The State of Washington

Self-Insurance Liability Program

Actuarial Review

As of December 31, 2021

June 3, 2022

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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 12/31/21,
- 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 2022/23 – 2026/27,
- Projected indemnity and ALAE payments for program years 2021/22 – 2025/26,
- Estimated outstanding indemnity losses and ALAE projected through the end of each fiscal year 6/30/22 – 6/30/26,
- Allocated indemnity loss and ALAE by State agency for the upcoming biennial fiscal period 7/1/23-25.

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,

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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, 2021, rolled-forward to June 30, 2022. The results of our analysis are as follows:

Estimated Outstanding Indemnity Losses and ALAE (Net of Excess Insurance)
Rolled-Forward through June 30, 2022

Coverage	Retained Indemnity Case Reserves	Indemnity IBNR Reserves	Estimated Outstanding Indemnity Losses	ALAE	Total
General Liability	$370,896,527	$691,301,908	$1,062,198,435	$477,989,296	$1,540,187,730
Auto Liability	$5,311,115	$8,844,321	$14,155,436	$3,255,750	$17,411,186
SILP Ferry Liability	$2,884,258	$6,746,031	$9,630,289	$4,333,630	$13,963,919
Non-SILP Ferry Liability	$2,448,381	$2,105,140	$4,553,521	$0	$4,553,521
Total	**$381,540,280**	**$708,997,400**	**$1,090,537,681**	**$485,578,676**	**$1,576,116,357**

Estimated Outstanding Indemnity Losses (Discounted @ 0.75%)
Rolled-Forward through June 30, 2022

Coverage	Estimated Outstanding Indemnity Losses	Estimated Outstanding Indemnity Losses, Discounted @ 0.75%
General Liability	$1,062,198,435	$1,008,984,750
Auto Liability	$14,155,436	$13,854,029
SILP Ferry Liability	$9,630,289	$9,228,590
Non-SILP Ferry Liability	$4,553,521	$4,288,203
Total	**$1,090,537,681**	**$1,036,355,572**

Estimated Outstanding Indemnity Losses and ALAE Confidence Levels Rolled-Forward through June 30, 2022

Coverage	Estimated Outstanding Indemnity Losses and ALAE	70th Percentile	80th Percentile
General Liability	$1,540,187,730	$1,724,387,060	$1,964,470,465
Auto Liability	$17,411,186	$19,583,603	$22,103,889
SILP Ferry Liability	$13,963,919	$14,481,234	$18,906,301
Non-SILP Ferry Liability	$4,553,521	$4,722,213	$6,165,192
Total	**$1,576,116,357**	**$1,763,174,110**	**$2,011,645,846**

The estimated outstanding indemnity and ALAE above represents the obligations for claims occurring on or before June 30, 2022. The details supporting this chart by fiscal period can be found in the Exhibits section.

2022/23 – 2026/27 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	7/1/22-23	7/1/23-24	7/1/24-25	7/1/25-26	7/1/26-27
General Liability	$171,532,970	$177,806,250	$184,308,340	$191,048,085	$198,034,475
Auto Liability	$6,616,170	$6,872,871	$7,139,535	$7,416,408	$7,704,720
SILP Ferry Liability	$5,895,120	$6,046,355	$6,175,985	$6,231,520	$6,287,635
Total	**$184,044,260**	**$190,725,476**	**$197,623,860**	**$204,696,013**	**$212,026,830**

2022/23 – 2025/26 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	12/31/21 - 6/30/2022	6/30/2023	6/30/2024	6/30/2025	6/30/2026
General Liability	$113,295,196	$214,703,002	$205,718,589	$200,448,479	$198,100,144
Auto Liability	$3,188,708	$6,494,707	$6,403,319	$11,980,730	$6,680,233
SILP Ferry Liability	$1,014,934	$2,583,349	$3,512,429	$4,187,480	$4,655,903
Non-SILP Ferry Liability	$516,864	$862,019	$560,416	$349,645	$211,630
Total	**$118,015,701**	**$224,643,077**	**$216,194,753**	**$216,966,334**	**$209,647,909**

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

Coverage	6/30/2023	6/30/2024	6/30/2025	6/30/2026
General Liability	$1,476,799,907	$1,448,122,316	$1,430,961,459	$1,422,759,436
Auto Liability	$24,086,815	$24,556,368	$19,715,173	$20,451,348
SILP Ferry Liability	$17,275,690	$19,809,616	$21,798,121	$23,373,738
Non-SILP Ferry Liability	$3,691,502	$3,131,086	$2,781,441	$2,569,811
Total	**$1,521,853,914**	**$1,495,619,386**	**$1,475,256,194**	**$1,469,154,334**

All outstanding losses and ultimate loss projections are limited to the appropriate retentions. The loss limitations for the upcoming report years 7/1/22-26 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	DOT Specific SIR	DCYF Specific SIR	Ferry Liability
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		$25,000,000	
2002/03	15,000,000	15,000,000			25,000,000	25,000,000		25,000,000	
2003/04	15,000,000	15,000,000			25,000,000	25,000,000		25,000,000	
2004/05	12,500,000	12,500,000			20,000,000	20,000,000		20,000,000	
2005/06	10,000,000	10,000,000			20,000,000	20,000,000		20,000,000	
2006/07	10,000,000	10,000,000			20,000,000	18,000,000		20,000,000	
2007/08	10,000,000	10,000,000			20,000,000	18,000,000		20,000,000	
2008/09	10,000,000	10,000,000			20,000,000	18,000,000		20,000,000	
2009/10	10,000,000	10,000,000			18,000,000	18,000,000		18,000,000	
2010/11	10,000,000	10,000,000			16,500,000	16,500,000		16,500,000	
2011/12	10,000,000	10,000,000			16,500,000	16,500,000		16,500,000	
2012/13	10,000,000	10,000,000			16,500,000	16,500,000		16,500,000	
2013/14	10,000,000	10,000,000			16,500,000	16,500,000		16,500,000	
2014/15	10,000,000	10,000,000			15,500,000	16,500,000	$12,500,000	15,500,000	
2015/16	10,000,000	10,000,000			15,500,000	16,500,000	12,500,000	15,500,000	
2016/17	10,000,000	10,000,000			15,500,000	16,500,000	12,500,000	15,500,000	
2017/18	10,000,000	10,000,000			15,500,000	16,500,000	15,000,000	15,500,000	
2018/19	10,000,000	10,000,000			15,500,000	16,500,000	15,000,000	15,500,000	
2019/20	10,000,000	10,000,000			15,500,000	16,500,000	15,000,000	16,500,000	$1,000,000
2020/21	10,000,000	10,000,000			16,500,000	17,500,000	18,500,000	20,000,000	1,000,000
2021/22	10,000,000	10,000,000			17,050,000	18,100,000	19,150,000	20,700,000	1,000,000

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. The Ferry Liability program was incorporated into SILP beginning 7/1/19 and the SIR remains at $1,000,000.

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 12/31/21.

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 (2021). 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 2.81%.

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 2022/23 fiscal year are estimated based on the projections of ultimate loss for historical fiscal periods, as follows,

- Historical loss exposure is inflation trended to fiscal 2022/23 levels.
- Historical selected ultimate losses are also inflation trended to 2022/23 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).

2023/24 – 2024/25 Biennium Liability Account Cost Allocation

The expected costs of the general and auto liability programs for the 2023/24 and 2024/25 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, 2021. 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 12/31/21. 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 @ 12/31/21
Outstanding Indemnity and ALAE Summary

Program	Outstanding Indemnity @ 12/31/21	Discounted Outstanding Indemnity @ 12/31/21	Outstanding ALAE @ 12/31/21	Outstanding Indemnity & ALAE @ 12/31/21	Outstanding Indemnity @ 6/30/22	Discounted Outstanding Indemnity @ 6/30/22	Outstanding ALAE @ 6/30/22	Outstanding Indemnity & ALAE @ 6/30/22
General Liability	$1,068,194,409	$1,014,680,340	$ 480,687,484	$ 1,548,881,893	$1,062,198,435	$1,008,984,750	$477,989,296	$ 1,540,187,730
Auto Liability	19,768,025	19,347,111	4,546,646	24,314,670	14,155,436	13,854,029	3,255,750	17,411,186
SILP Ferry Liability	8,053,685	7,717,748	3,624,158	11,677,843	9,630,289	9,228,590	4,333,630	13,963,919
Aggregate Excess	-	-	-	-	-	-	-	-
Subtotal	$1,096,016,118	$1,041,745,199	$ 488,858,288	$ 1,584,874,406	$1,085,984,160	$1,032,067,369	$485,578,676	$ 1,571,562,836
Non-SILP Ferry Liability	5,070,385	4,774,952	-	5,070,385	4,553,521	4,288,203	-	4,553,521
Total	$ 1,101,086,503	$ 1,046,520,151	$ 488,858,288	$ 1,589,944,791	$ 1,090,537,681	$ 1,036,355,572	$ 485,578,676	$ 1,576,116,357

Discounting based on .75% rate.

State of Washington
Self-Insurance Liability Program

SILP and Ferry Liability Experience @ 12/31/21
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	$1,548,881,893		1.000	$ 24,314,670		1.000	$ 16,748,228	
70%	1.120	1,734,121,004	185,239,111	1.125	27,348,444	3,033,774	1.037	17,368,692	620,464
80%	1.275	1,975,559,649	426,677,756	1.270	30,868,017	6,553,346	1.354	22,676,086	5,927,858

State of Washington
Self-Insurance Liability Program

SILP Liability Experience @ 12/31/21
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	$ 13,498,127	$ 34,310,449	39.3%	$ 648,681	$ 3,048,677	21.3%	$ 1,642,961	$ 1,573,772	104.4%
1-Jul-01	$ 15,930,012	$ 38,088,038	41.8%	$ 307,111	$ 1,680,295	18.3%	$ 619,028	$ 649,042	95.4%
1-Jul-02	$ 15,859,096	$ 47,957,953	33.1%	$ 1,011,470	$ 3,149,126	32.1%	$ 1,130,124	$ 2,624,711	43.1%
1-Jul-03	$ 18,824,485	$ 55,483,602	33.9%	$ 1,052,481	$ 4,846,730	21.7%	$ 511,193	$ 1,467,989	34.8%
1-Jul-04	$ 14,175,746	$ 56,147,212	25.2%	$ 622,855	$ 7,473,838	8.3%	$ 930,697	$ 3,579,820	26.0%
1-Jul-05	$ 13,411,049	$ 29,981,456	44.7%	$ 694,000	$ 1,425,633	48.7%	$ 710,070	$ 2,166,197	32.8%
1-Jul-06	$ 13,454,454	$ 28,501,782	47.2%	$ 431,759	$ 5,687,219	7.6%	$ 749,993	$ 2,831,027	26.5%
1-Jul-07	$ 20,287,322	$ 76,038,043	26.7%	$ 346,627	$ 2,249,489	15.4%	$ 659,094	$ 2,189,184	30.1%
1-Jul-08	$ 20,764,257	$ 67,941,302	30.6%	$ 267,697	$ 2,201,488	12.2%	$ 1,141,516	$ 2,223,916	51.3%
1-Jul-09	$ 15,753,239	$ 39,977,240	39.4%	$ 1,467,368	$ 3,465,129	42.3%	$ 839,622	$ 1,563,097	53.7%
1-Jul-10	$ 14,837,879	$ 26,830,067	55.3%	$ 866,436	$ 1,897,817	45.7%	$ 1,025,140	$ 1,627,533	63.0%
1-Jul-11	$ 13,392,033	$ 46,515,646	28.8%	$ 407,009	$ 1,469,080	27.7%	$ 234,737	$ 218,098	107.6%
1-Jul-12	$ 13,466,842	$ 54,185,900	24.9%	$ 206,877	$ 2,857,325	7.2%	$ 513,633	$ 1,488,060	34.5%
1-Jul-13	$ 17,013,348	$ 52,037,567	32.7%	$ 648,496	$ 2,917,568	22.2%	$ 803,498	$ 1,635,791	49.1%
1-Jul-14	$ 14,302,619	$ 44,233,639	32.3%	$ 1,172,528	$ 1,642,454	71.4%	$ 1,115,578	$ 2,184,657	51.1%
1-Jul-15	$ 17,894,785	$ 35,830,555	49.9%	$ 308,686	$ 1,758,703	17.6%	$ 574,235	$ 1,365,309	42.1%
1-Jul-16	$ 12,921,394	$ 28,725,453	45.0%	$ 1,304,139	$ 3,170,142	41.1%	$ 517,125	$ 1,871,235	27.6%
1-Jul-17	$ 11,374,768	$ 28,452,129	40.0%	$ 666,035	$ 6,334,959	10.5%	$ 631,444	$ 1,133,221	55.7%
1-Jul-18	$ 6,207,447	$ 12,498,815	49.7%	$ 153,337	$ 1,507,210	10.2%	$ 286,616	$ 265,596	107.9%
1-Jul-19	$ 2,749,614	$ 4,932,583	55.7%	$ 96,765	$ 1,158,247	8.4%	$ 122,568	$ 610,550	20.1%
1-Jul-20	$ 802,203	$ 511,623	156.8%	$ 16,125	$ 295,472	5.5%	$ -	$ 306,109	0.0%
1-Jul-21	$ 44,887	$ 89,475	50.2%	$ -	$ 154,400	0.0%	$ -	$ 6,439	0.0%
Total	$ 286,965,604	$ 809,270,531	35.5%	$ 12,696,482	$ 60,391,001	21.0%	$ 14,758,873	$ 33,581,352	43.9%
Average (2005-2019)			40.2%			25.9%			50.2%
Selected			45.0%			23.0%			45.0%

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/21
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 @ 12/31/21
Future Outstanding Indemnity and ALAE Requirements

		Occurrence Period Ending				
		12/31/21 - 6/30/2022	6/30/2023	6/30/2024	6/30/2025	6/30/2026
(1)	Total Outstanding Indemnity and ALAE at Beginning of Period	$ 1,589,944,791	$1,560,651,228	$1,521,853,914	$1,495,619,386	$1,475,256,194
(2)	Indemnity Accrued During Period	61,537,928	128,985,616	131,854,841	136,469,056	141,291,422
(3)	ALAE Accrued During Period	27,184,209	56,860,147	58,105,384	60,134,085	62,254,628
(4)	Total Accrued During Period	88,722,138	185,845,764	189,960,225	196,603,142	203,546,049
(5)	Indemnity Paid During Period	81,772,472	155,652,106	149,720,802	146,575,370	145,474,470
(6)	ALAE Paid During Period	35,475,557	67,433,695	64,933,764	69,007,711	62,924,290
(7)	Total Paid During Period	117,248,030	223,085,801	214,654,566	215,583,081	208,398,760
(8)	Total Outstanding Indemnity and ALAE at End of Period	$ 1,561,418,899	$ 1,523,411,190	$ 1,497,159,573	$ 1,476,639,447	$ 1,470,403,483

State of Washington
Self-Insurance Liability Program

General, Auto, and SILP Ferry Liability Experience @ 12/31/21
Future Outstanding Indemnity and ALAE Requirements

		Occurrence Period Ending				
		12/31/21 - 6/30/2022	6/30/2023	6/30/2024	6/30/2025	6/30/2026
(1)	Total Outstanding Indemnity and ALAE at Beginning of Period	$ 1,584,874,406	$1,556,097,707	$1,518,162,412	$1,492,488,300	$1,472,474,753
(2)	Indemnity Accrued During Period	61,537,928	128,985,616	131,854,841	136,469,056	141,291,422
(3)	ALAE Accrued During Period	27,184,209	56,860,147	58,105,384	60,134,085	62,254,628
(4)	Total Accrued During Period	88,722,138	185,845,764	189,960,225	196,603,142	203,546,049
(5)	Indemnity Paid During Period	81,255,608	154,790,087	149,160,386	146,225,724	145,262,840
(6)	ALAE Paid During Period	36,243,229	68,990,971	66,473,951	64,890,964	64,173,440
(7)	Total Paid During Period	117,498,837	223,781,058	215,634,337	211,116,689	209,436,280
(8)	Total Outstanding Indemnity and ALAE at End of Period	$ 1,556,097,707	$ 1,518,162,412	$ 1,492,488,300	$ 1,477,974,753	$ 1,466,584,523

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/21
Future Outstanding Indemnity and ALAE Requirements

		Occurrence Period Ending				
		12/31/21 - 6/30/2022	6/30/2023	6/30/2024	6/30/2025	6/30/2026
(1)	Total Outstanding Indemnity and ALAE at Beginning of Period	$ 1,548,881,893	$1,518,168,435	$1,476,799,907	$1,448,122,316	$1,430,961,459
(2)	Indemnity Accrued During Period	56,952,922	119,541,016	122,097,241	126,405,256	130,964,222
(3)	ALAE Accrued During Period	25,628,815	53,793,457	54,943,758	56,882,365	58,933,900
(4)	Total Accrued During Period	82,581,737	173,334,474	177,040,999	183,287,622	189,898,121
(5)	Indemnity Paid During Period	78,134,618	148,071,036	141,874,889	138,240,330	136,620,789
(6)	ALAE Paid During Period	35,160,578	66,631,966	63,843,700	62,208,149	61,479,355
(7)	Total Paid During Period	113,295,196	214,703,002	205,718,589	200,448,479	198,100,144
(8)	Total Outstanding Indemnity and ALAE at End of Period	$ 1,518,168,435	$ 1,476,799,907	$ 1,448,122,316	$ 1,430,961,459	$ 1,422,759,436

State of Washington
Self-Insurance Liability Program

Auto Liability Experience @ 12/31/21
Future Outstanding Indemnity and ALAE Requirements

		Occurrence Period Ending				
		12/31/21 - 6/30/2022	6/30/2023	6/30/2024	6/30/2025	6/30/2026
(1)	Total Outstanding Indemnity and ALAE at Beginning of Period	$ 24,314,670	$ 23,965,353	$ 24,086,815	$ 24,556,368	$ 19,715,173
(2)	Indemnity Accrued During Period	2,308,447	5,379,000	5,587,700	5,804,500	6,029,600
(3)	ALAE Accrued During Period	530,943	1,237,170	1,285,171	1,335,035	1,386,808
(4)	Total Accrued During Period	2,839,390	6,616,170	6,872,871	7,139,535	7,416,408
(5)	Indemnity Paid During Period	2,421,036	4,937,431	4,863,132	5,097,477	5,431,083
(5a)	Occurrence # 91893 Indemnity Paid During Period				5,500,000	
(6)	ALAE Paid During Period	767,672	1,557,276	1,540,187	1,383,253	1,249,149
(7)	Total Paid During Period	3,188,708	6,494,707	6,403,319	11,980,730	6,680,233
(8)	Total Outstanding Indemnity and ALAE at End of Period	$ 23,965,353	$ 24,086,815	$ 24,556,368	$ 19,715,173	$ 20,451,348

State of Washington
Self-Insurance Liability Program

Non-SILP Ferry Liability Experience @ 12/31/21
Future Outstanding Indemnity and ALAE Requirements

		Occurrence Period Ending				
		12/31/21 - 6/30/2022	6/30/2023	6/30/2024	6/30/2025	6/30/2026
(1)	Total Outstanding Indemnity and ALAE at Beginning of Period	$ 5,070,385	$ 4,553,521	$ 3,691,502	$ 3,131,086	$ 2,781,441
(2)	Indemnity Accrued During Period	-	-	-	-	-
(3)	ALAE Accrued During Period	-	-	-	-	-
(4)	Total Accrued During Period	-	-	-	-	-
(5)	Indemnity Paid During Period	516,864	862,019	560,416	349,645	211,630
(6)	ALAE Paid During Period	-	-	-	-	-
(7)	Total Paid During Period	516,864	862,019	560,416	349,645	211,630
(8)	Total Outstanding Indemnity and ALAE at End of Period	$ 4,553,521	$ 3,691,502	$ 3,131,086	$ 2,781,441	$ 2,569,811

Ferrly Liability added to SILP 7/1/19.

State of Washington
Self-Insurance Liability Program

SILP Ferry Liability Experience @ 12/31/21
Future Outstanding Indemnity and ALAE Requirements

		Occurrence Period Ending				
		12/31/21 - 6/30/2022	6/30/2023	6/30/2024	6/30/2025	6/30/2026
(1)	Total Outstanding Indemnity and ALAE at Beginning of Period	$ 11,677,843	$ 13,963,919	$ 17,275,690	$ 19,809,616	$ 21,798,121
(2)	Indemnity Accrued During Period	2,276,559	4,065,600	4,169,900	4,259,300	4,297,600
(3)	ALAE Accrued During Period	1,024,451	1,829,520	1,876,455	1,916,685	1,933,920
(4)	Total Accrued During Period	3,301,010	5,895,120	6,046,355	6,175,985	6,231,520
(5)	Indemnity Paid During Period	699,954	1,781,620	2,422,365	2,887,917	3,210,968
(6)	ALAE Paid During Period	314,979	801,729	1,090,064	1,299,563	1,444,935
(7)	Total Paid During Period	1,014,934	2,583,349	3,512,429	4,187,480	4,655,903
(8)	Total Outstanding Indemnity and ALAE at End of Period	$ 13,963,919	$ 17,275,690	$ 19,809,616	$ 21,798,121	$ 23,373,738

Ferrly Liability added to SILP 7/1/19.

Combined General Liability Exhibits

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/21
Summary of Losses

Policy 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	$ 45,894	Various	583	35	$ 66,219,377	$ 49,602,877	$ 16,616,500	$ 5,047,026	$ 21,663,526	$ 71,266,404	1552.86
1-Jul-80	47,572	Various	217	5	16,120,887	13,337,887	2,783,000	642,628	3,425,628	16,763,516	352.38
1-Jul-81	49,311	Various	276	16	24,367,137	15,537,137	8,830,000	1,923,112	10,753,112	26,290,248	533.15
1-Jul-82	51,114	Various	406	10	35,760,958	29,734,958	6,026,000	1,363,055	7,389,055	37,124,014	726.29
1-Jul-83	52,983	Various	455	20	28,420,340	18,020,340	10,400,000	2,156,231	12,556,231	30,576,571	577.10
1-Jul-84	54,921	Various	552	12	23,128,091	17,318,091	5,810,000	2,119,112	7,929,112	25,247,203	459.70
1-Jul-85	56,929	Various	641	20	32,882,602	25,877,602	7,005,000	2,038,354	9,043,354	34,920,956	613.42
1-Jul-86	59,010	Various	1,637	14	18,058,196	13,498,196	4,560,000	1,875,026	6,435,026	19,933,221	337.79
1-Jul-87	61,168	Various	635	14	20,332,350	16,312,350	4,020,000	1,958,003	5,978,003	22,290,353	364.41
1-Jul-88	63,405	Various	734	25	31,724,202	24,104,202	7,620,000	3,130,762	10,750,762	34,854,964	549.72
1-Jul-89	65,723	Various	740	11	35,970,540	27,460,540	8,510,000	2,992,284	11,502,284	38,962,824	592.84
1-Jul-90	68,126	Various	853	10	32,198,909	24,554,909	7,644,000	3,278,413	10,922,413	35,477,322	520.76
1-Jul-91	70,617	Various	851	17	39,438,526	33,223,526	6,215,000	3,497,776	9,712,776	42,936,301	608.02
1-Jul-92	70,938	Various	894	15	31,751,402	25,980,902	5,770,500	3,689,960	9,460,460	35,441,362	499.61
1-Jul-93	72,350	Various	1,133	9	27,080,493	22,130,493	4,950,000	2,424,192	7,374,192	29,504,685	407.80
1-Jul-94	73,309	Various	917	11	49,244,526	44,408,026	4,836,500	3,539,548	8,376,048	52,784,074	720.02
1-Jul-95	73,860	Various	981	10	59,659,109	54,534,109	5,125,000	5,833,489	10,958,489	65,492,597	886.71
1-Jul-96	75,483	Various	930	8	43,333,564	39,698,564	3,635,000	5,865,889	9,500,889	49,199,453	651.80
1-Jul-97	76,238	Various	1,050	4	69,929,760	65,679,760	4,250,000	9,031,991	13,281,991	78,961,751	1035.73
1-Jul-98	78,561	Various	926	16	32,099,713	25,723,213	6,376,500	9,140,635	15,517,135	41,240,348	524.95
1-Jul-99	80,014	Various	1,054	8	38,667,485	34,889,485	3,778,000	6,873,886	10,651,886	45,541,371	569.17
1-Jul-00	81,425	Various	942	5	38,745,449	34,310,449	4,435,000	10,495,259	14,930,259	49,240,708	604.74
1-Jul-01	83,486	Various	1,039	14	40,268,038	38,088,038	2,180,000	14,269,737	16,449,737	54,537,775	653.26
1-Jul-02	82,878	Various	859	3	51,467,953	47,957,953	3,510,000	8,123,421	11,633,421	59,591,374	719.03
1-Jul-03	84,636	Various	932	9	59,368,602	55,483,602	3,885,000	20,597,612	24,482,612	79,966,214	944.83
1-Jul-04	84,377	Various	747	7	57,769,087	56,147,212	1,621,875	19,219,371	20,841,246	76,988,458	912.43
1-Jul-05	85,484	Various	752	9	32,856,831	29,981,456	2,875,375	18,362,657	21,238,032	51,219,488	599.17
1-Jul-06	86,256	Various	786	9	30,641,782	28,501,782	2,140,000	16,599,607	18,739,607	47,241,389	547.69
1-Jul-07	88,679	Various	799	9	81,665,543	76,038,043	5,627,500	21,473,742	27,101,242	103,139,286	1163.06
1-Jul-08	89,383	Various	798	14	75,349,231	67,941,302	7,407,929	18,577,206	25,985,135	93,926,437	1050.83
1-Jul-09	86,931	Various	614	9	46,173,740	39,977,240	6,196,500	19,050,894	25,247,394	65,224,634	750.30
1-Jul-10	84,125	Various	585	26	32,628,767	26,830,067	5,798,700	13,770,234	19,568,934	46,399,000	551.55
1-Jul-11	82,671	Various	546	26	54,972,646	46,515,646	8,457,000	24,973,758	33,430,758	79,946,404	967.04
1-Jul-12	83,316	Various	499	17	56,941,900	54,185,400	2,756,500	24,292,844	27,049,344	81,234,745	975.03
1-Jul-13	84,399	Various	473	32	57,103,996	50,854,571	6,249,425	24,056,479	30,305,904	81,160,475	961.63
1-Jul-14	85,309	Various	530	67	52,969,139	44,233,639	8,735,500	29,849,861	38,585,361	82,818,999	970.81
1-Jul-15	84,702	Various	568	86	58,003,430	35,830,555	22,172,875	24,946,528	47,119,403	82,949,958	979.32
1-Jul-16	86,892	Various	583	127	61,094,253	28,725,453	32,368,800	30,767,774	63,136,574	91,862,028	1057.20
1-Jul-17	88,228	Various	576	159	69,466,279	28,452,129	41,014,150	34,161,823	75,175,973	103,628,102	1174.55
1-Jul-18	89,435	Various	556	160	42,255,942	12,498,815	29,757,128	47,191,479	76,948,607	89,447,421	1000.13
1-Jul-19	91,756	Various	426	120	24,304,360	4,932,583	19,371,778	70,403,375	89,775,153	94,707,736	1032.17
1-Jul-20	90,014	Various	323	79	6,514,262	511,623	6,002,639	86,714,992	92,717,631	93,229,254	1035.72
1-Jul-21 to 31-Dec-21	45,367	Various	280	213	7,576,267	89,475	7,486,792	47,062,919	54,549,710	54,639,186	1204.39
Total	$ 3,197,271		30,678	1,490	$ 1,794,525,665	$ 1,429,714,200	$ 364,811,464	$ 703,382,945	$ 1,068,194,409	$ 2,497,908,609	781.26
Ultimate Losses for Policy Period 7/1/2021 are multiplied by 0.5 to reflect the 12/31/21 evaluation date. The annualized amount is displayed below.											
Prior Study											
Results at: 12/31/2019	3,016,198		29,221	893	$ 1,448,020,106	$ 1,219,997,679	$ 228,022,427	$ 582,745,818	$ 813,469,596	$ 2,030,765,924	673.29
Change			1,457	597	$ 346,505,559	$ 209,716,521	$ 136,789,037	$ 120,637,127	$ 254,724,813	$ 467,142,686	107.98
Full Policy Period Projections											
1-Jul-21 Full Policy	$ 90,734	Various								$ 109,278,371	1204.39
1-Jul-22	91,550	Various								118,298,600	1292.17
1-Jul-23	92,374	Various								122,625,000	1327.48
1-Jul-24	93,206	Various								127,109,200	1363.75
1-Jul-25	94,045	Various								131,757,300	1401.01

Exhibit 1

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/21
Summary of Various Ultimate Loss Estimation Methods

(1) Policy Period Inception	(9) CYF Ultimate	(9) Ex. CYF Ultimate	(10) Selected Ultimate
Prior	$ 59,660,210	$ 11,606,194	$ 71,266,404
1-Jul-80	11,887,502	4,876,013	16,763,516
1-Jul-81	17,810,164	8,480,085	26,290,248
1-Jul-82	24,356,855	12,767,158	37,124,014
1-Jul-83	14,364,600	16,211,971	30,576,571
1-Jul-84	14,410,079	10,837,124	25,247,203
1-Jul-85	21,985,684	12,935,272	34,920,956
1-Jul-86	14,644,255	5,288,966	19,933,221
1-Jul-87	16,806,825	5,483,529	22,290,353
1-Jul-88	26,084,347	8,770,618	34,854,964
1-Jul-89	29,578,751	9,384,073	38,962,824
1-Jul-90	23,321,873	12,155,448	35,477,322
1-Jul-91	29,105,783	13,830,519	42,936,301
1-Jul-92	24,182,563	11,258,799	35,441,362
1-Jul-93	12,856,751	16,647,934	29,504,685
1-Jul-94	15,681,365	37,102,708	52,784,074
1-Jul-95	42,203,746	23,288,851	65,492,597
1-Jul-96	26,410,641	22,788,812	49,199,453
1-Jul-97	53,037,005	25,924,746	78,961,751
1-Jul-98	23,113,958	18,126,390	41,240,348
1-Jul-99	21,076,350	24,465,021	45,541,371
1-Jul-00	34,184,049	15,056,659	49,240,708
1-Jul-01	31,630,475	22,907,301	54,537,775
1-Jul-02	39,583,610	20,007,764	59,591,374
1-Jul-03	57,113,496	22,852,718	79,966,214
1-Jul-04	43,179,208	33,809,250	76,988,458
1-Jul-05	33,899,522	17,319,967	51,219,488
1-Jul-06	26,393,052	20,848,337	47,241,389
1-Jul-07	55,194,393	47,944,892	103,139,286
1-Jul-08	30,985,289	62,941,148	93,926,437
1-Jul-09	39,340,083	25,884,551	65,224,634
1-Jul-10	17,569,534	28,829,466	46,399,000
1-Jul-11	55,090,677	24,855,726	79,946,404
1-Jul-12	39,634,969	41,599,775	81,234,745
1-Jul-13	24,520,683	56,639,792	81,160,475
1-Jul-14	54,816,139	28,002,860	82,818,999
1-Jul-15	40,673,800	42,276,159	82,949,958
1-Jul-16	40,713,032	51,148,996	91,862,028
1-Jul-17	49,933,728	53,694,375	103,628,102
1-Jul-18	50,825,341	38,622,080	89,447,421
1-Jul-19	52,030,427	42,677,309	94,707,736
1-Jul-20	50,959,384	42,269,870	93,229,254
1-Jul-21	59,064,116	50,214,255	109,278,371
Total	$ 1,449,914,314	$ 1,102,633,480	$ 2,552,547,795

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

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/21
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	513	Various	$ 71,266,404	$ 66,219,377	$ 49,602,877	$ 16,616,500	$ 5,047,026	$ 21,663,526	$ 21,542,454
1-Jul-80	498	Various	16,763,516	16,120,887	13,337,887	2,783,000	642,628	3,425,628	3,406,483
1-Jul-81	486	Various	26,290,248	24,367,137	15,537,137	8,830,000	1,923,112	10,753,112	10,693,015
1-Jul-82	474	Various	37,124,014	35,760,958	29,734,958	6,026,000	1,363,055	7,389,055	7,347,759
1-Jul-83	462	Various	30,576,571	28,420,340	18,020,340	10,400,000	2,156,231	12,556,231	12,486,057
1-Jul-84	450	Various	25,247,203	23,128,091	17,318,091	5,810,000	2,119,112	7,929,112	7,855,509
1-Jul-85	438	Various	34,920,956	32,882,602	25,877,602	7,005,000	2,038,354	9,043,354	8,926,588
1-Jul-86	426	Various	19,933,221	18,058,196	13,498,196	4,560,000	1,875,026	6,435,026	6,328,578
1-Jul-87	414	Various	22,290,353	20,332,350	16,312,350	4,020,000	1,958,003	5,978,003	5,857,332
1-Jul-88	402	Various	34,854,964	31,724,202	24,104,202	7,620,000	3,130,762	10,750,762	10,494,820
1-Jul-89	390	Various	38,962,824	35,970,540	27,460,540	8,510,000	2,992,284	11,502,284	11,187,325
1-Jul-90	378	Various	35,477,322	32,198,909	24,554,909	7,644,000	3,278,413	10,922,413	10,584,436
1-Jul-91	366	Various	42,936,301	39,438,526	33,223,526	6,215,000	3,497,776	9,712,776	9,377,542
1-Jul-92	354	Various	35,441,362	31,751,402	25,980,902	5,770,500	3,689,960	9,460,460	9,100,587
1-Jul-93	342	Various	29,504,685	27,080,493	22,130,493	4,950,000	2,424,192	7,374,192	7,067,800
1-Jul-94	330	Various	52,784,074	49,244,526	44,408,026	4,836,500	3,539,548	8,376,048	7,998,970
1-Jul-95	318	Various	65,492,597	59,659,109	54,534,109	5,125,000	5,833,489	10,958,489	10,427,536
1-Jul-96	306	Various	49,199,453	43,333,564	39,698,564	3,635,000	5,865,889	9,500,889	9,007,793
1-Jul-97	294	Various	78,961,751	69,929,760	65,679,760	4,250,000	9,031,991	13,281,991	12,547,034
1-Jul-98	282	Various	41,240,348	32,099,713	25,723,213	6,376,500	9,140,635	15,517,135	14,605,794
1-Jul-99	270	Various	45,541,371	38,667,485	34,889,485	3,778,000	6,873,886	10,651,886	9,990,482
1-Jul-00	258	Various	49,240,708	38,745,449	34,310,449	4,435,000	10,495,259	14,930,259	14,014,575
1-Jul-01	246	Various	54,537,775	40,268,038	38,088,038	2,180,000	14,269,737	16,449,737	15,543,704
1-Jul-02	234	Various	59,591,374	51,467,953	47,957,953	3,510,000	8,123,421	11,633,421	11,056,494
1-Jul-03	222	Various	79,966,214	59,368,602	55,483,602	3,885,000	20,597,612	24,482,612	23,323,336
1-Jul-04	210	Various	76,988,458	57,769,087	56,147,212	1,621,875	19,219,371	20,841,246	19,864,642
1-Jul-05	198	Various	51,219,488	32,856,831	29,981,456	2,875,375	18,362,657	21,238,032	20,230,785
1-Jul-06	186	Various	47,241,389	30,641,782	28,501,782	2,140,000	16,599,607	18,739,607	17,827,602
1-Jul-07	174	Various	103,139,286	81,665,543	76,038,043	5,627,500	21,473,742	27,101,242	25,736,340
1-Jul-08	162	Various	93,926,437	75,349,231	67,941,302	7,407,929	18,577,206	25,985,135	24,641,670
1-Jul-09	150	Various	65,224,634	46,173,740	39,977,240	6,196,500	19,050,894	25,247,394	23,930,587
1-Jul-10	138	Various	46,399,000	32,628,767	26,830,067	5,798,700	13,770,234	19,568,934	18,538,728
1-Jul-11	126	Various	79,946,404	54,972,646	46,515,646	8,457,000	24,973,758	33,430,758	31,633,709
1-Jul-12	114	Various	81,234,745	56,941,900	54,185,400	2,756,500	24,292,844	27,049,344	25,544,131
1-Jul-13	102	Various	81,160,475	57,103,996	50,854,571	6,249,425	24,056,479	30,305,904	28,533,424
1-Jul-14	90	Various	82,818,999	52,969,139	44,233,639	8,735,500	29,849,861	38,585,361	36,273,810
1-Jul-15	78	Various	82,949,958	58,003,430	35,830,555	22,172,875	24,946,528	47,119,403	44,368,457
1-Jul-16	66	Various	91,862,028	61,094,253	28,725,453	32,368,800	30,767,774	63,136,574	59,584,290
1-Jul-17	54	Various	103,628,102	69,466,279	28,452,129	41,014,150	34,161,823	75,175,973	70,979,979
1-Jul-18	42	Various	89,447,421	42,255,942	12,498,815	29,757,128	47,191,479	76,948,607	72,681,825
1-Jul-19	30	Various	94,707,736	24,304,360	4,932,583	19,371,778	70,403,375	89,775,153	84,886,773
1-Jul-20	18	Various	93,229,254	6,514,262	511,623	6,002,639	86,714,992	92,717,631	87,480,538
1-Jul-21	6	Various	54,639,186	7,576,267	89,475	7,486,792	47,062,919	54,549,710	51,171,049
Total			$ 2,497,908,609	$ 1,794,525,665	$ 1,429,714,200	$ 364,811,464	$ 703,382,945	$ 1,068,194,409	$ 1,014,680,340

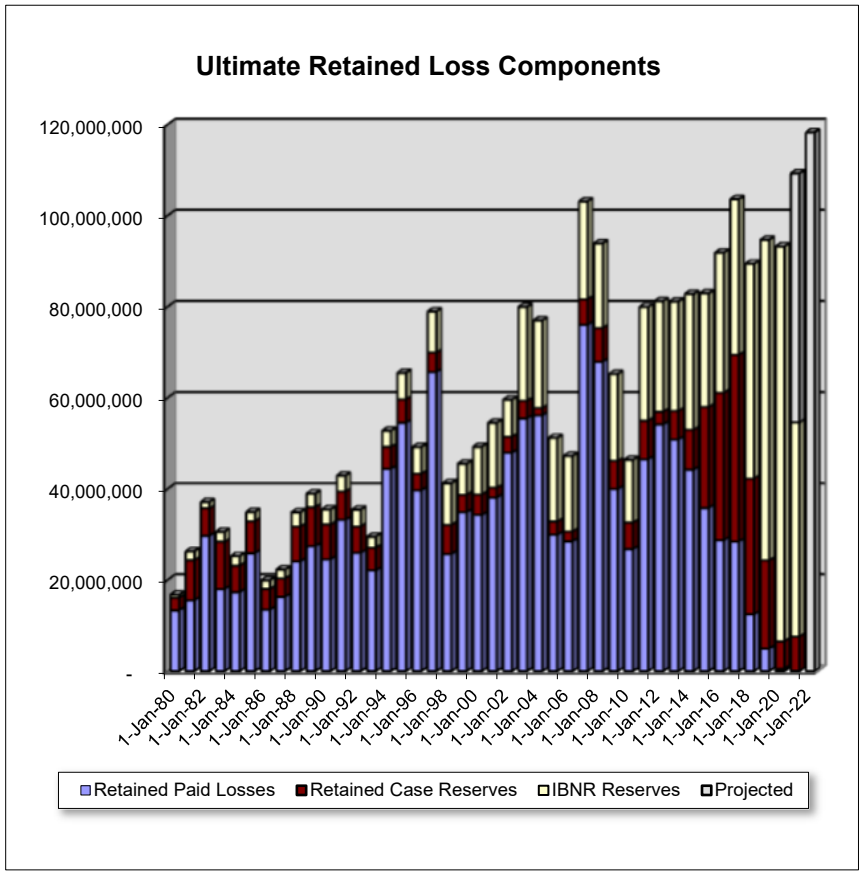
Ultimate Losses for Policy Period 7/1/2021 are multiplied by 0.5 to reflect the 12/31/21 evaluation date.

