Exhibit 4 Col (10)	2022	428	400	456	149
(5) Section AF-V, Exhibit 5 Col (10)	2023	195	176	215	0
(6) Section AF-V, Exhibit 4 Col (4)	2024	24	22	27	0
(7) Section AF-V, Exhibit 5 Col (4)					
(8) Section AF-V, Exhibit 12 Col (6); Applying 3.0% Residual Severity Trend	Total	961	899	1,023	338
(9) Section AF-V, Exhibit 12 Col (10); Applying 3.0% Residual Rate Trend					1,274

(10) Selected by Deloitte

(11) Selected by Deloitte

(12) Section AF-V, Exhibit 8 Col (6)

(13) = (10) / (12) * 1,000

(14) = (11) / (12) * 1,000

Washington Department of Labor & Industries

Miscellaneous Benefits

Bornhuetter Ferguson Paid Loss Method

Data evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Ultimate Claims	Initial Selected Loss Severity	Initial Expected Loss	Expected Paid Percentage	Expected Paid Loss	Unlimited Paid Loss	Expected Unpaid Percentage	Expected Unpaid Loss	Expected Ultimate Loss	Expected Ultimate Loss Severity
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	4,544	1,128	5,124	98.4%	5,041	5,952	1.6%	82	6,035	1,328
1994	5,112	1,161	5,937	98.4%	5,842	5,405	1.6%	96	5,501	1,076
1995	4,906	1,196	5,869	98.4%	5,774	4,743	1.6%	94	4,838	986
1996	4,863	1,232	5,992	98.4%	5,896	5,162	1.6%	96	5,258	1,081
1997	4,956	1,269	6,290	98.4%	6,188	5,936	1.6%	102	6,038	1,218
1998	4,588	1,307	5,997	98.3%	5,898	6,366	1.7%	99	6,465	1,409
1999	4,185	1,346	5,635	98.3%	5,540	7,249	1.7%	95	7,344	1,755
2000	4,225	1,387	5,860	98.3%	5,758	8,004	1.7%	101	8,106	1,918
2001	4,281	1,428	6,115	98.2%	6,004	8,055	1.8%	111	8,166	1,908
2002	4,139	1,471	6,090	98.1%	5,973	8,658	1.9%	117	8,775	2,120
2003	4,043	1,515	6,127	97.9%	6,001	8,740	2.1%	126	8,866	2,193
2004	4,249	1,561	6,632	97.8%	6,487	9,925	2.2%	146	10,071	2,370
2005	4,439	1,608	7,136	97.6%	6,968	10,700	2.4%	168	10,868	2,448
2006	4,683	1,656	7,755	97.4%	7,557	13,117	2.6%	198	13,315	2,843
2007	4,826	1,706	8,230	97.2%	7,997	14,976	2.8%	233	15,209	3,152
2008	5,187	1,757	9,111	96.8%	8,818	17,582	3.2%	294	17,875	3,446
2009	4,668	1,809	8,447	96.2%	8,129	14,518	3.8%	318	14,836	3,178
2010	4,328	1,864	8,066	95.6%	7,714	11,549	4.4%	353	11,902	2,750
2011	4,161	1,920	7,987	94.8%	7,575	10,487	5.2%	411	10,898	2,619
2012	3,999	1,977	7,906	93.8%	7,415	9,917	6.2%	491	10,408	2,603
2013	3,876	2,037	7,893	92.5%	7,302	9,996	7.5%	591	10,587	2,732
2014	3,905	2,098	8,192	90.9%	7,450	10,452	9.1%	742	11,194	2,866
2015	3,524	2,161	7,613	88.8%	6,757	9,116	11.2%	855	9,971	2,830
2016	3,438	2,225	7,650	85.7%	6,556	7,464	14.3%	1,094	8,558	2,489
2017	3,341	2,292	7,658	81.8%	6,268	6,161	18.2%	1,390	7,551	2,260
2018	3,256	2,361	7,688	76.1%	5,852	5,101	23.9%	1,835	6,936	2,130
2019	2,837	2,432	6,898	67.6%	4,666	4,000	32.4%	2,232	6,232	2,197
2020	2,238	2,505	5,605	54.1%	3,032	2,644	45.9%	2,573	5,217	2,331
2021	1,857	2,580	4,790	36.0%	1,724	1,380	64.0%	3,066	4,446	2,395
2022	1,691	2,657	4,493	20.0%	900	685	80.0%	3,593	4,278	2,530
2023	1,390	2,737	3,803	9.7%	369	492	90.3%	3,434	3,925	2,825
2024	1,133	2,819	3,193	4.0%	127	194	96.0%	3,066	3,260	2,878
Totals	122,866		211,782		183,578	244,724		28,204	272,928	

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

Washington Department of Labor & Industries

Miscellaneous Benefits

Bornhuetter Ferguson Paid Loss Method

Data evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	AF On-Level EP (000)	Initial Selected Loss Ratio (3)	Initial Expected Loss (4)	Expected Paid Percentage (5)	Expected Paid Loss (6)	Unlimited Paid Loss (7)	Expected Unpaid Percentage (8)	Expected Unpaid Loss (9)	Expected Ultimate Loss (10)	Expected Ultimate Loss Ratio (11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	918,379	0.002	2,278	98.4%	2,242	5,952	1.6%	37	5,989	0.007
1994	938,645	0.003	2,398	98.4%	2,360	5,405	1.6%	39	5,444	0.006
1995	951,919	0.003	2,505	98.4%	2,465	4,743	1.6%	40	4,784	0.005
1996	962,268	0.003	2,609	98.4%	2,567	5,162	1.6%	42	5,204	0.005
1997	1,016,993	0.003	2,840	98.4%	2,794	5,936	1.6%	46	5,982	0.006
1998	1,048,992	0.003	3,017	98.3%	2,967	6,366	1.7%	50	6,416	0.006
1999	1,087,690	0.003	3,222	98.3%	3,168	7,249	1.7%	54	7,303	0.007
2000	1,136,135	0.003	3,466	98.3%	3,406	8,004	1.7%	60	8,064	0.007
2001	1,121,311	0.003	3,524	98.2%	3,460	8,055	1.8%	64	8,119	0.007
2002	1,072,400	0.003	3,471	98.1%	3,405	8,658	1.9%	67	8,725	0.008
2003	1,077,786	0.003	3,593	97.9%	3,520	8,740	2.1%	74	8,814	0.008
2004	1,099,392	0.003	3,775	97.8%	3,692	9,925	2.2%	83	10,008	0.009
2005	1,166,316	0.004	4,125	97.6%	4,028	10,700	2.4%	97	10,797	0.009
2006	1,227,549	0.004	4,472	97.4%	4,358	13,117	2.6%	114	13,231	0.011
2007	1,274,094	0.004	4,781	97.2%	4,646	14,976	2.8%	135	15,111	0.012
2008	1,308,588	0.004	5,058	96.8%	4,895	17,582	3.2%	163	17,745	0.014
2009	1,180,105	0.004	4,698	96.2%	4,521	14,518	3.8%	177	14,695	0.012
2010	1,059,843	0.004	4,346	95.6%	4,156	11,549	4.4%	190	11,739	0.011
2011	1,055,203	0.004	4,457	94.8%	4,227	10,487	5.2%	230	10,716	0.010
2012	1,076,052	0.004	4,681	93.8%	4,390	9,917	6.2%	291	10,208	0.009
2013	1,122,206	0.004	5,028	92.5%	4,652	9,996	7.5%	377	10,373	0.009
2014	1,177,990	0.005	5,437	90.9%	4,944	10,452	9.1%	492	10,944	0.009
2015	1,245,449	0.005	5,920	88.8%	5,255	9,116	11.2%	665	9,781	0.008
2016	1,304,176	0.005	6,385	85.7%	5,472	7,464	14.3%	913	8,377	0.006
2017	1,365,414	0.005	6,886	81.8%	5,636	6,161	18.2%	1,250	7,411	0.005
2018	1,413,830	0.005	7,344	76.1%	5,591	5,101	23.9%	1,753	6,854	0.005
2019	1,445,720	0.005	7,735	67.6%	5,232	4,000	32.4%	2,503	6,503	0.004
2020	1,410,860	0.006	7,775	54.1%	4,206	2,644	45.9%	3,569	6,213	0.004
2021	1,420,901	0.006	8,065	36.0%	2,902	1,380	64.0%	5,163	6,543	0.005
2022	1,473,958	0.006	8,617	20.0%	1,726	685	80.0%	6,891	7,576	0.005
2023	1,527,694	0.006	9,199	9.7%	893	492	90.3%	8,306	8,797	0.006
2024	1,534,441	0.006	9,517	4.0%	379	194	96.0%	9,138	9,332	0.006
Totals	38,222,294		161,226		118,153	244,724		43,073	287,797	

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

					Trended Loss						Trended Loss
(2) Section AF-V, Exhibit 8 Col (6)					Fitted						Fitted
(3) Section AF-V, Exhibit 7 Col (5)					R-squared						R-squared
(4) Section AF-V, Exhibit 12 Col (6)	5	Year Prior	4		Trend	Severity				Trend	Ratio
(5) Section AF-V, Exhibit 12 Col (10)	10	Year Prior	4		(17)	(18)	(19)		(22)	(23)	(24)
(6) Selected by Deloitte	15	Year Prior	4		0.997	0.004	2,819		0.881	0.992	0.006
(7) Based on L&I Analysis	27	Year Prior	5		0.979	0.411	3,321		0.890	0.951	0.010
(8) = (6) / (2) x (7) * 1,000					0.976	0.637	3,880		0.919	0.874	0.013
(9) Based on (20)					1.035	0.566	3,712		1.007	0.035	0.014
(10) = (8) x (9)											
(11) = (21) /(9) / (7)					(20)	(21)			(25)	(26)	
(12) Provided by Client				Selected	1.030	2,819		Selected	1.030	0.006	
(13) = (6) / (12) x (7)											
(14) Based on (25)					(17) Exponential Trend based on (8)				(22) Exponential Trend based on (13)		
(15) = (13) x (14)					(18) Fitted R-squared based on (8)				(23) Fitted R-squared based on (13)		
(16) = (26) /(7) / (14)					(19) Averages based on (10)				(24) Averages based on (15)		
					(20) Selected by Deloitte				(25) Selected by Deloitte		
					(21) Selected by Deloitte				(26) Selected by Deloitte		

Washington Department of Labor & Industries

Miscellaneous Benefits

Loss Development Methods

Data evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Retention	Unadjusted Paid Loss	Paid LDF	LDF Paid Ultimate Loss
(1)	(2)	(3)	(4)	(5)
1993	Unlimited	5,952	1.016	6,050
1994	Unlimited	5,405	1.016	5,494
1995	Unlimited	4,743	1.016	4,821
1996	Unlimited	5,162	1.016	5,246
1997	Unlimited	5,936	1.017	6,034
1998	Unlimited	6,366	1.017	6,473
1999	Unlimited	7,249	1.017	7,373
2000	Unlimited	8,004	1.018	8,145
2001	Unlimited	8,055	1.018	8,204
2002	Unlimited	8,658	1.020	8,827
2003	Unlimited	8,740	1.021	8,923
2004	Unlimited	9,925	1.022	10,148
2005	Unlimited	10,700	1.024	10,957
2006	Unlimited	13,117	1.026	13,461
2007	Unlimited	14,976	1.029	15,412
2008	Unlimited	17,582	1.033	18,167
2009	Unlimited	14,518	1.039	15,086
2010	Unlimited	11,549	1.046	12,077
2011	Unlimited	10,487	1.054	11,056
2012	Unlimited	9,917	1.066	10,574
2013	Unlimited	9,996	1.081	10,805
2014	Unlimited	10,452	1.100	11,493
2015	Unlimited	9,116	1.127	10,270
2016	Unlimited	7,464	1.167	8,709
2017	Unlimited	6,161	1.222	7,527
2018	Unlimited	5,101	1.314	6,700
2019	Unlimited	4,000	1.478	5,914
2020	Unlimited	2,644	1.849	4,887
2021	Unlimited	1,380	2.779	3,835
2022	Unlimited	685	4.993	3,419
2023	Unlimited	492	10.296	5,062
2024	Unlimited	194	25.120	4,870
Totals		244,724		276,021

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

Washington Department of Labor & Industries

Miscellaneous Benefits Selected Ultimate Claim Count

Data evaluated as of @06/30/24
Miscellaneous Claims

Accident Year Ending June 30	AF On-Level EP (000)	Ultimate Claim Count				Reported Claim Count	IBNR Claim Count	Actual Reported Frequency	12 Month Actual Reported Frequency	Selected Ultimate Frequency
		Reported Claim DF	Expected Claims	BF Method	Deloitte Selected Ultimate					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	918,379	4,544			4,544	4,544	0	49.48		49.48
1994	938,645	5,112			5,112	5,112	0	54.46		54.46
1995	951,919	4,906			4,906	4,906	0	51.54		51.54
1996	962,268	4,863			4,863	4,863	0	50.54		50.54
1997	1,016,993	4,956			4,956	4,956	0	48.73		48.73
1998	1,048,992	4,588			4,588	4,588	0	43.74		43.74
1999	1,087,690	4,185			4,185	4,185	0	38.48	3.07	38.48
2000	1,136,135	4,225			4,225	4,225	0	37.19	3.00	37.19
2001	1,121,311	4,281			4,281	4,281	0	38.18	2.54	38.18
2002	1,072,400	4,139			4,139	4,139	0	38.60	2.35	38.60
2003	1,077,786	4,043			4,043	4,043	0	37.51	2.13	37.51
2004	1,099,392	4,249			4,249	4,249	0	38.65	2.42	38.65
2005	1,166,316	4,439			4,439	4,430	9	37.98	2.44	38.06
2006	1,227,549	4,683			4,683	4,673	10	38.07	2.34	38.15
2007	1,274,094	4,826			4,826	4,813	13	37.78	3.38	37.87
2008	1,308,588	5,187			5,187	5,170	17	39.51	3.13	39.63
2009	1,180,105	4,668			4,668	4,651	17	39.41	3.65	39.56
2010	1,059,843	4,328			4,328	4,308	20	40.65	4.80	40.84
2011	1,055,203	4,161			4,161	4,138	23	39.22	4.82	39.43
2012	1,076,052	3,999			3,999	3,972	27	36.91	5.49	37.16
2013	1,122,206	3,876			3,876	3,846	30	34.27	3.76	34.54
2014	1,177,990	3,905			3,905	3,868	37	32.84	3.88	33.15
2015	1,245,449	3,524			3,524	3,479	45	27.93	3.49	28.29
2016	1,304,176	3,438			3,438	3,378	60	25.90	3.16	26.36
2017	1,365,414	3,341			3,341	3,258	83	23.86	2.92	24.47
2018	1,413,830	3,256			3,256	3,131	125	22.15	3.20	23.03
2019	1,445,720	2,837			2,837	2,652	185	18.34	2.47	19.62
2020	1,410,860	2,238			2,238	2,007	231	14.23	1.89	15.86
2021	1,420,901	1,857			1,857	1,527	330	10.75	1.41	13.07
2022	1,473,958	1,691			1,691	1,170	521	7.94	1.17	11.47
2023	1,527,694	1,390	2,057	1,760	1,390	618	772	4.05	0.96	9.10
2024	1,534,441	1,133	2,066	1,966	1,133	122	1,011	0.80	0.80	7.38
Totals	38,222,294	122,866			122,866	119,304	3,563		-17%	-19%
Selected:										13.47

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

Washington Department of Labor & Industries

Miscellaneous Benefits
Reported Claim Count Development Method

Data evaluated as of @06/30/24

Accident
Year
Ending
June 30

Miscellaneous Claims

Months of Development

1993							4,088	4,222	4,318	4,391	4,434													4,538	4,541	4,541	4,542	4,543	4,543	4,543	4,543	4,544	4,544
1994							4,710	4,829	4,896	4,959	4,996													5,105	5,108	5,108	5,110	5,110	5,110	5,110	5,110	5,111	5,112
1995					4,063	4,330	4,507	4,616	4,704	4,766	4,801													4,897	4,898	4,901	4,901	4,902	4,903	4,903	4,906	4,906	
1996			3,624	4,070	4,328	4,500	4,624	4,702	4,751	4,786														4,853	4,854	4,855	4,857	4,858	4,861	4,861	4,863	4,863	
1997		2,541	3,570	4,055	4,346	4,549	4,663	4,761	4,814	4,846													4,944	4,948	4,953	4,953	4,953	4,953	4,954	4,955	4,955		
1998	493	2,003	3,087	3,650	3,990	4,196	4,305	4,390	4,441	4,479													4,573	4,576	4,577	4,580	4,581	4,584	4,585	4,587	4,587	4,587	
1999	334	1,682	2,620	3,220	3,563	3,757	3,890	3,959	4,025	4,057													4,166	4,169	4,174	4,175	4,180	4,180	4,181	4,181	4,184		
2000	341	1,683	2,712	3,293	3,604	3,796	3,920	4,017	4,081	4,125							4,205	4,213	4,215	4,218	4,219	4,221	4,221	4,221	4,221	4,221	4,221	4,221	4,221	4,221	4,223		
2001	285	1,599	2,691	3,262	3,619	3,816	3,953	4,038	4,101	4,153						4,249	4,253	4,258	4,263	4,268	4,269	4,272	4,275	4,277	4,277	4,277	4,277	4,277	4,277	4,277	4,277		
2002	252	1,472	2,562	3,184	3,497	3,719	3,830	3,913	3,970	4,013					4,099	4,109	4,118	4,125	4,131	4,134	4,135	4,135	4,135	4,135	4,135	4,135	4,135	4,135	4,135	4,135	4,135		
2003	230	1,469	2,545	3,144	3,457	3,620	3,758	3,848	3,898	3,935					4,004	4,014	4,023	4,028	4,033	4,035	4,035	4,035	4,036	4,036	4,036	4,036	4,036	4,036	4,036	4,036	4,036		
2004	266	1,628	2,705	3,343	3,623	3,839	3,953	4,034	4,096	4,133			4,200			4,213	4,226	4,228	4,233	4,237	4,238	4,241	4,242	4,242	4,242	4,242	4,242	4,242	4,242	4,242	4,242		
2005	285	1,697	2,864	3,401	3,773	3,961	4,103	4,195	4,270	4,318		4,350	4,376	4,394	4,405	4,408	4,418	4,421	4,426	4,429	4,430	4,430	4,430	4,430	4,430	4,430	4,430	4,430	4,430	4,430	4,430		
2006	287	1,933	2,971	3,675	4,004	4,192	4,354	4,453	4,531	4,576		4,617	4,637	4,649	4,658	4,663	4,668	4,671	4,673	4,673	4,673	4,673	4,673	4,673	4,673	4,673	4,673	4,673	4,673	4,673	4,673		
2007	431	1,854	3,100	3,762	4,138	4,357	4,522	4,636	4,695	4,735		4,763	4,787	4,797	4,801	4,806	4,808	4,810	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813		
2008	410	2,095	3,345	4,074	4,491	4,741	4,913	5,006	5,066	5,103		5,136	5,148	5,156	5,163	5,167	5,169	5,170	5,170	5,170	5,170	5,170	5,170	5,170	5,170	5,170	5,170	5,170	5,170	5,170	5,170		
2009	431	1,984	3,058	3,715	4,070	4,287	4,424	4,516	4,564	4,598		4,617	4,637	4,644	4,649	4,649	4,651	4,651	4,651	4,651	4,651	4,651	4,651	4,651	4,651	4,651	4,651	4,651	4,651	4,651	4,651		
2010	509	1,954	2,950	3,534	3,861	4,033	4,144	4,200	4,249	4,271		4,288	4,291	4,298	4,303	4,308	4,308	4,308	4,308	4,308	4,308	4,308	4,308	4,308	4,308	4,308	4,308	4,308	4,308	4,308	4,308		
2011	509	2,097	2,960	3,446	3,735	3,896	3,990	4,044	4,084	4,112		4,124	4,128	4,132	4,138																		
2012	591	1,932	2,834	3,345	3,611	3,752	3,832	3,891	3,927	3,944		3,956	3,970	3,972																			
2013	422	1,812	2,709	3,236	3,483	3,656	3,754	3,791	3,815	3,831		3,841	3,846																				
2014	457	1,885	2,772	3,263	3,502	3,675	3,765	3,808	3,839	3,857		3,868																					
2015	435	1,719	2,485	2,939	3,191	3,336	3,403	3,438	3,467	3,479																							
2016	412	1,659	2,439	2,902	3,158	3,262	3,315	3,356	3,378																								
2017	399	1,610	2,421	2,868	3,040	3,145	3,221	3,258																									
2018	452	1,600	2,400	2,748	2,943	3,063	3,131																										
2019	357	1,369	1,926	2,283	2,516	2,652																											
2020	266	974	1,472	1,816	2,007																												
2021	200	763	1,240	1,527																													
2022	172	738	1,170																														
2023	146	618																															
2024	122																																

Age-to-Age Factors

Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1994					1.033	1.023	1.013	1.017	1.010														1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995				1.066	1.041	1.024	1.019	1.013	1.007												1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996			1.123	1.063	1.040	1.028	1.017	1.010	1.007												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997		1.405	1.136	1.072	1.047	1.025	1.021	1.011	1.007										1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	4.063	1.541	1.182	1.093	1.052	1.026	1.020	1.012	1.009									1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	5.099	1.558	1.229	1.107	1.054	1.035	1.018	1.017	1.008							1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000	4.935	1.611	1.214	1.094	1.053	1.033	1.025	1.016	1.011							1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001	5.611	1.683	1.212	1.109	1.054	1.036	1.022	1.016	1.013						1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002	5.841	1.740	1.243	1.098	1.063	1.030	1.022	1.015	1.011					1.002	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003	6.387	1.732	1.235	1.100	1.047	1.038	1.024	1.013	1.009					1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004	6.120	1.662	1.236	1.084	1.060	1.030	1.020	1.015	1.009			1.003	1.003	1.000	1.001	1.001	1.000	1.001	1.000	1.000	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	5.954	1.688	1.188	1.109	1.050	1.036	1.022	1.018	1.011	1.007	1.004	1.004	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006	6.735	1.537	1.237	1.090	1.047	1.039	1.023	1.018	1.010	1.009	1.004	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	4.302	1.672	1.214	1.100	1.053	1.038	1.025	1.013	1.009	1.006	1.005	1.002	1.001	1.001	1.000	1.000	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
2008	5.110	1.597	1.218	1.102	1.056	1.036	1.019	1.012	1.007	1.006	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009	4.603	1.541	1.215	1.096	1.053	1.032	1.021	1.011	1.007	1.004	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2010	3.939	1.510	1.198	1.093	1.045	1.028	1.014	1.012	1.005	1.004	1.001	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2011	4.120	1.412	1.164	1.084	1.043	1.024	1.014	1.010	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2012	3.269	1.467	1.180	1.080	1.039	1.021	1.015	1.009	1.004	1.003	1.004	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
2013	4.294	1.495	1.195	1.076	1.050	1.027	1.010	1.006	1.004	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2014	4.125	1.471	1.177	1.073	1.049	1.024	1.011	1.008	1.005	1.003	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2015	3.952	1.446	1.183	1.086	1.045	1.020	1.010	1.008	1.003	1.003	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2016	4.129	1.556	1.188	1.090	1.042	1.028	1.014	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2017	4.035	1.504	1.185	1.080	1.035	1.024	1.011	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2018	3.540	1.500	1.145	1.071	1.041	1.022	1.011	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2019	3.835	1.407	1.185	1.102	1.054	1.024	1.011	1.008	1.005	1.003	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2020	3.662	1.511	1.234	1.105	1.047	1.024	1.011	1.008	1.005	1.003	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2021	3.915	1.584	1.231	1.105	1.047	1.024	1.011	1.008	1.005	1.003	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2022	4.291	1.585	1.231	1.105	1.047	1.024	1.011	1.008	1.005	1.003	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2023	4.233	1.585	1.231	1.105	1.047	1.024	1.011	1.008	1.005	1.003	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2024																																
3 yr avg	4.129	1.556	1.213	1.090	1.042	1.021	1.011	1.008	1.004	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 yr avg	3.928	1.502	1.188	1.083	1.041	1.021	1.011	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10 yr avg	3.931	1.487	1.186	1.081	1.043	1.024	1.014	1.010	1.006	1.005	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15 yr avg	3.948	1.494	1.193	1.087	1.047	1.028	1.017	1.012	1.008	1.007	1.006	1.005	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
or Selected	4.020	1.479	1.181	1.076	1.041	1.026	1.016	1.011	1.007	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
umulative	9.284	2.248	1.445	1.216	1.115	1.070	1.040	1.026	1.018	1.013	1.010	1.008	1.007	1.005	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Notes																																

Washington Department of Labor & Industries

Miscellaneous Benefits

Unadjusted Paid Loss Development Method

Data evaluated as of @06/30/24

Amounts in 000s

Accident Year	June 30	Data evaluated as of @ 06/30/24																																					
		Amounts in 000s																																					
		Months of Development																																					
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384							
1993	321	1,339	2,699	3,665	4,182	4,490	4,714	4,937	5,206	5,442	5,598	5,722	5,761	5,799	5,827	5,833	5,888	5,930	5,948	5,942	5,934	5,924	5,918	5,911	5,937	5,937	5,938	5,938	5,933	5,939	5,943	5,952							
1994	243	861	2,091	2,959	3,448	3,752	3,993	4,270	4,568	4,748	4,933	4,995	5,095	5,140	5,168	5,200	5,231	5,313	5,337	5,357	5,369	5,377	5,396	5,402	5,395	5,393	5,393	5,396	5,390	5,408	5,405								
1995	229	825	1,778	2,578	3,043	3,345	3,626	3,945	4,125	4,227	4,401	4,362	4,465	4,522	4,576	4,627	4,671	4,714	4,734	4,737	4,732	4,735	4,744	4,751	4,750	4,750	4,752	4,748	4,744	4,743									
1996	311	995	1,873	2,613	3,150	3,669	4,086	4,330	4,549	4,717	4,828	4,939	4,976	5,041	5,071	5,103	5,117	5,130	5,139	5,142	5,154	5,169	5,165	5,166	5,167	5,167	5,166	5,164	5,162										
1997	250	784	1,654	2,507	3,318	3,979	4,417	4,753	5,063	5,222	5,350	5,442	5,589	5,661	5,694	5,739	5,774	5,806	5,820	5,855	5,879	5,916	5,938	5,950	5,947	5,952	5,943	5,936											
1998	614	1,631	3,021	4,354	4,543	4,920	5,200	5,403	5,641	5,563	5,581	5,768	5,897	5,992	6,010	6,096	6,179	6,309	6,339	6,347	6,351	6,350	6,353	6,361	6,361	6,371	6,361	6,361											
1999	294	748	2,123	3,603	4,513	5,202	5,707	5,973	6,219	6,404	6,617	6,858	6,949	6,984	7,047	7,097	7,129	7,150	7,173	7,229	7,247	7,245	7,243	7,237	7,230	7,249													
2000	275	810	2,395	3,845	4,888	5,654	6,139	6,504	6,777	7,020	7,161	7,318	7,513	7,575	7,692	7,778	7,889	7,911	7,932	7,979	8,012	8,028	8,023	8,008	8,004														
2001	314	786	2,277	3,939	5,084	5,847	6,423	6,736	7,039	7,289	7,471	7,581	7,711	7,811	7,861	7,907	7,931	7,970	8,003	8,049	8,045	8,039	8,047	8,055															
2002	342	900	2,612	4,354	5,355	5,932	6,353	6,744	7,141	7,394	7,594	7,887	8,039	8,216	8,399	8,473	8,526	8,591	8,614	8,616	8,624	8,640	8,658																
2003	224	843	2,519	4,201	5,275	5,840	6,464	7,082	7,492	7,720	7,966	8,148	8,313	8,371	8,504	8,617	8,692	8,719	8,733	8,749	8,748	8,733	8,740																
2004	999	2,927	4,634	5,659	6,614	7,390	7,949	8,303	8,588	8,851	9,106	9,343	9,531	9,646	9,731	9,842	9,897	9,908	9,915	9,925																			
2005	238	1,061	3,019	4,577	5,903	7,178	8,162	8,757	9,170	9,521	9,825	10,039	10,214	10,336	10,504	10,608	10,678	10,697	10,701	10,700																			
2006	300	1,171	2,819	4,991	7,345	8,801	9,703	10,553	11,258	11,787	12,246	12,482	12,673	12,879	13,010	13,059	13,085	13,110	13,117																				
2007	330	811	2,927	5,859	8,374	10,038	11,397	12,516	13,193	13,854	14,196	14,472	14,675	14,866	14,875	14,922	14,994	14,976																					
2008	300	773	2,807	6,475	9,507	11,785	13,489	14,667	15,445	16,215	16,761	17,096	17,337	17,457	17,491	17,551	17,582																						
2009	263	721	2,601	5,377	8,155	10,168	11,422	12,273	12,990	13,461	13,819	14,102	14,269	14,403	14,489	14,518																							
2010	573	1,670	3,008	4,008	4,638	5,157	5,637	6,036	6,396	6,717	7,000	7,245	7,436	7,598	7,749	7,890	8,021	8,143	8,257	8,364	8,464	8,558	8,647	8,731	8,810	8,885	8,957	9,025	9,089	9,149	9,206								
2011	331	711	1,881	4,095	6,055	7,527	8,524	9,268	9,776	10,111	10,251	10,380	10,422	10,487																									
2012	271	580	1,817	3,867	6,059	7,658	8,467	8,983	9,340	9,553	9,677	9,836	9,917																										
2013	228	532	1,587	3,916	6,113	7,660	8,723	9,364	9,653	9,793	9,950	9,996																											
2014	211	511	1,824	4,038	6,306	7,837	8,939	9,666	9,930	10,081	10,452																												
2015	621	1,849	3,821	5,849	7,479	8,239	8,591	8,892	9,116																														
2016	289	519	1,572	3,453	5,129	6,100	6,617	7,100	7,464																														
2017	225	534	1,498	3,082	4,198	4,925	5,654	6,161																															
2018	363	830	1,711	2,685	3,659	4,573	5,101																																
2019	254	621	1,131	1,899	2,900	4,000																																	
2020	289	434	706	1,677	2,644																																		
2021	414	450																																					
2022	383	410	685																																				
2023	393	492																																					
2024	194																																						

Age-to-Age Factors

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1993	4.169	2.016	1.358	1.141	1.074	1.050	1.047	1.055	1.045	1.029	1.022	1.007	1.007	1.005	1.001	1.009	1.007	1.003	0.999	0.999	0.998	0.999	0.999	1.004	1.000	1.000	1.000	0.999	1.001	1.001	1.002	
1994	3.544	2.430	1.415	1.165	1.088	1.064	1.070	1.070	1.039	1.039	1.013	1.020	1.009	1.005	1.006	1.006	1.016	1.005	1.004	1.002	1.002	1.003	1.001	0.999	1.000	1.000	1.001	0.999	1.003	1.000		
1995	3.604	2.155	1.450	1.180	1.099	1.084	1.088	1.046	1.025	1.017	1.014	1.024	1.013	1.012	1.011	1.009	1.009	1.004	1.000	0.999	1.001	1.002	1.001	1.000	1.000	1.000	0.999	0.999	1.000			
1996	3.187	1.880	1.205	1.114	1.060	1.051	1.037	1.023	1.023	1.023	1.007	1.013	1.006	1.008	1.003	1.003	1.003	1.002	1.001	1.002	1.003	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1997	3.132	2.109	1.516	1.324	1.199	1.110	1.076	1.065	1.031	1.025	1.017	1.027	1.013	1.006	1.008	1.006	1.005	1.002	1.006	1.004	1.006	1.004	1.002	0.999	1.001	0.998	0.999					
1998	2.398	2.658	1.852	1.302	1.155	1.083	1.057	1.039	1.030	1.014	1.023	1.022	1.016	1.003	1.014	1.014	1.021	1.005	1.001	1.001	1.001	0.999	1.002	1.001	1.000	0.999						
1999	2.545	2.836	1.697	1.253	1.153	1.097	1.047	1.041	1.030	1.033	1.037	1.013	1.005	1.009	1.007	1.005	1.003	1.003	1.008	1.002	1.000	1.000	0.999	0.999	0.999	1.003						
2000	2.950	2.956	1.605	1.271	1.157	1.086	1.059	1.042	1.036	1.020	1.022	1.027	1.008	1.015	1.011	1.014	1.003	1.003	1.006	1.004	1.002	0.999	0.998	0.999								
2001	2.503	2.898	1.730	1.291	1.150	1.098	1.049	1.045	1.036	1.025	1.015	1.017	1.013	1.006	1.006	1.003	1.005	1.004	1.006	0.999	0.999	1.001	1.001									
2002	2.627	2.901	1.667	1.230	1.108	1.071	1.061	1.059	1.035	1.027	1.019	1.022	1.021	1.010	1.008	1.006	1.008	1.003	1.000	1.001	1.002	1.001										
2003	3.760	2.988	1.668	1.256	1.107	1.107	1.095	1.058	1.030	1.032	1.023	1.020	1.007	1.016	1.013	1.009	1.003	1.002	1.002	0.998	1.001											
2004	3.140	2.931	1.583	1.221	1.169	1.117	1.076	1.045	1.034	1.031	1.029	1.026	1.020	1.012	1.009	1.011	1.006	1.001	1.001	1.001	1.001											
2005	4.455	2.845	1.516	1.290	1.216	1.137	1.073	1.047	1.038	1.032	1.022	1.017	1.012	1.016	1.010	1.007	1.002	1.000	1.000													
2006	3.911	2.406	1.771	1.472	1.198	1.102	1.088	1.067	1.047	1.039	1.019	1.015	1.016	1.010	1.004	1.002	1.002	1.001														
2007	2.457	3.607	2.002	1.429	1.199	1.135	1.098	1.054	1.050	1.025	1.019	1.014	1.013	1.001	1.003	1.005	0.999															
2008	3.631	4.468	2.307	1.468	1.240	1.145	1.087	1.053	1.050	1.034	1.020	1.014	1.007	1.002	1.003	1.002																
2009	2.546	3.606	2.068	1.517	1.247	1.123	1.074	1.058	1.036	1.027	1.021	1.012	1.009	1.006	1.002																	
2010	1.739	2.914	2.400	1.606	1.275	1.148	1.078	1.055	1.027	1.022	1.007	1.010	1.005	1.004																		
2011	2.145	2.647	2.177	1.478	1.243	1.132	1.087	1.055	1.034	1.014	1.013	1.004	1.006																			
2012	2.139	3.130	2.129	1.567	1.264	1.106	1.061	1.040	1.023	1.013	1.016	1.008																				
2013	2.335	2.984	2.467	1.561	1.253	1.139	1.073	1.031	1.015	1.016	1.005																					
2014	2.422	3.570	2.214	1.562	1.243	1.141	1.081	1.035	1.017																							
2015	2.798	2.976	2.067	1.531	1.268	1.111	1.043	1.036	1.024																							
2016	1.797	3.029	2.196	1.485	1.189	1.085	1.073	1.051																								
2017	2.379	2.805	2.057	1.362	1.173	1.148	1.090																									
2018	2.289	2.063	1.569	1.363	1.250	1.115																										
2019	2.444	1.822	1.679	1.527	1.379																											
2020	1.626	1.500	2.374	1.577																												
2021	1.089	1.697	1.805																													
2022	1.453	1.668																														
2023	1.252																															
2024																																

Washington Department of Labor & Industries

Miscellaneous Benefits
Average Paid Miscellaneous Claim

Data evaluated as of @06/30/24

Paid Per Miscellaneous Claim

Months of Development

Accident
Year
Ending
June 30

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1993						1,098	1,117	1,143	1,186	1,227																						
1994					761	797	827	872	921	950																						
1995				634	703	742	785	830	865	880																						
1996				517	642	728	815	884	921	958	986																					
1997		309	463	618	763	875	947	998	1,052	1,078																						
1998	519	306	528	828	986	1,083	1,143	1,185	1,217	1,242								1,380	1,385	1,387	1,387	1,388	1,386	1,388	1,388	1,390	1,389	1,388				
1999	881	445	810	1,119	1,267	1,385	1,467	1,509	1,545	1,579							1,713	1,716	1,721	1,732	1,736	1,733	1,733	1,731	1,731	1,729	1,732					
2000	883	482	883	1,167	1,356	1,489	1,566	1,619	1,661	1,702						1,850	1,872	1,877	1,881	1,891	1,898	1,902	1,901	1,897	1,895							
2001	1,102	491	846	1,207	1,405	1,532	1,625	1,668	1,716	1,755					1,850	1,859	1,863	1,869	1,875	1,885	1,883	1,880	1,881	1,883								
2002	1,359	611	1,020	1,367	1,531	1,595	1,659	1,723	1,799	1,842				2,004	2,042	2,058	2,067	2,080	2,084	2,084	2,086	2,090	2,094									
2003	975	574	990	1,336	1,526	1,613	1,720	1,840	1,922	1,962			2,076	2,086	2,114	2,139	2,155	2,161	2,164	2,168	2,164	2,164										
2004	1,196	614	1,082	1,386	1,562	1,723	1,869	1,970	2,027	2,078		2,168	2,218	2,255	2,281	2,300	2,323	2,335	2,336	2,337	2,340											
2005	836	625	1,054	1,346	1,565	1,812	1,989	2,087	2,147	2,205	2,259		2,324	2,346	2,383	2,401	2,415	2,417	2,416	2,415												
2006	1,044	606	949	1,358	1,835	2,099	2,228	2,370	2,485	2,576	2,652	2,692	2,726	2,765	2,790	2,798	2,801	2,806	2,807													
2007	766	438	944	1,558	2,024	2,304	2,520	2,700	2,810	2,926	2,980	3,023	3,059	3,096	3,095	3,104	3,117	3,112														
2008	732	369	839	1,589	2,117	2,486	2,746	2,930	3,049	3,178	3,264	3,321	3,363	3,381	3,385	3,395	3,401															
2009	657	364	850	1,447	2,004	2,372	2,582	2,718	2,846	2,928	2,993	3,041	3,073	3,098	3,117	3,121																
2010	648	293	566	1,134	1,668	2,036	2,275	2,418	2,521	2,577	2,623	2,639	2,661	2,681																		
2011	651	339	636	1,188	1,621	1,932	2,136	2,291	2,394	2,459	2,486	2,515	2,522	2,534																		
2012	459	300	641	1,156	1,678	2,041	2,210	2,309	2,379	2,422	2,446	2,478	2,497																			
2013	540	294	586	1,210	1,755	2,095	2,324	2,470	2,530	2,556	2,590	2,599																				
2014	462	271	658	1,238	1,801	2,132	2,374	2,538	2,587	2,666	2,702																					
2015	687	361	744	1,300	1,833	2,223	2,421	2,499	2,568	2,620																						
2016	701	313	645	1,190	1,624	1,870	1,996	2,116	2,209																							
2017	563	332	619	1,075	1,381	1,566	1,755	1,891																								
2018	802	519	713	977	1,243	1,493	1,629																									
2019	712	453	587	832	1,153	1,508																										
2020	1,088	446	823	480	923																											
2021	2,068	575	616	904																												
2022	1,643	556	585																													
2023	2,691	796																														
2024	1,589																															

Trend in Columns

Valuation Age

Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1993																																
1994						0.725	0.740	0.763	0.777	0.774																						
1995					0.923	0.932	0.950	0.961	0.939	0.926																						
1996					1.012	1.035	1.099	1.125	1.098	1.106	1.120																					
1997				0.896	0.963	1.049	1.073	1.072	1.084	1.098	1.093																					
1998		0.993	1.141	1.339	1.292	1.238	1.207	1.186	1.157	1.153																						
1999	1.696	1.452	1.533	1.352	1.285	1.279	1.284	1.274	1.270	1.271												1.099	1.101	1.098	1.097	1.098	1.097	1.096	1.097	1.098		
2000	0.915	1.082	1.090	1.043	1.071	1.076	1.068	1.073	1.075	1.078							1.093	1.093	1.093	1.092	1.094	1.097	1.097	1.096	1.096							
2001	1.368	1.021	0.958	1.034	1.036	1.029	1.037	1.030	1.034	1.031						1.005	0.995	0.996	0.997	0.997	0.992	0.989	0.990	0.993								
2002	1.234	1.244	1.205	1.132	1.090	1.041	1.021	1.033	1.048	1.050					1.104	1.107	1.110	1.112	1.111	1.105	1.108	1.111	1.113									
2003	0.717	0.939	0.971	0.977	0.996	1.011	1.037	1.068	1.069	1.065				1.040	1.035	1.040	1.043	1.039	1.039	1.040	1.037	1.036										
2004	1.227	1.069	1.093	1.037	1.024	1.068	1.087	1.071	1.055	1.059			1.068	1.081	1.079	1.075	1.078	1.081	1.080	1.078	1.081											
2005	0.699	1.019	0.974	0.971	1.002	1.052	1.064	1.059	1.059	1.061		1.058	1.048	1.040	1.045	1.044	1.040	1.035	1.034	1.033												
2006	1.249	0.969	0.900	1.027	1.172	1.158	1.120	1.135	1.157	1.168	1.174	1.173	1.173	1.178	1.171	1.165	1.160	1.161	1.162													
2007	0.734	0.722	0.995	1.147	1.103	1.087	1.131	1.139	1.136	1.131	1.124	1.123	1.122	1.120	1.109	1.109	1.113	1.109														
2008	0.956	0.843	0.889	1.020	1.046	1.079	1.089	1.085	1.086	1.095	1.098	1.099	1.092	1.094	1.094	1.091																
2009	0.898	0.985	1.013	0.911	0.946	0.954	0.940	0.928	0.934	0.921	0.917	0.916	0.914	0.916	0.921	0.919																
2010	0.985	0.807	0.666	0.784	0.832	0.858	0.881	0.890	0.886	0.880	0.876	0.868	0.866	0.862	0.860																	
2011	1.005	1.155	1.123	1.048	0.972	0.949	0.939	0.947	0.949	0.954	0.948	0.953	0.948	0.948																		
2012	0.706	0.886	1.009	0.973	1.035	1.056	1.034	1.008	0.994	0.985	0.984	0.985	0.990																			
2013	1.175	0.977	0.914	1.047	1.046	1.027	1.052	1.070	1.064	1.055	1.059	1.049																				
2014	0.855	0.923	1.123	1.023	1.026	1.018	1.022	1.028	1.022	1.043	1.043																					
2015	1.488	1.333	1.130	1.051	1.018	1.043	1.020	0.984	0.993	0.983																						
2016	1.030	0.866	0.866	0.915	0.841	0.824	0.847	0.877	0.861																							
2017	0.803	1.061	0.960	0.903	0.850	0.837	0.879	0.894																								
2018	1.425	1.563	1.152	0.909	0.900	0.953	0.928																									
2019	0.887	0.875	0.824	0.851	0.927	1.010																										
2020	1.529	0.983	0.817	1.110	1.143																											
2021	1.900	1.290	1.285	0.979																												
2022	0.795	0.967	0.949																													
2023	1.638	1.430																														
2024	0.591																															
Med Exp. Trend	1.017	1.002	0.990	1.007	1.023	1.032	1.038	1.045	1.050	1.054	0.997	1.008	1.023	1.041	1.061	1.074	1.078	1.080	1.087	1.095	1.107	1.104	1.084									
Average	1.023																															

Washington Department of Labor & Industries

Miscellaneous Benefits

Incremental Paid Methods

Data evaluated as of @06/30/24

Amounts in 000s

Accident Year Ending June 30	Unlimited Paid Loss	Incremental Paid on Average Future Miscellaneous Claims				Incremental Paid on Exposures			
		Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1993	5,952	0	5,952	1.016	6,050	0	5,952	1.016	6,050
1994	5,405	10	5,416	1.016	5,504	7	5,413	1.016	5,501
1995	4,743	20	4,763	1.016	4,841	15	4,758	1.016	4,836
1996	5,162	30	5,192	1.016	5,277	23	5,184	1.016	5,269
1997	5,936	42	5,978	1.016	6,076	33	5,969	1.016	6,066
1998	6,366	49	6,415	1.016	6,520	43	6,409	1.016	6,514
1999	7,249	55	7,303	1.016	7,423	54	7,303	1.016	7,422
2000	8,004	65	8,070	1.016	8,202	67	8,071	1.016	8,203
2001	8,055	77	8,132	1.016	8,265	76	8,132	1.016	8,265
2002	8,658	85	8,743	1.016	8,886	83	8,741	1.016	8,884
2003	8,740	94	8,834	1.016	8,978	94	8,834	1.016	8,979
2004	9,925	110	10,035	1.016	10,199	108	10,033	1.016	10,197
2005	10,700	127	10,827	1.016	11,004	127	10,826	1.016	11,003
2006	13,117	148	13,265	1.016	13,482	147	13,264	1.016	13,480
2007	14,976	165	15,141	1.016	15,389	165	15,141	1.016	15,389
2008	17,582	194	17,776	1.016	18,066	186	17,767	1.016	18,058
2009	14,518	224	14,741	1.016	14,982	215	14,732	1.016	14,973
2010	11,549	256	11,805	1.016	11,998	239	11,788	1.016	11,981
2011	10,487	307	10,794	1.016	10,970	299	10,786	1.016	10,962
2012	9,917	388	10,305	1.016	10,473	404	10,321	1.016	10,490
2013	9,996	464	10,460	1.016	10,631	522	10,518	1.016	10,690
2014	10,452	597	11,049	1.016	11,229	695	11,147	1.016	11,329
2015	9,116	698	9,814	1.016	9,974	933	10,049	1.016	10,213
2016	7,464	927	8,391	1.016	8,528	1,280	8,743	1.016	8,886
2017	6,161	1,236	7,397	1.016	7,518	1,743	7,904	1.016	8,033
2018	5,101	1,691	6,792	1.016	6,903	2,370	7,471	1.016	7,593
2019	4,000	2,050	6,050	1.016	6,149	3,163	7,164	1.016	7,281
2020	2,644	2,363	5,007	1.016	5,088	4,144	6,788	1.016	6,899
2021	1,380	2,728	4,108	1.016	4,175	5,337	6,717	1.016	6,827
2022	685	3,178	3,862	1.016	3,925	6,566	7,251	1.016	7,369
2023	492	2,912	3,403	1.016	3,459	7,334	7,825	1.016	7,953
2024	194	2,511	2,705	1.016	2,749	7,683	7,877	1.016	8,005
Totals	244,724	23,800	268,524		272,915	44,152	288,876		293,599

(2) Section AF-V, Exhibit 10

(3) Section AF-V, Exhibit 14

(4) = (2) + (3)

(5) Section AF-V, Exhibit 10

(6) = (4) x (5)

(7) Section AF-V, Exhibit 14

(8) = (2) + (7)

(9) Section AF-V, Exhibit 10

(10) = (8) x (9)

Washington Department of Labor & Industries

Miscellaneous Benefits
Incremental Paid Based On Ultimate Claims

Data evaluated as of @06/30/24

Accident
Year
Ending
June 30

June 30	Periods																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
1993		1,018	1,360	966	517	309	224	222	270	235	156	124	39	38	28	6	55	42	18	(7)	(8)	(9)	(7)	(7)	26	(0)	1	0	(5)	5	4	9																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
1994	321	618	1,230	868	489	304	241	278	298	180	185	62	101	45	28	32	31	82	24	20	11	9	19	6	(6)	(2)	0	4	(6)	17	(2)	7																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
1995	229	596	953	800	465	301	281	319	180	102	74	62	103	56	54	51	44	43	20	2	(5)	3	7	(1)	(0)	1	4	(3)	(1)	10	10	10	10																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
1996	311	684	878	741	536	519	417	244	219	168	110	112	36	65	30	32	14	13	9	3	12	15	(4)	1	(0)	(1)	(2)	(2)	10	10	10	10																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
1997	250	534	869	853	811	662	438	336	310	159	128	92	147	72	33	44	35	32	14	35	24	37	22	13	(3)	5	(9)	(7)	10	10	10	10	10	10																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
1998	256	358	1,018	1,390	913	609	377	280	203	160	78	127	129	95	18	86	84	129	30	9	4	9	(8)	13	8	(3)	(5)	9	10	10	10	10	10	10	10																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
1999	294	454	1,374	1,480	911	688	505	267	245	186	212	242	90	35	63	50	32	21	23	55	18	(2)	(1)	(6)	(7)	19	8	9	9	9	10	10	10	10	10	10	10																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
2000	275	536	1,585	1,449	1,043	766	485	365	273	244	141	156	196	61	117	86	111	22	21	47	33	16	(4)	(15)	(4)	9	9	9	9	10	10	10	10	10	10	10	10	10	10																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
2001	314	472	1,491	1,662	1,146	763	576	313	303	250	182	110	130	100	50	46	24	38	34	46	(4)	(6)	8	9	9	9	9	9	9	9	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10

Incremental Paid Based On Premium

	Periods																																			
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384				
1993	321	1,018	1,360	966	517	309	224	222	270	235	156	124	39	38	28	6	55	42	18	(7)	(8)	(9)	(7)	(7)	26	(0)	1	0	(5)	5	4	9				
1994	243	618	1,230	868	489	304	241	278	298	180	185	62	101	45	28	32	31	82	24	20	11	9	19	6	(6)	(2)	0	4	(6)	17	(2)	7	7			
1995	229	596	953	800	465	301	281	319	180	102	74	62	103	56	54	51	43	43	20	2	(5)	3	9	7	(1)	(0)	1	(4)	(3)	(1)	7	7	9			
1996	311	684	878	741	536	519	417	244	219	168	110	112	36	65	30	32	14	13	9	3	12	15	(4)	1	1	(0)	(1)	(2)	(2)	7	8	8	8			
1997	250	534	869	853	811	662	438	336	310	159	128	92	147	72	33	44	35	32	14	35	24	37	22	13	(3)	5	(9)	(7)	7	8	8	8	8			
1998	256	538	1,018	1,390	913	609	377	280	203	160	78	127	129	95	18	86	84	129	30	9	4	9	(8)	13	8	(3)	(5)	8	9	9	9	9	9			
1999	274	1,374	1,480	1,998	914	688	502	416	345	262	186	132	212	93	50	52	118	21	23	55	(2)	(6)	(7)	25	19	3	9	9	9	9	9	9	10			
2000	275	536	1,585	1,449	1,043	766	485	365	273	244	141	156	196	61	117	86	111	22	21	47	33	16	(4)	(15)	(4)	9	9	9	9	9	9	9	10			
2001	314	472	1,491	1,662	1,146	763	576	313	303	250	182	110	130	100	50	46	24	38	34	46	(4)	(6)	8	9	9	9	9	9	9	9	9	9	10			
2002	342	557	1,712	1,742	1,001	577	421	391	397	252	200	293	152	177	173	84	53	65	23	2	8	16	18	8	8	9	9	9	9	9	9	9	10			
2003	224	619	1,676	1,683	1,074	565	624	617	411	228	246	182	165	58	133	113	75	27	14	17	(16)	7	8	8	9	9	9	9	9	9	9	9	10			
2004	661	1,928	1,707	1,525	775	354	559	365	90	115	90	106	55	7	11	17	15	10	55	7	11	(16)	7	8	8	9	9	9	9	9	9	9	10			
2005	823	823	1,958	1,958	1,326	1,538	534	561	413	263	122	168	69	104	104	69	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104		
2006	300	872	1,647	2,172	2,354	1,455	902	850	706	529	459	236	191	206	132	49	26	(25)	7	9	9	10	10	10	10	10	10	10	10	10	10	10	10	10		
2007	330	481	2,116	2,932	2,514	1,664	1,359	1,119	677	661	342	277	203	191	9	47	72	28	18	8	10	10	10	10	10	10	10	10	10	10	10	10	10	10		
2008	300	473	2,034	3,668	3,032	2,277	1,174	1,178	778	770	546	335	241	120	33	60	31	11	9	11	10	10	10	10	10	10	10	10	10	10	10	10	10	10		
2009	283	438	1,880	2,776	2,778	2,014	1,254	850	718	471	357	283	167	134	86	29	42	10	8	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10		
2010	230	1,097	2,440	2,340	1,938	1,171	731	557	238	1,171	512	420	112	61	40	51	40	10	8	9	10	10	10	10	10	10	10	10	10	10	10	10	10	10		
2011	331	379	1,171	2,214	1,959	1,472	997	742	510	334	140	130	41	65	54	41	40	10	8	9	10	10	10	10	10	10	10	10	10	10	10	10	10	10		
2012	230	309	1,236	2,050	1,598	809	516	357	212	124	159	81	90	57	43	42	10	8	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10		
2013	228	304	1,055	2,328	2,197	1,548	1,063	641	289	140	156	46	88	96	61	47	45	11	9	11	10	10	10	10	10	10	10	10	10	10	10	10	10	10		
2014	211	300	1,313	2,214	2,268	1,530	1,103	727	264	351	171	131	95	104	66	50	49	12	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10		
2015	322	1,228	1,973	2,028	1,822	1,167	822	311	176	131	176	131	95	104	66	50	49	12	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10		
2016	289	230	1,053	1,881	1,676	971	517	483	363	274	190	154	111	122	78	59	57	14	11	13	14	14	15	15	16	16	16	16	16	16	16	16	16	16		
2017	225	310	964	1,584	1,116	727	507	363	295	204	166	120	132	84	64	62	15	12	14	15	15	16	16	16	17	17	17	17	17	17	17	17	17	17		
2018	363	467	882	974	974	914	528	511	387	315	218	177	128	141	90	68	66	16	13	15	15	16	16	16	17	17	17	17	17	17	17	17	17	17		
2019	254	367	510	768	1,001	1,101	667	538	407	332	230	186	135	148	94	72	70	17	14	16	17	17	17	17	17	17	17	17	17	17	17	17	17	17		
2020	289	145	272	970	957	965	671	541	409	333	231	187	136	149	95	72	70	17	14	16	17	17	17	17	17	17	17	17	17	17	17	17	17	17		
2021	37	314	615	1,038	1,001	1,011	686	511	425	361	246	181	136	149	95	72	70	17	14	16	17	17	17	17	17	17	17	17	17	17	17	17	17	17		
2022	283	128	274	863	1,110	1,069	743	600	454	369	256	208	150	165	105	80	78	19	15	18	19	19	19	19	19	19	19	19	19	19	19	19	19	19		
2023	393	99	324	921	1,185	1,141	794	640	484	394	273	222	160	176	112	85	83	20	16	19	20	20	20	20	20	20	20	20	20	20	20	20	20	20		
2024	194	96	335	953	1,225	1,181	821	662	501	408	282	229	166	182	116	88	86	21	17	19	20	20	20	20	20	20	20	20	20	20	20	20	20	20		

Washington Department of Labor & Industries

Miscellaneous Benefits Selected Unpaid Claim Estimates - 1992 & Prior

Data evaluated as of @06/30/24

Accident Year	Unadjusted Paid Loss @06/30/24	Paid LDF	Paid LDF Ultimate	Unadjusted Selected Ultimate Low	Unadjusted Selected Ultimate High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1940	0	1.000	0	0	0	0	0	0.993	0	0
1941	0	1.000	0	0	0	0	0	0.993	0	0
1942	0	1.000	0	0	0	0	0	0.993	0	0
1943	0	1.000	0	0	0	0	0	0.993	0	0
1944	0	1.000	0	0	0	0	0	0.993	0	0
1945	0	1.000	0	0	0	0	0	0.993	0	0
1946	0	1.000	0	0	0	0	0	0.993	0	0
1947	0	1.000	0	0	0	0	0	0.993	0	0
1948	0	1.000	0	0	0	0	0	0.993	0	0
1949	0	1.000	0	0	0	0	0	0.993	0	0
1950	60	1.000	60	60	60	0	0	0.993	0	0
1951	120	1.000	120	120	120	0	0	0.993	0	0
1952	120	1.000	120	120	120	0	0	0.993	0	0
1953	127	1.000	127	127	127	0	0	0.993	0	0
1954	119	1.000	119	119	119	0	0	0.993	0	0
1955	120	1.000	120	120	120	0	0	0.993	0	0
1956	121	1.000	121	121	121	0	0	0.993	0	0
1957	139	1.000	139	139	139	0	0	0.993	0	0
1958	171	1.000	171	171	171	0	0	0.993	0	0
1959	191	1.000	191	191	191	0	0	0.993	0	0
1960	199	1.000	199	199	199	0	0	0.993	0	0
1961	213	1.000	213	213	213	0	0	0.993	0	0
1962	265	1.000	265	265	265	0	0	0.993	0	0
1963	301	1.000	301	301	301	0	0	0.993	0	0
1964	293	1.000	293	293	293	0	0	0.993	0	0
1965	322	1.000	322	322	322	0	0	0.993	0	0
1966	389	1.000	389	389	389	0	0	0.993	0	0
1967	457	1.000	457	457	457	0	0	0.993	0	0
1968	490	1.000	490	490	490	0	0	0.993	0	0
1969	500	1.000	500	500	500	0	0	0.993	0	0
1970	475	1.000	475	475	475	0	0	0.993	0	0
1971	590	1.000	590	590	590	0	0	0.993	0	0
1972	988	1.000	988	988	988	0	0	0.990	0	0
1973	1,242	1.000	1,242	1,242	1,242	0	0	0.986	0	0
1974	1,349	1.000	1,349	1,349	1,349	0	0	0.979	0	0
1975	1,412	1.000	1,413	1,413	1,413	0	0	0.974	0	0
1976	1,365	1.000	1,366	1,366	1,366	1	1	0.971	1	1
1977	1,707	1.001	1,708	1,708	1,708	1	1	0.967	1	1
1978	1,465	1.001	1,467	1,467	1,467	2	2	0.968	1	2
1979	1,937	1.002	1,941	1,940	1,941	3	3	0.967	3	3
1980	2,728	1.002	2,734	2,734	2,735	6	7	0.964	6	6
1981	2,909	1.003	2,918	2,917	2,918	8	9	0.959	8	9
1982	3,313	1.004	3,325	3,325	3,326	12	13	0.954	11	12
1983	4,012	1.004	4,030	4,029	4,031	17	19	0.949	16	18
1984	4,395	1.005	4,419	4,417	4,420	22	24	0.944	21	23
1985	4,250	1.006	4,276	4,274	4,277	25	27	0.939	23	26
1986	4,878	1.007	4,913	4,911	4,915	33	37	0.935	31	34
1987	4,899	1.008	4,939	4,937	4,941	38	42	0.930	35	39
1988	5,244	1.009	5,294	5,291	5,296	47	52	0.926	43	48
1989	6,290	1.011	6,357	6,354	6,360	64	70	0.921	59	65
1990	7,194	1.012	7,280	7,276	7,284	81	90	0.917	75	82
1991	7,080	1.013	7,174	7,169	7,179	89	99	0.912	82	90
1992	6,749	1.015	6,849	6,844	6,854	95	105	0.908	86	95
Totals	81,187		81,760	81,732	81,789	544	601		503	555

(2) Section AF-V, Exhibit 16

(3) Section AF-V, Exhibit 16

(4) = (2) x (3)

(5) Selected by Deloitte

(6) Selected by Deloitte

(7) = (5) - (2)

(8) = (6) - (2)

(9) Section AF-V, Exhibit 17 Col (17)

(10) = (7) x (9)

(11) = (8) x (9)

[illegible]

