Aon Risk Solutions
Global Risk Consulting
Actuarial and Analytics

The State of Washington

Self-Insurance Liability Program

Actuarial Review

As of December 31, 2019

June 25, 2020

1420 Fifth Avenue, Suite 1200
Seattle, WA 98101
Tel: 206-749-4874 | www.aon.com

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I. Introduction

Purpose

Aon Global Risk Consulting (AGRC) has been retained by the State of Washington (the State) to provide an actuarial review of its Self Insurance Liability Program.

Scope

Specifically, this report provides the following for the State:

- Estimated outstanding self-insured general liability, auto liability, ferry liability indemnity losses and defense costs (allocated loss adjustment expenses or ALAE) for claims dating back to 1943 based on loss data valued as of 12/31/19,
- The projected present value of the outstanding indemnity losses above discounted at 0.75%,
- Estimated outstanding indemnity losses and ALAE for the above risks at more conservative 70th and 80th percentile confidence levels,
- Projected ultimate indemnity losses and ALAE limited to the State's current retention for the upcoming fiscal years 2020/21 – 2024/25 ,
- Projected indemnity and ALAE payments for program years 2019/20 – 2023/24,
- Estimated outstanding indemnity losses and ALAE projected through the end of each fiscal year 6/30/20 – 6/30/24,
- Allocated indemnity loss and ALAE by State agency for the upcoming biennial fiscal period 7/1/21-23.

The unpaid loss estimates presented in this report are actuarial central estimates and are net of collectable excess insurance. Unless noted otherwise, the term "loss" in this report is defined to include both indemnity and ALAE, net of applicable insurance recoveries. We have performed no additional work to verify the financial condition of the assuming insurance companies.

We did not undertake a study of unallocated loss expenses (ULAE) and, as such, our conclusions do not provide a provision for these expenses or other loss or exposure based assessments.

The estimates provided in this report have not been adjusted for the potential impact of the COVID-19 pandemic. The ultimate short- and long-term impacts of this emerging risk are

currently unknown. Consequently, the uncertainty in our estimates is greater than it would otherwise be.

We performed this analysis using generally accepted actuarial principles and in accordance with all relevant Actuarial Standards of Practice.

Please contact us if you have any questions regarding this report.

Respectfully submitted,

Aon Global Risk Consulting

John Griffith, CPCU, ARM
Associate Director
206-749-4874

Mujtaba Datoo, ACAS, MAAA, FCA
Director & Actuary
949-608-6332

Conditions and Limitations

Inherent Uncertainty

Actuarial calculations produce estimates of inherently uncertain future contingent events. We believe that the estimates provided represent reasonable provisions based on the appropriate application of actuarial techniques to the available data. However, there is no guarantee that actual future payments will not differ from estimates included herein.

Extraordinary Future Emergence

Our projections make no provision for the extraordinary future emergence of losses or types of losses not sufficiently represented in the historical data or which are not yet quantifiable. Please see Introduction for limitations regarding the COVID-19 pandemic.

Data Reliance

In conducting this analysis, we relied upon the provided data without audit or independent verification; however, we reviewed it for reasonableness and consistency. Any inaccuracies in quantitative data or qualitative representations could have a significant effect on the results of our review and analysis.

Use and Distribution

Use of this report is limited to the State for the specific purpose described in the Introduction section. Other uses are prohibited without an executed release with Aon.

Distribution by the State is unrestricted. We recognize that this report may be distributed to the State's financial auditors. We request that Aon be notified of further distribution of this report. The report should only be distributed in its entirety including all supporting exhibits.

Executive Summary

Estimated Outstanding Losses

AGRC has completed an analysis of self-insured outstanding indemnity losses and ALAE for the State of Washington's general, auto, and ferry liability risks as of December 31, 2019, rolled-forward to June 30, 2020. The results of our analysis are as follows:

Estimated Outstanding Indemnity Losses and ALAE (Net of Excess Insurance)
Rolled-Forward through June 30, 2020

Coverage	Retained Indemnity Case Reserves	Indemnity IBNR Reserves	Estimated Outstanding Indemnity Losses	ALAE	Total
General Liability	$239,043,017	$586,407,163	$825,450,180	$371,452,581	$1,196,902,761
Auto Liability	$4,117,458	$4,751,403	$8,868,862	$2,039,838	$10,908,700
SILP Ferry Liability	$215,228	$3,795,243	$4,010,471	$1,804,712	$5,815,183
Non-SILP Ferry Liability	$3,790,728	$7,047,336	$10,838,064	$0	$10,838,064
Total	**$247,166,431**	**$602,001,145**	**$849,167,576**	**$375,297,131**	**$1,224,464,707**

Estimated Outstanding Indemnity Losses (Discounted @ 0.75%)
Rolled-Forward through June 30, 2020

Coverage	Estimated Outstanding Indemnity Losses	Estimated Outstanding Indemnity Losses, Discounted @ 0.75%
General Liability	$825,450,180	$771,358,559
Auto Liability	$8,868,862	$8,713,597
SILP Ferry Liability	$4,010,471	$3,837,931
Non-SILP Ferry Liability	$10,838,064	$10,361,808
Total	**$849,167,576**	**$794,271,896**

Estimated Outstanding Indemnity Losses and ALAE Confidence Levels Rolled-Forward through June 30, 2020

Coverage	Estimated Outstanding Indemnity Losses and ALAE	70th Percentile	80th Percentile
General Liability	$1,196,902,761	$1,325,211,457	$1,464,289,117
Auto Liability	$10,908,700	$12,311,425	$14,112,758
SILP Ferry Liability	$5,815,183	$6,148,048	$7,838,636
Non-SILP Ferry Liability	$10,838,064	$11,458,443	$14,609,281
Total	**$1,224,464,707**	**$1,355,129,373**	**$1,500,849,792**

The estimated outstanding indemnity and ALAE above represents the obligations for claims occurring on or before June 30, 2020. The details supporting this chart by fiscal period can be found in the Exhibits section.

2020/21 – 2024/25 Projected Ultimate Retained Indemnity Losses and ALAE

Self-insured indemnity losses and ALAE for the upcoming five fiscal years have been estimated as follows. The ultimate cost of the program is the estimated total cost of all claims arising from incidents occurring during the accident period. It is effectively a measure of the annual claim costs incurred by the Self Insurance Liability program. The details supporting this chart can be found in the Exhibits section.

Projected Ultimate Indemnity and ALAE

Coverage	7/1/20-21	7/1/21-22	7/1/22-23	7/1/23-24	7/1/24-25
General Liability	$144,414,345	$151,051,430	$157,992,725	$165,256,355	$172,146,320
Auto Liability	$4,447,803	$4,659,855	$4,882,977	$5,116,554	$5,336,970
Non-SILP Ferry Liability	$7,448,650	$7,791,140	$8,149,435	$8,524,115	$8,879,365
Total	**$156,310,798**	**$163,502,425**	**$171,025,137**	**$178,897,024**	**$186,362,655**

2020/21 – 2023/24 Projected Loss Payments and Roll-Forward Liability

Self-insured indemnity and ALAE payments for the upcoming five fiscal years as well as the anticipated liability balance have been estimated as follows. The details supporting this chart can be found in the Exhibits section.

Projected Indemnity and ALAE Payments (Cash Flow Requirements)

Coverage	12/31/19 - 6/30/2020	6/30/2021	6/30/2022	6/30/2023	6/30/2024
General Liability	$74,600,346	$146,765,319	$147,613,877	$158,014,330	$141,828,855
Auto Liability	$2,256,265	$4,684,102	$4,737,889	$8,927,390	$4,667,061
SILP Ferry Liability	$121,672	$737,600	$1,902,852	$3,309,722	$4,589,387
Ferry Liability	$1,224,391	$2,277,579	$1,786,294	$1,249,700	$814,270
Total	**$78,202,672**	**$154,464,600**	**$156,040,912**	**$171,501,143**	**$151,899,573**

Estimated Outstanding Indemnity Losses and ALAE (Net of Excess Insurance) Rolled-Forward through Valuation Dates

Coverage	6/30/2021	6/30/2022	6/30/2023	6/30/2024
General Liability	$1,171,106,906	$1,174,544,459	$1,174,522,854	$1,197,950,353
Auto Liability	$15,677,400	$15,599,366	$11,554,953	$12,004,447
SILP Ferry Liability	$12,526,233	$18,414,521	$23,254,234	$27,188,962
Non-SILP Ferry Liability	$8,560,485	$6,774,191	$5,524,491	$4,710,221
Total	**$1,207,871,025**	**$1,215,332,537**	**$1,214,856,532**	**$1,241,853,983**

All outstanding losses and ultimate loss projections are limited to the appropriate retentions. The loss limitations for the upcoming report years 7/1/20-24 are assumed to remain the same.

Program Description

The State of Washington began operation of the Self Insurance Liability Program for general and auto liability risks on July 1, 1990 with claims administered by the Department of Enterprise Services, Office of Risk Management (DES-ORM).

The Self Insurance Liability Program (SILP) was established to pay claims against all state agencies, boards, and commissions (excluding the University of Washington and the Washington Ferry System). The SILP currently provides coverage for the indemnity and defense portion of all costs related to general liability and auto liability claims of participating agencies. Program years correspond with the State's fiscal/policy year from July 1 through June 30. The Washington Ferry System has recently been incorporated into SILP, addressing claims occurring after 7/1/19.

The following is a summary of the historical excess insurance coverage limits for the State for general and auto liability. All GL and AL excess insurance has been written on a claims-made basis.

	Claims-Made SIR							
Report Year	General Liability	Auto Liability	General Liability Aggregate Attachment	For Claims Excess of GL Sublimit	DOC Specific SIR	DSHS Specific SIR	CYF Specific SIR	DOT Specific SIR
1990/91	$5,000,000	$2,000,000						
1991/92	5,000,000	2,000,000						
1992/93	5,000,000	2,000,000	$13,250,000	$50,000				
1993/94	5,000,000	2,000,000	15,000,000	50,000				
1994/95	5,000,000	2,000,000	25,000,000	50,000				
1995/96	5,000,000	2,000,000	25,000,000	50,000				
1996/97	5,000,000	2,000,000	25,000,000	100,000				
1997/98	5,000,000	2,000,000	22,500,000	100,000				
1998/99	5,000,000	2,000,000	22,500,000	100,000				
1999/00	5,000,000	2,000,000	22,500,000	100,000				
2000/01	5,000,000	2,000,000	35,000,000	250,000				
2001/02	15,000,000	15,000,000			$25,000,000	$25,000,000		
2002/03	15,000,000	15,000,000			25,000,000	25,000,000		
2003/04	15,000,000	15,000,000			25,000,000	25,000,000		
2004/05	12,500,000	12,500,000			20,000,000	20,000,000		
2005/06	10,000,000	10,000,000			20,000,000	20,000,000		
2006/07	10,000,000	10,000,000			20,000,000	18,000,000		
2007/08	10,000,000	10,000,000			20,000,000	18,000,000		
2008/09	10,000,000	10,000,000			20,000,000	18,000,000		
2009/10	10,000,000	10,000,000			18,000,000	18,000,000		
2010/11	10,000,000	10,000,000			16,500,000	16,500,000		
2011/12	10,000,000	10,000,000			16,500,000	16,500,000		
2012/13	10,000,000	10,000,000			16,500,000	16,500,000		
2013/14	10,000,000	10,000,000			16,500,000	16,500,000		
2014/15	10,000,000	10,000,000			15,500,000	16,500,000		$12,500,000
2015/16	10,000,000	10,000,000			15,500,000	16,500,000		12,500,000
2016/17	10,000,000	10,000,000			15,500,000	16,500,000		12,500,000
2017/18	10,000,000	10,000,000			15,500,000	16,500,000		15,000,000
2018/19	10,000,000	10,000,000			15,500,000	16,500,000	$16,500,000	15,000,000
2019/20	10,000,000	10,000,000			15,500,000	16,500,000	16,500,000	15,000,000

The general liability aggregate attachment above applies only to GL indemnity claims greater than the GL sublimit. Once the aggregate attachment has been breached, the sub-limit reverts to $50,000 for all aggregate insurance years.

The excess insurance policy limit was $45 million for each report year through 2000/01-02. The limit decreased to $25 million for years 2001/02-03 through 2002/03-04. Since 2003/04-05, the excess insurance policy limit has been $40 million. This excess coverage is applied to report year losses in excess of the per occurrence limit as well as report year losses in excess of the report year aggregate attachment point.

Per-occurrence self-insured retention and aggregate limits do not apply to defense costs. The aggregate excess coverage does not apply to occurrences before 7/1/91 or to claims that are reported before 11/11/1992. The aggregate excess does not apply to auto liability claims.

The Ferry Liability program had a $1,000,000 per-occurrence SIR for policy years 7/1/86 through policy year 2010/11 with no aggregate attachment. The Ferry Liability program then had an SIR of $10,000,000 for the policy years of 2011/12-13, an SIR of $2,500,000 for policy years 2013/14-15, and an SIR of $1,000,000 for policy year 2015/16 – 2018/19. This policy was written on an occurrence basis rather than the claims-made basis of the GL/AL program.

Payment of defense costs from the Liability Account was authorized effective July 1, 1999. Previously, agencies paid for defense costs directly to the Office of Attorney General. Consequently, defense cost payments prior to July 1, 1999 are not included in the data provided by DES-ORM. Thus it was not possible to project ultimate ALAE by applying the paid and reported development patterns. Instead, it was assumed that unpaid defense costs are equal to a percentage of unpaid indemnity costs.

Data

The data used in this report consists of:

Claims Information

General, auto, and ferry liability loss data was provided by the state Department of Enterprise Services, Office of Risk Management, and is valued as of 12/31/19.

Exposure Information

Full Time Equivalent (FTE) worker hours used as the exposure base for all lines of risk were provided by the State.

Program Provisions

Information on the excess insurance program provisions including per claim and aggregate retentions were provided by the State.

Industry Data

Claim cost trend factors are based on Masterson Indices (2019). The current investment yield used as the discount rate for losses is set at .75%, consistent with our prior report. For comparison, the current 3-year treasury note yield is 0.22%.

Actuarial Analysis

Overview

The methodology used to estimate outstanding losses is outlined in the process described below:

Historical Loss Development

The term “Loss Development” is used to describe the changes over time in paid, incurred, or claim count values. In our analysis, the State’s general, auto, and ferry liability experience in fiscal periods 1980/81 forward was used to establish the State’s unique incurred loss, paid loss, and claim count development patterns. Losses were generally evaluated on a retained per-occurrence basis, so fiscal year development may involve claims with various retentions due to the State’s claims-made basis for its excess insurance policies. Loss development for the Children, Youth, and Family agency was evaluated on a claims-made basis due to the extreme duration between claim occurrence and report.

Limitation of Losses

All losses are limited to the appropriate per occurrence retention. For the purposes of this analysis, all open claims have been limited to the per-occurrence self-insurance retention. For closed claims the net value of the claim is based on the total paid and incurred loss minus recoveries received.

Estimate Ultimate Losses (expired policies)

The ultimate value of losses associated with a given fiscal period is usually not known until many years after the fiscal period has expired. One estimate of future payments for a given fiscal period is the case reserves value. However, to accurately project future payments for a given fiscal period, we also take into account the following three factors:

- The amount that case reserves set by claims adjusters are redundant or deficient.
- Losses which occurred during the fiscal period but which have not yet been reported. This is called “Pure IBNR”.
- Future payments on claims which are closed but will be reopened in the future.

Methods/Models of Estimating Unpaid Loss Estimates

An actuarial analysis involves development of a qualitative understanding of the risk being evaluated and application of various analytic techniques and methods to the available data. Each of these methods attempts to project unpaid and/or unreported losses to their ultimate settlement value. The various methods are based on certain underlying assumptions and vary in responsiveness to the loss and exposure data. As a result, not all methods are appropriate for use in all circumstances. For each unique situation, professional judgment

must be used to assess the strengths and weaknesses inherent in each method in producing reasonable estimates of ultimate loss.

The following actuarial methods were employed in developing the recommendations contained in this report:

Paid and Incurred Loss Development Methods

The Paid and Incurred Loss Development Methods are based upon the assumption that losses from a group of claims are reported or paid in a sufficiently consistent pattern such that past experience can be used to predict future development. If the program under study has inadequate history to develop predictive loss development patterns, then other sources of loss development information may be considered.

The Loss Development Methods can be applied using either cumulative paid losses or incurred losses. For a given group of claims (grouped here by concurrent fiscal years), cumulative paid or incurred losses are multiplied by the appropriate cumulative loss development factor to estimate ultimate losses.

Case Reserve Development

Similarly, an estimate of ultimate losses can also be calculated as a function of case reserves. A case reserves development factor is calculated based on factors derived from the cumulative paid and incurred loss development factors.

Generalized Paid and Incurred Cape-Cod Methods

The Generalized Paid and Incurred Cape-Cod Methods estimate ultimate losses based on an initial expected ultimate loss amount and an assumed percentage either unpaid or unreported based on the loss development factors described above. These methods are less sensitive to the effects of large, or “shock” losses than are the development methods. Also, unlike the loss development methods, the Cape-Cod Methods are sensitive to the exposure levels reported for each fiscal period.

The initial expected ultimate loss amount for each specific historical fiscal period is based on a weighted average of loss rates resulting from the paid or incurred loss projection methodology in all fiscal periods. This weighting is adjustable, generally set to be heavier for loss rates from adjacent years and lighter for loss rates from more distant years.

Bornhuetter-Ferguson Methods

The paid and incurred Bornhuetter-Ferguson Methods are similar to the Cape Cod methods except for the way in which initial ultimate losses are estimated. Whereas the Cape Cod methods use only the paid or incurred loss development methods to estimate initial ultimate losses, the Bornhuetter-Ferguson methods rely on all methods, including, recursively, the Bornheutter-Ferguson methods themselves to estimate initial ultimate losses from one overall average loss rate per exposure base. IBNR reserves are then calculated as in the Cape Cod methods by multiplying expected initial ultimate losses by the IBNR percentage

(1-1/incurred LDF or 1-1/paid LDF; the percent of ultimate losses which have not yet been realized). The reserve amounts are then added to the incurred or paid losses to estimate ultimate losses.

An advantage of both the Cape Cod and Bornhuetter-Ferguson methods is that estimates of ultimate losses tend to be more stable than estimates produced by the loss development and frequency / severity methods. This is because rather than relying exclusively on the reported losses themselves to estimate ultimate losses, the Cape Cod and Bornheutter- Ferguson methods include the exposure base, that is payroll, revenue, auto counts, into the ultimate loss expectation.

Frequency / Severity Method

Ultimate claim counts (frequency) are calculated by multiplying reported claim counts by the frequency development factor at a specific maturity. Ultimate average severity is calculated by multiplying reported average claim severity, that is reported incurred losses divided by reported claims, by a derived average severity development factor. The advantage of the frequency / severity method is its independent recognition of frequency and average severity trends.

Select Ultimate Losses

Based on a weighted average of the indicated ultimate loss estimates generated by the various methods above, projected ultimate limited losses by year are selected. Generally, projected ultimate losses for the current (incomplete) fiscal year are based on the Cape Cod, Bornheutter-Ferguson, and Frequency / Severity methods only.

Estimate Outstanding Losses

Estimated outstanding losses equal projected ultimate losses minus loss amounts which have already been paid.

Future Ultimate Loss Projection

Ultimate losses for the upcoming 2020/21 fiscal year is estimated based on the projections of ultimate loss for historical fiscal periods, as follows,

- Historical loss exposure is inflation trended to fiscal 2020/21 levels.
- Historical selected ultimate losses are also inflation trended to 2020/21 levels.
- Trended ultimate losses are divided by trended exposure in prior fiscal periods to give a historical indication of ultimate loss rates.
- A judgmentally selected future ultimate loss rate is selected based on trends and averages indicated by the ultimate loss rates in recent years.

- The selected future ultimate loss rate is multiplied by the projected exposure to yield projected ultimate losses for the upcoming fiscal period.

Children, Youth, and Family Agency Claims-Made GL Analysis

Total SILP liabilities have increased significantly due to recently reported claims and commensurate case reserves attributable to the Children, Youth, and Family (CYF) agency. This increase, along with the unique nature of general liability claims associated with the CYF agency and the change in State statutes surrounding these claims warrant a separate evaluation of liabilities associated with this particular risk.

While the auto and general liability coverages insured through the SILP program are written on a claims-made basis, the relatively quick reporting and lifetime of AL and GL (other than CYF) claims makes evaluation of claims on an occurrence basis a straightforward exercise. For the CYF agency, however, a significant number of claims are now reporting upwards of 40 years after the occurrence of a claim event, requiring a different approach to modeling outstanding liabilities.

The methodology taken to evaluate this risk is broken down into two pieces:

- Evaluation of claims which have already been reported.

- Evaluation of claims which have already occurred, but have yet to be reported. This piece is commonly referred to as “tail” liability.

Analysis of reported claims is accomplished using the same Methods/Models described above, recognizing that estimated ultimate losses only reflect values of known claims.

For tail claims, those that have occurred but have not been reported, a frequency / severity methodology is employed. Growth in the number of claims seen in historical occurrence periods to date is used to estimate the number of claims which remain unreported. This unreported claim count is then multiplied by an average CYF claim severity value to estimate the total tail liability.

For the tail liability estimate, we have made the important assumption that the unprecedented growth in claims reporting in the past three years is a temporary response to the change in State law and will not continue at this rate in the years ahead. Should claims continue to report as they have in the past three years, the tail liability could increase by a multiple of three to four.

Confidence Levels

Ultimate and outstanding losses determined using the methods above represent our best estimates of expected loss amounts based on historical loss and exposure relationships. However, actual ultimate losses will vary from expected levels, and this variability has been quantified at specific 70th and 80th percentile confidence levels. Confidence levels are a way

of defining a particular loss settlement outcome from among all possible outcomes. For example, the 70th percentile confidence level is defined as that level of losses which will be exceeded in 30% of the loss settlement scenarios.

Aon Global Risk Consultants has used the State's expected fiscal year loss rates as a representative sample of a broader lognormal distribution of loss rates to estimate the potential variation that exists around the expected ultimate loss values. The potential variation is mitigated by the age of the fiscal year (older fiscal years have less variability) and by the percent of loss which is invariable (reported paid losses).

2021/22 – 2022/23 Biennium Liability Account Cost Allocation

The expected costs of the general and auto liability programs for the 2021/22 and 2022/23 program years are allocated across all agencies participating in the self-insurance program. This allocation is based on the following steps:

- The total cost for the two year period is specified by the Department of Enterprise Services, Office of Risk Management. Separate funding requirements are specified for Indemnity and ALAE costs. The allocation of these costs between general and auto liability is based on the distribution of projected average annual payments and case incurred losses for the biennium.

- The distribution of the incurred costs by agency is calculated separately for general and auto liability. Incurred costs are defined as 6-year incremental losses (indemnity plus ALAE) on a case incurred basis. In other words, it incorporates payments over the latest six years plus the change in case reserves. Each agency's percentage contribution to incurred losses over the past six years is then multiplied by the funding need to arrive at each agency's allocation. For example, if an agency contributes 10% to the change in general liability incurred loss and ALAE costs, its funding allocation will be 10% of the general liability funding requirement.

- The indicated funding allocation for each agency is summed (general plus auto liability), then adjusted for minimum allocation levels. Each agency is assigned a minimum allocation of $2,000 per biennium ($1,000 for commodity commissions). An adjustment factor is then applied to the allocations above the minimum in order to rebalance the total allocated amounts to the total funding requirement.

Actuarial Assumptions

This document is intended to assist The State in its financial planning, however, it is important to recognize that the projections in this report are estimates at one point in time and are subject to future changes. The accuracy of the projections in this report depends on many factors, including the following:

Loss Activity Between the Evaluation Date of the Losses and the Current Date

The losses in this study were valued as of December 31, 2019. It is possible that there has been significant loss activity which has occurred since that date which would change the findings of this report.

Data Accuracy

This report relies on unaudited loss and exposure information provided by the State. The accuracy of our projections relies on the accuracy of this data.

Loss Development

The appropriateness of the State's historical loss development patterns is assumed to be representative of future loss development.

Inflation Trends

Projections of expected ultimate loss in current and upcoming fiscal periods rely on the appropriateness of the inflation trend indices used to adjust historical losses to current cost levels.

Actuarial Considerations

The Casualty Actuarial Society Statement of Principles Regarding Property and Casualty Loss and Loss Adjustment Expense Liabilities provides a list of items which should be considered in evaluating the accuracy of projected ultimate loss costs. These considerations have been included in the analysis of The State' experience in the following manner:

Homogeneity

The accuracy of loss estimates may be improved by subdividing loss experience into groups exhibiting similar characteristics. In our analysis, the State's liability experience was segregated between its three major risks general, auto, and ferry liability. Any further subdivision may have an adverse impact on credibility.

Credibility

Credibility is a measure of the predictive value attached to a body of data. The degree to which consideration is given to homogeneity is related to the consideration of credibility. While credibility of the data may be increased by making more homogeneous groupings, it

may also be decreased by partitioning into cells too small to be statistically reliable. As discussed above, any further subdivision of data would reduce the statistical credibility too greatly. This aggregation of data assumes that there has been a relatively stable distribution of exposures among various risk characteristics during the years included in this analysis.

Data Availability

Loss data has been provided by the State in includes data beginning 1943. All data is valued as of 12/31/19. Exposure, self-insured retentions, and other non-loss information were provided to us by the State. While we have evaluated the information for reasonableness, we have not performed an audit of claim, exposure, or non-loss information.

Emergence Pattern

The delay between the occurrence of claims and the recording of claims was considered in the estimation of loss development factors.

Settlement Patterns

The rate at which claims are closed and its impact upon incurred losses was considered in the calculation of loss development factors.

Development Patterns

The rate at which known cases develop to their ultimate level was included in the calculation of loss development factors.

The State's historical data was used exclusively in the selection of development factors for all lines of risk.

Frequency and Severity

Consideration of frequency (claim counts) and average claim severity have been considered in this analysis for the projection of ultimate losses in the most recent and upcoming fiscal periods.

Reopened Claim Potential

The effect of reopened claims is included in the calculation of loss development factors.

Claims-Made

Such coverage is triggered by the reporting of claims rather than by the occurrence of claims. All general and auto liability claims are subject to claims-made coverage as cited by the State. All ferry liability coverage prior to 7/1/19 has been treated as occurrence-based.

Loss Limitations

To project outstanding losses, losses were first limited to the State retention, which varies by period from unlimited to $1,000,000 per insurable event.

Collateral Sources

The impact of any salvage and subrogation is included in the calculation of loss development factors which have been based upon losses net of recovered items. No specific collateral sources for recovery such as coordination of benefits programs or second injury funds have been cited by the State.

Portfolio Transfers, Commutations and Structured Settlements

No specific portfolio transfers, commutations or structured settlements have been cited by the State.

Pools and Associations

Only data pertaining to the State has been considered. No membership in any insurance pool or association has been cited by the State.

Operational Changes

It has been assumed that the practice followed for paying and reserving claims for the State will not be materially different from general insurance industry practices.

Changes in Contracts

No specific changes in past, present or future contracts have been cited by the State; therefore, none have been assumed.

External Influences

This analysis contemplates a continuation of current social, economic, judicial, and legislative trends.

Discounting

Since the financial liability for casualty claims which have occurred may not be paid out for many years, the investment income potential on outstanding losses may be recognized. Outstanding losses have been discounted at a .75% rate in this report.

Provision for Uncertainty

Ultimate loss costs are estimates and as such a degree of uncertainty is inherent. In this report, no specific additional provisions have been included in the estimates of loss costs to mitigate adverse loss potential, though suggested risk margins have been estimated.

Reasonableness

Within the confines of the data provided, the projected ultimate loss cost estimates provided in this report are reasonable. This judgment is made in light of developed and trended historic experience from which no material departure has been anticipated.

Generally Accepted Accounting Principles & Loss Related Balance Sheet Items

No specific information concerning accounting principles or balance sheet items has been provided by the State. In this report any such adjustments have been assumed to be immaterial.

Loss Reserving Methods

All methods used in this report to estimate expected ultimate loss costs are standard actuarial techniques. A detailed discussion of the terminology and methods employed in this report can be found in the sections entitled "Analysis" and "Definition of Terms".

Standards of Practice

The standards of practice as adopted by the Actuarial Standards Board have been followed. No relationship between Aon Risk Services and the State has been cited by the State other than Aon Group's retention as a property and casualty loss or insurance consultant or broker. It is possible that, from time to time, either Aon's or the State's pension fund might own stock in the other company. However, no managerial control has ever existed.

II. Summary Exhibits

State of Washington
Self-Insurance Liability Program

SILP Liability Experience @ 12/31/19
Outstanding Indemnity and ALAE Summary

Program	Outstanding Indemnity @ 12/31/19	Discounted Outstanding Indemnity @ 12/31/19	Outstanding ALAE @ 12/31/19	Outstanding Indemnity & ALAE @ 12/31/19	Outstanding Indemnity @ 6/30/20	Discounted Outstanding Indemnity @ 6/30/20	Outstanding ALAE @ 6/30/20	Outstanding Liability & ALAE @ 6/30/20
General Liability	$815,038,422	$761,628,886	$366,767,290	$1,181,805,711	$825,450,381	$771,358,549	$371,452,671	$1,196,903,052
Auto Liability	13,171,761	12,941,167	3,029,505	16,201,266	8,868,862	8,713,597	2,039,838	10,908,700
SILP Ferry Liability	1,653,387	1,583,919	744,024	2,397,411	3,245,972	3,109,591	1,460,687	4,706,659
Aggregate Excess	-	-	-	-	-	-	-	-
Subtotal	$829,863,570	$776,153,972	$370,540,819	$1,200,404,388	$837,565,215	$783,181,737	$374,953,197	$1,212,518,412
Non-SILP Ferry Liability	12,065,045	11,543,337	-	12,065,045	10,840,686	10,371,920	-	10,840,686
Total	$ 841,928,615	$ 787,697,309	$ 370,540,819	$ 1,212,469,434	$ 848,405,901	$ 793,553,658	$ 374,953,197	$ 1,223,359,098

Discounting based on .75% rate.

State of Washington
Self-Insurance Liability Program

SILP Liability Experience @ 12/31/19
Estimated Outstanding Indemnity and ALAE at Various Confidence Intervals

	General Liability			Auto Liability			Ferry Liability		
Confidence Level	Confidence Level Factor	Outstanding Indemnity and ALAE	Required Margin	Confidence Level Factor	Outstanding Indemnity and ALAE	Required Margin	Confidence Level Factor	Outstanding Indemnity and ALAE	Required Margin
Exepected	1.000	$1,181,805,711		1.000	$ 16,201,266		1.000	$ 12,065,045	
70%	1.107	1,308,495,995	126,690,284	1.129	18,284,551	2,083,285	1.059	12,779,281	714,235
80%	1.223	1,445,819,408	264,013,697	1.294	20,959,835	4,758,569	1.347	16,250,814	4,185,769

State of Washington
Self-Insurance Liability Program

SILP Liability Experience @ 12/31/19
Ratio of Paid ALAE to Indemnity Paid Loss

	(1)	(2)	(3) [(1)/(2)]	(4)	(5)	(6) [(4)/(5)]	(7)	(8)	(9) [(7)/(8)]
	General Liability			Auto Liability			Ferry Liability		
Policy Period	Paid ALAE	Paid Indemnity	ALAE Ratio	Paid ALAE	Paid Indemnity	ALAE Ratio	Paid ALAE	Paid Indemnity	ALAE Ratio
1-Jul-00	$ 18,964,275	$ 33,969,194	55.8%	$ 253,483	$ 1,521,759	16.7%	$ 747,515	$ 2,027,082	36.9%
1-Jul-01	12,670,590	31,490,449	40.2%	648,681	3,048,677	21.3%	$ 1,642,961	$ 1,573,772	104.4%
1-Jul-02	15,699,054	38,088,038	41.2%	307,111	1,680,295	18.3%	$ 619,012	$ 649,042	95.4%
1-Jul-03	15,644,362	45,182,953	34.6%	1,011,470	3,149,126	32.1%	$ 1,130,124	$ 2,624,711	43.1%
1-Jul-04	18,466,478	49,633,602	37.2%	1,052,481	4,846,730	21.7%	$ 511,193	$ 1,467,989	34.8%
1-Jul-05	14,100,139	55,472,212	25.4%	622,855	7,473,838	8.3%	$ 930,697	$ 3,579,820	26.0%
1-Jul-06	13,255,242	27,731,456	47.8%	694,000	1,425,633	48.7%	$ 710,070	$ 2,166,197	32.8%
1-Jul-07	13,224,408	27,501,782	48.1%	431,759	5,687,219	7.6%	$ 749,993	$ 2,831,027	26.5%
1-Jul-08	19,886,503	68,753,043	28.9%	346,627	2,249,489	15.4%	$ 637,048	$ 2,189,184	29.1%
1-Jul-09	20,035,305	67,941,302	29.5%	267,697	2,201,488	12.2%	$ 1,141,516	$ 2,223,916	51.3%
1-Jul-10	13,362,864	30,310,486	44.1%	1,467,368	3,465,129	42.3%	$ 804,266	$ 1,563,097	51.5%
1-Jul-11	14,302,072	26,830,267	53.3%	862,868	1,897,817	45.5%	$ 1,025,140	$ 1,627,533	63.0%
1-Jul-12	12,657,534	41,010,572	30.9%	407,009	1,469,080	27.7%	$ 234,737	$ 218,098	107.6%
1-Jul-13	12,790,907	50,667,900	25.2%	192,310	1,347,325	14.3%	$ 513,633	$ 1,488,060	34.5%
1-Jul-14	14,877,653	53,790,075	27.7%	607,955	2,897,568	21.0%	$ 803,365	$ 1,635,791	49.1%
1-Jul-15	12,187,058	39,558,568	30.8%	897,540	1,642,454	54.6%	$ 590,045	$ 1,973,787	29.9%
1-Jul-16	12,848,958	19,617,809	65.5%	239,109	1,680,704	14.2%	$ 420,485	$ 1,210,926	34.7%
1-Jul-17	5,654,108	23,767,109	23.8%	177,674	1,320,568	13.5%	$ 376,415	$ 656,235	57.4%
1-Jul-18	3,298,881	1,539,840	214.2%	126,562	1,162,642	10.9%	$ 80,910	$ 804,323	10.1%
1-Jul-19	938,039	466,323	201.2%	1,310	732,045	0.2%	$ 52,151	$ 38,433	135.7%
Total	$ 264,864,428	$ 733,322,982	36.1%	$ 10,615,871	$ 50,899,586	20.9%	$ 13,721,277	$ 32,549,022	42.2%
Average (2002-2016)			38.0%			25.6%			47.3%
Selected			45.0%			23.0%			45.0%

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/19
Estimated Excess Loss Based on Aggregate Limits

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9) [(8)-(7)]
				Excess of Sublimit			Excess of Aggregate Attachment		
Claims-Made Period	Sublimit	Paid Indemnity	Incurred Indemnity	Paid Indemnity	Incurred Indemnity	Aggregate Attachment	Paid Indemnity	Incurred Indemnity	Reserved Indemnity
1-Jul-93	$ 50,000	$ 8,995,702	$ 8,995,702	$ 7,550,406	$ 7,550,406	$ 13,250,000	$ -	$ -	$ -
1-Jul-94	50,000	7,086,118	7,086,118	3,925,846	3,925,846	15,000,000	-	-	-
1-Jul-95	50,000	11,616,345	11,616,345	7,684,113	7,684,113	25,000,000	-	-	-
1-Jul-96	50,000	22,314,754	22,314,754	17,109,870	17,109,870	25,000,000	-	-	-
1-Jul-97	100,000	22,435,511	22,435,511	14,951,958	14,951,958	25,000,000	-	-	-
1-Jul-98	50,000	43,309,428	43,309,428	37,626,579	37,626,579	22,500,000	15,126,579	15,126,579	-
1-Jul-99	50,000	28,236,761	28,236,761	23,322,282	23,322,282	22,500,000	822,282	822,282	-
1-Jul-00	100,000	21,785,436	21,785,436	13,024,927	13,024,927	22,500,000	-	-	-
1-Jul-01	250,000	27,461,134	27,477,634	16,364,149	16,364,149	35,000,000	-	-	-
Total		$ 193,241,189	$ 193,257,689	$ 141,560,129	$ 141,560,129	$ 205,750,000	# $ 15,948,861	$ 15,948,861	$ -

Aggregate excess coverage applies to claims occurring 7/1/91 and subsequent, and reported between 11/11/92 and 6/30/01.
It is our understanding that the sub-limits for report years 1998 and 1999 have been reduced from the pre-breach sub-limit of $100,000 to $50,000 due to the breach of the aggregate attachment for these years.
IBNR is estimated to be $0 based on a review of report year development.

State of Washington
Self-Insurance Liability Program

General, Auto, and Ferry Liability Experience @ 12/31/19
Future Outstanding Indemnity and ALAE Requirements

		Occurrence Period Ending				
		12/31/19 - 6/30/2020	6/30/2021	6/30/2022	6/30/2023	6/30/2024
(1)	Total Outstanding Indemnity and ALAE at Beginning of Period	$ 1,210,072,023	$1,200,212,267	$1,195,347,308	$1,196,920,249	$1,191,604,195
(2)	Indemnity Accrued During Period	47,291,957	103,212,200	107,961,900	112,930,400	118,129,700
(3)	ALAE Accrued During Period	20,929,256	45,649,948	47,749,385	49,945,302	52,243,209
(4)	Total Accrued During Period	68,221,213	148,862,148	155,711,285	162,875,702	170,372,909
(5)	Indemnity Paid During Period	53,729,789	105,748,468	105,886,302	104,670,706	102,421,905
(6)	ALAE Paid During Period	24,351,181	47,978,639	48,252,042	46,821,049	44,888,554
(7)	Total Paid During Period	78,080,969	153,727,107	154,138,344	151,491,755	147,310,459
(8)	Total Outstanding Indemnity and ALAE at End of Period	$ 1,200,212,267	$ 1,195,347,308	$ 1,196,920,249	$ 1,208,304,195	$ 1,214,666,645

State of Washington
Self-Insurance Liability Program

General, Auto, and SILP Ferry Liability Experience @ 12/31/19
Future Outstanding Indemnity and ALAE Requirements

		Occurrence Period Ending				
		12/31/19 - 6/30/2020	6/30/2021	6/30/2022	6/30/2023	6/30/2024
(1)	Total Outstanding Indemnity and ALAE at Beginning of Period	$ 1,200,404,388	$1,194,078,240	$1,196,909,804	$1,204,991,611	$1,204,778,169
(2)	Indemnity Accrued During Period	48,955,445	107,378,600	112,319,900	117,488,800	122,897,700
(3)	ALAE Accrued During Period	21,677,825	47,524,828	49,710,485	51,996,582	54,388,809
(4)	Total Accrued During Period	70,633,270	154,903,428	162,030,385	169,485,382	177,286,509
(5)	Indemnity Paid During Period	52,576,332	103,900,053	105,200,974	105,322,122	104,226,331
(6)	ALAE Paid During Period	24,383,087	48,171,810	48,747,604	47,676,702	46,067,090
(7)	Total Paid During Period	76,959,419	152,071,863	153,948,578	152,998,824	150,293,421
(8)	Total Outstanding Indemnity and ALAE at End of Period	$ 1,194,078,240	$ 1,196,909,804	$ 1,204,991,611	$ 1,221,478,169	$ 1,231,771,257

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/19
Future Outstanding Indemnity and ALAE Requirements

		Occurrence Period Ending				
		12/31/19 - 6/30/2020	6/30/2021	6/30/2022	6/30/2023	6/30/2024
(1)	Total Outstanding Indemnity and ALAE at Beginning of Period	$ 1,181,805,711	$1,173,457,880	$1,171,106,906	$1,174,544,459	$1,174,522,854
(2)	Indemnity Accrued During Period	45,691,389	99,596,100	104,173,400	108,960,500	113,969,900
(3)	ALAE Accrued During Period	20,561,125	44,818,245	46,878,030	49,032,225	51,286,455
(4)	Total Accrued During Period	66,252,515	144,414,345	151,051,430	157,992,725	165,256,355
(5)	Indemnity Paid During Period	50,801,962	99,924,358	100,509,570	99,708,159	97,813,004
(5a)	Claim # 95640 Indemnity Paid During Period				12,500,000	
(6)	ALAE Paid During Period	23,798,383	46,840,961	47,104,307	45,806,172	44,015,852
(7)	Total Paid During Period	74,600,346	146,765,319	147,613,877	158,014,330	141,828,855
(8)	Total Outstanding Indemnity and ALAE at End of Period	$ 1,173,457,880	$ 1,171,106,906	$ 1,174,544,459	$ 1,174,522,854	$ 1,197,950,353

State of Washington
Self-Insurance Liability Program

Auto Liability Experience @ 12/31/19
Future Outstanding Indemnity and ALAE Requirements

		Occurrence Period Ending				
		12/31/19 - 6/30/2020	6/30/2021	6/30/2022	6/30/2023	6/30/2024
(1)	Total Outstanding Indemnity and ALAE at Beginning of Period	$ 16,201,266	$ 15,913,700	$ 15,677,400	$ 15,599,366	$ 11,554,953
(2)	Indemnity Accrued During Period	1,600,568	3,616,100	3,788,500	3,969,900	4,159,800
(3)	ALAE Accrued During Period	368,131	831,703	871,355	913,077	956,754
(4)	Total Accrued During Period	1,968,699	4,447,803	4,659,855	4,882,977	5,116,554
(5)	Indemnity Paid During Period	1,703,467	3,546,425	3,590,154	3,712,512	3,794,358
(5a)	Claim # 91893 Indemnity Paid During Period				4,200,000	
(6)	ALAE Paid During Period	552,797	1,137,678	1,147,735	1,014,878	872,702
(7)	Total Paid During Period	2,256,265	4,684,102	4,737,889	8,927,390	4,667,061
(8)	Total Outstanding Indemnity and ALAE at End of Period	$ 15,913,700	$ 15,677,400	$ 15,599,366	$ 11,554,953	$ 12,004,447

State of Washington
Self-Insurance Liability Program

Non-SILP Ferry Liability Experience @ 12/31/19
Future Outstanding Indemnity and ALAE Requirements

		Occurrence Period Ending				
		12/31/19 - 6/30/2020	6/30/2021	6/30/2022	6/30/2023	6/30/2024
(1)	Total Outstanding Indemnity and ALAE at Beginning of Period	$ 12,065,045	$ 10,840,686	$ 8,563,001	$ 6,776,423	$ 5,526,388
(2)	Indemnity Accrued During Period	-	-	-	-	-
(3)	ALAE Accrued During Period	-	-	-	-	-
(4)	Total Accrued During Period	-	-	-	-	-
(5)	Indemnity Paid During Period	1,224,359	2,277,685	1,786,578	1,250,035	814,543
(6)	ALAE Paid During Period	-	-	-	-	-
(7)	Total Paid During Period	1,224,359	2,277,685	1,786,578	1,250,035	814,543
(8)	Total Outstanding Indemnity and ALAE at End of Period	$ 10,840,686	$ 8,563,001	$ 6,776,423	$ 5,526,388	$ 4,711,845

State of Washington
Self-Insurance Liability Program

SILP Ferry Liability Experience @ 12/31/19
Future Outstanding Indemnity and ALAE Requirements

		Occurrence Period Ending				
		12/31/19 - 6/30/2020	6/30/2021	6/30/2022	6/30/2023	6/30/2024
(1)	Total Outstanding Indemnity and ALAE at Beginning of Period	$ 2,397,411	$ 4,706,659	$ 10,125,498	$ 14,847,785	$ 18,700,362
(2)	Indemnity Accrued During Period	1,663,487	4,166,400	4,358,000	4,558,400	4,768,000
(3)	ALAE Accrued During Period	748,569	1,874,880	1,961,100	2,051,280	2,145,600
(4)	Total Accrued During Period	2,412,057	6,041,280	6,319,100	6,609,680	6,913,600
(5)	Indemnity Paid During Period	70,902	429,270	1,101,250	1,901,451	2,618,969
(6)	ALAE Paid During Period	31,906	193,172	495,562	855,653	1,178,536
(7)	Total Paid During Period	102,808	622,442	1,596,812	2,757,104	3,797,505
(8)	Total Outstanding Indemnity and ALAE at End of Period	$ 4,706,659	$ 10,125,498	$ 14,847,785	$ 18,700,362	$ 21,816,456

Description of Exhibits

	Summary of Losses and Unpaid Liability
	Roll-Forward Exhibit
Exhibit 1	Summary of Various Reserving Methods
Exhibit 2	Unpaid Liabilities at Various Discount Rates
Charts	Ultimate Loss Components and Loss Rates
Exhibit 3	Incurred, Paid, & Outstanding “Chain Ladder” Methods
Exhibit 4	Generalized Cape Cod Incurred Method
Exhibit 5	Generalized Cape Cod Paid Method
Exhibit 6	Frequency & Severity Method
Exhibit 7	Incurred Bornhuetter/Ferguson Method
Exhibit 8	Paid Bornhuetter/Ferguson Method
Exhibit 9	Assumptions & Factors Used in the Actuarial Analysis
Exhibit 10	Limited Loss Calculations
	Large Loss Capping
	Comparison to Prior Review
	2020/21 – 2024/25 Projection Exhibit
	Retained Loss Development Exhibits

Combined General Liability Exhibits

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/19
Summary of Losses

Policy Period	(1) FTE's	(2) Retention	(3) Reported Claims	Open Claims	(4) Retained Incurred Losses	(5) Retained Paid Losses	(6) [(4)-(5)] Retained Case Reserves	(7) IBNR Reserves	(8) [(6)+(7)] Estimated Outstanding Losses	(9) [(4)+(7)] Ultimate Retained Losses	(10) [(9)/(1)] Ultimate Loss Rate
Historical Experience											
1-Jan-79	$ 45,894	Various	552	18	$ 43,772,377	$ 36,300,877	$ 7,471,500	$ 2,818,299	$ 10,289,799	$ 46,590,677	1015.19
1-Jul-80	47,572	Various	213	2	12,845,887	11,862,887	983,000	206,918	1,189,918	13,052,805	274.38
1-Jul-81	49,311	Various	265	7	16,047,137	14,437,137	1,610,000	559,901	2,169,901	16,607,038	336.78
1-Jul-82	51,114	Various	392	1	20,734,958	13,234,958	7,500,000	489,967	7,989,967	21,224,926	415.24
1-Jul-83	52,983	Various	442	9	19,425,340	18,020,340	1,405,000	1,044,236	2,449,236	20,469,576	386.34
1-Jul-84	54,921	Various	540	2	16,268,091	15,468,091	800,000	796,998	1,596,998	17,065,089	310.72
1-Jul-85	56,929	Various	625	6	26,702,602	24,777,602	1,925,000	1,935,915	3,860,915	28,638,517	503.06
1-Jul-86	59,010	Various	1,624	4	13,068,196	11,788,196	1,280,000	1,624,229	2,904,229	14,692,425	248.98
1-Jul-87	61,168	Various	621	5	16,417,350	14,337,350	2,080,000	1,968,481	4,048,481	18,385,831	300.58
1-Jul-88	63,405	Various	718	16	22,575,869	15,979,202	6,596,667	4,299,028	10,895,695	26,874,897	423.86
1-Jul-89	65,723	Various	729	3	28,052,206	22,635,540	5,416,667	2,687,551	8,104,218	30,739,758	467.72
1-Jul-90	68,126	Various	842	5	19,123,909	17,843,909	1,280,000	2,493,955	3,773,955	21,617,864	317.32
1-Jul-91	70,617	Various	833	4	29,023,526	28,573,526	450,000	2,470,421	2,920,421	31,493,946	445.98
1-Jul-92	70,938	Various	882	6	21,431,902	20,531,902	900,000	3,582,253	4,482,253	25,014,155	352.62
1-Jul-93	72,350	Various	1,127	7	21,460,493	18,730,493	2,730,000	4,339,553	7,069,553	25,800,046	356.60
1-Jul-94	73,309	Various	911	6	46,434,526	44,368,026	2,066,500	6,111,645	8,178,145	52,546,170	716.78
1-Jul-95	73,860	Various	973	6	43,634,109	39,434,109	4,200,000	6,190,436	10,390,436	49,824,544	674.58
1-Jul-96	75,483	Various	922	4	36,728,564	35,123,564	1,605,000	6,732,436	8,337,436	43,461,000	575.77
1-Jul-97	76,238	Various	1,044	2	59,596,427	57,179,760	2,416,667	12,440,115	14,856,781	72,036,542	944.89
1-Jul-98	78,561	Various	918	9	27,339,713	24,473,213	2,866,500	11,220,490	14,086,990	38,560,203	490.83
1-Jul-99	80,014	Various	1,051	8	37,067,294	33,969,194	3,098,100	9,546,459	12,644,559	46,613,753	582.57
1-Jul-00	81,425	Various	936	6	34,120,449	31,490,449	2,630,000	11,720,147	14,350,147	45,840,596	562.98
1-Jul-01	83,486	Various	1,037	9	38,330,538	38,088,038	242,500	16,711,658	16,954,158	55,042,197	659.30
1-Jul-02	82,878	Various	857	3	50,682,953	45,182,953	5,500,000	9,769,506	15,269,506	60,452,460	729.42
1-Jul-03	84,636	Various	926	5	55,688,602	49,633,602	6,055,000	22,533,939	28,588,939	78,222,542	924.22
1-Jul-04	84,377	Various	741	3	55,796,587	55,472,212	324,375	19,637,707	19,962,082	75,434,294	894.01
1-Jul-05	85,484	Various	749	6	32,891,831	27,731,456	5,160,375	19,804,258	24,964,633	52,696,088	616.44
1-Jul-06	86,256	Various	777	2	27,606,782	27,501,782	105,000	14,094,030	14,199,030	41,700,812	483.46
1-Jul-07	88,679	Various	804	13	73,594,293	68,753,043	4,841,250	21,114,312	25,955,562	94,708,605	1067.99
1-Jul-08	89,383	Various	799	30	75,212,731	67,941,302	7,271,429	18,302,961	25,574,390	93,515,692	1046.24
1-Jul-09	86,931	Various	620	21	36,694,236	30,310,486	6,383,750	18,923,233	25,306,983	55,617,469	639.79
1-Jul-10	84,125	Various	587	24	31,141,517	26,830,267	4,311,250	12,592,923	16,904,173	43,734,440	519.88
1-Jul-11	82,671	Various	542	28	49,013,072	41,010,572	8,002,500	18,154,150	26,156,650	67,167,222	812.46
1-Jul-12	83,316	Various	511	41	56,743,150	50,667,400	6,075,750	23,076,126	29,151,876	79,819,276	958.04
1-Jul-13	84,399	Various	479	35	63,473,004	52,607,079	10,865,925	22,544,148	33,410,073	86,017,151	1019.18
1-Jul-14	85,309	Various	525	74	50,250,068	39,558,568	10,691,500	24,501,117	35,192,617	74,751,186	876.24
1-Jul-15	84,702	Various	594	131	47,889,434	19,617,809	28,271,625	25,824,582	54,096,207	73,714,016	870.28
1-Jul-16	86,892	Various	543	136	40,019,925	23,767,109	16,252,816	32,917,901	49,170,717	72,937,826	839.41
1-Jul-17	88,228	Various	476	115	28,601,945	1,539,840	27,062,105	54,016,533	81,078,638	82,618,479	936.42
1-Jul-18	89,468	Various	394	73	18,598,644	466,323	18,132,321	72,744,605	90,876,927	91,343,250	1020.96
1-Jul-19 to 31-Dec-19	46,031	Various	71	8	1,218,517	56,161	1,162,356	44,472,873	45,635,229	45,691,389	992.62
Total	$ 3,016,198		29,192	893	$ 1,445,318,755	$ 1,217,296,328	$ 228,022,427	$ 587,015,995	$ 815,038,422	$ 2,032,334,750	673.81
Ultimate Losses for Policy Period 7/1/2019 are multiplied by 0.5 to reflect the 12/31/19 evaluation date. The annualized amount is displayed below.											
Prior Study											
Results at: 12/31/2017			25,435	629	$ 1,128,059,152	$ 995,437,977	$ 132,621,175	$ 279,527,974	$ 412,149,149	$ 1,407,587,126	0.00
Change			3,757	264	$ 317,259,603	$ 221,858,351	$ 95,401,252	$ 307,488,021	$ 402,889,273	$ 624,747,624	673.81
Full Policy Period Projections											
1-Jul-19 Full Policy	$ 92,062	Various								$ 91,382,779	992.62
1-Jul-20	94,735	Various								99,596,100	1051.31
1-Jul-21	97,481	Various								104,173,400	1068.65
1-Jul-22	100,306	Various								108,960,500	1086.28
1-Jul-23	103,215	Various								113,969,900	1104.20

Exhibit 1

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/19
Summary of Various Ultimate Loss Estimation Methods

(1) Policy Period Inception	(9) CYF Ultimate	(9) Ex. CYF Ultimate	(10) Selected Ultimate
Prior	$ 34,894,483	$ 11,696,194	$ 46,590,677
1-Jul-80	8,176,792	4,876,013	13,052,805
1-Jul-81	8,126,953	8,480,085	16,607,038
1-Jul-82	8,464,967	12,759,958	21,224,926
1-Jul-83	6,336,605	14,132,971	20,469,576
1-Jul-84	6,227,965	10,837,124	17,065,089
1-Jul-85	15,703,245	12,935,272	28,638,517
1-Jul-86	9,367,459	5,324,966	14,692,425
1-Jul-87	12,902,303	5,483,529	18,385,831
1-Jul-88	18,329,279	8,545,618	26,874,897
1-Jul-89	21,355,685	9,384,073	30,739,758
1-Jul-90	9,462,415	12,155,448	21,617,864
1-Jul-91	17,646,554	13,847,392	31,493,946
1-Jul-92	13,755,356	11,258,799	25,014,155
1-Jul-93	8,956,932	16,843,113	25,800,046
1-Jul-94	15,443,462	37,102,708	52,546,170
1-Jul-95	26,163,269	23,661,275	49,824,544
1-Jul-96	20,735,684	22,725,316	43,461,000
1-Jul-97	49,536,795	22,499,746	72,036,542
1-Jul-98	21,392,037	17,168,166	38,560,203
1-Jul-99	20,511,975	26,101,778	46,613,753
1-Jul-00	30,993,627	14,846,969	45,840,596
1-Jul-01	31,017,041	24,025,156	55,042,197
1-Jul-02	40,705,670	19,746,789	60,452,460
1-Jul-03	56,260,181	21,962,360	78,222,542
1-Jul-04	41,659,956	33,774,338	75,434,294
1-Jul-05	32,586,550	20,109,538	52,696,088
1-Jul-06	21,103,389	20,597,423	41,700,812
1-Jul-07	43,722,729	50,985,875	94,708,605
1-Jul-08	27,014,657	66,501,035	93,515,692
1-Jul-09	28,188,674	27,428,796	55,617,469
1-Jul-10	12,926,003	30,808,436	43,734,440
1-Jul-11	41,241,605	25,925,617	67,167,222
1-Jul-12	36,223,418	43,595,858	79,819,276
1-Jul-13	20,380,167	65,636,984	86,017,151
1-Jul-14	44,714,745	30,036,441	74,751,186
1-Jul-15	32,101,482	41,612,534	73,714,016
1-Jul-16	29,909,310	43,028,516	72,937,826
1-Jul-17	47,418,012	35,200,466	82,618,478
1-Jul-18	37,545,401	53,797,849	91,343,250
1-Jul-19	43,705,125	47,677,654	91,382,779
Total	$ 1,052,907,958	$ 1,025,118,181	$ 2,078,026,139

Column (2) : from Exhibit 3, Column (5)
Column (3) : from Exhibit 3, Column (8)
Column (4) : from Exhibit 3, Column (11)

Exhibit 2

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/19
Estimated Outstanding Losses at Various Discount Rates

(1) Policy Period Inception	(2) Evaluation in Months	(3) Retention	(4) Selected Ultimate Retained Losses	(5) Retained Incurred Losses	(6) Retained Paid Losses	(7) Retained Case Reserves	(8) IBNR Reserves	(9) Unpaid Liabilities Estimated Outstanding Losses	(10) Disc Rate 0.75%
Prior	489	Various	$ 46,590,677	$ 43,772,377	$ 36,300,877	$ 7,471,500	$ 2,818,299	$ 10,289,799	$ 10,232,425
1-Jul-80	474	Various	13,052,805	12,845,887	11,862,887	983,000	206,918	1,189,918	1,183,284
1-Jul-81	462	Various	16,607,038	16,047,137	14,437,137	1,610,000	559,901	2,169,901	2,157,802
1-Jul-82	450	Various	21,224,926	20,734,958	13,234,958	7,500,000	489,967	7,989,967	7,915,894
1-Jul-83	438	Various	20,469,576	19,425,340	18,020,340	1,405,000	1,044,236	2,449,236	2,417,506
1-Jul-84	426	Various	17,065,089	16,268,091	15,468,091	800,000	796,998	1,596,998	1,570,447
1-Jul-85	414	Various	28,638,517	26,702,602	24,777,602	1,925,000	1,935,915	3,860,915	3,782,641
1-Jul-86	402	Various	14,692,425	13,068,196	11,788,196	1,280,000	1,624,229	2,904,229	2,834,812
1-Jul-87	390	Various	18,385,831	16,417,350	14,337,350	2,080,000	1,968,481	4,048,481	3,937,127
1-Jul-88	378	Various	26,874,897	22,575,869	15,979,202	6,596,667	4,299,028	10,895,695	10,556,994
1-Jul-89	366	Various	30,739,758	28,052,206	22,635,540	5,416,667	2,687,551	8,104,218	7,823,292
1-Jul-90	354	Various	21,617,864	19,123,909	17,843,909	1,280,000	2,493,955	3,773,955	3,629,711
1-Jul-91	342	Various	31,493,946	29,023,526	28,573,526	450,000	2,470,421	2,920,421	2,798,468
1-Jul-92	330	Various	25,014,155	21,431,902	20,531,902	900,000	3,582,253	4,482,253	4,279,300
1-Jul-93	318	Various	25,800,046	21,460,493	18,730,493	2,730,000	4,339,553	7,069,553	6,724,728
1-Jul-94	306	Various	52,546,170	46,434,526	44,368,026	2,066,500	6,111,645	8,178,145	7,750,754
1-Jul-95	294	Various	49,824,544	43,634,109	39,434,109	4,200,000	6,190,436	10,390,436	9,811,351
1-Jul-96	282	Various	43,461,000	36,728,564	35,123,564	1,605,000	6,732,436	8,337,436	7,844,041
1-Jul-97	270	Various	72,036,542	59,596,427	57,179,760	2,416,667	12,440,115	14,856,781	13,926,622
1-Jul-98	258	Various	38,560,203	27,339,713	24,473,213	2,866,500	11,220,490	14,086,990	13,168,665
1-Jul-99	246	Various	46,613,753	37,067,294	33,969,194	3,098,100	9,546,459	12,644,559	11,806,497
1-Jul-00	234	Various	45,840,596	34,120,449	31,490,449	2,630,000	11,720,147	14,350,147	13,388,916
1-Jul-01	222	Various	55,042,197	38,330,538	38,088,038	242,500	16,711,658	16,954,158	15,798,895
1-Jul-02	210	Various	60,452,460	50,682,953	45,182,953	5,500,000	9,769,506	15,269,506	14,206,175
1-Jul-03	198	Various	78,222,542	55,688,602	49,633,602	6,055,000	22,533,939	28,588,939	26,547,602
1-Jul-04	186	Various	75,434,294	55,796,587	55,472,212	324,375	19,637,707	19,962,082	18,497,187
1-Jul-05	174	Various	52,696,088	32,891,831	27,731,456	5,160,375	19,804,258	24,964,633	23,078,875
1-Jul-06	162	Various	41,700,812	27,606,782	27,501,782	105,000	14,094,030	14,199,030	13,110,027
1-Jul-07	150	Various	94,708,605	73,594,293	68,753,043	4,841,250	21,114,312	25,955,562	23,981,627
1-Jul-08	138	Various	93,515,692	75,212,731	67,941,302	7,271,429	18,302,961	25,574,390	23,653,414
1-Jul-09	126	Various	55,617,469	36,694,236	30,310,486	6,383,750	18,923,233	25,306,983	23,410,374
1-Jul-10	114	Various	43,734,440	31,141,517	26,830,267	4,311,250	12,592,923	16,904,173	15,633,641
1-Jul-11	102	Various	67,167,222	49,013,072	41,010,572	8,002,500	18,154,150	26,156,650	24,181,937
1-Jul-12	90	Various	79,819,276	56,743,150	50,667,400	6,075,750	23,076,126	29,151,876	26,998,086
1-Jul-13	78	Various	86,017,151	63,473,004	52,607,079	10,865,925	22,544,148	33,410,073	31,094,399
1-Jul-14	66	Various	74,751,186	50,250,068	39,558,568	10,691,500	24,501,117	35,192,617	32,915,814
1-Jul-15	54	Various	73,714,016	47,889,434	19,617,809	28,271,625	25,824,582	54,096,207	50,779,163
1-Jul-16	42	Various	72,937,826	40,019,925	23,767,109	16,252,816	32,917,901	49,170,717	46,159,295
1-Jul-17	30	Various	82,618,479	28,601,945	1,539,840	27,062,105	54,016,533	81,078,638	75,731,233
1-Jul-18	18	Various	91,343,250	18,598,644	466,323	18,132,321	72,744,605	90,876,927	84,283,715
1-Jul-19	6	Various	45,691,389	1,218,517	56,161	1,162,356	44,472,873	45,635,229	42,026,346
Total			$ 2,032,334,750	$ 1,445,318,755	$ 1,217,296,328	$ 228,022,427	$ 587,015,995	$ 815,038,422	$ 761,629,082

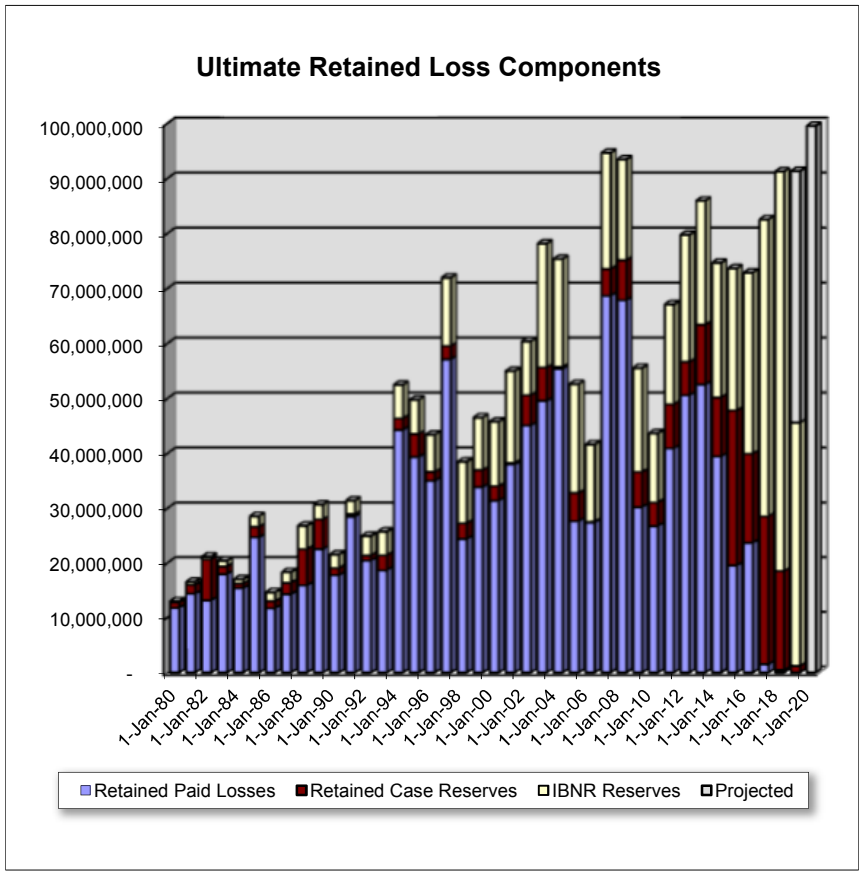
Ultimate Losses for Policy Period 7/1/2019 are multiplied by 0.5 to reflect the 12/31/19 evaluation date.

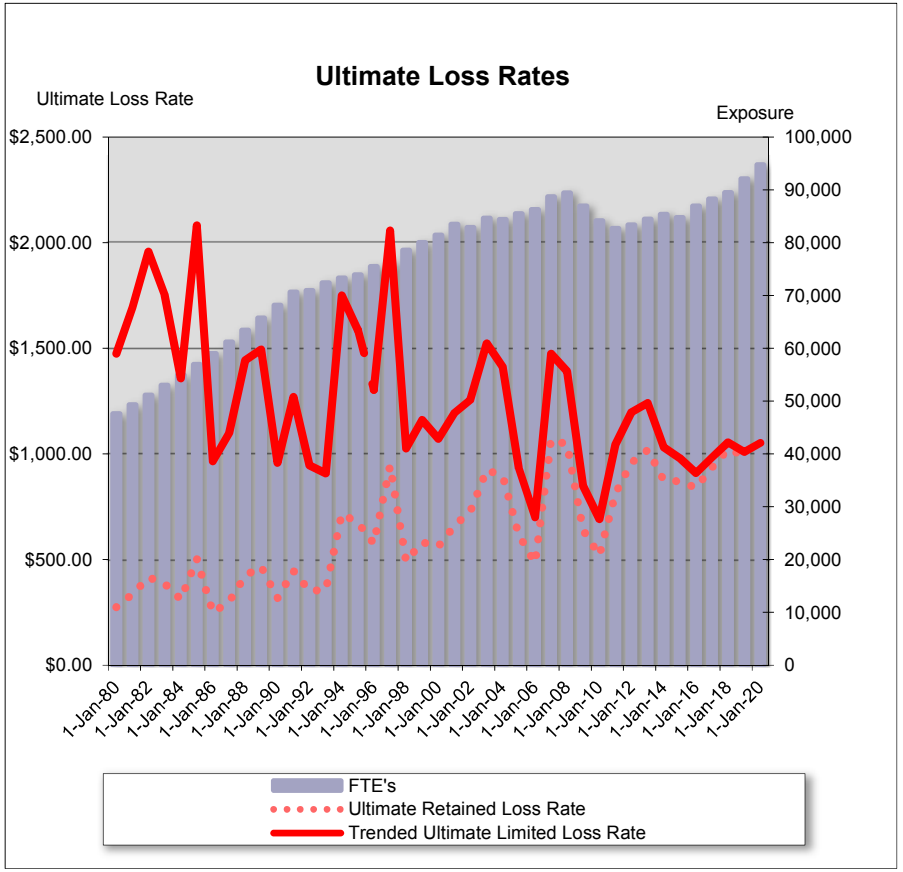
Column (4) : from Exhibit 1, Column (10)
Columns (5), (6), (7) : Exhibit 10

Column (8) : Column (4) - Column (5)
Column (9) : Column (4) - Column (6)
Column (9) : Column (10) discounted

State of Washington
Self-Insurance Liability Program

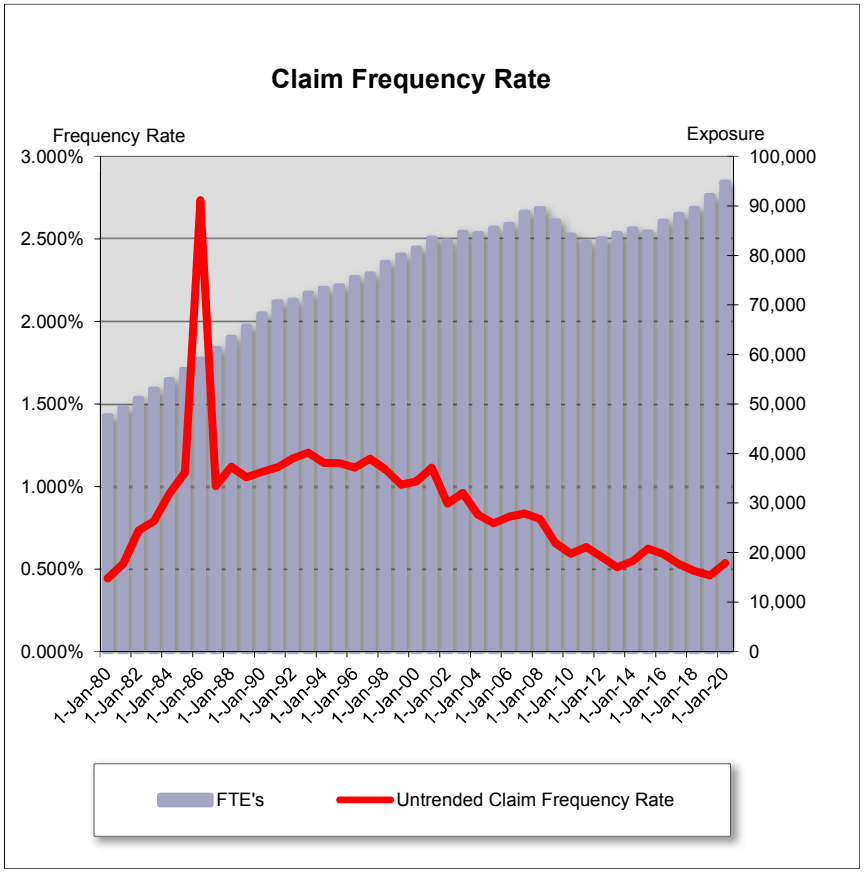
General Liability Experience @ 12/31/19





State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/19



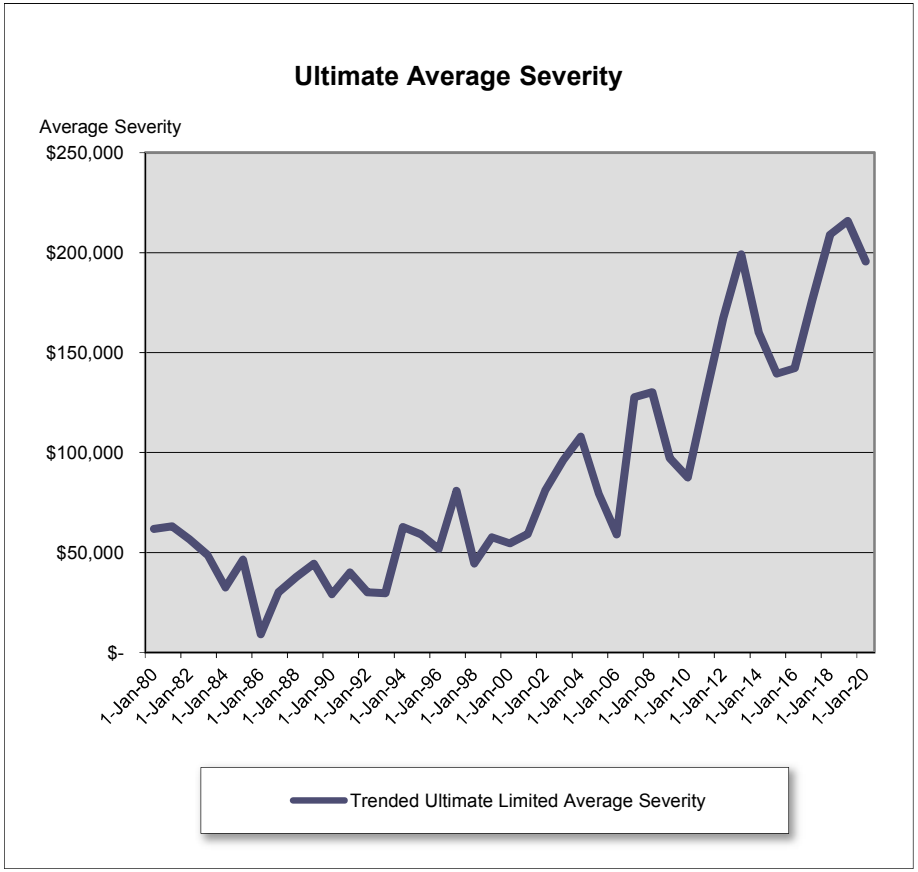


Exhibit 13

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/19
Trended Ultimate Loss Rates and Projected Ultimate Losses Limited to $999,999,999

Policy Period Inception	(1) Retained Incurred Losses	(2) Selected Ultimate Retained Losses	(3) Loss Trend Factor	(4) Retention Adjustment Factor	(5) Trended Ultimate Limited Losses	(6) FTE's	(7) Exposure Trend Factor	(8) Trended FTE's	(9) Trended Ultimate Limited Loss Rate
1-Jan-79	$ 43,772,377	$ 46,590,677	5.697	1.000	$ 265,449,379	45,894	1.000	45,894	5,783.97
1-Jul-80	12,845,887	13,052,805	5.372	1.000	70,119,928	47,572	1.000	47,572	1,473.97
1-Jul-81	16,047,137	16,607,038	5.029	1.000	83,522,703	49,311	1.000	49,311	1,693.79
1-Jul-82	20,734,958	21,224,926	4.714	1.000	100,050,360	51,114	1.000	51,114	1,957.40
1-Jul-83	19,425,340	20,469,576	4.541	1.000	92,945,523	52,983	1.000	52,983	1,754.25
1-Jul-84	16,268,091	17,065,089	4.372	1.000	74,608,403	54,921	1.000	54,921	1,358.47
1-Jul-85	26,702,602	28,638,517	4.138	1.000	118,499,263	56,929	1.000	56,929	2,081.53
1-Jul-86	13,068,196	14,692,425	3.880	1.000	56,999,349	59,010	1.000	59,010	965.93
1-Jul-87	16,417,350	18,385,831	3.657	1.000	67,237,167	61,168	1.000	61,168	1,099.22
1-Jul-88	22,575,869	26,874,897	3.405	1.000	91,507,463	63,405	1.000	63,405	1,443.22
1-Jul-89	28,052,206	30,739,758	3.194	1.000	98,197,790	65,723	1.000	65,723	1,494.12
1-Jul-90	19,123,909	21,617,864	3.020	1.000	65,285,173	68,126	1.000	68,126	958.30
1-Jul-91	29,023,526	31,493,946	2.848	1.000	89,707,311	70,617	1.000	70,617	1,270.34
1-Jul-92	21,431,902	25,014,155	2.682	1.000	67,097,794	70,938	1.000	70,938	945.87
1-Jul-93	21,460,493	25,800,046	2.546	1.000	65,678,756	72,350	1.000	72,350	907.79
1-Jul-94	46,434,526	52,546,170	2.441	1.000	128,254,468	73,309	1.000	73,309	1,749.51
1-Jul-95	43,634,109	49,824,544	2.353	1.000	117,221,714	73,860	1.000	73,860	1,587.08
1-Jul-96	36,728,564	43,461,000	2.265	1.000	98,425,474	75,483	1.000	75,483	1,303.94
1-Jul-97	59,596,427	72,036,542	2.178	1.000	156,906,441	76,238	1.000	76,238	2,058.11
1-Jul-98	27,339,713	38,560,203	2.090	1.000	80,571,916	78,561	1.000	78,561	1,025.60
1-Jul-99	37,067,294	46,613,753	1.993	1.000	92,883,084	80,014	1.000	80,014	1,160.84
1-Jul-00	34,120,449	45,840,596	1.902	1.000	87,198,946	81,425	1.000	81,425	1,070.91
1-Jul-01	38,330,538	55,042,197	1.813	1.000	99,768,389	83,486	1.000	83,486	1,195.03
1-Jul-02	50,682,953	60,452,460	1.723	1.000	104,132,373	82,878	1.000	82,878	1,256.45
1-Jul-03	55,688,602	78,222,542	1.648	1.000	128,925,765	84,636	1.000	84,636	1,523.30
1-Jul-04	55,796,587	75,434,294	1.578	1.000	119,062,508	84,377	1.000	84,377	1,411.08
1-Jul-05	32,891,831	52,696,088	1.515	1.000	79,810,298	85,484	1.000	85,484	933.63
1-Jul-06	27,606,782	41,700,812	1.448	1.000	60,393,996	86,256	1.000	86,256	700.17
1-Jul-07	73,594,293	94,708,605	1.381	1.000	130,820,289	88,679	1.000	88,679	1,475.21
1-Jul-08	75,212,731	93,515,692	1.330	1.000	124,408,308	89,383	1.000	89,383	1,391.86
1-Jul-09	36,694,236	55,617,469	1.326	1.000	73,772,693	86,931	1.000	86,931	848.64
1-Jul-10	31,141,517	43,734,440	1.330	1.000	58,187,390	84,125	1.000	84,125	691.68
1-Jul-11	49,013,072	67,167,222	1.285	1.000	86,282,668	82,671	1.000	82,671	1,043.69
1-Jul-12	56,743,150	79,819,276	1.250	1.000	99,748,670	83,316	1.000	83,316	1,197.23
1-Jul-13	63,473,004	86,017,151	1.218	1.000	104,793,871	84,399	1.000	84,399	1,241.65
1-Jul-14	50,250,068	74,751,186	1.178	1.000	88,029,500	85,309	1.000	85,309	1,031.89
1-Jul-15	47,889,434	73,714,016	1.127	1.000	83,066,585	84,702	1.000	84,702	980.69
1-Jul-16	40,019,925	72,937,826	1.083	1.000	79,004,080	86,892	1.000	86,892	909.22
1-Jul-17	28,601,945	82,618,479	1.050	1.000	86,775,381	88,228	1.000	88,228	983.54
1-Jul-18	18,598,644	91,343,250	1.033	1.000	94,382,038	89,468	1.000	89,468	1,054.93
1-Jul-19	1,218,517	45,691,389	1.016	1.000	46,445,197	46,031	1.000	46,031	1,009.00

Ultimate Losses for Policy Period 7/1/2019 are multiplied by 0.5 to reflect the 12/31/19 evaluation date.

All Year Weighted Average	3,916,178,404		3,016,202	1,298.38
Latest 5-Year Weighted Average - Excludes the Most Recent Policy Period	431,257,584		434,599	992.31
Latest 3-Year Weighted Average - Excludes the Most Recent Policy Period	260,161,499		264,588	983.27
SELECTED - Based on Shaded PY	$ 768,527,990		731,016	**1,051.31**

Column (1) : from Exhibit 10 Column (10)
Column (2) : from Exhibit 2, Column (10)
Column (3) : Trend Indices appropriate for Self-Insurance Liability Program
Column (4) : from Retention Analysis
Column (5) : Column (2) x Column (3) x Column (4)

Column (6) : supplied by the State of WA
Column (7) : Annual Exposure Trend
Column (8) : Column (6) x Column (7)
Column (9) : Column (5) / Column (8)

Projected Ultimate Limited Losses

(10) Policy Period Inception	(11) Retention	(12) FTE's	(13) Claim Count	(14) Loss Rate	(15) Loss Amount
1-Jul-20	Unlimited	94,735	509	1,051.31	$ 99,596,100
1-Jul-21	Unlimited	97,481	524	1,068.65	104,173,400
1-Jul-22	Unlimited	100,306	539	1,086.28	108,960,500
1-Jul-23	Unlimited	103,215	555	1,104.20	113,969,900
1-Jul-24	Unlimited	106,208	571	1,117.82	118,721,600

Columns (11) - (15) : Projections. These are preliminary and should be monitored with actuarial updates.

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/19
Comparison to 12/31/17 Review

(1) Policy Period	(2) Reported Claims Current	(3) Reported Claims Prior	(4) Reported Claims Change	(5) Reported Claims Expected	(6) Open Claims Current	(7) Open Claims Prior	(8) Open Claims Change	(9) Retained Incurred Losses Current	(10) Retained Incurred Losses Prior	(11) Retained Incurred Losses Change	(12) Retained Incurred Losses Expected	(13) Retained Paid Losses Current	(14) Retained Paid Losses Prior	(15) Retained Paid Losses Change	(16) Retained Paid Losses Expected
Prior	552	524	28	0	18	7	11	$ 43,772,377	$ 29,833,916	$ 13,938,462	$ -	$ 36,300,877	$ 25,900,877	$ 10,400,000	$ -
1-Jul-80	213	210	3	0	2	2	0	12,845,887	10,250,887	2,595,000	0	11,862,887	9,162,887	2,700,000	0
1-Jul-81	265	255	10	0	7	0	7	16,047,137	14,187,137	1,860,000	0	14,437,137	13,887,137	550,000	0
1-Jul-82	392	374	18	0	1	0	1	20,734,958	13,234,958	7,500,000	0	13,234,958	13,234,958	0	0
1-Jul-83	442	412	30	0	9	2	7	19,425,340	17,126,109	2,299,231	138,651	18,020,340	15,595,340	2,425,000	795,732
1-Jul-84	540	521	19	0	2	2	0	16,268,091	15,160,659	1,107,432	115,876	15,468,091	14,329,890	1,138,201	469,669
1-Jul-85	625	603	22	0	6	1	5	26,702,602	23,835,140	2,867,462	219,747	24,777,602	23,223,602	1,554,000	372,876
1-Jul-86	1,624	1,608	16	0	4	1	3	13,068,196	9,134,734	3,933,462	109,601	11,788,196	8,613,196	3,175,000	180,680
1-Jul-87	621	603	18	0	5	0	5	16,417,350	10,617,350	5,800,000	118,881	14,337,350	10,317,350	4,020,000	132,422
1-Jul-88	718	690	28	0	16	3	13	22,575,869	11,494,972	11,080,897	114,078	15,979,202	10,464,202	5,515,000	267,360
1-Jul-89	729	688	41	0	3	3	0	28,052,206	21,091,181	6,961,026	244,857	22,635,540	12,065,540	10,570,000	1,739,674
1-Jul-90	842	742	100	0	5	2	3	19,123,909	16,974,678	2,149,231	106,708	17,843,909	15,843,909	2,000,000	255,368
1-Jul-91	833	784	49	1	4	3	1	29,023,526	27,883,526	1,140,000	148,573	28,573,526	27,373,526	1,200,000	180,643
1-Jul-92	882	826	56	1	6	2	4	21,431,902	16,881,902	4,550,000	117,421	20,531,902	15,481,902	5,050,000	279,946
1-Jul-93	1,127	866	261	0	7	0	7	21,460,493	18,880,493	2,580,000	60,942	18,730,493	18,730,493	0	64,919
1-Jul-94	911	832	79	0	6	2	4	46,434,526	44,374,526	2,060,000	56,004	44,368,026	44,368,026	0	43,432
1-Jul-95	973	849	124	(1)	6	1	5	43,634,109	40,184,109	3,450,000	295,998	39,434,109	39,434,109	0	316,933
1-Jul-96	922	847	75	(1)	4	1	3	36,728,564	31,198,564	5,530,000	99,654	35,123,564	31,123,564	4,000,000	86,729
1-Jul-97	1,044	876	168	(0)	2	0	2	59,596,427	57,179,760	2,416,667	447,080	57,179,760	57,179,760	0	334,637
1-Jul-98	918	848	70	(0)	9	3	6	27,339,713	25,338,213	2,001,500	666,382	24,473,213	24,473,213	0	639,102
1-Jul-99	1,051	811	240	(1)	8	5	3	37,067,294	29,530,149	7,537,145	632,223	33,969,194	27,205,149	6,764,045	843,470
1-Jul-00	936	832	104	(1)	6	1	5	34,120,449	31,491,949	2,628,500	344,221	31,490,449	31,490,449	0	267,616
1-Jul-01	1,037	908	129	1	9	3	6	38,330,538	35,283,928	3,046,611	459,273	38,088,038	34,641,428	3,446,611	450,843
1-Jul-02	857	742	115	(2)	3	4	(1)	50,682,953	42,587,289	8,095,664	626,863	45,182,953	35,537,289	9,645,664	1,398,548
1-Jul-03	926	777	149	(3)	5	2	3	55,688,602	52,781,322	2,907,281	912,267	49,633,602	47,006,322	2,627,281	1,432,054
1-Jul-04	741	687	54	(1)	3	5	(2)	55,796,587	55,818,087	(21,500)	568,436	55,472,212	55,467,212	5,000	509,665
1-Jul-05	749	647	102	(0)	6	9	(3)	32,891,831	33,561,831	(670,000)	962,786	27,731,456	27,731,456	0	2,447,882
1-Jul-06	777	693	84	(3)	2	1	1	27,606,782	27,501,782	105,000	625,180	27,501,782	27,376,782	125,000	750,180
1-Jul-07	804	733	71	(5)	13	13	0	73,594,293	68,470,774	5,123,519	1,704,966	68,753,043	65,295,774	3,457,269	3,339,443
1-Jul-08	799	718	81	(5)	30	18	12	75,212,731	62,317,940	12,894,791	1,718,090	67,941,302	58,184,459	9,756,844	3,346,367
1-Jul-09	620	566	54	(5)	21	24	(3)	36,694,236	34,658,044	2,036,192	967,248	30,310,486	29,577,044	733,442	2,645,958
1-Jul-10	587	528	59	(7)	24	44	(20)	31,141,517	30,173,272	968,245	(0)	26,830,267	23,937,972	2,892,295	1,543,595
1-Jul-11	542	532	10	(8)	28	45	(17)	49,013,072	36,865,108	12,147,964	(0)	41,010,572	30,774,096	10,236,476	2,930,285
1-Jul-12	511	480	31	(11)	41	62	(21)	56,743,150	42,184,327	14,558,824	(0)	50,667,400	31,326,577	19,340,824	7,206,136
1-Jul-13	479	429	50	(14)	35	76	(41)	63,473,004	38,490,644	24,982,360	(0)	52,607,079	20,800,969	31,806,110	11,284,584
1-Jul-14	525	456	69	(2)	74	101	(27)	50,250,068	23,873,593	26,376,476	4,623,264	39,558,568	8,971,022	30,587,546	9,896,341
1-Jul-15	594	441	153	36	131	66	65	47,889,434	20,179,598	27,709,835	19,707,065	19,617,809	8,745,673	10,872,135	13,578,131
1-Jul-16	543	388	155	73	136	63	73	40,019,925	6,790,829	33,229,096	30,486,896	23,767,109	498,069	23,269,040	16,254,154
1-Jul-17	476	109	367	304	115	52	63	28,601,945	635,874	27,966,071	27,807,606	1,539,840	66,756	1,473,084	6,655,978
1-Jul-18	394		394	396	73		73	18,598,644		18,598,644	15,246,929	466,323		466,323	857,454
1-Jul-19	71		71	139	8		8	1,218,517		1,218,517	1,787,576	56,161		56,161	83,183
Total	29,192	25,435	3,757	878	893	629	264	$ 1,445,318,755	$ 1,128,059,152	$ 317,259,603	$ 112,241,337	$ 1,217,296,328	$ 995,437,977	$ 221,858,351	$ 93,881,991

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/19
Comparison to 12/31/17 Review

(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Policy Period	Ultimate Retained Losses			Retained Case Reserves				IBNR Reserves				Estimated Outstanding Losses (Case + IBNR) Reserves			
	Current	Prior	Change	Current	Prior	Change	Expected	Current	Prior	Change	Expected	Current	Prior	Change	Expected
Prior	$ 46,590,677	$ 30,349,713	$ 16,240,964	$ 7,471,500	$ 3,933,038	$ 3,538,462	$ -	$ 2,818,299	$ 515,797	$ 2,302,502	$ -	$ 10,289,799	$ 4,448,836	$ 5,840,964	$ -
1-Jul-80	13,052,805	10,408,548	2,644,257	983,000	1,088,000	(105,000)	0	206,918	157,661	49,257	0	1,189,918	1,245,661	(55,743)	0
1-Jul-81	16,607,038	14,288,581	2,318,457	1,610,000	300,000	1,310,000	0	559,901	101,444	458,457	0	2,169,901	401,444	1,768,457	0
1-Jul-82	21,224,926	13,287,816	7,937,110	7,500,000	0	7,500,000	0	489,967	52,857	437,110	0	7,989,967	52,857	7,937,110	0
1-Jul-83	20,469,576	17,444,925	3,024,651	1,405,000	1,530,769	(125,769)	(657,081)	1,044,236	318,815	725,421	(138,651)	2,449,236	1,849,585	599,651	(795,732)
1-Jul-84	17,065,089	15,427,633	1,637,456	800,000	830,769	(30,769)	(353,793)	796,998	266,974	530,024	(115,876)	1,596,998	1,097,743	499,255	(469,669)
1-Jul-85	28,638,517	24,308,847	4,329,670	1,925,000	611,538	1,313,462	(153,130)	1,935,915	473,707	1,462,208	(219,747)	3,860,915	1,085,246	2,775,670	(372,876)
1-Jul-86	14,692,425	9,380,800	5,311,625	1,280,000	521,538	758,462	(71,080)	1,624,229	246,066	1,378,164	(109,601)	2,904,229	767,604	2,136,625	(180,680)
1-Jul-87	18,385,831	10,944,662	7,441,169	2,080,000	300,000	1,780,000	(13,541)	1,968,481	327,312	1,641,169	(118,881)	4,048,481	627,312	3,421,169	(132,422)
1-Jul-88	26,874,897	11,865,657	15,009,240	6,596,667	1,030,769	5,565,897	(153,281)	4,299,028	370,686	3,928,342	(114,078)	10,895,695	1,401,455	9,494,240	(267,360)
1-Jul-89	30,739,758	22,008,885	8,730,872	5,416,667	9,025,641	(3,608,974)	(1,494,817)	2,687,551	917,704	1,769,847	(244,857)	8,104,218	9,943,346	(1,839,128)	(1,739,674)
1-Jul-90	21,617,864	17,427,610	4,190,253	1,280,000	1,130,769	149,231	(148,660)	2,493,955	452,932	2,041,023	(106,708)	3,773,955	1,583,702	2,190,253	(255,368)
1-Jul-91	31,493,946	28,590,591	2,903,355	450,000	510,000	(60,000)	(32,071)	2,470,421	707,066	1,763,355	(148,573)	2,920,421	1,217,066	1,703,355	(180,643)
1-Jul-92	25,014,155	17,499,405	7,514,750	900,000	1,400,000	(500,000)	(162,526)	3,582,253	617,503	2,964,750	(117,421)	4,482,253	2,017,503	2,464,750	(279,946)
1-Jul-93	25,800,046	19,230,234	6,569,812	2,730,000	150,000	2,580,000	(3,978)	4,339,553	349,741	3,989,812	(60,942)	7,069,553	499,741	6,569,812	(64,919)
1-Jul-94	52,546,170	44,723,942	7,822,228	2,066,500	6,500	2,060,000	12,572	6,111,645	349,417	5,762,228	(56,004)	8,178,145	355,917	7,822,228	(43,432)
1-Jul-95	49,824,544	42,179,998	7,644,546	4,200,000	750,000	3,450,000	(20,936)	6,190,436	1,995,889	4,194,546	(295,998)	10,390,436	2,745,889	7,644,546	(316,933)
1-Jul-96	43,461,000	31,920,656	11,540,344	1,605,000	75,000	1,530,000	12,925	6,732,436	722,092	6,010,344	(99,654)	8,337,436	797,092	7,540,344	(86,729)
1-Jul-97	72,036,542	59,538,997	12,497,545	2,416,667	0	2,416,667	112,443	12,440,115	2,359,236	10,080,878	(447,080)	14,856,781	2,359,236	12,497,545	(334,637)
1-Jul-98	38,560,203	28,249,775	10,310,428	2,866,500	865,000	2,001,500	27,279	11,220,490	2,911,562	8,308,928	(666,382)	14,086,990	3,776,562	10,310,428	(639,102)
1-Jul-99	46,613,753	32,613,673	14,000,080	3,098,100	2,325,000	773,100	(211,247)	9,546,459	3,083,524	6,462,935	(632,223)	12,644,559	5,408,524	7,236,035	(843,470)
1-Jul-00	45,840,596	33,339,299	12,501,297	2,630,000	1,500	2,628,500	76,605	11,720,147	1,847,350	9,872,797	(344,221)	14,350,147	1,848,850	12,501,297	(267,616)
1-Jul-01	55,042,197	37,979,403	17,062,794	242,500	642,500	(400,000)	8,430	16,711,658	2,695,475	14,016,183	(459,273)	16,954,158	3,337,975	13,616,183	(450,843)
1-Jul-02	60,452,460	46,575,782	13,876,678	5,500,000	7,050,000	(1,550,000)	(771,685)	9,769,506	3,988,493	5,781,014	(626,863)	15,269,506	11,038,493	4,231,014	(1,398,548)
1-Jul-03	78,222,542	59,024,328	19,198,214	6,055,000	5,775,000	280,000	(519,787)	22,533,939	6,243,006	16,290,933	(912,267)	28,588,939	12,018,006	16,570,933	(1,432,054)
1-Jul-04	75,434,294	59,996,571	15,437,723	324,375	350,875	(26,500)	58,771	19,637,707	4,178,484	15,459,223	(568,436)	19,962,082	4,529,359	15,432,723	(509,665)
1-Jul-05	52,696,088	39,970,165	12,725,924	5,160,375	5,830,375	(670,000)	(1,485,096)	19,804,258	6,408,334	13,395,924	(962,786)	24,964,633	12,238,709	12,725,924	(2,447,882)
1-Jul-06	41,700,812	31,327,137	10,373,675	105,000	125,000	(20,000)	(125,000)	14,094,030	3,825,354	10,268,675	(625,180)	14,199,030	3,950,354	10,248,675	(750,180)
1-Jul-07	94,708,605	79,578,492	15,130,113	4,841,250	3,175,000	1,666,250	(1,634,478)	21,114,312	11,107,718	10,006,594	(1,704,966)	25,955,562	14,282,718	11,672,844	(3,339,443)
1-Jul-08	93,515,692	74,166,793	19,348,899	7,271,429	4,133,481	3,137,948	(1,628,277)	18,302,961	11,848,853	6,454,108	(1,718,090)	25,574,390	15,982,334	9,592,056	(3,346,367)
1-Jul-09	55,617,469	47,876,934	7,740,535	6,383,750	5,081,000	1,302,750	(1,678,711)	18,923,233	13,218,891	5,704,342	(967,248)	25,306,983	18,299,891	7,007,092	(2,645,958)
1-Jul-10	43,734,440	41,947,491	1,786,949	4,311,250	6,235,300	(1,924,050)	(1,543,595)	12,592,923	11,774,219	818,704	0	16,904,173	18,009,519	(1,105,346)	(1,543,595)
1-Jul-11	67,167,222	50,646,081	16,521,141	8,002,500	6,091,012	1,911,488	(2,930,286)	18,154,150	13,780,973	4,373,176	0	26,156,650	19,871,985	6,284,665	(2,930,285)
1-Jul-12	79,819,276	57,959,101	21,860,175	6,075,750	10,857,750	(4,782,000)	(7,206,136)	23,076,126	15,774,774	7,301,351	0	29,151,876	26,632,524	2,519,351	(7,206,136)
1-Jul-13	86,017,151	53,949,805	32,067,346	10,865,925	17,689,675	(6,823,750)	(11,284,584)	22,544,148	15,459,161	7,084,986	0	33,410,073	33,148,836	261,236	(11,284,584)
1-Jul-14	74,751,186	45,498,542	29,252,643	10,691,500	14,902,571	(4,211,071)	(5,273,077)	24,501,117	21,624,950	2,876,168	(4,623,264)	35,192,617	36,527,520	(1,334,903)	(9,896,341)
1-Jul-15	73,714,016	56,897,250	16,816,766	28,271,625	11,433,925	16,837,700	6,128,934	25,824,582	36,717,651	(10,893,069)	(19,707,065)	54,096,207	48,151,576	5,944,631	(13,578,131)
1-Jul-16	72,937,826	57,876,848	15,060,978	16,252,816	6,292,760	9,960,056	14,232,741	32,917,901	51,086,019	(18,168,118)	(30,486,896)	49,170,717	57,378,779	(8,208,062)	(16,254,154)
1-Jul-17	82,618,478	62,572,313	20,046,166	27,062,105	569,118	26,492,987	21,151,627	54,016,533	30,650,282	23,366,251	3,478,551	81,078,638	31,219,401	49,859,238	24,630,178
1-Jul-18	91,343,250		91,343,250	18,132,321		18,132,321	14,389,476	72,744,605		72,744,605	55,870,371	90,876,927		90,876,927	70,259,846
1-Jul-19	91,382,779		91,382,779	1,162,356		1,162,356	1,704,393	44,472,873		44,472,873	34,837,874	45,635,229		45,635,229	36,542,267
Total	$ 2,078,026,139	$ 1,438,873,282	$ 639,152,857	$ 228,022,427	$ 132,621,175	$ 95,401,252	$ 18,359,346	$ 587,015,995	$ 279,527,974	$ 307,488,021	$ 26,787,569	$ 815,038,422	$ 412,149,149	$ 402,889,273	$ 45,146,915

Current Columns are from the supporting actuarial exhibits in the current review.
Expected Columns are based on what was expected to emerge between reviews, given the assumptions underlying the prior review.