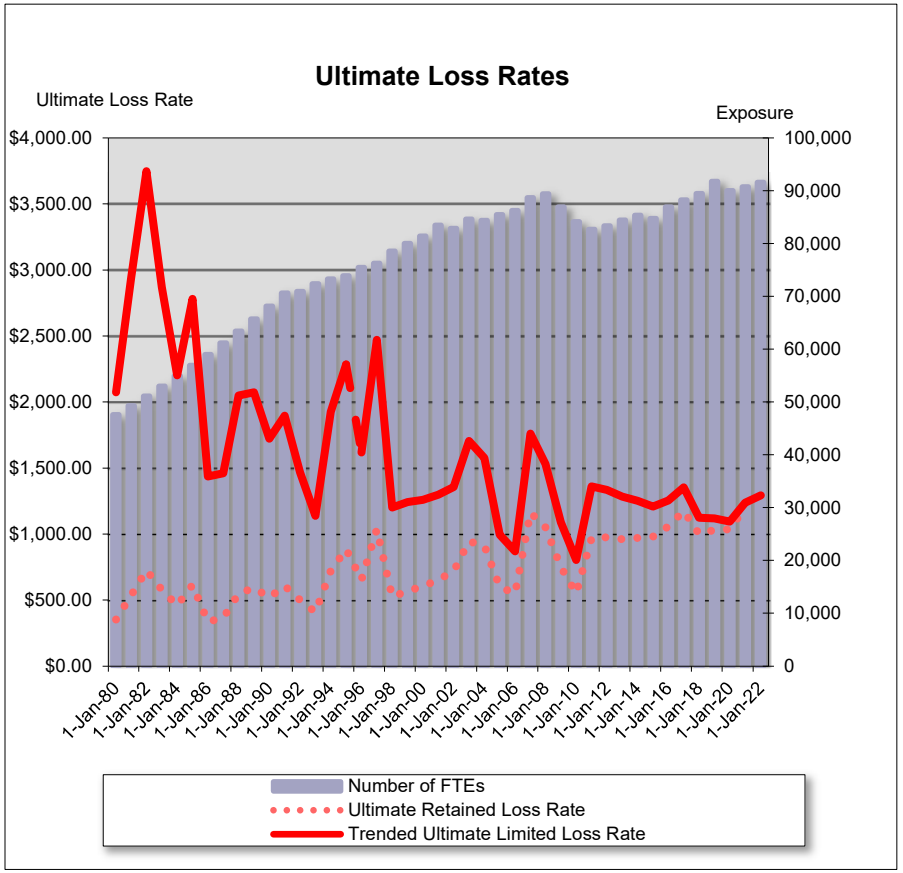
Column (4) : from Exhibit 1, Column (10)
Columns (5), (6), (7) : Exhibit 10

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

State of Washington
Self-Insurance Liability Program

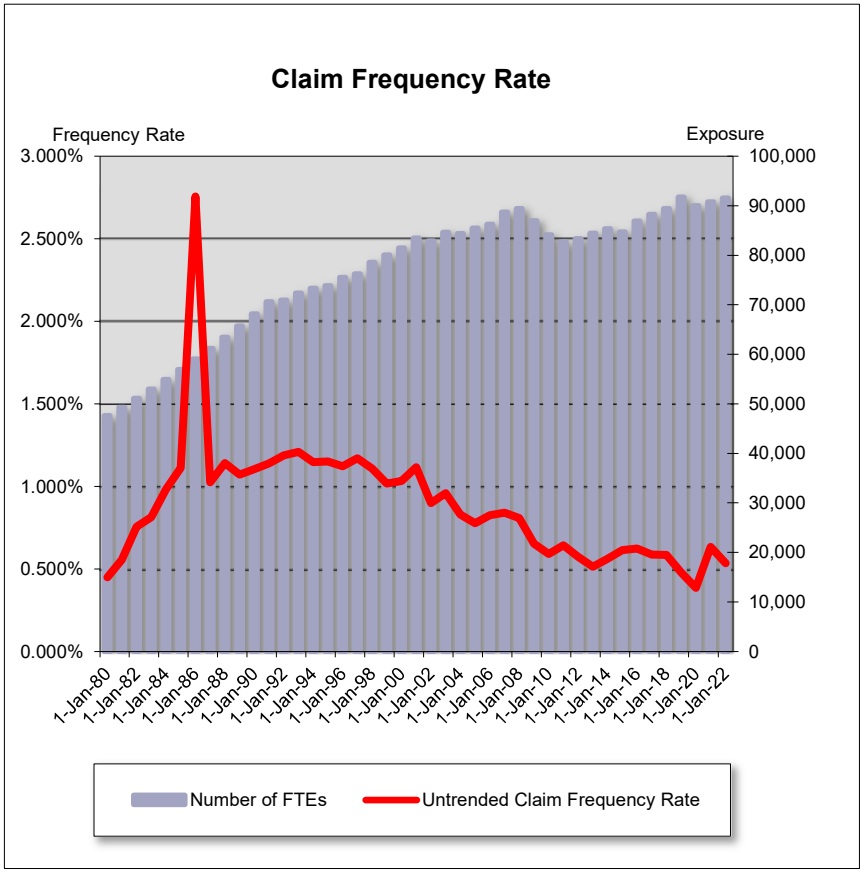
General Liability Experience @ 12/31/21

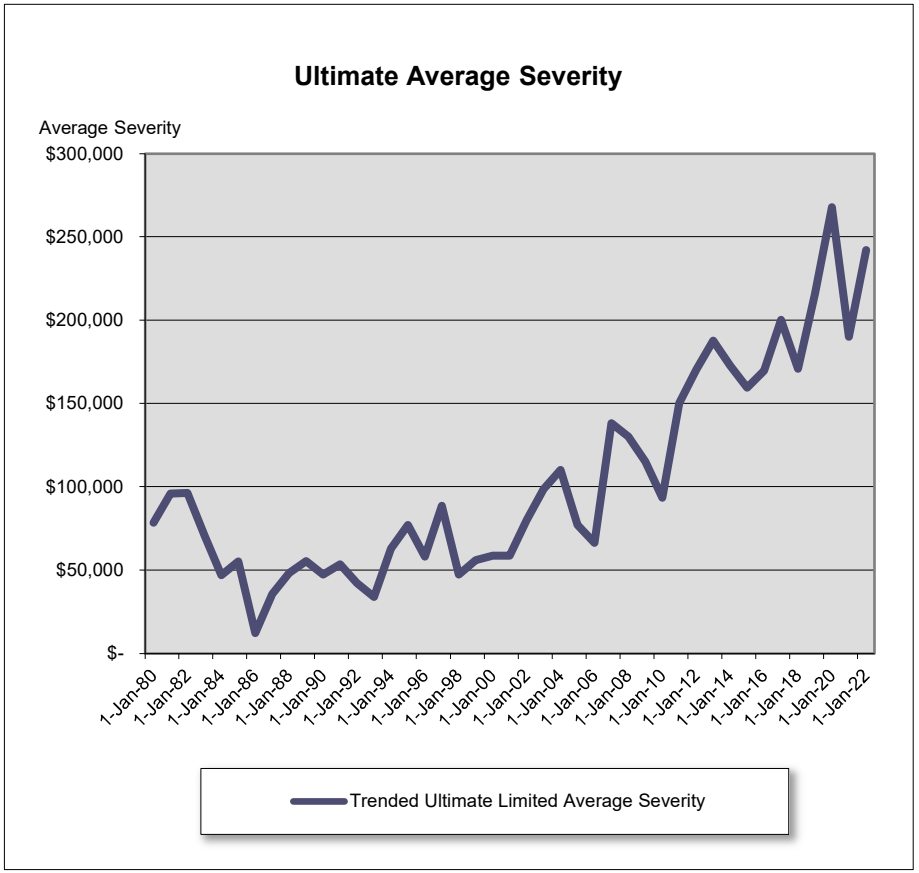




State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/21





State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/21
Trended Ultimate Loss Rates and Projected Ultimate Losses Limited to $999,999,999

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Policy Period Inception	Retained Incurred Losses	Selected Ultimate Retained Losses	Loss Trend Factor	Retention Adjustment Factor	Trended Ultimate Limited Losses	Number of FTEs	Exposure Trend Factor	Trended Number of FTEs	Trended Ultimate Limited Loss Rate
1-Jan-79	$ 66,219,377	$ 71,266,404	6.241	1.000	$ 444,740,002	45,894	1.000	45,894	9,690.59
1-Jul-80	16,120,887	16,763,516	5.884	1.000	98,637,340	47,572	1.000	47,572	2,073.43
1-Jul-81	24,367,137	26,290,248	5.509	1.000	144,825,726	49,311	1.000	49,311	2,936.99
1-Jul-82	35,760,958	37,124,014	5.163	1.000	191,675,254	51,114	1.000	51,114	3,749.96
1-Jul-83	28,420,340	30,576,571	4.973	1.000	152,071,231	52,983	1.000	52,983	2,870.19
1-Jul-84	23,128,091	25,247,203	4.789	1.000	120,901,339	54,921	1.000	54,921	2,201.37
1-Jul-85	32,882,602	34,920,956	4.532	1.000	158,266,828	56,929	1.000	56,929	2,780.07
1-Jul-86	18,058,196	19,933,221	4.249	1.000	84,701,784	59,010	1.000	59,010	1,435.38
1-Jul-87	20,332,350	22,290,353	4.006	1.000	89,285,667	61,168	1.000	61,168	1,459.68
1-Jul-88	31,724,202	34,854,964	3.729	1.000	129,990,915	63,405	1.000	63,405	2,050.17
1-Jul-89	35,970,540	38,962,824	3.499	1.000	136,329,659	65,723	1.000	65,723	2,074.31
1-Jul-90	32,198,909	35,477,322	3.308	1.000	117,352,207	68,126	1.000	68,126	1,722.58
1-Jul-91	39,438,526	42,936,301	3.120	1.000	133,956,575	70,617	1.000	70,617	1,896.95
1-Jul-92	31,751,402	35,441,362	2.938	1.000	104,128,945	70,938	1.000	70,938	1,467.89
1-Jul-93	27,080,493	29,504,685	2.788	1.000	82,268,594	72,350	1.000	72,350	1,137.09
1-Jul-94	49,244,526	52,784,074	2.673	1.000	141,114,938	73,309	1.000	73,309	1,924.93
1-Jul-95	59,659,109	65,492,597	2.577	1.000	168,770,135	73,860	1.000	73,860	2,285.00
1-Jul-96	43,333,564	49,199,453	2.481	1.000	122,041,272	75,483	1.000	75,483	1,616.80
1-Jul-97	69,929,760	78,961,751	2.386	1.000	188,383,707	76,238	1.000	76,238	2,470.99
1-Jul-98	32,099,713	41,240,348	2.289	1.000	94,385,516	78,561	1.000	78,561	1,201.43
1-Jul-99	38,667,485	45,541,371	2.183	1.000	99,395,634	80,014	1.000	80,014	1,242.23
1-Jul-00	38,745,449	49,240,708	2.084	1.000	102,594,462	81,425	1.000	81,425	1,259.99
1-Jul-01	40,268,038	54,537,775	1.985	1.000	108,276,267	83,486	1.000	83,486	1,296.94
1-Jul-02	51,467,953	59,591,374	1.887	1.000	112,433,010	82,878	1.000	82,878	1,356.61
1-Jul-03	59,368,602	79,966,214	1.805	1.000	144,362,030	84,636	1.000	84,636	1,705.68
1-Jul-04	57,769,087	76,988,458	1.729	1.000	133,097,674	84,377	1.000	84,377	1,577.42
1-Jul-05	32,856,831	51,219,488	1.659	1.000	84,967,813	85,484	1.000	85,484	993.96
1-Jul-06	30,641,782	47,241,389	1.586	1.000	74,939,462	86,256	1.000	86,256	868.80
1-Jul-07	81,665,543	103,139,286	1.513	1.000	156,044,489	88,679	1.000	88,679	1,759.66
1-Jul-08	75,349,231	93,926,437	1.457	1.000	136,864,682	89,383	1.000	89,383	1,531.22
1-Jul-09	46,173,740	65,224,634	1.453	1.000	94,762,110	86,931	1.000	86,931	1,090.08
1-Jul-10	32,628,767	46,399,000	1.457	1.000	67,616,484	84,125	1.000	84,125	803.76
1-Jul-11	54,972,646	79,946,404	1.407	1.000	112,487,370	82,671	1.000	82,671	1,360.66
1-Jul-12	56,941,900	81,234,745	1.369	1.000	111,193,602	83,316	1.000	83,316	1,334.60
1-Jul-13	57,103,996	81,160,475	1.334	1.000	108,301,397	84,399	1.000	84,399	1,283.21
1-Jul-14	52,969,139	82,818,999	1.290	1.000	106,826,446	85,309	1.000	85,309	1,252.23
1-Jul-15	58,003,430	82,949,958	1.234	1.000	102,383,768	84,702	1.000	84,702	1,208.75
1-Jul-16	61,094,253	91,862,028	1.186	1.000	108,986,169	86,892	1.000	86,892	1,254.27
1-Jul-17	69,466,279	103,628,102	1.152	1.000	119,330,522	88,228	1.000	88,228	1,352.52
1-Jul-18	42,255,942	89,447,421	1.123	1.000	100,422,604	89,435	1.000	89,435	1,122.86
1-Jul-19	24,304,360	94,707,736	1.084	1.000	102,685,468	91,756	1.000	91,756	1,119.11
1-Jul-20	6,514,262	93,229,254	1.055	1.000	98,393,837	90,014	1.000	90,014	1,093.09
1-Jul-21	7,576,267	54,639,186	1.027	1.000	56,132,200	45,367	1.000	45,367	1,237.29
All Year Weighted Average					5,346,325,134			3,197,275	1,672.15
Latest 5-Year Weighted Average - Excludes the Most Recent Policy Period					529,818,600			446,325	1,187.07
Latest 3-Year Weighted Average - Excludes the Most Recent Policy Period					301,501,909			271,205	1,111.71
SELECTED - Based on Shaded PY					$ 769,509,274			595,517	**1,292.17**

Ultimate Losses for Policy Period 7/1/2021 are multiplied by 0.5 to reflect the 12/31/21 evaluation date.

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)	(11)	(12)	(13)	(14)	(15)
Policy Period Inception	Retention	Number of FTEs	Claim Count	Loss Rate	Loss Amount
1-Jul-22	Unlimited	91,550	489	1,292.17	$ 118,298,600
1-Jul-23	Unlimited	92,374	493	1,327.48	122,625,000
1-Jul-24	Unlimited	93,206	498	1,363.75	127,109,200
1-Jul-25	Unlimited	94,045	502	1,401.01	131,757,300
1-Jul-26	Unlimited	94,891	507	1,439.29	136,575,500

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

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/21
Comparison to 12/31/19 Review

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Policy		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	583	552	31	0	35	18	17	$ 66,219,377	$ 43,772,377	$ 22,447,000	$ -	$ 49,602,877	$ 36,300,877	$ 13,302,000	$ -
1-Jul-80	217	213	4	0	5	2	3	16,120,887	12,845,887	3,275,000	0	13,337,887	11,862,887	1,475,000	0
1-Jul-81	276	265	11	0	16	7	9	24,367,137	16,047,137	8,320,000	0	15,537,137	14,437,137	1,100,000	0
1-Jul-82	406	392	14	0	10	1	9	35,760,958	20,734,958	15,026,000	0	29,734,958	13,234,958	16,500,000	0
1-Jul-83	455	442	13	0	20	9	11	28,420,340	19,425,340	8,995,000	1,044,236	18,020,340	18,020,340	0	1,402,088
1-Jul-84	552	540	12	0	12	2	10	23,128,091	16,268,091	6,860,000	637,509	17,318,091	15,468,091	1,850,000	708,960
1-Jul-85	641	625	16	0	20	6	14	32,882,602	26,702,602	6,180,000	1,107,886	25,877,602	24,777,602	1,100,000	1,399,235
1-Jul-86	1,637	1,624	13	0	14	4	10	18,058,196	13,068,196	4,990,000	725,431	13,498,196	11,788,196	1,710,000	895,121
1-Jul-87	635	621	14	0	14	5	9	20,332,350	16,417,350	3,915,000	720,492	16,312,350	14,337,350	1,975,000	1,081,351
1-Jul-88	734	718	16	0	25	16	9	31,724,202	22,575,869	9,148,333	1,315,039	24,104,202	15,979,202	8,125,000	2,559,666
1-Jul-89	740	729	11	0	11	3	8	35,970,540	28,052,206	7,918,333	716,847	27,460,540	22,635,540	4,825,000	1,705,805
1-Jul-90	853	843	10	0	10	5	5	32,198,909	19,548,909	12,650,000	490,412	24,554,909	18,268,909	6,286,000	638,471
1-Jul-91	851	833	18	0	17	4	13	39,438,526	29,023,526	10,415,000	520,537	33,223,526	28,573,526	4,650,000	508,508
1-Jul-92	894	883	11	0	15	6	9	31,751,402	21,470,502	10,280,900	675,448	25,980,902	20,570,502	5,410,400	711,916
1-Jul-93	1,133	1,133	0	0	9	7	2	27,080,493	21,573,860	5,506,633	1,225,928	22,130,493	18,843,860	3,286,633	1,031,335
1-Jul-94	917	914	3	0	11	6	5	49,244,526	47,304,526	1,940,000	1,863,071	44,408,026	45,238,026	(830,000)	1,010,178
1-Jul-95	981	976	5	0	10	6	4	59,659,109	43,679,315	15,979,794	1,858,170	54,534,109	39,479,315	15,054,794	1,333,294
1-Jul-96	930	925	5	0	8	4	4	43,333,564	36,734,323	6,599,240	1,763,166	39,698,564	35,129,323	4,569,240	1,009,002
1-Jul-97	1,050	1,044	6	0	4	2	2	69,929,760	59,596,427	10,333,333	2,889,029	65,679,760	57,179,760	8,500,000	1,700,670
1-Jul-98	926	920	6	0	16	9	7	32,099,713	27,357,186	4,742,527	2,329,294	25,723,213	24,490,686	1,232,527	1,522,428
1-Jul-99	1,054	1,052	2	0	8	8	0	38,667,485	37,083,961	1,583,524	1,796,065	34,889,485	33,985,861	903,624	1,861,611
1-Jul-00	942	938	4	0	5	6	(1)	38,745,449	34,127,995	4,617,453	2,017,550	34,310,449	31,497,995	2,812,453	2,572,291
1-Jul-01	1,039	1,038	1	0	14	9	5	40,268,038	38,332,829	1,935,209	3,909,003	38,088,038	38,090,329	(2,291)	2,791,693
1-Jul-02	859	860	(1)	0	3	3	0	51,467,953	51,164,211	303,743	2,587,656	47,957,953	45,664,211	2,293,743	2,251,077
1-Jul-03	932	927	5	0	9	5	4	59,368,602	55,688,917	3,679,686	5,521,519	55,483,602	49,633,917	5,849,686	4,042,835
1-Jul-04	747	742	5	0	7	3	4	57,769,087	56,471,587	1,297,500	4,150,921	56,147,212	56,147,212	0	2,549,389
1-Jul-05	752	749	3	0	9	6	3	32,856,831	32,891,831	(35,000)	3,918,386	29,981,456	27,731,456	2,250,000	3,095,008
1-Jul-06	786	777	9	0	9	2	7	30,641,782	27,606,782	3,035,000	2,544,100	28,501,782	27,501,782	1,000,000	1,656,999
1-Jul-07	799	804	(5)	0	9	13	(4)	81,665,543	73,594,293	8,071,250	3,507,485	76,038,043	68,753,043	7,285,000	4,174,274
1-Jul-08	798	799	(1)	0	14	30	(16)	75,349,231	75,212,731	136,500	2,818,071	67,941,302	67,941,302	0	5,025,990
1-Jul-09	614	621	(7)	0	9	21	(12)	46,173,740	36,697,106	9,476,634	1,458,461	39,977,240	30,313,356	9,663,884	4,541,178
1-Jul-10	585	587	(2)	0	26	24	2	32,628,767	31,141,517	1,487,250	0	26,830,067	26,830,267	(200)	2,795,443
1-Jul-11	546	542	4	0	26	28	(2)	54,972,646	49,013,072	5,959,574	0	46,515,646	41,010,572	5,505,074	4,233,765
1-Jul-12	499	511	(12)	0	17	41	(24)	56,941,900	56,743,150	198,750	0	54,185,400	50,667,400	3,518,000	4,629,228
1-Jul-13	473	479	(6)	0	32	35	(3)	57,103,996	63,473,004	(6,369,008)	319,819	50,854,571	52,607,079	(1,752,508)	8,131,908
1-Jul-14	530	525	5	(58)	67	74	(7)	52,969,139	50,250,068	2,719,070	687,818	44,233,639	39,558,568	4,675,070	10,746,505
1-Jul-15	568	594	(26)	(65)	86	131	(45)	58,003,430	47,889,434	10,113,997	1,542,163	35,830,555	19,617,809	16,212,747	16,312,344
1-Jul-16	583	543	40	(27)	127	136	(9)	61,094,253	40,019,925	21,074,328	5,670,817	28,725,453	23,767,109	4,958,344	13,107,792
1-Jul-17	576	476	100	(7)	159	115	44	69,466,279	28,601,945	40,864,334	25,651,965	28,452,129	1,539,840	26,912,289	9,981,686
1-Jul-18	556	394	162	38	160	73	87	42,255,942	18,598,644	23,657,298	39,887,643	12,498,815	466,323	12,032,491	1,475,954
1-Jul-19	426	71	355	313	120	8	112	24,304,360	1,218,517	23,085,843	33,968,986	4,932,583	56,161	4,876,422	396,702
1-Jul-20	323		323	468	79		79	6,514,262		6,514,262	21,606,724	511,623		511,623	622,004
1-Jul-21	280		280	205	213		213	7,576,267		7,576,267	4,337,099	89,475		89,475	650,593
Total	30,678	29,221	1,457	868	1,490	893	597	$ 1,794,525,665	$ 1,448,020,106	$ 346,505,559	$ 187,784,746	$ 1,429,714,200	$ 1,219,997,679	$ 209,716,521	$ 126,864,296

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/21
Comparison to 12/31/19 Review

(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Policy	Ultimate Retained Losses			Retained Case Reserves				IBNR Reserves				Estimated Outstanding Losses (Case + IBNR) Reserves			
Period	Current	Prior	Change	Current	Prior	Change	Expected	Current	Prior	Change	Expected	Current	Prior	Change	Expected
Prior	$ 71,266,404	$ 46,590,677	$ 24,675,727	$ 16,616,500	$ 7,471,500	$ 9,145,000	$ -	$ 5,047,026	$ 2,818,299	$ 2,228,727	$ -	$ 21,663,526	$ 10,289,799	$ 11,373,727	$ -
1-Jul-80	16,763,516	13,052,805	3,710,710	2,783,000	983,000	1,800,000	0	642,628	206,918	435,710	0	3,425,628	1,189,918	2,235,710	0
1-Jul-81	26,290,248	16,607,038	9,683,211	8,830,000	1,610,000	7,220,000	0	1,923,112	559,901	1,363,211	0	10,753,112	2,169,901	8,583,211	0
1-Jul-82	37,124,014	21,224,926	15,899,088	6,026,000	7,500,000	(1,474,000)	0	1,363,055	489,967	873,088	0	7,389,055	7,989,967	(600,912)	0
1-Jul-83	30,576,571	20,469,576	10,106,995	10,400,000	1,405,000	8,995,000	(357,852)	2,156,231	1,044,236	1,111,995	(1,044,236)	12,556,231	2,449,236	10,106,995	(1,402,088)
1-Jul-84	25,247,203	17,065,089	8,182,114	5,810,000	800,000	5,010,000	(71,451)	2,119,112	796,998	1,322,114	(637,509)	7,929,112	1,596,998	6,332,114	(708,960)
1-Jul-85	34,920,956	28,638,517	6,282,439	7,005,000	1,925,000	5,080,000	(291,350)	2,038,354	1,935,915	102,439	(1,107,886)	9,043,354	3,860,915	5,182,439	(1,399,235)
1-Jul-86	19,933,221	14,692,425	5,240,796	4,560,000	1,280,000	3,280,000	(169,689)	1,875,026	1,624,229	250,796	(725,431)	6,435,026	2,904,229	3,530,796	(895,121)
1-Jul-87	22,290,353	18,385,831	3,904,522	4,020,000	2,080,000	1,940,000	(360,858)	1,958,003	1,968,481	(10,478)	(720,492)	5,978,003	4,048,481	1,929,522	(1,081,351)
1-Jul-88	34,854,964	26,874,897	7,980,067	7,620,000	6,596,667	1,023,333	(1,244,627)	3,130,762	4,299,028	(1,168,266)	(1,315,039)	10,750,762	10,895,695	(144,933)	(2,559,666)
1-Jul-89	38,962,824	30,739,758	8,223,066	8,510,000	5,416,667	3,093,333	(988,958)	2,992,284	2,687,551	304,733	(716,847)	11,502,284	8,104,218	3,398,066	(1,705,805)
1-Jul-90	35,477,322	21,617,864	13,859,458	7,644,000	1,280,000	6,364,000	(148,059)	3,278,413	2,068,955	1,209,458	(490,412)	10,922,413	3,348,955	7,573,458	(638,471)
1-Jul-91	42,936,301	31,493,946	11,442,355	6,215,000	450,000	5,765,000	12,028	3,497,776	2,470,421	1,027,355	(520,537)	9,712,776	2,920,421	6,792,355	(508,508)
1-Jul-92	35,441,362	25,014,155	10,427,207	5,770,500	900,000	4,870,500	(36,468)	3,689,960	3,543,653	146,307	(675,448)	9,460,460	4,443,653	5,016,807	(711,916)
1-Jul-93	29,504,685	25,800,046	3,704,639	4,950,000	2,730,000	2,220,000	194,593	2,424,192	4,226,186	(1,801,994)	(1,225,928)	7,374,192	6,956,186	418,006	(1,031,335)
1-Jul-94	52,784,074	52,546,170	237,903	4,836,500	2,066,500	2,770,000	852,894	3,539,548	5,241,645	(1,702,097)	(1,863,071)	8,376,048	7,308,145	1,067,903	(1,010,178)
1-Jul-95	65,492,597	49,824,544	15,668,053	5,125,000	4,200,000	925,000	524,876	5,833,489	6,145,230	(311,741)	(1,858,170)	10,958,489	10,345,230	613,259	(1,333,294)
1-Jul-96	49,199,453	43,461,000	5,738,453	3,635,000	1,605,000	2,030,000	754,164	5,865,889	6,726,676	(860,788)	(1,763,166)	9,500,889	8,331,676	1,169,212	(1,009,002)
1-Jul-97	78,961,751	72,036,542	6,925,210	4,250,000	2,416,667	1,833,333	1,188,360	9,031,991	12,440,115	(3,408,124)	(2,889,029)	13,281,991	14,856,781	(1,574,790)	(1,700,670)
1-Jul-98	41,240,348	38,560,203	2,680,145	6,376,500	2,866,500	3,510,000	806,866	9,140,635	11,203,017	(2,062,382)	(2,329,294)	15,517,135	14,069,517	1,447,618	(1,522,428)
1-Jul-99	45,541,371	46,613,753	(1,072,382)	3,778,000	3,098,100	679,900	(65,547)	6,873,886	9,529,792	(2,655,906)	(1,796,065)	10,651,886	12,627,892	(1,976,006)	(1,861,611)
1-Jul-00	49,240,708	45,840,596	3,400,112	4,435,000	2,630,000	1,805,000	(554,741)	10,495,259	11,712,601	(1,217,342)	(2,017,550)	14,930,259	14,342,601	587,658	(2,572,291)
1-Jul-01	54,537,775	55,042,197	(504,421)	2,180,000	242,500	1,937,500	1,117,311	14,269,737	16,709,368	(2,439,630)	(3,909,003)	16,449,737	16,951,868	(502,130)	(2,791,693)
1-Jul-02	59,591,374	60,452,460	(861,086)	3,510,000	5,500,000	(1,990,000)	336,580	8,123,421	9,288,249	(1,164,829)	(2,587,656)	11,633,421	14,788,249	(3,154,829)	(2,251,077)
1-Jul-03	79,966,214	78,222,542	1,743,672	3,885,000	6,055,000	(2,170,000)	1,478,684	20,597,612	22,533,625	(1,936,013)	(5,521,519)	24,482,612	28,588,625	(4,106,013)	(4,042,835)
1-Jul-04	76,988,458	75,434,294	1,554,164	1,621,875	324,375	1,297,500	1,601,532	19,219,371	18,962,707	256,664	(4,150,921)	20,841,246	19,287,082	1,554,164	(2,549,389)
1-Jul-05	51,219,488	52,696,088	(1,476,600)	2,875,375	5,160,375	(2,285,000)	823,377	18,362,657	19,804,258	(1,441,600)	(3,918,386)	21,238,032	24,964,633	(3,726,600)	(3,095,008)
1-Jul-06	47,241,389	41,700,812	5,540,578	2,140,000	105,000	2,035,000	887,101	16,599,607	14,094,030	2,505,578	(2,544,100)	18,739,607	14,199,030	4,540,578	(1,656,999)
1-Jul-07	103,139,286	94,708,605	8,430,681	5,627,500	4,841,250	786,250	(666,789)	21,473,742	21,114,312	359,431	(3,507,485)	27,101,242	25,955,562	1,145,681	(4,174,274)
1-Jul-08	93,926,437	93,515,692	410,745	7,407,929	7,271,429	136,500	(2,207,919)	18,577,206	18,302,961	274,245	(2,818,071)	25,985,135	25,574,390	410,745	(5,025,990)
1-Jul-09	65,224,634	55,617,469	9,607,165	6,196,500	6,383,750	(187,250)	(3,082,717)	19,050,894	18,920,363	130,531	(1,458,461)	25,247,394	25,304,113	(56,719)	(4,541,178)
1-Jul-10	46,399,000	43,734,440	2,664,560	5,798,700	4,311,250	1,487,450	(2,795,443)	13,770,234	12,592,923	1,177,310	0	19,568,934	16,904,173	2,664,760	(2,795,443)
1-Jul-11	79,946,404	67,167,222	12,779,182	8,457,000	8,002,500	454,500	(4,233,765)	24,973,758	18,154,150	6,819,608	0	33,430,758	26,156,650	7,274,108	(4,233,765)
1-Jul-12	81,234,745	79,819,276	1,415,469	2,756,500	6,075,750	(3,319,250)	(4,629,228)	24,292,844	23,076,126	1,216,719	0	27,049,344	29,151,876	(2,102,531)	(4,629,228)
1-Jul-13	81,160,475	86,017,151	(4,856,676)	6,249,425	10,865,925	(4,616,500)	(7,812,089)	24,056,479	22,544,148	1,512,332	(319,819)	30,305,904	33,410,073	(3,104,168)	(8,131,908)
1-Jul-14	82,818,999	74,751,186	8,067,813	8,735,500	10,691,500	(1,956,000)	(10,058,686)	29,849,861	24,501,117	5,348,743	(687,818)	38,585,361	35,192,617	3,392,743	(10,746,505)
1-Jul-15	82,949,958	73,714,016	9,235,943	22,172,875	28,271,625	(6,098,750)	(14,770,181)	24,946,528	25,824,582	(878,054)	(1,542,163)	47,119,403	54,096,207	(6,976,804)	(16,312,344)
1-Jul-16	91,862,028	72,937,826	18,924,202	32,368,800	16,252,816	16,115,984	(7,436,975)	30,767,774	32,917,901	(2,150,127)	(5,670,817)	63,136,574	49,170,717	13,965,857	(13,107,792)
1-Jul-17	103,628,102	82,618,478	21,009,624	41,014,150	27,062,105	13,952,045	15,670,279	34,161,823	54,016,533	(19,854,710)	(25,651,965)	75,175,973	81,078,638	(5,902,665)	(9,981,686)
1-Jul-18	89,447,421	91,343,250	(1,895,829)	29,757,128	18,132,321	11,624,806	38,411,689	47,191,479	72,744,605	(25,553,126)	(39,887,643)	76,948,607	90,876,927	(13,928,320)	(1,475,954)
1-Jul-19	94,707,736	88,245,127	6,462,609	19,371,778	1,162,356	18,209,421	33,572,284	70,403,375	42,904,047	27,499,329	10,153,577	89,775,153	44,066,403	45,708,750	43,725,861
1-Jul-20	93,229,254		93,229,254	6,002,639		6,002,639	20,984,721	86,714,992		86,714,992	77,782,876	92,717,631		92,717,631	98,767,596
1-Jul-21	109,278,371		109,278,371	7,486,792		7,486,792	3,686,505	47,062,919		47,062,919	47,641,901	54,549,710		54,549,710	51,328,407
Total	$ 2,552,547,795	$ 2,074,888,487	$ 477,659,308	$ 364,811,464	$ 228,022,427	$ 136,789,037	$ 60,920,450	$ 703,382,945	$ 582,745,818	$ 120,637,127	$ 7,706,417	$ 1,068,194,409	$ 810,768,245	$ 257,426,164	$ 68,626,867