Washington Department of Labor & Industries

Miscellaneous Benefits
Development of Discounted Unpaid Claim EstimatesData evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Mid-Point Undiscounted Liability	Adjusted Paid LDF	Expected Unpaid Percentage @06/30/24	Expected Incremental Paid	Expected Paid in CY 2025	Expected Paid in CY 2026	Expected Paid in CY 2027	Expected Paid in CY 2028	Expected Paid in CY 2029	Expected Paid in CY 2030	Expected Paid in CY 2031	Expected Paid in CY 2032	Expected Paid in CY 2033	Expected Paid in CY 2034+	Mid-Point Undiscounted Liability	Discount Factor @ 1.5%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1940	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1941	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1942	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1943	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1944	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1945	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1946	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1947	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1948	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1949	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1950	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1951	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1952	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1953	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1954	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1955	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1956	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1957	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1958	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1959	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1960	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1961	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1962	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1963	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1964	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1965	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1966	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1967	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1968	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1969	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1970	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1971	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1972	0	1.000	0.01%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.990
1973	0	1.000	0.01%	0.01%	0	0	0	0	0	0	0	0	0	0	0	0.986
1974	0	1.000	0.02%	0.01%	0	0	0	0	0	0	0	0	0	0	0	0.979
1975	0	1.000	0.03%	0.01%	0	0	0	0	0	0	0	0	0	0	0	0.974
1976	1	1.000	0.05%	0.02%	0	0	0	0	0	0	0	0	0	0	1	0.971
1977	1	1.001	0.07%	0.02%	0	0	0	0	0	0	0	0	0	0	1	0.967
1978	2	1.001	0.11%	0.04%	1	0	0	0	0	0	0	0	0	0	2	0.968
1979	3	1.002	0.16%	0.05%	1	1	0	0	0	0	0	0	0	0	3	0.967
1980	6	1.002	0.23%	0.06%	2	1	1	1	0	0	0	0	0	0	6	0.964
1981	9	1.003	0.30%	0.07%	2	2	2	2	1	0	0	0	0	0	9	0.960
1982	12	1.004	0.37%	0.07%	2	2	2	2	1	1	1	0	0	0	12	0.954
1983	18	1.004	0.44%	0.08%	3	3	3	3	2	2	1	1	0	1	18	0.949
1984	23	1.005	0.52%	0.08%	4	3	3	3	3	2	2	1	1	1	23	0.944
1985	26	1.006	0.61%	0.09%	4	3	3	3	3	3	2	2	1	2	26	0.939
1986	35	1.007	0.71%	0.10%	5	4	4	4	3	3	3	3	2	3	35	0.935
1987	40	1.008	0.81%	0.10%	5	5	4	4	4	3	3	3	3	5	40	0.930
1988	49	1.009	0.93%	0.12%	6	5	5	5	4	4	4	4	3	9	49	0.926
1989	67	1.011	1.05%	0.12%	8	8	6	6	5	5	4	4	4	14	67	0.921
1990	86	1.012	1.18%	0.12%	9	9	9	7	7	6	6	6	5	22	86	0.917
1991	94	1.013	1.31%	0.14%	10	9	9	9	7	7	6	6	6	26	94	0.912
1992	100	1.015	1.46%	0.15%	10	9	9	8	8	7	7	6	5	30	100	0.908
1993	93	1.016	1.61%	0.15%	9	8	8	7	7	7	6	6	5	30	93	0.904
1994	90	1.016	1.61%	0.00%	0	8	8	8	7	7	7	6	6	34	90	0.891
1995	92	1.016	1.61%	0.00%	0	0	8	8	8	7	7	7	6	41	92	0.878
1996	103	1.016	1.61%	0.00%	0	0	0	10	9	9	8	8	8	52	103	0.865
1997	119	1.017	1.62%	0.01%	1	0	0	0	11	11	10	9	9	68	119	0.853
1998	129	1.017	1.65%	0.03%	2	1	0	0	0	12	11	11	10	82	129	0.843
1999	151	1.017	1.69%	0.03%	3	3	1	0	0	0	13	13	12	106	151	0.834
2000	171	1.018	1.73%	0.04%	4	3	3	1	0	0	0	15	15	130	171	0.826
2001	180	1.018	1.81%	0.08%	8	4	3	3	1	0	0	0	15	145	180	0.821
2002	202	1.020	1.92%	0.11%	12	8	5	4	3	2	0	0	0	169	202	0.820
2003	210	1.021	2.05%	0.13%	13	11	8	5	4	3	2	0	0	210	0	0.820
2004	250	1.022	2.20%	0.15%	17	15	13	9	5	4	3	2	0	183	250	0.820
2005	280	1.024	2.35%	0.15%	18	18	16	13	9	5	4	3	2	192	280	0.820
2006	353	1.026	2.56%	0.20%	28	21	20	18	15	11	6	5	4	224	353	0.823
2007	424	1.029	2.83%	0.27%	41	31	23	22	20	17	11	7	5	247	424	0.828
2008	533	1.033	3.22%	0.39%	65	45	34	26	25	22	19	13	7	279	533	0.837
2009	517	1.039	3.77%	0.55%	75	54	38	28	21	20	18	15	11	238	517	0.849
2010	486	1.046	4.37%	0.60%	67	61	44	30	23	17	16	15	12	201	486	0.858
2011	528	1.054	5.78%	0.78%	80	62	56	40	28	21	16	15	13	197	528	0.869
2012	603	1.066	6.22%	1.06%	103	76	58	53	38	27	20	15	14	199	603	0.878
2013	719	1.081	7.49%	1.27%	122	102	75	58	52	38	26	20	15	211	719	0.887
2014	913	1.100	9.06%	1.57%	158	128	107	79	61	55	39	28	21	237	913	0.895
2015	1,004	1.127	11.24%	2.18%	195	140	114	95	70	54	49	35	24	229	1,004	0.903
2016	1,151	1.167	14.30%	3.06%	247	175	126	103	86	63	48	44	32	228	1,151	0.912
2017	1,364	1.222	18.15%	3.85%	289	230	164	118	96	80	59	45	41	242	1,364	0.918
2018	1,699	1.314	23.87%	5.72%	407	274	218	155	112	97	76	65	56	268	1,699	0.926
2019	2,030	1.478	32.36%	8.48%	532	359	241	192	137	98	80	67	49	274	2,030	0.933
2020	2,447	1.849	45.90%	13.55%	722	452	305	205	163	116	84	68	57	275	2,447	0.941
2021	2,843	2.779	64.02%	18.11%	804	602	377	254	171	136	97	70	57	276	2,843	0.946
2022	3,993	4.993	79.97%	15.96%	797	904	676	424	286	192	153	109	78	374	3,993	0.944
2023	3,654	10.296	90.29%	10.32%	417	646	733	548	343	232	156	124	88	367	3,654	0.937
2024	3,130	25.120	96.02%	5.73%	187	336	520	591	442	277	187	125	100	366	3,130	0.927
Total		31,035			5,497	4,846	4,064	3,162	2,302	1,676	1,271	988	788	6,443	31,035	
Discount Rate					0.993	0.978	0.963	0.949	0.935	0.921	0.908	0.894	0.881	0.756	0.915	
Discounted Unpaid Claim Estimates					5,456	4,739	3,915	3,001	2,153	1,544	1,153	884	695	4,870	28,409	

Washington Department of Labor & Industries

Miscellaneous Benefits

Deloitte Emergence - Actual Versus Expected Analysis

Data evaluated as of @06/30/24

Amounts in 000s

Accident Year Ending June 30	Unadjusted Deloitte Ultimate Loss Low @06/30/23	Unadjusted Deloitte Ultimate Loss High @06/30/23	Unadjusted Paid Loss @06/30/23	Deloitte Unpaid Claims Low @06/30/23	Deloitte Unpaid Claims High @06/30/23	Paid Loss LDFs @06/30/23	Interpolated Paid Loss LDFs @06/30/24	Deloitte Expected Paid Low (9)	Deloitte Expected Paid High (10)	Unadjusted Actual Paid (11)	Actual Less Expected Low (12)	Actual Less Expected High (13)	Unadjusted Current Selected Ultimate Low (14)	Unadjusted Current Selected Ultimate High (15)	Change in Ultimate Low (16)	Change in Ultimate High (17)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1993	6,050	6,070	5,943	107	127	1,019	1,019	0	0	9	9	9	6,040	6,050	(10)	(20)
1994	5,520	5,530	5,408	112	122	1,019	1,019	(0)	(0)	(2)	(2)	(2)	5,490	5,500	(30)	(30)
1995	4,850	4,860	4,744	106	116	1,019	1,019	(0)	(0)	(1)	(1)	(1)	4,830	4,840	(20)	(20)
1996	5,280	5,290	5,164	116	126	1,019	1,019	1	1	(2)	(3)	(3)	5,260	5,270	(20)	(20)
1997	6,080	6,090	5,943	137	147	1,019	1,019	1	1	(7)	(8)	(8)	6,050	6,060	(30)	(30)
1998	6,520	6,540	6,371	149	169	1,020	1,019	3	3	(5)	(8)	(8)	6,490	6,500	(30)	(40)
1999	7,400	7,420	7,230	170	190	1,020	1,020	5	5	19	14	14	7,390	7,410	(10)	(10)
2000	8,200	8,220	8,008	192	212	1,021	1,020	8	9	(4)	(13)	(13)	8,170	8,180	(30)	(40)
2001	8,250	8,270	8,047	203	223	1,022	1,021	9	10	9	(0)	(1)	8,230	8,240	(20)	(30)
2002	8,870	8,890	8,640	230	250	1,023	1,022	12	13	18	6	4	8,850	8,870	(20)	(20)
2003	8,970	8,990	8,733	237	257	1,025	1,023	12	13	7	(5)	(6)	8,940	8,960	(30)	(30)
2004	10,190	10,220	9,915	275	305	1,026	1,025	14	16	10	(4)	(6)	10,160	10,190	(30)	(30)
2005	11,020	11,050	10,701	319	349	1,028	1,026	26	29	(1)	(28)	(30)	10,970	10,990	(50)	(60)
2006	13,510	13,550	13,110	400	440	1,032	1,028	39	43	7	(32)	(36)	13,450	13,490	(60)	(60)
2007	15,500	15,560	14,994	506	566	1,037	1,032	70	78	(18)	(88)	(96)	15,380	15,420	(120)	(140)
2008	18,230	18,300	17,551	679	749	1,044	1,037	107	118	31	(76)	(87)	18,090	18,140	(140)	(160)
2009	15,140	15,210	14,489	651	721	1,051	1,044	88	98	29	(60)	(69)	15,010	15,060	(130)	(150)
2010	12,110	12,180	11,498	612	682	1,061	1,051	92	102	51	(41)	(51)	12,010	12,060	(100)	(120)
2011	11,110	11,180	10,422	688	758	1,073	1,061	112	123	65	(47)	(58)	10,990	11,040	(120)	(140)
2012	10,620	10,700	9,836	784	864	1,089	1,073	129	142	81	(48)	(61)	10,490	10,550	(130)	(150)
2013	10,890	10,990	9,950	940	1,040	1,109	1,089	161	178	46	(115)	(132)	10,680	10,750	(210)	(240)
2014	11,400	11,650	10,281	1,119	1,369	1,138	1,109	209	255	171	(38)	(84)	11,320	11,410	(80)	(240)
2015	10,170	10,450	8,902	1,268	1,548	1,180	1,138	260	317	214	(46)	(103)	10,020	10,220	(150)	(230)
2016	8,520	8,840	7,100	1,420	1,740	1,238	1,180	291	357	363	72	6	8,500	8,730	(20)	(110)
2017	7,390	7,770	5,654	1,736	2,116	1,333	1,238	402	490	507	105	17	7,390	7,660	0	(110)
2018	7,280	7,880	4,573	2,707	3,307	1,505	1,333	691	844	528	(163)	(316)	6,630	6,970	(650)	(910)
2019	6,860	7,740	2,900	3,960	4,840	1,871	1,505	1,107	1,353	1,101	(7)	(253)	5,830	6,230	(1,030)	(1,510)
2020	5,764	6,673	1,739	4,025	4,934	2,828	1,871	1,126	1,381	967	(160)	(414)	4,950	5,356	(814)	(1,317)
2021	5,737	6,757	889	4,849	5,868	5,415	2,828	1,004	1,216	617	(387)	(599)	4,039	4,658	(1,698)	(2,099)
2022	4,652	5,513	550	4,102	4,963	11,310	5,415	433	524	284	(149)	(240)	4,450	5,205	(203)	(308)
2023	3,805	4,551	393	3,412	4,158	29,035	11,310	191	232	99	(92)	(134)	3,776	4,515	(29)	(36)
2024																
'93 to '24	275,889	282,934	239,678	36,211	43,256			6,604	7,953	5,190	(1,414)	(2,762)	269,875	274,524	(6,014)	(8,409)
'92 and Prior	81,911	81,985	81,184	727	801			83	91	3	(80)	(88)	81,732	81,789	(180)	(197)
Total	357,800	364,919	320,862	36,939	44,057			6,687	8,044	5,194	(1,493)	(2,850)	351,606	356,313	(6,194)	(8,606)

(2) From analysis @06/30/23

(3) From analysis @06/30/23

(4) From analysis @06/30/23

(5) = (2) - (4)

(6) = (3) - (4)

(7) From analysis @06/30/23

(8) Based on (7)

(9) = (5) x [1 / (8) - 1 / (7)] / [1 - 1 / (7)]

(10) = (6) x [1 / (8) - 1 / (7)] / [1 - 1 / (7)]

(11) = (Section AF-V, Exhibit 1 Col (6)) - (4)

(12) = (11) - (9)

(13) = (11) - (10)

(14) Section AF-V, Exhibit 1 Col (2)

(15) Section AF-V, Exhibit 1 Col (3)

(16) = (14) - (2)

(17) = (15) - (3)

% Change in Unpaid Claim Estimate: -16.8% -19.5%

Washington Department of Labor & Industries

Vocational Rehabilitation - Option 2

Summary of Unpaid Claim Estimates

Data evaluated as of @06/30/24

Amounts in 000s

Accident Year Ending June 30	Selected Ultimate Loss Low	Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1993	206	206	0	0	206	0.993	0	0
1994	121	121	0	0	121	0.993	0	0
1995	37	37	0	0	37	0.993	0	0
1996	158	158	0	0	158	0.993	0	0
1997	176	176	0	0	176	0.993	0	0
1998	212	212	0	0	212	0.993	0	0
1999	276	276	0	0	276	0.993	0	0
2000	793	793	0	0	793	0.993	0	0
2001	756	756	0	0	756	0.993	0	0
2002	1,031	1,031	0	0	1,031	0.993	0	0
2003	1,350	1,350	0	0	1,350	0.993	0	0
2004	1,699	1,699	0	0	1,699	0.993	0	0
2005	3,341	3,341	77	77	3,264	0.963	74	74
2006	5,028	5,028	68	68	4,960	0.946	64	64
2007	6,853	6,853	102	102	6,751	0.945	96	96
2008	8,177	8,177	190	190	7,987	0.947	180	180
2009	8,619	8,619	188	188	8,430	0.944	178	178
2010	8,205	8,205	196	196	8,009	0.948	186	186
2011	8,030	8,030	238	238	7,792	0.944	225	225
2012	7,863	7,863	244	244	7,619	0.943	230	230
2013	10,285	10,285	396	396	9,889	0.946	374	374
2014	11,171	11,171	526	526	10,645	0.948	499	499
2015	10,207	10,207	805	805	9,402	0.945	761	761
2016	9,511	9,511	1,059	1,059	8,452	0.946	1,001	1,001
2017	9,574	9,574	1,713	1,713	7,861	0.946	1,621	1,621
2018	9,681	9,681	2,589	2,589	7,093	0.949	2,457	2,457
2019	9,473	9,473	4,090	4,090	5,383	0.950	3,887	3,887
2020	9,116	9,116	4,851	4,851	4,266	0.949	4,605	4,605
2021	8,533	8,533	6,144	6,144	2,389	0.950	5,834	5,834
2022	9,057	9,057	8,059	8,059	998	0.949	7,646	7,646
2023	9,620	9,620	9,558	9,558	62	0.941	8,998	8,998
2024	10,402	10,402	10,402	10,402	0	0.929	9,659	9,659
'93 to Current	179,562	179,562	51,495	51,495	128,067		48,576	48,576
'92 and Prior	338	338	0	0	338		0	0
Total	179,899	179,899	51,495	51,495	128,405		48,576	48,576

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

Washington Department of Labor & Industries

Vocational Rehabilitation - Option 2

Comparison of Ultimate Loss

Data evaluated as of @06/30/24

Amounts in 000s

Accident Year Ending June 30	Deloitte						L&I			L&I Less Deloitte	
	Deloitte Ultimate Loss @06/30/24		Deloitte Ultimate Loss @06/30/23		Change in Ultimate Loss		Ultimate Loss @06/30/24	Ultimate Loss @06/30/23	Change In Ultimate Loss	@06/30/24	
	Low	High	Low	High	Low	High				Low	High
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	206	206	206	206	0	0	206	206	0	0	0
1994	121	121	121	121	0	0	121	121	0	0	0
1995	37	37	37	37	0	0	37	37	0	0	0
1996	158	158	158	158	0	0	158	158	0	0	0
1997	176	176	176	176	0	0	176	176	0	0	0
1998	212	212	212	212	0	0	212	212	0	0	0
1999	276	276	264	264	11	11	276	264	11	0	0
2000	793	793	793	793	0	0	793	793	0	0	0
2001	756	756	756	756	0	0	756	756	0	0	0
2002	1,031	1,031	1,021	1,021	10	10	1,031	1,021	10	0	0
2003	1,350	1,350	1,350	1,350	0	0	1,350	1,350	0	0	0
2004	1,699	1,699	1,759	1,759	(61)	(61)	1,699	1,759	(61)	0	0
2005	3,341	3,341	3,326	3,326	15	15	3,341	3,326	15	0	0
2006	5,028	5,028	5,050	5,050	(22)	(22)	5,028	5,050	(22)	0	0
2007	6,853	6,853	6,898	6,898	(45)	(45)	6,853	6,898	(45)	0	0
2008	8,177	8,177	8,179	8,179	(2)	(2)	8,177	8,179	(2)	0	0
2009	8,619	8,619	8,609	8,609	10	10	8,619	8,609	10	0	0
2010	8,205	8,205	8,232	8,232	(27)	(27)	8,205	8,232	(27)	0	0
2011	8,030	8,030	8,091	8,091	(61)	(61)	8,030	8,091	(61)	0	0
2012	7,863	7,863	7,957	7,957	(93)	(93)	7,863	7,957	(93)	0	0
2013	10,285	10,285	10,374	10,374	(89)	(89)	10,285	10,374	(89)	0	0
2014	11,171	11,171	11,310	11,310	(140)	(140)	11,171	11,310	(140)	0	0
2015	10,207	10,207	10,407	10,407	(200)	(200)	10,207	10,407	(200)	0	0
2016	9,511	9,511	9,701	9,701	(190)	(190)	9,511	9,701	(190)	0	0
2017	9,574	9,574	9,917	9,917	(343)	(343)	9,574	9,917	(343)	0	0
2018	9,681	9,681	9,993	9,993	(311)	(311)	9,681	9,993	(311)	0	0
2019	9,473	9,473	9,890	9,890	(417)	(417)	9,473	9,890	(417)	0	0
2020	9,116	9,116	10,030	10,030	(914)	(914)	9,116	10,030	(914)	0	0
2021	8,533	8,533	10,480	10,480	(1,947)	(1,947)	8,533	10,480	(1,947)	0	0
2022	9,057	9,057	11,443	11,443	(2,386)	(2,386)	9,057	11,443	(2,386)	0	0
2023	9,620	9,620	11,411	11,411	(1,791)	(1,791)	9,620	11,411	(1,791)	0	0
2024	10,402	10,402					10,402			0	0
'93 to Current	179,562	179,562	178,152	178,152	(8,993)	(8,993)	179,562	178,152	(8,993)	0	0
'92 and Prior	338	338	338	338	0	0	338	338	0	0	0
Total	179,899	179,899	178,490	178,490	(8,993)	(8,993)	179,899	178,490	(8,993)	0	0

Washington Department of Labor & Industries

Vocational Rehabilitation - Option 2
Incremental Payments Through FY2024

Data evaluated as of @06/30/24

Amounts in 000s

Accident
Year
Ending
June 30

Months of Development

June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384		
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21	0	6	45	19	10	0	84	21	0	0	0	0	0	0	0	0	
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	28	17	26	20	1	2	4	0	0	0	0	18	0	0	0	0	0	0	
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	14	0	2	9	0	4	7	0	0	0	0	0	0	0	0	0	0	0	
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	3	30	18	0	9	0	0	0	41	0	0	0	25	30	0	0	0	0	0	0	
1997	0	0	0	0	0	0	0	0	0	0	0	2	14	33	25	9	21	9	0	17	20	13	12	0	0	0	0	0	0	0	0	0	0	
1998	0	0	0	0	0	0	0	0	0	11	11	13	1	34	0	7	64	2	6	13	50	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	18	66	42	13	42	9	31	0	0	0	20	0	0	0	0	24	11	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	25	121	44	8	18	88	97	81	69	68	0	53	65	27	0	28	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	29	86	35	68	62	38	24	101	76	23	97	11	28	0	3	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	21	145	109	113	71	118	61	19	86	124	55	52	0	6	38	5	10	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	54	218	182	59	52	142	58	56	111	176	103	62	52	8	3	14	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	108	327	167	151	175	107	75	63	153	132	91	30	94	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	120	732	279	293	309	243	202	135	239	320	94	134	41	39	79	2	0	34	10	8	6	5	4	3	2	2	2	1	0	0	0
2006	0	0	353	1,374	539	450	402	387	231	192	219	271	225	91	113	63	0	51	0	10	13	10	8	6	5	4	3	3	2	2	1	0	0	0
2007	0	243	1,113	1,367	891	657	404	229	311	384	344	237	293	145	10	59	65	0	15	20	15	12	9	7	6	4	4	3	2	2	1	0	0	0
2008	0	225	1,420	1,315	1,165	918	851	475	371	454	444	211	61	126	70	54	27	36	35	27	21	16	13	10	8	6	5	4	3	2	1	0	0	0
2009	0	154	1,248	1,660	1,248	734	681	756	647	409	253	179	204	62	121	72	29	37	28	22	17	13	10	8	6	5	4	3	3	2	1	0	0	0
2010	0	194	1,226	1,613	1,086	886	857	716	542	315	244	113	27	138	52	45	35	27	21	16	12	10	7	6	4	3	3	2	2	1	1	0	0	0
2011	0	199	1,254	1,286	888	1,071	985	752	449	333	135	274	78	86	39	46	35	27	21	16	13	10	7	6	4	3	3	2	2	1	1	0	0	0
2012	0	233	1,050	1,180	1,538	1,211	795	570	329	308	149	191	64	37	48	37	29	22	17	13	10	8	6	5	4	3	2	2	1	1	1	0	0	0
2013	0	256	1,089	1,857	2,065	1,882	1,273	439	300	509	193	26	78	75	57	44	34	26	20	15	12	9	7	5	4	3	3	2	2	1	1	0	0	0
2014	0	148	1,940	3,092	2,170	1,305	798	454	271	353	114	122	96	72	56	42	32	25	19	15	11	9	7	5	4	3	2	2	2	1	0	0	0	0
2015	0	369	2,195	2,877	1,582	1,037	431	285	476	151	152	156	118	90	69	52	40	30	23	18	14	10	8	6	5	4	3	2	2	2	1	0	0	0
2016	2	373	2,123	2,162	1,366	889	637	625	274	200	207	156	119	90	69	52	40	30	23	18	13	10	8	6	5	4	3	2	2	2	1	0	0	0
2017	24	217	1,793	2,134	1,262	1,112	891	427	337	333	251	191	145	110	83	63	48	37	28	21	16	12	9	7	6	4	3	3	2	2	1	0	0	0
2018	0	290	1,371	1,421	1,726	1,381	904	632	478	358	272	206	156	118	89	68	51	39	30	23	17	13	10	8	6	5	4	3	3	2	2	1	0	0
2019	0	119	967	1,220	1,822	1,255	1,050	751	559	423	319	241	182	137	104	79	60	45	34	26	20	15	11	9	7	5	4	3	3	2	2	1	0	0
2020	0	84	1,028	1,994	1,159	1,145	924	686	517	388	292	220	166	125	94	71	54	41	31	23	18	14	10	8	6	5	4	3	3	2	2	1	0	0
2021	0	16	737	1,636	1,416	1,204	879	659	492	369	277	207	157	118	89	67	51	38	29	22	17	13	10	7	6	4	4	3	2	2	1	0	0	0
2022	0	70	928	1,688	1,641	1,204	888	661	493	369	277	207	156	117	88	66	50	38	28	22	16	12	10	7	6	4	3	3	2	2	1	0	0	0
2023	0	62	997	1,893	1,715	1,272	932	692	515	385	288	216	162	121	91	68	51	39	29	22	17	13	10	7	6	4	4	3	2	2	1	0	0	0
2024	0	101	1,109	2,041	1,858	1,366	999	741	550	410	307	229	172	128	96	72	54	41	31	23	18	14	10	8	6	5	4	3	2	2	1	0	0	0

Washington Department of Labor & Industries

Vocational Rehabilitation - Option 2
Development of Discounted Unpaid Claim Liabilities

Data evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Mid-Point Undiscounted Liability	Adjusted Paid LDF	Expected Unpaid Percentage @06/30/24	Expected Incremental Paid	Expected Paid in CY 2025	Expected Paid in CY 2026	Expected Paid in CY 2027	Expected Paid in CY 2028	Expected Paid in CY 2029	Expected Paid in CY 2030	Expected Paid in CY 2031	Expected Paid in CY 2032	Expected Paid in CY 2033	Expected Paid in CY 2034+	Mid-Point Undiscounted Liability	Discount Factor @ 1.5%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1940	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1941	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1942	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1943	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1944	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1945	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1946	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1947	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1948	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1949	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1950	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1951	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1952	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1953	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1954	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1955	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1956	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1957	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1958	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1959	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1960	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1961	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1962	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1963	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1964	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1965	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1966	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1967	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1968	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1969	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1970	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1971	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1972	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1973	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1974	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1975	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1976	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1977	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1978	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1979	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1980	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1981	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1982	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1983	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1984	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1985	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1986	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1987	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1988	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1989	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1990	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1991	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1992	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1993	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1994	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1995	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1996	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1997	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1998	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1999	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
2000	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
2001	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
2002	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
2003	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
2004	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
2005	77	1,000	0.00%	0.00%	34	10	8	6	5	4	3	2	2	3	77	0.963
2006	68	1,000	0.00%	0.00%	10	13	10	8	6	5	4	3	3	5	68	0.946
2007	102	1,000	0.00%	0.00%	15	20	15	12	9	7	6	4	4	9	102	0.945
2008	190	1,000	0.00%	0.00%	38	35	27	21	16	13	10	8	6	17	190	0.947
2009	188	1,000	0.00%	0.00%	29	37	28	22	17	13	10	8	6	18	188	0.944
2010	196	1,000	0.00%	0.00%	45	35	27	21	16	12	10	7	6	17	196	0.946
2011	238	1,000	0.00%	0.00%	39	46	35	27	21	16	13	10	7	23	238	0.944
2012	244	1,000	0.00%	0.00%	37	48	37	29	22	17	13	10	8	24	244	0.943
2013	396	1,000	0.00%	0.00%	78	75	57	44	34	26	20	15	12	37	396	0.946
2014	526	1,000	0.00%	0.00%	122	96	72	56	42	32	25	19	15	46	526	0.948
2015	805	1,000	0.00%	0.00%	152	156	118	90	69	52	40	30	23	74	805	0.945
2016	1,059	1,000	0.00%	0.00%	200	207	156	119	90	69	52	40	30	97	1,059	0.946
2017	1,713	1,000	0.00%	0.00%	337	333	251	191	145	110	83	63	48	152	1,713	0.946
2018	2,589	1,000	0.00%	0.00%	632	478	358	272	206	156	113	80	60	213	2,589	0.949
2019	4,090	1,000	0.00%	0.00%	1,050	751	559	423	319	241	182	137	104	325	4,090	0.950
2020	4,851	1,000	0.00%	0.00%	1,145	924	686	517	388	292	220	166	125	388	4,851	0.949
2021	6,144	1,000	0.00%	0.00%	1,416	1,204	879	659	492	369	277	208	157	482	6,144	0.950
2022	8,059	1,000	0.00%	0.00%	1,688	1,641	1,204	888	661	493	369	277	207	632	8,059	0.949
2023	9,558	1,000	0.00%	0.00%	997	1,893	1,715	1,272	932	692	515	385	288	869	9,558	0.941
2024	10,402	1,000	0.00%	0.00%	101	1,109	2,041	1,858	1,366	999	741	550	410	1,227	10,402	0.929
Total		51,495				8,165	9,110	8,283	6,534	4,856	3,617	2,709	2,033	1,528	4,659	
Discount Rate						0.994	0.978	0.963	0.949	0.935	0.921	0.908	0.894	0.881		0.943
Discounted Liability						8,114	8,909	7,980	6,203	4,541	3,333	2,459	1,818	1,347	3,872	48,576

Washington Department of Labor & Industries
Vocational Rehabilitation - Option 2
Deloitte Emergence - Actual Versus Expected Analysis

Data evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Deloitte Ultimate Loss Low @06/30/23	Deloitte Ultimate Loss High @06/30/23	Paid Loss @06/30/23	Deloitte Unpaid Claims Low @06/30/23	Deloitte Unpaid Claims High @06/30/23	Adjusted Paid Loss LDFs @06/30/23	Interpolated Paid Loss LDFs @06/30/24	Deloitte Expected Paid Low (7)	Deloitte Expected Paid High (8)	Actual Paid (9)	Actual Less Expected Low (10)	Actual Less Expected High (11)	Current Selected Ultimate Low (12)	Current Selected Ultimate High (13)	Change in Ultimate Low (14)	Change in Ultimate High (15)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1993	206	206	206	0	0			0	0	0	0	0	206	206	0	0
1994	121	121	121	0	0			0	0	0	0	0	121	121	0	0
1995	37	37	37	0	0			0	0	0	0	0	37	37	0	0
1996	158	158	158	0	0			0	0	0	0	0	158	158	0	0
1997	176	176	176	0	0			0	0	0	0	0	176	176	0	0
1998	212	212	212	0	0			0	0	0	0	0	212	212	0	0
1999	264	264	264	0	0			0	0	11	11	11	276	276	11	11
2000	793	793	793	0	0			0	0	0	0	0	793	793	0	0
2001	756	756	756	0	0			0	0	0	0	0	756	756	0	0
2002	1,021	1,021	1,021	0	0			0	0	10	10	10	1,031	1,031	10	10
2003	1,350	1,350	1,350	0	0			0	0	0	0	0	1,350	1,350	0	0
2004	1,759	1,759	1,699	61	61			18	18	0	(18)	(18)	1,699	1,699	(61)	(61)
2005	3,326	3,326	3,264	62	62			10	10	0	(10)	(10)	3,341	3,341	15	15
2006	5,050	5,050	4,960	90	90			15	15	0	(15)	(15)	5,028	5,028	(22)	(22)
2007	6,898	6,898	6,751	147	147			24	24	0	(24)	(24)	6,853	6,853	(45)	(45)
2008	8,179	8,179	7,960	219	219			44	44	27	(17)	(17)	8,177	8,177	(2)	(2)
2009	8,609	8,609	8,358	250	250			41	41	72	31	31	8,619	8,619	10	10
2010	8,232	8,232	7,957	275	275			81	81	52	(28)	(28)	8,205	8,205	(27)	(27)
2011	8,091	8,091	7,706	385	385			110	110	86	(24)	(24)	8,030	8,030	(61)	(61)
2012	7,957	7,957	7,556	401	401			116	116	64	(52)	(52)	7,863	7,863	(93)	(93)
2013	10,374	10,374	9,863	512	512			92	92	26	(66)	(66)	10,285	10,285	(89)	(89)
2014	11,310	11,310	10,531	779	779			160	160	114	(47)	(47)	11,171	11,171	(140)	(140)
2015	10,407	10,407	9,251	1,156	1,156			249	249	151	(98)	(98)	10,207	10,207	(200)	(200)
2016	9,701	9,701	8,178	1,523	1,523			342	342	274	(68)	(68)	9,511	9,511	(190)	(190)
2017	9,917	9,917	7,434	2,483	2,483			556	556	427	(129)	(129)	9,574	9,574	(343)	(343)
2018	9,993	9,993	6,189	3,803	3,803			950	950	904	(46)	(46)	9,681	9,681	(311)	(311)
2019	9,890	9,890	4,128	5,762	5,762			1,337	1,337	1,255	(82)	(82)	9,473	9,473	(417)	(417)
2020	10,030	10,030	3,107	6,924	6,924			1,483	1,483	1,159	(324)	(324)	9,116	9,116	(914)	(914)
2021	10,480	10,480	753	9,727	9,727			2,033	2,033	1,636	(398)	(398)	8,533	8,533	(1,947)	(1,947)
2022	11,443	11,443	70	11,373	11,373			1,250	1,250	928	(322)	(322)	9,057	9,057	(2,386)	(2,386)
2023	11,411	11,411	0	11,411	11,411			168	168	62	(106)	(106)	9,620	9,620	(1,791)	(1,791)
2024																
'93 to '23	178,152	178,152	120,809	57,343	57,343			9,080	9,080	7,258	(1,823)	(1,823)	169,159	169,159	(8,993)	(8,993)
'92 and Prior	338	338	338	0	0			0	0	0	0	0	338	338	0	0
Total	178,490	178,490	121,147	57,343	57,343			9,080	9,080	7,258	(1,823)	(1,823)	169,497	169,497	(8,993)	(8,993)

(2) From analysis @06/30/23

(3) From analysis @06/30/23

(4) From analysis @06/30/23

(5) = (2) - (4)

(6) = (3) - (4)

(7) From analysis @06/30/23

(8) From analysis @06/30/23

(9) = (Section AF-VI, Exhibit 1 Col (6)) - (4)

(10) = (9) - (7)

(11) = (9) - (8)

(12) Section AF-VI, Exhibit 1 Col (2)

(13) Section AF-VI, Exhibit 1 Col (3)

(14) = (12) - (2)

(15) = (13) - (3)

% Change in Unpaid Claim Estimates: -15.7% -15.7%

Washington Department of Labor & Industries

Voluntary Settlement Costs Summary Unpaid Claim Estimates

Data evaluated as of @06/30/24

Amounts in 000s

Accident Year Ending June 30	Selected Ultimate Loss Low	Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1993	235	235	0	0	235	0.993	0	0
1994	66	66	0	0	66	0.993	0	0
1995	226	226	0	0	226	0.993	0	0
1996	170	170	0	0	170	0.993	0	0
1997	403	403	0	0	403	0.993	0	0
1998	644	644	0	0	644	0.993	0	0
1999	291	291	0	0	291	0.993	0	0
2000	573	573	(0)	(0)	573	0.993	(0)	(0)
2001	397	397	0	0	397	0.993	0	0
2002	996	996	0	0	996	0.993	0	0
2003	1,966	2,037	322	393	1,644	0.993	320	390
2004	2,404	2,489	384	469	2,020	0.979	376	460
2005	3,280	3,385	472	577	2,808	0.968	456	558
2006	3,520	3,659	628	767	2,892	0.960	602	736
2007	5,334	5,509	784	959	4,550	0.949	744	910
2008	8,000	8,200	939	1,139	7,061	0.942	885	1,073
2009	8,900	9,100	1,077	1,277	7,823	0.934	1,006	1,193
2010	8,800	9,000	1,139	1,339	7,661	0.930	1,060	1,246
2011	10,300	10,600	1,231	1,531	9,069	0.923	1,136	1,413
2012	10,700	11,000	1,434	1,734	9,266	0.923	1,324	1,601
2013	16,600	17,000	1,736	2,136	14,864	0.920	1,597	1,965
2014	20,200	20,700	2,414	2,914	17,786	0.924	2,231	2,693
2015	19,000	19,700	3,327	4,027	15,673	0.929	3,090	3,741
2016	17,800	18,800	4,208	5,208	13,592	0.929	3,910	4,839
2017	23,700	24,900	5,658	6,858	18,042	0.928	5,254	6,368
2018	24,300	26,100	7,929	9,729	16,371	0.933	7,400	9,080
2019	31,100	33,600	11,500	14,000	19,600	0.939	10,793	13,140
2020	26,800	30,100	14,921	18,221	11,879	0.942	14,050	17,158
2021	27,200	32,000	22,025	26,825	5,175	0.943	20,765	25,291
2022	30,600	36,800	27,992	34,192	2,609	0.939	26,278	32,098
2023	35,400	43,300	35,400	43,300	0	0.932	33,006	40,372
2024	40,500	49,500	40,500	49,500	0	0.920	37,259	45,538
'93 to '24	380,405	421,480	186,021	227,096	194,384		173,545	211,864
'92 and Prior	1,106	1,106	0	0	1,106		0	0
Total	381,511	422,586	186,021	227,096	195,490		173,545	211,864

(2) Section AF-VII, Exhibit 3 Col (2)

(3) Section AF-VII, Exhibit 3 Col (3)

(4) = (2) - (6)

(5) = (3) - (6)

(6) Provided by L&I

(7) Section AF-VII, Exhibit 8 Col (14)

(8) = (4) x (7)

(9) = (5) x (7)

<-----L&I Selected----->

<-----L&I Less Deloitte----->

161,955

(11,590)

161,955

(49,909)

Washington Department of Labor & Industries

Voluntary Settlement Costs

Comparison of Ultimate Loss

Data evaluated as of @06/30/24

Amounts in 000s

Accident Year Ending June 30	Deloitte						L&I			L&I Less Deloitte	
	Deloitte Ultimate Loss @06/30/24		Deloitte Ultimate Loss @06/30/23		Change in Ultimate Loss		Ultimate Loss @06/30/24	Ultimate Loss @06/30/23	Change In Ultimate Loss	@06/30/24	
	Low	High	Low	High	Low	High				Low	High
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(4)	(5)	(6)	(5)
1993	235	235	110	110	125	125	235	110	125	0	0
1994	66	66	66	66	0	0	66	66	0	0	0
1995	226	226	226	226	0	0	226	226	0	0	0
1996	170	170	170	170	0	0	295	295	0	125	125
1997	403	403	403	403	0	0	278	278	0	(125)	(125)
1998	644	644	644	644	0	0	754	754	0	110	110
1999	291	291	291	291	0	0	591	591	0	300	300
2000	573	573	573	573	(0)	(0)	320	320	0	(253)	(253)
2001	397	397	332	332	65	65	535	470	65	138	138
2002	996	996	1,252	1,309	(256)	(313)	984	984	0	(12)	(12)
2003	1,966	2,037	1,939	2,005	27	32	2,303	2,303	0	337	266
2004	2,404	2,489	2,325	2,403	79	86	1,430	1,383	47	(974)	(1,059)
2005	3,280	3,385	2,676	2,766	604	619	2,820	2,471	349	(460)	(565)
2006	3,520	3,659	3,436	3,557	84	102	4,556	4,731	(175)	1,036	897
2007	5,334	5,509	5,300	5,500	34	9	4,602	4,883	(281)	(732)	(907)
2008	8,000	8,200	7,800	8,000	200	200	8,065	8,056	9	65	(135)
2009	8,900	9,100	9,000	9,300	(100)	(200)	9,156	9,455	(299)	256	56
2010	8,800	9,000	8,900	9,100	(100)	(100)	8,976	9,126	(151)	176	(24)
2011	10,300	10,600	9,900	10,200	400	400	10,319	10,089	231	19	(281)
2012	10,700	11,000	10,600	11,000	100	0	13,067	12,644	422	2,367	2,067
2013	16,600	17,000	16,600	17,100	0	(100)	18,021	17,771	250	1,421	1,021
2014	20,200	20,700	19,600	20,300	600	400	19,623	19,176	447	(577)	(1,077)
2015	19,000	19,700	18,200	19,100	800	600	19,075	18,127	948	75	(625)
2016	17,800	18,800	17,900	19,000	(100)	(200)	19,368	19,214	154	1,568	568
2017	23,700	24,900	22,800	24,500	900	400	25,860	23,924	1,936	2,160	960
2018	24,300	26,100	24,300	26,700	0	(600)	26,406	24,787	1,619	2,106	306
2019	31,100	33,600	28,000	31,200	3,100	2,400	36,047	31,802	4,245	4,947	2,447
2020	26,800	30,100	25,600	29,800	1,200	300	24,930	23,409	1,521	(1,870)	(5,170)
2021	27,200	32,000	27,900	33,700	(700)	(1,700)	25,453	25,712	(258)	(1,747)	(6,547)
2022	30,600	36,800	31,700	38,700	(1,100)	(1,900)	26,673	26,067	606	(3,927)	(10,127)
2023	35,400	43,300	35,500	43,400	(100)	(100)	27,308	27,547	(239)	(8,092)	(15,992)
2024	40,500	49,500					27,953			(12,547)	(21,547)
'93 to '24	380,405	421,480	334,043	371,455	5,862	525	366,296	326,772	11,571	(14,109)	(55,184)
'92 and Prior	1,106	1,106	1,106	1,106	(0)	(0)	1,106	1,106	(0)	0	0
Total	381,511	422,586	335,150	372,562	5,862	525	367,402	327,878	11,571	(14,109)	(55,184)

Washington Department of Labor & Industri

Voluntary Settlement Costs

Selected Ultimate Loss

Data evaluated as of @06/30/24

Amounts in 000s

Accident Year Ending June 30	Paid Loss	Incr Paid On Active Time Loss Claims	Selected	Selected Ultimate Loss Low	Selected Ultimate Loss High
(1)	(2)	(3)		(4)	(5)
1993	235	235	235	235	235
1994	66	66	66	66	66
1995	226	226	226	226	226
1996	170	170	170	170	170
1997	403	403	403	403	403
1998	644	644	644	644	644
1999	291	291	291	291	291
2000	573	573	573	573	573
2001	397	397	397	397	397
2002	996	996	996	996	996
2003	1,644	2,001	2,001	1,966	2,037
2004	2,020	2,446	2,446	2,404	2,489
2005	2,808	3,333	3,333	3,280	3,385
2006	2,892	3,589	3,589	3,520	3,659
2007	4,550	5,421	5,421	5,334	5,509
2008	7,061	8,140	8,140	8,000	8,200
2009	7,823	8,988	8,988	8,900	9,100
2010	7,661	8,891	8,891	8,800	9,000
2011	9,069	10,444	10,444	10,300	10,600
2012	9,266	10,883	10,883	10,700	11,000
2013	14,864	16,776	16,776	16,600	17,000
2014	17,786	20,469	20,469	20,200	20,700
2015	15,673	19,378	19,378	19,000	19,700
2016	13,592	18,282	18,282	17,800	18,800
2017	18,042	24,321	24,321	23,700	24,900
2018	16,371	25,186	25,186	24,300	26,100
2019	19,600	32,339	32,339	31,100	33,600
2020	11,879	28,453	28,453	26,800	30,100
2021	5,175	29,599	29,599	27,200	32,000
2022	2,609	33,693	33,693	30,600	36,800
2023	0	39,334	39,334	35,400	43,300
2024	0	45,012	45,012	40,500	49,500
Totals	194,384	400,981	400,981	380,405	421,480

(2) Provided by L&I

(3) Section AF-VII, Exhibit 7

(4) Selected by Deloitte

(5) Selected by Deloitte

Washington Department of Labor & Industries

Voluntary Settlement Costs

Active Time Loss Claims

Data evaluated as of @06/30/24

Accident

Year

Ending

June 30

1994	13,909	4,199	2,325	1,496	1,026	824	632	455	393	312	246	197	160	137	107	98	81	77	64	56	42	33	23	20	15	10	8	5	5	3	2	4	4
1995	13,420	3,864	2,187	1,437	1,057	763	576	489	372	298	251	212	178	138	118	101	85	67	55	39	31	24	19	17	13	12	11	10	11	6	4	4	3
1996	12,944	3,850	2,152	1,430	988	699	584	471	374	310	243	196	150	124	99	85	75	56	40	31	24	16	16	12	12	9	7	5	5	5	4	4	
1997	13,095	3,972	2,277	1,426	1,000	799	641	493	431	351	284	226	185	140	115	93	72	62	48	38	30	28	25	24	22	19	17	14	7	5	5	4	
1998	13,187	4,164	2,324	1,496	1,134	875	686	549	470	387	303	247	202	178	157	120	92	68	50	39	31	26	19	16	14	13	11	10	7	5	5	4	
1999	13,069	4,068	2,257	1,587	1,262	966	773	609	534	402	328	258	218	183	131	101	82	67	53	41	34	26	21	16	13	11	12	10	7	5	5	4	
2000	13,068	4,237	2,569	1,844	1,400	1,061	868	694	529	453	339	299	262	181	147	119	93	71	62	46	36	27	25	20	15	15	12	10	8	5	5	4	
2001	12,391	4,413	2,745	1,921	1,463	1,112	890	699	570	456	384	316	248	187	142	113	90	72	60	44	40	29	27	23	14	14	12	10	7	5	5	4	
2002	12,036	4,544	2,773	1,941	1,473	1,117	848	717	611	524	452	354	269	207	155	116	89	78	60	44	34	26	28	19	14	14	12	10	7	5	5	4	
2003	11,337	4,393	2,595	1,837	1,347	1,018	845	701	581	485	364	279	212	173	124	92	71	58	40	28	25	27	25	18	13	13	11	10	7	5	4	3	
2004	11,970	4,397	2,712	1,874	1,359	1,125	928	788	637	485	373	305	243	184	139	112	94	74	61	53	41	28	27	19	14	14	12	10	7	5	5	4	
2005	11,948	4,431	2,708	1,874	1,525	1,272	1,051	849	635	503	386	295	234	179	143	111	98	74	57	48	35	29	27	20	14	14	12	10	7	5	5	4	
2006	12,396	4,458	2,746	2,038	1,684	1,323	1,097	834	681	508	387	289	215	150	131	103	87	74	58	51	37	31	29	21	15	15	13	11	8	5	5	4	
2007	12,052	4,671	3,119	2,359	1,893	1,479	1,104	900	690	532	426	315	232	180	150	127	106	77	60	53	38	32	30	22	16	16	13	11	8	5	5	4	
2008	12,001	5,163	3,563	2,693	2,048	1,519	1,169	918	705	540	398	296	237	204	173	138	124	77	60	53	38	31	30	22	16	16	13	11	8	5	5	4	
2009	10,808	4,909	3,127	2,308	1,733	1,264	966	719	564	430	330	262	205	177	151	121	113	70	54	48	35	29	27	20	14	14	12	10	7	5	5	4	
2010	9,646	4,189	2,615	1,912	1,478	1,080	764	569	438	340	260	213	171	135	111	108	101	63	49	43	31	26	24	18	13	11	9	7	4	4	3		
2011	9,299	3,815	2,397	1,736	1,273	954	689	527	397	314	260	207	174	136	107	105	98	61	47	42	30	25	24	17	12	12	11	9	6	4	4	3	
2012	8,809	3,721	2,325	1,613	1,186	850	613	459	369	300	220	167	135	131	104	101	94	58	45	40	29	24	23	16	12	12	10	9	6	4	4	3	
2013	8,739	3,755	2,345	1,669	1,248	887	663	489	383	293	231	191	135	131	103	101	94	58	45	40	29	24	23	16	12	12	10	8	6	4	4	3	
2014	8,849	3,788	2,347	1,611	1,186	874	643	494	387	313	225	198	139	135	107	104	97	60	47	41	30	25	23	17	12	12	10	9	6	4	4	3	
2015	8,254	3,536	2,131	1,466	1,089	812	654	525	409	329	224	197	139	135	106	104	97	60	47	41	30	25	23	17	12	12	10	9	6	4	4	3	
2016	8,281	3,366	2,065	1,401	1,054	848	626	505	418	329	224	197	139	135	106	104	97	60	47	41	30	25	23	17	12	12	10	9	6	4	4	3	
2017	7,981	3,163	1,980	1,411	1,141	908	723	591	415	329	224	197	139	135	106	104	97	60	47	41	30	25	23	17	12	12	10	9	6	4	4	3	
2018	7,771	3,174	1,978	1,544	1,226	980	785	588	413	327	223	196	138	134	106	103	96	60	46	41	30	24	23	17	12	12	10	9	6	4	4	3	
2019	7,288	3,219	2,243	1,716	1,398	1,125	767	575	404	320	217	191	135	131	103	101	94	58	45	40	29	24	23	16	12	12	10	9	6	4	4	3	
2020	6,570	3,104	2,109	1,574	1,298	1,015	692	519	365	289	196	172	122	118	93	91	85	53	41	36	26	22	20	15	11	11	9	8	6	4	4	3	
2021	6,872	3,057	2,052	1,581	1,345	1,052	718	537	378	299	203	179	126	122	97	94	88	55	42	37	27	22	21	15	11	11	9	8	6	4	4	3	
2022	6,669	3,021	2,151	1,544	1,314	1,028	701	525	369	292	199	175	123	120	94	92	86	53	41	37	27	22	21	15	11	11	9	8	6	4	4	3	
2023	6,749	3,539	2,230	1,601	1,362	1,066	727	544	383	303	206	181	128	124	98	96	89	55	43	38	28	23	21	15	11	11	10	8	6	4	4	3	
2024	7,253	3,656	2,304	1,654	1,407	1,101	750	562	395	313	213	187	132	128	101	99	92	57	44	39	28	23	22	16	12	12	10	8	6	4	4	3	

Washington Department of Labor & Industries

Voluntary Settlement Costs

Average On-Level Cost Per Settlement and Future Projection

Data evaluated as of 6/30/24
Amounts in \$00s

Accident
Year
Ending
June 30

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1993																							0									
1994																							0									63,367
1995																						0										64,854
1996																						0										70,955
1997																			82,516		104,520	6,264										73,439
1998																				161,417	107,481	50,237										78,866
1999																						0										85,504
2000																						145,961										91,366
2001																						0										97,640
2002																						0										101,058
2003																						0										103,606
2004																						0										107,232
2005																						0										110,985
2006																						0										115,258
2007																						0										122,312
2008																						0										126,448
2009																						0										130,898
2010																						0										135,480
2011																						0										142,226
2012																						0										148,449
2013																						0										153,645
2014																						0										158,023
2015																						0										166,485
2016																						0										172,312
2017																						0										177,118
2018																						0										180,791
2019																						0										187,416
2020																						0										193,479
2021																						0										200,376
2022																						0										204,376
2023																						0										211,608
2024																						0										218,867

On-Level Incremental Payments

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384		
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	296	34	0	0	0	0	0	0	374		
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	189	0	0	0	0	0	0		
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	126	216	35	0	255	0	0	0	0	0	0	0	0		
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	119	145	0	0	185	0	0	0	0	0	0	0	0		
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	63	65	83	68	209	212	31	0	129	153	0	0	0	0	0	0		
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	157	323	274	0	107	68	151	277	209	0	0	0	0	0	0	0		
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	240	167	125	73	73	6	0	0	0	0	0	0	0	0	0	0	0		
2000	0	0	0	0	0	0	0	0	0	0	0	0	53	109	100	98	110	0	95	115	0	0	584	0	0	0	0	0	0	0	0	0		
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	134	0	142	45	42	181	87	58	0	0	135	0	0	0	0	0	0	0	0		
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	108	246	306	329	379	130	377	186	0	0	0	0	0	0	0	0	0	0		
2003	0	0	0	0	0	0	0	0	0	0	49	261	205	72	185	381	293	360	413	399	723	0	0	0	0	0	0	0	0	0	0	0	0	
2004	0	0	0	0	0	0	0	0	62	163	611	789	327	296	313	380	518	527	14	0	95	0	0	0	0	0	0	0	0	0	0	0	0	
2005	0	0	0	0	0	0	0	0	0	328	466	103	0	425	830	485	631	409	163	586	1,055	0	0	0	0	0	0	0	0	0	0	0	0	
2006	0	0	0	0	0	0	0	166	347	575	700	382	202	1,014	602	649	718	210	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2007	0	0	0	0	0	0	49	993	666	707	711	1,568	1,656	941	749	64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2008	0	0	0	0	81	389	993	975	724	710	1,487	2,080	1,263	1,008	464	1,518	323	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2009	0	0	0	39	609	1,143	1,418	1,343	934	1,217	1,938	2,015	861	594	574	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2010	0	0	0	0	0	1,052	1,912	1,979	1,200	1,419	1,281	1,440	1,554	469	437	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2011	0	5	388	1,626	2,173	1,875	1,296	1,308	1,194	1,030	1,084	1,131	588	1,070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2012	0	0	336	1,058	1,896	1,676	2,197	2,758	1,680	934	1,626	426	665	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2013	0	63	1,760	2,166	1,743	3,543	5,024	3,966	2,204	2,358	800	832	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2014	0	340	1,700	1,918	3,682	4,729	4,643	3,746	3,413	1,923	2,204	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2015	0	268	1,735	2,413	5,418	4,166	2,221	3,223	1,961	2,472	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2016	0	0	1,238	3,735	3,753	3,705	5,254	1,813	1,252	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2017	0	198	2,523	4,518	3,674	5,810	5,245	3,586	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2018	0	145	2,785	4,300	7,184	4,013	3,898	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2019	0	312	2,468	7,219	7,479	7,832	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	0	423	3,038	4,989	6,230	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	454	1,947	3,665	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	105	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Data evaluated as of @06/30/24

Accident
Year
Ending
June 30

Months of Development

June	30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	
1993		0	214	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	99	11	0	0	0	0	0	0	125	
1994		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	66	0	0	0	0	0	0	
1995		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45	0	0	77	13	0	91	0	0	0	0	0	45	0	0	0	
1996		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45	55	0	0	70	0	0	0	0	0	0	0	0	
1997		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25	26	33	27	83	84	12	0	51	61	0	0	0	0	0	0	
1998		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	64	133	113	0	44	28	62	114	86	0	0	0	0	0	0	0	0	
1999		0	0	0	0	0	0	0	0	0	0	0	0	0	0	102	71	53	31	3	3	0	0	0	0	0	0	0	0	0	0	0	0	
2000		0	0	0	0	0	0	0	0	0	0	0	0	24	49	45	44	50	0	43	52	0	0	265	0	0	0	0	0	0	0	0	0	
2001		0	0	0	0	0	0	0	0	0	0	65	60	22	20	68	22	20	87	28	42	28	0	0	65	0	0	0	0	0	0	0	0	
2002		0	0	0	0	0	0	0	0	0	0	0	0	0	119	0	52	119	148	159	183	63	182	90	0	0	0	0	0	0	0	0	0	
2003		0	0	0	0	0	0	0	0	0	0	24	128	101	36	91	188	144	177	203	196	356	0	357	0	0	0	0	0	0	0	0	0	0
2004		0	0	0	0	0	0	0	0	31	80	301	389	161	146	154	187	255	260	7	0	47	37	389	0	0	0	0	0	0	0	0	0	0
2005		0	0	0	0	0	0	0	0	168	239	53	0	218	425	249	324	209	84	300	540	55	41	428	0	0	0	0	0	0	0	0	0	0
2006		0	0	0	0	0	0	0	86	180	299	364	198	105	527	313	337	373	109	0	111	62	46	479	0	0	0	0	0	0	0	0	0	0
2007		0	0	0	0	0	0	27	558	374	397	399	880	930	528	421	36	0	0	66	128	71	53	553	0	0	0	0	0	0	0	0	0	0
2008		0	0	0	48	229	412	526	573	422	874	1,222	574	582	373	893	1,867	1,388	72	72	198	598	598	0	0	0	0	0	0	0	0	0	0	0
2009		0	0	0	24	375	705	874	828	576	750	1,195	1,243	531	366	354	0	99	136	71	137	76	56	590	0	0	0	0	0	0	0	0	0	0
2010		0	0	0	0	632	1,190	1,190	853	770	866	934	282	263	0	177	90	123	64	124	69	51	534	0	0	0	0	0	0	0	0	0	0	0
2011		0	3	239	999	1,335	1,151	796	803	733	633	665	695	361	657	117	181	92	125	65	126	70	52	546	0	0	0	0	0	0	0	0	0	0
2012		0	0	204	643	1,152	1,018	1,335	1,675	1,021	567	988	259	404	260	115	179	90	124	65	125	69	51	539	0	0	0	0	0	0	0	0	0	0
2013		0	39	1,070	1,317	1,069	2,153	3,063	2,410	1,339	1,433	486	505	241	269	119	185	93	128	67	129	72	53	557	0	0	0	0	0	0	0	0	0	0
2014		0	214	1,068	1,205	2,314	2,972	2,918	2,354	2,145	1,209	1,395	563	287	298	132	205	142	74	74	143	86	617	59	617	0	0	0	0	0	0	0	0	0
2015		0	176	1,139	1,584	3,556	2,734	1,458	2,116	1,287	1,458	823	806	287	320	147	220	111	152	154	79	154	85	663	0	0	0	0	0	0	0	0	0	0
2016		0	0	811	2,447	2,458	2,427	3,441	1,188	820	858	851	625	297	331	147	227	115	158	82	159	88	65	686	0	0	0	0	0	0	0	0	0	0
2017		0	140	1,781	3,190	2,594	4,102	3,703	2,532	1,055	956	948	697	331	369	163	253	128	176	91	177	98	73	764	0	0	0	0	0	0	0	0	0	0
2018		0	106	2,042	3,153	5,268	2,943	2,859	2,099	1,128	1,022	1,014	745	354	394	175	271	137	188	98	189	105	78	817	0	0	0	0	0	0	0	0	0	0
2019		0	242	1,911	5,591	5,792	6,085	3,324	2,242	1,205	1,091	1,083	796	378	421	187	289	146	201	104	202	112	83	873	0	0	0	0	0	0	0	0	0	0
2020		0	342	2,459	4,037	5,041	4,140	3,245	2,188	1,176	1,065	1,057	777	369	411	182	283	143	196	102	197	110	81	852	0	0	0	0	0	0	0	0	0	0
2021		0	387	1,661	3,121	4,676	4,883	3,621	2,181	1,331	1,208	879	821	417	483	202	322	115	223	116	223	124	124	964	0	0	0	0	0	0	0	0	0	0
2022		0	95	2,514	4,831	6,101	5,034	3,945	2,661	1,430	1,295	1,285	945	449	500	222	344	174	238	124	240	139	99	1,036	0	0	0	0	0	0	0	0	0	0
2023		0	0	4,344	5,438	6,868	5,666	4,441	2,995	1,610	1,458	1,446	1,063	505	563	249	387	196	268	140	270	150	111	1,166	0	0	0	0	0	0	0	0	0	0
2024		0	831	4,879	6,108	7,714	6,365	4,988	3,364	1,808	1,638	1,625	1,194	567	632	280	434	220	301	157	303	169	125	1,316	0	0	0	0	0	0	0	0	0	0

Washington Department of Labor & Industries

Voluntary Settlement Costs
Development of Discounted Unpaid Claim LiabilitiesData evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Mid-Point Undiscounted Liability	Adjusted Paid LDF	Expected Unpaid Percentage @06/30/24	Expected Incremental Paid	Expected Paid in CY 2025	Expected Paid in CY 2026	Expected Paid in CY 2027	Expected Paid in CY 2028	Expected Paid in CY 2029	Expected Paid in CY 2030	Expected Paid in CY 2031	Expected Paid in CY 2032	Expected Paid in CY 2033	Expected Paid in CY 2034+	Mid-Point Undiscounted Liability	Discount Factor @ 1.5%
(1)	(2)				(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1940	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1941	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1942	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1943	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1944	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1945	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1946	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1947	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1948	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1949	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1950	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1951	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1952	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1953	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1954	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1955	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1956	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1957	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1958	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1959	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1960	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1961	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1962	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1963	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1964	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1965	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1966	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1967	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1968	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1969	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1970	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1971	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1972	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1973	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1974	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1975	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1976	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1977	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1978	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1979	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1980	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1981	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1982	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1983	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1984	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1985	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1986	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1987	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1988	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1989	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1990	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1991	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1992	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1993	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1994	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1995	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1996	8,815	1,000	0.00%	0.00%	2,099	1,128	1,022	1,014	745	126	70	175	271	1,812	8,815	0.993
1997	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1998	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1999	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
2000	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
2001	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
2002	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
2003	357	1,000	0.00%	0.00%	357	0	0	0	0	0	0	0	0	0	357	0.993
2004	427	1,000	0.00%	0.00%	37	389	0	0	0	0	0	0	0	0	427	0.979
2005	524	1,000	0.00%	0.00%	55	41	428	0	0	0	0	0	0	0	524	0.968
2006	697	1,000	0.00%	0.00%	111	62	46	479	0	0	0	0	0	0	697	0.960
2007	872	1,000	0.00%	0.00%	66	128	71	53	553	0	0	0	0	0	872	0.949
2008	1,079	1,000	0.00%	0.00%	137	72	138	77	57	598	0	0	0	0	1,079	0.942
2009	1,165	1,000	0.00%	0.00%	99	136	71	137	76	56	590	0	0	0	1,165	0.934
2010	1,230	1,000	0.00%	0.00%	177	80	123	64	124	69	51	534	0	0	1,230	0.930
2011	1,375	1,000	0.00%	0.00%	117	181	92	125	65	126	52	546	0	0	1,375	0.923
2012	1,618	1,000	0.00%	0.00%	260	115	179	90	124	65	125	69	51	539	1,618	0.923
2013	1,912	1,000	0.00%	0.00%	241	269	119	185	93	128	67	129	72	610	1,912	0.920
2014	2,682	1,000	0.00%	0.00%	563	267	298	132	205	104	142	74	143	756	2,682	0.924
2015	3,706	1,000	0.00%	0.00%	823	605	287	320	142	220	111	152	79	966	3,706	0.929
2016	4,690	1,000	0.00%	0.00%	858	851	625	297	331	147	227	115	158	1,081	4,690	0.929
2017	6,280	1,000	0.00%	0.00%	1,055	956	697	331	369	163	253	128	1,379	6,280	0.928	0.933
2018	8,815	1,000	0.00%	0.00%	1,209	1,128	1,022	1,014	745	126	70	175	271	1,812	8,815	0.933
2019	12,738	1,000	0.00%	0.00%	3,324	2,242	1,205	1,091	1,083	796	378	421	187	2,011	12,738	0.939
2020	16,574	1,000	0.00%	0.00%	4,140	3,245	2,188	1,176	1,065	1,057	777	369	411	2,146	16,574	0.942
2021	24,424	1,000	0.00%	0.00%	5,676	4,683	3,670	2,476	1,331	1,205	1,195	879	417	2,892	24,424	0.943
2022	31,085	1,000	0.00%	0.00%	4,831	6,101	5,034	3,945	2,661	1,430	1,295	1,285	945	3,557	31,085	0.939
2023	39,334	1,000	0.00%	0.00%	4,344	5,438	6,868	5,666	4,441	2,995	1,610	1,458	1,446	5,068	39,334	0.932
2024	45,012	1,000	0.00%	0.00%	831	4,879	6,108	7,714	6,365	4,988	3,364	1,808	1,638	7,317	45,012	0.920
Total	206,597				30,202	31,877	29,520	25,739	19,791	14,706	10,562	7,774	6,492	29,934	206,597	
Discount Rate					0.993	0.978	0.963	0.949	0.935	0.921	0.908	0.894	0.881		0.933	
Discounted Unpaid Claim Estimates					29,978	31,173	28,442	24,432	18,509	13,549	9,587	6,953	5,721	24,396	192,740	