Prior Columns are from the last reserve review prepared for State of Washington.

III. General Liability (Excluding Children, Youth, and Family Agency) Exhibits

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/19
Summary of Losses

Policy Period	(1) FTE's	(2) Retention	(3) Reported Claims	Open Claims	(4) Retained Incurred Losses	(5) Retained Paid Losses	(6) [(4)-(5)] Retained Case Reserves	(7) IBNR Reserves	(8) [(6)+(7)] Estimated Outstanding Losses	(9) [(4)+(7)] Ultimate Retained Losses	(10) [(9)/(1)] Ultimate Loss Rate
Historical Experience											
1-Jan-79	$ 44,644	Various	490	1	$ 11,681,194	$ 11,606,194	$ 75,000	$ 15,000	$ 90,000	$ 11,696,194	261.99
1-Jul-80	46,276	Various	201	0	4,876,013	4,876,013	-	-	-	4,876,013	105.37
1-Jul-81	47,969	Various	252	1	8,474,085	8,444,085	30,000	6,000	36,000	8,480,085	176.78
1-Jul-82	49,723	Various	371	0	12,759,958	12,759,958	-	-	-	12,759,958	256.62
1-Jul-83	51,541	Various	401	1	14,030,471	13,517,971	512,500	102,500	615,000	14,132,971	274.21
1-Jul-84	53,425	Various	510	0	10,837,124	10,837,124	-	-	-	10,837,124	202.85
1-Jul-85	55,379	Various	586	0	12,935,272	12,935,272	-	-	-	12,935,272	233.58
1-Jul-86	57,404	Various	1,594	1	5,318,966	5,288,966	30,000	6,000	36,000	5,324,966	92.76
1-Jul-87	59,502	Various	593	0	5,483,529	5,483,529	-	-	-	5,483,529	92.16
1-Jul-88	61,678	Various	677	1	8,545,618	8,545,618	-	-	-	8,545,618	138.55
1-Jul-89	63,933	Various	668	0	9,384,073	9,384,073	-	-	-	9,384,073	146.78
1-Jul-90	66,271	Various	719	0	12,155,448	12,155,448	-	-	-	12,155,448	183.42
1-Jul-91	68,694	Various	765	1	13,764,950	13,614,950	150,000	82,442	232,442	13,847,392	201.58
1-Jul-92	69,007	Various	809	0	11,258,799	11,258,799	-	-	-	11,258,799	163.16
1-Jul-93	70,380	Various	847	1	16,677,934	16,647,934	30,000	165,180	195,180	16,843,113	239.32
1-Jul-94	71,313	Various	805	0	37,102,708	37,102,708	-	-	-	37,102,708	520.28
1-Jul-95	71,849	Various	818	1	23,233,000	23,158,000	75,000	428,275	503,275	23,661,275	329.32
1-Jul-96	73,428	Various	814	0	22,725,316	22,725,316	-	-	-	22,725,316	309.49
1-Jul-97	74,162	Various	844	0	22,499,746	22,499,746	-	-	-	22,499,746	303.39
1-Jul-98	76,422	Various	828	1	16,931,066	16,916,066	15,000	237,100	252,100	17,168,166	224.65
1-Jul-99	77,835	Various	785	3	24,876,410	23,543,310	1,333,100	1,225,369	2,558,469	26,101,778	335.35
1-Jul-00	79,208	Various	804	0	14,846,969	14,846,969	-	-	-	14,846,969	187.44
1-Jul-01	81,213	Various	884	4	22,659,918	22,417,418	242,500	1,365,238	1,607,738	24,025,156	295.83
1-Jul-02	80,621	Various	719	0	19,746,789	19,746,789	-	-	-	19,746,789	244.93
1-Jul-03	82,332	Various	750	0	21,962,360	21,962,360	-	-	-	21,962,360	266.76
1-Jul-04	82,080	Various	649	3	32,969,081	32,919,706	49,375	805,257	854,632	33,774,338	411.48
1-Jul-05	83,156	Various	617	3	18,233,678	14,608,303	3,625,375	1,875,860	5,501,235	20,109,538	241.83
1-Jul-06	83,907	Various	670	2	20,217,513	20,187,513	30,000	379,910	409,910	20,597,423	245.48
1-Jul-07	86,264	Various	705	8	45,952,607	44,361,357	1,591,250	5,033,269	6,624,519	50,985,875	591.04
1-Jul-08	86,949	Various	688	9	61,386,461	58,530,033	2,856,429	5,114,574	7,971,003	66,501,035	764.83
1-Jul-09	84,564	Various	535	14	24,358,745	23,330,745	1,028,000	3,070,050	4,098,050	27,428,796	324.35
1-Jul-10	81,834	Various	479	18	27,084,796	24,058,546	3,026,250	3,723,641	6,749,891	30,808,436	376.47
1-Jul-11	80,420	Various	491	18	22,870,947	21,863,447	1,007,500	3,054,670	4,062,170	25,925,617	322.38
1-Jul-12	81,047	Various	437	16	39,231,270	35,069,020	4,162,250	4,364,589	8,526,839	43,595,858	537.91
1-Jul-13	82,101	Various	398	32	58,854,705	51,371,330	7,483,375	6,782,279	14,265,654	65,636,984	799.47
1-Jul-14	82,986	Various	424	52	26,381,377	18,559,877	7,821,500	3,655,064	11,476,564	30,036,441	361.95
1-Jul-15	82,395	Various	493	100	35,080,890	18,750,765	16,330,125	6,531,643	22,861,768	41,612,534	505.03
1-Jul-16	84,526	Various	462	108	35,246,166	22,285,050	12,961,116	7,782,350	20,743,466	43,028,516	509.06
1-Jul-17	85,825	Various	406	98	15,651,334	1,535,729	14,115,605	19,549,133	33,664,738	35,200,466	410.14
1-Jul-18	87,032	Various	340	68	17,630,760	459,939	17,170,821	36,167,089	53,337,910	53,797,849	618.14
1-Jul-19 to 31-Dec-19	44,778	Various	64	13	158,517	56,161	102,356	23,680,310	23,782,666	23,838,827	532.38
Total	$ 2,934,074		25,392	578	$ 866,076,563	$ 770,222,136	$ 95,854,427	$ 135,202,792	$ 231,057,219	$ 1,001,279,355	341.26

Ultimate Losses for Policy Period 7/1/2019 are multiplied by 0.5 to reflect the 12/31/19 evaluation date. The annualized amount is displayed below.

Full Policy Period Projections											
1-Jul-19 Full Policy	$ 89,555	Various								$ 47,677,654	532.38
1-Jul-20	92,156	Various								51,395,300	557.70
1-Jul-21	94,827	Various								53,757,500	566.90
1-Jul-22	97,575	Various								56,227,600	576.25
1-Jul-23	100,405	Various								58,813,000	585.76

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/19
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/19 and the Rollforward Date of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			Current Evaluation Date of 12/31/19				Rollforward Date of 06/30/20				Estimated Change from 12/31/19 to 06/30/20				
Policy Period Inception	Full Year Selected Ultimate	Retention	Retained Incurred Losses	Retained Paid Losses	Retained Case Reserves	IBNR Reserves	Retained Incurred Losses	Retained Paid Losses	Retained Case Reserves	IBNR Reserves	Retained Incurred Losses	Retained Paid Losses	Retained Case Reserves	IBNR Reserves	Accrued Ultimate Retained
1-Jan-79	$ 11,696,194	Various	$ 11,681,194	$ 11,606,194	$ 75,000	$ 15,000	$ 11,681,194	$ 11,606,194	$ 75,000	$ 15,000	$ -	$ -	$ -	$ -	$ -
1-Jul-80	4,876,013	Various	4,876,013	4,876,013	-	-	4,876,013	4,876,013	-	-	-	-	-	-	-
1-Jul-81	8,480,085	Various	8,474,085	8,444,085	30,000	6,000	8,474,085	8,444,085	30,000	6,000	-	-	-	-	-
1-Jul-82	12,759,958	Various	12,759,958	12,759,958	-	-	12,759,958	12,759,958	-	-	-	-	-	-	-
1-Jul-83	14,132,971	Various	14,030,471	13,517,971	512,500	102,500	14,030,471	13,825,042	205,429	102,500	-	307,071	(307,071)	-	-
1-Jul-84	10,837,124	Various	10,837,124	10,837,124	-	-	10,837,124	10,837,124	-	-	-	-	-	-	-
1-Jul-85	12,935,272	Various	12,935,272	12,935,272	-	-	12,935,272	12,935,272	-	-	-	-	-	-	-
1-Jul-86	5,324,966	Various	5,318,966	5,288,966	30,000	6,000	5,318,966	5,293,615	25,351	6,000	-	4,649	(4,649)	-	-
1-Jul-87	5,483,529	Various	5,483,529	5,483,529	-	-	5,483,529	5,483,529	-	-	-	-	-	-	-
1-Jul-88	8,545,618	Various	8,545,618	8,545,618	-	-	8,545,618	8,545,618	-	-	-	-	-	-	-
1-Jul-89	9,384,073	Various	9,384,073	9,384,073	-	-	9,384,073	9,384,073	-	-	-	-	-	-	-
1-Jul-90	12,155,448	Various	12,155,448	12,155,448	-	-	12,155,448	12,155,448	-	-	-	-	-	-	-
1-Jul-91	13,847,392	Various	13,764,950	13,614,950	150,000	82,442	13,792,294	13,627,938	164,357	55,098	27,344	12,987	14,357	(27,344)	-
1-Jul-92	11,258,799	Various	11,258,799	11,258,799	-	-	11,258,799	11,258,799	-	-	-	-	-	-	-
1-Jul-93	16,843,113	Various	16,677,934	16,647,934	30,000	165,180	16,701,975	16,657,314	44,661	141,138	24,041	9,381	14,661	(24,041)	-
1-Jul-94	37,102,708	Various	37,102,708	37,102,708	-	-	37,102,708	37,102,708	-	-	-	-	-	-	-
1-Jul-95	23,661,275	Various	23,233,000	23,158,000	75,000	428,275	23,271,927	23,177,012	94,915	389,348	38,927	19,012	19,915	(38,927)	-
1-Jul-96	22,725,316	Various	22,725,316	22,725,316	-	-	22,725,316	22,725,316	-	-	-	-	-	-	-
1-Jul-97	22,499,746	Various	22,499,746	22,499,746	-	-	22,499,746	22,499,746	-	-	-	-	-	-	-
1-Jul-98	17,168,166	Various	16,931,066	16,916,066	15,000	237,100	16,944,584	16,923,660	20,923	223,582	13,518	7,595	5,923	(13,518)	-
1-Jul-99	26,101,778	Various	24,876,410	23,543,310	1,333,100	1,225,369	24,942,915	23,646,423	1,296,493	1,158,863	66,505	103,113	(36,607)	(66,505)	-
1-Jul-00	14,846,969	Various	14,846,969	14,846,969	-	-	14,846,969	14,846,969	-	-	-	-	-	-	-
1-Jul-01	24,025,156	Various	22,659,918	22,417,418	242,500	1,365,238	22,719,868	22,472,375	247,493	1,305,288	59,950	54,957	4,993	(59,950)	-
1-Jul-02	19,746,789	Various	19,746,789	19,746,789	-	-	19,746,789	19,746,789	-	-	-	-	-	-	-
1-Jul-03	21,962,360	Various	21,962,360	21,962,360	-	-	21,962,360	21,962,360	-	-	-	-	-	-	-
1-Jul-04	33,774,338	Various	32,969,081	32,919,706	49,375	805,257	32,997,240	32,943,345	53,895	777,098	28,159	23,639	4,520	(28,159)	-
1-Jul-05	20,109,538	Various	18,233,678	14,608,303	3,625,375	1,875,860	18,294,364	14,757,472	3,536,892	1,815,175	60,686	149,169	(88,483)	(60,686)	-
1-Jul-06	20,597,423	Various	20,217,513	20,187,513	30,000	379,910	20,228,940	20,197,970	30,969	368,484	11,426	10,457	969	(11,426)	-
1-Jul-07	50,985,875	Various	45,952,607	44,361,357	1,591,250	5,033,269	46,098,674	44,961,913	1,136,761	4,887,201	146,067	600,556	(454,489)	(146,067)	-
1-Jul-08	66,501,035	Various	61,386,461	58,530,033	2,856,429	5,114,574	61,525,433	59,141,334	2,384,099	4,975,603	138,972	611,301	(472,330)	(138,972)	-
1-Jul-09	27,428,796	Various	24,358,745	23,330,745	1,028,000	3,070,050	24,437,041	23,602,573	834,468	2,991,755	78,296	271,827	(193,532)	(78,296)	-
1-Jul-10	30,808,436	Various	27,084,796	24,058,546	3,026,250	3,723,641	27,174,126	24,458,582	2,715,545	3,634,310	89,331	400,036	(310,705)	(89,331)	-
1-Jul-11	25,925,617	Various	22,870,947	21,863,447	1,007,500	3,054,670	22,942,331	22,077,462	864,869	2,983,286	71,384	214,015	(142,631)	(71,384)	-
1-Jul-12	43,595,858	Various	39,231,270	35,069,020	4,162,250	4,364,589	39,231,270	35,475,081	3,756,189	4,364,589	-	406,061	(406,061)	-	-
1-Jul-13	65,636,984	Various	58,854,705	51,371,330	7,483,375	6,782,279	58,854,705	51,994,490	6,860,215	6,782,279	-	623,160	(623,160)	-	-
1-Jul-14	30,036,441	Various	26,381,377	18,559,877	7,821,500	3,655,064	26,381,377	20,734,969	5,646,408	3,655,064	-	2,175,092	(2,175,092)	-	-
1-Jul-15	41,612,534	Various	35,080,890	18,750,765	16,330,125	6,531,643	35,574,122	21,894,077	13,680,045	6,038,412	493,232	3,143,312	(2,650,080)	(493,232)	-
1-Jul-16	43,028,516	Various	35,246,166	22,285,050	12,961,116	7,782,350	36,454,944	25,987,621	10,467,323	6,573,573	1,208,777	3,702,570	(2,493,793)	(1,208,777)	-
1-Jul-17	35,200,466	Various	15,651,334	1,535,729	14,115,605	19,549,133	21,490,453	5,964,808	15,525,646	13,710,013	5,839,120	4,429,079	1,410,041	(5,839,120)	-
1-Jul-18	53,797,849	Various	5,130,760	459,939	4,670,821	36,167,089	12,545,221	1,796,163	10,749,057	28,752,628	7,414,461	1,336,224	6,078,236	(7,414,461)	(12,500,000)
1-Jul-19	47,677,654	Various	158,517	56,161	102,356	23,680,310	4,975,363	206,005	4,769,359	42,702,290	4,816,846	149,844	4,667,002	19,021,980	23,838,827
Total	$1,025,118,181		$853,576,563	$770,222,136	$ 83,354,427	$135,202,792	$874,203,606	$788,987,244	$ 85,216,362	$138,414,576	$ 20,627,043	$ 18,765,108	$ 1,861,935	$ 3,211,784	$ 11,338,827
				Estimated Outstanding Losses		$218,557,219		Estimated Outstanding Losses		$223,630,938		Estimated Outstanding Losses		$ 5,073,719	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/20
Column (9): Projected Losses Paid-to-date as of 06/30/20

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/20
Column (12) : Column (8) - Column (4)

Column (13) : Column (9) - Column (5)
Column (14) : Column (10) - Column (6)
Column (15) : Column (11) - Column (7)
Column (16) : Column (13) + Column (14) + Column (15)

Exhibit 1

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/19
Summary of Various Ultimate Loss Estimation Methods

(1) Policy Period Inception	(2) Incurred Method	(3) Chain Ladder Paid Method	(4) Outstanding Method	(5) Bornhuetter-Ferguson Incurred Method	(6) Bornhuetter-Ferguson Paid Method	(7) Generalized Cape Cod Incurred Method	(8) Generalized Cape Cod Paid Method	(9) Frequency/ Severity Method	(10) Selected Ultimate
Prior	$ 11,681,194	$ 11,606,194	$ 11,681,194	$ 11,681,194	$ 11,606,194	$ 11,681,194	$ 11,606,194	$ 11,681,194	$ 11,696,194
1-Jul-80	4,876,013	4,876,013	4,876,013	4,876,013	4,876,013	4,876,013	4,876,013	4,876,013	4,876,013
1-Jul-81	8,474,085	8,444,085	8,474,085	8,474,085	8,444,085	8,474,085	8,444,085	8,474,085	8,480,085
1-Jul-82	12,759,958	12,759,958	12,759,958	12,759,958	12,759,958	12,759,958	12,759,958	12,759,958	12,759,958
1-Jul-83	14,030,471	13,555,789	14,030,471	14,030,471	13,535,632	14,030,471	13,549,758	14,030,471	14,132,971
1-Jul-84	10,837,124	10,898,843	10,837,124	10,837,124	10,875,717	10,837,124	10,898,529	10,837,124	10,837,124
1-Jul-85	12,935,272	13,046,420	12,935,272	12,935,272	12,998,862	12,935,272	13,023,939	12,935,272	12,935,272
1-Jul-86	5,318,966	5,349,738	5,318,966	5,318,966	5,382,707	5,318,966	5,386,475	5,318,966	5,324,966
1-Jul-87	5,483,529	5,562,424	5,483,529	5,483,529	5,612,234	5,483,529	5,599,239	5,483,529	5,483,529
1-Jul-88	8,545,618	8,693,331	8,545,618	8,545,618	8,717,272	8,545,618	8,701,023	8,545,618	8,545,618
1-Jul-89	9,384,073	9,574,407	9,384,073	9,384,073	9,605,960	9,384,073	9,591,092	9,384,073	9,384,073
1-Jul-90	12,185,811	12,438,430	12,155,448	12,185,942	12,433,877	12,185,340	12,432,678	12,185,811	12,155,448
1-Jul-91	13,868,099	13,971,359	13,826,685	13,864,989	13,958,057	13,868,143	13,973,500	13,868,099	13,847,392
1-Jul-92	11,399,414	11,587,277	11,258,799	11,435,776	11,665,516	11,450,135	11,704,362	11,399,414	11,258,799
1-Jul-93	16,971,216	17,185,206	16,715,011	16,944,385	17,129,975	17,016,657	17,268,137	16,971,216	16,843,113
1-Jul-94	37,944,224	38,411,323	37,102,708	37,464,079	37,657,832	37,659,835	37,967,542	37,944,224	37,102,708
1-Jul-95	23,880,650	24,044,199	23,441,901	23,694,902	23,785,736	23,887,163	24,053,736	23,880,650	23,661,275
1-Jul-96	23,479,156	23,665,347	22,725,316	23,305,879	23,443,576	23,480,240	23,663,842	23,479,156	22,725,316
1-Jul-97	23,365,252	23,500,137	22,499,746	23,203,133	23,308,086	23,335,397	23,460,554	23,365,252	22,499,746
1-Jul-98	17,672,018	17,720,588	17,112,182	17,786,286	17,842,115	17,835,842	17,888,591	17,672,018	17,168,166
1-Jul-99	26,101,778	24,766,526	50,482,348	25,899,117	24,619,261	25,925,988	24,625,448	26,101,778	26,101,778
1-Jul-00	15,658,411	15,682,146	14,846,969	16,050,390	16,083,716	15,942,368	15,957,095	15,658,411	14,846,969
1-Jul-01	24,025,156	23,779,245	29,415,302	24,079,857	23,848,457	23,957,572	23,708,740	24,025,156	24,025,156
1-Jul-02	21,045,030	21,033,192	19,746,789	21,357,006	21,343,221	21,185,454	21,155,157	21,045,030	19,746,789
1-Jul-03	23,531,344	23,491,845	21,962,360	23,819,866	23,776,147	23,664,655	23,594,951	23,531,344	21,962,360
1-Jul-04	35,512,147	35,360,287	33,774,338	35,045,953	34,921,440	34,994,647	34,814,261	35,512,147	33,774,338
1-Jul-05	19,745,798	15,758,467	69,974,362	20,578,592	16,843,218	20,367,966	16,523,037	19,745,798	20,109,538
1-Jul-06	22,011,317	21,869,733	20,597,423	22,850,681	22,672,871	22,791,924	22,521,612	22,011,317	20,597,423
1-Jul-07	50,300,658	48,966,629	64,032,286	48,963,304	47,637,036	49,541,746	48,144,687	50,300,658	50,985,875
1-Jul-08	67,556,748	65,851,853	74,528,698	64,715,645	62,582,805	65,640,415	63,575,371	67,556,748	66,501,035
1-Jul-09	26,953,207	26,764,493	27,447,470	27,781,209	27,892,286	28,004,780	28,078,530	26,953,207	27,428,796
1-Jul-10	30,134,690	28,154,708	34,001,932	30,556,545	29,049,186	30,566,241	28,916,752	30,134,690	30,808,436
1-Jul-11	25,588,022	26,107,987	24,768,095	26,578,293	27,539,617	26,580,054	27,426,371	25,588,022	25,925,617
1-Jul-12	43,891,956	42,753,290	45,240,405	43,071,901	41,569,879	43,576,325	42,284,039	43,891,956	43,595,858
1-Jul-13	65,846,662	63,962,320	67,619,149	62,845,507	58,769,611	63,737,277	60,366,500	65,846,662	65,636,984
1-Jul-14	29,515,492	27,175,850	30,320,153	30,554,483	31,019,809	30,720,129	31,470,122	29,515,492	30,036,441
1-Jul-15	40,089,759	33,323,687	41,612,534	40,175,758	36,583,595	40,190,347	36,841,064	40,089,759	41,612,534
1-Jul-16	43,043,210	69,650,882	39,952,174	43,129,675	51,881,033	42,897,971	55,923,477	43,043,210	43,028,516
1-Jul-17	28,447,756	19,911,191	29,073,843	36,150,529	43,592,632	34,250,404	46,071,681	28,955,815	35,200,466
1-Jul-18	74,195,946	36,772,925	75,781,103	53,443,114	46,847,080	54,152,583	48,820,773	69,753,383	53,797,849
1-Jul-19	3,621,146	8,980,286	2,767,032	47,142,041	48,883,284	45,090,862	49,594,428	35,534,425	47,677,654
Total	$1,001,908,376	$ 967,008,609	$1,099,108,862	$1,029,001,136	$1,023,595,587	$1,028,824,761	$1,037,263,344	$1,029,887,152	$1,025,118,181

Column (2) : from Exhibit 3, Column (5)
Column (3) : from Exhibit 3, Column (8)
Column (4) : from Exhibit 3, Column (11)

Column (5) : from Exhibit 7, Column (11)
Column (6) : from Exhibit 8, Column (11)
Column (7) : from Exhibit 4, Column (11)
Column (8) : from Exhibit 5, Column (11)

Column (9) : from Exhibit 6, Column (11)

Column (10) : Ultimate

Exhibit 2

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/19
Estimated Outstanding Losses at Various Discount Rates

(1) Policy Period Inception	(2) Evaluation in Months	(3) Retention	(4) Selected Ultimate Retained Losses	(5) Retained Incurred Losses	(6) Retained Paid Losses	(7) Retained Case Reserves	(8) IBNR Reserves	(9) Unpaid Liabilities Estimated Outstanding Losses	(10) Disc Rate 0.75%
Prior	489	Various	$ 11,696,194	$ 11,681,194	$ 11,606,194	$ 75,000	$ 15,000	$ 90,000	$ -
1-Jul-80	474	Various	4,876,013	4,876,013	4,876,013	-	-	-	-
1-Jul-81	462	Various	8,480,085	8,474,085	8,444,085	30,000	6,000	36,000	-
1-Jul-82	450	Various	12,759,958	12,759,958	12,759,958	-	-	-	-
1-Jul-83	438	Various	14,132,971	14,030,471	13,517,971	512,500	102,500	615,000	611,962
1-Jul-84	426	Various	10,837,124	10,837,124	10,837,124	-	-	-	-
1-Jul-85	414	Various	12,935,272	12,935,272	12,935,272	-	-	-	-
1-Jul-86	402	Various	5,324,966	5,318,966	5,288,966	30,000	6,000	36,000	35,457
1-Jul-87	390	Various	5,483,529	5,483,529	5,483,529	-	-	-	-
1-Jul-88	378	Various	8,545,618	8,545,618	8,545,618	-	-	-	-
1-Jul-89	366	Various	9,384,073	9,384,073	9,384,073	-	-	-	-
1-Jul-90	354	Various	12,155,448	12,155,448	12,155,448	-	-	-	-
1-Jul-91	342	Various	13,847,392	13,764,950	13,614,950	150,000	82,442	232,442	224,767
1-Jul-92	330	Various	11,258,799	11,258,799	11,258,799	-	-	-	-
1-Jul-93	318	Various	16,843,113	16,677,934	16,647,934	30,000	165,180	195,180	187,361
1-Jul-94	306	Various	37,102,708	37,102,708	37,102,708	-	-	-	-
1-Jul-95	294	Various	23,661,275	23,233,000	23,158,000	75,000	428,275	503,275	479,583
1-Jul-96	282	Various	22,725,316	22,725,316	22,725,316	-	-	-	-
1-Jul-97	270	Various	22,499,746	22,499,746	22,499,746	-	-	-	-
1-Jul-98	258	Various	17,168,166	16,931,066	16,916,066	15,000	237,100	252,100	237,691
1-Jul-99	246	Various	26,101,778	24,876,410	23,543,310	1,333,100	1,225,369	2,558,469	2,405,760
1-Jul-00	234	Various	14,846,969	14,846,969	14,846,969	-	-	-	-
1-Jul-01	222	Various	24,025,156	22,659,918	22,417,418	242,500	1,365,238	1,607,738	1,504,003
1-Jul-02	210	Various	19,746,789	19,746,789	19,746,789	-	-	-	-
1-Jul-03	198	Various	21,962,360	21,962,360	21,962,360	-	-	-	-
1-Jul-04	186	Various	33,774,338	32,969,081	32,919,706	49,375	805,257	854,632	792,589
1-Jul-05	174	Various	20,109,538	18,233,678	14,608,303	3,625,375	1,875,860	5,501,235	5,086,296
1-Jul-06	162	Various	20,597,423	20,217,513	20,187,513	30,000	379,910	409,910	379,029
1-Jul-07	150	Various	50,985,875	45,952,607	44,361,357	1,591,250	5,033,269	6,624,519	6,155,158
1-Jul-08	138	Various	66,501,035	61,386,461	58,530,033	2,856,429	5,114,574	7,971,003	7,442,835
1-Jul-09	126	Various	27,428,796	24,358,745	23,330,745	1,028,000	3,070,050	4,098,050	3,836,206
1-Jul-10	114	Various	30,808,436	27,084,796	24,058,546	3,026,250	3,723,641	6,749,891	6,325,104
1-Jul-11	102	Various	25,925,617	22,870,947	21,863,447	1,007,500	3,054,670	4,062,170	3,806,640
1-Jul-12	90	Various	43,595,858	39,231,270	35,069,020	4,162,250	4,364,589	8,526,839	7,984,831
1-Jul-13	78	Various	65,636,984	58,854,705	51,371,330	7,483,375	6,782,279	14,265,654	13,430,650
1-Jul-14	66	Various	30,036,441	26,381,377	18,559,877	7,821,500	3,655,064	11,476,564	10,930,666
1-Jul-15	54	Various	41,612,534	35,080,890	18,750,765	16,330,125	6,531,643	22,861,768	21,986,514
1-Jul-16	42	Various	43,028,516	35,246,166	22,285,050	12,961,116	7,782,350	20,743,466	20,073,278
1-Jul-17	30	Various	35,200,466	15,651,334	1,535,729	14,115,605	19,549,133	33,664,738	32,619,074
1-Jul-18	18	Various	53,797,849	17,630,760	459,939	17,170,821	36,167,089	53,337,910	51,474,692
1-Jul-19	6	Various	23,838,827	158,517	56,161	102,356	23,680,310	23,782,666	22,800,711
Total			$ 1,001,279,355	$866,076,563	$770,222,136	$ 95,854,427	$135,202,792	$ 231,057,219	$ 220,810,858

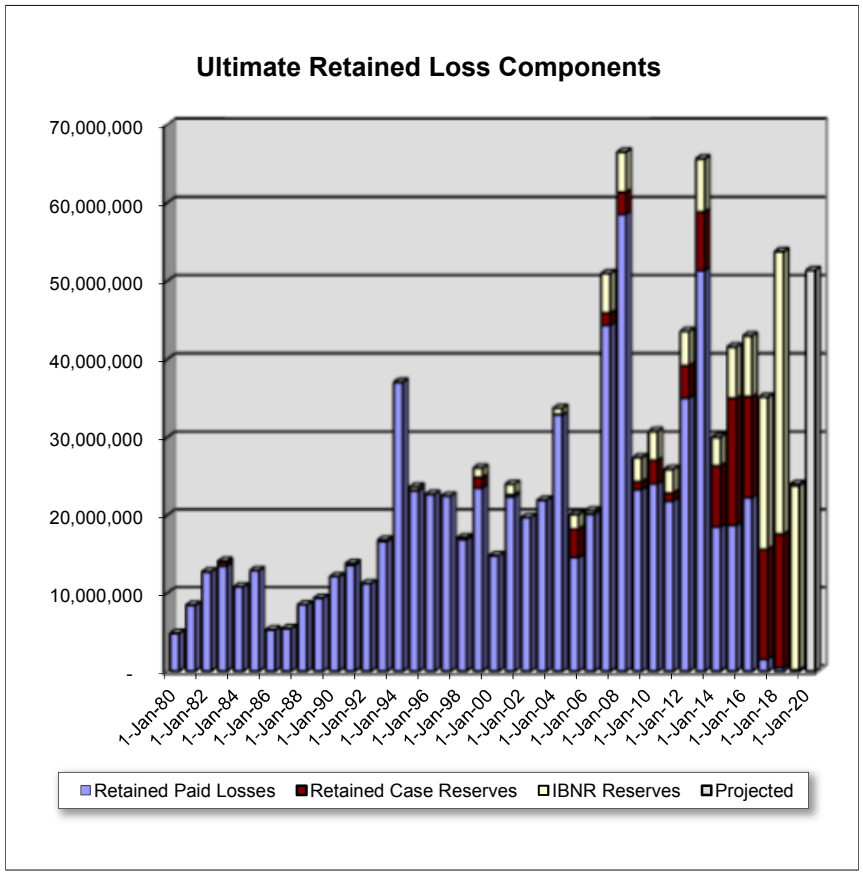
Ultimate Losses for Policy Period 7/1/2019 are multiplied by 0.5 to reflect the 12/31/19 evaluation date.

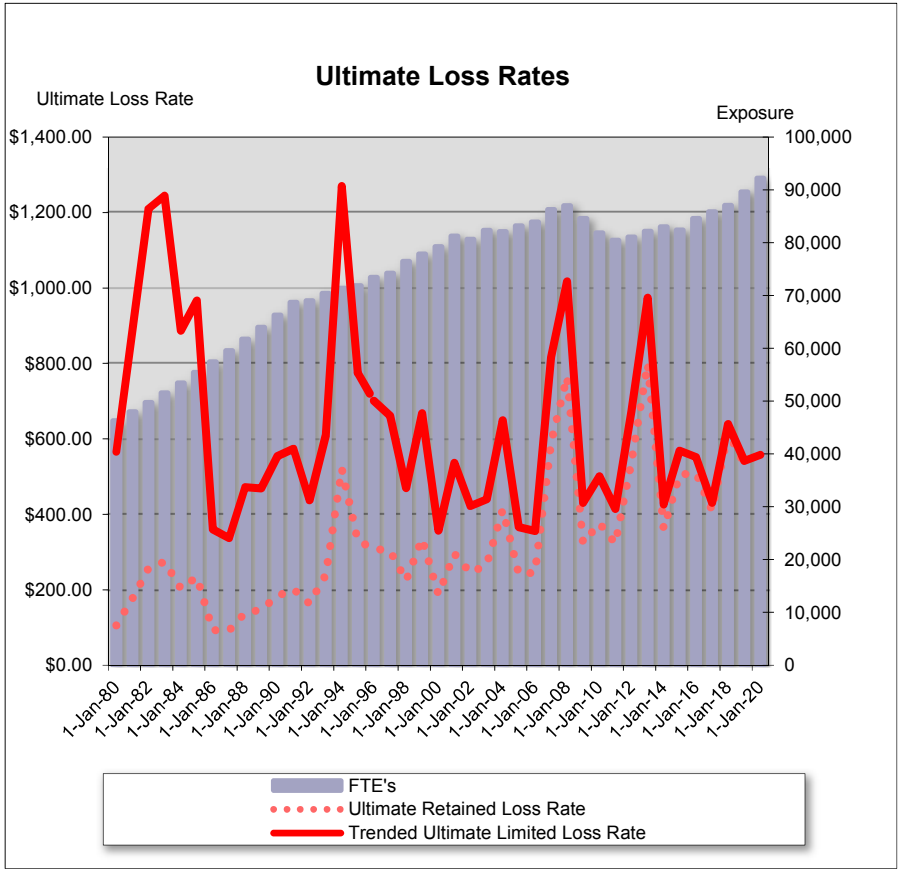
Column (4) : from Exhibit 1, Column (10)
Columns (5), (6), (7) : Exhibit 10

Column (8) : Column (4) - Column (5)
Column (9) : Column (4) - Column (6)
Column (9) : Column (10) discounted

State of Washington
Excluding Children, Youth, and Family Agency

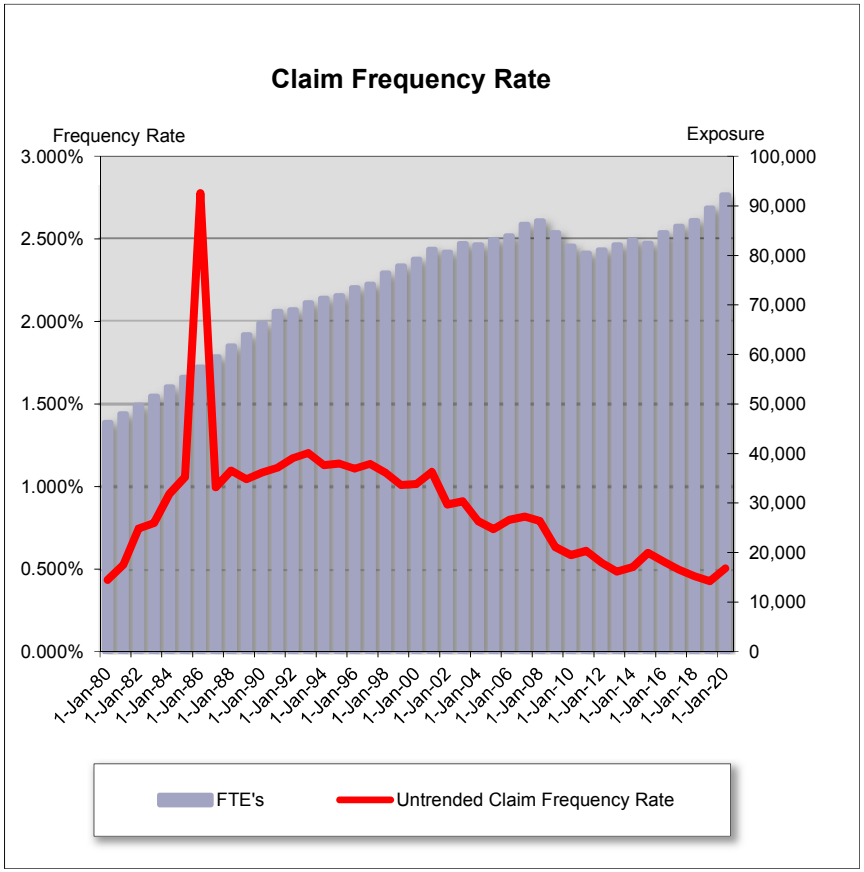
General Liability Experience @ 12/31/19

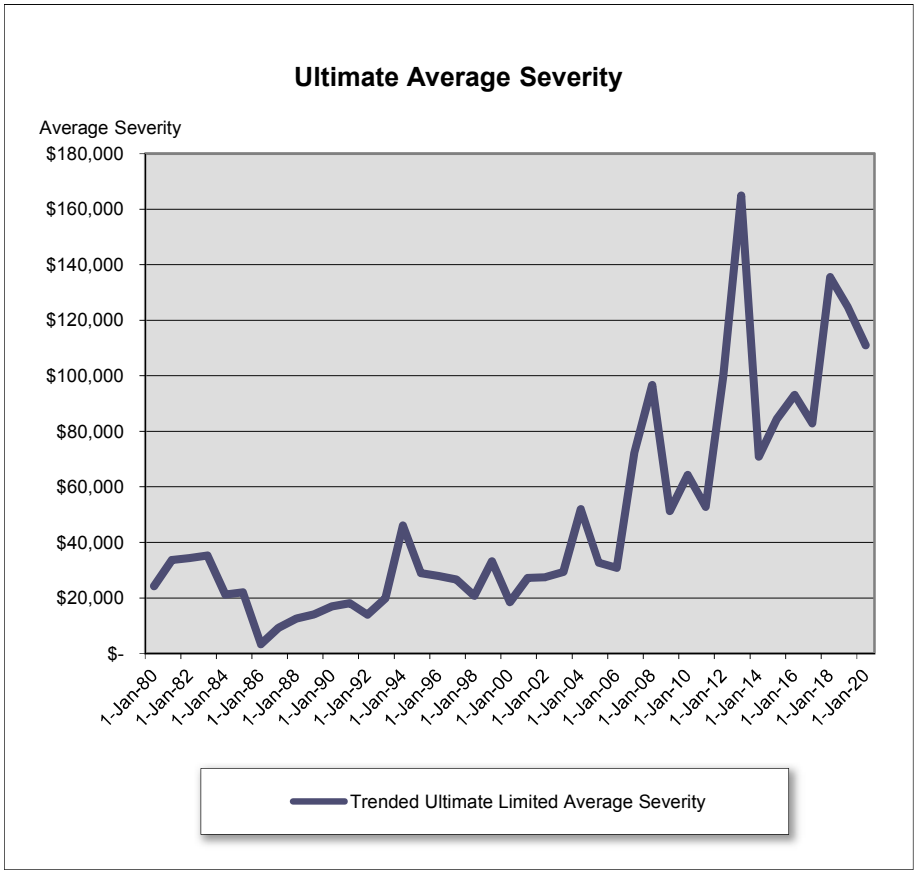




State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/19





State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/19
Incurred, Paid, & Outstanding "Chain Ladder" Methods

(1) Policy Period Inception	(2) Evaluation in Months	(3) Retained Incurred Losses	(4) Retained Incurred LDF	(5) Ultimate Retained Losses (Incurred)	(6) Retained Paid Losses	(7) Retained Paid LDF	(8) Ultimate Retained Losses (Paid)	(9) Retained Case Reserves	(10) Retained Outstanding LDF	(11) Ultimate Retained Losses (Outstanding)
Prior	489	$ 11,681,194	1.000	$ 11,681,194	$ 11,606,194	1.000	$ 11,606,194	$ 75,000	1.000	$ 11,681,194
1-Jul-80	474	4,876,013	1.000	4,876,013	4,876,013	1.000	4,876,013	-	1.000	4,876,013
1-Jul-81	462	8,474,085	1.000	8,474,085	8,444,085	1.000	8,444,085	30,000	1.000	8,474,085
1-Jul-82	450	12,759,958	1.000	12,759,958	12,759,958	1.000	12,759,958	-	1.000	12,759,958
1-Jul-83	438	14,030,471	1.000	14,030,471	13,517,971	1.003	13,555,789	512,500	1.000	14,030,471
1-Jul-84	426	10,837,124	1.000	10,837,124	10,837,124	1.006	10,898,843	-	1.000	10,837,124
1-Jul-85	414	12,935,272	1.000	12,935,272	12,935,272	1.009	13,046,420	-	1.000	12,935,272
1-Jul-86	402	5,318,966	1.000	5,318,966	5,288,966	1.011	5,349,738	30,000	1.000	5,318,966
1-Jul-87	390	5,483,529	1.000	5,483,529	5,483,529	1.014	5,562,424	-	1.000	5,483,529
1-Jul-88	378	8,545,618	1.000	8,545,618	8,545,618	1.017	8,693,331	-	1.000	8,545,618
1-Jul-89	366	9,384,073	1.000	9,384,073	9,384,073	1.020	9,574,407	-	1.000	9,384,073
1-Jul-90	354	12,155,448	1.002	12,185,811	12,155,448	1.023	12,438,430	-	1.123	12,155,448
1-Jul-91	342	13,764,950	1.007	13,868,099	13,614,950	1.026	13,971,359	150,000	1.412	13,826,685
1-Jul-92	330	11,258,799	1.012	11,399,414	11,258,799	1.029	11,587,277	-	1.770	11,258,799
1-Jul-93	318	16,677,934	1.018	16,971,216	16,647,934	1.032	17,185,206	30,000	2.236	16,715,011
1-Jul-94	306	37,102,708	1.023	37,944,224	37,102,708	1.035	38,411,323	-	2.865	37,102,708
1-Jul-95	294	23,233,000	1.028	23,880,650	23,158,000	1.038	24,044,199	75,000	3.785	23,441,901
1-Jul-96	282	22,725,316	1.033	23,479,156	22,725,316	1.041	23,665,347	-	5.216	22,725,316
1-Jul-97	270	22,499,746	1.038	23,365,252	22,499,746	1.044	23,500,137	-	7.702	22,499,746
1-Jul-98	258	16,931,066	1.044	17,672,018	16,916,066	1.048	17,720,588	15,000	13.074	17,112,182
1-Jul-99	246	24,876,410	1.049	26,101,778	23,543,310	1.052	24,766,526	1,333,100	20.208	50,482,348
1-Jul-00	234	14,846,969	1.055	15,658,411	14,846,969	1.056	15,682,146	-	37.110	14,846,969
1-Jul-01	222	22,659,918	1.060	24,025,156	22,417,418	1.061	23,779,245	242,500	28.857	29,415,302
1-Jul-02	210	19,746,789	1.066	21,045,030	19,746,789	1.065	21,033,192	-	23.607	19,746,789
1-Jul-03	198	21,962,360	1.071	23,531,344	21,962,360	1.070	23,491,845	-	19.973	21,962,360
1-Jul-04	186	32,969,081	1.077	35,512,147	32,919,706	1.074	35,360,287	49,375	17.309	33,774,338
1-Jul-05	174	18,233,678	1.083	19,745,798	14,608,303	1.079	15,758,467	3,625,375	15.272	69,974,362
1-Jul-06	162	20,217,513	1.089	22,011,317	20,187,513	1.083	21,869,733	30,000	13.664	20,597,423
1-Jul-07	150	45,952,607	1.095	50,300,658	44,361,357	1.104	48,966,629	1,591,250	12.362	64,032,286
1-Jul-08	138	61,386,461	1.101	67,556,748	58,530,033	1.125	65,851,853	2,856,429	5.601	74,528,698
1-Jul-09	126	24,358,745	1.107	26,953,207	23,330,745	1.147	26,764,493	1,028,000	4.005	27,447,470
1-Jul-10	114	27,084,796	1.113	30,134,690	24,058,546	1.170	28,154,708	3,026,250	3.286	34,001,932
1-Jul-11	102	22,870,947	1.119	25,588,022	21,863,447	1.194	26,107,987	1,007,500	2.883	24,768,095
1-Jul-12	90	39,231,270	1.119	43,891,956	35,069,020	1.219	42,753,290	4,162,250	2.444	45,240,405
1-Jul-13	78	58,854,705	1.119	65,846,662	51,371,330	1.245	63,962,320	7,483,375	2.171	67,619,149
1-Jul-14	66	26,381,377	1.119	29,515,492	18,559,877	1.464	27,175,850	7,821,500	1.504	30,320,153
1-Jul-15	54	35,080,890	1.143	40,089,759	18,750,765	1.777	33,323,687	16,330,125	1.400	41,612,534
1-Jul-16	42	35,246,166	1.221	43,043,210	22,285,050	3.125	69,650,882	12,961,116	1.363	39,952,174
1-Jul-17	30	15,651,334	1.818	28,447,756	1,535,729	12.965	19,911,191	14,115,605	1.951	29,073,843
1-Jul-18	18	17,630,760	4.208	74,195,946	459,939	79.952	36,772,925	17,170,821	4.387	75,781,103
1-Jul-19	6	158,517	22.844	3,621,146	56,161	159.904	8,980,286	102,356	26.485	2,767,032
Total		$ 866,076,563		$1,001,908,376	$ 770,222,136		$ 967,008,609	$ 95,854,427		$1,099,108,862

Columns (3), (6), (9) : Exhibit 10
Column (4) & (7) : from Exhibit 9
Column (5) : Column (3) X Column (4)

Column (8) : Column (6) X Column (7)
Column (10) : Outstanding LDF = (Incurred LDF - 1) X Paid LDF/(Paid LDF - Incurred LDF) +1
Column (11) : Column (9) X Column (10) + Column (6)

Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/19
Generalized Cape Cod Incurred Method

(1) Policy Period Inception	(2) Evaluation in Months	(3) Retained Incurred Losses	(4) Loss Trend Factor	(5) Retention Adjustment Factor	(6) Trended Limited Incurred Losses	(7) Trended FTE's	(8) Retained Incurred LDF	(9) A Priori Expected Retained Loss Rate	(10) A Priori Expected Retained Losses	(11) Ultimate Retained Losses
Prior	489	$ 11,681,194	5.605	1.000	$ 65,473,186	44,644	1.000	1109.142	$ 8,834,357	$ 11,681,194
1-Jul-80	474	4,876,013	5.285	1.000	25,768,908	46,276	1.000	906.964	7,941,806	4,876,013
1-Jul-81	462	8,474,085	4.948	1.000	41,927,477	47,969	1.000	948.544	9,196,194	8,474,085
1-Jul-82	450	12,759,958	4.637	1.000	59,171,869	49,723	1.000	1019.775	10,934,308	12,759,958
1-Jul-83	438	14,030,471	4.467	1.000	62,673,715	51,541	1.000	999.018	11,526,818	14,030,471
1-Jul-84	426	10,837,124	4.301	1.000	46,610,824	53,425	1.000	874.936	10,867,996	10,837,124
1-Jul-85	414	12,935,272	4.071	1.000	52,654,347	55,379	1.000	762.102	10,368,039	12,935,272
1-Jul-86	402	5,318,966	3.817	1.000	20,300,055	57,404	1.000	566.605	8,522,142	5,318,966
1-Jul-87	390	5,483,529	3.598	1.000	19,727,852	59,502	1.000	487.696	8,066,119	5,483,529
1-Jul-88	378	8,545,618	3.350	1.000	28,625,081	61,678	1.000	489.607	9,015,198	8,545,618
1-Jul-89	366	9,384,073	3.143	1.000	29,490,775	63,933	1.000	503.759	10,248,384	9,384,073
1-Jul-90	354	12,155,448	2.971	1.000	36,113,229	66,271	1.002	537.812	11,996,631	12,185,340
1-Jul-91	342	13,764,950	2.802	1.000	38,571,716	68,694	1.007	565.947	13,874,012	13,868,143
1-Jul-92	330	11,258,799	2.639	1.000	29,710,368	69,007	1.012	593.163	15,511,295	11,450,135
1-Jul-93	318	16,677,934	2.504	1.000	41,767,669	70,380	1.018	697.463	19,600,760	17,016,657
1-Jul-94	306	37,102,708	2.401	1.000	89,090,337	71,313	1.023	845.851	25,121,030	37,659,835
1-Jul-95	294	23,233,000	2.315	1.000	53,772,915	71,849	1.028	777.015	24,120,776	23,887,163
1-Jul-96	282	22,725,316	2.228	1.000	50,630,392	73,428	1.033	713.424	23,512,920	23,480,240
1-Jul-97	270	22,499,746	2.143	1.000	48,212,438	74,162	1.038	651.815	22,559,285	23,335,397
1-Jul-98	258	16,931,066	2.056	1.000	34,803,445	76,422	1.044	580.439	21,579,288	17,835,842
1-Jul-99	246	24,876,410	1.960	1.000	48,764,504	77,835	1.049	563.063	22,357,243	25,925,988
1-Jul-00	234	14,846,969	1.871	1.000	27,783,844	79,208	1.055	499.399	21,137,927	15,942,368
1-Jul-01	222	22,659,918	1.783	1.000	40,406,301	81,213	1.060	501.398	22,835,825	23,957,572
1-Jul-02	210	19,746,789	1.695	1.000	33,462,766	80,621	1.066	490.195	23,321,362	21,185,454
1-Jul-03	198	21,962,360	1.621	1.000	35,610,688	82,332	1.071	502.803	25,530,720	23,664,655
1-Jul-04	186	32,969,081	1.553	1.000	51,192,530	82,080	1.077	535.094	28,285,617	34,994,647
1-Jul-05	174	18,233,678	1.490	1.000	27,167,419	83,156	1.083	499.367	27,870,286	20,367,966
1-Jul-06	162	20,217,513	1.425	1.000	28,805,177	83,907	1.089	536.405	31,589,956	22,791,924
1-Jul-07	150	45,952,607	1.359	1.000	62,443,807	86,264	1.095	654.059	41,521,153	49,541,746
1-Jul-08	138	61,386,461	1.309	1.000	80,339,855	86,949	1.101	701.049	46,575,353	65,640,415
1-Jul-09	126	24,358,745	1.305	1.000	31,785,781	84,564	1.107	584.488	37,877,733	28,004,780
1-Jul-10	114	27,084,796	1.309	1.000	35,450,669	81,834	1.113	550.180	34,398,653	30,566,241
1-Jul-11	102	22,870,947	1.264	1.000	28,903,064	80,420	1.119	548.908	34,930,465	26,580,054
1-Jul-12	90	39,231,270	1.229	1.000	48,230,887	81,047	1.119	620.706	40,919,499	43,576,325
1-Jul-13	78	58,854,705	1.199	1.000	70,538,394	82,101	1.119	671.247	45,981,558	63,737,277
1-Jul-14	66	26,381,377	1.159	1.000	30,563,365	82,986	1.119	570.425	40,860,141	30,720,129
1-Jul-15	54	35,080,890	1.109	1.000	38,890,224	82,395	1.143	550.219	40,894,841	40,190,347
1-Jul-16	42	35,246,166	1.066	1.000	37,557,973	84,526	1.221	532.522	42,241,423	42,897,971
1-Jul-17	30	15,651,334	1.033	1.000	16,172,019	85,825	1.818	497.792	41,347,636	34,250,404
1-Jul-18	18	17,630,760	1.016	1.000	17,921,629	87,032	4.208	559.517	47,905,283	54,152,583
1-Jul-19	6	158,517	1.000	1.000	158,517	89,555	22.844	524.695	46,989,318	45,090,862
Total		$ 866,076,563			$1,667,246,011	2,978,851			$1,028,769,350	$1,028,824,761

Column (3) : supplied by the State of WA
Column (4) : Masterson Indices appropriate for coverage (Excluding Children, Youth, and Family Agency)
Column (5) : Exhibit 13 Column (4) scaled to the experience period's latest policy period
Column (6) : Column (3) X Column (4) X Column (5)

Column (7) : supplied by the State of WA, trended.
Column (8) : from Exhibit 9
Columns (9) and (10) : Quantities used in Cape Cod
Column (11) : Cape Cod estimated ultimate loss

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/19
Generalized Cape Cod Paid Method

(1) Policy Period Inception	(2) Evaluation in Months	(3) Retained Paid Losses	(4) Loss Trend Factor	(5) Retention Adjustment Factor	(6) Trended Paid Loss	(7) Trended FTE's	(8) Retained Paid LDF	(9) A Priori Expected Retained Loss Rate	(10) A Priori Expected Retained Losses	(11) Ultimate Retained Losses
Prior	489	$ 11,606,194	5.605	1.000	$ 65,052,811	44,644	1.000	1103.112	$ 8,786,322	$ 11,606,194
1-Jul-80	474	4,876,013	5.285	1.000	25,768,908	46,276	1.000	902.718	7,904,620	4,876,013
1-Jul-81	462	8,444,085	4.948	1.000	41,779,046	47,969	1.000	943.435	9,146,667	8,444,085
1-Jul-82	450	12,759,958	4.637	1.000	59,171,869	49,723	1.000	1013.083	10,862,555	12,759,958
1-Jul-83	438	13,517,971	4.467	1.000	60,384,392	51,541	1.003	987.485	11,393,755	13,549,758
1-Jul-84	426	10,837,124	4.301	1.000	46,610,824	53,425	1.006	872.953	10,843,354	10,898,529
1-Jul-85	414	12,935,272	4.071	1.000	52,654,347	55,379	1.009	765.008	10,407,577	13,023,939
1-Jul-86	402	5,288,966	3.817	1.000	20,185,558	57,404	1.011	570.704	8,583,794	5,386,475
1-Jul-87	390	5,483,529	3.598	1.000	19,727,852	59,502	1.014	493.253	8,158,023	5,599,239
1-Jul-88	378	8,545,618	3.350	1.000	28,625,081	61,678	1.017	496.711	9,146,014	8,701,023
1-Jul-89	366	9,384,073	3.143	1.000	29,490,775	63,933	1.020	511.885	10,413,702	9,591,092
1-Jul-90	354	12,155,448	2.971	1.000	36,113,229	66,271	1.023	546.285	12,185,632	12,432,678
1-Jul-91	342	13,614,950	2.802	1.000	38,151,390	68,694	1.026	573.343	14,055,304	13,973,500
1-Jul-92	330	11,258,799	2.639	1.000	29,710,368	69,007	1.029	601.050	15,717,544	11,704,362
1-Jul-93	318	16,647,934	2.504	1.000	41,692,538	70,380	1.032	705.900	19,837,849	17,268,137
1-Jul-94	306	37,102,708	2.401	1.000	89,090,337	71,313	1.035	854.745	25,385,168	37,967,542
1-Jul-95	294	23,158,000	2.315	1.000	53,599,327	71,849	1.038	782.883	24,302,954	24,053,736
1-Jul-96	282	22,725,316	2.228	1.000	50,630,392	73,428	1.041	716.900	23,627,470	23,663,842
1-Jul-97	270	22,499,746	2.143	1.000	48,212,438	74,162	1.044	652.133	22,570,308	23,460,554
1-Jul-98	258	16,916,066	2.056	1.000	34,772,611	76,422	1.048	576.183	21,421,059	17,888,591
1-Jul-99	246	23,543,310	1.960	1.000	46,151,267	77,835	1.052	551.802	21,910,110	24,625,448
1-Jul-00	234	14,846,969	1.871	1.000	27,783,844	79,208	1.056	492.475	20,844,860	15,957,095
1-Jul-01	222	22,417,418	1.783	1.000	39,973,884	81,213	1.061	495.081	22,548,134	23,708,740
1-Jul-02	210	19,746,789	1.695	1.000	33,462,766	80,621	1.065	484.015	23,027,368	21,155,157
1-Jul-03	198	21,962,360	1.621	1.000	35,610,688	82,332	1.070	493.838	25,075,482	23,594,951
1-Jul-04	186	32,919,706	1.553	1.000	51,115,863	82,080	1.074	519.271	27,449,203	34,814,261
1-Jul-05	174	14,608,303	1.490	1.000	21,765,762	83,156	1.079	470.047	26,233,891	16,523,037
1-Jul-06	162	20,187,513	1.425	1.000	28,762,434	83,907	1.083	515.257	30,344,496	22,521,612
1-Jul-07	150	44,361,357	1.359	1.000	60,281,499	86,264	1.104	633.675	40,227,138	48,144,687
1-Jul-08	138	58,530,033	1.309	1.000	76,601,489	86,949	1.125	683.017	45,377,360	63,575,371
1-Jul-09	126	23,330,745	1.305	1.000	30,444,342	84,564	1.147	571.048	37,006,806	28,078,530
1-Jul-10	114	24,058,546	1.309	1.000	31,489,679	81,834	1.170	534.089	33,392,574	28,916,752
1-Jul-11	102	21,863,447	1.264	1.000	27,629,840	80,420	1.194	537.701	34,217,308	27,426,371
1-Jul-12	90	35,069,020	1.229	1.000	43,113,820	81,047	1.219	608.920	40,142,500	42,284,039
1-Jul-13	78	51,371,330	1.199	1.000	61,569,438	82,101	1.245	667.071	45,695,531	60,366,500
1-Jul-14	66	18,559,877	1.159	1.000	21,501,997	82,986	1.464	568.476	40,720,517	31,470,122
1-Jul-15	54	18,750,765	1.109	1.000	20,786,857	82,395	1.777	556.569	41,366,822	36,841,064
1-Jul-16	42	22,285,050	1.066	1.000	23,746,734	84,526	3.125	623.586	49,464,900	55,923,477
1-Jul-17	30	1,535,729	1.033	1.000	1,586,819	85,825	12.965	580.988	48,258,044	46,071,681
1-Jul-18	18	459,939	1.016	1.000	467,527	87,032	79.952	571.992	48,973,371	48,820,773
1-Jul-19	6	56,161	1.000	1.000	56,161	89,555	159.904	556.638	49,850,018	49,594,428
Total		$ 770,222,136			$1,555,326,803	2,978,851			$1,036,876,105	$1,037,263,344

Column (3) : supplied by the State of WA
Column (4) : Masterson Indices appropriate for coverage (Excluding Children, Youth, and Family Agency)
Column (5) : Exhibit 13 Column (4) scaled to the experience period's latest policy period
Column (6) : Column (3) X Column (4) X Column (5)

Column (7) : supplied by the State of WA, trended.
Column (8) : from Exhibit 9
Columns (9) and (10) : Quantities used in Cape Cod
Column (11) : Cape Cod estimated ultimate loss

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/19
Frequency & Severity Method

(1) Policy Period Inception	(2) Evaluation in Months	(3) Reported Claims	(4) Claim CDF	(5) Ultimate Claims	(6) Average Severity LDF	(7) Retained Reported Severity	(8) Ultimate Reported Severity	(9) Unreported Claims	(10) Ultimate Retained Unreported Severity	(11) Ultimate Retained Losses
Prior	489	490	1.000	490	1.000	$ 23,839	$ 23,839	0	$ 23,894	$ 11,681,194
1-Jul-80	474	201	1.000	201	1.000	24,259	$ 24,259	0	25,395	4,876,013
1-Jul-81	462	252	1.000	252	1.000	33,627	$ 33,627	0	27,566	8,474,085
1-Jul-82	450	371	1.000	371	1.000	34,393	$ 34,393	0	27,612	12,759,958
1-Jul-83	438	401	1.000	401	1.000	34,989	$ 34,989	0	24,585	14,030,471
1-Jul-84	426	510	1.000	510	1.000	21,249	$ 21,249	0	18,902	10,837,124
1-Jul-85	414	586	1.000	586	1.000	22,074	$ 22,074	0	14,536	12,935,272
1-Jul-86	402	1,594	1.000	1,594	1.000	3,337	$ 3,337	0	9,308	5,318,966
1-Jul-87	390	593	1.000	593	1.000	9,247	$ 9,247	0	10,350	5,483,529
1-Jul-88	378	677	1.000	677	1.000	12,623	$ 12,623	0	12,227	8,545,618
1-Jul-89	366	668	1.000	668	1.000	14,048	$ 14,048	0	14,112	9,384,073
1-Jul-90	354	719	1.000	719	1.002	16,906	$ 16,948	0	16,101	12,185,811
1-Jul-91	342	765	1.000	765	1.007	17,993	$ 18,128	0	17,830	13,868,099
1-Jul-92	330	809	1.000	809	1.012	13,917	$ 14,091	0	19,538	11,399,414
1-Jul-93	318	847	1.000	847	1.018	19,691	$ 20,037	0	24,072	16,971,216
1-Jul-94	306	805	1.000	805	1.023	46,090	$ 47,136	0	30,899	37,944,224
1-Jul-95	294	818	1.000	818	1.028	28,402	$ 29,194	0	29,732	23,880,650
1-Jul-96	282	814	1.000	814	1.033	27,918	$ 28,844	0	28,750	23,479,156
1-Jul-97	270	844	1.000	844	1.038	26,658	$ 27,684	0	27,617	23,365,252
1-Jul-98	258	828	1.000	828	1.044	20,448	$ 21,343	0	26,352	17,672,018
1-Jul-99	246	785	1.000	785	1.049	31,690	$ 33,251	0	27,711	26,101,778
1-Jul-00	234	804	1.000	804	1.055	18,466	$ 19,476	0	26,259	15,658,411
1-Jul-01	222	884	1.000	884	1.060	25,633	$ 27,178	0	28,201	24,025,156
1-Jul-02	210	719	1.000	719	1.066	27,464	$ 29,270	0	31,038	21,045,030
1-Jul-03	198	750	1.000	750	1.071	29,283	$ 31,375	0	34,943	23,531,344
1-Jul-04	186	649	1.000	649	1.077	50,800	$ 54,718	0	41,451	35,512,147
1-Jul-05	174	617	1.000	617	1.083	29,552	$ 32,003	0	42,112	19,745,798
1-Jul-06	162	670	1.000	670	1.089	30,175	$ 32,853	0	47,811	22,011,317
1-Jul-07	150	705	1.000	705	1.095	65,181	$ 71,348	0	62,217	50,300,658
1-Jul-08	138	688	1.000	688	1.101	89,225	$ 98,193	0	72,632	67,556,748
1-Jul-09	126	535	1.000	535	1.107	45,530	$ 50,380	0	66,598	26,953,207
1-Jul-10	114	479	1.000	479	1.113	56,544	$ 62,912	0	67,184	30,134,690
1-Jul-11	102	491	1.000	491	1.119	46,580	$ 52,114	0	72,726	25,588,022
1-Jul-12	90	437	1.000	437	1.119	89,774	$ 100,439	0	89,935	43,891,956
1-Jul-13	78	398	1.000	398	1.119	147,876	$ 165,444	0	104,490	65,846,662
1-Jul-14	66	424	1.000	424	1.119	62,220	$ 69,612	0	91,747	29,515,492
1-Jul-15	54	493	1.000	493	1.143	71,158	$ 81,318	0	89,900	40,089,759
1-Jul-16	42	462	1.000	462	1.221	76,290	$ 93,167	0	92,269	43,043,210
1-Jul-17	30	406	1.046	425	1.738	38,550	$ 67,000	19	92,311	28,955,815
1-Jul-18	18	340	1.168	397	3.603	51,855	$ 186,851	57	109,193	69,753,383
1-Jul-19	6	64	3.137	382	7.281	2,477	$ 18,035	318	108,114	35,534,425
Total		25,392		25,786				394		$1,029,887,152

Column (3) : supplied by the State of WA
Column (4) : from Exhibit 9
Column (5) : Exhibit 12 Column (11)
Column (6) : from {Exhibit 3, Column (4)} / Column (4)
Column (7) : from {Exhibit 3, Column (3)} / Column (3)

Column (8) : Column (6) X Column (7)
Column (9) : Column (5) - Column (3)
Column (10) : Weighted Average of Column (8) adjusted for Trend and Retention
Column (11) : Column (3) X Column (8) + Column (9) X Column (10)

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/19
Incurred Bornhuetter/Ferguson Method

(1) Policy Period Inception	(2) Retention	(3) Retained Incurred Losses	(4) Retained Incurred LDF	(5) A Priori Expected Limited Loss Rate	(6) Retention Adjustment Factor	(7) A Priori Expected Retained Loss Rate	(8) A Priori Expected Retained Losses	(9) IBNR Factor	(10) IBNR Reserves	(11) Ultimate 0.00% Losses
Prior	Various	$ 11,681,194	1.000	97.89	1.000	97.89	$ 4,369,997	0.000	$ -	$ 11,681,194
1-Jul-80	Various	4,876,013	1.000	103.82	1.000	103.82	4,804,217	0.000	-	4,876,013
1-Jul-81	Various	8,474,085	1.000	110.89	1.000	110.89	5,319,175	0.000	-	8,474,085
1-Jul-82	Various	12,759,958	1.000	118.31	1.000	118.31	5,882,752	0.000	-	12,759,958
1-Jul-83	Various	14,030,471	1.000	122.82	1.000	122.82	6,330,379	0.000	-	14,030,471
1-Jul-84	Various	10,837,124	1.000	127.56	1.000	127.56	6,815,011	0.000	-	10,837,124
1-Jul-85	Various	12,935,272	1.000	134.78	1.000	134.78	7,464,092	0.000	-	12,935,272
1-Jul-86	Various	5,318,966	1.000	143.76	1.000	143.76	8,252,054	0.000	-	5,318,966
1-Jul-87	Various	5,483,529	1.000	152.50	1.000	152.50	9,074,208	0.000	-	5,483,529
1-Jul-88	Various	8,545,618	1.000	163.79	1.000	163.79	10,102,329	0.000	-	8,545,618
1-Jul-89	Various	9,384,073	1.000	174.58	1.000	174.58	11,161,597	0.000	-	9,384,073
1-Jul-90	Various	12,155,448	1.002	184.67	1.000	184.67	12,238,331	0.002	30,494	12,185,942
1-Jul-91	Various	13,764,950	1.007	195.79	1.000	195.79	13,449,917	0.007	100,039	13,864,989
1-Jul-92	Various	11,258,799	1.012	207.91	1.000	207.91	14,347,215	0.012	176,977	11,435,776
1-Jul-93	Various	16,677,934	1.018	219.08	1.000	219.08	15,418,609	0.017	266,451	16,944,385
1-Jul-94	Various	37,102,708	1.023	228.49	1.000	228.49	16,294,347	0.022	361,371	37,464,079
1-Jul-95	Various	23,233,000	1.028	237.05	1.000	237.05	17,031,608	0.027	461,902	23,694,902
1-Jul-96	Various	22,725,316	1.033	246.26	1.000	246.26	18,082,249	0.032	580,563	23,305,879
1-Jul-97	Various	22,499,746	1.038	256.04	1.000	256.04	18,988,675	0.037	703,387	23,203,133
1-Jul-98	Various	16,931,066	1.044	266.90	1.000	266.90	20,397,348	0.042	855,220	17,786,286
1-Jul-99	Various	24,876,410	1.049	279.88	1.000	279.88	21,784,847	0.047	1,022,707	25,899,117
1-Jul-00	Various	14,846,969	1.055	293.18	1.000	293.18	23,222,441	0.052	1,203,421	16,050,390
1-Jul-01	Various	22,659,918	1.060	307.68	1.000	307.68	24,987,772	0.057	1,419,939	24,079,857
1-Jul-02	Various	19,746,789	1.066	323.76	1.000	323.76	26,102,287	0.062	1,610,217	21,357,006
1-Jul-03	Various	21,962,360	1.071	338.37	1.000	338.37	27,858,545	0.067	1,857,505	23,819,866
1-Jul-04	Various	32,969,081	1.077	353.34	1.000	353.34	29,002,068	0.072	2,076,872	35,045,953
1-Jul-05	Various	18,233,678	1.083	368.23	1.000	368.23	30,620,718	0.077	2,344,914	20,578,592
1-Jul-06	Various	20,217,513	1.089	385.08	1.000	385.08	32,310,943	0.081	2,633,168	22,850,681
1-Jul-07	Various	45,952,607	1.095	403.75	1.000	403.75	34,829,417	0.086	3,010,698	48,963,304
1-Jul-08	Various	61,386,461	1.101	419.21	1.000	419.21	36,450,301	0.091	3,329,184	64,715,645
1-Jul-09	Various	24,358,745	1.107	420.45	1.000	420.45	35,555,118	0.096	3,422,464	27,781,209
1-Jul-10	Various	27,084,796	1.113	419.17	1.000	419.17	34,302,848	0.101	3,471,749	30,556,545
1-Jul-11	Various	22,870,947	1.119	434.14	1.000	434.14	34,913,882	0.106	3,707,346	26,578,293
1-Jul-12	Various	39,231,270	1.119	446.27	1.000	446.27	36,169,097	0.106	3,840,631	43,071,901
1-Jul-13	Various	58,854,705	1.119	457.77	1.000	457.77	37,583,322	0.106	3,990,801	62,845,507
1-Jul-14	Various	26,381,377	1.119	473.58	1.000	473.58	39,300,174	0.106	4,173,106	30,554,483
1-Jul-15	Various	35,080,890	1.143	494.91	1.000	494.91	40,778,071	0.125	5,094,868	40,175,758
1-Jul-16	Various	35,246,166	1.221	514.88	1.000	514.88	43,520,534	0.181	7,883,508	43,129,675
1-Jul-17	Various	15,651,334	1.818	530.98	1.000	530.98	45,571,808	0.450	20,499,195	36,150,529
1-Jul-18	Various	17,630,760	4.208	539.74	1.000	539.74	46,974,679	0.762	35,812,354	53,443,114
1-Jul-19	Various	158,517	22.844	548.65	1.000	548.65	49,134,398	0.956	46,983,524	47,142,041
Total		$ 866,076,563					$ 956,797,382		$ 162,924,574	$1,029,001,136

Column (3) : supplied by the State of WA
Column (4) : from Exhibit 9
Column (5) : from Exhibit 13 detrended for exposure and loss
Column (6) : from Exhibit 13
Column (7) : Column (5) / Column (6)

Column (8) : Column (7) X Exposure (FTE's) supplied by the State of WA
Column (9) : 1-1/Column (4)
Column (10) : Column (8) X Column (9)
Column (11) : Column (3) + Column (10)

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/19
Paid Bornhuetter/Ferguson Method

(1) Policy Period Inception	(2) Retention	(3) Retained Paid Losses	(4) Retained Paid LDF	(5) A Priori Expected Limited Loss Rate	(6) Retention Adjustment Factor	(7) A Priori Expected Retained Loss Rate	(8) A Priori Expected Retained Losses	(9) IBNR Factor	(10) IBNR Reserves	(11) Ultimate 0.00% Losses
Prior	Various	$ 11,606,194	1.000	97.89	1.000	97.89	$ 4,369,997	0.000	$ -	$ 11,606,194
1-Jul-80	Various	4,876,013	1.000	103.82	1.000	103.82	4,804,217	0.000	-	4,876,013
1-Jul-81	Various	8,444,085	1.000	110.89	1.000	110.89	5,319,175	0.000	-	8,444,085
1-Jul-82	Various	12,759,958	1.000	118.31	1.000	118.31	5,882,752	0.000	-	12,759,958
1-Jul-83	Various	13,517,971	1.003	122.82	1.000	122.82	6,330,379	0.003	17,661	13,535,632
1-Jul-84	Various	10,837,124	1.006	127.56	1.000	127.56	6,815,011	0.006	38,593	10,875,717
1-Jul-85	Various	12,935,272	1.009	134.78	1.000	134.78	7,464,092	0.009	63,590	12,998,862
1-Jul-86	Various	5,288,966	1.011	143.76	1.000	143.76	8,252,054	0.011	93,741	5,382,707
1-Jul-87	Various	5,483,529	1.014	152.50	1.000	152.50	9,074,208	0.014	128,706	5,612,234
1-Jul-88	Various	8,545,618	1.017	163.79	1.000	163.79	10,102,329	0.017	171,655	8,717,272
1-Jul-89	Various	9,384,073	1.020	174.58	1.000	174.58	11,161,597	0.020	221,887	9,605,960
1-Jul-90	Various	12,155,448	1.023	184.67	1.000	184.67	12,238,331	0.023	278,429	12,433,877
1-Jul-91	Various	13,614,950	1.026	195.79	1.000	195.79	13,449,917	0.026	343,107	13,958,057
1-Jul-92	Various	11,258,799	1.029	207.91	1.000	207.91	14,347,215	0.028	406,717	11,665,516
1-Jul-93	Various	16,647,934	1.032	219.08	1.000	219.08	15,418,609	0.031	482,042	17,129,975
1-Jul-94	Various	37,102,708	1.035	228.49	1.000	228.49	16,294,347	0.034	555,123	37,657,832
1-Jul-95	Various	23,158,000	1.038	237.05	1.000	237.05	17,031,608	0.037	627,736	23,785,736
1-Jul-96	Various	22,725,316	1.041	246.26	1.000	246.26	18,082,249	0.040	718,260	23,443,576
1-Jul-97	Various	22,499,746	1.044	256.04	1.000	256.04	18,988,675	0.043	808,339	23,308,086
1-Jul-98	Various	16,916,066	1.048	266.90	1.000	266.90	20,397,348	0.045	926,049	17,842,115
1-Jul-99	Various	23,543,310	1.052	279.88	1.000	279.88	21,784,847	0.049	1,075,951	24,619,261
1-Jul-00	Various	14,846,969	1.056	293.18	1.000	293.18	23,222,441	0.053	1,236,748	16,083,716
1-Jul-01	Various	22,417,418	1.061	307.68	1.000	307.68	24,987,772	0.057	1,431,039	23,848,457
1-Jul-02	Various	19,746,789	1.065	323.76	1.000	323.76	26,102,287	0.061	1,596,432	21,343,221
1-Jul-03	Various	21,962,360	1.070	338.37	1.000	338.37	27,858,545	0.065	1,813,787	23,776,147
1-Jul-04	Various	32,919,706	1.074	353.34	1.000	353.34	29,002,068	0.069	2,001,734	34,921,440
1-Jul-05	Various	14,608,303	1.079	368.23	1.000	368.23	30,620,718	0.073	2,234,915	16,843,218
1-Jul-06	Various	20,187,513	1.083	385.08	1.000	385.08	32,310,943	0.077	2,485,358	22,672,871
1-Jul-07	Various	44,361,357	1.104	403.75	1.000	403.75	34,829,417	0.094	3,275,679	47,637,036
1-Jul-08	Various	58,530,033	1.125	419.21	1.000	419.21	36,450,301	0.111	4,052,772	62,582,805
1-Jul-09	Various	23,330,745	1.147	420.45	1.000	420.45	35,555,118	0.128	4,561,540	27,892,286
1-Jul-10	Various	24,058,546	1.170	419.17	1.000	419.17	34,302,848	0.145	4,990,640	29,049,186
1-Jul-11	Various	21,863,447	1.194	434.14	1.000	434.14	34,913,882	0.163	5,676,170	27,539,617
1-Jul-12	Various	35,069,020	1.219	446.27	1.000	446.27	36,169,097	0.180	6,500,859	41,569,879
1-Jul-13	Various	51,371,330	1.245	457.77	1.000	457.77	37,583,322	0.197	7,398,281	58,769,611
1-Jul-14	Various	18,559,877	1.464	473.58	1.000	473.58	39,300,174	0.317	12,459,932	31,019,809
1-Jul-15	Various	18,750,765	1.777	494.91	1.000	494.91	40,778,071	0.437	17,832,830	36,583,595
1-Jul-16	Various	22,285,050	3.125	514.88	1.000	514.88	43,520,534	0.680	29,595,983	51,881,033
1-Jul-17	Various	1,535,729	12.965	530.98	1.000	530.98	45,571,808	0.923	42,056,904	43,592,632
1-Jul-18	Various	459,939	79.952	539.74	1.000	539.74	46,974,679	0.987	46,387,141	46,847,080
1-Jul-19	Various	56,161	159.904	548.65	1.000	548.65	49,134,398	0.994	48,827,123	48,883,284
Total		$ 770,222,136					$ 956,797,382		$ 253,373,451	$1,023,595,587

Column (3) : supplied by the State of WA
Column (4) : from Exhibit 9
Column (5) : from Exhibit 13 detrended for exposure and loss
Column (6) : from Exhibit 13
Column (7) : Column (5) / Column (6)

Column (8) : Column (7) X Exposure (FTE's) supplied by the State of WA
Column (9) : 1-1/Column (4)
Column (10) : Column (8) X Column (9)
Column (11) : Column (3) + Column (10)

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/19
Selected Ultimate Claim Counts

(1) Policy Period Inception	(2) Trended FTE's	(3) Reported Claims	(4) Claim CDF	(5) Developed Claims	(6) Claim Frequency Trend Factor	(7) Trended Developed Claims	(8) Trended Claim Frequency Rate	(9) Bornhuetter -Ferguson Developed Claims	(10) Selected Trended Claims	(11) Selected Untrended Claims	(12) Trended Claim Frequency Rate
1-Jan-79	44,644	490	1.000	490	1.000	490	1.09757%		490	490	1.09757%
1-Jul-80	46,276	201	1.000	201	1.000	201	0.43435%		201	201	0.43435%
1-Jul-81	47,969	252	1.000	252	1.000	252	0.52534%		252	252	0.52534%
1-Jul-82	49,723	371	1.000	371	1.000	371	0.74614%		371	371	0.74614%
1-Jul-83	51,541	401	1.000	401	1.000	401	0.77803%		401	401	0.77803%
1-Jul-84	53,425	510	1.000	510	1.000	510	0.95461%		510	510	0.95461%
1-Jul-85	55,379	586	1.000	586	1.000	586	1.05817%		586	586	1.05817%
1-Jul-86	57,404	1,594	1.000	1,594	1.000	1,594	2.77683%		1,594	1,594	2.77683%
1-Jul-87	59,502	593	1.000	593	1.000	593	0.99660%		593	593	0.99660%
1-Jul-88	61,678	677	1.000	677	1.000	677	1.09763%		677	677	1.09763%
1-Jul-89	63,933	668	1.000	668	1.000	668	1.04484%		668	668	1.04484%
1-Jul-90	66,271	719	1.000	719	1.000	719	1.08494%		719	719	1.08494%
1-Jul-91	68,694	765	1.000	765	1.000	765	1.11363%		765	765	1.11363%
1-Jul-92	69,007	809	1.000	809	1.000	809	1.17235%		809	809	1.17235%
1-Jul-93	70,380	847	1.000	847	1.000	847	1.20347%		847	847	1.20347%
1-Jul-94	71,313	805	1.000	805	1.000	805	1.12883%		805	805	1.12883%
1-Jul-95	71,849	818	1.000	818	1.000	818	1.13850%		818	818	1.13850%
1-Jul-96	73,428	814	1.000	814	1.000	814	1.10857%		814	814	1.10857%
1-Jul-97	74,162	844	1.000	844	1.000	844	1.13805%		844	844	1.13805%
1-Jul-98	76,422	828	1.000	828	1.000	828	1.08346%		828	828	1.08346%
1-Jul-99	77,835	785	1.000	785	1.000	785	1.00854%		785	785	1.00854%
1-Jul-00	79,208	804	1.000	804	1.000	804	1.01505%		804	804	1.01505%
1-Jul-01	81,213	884	1.000	884	1.000	884	1.08850%		884	884	1.08850%
1-Jul-02	80,621	719	1.000	719	1.000	719	0.89182%		719	719	0.89182%
1-Jul-03	82,332	750	1.000	750	1.000	750	0.91095%		750	750	0.91095%
1-Jul-04	82,080	649	1.000	649	1.000	649	0.79070%		649	649	0.79070%
1-Jul-05	83,156	617	1.000	617	1.000	617	0.74197%		617	617	0.74197%
1-Jul-06	83,907	670	1.000	670	1.000	670	0.79850%		670	670	0.79850%
1-Jul-07	86,264	705	1.000	705	1.000	705	0.81725%		705	705	0.81725%
1-Jul-08	86,949	688	1.000	688	1.000	688	0.79127%		688	688	0.79127%
1-Jul-09	84,564	535	1.000	535	1.000	535	0.63266%		535	535	0.63266%
1-Jul-10	81,834	479	1.000	479	1.000	479	0.58533%		479	479	0.58533%
1-Jul-11	80,420	491	1.000	491	1.000	491	0.61054%		491	491	0.61054%
1-Jul-12	81,047	437	1.000	437	1.000	437	0.53919%		437	437	0.53919%
1-Jul-13	82,101	398	1.000	398	1.000	398	0.48477%		398	398	0.48477%
1-Jul-14	82,986	424	1.000	424	1.000	424	0.51093%		424	424	0.51093%
1-Jul-15	82,395	493	1.000	493	1.000	493	0.59833%		493	493	0.59833%
1-Jul-16	84,526	462	1.000	462	1.000	462	0.54658%		462	462	0.54658%
1-Jul-17	85,825	406	1.046	425	1.000	425	0.49472%		425	425	0.49472%
1-Jul-18	87,032	340	1.168	397	1.000	397	0.45626%		397	397	0.45626%
1-Jul-19	89,555	64	3.137	201	1.000	201	0.22420%	382	382	382	0.42609%
Total	2,978,851	25,392		25,604		25,604	0.85954%		25,785	25,786	0.86561%

Bornhuetter-Ferguson Claim Count for 1-Jul-19

Weighted Averages excluding 1-Jul-19					
Total	2,889,296	25,404	0.87923%	25,404	0.87923%
Last 5 Policies	422,764	2,201	0.52055%	2,201	0.52055%
Last 3 Policies	257,383	1,284	0.49874%	1,284	0.49874%
Last 2 Policies	172,857	822	0.47535%	822	0.47535%
Selected Bornhuetter-Ferguson Frequency Rate			**0.52055%**		
FTE's for 1-Jul-19			89,555		
A priori Expected Claims for 1-Jul-19			466		

Projected Ultimate Claims for 1-Jul-20

Weighted Averages including 1-Jul-19					
Total	2,978,851	25,604	0.85954%	25,785	0.86561%
Last 5 Policies	429,334	1,977	0.46059%	2,158	0.50270%
Last 3 Policies	262,412	1,022	0.38964%	1,203	0.45854%
Last 2 Policies	176,587	598	0.33857%	779	0.44096%
Selected Bornhuetter-Ferguson Frequency Rate					**0.50270%**
Trend Factor to adjust the Claim Frequency Rate from 1-Jul-19 to 1-Jul-20					1.000
Claim Frequency Rate adjusted to the 1-Jul-20 Level					0.50270%
FTE's for 1-Jul-20					92,156
Projected Ultimate Claims for 1-Jul-20					463

Column (2) : from Exhibit 4
Column (3) : supplied by the State of WA
Column (4) : from Exhibit 9

Column (5) : Column (3) x Column (4)
Column (6) : Assumption
Column (7) : Column (5) x Column (6)
Column (8) : Column (7) / Column (2)

Column (9) : Bornhuetter Method = (3) + (1.0 - 1.0/(4)) x 466
Column (10) : Selected Trended Ultimate Claims
Column (11) : Column (11) / Column (6)
Column (12) : Column (10) / Column (2)

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/19
Assumptions & Factors Used in the Actuarial Analysis

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Policy Period	Incurred LDF's		Paid LDF's		Claim	Trend Factors		FTE's
Inception	Unlimited	Retained	Unlimited	Retained	CDF	Loss	Exposure	
Prior	1.000	1.000	1.000	1.000	1.000	5.605	1.000	44,644
1-Jul-80	1.000	1.000	1.000	1.000	1.000	5.285	1.000	46,276
1-Jul-81	1.000	1.000	1.000	1.000	1.000	4.948	1.000	47,969
1-Jul-82	1.000	1.000	1.000	1.000	1.000	4.637	1.000	49,723
1-Jul-83	1.000	1.000	1.003	1.003	1.000	4.467	1.000	51,541
1-Jul-84	1.000	1.000	1.006	1.006	1.000	4.301	1.000	53,425
1-Jul-85	1.000	1.000	1.009	1.009	1.000	4.071	1.000	55,379
1-Jul-86	1.000	1.000	1.012	1.011	1.000	3.817	1.000	57,404
1-Jul-87	1.000	1.000	1.014	1.014	1.000	3.598	1.000	59,502
1-Jul-88	1.000	1.000	1.017	1.017	1.000	3.350	1.000	61,678
1-Jul-89	1.000	1.000	1.020	1.020	1.000	3.143	1.000	63,933
1-Jul-90	1.003	1.002	1.023	1.023	1.000	2.971	1.000	66,271
1-Jul-91	1.008	1.007	1.026	1.026	1.000	2.802	1.000	68,694
1-Jul-92	1.013	1.012	1.029	1.029	1.000	2.639	1.000	69,007
1-Jul-93	1.018	1.018	1.032	1.032	1.000	2.504	1.000	70,380
1-Jul-94	1.023	1.023	1.035	1.035	1.000	2.401	1.000	71,313
1-Jul-95	1.028	1.028	1.038	1.038	1.000	2.315	1.000	71,849
1-Jul-96	1.033	1.033	1.041	1.041	1.000	2.228	1.000	73,428
1-Jul-97	1.039	1.038	1.045	1.044	1.000	2.143	1.000	74,162
1-Jul-98	1.044	1.044	1.048	1.048	1.000	2.056	1.000	76,422
1-Jul-99	1.049	1.049	1.052	1.052	1.000	1.960	1.000	77,835
1-Jul-00	1.055	1.055	1.056	1.056	1.000	1.871	1.000	79,208
1-Jul-01	1.060	1.060	1.061	1.061	1.000	1.783	1.000	81,213
1-Jul-02	1.066	1.066	1.065	1.065	1.000	1.695	1.000	80,621
1-Jul-03	1.072	1.071	1.070	1.070	1.000	1.621	1.000	82,332
1-Jul-04	1.077	1.077	1.074	1.074	1.000	1.553	1.000	82,080
1-Jul-05	1.083	1.083	1.079	1.079	1.000	1.490	1.000	83,156
1-Jul-06	1.089	1.089	1.083	1.083	1.000	1.425	1.000	83,907
1-Jul-07	1.095	1.095	1.104	1.104	1.000	1.359	1.000	86,264
1-Jul-08	1.101	1.101	1.125	1.125	1.000	1.309	1.000	86,949
1-Jul-09	1.107	1.107	1.147	1.147	1.000	1.305	1.000	84,564
1-Jul-10	1.113	1.113	1.170	1.170	1.000	1.309	1.000	81,834
1-Jul-11	1.119	1.119	1.194	1.194	1.000	1.264	1.000	80,420
1-Jul-12	1.119	1.119	1.219	1.219	1.000	1.229	1.000	81,047
1-Jul-13	1.119	1.119	1.245	1.245	1.000	1.199	1.000	82,101
1-Jul-14	1.119	1.119	1.465	1.464	1.000	1.159	1.000	82,986
1-Jul-15	1.143	1.143	1.778	1.777	1.000	1.109	1.000	82,395
1-Jul-16	1.221	1.221	3.127	3.125	1.000	1.066	1.000	84,526
1-Jul-17	1.818	1.818	12.973	12.965	1.046	1.033	1.000	85,825
1-Jul-18	4.211	4.208	80.000	79.952	1.168	1.016	1.000	87,032
1-Jul-19	22.857	22.844	160.000	159.904	3.137	1.000	1.000	89,555

Methods Included in Analysis :	Chain Ladder	Inc. Cape Cod	Paid Cape Cod	Inc. B/F	Paid B/F	Freq/Severity
Source Used for LDFs :	Company Exclusively				
LDF Annual Decay Rate (Incurred/Paid/Clm Count):	0.75	0.75	0.75		
ELR for B/F Method :	557.7				
Generalized Cape Cod Decay Factor:	0.5				
Loss Limitation :	Exhibit 10, Column (5)				
Discount Rates :	0.75%	0.00%	0.00%		

Column (2) : Company Exclusively
Column (3) : Exhibit 15, Sheet 1, Column (15)
Column (4) : Company Exclusively

Column (5) : Exhibit 15, Sheet 2, Column (15)
Column (6) : Company Exclusively
Column (7) : Masterson Indices

Column (8) : Flat 0.00%
Column (9) : supplied by the State of WA

Exhibit 10

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/19
Limited Loss Calculations