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 revie

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

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/21
Summary of Losses

Policy 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	$ 44,644	Various	487	0	$ 11,606,194	$ 11,606,194	$ -	$ -	$ -	$ 11,606,194	259.97
1-Jul-80	46,276	Various	200	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	372	2	12,765,958	12,759,958	6,000	1,200	7,200	12,767,158	256.77
1-Jul-83	51,541	Various	402	1	15,762,971	13,517,971	2,245,000	449,000	2,694,000	16,211,971	314.55
1-Jul-84	53,425	Various	512	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	0	5,288,966	5,288,966	-	-	-	5,288,966	92.14
1-Jul-87	59,502	Various	594	0	5,483,529	5,483,529	-	-	-	5,483,529	92.16
1-Jul-88	61,678	Various	676	0	8,770,618	8,770,618	-	-	-	8,770,618	142.20
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	2	13,769,950	13,614,950	155,000	60,568	215,568	13,830,519	201.33
1-Jul-92	69,007	Various	811	0	11,258,799	11,258,799	-	-	-	11,258,799	163.16
1-Jul-93	70,380	Various	845	0	16,647,934	16,647,934	-	-	-	16,647,934	236.54
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	819	1	23,233,000	23,158,000	75,000	55,851	130,851	23,288,851	324.14
1-Jul-96	73,428	Various	815	0	22,775,316	22,725,316	50,000	13,495	63,495	22,788,812	310.36
1-Jul-97	74,162	Various	845	0	25,924,746	25,924,746	-	-	-	25,924,746	349.57
1-Jul-98	76,422	Various	831	2	17,741,066	16,916,066	825,000	385,324	1,210,324	18,126,390	237.19
1-Jul-99	77,835	Various	788	2	24,261,601	24,233,601	28,000	203,421	231,421	24,465,021	314.32
1-Jul-00	79,208	Various	803	0	14,896,969	14,846,969	50,000	159,690	209,690	15,056,659	190.09
1-Jul-01	81,213	Various	884	3	22,597,418	22,417,418	180,000	309,883	489,883	22,907,301	282.06
1-Jul-02	80,621	Various	720	1	19,756,789	19,746,789	10,000	250,975	260,975	20,007,764	248.17
1-Jul-03	82,332	Various	751	1	22,422,360	22,062,360	360,000	430,357	790,357	22,852,718	277.57
1-Jul-04	82,080	Various	646	4	33,161,581	32,919,706	241,875	647,669	889,544	33,809,250	411.91
1-Jul-05	83,156	Various	616	2	16,948,678	16,858,303	90,375	371,289	461,664	17,319,967	208.28
1-Jul-06	83,907	Various	671	3	20,547,513	20,187,513	360,000	300,824	660,824	20,848,337	248.47
1-Jul-07	86,264	Various	703	4	45,723,857	45,346,357	377,500	2,221,036	2,598,536	47,944,892	555.79
1-Jul-08	86,949	Various	687	8	59,992,961	58,530,033	1,462,929	2,948,187	4,411,115	62,941,148	723.88
1-Jul-09	84,564	Various	531	8	23,939,000	23,497,500	441,500	1,945,551	2,387,051	25,884,551	306.09
1-Jul-10	81,834	Various	472	13	26,822,046	24,058,346	2,763,700	2,007,420	4,771,120	28,829,466	352.29
1-Jul-11	80,420	Various	488	11	22,565,520	22,203,520	362,000	2,290,206	2,652,206	24,855,726	309.07
1-Jul-12	81,047	Various	435	10	38,380,020	37,680,020	700,000	3,219,756	3,919,756	41,599,775	513.28
1-Jul-13	82,101	Various	395	24	51,485,697	49,533,822	1,951,875	5,154,095	7,105,970	56,639,792	689.88
1-Jul-14	82,986	Various	429	44	24,845,447	20,774,947	4,070,500	3,157,413	7,227,913	28,002,860	337.44
1-Jul-15	82,395	Various	484	71	38,292,658	32,489,783	5,802,875	3,983,500	9,786,375	42,276,159	513.09
1-Jul-16	84,526	Various	480	96	47,247,777	26,075,477	21,172,300	3,901,219	25,073,519	51,148,996	605.13
1-Jul-17	85,825	Various	466	121	48,674,269	24,106,619	24,567,650	5,020,105	29,587,755	53,694,375	625.62
1-Jul-18	87,032	Various	474	142	26,714,558	5,752,430	20,962,128	11,907,522	32,869,650	38,622,080	443.77
1-Jul-19	88,447	Various	367	107	18,935,933	3,029,155	15,906,778	23,741,376	39,648,154	42,677,309	482.52
1-Jul-20	86,772	Various	260	66	4,786,315	304,176	4,482,139	37,483,555	41,965,694	42,269,870	487.13
1-Jul-21 to 31-Dec-21	43,733	Various	216	178	6,436,267	89,475	6,346,792	18,670,861	25,017,652	25,107,128	574.10
Total	$ 3,108,248		26,364	928	$ 946,229,005	$ 830,152,090	$ 116,076,914	$ 131,297,348	$ 247,374,263	$ 1,077,526,353	346.67
Ultimate Losses for Policy Period 7/1/2021 are multiplied by 0.5 to reflect the 12/31/21 evaluation date. The annualized amount is displayed below.							248,244,914	581,541,725	829,786,639	2,107,012,922	
Prior Study											
Results at: 12/31/2019	-		25,392	578	$ 866,076,563	$ 770,222,136	$ 95,854,427	$ 135,202,792	$ 231,057,219	$ 1,001,279,355	341.26
Change			972	350	$ 80,152,442	$ 59,929,954	$ 20,222,487	$ (3,905,444)	$ 16,317,044	$ 76,246,998	5.41
Full Policy Period Projections											
1-Jul-21 Full Policy	$ 87,467	Various								$ 50,214,255	574.10
1-Jul-22	88,253	Various								52,913,000	599.56
1-Jul-23	89,047	Various								54,847,300	615.94
1-Jul-24	89,847	Various								56,852,600	632.77
1-Jul-25	90,655	Various								58,931,200	650.06

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/21
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/21 and the Rollforward Date of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			Current Evaluation Date of 12/31/21				Rollforward Date of 06/30/22				Estimated Change from 12/31/21 to 06/30/22				
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	$ 11,606,194	Various	$ 11,606,194	$ 11,606,194	$ -	$ -	$ 11,606,194	$ 11,606,194	$ -	$ -	$ -	$ -	$ -	$ -	$ -
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	12,767,158	Various	12,765,958	12,759,958	6,000	1,200	12,765,958	12,759,958	6,000	1,200	-	-	-	-	-
1-Jul-83	16,211,971	Various	15,762,971	13,517,971	2,245,000	449,000	15,762,971	13,517,971	2,245,000	449,000	-	-	-	-	-
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	5,288,966	Various	5,288,966	5,288,966	-	-	5,288,966	5,288,966	-	-	-	-	-	-	-
1-Jul-87	5,483,529	Various	5,483,529	5,483,529	-	-	5,483,529	5,483,529	-	-	-	-	-	-	-
1-Jul-88	8,770,618	Various	8,770,618	8,770,618	-	-	8,770,618	8,770,618	-	-	-	-	-	-	-
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	13,830,519	Various	13,769,950	13,614,950	155,000	60,568	13,769,950	13,630,585	139,365	60,568	-	15,635	(15,635)	-	-
1-Jul-92	11,258,799	Various	11,258,799	11,258,799	-	-	11,258,799	11,258,799	-	-	-	-	-	-	-
1-Jul-93	16,647,934	Various	16,647,934	16,647,934	-	-	16,647,934	16,647,934	-	-	-	-	-	-	-
1-Jul-94	37,102,708	Various	37,102,708	37,102,708	-	-	37,102,708	37,102,708	-	-	-	-	-	-	-
1-Jul-95	23,288,851	Various	23,233,000	23,158,000	75,000	55,851	23,251,132	23,164,289	86,843	37,720	18,132	6,289	11,843	(18,132)	-
1-Jul-96	22,788,812	Various	22,775,316	22,725,316	50,000	13,495	22,778,073	22,727,926	50,147	10,738	2,757	2,610	147	(2,757)	-
1-Jul-97	25,924,746	Various	25,924,746	25,924,746	-	-	25,924,746	25,924,746	-	-	-	-	-	-	-
1-Jul-98	18,126,390	Various	17,741,066	16,916,066	825,000	385,324	17,784,347	16,958,237	826,110	342,043	43,281	42,171	1,110	(43,281)	-
1-Jul-99	24,465,021	Various	24,261,601	24,233,601	28,000	203,421	24,280,280	24,241,080	39,200	184,741	18,680	7,479	11,200	(18,680)	-
1-Jul-00	15,056,659	Various	14,896,969	14,846,969	50,000	159,690	14,909,293	14,853,286	56,007	147,366	12,324	6,317	6,007	(12,324)	-
1-Jul-01	22,907,301	Various	22,597,418	22,417,418	180,000	309,883	22,618,027	22,455,877	162,149	289,274	20,609	38,459	(17,851)	(20,609)	-
1-Jul-02	20,007,764	Various	19,756,789	19,746,789	10,000	250,975	19,771,442	19,764,217	7,225	236,321	14,653	17,428	(2,775)	(14,653)	-
1-Jul-03	22,852,718	Various	22,422,360	22,062,360	360,000	430,357	22,444,657	22,109,029	335,628	408,061	22,297	46,668	(24,372)	(22,297)	-
1-Jul-04	33,809,250	Various	33,161,581	32,919,706	241,875	647,669	33,215,322	32,966,827	248,495	593,928	53,741	47,121	6,620	(53,741)	-
1-Jul-05	17,319,967	Various	16,948,678	16,858,303	90,375	371,289	16,974,838	16,880,445	94,394	345,129	26,160	22,142	4,019	(26,160)	-
1-Jul-06	20,848,337	Various	20,547,513	20,187,513	360,000	300,824	20,565,904	20,216,486	349,418	282,433	18,391	28,973	(10,582)	(18,391)	-
1-Jul-07	47,944,892	Various	45,723,857	45,346,357	377,500	2,221,036	45,847,259	45,451,234	396,024	2,097,634	123,402	104,877	18,524	(123,402)	-
1-Jul-08	62,941,148	Various	59,992,961	58,530,033	1,462,929	2,948,187	60,139,106	58,694,886	1,444,219	2,802,043	146,144	164,853	(18,709)	(146,144)	-
1-Jul-09	25,884,551	Various	23,939,000	23,497,500	441,500	1,945,551	24,025,677	23,668,535	357,142	1,858,874	86,677	171,035	(84,358)	(86,677)	-
1-Jul-10	28,829,466	Various	26,822,046	24,058,346	2,763,700	2,007,420	26,903,175	24,358,462	2,544,713	1,926,291	81,129	300,117	(218,987)	(81,129)	-
1-Jul-11	24,855,726	Various	22,565,520	22,203,520	362,000	2,290,206	22,652,841	22,350,882	301,959	2,202,885	87,321	147,362	(60,041)	(87,321)	-
1-Jul-12	41,599,775	Various	38,380,020	37,680,020	700,000	3,219,756	38,492,701	37,877,073	615,628	3,107,074	112,681	197,053	(84,372)	(112,681)	-
1-Jul-13	56,639,792	Various	51,485,697	49,533,822	1,951,875	5,154,095	51,652,248	49,915,377	1,736,870	4,987,544	166,551	381,555	(215,005)	(166,551)	-
1-Jul-14	28,002,860	Various	24,845,447	20,774,947	4,070,500	3,157,413	24,845,447	21,124,526	3,720,921	3,157,413	-	349,579	(349,579)	-	-
1-Jul-15	42,276,159	Various	38,292,658	32,489,783	5,802,875	3,983,500	38,292,658	33,096,363	5,196,295	3,983,500	-	606,580	(606,580)	-	-
1-Jul-16	51,148,996	Various	47,247,777	26,075,477	21,172,300	3,901,219	47,247,777	29,148,448	18,099,330	3,901,219	-	3,072,970	(3,072,970)	-	-
1-Jul-17	53,694,375	Various	48,674,269	24,106,619	24,567,650	5,020,105	49,142,726	27,019,352	22,123,374	4,551,649	468,457	2,912,732	(2,444,276)	(468,457)	-
1-Jul-18	38,622,080	Various	26,714,558	5,752,430	20,962,128	11,907,522	30,598,334	11,619,581	18,978,753	8,023,747	3,883,776	5,867,150	(1,983,375)	(3,883,776)	-
1-Jul-19	42,677,309	Various	18,935,933	3,029,155	15,906,778	23,741,376	23,982,569	8,245,595	15,736,975	18,694,740	5,046,637	5,216,440	(169,803)	(5,046,637)	-
1-Jul-20	42,269,870	Various	4,786,315	304,176	4,482,139	37,483,555	11,725,530	1,677,346	10,048,184	30,544,340	6,939,215	1,373,170	5,566,045	(6,939,215)	-
1-Jul-21	50,214,255	Various	6,436,267	89,475	6,346,792	18,670,861	10,276,354	247,201	10,029,152	39,937,901	3,840,087	157,726	3,682,361	21,267,041	25,107,128
Total	$ 1,102,633,480		$ 946,229,005	$ 830,152,090	$116,076,914	$ 131,297,348	$ 967,462,104	$ 851,456,584	$ 116,005,521	$ 135,171,376	$ 21,233,100	$ 21,304,494	$ (71,394)	$ 3,874,028	$ 25,107,128
					Estimated Outstanding Losses	$ 247,374,263			Estimated Outstanding Losses	$ 251,176,897			Estimated Outstanding Losses	$ 3,802,634	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/22
Column (9): Projected Losses Paid-to-date as of 06/30/22

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/22
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
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/21
Summary of Various Ultimate Loss Estimation Methods

(1) Policy Period Inception	(2) Chain Ladder 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	$ 11,606,194	$ 11,606,194	$ 11,606,194	$ 11,606,194	$ 11,606,194	$ 11,606,194	$ 11,606,194	$ 11,606,194	$ 11,606,194
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	12,765,958	12,759,958	12,765,958	12,765,958	12,759,958	12,765,958	12,759,958	12,765,958	12,767,158
1-Jul-83	15,762,971	13,517,971	15,762,971	15,762,971	13,517,971	15,762,971	13,517,971	15,762,971	16,211,971
1-Jul-84	10,837,124	10,837,124	10,837,124	10,837,124	10,837,124	10,837,124	10,837,124	10,837,124	10,837,124
1-Jul-85	12,935,272	12,971,458	12,935,272	12,935,272	12,955,709	12,935,272	12,964,179	12,935,272	12,935,272
1-Jul-86	5,288,966	5,319,086	5,288,966	5,288,966	5,334,831	5,288,966	5,337,405	5,288,966	5,288,966
1-Jul-87	5,483,529	5,530,645	5,483,529	5,483,529	5,559,404	5,483,529	5,552,946	5,483,529	5,483,529
1-Jul-88	8,770,618	8,871,390	8,770,618	8,770,618	8,883,251	8,770,618	8,874,800	8,770,618	8,770,618
1-Jul-89	9,384,073	9,519,083	9,384,073	9,384,073	9,539,452	9,384,073	9,531,547	9,384,073	9,384,073
1-Jul-90	12,155,448	12,365,550	12,155,448	12,155,448	12,359,544	12,155,448	12,361,782	12,155,448	12,155,448
1-Jul-91	13,769,950	13,891,087	13,769,950	13,769,950	13,877,374	13,769,950	13,893,264	13,769,950	13,830,519
1-Jul-92	11,258,799	11,520,895	11,258,799	11,258,799	11,579,159	11,258,799	11,615,144	11,258,799	11,258,799
1-Jul-93	16,647,934	17,083,721	16,647,934	16,647,934	17,033,974	16,647,934	17,152,789	16,647,934	16,647,934
1-Jul-94	37,154,606	38,185,142	37,102,708	37,125,047	37,556,065	37,137,298	37,822,050	37,154,606	37,102,708
1-Jul-95	23,332,813	23,905,337	23,244,890	23,304,511	23,680,605	23,335,106	23,922,269	23,332,813	23,288,851
1-Jul-96	22,941,427	23,526,806	22,788,812	22,903,823	23,329,937	22,945,742	23,545,864	22,941,427	22,788,812
1-Jul-97	26,188,942	26,916,781	25,924,746	26,112,764	26,611,647	26,158,630	26,797,266	26,188,942	25,924,746
1-Jul-98	17,975,039	17,615,768	18,143,207	18,001,660	17,711,275	18,023,952	17,791,531	17,975,039	18,126,390
1-Jul-99	24,651,864	25,311,037	24,278,179	24,600,100	25,143,791	24,608,535	25,185,801	24,651,864	24,465,021
1-Jul-00	15,181,247	15,553,057	14,932,071	15,323,784	15,881,746	15,282,292	15,803,663	15,181,247	15,056,659
1-Jul-01	23,096,376	23,691,837	22,718,226	23,127,256	23,736,698	23,074,869	23,639,491	23,096,376	22,907,301
1-Jul-02	20,252,243	21,054,841	19,763,285	20,383,553	21,338,439	20,307,744	21,191,949	20,252,243	20,007,764
1-Jul-03	23,054,108	23,735,411	22,651,328	23,171,649	23,989,738	23,097,537	23,859,720	23,054,108	22,852,718
1-Jul-04	34,284,758	35,735,142	33,333,742	34,094,130	35,162,426	34,049,428	35,139,210	34,284,758	33,809,250
1-Jul-05	17,620,942	18,468,534	17,018,992	18,095,305	19,478,700	17,954,750	19,254,313	17,620,942	17,319,967
1-Jul-06	21,481,594	22,319,452	20,848,337	21,926,511	23,216,776	21,855,345	23,184,125	21,481,594	20,848,337
1-Jul-07	48,076,544	50,601,903	46,060,200	47,396,769	48,896,887	47,653,826	49,633,152	48,076,544	47,944,892
1-Jul-08	63,433,501	65,927,573	61,361,757	61,933,423	62,544,402	62,379,425	63,698,248	63,433,501	62,941,148
1-Jul-09	25,457,778	27,037,817	24,308,515	26,020,958	28,067,000	26,072,418	28,412,628	25,457,778	25,884,551
1-Jul-10	28,687,206	28,296,127	28,942,300	29,011,088	29,100,751	28,931,293	29,138,208	28,687,206	28,829,466
1-Jul-11	24,274,473	26,702,474	22,825,353	24,978,059	27,977,220	24,872,274	28,093,351	24,274,473	24,855,726
1-Jul-12	41,528,233	46,361,493	38,856,176	41,071,271	44,327,693	41,263,100	45,367,321	41,528,233	41,599,775
1-Jul-13	56,033,011	62,683,585	52,717,198	54,479,354	57,272,295	54,894,498	59,005,382	56,033,011	56,639,792
1-Jul-14	27,039,844	27,060,188	27,031,456	27,975,859	29,734,402	28,022,454	30,118,831	27,039,844	28,002,860
1-Jul-15	41,674,738	44,215,060	40,851,586	41,540,790	43,103,697	41,706,424	43,442,236	41,674,738	42,276,159
1-Jul-16	51,420,790	40,193,913	53,609,112	50,714,357	41,079,804	51,040,046	40,694,475	51,420,790	51,148,996
1-Jul-17	54,077,217	42,841,317	55,949,459	53,138,973	43,648,219	53,484,092	42,035,507	54,077,217	53,694,375
1-Jul-18	37,484,707	17,978,491	42,050,950	40,068,679	37,359,265	39,575,671	30,484,012	37,484,707	38,622,080
1-Jul-19	37,857,145	39,272,684	37,728,157	43,381,108	48,166,077	40,874,601	38,287,450	37,901,302	42,677,309
1-Jul-20	23,193,425	24,318,647	23,135,807	43,908,345	48,982,350	38,513,211	37,675,573	24,471,855	42,269,870
1-Jul-21	171,529,363	14,306,983	201,794,916	55,567,706	50,817,091	56,220,119	38,252,105	85,288,160	50,214,255
Total	$1,199,000,864	$1,032,931,658	$1,219,988,399	$1,109,373,768	$1,117,079,039	$1,103,351,614	$1,080,800,932	$1,114,082,249	$ 1,102,633,480

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

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/21
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	513	Various	$ 11,606,194	$ 11,606,194	$ 11,606,194	$ -	$ -	$ -	$ -
1-Jul-80	498	Various	4,876,013	4,876,013	4,876,013	-	-	-	-
1-Jul-81	486	Various	8,480,085	8,474,085	8,444,085	30,000	6,000	36,000	36,000
1-Jul-82	474	Various	12,767,158	12,765,958	12,759,958	6,000	1,200	7,200	7,200
1-Jul-83	462	Various	16,211,971	15,762,971	13,517,971	2,245,000	449,000	2,694,000	2,694,000
1-Jul-84	450	Various	10,837,124	10,837,124	10,837,124	-	-	-	-
1-Jul-85	438	Various	12,935,272	12,935,272	12,935,272	-	-	-	-
1-Jul-86	426	Various	5,288,966	5,288,966	5,288,966	-	-	-	-
1-Jul-87	414	Various	5,483,529	5,483,529	5,483,529	-	-	-	-
1-Jul-88	402	Various	8,770,618	8,770,618	8,770,618	-	-	-	-
1-Jul-89	390	Various	9,384,073	9,384,073	9,384,073	-	-	-	-
1-Jul-90	378	Various	12,155,448	12,155,448	12,155,448	-	-	-	-
1-Jul-91	366	Various	13,830,519	13,769,950	13,614,950	155,000	60,568	215,568	210,004
1-Jul-92	354	Various	11,258,799	11,258,799	11,258,799	-	-	-	-
1-Jul-93	342	Various	16,647,934	16,647,934	16,647,934	-	-	-	-
1-Jul-94	330	Various	37,102,708	37,102,708	37,102,708	-	-	-	-
1-Jul-95	318	Various	23,288,851	23,233,000	23,158,000	75,000	55,851	130,851	125,609
1-Jul-96	306	Various	22,788,812	22,775,316	22,725,316	50,000	13,495	63,495	60,729
1-Jul-97	294	Various	25,924,746	25,924,746	25,924,746	-	-	-	-
1-Jul-98	282	Various	18,126,390	17,741,066	16,916,066	825,000	385,324	1,210,324	1,149,159
1-Jul-99	270	Various	24,465,021	24,261,601	24,233,601	28,000	203,421	231,421	218,923
1-Jul-00	258	Various	15,056,659	14,896,969	14,846,969	50,000	159,690	209,690	197,957
1-Jul-01	246	Various	22,907,301	22,597,418	22,417,418	180,000	309,883	489,883	462,756
1-Jul-02	234	Various	20,007,764	19,756,789	19,746,789	10,000	250,975	260,975	246,764
1-Jul-03	222	Various	22,852,718	22,422,360	22,062,360	360,000	430,357	790,357	747,168
1-Jul-04	210	Various	33,809,250	33,161,581	32,919,706	241,875	647,669	889,544	840,143
1-Jul-05	198	Various	17,319,967	16,948,678	16,858,303	90,375	371,289	461,664	435,389
1-Jul-06	186	Various	20,848,337	20,547,513	20,187,513	360,000	300,824	660,824	622,051
1-Jul-07	174	Various	47,944,892	45,723,857	45,346,357	377,500	2,221,036	2,598,536	2,440,804
1-Jul-08	162	Various	62,941,148	59,992,961	58,530,033	1,462,929	2,948,187	4,411,115	4,139,213
1-Jul-09	150	Various	25,884,551	23,939,000	23,497,500	441,500	1,945,551	2,387,051	2,242,234
1-Jul-10	138	Various	28,829,466	26,822,046	24,058,346	2,763,700	2,007,420	4,771,120	4,486,750
1-Jul-11	126	Various	24,855,726	22,565,520	22,203,520	362,000	2,290,206	2,652,206	2,494,180
1-Jul-12	114	Various	41,599,775	38,380,020	37,680,020	700,000	3,219,756	3,919,756	3,684,560
1-Jul-13	102	Various	56,639,792	51,485,697	49,533,822	1,951,875	5,154,095	7,105,970	6,676,181
1-Jul-14	90	Various	28,002,860	24,845,447	20,774,947	4,070,500	3,157,413	7,227,913	6,789,346
1-Jul-15	78	Various	42,276,159	38,292,658	32,489,783	5,802,875	3,983,500	9,786,375	9,219,328
1-Jul-16	66	Various	51,148,996	47,247,777	26,075,477	21,172,300	3,901,219	25,073,519	23,759,621
1-Jul-17	54	Various	53,694,375	48,674,269	24,106,619	24,567,650	5,020,105	29,587,755	28,247,913
1-Jul-18	42	Various	38,622,080	26,714,558	5,752,430	20,962,128	11,907,522	32,869,650	31,624,611
1-Jul-19	30	Various	42,677,309	18,935,933	3,029,155	15,906,778	23,741,376	39,648,154	38,251,138
1-Jul-20	18	Various	42,269,870	4,786,315	304,176	4,482,139	37,483,555	41,965,694	40,343,962
1-Jul-21	6	Various	25,107,128	6,436,267	89,475	6,346,792	18,670,861	25,017,652	23,894,643
Total			$ 1,077,526,353	$946,229,005	$830,152,090	$116,076,914	$131,297,348	$ 247,374,263	$ 236,348,338

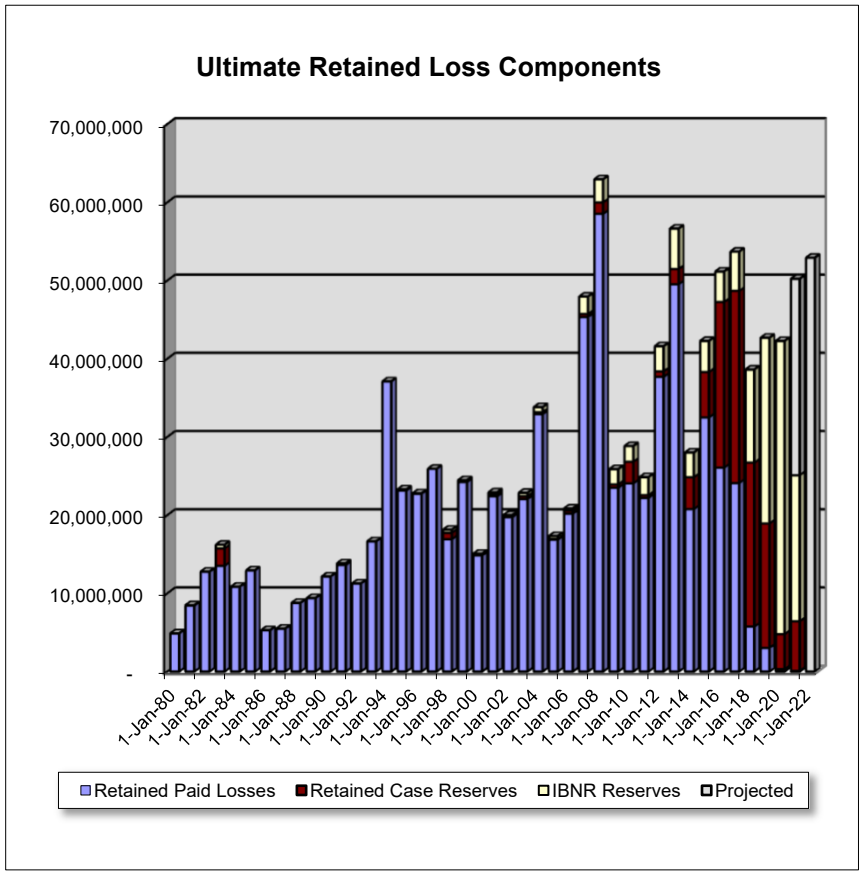
Ultimate Losses for Policy Period 7/1/2021 are multiplied by 0.5 to reflect the 12/31/21 evaluation date.

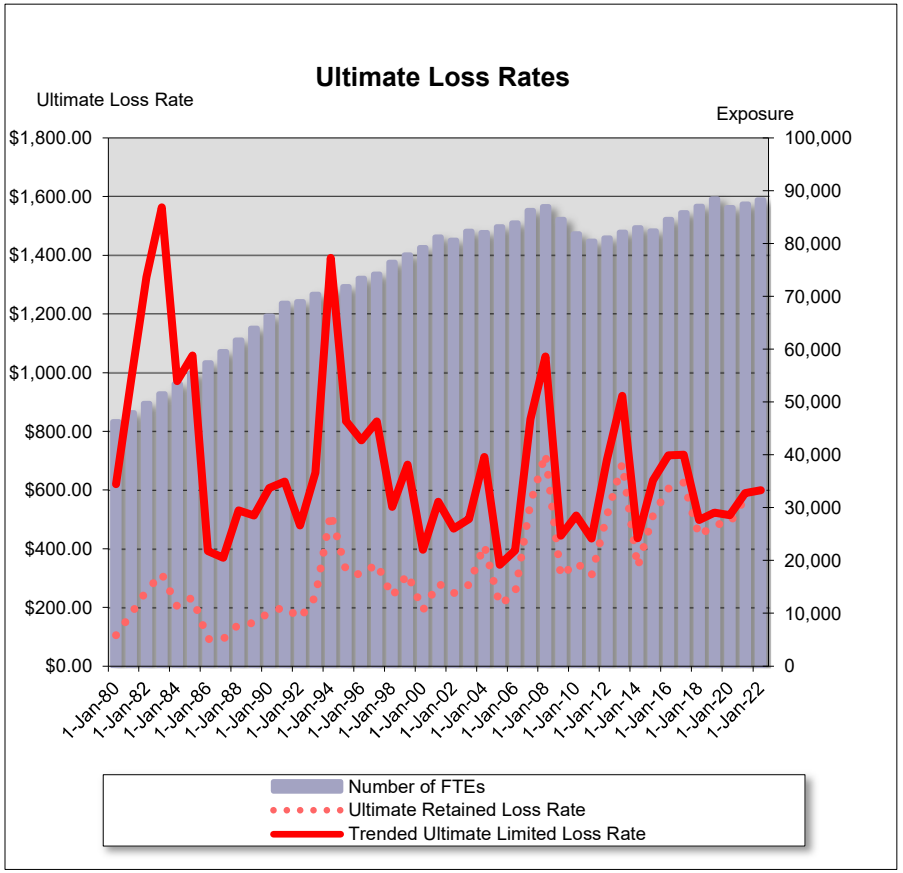
Column (4) : from Exhibit 1, Column (10)
Columns (5), (6), (7) : Exhibit 10

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

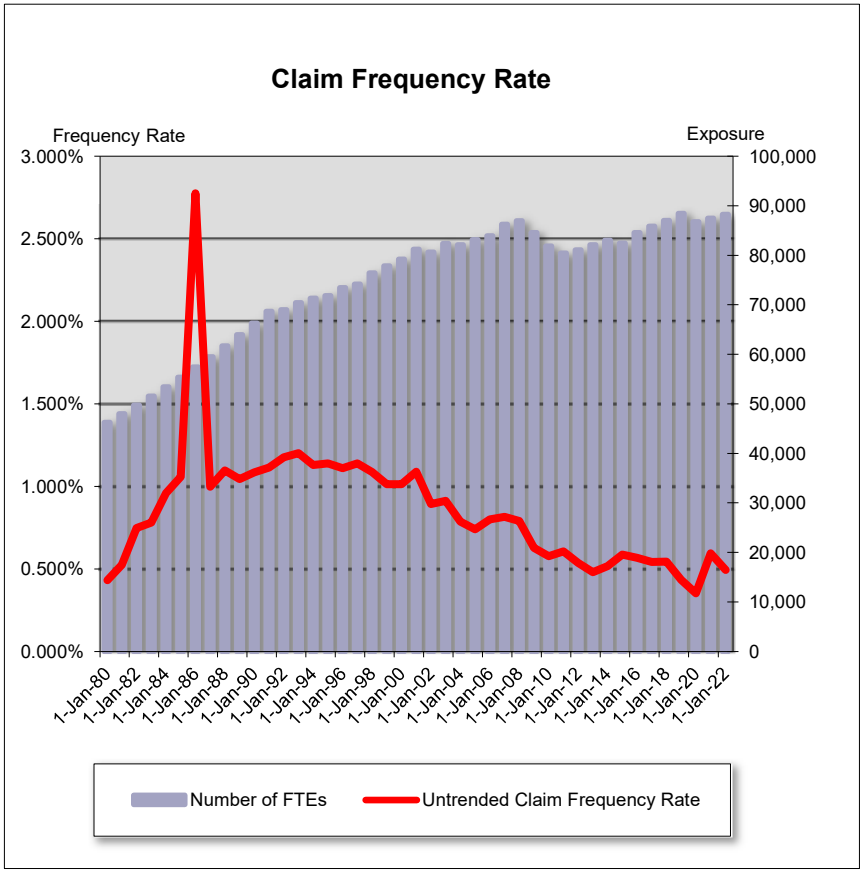
General Liability Experience @ 12/31/21

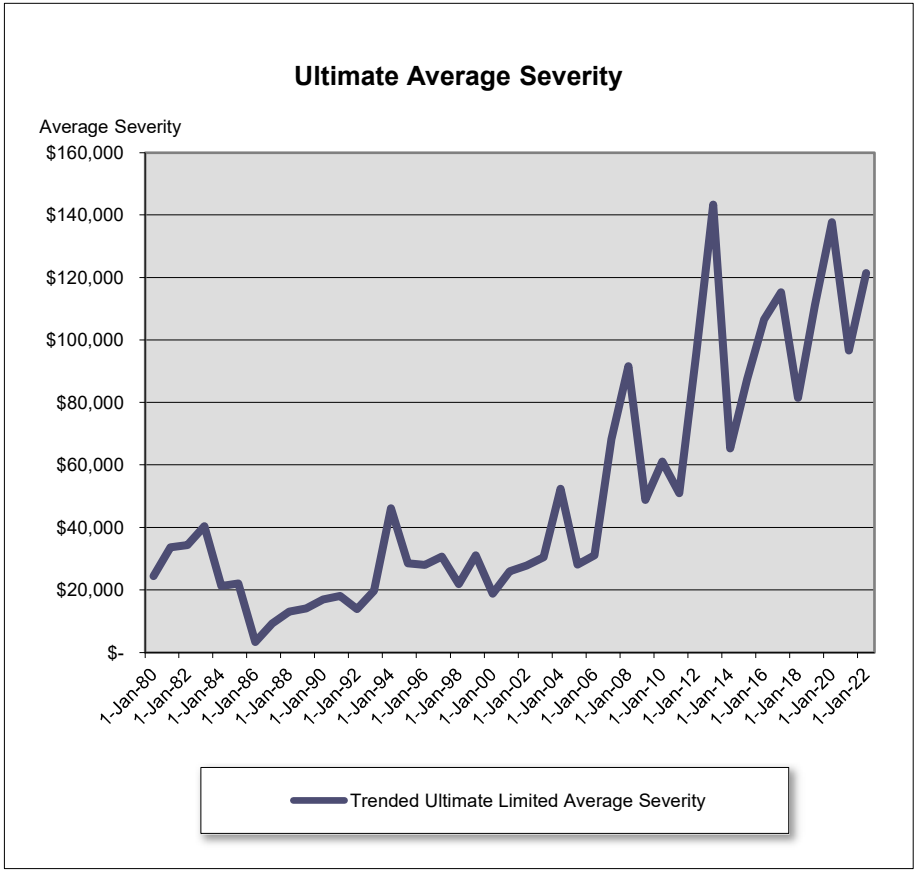




State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/21





State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/21
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	513	$ 11,606,194	1.000	$ 11,606,194	$ 11,606,194	1.000	$ 11,606,194	$ -	1.000	$ 11,606,194
1-Jul-80	498	4,876,013	1.000	4,876,013	4,876,013	1.000	4,876,013	-	1.000	4,876,013
1-Jul-81	486	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	474	12,765,958	1.000	12,765,958	12,759,958	1.000	12,759,958	6,000	1.000	12,765,958
1-Jul-83	462	15,762,971	1.000	15,762,971	13,517,971	1.000	13,517,971	2,245,000	1.000	15,762,971
1-Jul-84	450	10,837,124	1.000	10,837,124	10,837,124	1.000	10,837,124	-	1.000	10,837,124
1-Jul-85	438	12,935,272	1.000	12,935,272	12,935,272	1.003	12,971,458	-	1.000	12,935,272
1-Jul-86	426	5,288,966	1.000	5,288,966	5,288,966	1.006	5,319,086	-	1.000	5,288,966
1-Jul-87	414	5,483,529	1.000	5,483,529	5,483,529	1.009	5,530,645	-	1.000	5,483,529
1-Jul-88	402	8,770,618	1.000	8,770,618	8,770,618	1.011	8,871,390	-	1.000	8,770,618
1-Jul-89	390	9,384,073	1.000	9,384,073	9,384,073	1.014	9,519,083	-	1.000	9,384,073
1-Jul-90	378	12,155,448	1.000	12,155,448	12,155,448	1.017	12,365,550	-	1.000	12,155,448
1-Jul-91	366	13,769,950	1.000	13,769,950	13,614,950	1.020	13,891,087	155,000	1.000	13,769,950
1-Jul-92	354	11,258,799	1.000	11,258,799	11,258,799	1.023	11,520,895	-	1.000	11,258,799
1-Jul-93	342	16,647,934	1.000	16,647,934	16,647,934	1.026	17,083,721	-	1.000	16,647,934
1-Jul-94	330	37,102,708	1.001	37,154,606	37,102,708	1.029	38,185,142	-	1.052	37,102,708
1-Jul-95	318	23,233,000	1.004	23,332,813	23,158,000	1.032	23,905,337	75,000	1.159	23,244,890
1-Jul-96	306	22,775,316	1.007	22,941,427	22,725,316	1.035	23,526,806	50,000	1.270	22,788,812
1-Jul-97	294	25,924,746	1.010	26,188,942	25,924,746	1.038	26,916,781	-	1.377	25,924,746
1-Jul-98	282	17,741,066	1.013	17,975,039	16,916,066	1.041	17,615,768	825,000	1.487	18,143,207
1-Jul-99	270	24,261,601	1.016	24,651,864	24,233,601	1.044	25,311,037	28,000	1.592	24,278,179
1-Jul-00	258	14,896,969	1.019	15,181,247	14,846,969	1.048	15,553,057	50,000	1.702	14,932,071
1-Jul-01	246	22,597,418	1.022	23,096,376	22,417,418	1.057	23,691,837	180,000	1.671	22,718,226
1-Jul-02	234	19,756,789	1.025	20,252,243	19,746,789	1.066	21,054,841	10,000	1.650	19,763,285
1-Jul-03	222	22,422,360	1.028	23,054,108	22,062,360	1.076	23,735,411	360,000	1.636	22,651,328
1-Jul-04	210	33,161,581	1.034	34,284,758	32,919,706	1.086	35,735,142	241,875	1.712	33,333,742
1-Jul-05	198	16,948,678	1.040	17,620,942	16,858,303	1.096	18,468,534	90,375	1.778	17,018,992
1-Jul-06	186	20,547,513	1.045	21,481,594	20,187,513	1.106	22,319,452	360,000	1.836	20,848,337
1-Jul-07	174	45,723,857	1.051	48,076,544	45,346,357	1.116	50,601,903	377,500	1.891	46,060,200
1-Jul-08	162	59,992,961	1.057	63,433,501	58,530,033	1.126	65,927,573	1,462,929	1.936	61,361,757
1-Jul-09	150	23,939,000	1.063	25,457,778	23,497,500	1.151	27,037,817	441,500	1.837	24,308,515
1-Jul-10	138	26,822,046	1.070	28,687,206	24,058,346	1.176	28,296,127	2,763,700	1.767	28,942,300
1-Jul-11	126	22,565,520	1.076	24,274,473	22,203,520	1.203	26,702,474	362,000	1.718	22,825,353
1-Jul-12	114	38,380,020	1.082	41,528,233	37,680,020	1.230	46,361,493	700,000	1.680	38,856,176
1-Jul-13	102	51,485,697	1.088	56,033,011	49,533,822	1.265	62,683,585	1,951,875	1.631	52,717,198
1-Jul-14	90	24,845,447	1.088	27,039,844	20,774,947	1.303	27,060,188	4,070,500	1.537	27,031,456
1-Jul-15	78	38,292,658	1.088	41,674,738	32,489,783	1.361	44,215,060	5,802,875	1.441	40,851,586
1-Jul-16	66	47,247,777	1.088	51,420,790	26,075,477	1.541	40,193,913	21,172,300	1.300	53,609,112
1-Jul-17	54	48,674,269	1.111	54,077,217	24,106,619	1.777	42,841,317	24,567,650	1.296	55,949,459
1-Jul-18	42	26,714,558	1.403	37,484,707	5,752,430	3.125	17,978,491	20,962,128	1.732	42,050,950
1-Jul-19	30	18,935,933	1.999	37,857,145	3,029,155	12.965	39,272,684	15,906,778	2.181	37,728,157
1-Jul-20	18	4,786,315	4.846	23,193,425	304,176	79.949	24,318,647	4,482,139	5.094	23,135,807
1-Jul-21	6	6,436,267	26.650	171,529,363	89,475	159.898	14,306,983	6,346,792	31.781	201,794,916
Total		$ 946,229,005		$1,199,000,864	$ 830,152,090		$1,032,931,658	$ 116,076,914		$1,219,988,399