Washington Department of Labor & Industries

Voluntary Settlement Costs

Deloitte Emergence - Actual Versus Expected Analysis

Data evaluated as of @06/30/24
Amounts in 000s

Accident Year Ending June 30	Deloitte Ultimate Loss Low @06/30/23	Deloitte Ultimate Loss High @06/30/23	Paid Loss @06/30/23	Deloitte Unpaid Claims Low @06/30/23	Deloitte Unpaid Claims High @06/30/23	Deloitte Expected Paid Low	Deloitte Expected Paid High	Actual Paid	Actual Less Expected Low	Actual Less Expected High	Current Selected Ultimate Low	Current Selected Ultimate High	Change in Ultimate Low	Change in Ultimate High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1993	110	110	110	0	0	0	0	125	125	125	235	235	125	125
1994	66	66	66	0	0	0	0	0	0	0	66	66	0	0
1995	226	226	226	0	0	0	0	0	0	0	226	226	0	0
1996	170	170	170	0	0	0	0	0	0	0	170	170	0	0
1997	403	403	403	0	0	0	0	0	0	0	403	403	0	0
1998	644	644	644	0	0	0	0	0	0	0	644	644	0	0
1999	291	291	291	0	0	0	0	0	0	0	291	291	0	0
2000	573	573	573	0	0	0	0	0	0	0	573	573	(0)	(0)
2001	332	332	332	0	0	0	0	65	65	65	397	397	65	65
2002	1,252	1,309	996	256	313	256	313	0	(256)	(313)	996	996	(256)	(313)
2003	1,939	2,005	1,644	295	361	30	36	0	(30)	(36)	1,966	2,037	27	32
2004	2,325	2,403	1,973	352	430	31	37	47	16	10	2,404	2,489	79	86
2005	2,676	2,766	2,268	408	498	20	24	540	520	516	3,280	3,385	604	619
2006	3,436	3,557	2,892	544	665	88	108	0	(88)	(108)	3,520	3,659	84	102
2007	5,300	5,500	4,550	750	950	164	208	0	(164)	(208)	5,334	5,509	34	9
2008	7,800	8,000	6,871	929	1,129	85	103	190	105	87	8,000	8,200	200	200
2009	9,000	9,300	7,823	1,177	1,477	241	302	0	(241)	(302)	8,900	9,100	(100)	(200)
2010	8,900	9,100	7,661	1,239	1,439	139	161	0	(139)	(161)	8,800	9,000	(100)	(100)
2011	9,900	10,200	8,412	1,488	1,788	253	304	657	405	354	10,300	10,600	400	400
2012	10,600	11,000	8,862	1,738	2,138	294	361	404	110	43	10,700	11,000	100	0
2013	16,600	17,100	14,358	2,242	2,742	426	520	505	80	(15)	16,600	17,000	0	(100)
2014	19,600	20,300	16,401	3,199	3,899	719	877	1,385	666	509	20,200	20,700	600	400
2015	18,200	19,100	14,050	4,150	5,050	673	819	1,623	950	804	19,000	19,700	800	600
2016	17,900	19,000	12,772	5,128	6,228	881	1,070	820	(61)	(250)	17,800	18,800	(100)	(200)
2017	22,800	24,500	15,510	7,290	8,990	1,624	2,003	2,532	907	529	23,700	24,900	900	400
2018	24,300	26,700	13,512	10,788	13,188	2,906	3,553	2,859	(48)	(694)	24,300	26,100	0	(600)
2019	28,000	31,200	13,535	14,465	17,665	2,975	3,633	6,065	3,090	2,432	31,100	33,600	3,100	2,400
2020	25,600	29,800	6,838	18,762	22,962	4,689	5,738	5,041	353	(697)	26,800	30,100	1,200	300
2021	27,900	33,700	2,048	25,852	31,652	4,496	5,505	3,127	(1,369)	(2,378)	27,200	32,000	(700)	(1,700)
2022	31,700	38,700	95	31,605	38,605	3,611	4,410	2,514	(1,097)	(1,897)	30,600	36,800	(1,100)	(1,900)
2023	35,500	43,400	0	35,500	43,400	643	786	0	(643)	(786)	35,400	43,300	(100)	(100)
2024														
'93 to '23	334,043	371,455	165,884	168,159	205,571	25,243	30,873	28,500	3,257	(2,374)	339,905	371,980	5,862	525
'92 and Prior	1,106	1,106	1,106	0	0	0	0	(0)	(0)	(0)	1,106	1,106	(0)	(0)
Total	335,150	372,562	166,991	168,159	205,571	25,243	30,873	28,499	3,257	(2,374)	341,011	373,086	5,862	525

(2) From analysis @06/30/23

(3) From analysis @06/30/23

(4) From analysis @06/30/23

(5) = (2) - (4)

(6) = (3) - (4)

(7) From analysis @06/30/23

(8) From analysis @06/30/23

(9) = (Section AF-VII, Exhibit 1 Col (6)) - (4)

(10) = (9) - (7)

(11) = (9) - (8)

(12) Section AF-VII, Exhibit 1 Col (2)

(13) Section AF-VII, Exhibit 1 Col (3)

(14) = (12) - (2)

(15) = (13) - (3)

% Change in Unpaid Claim Estimate: 3.5% 0.3%

Washington Department of Labor & Industries

Medical Aid Fund Combined Summary of Unpaid Claim Estimates

Data evaluated as of @06/30/24

Amounts in \$000s

Accident Year Ending June 30	Selected Ultimate Loss Low	Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1993	347,710	355,620	35,711	43,621	311,999	0.842	30,059	36,717
1994	376,250	385,050	39,784	48,584	336,466	0.835	33,211	40,558
1995	370,760	379,670	40,304	49,214	330,456	0.829	33,413	40,800
1996	379,900	389,400	43,044	52,544	336,856	0.824	35,456	43,280
1997	408,730	419,440	47,837	58,547	360,893	0.817	39,078	47,832
1998	443,660	455,670	53,707	65,717	389,953	0.811	43,558	53,305
1999	458,020	470,740	57,135	69,855	400,885	0.803	45,878	56,092
2000	519,360	534,080	66,574	81,294	452,786	0.796	52,982	64,698
2001	517,520	532,440	67,282	82,202	450,238	0.788	53,030	64,788
2002	533,140	548,670	69,989	85,519	463,151	0.781	54,638	66,756
2003	516,480	532,100	70,418	86,038	446,062	0.776	54,620	66,725
2004	566,050	583,190	77,784	94,924	488,266	0.768	59,764	72,923
2005	580,290	598,430	81,726	99,866	498,564	0.763	62,353	76,182
2006	624,260	643,930	89,512	109,182	534,748	0.756	67,698	82,560
2007	684,540	706,630	99,658	121,748	584,882	0.750	74,776	91,338
2008	723,360	747,070	107,149	130,859	616,211	0.745	79,883	97,543
2009	673,950	697,180	105,238	128,468	568,712	0.744	78,295	95,543
2010	608,200	629,700	97,675	119,175	510,525	0.739	72,229	88,098
2011	585,900	607,300	96,784	118,184	489,116	0.736	71,271	87,015
2012	567,500	589,200	98,251	119,951	469,249	0.734	72,107	88,014
2013	586,900	610,700	104,856	128,656	482,044	0.732	76,760	94,128
2014	607,300	632,700	115,163	140,563	492,137	0.732	84,324	102,854
2015	607,500	634,400	122,588	149,488	484,912	0.733	89,899	109,555
2016	615,900	645,500	132,309	161,909	483,591	0.736	97,351	119,050
2017	640,700	672,800	145,250	177,350	495,450	0.739	107,329	130,952
2018	663,600	698,400	161,327	196,127	502,273	0.744	120,126	145,887
2019	671,800	711,600	176,705	216,505	495,095	0.752	132,836	162,756
2020	640,204	680,756	187,258	227,810	452,946	0.762	142,676	173,596
2021	644,935	690,174	212,886	258,124	432,050	0.774	164,859	199,856
2022	654,388	710,757	255,876	312,245	398,512	0.791	202,495	247,136
2023	692,154	766,646	335,704	410,196	356,449	0.817	274,211	335,116
2024	723,365	841,393	533,433	651,461	189,932	0.867	462,413	564,673
'93 to '24	18,234,327	19,101,336	3,928,918	4,795,927	14,305,409		3,069,581	3,746,325
'92 and Prior	4,169,507	4,204,093	328,568	363,154	3,840,939	0.847	278,181	307,463
Total	22,403,833	23,305,429	4,257,486	5,159,081	18,146,347		3,347,762	4,053,788
			4,473,115	4,473,115	<-----L&I Selected----->		3,446,116	3,446,116
			215,629	(685,966)	<-----L&I Less Deloitte----->		98,354	(607,672)

Washington Department of Labor & Industries

Medical Aid Fund Combined

Comparison of Ultimate Loss

Data evaluated as of @06/30/24

Amounts in \$000s

Accident Year Ending June 30	Deloitte						L&I			L&I Less Deloitte	
	Deloitte Ultimate Loss		Deloitte Ultimate Loss		Change in Ultimate Loss		Ultimate	Ultimate	Change In	@06/30/24	
	@06/30/24		@06/30/23				Loss	Loss	Ultimate		
	Low	High	Low	High	Low	High	@06/30/24	@06/30/23	Loss	Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1993	347,710	355,620	349,030	357,440	(1,320)	(1,820)	336,292	338,455	(2,163)	(11,418)	(19,328)
1994	376,250	385,050	378,170	387,690	(1,920)	(2,640)	361,631	373,647	(12,016)	(14,619)	(23,419)
1995	370,760	379,670	373,590	383,400	(2,830)	(3,730)	365,553	370,551	(4,998)	(5,207)	(14,117)
1996	379,900	389,400	382,540	392,950	(2,640)	(3,550)	370,543	376,264	(5,721)	(9,357)	(18,857)
1997	408,730	419,440	411,570	423,080	(2,840)	(3,640)	407,671	420,177	(12,506)	(1,059)	(11,769)
1998	443,660	455,670	446,420	459,330	(2,760)	(3,660)	439,846	439,523	323	(3,814)	(15,824)
1999	458,020	470,740	461,600	475,320	(3,580)	(4,580)	452,158	465,469	(13,311)	(5,862)	(18,582)
2000	519,360	534,080	522,620	538,550	(3,260)	(4,470)	519,124	525,090	(5,965)	(236)	(14,956)
2001	517,520	532,440	521,270	537,300	(3,750)	(4,860)	520,721	525,398	(4,677)	3,201	(11,719)
2002	533,140	548,670	536,180	552,820	(3,040)	(4,150)	532,524	541,733	(9,209)	(616)	(16,146)
2003	516,480	532,100	519,230	535,970	(2,750)	(3,870)	512,006	522,702	(10,695)	(4,474)	(20,094)
2004	566,050	583,190	569,100	587,550	(3,050)	(4,360)	576,039	575,051	988	9,989	(7,151)
2005	580,290	598,430	584,550	603,920	(4,260)	(5,490)	569,766	587,033	(17,267)	(10,524)	(28,664)
2006	624,260	643,930	628,440	649,530	(4,180)	(5,600)	624,611	631,028	(6,417)	351	(19,319)
2007	684,540	706,630	688,680	712,190	(4,140)	(5,600)	670,476	678,411	(7,935)	(14,064)	(36,154)
2008	723,360	747,070	727,530	752,780	(4,170)	(5,710)	722,763	739,514	(16,751)	(597)	(24,307)
2009	673,950	697,180	679,300	704,400	(5,350)	(7,220)	674,028	677,278	(3,250)	78	(23,152)
2010	608,200	629,700	613,700	637,100	(5,500)	(7,400)	598,275	604,894	(6,619)	(9,925)	(31,425)
2011	585,900	607,300	591,000	615,100	(5,100)	(7,800)	577,280	587,707	(10,427)	(8,620)	(30,020)
2012	567,500	589,200	573,900	597,100	(6,400)	(7,900)	550,103	565,654	(15,551)	(17,397)	(39,097)
2013	586,900	610,700	593,000	618,400	(6,100)	(7,700)	577,373	590,700	(13,327)	(9,527)	(33,327)
2014	607,300	632,700	613,600	641,800	(6,300)	(9,100)	593,882	615,818	(21,936)	(13,418)	(38,818)
2015	607,500	634,400	613,600	643,200	(6,100)	(8,800)	609,418	626,238	(16,820)	1,918	(24,982)
2016	615,900	645,500	625,100	657,500	(9,200)	(12,000)	620,065	643,077	(23,011)	4,165	(25,435)
2017	640,700	672,800	649,100	685,000	(8,400)	(12,200)	658,477	679,161	(20,684)	17,777	(14,323)
2018	663,600	698,400	672,300	711,500	(8,700)	(13,100)	693,689	722,318	(28,629)	30,089	(4,711)
2019	671,800	711,600	679,000	723,500	(7,200)	(11,900)	735,018	764,498	(29,480)	63,218	23,418
2020	640,204	680,756	642,304	693,652	(2,100)	(12,896)	708,752	735,796	(27,044)	68,548	27,996
2021	644,935	690,174	649,828	703,008	(4,892)	(12,834)	706,318	750,628	(44,309)	61,383	16,144
2022	654,388	710,757	660,135	737,486	(5,747)	(26,729)	725,655	788,162	(62,506)	71,267	14,898
2023	692,154	766,646	716,795	838,431	(24,642)	(71,785)	775,821	829,430	(53,608)	83,668	9,176
2024	723,365	841,393					800,002			76,637	(41,391)
'93 to '24	18,234,327	19,101,336	17,673,182	18,556,997	(162,221)	(297,054)	18,585,882	18,291,404	(505,524)	351,556	(515,454)
'92 and Prior	4,169,507	4,204,093	4,168,951	4,209,080	556	(4,987)	4,033,580	4,053,898	(20,317)	(135,926)	(170,512)
Total	22,403,833	23,305,429	21,842,133	22,766,077	(161,665)	(302,041)	22,619,463	22,345,301	(525,841)	215,629	(685,966)

Washington Department of Labor & Industries
Medical Aid Fund Combined
Summary of Results
Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Hours Worked	Selected Loss Rate			MAF EP (000)	Selected Loss Ratio Undiscounted			Selected Loss Ratio Discounted			Selected Compensable Claims	Reported Claim Count	IBNR Claim Count	Selected Frequency to On-Level EP	Selected Cost Per Compensable Claim		
		Low	Mid-Point	High		Low	Mid-Point	High	Low	Mid-Point	High					Low	Mid-Point	High
		(3)	(4)	(5)		(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
1993	2,291,413	0.152	0.153	0.155	410,791	84.6%	85.6%	86.6%	78.0%	78.5%	79.0%	39,149	39,149	0	8.54	8,882	8,983	9,084
1994	2,360,427	0.159	0.161	0.163	440,577	85.4%	86.4%	87.4%	75.1%	75.6%	76.2%	38,349	38,349	0	8.13	9,811	9,926	10,041
1995	2,436,312	0.152	0.154	0.156	440,826	84.1%	85.1%	86.1%	71.4%	72.0%	72.5%	36,775	36,775	0	7.65	10,082	10,203	10,324
1996	2,506,971	0.152	0.153	0.155	359,548	105.7%	107.0%	108.3%	93.9%	94.6%	95.3%	35,335	35,335	0	7.25	10,751	10,886	11,020
1997	2,658,577	0.154	0.156	0.158	311,882	131.1%	132.8%	134.5%	107.8%	108.7%	109.6%	35,599	35,599	0	6.91	11,482	11,632	11,782
1998	2,764,684	0.160	0.163	0.165	334,058	132.8%	134.6%	136.4%	103.6%	104.6%	105.5%	35,743	35,743	0	6.71	12,413	12,581	12,749
1999	2,858,003	0.160	0.162	0.165	287,660	159.2%	161.4%	163.6%	129.0%	130.2%	131.4%	35,659	35,659	0	6.47	12,844	13,023	13,201
2000	2,958,106	0.176	0.178	0.181	299,678	173.3%	175.8%	178.2%	134.5%	135.8%	137.1%	35,205	35,205	0	6.13	14,752	14,962	15,171
2001	2,967,405	0.174	0.177	0.179	296,127	174.8%	177.3%	179.8%	140.3%	141.7%	143.1%	33,021	33,021	0	5.82	15,672	15,898	16,124
2002	2,874,005	0.186	0.188	0.191	284,112	187.7%	190.4%	193.1%	163.7%	165.2%	166.7%	31,097	31,097	0	5.72	17,144	17,394	17,644
2003	2,871,655	0.180	0.183	0.185	387,230	133.4%	135.4%	137.4%	120.4%	121.5%	122.7%	29,841	29,841	0	5.46	17,308	17,569	17,831
2004	2,913,308	0.194	0.197	0.200	531,639	106.5%	108.1%	109.7%	90.7%	91.6%	92.5%	30,593	30,593	0	5.47	18,503	18,783	19,063
2005	3,053,514	0.190	0.193	0.196	602,968	96.2%	97.7%	99.2%	78.2%	79.1%	79.9%	30,503	30,503	0	5.15	19,024	19,321	19,619
2006	3,201,349	0.195	0.198	0.201	613,822	101.7%	103.3%	104.9%	84.0%	84.9%	85.8%	31,708	31,708	0	5.11	19,688	19,998	20,308
2007	3,289,683	0.208	0.211	0.215	590,176	116.0%	117.9%	119.7%	90.5%	91.5%	92.6%	31,962	31,961	1	4.98	21,418	21,763	22,109
2008	3,376,466	0.214	0.218	0.221	635,563	113.8%	115.7%	117.5%	90.4%	91.5%	92.6%	31,080	31,079	1	4.72	23,274	23,656	24,037
2009	3,232,692	0.208	0.212	0.216	626,711	107.5%	109.4%	111.2%	99.2%	100.3%	101.3%	27,592	27,590	2	4.59	24,426	24,846	25,267
2010	3,065,706	0.198	0.202	0.205	605,887	100.4%	102.2%	103.9%	107.2%	108.2%	109.2%	24,716	24,713	3	4.50	24,608	25,043	25,478
2011	3,095,477	0.189	0.193	0.196	599,566	97.7%	99.5%	101.3%	100.9%	102.0%	103.0%	23,911	23,907	4	4.36	24,504	24,951	25,399
2012	3,179,757	0.178	0.182	0.185	578,734	98.1%	99.9%	101.8%	95.4%	96.5%	97.7%	23,061	23,057	4	4.12	24,608	25,079	25,549
2013	3,272,669	0.179	0.183	0.187	603,119	97.3%	99.3%	101.3%	89.0%	90.2%	91.4%	23,008	23,002	6	3.95	25,509	26,026	26,543
2014	3,387,489	0.179	0.183	0.187	663,139	91.6%	93.5%	95.4%	79.3%	80.5%	81.7%	23,822	23,814	8	3.91	25,493	26,026	26,559
2015	3,539,832	0.172	0.175	0.179	748,113	81.2%	83.0%	84.8%	72.8%	73.9%	75.0%	23,687	23,676	11	3.69	25,647	26,215	26,783
2016	3,683,305	0.167	0.171	0.175	794,421	77.5%	79.4%	81.3%	70.8%	72.0%	73.2%	23,713	23,698	15	3.54	25,974	26,598	27,222
2017	3,827,158	0.167	0.172	0.176	828,728	77.3%	79.2%	81.2%	68.3%	69.5%	70.8%	23,682	23,661	21	3.39	27,054	27,732	28,410
2018	3,925,964	0.169	0.173	0.178	841,795	78.8%	80.9%	83.0%	68.7%	70.1%	71.5%	23,560	23,529	31	3.26	28,166	28,905	29,643
2019	4,006,538	0.168	0.173	0.178	810,338	82.9%	85.4%	87.8%	74.5%	76.2%	77.9%	23,021	22,974	47	3.13	29,182	30,047	30,911
2020	3,939,705	0.163	0.168	0.173	745,925	85.8%	88.5%	91.3%	83.4%	85.3%	87.3%	20,778	20,710	68	2.90	30,811	31,787	32,763
2021	3,887,149	0.166	0.172	0.178	703,914	91.6%	94.8%	98.0%	90.7%	93.1%	95.4%	21,537	21,405	132	3.02	29,945	30,996	32,046
2022	4,127,595	0.159	0.165	0.172	703,190	93.1%	97.1%	101.1%	90.5%	93.6%	96.6%	21,032	20,771	261	2.83	31,114	32,454	33,794
2023	4,291,076	0.161	0.170	0.179	732,954	94.4%	99.5%	104.6%	94.1%	98.1%	102.1%	21,805	21,036	769	2.83	31,743	33,451	35,160
2024	4,284,575	0.169	0.183	0.196	756,655	95.6%	103.4%	111.2%	111.9%	118.6%	125.3%	22,525	18,398	4,127	2.91	32,114	34,734	37,354

Washington Department of Labor & Industries
Medical Aid Fund Combined
Loss Adjustment Expenses

Data evaluated as of @06/30/24
Amounts in \$000s

Calendar Year Ending June 30	Paid Loss	Paid LAE	LAE / Loss Ratio	Cumulative LAE / Loss Ratio	Accident Year Ending June 30	Loss Unpaid Claims Low	Loss Unpaid Claims High	Estimated IBNR Low	Estimated IBNR Low	Provision For WCSM	Undiscounted LAE Unpaid Claims Low	Undiscounted LAE Unpaid Claims High	Discount Factor	Discounted LAE Unpaid Claims Low	Discounted LAE Unpaid Claims High	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1993	282,099				1993	35,711	43,621	0	0	0	4,268	5,213	0.842	3,592	4,388	
1994	282,764				1994	39,784	48,584	0	0	0	4,754	5,806	0.835	3,969	4,847	
1995	285,974				1995	40,304	49,214	0	0	0	4,816	5,881	0.829	3,993	4,876	
1996	307,245				1996	43,044	52,544	0	0	0	5,144	6,279	0.824	4,237	5,172	
1997	303,821				1997	47,837	58,547	0	0	0	5,717	6,997	0.817	4,670	5,716	
1998	335,967				1998	53,707	65,717	0	0	0	6,418	7,853	0.811	5,206	6,370	
1999	710,917	46,399	6.5%	6.5%	1999	57,135	69,855	0	0	0	6,828	8,348	0.803	5,483	6,703	
2000	368,260	46,930	12.7%	8.6%	2000	66,574	81,294	0	0	0	7,956	9,715	0.796	6,332	7,732	
2001	403,518	55,280	13.7%	10.0%	2001	67,282	82,202	0	0	0	8,040	9,823	0.788	6,337	7,742	
2002	400,947	54,771	13.7%	10.8%	2002	69,989	85,519	0	0	0	8,364	10,220	0.781	6,529	7,978	
2003	436,339	55,096	12.6%	11.1%	2003	70,418	86,038	0	0	0	8,415	10,282	0.776	6,527	7,974	
2004	451,969	53,202	11.8%	11.2%	2004	77,784	94,924	0	0	0	9,295	11,344	0.768	7,141	8,715	
2005	468,625	69,151	14.8%	11.8%	2005	81,726	99,866	0	0	0	9,767	11,934	0.763	7,451	9,105	
2006	508,961	64,819	12.7%	11.9%	2006	89,512	109,182	9	11	2	10,700	13,050	0.756	8,091	9,869	
2007	532,822	70,767	13.3%	12.1%	2007	99,658	121,748	22	25	4	11,915	14,556	0.750	8,940	10,921	
2008	566,033	72,991	12.9%	12.2%	2008	107,149	130,859	30	35	5	12,813	15,647	0.745	9,552	11,664	
2009	635,575	80,013	12.6%	12.2%	2009	105,238	128,468	66	76	12	12,595	15,372	0.744	9,368	11,434	
2010	606,609	80,558	13.3%	12.3%	2010	97,675	119,175	87	101	15	11,697	14,268	0.739	8,648	10,549	
2011	583,064	80,506	13.8%	12.4%	2011	96,784	118,184	114	133	20	11,598	14,157	0.736	8,540	10,424	
2012	563,579	83,592	14.8%	12.6%	2012	98,251	119,951	141	164	25	11,781	14,376	0.734	8,645	10,550	
2013	569,394	92,704	16.3%	12.9%	2013	104,856	128,656	190	221	34	12,584	15,431	0.732	9,209	11,293	
2014	560,719	92,696	16.5%	13.1%	2014	115,163	140,563	260	302	46	13,835	16,875	0.732	10,127	12,351	
2015	562,705	99,138	17.6%	13.4%	2015	122,588	149,488	345	401	62	14,746	17,967	0.733	10,810	13,171	
2016	561,841	99,335	17.7%	13.7%	2016	132,309	161,909	469	546	84	15,943	19,488	0.736	11,726	14,334	
2017	572,066	95,647	16.7%	13.8%	2017	145,250	177,350	676	786	121	17,547	21,395	0.739	12,961	15,803	
2018	580,335	105,628	18.2%	14.1%	2018	161,327	196,127	999	1,162	178	19,559	23,734	0.744	14,556	17,663	
2019	575,962	109,605	19.0%	14.3%	2019	176,705	216,505	1,507	1,753	269	21,539	26,321	0.752	16,192	19,786	
2020	582,640	118,163	20.3%	14.6%	2020	187,258	227,810	2,194	2,552	392	22,993	27,876	0.762	17,520	21,241	
2021	552,758	118,132	21.4%	14.9%	2021	212,886	258,124	4,239	4,931	758	26,630	32,106	0.774	20,620	24,861	
2022	541,247	118,395	21.9%	15.2%	2022	255,876	312,245	8,374	9,741	1,497	32,927	39,802	0.791	26,060	31,501	
2023	566,354	124,693	22.0%	15.5%	2023	335,704	410,196	24,689	28,718	4,413	47,043	56,356	0.817	38,430	46,037	
2024	588,873	136,539	23.2%	15.8%	2024	533,433	651,461	132,524	154,148	23,685	100,923	117,229	0.867	87,481	101,616	
						'93 to '24	3,928,918	4,795,927	176,934	205,804	31,622	519,151		408,942	492,383	
						'92 and Prior	328,568	363,154	0	0	0	39,265		33,243	36,743	
						Total	4,257,486	5,159,081	176,934	205,804	31,622	558,415	0.847	442,186	529,126	
(14) Selected:				22.1%												
											L&I Selected:	730,145	730,145		627,088	627,088
											L&I Less Deloitte:	171,729	61,047		184,902	97,962

% of Ratio applied to open claims:

54%

Washington Department of Labor & Industries

Medical Aid Fund Combined

Deloitte Emergence - Actual Versus Expected Paid Analysis

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Unadjusted Deloitte Ult. Loss Low @06/30/23	Unadjusted Deloitte Ult. Loss High @06/30/23	Paid Loss @06/30/23	Deloitte Unpaid Claims Low @06/30/23	Deloitte Unpaid Claims High @06/30/23	Deloitte Expected Paid Low	Deloitte Expected Paid High	Actual Paid (9)	Actual Less Expected Low (10)	Actual Less Expected High (11)	Current Selected Ultimate Low (12)	Current Selected Ultimate High (13)	Change in Ultimate Low (14)	Change in Ultimate High (15)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1993	349,030	357,440	311,265	37,765	46,175	1,382	1,689	735	(647)	(954)	347,710	355,620	(1,320)	(1,820)
1994	378,170	387,690	335,854	42,316	51,836	1,403	1,721	612	(791)	(1,109)	376,250	385,050	(1,920)	(2,640)
1995	373,590	383,400	329,859	43,731	53,541	1,612	1,976	597	(1,016)	(1,379)	370,760	379,670	(2,830)	(3,730)
1996	382,540	392,950	335,917	46,623	57,033	1,564	1,911	939	(625)	(972)	379,900	389,400	(2,640)	(3,550)
1997	411,570	423,080	359,848	51,722	63,232	1,657	2,023	1,045	(612)	(978)	408,730	419,440	(2,840)	(3,640)
1998	446,420	459,330	388,197	58,223	71,133	1,416	1,724	1,756	340	32	443,660	455,670	(2,760)	(3,660)
1999	461,600	475,320	399,379	62,221	75,941	1,603	1,950	1,507	(96)	(444)	458,020	470,740	(3,580)	(4,580)
2000	522,620	538,550	451,030	71,590	87,520	1,894	2,316	1,756	(139)	(560)	519,360	534,080	(3,260)	(4,470)
2001	521,270	537,300	448,595	72,675	88,705	1,948	2,372	1,643	(305)	(730)	517,520	532,440	(3,750)	(4,860)
2002	536,180	552,820	461,017	75,163	91,803	2,068	2,521	2,134	66	(387)	533,140	548,670	(3,040)	(4,150)
2003	519,230	535,970	443,869	75,361	92,101	1,963	2,392	2,194	231	(199)	516,480	532,100	(2,750)	(3,870)
2004	569,100	587,550	486,162	82,938	101,388	2,074	2,529	2,104	29	(426)	566,050	583,190	(3,050)	(4,360)
2005	584,550	603,920	496,769	87,781	107,151	2,191	2,663	1,795	(396)	(868)	580,290	598,430	(4,260)	(5,490)
2006	628,440	649,530	532,822	95,618	116,708	2,474	3,004	1,926	(548)	(1,079)	624,260	643,930	(4,180)	(5,600)
2007	688,680	712,190	582,514	106,166	129,676	2,644	3,212	2,369	(275)	(844)	684,540	706,630	(4,140)	(5,560)
2008	727,530	752,780	613,415	114,115	139,365	3,042	3,688	2,797	(246)	(892)	723,360	747,070	(4,170)	(5,710)
2009	679,300	704,400	565,722	113,578	138,678	3,357	4,071	2,990	(368)	(1,081)	673,950	697,180	(5,350)	(7,220)
2010	613,700	637,100	508,309	105,391	128,791	3,158	3,841	2,215	(943)	(1,626)	608,200	629,700	(5,500)	(7,400)
2011	591,000	615,100	486,284	104,716	128,816	3,356	4,093	2,832	(524)	(1,261)	585,900	607,300	(5,100)	(7,800)
2012	573,900	597,100	466,621	107,279	130,479	3,727	4,502	2,628	(1,099)	(1,874)	567,500	589,200	(6,400)	(7,900)
2013	593,000	618,400	478,384	114,616	140,016	4,165	5,045	3,660	(506)	(1,385)	586,900	610,700	(6,100)	(7,700)
2014	613,600	641,800	487,481	126,119	154,319	5,348	6,491	4,656	(692)	(1,835)	607,300	632,700	(6,300)	(9,100)
2015	613,600	643,200	478,417	135,183	164,783	6,315	7,613	6,495	179	(1,118)	607,500	634,400	(6,100)	(8,800)
2016	625,100	657,500	476,854	148,246	180,646	7,733	9,324	6,738	(995)	(2,586)	615,900	645,500	(9,200)	(12,000)
2017	649,100	685,000	486,044	163,056	198,956	9,893	11,949	9,406	(487)	(2,542)	640,700	672,800	(8,400)	(12,200)
2018	672,300	711,500	489,278	183,022	222,222	12,468	14,999	12,994	526	(2,005)	663,600	698,400	(8,700)	(13,100)
2019	679,000	723,500	477,651	201,349	245,849	15,208	18,557	17,444	2,236	(1,112)	671,800	711,600	(7,200)	(11,900)
2020	642,304	693,652	427,621	214,683	266,030	19,311	23,881	25,324	6,013	1,444	640,204	680,756	(2,100)	(12,896)
2021	649,828	703,008	395,935	253,892	307,073	30,583	37,033	36,115	5,531	(918)	644,935	690,174	(4,892)	(12,834)
2022	660,135	737,486	335,849	324,285	401,637	57,919	71,790	62,662	4,744	(9,128)	654,388	710,757	(5,747)	(26,729)
2023	716,795	838,431	191,339	525,457	647,092	171,582	211,457	165,111	(6,471)	(46,346)	692,154	766,646	(24,642)	(71,785)
2024														
'93 to '23	17,673,182	18,556,997	13,728,301	3,944,881	4,828,696	385,059	472,337	387,176	2,116	(85,161)	17,510,961	18,259,943	(162,221)	(297,054)
'92 and Prior	4,168,951	4,209,080	3,830,189	338,762	378,891	14,335	15,993	10,750	(3,584)	(5,243)	4,169,507	4,204,093	556	(4,987)
Total	21,842,133	22,766,077	17,558,489	4,283,644	5,207,587	399,394	488,330	397,926	(1,468)	(90,404)	21,680,468	22,464,035	(161,665)	(302,041)

% Change in Unpaid Claim Estimate: -3.8% -5.8%

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims Summary of Unpaid Claim Estimates

Data Evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Selected Ultimate Loss Low	Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1993	298,100	305,500	33,393	40,793	264,707	0.838	27,976	34,175
1994	323,600	331,800	37,132	45,332	286,468	0.830	30,838	37,648
1995	311,400	319,500	36,658	44,758	274,742	0.823	30,166	36,832
1996	317,900	326,400	38,414	46,914	279,486	0.816	31,352	38,290
1997	347,200	356,700	42,701	52,201	304,499	0.809	34,548	42,235
1998	377,900	388,400	47,295	57,795	330,605	0.802	37,933	46,355
1999	394,800	406,000	50,321	61,521	344,479	0.794	39,932	48,820
2000	453,000	465,900	58,391	71,291	394,609	0.786	45,882	56,019
2001	453,500	466,700	59,505	72,705	393,995	0.778	46,319	56,594
2002	472,000	486,000	62,796	76,796	409,204	0.772	48,458	59,261
2003	458,500	472,500	62,675	76,675	395,825	0.766	47,988	58,707
2004	505,600	521,200	70,408	86,008	435,192	0.759	53,465	65,310
2005	515,500	531,900	73,590	89,990	441,910	0.753	55,429	67,782
2006	557,800	575,800	81,472	99,472	476,328	0.747	60,881	74,332
2007	616,400	636,700	91,302	111,602	525,098	0.742	67,716	82,772
2008	650,300	672,000	97,788	119,488	552,512	0.736	72,001	87,979
2009	600,600	621,200	92,388	112,988	508,212	0.731	67,553	82,616
2010	545,500	564,700	86,367	105,567	459,133	0.727	62,801	76,762
2011	526,900	545,700	84,774	103,574	442,126	0.723	61,296	74,889
2012	512,000	531,000	85,476	104,476	426,524	0.720	61,536	75,214
2013	530,000	551,000	91,240	112,240	438,760	0.718	65,471	80,540
2014	544,000	566,000	98,377	120,377	445,623	0.716	70,410	86,156
2015	542,000	565,000	103,442	126,442	438,558	0.716	74,021	90,480
2016	546,000	571,000	110,140	135,140	435,860	0.717	78,953	96,874
2017	566,000	593,000	120,457	147,457	445,543	0.719	86,655	106,078
2018	580,000	609,000	131,562	160,562	448,438	0.724	95,232	116,224
2019	580,000	612,000	141,610	173,610	438,390	0.730	103,315	126,661
2020	546,107	577,337	145,454	176,684	400,654	0.737	107,250	130,277
2021	551,876	587,156	166,120	201,401	385,755	0.750	124,540	150,990
2022	553,032	595,522	194,221	236,711	358,811	0.770	149,504	182,211
2023	588,216	645,855	262,001	319,640	326,216	0.804	210,628	256,965
2024	619,419	717,493	440,105	538,178	179,314	0.865	380,705	465,542
'93 to '24	15,985,151	16,715,964	3,297,577	4,028,390	12,687,574		2,530,755	3,091,589
'92 and Prior	3,641,872	3,675,088	315,552	348,768	3,326,320	0.844	266,247	294,273
Total	19,627,023	20,391,052	3,613,129	4,377,159	16,013,894		2,797,001	3,385,862

(2) Section MAF - I, Exhibit 3 Col (11) 3,728,358 3,728,358 <-----L&I Selected-----> 2,810,848 2,810,848
(3) Section MAF - I, Exhibit 3 Col (12) 115,229 (648,801) <-----L&I Less Deloitte-----> 13,847 (575,014)
(4) = (2) - (6)
(5) = (3) - (6)
(6) Section MAF - I, Exhibit 7 Col (3)
(7) Section MAF - I, Exhibit 26
(8) = (4) x (7)
(9) = (5) x (7)

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims

Comparison of Ultimate Loss

Data evaluated as of @06/30/24

Amounts in \$000s

Accident Year Ending June 30	Deloitte						L&I			L&I Less Deloitte	
	Deloitte Ultimate Loss @06/30/24		Deloitte Ultimate Loss @06/30/23		Change in Ultimate Loss		Ultimate Loss @06/30/24	Ultimate Loss @06/30/23	Change In Ultimate Loss	@06/30/24	
	Low	High	Low	High	Low	High				Low	High
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	298,100	305,500	298,700	306,400	(600)	(900)	286,457	287,808	(1,351)	(11,643)	(19,043)
1994	323,600	331,800	324,600	333,200	(1,000)	(1,400)	308,705	319,683	(10,978)	(14,895)	(23,095)
1995	311,400	319,500	313,100	321,700	(1,700)	(2,200)	305,869	309,561	(3,692)	(5,531)	(13,631)
1996	317,900	326,400	319,200	328,200	(1,300)	(1,800)	308,127	312,375	(4,249)	(9,773)	(18,273)
1997	347,200	356,700	348,700	358,700	(1,500)	(2,000)	345,622	356,699	(11,077)	(1,578)	(11,078)
1998	377,900	388,400	378,700	389,700	(800)	(1,300)	373,428	371,031	2,397	(4,472)	(14,972)
1999	394,800	406,000	396,100	407,800	(1,300)	(1,800)	388,290	399,142	(10,852)	(6,510)	(17,710)
2000	453,000	465,900	454,400	467,900	(1,400)	(2,000)	452,024	455,843	(3,819)	(976)	(13,876)
2001	453,500	466,700	455,200	469,000	(1,700)	(2,300)	455,939	458,394	(2,455)	2,439	(10,761)
2002	472,000	486,000	473,200	487,800	(1,200)	(1,800)	470,700	477,882	(7,183)	(1,300)	(15,300)
2003	458,500	472,500	459,700	474,300	(1,200)	(1,800)	453,350	462,239	(8,890)	(5,150)	(19,150)
2004	505,600	521,200	507,000	523,300	(1,400)	(2,100)	514,942	512,018	2,925	9,342	(6,258)
2005	515,500	531,900	517,900	535,000	(2,400)	(3,100)	504,233	519,446	(15,213)	(11,267)	(27,667)
2006	557,800	575,800	560,400	579,400	(2,600)	(3,600)	557,383	562,059	(4,677)	(417)	(18,417)
2007	616,400	636,700	619,000	640,200	(2,600)	(3,500)	601,463	607,609	(6,146)	(14,937)	(35,237)
2008	650,300	672,000	653,000	675,800	(2,700)	(3,800)	648,514	663,724	(15,211)	(1,786)	(23,486)
2009	600,600	621,200	603,300	624,900	(2,700)	(3,700)	599,298	599,557	(259)	(1,302)	(21,902)
2010	545,500	564,700	548,900	569,200	(3,400)	(4,500)	534,504	538,859	(4,355)	(10,996)	(30,196)
2011	526,900	545,700	530,000	551,000	(3,100)	(5,300)	517,079	525,290	(8,211)	(9,821)	(28,621)
2012	512,000	531,000	517,000	537,000	(5,000)	(6,000)	493,615	507,817	(14,202)	(18,385)	(37,385)
2013	530,000	551,000	534,000	556,000	(4,000)	(5,000)	519,252	530,362	(11,111)	(10,748)	(31,748)
2014	544,000	566,000	548,000	572,000	(4,000)	(6,000)	529,390	548,334	(18,943)	(14,610)	(36,610)
2015	542,000	565,000	546,000	571,000	(4,000)	(6,000)	541,861	556,399	(14,539)	(139)	(23,139)
2016	546,000	571,000	552,000	579,000	(6,000)	(8,000)	547,667	567,503	(19,836)	1,667	(23,333)
2017	566,000	593,000	572,000	602,000	(6,000)	(9,000)	580,030	597,886	(17,856)	14,030	(12,970)
2018	580,000	609,000	586,000	618,000	(6,000)	(9,000)	605,189	629,923	(24,733)	25,189	(3,811)
2019	580,000	612,000	585,000	620,000	(5,000)	(8,000)	634,891	660,599	(25,708)	54,891	22,891
2020	546,107	577,337	546,302	586,605	(195)	(9,267)	607,353	630,802	(23,449)	61,246	30,016
2021	551,876	587,156	556,095	596,479	(4,219)	(9,323)	607,739	644,622	(36,883)	55,863	20,582
2022	553,032	595,522	558,716	619,485	(5,683)	(23,963)	616,485	672,056	(55,571)	63,453	20,963
2023	588,216	645,855	614,201	715,083	(25,985)	(69,227)	655,385	705,079	(49,693)	67,169	9,530
2024	619,419	717,493					670,912			51,493	(46,580)
'93 to '24	15,985,151	16,715,964	15,476,414	16,216,151	(110,683)	(217,680)	16,235,695	15,990,603	(425,820)	250,544	(480,269)
'92 and Prior	3,641,872	3,675,088	3,639,119	3,677,092	2,753	(2,003)	3,506,560	3,523,221	(16,661)	(135,313)	(168,529)
Total	19,627,023	20,391,052	19,115,534	19,893,243	(107,930)	(219,684)	19,742,255	19,513,824	(442,481)	115,232	(648,798)

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims

Selected Ultimate Loss

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Methodology Indicated Ultimate Loss										Selected Ultimate Loss Low	Selected Ultimate Loss High	Ultimate Claims	Selected Loss Severity Low	Selected Loss Severity High
	Paid Loss	Paid LDF	Paid BF On Freq/Sev	Paid BF On ELR	Frequency x Severity	Expected Loss Rate	5.7% Incr Paid On Claims	1.9% Incr Paid On Premium	3.7% Incr Paid On Active	Selected					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		(11)	(12)	(13)	(14)	(15)
1993	264,707	301,766	298,234	315,205			301,766	301,766	301,766	301,766	298,100	305,500	39,149	7,614	7,804
1994	286,468	328,017	322,273	340,057			327,670	327,755	327,325	327,692	323,600	331,800	38,349	8,438	8,652
1995	274,742	315,858	312,039	330,860			315,320	315,552	314,954	315,421	311,400	319,500	36,775	8,468	8,688
1996	279,486	322,797	318,530	338,159			321,817	322,242	321,751	322,152	317,900	326,400	35,335	8,997	9,237
1997	304,499	353,167	347,202	368,197			351,386	351,979	351,333	351,966	347,200	356,700	35,599	9,753	10,020
1998	330,605	385,042	377,100	398,189			382,195	382,838	382,558	383,158	377,900	388,400	35,743	10,573	10,866
1999	344,479	402,317	394,335	415,514			399,307	400,024	399,938	400,396	394,800	406,000	35,659	11,072	11,386
2000	394,609	462,344	447,628	470,024			457,874	458,809	458,720	459,437	453,000	465,900	35,205	12,867	13,234
2001	393,995	463,202	447,603	469,958			458,372	459,512	459,236	460,080	453,500	466,700	33,021	13,734	14,133
2002	409,204	482,911	463,716	483,618			477,066	478,058	478,021	479,014	472,000	486,000	31,097	15,178	15,629
2003	395,825	469,134	452,434	472,414			463,489	464,677	464,752	465,513	458,500	472,500	29,841	15,365	15,834
2004	435,192	517,849	497,851	515,200			511,157	511,879	512,694	513,395	505,600	521,200	30,593	16,527	17,037
2005	441,910	527,975	509,349	528,560			521,315	522,548	523,010	523,712	515,500	531,900	30,503	16,900	17,438
2006	476,328	571,442	551,990	569,020			564,273	565,048	566,437	566,800	557,800	575,800	31,708	17,592	18,159
2007	525,098	632,697	607,464	622,910			623,511	624,057	625,892	626,539	616,400	636,700	31,962	19,286	19,921
2008	552,512	668,719	639,019	655,047			657,369	658,431	659,981	661,125	650,300	672,000	31,080	20,923	21,622
2009	508,212	617,971	591,180	603,911			607,268	608,096	610,265	610,900	600,600	621,200	27,592	21,767	22,514
2010	459,133	561,377	539,687	548,843			552,135	552,498	554,523	555,133	545,500	564,700	24,716	22,071	22,848
2011	442,126	543,572	526,532	533,875			535,707	535,983	537,274	536,321	526,900	545,700	23,911	22,036	22,823
2012	426,524	527,744	514,956	522,831			521,341	522,324	522,021	521,896	512,000	531,000	23,061	22,202	23,026
2013	438,760	546,796	534,828	541,937			540,170	541,424	539,553	540,382	530,000	551,000	23,008	23,036	23,948
2014	445,623	559,706	554,083	556,908			555,316	555,443	553,561	554,773	544,000	566,000	23,822	22,836	23,759
2015	438,558	556,200	556,847	560,404			554,097	555,441	550,780	553,439	542,000	565,000	23,687	22,882	23,853
2016	435,860	559,213	566,397	568,534			559,516	561,342	554,907	558,588	546,000	571,000	23,713	23,026	24,080
2017	445,543	579,526	589,971	590,604			580,578	583,091	574,431	579,367	566,000	593,000	23,682	23,900	25,040
2018	448,438	593,318	608,847	606,785			596,009	598,906	588,704	594,540	580,000	609,000	23,560	24,618	25,849
2019	438,390	591,963	614,405	609,550			597,391	600,906	589,101	595,799	580,000	612,000	23,021	25,194	26,585
2020	395,582	548,114	575,710	574,101			555,760	563,388	548,005	555,718	546,107	577,337	21,956	24,873	26,295
2021	381,143	548,347	597,381	576,231			566,607	565,553	558,464	563,541	551,876	587,156	24,003	22,992	24,462
2022	352,984	541,009	607,384	584,763	731,992	666,903	568,428	571,280	558,517	566,075	553,032	595,522	26,643	20,757	22,352
2023	325,876	573,147	671,947	624,326	802,154	691,773	619,234	613,516	607,884	613,545	588,216	645,855	24,098	24,410	26,802
2024	179,224	557,141	773,338	650,392	875,868	694,616	683,193	641,382	680,542	668,372	619,419	717,493	22,805	27,162	31,462
Totals	12,671,633	16,210,381	16,410,258	16,546,928			16,326,638	16,315,749	16,276,901	16,326,557	15,985,151	16,715,964	924,896		

	Change	Results of Rate Variation			Covid-19 Provision::	Paid	Ultimate Counts
		-2.0%	15,656,134	15,633,323			
(2) Section MAF - I, Exhibit 7 Col (3)	-1.0%	15,911,080	15,893,445	15,869,645	6,222	6,107	5,072
(3) Section MAF - I, Exhibit 7 Col (5)	+1.0%	16,909,874	16,908,005	16,849,905	6,016	5,876	4,612
(4) Section MAF - I, Exhibit 4 Col (10)	+2.0%	17,523,586	17,533,886	17,451,538	8,277	8,032	5,827
(5) Section MAF - I, Exhibit 5 Col (10)					3,536	3,216	339
(6) Section MAF - I, Exhibit 4 Col (4)					456	419	90
(7) Section MAF - I, Exhibit 5 Col (4)							
(8) Section MAF - I, Exhibit 12 Col (6); Applying 5.7% Medical Severity Trend					24,507	23,651	25,364
(9) Section MAF - I, Exhibit 12 Col (10); Applying 1.9% Medical Rate Trend							
(10) Section MAF - I, Exhibit 12 Col (14); Applying 3.7% Medical Active Time Loss Severity Trend							
(11) Selected by Deloitte							
(12) Selected by Deloitte							
(13) Section MAF - I, Exhibit 8 Col (6)							
(14) = (11) / (13) * 1,000							
(15) = (12) / (13) * 1,000							

Washington Department of Labor & Industries
Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims
Bornhuetter Ferguson Paid Loss Method

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Ultimate Claims	Initial Selected Loss Severity	Initial Expected Loss	Expected Paid Percentage	Expected Paid Loss	Unlimited Paid Loss	Expected Unpaid Percentage	Expected Unpaid Loss	Expected Ultimate Loss	Expected Ultimate Loss Severity
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	39,149	6,974	273,009	87.7%	239,482	264,707	12.3%	33,527	298,234	7,618
1994	38,349	7,371	282,674	87.3%	246,868	286,468	12.7%	35,805	322,273	8,404
1995	36,775	7,791	286,523	87.0%	249,225	274,742	13.0%	37,297	312,039	8,485
1996	35,335	8,235	290,995	86.6%	251,952	279,486	13.4%	39,044	318,530	9,015
1997	35,599	8,705	309,880	86.2%	267,177	304,499	13.8%	42,703	347,202	9,753
1998	35,743	9,201	328,868	85.9%	282,373	330,605	14.1%	46,496	377,100	10,550
1999	35,659	9,725	346,797	85.6%	296,941	344,479	14.4%	49,856	394,335	11,058
2000	35,205	10,280	361,897	85.3%	308,878	394,609	14.7%	53,020	447,628	12,715
2001	33,021	10,866	358,795	85.1%	305,188	393,995	14.9%	53,607	447,603	13,555
2002	31,097	11,485	357,149	84.7%	302,637	409,204	15.3%	54,512	463,716	14,912
2003	29,841	12,140	362,259	84.4%	305,651	395,825	15.6%	56,608	452,434	15,161
2004	30,593	12,832	392,557	84.0%	329,899	435,192	16.0%	62,659	497,851	16,273
2005	30,503	13,563	413,712	83.7%	346,273	441,910	16.3%	67,439	509,349	16,698
2006	31,708	14,336	454,573	83.4%	378,911	476,328	16.6%	75,662	551,990	17,408
2007	31,962	15,153	484,324	83.0%	401,958	525,098	17.0%	82,366	607,464	19,006
2008	31,080	16,017	497,807	82.6%	411,301	552,512	17.4%	86,506	639,019	20,560
2009	27,592	16,930	467,132	82.2%	384,164	508,212	17.8%	82,968	591,180	21,426
2010	24,716	17,895	442,287	81.8%	361,732	459,133	18.2%	80,554	539,687	21,836
2011	23,911	18,915	452,268	81.3%	367,862	442,126	18.7%	84,406	526,532	22,021
2012	23,061	19,993	461,069	80.8%	372,637	426,524	19.2%	88,432	514,956	22,330
2013	23,008	21,133	486,220	80.2%	390,153	438,760	19.8%	96,067	534,828	23,245
2014	23,822	22,337	532,121	79.6%	423,661	445,623	20.4%	108,461	554,083	23,259
2015	23,687	23,611	559,257	78.8%	440,968	438,558	21.2%	118,288	556,847	23,509
2016	23,713	24,956	591,780	77.9%	461,243	435,860	22.1%	130,537	566,397	23,886
2017	23,682	26,379	624,705	76.9%	480,277	445,543	23.1%	144,428	589,971	24,912
2018	23,560	27,882	656,913	75.6%	496,504	448,438	24.4%	160,409	608,847	25,842
2019	23,021	29,472	678,467	74.1%	502,452	438,390	25.9%	176,014	614,405	26,689
2020	20,778	31,152	647,278	72.2%	467,150	395,582	27.8%	180,128	575,710	27,707
2021	21,537	32,927	709,155	69.5%	492,917	381,143	30.5%	216,238	597,381	27,737
2022	21,032	34,804	731,992	65.2%	477,592	352,984	34.8%	254,400	607,384	28,879
2023	21,805	36,788	802,154	56.9%	456,083	325,876	43.1%	346,071	671,947	30,816
2024	22,525	38,885	875,868	32.2%	281,754	179,224	67.8%	594,114	773,338	34,333
Totals	913,067		15,520,488		11,781,862	12,671,633		3,738,625	16,410,258	

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

Washington Department of Labor & Industries
Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims
Bornhuetter Ferguson Paid Loss Method

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	MAF On-Level EP (000)	Initial Selected Loss Ratio	Initial Expected Loss	Expected Paid Percentage	Expected Paid Loss	Unlimited Paid Loss	Expected Unpaid Percentage	Expected Unpaid Loss	Expected Ultimate Loss	Expected Ultimate Loss Ratio
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	458,487	0.90	411,196	87.7%	360,698	264,707	12.3%	50,498	315,205	0.69
1994	471,732	0.90	423,074	87.3%	369,485	286,468	12.7%	53,590	340,057	0.72
1995	480,692	0.90	431,110	87.0%	374,991	274,742	13.0%	56,119	330,860	0.69
1996	487,586	0.90	437,293	86.6%	378,620	279,486	13.4%	58,673	338,159	0.69
1997	515,396	0.90	462,235	86.2%	398,536	304,499	13.8%	63,699	368,197	0.71
1998	533,009	0.90	478,031	85.9%	410,447	330,605	14.1%	67,584	398,189	0.75
1999	550,949	0.90	494,121	85.6%	423,086	344,479	14.4%	71,035	415,514	0.75
2000	573,969	0.90	514,766	85.3%	439,350	394,609	14.7%	75,416	470,024	0.82
2001	566,894	0.90	508,421	85.1%	432,459	393,995	14.9%	75,963	469,958	0.83
2002	543,612	0.90	487,540	84.7%	413,126	409,204	15.3%	74,414	483,618	0.89
2003	546,493	0.90	490,124	84.4%	413,535	395,825	15.6%	76,589	472,414	0.86
2004	558,898	0.90	501,249	84.0%	421,242	435,192	16.0%	80,008	515,200	0.92
2005	592,698	0.90	531,563	83.7%	444,913	441,910	16.3%	86,650	528,560	0.89
2006	620,937	0.90	556,889	83.4%	464,197	476,328	16.6%	92,692	569,020	0.92
2007	641,295	0.90	575,147	83.0%	477,336	525,098	17.0%	97,812	622,910	0.97
2008	657,906	0.90	590,045	82.6%	487,510	552,512	17.4%	102,535	655,047	1.00
2009	600,783	0.90	538,814	82.2%	443,115	508,212	17.8%	95,699	603,911	1.01
2010	549,209	0.90	492,560	81.8%	402,849	459,133	18.2%	89,711	548,843	1.00
2011	548,157	0.90	491,617	81.3%	399,867	442,126	18.7%	91,750	533,875	0.97
2012	559,879	0.90	502,129	80.8%	405,822	426,524	19.2%	96,307	522,831	0.93
2013	582,262	0.90	522,203	80.2%	419,027	438,760	19.8%	103,177	541,937	0.93
2014	608,771	0.90	545,978	79.6%	434,693	445,623	20.4%	111,285	556,908	0.91
2015	642,331	0.90	576,077	78.8%	454,231	438,558	21.2%	121,846	560,404	0.87
2016	670,642	0.90	601,468	77.9%	468,794	435,860	22.1%	132,674	568,534	0.85
2017	699,603	0.90	627,442	76.9%	482,381	445,543	23.1%	145,061	590,604	0.84
2018	723,047	0.90	648,467	75.6%	490,120	448,438	24.4%	158,347	606,785	0.84
2019	735,634	0.90	659,756	74.1%	488,596	438,390	25.9%	171,160	609,550	0.83
2020	715,272	0.90	641,494	72.2%	462,976	395,582	27.8%	178,519	574,101	0.80
2021	713,374	0.90	639,792	69.5%	444,704	381,143	30.5%	195,088	576,231	0.81
2022	743,603	0.90	666,903	65.2%	435,124	352,984	34.8%	231,779	584,763	0.79
2023	771,334	0.90	691,773	56.9%	393,324	325,876	43.1%	298,450	624,326	0.81
2024	774,503	0.90	694,616	32.2%	223,448	179,224	67.8%	471,168	650,392	0.84
Totals	19,438,955		17,433,893		13,558,599	12,671,633		3,875,295	16,546,928	

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

Washington Department of Labor & Industries
Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims
Loss Development Methods

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Retention	Paid Loss	Paid LDF	LDF Paid Ultimate Loss
(1)	(2)	(3)	(4)	(5)
1993	Unlimited	264,707	1.140	301,766
1994	Unlimited	286,468	1.145	328,017
1995	Unlimited	274,742	1.150	315,858
1996	Unlimited	279,486	1.155	322,797
1997	Unlimited	304,499	1.160	353,167
1998	Unlimited	330,605	1.165	385,042
1999	Unlimited	344,479	1.168	402,317
2000	Unlimited	394,609	1.172	462,344
2001	Unlimited	393,995	1.176	463,202
2002	Unlimited	409,204	1.180	482,911
2003	Unlimited	395,825	1.185	469,134
2004	Unlimited	435,192	1.190	517,849
2005	Unlimited	441,910	1.195	527,975
2006	Unlimited	476,328	1.200	571,442
2007	Unlimited	525,098	1.205	632,697
2008	Unlimited	552,512	1.210	668,719
2009	Unlimited	508,212	1.216	617,971
2010	Unlimited	459,133	1.223	561,377
2011	Unlimited	442,126	1.229	543,572
2012	Unlimited	426,524	1.237	527,744
2013	Unlimited	438,760	1.246	546,796
2014	Unlimited	445,623	1.256	559,706
2015	Unlimited	438,558	1.268	556,200
2016	Unlimited	435,860	1.283	559,213
2017	Unlimited	445,543	1.301	579,526
2018	Unlimited	448,438	1.323	593,318
2019	Unlimited	438,390	1.350	591,963
2020	Unlimited	395,582	1.386	548,114
2021	Unlimited	381,143	1.439	548,347
2022	Unlimited	352,984	1.533	541,009
2023	Unlimited	325,876	1.759	573,147
2024	Unlimited	179,224	3.109	557,141
Totals		12,671,633		16,210,381

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

Washington Department of Labor & Industries

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

Selected Ultimate Claim Count

Data evaluated as of @06/30/24
Compensable Claims

Accident Year Ending June 30	Total On-Level EP (000)	Ultimate Claim Count				Reported Claim Count	IBNR Claim Count	Actual Reported Frequency	12 Month Actual Reported Frequency	Selected Ultimate Frequency
		Reported Claim DF	Expected Claims	BF Method	Deloitte Selected Ultimate					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	1,376,867	39,149			39,149	39,149	0	2.84		2.84
1994	1,410,376	38,349			38,349	38,349	0	2.72		2.72
1995	1,432,610	36,775			36,775	36,775	0	2.57		2.57
1996	1,449,853	35,335			35,335	35,335	0	2.44		2.44
1997	1,532,390	35,599			35,599	35,599	0	2.32		2.32
1998	1,582,001	35,743			35,743	35,743	0	2.26	1.78	2.26
1999	1,638,639	35,659			35,659	35,659	0	2.18	1.73	2.18
2000	1,710,103	35,205			35,205	35,205	0	2.06	1.63	2.06
2001	1,688,205	33,021			33,021	33,021	0	1.96	1.53	1.96
2002	1,616,011	31,097			31,097	31,097	0	1.92	1.49	1.92
2003	1,624,279	29,841			29,841	29,841	0	1.84	1.41	1.84
2004	1,658,289	30,593			30,593	30,593	0	1.84	1.44	1.84
2005	1,759,013	30,503			30,503	30,503	0	1.73	1.33	1.73
2006	1,848,486	31,708			31,708	31,708	0	1.72	1.34	1.72
2007	1,915,388	31,962			31,962	31,961	1	1.67	1.31	1.67
2008	1,966,493	31,080			31,080	31,079	1	1.58	1.24	1.58
2009	1,780,888	27,592			27,592	27,590	2	1.55	1.23	1.55
2010	1,609,052	24,716			24,716	24,713	3	1.54	1.21	1.54
2011	1,603,360	23,911			23,911	23,907	4	1.49	1.17	1.49
2012	1,635,931	23,061			23,061	23,057	4	1.41	1.08	1.41
2013	1,704,468	23,008			23,008	23,002	6	1.35	1.03	1.35
2014	1,786,761	23,822			23,822	23,814	8	1.33	1.04	1.33
2015	1,887,780	23,687			23,687	23,676	11	1.25	0.99	1.25
2016	1,974,818	23,713			23,713	23,698	15	1.20	0.96	1.20
2017	2,065,018	23,682			23,682	23,661	21	1.15	0.93	1.15
2018	2,136,876	23,560			23,560	23,529	31	1.10	0.89	1.10
2019	2,181,354	23,021			23,021	22,974	47	1.05	0.83	1.06
2020	2,126,132	20,778			20,778	20,710	68	0.97	0.80	0.98
2021	2,134,275	21,537			21,537	21,405	132	1.00	0.89	1.01
2022	2,217,561	21,032			21,032	20,771	261	0.94	0.81	0.95
2023	2,299,027	21,805			21,805	21,036	769	0.91	0.78	0.95
2024	2,308,944	22,529	22,506	22,525	22,525	18,398	4,127	0.80	0.80	0.98
Totals	57,661,249	913,072			913,067	907,558	5,509		2.8%	2.9%
Selected:										0.97

(2) Provided by Client

(3) Section MAF - I, Exhibit 10

(4) Selected Ultimate Frequency x (2) / 100

(5) = (4) x unreported % + (7)

(6) Selected by Deloitte

(7) Section MAF - I, Exhibit 10

(8) = (6) - (7)

(9) = (7) / (2) x 100

(10) = (Section MAF - I, Exhibit 10) / (2) x 100

(11) = (6) / (2) x 100

OLEP Frequency Change for 2023-2024:

2.8%

Washington Department of Labor & Industries
Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims
Paid Loss Development Method