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Policy Period Inception	Incurred Losses	Unlimited Paid Losses	Case Reserves	Retention	Claims Valued in Excess of the Retention No.	Incurred Losses	No.	Paid Losses	Incurred Losses	Retained Paid Losses	Case Reserves
Prior	$ 11,681,194	$ 11,606,194	$ 75,000	Various	-	$ -	-	$ -	$ 11,681,194	$ 11,606,194	$ 75,000
1-Jul-80	4,876,013	4,876,013	-	Various	-	-	-	-	4,876,013	4,876,013	-
1-Jul-81	8,474,085	8,444,085	30,000	Various	-	-	-	-	8,474,085	8,444,085	30,000
1-Jul-82	12,759,958	12,759,958	-	Various	-	-	-	-	12,759,958	12,759,958	-
1-Jul-83	14,030,471	13,517,971	512,500	Various	-	-	-	-	14,030,471	13,517,971	512,500
1-Jul-84	10,837,124	10,837,124	-	Various	-	-	-	-	10,837,124	10,837,124	-
1-Jul-85	12,935,272	12,935,272	-	Various	-	-	-	-	12,935,272	12,935,272	-
1-Jul-86	5,318,966	5,288,966	30,000	Various	-	-	-	-	5,318,966	5,288,966	30,000
1-Jul-87	5,483,529	5,483,529	-	Various	-	-	-	-	5,483,529	5,483,529	-
1-Jul-88	8,545,618	8,545,618	-	Various	-	-	-	-	8,545,618	8,545,618	-
1-Jul-89	9,384,073	9,384,073	-	Various	-	-	-	-	9,384,073	9,384,073	-
1-Jul-90	12,155,448	12,155,448	-	Various	-	-	-	-	12,155,448	12,155,448	-
1-Jul-91	13,764,950	13,614,950	150,000	Various	-	-	-	-	13,764,950	13,614,950	150,000
1-Jul-92	11,258,799	11,258,799	-	Various	-	-	-	-	11,258,799	11,258,799	-
1-Jul-93	16,677,934	16,647,934	30,000	Various	-	-	-	-	16,677,934	16,647,934	30,000
1-Jul-94	37,102,708	37,102,708	-	Various	-	-	-	-	37,102,708	37,102,708	-
1-Jul-95	23,233,000	23,158,000	75,000	Various	-	-	-	-	23,233,000	23,158,000	75,000
1-Jul-96	22,725,316	22,725,316	-	Various	-	-	-	-	22,725,316	22,725,316	-
1-Jul-97	22,499,746	22,499,746	-	Various	-	-	-	-	22,499,746	22,499,746	-
1-Jul-98	16,931,066	16,916,066	15,000	Various	-	-	-	-	16,931,066	16,916,066	15,000
1-Jul-99	24,876,410	23,543,310	1,333,100	Various	-	-	-	-	24,876,410	23,543,310	1,333,100
1-Jul-00	14,846,969	14,846,969	-	Various	-	-	-	-	14,846,969	14,846,969	-
1-Jul-01	22,659,918	22,417,418	242,500	Various	-	-	-	-	22,659,918	22,417,418	242,500
1-Jul-02	19,746,789	19,746,789	-	Various	-	-	-	-	19,746,789	19,746,789	-
1-Jul-03	21,962,360	21,962,360	-	Various	-	-	-	-	21,962,360	21,962,360	-
1-Jul-04	32,969,081	32,919,706	49,375	Various	-	-	-	-	32,969,081	32,919,706	49,375
1-Jul-05	18,233,678	14,608,303	3,625,375	Various	-	-	-	-	18,233,678	14,608,303	3,625,375
1-Jul-06	20,217,513	20,187,513	30,000	Various	-	-	-	-	20,217,513	20,187,513	30,000
1-Jul-07	45,952,607	44,361,357	1,591,250	Various	-	-	-	-	45,952,607	44,361,357	1,591,250
1-Jul-08	61,586,461	58,530,033	3,056,429	Various	1	10,200,000	-	-	61,386,461	58,530,033	2,856,429
1-Jul-09	24,358,745	23,330,745	1,028,000	Various	-	-	-	-	24,358,745	23,330,745	1,028,000
1-Jul-10	27,084,796	24,058,546	3,026,250	Various	-	-	-	-	27,084,796	24,058,546	3,026,250
1-Jul-11	22,870,947	21,863,447	1,007,500	Various	-	-	-	-	22,870,947	21,863,447	1,007,500
1-Jul-12	39,231,770	35,069,520	4,162,250	Various	1	10,000,500	1	10,000,500	39,231,270	35,069,020	4,162,250
1-Jul-13	60,037,701	52,554,326	7,483,375	Various	1	11,182,996	1	11,182,996	58,854,705	51,371,330	7,483,375
1-Jul-14	26,381,377	18,559,877	7,821,500	Various	-	-	-	-	26,381,377	18,559,877	7,821,500
1-Jul-15	35,080,890	18,750,765	16,330,125	Various	-	-	-	-	35,080,890	18,750,765	16,330,125
1-Jul-16	35,246,166	22,285,050	12,961,116	Various	-	-	-	-	35,246,166	22,285,050	12,961,116
1-Jul-17	15,651,334	1,535,729	14,115,605	Various	-	-	-	-	15,651,334	1,535,729	14,115,605
1-Jul-18	17,630,760	459,939	17,170,821	Various	-	-	-	-	17,630,760	459,939	17,170,821
1-Jul-19	158,517	56,161	102,356	Various	-	-	-	-	158,517	56,161	102,356
Total	$ 867,460,059	$ 771,405,632	$ 96,054,427		3	$ 31,383,496	2	$ 21,183,496	$ 866,076,563	$ 770,222,136	$ 95,854,427

Column (2) and Column (3) : Supplied by the State of WA
Column (4) : Column (2) - Column (3)
Column (5) : Individual loss limitation

Column (6) through Column (9) : supplied by State of Washington
Column (10) : Column (2) - Column (7) + [Column (5) x Column (6)]
Column (11) : Column (3) - Column (9) + [Column (5) x Column (8)]

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/19
Large Claims Capped at Historical Retentions

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(26)	(27)	(28)
All Claims: Indemnity greater than or equal to $1,000,000						Claims Excess of Actual Retention						
Policy Period Inception	Loss Date	Unlimited Incurred Loss	Unlimited Paid Loss	Unlimited Case Reserves	Retention	Count	Unlimited Incurred Loss	Count	Unlimited Paid Amount	Excess Incurred Loss	Excess Paid Loss	Excess Case Reserves
1/1/1979	9/1/1973	$ 1,765,000	$ 1,765,000	$ -	$ 18,000,000	$ -	$ -	$ -	$ -	$ -	$ -	$ -
1/1/1979	9/17/1982	1,076,194	1,076,194	-	999,999,999	-	-	-	-	-	-	-
1/1/1979	1/10/1983	1,200,000	1,200,000	-	999,999,999	-	-	-	-	-	-	-
1/1/1979	5/14/1983	3,883,905	3,883,905	-	999,999,999	-	-	-	-	-	-	-
1/1/1979	8/20/1983	3,778,569	3,778,569	-	999,999,999	-	-	-	-	-	-	-
7/1/1983	12/10/1983	1,580,468	1,580,468	-	999,999,999	-	-	-	-	-	-	-
7/1/1984	9/1/1984	3,138,722	3,138,722	-	5,000,000	-	-	-	-	-	-	-
7/1/1985	8/27/1985	3,777,518	3,777,518	-	999,999,999	-	-	-	-	-	-	-
7/1/1985	9/29/1985	1,052,896	1,052,896	-	999,999,999	-	-	-	-	-	-	-
7/1/1985	11/1/1985	2,250,451	2,250,451	-	999,999,999	-	-	-	-	-	-	-
7/1/1988	1/1/1989	2,375,000	1,875,000	500,000	16,500,000	-	-	-	-	-	-	-
7/1/1988	1/13/1989	2,426,989	2,426,989	-	999,999,999	-	-	-	-	-	-	-
7/1/1989	12/22/1989	3,241,290	3,241,290	-	999,999,999	-	-	-	-	-	-	-
7/1/1989	6/11/1990	1,051,588	1,051,588	-	10,000,000	-	-	-	-	-	-	-
7/1/1990	8/1/1990	2,350,000	2,350,000	-	16,500,000	-	-	-	-	-	-	-
7/1/1990	12/5/1990	2,036,389	2,036,389	-	5,000,000	-	-	-	-	-	-	-
7/1/1990	5/20/1991	1,202,113	1,202,113	-	5,000,000	-	-	-	-	-	-	-
7/1/1991	3/21/1992	1,350,000	1,350,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1991	5/22/1992	1,813,321	1,813,321	-	5,000,000	-	-	-	-	-	-	-
7/1/1992	9/23/1992	1,400,000	1,400,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1992	5/4/1993	1,816,398	1,816,398	-	5,000,000	-	-	-	-	-	-	-
7/1/1993	1/1/1994	1,034,814	1,034,814	-	25,000,000	-	-	-	-	-	-	-
7/1/1993	3/1/1994	2,250,000	2,250,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1994	8/1/1994	1,759,047	1,759,047	-	5,000,000	-	-	-	-	-	-	-
7/1/1994	8/19/1994	5,000,000	5,000,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1994	9/27/1994	18,865,075	18,865,075	-	18,865,075	-	-	-	-	-	-	-
7/1/1995	7/30/1995	1,225,000	1,225,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1995	8/1/1995	2,034,752	2,034,752	-	5,000,000	-	-	-	-	-	-	-
7/1/1995	11/6/1995	1,200,000	1,200,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1995	11/11/1995	2,800,000	2,800,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1995	12/15/1995	1,650,000	1,650,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1995	4/19/1996	1,300,000	1,300,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1995	4/29/1996	1,500,000	1,500,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1996	7/6/1996	5,000,000	5,000,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1996	8/9/1996	1,497,292	1,497,292	-	5,000,000	-	-	-	-	-	-	-
7/1/1996	10/23/1996	2,990,000	2,990,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1996	2/21/1997	2,282,468	2,282,468	-	5,000,000	-	-	-	-	-	-	-
7/1/1996	3/18/1997	1,863,429	1,863,429	-	5,000,000	-	-	-	-	-	-	-
7/1/1996	3/22/1997	1,935,345	1,935,345	-	5,000,000	-	-	-	-	-	-	-
7/1/1997	8/24/1997	3,500,000	3,500,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1997	9/21/1997	1,500,000	1,500,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1997	9/28/1997	5,000,000	5,000,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1997	1/11/1998	2,250,000	2,250,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1997	3/1/1998	1,250,000	1,250,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1997	6/17/1998	1,000,000	1,000,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1998	8/27/1998	2,700,000	2,700,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1998	1/13/1999	3,300,000	3,300,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1998	3/1/1999	1,000,000	1,000,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1999	8/10/1999	2,575,000	2,575,000	-	18,000,000	-	-	-	-	-	-	-
7/1/1999	8/15/1999	2,750,000	2,750,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1999	1/1/2000	1,505,000	1,505,000	-	16,500,000	-	-	-	-	-	-	-
7/1/1999	1/1/2000	1,250,000	-	1,250,000	15,500,000	-	-	-	-	-	-	-
7/1/1999	1/13/2000	1,057,144	1,057,144	-	5,000,000	-	-	-	-	-	-	-
7/1/1999	4/14/2000	2,600,000	2,600,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1999	6/10/2000	1,750,000	1,750,000	-	25,000,000	-	-	-	-	-	-	-
7/1/2000	10/1/2000	1,550,000	1,550,000	-	15,000,000	-	-	-	-	-	-	-
7/1/2000	1/1/2001	3,466,154	3,466,154	-	10,000,000	-	-	-	-	-	-	-
7/1/2000	2/24/2001	1,900,000	1,900,000	-	25,000,000	-	-	-	-	-	-	-
7/1/2001	7/7/2001	6,400,000	6,400,000	-	25,000,000	-	-	-	-	-	-	-
7/1/2001	11/1/2001	1,135,000	1,135,000	-	25,000,000	-	-	-	-	-	-	-
7/1/2001	12/19/2001	2,200,000	2,200,000	-	25,000,000	-	-	-	-	-	-	-
7/1/2001	3/6/2002	2,850,000	2,850,000	-	15,000,000	-	-	-	-	-	-	-
7/1/2002	10/29/2002	1,200,000	1,200,000	-	25,000,000	-	-	-	-	-	-	-

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/19
Large Claims Capped at Historical Retentions

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(26)	(27)	(28)
All Claims: Indemnity greater than or equal to $1,000,000						Claims Excess of Actual Retention						
Policy Period Inception	Loss Date	Unlimited Incurred Loss	Unlimited Paid Loss	Unlimited Case Reserves	Retention	Count	Unlimited Incurred Loss	Count	Unlimited Paid Amount	Excess Incurred Loss	Excess Paid Loss	Excess Case Reserves
7/1/2002	4/10/2003	7,700,000	7,700,000	-	12,500,000	-	-	-	-	-	-	-
7/1/2002	4/18/2003	3,000,000	3,000,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2003	8/19/2003	3,975,000	3,975,000	-	12,500,000	-	-	-	-	-	-	-
7/1/2003	9/1/2003	1,100,000	1,100,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2003	1/16/2004	1,836,250	1,836,250	-	10,000,000	-	-	-	-	-	-	-
7/1/2003	6/9/2004	3,410,000	3,410,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2003	6/10/2004	2,500,000	2,500,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2004	8/1/2004	2,500,000	2,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2004	8/20/2004	2,000,000	2,000,000	-	12,500,000	-	-	-	-	-	-	-
7/1/2004	11/27/2004	3,796,217	3,796,217	-	12,500,000	-	-	-	-	-	-	-
7/1/2004	12/15/2004	2,000,000	2,000,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2004	12/15/2004	1,095,000	1,095,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2004	12/25/2004	2,450,000	2,450,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2004	1/9/2005	2,200,000	2,200,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2004	2/7/2005	5,000,000	5,000,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2004	5/30/2005	1,250,000	1,250,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2004	6/25/2005	1,000,000	1,000,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2005	3/8/2006	5,350,000	5,350,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2005	3/21/2006	3,000,000	-	3,000,000	20,000,000	-	-	-	-	-	-	-
7/1/2005	4/25/2006	2,000,000	2,000,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2006	9/7/2006	4,000,000	4,000,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2006	12/3/2006	3,275,000	3,275,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2006	1/4/2007	2,292,000	2,292,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2006	5/2/2007	2,400,000	2,400,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2007	7/28/2007	2,250,000	2,250,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2007	10/28/2007	8,000,000	8,000,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2007	11/1/2007	1,323,032	1,323,032	-	16,500,000	-	-	-	-	-	-	-
7/1/2007	11/16/2007	1,500,000	1,500,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2007	12/3/2007	1,127,697	11,447	1,116,250	10,000,000	-	-	-	-	-	-	-
7/1/2007	1/1/2008	2,400,000	2,400,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2007	1/8/2008	7,500,000	7,500,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2007	1/9/2008	3,000,000	3,000,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2007	1/30/2008	1,100,000	1,100,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2007	3/23/2008	1,850,000	1,850,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2007	6/26/2008	4,350,000	4,350,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2008	7/23/2008	3,750,000	3,750,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2008	8/1/2008	1,400,000	-	1,400,000	15,500,000	-	-	-	-	-	-	-
7/1/2008	9/2/2008	9,139,791	9,139,791	-	18,000,000	-	-	-	-	-	-	-
7/1/2008	9/18/2008	3,000,000	3,000,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2008	1/1/2009	10,200,000	10,000,000	200,000	10,000,000	1	10,200,000	-	-	200,000	-	200,000
7/1/2008	1/1/2009	2,330,000	2,330,000	-	15,500,000	-	-	-	-	-	-	-
7/1/2008	2/27/2009	2,050,000	2,050,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2008	3/7/2009	1,725,000	1,725,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2008	5/4/2009	8,081,219	8,081,219	-	15,500,000	-	-	-	-	-	-	-
7/1/2008	5/17/2009	1,100,000	1,100,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2008	5/19/2009	6,100,000	6,100,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2008	6/1/2009	1,000,000	1,000,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2009	11/29/2009	11,201,209	11,201,209	-	16,500,000	-	-	-	-	-	-	-
7/1/2009	4/28/2010	2,000,000	2,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2009	4/29/2010	3,000,000	3,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2010	7/13/2010	1,267,500	1,267,500	-	10,000,000	-	-	-	-	-	-	-
7/1/2010	7/26/2010	3,400,000	3,400,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2010	8/21/2010	3,250,000	3,250,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2010	10/10/2010	2,979,700	2,979,700	-	16,500,000	-	-	-	-	-	-	-
7/1/2010	4/2/2011	1,500,000	1,500,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2010	4/2/2011	1,135,000	1,135,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2010	4/16/2011	1,750,000	1,750,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2010	6/18/2011	2,000,000	-	2,000,000	10,000,000	-	-	-	-	-	-	-
7/1/2011	8/19/2011	2,941,087	2,941,087	-	15,500,000	-	-	-	-	-	-	-
7/1/2011	2/11/2012	2,500,000	2,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2011	4/7/2012	6,500,000	6,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2011	4/16/2012	1,100,000	1,100,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2011	5/2/2012	2,750,000	2,750,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2012	7/7/2012	1,200,000	1,200,000	-	10,000,000	-	-	-	-	-	-	-

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/19
Large Claims Capped at Historical Retentions

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(26)	(27)	(28)
All Claims: Indemnity greater than or equal to $1,000,000						Claims Excess of Actual Retention						
Policy Period Inception	Loss Date	Unlimited Incurred Loss	Unlimited Paid Loss	Unlimited Case Reserves	Retention	Count	Unlimited Incurred Loss	Count	Unlimited Paid Amount	Excess Incurred Loss	Excess Paid Loss	Excess Case Reserves
7/1/2012	8/13/2012	10,000,500	10,000,500	-	10,000,000	1	10,000,500	1	10,000,500	500	500	-
7/1/2012	9/1/2012	1,650,000	-	1,650,000	16,500,000	-	-	-	-	-	-	-
7/1/2012	9/6/2012	1,000,000	1,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2012	9/25/2012	12,035,000	10,000,000	2,035,000	12,035,000	-	-	-	-	-	-	-
7/1/2012	12/21/2012	10,000,000	10,000,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2012	3/9/2013	1,250,000	-	1,250,000	16,500,000	-	-	-	-	-	-	-
7/1/2012	3/22/2013	2,000,000	2,000,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2012	5/27/2013	1,937,500	1,937,500	-	12,500,000	-	-	-	-	-	-	-
7/1/2013	9/7/2013	3,002,459	3,002,459	-	12,500,000	-	-	-	-	-	-	-
7/1/2013	10/12/2013	12,500,000	12,500,000	-	12,500,000	-	-	-	-	-	-	-
7/1/2013	12/1/2013	2,000,000	-	2,000,000	12,500,000	-	-	-	-	-	-	-
7/1/2013	12/26/2013	4,000,000	4,000,000	-	12,500,000	-	-	-	-	-	-	-
7/1/2013	1/26/2014	1,100,000	1,100,000	-	15,500,000	-	-	-	-	-	-	-
7/1/2013	3/22/2014	11,182,996	11,182,996	-	10,000,000	1	11,182,996	1	11,182,996	1,182,996	1,182,996	-
7/1/2013	4/15/2014	4,000,000	-	4,000,000	15,500,000	-	-	-	-	-	-	-
7/1/2013	6/16/2014	1,000,000	1,000,000	-	12,500,000	-	-	-	-	-	-	-
7/1/2014	7/11/2014	1,300,000	1,300,000	-	15,500,000	-	-	-	-	-	-	-
7/1/2014	7/17/2014	1,250,000	-	1,250,000	10,000,000	-	-	-	-	-	-	-
7/1/2014	9/8/2014	1,113,367	1,113,367	-	15,500,000	-	-	-	-	-	-	-
7/1/2014	10/4/2014	3,425,000	3,425,000	-	12,500,000	-	-	-	-	-	-	-
7/1/2014	1/29/2015	2,321,763	2,321,763	-	12,500,000	-	-	-	-	-	-	-
7/1/2014	5/9/2015	1,500,000	1,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2014	5/26/2015	8,900,000	8,400,000	500,000	16,500,000	-	-	-	-	-	-	-
7/1/2015	7/1/2015	2,062,000	812,000	1,250,000	10,000,000	-	-	-	-	-	-	-
7/1/2015	9/5/2015	1,500,000	-	1,500,000	12,500,000	-	-	-	-	-	-	-
7/1/2015	9/24/2015	3,045,000	3,045,000	-	12,500,000	-	-	-	-	-	-	-
7/1/2015	10/24/2015	2,400,000	2,400,000	-	12,500,000	-	-	-	-	-	-	-
7/1/2015	11/25/2015	3,000,000	-	3,000,000	15,000,000	-	-	-	-	-	-	-
7/1/2015	12/22/2015	1,250,000	-	1,250,000	15,000,000	-	-	-	-	-	-	-
7/1/2015	12/24/2015	1,500,000	1,500,000	-	12,500,000	-	-	-	-	-	-	-
7/1/2015	4/1/2016	2,145,000	145,000	2,000,000	10,000,000	-	-	-	-	-	-	-
7/1/2016	9/20/2016	15,000,000	15,000,000	-	15,000,000	-	-	-	-	-	-	-
7/1/2016	11/13/2016	3,000,000	3,000,000	-	15,500,000	-	-	-	-	-	-	-
7/1/2016	3/12/2017	1,250,000	-	1,250,000	15,500,000	-	-	-	-	-	-	-
7/1/2016	6/9/2017	2,001,500	816,194	1,185,306	10,000,000	-	-	-	-	-	-	-
7/1/2017	8/30/2017	5,063,000	-	5,063,000	10,000,000	-	-	-	-	-	-	-
7/1/2017	1/3/2018	3,030,000	-	3,030,000	10,000,000	-	-	-	-	-	-	-
7/1/2018	10/5/2018	1,000,000	-	1,000,000	15,000,000	-	-	-	-	-	-	-
7/1/2018	11/12/2018	12,500,000	-	12,500,000	15,500,000	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
Total		$ 518,538,117	$ 463,358,561	$ 55,179,556		3	$ 31,383,496	2	$ 21,183,496	$ 1,383,496	$ 1,183,496	$ 200,000

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/19
Trended Ultimate Loss Rates and Projected Ultimate Losses Limited to $999,999,999

Policy Period Inception	(1) Retained Incurred Losses	(2) Selected Ultimate Retained Losses	(3) Loss Trend Factor	(4) Retention Adjustment Factor	(5) Trended Ultimate Limited Losses	(6) FTE's	(7) Exposure Trend Factor	(8) Trended FTE's	(9) Trended Ultimate Limited Loss Rate
1-Jan-79	$ 11,681,194	$ 11,696,194	5.697	1.000	$ 66,638,812	44,644	1.000	44,644	1,492.67
1-Jul-80	4,876,013	4,876,013	5.372	1.000	26,194,038	46,276	1.000	46,276	566.04
1-Jul-81	8,474,085	8,480,085	5.029	1.000	42,649,365	47,969	1.000	47,969	889.10
1-Jul-82	12,759,958	12,759,958	4.714	1.000	60,148,075	49,723	1.000	49,723	1,209.66
1-Jul-83	14,030,471	14,132,971	4.541	1.000	64,173,112	51,541	1.000	51,541	1,245.09
1-Jul-84	10,837,124	10,837,124	4.372	1.000	47,379,801	53,425	1.000	53,425	886.85
1-Jul-85	12,935,272	12,935,272	4.138	1.000	53,523,028	55,379	1.000	55,379	966.49
1-Jul-86	5,318,966	5,324,966	3.880	1.000	20,658,238	57,404	1.000	57,404	359.87
1-Jul-87	5,483,529	5,483,529	3.657	1.000	20,053,318	59,502	1.000	59,502	337.02
1-Jul-88	8,545,618	8,545,618	3.405	1.000	29,097,332	61,678	1.000	61,678	471.76
1-Jul-89	9,384,073	9,384,073	3.194	1.000	29,977,308	63,933	1.000	63,933	468.89
1-Jul-90	12,155,448	12,155,448	3.020	1.000	36,709,018	66,271	1.000	66,271	553.92
1-Jul-91	13,764,950	13,847,392	2.848	1.000	39,442,892	68,694	1.000	68,694	574.18
1-Jul-92	11,258,799	11,258,799	2.682	1.000	30,200,523	69,007	1.000	69,007	437.64
1-Jul-93	16,677,934	16,843,113	2.546	1.000	42,877,239	70,380	1.000	70,380	609.22
1-Jul-94	37,102,708	37,102,708	2.441	1.000	90,560,132	71,313	1.000	71,313	1,269.90
1-Jul-95	23,233,000	23,661,275	2.353	1.000	55,667,649	71,849	1.000	71,849	774.79
1-Jul-96	22,725,316	22,725,316	2.265	1.000	51,465,683	73,428	1.000	73,428	700.90
1-Jul-97	22,499,746	22,499,746	2.178	1.000	49,007,837	74,162	1.000	74,162	660.82
1-Jul-98	16,931,066	17,168,166	2.090	1.000	35,873,048	76,422	1.000	76,422	469.41
1-Jul-99	24,876,410	26,101,778	1.993	1.000	52,010,694	77,835	1.000	77,835	668.22
1-Jul-00	14,846,969	14,846,969	1.902	1.000	28,242,216	79,208	1.000	79,208	356.56
1-Jul-01	22,659,918	24,025,156	1.813	1.000	43,547,519	81,213	1.000	81,213	536.21
1-Jul-02	19,746,789	19,746,789	1.723	1.000	34,014,828	80,621	1.000	80,621	421.91
1-Jul-03	21,962,360	21,962,360	1.648	1.000	36,198,186	82,332	1.000	82,332	439.66
1-Jul-04	32,969,081	33,774,338	1.578	1.000	53,308,080	82,080	1.000	82,080	649.46
1-Jul-05	18,233,678	20,109,538	1.515	1.000	30,456,687	83,156	1.000	83,156	366.26
1-Jul-06	20,217,513	20,597,423	1.448	1.000	29,830,611	83,907	1.000	83,907	355.52
1-Jul-07	45,952,607	50,985,875	1.381	1.000	70,426,409	86,264	1.000	86,264	816.41
1-Jul-08	61,386,461	66,501,035	1.330	1.000	88,469,444	86,949	1.000	86,949	1,017.49
1-Jul-09	24,358,745	27,428,796	1.326	1.000	36,382,384	84,564	1.000	84,564	430.23
1-Jul-10	27,084,796	30,808,436	1.330	1.000	40,989,722	81,834	1.000	81,834	500.89
1-Jul-11	22,870,947	25,925,617	1.285	1.000	33,303,915	80,420	1.000	80,420	414.12
1-Jul-12	39,231,270	43,595,858	1.250	1.000	54,480,936	81,047	1.000	81,047	672.21
1-Jul-13	58,854,705	65,636,984	1.218	1.000	79,964,909	82,101	1.000	82,101	973.98
1-Jul-14	26,381,377	30,036,441	1.178	1.000	35,371,919	82,986	1.000	82,986	426.24
1-Jul-15	35,080,890	41,612,534	1.127	1.000	46,892,182	82,395	1.000	82,395	569.11
1-Jul-16	35,246,166	43,028,516	1.083	1.000	46,607,207	84,526	1.000	84,526	551.39
1-Jul-17	15,651,334	35,200,466	1.050	1.000	36,971,558	85,825	1.000	85,825	430.78
1-Jul-18	17,630,760	53,797,849	1.033	1.000	55,587,584	87,032	1.000	87,032	638.70
1-Jul-19	158,517	23,838,827	1.016	1.000	24,232,115	44,778	1.000	44,778	541.16

Ultimate Losses for Policy Period 7/1/2019 are multiplied by 0.5 to reflect the 12/31/19 evaluation date.

All Year Weighted Average	1,849,585,553		2,934,073	630.38
Latest 5-Year Weighted Average - Excludes the Most Recent Policy Period	221,430,450		422,764	523.77
Latest 3-Year Weighted Average - Excludes the Most Recent Policy Period	139,166,349		257,383	540.70
SELECTED - Based on Shaded PY	$ 905,278,411		1,623,238	**557.70**

Column (1) : from Exhibit 10 Column (10)
Column (2) : from Exhibit 2, Column (10)
Column (3) : Trend Indices appropriate for Excluding Children, Youth, and Family Agency
Column (4) : from Retention Analysis
Column (5) : Column (2) x Column (3) x Column (4)

Column (6) : supplied by the State of WA
Column (7) : Annual Exposure Trend
Column (8) : Column (6) x Column (7)
Column (9) : Column (5) / Column (8)

Projected Ultimate Limited Losses

Policy Period Inception	(10) Retention	(11) FTE's	(12) Claim Count	(13) Loss Rate	(14) Loss Amount
1-Jul-20	Unlimited	92,156	463	557.70	$ 51,395,300
1-Jul-21	Unlimited	94,827	477	566.90	53,757,500
1-Jul-22	Unlimited	97,575	491	576.25	56,227,600
1-Jul-23	Unlimited	100,405	505	585.76	58,813,000
1-Jul-24	Unlimited	103,316	519	592.98	61,264,500
1-Jul-25	Unlimited	103,316	519	592.98	61,264,500

Columns (11) - (15) : Projections. These are preliminary and should be monitored with actuarial updates.

Loss Development Exhibits

State of Washington
Ex. Ferries Division and Children, Youth, and Family Agency
General Liability

Reported Cumulative
Unlimited Incurred Loss

Valuation Date	Policy Period 7/1/89-90	Policy Period 7/1/90-91	Policy Period 7/1/91-92	Policy Period 7/1/92-93	Policy Period 7/1/93-94	Policy Period 7/1/94-95	Policy Period 7/1/95-96	Policy Period 7/1/96-97	Policy Period 7/1/97-98	Policy Period 7/1/98-99	Policy Period 7/1/99-00	Policy Period 7/1/00-01	Policy Period 7/1/01-02	Policy Period 7/1/02-03	Policy Period 7/1/03-04	Policy Period 7/1/04-05	Policy Period 7/1/05-06	Policy Period 7/1/06-07	Policy Period 7/1/07-08	Policy Period 7/1/08-09	Policy Period 7/1/09-10	Policy Period 7/1/10-11	Policy Period 7/1/11-12	Policy Period 7/1/12-13	Policy Period 7/1/13-14	Policy Period 7/1/14-15	Policy Period 7/1/15-16	Policy Period 7/1/16-17	Policy Period 7/1/17-18	Policy Period 7/1/18-19
Jan-04																													
Jan-05																													
Jan-06																													
Jan-07																													
Jan-08																													
Jan-09																													
Jan-10																													
Jan-11	9,205,574	11,455,450	13,441,451	11,312,403	17,046,301	38,222,710	23,278,207	22,806,077	22,499,746	17,504,002	23,079,978	12,005,617	22,503,105	22,102,465	23,921,403	31,140,245	21,950,801	26,469,001	52,282,396	31,407,092		1,738,880							
Jan-12	9,204,073	11,105,448	13,441,450	11,312,399	17,041,300	37,997,708	23,203,706	22,957,576	22,499,746	17,013,500	22,614,977	11,564,862	22,288,098	21,225,651	22,593,394	30,678,152	18,367,055	23,408,177	47,277,004	30,063,358	27,832,391	9,095,210	211,923						
Jan-13	9,204,073	12,731,948	13,591,450	11,301,399	16,986,300	38,072,708	23,203,206	22,887,576	22,500,246	17,058,500	22,706,477	11,564,862	22,108,098	19,563,516	22,176,894	30,878,402	17,939,305	22,423,895	46,517,047	36,038,323	28,728,875	17,555,060	4,390,373						
Jan-14	9,241,573	12,580,448	13,590,450	11,297,399	17,286,300	38,147,708	23,203,206	22,881,076	22,531,746	17,054,500	22,756,477	11,594,862	22,235,598	20,575,016	21,851,894	30,939,255	17,489,793	21,032,432	46,113,903	43,217,476	33,471,906	24,537,003	12,265,918	29,267,335	1,027,253				
Jan-15	9,204,073	12,580,448	13,739,950	11,417,399	16,836,300	38,122,708	23,203,206	22,731,076	22,530,246	16,978,500	22,484,977	11,624,487	22,115,598	20,621,546	21,826,894	32,765,005	17,279,543	21,135,932	44,999,700	41,138,104	30,660,519	28,511,139	12,773,483	41,401,812	14,081,675	2,426,853			
Jan-16	9,705,573	12,580,448	13,764,950	11,417,399	16,761,300	37,977,708	23,203,206	22,731,076	22,499,746	16,949,935	22,404,977	11,569,487	22,288,098	21,052,046	22,216,894	33,455,873	16,683,303	20,521,182	45,075,132	56,557,652	24,176,939	24,194,829	20,875,404	49,681,787	17,638,178	2,961,040	1,678,094		
Jan-17	9,384,073	12,580,448	13,764,950	11,403,899	16,761,300	37,977,708	23,233,206	22,731,076	22,499,746	16,948,538	22,509,977	11,569,487	22,215,598	21,035,546	21,836,894	33,808,206	16,450,803	20,440,953	44,724,088	51,473,019	24,327,550	28,001,980	21,528,756	38,147,964	28,935,588	14,003,469	6,503,990	202,598	
Jan-18	9,384,073	12,580,448	13,764,950	11,297,399	16,761,300	37,977,708	23,953,206	22,731,076	22,499,746	17,023,538	22,384,977	14,855,640	22,215,598	21,498,046	21,835,394	33,645,581	19,008,678	20,187,513	45,169,088	51,054,795	24,400,423	28,416,551	23,734,457	37,073,396	33,270,341	19,015,851	19,901,502	6,375,600	750,133	
Jan-19	9,384,073	12,580,448	13,764,950	11,297,399	16,791,300	37,977,708	23,953,206	22,731,076	22,499,746	17,023,538	23,741,477	14,854,890	22,365,598	20,248,046	21,962,675	33,645,581	19,008,678	20,217,513	45,044,470	54,140,243	24,380,423	27,195,346	23,207,446	39,255,819	63,613,103	26,377,898	34,389,477	15,076,876	4,345,501	2,339,805
Jan-20	9,384,073	12,580,448	13,764,950	11,297,399	16,791,300	37,972,708	23,278,206	22,731,076	22,499,746	16,948,538	24,893,077	14,854,515	22,662,209	20,228,046	21,962,675	33,644,081	18,233,678	20,217,513	45,952,607	61,586,461	24,361,615	27,084,796	22,870,947	39,216,770	60,037,701	26,245,207	35,025,890	35,216,166	15,621,334	17,630,760

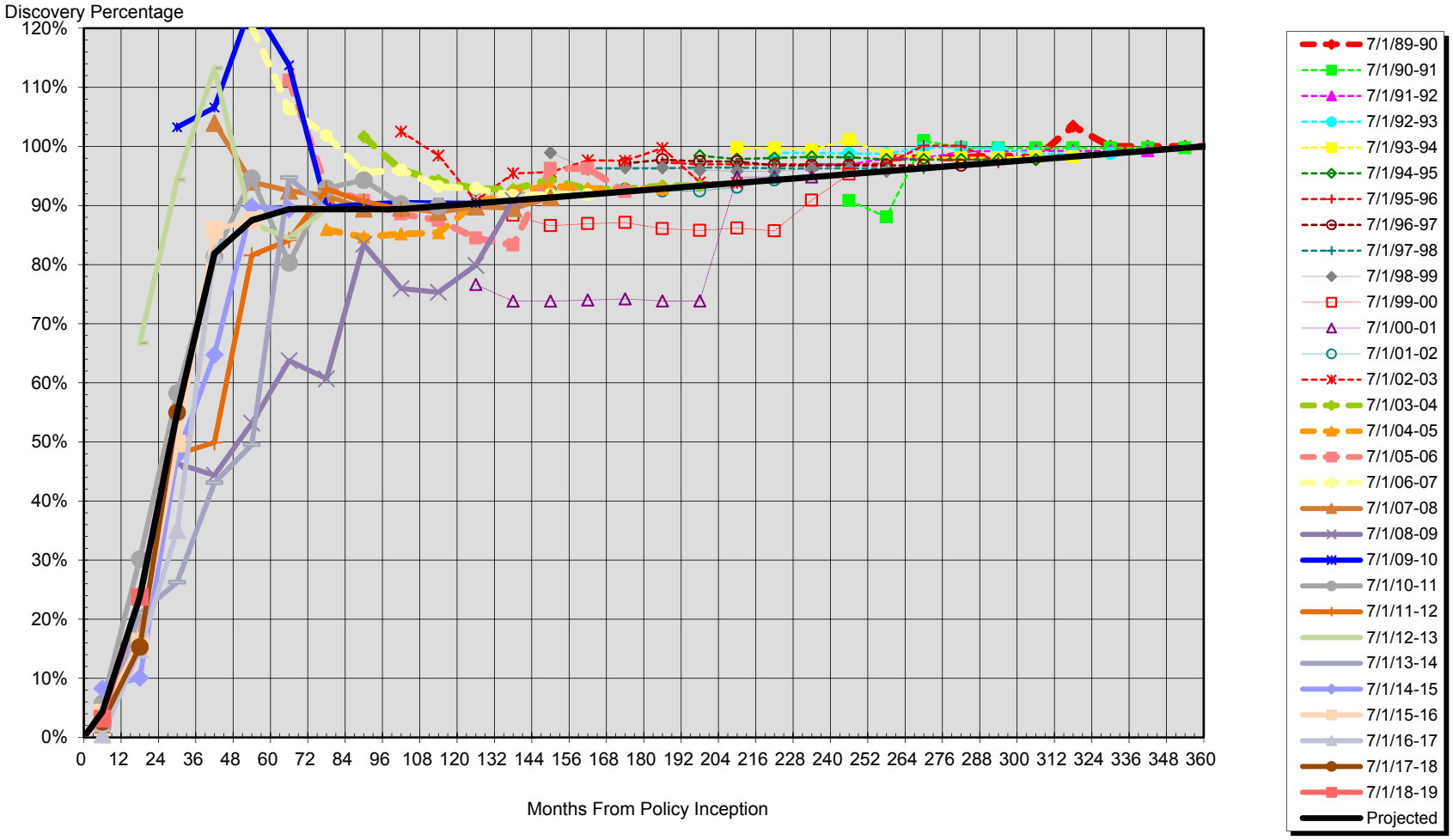
State of Washington
Ex. Ferries Division and Children, Youth, and Family Agency
General Liability

Unlimited Incurred Loss
Development Factors

Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor
1	137.143	37	1.415	73	1.119	109	1.115	145	1.097	181	1.080	217	1.063
2	68.571	38	1.371	74	1.119	110	1.115	146	1.097	182	1.079	218	1.062
3	45.714	39	1.331	75	1.119	111	1.114	147	1.096	183	1.079	219	1.062
4	34.286	40	1.292	76	1.119	112	1.114	148	1.096	184	1.078	220	1.061
5	27.429	41	1.256	77	1.119	113	1.113	149	1.095	185	1.078	221	1.061
6	22.857	42	1.221	78	1.119	114	1.113	150	1.095	186	1.077	222	1.060
7	16.696	43	1.214	79	1.119	115	1.112	151	1.094	187	1.077	223	1.060
8	13.151	44	1.208	80	1.119	116	1.112	152	1.094	188	1.076	224	1.059
9	10.848	45	1.201	81	1.119	117	1.111	153	1.093	189	1.076	225	1.059
10	9.231	46	1.194	82	1.119	118	1.111	154	1.093	190	1.075	226	1.058
11	8.034	47	1.187	83	1.119	119	1.110	155	1.092	191	1.075	227	1.058
12	7.111	48	1.181	84	1.119	120	1.110	156	1.092	192	1.074	228	1.058
13	6.379	49	1.174	85	1.119	121	1.109	157	1.091	193	1.074	229	1.057
14	5.783	50	1.168	86	1.119	122	1.109	158	1.091	194	1.073	230	1.057
15	5.289	51	1.162	87	1.119	123	1.108	159	1.090	195	1.073	231	1.056
16	4.873	52	1.155	88	1.119	124	1.108	160	1.090	196	1.072	232	1.056
17	4.518	53	1.149	89	1.119	125	1.107	161	1.089	197	1.072	233	1.055
18	4.211	54	1.143	90	1.119	126	1.107	162	1.089	198	1.072	234	1.055
19	3.795	55	1.141	91	1.119	127	1.106	163	1.088	199	1.071	235	1.054
20	3.453	56	1.139	92	1.119	128	1.106	164	1.088	200	1.071	236	1.054
21	3.168	57	1.137	93	1.119	129	1.105	165	1.087	201	1.070	237	1.053
22	2.927	58	1.135	94	1.119	130	1.105	166	1.087	202	1.070	238	1.053
23	2.720	59	1.133	95	1.119	131	1.104	167	1.086	203	1.069	239	1.052
25	2.382	61	1.129	97	1.119	133	1.103	169	1.085	205	1.068		
26	2.243	62	1.127	98	1.119	134	1.103	170	1.085	206	1.068		
27	2.119	63	1.125	99	1.119	135	1.102	171	1.084	207	1.067		
28	2.008	64	1.123	100	1.119	136	1.102	172	1.084	208	1.067		
29	1.909	65	1.121	101	1.119	137	1.101	173	1.083	209	1.066		
30	1.818	66	1.119	102	1.119	138	1.101	174	1.083	210	1.066		
31	1.747	67	1.119	103	1.118	139	1.100	175	1.083	211	1.065		
32	1.681	68	1.119	104	1.118	140	1.100	176	1.082	212	1.065		
33	1.620	69	1.119	105	1.117	141	1.099	177	1.082	213	1.064		
34	1.564	70	1.119	106	1.117	142	1.099	178	1.081	214	1.064		
35	1.511	71	1.119	107	1.116	143	1.098	179	1.081	215	1.064		
36	1.461	72	1.119	108	1.116	144	1.098	180	1.080	216	1.063		

State of Washington
Ex. Ferries Division and Children, Youth, and Family Agency
General Liability

Unlimited Incurred Loss Development



State of Washington
Ex. Ferries Division and Children, Youth, and Family Agency
General Liability

Reported Cumulative
Unlimited Paid Loss

Valuation Date	Policy Period 7/1/89-90	Policy Period 7/1/90-91	Policy Period 7/1/91-92	Policy Period 7/1/92-93	Policy Period 7/1/93-94	Policy Period 7/1/94-95	Policy Period 7/1/95-96	Policy Period 7/1/96-97	Policy Period 7/1/97-98	Policy Period 7/1/98-99	Policy Period 7/1/99-00	Policy Period 7/1/00-01	Policy Period 7/1/01-02	Policy Period 7/1/02-03	Policy Period 7/1/03-04	Policy Period 7/1/04-05	Policy Period 7/1/05-06	Policy Period 7/1/06-07	Policy Period 7/1/07-08	Policy Period 7/1/08-09	Policy Period 7/1/09-10	Policy Period 7/1/10-11	Policy Period 7/1/11-12	Policy Period 7/1/12-13	Policy Period 7/1/13-14	Policy Period 7/1/14-15	Policy Period 7/1/15-16	Policy Period 7/1/16-17	Policy Period 7/1/17-18	Policy Period 7/1/18-19
Jan-04																														
Jan-05																														
Jan-06																														
Jan-07																														
Jan-08																														
Jan-09																														
Jan-10																														
Jan-11	9,204,073	10,580,448	13,439,950	11,297,399	16,741,300	37,907,708	23,203,206	22,731,076	22,499,746	16,923,500	21,654,977	11,333,362	21,513,098	16,718,151	15,655,394	30,166,235	8,535,130	16,932,226	22,661,809	6,780,929	321,087	93,329								
Jan-12	9,204,073	10,580,448	13,439,950	11,297,399	16,741,300	37,922,708	23,203,206	22,731,076	22,499,746	16,923,500	21,654,977	11,383,362	21,638,098	16,543,151	19,855,394	30,181,235	14,136,305	17,930,427	24,129,836	7,401,673	1,480,920	428,965	85,600							
Jan-13	9,204,073	12,580,448	13,439,950	11,297,399	16,761,300	37,922,708	23,203,206	22,731,076	22,499,746	16,923,500	21,804,977	11,383,362	21,638,098	16,696,016	21,255,394	30,426,235	14,325,805	19,043,045	37,085,547	15,397,257	15,282,894	6,156,276	390,038	45,097						
Jan-14	9,204,073	12,580,448	13,439,950	11,297,399	16,761,300	37,922,708	23,203,206	22,731,076	22,499,746	16,933,500	21,804,977	11,383,362	21,863,098	19,696,016	21,685,394	30,445,338	14,482,043	19,603,182	39,901,393	27,623,253	15,304,392	9,965,889	907,856	412,779	32,386					
Jan-15	9,204,073	12,580,448	13,439,950	11,297,399	16,761,300	37,972,708	23,203,206	22,731,076	22,499,746	16,933,500	21,904,977	11,388,362	21,863,098	19,737,546	21,685,394	30,445,338	14,482,043	19,603,182	41,789,690	33,538,253	18,183,019	17,329,200	2,522,171	12,452,942	1,045,084	78,642				
Jan-16	9,204,073	12,580,448	13,614,950	11,297,399	16,761,300	37,972,708	23,203,206	22,731,076	22,499,746	16,933,538	21,904,977	11,388,362	22,073,098	19,748,046	21,685,394	32,852,706	14,480,803	19,883,182	43,099,632	34,097,247	18,997,467	19,517,313	12,354,893	26,621,382	1,905,475	699,194	101,408			
Jan-17	9,384,073	12,580,448	13,614,950	11,297,399	16,761,300	37,972,708	23,203,206	22,731,076	22,499,746	16,933,538	21,904,977	11,388,362	22,073,098	19,748,046	21,835,394	33,502,706	14,608,303	19,884,453	43,549,088	38,902,038	19,312,417	21,659,813	17,526,995	28,183,714	19,038,434	5,267,571	471,568	54,155		
Jan-18	9,384,073	12,580,448	13,614,950	11,297,399	16,761,300	37,972,708	23,203,206	22,731,076	22,499,746	16,933,538	22,059,977	14,854,515	22,073,098	19,748,046	21,835,394	33,594,706	14,608,303	20,062,513	44,004,088	49,188,814	22,955,173	23,016,251	21,673,446	30,243,696	20,813,216	8,933,330	8,652,577	494,340	65,776	
Jan-19	9,384,073	12,580,448	13,614,950	11,297,399	16,761,300	37,972,708	23,203,206	22,731,076	22,499,746	16,933,538	22,059,977	14,854,515	22,073,098	19,748,046	21,962,675	33,594,706	14,608,303	20,187,513	44,314,470	53,218,814	22,955,173	24,058,546	21,783,446	32,847,119	38,115,978	17,385,898	15,031,072	1,835,053	534,552	57,018
Jan-20	9,384,073	12,580,448	13,614,950	11,297,399	16,761,300	37,972,708	23,203,206	22,731,076	22,499,746	16,933,538	23,559,977	14,854,515	22,419,709	20,228,046	21,962,675	33,594,706	14,608,303	20,187,513	44,361,357	58,530,033	23,333,615	24,058,546	21,863,447	35,069,520	52,554,326	18,483,707	18,725,765	22,285,050	1,535,729	459,939

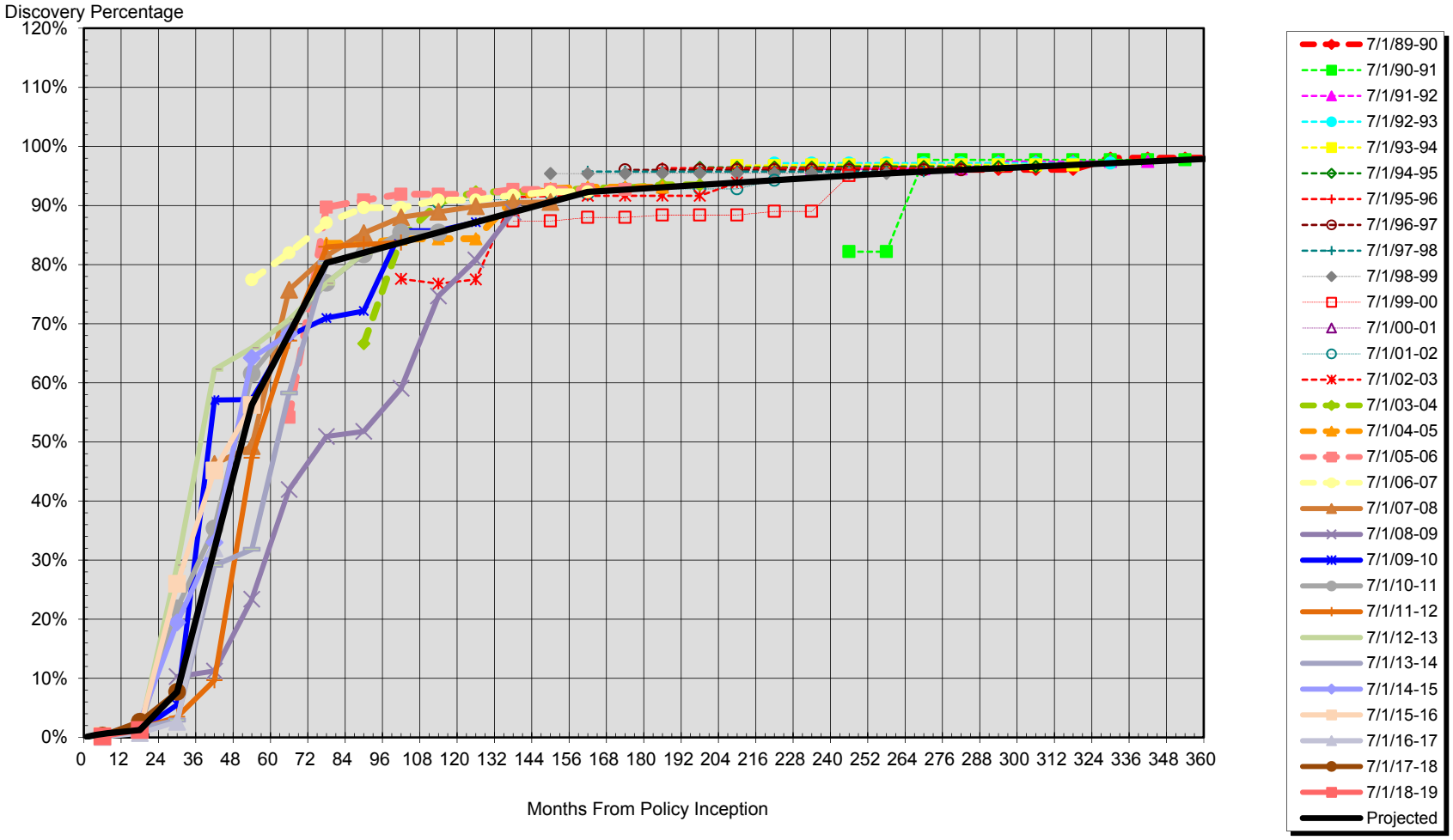
State of Washington
Ex. Ferries Division and Children, Youth, and Family Agency
General Liability

Unlimited Paid Loss
Development Factors

Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor
1	960.000	37	4.573	73	1.328	109	1.180	145	1.113	181	1.076	217	1.063
2	480.000	38	4.186	74	1.311	110	1.178	146	1.111	182	1.076	218	1.062
3	320.000	39	3.859	75	1.294	111	1.176	147	1.109	183	1.075	219	1.062
4	240.000	40	3.580	76	1.277	112	1.174	148	1.107	184	1.075	220	1.062
5	192.000	41	3.338	77	1.261	113	1.172	149	1.106	185	1.075	221	1.061
6	160.000	42	3.127	78	1.245	114	1.170	150	1.104	186	1.074	222	1.061
7	147.692	43	2.941	79	1.243	115	1.168	151	1.102	187	1.074	223	1.060
8	137.143	44	2.776	80	1.241	116	1.167	152	1.101	188	1.074	224	1.060
9	128.000	45	2.628	81	1.239	117	1.165	153	1.099	189	1.073	225	1.060
10	120.000	46	2.496	82	1.237	118	1.163	154	1.097	190	1.073	226	1.059
11	112.941	47	2.376	83	1.234	119	1.161	155	1.095	191	1.072	227	1.059
12	106.667	48	2.267	84	1.232	120	1.159	156	1.094	192	1.072	228	1.059
13	101.053	49	2.168	85	1.230	121	1.157	157	1.092	193	1.072	229	1.058
14	96.000	50	2.076	86	1.228	122	1.155	158	1.090	194	1.071	230	1.058
15	91.429	51	1.993	87	1.226	123	1.153	159	1.089	195	1.071	231	1.057
16	87.273	52	1.916	88	1.224	124	1.151	160	1.087	196	1.071	232	1.057
17	83.478	53	1.844	89	1.221	125	1.149	161	1.085	197	1.070	233	1.057
18	80.000	54	1.778	90	1.219	126	1.147	162	1.083	198	1.070	234	1.056
19	55.922	55	1.747	91	1.217	127	1.146	163	1.083	199	1.069	235	1.056
20	42.985	56	1.717	92	1.215	128	1.144	164	1.083	200	1.069	236	1.056
21	34.909	57	1.688	93	1.213	129	1.142	165	1.082	201	1.069	237	1.055
22	29.388	58	1.660	94	1.211	130	1.140	166	1.082	202	1.068	238	1.055
23	25.374	59	1.632	95	1.209	131	1.138	167	1.082	203	1.068	239	1.055
25	19.931	61	1.581	97	1.205	133	1.134	169	1.081	205	1.067		
26	18.000	62	1.556	98	1.203	134	1.133	170	1.080	206	1.067		
27	16.410	63	1.532	99	1.201	135	1.131	171	1.080	207	1.066		
28	15.079	64	1.509	100	1.198	136	1.129	172	1.080	208	1.066		
29	13.947	65	1.487	101	1.196	137	1.127	173	1.079	209	1.066		
30	12.973	66	1.465	102	1.194	138	1.125	174	1.079	210	1.065		
31	10.277	67	1.443	103	1.192	139	1.123	175	1.078	211	1.065		
32	8.508	68	1.423	104	1.190	140	1.122	176	1.078	212	1.065		
33	7.259	69	1.403	105	1.188	141	1.120	177	1.078	213	1.064		
34	6.330	70	1.383	106	1.186	142	1.118	178	1.077	214	1.064		
35	5.611	71	1.365	107	1.184	143	1.116	179	1.077	215	1.063		
36	5.039	72	1.346	108	1.182	144	1.115	180	1.077	216	1.063		

State of Washington
Ex. Ferries Division and Children, Youth, and Family Agency
General Liability

Unlimited Paid Loss Development



State of Washington
Ex. Ferries Division and Children, Youth, and Family Agency
General Liability

Reported Cumulative
Non-$0 Claim Count

Valuation Date	Policy Period 7/1/89-90	Policy Period 7/1/90-91	Policy Period 7/1/91-92	Policy Period 7/1/92-93	Policy Period 7/1/93-94	Policy Period 7/1/94-95	Policy Period 7/1/95-96	Policy Period 7/1/96-97	Policy Period 7/1/97-98	Policy Period 7/1/98-99	Policy Period 7/1/99-00	Policy Period 7/1/00-01	Policy Period 7/1/01-02	Policy Period 7/1/02-03	Policy Period 7/1/03-04	Policy Period 7/1/04-05	Policy Period 7/1/05-06	Policy Period 7/1/06-07	Policy Period 7/1/07-08	Policy Period 7/1/08-09	Policy Period 7/1/09-10	Policy Period 7/1/10-11	Policy Period 7/1/11-12	Policy Period 7/1/12-13	Policy Period 7/1/13-14	Policy Period 7/1/14-15	Policy Period 7/1/15-16	Policy Period 7/1/16-17	Policy Period 7/1/17-18	Policy Period 7/1/18-19
Jan-04																														
Jan-05																														
Jan-06																														
Jan-07																														
Jan-08																														
Jan-09																														
Jan-10																														
Jan-11	667	720	762	815	847	814	820	820	845	831	786	811	886	736	771	656	643	705	721	678		202								
Jan-12	668	720	761	816	847	809	824	823	846	829	783	805	887	734	754	652	629	687	731	714	524	441	158							
Jan-13	667	721	763	816	847	810	822	824	847	830	785	806	883	731	754	648	625	681	722	715	553	483	448	200						
Jan-14	667	720	767	811	846	811	821	820	850	830	780	802	885	729	754	647	625	674	712	710	552	513	507	399	125					
Jan-15	668	719	764	815	844	811	818	818	845	829	780	803	884	727	751	648	624	671	710	699	549	524	508	427	336					
Jan-16	668	718	766	814	846	813	819	818	847	829	779	801	886	727	750	650	623	671	704	696	537	505	519	453	357	335	144			
Jan-17	668	719	762	816	845	810	821	818	845	829	781	805	882	724	750	648	620	671	705	691	536	501	514	466	401	381	377	103		
Jan-18	669	722	764	809	846	812	822	818	845	831	785	804	885	723	750	649	619	668	703	685	533	495	505	447	407	417	425	367	109	
Jan-19	668	720	766	812	848	808	819	817	844	830	784	802	884	721	750	649	619	668	703	688	533	483	499	445	405	429	473	427	336	96
Jan-20	668	720	765	809	848	808	821	817	844	830	785	805	885	722	751	650	617	670	705	688	536	479	491	436	398	421	491	461	405	340

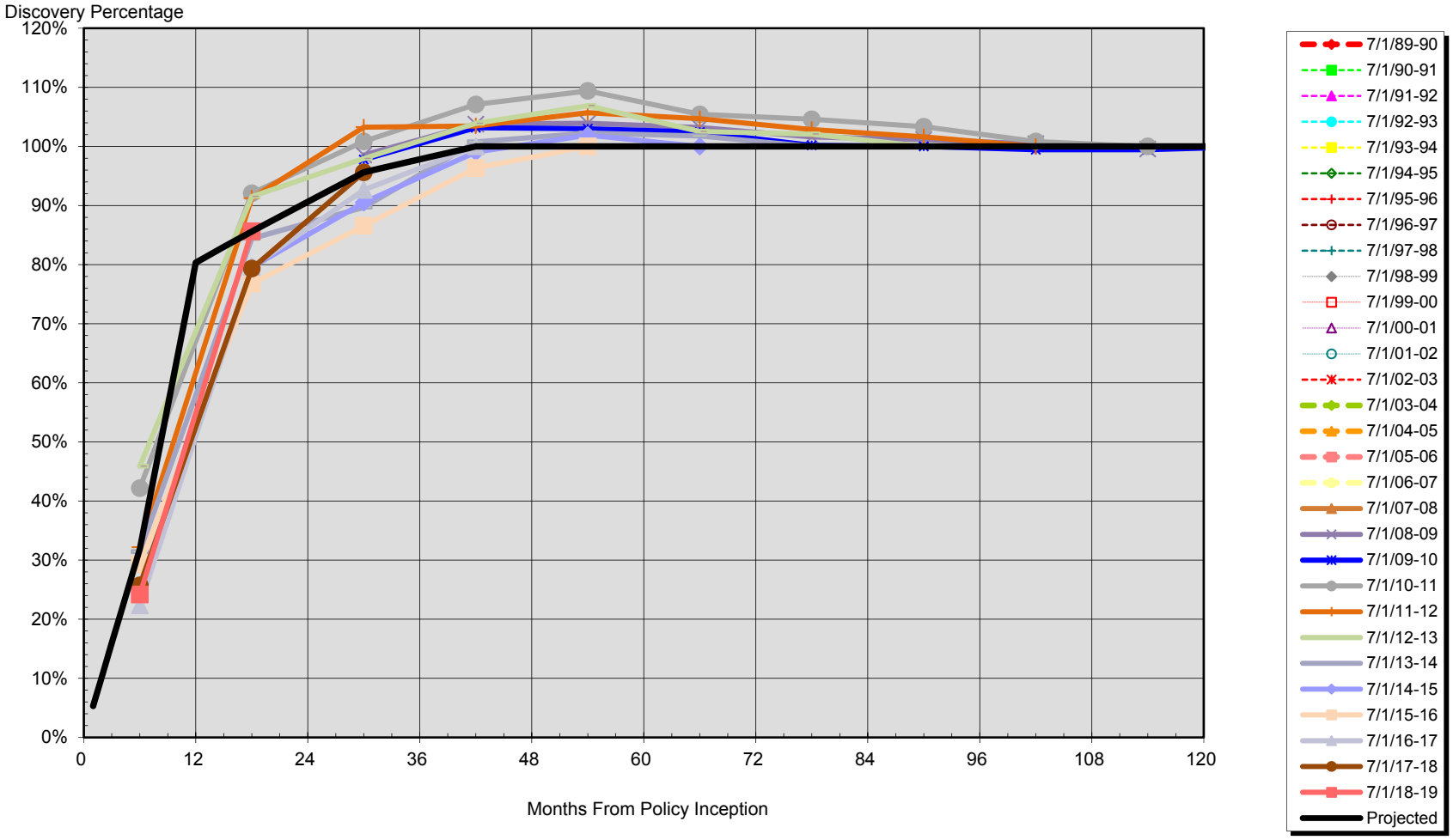
State of Washington
Ex. Ferries Division and Children, Youth, and Family Agency
General Liability

Non-$0 Claim Count
Development Factors

Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor
1	18.824	37	1.019	73	1.000	109	1.000						
2	9.412	38	1.015	74	1.000	110	1.000						
3	6.275	39	1.011	75	1.000	111	1.000						
4	4.706	40	1.007	76	1.000	112	1.000						
5	3.765	41	1.004	77	1.000	113	1.000						
6	3.137	42	1.000	78	1.000	114	1.000						
7	2.503	43	1.000	79	1.000	115	1.000						
8	2.082	44	1.000	80	1.000	116	1.000						
9	1.783	45	1.000	81	1.000	117	1.000						
10	1.558	46	1.000	82	1.000	118	1.000						
11	1.384	47	1.000	83	1.000	119	1.000						
12	1.245	48	1.000	84	1.000	120	1.000						
13	1.232	49	1.000	85	1.000								
14	1.218	50	1.000	86	1.000								
15	1.205	51	1.000	87	1.000								
16	1.193	52	1.000	88	1.000								
17	1.180	53	1.000	89	1.000								
18	1.168	54	1.000	90	1.000								
19	1.157	55	1.000	91	1.000								
20	1.146	56	1.000	92	1.000								
21	1.135	57	1.000	93	1.000								
22	1.124	58	1.000	94	1.000								
23	1.114	59	1.000	95	1.000								
25	1.093	61	1.000	97	1.000								
26	1.084	62	1.000	98	1.000								
27	1.074	63	1.000	99	1.000								
28	1.064	64	1.000	100	1.000								
29	1.055	65	1.000	101	1.000								
30	1.046	66	1.000	102	1.000								
31	1.042	67	1.000	103	1.000								
32	1.038	68	1.000	104	1.000								
33	1.034	69	1.000	105	1.000								
34	1.030	70	1.000	106	1.000								
35	1.026	71	1.000	107	1.000								
36	1.022	72	1.000	108	1.000								

State of Washington
Ex. Ferries Division and Children, Youth, and Family Agency
General Liability

Non-$0 Claim Count Development



IV. Children, Youth, and Family Agency

General Liability Exhibits

Children, Youth, and Family Agency

Analysis of Reported Claims

State of Washington
Children, Youth, and Family Agency - Claims-Made Basis

General Liability Experience @ 12/31/19
Summary of Losses

Policy Period	(1) FTE's	(2) Retention	(3) Reported Claims	Open Claims	(4) Retained Incurred Losses	(5) Retained Paid Losses	(6) [(4)-(5)] Retained Case Reserves	(7) IBNR Reserves	(8) [(6)+(7)] Estimated Outstanding Losses	(9) [(4)+(7)] Ultimate Retained Losses	(10) [(9)/(1)] Ultimate Loss Rate
Historical Experience											
1-Jan-79	$ 1,633	Unlimited	2	0	$ 50,302	$ 50,302	$ -	$ -	$ -	$ 50,302	31
1-Jul-80	1,692	Unlimited	1	0	11,000	11,000	-	-	-	11,000	6
1-Jul-81	1,754	Unlimited	0	0	-	-	-	-	-	-	-
1-Jul-82	1,818	Unlimited	1	0	26,505	26,505	-	-	-	26,505	15
1-Jul-83	1,885	Unlimited	2	0	3,328,667	3,328,667	-	-	-	3,328,667	1,766
1-Jul-84	1,954	Unlimited	6	0	905,658	905,658	-	-	-	905,658	464
1-Jul-85	2,025	Unlimited	5	0	965,212	965,212	-	-	-	965,212	477
1-Jul-86	2,099	Unlimited	9	0	1,287,769	1,287,769	-	-	-	1,287,769	613
1-Jul-87	2,176	Unlimited	1	0	1,950	1,950	-	-	-	1,950	1
1-Jul-88	2,256	Unlimited	3	0	504,948	504,948	-	-	-	504,948	224
1-Jul-89	2,338	Unlimited	3	0	381,497	381,497	-	-	-	381,497	163
1-Jul-90	2,424	5,000,000	2	0	130,586	130,586	-	-	-	130,586	54
1-Jul-91	2,512	5,000,000	11	0	1,165,395	1,165,395	-	-	-	1,165,395	464
1-Jul-92	2,524	5,000,000	13	0	5,830,442	5,830,442	-	-	-	5,830,442	2,310
1-Jul-93	2,574	5,000,000	8	0	1,053,757	1,053,757	-	-	-	1,053,757	409
1-Jul-94	2,608	5,000,000	20	0	5,003,772	5,003,772	-	-	-	5,003,772	1,919
1-Jul-95	2,628	5,000,000	33	0	8,290,026	8,290,026	-	-	-	8,290,026	3,155
1-Jul-96	2,685	5,000,000	5	0	977,500	977,500	-	-	-	977,500	364
1-Jul-97	2,712	5,000,000	13	0	5,469,516	5,469,516	-	-	-	5,469,516	2,017
1-Jul-98	2,795	5,000,000	14	0	4,402,551	4,402,551	-	-	-	4,402,551	1,575
1-Jul-99	2,846	5,000,000	26	0	8,199,788	8,199,788	-	-	-	8,199,788	2,881
1-Jul-00	2,897	5,000,000	21	1	8,407,997	8,406,497	1,500	-	1,500	8,407,997	2,903
1-Jul-01	2,970	25,000,000	37	0	9,666,132	9,666,132	-	-	-	9,666,132	3,255
1-Jul-02	2,948	25,000,000	19	0	5,275,750	5,275,750	-	-	-	5,275,750	1,789
1-Jul-03	3,011	25,000,000	25	0	18,873,087	18,873,087	-	-	-	18,873,087	6,268
1-Jul-04	3,002	20,000,000	26	0	7,961,858	7,961,858	-	-	-	7,961,858	2,652
1-Jul-05	3,041	20,000,000	21	0	10,157,022	10,157,022	-	-	-	10,157,022	3,340
1-Jul-06	3,069	18,000,000	30	0	23,485,817	23,485,817	-	-	-	23,485,817	7,654
1-Jul-07	3,155	18,000,000	27	0	20,695,682	20,695,682	-	-	-	20,695,682	6,560
1-Jul-08	3,180	18,000,000	31	1	18,301,404	18,176,404	125,000	-	125,000	18,301,404	5,756
1-Jul-09	3,093	18,000,000	33	0	20,554,584	20,554,584	-	-	-	20,554,584	6,646
1-Jul-10	2,993	16,500,000	30	2	23,142,100	22,392,100	750,000	-	750,000	23,142,100	7,733
1-Jul-11	2,941	16,500,000	32	8	32,536,006	31,216,006	1,320,000	-	1,320,000	32,536,006	11,063
1-Jul-12	2,964	16,500,000	18	6	9,469,604	6,509,604	2,960,000	-	2,960,000	9,469,604	3,195
1-Jul-13	3,002	16,500,000	41	15	36,325,566	34,939,816	1,385,750	-	1,385,750	36,325,566	12,099
1-Jul-14	3,035	16,500,000	27	11	27,162,357	20,774,357	6,388,000	-	6,388,000	27,162,357	8,950
1-Jul-15	3,013	16,500,000	38	10	53,523,069	51,444,069	2,079,000	912,819	2,991,819	54,435,888	18,066
1-Jul-16	3,091	16,500,000	44	18	28,302,533	23,820,983	4,481,550	3,738,362	8,219,912	32,040,895	10,365
1-Jul-17	3,139	16,500,000	84	48	76,555,827	41,605,627	34,950,200	4,198,490	39,148,690	80,754,317	25,729
1-Jul-18	3,183	16,500,000	109	97	67,176,302	23,125,802	44,050,500	13,176,494	57,226,994	80,352,796	25,246
1-Jul-19 to 31-Dec-19	1,638	16,500,000	53	52	33,682,656	6,156	33,676,500	8,638,577	42,315,077	42,321,233	25,844
Total	$ 107,301		924	269	$ 579,242,192	$ 447,074,192	$ 132,168,000	$ 30,664,742	$ 162,832,742	$ 609,906,934	5,684
Tail Liability			IBNR Claims	393				$ 443,001,024	$ 443,001,024	$ 443,001,024	
Grand Total				662				$ 473,665,765	$ 605,833,765	$ 1,052,907,958	9,813

Ultimate Losses for Policy Period 7/1/2019 are multiplied by 0.5 to reflect the 12/31/19 evaluation date. The annualized amount is displayed below.

State of Washington
Children, Youth, and Family Agency - Claims-Made Basis

General Liability Experience @ 12/31/19
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/19 and the Rollforward Date of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			Current Evaluation Date of 12/31/19				Rollforward Date of 06/30/20				Estimated Change from 12/31/19 to 06/30/20				
Policy Period Inception	Full Year Selected Ultimate	Retention	Retained Incurred Losses	Retained Paid Losses	Retained Case Reserves	IBNR Reserves	Retained Incurred Losses	Retained Paid Losses	Retained Case Reserves	IBNR Reserves	Retained Incurred Losses	Retained Paid Losses	Retained Case Reserves	IBNR Reserves	Accrued Ultimate Retained
1-Jan-79	$ 50,302	Unlimited	$ 50,302	$ 50,302	$ -	$ -	$ 50,302	$ 50,302	$ -	$ -	$ -	$ -	$ -	$ -	$ -
1-Jul-80	11,000	Unlimited	11,000	11,000	-	-	11,000	11,000	-	-	-	-	-	-	-
1-Jul-81	-	Unlimited	-	-	-	-	-	-	-	-	-	-	-	-	-
1-Jul-82	26,505	Unlimited	26,505	26,505	-	-	26,505	26,505	-	-	-	-	-	-	-
1-Jul-83	3,328,667	Unlimited	3,328,667	3,328,667	-	-	3,328,667	3,328,667	-	-	-	-	-	-	-
1-Jul-84	905,658	Unlimited	905,658	905,658	-	-	905,658	905,658	-	-	-	-	-	-	-
1-Jul-85	965,212	Unlimited	965,212	965,212	-	-	965,212	965,212	-	-	-	-	-	-	-
1-Jul-86	1,287,769	Unlimited	1,287,769	1,287,769	-	-	1,287,769	1,287,769	-	-	-	-	-	-	-
1-Jul-87	1,950	Unlimited	1,950	1,950	-	-	1,950	1,950	-	-	-	-	-	-	-
1-Jul-88	504,948	Unlimited	504,948	504,948	-	-	504,948	504,948	-	-	-	-	-	-	-
1-Jul-89	381,497	Unlimited	381,497	381,497	-	-	381,497	381,497	-	-	-	-	-	-	-
1-Jul-90	130,586	5,000,000	130,586	130,586	-	-	130,586	130,586	-	-	-	-	-	-	-
1-Jul-91	1,165,395	5,000,000	1,165,395	1,165,395	-	-	1,165,395	1,165,395	-	-	-	-	-	-	-
1-Jul-92	5,830,442	5,000,000	5,830,442	5,830,442	-	-	5,830,442	5,830,442	-	-	-	-	-	-	-
1-Jul-93	1,053,757	5,000,000	1,053,757	1,053,757	-	-	1,053,757	1,053,757	-	-	-	-	-	-	-
1-Jul-94	5,003,772	5,000,000	5,003,772	5,003,772	-	-	5,003,772	5,003,772	-	-	-	-	-	-	-
1-Jul-95	8,290,026	5,000,000	8,290,026	8,290,026	-	-	8,290,026	8,290,026	-	-	-	-	-	-	-
1-Jul-96	977,500	5,000,000	977,500	977,500	-	-	977,500	977,500	-	-	-	-	-	-	-
1-Jul-97	5,469,516	5,000,000	5,469,516	5,469,516	-	-	5,469,516	5,469,516	-	-	-	-	-	-	-
1-Jul-98	4,402,551	5,000,000	4,402,551	4,402,551	-	-	4,402,551	4,402,551	-	-	-	-	-	-	-
1-Jul-99	8,199,788	5,000,000	8,199,788	8,199,788	-	-	8,199,788	8,199,788	-	-	-	-	-	-	-
1-Jul-00	8,407,997	5,000,000	8,407,997	8,406,497	1,500	-	8,407,997	8,406,497	1,500	-	-	-	-	-	-
1-Jul-01	9,666,132	25,000,000	9,666,132	9,666,132	-	-	9,666,132	9,666,132	-	-	-	-	-	-	-
1-Jul-02	5,275,750	25,000,000	5,275,750	5,275,750	-	-	5,275,750	5,275,750	-	-	-	-	-	-	-
1-Jul-03	18,873,087	25,000,000	18,873,087	18,873,087	-	-	18,873,087	18,873,087	-	-	-	-	-	-	-
1-Jul-04	7,961,858	20,000,000	7,961,858	7,961,858	-	-	7,961,858	7,961,858	-	-	-	-	-	-	-
1-Jul-05	10,157,022	20,000,000	10,157,022	10,157,022	-	-	10,157,022	10,157,022	-	-	-	-	-	-	-
1-Jul-06	23,485,817	18,000,000	23,485,817	23,485,817	-	-	23,485,817	23,485,817	-	-	-	-	-	-	-
1-Jul-07	20,695,682	18,000,000	20,695,682	20,695,682	-	-	20,695,682	20,695,682	-	-	-	-	-	-	-
1-Jul-08	18,301,404	18,000,000	18,301,404	18,176,404	125,000	-	18,301,404	18,176,404	125,000	-	-	-	-	-	-
1-Jul-09	20,554,584	18,000,000	20,554,584	20,554,584	-	-	20,554,584	20,554,584	-	-	-	-	-	-	-
1-Jul-10	23,142,100	16,500,000	23,142,100	22,392,100	750,000	-	23,142,100	22,392,100	750,000	-	-	-	-	-	-
1-Jul-11	32,536,006	16,500,000	32,536,006	31,216,006	1,320,000	-	32,536,006	31,216,006	1,320,000	-	-	-	-	-	-
1-Jul-12	9,469,604	16,500,000	9,469,604	6,509,604	2,960,000	-	9,469,604	8,058,837	1,410,766	-	-	1,549,234	(1,549,234)	-	-
1-Jul-13	36,325,566	16,500,000	36,325,566	34,939,816	1,385,750	-	36,325,566	35,542,010	783,556	-	-	602,194	(602,194)	-	-
1-Jul-14	27,162,357	16,500,000	27,162,357	20,774,357	6,388,000	-	27,162,357	23,138,746	4,023,611	-	-	2,364,389	(2,364,389)	-	-
1-Jul-15	54,435,888	16,500,000	53,523,069	51,444,069	2,079,000	912,819	53,523,069	52,449,822	1,073,247	912,819	-	1,005,753	(1,005,753)	-	-
1-Jul-16	32,040,895	16,500,000	28,302,533	23,820,983	4,481,550	3,738,362	32,040,895	26,412,161	5,628,734	-	3,738,362	2,591,179	1,147,184	(3,738,362)	-
1-Jul-17	80,754,317	16,500,000	76,555,827	41,605,627	34,950,200	4,198,490	77,981,048	50,399,479	27,581,569	2,773,269	1,425,221	8,793,853	(7,368,631)	(1,425,221)	-
1-Jul-18	80,352,796	16,500,000	67,176,302	23,125,802	44,050,500	13,176,494	72,254,192	31,430,517	40,823,675	8,098,604	5,077,890	8,304,715	(3,226,825)	(5,077,890)	-
1-Jul-19	84,642,465	16,500,000	33,682,656	6,156	33,676,500	8,638,577	62,474,308	6,831,694	55,642,614	22,168,157	28,791,652	6,825,538	21,966,114	13,529,581	42,321,233
Total	$652,228,166		$579,242,192	$447,074,192	$132,168,000	$ 30,664,742	$618,275,317	$479,111,047	$139,164,271	$ 33,952,849	$ 39,033,125	$ 32,036,855	$ 6,996,271	$ 3,288,107	$ 42,321,233
				Estimated Outstanding Losses		$162,832,742		Estimated Outstanding Losses		$173,117,120		Estimated Outstanding Losses		$ 10,284,378	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/20
Column (9): Projected Losses Paid-to-date as of 06/30/20

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/20
Column (12) : Column (8) - Column (4)

Column (13) : Column (9) - Column (5)
Column (14) : Column (10) - Column (6)
Column (15) : Column (11) - Column (7)
Column (16) : Column (13) + Column (14) + Column (15)

Exhibit 1

State of Washington
Children, Youth, and Family Agency - Claims-Made Basis

General Liability Experience @ 12/31/19
Summary of Various Ultimate Loss Estimation Methods

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		Chain Ladder		Bornhuetter-Ferguson		Generalized Cape Cod			
Policy Period Inception	Incurred Method	Paid Method	Outstanding Method	Incurred Method	Paid Method	Incurred Method	Paid Method	Frequency/ Severity Method	Selected Ultimate
Prior	$ 50,302	$ 50,302	$ 50,302	$ 50,302	$ 50,302	$ 50,302	$ 50,302	$ 50,302	$ 50,302
1-Jul-80	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000
1-Jul-81	-	-	-	-	-	-	-	-	-
1-Jul-82	26,505	26,505	26,505	26,505	26,505	26,505	26,505	26,505	26,505
1-Jul-83	3,328,667	3,328,667	3,328,667	3,328,667	3,328,667	3,328,667	3,328,667	3,328,667	3,328,667
1-Jul-84	905,658	905,658	905,658	905,658	905,658	905,658	905,658	905,658	905,658
1-Jul-85	965,212	965,212	965,212	965,212	965,212	965,212	965,212	965,212	965,212
1-Jul-86	1,287,769	1,287,769	1,287,769	1,287,769	1,287,769	1,287,769	1,287,769	1,287,769	1,287,769
1-Jul-87	1,950	1,950	1,950	1,950	1,950	1,950	1,950	1,950	1,950
1-Jul-88	504,948	504,948	504,948	504,948	504,948	504,948	504,948	504,948	504,948
1-Jul-89	381,497	381,497	381,497	381,497	381,497	381,497	381,497	381,497	381,497
1-Jul-90	130,586	130,586	130,586	130,586	130,586	130,586	130,586	130,586	130,586
1-Jul-91	1,165,395	1,165,395	1,165,395	1,165,395	1,165,395	1,165,395	1,165,395	1,165,395	1,165,395
1-Jul-92	5,830,442	5,830,442	5,830,442	5,830,442	5,830,442	5,830,442	5,830,442	5,830,442	5,830,442
1-Jul-93	1,053,757	1,053,757	1,053,757	1,053,757	1,053,757	1,053,757	1,053,757	1,053,757	1,053,757
1-Jul-94	5,003,772	5,003,772	5,003,772	5,003,772	5,003,772	5,003,772	5,003,772	5,003,772	5,003,772
1-Jul-95	8,290,026	8,290,026	8,290,026	8,290,026	8,290,026	8,290,026	8,290,026	8,290,026	8,290,026
1-Jul-96	977,500	977,500	977,500	977,500	977,500	977,500	977,500	977,500	977,500
1-Jul-97	5,469,516	5,469,516	5,469,516	5,469,516	5,469,516	5,469,516	5,469,516	5,469,516	5,469,516
1-Jul-98	4,402,551	4,402,551	4,402,551	4,402,551	4,402,551	4,402,551	4,402,551	4,402,551	4,402,551
1-Jul-99	8,199,788	8,199,788	8,199,788	8,199,788	8,199,788	8,199,788	8,199,788	8,199,788	8,199,788
1-Jul-00	8,407,997	8,406,497	8,407,997	8,407,997	8,406,497	8,407,997	8,406,497	8,407,997	8,407,997
1-Jul-01	9,666,132	9,666,132	9,666,132	9,666,132	9,666,132	9,666,132	9,666,132	9,666,132	9,666,132
1-Jul-02	5,275,750	5,275,750	5,275,750	5,275,750	5,275,750	5,275,750	5,275,750	5,275,750	5,275,750
1-Jul-03	18,873,087	18,873,087	18,873,087	18,873,087	18,873,087	18,873,087	18,873,087	18,873,087	18,873,087
1-Jul-04	7,961,858	7,961,858	7,961,858	7,961,858	7,961,858	7,961,858	7,961,858	7,961,858	7,961,858
1-Jul-05	10,157,022	10,157,022	10,157,022	10,157,022	10,157,022	10,157,022	10,157,022	10,157,022	10,157,022
1-Jul-06	23,485,817	23,485,817	23,485,817	23,485,817	23,485,817	23,485,817	23,485,817	23,485,817	23,485,817
1-Jul-07	20,695,682	20,695,682	20,695,682	20,695,682	20,695,682	20,695,682	20,695,682	20,695,682	20,695,682
1-Jul-08	18,301,404	18,176,404	18,301,404	18,301,404	18,176,404	18,301,404	18,176,404	18,301,404	18,301,404
1-Jul-09	20,554,584	20,554,584	20,554,584	20,554,584	20,554,584	20,554,584	20,554,584	20,554,584	20,554,584
1-Jul-10	23,142,100	22,392,100	23,142,100	23,142,100	22,392,100	23,142,100	22,392,100	23,142,100	23,142,100
1-Jul-11	32,536,006	31,216,006	32,536,006	32,536,006	31,216,006	32,536,006	31,216,006	32,536,006	32,536,006
1-Jul-12	9,469,604	6,519,522	9,469,604	9,469,604	6,554,774	9,469,604	6,543,027	9,469,604	9,469,604
1-Jul-13	36,325,566	35,367,744	36,325,566	36,325,566	35,313,121	36,325,566	35,285,159	36,325,566	36,325,566
1-Jul-14	27,162,357	21,774,876	27,162,357	27,162,357	22,256,772	27,162,357	22,262,618	27,162,357	27,162,357
1-Jul-15	53,523,069	59,582,855	53,523,069	53,523,069	56,016,748	53,523,069	57,419,125	53,523,069	54,435,888
1-Jul-16	29,239,926	36,682,660	28,753,537	29,447,902	36,347,682	29,859,973	41,397,317	29,239,926	32,040,895
1-Jul-17	84,859,546	107,732,359	83,184,267	80,216,609	64,568,848	83,025,147	84,566,254	84,859,546	80,754,317
1-Jul-18	85,492,771	150,488,127	82,107,326	75,438,238	55,762,651	83,452,726	94,723,088	85,492,771	80,352,796
1-Jul-19	109,450,907	2,763,032	109,989,499	61,605,471	40,252,147	92,913,789	87,889,639	101,429,358	84,642,465
Total	$ 682,568,025	$ 665,758,956	$ 677,559,504	$ 620,233,095	$ 561,920,523	$ 662,776,509	$ 674,934,007	$ 674,546,475	$ 652,228,166

Column (2) : from Exhibit 3, Column (5)
Column (3) : from Exhibit 3, Column (8)
Column (4) : from Exhibit 3, Column (11)

Column (5) : from Exhibit 7, Column (11)
Column (6) : from Exhibit 8, Column (11)
Column (7) : from Exhibit 4, Column (11)
Column (8) : from Exhibit 5, Column (11)

Column (9) : from Exhibit 6, Column (11)

Column (10) : Ultimate

Exhibit 2

State of Washington
Children, Youth, and Family Agency - Claims-Made Basis

General Liability Experience @ 12/31/19
Estimated Outstanding Losses at Various Discount Rates

(1) Policy Period Inception	(2) Evaluation in Months	(3) Retention	(4) Selected Ultimate Retained Losses	(5) Retained Incurred Losses	(6) Retained Paid Losses	(7) Retained Case Reserves	(8) IBNR Reserves	(9) Unpaid Liabilities Estimated Outstanding Losses	(10) Disc Rate 0.75%
Prior	489	Unlimited	$ 50,302	$ 50,302	$ 50,302	$ -	$ -	$ -	$ -
1-Jul-80	474	Unlimited	11,000	11,000	11,000	-	-	-	-
1-Jul-81	462	Unlimited	-	-	-	-	-	-	-
1-Jul-82	450	Unlimited	26,505	26,505	26,505	-	-	-	-
1-Jul-83	438	Unlimited	3,328,667	3,328,667	3,328,667	-	-	-	-
1-Jul-84	426	Unlimited	905,658	905,658	905,658	-	-	-	-
1-Jul-85	414	Unlimited	965,212	965,212	965,212	-	-	-	-
1-Jul-86	402	Unlimited	1,287,769	1,287,769	1,287,769	-	-	-	-
1-Jul-87	390	Unlimited	1,950	1,950	1,950	-	-	-	-
1-Jul-88	378	Unlimited	504,948	504,948	504,948	-	-	-	-
1-Jul-89	366	Unlimited	381,497	381,497	381,497	-	-	-	-
1-Jul-90	354	5,000,000	130,586	130,586	130,586	-	-	-	-
1-Jul-91	342	5,000,000	1,165,395	1,165,395	1,165,395	-	-	-	-
1-Jul-92	330	5,000,000	5,830,442	5,830,442	5,830,442	-	-	-	-
1-Jul-93	318	5,000,000	1,053,757	1,053,757	1,053,757	-	-	-	-
1-Jul-94	306	5,000,000	5,003,772	5,003,772	5,003,772	-	-	-	-
1-Jul-95	294	5,000,000	8,290,026	8,290,026	8,290,026	-	-	-	-
1-Jul-96	282	5,000,000	977,500	977,500	977,500	-	-	-	-
1-Jul-97	270	5,000,000	5,469,516	5,469,516	5,469,516	-	-	-	-
1-Jul-98	258	5,000,000	4,402,551	4,402,551	4,402,551	-	-	-	-
1-Jul-99	246	5,000,000	8,199,788	8,199,788	8,199,788	-	-	-	-
1-Jul-00	234	5,000,000	8,407,997	8,407,997	8,406,497	1,500	-	1,500	1,500
1-Jul-01	222	25,000,000	9,666,132	9,666,132	9,666,132	-	-	-	-
1-Jul-02	210	25,000,000	5,275,750	5,275,750	5,275,750	-	-	-	-
1-Jul-03	198	25,000,000	18,873,087	18,873,087	18,873,087	-	-	-	-
1-Jul-04	186	20,000,000	7,961,858	7,961,858	7,961,858	-	-	-	-
1-Jul-05	174	20,000,000	10,157,022	10,157,022	10,157,022	-	-	-	-
1-Jul-06	162	18,000,000	23,485,817	23,485,817	23,485,817	-	-	-	-
1-Jul-07	150	18,000,000	20,695,682	20,695,682	20,695,682	-	-	-	-
1-Jul-08	138	18,000,000	18,301,404	18,301,404	18,176,404	125,000	-	125,000	125,000
1-Jul-09	126	18,000,000	20,554,584	20,554,584	20,554,584	-	-	-	-
1-Jul-10	114	16,500,000	23,142,100	23,142,100	22,392,100	750,000	-	750,000	750,000
1-Jul-11	102	16,500,000	32,536,006	32,536,006	31,216,006	1,320,000	-	1,320,000	1,317,539
1-Jul-12	90	16,500,000	9,469,604	9,469,604	6,509,604	2,960,000	-	2,960,000	2,947,799
1-Jul-13	78	16,500,000	36,325,566	36,325,566	34,939,816	1,385,750	-	1,385,750	1,378,695
1-Jul-14	66	16,500,000	27,162,357	27,162,357	20,774,357	6,388,000	-	6,388,000	6,348,469
1-Jul-15	54	16,500,000	54,435,888	53,523,069	51,444,069	2,079,000	912,819	2,991,819	2,970,342
1-Jul-16	42	16,500,000	32,040,895	28,302,533	23,820,983	4,481,550	3,738,362	8,219,912	8,149,715
1-Jul-17	30	16,500,000	80,754,317	76,555,827	41,605,627	34,950,200	4,198,490	39,148,690	38,722,677
1-Jul-18	18	16,500,000	80,352,796	67,176,302	23,125,802	44,050,500	13,176,494	57,226,994	56,407,376
1-Jul-19	6	16,500,000	42,321,233	33,682,656	6,156	33,676,500	8,638,577	42,315,077	41,504,686
Total			$ 609,906,934	$ 579,242,192	$ 447,074,192	$ 132,168,000	$ 30,664,742	$ 162,832,742	$ 160,623,798

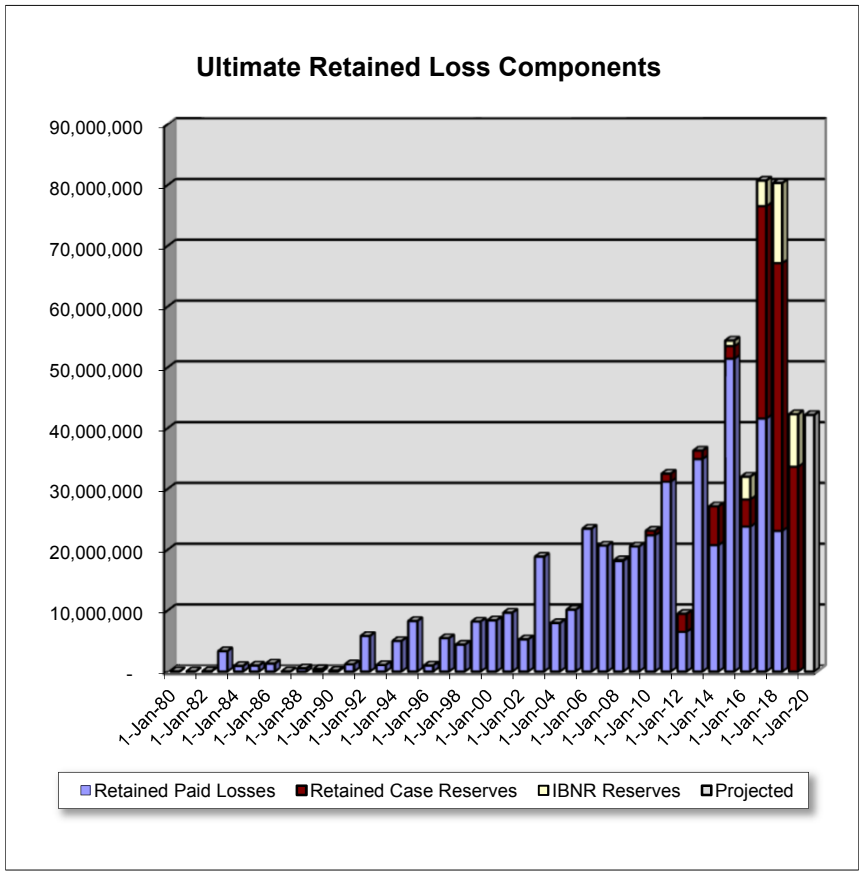
Ultimate Losses for Policy Period 7/1/2019 are multiplied by 0.5 to reflect the 12/31/19 evaluation date.