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 @ 12/31/21
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 FTEs	(8) Retained Incurred LDF	(9) A Priori Expected Retained Loss Rate	(10) A Priori Expected Retained Losses	(11) Ultimate Retained Losses
Prior	513	$ 11,606,194	6.075	1.000	$ 70,502,305	44,644	1.000	1202.837	$ 8,840,103	$ 11,606,194
1-Jul-80	498	4,876,013	5.728	1.000	27,927,577	46,276	1.000	989.939	7,998,351	4,876,013
1-Jul-81	486	8,474,085	5.362	1.000	45,439,756	47,969	1.000	1042.933	9,329,748	8,474,085
1-Jul-82	474	12,765,958	5.026	1.000	64,158,870	49,723	1.000	1134.076	11,219,973	12,765,958
1-Jul-83	462	15,762,971	4.841	1.000	76,311,241	51,541	1.000	1137.665	12,111,925	15,762,971
1-Jul-84	450	10,837,124	4.661	1.000	50,515,428	53,425	1.000	974.543	11,169,584	10,837,124
1-Jul-85	438	12,935,272	4.412	1.000	57,065,218	55,379	1.000	838.665	10,527,736	12,935,272
1-Jul-86	426	5,288,966	4.136	1.000	21,876,509	57,404	1.000	620.416	8,610,216	5,288,966
1-Jul-87	414	5,483,529	3.899	1.000	21,380,460	59,502	1.000	533.100	8,135,551	5,483,529
1-Jul-88	402	8,770,618	3.630	1.000	31,839,827	61,678	1.000	535.662	9,100,843	8,770,618
1-Jul-89	390	9,384,073	3.406	1.000	31,961,227	63,933	1.000	547.453	10,276,435	9,384,073
1-Jul-90	378	12,155,448	3.220	1.000	39,138,446	66,271	1.000	581.596	11,970,514	12,155,448
1-Jul-91	366	13,769,950	3.037	1.000	41,818,065	68,694	1.000	609.400	13,784,512	13,769,950
1-Jul-92	354	11,258,799	2.860	1.000	32,199,215	69,007	1.000	636.296	15,353,099	11,258,799
1-Jul-93	342	16,647,934	2.714	1.000	45,185,135	70,380	1.000	745.890	19,341,460	16,647,934
1-Jul-94	330	37,102,708	2.602	1.000	96,553,463	71,313	1.001	903.657	24,763,376	37,137,298
1-Jul-95	318	23,233,000	2.508	1.000	58,277,489	71,849	1.004	833.313	23,868,934	23,335,106
1-Jul-96	306	22,775,316	2.415	1.000	54,992,444	73,428	1.007	773.990	23,537,322	22,945,742
1-Jul-97	294	25,924,746	2.322	1.000	60,205,094	74,162	1.010	725.984	23,184,137	26,158,630
1-Jul-98	282	17,741,066	2.228	1.000	39,523,454	76,422	1.013	633.539	21,732,819	18,023,952
1-Jul-99	270	24,261,601	2.124	1.000	51,543,370	77,835	1.016	598.159	21,914,940	24,608,535
1-Jul-00	258	14,896,969	2.028	1.000	30,212,711	79,208	1.019	526.880	20,577,314	15,282,292
1-Jul-01	246	22,597,418	1.933	1.000	43,670,366	81,213	1.022	525.911	22,100,833	23,074,869
1-Jul-02	234	19,756,789	1.837	1.000	36,284,318	80,621	1.025	513.025	22,520,909	20,307,744
1-Jul-03	222	22,422,360	1.757	1.000	39,402,151	82,332	1.028	525.890	24,638,955	23,097,537
1-Jul-04	210	33,161,581	1.683	1.000	55,804,887	82,080	1.034	555.639	27,101,373	34,049,428
1-Jul-05	198	16,948,678	1.615	1.000	27,368,260	83,156	1.040	512.076	26,370,517	17,954,750
1-Jul-06	186	20,547,513	1.544	1.000	31,727,754	83,907	1.045	553.497	30,076,954	21,855,345
1-Jul-07	174	45,723,857	1.473	1.000	67,337,863	86,264	1.051	673.293	39,438,414	47,653,826
1-Jul-08	162	59,992,961	1.418	1.000	85,093,424	86,949	1.057	717.756	43,999,417	62,379,425
1-Jul-09	150	23,939,000	1.414	1.000	33,854,876	84,564	1.063	598.041	35,760,379	26,072,418
1-Jul-10	138	26,822,046	1.419	1.000	38,047,666	81,834	1.070	562.342	32,441,400	28,931,293
1-Jul-11	126	22,565,520	1.370	1.000	30,905,967	80,420	1.076	558.025	32,765,823	24,872,274
1-Jul-12	114	38,380,020	1.332	1.000	51,137,010	81,047	1.082	625.215	38,030,861	41,263,100
1-Jul-13	102	51,485,697	1.299	1.000	66,875,683	82,101	1.088	664.548	42,004,005	54,894,498
1-Jul-14	90	24,845,447	1.256	1.000	31,195,200	82,986	1.088	592.302	39,147,788	28,022,454
1-Jul-15	78	38,292,658	1.201	1.000	46,006,862	82,395	1.088	613.376	42,065,176	41,706,424
1-Jul-16	66	47,247,777	1.155	1.000	54,564,339	84,526	1.088	638.447	46,729,183	51,040,046
1-Jul-17	54	48,674,269	1.121	1.000	54,558,898	85,825	1.111	628.729	48,140,727	53,484,092
1-Jul-18	42	26,714,558	1.093	1.000	29,194,686	87,032	1.403	562.069	44,762,151	39,575,671
1-Jul-19	30	18,935,933	1.055	1.000	19,984,919	88,447	1.999	523.774	43,894,405	40,874,601
1-Jul-20	18	4,786,315	1.027	1.000	4,917,101	86,772	4.846	503.132	42,496,744	38,513,211
1-Jul-21	6	6,436,267	1.000	1.000	6,436,267	87,467	26.650	591.365	51,724,710	56,220,119
Total		$ 946,229,005			$1,902,995,801	3,151,981			$1,103,559,616	$1,103,351,614

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 @ 12/31/21
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 FTEs	(8) Retained Paid LDF	(9) A Priori Expected Retained Loss Rate	(10) A Priori Expected Retained Losses	(11) Ultimate Retained Losses
Prior	513	$ 11,606,194	6.075	1.000	$ 70,502,305	44,644	1.000	1195.167	$ 8,783,732	$ 11,606,194
1-Jul-80	498	4,876,013	5.728	1.000	27,927,577	46,276	1.000	977.892	7,901,012	4,876,013
1-Jul-81	486	8,444,085	5.362	1.000	45,278,889	47,969	1.000	1021.639	9,139,261	8,444,085
1-Jul-82	474	12,759,958	5.026	1.000	64,128,716	49,723	1.000	1096.293	10,846,170	12,759,958
1-Jul-83	462	13,517,971	4.841	1.000	65,442,812	51,541	1.000	1067.152	11,361,229	13,517,971
1-Jul-84	450	10,837,124	4.661	1.000	50,515,428	53,425	1.000	942.230	10,799,229	10,837,124
1-Jul-85	438	12,935,272	4.412	1.000	57,065,218	55,379	1.003	825.494	10,362,399	12,964,179
1-Jul-86	426	5,288,966	4.136	1.000	21,876,509	57,404	1.006	616.372	8,554,104	5,337,405
1-Jul-87	414	5,483,529	3.899	1.000	21,380,460	59,502	1.009	533.942	8,148,391	5,552,946
1-Jul-88	402	8,770,618	3.630	1.000	31,839,827	61,678	1.011	539.827	9,171,603	8,874,800
1-Jul-89	390	9,384,073	3.406	1.000	31,961,227	63,933	1.014	553.923	10,397,882	9,531,547
1-Jul-90	378	12,155,448	3.220	1.000	39,138,446	66,271	1.017	590.016	12,143,813	12,361,782
1-Jul-91	366	13,614,950	3.037	1.000	41,347,344	68,694	1.020	618.952	14,000,574	13,893,264
1-Jul-92	354	11,258,799	2.860	1.000	32,199,215	69,007	1.023	649.172	15,663,788	11,615,144
1-Jul-93	342	16,647,934	2.714	1.000	45,185,135	70,380	1.026	763.239	19,791,326	17,152,789
1-Jul-94	330	37,102,708	2.602	1.000	96,553,463	71,313	1.029	926.024	25,376,313	37,822,050
1-Jul-95	318	23,158,000	2.508	1.000	58,089,360	71,849	1.032	853.492	24,446,927	23,922,269
1-Jul-96	306	22,725,316	2.415	1.000	54,871,716	73,428	1.035	792.041	24,086,249	23,545,864
1-Jul-97	294	25,924,746	2.322	1.000	60,205,094	74,162	1.038	741.324	23,674,015	26,797,266
1-Jul-98	282	16,916,066	2.228	1.000	37,685,523	76,422	1.041	642.517	22,040,799	17,791,531
1-Jul-99	270	24,233,601	2.124	1.000	51,483,884	77,835	1.044	610.552	22,369,005	25,185,801
1-Jul-00	258	14,846,969	2.028	1.000	30,111,305	79,208	1.048	539.577	21,073,192	15,803,663
1-Jul-01	246	22,417,418	1.933	1.000	43,322,509	81,213	1.057	540.613	22,718,702	23,639,491
1-Jul-02	234	19,746,789	1.837	1.000	36,265,952	80,621	1.066	529.901	23,261,770	21,191,949
1-Jul-03	222	22,062,360	1.757	1.000	38,769,534	82,332	1.076	544.246	25,498,967	23,859,720
1-Jul-04	210	32,919,706	1.683	1.000	55,397,855	82,080	1.086	577.574	28,171,233	35,139,210
1-Jul-05	198	16,858,303	1.615	1.000	27,222,325	83,156	1.096	533.640	27,481,025	19,254,313
1-Jul-06	186	20,187,513	1.544	1.000	31,171,872	83,907	1.106	577.325	31,371,788	23,184,125
1-Jul-07	174	45,346,357	1.473	1.000	66,781,916	86,264	1.116	704.638	41,274,486	49,633,152
1-Jul-08	162	58,530,033	1.418	1.000	83,018,420	86,949	1.126	751.363	46,059,617	63,698,248
1-Jul-09	150	23,497,500	1.414	1.000	33,230,500	84,564	1.151	627.759	37,537,406	28,412,628
1-Jul-10	138	24,058,346	1.419	1.000	34,127,296	81,834	1.176	587.951	33,918,791	29,138,208
1-Jul-11	126	22,203,520	1.370	1.000	30,410,168	80,420	1.203	595.354	34,957,696	28,093,351
1-Jul-12	114	37,680,020	1.332	1.000	50,204,339	81,047	1.230	674.887	41,052,336	45,367,321
1-Jul-13	102	49,533,822	1.299	1.000	64,340,358	82,101	1.265	714.320	45,149,966	59,005,382
1-Jul-14	90	20,774,947	1.256	1.000	26,084,402	82,986	1.303	608.657	40,228,729	30,118,831
1-Jul-15	78	32,489,783	1.201	1.000	39,034,975	82,395	1.361	602.230	41,300,804	43,442,236
1-Jul-16	66	26,075,477	1.155	1.000	30,113,399	84,526	1.541	568.627	41,618,967	40,694,475
1-Jul-17	54	24,106,619	1.121	1.000	27,021,065	85,825	1.777	535.451	40,998,642	42,035,507
1-Jul-18	42	5,752,430	1.093	1.000	6,286,475	87,032	3.125	456.665	36,367,930	30,484,012
1-Jul-19	30	3,029,155	1.055	1.000	3,196,960	88,447	12.965	455.886	38,205,107	38,287,450
1-Jul-20	18	304,176	1.027	1.000	312,488	86,772	79.949	448.056	37,844,757	37,675,573
1-Jul-21	6	89,475	1.000	1.000	89,475	87,467	159.898	439.057	38,402,799	38,252,105
Total		$ 830,152,090			$1,761,191,736	3,151,981			$1,083,552,531	$1,080,800,932

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 @ 12/31/21
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	513	487	1.000	487	1.000	$ 23,832	$ 23,832	0	$ 24,011	$ 11,606,194
1-Jul-80	498	200	1.000	200	1.000	24,380	$ 24,380	0	25,640	4,876,013
1-Jul-81	486	252	1.000	252	1.000	33,627	$ 33,627	0	27,974	8,474,085
1-Jul-82	474	372	1.000	372	1.000	34,317	$ 34,317	0	28,299	12,765,958
1-Jul-83	462	402	1.000	402	1.000	39,211	$ 39,211	0	25,791	15,762,971
1-Jul-84	450	512	1.000	512	1.000	21,166	$ 21,166	0	19,396	10,837,124
1-Jul-85	438	586	1.000	586	1.000	22,074	$ 22,074	0	14,750	12,935,272
1-Jul-86	426	1,594	1.000	1,594	1.000	3,318	$ 3,318	0	9,402	5,288,966
1-Jul-87	414	594	1.000	594	1.000	9,232	$ 9,232	0	10,436	5,483,529
1-Jul-88	402	676	1.000	676	1.000	12,974	$ 12,974	0	12,346	8,770,618
1-Jul-89	390	668	1.000	668	1.000	14,048	$ 14,048	0	14,151	9,384,073
1-Jul-90	378	719	1.000	719	1.000	16,906	$ 16,906	0	16,063	12,155,448
1-Jul-91	366	765	1.000	765	1.000	18,000	$ 18,000	0	17,709	13,769,950
1-Jul-92	354	811	1.000	811	1.000	13,883	$ 13,883	0	19,327	11,258,799
1-Jul-93	342	845	1.000	845	1.000	19,702	$ 19,702	0	23,759	16,647,934
1-Jul-94	330	805	1.000	805	1.001	46,090	$ 46,155	0	30,453	37,154,606
1-Jul-95	318	819	1.000	819	1.004	28,368	$ 28,489	0	29,401	23,332,813
1-Jul-96	306	815	1.000	815	1.007	27,945	$ 28,149	0	28,749	22,941,427
1-Jul-97	294	845	1.000	845	1.010	30,680	$ 30,993	0	28,343	26,188,942
1-Jul-98	282	831	1.000	831	1.013	21,349	$ 21,631	0	26,490	17,975,039
1-Jul-99	270	788	1.000	788	1.016	30,789	$ 31,284	0	27,119	24,651,864
1-Jul-00	258	803	1.000	803	1.019	18,552	$ 18,906	0	25,551	15,181,247
1-Jul-01	246	884	1.000	884	1.022	25,563	$ 26,127	0	27,289	23,096,376
1-Jul-02	234	720	1.000	720	1.025	27,440	$ 28,128	0	29,968	20,252,243
1-Jul-03	222	751	1.000	751	1.028	29,857	$ 30,698	0	33,733	23,054,108
1-Jul-04	210	646	1.000	646	1.034	51,334	$ 53,072	0	39,778	34,284,758
1-Jul-05	198	616	1.000	616	1.040	27,514	$ 28,605	0	39,904	17,620,942
1-Jul-06	186	671	1.000	671	1.045	30,622	$ 32,014	0	45,576	21,481,594
1-Jul-07	174	703	1.000	703	1.051	65,041	$ 68,388	0	59,236	48,076,544
1-Jul-08	162	687	1.000	687	1.057	87,326	$ 92,334	0	68,845	63,433,501
1-Jul-09	150	531	1.000	531	1.063	45,083	$ 47,943	0	63,230	25,457,778
1-Jul-10	138	472	1.000	472	1.070	56,826	$ 60,778	0	63,834	28,687,206
1-Jul-11	126	488	1.000	488	1.076	46,241	$ 49,743	0	68,625	24,274,473
1-Jul-12	114	435	1.000	435	1.082	88,230	$ 95,467	0	83,905	41,528,233
1-Jul-13	102	395	1.000	395	1.088	130,344	$ 141,856	0	95,519	56,033,011
1-Jul-14	90	429	1.000	429	1.088	57,915	$ 63,030	0	87,481	27,039,844
1-Jul-15	78	484	1.000	484	1.088	79,117	$ 86,105	0	92,070	41,674,738
1-Jul-16	66	480	1.000	480	1.088	98,433	$ 107,127	0	99,965	51,420,790
1-Jul-17	54	466	1.000	466	1.111	104,451	$ 116,046	0	103,359	54,077,217
1-Jul-18	42	474	1.000	474	1.403	56,360	$ 79,082	0	97,201	37,484,707
1-Jul-19	30	367	1.046	384	1.912	51,597	$ 98,635	17	100,122	37,901,302
1-Jul-20	18	260	1.181	307	4.104	18,409	$ 75,547	47	102,760	24,471,855
1-Jul-21	6	216	3.478	520	7.662	29,798	$ 228,306	304	118,336	85,288,160
Total		26,364		26,732				368		$1,114,082,249

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 @ 12/31/21
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	$ 11,606,194	1.000	96.08	1.000	96.08	$ 4,289,209	0.000	$ -	$ 11,606,194
1-Jul-80	Various	4,876,013	1.000	101.90	1.000	101.90	4,715,401	0.000	-	4,876,013
1-Jul-81	Various	8,474,085	1.000	108.84	1.000	108.84	5,220,838	0.000	-	8,474,085
1-Jul-82	Various	12,765,958	1.000	116.12	1.000	116.12	5,773,996	0.000	-	12,765,958
1-Jul-83	Various	15,762,971	1.000	120.55	1.000	120.55	6,213,349	0.000	-	15,762,971
1-Jul-84	Various	10,837,124	1.000	125.20	1.000	125.20	6,689,021	0.000	-	10,837,124
1-Jul-85	Various	12,935,272	1.000	132.29	1.000	132.29	7,326,102	0.000	-	12,935,272
1-Jul-86	Various	5,288,966	1.000	141.10	1.000	141.10	8,099,497	0.000	-	5,288,966
1-Jul-87	Various	5,483,529	1.000	149.68	1.000	149.68	8,906,452	0.000	-	5,483,529
1-Jul-88	Various	8,770,618	1.000	160.76	1.000	160.76	9,915,566	0.000	-	8,770,618
1-Jul-89	Various	9,384,073	1.000	171.35	1.000	171.35	10,955,251	0.000	-	9,384,073
1-Jul-90	Various	12,155,448	1.000	181.26	1.000	181.26	12,012,079	0.000	-	12,155,448
1-Jul-91	Various	13,769,950	1.000	192.17	1.000	192.17	13,201,266	0.000	-	13,769,950
1-Jul-92	Various	11,258,799	1.000	204.07	1.000	204.07	14,081,976	0.000	-	11,258,799
1-Jul-93	Various	16,647,934	1.000	215.03	1.000	215.03	15,133,563	0.000	-	16,647,934
1-Jul-94	Various	37,102,708	1.001	224.27	1.000	224.27	15,993,111	0.001	22,339	37,125,047
1-Jul-95	Various	23,233,000	1.004	232.67	1.000	232.67	16,716,743	0.004	71,510	23,304,511
1-Jul-96	Various	22,775,316	1.007	241.71	1.000	241.71	17,747,960	0.007	128,507	22,903,823
1-Jul-97	Various	25,924,746	1.010	251.31	1.000	251.31	18,637,629	0.010	188,018	26,112,764
1-Jul-98	Various	17,741,066	1.013	261.97	1.000	261.97	20,020,259	0.013	260,595	18,001,660
1-Jul-99	Various	24,261,601	1.016	274.71	1.000	274.71	21,382,107	0.016	338,500	24,600,100
1-Jul-00	Various	14,896,969	1.019	287.76	1.000	287.76	22,793,125	0.019	426,815	15,323,784
1-Jul-01	Various	22,597,418	1.022	301.99	1.000	301.99	24,525,820	0.022	529,838	23,127,256
1-Jul-02	Various	19,756,789	1.025	317.78	1.000	317.78	25,619,730	0.024	626,764	20,383,553
1-Jul-03	Various	22,422,360	1.028	332.11	1.000	332.11	27,343,520	0.027	749,289	23,171,649
1-Jul-04	Various	33,161,581	1.034	346.81	1.000	346.81	28,465,903	0.033	932,550	34,094,130
1-Jul-05	Various	16,948,678	1.040	361.42	1.000	361.42	30,054,628	0.038	1,146,627	18,095,305
1-Jul-06	Various	20,547,513	1.045	377.96	1.000	377.96	31,713,606	0.043	1,378,998	21,926,511
1-Jul-07	Various	45,723,857	1.051	396.29	1.000	396.29	34,185,521	0.049	1,672,912	47,396,769
1-Jul-08	Various	59,992,961	1.057	411.46	1.000	411.46	35,776,440	0.054	1,940,462	61,933,423
1-Jul-09	Various	23,939,000	1.063	412.68	1.000	412.68	34,897,806	0.060	2,081,959	26,020,958
1-Jul-10	Various	26,822,046	1.070	411.42	1.000	411.42	33,668,687	0.065	2,189,042	29,011,088
1-Jul-11	Various	22,565,520	1.076	426.12	1.000	426.12	34,268,424	0.070	2,412,539	24,978,059
1-Jul-12	Various	38,380,020	1.082	438.02	1.000	438.02	35,500,434	0.076	2,691,252	41,071,271
1-Jul-13	Various	51,485,697	1.088	449.31	1.000	449.31	36,888,513	0.081	2,993,658	54,479,354
1-Jul-14	Various	24,845,447	1.088	464.82	1.000	464.82	38,573,626	0.081	3,130,412	27,975,859
1-Jul-15	Various	38,292,658	1.088	485.76	1.000	485.76	40,024,201	0.081	3,248,132	41,540,790
1-Jul-16	Various	47,247,777	1.088	505.36	1.000	505.36	42,715,964	0.081	3,466,580	50,714,357
1-Jul-17	Various	48,674,269	1.111	520.67	1.000	520.67	44,686,490	0.100	4,464,704	53,138,973
1-Jul-18	Various	26,714,558	1.403	534.04	1.000	534.04	46,478,029	0.287	13,354,121	40,068,679
1-Jul-19	Various	18,935,933	1.999	552.98	1.000	552.98	48,909,368	0.500	24,445,175	43,381,108
1-Jul-20	Various	4,786,315	4.846	568.09	1.000	568.09	49,294,750	0.794	39,122,030	43,908,345
1-Jul-21	Various	6,436,267	26.650	583.62	1.000	583.62	51,046,861	0.962	49,131,439	55,567,706
Total		$ 946,229,005					$1,040,462,822		$ 163,144,763	$1,109,373,768

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
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/21
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	96.08	1.000	96.08	$ 4,289,209	0.000	$ -	$ 11,606,194
1-Jul-80	Various	4,876,013	1.000	101.90	1.000	101.90	4,715,401	0.000	-	4,876,013
1-Jul-81	Various	8,444,085	1.000	108.84	1.000	108.84	5,220,838	0.000	-	8,444,085
1-Jul-82	Various	12,759,958	1.000	116.12	1.000	116.12	5,773,996	0.000	-	12,759,958
1-Jul-83	Various	13,517,971	1.000	120.55	1.000	120.55	6,213,349	0.000	-	13,517,971
1-Jul-84	Various	10,837,124	1.000	125.20	1.000	125.20	6,689,021	0.000	-	10,837,124
1-Jul-85	Various	12,935,272	1.003	132.29	1.000	132.29	7,326,102	0.003	20,438	12,955,709
1-Jul-86	Various	5,288,966	1.006	141.10	1.000	141.10	8,099,497	0.006	45,865	5,334,831
1-Jul-87	Various	5,483,529	1.009	149.68	1.000	149.68	8,906,452	0.009	75,875	5,559,404
1-Jul-88	Various	8,770,618	1.011	160.76	1.000	160.76	9,915,566	0.011	112,633	8,883,251
1-Jul-89	Various	9,384,073	1.014	171.35	1.000	171.35	10,955,251	0.014	155,379	9,539,452
1-Jul-90	Various	12,155,448	1.017	181.26	1.000	181.26	12,012,079	0.017	204,096	12,359,544
1-Jul-91	Various	13,614,950	1.020	192.17	1.000	192.17	13,201,266	0.020	262,424	13,877,374
1-Jul-92	Various	11,258,799	1.023	204.07	1.000	204.07	14,081,976	0.023	320,360	11,579,159
1-Jul-93	Various	16,647,934	1.026	215.03	1.000	215.03	15,133,563	0.026	386,041	17,033,974
1-Jul-94	Various	37,102,708	1.029	224.27	1.000	224.27	15,993,111	0.028	453,357	37,556,065
1-Jul-95	Various	23,158,000	1.032	232.67	1.000	232.67	16,716,743	0.031	522,605	23,680,605
1-Jul-96	Various	22,725,316	1.035	241.71	1.000	241.71	17,747,960	0.034	604,621	23,329,937
1-Jul-97	Various	25,924,746	1.038	251.31	1.000	251.31	18,637,629	0.037	686,901	26,611,647
1-Jul-98	Various	16,916,066	1.041	261.97	1.000	261.97	20,020,259	0.040	795,209	17,711,275
1-Jul-99	Various	24,233,601	1.044	274.71	1.000	274.71	21,382,107	0.043	910,190	25,143,791
1-Jul-00	Various	14,846,969	1.048	287.76	1.000	287.76	22,793,125	0.045	1,034,777	15,881,746
1-Jul-01	Various	22,417,418	1.057	301.99	1.000	301.99	24,525,820	0.054	1,319,280	23,736,698
1-Jul-02	Various	19,746,789	1.066	317.78	1.000	317.78	25,619,730	0.062	1,591,650	21,338,439
1-Jul-03	Various	22,062,360	1.076	332.11	1.000	332.11	27,343,520	0.070	1,927,378	23,989,738
1-Jul-04	Various	32,919,706	1.086	346.81	1.000	346.81	28,465,903	0.079	2,242,720	35,162,426
1-Jul-05	Various	16,858,303	1.096	361.42	1.000	361.42	30,054,628	0.087	2,620,397	19,478,700
1-Jul-06	Various	20,187,513	1.106	377.96	1.000	377.96	31,713,606	0.096	3,029,262	23,216,776
1-Jul-07	Various	45,346,357	1.116	396.29	1.000	396.29	34,185,521	0.104	3,550,530	48,896,887
1-Jul-08	Various	58,530,033	1.126	411.46	1.000	411.46	35,776,440	0.112	4,014,370	62,544,402
1-Jul-09	Various	23,497,500	1.151	412.68	1.000	412.68	34,897,806	0.131	4,569,500	28,067,000
1-Jul-10	Various	24,058,346	1.176	411.42	1.000	411.42	33,668,687	0.150	5,042,405	29,100,751
1-Jul-11	Various	22,203,520	1.203	426.12	1.000	426.12	34,268,424	0.168	5,773,699	27,977,220
1-Jul-12	Various	37,680,020	1.230	438.02	1.000	438.02	35,500,434	0.187	6,647,673	44,327,693
1-Jul-13	Various	49,533,822	1.265	449.31	1.000	449.31	36,888,513	0.210	7,738,473	57,272,295
1-Jul-14	Various	20,774,947	1.303	464.82	1.000	464.82	38,573,626	0.232	8,959,455	29,734,402
1-Jul-15	Various	32,489,783	1.361	485.76	1.000	485.76	40,024,201	0.265	10,613,913	43,103,697
1-Jul-16	Various	26,075,477	1.541	505.36	1.000	505.36	42,715,964	0.351	15,004,326	41,079,804
1-Jul-17	Various	24,106,619	1.777	520.67	1.000	520.67	44,686,490	0.437	19,541,600	43,648,219
1-Jul-18	Various	5,752,430	3.125	534.04	1.000	534.04	46,478,029	0.680	31,606,835	37,359,265
1-Jul-19	Various	3,029,155	12.965	552.98	1.000	552.98	48,909,368	0.923	45,136,922	48,166,077
1-Jul-20	Various	304,176	79.949	568.09	1.000	568.09	49,294,750	0.987	48,678,174	48,982,350
1-Jul-21	Various	89,475	159.898	583.62	1.000	583.62	51,046,861	0.994	50,727,616	50,817,091
Total		$ 830,152,090					$1,040,462,822		$ 286,926,949	$1,117,079,039

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
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/21
Selected Ultimate Claim Counts

(1) Policy 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	44,644	487	1.000	487	1.000	487	1.09085%		487	487	1.09085%
1-Jul-80	46,276	200	1.000	200	1.000	200	0.43219%		200	200	0.43219%
1-Jul-81	47,969	252	1.000	252	1.000	252	0.52534%		252	252	0.52534%
1-Jul-82	49,723	372	1.000	372	1.000	372	0.74815%		372	372	0.74815%
1-Jul-83	51,541	402	1.000	402	1.000	402	0.77997%		402	402	0.77997%
1-Jul-84	53,425	512	1.000	512	1.000	512	0.95835%		512	512	0.95835%
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	594	1.000	594	1.000	594	0.99828%		594	594	0.99828%
1-Jul-88	61,678	676	1.000	676	1.000	676	1.09601%		676	676	1.09601%
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	811	1.000	811	1.000	811	1.17525%		811	811	1.17525%
1-Jul-93	70,380	845	1.000	845	1.000	845	1.20062%		845	845	1.20062%
1-Jul-94	71,313	805	1.000	805	1.000	805	1.12883%		805	805	1.12883%
1-Jul-95	71,849	819	1.000	819	1.000	819	1.13989%		819	819	1.13989%
1-Jul-96	73,428	815	1.000	815	1.000	815	1.10993%		815	815	1.10993%
1-Jul-97	74,162	845	1.000	845	1.000	845	1.13939%		845	845	1.13939%
1-Jul-98	76,422	831	1.000	831	1.000	831	1.08738%		831	831	1.08738%
1-Jul-99	77,835	788	1.000	788	1.000	788	1.01239%		788	788	1.01239%
1-Jul-00	79,208	803	1.000	803	1.000	803	1.01379%		803	803	1.01379%
1-Jul-01	81,213	884	1.000	884	1.000	884	1.08850%		884	884	1.08850%
1-Jul-02	80,621	720	1.000	720	1.000	720	0.89306%		720	720	0.89306%
1-Jul-03	82,332	751	1.000	751	1.000	751	0.91217%		751	751	0.91217%
1-Jul-04	82,080	646	1.000	646	1.000	646	0.78704%		646	646	0.78704%
1-Jul-05	83,156	616	1.000	616	1.000	616	0.74077%		616	616	0.74077%
1-Jul-06	83,907	671	1.000	671	1.000	671	0.79969%		671	671	0.79969%
1-Jul-07	86,264	703	1.000	703	1.000	703	0.81494%		703	703	0.81494%
1-Jul-08	86,949	687	1.000	687	1.000	687	0.79012%		687	687	0.79012%
1-Jul-09	84,564	531	1.000	531	1.000	531	0.62793%		531	531	0.62793%
1-Jul-10	81,834	472	1.000	472	1.000	472	0.57678%		472	472	0.57678%
1-Jul-11	80,420	488	1.000	488	1.000	488	0.60681%		488	488	0.60681%
1-Jul-12	81,047	435	1.000	435	1.000	435	0.53673%		435	435	0.53673%
1-Jul-13	82,101	395	1.000	395	1.000	395	0.48112%		395	395	0.48112%
1-Jul-14	82,986	429	1.000	429	1.000	429	0.51695%		429	429	0.51695%
1-Jul-15	82,395	484	1.000	484	1.000	484	0.58741%		484	484	0.58741%
1-Jul-16	84,526	480	1.000	480	1.000	480	0.56787%		480	480	0.56787%
1-Jul-17	85,825	466	1.000	466	1.000	466	0.54296%		466	466	0.54296%
1-Jul-18	87,032	474	1.000	474	1.000	474	0.54463%		474	474	0.54463%
1-Jul-19	88,447	367	1.046	384	1.000	384	0.43394%		384	384	0.43394%
1-Jul-20	86,772	260	1.181	307	1.000	307	0.35381%		307	307	0.35381%
1-Jul-21	87,467	216	3.478	751	1.000	751	0.85897%	520	520	520	0.59461%
Total	3,151,981	26,364		26,963		26,963	0.85543%		26,732	26,732	0.84810%

Bornhuetter-Ferguson Claim Count for 1-Jul-21

Weighted Averages excluding 1-Jul-21					
Total	3,064,515	26,212	0.85533%	26,212	0.85533%
Last 5 Policies	432,602	2,111	0.48793%	2,111	0.48793%
Last 3 Policies	262,251	1,165	0.44416%	1,165	0.44416%
Last 2 Policies	175,219	691	0.39426%	691	0.39426%
Selected Bornhuetter-Ferguson Frequency Rate			**0.48793%**		
FTEs for 1-Jul-21			87,467		
A priori Expected Claims for 1-Jul-21			427		

Projected Ultimate Claims for 1-Jul-22

Weighted Averages including 1-Jul-21					
Total	3,151,981	26,963	0.85543%	26,732	0.84810%
Last 5 Policies	435,543	2,382	0.54693%	2,151	0.49384%
Last 3 Policies	262,686	1,442	0.54899%	1,211	0.46097%
Last 2 Policies	174,239	1,058	0.60740%	827	0.47469%
Selected Bornhuetter-Ferguson Frequency Rate					**0.49384%**
Trend Factor to adjust the Claim Frequency Rate from 1-Jul-21 to 1-Jul-22					1.000
Claim Frequency Rate adjusted to the 1-Jul-22 Level					0.49384%
FTEs for 1-Jul-22					88,253
Projected Ultimate Claims for 1-Jul-22					436

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/21
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	FTEs
Prior	1.000	1.000	1.000	1.000	1.000	6.075	1.000	44,644
1-Jul-80	1.000	1.000	1.000	1.000	1.000	5.728	1.000	46,276
1-Jul-81	1.000	1.000	1.000	1.000	1.000	5.362	1.000	47,969
1-Jul-82	1.000	1.000	1.000	1.000	1.000	5.026	1.000	49,723
1-Jul-83	1.000	1.000	1.000	1.000	1.000	4.841	1.000	51,541
1-Jul-84	1.000	1.000	1.000	1.000	1.000	4.661	1.000	53,425
1-Jul-85	1.000	1.000	1.003	1.003	1.000	4.412	1.000	55,379
1-Jul-86	1.000	1.000	1.006	1.006	1.000	4.136	1.000	57,404
1-Jul-87	1.000	1.000	1.009	1.009	1.000	3.899	1.000	59,502
1-Jul-88	1.000	1.000	1.012	1.011	1.000	3.630	1.000	61,678
1-Jul-89	1.000	1.000	1.014	1.014	1.000	3.406	1.000	63,933
1-Jul-90	1.000	1.000	1.017	1.017	1.000	3.220	1.000	66,271
1-Jul-91	1.000	1.000	1.020	1.020	1.000	3.037	1.000	68,694
1-Jul-92	1.000	1.000	1.023	1.023	1.000	2.860	1.000	69,007
1-Jul-93	1.000	1.000	1.026	1.026	1.000	2.714	1.000	70,380
1-Jul-94	1.001	1.001	1.029	1.029	1.000	2.602	1.000	71,313
1-Jul-95	1.004	1.004	1.032	1.032	1.000	2.508	1.000	71,849
1-Jul-96	1.007	1.007	1.035	1.035	1.000	2.415	1.000	73,428
1-Jul-97	1.010	1.010	1.038	1.038	1.000	2.322	1.000	74,162
1-Jul-98	1.013	1.013	1.041	1.041	1.000	2.228	1.000	76,422
1-Jul-99	1.016	1.016	1.045	1.044	1.000	2.124	1.000	77,835
1-Jul-00	1.019	1.019	1.048	1.048	1.000	2.028	1.000	79,208
1-Jul-01	1.022	1.022	1.057	1.057	1.000	1.933	1.000	81,213
1-Jul-02	1.025	1.025	1.066	1.066	1.000	1.837	1.000	80,621
1-Jul-03	1.028	1.028	1.076	1.076	1.000	1.757	1.000	82,332
1-Jul-04	1.034	1.034	1.086	1.086	1.000	1.683	1.000	82,080
1-Jul-05	1.040	1.040	1.096	1.096	1.000	1.615	1.000	83,156
1-Jul-06	1.046	1.045	1.106	1.106	1.000	1.544	1.000	83,907
1-Jul-07	1.052	1.051	1.116	1.116	1.000	1.473	1.000	86,264
1-Jul-08	1.057	1.057	1.127	1.126	1.000	1.418	1.000	86,949
1-Jul-09	1.064	1.063	1.151	1.151	1.000	1.414	1.000	84,564
1-Jul-10	1.070	1.070	1.176	1.176	1.000	1.419	1.000	81,834
1-Jul-11	1.076	1.076	1.203	1.203	1.000	1.370	1.000	80,420
1-Jul-12	1.082	1.082	1.231	1.230	1.000	1.332	1.000	81,047
1-Jul-13	1.088	1.088	1.266	1.265	1.000	1.299	1.000	82,101
1-Jul-14	1.088	1.088	1.303	1.303	1.000	1.256	1.000	82,986
1-Jul-15	1.088	1.088	1.361	1.361	1.000	1.201	1.000	82,395
1-Jul-16	1.088	1.088	1.542	1.541	1.000	1.155	1.000	84,526
1-Jul-17	1.111	1.111	1.778	1.777	1.000	1.121	1.000	85,825
1-Jul-18	1.404	1.403	3.127	3.125	1.000	1.093	1.000	87,032
1-Jul-19	2.000	1.999	12.973	12.965	1.046	1.055	1.000	88,447
1-Jul-20	4.849	4.846	80.000	79.949	1.181	1.027	1.000	86,772
1-Jul-21	26.667	26.650	160.000	159.898	3.478	1.000	1.000	87,467