Data evaluated as of: 06/30/24

Amounts in \$000s

Months of Development

Accident Year Ending June 30	Data evaluated as of @06/30/24																																	
	Amounts in \$000s																																	
	Months of Experience																																	
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384		
1993	88,733	159,681	184,220	198,783	208,378	216,445	222,573	227,687	232,413	235,690	238,542	240,905	242,968	244,735	246,483	248,144	249,970	251,643	253,125	254,203	255,355	257,104	258,725	259,628	260,371	261,292	261,994	262,806	263,333	263,710	264,239	264,707		
1994	87,373	158,345	185,504	199,980	211,738	220,944	227,998	234,659	239,862	245,001	248,964	252,794	256,246	259,423	262,094	264,826	267,658	270,212	272,691	274,363	275,788	276,905	278,828	280,458	281,769	282,876	283,825	284,467	285,239	286,116	286,468			
1995	85,297	159,901	184,709	200,409	211,475	219,529	226,438	232,143	237,166	241,511	244,975	248,348	251,747	254,499	257,447	260,194	262,746	264,553	266,012	267,072	268,250	269,172	270,315	271,312	272,116	272,954	273,609	274,130	274,522	274,742				
1996	91,420	163,841	191,444	206,924	218,109	227,505	234,564	240,382	244,692	248,388	251,963	254,822	257,480	260,085	262,224	264,029	265,733	267,442	269,249	270,823	272,530	273,764	274,806	275,961	277,046	277,551	278,254	278,966	279,486					
1997	93,712	177,725	207,840	224,407	236,534	245,580	253,636	260,182	265,923	271,258	275,679	279,296	283,903	286,765	289,242	291,190	293,087	294,395	295,940	297,174	298,214	299,309	300,570	301,593	302,526	303,353	303,941	304,499						
1998	100,099	186,635	219,342	239,413	252,605	263,146	271,440	278,686	284,616	289,918	294,660	299,022	303,166	306,836	309,997	313,170	315,845	318,077	319,572	320,939	322,623	324,116	325,509	326,768	327,962	329,400	330,605							
1999	107,110	196,870	232,853	252,105	267,262	278,748	287,903	296,041	303,123	308,480	313,646	318,681	322,531	325,752	328,199	330,665	332,952	334,552	336,092	337,505	339,036	340,263	341,527	342,541	343,473	344,479								
2000	113,799	216,579	254,249	279,143	296,498	310,157	322,521	332,903	341,440	350,144	357,068	362,694	367,181	371,565	375,145	377,858	380,304	382,731	384,963	386,713	388,407	390,048	391,521	393,442	394,609									
2001	122,131	227,154	270,390	295,552	313,378	326,720	336,531	345,325	353,547	360,205	365,324	369,682	373,759	377,291	380,117	382,459	384,450	386,375	387,785	389,410	390,553	391,755	392,914	393,995										
2002	119,693	231,777	274,766	299,561	316,833	330,454	341,421	352,090	361,184	368,040	375,411	380,918	384,708	388,249	391,275	394,848	397,159	399,642	402,394	404,246	405,824	407,579	409,204											
2003	126,724	239,829	282,619	307,917	324,275	336,767	347,331	356,461	363,919	369,254	373,947	378,111	381,551	383,821	386,072	387,977	389,505	390,735	392,025	393,091	394,127	395,825												
2004	136,859	257,275	303,225	328,906	347,940	364,111	376,720	386,148	393,764	400,481	406,231	411,123	415,450	419,197	422,136	424,747	427,433	429,622	431,654	433,593	435,192													
2005	140,155	269,434	316,116	343,482	365,444	381,576	394,172	403,896	411,959	418,338	423,272	427,117	430,348	433,328	435,598	437,407	438,487	439,589	440,637	441,910														
2006	158,094	296,087	347,588	381,698	403,319	418,076	430,287	439,483	447,083	453,112	457,573	461,784	465,229	468,034	470,196	471,946	473,613	474,889	476,328															
2007	169,371	319,562	381,735	415,405	438,610	454,377	466,959	478,588	486,330	495,635	502,505	507,256	511,718	515,418	518,401	521,453	523,315	525,098																
2008	180,823	351,111	414,365	448,769	472,114	489,554	502,858	513,806	522,360	529,483	535,512	538,921	542,737	545,824	548,023	550,424																		
2009	188,770	337,764	390,863	420,244	439,098	454,135	465,976	476,333	482,924	488,180	493,737	497,316	500,698	503,503	505,849	508,212																		
2010	178,812	313,938	362,052	389,158	406,348	417,997	427,698	434,975	440,538	445,497	449,514	452,805	455,567	457,497	459,133																			
2011	173,732	305,060	353,084	378,111	394,073	405,281	414,015	421,168	426,488	430,820	434,818	437,857	439,831	442,126																				
2012	171,646	307,400	352,537	375,513	388,497	398,166	405,703	411,639	416,230	419,948	422,538	424,673	426,524																					
2013	176,588	312,074	358,733	382,416	397,613	408,625	416,603	423,479	428,774	432,628	436,116	438,760																						
2014	179,030	319,641	366,458	390,510	406,519	417,651	426,108	432,995	437,975	442,161	445,623																							
2015	179,571	316,752	364,679	388,365	402,769	413,025	421,000	427,773	433,651	438,558																								
2016	182,533	325,128	372,734	394,753	408,463	418,372	425,193	430,939	435,860																									
2017	188,205	335,140	381,387	405,962	420,431	430,267	438,822	446,543																										
2018	196,869	345,170	392,762	415,214	429,349	439,526	448,438																											
2019	191,824	337,949	386,488	412,156	426,622	438,390																												
2020	182,145	308,209	352,792	376,700	395,582																													
2021	178,771	305,563	353,626	381,143																														
2022	169,066	303,562	352,984																															
2023	181,310	325,876																																
2024	179,224																																	

Link Ratios	Age-to-Age Factors																																		
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail			
1993	1.800	1.154	1.079	1.048	1.039	1.028	1.023	1.021	1.014	1.012	1.010	1.009	1.007	1.007	1.007	1.007	1.007	1.006	1.004	1.005	1.007	1.006	1.003	1.003	1.004	1.003	1.003	1.002	1.001	1.002	1.002				
1994	1.812	1.172	1.078	1.059	1.043	1.032	1.029	1.022	1.021	1.016	1.015	1.014	1.012	1.010	1.010	1.011	1.010	1.009	1.006	1.005	1.004	1.007	1.006	1.005	1.004	1.003	1.003	1.002	1.003	1.003	1.001				
1995	1.875	1.155	1.085	1.055	1.038	1.031	1.025	1.022	1.018	1.014	1.014	1.014	1.011	1.012	1.011	1.010	1.007	1.006	1.004	1.004	1.003	1.004	1.004	1.003	1.003	1.002	1.002	1.001	1.001						
1996	1.792	1.168	1.081	1.054	1.043	1.031	1.025	1.018	1.015	1.014	1.011	1.010	1.010	1.008	1.007	1.006	1.006	1.007	1.006	1.006	1.005	1.004	1.004	1.004	1.004	1.002	1.003	1.003	1.002	1.001					
1997	1.896	1.169	1.080	1.054	1.038	1.034	1.025	1.022	1.020	1.016	1.013	1.016	1.010	1.009	1.007	1.007	1.004	1.005	1.004	1.004	1.004	1.004	1.003	1.003	1.003	1.003	1.002	1.002	1.002						
1998	1.865	1.175	1.092	1.055	1.042	1.032	1.027	1.021	1.019	1.016	1.015	1.014	1.012	1.010	1.010	1.009	1.007	1.005	1.004	1.005	1.005	1.004	1.004	1.004	1.004	1.004	1.003	1.003	1.004	1.004					
1999	1.838	1.183	1.083	1.060	1.043	1.033	1.028	1.024	1.018	1.017	1.016	1.012	1.010	1.008	1.008	1.007	1.005	1.005	1.004	1.005	1.004	1.004	1.003	1.003	1.003	1.003	1.002	1.003	1.003	1.003					
2000	1.903	1.174	1.098	1.062	1.046	1.040	1.032	1.026	1.025	1.020	1.016	1.012	1.012	1.010	1.007	1.006	1.006	1.006	1.005	1.004	1.004	1.004	1.004	1.004	1.003	1.003	1.002	1.003	1.003	1.003					
2001	1.860	1.190	1.093	1.060	1.043	1.030	1.026	1.024	1.019	1.014	1.012	1.011	1.009	1.007	1.006	1.005	1.005	1.004	1.004	1.004	1.003	1.003	1.003	1.003	1.003	1.003	1.002	1.003	1.003	1.003					
2002	1.936	1.185	1.090	1.058	1.043	1.033	1.031	1.026	1.019	1.020	1.015	1.010	1.009	1.008	1.009	1.006	1.006	1.007	1.005	1.004	1.004	1.004	1.004	1.004	1.004	1.003	1.003	1.004	1.004	1.004					
2003	1.893	1.178	1.090	1.053	1.039	1.031	1.026	1.020	1.016	1.013	1.011	1.009	1.006	1.006	1.005	1.004	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.004	1.004	1.004					
2004	1.880	1.179	1.085	1.055	1.041	1.035	1.025	1.020	1.017	1.014	1.012	1.011	1.009	1.007	1.006	1.006	1.005	1.005	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.003	1.003	1.004	1.004	1.004					
2005	1.922	1.173	1.087	1.064	1.044	1.033	1.025	1.020	1.015	1.012	1.009	1.008	1.007	1.005	1.004	1.002	1.003	1.002	1.003	1.002	1.003	1.002	1.003	1.002	1.003	1.002	1.003	1.002	1.003	1.002	1.003				
2006	1.873	1.174	1.098	1.057	1.037	1.029	1.021	1.017	1.013	1.010	1.009	1.007	1.006	1.005	1.004	1.004	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003				
2007	1.887	1.195	1.088	1.056	1.036	1.028	1.025	1.020	1.015	1.014	1.009	1.009	1.007	1.006	1.006	1.004	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003			
2008	1.942	1.180	1.083	1.052	1.037	1.027	1.022	1.017	1.014	1.011	1.006	1.007	1.005	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004			
2009	1.789	1.157	1.075	1.045	1.029	1.024	1.017	1.013	1.007	1.007	1.006	1.007	1.004	1.005	1.005	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004			
2010	1.756	1.153	1.075	1.044	1.029	1.023	1.017	1.013	1.011	1.009	1.007	1.006	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004			
2011	1.756	1.157	1.071	1.042	1.028	1.022	1.017	1.013	1.010	1.009	1.007	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005			
2012	1.791	1.147	1.065	1.035	1.025	1.019	1.015	1.011	1.009	1.006	1.005	1.004	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003			
2013	1.747	1.150	1.066	1.040	1.028	1.020	1.017	1.013	1.009	1.008	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006		
2014	1.785	1.146	1.066	1.041	1.027	1.018	1.014	1.010	1.007	1.006	1.005	1.004	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003		
2015	1.764	1.151	1.065	1.037	1.025	1.019	1.016	1.014	1.011	1.008	1.007	1.006	1.005	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004		
2016	1.781	1.146	1.059	1.035	1.024	1.016	1.014	1.011	1.008	1.007	1.006	1.005	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004		
2017	1.781	1.138	1.064	1.036	1.023	1.020	1.015	1.012	1.009	1.007	1.006	1.005	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004		
2018	1.753	1.138	1.057	1.034	1.024	1.020	1.017	1.014	1.011	1.008	1.007	1.006	1.005	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004		
2019	1.762	1.144	1.066	1.035	1.024	1.020	1.017	1.014	1.011	1.008	1.007	1.006	1.005	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004		
2020	1.692	1.145	1.068	1.050	1.028	1.024	1.019	1.016	1.014	1.012	1.010	1.008	1.007	1.006	1.005	1.004	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003		
2021	1.709	1.157	1.078																																
2022	1.796	1.163																																	
2023	1.797																																		
2024																																			
Wtd 3 yr avg	1.767	1.155	1.071	1.039	1.025	1.019	1.015	1.012	1.010	1.007	1.006	1.005	1.005	1.004	1.005	1.004	1.003	1.003	1.003	1.003	1.004	1.004	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.002			
Wtd 5 yr avg	1.751	1.149	1.066	1.038	1.025	1.019	1.016	1.012	1.010	1.008	1.007	1.006	1.006	1.005	1.005	1.004	1.003	1.004	1.004	1.004	1.004	1.004	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.002			
Wtd 7 yr avg	1.747	1.147	1.065	1.037	1.024	1.016	1.013	1.009	1.007	1.006	1.005	1.005	1.004	1.004	1.004	1.004	1.003	1.004	1.004	1.004	1.004	1.004	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.002			
Wtd 10 yr avg	1.762	1.148	1.065	1.038	1.026	1.021	1.017	1.014	1.012	1.010	1.008	1.007	1.006	1.006	1.006	1.005	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.002	1.002			
Prior Selected	1.768	1.146	1.065	1.038	1.027	1.021	1.018	1.014	1.012	1.010	1.008	1.008	1.007	1.006	1.006	1.005	1.005	1.005	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.140	
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384			
Selected	1.76																																		

Washington Department of Labor & Industries
Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims
Reported Claim Count Development Method

Data evaluated as of: 6/30/2024

Accident Year Ending June 30	Data evaluated as of @06/30/24																																	
	Compensable Claims																																	
	Months of Development																																	
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384		
1993						39,039	39,110	39,129	39,145	39,159	39,163	39,169	39,171	39,173	39,173	39,154	39,147	39,149	39,149	39,149	39,150	39,149	39,148	39,148	39,148	39,149	39,149	39,149	39,149	39,149	39,149	39,149		
1994						38,257	38,305	38,337	38,355	38,358	38,366	38,367	38,372	38,373	38,358	38,349	38,349	38,348	38,348	38,346	38,345	38,346	38,346	38,347	38,350	38,350	38,350	38,350	38,350	38,349				
1995						36,642	36,704	36,733	36,755	36,760	36,795	36,795	36,801	36,784	36,771	36,771	36,771	36,772	36,773	36,774	36,774	36,774	36,774	36,774	36,774	36,775	36,775	36,775	36,775	36,775	36,775	36,775		
1996			34,888	35,118	35,228	35,293	35,327	35,344	35,351	35,356	35,354	35,360	35,346	35,333	35,333	35,334	35,334	35,336	35,336	35,336	35,336	35,336	35,335	35,335	35,335	35,335	35,335	35,335	35,335	35,335	35,335	35,335		
1997		34,239	35,058	35,358	35,475	35,526	35,558	35,585	35,587	35,598	35,611	35,616	35,602	35,591	35,594	35,595	35,596	35,596	35,597	35,596	35,596	35,596	35,599	35,599	35,598	35,599	35,599	35,599	35,599	35,599	35,599	35,599		
1998	28,142	34,379	35,210	35,496	35,613	35,659	35,690	35,717	35,723	35,734	35,734	35,736	35,736	35,737	35,738	35,740	35,742	35,741	35,742	35,742	35,742	35,742	35,742	35,742	35,742	35,743	35,743	35,743	35,743	35,743	35,743	35,743		
1999	28,316	34,345	35,145	35,400	35,505	35,563	35,589	35,610	35,628	35,636	35,639	35,644	35,647	35,651	35,654	35,653	35,654	35,655	35,657	35,657	35,657	35,658	35,659	35,659	35,659	35,659	35,659	35,659	35,659	35,659	35,659	35,659		
2000	27,874	33,880	34,641	34,928	35,061	35,108	35,144	35,163	35,169	35,190	35,192	35,197	35,199	35,198	35,199	35,201	35,203	35,203	35,203	35,203	35,204	35,205	35,205	35,205	35,205	35,205	35,205	35,205	35,205	35,205	35,205	35,205		
2001	25,769	31,691	32,512	32,766	32,878	32,940	32,974	32,989	33,003	33,006	33,011	33,016	33,018	33,017	33,017	33,018	33,020	33,020	33,020	33,020	33,020	33,020	33,021	33,021	33,021	33,021	33,021	33,021	33,021	33,021	33,021	33,021		
2002	23,999	29,915	30,644	30,866	30,982	31,036	31,043	31,059	31,075	31,083	31,085	31,082	31,085	31,087	31,090	31,091	31,093	31,094	31,094	31,094	31,094	31,094	31,094	31,094	31,094	31,094	31,094	31,094	31,094	31,094	31,094	31,094		
2003	22,908	28,743	29,355	29,583	29,698	29,746	29,785	29,803	29,817	29,825	29,828	29,830	29,833	29,834	29,836	29,838	29,839	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841		
2004	23,823	29,360	30,112	30,360	30,447	30,506	30,544	30,561	30,571	30,580	30,583	30,586	30,588	30,589	30,589	30,590	30,592	30,592	30,592	30,592	30,592	30,592	30,592	30,592	30,592	30,592	30,592	30,592	30,592	30,592	30,592	30,592		
2005	23,468	29,338	30,062	30,245	30,353	30,424	30,448	30,464	30,470	30,477	30,485	30,490	30,494	30,498	30,500	30,500	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503		
2006	24,712	30,602	31,245	31,481	31,581	31,630	31,656	31,681	31,686	31,691	31,694	31,698	31,701	31,701	31,701	31,704	31,707	31,707	31,707	31,707	31,707	31,707	31,707	31,707	31,707	31,707	31,707	31,707	31,707	31,707	31,707	31,707		
2007	25,101	30,767	31,535	31,755	31,857	31,897	31,923	31,937	31,947	31,952	31,956	31,956	31,956	31,957	31,959	31,960	31,961	31,961	31,961	31,961	31,961	31,961	31,961	31,961	31,961	31,961	31,961	31,961	31,961	31,961	31,961	31,961		
2008	24,389	29,986	30,724	30,904	30,976	31,027	31,053	31,063	31,066	31,072	31,074	31,077	31,078	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079		
2009	21,953	26,582	27,221	27,423	27,490	27,523	27,552	27,570	27,575	27,584	27,584	27,587	27,590	27,591	27,590	27,590	27,590	27,590	27,590	27,590	27,590	27,590	27,590	27,590	27,590	27,590	27,590	27,590	27,590	27,590	27,590	27,590		
2010	19,484	23,768	24,401	24,571	24,636	24,666	24,687	24,697	24,703	24,707	24,709	24,710	24,711	24,712	24,713	24,713	24,713	24,713	24,713	24,713	24,713	24,713	24,713	24,713	24,713	24,713	24,713	24,713	24,713	24,713	24,713	24,713		
2011	18,772	23,086	23,632	23,774	23,831	23,866	23,882	23,895	23,898	23,902	23,905	23,906	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907		
2012	17,690	22,180	22,755	22,915	22,981	23,013	23,025	23,041	23,051	23,052	23,054	23,056	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057		
2013	17,602	22,101	22,692	22,868	22,936	22,968	22,988	22,998	22,998	22,998	22,998	22,998	22,998	22,998	22,998	22,998	22,998	22,998	22,998	22,998	22,998	22,998	22,998	22,998	22,998	22,998	22,998	22,998	22,998	22,998	22,998	22,998		
2014	18,511	22,971	23,536	23,667	23,747	23,772	23,788	23,799	23,806	23,810	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814		
2015	18,780	22,902	23,388	23,547	23,611	23,636	23,656	23,665	23,674	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676		
2016	19,037	22,958	23,476	23,598	23,657	23,668	23,684	23,691	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698		
2017	19,193	22,910	23,405	23,564	23,622	23,643	23,655	23,661	23,661	23,661	23,661	23,661	23,661	23,661	23,661	23,661	23,661	23,661	23,661	23,661	23,661	23,661	23,661	23,661	23,661	23,661	23,661	23,661	23,661	23,661	23,661	23,661		
2018	19,099	22,808	23,286	23,414	23,468	23,508	23,529	23,549	23,569	23,589	23,609	23,629	23,649	23,669	23,689	23,709	23,729	23,749	23,769	23,789	23,809	23,829	23,849	23,869	23,889	23,909	23,929	23,949	23,969	23,989	24,009	24,029		
2019	18,161	22,213	22,726	22,860	22,930	22,974	23,014	23,054	23,094	23,134	23,174	23,214	23,254	23,294	23,334	23,374	23,414	23,454	23,494	23,534	23,574	23,614	23,654	23,694	23,734	23,774	23,814	23,854	23,894	23,934	23,974	24,014		
2020	16,931	20,113	20,498	20,626	20,710	20,754	20,794	20,834	20,874	20,914	20,954	20,994	21,034	21,074	21,114	21,154	21,194	21,234	21,274	21,314	21,354	21,394	21,434	21,474	21,514	21,554	21,594	21,634	21,674	21,714	21,754	21,794		
2021	19,083	20,974	21,292	21,405																														
2022	17,872	20,488	20,771																															
2023	17,825	21,036																																
2024	18,398																																	

Link Ratios	Age-to-Age Factors																															
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1993						1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994					1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995					1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996			1.007		1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997		1.024	1.009	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.222		1.008	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.213	1.023	1.007	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000	1.215	1.022	1.008	1.004	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001	1.230	1.026	1.008	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002	1.247	1.024	1.007	1.004	1.002	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003	1.255	1.021	1.008	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004	1.232	1.026	1.008	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005	1.250	1.025	1.006	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	1.238	1.021	1.008	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	1.226	1.025	1.007	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008	1.229	1.025	1.006	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009	1.211	1.024	1.007	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2010	1.220	1.027	1.007	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2011	1.230	1.024	1.006	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2012	1.254	1.026	1.007	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2013	1.256	1.027	1.008	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2014	1.241	1.025	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2015	1.219	1.021	1.007	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2016	1.206	1.023	1.005	1.003	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2017	1.194	1.022	1.007	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2018	1.194	1.021	1.005	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2019	1.223	1.023	1.006	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2020	1.188	1.019	1.006	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2021	1.099	1.015	1.005																													
2022	1.146	1.014																														
2023	1.180																															
2024																																
Wrd 3 yr avg	1.141	1.016	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wrd 5 yr avg	1.166	1.019	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1.175	1.020	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wrd 7 yr avg	1.189	1.021	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
L&I 6.30.24	1.079	1.017	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Prior Selected	1.185	1.024	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240												

Washington Department of Labor & Industries
Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims

Paid Loss Severity

Data evaluated as of: 06/30/24

Paid Loss Per Reported Claim

Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1993						5,544	5,591	5,819	5,937	6,019	6,091	6,150	6,202	6,248	6,292	6,338	6,385	6,428	6,466	6,493	6,522	6,567	6,609	6,629	6,651	6,674	6,692	6,713	6,726	6,736	6,750	6,762
1994					5,546	5,775	5,952	6,121	6,254	6,387	6,489	6,589	6,678	6,761	6,833	6,906	6,980	7,046	7,111	7,155	7,192	7,221	7,271	7,314	7,347	7,376	7,401	7,418	7,438	7,461	7,470	
1995				5,490	5,771	5,981	6,164	6,316	6,450	6,566	6,658	6,749	6,841	6,919	7,001	7,076	7,145	7,194	7,234	7,263	7,295	7,320	7,351	7,378	7,400	7,422	7,440	7,454	7,465	7,471		
1996			5,191	5,487	5,892	6,191	6,446	6,640	6,801	6,922	7,025	7,127	7,207	7,285	7,361	7,421	7,472	7,521	7,569	7,620	7,664	7,713	7,748	7,777	7,807	7,841	7,855	7,875	7,895	7,910		
1997		5,928	6,429	6,847	7,193	7,517	7,817	8,088	8,311	8,490	8,637	8,760	8,867	8,957	9,037	9,108	9,172	9,234	9,292	9,344	9,392	9,439	9,484	9,527	9,569	9,608	9,643	9,673	9,700	9,724		
1998	3,557	5,429	6,230	6,745	7,093	7,380	7,605	7,803	7,967	8,113	8,246	8,368	8,483	8,586	8,674	8,762	8,837	8,900	8,941	8,979	9,026	9,068	9,107	9,142	9,176	9,216	9,249					
1999	3,783	5,732	6,626	7,122	7,527	7,838	8,090	8,313	8,508	8,656	8,801	8,941	9,048	9,137	9,205	9,275	9,338	9,383	9,426	9,465	9,508	9,542	9,578	9,606	9,632	9,660						
2000	4,083	6,393	7,340	7,992	8,457	8,834	9,177	9,467	9,709	9,950	10,146	10,305	10,432	10,556	10,668	10,734	10,803	10,872	10,936	10,985	11,033	11,079	11,121	11,176	11,209							
2001	4,739	7,169	8,317	9,020	9,532	9,919	10,206	10,468	10,713	10,913	11,067	11,197	11,320	11,427	11,513	11,583	11,643	11,701	11,744	11,793	11,828	11,865	11,899	11,932								
2002	4,987	7,748	8,966	9,705	10,226	10,647	10,998	11,336	11,623	11,841	12,077	12,255	12,376	12,489	12,585	12,700	12,773	12,853	12,941	13,001	13,052	13,108	13,159									
2003	5,532	8,344	9,628	10,409	10,919	11,321	11,661	11,961	12,192	12,381	12,537	12,676	12,790	12,865	12,940	13,003	13,054	13,104	13,137	13,173	13,208	13,264										
2004	5,745	8,763	10,070	10,834	11,428	11,936	12,334	12,635	12,880	13,096	13,283	13,442	13,582	13,704	13,800	13,885	13,972	14,044	14,110	14,173	14,225											
2005	5,972	9,194	10,515	11,357	12,040	12,542	12,946	13,258	13,520	13,726	13,885	14,008	14,113	14,208	14,282	14,341	14,375	14,411	14,446													
2006	6,397	9,675	11,125	12,125	12,771	13,218	13,593	13,872	14,110	14,298	14,437	14,568	14,676	14,764	14,831	14,885	14,937	14,977	15,022													
2007	6,748	10,387	12,105	13,082	13,768	14,245	14,628	14,985	15,286	15,512	15,725	15,874	16,013	16,128	16,221	16,315	16,374	16,429														
2008	7,414	11,709	13,487	14,521	15,241	15,778	16,194	16,541	16,815	17,041	17,233	17,341	17,464	17,566	17,633	17,710	17,778															
2009	8,599	12,706	14,359	15,325	15,973	16,500	16,913	17,277	17,513	17,734	17,899	18,027	18,148	18,249	18,335	18,420																
2010	9,177	13,208	14,838	15,838	16,494	16,946	17,325	17,612	17,833	18,031	18,192	18,325	18,436	18,513	18,579																	
2011	9,255	13,214	14,941	15,904	16,504	16,982	17,336	17,626	17,846	18,024	18,189	18,316	18,398	18,494																		
2012	9,703	13,859	15,493	16,387	16,905	17,302	17,620	17,866	18,057	18,217	18,328	18,419	18,499																			
2013	10,146	14,120	15,808	16,723	17,336	17,791	18,130	18,424	18,646	18,812	18,961	19,075																				
2014	9,672	13,915	15,570	16,500	17,119	17,569	17,913	18,194	18,398	18,570																						
2015	9,562	13,831	15,593	16,493	17,059	17,474	17,797	18,076	18,318	18,523																						
2016	9,588	14,162	15,877	16,728	17,266	17,677	17,953	18,190	18,392																							
2017	9,806	14,629	16,295	17,228	17,798	18,199	18,551	18,830																								
2018	10,308	15,134	16,867	17,734	18,295	18,697																										
2019	10,562	15,214	17,006	18,030	18,605																											
2020	10,758	15,324	17,211	18,263	19,101																											
2021	9,368	14,569	16,608	17,806																												
2022	9,460	14,817	16,994																													
2023	10,172	15,491																														
2024	9,742																															

Trend in Columns

Valuation Age

Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1993																																
1994						1.042	1.046	1.052	1.053	1.061	1.065	1.071	1.077	1.082	1.086	1.090	1.093	1.096	1.100	1.102	1.103	1.100	1.100	1.103	1.105	1.105	1.106	1.105	1.106	1.108	1.107	
1995					1.041	1.036	1.034	1.036	1.032	1.031	1.028	1.026	1.024	1.023	1.025	1.025	1.024	1.021	1.017	1.015	1.014	1.014	1.011	1.009	1.007	1.006	1.005	1.004	1.004	1.001		
1996				1.073	1.073	1.078	1.077	1.077	1.077	1.073	1.070	1.068	1.065	1.064	1.060	1.056	1.053	1.052	1.053	1.055	1.057	1.058	1.058	1.058	1.058	1.058	1.058	1.058	1.058	1.058	1.058	1.058
1997			1.080	1.077	1.077	1.072	1.075	1.075	1.079	1.084	1.086	1.089	1.095	1.094	1.095	1.095	1.095	1.093	1.091	1.089	1.086	1.085	1.086	1.085	1.084	1.085	1.084	1.083				
1998		1.046	1.051	1.063	1.064	1.068	1.066	1.067	1.067	1.065	1.065	1.067	1.064	1.066	1.067	1.071	1.073	1.076	1.075	1.076	1.076	1.079	1.079	1.080	1.081	1.083						
1999	1.063	1.056	1.064	1.056	1.061	1.062	1.064	1.065	1.068	1.067	1.067	1.068	1.067	1.064	1.064	1.061	1.058	1.057	1.054	1.054	1.054	1.053	1.052	1.052	1.051	1.050	1.048					
2000	1.079	1.115	1.108	1.122	1.123	1.127	1.134	1.139	1.141	1.149	1.153	1.153	1.155	1.158	1.157	1.157	1.159	1.160	1.161	1.160	1.161	1.161	1.161	1.163	1.164							
2001	1.161	1.121	1.133	1.129	1.127	1.123	1.112	1.106	1.103	1.097	1.091	1.087	1.085	1.082	1.080	1.079	1.078	1.076	1.074	1.074	1.072	1.071	1.070	1.068								
2002	1.052	1.081	1.078	1.076	1.073	1.073	1.078	1.083	1.085	1.085	1.091	1.095	1.093	1.093	1.093	1.096	1.097	1.098	1.102	1.102	1.103	1.105	1.106									
2003	1.109	1.077	1.074	1.072	1.068	1.063	1.060	1.055	1.049	1.046	1.038	1.034	1.033	1.030	1.028	1.024	1.022	1.019	1.015	1.013	1.012	1.012										
2004	1.038	1.050	1.046	1.041	1.047	1.054	1.058	1.056	1.056	1.058	1.060	1.060	1.062	1.065	1.066	1.068	1.070	1.073	1.074	1.076												
2005	1.040	1.048	1.044	1.048	1.054	1.051	1.050	1.049	1.050	1.048	1.045	1.042	1.039	1.037	1.035	1.033	1.029	1.026	1.024	1.022												
2006	1.071	1.054	1.058	1.068	1.064	1.061	1.054	1.050	1.046	1.044	1.042	1.040	1.040	1.039	1.038	1.038	1.039	1.039	1.040													
2007	1.055	1.073	1.088	1.079	1.078	1.078	1.076	1.080	1.083	1.085	1.089	1.089	1.090	1.091	1.092	1.094	1.096	1.096	1.097													
2008	1.099	1.127	1.114	1.110	1.117	1.108	1.107	1.104	1.100	1.099	1.096	1.092	1.091	1.089	1.087	1.086	1.086															
2009	1.160	1.085	1.095	1.085	1.085	1.084	1.084	1.085	1.084	1.084	1.084	1.084	1.084	1.084	1.084	1.084	1.084	1.084	1.084													
2010	1.067	1.040	1.033	1.034	1.033	1.027	1.024	1.019	1.018	1.017	1.016	1.017	1.016	1.014	1.013																	
2011	1.008	1.000	1.007	1.004	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	0.998	0.999																		
2012	1.048	1.049	1.037	1.030	1.022	1.019	1.016	1.014	1.012	1.011	1.008	1.006	1.005																			
2013	1.046	1.019	1.025	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020													
2014	0.953	0.985	1.035	0.987	0.987	0.988	0.988	0.988	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987													
2015	0.989	0.994	1.001	1.000	0.996	0.995	0.994	0.994	0.994	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997													
2016	1.003	1.024	1.018	1.014	1.012	1.012	1.009	1.006	1.004																							
2017	1.023	1.033	1.026	1.030	1.031	1.030	1.030	1.033	1.035																							
2018	1.051	1.035	1.035	1.029	1.028	1.027	1.027	1.027	1.027																							
2019	1.025	1.005	1.008	1.017	1.017	1.021																										
2020	1.019	1.007	1.012	1.013	1.027																											
2021	0.871	0.951	0.965	0.975																												
2022	1.010	1.017	1.023																													
2023	1.075	1.046																														
2024	0.958																															
Indicated Exp. Trend	1.040	1.043	1.045	1.048	1.051	1.053	1.054	1.055	1.057	1.059	1.062	1.064	1.066	1.068	1.070	1.071	1.072	1.072	1.072	Average										1.058		
Last 5 years	0.988	1.000	0.999	1.010	1.025	1.023	1.017	1.004	1.002	1.007	1.010	1.012	1.013	1.033	1.059	1.070	1.083	1.093	1.104	1.104	1.104	1.104	1.104	1.104	1.104	1.104	1.104	1.104	1.104	1.104	1.104	1.023
Last 3 years	1.015	1.031	0.994	0.994	1.022	1.024	1.030	1.021	1.000	0.992	1.010	1.021	1.002	1.007	1.026	1.063	1.091	1.068	1.032	1.023											1.023	
Last Year	0.958	1.046	1.023	0.975	1.027	1.021	1.027	1.035	1.004	0.997	0.987	1.036	1.005	0.999	1.013	1.040	1.086	1.097	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.025

Washington Department of Labor & Industries

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

Incremental Paid Methods

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Unlimited Paid Loss	Incremental Paid on Ultimate Claims				Incremental Paid on Exposures				Incremental Paid on Active Time Loss Claims			
		Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1993	264,707	0	264,707	1.140	301,766	0	264,707	1.140	301,766	0	264,707	1.140	301,766
1994	286,468	962	287,430	1.140	327,670	1,037	287,504	1.140	327,755	660	287,127	1.140	327,325
1995	274,742	1,855	276,597	1.140	315,320	2,058	276,800	1.140	315,552	1,534	276,276	1.140	314,954
1996	279,486	2,810	282,295	1.140	321,817	3,183	282,668	1.140	322,242	2,752	282,238	1.140	321,751
1997	304,499	3,735	308,233	1.140	351,386	4,255	308,754	1.140	351,979	3,688	308,187	1.140	351,333
1998	330,605	4,654	335,258	1.140	382,195	5,218	335,823	1.140	382,838	4,972	335,577	1.140	382,558
1999	344,479	5,790	350,270	1.140	399,307	6,419	350,898	1.140	400,024	6,343	350,823	1.140	399,938
2000	394,609	7,036	401,644	1.140	457,874	7,856	402,464	1.140	458,809	7,777	402,386	1.140	458,720
2001	393,995	8,085	402,080	1.140	458,372	9,085	403,081	1.140	459,512	8,843	402,839	1.140	459,236
2002	409,204	9,276	418,479	1.140	477,066	10,145	419,349	1.140	478,058	10,113	419,316	1.140	478,021
2003	395,825	10,744	406,570	1.140	463,489	11,786	407,611	1.140	464,677	11,852	407,678	1.140	464,752
2004	435,192	13,191	448,383	1.140	511,157	13,825	449,017	1.140	511,879	14,540	449,732	1.140	512,694
2005	441,910	15,383	457,294	1.140	521,315	16,465	458,375	1.140	522,548	16,871	458,781	1.140	523,010
2006	476,328	18,649	494,977	1.140	564,273	19,329	495,656	1.140	565,048	20,547	496,875	1.140	566,437
2007	525,098	21,841	546,939	1.140	623,511	22,321	547,419	1.140	624,057	23,931	549,028	1.140	625,892
2008	552,512	24,127	576,640	1.140	657,369	25,059	577,571	1.140	658,431	26,419	578,931	1.140	659,981
2009	508,212	24,479	532,691	1.140	607,268	25,206	533,418	1.140	608,096	27,108	535,320	1.140	610,265
2010	459,133	25,197	484,329	1.140	552,135	25,515	484,647	1.140	552,498	27,291	486,423	1.140	554,523
2011	442,126	27,793	469,919	1.140	535,707	28,035	470,160	1.140	535,983	29,167	471,293	1.140	537,274
2012	426,524	30,793	457,317	1.140	521,341	31,656	458,179	1.140	522,324	31,390	457,913	1.140	522,021
2013	438,760	35,073	473,833	1.140	540,170	36,173	474,934	1.140	541,424	34,532	473,292	1.140	539,553
2014	445,623	41,497	487,119	1.140	555,316	41,608	487,231	1.140	555,443	39,957	485,580	1.140	553,561
2015	438,558	47,492	486,050	1.140	554,097	48,671	487,229	1.140	555,441	44,582	483,140	1.140	550,780
2016	435,860	54,944	490,804	1.140	559,516	56,546	492,405	1.140	561,342	50,901	486,761	1.140	554,907
2017	445,543	63,736	509,279	1.140	580,578	65,940	511,483	1.140	583,091	58,344	503,887	1.140	574,431
2018	448,438	74,377	522,815	1.140	596,009	76,919	525,357	1.140	598,906	67,969	516,407	1.140	588,704
2019	438,390	85,637	524,027	1.140	597,391	88,721	527,111	1.140	600,906	78,365	516,755	1.140	589,101
2020	395,582	91,927	487,509	1.140	555,760	98,618	494,200	1.140	563,388	85,124	480,706	1.140	548,005
2021	381,143	115,881	497,024	1.140	566,607	114,956	496,099	1.140	565,553	108,738	489,881	1.140	558,464
2022	352,984	145,637	498,621	1.140	568,428	148,139	501,123	1.140	571,280	136,943	489,927	1.140	558,517
2023	325,876	217,311	543,187	1.140	619,234	212,296	538,172	1.140	613,516	207,356	533,232	1.140	607,884
2024	179,224	420,068	599,292	1.140	683,193	383,391	562,615	1.140	641,382	417,742	596,967	1.140	680,542
Totals	12,671,633	1,649,979	14,321,612		16,326,638	1,640,428	14,312,061		16,315,749	1,606,350	14,277,983		16,276,901

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

Washington Department of Labor & Industries
Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims
Incremental Paid to Ultimate Claims

Data evaluated as of 06/30/24

Accident Year Ending June 30	Data evaluated as of @06/30/24																																	
	Periods																																	
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384		
1993	2,267	1,812	827	372	245	206	157	83	121	84	73	60	52	45	45	42	47	43	38	28	29	45	41	21	22	24	18	21	13	10	14	12		
1994	2,278	1,851	708	377	307	240	184	174	136	134	103	100	90	83	70	71	74	67	65	44	37	29	50	43	34	29	25	17	20	23	9	25		
1995	2,319	2,029	675	427	301	219	188	155	137	118	94	92	92	75	80	75	69	49	40	29	32	25	31	27	22	23	18	14	11	6	24	27		
1996	2,587	2,050	781	438	317	266	200	165	122	105	101	81	75	74	61	51	48	48	51	45	48	35	29	30	34	14	20	15	26	25	28	28		
1997	2,632	2,360	846	465	341	254	232	178	161	150	124	102	129	80	70	55	53	37	43	35	29	31	35	29	26	23	17	16	21	28	27	30		
1998	2,801	2,421	915	562	369	295	232	203	166	148	133	122	116	103	88	89	75	62	42	38	47	42	39	35	33	40	34	19	19	22	29	28	31	
1999	3,004	2,517	1,009	540	425	322	257	228	199	150	145	141	108	90	69	69	64	45	43	40	43	34	35	28	26	26	25	20	23	31	30	33		
2000	3,232	2,919	1,070	707	493	388	351	295	242	247	197	160	127	125	102	77	77	68	69	63	50	48	47	42	55	33	28	26	22	25	33	32	35	
2001	3,699	3,180	1,306	704	540	406	297	242	202	165	130	112	107	96	74	68	71	60	72	103	107	45	35	36	35	34	30	28	23	38	35	33	37	
2002	3,849	3,604	1,382	797	555	438	353	343	292	220	237	177	122	114	97	115	74	80	89	60	51	56	52	39	36	32	29	24	28	37	35	39	40	
2003	4,247	3,790	1,434	848	548	419	354	306	237	192	157	140	115	76	75	64	51	41	43	36	35	57	45	42	38	33	31	25	29	39	37	41	44	
2004	4,474	3,936	1,502	839	622	529	412	308	249	220	188	160	141	122	96	85	88	72	66	63	52	51	47	44	40	35	33	27	31	41	39	44	47	
2005	4,595	4,238	1,530	897	720	613	319	264	209	162	126	106	98	86	59	35	36	34	42	48	53	50	47	42	37	35	28	33	43	42	46	48	51	
2006	4,986	4,352	1,624	1,076	682	465	385	290	240	190	141	133	109	88	68	55	53	40	45	25	51	57	53	49	44	39	36	30	34	46	44	49	52	
2007	5,299	4,699	1,945	1,053	726	493	394	364	305	229	215	149	140	116	93	95	59	56	62	58	54	60	56	52	47	42	39	32	36	48	47	52	55	
2008	5,818	5,479	2,035	1,107	751	561	428	352	275	229	194	110	123	93	77	77	67	54	65	62	57	63	59	55	50	44	41	34	38	51	49	55	58	
2009	6,841	5,400	1,324	1,065	683	545	429	375	239	227	165	130	123	102	85	86	67	57	69	65	61	67	62	58	52	43	36	41	54	52	58	58	61	
2010	7,235	5,467	1,947	1,097	696	471	393	294	225	201	163	133	112	78	78	66	64	70	60	73	69	64	71	66	62	55	48	46	38	43	57	55	61	
2011	7,266	5,492	2,008	1,047	668	469	365	299	223	181	167	127	83	96	85	86	74	64	77	73	68	75	70	65	58	52	48	40	45	60	58	64	67	
2012	7,443	5,887	1,957	996	563	419	327	257	199	161	112	93	80	107	90	91	79	67	81	77	72	79	74	69	62	55	51	42	48	64	61	68	71	
2013	7,762	5,802	2,028	1,029	660	479	347	299	230	168	152	115	113	113	95	96	83	71	86	81	76	83	78	73	65	58	54	44	51	67	65	72	75	
2014	7,515	5,903	1,965	1,010	672	467	355	289	209	176	145	131	119	119	100	102	88	75	91	86	80	88	82	77	69	61	57	47	54	71	69	76	79	
2015	7,581	5,791	2,023	1,000	608	433	337	286	248	207	164	138	126	126	106	108	93	80	96	91	85	93	87	81	73	65	60	50	57	75	73	80	83	
2016	7,698	6,013	2,008	929	578	418	288	242	208	198	173	146	133	133	112	114	98	84	102	96	89	98	92	86	77	68	64	52	60	79	77	85	88	
2017	7,947	6,204	1,953	1,038	611	415	361	284	242	209	183	154	141	141	118	120	104	89	107	101	94	104	97	91	82	72	67	55	63	84	81	90	93	
2018	8,356	6,295	2,020	953	600	432	378	312	256	221	193	163	149	149	125	127	110	94	114	107	110	103	96	86	77	71	59	67	89	86	95	100	103	
2019	8,333	6,347	2,108	1,115	628	511	383	330	271	234	204	172	158	157	132	135	116	99	120	113	106	116	109	101	91	81	75	62	71	94	91	100	103	
2020	8,766	6,067	2,146	1,151	904	492	405	349	286	247	216	182	167	166	140	142	123	105	127	120	112	123	115	107	96	86	79	65	75	99	96	106	109	
2021	8,301	5,887	2,232	1,278	704	520	428	369	302	261	228	193	176	176	148	150	130	111	134	126	118	130	121	113	102	90	84	69	79	105	101	112	115	
2022	8,039	6,395	2,350	1,237	744	550	452	390	320	276	241	204	186	166	156	159	137	117	142	134	128	137	128	108	96	73	63	111	107	112	118	120	123	
2023	8,315	6,630	2,647	1,308	787	581	478	412	338	292	255	215	197	196	165	168	145	124	150	141	132	145	136	126	114	101	94	77	88	117	113	125	128	
2024	7,957	8,115	2,798	1,382	832	614	505	435	357	308	270	227	208	207	174	178	153	131	158	149	139	153	143	134	120	107	99	82	93	124	119	132	135	

Period	Incremental Paid to On-Level Premium																																
	Periods																																
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	
1993	0.194	0.155	0.054	0.032	0.021	0.018	0.013	0.011	0.010	0.007	0.006	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.002	0.002	0.003	0.004	0.004	0.002	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001
1994	0.185	0.150	0.058	0.031	0.025	0.020	0.015	0.014	0.011	0.011	0.008	0.008	0.007	0.007	0.006	0.006	0.006	0.005	0.005	0.004	0.003	0.002	0.004	0.003	0.003	0.002	0.002	0.001	0.002	0.002	0.001	0.002	
1995	0.177	0.155	0.052	0.033	0.023	0.017	0.014	0.012	0.010	0.009	0.007	0.007	0.006	0.006	0.006	0.005	0.004	0.003	0.002	0.002	0.002	0.002	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.002	
1996	0.187	0.149	0.057	0.032	0.023	0.019	0.015	0.012	0.009	0.008	0.007	0.006	0.005	0.005	0.004	0.004	0.003	0.004	0.004	0.003	0.004	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.002	0.002	
1997	0.182	0.163	0.058	0.032	0.024	0.018	0.016	0.012	0.011	0.010	0.009	0.007	0.009	0.006	0.005	0.004	0.004	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.001	0.001	0.001	0.002	0.002	0.002
1998	0.188	0.162	0.061	0.038	0.025	0.020	0.016	0.014	0.011	0.010	0.009	0.008	0.008	0.007	0.006	0.006	0.005	0.004	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.003	0.002	0.002	0.002	0.002	0.002
1999	0.194	0.163	0.065	0.035	0.028	0.021	0.017	0.015	0.013	0.010	0.009	0.009	0.007	0.006	0.004	0.004	0.004	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.002	0.001	0.002	0.002	0.002	0.002	0.002
2000	0.198	0.179	0.066	0.043	0.030	0.024	0.022	0.018	0.015	0.015	0.012	0.010	0.008	0.008	0.006	0.005	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.001	0.002	0.002	0.002	0.002	0.002
2001	0.215	0.185	0.076	0.044	0.031	0.024	0.017	0.016	0.015	0.012	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.003	0.002	0.003	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.001	0.002	0.002	0.002	0.002	0.002
2002	0.220	0.206	0.079	0.046	0.032	0.025	0.020	0.020	0.017	0.013	0.014	0.014	0.010	0.007	0.007	0.006	0.007	0.004	0.005	0.005	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.001	0.002	0.002	0.002	0.002	0.003
2003	0.232	0.207	0.078	0.046	0.030	0.023	0.019	0.017	0.013	0.010	0.009	0.008	0.006	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.003
2004	0.245	0.215	0.082	0.046	0.024	0.023	0.019	0.017	0.012	0.010	0.008	0.007	0.005	0.005	0.004	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.003
2005	0.236	0.218	0.079	0.046	0.037	0.027	0.021	0.016	0.014	0.011	0.008	0.006	0.005	0.005	0.004	0.003	0.002	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.002	0.003	0.002	0.003
2006	0.255	0.222	0.083	0.055	0.035	0.024	0.020	0.015	0.012	0.010	0.007	0.007	0.006	0.005	0.003	0.003	0.003	0.002	0.002	0.002	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.003	0.003	0.003
2007	0.264	0.234	0.097	0.063	0.036	0.025	0.020	0.018	0.015	0.011	0.011	0.007	0.007	0.006	0.005	0.005	0.005	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.003
2008	0.275	0.250	0.095	0.066	0.037	0.027	0.023	0.019	0.016	0.011	0.009	0.007	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.003
2009	0.314	0.288	0.098	0.049	0.031	0.025	0.020	0.017	0.011	0.010	0.008	0.006	0.005	0.004	0.004	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.003
2010	0.326	0.246	0.088	0.049	0.031	0.021	0.018	0.013	0.010	0.009	0.007	0.007	0.006	0.005	0.004	0.003	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.003
2011	0.317	0.240	0.088	0.046	0.029	0.020	0.016	0.013	0.010	0.008	0.007	0.006	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.003
2012	0.307	0.242	0.081	0.041	0.023	0.017	0.013	0.011	0.008	0.007	0.005	0.004	0.003	0.004	0.004	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.003
2013	0.307	0.229	0.081	0.040	0.023	0.014	0.009	0.006	0.004	0.003	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
2014	0.294	0.231	0.077	0.040	0.026	0.018	0.014	0.011	0.008	0.007	0.006	0.005	0.005	0.005	0.004	0.004	0.003	0.003	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.003
2015	0.280	0.214	0.075	0.037	0.022	0.016	0.012	0.011	0.009	0.008	0.006	0.005	0.005	0.005	0.004	0.004	0.004	0.003	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.003
2016	0.272	0.213	0.071	0.033	0.020	0.015	0.010	0.009	0.007	0.007	0.006	0.005	0.005	0.005	0.004	0.004	0.004	0.003	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.003
2017	0.269	0.210	0.066	0.035	0.021	0.014	0.012	0.010	0.008	0.007	0.006	0.005	0.005	0.005	0.004	0.004	0.004	0.003	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.003
2018	0.272	0.205	0.066	0.031	0.020	0.010	0.010	0.012	0.011	0.009	0.007	0.006	0.005	0.005	0.004	0.003	0.004	0.003	0.003	0.003	0.003	0.003	0.004	0.003	0.003	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.003
2019	0.261	0.199	0.066	0.035	0.020	0.016	0.012	0.011	0.009	0.008	0.007	0.006	0.005	0.005	0.004	0.004	0.003	0.004	0.004	0.004	0.003	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.003	0.003	0.004	0.004
2020	0.255	0.176	0.062	0.033	0.026	0.015	0.012	0.011	0.009	0.008	0.007	0.006	0.005	0.005	0.005	0.004	0.004	0.003	0.004	0.004	0.003	0.004	0.003	0.004	0.003	0.003	0.002	0.002	0.002	0.003	0.003	0.004	0.004
2021	0.251	0.178	0.067	0.039	0.021	0.015	0.013	0.011	0.009	0.008	0.007	0.006	0.005	0.005	0.005	0.004	0.003	0.004	0.004	0.004	0.003	0.004	0.003	0.004	0.003	0.003	0.002	0.002	0.003	0.003	0.003	0.004	0.004
2022	0.227	0.181	0.068	0.036	0.022	0.013	0.013	0.010	0.008	0.007	0.006	0.005	0.005	0.005	0.004	0.003	0.004	0.004	0.004	0.004	0.003	0.004	0.003	0.004	0.003	0.003	0.002	0.002	0.003	0.003	0.003	0.004	0.004
2023	0.235	0.187	0.072	0.036	0.021	0.016	0.013	0.011	0.009	0.008	0.007	0.006	0.005	0.005	0.005	0.004	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.003	0.004	0.004	0.004	0.004	0.004
2024	0.231	0.215	0.074	0.036	0.022	0.016	0.013	0.012	0.010	0.008	0.007	0.006	0.006	0.006	0.005	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.002	0.003	0.004	0.004	0.004	0.004	0.004

Washington Department of Labor & Industries
Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims

Incremental Paid Based On Ultimate Claims

Data evaluated as of 06/30/2024

Accident
Year
Ending
June 30

Periods																																					
0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384						
88,733	70,948	24,539	14,562	9,595	8,067	6,127	5,114	4,726	3,277	2,852	2,363	2,053	1,777	1,748	1,662	1,825	1,674	1,482	1,078	1,152	1,749	1,621	803	843	921	702	812	527	377	529	468						
87,373	70,972	27,159	14,476	11,758	9,206	7,055	6,660	5,203	5,139	3,962	3,830	3,452	3,178	2,671	2,732	2,832	2,554	2,479	1,671	1,425	1,117	1,923	1,630	1,311	1,107	948	642	772	878	351	962						
85,297	74,604	24,808	15,700	11,066	8,054	6,909	5,705	5,024	4,345	3,464	3,373	3,400	2,752	2,948	2,747	2,552	1,808	1,459	1,060	1,178	923	1,143	997	804	838	654	521	392	220	880	975						
91,409	72,431	27,604	15,479	11,185	9,397	7,059	5,818	4,310	3,696	3,575	2,859	2,658	2,604	2,139	1,805	1,704	1,710	1,806	1,574	1,707	1,234	1,041	1,056	1,185	505	703	712	520	926	894	990						
93,712	84,013	30,115	16,568	12,127	9,046	8,256	6,346	5,741	5,337	4,421	3,617	4,607	2,862	2,477	1,948	1,897	1,308	1,545	1,234	1,040	1,094	1,261	1,023	933	826	588	558	743	986	952	1,055						
100,099	86,536	32,707	20,071	13,192	10,541	8,295	7,246	5,929	5,302	4,742	4,362	4,145	3,670	3,161	3,173	2,675	2,232	1,495	1,367	1,684	1,493	1,392	1,259	1,194	1,438	1,205	690	788	1,046	1,010	1,119						
107,110	89,761	35,983	19,252	15,156	11,486	9,155	8,138	7,081	5,358	5,166	5,035	3,850	3,221	2,447	2,466	2,287	1,600	1,540	1,413	1,532	1,227	1,264	1,014	932	1,006	883	728	831	1,103	1,065	1,180						
113,799	102,781	37,670	24,894	17,355	13,659	12,364	10,382	8,537	8,704	6,924	5,626	4,487	4,384	3,580	2,713	2,446	2,428	2,232	1,749	1,694	1,641	1,473	1,921	1,167	993	921	760	867	1,151	1,111	1,232						
122,131	105,023	43,236	25,162	17,826	13,342	9,811	8,795	8,222	6,658	5,119	4,358	4,076	3,533	2,825	2,342	1,991	1,926	1,409	1,625	1,142	1,202	1,160	1,081	1,110	985	913	753	860	1,141	1,102	1,221						
119,693	112,084	42,990	24,794	17,273	13,621	10,967	10,668	9,094	6,857	7,371	5,507	3,790	3,541	3,027	3,573	2,310	2,483	2,752	1,852	1,578	1,754	1,625	1,228	1,104	980	909	750	856	1,136	1,097	1,215						
126,724	113,105	42,790	25,298	16,358	12,491	10,564	9,130	7,058	5,735	5,463	4,164	3,440	2,271	2,250	1,905	1,528	1,230	1,290	1,066	1,035	1,699	1,336	1,245	1,120	994	922	760	868	1,152	1,113	1,233						
136,859	120,416	45,950	25,681	19,034	16,171	12,609	9,428	7,616	6,717	5,750	4,892	4,326	3,747	2,939	2,612	2,686	2,189	2,032	1,939	1,599	1,548	1,448	1,350	1,214	1,077	999	824	941	1,249	1,206	1,336						
140,155	129,278	46,682	27,365	21,962	16,131	12,596	9,725	8,063	6,379	4,934	3,844	3,231	2,980	2,270	1,809	1,080	1,102	1,048	1,274	1,525	1,667	1,569	1,462	1,329	1,181	1,110	985	992	1,316	1,271	1,408						
158,094	137,993	51,501	34,110	21,621	14,757	12,211	9,196	7,600	6,029	4,461	4,210	3,445	2,805	2,162	1,750	1,668	1,275	1,439	1,746	1,627	1,793	1,676	1,563	1,406	1,248	1,157	954	1,090	1,446	1,396	1,547						
169,371	150,191	62,173	33,670	23,206	15,766	12,583	11,629	9,742	7,305	6,870	4,751	4,462	3,699	2,983	3,032	1,882	1,783	1,972	1,861	1,734	1,910	1,786	1,665	1,486	1,329	1,233	1,016	1,161	1,540	1,487	1,648						
180,823	170,288	63,255	34,404	23,345	17,440	13,303	10,948	8,544	7,124	6,028	3,409	3,816	2,887	2,399	2,401	2,089	1,678	2,027	1,912	1,782	1,964	1,836	1,711	1,539	1,366	1,267	1,045	1,193	1,583	1,529	1,694						
188,770	149,994	53,099	29,381	18,853	15,037	11,842	10,357	8,591	6,256	4,557	3,579	3,382	2,805	2,346	2,363	1,838	1,575	1,902	1,795	1,602	1,743	1,723	1,606	1,445	1,282	1,189	980	1,120	1,486	1,435	1,616						
178,812	135,126	48,114	27,106	17,190	11,649	9,701	7,277	5,563	4,959	4,016	3,292	2,762	1,930	1,636	2,019	1,741	1,491	1,801	1,699	1,583	1,745	1,631	1,521	1,368	1,214	1,126	928	1,060	1,407	1,358	1,505						
173,732	131,328	48,024	25,027	15,962	11,208	8,734	7,153	5,320	4,332	3,997	3,039	1,974	2,295	2,085	2,065	1,780	1,525	1,841	1,738	1,619	1,784	1,668	1,555	1,399	1,241	1,151	941	1,084	1,438	1,399	1,539						
171,648	135,752	45,137	22,976	12,984	9,669	7,537	5,936	4,591	3,718	2,591	2,134	1,851	2,460	2,067	2,105	1,815	1,554	1,877	1,771	1,651	1,819	1,700	1,585	1,426	1,265	1,174	968	1,105	1,466	1,416	1,569						
178,588	133,486	46,659	23,683	15,196	11,013	7,978	6,876	5,286	3,854	3,487	2,644	2,650	2,594	2,180	2,220	1,914	1,639	1,980	1,868	1,741	1,918	1,793	1,672	1,504	1,335	1,238	1,020	1,165	1,546	1,493	1,655						
179,030	140,610	46,817	24,052	16,009	11,132	8,457	6,887	4,980	4,187	3,461	3,113	2,945	2,389	2,386	2,430	2,094	1,784	2,166	2,044	1,965	2,099	1,962	1,829	1,646	1,481	1,355	1,117	1,275	1,692	1,634	1,811						
179,571	137,181	47,927	23,686	14,404	10,256	7,976	6,773	5,878	4,907	3,879	3,271	2,990	2,983	2,507	2,554	2,201	1,885	2,277	2,149	2,002	2,206	2,062	1,923	1,730	1,535	1,424	1,174	1,340	1,779	1,718	1,903						
182,533	142,595	47,606	22,019	13,710	9,909	6,821	5,746	4,921	4,690	4,104	3,462	3,164	3,157	2,653	2,702	2,329	1,995	2,409	2,273	2,119	2,334	2,182	2,035	1,830	1,624	1,506	1,242	1,418	1,882	1,818	2,014						
188,205	146,934	46,247	24,575	14,470	9,836	8,554	6,722	5,735	4,951	4,333	3,654	3,340	3,332	2,801	2,852	2,459	2,106	2,543	2,400	2,236	2,464	2,304	2,148	1,932	1,715	1,590	1,311	1,497	1,987	1,919	2,126						
196,869	148,301	47,592	22,452	14,135	10,177	8,912	7,355	6,031	5,207	4,556	3,843	3,512	3,304	2,949	2,585	2,214	2,674	2,524	2,352	2,591	2,422	2,274	2,032	1,803	1,672	1,379	1,574	2,089	2,018	2,238	2,048						
191,824	146,125	48,539	25,668	14,466	11,768	8,820	7,596	6,229	5,378	4,706	3,969	3,628	3,619	3,042	3,098	2,670	2,287	2,762	2,607	2,429	2,267	2,502	2,333	2,098	1,862	1,727	1,424	1,626	2,158	2,084	2,309						
182,145	126,064	44,583	23,908	18,882	10,227	8,414	7,247	5,942	5,130	4,489	3,786	3,461	3,453	2,902	2,955	2,547	2,182	2,635	2,487	2,317	2,553	2,387	2,225	2,002	1,777	1,648	1,358	1,551	2,059	1,988	2,203						
178,771	126,791	48,063	27,517	15,166	11,205	9,218	7,940	6,510	5,621	4,919	4,148	3,792	3,763	3,180	3,238	2,791	2,391	2,887	2,724	2,539	2,797	2,615	2,438	2,193	1,946	1,805	1,488	1,700	2,255	2,178	2,413						
169,066	134,496	49,422	26,025	15,654	11,565	9,515	8,196	6,720	5,802	5,077	4,282	3,914	3,905	3,282	3,342	2,881	2,468	2,980	2,812	2,621	2,887	2,699	2,517	2,284	2,009	1,863	1,536	1,754	2,328	2,248	2,491						
177,715	144,510	57,715	28,519	17,154	12,674	10,427	8,981	7,364	6,358	5,564	4,692	4,289	4,279	3,596	3,663	3,157	2,704	3,266	3,082	2,872	3,164	2,958	2,758	2,481	2,202	2,042	1,684	1,923	2,551	2,464	2,730						
192,224	182,787	63,018	31,140	18,731	13,839	11,386	9,806	8,041	6,942	6,075	5,123	4,683	4,472	3,927	3,999	3,447	2,953	3,566	3,365	3,136	3,455	3,230	3,011	2,789	2,404	2,230	1,838	2,099	2,786	2,690	2,981						