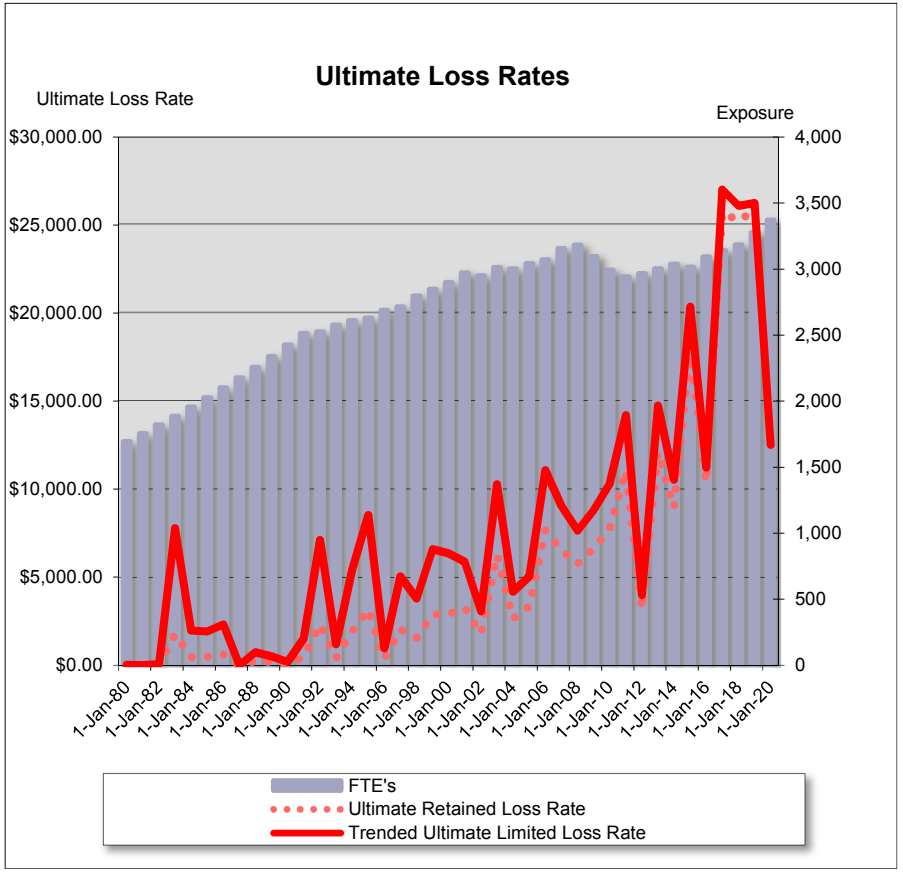
Column (4) : from Exhibit 1, Column (10)
Columns (5), (6), (7) : Exhibit 10

Column (8) : Column (4) - Column (5)
Column (9) : Column (4) - Column (6)
Column (9) : Column (10) discounted

State of Washington
Children, Youth, and Family Agency - Claims-Made Basis

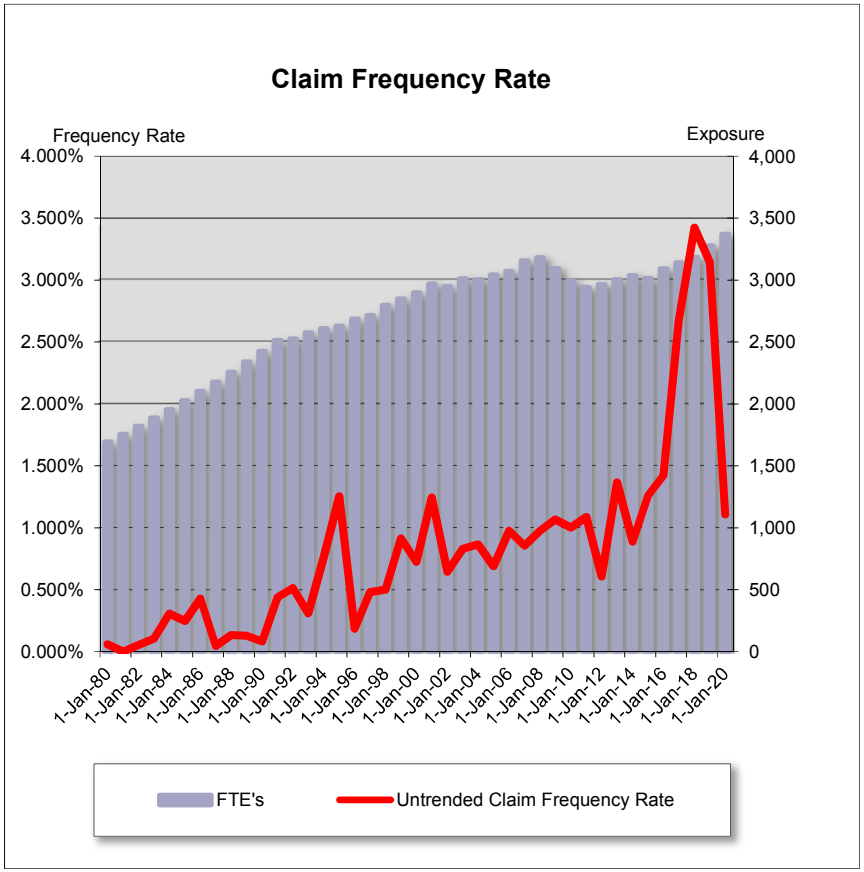
General Liability Experience @ 12/31/19





State of Washington
Children, Youth, and Family Agency - Claims-Made Basis

General Liability Experience @ 12/31/19



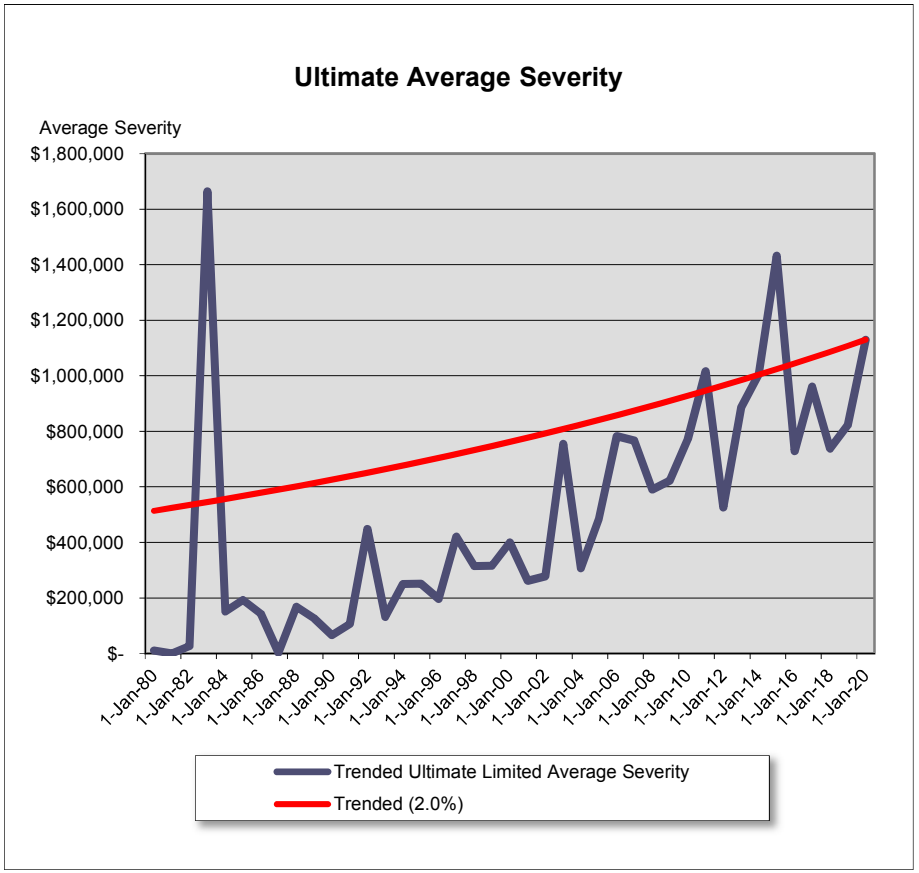


Exhibit 3

State of Washington
Children, Youth, and Family Agency - Claims-Made Basis

General Liability Experience @ 12/31/19
Incurred, Paid, & Outstanding "Chain Ladder" Methods

(1) Policy Period Inception	(2) Evaluation in Months	(3) Retained Incurred Losses	(4) Retained Incurred LDF	(5) Ultimate Retained Losses (Incurred)	(6) Retained Paid Losses	(7) Retained Paid LDF	(8) Ultimate Retained Losses (Paid)	(9) Retained Case Reserves	(10) Retained Outstanding LDF	(11) Ultimate Retained Losses (Outstanding)
Prior	489	$ 50,302	1.000	$ 50,302	$ 50,302	1.000	$ 50,302	$ -	1.000	$ 50,302
1-Jul-80	474	11,000	1.000	11,000	11,000	1.000	11,000	-	1.000	11,000
1-Jul-81	462	-	1.000	-	-	1.000	-	-	1.000	-
1-Jul-82	450	26,505	1.000	26,505	26,505	1.000	26,505	-	1.000	26,505
1-Jul-83	438	3,328,667	1.000	3,328,667	3,328,667	1.000	3,328,667	-	1.000	3,328,667
1-Jul-84	426	905,658	1.000	905,658	905,658	1.000	905,658	-	1.000	905,658
1-Jul-85	414	965,212	1.000	965,212	965,212	1.000	965,212	-	1.000	965,212
1-Jul-86	402	1,287,769	1.000	1,287,769	1,287,769	1.000	1,287,769	-	1.000	1,287,769
1-Jul-87	390	1,950	1.000	1,950	1,950	1.000	1,950	-	1.000	1,950
1-Jul-88	378	504,948	1.000	504,948	504,948	1.000	504,948	-	1.000	504,948
1-Jul-89	366	381,497	1.000	381,497	381,497	1.000	381,497	-	1.000	381,497
1-Jul-90	354	130,586	1.000	130,586	130,586	1.000	130,586	-	1.000	130,586
1-Jul-91	342	1,165,395	1.000	1,165,395	1,165,395	1.000	1,165,395	-	1.000	1,165,395
1-Jul-92	330	5,830,442	1.000	5,830,442	5,830,442	1.000	5,830,442	-	1.000	5,830,442
1-Jul-93	318	1,053,757	1.000	1,053,757	1,053,757	1.000	1,053,757	-	1.000	1,053,757
1-Jul-94	306	5,003,772	1.000	5,003,772	5,003,772	1.000	5,003,772	-	1.000	5,003,772
1-Jul-95	294	8,290,026	1.000	8,290,026	8,290,026	1.000	8,290,026	-	1.000	8,290,026
1-Jul-96	282	977,500	1.000	977,500	977,500	1.000	977,500	-	1.000	977,500
1-Jul-97	270	5,469,516	1.000	5,469,516	5,469,516	1.000	5,469,516	-	1.000	5,469,516
1-Jul-98	258	4,402,551	1.000	4,402,551	4,402,551	1.000	4,402,551	-	1.000	4,402,551
1-Jul-99	246	8,199,788	1.000	8,199,788	8,199,788	1.000	8,199,788	-	1.000	8,199,788
1-Jul-00	234	8,407,997	1.000	8,407,997	8,406,497	1.000	8,406,497	1,500	1.000	8,407,997
1-Jul-01	222	9,666,132	1.000	9,666,132	9,666,132	1.000	9,666,132	-	1.000	9,666,132
1-Jul-02	210	5,275,750	1.000	5,275,750	5,275,750	1.000	5,275,750	-	1.000	5,275,750
1-Jul-03	198	18,873,087	1.000	18,873,087	18,873,087	1.000	18,873,087	-	1.000	18,873,087
1-Jul-04	186	7,961,858	1.000	7,961,858	7,961,858	1.000	7,961,858	-	1.000	7,961,858
1-Jul-05	174	10,157,022	1.000	10,157,022	10,157,022	1.000	10,157,022	-	1.000	10,157,022
1-Jul-06	162	23,485,817	1.000	23,485,817	23,485,817	1.000	23,485,817	-	1.000	23,485,817
1-Jul-07	150	20,695,682	1.000	20,695,682	20,695,682	1.000	20,695,682	-	1.000	20,695,682
1-Jul-08	138	18,301,404	1.000	18,301,404	18,176,404	1.000	18,176,404	125,000	1.000	18,301,404
1-Jul-09	126	20,554,584	1.000	20,554,584	20,554,584	1.000	20,554,584	-	1.000	20,554,584
1-Jul-10	114	23,142,100	1.000	23,142,100	22,392,100	1.000	22,392,100	750,000	1.000	23,142,100
1-Jul-11	102	32,536,006	1.000	32,536,006	31,216,006	1.000	31,216,006	1,320,000	1.000	32,536,006
1-Jul-12	90	9,469,604	1.000	9,469,604	6,509,604	1.002	6,519,522	2,960,000	1.000	9,469,604
1-Jul-13	78	36,325,566	1.000	36,325,566	34,939,816	1.012	35,367,744	1,385,750	1.000	36,325,566
1-Jul-14	66	27,162,357	1.000	27,162,357	20,774,357	1.048	21,774,876	6,388,000	1.000	27,162,357
1-Jul-15	54	53,523,069	1.000	53,523,069	51,444,069	1.158	59,582,855	2,079,000	1.000	53,523,069
1-Jul-16	42	28,302,533	1.033	29,239,926	23,820,983	1.540	36,682,660	4,481,550	1.101	28,753,537
1-Jul-17	30	76,555,827	1.108	84,859,546	41,605,627	2.589	107,732,359	34,950,200	1.190	83,184,267
1-Jul-18	18	67,176,302	1.273	85,492,771	23,125,802	6.507	150,488,127	44,050,500	1.339	82,107,326
1-Jul-19	6	33,682,656	3.249	109,450,907	6,156	448.841	2,763,032	33,676,500	3.266	109,989,499
Total		$ 579,242,192		$ 682,568,025	$ 447,074,192		$ 665,758,956	$ 132,168,000		$ 677,559,504

Columns (3), (6), (9) : Exhibit 10
Column (4) & (7) : from Exhibit 9
Column (5) : Column (3) X Column (4)

Column (8) : Column (6) X Column (7)
Column (10) : Outstanding LDF = (Incurred LDF - 1) X Paid LDF/(Paid LDF - Incurred LDF) +1
Column (11) : Column (9) X Column (10) + Column (6)

Children, Youth, and Family Agency - Claims-Made Basis

General Liability Experience @ 12/31/19
Generalized Cape Cod Incurred Method

(1) Policy Period Inception	(2) Evaluation in Months	(3) Retained Incurred Losses	(4) Loss Trend Factor	(5) Retention Adjustment Factor	(6) Trended Limited Incurred Losses	(7) Trended FTE's	(8) Retained Incurred LDF	(9) A Priori Expected Retained Loss Rate	(10) A Priori Expected Retained Losses	(11) Ultimate Retained Losses
Prior	489	$ 50,302	5.605	0.970	$ 273,559	1,633	1.000	425.466	$ 127,732	$ 50,302
1-Jul-80	474	11,000	5.285	0.970	56,404	1,692	1.000	571.356	188,574	11,000
1-Jul-81	462	-	4.948	0.970	-	1,754	1.000	951.322	347,636	-
1-Jul-82	450	26,505	4.637	0.970	119,256	1,818	1.000	1737.163	702,059	26,505
1-Jul-83	438	3,328,667	4.467	0.970	14,426,757	1,885	1.000	3245.468	1,411,431	3,328,667
1-Jul-84	426	905,658	4.301	0.970	3,779,395	1,954	1.000	2472.949	1,157,802	905,658
1-Jul-85	414	965,212	4.071	0.970	3,812,120	2,025	1.000	2023.292	1,037,501	965,212
1-Jul-86	402	1,287,769	3.817	0.970	4,768,625	2,099	1.000	1675.196	949,687	1,287,769
1-Jul-87	390	1,950	3.598	0.970	6,807	2,176	1.000	1064.331	663,495	1,950
1-Jul-88	378	504,948	3.350	0.970	1,641,100	2,256	1.000	1007.653	699,335	504,948
1-Jul-89	366	381,497	3.143	0.970	1,163,245	2,338	1.000	1090.193	835,954	381,497
1-Jul-90	354	130,586	2.971	1.149	445,719	2,424	1.000	1455.392	1,033,407	130,586
1-Jul-91	342	1,165,395	2.802	1.149	3,751,770	2,512	1.000	2422.838	1,890,658	1,165,395
1-Jul-92	330	5,830,442	2.639	1.149	17,676,095	2,524	1.000	3810.313	3,171,738	5,830,442
1-Jul-93	318	1,053,757	2.504	1.149	3,031,848	2,574	1.000	3576.729	3,199,634	1,053,757
1-Jul-94	306	5,003,772	2.401	1.149	13,803,569	2,608	1.000	4536.225	4,288,452	5,003,772
1-Jul-95	294	8,290,026	2.315	1.149	22,043,626	2,628	1.000	5094.067	5,033,724	8,290,026
1-Jul-96	282	977,500	2.228	1.149	2,501,998	2,685	1.000	4023.310	4,220,900	977,500
1-Jul-97	270	5,469,516	2.143	1.149	13,464,778	2,712	1.000	4507.246	4,965,638	5,469,516
1-Jul-98	258	4,402,551	2.056	1.149	10,397,076	2,795	1.000	4751.148	5,622,654	4,402,551
1-Jul-99	246	8,199,788	1.960	1.149	18,466,628	2,846	1.000	5493.124	6,942,933	8,199,788
1-Jul-00	234	8,407,997	1.871	1.149	18,076,567	2,897	1.000	5719.250	7,705,769	8,407,997
1-Jul-01	222	9,666,132	1.783	0.996	17,159,110	2,970	1.000	5680.826	9,504,422	9,666,132
1-Jul-02	210	5,275,750	1.695	0.996	8,900,222	2,948	1.000	5594.827	9,778,041	5,275,750
1-Jul-03	198	18,873,087	1.621	0.996	30,464,605	3,011	1.000	6779.991	12,646,612	18,873,087
1-Jul-04	186	7,961,858	1.553	0.998	12,336,731	3,002	1.000	6276.386	12,158,797	7,961,858
1-Jul-05	174	10,157,022	1.490	0.998	15,101,721	3,041	1.000	6850.018	14,010,675	10,157,022
1-Jul-06	162	23,485,817	1.425	0.999	33,429,714	3,069	1.000	8345.960	17,992,011	23,485,817
1-Jul-07	150	20,695,682	1.359	0.999	28,095,912	3,155	1.000	8552.608	19,874,607	20,695,682
1-Jul-08	138	18,301,404	1.309	0.999	23,929,137	3,180	1.000	8577.494	20,860,048	18,301,404
1-Jul-09	126	20,554,584	1.305	0.999	26,796,054	3,093	1.000	9147.898	21,700,873	20,554,584
1-Jul-10	114	23,142,100	1.309	1.000	30,290,165	2,993	1.000	9981.476	22,822,484	23,142,100
1-Jul-11	102	32,536,006	1.264	1.000	41,117,242	2,941	1.000	10767.951	25,059,312	32,536,006
1-Jul-12	90	9,469,604	1.229	1.000	11,641,922	2,964	1.000	9977.892	24,055,501	9,469,604
1-Jul-13	78	36,325,566	1.199	1.000	43,536,826	3,002	1.000	12205.318	30,576,107	36,325,566
1-Jul-14	66	27,162,357	1.159	1.000	31,468,146	3,035	1.000	13285.886	34,803,501	27,162,357
1-Jul-15	54	53,523,069	1.109	1.000	59,334,987	3,013	1.000	15946.174	43,343,214	53,523,069
1-Jul-16	42	28,302,533	1.066	1.000	30,158,904	3,091	1.033	16746.858	48,580,893	29,859,973
1-Jul-17	30	76,555,827	1.033	1.000	79,102,670	3,139	1.108	21764.689	66,112,971	83,025,147
1-Jul-18	18	67,176,302	1.016	1.000	68,284,564	3,183	1.273	24263.021	75,970,790	83,452,726
1-Jul-19	6	33,682,656	1.000	1.000	33,682,656	3,275	3.249	26125.136	85,562,240	92,913,789
Total		$ 579,242,192			$ 778,538,230	108,938			$ 651,609,812	$ 662,776,509

Column (3) : supplied by the State of WA
Column (4) : Masterson Indices appropriate for coverage (Children, Youth, and Family Agency - Claims-Made Basis)
Column (5) : Exhibit 13 Column (4) scaled to the experience period's latest policy period
Column (6) : Column (3) X Column (4) X Column (5)

Column (7) : supplied by the State of WA, trended.
Column (8) : from Exhibit 9
Columns (9) and (10) : Quantities used in Cape Cod
Column (11) : Cape Cod estimated ultimate loss

Exhibit 5

State of Washington
Children, Youth, and Family Agency - Claims-Made Basis

General Liability Experience @ 12/31/19
Generalized Cape Cod Paid Method

(1) Policy Period Inception	(2) Evaluation in Months	(3) Retained Paid Losses	(4) Loss Trend Factor	(5) Retention Adjustment Factor	(6) Trended Paid Loss	(7) Trended FTE's	(8) Retained Paid LDF	(9) A Priori Expected Retained Loss Rate	(10) A Priori Expected Retained Losses	(11) Ultimate Retained Losses
Prior	489	$ 50,302	5.605	0.970	$ 273,559	1,633	1.000	425.466	$ 127,732	$ 50,302
1-Jul-80	474	11,000	5.285	0.970	56,404	1,692	1.000	571.356	188,574	11,000
1-Jul-81	462	-	4.948	0.970	-	1,754	1.000	951.322	347,636	-
1-Jul-82	450	26,505	4.637	0.970	119,256	1,818	1.000	1737.163	702,059	26,505
1-Jul-83	438	3,328,667	4.467	0.970	14,426,757	1,885	1.000	3245.468	1,411,431	3,328,667
1-Jul-84	426	905,658	4.301	0.970	3,779,395	1,954	1.000	2472.949	1,157,802	905,658
1-Jul-85	414	965,212	4.071	0.970	3,812,120	2,025	1.000	2023.292	1,037,500	965,212
1-Jul-86	402	1,287,769	3.817	0.970	4,768,625	2,099	1.000	1675.195	949,687	1,287,769
1-Jul-87	390	1,950	3.598	0.970	6,807	2,176	1.000	1064.330	663,495	1,950
1-Jul-88	378	504,948	3.350	0.970	1,641,100	2,256	1.000	1007.653	699,335	504,948
1-Jul-89	366	381,497	3.143	0.970	1,163,245	2,338	1.000	1090.193	835,954	381,497
1-Jul-90	354	130,586	2.971	1.149	445,719	2,424	1.000	1455.391	1,033,406	130,586
1-Jul-91	342	1,165,395	2.802	1.149	3,751,770	2,512	1.000	2422.836	1,890,656	1,165,395
1-Jul-92	330	5,830,442	2.639	1.149	17,676,095	2,524	1.000	3810.309	3,171,735	5,830,442
1-Jul-93	318	1,053,757	2.504	1.149	3,031,848	2,574	1.000	3576.722	3,199,627	1,053,757
1-Jul-94	306	5,003,772	2.401	1.149	13,803,569	2,608	1.000	4536.210	4,288,438	5,003,772
1-Jul-95	294	8,290,026	2.315	1.149	22,043,626	2,628	1.000	5094.037	5,033,695	8,290,026
1-Jul-96	282	977,500	2.228	1.149	2,501,998	2,685	1.000	4023.251	4,220,838	977,500
1-Jul-97	270	5,469,516	2.143	1.149	13,464,778	2,712	1.000	4507.131	4,965,511	5,469,516
1-Jul-98	258	4,402,551	2.056	1.149	10,397,076	2,795	1.000	4750.923	5,622,388	4,402,551
1-Jul-99	246	8,199,788	1.960	1.149	18,466,628	2,846	1.000	5492.684	6,942,377	8,199,788
1-Jul-00	234	8,406,497	1.871	1.149	18,073,342	2,897	1.000	5718.388	7,704,608	8,406,497
1-Jul-01	222	9,666,132	1.783	0.996	17,159,110	2,970	1.000	5679.677	9,502,500	9,666,132
1-Jul-02	210	5,275,750	1.695	0.996	8,900,222	2,948	1.000	5592.820	9,774,534	5,275,750
1-Jul-03	198	18,873,087	1.621	0.996	30,464,605	3,011	1.000	6776.222	12,639,582	18,873,087
1-Jul-04	186	7,961,858	1.553	0.998	12,336,731	3,002	1.000	6268.914	12,144,322	7,961,858
1-Jul-05	174	10,157,022	1.490	0.998	15,101,721	3,041	1.000	6835.372	13,980,719	10,157,022
1-Jul-06	162	23,485,817	1.425	0.999	33,429,714	3,069	1.000	8317.613	17,930,901	23,485,817
1-Jul-07	150	20,695,682	1.359	0.999	28,095,912	3,155	1.000	8496.624	19,744,512	20,695,682
1-Jul-08	138	18,176,404	1.309	0.999	23,765,699	3,180	1.000	8465.575	20,587,866	18,176,404
1-Jul-09	126	20,554,584	1.305	0.999	26,796,054	3,093	1.000	8949.821	21,230,991	20,554,584
1-Jul-10	114	22,392,100	1.309	1.000	29,308,507	2,993	1.000	9597.223	21,943,895	22,392,100
1-Jul-11	102	31,216,006	1.264	1.000	39,449,097	2,941	1.000	10170.182	23,668,178	31,216,006
1-Jul-12	90	6,509,604	1.229	1.000	8,002,901	2,964	1.002	9113.128	21,970,658	6,543,027
1-Jul-13	78	34,939,816	1.199	1.000	41,875,980	3,002	1.012	11393.433	28,542,218	35,285,159
1-Jul-14	66	20,774,357	1.159	1.000	24,067,517	3,035	1.048	12364.511	32,389,881	22,262,618
1-Jul-15	54	51,444,069	1.109	1.000	57,030,234	3,013	1.158	16093.074	43,742,503	57,419,125
1-Jul-16	42	23,820,983	1.066	1.000	25,383,408	3,091	1.540	17280.621	50,129,286	41,397,317
1-Jul-17	30	41,605,627	1.033	1.000	42,989,754	3,139	2.589	23041.223	69,990,601	84,566,254
1-Jul-18	18	23,125,802	1.016	1.000	23,507,327	3,183	6.507	27018.178	84,597,556	94,723,088
1-Jul-19	6	6,156	1.000	1.000	6,156	3,275	448.841	26893.811	88,079,721	87,889,639
Total		$ 447,074,192			$ 641,374,366	108,938			$ 658,784,910	$ 674,934,007

Column (3) : supplied by the State of WA
Column (4) : Masterson Indices appropriate for coverage (Children, Youth, and Family Agency - Claims-Made Basis)
Column (5) : Exhibit 13 Column (4) scaled to the experience period's latest policy period
Column (6) : Column (3) X Column (4) X Column (5)

Column (7) : supplied by the State of WA, trended.
Column (8) : from Exhibit 9
Columns (9) and (10) : Quantities used in Cape Cod
Column (11) : Cape Cod estimated ultimate loss

Exhibit 7

State of Washington
Children, Youth, and Family Agency - Claims-Made Basis

General Liability Experience @ 12/31/19
Incurred Bornhuetter/Ferguson Method

(1) Policy Period Inception	(2) Retention	(3) Retained Incurred Losses	(4) Retained Incurred LDF	(5) A Priori Expected Limited Loss Rate	(6) Retention Adjustment Factor	(7) A Priori Expected Retained Loss Rate	(8) A Priori Expected Retained Losses	(9) IBNR Factor	(10) IBNR Reserves	(11) Ultimate 0.00% Losses
Prior	Unlimited	$ 50,302	1.000	2,197.31	0.970	2,264.68	$ 3,697,444	0.000	$ -	$ 50,302
1-Jul-80	Unlimited	11,000	1.000	2,330.43	0.970	2,401.88	4,064,836	0.000	-	11,000
1-Jul-81	Unlimited	-	1.000	2,489.21	0.970	2,565.53	4,500,541	0.000	-	-
1-Jul-82	Unlimited	26,505	1.000	2,655.84	0.970	2,737.26	4,977,382	0.000	-	26,505
1-Jul-83	Unlimited	3,328,667	1.000	2,757.11	0.970	2,841.64	5,356,118	0.000	-	3,328,667
1-Jul-84	Unlimited	905,658	1.000	2,863.49	0.970	2,951.28	5,766,164	0.000	-	905,658
1-Jul-85	Unlimited	965,212	1.000	3,025.58	0.970	3,118.34	6,315,350	0.000	-	965,212
1-Jul-86	Unlimited	1,287,769	1.000	3,226.99	0.970	3,325.93	6,982,043	0.000	-	1,287,769
1-Jul-87	Unlimited	1,950	1.000	3,423.32	0.970	3,528.28	7,677,665	0.000	-	1,950
1-Jul-88	Unlimited	504,948	1.000	3,676.75	0.970	3,789.48	8,547,556	0.000	-	504,948
1-Jul-89	Unlimited	381,497	1.000	3,918.98	0.970	4,039.13	9,443,800	0.000	-	381,497
1-Jul-90	5,000,000	130,586	1.000	4,145.46	1.149	3,608.31	8,744,983	0.000	-	130,586
1-Jul-91	5,000,000	1,165,395	1.000	4,395.15	1.149	3,825.64	9,610,730	0.000	-	1,165,395
1-Jul-92	5,000,000	5,830,442	1.000	4,667.15	1.149	4,062.40	10,251,901	0.000	-	5,830,442
1-Jul-93	5,000,000	1,053,757	1.000	4,917.79	1.149	4,280.56	11,017,472	0.000	-	1,053,757
1-Jul-94	5,000,000	5,003,772	1.000	5,129.12	1.149	4,464.51	11,643,237	0.000	-	5,003,772
1-Jul-95	5,000,000	8,290,026	1.000	5,321.20	1.149	4,631.70	12,170,052	0.000	-	8,290,026
1-Jul-96	5,000,000	977,500	1.000	5,527.98	1.149	4,811.69	12,920,794	0.000	-	977,500
1-Jul-97	5,000,000	5,469,516	1.000	5,747.60	1.149	5,002.85	13,568,488	0.000	-	5,469,516
1-Jul-98	5,000,000	4,402,551	1.000	5,991.42	1.149	5,215.08	14,575,064	0.000	-	4,402,551
1-Jul-99	5,000,000	8,199,788	1.000	6,282.78	1.149	5,468.68	15,566,511	0.000	-	8,199,788
1-Jul-00	5,000,000	8,407,997	1.000	6,581.32	1.149	5,728.54	16,593,754	0.000	-	8,407,997
1-Jul-01	25,000,000	9,666,132	1.000	6,906.80	0.996	6,937.86	20,605,442	0.000	-	9,666,132
1-Jul-02	25,000,000	5,275,750	1.000	7,267.79	0.996	7,300.47	21,524,494	0.000	-	5,275,750
1-Jul-03	25,000,000	18,873,087	1.000	7,595.67	0.996	7,629.83	22,972,741	0.000	-	18,873,087
1-Jul-04	20,000,000	7,961,858	1.000	7,931.73	0.998	7,948.44	23,858,805	0.000	-	7,961,858
1-Jul-05	20,000,000	10,157,022	1.000	8,265.97	0.998	8,283.38	25,190,402	0.000	-	10,157,022
1-Jul-06	18,000,000	23,485,817	1.000	8,644.20	0.999	8,652.48	26,550,403	0.000	-	23,485,817
1-Jul-07	18,000,000	20,695,682	1.000	9,063.34	0.999	9,072.03	28,619,873	0.000	-	20,695,682
1-Jul-08	18,000,000	18,301,404	1.000	9,410.43	0.999	9,419.44	29,951,778	0.000	-	18,301,404
1-Jul-09	18,000,000	20,554,584	1.000	9,438.21	0.999	9,447.25	29,216,192	0.000	-	20,554,584
1-Jul-10	16,500,000	23,142,100	1.000	9,409.55	1.000	9,409.55	28,160,207	0.000	-	23,142,100
1-Jul-11	16,500,000	32,536,006	1.000	9,745.59	1.000	9,745.59	28,661,822	0.000	-	32,536,006
1-Jul-12	16,500,000	9,469,604	1.000	10,017.86	1.000	10,017.86	29,692,265	0.000	-	9,469,604
1-Jul-13	16,500,000	36,325,566	1.000	10,275.98	1.000	10,275.98	30,853,243	0.000	-	36,325,566
1-Jul-14	16,500,000	27,162,357	1.000	10,630.75	1.000	10,630.75	32,262,657	0.000	-	27,162,357
1-Jul-15	16,500,000	53,523,069	1.000	11,109.59	1.000	11,109.59	33,475,905	0.000	-	53,523,069
1-Jul-16	16,500,000	28,302,533	1.033	11,557.86	1.000	11,557.86	35,727,273	0.032	1,145,370	29,447,902
1-Jul-17	16,500,000	76,555,827	1.108	11,919.41	1.000	11,919.41	37,411,224	0.098	3,660,782	80,216,609
1-Jul-18	16,500,000	67,176,302	1.273	12,116.06	1.000	12,116.06	38,562,882	0.214	8,261,936	75,438,238
1-Jul-19	16,500,000	33,682,656	3.249	12,315.94	1.000	12,315.94	40,335,858	0.692	27,922,815	61,605,471
Total		$ 579,242,192					$ 767,625,351		$ 40,990,903	$ 620,233,095

Column (3) : supplied by the State of WA
Column (4) : from Exhibit 9
Column (5) : from Exhibit 13 detrended for exposure and loss
Column (6) : from Exhibit 13
Column (7) : Column (5) / Column (6)

Column (8) : Column (7) X Exposure (FTE's) supplied by the State of WA
Column (9) : 1-1/Column (4)
Column (10) : Column (8) X Column (9)
Column (11) : Column (3) + Column (10)

State of Washington
Children, Youth, and Family Agency - Claims-Made Basis

General Liability Experience @ 12/31/19
Paid Bornhuetter/Ferguson Method

(1) Policy Period Inception	(2) Retention	(3) Retained Paid Losses	(4) Retained Paid LDF	(5) A Priori Expected Limited Loss Rate	(6) Retention Adjustment Factor	(7) A Priori Expected Retained Loss Rate	(8) A Priori Expected Retained Losses	(9) IBNR Factor	(10) IBNR Reserves	(11) Ultimate 0.00% Losses
Prior	Unlimited	$ 50,302	1.000	2,197.31	0.970	2,264.68	$ 3,697,444	0.000	$ -	$ 50,302
1-Jul-80	Unlimited	11,000	1.000	2,330.43	0.970	2,401.88	4,064,836	0.000	-	11,000
1-Jul-81	Unlimited	-	1.000	2,489.21	0.970	2,565.53	4,500,541	0.000	-	-
1-Jul-82	Unlimited	26,505	1.000	2,655.84	0.970	2,737.26	4,977,382	0.000	-	26,505
1-Jul-83	Unlimited	3,328,667	1.000	2,757.11	0.970	2,841.64	5,356,118	0.000	-	3,328,667
1-Jul-84	Unlimited	905,658	1.000	2,863.49	0.970	2,951.28	5,766,164	0.000	-	905,658
1-Jul-85	Unlimited	965,212	1.000	3,025.58	0.970	3,118.34	6,315,350	0.000	-	965,212
1-Jul-86	Unlimited	1,287,769	1.000	3,226.99	0.970	3,325.93	6,982,043	0.000	-	1,287,769
1-Jul-87	Unlimited	1,950	1.000	3,423.32	0.970	3,528.28	7,677,665	0.000	-	1,950
1-Jul-88	Unlimited	504,948	1.000	3,676.75	0.970	3,789.48	8,547,556	0.000	-	504,948
1-Jul-89	Unlimited	381,497	1.000	3,918.98	0.970	4,039.13	9,443,800	0.000	-	381,497
1-Jul-90	5,000,000	130,586	1.000	4,145.46	1.149	3,608.31	8,744,983	0.000	-	130,586
1-Jul-91	5,000,000	1,165,395	1.000	4,395.15	1.149	3,825.64	9,610,730	0.000	-	1,165,395
1-Jul-92	5,000,000	5,830,442	1.000	4,667.15	1.149	4,062.40	10,251,901	0.000	-	5,830,442
1-Jul-93	5,000,000	1,053,757	1.000	4,917.79	1.149	4,280.56	11,017,472	0.000	-	1,053,757
1-Jul-94	5,000,000	5,003,772	1.000	5,129.12	1.149	4,464.51	11,643,237	0.000	-	5,003,772
1-Jul-95	5,000,000	8,290,026	1.000	5,321.20	1.149	4,631.70	12,170,052	0.000	-	8,290,026
1-Jul-96	5,000,000	977,500	1.000	5,527.98	1.149	4,811.69	12,920,794	0.000	-	977,500
1-Jul-97	5,000,000	5,469,516	1.000	5,747.60	1.149	5,002.85	13,568,488	0.000	-	5,469,516
1-Jul-98	5,000,000	4,402,551	1.000	5,991.42	1.149	5,215.08	14,575,064	0.000	-	4,402,551
1-Jul-99	5,000,000	8,199,788	1.000	6,282.78	1.149	5,468.68	15,566,511	0.000	-	8,199,788
1-Jul-00	5,000,000	8,406,497	1.000	6,581.32	1.149	5,728.54	16,593,754	0.000	-	8,406,497
1-Jul-01	25,000,000	9,666,132	1.000	6,906.80	0.996	6,937.86	20,605,442	0.000	-	9,666,132
1-Jul-02	25,000,000	5,275,750	1.000	7,267.79	0.996	7,300.47	21,524,494	0.000	-	5,275,750
1-Jul-03	25,000,000	18,873,087	1.000	7,595.67	0.996	7,629.83	22,972,741	0.000	-	18,873,087
1-Jul-04	20,000,000	7,961,858	1.000	7,931.73	0.998	7,948.44	23,858,805	0.000	-	7,961,858
1-Jul-05	20,000,000	10,157,022	1.000	8,265.97	0.998	8,283.38	25,190,402	0.000	-	10,157,022
1-Jul-06	18,000,000	23,485,817	1.000	8,644.20	0.999	8,652.48	26,550,403	0.000	-	23,485,817
1-Jul-07	18,000,000	20,695,682	1.000	9,063.34	0.999	9,072.03	28,619,873	0.000	-	20,695,682
1-Jul-08	18,000,000	18,176,404	1.000	9,410.43	0.999	9,419.44	29,951,778	0.000	-	18,176,404
1-Jul-09	18,000,000	20,554,584	1.000	9,438.21	0.999	9,447.25	29,216,192	0.000	-	20,554,584
1-Jul-10	16,500,000	22,392,100	1.000	9,409.55	1.000	9,409.55	28,160,207	0.000	-	22,392,100
1-Jul-11	16,500,000	31,216,006	1.000	9,745.59	1.000	9,745.59	28,661,822	0.000	-	31,216,006
1-Jul-12	16,500,000	6,509,604	1.002	10,017.86	1.000	10,017.86	29,692,265	0.002	45,170	6,554,774
1-Jul-13	16,500,000	34,939,816	1.012	10,275.98	1.000	10,275.98	30,853,243	0.012	373,306	35,313,121
1-Jul-14	16,500,000	20,774,357	1.048	10,630.75	1.000	10,630.75	32,262,657	0.046	1,482,415	22,256,772
1-Jul-15	16,500,000	51,444,069	1.158	11,109.59	1.000	11,109.59	33,475,905	0.137	4,572,678	56,016,748
1-Jul-16	16,500,000	23,820,983	1.540	11,557.86	1.000	11,557.86	35,727,273	0.351	12,526,700	36,347,682
1-Jul-17	16,500,000	41,605,627	2.589	11,919.41	1.000	11,919.41	37,411,224	0.614	22,963,221	64,568,848
1-Jul-18	16,500,000	23,125,802	6.507	12,116.06	1.000	12,116.06	38,562,882	0.846	32,636,849	55,762,651
1-Jul-19	16,500,000	6,156	448.841	12,315.94	1.000	12,315.94	40,335,858	0.998	40,245,991	40,252,147
Total		$ 447,074,192					$ 767,625,351		$ 114,846,331	$ 561,920,523

Column (3) : supplied by the State of WA
Column (4) : from Exhibit 9
Column (5) : from Exhibit 13 detrended for exposure and loss
Column (6) : from Exhibit 13
Column (7) : Column (5) / Column (6)

Column (8) : Column (7) X Exposure (FTE's) supplied by the State of WA
Column (9) : 1-1/Column (4)
Column (10) : Column (8) X Column (9)
Column (11) : Column (3) + Column (10)

State of Washington
Children, Youth, and Family Agency - Claims-Made Basis

General Liability Experience @ 12/31/19
Selected Ultimate Claim Counts

(1) Policy Period Inception	(2) Trended FTE's	(3) Reported Claims	(4) Claim CDF	(5) Developed Claims	(6) Claim Frequency Trend Factor	(7) Trended Developed Claims	(8) Trended Claim Frequency Rate	(9) Bornhuetter -Ferguson Developed Claims	(10) Selected Trended Claims	(11) Selected Untrended Claims	(12) Trended Claim Frequency Rate
1-Jan-79	1,633	2	1.000	2	1.000	2	0.12250%		2	2	0.12250%
1-Jul-80	1,692	1	1.000	1	1.000	1	0.05909%		1	1	0.05909%
1-Jul-81	1,754	0	1.000	0	1.000	0	0.00000%		0	0	0.00000%
1-Jul-82	1,818	1	1.000	1	1.000	1	0.05499%		1	1	0.05499%
1-Jul-83	1,885	2	1.000	2	1.000	2	0.10611%		2	2	0.10611%
1-Jul-84	1,954	6	1.000	6	1.000	6	0.30710%		6	6	0.30710%
1-Jul-85	2,025	5	1.000	5	1.000	5	0.24689%		5	5	0.24689%
1-Jul-86	2,099	9	1.000	9	1.000	9	0.42872%		9	9	0.42872%
1-Jul-87	2,176	1	1.000	1	1.000	1	0.04596%		1	1	0.04596%
1-Jul-88	2,256	3	1.000	3	1.000	3	0.13300%		3	3	0.13300%
1-Jul-89	2,338	3	1.000	3	1.000	3	0.12831%		3	3	0.12831%
1-Jul-90	2,424	2	1.000	2	1.000	2	0.08252%		2	2	0.08252%
1-Jul-91	2,512	11	1.000	11	1.000	11	0.43787%		11	11	0.43787%
1-Jul-92	2,524	13	1.000	13	1.000	13	0.51514%		13	13	0.51514%
1-Jul-93	2,574	8	1.000	8	1.000	8	0.31082%		8	8	0.31082%
1-Jul-94	2,608	20	1.000	20	1.000	20	0.76688%		20	20	0.76688%
1-Jul-95	2,628	33	1.000	33	1.000	33	1.25592%		33	33	1.25592%
1-Jul-96	2,685	5	1.000	5	1.000	5	0.18620%		5	5	0.18620%
1-Jul-97	2,712	13	1.000	13	1.000	13	0.47932%		13	13	0.47932%
1-Jul-98	2,795	14	1.000	14	1.000	14	0.50093%		14	14	0.50093%
1-Jul-99	2,846	26	1.000	26	1.000	26	0.91341%		26	26	0.91341%
1-Jul-00	2,897	21	1.000	21	1.000	21	0.72497%		21	21	0.72497%
1-Jul-01	2,970	37	1.000	37	1.000	37	1.24579%		37	37	1.24579%
1-Jul-02	2,948	19	1.000	19	1.000	19	0.64442%		19	19	0.64442%
1-Jul-03	3,011	25	1.000	25	1.000	25	0.83031%		25	25	0.83031%
1-Jul-04	3,002	26	1.000	26	1.000	26	0.86618%		26	26	0.86618%
1-Jul-05	3,041	21	1.000	21	1.000	21	0.69054%		21	21	0.69054%
1-Jul-06	3,069	30	1.000	30	1.000	30	0.97767%		30	30	0.97767%
1-Jul-07	3,155	27	1.000	27	1.000	27	0.85586%		27	27	0.85586%
1-Jul-08	3,180	31	1.000	31	1.000	31	0.97491%		31	31	0.97491%
1-Jul-09	3,093	33	1.000	33	1.000	33	1.06708%		33	33	1.06708%
1-Jul-10	2,993	30	1.000	30	1.000	30	1.00243%		30	30	1.00243%
1-Jul-11	2,941	32	1.000	32	1.000	32	1.08806%		32	32	1.08806%
1-Jul-12	2,964	18	1.000	18	1.000	18	0.60730%		18	18	0.60730%
1-Jul-13	3,002	41	1.000	41	1.000	41	1.36555%		41	41	1.36555%
1-Jul-14	3,035	27	1.000	27	1.000	27	0.88967%		27	27	0.88967%
1-Jul-15	3,013	38	1.000	38	1.000	38	1.26110%		38	38	1.26110%
1-Jul-16	3,091	44	1.000	44	1.000	44	1.42341%		44	44	1.42341%
1-Jul-17	3,139	84	1.000	84	1.000	84	2.67628%		84	84	2.67628%
1-Jul-18	3,183	109	1.000	109	1.000	109	3.42467%		109	109	3.42467%
1-Jul-19	3,275	53	2.000	106	1.000	106	3.23655%	103	103	103	3.14482%
Total	108,938	924		977		977	0.89684%		974	974	0.89408%

Bornhuetter-Ferguson Claim Count for 1-Jul-19

Weighted Averages excluding 1-Jul-19								
Total	105,663			871	0.82432%		871	0.82432%
Last 5 Policies	15,461			302	1.95334%		302	1.95334%
Last 3 Policies	9,413			237	2.51789%		237	2.51789%
Last 2 Policies	6,321			193	3.05309%		193	3.05309%
Selected Bornhuetter-Ferguson Frequency Rate					**3.05309%**			
FTE's for 1-Jul-19					3,275			
A priori Expected Claims for 1-Jul-19					100			

Projected Ultimate Claims for 1-Jul-20

Weighted Averages including 1-Jul-19								
Total	108,938			977	0.89684%		974	0.89408%
Last 5 Policies	15,701			381	2.42660%		378	2.40747%
6 of Last 9 Policies	18,047			200	1.10824%		200	1.10824%
Last 2 Policies	6,458			215	3.32926%		212	3.28274%
Selected Bornhuetter-Ferguson Frequency Rate								**1.10824%**
Trend Factor to adjust the Claim Frequency Rate from 1-Jul-19 to 1-Jul-20								1.000
Claim Frequency Rate adjusted to the 1-Jul-20 Level								1.10824%
FTE's for 1-Jul-20								3,370
Projected Ultimate Claims for 1-Jul-20								37

Column (2) : from Exhibit 4
Column (3) : supplied by the State of WA
Column (4) : from Exhibit 9

Column (5) : Column (3) x Column (4)
Column (6) : Assumption
Column (7) : Column (5) x Column (6)
Column (8) : Column (7) / Column (2)

Column (9) : Bornhuetter Method = (3) + (1.0 - 1.0/(4)) x 100
Column (10) : Selected Trended Ultimate Claims
Column (11) : Column (11) / Column (6)
Column (12) : Column (10) / Column (2)

State of Washington
Children, Youth, and Family Agency - Claims-Made Basis

General Liability Experience @ 12/31/19
Assumptions & Factors Used in the Actuarial Analysis

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Policy Period	Incurred LDF's		Paid LDF's		Claim	Trend Factors		FTE's
Inception	Unlimited	Retained	Unlimited	Retained	CDF	Loss	Exposure	
Prior	1.000	1.000	1.000	1.000	1.000	5.605	1.000	1,633
1-Jul-80	1.000	1.000	1.000	1.000	1.000	5.285	1.000	1,692
1-Jul-81	1.000	1.000	1.000	1.000	1.000	4.948	1.000	1,754
1-Jul-82	1.000	1.000	1.000	1.000	1.000	4.637	1.000	1,818
1-Jul-83	1.000	1.000	1.000	1.000	1.000	4.467	1.000	1,885
1-Jul-84	1.000	1.000	1.000	1.000	1.000	4.301	1.000	1,954
1-Jul-85	1.000	1.000	1.000	1.000	1.000	4.071	1.000	2,025
1-Jul-86	1.000	1.000	1.000	1.000	1.000	3.817	1.000	2,099
1-Jul-87	1.000	1.000	1.000	1.000	1.000	3.598	1.000	2,176
1-Jul-88	1.000	1.000	1.000	1.000	1.000	3.350	1.000	2,256
1-Jul-89	1.000	1.000	1.000	1.000	1.000	3.143	1.000	2,338
1-Jul-90	1.000	1.000	1.000	1.000	1.000	2.971	1.000	2,424
1-Jul-91	1.000	1.000	1.000	1.000	1.000	2.802	1.000	2,512
1-Jul-92	1.000	1.000	1.000	1.000	1.000	2.639	1.000	2,524
1-Jul-93	1.000	1.000	1.000	1.000	1.000	2.504	1.000	2,574
1-Jul-94	1.000	1.000	1.000	1.000	1.000	2.401	1.000	2,608
1-Jul-95	1.000	1.000	1.000	1.000	1.000	2.315	1.000	2,628
1-Jul-96	1.000	1.000	1.000	1.000	1.000	2.228	1.000	2,685
1-Jul-97	1.000	1.000	1.000	1.000	1.000	2.143	1.000	2,712
1-Jul-98	1.000	1.000	1.000	1.000	1.000	2.056	1.000	2,795
1-Jul-99	1.000	1.000	1.000	1.000	1.000	1.960	1.000	2,846
1-Jul-00	1.000	1.000	1.000	1.000	1.000	1.871	1.000	2,897
1-Jul-01	1.000	1.000	1.000	1.000	1.000	1.783	1.000	2,970
1-Jul-02	1.000	1.000	1.000	1.000	1.000	1.695	1.000	2,948
1-Jul-03	1.000	1.000	1.000	1.000	1.000	1.621	1.000	3,011
1-Jul-04	1.000	1.000	1.000	1.000	1.000	1.553	1.000	3,002
1-Jul-05	1.000	1.000	1.000	1.000	1.000	1.490	1.000	3,041
1-Jul-06	1.000	1.000	1.000	1.000	1.000	1.425	1.000	3,069
1-Jul-07	1.000	1.000	1.000	1.000	1.000	1.359	1.000	3,155
1-Jul-08	1.000	1.000	1.000	1.000	1.000	1.309	1.000	3,180
1-Jul-09	1.000	1.000	1.000	1.000	1.000	1.305	1.000	3,093
1-Jul-10	1.000	1.000	1.000	1.000	1.000	1.309	1.000	2,993
1-Jul-11	1.000	1.000	1.000	1.000	1.000	1.264	1.000	2,941
1-Jul-12	1.000	1.000	1.002	1.002	1.000	1.229	1.000	2,964
1-Jul-13	1.000	1.000	1.017	1.012	1.000	1.199	1.000	3,002
1-Jul-14	1.000	1.000	1.067	1.048	1.000	1.159	1.000	3,035
1-Jul-15	1.000	1.000	1.221	1.158	1.000	1.109	1.000	3,013
1-Jul-16	1.046	1.033	1.778	1.540	1.000	1.066	1.000	3,091
1-Jul-17	1.151	1.108	3.404	2.589	1.000	1.033	1.000	3,139
1-Jul-18	1.385	1.273	9.938	6.507	1.000	1.016	1.000	3,183
1-Jul-19	3.810	3.249	800.000	448.841	2.000	1.000	1.000	3,275

Methods Included in Analysis :	Chain Ladder	Inc. Cape Cod	Paid Cape Cod	Inc. B/F	Paid B/F	Freq/Severity
Source Used for LDFs :	Company Exclusively				
LDF Annual Decay Rate (Incurred/Paid/Clm Count):	0.75	0.75	0.75		
ELR for B/F Method :	12519.13				
Generalized Cape Cod Decay Factor:	0.5				
Loss Limitation :	Exhibit 10, Column (5)				
Discount Rates :	0.75%	0.00%	0.00%		

Column (2) : Company Exclusively
Column (3) : Exhibit 15, Sheet 1, Column (15)
Column (4) : Company Exclusively
Column (5) : Exhibit 15, Sheet 2, Column (15)
Column (6) : Company Exclusively
Column (7) : Masterson Indices
Column (8) : Flat 0.00%
Column (9) : supplied by the State of WA

Exhibit 10

State of Washington
Children, Youth, and Family Agency - Claims-Made Basis

General Liability Experience @ 12/31/19
Limited Loss Calculations

(1) Policy Period Inception	(2) Incurred Losses	(3) Unlimited Paid Losses	(4) Case Reserves	(5) Retention	(6) Claims Valued in Excess of the Retention No.	(7) Incurred Losses	(8) No.	(9) Paid Losses	(10) Retained Incurred Losses	(11) Retained Paid Losses	(12) Case Reserves
Prior	$ 50,302	$ 50,302	$ -	Unlimited	-	$ -	-	$ -	$ 50,302	$ 50,302	$ -
1-Jul-80	11,000	11,000	-	Unlimited	-	-	-	-	11,000	11,000	-
1-Jul-81	-	-	-	Unlimited	-	-	-	-	-	-	-
1-Jul-82	26,505	26,505	-	Unlimited	-	-	-	-	26,505	26,505	-
1-Jul-83	3,328,667	3,328,667	-	Unlimited	-	-	-	-	3,328,667	3,328,667	-
1-Jul-84	905,658	905,658	-	Unlimited	-	-	-	-	905,658	905,658	-
1-Jul-85	965,212	965,212	-	Unlimited	-	-	-	-	965,212	965,212	-
1-Jul-86	1,287,769	1,287,769	-	Unlimited	-	-	-	-	1,287,769	1,287,769	-
1-Jul-87	1,950	1,950	-	Unlimited	-	-	-	-	1,950	1,950	-
1-Jul-88	504,948	504,948	-	Unlimited	-	-	-	-	504,948	504,948	-
1-Jul-89	381,497	381,497	-	Unlimited	-	-	-	-	381,497	381,497	-
1-Jul-90	130,586	130,586	-	5,000,000	-	-	-	-	130,586	130,586	-
1-Jul-91	1,165,395	1,165,395	-	5,000,000	-	-	-	-	1,165,395	1,165,395	-
1-Jul-92	5,830,442	5,830,442	-	5,000,000	-	-	-	-	5,830,442	5,830,442	-
1-Jul-93	1,053,757	1,053,757	-	5,000,000	-	-	-	-	1,053,757	1,053,757	-
1-Jul-94	5,003,772	5,003,772	-	5,000,000	-	-	-	-	5,003,772	5,003,772	-
1-Jul-95	8,290,026	8,290,026	-	5,000,000	-	-	-	-	8,290,026	8,290,026	-
1-Jul-96	977,500	977,500	-	5,000,000	-	-	-	-	977,500	977,500	-
1-Jul-97	5,469,516	5,469,516	-	5,000,000	-	-	-	-	5,469,516	5,469,516	-
1-Jul-98	4,402,551	4,402,551	-	5,000,000	-	-	-	-	4,402,551	4,402,551	-
1-Jul-99	8,199,788	8,199,788	-	5,000,000	-	-	-	-	8,199,788	8,199,788	-
1-Jul-00	8,407,997	8,406,497	1,500	5,000,000	-	-	-	-	8,407,997	8,406,497	1,500
1-Jul-01	9,666,132	9,666,132	-	25,000,000	-	-	-	-	9,666,132	9,666,132	-
1-Jul-02	5,275,750	5,275,750	-	25,000,000	-	-	-	-	5,275,750	5,275,750	-
1-Jul-03	18,873,087	18,873,087	-	25,000,000	-	-	-	-	18,873,087	18,873,087	-
1-Jul-04	7,961,858	7,961,858	-	20,000,000	-	-	-	-	7,961,858	7,961,858	-
1-Jul-05	10,157,022	10,157,022	-	20,000,000	-	-	-	-	10,157,022	10,157,022	-
1-Jul-06	23,485,817	23,485,817	-	18,000,000	-	-	-	-	23,485,817	23,485,817	-
1-Jul-07	20,695,682	20,695,682	-	18,000,000	-	-	-	-	20,695,682	20,695,682	-
1-Jul-08	18,301,404	18,176,404	125,000	18,000,000	-	-	-	-	18,301,404	18,176,404	125,000
1-Jul-09	20,554,584	20,554,584	-	18,000,000	-	-	-	-	20,554,584	20,554,584	-
1-Jul-10	23,142,100	22,392,100	750,000	16,500,000	-	-	-	-	23,142,100	22,392,100	750,000
1-Jul-11	32,536,006	31,216,006	1,320,000	16,500,000	-	-	-	-	32,536,006	31,216,006	1,320,000
1-Jul-12	9,469,604	6,509,604	2,960,000	16,500,000	-	-	-	-	9,469,604	6,509,604	2,960,000
1-Jul-13	36,325,566	34,939,816	1,385,750	16,500,000	-	-	-	-	36,325,566	34,939,816	1,385,750
1-Jul-14	27,162,357	20,774,357	6,388,000	16,500,000	-	-	-	-	27,162,357	20,774,357	6,388,000
1-Jul-15	53,523,069	51,444,069	2,079,000	16,500,000	-	-	-	-	53,523,069	51,444,069	2,079,000
1-Jul-16	28,302,533	23,820,983	4,481,550	16,500,000	-	-	-	-	28,302,533	23,820,983	4,481,550
1-Jul-17	76,555,827	41,605,627	34,950,200	16,500,000	-	-	-	-	76,555,827	41,605,627	34,950,200
1-Jul-18	67,176,302	23,125,802	44,050,500	16,500,000	-	-	-	-	67,176,302	23,125,802	44,050,500
1-Jul-19	33,682,656	6,156	33,676,500	16,500,000	-	-	-	-	33,682,656	6,156	33,676,500
Total	$ 579,242,192	$ 447,074,192	$ 132,168,000		-	$ -	-	$ -	$ 579,242,192	$ 447,074,192	$132,168,000

Column (2) and Column (3) : Supplied by the State of WA
Column (4) : Column (2) - Column (3)
Column (5) : Individual loss limitation

Column (6) through Column (9) : supplied by State of Washington
Column (10) : Column (2) - Column (7) + [Column (5) x Column (6)]
Column (11) : Column (3) - Column (9) + [Column (5) x Column (8)]

State of Washington
Children, Youth, and Family Agency - Claims-Made Basis

General Liability Experience @ 12/31/19
Large Claims Capped at Historical Retentions

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(26)	(27)	(28)
All Claims: Indemnity greater than or equal to $1,000,000						Claims Excess of Actual Retention						
Policy Period Inception	Reported Date	Unlimited Incurred Loss	Unlimited Paid Loss	Unlimited Case Reserves	Retention	Count	Unlimited Incurred Loss	Count	Unlimited Paid Amount	Excess Incurred Loss	Excess Paid Loss	Excess Case Reserves
7/1/1983	4/16/1984	$ 3,316,667	$ 3,316,667	$ -	$ 999,999,999	$ -	$ -	$ -	$ -	$ -	$ -	$ -
7/1/1992	2/2/1993	4,048,402	4,048,402	-	5,000,000	-	-	-	-	-	-	-
7/1/1997	1/13/1998	1,500,000	1,500,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1999	8/2/1999	1,500,000	1,500,000	-	5,000,000	-	-	-	-	-	-	-
7/1/2000	7/27/2000	1,251,700	1,251,700	-	5,000,000	-	-	-	-	-	-	-
7/1/2000	12/1/2000	4,000,000	4,000,000	-	5,000,000	-	-	-	-	-	-	-
7/1/2000	4/3/2001	1,000,000	1,000,000	-	5,000,000	-	-	-	-	-	-	-
7/1/2001	10/15/2001	4,000,000	4,000,000	-	25,000,000	-	-	-	-	-	-	-
7/1/2001	12/14/2001	1,200,000	1,200,000	-	25,000,000	-	-	-	-	-	-	-
7/1/2002	5/7/2003	1,500,000	1,500,000	-	25,000,000	-	-	-	-	-	-	-
7/1/2003	9/25/2003	1,520,000	1,520,000	-	25,000,000	-	-	-	-	-	-	-
7/1/2003	2/12/2004	1,500,000	1,500,000	-	25,000,000	-	-	-	-	-	-	-
7/1/2003	3/1/2004	2,026,541	2,026,541	-	25,000,000	-	-	-	-	-	-	-
7/1/2003	3/1/2004	2,026,541	2,026,541	-	25,000,000	-	-	-	-	-	-	-
7/1/2003	5/5/2004	5,450,000	5,450,000	-	25,000,000	-	-	-	-	-	-	-
7/1/2003	5/7/2004	1,600,000	1,600,000	-	25,000,000	-	-	-	-	-	-	-
7/1/2004	9/22/2004	1,825,000	1,825,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2004	4/25/2005	2,400,000	2,400,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2005	10/5/2005	2,250,000	2,250,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2005	1/30/2006	1,000,000	1,000,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2005	3/17/2006	4,800,000	4,800,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2006	7/28/2006	1,250,000	1,250,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2006	1/31/2007	3,225,000	3,225,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2006	1/31/2007	3,225,000	3,225,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2006	1/31/2007	2,000,000	2,000,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2006	1/31/2007	1,400,000	1,400,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2006	2/6/2007	6,825,000	6,825,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2007	8/27/2007	2,500,000	2,500,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2007	9/4/2007	5,250,000	5,250,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2007	10/24/2007	2,850,000	2,850,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2007	12/20/2007	5,000,000	5,000,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2007	1/24/2008	1,700,000	1,700,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2008	7/16/2008	1,500,000	1,500,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2008	11/20/2008	6,550,000	6,550,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2008	5/11/2009	2,100,000	2,100,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2008	5/14/2009	2,630,000	2,630,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2009	7/9/2009	1,600,000	1,600,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2009	7/9/2009	1,100,000	1,100,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2009	7/9/2009	1,000,000	1,000,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2009	9/30/2009	1,400,000	1,400,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2009	12/9/2009	2,850,000	2,850,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2009	3/16/2010	1,600,000	1,600,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2009	3/26/2010	4,000,000	4,000,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2009	6/29/2010	1,250,000	1,250,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2010	9/16/2010	9,000,000	9,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2010	3/1/2011	2,000,000	2,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2010	3/1/2011	1,800,000	1,800,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2010	3/17/2011	2,400,000	2,400,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2010	6/15/2011	1,800,000	1,800,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2010	6/15/2011	1,800,000	1,800,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2011	8/4/2011	1,800,000	1,800,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2011	8/24/2011	2,264,045	2,264,045	-	16,500,000	-	-	-	-	-	-	-
7/1/2011	8/24/2011	1,000,000	-	1,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2011	10/7/2011	3,000,000	3,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2011	10/14/2011	1,800,000	1,800,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2011	11/17/2011	5,006,300	5,006,300	-	16,500,000	-	-	-	-	-	-	-
7/1/2011	1/30/2012	3,000,000	3,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2011	2/10/2012	8,000,000	8,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2011	5/2/2012	2,500,000	2,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2012	4/12/2013	1,250,000	-	1,250,000	16,500,000	-	-	-	-	-	-	-
7/1/2012	5/9/2013	4,625,000	4,625,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2013	9/16/2013	1,300,000	1,300,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2013	10/2/2013	1,902,500	1,902,500	-	16,500,000	-	-	-	-	-	-	-

State of Washington
Children, Youth, and Family Agency - Claims-Made Basis

General Liability Experience @ 12/31/19
Large Claims Capped at Historical Retentions

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(26)	(27)	(28)
All Claims: Indemnity greater than or equal to $1,000,000						Claims Excess of Actual Retention						
Policy Period Inception	Reported Date	Unlimited Incurred Loss	Unlimited Paid Loss	Unlimited Case Reserves	Retention	Count	Unlimited Incurred Loss	Count	Unlimited Paid Amount	Excess Incurred Loss	Excess Paid Loss	Excess Case Reserves
7/1/2013	10/10/2013	7,750,000	7,750,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2013	10/18/2013	1,750,000	1,750,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2013	12/18/2013	9,750,000	9,750,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2013	3/19/2014	1,500,000	1,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2013	4/30/2014	2,750,000	2,750,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2013	5/14/2014	1,000,000	1,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2013	6/2/2014	2,360,000	2,360,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2013	6/23/2014	1,300,000	1,300,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2014	9/25/2014	9,145,665	9,145,665	-	16,500,000	-	-	-	-	-	-	-
7/1/2014	10/24/2014	3,750,000	-	3,750,000	16,500,000	-	-	-	-	-	-	-
7/1/2014	11/3/2014	1,500,000	1,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2014	12/23/2014	2,000,000	2,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2014	1/6/2015	2,000,000	1,317,000	683,000	16,500,000	-	-	-	-	-	-	-
7/1/2014	1/9/2015	1,825,000	1,825,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2014	2/5/2015	1,500,000	1,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2014	2/27/2015	2,500,000	2,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2015	7/9/2015	1,100,000	1,100,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2015	7/14/2015	2,000,000	2,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2015	8/26/2015	2,650,000	2,650,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2015	10/1/2015	2,400,000	2,400,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2015	10/16/2015	12,800,000	12,800,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2015	11/6/2015	8,500,000	8,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2015	11/23/2015	4,750,000	4,750,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2015	12/4/2015	2,050,000	2,050,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2015	1/25/2016	1,500,000	1,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2015	2/11/2016	1,250,000	-	1,250,000	16,500,000	-	-	-	-	-	-	-
7/1/2015	3/16/2016	1,700,000	1,700,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2015	4/7/2016	5,800,000	5,800,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2015	6/22/2016	2,000,000	2,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2016	9/8/2016	4,178,752	4,178,752	-	16,500,000	-	-	-	-	-	-	-
7/1/2016	9/22/2016	5,375,000	5,375,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2016	9/30/2016	3,100,000	3,100,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2016	11/21/2016	1,500,000	-	1,500,000	16,500,000	-	-	-	-	-	-	-
7/1/2016	2/23/2017	1,500,000	1,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2016	2/27/2017	1,000,000	1,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2016	3/22/2017	1,250,000	-	1,250,000	16,500,000	-	-	-	-	-	-	-
7/1/2016	5/9/2017	2,600,000	2,600,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2016	6/7/2017	3,500,000	3,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2017	8/31/2017	1,700,000	1,700,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2017	10/3/2017	2,400,000	2,400,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2017	11/15/2017	2,000,000	-	2,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2017	12/4/2017	1,250,000	-	1,250,000	16,500,000	-	-	-	-	-	-	-
7/1/2017	12/20/2017	2,000,000	-	2,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2017	1/3/2018	5,500,000	5,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2017	1/22/2018	1,600,000	1,600,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2017	1/24/2018	4,000,000	4,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2017	1/26/2018	1,250,000	-	1,250,000	16,500,000	-	-	-	-	-	-	-
7/1/2017	2/2/2018	5,000,000	-	5,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2017	2/6/2018	1,500,000	-	1,500,000	16,500,000	-	-	-	-	-	-	-
7/1/2017	2/12/2018	2,000,000	-	2,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2017	2/13/2018	1,500,000	1,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2017	3/6/2018	2,000,000	800,000	1,200,000	16,500,000	-	-	-	-	-	-	-
7/1/2017	3/8/2018	1,250,000	-	1,250,000	16,500,000	-	-	-	-	-	-	-
7/1/2017	3/9/2018	4,000,000	-	4,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2017	3/16/2018	2,000,000	-	2,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2017	4/24/2018	3,000,000	3,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2017	5/3/2018	7,200,000	7,200,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2017	5/23/2018	7,500,000	-	7,500,000	16,500,000	-	-	-	-	-	-	-
7/1/2017	6/13/2018	1,100,000	1,100,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2018	7/19/2018	3,500,000	3,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2018	7/30/2018	10,000,000	-	10,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2018	8/2/2018	1,250,000	-	1,250,000	16,500,000	-	-	-	-	-	-	-
7/1/2018	8/17/2018	3,500,000	3,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2018	9/5/2018	2,000,000	-	2,000,000	16,500,000	-	-	-	-	-	-	-

State of Washington
Children, Youth, and Family Agency - Claims-Made Basis

General Liability Experience @ 12/31/19
Large Claims Capped at Historical Retentions

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(26)	(27)	(28)
All Claims: Indemnity greater than or equal to $1,000,000						Claims Excess of Actual Retention						
Policy Period Inception	Reported Date	Unlimited Incurred Loss	Unlimited Paid Loss	Unlimited Case Reserves	Retention	Count	Unlimited Incurred Loss	Count	Unlimited Paid Amount	Excess Incurred Loss	Excess Paid Loss	Excess Case Reserves
7/1/2018	9/6/2018	1,687,500	1,687,500	-	16,500,000	-	-	-	-	-	-	-
7/1/2018	10/9/2018	5,000,000	-	5,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2018	10/11/2018	1,500,000	1,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2018	10/26/2018	2,000,000	-	2,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2018	10/29/2018	2,000,000	-	2,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2018	11/2/2018	3,000,000	-	3,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2018	12/4/2018	3,000,000	3,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2018	5/20/2019	1,500,000	-	1,500,000	16,500,000	-	-	-	-	-	-	-
7/1/2018	6/12/2019	1,000,000	-	1,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2019	7/2/2019	2,000,000	-	2,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2019	7/22/2019	2,000,000	-	2,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2019	7/25/2019	1,050,000	-	1,050,000	16,500,000	-	-	-	-	-	-	-
7/1/2019	12/17/2019	2,000,000	-	2,000,000	16,500,000	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
Total		$ 401,389,613	$ 324,956,613	$ 76,433,000		-	$ -	-	$ -	$ -	$ -	$ -

State of Washington
Children, Youth, and Family Agency - Claims-Made Basis

General Liability Experience @ 12/31/19
Trended Ultimate Loss Rates and Projected Ultimate Losses Limited to $16,500,000

Policy Period Inception	(1) Retained Incurred Losses	(2) Selected Ultimate Retained Losses	(3) Loss Trend Factor	(4) Retention Adjustment Factor	(5) Trended Ultimate Limited Losses	(6) FTE's	(7) Exposure Trend Factor	(8) Trended FTE's	(9) Trended Ultimate Limited Loss Rate
1-Jan-79	$ 50,302	$ 50,302	5.697	0.970	$ 278,072	1,633	1.000	1,633	170.28
1-Jul-80	11,000	11,000	5.372	0.970	57,334	1,692	1.000	1,692	33.89
1-Jul-81	-	-	5.029	0.970	-	1,754	1.000	1,754	0.00
1-Jul-82	26,505	26,505	4.714	0.970	121,223	1,818	1.000	1,818	66.68
1-Jul-83	3,328,667	3,328,667	4.541	0.970	14,664,767	1,885	1.000	1,885	7,779.72
1-Jul-84	905,658	905,658	4.372	0.970	3,841,746	1,954	1.000	1,954	1,966.09
1-Jul-85	965,212	965,212	4.138	0.970	3,875,012	2,025	1.000	2,025	1,913.59
1-Jul-86	1,287,769	1,287,769	3.880	0.970	4,847,297	2,099	1.000	2,099	2,309.34
1-Jul-87	1,950	1,950	3.657	0.970	6,919	2,176	1.000	2,176	3.18
1-Jul-88	504,948	504,948	3.405	0.970	1,668,175	2,256	1.000	2,256	739.44
1-Jul-89	381,497	381,497	3.194	0.970	1,182,436	2,338	1.000	2,338	505.75
1-Jul-90	130,586	130,586	3.020	1.149	453,072	2,424	1.000	2,424	186.91
1-Jul-91	1,165,395	1,165,395	2.848	1.149	3,813,666	2,512	1.000	2,512	1,518.18
1-Jul-92	5,830,442	5,830,442	2.682	1.149	17,967,712	2,524	1.000	2,524	7,118.74
1-Jul-93	1,053,757	1,053,757	2.546	1.149	3,081,867	2,574	1.000	2,574	1,197.31
1-Jul-94	5,003,772	5,003,772	2.441	1.149	14,031,298	2,608	1.000	2,608	5,380.10
1-Jul-95	8,290,026	8,290,026	2.353	1.149	22,407,298	2,628	1.000	2,628	8,526.37
1-Jul-96	977,500	977,500	2.265	1.149	2,543,276	2,685	1.000	2,685	947.22
1-Jul-97	5,469,516	5,469,516	2.178	1.149	13,686,918	2,712	1.000	2,712	5,046.80
1-Jul-98	4,402,551	4,402,551	2.090	1.149	10,568,605	2,795	1.000	2,795	3,781.25
1-Jul-99	8,199,788	8,199,788	1.993	1.149	18,771,286	2,846	1.000	2,846	6,595.67
1-Jul-00	8,407,997	8,407,997	1.902	1.149	18,374,791	2,897	1.000	2,897	6,342.70
1-Jul-01	9,666,132	9,666,132	1.813	0.996	17,442,197	2,970	1.000	2,970	5,872.79
1-Jul-02	5,275,750	5,275,750	1.723	0.996	9,047,056	2,948	1.000	2,948	3,068.88
1-Jul-03	18,873,087	18,873,087	1.648	0.996	30,967,204	3,011	1.000	3,011	10,284.69
1-Jul-04	7,961,858	7,961,858	1.578	0.998	12,540,260	3,002	1.000	3,002	4,177.30
1-Jul-05	10,157,022	10,157,022	1.515	0.998	15,350,866	3,041	1.000	3,041	5,047.97
1-Jul-06	23,485,817	23,485,817	1.448	0.999	33,981,231	3,069	1.000	3,069	11,072.41
1-Jul-07	20,695,682	20,695,682	1.381	0.999	28,559,433	3,155	1.000	3,155	9,052.12
1-Jul-08	18,301,404	18,301,404	1.330	0.999	24,323,915	3,180	1.000	3,180	7,649.03
1-Jul-09	20,554,584	20,554,584	1.326	0.999	27,238,130	3,093	1.000	3,093	8,806.38
1-Jul-10	23,142,100	23,142,100	1.330	1.000	30,789,886	2,993	1.000	2,993	10,287.30
1-Jul-11	32,536,006	32,536,006	1.285	1.000	41,795,586	2,941	1.000	2,941	14,211.35
1-Jul-12	9,469,604	9,469,604	1.250	1.000	11,833,988	2,964	1.000	2,964	3,992.57
1-Jul-13	36,325,566	36,325,566	1.218	1.000	44,255,088	3,002	1.000	3,002	14,741.87
1-Jul-14	27,162,357	27,162,357	1.178	1.000	31,987,301	3,035	1.000	3,035	10,539.47
1-Jul-15	53,523,069	54,435,888	1.127	1.000	61,342,518	3,013	1.000	3,013	20,359.28
1-Jul-16	28,302,533	32,040,895	1.083	1.000	34,705,743	3,091	1.000	3,091	11,228.00
1-Jul-17	76,555,827	80,754,317	1.050	1.000	84,817,425	3,139	1.000	3,139	27,020.52
1-Jul-18	67,176,302	80,352,796	1.033	1.000	83,025,956	3,183	1.000	3,183	26,084.18
1-Jul-19	33,682,656	42,321,233	1.016	1.000	43,019,440	1,638	1.000	1,638	26,263.39

Ultimate Losses for Policy Period 7/1/2019 are multiplied by 0.5 to reflect the 12/31/19 evaluation date.

All Year Weighted Average	823,265,993		107,303	7,672.35
Latest 5-Year Weighted Average - Excludes the Most Recent Policy Period	295,878,943		15,461	19,137.12
Latest 3-Year Weighted Average - Excludes the Most Recent Policy Period	202,549,124		9,413	21,518.02
SELECTED - Based on Shaded PY	$ 225,920,224		18,046	**12,519.13**

Column (1) : from Exhibit 10 Column (10)
Column (2) : from Exhibit 2, Column (10)
Column (3) : Trend Indices appropriate for Children, Youth, and Family Agency - Claims-Made Basis
Column (4) : from Retention Analysis
Column (5) : Column (2) x Column (3) x Column (4)

Column (6) : supplied by the State of WA
Column (7) : Annual Exposure Trend
Column (8) : Column (6) x Column (7)
Column (9) : Column (5) / Column (8)

Projected Ultimate Limited Losses

Policy Period Inception	(10) Retention	(11) FTE's	(12) Claim Count	(13) Loss Rate	(14) Loss Amount
1-Jul-20	$ 16,500,000	3,370	37	12,519.13	$ 42,191,800
1-Jul-21	16,500,000	3,468	38	12,725.67	44,131,100
1-Jul-22	16,500,000	3,568	40	12,935.62	46,159,100
1-Jul-23	16,500,000	3,672	41	13,149.03	48,281,300
1-Jul-24	16,500,000	3,778	42	13,311.21	50,294,200
1-Jul-25	16,500,000	3,778	42	13,311.21	50,294,200

Columns (11) - (15) : Projections. These are preliminary and should be monitored with actuarial updates.

Loss Development Exhibits

State of Washington
Children, Youth, and Family Agency
General Liability (Claims-Made)

Reported Cumulative
Unlimited Incurred Loss

Valuation Date	Policy Period 7/1/89-90	Policy Period 7/1/90-91	Policy Period 7/1/91-92	Policy Period 7/1/92-93	Policy Period 7/1/93-94	Policy Period 7/1/94-95	Policy Period 7/1/95-96	Policy Period 7/1/96-97	Policy Period 7/1/97-98	Policy Period 7/1/98-99	Policy Period 7/1/99-00	Policy Period 7/1/00-01	Policy Period 7/1/01-02	Policy Period 7/1/02-03	Policy Period 7/1/03-04	Policy Period 7/1/04-05	Policy Period 7/1/05-06	Policy Period 7/1/06-07	Policy Period 7/1/07-08	Policy Period 7/1/08-09	Policy Period 7/1/09-10	Policy Period 7/1/10-11	Policy Period 7/1/11-12	Policy Period 7/1/12-13	Policy Period 7/1/13-14	Policy Period 7/1/14-15	Policy Period 7/1/15-16	Policy Period 7/1/16-17	Policy Period 7/1/17-18	Policy Period 7/1/18-19
Jan-04																														
Jan-05																														
Jan-06																														
Jan-07																														
Jan-08																														
Jan-09																														
Jan-10																														
Jan-11	381,497	130,586	1,165,395	5,830,442	1,053,757	5,003,772	8,290,026	979,000	5,444,516	4,402,551	8,199,788	8,407,998	9,416,134	5,755,756	18,778,088	8,391,859					18,001,523	8,276,250								
Jan-12	381,497	130,586	1,165,395	5,830,442	1,053,757	5,003,772	8,290,026	977,500	5,469,516	4,402,551	8,199,788	8,407,997	9,666,132	5,575,750	19,123,087	8,111,859	10,707,022	23,975,817	20,895,683		21,065,827	18,143,850	6,803,258							
Jan-13	381,497	130,586	1,165,395	5,830,442	1,053,757	5,003,772	8,290,026	977,500	5,469,516	4,402,551	8,199,788	8,407,997	9,666,132	5,575,750	19,498,087	7,961,858	10,157,022	23,850,817	21,295,683	19,602,954	23,054,584	21,139,207	23,262,068	4,025,463						
Jan-14	381,497	130,586	1,165,395	5,830,442	1,053,757	5,003,772	8,290,026	977,500	5,469,516	4,402,551	8,199,788	8,407,997	9,666,132	5,575,750	18,873,087	7,961,858	10,157,022	23,860,817	21,295,683	19,587,954	22,164,584	18,547,100	23,765,232	8,250,189	4,539,000					
Jan-15	381,497	130,586	1,165,395	5,830,442	1,053,757	5,003,772	8,290,026	977,500	5,469,516	4,402,551	8,199,788	8,407,997	9,666,132	5,475,750	18,873,087	7,961,858	10,187,022	23,735,817	21,295,683	18,326,404	20,314,584	26,283,767	31,909,440	7,853,989	22,491,750	1,987,177				
Jan-16	381,497	130,586	1,165,395	5,830,442	1,053,757	5,003,772	8,290,026	977,500	5,469,516	4,402,551	8,199,788	8,407,997	9,666,132	5,475,750	18,873,087	7,961,858	10,257,022	23,485,817	21,295,683	18,326,404	19,304,584	23,147,100	28,772,494	6,023,989	23,628,066	15,757,643	13,210,125			
Jan-17	381,497	130,586	1,165,395	5,830,442	1,053,757	5,003,772	8,290,026	977,500	5,469,516	4,402,551	8,199,788	8,407,997	9,666,132	5,275,750	18,873,087	7,961,858	10,257,022	23,485,817	20,845,682	18,326,404	19,454,584	23,142,100	31,315,661	10,029,604	27,473,066	26,350,022	27,011,119	5,632,785		
Jan-18	381,497	130,586	1,165,395	5,830,442	1,053,757	5,003,772	8,290,026	977,500	5,469,516	4,402,551	8,199,788	8,407,997	9,666,132	5,275,750	18,873,087	7,961,858	10,157,022	23,485,817	20,695,682	18,326,404	19,454,584	23,142,100	31,771,961	9,694,604	35,725,566	23,515,475	36,572,119	23,724,034	10,484,738	
Jan-19	381,497	130,586	1,165,395	5,830,442	1,053,757	5,003,772	8,290,026	977,500	5,469,516	4,402,551	8,199,788	8,407,997	9,666,132	5,275,750	18,873,087	7,961,858	10,157,022	23,485,817	20,695,682	18,326,404	20,704,584	23,142,100	31,771,961	9,544,604	36,325,566	22,591,692	56,218,069	28,084,034	64,497,216	41,440,305
Jan-20	381,497	130,586	1,165,395	5,830,442	1,053,757	5,003,772	8,290,026	977,500	5,469,516	4,402,551	8,199,788	8,407,997	9,666,132	5,275,750	18,873,087	7,961,858	10,157,022	23,485,817	20,695,682	18,301,404	20,554,584	23,142,100	32,536,006	9,469,604	36,325,566	27,162,357	53,523,069	28,302,533	76,555,827	67,176,302

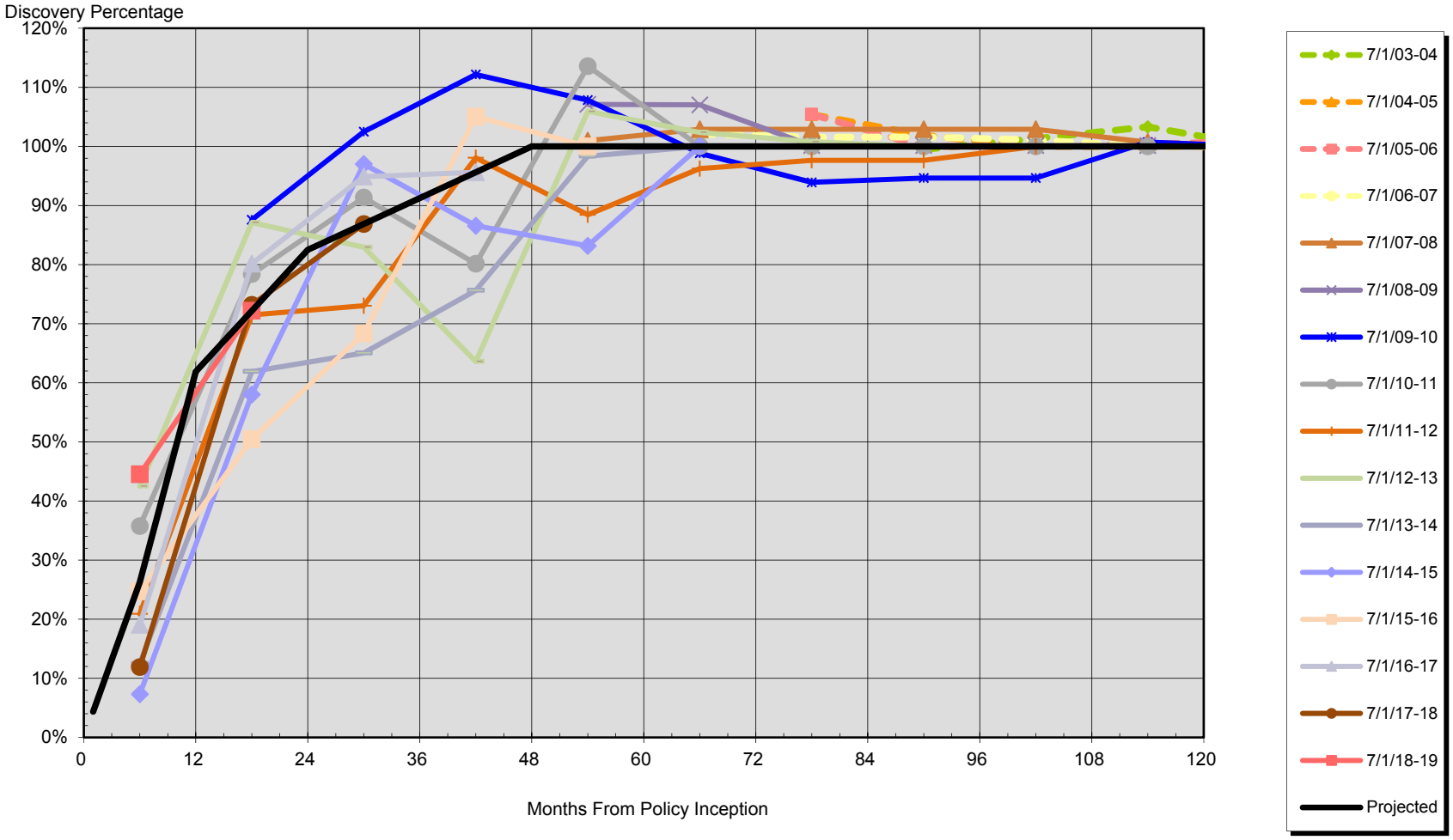
State of Washington
Children, Youth, and Family Agency
General Liability (Claims-Made)

Unlimited Incurred Loss
Development Factors

Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor
1	22.857	37	1.087	73	1.000	109	1.000						
2	11.429	38	1.079	74	1.000	110	1.000						
3	7.619	39	1.070	75	1.000	111	1.000						
4	5.714	40	1.062	76	1.000	112	1.000						
5	4.571	41	1.054	77	1.000	113	1.000						
6	3.810	42	1.046	78	1.000	114	1.000						
7	3.107	43	1.038	79	1.000	115	1.000						
8	2.623	44	1.030	80	1.000	116	1.000						
9	2.270	45	1.022	81	1.000	117	1.000						
10	2.000	46	1.015	82	1.000	118	1.000						
11	1.788	47	1.007	83	1.000	119	1.000						
12	1.616	48	1.000	84	1.000	120	1.000						
13	1.573	49	1.000	85	1.000								
14	1.531	50	1.000	86	1.000								
15	1.492	51	1.000	87	1.000								
16	1.455	52	1.000	88	1.000								
17	1.419	53	1.000	89	1.000								
18	1.385	54	1.000	90	1.000								
19	1.353	55	1.000	91	1.000								
20	1.322	56	1.000	92	1.000								
21	1.293	57	1.000	93	1.000								
22	1.265	58	1.000	94	1.000								
23	1.238	59	1.000	95	1.000								
25	1.202	61	1.000	97	1.000								
26	1.191	62	1.000	98	1.000								
27	1.181	63	1.000	99	1.000								
28	1.171	64	1.000	100	1.000								
29	1.161	65	1.000	101	1.000								
30	1.151	66	1.000	102	1.000								
31	1.142	67	1.000	103	1.000								
32	1.132	68	1.000	104	1.000								
33	1.123	69	1.000	105	1.000								
34	1.114	70	1.000	106	1.000								
35	1.105	71	1.000	107	1.000								
36	1.096	72	1.000	108	1.000								

State of Washington
Children, Youth, and Family Agency
General Liability (Claims-Made)

Unlimited Incurred Loss Development



State of Washington
Children, Youth, and Family Agency
General Liability (Claims-Made)

Reported Cumulative
Unlimited Paid Loss

Valuation Date	Policy Period 7/1/89-90	Policy Period 7/1/90-91	Policy Period 7/1/91-92	Policy Period 7/1/92-93	Policy Period 7/1/93-94	Policy Period 7/1/94-95	Policy Period 7/1/95-96	Policy Period 7/1/96-97	Policy Period 7/1/97-98	Policy Period 7/1/98-99	Policy Period 7/1/99-00	Policy Period 7/1/00-01	Policy Period 7/1/01-02	Policy Period 7/1/02-03	Policy Period 7/1/03-04	Policy Period 7/1/04-05	Policy Period 7/1/05-06	Policy Period 7/1/06-07	Policy Period 7/1/07-08	Policy Period 7/1/08-09	Policy Period 7/1/09-10	Policy Period 7/1/10-11	Policy Period 7/1/11-12	Policy Period 7/1/12-13	Policy Period 7/1/13-14	Policy Period 7/1/14-15	Policy Period 7/1/15-16	Policy Period 7/1/16-17	Policy Period 7/1/17-18	Policy Period 7/1/18-19
Jan-04																														
Jan-05																														
Jan-06																														
Jan-07																														
Jan-08																														
Jan-09																														
Jan-10																														
Jan-11	381,497	130,586	1,165,395	5,830,442	1,053,757	5,003,772	8,290,026	977,500	5,444,516	4,402,551	8,199,788	8,406,497	8,916,132	5,275,750	18,448,087	7,961,858	9,395,384	15,603,670	15,684,182	5,777,245	49,845	21,250								
Jan-12	381,497	130,586	1,165,395	5,830,442	1,053,757	5,003,772	8,290,026	977,500	5,469,516	4,402,551	8,199,788	8,406,497	9,666,132	5,275,750	18,448,087	7,961,858	10,107,022	23,400,817	17,620,682		9,536,077	21,350	33,425							
Jan-13	381,497	130,586	1,165,395	5,830,442	1,053,757	5,003,772	8,290,026	977,500	5,469,516	4,402,551	8,199,788	8,406,497	9,666,132	5,275,750	18,448,087	7,961,858	10,157,022	23,400,817	20,470,682	17,987,954		4,136,350	983,425							
Jan-14	381,497	130,586	1,165,395	5,830,442	1,053,757	5,003,772	8,290,026	977,500	5,469,516	4,402,551	8,199,788	8,406,497	9,666,132	5,275,750	18,873,087	7,961,858	10,157,022	23,485,817	20,470,682	17,987,954	17,739,584	13,281,350	7,730,232	600,189						
Jan-15	381,497	130,586	1,165,395	5,830,442	1,053,757	5,003,772	8,290,026	977,500	5,469,516	4,402,551	8,199,788	8,406,497	9,666,132	5,275,750	18,873,087	7,961,858	10,157,022	23,485,817	20,470,682	18,176,404	17,814,584	22,392,100	20,739,440	628,989	9,795,250					
Jan-16	381,497	130,586	1,165,395	5,830,442	1,053,757	5,003,772	8,290,026	977,500	5,469,516	4,402,551	8,199,788	8,406,497	9,666,132	5,275,750	18,873,087	7,961,858	10,157,022	23,485,817	20,470,682	18,176,404	18,054,584	22,392,100	23,319,161	1,178,989	17,757,316	302,592				
Jan-17	381,497	130,586	1,165,395	5,830,442	1,053,757	5,003,772	8,290,026	977,500	5,469,516	4,402,551	8,199,788	8,406,497	9,666,132	5,275,750	18,873,087	7,961,858	10,157,022	23,485,817	20,470,682	18,176,404	18,054,584	22,392,100	23,945,661	6,509,604	18,847,316	6,744,592	11,460,569			
Jan-18	381,497	130,586	1,165,395	5,830,442	1,053,757	5,003,772	8,290,026	977,500	5,469,516	4,402,551	8,199,788	8,406,497	9,666,132	5,275,750	18,873,087	7,961,858	10,157,022	23,485,817	20,695,682	18,176,404	18,054,584	22,392,100	28,951,961	6,509,604	31,189,816	9,661,592	21,398,069	9,945,984	68,238	
Jan-19	381,497	130,586	1,165,395	5,830,442	1,053,757	5,003,772	8,290,026	977,500	5,469,516	4,402,551	8,199,788	8,406,497	9,666,132	5,275,750	18,873,087	7,961,858	10,157,022	23,485,817	20,695,682	18,176,404	20,554,584	22,392,100	28,951,961	6,509,604	31,939,816	11,578,692	49,444,069	21,625,983	14,383,062	905,805
Jan-20	381,497	130,586	1,165,395	5,830,442	1,053,757	5,003,772	8,290,026	977,500	5,469,516	4,402,551	8,199,788	8,406,497	9,666,132	5,275,750	18,873,087	7,961,858	10,157,022	23,485,817	20,695,682	18,176,404	20,554,584	22,392,100	31,216,006	6,509,604	34,939,816	20,774,357	51,444,069	23,820,983	41,605,627	23,125,802

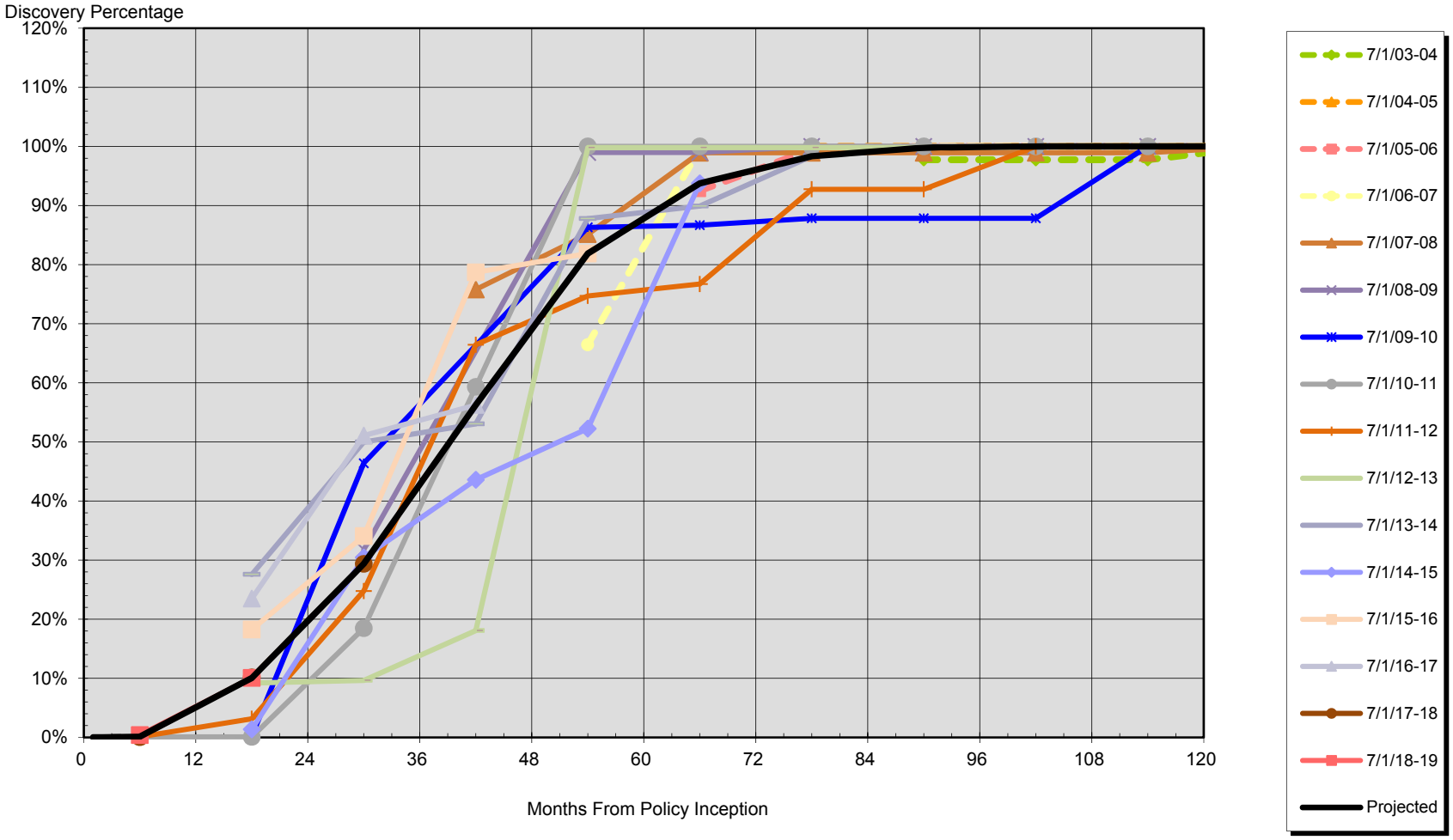
State of Washington
Children, Youth, and Family Agency
General Liability (Claims-Made)