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 :	599.56					
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

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/21
Limited Loss Calculations

(1) Policy Period Inception	(2) Unlimited Incurred Losses	(3) Unlimited Paid Losses	(4) Unlimited Case Reserves	(5) Retention	(6) Claims Valued in Excess of the Retention No.	(7) Claims Valued in Excess of the Retention Incurred Losses	(8) Claims Valued in Excess of the Retention No.	(9) Claims Valued in Excess of the Retention Paid Losses	(10) Retained Incurred Losses	(11) Retained Paid Losses	(12) Retained Case Reserves
Prior	$ 11,606,194	$ 11,606,194	$ -	Various	-	$ -	-	$ -	$ 11,606,194	$ 11,606,194	$ -
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	12,765,958	12,759,958	6,000	Various	-	-	-	-	12,765,958	12,759,958	6,000
1-Jul-83	15,762,971	13,517,971	2,245,000	Various	-	-	-	-	15,762,971	13,517,971	2,245,000
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	5,288,966	5,288,966	-	Various	-	-	-	-	5,288,966	5,288,966	-
1-Jul-87	5,483,529	5,483,529	-	Various	-	-	-	-	5,483,529	5,483,529	-
1-Jul-88	8,770,618	8,770,618	-	Various	-	-	-	-	8,770,618	8,770,618	-
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	13,769,950	13,614,950	155,000	Various	-	-	-	-	13,769,950	13,614,950	155,000
1-Jul-92	11,258,799	11,258,799	-	Various	-	-	-	-	11,258,799	11,258,799	-
1-Jul-93	16,647,934	16,647,934	-	Various	-	-	-	-	16,647,934	16,647,934	-
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	22,775,316	22,725,316	50,000	Various	-	-	-	-	22,775,316	22,725,316	50,000
1-Jul-97	25,924,746	25,924,746	-	Various	-	-	-	-	25,924,746	25,924,746	-
1-Jul-98	17,741,066	16,916,066	825,000	Various	-	-	-	-	17,741,066	16,916,066	825,000
1-Jul-99	24,261,601	24,233,601	28,000	Various	-	-	-	-	24,261,601	24,233,601	28,000
1-Jul-00	14,896,969	14,846,969	50,000	Various	-	-	-	-	14,896,969	14,846,969	50,000
1-Jul-01	22,597,418	22,417,418	180,000	Various	-	-	-	-	22,597,418	22,417,418	180,000
1-Jul-02	19,756,789	19,746,789	10,000	Various	-	-	-	-	19,756,789	19,746,789	10,000
1-Jul-03	22,422,360	22,062,360	360,000	Various	-	-	-	-	22,422,360	22,062,360	360,000
1-Jul-04	33,161,581	32,919,706	241,875	Various	-	-	-	-	33,161,581	32,919,706	241,875
1-Jul-05	16,948,678	16,858,303	90,375	Various	-	-	-	-	16,948,678	16,858,303	90,375
1-Jul-06	20,547,513	20,187,513	360,000	Various	-	-	-	-	20,547,513	20,187,513	360,000
1-Jul-07	45,723,857	45,346,357	377,500	Various	-	-	-	-	45,723,857	45,346,357	377,500
1-Jul-08	60,222,961	58,530,033	1,692,929	Various	1	10,230,000	-	-	59,992,961	58,530,033	1,462,929
1-Jul-09	23,939,000	23,497,500	441,500	Various	-	-	-	-	23,939,000	23,497,500	441,500
1-Jul-10	26,822,046	24,058,346	2,763,700	Various	-	-	-	-	26,822,046	24,058,346	2,763,700
1-Jul-11	22,565,520	22,203,520	362,000	Various	-	-	-	-	22,565,520	22,203,520	362,000
1-Jul-12	38,380,520	37,680,520	700,000	Various	1	10,000,500	1	10,000,500	38,380,020	37,680,020	700,000
1-Jul-13	52,668,693	50,716,818	1,951,875	Various	1	11,182,996	1	11,182,996	51,485,697	49,533,822	1,951,875
1-Jul-14	24,845,447	20,774,947	4,070,500	Various	-	-	-	-	24,845,447	20,774,947	4,070,500
1-Jul-15	38,292,658	32,489,783	5,802,875	Various	-	-	-	-	38,292,658	32,489,783	5,802,875
1-Jul-16	47,247,777	26,075,477	21,172,300	Various	-	-	-	-	47,247,777	26,075,477	21,172,300
1-Jul-17	48,674,269	24,106,619	24,567,650	Various	-	-	-	-	48,674,269	24,106,619	24,567,650
1-Jul-18	26,714,558	5,752,430	20,962,128	Various	-	-	-	-	26,714,558	5,752,430	20,962,128
1-Jul-19	18,935,933	3,029,155	15,906,778	Various	-	-	-	-	18,935,933	3,029,155	15,906,778
1-Jul-20	4,786,315	304,176	4,482,139	Various	-	-	-	-	4,786,315	304,176	4,482,139
1-Jul-21	6,436,267	89,475	6,346,792	Various	-	-	-	-	6,436,267	89,475	6,346,792
Total	$ 947,642,501	$ 831,335,586	$ 116,306,914		3	$ 31,413,496	2	$ 21,183,496	$ 946,229,005	$ 830,152,090	$116,076,914

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 @ 12/31/21
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	$ -	$ 10,000,000	$ -	$ -	$ -	$ -	$ -	$ -	$ -
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	1/13/1989	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	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	2/10/1993	909,564	909,564	-	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	11/1/1994	800,000	800,000	-	5,000,000	-	-	-	-	-	-	-
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	1/1/1996	700,000	700,000	-	12,500,000	-	-	-	-	-	-	-
7/1/1995	2/23/1996	18,865,075	18,865,075	-	18,865,075	-	-	-	-	-	-	-
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	4/23/1998	765,000	765,000	-	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	-	-	-	-	-	-	-
7/1/1998	4/30/1999	600,980	600,980	-	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	9/17/1999	950,000	950,000	-	25,000,000	-	-	-	-	-	-	-
7/1/1999	1/1/2000	1,505,000	1,505,000	-	16,500,000	-	-	-	-	-	-	-
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	5/15/2000	367,739	367,739	-	5,000,000	-	-	-	-	-	-	-

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/21
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
7/1/1999	6/10/2000	1,750,000	1,750,000	-	25,000,000	-	-	-	-	-	-	-
7/1/1999	6/18/2000	800,000	800,000	-	5,000,000	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
7/1/2000	5/15/2001	950,000	950,000	-	15,000,000	-	-	-	-	-	-	-
7/1/2001	7/13/2001	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	-	-	-	-	-	-	-
7/1/2001	4/1/2002	772,671	772,671	-	15,000,000	-	-	-	-	-	-	-
7/1/2002	10/29/2002	1,200,000	1,200,000	-	25,000,000	-	-	-	-	-	-	-
7/1/2002	1/31/2003	550,000	550,000	-	15,000,000	-	-	-	-	-	-	-
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	2,250,000	2,250,000	-	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	996,447	996,447	-	10,000,000	-	-	-	-	-	-	-
7/1/2007	12/3/2007	985,000	985,000	-	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	6/7/2008	925,000	925,000	-	10,000,000	-	-	-	-	-	-	-
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	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	10/3/2008	750,000	750,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2008	1/1/2009	10,230,000	10,000,000	230,000	10,000,000	1	10,230,000	-	-	230,000	-	230,000
7/1/2008	1/1/2009	2,330,000	2,330,000	-	15,500,000	-	-	-	-	-	-	-
7/1/2008	1/7/2009	171,429	-	171,429	10,000,000	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/21
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
7/1/2008	5/1/2009	930,000	-	930,000	15,500,000	-	-	-	-	-	-	-
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	9/24/2009	1,135,000	1,135,000	-	16,500,000	-	-	-	-	-	-	-
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	8/12/2010	975,000	975,000	-	10,000,000	-	-	-	-	-	-	-
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	4/16/2011	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	1/1/2012	-	-	-	10,000,000	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
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	1,700,000	1,700,000	-	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	3/22/2013	2,000,000	2,000,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2012	5/16/2013	852,700	-	852,700	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	10,000,000	10,000,000	-	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	4,255,000	4,255,000	-	15,500,000	-	-	-	-	-	-	-
7/1/2014	7/11/2014	1,300,000	1,300,000	-	15,500,000	-	-	-	-	-	-	-
7/1/2014	7/17/2014	-	-	-	10,000,000	-	-	-	-	-	-	-
7/1/2014	9/8/2014	1,124,492	1,124,492	-	15,500,000	-	-	-	-	-	-	-
7/1/2014	10/2/2014	500,000	500,000	-	15,000,000	-	-	-	-	-	-	-
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	8,400,000	8,400,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2015	7/1/2015	812,000	812,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2015	9/5/2015	5,250,000	5,250,000	-	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	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	2/26/2016	1,911,230	1,911,230	-	10,000,000	-	-	-	-	-	-	-
7/1/2016	9/20/2016	10,000,000	10,000,000	-	15,000,000	-	-	-	-	-	-	-
7/1/2016	11/13/2016	3,000,000	3,000,000	-	15,500,000	-	-	-	-	-	-	-
7/1/2016	1/1/2017	5,000,000	-	5,000,000	19,150,000	-	-	-	-	-	-	-
7/1/2016	1/4/2017	1,500,000	-	1,500,000	16,500,000	-	-	-	-	-	-	-
7/1/2016	3/12/2017	1,250,000	-	1,250,000	15,500,000	-	-	-	-	-	-	-
7/1/2016	4/16/2017	1,500,000	1,500,000	-	15,000,000	-	-	-	-	-	-	-

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/21
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
7/1/2016	4/23/2017	2,500,000	-	2,500,000	15,000,000	-	-	-	-	-	-	-
7/1/2016	4/24/2017	1,100,000	1,100,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2016	5/1/2017	1,000,000	-	1,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2016	5/3/2017	750,000	-	750,000	15,000,000	-	-	-	-	-	-	-
7/1/2016	5/9/2017	3,250,000	3,250,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2016	6/9/2017	1,487,887	1,487,887	-	10,000,000	-	-	-	-	-	-	-
7/1/2017	7/20/2017	2,502,821	2,502,821	-	16,500,000	-	-	-	-	-	-	-
7/1/2017	8/1/2017	2,050,000	-	2,050,000	10,000,000	-	-	-	-	-	-	-
7/1/2017	8/21/2017	3,000,000	3,000,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2017	8/30/2017	5,000,000	5,000,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2017	9/1/2017	1,000,000	-	1,000,000	18,500,000	-	-	-	-	-	-	-
7/1/2017	9/18/2017	2,000,000	-	2,000,000	15,000,000	-	-	-	-	-	-	-
7/1/2017	1/3/2018	3,060,000	-	3,060,000	10,000,000	-	-	-	-	-	-	-
7/1/2017	1/8/2018	1,250,000	-	1,250,000	15,000,000	-	-	-	-	-	-	-
7/1/2017	2/3/2018	2,000,000	-	2,000,000	10,000,000	-	-	-	-	-	-	-
7/1/2017	2/5/2018	5,300,000	5,300,000	-	15,000,000	-	-	-	-	-	-	-
7/1/2017	3/4/2018	1,875,000	-	1,875,000	17,500,000	-	-	-	-	-	-	-
7/1/2017	4/7/2018	2,000,000	-	2,000,000	18,500,000	-	-	-	-	-	-	-
7/1/2017	4/16/2018	3,250,000	3,250,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2017	6/17/2018	750,000	-	750,000	16,500,000	-	-	-	-	-	-	-
7/1/2018	7/15/2018	1,000,000	-	1,000,000	19,150,000	-	-	-	-	-	-	-
7/1/2018	9/18/2018	2,000,000	-	2,000,000	18,500,000	-	-	-	-	-	-	-
7/1/2018	9/30/2018	576,500	-	576,500	15,500,000	-	-	-	-	-	-	-
7/1/2018	10/5/2018	1,000,000	-	1,000,000	15,000,000	-	-	-	-	-	-	-
7/1/2018	11/2/2018	753,000	752,495	505	15,500,000	-	-	-	-	-	-	-
7/1/2018	11/28/2018	2,500,000	-	2,500,000	18,500,000	-	-	-	-	-	-	-
7/1/2018	2/16/2019	3,000,000	-	3,000,000	18,500,000	-	-	-	-	-	-	-
7/1/2018	2/22/2019	1,000,000	-	1,000,000	18,500,000	-	-	-	-	-	-	-
7/1/2019	8/1/2019	2,000,000	-	2,000,000	10,000,000	-	-	-	-	-	-	-
7/1/2019	10/17/2019	1,250,000	-	1,250,000	16,500,000	-	-	-	-	-	-	-
7/1/2019	12/1/2019	2,000,000	-	2,000,000	15,000,000	-	-	-	-	-	-	-
7/1/2019	1/5/2020	1,500,000	-	1,500,000	18,500,000	-	-	-	-	-	-	-
7/1/2019	1/31/2020	2,250,000	2,250,000	-	16,500,000	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
Total		$ 561,010,012	$ 507,728,879	$ 53,281,134		3	$ 31,413,496	2	$ 21,183,496	$ 1,413,496	$ 1,183,496	$ 230,000

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/21
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 FTEs	(7) Exposure Trend Factor	(8) Trended Number of FTEs	(9) Trended Ultimate Limited Loss Rate
1-Jan-79	$ 11,606,194	$ 11,606,194	6.241	1.000	$ 72,428,779	44,644	1.000	44,644	1,622.36
1-Jul-80	4,876,013	4,876,013	5.884	1.000	28,690,698	46,276	1.000	46,276	619.99
1-Jul-81	8,474,085	8,480,085	5.509	1.000	46,714,448	47,969	1.000	47,969	973.85
1-Jul-82	12,765,958	12,767,158	5.163	1.000	65,918,205	49,723	1.000	49,723	1,325.71
1-Jul-83	15,762,971	16,211,971	4.973	1.000	80,629,526	51,541	1.000	51,541	1,564.38
1-Jul-84	10,837,124	10,837,124	4.789	1.000	51,895,761	53,425	1.000	53,425	971.38
1-Jul-85	12,935,272	12,935,272	4.532	1.000	58,624,524	55,379	1.000	55,379	1,058.61
1-Jul-86	5,288,966	5,288,966	4.249	1.000	22,474,284	57,404	1.000	57,404	391.51
1-Jul-87	5,483,529	5,483,529	4.006	1.000	21,964,681	59,502	1.000	59,502	369.14
1-Jul-88	8,770,618	8,770,618	3.729	1.000	32,709,849	61,678	1.000	61,678	530.33
1-Jul-89	9,384,073	9,384,073	3.499	1.000	32,834,566	63,933	1.000	63,933	513.58
1-Jul-90	12,155,448	12,155,448	3.308	1.000	40,207,902	66,271	1.000	66,271	606.72
1-Jul-91	13,769,950	13,830,519	3.120	1.000	43,149,709	68,694	1.000	68,694	628.14
1-Jul-92	11,258,799	11,258,799	2.938	1.000	33,079,057	69,007	1.000	69,007	479.36
1-Jul-93	16,647,934	16,647,934	2.788	1.000	46,419,817	70,380	1.000	70,380	659.56
1-Jul-94	37,102,708	37,102,708	2.673	1.000	99,191,784	71,313	1.000	71,313	1,390.94
1-Jul-95	23,233,000	23,288,851	2.577	1.000	60,013,845	71,849	1.000	71,849	835.28
1-Jul-96	22,775,316	22,788,812	2.481	1.000	56,528,587	73,428	1.000	73,428	769.85
1-Jul-97	25,924,746	25,924,746	2.386	1.000	61,850,196	74,162	1.000	74,162	833.99
1-Jul-98	17,741,066	18,126,390	2.289	1.000	41,485,312	76,422	1.000	76,422	542.85
1-Jul-99	24,261,601	24,465,021	2.183	1.000	53,395,764	77,835	1.000	77,835	686.01
1-Jul-00	14,896,969	15,056,659	2.084	1.000	31,370,992	79,208	1.000	79,208	396.06
1-Jul-01	22,597,418	22,907,301	1.985	1.000	45,478,881	81,213	1.000	81,213	560.00
1-Jul-02	19,756,789	20,007,764	1.887	1.000	37,749,308	80,621	1.000	80,621	468.23
1-Jul-03	22,422,360	22,852,718	1.805	1.000	41,255,732	82,332	1.000	82,332	501.09
1-Jul-04	33,161,581	33,809,250	1.729	1.000	58,449,444	82,080	1.000	82,080	712.10
1-Jul-05	16,948,678	17,319,967	1.659	1.000	28,732,027	83,156	1.000	83,156	345.52
1-Jul-06	20,547,513	20,848,337	1.586	1.000	33,071,914	83,907	1.000	83,907	394.15
1-Jul-07	45,723,857	47,944,892	1.513	1.000	72,538,181	86,264	1.000	86,264	840.89
1-Jul-08	59,992,961	62,941,148	1.457	1.000	91,714,542	86,949	1.000	86,949	1,054.81
1-Jul-09	23,939,000	25,884,551	1.453	1.000	37,606,568	84,564	1.000	84,564	444.71
1-Jul-10	26,822,046	28,829,466	1.457	1.000	42,012,697	81,834	1.000	81,834	513.39
1-Jul-11	22,565,520	24,855,726	1.407	1.000	34,972,871	80,420	1.000	80,420	434.88
1-Jul-12	38,380,020	41,599,775	1.369	1.000	56,941,508	81,047	1.000	81,047	702.57
1-Jul-13	51,485,697	56,639,792	1.334	1.000	75,580,738	82,101	1.000	82,101	920.58
1-Jul-14	24,845,447	28,002,860	1.290	1.000	36,120,286	82,986	1.000	82,986	435.26
1-Jul-15	38,292,658	42,276,159	1.234	1.000	52,180,767	82,395	1.000	82,395	633.30
1-Jul-16	47,247,777	51,148,996	1.186	1.000	60,683,758	84,526	1.000	84,526	717.93
1-Jul-17	48,674,269	53,694,375	1.152	1.000	61,830,504	85,825	1.000	85,825	720.43
1-Jul-18	26,714,558	38,622,080	1.123	1.000	43,361,003	87,032	1.000	87,032	498.22
1-Jul-19	18,935,933	42,677,309	1.084	1.000	46,272,244	88,447	1.000	88,447	523.16
1-Jul-20	4,786,315	42,269,870	1.055	1.000	44,611,477	86,772	1.000	86,772	514.12
1-Jul-21	6,436,267	25,107,128	1.027	1.000	25,793,179	43,733	1.000	43,733	589.79

Ultimate Losses for Policy Period 7/1/2021 are multiplied by 0.5 to reflect the 12/31/21 evaluation date.

All Year Weighted Average	2,108,535,915	3,108,247	678.37
Latest 5-Year Weighted Average - Excludes the Most Recent Policy Period	256,758,986	432,602	593.52
Latest 3-Year Weighted Average - Excludes the Most Recent Policy Period	134,244,724	262,251	511.89
SELECTED - Based on Shaded PY	$ 981,478,748	1,636,991	**599.56**

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)	(11) Retention	(12) Number of FTEs	(13) Claim Count	(14) Loss Rate	(15) Loss Amount
1-Jul-22		Unlimited	88,253	436	599.56	$ 52,913,000
1-Jul-23		Unlimited	89,047	440	615.94	54,847,300
1-Jul-24		Unlimited	89,847	444	632.77	56,852,600
1-Jul-25		Unlimited	90,655	448	650.06	58,931,200
1-Jul-26		Unlimited	91,470	452	667.82	61,085,600

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

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/21
Comparison to 12/31/19 Review

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Policy		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	487	490	(3)	0	0	1	(1)	$ 11,606,194	$ 11,681,194	$ (75,000)	$ -	$ 11,606,194	$ 11,606,194	$ -	$ -
1-Jul-80	200	201	(1)	0	0	0	0	4,876,013	4,876,013	0	0	4,876,013	4,876,013	0	0
1-Jul-81	252	252	0	0	1	1	0	8,474,085	8,474,085	0	0	8,444,085	8,444,085	0	0
1-Jul-82	372	371	1	0	2	0	2	12,765,958	12,759,958	6,000	0	12,759,958	12,759,958	0	0
1-Jul-83	402	401	1	0	1	1	0	15,762,971	14,030,471	1,732,500	0	13,517,971	13,517,971	0	512,500
1-Jul-84	512	510	2	0	0	0	0	10,837,124	10,837,124	0	0	10,837,124	10,837,124	0	0
1-Jul-85	586	586	0	0	0	0	0	12,935,272	12,935,272	0	0	12,935,272	12,935,272	0	0
1-Jul-86	1,594	1,594	0	0	0	1	(1)	5,288,966	5,318,966	(30,000)	0	5,288,966	5,288,966	0	18,054
1-Jul-87	594	593	1	0	0	0	0	5,483,529	5,483,529	0	0	5,483,529	5,483,529	0	0
1-Jul-88	676	677	(1)	0	0	1	(1)	8,770,618	8,545,618	225,000	0	8,770,618	8,545,618	225,000	0
1-Jul-89	668	668	0	0	0	0	0	9,384,073	9,384,073	0	0	9,384,073	9,384,073	0	0
1-Jul-90	719	719	0	0	0	0	0	12,155,448	12,155,448	0	0	12,155,448	12,155,448	0	0
1-Jul-91	765	765	0	0	2	1	1	13,769,950	13,764,950	5,000	82,442	13,614,950	13,614,950	0	51,303
1-Jul-92	811	809	2	0	0	0	0	11,258,799	11,258,799	0	0	11,258,799	11,258,799	0	0
1-Jul-93	845	847	(2)	0	0	1	(1)	16,647,934	16,677,934	(30,000)	94,086	16,647,934	16,647,934	0	35,920
1-Jul-94	805	805	0	0	0	0	0	37,102,708	37,102,708	0	0	37,102,708	37,102,708	0	0
1-Jul-95	819	818	1	0	1	1	0	23,233,000	23,233,000	0	155,377	23,158,000	23,158,000	0	76,377
1-Jul-96	815	814	1	0	0	0	0	22,775,316	22,725,316	50,000	0	22,725,316	22,725,316	0	0
1-Jul-97	845	844	1	0	0	0	0	25,924,746	22,499,746	3,425,000	0	25,924,746	22,499,746	3,425,000	0
1-Jul-98	831	828	3	0	2	1	1	17,741,066	16,931,066	810,000	55,538	16,916,066	16,916,066	0	31,532
1-Jul-99	788	785	3	0	2	3	(1)	24,261,601	24,876,410	(614,809)	258,495	24,233,601	23,543,310	690,291	353,303
1-Jul-00	803	804	(1)	0	0	0	0	14,896,969	14,846,969	50,000	0	14,846,969	14,846,969	0	0
1-Jul-01	884	884	0	0	3	4	(1)	22,597,418	22,659,918	(62,500)	237,358	22,417,418	22,417,418	0	221,207
1-Jul-02	720	719	1	0	1	0	1	19,756,789	19,746,789	10,000	0	19,746,789	19,746,789	0	0
1-Jul-03	751	750	1	0	1	0	1	22,422,360	21,962,360	460,000	0	22,062,360	21,962,360	100,000	0
1-Jul-04	646	649	(3)	0	4	3	1	33,161,581	32,969,081	192,500	111,576	32,919,706	32,919,706	0	97,322
1-Jul-05	616	617	(1)	0	2	3	(1)	16,948,678	18,233,678	(1,285,000)	242,581	16,858,303	14,608,303	2,250,000	593,938
1-Jul-06	671	670	1	0	3	2	1	20,547,513	20,217,513	330,000	46,074	20,187,513	20,187,513	0	42,097
1-Jul-07	703	705	(2)	0	4	8	(4)	45,723,857	45,952,607	(228,750)	574,235	45,346,357	44,361,357	985,000	1,483,550
1-Jul-08	687	688	(1)	0	8	9	(1)	59,992,961	61,386,461	(1,393,500)	551,036	58,530,033	58,530,033	0	2,456,566
1-Jul-09	531	535	(4)	0	8	14	(6)	23,939,000	24,358,745	(419,746)	313,095	23,497,500	23,330,745	166,754	1,093,891
1-Jul-10	472	479	(7)	0	13	18	(5)	26,822,046	27,084,796	(262,750)	363,277	24,058,346	24,058,546	(200)	1,591,411
1-Jul-11	488	491	(3)	0	11	18	(7)	22,565,520	22,870,947	(305,426)	285,586	22,203,520	21,863,447	340,074	856,564
1-Jul-12	435	437	(2)	0	10	16	(6)	38,380,020	39,231,270	(851,250)	204,559	37,680,020	35,069,020	2,611,000	1,624,742
1-Jul-13	395	398	(3)	0	24	32	(8)	51,485,697	58,854,705	(7,369,008)	0	49,533,822	51,371,330	(1,837,508)	2,483,809
1-Jul-14	429	424	5	0	44	52	(8)	24,845,447	26,381,377	(1,535,930)	0	20,774,947	18,559,877	2,215,070	4,970,419
1-Jul-15	484	493	(9)	0	71	100	(29)	38,292,658	35,080,890	3,211,768	980,516	32,489,783	18,750,765	13,739,018	12,570,903
1-Jul-16	480	462	18	0	96	108	(12)	47,247,777	35,246,166	12,001,611	3,220,401	26,075,477	22,285,050	3,790,427	11,072,631
1-Jul-17	466	406	60	19	121	98	23	48,674,269	15,651,334	33,022,936	14,119,216	24,106,619	1,535,729	22,570,891	17,712,273
1-Jul-18	474	340	134	57	142	68	74	26,714,558	17,630,760	9,083,798	27,573,594	5,752,430	459,939	5,292,491	16,606,233
1-Jul-19	367	64	303	298	107	13	94	18,935,933	158,517	18,777,416	25,165,451	3,029,155	56,161	2,972,995	3,396,421
1-Jul-20	260		260	397	66		66	4,786,315		4,786,315	12,212,772	304,176		304,176	642,829
1-Jul-21	216		216	152	178		178	6,436,267		6,436,267	2,353,252	89,475		89,475	336,187
Total	26,364	25,392	972	922	928	578	350	$946,229,005	$ 866,076,563	$ 80,152,442	$ 89,200,518	$830,152,090	$770,222,136	$ 59,929,954	$ 80,931,983

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/21
Comparison to 12/31/19 Review

(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Policy	Ultimate Retained Losses			Retained Case Reserves				IBNR Reserves				Estimated Outstanding Losses (Case + IBNR) Reserves			
Period	Current	Prior	Change	Current	Prior	Change	Expected	Current	Prior	Change	Expected	Current	Prior	Change	Expected
Prior	$ 11,606,194	$ 11,696,194	$ (90,000)	$ -	$ 75,000	$ (75,000)	$ -	$ -	$ 15,000	$ (15,000)	$ -	$ -	$ 90,000	$ (90,000)	$ -
1-Jul-80	4,876,013	4,876,013	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-81	8,480,085	8,480,085	0	30,000	30,000	0	0	6,000	6,000	0	0	36,000	36,000	0	0
1-Jul-82	12,767,158	12,759,958	7,200	6,000	0	6,000	0	1,200	0	1,200	0	7,200	0	7,200	0
1-Jul-83	16,211,971	14,132,971	2,079,000	2,245,000	512,500	1,732,500	(512,500)	449,000	102,500	346,500	0	2,694,000	615,000	2,079,000	(512,500)
1-Jul-84	10,837,124	10,837,124	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-85	12,935,272	12,935,272	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-86	5,288,966	5,324,966	(36,000)	0	30,000	(30,000)	(18,054)	0	6,000	(6,000)	0	0	36,000	(36,000)	(18,054)
1-Jul-87	5,483,529	5,483,529	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-88	8,770,618	8,545,618	225,000	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-89	9,384,073	9,384,073	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-90	12,155,448	12,155,448	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-91	13,830,519	13,847,392	(16,874)	155,000	150,000	5,000	31,139	60,568	82,442	(21,874)	(82,442)	215,568	232,442	(16,874)	(51,303)
1-Jul-92	11,258,799	11,258,799	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-93	16,647,934	16,843,113	(195,180)	0	30,000	(30,000)	58,165	0	165,180	(165,180)	(94,086)	0	195,180	(195,180)	(35,920)
1-Jul-94	37,102,708	37,102,708	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-95	23,288,851	23,661,275	(372,424)	75,000	75,000	0	78,999	55,851	428,275	(372,424)	(155,377)	130,851	503,275	(372,424)	(76,377)
1-Jul-96	22,788,812	22,725,316	63,495	50,000	0	50,000	0	13,495	0	13,495	0	63,495	0	63,495	0
1-Jul-97	25,924,746	22,499,746	3,425,000	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-98	18,126,390	17,168,166	958,224	825,000	15,000	810,000	24,006	385,324	237,100	148,224	(55,538)	1,210,324	252,100	958,224	(31,532)
1-Jul-99	24,465,021	26,101,778	(1,636,757)	28,000	1,333,100	(1,305,100)	(94,808)	203,421	1,225,369	(1,021,948)	(258,495)	231,421	2,558,469	(2,327,048)	(353,303)
1-Jul-00	15,056,659	14,846,969	209,690	50,000	0	50,000	0	159,690	0	159,690	0	209,690	0	209,690	0
1-Jul-01	22,907,301	24,025,156	(1,117,855)	180,000	242,500	(62,500)	16,151	309,883	1,365,238	(1,055,355)	(237,358)	489,883	1,607,738	(1,117,855)	(221,207)
1-Jul-02	20,007,764	19,746,789	260,975	10,000	0	10,000	0	250,975	0	250,975	0	260,975	0	260,975	0
1-Jul-03	22,852,718	21,962,360	890,357	360,000	0	360,000	0	430,357	0	430,357	0	790,357	0	790,357	0
1-Jul-04	33,809,250	33,774,338	34,912	241,875	49,375	192,500	14,254	647,669	805,257	(157,588)	(111,576)	889,544	854,632	34,912	(97,322)
1-Jul-05	17,319,967	20,109,538	(2,789,572)	90,375	3,625,375	(3,535,000)	(351,357)	371,289	1,875,860	(1,504,572)	(242,581)	461,664	5,501,235	(5,039,572)	(593,938)
1-Jul-06	20,848,337	20,597,423	250,914	360,000	30,000	330,000	3,977	300,824	379,910	(79,086)	(46,074)	660,824	409,910	250,914	(42,097)
1-Jul-07	47,944,892	50,985,875	(3,040,983)	377,500	1,591,250	(1,213,750)	(909,315)	2,221,036	5,033,269	(2,812,233)	(574,235)	2,598,536	6,624,519	(4,025,983)	(1,483,550)
1-Jul-08	62,941,148	66,501,035	(3,559,887)	1,462,929	2,856,429	(1,393,500)	(1,905,530)	2,948,187	5,114,574	(2,166,387)	(551,036)	4,411,115	7,971,003	(3,559,887)	(2,456,566)
1-Jul-09	25,884,551	27,428,796	(1,544,245)	441,500	1,028,000	(586,500)	(780,795)	1,945,551	3,070,050	(1,124,499)	(313,095)	2,387,051	4,098,050	(1,710,999)	(1,093,891)
1-Jul-10	28,829,466	30,808,436	(1,978,970)	2,763,700	3,026,250	(262,550)	(1,228,134)	2,007,420	3,723,641	(1,716,220)	(363,277)	4,771,120	6,749,891	(1,978,770)	(1,591,411)
1-Jul-11	24,855,726	25,925,617	(1,069,891)	362,000	1,007,500	(645,500)	(570,977)	2,290,206	3,054,670	(764,465)	(285,586)	2,652,206	4,062,170	(1,409,965)	(856,564)
1-Jul-12	41,599,775	43,595,858	(1,996,083)	700,000	4,162,250	(3,462,250)	(1,420,183)	3,219,756	4,364,589	(1,144,833)	(204,559)	3,919,756	8,526,839	(4,607,083)	(1,624,742)
1-Jul-13	56,639,792	65,636,984	(8,997,193)	1,951,875	7,483,375	(5,531,500)	(2,483,809)	5,154,095	6,782,279	(1,628,184)	0	7,105,970	14,265,654	(7,159,684)	(2,483,809)
1-Jul-14	28,002,860	30,036,441	(2,033,581)	4,070,500	7,821,500	(3,751,000)	(4,970,419)	3,157,413	3,655,064	(497,652)	0	7,227,913	11,476,564	(4,248,652)	(4,970,419)
1-Jul-15	42,276,159	41,612,534	663,625	5,802,875	16,330,125	(10,527,250)	(11,590,387)	3,983,500	6,531,643	(2,548,143)	(980,516)	9,786,375	22,861,768	(13,075,393)	(12,570,903)
1-Jul-16	51,148,996	43,028,516	8,120,480	21,172,300	12,961,116	8,211,184	(7,852,230)	3,901,219	7,782,350	(3,881,131)	(3,220,401)	25,073,519	20,743,466	4,330,053	(11,072,631)
1-Jul-17	53,694,375	35,200,466	18,493,909	24,567,650	14,115,605	10,452,045	(3,593,057)	5,020,105	19,549,133	(14,529,027)	(14,119,216)	29,587,755	33,664,738	(4,076,982)	(17,712,273)
1-Jul-18	38,622,080	53,797,849	(15,175,768)	20,962,128	17,170,821	3,791,306	10,967,361	11,907,522	36,167,089	(24,259,566)	(27,573,594)	32,869,650	53,337,910	(20,468,260)	(16,606,233)
1-Jul-19	42,677,309	47,677,654	(5,000,345)	15,906,778	102,356	15,804,421	21,769,030	23,741,376	23,680,310	61,066	(1,326,624)	39,648,154	23,782,666	15,865,488	20,442,406
1-Jul-20	42,269,870		42,269,870	4,482,139		4,482,139	11,569,943	37,483,555		37,483,555	39,182,528	41,965,694		41,965,694	50,752,471
1-Jul-21	50,214,255		50,214,255	6,346,792		6,346,792	2,017,065	18,670,861		18,670,861	24,525,498	25,017,652		25,017,652	26,542,563
Total	$ 1,102,633,480	$ 1,025,118,181	$ 77,515,299	$116,076,914	$ 95,854,427	$ 20,222,487	$ 8,268,535	$131,297,348	$ 135,202,792	$ (3,905,444)	$ 12,912,359	$247,374,263	$231,057,219	$ 16,317,044	$ 21,180,893

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.