Incremental Paid Based on Premium

Period	Periods																																
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	
1987	88.733	70.948	24.539	14.062	9.595	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	
1994	87.733	70.972	27.159	14.476	11.758	9.206	7.055	6.680	5.203	5.139	3.962	3.830	3.452	3.178	2.671	2.732	2.552	2.459	1.671	1.425	1.117	1.923	1.630	1.311	1.107	948	642	372	878	351	1.037		
1995	85.297	74.604	24.808	15.768	10.068	8.054	6.909	5.705	5.024	4.345	3.464	3.373	3.400	2.752	2.948	2.747	2.552	1.808	1.459	1.060	1.178	923	1.143	997	804	838	654	521	792	220	982	1.076	
1996	91.409	82.431	27.604	15.479	11.185	9.397	7.059	5.818	4.430	3.696	3.575	2.859	2.688	2.604	2.139	1.805	1.574	1.740	1.484	1.041	1.056	1.185	1.005	1.185	1.005	1.185	1.005	1.185	1.005	1.185	1.005	1.185	
1997	83.712	70.948	24.539	14.062	9.595	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	8.177	
1998	100.009	86.336	32.707	20.071	13.192	10.541	8.295	7.246	5.929	5.320	4.742	3.862	3.145	2.670	2.131	1.873	1.705	2.175	1.873	1.404	1.392	1.259	1.194	1.438	1.205	734	871	1.198	1.152	1.263	1.113		
1999	110.110	89.761	35.983	22.552	15.156	11.486	9.155	8.138	7.081	5.388	5.166	5.035	3.850	3.221	2.447	2.466	2.287	1.640	1.540	1.413	1.532	1.227	1.264	1.014	932	1.006	922	773	918	1.262	1.213	1.330	
2000	107.719	102.781	37.670	24.884	17.355	13.658	12.364	10.382	8.537	6.284	5.626	4.487	4.384	3.580	3.480	2.468	2.428	2.232	1.749	1.681	1.424	1.473	1.921	1.217	1.042	999	821	981	1.348	1.288	1.414		
2001	122.131	126.023	42.990	25.162	18.342	13.342	12.811	10.625	8.538	6.558	5.119	4.558	4.025	3.285	2.816	1.999	1.989	1.989	1.989	1.989	1.989	1.989	1.989	1.989	1.989	1.989	1.989	1.989	1.989	1.989	1.989	1.989	
2002	119.693	112.094	42.990	24.794	17.273	13.087	12.084	10.687	9.081	6.987	5.987	5.987	5.987	5.987	5.987	5.987	5.987	5.987	5.987	5.987	5.987	5.987	5.987	5.987	5.987	5.987	5.987	5.987	5.987	5.987	5.987		
2003	126.724	113.105	42.990	25.298	16.358	12.491	10.564	9.138	7.058	5.753	4.693	4.164	3.440	2.271	2.250	1.905	1.528	1.230	1.290	1.066	1.035	1.699	1.393	1.298	1.180	1.050	986	827	982	1.349	1.297	1.423	
2004	136.659	120.416	45.950	25.681	19.034	16.171	12.698	9.428	7.166	6.171	5.750	4.892	4.326	3.747	2.939	2.612	2.086	2.189	2.032	1.939	1.559	1.542	1.452	1.353	1.230	1.098	962	1.028	1.028	1.406	1.352	1.483	
2005	140.155	129.278	46.682	27.369	21.962	16.171	12.599	9.428	7.166	6.171	5.750	4.892	4.326	3.747	2.939	2.612	2.086	2.189	2.032	1.939	1.559	1.542	1.452	1.353	1.230	1.098	962	1.028	1.028	1.406	1.352	1.483	
2006	150.009	137.301	51.192	31.621	24.111	18.529	14.502	11.629	8.845	7.166	6.171	5.750	4.892	4.326	3.747	2.939	2.612	2.086	2.189	2.032	1.939	1.559	1.542	1.452	1.353	1.230	1.098	962	1.028	1.028	1.406	1.352	1.483
2007	169.371	150.191	62.173	33.670	23.206	15.766	12.583	11.629	9.742	7.305	6.870	4.751	4.462	3.699	2.989	3.032	2.882	1.783	1.979	1.844	1.714	1.873	1.763	1.643	1.493	1.328	1.248	1.046	1.242	1.707	1.642	1.880	
2008	180.823	170.288	63.255	34.404	23.345	17.440	13.303	10.948	8.554	7.142	6.028	4.309	3.816	2.887	2.399	2.401	2.089	1.724	2.069	1.927	1.791	1.958	1.843	1.717	1.561	1.388	1.305	1.094	1.298	1.785	1.716	1.882	
2009	188.770	148.994	53.099	29.381	18.853	15.037	11.842	10.357	6.591	6.256	4.557	3.579	3.382	2.805	2.345	2.383	1.888	1.605	1.955	1.793	1.667	1.822	1.715	1.598	1.452	1.292	1.214	1.018	1.208	1.681	1.597	1.751	
2010	179.812	131.108	48.917	27.190	21.640	16.592	12.583	10.948	8.554	7.142	6.028	4.309	3.816	2.887	2.399	2.401	2.089	1.724	2.069	1.927	1.791	1.958	1.843	1.717	1.561	1.388	1.305	1.094	1.298	1.785	1.716	1.882	
2011	173.732	131.326	48.024	25.027	18.962	11.208	8.734	7.153	5.320	4.323	3.997	3.039	1.974	2.295	2.085	2.046	1.788	1.520	1.824	1.699	1.579	1.726	1.624	1.514	1.376	1.224	1.150	964	1.145	1.573	1.513	1.659	
2012	171.648	135.752	45.137	22.976	15.984	9.669	7.537	5.936	4.591	3.718	2.591	2.134	1.851	2.477	2.170	2.154	1.862	1.582	1.899	1.768	1.644	1.796	1.691	1.576	1.432	1.274	1.179	1.004	1.191	1.638	1.575	1.727	
2013	176.588	133.486	46.659	23.863	16.196	11.613	7.978	6.876	5.296	3.854	3.487	2.844	2.627	2.625	2.300	2.283	1.962	1.737	1.677	2.012	1.874	1.742	1.903	1.792	1.670	1.438	1.269	1.064	1.263	1.735	1.669	1.830	
2014	179.090	141.817	46.617	24.952	18.132	11.450	8.452	7.190	5.452	4.120	3.579	2.847	2.486	2.470	2.028	2.010	1.786	1.540	1.796	1.644	1.796	1.691	1.576	1.432	1.274	1.179	1.004	1.191	1.638	1.575	1.727		
2015	179.571	137.181	47.927	23.686	14.410	9.256	7.976	6.773	5.878	4.907	3.334	3.300	3.009	3.007	2.634	2.615	2.260	1.921	2.305	2.147	1.995	2.180	2.052	1.913	1.739	1.547	1.453	1.218	1.448	1.988	1.911	2.096	
2016	182.533	142.595	47.606	22.927	15.700	10.069	6.821	5.746	4.921	4.767	4.186	3.511	3.201	3.199	2.803	2.782	2.405	2.043	2.452	2.284	2.123	2.320	2.201	2.053	1.845	1.647	1.546	1.296	1.539	2.115	2.033	2.230	
2017	188.205	146.934	46.247	24.452	14.470	9.836	8.516	6.722	5.832	5.060	4.450	3.733	3.403	3.401	3.179	2.917	2.552	2.246	2.466	2.321	2.163	2.366	2.247	2.163	1.966	1.749	1.644	1.378	1.636	2.248	2.162	2.373	
2018	196.869	148.901	47.592	22.475	14.135	10.177	8.512	6.714	6.472	5.334	4.686	3.831	3.584	3.582	3.317	3.154	2.692	2.288	2.745	2.557	2.356	2.487	2.444	2.278	2.071	1.842	1.731	1.451	1.723	2.368	2.272	2.496	
2019	181.824	135.688	45.536	24.463	15.688	10.177	8.512	6.714	6.472	5.334	4.686	3.831	3.584	3.582	3.317	3.154	2.692	2.288	2.745	2.557	2.356	2.487	2.444	2.278	2.071	1.842	1.731	1.451	1.723	2.368	2.272	2.496	
2020	182.145	126.064	44.583	23.308	18.882	10.714	8.893	7.677	6.309	5.478	4.814	4.038	3.681	3.679	3.223	3.199	2.765	2.350	2.820	2.626	2.441	2.668	2.511	2.340	2.127	1.882	1.778	1.490	1.769	2.424	2.338	2.564	
2021	178.722	126.791	48.063	23.917	14.731	10.889	9.038	7.802	6.412	5.569	4.892	4.104	3.741	3.739	3.275	3.251	2.810	2.388	2.866	2.669	2.481	2.711	2.552	2.389	2.162	1.923	1.807	1.515	1.798	2.472	2.377	2.606	
2022	180.666	134.496	46.247	24.452	15.647	11.566	8.500	8.267	6.810	5.914	5.156	4.359	3.973	3.972	3.479	3.473	2.885	2.537	3.040	2.835	2.650	2.885	2.810	2.626	2.392	2.163	2.029	1.718	2.029	2.626	2.504	2.768	
2023	181.302	140.569	46.247	24.452	15.647	11.566	8.500	8.267	6.810	5.914	5.156	4.359	3.973	3.972	3.479	3.473	2.885	2.537	3.040	2.835	2.650	2.885	2.810	2.626	2.392	2.163	2.029	1.718	2.029	2.626	2.504	2.768	
2024	179.224	166.713	57.005	28.159	16.923	12.508	10.383	8.963	7.386	6.396	5.620	4.714	4.297	4.295	3.763	3.735	3.282	2.860	3.473	3.292	3.066	2.850	3.114	2.931	2.732	2.483	2.209	2.074	2.066	2.839	2.704	2.994	

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

Data evaluated as of 06/30/24

Data evaluated as of 06/30/24

Active Time Loss Claims

Months of Development

Active Time Loss Claims / Ultimate Compensable Claims

Wid 3 yr avg	31.626%	14.939%	9.964%	7.455%	5.823%	4.288%	3.008%	2.280%	1.702%	1.326%	0.967%	0.807%	0.670%	0.588%	0.522%	0.426%	0.335%	0.239%	0.190%	0.142%	0.109%	0.087%	0.081%	0.057%	0.039%	0.040%	0.033%	0.027%	0.019%	0.011%	0.009%	0.013%
Wid 5 yr avg	31.681%	14.736%	9.582%	6.952%	5.123%	3.736%	2.896%	2.208%	1.674%	1.318%	1.009%	0.850%	0.707%	0.597%	0.523%	0.393%	0.324%	0.231%	0.180%	0.140%	0.110%	0.082%	0.070%	0.056%	0.043%	0.037%	0.030%	0.022%	0.018%	0.011%	0.009%	0.013%
Wid 7 yr avg	31.877%	14.334%	9.266%	6.684%	5.127%	3.911%	2.861%	2.177%	1.687%	1.366%	1.086%	0.891%	0.706%	0.576%	0.479%	0.377%	0.309%	0.232%	0.179%	0.135%	0.104%	0.080%	0.067%	0.052%	0.041%	0.033%	0.029%	0.022%	0.018%	0.011%	0.009%	0.013%
Wid 10 yr avg	32.501%	14.546%	9.933%	6.780%	5.125%	3.953%	2.960%	2.335%	1.851%	1.474%	1.161%	0.913%	0.722%	0.589%	0.479%	0.369%	0.291%	0.219%	0.167%	0.124%	0.096%	0.076%	0.064%	0.051%	0.040%	0.033%	0.029%	0.022%	0.018%	0.011%	0.009%	0.013%

[illegible]

Washington Department of Labor & Industries

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

Selected Unpaid Claim Estimates - 1992 & Prior

Data evaluated as of @06/30/24

Accident Year	Paid Loss @06/30/24	Paid LDF	Paid LDF Ultimate	Selected Ultimate Low	Selected Ultimate High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1940	433	1.023	443	442	443	10	11	0.993	9	10
1941	1,155	1.023	1,182	1,181	1,183	25	28	0.993	25	28
1942	1,218	1.023	1,246	1,245	1,248	27	30	0.993	27	29
1943	1,002	1.023	1,026	1,025	1,027	22	24	0.993	22	24
1944	1,035	1.023	1,059	1,058	1,060	23	25	0.993	23	25
1945	991	1.023	1,014	1,013	1,015	22	24	0.993	22	24
1946	1,745	1.023	1,785	1,783	1,787	39	43	0.993	38	42
1947	1,408	1.023	1,441	1,440	1,443	31	34	0.993	31	34
1948	1,382	1.023	1,414	1,413	1,416	31	34	0.993	30	33
1949	1,886	1.023	1,930	1,927	1,932	42	46	0.993	41	46
1950	5,228	1.023	5,350	5,344	5,356	115	128	0.993	115	127
1951	5,301	1.023	5,425	5,418	5,431	117	129	0.993	116	128
1952	5,249	1.023	5,371	5,365	5,377	116	128	0.993	115	127
1953	3,857	1.023	3,947	3,942	3,951	85	94	0.993	85	93
1954	3,685	1.023	3,771	3,767	3,775	81	90	0.993	81	89
1955	4,797	1.023	4,909	4,903	4,914	106	117	0.993	105	116
1956	4,180	1.023	4,277	4,272	4,282	92	102	0.993	92	101
1957	4,095	1.024	4,192	4,187	4,197	92	102	0.992	91	101
1958	5,091	1.026	5,225	5,219	5,232	128	141	0.990	126	140
1959	8,752	1.029	9,008	8,995	9,021	243	269	0.984	239	265
1960	9,888	1.033	10,212	10,196	10,228	308	340	0.978	301	333
1961	6,987	1.033	7,220	7,208	7,232	222	245	0.965	214	237
1962	8,477	1.034	8,764	8,749	8,778	273	301	0.953	260	287
1963	10,949	1.034	11,325	11,306	11,344	358	395	0.941	336	372
1964	12,285	1.035	12,711	12,689	12,732	404	447	0.929	375	415
1965	15,408	1.036	15,970	15,941	15,998	533	589	0.925	494	545
1966	18,643	1.038	19,360	19,324	19,396	681	752	0.922	628	694
1967	19,880	1.040	20,681	20,641	20,721	761	841	0.918	698	772
1968	24,566	1.042	25,592	25,540	25,643	975	1,077	0.911	888	981
1969	27,432	1.043	28,620	28,561	28,680	1,129	1,248	0.905	1,021	1,129
1970	34,320	1.046	35,898	35,819	35,977	1,498	1,656	0.903	1,353	1,495
1971	29,960	1.049	31,425	31,352	31,498	1,392	1,538	0.901	1,254	1,386
1972	33,289	1.052	35,017	34,931	35,103	1,642	1,814	0.898	1,475	1,630
1973	42,210	1.055	44,523	44,407	44,638	2,197	2,428	0.895	1,965	2,172
1974	45,171	1.058	47,791	47,660	47,922	2,489	2,751	0.891	2,219	2,453
1975	59,943	1.062	63,685	63,498	63,872	3,555	3,930	0.891	3,167	3,500
1976	62,057	1.066	66,150	65,946	66,355	3,889	4,298	0.887	3,448	3,811
1977	82,601	1.069	88,327	88,041	88,614	5,440	6,013	0.882	4,798	5,303
1978	94,686	1.073	101,606	101,260	101,952	6,574	7,266	0.878	5,771	6,379
1979	107,555	1.077	115,878	115,462	116,294	7,907	8,739	0.875	6,915	7,643
1980	118,277	1.081	127,902	127,421	128,384	9,144	10,106	0.870	7,957	8,794
1981	124,214	1.086	134,867	134,335	135,400	10,120	11,185	0.866	8,767	9,690
1982	127,875	1.091	139,475	138,895	140,055	11,020	12,180	0.863	9,512	10,513
1983	143,248	1.095	156,902	156,219	157,585	12,972	14,337	0.859	11,141	12,314
1984	171,101	1.100	188,144	187,292	188,996	16,190	17,895	0.854	13,825	15,280
1985	184,278	1.105	203,546	202,583	204,510	18,304	20,231	0.850	15,556	17,193
1986	189,589	1.109	210,322	209,285	211,359	19,696	21,770	0.845	16,649	18,402
1987	188,415	1.114	209,873	208,800	210,946	20,385	22,531	0.840	17,127	18,930
1988	215,008	1.118	240,460	239,187	241,733	24,179	26,724	0.835	20,187	22,312
1989	228,819	1.123	256,886	255,483	258,290	26,664	29,470	0.829	22,111	24,439
1990	260,449	1.127	293,543	291,889	295,198	31,439	34,749	0.824	25,899	28,626
1991	282,325	1.131	319,374	317,521	321,226	35,196	38,901	0.818	28,789	31,819
1992	283,919	1.136	322,416	320,491	324,341	36,572	40,422	0.812	29,712	32,840
Totals	3,326,320		3,658,480	3,641,872	3,675,088	315,552	348,768		266,247	294,273
Notes										

Paid Tail Factor Methodology Indications:

	Loss Development Method:	1.114
(2) Section MAF - I, Exhibit 18	Trending Historical Calendar Year Payments Method:	1.151
(3) Section MAF - I, Exhibit 18	Inverse Power Curve Method:	1.118
(4) = (2) x (3)	Link Ratio Decay Method:	1.040
(5) Selected by Deloitte		
(6) Selected by Deloitte	Selected Paid Tail Factor @384 Months:	1.140
(7) = (5) - (2)		
(8) = (6) - (2)		
(9) Section MAF - I, Exhibit 26		
(10) = (7) x (9)		
(11) = (8) x (9)		

Washington Department of Labor & Industries
Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims
Paid Loss Development Method - 1992 & Prior

Date reviewed as of: 06/03/2024
Assessor is: B0101

		Amounts in \$000s																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
Year	Assessor	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500

Washington Department of Labor & Industries

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

Tail Calculation by Trending Historical Calendar Year Payments

Data evaluated as of @06/30/24

Amounts in \$000s

Calendar Year	Tail Payments In 2024 Dollars	Exposure Adjustment	Future Trend Adjustment	Exp. & Trend Adjusted Payments	Implied Paid Tail @384				
					Based on AY 1993	Based on AY 1994	Based on AY 1995	Based on AY 1996	Based on AY 1997
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
2014	10,806	19,419	62,150	70,762	1.267	1.268	1.303	1.322	1.321
2015	8,484	14,532	42,323	48,371	1.183	1.183	1.207	1.220	1.219
2016	9,511	15,737	40,821	47,047	1.178	1.178	1.201	1.214	1.213
2017	9,407	15,275	37,882	43,751	1.165	1.166	1.187	1.199	1.198
2018	10,045	15,052	29,807	34,814	1.132	1.132	1.149	1.159	1.158
2019	8,924	13,111	24,817	29,004	1.110	1.110	1.124	1.132	1.132
2020	10,220	14,892	28,267	32,939	1.124	1.125	1.141	1.150	1.149
2021	9,243	13,305	24,467	28,529	1.108	1.108	1.122	1.130	1.129
2022	8,685	11,834	20,227	23,375	1.088	1.088	1.100	1.107	1.106
2023	8,525	11,106	17,527	20,108	1.076	1.076	1.086	1.092	1.091
2024	8,532	10,694	15,979	18,140	1.069	1.069	1.078	1.083	1.082
Average CY 2014-2024:					1.136	1.137	1.154	1.164	1.164
Indicated Tail Factor @384 Months:					1.151				
Age @06/30/24:					384	372	360	348	336
Cumulative Loss @06/30/24:					264,707	286,468	274,742	279,486	304,499
Loss Development Factor to 384 Months:					1.000	1.004	1.008	1.013	1.017
Assumed Cumulative @384 Months:					264,707	264,289	233,756	219,426	220,509

Washington Department of Labor & Industries

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

Payment by Calendar Year - AY 1992 & Prior

Payments Adjusted for Future Medical Inflation
Data Evaluated as of @06/30/24 - Amounts in \$000s

Accident Year	CY Paid 2012	CY Paid 2013	CY Paid 2014	CY Paid 2015	CY Paid 2016	CY Paid 2017	CY Paid 2018	CY Paid 2019	CY Paid 2020	CY Paid 2021	CY Paid 2022	CY Paid 2023	CY Paid 2024
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1940	0	0	0	0	0	0	0	0	0	0	0	0	0
1941	0	0	0	0	0	0	0	0	0	0	0	0	0
1942	0	0	0	0	0	0	0	0	0	0	0	0	0
1943	0	0	0	0	0	0	0	0	0	0	0	0	0
1944	0	0	0	0	0	0	0	0	0	0	0	0	0
1945	0	0	0	0	0	0	0	0	0	0	0	0	0
1946	87	0	0	0	0	0	0	0	0	0	0	0	0
1947	42	35	411	1,328	19	0	0	0	0	0	0	0	0
1948	44	1,774	334	150	45	7	0	0	0	0	0	0	0
1949	0	0	0	0	0	0	0	0	0	0	0	0	0
1950	8,527	6,278	12,533	10,673	7,028	5,887	0	0	0	0	0	0	0
1951	336	139	601	55	35	219	11	10	5	0	0	0	0
1952	178	2,904	0	(111)	503	0	0	0	0	0	0	0	0
1953	0	655	52	0	0	0	0	0	0	0	0	0	0
1954	0	0	0	36	0	0	0	0	0	0	0	0	0
1955	0	0	0	0	0	0	0	0	0	0	0	0	0
1956	665	0	0	0	140	0	0	0	0	0	0	0	(0)
1957	664	768	875	204	293	415	335	402	627	248	464	269	169
1958	91	23	848	278	688	310	45	1	42	5	0	0	0
1959	4,473	7,862	7,911	233	(5)	6	20	0	0	0	0	0	0
1960	2,434	1,865	3,163	962	143	493	271	71	276	51	224	68	240
1961	50	275	0	56	74	3	21	193	0	0	0	16	0
1962	784	289	328	189	133	632	443	65	20	424	114	41	25
1963	195	359	31	58	195	0	0	10	188	0	0	(2)	0
1964	1,005	273	131	16	148	94	324	2	114	175	66	16	13
1965	262	59	332	279	121	404	654	8	19	4	5	0	105
1966	4,182	2,564	3,429	2,214	593	72	132	31	598	177	39	56	64
1967	1,231	1,772	1,973	1,256	1,501	676	793	425	1,006	482	363	316	113
1968	725	1,712	532	980	145	247	132	2	23	68	4	11	2
1969	121	246	255	470	98	283	70	443	103	101	196	39	493
1970	3,690	2,931	4,124	2,301	6,526	4,661	3,928	3,677	4,545	3,030	2,978	1,951	854
1971	988	1,027	1,247	1,684	2,467	2,699	1,143	1,006	619	587	271	48	16
1972	322	237	227	218	173	1,458	457	544	129	51	17	0	0
1973	2,691	4,167	2,720	1,164	1,884	2,616	1,640	664	389	585	551	841	500
1974	2,320	3,391	5,651	2,535	3,016	962	320	408	278	391	24	100	103
1975	2,010	3,236	2,924	2,078	1,424	1,777	1,968	716	462	973	647	714	464
1976	3,153	2,701	2,971	3,151	1,447	1,652	1,984	1,079	2,630	1,547	186	42	199
1977	4,570	3,418	3,069	2,146	2,774	1,735	1,950	1,908	1,454	1,175	1,400	1,391	1,333
1978	5,204	6,956	5,173	4,138	3,832	5,038	3,716	2,946	4,265	5,602	2,586	1,226	1,053
1979	4,353	2,945	3,529	4,453	4,076	3,515	2,405	2,399	1,955	1,485	1,115	1,006	1,073
1980	2,148	1,460	1,794	1,333	1,513	1,143	1,169	1,749	1,322	1,778	808	460	578
1981		2,390	2,383	2,360	1,697	1,640	1,722	1,924	1,987	1,344	1,757	1,230	965
1982			1,213	685	1,367	1,495	936	1,111	971	463	427	297	50
1983				796	888	631	1,560	1,156	1,093	859	776	980	635
1984					2,066	1,929	2,042	1,604	2,037	1,533	1,493	1,468	1,468
1985						1,051	2,623	1,914	2,191	1,827	2,119	1,524	700
1986							2,001	1,894	1,711	1,115	897	1,023	847
1987								646	820	1,040	916	658	602
1988									1,061	352	243	603	563
1989										1,055	1,074	1,230	1,281
1990											1,616	1,226	1,164
1991												1,260	1,013
1992													1,452
Total	57,546	64,710	70,762	48,371	47,047	43,751	34,814	29,004	32,939	28,529	23,375	20,108	18,140

Selected Trend: 1.057

Washington Department of Labor & Industries

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

Payment by Calendar Year - AY 1992 & Prior

Payments Adjusted to Reflect Exposure Changes
Data Evaluated as of @06/30/24 - Amounts in \$000s

Accident Year Ending June 30	CY Paid 2012	CY Paid 2013	CY Paid 2014	CY Paid 2015	CY Paid 2016	CY Paid 2017	CY Paid 2018	CY Paid 2019	CY Paid 2020	CY Paid 2021	CY Paid 2022	CY Paid 2023	CY Paid 2024
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1940	0	0	0	0	0	0	0	0	0	0	0	0	0
1941	0	0	0	0	0	0	0	0	0	0	0	0	0
1942	0	0	0	0	0	0	0	0	0	0	0	0	0
1943	0	0	0	0	0	0	0	0	0	0	0	0	0
1944	0	0	0	0	0	0	0	0	0	0	0	0	0
1945	0	0	0	0	0	0	0	0	0	0	0	0	0
1946	6	0	0	0	0	0	0	0	0	0	0	0	0
1947	3	3	32	104	1	0	0	0	0	0	0	0	0
1948	4	146	28	12	4	1	0	0	0	0	0	0	0
1949	0	0	0	0	0	0	0	0	0	0	0	0	0
1950	786	579	1,156	984	648	543	0	0	0	0	0	0	0
1951	33	14	59	5	3	21	1	1	0	0	0	0	0
1952	18	299	0	(11)	52	0	0	0	0	0	0	0	0
1953	0	71	6	0	0	0	0	0	0	0	0	0	0
1954	0	0	0	4	0	0	0	0	0	0	0	0	0
1955	0	0	0	0	0	0	0	0	0	0	0	0	0
1956	85	0	0	0	18	0	0	0	0	0	0	0	(0)
1957	90	104	119	28	40	56	45	55	85	34	63	37	23
1958	13	3	122	40	99	45	7	0	6	1	0	0	0
1959	679	1,194	1,201	35	(1)	1	3	0	0	0	0	0	0
1960	391	299	508	154	23	79	44	11	44	8	36	11	39
1961	9	47	0	10	13	0	4	33	0	0	0	3	0
1962	141	52	59	34	24	113	80	12	4	76	20	7	4
1963	37	68	6	11	37	0	0	2	36	0	0	(0)	0
1964	201	55	26	3	30	19	65	0	23	35	13	3	3
1965	56	12	70	59	26	86	138	2	4	1	1	0	22
1966	936	574	768	496	133	16	30	7	134	40	9	13	14
1967	291	419	467	297	355	160	188	101	238	114	86	75	27
1968	181	428	133	245	36	62	33	1	6	17	1	3	1
1969	32	65	67	124	26	75	18	117	27	27	52	10	130
1970	1,031	819	1,152	643	1,824	1,303	1,098	1,027	1,270	847	832	545	239
1971	292	303	368	497	729	797	338	297	183	173	80	14	5
1972	101	74	71	68	54	455	143	170	40	16	5	0	0
1973	888	1,375	898	384	622	863	541	219	128	193	182	278	165
1974	809	1,183	1,971	884	1,052	336	111	142	97	136	8	35	36
1975	741	1,193	1,078	766	525	655	726	264	170	359	239	263	171
1976	1,229	1,053	1,158	1,228	564	644	773	421	1,025	603	72	16	77
1977	1,882	1,408	1,264	884	1,142	715	803	786	599	484	577	573	549
1978	2,266	3,028	2,252	1,802	1,669	2,193	1,618	1,283	1,857	2,439	1,126	534	459
1979	2,003	1,355	1,624	2,049	1,876	1,618	1,107	1,104	900	683	513	463	494
1980	1,045	710	873	649	736	556	569	851	643	865	393	224	281
1981		1,229	1,225	1,214	872	843	885	989	1,021	691	903	632	496
1982			659	372	743	812	509	604	527	252	232	161	27
1983				457	510	362	896	664	628	494	446	563	365
1984					1,254	1,171	1,240	974	1,237	931	907	891	891
1985						675	1,683	1,228	1,406	1,173	1,360	978	450
1986							1,358	1,285	1,161	756	608	694	575
1987								463	588	746	657	471	432
1988									804	267	184	457	427
1989										845	860	985	1,026
1990											1,368	1,038	986
1991												1,128	907
1992													1,374
Total	16,280	18,164	19,419	14,532	15,737	15,275	15,052	13,111	14,892	13,305	11,834	11,106	10,694

Selected Trend: 1.030

Washington Department of Labor & Industries

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

Payment by Calendar Year - AY 1992 & Prior

Payments Adjusted to 2024 Dollars
Data Evaluated as of @06/30/24 - Amounts in \$000s

Accident Year Ending June 30	CY Paid 2012	CY Paid 2013	CY Paid 2014	CY Paid 2015	CY Paid 2016	CY Paid 2017	CY Paid 2018	CY Paid 2019	CY Paid 2020	CY Paid 2021	CY Paid 2022	CY Paid 2023	CY Paid 2024
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1940	0	0	0	0	0	0	0	0	0	0	0	0	0
1941	0	0	0	0	0	0	0	0	0	0	0	0	0
1942	0	0	0	0	0	0	0	0	0	0	0	0	0
1943	0	0	0	0	0	0	0	0	0	0	0	0	0
1944	0	0	0	0	0	0	0	0	0	0	0	0	0
1945	0	0	0	0	0	0	0	0	0	0	0	0	0
1946	2	0	0	0	0	0	0	0	0	0	0	0	0
1947	1	1	8	27	0	0	0	0	0	0	0	0	0
1948	1	39	7	3	1	0	0	0	0	0	0	0	0
1949	0	0	0	0	0	0	0	0	0	0	0	0	0
1950	221	162	324	276	182	152	0	0	0	0	0	0	0
1951	9	4	17	2	1	6	0	0	0	0	0	0	0
1952	5	89	0	(3)	15	0	0	0	0	0	0	0	0
1953	0	22	2	0	0	0	0	0	0	0	0	0	0
1954	0	0	0	1	0	0	0	0	0	0	0	0	0
1955	0	0	0	0	0	0	0	0	0	0	0	0	0
1956	29	0	0	0	6	0	0	0	0	0	0	0	(0)
1957	31	36	41	10	14	19	16	19	29	12	22	13	8
1958	5	1	43	14	35	16	2	0	2	0	0	0	0
1959	249	437	440	13	(0)	0	1	0	0	0	0	0	0
1960	147	113	191	58	9	30	16	4	17	3	14	4	15
1961	3	18	0	4	5	0	1	13	0	0	0	1	0
1962	56	21	24	14	10	45	32	5	1	30	8	3	2
1963	15	28	2	5	15	0	0	1	15	0	0	(0)	0
1964	85	23	11	1	13	8	28	0	10	15	6	1	1
1965	24	5	31	26	11	37	61	1	2	0	0	0	10
1966	421	258	346	223	60	7	13	3	60	18	4	6	6
1967	135	194	216	138	165	74	87	47	110	53	40	35	12
1968	87	204	64	117	17	29	16	0	3	8	1	1	0
1969	16	32	33	61	13	37	9	58	13	13	25	5	64
1970	522	415	584	326	924	660	556	521	644	429	422	276	121
1971	152	158	192	260	380	416	176	155	95	91	42	7	2
1972	54	40	38	37	29	245	77	91	22	9	3	0	0
1973	492	761	497	213	344	478	300	121	71	107	101	154	91
1974	461	674	1,124	504	600	191	64	81	55	78	5	20	21
1975	435	701	633	450	308	385	426	155	100	211	140	155	101
1976	743	637	701	743	341	390	468	254	620	365	44	10	47
1977	1,173	877	788	551	712	445	501	490	373	302	359	357	342
1978	1,454	1,944	1,446	1,156	1,071	1,408	1,038	823	1,192	1,565	723	343	294
1979	1,324	896	1,074	1,355	1,240	1,070	732	730	595	452	339	306	326
1980	712	484	594	442	501	379	387	579	438	589	268	152	191
1981		862	859	851	612	592	621	694	716	485	634	444	348
1982			476	269	537	587	368	436	381	182	168	117	20
1983				340	380	270	667	494	467	367	332	419	272
1984					961	898	950	746	948	713	695	683	683
1985						533	1,329	970	1,110	926	1,074	772	355
1986							1,104	1,044	944	615	495	564	467
1987								388	492	625	550	395	362
1988									694	230	159	394	368
1989										751	764	875	912
1990											1,252	950	902
1991												1,063	855
1992													1,334
Total	9,067	10,138	10,806	8,484	9,511	9,407	10,045	8,924	10,220	9,243	8,685	8,525	8,532

Selected Trend: 1.070

Washington Department of Labor & Industries

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

Payment by Calendar Year - AY 1992 & Prior

Unadjusted Payments
Data Evaluated as of @06/30/24 - Amounts in \$000s

Accident Year Ending June 30	CY Paid 2012	CY Paid 2013	CY Paid 2014	CY Paid 2015	CY Paid 2016	CY Paid 2017	CY Paid 2018	CY Paid 2019	CY Paid 2020	CY Paid 2021	CY Paid 2022	CY Paid 2023	CY Paid 2024
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1940	0	0	0	0	0	0	0	0	0	0	0	0	0
1941	0	0	0	0	0	0	0	0	0	0	0	0	0
1942	0	0	0	0	0	0	0	0	0	0	0	0	0
1943	0	0	0	0	0	0	0	0	0	0	0	0	0
1944	0	0	0	0	0	0	0	0	0	0	0	0	0
1945	0	0	0	0	0	0	0	0	0	0	0	0	0
1946	1	0	0	0	0	0	0	0	0	0	0	0	0
1947	0	0	4	14	0	0	0	0	0	0	0	0	0
1948	0	18	4	2	1	0	0	0	0	0	0	0	0
1949	0	0	0	0	0	0	0	0	0	0	0	0	0
1950	98	77	165	150	106	95	0	0	0	0	0	0	0
1951	4	2	9	1	1	4	0	0	0	0	0	0	0
1952	2	42	0	(2)	9	0	0	0	0	0	0	0	0
1953	0	10	1	0	0	0	0	0	0	0	0	0	0
1954	0	0	0	1	0	0	0	0	0	0	0	0	0
1955	0	0	0	0	0	0	0	0	0	0	0	0	0
1956	13	0	0	0	4	0	0	0	0	0	0	0	(0)
1957	14	17	21	5	8	12	10	13	22	10	19	12	8
1958	2	1	22	8	20	10	2	0	2	0	0	0	0
1959	110	208	224	7	(0)	0	1	0	0	0	0	0	0
1960	65	54	97	32	5	19	11	3	13	3	12	4	15
1961	1	9	0	2	3	0	1	9	0	0	0	1	0
1962	25	10	12	7	6	28	21	3	1	25	7	3	2
1963	7	13	1	2	9	0	0	1	11	0	0	(0)	0
1964	38	11	6	1	7	5	18	0	7	12	5	1	1
1965	11	3	16	14	7	23	40	1	1	0	0	0	10
1966	187	123	176	121	35	5	9	2	46	15	3	5	6
1967	60	92	110	75	96	46	58	33	84	43	35	32	12
1968	38	97	32	64	10	18	11	0	2	7	0	1	0
1969	7	15	17	33	7	23	6	41	10	11	22	5	64
1970	232	197	297	177	538	411	371	371	491	350	368	258	121
1971	68	75	98	141	221	259	117	111	73	74	37	7	2
1972	24	19	19	20	17	152	51	65	16	7	3	0	0
1973	218	362	253	116	200	298	200	86	54	87	88	144	91
1974	205	320	571	274	349	119	42	58	42	64	4	19	21
1975	193	333	322	245	179	240	284	111	76	172	122	145	101
1976	330	303	356	404	199	243	312	181	473	298	38	9	47
1977	521	417	400	300	414	277	334	349	285	246	314	334	342
1978	646	923	735	629	623	877	692	587	909	1,278	631	320	294
1979	588	426	546	737	722	666	488	520	454	369	296	286	326
1980	316	230	302	240	292	236	258	413	334	481	234	142	191
1981	511	409	437	463	356	368	414	495	547	396	553	415	348
1982	344	237	242	146	312	365	245	311	291	148	146	109	20
1983	160	339	204	185	221	168	444	352	356	300	290	392	272
1984	526	592	539	655	560	559	633	532	723	582	607	638	683
1985	735	665	582	515	1,289	332	886	691	847	756	938	722	355
1986	879	944	990	956	1,087	783	736	745	720	502	432	527	467
1987	1,021	594	683	549	551	509	432	277	376	510	480	369	362
1988	1,906	1,677	1,809	1,565	1,419	906	702	698	529	188	139	369	368
1989	1,205	1,064	1,020	907	804	794	728	826	587	613	668	818	912
1990	1,192	1,403	1,215	1,474	1,564	1,456	1,146	1,234	1,343	1,157	1,094	888	902
1991	1,499	1,538	1,771	1,473	1,617	1,710	1,733	1,294	2,140	1,197	1,409	994	855
1992	1,236	1,355	1,302	1,004	1,300	920	1,136	763	1,457	1,242	1,158	1,255	1,334

Washington Department of Labor & Industries

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

Tail Calculation by Fitting an Inverse Power Curve

Data evaluated as of @06/30/24

Amounts in \$000s

Development Period	Beginning Period	Paid Age-toAge Factor (ATA)	ATA - 1	LN(period)	ln(ATA-1)	Fitted ATA
(1)	(2)	(3)	(4)	(5)	(6)	(7)
12 - 24	12	1.767	0.767	2.485	-0.265	1.229
24 - 36	24	1.148	0.148	3.178	-1.914	1.092
36 - 48	36	1.065	0.065	3.584	-2.728	1.054
48 - 60	48	1.038	0.038	3.871	-3.262	1.037
60 - 72	60	1.026	0.026	4.094	-3.645	1.028
72 - 84	72	1.021	0.021	4.277	-3.883	1.022
84 - 96	84	1.017	0.017	4.431	-4.063	1.018
96 - 108	96	1.014	0.014	4.564	-4.283	1.015
108 - 120	108	1.012	0.012	4.682	-4.453	1.013
120 - 132	120	1.010	0.010	4.787	-4.631	1.011
132 - 144	132	1.008	0.008	4.883	-4.848	1.010
144 - 156	144	1.007	0.007	4.970	-4.933	1.009
156 - 168	156	1.006	0.006	5.050	-5.052	1.008
168 - 180	168	1.006	0.006	5.124	-5.198	1.007
180 - 192	180	1.006	0.006	5.193	-5.198	1.006
192 - 204	192	1.005	0.005	5.257	-5.368	1.006
204 - 216	204	1.004	0.004	5.318	-5.406	1.006
216 - 228	216	1.004	0.004	5.375	-5.436	1.005
228 - 240	228	1.004	0.004	5.429	-5.491	1.005
240 - 252	240	1.004	0.004	5.481	-5.508	1.004
252 - 264	252	1.004	0.004	5.529	-5.524	1.004
264 - 276	264	1.004	0.004	5.576	-5.448	1.004
276 - 288	276	1.004	0.004	5.620	-5.572	1.004
288 - 300	288	1.003	0.003	5.663	-5.680	1.003
300 - 312	300	1.003	0.003	5.704	-5.740	1.003
312 - 324	312	1.003	0.003	5.743	-5.886	1.003
324 - 336	324	1.004	0.004	5.781	-5.481	1.003
336 - 348	336	1.004	0.004	5.817	-5.470	1.003
348 - 360	348	1.005	0.005	5.852	-5.377	1.003
360 - 372	360	1.004	0.004	5.886	-5.514	1.003
372 - 384	372	1.004	0.004	5.919	-5.422	1.002

First Year Fitted	2	Slope	-1.315
Last Year Fitted	30	Intercept	5.999

$$ATA = 1 + Y = 1 + \text{Intercept} \times (\text{Year}^{\text{Slope}})$$

Tail Factor Indication 384 to Ultimate

1.118

Washington Department of Labor & Industries

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

Tail Calculation Using Link Ratio Decay Method

Data evaluated as of @06/30/24
Amounts in \$000s

Development Period	Number of Years After 32 Years	Beginning of Period Total 12 Years	End of Period Total 12 Years	Decay Ratio	Cumulative Decay Ratio
(1)	(2)	(3)	(4)	(5)	(6)
384 - 396	1	9,216	7,304	0.792	0.792
396 - 408	2	6,286	6,196	0.986	1.574
408 - 420	3	5,930	6,085	1.026	2.375
420 - 432	4	5,828	6,518	1.118	3.272
432 - 444	5	6,127	5,794	0.946	4.119
444 - 456	6	5,756	5,780	1.004	4.971
456 - 468	7	5,612	5,417	0.965	5.793
468 - 480	8	5,155	5,216	1.012	6.624
480 - 492	9	5,079	4,817	0.948	7.413
492 - 504	10	4,158	3,757	0.904	8.125
504 - 516	11	3,553	3,406	0.959	8.808
516 - 528	12	3,618	3,449	0.953	9.459
528 - 540	13	3,108	2,748	0.884	10.035
540 - 552	14	2,557	2,160	0.845	10.522
552 - 564	15	1,833	1,848	1.008	11.012
564 - 576	16	1,554	1,192	0.767	11.388
576 - 588	17	850	803	0.945	11.744
588 - 600	18	756	664	0.878	12.056
600 - 612	19	563	773	1.371	12.484
612 - 624	20	752	488	0.649	12.762
624 - 636	21	397	386	0.972	13.032
636 - 648	22	386	283	0.733	13.230
648 - 660	23	280	126	0.448	13.318
660 - 672	24	5	64	13.618	14.527
672 - 684	25	0	0	0.000	14.527
684 - 696	26	0	0	0.000	14.527
696 - 708	27	0	0	0.000	14.527
708 - 720	28	0	0	0.000	14.527
720 - 732	29	0	0	0.000	14.527
732 - 744	30	0	0	0.000	14.527
744 - 756	31	0	0	0.000	14.527

	Cumulative Paid @384	Incremental Paid @384	Implied Tail
1982 Implied Tail Factor	119,014	409	1.050
1983 Implied Tail Factor	125,539	242	1.028
1984 Implied Tail Factor	140,268	185	1.019
1985 Implied Tail Factor	165,584	560	1.049
1986 Implied Tail Factor	178,753	332	1.027
1987 Implied Tail Factor	185,460	736	1.058
1988 Implied Tail Factor	186,042	277	1.022
1989 Implied Tail Factor	213,415	529	1.036
1990 Implied Tail Factor	225,809	613	1.039
1991 Implied Tail Factor	257,566	1,094	1.062
1992 Implied Tail Factor	280,477	994	1.051

Indicated Tail Factor @384 Months: 1.040

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

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims

Development of Discounted Unpaid Claim Estimates

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Mid-Point Undiscounted Liability	Paid LDF	Expected Unpaid Percentage @06/30/24	Expected Incremental Paid	Expected Paid in CY 2025	Expected Paid in CY 2026	Expected Paid in CY 2027	Expected Paid in CY 2028	Expected Paid in CY 2029	Expected Paid in CY 2030	Expected Paid in CY 2031	Expected Paid in CY 2032	Expected Paid in CY 2033	Expected Paid in CY 2034+	Mid-Point Undiscounted Liability	Discount Factor @ 1.5%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1940	10	1.000	0.00%	0.00%	10	0	0	0	0	0	0	0	0	0	10	0.993
1941	27	1.000	0.00%	0.00%	27	0	0	0	0	0	0	0	0	0	27	0.993
1942	28	1.000	0.00%	0.00%	28	0	0	0	0	0	0	0	0	0	28	0.993
1943	23	1.000	0.00%	0.00%	23	0	0	0	0	0	0	0	0	0	23	0.993
1944	24	1.000	0.00%	0.00%	24	0	0	0	0	0	0	0	0	0	24	0.993
1945	23	1.000	0.00%	0.00%	23	0	0	0	0	0	0	0	0	0	23	0.993
1946	41	1.000	0.00%	0.00%	41	0	0	0	0	0	0	0	0	0	41	0.993
1947	33	1.000	0.00%	0.00%	33	0	0	0	0	0	0	0	0	0	33	0.993
1948	32	1.000	0.00%	0.00%	32	0	0	0	0	0	0	0	0	0	32	0.993
1949	44	1.000	0.00%	0.00%	44	0	0	0	0	0	0	0	0	0	44	0.993
1950	121	1.000	0.00%	0.00%	121	0	0	0	0	0	0	0	0	0	121	0.993
1951	123	1.000	0.00%	0.00%	123	0	0	0	0	0	0	0	0	0	123	0.993
1952	122	1.000	0.00%	0.00%	122	0	0	0	0	0	0	0	0	0	122	0.993
1953	90	1.000	0.00%	0.00%	90	0	0	0	0	0	0	0	0	0	90	0.993
1954	86	1.000	0.00%	0.00%	86	0	0	0	0	0	0	0	0	0	86	0.993
1955	111	1.000	0.00%	0.00%	111	0	0	0	0	0	0	0	0	0	111	0.993
1956	97	1.000	0.00%	0.00%	97	0	0	0	0	0	0	0	0	0	97	0.993
1957	97	1.000	0.04%	0.04%	94	3	0	0	0	0	0	0	0	0	97	0.992
1958	134	1.003	0.31%	0.26%	116	18	1	0	0	0	0	0	0	0	134	0.990
1959	256	1.006	0.59%	0.28%	122	115	18	1	0	0	0	0	0	0	256	0.984
1960	324	1.009	0.92%	0.34%	118	88	93	14	0	0	0	0	0	0	324	0.978
1961	233	1.010	0.98%	0.36%	14	80	66	63	14	0	0	0	0	0	233	0.965
1962	287	1.010	1.03%	0.04%	12	17	94	78	74	12	0	0	0	0	287	0.953
1963	376	1.011	1.08%	0.05%	17	15	21	118	98	92	14	0	0	0	376	0.941
1964	425	1.011	1.10%	0.02%	9	19	17	24	130	108	102	16	0	0	425	0.929
1965	561	1.013	1.27%	0.17%	76	11	22	19	27	149	123	116	18	1	561	0.925
1966	716	1.015	1.46%	0.19%	93	84	12	24	21	30	165	137	129	21	716	0.922
1967	801	1.017	1.64%	0.18%	97	94	12	24	21	30	165	137	146	150	801	0.918
1968	1,026	1.018	1.78%	0.14%	80	102	109	99	14	28	25	35	195	338	1,026	0.911
1969	1,188	1.020	1.93%	0.15%	91	85	109	117	106	15	30	27	38	570	1,188	0.905
1970	1,577	1.022	2.17%	0.25%	180	107	100	129	137	125	18	36	31	715	1,577	0.903
1971	1,465	1.025	2.45%	0.27%	164	148	88	83	106	113	103	15	29	616	1,465	0.901
1972	1,728	1.028	2.73%	0.28%	177	173	157	93	88	112	120	109	16	683	1,728	0.898
1973	2,312	1.031	2.99%	0.26%	205	216	211	191	114	107	146	133	852	2,312	0.895	
1974	2,620	1.034	3.29%	0.30%	236	217	233	218	197	117	110	141	151	1,015	2,620	0.891
1975	3,742	1.038	3.69%	0.40%	409	300	269	284	277	251	149	140	180	1,484	3,742	0.891
1976	4,093	1.042	4.01%	0.32%	326	412	302	271	286	279	253	150	141	1,675	4,093	0.887
1977	5,726	1.045	4.31%	0.30%	401	424	536	393	352	371	363	329	195	2,363	5,726	0.882
1978	6,920	1.049	4.65%	0.34%	499	450	475	601	440	395	417	407	368	2,868	6,920	0.878
1979	8,323	1.053	5.03%	0.38%	630	555	500	528	668	490	439	463	453	3,598	8,323	0.875
1980	9,625	1.057	5.38%	0.35%	628	601	600	541	571	522	501	474	501	4,379	9,625	0.870
1981	10,653	1.061	5.76%	0.38%	707	649	704	620	559	590	746	547	490	5,042	10,653	0.866
1982	11,600	1.066	6.19%	0.43%	802	717	658	714	628	566	598	756	554	5,607	11,600	0.863
1983	13,654	1.070	6.58%	0.39%	819	887	793	728	790	695	626	661	837	6,818	13,654	0.859
1984	17,042	1.075	6.95%	0.36%	893	968	1,050	938	861	934	822	741	782	9,053	17,042	0.854
1985	19,268	1.079	7.36%	0.42%	1,092	953	1,033	1,119	1,000	918	996	877	790	10,490	19,268	0.850
1986	20,733	1.084	7.76%	0.40%	1,114	1,054	1,142	1,054	1,142	1,021	937	1,016	895	11,511	20,733	0.845
1987	21,458	1.089	8.14%	0.38%	1,087	969	1,057	1,009	960	1,008	925	1,003	1,2248	21,458	0.840	
1988	25,452	1.093	8.51%	0.37%	1,103	1,122	1,199	1,248	1,089	1,181	1,280	1,143	1,050	15,036	25,452	0.835
1989	28,067	1.097	8.86%	0.35%	1,107	1,169	1,189	1,270	1,322	1,154	1,251	1,356	1,211	17,039	28,067	0.829
1990	33,094	1.101	9.21%	0.36%	1,279	1,254	1,325	1,347	1,440	1,499	1,308	1,418	1,537	20,687	33,094	0.824
1991	37,048	1.106	9.55%	0.33%	1,296	1,382	1,355	1,431	1,456	1,555	1,619	1,413	1,531	24,009	37,048	0.818
1992	38,497	1.110	9.89%	0.35%	1,353	1,299	1,386	1,358	1,435	1,459	1,559	1,624	1,416	25,607	38,497	0.812
1993	37,093	1.140	12.28%	2.39%	7,208	1,050	1,009	1,076	1,055	1,114	1,133	1,211	1,260	20,978	37,093	0.838
1994	41,232	1.145	12.67%	0.39%	1,257	7,769	1,132	1,087	1,159	1,137	1,200	1,221	1,305	23,966	41,232	0.830
1995	40,708	1.150	13.02%	0.35%	1,096	1,207	7,463	1,088	1,044	1,114	1,092	1,153	1,173	24,278	40,708	0.823
1996	42,664	1.155	13.42%	0.40%	1,272	1,115	1,227	7,589	1,106	1,062	1,132	1,110	1,172	25,878	42,664	0.816
1997	47,451	1.160	13.78%	0.36%	1,251	1,378	1,207	1,329	8,218	1,198	1,150	1,226	1,202	29,293	47,451	0.809
1998	52,545	1.165	14.14%	0.36%	1,329	1,350	1,487	1,303	1,435	8,870	1,293	1,241	1,324	32,915	52,545	0.802
1999	55,921	1.168	14.38%	0.24%	926	1,391	1,413	1,556	1,364	1,502	9,283	1,353	1,299	35,835	55,921	0.794
2000	64,841	1.172	14.65%	0.27%	1,215	1,053	1,582	1,608	1,771	1,552	1,708	1,563	1,539	42,251	64,841	0.786
2001	66,105	1.176	14.94%	0.29%	1,285	1,214	1,053	1,582	1,607	1,770	1,551	1,708	1,559	43,776	66,105	0.778
2002	69,796	1.180	15.26%	0.32%	1,474	1,328	1,255	1,088	1,635	1,661	1,829	1,603	1,765	56,158	69,796	0.772
2003	69,675	1.185	15.63%	0.36%	1,619	1,437	1,295	1,224	1,661	1,594	1,620	1,784	1,563	56,478	69,675	0.766
2004	78,208	1.190	15.96%	0.34%	1,643	1,780	1,579	1,423	1,345	1,166	1,752	1,780	1,960	63,781	78,208	0.759
2005	81,790	1.195	16.30%	0.34%	1,702	1,682	1,822	1,617	1,457	1,377	1,194	1,794	1,823	67,321	81,790	0.753
2006	90,472	1.200	16.64%	0.34%	1,868	1,844	1,974	1,822	1,578	1,492	1,302	1,943	1,943	74,905	90,472	0.747
2007	101,452	1.205	17.01%	0.36%	2,158	2,050	2,024	2,000	2,167	1,923	1,732	1,638	1,420	84,341	101,452	0.742
2008	108,638	1.210	17.38%	0.37%	2,320	2,261	2,149	2,121	2,096	2,271	2,015	1,815	1,716	89,874	108,638	0.736
2009	102,688	1.216	17.76%	0.38%	2,218	2,145	2,091	1,987	1,962	1,938	2,100	1,864	1,679	84,704	102,688	0.731
2010	95,967	1.223	18.21%	0.45%	2,382	2,022	1,955	1,906	1,811	1,788	1,766	1,914	1,699	78,725	95,967	0.727
2011	94,174	1.229	18.66%	0.45%	2,269	2,281	1,938	1,872	1,825	1,734	1,712	1,692	1,833	77,019	94,174	0.723
2012	94,670	1.237	19.18%	0.56%	2,560	2,227	1,930	1,838	1,791	1,690	1,702	1,680	1,976	77,380	94,670	0.720
2013	101,740	1.246	19.76%	0.58%	2,977	2,662	2,316	2,328	1,976	1,911	1,863	1,770	1,747	82,191	101,740	0.718
2014	109,377	1.256	20.38%	0.62%	3,352	3,102	2,774	2,413	2,426	2,059	1,991	1,941	1,844	87,474	109,377	0.716
2015	114,942	1.268	21.15%	0.77%	4,175	3,395	3,142	2,809	2,444	2,456	2,085	2,017	1,966	90,453	114,942	0.716
2016	122,640	1.283	22.06%	0.91%	5,045</											

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims

Deloitte Emergence - Actual Versus Expected Analysis

Data evaluated as of @06/30/24

Amounts in \$000s

Accident Year Ending June 30	Deloitte Ultimate Low @06/30/23	Deloitte Ultimate High @06/30/23	Paid Loss @06/30/23	Deloitte Unpaid Claims Low @06/30/23	Deloitte Unpaid Claims High @06/30/23	Paid Loss LDFs @06/30/23	Interpolated Paid Loss LDFs @06/30/24	Deloitte Expected Paid Low	Deloitte Expected Paid High	Actual Paid (11)	Actual Less Expected Low (12)	Actual Less Expected High (13)	Current Selected Ultimate Low (14)	Current Selected Ultimate High (15)	Change in Ultimate Low (16)	Change in Ultimate High (17)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1993	298,700	306,400	264,241	34,459	42,159	1.145	1.140	1,103	1,350	466	(637)	(884)	298,100	305,500	(600)	(900)
1994	324,600	333,200	286,120	38,480	47,080	1.150	1.145	1,096	1,341	347	(748)	(993)	323,600	331,800	(1,000)	(1,400)
1995	313,100	321,700	274,526	38,574	47,174	1.156	1.150	1,218	1,489	216	(1,002)	(1,274)	311,400	319,500	(1,700)	(2,200)
1996	319,200	328,200	278,970	40,230	49,230	1.161	1.156	1,097	1,343	516	(581)	(827)	317,900	326,400	(1,300)	(1,800)
1997	348,700	358,700	303,945	44,755	54,755	1.166	1.161	1,171	1,433	554	(617)	(879)	347,200	356,700	(1,500)	(2,000)
1998	378,700	389,700	329,407	49,293	60,293	1.169	1.166	823	1,007	1,198	374	191	377,900	388,400	(800)	(1,300)
1999	396,100	407,800	343,480	52,620	64,320	1.173	1.169	998	1,220	999	1	(221)	394,800	406,000	(1,300)	(1,800)
2000	454,400	467,900	393,451	60,949	74,449	1.177	1.173	1,253	1,530	1,157	(96)	(373)	453,000	465,900	(1,400)	(2,000)
2001	455,200	469,000	392,924	62,276	76,076	1.182	1.177	1,350	1,649	1,072	(278)	(577)	453,500	466,700	(1,700)	(2,300)
2002	473,200	487,800	407,594	65,606	80,206	1.187	1.182	1,538	1,881	1,610	71	(271)	472,000	486,000	(1,200)	(1,800)
2003	459,700	474,300	394,140	65,560	80,160	1.192	1.187	1,425	1,742	1,685	260	(57)	458,500	472,500	(1,200)	(1,800)
2004	507,000	523,300	433,609	73,391	89,691	1.197	1.192	1,561	1,908	1,583	22	(325)	505,600	521,200	(1,400)	(2,100)
2005	517,900	535,000	440,660	77,240	94,340	1.202	1.197	1,630	1,991	1,251	(379)	(740)	515,500	531,900	(2,400)	(3,100)
2006	560,400	579,400	474,917	85,483	104,483	1.208	1.202	1,935	2,365	1,411	(524)	(954)	557,800	575,800	(2,600)	(3,600)
2007	619,000	640,200	523,353	95,647	116,847	1.214	1.208	2,077	2,537	1,745	(332)	(792)	616,400	636,700	(2,600)	(3,500)
2008	653,000	675,800	550,479	102,521	125,321	1.220	1.214	2,372	2,900	2,033	(339)	(867)	650,300	672,000	(2,700)	(3,800)
2009	603,300	624,900	505,933	97,367	118,967	1.227	1.220	2,482	3,033	2,279	(203)	(754)	600,600	621,200	(2,700)	(3,700)
2010	548,900	569,200	457,645	91,255	111,555	1.234	1.227	2,368	2,895	1,488	(880)	(1,407)	545,500	564,700	(3,400)	(4,500)
2011	530,000	551,000	440,228	89,772	110,772	1.243	1.234	2,505	3,090	1,898	(607)	(1,192)	526,900	545,700	(3,100)	(5,300)
2012	517,000	537,000	424,788	92,212	112,212	1.252	1.243	2,818	3,429	1,736	(1,082)	(1,693)	512,000	531,000	(5,000)	(6,000)
2013	534,000	556,000	436,116	97,884	119,884	1.263	1.252	3,091	3,786	2,644	(447)	(1,141)	530,000	551,000	(4,000)	(5,000)
2014	548,000	572,000	442,161	105,839	129,839	1.276	1.263	3,971	4,871	3,461	(509)	(1,410)	544,000	566,000	(4,000)	(6,000)
2015	546,000	571,000	433,651	112,349	137,349	1.291	1.276	4,643	5,676	4,907	265	(769)	542,000	565,000	(4,000)	(6,000)
2016	552,000	579,000	430,939	121,061	148,061	1.309	1.291	5,622	6,876	4,921	(701)	(1,955)	546,000	571,000	(6,000)	(8,000)
2017	572,000	602,000	438,822	133,178	163,178	1.333	1.309	7,272	8,910	6,722	(550)	(2,188)	566,000	593,000	(6,000)	(9,000)
2018	586,000	618,000	439,526	146,474	178,474	1.362	1.333	8,651	10,541	8,912	261	(1,629)	580,000	609,000	(6,000)	(9,000)
2019	585,000	620,000	426,622	158,378	193,378	1.398	1.362	10,671	13,030	11,768	1,097	(1,262)	580,000	612,000	(5,000)	(8,000)
2020	546,302	586,605	381,642	164,661	204,963	1.451	1.398	13,783	17,157	19,012	5,229	1,855	546,107	577,337	(195)	(9,267)
2021	556,095	596,479	357,990	198,104	238,489	1.545	1.451	23,500	28,291	27,765	4,265	(526)	551,876	587,156	(4,219)	(9,323)
2022	558,716	619,485	308,816	249,900	310,669	1.771	1.545	47,353	58,868	49,995	2,642	(8,873)	553,032	595,522	(5,683)	(23,963)
2023	614,201	715,083	181,546	432,656	533,537	3.130	1.771	155,946	192,308	144,670	(11,277)	(47,638)	588,216	645,855	(25,985)	(69,227)
2024																
'93 to '23	15,476,414	16,216,151	12,198,240	3,278,174	4,017,912			317,323	390,444	310,019	(7,303)	(80,424)	15,365,731	15,998,471	(110,683)	(217,680)
'92 and Prior	3,639,119	3,677,092	3,317,818	321,301	359,274			12,285	13,691	8,502	(3,784)	(5,189)	3,641,872	3,675,088	2,753	(2,003)
Total	19,115,534	19,893,243	15,516,058	3,599,475	4,377,185			329,608	404,135	318,521	(11,087)	(85,614)	19,007,604	19,673,560	(107,930)	(219,684)

(2) From analysis @06/30/23

(3) From analysis @06/30/23

(4) From analysis @06/30/23

(5) = (2) - (4)

(6) = (3) - (4)

(7) From analysis @06/30/23

(8) Based on (7)

(9) = (5) x [1 / (8) - 1 / (7)] / [1 - 1 / (7)]

(10) = (6) x [1 / (8) - 1 / (7)] / [1 - 1 / (7)]

(11) = (Section MAF - I, Exhibit 1 Col (6)) - (4)

(12) = (11) - (9)

(13) = (11) - (10)

(14) Section MAF - I, Exhibit 3 Col (11)

(15) Section MAF - I, Exhibit 3 Col (12)

(16) = (14) - (2)

(17) = (15) - (3)

% Change in Unpaid Claim Estimate

-3.0%

-6.1%

Washington Department of Labor & Industries

Medical Hearing Loss Benefits Summary of Unpaid Claim Estimates

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Selected Ultimate Loss Low	Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1993	15,000	15,500	2,248	2,748	12,752	0.898	2,020	2,469
1994	17,300	17,900	2,571	3,171	14,729	0.895	2,301	2,838
1995	24,200	25,000	3,568	4,368	20,632	0.891	3,177	3,890
1996	27,600	28,600	4,548	5,548	23,052	0.886	4,031	4,918
1997	23,300	24,500	5,045	6,245	18,255	0.882	4,450	5,508
1998	26,400	27,900	6,308	7,808	20,092	0.877	5,533	6,848
1999	24,500	26,000	6,693	8,193	17,807	0.872	5,838	7,146
2000	26,100	27,900	8,027	9,827	18,073	0.867	6,960	8,521
2001	22,600	24,300	7,587	9,287	15,013	0.862	6,539	8,005
2002	19,400	20,900	6,972	8,472	12,428	0.858	5,981	7,268
2003	18,500	20,100	7,475	9,075	11,025	0.855	6,389	7,757
2004	17,100	18,600	7,028	8,528	10,072	0.851	5,981	7,258
2005	16,500	18,200	7,664	9,364	8,836	0.847	6,489	7,928
2006	14,400	16,000	7,405	9,005	6,995	0.842	6,232	7,579
2007	14,200	15,900	7,542	9,242	6,658	0.837	6,310	7,732
2008	14,800	16,700	8,306	10,206	6,494	0.832	6,907	8,487
2009	20,100	22,600	11,597	14,097	8,503	0.826	9,578	11,643
2010	16,600	18,700	9,907	12,007	6,693	0.820	8,123	9,844
2011	16,300	18,600	10,302	12,602	5,998	0.814	8,381	10,252
2012	15,700	18,000	10,672	12,972	5,028	0.806	8,606	10,461
2013	15,400	17,800	10,850	13,250	4,550	0.802	8,705	10,631
2014	17,800	20,700	13,086	15,986	4,714	0.799	10,454	12,771
2015	18,900	22,100	14,423	17,623	4,477	0.795	11,460	14,002
2016	20,500	24,100	16,068	19,668	4,432	0.790	12,686	15,529
2017	20,600	24,400	16,761	20,561	3,839	0.784	13,149	16,130
2018	22,700	26,900	18,943	23,143	3,757	0.778	14,745	18,014
2019	23,900	28,500	21,028	25,628	2,872	0.776	16,318	19,887
2020	25,100	30,200	22,686	27,786	2,414	0.770	17,457	21,382
2021	22,000	26,500	20,146	24,646	1,854	0.759	15,292	18,707
2022	27,500	33,300	25,891	31,691	1,609	0.748	19,358	23,694
2023	29,900	36,300	28,621	35,021	1,279	0.739	21,139	25,866
2024	31,700	38,600	31,194	38,094	506	0.740	23,086	28,192
'93 to '24	666,600	751,300	381,162	465,862	285,438		303,674	371,156
'92 and Prior	145,267	146,608	12,745	14,087	132,521	0.916	11,680	12,910
Total	811,867	897,908	393,907	479,949	417,959		315,355	384,066