Unlimited Paid Loss
Development Factors

Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor
1	4800.000	37	2.220	73	1.037	109	1.000						
2	2400.000	38	2.115	74	1.033	110	1.000						
3	1600.000	39	2.019	75	1.029	111	1.000						
4	1200.000	40	1.932	76	1.025	112	1.000						
5	960.000	41	1.852	77	1.021	113	1.000						
6	800.000	42	1.778	78	1.017	114	1.000						
7	104.918	43	1.713	79	1.016	115	1.000						
8	56.140	44	1.652	80	1.014	116	1.000						
9	38.323	45	1.596	81	1.013	117	1.000						
10	29.091	46	1.543	82	1.012	118	1.000						
11	23.443	47	1.494	83	1.011	119	1.000						
12	19.632	48	1.448	84	1.010	120	1.000						
13	16.887	49	1.405	85	1.008								
14	14.815	50	1.364	86	1.007								
15	13.196	51	1.325	87	1.006								
16	11.896	52	1.289	88	1.005								
17	10.829	53	1.254	89	1.003								
18	9.938	54	1.221	90	1.002								
19	8.568	55	1.207	91	1.002								
20	7.529	56	1.193	92	1.002								
21	6.716	57	1.179	93	1.002								
22	6.061	58	1.165	94	1.001								
23	5.522	59	1.152	95	1.001								
25	4.689	61	1.126	97	1.001								
26	4.360	62	1.114	98	1.001								
27	4.074	63	1.102	99	1.001								
28	3.823	64	1.090	100	1.000								
29	3.602	65	1.078	101	1.000								
30	3.404	66	1.067	102	1.000								
31	3.163	67	1.062	103	1.000								
32	2.954	68	1.058	104	1.000								
33	2.771	69	1.054	105	1.000								
34	2.609	70	1.050	106	1.000								
35	2.465	71	1.045	107	1.000								
36	2.336	72	1.041	108	1.000								

State of Washington
Children, Youth, and Family Agency
General Liability (Claims-Made)

Unlimited Paid Loss Development



Children, Youth, and Family Agency

Unreported Tail Liability

Exhibit 1

State of Washington
Children, Youth, and Family Agency - Occurrence Basis

General Liability Experience @ 12/31/19
Selected Ultimate Claim Counts

(1) Occurrence Period Inception	(2) Trended FTE's	(3) Occurrence Reported Claims	(4) Occurrence Claim CDF	(5) Developed Claims	(6) Claim Frequency Trend Factor	(7) Trended Developed Claims	(8) Trended Claim Frequency Rate	(9) Bornhuetter -Ferguson Developed Claims	(10) Selected Trended Claims	(11) IBNR Claims	(12) Trended Claim Frequency Rate
1-Jan-79	1,633	55	1.000	55	1.000	55	3.37%		55	0.0	3.37%
1-Jul-80	1,692	10	1.004	10	1.000	10	0.59%		10	0.0	0.59%
1-Jul-81	1,754	11	1.013	11	1.000	11	0.64%		11	0.1	0.64%
1-Jul-82	1,818	4	1.022	4	1.000	4	0.22%		4	0.1	0.22%
1-Jul-83	1,885	17	1.031	18	1.000	18	0.93%		18	0.5	0.93%
1-Jul-84	1,954	15	1.041	16	1.000	16	0.80%		16	0.6	0.80%
1-Jul-85	2,025	30	1.050	32	1.000	32	1.56%		32	1.5	1.56%
1-Jul-86	2,099	18	1.060	19	1.000	19	0.91%		19	1.1	0.91%
1-Jul-87	2,176	18	1.070	19	1.000	19	0.88%		19	1.3	0.88%
1-Jul-88	2,256	31	1.080	33	1.000	33	1.48%		33	2.5	1.48%
1-Jul-89	2,338	24	1.090	26	1.000	26	1.12%		26	2.2	1.12%
1-Jul-90	2,424	21	1.101	23	1.000	23	0.95%		23	2.1	0.95%
1-Jul-91	2,512	21	1.111	23	1.000	23	0.93%		23	2.3	0.93%
1-Jul-92	2,524	18	1.144	21	1.000	21	0.82%		21	2.6	0.82%
1-Jul-93	2,574	21	1.179	25	1.000	25	0.96%		25	3.8	0.96%
1-Jul-94	2,608	27	1.216	33	1.000	33	1.26%		33	5.8	1.26%
1-Jul-95	2,628	20	1.255	25	1.000	25	0.96%		25	5.1	0.96%
1-Jul-96	2,685	21	1.297	27	1.000	27	1.01%		27	6.2	1.01%
1-Jul-97	2,712	35	1.342	47	1.000	47	1.73%		47	12.0	1.73%
1-Jul-98	2,795	27	1.391	38	1.000	38	1.34%		38	10.5	1.34%
1-Jul-99	2,846	17	1.443	25	1.000	25	0.86%		25	7.5	0.86%
1-Jul-00	2,897	24	1.455	35	1.000	35	1.21%		35	10.9	1.21%
1-Jul-01	2,970	31	1.467	45	1.000	45	1.53%		45	14.5	1.53%
1-Jul-02	2,948	17	1.480	25	1.000	25	0.85%		25	8.2	0.85%
1-Jul-03	3,011	42	1.493	63	1.000	63	2.08%		63	20.7	2.08%
1-Jul-04	3,002	33	1.506	50	1.000	50	1.66%		50	16.7	1.66%
1-Jul-05	3,041	31	1.519	47	1.000	47	1.55%		47	16.1	1.55%
1-Jul-06	3,069	23	1.532	35	1.000	35	1.15%		35	12.2	1.15%
1-Jul-07	3,155	24	1.546	37	1.000	37	1.18%		37	13.1	1.18%
1-Jul-08	3,180	20	1.546	31	1.000	31	0.97%		31	10.9	0.97%
1-Jul-09	3,093	24	1.546	37	1.000	37	1.20%		37	13.1	1.20%
1-Jul-10	2,993	13	1.546	20	1.000	20	0.67%		20	7.1	0.67%
1-Jul-11	2,941	21	1.546	32	1.000	32	1.10%		32	11.5	1.10%
1-Jul-12	2,964	26	1.546	40	1.000	40	1.36%		40	14.2	1.36%
1-Jul-13	3,002	22	1.546	34	1.000	34	1.13%		34	12.0	1.13%
1-Jul-14	3,035	28	1.546	43	1.000	43	1.43%		43	15.3	1.43%
1-Jul-15	3,013	23	1.562	36	1.000	36	1.19%		36	12.9	1.19%
1-Jul-16	3,091	32	1.996	64	1.000	64	2.07%	51	51	19.0	1.65%
1-Jul-17	3,139	17	3.308	56	1.000	56	1.79%	44	44	27.0	1.40%
1-Jul-18	3,183	8	5.414	43	1.000	43	1.36%	40	40	32.0	1.26%
1-Jul-19	3,275	4	16.242	65	1.000	65	1.98%	42	42	37.9	1.28%
Total	108,938	924		1,369		1,369	1.26%		1,317	393.3	1.21%

Bornhuetter-Ferguson Claim Count for 1-Jul-19

Weighted Averages excluding 1-Jul-19				
Total	105,663	1,304	1.23386%	1,275	1.20702%
Last 5 Policies	15,461	243	1.56943%	214	1.38602%
Last 3 Policies	9,413	163	1.73625%	135	1.43500%
Last 2 Policies	6,321	100	1.57472%	84	1.32939%

Selected Bornhuetter-Ferguson Frequency Rate	**1.23386%**
FTE's for 1-Jul-19	3,275
A priori Expected Claims for 1-Jul-19	40

Projected Ultimate Claims for 1-Jul-20

Weighted Averages including 1-Jul-19				
Total	108,938	1,369	1.25640%	1,317	1.20922%
Last 5 Policies	15,701	264	1.68347%	213	1.35608%
Last 3 Policies	9,597	165	1.71432%	126	1.31254%
Last 2 Policies	6,458	108	1.67676%	82	1.26883%

Selected Bornhuetter-Ferguson Frequency Rate	**1.35608%**
Trend Factor to adjust the Claim Frequency Rate from 1-Jul-19 to 1-Jul-20	1.000
Claim Frequency Rate adjusted to the 1-Jul-20 Level	1.35608%
FTE's for 1-Jul-20	3,370
Projected Ultimate Claims for 1-Jul-20	46

Column (2) : from Exhibit 4
Column (3) : supplied by the State of WA
Column (4) : from Exhibit 9

Column (5) : Column (3) x Column (4)
Column (6) : Assumption
Column (7) : Column (5) x Column (6)
Column (8) : Column (7) / Column (2)

Column (9) : Bornhuetter Method = (3) + (1.0 - 1.0/(4)) x 40
Column (10) : Selected Trended Ultimate Claims
Column (11) : Column (11) / Column (6)
Column (12) : Column (10) / Column (2)

Exhibit 2

State of Washington
Children, Youth, and Family Agency - Claims-Made Basis

General Liability Experience @ 12/31/19
Trended Ultimate Loss Rates and Projected Ultimate Losses Limited to $16,500,000

Policy Period Inception	(1) Retained Incurred Losses	(2) Selected Ultimate Retained Losses	(3) Loss Trend Factor	(4) Retention Adjustment Factor	(5) Trended Ultimate Limited Losses	(6) Reported Claims	(7) Trended Ultimate Average Severity
1-Jan-79	$ 50,302	$ 50,302	5.697	0.970	$ 278,072	2	139,036
1-Jul-80	11,000	11,000	5.372	0.970	57,334	1	57,334
1-Jul-81	-	-	5.029	0.970	-	-	0
1-Jul-82	26,505	26,505	4.714	0.970	121,223	1	121,223
1-Jul-83	3,328,667	3,328,667	4.541	0.970	14,664,767	2	7,332,384
1-Jul-84	905,658	905,658	4.372	0.970	3,841,746	6	640,291
1-Jul-85	965,212	965,212	4.138	0.970	3,875,012	5	775,002
1-Jul-86	1,287,769	1,287,769	3.880	0.970	4,847,297	9	538,589
1-Jul-87	1,950	1,950	3.657	0.970	6,919	1	6,919
1-Jul-88	504,948	504,948	3.405	0.970	1,668,175	3	556,058
1-Jul-89	381,497	381,497	3.194	0.970	1,182,436	3	394,145
1-Jul-90	130,586	130,586	3.020	1.149	453,072	2	226,536
1-Jul-91	1,165,395	1,165,395	2.848	1.149	3,813,666	11	346,697
1-Jul-92	5,830,442	5,830,442	2.682	1.149	17,967,712	13	1,382,132
1-Jul-93	1,053,757	1,053,757	2.546	1.149	3,081,867	8	385,233
1-Jul-94	5,003,772	5,003,772	2.441	1.149	14,031,298	20	701,565
1-Jul-95	8,290,026	8,290,026	2.353	1.149	22,407,298	33	679,009
1-Jul-96	977,500	977,500	2.265	1.149	2,543,276	5	508,655
1-Jul-97	5,469,516	5,469,516	2.178	1.149	13,686,918	13	1,052,840
1-Jul-98	4,402,551	4,402,551	2.090	1.149	10,568,605	14	754,900
1-Jul-99	8,199,788	8,199,788	1.993	1.149	18,771,286	26	721,973
1-Jul-00	8,407,997	8,407,997	1.902	1.149	18,374,791	21	874,990
1-Jul-01	9,666,132	9,666,132	1.813	0.996	17,442,197	37	471,411
1-Jul-02	5,275,750	5,275,750	1.723	0.996	9,047,056	19	476,161
1-Jul-03	18,873,087	18,873,087	1.648	0.996	30,967,204	25	1,238,688
1-Jul-04	7,961,858	7,961,858	1.578	0.998	12,540,260	26	482,318
1-Jul-05	10,157,022	10,157,022	1.515	0.998	15,350,866	21	730,994
1-Jul-06	23,485,817	23,485,817	1.448	0.999	33,981,231	30	1,132,708
1-Jul-07	20,695,682	20,695,682	1.381	0.999	28,559,433	27	1,057,757
1-Jul-08	18,301,404	18,301,404	1.330	0.999	24,323,915	31	784,642
1-Jul-09	20,554,584	20,554,584	1.326	0.999	27,238,130	33	825,398
1-Jul-10	23,142,100	23,142,100	1.330	1.000	30,789,886	30	1,026,330
1-Jul-11	32,536,006	32,536,006	1.285	1.000	41,795,586	32	1,306,112
1-Jul-12	9,469,604	9,469,604	1.250	1.000	11,833,988	18	657,444
1-Jul-13	36,325,566	36,325,566	1.218	1.000	44,255,088	41	1,079,392
1-Jul-14	27,162,357	27,162,357	1.178	1.000	31,987,301	27	1,184,715
1-Jul-15	53,523,069	54,435,888	1.127	1.000	61,342,518	38	1,614,277
1-Jul-16	28,302,533	32,040,895	1.083	1.000	34,705,743	44	788,767
1-Jul-17	76,555,827	80,754,317	1.050	1.000	84,817,425	84	1,009,731
1-Jul-18	67,176,302	80,352,796	1.033	1.000	83,025,956	109	761,706
1-Jul-19	33,682,656	42,321,233	1.016	1.000	43,019,440	53	811,688

Ultimate Losses for Policy Period 7/1/2019 are multiplied by 0.5 to reflect the 12/31/19 evaluation date.

All Year Weighted Average					823,265,993	924	890,981
SELECTED - Ba	$ 575,913,525	$ 606,578,267			$ 808,601,226	922	**877,008**

Column (1) : from Exhibit 10 Column (10)
Column (2) : from Exhibit 2, Column (10)
Column (3) : Trend Indices appropriate for Children, Youth, and Family Agency - Claims-Made Basis
Column (4) : from Retention Analysis
Column (5) : Column (2) x Column (3) x Column (4)

State of Washington
Children, Youth, and Family Agency - Occurrence Basis

General Liability Experience @ 12/31/19
IBNR Reporting by Occurrence Year

Claim Count IBNR by Report Year Ending

Occurrence Period Inception	6/30/20	6/30/21	6/30/22	6/30/23	6/30/24	6/30/25	6/30/26	6/30/27	6/30/28	6/30/29	6/30/30	6/30/31	6/30/32	6/30/33	6/30/34	6/30/35	6/30/36	6/30/37	6/30/38	6/30/39	6/30/40	Total
1-Jan-79																						0.0
1-Jul-80																						0.0
1-Jul-81	0.1																					0.1
1-Jul-82	0.0	0.0																				0.1
1-Jul-83	0.2	0.2	0.2																			0.5
1-Jul-84	0.2	0.2	0.2	0.2																		0.6
1-Jul-85	0.3	0.3	0.3	0.3	0.3																	1.5
1-Jul-86	0.2	0.2	0.2	0.2	0.2	0.2																1.1
1-Jul-87	0.2	0.2	0.2	0.2	0.2	0.2	0.2															1.3
1-Jul-88	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3														2.5
1-Jul-89	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2													2.2
1-Jul-90	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2												2.1
1-Jul-91	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2											2.3
1-Jul-92	0.4	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2										2.6
1-Jul-93	0.7	0.5	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2									3.8
1-Jul-94	0.9	0.9	0.6	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3								5.8
1-Jul-95	0.7	0.7	0.7	0.5	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2							5.1
1-Jul-96	0.7	0.7	0.7	0.7	0.5	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3						6.2
1-Jul-97	1.3	1.3	1.3	1.3	1.3	0.9	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4					12.0
1-Jul-98	1.0	1.0	1.0	1.0	1.0	1.0	0.7	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3				10.5
1-Jul-99	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.4	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2			7.5
1-Jul-00	0.6	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.6	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3		10.9
1-Jul-01	0.3	0.7	1.2	1.2	1.2	1.2	1.2	1.2	1.2	0.8	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	14.5
1-Jul-02	0.1	0.1	0.4	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.4	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	8.2
1-Jul-03	0.4	0.4	0.4	1.0	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.1	0.5	0.6	0.6	0.6	0.5	0.6	0.5	0.5	0.6	20.7
1-Jul-04	0.3	0.3	0.3	0.3	0.8	1.3	1.3	1.3	1.3	1.3	1.3	1.3	0.9	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	16.7
1-Jul-05	0.3	0.3	0.3	0.3	0.3	0.8	1.2	1.2	1.2	1.2	1.2	1.2	1.2	0.8	0.4	0.4	0.4	0.4	0.4	0.4	0.4	16.1
1-Jul-06	0.2	0.2	0.2	0.2	0.2	0.2	0.6	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.6	0.3	0.3	0.3	0.3	0.3	0.3	12.2
1-Jul-07	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.6	1.0	1.0	1.0	1.0	1.0	1.0	1.0	0.6	0.3	0.3	0.3	0.3	0.3	13.1
1-Jul-08	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.5	0.3	0.3	0.3	0.3	10.9
1-Jul-09	0.0	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.6	1.0	1.0	1.0	1.0	1.0	1.0	1.0	0.6	0.3	0.3	0.3	13.1
1-Jul-10	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.3	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.3	0.2	0.2	7.1
1-Jul-11	0.0	0.0	0.0	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.6	0.3	11.5
1-Jul-12	0.0	0.0	0.0	0.0	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.6	1.0	1.0	1.0	1.0	1.0	1.0	1.0	0.7	14.2
1-Jul-13	0.0	0.0	0.0	0.0	0.0	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.9	0.9	0.9	0.9	0.9	0.9	0.9	12.0
1-Jul-14	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.7	1.1	1.1	1.1	1.1	1.1	1.1	15.3
1-Jul-15	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.6	0.9	0.9	0.9	0.9	0.9	12.9
1-Jul-16	3.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.7	1.2	1.2	1.2	1.2	19.0
1-Jul-17	7.8	3.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.7	1.2	1.2	1.2	27.0
1-Jul-18	6.5	7.3	3.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.7	1.1	1.1	32.0
1-Jul-19	5.4	6.6	7.4	3.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.7	1.1	37.9
Total Claims Reported:	33.942	28.661	22.259	15.194	12.903	12.985	13.100	13.323	13.413	13.420	13.423	13.228	12.911	12.583	12.337	12.277	12.248	12.137	12.182	12.370	11.872	393.3
Average Severity:	877,008	877,008	877,008	877,008	877,008	877,008	877,008	877,008	877,008	877,008	877,008	877,008	877,008	877,008	877,008	877,008	877,008	877,008	877,008	877,008	877,008	
Trend Factor (2.0%):	1.000	1.020	1.040	1.061	1.082	1.104	1.125	1.148	1.171	1.194	1.218	1.242	1.267	1.292	1.318	1.344	1.370	1.398	1.426	1.454	1.483	
Ultimate Losses:	29,767,174	25,635,780	20,305,645	14,136,191	12,243,934	12,566,916	12,930,375	13,411,371	13,771,504	14,051,881	14,335,518	14,408,294	14,342,291	14,255,741	14,255,871	14,468,551	14,721,626	14,878,471	15,230,231	15,772,465	15,439,464	443,001,024

Empower Results®

State of Washington
Children, Youth, and Family Agency - Occurrence Basis

General Liability Experience @ 12/31/19
Developed Reported Losses by Occurrence Year

Occurrence Period Inception	Developed Reported Losses by Report Lag (Years)																					Developed Reported Claims	Ultimate For Unreported Claims	Ultimate For Occurred Claims
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20			
1-Jan-58																						525,000		525,000
1-Jan-61																						0		0
1-Jan-63																						5,980,740		5,980,740
1-Jan-64																						120,000		120,000
1-Jan-65																						120,000		120,000
1-Jan-66																						4,022,300		4,022,300
1-Jan-69																						225,000		225,000
1-Jan-73																						5,772,926		5,772,926
1-Jan-74																						2,216,404		2,216,404
1-Jan-75											7,100										552,202	1,533,300		1,533,300
1-Jan-76									30,000	30,750												60,750		60,750
1-Jan-77									292,500													3,190,397		3,190,397
1-Jan-78																						1,076,794		1,076,794
1-Jan-79	50,302	11,000										766,495					1,394,911	375,000				10,050,872	0	10,050,872
1-Jul-80		26,505													250,000	468,171		576,923				8,176,792	0	8,176,792
1-Jul-81			3,316,667	833,333		1,218,052															75,000	7,999,129	127,824	8,126,953
1-Jul-82		25,000																				8,386,316	78,651	8,464,967
1-Jul-83	575	93,750			202,698										576,923	576,923						5,859,096	477,509	6,336,605
1-Jul-84	165,000				130,000							540,198			1,730,769							5,675,693	552,272	6,227,965
1-Jul-85	461,312							550,000	925,000		672,249		1,025,923		1,153,846	4,000,000			500,000		350,000	14,328,858	1,374,387	15,703,245
1-Jul-86	13,267	1,950	250,000						796,972	1,201,117				576,923			34,000					8,372,748	994,710	9,367,459
1-Jul-87	302,250				100,000			261,306	720,266										2,000,000			11,732,429	1,169,873	12,902,303
1-Jul-88			17,000	30,000	69,000	156,527	464,836	333,722			10,000				50,000							16,001,130	2,328,150	18,329,279
1-Jul-89	116,583	272,000	251,540		440,836	1,350,508					200,000		50,000									19,302,324	2,053,361	21,355,685
1-Jul-90	55,400	45,000	190,250		395,887				576,923		1,000,000	75,000									350,000	7,436,770	2,025,645	9,462,415
1-Jul-91	4,345,902	4,750	280,000	46,000			576,923		500,000								800,000		5,000	7,200,000		15,383,230	2,263,324	17,646,554
1-Jul-92	911,187			1,000,000							540,000			16,916			675,000					11,237,282	2,518,074	13,755,356
1-Jul-93	152,470	1,000,590		142,500	95,000	73,000	9,000				237,500								367,500		5,000	5,315,008	3,641,924	8,956,932
1-Jul-94	60,600	246,000	65,537	1,542	225,000	22,000	164,500	1,950,000				656,638		100,000	3,700,000	75,000						9,782,104	5,661,358	15,443,462
1-Jul-95	255,000	225,000	836,268	800,000			65,000		5,450,000					2,630,000	1,600,000		1,089,840		1,500,000	1,825,000		21,184,391	4,978,878	26,163,269
1-Jul-96		983,248	1,510,000	211,000	399,000	450,000	212,500		132,500	1,250,000	3,250,000						75,000				4,219,369	14,613,205	6,122,479	20,735,684
1-Jul-97	2,275,000	321,933	2,037,408	1,170,673	500,000				6,825,000		6,550,000		9,000,000	3,600,000		1,300,000		1,118,760			498,395	37,710,108	11,826,687	49,536,795
1-Jul-98	850,000	344,326	445,000	60,339	105,000							1,845,000	3,907,483		775,000					1,582	1,630,137	10,906,219	10,485,818	21,392,037
1-Jul-99	536,089	15,000	333,250	1,520,000			7,500						3,264,045		2,750,000				3,588,444	17,942	942,352	12,974,623	7,537,352	20,511,975
1-Jul-00	4,540,500	189,500	758,480	1,695,000	2,250,000	800,000								4,360,000	2,084,962			696,493	2,548,824			19,923,759	11,069,869	30,993,627
1-Jul-01	1,268,120	1,704,000	2,970,000	612,000	285,000	4,211,500						10,000			1,535,753		3,481,969					16,078,342	14,938,698	31,017,041
1-Jul-02	928,000	500,000	50,000	55,000		320,000	87,500					18,895,665	1,728,993	2,440,931	566,042	4,186,518	2,392,296					32,150,945	8,554,726	40,705,670
1-Jul-03	8,053,107	245,635		2,907,500	155,000	685,000	3,900,000			5,250,000	3,750,000	2,500,000	4,831,010			1,920,589						34,197,841	22,062,341	56,260,181
1-Jul-04	2,463,197	5,387,662	744,147	3,067,500	2,850,000	15,000	775,000				2,184,109	6,084,961										23,571,576	18,088,380	41,659,956
1-Jul-05	2,865,098	5,303,500	3,128,450	376,105	700,000	750,000	30,000					1,584,920	89,711	37,694								14,865,478	17,721,072	32,586,550
1-Jul-06	6,010,434	380,000	20,000	403,835		500,000						79,113										7,393,382	13,710,006	21,103,389
1-Jul-07	2,857,087	232,500	510,000	108,348	11,750,000	115,000	1,300,000		5,002,406	5,619,150	1,318,553											28,813,044	14,909,686	43,722,729
1-Jul-08	809,345	1,160,000	5,191,300		1,750,000	250,000	915,625	1,271,318		2,392,296	628,235											14,368,119	12,646,538	27,014,657
1-Jul-09	4,620,795	41,350	65,096	4,202,500	750		132,217		2,347,024	1,301,197												12,710,928	15,477,745	28,188,674
1-Jul-10	19,721		1,505,000	182,000			566,043	1,160,326	942,352													4,375,442	8,550,561	12,926,003
1-Jul-11	105,650	7,825,000	1,751,475	15,256	3,091,425	5,878,876	7,589,590	897,111														27,154,382	14,087,222	41,241,605
1-Jul-12	1,015,126	470,000	9,730,081	2,292,902	608,644	4,318,373																18,435,127	17,788,291	36,223,418
1-Jul-13	582,316		809,074	292,625	2,402,741	942,352																5,029,107	15,351,060	20,380,167
1-Jul-14	13,211,505	2,905,113	720,769	7,816,381	134,592																	24,788,360	19,926,385	44,714,745
1-Jul-15	40,475	755,523	3,000,108	10,242,630	942,352																	14,981,089	17,120,393	32,101,482
1-Jul-16	516,967	1,382,190	2,509,820	1,256,470																		5,665,448	24,243,862	29,909,310
1-Jul-17	12,001,931	2,651,239	942,352																			15,595,522	31,822,490	47,418,012
1-Jul-18	1,205,245																					1,205,245	36,340,156	37,545,401
1-Jul-19	1,331,858																					1,331,858	42,373,268	43,705,125
Total	74,997,415	34,749,264	43,939,072	41,341,439	29,582,925	22,056,188	16,796,234	6,423,784	24,540,943	17,044,510	20,347,746	33,037,990	23,897,165	13,762,464	16,773,295	12,527,201	9,943,017	2,767,176	10,509,767	9,044,524	8,622,455	609,906,934	443,001,024	1,052,907,958

Loss Development Exhibits

State of Washington
Children, Youth, and Family Agency
General Liability

Reported Cumulative
Non-0 Claim Count (Occurrence Basis)

Valuation Date	Policy Period 7/1/79-80	Policy Period 7/1/80-81	Policy Period 7/1/81-82	Policy Period 7/1/82-83	Policy Period 7/1/83-84	Policy Period 7/1/84-85	Policy Period 7/1/85-86	Policy Period 7/1/86-87	Policy Period 7/1/87-88	Policy Period 7/1/88-89	Policy Period 7/1/89-90	Policy Period 7/1/90-91	Policy Period 7/1/91-92	Policy Period 7/1/92-93	Policy Period 7/1/93-94	Policy Period 7/1/94-95	Policy Period 7/1/95-96	Policy Period 7/1/96-97	Policy Period 7/1/97-98	Policy Period 7/1/98-99	Policy Period 7/1/99-00	Policy Period 7/1/00-01	Policy Period 7/1/01-02	Policy Period 7/1/02-03	Policy Period 7/1/03-04	Policy Period 7/1/04-05	Policy Period 7/1/05-06	Policy Period 7/1/06-07	Policy Period 7/1/07-08	Policy Period 7/1/08-09	Policy Period 7/1/09-10	Policy Period 7/1/10-11	Policy Period 7/1/11-12	Policy Period 7/1/12-13	Policy Period 7/1/13-14	Policy Period 7/1/14-15	Policy Period 7/1/15-16	Policy Period 7/1/16-17
Jan-04																																						
Jan-05																																						
Jan-06																																						
Jan-07																																						
Jan-08																																						
Jan-09																																						
Jan-10																																						
Jan-11	14	6	5	2	8	8	21	11	10	11	15	13	16	11	15	26	11	16	33	16	19	16	34	18	42	40	32	32	23	14	7							
Jan-12	15	6	5	2	9	9	21	11	10	12	15	14	17	11	15	24	10	16	36	20	15	17	32	10	36	31	31	25	21	17	16	1	3					
Jan-13	13	6	5	2	10	9	22	11	10	15	15	16	18	8	15	23	14	16	34	20	15	19	30	9	36	30	32	25	22	19	22	3	6	2				
Jan-14	13	6	5	2	10	9	22	11	10	16	16	15	18	8	15	23	14	17	35	23	15	19	30	10	36	30	33	23	22	18	30	7	7	8	2			
Jan-15	14	6	5	3	10	9	22	11	11	15	17	16	18	8	15	24	14	17	34	23	15	20	31	11	39	30	32	23	22	21	31	14	13	13	6	4		
Jan-16	14	8	5	4	10	11	23	13	11	15	19	16	19	12	16	23	17	17	35	22	14	19	30	12	40	32	29	24	22	21	25	15	14	23	6	12		
Jan-17	14	8		4	11		22	12	12	15	19	16	20	12	16	22	16	17	33	22	14	19	32	13	41	33	29	22	24	21	25	13	17	28	13	18	6	5
Jan-18																																						
Jan-19																																						
Jan-20																																						

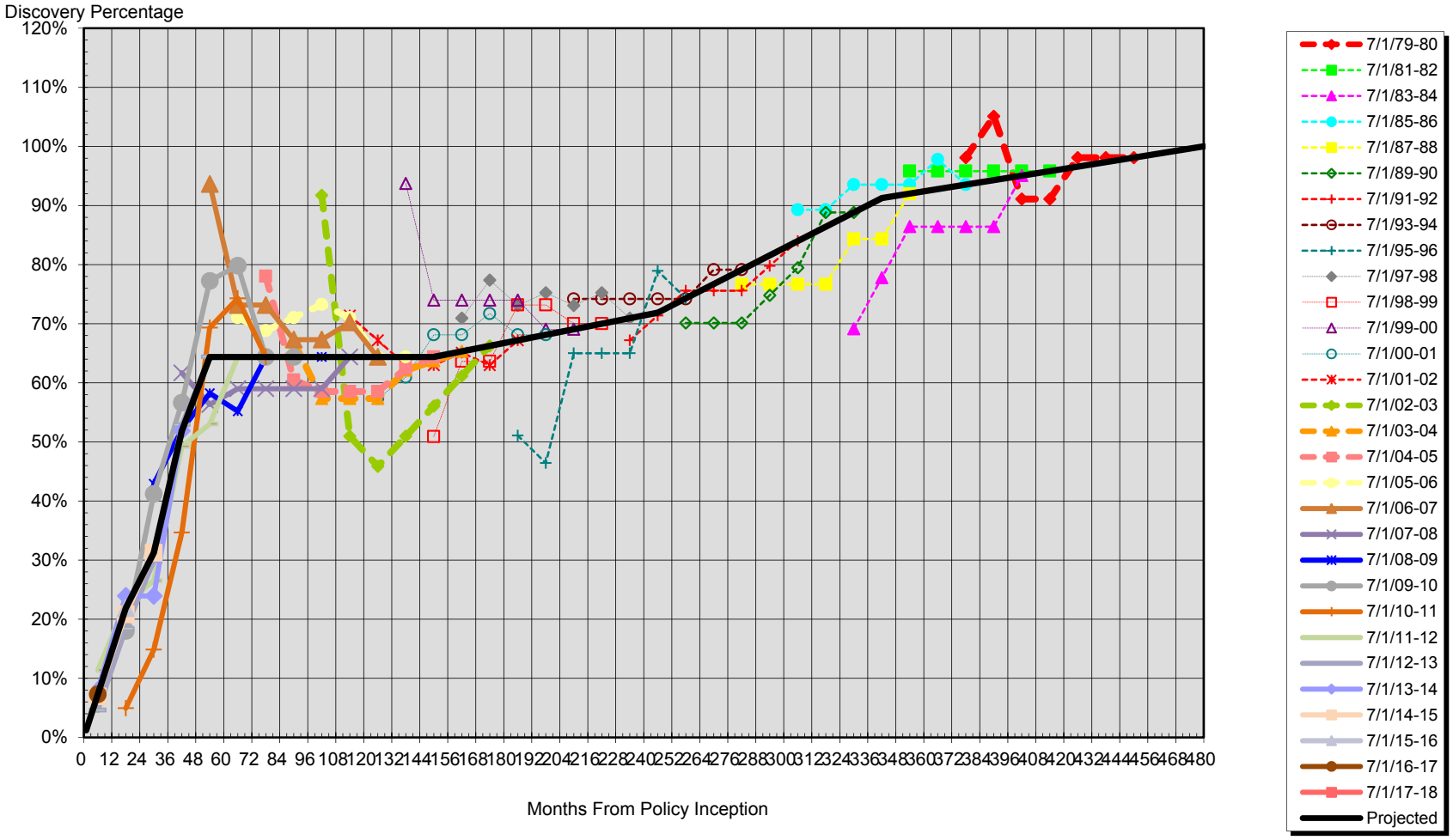
State of Washington
Children, Youth, and Family Agency
General Liability

Non-0 Claim Count (Occurrence Basis)
Development Factors

Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor
1	97.455	37	2.388	73	1.546	109	1.546	145	1.546	181	1.511	217	1.472
2	48.727	38	2.298	74	1.546	110	1.546	146	1.546	182	1.510	218	1.471
3	32.485	39	2.214	75	1.546	111	1.546	147	1.546	183	1.509	219	1.470
4	24.364	40	2.136	76	1.546	112	1.546	148	1.546	184	1.508	220	1.469
5	19.491	41	2.064	77	1.546	113	1.546	149	1.546	185	1.507	221	1.468
6	16.242	42	1.996	78	1.546	114	1.546	150	1.546	186	1.506	222	1.467
7	13.922	43	1.947	79	1.546	115	1.546	151	1.545	187	1.505	223	1.466
8	12.182	44	1.901	80	1.546	116	1.546	152	1.544	188	1.503	224	1.465
9	10.828	45	1.857	81	1.546	117	1.546	153	1.543	189	1.502	225	1.464
10	9.745	46	1.817	82	1.546	118	1.546	154	1.542	190	1.501	226	1.463
11	8.860	47	1.779	83	1.546	119	1.546	155	1.540	191	1.500	227	1.462
12	8.121	48	1.742	84	1.546	120	1.546	156	1.539	192	1.499	228	1.461
13	7.497	49	1.708	85	1.546	121	1.546	157	1.538	193	1.498	229	1.460
14	6.961	50	1.676	86	1.546	122	1.546	158	1.537	194	1.497	230	1.459
15	6.497	51	1.645	87	1.546	123	1.546	159	1.536	195	1.496	231	1.458
16	6.091	52	1.616	88	1.546	124	1.546	160	1.535	196	1.495	232	1.457
17	5.733	53	1.588	89	1.546	125	1.546	161	1.534	197	1.494	233	1.456
18	5.414	54	1.562	90	1.546	126	1.546	162	1.532	198	1.493	234	1.455
19	5.092	55	1.561	91	1.546	127	1.546	163	1.531	199	1.491	235	1.454
20	4.816	56	1.559	92	1.546	128	1.546	164	1.530	200	1.490	236	1.453
21	4.578	57	1.558	93	1.546	129	1.546	165	1.529	201	1.489	237	1.452
22	4.369	58	1.557	94	1.546	130	1.546	166	1.528	202	1.488	238	1.451
23	4.184	59	1.555	95	1.546	131	1.546	167	1.527	203	1.487	239	1.450
25	3.872	61	1.553	97	1.546	133	1.546	169	1.525	205	1.485		
26	3.738	62	1.551	98	1.546	134	1.546	170	1.523	206	1.484		
27	3.616	63	1.550	99	1.546	135	1.546	171	1.522	207	1.483		
28	3.505	64	1.549	100	1.546	136	1.546	172	1.521	208	1.482		
29	3.402	65	1.548	101	1.546	137	1.546	173	1.520	209	1.481		
30	3.308	66	1.546	102	1.546	138	1.546	174	1.519	210	1.480		
31	3.134	67	1.546	103	1.546	139	1.546	175	1.518	211	1.479		
32	2.978	68	1.546	104	1.546	140	1.546	176	1.517	212	1.478		
33	2.837	69	1.546	105	1.546	141	1.546	177	1.516	213	1.477		
34	2.710	70	1.546	106	1.546	142	1.546	178	1.514	214	1.475		
35	2.593	71	1.546	107	1.546	143	1.546	179	1.513	215	1.474		
36	2.486	72	1.546	108	1.546	144	1.546	180	1.512	216	1.473		

State of Washington
Children, Youth, and Family Agency
General Liability

Non-0 Claim Count (Occurrence Basis) Development



V. Auto Liability Exhibits

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/19
Summary of Losses

Policy Period	(1) Number of Vehicles	(2) Retention	(3) Reported Claims	Open Claims	(4) Retained Incurred Losses	(5) Retained Paid Losses	(6) [(4)-(5)] Retained Case Reserves	(7) IBNR Reserves	(8) [(6)+(7)] Estimated Outstanding Losses	(9) [(4)+(7)] Ultimate Retained Losses	(10) [(9)/(1)] Ultimate Loss Rate
Historical Experience											
1-Jan-79	$ 45,894	Various	185	0	$ 203,714	$ 203,714	$ -	$ -	$ -	$ 203,714	4.44
1-Jul-80	47,572	Various	6	0	83,447	83,447	-	-	-	83,447	1.75
1-Jul-81	49,311	Various	87	0	164,496	164,496	-	-	-	164,496	3.34
1-Jul-82	51,114	Various	207	0	482,228	482,228	-	-	-	482,228	9.43
1-Jul-83	52,983	Various	237	0	569,828	569,828	-	-	-	569,828	10.75
1-Jul-84	54,921	Various	235	0	639,333	639,333	-	-	-	639,333	11.64
1-Jul-85	56,929	Various	243	0	631,397	631,397	-	-	-	631,397	11.09
1-Jul-86	59,010	Various	208	0	510,626	510,626	-	-	-	510,626	8.65
1-Jul-87	61,168	Various	209	0	655,860	655,860	-	-	-	655,860	10.72
1-Jul-88	63,405	Various	253	0	2,146,256	2,146,256	-	-	-	2,146,256	33.85
1-Jul-89	65,723	Various	268	0	888,499	888,499	-	-	-	888,499	13.52
1-Jul-90	68,126	Various	252	0	1,251,462	1,251,462	-	-	-	1,251,462	18.37
1-Jul-91	70,617	Various	267	0	1,486,371	1,486,371	-	-	-	1,486,371	21.05
1-Jul-92	70,938	Various	294	0	1,222,719	1,222,719	-	-	-	1,222,719	17.24
1-Jul-93	72,350	Various	289	0	1,941,665	1,941,665	-	-	-	1,941,665	26.84
1-Jul-94	73,309	Various	352	0	4,309,173	4,309,173	-	-	-	4,309,173	58.78
1-Jul-95	73,860	Various	269	0	1,719,668	1,719,668	-	-	-	1,719,668	23.28
1-Jul-96	75,483	Various	242	0	1,319,019	1,319,019	-	-	-	1,319,019	17.47
1-Jul-97	76,238	Various	217	0	1,678,222	1,678,222	-	-	-	1,678,222	22.01
1-Jul-98	78,561	Various	242	0	1,231,556	1,231,556	-	-	-	1,231,556	15.68
1-Jul-99	80,014	Various	237	0	1,521,759	1,521,759	-	-	-	1,521,759	19.02
1-Jul-00	81,425	Various	231	0	3,048,677	3,048,677	-	-	-	3,048,677	37.44
1-Jul-01	83,486	Various	217	0	1,680,295	1,680,295	-	-	-	1,680,295	20.13
1-Jul-02	82,878	Various	243	0	3,149,126	3,149,126	-	-	-	3,149,126	38.00
1-Jul-03	84,636	Various	227	0	4,846,730	4,846,730	-	-	-	4,846,730	57.27
1-Jul-04	84,377	Various	202	0	7,473,838	7,473,838	-	-	-	7,473,838	88.58
1-Jul-05	85,484	Various	220	0	1,425,633	1,425,633	-	-	-	1,425,633	16.68
1-Jul-06	86,256	Various	220	0	5,687,219	5,687,219	-	-	-	5,687,219	65.93
1-Jul-07	88,679	Various	187	0	2,249,489	2,249,489	-	-	-	2,249,489	25.37
1-Jul-08	89,383	Various	214	1	2,216,488	2,201,488	15,000	6,718	21,718	2,223,205	24.87
1-Jul-09	86,931	Various	149	1	3,765,129	3,465,129	300,000	58,438	358,438	3,823,567	43.98
1-Jul-10	84,125	Various	182	1	2,047,817	1,897,817	150,000	52,338	202,338	2,100,155	24.96
1-Jul-11	82,671	Various	148	0	1,469,080	1,469,080	-	17,512	17,512	1,486,591	17.98
1-Jul-12	83,316	Various	139	1	1,847,325	1,347,325	500,000	41,522	541,522	1,888,847	22.67
1-Jul-13	84,399	Various	173	1	3,197,568	2,897,568	300,000	45,827	345,827	3,243,395	38.43
1-Jul-14	85,309	Various	162	5	2,005,954	1,642,454	363,500	56,071	419,571	2,062,025	24.17
1-Jul-15	86,484	Various	189	3	1,941,704	1,680,704	261,000	129,118	390,118	2,070,822	23.94
1-Jul-16	88,655	Various	183	12	2,697,962	1,320,568	1,377,394	253,515	1,630,909	2,951,478	33.29
1-Jul-17	90,032	Various	206	12	6,025,650	1,162,642	4,863,008	1,259,887	6,122,895	7,285,538	80.92
1-Jul-18	91,286	Various	159	14	998,632	732,045	266,586	1,410,883	1,677,469	2,409,514	26.40
1-Jul-19 to 31-Dec-19	46,966	Various	47	11	193,683	157,123	36,560	1,406,885	1,443,445	1,600,568	34.08
Total	$ 3,024,301		8,497	62	$ 82,625,297	$ 74,192,248	$ 8,433,049	$ 4,738,712	$ 13,171,761	$ 87,364,009	28.89
Prior Study											
Results at: 12/31/2017			8,403	80	$ 72,571,746	$ 70,242,815	$ 2,328,931	$ 2,678,153	$ 5,007,084	$ 75,249,899	0.00
Change			94	-18	$ 10,053,551	$ 3,949,433	$ 6,104,118	$ 2,060,559	$ 8,164,677	$ 12,114,110	28.89
Full Policy Period Projections											
1-Jul-19 Full Policy	$ 93,933	Various								$ 3,201,136	34.08
1-Jul-20	96,660	Various								3,616,100	37.41
1-Jul-21	99,462	Various								3,788,500	38.09
1-Jul-22	102,344	Various								3,969,900	38.79
1-Jul-23	105,312	Various								4,159,800	39.50

Ultimate Losses for Policy Period 7/1/2019 are multiplied by 0.5 to reflect the 12/31/19 evaluation date. The annualized amount is displayed below.

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/19
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/19 and the Rollforward Date of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			Current Evaluation Date of 12/31/19				Rollforward Date of 06/30/20				Estimated Change from 12/31/19 to 06/30/20				
Policy Period Inception	Full Year Selected Ultimate	Retention	Retained Incurred Losses	Retained Paid Losses	Retained Case Reserves	IBNR Reserves	Retained Incurred Losses	Retained Paid Losses	Retained Case Reserves	IBNR Reserves	Retained Incurred Losses	Retained Paid Losses	Retained Case Reserves	IBNR Reserves	Accrued Ultimate Retained
1-Jan-79	$ 203,714	Various	$ 203,714	$ 203,714	$ -	$ -	$ 203,714	$ 203,714	$ -	$ -	$ -	$ -	$ -	$ -	$ -
1-Jul-80	83,447	Various	83,447	83,447	-	-	83,447	83,447	-	-	-	-	-	-	-
1-Jul-81	164,496	Various	164,496	164,496	-	-	164,496	164,496	-	-	-	-	-	-	-
1-Jul-82	482,228	Various	482,228	482,228	-	-	482,228	482,228	-	-	-	-	-	-	-
1-Jul-83	569,828	Various	569,828	569,828	-	-	569,828	569,828	-	-	-	-	-	-	-
1-Jul-84	639,333	Various	639,333	639,333	-	-	639,333	639,333	-	-	-	-	-	-	-
1-Jul-85	631,397	Various	631,397	631,397	-	-	631,397	631,397	-	-	-	-	-	-	-
1-Jul-86	510,626	Various	510,626	510,626	-	-	510,626	510,626	-	-	-	-	-	-	-
1-Jul-87	655,860	Various	655,860	655,860	-	-	655,860	655,860	-	-	-	-	-	-	-
1-Jul-88	2,146,256	Various	2,146,256	2,146,256	-	-	2,146,256	2,146,256	-	-	-	-	-	-	-
1-Jul-89	888,499	Various	888,499	888,499	-	-	888,499	888,499	-	-	-	-	-	-	-
1-Jul-90	1,251,462	Various	1,251,462	1,251,462	-	-	1,251,462	1,251,462	-	-	-	-	-	-	-
1-Jul-91	1,486,371	Various	1,486,371	1,486,371	-	-	1,486,371	1,486,371	-	-	-	-	-	-	-
1-Jul-92	1,222,719	Various	1,222,719	1,222,719	-	-	1,222,719	1,222,719	-	-	-	-	-	-	-
1-Jul-93	1,941,665	Various	1,941,665	1,941,665	-	-	1,941,665	1,941,665	-	-	-	-	-	-	-
1-Jul-94	4,309,173	Various	4,309,173	4,309,173	-	-	4,309,173	4,309,173	-	-	-	-	-	-	-
1-Jul-95	1,719,668	Various	1,719,668	1,719,668	-	-	1,719,668	1,719,668	-	-	-	-	-	-	-
1-Jul-96	1,319,019	Various	1,319,019	1,319,019	-	-	1,319,019	1,319,019	-	-	-	-	-	-	-
1-Jul-97	1,678,222	Various	1,678,222	1,678,222	-	-	1,678,222	1,678,222	-	-	-	-	-	-	-
1-Jul-98	1,231,556	Various	1,231,556	1,231,556	-	-	1,231,556	1,231,556	-	-	-	-	-	-	-
1-Jul-99	1,521,759	Various	1,521,759	1,521,759	-	-	1,521,759	1,521,759	-	-	-	-	-	-	-
1-Jul-00	3,048,677	Various	3,048,677	3,048,677	-	-	3,048,677	3,048,677	-	-	-	-	-	-	-
1-Jul-01	1,680,295	Various	1,680,295	1,680,295	-	-	1,680,295	1,680,295	-	-	-	-	-	-	-
1-Jul-02	3,149,126	Various	3,149,126	3,149,126	-	-	3,149,126	3,149,126	-	-	-	-	-	-	-
1-Jul-03	4,846,730	Various	4,846,730	4,846,730	-	-	4,846,730	4,846,730	-	-	-	-	-	-	-
1-Jul-04	7,473,838	Various	7,473,838	7,473,838	-	-	7,473,838	7,473,838	-	-	-	-	-	-	-
1-Jul-05	1,425,633	Various	1,425,633	1,425,633	-	-	1,425,633	1,425,633	-	-	-	-	-	-	-
1-Jul-06	5,687,219	Various	5,687,219	5,687,219	-	-	5,687,219	5,687,219	-	-	-	-	-	-	-
1-Jul-07	2,249,489	Various	2,249,489	2,249,489	-	-	2,249,489	2,249,489	-	-	-	-	-	-	-
1-Jul-08	2,223,205	Various	2,216,488	2,201,488	15,000	6,718	2,219,754	2,206,884	12,869	3,451	3,266	5,397	(2,131)	(3,266)	-
1-Jul-09	3,823,567	Various	3,765,129	3,465,129	300,000	58,438	3,779,837	3,524,854	254,982	43,730	14,708	59,725	(45,018)	(14,708)	-
1-Jul-10	2,100,155	Various	2,047,817	1,897,817	150,000	52,338	2,056,527	1,926,530	129,997	43,627	8,710	28,713	(20,003)	(8,710)	-
1-Jul-11	1,486,591	Various	1,469,080	1,469,080	-	17,512	1,471,252	1,471,050	202	15,339	2,173	1,970	202	(2,173)	-
1-Jul-12	1,888,847	Various	1,847,325	1,347,325	500,000	41,522	1,851,425	1,397,123	454,302	37,422	4,100	49,798	(45,698)	(4,100)	-
1-Jul-13	3,243,395	Various	3,197,568	2,897,568	300,000	45,827	3,201,305	2,937,177	264,128	42,090	3,737	39,609	(35,872)	(3,737)	-
1-Jul-14	2,062,025	Various	2,005,954	1,642,454	363,500	56,071	2,009,843	1,731,033	278,810	52,182	3,889	88,579	(84,690)	(3,889)	-
1-Jul-15	2,070,822	Various	1,941,704	1,680,704	261,000	129,118	1,970,966	1,743,315	227,651	99,856	29,262	62,612	(33,349)	(29,262)	-
1-Jul-16	2,951,477	Various	2,697,962	1,320,568	1,377,394	253,515	2,746,735	1,650,263	1,096,471	204,743	48,772	329,695	(280,923)	(48,772)	-
1-Jul-17	7,285,538	Various	1,825,650	1,162,642	663,008	1,259,887	2,234,207	1,573,090	661,117	851,330	408,557	410,448	(1,891)	(408,557)	(4,200,000)
1-Jul-18	2,409,514	Various	998,632	732,045	266,586	1,410,883	1,365,141	945,592	419,549	1,044,374	366,509	213,547	152,962	(366,509)	-
1-Jul-19	3,201,136	Various	193,683	157,123	36,560	1,406,885	887,877	570,499	317,378	2,313,259	694,194	413,376	280,818	906,374	1,600,568
Total	$ 88,964,577		$ 78,425,297	$ 74,192,248	$ 4,233,049	$ 4,738,712	$ 80,013,173	$ 75,895,715	$ 4,117,458	$ 4,751,403	$ 1,587,877	$ 1,703,467	$ (115,590)	$ 12,691	$ (2,599,432)
				Estimated Outstanding Losses		$ 8,971,761		Estimated Outstanding Losses		$ 8,868,862		Estimated Outstanding Losses		$ (102,899)	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/20
Column (9): Projected Losses Paid-to-date as of 06/30/20

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/20
Column (12) : Column (8) - Column (4)

Column (13) : Column (9) - Column (5)
Column (14) : Column (10) - Column (6)
Column (15) : Column (11) - Column (7)
Column (16) : Column (13) + Column (14) + Column (15)

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/19
Summary of Various Ultimate Loss Estimation Methods

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Policy Period Inception	Chain Ladder Incurred Method	Chain Ladder Paid Method	Outstanding Method	Bornhuetter-Ferguson Incurred Method	Bornhuetter-Ferguson Paid Method	Generalized Cape Cod Incurred Method	Generalized Cape Cod Paid Method	Frequency/ Severity Method	Selected Ultimate
Prior	$ 203,714	$ 203,714	$ 203,714	$ 203,714	$ 203,714	$ 203,714	$ 203,714	$ 203,714	$ 203,714
1-Jul-80	83,447	83,447	83,447	83,447	83,447	83,447	83,447	83,447	83,447
1-Jul-81	164,496	164,496	164,496	164,496	164,496	164,496	164,496	164,496	164,496
1-Jul-82	482,228	482,228	482,228	482,228	482,228	482,228	482,228	482,228	482,228
1-Jul-83	569,828	569,828	569,828	569,828	569,828	569,828	569,828	569,828	569,828
1-Jul-84	639,333	639,333	639,333	639,333	639,333	639,333	639,333	639,333	639,333
1-Jul-85	631,397	631,397	631,397	631,397	631,397	631,397	631,397	631,397	631,397
1-Jul-86	510,626	510,626	510,626	510,626	510,626	510,626	510,626	510,626	510,626
1-Jul-87	655,860	655,860	655,860	655,860	655,860	655,860	655,860	655,860	655,860
1-Jul-88	2,146,256	2,146,256	2,146,256	2,146,256	2,146,256	2,146,256	2,146,256	2,146,256	2,146,256
1-Jul-89	888,499	888,499	888,499	888,499	888,499	888,499	888,499	888,499	888,499
1-Jul-90	1,251,462	1,251,462	1,251,462	1,251,462	1,251,462	1,251,462	1,251,462	1,251,462	1,251,462
1-Jul-91	1,486,371	1,486,371	1,486,371	1,486,371	1,486,371	1,486,371	1,486,371	1,486,371	1,486,371
1-Jul-92	1,222,719	1,222,719	1,222,719	1,222,719	1,222,719	1,222,719	1,222,719	1,222,719	1,222,719
1-Jul-93	1,941,665	1,941,665	1,941,665	1,941,665	1,941,665	1,941,665	1,941,665	1,941,665	1,941,665
1-Jul-94	4,309,173	4,309,173	4,309,173	4,309,173	4,309,173	4,309,173	4,309,173	4,309,173	4,309,173
1-Jul-95	1,719,668	1,719,668	1,719,668	1,719,668	1,719,668	1,719,668	1,719,668	1,719,668	1,719,668
1-Jul-96	1,319,019	1,319,019	1,319,019	1,319,019	1,319,019	1,319,019	1,319,019	1,319,019	1,319,019
1-Jul-97	1,678,222	1,678,222	1,678,222	1,678,222	1,678,222	1,678,222	1,678,222	1,678,222	1,678,222
1-Jul-98	1,231,556	1,231,556	1,231,556	1,231,556	1,231,556	1,231,556	1,231,556	1,231,556	1,231,556
1-Jul-99	1,521,759	1,521,759	1,521,759	1,521,759	1,521,759	1,521,759	1,521,759	1,521,759	1,521,759
1-Jul-00	3,048,677	3,048,677	3,048,677	3,048,677	3,048,677	3,048,677	3,048,677	3,048,677	3,048,677
1-Jul-01	1,680,295	1,680,295	1,680,295	1,680,295	1,680,295	1,680,295	1,680,295	1,680,295	1,680,295
1-Jul-02	3,149,126	3,149,126	3,149,126	3,149,126	3,149,126	3,149,126	3,149,126	3,149,126	3,149,126
1-Jul-03	4,846,730	4,846,730	4,846,730	4,846,730	4,846,730	4,846,730	4,846,730	4,846,730	4,846,730
1-Jul-04	7,473,838	7,473,838	7,473,838	7,473,838	7,473,838	7,473,838	7,473,838	7,473,838	7,473,838
1-Jul-05	1,425,633	1,425,633	1,425,633	1,425,633	1,425,633	1,425,633	1,425,633	1,425,633	1,425,633
1-Jul-06	5,687,219	5,687,219	5,687,219	5,687,219	5,687,219	5,687,219	5,687,219	5,687,219	5,687,219
1-Jul-07	2,249,489	2,267,703	2,249,489	2,249,489	2,268,484	2,249,489	2,275,822	2,249,489	2,249,489
1-Jul-08	2,225,128	2,237,357	2,221,282	2,226,162	2,241,428	2,228,260	2,249,323	2,225,128	2,223,205
1-Jul-09	3,794,861	3,550,683	3,909,683	3,784,268	3,523,988	3,788,241	3,533,462	3,794,861	3,823,567
1-Jul-10	2,072,176	1,964,024	2,128,133	2,075,392	1,976,892	2,075,945	1,974,551	2,072,176	2,100,155
1-Jul-11	1,492,429	1,535,602	1,469,080	1,506,614	1,573,011	1,502,657	1,556,125	1,492,429	1,486,591
1-Jul-12	1,884,072	1,422,610	2,139,157	1,896,018	1,479,444	1,891,225	1,452,818	1,884,072	1,888,847
1-Jul-13	3,274,278	3,111,322	3,352,811	3,258,568	3,076,448	3,257,516	3,054,460	3,274,278	3,243,395
1-Jul-14	2,062,298	1,863,767	2,114,582	2,080,239	1,965,321	2,074,582	1,896,639	2,062,298	2,062,025
1-Jul-15	2,043,796	2,037,039	2,046,025	2,084,916	2,182,217	2,077,917	2,052,906	2,041,755	2,070,822
1-Jul-16	2,936,369	1,869,580	3,224,318	2,946,668	2,220,100	2,976,690	1,954,499	2,946,183	2,951,477
1-Jul-17	7,837,476	2,384,481	10,022,989	6,763,156	2,797,369	7,096,380	2,334,832	7,800,908	7,285,538
1-Jul-18	1,924,729	2,341,989	1,620,490	2,583,441	2,996,251	2,874,952	2,357,002	1,987,825	2,409,514
1-Jul-19	1,822,444	2,792,524	847,034	3,278,051	3,414,086	3,633,427	2,519,345	3,160,770	3,201,136
Total	$ 87,588,362	$ 81,347,497	$ 89,313,890	$ 88,701,799	$ 83,683,856	$ 89,696,097	$ 81,180,600	$ 88,960,988	$ 88,964,577

Column (2) : from Exhibit 3, Column (5)
Column (3) : from Exhibit 3, Column (8)
Column (4) : from Exhibit 3, Column (11)

Column (5) : from Exhibit 7, Column (11)
Column (6) : from Exhibit 8, Column (11)
Column (7) : from Exhibit 4, Column (11)
Column (8) : from Exhibit 5, Column (11)

Column (9) : from Exhibit 6, Column (11)

Column (10) : Ultimate

Exhibit 2

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/19
Estimated Outstanding Losses at Various Discount Rates

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
								Unpaid Liabilities	
Policy Period Inception	Evaluation in Months	Retention	Selected Ultimate Retained Losses	Retained Incurred Losses	Retained Paid Losses	Retained Case Reserves	IBNR Reserves	Estimated Outstanding Losses	Disc Rate 0.75%
Prior	489	Various	$ 203,714	$ 203,714	$ 203,714	$ -	$ -	$ -	$ -
1-Jul-80	474	Various	83,447	83,447	83,447	-	-	-	-
1-Jul-81	462	Various	164,496	164,496	164,496	-	-	-	-
1-Jul-82	450	Various	482,228	482,228	482,228	-	-	-	-
1-Jul-83	438	Various	569,828	569,828	569,828	-	-	-	-
1-Jul-84	426	Various	639,333	639,333	639,333	-	-	-	-
1-Jul-85	414	Various	631,397	631,397	631,397	-	-	-	-
1-Jul-86	402	Various	510,626	510,626	510,626	-	-	-	-
1-Jul-87	390	Various	655,860	655,860	655,860	-	-	-	-
1-Jul-88	378	Various	2,146,256	2,146,256	2,146,256	-	-	-	-
1-Jul-89	366	Various	888,499	888,499	888,499	-	-	-	-
1-Jul-90	354	Various	1,251,462	1,251,462	1,251,462	-	-	-	-
1-Jul-91	342	Various	1,486,371	1,486,371	1,486,371	-	-	-	-
1-Jul-92	330	Various	1,222,719	1,222,719	1,222,719	-	-	-	-
1-Jul-93	318	Various	1,941,665	1,941,665	1,941,665	-	-	-	-
1-Jul-94	306	Various	4,309,173	4,309,173	4,309,173	-	-	-	-
1-Jul-95	294	Various	1,719,668	1,719,668	1,719,668	-	-	-	-
1-Jul-96	282	Various	1,319,019	1,319,019	1,319,019	-	-	-	-
1-Jul-97	270	Various	1,678,222	1,678,222	1,678,222	-	-	-	-
1-Jul-98	258	Various	1,231,556	1,231,556	1,231,556	-	-	-	-
1-Jul-99	246	Various	1,521,759	1,521,759	1,521,759	-	-	-	-
1-Jul-00	234	Various	3,048,677	3,048,677	3,048,677	-	-	-	-
1-Jul-01	222	Various	1,680,295	1,680,295	1,680,295	-	-	-	-
1-Jul-02	210	Various	3,149,126	3,149,126	3,149,126	-	-	-	-
1-Jul-03	198	Various	4,846,730	4,846,730	4,846,730	-	-	-	0
1-Jul-04	186	Various	7,473,838	7,473,838	7,473,838	-	-	-	0
1-Jul-05	174	Various	1,425,633	1,425,633	1,425,633	-	-	-	0
1-Jul-06	162	Various	5,687,219	5,687,219	5,687,219	-	-	-	0
1-Jul-07	150	Various	2,249,489	2,249,489	2,249,489	-	-	-	-
1-Jul-08	138	Various	2,223,205	2,216,488	2,201,488	15,000	6,718	21,718	21,546
1-Jul-09	126	Various	3,823,567	3,765,129	3,465,129	300,000	58,438	358,438	354,390
1-Jul-10	114	Various	2,100,155	2,047,817	1,897,817	150,000	52,338	202,338	199,389
1-Jul-11	102	Various	1,486,591	1,469,080	1,469,080	-	17,512	17,512	17,199
1-Jul-12	90	Various	1,888,847	1,847,325	1,347,325	500,000	41,522	541,522	530,268
1-Jul-13	78	Various	3,243,395	3,197,568	2,897,568	300,000	45,827	345,827	338,509
1-Jul-14	66	Various	2,062,025	2,005,954	1,642,454	363,500	56,071	419,571	411,329
1-Jul-15	54	Various	2,070,822	1,941,704	1,680,704	261,000	129,118	390,118	382,935
1-Jul-16	42	Various	2,951,478	2,697,962	1,320,568	1,377,394	253,515	1,630,909	1,603,144
1-Jul-17	30	Various	7,285,538	6,025,650	1,162,642	4,863,008	1,259,887	6,122,895	6,021,212
1-Jul-18	18	Various	2,409,514	998,632	732,045	266,586	1,410,883	1,677,469	1,647,349
1-Jul-19	6	Various	1,600,568	193,683	157,123	36,560	1,406,885	1,443,445	1,413,898
Total			$ 87,364,009	$ 82,625,297	$ 74,192,248	$ 8,433,049	$ 4,738,712	$ 13,171,761	$ 12,941,167

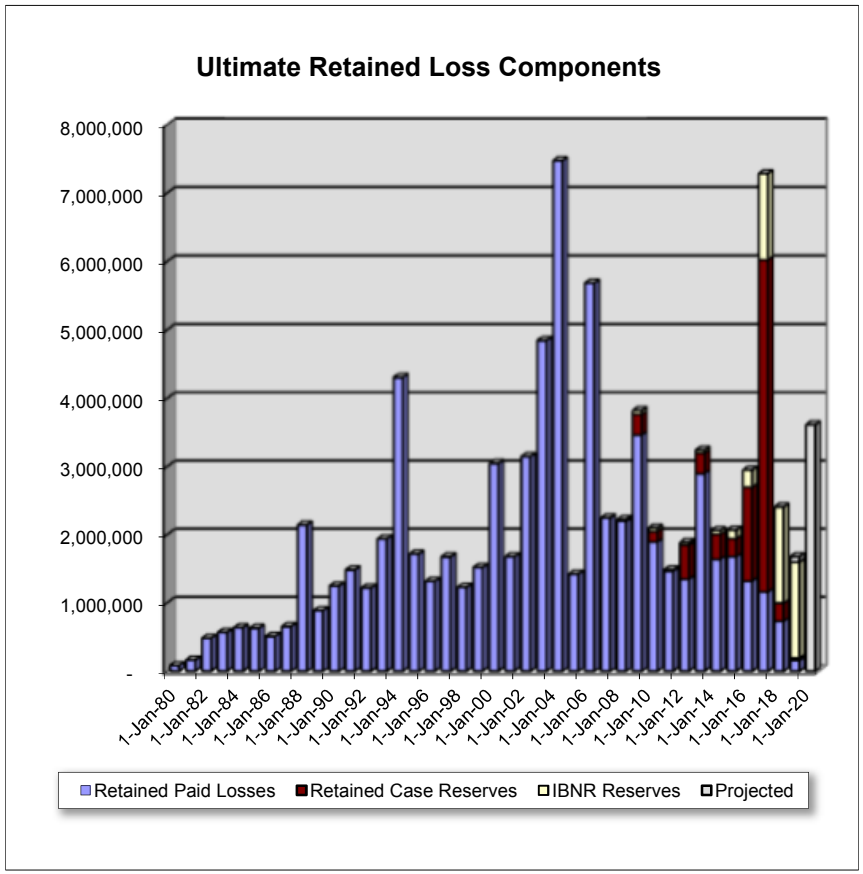
Ultimate Losses for Policy Period 7/1/2019 are multiplied by 0.5 to reflect the 12/31/19 evaluation date.

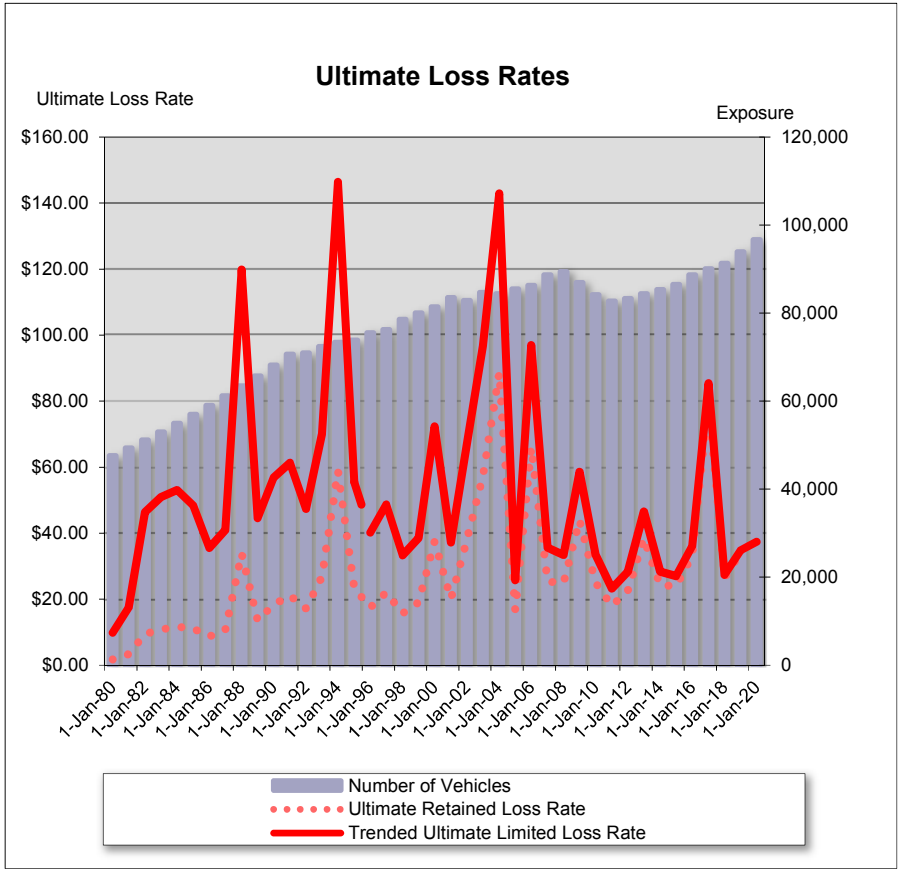
Column (4) : from Exhibit 1, Column (10)
Columns (5), (6), (7) : Exhibit 10

Column (8) : Column (4) - Column (5)
Column (9) : Column (4) - Column (6)
Column (9) : Column (10) discounted

State of Washington
Self-Insurance Liability Program

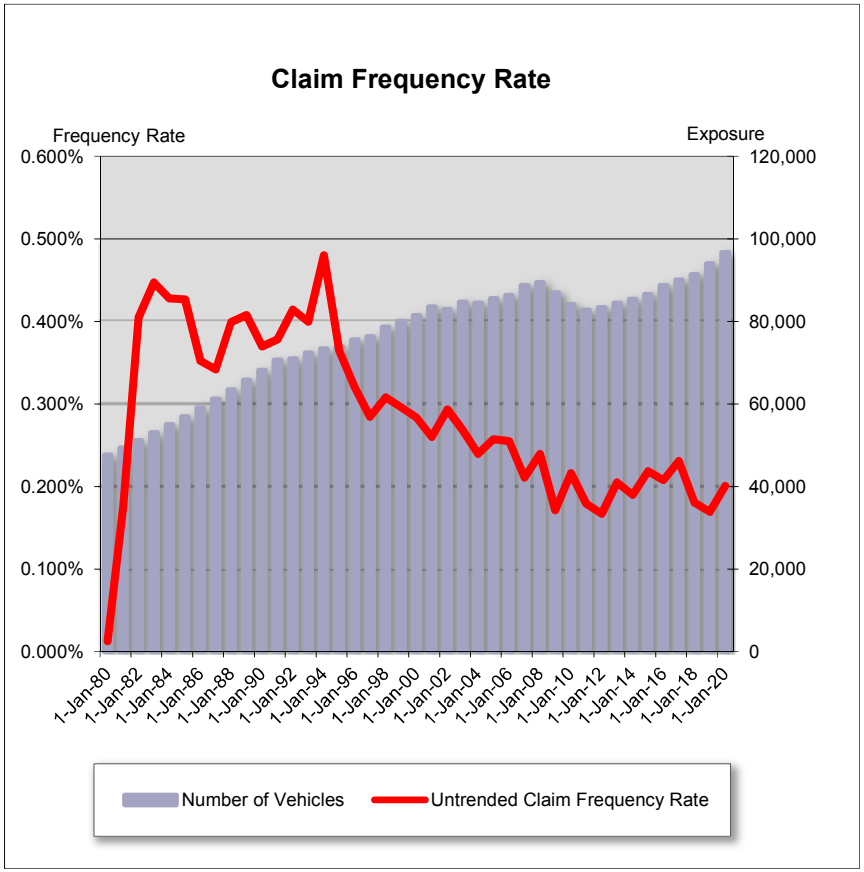
Automobile Liability Experience @ 12/31/19

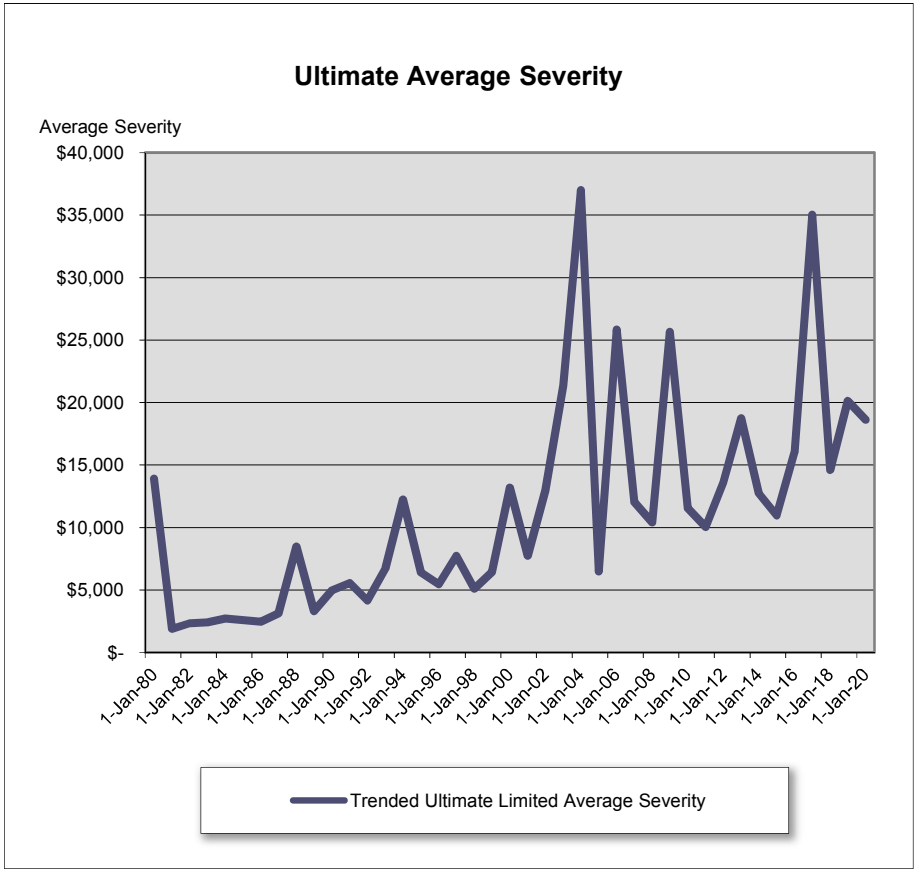




State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/19





State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/19
Incurred, Paid, & Outstanding "Chain Ladder" Methods

(1) Policy Period Inception	(2) Evaluation in Months	(3) Retained Incurred Losses	(4) Retained Incurred LDF	(5) Ultimate Retained Losses (Incurred)	(6) Retained Paid Losses	(7) Retained Paid LDF	(8) Ultimate Retained Losses (Paid)	(9) Retained Case Reserves	(10) Retained Outstanding LDF	(11) Ultimate Retained Losses (Outstanding)
Prior	489	$ 203,714	1.000	$ 203,714	$ 203,714	1.000	$ 203,714	$ -	1.000	$ 203,714
1-Jul-80	474	83,447	1.000	83,447	83,447	1.000	83,447	-	1.000	83,447
1-Jul-81	462	164,496	1.000	164,496	164,496	1.000	164,496	-	1.000	164,496
1-Jul-82	450	482,228	1.000	482,228	482,228	1.000	482,228	-	1.000	482,228
1-Jul-83	438	569,828	1.000	569,828	569,828	1.000	569,828	-	1.000	569,828
1-Jul-84	426	639,333	1.000	639,333	639,333	1.000	639,333	-	1.000	639,333
1-Jul-85	414	631,397	1.000	631,397	631,397	1.000	631,397	-	1.000	631,397
1-Jul-86	402	510,626	1.000	510,626	510,626	1.000	510,626	-	1.000	510,626
1-Jul-87	390	655,860	1.000	655,860	655,860	1.000	655,860	-	1.000	655,860
1-Jul-88	378	2,146,256	1.000	2,146,256	2,146,256	1.000	2,146,256	-	1.000	2,146,256
1-Jul-89	366	888,499	1.000	888,499	888,499	1.000	888,499	-	1.000	888,499
1-Jul-90	354	1,251,462	1.000	1,251,462	1,251,462	1.000	1,251,462	-	1.000	1,251,462
1-Jul-91	342	1,486,371	1.000	1,486,371	1,486,371	1.000	1,486,371	-	1.000	1,486,371
1-Jul-92	330	1,222,719	1.000	1,222,719	1,222,719	1.000	1,222,719	-	1.000	1,222,719
1-Jul-93	318	1,941,665	1.000	1,941,665	1,941,665	1.000	1,941,665	-	1.000	1,941,665
1-Jul-94	306	4,309,173	1.000	4,309,173	4,309,173	1.000	4,309,173	-	1.000	4,309,173
1-Jul-95	294	1,719,668	1.000	1,719,668	1,719,668	1.000	1,719,668	-	1.000	1,719,668
1-Jul-96	282	1,319,019	1.000	1,319,019	1,319,019	1.000	1,319,019	-	1.000	1,319,019
1-Jul-97	270	1,678,222	1.000	1,678,222	1,678,222	1.000	1,678,222	-	1.000	1,678,222
1-Jul-98	258	1,231,556	1.000	1,231,556	1,231,556	1.000	1,231,556	-	1.000	1,231,556
1-Jul-99	246	1,521,759	1.000	1,521,759	1,521,759	1.000	1,521,759	-	1.000	1,521,759
1-Jul-00	234	3,048,677	1.000	3,048,677	3,048,677	1.000	3,048,677	-	1.000	3,048,677
1-Jul-01	222	1,680,295	1.000	1,680,295	1,680,295	1.000	1,680,295	-	1.000	1,680,295
1-Jul-02	210	3,149,126	1.000	3,149,126	3,149,126	1.000	3,149,126	-	1.000	3,149,126
1-Jul-03	198	4,846,730	1.000	4,846,730	4,846,730	1.000	4,846,730	-	1.000	4,846,730
1-Jul-04	186	7,473,838	1.000	7,473,838	7,473,838	1.000	7,473,838	-	1.000	7,473,838
1-Jul-05	174	1,425,633	1.000	1,425,633	1,425,633	1.000	1,425,633	-	1.000	1,425,633
1-Jul-06	162	5,687,219	1.000	5,687,219	5,687,219	1.000	5,687,219	-	1.000	5,687,219
1-Jul-07	150	2,249,489	1.000	2,249,489	2,249,489	1.008	2,267,703	-	1.000	2,249,489
1-Jul-08	138	2,216,488	1.004	2,225,128	2,201,488	1.016	2,237,357	15,000	1.320	2,221,282
1-Jul-09	126	3,765,129	1.008	3,794,861	3,465,129	1.025	3,550,683	300,000	1.482	3,909,683
1-Jul-10	114	2,047,817	1.012	2,072,176	1,897,817	1.035	1,964,024	150,000	1.535	2,128,133
1-Jul-11	102	1,469,080	1.016	1,492,429	1,469,080	1.045	1,535,602	-	1.565	1,469,080
1-Jul-12	90	1,847,325	1.020	1,884,072	1,347,325	1.056	1,422,610	500,000	1.584	2,139,157
1-Jul-13	78	3,197,568	1.024	3,274,278	2,897,568	1.074	3,111,322	300,000	1.517	3,352,811
1-Jul-14	66	2,005,954	1.028	2,062,298	1,642,454	1.135	1,863,767	363,500	1.299	2,114,582
1-Jul-15	54	1,941,704	1.053	2,043,796	1,680,704	1.212	2,037,039	261,000	1.400	2,046,025
1-Jul-16	42	2,697,962	1.088	2,936,369	1,320,568	1.416	1,869,580	1,377,394	1.382	3,224,318
1-Jul-17	30	6,025,650	1.301	7,837,476	1,162,642	2.051	2,384,481	4,863,008	1.822	10,022,989
1-Jul-18	18	998,632	1.927	1,924,729	732,045	3.199	2,341,989	266,586	3.333	1,620,490
1-Jul-19	6	193,683	9.409	1,822,444	157,123	17.773	2,792,524	36,560	18.871	847,034
Total		$ 82,625,297		$ 87,588,362	$ 74,192,248		$ 81,347,497	$ 8,433,049		$ 89,313,890

Columns (3), (6), (9) : Exhibit 10
Column (4) & (7) : from Exhibit 9
Column (5) : Column (3) X Column (4)

Column (8) : Column (6) X Column (7)
Column (10) : Outstanding LDF = (Incurred LDF - 1) X Paid LDF/(Paid LDF - Incurred LDF) +1
Column (11) : Column (9) X Column (10) + Column (6)

Exhibit 4

Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/19
Generalized Cape Cod Incurred Method

(1) Policy Period Inception	(2) Evaluation in Months	(3) Retained Incurred Losses	(4) Loss Trend Factor	(5) Retention Adjustment Factor	(6) Trended Limited Incurred Losses	(7) Trended Number of Vehicles	(8) Retained Incurred LDF	(9) A Priori Expected Retained Loss Rate	(10) A Priori Expected Retained Losses	(11) Ultimate Retained Losses
Prior	489	$ 203,714	5.850	1.000	$ 1,191,734	45,894	1.000	23.820	$ 186,870	$ 203,714
1-Jul-80	474	83,447	5.509	1.000	459,721	47,572	1.000	22.606	195,203	83,447
1-Jul-81	462	164,496	5.155	1.000	847,908	49,311	1.000	28.476	272,412	164,496
1-Jul-82	450	482,228	4.831	1.000	2,329,727	51,114	1.000	38.913	411,701	482,228
1-Jul-83	438	569,828	4.654	1.000	2,651,815	52,983	1.000	44.819	510,268	569,828
1-Jul-84	426	639,333	4.481	1.000	2,864,745	54,921	1.000	47.630	583,792	639,333
1-Jul-85	414	631,397	4.278	1.000	2,701,285	56,929	1.000	48.024	639,034	631,397
1-Jul-86	402	510,626	4.027	1.000	2,056,139	59,010	1.000	48.666	713,183	510,626
1-Jul-87	390	655,860	3.754	1.000	2,461,860	61,168	1.000	55.926	911,356	655,860
1-Jul-88	378	2,146,256	3.477	1.000	7,463,335	63,405	1.000	70.252	1,280,938	2,146,256
1-Jul-89	366	888,499	3.236	1.000	2,875,579	65,723	1.000	60.674	1,232,118	888,499
1-Jul-90	354	1,251,462	3.038	1.000	3,802,145	68,126	1.000	59.920	1,343,620	1,251,462
1-Jul-91	342	1,486,371	2.859	1.000	4,250,035	70,617	1.000	61.223	1,512,033	1,486,371
1-Jul-92	330	1,222,719	2.699	1.000	3,300,579	70,938	1.000	62.986	1,655,236	1,222,719
1-Jul-93	318	1,941,665	2.562	1.000	4,974,898	72,350	1.000	72.785	2,055,278	1,941,665
1-Jul-94	306	4,309,173	2.446	1.000	10,539,260	73,309	1.000	84.255	2,525,433	4,309,173
1-Jul-95	294	1,719,668	2.344	1.000	4,030,582	73,860	1.000	66.014	2,080,270	1,719,668
1-Jul-96	282	1,319,019	2.256	1.000	2,975,944	75,483	1.000	53.929	1,804,266	1,319,019
1-Jul-97	270	1,678,222	2.172	1.000	3,645,358	76,238	1.000	49.373	1,732,875	1,678,222
1-Jul-98	258	1,231,556	2.087	1.000	2,570,793	78,561	1.000	45.739	1,721,383	1,231,556
1-Jul-99	246	1,521,759	1.992	1.000	3,030,880	80,014	1.000	48.647	1,954,328	1,521,759
1-Jul-00	234	3,048,677	1.898	1.000	5,787,202	81,425	1.000	56.759	2,434,637	3,048,677
1-Jul-01	222	1,680,295	1.815	1.000	3,049,055	83,486	1.000	57.544	2,647,495	1,680,295
1-Jul-02	210	3,149,126	1.733	1.000	5,457,668	82,878	1.000	68.860	3,292,970	3,149,126
1-Jul-03	198	4,846,730	1.659	1.000	8,039,396	84,636	1.000	81.439	4,155,401	4,846,730
1-Jul-04	186	7,473,838	1.585	1.000	11,847,755	84,377	1.000	87.025	4,632,071	7,473,838
1-Jul-05	174	1,425,633	1.517	1.000	2,162,310	85,484	1.000	66.162	3,728,926	1,425,633
1-Jul-06	162	5,687,219	1.445	1.000	8,219,166	86,256	1.000	65.929	3,934,944	5,687,219
1-Jul-07	150	2,249,489	1.378	1.000	3,098,957	88,679	1.000	51.134	3,291,552	2,249,489
1-Jul-08	138	2,216,488	1.318	1.000	2,921,742	89,383	1.004	44.708	3,031,567	2,228,260
1-Jul-09	126	3,765,129	1.307	1.000	4,922,801	86,931	1.008	44.368	2,949,921	3,788,241
1-Jul-10	114	2,047,817	1.318	1.000	2,698,232	84,125	1.012	37.477	2,392,786	2,075,945
1-Jul-11	102	1,469,080	1.266	1.000	1,859,884	82,671	1.016	32.868	2,146,246	1,502,657
1-Jul-12	90	1,847,325	1.226	1.000	2,265,022	83,316	1.020	33.124	2,250,829	1,891,225
1-Jul-13	78	3,197,568	1.191	1.000	3,808,088	84,399	1.024	36.107	2,558,781	3,257,516
1-Jul-14	66	2,005,954	1.153	1.000	2,312,347	85,309	1.028	33.942	2,511,900	2,074,582
1-Jul-15	54	1,941,704	1.108	1.000	2,152,004	86,484	1.053	34.945	2,726,867	2,077,917
1-Jul-16	42	2,697,962	1.063	1.000	2,868,821	88,655	1.088	41.176	3,432,996	2,976,690
1-Jul-17	30	6,025,650	1.037	1.000	6,247,687	90,032	1.301	53.341	4,631,690	7,096,380
1-Jul-18	18	998,632	1.018	1.000	1,016,864	91,286	1.927	43.499	3,899,599	2,874,952
1-Jul-19	6	193,683	1.000	1.000	193,683	93,933	9.409	40.974	3,848,779	3,633,427
Total		$ 82,625,297			$ 151,953,006	3,071,267			$ 89,821,556	$ 89,696,097

Column (3) : supplied by the State of WA
Column (4) : Masterson Indices appropriate for coverage (Self-Insurance Liability Program)
Column (5) : Exhibit 13 Column (4) scaled to the experience period's latest policy period
Column (6) : Column (3) X Column (4) X Column (5)

Column (7) : supplied by the State of WA, trended.
Column (8) : from Exhibit 9
Columns (9) and (10) : Quantities used in Cape Cod
Column (11) : Cape Cod estimated ultimate loss

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/19
Generalized Cape Cod Paid Method

(1) Policy Period Inception	(2) Evaluation in Months	(3) Retained Paid Losses	(4) Loss Trend Factor	(5) Retention Adjustment Factor	(6) Trended Paid Loss	(7) Trended Number of Vehicles	(8) Retained Paid LDF	(9) A Priori Expected Retained Loss Rate	(10) A Priori Expected Retained Losses	(11) Ultimate Retained Losses
Prior	489	$ 203,714	5.850	1.000	$ 1,191,734	45,894	1.000	23.820	$ 186,870	$ 203,714
1-Jul-80	474	83,447	5.509	1.000	459,721	47,572	1.000	22.606	195,203	83,447
1-Jul-81	462	164,496	5.155	1.000	847,908	49,311	1.000	28.476	272,412	164,496
1-Jul-82	450	482,228	4.831	1.000	2,329,727	51,114	1.000	38.913	411,701	482,228
1-Jul-83	438	569,828	4.654	1.000	2,651,815	52,983	1.000	44.819	510,268	569,828
1-Jul-84	426	639,333	4.481	1.000	2,864,745	54,921	1.000	47.630	583,792	639,333
1-Jul-85	414	631,397	4.278	1.000	2,701,285	56,929	1.000	48.024	639,034	631,397
1-Jul-86	402	510,626	4.027	1.000	2,056,139	59,010	1.000	48.666	713,183	510,626
1-Jul-87	390	655,860	3.754	1.000	2,461,860	61,168	1.000	55.926	911,356	655,860
1-Jul-88	378	2,146,256	3.477	1.000	7,463,335	63,405	1.000	70.252	1,280,938	2,146,256
1-Jul-89	366	888,499	3.236	1.000	2,875,579	65,723	1.000	60.674	1,232,118	888,499
1-Jul-90	354	1,251,462	3.038	1.000	3,802,145	68,126	1.000	59.920	1,343,620	1,251,462
1-Jul-91	342	1,486,371	2.859	1.000	4,250,035	70,617	1.000	61.223	1,512,033	1,486,371
1-Jul-92	330	1,222,719	2.699	1.000	3,300,579	70,938	1.000	62.986	1,655,236	1,222,719
1-Jul-93	318	1,941,665	2.562	1.000	4,974,898	72,350	1.000	72.785	2,055,278	1,941,665
1-Jul-94	306	4,309,173	2.446	1.000	10,539,260	73,309	1.000	84.255	2,525,434	4,309,173
1-Jul-95	294	1,719,668	2.344	1.000	4,030,582	73,860	1.000	66.014	2,080,270	1,719,668
1-Jul-96	282	1,319,019	2.256	1.000	2,975,944	75,483	1.000	53.929	1,804,263	1,319,019
1-Jul-97	270	1,678,222	2.172	1.000	3,645,358	76,238	1.000	49.372	1,732,866	1,678,222
1-Jul-98	258	1,231,556	2.087	1.000	2,570,793	78,561	1.000	45.738	1,721,363	1,231,556
1-Jul-99	246	1,521,759	1.992	1.000	3,030,880	80,014	1.000	48.646	1,954,290	1,521,759
1-Jul-00	234	3,048,677	1.898	1.000	5,787,202	81,425	1.000	56.758	2,434,583	3,048,677
1-Jul-01	222	1,680,295	1.815	1.000	3,049,055	83,486	1.000	57.542	2,647,387	1,680,295
1-Jul-02	210	3,149,126	1.733	1.000	5,457,668	82,878	1.000	68.858	3,292,904	3,149,126
1-Jul-03	198	4,846,730	1.659	1.000	8,039,396	84,636	1.000	81.443	4,155,628	4,846,730
1-Jul-04	186	7,473,838	1.585	1.000	11,847,755	84,377	1.000	87.040	4,632,879	7,473,838
1-Jul-05	174	1,425,633	1.517	1.000	2,162,310	85,484	1.000	66.145	3,727,975	1,425,633
1-Jul-06	162	5,687,219	1.445	1.000	8,219,166	86,256	1.000	65.895	3,932,880	5,687,219
1-Jul-07	150	2,249,489	1.378	1.000	3,098,957	88,679	1.008	50.933	3,278,627	2,275,822
1-Jul-08	138	2,201,488	1.318	1.000	2,901,969	89,383	1.016	44.003	2,983,724	2,249,323
1-Jul-09	126	3,465,129	1.307	1.000	4,530,560	86,931	1.025	42.654	2,835,981	3,533,462
1-Jul-10	114	1,897,817	1.318	1.000	2,500,590	84,125	1.035	35.653	2,276,297	1,974,551
1-Jul-11	102	1,469,080	1.266	1.000	1,859,884	82,671	1.045	30.771	2,009,365	1,556,125
1-Jul-12	90	1,347,325	1.226	1.000	1,651,967	83,316	1.056	29.336	1,993,439	1,452,818
1-Jul-13	78	2,897,568	1.191	1.000	3,450,808	84,399	1.074	32.224	2,283,658	3,054,460
1-Jul-14	66	1,642,454	1.153	1.000	1,893,325	85,309	1.135	28.925	2,140,590	1,896,639
1-Jul-15	54	1,680,704	1.108	1.000	1,862,736	86,484	1.212	27.267	2,127,746	2,052,906
1-Jul-16	42	1,320,568	1.063	1.000	1,404,198	88,655	1.416	25.892	2,158,759	1,954,499
1-Jul-17	30	1,162,642	1.037	1.000	1,205,484	90,032	2.051	26.345	2,287,589	2,334,832
1-Jul-18	18	732,045	1.018	1.000	745,411	91,286	3.199	26.368	2,363,828	2,357,002
1-Jul-19	6	157,123	1.000	1.000	157,123	93,933	17.773	26.647	2,503,058	2,519,345
Total		$ 74,192,248			$ 142,849,886	3,071,267			$ 81,388,422	$ 81,180,600

Column (3) : supplied by the State of WA
Column (4) : Masterson Indices appropriate for coverage (Self-Insurance Liability Program)
Column (5) : Exhibit 13 Column (4) scaled to the experience period's latest policy period
Column (6) : Column (3) X Column (4) X Column (5)

Column (7) : supplied by the State of WA, trended.
Column (8) : from Exhibit 9
Columns (9) and (10) : Quantities used in Cape Cod
Column (11) : Cape Cod estimated ultimate loss

Exhibit 6

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/19
Frequency & Severity Method