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 7/1/91-92	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	Policy Period 7/1/19-20	Policy Period 7/1/20-21
Jan-04																														
Jan-05																														
Jan-06																														
Jan-07																														
Jan-08																														
Jan-09																														
Jan-10																														
Jan-11																														
Jan-12	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	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	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	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	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	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	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	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	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	158,517	
Jan-21	13,769,950	11,297,399	16,791,301	37,972,708	23,278,206	22,731,076	25,924,746	17,148,539	24,243,268	14,854,516	22,550,209	20,229,246	22,262,674	33,761,581	16,898,678	20,322,513	45,776,357	60,886,461	24,096,615	26,949,596	22,620,960	38,335,520	53,495,193	25,230,681	41,079,324	33,830,648	32,629,087	12,277,643	7,064,434	703,247
Jan-22	13,769,950	11,297,399	16,791,301	37,972,708	23,278,206	22,731,076	25,924,746	17,758,539	24,278,268	14,904,516	22,599,709	20,238,046	22,422,674	33,836,581	16,948,678	20,547,513	45,723,857	60,222,961	23,941,870	26,822,046	22,565,520	38,380,520	52,668,693	24,845,447	38,292,658	47,247,777	48,674,269	26,714,558	18,935,933	4,786,315

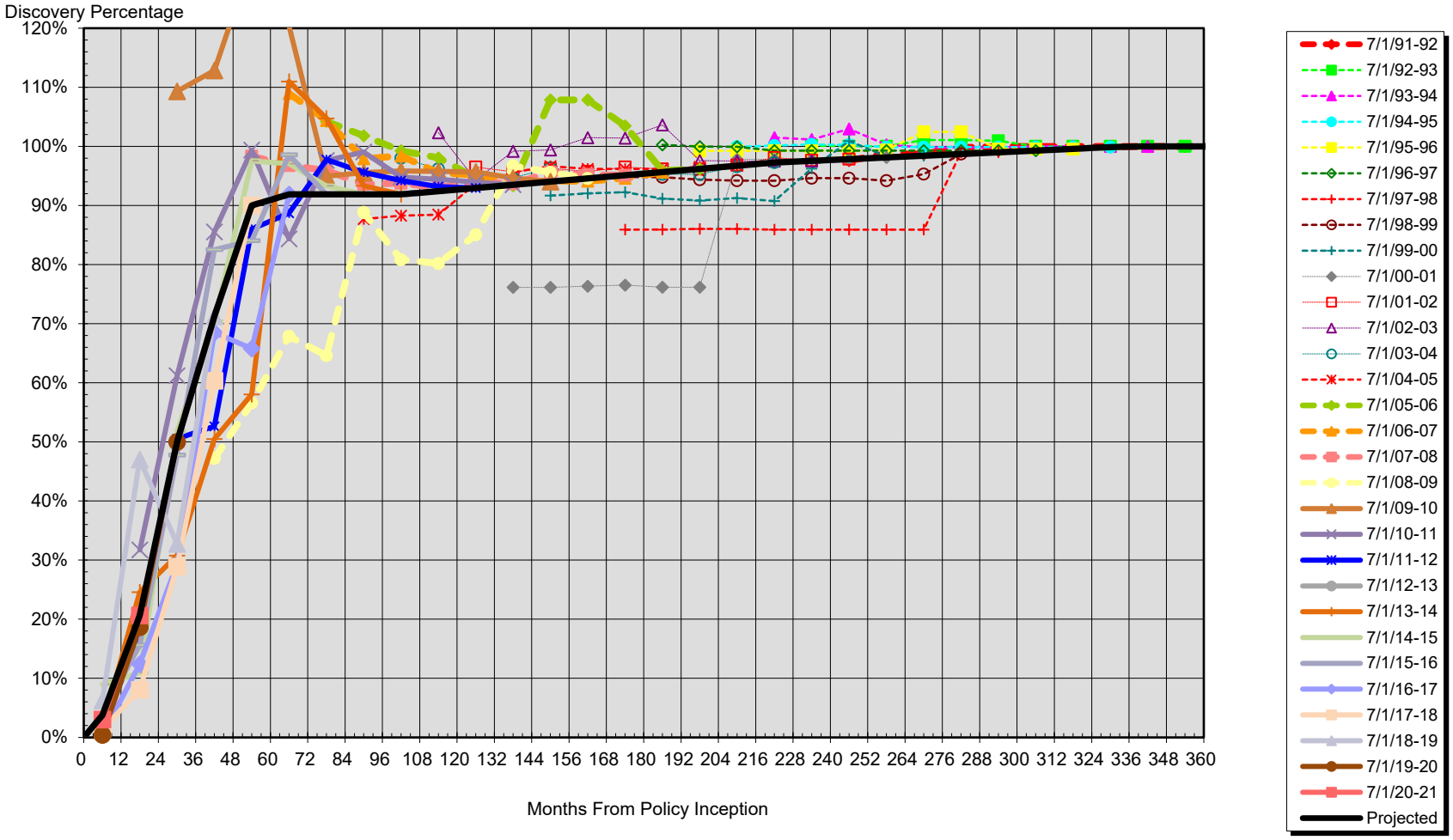
State of Washington
Ex. Ferries Division and Children, Youth, and Family Agency
General Liability

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	160.000	37	1.603	73	1.088	109	1.085	145	1.066	181	1.048	217	1.031
2	80.000	38	1.558	74	1.088	110	1.084	146	1.066	182	1.048	218	1.030
3	53.333	39	1.517	75	1.088	111	1.084	147	1.065	183	1.047	219	1.030
4	40.000	40	1.477	76	1.088	112	1.083	148	1.065	184	1.047	220	1.029
5	32.000	41	1.439	77	1.088	113	1.083	149	1.064	185	1.046	221	1.029
6	26.667	42	1.404	78	1.088	114	1.082	150	1.064	186	1.046	222	1.028
7	19.394	43	1.373	79	1.088	115	1.082	151	1.063	187	1.045	223	1.028
8	15.238	44	1.345	80	1.088	116	1.081	152	1.063	188	1.045	224	1.028
9	12.549	45	1.317	81	1.088	117	1.081	153	1.062	189	1.044	225	1.027
10	10.667	46	1.290	82	1.088	118	1.080	154	1.062	190	1.044	226	1.027
11	9.275	47	1.265	83	1.088	119	1.080	155	1.061	191	1.043	227	1.027
12	8.205	48	1.240	84	1.088	120	1.079	156	1.061	192	1.043	228	1.027
13	7.356	49	1.217	85	1.088	121	1.078	157	1.060	193	1.042	229	1.026
14	6.667	50	1.194	86	1.088	122	1.078	158	1.060	194	1.042	230	1.026
15	6.095	51	1.172	87	1.088	123	1.077	159	1.059	195	1.041	231	1.026
16	5.614	52	1.151	88	1.088	124	1.077	160	1.059	196	1.041	232	1.026
17	5.203	53	1.131	89	1.088	125	1.076	161	1.058	197	1.040	233	1.025
18	4.849	54	1.111	90	1.088	126	1.076	162	1.057	198	1.040	234	1.025
19	4.334	55	1.109	91	1.088	127	1.075	163	1.057	199	1.039	235	1.025
20	3.918	56	1.107	92	1.088	128	1.075	164	1.056	200	1.039	236	1.025
21	3.575	57	1.105	93	1.088	129	1.074	165	1.056	201	1.038	237	1.024
22	3.288	58	1.103	94	1.088	130	1.074	166	1.055	202	1.038	238	1.024
23	3.043	59	1.102	95	1.088	131	1.073	167	1.055	203	1.037	239	1.024
24	2.832	60	1.100	96	1.088	132	1.073	168	1.054	204	1.037	240	1.024
25	2.648	61	1.098	97	1.088	133	1.072	169	1.054	205	1.036		
26	2.487	62	1.096	98	1.088	134	1.072	170	1.053	206	1.036		
27	2.344	63	1.094	99	1.088	135	1.071	171	1.053	207	1.035		
28	2.217	64	1.092	100	1.088	136	1.071	172	1.053	208	1.035		
29	2.103	65	1.090	101	1.088	137	1.070	173	1.052	209	1.034		
30	2.000	66	1.088	102	1.088	138	1.070	174	1.052	210	1.034		
31	1.932	67	1.088	103	1.088	139	1.069	175	1.051	211	1.033		
32	1.868	68	1.088	104	1.087	140	1.069	176	1.051	212	1.033		
33	1.808	69	1.088	105	1.087	141	1.068	177	1.050	213	1.033		
34	1.752	70	1.088	106	1.086	142	1.068	178	1.050	214	1.032		
35	1.699	71	1.088	107	1.086	143	1.067	179	1.049	215	1.032		
36	1.650	72	1.088	108	1.085	144	1.067	180	1.049	216	1.031		

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 7/1/91-92	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	Policy Period 7/1/19-20	Policy Period 7/1/20-21
Jan-04																														
Jan-05																														
Jan-06																														
Jan-07																														
Jan-08																														
Jan-09																														
Jan-10																														
Jan-11																														
Jan-12	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	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	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	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	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	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	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	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	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	56,161	
Jan-21	13,614,950	11,297,399	16,761,301	37,972,708	23,203,206	22,731,076	22,499,746	16,933,539	24,210,268	14,854,516	22,419,709	20,228,046	21,962,674	33,594,706	16,858,303	20,187,513	45,346,357	61,530,033	23,348,615	24,058,346	22,203,460	37,635,520	50,036,818	20,603,011	26,051,449	19,212,992	16,221,387	3,795,603	282,120	12,347
Jan-22	13,614,950	11,297,399	16,761,301	37,972,708	23,203,206	22,731,076	22,499,746	16,933,539	24,250,268	14,854,516	22,419,709	20,228,046	22,062,674	33,594,706	16,858,303	20,187,513	45,346,357	58,530,033	23,500,370	24,058,346	22,203,520	37,680,520	50,716,818	20,774,947	32,489,783	26,075,477	24,106,619	5,752,430	3,029,155	304,176

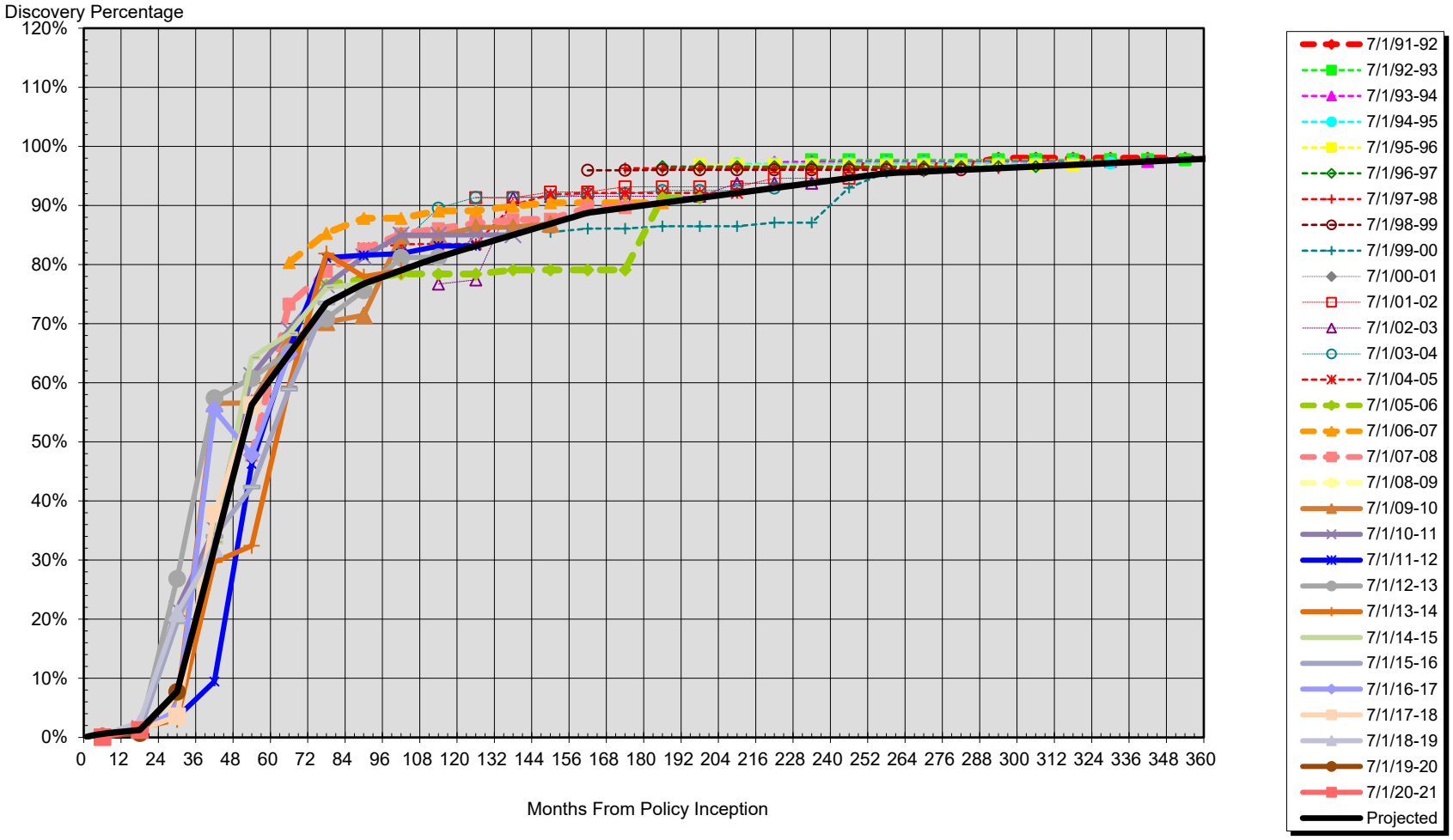
State of Washington
Ex. Ferries Division and Children, Youth, and Family Agency
General Liability

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	1.431	109	1.245	145	1.161	181	1.110	217	1.080
2	480.000	38	4.186	74	1.417	110	1.242	146	1.159	182	1.109	218	1.079
3	320.000	39	3.859	75	1.402	111	1.239	147	1.157	183	1.108	219	1.078
4	240.000	40	3.580	76	1.388	112	1.236	148	1.155	184	1.107	220	1.078
5	192.000	41	3.338	77	1.375	113	1.233	149	1.153	185	1.107	221	1.077
6	160.000	42	3.127	78	1.361	114	1.231	150	1.151	186	1.106	222	1.076
7	147.692	43	2.941	79	1.356	115	1.228	151	1.149	187	1.105	223	1.075
8	137.143	44	2.776	80	1.351	116	1.226	152	1.147	188	1.104	224	1.074
9	128.000	45	2.628	81	1.346	117	1.224	153	1.145	189	1.103	225	1.074
10	120.000	46	2.496	82	1.341	118	1.221	154	1.143	190	1.102	226	1.073
11	112.941	47	2.376	83	1.336	119	1.219	155	1.141	191	1.102	227	1.072
12	106.667	48	2.267	84	1.331	120	1.217	156	1.139	192	1.101	228	1.071
13	101.053	49	2.168	85	1.327	121	1.214	157	1.137	193	1.100	229	1.070
14	96.000	50	2.076	86	1.322	122	1.212	158	1.135	194	1.099	230	1.070
15	91.429	51	1.993	87	1.317	123	1.210	159	1.133	195	1.098	231	1.069
16	87.273	52	1.916	88	1.312	124	1.207	160	1.131	196	1.097	232	1.068
17	83.478	53	1.844	89	1.308	125	1.205	161	1.129	197	1.096	233	1.067
18	80.000	54	1.778	90	1.303	126	1.203	162	1.127	198	1.096	234	1.066
19	55.922	55	1.755	91	1.300	127	1.201	163	1.126	199	1.095	235	1.066
20	42.985	56	1.734	92	1.297	128	1.198	164	1.125	200	1.094	236	1.065
21	34.909	57	1.712	93	1.293	129	1.196	165	1.124	201	1.093	237	1.064
22	29.388	58	1.692	94	1.290	130	1.194	166	1.123	202	1.092	238	1.063
23	25.374	59	1.671	95	1.287	131	1.192	167	1.122	203	1.091	239	1.062
24	22.326	60	1.651	96	1.284	132	1.189	168	1.121	204	1.091	240	1.062
25	19.931	61	1.632	97	1.281	133	1.187	169	1.120	205	1.090		
26	18.000	62	1.613	98	1.278	134	1.185	170	1.120	206	1.089		
27	16.410	63	1.595	99	1.275	135	1.183	171	1.119	207	1.088		
28	15.079	64	1.577	100	1.272	136	1.181	172	1.118	208	1.087		
29	13.947	65	1.559	101	1.269	137	1.178	173	1.117	209	1.087		
30	12.973	66	1.542	102	1.266	138	1.176	174	1.116	210	1.086		
31	10.277	67	1.525	103	1.263	139	1.174	175	1.115	211	1.085		
32	8.508	68	1.509	104	1.260	140	1.172	176	1.114	212	1.084		
33	7.259	69	1.492	105	1.257	141	1.170	177	1.113	213	1.083		
34	6.330	70	1.477	106	1.254	142	1.168	178	1.113	214	1.082		
35	5.611	71	1.461	107	1.251	143	1.166	179	1.112	215	1.082		
36	5.039	72	1.446	108	1.248	144	1.163	180	1.111	216	1.081		

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 7/1/91-92	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	Policy Period 7/1/19-20	Policy Period 7/1/20-21
Jan-04																														
Jan-05																														
Jan-06																														
Jan-07																														
Jan-08																														
Jan-09																														
Jan-10																														
Jan-11	762	815	847	814	820	820	845	831	786	811	886	736	771	656	643	705	721	678		202										
Jan-12	761	816	847	809	824	823	846	829	783	805	887	734	754	652	629	687	731	714	524	441	158									
Jan-13	763	816	847	810	822	824	847	830	785	806	883	731	754	648	625	681	722	715	553	483	448	200								
Jan-14	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	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	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	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	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	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	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	64	
Jan-21	765	813	846	808	820	818	846	829	781	806	887	725	754	649	617	671	701	685	537	475	489	435	395	428	487	480	449	412	290	37
Jan-22	765	811	846	808	822	818	845	833	788	804	885	723	752	647	616	671	703	687	532	472	488	435	395	429	483	480	466	473	366	260

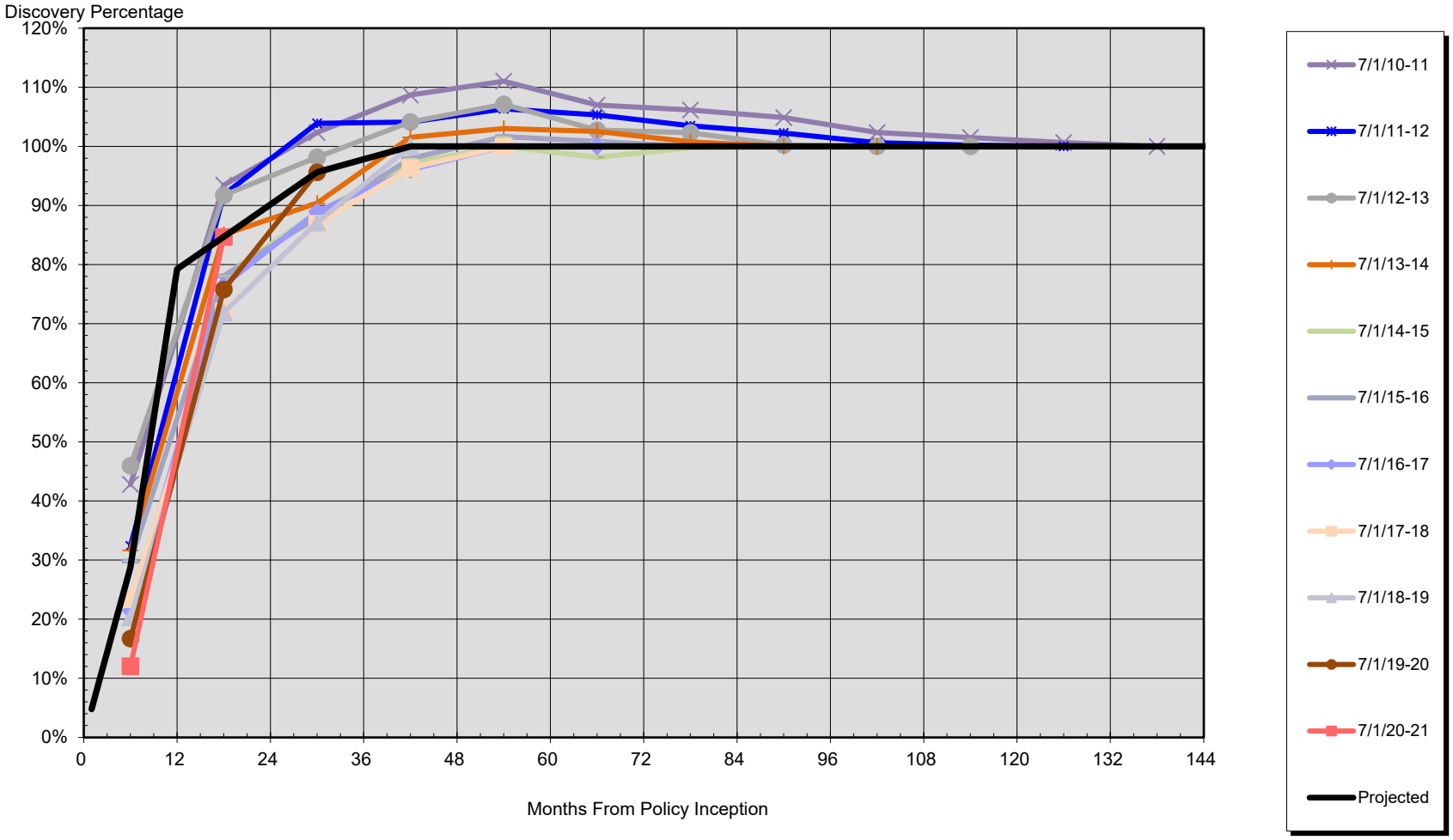
State of Washington
Ex. Ferries Division and Children, Youth, and Family Agency
General Liability

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	20.870	37	1.019	73	1.000	109	1.000						
2	10.435	38	1.015	74	1.000	110	1.000						
3	6.957	39	1.011	75	1.000	111	1.000						
4	5.217	40	1.007	76	1.000	112	1.000						
5	4.174	41	1.004	77	1.000	113	1.000						
6	3.478	42	1.000	78	1.000	114	1.000						
7	2.691	43	1.000	79	1.000	115	1.000						
8	2.194	44	1.000	80	1.000	116	1.000						
9	1.852	45	1.000	81	1.000	117	1.000						
10	1.603	46	1.000	82	1.000	118	1.000						
11	1.412	47	1.000	83	1.000	119	1.000						
12	1.262	48	1.000	84	1.000	120	1.000						
13	1.248	49	1.000	85	1.000								
14	1.234	50	1.000	86	1.000								
15	1.220	51	1.000	87	1.000								
16	1.207	52	1.000	88	1.000								
17	1.194	53	1.000	89	1.000								
18	1.181	54	1.000	90	1.000								
19	1.168	55	1.000	91	1.000								
20	1.156	56	1.000	92	1.000								
21	1.144	57	1.000	93	1.000								
22	1.132	58	1.000	94	1.000								
23	1.121	59	1.000	95	1.000								
24	1.109	60	1.000	96	1.000								
25	1.098	61	1.000	97	1.000								
26	1.087	62	1.000	98	1.000								
27	1.077	63	1.000	99	1.000								
28	1.066	64	1.000	100	1.000								
29	1.056	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 @ 12/31/21
Summary of Losses

Policy 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	$ 1,633	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	0	18,301,404	18,301,404	-	-	-	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	29	1	22,842,100	22,392,100	450,000	-	450,000	22,842,100	7,633
1-Jul-11	2,941	16,500,000	31	6	34,736,006	33,566,006	1,170,000	56,925	1,226,925	34,792,931	11,830
1-Jul-12	2,964	16,500,000	16	4	12,169,604	6,509,604	5,660,000	737,136	6,397,136	12,906,740	4,355
1-Jul-13	3,002	16,500,000	37	11	36,094,816	34,939,816	1,155,000	257,538	1,412,538	36,352,353	12,108
1-Jul-14	3,035	16,500,000	25	7	23,737,357	22,074,357	1,663,000	553,281	2,216,281	24,290,637	8,004
1-Jul-15	3,013	16,500,000	37	8	54,648,069	52,369,069	2,279,000	980,190	3,259,190	55,628,259	18,461
1-Jul-16	3,091	16,500,000	45	15	31,247,533	26,940,983	4,306,550	1,539,299	5,845,849	32,786,832	10,607
1-Jul-17	3,139	16,500,000	78	26	90,815,544	85,357,544	5,458,000	7,007,880	12,465,880	97,823,424	31,167
1-Jul-18	3,183	16,500,000	103	53	84,191,530	52,070,030	32,121,500	10,194,020	42,315,520	94,385,551	29,655
1-Jul-19	3,309	16,500,000	130	86	115,896,283	57,381,783	58,514,500	19,469,997	77,984,497	135,366,280	40,908
1-Jul-20	3,241	20,000,000	203	183	94,826,518	12,041,518	82,785,000	29,829,180	112,614,180	124,655,698	38,460
1-Jul-21 to 31-Dec-21	1,634	20,700,000	96	93	55,725,127	2,554,627	53,170,500	10,915,010	64,085,510	66,640,137	40,794
Total	$ 113,847		1,278	494	$ 848,296,660	$ 599,562,110	$ 248,734,550	$ 81,540,456	$ 330,275,006	$ 929,837,116	8,167
Tail Liability			IBNR Claims	426				$ 511,839,473	$ 511,839,473	$ 511,839,473	
Grand Total				920				$ 593,379,929	$ 842,114,479	$ 1,441,676,589	12,663

Ultimate Losses for Policy Period 7/1/2021 are multiplied by 0.5 to reflect the 12/31/21 evaluation date. The annualized amount is displayed below.

Prior Study											
Results at: 12/31/2019	107,301		924	269	$ 579,242,192	$ 447,074,192	$ 132,168,000	$ 30,664,742	$ 162,832,742	$ 609,906,934	5,684
Change			354	225	$ 269,054,468	$ 152,487,918	$ 116,566,550	$ 50,875,714	$ 167,442,264	$ 319,930,182	2,483

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

General Liability Experience @ 12/31/21
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/21 and the Rollforward Date of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			Current Evaluation Date of 12/31/21				Rollforward Date of 06/30/22				Estimated Change from 12/31/21 to 06/30/22				
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	18,301,404	-	-	18,301,404	18,301,404	-	-	-	-	-	-	-
1-Jul-09	20,554,584	18,000,000	20,554,584	20,554,584	-	-	20,554,584	20,554,584	-	-	-	-	-	-	-
1-Jul-10	22,842,100	16,500,000	22,842,100	22,392,100	450,000	-	22,842,100	22,395,212	446,888	-	-	3,112	(3,112)	-	-
1-Jul-11	34,792,931	16,500,000	34,736,006	33,566,006	1,170,000	56,925	34,792,931	33,574,355	1,218,575	-	56,925	8,349	48,575	(56,925)	-
1-Jul-12	12,906,740	16,500,000	12,169,604	6,509,604	5,660,000	737,136	12,417,166	7,061,139	5,356,027	489,574	247,562	551,535	(303,973)	(247,562)	-
1-Jul-13	36,352,353	16,500,000	36,094,816	34,939,816	1,155,000	257,538	36,167,496	35,044,532	1,122,964	184,857	72,681	104,717	(32,036)	(72,681)	-
1-Jul-14	24,290,637	16,500,000	23,737,357	22,074,357	1,663,000	553,281	23,838,296	22,218,281	1,620,016	452,341	100,940	143,924	(42,984)	(100,940)	-
1-Jul-15	55,628,259	16,500,000	54,648,069	52,369,069	2,279,000	980,190	54,779,596	52,558,371	2,221,225	848,663	131,527	189,302	(57,775)	(131,527)	-
1-Jul-16	32,786,832	16,500,000	31,247,533	26,940,983	4,306,550	1,539,299	31,412,407	27,858,295	3,554,112	1,374,424	164,875	917,313	(752,438)	(164,875)	-
1-Jul-17	97,823,424	16,500,000	90,815,544	85,357,544	5,458,000	7,007,880	92,084,919	86,891,763	5,193,156	5,738,505	1,269,375	1,534,219	(264,844)	(1,269,375)	-
1-Jul-18	94,385,551	16,500,000	84,191,530	52,070,030	32,121,500	10,194,020	86,964,023	59,294,306	27,669,717	7,421,528	2,772,493	7,224,275	(4,451,783)	(2,772,493)	-
1-Jul-19	135,366,280	16,500,000	115,896,283	57,381,783	58,514,500	19,469,997	120,227,590	69,749,962	50,477,628	15,138,690	4,331,307	12,368,179	(8,036,872)	(4,331,307)	-
1-Jul-20	124,655,698	20,000,000	94,826,518	12,041,518	82,785,000	29,829,180	100,409,713	28,833,710	71,576,003	24,245,985	5,583,196	16,792,192	(11,208,997)	(5,583,196)	-
1-Jul-21	133,280,274	20,700,000	55,725,127	2,554,627	53,170,500	10,915,010	96,737,015	19,547,635	77,189,381	36,543,258	41,011,888	16,993,007	24,018,881	25,628,249	66,640,137
Total	$ 996,477,253		$ 848,296,660	$599,562,110	$ 248,734,550	$ 81,540,456	$904,039,427	$ 656,392,234	$247,647,193	$ 92,437,825	$ 55,742,767	$ 56,830,124	$ (1,087,357)	$ 10,897,370	$ 66,640,137
				Estimated Outstanding Losses		$ 330,275,006		Estimated Outstanding Losses		$ 340,085,019		Estimated Outstanding Losses		$ 9,810,013	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/22
Column (9): Projected Losses Paid-to-date as of 06/30/22

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/22
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
Children, Youth, and Family Agency - Claims-Made Basis

General Liability Experience @ 12/31/21
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	$ 50,302	$ 52,492	$ 50,302	$ 50,302	$ 337,398	$ 50,302	$ 55,951	$ 50,302	$ 50,302
1-Jul-80	11,000	11,686	11,000	11,000	455,155	11,000	22,844	11,000	11,000
1-Jul-81	-	-	-	-	643,042	-	28,840	-	-
1-Jul-82	26,505	29,049	26,505	26,505	838,016	26,505	93,456	26,505	26,505
1-Jul-83	3,328,667	3,648,173	3,328,667	3,328,667	4,201,927	3,328,667	3,463,706	3,328,667	3,328,667
1-Jul-84	905,658	992,589	905,658	905,658	1,845,772	905,658	1,016,590	905,658	905,658
1-Jul-85	965,212	1,057,859	965,212	965,212	1,994,865	965,212	1,064,666	965,212	965,212
1-Jul-86	1,287,769	1,411,377	1,287,769	1,287,769	2,426,119	1,287,769	1,378,794	1,287,769	1,287,769
1-Jul-87	1,950	2,137	1,950	1,950	1,253,714	1,950	65,533	1,950	1,950
1-Jul-88	504,948	553,416	504,948	504,948	1,898,539	504,948	571,894	504,948	504,948
1-Jul-89	381,497	418,115	381,497	381,497	1,921,211	381,497	461,287	381,497	381,497
1-Jul-90	130,586	138,302	130,586	130,586	1,028,582	130,586	192,193	130,586	130,586
1-Jul-91	1,165,395	1,234,258	1,165,395	1,165,395	2,152,292	1,165,395	1,277,633	1,165,395	1,165,395
1-Jul-92	5,830,442	6,174,963	5,830,442	5,830,442	6,883,179	5,830,442	6,018,306	5,830,442	5,830,442
1-Jul-93	1,053,757	1,116,024	1,053,757	1,053,757	2,185,109	1,053,757	1,243,049	1,053,757	1,053,757
1-Jul-94	5,003,772	5,299,445	5,003,772	5,003,772	6,199,381	5,003,772	5,257,343	5,003,772	5,003,772
1-Jul-95	8,290,026	8,779,883	8,290,026	8,290,026	9,539,732	8,290,026	8,587,601	8,290,026	8,290,026
1-Jul-96	977,500	1,035,260	977,500	977,500	2,304,298	977,500	1,227,026	977,500	977,500
1-Jul-97	5,469,516	5,792,709	5,469,516	5,469,516	6,862,823	5,469,516	5,763,137	5,469,516	5,469,516
1-Jul-98	4,402,551	4,662,697	4,402,551	4,402,551	5,899,221	4,402,551	4,735,210	4,402,551	4,402,551
1-Jul-99	8,199,788	8,684,313	8,199,788	8,199,788	9,798,266	8,199,788	8,611,037	8,199,788	8,199,788
1-Jul-00	8,407,997	8,903,236	8,407,997	8,407,997	10,110,460	8,407,997	8,863,989	8,407,997	8,407,997
1-Jul-01	9,666,132	10,383,328	9,666,132	9,666,132	12,285,702	9,666,132	10,368,014	9,666,132	9,666,132
1-Jul-02	5,275,750	5,667,194	5,275,750	5,275,750	8,012,159	5,275,750	5,999,453	5,275,750	5,275,750
1-Jul-03	18,873,087	20,273,409	18,873,087	18,873,087	21,793,612	18,873,087	19,809,970	18,873,087	18,873,087
1-Jul-04	7,961,858	8,536,963	7,961,858	7,961,858	10,917,215	7,961,858	8,839,664	7,961,858	7,961,858
1-Jul-05	10,157,022	10,890,690	10,157,022	10,157,022	13,277,323	10,157,022	11,168,558	10,157,022	10,157,022
1-Jul-06	23,485,817	25,160,053	23,485,817	23,485,817	26,730,275	23,485,817	24,767,104	23,485,817	23,485,817
1-Jul-07	20,695,682	22,171,018	20,695,682	20,695,682	24,193,029	20,695,682	22,109,792	20,695,682	20,695,682
1-Jul-08	18,301,404	19,606,058	18,301,404	18,301,404	21,961,510	18,301,404	19,782,858	18,301,404	18,301,404
1-Jul-09	20,554,584	22,042,261	20,554,584	20,554,584	24,175,696	20,554,584	22,112,744	20,554,584	20,554,584
1-Jul-10	22,842,100	24,018,949	22,842,100	22,842,100	25,889,169	22,842,100	24,024,115	22,842,100	22,842,100
1-Jul-11	34,847,025	36,040,821	34,792,931	34,903,427	37,174,508	34,820,128	35,388,739	34,847,025	34,792,931
1-Jul-12	12,287,067	7,098,527	12,906,740	12,690,044	11,026,172	12,415,870	8,558,575	12,287,067	12,906,740
1-Jul-13	36,747,429	38,710,470	36,352,353	37,099,443	40,449,974	36,664,614	38,052,114	36,747,429	36,352,353
1-Jul-14	24,419,869	24,857,273	24,290,637	25,390,622	28,696,853	24,763,237	26,168,993	24,419,869	24,290,637
1-Jul-15	56,812,746	59,966,274	55,628,259	56,986,662	60,145,030	56,473,869	58,439,163	56,812,746	55,628,259
1-Jul-16	32,836,971	33,008,843	32,786,832	34,418,235	38,982,471	34,009,583	37,185,686	32,836,971	32,786,832
1-Jul-17	97,167,032	112,779,370	92,822,369	95,294,919	102,019,562	96,015,953	104,277,101	97,167,032	97,823,424
1-Jul-18	94,183,944	82,050,890	97,334,359	91,753,343	78,113,158	94,270,556	82,652,596	94,183,944	94,385,551
1-Jul-19	140,333,899	121,533,792	144,703,895	129,257,916	97,883,786	136,507,026	108,019,866	140,333,899	135,366,280
1-Jul-20	129,620,069	47,977,247	141,065,094	115,655,087	70,161,310	128,691,938	76,975,837	129,620,069	124,655,698
1-Jul-21	175,139,819	219,096,642	173,999,730	110,540,504	82,012,327	151,354,467	93,938,497	159,213,434	133,280,274
Total	$1,048,604,146	$1,011,868,057	$1,060,891,473	$ 958,198,476	$ 916,679,941	$1,020,195,514	$ 898,639,524	$1,032,677,761	$ 996,477,253

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 @ 12/31/21
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	513	Unlimited	$ 50,302	$ 50,302	$ 50,302	$ -	$ -	$ -	$ -
1-Jul-80	498	Unlimited	11,000	11,000	11,000	-	-	-	-
1-Jul-81	486	Unlimited	-	-	-	-	-	-	-
1-Jul-82	474	Unlimited	26,505	26,505	26,505	-	-	-	-
1-Jul-83	462	Unlimited	3,328,667	3,328,667	3,328,667	-	-	-	-
1-Jul-84	450	Unlimited	905,658	905,658	905,658	-	-	-	-
1-Jul-85	438	Unlimited	965,212	965,212	965,212	-	-	-	-
1-Jul-86	426	Unlimited	1,287,769	1,287,769	1,287,769	-	-	-	-
1-Jul-87	414	Unlimited	1,950	1,950	1,950	-	-	-	-
1-Jul-88	402	Unlimited	504,948	504,948	504,948	-	-	-	-
1-Jul-89	390	Unlimited	381,497	381,497	381,497	-	-	-	-
1-Jul-90	378	5,000,000	130,586	130,586	130,586	-	-	-	-
1-Jul-91	366	5,000,000	1,165,395	1,165,395	1,165,395	-	-	-	-
1-Jul-92	354	5,000,000	5,830,442	5,830,442	5,830,442	-	-	-	-
1-Jul-93	342	5,000,000	1,053,757	1,053,757	1,053,757	-	-	-	-
1-Jul-94	330	5,000,000	5,003,772	5,003,772	5,003,772	-	-	-	-
1-Jul-95	318	5,000,000	8,290,026	8,290,026	8,290,026	-	-	-	-
1-Jul-96	306	5,000,000	977,500	977,500	977,500	-	-	-	-
1-Jul-97	294	5,000,000	5,469,516	5,469,516	5,469,516	-	-	-	-
1-Jul-98	282	5,000,000	4,402,551	4,402,551	4,402,551	-	-	-	-
1-Jul-99	270	5,000,000	8,199,788	8,199,788	8,199,788	-	-	-	-
1-Jul-00	258	5,000,000	8,407,997	8,407,997	8,406,497	1,500	-	1,500	-
1-Jul-01	246	25,000,000	9,666,132	9,666,132	9,666,132	-	-	-	-
1-Jul-02	234	25,000,000	5,275,750	5,275,750	5,275,750	-	-	-	-
1-Jul-03	222	25,000,000	18,873,087	18,873,087	18,873,087	-	-	-	-
1-Jul-04	210	20,000,000	7,961,858	7,961,858	7,961,858	-	-	-	-
1-Jul-05	198	20,000,000	10,157,022	10,157,022	10,157,022	-	-	-	-
1-Jul-06	186	18,000,000	23,485,817	23,485,817	23,485,817	-	-	-	-
1-Jul-07	174	18,000,000	20,695,682	20,695,682	20,695,682	-	-	-	-
1-Jul-08	162	18,000,000	18,301,404	18,301,404	18,301,404	-	-	-	-
1-Jul-09	150	18,000,000	20,554,584	20,554,584	20,554,584	-	-	-	-
1-Jul-10	138	16,500,000	22,842,100	22,842,100	22,392,100	450,000	-	450,000	450,000
1-Jul-11	126	16,500,000	34,792,931	34,736,006	33,566,006	1,170,000	56,925	1,226,925	1,226,925
1-Jul-12	114	16,500,000	12,906,740	12,169,604	6,509,604	5,660,000	737,136	6,397,136	6,397,136
1-Jul-13	102	16,500,000	36,352,353	36,094,816	34,939,816	1,155,000	257,538	1,412,538	1,242,399
1-Jul-14	90	16,500,000	24,290,637	23,737,357	22,074,357	1,663,000	553,281	2,216,281	1,949,332
1-Jul-15	78	16,500,000	55,628,259	54,648,069	52,369,069	2,279,000	980,190	3,259,190	2,866,624
1-Jul-16	66	16,500,000	32,786,832	31,247,533	26,940,983	4,306,550	1,539,299	5,845,849	5,286,731
1-Jul-17	54	16,500,000	97,823,424	90,815,544	85,357,544	5,458,000	7,007,880	12,465,880	11,542,495
1-Jul-18	42	16,500,000	94,385,551	84,191,530	52,070,030	32,121,500	10,194,020	42,315,520	39,894,357
1-Jul-19	30	16,500,000	135,366,280	115,896,283	57,381,783	58,514,500	19,469,997	77,984,497	74,425,714
1-Jul-20	18	20,000,000	124,655,698	94,826,518	12,041,518	82,785,000	29,829,180	112,614,180	108,206,534
1-Jul-21	6	20,700,000	66,640,137	55,725,127	2,554,627	53,170,500	10,915,010	64,085,510	61,671,679
Total			$ 929,837,116	$ 848,296,660	$ 599,562,110	$ 248,734,550	$ 81,540,456	$ 330,275,006	$ 315,159,927

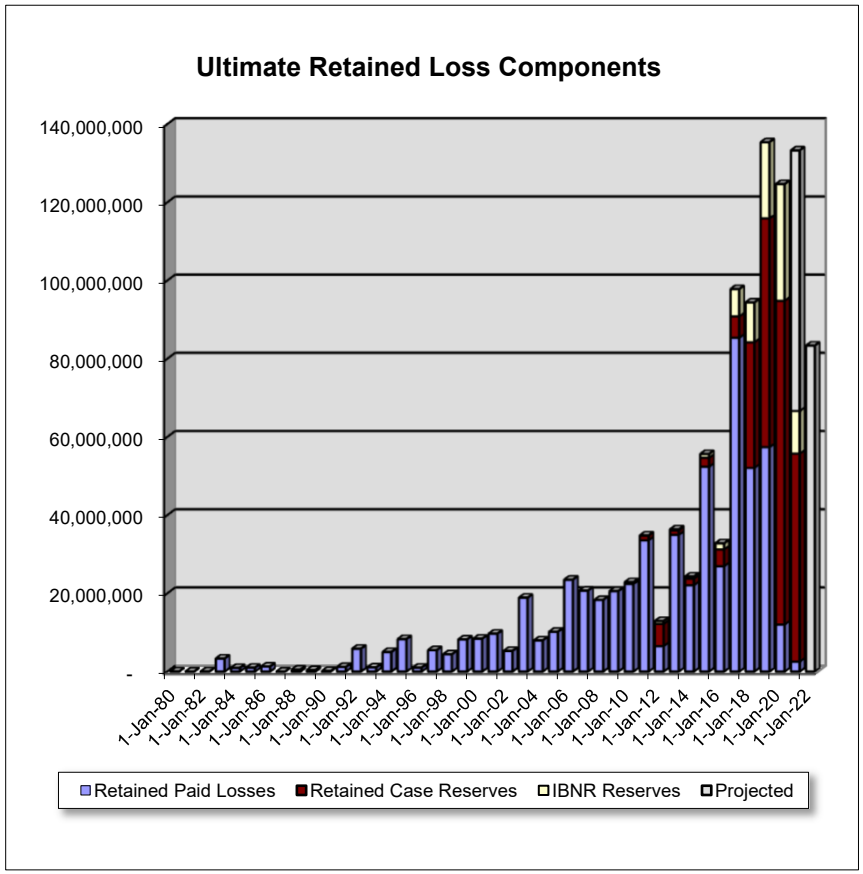
Ultimate Losses for Policy Period 7/1/2021 are multiplied by 0.5 to reflect the 12/31/21 evaluation date.