(2) Section MAF - II, Exhibit 3 Col (4)	439,786	439,786	<-----L&I Selected----->	348,287	348,287
(3) Section MAF - II, Exhibit 3 Col (5)	45,879	(40,163)	<-----L&I Less Deloitte----->	32,933	(35,779)
(4) = (2) - (6)					
(5) = (3) - (6)					
(6) Section MAF - II, Exhibit 8 Col (2)					
(7) Section MAF - II, Exhibit 14					
(8) = (4) x (7)					
(9) = (5) x (7)					

Washington Department of Labor & Industries

Medical Hearing Loss Benefits

Comparison of Ultimate Loss

Data evaluated as of @06/30/24

Amounts in \$000s

Accident Year Ending June 30	Deloitte						L&I			L&I Less Deloitte	
	Deloitte Ultimate Loss @06/30/24		Deloitte Ultimate Loss @06/30/23		Change in Ultimate Loss		Ultimate Loss @06/30/24	Ultimate Loss @06/30/23	Change In Ultimate Loss	@06/30/24	
	Low	High	Low	High	Low	High				Low	High
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	15,000	15,500	15,700	16,400	(700)	(900)	15,220	16,022	(802)	220	(280)
1994	17,300	17,900	18,200	19,100	(900)	(1,200)	17,567	18,599	(1,032)	267	(333)
1995	24,200	25,000	25,300	26,500	(1,100)	(1,500)	24,506	25,809	(1,303)	306	(494)
1996	27,600	28,600	28,900	30,300	(1,300)	(1,700)	27,997	29,465	(1,467)	397	(603)
1997	23,300	24,500	24,600	26,100	(1,300)	(1,600)	23,787	25,226	(1,439)	487	(713)
1998	26,400	27,900	28,300	30,200	(1,900)	(2,300)	27,021	29,094	(2,073)	621	(879)
1999	24,500	26,000	26,700	28,700	(2,200)	(2,700)	25,112	27,553	(2,441)	612	(888)
2000	26,100	27,900	27,900	30,300	(1,800)	(2,400)	26,810	28,948	(2,138)	710	(1,090)
2001	22,600	24,300	24,600	26,800	(2,000)	(2,500)	23,329	25,558	(2,229)	729	(971)
2002	19,400	20,900	21,200	23,200	(1,800)	(2,300)	20,040	22,079	(2,040)	640	(860)
2003	18,500	20,100	20,000	22,100	(1,500)	(2,000)	19,146	20,948	(1,802)	646	(954)
2004	17,100	18,600	18,700	20,800	(1,600)	(2,200)	17,701	19,643	(1,943)	601	(899)
2005	16,500	18,200	18,300	20,500	(1,800)	(2,300)	17,184	19,249	(2,064)	684	(1,016)
2006	14,400	16,000	15,900	17,900	(1,500)	(1,900)	15,104	16,827	(1,723)	704	(896)
2007	14,200	15,900	15,700	17,900	(1,500)	(2,000)	14,984	16,728	(1,744)	784	(916)
2008	14,800	16,700	16,300	18,600	(1,500)	(1,900)	15,669	17,360	(1,691)	869	(1,031)
2009	20,100	22,600	22,700	26,000	(2,600)	(3,400)	21,271	24,216	(2,945)	1,171	(1,329)
2010	16,600	18,700	18,600	21,400	(2,000)	(2,700)	17,609	19,894	(2,285)	1,009	(1,091)
2011	16,300	18,600	18,300	21,100	(2,000)	(2,500)	17,404	19,603	(2,199)	1,104	(1,196)
2012	15,700	18,000	16,900	19,700	(1,200)	(1,700)	16,884	18,193	(1,309)	1,184	(1,116)
2013	15,400	17,800	17,400	20,300	(2,000)	(2,500)	16,651	18,817	(2,166)	1,251	(1,149)
2014	17,800	20,700	20,100	23,600	(2,300)	(2,900)	19,301	21,754	(2,453)	1,501	(1,399)
2015	18,900	22,100	21,000	24,800	(2,100)	(2,700)	20,634	22,703	(2,069)	1,734	(1,466)
2016	20,500	24,100	23,500	27,800	(3,000)	(3,700)	22,483	25,382	(2,899)	1,983	(1,617)
2017	20,600	24,400	23,000	27,400	(2,400)	(3,000)	22,698	25,069	(2,371)	2,098	(1,702)
2018	22,700	26,900	25,700	30,800	(3,000)	(3,900)	25,130	28,168	(3,037)	2,430	(1,770)
2019	23,900	28,500	27,000	32,500	(3,100)	(4,000)	26,630	29,782	(3,152)	2,730	(1,870)
2020	25,100	30,200	27,900	33,700	(2,800)	(3,500)	28,224	31,021	(2,797)	3,124	(1,976)
2021	22,000	26,500	25,500	30,800	(3,500)	(4,300)	24,934	28,526	(3,593)	2,934	(1,566)
2022	27,500	33,300	30,100	36,500	(2,600)	(3,200)	31,409	33,806	(2,398)	3,909	(1,891)
2023	29,900	36,300	33,100	40,300	(3,200)	(4,000)	34,314	37,180	(2,866)	4,414	(1,986)
2024	31,700	38,600					36,318			4,618	(2,282)
'93 to '24	666,600	751,300	697,100	792,100	(62,200)	(79,400)	713,072	743,224	(66,470)	46,472	(38,228)
'92 and Prior	145,267	146,608	147,451	149,570	(2,184)	(2,962)	144,672	148,345	(3,673)	(594)	(1,936)
Total	811,867	897,908	844,551	941,670	(64,384)	(82,362)	857,744	891,569	(70,143)	45,878	(40,164)

Washington Department of Labor & Industries

Medical Hearing Loss Benefits

Selected Ultimate Loss

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Paid Loss	Incr Paid On Active Hearing Claims	Selected	Selected Ultimate Loss Low	Selected Ultimate Loss High	Ultimate Claims	Selected Loss Severity Low	Selected Loss Severity High
(1)	(2)	(3)		(4)	(5)	(6)	(7)	(8)
1993	12,752	15,258	15,258	15,000	15,500	11,325	1,325	1,369
1994	14,729	17,614	17,614	17,300	17,900	11,276	1,534	1,587
1995	20,632	24,573	24,573	24,200	25,000	11,596	2,087	2,156
1996	23,052	28,086	28,086	27,600	28,600	11,476	2,405	2,492
1997	18,255	23,887	23,887	23,300	24,500	11,456	2,034	2,139
1998	20,092	27,146	27,146	26,400	27,900	11,494	2,297	2,427
1999	17,807	25,244	25,244	24,500	26,000	11,052	2,217	2,353
2000	18,073	26,964	26,964	26,100	27,900	11,453	2,279	2,436
2001	15,013	23,471	23,471	22,600	24,300	10,797	2,093	2,251
2002	12,428	20,168	20,168	19,400	20,900	10,292	1,885	2,031
2003	11,025	19,283	19,283	18,500	20,100	9,947	1,860	2,021
2004	10,072	17,827	17,827	17,100	18,600	9,906	1,726	1,878
2005	8,836	17,313	17,313	16,500	18,200	9,827	1,679	1,852
2006	6,995	15,211	15,211	14,400	16,000	10,022	1,437	1,597
2007	6,658	15,075	15,075	14,200	15,900	10,358	1,371	1,535
2008	6,494	15,748	15,748	14,800	16,700	10,628	1,393	1,571
2009	8,503	21,350	21,350	20,100	22,600	10,095	1,991	2,239
2010	6,693	17,648	17,648	16,600	18,700	8,968	1,851	2,085
2011	5,998	17,414	17,414	16,300	18,600	8,576	1,901	2,169
2012	5,028	16,858	16,858	15,700	18,000	8,231	1,907	2,187
2013	4,550	16,609	16,609	15,400	17,800	8,269	1,862	2,153
2014	4,714	19,222	19,222	17,800	20,700	8,081	2,203	2,562
2015	4,477	20,525	20,525	18,900	22,100	7,772	2,432	2,843
2016	4,432	22,325	22,325	20,500	24,100	7,480	2,741	3,222
2017	3,839	22,509	22,509	20,600	24,400	7,189	2,865	3,394
2018	3,757	24,754	24,754	22,700	26,900	6,824	3,326	3,942
2019	2,872	26,190	26,190	23,900	28,500	6,380	3,746	4,467
2020	2,414	27,631	27,631	25,100	30,200	5,587	4,492	5,405
2021	1,854	24,287	24,287	22,000	26,500	5,043	4,363	5,255
2022	1,609	30,412	30,412	27,500	33,300	4,584	6,000	7,265
2023	1,279	33,088	33,088	29,900	36,300	4,655	6,423	7,798
2024	506	35,181	35,181	31,700	38,600	4,708	6,733	8,199
Totals	285,438	708,873	708,873	666,600	751,300	285,347		

(2) Section MAF - II, Exhibit 8 Col (2)

(3) Section MAF - II, Exhibit 8 Col (6); Applying On Active Medical Active Hearing Loss Severity Trend

(4) Selected by Deloitte

(5) Selected by Deloitte

(6) Section MAF - II, Exhibit 4 Col (6)

(7) = (4) / (6) * 1,000

(8) = (5) / (6) * 1,000

Washington Department of Labor & Industries

Medical Hearing Loss Benefits

Selected Ultimate Claim Count

Data evaluated as of @06/30/24
PPD Claims

Accident Year Ending June 30	MAF On-Level EP (000)	Ultimate Claim Count				Reported Claim Count	IBNR Claim Count	Actual Reported Frequency	12 Month Actual Reported Frequency	Selected Ultimate Frequency
		Reported Claim DF	Expected Claims	BF Method	Deloitte Selected Ultimate					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	458,487	11,325			11,325	11,325	0	247.01		247.01
1994	471,732	11,276			11,276	11,276	0	239.03		239.03
1995	480,692	11,596			11,596	11,596	0	241.24		241.24
1996	487,586	11,476			11,476	11,476	0	235.36		235.36
1997	515,396	11,456			11,456	11,456	0	222.28		222.28
1998	533,009	11,494			11,494	11,494	0	215.64		215.64
1999	550,949	11,052			11,052	11,052	0	200.60	23.12	200.60
2000	573,969	11,453			11,453	11,453	0	199.54	26.33	199.54
2001	566,894	10,797			10,797	10,797	0	190.46	24.29	190.46
2002	543,612	10,292			10,292	10,291	1	189.31	20.75	189.32
2003	546,493	9,947			9,947	9,946	1	182.00	22.21	182.01
2004	558,898	9,906			9,906	9,905	1	177.22	20.06	177.25
2005	592,698	9,827			9,827	9,824	3	165.75	18.54	165.79
2006	620,937	10,022			10,022	10,018	4	161.34	18.58	161.39
2007	641,295	10,358			10,358	10,352	6	161.42	17.32	161.52
2008	657,906	10,628			10,628	10,619	9	161.41	17.81	161.54
2009	600,783	10,095			10,095	10,084	11	167.85	20.57	168.03
2010	549,209	8,968			8,968	8,955	13	163.05	20.01	163.30
2011	548,157	8,576			8,576	8,557	19	156.10	18.64	156.44
2012	559,879	8,231			8,231	8,205	26	146.55	17.68	147.02
2013	582,262	8,269			8,269	8,235	34	141.43	16.40	142.02
2014	608,771	8,081			8,081	8,034	47	131.97	14.67	132.74
2015	642,331	7,772			7,772	7,709	63	120.02	14.59	121.00
2016	670,642	7,480			7,480	7,392	88	110.22	13.46	111.54
2017	699,603	7,189			7,189	7,061	128	100.93	12.05	102.76
2018	723,047	6,824			6,824	6,640	184	91.83	10.33	94.38
2019	735,634	6,380			6,380	6,111	269	83.07	9.35	86.73
2020	715,272	5,587			5,587	5,209	378	72.83	9.65	78.12
2021	713,374	5,043			5,043	4,482	561	62.83	7.28	70.69
2022	743,603	4,584			4,584	3,622	962	48.71	6.07	61.64
2023	771,334	4,385	4,754	4,556	4,655	2,355	2,300	30.53	5.83	60.35
2024	774,503	3,560	4,774	4,642	4,708	388	4,320	5.01	5.01	60.79
Totals	19,438,955	283,929			285,347	275,919	9,428		-14%	1%
Selected:										61.64

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

Data evaluated as of @06/30/24

[illegible]

Link	Age-to-Age Factors																																Tail
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384		
1993						1.031	1.024	1.021	1.009	1.006	1.006	1.006	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1994					1.041	1.034	1.026	1.011	1.011	1.005	1.005	1.005	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1995				1.063	1.033	1.014	1.014	1.011	1.011	1.003	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1996			1.119	1.070	1.044	1.018	1.018	1.014	1.008	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1997		1.400	1.154	1.074	1.030	1.022	1.016	1.011	1.005	1.001	1.001	1.001	1.001	1.001	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	
1998	4.589	1.467	1.144	1.058	1.037	1.023	1.013	1.006	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1999	4.808	1.408	1.112	1.058	1.038	1.018	1.011	1.006	1.004	1.002	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	4.416	1.327	1.127	1.066	1.035	1.016	1.009	1.006	1.004	1.001	1.001	1.001	1.001	1.001	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	
2001	4.186	1.434	1.138	1.064	1.034	1.016	1.010	1.003	1.003	1.002	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2002	4.826	1.454	1.142	1.059	1.029	1.016	1.006	1.006	1.004	1.002	1.002	1.002	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003	4.372	1.437	1.137	1.065	1.029	1.011	1.008	1.008	1.006	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	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	
2004	4.723	1.440	1.136	1.059	1.025	1.014	1.013	1.008	1.006	1.002	1.002	1																					

Washington Department of Labor & Industries

Medical Hearing Loss Benefits

Paid Loss Severity

Data evaluated as of @06/30/24

Paid Loss Per Reported Claim

Months of Development

Accident
Year
Ending
June 30

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1993						170	204	240	279	315	349	394	428	469	513	555	594	636	681	722	763	806	845	888	920	942	975	1,024	1,057	1,083	1,102	1,126
1994					269	304	343	380	420	456	501	542	584	630	681	726	769	814	858	909	955	995	1,041	1,080	1,106	1,145	1,197	1,232	1,258	1,283	1,306	
1995				496	548	592	627	669	714	765	816	878	936	998	1,052	1,109	1,168	1,222	1,285	1,340	1,398	1,447	1,492	1,523	1,575	1,638	1,685	1,718	1,747	1,779		
1996			634	629	651	687	738	784	836	888	971	1,044	1,111	1,177	1,238	1,314	1,381	1,452	1,516	1,570	1,625	1,686	1,718	1,777	1,850	1,894	1,939	1,972	2,009			
1997		394	368	368	391	423	458	503	550	605	665	733	792	837	901	966	1,037	1,102	1,143	1,208	1,266	1,303	1,359	1,429	1,479	1,520	1,553	1,593				
1998	415	472	427	425	442	470	518	570	631	693	762	828	880	953	1,025	1,103	1,180	1,238	1,301	1,366	1,406	1,478	1,561	1,614	1,665	1,702	1,748					
1999	487	415	388	396	420	455	498	552	614	677	729	777	841	913	978	1,036	1,089	1,156	1,221	1,281	1,330	1,407	1,469	1,524	1,566	1,611						
2000	367	384	405	414	425	445	472	508	553	605	658	739	797	850	918	986	1,046	1,113	1,171	1,212	1,280	1,370	1,440	1,486	1,528	1,578						
2001	268	381	367	382	396	418	457	508	564	610	663	718	778	831	882	943	1,000	1,038	1,098	1,181	1,249	1,298	1,342	1,390								
2002	384	338	346	350	359	382	421	472	524	567	609	663	713	762	811	858	896	950	1,024	1,075	1,120	1,163	1,208									
2003	409	346	306	308	312	336	386	429	481	512	555	615	660	715	760	790	847	924	980	1,024	1,063	1,108										
2004	528	336	290	279	288	322	368	413	450	487	530	576	629	682	713	764	835	888	938	974	1,017											
2005	552	302	254	245	256	278	332	371	414	448	492	539	580	611	666	724	781	823	856	899												
2006	321	180	166	176	189	209	247	286	320	347	382	422	448	491	547	582	627	660	698													
2007	294	188	180	184	192	214	259	293	317	347	383	411	454	502	543	576	604	643														
2008	310	197	183	187	197	217	259	285	323	351	377	415	469	509	541	575	612															
2009	449	312	294	298	311	340	400	451	494	526	570	652	712	759	804	843																
2010	299	264	264	269	282	308	373	416	445	488	543	613	661	704	747																	
2011	572	296	258	262	272	305	366	398	443	506	550	611	651	701																		
2012	545	285	236	232	248	275	313	368	437	476	508	558	613																			
2013	503	264	230	236	253	279	324	399	443	468	504	552																				
2014	534	289	263	268	290	320	413	469	506	547	587																					
2015	492	316	277	283	301	354	445	494	540	581																						
2016	711	368	320	328	348	409	502	560	600																							
2017	866	378	325	331	340	394	486	544																								
2018	838	417	364	366	381	447	566																									
2019	977	467	379	379	407	470																										
2020	1,237	436	338	338	436																											
2021	1,265	523	418	414																												
2022	1,303	582	444																													
2023	1,197	543																														
2024	1,304																															

Trend in Columns

Valuation Age

Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	
1994						1.788	1.679	1.585	1.508	1.447	1.434	1.375	1.366	1.343	1.328	1.308	1.294	1.280	1.261	1.259	1.252	1.233	1.232	1.217	1.202	1.216	1.228	1.203	1.190	1.184	1.185		
1995					2.038	1.918	1.827	1.759	1.698	1.676	1.629	1.619	1.606	1.584	1.544	1.528	1.519	1.501	1.496	1.474	1.453	1.455	1.434	1.410	1.424	1.431	1.408	1.395	1.388	1.387			
1996				1.268	1.187	1.180	1.177	1.171	1.174	1.191	1.189	1.185	1.179	1.177	1.185	1.182	1.188	1.180	1.172	1.171	1.165	1.152	1.166	1.174	1.156	1.151	1.148	1.148	1.150				
1997			0.581	0.585	0.600	0.616	0.621	0.642	0.658	0.674	0.684	0.702	0.713	0.711	0.728	0.735	0.751	0.759	0.754	0.770	0.779	0.773	0.791	0.804	0.800	0.803	0.801	0.808					
1998		1.198	1.158	1.153	1.111	1.130	1.133	1.147	1.144	1.146	1.129	1.111	1.139	1.138	1.142	1.139	1.123	1.139	1.131	1.111	1.134	1.149	1.130	1.126	1.119	1.126							
1999	1.173	0.879	0.909	0.932	0.951	0.968	0.962	0.967	0.973	0.977	0.957	0.939	0.956	0.958	0.954	0.939	0.922	0.934	0.938	0.923	0.946	0.951	0.941	0.944	0.941	0.947							
2000	0.754	0.925	1.043	1.046	1.060	1.036	1.019	1.020	1.017	1.017	1.014	1.025	1.011	1.005	1.010	1.010	1.022	1.013	0.993	1.015	1.030	1.023	1.011	1.003	1.007								
2001	0.729	0.993	0.907	0.922	0.890	0.887	0.900	0.902	0.903	0.886	0.898	0.901	0.915	0.906	0.893	0.902	0.898	0.887	0.906	0.923	0.912	0.902	0.904	0.910									
2002	1.434	0.888	0.943	0.916	0.908	0.913	0.921	0.930	0.929	0.930	0.918	0.923	0.917	0.916	0.919	0.909	0.896	0.915	0.933	0.910	0.896	0.896	0.900										
2003	1.066	1.023	0.885	0.882	0.868	0.880	0.919	0.909	0.919	0.903	0.912	0.928	0.925	0.939	0.937	0.921	0.945	0.972	0.957	0.953	0.949	0.953											
2004	1.290	0.971	0.949	0.906	0.923	0.958	0.952	0.964	0.936	0.951	0.954	0.937	0.954	0.953	0.938	0.967	0.987	0.961	0.958	0.951	0.957												
2005	1.047	0.901	0.874	0.876	0.889	0.864	0.904	0.898	0.919	0.920	0.910	0.935	0.922	0.896	0.934	0.947	0.935	0.927	0.913	0.924													
2006	0.581	0.596	0.655	0.721	0.737	0.751	0.742	0.772	0.772	0.773	0.782	0.784	0.772	0.804	0.821	0.804	0.803	0.802	0.815														
2007	0.915	1.046	1.082	1.043	1.019	1.024	1.050	1.023	0.992	1.001	1.004	0.973	1.015	1.022	0.984	0.989	0.964	0.974															
2008	1.056	1.044	1.018	1.018	1.023	1.016	1.001	0.973	1.018	1.011	0.984	1.009	1.032	1.015	0.996	0.999	1.012																
2009	1.449	1.585	1.607	1.592	1.582	1.568	1.544	1.580	1.532	1.500	1.510	1.572	1.518	1.491	1.486	1.467																	
2010	1.064	0.957	0.898	0.903	0.906	0.933	0.922	0.899	0.927	0.933	0.939	0.928	0.928	0.928	0.929																		
2011	1.196	0.992	0.977	0.974	0.966	0.988	0.979	0.966	0.988	1.037	1.014	0.997	0.985	0.995																			
2012	0.952	0.963	0.914	0.885	0.911	0.903	0.857	0.927	0.987	0.942	0.923	0.914	0.942																				
2013	0.922	0.925	0.974	1.014	1.020	1.014	1.033	1.083	1.014	0.982	0.992	0.990																					
2014	1.062	1.095	1.145	1.139	1.147	1.148	1.275	1.175	1.141	1.170	1.164																						
2015	0.922	1.094	1.054	1.053	1.037	1.068	1.106	1.078	1.053	1.067	1.061																						
2016	1.445	1.164	1.155	1.161	1.158	1.155	1.128	1.134	1.111																								
2017	1.216	1.026	1.016	1.009	0.975	0.964	0.969	0.971																									
2018	0.968	1.103	1.120	1.106	1.123	1.135	1.163																										
2019	1.166	1.120	1.043	1.036	1.066	1.051																											
2020	1.266	1.142	1.156	1.156	1.139																												
2021	1.023	0.982	0.958	0.944																													
2022	1.031	1.113	1.062																														
2023	0.919	0.932																															
2024	1.089																																
ed Exp. Trend	1.054	1.013	0.997	0.991	0.990	0.996	0.998	0.996	0.993	0.989						0.996																	
xp. Trend x2024	1.053	1.010	0.993	0.987	0.986	0.993	0.995	0.993	0.990	0.986						0.993																	
xp. Trend x2024	1.117	1.093	1.078	1.069	1.051	1.040	1.053	1.060	1.057	1.040	1.020	1.009	0.995			1.052																	

Washington Department of Labor & Industries

Medical Hearing Loss Benefits

Incremental Paid Methods

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Unlimited Paid Loss	Incremental Paid on Active Hearing Loss Claims			
		Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Estimated paid @ 384 Mon. and subsequent	Indicated Ultimate
(1)	(2)	(3)	(4)	(5)	(6)
1993	12,752	0	12,752	2,506	15,258
1994	14,729	297	15,025	2,589	17,614
1995	20,632	740	21,372	3,201	24,573
1996	23,052	1,302	24,353	3,732	28,086
1997	18,255	1,798	20,053	3,834	23,887
1998	20,092	2,609	22,702	4,445	27,146
1999	17,807	3,078	20,885	4,359	25,244
2000	18,073	4,013	22,086	4,878	26,964
2001	15,013	4,087	19,100	4,371	23,471
2002	12,428	3,973	16,400	3,767	20,168
2003	11,025	4,473	15,498	3,785	19,283
2004	10,072	4,399	14,471	3,356	17,827
2005	8,836	4,994	13,830	3,483	17,313
2006	6,995	4,997	11,992	3,219	15,211
2007	6,658	5,270	11,928	3,147	15,075
2008	6,494	5,943	12,437	3,312	15,748
2009	8,503	8,423	16,926	4,424	21,350
2010	6,693	7,305	13,998	3,650	17,648
2011	5,998	7,712	13,710	3,703	17,414
2012	5,028	8,069	13,098	3,761	16,858
2013	4,550	8,372	12,921	3,688	16,609
2014	4,714	10,265	14,979	4,242	19,222
2015	4,477	11,555	16,032	4,493	20,525
2016	4,432	13,070	17,503	4,823	22,325
2017	3,839	13,819	17,658	4,850	22,509
2018	3,757	15,685	19,442	5,313	24,754
2019	2,872	17,665	20,537	5,653	26,190
2020	2,414	19,232	21,646	5,985	27,631
2021	1,854	17,079	18,933	5,354	24,287
2022	1,609	21,739	23,348	7,063	30,412
2023	1,279	23,907	25,186	7,902	33,088
2024	506	26,614	27,120	8,061	35,181
Totals	285,438	282,485	567,923	140,950	708,873

(2) Section MAF - II, Exhibit 5

(3) Section MAF - II, Exhibit 9

(4) = (2) + (3)

(5) Based on Incremental Paid on prior years

(6) = (4) + (5)

Washington Department of Labor & Industries

Medical Hearing Loss Benefits
Incremental Paid to Active Hearing Loss Claims

Data evaluated as of 06/30/24
Amounts in \$000s

Accident
Year
Ending
June 30

Ending June	Periods																																			
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384				
1993										478	434	396	529	403	496	473	450	474	505	464	464	493	434	486	370	244	373	559	372	298	214	269				
1994										483	447	516	491	500	546	573	506	487	510	499	568	526	441	519	446	293	441	581	400	295	276	264	297			
1995								696	568	607	673	611	749	727	725	624	668	682	626	723	638	561	682	526	363	600	738	539	389	329	377	363	357			
1996							688	689	665	710	763	856	843	793	769	701	872	766	823	728	618	635	695	376	670	838	515	510	384	418	462	434	406			
1997					501		476	487	584	592	657	686	794	685	525	738	740	813	750	467	747	662	427	641	797	575	479	368	467	490	463	436	409			
1998				518		422	489	655	665	727	729	799	764	613	849	825	897	887	663	728	747	462	830	954	610	583	421	537	578	551	523	494	463			
1999				805		451	469	531	552	638	711	716	591	549	721	813	716	636	588	741	722	441	768	847	694	601	472	495	576	553	528	502	474	445		
2000			2,005	1,022	548	602	455	486	672	734	751	592	673	624	790	801	663	766	666	474	775	1,036	796	527	492	569	650	628	604	577	548	518	488			
2001		369	1,826	839	555	375	364	484	591	619	508	587	601	655	594	548	659	610	422	643	899	738	528	478	522	553	567	548	527	504	479	453	427			
2002		433	1,407	898	421	280	319	449	544	552	465	442	564	531	517	504	489	393	564	757	524	467	444	464		505	494	480	464	447	428	407	385	363		
2003		497	1,339	500	339	209	311	523	444	542	334	435	603	451	561	453	304	568	769	560	444	385	455	511	502	491	478	462	445	427	407	386	365			
2004		591	1,185	436	232	205	222	382	487	494	392	430	470	526	446	516	509	706	523	499	351	429	455	449	441	431	420	407	392	377	360	342	324			
2005		607	969	346	171	210	263	574	412	444	356	339	573	415	310	539	577	567	413	327	425	470	466	460	452	443	431	418	404	389	372	354	336			
2006		370	624	294	237	187	251	407	423	349	288	362	419	260	439	561	356	454	334	380	429	427	427	424	419	412	404	394	383	370	357	342	326	309		
2007		326	730	350	210	177	277	500	380	274	328	387	294	460	496	430	337	299	403	476	416	416	414	411	406	400	392	383	372	360	347	333	317	301		
2008		364	772	299	229	211	281	480	317	422	316	296	408	581	428	343	357	391	433	435	435	435	433	430	425	419	411	401	390	377	363	348	331	314		
2009		556	1,108	579	325	271	393	660	557	467	348	453	839	612	480	461	393	559	572	572	575	575	573	569	562	554	543	530	515	498	479	459	437	414		
2010		526	923	361	259	229	316	630	415	285	398	507	629	431	396	390	458	466	468	468	466	463	458	451	442	431	419	404	389	372	353	335	317			
2011		585	842	302	220	192	336	561	308	410	545	389	527	345	435	451	457	462	465	467	467	465	462	456	449	439	428	415	400	384	367	349	330			
2012		540	753	212	164	212	276	343	473	580	330	272	421	451	441	448	454	459	462	464	464	462	458	452	444	434	422	409	394	377	360	342	323			
2013		480	692	286	235	228	282	394	643	380	224	303	404	427	435	442	448	454	453	456	457	456	454	450	444	436	427	415	402	387	371	354	337	319		
2014		477	811	363	242	277	311	770	473	314	345	331	483	499	508	516	522	527	531	532	532	532	529	525	518	509	498	485	470	454	436	417	398	377		
2015		461	904	325	262	230	458	728	402	378	329	508	519	537	546	555	561	567	570	571	571	568	563	556	547	535	522	507	490	471	451	430	409			
2016		642	924	338	286	240	498	719	455	319	519	550	564	582	593	602	609	614	618	620	619	616	611	604	594	582	568	551	533	513	492	469	446			
2017		730	785	338	267	165	424	692	440	513	531	563	574	593	604	613	620	625	629	631	630	627	622	614	604	592	578	561	543	522	500	477	453			
2018		626	951	413	229	203	499	836	508	562	582	616	632	652	663	673	681	687	691	693	692	689	683	675	664	651	635	616	596	573	549	523	496			
2019		672	973	246	241	274	466	973	542	600	621	658	675	695	707	718	726	733	737	738	738	738	734	728	719	707	692	675	655	632	608	581	553	523		
2020		853	1,229	320	270	243	565	1,032	576	640	663	702	712	728	738	750	761	770	776	780	782	782	781	779	759	745	729	710	688	663	636	607	576	545		
2021		656	706	291	200	241	493	909	506	561	581	615	630	649	660	677	687	687	687	685	681	675	667	657	637	619	598	576	551	525	498	470	445			
2022		588	773	248	356	306	626	1,150	641	711	735	779	796	822	836	847	856	863	866	866	862	855	845	830	812	790	765	737	706	673	639	603	567			
2023		539	740	462	387	333	681	1,252	698	774	801	848	867	895	910	921	930	936	938	937	932	922	909	891	870	844	815	783	748	712	675	637	599			
2024		506	1,264	488	410	352	721	1,325	739	819	848	897	917	947	962	974	983	989	991	989	984	974	960	942	920	895	866	834	799	763	726	687	649			

Incremental Paid Based On Active Hearing Loss Claims

Period	Periods																																	
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384		
1993									1,927	1,856	1,673	2,472	1,890	2,041	2,482	2,030	1,642	1,888	1,620	1,639	1,786	1,629	1,914	1,760	1,630	1,172	1,857	2,992	1,900	1,896	1,307	2,067	1,857	
1994								1,739	1,909	1,839	2,469	2,023	2,023	2,276	2,283	1,839	1,616	1,619	1,702	1,758	1,591	1,653	1,741	1,858	1,326	1,901	2,779	1,913	1,547	1,692	1,728	2,478		
1995							1,803	1,603	1,828	2,330	2,043	2,401	2,308	2,134	1,681	1,679	1,671	1,487	1,751	1,440	1,640	1,894	1,659	1,230	2,229	2,775	1,932	1,706	1,561	2,120	2,478	2,602		
1996						1,425	1,778	1,843	2,044	2,184	2,279	1,998	1,764	1,517	1,816	1,572	1,707	1,464	1,685	1,526	1,882	1,060	2,050	2,712	1,694	2,178	1,487	1,962	2,478	2,602	2,732			
1997					1,282	1,506	1,727	1,994	2,048	2,189	2,722	2,513	1,848	1,438	1,674	1,721	1,883	1,554	1,243	1,905	1,919	1,329	1,907	2,862	1,855	1,718	1,388	1,838	2,478	2,602	2,732	2,869		
1998				1,338		1,295	1,832	2,652	2,287	2,368	2,523	2,251	1,841	1,631	1,743	1,722	1,797	1,697	1,552	1,535	1,876	1,232	2,145	2,962	1,779	1,893	1,342	1,918	2,478	2,602	2,732	2,869		
1999						2,321	1,803	1,937	2,220	2,270	2,540	2,694	2,461	1,836	1,569	1,849	1,840	1,672	1,348	1,616	1,842	1,867	1,285	1,980	2,506	2,085	1,933	1,493	1,903	2,478	2,602	2,732	2,869	
2000			3,741	4,259	2,263	2,033	2,017	2,961	2,567	2,140	1,815	1,739	1,482	1,940	1,507	1,712	1,710	1,863	1,841	1,393	2,061	2,847	2,094	1,615	1,431	1,783	2,478	2,602	2,732	2,869	3,012	3,163	3,321	
2001		1,027	6,970	3,988	3,035	2,205	1,709	2,521	2,637	2,325	1,758	1,829	1,707	2,071	1,601	1,810	1,961	1,876	1,309	1,955	2,792	2,050	1,682	1,537	1,884	2,478	2,602	2,732	2,869	3,012	3,163	3,321	3,487	
2002		1,610	5,135	4,088	2,612	1,705	2,156	2,349	2,408	2,289	1,832	1,635	2,022	1,629	2,239	1,664	1,826	1,592	2,043	3,052	2,095	1,939	1,756	2,017	2,478	2,602	2,732	2,869	3,012	3,163	3,321	3,487	3,661	
2003		1,571	5,847	3,202	2,230	1,560	1,967	2,550	2,324	2,167	1,371	1,755	1,984	1,733	1,890	1,722	1,118	2,103	3,004	2,050	1,826	1,572	1,955	2,478	2,602	2,732	2,869	3,012	3,163	3,321	3,487	3,661	3,845	
2004		1,608	6,078	3,141	1,295	1,494	1,993	2,872	2,181	1,586	1,942	1,978	1,984	1,708	2,092	1,618	2,039	2,742	2,602	2,389	2,602	2,389	2,602	2,389	2,602	2,389	2,602	2,389	2,602	2,389	2,602	2,389	2,602	
2005		2,317	5,181	2,219	1,295	1,286	1,387	2,645	1,945	2,127	1,371	1,459	2,347	1,745	1,262	2,247	2,334	2,304	1,757	1,454	1,827	2,478	2,602	2,732	2,869	3,012	3,163	3,321	3,487	3,661	3,845	4,037	4,239	
2006		1,991	4,163	2,411	1,541	1,427	1,365	2,165	2,015	1,630	1,714	1,616	2,073	1,209	1,996	2,560	1,625	2,182	1,470	2,089	2,478	2,602	2,732	2,869	3,012	3,163	3,321	3,487	3,661	3,845	4,037	4,239	4,451	
2007		2,065	5,365	2,433	1,509	1,106	1,507	2,540	1,811	1,558	1,542	1,887	1,532	2,109	2,666	2,250	1,692	1,370	1,899	2,478	2,602	2,732	2,869	3,012	3,163	3,321	3,487	3,661	3,845	4,037	4,239	4,451	4,673	
2008		2,126	4,222	1,813	1,411	1,257	1,670	2,287	1,809	2,219	1,398	1,540	2,039	3,009	1,992	1,795	1,743	2,089	2,478	2,602	2,732	2,869	3,012	3,163	3,321	3,487	3,661	3,845	4,037	4,239	4,451	4,673	4,907	
2009		2,222	4,465	1,625	1,401	1,106	1,499	2,947	2,072	1,939	1,379	1,724	2,315	2,126	1,765	1,707	1,653	2,478	2,602	2,732	2,869	3,012	3,163	3,321	3,487	3,661	3,845	4,037	4,239	4,451	4,673	4,907	5,152	
2010		2,137	4,253	1,718	1,009	1,009	1,630	2,947	1,938	1,938	1,367	1,708	2,389	2,109	1,768	1,708	1,630	2,478	2,602	2,732	2,869	3,012	3,163	3,321	3,487	3,661	3,845	4,037	4,239	4,451	4,673	4,907	5,152	5,410
2011		2,241	3,793	1,512	985	1,137	1,500	3,017	1,556	1,872	2,573	1,707	2,620	1,534	2,291	2,478	2,602	2,732	2,869	3,012	3,163	3,321	3,487	3,661	3,845	4,037	4,239	4,451	4,673	4,907	5,152	5,410	5,680	
2012		2,366	3,944	1,001	1,061	1,062	1,470	2,133	2,389	3,133	1,461	1,386	2,025	2,362	2,478	2,602	2,732	2,869	3,012	3,163	3,321	3,487	3,661	3,845	4,037	4,239	4,451	4,673	4,907	5,152	5,410	5,680	5,964	
2013		2,264	3,443	2,000	1,344	1,389	1,740	2,139	3,495	1,938	1,222	1,616	2,184	2,478	2,602	2,732	2,869	3,012	3,163	3,321	3,487	3,661	3,845	4,037	4,239	4,451	4,673	4,907	5,152	5,410	5,680	5,964	6,262	
2014		1,907	4,662	1,853	1,381	1,452	1,502	3,631	2,094	1,515	1,514	2,522	1,559	2,478	2,602	2,732	2,869	3,012	3,163	3,321	3,487	3,661	3,845	4,037	4,239	4,451	4,673	4,907	5,152	5,410	5,680	5,964	6,262	
2015		2,366	4,685	1,652	1,504	1,408	2,104	3,678	2,144	2,094	1,848	1,788	2,478	2,602	2,732	2,869	3,012	3,163	3,321	3,487	3,661	3,845	4,037	4,239	4,451	4,673	4,907	5,152	5,410	5,680	5,964	6,262	6,576	
2016		2,560	4,280	1,797	1,394	1,145	2,103	3,652	2,188	1,553	2,478	2,602	2,732	2,869	3,012	3,163	3,321	3,487	3,661	3,845	4,037	4,239	4,451	4,673	4,907	5,152	5,410	5,680	5,964	6,262	6,576	6,904	7,250	
2017		3,105	4,264	1,699	1,577	916	2,425	3,698	2,617	1,476	2,602	2,732	2,869	3,012	3,163	3,321	3,487	3,661	3,845	4,037	4,239	4,451	4,673	4,907	5,152	5,410	5,680	5,964	6,262	6,576	6,904	7,250	7,594	
2018		2,555	4,463	1,988	1,281	1,039	2,200	4,862	2,478	2,602	2,732	2,869	3,012	3,163	3,321	3,487	3,661	3,845	4,037	4,239	4,451	4,673	4,907	5,152	5,410	5,680	5,964	6,262	6,576	6,904	7,250	7,594	7,932	
2019		2,732	5,559	1,376	1,364	1,304	2,025	4,772	2,602	2,732	2,869	3,012	3,163	3,321	3,487	3,661	3,845	4,037	4,239	4,451	4,673	4,907	5,152	5,410	5,680	5,964	6,262	6,576	6,904	7,250	7,594	7,932	8,392	
2020		2,451	6,694	1,865	1,518	1,386	2,668	5,011	2,732	2,869	3,012	3,163	3,321	3,487	3,661	3,845	4,037	4,239	4,451	4,673	4,907	5,152	5,410	5,680	5,964	6,262	6,576	6,904	7,250	7,594	7,932	8,392	8,812	
2021		2,779	3,969	1,286	1,307	1,286	2,025	4,869	2,602	2,732	2,869	3,012	3,163	3,321	3,487	3,661	3,845	4,037	4,239	4,451	4,673	4,907	5,152	5,410	5,680	5,964	6,262	6,576	6,904	7,250	7,594	7,932	8,392	
2022		2,495	3,698	1,621	1,336	1,316	2,668	5,011	2,732	2,869	3,012	3,163	3,321	3,487	3,661	3,845	4,037	4,239	4,451	4,673	4,907	5,152	5,410	5,680	5,964	6,262	6,576	6,904	7,250	7,594	7,932	8,392	8,812	
2023		2,343	4,805	2,425	2,033	1,660	3,088	5,801	3,163	3,321	3,487	3,661	3,845	4,037	4,239	4,451	4,673	4,907	5,152	5,410	5,680	5,964	6,262	6,576	6,904	7,250	7,594	7,932	8,392	8,812	9,252	9,715	10,201	
2024		2,764	6,887	2,546	2,135	1,743	3,242	6,091	3,321	3,487	3,661	3,845	4,037	4,239	4,451	4,673	4,907	5,152	5,410	5,680	5,964	6,262	6,576	6,904	7,250	7,594	7,932	8,392	8,812	9,252	9,715	10,201	10,711	

[illegible]

Washington Department of Labor & Industries

Medical Hearing Loss Benefits Selected Unpaid Claim Estimates - 1992 & Prior

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year	Paid Loss @06/30/24	Estimated Future Paid	Indicated Incremental Paid Method	Selected Ultimate Low	Selected Ultimate High	Estimated Unpaid Claim Liabilities Low	Estimated Unpaid Claim Liabilities High	Discount Factor	Estimated Discounted Unpaid Claim Liabilities Low	Estimated Discounted Unpaid Claim Liabilities High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1940	7	0	7	7	7	0	0	0.993	0	0
1941	4	0	4	4	4	0	0	0.993	0	0
1942	41	0	41	41	41	0	0	0.993	0	0
1943	25	0	25	25	25	0	0	0.993	0	0
1944	10	0	10	10	10	0	0	0.993	0	0
1945	19	0	19	19	19	0	0	0.993	0	0
1946	88	0	88	88	88	0	0	0.993	0	0
1947	56	0	56	56	56	0	0	0.993	0	0
1948	22	0	22	22	22	0	0	0.993	0	0
1949	24	0	24	24	24	0	0	0.993	0	0
1950	36	0	36	36	36	0	0	0.993	0	0
1951	76	0	76	76	76	0	0	0.993	0	0
1952	114	0	114	114	114	0	0	0.993	0	0
1953	77	0	77	77	77	0	0	0.993	0	0
1954	110	0	110	110	110	0	0	0.993	0	0
1955	98	0	98	98	98	0	0	0.993	0	0
1956	181	1	182	182	182	1	2	0.993	1	2
1957	163	3	165	165	166	3	3	0.987	3	3
1958	186	4	190	190	190	4	4	0.982	4	4
1959	312	5	317	317	318	5	6	0.978	5	5
1960	339	7	346	346	346	6	7	0.975	6	7
1961	385	8	393	393	394	8	8	0.973	7	8
1962	555	9	565	564	565	9	10	0.971	9	10
1963	540	11	551	550	551	11	12	0.970	10	11
1964	503	13	516	516	517	12	14	0.969	12	13
1965	568	15	584	583	584	14	16	0.967	14	15
1966	751	18	769	768	770	17	19	0.966	16	18
1967	690	21	711	710	712	20	22	0.965	19	21
1968	773	24	798	796	799	23	25	0.964	22	24
1969	963	29	991	990	993	27	30	0.963	26	29
1970	1,524	34	1,557	1,556	1,559	32	36	0.962	31	34
1971	1,262	40	1,302	1,300	1,304	38	42	0.960	37	40
1972	1,830	47	1,878	1,875	1,880	45	50	0.959	43	48
1973	1,937	56	1,993	1,991	1,996	53	59	0.957	51	57
1974	1,774	67	1,840	1,837	1,844	63	70	0.956	61	67
1975	2,034	79	2,113	2,109	2,117	75	83	0.954	72	79
1976	3,022	94	3,116	3,112	3,121	89	99	0.952	85	94
1977	2,579	117	2,696	2,690	2,702	111	123	0.949	106	117
1978	3,096	147	3,243	3,235	3,250	140	154	0.945	132	146
1979	4,010	182	4,193	4,184	4,202	173	192	0.943	163	181
1980	4,961	226	5,187	5,175	5,198	214	237	0.940	201	223
1981	4,556	278	4,835	4,821	4,849	265	292	0.938	248	274
1982	5,767	344	6,110	6,093	6,128	327	361	0.935	306	338
1983	6,428	425	6,853	6,831	6,874	404	446	0.933	376	416
1984	6,824	525	7,349	7,323	7,375	499	551	0.930	463	512
1985	7,597	649	8,246	8,213	8,278	616	681	0.926	571	631
1986	7,631	773	8,404	8,365	8,443	734	812	0.923	677	749
1987	8,032	863	8,895	8,852	8,938	819	906	0.919	753	832
1988	7,891	941	8,832	8,785	8,879	894	988	0.915	818	904
1989	8,991	1,370	10,361	10,292	10,429	1,301	1,438	0.911	1,186	1,310
1990	10,374	1,748	12,122	12,034	12,209	1,660	1,835	0.907	1,507	1,665
1991	10,452	1,911	12,363	12,267	12,458	1,815	2,007	0.904	1,642	1,815
1992	12,234	2,333	14,567	14,450	14,684	2,217	2,450	0.901	1,998	2,209
Totals	132,521	13,416	145,937	145,267	146,608	12,745	14,087		11,680	12,910

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

Washington Department of Labor & Industries

Medical Hearing Loss Benefits
Development of Discounted Unpaid Claim LiabilitiesData evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Mid-Point Undiscounted Liability	Paid LDF	Expected Unpaid Percentage @06/30/24	Expected Incremental Paid	Expected Paid in CY 2025	Expected Paid in CY 2026	Expected Paid in CY 2027	Expected Paid in CY 2028	Expected Paid in CY 2029	Expected Paid in CY 2030	Expected Paid in CY 2031	Expected Paid in CY 2032	Expected Paid in CY 2033	Expected Paid in CY 2034+	Mid-Point Undiscounted Liability	Discount Factor @ 1.5%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1940	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1941	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1942	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1943	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1944	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1945	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1946	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1947	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1948	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1949	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1950	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1951	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1952	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1953	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1954	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1955	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1956	1	1.000	0.05%	0.05%	1	0	0	0	0	0	0	0	0	(0)	1	0.993
1957	3	1.001	0.10%	0.08%	2	1	0	0	0	0	0	0	0	0	3	0.987
1958	4	1.002	0.17%	0.07%	2	1	1	0	0	0	0	0	0	0	4	0.982
1959	5	1.002	0.25%	0.08%	2	1	1	1	0	0	0	0	0	(0)	5	0.978
1960	7	1.003	0.34%	0.09%	3	2	1	1	0	0	0	0	0	0	7	0.975
1961	8	1.005	0.45%	0.11%	3	2	1	1	1	0	0	0	0	0	8	0.973
1962	9	1.006	0.57%	0.12%	3	2	1	1	1	0	0	0	0	0	9	0.971
1963	11	1.007	0.71%	0.14%	4	3	2	1	1	0	0	0	0	(0)	11	0.970
1964	13	1.009	0.87%	0.16%	5	3	2	1	1	1	0	0	0	0	13	0.969
1965	15	1.011	1.05%	0.18%	5	3	2	2	1	1	0	0	0	0	15	0.967
1966	18	1.013	1.25%	0.20%	6	4	3	2	1	1	0	0	0	0	18	0.966
1967	21	1.015	1.47%	0.22%	7	5	3	2	1	1	1	0	0	0	21	0.965
1968	24	1.018	1.72%	0.25%	8	5	4	2	2	1	1	1	0	1	24	0.964
1969	29	1.020	1.99%	0.27%	9	6	4	3	2	1	1	1	0	1	29	0.963
1970	34	1.023	2.30%	0.30%	11	7	5	3	2	2	1	1	1	1	34	0.962
1971	40	1.027	2.63%	0.33%	13	8	6	4	3	2	1	1	1	1	40	0.960
1972	47	1.031	2.99%	0.36%	14	10	7	5	3	2	2	2	1	1	47	0.959
1973	56	1.035	3.39%	0.40%	17	11	8	6	4	3	2	2	1	2	56	0.957
1974	67	1.040	3.82%	0.43%	19	13	9	7	5	3	3	2	1	4	67	0.956
1975	79	1.045	4.29%	0.47%	22	15	11	8	6	4	3	2	2	5	79	0.954
1976	94	1.050	4.80%	0.51%	26	18	13	9	7	5	4	3	2	7	94	0.952
1977	117	1.057	5.35%	0.55%	30	22	16	12	9	7	5	4	3	11	117	0.949
1978	147	1.063	5.95%	0.60%	36	26	19	15	11	9	7	5	4	16	147	0.945
1979	182	1.071	6.60%	0.65%	42	31	24	18	14	11	9	7	5	21	182	0.943
1980	226	1.079	7.30%	0.70%	50	38	29	23	18	14	11	9	7	29	226	0.940
1981	278	1.088	8.06%	0.76%	58	45	35	28	22	18	14	11	9	38	278	0.938
1982	344	1.097	8.87%	0.82%	68	54	43	34	28	22	18	14	12	50	344	0.935
1983	425	1.108	9.75%	0.88%	80	65	52	42	34	28	23	18	15	68	425	0.933
1984	525	1.120	10.70%	0.95%	94	77	63	52	42	35	29	23	19	91	525	0.930
1985	649	1.133	11.71%	1.02%	110	91	76	63	52	43	36	30	25	122	649	0.926
1986	773	1.147	12.80%	1.09%	124	104	88	74	62	52	43	36	31	159	773	0.923
1987	863	1.162	13.97%	1.17%	131	112	95	81	68	58	49	42	35	192	863	0.919
1988	941	1.180	15.23%	1.25%	135	117	100	86	74	63	54	46	39	226	941	0.915
1989	1,370	1.199	16.57%	1.34%	185	162	141	123	106	92	79	68	59	355	1,370	0.911
1990	1,748	1.220	18.01%	1.44%	223	198	174	153	137	117	102	89	77	482	1,748	0.907
1991	1,911	1.243	19.54%	1.53%	232	207	185	164	145	128	112	99	86	554	1,911	0.904
1992	2,333	1.269	21.17%	1.63%	268	242	218	196	175	156	138	122	108	709	2,333	0.901
1993	2,498	1.297	22.91%	1.74%	272	249	227	205	185	167	149	133	119	792	2,498	0.898
1994	2,871	1.329	24.76%	1.85%	297	274	252	230	210	190	172	155	138	954	2,871	0.895
1995	3,968	1.364	26.71%	1.95%	383	357	331	305	280	256	233	211	191	1,420	3,968	0.891
1996	5,048	1.404	28.78%	2.06%	462	434	406	378	350	322	295	270	245	1,888	5,048	0.886
1997	5,645	1.448	30.94%	2.17%	490	463	436	409	381	354	326	300	274	2,212	5,645	0.882
1998	7,058	1.497	33.22%	2.27%	578	551	523	494	463	433	402	372	342	2,900	7,058	0.877
1999	7,443	1.552	35.59%	2.37%	576	553	528	502	474	445	416	387	358	3,204	7,443	0.872
2000	8,927	1.614	38.05%	2.46%	650	628	604	577	548	518	488	456	424	4,034	8,927	0.867
2001	8,437	1.683	40.59%	2.54%	583	567	548	527	504	479	453	427	399	3,950	8,437	0.862
2002	7,722	1.761	43.20%	2.62%	505	494	480	464	447	428	407	385	363	3,750	7,722	0.858
2003	8,275	1.848	45.88%	2.68%	511	502	491	478	462	445	427	407	386	4,167	8,275	0.855
2004	7,778	1.946	48.61%	2.73%	455	449	441	431	420	407	392	377	360	4,045	7,778	0.851
2005	8,514	2.057	51.38%	2.77%	470	466	460	452	443	431	418	404	389	4,582	8,514	0.847
2006	8,205	2.182	54.18%	2.80%	429	427	424	419	412	404	394	383	370	4,541	8,205	0.842
2007	8,392	2.325	56.93%	2.81%	416	416	414	411	409	400	392	383	372	4,780	8,392	0.837
2008	9,256	2.488	59.81%	2.82%	433	435	433	430	425	419	411	401	392	5,436	9,256	0.832
2009	12,847	2.675	62.62%	2.81%	569	572	575	575	573	569	562	554	543	7,757	12,847	0.826
2010	10,957	2.891	65.41%	2.79%	458	463	466	468	468	466	463	458	451	6,796	10,957	0.820
2011	11,452	3.142	68.18%	2.77%	451	457	462	465	467	467	465	462	456	7,301	11,452	0.814
2012	11,822	3.438	70.91%	2.73%	441	448	454	459	462	464	464	462	458	7,710	11,822	0.806
2013	12,050	3.789	73.60%	2.69%	427	435	442	448	453	456	457	456	454	8,021	12,050	0.802
2014	14,536	4.204	76.21%	2.61%	483	499	508	516	522	527	531	532	532	9,886	14,536	0.799
2015	16,023	4.704	78.59%	2.55%	508	519	527	536	546	556	561	567	571	11,090	16,023	0.795
2016	17,868	5.311	81.17%	2.41%	519	550	564	582	593	602	609	614	618	12,616	17,868	0.790
2017	18,661	6.061	83.50%	2.33%	513	531	563	574	593	604	613	620	625	13,425	18,661	0.784
2018	21,043	6.944	85.60%	2.10%	508	562	582	616	632	652	663	673	681	15,473	21,043	0.778
2019	23,328	9.403	89.37%	3.77%	973	542	600	621	658	675	695	707	718	17,139	23,328	0.776
2020	25,236	11.646	91.41%	2.05%	565	1,032	576	640	663	702	712	738	750	18,858	25,236	0.770
2021	22,396	13.184	92.41%	1.00%	241	493	909	506	561	581	615	630	649	17,212	22,396	0.759
2022	28,791	15.576	93.58%	1.16%	356	306	626	1,150	641	711	735	779	796	22,693	28,791	0.748
2023	31,821	19.874	94.97%	1.39%	462	387	333	681	1,252	698	774	801	848	25,585	31,821	0.739
2024	34,644	6														

Washington Department of Labor & Industries

Medical Hearing Loss Benefits

Deloitte Emergence - Actual Versus Expected Paid Analysis

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Deloitte Ultimate Loss Low @06/30/23	Deloitte Ultimate Loss High @06/30/23	Paid Loss @06/30/23	Deloitte Unpaid Claims Low @06/30/23	Deloitte Unpaid Claims High @06/30/23	Deloitte Expected Paid Low	Deloitte Expected Paid High	Actual Paid	Actual Less Expected	Actual Less Expected	Current Selected Ultimate Low	Current Selected Ultimate High	Change in Ultimate Low	Change in Ultimate High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(11)	(12)	(13)	(14)
1993	15,700	16,400	12,483	3,217	3,917	273	332	269	(4)	(64)	15,000	15,500	(700)	(900)
1994	18,200	19,100	14,464	3,736	4,636	300	373	264	(36)	(108)	17,300	17,900	(900)	(1,200)
1995	25,300	26,500	20,255	5,045	6,245	384	475	377	(6)	(98)	24,200	25,000	(1,100)	(1,500)
1996	28,900	30,300	22,634	6,266	7,666	451	551	418	(33)	(133)	27,600	28,600	(1,300)	(1,700)
1997	24,600	26,100	17,788	6,812	8,312	467	570	467	0	(103)	23,300	24,500	(1,300)	(1,600)
1998	28,300	30,200	19,555	8,745	10,645	567	691	537	(30)	(154)	26,400	27,900	(1,900)	(2,300)
1999	26,700	28,700	17,312	9,388	11,388	578	701	495	(83)	(206)	24,500	26,000	(2,200)	(2,700)
2000	27,900	30,300	17,504	10,396	12,796	607	747	569	(38)	(178)	26,100	27,900	(1,800)	(2,400)
2001	24,600	26,800	14,491	10,109	12,309	557	679	522	(36)	(157)	22,600	24,300	(2,000)	(2,500)
2002	21,200	23,200	11,964	9,236	11,236	485	590	464	(21)	(126)	19,400	20,900	(1,800)	(2,300)
2003	20,000	22,100	10,570	9,430	11,530	472	577	455	(17)	(123)	18,500	20,100	(1,500)	(2,000)
2004	18,700	20,800	9,643	9,057	11,157	430	530	429	(1)	(101)	17,100	18,600	(1,600)	(2,200)
2005	18,300	20,500	8,411	9,889	12,089	443	542	425	(18)	(117)	16,500	18,200	(1,800)	(2,300)
2006	15,900	17,900	6,615	9,285	11,285	396	481	380	(16)	(101)	14,400	16,000	(1,500)	(1,900)
2007	15,700	17,900	6,255	9,445	11,645	382	471	403	21	(68)	14,200	15,900	(1,500)	(2,000)
2008	16,300	18,600	6,103	10,197	12,497	391	479	391	0	(88)	14,800	16,700	(1,500)	(1,900)
2009	22,700	26,000	8,109	14,591	17,891	530	650	393	(137)	(257)	20,100	22,600	(2,600)	(3,400)
2010	18,600	21,400	6,303	12,297	15,097	424	521	390	(35)	(131)	16,600	18,700	(2,000)	(2,700)
2011	18,300	21,100	5,563	12,737	15,537	415	506	435	20	(71)	16,300	18,600	(2,000)	(2,500)
2012	16,900	19,700	4,577	12,323	15,123	381	468	451	70	(17)	15,700	18,000	(1,200)	(1,700)
2013	17,400	20,300	4,146	13,254	16,154	400	488	404	4	(84)	15,400	17,800	(2,000)	(2,500)
2014	20,100	23,600	4,383	15,717	19,217	450	550	331	(119)	(219)	17,800	20,700	(2,300)	(2,900)
2015	21,000	24,800	4,148	16,852	20,652	444	544	329	(115)	(216)	18,900	22,100	(2,100)	(2,700)
2016	23,500	27,800	4,114	19,386	23,686	481	588	319	(162)	(269)	20,500	24,100	(3,000)	(3,700)
2017	23,000	27,400	3,399	19,601	24,001	444	544	440	(5)	(104)	20,600	24,400	(2,400)	(3,000)
2018	25,700	30,800	2,921	22,779	27,879	827	1,013	836	9	(176)	22,700	26,900	(3,000)	(3,900)
2019	27,000	32,500	2,407	24,593	30,093	507	620	466	(41)	(154)	23,900	28,500	(3,100)	(4,000)
2020	27,900	33,700	2,171	25,729	31,529	233	286	243	10	(43)	25,100	30,200	(2,800)	(3,500)
2021	25,500	30,800	1,654	23,846	29,146	267	326	200	(67)	(126)	22,000	26,500	(3,500)	(4,300)
2022	30,100	36,500	1,361	28,739	35,139	390	477	248	(142)	(229)	27,500	33,300	(2,600)	(3,200)
2023	33,100	40,300	539	32,561	39,761	1,130	1,380	740	(390)	(640)	29,900	36,300	(3,200)	(4,000)
2024														
'93 to '23	697,100	792,100	271,844	425,256	520,256	14,509	17,750	13,088	(1,421)	(4,662)	634,900	712,700	(62,200)	(79,400)
'92 and Prior	147,451	149,570	130,330	17,120	19,240	1,997	2,244	2,191	194	(53)	145,267	146,608	(2,184)	(2,962)
Total	844,551	941,670	402,174	442,377	539,496	16,506	19,995	15,280	(1,227)	(4,715)	780,167	859,308	(64,384)	(82,362)

(3) From analysis @06/30/23

(4) From analysis @06/30/23

(5) = (2) - (4)

(6) = (3) - (4)

(7) From analysis @06/30/23

(8) From analysis @06/30/23

(9) = (Section MAF - II, Exhibit 1 Col (6)) - (4)

(10) = (9) - (7)

(11) = (9) - (8)

(11) Section MAF - II, Exhibit 3 Col (4)

(12) Section MAF - II, Exhibit 3 Col (5)

(13) = (11) - (2)

(14) = (12) - (3)