(1) Policy Period Inception	(2) Evaluation in Months	(3) Reported Claims	(4) Claim CDF	(5) Ultimate Claims	(6) Average Severity LDF	(7) Retained Reported Severity	(8) Ultimate Reported Severity	(9) Unreported Claims	(10) Ultimate Retained Unreported Severity	(11) Ultimate Retained Losses
Prior	489	185	1.000	185	1.000	$ 1,101	$ 1,101	0	$ 1,464	$ 203,714
1-Jul-80	474	6	1.000	6	1.000	13,908	$ 13,908	0	1,977	83,447
1-Jul-81	462	87	1.000	87	1.000	1,891	$ 1,891	0	2,127	164,496
1-Jul-82	450	207	1.000	207	1.000	2,330	$ 2,330	0	2,342	482,228
1-Jul-83	438	237	1.000	237	1.000	2,404	$ 2,404	0	2,481	569,828
1-Jul-84	426	235	1.000	235	1.000	2,721	$ 2,721	0	2,661	639,333
1-Jul-85	414	243	1.000	243	1.000	2,598	$ 2,598	0	2,834	631,397
1-Jul-86	402	208	1.000	208	1.000	2,455	$ 2,455	0	3,195	510,626
1-Jul-87	390	209	1.000	209	1.000	3,138	$ 3,138	0	3,983	655,860
1-Jul-88	378	253	1.000	253	1.000	8,483	$ 8,483	0	5,237	2,146,256
1-Jul-89	366	268	1.000	268	1.000	3,315	$ 3,315	0	4,804	888,499
1-Jul-90	354	252	1.000	252	1.000	4,966	$ 4,966	0	5,110	1,251,462
1-Jul-91	342	267	1.000	267	1.000	5,567	$ 5,567	0	5,492	1,486,371
1-Jul-92	330	294	1.000	294	1.000	4,159	$ 4,159	0	5,842	1,222,719
1-Jul-93	318	289	1.000	289	1.000	6,719	$ 6,719	0	7,081	1,941,665
1-Jul-94	306	352	1.000	352	1.000	12,242	$ 12,242	0	8,533	4,309,173
1-Jul-95	294	269	1.000	269	1.000	6,393	$ 6,393	0	7,643	1,719,668
1-Jul-96	282	242	1.000	242	1.000	5,450	$ 5,450	0	7,105	1,319,019
1-Jul-97	270	217	1.000	217	1.000	7,734	$ 7,734	0	7,257	1,678,222
1-Jul-98	258	242	1.000	242	1.000	5,089	$ 5,089	0	7,190	1,231,556
1-Jul-99	246	237	1.000	237	1.000	6,421	$ 6,421	0	8,281	1,521,759
1-Jul-00	234	231	1.000	231	1.000	13,198	$ 13,198	0	10,494	3,048,677
1-Jul-01	222	217	1.000	217	1.000	7,743	$ 7,743	0	11,498	1,680,295
1-Jul-02	210	243	1.000	243	1.000	12,959	$ 12,959	0	14,454	3,149,126
1-Jul-03	198	227	1.000	227	1.000	21,351	$ 21,351	0	18,531	4,846,730
1-Jul-04	186	202	1.000	202	1.000	36,999	$ 36,999	0	21,650	7,473,838
1-Jul-05	174	220	1.000	220	1.000	6,480	$ 6,480	0	17,493	1,425,633
1-Jul-06	162	220	1.000	220	1.000	25,851	$ 25,851	0	18,908	5,687,219
1-Jul-07	150	187	1.000	187	1.000	12,029	$ 12,029	0	16,389	2,249,489
1-Jul-08	138	214	1.000	214	1.004	10,357	$ 10,398	0	15,435	2,225,128
1-Jul-09	126	149	1.000	149	1.008	25,269	$ 25,469	0	16,745	3,794,861
1-Jul-10	114	182	1.000	182	1.012	11,252	$ 11,386	0	14,148	2,072,176
1-Jul-11	102	148	1.000	148	1.016	9,926	$ 10,084	0	13,545	1,492,429
1-Jul-12	90	139	1.000	139	1.020	13,290	$ 13,554	0	14,344	1,884,072
1-Jul-13	78	173	1.000	173	1.024	18,483	$ 18,926	0	15,485	3,274,278
1-Jul-14	66	162	1.000	162	1.028	12,382	$ 12,730	0	14,820	2,062,298
1-Jul-15	54	189	1.001	189	1.052	10,274	$ 10,803	0	15,268	2,041,755
1-Jul-16	42	183	1.003	184	1.085	14,743	$ 15,998	1	18,597	2,946,183
1-Jul-17	30	206	1.011	208	1.287	29,251	$ 37,632	2	24,353	7,800,908
1-Jul-18	18	159	1.035	165	1.862	6,281	$ 11,696	6	21,364	1,987,825
1-Jul-19	6	47	2.384	159	3.947	4,121	$ 16,265	112	21,396	3,160,770
Total		8,497		8,618				121		$ 88,960,988

Column (3) : supplied by the State of WA
Column (4) : from Exhibit 9
Column (5) : Exhibit 12 Column (11)
Column (6) : from {Exhibit 3, Column (4)} / Column (4)
Column (7) : from {Exhibit 3, Column (3)} / Column (3)

Column (8) : Column (6) X Column (7)
Column (9) : Column (5) - Column (3)
Column (10) : Weighted Average of Column (8) adjusted for Trend and Retention
Column (11) : Column (3) X Column (8) + Column (9) X Column (10)

Exhibit 7

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/19
Incurred Bornhuetter/Ferguson Method

(1) Policy Period Inception	(2) Retention	(3) Retained Incurred Losses	(4) Retained Incurred LDF	(5) A Priori Expected Limited Loss Rate	(6) Retention Adjustment Factor	(7) A Priori Expected Retained Loss Rate	(8) A Priori Expected Retained Losses	(9) IBNR Factor	(10) IBNR Reserves	(11) Ultimate 0.00% Losses
Prior	Various	$ 203,714	1.000	6.28	1.000	6.28	$ 288,230	0.000	$ -	$ 203,714
1-Jul-80	Various	83,447	1.000	6.67	1.000	6.67	317,257	0.000	-	83,447
1-Jul-81	Various	164,496	1.000	7.13	1.000	7.13	351,479	0.000	-	164,496
1-Jul-82	Various	482,228	1.000	7.60	1.000	7.60	388,718	0.000	-	482,228
1-Jul-83	Various	569,828	1.000	7.89	1.000	7.89	418,297	0.000	-	569,828
1-Jul-84	Various	639,333	1.000	8.20	1.000	8.20	450,320	0.000	-	639,333
1-Jul-85	Various	631,397	1.000	8.59	1.000	8.59	488,887	0.000	-	631,397
1-Jul-86	Various	510,626	1.000	9.12	1.000	9.12	538,422	0.000	-	510,626
1-Jul-87	Various	655,860	1.000	9.79	1.000	9.79	598,711	0.000	-	655,860
1-Jul-88	Various	2,146,256	1.000	10.57	1.000	10.57	669,907	0.000	-	2,146,256
1-Jul-89	Various	888,499	1.000	11.35	1.000	11.35	746,094	0.000	-	888,499
1-Jul-90	Various	1,251,462	1.000	12.09	1.000	12.09	823,848	0.000	-	1,251,462
1-Jul-91	Various	1,486,371	1.000	12.85	1.000	12.85	907,380	0.000	-	1,486,371
1-Jul-92	Various	1,222,719	1.000	13.61	1.000	13.61	965,519	0.000	-	1,222,719
1-Jul-93	Various	1,941,665	1.000	14.34	1.000	14.34	1,037,467	0.000	-	1,941,665
1-Jul-94	Various	4,309,173	1.000	15.02	1.000	15.02	1,101,252	0.000	-	4,309,173
1-Jul-95	Various	1,719,668	1.000	15.68	1.000	15.68	1,157,796	0.000	-	1,719,668
1-Jul-96	Various	1,319,019	1.000	16.28	1.000	16.28	1,229,195	0.000	-	1,319,019
1-Jul-97	Various	1,678,222	1.000	16.91	1.000	16.91	1,289,515	0.000	-	1,678,222
1-Jul-98	Various	1,231,556	1.000	17.60	1.000	17.60	1,382,738	0.000	-	1,231,556
1-Jul-99	Various	1,521,759	1.000	18.45	1.000	18.45	1,476,008	0.000	-	1,521,759
1-Jul-00	Various	3,048,677	1.000	19.35	1.000	19.35	1,575,964	0.000	-	3,048,677
1-Jul-01	Various	1,680,295	1.000	20.25	1.000	20.25	1,690,361	0.000	-	1,680,295
1-Jul-02	Various	3,149,126	1.000	21.20	1.000	21.20	1,756,984	0.000	-	3,149,126
1-Jul-03	Various	4,846,730	1.000	22.15	1.000	22.15	1,874,676	0.000	-	4,846,730
1-Jul-04	Various	7,473,838	1.000	23.18	1.000	23.18	1,955,588	0.000	-	7,473,838
1-Jul-05	Various	1,425,633	1.000	24.22	1.000	24.22	2,070,714	0.000	-	1,425,633
1-Jul-06	Various	5,687,219	1.000	25.42	1.000	25.42	2,192,833	0.000	-	5,687,219
1-Jul-07	Various	2,249,489	1.000	26.67	1.000	26.67	2,365,020	0.000	-	2,249,489
1-Jul-08	Various	2,216,488	1.004	27.87	1.000	27.87	2,491,288	0.004	9,674	2,226,162
1-Jul-09	Various	3,765,129	1.008	28.10	1.000	28.10	2,442,804	0.008	19,139	3,784,268
1-Jul-10	Various	2,047,817	1.012	27.88	1.000	27.88	2,345,751	0.012	27,575	2,075,392
1-Jul-11	Various	1,469,080	1.016	29.02	1.000	29.02	2,399,155	0.016	37,534	1,506,614
1-Jul-12	Various	1,847,325	1.020	29.97	1.000	29.97	2,496,562	0.020	48,693	1,896,018
1-Jul-13	Various	3,197,568	1.024	30.85	1.000	30.85	2,603,714	0.023	61,000	3,258,568
1-Jul-14	Various	2,005,954	1.028	31.87	1.000	31.87	2,718,987	0.027	74,286	2,080,239
1-Jul-15	Various	1,941,704	1.053	33.15	1.000	33.15	2,866,969	0.050	143,212	2,084,916
1-Jul-16	Various	2,697,962	1.088	34.55	1.000	34.55	3,063,224	0.081	248,706	2,946,668
1-Jul-17	Various	6,025,650	1.301	35.43	1.000	35.43	3,190,254	0.231	737,506	6,763,156
1-Jul-18	Various	998,632	1.927	36.08	1.000	36.08	3,293,745	0.481	1,584,809	2,583,441
1-Jul-19	Various	193,683	9.409	36.74	1.000	36.74	3,451,144	0.894	3,084,368	3,278,051
Total		$ 82,625,297					$ 65,472,777		$ 6,076,503	$ 88,701,799

Column (3) : supplied by the State of WA
Column (4) : from Exhibit 9
Column (5) : from Exhibit 13 detrended for exposure and loss
Column (6) : from Exhibit 13
Column (7) : Column (5) / Column (6)

Column (8) : Column (7) X Exposure (Vehicles) supplied by the State of WA
Column (9) : 1-1/Column (4)
Column (10) : Column (8) X Column (9)
Column (11) : Column (3) + Column (10)

Exhibit 8

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/19
Paid Bornhuetter/Ferguson Method

(1) Policy Period Inception	(2) Retention	(3) Retained Paid Losses	(4) Retained Paid LDF	(5) A Priori Expected Limited Loss Rate	(6) Retention Adjustment Factor	(7) A Priori Expected Retained Loss Rate	(8) A Priori Expected Retained Losses	(9) IBNR Factor	(10) IBNR Reserves	(11) Ultimate 0.00% Losses
Prior	Various	$ 203,714	1.000	6.28	1.000	6.28	$ 288,230	0.000	$ -	$ 203,714
1-Jul-80	Various	83,447	1.000	6.67	1.000	6.67	317,257	0.000	-	83,447
1-Jul-81	Various	164,496	1.000	7.13	1.000	7.13	351,479	0.000	-	164,496
1-Jul-82	Various	482,228	1.000	7.60	1.000	7.60	388,718	0.000	-	482,228
1-Jul-83	Various	569,828	1.000	7.89	1.000	7.89	418,297	0.000	-	569,828
1-Jul-84	Various	639,333	1.000	8.20	1.000	8.20	450,320	0.000	-	639,333
1-Jul-85	Various	631,397	1.000	8.59	1.000	8.59	488,887	0.000	-	631,397
1-Jul-86	Various	510,626	1.000	9.12	1.000	9.12	538,422	0.000	-	510,626
1-Jul-87	Various	655,860	1.000	9.79	1.000	9.79	598,711	0.000	-	655,860
1-Jul-88	Various	2,146,256	1.000	10.57	1.000	10.57	669,907	0.000	-	2,146,256
1-Jul-89	Various	888,499	1.000	11.35	1.000	11.35	746,094	0.000	-	888,499
1-Jul-90	Various	1,251,462	1.000	12.09	1.000	12.09	823,848	0.000	-	1,251,462
1-Jul-91	Various	1,486,371	1.000	12.85	1.000	12.85	907,380	0.000	-	1,486,371
1-Jul-92	Various	1,222,719	1.000	13.61	1.000	13.61	965,519	0.000	-	1,222,719
1-Jul-93	Various	1,941,665	1.000	14.34	1.000	14.34	1,037,467	0.000	-	1,941,665
1-Jul-94	Various	4,309,173	1.000	15.02	1.000	15.02	1,101,252	0.000	-	4,309,173
1-Jul-95	Various	1,719,668	1.000	15.68	1.000	15.68	1,157,796	0.000	-	1,719,668
1-Jul-96	Various	1,319,019	1.000	16.28	1.000	16.28	1,229,195	0.000	-	1,319,019
1-Jul-97	Various	1,678,222	1.000	16.91	1.000	16.91	1,289,515	0.000	-	1,678,222
1-Jul-98	Various	1,231,556	1.000	17.60	1.000	17.60	1,382,738	0.000	-	1,231,556
1-Jul-99	Various	1,521,759	1.000	18.45	1.000	18.45	1,476,008	0.000	-	1,521,759
1-Jul-00	Various	3,048,677	1.000	19.35	1.000	19.35	1,575,964	0.000	-	3,048,677
1-Jul-01	Various	1,680,295	1.000	20.25	1.000	20.25	1,690,361	0.000	-	1,680,295
1-Jul-02	Various	3,149,126	1.000	21.20	1.000	21.20	1,756,984	0.000	-	3,149,126
1-Jul-03	Various	4,846,730	1.000	22.15	1.000	22.15	1,874,676	0.000	-	4,846,730
1-Jul-04	Various	7,473,838	1.000	23.18	1.000	23.18	1,955,588	0.000	-	7,473,838
1-Jul-05	Various	1,425,633	1.000	24.22	1.000	24.22	2,070,714	0.000	-	1,425,633
1-Jul-06	Various	5,687,219	1.000	25.42	1.000	25.42	2,192,833	0.000	-	5,687,219
1-Jul-07	Various	2,249,489	1.008	26.67	1.000	26.67	2,365,020	0.008	18,995	2,268,484
1-Jul-08	Various	2,201,488	1.016	27.87	1.000	27.87	2,491,288	0.016	39,941	2,241,428
1-Jul-09	Various	3,465,129	1.025	28.10	1.000	28.10	2,442,804	0.024	58,859	3,523,988
1-Jul-10	Various	1,897,817	1.035	27.88	1.000	27.88	2,345,751	0.034	79,075	1,976,892
1-Jul-11	Various	1,469,080	1.045	29.02	1.000	29.02	2,399,155	0.043	103,931	1,573,011
1-Jul-12	Various	1,347,325	1.056	29.97	1.000	29.97	2,496,562	0.053	132,119	1,479,444
1-Jul-13	Various	2,897,568	1.074	30.85	1.000	30.85	2,603,714	0.069	178,880	3,076,448
1-Jul-14	Various	1,642,454	1.135	31.87	1.000	31.87	2,718,987	0.119	322,867	1,965,321
1-Jul-15	Various	1,680,704	1.212	33.15	1.000	33.15	2,866,969	0.175	501,514	2,182,217
1-Jul-16	Various	1,320,568	1.416	34.55	1.000	34.55	3,063,224	0.294	899,532	2,220,100
1-Jul-17	Various	1,162,642	2.051	35.43	1.000	35.43	3,190,254	0.512	1,634,727	2,797,369
1-Jul-18	Various	732,045	3.199	36.08	1.000	36.08	3,293,745	0.687	2,264,206	2,996,251
1-Jul-19	Various	157,123	17.773	36.74	1.000	36.74	3,451,144	0.944	3,256,963	3,414,086
Total		$ 74,192,248					$ 65,472,777		$ 9,491,608	$ 83,683,856

Column (3) : supplied by the State of WA
Column (4) : from Exhibit 9
Column (5) : from Exhibit 13 detrended for exposure and loss
Column (6) : from Exhibit 13
Column (7) : Column (5) / Column (6)

Column (8) : Column (7) X Exposure (Vehicles) supplied by the State of WA
Column (9) : 1-1/Column (4)
Column (10) : Column (8) X Column (9)
Column (11) : Column (3) + Column (10)

Exhibit 12

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/19
Selected Ultimate Claim Counts

(1) Policy Period Inception	(2) Trended Number of Vehicles	(3) Reported Claims	(4) Claim CDF	(5) Developed Claims	(6) Claim Frequency Trend Factor	(7) Trended Developed Claims	(8) Trended Claim Frequency Rate	(9) Bornhuetter -Ferguson Developed Claims	(10) Selected Trended Claims	(11) Selected Untrended Claims	(12) Trended Claim Frequency Rate
1-Jan-79	45,894	185	1.000	185	1.000	185	0.40311%		185	185	0.40311%
1-Jul-80	47,572	6	1.000	6	1.000	6	0.01261%		6	6	0.01261%
1-Jul-81	49,311	87	1.000	87	1.000	87	0.17643%		87	87	0.17643%
1-Jul-82	51,114	207	1.000	207	1.000	207	0.40498%		207	207	0.40498%
1-Jul-83	52,983	237	1.000	237	1.000	237	0.44731%		237	237	0.44731%
1-Jul-84	54,921	235	1.000	235	1.000	235	0.42789%		235	235	0.42789%
1-Jul-85	56,929	243	1.000	243	1.000	243	0.42685%		243	243	0.42685%
1-Jul-86	59,010	208	1.000	208	1.000	208	0.35248%		208	208	0.35248%
1-Jul-87	61,168	209	1.000	209	1.000	209	0.34168%		209	209	0.34168%
1-Jul-88	63,405	253	1.000	253	1.000	253	0.39903%		253	253	0.39903%
1-Jul-89	65,723	268	1.000	268	1.000	268	0.40777%		268	268	0.40777%
1-Jul-90	68,126	252	1.000	252	1.000	252	0.36990%		252	252	0.36990%
1-Jul-91	70,617	267	1.000	267	1.000	267	0.37810%		267	267	0.37810%
1-Jul-92	70,938	294	1.000	294	1.000	294	0.41445%		294	294	0.41445%
1-Jul-93	72,350	289	1.000	289	1.000	289	0.39945%		289	289	0.39945%
1-Jul-94	73,309	352	1.000	352	1.000	352	0.48016%		352	352	0.48016%
1-Jul-95	73,860	269	1.000	269	1.000	269	0.36420%		269	269	0.36420%
1-Jul-96	75,483	242	1.000	242	1.000	242	0.32060%		242	242	0.32060%
1-Jul-97	76,238	217	1.000	217	1.000	217	0.28463%		217	217	0.28463%
1-Jul-98	78,561	242	1.000	242	1.000	242	0.30804%		242	242	0.30804%
1-Jul-99	80,014	237	1.000	237	1.000	237	0.29620%		237	237	0.29620%
1-Jul-00	81,425	231	1.000	231	1.000	231	0.28370%		231	231	0.28370%
1-Jul-01	83,486	217	1.000	217	1.000	217	0.25992%		217	217	0.25992%
1-Jul-02	82,878	243	1.000	243	1.000	243	0.29320%		243	243	0.29320%
1-Jul-03	84,636	227	1.000	227	1.000	227	0.26821%		227	227	0.26821%
1-Jul-04	84,377	202	1.000	202	1.000	202	0.23940%		202	202	0.23940%
1-Jul-05	85,484	220	1.000	220	1.000	220	0.25736%		220	220	0.25736%
1-Jul-06	86,256	220	1.000	220	1.000	220	0.25506%		220	220	0.25506%
1-Jul-07	88,679	187	1.000	187	1.000	187	0.21087%		187	187	0.21087%
1-Jul-08	89,383	214	1.000	214	1.000	214	0.23942%		214	214	0.23942%
1-Jul-09	86,931	149	1.000	149	1.000	149	0.17140%		149	149	0.17140%
1-Jul-10	84,125	182	1.000	182	1.000	182	0.21635%		182	182	0.21635%
1-Jul-11	82,671	148	1.000	148	1.000	148	0.17902%		148	148	0.17902%
1-Jul-12	83,316	139	1.000	139	1.000	139	0.16684%		139	139	0.16684%
1-Jul-13	84,399	173	1.000	173	1.000	173	0.20498%		173	173	0.20498%
1-Jul-14	85,309	162	1.000	162	1.000	162	0.18990%		162	162	0.18990%
1-Jul-15	86,484	189	1.001	189	1.000	189	0.21876%		189	189	0.21876%
1-Jul-16	88,655	183	1.003	184	1.000	184	0.20704%		184	184	0.20704%
1-Jul-17	90,032	206	1.011	208	1.000	208	0.23133%		208	208	0.23133%
1-Jul-18	91,286	159	1.035	165	1.000	165	0.18027%		165	165	0.18027%
1-Jul-19	93,933	47	2.384	112	1.000	112	0.11929%	159	159	159	0.16930%
Total	3,071,267	8,497		8,571		8,571	0.27906%		8,618	8,618	0.28059%

Bornhuetter-Ferguson Claim Count for 1-Jul-19

Weighted Averages excluding 1-Jul-19						
Total	2,977,334	8,459	0.28410%		8,459	0.28410%
Last 5 Policies	441,765	908	0.20544%		908	0.20544%
Last 3 Policies	269,972	556	0.20609%		556	0.20609%
Last 2 Policies	181,317	373	0.20562%		373	0.20562%
Selected Bornhuetter-Ferguson Frequency Rate			**0.20544%**			
Vehicles for 1-Jul-19			93,933			
A priori Expected Claims for 1-Jul-19			193			

Projected Ultimate Claims for 1-Jul-20

Weighted Averages including 1-Jul-19						
Total	3,071,267	8,571	0.27906%		8,618	0.28059%
Last 5 Policies	450,389	858	0.19042%		905	0.20085%
Last 3 Policies	275,250	485	0.17616%		532	0.19323%
Last 2 Policies	185,218	277	0.14934%		324	0.17471%
Selected Bornhuetter-Ferguson Frequency Rate						**0.20085%**
Trend Factor to adjust the Claim Frequency Rate from 1-Jul-19 to 1-Jul-20						1.000
Claim Frequency Rate adjusted to the 1-Jul-20 Level						0.20085%
Vehicles for 1-Jul-20						96,660
Projected Ultimate Claims for 1-Jul-20						194

Column (2) : from Exhibit 4
Column (3) : supplied by the State of WA
Column (4) : from Exhibit 9

Column (5) : Column (3) x Column (4)
Column (6) : Assumption
Column (7) : Column (5) x Column (6)
Column (8) : Column (7) / Column (2)

Column (9) : Bornhuetter Method = (3) + (1.0 - 1.0/(4)) x 193
Column (10) : Selected Trended Ultimate Claims
Column (11) : Column (11) / Column (6)
Column (12) : Column (10) / Column (2)

Empower Results®

Exhibit 9

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/19
Assumptions & Factors Used in the Actuarial Analysis

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Policy Period	Incurred LDF's		Paid LDF's		Claim	Trend Factors		Number of
Inception	Unlimited	Retained	Unlimited	Retained	CDF	Loss	Exposure	Vehicles
Prior	1.000	1.000	1.000	1.000	1.000	5.850	1.000	45,894
1-Jul-80	1.000	1.000	1.000	1.000	1.000	5.509	1.000	47,572
1-Jul-81	1.000	1.000	1.000	1.000	1.000	5.155	1.000	49,311
1-Jul-82	1.000	1.000	1.000	1.000	1.000	4.831	1.000	51,114
1-Jul-83	1.000	1.000	1.000	1.000	1.000	4.654	1.000	52,983
1-Jul-84	1.000	1.000	1.000	1.000	1.000	4.481	1.000	54,921
1-Jul-85	1.000	1.000	1.000	1.000	1.000	4.278	1.000	56,929
1-Jul-86	1.000	1.000	1.000	1.000	1.000	4.027	1.000	59,010
1-Jul-87	1.000	1.000	1.000	1.000	1.000	3.754	1.000	61,168
1-Jul-88	1.000	1.000	1.000	1.000	1.000	3.477	1.000	63,405
1-Jul-89	1.000	1.000	1.000	1.000	1.000	3.236	1.000	65,723
1-Jul-90	1.000	1.000	1.000	1.000	1.000	3.038	1.000	68,126
1-Jul-91	1.000	1.000	1.000	1.000	1.000	2.859	1.000	70,617
1-Jul-92	1.000	1.000	1.000	1.000	1.000	2.699	1.000	70,938
1-Jul-93	1.000	1.000	1.000	1.000	1.000	2.562	1.000	72,350
1-Jul-94	1.000	1.000	1.000	1.000	1.000	2.446	1.000	73,309
1-Jul-95	1.000	1.000	1.000	1.000	1.000	2.344	1.000	73,860
1-Jul-96	1.000	1.000	1.000	1.000	1.000	2.256	1.000	75,483
1-Jul-97	1.000	1.000	1.000	1.000	1.000	2.172	1.000	76,238
1-Jul-98	1.000	1.000	1.000	1.000	1.000	2.087	1.000	78,561
1-Jul-99	1.000	1.000	1.000	1.000	1.000	1.992	1.000	80,014
1-Jul-00	1.000	1.000	1.000	1.000	1.000	1.898	1.000	81,425
1-Jul-01	1.000	1.000	1.000	1.000	1.000	1.815	1.000	83,486
1-Jul-02	1.000	1.000	1.000	1.000	1.000	1.733	1.000	82,878
1-Jul-03	1.000	1.000	1.000	1.000	1.000	1.659	1.000	84,636
1-Jul-04	1.000	1.000	1.000	1.000	1.000	1.585	1.000	84,377
1-Jul-05	1.000	1.000	1.000	1.000	1.000	1.517	1.000	85,484
1-Jul-06	1.000	1.000	1.000	1.000	1.000	1.445	1.000	86,256
1-Jul-07	1.000	1.000	1.008	1.008	1.000	1.378	1.000	88,679
1-Jul-08	1.004	1.004	1.016	1.016	1.000	1.318	1.000	89,383
1-Jul-09	1.008	1.008	1.025	1.025	1.000	1.307	1.000	86,931
1-Jul-10	1.012	1.012	1.035	1.035	1.000	1.318	1.000	84,125
1-Jul-11	1.016	1.016	1.045	1.045	1.000	1.266	1.000	82,671
1-Jul-12	1.020	1.020	1.056	1.056	1.000	1.226	1.000	83,316
1-Jul-13	1.024	1.024	1.074	1.074	1.000	1.191	1.000	84,399
1-Jul-14	1.028	1.028	1.135	1.135	1.000	1.153	1.000	85,309
1-Jul-15	1.053	1.053	1.212	1.212	1.001	1.108	1.000	86,484
1-Jul-16	1.088	1.088	1.416	1.416	1.003	1.063	1.000	88,655
1-Jul-17	1.301	1.301	2.051	2.051	1.011	1.037	1.000	90,032
1-Jul-18	1.928	1.927	3.200	3.199	1.035	1.018	1.000	91,286
1-Jul-19	9.412	9.409	17.778	17.773	2.384	1.000	1.000	93,933

Methods Included in Analysis :	Chain Ladder	Inc. Cape Cod	Paid Cape Cod	Inc. B/F	Paid B/F	Freq/Severity
Source Used for LDFs :	Company Exclusively				
LDF Annual Decay Rate (Incurred/Paid/Clm Count):	0.75	0.75	0.75		
ELR for B/F Method :	37.41				
Generalized Cape Cod Decay Factor:	0.5				
Loss Limitation :	Exhibit 10, Column (5)				
Discount Rates :	0.75%	0.00%	0.00%		

Column (2) : Company Exclusively
Column (3) : Exhibit 15, Sheet 1, Column (15)
Column (4) : Company Exclusively

Column (5) : Exhibit 15, Sheet 2, Column (15)
Column (6) : Company Exclusively
Column (7) : Masterson Indices

Column (8) : Flat 0.00%
Column (9) : supplied by the State of WA

Exhibit 10

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/19
Limited Loss Calculations

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Policy Period Inception	Incurred Losses	Unlimited Paid Losses	Case Reserves	Retention	Claims Valued in Excess of the Retention No.	Incurred Losses	No.	Paid Losses	Incurred Losses	Retained Paid Losses	Case Reserves
Prior	$ 203,714	$ 203,714	$ -	Various	-	$ -	-	$ -	$ 203,714	$ 203,714	$ -
1-Jul-80	83,447	83,447	-	Various	-	-	-	-	83,447	83,447	-
1-Jul-81	164,496	164,496	-	Various	-	-	-	-	164,496	164,496	-
1-Jul-82	482,228	482,228	-	Various	-	-	-	-	482,228	482,228	-
1-Jul-83	569,828	569,828	-	Various	-	-	-	-	569,828	569,828	-
1-Jul-84	639,333	639,333	-	Various	-	-	-	-	639,333	639,333	-
1-Jul-85	631,397	631,397	-	Various	-	-	-	-	631,397	631,397	-
1-Jul-86	510,626	510,626	-	Various	-	-	-	-	510,626	510,626	-
1-Jul-87	655,860	655,860	-	Various	-	-	-	-	655,860	655,860	-
1-Jul-88	2,146,256	2,146,256	-	Various	-	-	-	-	2,146,256	2,146,256	-
1-Jul-89	888,499	888,499	-	Various	-	-	-	-	888,499	888,499	-
1-Jul-90	1,251,462	1,251,462	-	Various	-	-	-	-	1,251,462	1,251,462	-
1-Jul-91	1,486,371	1,486,371	-	Various	-	-	-	-	1,486,371	1,486,371	-
1-Jul-92	1,222,719	1,222,719	-	Various	-	-	-	-	1,222,719	1,222,719	-
1-Jul-93	1,941,665	1,941,665	-	Various	-	-	-	-	1,941,665	1,941,665	-
1-Jul-94	4,309,173	4,309,173	-	Various	-	-	-	-	4,309,173	4,309,173	-
1-Jul-95	1,719,668	1,719,668	-	Various	-	-	-	-	1,719,668	1,719,668	-
1-Jul-96	1,319,019	1,319,019	-	Various	-	-	-	-	1,319,019	1,319,019	-
1-Jul-97	1,678,222	1,678,222	-	Various	-	-	-	-	1,678,222	1,678,222	-
1-Jul-98	1,231,556	1,231,556	-	Various	-	-	-	-	1,231,556	1,231,556	-
1-Jul-99	1,521,759	1,521,759	-	Various	-	-	-	-	1,521,759	1,521,759	-
1-Jul-00	3,048,677	3,048,677	-	Various	-	-	-	-	3,048,677	3,048,677	-
1-Jul-01	1,680,295	1,680,295	-	Various	-	-	-	-	1,680,295	1,680,295	-
1-Jul-02	3,149,126	3,149,126	-	Various	-	-	-	-	3,149,126	3,149,126	-
1-Jul-03	4,846,730	4,846,730	-	Various	-	-	-	-	4,846,730	4,846,730	-
1-Jul-04	7,473,838	7,473,838	-	Various	-	-	-	-	7,473,838	7,473,838	-
1-Jul-05	1,425,633	1,425,633	-	Various	-	-	-	-	1,425,633	1,425,633	-
1-Jul-06	5,687,219	5,687,219	-	Various	-	-	-	-	5,687,219	5,687,219	-
1-Jul-07	2,249,489	2,249,489	-	Various	-	-	-	-	2,249,489	2,249,489	-
1-Jul-08	2,216,488	2,201,488	15,000	Various	-	-	-	-	2,216,488	2,201,488	15,000
1-Jul-09	3,765,129	3,465,129	300,000	Various	-	-	-	-	3,765,129	3,465,129	300,000
1-Jul-10	2,047,817	1,897,817	150,000	Various	-	-	-	-	2,047,817	1,897,817	150,000
1-Jul-11	1,469,080	1,469,080	-	Various	-	-	-	-	1,469,080	1,469,080	-
1-Jul-12	1,847,325	1,347,325	500,000	Various	-	-	-	-	1,847,325	1,347,325	500,000
1-Jul-13	3,197,568	2,897,568	300,000	Various	-	-	-	-	3,197,568	2,897,568	300,000
1-Jul-14	2,005,954	1,642,454	363,500	Various	-	-	-	-	2,005,954	1,642,454	363,500
1-Jul-15	1,941,704	1,680,704	261,000	Various	-	-	-	-	1,941,704	1,680,704	261,000
1-Jul-16	2,697,962	1,320,568	1,377,394	Various	-	-	-	-	2,697,962	1,320,568	1,377,394
1-Jul-17	6,025,650	1,162,642	4,863,008	Various	-	-	-	-	6,025,650	1,162,642	4,863,008
1-Jul-18	998,632	732,045	266,586	Various	-	-	-	-	998,632	732,045	266,586
1-Jul-19	193,683	157,123	36,560	Various	-	-	-	-	193,683	157,123	36,560
Total	$ 82,625,297	$ 74,192,248	$ 8,433,049		-	$ -	-	$ -	$ 82,625,297	$ 74,192,248	$ 8,433,049

Column (2) and Column (3) : Supplied by the State of WA
Column (4) : Column (2) - Column (3)
Column (5) : Individual loss limitation

Column (6) through Column (9) : supplied by State of Washington
Column (10) : Column (2) - Column (7) + [Column (5) x Column (6)]
Column (11) : Column (3) - Column (9) + [Column (5) x Column (8)]

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/19
Large Claims Capped at Historical Retentions

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(26)	(27)	(28)
		All Claims: Indemnity greater than or equal to $250,000				Claims Excess of Actual Retention						
Policy Period Inception	Loss Date	Unlimited Incurred Loss	Unlimited Paid Loss	Unlimited Case Reserves	Retention	Count	Unlimited Incurred Loss	Count	Unlimited Paid Amount	Excess Incurred Loss	Excess Paid Loss	Excess Case Reserves
7/1/1988	11/10/1988	$ 867,332	$ 867,332	$ -	$ 999,999,999	$ -	$ -	$ -	$ -	$ -	$ -	$ -
7/1/1988	4/10/1989	300,000	300,000	-	999,999,999	-	-	-	-	-	-	-
7/1/1990	5/17/1991	391,987	391,987	-	2,000,000	-	-	-	-	-	-	-
7/1/1991	6/20/1992	422,000	422,000	-	2,000,000	-	-	-	-	-	-	-
7/1/1993	9/16/1993	254,000	254,000	-	2,000,000	-	-	-	-	-	-	-
7/1/1993	1/25/1994	493,755	493,755	-	2,000,000	-	-	-	-	-	-	-
7/1/1994	11/13/1994	1,822,000	1,822,000	-	2,000,000	-	-	-	-	-	-	-
7/1/1994	12/1/1994	750,000	750,000	-	2,000,000	-	-	-	-	-	-	-
7/1/1994	5/24/1995	323,456	323,456	-	2,000,000	-	-	-	-	-	-	-
7/1/1995	8/29/1995	250,000	250,000	-	2,000,000	-	-	-	-	-	-	-
7/1/1997	6/26/1998	601,773	601,773	-	2,000,000	-	-	-	-	-	-	-
7/1/2000	3/17/2001	251,581	251,581	-	2,000,000	-	-	-	-	-	-	-
7/1/2000	6/27/2001	1,500,000	1,500,000	-	15,000,000	-	-	-	-	-	-	-
7/1/2001	10/3/2001	268,000	268,000	-	15,000,000	-	-	-	-	-	-	-
7/1/2002	11/8/2002	1,013,147	1,013,147	-	15,000,000	-	-	-	-	-	-	-
7/1/2003	12/15/2003	2,594,208	2,594,208	-	15,000,000	-	-	-	-	-	-	-
7/1/2003	1/5/2004	271,827	271,827	-	15,000,000	-	-	-	-	-	-	-
7/1/2003	1/10/2004	450,999	450,999	-	15,000,000	-	-	-	-	-	-	-
7/1/2004	12/26/2004	4,014,835	4,014,835	-	12,500,000	-	-	-	-	-	-	-
7/1/2004	5/15/2005	2,526,104	2,526,104	-	10,000,000	-	-	-	-	-	-	-
7/1/2006	8/21/2006	4,005,020	4,005,020	-	10,000,000	-	-	-	-	-	-	-
7/1/2007	1/24/2008	340,000	340,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2007	3/10/2008	977,500	977,500	-	10,000,000	-	-	-	-	-	-	-
7/1/2008	3/26/2009	434,753	434,753	-	10,000,000	-	-	-	-	-	-	-
7/1/2008	6/21/2009	377,102	377,102	-	10,000,000	-	-	-	-	-	-	-
7/1/2009	8/22/2009	300,000	-	300,000	10,000,000	-	-	-	-	-	-	-
7/1/2009	9/2/2009	326,541	326,541	-	10,000,000	-	-	-	-	-	-	-
7/1/2009	11/14/2009	1,208,174	1,208,174	-	10,000,000	-	-	-	-	-	-	-
7/1/2009	2/19/2010	287,224	287,224	-	10,000,000	-	-	-	-	-	-	-
7/1/2010	10/6/2010	382,627	382,627	-	10,000,000	-	-	-	-	-	-	-
7/1/2010	12/22/2010	350,000	350,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2011	5/7/2012	274,450	274,450	-	10,000,000	-	-	-	-	-	-	-
7/1/2012	12/10/2012	275,000	275,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2012	4/14/2013	558,532	58,532	500,000	10,000,000	-	-	-	-	-	-	-
7/1/2013	2/10/2014	585,370	585,370	-	10,000,000	-	-	-	-	-	-	-
7/1/2013	2/20/2014	790,000	790,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2014	4/4/2015	340,000	190,000	150,000	10,000,000	-	-	-	-	-	-	-
7/1/2016	8/31/2016	300,000	-	300,000	10,000,000	-	-	-	-	-	-	-
7/1/2016	6/26/2017	424,072	19,072	405,000	10,000,000	-	-	-	-	-	-	-
7/1/2017	2/16/2018	300,000	-	300,000	10,000,000	-	-	-	-	-	-	-
7/1/2017	3/4/2018	4,250,000	-	4,250,000	10,000,000	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
Total		$ 36,453,368	$ 30,248,368	$ 6,205,000		-	$ -	-	$ -	$ -	$ -	$ -

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/19
Comparison to 12/31/17 Review

(1) Policy Period	(2)	(3) Reported Claims	(4)	(5)	(6)	(7) Open Claims	(8)	(9)	(10) Retained Incurred Losses	(11)	(12)	(13)	(14) Retained Paid Losses	(15)	(16)
	Current	Prior	Change	Expected	Current	Prior	Change	Current	Prior	Change	Expected	Current	Prior	Change	Expected
Prior	185	185	0	0	0	0	0	$ 203,714	$ 203,714	$ -	$ -	$ 203,714	$ 203,714	$ -	$ -
1-Jul-80	6	6	0	0	0	0	0	83,447	83,447	0	0	83,447	83,447	0	0
1-Jul-81	87	87	0	0	0	0	0	164,496	164,496	0	0	164,496	164,496	0	0
1-Jul-82	207	207	0	0	0	0	0	482,228	482,228	0	0	482,228	482,228	0	0
1-Jul-83	237	237	0	0	0	0	0	569,828	569,828	0	0	569,828	569,828	0	0
1-Jul-84	235	235	0	0	0	0	0	639,333	639,333	0	0	639,333	639,333	0	0
1-Jul-85	243	243	0	0	0	0	0	631,397	631,397	0	0	631,397	631,397	0	0
1-Jul-86	208	208	0	0	0	0	0	510,626	510,626	0	0	510,626	510,626	0	0
1-Jul-87	209	209	0	0	0	0	0	655,860	655,860	0	0	655,860	655,860	0	0
1-Jul-88	253	254	(1)	0	0	0	0	2,146,256	2,146,256	0	0	2,146,256	2,146,256	0	0
1-Jul-89	268	268	0	0	0	0	0	888,499	888,499	0	0	888,499	888,499	0	0
1-Jul-90	252	252	0	0	0	0	0	1,251,462	1,251,462	0	0	1,251,462	1,251,462	0	0
1-Jul-91	267	269	(2)	0	0	0	0	1,486,371	1,486,371	0	0	1,486,371	1,486,371	0	0
1-Jul-92	294	295	(1)	0	0	0	0	1,222,719	1,222,719	0	0	1,222,719	1,222,719	0	0
1-Jul-93	289	289	0	0	0	0	0	1,941,665	1,941,665	0	0	1,941,665	1,941,665	0	0
1-Jul-94	352	359	(7)	0	0	0	0	4,309,173	4,309,173	0	0	4,309,173	4,309,173	0	0
1-Jul-95	269	278	(9)	0	0	0	0	1,719,668	1,719,668	0	0	1,719,668	1,719,668	0	0
1-Jul-96	242	255	(13)	0	0	0	0	1,319,019	1,319,019	0	0	1,319,019	1,319,019	0	0
1-Jul-97	217	230	(13)	0	0	0	0	1,678,222	1,678,222	0	0	1,678,222	1,678,222	0	0
1-Jul-98	242	253	(11)	0	0	0	0	1,231,556	1,231,556	0	0	1,231,556	1,231,556	0	0
1-Jul-99	237	255	(18)	0	0	0	0	1,521,759	1,521,759	0	0	1,521,759	1,521,759	0	0
1-Jul-00	231	241	(10)	0	0	0	0	3,048,677	3,048,677	0	0	3,048,677	3,048,677	0	0
1-Jul-01	217	229	(12)	0	0	0	0	1,680,295	1,680,295	0	0	1,680,295	1,680,295	0	0
1-Jul-02	243	254	(11)	0	0	0	0	3,149,126	3,149,126	0	0	3,149,126	3,149,126	0	0
1-Jul-03	227	235	(8)	0	0	0	0	4,846,730	4,846,730	0	0	4,846,730	4,846,730	0	0
1-Jul-04	202	209	(7)	0	0	0	0	7,473,838	7,473,838	0	0	7,473,838	7,473,838	0	0
1-Jul-05	220	231	(11)	0	0	0	0	1,425,633	1,425,633	0	0	1,425,633	1,425,633	0	0
1-Jul-06	220	226	(6)	0	0	1	(1)	5,687,219	5,677,634	9,585	101	5,687,219	5,676,634	10,585	1,101
1-Jul-07	187	194	(7)	0	0	0	0	2,249,489	2,249,489	0	0	2,249,489	2,249,489	0	0
1-Jul-08	214	228	(14)	0	1	1	0	2,216,488	2,216,488	0	6,138	2,201,488	2,201,488	0	12,062
1-Jul-09	149	158	(9)	0	1	1	0	3,765,129	3,765,129	0	22,358	3,465,129	3,465,129	0	137,681
1-Jul-10	182	187	(5)	0	1	1	0	2,047,817	2,046,346	1,472	21,755	1,897,817	1,896,346	1,472	62,803
1-Jul-11	148	155	(7)	0	0	1	(1)	1,469,080	1,619,080	(150,000)	21,983	1,469,080	1,469,080	0	93,346
1-Jul-12	139	147	(8)	0	1	2	(1)	1,847,325	1,849,275	(1,950)	31,656	1,347,325	1,347,325	0	342,394
1-Jul-13	173	187	(14)	0	1	7	(6)	3,197,568	2,696,698	500,870	33,390	2,897,568	2,184,198	713,370	284,809
1-Jul-14	162	169	(7)	2	5	8	(3)	2,005,954	1,471,020	534,934	158,661	1,642,454	1,235,720	406,734	223,215
1-Jul-15	189	194	(5)	3	3	5	(2)	1,941,704	1,274,867	666,837	425,684	1,680,704	1,193,867	486,837	317,599
1-Jul-16	183	187	(4)	7	12	16	(4)	2,697,962	907,960	1,790,002	590,306	1,320,568	804,509	516,059	451,807
1-Jul-17	206	98	108	122	12	37	(25)	6,025,650	516,164	5,509,486	1,574,192	1,162,642	237,435	925,208	1,161,506
1-Jul-18	159		159	208	14		14	998,632		998,632	1,489,594	732,045		732,045	645,493
1-Jul-19	47		47	80	11		11	193,683		193,683	331,710	157,123		157,123	112,679
Total	8,497	8,403	94	422	62	80	(18)	$ 82,625,297	$ 72,571,746	$ 10,053,551	$ 4,707,528	$ 74,192,248	$ 70,242,815	$ 3,949,433	$ 3,846,496

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/19
Comparison to 12/31/17 Review

(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Policy Period	Ultimate Retained Losses			Retained Case Reserves				IBNR Reserves				Estimated Outstanding Losses (Case + IBNR) Reserves			
	Current	Prior	Change	Current	Prior	Change	Expected	Current	Prior	Change	Expected	Current	Prior	Change	Expected
Prior	$ 203,714	$ 203,714	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
1-Jul-80	83,447	83,447	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-81	164,496	164,496	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-82	482,228	482,228	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-83	569,828	569,828	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-84	639,333	639,333	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-85	631,397	631,397	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-86	510,626	510,626	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-87	655,860	655,860	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-88	2,146,256	2,146,256	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-89	888,499	888,499	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-90	1,251,462	1,251,462	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-91	1,486,371	1,486,371	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-92	1,222,719	1,222,719	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-93	1,941,665	1,941,665	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-94	4,309,173	4,309,173	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-95	1,719,668	1,719,668	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-96	1,319,019	1,319,019	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-97	1,678,222	1,678,222	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-98	1,231,556	1,231,556	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-99	1,521,759	1,521,759	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-00	3,048,677	3,048,677	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-01	1,680,295	1,680,295	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-02	3,149,126	3,149,126	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-03	4,846,730	4,846,730	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-04	7,473,838	7,473,838	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-05	1,425,633	1,425,633	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-06	5,687,219	5,677,736	9,484	0	1,000	(1,000)	(1,000)	0	101	(101)	(101)	0	1,101	(1,101)	(1,101)
1-Jul-07	2,249,489	2,249,489	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-08	2,223,205	2,225,588	(2,383)	15,000	15,000	0	(5,924)	6,718	9,100	(2,383)	(6,138)	21,718	24,100	(2,383)	(12,062)
1-Jul-09	3,823,567	3,809,587	13,979	300,000	300,000	0	(115,323)	58,438	44,459	13,979	(22,358)	358,438	344,459	13,979	(137,681)
1-Jul-10	2,100,155	2,084,459	15,696	150,000	150,000	0	(41,048)	52,338	38,113	14,224	(21,755)	202,338	188,113	14,224	(62,803)
1-Jul-11	1,486,591	1,655,811	(169,219)	0	150,000	(150,000)	(71,363)	17,512	36,731	(19,219)	(21,983)	17,512	186,731	(169,219)	(93,346)
1-Jul-12	1,888,847	1,918,023	(29,177)	500,000	501,950	(1,950)	(310,738)	41,522	68,748	(27,227)	(31,656)	541,522	570,698	(29,177)	(342,394)
1-Jul-13	3,243,395	2,785,596	457,799	300,000	512,500	(212,500)	(251,419)	45,827	88,898	(43,071)	(33,390)	345,827	601,398	(255,571)	(284,809)
1-Jul-14	2,062,025	1,738,050	323,975	363,500	235,300	128,200	(64,555)	56,071	267,030	(210,959)	(158,661)	419,571	502,330	(82,759)	(223,215)
1-Jul-15	2,070,822	1,762,919	307,903	261,000	81,000	180,000	108,085	129,118	488,052	(358,934)	(425,684)	390,118	569,052	(178,934)	(317,599)
1-Jul-16	2,951,477	1,620,427	1,331,050	1,377,394	103,451	1,273,943	138,499	253,515	712,467	(458,952)	(590,306)	1,630,909	815,919	814,991	(451,807)
1-Jul-17	7,285,538	2,881,235	4,404,303	4,863,008	278,730	4,584,278	412,686	1,259,887	924,453	335,434	(133,575)	6,122,895	1,203,183	4,919,713	279,111
1-Jul-18	2,409,514		2,409,514	266,586		266,586	844,101	1,410,883		1,410,883	1,158,606	1,677,469		1,677,469	2,002,707
1-Jul-19	3,201,136		3,201,136	36,560		36,560	219,031	1,406,885		1,406,885	1,032,190	1,443,445		1,443,445	1,251,221
Total	$ 88,964,577	$ 76,690,517	$ 12,274,060	$ 8,433,049	$ 2,328,931	$ 6,104,118	$ 861,031	$ 4,738,712	$ 2,678,153	$ 2,060,559	$ 745,190	$ 13,171,761	$ 5,007,084	$ 8,164,677	$ 1,606,221

Current Columns are from the supporting actuarial exhibits in the current review.
Prior Columns are from the last reserve review prepared for State of Washington.
Expected Columns are based on what was expected to emerge between reviews, given the assumptions underlying the prior review.

Exhibit 13

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/19
Trended Ultimate Loss Rates and Projected Ultimate Losses Limited to $999,999,999

Policy Period Inception	(1) Retained Incurred Losses	(2) Selected Ultimate Retained Losses	(3) Loss Trend Factor	(4) Retention Adjustment Factor	(5) Trended Ultimate Limited Losses	(6) Number of Vehicles	(7) Exposure Trend Factor	(8) Trended Number of Vehicles	(9) Trended Ultimate Limited Loss Rate
1-Jan-79	$ 203,714	$ 203,714	5.957	1.000	$ 1,213,492	45,894	1.000	45,894	26.44
1-Jul-80	83,447	83,447	5.610	1.000	468,115	47,572	1.000	47,572	9.84
1-Jul-81	164,496	164,496	5.249	1.000	863,388	49,311	1.000	49,311	17.51
1-Jul-82	482,228	482,228	4.919	1.000	2,372,262	51,114	1.000	51,114	46.41
1-Jul-83	569,828	569,828	4.739	1.000	2,700,231	52,983	1.000	52,983	50.96
1-Jul-84	639,333	639,333	4.563	1.000	2,917,049	54,921	1.000	54,921	53.11
1-Jul-85	631,397	631,397	4.356	1.000	2,750,604	56,929	1.000	56,929	48.32
1-Jul-86	510,626	510,626	4.100	1.000	2,093,679	59,010	1.000	59,010	35.48
1-Jul-87	655,860	655,860	3.822	1.000	2,506,808	61,168	1.000	61,168	40.98
1-Jul-88	2,146,256	2,146,256	3.541	1.000	7,599,598	63,405	1.000	63,405	119.86
1-Jul-89	888,499	888,499	3.296	1.000	2,928,080	65,723	1.000	65,723	44.55
1-Jul-90	1,251,462	1,251,462	3.094	1.000	3,871,563	68,126	1.000	68,126	56.83
1-Jul-91	1,486,371	1,486,371	2.912	1.000	4,327,631	70,617	1.000	70,617	61.28
1-Jul-92	1,222,719	1,222,719	2.749	1.000	3,360,839	70,938	1.000	70,938	47.38
1-Jul-93	1,941,665	1,941,665	2.609	1.000	5,065,727	72,350	1.000	72,350	70.02
1-Jul-94	4,309,173	4,309,173	2.490	1.000	10,731,681	73,309	1.000	73,309	146.39
1-Jul-95	1,719,668	1,719,668	2.387	1.000	4,104,170	73,860	1.000	73,860	55.57
1-Jul-96	1,319,019	1,319,019	2.297	1.000	3,030,278	75,483	1.000	75,483	40.15
1-Jul-97	1,678,222	1,678,222	2.212	1.000	3,711,913	76,238	1.000	76,238	48.69
1-Jul-98	1,231,556	1,231,556	2.126	1.000	2,617,729	78,561	1.000	78,561	33.32
1-Jul-99	1,521,759	1,521,759	2.028	1.000	3,086,216	80,014	1.000	80,014	38.57
1-Jul-00	3,048,677	3,048,677	1.933	1.000	5,892,862	81,425	1.000	81,425	72.37
1-Jul-01	1,680,295	1,680,295	1.848	1.000	3,104,723	83,486	1.000	83,486	37.19
1-Jul-02	3,149,126	3,149,126	1.765	1.000	5,557,312	82,878	1.000	82,878	67.05
1-Jul-03	4,846,730	4,846,730	1.689	1.000	8,186,176	84,636	1.000	84,636	96.72
1-Jul-04	7,473,838	7,473,838	1.614	1.000	12,064,066	84,377	1.000	84,377	142.98
1-Jul-05	1,425,633	1,425,633	1.544	1.000	2,201,788	85,484	1.000	85,484	25.76
1-Jul-06	5,687,219	5,687,219	1.472	1.000	8,369,229	86,256	1.000	86,256	97.03
1-Jul-07	2,249,489	2,249,489	1.403	1.000	3,155,537	88,679	1.000	88,679	35.58
1-Jul-08	2,216,488	2,223,205	1.342	1.000	2,984,103	89,383	1.000	89,383	33.39
1-Jul-09	3,765,129	3,823,567	1.331	1.000	5,090,481	86,931	1.000	86,931	58.56
1-Jul-10	2,047,817	2,100,155	1.342	1.000	2,817,715	84,125	1.000	84,125	33.49
1-Jul-11	1,469,080	1,486,591	1.289	1.000	1,916,416	82,671	1.000	82,671	23.18
1-Jul-12	1,847,325	1,888,847	1.248	1.000	2,358,215	83,316	1.000	83,316	28.30
1-Jul-13	3,197,568	3,243,395	1.213	1.000	3,933,188	84,399	1.000	84,399	46.60
1-Jul-14	2,005,954	2,062,025	1.174	1.000	2,420,380	85,309	1.000	85,309	28.37
1-Jul-15	1,941,704	2,070,822	1.129	1.000	2,337,009	86,484	1.000	86,484	27.02
1-Jul-16	2,697,962	2,951,478	1.083	1.000	3,195,691	88,655	1.000	88,655	36.05
1-Jul-17	6,025,650	7,285,538	1.056	1.000	7,691,917	90,032	1.000	90,032	85.44
1-Jul-18	998,632	2,409,514	1.037	1.000	2,498,302	91,286	1.000	91,286	27.37
1-Jul-19	193,683	1,600,568	1.018	1.000	1,629,790	46,966	1.000	46,966	34.70

Ultimate Losses for Policy Period 7/1/2019 are multiplied by 0.5 to reflect the 12/31/19 evaluation date.

All Year Weighted Average	159,725,953	3,024,304	52.81
Latest 5-Year Weighted Average - Excludes the Most Recent Policy Period	18,143,299	441,766	41.07
Latest 3-Year Weighted Average - Excludes the Most Recent Policy Period	13,385,910	269,973	49.58
SELECTED - Based on Shaded PY	$ 30,798,623	823,243	**37.41**

Column (1) : from Exhibit 10 Column (10)
Column (2) : from Exhibit 2, Column (10)
Column (3) : Trend Indices appropriate for Self-Insurance Liability Program
Column (4) : from Retention Analysis
Column (5) : Column (2) x Column (3) x Column (4)

Column (6) : supplied by the State of WA
Column (7) : Annual Exposure Trend
Column (8) : Column (6) x Column (7)
Column (9) : Column (5) / Column (8)

Projected Ultimate Limited Losses

(10) Policy Period Inception	(11) Retention	(12) Number of Vehicles	(13) Claim Count	(14) Loss Rate	(15) Loss Amount
1-Jul-20	Unlimited	96,660	194	37.41	$ 3,616,100
1-Jul-21	Unlimited	99,462	200	38.09	3,788,500
1-Jul-22	Unlimited	102,344	206	38.79	3,969,900
1-Jul-23	Unlimited	105,312	212	39.50	4,159,800
1-Jul-24	Unlimited	108,366	218	40.04	4,339,000

Columns (11) - (15) : Projections. These are preliminary and should be monitored with actuarial updates.

Loss Development Exhibits

State of Washington

Auto Liability

Reported Cumulative
Unlimited Incurred Loss

Valuation Date	Policy Period 7/1/93-94	Policy Period 7/1/94-95	Policy Period 7/1/95-96	Policy Period 7/1/96-97	Policy Period 7/1/97-98	Policy Period 7/1/98-99	Policy Period 7/1/99-00	Policy Period 7/1/00-01	Policy Period 7/1/01-02	Policy Period 7/1/02-03	Policy Period 7/1/03-04	Policy Period 7/1/04-05	Policy Period 7/1/05-06	Policy Period 7/1/06-07	Policy Period 7/1/07-08	Policy Period 7/1/08-09	Policy Period 7/1/09-10	Policy Period 7/1/10-11	Policy Period 7/1/11-12	Policy Period 7/1/12-13	Policy Period 7/1/13-14	Policy Period 7/1/14-15	Policy Period 7/1/15-16	Policy Period 7/1/16-17	Policy Period 7/1/17-18	Policy Period 7/1/18-19	Policy Period 7/1/19-20	Policy Period	Policy Period	Policy Period
Jan-04	1,941,665	4,306,173	2,019,668	1,320,519	1,678,222	1,231,656	1,387,066	3,660,076	1,672,860	2,724,239	414,664																			
Jan-05	1,941,665	4,306,173	1,869,668	1,319,019	1,678,222	1,233,568	1,511,533	2,432,574	2,169,444	3,202,966	3,153,468	254,525																		
Jan-06	1,941,665	4,306,173	1,869,668	1,319,019	1,678,222	1,233,568	1,511,533	3,097,987	1,647,389	4,096,075	4,511,394	2,111,016	279,810																	
Jan-07	1,941,665	4,321,173	1,869,668	1,319,019	1,678,222	1,231,556	1,520,832	3,048,677	1,677,389	4,031,325	3,824,017	5,755,941	799,337	523,945																
Jan-08	1,941,665	4,309,173	1,794,668	1,319,019	1,678,222	1,231,556	1,520,832	3,048,677	1,677,389	3,650,825	5,295,594	6,931,869	962,992	1,737,438	168,227															
Jan-09	1,941,665	4,309,173	1,869,668	1,319,019	1,678,222	1,231,556	1,520,832	3,048,677	1,677,389	3,239,126	4,673,817	7,711,091	1,593,601	2,002,290	1,740,001	173,338														
Jan-10	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,520,832	3,048,677	1,677,389	3,164,126	4,932,460	8,461,339		5,844,686	2,103,667	1,057,064														
Jan-11	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,520,832	3,048,677	1,677,389	3,150,626	4,846,730	7,461,338		5,839,880	2,515,456	1,645,735	918,190	201,319												
Jan-12	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,520,832	3,048,677	1,677,389	3,149,126	4,846,730	7,461,338	1,425,633	5,636,277	2,382,425	2,329,316	2,140,431	1,610,780	309,806											
Jan-13	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,520,832	3,048,677	1,677,389	3,149,126	4,846,730	7,461,338	1,425,633	5,676,634	2,249,489	2,199,794	3,181,898	2,467,953	1,349,758	117,052										
Jan-14	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,520,832	3,050,756	1,677,389	3,149,126	4,846,730	7,467,338	1,425,633	5,676,634	2,249,489	2,199,794	3,183,324	2,136,900	1,427,484	947,021	247,663									
Jan-15	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,521,759	3,048,677	1,680,295	3,149,126	4,846,730	7,467,338	1,425,633	5,676,634	2,249,489	2,215,698	3,379,629	2,065,200	1,332,106	1,173,358	941,842	259,827								
Jan-16	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,521,759	3,048,677	1,680,295	3,149,126	4,846,730	7,467,338	1,425,633	5,676,634	2,249,489	2,215,698	2,955,129	2,047,200	1,763,231	1,213,492	1,294,584	875,134	293,401							
Jan-17	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,521,759	3,048,677	1,680,295	3,149,126	4,846,730	7,473,838	1,425,633	5,676,634	2,249,489	2,216,488	3,765,129	2,048,728	1,619,080	1,269,275	2,226,734	1,137,721	1,143,521	264,039						
Jan-18	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,521,759	3,048,677	1,680,295	3,149,126	4,846,730	7,473,838	1,425,633	5,677,634	2,249,489	2,216,488	3,765,129	2,046,346	1,619,080	1,849,275	2,696,698	1,471,020	1,274,867	907,960	516,164					
Jan-19	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,521,759	3,048,677	1,680,295	3,149,126	4,847,004	7,473,838	1,425,633	5,690,452	2,249,489	2,216,488	3,765,129	2,046,346	1,469,080	1,847,325	2,642,198	1,883,954	1,585,479	1,972,341	1,479,753	237,982				
Jan-20	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,521,759	3,048,677	1,680,295	3,149,126	4,847,004	7,473,838	1,425,633	5,690,452	2,249,489	2,216,488	3,765,129	2,047,817	1,469,080	1,847,325	3,197,568	2,005,954	1,941,704	2,697,962	6,025,650	998,632	193,683			

State of Washington

Auto Liability

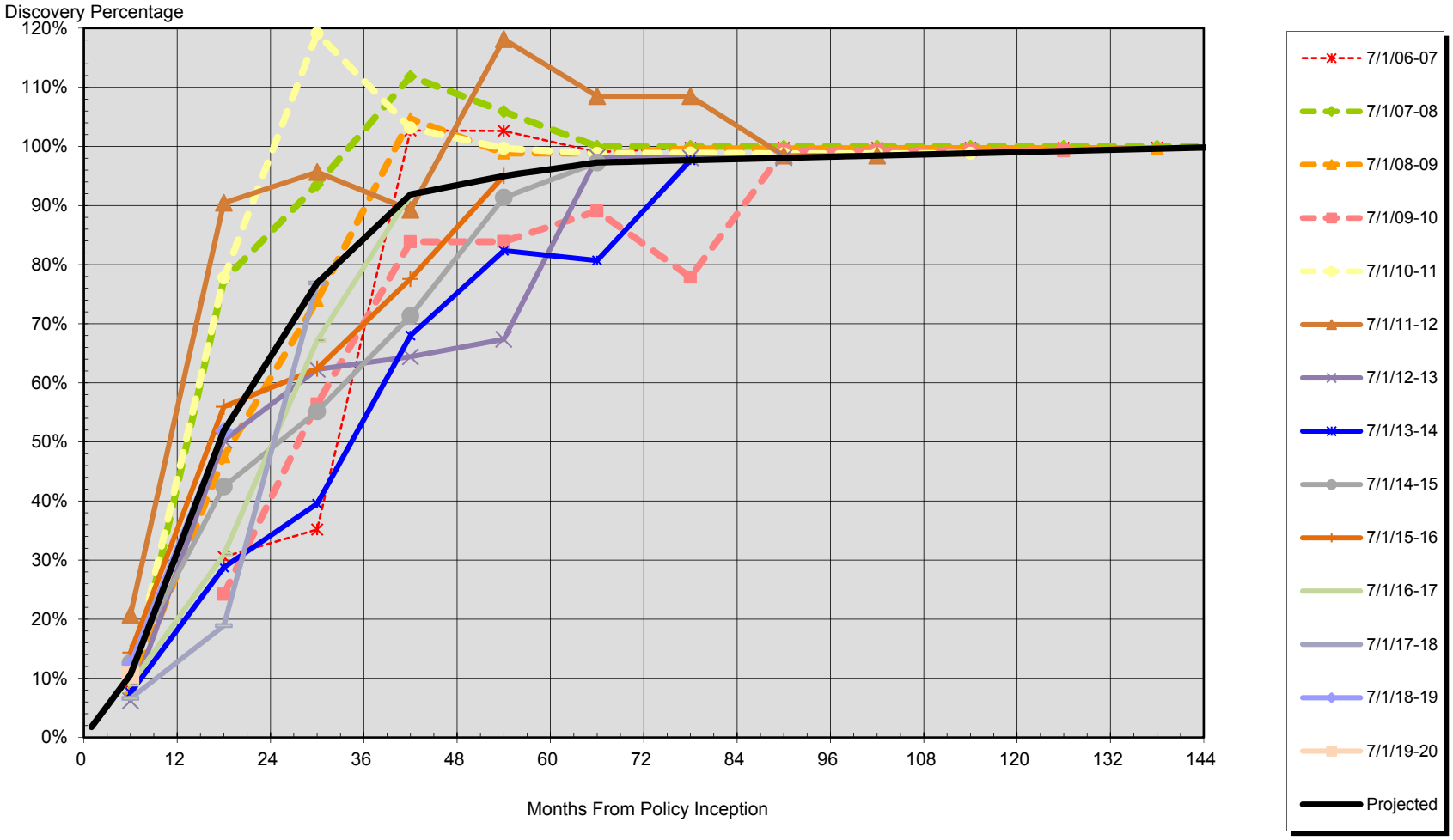
Unlimited Incurred Loss Development Factors

Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor
1	56.471	37	1.168	73	1.026	109	1.014	145	1.002				
2	28.235	38	1.151	74	1.025	110	1.013	146	1.001				
3	18.824	39	1.135	75	1.025	111	1.013	147	1.001				
4	14.118	40	1.119	76	1.025	112	1.013	148	1.001				
5	11.294	41	1.103	77	1.024	113	1.012	149	1.000				
6	9.412	42	1.088	78	1.024	114	1.012	150	1.000				
7	7.111	43	1.085	79	1.024	115	1.012	151	1.000				
8	5.714	44	1.082	80	1.023	116	1.011	152	1.000				
9	4.776	45	1.079	81	1.023	117	1.011	153	1.000				
10	4.103	46	1.076	82	1.023	118	1.011	154	1.000				
11	3.596	47	1.073	83	1.022	119	1.010	155	1.000				
12	3.200	48	1.070	84	1.022	120	1.010	156	1.000				
13	2.883	49	1.067	85	1.022	121	1.010	157	1.000				
14	2.623	50	1.064	86	1.021	122	1.009	158	1.000				
15	2.406	51	1.061	87	1.021	123	1.009	159	1.000				
16	2.222	52	1.058	88	1.021	124	1.009	160	1.000				
17	2.065	53	1.056	89	1.020	125	1.008	161	1.000				
18	1.928	54	1.053	90	1.020	126	1.008	162	1.000				
19	1.853	55	1.051	91	1.020	127	1.008	163	1.000				
20	1.784	56	1.049	92	1.019	128	1.007	164	1.000				
21	1.720	57	1.046	93	1.019	129	1.007	165	1.000				
22	1.661	58	1.044	94	1.019	130	1.007	166	1.000				
23	1.605	59	1.042	95	1.018	131	1.006	167	1.000				
25	1.505	61	1.038	97	1.018	133	1.006						
26	1.459	62	1.036	98	1.017	134	1.005						
27	1.416	63	1.034	99	1.017	135	1.005						
28	1.375	64	1.032	100	1.017	136	1.005						
29	1.337	65	1.030	101	1.016	137	1.004						
30	1.301	66	1.028	102	1.016	138	1.004						
31	1.280	67	1.028	103	1.016	139	1.004						
32	1.260	68	1.027	104	1.015	140	1.003						
33	1.240	69	1.027	105	1.015	141	1.003						
34	1.221	70	1.027	106	1.015	142	1.003						
35	1.203	71	1.026	107	1.014	143	1.002						
36	1.185	72	1.026	108	1.014	144	1.002						

State of Washington

Auto Liability

Unlimited Incurred Loss Development



State of Washington

Auto Liability

Reported Cumulative
Unlimited Paid Loss

Valuation Date	Policy Period 7/1/93-94	Policy Period 7/1/94-95	Policy Period 7/1/95-96	Policy Period 7/1/96-97	Policy Period 7/1/97-98	Policy Period 7/1/98-99	Policy Period 7/1/99-00	Policy Period 7/1/00-01	Policy Period 7/1/01-02	Policy Period 7/1/02-03	Policy Period 7/1/03-04	Policy Period 7/1/04-05	Policy Period 7/1/05-06	Policy Period 7/1/06-07	Policy Period 7/1/07-08	Policy Period 7/1/08-09	Policy Period 7/1/09-10	Policy Period 7/1/10-11	Policy Period 7/1/11-12	Policy Period 7/1/12-13	Policy Period 7/1/13-14	Policy Period 7/1/14-15	Policy Period 7/1/15-16	Policy Period 7/1/16-17	Policy Period 7/1/17-18	Policy Period 7/1/18-19	Policy Period 7/1/19-20	Policy Period	Policy Period	Policy Period
Jan-04	1,941,665	4,306,173	1,719,668	1,319,019	1,678,222	1,226,656	1,317,003	999,431	762,914	680,014	149,954																			
Jan-05	1,941,665	4,306,173	1,719,668	1,319,019	1,678,222	1,233,568	1,481,533	1,092,074	1,212,944	1,977,456	1,511,742	149,894																		
Jan-06	1,941,665	4,306,173	1,719,668	1,319,019	1,678,222	1,233,568	1,481,533	2,947,987	1,617,389	2,433,075	2,939,774	549,978	102,880																	
Jan-07	1,941,665	4,306,173	1,719,668	1,319,019	1,678,222	1,231,556	1,520,832	3,048,677	1,677,389	2,923,325	3,284,505	675,941	600,737	145,825																
Jan-08	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,520,832	3,048,677	1,677,389	3,102,825	3,860,594	4,811,369	692,992	618,387	60,550															
Jan-09	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,520,832	3,048,677	1,677,389	3,149,126	4,268,814	5,604,809	954,136	827,641	449,858	105,120														
Jan-10	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,520,832	3,048,677	1,677,389	3,149,126	4,827,460	7,461,338	1,177,883	5,082,422	1,459,101	700,056														
Jan-11	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,520,832	3,048,677	1,677,389	3,149,126	4,846,730	7,461,338	1,283,133	5,591,458	1,954,890	995,222	747,706	119,184												
Jan-12	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,520,832	3,048,677	1,677,389	3,149,126	4,846,730	7,461,338	1,425,633	5,636,277	2,234,489	1,947,866	1,185,066	952,109	130,704											
Jan-13	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,520,832	3,048,677	1,677,389	3,149,126	4,846,730	7,461,338	1,425,633	5,676,634	2,249,489	2,169,794	1,591,898	1,097,258	703,430	92,970										
Jan-14	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,520,832	3,050,756	1,677,389	3,149,126	4,846,730	7,467,338	1,425,633	5,676,634	2,249,489	2,169,794	2,143,324	1,604,518	1,009,732	419,023	126,856									
Jan-15	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,521,759	3,048,677	1,680,295	3,149,126	4,846,730	7,467,338	1,425,633	5,676,634	2,249,489	2,200,698	2,238,129	1,747,818	1,137,106	1,056,408	640,412	124,521								
Jan-16	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,521,759	3,048,677	1,680,295	3,149,126	4,846,730	7,467,338	1,425,633	5,676,634	2,249,489	2,200,698	2,265,129	1,769,818	1,448,231	1,146,542	906,616	658,035	119,473							
Jan-17	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,521,759	3,048,677	1,680,295	3,149,126	4,846,730	7,473,838	1,425,633	5,676,634	2,249,489	2,201,488	3,465,129	1,821,346	1,454,080	1,222,325	1,982,734	944,265	801,306	133,428						
Jan-18	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,521,759	3,048,677	1,680,295	3,149,126	4,846,730	7,473,838	1,425,633	5,676,634	2,249,489	2,201,488	3,465,129	1,896,346	1,469,080	1,347,325	2,184,198	1,235,720	1,193,867	804,509	237,435					
Jan-19	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,521,759	3,048,677	1,680,295	3,149,126	4,847,004	7,473,838	1,425,633	5,690,452	2,249,489	2,201,488	3,465,129	1,896,346	1,469,080	1,347,325	2,312,198	1,582,454	1,432,979	1,060,068	893,819	163,306				
Jan-20	1,941,665	4,309,173	1,719,668	1,319,019	1,678,222	1,231,556	1,521,759	3,048,677	1,680,295	3,149,126	4,847,004	7,473,838	1,425,633	5,690,452	2,249,489	2,201,488	3,465,129	1,897,817	1,469,080	1,347,325	2,897,568	1,642,454	1,680,704	1,320,568	1,162,642	732,045	157,123			

State of Washington

Auto Liability

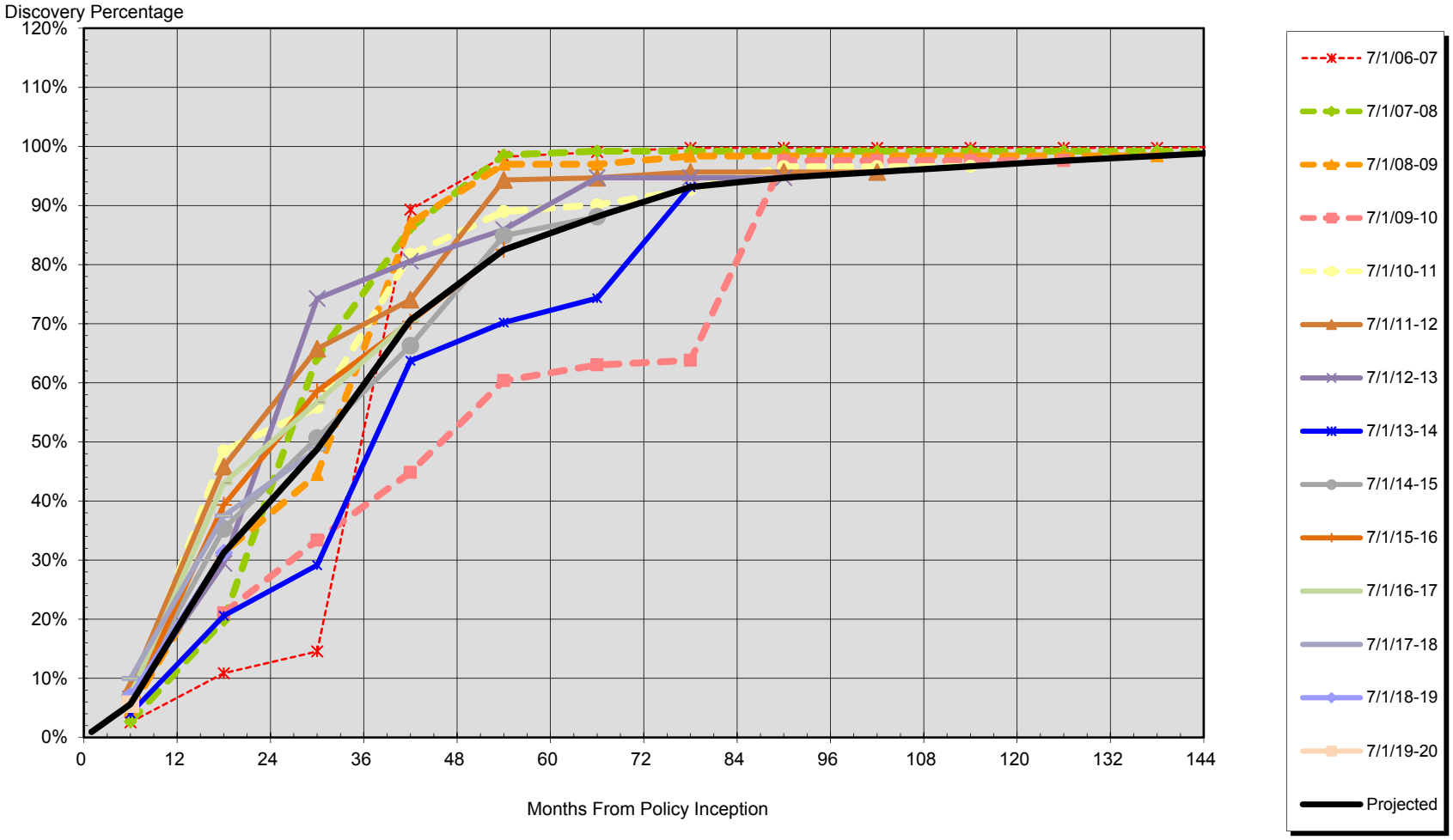
Unlimited Paid Loss Development Factors

Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor
1	106.667	37	1.626	73	1.098	109	1.039	145	1.012				
2	53.333	38	1.579	74	1.093	110	1.038	146	1.011				
3	35.556	39	1.535	75	1.088	111	1.038	147	1.010				
4	26.667	40	1.493	76	1.084	112	1.037	148	1.010				
5	21.333	41	1.453	77	1.079	113	1.036	149	1.009				
6	17.778	42	1.416	78	1.074	114	1.035	150	1.008				
7	12.886	43	1.396	79	1.072	115	1.034	151	1.007				
8	10.105	44	1.377	80	1.071	116	1.033	152	1.007				
9	8.312	45	1.359	81	1.069	117	1.032	153	1.006				
10	7.059	46	1.341	82	1.068	118	1.032	154	1.005				
11	6.134	47	1.323	83	1.066	119	1.031	155	1.005				
12	5.424	48	1.306	84	1.065	120	1.030	156	1.004				
13	4.861	49	1.290	85	1.063	121	1.029	157	1.003				
14	4.404	50	1.273	86	1.062	122	1.028	158	1.003				
15	4.025	51	1.257	87	1.060	123	1.027	159	1.002				
16	3.707	52	1.242	88	1.059	124	1.026	160	1.001				
17	3.435	53	1.227	89	1.057	125	1.026	161	1.001				
18	3.200	54	1.212	90	1.056	126	1.025	162	1.000				
19	3.057	55	1.205	91	1.055	127	1.024	163	1.000				
20	2.927	56	1.199	92	1.054	128	1.023	164	1.000				
21	2.807	57	1.192	93	1.053	129	1.023	165	1.000				
22	2.697	58	1.185	94	1.052	130	1.022	166	1.000				
23	2.595	59	1.179	95	1.051	131	1.021	167	1.000				
25	2.412	61	1.166	97	1.050	133	1.020						
26	2.330	62	1.159	98	1.049	134	1.019						
27	2.254	63	1.153	99	1.048	135	1.018						
28	2.182	64	1.147	100	1.047	136	1.018						
29	2.115	65	1.141	101	1.046	137	1.017						
30	2.051	66	1.135	102	1.045	138	1.016						
31	1.977	67	1.129	103	1.044	139	1.016						
32	1.909	68	1.124	104	1.044	140	1.015						
33	1.844	69	1.119	105	1.043	141	1.014						
34	1.784	70	1.114	106	1.042	142	1.014						
35	1.728	71	1.109	107	1.041	143	1.013						
36	1.675	72	1.103	108	1.040	144	1.012						

State of Washington

Auto Liability

Unlimited Paid Loss Development



VI. Ferry Liability Exhibits

Empower Results®

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/19
Summary of Losses

Occurrence Period	(1) Number of FTEs	(2) Retention	(3) Reported Claims	Open Claims	(4) Retained Incurred Losses	(5) Retained Paid Losses	(6) [(4)-(5)] Retained Case Reserves	(7) IBNR Reserves	(8) [(6)+(7)] Estimated Outstanding Losses	(9) [(4)+(7)] Ultimate Retained Losses	(10) [(9)/(1)] Ultimate Loss Rate
Historical Experience											
1-Jan-79	$ 1,335	Unlimited	125	1	$ 9,237,680	$ 8,717,140	$ 520,539	$ -	$ 520,539	$ 9,237,680	6919.61
1-Jul-80	1,335	Unlimited	29	0	1,233,746	1,233,746	-	-	-	1,233,746	924.15
1-Jul-81	1,335	Unlimited	14	1	613,485	583,556	29,929	14,342	44,271	627,827	470.28
1-Jul-82	1,335	Unlimited	14	0	556,678	556,678	-	-	-	556,678	416.99
1-Jul-83	1,335	Unlimited	102	0	739,552	739,552	-	-	-	739,552	553.97
1-Jul-84	1,335	Unlimited	74	0	594,233	594,233	-	-	-	594,233	445.12
1-Jul-85	1,335	Unlimited	316	0	507,337	507,337	-	-	-	507,337	380.03
1-Jul-86	1,335	1,000,000	204	0	1,066,360	1,066,360	-	-	-	1,066,360	798.77
1-Jul-87	1,335	1,000,000	135	0	1,235,458	1,235,458	-	-	-	1,235,458	925.44
1-Jul-88	1,335	1,000,000	169	0	1,075,750	1,075,750	-	-	-	1,075,750	805.81
1-Jul-89	1,335	1,000,000	166	1	2,414,679	2,394,679	20,000	20,799	40,799	2,435,478	1824.33
1-Jul-90	1,335	1,000,000	164	0	1,097,668	1,097,668	-	-	-	1,097,668	822.22
1-Jul-91	1,316	1,000,000	175	1	799,518	743,669	55,849	37,378	93,227	836,896	635.94
1-Jul-92	1,440	1,000,000	177	0	933,289	933,289	-	-	-	933,289	648.12
1-Jul-93	1,535	1,000,000	188	0	728,891	728,891	-	-	-	728,891	474.85
1-Jul-94	1,543	1,000,000	169	0	1,119,760	1,119,760	-	-	-	1,119,760	725.70
1-Jul-95	1,456	1,000,000	154	0	3,932,627	3,932,627	-	-	-	3,932,627	2700.98
1-Jul-96	1,477	1,000,000	138	0	869,168	869,168	-	-	-	869,168	588.47
1-Jul-97	1,492	1,000,000	137	0	2,122,071	2,122,071	-	-	-	2,122,071	1422.30
1-Jul-98	1,729	1,000,000	96	0	6,953,431	6,953,431	-	-	-	6,953,431	4021.65
1-Jul-99	1,754	1,000,000	88	0	1,906,233	1,906,233	-	-	-	1,906,233	1086.79
1-Jul-00	1,754	1,000,000	98	0	2,530,000	2,530,000	-	-	-	2,530,000	1442.42
1-Jul-01	1,726	1,000,000	106	0	1,268,054	1,268,054	-	10,239	10,239	1,278,293	740.61
1-Jul-02	1,710	1,000,000	75	0	3,536,932	3,536,932	-	29,903	29,903	3,566,835	2085.87
1-Jul-03	1,659	1,000,000	85	1	2,013,754	1,978,962	34,792	70,698	105,490	2,084,452	1256.45
1-Jul-04	1,536	1,000,000	117	0	4,750,922	4,750,922	-	44,003	44,003	4,794,925	3121.70
1-Jul-05	1,690	1,000,000	95	0	2,764,555	2,764,555	-	26,682	26,682	2,791,237	1651.62
1-Jul-06	1,693	1,000,000	114	0	3,726,898	3,726,898	-	65,185	65,185	3,792,083	2239.86
1-Jul-07	1,692	1,000,000	107	0	1,930,308	1,930,308	-	60,668	60,668	1,990,976	1176.70
1-Jul-08	1,666	1,000,000	94	0	2,740,239	2,740,239	-	57,829	57,829	2,798,068	1679.71
1-Jul-09	1,655	1,000,000	91	2	2,284,194	2,197,332	86,862	166,113	252,975	2,450,307	1480.46
1-Jul-10	1,645	1,000,000	77	2	2,717,172	2,652,672	64,500	190,155	254,655	2,907,327	1767.37
1-Jul-11	1,677	10,000,000	56	0	309,908	309,908	-	70,724	70,724	380,632	226.99
1-Jul-12	1,722	10,000,000	60	0	2,144,620	2,144,620	-	126,137	126,137	2,270,758	1318.37
1-Jul-13	1,751	2,500,000	53	1	2,462,323	2,439,157	23,167	349,607	372,773	2,811,930	1605.62
1-Jul-14	1,758	2,500,000	47	3	3,653,231	2,539,351	1,113,880	325,917	1,439,796	3,979,148	2263.58
1-Jul-15	1,783	1,000,000	36	1	2,295,291	1,681,520	613,770	636,326	1,250,096	2,931,616	1644.48
1-Jul-16	1,763	1,000,000	50	6	1,600,314	1,020,400	579,914	966,359	1,546,273	2,566,673	1456.27
1-Jul-17	1,804	1,000,000	42	2	1,182,890	897,483	285,406	2,384,211	2,669,617	3,567,100	1977.33
1-Jul-18	1,818	1,000,000	25	2	180,395	90,584	89,811	2,890,762	2,980,573	3,071,157	1689.31
1-Jul-19 to 31-Dec-19	935	Various	8	1	10,246	10,101	146	2,041,995	2,042,141	2,052,241	2194.06
Total	$ 63,199		4,270	25	$ 83,839,859	$ 80,321,295	$ 3,518,564	$ 10,586,031	$ 14,104,596	$ 94,425,890	1494.11
Ultimate Losses for Policy Period 7/1/2019 are multiplied by 0.5 to reflect the 12/31/19 evaluation date. The annualized amount is displayed below.											
Prior Study											
Results at: 12/31/2017			4,216	45	$ 77,436,598	$ 72,229,812	$ 5,206,786	$ 10,797,177	$ 16,003,964	$ 88,233,776	0.00
Change			54	-20	$ 6,403,261	$ 8,091,482	$ (1,688,222)	$ (211,146)	$ (1,899,368)	$ 6,192,114	1494.11
Full Policy Period Projections											
1-Jul-19 Full Policy	$ 1,871	Various								$ 4,104,483	2194.06
1-Jul-20	1,925	Unlimited								5,137,000	2668.63
1-Jul-21	1,981	Unlimited								5,373,200	2712.66
1-Jul-22	2,038	Unlimited								5,620,300	2757.41
1-Jul-23	2,097	Unlimited								5,878,700	2802.90

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/19
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/19 and the Rollforward Date of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			Current Evaluation Date of 12/31/19				Rollforward Date of 06/30/20				Estimated Change from 12/31/19 to 06/30/20				
Occurrence Period Inception	Full Year Selected Ultimate	Retention	Retained Incurred Losses	Retained Paid Losses	Retained Case Reserves	IBNR Reserves	Retained Incurred Losses	Retained Paid Losses	Retained Case Reserves	IBNR Reserves	Retained Incurred Losses	Retained Paid Losses	Retained Case Reserves	IBNR Reserves	Accrued Ultimate Retained
1-Jan-79	$ 9,237,680	Unlimited	$ 9,237,680	$ 8,717,140	$ 520,539	$ -	$ 9,237,680	$ 8,717,140	$ 520,539	$ -	$ -	$ -	$ -	$ -	$ -
1-Jul-80	1,233,746	Unlimited	1,233,746	1,233,746	-	-	1,233,746	1,233,746	-	-	-	-	-	-	-
1-Jul-81	627,827	Unlimited	613,485	583,556	29,929	14,342	618,256	597,947	20,309	9,570	4,772	14,392	(9,620)	(4,772)	-
1-Jul-82	556,678	Unlimited	556,678	556,678	-	-	556,678	556,678	-	-	-	-	-	-	-
1-Jul-83	739,552	Unlimited	739,552	739,552	-	-	739,552	739,552	-	-	-	-	-	-	-
1-Jul-84	594,233	Unlimited	594,233	594,233	-	-	594,233	594,233	-	-	-	-	-	-	-
1-Jul-85	507,337	Unlimited	507,337	507,337	-	-	507,337	507,337	-	-	-	-	-	-	-
1-Jul-86	1,066,360	1,000,000	1,066,360	1,066,360	-	-	1,066,360	1,066,360	-	-	-	-	-	-	-
1-Jul-87	1,235,458	1,000,000	1,235,458	1,235,458	-	-	1,235,458	1,235,458	-	-	-	-	-	-	-
1-Jul-88	1,075,750	1,000,000	1,075,750	1,075,750	-	-	1,075,750	1,075,750	-	-	-	-	-	-	-
1-Jul-89	2,435,478	1,000,000	2,414,679	2,394,679	20,000	20,799	2,415,744	2,396,790	18,954	19,734	1,065	2,112	(1,046)	(1,065)	-
1-Jul-90	1,097,668	1,000,000	1,097,668	1,097,668	-	-	1,097,668	1,097,668	-	-	-	-	-	-	-
1-Jul-91	836,896	1,000,000	799,518	743,669	55,849	37,378	801,086	747,614	53,472	35,810	1,568	3,944	(2,377)	(1,568)	-
1-Jul-92	933,289	1,000,000	933,289	933,289	-	-	933,289	933,289	-	-	-	-	-	-	-
1-Jul-93	728,891	1,000,000	728,891	728,891	-	-	728,891	728,891	-	-	-	-	-	-	-
1-Jul-94	1,119,760	1,000,000	1,119,760	1,119,760	-	-	1,119,760	1,119,760	-	-	-	-	-	-	-
1-Jul-95	3,932,627	1,000,000	3,932,627	3,932,627	-	-	3,932,627	3,932,627	-	-	-	-	-	-	-
1-Jul-96	869,168	1,000,000	869,168	869,168	-	-	869,168	869,168	-	-	-	-	-	-	-
1-Jul-97	2,122,071	1,000,000	2,122,071	2,122,071	-	-	2,122,071	2,122,071	-	-	-	-	-	-	-
1-Jul-98	6,953,431	1,000,000	6,953,431	6,953,431	-	-	6,953,431	6,953,431	-	-	-	-	-	-	-
1-Jul-99	1,906,233	1,000,000	1,906,233	1,906,233	-	-	1,906,233	1,906,233	-	-	-	-	-	-	-
1-Jul-00	2,530,000	1,000,000	2,530,000	2,530,000	-	-	2,530,000	2,530,000	-	-	-	-	-	-	-
1-Jul-01	1,278,293	1,000,000	1,268,054	1,268,054	-	10,239	1,268,309	1,268,309	-	9,984	255	255	-	(255)	-
1-Jul-02	3,566,835	1,000,000	3,536,932	3,536,932	-	29,903	3,537,578	3,537,578	-	29,258	645	645	-	(645)	-
1-Jul-03	2,084,452	1,000,000	2,013,754	1,978,962	34,792	70,698	2,015,208	1,982,935	32,273	69,244	1,454	3,973	(2,519)	(1,454)	-
1-Jul-04	4,794,925	1,000,000	4,750,922	4,750,922	-	44,003	4,751,872	4,751,872	-	43,053	950	950	-	(950)	-
1-Jul-05	2,791,237	1,000,000	2,764,555	2,764,555	-	26,682	2,765,082	2,765,082	-	26,155	527	527	-	(527)	-
1-Jul-06	3,792,083	1,000,000	3,726,898	3,726,898	-	65,185	3,728,072	3,728,072	-	64,010	1,174	1,174	-	(1,174)	-
1-Jul-07	1,990,976	1,000,000	1,930,308	1,930,308	-	60,668	1,931,461	1,931,461	-	59,515	1,153	1,153	-	(1,153)	-
1-Jul-08	2,798,068	1,000,000	2,740,239	2,740,239	-	57,829	2,741,295	2,741,295	-	56,773	1,056	1,056	-	(1,056)	-
1-Jul-09	2,450,307	1,000,000	2,284,194	2,197,332	86,862	166,113	2,287,112	2,204,036	83,076	163,195	2,917	6,704	(3,787)	(2,917)	-
1-Jul-10	2,907,327	1,000,000	2,717,172	2,652,672	64,500	190,155	2,720,245	2,659,119	61,126	187,082	3,073	6,447	(3,374)	(3,073)	-
1-Jul-11	380,632	10,000,000	309,908	309,908	-	70,724	311,007	311,007	-	69,625	1,099	1,099	-	(1,099)	(0)
1-Jul-12	2,270,758	10,000,000	2,144,620	2,144,620	-	126,137	2,146,511	2,146,511	-	124,246	1,891	1,891	-	(1,891)	-
1-Jul-13	2,811,930	2,500,000	2,462,323	2,439,157	23,167	349,607	2,488,791	2,484,660	4,131	323,139	26,468	45,503	(19,036)	(26,468)	-
1-Jul-14	3,979,148	2,500,000	3,653,231	2,539,351	1,113,880	325,917	3,674,790	2,682,759	992,031	304,358	21,559	143,408	(121,849)	(21,559)	-
1-Jul-15	2,931,616	1,000,000	2,295,291	1,681,520	613,770	636,326	2,466,232	1,894,620	571,612	465,385	170,941	213,100	(42,159)	(170,941)	-
1-Jul-16	2,566,673	1,000,000	1,600,314	1,020,400	579,914	966,359	1,771,682	1,222,118	549,564	794,991	171,368	201,718	(30,350)	(171,368)	-
1-Jul-17	3,567,100	1,000,000	1,182,890	897,483	285,406	2,384,211	1,843,148	1,268,668	574,480	1,723,953	660,258	371,184	289,074	(660,258)	-
1-Jul-18	3,071,157	1,000,000	180,395	90,584	89,811	2,890,762	602,901	293,739	309,162	2,468,256	422,506	203,156	219,351	(422,506)	-
1-Jul-19	4,104,483	Various	10,246	10,101	146	2,041,995	309,240	94,012	215,228	3,795,243	298,994	83,911	215,082	1,753,247	2,052,241
Total	$ 96,478,132		$ 83,839,859	$ 80,321,295	$ 3,518,564	$ 10,586,031	$ 85,635,553	$ 81,629,597	$ 4,005,956	$ 10,842,579	$ 1,795,694	$ 1,308,302	$ 487,392	$ 256,548	$ 2,052,241
				Estimated Outstanding Losses		$ 14,104,596		Estimated Outstanding Losses		$ 14,848,535		Estimated Outstanding Losses		$ 743,939	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/20
Column (9): Projected Losses Paid-to-date as of 06/30/20