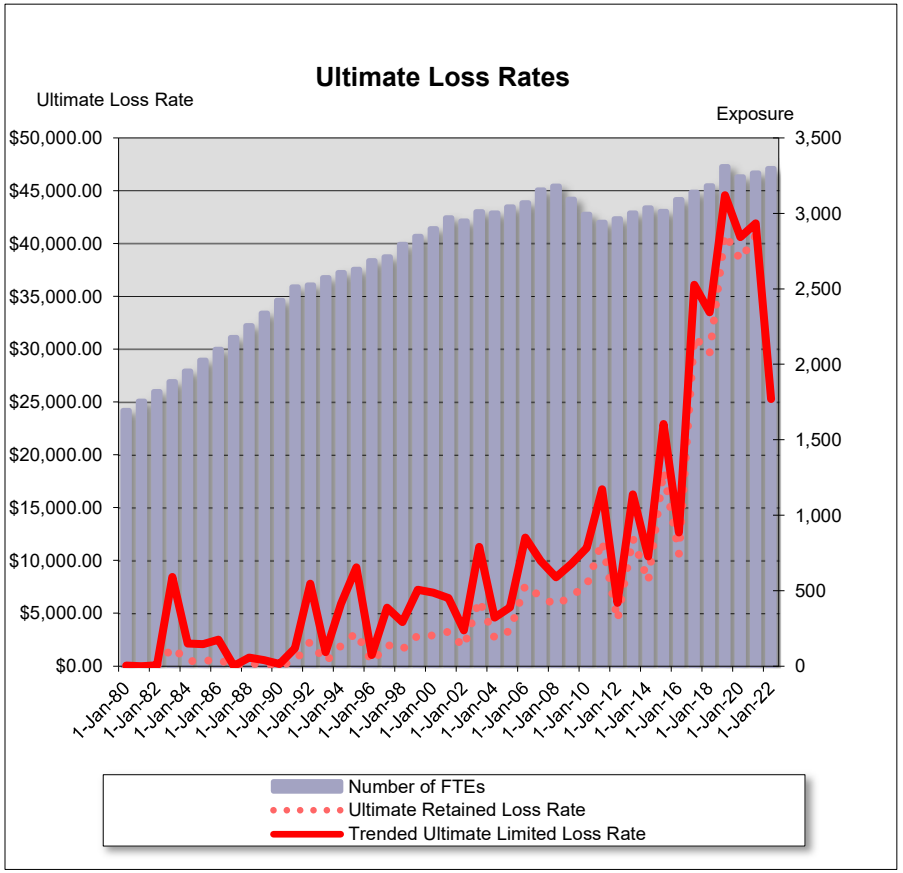
Column (4) : from Exhibit 1, Column (10)
Columns (5), (6), (7) : Exhibit 10

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

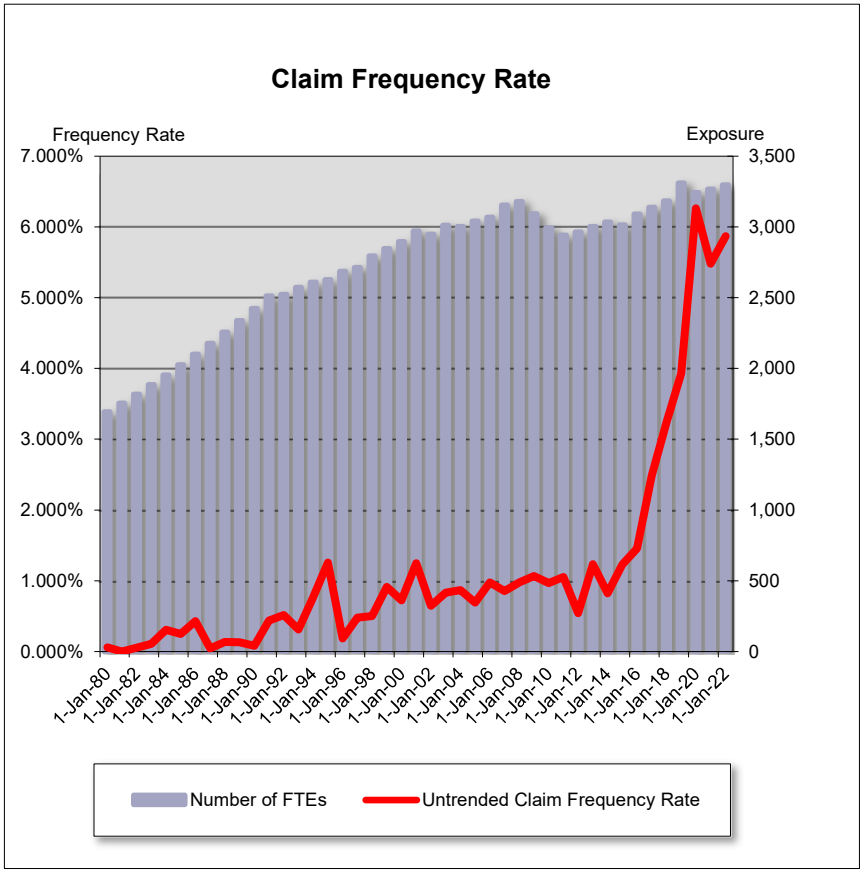
General Liability Experience @ 12/31/21

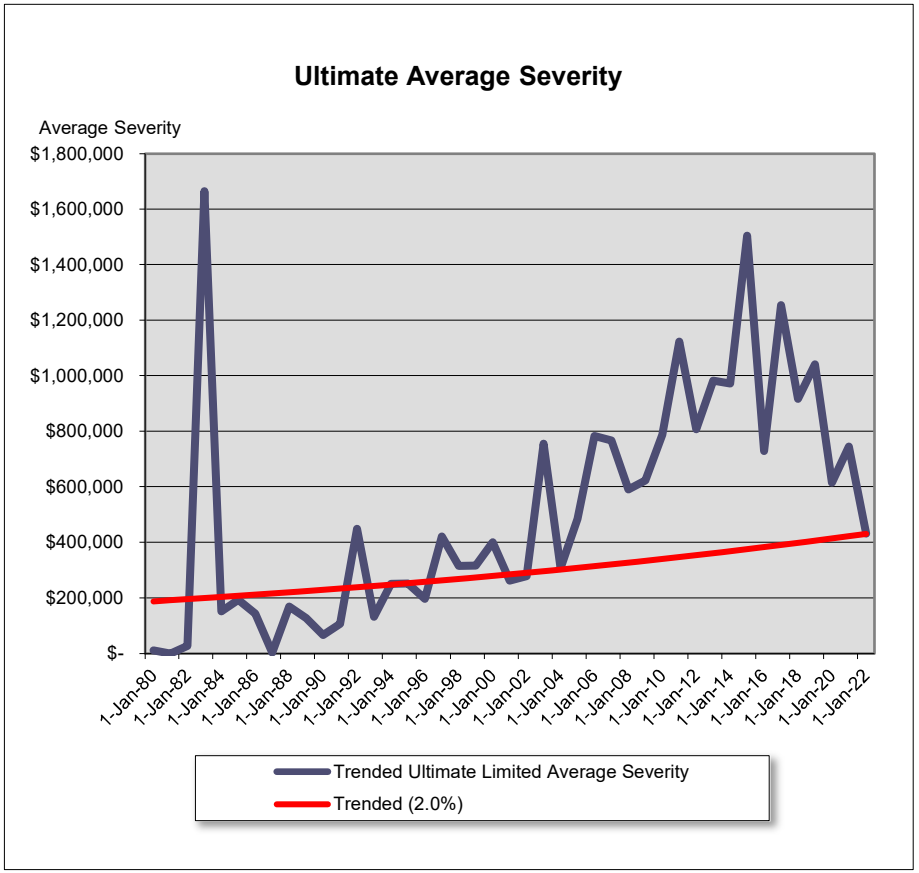




State of Washington
Children, Youth, and Family Agency - Claims-Made Basis

General Liability Experience @ 12/31/21





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

General Liability Experience @ 12/31/21
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	513	$ 50,302	1.000	$ 50,302	$ 50,302	1.044	$ 52,492	$ -	1.000	$ 50,302
1-Jul-80	498	11,000	1.000	11,000	11,000	1.062	11,686	-	1.000	11,000
1-Jul-81	486	-	1.000	-	-	1.083	-	-	1.000	-
1-Jul-82	474	26,505	1.000	26,505	26,505	1.096	29,049	-	1.000	26,505
1-Jul-83	462	3,328,667	1.000	3,328,667	3,328,667	1.096	3,648,173	-	1.000	3,328,667
1-Jul-84	450	905,658	1.000	905,658	905,658	1.096	992,589	-	1.000	905,658
1-Jul-85	438	965,212	1.000	965,212	965,212	1.096	1,057,859	-	1.000	965,212
1-Jul-86	426	1,287,769	1.000	1,287,769	1,287,769	1.096	1,411,377	-	1.000	1,287,769
1-Jul-87	414	1,950	1.000	1,950	1,950	1.096	2,137	-	1.000	1,950
1-Jul-88	402	504,948	1.000	504,948	504,948	1.096	553,416	-	1.000	504,948
1-Jul-89	390	381,497	1.000	381,497	381,497	1.096	418,115	-	1.000	381,497
1-Jul-90	378	130,586	1.000	130,586	130,586	1.059	138,302	-	1.000	130,586
1-Jul-91	366	1,165,395	1.000	1,165,395	1,165,395	1.059	1,234,258	-	1.000	1,165,395
1-Jul-92	354	5,830,442	1.000	5,830,442	5,830,442	1.059	6,174,963	-	1.000	5,830,442
1-Jul-93	342	1,053,757	1.000	1,053,757	1,053,757	1.059	1,116,024	-	1.000	1,053,757
1-Jul-94	330	5,003,772	1.000	5,003,772	5,003,772	1.059	5,299,445	-	1.000	5,003,772
1-Jul-95	318	8,290,026	1.000	8,290,026	8,290,026	1.059	8,779,883	-	1.000	8,290,026
1-Jul-96	306	977,500	1.000	977,500	977,500	1.059	1,035,260	-	1.000	977,500
1-Jul-97	294	5,469,516	1.000	5,469,516	5,469,516	1.059	5,792,709	-	1.000	5,469,516
1-Jul-98	282	4,402,551	1.000	4,402,551	4,402,551	1.059	4,662,697	-	1.000	4,402,551
1-Jul-99	270	8,199,788	1.000	8,199,788	8,199,788	1.059	8,684,313	-	1.000	8,199,788
1-Jul-00	258	8,407,997	1.000	8,407,997	8,406,497	1.059	8,903,236	1,500	1.000	8,407,997
1-Jul-01	246	9,666,132	1.000	9,666,132	9,666,132	1.074	10,383,328	-	1.000	9,666,132
1-Jul-02	234	5,275,750	1.000	5,275,750	5,275,750	1.074	5,667,194	-	1.000	5,275,750
1-Jul-03	222	18,873,087	1.000	18,873,087	18,873,087	1.074	20,273,409	-	1.000	18,873,087
1-Jul-04	210	7,961,858	1.000	7,961,858	7,961,858	1.072	8,536,963	-	1.000	7,961,858
1-Jul-05	198	10,157,022	1.000	10,157,022	10,157,022	1.072	10,890,690	-	1.000	10,157,022
1-Jul-06	186	23,485,817	1.000	23,485,817	23,485,817	1.071	25,160,053	-	1.000	23,485,817
1-Jul-07	174	20,695,682	1.000	20,695,682	20,695,682	1.071	22,171,018	-	1.000	20,695,682
1-Jul-08	162	18,301,404	1.000	18,301,404	18,301,404	1.071	19,606,058	-	1.000	18,301,404
1-Jul-09	150	20,554,584	1.000	20,554,584	20,554,584	1.072	22,042,261	-	1.000	20,554,584
1-Jul-10	138	22,842,100	1.000	22,842,100	22,392,100	1.073	24,018,949	450,000	1.000	22,842,100
1-Jul-11	126	34,736,006	1.003	34,847,025	33,566,006	1.074	36,040,821	1,170,000	1.049	34,792,931
1-Jul-12	114	12,169,604	1.010	12,287,067	6,509,604	1.090	7,098,527	5,660,000	1.130	12,906,740
1-Jul-13	102	36,094,816	1.018	36,747,429	34,939,816	1.108	38,710,470	1,155,000	1.223	36,352,353
1-Jul-14	90	23,737,357	1.029	24,419,869	22,074,357	1.126	24,857,273	1,663,000	1.333	24,290,637
1-Jul-15	78	54,648,069	1.040	56,812,746	52,369,069	1.145	59,966,274	2,279,000	1.430	55,628,259
1-Jul-16	66	31,247,533	1.051	32,836,971	26,940,983	1.225	33,008,843	4,306,550	1.357	32,786,832
1-Jul-17	54	90,815,544	1.070	97,167,032	85,357,544	1.321	112,779,370	5,458,000	1.368	92,822,369
1-Jul-18	42	84,191,530	1.119	94,183,944	52,070,030	1.576	82,050,890	32,121,500	1.409	97,334,359
1-Jul-19	30	115,896,283	1.211	140,333,899	57,381,783	2.118	121,533,792	58,514,500	1.492	144,703,895
1-Jul-20	18	94,826,518	1.367	129,620,069	12,041,518	3.984	47,977,247	82,785,000	1.559	141,065,094
1-Jul-21	6	55,725,127	3.143	175,139,819	2,554,627	85.765	219,096,642	53,170,500	3.224	173,999,730
Total		$ 848,296,660		$1,048,604,146	$ 599,562,110		$1,011,868,057	$ 248,734,550		$1,060,891,473

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 @ 12/31/21
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 FTEs	(8) Retained Incurred LDF	(9) A Priori Expected Retained Loss Rate	(10) A Priori Expected Retained Losses	(11) Ultimate Retained Losses
Prior	513	$ 50,302	6.075	0.961	$ 293,602	1,633	1.000	456.654	$ 127,736	$ 50,302
1-Jul-80	498	11,000	5.728	0.961	60,536	1,692	1.000	613.242	188,582	11,000
1-Jul-81	486	-	5.362	0.961	-	1,754	1.000	1021.067	347,651	-
1-Jul-82	474	26,505	5.026	0.961	127,993	1,818	1.000	1864.523	702,090	26,505
1-Jul-83	462	3,328,667	4.841	0.961	15,483,776	1,885	1.000	3483.411	1,411,494	3,328,667
1-Jul-84	450	905,658	4.661	0.961	4,056,303	1,954	1.000	2654.431	1,157,931	905,658
1-Jul-85	438	965,212	4.412	0.961	4,091,427	2,025	1.000	2172.101	1,037,771	965,212
1-Jul-86	426	1,287,769	4.136	0.961	5,118,012	2,099	1.000	1799.024	950,263	1,287,769
1-Jul-87	414	1,950	3.899	0.961	7,305	2,176	1.000	1144.416	664,717	1,950
1-Jul-88	402	504,948	3.630	0.961	1,761,340	2,256	1.000	1085.544	701,962	504,948
1-Jul-89	390	381,497	3.406	0.961	1,248,473	2,338	1.000	1177.924	841,566	381,497
1-Jul-90	378	130,586	3.220	1.151	483,864	2,424	1.000	1577.249	1,031,642	130,586
1-Jul-91	366	1,165,395	3.037	1.151	4,072,851	2,512	1.000	2628.875	1,889,715	1,165,395
1-Jul-92	354	5,830,442	2.860	1.151	19,188,834	2,524	1.000	4135.762	3,171,246	5,830,442
1-Jul-93	342	1,053,757	2.714	1.151	3,291,317	2,574	1.000	3882.519	3,199,378	1,053,757
1-Jul-94	330	5,003,772	2.602	1.151	14,984,893	2,608	1.000	4924.295	4,288,326	5,003,772
1-Jul-95	318	8,290,026	2.508	1.151	23,930,143	2,628	1.000	5529.968	5,033,674	8,290,026
1-Jul-96	306	977,500	2.415	1.151	2,716,122	2,685	1.000	4367.635	4,220,905	977,500
1-Jul-97	294	5,469,516	2.322	1.151	14,617,108	2,712	1.000	4893.048	4,965,705	5,469,516
1-Jul-98	282	4,402,551	2.228	1.151	11,286,868	2,795	1.000	5157.914	5,622,826	4,402,551
1-Jul-99	270	8,199,788	2.124	1.151	20,047,021	2,846	1.000	5963.555	6,943,310	8,199,788
1-Jul-00	258	8,407,997	2.028	1.151	19,623,579	2,897	1.000	6209.354	7,706,569	8,407,997
1-Jul-01	246	9,666,132	1.933	0.997	18,627,087	2,970	1.000	6168.269	9,506,647	9,666,132
1-Jul-02	234	5,275,750	1.837	0.997	9,661,643	2,948	1.000	6076.248	9,782,516	5,275,750
1-Jul-03	222	18,873,087	1.757	0.997	33,070,880	3,011	1.000	7365.506	12,656,030	18,873,087
1-Jul-04	210	7,961,858	1.683	1.001	13,405,396	3,002	1.000	6824.178	12,166,111	7,961,858
1-Jul-05	198	10,157,022	1.615	1.001	16,409,902	3,041	1.000	7455.381	14,033,231	10,157,022
1-Jul-06	186	23,485,817	1.544	1.003	36,371,717	3,069	1.000	9094.775	18,020,392	23,485,817
1-Jul-07	174	20,695,682	1.473	1.003	30,568,511	3,155	1.000	9338.232	19,944,974	20,695,682
1-Jul-08	162	18,301,404	1.418	1.003	26,035,036	3,180	1.000	9400.480	21,012,309	18,301,404
1-Jul-09	150	20,554,584	1.414	1.003	29,154,257	3,093	1.000	10092.661	22,005,460	20,554,584
1-Jul-10	138	22,842,100	1.419	1.006	32,580,439	2,993	1.000	11146.608	23,387,770	22,842,100
1-Jul-11	126	34,736,006	1.370	1.006	47,836,748	2,941	1.003	12364.137	26,404,496	34,820,128
1-Jul-12	114	12,169,604	1.332	1.006	16,303,894	2,964	1.010	11643.898	25,760,363	12,415,870
1-Jul-13	102	36,094,816	1.299	1.006	47,142,351	3,002	1.018	13956.648	32,084,272	36,664,614
1-Jul-14	90	23,737,357	1.256	1.006	29,968,023	3,035	1.029	15269.298	36,705,358	24,763,237
1-Jul-15	78	54,648,069	1.201	1.006	66,018,658	3,013	1.040	19211.586	47,918,785	56,473,869
1-Jul-16	66	31,247,533	1.155	1.006	36,285,075	3,091	1.051	21435.852	57,062,512	34,009,583
1-Jul-17	54	90,815,544	1.121	1.006	102,355,484	3,139	1.070	28568.322	79,557,458	96,015,953
1-Jul-18	42	84,191,530	1.093	1.006	92,514,326	3,183	1.119	32798.757	95,000,306	94,270,556
1-Jul-19	30	115,896,283	1.055	1.006	122,990,049	3,309	1.211	37957.608	118,357,941	136,507,026
1-Jul-20	18	94,826,518	1.027	1.001	97,468,860	3,241	1.367	40009.375	126,162,404	128,691,938
1-Jul-21	6	55,725,127	1.000	1.000	55,725,127	3,267	3.143	42929.268	140,254,980	151,354,467
Total		$ 848,296,660			$1,126,984,830	115,480			$1,003,989,374	$1,020,195,514

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

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

General Liability Experience @ 12/31/21
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 FTEs	(8) Retained Paid LDF	(9) A Priori Expected Retained Loss Rate	(10) A Priori Expected Retained Losses	(11) Ultimate Retained Losses
Prior	513	$ 50,302	6.075	0.961	$ 293,602	1,633	1.044	484.179	$ 135,435	$ 55,951
1-Jul-80	498	11,000	5.728	0.961	60,536	1,692	1.062	656.162	201,780	22,844
1-Jul-81	486	-	5.362	0.961	-	1,754	1.083	1103.642	375,766	28,840
1-Jul-82	474	26,505	5.026	0.961	127,993	1,818	1.096	2030.131	764,450	93,456
1-Jul-83	462	3,328,667	4.841	0.961	15,483,776	1,885	1.096	3805.221	1,541,893	3,463,706
1-Jul-84	450	905,658	4.661	0.961	4,056,303	1,954	1.096	2903.632	1,266,639	1,016,590
1-Jul-85	438	965,212	4.412	0.961	4,091,427	2,025	1.096	2376.808	1,135,574	1,064,666
1-Jul-86	426	1,287,769	4.136	0.961	5,118,012	2,099	1.096	1967.666	1,039,341	1,378,794
1-Jul-87	414	1,950	3.899	0.961	7,305	2,176	1.096	1249.925	726,001	65,533
1-Jul-88	402	504,948	3.630	0.961	1,761,340	2,256	1.096	1182.096	764,397	571,894
1-Jul-89	390	381,497	3.406	0.961	1,248,473	2,338	1.096	1275.188	911,056	461,287
1-Jul-90	378	130,586	3.220	1.151	483,864	2,424	1.059	1688.197	1,104,211	192,193
1-Jul-91	366	1,165,395	3.037	1.151	4,072,851	2,512	1.059	2798.554	2,011,686	1,277,633
1-Jul-92	354	5,830,442	2.860	1.151	19,188,834	2,524	1.059	4391.253	3,367,154	6,018,306
1-Jul-93	342	1,053,757	2.714	1.151	3,291,317	2,574	1.059	4117.177	3,392,747	1,243,049
1-Jul-94	330	5,003,772	2.602	1.151	14,984,893	2,608	1.059	5218.853	4,544,842	5,257,343
1-Jul-95	318	8,290,026	2.508	1.151	23,930,143	2,628	1.059	5859.405	5,333,546	8,587,601
1-Jul-96	306	977,500	2.415	1.151	2,716,122	2,685	1.059	4627.813	4,472,342	1,227,026
1-Jul-97	294	5,469,516	2.322	1.151	14,617,108	2,712	1.059	5185.684	5,262,686	5,763,137
1-Jul-98	282	4,402,551	2.228	1.151	11,286,868	2,795	1.059	5469.375	5,962,360	4,735,210
1-Jul-99	270	8,199,788	2.124	1.151	20,047,021	2,846	1.059	6330.865	7,370,965	8,611,037
1-Jul-00	258	8,406,497	2.028	1.151	19,620,078	2,897	1.059	6606.758	8,199,797	8,863,989
1-Jul-01	246	9,666,132	1.933	0.997	18,627,087	2,970	1.074	6593.234	10,161,609	10,368,014
1-Jul-02	234	5,275,750	1.837	0.997	9,661,643	2,948	1.074	6507.948	10,477,536	5,999,453
1-Jul-03	222	18,873,087	1.757	0.997	33,070,880	3,011	1.074	7893.854	13,563,881	19,809,970
1-Jul-04	210	7,961,858	1.683	1.001	13,405,396	3,002	1.072	7308.922	13,030,310	8,839,664
1-Jul-05	198	10,157,022	1.615	1.001	16,409,902	3,041	1.072	7977.182	15,015,415	11,168,558
1-Jul-06	186	23,485,817	1.544	1.003	36,371,717	3,069	1.071	9717.822	19,254,898	24,767,104
1-Jul-07	174	20,695,682	1.473	1.003	30,568,511	3,155	1.071	9949.679	21,250,929	22,109,792
1-Jul-08	162	18,301,404	1.418	1.003	26,035,036	3,180	1.071	9959.996	22,262,960	19,782,858
1-Jul-09	150	20,554,584	1.414	1.003	29,154,257	3,093	1.072	10588.507	23,086,574	22,112,744
1-Jul-10	138	22,392,100	1.419	1.006	31,938,589	2,993	1.073	11483.774	24,095,211	24,024,115
1-Jul-11	126	33,566,006	1.370	1.006	46,225,480	2,941	1.074	12429.704	26,544,519	35,388,739
1-Jul-12	114	6,509,604	1.332	1.006	8,721,064	2,964	1.090	11163.288	24,697,085	8,558,575
1-Jul-13	102	34,939,816	1.299	1.006	45,633,840	3,002	1.108	13898.948	31,951,630	38,052,114
1-Jul-14	90	22,074,357	1.256	1.006	27,868,513	3,035	1.126	15214.521	36,573,680	26,168,993
1-Jul-15	78	52,369,069	1.201	1.006	63,265,468	3,013	1.145	19209.058	47,912,481	58,439,163
1-Jul-16	66	26,940,983	1.155	1.006	31,284,248	3,091	1.225	20935.531	55,730,650	37,185,686
1-Jul-17	54	85,357,544	1.121	1.006	96,203,936	3,139	1.321	27941.395	77,811,582	104,277,101
1-Jul-18	42	52,070,030	1.093	1.006	57,217,439	3,183	1.576	28896.518	83,697,625	82,652,596
1-Jul-19	30	57,381,783	1.055	1.006	60,894,001	3,309	2.118	30765.607	95,932,121	108,019,866
1-Jul-20	18	12,041,518	1.027	1.001	12,377,055	3,241	3.984	27492.546	86,692,825	76,975,837
1-Jul-21	6	2,554,627	1.000	1.000	2,554,627	3,267	85.765	28300.772	92,461,960	93,938,497
Total		$ 599,562,110			$ 863,976,555	115,480			$ 892,090,150	$ 898,639,524

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

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

General Liability Experience @ 12/31/21
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	4,050.90	0.961	4,215.95	$ 6,883,201	0.000	$ -	$ 50,302
1-Jul-80	Unlimited	11,000	1.000	4,296.32	0.961	4,471.37	7,567,143	0.000	-	11,000
1-Jul-81	Unlimited	-	1.000	4,589.04	0.961	4,776.01	8,378,254	0.000	-	-
1-Jul-82	Unlimited	26,505	1.000	4,896.23	0.961	5,095.72	9,265,947	0.000	-	26,505
1-Jul-83	Unlimited	3,328,667	1.000	5,082.93	0.961	5,290.03	9,971,007	0.000	-	3,328,667
1-Jul-84	Unlimited	905,658	1.000	5,279.04	0.961	5,494.13	10,734,352	0.000	-	905,658
1-Jul-85	Unlimited	965,212	1.000	5,577.88	0.961	5,805.14	11,756,722	0.000	-	965,212
1-Jul-86	Unlimited	1,287,769	1.000	5,949.19	0.961	6,191.58	12,997,845	0.000	-	1,287,769
1-Jul-87	Unlimited	1,950	1.000	6,311.14	0.961	6,568.28	14,292,822	0.000	-	1,950
1-Jul-88	Unlimited	504,948	1.000	6,778.35	0.961	7,054.53	15,912,221	0.000	-	504,948
1-Jul-89	Unlimited	381,497	1.000	7,224.91	0.961	7,519.28	17,580,677	0.000	-	381,497
1-Jul-90	5,000,000	130,586	1.000	7,642.44	1.151	6,641.07	16,095,102	0.000	-	130,586
1-Jul-91	5,000,000	1,165,395	1.000	8,102.76	1.151	7,041.08	17,688,505	0.000	-	1,165,395
1-Jul-92	5,000,000	5,830,442	1.000	8,604.22	1.151	7,476.83	18,868,577	0.000	-	5,830,442
1-Jul-93	5,000,000	1,053,757	1.000	9,066.29	1.151	7,878.36	20,277,608	0.000	-	1,053,757
1-Jul-94	5,000,000	5,003,772	1.000	9,455.89	1.151	8,216.91	21,429,324	0.000	-	5,003,772
1-Jul-95	5,000,000	8,290,026	1.000	9,810.00	1.151	8,524.63	22,398,926	0.000	-	8,290,026
1-Jul-96	5,000,000	977,500	1.000	10,191.22	1.151	8,855.89	23,780,664	0.000	-	977,500
1-Jul-97	5,000,000	5,469,516	1.000	10,596.10	1.151	9,207.72	24,972,740	0.000	-	5,469,516
1-Jul-98	5,000,000	4,402,551	1.000	11,045.61	1.151	9,598.33	26,825,340	0.000	-	4,402,551
1-Jul-99	5,000,000	8,199,788	1.000	11,582.74	1.151	10,065.09	28,650,094	0.000	-	8,199,788
1-Jul-00	5,000,000	8,407,997	1.000	12,133.13	1.151	10,543.36	30,540,730	0.000	-	8,407,997
1-Jul-01	25,000,000	9,666,132	1.000	12,733.18	0.997	12,769.46	37,925,276	0.000	-	9,666,132
1-Jul-02	25,000,000	5,275,750	1.000	13,398.68	0.997	13,436.86	39,616,835	0.000	-	5,275,750
1-Jul-03	25,000,000	18,873,087	1.000	14,003.16	0.997	14,043.07	42,282,401	0.000	-	18,873,087
1-Jul-04	20,000,000	7,961,858	1.000	14,622.71	1.001	14,615.02	43,869,850	0.000	-	7,961,858
1-Jul-05	20,000,000	10,157,022	1.000	15,238.89	1.001	15,230.88	46,318,293	0.000	-	10,157,022
1-Jul-06	18,000,000	23,485,817	1.000	15,936.20	1.003	15,889.37	48,757,002	0.000	-	23,485,817
1-Jul-07	18,000,000	20,695,682	1.000	16,708.92	1.003	16,659.82	52,557,363	0.000	-	20,695,682
1-Jul-08	18,000,000	18,301,404	1.000	17,348.78	1.003	17,297.80	55,003,266	0.000	-	18,301,404
1-Jul-09	18,000,000	20,554,584	1.000	17,400.01	1.003	17,348.88	53,652,441	0.000	-	20,554,584
1-Jul-10	16,500,000	22,842,100	1.000	17,347.17	1.006	17,252.17	51,631,034	0.000	-	22,842,100
1-Jul-11	16,500,000	34,736,006	1.003	17,966.68	1.006	17,868.29	52,550,734	0.003	167,421	34,903,427
1-Jul-12	16,500,000	12,169,604	1.010	18,468.63	1.006	18,367.49	54,440,024	0.010	520,440	12,690,044
1-Jul-13	16,500,000	36,094,816	1.018	18,944.50	1.006	18,840.76	56,568,648	0.018	1,004,628	37,099,443
1-Jul-14	16,500,000	23,737,357	1.029	19,598.54	1.006	19,491.22	59,152,774	0.028	1,653,265	25,390,622
1-Jul-15	16,500,000	54,648,069	1.040	20,481.31	1.006	20,369.15	61,377,234	0.038	2,338,593	56,986,662
1-Jul-16	16,500,000	31,247,533	1.051	21,307.73	1.006	21,191.05	65,505,061	0.048	3,170,703	34,418,235
1-Jul-17	16,500,000	90,815,544	1.070	21,953.24	1.006	21,833.02	68,526,869	0.065	4,479,375	95,294,919
1-Jul-18	16,500,000	84,191,530	1.119	22,516.92	1.006	22,393.61	71,274,200	0.106	7,561,812	91,753,343
1-Jul-19	16,500,000	115,896,283	1.211	23,315.73	1.006	23,188.05	76,729,663	0.174	13,361,633	129,257,916
1-Jul-20	20,000,000	94,826,518	1.367	23,952.83	1.001	23,940.25	77,594,853	0.268	20,828,569	115,655,087
1-Jul-21	20,700,000	55,725,127	3.143	24,607.34	1.000	24,607.34	80,395,092	0.682	54,815,376	110,540,504
Total		$ 848,296,660					$1,572,596,711		$ 109,901,816	$ 958,198,476

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

General Liability Experience @ 12/31/21
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	1.044	4,050.90	0.961	4,215.95	$ 6,883,201	0.042	$ 287,096	$ 337,398
1-Jul-80	Unlimited	11,000	1.062	4,296.32	0.961	4,471.37	7,567,143	0.059	444,155	455,155
1-Jul-81	Unlimited	-	1.083	4,589.04	0.961	4,776.01	8,378,254	0.077	643,042	643,042
1-Jul-82	Unlimited	26,505	1.096	4,896.23	0.961	5,095.72	9,265,947	0.088	811,511	838,016
1-Jul-83	Unlimited	3,328,667	1.096	5,082.93	0.961	5,290.03	9,971,007	0.088	873,260	4,201,927
1-Jul-84	Unlimited	905,658	1.096	5,279.04	0.961	5,494.13	10,734,352	0.088	940,114	1,845,772
1-Jul-85	Unlimited	965,212	1.096	5,577.88	0.961	5,805.14	11,756,722	0.088	1,029,653	1,994,865
1-Jul-86	Unlimited	1,287,769	1.096	5,949.19	0.961	6,191.58	12,997,845	0.088	1,138,350	2,426,119
1-Jul-87	Unlimited	1,950	1.096	6,311.14	0.961	6,568.28	14,292,822	0.088	1,251,764	1,253,714
1-Jul-88	Unlimited	504,948	1.096	6,778.35	0.961	7,054.53	15,912,221	0.088	1,393,591	1,898,539
1-Jul-89	Unlimited	381,497	1.096	7,224.91	0.961	7,519.28	17,580,677	0.088	1,539,714	1,921,211
1-Jul-90	5,000,000	130,586	1.059	7,642.44	1.151	6,641.07	16,095,102	0.056	897,996	1,028,582
1-Jul-91	5,000,000	1,165,395	1.059	8,102.76	1.151	7,041.08	17,688,505	0.056	986,897	2,152,292
1-Jul-92	5,000,000	5,830,442	1.059	8,604.22	1.151	7,476.83	18,868,577	0.056	1,052,737	6,883,179
1-Jul-93	5,000,000	1,053,757	1.059	9,066.29	1.151	7,878.36	20,277,608	0.056	1,131,351	2,185,109
1-Jul-94	5,000,000	5,003,772	1.059	9,455.89	1.151	8,216.91	21,429,324	0.056	1,195,609	6,199,381
1-Jul-95	5,000,000	8,290,026	1.059	9,810.00	1.151	8,524.63	22,398,926	0.056	1,249,706	9,539,732
1-Jul-96	5,000,000	977,500	1.059	10,191.22	1.151	8,855.89	23,780,664	0.056	1,326,798	2,304,298
1-Jul-97	5,000,000	5,469,516	1.059	10,596.10	1.151	9,207.72	24,972,740	0.056	1,393,308	6,862,823
1-Jul-98	5,000,000	4,402,551	1.059	11,045.61	1.151	9,598.33	26,825,340	0.056	1,496,670	5,899,221
1-Jul-99	5,000,000	8,199,788	1.059	11,582.74	1.151	10,065.09	28,650,094	0.056	1,598,479	9,798,266
1-Jul-00	5,000,000	8,406,497	1.059	12,133.13	1.151	10,543.36	30,540,730	0.056	1,703,963	10,110,460
1-Jul-01	25,000,000	9,666,132	1.074	12,733.18	0.997	12,769.46	37,925,276	0.069	2,619,570	12,285,702
1-Jul-02	25,000,000	5,275,750	1.074	13,398.68	0.997	13,436.86	39,616,835	0.069	2,736,409	8,012,159
1-Jul-03	25,000,000	18,873,087	1.074	14,003.16	0.997	14,043.07	42,282,401	0.069	2,920,525	21,793,612
1-Jul-04	20,000,000	7,961,858	1.072	14,622.71	1.001	14,615.02	43,869,850	0.067	2,955,358	10,917,215
1-Jul-05	20,000,000	10,157,022	1.072	15,238.89	1.001	15,230.88	46,318,293	0.067	3,120,301	13,277,323
1-Jul-06	18,000,000	23,485,817	1.071	15,936.20	1.003	15,889.37	48,757,002	0.067	3,244,457	26,730,275
1-Jul-07	18,000,000	20,695,682	1.071	16,708.92	1.003	16,659.82	52,557,363	0.067	3,497,346	24,193,029
1-Jul-08	18,000,000	18,301,404	1.071	17,348.78	1.003	17,297.80	55,003,266	0.067	3,660,105	21,961,510
1-Jul-09	18,000,000	20,554,584	1.072	17,400.01	1.003	17,348.88	53,652,441	0.067	3,621,112	24,175,696
1-Jul-10	16,500,000	22,392,100	1.073	17,347.17	1.006	17,252.17	51,631,034	0.068	3,497,069	25,889,169
1-Jul-11	16,500,000	33,566,006	1.074	17,966.68	1.006	17,868.29	52,550,734	0.069	3,608,502	37,174,508
1-Jul-12	16,500,000	6,509,604	1.090	18,468.63	1.006	18,367.49	54,440,024	0.083	4,516,568	11,026,172
1-Jul-13	16,500,000	34,939,816	1.108	18,944.50	1.006	18,840.76	56,568,648	0.097	5,510,158	40,449,974
1-Jul-14	16,500,000	22,074,357	1.126	19,598.54	1.006	19,491.22	59,152,774	0.112	6,622,497	28,696,853
1-Jul-15	16,500,000	52,369,069	1.145	20,481.31	1.006	20,369.15	61,377,234	0.127	7,775,961	60,145,030
1-Jul-16	16,500,000	26,940,983	1.225	21,307.73	1.006	21,191.05	65,505,061	0.184	12,041,488	38,982,471
1-Jul-17	16,500,000	85,357,544	1.321	21,953.24	1.006	21,833.02	68,526,869	0.243	16,662,018	102,019,562
1-Jul-18	16,500,000	52,070,030	1.576	22,516.92	1.006	22,393.61	71,274,200	0.365	26,043,127	78,113,158
1-Jul-19	16,500,000	57,381,783	2.118	23,315.73	1.006	23,188.05	76,729,663	0.528	40,502,003	97,883,786
1-Jul-20	20,000,000	12,041,518	3.984	23,952.83	1.001	23,940.25	77,594,853	0.749	58,119,793	70,161,310
1-Jul-21	20,700,000	2,554,627	85.765	24,607.34	1.000	24,607.34	80,395,092	0.988	79,457,699	82,012,327
Total		$ 599,562,110					$1,572,596,711		$ 317,117,831	$ 916,679,941