% Change in Unpaid Claim Estimate: -14.6% -15.3%

Washington Department of Labor & Industries

Vocational Rehabilitation

Summary of Unpaid Claim Estimates

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Selected Ultimate Loss Low	Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1993	34,610	34,620	69	79	34,541	0.925	64	74
1994	35,350	35,350	80	80	35,270	0.912	73	73
1995	35,160	35,170	78	88	35,082	0.899	70	79
1996	34,400	34,400	82	82	34,318	0.890	73	73
1997	38,230	38,240	91	101	38,139	0.884	80	89
1998	39,360	39,370	104	114	39,256	0.887	92	101
1999	38,720	38,740	121	141	38,599	0.892	108	126
2000	40,260	40,280	156	176	40,104	0.895	140	158
2001	41,420	41,440	191	211	41,229	0.900	172	190
2002	41,740	41,770	220	250	41,520	0.904	199	226
2003	39,480	39,500	268	288	39,212	0.909	243	261
2004	43,350	43,390	348	388	43,002	0.915	318	355
2005	48,290	48,330	473	513	47,817	0.918	435	471
2006	52,060	52,130	635	705	51,425	0.922	585	650
2007	53,940	54,030	813	903	53,127	0.923	750	833
2008	58,260	58,370	1,054	1,164	57,206	0.925	975	1,077
2009	53,250	53,380	1,253	1,383	51,997	0.929	1,164	1,285
2010	46,100	46,300	1,401	1,601	44,699	0.932	1,306	1,492
2011	42,700	43,000	1,708	2,008	40,992	0.933	1,594	1,874
2012	39,800	40,200	2,103	2,503	37,697	0.934	1,965	2,338
2013	41,500	41,900	2,766	3,166	38,734	0.934	2,584	2,957
2014	45,500	46,000	3,700	4,200	41,800	0.935	3,459	3,926
2015	46,600	47,300	4,723	5,423	41,877	0.935	4,418	5,073
2016	49,400	50,400	6,101	7,101	43,299	0.936	5,712	6,648
2017	54,100	55,400	8,032	9,332	46,068	0.937	7,526	8,744
2018	60,900	62,500	10,822	12,422	50,078	0.938	10,149	11,649
2019	67,900	71,100	14,067	17,267	53,833	0.939	13,203	16,207
2020	68,997	73,218	19,119	23,341	49,878	0.940	17,970	21,938
2021	71,060	76,518	26,619	32,077	44,441	0.940	25,027	30,158
2022	73,856	81,935	35,764	43,843	38,092	0.940	33,633	41,231
2023	74,038	84,490	45,082	55,535	28,955	0.941	42,444	52,285
2024	72,246	85,301	62,134	75,188	10,112	0.943	58,622	70,939
'93 to '24	1,582,576	1,634,072	250,179	301,674	1,332,397		235,153	283,580
'92 and Prior	382,368	382,396	271	299	382,097	0.938	254	280
Total	1,964,944	2,016,468	250,449	301,973	1,714,495		235,406	283,860

(2) Section MAF - III, Exhibit 3 Col (11) 304,969 304,969 <-----L&I Selected-----> 286,980 286,980
(3) Section MAF - III, Exhibit 3 Col (12) 54,520 2,995 <-----L&I Less Deloitte-----> 51,574 3,120
(4) = (2) - (6)
(5) = (3) - (6)
(6) Section MAF - III, Exhibit 7 Col (3)
(7) Section MAF - III, Exhibit 19 Col (17)
(8) = (4) x (7)
(9) = (5) x (7)

Washington Department of Labor & Industries

Vocational Rehabilitation Comparison of Ultimate Loss

Data evaluated as of @06/30/24

Amounts in \$000s

Accident Year Ending June 30	Deloitte						L&I			L&I Less Deloitte	
	Deloitte Ultimate Loss @06/30/24		Deloitte Ultimate Loss @06/30/23		Change in Ultimate Loss		Ultimate Loss @06/30/24	Ultimate Loss @06/30/23	Change In Ultimate Loss	@06/30/24	
	Low	High	Low	High	Low	High				Low	High
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	34,610	34,620	34,630	34,640	(20)	(20)	34,615	34,625	(10)	5	(5)
1994	35,350	35,350	35,370	35,390	(20)	(40)	35,359	35,365	(6)	9	9
1995	35,160	35,170	35,190	35,200	(30)	(30)	35,177	35,180	(3)	17	7
1996	34,400	34,400	34,440	34,450	(40)	(50)	34,419	34,424	(5)	19	19
1997	38,230	38,240	38,270	38,280	(40)	(40)	38,262	38,252	9	32	22
1998	39,360	39,370	39,420	39,430	(60)	(60)	39,397	39,398	(1)	37	27
1999	38,720	38,740	38,800	38,820	(80)	(80)	38,756	38,773	(18)	36	16
2000	40,260	40,280	40,320	40,350	(60)	(70)	40,291	40,299	(8)	31	11
2001	41,420	41,440	41,470	41,500	(50)	(60)	41,453	41,446	7	33	13
2002	41,740	41,770	41,780	41,820	(40)	(50)	41,784	41,771	13	44	14
2003	39,480	39,500	39,530	39,570	(50)	(70)	39,510	39,514	(4)	30	10
2004	43,350	43,390	43,400	43,450	(50)	(60)	43,396	43,390	6	46	6
2005	48,290	48,330	48,350	48,420	(60)	(90)	48,349	48,339	11	59	19
2006	52,060	52,130	52,140	52,230	(80)	(100)	52,124	52,142	(17)	64	(6)
2007	53,940	54,030	53,980	54,090	(40)	(60)	54,029	54,074	(45)	89	(1)
2008	58,260	58,370	58,230	58,380	30	(10)	58,581	58,430	151	321	211
2009	53,250	53,380	53,300	53,500	(50)	(120)	53,459	53,505	(45)	209	79
2010	46,100	46,300	46,200	46,500	(100)	(200)	46,162	46,141	21	62	(138)
2011	42,700	43,000	42,700	43,000	0	0	42,797	42,814	(17)	97	(203)
2012	39,800	40,200	40,000	40,400	(200)	(200)	39,605	39,644	(39)	(195)	(595)
2013	41,500	41,900	41,600	42,100	(100)	(200)	41,470	41,521	(51)	(30)	(430)
2014	45,500	46,000	45,500	46,200	0	(200)	45,191	45,731	(539)	(309)	(809)
2015	46,600	47,300	46,600	47,400	0	(100)	46,923	47,136	(212)	323	(377)
2016	49,400	50,400	49,600	50,700	(200)	(300)	49,915	50,191	(276)	515	(485)
2017	54,100	55,400	54,100	55,600	0	(200)	55,748	56,206	(458)	1,648	348
2018	60,900	62,500	60,600	62,700	300	(200)	63,369	64,227	(858)	2,469	869
2019	67,900	71,100	67,000	71,000	900	100	73,497	74,118	(620)	5,597	2,397
2020	68,997	73,218	68,102	73,347	895	(128)	73,175	73,973	(798)	4,178	(43)
2021	71,060	76,518	68,233	75,729	2,827	788	73,646	77,479	(3,833)	2,586	(2,872)
2022	73,856	81,935	71,319	81,501	2,537	434	77,761	82,299	(4,538)	3,905	(4,174)
2023	74,038	84,490	69,494	83,048	4,544	1,442	86,122	87,171	(1,049)	12,084	1,632
2024	72,246	85,301					92,772			20,526	7,471
'93 to '24	1,582,576	1,634,072	1,499,668	1,548,745	10,662	26	1,637,115	1,557,577	(13,234)	54,539	3,043
'92 and Prior	382,368	382,396	382,381	382,418	(13)	(22)	382,348	382,331	17	(19)	(48)
Total	1,964,944	2,016,468	1,882,049	1,931,163	10,649	4	2,019,464	1,939,908	(13,217)	54,520	2,995

Washington Department of Labor & Industries

Vocational Rehabilitation

Selected Ultimate Loss

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Methodology Indicated Ultimate Loss										Selected Ultimate Loss Low	Selected Ultimate Loss High	Ultimate Claims	Selected Loss Severity Low	Selected Loss Severity High
	Paid Loss	Paid LDF	Paid BF On Freq/Sev	Paid BF On ELR	Frequency x Severity	Expected Loss Rate	4.5% Incr Paid On Claims	1.5% Incr Paid On Exposures	3.0% Incr Paid On Active	Selected					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		(11)	(12)	(13)	(14)	(15)
1993	34,541	34,619					34,619	34,619	34,619	34,619	34,610	34,620	39,149	884	884
1994	35,270	35,350					35,350	35,350	35,350	35,350	35,350	35,350	38,349	922	922
1995	35,082	35,162					35,162	35,162	35,162	35,162	35,160	35,170	36,775	956	956
1996	34,318	34,400					34,400	34,400	34,400	34,400	34,400	34,400	35,335	974	974
1997	38,139	38,236					38,236	38,236	38,236	38,236	38,230	38,240	35,599	1,074	1,074
1998	39,256	39,370					39,367	39,368	39,369	39,368	39,360	39,370	35,743	1,101	1,101
1999	38,599	38,731					38,729	38,731	38,735	38,732	38,720	38,740	35,659	1,086	1,086
2000	40,104	40,265					40,262	40,267	40,275	40,267	40,260	40,280	35,205	1,144	1,144
2001	41,229	41,427					41,419	41,427	41,431	41,426	41,420	41,440	33,021	1,254	1,255
2002	41,520	41,759					41,745	41,754	41,760	41,755	41,740	41,770	31,097	1,342	1,343
2003	39,212	39,488					39,479	39,492	39,504	39,491	39,480	39,500	29,841	1,323	1,324
2004	43,002	43,381					43,352	43,359	43,386	43,369	43,350	43,390	30,593	1,417	1,418
2005	47,817	48,334					48,281	48,300	48,324	48,310	48,290	48,330	30,503	1,583	1,584
2006	51,425	52,115					52,061	52,073	52,131	52,095	52,060	52,130	31,708	1,642	1,644
2007	53,127	53,995					53,955	53,964	54,035	53,987	53,940	54,030	31,962	1,688	1,690
2008	57,206	58,359					58,263	58,292	58,353	58,317	58,260	58,370	31,080	1,875	1,878
2009	51,997	53,345					53,244	53,274	53,406	53,317	53,250	53,380	27,592	1,930	1,935
2010	44,699	46,194					46,171	46,190	46,346	46,225	46,100	46,300	24,716	1,865	1,873
2011	40,992	42,716					42,852	42,875	42,970	42,853	42,700	43,000	23,911	1,786	1,798
2012	37,697	39,712					40,051	40,140	40,110	40,003	39,800	40,200	23,061	1,726	1,743
2013	38,734	41,317					41,780	41,927	41,678	41,676	41,500	41,900	23,008	1,804	1,821
2014	41,800	45,360					45,901	46,007	45,657	45,731	45,500	46,000	23,822	1,910	1,931
2015	41,877	46,433					47,149	47,429	46,667	46,919	46,600	47,300	23,687	1,967	1,997
2016	43,299	49,410					50,121	50,547	49,498	49,894	49,400	50,400	23,713	2,083	2,125
2017	46,068	54,584					54,858	55,497	54,090	54,757	54,100	55,400	23,682	2,284	2,339
2018	50,078	62,416					61,448	62,307	60,720	61,723	60,900	62,500	23,560	2,585	2,653
2019	53,833	71,913					68,500	69,659	67,912	69,496	67,900	71,100	23,021	2,949	3,088
2020	49,878	73,761					67,752	69,866	67,736	69,779	68,997	73,218	21,956	3,142	3,335
2021	44,441	75,530					69,547	70,407	70,052	71,384	71,060	76,518	24,003	2,960	3,188
2022	38,092	79,837	70,619	73,517	62,207	67,751	71,508	73,551	71,907	72,220	73,856	81,935	26,643	2,772	3,075
2023	28,955	89,315	74,502	77,162	67,396	71,332	77,157	78,140	77,516	76,895	74,038	84,490	24,098	3,072	3,506
2024	10,112	96,286	75,225	75,176	72,754	72,699	81,296	78,066	82,214	78,396	72,246	85,301	22,805	3,168	3,740
Totals	1,332,397	1,643,120					1,594,012	1,600,675	1,593,549	1,596,152	1,582,576	1,634,072	924,896		

Covid-19 Provision:

(2) Section MAF - III, Exhibit 7 Col (3)	2020	1,108	997	1,218	0
(3) Section MAF - III, Exhibit 7 Col (5)	2021	2,289	2,060	2,518	0
(4) Section MAF - III, Exhibit 4 Col (10)	2022	5,395	4,856	5,935	0
(5) Section MAF - III, Exhibit 5 Col (10)	2023	2,264	2,038	2,490	0
(6) Section MAF - III, Exhibit 4 Col (4)	2024	273	246	301	0
(7) Section MAF - III, Exhibit 5 Col (4)					
(8) Section MAF - III, Exhibit 12 Col (6); Applying 4.5% Medical Severity Trend	Total	11,329	10,196	12,462	0
(9) Section MAF - III, Exhibit 12 Col (10); Applying 1.5% Medical Rate Trend					
(10) Section MAF - III, Exhibit 12 Col (14); Applying 3.0% Medical Active Time Loss Severity Trend					
(11) Selected by Deloitte					
(12) Selected by Deloitte					
(13) Section MAF - III, Exhibit 8 Col (6)					
(14) = (11) / (13) * 1,000					
(15) = (12) / (13) * 1,000					

Ultimate
Counts

Washington Department of Labor & Industries

Vocational Rehabilitation

Bornhuetter Ferguson Paid Loss Method

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Ultimate Claims	Initial Selected Loss Severity	Initial Expected Loss	Expected Paid Percentage	Expected Paid Loss	Unlimited Paid Loss	Expected Unpaid Percentage	Expected Unpaid Loss	Expected Ultimate Loss	Expected Ultimate Loss Severity
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	39,149	825	32,308	99.8%	32,235	34,541	0.2%	73	34,613	884
1994	38,349	862	33,072	99.8%	32,998	35,270	0.2%	75	35,345	922
1995	36,775	901	33,142	99.8%	33,067	35,082	0.2%	75	35,157	956
1996	35,335	942	33,277	99.8%	33,199	34,318	0.2%	79	34,397	973
1997	35,599	984	35,035	99.7%	34,946	38,139	0.3%	89	38,228	1,074
1998	35,743	1,028	36,759	99.7%	36,652	39,256	0.3%	107	39,363	1,101
1999	35,659	1,075	38,323	99.7%	38,192	38,599	0.3%	131	38,730	1,086
2000	35,205	1,123	39,538	99.6%	39,379	40,104	0.4%	158	40,262	1,144
2001	33,021	1,174	38,754	99.5%	38,568	41,229	0.5%	185	41,415	1,254
2002	31,097	1,226	38,138	99.4%	37,920	41,520	0.6%	218	41,738	1,342
2003	29,841	1,282	38,245	99.3%	37,977	39,212	0.7%	267	39,480	1,323
2004	30,593	1,339	40,973	99.1%	40,615	43,002	0.9%	358	43,359	1,417
2005	30,503	1,400	42,690	98.9%	42,233	47,817	1.1%	457	48,274	1,583
2006	31,708	1,463	46,374	98.7%	45,760	51,425	1.3%	614	52,039	1,641
2007	31,962	1,528	48,848	98.4%	48,063	53,127	1.6%	785	53,912	1,687
2008	31,080	1,597	49,638	98.0%	48,657	57,206	2.0%	981	58,187	1,872
2009	27,592	1,669	46,051	97.5%	44,887	51,997	2.5%	1,164	53,160	1,927
2010	24,716	1,744	43,107	96.8%	41,711	44,699	3.2%	1,395	46,094	1,865
2011	23,911	1,823	43,579	96.0%	41,820	40,992	4.0%	1,759	42,750	1,788
2012	23,061	1,905	43,923	94.9%	41,694	37,697	5.1%	2,229	39,926	1,731
2013	23,008	1,990	45,793	93.7%	42,929	38,734	6.3%	2,864	41,597	1,808
2014	23,822	2,080	49,547	92.2%	45,658	41,800	7.8%	3,888	45,689	1,918
2015	23,687	2,173	51,482	90.2%	46,431	41,877	9.8%	5,051	46,928	1,981
2016	23,713	2,271	53,858	87.6%	47,197	43,299	12.4%	6,661	49,960	2,107
2017	23,682	2,373	56,209	84.4%	47,439	46,068	15.6%	8,770	54,838	2,316
2018	23,560	2,480	58,436	80.2%	46,884	50,078	19.8%	11,551	61,629	2,616
2019	23,021	2,592	59,668	74.9%	44,666	53,833	25.1%	15,002	68,834	2,990
2020	20,778	2,709	56,279	67.6%	38,056	49,878	32.4%	18,223	68,100	3,277
2021	21,537	2,830	60,959	58.8%	35,867	44,441	41.2%	25,091	69,532	3,228
2022	21,032	2,958	62,207	47.7%	29,680	38,092	52.3%	32,527	70,619	3,358
2023	21,805	3,091	67,396	32.4%	21,849	28,955	67.6%	45,547	74,502	3,417
2024	22,525	3,230	72,754	10.5%	7,641	10,112	89.5%	65,113	75,225	3,340
Totals	913,067		1,496,359		1,244,873	1,332,397		251,486	1,583,883	

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

Washington Department of Labor & Industries

Vocational Rehabilitation

Bornhuetter Ferguson Paid Loss Method

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	MAF On-Level EP (000)	Initial Selected Loss Ratio	Initial Expected Loss	Expected Paid Percentage	Expected Paid Loss	Unlimited Paid Loss	Expected Unpaid Percentage	Expected Unpaid Loss	Expected Ultimate Loss	Expected Ultimate Loss Ratio
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	458,487	0.059	27,126	99.8%	27,065	34,541	0.2%	61	34,602	0.075
1994	471,732	0.060	28,328	99.8%	28,264	35,270	0.2%	64	35,334	0.075
1995	480,692	0.061	29,299	99.8%	29,233	35,082	0.2%	66	35,149	0.073
1996	487,586	0.062	30,165	99.8%	30,094	34,318	0.2%	71	34,390	0.071
1997	515,396	0.063	32,364	99.7%	32,282	38,139	0.3%	82	38,221	0.074
1998	533,009	0.064	33,972	99.7%	33,874	39,256	0.3%	99	39,355	0.074
1999	550,949	0.065	35,642	99.7%	35,521	38,599	0.3%	122	38,721	0.070
2000	573,969	0.066	37,689	99.6%	37,538	40,104	0.4%	151	40,255	0.070
2001	566,894	0.067	37,783	99.5%	37,602	41,229	0.5%	181	41,410	0.073
2002	543,612	0.068	36,774	99.4%	36,564	41,520	0.6%	210	41,730	0.077
2003	546,493	0.069	37,524	99.3%	37,262	39,212	0.7%	262	39,474	0.072
2004	558,898	0.070	38,951	99.1%	38,611	43,002	0.9%	340	43,342	0.078
2005	592,698	0.071	41,926	98.9%	41,477	47,817	1.1%	449	48,266	0.081
2006	620,937	0.072	44,583	98.7%	43,992	51,425	1.3%	590	52,016	0.084
2007	641,295	0.073	46,735	98.4%	45,984	53,127	1.6%	751	53,878	0.084
2008	657,906	0.074	48,665	98.0%	47,703	57,206	2.0%	962	58,168	0.088
2009	600,783	0.075	45,106	97.5%	43,966	51,997	2.5%	1,140	53,137	0.088
2010	549,209	0.076	41,852	96.8%	40,498	44,699	3.2%	1,355	46,054	0.084
2011	548,157	0.077	42,399	96.0%	40,688	40,992	4.0%	1,711	42,703	0.078
2012	559,879	0.079	43,955	94.9%	41,725	37,697	5.1%	2,230	39,927	0.071
2013	582,262	0.080	46,398	93.7%	43,497	38,734	6.3%	2,901	41,635	0.072
2014	608,771	0.081	49,238	92.2%	45,374	41,800	7.8%	3,864	45,665	0.075
2015	642,331	0.082	52,732	90.2%	47,558	41,877	9.8%	5,174	47,051	0.073
2016	670,642	0.083	55,882	87.6%	48,971	43,299	12.4%	6,911	50,210	0.075
2017	699,603	0.085	59,169	84.4%	49,937	46,068	15.6%	9,232	55,300	0.079
2018	723,047	0.086	62,069	80.2%	49,800	50,078	19.8%	12,269	62,347	0.086
2019	735,634	0.087	64,097	74.9%	47,982	53,833	25.1%	16,115	69,948	0.095
2020	715,272	0.088	63,258	67.6%	42,775	49,878	32.4%	20,483	70,360	0.098
2021	713,374	0.090	64,036	58.8%	37,678	44,441	41.2%	26,358	70,799	0.099
2022	743,603	0.091	67,751	47.7%	32,325	38,092	52.3%	35,426	73,517	0.099
2023	771,334	0.092	71,332	32.4%	23,125	28,955	67.6%	48,207	77,162	0.100
2024	774,503	0.094	72,699	10.5%	7,635	10,112	89.5%	65,064	75,176	0.097
Totals	19,438,955		1,489,501		1,226,599	1,332,397		262,902	1,595,300	

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

Washington Department of Labor & Industries
Vocational Rehabilitation
Loss Severity Selection & Expected Loss Rate Approach

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Ultimate Claims	Indicated Ultimate Loss				Initial Selected Ultimate Loss	Medical Fee Schedule Adjustment	Untrended Loss Severity	Trend Factor	Trended Loss Severity	Initial Selected Loss Severity	MAF On-Level EP (000)	Untrended Loss Ratio	Trend Factor	Trended Loss Ratio	Initial Selected Loss Ratio
		Paid LDF	Incremental Paid On Claims	Incremental Paid On Exposures	Incremental Paid On Active											
(1)	(2)	(3)	(4)	(5)	(6)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1993	39,149	34,619	34,619	34,619	34,619	34,619	1.000	884	3.914	3,461	825	458,487	0.076	1.587	0.120	0.059
1994	38,349	35,350	35,350	35,350	35,350	35,350	1.000	922	3.745	3,452	862	471,732	0.075	1.563	0.117	0.060
1995	36,775	35,162	35,162	35,162	35,162	35,162	1.000	956	3.584	3,427	901	480,692	0.073	1.540	0.113	0.061
1996	35,335	34,400	34,400	34,400	34,400	34,400	1.000	974	3.430	3,339	942	487,586	0.071	1.517	0.107	0.062
1997	35,599	38,236	38,236	38,236	38,236	38,236	1.000	1,074	3.282	3,525	984	515,396	0.074	1.495	0.111	0.063
1998	35,743	39,370	39,367	39,368	39,369	39,368	1.000	1,101	3.141	3,459	1,028	533,009	0.074	1.473	0.109	0.064
1999	35,659	38,731	38,729	38,731	38,735	38,732	1.000	1,086	3.005	3,264	1,075	550,949	0.070	1.451	0.102	0.065
2000	35,205	40,265	40,262	40,267	40,275	40,267	1.000	1,144	2.876	3,290	1,123	573,969	0.070	1.430	0.100	0.066
2001	33,021	41,427	41,419	41,427	41,431	41,426	1.000	1,255	2.752	3,453	1,174	566,894	0.073	1.408	0.103	0.067
2002	31,097	41,759	41,745	41,754	41,760	41,755	1.000	1,343	2.634	3,536	1,226	543,612	0.077	1.388	0.107	0.068
2003	29,841	39,488	39,479	39,492	39,504	39,491	1.000	1,323	2.520	3,335	1,282	546,493	0.072	1.367	0.099	0.069
2004	30,593	43,381	43,352	43,359	43,386	43,369	1.000	1,418	2.412	3,419	1,339	558,898	0.078	1.347	0.105	0.070
2005	30,503	48,334	48,281	48,300	48,324	48,310	1.000	1,584	2.308	3,655	1,400	592,698	0.082	1.327	0.108	0.071
2006	31,708	52,115	52,061	52,073	52,131	52,095	1.000	1,643	2.208	3,628	1,463	620,937	0.084	1.307	0.110	0.072
2007	31,962	53,995	53,955	53,964	54,035	53,987	1.000	1,689	2.113	3,570	1,528	641,295	0.084	1.288	0.108	0.073
2008	31,080	58,359	58,263	58,292	58,353	58,317	1.000	1,876	2.022	3,795	1,597	657,906	0.089	1.269	0.112	0.074
2009	27,592	53,345	53,244	53,274	53,406	53,317	1.000	1,932	1.935	3,740	1,669	600,783	0.089	1.250	0.111	0.075
2010	24,716	46,194	46,171	46,190	46,346	46,225	1.000	1,870	1.852	3,464	1,744	549,209	0.084	1.232	0.104	0.076
2011	23,911	42,716	42,852	42,875	42,970	42,853	1.000	1,792	1.772	3,176	1,823	548,157	0.078	1.214	0.095	0.077
2012	23,061	39,712	40,051	40,140	40,110	40,003	1.000	1,735	1.696	2,942	1,905	559,879	0.071	1.196	0.085	0.079
2013	23,008	41,317	41,780	41,927	41,678	41,676	1.000	1,811	1.623	2,940	1,990	582,262	0.072	1.178	0.084	0.080
2014	23,822	45,360	45,901	46,007	45,657	45,731	1.000	1,920	1.553	2,981	2,080	608,771	0.075	1.161	0.087	0.081
2015	23,687	46,433	47,149	47,429	46,667	46,919	1.000	1,981	1.486	2,944	2,173	642,331	0.073	1.143	0.084	0.082
2016	23,713	49,410	50,121	50,547	49,498	49,894	1.000	2,104	1.422	2,992	2,271	670,642	0.074	1.126	0.084	0.083
2017	23,682	54,584	54,858	55,497	54,090	54,757	1.000	2,312	1.361	3,147	2,373	699,603	0.078	1.110	0.087	0.085
2018	23,560	62,416	61,448	62,307	60,720	61,723	1.000	2,620	1.302	3,412	2,480	723,047	0.085	1.093	0.093	0.086
2019	23,021	71,913	68,500	69,659	67,912	69,496	1.000	3,019	1.246	3,762	2,592	735,634	0.094	1.077	0.102	0.087
2020	20,778	73,761	67,752	69,866	67,736	69,779	1.000	3,358	1.193	4,005	2,709	715,272	0.098	1.061	0.104	0.088
2021	21,537	75,530	69,547	70,407	70,052	71,384	1.000	3,314	1.141	3,782	2,830	713,374	0.100	1.046	0.105	0.090
2022	21,032	79,837	71,508	73,551	71,907	71,907	1.000	3,419	1.092	3,734	2,958	743,603	0.097	1.030	0.100	0.091
2023	21,805	89,315	77,157	78,140	77,516	77,516	1.000	3,555	1.045	3,715	3,091	771,334	0.100	1.015	0.102	0.092
2024	22,525	96,286	81,296	78,066	82,214	82,214	1.000	3,650	1.000	3,650	3,230	774,503	0.106	1.000	0.106	0.094
Totals	913,067	1,643,120	1,594,012	1,600,675	1,593,549	1,600,278						19,438,955				

(2) Section MAF - III, Exhibit 8 Col (6)

(3) Section MAF - III, Exhibit 7 Col (5)

(4) Section MAF - III, Exhibit 12 Col (6)

(5) Section MAF - III, Exhibit 12 Col (10)

(6) Section MAF - III, Exhibit 12 Col (14)

(6) Selected by Deloitte

(7) Based on L&I Analysis

(8) = (6) / (2) x (7) * 1,000

(9) Based on (20)

(10) = (8) x (9)

(11) = (21) / (9) / (7)

(12) Provided by Client

(13) = (6) / (12) x (7)

(14) Based on (25)

(15) = (13) x (14)

	Trend	Fitted R-squared	Trended Loss Severity
	(17)	(18)	(19)
	1.128	0.996	3,463
	1.075	0.909	3,230
	1.042	0.741	3,366
	1.045	0.955	3,421
	(20)		(21)
Selected	1.045		3,230

	Trend	Fitted R-squared	Trended Loss Ratio
	(22)	(23)	(24)
	1.076	0.978	0.094
	1.031	0.654	0.090
	1.002	0.009	0.097
	1.008	0.405	0.102
	(25)		(26)
Selected	1.015		0.094

(17) Exponential Trend based on (8)

(18) Fitted R-squared based on (8)

(19) Averages based on (10)

(20) Selected by Deloitte

(21) Selected by Deloitte

(22) Exponential Trend based on (13)

(23) Fitted R-squared based on (13)

(24) Averages based on (15)

(25) Selected by Deloitte

(26) Selected by Deloitte

Washington Department of Labor & Industries

Vocational Rehabilitation

Loss Development Methods

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Retention	Paid Loss	Paid LDF	LDF Paid Ultimate Loss
(1)	(2)	(3)	(4)	(5)
1993	Unlimited	34,541	1.002	34,619
1994	Unlimited	35,270	1.002	35,350
1995	Unlimited	35,082	1.002	35,162
1996	Unlimited	34,318	1.002	34,400
1997	Unlimited	38,139	1.003	38,236
1998	Unlimited	39,256	1.003	39,370
1999	Unlimited	38,599	1.003	38,731
2000	Unlimited	40,104	1.004	40,265
2001	Unlimited	41,229	1.005	41,427
2002	Unlimited	41,520	1.006	41,759
2003	Unlimited	39,212	1.007	39,488
2004	Unlimited	43,002	1.009	43,381
2005	Unlimited	47,817	1.011	48,334
2006	Unlimited	51,425	1.013	52,115
2007	Unlimited	53,127	1.016	53,995
2008	Unlimited	57,206	1.020	58,359
2009	Unlimited	51,997	1.026	53,345
2010	Unlimited	44,699	1.033	46,194
2011	Unlimited	40,992	1.042	42,716
2012	Unlimited	37,697	1.053	39,712
2013	Unlimited	38,734	1.067	41,317
2014	Unlimited	41,800	1.085	45,360
2015	Unlimited	41,877	1.109	46,433
2016	Unlimited	43,299	1.141	49,410
2017	Unlimited	46,068	1.185	54,584
2018	Unlimited	50,078	1.246	62,416
2019	Unlimited	53,833	1.336	71,913
2020	Unlimited	49,878	1.479	73,761
2021	Unlimited	44,441	1.700	75,530
2022	Unlimited	38,092	2.096	79,837
2023	Unlimited	28,955	3.085	89,315
2024	Unlimited	10,112	9.522	96,286
Totals		1,332,397		1,643,120

(2) Data is Unlimited

(3) Section MAF - III, Exhibit 9

(4) Section MAF - III, Exhibit 9

(5) = (3) x (4)

Washington Department of Labor & Industries

Vocational Rehabilitation

Selected Ultimate Claim Count

Data evaluated as of @06/30/24
Compensable Claims

Accident Year Ending June 30	Total On-Level EP (000)	Ultimate Claim Count				Reported Claim Count	IBNR Claim Count	Actual Reported Frequency	12 Month Actual Reported Frequency	Selected Ultimate Frequency
		Reported Claim DF	Expected Claims	BF Method	Deloitte Selected Ultimate					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1993	1,376,867	39,149			39,149	39,149	0	2.84		2.84
1994	1,410,376	38,349			38,349	38,349	0	2.72		2.72
1995	1,432,610	36,775			36,775	36,775	0	2.57		2.57
1996	1,449,853	35,335			35,335	35,335	0	2.44		2.44
1997	1,532,390	35,599			35,599	35,599	0	2.32		2.32
1998	1,582,001	35,743			35,743	35,743	0	2.26	1.78	2.26
1999	1,638,639	35,659			35,659	35,659	0	2.18	1.73	2.18
2000	1,710,103	35,205			35,205	35,205	0	2.06	1.63	2.06
2001	1,688,205	33,021			33,021	33,021	0	1.96	1.53	1.96
2002	1,616,011	31,097			31,097	31,097	0	1.92	1.49	1.92
2003	1,624,279	29,841			29,841	29,841	0	1.84	1.41	1.84
2004	1,658,289	30,593			30,593	30,593	0	1.84	1.44	1.84
2005	1,759,013	30,503			30,503	30,503	0	1.73	1.33	1.73
2006	1,848,486	31,708			31,708	31,708	0	1.72	1.34	1.72
2007	1,915,388	31,962			31,962	31,961	1	1.67	1.31	1.67
2008	1,966,493	31,080			31,080	31,079	1	1.58	1.24	1.58
2009	1,780,888	27,592			27,592	27,590	2	1.55	1.23	1.55
2010	1,609,052	24,716			24,716	24,713	3	1.54	1.21	1.54
2011	1,603,360	23,911			23,911	23,907	4	1.49	1.17	1.49
2012	1,635,931	23,061			23,061	23,057	4	1.41	1.08	1.41
2013	1,704,468	23,008			23,008	23,002	6	1.35	1.03	1.35
2014	1,786,761	23,822			23,822	23,814	8	1.33	1.04	1.33
2015	1,887,780	23,687			23,687	23,676	11	1.25	0.99	1.25
2016	1,974,818	23,713			23,713	23,698	15	1.20	0.96	1.20
2017	2,065,018	23,682			23,682	23,661	21	1.15	0.93	1.15
2018	2,136,876	23,560			23,560	23,529	31	1.10	0.89	1.10
2019	2,181,354	23,021			23,021	22,974	47	1.05	0.83	1.06
2020	2,126,132	20,778			20,778	20,710	68	0.97	0.80	0.98
2021	2,134,275	21,537			21,537	21,405	132	1.00	0.89	1.01
2022	2,217,561	21,032			21,032	20,771	261	0.94	0.81	0.95
2023	2,299,027	21,805			21,805	21,036	769	0.91	0.78	0.95
2024	2,308,944	22,529	22,506	22,525	22,525	18,398	4,127	0.80	0.80	0.98
Totals	57,661,249	913,072			913,067	907,558	5,509		3%	2.9%
Selected:										0.97

(2) Provided by Client

(3) Section MAF - III, Exhibit 10

(4) Selected Ultimate Frequency x (2) / 100

(5) Based on (7) and Section MAF - III, Exhibit 10

(6) Selected by Deloitte

(7) Section MAF - III, Exhibit 10

(8) = (6) - (7)

(9) = (7) / (2) x 100

(10) = (Section MAF - III, Exhibit 10) / (2) x 100

(11) = (6) / (2) x 100

OLEP Frequency Change for 2023-2024: 2.8%

Washington Department of Labor & Industries

Vocational Rehabilitation
Paid Loss Development Method

Data evaluated as of: @06/30/24

Amounts in \$000s

Months of Development

Accident
Year

Ending
June 30

Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1993	3,073	12,149	18,986	23,584	26,482	28,601	30,179	31,421	32,307	32,819	33,176	33,402	33,627	33,792	33,925	34,010	34,064	34,133	34,218	34,285	34,333	34,371	34,410	34,440	34,466	34,494	34,518	34,529	34,534	34,540	34,541	34,541
1994	3,279	13,053	20,372	24,760	27,691	29,640	31,065	32,162	32,856	33,370	33,745	34,036	34,313	34,494	34,638	34,751	34,855	34,949	35,010	35,071	35,126	35,173	35,201	35,222	35,243	35,259	35,267	35,269	35,270	35,270	35,270	
1995	3,647	13,512	20,361	24,837	27,676	29,739	31,164	32,100	32,664	33,302	33,663	33,953	34,189	34,384	34,537	34,654	34,767	34,844	34,899	34,946	34,982	34,995	35,012	35,024	35,036	35,049	35,057	35,066	35,079	35,082	35,082	
1996	3,782	13,324	20,252	24,639	27,457	29,351	30,553	31,445	32,063	32,619	32,995	33,284	33,467	33,605	33,734	33,843	33,956	34,034	34,083	34,117	34,192	34,198	34,224	34,243	34,263	34,286	34,306	34,316	34,318			
1997	3,797	15,057	22,334	26,919	29,963	31,941	33,336	34,382	35,147	35,733	36,213	36,569	36,871	37,068	37,241	37,367	37,492	37,595	37,706	37,781	37,840	37,889	37,945	38,014	38,063	38,092	38,115	38,139				
1998	4,253	15,099	22,653	27,690	30,607	32,677	34,077	35,091	35,889	36,575	37,098	37,461	37,773	38,049	38,308	38,494	38,699	38,836	38,911	38,983	39,062	39,108	39,144	39,178	39,216	39,234	39,256					
1999	3,721	14,433	22,031	26,479	29,617	31,803	33,339	34,494	35,385	36,088	36,575	36,923	37,220	37,506	37,724	37,901	38,046	38,164	38,271	38,369	38,451	38,492	38,531	38,561	38,586	38,599						
2000	3,587	14,390	21,862	27,069	30,330	32,535	34,103	35,361	36,327	36,931	37,491	37,922	38,298	38,674	38,958	39,223	39,434	39,583	39,715	39,844	39,939	39,990	40,041	40,074	40,104							
2001	3,244	13,605	21,930	27,331	30,773	33,182	34,857	36,064	36,966	37,696	38,401	38,931	39,389	39,742	40,018	40,299	40,512	40,702	40,857	40,983	41,068	41,135	41,180	41,229								
2002	3,386	14,432	22,703	27,728	30,922	33,083	34,722	35,673	36,875	37,706	38,477	39,157	39,700	40,086	40,407	40,673	40,876	41,044	41,179	41,285	41,367	41,459	41,520									
2003	3,157	13,356	20,853	25,882	29,004	31,073	32,651	33,880	34,936	35,803	36,427	37,041	37,558	37,991	38,325	38,577	38,758	38,895	39,000	39,085	39,159	39,212										
2004	3,934	15,352	23,276	28,352	31,590	33,854	35,700	37,139	38,344	39,328	40,138	40,723	41,279	41,663	41,994	42,250	42,490	42,653	42,781	42,910	43,002											
2005	5,490	17,675	25,821	31,067	34,509	37,288	39,576	41,270	42,604	43,728	44,598	45,370	45,928	46,380	46,778	47,095	47,360	47,554	47,698	47,817												
2006	5,752	18,464	27,023	32,816	37,008	40,216	42,784	44,681	46,309	47,559	48,538	49,244	49,786	50,248	50,615	50,903	51,134	51,290	51,425													
2007	5,017	16,350	25,423	31,990	36,872	40,772	43,659	45,797	47,424	48,729	49,762	50,572	51,228	51,778	52,202	52,605	52,906	53,127														
2008	3,301	14,469	24,911	32,984	38,868	43,356	46,489	48,655	50,811	52,318	53,516	54,478	55,293	55,904	56,378	56,833	57,206															
2009	3,494	14,999	24,757	31,814	36,766	40,302	42,969	45,101	46,762	48,077	49,107	49,999	50,650	51,229	51,680	51,997																
2010	3,458	13,772	22,041	28,117	32,609	35,886	38,192	39,851	41,137	42,100	42,878	43,470	43,961	44,361	44,699																	
2011	3,236	12,380	19,658	25,148	29,271	32,200	34,338	35,945	37,232	38,328	39,175	39,908	40,493	40,992																		
2012	2,783	10,435	17,442	23,029	26,939	29,828	31,810	33,329	34,708	35,769	36,629	37,256	37,697																			
2013	2,168	9,513	17,386	23,330	27,696	30,883	33,267	35,062	36,372	37,363	38,123	38,734																				
2014	2,492	11,632	19,904	26,043	30,486	33,821	36,352	38,260	39,780	40,937	41,800																					
2015	3,139	12,890	21,118	26,764	31,018	34,438	36,995	39,070	40,619	41,877																						
2016	3,995	15,057	23,182	29,106	33,813	37,232	39,857	41,801	43,299																							
2017	4,732	16,604	25,247	31,898	36,755	40,733	43,822	46,068																								
2018	6,044	19,801	29,647	36,702	42,350	46,832	50,078																									
2019	6,809	22,828	33,770	42,048	48,622	53,833																										
2020	8,280	24,206	35,596	43,808	49,878																											
2021	8,060	24,850	36,291	44,441																												
2022	8,433	25,672	38,092																													
2023	9,254	28,955																														
2024	10,112																															

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1993	3.954	1.563	1.242	1.123	1.080	1.055	1.041	1.028	1.016	1.011	1.007	1.007	1.005	1.004	1.003	1.002	1.002	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
1994	3.981	1.561	1.215	1.118	1.070	1.048	1.035	1.022	1.016	1.011	1.009	1.008	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
1995	3.732	1.496	1.220	1.114	1.075	1.048	1.030	1.024	1.013	1.011	1.008	1.007	1.006	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1996	3.523	1.520	1.217	1.114	1.069	1.041	1.029	1.020	1.017	1.012	1.009	1.005	1.004	1.004	1.003	1.003	1.002	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	
1997	3.965	1.483	1.205	1.113	1.066	1.044	1.031	1.022	1.017	1.013	1.010	1.008	1.005	1.005	1.003	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
1998	3.550	1.500	1.222	1.105	1.068	1.043	1.030	1.023	1.019	1.014	1.010	1.008	1.007	1.007	1.005	1.005	1.004	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.001	
1999	3.879	1.526	1.202	1.119	1.074	1.048	1.035	1.026	1.020	1.014	1.009	1.008	1.008	1.006	1.005	1.004	1.003	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
2000	4.012	1.519	1.238	1.120	1.073	1.048	1.037	1.027	1.017	1.015	1.012	1.010	1.010	1.007	1.007	1.005	1.004	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
2001	4.194	1.612	1.246	1.126	1.078	1.050	1.035	1.025	1.020	1.019	1.014	1.012	1.009	1.007	1.007	1.005	1.005	1.004	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
2002	4.262	1.573	1.221	1.115	1.070	1.050	1.033	1.028	1.023	1.020	1.018	1.014	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
2003	4.230	1.561	1.221	1.115	1.070	1.050	1.033	1.028	1.023	1.020	1.018	1.014	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
2004	3.903	1.516	1.218	1.114	1.072	1.055	1.040	1.032	1.026	1.021	1.015	1.014	1.009	1.008	1.006	1.006	1.004	1.003	1.003	1.002												
2005	3.220	1.461	1.203	1.111	1.081	1.061	1.043	1.032	1.026	1.020	1.017	1.012	1.010	1.009	1.007	1.006	1.004	1.003	1.002													
2006	3.210	1.464	1.214	1.128	1.087	1.064	1.044	1.036	1.027	1.021	1.015	1.011	1.009	1.007	1.006	1.005	1.003	1.003														
2007	3.259	1.555	1.258	1.153	1.106	1.071	1.049	1.036	1.028	1.021	1.016	1.013	1.011	1.008	1.008	1.006	1.004															
2008	4.384	1.722	1.324	1.178	1.115	1.072	1.051	1.040	1.030	1.023	1.018	1.015	1.011	1.008	1.008	1.007																
2009	4.293	1.651	1.285	1.156	1.096	1.066	1.050	1.037	1.028	1.021	1.018	1.013	1.011	1.009	1.006																	
2010	3.982	1.600	1.276	1.160	1.100	1.064	1.043	1.032	1.023	1.018	1.014	1.011	1.009	1.008																		
2011	3.825	1.588	1.279	1.164	1.100	1.066	1.047	1.036	1.029	1.022	1.019	1.015	1.012																			
2012	3.749	1.672	1.320	1.170	1.107	1.066	1.048	1.041	1.031	1.024	1.017	1.012																				
2013	4.387	1.828	1.342	1.187	1.115	1.077	1.055	1.036	1.027	1.020	1.016																					
2014	4.668	1.711	1.308	1.109	1.052	1.035	1.018	1.005	1.002	1.000																						
2015	4.107	1.638	1.267	1.159	1.110	1.074	1.056	1.040	1.031																							
2016	3.769	1.540	1.256	1.162	1.101	1.070	1.049	1.036																								
2017	3.509	1.521	1.263	1.152	1.108	1.076	1.051																									
2018	3.276	1.497	1.238	1.154	1.106	1.069																										
2019	3.353	1.479	1.245	1.156	1.107																											
2020	2.923	1.471	1.231	1.139																												
2021	3.083	1.460	1.225																													
2022	3.044	1.484																														
2023	3.129																															
2024																																
1d 3 yr avg	3.087	1.472	1.233	1.149	1.107	1.072	1.052	1.038	1.029	1.022	1.017	1.013	1.011	1.008	1.007	1.006	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
1d 5 yr avg	3.098	1.477	1.239	1.152	1.107	1.073	1.053	1.039	1.029	1.021	1.017	1.013	1.011	1.008	1.007	1.006	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
1d 7 yr avg	3.157	1.489	1.244	1.155	1.108	1.073	1.051	1.037	1.028	1.021	1.017	1.013	1.011	1.008	1.007	1.005	1.004	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
1d 10 yr avg	3.307	1.531	1.260	1.159	1.106	1.070	1.050	1.037	1.028	1.021	1.016	1.013	1.010	1.008	1.007	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
1d 10 yr avg or Selected	3.017	1.470	1.238	1.154	1.105	1.074	1.052	1.039	1.029	1.022	1.016	1.013	1.011	1.008	1.007	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.002	
Selected	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Cumulative	9.522	3.085	2.096	1.700	1.479	1.336	1.246	1.185	1.141	1.109	1.085	1.067	1.053	1.042	1.033	1.026	1.020	1.016	1.013	1.011	1.009	1.007	1.006	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.002
Notes																																

Washington Department of Labor & Industries

Vocational Rehabilitation

Reported Claim Count Development Method

Data evaluated as of @06/30/24

Accident Year Ending June 30	Data evaluated as of: @ 06/30/24																																					
	Compensable Claims																																					
	Months of Development																																					
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384						
1993																																						
1994																																						
1995																																						
1996																																						
1997																																						
1998	28,142	34,379	35,210	36,496	36,613	35,659	35,690	35,717	35,723	36,734	36,734	36,736	35,736	35,737	35,738	36,740	36,742	36,741	35,742	35,742	35,742	36,743	36,743	36,743	35,743	36,743	35,743	36,743	35,743	36,743	35,743	36,743						
1999	28,316	34,345	35,145	36,400	35,505	35,563	35,589	35,610	35,628	36,636	36,639	35,644	35,647	35,651	35,654	36,653	36,654	36,655	35,657	35,657	35,657	36,658	36,659	36,659	35,659	36,659	35,659	36,659	35,659	36,659	35,659	36,659						
2000	27,190	33,880	34,641	34,928	35,061	35,108	35,144	35,163	35,169	35,190	35,192	35,197	35,199	35,198	35,199	35,201	35,203	35,203	35,204	35,204	35,204	36,205	36,205	36,205	35,205	36,205	35,205	36,205	35,205	36,205	35,205	36,205						
2001	25,769	31,691	32,512	32,766	32,878	32,940	32,974	32,989	33,003	33,006	33,011	33,016	33,018	33,017	33,017	33,018	33,020	33,020	33,020	33,020	33,020	33,020	33,020	33,020	33,020	33,020	33,020	33,020	33,020	33,020	33,020	33,020						
2002	23,999	29,915	30,644	30,866	30,982	31,036	31,043	31,059	31,075	31,083	31,085	31,082	31,085	31,087	31,090	31,091	31,093	31,094	31,094	31,094	31,094	31,094	31,094	31,094	31,094	31,094	31,094	31,094	31,094	31,094	31,094	31,094						
2003	22,928	28,743	29,355	29,583	29,698	29,746	29,785	29,803	29,817	29,825	29,828	29,830	29,833	29,834	29,836	29,838	29,839	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841	29,841						
2004	23,823	29,360	30,112	30,360	30,447	30,506	30,544	30,561	30,571	30,580	30,583	30,586	30,588	30,589	30,589	30,590	30,592	30,592	30,592	30,592	30,592	30,593	30,593	30,593	30,593	30,593	30,593	30,593	30,593	30,593	30,593	30,593						
2005	23,338	29,338	30,245	30,353	30,424	30,448	30,464	30,470	30,477	30,485	30,490	30,494	30,498	30,498	30,498	30,500	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503	30,503						
2006	24,712	30,602	31,245	31,481	31,581	31,630	31,656	31,681	31,686	31,691	31,694	31,698	31,701	31,701	31,704	31,707	31,707	31,707	31,707	31,707	31,707	31,708	31,708	31,708	31,708	31,708	31,708	31,708	31,708	31,708	31,708	31,708						
2007	25,101	30,767	31,535	31,755	31,857	31,897	31,923	31,937	31,947	31,952	31,956	31,956	31,956	31,957	31,959	31,960	31,961	31,961	31,961	31,961	31,961	31,961	31,961	31,961	31,961	31,961	31,961	31,961	31,961	31,961	31,961	31,961						
2008	24,389	29,986	30,724	30,904	30,976	31,027	31,053	31,063	31,066	31,072	31,074	31,077	31,078	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079	31,079						
2009	21,953	26,582	27,221	27,423	27,490	27,523	27,552	27,570	27,575	27,584	27,584	27,587	27,590	27,591	27,590	27,590	27,590	27,590	27,590	27,590	27,590	27,590	27,590	27,590	27,590	27,590	27,590	27,590	27,590	27,590	27,590	27,590						
2010	19,484	23,768	24,401	24,571	24,636	24,666	24,687	24,697	24,703	24,707	24,709	24,710	24,711	24,712	24,712	24,713	24,713	24,713	24,713	24,713	24,713	24,713	24,713	24,713	24,713	24,713	24,713	24,713	24,713	24,713	24,713	24,713						
2011	18,772	23,086	23,632	23,774	23,831	23,866	23,886	23,898	23,902	23,905	23,906	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907	23,907						
2012	17,690	22,180	22,755	22,915	22,978	23,013	23,025	23,031	23,051	23,052	23,054	23,056	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057	23,057						
2013	17,602	22,101	22,692	22,868	22,936	22,968	22,978	22,985	22,995	22,998	23,001	23,002	23,002	23,002	23,002	23,002	23,002	23,002	23,002	23,002	23,002	23,002	23,002	23,002	23,002	23,002	23,002	23,002	23,002	23,002	23,002	23,002						
2014	18,511	22,971	23,536	23,667	23,747	23,772	23,788	23,799	23,806	23,810	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814	23,814						
2015	18,030	22,902	23,388	23,547	23,611	23,636	23,656	23,665	23,674	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676	23,676						
2016	19,787	22,958	23,476	23,598	23,657	23,668	23,684	23,691	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698						
2017	18,772	22,910	23,492	23,614	23,673	23,684	23,691	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698	23,698						
2018	19,099	22,808	23,286	23,414	23,468	23,508	23,529	23,529	23,529	23,529	23,529	23,529	23,529	23,529	23,529	23,529	23,529	23,529	23,529	23,529	23,529	23,529	23,529	23,529	23,529	23,529	23,529	23,529	23,529	23,529	23,529	23,529						
2019	18,161	22,213	22,726	22,860	22,930	22,974	22,974	22,974	22,974	22,974	22,974	22,974	22,974	22,974	22,974	22,974	22,974	22,974	22,974	22,974	22,974	22,974	22,974	22,974	22,974	22,974	22,974	22,974	22,974	22,974	22,974	22,974						
2020	16,931	20,113	20,498	20,626	20,710	20,710	20,710	20,710	20,710	20,710	20,710	20,710	20,710	20,710	20,710	20,710	20,710	20,710	20,710	20,710	20,710	20,710	20,710	20,710	20,710	20,710	20,710	20,710	20,710	20,710	20,710	20,710						
2021	19,083	20,974	21,292	21,405	21,405	21,405	21,405	21,405	21,405	21,405	21,405	21,405	21,405	21,405	21,405	21,405	21,405	21,405	21,405	21,405	21,405	21,405	21,405	21,405	21,405	21,405	21,405	21,405	21,405	21,405	21,405	21,405						
2022	17,872	20,488	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771	20,771						
2023	17,825	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036	21,036						
2024	18,398																																					

[illegible]

Washington Department of Labor & Industries

Vocational Rehabilitation

Paid Loss Severity

Data evaluated as of @06/30/24

Paid Loss Per Reported Claim

Months of Development

Accident
Year
Ending
June 30

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1994						725	773	811	839	857	870	880	887	894	899	903	906	909	911	913	915	916	917	918	919	919	920	920	920	920	920	920
1995					680	755	810	848	873	894	905	915	923	929	935	939	942	945	948	949	950	951	952	952	952	953	953	954	954	954	954	954
1996			580	702	779	832	865	890	907	923	933	941	947	951	955	958	962	961	963	965	965	967	968	969	969	970	970	971	971	971	971	971
1997		440	637	761	845	899	937	966	987	1,003	1,017	1,027	1,036	1,041	1,046	1,050	1,053	1,056	1,059	1,061	1,063	1,064	1,066	1,068	1,069	1,070	1,071	1,071	1,071	1,071	1,071	
1998	151	443	780	859	916	955	982	1,005	1,024	1,038	1,048	1,057	1,065	1,072	1,077	1,083	1,087	1,089	1,091	1,093	1,094	1,095	1,096	1,097	1,098	1,098	1,098	1,098	1,098	1,098	1,098	
1999	131	420	627	748	834	894	937	969	993	1,013	1,026	1,036	1,044	1,052	1,058	1,063	1,067	1,070	1,073	1,076	1,078	1,079	1,081	1,081	1,081	1,082	1,082	1,082	1,082	1,082	1,082	
2000	129	425	631	775	865	927	970	1,006	1,033	1,049	1,065	1,077	1,088	1,099	1,107	1,114	1,120	1,124	1,128	1,132	1,134	1,136	1,137	1,138	1,138	1,138	1,138	1,138	1,138	1,138	1,138	
2001	126	429	675	834	936	1,007	1,057	1,093	1,120	1,142	1,163	1,179	1,193	1,204	1,212	1,221	1,227	1,233	1,237	1,241	1,244	1,246	1,247	1,249	1,249	1,249	1,249	1,249	1,249	1,249	1,249	
2002	141	482	741	898	998	1,066	1,119	1,155	1,187	1,213	1,238	1,260	1,277	1,289	1,300	1,308	1,315	1,320	1,324	1,328	1,330	1,333	1,335	1,335	1,335	1,335	1,335	1,335	1,335	1,335	1,335	
2003	138	465	710	875	977	1,045	1,096	1,137	1,172	1,200	1,221	1,242	1,259	1,273	1,285	1,293	1,299	1,303	1,307	1,310	1,312	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	
2004	165	523	773	934	1,038	1,110	1,169	1,215	1,254	1,286	1,312	1,331	1,350	1,362	1,373	1,381	1,389	1,394	1,398	1,403	1,406	1,406	1,406	1,406	1,406	1,406	1,406	1,406	1,406	1,406	1,406	
2005	234	602	859	1,027	1,137	1,226	1,300	1,355	1,398	1,435	1,463	1,488	1,506	1,521	1,534	1,544	1,553	1,559	1,564	1,568	1,568	1,568	1,568	1,568	1,568	1,568	1,568	1,568	1,568	1,568	1,568	
2006	233	603	865	1,042	1,172	1,271	1,352	1,410	1,461	1,501	1,531	1,554	1,570	1,585	1,596	1,605	1,613	1,618	1,622	1,622	1,622	1,622	1,622	1,622	1,622	1,622	1,622	1,622	1,622	1,622	1,622	
2007	200	531	806	1,007	1,157	1,278	1,368	1,434	1,484	1,525	1,557	1,583	1,603	1,620	1,633	1,646	1,655	1,662	1,662	1,662	1,662	1,662	1,662	1,662	1,662	1,662	1,662	1,662	1,662	1,662	1,662	
2008	135	483	811	1,067	1,255	1,397	1,497	1,573	1,636	1,684	1,722	1,753	1,779	1,799	1,814	1,829	1,841	1,841	1,841	1,841	1,841	1,841	1,841	1,841	1,841	1,841	1,841	1,841	1,841	1,841	1,841	
2009	159	564	909	1,160	1,337	1,464	1,560	1,636	1,696	1,743	1,780	1,812	1,836	1,857	1,873	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	
2010	177	579	903	1,144	1,324	1,455	1,547	1,614	1,665	1,704	1,735	1,759	1,779	1,795	1,809	1,815	1,815	1,815	1,815	1,815	1,815	1,815	1,815	1,815	1,815	1,815	1,815	1,815	1,815	1,815	1,815	
2011	172	536	832	1,058	1,228	1,349	1,438	1,504	1,558	1,604	1,639	1,669	1,694	1,715	1,735	1,755	1,775	1,795	1,815	1,835	1,855	1,875	1,895	1,915	1,935	1,955	1,975	1,995	2,015	2,035	2,055	
2012	157	470	767	1,005	1,172	1,296	1,382	1,447	1,506	1,552	1,589	1,616	1,635	1,655	1,675	1,695	1,715	1,735	1,755	1,775	1,795	1,815	1,835	1,855	1,875	1,895	1,915	1,935	1,955	1,975	1,995	
2013	123	430	766	1,020	1,208	1,345	1,448	1,527	1,582	1,625	1,657	1,684	1,711	1,738	1,765	1,792	1,819	1,846	1,873	1,900	1,927	1,954	1,981	2,008	2,035	2,062	2,089	2,116	2,143	2,170	2,197	
2014	135	506	846	1,100	1,284	1,423	1,528	1,608	1,671	1,719	1,755	1,785	1,815	1,845	1,875	1,905	1,935	1,965	1,995	2,025	2,055	2,085	2,115	2,145	2,175	2,205	2,235	2,265	2,295	2,325	2,355	
2015	167	563	903	1,137	1,314	1,457	1,564	1,651	1,716	1,769	1,815	1,855	1,895	1,935	1,975	2,015	2,055	2,095	2,135	2,175	2,215	2,255	2,295	2,335	2,375	2,415	2,455	2,495	2,535	2,575	2,615	
2016	210	656	987	1,233	1,429	1,573	1,683	1,764	1,827	1,885	1,935	1,985	2,035	2,085	2,135	2,185	2,235	2,285	2,335	2,385	2,435	2,485	2,535	2,585	2,635	2,685	2,735	2,785	2,835	2,885	2,935	
2017	247	725	1,079	1,354	1,556	1,723	1,853	1,947	2,025	2,103	2,181	2,259	2,337	2,415	2,493	2,571	2,649	2,727	2,805	2,883	2,961	3,039	3,117	3,195	3,273	3,351	3,429	3,507	3,585	3,663	3,741	
2018	316	868	1,273	1,568	1,805	1,992	2,128	2,222	2,309	2,396	2,483	2,570	2,657	2,744	2,831	2,918	3,005	3,092	3,179	3,266	3,353	3,440	3,527	3,614	3,701	3,788	3,875	3,962	4,049	4,136	4,223	
2019	375	1,028	1,486	1,839	2,120	2,343	2,518	2,693	2,868	3,043	3,218	3,393	3,568	3,743	3,918	4,093	4,268	4,443	4,618	4,793	4,968	5,143	5,318	5,493	5,668	5,843	6,018	6,193	6,368	6,543	6,718	
2020	489	1,203	1,737	2,124	2,408	2,693	2,978	3,263	3,548	3,833	4,118	4,403	4,688	4,973	5,258	5,543	5,828	6,113	6,398	6,683	6,968	7,253	7,538	7,823	8,108	8,393	8,678	8,963	9,248	9,533	9,818	
2021	422	1,185	1,704	2,076	2,361	2,646	2,931	3,216	3,501	3,786	4,071	4,356	4,641	4,926	5,211	5,496	5,781	6,066	6,351	6,636	6,921	7,206	7,491	7,776	8,061	8,346	8,631	8,916	9,201	9,486	9,771	
2022	472	1,253	1,834	2,206	2,491	2,776	3,061	3,346	3,631	3,916	4,201	4,486	4,771	5,056	5,341	5,626	5,911	6,196	6,481	6,766	7,051	7,336	7,621	7,906	8,191	8,476	8,761	9,046	9,331	9,616	9,901	
2023	519	1,376	1,957	2,329	2,614	2,899	3,184	3,469	3,754	4,039	4,324	4,609	4,894	5,179	5,464	5,749	6,034	6,319	6,604	6,889	7,174	7,459	7,744	8,029	8,314	8,599	8,884	9,169	9,454	9,739	10,024	
2024	550	1,427	2,008	2,380	2,665	2,950	3,235	3,520	3,805	4,090	4,375	4,660	4,945	5,230	5,515	5,800	6,085	6,370	6,655	6,940	7,225	7,510	7,795	8,080	8,365	8,650	8,935	9,220	9,505	9,790	10,075	

Trend in Columns

Valuation Age

Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	
1993						10.175	9.186	8.365	7.642	6.984	6.418	5.922	5.503	5.135	4.811	4.524	4.266	4.036	3.834	3.649	3.480	3.326	3.185	3.055	2.935	2.824	2.721	2.625	2.535	2.451	2.372	2.298	
1994						10.588	10.051	9.445	8.878	8.348	7.852	7.390	6.952	6.538	6.148	5.781	5.436	5.112	4.808	4.524	4.260	4.016	3.792	3.588	3.394	3.210	3.036	2.872	2.718	2.574	2.440	2.316	2.202
1995						10.446	10.046	9.441	8.873	8.341	7.845	7.383	6.945	6.531	6.141	5.774	5.429	5.105	4.801	4.517	4.253	4.009	3.785	3.581	3.387	3.203	3.029	2.865	2.711	2.567	2.433	2.309	2.195
1996					10.031	10.032	10.019	10.019	10.015	10.019																							