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/20
Column (12) : Column (8) - Column (4)

Column (13) : Column (9) - Column (5)
Column (14) : Column (10) - Column (6)
Column (15) : Column (11) - Column (7)
Column (16) : Column (13) + Column (14) + Column (15)

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/19
Summary of Various Ultimate Loss Estimation Methods

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Occurrence Period Inception	Chain Ladder Incurred Method	Chain Ladder Paid Method	Chain Ladder Outstanding Method	Bornhuetter-Ferguson Incurred Method	Bornhuetter-Ferguson Paid Method	Generalized Cape Cod Incurred Method	Generalized Cape Cod Paid Method	Frequency/ Severity Method	Selected Ultimate
Prior	$ 9,237,680	$ 8,717,140	$ 9,237,680	$ 9,237,680	$ 8,717,140	$ 9,237,680	$ 8,717,140	$ 9,237,680	$ 9,237,680
1-Jul-80	1,234,918	1,235,597	1,233,746	1,234,375	1,234,739	1,236,293	1,237,596	1,234,918	1,233,746
1-Jul-81	615,233	586,240	662,451	615,498	586,799	618,124	590,750	615,233	627,827
1-Jul-82	559,323	560,965	556,678	560,251	562,453	562,169	565,328	559,323	556,678
1-Jul-83	744,470	747,613	739,552	744,735	748,012	745,892	749,761	744,470	739,552
1-Jul-84	599,313	602,552	594,233	601,141	605,483	601,538	606,070	599,313	594,233
1-Jul-85	512,639	516,063	507,337	516,241	521,896	516,739	522,722	512,639	507,337
1-Jul-86	1,078,971	1,087,024	1,066,360	1,075,065	1,080,518	1,077,549	1,084,638	1,078,971	1,066,360
1-Jul-87	1,252,299	1,263,155	1,235,458	1,246,083	1,252,782	1,250,680	1,260,418	1,252,299	1,235,458
1-Jul-88	1,092,407	1,103,137	1,075,750	1,088,690	1,096,818	1,095,206	1,107,598	1,092,407	1,075,750
1-Jul-89	2,456,540	2,463,150	2,446,361	2,430,092	2,419,822	2,440,602	2,437,121	2,456,540	2,435,478
1-Jul-90	1,118,730	1,132,494	1,097,668	1,115,681	1,127,090	1,121,962	1,137,450	1,118,730	1,097,668
1-Jul-91	816,379	769,525	888,609	820,170	777,268	822,427	780,761	816,379	836,896
1-Jul-92	954,743	968,751	933,289	959,399	975,822	959,827	976,743	954,743	933,289
1-Jul-93	746,997	758,872	728,891	760,524	780,451	761,301	782,319	746,997	728,891
1-Jul-94	1,149,756	1,169,328	1,119,760	1,155,456	1,177,761	1,164,881	1,194,207	1,149,756	1,119,760
1-Jul-95	4,045,446	4,119,416	3,932,627	3,969,981	3,993,362	3,996,851	4,038,934	4,045,446	3,932,627
1-Jul-96	895,795	913,259	869,168	911,127	937,316	934,060	976,664	895,795	869,168
1-Jul-97	2,191,113	2,236,572	2,122,071	2,168,786	2,197,970	2,206,671	2,262,558	2,191,113	2,122,071
1-Jul-98	7,193,204	7,351,739	6,953,431	7,013,129	7,050,462	7,085,153	7,172,808	7,193,204	6,953,431
1-Jul-99	1,975,587	2,029,190	1,906,233	1,973,115	2,021,676	2,016,525	2,101,995	1,975,587	1,906,233
1-Jul-00	2,627,096	2,711,819	2,530,000	2,603,760	2,663,806	2,634,994	2,726,655	2,627,096	2,530,000
1-Jul-01	1,319,249	1,368,760	1,268,054	1,348,032	1,419,690	1,368,304	1,465,100	1,319,249	1,278,293
1-Jul-02	3,686,447	3,844,710	3,536,932	3,624,075	3,708,932	3,658,460	3,786,612	3,686,447	3,566,835
1-Jul-03	2,102,898	2,166,585	2,047,116	2,106,105	2,167,622	2,140,680	2,249,673	2,102,898	2,084,452
1-Jul-04	4,970,936	5,238,816	4,750,922	4,844,146	4,947,080	4,896,462	5,073,070	4,970,936	4,794,925
1-Jul-05	2,897,965	3,070,918	2,764,555	2,875,736	3,005,492	2,917,861	3,116,143	2,897,965	2,791,237
1-Jul-06	3,914,183	4,170,358	3,726,898	3,847,958	3,995,939	3,883,115	4,096,293	3,914,183	3,792,083
1-Jul-07	2,031,253	2,176,225	1,930,308	2,062,063	2,229,899	2,071,592	2,273,494	2,031,253	1,990,976
1-Jul-08	2,889,137	3,112,773	2,740,239	2,879,910	3,064,583	2,881,065	3,090,441	2,889,137	2,798,068
1-Jul-09	2,412,977	2,515,162	2,347,705	2,428,331	2,538,602	2,415,997	2,530,707	2,412,977	2,450,307
1-Jul-10	2,875,786	3,059,931	2,762,816	2,864,768	3,008,835	2,839,710	2,970,985	2,875,786	2,907,327
1-Jul-11	329,569	369,145	309,908	511,076	851,016	435,582	676,715	329,569	380,632
1-Jul-12	2,285,389	2,622,066	2,144,620	2,363,914	2,792,896	2,294,682	2,630,439	2,285,389	2,270,758
1-Jul-13	2,651,751	3,199,195	2,472,285	2,709,318	3,260,589	2,651,841	3,125,797	2,651,751	2,811,930
1-Jul-14	3,981,161	3,608,871	4,081,996	3,948,979	3,603,417	3,906,419	3,481,840	3,977,183	3,979,148
1-Jul-15	2,772,561	2,991,352	2,692,890	2,884,697	3,180,788	2,769,947	2,990,352	2,767,027	2,931,616
1-Jul-16	2,180,353	2,496,634	2,074,625	2,537,212	3,102,790	2,288,724	2,794,323	2,160,905	2,566,673
1-Jul-17	2,821,563	4,885,973	1,886,594	3,341,872	3,932,100	2,718,440	3,702,654	2,784,573	3,567,100
1-Jul-18	975,138	1,640,806	744,368	3,284,033	3,688,467	2,106,876	3,205,251	1,017,378	3,071,157
1-Jul-19	273,234	808,040	15,858	4,737,313	4,859,948	2,764,707	4,055,963	1,897,272	4,104,483
Total	$ 90,470,189	$ 96,389,923	$ 86,736,041	$ 98,000,515	$ 101,888,132	$ 94,097,585	$ 100,346,089	$ 92,070,517	$ 96,478,132

Column (2) : from Exhibit 3, Column (5)
Column (3) : from Exhibit 3, Column (8)
Column (4) : from Exhibit 3, Column (11)

Column (5) : from Exhibit 7, Column (11)
Column (6) : from Exhibit 8, Column (11)
Column (7) : from Exhibit 4, Column (11)
Column (8) : from Exhibit 5, Column (11)

Column (9) : from Exhibit 6, Column (11)

Column (10) : Ultimate

Exhibit 2

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/19
Estimated Outstanding Losses at Various Discount Rates

(1) Occurrence Period Inception	(2) Evaluation in Months	(3) Retention	(4) Selected Ultimate Retained Losses	(5) Retained Incurred Losses	(6) Retained Paid Losses	(7) Retained Case Reserves	(8) IBNR Reserves	(9) Unpaid Liabilities Estimated Outstanding Losses	(10) Disc Rate 0.75%
Prior	489	Unlimited	$ 9,237,680	$ 9,237,680	$ 8,717,140	$ 520,539	$ -	$ 520,539	$ 517,630
1-Jul-80	474	Unlimited	1,233,746	1,233,746	1,233,746	-	-	-	-
1-Jul-81	462	Unlimited	627,827	613,485	583,556	29,929	14,342	44,271	44,023
1-Jul-82	450	Unlimited	556,678	556,678	556,678	-	-	-	-
1-Jul-83	438	Unlimited	739,552	739,552	739,552	-	-	-	-
1-Jul-84	426	Unlimited	594,233	594,233	594,233	-	-	-	-
1-Jul-85	414	Unlimited	507,337	507,337	507,337	-	-	-	-
1-Jul-86	402	1,000,000	1,066,360	1,066,360	1,066,360	-	-	-	-
1-Jul-87	390	1,000,000	1,235,458	1,235,458	1,235,458	-	-	-	-
1-Jul-88	378	1,000,000	1,075,750	1,075,750	1,075,750	-	-	-	-
1-Jul-89	366	1,000,000	2,435,478	2,414,679	2,394,679	20,000	20,799	40,799	39,386
1-Jul-90	354	1,000,000	1,097,668	1,097,668	1,097,668	-	-	-	-
1-Jul-91	342	1,000,000	836,896	799,518	743,669	55,849	37,378	93,227	89,334
1-Jul-92	330	1,000,000	933,289	933,289	933,289	-	-	-	-
1-Jul-93	318	1,000,000	728,891	728,891	728,891	-	-	-	-
1-Jul-94	306	1,000,000	1,119,760	1,119,760	1,119,760	-	-	-	-
1-Jul-95	294	1,000,000	3,932,627	3,932,627	3,932,627	-	-	-	-
1-Jul-96	282	1,000,000	869,168	869,168	869,168	-	-	-	-
1-Jul-97	270	1,000,000	2,122,071	2,122,071	2,122,071	-	-	-	-
1-Jul-98	258	1,000,000	6,953,431	6,953,431	6,953,431	-	-	-	-
1-Jul-99	246	1,000,000	1,906,233	1,906,233	1,906,233	-	-	-	-
1-Jul-00	234	1,000,000	2,530,000	2,530,000	2,530,000	-	-	-	-
1-Jul-01	222	1,000,000	1,278,293	1,268,054	1,268,054	-	10,239	10,239	9,553
1-Jul-02	210	1,000,000	3,566,835	3,536,932	3,536,932	-	29,903	29,903	27,863
1-Jul-03	198	1,000,000	2,084,452	2,013,754	1,978,962	34,792	70,698	105,490	98,129
1-Jul-04	186	1,000,000	4,794,925	4,750,922	4,750,922	-	44,003	44,003	40,853
1-Jul-05	174	1,000,000	2,791,237	2,764,555	2,764,555	-	26,682	26,682	24,718
1-Jul-06	162	1,000,000	3,792,083	3,726,898	3,726,898	-	65,185	65,185	60,247
1-Jul-07	150	1,000,000	1,990,976	1,930,308	1,930,308	-	60,668	60,668	55,936
1-Jul-08	138	1,000,000	2,798,068	2,740,239	2,740,239	-	57,829	57,829	53,181
1-Jul-09	126	1,000,000	2,450,307	2,284,194	2,197,332	86,862	166,113	252,975	232,025
1-Jul-10	114	1,000,000	2,907,327	2,717,172	2,652,672	64,500	190,155	254,655	233,444
1-Jul-11	102	10,000,000	380,632	309,908	309,908	-	70,724	70,724	65,027
1-Jul-12	90	10,000,000	2,270,758	2,144,620	2,144,620	-	126,137	126,137	116,767
1-Jul-13	78	2,500,000	2,811,930	2,462,323	2,439,157	23,167	349,607	372,773	348,353
1-Jul-14	66	2,500,000	3,979,148	3,653,231	2,539,351	1,113,880	325,917	1,439,796	1,359,835
1-Jul-15	54	1,000,000	2,931,616	2,295,291	1,681,520	613,770	636,326	1,250,096	1,192,706
1-Jul-16	42	1,000,000	2,566,673	1,600,314	1,020,400	579,914	966,359	1,546,273	1,485,310
1-Jul-17	30	1,000,000	3,567,100	1,182,890	897,483	285,406	2,384,211	2,669,617	2,571,557
1-Jul-18	18	1,000,000	3,071,157	180,395	90,584	89,811	2,890,762	2,980,573	2,866,517
1-Jul-19	6	Various	2,052,241	10,246	10,101	146	2,041,995	2,042,141	1,954,283
Total			$ 94,425,890	$ 83,839,859	$ 80,321,295	$ 3,518,564	$ 10,586,031	$ 14,104,596	$ 13,486,679

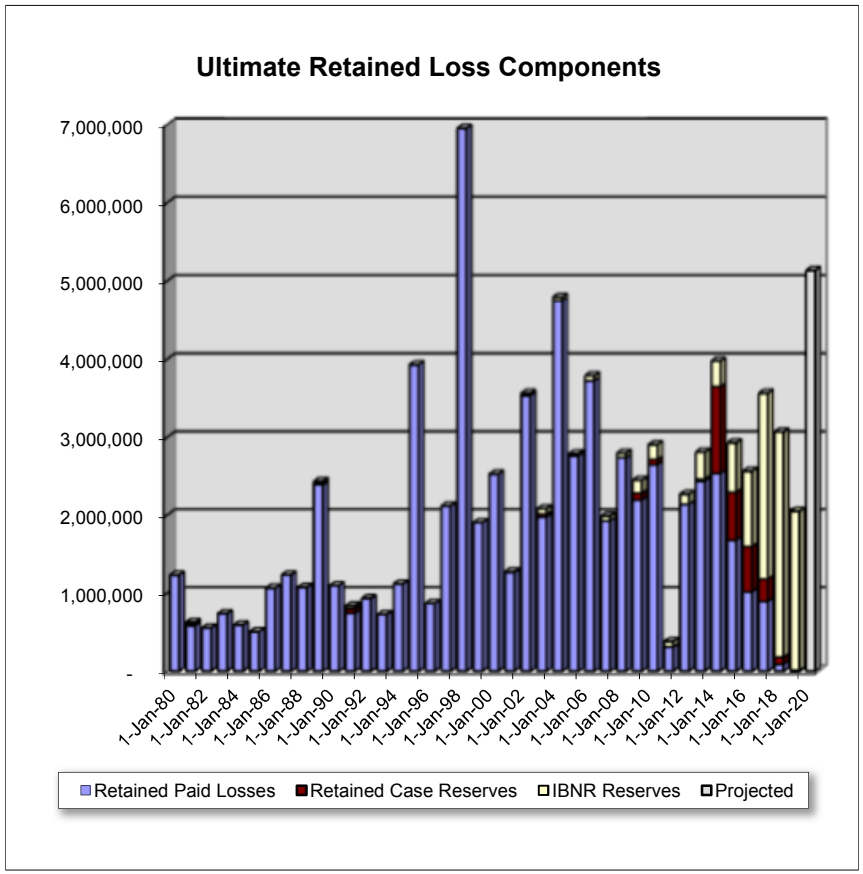
Ultimate Losses for Policy Period 7/1/2019 are multiplied by 0.5 to reflect the 12/31/19 evaluation date.

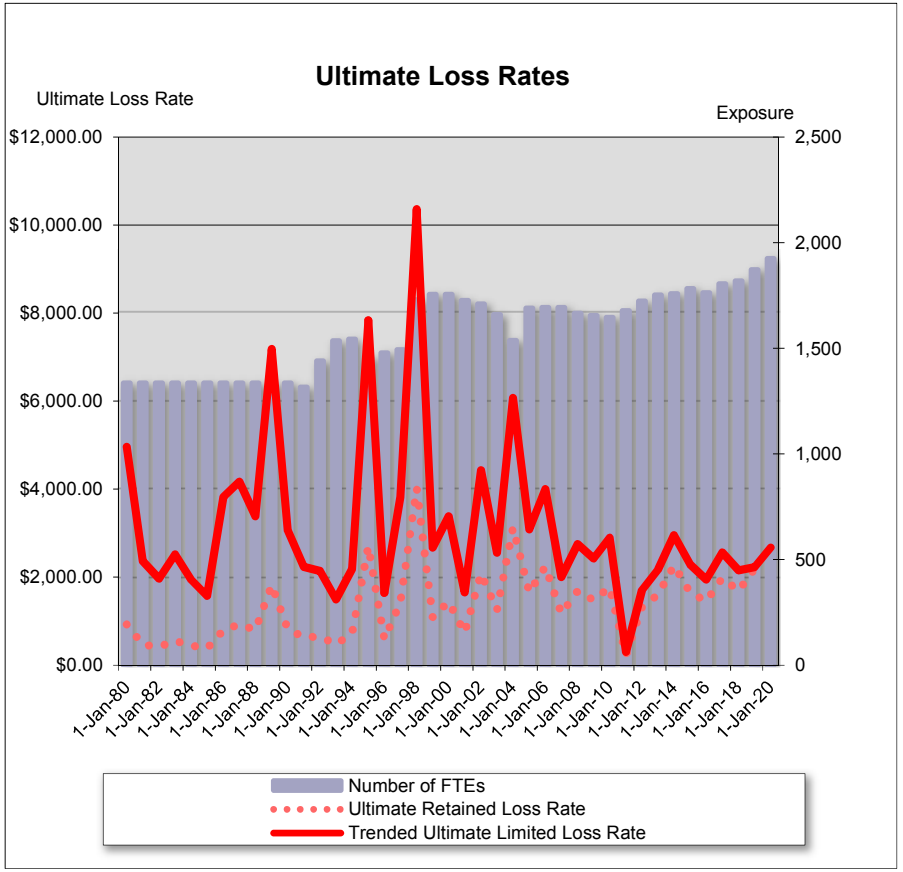
Column (4) : from Exhibit 1, Column (10)
Columns (5), (6), (7) : Exhibit 10

Column (8) : Column (4) - Column (5)
Column (9) : Column (4) - Column (6)
Column (9) : Column (10) discounted

State of Washington
Self-Insurance Liability Program

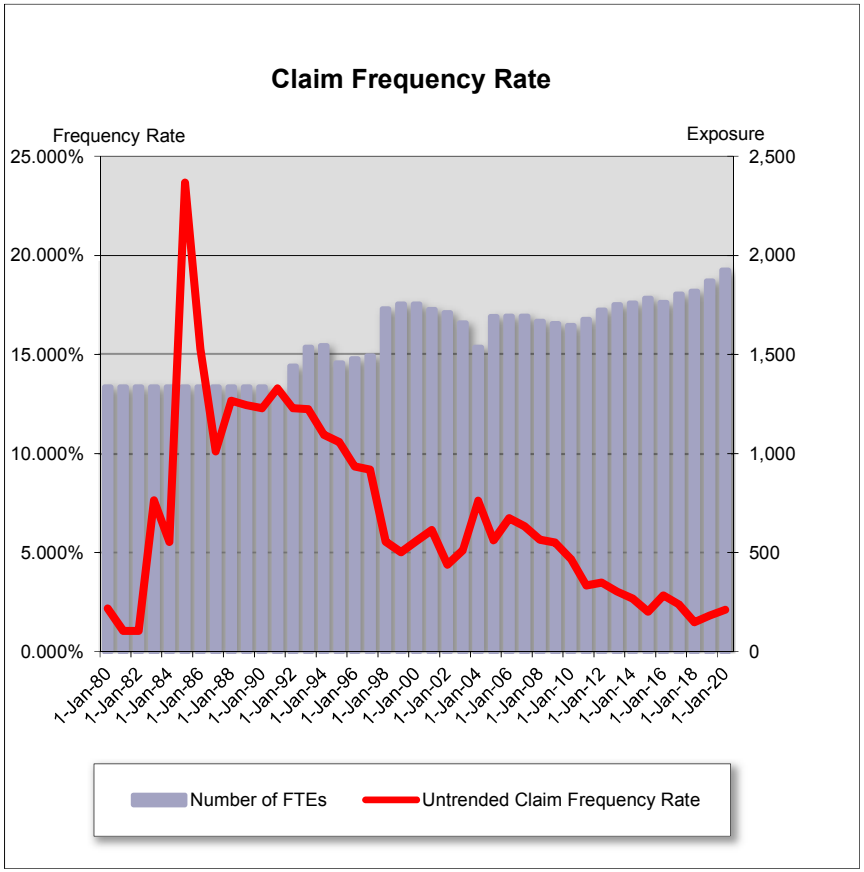
Ferry Liability Experience @ 12/31/19

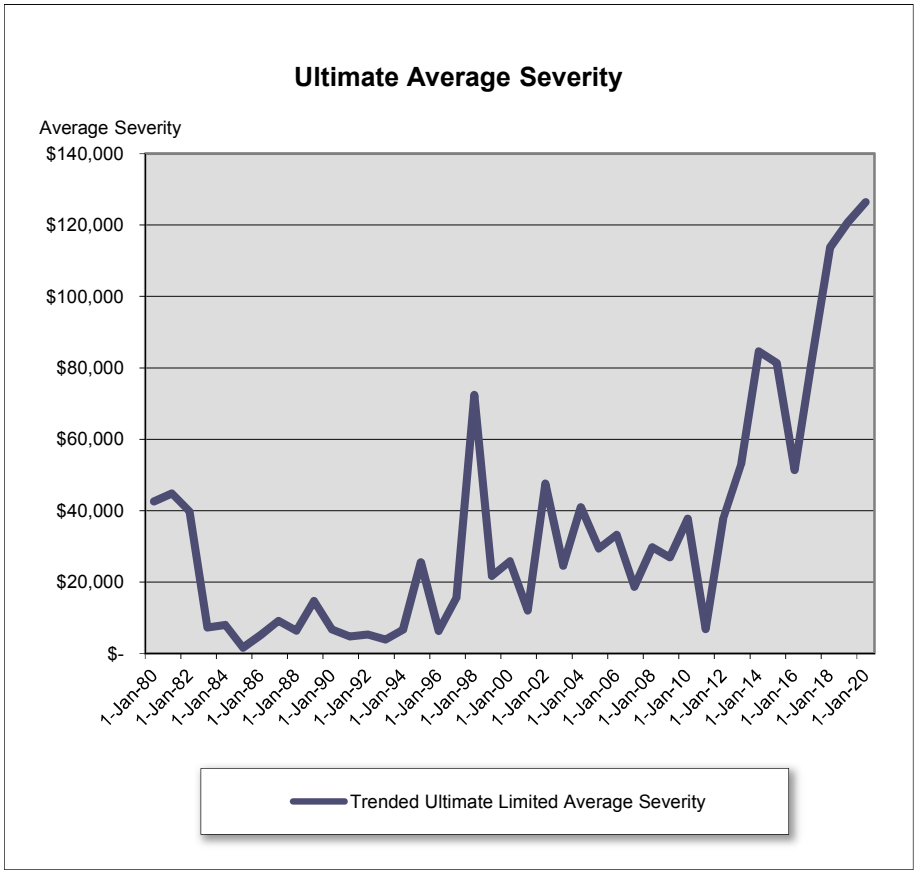




State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/19





State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/19
Incurred, Paid, & Outstanding "Chain Ladder" Methods

(1) Occurrence Period Inception	(2) Evaluation in Months	(3) Retained Incurred Losses	(4) Retained Incurred LDF	(5) Ultimate Retained Losses (Incurred)	(6) Retained Paid Losses	(7) Retained Paid LDF	(8) Ultimate Retained Losses (Paid)	(9) Retained Case Reserves	(10) Retained Outstanding LDF	(11) Ultimate Retained Losses (Outstanding)
Prior	489	$ 9,237,680	1.000	$ 9,237,680	$ 8,717,140	1.000	$ 8,717,140	$ 520,539	1.000	$ 9,237,680
1-Jul-80	474	1,233,746	1.001	1,234,918	1,233,746	1.001	1,235,597	-	2.730	1,233,746
1-Jul-81	462	613,485	1.003	615,233	583,556	1.005	586,240	29,929	2.636	662,451
1-Jul-82	450	556,678	1.005	559,323	556,678	1.008	560,965	-	2.623	556,678
1-Jul-83	438	739,552	1.007	744,470	739,552	1.011	747,613	-	2.582	739,552
1-Jul-84	426	594,233	1.009	599,313	594,233	1.014	602,552	-	2.591	594,233
1-Jul-85	414	507,337	1.010	512,639	507,337	1.017	516,063	-	2.575	507,337
1-Jul-86	402	1,066,360	1.012	1,078,971	1,066,360	1.019	1,087,024	-	2.596	1,066,360
1-Jul-87	390	1,235,458	1.014	1,252,299	1,235,458	1.022	1,263,155	-	2.586	1,235,458
1-Jul-88	378	1,075,750	1.015	1,092,407	1,075,750	1.025	1,103,137	-	2.592	1,075,750
1-Jul-89	366	2,414,679	1.017	2,456,540	2,394,679	1.029	2,463,150	20,000	2.584	2,446,361
1-Jul-90	354	1,097,668	1.019	1,118,730	1,097,668	1.032	1,132,494	-	2.579	1,097,668
1-Jul-91	342	799,518	1.021	816,379	743,669	1.035	769,525	55,849	2.595	888,609
1-Jul-92	330	933,289	1.023	954,743	933,289	1.038	968,751	-	2.590	933,289
1-Jul-93	318	728,891	1.025	746,997	728,891	1.041	758,872	-	2.587	728,891
1-Jul-94	306	1,119,760	1.027	1,149,756	1,119,760	1.044	1,169,328	-	2.600	1,119,760
1-Jul-95	294	3,932,627	1.029	4,045,446	3,932,627	1.047	4,119,416	-	2.598	3,932,627
1-Jul-96	282	869,168	1.031	895,795	869,168	1.051	913,259	-	2.602	869,168
1-Jul-97	270	2,122,071	1.033	2,191,113	2,122,071	1.054	2,236,572	-	2.601	2,122,071
1-Jul-98	258	6,953,431	1.034	7,193,204	6,953,431	1.057	7,351,739	-	2.599	6,953,431
1-Jul-99	246	1,906,233	1.036	1,975,587	1,906,233	1.065	2,029,190	-	2.377	1,906,233
1-Jul-00	234	2,530,000	1.038	2,627,096	2,530,000	1.072	2,711,819	-	2.228	2,530,000
1-Jul-01	222	1,268,054	1.040	1,319,249	1,268,054	1.079	1,368,760	-	2.116	1,268,054
1-Jul-02	210	3,536,932	1.042	3,686,447	3,536,932	1.087	3,844,710	-	2.027	3,536,932
1-Jul-03	198	2,013,754	1.044	2,102,898	1,978,962	1.095	2,166,585	34,792	1.959	2,047,116
1-Jul-04	186	4,750,922	1.046	4,970,936	4,750,922	1.103	5,238,816	-	1.906	4,750,922
1-Jul-05	174	2,764,555	1.048	2,897,965	2,764,555	1.111	3,070,918	-	1.857	2,764,555
1-Jul-06	162	3,726,898	1.050	3,914,183	3,726,898	1.119	4,170,358	-	1.818	3,726,898
1-Jul-07	150	1,930,308	1.052	2,031,253	1,930,308	1.127	2,176,225	-	1.785	1,930,308
1-Jul-08	138	2,740,239	1.054	2,889,137	2,740,239	1.136	3,112,773	-	1.756	2,740,239
1-Jul-09	126	2,284,194	1.056	2,412,977	2,197,332	1.145	2,515,162	86,862	1.731	2,347,705
1-Jul-10	114	2,717,172	1.058	2,875,786	2,652,672	1.154	3,059,931	64,500	1.708	2,762,816
1-Jul-11	102	309,908	1.063	329,569	309,908	1.191	369,145	-	1.592	309,908
1-Jul-12	90	2,144,620	1.066	2,285,389	2,144,620	1.223	2,622,066	-	1.511	2,144,620
1-Jul-13	78	2,462,323	1.077	2,651,751	2,439,157	1.312	3,199,195	23,167	1.430	2,472,285
1-Jul-14	66	3,653,231	1.090	3,981,161	2,539,351	1.421	3,608,871	1,113,880	1.385	4,081,996
1-Jul-15	54	2,295,291	1.208	2,772,561	1,681,520	1.779	2,991,352	613,770	1.648	2,692,890
1-Jul-16	42	1,600,314	1.362	2,180,353	1,020,400	2.447	2,496,634	579,914	1.818	2,074,625
1-Jul-17	30	1,182,890	2.385	2,821,563	897,483	5.444	4,885,973	285,406	3.466	1,886,594
1-Jul-18	18	180,395	5.406	975,138	90,584	18.114	1,640,806	89,811	7.280	744,368
1-Jul-19	6	10,246	26.667	273,234	10,101	80.000	808,040	146	39.500	15,858
Total		$ 83,839,859		$ 90,470,189	$ 80,321,295		$ 96,389,923	$ 3,518,564		$ 86,736,041

Columns (3), (6), (9) : Exhibit 10
Column (4) & (7) : from Exhibit 9
Column (5) : Column (3) X Column (4)

Column (8) : Column (6) X Column (7)
Column (10) : Outstanding LDF = (Incurred LDF - 1) X Paid LDF/(Paid LDF - Incurred LDF) +1
Column (11) : Column (9) X Column (10) + Column (6)

Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/19
Generalized Cape Cod Incurred Method

(1) Occurrence Period Inception	(2) Evaluation in Months	(3) Retained Incurred Losses	(4) Loss Trend Factor	(5) Retention Adjustment Factor	(6) Trended Limited Incurred Losses	(7) Trended Number of FTEs	(8) Retained Incurred LDF	(9) A Priori Expected Retained Loss Rate	(10) A Priori Expected Retained Losses	(11) Ultimate Retained Losses
Prior	489	$ 9,237,680	5.605	1.000	$ 51,777,269	1,335	1.000	21198.019	$ 5,048,941	$ 9,237,680
1-Jul-80	474	1,233,746	5.285	1.000	6,520,140	1,335	1.001	10622.437	2,683,331	1,236,293
1-Jul-81	462	613,485	4.948	1.000	3,035,357	1,335	1.003	6050.168	1,632,461	618,124
1-Jul-82	450	556,678	4.637	1.000	2,581,490	1,335	1.005	4034.334	1,161,414	562,169
1-Jul-83	438	739,552	4.467	1.000	3,303,556	1,335	1.007	3211.314	959,734	745,892
1-Jul-84	426	594,233	4.301	1.000	2,555,813	1,335	1.009	2776.264	861,726	601,538
1-Jul-85	414	507,337	4.071	1.000	2,065,167	1,335	1.010	2772.192	909,172	516,739
1-Jul-86	402	1,066,360	3.817	1.233	5,018,022	1,335	1.012	3374.577	957,352	1,077,549
1-Jul-87	390	1,235,458	3.598	1.233	5,480,327	1,335	1.014	3761.126	1,131,933	1,250,680
1-Jul-88	378	1,075,750	3.350	1.233	4,442,973	1,335	1.015	3947.431	1,275,950	1,095,206
1-Jul-89	366	2,414,679	3.143	1.233	9,356,492	1,335	1.017	4415.358	1,521,225	2,440,602
1-Jul-90	354	1,097,668	2.971	1.233	4,020,916	1,335	1.019	3540.656	1,290,360	1,121,962
1-Jul-91	342	799,518	2.802	1.233	2,762,367	1,316	1.021	2912.152	1,109,218	822,427
1-Jul-92	330	933,289	2.639	1.233	3,036,622	1,440	1.023	2668.415	1,180,976	959,827
1-Jul-93	318	728,891	2.504	1.233	2,250,710	1,535	1.025	2689.767	1,337,107	761,301
1-Jul-94	306	1,119,760	2.401	1.233	3,315,191	1,543	1.027	3318.492	1,729,509	1,164,881
1-Jul-95	294	3,932,627	2.315	1.233	11,222,765	1,456	1.029	4513.784	2,302,953	3,996,851
1-Jul-96	282	869,168	2.228	1.233	2,387,613	1,477	1.031	4060.238	2,183,091	934,060
1-Jul-97	270	2,122,071	2.143	1.233	5,606,609	1,492	1.033	4754.380	2,684,865	2,206,671
1-Jul-98	258	6,953,431	2.056	1.233	17,623,652	1,729	1.034	5792.716	3,951,668	7,085,153
1-Jul-99	246	1,906,233	1.960	1.233	4,607,348	1,754	1.036	4329.264	3,141,729	2,016,525
1-Jul-00	234	2,530,000	1.871	1.233	5,837,595	1,754	1.038	3737.030	2,840,814	2,634,994
1-Jul-01	222	1,268,054	1.783	1.233	2,787,965	1,726	1.040	3290.771	2,583,384	1,368,304
1-Jul-02	210	3,536,932	1.695	1.233	7,390,111	1,710	1.042	3661.236	2,996,399	3,658,460
1-Jul-03	198	2,013,754	1.621	1.233	4,025,934	1,659	1.044	3608.211	2,994,182	2,140,680
1-Jul-04	186	4,750,922	1.553	1.233	9,095,707	1,536	1.046	4098.608	3,288,282	4,896,462
1-Jul-05	174	2,764,555	1.490	1.233	5,078,766	1,690	1.048	3620.010	3,330,148	2,917,861
1-Jul-06	162	3,726,898	1.425	1.233	6,547,103	1,693	1.050	3387.740	3,264,866	3,883,115
1-Jul-07	150	1,930,308	1.359	1.233	3,234,184	1,692	1.052	2815.189	2,842,954	2,071,592
1-Jul-08	138	2,740,239	1.309	1.233	4,421,868	1,666	1.054	2647.012	2,732,508	2,881,065
1-Jul-09	126	2,284,194	1.305	1.233	3,675,106	1,655	1.056	2400.675	2,469,567	2,415,997
1-Jul-10	114	2,717,172	1.309	1.233	4,385,052	1,645	1.058	2179.596	2,221,694	2,839,710
1-Jul-11	102	309,908	1.264	1.033	404,609	1,677	1.063	1640.092	2,106,553	435,582
1-Jul-12	90	2,144,620	1.229	1.033	2,723,871	1,722	1.066	1796.489	2,436,254	2,294,682
1-Jul-13	78	2,462,323	1.199	1.109	3,274,241	1,751	1.077	2014.390	2,653,008	2,651,841
1-Jul-14	66	3,653,231	1.159	1.109	4,695,717	1,758	1.090	2247.514	3,073,773	3,906,419
1-Jul-15	54	2,295,291	1.109	1.233	3,137,375	1,783	1.208	2114.202	2,757,377	2,769,947
1-Jul-16	42	1,600,314	1.066	1.233	2,102,588	1,763	1.362	1929.019	2,587,716	2,288,724
1-Jul-17	30	1,182,890	1.033	1.233	1,507,010	1,804	2.385	1867.224	2,643,999	2,718,440
1-Jul-18	18	180,395	1.016	1.233	226,094	1,818	5.406	1629.579	2,363,763	2,106,876
1-Jul-19	6	10,246	1.000	1.000	10,246	1,871	26.667	1529.772	2,861,778	2,764,707
Total		$ 83,839,859			$ 227,531,541	64,134			$ 94,103,732	$ 94,097,585

Column (3) : supplied by the State of WA
Column (4) : Masterson Indices appropriate for coverage (Self-Insurance Liability Program)
Column (5) : Exhibit 13 Column (4) scaled to the experience period's latest policy period
Column (6) : Column (3) X Column (4) X Column (5)

Column (7) : supplied by the State of WA, trended.
Column (8) : from Exhibit 9
Columns (9) and (10) : Quantities used in Cape Cod
Column (11) : Cape Cod estimated ultimate loss

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/19
Generalized Cape Cod Paid Method

(1) Occurrence Period Inception	(2) Evaluation in Months	(3) Retained Paid Losses	(4) Loss Trend Factor	(5) Retention Adjustment Factor	(6) Trended Paid Loss	(7) Trended Number of FTEs	(8) Retained Paid LDF	(9) A Priori Expected Retained Loss Rate	(10) A Priori Expected Retained Losses	(11) Ultimate Retained Losses
Prior	489	$ 8,717,140	5.605	1.000	$ 48,859,643	1,335	1.000	20107.285	$ 4,789,150	$ 8,717,140
1-Jul-80	474	1,233,746	5.285	1.000	6,520,140	1,335	1.001	10176.211	2,570,610	1,237,596
1-Jul-81	462	583,556	4.948	1.000	2,887,275	1,335	1.005	5823.168	1,571,212	590,750
1-Jul-82	450	556,678	4.637	1.000	2,581,490	1,335	1.008	3931.857	1,131,913	565,328
1-Jul-83	438	739,552	4.467	1.000	3,303,556	1,335	1.011	3168.136	946,830	749,761
1-Jul-84	426	594,233	4.301	1.000	2,555,813	1,335	1.014	2762.299	857,392	606,070
1-Jul-85	414	507,337	4.071	1.000	2,065,167	1,335	1.017	2774.375	909,888	522,722
1-Jul-86	402	1,066,360	3.817	1.233	5,018,022	1,335	1.019	3389.265	961,519	1,084,638
1-Jul-87	390	1,235,458	3.598	1.233	5,480,327	1,335	1.022	3782.486	1,138,361	1,260,418
1-Jul-88	378	1,075,750	3.350	1.233	4,442,973	1,335	1.025	3968.749	1,282,841	1,107,598
1-Jul-89	366	2,394,679	3.143	1.233	9,278,995	1,335	1.029	4431.522	1,526,794	2,437,121
1-Jul-90	354	1,097,668	2.971	1.233	4,020,916	1,335	1.032	3549.634	1,293,632	1,137,450
1-Jul-91	342	743,669	2.802	1.233	2,569,408	1,316	1.035	2898.290	1,103,938	780,761
1-Jul-92	330	933,289	2.639	1.233	3,036,622	1,440	1.038	2682.160	1,187,059	976,743
1-Jul-93	318	728,891	2.504	1.233	2,250,710	1,535	1.041	2720.423	1,352,346	782,319
1-Jul-94	306	1,119,760	2.401	1.233	3,315,191	1,543	1.044	3369.747	1,756,222	1,194,207
1-Jul-95	294	3,932,627	2.315	1.233	11,222,765	1,456	1.047	4595.150	2,344,466	4,038,934
1-Jul-96	282	869,168	2.228	1.233	2,387,613	1,477	1.051	4141.154	2,226,597	976,664
1-Jul-97	270	2,122,071	2.143	1.233	5,606,609	1,492	1.054	4859.359	2,744,148	2,262,558
1-Jul-98	258	6,953,431	2.056	1.233	17,623,652	1,729	1.057	5935.582	4,049,128	7,172,808
1-Jul-99	246	1,906,233	1.960	1.233	4,607,348	1,754	1.065	4451.876	3,230,708	2,101,995
1-Jul-00	234	2,530,000	1.871	1.233	5,837,595	1,754	1.072	3858.417	2,933,090	2,726,655
1-Jul-01	222	1,268,054	1.783	1.233	2,787,965	1,726	1.079	3411.517	2,678,173	1,465,100
1-Jul-02	210	3,536,932	1.695	1.233	7,390,111	1,710	1.087	3810.988	3,118,958	3,786,612
1-Jul-03	198	1,978,962	1.621	1.233	3,956,377	1,659	1.095	3767.117	3,126,046	2,249,673
1-Jul-04	186	4,750,922	1.553	1.233	9,095,707	1,536	1.103	4311.522	3,459,101	5,073,070
1-Jul-05	174	2,764,555	1.490	1.233	5,078,766	1,690	1.111	3831.005	3,524,248	3,116,143
1-Jul-06	162	3,726,898	1.425	1.233	6,547,103	1,693	1.119	3604.580	3,473,841	4,096,293
1-Jul-07	150	1,930,308	1.359	1.233	3,234,184	1,692	1.127	3007.335	3,036,995	2,273,494
1-Jul-08	138	2,740,239	1.309	1.233	4,421,868	1,666	1.136	2834.622	2,926,178	3,090,441
1-Jul-09	126	2,197,332	1.305	1.233	3,535,351	1,655	1.145	2564.583	2,638,179	2,530,707
1-Jul-10	114	2,652,672	1.309	1.233	4,280,961	1,645	1.154	2346.322	2,391,640	2,970,985
1-Jul-11	102	309,908	1.264	1.033	404,609	1,677	1.191	1779.653	2,285,808	676,715
1-Jul-12	90	2,144,620	1.229	1.033	2,723,871	1,722	1.223	1967.415	2,668,050	2,630,439
1-Jul-13	78	2,439,157	1.199	1.109	3,243,435	1,751	1.312	2194.519	2,890,243	3,125,797
1-Jul-14	66	2,539,351	1.159	1.109	3,263,981	1,758	1.421	2325.356	3,180,232	3,481,840
1-Jul-15	54	1,681,520	1.109	1.233	2,298,428	1,783	1.779	2291.850	2,989,068	2,990,352
1-Jul-16	42	1,020,400	1.066	1.233	1,340,662	1,763	2.447	2236.425	3,000,090	2,794,323
1-Jul-17	30	897,483	1.033	1.233	1,143,400	1,804	5.444	2426.818	3,436,386	3,702,654
1-Jul-18	18	90,584	1.016	1.233	113,531	1,818	18.114	2272.722	3,296,666	3,205,251
1-Jul-19	6	10,101	1.000	1.000	10,101	1,871	80.000	2190.104	4,097,076	4,055,963
Total		$ 80,321,295			$ 220,342,241	64,134			$ 100,124,820	$ 100,346,089

Column (3) : supplied by the State of WA
Column (4) : Masterson Indices appropriate for coverage (Self-Insurance Liability Program)
Column (5) : Exhibit 13 Column (4) scaled to the experience period's latest policy period
Column (6) : Column (3) X Column (4) X Column (5)

Column (7) : supplied by the State of WA, trended.
Column (8) : from Exhibit 9
Columns (9) and (10) : Quantities used in Cape Cod
Column (11) : Cape Cod estimated ultimate loss

Exhibit 6

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/19
Frequency & Severity Method

(1) Occurrence Period Inception	(2) Evaluation in Months	(3) Reported Claims	(4) Claim CDF	(5) Ultimate Claims	(6) Average Severity LDF	(7) Retained Reported Severity	(8) Ultimate Reported Severity	(9) Unreported Claims	(10) Ultimate Retained Unreported Severity	(11) Ultimate Retained Losses
Prior	489	125	1.000	125	1.000	$ 73,901	$ 73,901	0	$ 62,643	$ 9,237,680
1-Jul-80	474	29	1.000	29	1.001	42,543	$ 42,583	0	49,785	1,234,918
1-Jul-81	462	14	1.000	14	1.003	43,820	$ 43,945	0	33,971	615,233
1-Jul-82	450	14	1.000	14	1.005	39,763	$ 39,952	0	19,113	559,323
1-Jul-83	438	102	1.000	102	1.007	7,251	$ 7,299	0	9,932	744,470
1-Jul-84	426	74	1.000	74	1.009	8,030	$ 8,099	0	6,693	599,313
1-Jul-85	414	316	1.000	316	1.010	1,605	$ 1,622	0	4,835	512,639
1-Jul-86	402	204	1.000	204	1.012	5,227	$ 5,289	0	5,237	1,078,971
1-Jul-87	390	135	1.000	135	1.014	9,152	$ 9,276	0	6,779	1,252,299
1-Jul-88	378	169	1.000	169	1.015	6,365	$ 6,464	0	7,634	1,092,407
1-Jul-89	366	166	1.000	166	1.017	14,546	$ 14,798	0	9,143	2,456,540
1-Jul-90	354	164	1.000	164	1.019	6,693	$ 6,822	0	7,781	1,118,730
1-Jul-91	342	175	1.000	175	1.021	4,569	$ 4,665	0	6,771	816,379
1-Jul-92	330	177	1.000	177	1.023	5,273	$ 5,394	0	6,789	954,743
1-Jul-93	318	188	1.000	188	1.025	3,877	$ 3,973	0	7,487	746,997
1-Jul-94	306	169	1.000	169	1.027	6,626	$ 6,803	0	10,290	1,149,756
1-Jul-95	294	154	1.000	154	1.029	25,537	$ 26,269	0	15,616	4,045,446
1-Jul-96	282	138	1.000	138	1.031	6,298	$ 6,491	0	16,140	895,795
1-Jul-97	270	137	1.000	137	1.033	15,490	$ 15,994	0	22,115	2,191,113
1-Jul-98	258	96	1.000	96	1.034	72,432	$ 74,929	0	34,015	7,193,204
1-Jul-99	246	88	1.000	88	1.036	21,662	$ 22,450	0	29,857	1,975,587
1-Jul-00	234	98	1.000	98	1.038	25,816	$ 26,807	0	27,894	2,627,096
1-Jul-01	222	106	1.000	106	1.040	11,963	$ 12,446	0	26,136	1,319,249
1-Jul-02	210	75	1.000	75	1.042	47,159	$ 49,153	0	32,250	3,686,447
1-Jul-03	198	85	1.000	85	1.044	23,691	$ 24,740	0	31,824	2,102,898
1-Jul-04	186	117	1.000	117	1.046	40,606	$ 42,487	0	34,555	4,970,936
1-Jul-05	174	95	1.000	95	1.048	29,101	$ 30,505	0	32,497	2,897,965
1-Jul-06	162	114	1.000	114	1.050	32,692	$ 34,335	0	31,316	3,914,183
1-Jul-07	150	107	1.000	107	1.052	18,040	$ 18,984	0	28,190	2,031,253
1-Jul-08	138	94	1.000	94	1.054	29,151	$ 30,735	0	29,414	2,889,137
1-Jul-09	126	91	1.000	91	1.056	25,101	$ 26,516	0	28,942	2,412,977
1-Jul-10	114	77	1.000	77	1.058	35,288	$ 37,348	0	29,624	2,875,786
1-Jul-11	102	56	1.000	56	1.063	5,534	$ 5,885	0	32,205	329,569
1-Jul-12	90	60	1.000	60	1.066	35,744	$ 38,090	0	40,135	2,285,389
1-Jul-13	78	53	1.000	53	1.077	46,459	$ 50,033	0	47,913	2,651,751
1-Jul-14	66	47	1.001	47	1.089	77,728	$ 84,621	0	61,356	3,977,183
1-Jul-15	54	36	1.002	36	1.206	63,758	$ 76,862	0	59,653	2,767,027
1-Jul-16	42	50	1.009	50	1.350	32,006	$ 43,218	0	55,782	2,160,905
1-Jul-17	30	42	1.035	43	2.305	28,164	$ 64,908	1	58,425	2,784,573
1-Jul-18	18	25	1.078	27	5.014	7,216	$ 36,183	2	56,398	1,017,378
1-Jul-19	6	8	2.528	34	10.549	1,281	$ 13,510	26	68,815	1,897,272
Total		4,270		4,299				29		$ 92,070,517

Column (3) : supplied by the State of WA
Column (4) : from Exhibit 9
Column (5) : Exhibit 12 Column (11)
Column (6) : from {Exhibit 3, Column (4)} / Column (4)
Column (7) : from {Exhibit 3, Column (3)} / Column (3)

Column (8) : Column (6) X Column (7)
Column (9) : Column (5) - Column (3)
Column (10) : Weighted Average of Column (8) adjusted for Trend and Retention
Column (11) : Column (3) X Column (8) + Column (9) X Column (10)

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/19
Incurred Bornhuetter/Ferguson Method

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Occurrence Period Inception	Retention	Retained Incurred Losses	Retained Incurred LDF	A Priori Expected Limited Loss Rate	Retention Adjustment Factor	A Priori Expected Retained Loss Rate	A Priori Expected Retained Losses	IBNR Factor	IBNR Reserves	Ultimate 0.00% Losses
Prior	Unlimited	$ 9,237,680	1.000	468.39	1.000	468.39	$ 625,298	0.000	$ -	$ 9,237,680
1-Jul-80	Unlimited	1,233,746	1.001	496.76	1.000	496.76	663,181	0.001	629	1,234,375
1-Jul-81	Unlimited	613,485	1.003	530.61	1.000	530.61	708,365	0.003	2,013	615,498
1-Jul-82	Unlimited	556,678	1.005	566.13	1.000	566.13	755,783	0.005	3,573	560,251
1-Jul-83	Unlimited	739,552	1.007	587.72	1.000	587.72	784,603	0.007	5,183	744,735
1-Jul-84	Unlimited	594,233	1.009	610.39	1.000	610.39	814,874	0.008	6,908	601,141
1-Jul-85	Unlimited	507,337	1.010	644.95	1.000	644.95	861,002	0.010	8,904	516,241
1-Jul-86	1,000,000	1,066,360	1.012	687.88	1.233	557.90	744,791	0.012	8,705	1,075,065
1-Jul-87	1,000,000	1,235,458	1.014	729.73	1.233	591.84	790,104	0.013	10,625	1,246,083
1-Jul-88	1,000,000	1,075,750	1.015	783.75	1.233	635.65	848,596	0.015	12,939	1,088,690
1-Jul-89	1,000,000	2,414,679	1.017	835.39	1.233	677.53	904,501	0.017	15,413	2,430,092
1-Jul-90	1,000,000	1,097,668	1.019	883.66	1.233	716.68	956,773	0.019	18,013	1,115,681
1-Jul-91	1,000,000	799,518	1.021	936.89	1.233	759.85	999,964	0.021	20,652	820,170
1-Jul-92	1,000,000	933,289	1.023	994.87	1.233	806.88	1,161,902	0.022	26,110	959,399
1-Jul-93	1,000,000	728,891	1.025	1,048.30	1.233	850.21	1,305,068	0.024	31,633	760,524
1-Jul-94	1,000,000	1,119,760	1.027	1,093.34	1.233	886.74	1,368,245	0.026	35,696	1,155,456
1-Jul-95	1,000,000	3,932,627	1.029	1,134.29	1.233	919.95	1,339,448	0.028	37,354	3,969,981
1-Jul-96	1,000,000	869,168	1.031	1,178.37	1.233	955.70	1,411,569	0.030	41,958	911,127
1-Jul-97	1,000,000	2,122,071	1.033	1,225.18	1.233	993.67	1,482,553	0.032	46,715	2,168,786
1-Jul-98	1,000,000	6,953,431	1.034	1,277.16	1.233	1,035.82	1,790,935	0.033	59,698	7,013,129
1-Jul-99	1,000,000	1,906,233	1.036	1,339.26	1.233	1,086.19	1,905,181	0.035	66,882	1,973,115
1-Jul-00	1,000,000	2,530,000	1.038	1,402.90	1.233	1,137.81	1,995,712	0.037	73,760	2,603,760
1-Jul-01	1,000,000	1,268,054	1.040	1,472.28	1.233	1,194.08	2,060,976	0.039	79,978	1,348,032
1-Jul-02	1,000,000	3,536,932	1.042	1,549.23	1.233	1,256.49	2,148,590	0.041	87,142	3,624,075
1-Jul-03	1,000,000	2,013,754	1.044	1,619.12	1.233	1,313.17	2,178,552	0.042	92,351	2,106,105
1-Jul-04	1,000,000	4,750,922	1.046	1,690.76	1.233	1,371.27	2,106,271	0.044	93,224	4,844,146
1-Jul-05	1,000,000	2,764,555	1.048	1,762.01	1.233	1,429.05	2,415,102	0.046	111,181	2,875,736
1-Jul-06	1,000,000	3,726,898	1.050	1,842.63	1.233	1,494.45	2,530,096	0.048	121,060	3,847,958
1-Jul-07	1,000,000	1,930,308	1.052	1,931.98	1.233	1,566.91	2,651,209	0.050	131,754	2,062,063
1-Jul-08	1,000,000	2,740,239	1.054	2,005.96	1.233	1,626.91	2,710,112	0.052	139,671	2,879,910
1-Jul-09	1,000,000	2,284,194	1.056	2,011.89	1.233	1,631.72	2,700,655	0.053	144,136	2,428,331
1-Jul-10	1,000,000	2,717,172	1.058	2,005.78	1.233	1,626.76	2,676,023	0.055	147,596	2,864,768
1-Jul-11	10,000,000	309,908	1.063	2,077.41	1.033	2,010.85	3,371,987	0.060	201,168	511,076
1-Jul-12	10,000,000	2,144,620	1.066	2,135.45	1.033	2,067.02	3,560,243	0.062	219,294	2,363,914
1-Jul-13	2,500,000	2,462,323	1.077	2,190.47	1.109	1,974.31	3,457,616	0.071	246,994	2,709,318
1-Jul-14	2,500,000	3,653,231	1.090	2,266.09	1.109	2,042.48	3,590,468	0.082	295,748	3,948,979
1-Jul-15	1,000,000	2,295,291	1.208	2,368.16	1.233	1,920.67	3,423,980	0.172	589,406	2,884,697
1-Jul-16	1,000,000	1,600,314	1.362	2,463.72	1.233	1,998.17	3,521,776	0.266	936,898	2,537,212
1-Jul-17	1,000,000	1,182,890	2.385	2,540.79	1.233	2,060.68	3,717,462	0.581	2,158,982	3,341,872
1-Jul-18	1,000,000	180,395	5.406	2,582.71	1.233	2,094.67	3,808,117	0.815	3,103,639	3,284,033
1-Jul-19	Various	10,246	26.667	2,625.32	1.000	2,625.32	4,911,238	0.963	4,727,066	4,737,313
Total		$ 83,839,859					$ 81,758,919		$ 14,160,656	$ 98,000,515

Column (3) : supplied by the State of WA
Column (4) : from Exhibit 9
Column (5) : from Exhibit 13 detrended for exposure and loss
Column (6) : from Exhibit 13
Column (7) : Column (5) / Column (6)

Column (8) : Column (7) X Exposure (FTEs) supplied by the State of WA
Column (9) : 1-1/Column (4)
Column (10) : Column (8) X Column (9)
Column (11) : Column (3) + Column (10)

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/19
Paid Bornhuetter/Ferguson Method

(1) Occurrence Period Inception	(2) Retention	(3) Retained Paid Losses	(4) Retained Paid LDF	(5) A Priori Expected Limited Loss Rate	(6) Retention Adjustment Factor	(7) A Priori Expected Retained Loss Rate	(8) A Priori Expected Retained Losses	(9) IBNR Factor	(10) IBNR Reserves	(11) Ultimate 0.00% Losses
Prior	Unlimited	$ 8,717,140	1.000	468.39	1.000	468.39	$ 625,298	0.000	$ -	$ 8,717,140
1-Jul-80	Unlimited	1,233,746	1.001	496.76	1.000	496.76	663,181	0.001	993	1,234,739
1-Jul-81	Unlimited	583,556	1.005	530.61	1.000	530.61	708,365	0.005	3,244	586,799
1-Jul-82	Unlimited	556,678	1.008	566.13	1.000	566.13	755,783	0.008	5,775	562,453
1-Jul-83	Unlimited	739,552	1.011	587.72	1.000	587.72	784,603	0.011	8,460	748,012
1-Jul-84	Unlimited	594,233	1.014	610.39	1.000	610.39	814,874	0.014	11,251	605,483
1-Jul-85	Unlimited	507,337	1.017	644.95	1.000	644.95	861,002	0.017	14,559	521,896
1-Jul-86	1,000,000	1,066,360	1.019	687.88	1.233	557.90	744,791	0.019	14,159	1,080,518
1-Jul-87	1,000,000	1,235,458	1.022	729.73	1.233	591.84	790,104	0.022	17,324	1,252,782
1-Jul-88	1,000,000	1,075,750	1.025	783.75	1.233	635.65	848,596	0.025	21,067	1,096,818
1-Jul-89	1,000,000	2,394,679	1.029	835.39	1.233	677.53	904,501	0.028	25,143	2,419,822
1-Jul-90	1,000,000	1,097,668	1.032	883.66	1.233	716.68	956,773	0.031	29,423	1,127,090
1-Jul-91	1,000,000	743,669	1.035	936.89	1.233	759.85	999,964	0.034	33,598	777,268
1-Jul-92	1,000,000	933,289	1.038	994.87	1.233	806.88	1,161,902	0.037	42,533	975,822
1-Jul-93	1,000,000	728,891	1.041	1,048.30	1.233	850.21	1,305,068	0.040	51,560	780,451
1-Jul-94	1,000,000	1,119,760	1.044	1,093.34	1.233	886.74	1,368,245	0.042	58,001	1,177,761
1-Jul-95	1,000,000	3,932,627	1.047	1,134.29	1.233	919.95	1,339,448	0.045	60,735	3,993,362
1-Jul-96	1,000,000	869,168	1.051	1,178.37	1.233	955.70	1,411,569	0.048	68,148	937,316
1-Jul-97	1,000,000	2,122,071	1.054	1,225.18	1.233	993.67	1,482,553	0.051	75,899	2,197,970
1-Jul-98	1,000,000	6,953,431	1.057	1,277.16	1.233	1,035.82	1,790,935	0.054	97,031	7,050,462
1-Jul-99	1,000,000	1,906,233	1.065	1,339.26	1.233	1,086.19	1,905,181	0.061	115,442	2,021,676
1-Jul-00	1,000,000	2,530,000	1.072	1,402.90	1.233	1,137.81	1,995,712	0.067	133,806	2,663,806
1-Jul-01	1,000,000	1,268,054	1.079	1,472.28	1.233	1,194.08	2,060,976	0.074	151,636	1,419,690
1-Jul-02	1,000,000	3,536,932	1.087	1,549.23	1.233	1,256.49	2,148,590	0.080	172,000	3,708,932
1-Jul-03	1,000,000	1,978,962	1.095	1,619.12	1.233	1,313.17	2,178,552	0.087	188,660	2,167,622
1-Jul-04	1,000,000	4,750,922	1.103	1,690.76	1.233	1,371.27	2,106,271	0.093	196,158	4,947,080
1-Jul-05	1,000,000	2,764,555	1.111	1,762.01	1.233	1,429.05	2,415,102	0.100	240,937	3,005,492
1-Jul-06	1,000,000	3,726,898	1.119	1,842.63	1.233	1,494.45	2,530,096	0.106	269,041	3,995,939
1-Jul-07	1,000,000	1,930,308	1.127	1,931.98	1.233	1,566.91	2,651,209	0.113	299,591	2,229,899
1-Jul-08	1,000,000	2,740,239	1.136	2,005.96	1.233	1,626.91	2,710,112	0.120	324,343	3,064,583
1-Jul-09	1,000,000	2,197,332	1.145	2,011.89	1.233	1,631.72	2,700,655	0.126	341,269	2,538,602
1-Jul-10	1,000,000	2,652,672	1.154	2,005.78	1.233	1,626.76	2,676,023	0.133	356,163	3,008,835
1-Jul-11	10,000,000	309,908	1.191	2,077.41	1.033	2,010.85	3,371,987	0.160	541,109	851,016
1-Jul-12	10,000,000	2,144,620	1.223	2,135.45	1.033	2,067.02	3,560,243	0.182	648,276	2,792,896
1-Jul-13	2,500,000	2,439,157	1.312	2,190.47	1.109	1,974.31	3,457,616	0.238	821,432	3,260,589
1-Jul-14	2,500,000	2,539,351	1.421	2,266.09	1.109	2,042.48	3,590,468	0.296	1,064,066	3,603,417
1-Jul-15	1,000,000	1,681,520	1.779	2,368.16	1.233	1,920.67	3,423,980	0.438	1,499,268	3,180,788
1-Jul-16	1,000,000	1,020,400	2.447	2,463.72	1.233	1,998.17	3,521,776	0.591	2,082,390	3,102,790
1-Jul-17	1,000,000	897,483	5.444	2,540.79	1.233	2,060.68	3,717,462	0.816	3,034,617	3,932,100
1-Jul-18	1,000,000	90,584	18.114	2,582.71	1.233	2,094.67	3,808,117	0.945	3,597,883	3,688,467
1-Jul-19	Various	10,101	80.000	2,625.32	1.000	2,625.32	4,911,238	0.987	4,849,847	4,859,948
Total		$ 80,321,295					$ 81,758,919		$ 21,566,837	$ 101,888,132

Column (3) : supplied by the State of WA
Column (4) : from Exhibit 9
Column (5) : from Exhibit 13 detrended for exposure and loss
Column (6) : from Exhibit 13
Column (7) : Column (5) / Column (6)

Column (8) : Column (7) X Exposure (FTEs) supplied by the State of WA
Column (9) : 1-1/Column (4)
Column (10) : Column (8) X Column (9)
Column (11) : Column (3) + Column (10)

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/19
Selected Ultimate Claim Counts

(1) Occurrence Period Inception	(2) Trended Number of FTEs	(3) Reported Claims	(4) Claim CDF	(5) Developed Claims	(6) Claim Frequency Trend Factor	(7) Trended Developed Claims	(8) Trended Claim Frequency Rate	(9) Bornhuetter -Ferguson Developed Claims	(10) Selected Trended Claims	(11) Selected Untrended Claims	(12) Trended Claim Frequency Rate
1-Jan-79	1,335	125	1.000	125	1.000	125	9.36330%		125	125	9.36330%
1-Jul-80	1,335	29	1.000	29	1.000	29	2.17228%		29	29	2.17228%
1-Jul-81	1,335	14	1.000	14	1.000	14	1.04869%		14	14	1.04869%
1-Jul-82	1,335	14	1.000	14	1.000	14	1.04869%		14	14	1.04869%
1-Jul-83	1,335	102	1.000	102	1.000	102	7.64045%		102	102	7.64045%
1-Jul-84	1,335	74	1.000	74	1.000	74	5.54307%		74	74	5.54307%
1-Jul-85	1,335	316	1.000	316	1.000	316	23.67041%		316	316	23.67041%
1-Jul-86	1,335	204	1.000	204	1.000	204	15.28090%		204	204	15.28090%
1-Jul-87	1,335	135	1.000	135	1.000	135	10.11236%		135	135	10.11236%
1-Jul-88	1,335	169	1.000	169	1.000	169	12.65918%		169	169	12.65918%
1-Jul-89	1,335	166	1.000	166	1.000	166	12.43446%		166	166	12.43446%
1-Jul-90	1,335	164	1.000	164	1.000	164	12.28464%		164	164	12.28464%
1-Jul-91	1,316	175	1.000	175	1.000	175	13.29787%		175	175	13.29787%
1-Jul-92	1,440	177	1.000	177	1.000	177	12.29167%		177	177	12.29167%
1-Jul-93	1,535	188	1.000	188	1.000	188	12.24756%		188	188	12.24756%
1-Jul-94	1,543	169	1.000	169	1.000	169	10.95269%		169	169	10.95269%
1-Jul-95	1,456	154	1.000	154	1.000	154	10.57692%		154	154	10.57692%
1-Jul-96	1,477	138	1.000	138	1.000	138	9.34326%		138	138	9.34326%
1-Jul-97	1,492	137	1.000	137	1.000	137	9.18231%		137	137	9.18231%
1-Jul-98	1,729	96	1.000	96	1.000	96	5.55234%		96	96	5.55234%
1-Jul-99	1,754	88	1.000	88	1.000	88	5.01710%		88	88	5.01710%
1-Jul-00	1,754	98	1.000	98	1.000	98	5.58723%		98	98	5.58723%
1-Jul-01	1,726	106	1.000	106	1.000	106	6.14137%		106	106	6.14137%
1-Jul-02	1,710	75	1.000	75	1.000	75	4.38596%		75	75	4.38596%
1-Jul-03	1,659	85	1.000	85	1.000	85	5.12357%		85	85	5.12357%
1-Jul-04	1,536	117	1.000	117	1.000	117	7.61719%		117	117	7.61719%
1-Jul-05	1,690	95	1.000	95	1.000	95	5.62130%		95	95	5.62130%
1-Jul-06	1,693	114	1.000	114	1.000	114	6.73361%		114	114	6.73361%
1-Jul-07	1,692	107	1.000	107	1.000	107	6.32388%		107	107	6.32388%
1-Jul-08	1,666	94	1.000	94	1.000	94	5.64293%		94	94	5.64293%
1-Jul-09	1,655	91	1.000	91	1.000	91	5.49816%		91	91	5.49816%
1-Jul-10	1,645	77	1.000	77	1.000	77	4.68085%		77	77	4.68085%
1-Jul-11	1,677	56	1.000	56	1.000	56	3.33950%		56	56	3.33950%
1-Jul-12	1,722	60	1.000	60	1.000	60	3.48351%		60	60	3.48351%
1-Jul-13	1,751	53	1.000	53	1.000	53	3.02632%		53	53	3.02632%
1-Jul-14	1,758	47	1.001	47	1.000	47	2.67632%		47	47	2.67632%
1-Jul-15	1,783	36	1.002	36	1.000	36	2.02345%		36	36	2.02345%
1-Jul-16	1,763	50	1.009	50	1.000	50	2.86241%		50	50	2.86241%
1-Jul-17	1,804	42	1.035	43	1.000	43	2.40965%		43	43	2.40965%
1-Jul-18	1,818	25	1.078	27	1.000	27	1.48240%		27	27	1.48240%
1-Jul-19	1,871	8	2.528	20	1.000	20	1.08108%	34	34	34	1.80911%
Total	64,134	4,270		4,286		4,286	6.68318%		4,300	4,299	6.70442%

Bornhuetter-Ferguson Claim Count for 1-Jul-19

Weighted Averages excluding 1-Jul-19							
Total	62,264		4,266	6.85150%		4,266	6.85150%
Last 5 Policies	8,925		204	2.28557%		204	2.28557%
Last 3 Policies	5,385		121	2.24478%		121	2.24478%
Last 2 Policies	3,622		70	1.94423%		70	1.94423%
Selected Bornhuetter-Ferguson Frequency Rate				**2.28557%**			
FTEs for 1-Jul-19				1,871			
A priori Expected Claims for 1-Jul-19				43			

Projected Ultimate Claims for 1-Jul-20

Weighted Averages including 1-Jul-19						
Total	64,134	4,286	6.68318%		4,300	6.70442%
Last 5 Policies	9,038	177	1.96025%		191	2.11094%
Last 3 Policies	5,493	91	1.65026%		104	1.89821%
Last 2 Policies	3,689	47	1.27887%		61	1.64809%
Selected Bornhuetter-Ferguson Frequency Rate						**2.11094%**
Trend Factor to adjust the Claim Frequency Rate from 1-Jul-19 to 1-Jul-20						1.000
Claim Frequency Rate adjusted to the 1-Jul-20 Level						2.11094%
FTEs for 1-Jul-20						1,925
Projected Ultimate Claims for 1-Jul-20						41

Column (2) : from Exhibit 4
Column (3) : supplied by the State of WA
Column (4) : from Exhibit 9

Column (5) : Column (3) x Column (4)
Column (6) : Assumption
Column (7) : Column (5) x Column (6)
Column (8) : Column (7) / Column (2)

Column (9) : Bornhuetter Method = (3) + (1.0 - 1.0/(4)) x 43
Column (10) : Selected Trended Ultimate Claims
Column (11) : Column (11) / Column (6)
Column (12) : Column (10) / Column (2)

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/19
Assumptions & Factors Used in the Actuarial Analysis

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Occurrence Period	Incurred LDF's		Paid LDF's		Claim	Trend Factors		Number of
Inception	Unlimited	Retained	Unlimited	Retained	CDF	Loss	Exposure	FTEs
Prior	1.000	1.000	1.000	1.000	1.000	5.605	1.000	1,335
1-Jul-80	1.001	1.001	1.002	1.001	1.000	5.285	1.000	1,335
1-Jul-81	1.003	1.003	1.005	1.005	1.000	4.948	1.000	1,335
1-Jul-82	1.005	1.005	1.008	1.008	1.000	4.637	1.000	1,335
1-Jul-83	1.007	1.007	1.011	1.011	1.000	4.467	1.000	1,335
1-Jul-84	1.009	1.009	1.014	1.014	1.000	4.301	1.000	1,335
1-Jul-85	1.010	1.010	1.017	1.017	1.000	4.071	1.000	1,335
1-Jul-86	1.012	1.012	1.020	1.019	1.000	3.817	1.000	1,335
1-Jul-87	1.014	1.014	1.024	1.022	1.000	3.598	1.000	1,335
1-Jul-88	1.016	1.015	1.027	1.025	1.000	3.350	1.000	1,335
1-Jul-89	1.018	1.017	1.030	1.029	1.000	3.143	1.000	1,335
1-Jul-90	1.020	1.019	1.033	1.032	1.000	2.971	1.000	1,335
1-Jul-91	1.022	1.021	1.037	1.035	1.000	2.802	1.000	1,316
1-Jul-92	1.024	1.023	1.040	1.038	1.000	2.639	1.000	1,440
1-Jul-93	1.026	1.025	1.043	1.041	1.000	2.504	1.000	1,535
1-Jul-94	1.028	1.027	1.047	1.044	1.000	2.401	1.000	1,543
1-Jul-95	1.030	1.029	1.050	1.047	1.000	2.315	1.000	1,456
1-Jul-96	1.032	1.031	1.053	1.051	1.000	2.228	1.000	1,477
1-Jul-97	1.034	1.033	1.057	1.054	1.000	2.143	1.000	1,492
1-Jul-98	1.036	1.034	1.060	1.057	1.000	2.056	1.000	1,729
1-Jul-99	1.038	1.036	1.068	1.065	1.000	1.960	1.000	1,754
1-Jul-00	1.040	1.038	1.076	1.072	1.000	1.871	1.000	1,754
1-Jul-01	1.043	1.040	1.084	1.079	1.000	1.783	1.000	1,726
1-Jul-02	1.045	1.042	1.092	1.087	1.000	1.695	1.000	1,710
1-Jul-03	1.047	1.044	1.100	1.095	1.000	1.621	1.000	1,659
1-Jul-04	1.049	1.046	1.108	1.103	1.000	1.553	1.000	1,536
1-Jul-05	1.051	1.048	1.117	1.111	1.000	1.490	1.000	1,690
1-Jul-06	1.053	1.050	1.125	1.119	1.000	1.425	1.000	1,693
1-Jul-07	1.055	1.052	1.134	1.127	1.000	1.359	1.000	1,692
1-Jul-08	1.057	1.054	1.143	1.136	1.000	1.309	1.000	1,666
1-Jul-09	1.059	1.056	1.152	1.145	1.000	1.305	1.000	1,655
1-Jul-10	1.061	1.058	1.162	1.154	1.000	1.309	1.000	1,645
1-Jul-11	1.064	1.063	1.192	1.191	1.000	1.264	1.000	1,677
1-Jul-12	1.066	1.066	1.223	1.223	1.000	1.229	1.000	1,722
1-Jul-13	1.078	1.077	1.317	1.312	1.000	1.199	1.000	1,751
1-Jul-14	1.091	1.090	1.429	1.421	1.001	1.159	1.000	1,758
1-Jul-15	1.219	1.208	1.819	1.779	1.002	1.109	1.000	1,783
1-Jul-16	1.381	1.362	2.520	2.447	1.009	1.066	1.000	1,763
1-Jul-17	2.454	2.385	5.658	5.444	1.035	1.033	1.000	1,804
1-Jul-18	5.616	5.406	18.889	18.114	1.078	1.016	1.000	1,818
1-Jul-19	26.667	26.667	80.000	80.000	2.528	1.000	1.000	1,871

Methods Included in Analysis :	Chain Ladder	Inc. Cape Cod	Paid Cape Cod	Inc. B/F	Paid B/F	Freq/Severity
Source Used for LDFs :	Company Exclusively					
LDF Annual Decay Rate (Incurred/Paid/Clm Count):	0.75	0.75	0.75			
ELR for B/F Method :	2668.63					
Generalized Cape Cod Decay Factor:	0.5					
Loss Limitation :	Exhibit 10, Column (5)					
Discount Rates :	0.75%	0.00%	0.00%			

Column (2) : Company Exclusively
Column (3) : Exhibit 15, Sheet 1, Column (15)
Column (4) : Company Exclusively

Column (5) : Exhibit 15, Sheet 2, Column (15)
Column (6) : Company Exclusively
Column (7) : Masterson Indices

Column (8) : Flat 0.00%
Column (9) : supplied by the State of WA

Exhibit 10

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/19
Limited Loss Calculations

(1) Occurrence Period Inception	(2) Incurred Losses	(3) Unlimited Paid Losses	(4) Case Reserves	(5) Retention	(6) Claims Valued in Excess of the Retention No.	(7) Incurred Losses	(8) No.	(9) Paid Losses	(10) Retained Incurred Losses	(11) Retained Paid Losses	(12) Retained Case Reserves
Prior	$ 9,237,680	$ 8,717,140	$ 520,539	Unlimited	-	$ -	-	$ -	$ 9,237,680	$ 8,717,140	$ 520,539
1-Jul-80	1,233,746	1,233,746	-	Unlimited	-	-	-	-	1,233,746	1,233,746	-
1-Jul-81	613,485	583,556	29,929	Unlimited	-	-	-	-	613,485	583,556	29,929
1-Jul-82	556,678	556,678	-	Unlimited	-	-	-	-	556,678	556,678	-
1-Jul-83	739,552	739,552	-	Unlimited	-	-	-	-	739,552	739,552	-
1-Jul-84	594,233	594,233	-	Unlimited	-	-	-	-	594,233	594,233	-
1-Jul-85	507,337	507,337	-	Unlimited	-	-	-	-	507,337	507,337	-
1-Jul-86	1,066,360	1,066,360	-	1,000,000	-	-	-	-	1,066,360	1,066,360	-
1-Jul-87	1,235,458	1,235,458	-	1,000,000	-	-	-	-	1,235,458	1,235,458	-
1-Jul-88	1,075,750	1,075,750	-	1,000,000	-	-	-	-	1,075,750	1,075,750	-
1-Jul-89	2,414,679	2,394,679	20,000	1,000,000	-	-	-	-	2,414,679	2,394,679	20,000
1-Jul-90	1,097,668	1,097,668	-	1,000,000	-	-	-	-	1,097,668	1,097,668	-
1-Jul-91	799,518	743,669	55,849	1,000,000	-	-	-	-	799,518	743,669	55,849
1-Jul-92	933,289	933,289	-	1,000,000	-	-	-	-	933,289	933,289	-
1-Jul-93	728,891	728,891	-	1,000,000	-	-	-	-	728,891	728,891	-
1-Jul-94	1,119,760	1,119,760	-	1,000,000	-	-	-	-	1,119,760	1,119,760	-
1-Jul-95	3,932,627	3,932,627	-	1,000,000	-	-	-	-	3,932,627	3,932,627	-
1-Jul-96	869,168	869,168	-	1,000,000	-	-	-	-	869,168	869,168	-
1-Jul-97	2,122,071	2,122,071	-	1,000,000	-	-	-	-	2,122,071	2,122,071	-
1-Jul-98	6,953,431	6,953,431	-	1,000,000	-	-	-	-	6,953,431	6,953,431	-
1-Jul-99	1,906,233	1,906,233	-	1,000,000	-	-	-	-	1,906,233	1,906,233	-
1-Jul-00	2,530,000	2,530,000	-	1,000,000	-	-	-	-	2,530,000	2,530,000	-
1-Jul-01	1,268,054	1,268,054	-	1,000,000	-	-	-	-	1,268,054	1,268,054	-
1-Jul-02	3,536,932	3,536,932	-	1,000,000	-	-	-	-	3,536,932	3,536,932	-
1-Jul-03	2,013,754	1,978,962	34,792	1,000,000	-	-	-	-	2,013,754	1,978,962	34,792
1-Jul-04	4,750,922	4,750,922	-	1,000,000	-	-	-	-	4,750,922	4,750,922	-
1-Jul-05	2,764,555	2,764,555	-	1,000,000	-	-	-	-	2,764,555	2,764,555	-
1-Jul-06	3,726,898	3,726,898	-	1,000,000	-	-	-	-	3,726,898	3,726,898	-
1-Jul-07	3,403,113	3,403,113	-	1,000,000	1	2,472,804	1	2,472,804	1,930,308	1,930,308	-
1-Jul-08	2,740,239	2,740,239	-	1,000,000	-	-	-	-	2,740,239	2,740,239	-
1-Jul-09	2,284,194	2,197,332	86,862	1,000,000	-	-	-	-	2,284,194	2,197,332	86,862
1-Jul-10	2,717,172	2,652,672	64,500	1,000,000	-	-	-	-	2,717,172	2,652,672	64,500
1-Jul-11	309,908	309,908	-	10,000,000	-	-	-	-	309,908	309,908	-
1-Jul-12	2,144,620	2,144,620	-	10,000,000	-	-	-	-	2,144,620	2,144,620	-
1-Jul-13	2,462,323	2,439,157	23,167	2,500,000	-	-	-	-	2,462,323	2,439,157	23,167
1-Jul-14	3,653,231	2,539,351	1,113,880	2,500,000	-	-	-	-	3,653,231	2,539,351	1,113,880
1-Jul-15	2,295,291	1,681,520	613,770	1,000,000	-	-	-	-	2,295,291	1,681,520	613,770
1-Jul-16	1,600,314	1,020,400	579,914	1,000,000	-	-	-	-	1,600,314	1,020,400	579,914
1-Jul-17	1,182,890	897,483	285,406	1,000,000	-	-	-	-	1,182,890	897,483	285,406
1-Jul-18	180,395	90,584	89,811	1,000,000	-	-	-	-	180,395	90,584	89,811
1-Jul-19	10,246	10,101	146	Various	-	-	-	-	10,246	10,101	146
Total	$ 85,312,663	$ 81,794,099	$ 3,518,564		1	$ 2,472,804	1	$ 2,472,804	$ 83,839,859	$ 80,321,295	$ 3,518,564

Column (2) and Column (3) : Supplied by the State of WA
Column (4) : Column (2) - Column (3)
Column (5) : Individual loss limitation

Column (6) through Column (9) : supplied by State of Washington
Column (10) : Column (2) - Column (7) + [Column (5) x Column (6)]
Column (11) : Column (3) - Column (9) + [Column (5) x Column (8)]

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/19
Large Claims Capped at Historical Retentions

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(26)	(27)	(28)
		All Claims: Indemnity greater than or equal to $250,000				Claims Excess of Actual Retention						
Occurrence Period Inception	Loss Date	Unlimited Incurred Loss	Unlimited Paid Loss	Unlimited Case Reserves	Retention	Count	Unlimited Incurred Loss	Count	Unlimited Paid Amount	Excess Incurred Loss	Excess Paid Loss	Excess Case Reserves
1/1/1979	1/1/1968	$ 511,855	$ 511,855	$ -	$ 999,999,999	$ -	$ -	$ -	$ -	$ -	$ -	$ -
1/1/1979	8/19/1974	270,558	270,558	-	999,999,999	-	-	-	-	-	-	-
1/1/1979	1/1/1977	562,622	42,994	519,629	999,999,999	-	-	-	-	-	-	-
1/1/1979	1/1/1978	2,954,869	2,953,958	911	999,999,999	-	-	-	-	-	-	-
1/1/1979	1/1/1980	330,654	330,654	-	999,999,999	-	-	-	-	-	-	-
7/1/1981	10/3/1981	262,500	262,500	-	999,999,999	-	-	-	-	-	-	-
7/1/1982	1/23/1983	275,000	275,000	-	999,999,999	-	-	-	-	-	-	-
7/1/1986	8/2/1986	262,970	262,970	-	1,000,000	-	-	-	-	-	-	-
7/1/1989	7/1/1989	802,614	802,614	-	1,000,000	-	-	-	-	-	-	-
7/1/1989	4/14/1990	532,046	532,046	-	1,000,000	-	-	-	-	-	-	-
7/1/1989	6/1/1990	359,420	359,420	-	1,000,000	-	-	-	-	-	-	-
7/1/1990	1/1/1991	398,813	398,813	-	1,000,000	-	-	-	-	-	-	-
7/1/1994	12/15/1994	423,320	423,320	-	1,000,000	-	-	-	-	-	-	-
7/1/1995	4/28/1996	1,235,681	1,235,681	-	1,235,681	-	-	-	-	-	-	-
7/1/1995	5/9/1996	435,932	435,932	-	1,000,000	-	-	-	-	-	-	-
7/1/1995	5/24/1996	277,515	277,515	-	1,000,000	-	-	-	-	-	-	-
7/1/1995	6/27/1996	423,975	423,975	-	1,000,000	-	-	-	-	-	-	-
7/1/1998	7/13/1998	1,016,514	1,016,514	-	1,016,514	-	-	-	-	-	-	-
7/1/1998	7/20/1998	466,714	466,714	-	1,000,000	-	-	-	-	-	-	-
7/1/1998	12/6/1998	2,695,006	2,695,006	-	2,695,006	-	-	-	-	-	-	-
7/1/1998	4/17/1999	1,117,282	1,117,282	-	1,117,282	-	-	-	-	-	-	-
7/1/1999	6/8/2000	504,379	504,379	-	1,000,000	-	-	-	-	-	-	-
7/1/2002	7/30/2002	405,615	405,615	-	1,000,000	-	-	-	-	-	-	-
7/1/2002	8/1/2002	1,899,528	1,899,528	-	1,899,528	-	-	-	-	-	-	-
7/1/2002	5/7/2003	336,947	336,947	-	1,000,000	-	-	-	-	-	-	-
7/1/2003	1/8/2004	323,084	323,084	-	1,000,000	-	-	-	-	-	-	-
7/1/2004	8/4/2004	1,111,788	1,111,788	-	1,111,788	-	-	-	-	-	-	-
7/1/2004	9/5/2004	487,500	487,500	-	1,000,000	-	-	-	-	-	-	-
7/1/2004	4/3/2005	335,135	335,135	-	1,000,000	-	-	-	-	-	-	-
7/1/2004	4/30/2005	292,709	292,709	-	1,000,000	-	-	-	-	-	-	-
7/1/2004	5/7/2005	307,410	307,410	-	1,000,000	-	-	-	-	-	-	-
7/1/2005	10/1/2005	478,864	478,864	-	1,000,000	-	-	-	-	-	-	-
7/1/2005	12/14/2005	699,358	699,358	-	1,000,000	-	-	-	-	-	-	-
7/1/2006	7/23/2006	445,725	445,725	-	1,000,000	-	-	-	-	-	-	-
7/1/2006	1/12/2007	561,372	561,372	-	1,000,000	-	-	-	-	-	-	-
7/1/2006	4/1/2007	309,551	309,551	-	1,000,000	-	-	-	-	-	-	-
7/1/2006	5/10/2007	803,358	803,358	-	1,000,000	-	-	-	-	-	-	-
7/1/2007	5/16/2008	2,472,804	2,472,804	-	1,000,000	1	2,472,804	1	2,472,804	1,472,804	1,472,804	-
7/1/2009	6/16/2010	499,528	499,528	-	1,000,000	-	-	-	-	-	-	-
7/1/2010	4/29/2011	479,654	479,654	-	1,000,000	-	-	-	-	-	-	-
7/1/2012	9/29/2012	391,546	391,546	-	10,000,000	-	-	-	-	-	-	-
7/1/2013	9/13/2013	368,275	368,275	-	2,500,000	-	-	-	-	-	-	-
7/1/2013	2/20/2014	601,775	601,775	-	2,500,000	-	-	-	-	-	-	-
7/1/2014	12/14/2014	817,358	817,358	-	2,500,000	-	-	-	-	-	-	-
7/1/2014	12/26/2014	687,863	150,153	537,710	2,500,000	-	-	-	-	-	-	-
7/1/2014	1/7/2015	840,877	840,877	-	2,500,000	-	-	-	-	-	-	-
7/1/2014	3/17/2015	451,313	36,201	415,112	2,500,000	-	-	-	-	-	-	-
7/1/2015	11/23/2015	381,220	381,220	-	1,000,000	-	-	-	-	-	-	-
7/1/2015	11/26/2015	709,610	100,217	609,392	1,000,000	-	-	-	-	-	-	-
7/1/2016	9/26/2016	519,887	155,324	364,563	1,000,000	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
Total		$ 34,139,893	$ 31,692,577	$ 2,447,316		1	$ 2,472,804	1	$ 2,472,804	$ 1,472,804	$ 1,472,804	$ -

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/19
Comparison to 12/31/17 Review

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Occurrence		Reported Claims				Open Claims			Retained Incurred Losses				Retained Paid Losses		
Period	Current	Prior	Change	Expected	Current	Prior	Change	Current	Prior	Change	Expected	Current	Prior	Change	Expected
Prior	125	121	4	0	1	3	(2)	$ 9,237,680	$ 7,117,607	$ 2,120,073	$ -	$ 8,717,140	$ 5,788,699	$ 2,928,442	$ -
1-Jul-80	29	27	2	0	0	0	0	1,233,746	1,117,364	116,382	0	1,233,746	1,117,364	116,382	0
1-Jul-81	14	13	1	0	1	1	0	613,485	613,485	0	0	583,556	583,556	0	0
1-Jul-82	14	14	0	0	0	0	0	556,678	556,678	0	0	556,678	556,678	0	0
1-Jul-83	102	102	0	0	0	0	0	739,552	739,552	0	0	739,552	739,552	0	0
1-Jul-84	74	74	0	0	0	0	0	594,233	594,233	0	0	594,233	594,233	0	0
1-Jul-85	316	315	1	0	0	1	(1)	507,337	461,474	45,863	2,630	507,337	446,431	60,905	7,836
1-Jul-86	204	204	0	0	0	0	0	1,066,360	1,066,360	0	0	1,066,360	1,066,360	0	0
1-Jul-87	135	134	1	0	0	0	0	1,235,458	1,235,458	0	0	1,235,458	1,235,458	0	0
1-Jul-88	169	169	0	0	0	0	0	1,075,750	1,075,750	0	0	1,075,750	1,075,750	0	0
1-Jul-89	166	166	0	0	1	1	0	2,414,679	2,414,679	0	4,203	2,394,679	2,394,679	0	7,613
1-Jul-90	164	164	0	0	0	0	0	1,097,668	1,097,668	0	0	1,097,668	1,097,668	0	0
1-Jul-91	175	173	2	0	1	1	0	799,518	799,518	0	3,071	743,669	743,669	0	11,432
1-Jul-92	177	178	(1)	0	0	1	(1)	933,289	958,773	(25,484)	3,534	933,289	932,974	314	6,974
1-Jul-93	188	187	1	0	0	1	(1)	728,891	786,780	(57,889)	3,647	728,891	728,891	1	11,095
1-Jul-94	169	169	0	0	0	0	0	1,119,760	1,119,760	0	0	1,119,760	1,119,760	0	0
1-Jul-95	154	154	0	0	0	0	0	3,932,627	4,010,127	(77,500)	0	3,932,627	4,010,127	(77,500)	0
1-Jul-96	138	140	(2)	0	0	0	0	869,168	869,018	150	0	869,168	869,018	150	0
1-Jul-97	137	139	(2)	0	0	0	0	2,122,071	4,817,227	(2,695,156)	0	2,122,071	4,817,227	(2,695,156)	0
1-Jul-98	96	98	(2)	0	0	0	0	6,953,431	4,258,424	2,695,007	4,374	6,953,431	4,258,424	2,695,007	4,374
1-Jul-99	88	89	(1)	0	0	0	0	1,906,233	1,828,733	77,500	2,981	1,906,233	1,828,733	77,500	2,981
1-Jul-00	98	100	(2)	0	0	0	0	2,530,000	2,530,000	0	4,183	2,530,000	2,530,000	0	4,183
1-Jul-01	106	106	0	0	0	0	0	1,268,054	1,269,925	(1,871)	2,173	1,268,054	1,267,873	181	4,187
1-Jul-02	75	78	(3)	0	0	0	0	3,536,932	3,593,752	(56,820)	6,129	3,536,932	3,593,752	(56,820)	6,129
1-Jul-03	85	85	0	0	1	1	0	2,013,754	2,052,780	(39,026)	9,041	1,978,962	2,017,988	(39,026)	20,122
1-Jul-04	117	116	1	0	0	0	0	4,750,922	4,694,111	56,810	7,817	4,750,922	4,694,102	56,820	7,826
1-Jul-05	95	96	(1)	0	0	0	0	2,764,555	2,775,862	(11,307)	10,345	2,764,555	2,775,862	(11,307)	10,345
1-Jul-06	114	113	1	0	0	0	0	3,726,898	3,703,253	23,645	9,607	3,726,898	3,676,565	50,333	22,372
1-Jul-07	107	108	(1)	0	0	1	(1)	1,930,308	1,964,731	(34,422)	13,502	1,930,308	1,951,276	(20,967)	26,957
1-Jul-08	94	96	(2)	0	0	0	0	2,740,239	2,574,162	166,078	9,870	2,740,239	2,570,209	170,030	13,823
1-Jul-09	91	94	(3)	(0)	2	2	0	2,284,194	2,481,773	(197,578)	13,185	2,197,332	2,332,461	(135,129)	52,574
1-Jul-10	77	79	(2)	(0)	2	3	(1)	2,717,172	2,808,559	(91,387)	14,081	2,652,672	2,652,672	0	66,235
1-Jul-11	56	59	(3)	0	0	0	0	309,908	646,118	(336,210)	10,625	309,908	636,916	(327,008)	19,827
1-Jul-12	60	60	0	(0)	0	1	(1)	2,144,620	1,650,926	493,695	62,180	2,144,620	1,600,808	543,812	112,297
1-Jul-13	53	54	(1)	(1)	1	4	(3)	2,462,323	1,832,304	630,019	557,627	2,439,157	1,611,856	827,300	534,705
1-Jul-14	47	48	(1)	(0)	3	4	(1)	3,653,231	3,928,815	(275,585)	479,888	2,539,351	1,549,514	989,837	1,476,777
1-Jul-15	36	33	3	2	1	4	(3)	2,295,291	932,323	1,362,968	1,621,560	1,681,520	604,734	1,076,787	1,193,275
1-Jul-16	50	40	10	6	6	5	1	1,600,314	418,270	1,182,044	1,771,862	1,020,400	143,979	876,421	1,158,703
1-Jul-17	42	21	21	26	2	11	(9)	1,182,890	40,269	1,142,621	1,314,541	897,483	13,995	883,488	576,589
1-Jul-18	25		25	44	2		2	180,395		180,395	884,009	90,584		90,584	235,666
1-Jul-19	8		8	20	1		1	10,246		10,246	108,130	10,101		10,101	31,307
Total	4,270	4,216	54	94	25	45	(20)	$ 83,839,859	$ 77,436,598	$ 6,403,261	$ 6,934,796	$ 80,321,295	$ 72,229,812	$ 8,091,482	$ 5,626,206

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/19
Comparison to 12/31/17 Review

(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Occurrence Period	Ultimate Retained Losses			Retained Case Reserves				IBNR Reserves				Estimated Outstanding Losses (Case + IBNR) Reserves			
	Current	Prior	Change	Current	Prior	Change	Expected	Current	Prior	Change	Expected	Current	Prior	Change	Expected
Prior	$ 9,237,680	$ 7,249,679	$ 1,988,000	$ 520,539	$ 1,328,908	$ (808,369)	$ -	$ -	$ 132,072	$ (132,072)	$ -	$ 520,539	$ 1,460,980	$ (940,441)	$ -
1-Jul-80	1,233,746	1,117,364	116,382	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-81	627,827	632,285	(4,458)	29,929	29,929	0	0	14,342	18,800	(4,458)	0	44,271	48,729	(4,458)	0
1-Jul-82	556,678	556,678	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-83	739,552	739,552	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-84	594,233	594,233	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-85	507,337	469,052	38,285	0	15,043	(15,043)	(5,205)	0	7,578	(7,578)	(2,630)	0	22,621	(22,621)	(7,836)
1-Jul-86	1,066,360	1,066,360	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-87	1,235,458	1,235,458	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-88	1,075,750	1,075,750	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-89	2,435,478	2,438,781	(3,303)	20,000	20,000	0	(3,411)	20,799	24,102	(3,303)	(4,203)	40,799	44,102	(3,303)	(7,613)
1-Jul-90	1,097,668	1,097,668	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-91	836,896	820,138	16,758	55,849	55,849	(0)	(8,362)	37,378	20,620	16,758	(3,071)	93,227	76,470	16,757	(11,432)
1-Jul-92	933,289	984,095	(50,806)	0	25,798	(25,798)	(3,439)	0	25,323	(25,323)	(3,534)	0	51,121	(51,121)	(6,974)
1-Jul-93	728,891	815,117	(86,226)	0	57,889	(57,889)	(7,448)	0	28,337	(28,337)	(3,647)	0	86,227	(86,227)	(11,095)
1-Jul-94	1,119,760	1,119,760	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-95	3,932,627	4,010,127	(77,500)	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-96	869,168	869,018	150	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-97	2,122,071	4,817,227	(2,695,156)	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-98	6,953,431	4,303,323	2,650,108	0	0	0	0	0	44,899	(44,899)	(4,374)	0	44,899	(44,899)	(4,374)
1-Jul-99	1,906,233	1,861,111	45,122	0	0	0	0	0	32,378	(32,378)	(2,981)	0	32,378	(32,378)	(2,981)
1-Jul-00	2,530,000	2,577,041	(47,040)	0	0	0	0	0	47,040	(47,040)	(4,183)	0	47,040	(47,040)	(4,183)
1-Jul-01	1,278,293	1,294,678	(16,385)	0	2,052	(2,052)	(2,015)	10,239	24,753	(14,514)	(2,173)	10,239	26,805	(16,567)	(4,187)
1-Jul-02	3,566,835	3,666,985	(100,150)	0	0	(0)	(0)	29,903	73,233	(43,330)	(6,129)	29,903	73,233	(43,330)	(6,129)
1-Jul-03	2,084,452	2,166,752	(82,299)	34,792	34,792	0	(11,081)	70,698	113,972	(43,273)	(9,041)	105,490	148,764	(43,273)	(20,122)
1-Jul-04	4,794,925	4,797,982	(3,057)	0	10	(10)	(10)	44,003	103,871	(59,868)	(7,817)	44,003	103,880	(59,877)	(7,826)
1-Jul-05	2,791,237	2,917,614	(126,377)	0	0	0	0	26,682	141,753	(115,071)	(10,345)	26,682	141,753	(115,071)	(10,345)
1-Jul-06	3,792,083	3,845,318	(53,235)	0	26,688	(26,688)	(12,766)	65,185	142,065	(76,880)	(9,607)	65,185	168,753	(103,568)	(22,372)
1-Jul-07	1,990,976	2,176,773	(185,797)	0	13,455	(13,455)	(13,455)	60,668	212,043	(151,374)	(13,502)	60,668	225,498	(164,829)	(26,957)
1-Jul-08	2,798,068	2,725,544	72,525	0	3,953	(3,953)	(3,953)	57,829	151,382	(93,553)	(9,870)	57,829	155,335	(97,506)	(13,823)
1-Jul-09	2,450,307	2,691,842	(241,535)	86,862	149,312	(62,449)	(39,389)	166,113	210,069	(43,957)	(13,185)	252,975	359,381	(106,406)	(52,574)
1-Jul-10	2,907,327	3,042,845	(135,518)	64,500	155,887	(91,387)	(52,154)	190,155	234,286	(44,131)	(14,081)	254,655	390,173	(135,518)	(66,235)
1-Jul-11	380,632	742,057	(361,425)	0	9,202	(9,202)	(9,202)	70,724	95,939	(25,215)	(10,625)	70,724	105,141	(34,417)	(19,827)
1-Jul-12	2,270,758	2,057,179	213,578	0	50,117	(50,117)	(50,117)	126,137	406,254	(280,117)	(62,180)	126,137	456,371	(330,234)	(112,297)
1-Jul-13	2,811,930	2,738,335	73,595	23,167	220,447	(197,281)	22,921	349,607	906,031	(556,425)	(557,627)	372,773	1,126,479	(753,705)	(534,705)
1-Jul-14	3,979,148	4,565,843	(586,695)	1,113,880	2,379,301	(1,265,422)	(996,888)	325,917	637,027	(311,110)	(479,888)	1,439,796	3,016,328	(1,576,532)	(1,476,777)
1-Jul-15	2,931,616	3,235,309	(303,692)	613,770	327,589	286,181	428,285	636,326	2,302,986	(1,666,660)	(1,621,560)	1,250,096	2,630,575	(1,380,479)	(1,193,275)
1-Jul-16	2,566,673	3,316,873	(750,200)	579,914	274,291	305,623	613,159	966,359	2,898,603	(1,932,244)	(1,771,862)	1,546,273	3,172,894	(1,626,621)	(1,158,703)
1-Jul-17	3,567,100	3,604,062	(36,961)	285,406	26,274	259,133	737,952	2,384,211	1,761,762	622,449	487,490	2,669,617	1,788,036	881,581	1,225,442
1-Jul-18	3,071,157		3,071,157	89,811		89,811	648,343	2,890,762		2,890,762	3,426,491	2,980,573		2,980,573	4,074,834
1-Jul-19	4,104,483		4,104,483	146		146	76,823	2,041,995		2,041,995	2,111,770	2,042,141		2,042,141	2,188,593
Total	$ 96,478,132	$ 90,035,807	$ 6,442,325	$ 3,518,564	$ 5,206,786	$ (1,688,222)	$ 1,308,590	$ 10,586,031	$ 10,797,177	$ (211,146)	$ 1,397,635	$ 14,104,596	$ 16,003,964	$ (1,899,368)	$ 2,706,225

Current Columns are from the supporting actuarial exhibits in the current review.
Prior Columns are from the last reserve review prepared for State of Washington.
Expected Columns are based on what was expected to emerge between reviews, given the assumptions underlying the prior review.