Washington Department of Labor & Industries

Vocational Rehabilitation

Incremental Paid Methods

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Unlimited Paid Loss	Incremental Paid on Ultimate Claims				Incremental Paid on Exposures				Incremental Paid on Active Time Loss Claims			
		Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1993	34,541	0	34,541	1.002	34,619	0	34,541	1.002	34,619	0	34,541	1.002	34,619
1994	35,270	0	35,270	1.002	35,350	0	35,270	1.002	35,350	0	35,270	1.002	35,350
1995	35,082	0	35,083	1.002	35,162	0	35,083	1.002	35,162	0	35,083	1.002	35,162
1996	34,318	4	34,322	1.002	34,400	4	34,322	1.002	34,400	4	34,323	1.002	34,400
1997	38,139	10	38,149	1.002	38,236	11	38,150	1.002	38,236	10	38,149	1.002	38,236
1998	39,256	22	39,278	1.002	39,367	23	39,279	1.002	39,368	24	39,280	1.002	39,369
1999	38,599	43	38,641	1.002	38,729	45	38,644	1.002	38,731	49	38,648	1.002	38,735
2000	40,104	67	40,171	1.002	40,262	72	40,176	1.002	40,267	80	40,184	1.002	40,275
2001	41,229	96	41,325	1.002	41,419	104	41,334	1.002	41,427	108	41,337	1.002	41,431
2002	41,520	131	41,651	1.002	41,745	140	41,659	1.002	41,754	146	41,666	1.002	41,760
2003	39,212	177	39,390	1.002	39,479	190	39,402	1.002	39,492	203	39,415	1.002	39,504
2004	43,002	252	43,254	1.002	43,352	259	43,261	1.002	43,359	286	43,288	1.002	43,386
2005	47,817	355	48,172	1.002	48,281	375	48,191	1.002	48,300	398	48,215	1.002	48,324
2006	51,425	518	51,943	1.002	52,061	530	51,956	1.002	52,073	588	52,013	1.002	52,131
2007	53,127	707	53,834	1.002	53,955	715	53,842	1.002	53,964	786	53,913	1.002	54,035
2008	57,206	926	58,131	1.002	58,263	955	58,161	1.002	58,292	1,016	58,221	1.002	58,353
2009	51,997	1,127	53,124	1.002	53,244	1,157	53,154	1.002	53,274	1,289	53,286	1.002	53,406
2010	44,699	1,368	46,067	1.002	46,171	1,386	46,086	1.002	46,190	1,542	46,241	1.002	46,346
2011	40,992	1,764	42,755	1.002	42,852	1,786	42,778	1.002	42,875	1,882	42,873	1.002	42,970
2012	37,697	2,263	39,960	1.002	40,051	2,352	40,049	1.002	40,140	2,323	40,020	1.002	40,110
2013	38,734	2,952	41,686	1.002	41,780	3,099	41,833	1.002	41,927	2,851	41,584	1.002	41,678
2014	41,800	3,997	45,798	1.002	45,901	4,103	45,903	1.002	46,007	3,754	45,554	1.002	45,657
2015	41,877	5,165	47,042	1.002	47,149	5,445	47,322	1.002	47,429	4,684	46,561	1.002	46,667
2016	43,299	6,709	50,008	1.002	50,121	7,134	50,433	1.002	50,547	6,088	49,387	1.002	49,498
2017	46,068	8,666	54,734	1.002	54,858	9,304	55,372	1.002	55,497	7,900	53,968	1.002	54,090
2018	50,078	11,231	61,309	1.002	61,448	12,089	62,166	1.002	62,307	10,505	60,583	1.002	60,720
2019	53,833	14,513	68,345	1.002	68,500	15,669	69,501	1.002	69,659	13,926	67,759	1.002	67,912
2020	49,878	17,721	67,599	1.002	67,752	19,830	69,708	1.002	69,866	17,706	67,583	1.002	67,736
2021	44,441	24,949	69,390	1.002	69,547	25,807	70,248	1.002	70,407	25,452	69,893	1.002	70,052
2022	38,092	33,255	71,346	1.002	71,508	35,293	73,385	1.002	73,551	33,654	71,745	1.002	71,907
2023	28,955	48,027	76,982	1.002	77,157	49,008	77,964	1.002	78,140	48,386	77,341	1.002	77,516
2024	10,112	71,000	81,112	1.002	81,296	67,778	77,890	1.002	78,066	71,916	82,028	1.002	82,214
Totals	1,332,397	258,016	1,590,414		1,594,012	264,664	1,597,062		1,600,675	257,554	1,589,952		1,593,549

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

Washington Department of Labor & Industries

Vocational Rehabilitation
Incremental Paid to Ultimate Claims

Data evaluated as of @06/30/24

Accident
Year
Ending
June 30

Ending June 30	Periods																																	
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384		
1993	78	232	175	117	74	54	40	32	23	13	9	6	6	4	3	2	1	2	2	2	2	1	1	1	1	1	0	0	0	0	0	0		
1994	85	255	191	114	76	51	37	29	18	13	10	8	7	5	4	3	3	2	2	2	2	1	1	1	1	1	0	0	0	0	0	0		
1995	99	271	184	122	77	56	39	25	21	12	10	7	6	5	4	3	3	2	2	2	1	1	0	0	0	0	0	0	0	0	0	0		
1996	107	270	196	124	80	54	34	25	18	16	11	8	5	4	3	3	2	1	1	1	2	1	2	1	1	1	1	1	0	0	0	0		
1997	107	316	204	129	86	56	39	29	22	16	13	10	8	6	5	4	3	3	3	3	2	2	1	2	2	1	1	1	1	0	0	0		
1998	119	303	211	141	82	58	39	28	21	19	15	10	9	8	7	5	4	3	3	2	2	2	1	2	1	1	1	1	1	0	0	0		
1999	104	300	213	125	88	61	43	32	25	20	14	10	8	8	6	5	4	3	3	3	3	2	1	1	1	1	1	0	0	0	0	0		
2000	102	307	212	148	93	63	45	36	27	17	16	12	11	11	8	8	6	4	4	4	4	3	2	1	1	1	1	1	0	0	0	0		
2001	98	314	252	164	104	73	51	37	27	22	21	16	14	11	8	8	6	6	5	4	3	3	2	1	1	1	1	1	0	0	0	0		
2002	109	355	266	162	103	70	53	37	32	27	25	22	17	12	10	9	7	5	4	3	3	3	2	1	1	1	1	1	0	0	0	0		
2003	106	342	251	169	105	69	53	41	35	29	21	21	17	15	11	8	6	5	4	3	2	2	2	1	1	1	1	1	0	0	0	0		
2004	129	373	259	166	106	74	60	47	39	32	26	19	18	13	11	8	8	5	4	4	3	2	2	2	1	1	1	1	0	0	0	0		
2005	180	399	267	172	113	91	75	56	44	37	29	25	18	15	13	10	9	6	5	4	4	3	2	2	1	1	1	1	0	0	0	0		
2006	181	401	270	183	132	101	81	60	51	39	31	22	17	15	12	9	7	5	4	4	4	3	2	2	1	1	1	1	0	0	0	0		
2007	157	355	284	205	153	122	90	67	51	41	32	25	21	17	13	13	9	7	5	4	3	2	2	2	1	1	1	1	0	0	0	0		
2008	106	359	336	260	189	144	101	76	63	48	39	31	26	20	15	15	12	7	5	5	3	2	2	2	1	1	1	1	0	0	0	0		
2009	127	417	354	256	179	128	97	77	60	48	37	32	24	21	16	12	10	7	6	5	4	3	2	2	1	1	1	1	0	0	0	0		
2010	140	417	335	246	182	133	93	67	52	39	32	24	20	16	14	10	7	7	6	5	4	3	2	2	1	1	1	1	0	0	0	0		
2011	135	382	304	230	172	123	89	67	54	46	35	31	24	21	16	13	11	8	6	5	4	3	2	2	1	1	1	1	0	0	0	0		
2012	121	332	304	242	170	125	86	66	60	46	37	27	19	17	14	11	8	6	5	4	3	2	2	2	1	1	1	1	0	0	0	0		
2013	94	319	342	258	190	139	104	79	56	43	33	27	26	22	17	14	12	8	7	6	4	3	2	2	2	1	1	1	0	0	0	0		
2014	105	384	347	258	187	140	106	80	64	49	36	31	27	23	18	15	12	9	7	6	5	3	2	2	2	1	1	1	0	0	0	0		
2015	133	412	347	238	180	144	108	85	65	53	43	35	28	24	19	16	13	9	7	6	5	3	2	2	2	1	1	1	0	0	0	0		
2016	168	466	343	250	198	144	111	82	63	55	45	37	29	25	20	16	13	9	7	6	5	3	3	2	2	1	1	1	0	0	0	0		
2017	200	501	365	281	205	168	130	95	70	58	47	38	31	26	21	17	14	10	8	7	5	4	3	2	2	1	1	1	0	0	0	0		
2018	257	584	418	299	240	190	138	94	73	60	49	40	32	27	22	18	14	10	8	7	5	4	3	2	2	1	1	1	0	0	0	0		
2019	296	696	475	360	286	226	132	99	77	63	51	42	34	29	23	19	15	11	9	7	6	4	3	2	2	2	1	1	1	0	0	0		
2020	399	766	548	395	292	194	138	103	80	66	53	44	35	30	24	20	16	11	9	8	6	4	3	3	2	2	1	1	0	0	0	0		
2021	374	780	531	378	267	203	144	108	84	69	56	46	37	31	25	21	16	12	9	8	6	4	3	3	2	2	1	1	0	0	0	0		
2022	401	820	591	371	279	212	151	112	88	72	58	48	37	33	26	21	17	12	10	8	6	4	4	3	2	2	2	1	1	0	0	0		
2023	424	904	550	387	292	221	158	118	92	75	61	50	40	34	27	22	18	13	10	9	7	5	4	3	2	2	2	1	1	0	0	0		
2024	449	850	575	405	305	231	165	123	96	78	63	52	42	36	28	23	19	14	11	9	7	5	4	3	2	2	2	1	1	0	0	0		

Incremental Paid to Net Earned Premium

Period	Periods																															
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1993	0.670	1.980	1.491	1.003	0.632	0.462	0.344	0.271	0.193	0.112	0.078	0.049	0.049	0.036	0.029	0.019	0.012	0.015	0.019	0.015	0.010	0.008	0.008	0.007	0.006	0.006	0.005	0.002	0.001	0.000	0.000	
1994	0.695	2.073	1.551	0.930	0.621	0.413	0.302	0.233	0.147	0.109	0.079	0.062	0.059	0.039	0.031	0.024	0.022	0.020	0.013	0.013	0.012	0.010	0.006	0.004	0.003	0.002	0.000	0.000	0.000	0.000	0.000	
1995	0.759	2.072	1.404	0.931	0.591	0.429	0.297	0.195	0.159	0.091	0.079	0.056	0.049	0.041	0.032	0.024	0.024	0.016	0.011	0.010	0.008	0.003	0.004	0.002	0.002	0.003	0.002	0.002	0.003	0.001	0.000	0.000
1996	0.776	1.957	1.421	0.900	0.578	0.388	0.247	0.183	0.127	0.114	0.077	0.059	0.038	0.028	0.026	0.022	0.023	0.016	0.010	0.007	0.012	0.005	0.005	0.004	0.004	0.005	0.004	0.001	0.001	0.000	0.000	
1997	0.737	2.185	1.412	0.890	0.591	0.384	0.271	0.203	0.149	0.114	0.069	0.059	0.038	0.034	0.024	0.024	0.020	0.022	0.015	0.011	0.009	0.011	0.004	0.010	0.005	0.005	0.005	0.001	0.001	0.000	0.000	
1998	0.798	2.035	1.417	0.945	0.547	0.388	0.263	0.190	0.150	0.129	0.098	0.068	0.059	0.052	0.049	0.035	0.038	0.026	0.014	0.014	0.015	0.009	0.007	0.006	0.007	0.004	0.004	0.002	0.001	0.001	0.000	0.000
1999	0.675	1.944	1.379	0.807	0.570	0.397	0.279	0.210	0.162	0.128	0.088	0.063	0.054	0.052	0.039	0.032	0.026	0.021	0.019	0.018	0.015	0.008	0.007	0.005	0.005	0.002	0.004	0.002	0.001	0.001	0.000	0.000
2000	0.625	1.882	1.302	0.907	0.568	0.384	0.273	0.219	0.168	0.105	0.098	0.075	0.065	0.066	0.050	0.046	0.037	0.026	0.023	0.022	0.017	0.009	0.009	0.006	0.005	0.004	0.004	0.002	0.001	0.001	0.000	0.000
2001	0.572	1.828	1.469	0.953	0.607	0.425	0.295	0.213	0.159	0.129	0.124	0.093	0.081	0.082	0.049	0.049	0.038	0.033	0.027	0.022	0.015	0.012	0.008	0.009	0.006	0.004	0.004	0.002	0.001	0.001	0.000	0.000
2002	0.623	2.032	1.522	0.924	0.588	0.398	0.301	0.212	0.184	0.153	0.142	0.125	0.100	0.071	0.059	0.049	0.037	0.031	0.025	0.019	0.015	0.017	0.011	0.007	0.006	0.004	0.004	0.002	0.001	0.001	0.000	0.000
2003	0.578	1.866	1.372	0.920	0.571	0.379	0.289	0.225	0.193	0.159	0.114	0.112	0.095	0.079	0.061	0.046	0.033	0.025	0.													

Washington Department of Labor & Industries

Vocational Rehabilitation
Incremental Paid Based On Ultimate Claims

Data evaluated as of @06/30/24

Accident
Year
Ending
June 30

Ending June 30	Periods																																	
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384		
1993	3,073	9,077	6,837	4,598	2,899	2,119	1,578	1,242	886	512	357	227	225	165	132	86	54	68	86	67	48	39	38	31	26	28	24	11	5	6	1	0		
1994	3,274	9,774	7,319	4,389	2,931	1,949	1,425	1,097	694	514	375	290	277	182	144	113	104	94	61	61	55	46	29	21	18	12	14	8	9	12	3	0		
1995	3,647	9,965	6,749	4,476	2,840	2,062	1,425	936	765	437	381	270	235	195	154	116	113	77	55	47	36	13	17	12	12	14	8	9	12	3	0			
1996	3,782	9,542	6,928	4,386	2,819	1,893	1,202	892	618	556	375	289	183	138	129	109	113	78	49	34	57	25	26	19	20	24	20	7	5	3	0			
1997	3,797	11,259	7,277	4,585	3,044	1,978	1,395	1,045	766	586	480	356	302	197	174	126	124	103	111	75	58	49	57	69	49	28	24	24	6	4	0			
1998	4,253	10,846	7,554	5,037	2,917	2,070	1,401	1,013	798	687	523	363	312	276	259	186	205	137	75	72	78	46	36	34	38	19	21	11	6	4	0			
1999	3,721	10,712	7,598	4,448	3,138	2,187	1,536	1,155	890	703	487	347	298	286	217	178	144	118	107	97	82	41	38	30	25	13	20	12	7	4	0			
2000	3,587	10,803	7,472	5,207	3,261	2,205	1,568	1,258	966	604	560	431	376	384	264	211	149	133	128	95	51	50	34	30	23	21	12	7	4	0				
2001	3,244	10,361	8,326	5,401	3,442	2,409	1,675	1,207	903	730	705	530	458	354	276	281	213	190	156	125	85	67	45	49	30	23	20	12	7	4	0			
2002	3,386	11,045	8,271	5,025	3,194	2,161	1,639	1,151	1,003	830	771	680	542	387	321	265	204	167	136	106	81	92	61	37	29	22	20	12	7	4	0			
2003	3,157	10,199	7,497	5,029	3,122	2,070	1,577	1,229	1,056	867	624	614	517	433	334	251	181	137	105	84	74	54	46	37	29	22	20	12	7	4	0			
2004	3,934	11,418	7,924	5,076	3,238	2,264	1,846	1,439	1,205	984	810	585	556	384	331	256	240	163	128	129	92	62	49	39	32	24	21	13	7	4	0			
2005	5,495	12,185	8,147	5,246	3,442	2,779	2,288	1,694	1,305	1,123	870	771	558	452	398	317	265	193	144	119	93	65	51	41	33	25	22	13	8	4	1			
2006	5,752	12,711	8,560	5,793	4,192	3,207	2,568	1,897	1,628	1,251	979	705	542	462	367	288	231	156	135	132	101	70	56	45	36	27	24	14	8	5	1			
2007	5,017	11,333	9,072	6,567	4,882	3,900	2,887	2,138	1,628	1,305	1,033	809	656	550	424	403	301	221	161	139	106	74	59	47	38	29	25	15	9	5	1			
2008	3,301	11,169	10,441	8,074	5,884	4,488	3,132	2,366	1,956	1,507	1,198	962	815	612	473	455	373	208	164	141	108	75	60	48	38	29	26	15	9	5	1			
2009	3,494	11,506	9,757	7,058	4,952	3,535	2,668	2,132	1,661	1,315	1,030	892	651	579	450	317	268	193	152	131	100	70	55	44	35	27	24	14	8	5	1			
2010	3,458	10,313	8,270	6,076	4,492	3,276	2,306	1,660	1,286	963	779	591	492	400	338	313	251	180	144	123	94	65	52	41	33	25	22	13	8	4	1			
2011	3,236	9,144	7,278	5,490	4,123	2,930	2,138	1,607	1,286	1,097	847	733	584	499	381	316	254	182	144	124	95	66	52	42	34	26	23	13	8	4	1			
2012	2,783	7,652	7,007	5,587	3,910	2,888	1,982	1,519	1,379	1,061	859	627	441	486	384	319	256	184	145	125	95	66	53	42	34	26	23	14	8	4	1			
2013	2,168	7,344	7,873	5,945	4,366	3,187	2,384	1,825	1,280	990	760	611	592	507	400	332	267	192	151	130	100	69	55	44	35	27	24	14	8	5	1			
2014	2,492	9,140	8,272	6,139	4,443	3,335	2,530	1,908	1,520	1,157	864	803	641	548	433	359	289	207	163	141	108	75	59	48	38	29	26	15	9	5	1			
2015	3,139	9,751	8,228	5,646	4,254	3,421	2,557	2,075	1,549	1,258	1,012	835	666	569	450	373	300	215	170	147	112	78	62	50	40	30	27	16	9	5	1			
2016	3,995	11,062	8,125	5,924	4,707	3,419	2,625	1,944	1,498	1,305	1,059	873	697	596	471	391	314	225	178	153	117	81	65	52	42	32	28	17	9	5	1			
2017	4,732	11,872	8,643	6,651	4,856	3,979	3,089	2,245	1,664	1,362	1,105	911	727	622	491	408	328	235	185	160	122	85	67	54	43	33	29	17	10	6	1			
2018	6,044	13,757	9,845	7,055	5,648	4,482	3,246	2,222	1,730	1,416	1,149	947	756	646	511	424	341	244	193	166	127	88	70	56	45	34	30	18	10	6	1			
2019	6,809	16,019	10,941	8,279	6,574	5,210	3,444	2,269	1,767	1,446	1,173	967	772	660	521	433	348	250	197	170	130	90	72	57	46	35	31	18	11	6	1			
2020	8,280	15,926	11,390	8,212	6,069	4,033	2,872	2,140	1,666	1,364	1,108	912	728	622	492	408	328	235	186	160	122	85	68	54	43	33	29	17	10	6	1			
2021	8,021	16,790	11,441	8,150	5,754	4,368	3,110	2,318	1,805	1,477	1,198	988	789	674	533	442	355	255	201	174	132	92	73	59	47	36	32	19	11	6	1			
2022	8,433	17,240	12,419	7,795	5,872	4,458	3,174	2,365	1,842	1,507	1,223	1,008	805	688	544	451	363	260	205	177	135	94	70	60	48	37	32	19	11	6	1			
2023	9,254	19,701	11,999	8,445	6,362	4,830	3,439	2,563	1,996	1,633	1,325	1,093	872	745	589	489	393	282	222	192	146	102	81	65	52	40	35	21	12	7	1			
2024	10,112	19,155	12,952	9,116	6,868	5,214	3,712	2,766	2,154	1,763	1,430	1,179	941	805	636	528	424	304	240	202	158	110	87	70	56	43	38	23	13	7	1			

Incremental Paid Based On Premium

Period	Periods																																
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	
1993	3,073	9,077	6,837	4,598	2,899	2,119	1,578	1,242	886	512	357	227	225	165	132	86	54	68	86	67	48	39	38	31	26	28	24	11	5	6	1	0	0
1994	3,279	9,774	7,319	4,389	2,931	1,949	1,425	1,097	694	514	375	290	277	182	144	113	104	94	61	61	55	46	29	21	16	9	1	1	0	0	0	0	
1995	3,647	9,965	6,749	4,476	2,840	2,062	1,425	936	765	437	381	270	235	195	154	116	113	77	55	47	36	13	17	12	12	14	8	9	12	3	0	0	
1996	3,782	9,542	6,928	4,386	2,819	1,893	1,202	892	618	556	375	289	183	138	129	109	113	78	49	34	57	25	26	19	20	24	20	7	5	3	4	0	0
1997	3,797	11,259	7,277	4,585	3,044	1,978	1,395	1,045	766	586	480	356	302	197	174	126	124	103	111	75	58	49	57	69	49	28	24	24	6	4	0	0	
1998	4,253	10,846	7,554	5,037	2,917	2,070	1,401	1,013	798	687	523	363	312	276	259	186	205	137	75	72	78	46	36	34	38	19	21	12	7	4	0	0	
1999	3,721	10,712	8,448	5,138	3,167	2,187	1,512	1,087	890	673	547	387	346	287	219	178	144	107	88	41	38	49	34	30	24	18	11	12	12	4	1	0	0
2000	3,587	10,803	7,472	5,207	3,261	2,205	1,568	1,258	966	604	560	431	376	376	284	264	201	149	133	128	95	51	50	34	30	25	13	8	8	4	1	0	0
2001	3,244	10,361	8,326	5,401	3,442	2,409	1,675	1,207	903	730	705	530	458	354	276	281	213	190	156	125	85	67	45	49	32	25	22	13	8	4	1	0	0
2002	3,388	11,045	8,271	5,025	3,194	2,161	1,639	1,151	1,003	830	771	680	542	387	321	265	204	167	138	106	81	92	61	38	31	24	21	13	7	4	1	0	0
2003	3,157	10,109	7,497	5,029	3,122	2,070	1,577	1,229	1,055	867	624	614	517	433	334	251	181	137	105	84	74	54	48	39	32	25	22	13	8	4	1	0	0
2004	3,934	11,418	7,924	5,076	3,228	2,264	1,846	1,439	1,056	884	610	585	486	384	331	256	240	163	128	92	128	92	62	50	40	32	26	23	13	8	5	1	0
2005	4,205	12,185	8,242	5,179	3,288	2,249	1,824	1,422	1,054	1,123	871	771	658	525	403	356	285	213	164	117	96	67	53	43	35	28	23	13	8	5	1	0	0
2006	5,752	12,711	8,560	5,793	4,192	3,207	2,568	1,897	1,628	1,251	979	705	542	462	367	288	231	156	135	132	102	71	57	46	38	29	26	15	9	5	1	0	0
2007	5,017	11,333	9,072	6,567	4,882	3,900	2,887	2,138	1,628	1,305	1,033	809	656	550	424	403	301	221	159	138	102	74	60	48	39	31	27	16	9	5	1	0	0
2008	3,301	11,169	10,441	8,074	5,884	4,488	3,332	2,366	1,951	1,507	1,198	962	815	612	473	455	373	271	190	166	144	111	77	62	50	41	32	28	17	10	6	1	0
2009	4,491	11,506	9,757	7,058	4,952	3,535	2,668	2,132	1,666	1,315	1,030	892	651	579	450	371	271	195	154	134	103	72	57	48	38	30	26	16	9	5	1	0	0
2010	3,470	10,313	8,692	6,002	4,276	3,026	2,162	1,683	1,296	993	749	663	506	406	328	253	181	128	93	68	53	43	35	28	23	14	14	8	5	1	0	0	
2011	3,236	9,144	7,278	5,490	4,123	2,930	2,138	1,607	1,286	1,097	847	733	584	459	382	317	256	183	145	126	97	67	54	44	36	28	25	15	9	5	1	0	0
2012	2,783	7,652	7,007	5,857	3,910	2,888	1,982	1,519	1,379	1,061	859	627	441	500	396	328	265	190	150	130	100	70	56	45	37	29	26	15	9	5	1	0	0
2013	2,168	7,344	7,873	5,945	4,366	3,187	2,384	1,825	1,280	990	760	611	616	528	418	347	279	201	158	137	106	74	59	48	39	31	27	16	9	5	1	0	0
2014	2,492	9,140	8,272	6,139	4,443	3,335	2,530	1,908	1,520	1,157	864	614	654	560	444	368	296	213	168	146	112	78	63	51	41	32	29	17	10	6	1	0	0
2015	3,139	9,751	8,228	5,646	4,254	3,421	2,557	2,075	1,549	1,258	1,051	872	700	600	475	394	317	228	180	156	128	94	75	54	44	35	31	18	11	6	1	0	0
2016	3,995	11,062	9,125	6,494	4,319	3,194	2,625	1,994	1,564	1,202	924	711	1,114	924	702	564	432	316	216	165	127	89	71	59	48	37	27	19	12	7	1	0	0
2017	4,732	11,872	8,643	6,651	4,856	3,929	2,245	1,750	1,444	1,179	978	786	673	533	442	356	256	180	155	135	94	61	51	39	35	20	12	7	1	0	0	0	
2018	6,044	13,757	9,845	7,055	5,648	4,482	3,246	2,329	1,836	1,515	1,237	1,026	824	706	559	464	374	268	212	184	141	99	79	64	52	41	36	22	12	7	1	0	0
2019	6,809	16,019	10,941	8,279	6,574	5,210	3,185	2,405	1,896	1,565	1,277	1,060	851	729	578	479	386	277	219	190	146	102	82	66	54	42	37	22	13	8	1	0	0
2020	8,280	16,926	11,390	8,212	6,069	4,367	3,143	2,373	1,871	1,544	1,261	1,046	840	720	570	473	381	273	216	187	144	100	81	65	53	42	37	22	13	7	1	0	0
2021	8,060	16,730	11,261	8,083	5,923	4,283	3,084	2,403	1,884	1,563	1,276	1,059	828	705	577	478	389	278	219	188	142	101	82	66	54	42	37	22	13	8	1	0	0
2022	8,433	17,240	11,411	7,989	6,066	4,677	3,367	2,542	1,654	1,300	1,047	811	611	506	408	320	253	181	150	126	96	67	55	40	32	23	14	8	1	0	0	0	
2023	9,254	19,701	11,850	8,411	6,386	4,924	3,544	2,676	2,110	1,741	1,422	1,179	947	812	643	533	429	308	243	211	163	113	91	74	60	47	42	25	14	8	1	0	0
2024	10,112	17,830	12,077	8,572	6,509	5,018	3,612	2,728	2,151	1,774	1,449	1,202	965	827	655	543	438	314	248	215	166	115	93	75	61	48	42	25	15	9	1	0	0

Washington Department of Labor & Industries

Vocational Rehabilitation

Incremental Paid to Active Time Loss Claims

Data evaluated as of: @06/30/24

Amounts in \$000s

Accident

Year

Ending

June 30

1993	3,073	9,077	6,837	4,598	2,899	2,119	1,578	1,242	886	512	357	227	225	165	132	86	54	68	86	67	48	39	38	31	26	28	24	11	5	6	1	0	0
1994	3,279	9,774	7,319	4,389	2,931	1,949	1,425	1,097	694	514	375	290	277	182	144	113	104	94	61	61	55	46	29	21	21	16	9	1	1	0	0	0	
1995	3,647	9,965	6,749	4,476	2,840	2,062	1,425	1,096	765	381	342	270	235	195	154	116	77	77	55	47	36	13	17	12	12	14	8	9	12	3	0	0	
1996	3,782	9,542	6,928	4,386	2,819	1,893	1,202	892	618	556	375	289	183	138	129	109	113	78	49	34	57	25	26	19	20	24	20	7	5	4	0	0	
1997	3,797	11,259	7,277	4,585	3,044	1,978	1,395	1,045	766	586	480	356	302	197	174	126	124	103	111	75	58	49	57	69	49	28	24	24	6	4	0	0	
1998	4,253	10,846	7,554	5,037	2,917	2,070	1,401	1,013	798	687	523	363	312	276	259	186	205	137	75	72	78	46	36	34	38	19	21	13	6	4	0	0	
1999	3,721	10,712	7,598	4,448	3,138	2,187	1,536	1,155	890	703	487	347	298	286	217	178	144	118	107	97	82	41	38	30	25	13	24	14	7	4	0	0	
2000	3,587	10,803	7,412	5,261	3,205	2,205	1,568	1,258	966	504	560	431	376	346	276	240	211	153	128	134	95	51	50	34	30	29	25	15	7	5	0	0	
2001	3,244	10,361	8,326	5,401	3,442	2,409	1,675	1,207	903	730	705	530	458	354	276	281	213	190	156	125	85	67	45	49	28	29	24	15	7	4	0	0	
2002	3,386	11,045	8,271	5,025	3,194	2,161	1,639	1,151	1,003	830	771	680	542	387	321	265	204	167	136	106	81	92	61	39	28	29	24	15	7	4	0	0	
2003	3,157	10,199	7,497	5,029	3,122	2,070	1,577	1,229	1,056	867	624	614	517	433	334	251	181	137	105	84	74	54	55	39	29	29	25	15	7	5	0	0	
2004	3,934	11,418	7,924	5,076	3,238	2,264	1,846	1,439	1,205	984	810	585	556	384	331	256	240	163	128	129	92	67	59	42	31	31	27	16	7	5	0	0	
2005	5,490	12,185	8,147	5,246	3,442	2,779	2,288	1,694	1,335	1,123	870	771	558	452	398	317	265	193	144	119	97	70	62	45	33	33	28	17	8	5	1	0	
2006	5,752	12,711	8,560	5,793	4,192	3,207	2,568	1,897	1,628	1,251	979	705	542	462	367	287	231	158	135	151	107	77	68	49	36	36	31	18	9	6	1	0	
2007	5,017	11,333	9,072	6,567	4,882	3,900	2,887	2,138	1,628	1,305	1,033	809	656	550	424	403	301	221	160	161	114	82	73	52	38	38	33	20	9	6	1	0	
2008	3,301	11,169	10,441	8,074	5,884	4,488	3,132	2,366	1,956	1,507	1,198	962	815	612	473	455	373	209	164	165	117	84	75	53	39	40	34	20	9	6	1	0	
2009	3,494	11,506	9,757	7,058	4,952	3,535	2,688	2,132	1,661	1,315	1,030	892	651	579	450	317	336	196	154	155	109	79	70	50	37	37	31	19	9	6	1	0	
2010	3,458	10,313	8,270	6,076	4,492	3,276	2,306	1,660	1,286	963	779	591	492	400	338	353	310	181	142	143	101	73	65	46	34	34	29	17	8	5	1	0	
2011	3,236	9,144	7,278	5,490	4,123	2,930	2,138	1,607	1,286	1,097	847	733	584	499	346	351	309	180	141	142	101	72	64	46	34	34	29	17	8	5	1	0	
2012	2,783	7,652	7,007	5,587	3,910	2,888	1,982	1,519	1,379	1,061	859	627	441	453	343	349	307	179	140	141	100	72	64	46	33	34	29	17	8	5	1	0	
2013	2,168	7,344	7,873	5,945	4,366	3,187	2,384	1,825	1,280	990	760	611	464	466	353	359	316	184	144	145	103	74	66	47	34	35	29	18	8	5	1	0	
2014	2,492	9,140	8,272	6,139	4,443	3,335	2,530	1,908	1,520	1,157	864	714	495	497	376	383	337	196	154	155	110	79	70	50	37	37	31	19	9	6	1	0	
2015	3,139	9,751	8,228	5,646	4,254	3,421	2,557	2,075	1,549	1,258	840	731	507	509	385	392	345	201	158	159	112	81	72	51	38	38	32	19	9	6	1	0	
2016	3,995	11,062	8,125	5,924	4,707	3,419	2,625	1,944	1,498	1,257	866	754	522	525	397	404	356	207	163	164	116	83	74	53	39	39	33	20	10	6	1	0	
2017	4,732	11,872	8,643	6,651	4,856	3,979	3,089	2,245	1,638	1,294	891	775	537	540	409	416	366	213	167	168	119	86	76	55	40	40	34	20	10	6	1	0	
2018	6,044	13,757	9,845	7,055	5,648	4,482	3,246	2,410	1,678	1,325	913	794	551	553	419	426	375	218	171	172	122	88	78	56	41	41	35	21	10	6	1	0	
2019	6,809	16,019	10,941	8,279	6,574	5,210	3,354	2,425	1,889	1,334	919	799	554	557	421	429	377	220	172	174	123	88	79	56	41	42	35	21	10	6	1	0	
2020	8,280	15,926	11,390	8,212	6,069	4,759	3,118	2,255	1,570	1,240	854	743	515	517	392	398	351	204	160	161	112	82	73	52	38	39	33	20	9	6	1	0	
2021	8,060	16,790	11,441	8,150	6,550	5,081	3,329	2,407	1,676	1,324	912	794	552	550	418	425	374	218	171	172	122	88	78	56	41	41	35	21	10	6	1	0	
2022	8,433	17,240	12,419	8,053	6,588	5,110	3,348	2,421	1,686	1,332	917	798	553	556	421	428	377	219	172	173	123	88	78	56	41	41	35	21	10	6	1	0	
2023	9,254	19,701	12,449	8,599	7,035	5,457	3,575	2,586	1,800	1,422	979	852	591	593	449	457	402	234	184	185	131	94	84	60	44	44	38	23	11	7	1	0	
2024	10,112	20,433	13,246	9,149	7,485	5,806	3,804	2,751	1,916	1,513	1,042	907	629	631	478	486	428	249	196	197	139	100	89	64	47	47	40	24	11	7	1	0	

Incremental Paid Based On Active Time Loss Claims

Period	Periods																																	
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384		
1993	219	2,228	2,894	2,976	2,538	2,493	2,203	2,275	2,141	1,586	1,462	1,213	1,480	1,286	1,227	1,130	819	1,099	1,561	1,416	1,221	1,380	1,595	1,795	1,835	2,787	2,424	1,807	829	1,511	156	0		
1994	236	2,328	3,148	2,934	2,856	2,365	2,254	2,412	1,766	1,649	1,524	1,474	1,730	1,327	1,346	1,150	1,284	1,214	954	1,094	1,317	1,405	1,258	1,042	1,368	1,581	1,102	274	145	129	0	0		
1995	272	2,579	3,086	3,115	2,687	2,703	2,474	1,913	2,056	1,467	1,519	1,275	1,323	1,412	1,304	1,152	1,330	1,146	1,004	1,205	1,166	549	886	705	892	1,137	730	905	1,126	566	83	0		
1996	292	2,479	3,219	3,067	2,853	2,708	2,058	1,894	1,653	1,795	1,544	1,476	1,220	1,117	1,304	1,281	1,508	1,394	1,213	1,089	2,363	1,542	1,602	1,807	1,653	2,620	2,811	1,440	1,028	790	85	0		
1997	290	2,835	3,196	3,215	3,044	2,476	2,176	2,100	1,777	1,669	1,689	1,576	1,635	1,404	1,509	1,353	1,728	1,665	2,314	1,985	1,947	1,745	2,272	2,868	2,229	1,487	1,401	1,707	835	814	88	0		
1998	323	2,605	3,251	3,367	2,572	2,366	2,042	1,846	1,698	1,774	1,725	1,470	1,546	1,548	1,649	1,549	2,228	2,020	1,505	1,848	2,5													

Washington Department of Labor & Industries

Vocational Rehabilitation

Projection of Active Time Loss Claims

Date evaluated as of 8/06/30/24

Accident Year Ending June 30	Data evaluated as of @ 06/30/24 Active Time Loss Claims Months of Development																																	
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384		
1993	14,054	4,074	2,362	1,545	1,142	850	716	546	414	323	244	187	152	128	108	76	66	62	55	47	39	28	24	17	14	10	10	6	6	4	5	5		
1994	13,909	4,199	2,325	1,496	1,026	824	632	455	393	312	246	197	160	137	107	98	81	77	64	56	42	33	23	20	15	10	8	5	5	3	2	4		
1995	13,420	3,864	2,187	1,437	1,057	763	576	489	372	298	251	212	178	138	118	101	85	67	55	39	31	24	19	17	13	12	11	10	11	6	4	4		
1996	12,944	3,850	2,152	1,420	988	699	584	471	374	310	243	196	150	124	99	85	75	56	40	31	24	16	16	12	12	9	7	5	5	5	4	3		
1997	13,095	3,972	2,277	1,426	1,000	799	641	493	431	351	284	226	185	140	115	93	72	62	48	38	30	28	25	24	22	19	17	14	7	5	4	4		
1998	14,164	4,164	2,324	1,496	1,134	875	686	549	470	387	303	247	202	178	157	120	92	68	50	39	31	26	19	16	14	13	11	10	7	5	5	4		
1999	13,069	4,068	2,257	1,587	1,262	966	773	609	534	402	328	258	218	183	131	101	82	67	53	41	34	26	21	16	13	11	12	10	7	5	5	4		
2000	13,068	4,237	2,569	1,844	1,400	1,061	868	694	529	435	339	299	262	181	147	119	93	71	62	46	36	27	25	20	15	15	12	10	8	5	5	4		
2001	12,391	4,413	2,745	1,921	1,463	1,112	890	699	570	456	384	316	248	187	142	113	90	72	60	44	40	29	27	23	14	14	12	10	7	5	5	4		
2002	12,036	4,544	2,773	1,941	1,473	1,117	848	717	611	524	452	354	269	207	155	116	89	78	60	44	34	26	28	19	14	14	12	10	7	5	4	4		
2003	11,337	4,393	2,595	1,837	1,347	1,018	845	701	581	485	364	279	212	173	124	92	71	58	40	28	25	27	25	18	13	13	11	10	7	5	4	3		
2004	11,970	4,397	2,712	1,874	1,359	1,125	928	788	637	485	373	305	243	184	139	112	94	74	61	53	41	28	27	19	14	14	12	10	7	5	5	4		
2005	11,948	4,431	2,708	1,874	1,525	1,272	1,051	849	635	503	386	295	234	179	143	111	98	74	57	48	35	29	27	20	14	14	12	10	7	5	5	4		
2006	12,396	4,458	2,746	2,038	1,684	1,323	1,097	834	681	508	387	289	215	150	131	103	87	74	58	51	37	31	29	21	15	15	13	11	8	5	5	4		
2007	12,052	4,671	3,119	2,359	1,893	1,479	1,104	900	690	532	426	315	232	180	150	127	106	77	60	53	38	32	30	22	16	16	13	11	8	5	5	4		
2008	12,001	5,163	3,563	2,693	2,048	1,519	1,169	918	705	540	398	296	237	204	173	138	124	77	60	53	38	31	30	22	16	16	13	11	8	5	5	4		
2009	10,808	4,909	3,127	2,308	1,733	1,264	966	719	564	430	330	262	205	177	151	121	113	70	54	48	35	29	27	20	14	12	10	7	5	5	4	4		
2010	9,646	4,189	2,615	1,912	1,478	1,080	764	569	438	340	260	211	164	135	111	111	63	49	43	31	26	24	18	13	11	10	9	7	4	4	4	3		
2011	9,299	3,815	2,397	1,736	1,273	854	689	527	397	314	260	207	174	136	110	107	98	61	47	42	30	25	24	17	12	12	11	9	6	4	4	3		
2012	8,809	3,721	2,325	1,613	1,186	850	613	459	369	300	220	167	135	131	106	104	94	58	45	40	29	24	23	16	12	12	10	9	6	4	4	3		
2013	8,739	3,755	2,345	1,669	1,248	887	663	489	383	293	231	191	135	131	106	103	94	58	45	40	29	24	23	16	12	12	10	8	6	4	4	3		
2014	8,849	3,788	2,347	1,611	1,186	874	643	494	387	313	225	198	139	135	110	107	97	60	47	41	30	25	23	17	12	12	10	9	6	4	4	3		
2015	8,254	3,536	2,131	1,466	1,089	812	654	525	409	329	244	197	139	135	109	106	97	60	47	41	30	25	23	17	12	12	10	9	6	4	4	3		
2016	8,281	3,366	2,065	1,401	1,054	848	626	505	416	329	224	197	139	135	109	107	97	60	47	41	30	25	23	17	12	12	10	9	6	4	4	3		
2017	7,981	3,163	1,980	1,411	1,141	908	723	591	415	329	224	197	139	135	109	106	97	60	47	41	30	25	23	17	12	12	10	9	6	4	4	3		
2018	7,771	3,174	1,978	1,544	1,226	980	785	588	413	327	223	196	138	134	108	106	96	60	46	41	30	24	23	17	12	12	10	9	6	4	4	3		
2019	7,288	3,219	2,243	1,716	1,398	1,125	767	575	404	320	217	191	135	131	106	103	94	58	45	40	29	24	23	16	12	12	10	9	6	4	4	3		
2020	6,570	3,104	2,109	1,574	1,298	1,015	692	519	365	289	196	172	122	118	96	93	85	53	41	36	26	22	20	15	11	11	9	8	6	4	4	3		
2021	6,872	3,057	2,052	1,581	1,345	1,052	718	537	378	299	203	179	126	123	99	97	88	55	42	37	27	22	21	15	11	11	9	8	6	4	4	3		
2022	6,669	3,021	2,151	1,544	1,314	1,028	701	525	369	292	199	175	123	128	100	97	95	86	53	41	37	27	22	21	15	11	11	9	8	6	4	4	3	
2023	6,749	3,539	2,230	1,601	1,362	1,066	727	544	383	303	206	181	128	124	100	98	89	55	43	38	28	23	21	15	11	11	10	8	6	4	4	3		
2024	7,253	3,656	2,304	1,654	1,407	1,101	750	562	395	313	213	187	132	128	104	101	92	57	44	39	28	23	22	16	12	12	10	8	6	4	4	3		

Active Time Loss Claims / Ultimate Compensable Claims

Link Ratios	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1993	35.99%	10.406%	6.033%	3.946%	2.917%	2.171%	1.829%	1.395%	1.057%	0.825%	0.623%	0.478%	0.388%	0.327%	0.276%	0.194%	0.169%	0.158%	0.140%	0.120%	0.100%	0.072%	0.061%	0.043%	0.036%	0.026%	0.026%	0.015%	0.015%	0.010%	0.013%	0.013%
1994	36.270%	10.949%	6.063%	3.901%	2.675%	2.149%	1.648%	1.186%	1.025%	0.814%	0.641%	0.514%	0.417%	0.357%	0.279%	0.256%	0.211%	0.201%	0.167%	0.146%	0.110%	0.086%	0.060%	0.052%	0.039%	0.026%	0.021%	0.013%	0.013%	0.008%	0.005%	0.009%
1995	36.492%	10.507%	5.947%	3.908%	2.874%	2.075%	1.566%	1.330%	1.012%	0.819%	0.638%	0.576%	0.484%	0.375%	0.321%	0.275%	0.231%	0.182%	0.150%	0.106%	0.084%	0.065%	0.052%	0.046%	0.035%	0.033%	0.030%	0.027%	0.030%	0.016%	0.012%	0.010%
1996	36.632%	10.896%	6.090%	4.047%	2.796%	1.978%	1.653%	1.333%	1.058%	0.787%	0.688%	0.555%	0.425%	0.351%	0.280%	0.241%	0.212%	0.158%	0.133%	0.088%	0.045%	0.045%	0.034%	0.034%	0.028%	0.025%	0.014%	0.014%	0.013%	0.012%	0.010%	0.010%
1997	36.785%	11.158%	6.386%	4.006%	2.800%	2.244%	1.801%	1.385%	1.211%	0.987%	0.808%	0.635%	0.520%	0.393%	0.323%	0.261%	0.202%	0.174%	0.135%	0.107%	0.084%	0.079%	0.070%	0.067%	0.062%	0.053%	0.049%	0.039%	0.013%	0.013%	0.014%	0.010%
1998	36.894%	11.650%	6.502%	4.185%	3.173%	2.448%	1.915%	1.536%	1.315%	1.083%	0.848%	0.691%	0.565%	0.498%	0.336%	0.257%	0.190%	0.140%	0.109%	0.087%	0.073%	0.053%	0.045%	0.039%	0.036%	0.031%	0.028%	0.020%	0.014%	0.013%	0.010%	0.010%
1999	36.850%	11.408%	6.329%	4.450%	3.539%	2.709%	2.168%	1.708%	1.498%	1.127%	0.920%	0.724%	0.611%	0.513%	0.367%	0.283%	0.230%	0.188%	0.149%	0.115%	0.095%	0.073%	0.059%	0.045%	0.036%	0.031%	0.034%	0.029%	0.022%	0.014%	0.013%	0.011%
2000	37.120%	12.035%	7.297%	5.238%	3.977%	3.014%	2.466%	1.971%	1.503%	1.287%	0.963%	0.849%	0.744%	0.514%	0.418%	0.338%	0.264%	0.202%	0.168%	0.131%	0.102%	0.077%	0.071%	0.057%	0.043%	0.041%	0.035%	0.030%	0.022%	0.01		

Washington Department of Labor & Industries

Vocational Rehabilitation

Selected Unpaid Claim Estimates - 1992 & Prior

Data evaluated as of @06/30/24

Accident Year	Paid Loss @06/30/24	Paid LDF	Paid LDF Ultimate	Selected Ultimate Low	Selected Ultimate High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1940	0	1.000	0	0	0	0	0	0.993	0	0
1941	0	1.000	0	0	0	0	0	0.993	0	0
1942	0	1.000	0	0	0	0	0	0.993	0	0
1943	0	1.000	0	0	0	0	0	0.993	0	0
1944	0	1.000	0	0	0	0	0	0.993	0	0
1945	0	1.000	0	0	0	0	0	0.993	0	0
1946	0	1.000	0	0	0	0	0	0.993	0	0
1947	0	1.000	0	0	0	0	0	0.993	0	0
1948	0	1.000	0	0	0	0	0	0.993	0	0
1949	0	1.000	0	0	0	0	0	0.993	0	0
1950	0	1.000	0	0	0	0	0	0.993	0	0
1951	0	1.000	0	0	0	0	0	0.993	0	0
1952	0	1.000	0	0	0	0	0	0.993	0	0
1953	0	1.000	0	0	0	0	0	0.993	0	0
1954	0	1.000	0	0	0	0	0	0.993	0	0
1955	0	1.000	0	0	0	0	0	0.993	0	0
1956	0	1.000	0	0	0	0	0	0.993	0	0
1957	0	1.000	0	0	0	0	0	0.993	0	0
1958	0	1.000	0	0	0	0	0	0.993	0	0
1959	0	1.000	0	0	0	0	0	0.993	0	0
1960	0	1.000	0	0	0	0	0	0.993	0	0
1961	0	1.000	0	0	0	0	0	0.993	0	0
1962	0	1.000	0	0	0	0	0	0.993	0	0
1963	1,555	1.000	1,555	1,555	1,555	0	0	0.993	0	0
1964	3,235	1.000	3,235	3,235	3,235	0	0	0.993	0	0
1965	3,501	1.000	3,501	3,501	3,501	0	0	0.993	0	0
1966	3,830	1.000	3,830	3,830	3,830	0	0	0.993	0	0
1967	4,160	1.000	4,160	4,160	4,160	0	0	0.993	0	0
1968	4,506	1.000	4,506	4,506	4,506	0	0	0.993	0	0
1969	4,807	1.000	4,807	4,807	4,807	0	0	0.993	0	0
1970	4,991	1.000	4,991	4,991	4,991	0	0	0.993	0	0
1971	5,221	1.000	5,221	5,221	5,221	0	0	0.993	0	0
1972	5,598	1.000	5,598	5,598	5,598	0	0	0.993	0	0
1973	5,967	1.000	5,967	5,967	5,967	0	0	0.993	0	0
1974	6,435	1.000	6,435	6,435	6,435	0	0	0.993	0	0
1975	6,703	1.000	6,703	6,703	6,703	0	0	0.993	0	0
1976	7,472	1.000	7,472	7,472	7,472	0	0	0.993	0	0
1977	8,556	1.000	8,556	8,556	8,556	0	0	0.993	0	0
1978	8,810	1.000	8,810	8,810	8,810	0	0	0.993	0	0
1979	9,982	1.000	9,983	9,983	9,983	1	1	0.988	1	1
1980	12,831	1.000	12,833	12,833	12,833	2	2	0.982	2	2
1981	13,628	1.000	13,631	13,631	13,632	3	3	0.976	3	3
1982	17,872	1.000	17,877	17,877	17,878	5	6	0.969	5	5
1983	22,454	1.000	22,462	22,462	22,463	8	9	0.963	8	9
1984	22,159	1.000	22,170	22,169	22,170	10	11	0.957	9	10
1985	17,256	1.001	17,265	17,265	17,266	9	10	0.952	9	10
1986	17,939	1.001	17,952	17,951	17,953	12	13	0.948	11	12
1987	18,577	1.001	18,593	18,592	18,594	15	16	0.943	14	15
1988	21,112	1.001	21,134	21,133	21,135	20	22	0.940	19	21
1989	24,487	1.001	24,517	24,515	24,518	28	31	0.937	26	29
1990	29,254	1.001	29,296	29,294	29,298	40	44	0.935	37	41
1991	33,086	1.002	33,141	33,138	33,144	52	58	0.931	49	54
1992	36,112	1.002	36,181	36,178	36,184	66	73	0.927	61	67
Totals	382,097		382,382	382,368	382,396	271	299		254	280
Notes										

(2) Section MAF - III, Exhibit 18

(3) Section MAF - III, Exhibit 18

(4) = (2) x (3)

(5) Selected by Deloitte

(6) Selected by Deloitte

(7) = (5) - (2)

(8) = (6) - (2)

(9) Section MAF - III, Exhibit 19 Col (17)

(10) = (7) x (9)

(11) = (8) x (9)

[illegible]

Washington Department of Labor & Industries

Vocational Rehabilitation
Development of Discounted Unpaid Claim LiabilitiesData evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending LDF Year 30	Mid-Point Undiscounted Liability	Paid LDF	Expected Unpaid Percentage @06/30/24	Expected Incremental Paid	Expected Paid in CY 2025	Expected Paid in CY 2026	Expected Paid in CY 2027	Expected Paid in CY 2028	Expected Paid in CY 2029	Expected Paid in CY 2030	Expected Paid in CY 2031	Expected Paid in CY 2032	Expected Paid in CY 2033	Expected Paid in CY 2034+	Mid-Point Undiscounted Liability	Discount Factor @ 1.5%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1940	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1941	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1942	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1943	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1944	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1945	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1946	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1947	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1948	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1949	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1950	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1951	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1952	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1953	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1954	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1955	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1956	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1957	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1958	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1959	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1960	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1961	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1962	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1963	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1964	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1965	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1966	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1967	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1968	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1969	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1970	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1971	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1972	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1973	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1974	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1975	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1976	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1977	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1978	0	1,000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1979	1	1,000	0.01%	0.01%	1	0	0	0	0	0	0	0	0	0	0	0.988
1980	2	1,000	0.01%	0.01%	1	1	0	0	0	0	0	0	0	0	2	0.982
1981	5	1,000	0.02%	0.01%	1	1	0	0	0	0	0	0	0	0	3	0.976
1982	5	1,000	0.03%	0.01%	1	1	1	0	0	0	0	0	0	0	5	0.969
1983	9	1,000	0.04%	0.01%	2	2	2	1	1	1	0	0	0	0	9	0.963
1984	10	1,000	0.05%	0.01%	2	2	2	2	1	1	1	0	0	0	10	0.957
1985	10	1,001	0.06%	0.01%	2	2	1	1	1	1	1	0	0	0	10	0.952
1986	12	1,001	0.07%	0.01%	2	2	2	2	1	1	1	1	0	0	12	0.948
1987	15	1,001	0.08%	0.01%	2	2	2	2	2	1	1	1	1	0	15	0.943
1988	21	1,001	0.10%	0.02%	4	3	3	2	2	2	2	2	2	1	21	0.940
1989	29	1,001	0.12%	0.02%	5	4	3	3	2	2	2	2	2	2	29	0.937
1990	42	1,001	0.14%	0.02%	7	6	5	4	4	3	3	2	2	6	42	0.935
1991	55	1,002	0.17%	0.02%	8	8	6	6	4	4	3	3	3	10	55	0.931
1992	69	1,002	0.19%	0.02%	9	9	8	7	6	5	5	4	3	14	69	0.927
1993	74	1,002	0.23%	0.03%	11	8	8	8	6	6	4	4	3	15	74	0.925
1994	80	1,002	0.23%	0.00%	0	12	9	8	7	6	5	4	3	20	80	0.912
1995	83	1,002	0.23%	0.00%	0	0	13	9	8	7	6	5	5	25	83	0.899
1996	82	1,002	0.24%	0.01%	3	0	0	12	9	8	7	6	5	29	82	0.890
1997	96	1,003	0.25%	0.02%	7	4	0	0	13	9	9	9	7	38	96	0.884
1998	109	1,003	0.29%	0.04%	14	7	4	0	0	13	9	9	9	45	109	0.887
1999	131	1,003	0.34%	0.05%	20	14	7	4	0	0	13	10	9	55	131	0.892
2000	166	1,004	0.40%	0.06%	24	21	15	7	4	0	0	14	10	69	166	0.895
2001	201	1,005	0.48%	0.08%	33	24	22	16	7	4	0	0	14	80	201	0.900
2002	235	1,006	0.57%	0.09%	39	32	24	21	15	7	4	0	0	93	235	0.904
2003	278	1,007	0.70%	0.13%	50	37	31	23	20	15	7	4	0	90	278	0.907
2004	368	1,009	0.87%	0.17%	73	53	40	33	24	22	16	7	4	96	368	0.915
2005	493	1,011	1.07%	0.20%	91	80	58	43	36	27	24	17	8	109	493	0.918
2006	670	1,013	1.32%	0.25%	128	100	88	64	48	39	29	26	19	128	670	0.922
2007	858	1,016	1.61%	0.28%	151	135	106	93	68	50	42	31	27	155	858	0.923
2008	1,109	1,020	1.98%	0.37%	207	159	142	111	98	71	53	44	33	192	1,109	0.925
2009	1,318	1,026	2.53%	0.55%	287	193	147	132	103	81	66	49	41	209	1,318	0.929
2010	1,501	1,033	3.24%	0.71%	329	255	171	131	117	92	81	59	48	222	1,501	0.932
2011	1,858	1,042	4.04%	0.80%	368	327	253	170	130	117	91	80	61	253	1,858	0.933
2012	2,303	1,053	5.07%	1.04%	471	363	322	250	168	128	115	90	79	317	2,303	0.934
2013	2,966	1,067	6.25%	1.18%	559	493	379	337	261	175	134	120	94	414	2,966	0.934
2014	3,950	1,085	7.85%	1.59%	803	593	523	402	357	277	186	142	128	539	3,950	0.935
2015	5,073	1,109	9.81%	1.96%	1,015	825	610	537	413	367	284	191	146	685	5,073	0.935
2016	6,601	1,141	12.37%	2.56%	1,364	1,048	851	629	554	427	379	294	197	858	6,601	0.936
2017	8,682	1,185	15.60%	3.24%	1,800	1,422	1,092	888	656	578	445	395	306	1,100	8,682	0.937
2018	11,622	1,242	19.77%	4.16%	2,449	1,922	1,554	1,154	893	693	511	417	317	1,486	11,622	0.938
2019	15,667	1,336	25.14%	5.37%	3,349	2,595	2,016	1,593	1,223	994	735	647	498	2,017	15,667	0.939
2020	21,230	1,479	32.38%	7.24%	4,745	3,524	2,731	2,121	1,676	1,287	1,046	773	681	2,646	21,230	0.940
2021	29,348	1,700	41.16%	8.78%	6,261	5,160	3,832	2,969	2,307	1,822	1,400	1,137	841	3,618	29,348	0.940
2022	39,804	2,096	52.29%	11.13%	8,470	6,885	5,510	4,091	3,170	2,463	1,946	1,494	1,214	4,760	39,804	0.940
2023	50,309	3,085	67.58%	15.29%	11,384	8,283	6,537	5,388	4,001	3,100	2,408	1,903	1,461	5,842	50,309	0.941
2024	68,661	9,522	89.50%	21.92%	16,814	11,732	8,537	6,737	5,553	4,123	3,195	2,482	1,961	7,527	68,661	0.943
Total	276,211				61,369	46,130	35,616	28,013	22,020	17,043	13,371	10,534	8,339	33,778	276,211	
Discount Rate					0.993	0.978	0.963	0.949	0.935	0.921	0.908	0.894	0.881	0.814	0.940	
Discounted Unpaid Claim Estimates					60,914	45,111	34,315	26,590	20,593	15,703	12,137	9,421	7,347	27,501	259,633	

Washington Department of Labor & Industries
Vocational Rehabilitation
Deloitte Emergence - Actual Versus Expected Analysis

Data evaluated as of @06/30/24
Amounts in \$000s

Accident Year Ending June 30	Deloitte Ultimate Loss Low @06/30/23	Deloitte Ultimate Loss High @06/30/23	Paid Loss @06/30/23	Deloitte Unpaid Claims Low @06/30/23	Deloitte Unpaid Claims High @06/30/23	Paid Loss LDFs @06/30/23	Interpolated Paid Loss LDFs @06/30/24	Deloitte Expected Paid Low (9)	Deloitte Expected Paid High (10)	Actual Paid (11)	Actual Less Expected Low (12)	Actual Less Expected High (13)	Current Selected Ultimate Low (14)	Current Selected Ultimate High (15)	Change in Ultimate Low (16)	Change in Ultimate High (17)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1993	34,630	34,640	34,541	89	99	1,002	1,002	6	7	0	(6)	(7)	34,610	34,620	(20)	(20)
1994	35,370	35,390	35,270	100	120	1,003	1,002	7	8	0	(7)	(8)	35,350	35,350	(20)	(40)
1995	35,190	35,200	35,079	111	121	1,003	1,003	11	11	3	(7)	(8)	35,160	35,170	(30)	(30)
1996	34,440	34,450	34,313	127	137	1,003	1,003	16	17	5	(11)	(12)	34,400	34,400	(40)	(50)
1997	38,270	38,280	38,115	155	165	1,004	1,003	19	21	24	5	3	38,230	38,240	(40)	(40)
1998	39,420	39,430	39,234	186	196	1,004	1,004	25	26	21	(4)	(5)	39,360	39,370	(60)	(60)
1999	38,800	38,820	38,586	214	234	1,005	1,004	27	29	13	(14)	(16)	38,720	38,740	(80)	(80)
2000	40,320	40,350	40,074	246	276	1,006	1,005	35	39	30	(5)	(9)	40,260	40,280	(60)	(70)
2001	41,470	41,500	41,180	290	320	1,007	1,006	41	45	49	9	4	41,420	41,440	(50)	(60)
2002	41,780	41,820	41,459	321	361	1,008	1,007	45	50	61	16	10	41,740	41,770	(40)	(50)
2003	39,530	39,570	39,159	371	411	1,010	1,008	66	73	54	(12)	(19)	39,480	39,500	(50)	(70)
2004	43,400	43,450	42,910	490	540	1,012	1,010	83	91	92	9	1	43,350	43,390	(50)	(60)
2005	48,350	48,420	47,698	652	722	1,014	1,012	118	130	119	1	(11)	48,290	48,330	(60)	(90)
2006	52,140	52,230	51,290	850	940	1,017	1,014	143	158	135	(8)	(23)	52,060	52,130	(80)	(100)
2007	53,980	54,090	52,906	1,074	1,184	1,021	1,017	186	205	221	35	16	53,940	54,030	(40)	(60)
2008	58,230	58,380	56,833	1,397	1,547	1,026	1,021	280	310	373	93	63	58,260	58,370	30	(10)
2009	53,300	53,500	51,680	1,620	1,820	1,034	1,026	345	387	317	(27)	(70)	53,250	53,380	(50)	(120)
2010	46,200	46,500	44,361	1,839	2,139	1,043	1,034	366	426	338	(28)	(88)	46,100	46,300	(100)	(200)
2011	42,700	43,000	40,493	2,207	2,507	1,054	1,043	436	496	499	62	3	42,700	43,000	0	0
2012	40,000	40,400	37,256	2,744	3,144	1,067	1,054	528	605	441	(87)	(164)	39,800	40,200	(200)	(200)
2013	41,600	42,100	38,123	3,477	3,977	1,085	1,067	674	771	611	(63)	(160)	41,500	41,900	(100)	(200)
2014	45,500	46,200	40,937	4,563	5,263	1,109	1,085	927	1,070	864	(64)	(206)	45,500	46,000	0	(200)
2015	46,600	47,400	40,619	5,981	6,781	1,141	1,109	1,228	1,392	1,258	30	(134)	46,600	47,300	0	(100)
2016	49,600	50,700	41,801	7,799	8,899	1,185	1,141	1,630	1,860	1,498	(132)	(362)	49,400	50,400	(200)	(300)
2017	54,100	55,600	43,822	10,278	11,778	1,247	1,185	2,177	2,495	2,245	68	(250)	54,100	55,400	0	(200)
2018	60,600	62,700	46,832	13,768	15,868	1,339	1,247	2,989	3,445	3,246	257	(199)	60,900	62,500	300	(200)
2019	67,000	71,000	48,622	18,378	22,378	1,480	1,339	4,030	4,907	5,210	1,180	303	67,900	71,100	900	100
2020	68,102	73,347	43,808	24,294	29,538	1,708	1,480	5,295	6,438	6,069	774	(369)	68,997	73,218	895	(128)
2021	68,233	75,729	36,291	31,942	39,438	2,114	1,708	6,816	8,416	8,150	1,334	(266)	71,060	76,518	2,827	788
2022	71,319	81,501	25,672	45,647	55,829	3,108	2,114	10,175	12,445	12,419	2,244	(25)	73,856	81,935	2,537	434
2023	69,494	83,048	9,254	60,240	73,794	9,375	3,108	14,505	17,769	19,701	5,196	1,932	74,038	84,490	4,544	1,442
2024																
'93 to '23	1,499,668	1,548,745	1,258,217	241,451	290,528			53,228	64,142	64,068	10,840	(74)	1,510,330	1,548,771	10,662	26
'92 and Prior	382,381	382,418	382,040	341	378			52	58	57	5	(1)	382,368	382,396	(13)	(22)
Total	1,882,049	1,931,163	1,640,257	241,791	290,906			53,280	64,200	64,125	10,845	(75)	1,892,698	1,931,168	10,649	4

(2) From analysis @06/30/23

(3) From analysis @06/30/23

(4) From analysis @06/30/23

(5) = (2) - (4)

(6) = (3) - (4)

(7) From analysis @06/30/23

(8) Based on (7)

(9) = (5) x [1 / (8) - 1 / (7)] / [1 - 1 / (7)]

(10) = (6) x [1 / (8) - 1 / (7)] / [1 - 1 / (7)]

(11) = (Section MAF - III, Exhibit 7 Col (3)) - (4)

(12) = (11) - (9)

(13) = (11) - (10)

(14) Section MAF - III, Exhibit 3 Col (11)

(15) Section MAF - III, Exhibit 3 Col (12)

(16) = (14) - (2)

(17) = (15) - (3)

% Change in Unpaid Claim Estimate: 4.4% 0.0%