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/19
Trended Ultimate Loss Rates and Projected Ultimate Losses Limited to $999,999,999

Occurrence Period Inception	(1) Retained Incurred Losses	(2) Selected Ultimate Retained Losses	(3) Loss Trend Factor	(4) Retention Adjustment Factor	(5) Trended Ultimate Limited Losses	(6) Number of FTEs	(7) Exposure Trend Factor	(8) Trended Number of FTEs	(9) Trended Ultimate Limited Loss Rate
Prior	$ 9,237,680	$ 9,237,680	5.697	1.000	$ 52,631,481	1,335	1.000	1,335	39,424.33
1-Jul-80	1,233,746	1,233,746	5.372	1.000	6,627,708	1,335	1.000	1,335	4,964.58
1-Jul-81	613,485	627,827	5.029	1.000	3,157,563	1,335	1.000	1,335	2,365.22
1-Jul-82	556,678	556,678	4.714	1.000	2,624,079	1,335	1.000	1,335	1,965.60
1-Jul-83	739,552	739,552	4.541	1.000	3,358,058	1,335	1.000	1,335	2,515.40
1-Jul-84	594,233	594,233	4.372	1.000	2,597,979	1,335	1.000	1,335	1,946.05
1-Jul-85	507,337	507,337	4.138	1.000	2,099,237	1,335	1.000	1,335	1,572.46
1-Jul-86	1,066,360	1,066,360	3.880	1.233	5,100,808	1,335	1.000	1,335	3,820.83
1-Jul-87	1,235,458	1,235,458	3.657	1.233	5,570,740	1,335	1.000	1,335	4,172.84
1-Jul-88	1,075,750	1,075,750	3.405	1.233	4,516,272	1,335	1.000	1,335	3,382.98
1-Jul-89	2,414,679	2,435,478	3.194	1.233	9,592,777	1,335	1.000	1,335	7,185.60
1-Jul-90	1,097,668	1,097,668	3.020	1.233	4,087,253	1,335	1.000	1,335	3,061.61
1-Jul-91	799,518	836,896	2.848	1.233	2,939,213	1,316	1.000	1,316	2,233.44
1-Jul-92	933,289	933,289	2.682	1.233	3,086,720	1,440	1.000	1,440	2,143.56
1-Jul-93	728,891	728,891	2.546	1.233	2,287,842	1,535	1.000	1,535	1,490.45
1-Jul-94	1,119,760	1,119,760	2.441	1.233	3,369,885	1,543	1.000	1,543	2,183.98
1-Jul-95	3,932,627	3,932,627	2.353	1.233	11,407,916	1,456	1.000	1,456	7,835.11
1-Jul-96	869,168	869,168	2.265	1.233	2,427,003	1,477	1.000	1,477	1,643.20
1-Jul-97	2,122,071	2,122,071	2.178	1.233	5,699,105	1,492	1.000	1,492	3,819.78
1-Jul-98	6,953,431	6,953,431	2.090	1.233	17,914,403	1,729	1.000	1,729	10,361.14
1-Jul-99	1,906,233	1,906,233	1.993	1.233	4,683,359	1,754	1.000	1,754	2,670.10
1-Jul-00	2,530,000	2,530,000	1.902	1.233	5,933,902	1,754	1.000	1,754	3,383.07
1-Jul-01	1,268,054	1,278,293	1.813	1.233	2,856,844	1,726	1.000	1,726	1,655.18
1-Jul-02	3,536,932	3,566,835	1.723	1.233	7,575,542	1,710	1.000	1,710	4,430.14
1-Jul-03	2,013,754	2,084,452	1.648	1.233	4,236,026	1,659	1.000	1,659	2,553.36
1-Jul-04	4,750,922	4,794,925	1.578	1.233	9,331,400	1,536	1.000	1,536	6,075.13
1-Jul-05	2,764,555	2,791,237	1.515	1.233	5,212,381	1,690	1.000	1,690	3,084.25
1-Jul-06	3,726,898	3,792,083	1.448	1.233	6,771,516	1,693	1.000	1,693	3,999.71
1-Jul-07	1,930,308	1,990,976	1.381	1.233	3,390,866	1,692	1.000	1,692	2,004.06
1-Jul-08	2,740,239	2,798,068	1.330	1.233	4,589,676	1,666	1.000	1,666	2,754.91
1-Jul-09	2,284,194	2,450,307	1.326	1.233	4,007,410	1,655	1.000	1,655	2,421.40
1-Jul-10	2,717,172	2,907,327	1.330	1.233	4,769,337	1,645	1.000	1,645	2,899.29
1-Jul-11	309,908	380,632	1.285	1.033	505,143	1,677	1.000	1,677	301.22
1-Jul-12	2,144,620	2,270,758	1.250	1.033	2,931,658	1,722	1.000	1,722	1,702.47
1-Jul-13	2,462,323	2,811,930	1.218	1.109	3,800,813	1,751	1.000	1,751	2,170.65
1-Jul-14	3,653,231	3,979,148	1.178	1.109	5,199,018	1,758	1.000	1,758	2,957.35
1-Jul-15	2,295,291	2,931,616	1.127	1.233	4,073,261	1,783	1.000	1,783	2,284.50
1-Jul-16	1,600,314	2,566,673	1.083	1.233	3,427,883	1,763	1.000	1,763	1,944.35
1-Jul-17	1,182,890	3,567,100	1.050	1.233	4,619,484	1,804	1.000	1,804	2,560.69
1-Jul-18	180,395	3,071,157	1.033	1.233	3,912,674	1,818	1.000	1,818	2,152.19
1-Jul-19	10,246	2,052,241	1.016	1.000	2,086,099	935	1.000	935	2,231.12

Ultimate Losses for Policy Period 7/1/2019 are multiplied by 0.5 to reflect the 12/31/19 evaluation date.

All Year Weighted Average	245,010,334	63,199	3,876.81
Latest 5-Year Weighted Average - Excludes the Most Recent Policy Period	21,232,320	8,926	2,378.70
Latest 3-Year Weighted Average - Excludes the Most Recent Policy Period	11,960,041	5,385	2,220.99
SELECTED - Based on Shaded PY	$ 89,230,933	33,437	**2,668.63**

Column (1) : from Exhibit 10 Column (10)
Column (2) : from Exhibit 2, Column (10)
Column (3) : Trend Indices appropriate for Self-Insurance Liability Program
Column (4) : from Retention Analysis
Column (5) : Column (2) x Column (3) x Column (4)

Column (6) : supplied by the State of WA
Column (7) : Annual Exposure Trend
Column (8) : Column (6) x Column (7)
Column (9) : Column (5) / Column (8)

Projected Ultimate Limited Losses

(10) Occurrence Period Inception	(11) Retention	(12) Number of FTEs	(13) Claim Count	(14) Loss Rate	(15) Loss Amount
1-Jul-20	Unlimited	1,925	41	2,668.63	$ 5,137,000
1-Jul-21	Unlimited	1,981	42	2,712.66	5,373,200
1-Jul-22	Unlimited	2,038	43	2,757.41	5,620,300
1-Jul-23	Unlimited	2,097	44	2,802.90	5,878,700
1-Jul-24	Unlimited	2,158	46	2,837.47	6,123,700
1-Jul-25	Unlimited	2,221	47	2,837.47	6,301,300

Columns (11) - (15) : Projections. These are preliminary and should be monitored with actuarial updates.

Loss Development Exhibits

State of Washington
Ferries Division
Auto/General Liability

Reported Cumulative
Unlimited Incurred Loss

Valuation Date	Policy Period 7/1/81-82	Policy Period 7/1/80-81	Policy Period 7/1/83-84	Policy Period 7/1/82-83	Policy Period 7/1/85-86	Policy Period 7/1/84-85	Policy Period 7/1/87-88	Policy Period 7/1/86-87	Policy Period 7/1/89-90	Policy Period 7/1/88-89	Policy Period 7/1/91-92	Policy Period 7/1/90-91	Policy Period 7/1/93-94	Policy Period 7/1/92-93	Policy Period 7/1/95-96	Policy Period 7/1/94-95	Policy Period 7/1/97-98	Policy Period 7/1/96-97	Policy Period 7/1/98-99	Policy Period 7/1/99-00	Policy Period 7/1/00-01	Policy Period 7/1/01-02	Policy Period 7/1/02-03	Policy Period 7/1/03-04	Policy Period 7/1/04-05	Policy Period 7/1/05-06	Policy Period 7/1/06-07	Policy Period 7/1/07-08	Policy Period 7/1/08-09	Policy Period 7/1/09-10	Policy Period 7/1/10-11	Policy Period 7/1/11-12	Policy Period 7/1/12-13	Policy Period 7/1/13-14	Policy Period 7/1/14-15	Policy Period 7/1/15-16	Policy Period 7/1/16-17	Policy Period 7/1/17-18
Jan-04	501,148	6,197,612	728,029	12,811,458	402,296		1,119,067	8,109,196	2,320,316	9,702,202	663,113	13,208,909	752,294	14,283,986	4,500,975	29,721,812	4,345,997	27,837,266	3,155,489	2,094,752	2,128,332	1,277,128	390,672	59,727													
Jan-05	501,148	6,197,612	714,529	12,811,458	397,296	13,592,390	1,193,505	8,085,196	2,293,316	9,939,202	713,037	13,633,909	617,765	14,106,086	4,387,692	28,015,812	4,346,532	27,807,776	3,017,205	2,804,953	2,385,145	1,537,067	1,222,779	578,305	205,622												
Jan-06	501,148	6,497,612	714,529	12,811,458	492,296	13,592,390	1,225,865	7,819,196	2,378,316	9,739,202	741,036	12,858,909	712,207	14,084,986	4,316,487	40,590,887	3,963,363	28,467,611	3,457,524	2,958,984	3,303,496	1,688,869	1,506,676	1,265,939	1,285,148	97,772											
Jan-07	501,148	6,497,612	714,529	12,784,958	438,568	13,592,390	1,150,865	7,824,196		9,489,202		12,908,909	712,207	14,579,381		40,513,335		27,745,111		2,828,628		1,578,815		1,951,844		466,391	183,439									
Jan-08	501,148	7,695,884	714,529	12,784,958	418,710	13,593,590	1,150,865	7,818,196	2,359,689	9,489,202	746,836	13,033,909	572,012	15,354,192	3,932,627	40,707,282	3,611,543	29,631,211	3,346,324	2,747,632	3,451,892	1,335,119	2,133,190	2,065,203	3,608,320	960,894	723,740	174,869								
Jan-09	501,148	7,845,887	744,552	12,784,958	418,713	13,843,590	1,150,865		2,369,277	9,939,202	723,227	12,648,373	578,918	13,893,408	3,932,827	40,765,892	3,632,755	31,055,166	3,540,792	2,748,061	3,633,728	1,334,994	5,883,991	1,952,693	4,858,494	1,886,144	2,201,331	473,376	26,089							
Jan-10	501,148	7,845,887	744,053	12,784,958	418,714	14,154,890	1,245,865	8,263,196	2,369,277	9,789,202	723,227	12,743,911	563,919	14,518,403	3,932,627	41,266,074	3,632,755	30,733,566	3,540,792	2,750,076	4,392,340	1,244,994	5,001,396	2,037,821	4,526,513	2,737,561	3,975,410	930,227	664,292	79,397						
Jan-11	501,148	7,845,887	739,552	12,784,958	418,714	13,821,557	1,198,342	9,513,196	2,367,218	9,489,202	719,518	13,993,911	609,631	14,458,573	3,932,627	41,726,894	3,614,679	30,473,565	3,522,716	2,778,061	4,043,123	1,274,994	4,628,818	1,949,223	4,450,877	3,035,882	3,531,734	968,584	1,091,780	374,020	19,510					
Jan-12	499,648	7,845,887	739,552	12,784,958	417,213	14,004,890	1,218,871	8,563,196	2,367,219	9,489,952	719,518	13,893,909	614,631	14,716,902	3,932,627	41,832,025	3,614,679	31,350,064	3,547,716	2,796,561	3,202,606	1,302,685	4,628,818	1,984,223	4,450,868	3,017,047	3,601,267	1,322,528	2,278,678	910,284	436,541	20,770				
Jan-13	573,373	7,845,887	739,552	12,784,958	417,213	14,004,890	1,239,122	9,013,196	2,390,718	11,229,202	719,518	17,023,980	701,476	14,405,902	3,932,627	41,832,026	3,614,679	31,275,064	3,562,716	2,796,561	3,202,606	1,282,856	4,628,818	1,984,223	4,489,202	2,975,248	3,749,259	1,346,111	2,558,728	1,843,333	619,173	70,502	73,685			
Jan-14	603,373	7,845,887	739,552	12,784,958	447,213	13,729,890	1,235,458	8,613,196	2,408,218	12,114,202	719,518	14,993,909	712,700	14,401,902	3,932,627	45,177,859	3,634,679	31,348,564	3,553,844	2,775,286	3,232,606	1,282,896	3,754,835	1,978,736	4,519,202	2,905,065	3,751,072	1,487,793	2,489,440	1,957,463	1,189,107	158,662	360,138	123,339		
Jan-15	613,337	7,845,887	739,552	12,859,958	441,400	13,731,890	1,235,458	8,613,196	2,409,594	11,364,202	719,518	15,743,909	997,473	14,521,902	3,932,627	44,927,859	3,637,904	31,198,564	3,554,082	2,774,597	3,216,659	1,266,737	3,754,835	1,978,973	4,510,368	2,907,793	3,607,623	1,880,127	3,719,591	2,323,993	1,915,362	265,538	587,036	479,408	49,707	
Jan-16	613,485	8,295,887	739,442	13,159,158	441,474	13,881,057	1,235,458	9,413,196	2,409,679	11,114,202	739,518	15,993,909	696,771		3,932,627	44,449,526	3,637,978	31,198,564	3,661,396	2,774,597	3,216,733	1,266,925	3,754,835	1,978,973	4,510,527	3,028,002	3,607,696	2,890,295	3,452,712	2,409,415	2,696,000	372,406	1,663,386	938,961	1,061,999	
Jan-17	613,485	9,920,887	739,552	13,534,958	441,474	14,659,890	1,235,458	8,913,196	2,409,679	11,114,202	781,501	15,993,909	756,771		3,932,627	44,374,526	3,637,978	31,198,564	3,729,082	2,774,597	3,216,733	1,266,925	3,754,835	2,013,973	4,510,527	2,876,267	3,607,696	2,779,044	3,455,462	2,529,415	2,816,921	457,836	1,701,054	1,493,251	1,179,031	300,677	40,931	
Jan-18	613,485	10,250,887	739,552	13,234,958	461,474	15,160,659	1,235,458	9,134,734	2,414,679	11,494,972	799,518		786,780		3,932,627	44,374,526	3,637,978	31,198,564	3,679,760	2,774,597	3,216,733	1,269,925	3,754,835	2,013,973	4,510,527	2,876,267	3,607,696	2,794,044	3,369,397	2,481,773	2,808,559	462,037	1,835,006	1,832,304	3,928,815	932,323	418,270	40,269
Jan-19	613,485	11,520,887	739,552		536,266	15,658,860	1,235,458	11,401,767	2,414,679	16,920,281	799,518	17,668,909	728,891		3,932,627	46,499,526	3,637,978	35,204,323	3,679,761	2,774,597	3,216,733	1,268,006	3,754,836	2,013,973	4,510,517	2,876,267	3,581,020	2,906,934	3,365,432	2,421,372	2,772,214	452,835	2,001,149	2,509,830	3,736,313	2,137,855	1,378,356	424,980
Jan-20	613,485	12,845,887	739,552		507,337	16,268,091	1,235,458	13,068,196	2,414,679	22,575,869	799,518	19,548,909	728,891		3,932,627	47,304,526	3,637,978	36,734,323	3,679,761	2,774,597	3,216,733	1,268,054	3,754,836	2,013,973	4,510,517	2,876,267	3,581,020	2,933,200	3,365,432	2,454,225	2,717,172	452,835	2,001,693	2,462,323	3,848,195	1,940,486	1,667,839	895,365

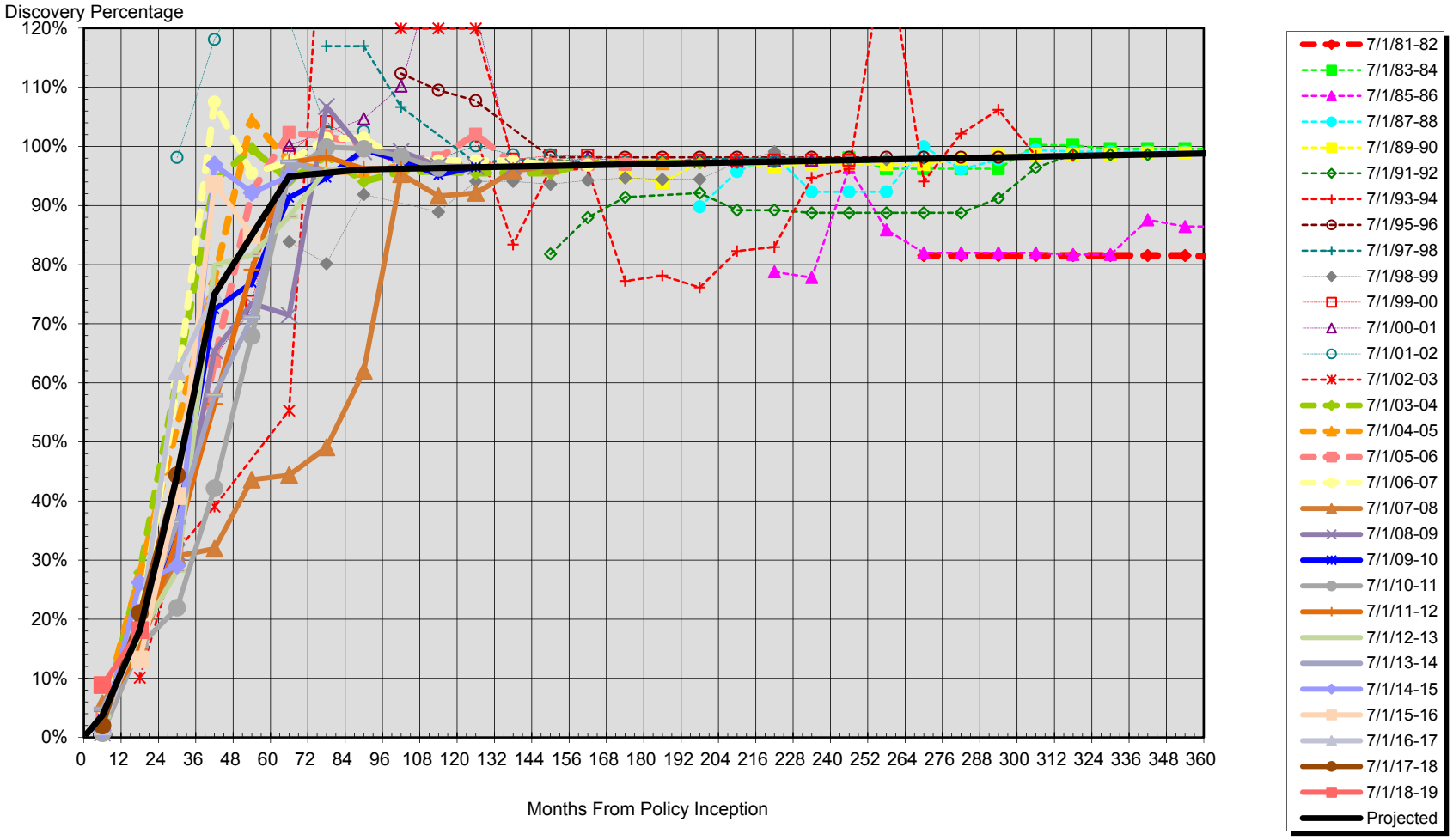
State of Washington
Ferries Division
Auto/General Liability

Unlimited Incurred Loss
Development Factors

Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor
1	144.000	37	1.812	73	1.410	109	1.398	145	1.373	181	1.260	217	1.165
2	72.000	38	1.752	74	1.409	110	1.398	146	1.370	182	1.257	218	1.163
3	48.000	39	1.696	75	1.408	111	1.398	147	1.367	183	1.254	219	1.160
4	36.000	40	1.643	76	1.407	112	1.398	148	1.363	184	1.252	220	1.158
5	28.800	41	1.594	77	1.407	113	1.398	149	1.360	185	1.249	221	1.155
6	24.000	42	1.548	78	1.406	114	1.398	150	1.356	186	1.246	222	1.153
7	17.521	43	1.538	79	1.405	115	1.398	151	1.353	187	1.243	223	1.151
8	13.876	44	1.528	80	1.405	116	1.398	152	1.350	188	1.240	224	1.148
9	11.514	45	1.519	81	1.404	117	1.398	153	1.346	189	1.238	225	1.146
10	9.852	46	1.510	82	1.403	118	1.398	154	1.343	190	1.235	226	1.144
11	8.615	47	1.501	83	1.403	119	1.398	155	1.340	191	1.232	227	1.141
12	7.658	48	1.492	84	1.402	120	1.398	156	1.337	192	1.229	228	1.139
13	6.893	49	1.483	85	1.401	121	1.398	157	1.333	193	1.227	229	1.137
14	6.269	50	1.475	86	1.401	122	1.398	158	1.330	194	1.224	230	1.134
15	5.749	51	1.467	87	1.400	123	1.398	159	1.327	195	1.221	231	1.132
16	5.309	52	1.459	88	1.399	124	1.398	160	1.324	196	1.219	232	1.130
17	4.932	53	1.451	89	1.399	125	1.398	161	1.321	197	1.216	233	1.128
18	4.605	54	1.443	90	1.398	126	1.398	162	1.317	198	1.213	234	1.125
19	4.263	55	1.441	91	1.398	127	1.398	163	1.314	199	1.211	235	1.124
20	3.972	56	1.438	92	1.398	128	1.398	164	1.311	200	1.208	236	1.123
21	3.722	57	1.436	93	1.398	129	1.398	165	1.308	201	1.205	237	1.122
22	3.504	58	1.433	94	1.398	130	1.398	166	1.305	202	1.203	238	1.121
23	3.311	59	1.431	95	1.398	131	1.398	167	1.302	203	1.200	239	1.120
25	2.987	61	1.426	97	1.398	133	1.398	169	1.296	205	1.195		
26	2.848	62	1.424	98	1.398	134	1.398	170	1.293	206	1.192		
27	2.723	63	1.421	99	1.398	135	1.398	171	1.290	207	1.190		
28	2.608	64	1.419	100	1.398	136	1.398	172	1.287	208	1.187		
29	2.504	65	1.417	101	1.398	137	1.398	173	1.284	209	1.185		
30	2.407	66	1.414	102	1.398	138	1.398	174	1.281	210	1.182		
31	2.297	67	1.414	103	1.398	139	1.395	175	1.278	211	1.180		
32	2.197	68	1.413	104	1.398	140	1.391	176	1.275	212	1.177		
33	2.107	69	1.412	105	1.398	141	1.387	177	1.272	213	1.175		
34	2.024	70	1.412	106	1.398	142	1.384	178	1.269	214	1.172		
35	1.947	71	1.411	107	1.398	143	1.380	179	1.266	215	1.170		
36	1.877	72	1.410	108	1.398	144	1.377	180	1.263	216	1.168		

State of Washington
Ferries Division
Auto/General Liability

Unlimited Incurred Loss Development



State of Washington
Ferries Division
Auto/General Liability

Reported Cumulative
Unlimited Paid Loss

Valuation Date	Policy Period 7/1/81-82	Policy Period 7/1/80-81	Policy Period 7/1/83-84	Policy Period 7/1/82-83	Policy Period 7/1/85-86	Policy Period 7/1/84-85	Policy Period 7/1/87-88	Policy Period 7/1/86-87	Policy Period 7/1/89-90	Policy Period 7/1/88-89	Policy Period 7/1/91-92	Policy Period 7/1/90-91	Policy Period 7/1/93-94	Policy Period 7/1/92-93	Policy Period 7/1/95-96	Policy Period 7/1/94-95	Policy Period 7/1/97-98	Policy Period 7/1/96-97	Policy Period 7/1/98-99	Policy Period 7/1/99-00	Policy Period 7/1/00-01	Policy Period 7/1/01-02	Policy Period 7/1/02-03	Policy Period 7/1/03-04	Policy Period 7/1/04-05	Policy Period 7/1/05-06	Policy Period 7/1/06-07	Policy Period 7/1/07-08	Policy Period 7/1/08-09	Policy Period 7/1/09-10	Policy Period 7/1/10-11	Policy Period 7/1/11-12	Policy Period 7/1/12-13	Policy Period 7/1/13-14	Policy Period 7/1/14-15	Policy Period 7/1/15-16	Policy Period 7/1/16-17	Policy Period 7/1/17-18
Jan-04	499,648	6,197,612	709,529	12,811,458	395,799		1,101,081	7,759,196	2,257,799	9,314,202	619,018	12,418,909	455,568	13,157,486	3,811,366	25,435,312	3,871,257	24,944,266	2,740,491	1,386,908	1,146,324	367,934	105,251	23,141													
Jan-05	499,648	6,197,612	709,529	12,811,458	395,799	13,404,890	1,118,505	7,770,196	2,258,065	9,439,202	636,283	12,843,909	467,468	13,208,586	3,879,911	25,584,312	3,863,739	25,850,526	2,818,198	2,697,681	1,417,197	870,314	208,561	108,893	60,091											
Jan-06	499,648	6,197,612	709,529	12,811,458	395,940	13,404,890	1,150,865	7,804,196	2,258,733	9,439,202	665,767	12,493,909	481,923	13,169,986	3,932,530	38,604,387	3,275,631	26,009,611	3,238,790	2,726,545	2,734,887	1,010,925	559,027	253,486	253,403	13,998										
Jan-07	499,648	6,197,612	709,529	12,784,958	417,213	13,404,890	1,150,865	7,804,196	2,320,823	9,489,202	714,318	12,493,909	481,923	13,169,986	3,932,627	38,929,387	3,490,469	26,280,611	3,285,032	2,746,200	2,995,579	1,234,896	1,297,800	1,016,071	991,580	116,066	36,364									
Jan-08	499,648	6,445,887	709,529	12,784,958	417,213	13,404,890	1,150,865	7,813,196	2,328,117	9,489,202	718,264	12,493,909	482,314	13,186,902	3,932,627	38,929,387	3,582,972	26,400,611	3,285,717	2,746,270	3,077,273	1,243,494	2,020,901	1,433,320	1,869,714	324,669	231,828	34,473								
Jan-09	499,648	7,845,887	739,552	12,784,958	417,213	13,404,890	1,150,865	7,813,196	2,365,718	9,489,202	719,518	12,493,909	558,131	13,726,902	3,932,627	38,929,387	3,614,679	27,707,564	3,522,716	2,746,561	3,122,760	1,243,494		1,599,289	3,854,687	682,750	1,136,264	211,178	26,089							
Jan-10	499,648	7,845,887	739,552	12,784,958	417,213	13,404,890	1,160,818	8,263,196	2,365,718	9,489,202	719,518	12,493,909	558,131	13,726,902	3,932,627	39,396,387	3,614,679	27,858,564	3,522,716	2,746,561	3,181,260	1,243,494		1,949,223	4,170,164	2,103,014	2,816,249	517,904	140,402	41,764						
Jan-11	499,648	7,845,887	739,552	12,784,958	417,213	13,404,890	1,173,342	8,263,196	2,365,718	9,489,202	719,518	12,493,909	558,178	13,726,902	3,932,627	39,121,387	3,614,679	27,898,564	3,522,716	2,746,561	3,202,606	1,252,231	3,754,835	1,949,223	4,450,858	2,155,968	3,227,450	967,084	578,930	154,179	19,153						
Jan-12	499,648	7,845,887	739,552	12,784,958	417,213	13,404,890	1,188,871	8,263,196	2,365,718	9,489,202	719,518	12,493,909	574,273	14,401,902	3,932,627	40,543,026	3,614,679	31,123,564	3,523,730	2,750,959	3,202,606	1,257,685	3,754,835	1,949,621	4,450,858	2,205,962	3,352,388	1,031,547	1,115,310	625,612	217,657	14,960					
Jan-13	499,768	7,845,887	739,552	12,784,958	417,213	13,404,890	1,207,995	8,263,196	2,365,718	9,964,202	719,518	14,843,909	593,681	14,401,902	3,932,627	44,243,026	3,614,679	31,123,564	3,524,008	2,751,237	3,202,606	1,257,856	3,754,835	1,949,899	4,450,889	2,339,256	3,527,572	1,055,504	1,719,092	1,614,004	336,123	64,722	40,911				
Jan-14	502,507	7,845,887	739,552	12,784,958	417,251	13,429,890	1,235,458	8,613,196	2,367,865	9,964,202	719,518	14,843,909	638,811	14,401,902	3,932,627	44,243,026	3,614,752	31,123,564	3,553,844	2,775,286	3,202,606	1,257,896	3,754,835	1,978,736	4,452,223	2,440,791	3,532,678	1,202,260	1,836,004	1,802,396	602,162	137,882	83,898	12,090			
Jan-15	583,408	7,845,887	739,552	12,784,958	441,400	13,429,890	1,235,458	8,613,196	2,394,594	9,964,202	719,518	14,843,909	691,623	14,401,902	3,932,627	44,368,026	3,637,904	31,123,564	3,554,082	2,774,597	3,216,659	1,266,737	3,754,835	1,978,973	4,510,358	2,444,529	3,580,947	1,283,323	2,029,716	2,302,239	1,366,289	187,611	359,457	250,867	9,821		
Jan-16	583,556	7,845,887	739,552	12,784,958	441,474	13,429,890	1,235,458	8,613,196	2,394,679	10,464,202	722,253	15,843,909	696,771	14,401,902	3,932,627	44,368,026	3,637,978	31,123,564	3,586,396	2,774,597	3,216,733	1,266,925	3,754,835	1,978,973	4,510,517	2,876,177	3,581,020	2,779,041	2,508,972	2,314,884	2,345,103	330,363	1,233,720	666,544	244,882		
Jan-17	583,556	7,845,887	739,552	13,234,958	441,474	14,329,890	1,235,458	8,613,196	2,394,679	10,464,202	731,501	15,843,909	704,919	14,401,902	3,932,627	44,368,026	3,637,978	31,123,564	3,639,798	2,774,597	3,216,733	1,266,925	3,754,835	1,978,979	4,510,517	2,876,267	3,581,020	2,779,044	3,364,476	2,326,677	2,634,185	452,835	1,611,533	1,125,807	534,578	255,559	18,497	
Jan-18	583,556	9,162,887	739,552	13,234,958	446,431	14,329,890	1,235,458	8,613,196	2,394,679	10,464,202	743,669	15,843,909	728,891	15,481,902	3,932,627	44,368,026	3,637,978	31,123,564	3,679,760	2,774,597	3,216,733	1,267,873	3,754,835	1,979,181	4,510,517	2,876,267	3,581,020	2,780,589	3,365,432	2,332,461	2,652,672	452,835	1,784,889	1,611,856	1,549,514	604,734	143,979	13,995
Jan-19	583,556	9,162,887	739,552	13,234,958	468,697	14,368,091	1,235,458	9,363,196	2,394,679	10,464,202	743,669	16,768,909	728,891	18,620,502	3,932,627	45,238,026	3,637,978	35,129,323	3,679,761	2,774,597	3,216,733	1,268,006	3,754,836	1,979,181	4,510,517	2,876,267	3,581,020	2,805,384	3,365,432	2,334,382	2,652,672	452,835	2,001,149	2,349,250	2,440,031	1,159,580	579,030	151,869
Jan-20	583,556		739,552	13,234,958	507,337	15,468,091	1,235,458	11,788,196	2,394,679	15,979,202	743,669	18,268,909	728,891	20,570,502	3,932,627	45,238,026	3,637,978	35,129,323	3,679,761	2,774,597	3,216,733	1,268,054	3,754,836	1,979,181	4,510,517	2,876,267	3,581,020	2,826,233	3,365,432	2,367,363	2,652,672	452,835	2,001,693	2,439,157	2,563,831	1,631,412	1,032,650	840,090

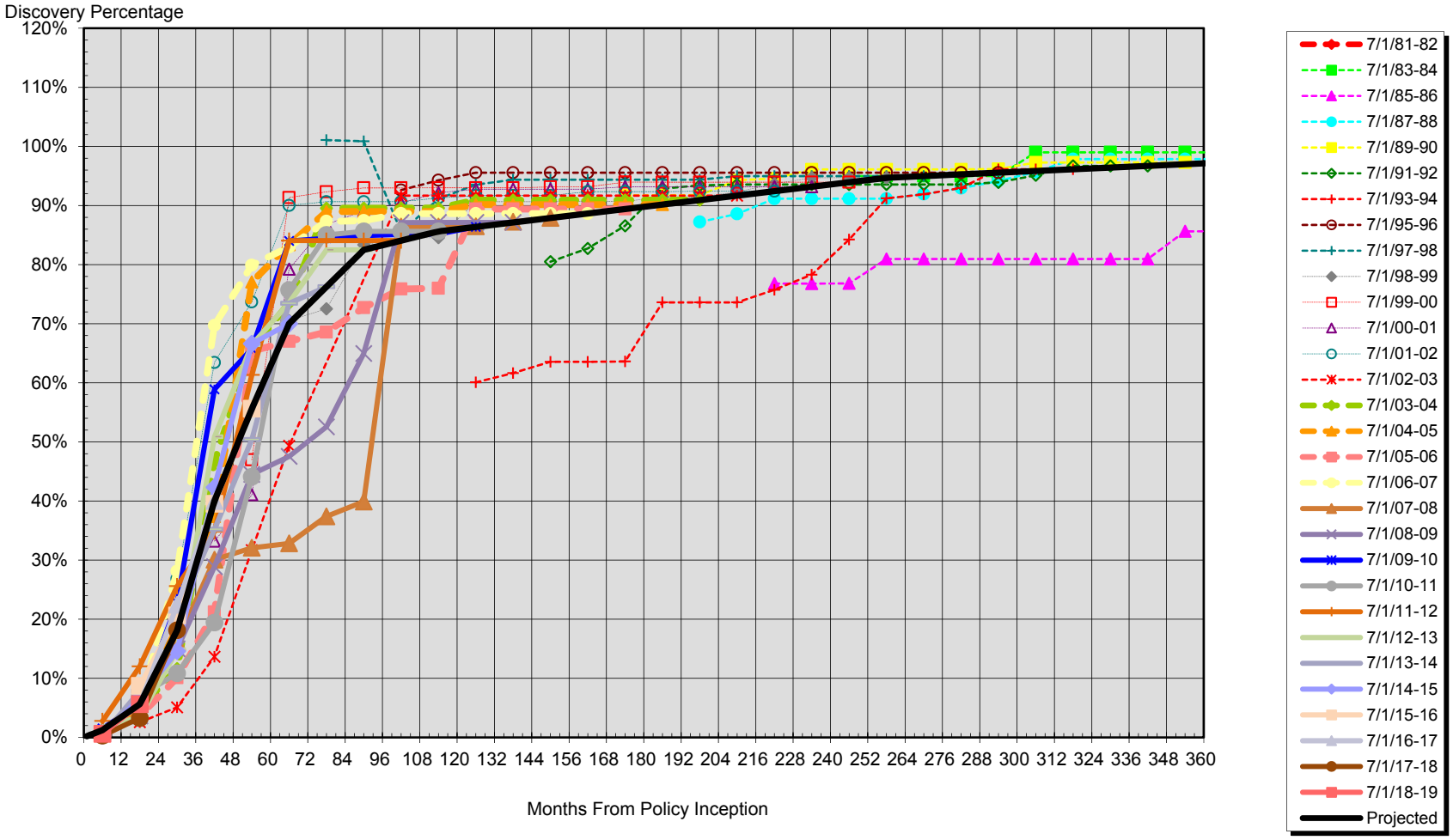
State of Washington
Ferries Division
Auto/General Liability

Unlimited Paid Loss
Development Factors

Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor
1	960.000	37	56.969	73	2.873	109	1.772	145	1.492	181	1.343	217	1.260
2	480.000	38	54.000	74	2.799	110	1.762	146	1.486	182	1.340	218	1.257
3	320.000	39	51.328	75	2.729	111	1.752	147	1.480	183	1.338	219	1.255
4	240.000	40	48.911	76	2.663	112	1.742	148	1.474	184	1.336	220	1.253
5	192.000	41	46.713	77	2.600	113	1.732	149	1.467	185	1.333	221	1.251
6	160.000	42	44.706	78	2.540	114	1.722	150	1.461	186	1.331	222	1.249
7	160.000	43	30.251	79	2.483	115	1.714	151	1.455	187	1.328	223	1.247
8	160.000	44	23.167	80	2.428	116	1.705	152	1.449	188	1.326	224	1.245
9	160.000	45	18.916	81	2.376	117	1.697	153	1.443	189	1.323	225	1.242
10	160.000	46	16.060	82	2.326	118	1.689	154	1.437	190	1.321	226	1.240
11	160.000	47	13.997	83	2.278	119	1.680	155	1.431	191	1.319	227	1.238
12	160.000	48	12.431	84	2.233	120	1.672	156	1.425	192	1.316	228	1.236
13	160.000	49	11.197	85	2.189	121	1.664	157	1.420	193	1.314	229	1.234
14	160.000	50	10.197	86	2.147	122	1.656	158	1.414	194	1.312	230	1.232
15	160.000	51	9.369	87	2.106	123	1.648	159	1.408	195	1.309	231	1.230
16	160.000	52	8.670	88	2.067	124	1.640	160	1.403	196	1.307	232	1.228
17	160.000	53	8.073	89	2.030	125	1.633	161	1.397	197	1.305	233	1.226
18	160.000	54	7.556	90	1.994	126	1.625	162	1.391	198	1.302	234	1.224
19	136.471	55	6.678	91	1.981	127	1.617	163	1.389	199	1.300	235	1.222
20	123.636	56	6.033	92	1.968	128	1.610	164	1.386	200	1.298	236	1.220
21	115.556	57	5.538	93	1.955	129	1.603	165	1.384	201	1.295	237	1.218
22	110.000	58	5.143	94	1.943	130	1.595	166	1.381	202	1.293	238	1.216
23	105.946	59	4.821	95	1.930	131	1.588	167	1.378	203	1.291	239	1.214
25	100.426	61	4.322	97	1.906	133	1.573	169	1.373	205	1.286		
26	98.462	62	4.124	98	1.894	134	1.566	170	1.371	206	1.284		
27	96.842	63	3.951	99	1.882	135	1.559	171	1.368	207	1.282		
28	95.484	64	3.797	100	1.871	136	1.552	172	1.365	208	1.279		
29	94.328	65	3.661	101	1.859	137	1.545	173	1.363	209	1.277		
30	93.333	66	3.537	102	1.848	138	1.539	174	1.360	210	1.275		
31	85.412	67	3.423	103	1.837	139	1.532	175	1.358	211	1.273		
32	78.784	68	3.316	104	1.826	140	1.525	176	1.355	212	1.271		
33	73.143	69	3.216	105	1.815	141	1.519	177	1.353	213	1.268		
34	68.276	70	3.122	106	1.804	142	1.512	178	1.350	214	1.266		
35	64.030	71	3.034	107	1.793	143	1.505	179	1.348	215	1.264		
36	60.290	72	2.952	108	1.783	144	1.499	180	1.345	216	1.262		

State of Washington
Ferries Division
Auto/General Liability

Unlimited Paid Loss Development



VII. 2021/22-23 SILP Funding Allocation

$300M Total Biannual Assessment

State of Washington
Self-Insurance Liability Program

General and Auto Liability Experience @ 12/31/19
Allocation of Premium Funding Requirement for 2021-22 Biennium

(1)	(2)	(3) [(1)/(2)]	(4) Ave. [(2), (3)]	(5) [(4)/Tot(4)]	(6) (3)x2	(7) [(5)x(6)]
	2021-22 Average Annual Projected Incurred	**2021-22 Average Annual Projected Paid**	**Average of Average Annual Projected Incurred & Paid**	**Program Year Distribution**	**Premium Funding Requirement**	**Biennium Distribution**
Indemnity						
General Liability	$ 101,884,750	$ 100,216,964	$ 101,050,857	93.8%		$ 211,677,209
Auto Liability	3,702,300	3,568,289	3,635,295	3.4%		7,615,067
SILP Ferry Liability	5,255,100	910,501	3,082,800	2.9%		6,457,724
Total Indemnity	110,842,150	104,695,754	107,768,952	100.00%	225,750,000	225,750,000
ALAE						
General Liability	45,848,138	46,972,634	46,410,386	93.2%		69,234,720
Auto Liability	851,529	1,142,707	997,118	2.0%		1,487,494
SILP Ferry Liability	2,364,795	2,364,795	2,364,795	4.8%		3,527,786
Total ALAE	49,064,462	50,480,135	49,772,298	100.00%	74,250,000	74,250,000
Indemnity and ALAE						
General Liability (Inc. SILP Ferry)	155,352,783	150,464,894	152,908,838			290,897,439
Auto Liability	4,553,829	4,710,996	4,632,412			9,102,561
Grand Total Indemnity and ALAE	$ 159,906,612	$ 155,175,890	$ 157,541,251		$ 300,000,000	$ 300,000,000

Premium Funding Requirements were specified by the State of Washington.

State of Washington
Self-Insurance Liability Program

General and Auto Liability Experience @ 12/31/19
Final Adjusted Allocation of Premium Funding Requirement
Includes Agency T04 - Ferries, Agency 307, Segregates Juvenile Rehabilitation Administration,

	(1)	(2)	(3)	(4) [(3)+(2)]	(5)	(6)	(7)
		Initial Allocation					
Agency Code	Agency	General Liability	Auto Liability	Total	Initial Allocation Adjusted for Minimum	Final Adjusted Allocation	Final Adjusted Allocation Percentage
011	House of Representatives	$ (52,640)	$ 0	$ (52,640)	$ 2,000	$ 2,000	0.001%
012	Senate	183,984	-	183,984	183,984	183,321	0.061%
013	Joint Transportation Committee	-	-	-	2,000	2,000	0.001%
014	Joint Legislative Audit and Review Committee	-	-	-	2,000	2,000	0.001%
020	Legislative Evaluation and Accountability Program	-	-	-	2,000	2,000	0.001%
035	Office of the State Actuary	-	-	-	2,000	2,000	0.001%
037	Office of Legislative Support Services	-	-	-	2,000	2,000	0.001%
038	Joint Legislative Systems Committee	-	-	-	2,000	2,000	0.001%
040	Statute Law Committee	-	-	-	2,000	2,000	0.001%
045	Supreme Court	164,636	-	164,636	164,636	164,042	0.055%
046	State Law Library	-	-	-	2,000	2,000	0.001%
048	Court of Appeals	67,242	-	67,242	67,242	66,999	0.022%
050	Judicial Conduct Commission	(305)	-	(305)	2,000	2,000	0.001%
055	Administrative Office of the Courts	91,451	0	91,451	91,451	91,122	0.030%
056	Office of Public Defense	3,374	-	3,374	3,374	3,362	0.001%
057	Office of Civil legal Aid	-	-	-	2,000	2,000	0.001%
075	Office of the Governor	58,728	-	58,728	58,728	58,516	0.020%
080	Office of Lieutenant Governor	(27,199)	-	(27,199)	2,000	2,000	0.001%
082	Public Disclosure Commission	363,120	-	363,120	363,120	361,811	0.121%
085	Secretary of State	9,067	648	9,715	9,715	9,680	0.003%
086	Office of Indian Affairs	-	-	-	2,000	2,000	0.001%
087	Commission on Asian-American Affairs	-	-	-	2,000	2,000	0.001%
090	Office of State Treasurer	356,764	-	356,764	356,764	355,478	0.118%
095	Office of State Auditor	160,784	-	160,784	160,784	160,205	0.053%
099	Salaries for Elected Officials	-	-	-	2,000	2,000	0.001%
100	Office of Attorney General	1,036,705	52,874	1,089,579	1,089,579	1,085,651	0.362%
101	Caseload Forecast Council	-	-	-	2,000	2,000	0.001%
102	Department of Financial Institutions	74,895	-	74,895	74,895	74,625	0.025%
103	Department of Commerce	(36,262)	16,718	(19,544)	2,000	2,000	0.001%
104	Economic and Revenue Forecast Council	-	-	-	2,000	2,000	0.001%
105	Office of Financial Management	(3,992)	(0)	(3,992)	2,000	2,000	0.001%
107	Washington State Health Care Authority	154,171	26,651	180,823	180,823	180,171	0.060%
110	Office of Administrative Hearings	180,161	-	180,161	180,161	179,512	0.060%
116	State Lottery	49,353	1,750	51,103	51,103	50,919	0.017%
117	Washington State Gambling Commission	16,075	2,425	18,500	18,500	18,434	0.006%
118	Commission on Hispanic Affairs	-	24,833	24,833	24,833	24,743	0.008%
119	Commission on African-American Affairs	-	-	-	2,000	2,000	0.001%
120	Human Rights Commission	148,320	-	148,320	148,320	147,785	0.049%

State of Washington
Self-Insurance Liability Program

General and Auto Liability Experience @ 12/31/19
Final Adjusted Allocation of Premium Funding Requirement
Includes Agency T04 - Ferries, Agency 307, Segregates Juvenile Rehabilitation Administration,

(1)	(2)	(3)	(4) [(3)+(2)]	(5)	(6)	(7)
	Initial Allocation					
Agency Code	Agency	General Liability	Auto Liability	Total	Initial Allocation Adjusted for Minimum	Final Adjusted Allocation	Final Adjusted Allocation Percentage
124	Department of Retirement Systems	(3,199)	-	(3,199)	2,000	2,000	0.001%
126	State Investment Board	-	-	-	2,000	2,000	0.001%
140	Department of Revenue	364,021	5,003	369,024	369,024	367,694	0.123%
142	Board of Tax Appeals	53,977	-	53,977	53,977	53,782	0.018%
147	OMWBE	535,038	1,513	536,551	536,551	534,617	0.178%
160	Office of Insurance Commissioner	394,922	-	394,922	394,922	393,499	0.131%
163	Washington Technical Solutions	147,920	-	147,920	147,920	147,387	0.049%
165	Board of Accountancy	23,525	-	23,525	23,525	23,441	0.008%
167	Forensic Investigation Council	-	-	-	2,000	2,000	0.001%
179	Dept of Enterprise Services	371,648	100,091	471,739	471,739	470,038	0.157%
185	Horse Racing Commission	-	-	-	2,000	2,000	0.001%
190	Board of Industrial Ins. Appeals	494	-	494	2,000	2,000	0.001%
195	Liquor Control Board	1,584,616	78,338	1,662,953	1,662,953	1,656,959	0.552%
205	Board of Pilotage Commissioners	2,936,617	-	2,936,617	2,936,617	2,926,031	0.975%
215	Utilities and Transportation Commission	(4,178)	3,991	(187)	2,000	2,000	0.001%
220	Board for Volunteer Firefighters	-	-	-	2,000	2,000	0.001%
225	Washington State Patrol	10,181,898	1,959,732	12,141,631	12,141,631	12,097,864	4.033%
227	Wash State Criminal Justice Tng Commis.	148,684	-	148,684	148,684	148,148	0.049%
228	Washington Traffic Safety Commission	(138,202)	740	(137,462)	2,000	2,000	0.001%
235	Department of Labor and Industries	1,669,303	121,352	1,790,655	1,790,655	1,784,201	0.595%
240	Department of Licensing	209,177	14,252	223,428	223,428	222,623	0.074%
245	Military Department	168,569	1,564	170,133	170,133	169,520	0.057%
275	Public Employment Relations Commission	-	-	-	2,000	2,000	0.001%
300	Department of Social and Health Services	32,047,077	496,917	32,543,994	32,543,994	32,426,682	10.809%
303	Department of Health	695,091	15,947	711,039	711,039	708,475	0.236%
305	Department of Veterans Affairs	326,116	15,637	341,753	341,753	340,521	0.114%
307	Department of Children, Youth, and Families	155,283,175	390,286	155,673,461	155,673,461	155,112,301	51.704%
310	Department of Corrections	21,898,161	379,385	22,277,546	22,277,546	22,197,241	7.399%
315	Department of Services for the Blind	-	16,069	16,069	16,069	16,011	0.005%
340	Student Achievement Council (SAC)	114,018	413	114,431	114,431	114,019	0.038%
341	LEOFF 2 Retirement Board	-	-	-	2,000	2,000	0.001%
350	Superintendent of Public Instruction	48,023	2,354	50,377	50,377	50,196	0.017%
351	State School for the Blind	2,285	740	3,025	3,025	3,014	0.001%
353	WA Center for Childhood Deafness and Hearing Los	235,017	741	235,758	235,758	234,908	0.078%
354	Workforce Tng and Education Coord Board	-	-	-	2,000	2,000	0.001%
355	Dept of Archeaology & Historic Preservation	51,377	-	51,377	51,377	51,192	0.017%
357	Dept of Early Learning (Est FY 07)	-	-	-	2,000	2,000	0.001%
359	WA Charter School Commission	-	-	-	2,000	2,000	0.001%
365	Washington State University	3,495,221	311,565	3,806,786	3,806,786	3,793,064	1.264%

State of Washington
Self-Insurance Liability Program

General and Auto Liability Experience @ 12/31/19
Final Adjusted Allocation of Premium Funding Requirement
Includes Agency T04 - Ferries, Agency 307, Segregates Juvenile Rehabilitation Administration,

(1)	(2)	(3)	(4) [(3)+(2)]	(5)	(6)	(7)
	Initial Allocation					
Agency Code	Agency	General Liability	Auto Liability	Total	Initial Allocation Adjusted for Minimum	Final Adjusted Allocation	Final Adjusted Allocation Percentage
370	Eastern Washington University	893,737	23,786	917,523	917,523	914,216	0.305%
375	Central Washington University	772,862	8,835	781,698	781,698	778,880	0.260%
376	Evergreen State College	740,991	9,033	750,024	750,024	747,320	0.249%
380	Western Washington University	220,911	11,208	232,119	232,119	231,282	0.077%
387	Washington State Arts Commission	-	-	-	2,000	2,000	0.001%
390	Washington State Historical Society	-	-	-	2,000	2,000	0.001%
395	Eastern Washington State Historical Society	(59,193)	-	(59,193)	2,000	2,000	0.001%
405	Department of Transportation	33,662,901	4,090,897	37,753,798	37,753,798	37,617,706	12.539%
406	County Road Administration Board	-	-	-	2,000	2,000	0.001%
407	Transportation Improvement Board	-	468	468	2,000	2,000	0.001%
410	Transportation Commission	-	-	-	2,000	2,000	0.001%
411	Freight Mobility Strategic Invest	-	-	-	2,000	2,000	0.001%
460	Columbia River Gorge Commission	-	-	-	2,000	2,000	0.001%
461	Department of Ecology	(736,418)	76,698	(659,720)	2,000	2,000	0.001%
462	Washington Pollution Liability Insurance	6,507	-	6,507	6,507	6,483	0.002%
465	State Parks and Recreation Commission	933,363	76,934	1,010,297	1,010,297	1,006,655	0.336%
467	Interagency Committee for Outdoor Recreation	78,505	-	78,505	78,505	78,222	0.026%
468	Environmental and Land Use Hearings Office	(869)	-	(869)	2,000	2,000	0.001%
471	State Conservation Commission	155	-	155	2,000	2,000	0.001%
477	Department of Fish and Wildlife	2,959,508	173,724	3,133,232	3,133,232	3,121,938	1.041%
478	Puget Sound Partnership	50,928	577	51,505	51,505	51,320	0.017%
490	Department of Natural Resources	9,139,530	65,636	9,205,166	9,205,166	9,171,984	3.057%
495	Department of Agriculture	(55,171)	86,040	30,869	30,869	30,758	0.010%
500	Apple Commission	-	-	-	1,000	1,000	0.000%
501	Alfalfa Seed Commission	-	-	-	1,000	1,000	0.000%
502	Beef Commission	-	-	-	1,000	1,000	0.000%
503	Blueberry Commission	-	-	-	1,000	1,000	0.000%
506	Asparagus Commission	-	-	-	1,000	1,000	0.000%
508	Oilseeds Commission	-	-	-	1,000	1,000	0.000%
510	Dairy Products Commission	-	-	-	1,000	1,000	0.000%
512	Pulse Crops Commission	-	-	-	1,000	1,000	0.000%
515	Fruit Commission	-	-	-	1,000	1,000	0.000%
522	Hop Commission	-	-	-	1,000	1,000	0.000%
524	Puget Sound Gillnet Salmon Commission	-	-	-	1,000	1,000	0.000%
525	Potato Commission	-	-	-	1,000	1,000	0.000%
528	Mint Commission	-	-	-	1,000	1,000	0.000%
529	Red Raspberry Commission	-	-	-	1,000	1,000	0.000%
530	Seed Potato Commission	-	-	-	1,000	1,000	0.000%
532	Turf Grass Seed Commission	-	-	-	1,000	1,000	0.000%

State of Washington
Self-Insurance Liability Program

General and Auto Liability Experience @ 12/31/19
Final Adjusted Allocation of Premium Funding Requirement
Includes Agency T04 - Ferries, Agency 307, Segregates Juvenile Rehabilitation Administration,

(1)	(2)	(3)	(4) [(3)+(2)]	(5)	(6)	(7)
	Initial Allocation					
Agency Code	Agency	General Liability	Auto Liability	Total	Initial Allocation Adjusted for Minimum	Final Adjusted Allocation	Final Adjusted Allocation Percentage
533	Tree Fruit Research	-	-	-	1,000	1,000	0.000%
534	Wine Commission	70,722	-	70,722	70,722	70,467	0.023%
535	Grain Commission	-	-	-	1,000	1,000	0.000%
540	Employment Security Department	493,027	2,386	495,413	495,413	493,627	0.165%
545	Beer Commission	-	-	-	1,000	1,000	0.000%
605	Everett Community College	323,529	1,162	324,691	324,691	323,521	0.108%
610	Edmonds Community College	437,137	2,203	439,341	439,341	437,757	0.146%
621	Whatcom Community College, District 21	37,565	2,012	39,577	39,577	39,435	0.013%
627	Bellevue Community College	1,168,009	27,697	1,195,707	1,195,707	1,191,396	0.397%
629	Big Bend Community College	31,003	3,124	34,128	34,128	34,005	0.011%
632	Centralia College	177,898	229,204	407,102	407,102	405,635	0.135%
634	Cascadia College	391	-	391	2,000	2,000	0.001%
635	Clark College	398,968	2,692	401,660	401,660	400,212	0.133%
637	Pierce College	168,141	33,526	201,667	201,667	200,941	0.067%
639	Columbia Basin Community College	95,644	-	95,644	95,644	95,299	0.032%
648	Grays Harbor College	196,179	454	196,633	196,633	195,924	0.065%
649	Green River Community College	82,755	41,370	124,125	124,125	123,678	0.041%
652	Highline Community College	83,448	563	84,011	84,011	83,708	0.028%
657	Lower Columbia College	81,363	2,547	83,911	83,911	83,608	0.028%
662	Olympic College	26,915	403	27,318	27,318	27,220	0.009%
665	Peninsula College	49,018	1,688	50,706	50,706	50,524	0.017%
670	Seattle Community Colleges-District 6	479,718	17,005	496,723	496,723	494,932	0.165%
672	Shoreline Community College	191,811	342	192,153	192,153	191,461	0.064%
674	Skagit Valley College	51,057	853	51,910	51,910	51,722	0.017%
675	South Puget Sound Community College	236,795	-	236,795	236,795	235,942	0.079%
676	Spokane - District 17	556,432	27,518	583,950	583,950	581,845	0.194%
678	Tacoma Community College	(8,001)	888	(7,113)	2,000	2,000	0.001%
683	Walla Walla Community College	43,343	28,692	72,036	72,036	71,776	0.024%
686	Wenatchee Valley College	80,050	4,951	85,001	85,001	84,695	0.028%
691	Yakima Valley Community College	89,746	335	90,081	90,081	89,756	0.030%
692	Lake Washington Technical College	48,280	419	48,700	48,700	48,524	0.016%
693	Renton Technical College	61,131	375	61,506	61,506	61,284	0.020%
694	Bellingham Technical College	-	-	-	2,000	2,000	0.001%
695	Bates Technical College	461,071	453	461,525	461,525	459,861	0.153%
696	Clover Park Technical College	237,213	3,332	240,545	240,545	239,678	0.080%
699	Community and Technical College System	-	-	-	2,000	2,000	0.001%
	Total:	$ 290,897,439	$ 9,102,561	$ 300,000,000	$ 301,084,914	$ 300,000,000	100.000%

Columns (5): the maximum of column (4) and $2,000 or $1,000 for commodity agencies.
Columns (6): equal to column (5) rebalanced to achieve the total Premium Funding Requirement.

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/19
Indicated Premium Funding Allocation for 2019-20 Biennium
Includes Agency T04 - Ferries, Agency 307, Segregates Juvenile Rehabilitation Administration,

Agency Code	Agency	(1)	(2) 12/31/19 Indemnity and ALAE	(3) 12/31/11 Indemnity and ALAE	(4) [(3)-(2)] 6-Year Incremental Indemnity and ALAE	(5) [(4)/Tot(4)] 6-Year Incremental Indemnity and ALAE Contribution	(6) [(5)xTot(6)] Indicated Premium Funding Allocation
011	House of Representatives		$ 1,292,435	$ 1,418,858	$ (126,423)	-0.018%	$ (52,640)
012	Senate		933,567	491,700	441,867	0.063%	183,984
013	Joint Transportation Committee		-	-	-	0.000%	-
014	Joint Legislative Audit and Review Committee		-	-	-	0.000%	-
020	Legislative Evaluation and Accountability Program		-	-	-	0.000%	-
035	Office of the State Actuary		-	-	-	0.000%	-
037	Office of Legislative Support Services		-	-	-	0.000%	-
038	Joint Legislative Systems Committee		770,782	770,782	-	0.000%	-
040	Statute Law Committee		-	-	-	0.000%	-
045	Supreme Court		707,490	312,090	395,400	0.057%	164,636
046	State Law Library		-	-	-	0.000%	-
048	Court of Appeals		198,143	36,651	161,492	0.023%	67,242
050	Judicial Conduct Commission		768	1,500	(732)	0.000%	(305)
055	Administrative Office of the Courts		1,390,364	1,170,729	219,635	0.031%	91,451
056	Office of Public Defense		21,201	13,097	8,104	0.001%	3,374
057	Office of Civil legal Aid		-	-	-	0.000%	-
075	Office of the Governor		381,787	240,742	141,045	0.020%	58,728
080	Office of Lieutenant Governor		34,677	100,000	(65,323)	-0.009%	(27,199)
082	Public Disclosure Commission		1,127,530	255,439	872,090	0.125%	363,120
085	Secretary of State		118,373	96,598	21,775	0.003%	9,067
086	Office of Indian Affairs		-	-	-	0.000%	-
087	Commission on Asian-American Affairs		-	-	-	0.000%	-
090	Office of State Treasurer		983,353	126,525	856,827	0.123%	356,764
095	Office of State Auditor		934,490	548,341	386,150	0.055%	160,784
099	Salaries for Elected Officials		-	-	-	0.000%	-
100	Office of Attorney General		7,239,375	4,749,560	2,489,815	0.356%	1,036,705
101	Caseload Forecast Council		442,042	442,042	-	0.000%	-
102	Department of Financial Institutions		1,084,387	904,514	179,873	0.026%	74,895
103	Department of Commerce		1,108,021	1,195,110	(87,089)	-0.012%	(36,262)
104	Economic and Revenue Forecast Council		-	-	-	0.000%	-
105	Office of Financial Management		398,521	408,108	(9,586)	-0.001%	(3,992)
107	Washington State Health Care Authority		1,195,070	824,802	370,268	0.053%	154,171
110	Office of Administrative Hearings		818,265	385,578	432,687	0.062%	180,161
116	State Lottery		356,190	237,660	118,530	0.017%	49,353
117	Washington State Gambling Commission		833,347	794,740	38,607	0.006%	16,075
118	Commission on Hispanic Affairs		116,200	116,200	-	0.000%	-
119	Commission on African-American Affairs		-	-	-	0.000%	-
120	Human Rights Commission		590,223	234,008	356,215	0.051%	148,320

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/19
Indicated Premium Funding Allocation for 2019-20 Biennium
Includes Agency T04 - Ferries, Agency 307, Segregates Juvenile Rehabilitation Administration,

Agency Code	Agency	(2) 12/31/19 Indemnity and ALAE	(3) 12/31/11 Indemnity and ALAE	(4) [(3)-(2)] 6-Year Incremental Indemnity and ALAE	(5) [(4)/Tot(4)] 6-Year Incremental Indemnity and ALAE Contribution	(6) [(5)xTot(6)] Indicated Premium Funding Allocation
124	Department of Retirement Systems	744,008	751,692	(7,683)	-0.001%	(3,199)
126	State Investment Board	18	18	-	0.000%	-
140	Department of Revenue	1,694,587	820,331	874,256	0.125%	364,021
142	Board of Tax Appeals	140,000	10,366	129,634	0.019%	53,977
147	OMWBE	1,719,435	434,455	1,284,980	0.184%	535,038
160	Office of Insurance Commissioner	1,803,893	855,423	948,470	0.136%	394,922
163	Washington Technical Solutions	355,253	-	355,253	0.051%	147,920
165	Board of Accountancy	103,546	47,046	56,500	0.008%	23,525
167	Forensic Investigation Council	22,229	22,229	-	0.000%	-
179	Dept of Enterprise Services	3,214,800	2,322,227	892,573	0.128%	371,648
185	Horse Racing Commission	645,531	645,531	-	0.000%	-
190	Board of Industrial Ins. Appeals	49,485	48,297	1,187	0.000%	494
195	Liquor Control Board	9,778,275	5,972,563	3,805,712	0.545%	1,584,616
205	Board of Pilotage Commissioners	7,835,572	782,810	7,052,761	1.010%	2,936,617
215	Utilities and Transportation Commission	623,649	633,683	(10,033)	-0.001%	(4,178)
220	Board for Volunteer Firefighters	-	-	-	0.000%	-
225	Washington State Patrol	59,840,036	35,386,554	24,453,482	3.500%	10,181,898
227	Wash State Criminal Justice Tng Commis.	1,126,842	769,752	357,090	0.051%	148,684
228	Washington Traffic Safety Commission	3,086	335,000	(331,914)	-0.048%	(138,202)
235	Department of Labor and Industries	12,898,992	8,889,889	4,009,103	0.574%	1,669,303
240	Department of Licensing	3,834,748	3,332,376	502,372	0.072%	209,177
245	Military Department	6,806,113	6,401,266	404,847	0.058%	168,569
275	Public Employment Relations Commission	103,924	103,924	-	0.000%	-
300	Department of Social and Health Services	216,140,562	139,174,305	76,966,258	11.017%	32,047,077
303	Department of Health	8,589,575	6,920,201	1,669,375	0.239%	695,091
305	Department of Veterans Affairs	2,771,650	1,988,429	783,221	0.112%	326,116
307	Department of Children, Youth, and Families	677,944,381	305,006,627	372,937,754	53.381%	155,283,175
310	Department of Corrections	268,901,514	216,309,526	52,591,988	7.528%	21,898,161
315	Department of Services for the Blind	129,440	129,440	-	0.000%	-
340	Student Achievement Council (SAC)	516,947	243,114	273,833	0.039%	114,018
341	LEOFF 2 Retirement Board	-	-	-	0.000%	-
350	Superintendent of Public Instruction	812,245	696,909	115,336	0.017%	48,023
351	State School for the Blind	48,691	43,204	5,487	0.001%	2,285
353	WA Center for Childhood Deafness and Hearing Los	2,823,637	2,259,206	564,432	0.081%	235,017
354	Workforce Tng and Education Coord Board	376	376	-	0.000%	-
355	Dept of Archeaology & Historic Preservation	123,391	-	123,391	0.018%	51,377
357	Dept of Early Learning (Est FY 07)	-	-	-	0.000%	-
359	WA Charter School Commission	-	-	-	0.000%	-
365	Washington State University	24,770,620	16,376,278	8,394,342	1.202%	3,495,221

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/19
Indicated Premium Funding Allocation for 2019-20 Biennium
Includes Agency T04 - Ferries, Agency 307, Segregates Juvenile Rehabilitation Administration,

Agency Code	Agency	(1) 12/31/19 Indemnity and ALAE	(2) 12/31/11 Indemnity and ALAE	(3) [(3)-(2)] 6-Year Incremental Indemnity and ALAE	(4) [(4)/Tot(4)] 6-Year Incremental Indemnity and ALAE Contribution	(5) [(5)xTot(6)] Indicated Premium Funding Allocation
370	Eastern Washington University	6,737,344	4,590,889	2,146,454	0.307%	893,737
375	Central Washington University	4,678,071	2,821,916	1,856,155	0.266%	772,862
376	Evergreen State College	4,382,580	2,602,971	1,779,609	0.255%	740,991
380	Western Washington University	4,256,429	3,725,875	530,554	0.076%	220,911
387	Washington State Arts Commission	-	-	-	0.000%	-
390	Washington State Historical Society	88,058	88,058	-	0.000%	-
395	Eastern Washington State Historical Society	49,339	191,500	(142,161)	-0.020%	(59,193)
405	Department of Transportation	333,080,573	252,233,651	80,846,922	11.572%	33,662,901
406	County Road Administration Board	-	-	-	0.000%	-
407	Transportation Improvement Board	180	180	-	0.000%	-
410	Transportation Commission	-	-	-	0.000%	-
411	Freight Mobility Strategic Invest	-	-	-	0.000%	-
460	Columbia River Gorge Commission	104,566	104,566	-	0.000%	-
461	Department of Ecology	6,722,855	8,491,482	(1,768,626)	-0.253%	(736,418)
462	Washington Pollution Liability Insurance	585,199	569,572	15,627	0.002%	6,507
465	State Parks and Recreation Commission	12,194,371	9,952,749	2,241,622	0.321%	933,363
467	Interagency Committee for Outdoor Recreation	188,542	-	188,542	0.027%	78,505
468	Environmental and Land Use Hearings Office	11,236	13,322	(2,086)	0.000%	(869)
471	State Conservation Commission	8,373	8,000	373	0.000%	155
477	Department of Fish and Wildlife	11,703,774	4,596,034	7,107,740	1.017%	2,959,508
478	Puget Sound Partnership	122,312	-	122,312	0.018%	50,928
490	Department of Natural Resources	46,336,287	24,386,222	21,950,066	3.142%	9,139,530
495	Department of Agriculture	2,004,071	2,136,572	(132,501)	-0.019%	(55,171)
500	Apple Commission	-	-	-	0.000%	-
501	Alfalfa Seed Commission	-	-	-	0.000%	-
502	Beef Commission	-	-	-	0.000%	-
503	Blueberry Commission	-	-	-	0.000%	-
506	Asparagus Commission	-	-	-	0.000%	-
508	Oilseeds Commission	-	-	-	0.000%	-
510	Dairy Products Commission	-	-	-	0.000%	-
512	Pulse Crops Commission	-	-	-	0.000%	-
515	Fruit Commission	-	-	-	0.000%	-
522	Hop Commission	-	-	-	0.000%	-
524	Puget Sound Gillnet Salmon Commission	-	-	-	0.000%	-
525	Potato Commission	-	-	-	0.000%	-
528	Mint Commission	-	-	-	0.000%	-
529	Red Raspberry Commission	-	-	-	0.000%	-
530	Seed Potato Commission	-	-	-	0.000%	-
532	Turf Grass Seed Commission	-	-	-	0.000%	-

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/19
Indicated Premium Funding Allocation for 2019-20 Biennium
Includes Agency T04 - Ferries, Agency 307, Segregates Juvenile Rehabilitation Administration,

	(1)	(2)	(3)	(4) [(3)-(2)]	(5) [(4)/Tot(4)]	(6) [(5)xTot(6)]
Agency Code	Agency	12/31/19 Indemnity and ALAE	12/31/11 Indemnity and ALAE	6-Year Incremental Indemnity and ALAE	6-Year Incremental Indemnity and ALAE Contribution	Indicated Premium Funding Allocation
533	Tree Fruit Research	-	-	-	0.000%	-
534	Wine Commission	221,161	51,310	169,851	0.024%	70,722
535	Grain Commission	-	-	-	0.000%	-
540	Employment Security Department	4,073,672	2,889,588	1,184,084	0.169%	493,027
545	Beer Commission	-	-	-	0.000%	-
605	Everett Community College	2,196,754	1,419,746	777,008	0.111%	323,529
610	Edmonds Community College	2,381,729	1,331,873	1,049,856	0.150%	437,137
621	Whatcom Community College, District 21	299,849	209,630	90,219	0.013%	37,565
627	Bellevue Community College	4,709,672	1,904,509	2,805,164	0.402%	1,168,009
629	Big Bend Community College	414,799	340,340	74,459	0.011%	31,003
632	Centralia College	640,887	213,635	427,252	0.061%	177,898
634	Cascadia College	104,003	103,063	940	0.000%	391
635	Clark College	3,255,591	2,297,404	958,186	0.137%	398,968
637	Pierce College	1,011,363	607,544	403,819	0.058%	168,141
639	Columbia Basin Community College	1,362,223	1,132,518	229,705	0.033%	95,644
648	Grays Harbor College	1,078,005	606,848	471,157	0.067%	196,179
649	Green River Community College	3,657,405	3,458,656	198,749	0.028%	82,755
652	Highline Community College	756,297	555,882	200,415	0.029%	83,448
657	Lower Columbia College	992,939	797,531	195,407	0.028%	81,363
662	Olympic College	478,722	414,083	64,640	0.009%	26,915
665	Peninsula College	883,233	765,508	117,725	0.017%	49,018
670	Seattle Community Colleges-District 6	4,649,570	3,497,449	1,152,121	0.165%	479,718
672	Shoreline Community College	1,508,285	1,047,620	460,665	0.066%	191,811
674	Skagit Valley College	439,810	317,189	122,621	0.018%	51,057
675	South Puget Sound Community College	789,424	220,722	568,702	0.081%	236,795
676	Spokane - District 17	5,099,090	3,762,728	1,336,362	0.191%	556,432
678	Tacoma Community College	3,607,532	3,626,748	(19,217)	-0.003%	(8,001)
683	Walla Walla Community College	353,360	249,264	104,096	0.015%	43,343
686	Wenatchee Valley College	1,071,048	878,795	192,254	0.028%	80,050
691	Yakima Valley Community College	1,251,350	1,035,810	215,539	0.031%	89,746
692	Lake Washington Technical College	711,898	595,945	115,953	0.017%	48,280
693	Renton Technical College	413,887	267,071	146,817	0.021%	61,131
694	Bellingham Technical College	245,617	245,617	-	0.000%	-
695	Bates Technical College	5,433,358	4,326,021	1,107,337	0.158%	461,071
696	Clover Park Technical College	1,044,676	474,970	569,706	0.082%	237,213
699	Community and Technical College System	-	-	-	0.000%	-
	Total:	$ 1,828,385,024	$ 1,129,747,598	$ 698,637,426	100.000%	$ 290,897,439

State of Washington
Self-Insurance Liability Program

Auto Liability Experience @ 12/31/19
Indicated Premium Funding Allocation for 2019-20 Biennium
Includes Agency T04 - Ferries, Agency 307, Segregates Juvenile Rehabilitation Administration,

Agency Code	Agency	(1)	(2) 12/31/19 Indemnity and ALAE	(3) 12/31/13 Indemnity and ALAE	(4) [(3)-(2)] 6-Year Incremental Indemnity and ALAE	(5) [(4)/Tot(4)] 6-Year Incremental Indemnity and ALAE Contribution	(6) [(5)xTot(6)] Indicated Premium Funding Allocation
011	House of Representatives		$ 14,664	$ 14,664	$ 0	0.000%	$ 0
012	Senate		3,336	3,336	-	0.000%	-
013	Joint Transportation Committee		-	-	-	0.000%	-
014	Joint Legislative Audit and Review Committee		-	-	-	0.000%	-
020	Legislative Evaluation and Accountability Program		-	-	-	0.000%	-
035	Office of the State Actuary		-	-	-	0.000%	-
037	Office of Legislative Support Services		-	-	-	0.000%	-
038	Joint Legislative Systems Committee		-	-	-	0.000%	-
040	Statute Law Committee		-	-	-	0.000%	-
045	Supreme Court		-	-	-	0.000%	-
046	State Law Library		645	645	-	0.000%	-
048	Court of Appeals		-	-	-	0.000%	-
050	Judicial Conduct Commission		-	-	-	0.000%	-
055	Administrative Office of the Courts		27,627	27,627	0	0.000%	0
056	Office of Public Defense		-	-	-	0.000%	-
057	Office of Civil legal Aid		-	-	-	0.000%	-
075	Office of the Governor		-	-	-	0.000%	-
080	Office of Lieutenant Governor		-	-	-	0.000%	-
082	Public Disclosure Commission		-	-	-	0.000%	-
085	Secretary of State		19,216	17,639	1,577	0.007%	648
086	Office of Indian Affairs		-	-	-	0.000%	-
087	Commission on Asian-American Affairs		332	332	-	0.000%	-
090	Office of State Treasurer		-	-	-	0.000%	-
095	Office of State Auditor		2,156	2,156	-	0.000%	-
099	Salaries for Elected Officials		-	-	-	0.000%	-
100	Office of Attorney General		424,765	296,050	128,714	0.581%	52,874
101	Caseload Forecast Council		-	-	-	0.000%	-
102	Department of Financial Institutions		2,955	2,955	-	0.000%	-
103	Department of Commerce		115,993	75,296	40,697	0.184%	16,718
104	Economic and Revenue Forecast Council		-	-	-	0.000%	-
105	Office of Financial Management		10,911	10,911	(0)	0.000%	(0)
107	Washington State Health Care Authority		72,804	7,926	64,879	0.293%	26,651
110	Office of Administrative Hearings		809	809	-	0.000%	-
116	State Lottery		162,597	158,337	4,260	0.019%	1,750
117	Washington State Gambling Commission		162,691	156,788	5,904	0.027%	2,425
118	Commission on Hispanic Affairs		60,451	-	60,451	0.273%	24,833
119	Commission on African-American Affairs		6,266	6,266	-	0.000%	-
120	Human Rights Commission		6,069	6,069	-	0.000%	-

State of Washington
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Auto Liability Experience @ 12/31/19
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Includes Agency T04 - Ferries, Agency 307, Segregates Juvenile Rehabilitation Administration,

Agency Code	Agency	(1) 12/31/19 Indemnity and ALAE	(2) 12/31/13 Indemnity and ALAE	(3) [(3)-(2)] 6-Year Incremental Indemnity and ALAE	(4) [(4)/Tot(4)] 6-Year Incremental Indemnity and ALAE Contribution	(5) [(5)xTot(6)] Indicated Premium Funding Allocation
124	Department of Retirement Systems	420	420	-	0.000%	-
126	State Investment Board	-	-	-	0.000%	-
140	Department of Revenue	42,767	30,589	12,178	0.055%	5,003
142	Board of Tax Appeals	-	-	-	0.000%	-
147	OMWBE	3,684	-	3,684	0.017%	1,513
160	Office of Insurance Commissioner	1,102	1,102	-	0.000%	-
163	Washington Technical Solutions	-	-	-	0.000%	-
165	Board of Accountancy	-	-	-	0.000%	-
167	Forensic Investigation Council	-	-	-	0.000%	-
179	Dept of Enterprise Services	828,897	585,240	243,657	1.100%	100,091
185	Horse Racing Commission	-	-	-	0.000%	-
190	Board of Industrial Ins. Appeals	-	-	-	0.000%	-
195	Liquor Control Board	783,597	592,894	190,702	0.861%	78,338
205	Board of Pilotage Commissioners	-	-	-	0.000%	-
215	Utilities and Transportation Commission	139,657	129,942	9,715	0.044%	3,991
220	Board for Volunteer Firefighters	-	-	-	0.000%	-
225	Washington State Patrol	25,969,646	21,198,952	4,770,693	21.529%	1,959,732
227	Wash State Criminal Justice Tng Commis.	339,790	339,790	-	0.000%	-
228	Washington Traffic Safety Commission	5,004	3,202	1,802	0.008%	740
235	Department of Labor and Industries	2,126,491	1,831,077	295,415	1.333%	121,352
240	Department of Licensing	185,540	150,847	34,693	0.157%	14,252
245	Military Department	798,582	794,775	3,807	0.017%	1,564
275	Public Employment Relations Commission	31,076	31,076	-	0.000%	-
300	Department of Social and Health Services	5,640,720	4,431,044	1,209,675	5.459%	496,917
303	Department of Health	256,987	218,166	38,821	0.175%	15,947
305	Department of Veterans Affairs	123,873	85,808	38,065	0.172%	15,637
307	Department of Children, Youth, and Families	1,578,061	627,964	950,097	4.288%	390,286
310	Department of Corrections	7,331,230	6,407,670	923,559	4.168%	379,385
315	Department of Services for the Blind	43,102	3,985	39,117	0.177%	16,069
340	Student Achievement Council (SAC)	1,006	-	1,006	0.005%	413
341	LEOFF 2 Retirement Board	-	-	-	0.000%	-
350	Superintendent of Public Instruction	72,560	66,829	5,731	0.026%	2,354
351	State School for the Blind	38,578	36,777	1,801	0.008%	740
353	WA Center for Childhood Deafness and Hearing Los	3,892	2,089	1,804	0.008%	741
354	Workforce Tng and Education Coord Board	1,185	1,185	-	0.000%	-
355	Dept of Archeaology & Historic Preservation	-	-	-	0.000%	-
357	Dept of Early Learning (Est FY 07)	-	-	-	0.000%	-
359	WA Charter School Commission	-	-	-	0.000%	-
365	Washington State University	4,773,850	4,015,390	758,460	3.423%	311,565

State of Washington
Self-Insurance Liability Program

Auto Liability Experience @ 12/31/19
Indicated Premium Funding Allocation for 2019-20 Biennium
Includes Agency T04 - Ferries, Agency 307, Segregates Juvenile Rehabilitation Administration,

Agency Code	Agency	(1) 12/31/19 Indemnity and ALAE	(2) 12/31/13 Indemnity and ALAE	(3) [(3)-(2)] 6-Year Incremental Indemnity and ALAE	(4) [(4)/Tot(4)] 6-Year Incremental Indemnity and ALAE Contribution	(5) [(5)xTot(6)] Indicated Premium Funding Allocation
370	Eastern Washington University	367,901	309,997	57,904	0.261%	23,786
375	Central Washington University	394,528	373,019	21,509	0.097%	8,835
376	Evergreen State College	204,549	182,559	21,990	0.099%	9,033
380	Western Washington University	276,237	248,954	27,284	0.123%	11,208
387	Washington State Arts Commission	-	-	-	0.000%	-
390	Washington State Historical Society	4,806	4,806	-	0.000%	-
395	Eastern Washington State Historical Society	40,444	40,444	-	0.000%	-
405	Department of Transportation	25,781,405	15,822,691	9,958,714	44.942%	4,090,897
406	County Road Administration Board	340	340	-	0.000%	-
407	Transportation Improvement Board	2,796	1,658	1,138	0.005%	468
410	Transportation Commission	-	-	-	0.000%	-
411	Freight Mobility Strategic Invest	-	-	-	0.000%	-
460	Columbia River Gorge Commission	-	-	-	0.000%	-
461	Department of Ecology	1,687,168	1,500,458	186,710	0.843%	76,698
462	Washington Pollution Liability Insurance	-	-	-	0.000%	-
465	State Parks and Recreation Commission	1,105,331	918,046	187,285	0.845%	76,934
467	Interagency Committee for Outdoor Recreation	851	851	-	0.000%	-
468	Environmental and Land Use Hearings Office	1,148	1,148	-	0.000%	-
471	State Conservation Commission	743	743	-	0.000%	-
477	Department of Fish and Wildlife	3,567,093	3,144,187	422,906	1.909%	173,724
478	Puget Sound Partnership	7,781	6,376	1,405	0.006%	577
490	Department of Natural Resources	3,127,683	2,967,902	159,782	0.721%	65,636
495	Department of Agriculture	1,852,338	1,642,886	209,452	0.945%	86,040
500	Apple Commission	-	-	-	0.000%	-
501	Alfalfa Seed Commission	-	-	-	0.000%	-
502	Beef Commission	-	-	-	0.000%	-
503	Blueberry Commission	-	-	-	0.000%	-
506	Asparagus Commission	-	-	-	0.000%	-
508	Oilseeds Commission	-	-	-	0.000%	-
510	Dairy Products Commission	-	-	-	0.000%	-
512	Pulse Crops Commission	-	-	-	0.000%	-
515	Fruit Commission	-	-	-	0.000%	-
522	Hop Commission	-	-	-	0.000%	-
524	Puget Sound Gillnet Salmon Commission	-	-	-	0.000%	-
525	Potato Commission	-	-	-	0.000%	-
528	Mint Commission	-	-	-	0.000%	-
529	Red Raspberry Commission	-	-	-	0.000%	-
530	Seed Potato Commission	-	-	-	0.000%	-
532	Turf Grass Seed Commission	-	-	-	0.000%	-

State of Washington
Self-Insurance Liability Program

Auto Liability Experience @ 12/31/19
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Agency Code	Agency	(1) 12/31/19 Indemnity and ALAE	(2) 12/31/13 Indemnity and ALAE	(3) [(3)-(2)] 6-Year Incremental Indemnity and ALAE	(4) [(4)/Tot(4)] 6-Year Incremental Indemnity and ALAE Contribution	(5) [(5)xTot(6)] Indicated Premium Funding Allocation
533	Tree Fruit Research	2,014	2,014	-	0.000%	-
534	Wine Commission	-	-	-	0.000%	-
535	Grain Commission	-	-	-	0.000%	-
540	Employment Security Department	237,200	231,392	5,809	0.026%	2,386
545	Beer Commission	-	-	-	0.000%	-
605	Everett Community College	115,586	112,757	2,829	0.013%	1,162
610	Edmonds Community College	54,576	49,211	5,364	0.024%	2,203
621	Whatcom Community College, District 21	15,061	10,163	4,898	0.022%	2,012
627	Bellevue Community College	195,591	128,166	67,425	0.304%	27,697
629	Big Bend Community College	62,237	54,631	7,606	0.034%	3,124
632	Centralia College	649,415	91,451	557,964	2.518%	229,204
634	Cascadia College	-	-	-	0.000%	-
635	Clark College	67,194	60,640	6,554	0.030%	2,692
637	Pierce College	114,153	32,539	81,615	0.368%	33,526
639	Columbia Basin Community College	2,908,845	2,908,845	-	0.000%	-
648	Grays Harbor College	11,685	10,581	1,104	0.005%	454
649	Green River Community College	125,074	24,364	100,710	0.454%	41,370
652	Highline Community College	31,738	30,368	1,370	0.006%	563
657	Lower Columbia College	41,359	35,157	6,201	0.028%	2,547
662	Olympic College	15,229	14,246	982	0.004%	403
665	Peninsula College	16,679	12,569	4,110	0.019%	1,688
670	Seattle Community Colleges-District 6	181,689	140,293	41,395	0.187%	17,005
672	Shoreline Community College	30,634	29,801	834	0.004%	342
674	Skagit Valley College	82,290	80,214	2,076	0.009%	853
675	South Puget Sound Community College	77,632	77,632	-	0.000%	-
676	Spokane - District 17	326,553	259,566	66,988	0.302%	27,518
678	Tacoma Community College	40,164	38,003	2,161	0.010%	888
683	Walla Walla Community College	146,871	77,024	69,848	0.315%	28,692
686	Wenatchee Valley College	59,044	46,991	12,053	0.054%	4,951
691	Yakima Valley Community College	134,692	133,876	816	0.004%	335
692	Lake Washington Technical College	44,935	43,913	1,021	0.005%	419
693	Renton Technical College	106,842	105,929	913	0.004%	375
694	Bellingham Technical College	-	-	-	0.000%	-
695	Bates Technical College	116,122	115,018	1,104	0.005%	453
696	Clover Park Technical College	95,598	87,488	8,111	0.037%	3,332
699	Community and Technical College System	-	-	-	0.000%	-
	Total:	$ 96,745,427	$ 74,586,522	$ 22,158,905	100.000%	$ 9,102,561

VIII. Appendices

Appendix A

Definition of Terms

Definition of Terms

ALAE
This is short for “Allocated Loss Adjustment Expense”. ALAE includes those expenses paid by the claims administrator which are clearly assignable to an individual claim (i.e. legal and expert witness fees). ALAE excludes claims adjusters fees not assignable to an individual claim (ULAE).

Average Severity
Average claim cost.

Case Reserves
Reserves for losses established by claim adjusters. Case reserves are initially set when a claim is reported, and may be increased or decreased over the life of the claim based on re-evaluation of the claim circumstances as they change.

Claim Rate
Measures the number of claims in relation to exposure (i.e. payroll in $100’s). This is useful in evaluating the effectiveness of loss prevention techniques and certain reforms.

Discounting
Discounting outstanding losses provides an estimate of the net present value of those losses. Estimated outstanding losses can be examined on a discounted basis to reflect the fact that losses are paid over a period of many years.

Estimated Outstanding Losses
The total remaining cost to be paid for all claims occurring prior to the loss valuation date. Estimated outstanding losses are the sum of case reserves and IBNR reserves, or put another way, the difference between projected ultimate retained losses and losses paid to date.

Exposure
This attempts to quantify the source from which claims arise. Typical exposure bases used for workers’ compensation, auto liability and general liability analyses are payroll, power units, and revenue respectively.

IBNR
IBNR stands for Incurred-But-Not-Reported and can refer to both claims which may have occurred during a fiscal period but have yet to be reported, or to actuarially determined loss costs over and above the case reserves established by claim adjusters. Actuarial IBNR typically includes loss costs associated with claim IBNR.

Incurred Losses
The current total value of reported losses. Incurred losses are the sum of losses paid to date and case reserves established by claim adjusters.

Limited Losses
Losses are “limited” or capped at particular values for many purposes. For instance, an organization may purchase excess insurance for losses in excess of $500,000. Therefore, projection of the organization’s upcoming retained losses needs to incorporate historical losses “limited” to $500,000 per occurrence.

Loss Rate
A measure of loss dollars in relation to exposure (i.e. payroll in $100’s). For comparability between various fiscal periods, loss rates should be measured on an ultimate loss basis.

Paid Losses
Just as the name implies, paid losses are the dollars paid to date on open claims. Paid losses for workers’ compensation are generally subdivided into medical, indemnity, and expense payments. Paid losses may be “retained”, meaning paid by the insured, or “excess”, meaning paid by a secondary party, usually a commercial insurer.

Projected Ultimate Losses
These include all losses expected to be incurred during the fiscal or fiscal period. A loss is considered to be incurred during the fiscal period if it is associated with an accident which occurred during the fiscal period. Losses incurred during the fiscal period may be paid considerably after the end of the period.

Reported Non-$0 Valued Claims
Claims which have an incurred loss value of at least $1.00.

Retained Losses
Retained losses are those for which the State has the primary obligation to pay. Obligation for losses above the State’s retention has been contractually transferred to insurance carriers and would only become the State liabilities in the event of an insurer default.

Trending
“Trend” has two meanings in this report. The first meaning (more familiar to those outside insurance circles) means “change over time”. For instance, “losses are trending upwards” means that they are increasing over time.

The second usage of “trend” means “adjusted to a different time period”. For instance, losses are “trended” to current dollar values by adjusting historical claims for claim cost inflation and benefit level changes. Similarly, historical payroll is “trended” to current dollar values by adjusting for wage inflation.