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

General Liability Experience @ 12/31/21
Selected Ultimate Claim Counts

(1) Policy 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	1,633	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	29	1.000	29	1.000	29	0.96902%		29	29	0.96902%
1-Jul-11	2,941	31	1.000	31	1.000	31	1.05406%		31	31	1.05406%
1-Jul-12	2,964	16	1.000	16	1.000	16	0.53982%		16	16	0.53982%
1-Jul-13	3,002	37	1.000	37	1.000	37	1.23232%		37	37	1.23232%
1-Jul-14	3,035	25	1.000	25	1.000	25	0.82377%		25	25	0.82377%
1-Jul-15	3,013	37	1.000	37	1.000	37	1.22791%		37	37	1.22791%
1-Jul-16	3,091	45	1.000	45	1.000	45	1.45576%		45	45	1.45576%
1-Jul-17	3,139	78	1.000	78	1.000	78	2.48512%		78	78	2.48512%
1-Jul-18	3,183	103	1.000	103	1.000	103	3.23615%		103	103	3.23615%
1-Jul-19	3,309	130	1.000	130	1.000	130	3.92866%		130	130	3.92866%
1-Jul-20	3,241	203	1.000	203	1.000	203	6.26313%		203	203	6.26313%
1-Jul-21	3,267	96	2.000	192	1.000	192	5.87674%	179	179	179	5.48027%
Total	115,480	1,278		1,374		1,374	1.18981%		1,361	1,361	1.17860%

Bornhuetter-Ferguson Claim Count for 1-Jul-21

Weighted Averages excluding 1-Jul-21				
Total	112,213	1,182	1.05335%	1,182	1.05335%
Last 5 Policies	15,963	559	3.50188%	559	3.50188%
Last 3 Policies	9,733	436	4.47961%	436	4.47961%
Last 2 Policies	6,550	333	5.08381%	333	5.08381%
Selected Bornhuetter-Ferguson Frequency Rate			**5.08381%**		
FTEs for 1-Jul-21			3,267		
A priori Expected Claims for 1-Jul-21			166		

Projected Ultimate Claims for 1-Jul-22

Weighted Averages including 1-Jul-21					
Total	115,480	1,374	1.18981%	1,361	1.17860%
Last 5 Policies	16,139	706	4.37455%	693	4.29429%
6 of Last 9 Policies	24,555	586	2.38648%	573	2.33373%
Last 2 Policies	6,508	395	6.06917%	382	5.87015%
Selected Bornhuetter-Ferguson Frequency Rate					**5.87015%**
Trend Factor to adjust the Claim Frequency Rate from 1-Jul-21 to 1-Jul-22					1.000
Claim Frequency Rate adjusted to the 1-Jul-22 Level					5.87015%
FTEs for 1-Jul-22					3,297
Projected Ultimate Claims for 1-Jul-22					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 166
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 @ 12/31/21
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	FTEs
Prior	1.000	1.000	1.045	1.044	1.000	6.075	1.000	1,633
1-Jul-80	1.000	1.000	1.065	1.062	1.000	5.728	1.000	1,692
1-Jul-81	1.000	1.000	1.087	1.083	1.000	5.362	1.000	1,754
1-Jul-82	1.000	1.000	1.100	1.096	1.000	5.026	1.000	1,818
1-Jul-83	1.000	1.000	1.100	1.096	1.000	4.841	1.000	1,885
1-Jul-84	1.000	1.000	1.100	1.096	1.000	4.661	1.000	1,954
1-Jul-85	1.000	1.000	1.100	1.096	1.000	4.412	1.000	2,025
1-Jul-86	1.000	1.000	1.100	1.096	1.000	4.136	1.000	2,099
1-Jul-87	1.000	1.000	1.100	1.096	1.000	3.899	1.000	2,176
1-Jul-88	1.000	1.000	1.100	1.096	1.000	3.630	1.000	2,256
1-Jul-89	1.000	1.000	1.100	1.096	1.000	3.406	1.000	2,338
1-Jul-90	1.000	1.000	1.100	1.059	1.000	3.220	1.000	2,424
1-Jul-91	1.000	1.000	1.100	1.059	1.000	3.037	1.000	2,512
1-Jul-92	1.000	1.000	1.100	1.059	1.000	2.860	1.000	2,524
1-Jul-93	1.000	1.000	1.100	1.059	1.000	2.714	1.000	2,574
1-Jul-94	1.000	1.000	1.100	1.059	1.000	2.602	1.000	2,608
1-Jul-95	1.000	1.000	1.100	1.059	1.000	2.508	1.000	2,628
1-Jul-96	1.000	1.000	1.100	1.059	1.000	2.415	1.000	2,685
1-Jul-97	1.000	1.000	1.100	1.059	1.000	2.322	1.000	2,712
1-Jul-98	1.000	1.000	1.100	1.059	1.000	2.228	1.000	2,795
1-Jul-99	1.000	1.000	1.100	1.059	1.000	2.124	1.000	2,846
1-Jul-00	1.000	1.000	1.100	1.059	1.000	2.028	1.000	2,897
1-Jul-01	1.000	1.000	1.100	1.074	1.000	1.933	1.000	2,970
1-Jul-02	1.000	1.000	1.100	1.074	1.000	1.837	1.000	2,948
1-Jul-03	1.000	1.000	1.100	1.074	1.000	1.757	1.000	3,011
1-Jul-04	1.000	1.000	1.100	1.072	1.000	1.683	1.000	3,002
1-Jul-05	1.000	1.000	1.100	1.072	1.000	1.615	1.000	3,041
1-Jul-06	1.000	1.000	1.100	1.071	1.000	1.544	1.000	3,069
1-Jul-07	1.000	1.000	1.100	1.071	1.000	1.473	1.000	3,155
1-Jul-08	1.000	1.000	1.100	1.071	1.000	1.418	1.000	3,180
1-Jul-09	1.000	1.000	1.102	1.072	1.000	1.414	1.000	3,093
1-Jul-10	1.000	1.000	1.103	1.073	1.000	1.419	1.000	2,993
1-Jul-11	1.005	1.003	1.105	1.074	1.000	1.370	1.000	2,941
1-Jul-12	1.014	1.010	1.129	1.090	1.000	1.332	1.000	2,964
1-Jul-13	1.026	1.018	1.154	1.108	1.000	1.299	1.000	3,002
1-Jul-14	1.041	1.029	1.180	1.126	1.000	1.256	1.000	3,035
1-Jul-15	1.056	1.040	1.207	1.145	1.000	1.201	1.000	3,013
1-Jul-16	1.072	1.051	1.324	1.225	1.000	1.155	1.000	3,091
1-Jul-17	1.099	1.070	1.467	1.321	1.000	1.121	1.000	3,139
1-Jul-18	1.169	1.119	1.853	1.576	1.000	1.093	1.000	3,183
1-Jul-19	1.303	1.211	2.708	2.118	1.000	1.055	1.000	3,309
1-Jul-20	1.521	1.367	5.659	3.984	1.000	1.027	1.000	3,241
1-Jul-21	3.636	3.143	146.667	85.765	2.000	1.000	1.000	3,267

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 :	25279.74		
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

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

General Liability Experience @ 12/31/21
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	$ 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	18,301,404	-	18,000,000	-	-	-	-	18,301,404	18,301,404	-
1-Jul-09	20,554,584	20,554,584	-	18,000,000	-	-	-	-	20,554,584	20,554,584	-
1-Jul-10	22,842,100	22,392,100	450,000	16,500,000	-	-	-	-	22,842,100	22,392,100	450,000
1-Jul-11	34,736,006	33,566,006	1,170,000	16,500,000	-	-	-	-	34,736,006	33,566,006	1,170,000
1-Jul-12	12,169,604	6,509,604	5,660,000	16,500,000	-	-	-	-	12,169,604	6,509,604	5,660,000
1-Jul-13	36,094,816	34,939,816	1,155,000	16,500,000	-	-	-	-	36,094,816	34,939,816	1,155,000
1-Jul-14	23,737,357	22,074,357	1,663,000	16,500,000	-	-	-	-	23,737,357	22,074,357	1,663,000
1-Jul-15	54,648,069	52,369,069	2,279,000	16,500,000	-	-	-	-	54,648,069	52,369,069	2,279,000
1-Jul-16	31,247,533	26,940,983	4,306,550	16,500,000	-	-	-	-	31,247,533	26,940,983	4,306,550
1-Jul-17	90,815,544	85,357,544	5,458,000	16,500,000	-	-	-	-	90,815,544	85,357,544	5,458,000
1-Jul-18	84,191,530	52,070,030	32,121,500	16,500,000	-	-	-	-	84,191,530	52,070,030	32,121,500
1-Jul-19	115,896,283	57,381,783	58,514,500	16,500,000	-	-	-	-	115,896,283	57,381,783	58,514,500
1-Jul-20	94,826,518	12,041,518	82,785,000	20,000,000	-	-	-	-	94,826,518	12,041,518	82,785,000
1-Jul-21	55,725,127	2,554,627	53,170,500	20,700,000	-	-	-	-	55,725,127	2,554,627	53,170,500
Total	$ 848,296,660	$ 599,562,110	$ 248,734,550		-	$ -	-	$ -	$ 848,296,660	$ 599,562,110	$ 248,734,550

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 @ 12/31/21
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	-	-	-	-	-	-	-

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

General Liability Experience @ 12/31/21
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
7/1/2011	5/2/2012	2,500,000	2,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2011	5/17/2012	2,350,000	2,350,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2012	1/30/2013	5,000,000	-	5,000,000	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	-	-	-	-	-	-	-
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	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	6,550,000	5,800,000	750,000	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	10/6/2016	1,500,000	1,500,000	-	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	10/12/2017	1,000,000	1,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2017	11/15/2017	3,250,000	3,250,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2017	12/4/2017	1,500,000	1,500,000	-	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	1/9/2018	1,500,000	1,500,000	-	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	2,000,000	2,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2017	2/2/2018	4,500,000	4,500,000	-	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	3/8/2018	3,800,000	3,800,000	-	16,500,000	-	-	-	-	-	-	-

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

General Liability Experience @ 12/31/21
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
7/1/2017	3/9/2018	4,000,000	4,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2017	3/16/2018	4,000,000	4,000,000	-	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	16,500,000	16,500,000	-	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	5,000,000	-	5,000,000	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	8/21/2018	2,585,000	-	2,585,000	16,500,000	-	-	-	-	-	-	-
7/1/2018	9/5/2018	2,000,000	-	2,000,000	16,500,000	-	-	-	-	-	-	-
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	10/19/2018	1,500,000	1,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2018	10/26/2018	1,200,000	1,200,000	-	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	1/15/2019	3,500,000	3,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2018	1/29/2019	5,750,000	5,750,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2018	2/5/2019	2,000,000	2,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2018	3/19/2019	1,100,000	1,100,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2018	4/2/2019	1,350,000	1,350,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2018	4/22/2019	1,500,000	-	1,500,000	16,500,000	-	-	-	-	-	-	-
7/1/2018	5/7/2019	2,000,000	2,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2018	5/20/2019	1,500,000	-	1,500,000	16,500,000	-	-	-	-	-	-	-
7/1/2018	6/12/2019	1,900,000	1,900,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	7/2/2019	2,000,000	-	2,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2019	7/22/2019	11,000,000	11,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	7/25/2019	2,500,000	2,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	8/27/2019	6,500,000	6,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	10/2/2019	1,250,000	-	1,250,000	16,500,000	-	-	-	-	-	-	-
7/1/2019	10/18/2019	2,000,000	2,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	11/7/2019	1,700,000	1,700,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	11/13/2019	1,250,000	1,250,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	11/13/2019	1,250,000	1,250,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	11/25/2019	2,360,000	2,360,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	11/26/2019	2,500,000	2,499,500	500	16,500,000	-	-	-	-	-	-	-
7/1/2019	12/6/2019	2,250,000	2,250,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	12/17/2019	2,075,000	2,075,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	1/17/2020	1,466,000	1,466,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	1/23/2020	1,000,000	-	1,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2019	2/4/2020	1,000,000	-	1,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2019	2/7/2020	1,475,000	1,475,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	2/28/2020	2,025,000	2,025,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	3/12/2020	2,000,000	-	2,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2019	3/20/2020	5,000,000	-	5,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2019	3/20/2020	1,575,000	1,575,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	3/20/2020	1,000,000	-	1,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2019	3/24/2020	2,170,000	2,170,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	4/3/2020	2,000,000	-	2,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2019	4/9/2020	1,000,000	-	1,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2019	4/10/2020	1,000,000	-	1,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2019	5/14/2020	3,425,000	3,425,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	5/28/2020	1,000,000	-	1,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2020	7/20/2020	1,000,000	-	1,000,000	20,000,000	-	-	-	-	-	-	-
7/1/2020	8/13/2020	1,100,000	1,100,000	-	20,000,000	-	-	-	-	-	-	-

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

General Liability Experience @ 12/31/21
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
7/1/2020	10/19/2020	2,500,000	2,500,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	11/5/2020	1,500,000	-	1,500,000	20,000,000	-	-	-	-	-	-	-
7/1/2020	11/17/2020	1,000,000	-	1,000,000	20,000,000	-	-	-	-	-	-	-
7/1/2020	12/1/2020	3,500,000	-	3,500,000	20,000,000	-	-	-	-	-	-	-
7/1/2020	12/10/2020	1,000,000	-	1,000,000	20,000,000	-	-	-	-	-	-	-
7/1/2020	12/14/2020	1,000,000	-	1,000,000	20,000,000	-	-	-	-	-	-	-
7/1/2020	12/14/2020	1,000,000	-	1,000,000	20,000,000	-	-	-	-	-	-	-
7/1/2020	12/18/2020	2,500,000	2,500,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	12/22/2020	1,000,000	-	1,000,000	20,000,000	-	-	-	-	-	-	-
7/1/2020	1/11/2021	1,000,000	-	1,000,000	20,000,000	-	-	-	-	-	-	-
7/1/2020	1/11/2021	1,000,000	-	1,000,000	20,000,000	-	-	-	-	-	-	-
7/1/2020	1/12/2021	1,000,000	-	1,000,000	20,000,000	-	-	-	-	-	-	-
7/1/2020	2/3/2021	1,250,000	1,250,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	2/22/2021	1,250,000	-	1,250,000	20,000,000	-	-	-	-	-	-	-
7/1/2020	3/4/2021	1,000,000	-	1,000,000	20,000,000	-	-	-	-	-	-	-
7/1/2020	3/5/2021	1,250,000	1,250,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	3/8/2021	2,000,000	-	2,000,000	20,000,000	-	-	-	-	-	-	-
7/1/2020	3/23/2021	1,500,000	-	1,500,000	20,000,000	-	-	-	-	-	-	-
7/1/2020	3/26/2021	2,000,000	-	2,000,000	20,000,000	-	-	-	-	-	-	-
7/1/2020	5/22/2021	1,000,000	-	1,000,000	20,000,000	-	-	-	-	-	-	-
7/1/2020	6/7/2021	1,000,000	-	1,000,000	20,000,000	-	-	-	-	-	-	-
7/1/2020	6/11/2021	1,000,000	-	1,000,000	20,000,000	-	-	-	-	-	-	-
7/1/2020	6/25/2021	1,000,000	-	1,000,000	20,000,000	-	-	-	-	-	-	-
7/1/2021	7/9/2021	2,499,500	2,499,500	-	20,700,000	-	-	-	-	-	-	-
7/1/2021	7/27/2021	1,000,000	-	1,000,000	20,700,000	-	-	-	-	-	-	-
7/1/2021	8/10/2021	2,000,000	-	2,000,000	20,700,000	-	-	-	-	-	-	-
7/1/2021	8/18/2021	1,250,000	-	1,250,000	20,700,000	-	-	-	-	-	-	-
7/1/2021	9/2/2021	1,500,000	-	1,500,000	20,700,000	-	-	-	-	-	-	-
7/1/2021	10/6/2021	5,000,000	-	5,000,000	20,700,000	-	-	-	-	-	-	-
7/1/2021	10/25/2021	1,500,000	-	1,500,000	20,700,000	-	-	-	-	-	-	-
7/1/2021	11/1/2021	1,500,000	-	1,500,000	20,700,000	-	-	-	-	-	-	-
7/1/2021	11/17/2021	1,000,000	-	1,000,000	20,700,000	-	-	-	-	-	-	-
7/1/2021	12/14/2021	1,500,000	-	1,500,000	20,700,000	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
Total		$ 548,495,113	$ 450,476,613	$ 98,018,500		-	$ -	-	$ -	$ -	$ -	$ -

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

General Liability Experience @ 12/31/21
Trended Ultimate Loss Rates and Projected Ultimate Losses Limited to $20,700,000

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) Number of FTEs	(7) Exposure Trend Factor	(8) Trended Number of FTEs	(9) Trended Ultimate Limited Loss Rate
1-Jan-79	$ 50,302	$ 50,302	6.241	0.961	$ 301,625	1,633	1.000	1,633	184.71
1-Jul-80	11,000	11,000	5.884	0.961	62,191	1,692	1.000	1,692	36.76
1-Jul-81	-	-	5.509	0.961	-	1,754	1.000	1,754	0.00
1-Jul-82	26,505	26,505	5.163	0.961	131,491	1,818	1.000	1,818	72.33
1-Jul-83	3,328,667	3,328,667	4.973	0.961	15,906,870	1,885	1.000	1,885	8,438.66
1-Jul-84	905,658	905,658	4.789	0.961	4,167,142	1,954	1.000	1,954	2,132.62
1-Jul-85	965,212	965,212	4.532	0.961	4,203,225	2,025	1.000	2,025	2,075.67
1-Jul-86	1,287,769	1,287,769	4.249	0.961	5,257,862	2,099	1.000	2,099	2,504.94
1-Jul-87	1,950	1,950	4.006	0.961	7,505	2,176	1.000	2,176	3.45
1-Jul-88	504,948	504,948	3.729	0.961	1,809,469	2,256	1.000	2,256	802.07
1-Jul-89	381,497	381,497	3.499	0.961	1,282,588	2,338	1.000	2,338	548.58
1-Jul-90	130,586	130,586	3.308	1.151	497,085	2,424	1.000	2,424	205.07
1-Jul-91	1,165,395	1,165,395	3.120	1.151	4,184,141	2,512	1.000	2,512	1,665.66
1-Jul-92	5,830,442	5,830,442	2.938	1.151	19,713,169	2,524	1.000	2,524	7,810.29
1-Jul-93	1,053,757	1,053,757	2.788	1.151	3,381,252	2,574	1.000	2,574	1,313.62
1-Jul-94	5,003,772	5,003,772	2.673	1.151	15,394,355	2,608	1.000	2,608	5,902.74
1-Jul-95	8,290,026	8,290,026	2.577	1.151	24,584,034	2,628	1.000	2,628	9,354.66
1-Jul-96	977,500	977,500	2.481	1.151	2,790,340	2,685	1.000	2,685	1,039.23
1-Jul-97	5,469,516	5,469,516	2.386	1.151	15,016,520	2,712	1.000	2,712	5,537.06
1-Jul-98	4,402,551	4,402,551	2.289	1.151	11,595,282	2,795	1.000	2,795	4,148.58
1-Jul-99	8,199,788	8,199,788	2.183	1.151	20,594,805	2,846	1.000	2,846	7,236.40
1-Jul-00	8,407,997	8,407,997	2.084	1.151	20,159,792	2,897	1.000	2,897	6,958.85
1-Jul-01	9,666,132	9,666,132	1.985	0.997	19,136,071	2,970	1.000	2,970	6,443.12
1-Jul-02	5,275,750	5,275,750	1.887	0.997	9,925,648	2,948	1.000	2,948	3,366.91
1-Jul-03	18,873,087	18,873,087	1.805	0.997	33,974,540	3,011	1.000	3,011	11,283.47
1-Jul-04	7,961,858	7,961,858	1.729	1.001	13,771,698	3,002	1.000	3,002	4,587.51
1-Jul-05	10,157,022	10,157,022	1.659	1.001	16,858,302	3,041	1.000	3,041	5,543.67
1-Jul-06	23,485,817	23,485,817	1.586	1.003	37,365,573	3,069	1.000	3,069	12,175.16
1-Jul-07	20,695,682	20,695,682	1.513	1.003	31,403,795	3,155	1.000	3,155	9,953.66
1-Jul-08	18,301,404	18,301,404	1.457	1.003	26,746,442	3,180	1.000	3,180	8,410.83
1-Jul-09	20,554,584	20,554,584	1.453	1.003	29,950,897	3,093	1.000	3,093	9,683.45
1-Jul-10	22,842,100	22,842,100	1.457	1.006	33,470,698	2,993	1.000	2,993	11,182.99
1-Jul-11	34,736,006	34,792,931	1.407	1.006	49,224,422	2,941	1.000	2,941	16,737.31
1-Jul-12	12,169,604	12,906,740	1.369	1.006	17,763,941	2,964	1.000	2,964	5,993.23
1-Jul-13	36,094,816	36,352,353	1.334	1.006	48,776,068	3,002	1.000	3,002	16,247.86
1-Jul-14	23,737,357	24,290,637	1.290	1.006	31,504,493	3,035	1.000	3,035	10,380.39
1-Jul-15	54,648,069	55,628,259	1.234	1.006	69,039,110	3,013	1.000	3,013	22,913.74
1-Jul-16	31,247,533	32,786,832	1.186	1.006	39,112,861	3,091	1.000	3,091	12,653.79
1-Jul-17	90,815,544	97,823,424	1.152	1.006	113,266,539	3,139	1.000	3,139	36,083.64
1-Jul-18	84,191,530	94,385,551	1.123	1.006	106,550,121	3,183	1.000	3,183	33,474.75
1-Jul-19	115,896,283	135,366,280	1.084	1.006	147,577,043	3,309	1.000	3,309	44,598.68
1-Jul-20	94,826,518	124,655,698	1.055	1.001	131,630,359	3,241	1.000	3,241	40,614.12
1-Jul-21	55,725,127	66,640,137	1.027	1.000	68,461,077	1,634	1.000	1,634	41,897.84

Ultimate Losses for Policy Period 7/1/2021 are multiplied by 0.5 to reflect the 12/31/21 evaluation date.

All Year Weighted Average	1,246,550,441		113,849	10,949.16
Latest 5-Year Weighted Average - Excludes the Most Recent Policy Period	538,136,923		15,963	33,711.52
Latest 3-Year Weighted Average - Excludes the Most Recent Policy Period	385,757,523		9,733	39,633.98
SELECTED - Based on Shaded PY	$ 822,906,034		32,552	**25,279.74**

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) Number of FTEs	(12) Claim Count	(13) Loss Rate	(14) Loss Amount
1-Jul-22	$ 20,700,000	3,297	194	25,279.74	$ 83,354,500
1-Jul-23	20,700,000	3,328	195	25,970.51	86,422,800
1-Jul-24	20,700,000	3,358	197	26,680.15	89,604,000
1-Jul-25	20,700,000	3,389	199	27,409.18	92,902,300
1-Jul-26	20,700,000	3,421	201	28,158.14	96,322,000

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 7/1/91-92	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	Policy Period 7/1/19-20	Policy Period 7/1/20-21
Jan-04																														
Jan-05																														
Jan-06																														
Jan-07																														
Jan-08																														
Jan-09																														
Jan-10																														
Jan-11																														
Jan-12																														
Jan-13																														
Jan-14																														
Jan-15																														
Jan-16																														
Jan-17																														
Jan-18	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	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	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	33,682,656	
Jan-21	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	22,842,100	32,536,006	7,919,604	36,170,566	27,562,357	54,198,069	29,827,533	80,510,544	89,472,302	#########	44,680,000
Jan-22	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	22,842,100	34,736,006	12,169,604	36,094,816	23,737,357	54,648,069	31,247,533	90,815,544	84,191,530	#########	94,826,518

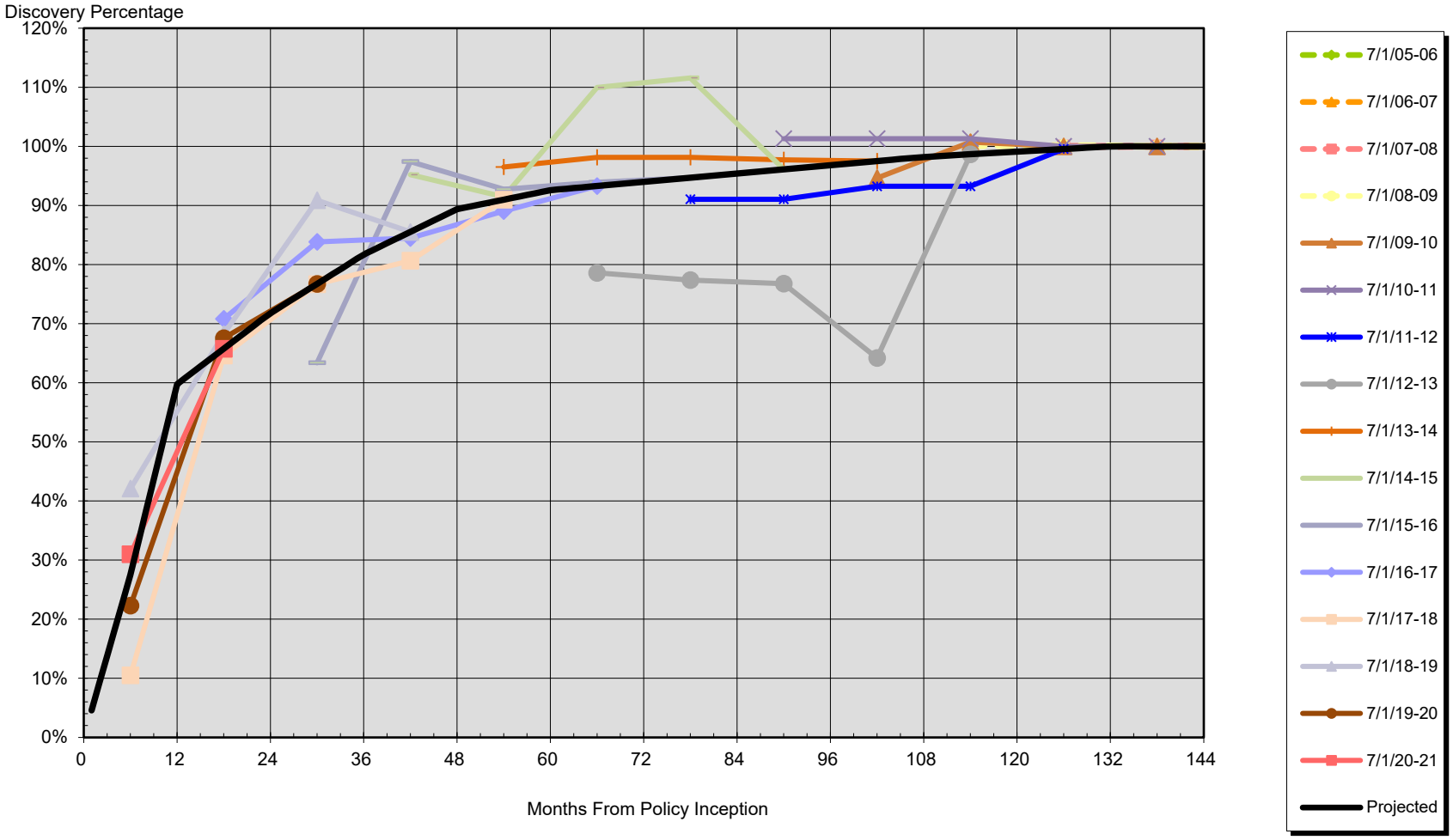
State of Washington
Children, Youth, and Family Agency
General Liability (Claims-Made)

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	21.818	37	1.215	73	1.063	109	1.017						
2	10.909	38	1.205	74	1.061	110	1.017						
3	7.273	39	1.196	75	1.060	111	1.016						
4	5.455	40	1.187	76	1.059	112	1.015						
5	4.364	41	1.178	77	1.057	113	1.014						
6	3.636	42	1.169	78	1.056	114	1.014						
7	3.042	43	1.161	79	1.055	115	1.013						
8	2.614	44	1.152	80	1.053	116	1.012						
9	2.292	45	1.144	81	1.052	117	1.011						
10	2.041	46	1.135	82	1.051	118	1.011						
11	1.839	47	1.127	83	1.050	119	1.010						
12	1.674	48	1.119	84	1.048	120	1.009						
13	1.646	49	1.116	85	1.047	121	1.008						
14	1.619	50	1.112	86	1.046	122	1.008						
15	1.593	51	1.109	87	1.044	123	1.007						
16	1.568	52	1.106	88	1.043	124	1.006						
17	1.544	53	1.102	89	1.042	125	1.005						
18	1.521	54	1.099	90	1.041	126	1.005						
19	1.498	55	1.096	91	1.039	127	1.004						
20	1.476	56	1.093	92	1.038	128	1.003						
21	1.454	57	1.090	93	1.037	129	1.002						
22	1.433	58	1.086	94	1.036	130	1.002						
23	1.413	59	1.083	95	1.034	131	1.001						
24	1.393	60	1.080	96	1.033	132	1.000						
25	1.378	61	1.079	97	1.032	133	1.000						
26	1.362	62	1.077	98	1.031	134	1.000						
27	1.347	63	1.076	99	1.029	135	1.000						
28	1.332	64	1.075	100	1.028	136	1.000						
29	1.318	65	1.073	101	1.027	137	1.000						
30	1.303	66	1.072	102	1.026	138	1.000						
31	1.289	67	1.071	103	1.024	139	1.000						
32	1.276	68	1.069	104	1.023	140	1.000						
33	1.262	69	1.068	105	1.022	141	1.000						
34	1.249	70	1.067	106	1.021	142	1.000						
35	1.237	71	1.065	107	1.019	143	1.000						
36	1.224	72	1.064	108	1.018	144	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 7/1/91-92	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	Policy Period 7/1/19-20	Policy Period 7/1/20-21
Jan-04																														
Jan-05																														
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Jan-15																														
Jan-16																														
Jan-17																														
Jan-18	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	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	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	6,156	
Jan-21	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	18,301,404	20,554,584	22,392,100	31,216,006	6,509,604	34,939,816	22,074,357	51,444,069	26,940,983	60,992,544	39,405,802	26,380,283	5,000
Jan-22	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	18,301,404	20,554,584	22,392,100	33,566,006	6,509,604	34,939,816	22,074,357	52,369,069	26,940,983	85,357,544	52,070,030	57,381,783	12,041,518

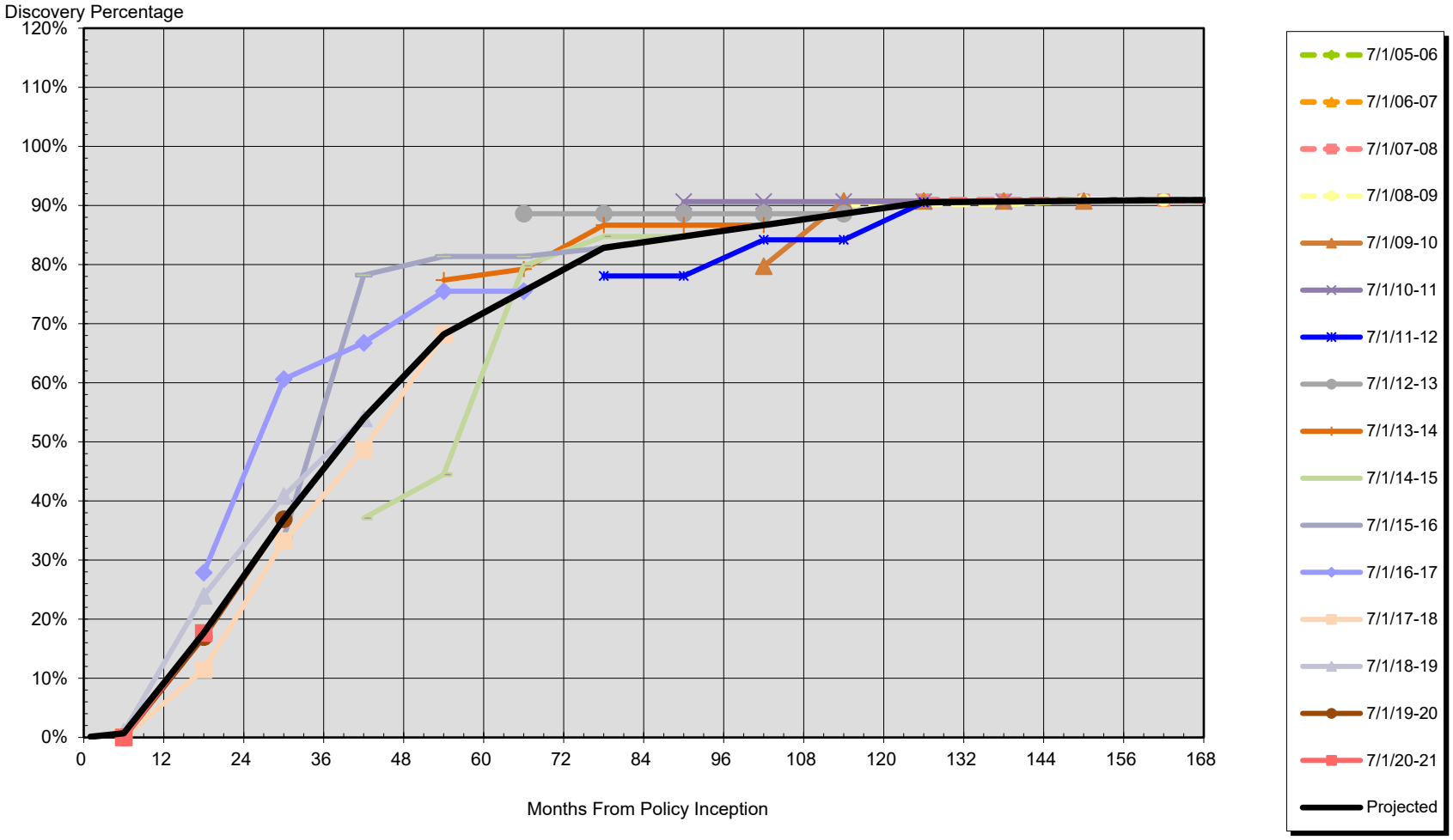
State of Washington
Children, Youth, and Family Agency
General Liability (Claims-Made)

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	880.000	37	2.133	73	1.253	109	1.139	145	1.102	181	1.100	217	1.100
2	440.000	38	2.071	74	1.244	110	1.137	146	1.102	182	1.100	218	1.100
3	293.333	39	2.011	75	1.235	111	1.135	147	1.102	183	1.100	219	1.100
4	220.000	40	1.956	76	1.225	112	1.133	148	1.102	184	1.100	220	1.100
5	176.000	41	1.903	77	1.216	113	1.131	149	1.102	185	1.100	221	1.100
6	146.667	42	1.853	78	1.207	114	1.129	150	1.102	186	1.100	222	1.100
7	47.675	43	1.813	79	1.205	115	1.127	151	1.101	187	1.100	223	1.100
8	28.464	44	1.775	80	1.203	116	1.125	152	1.101	188	1.100	224	1.100
9	20.288	45	1.738	81	1.200	117	1.123	153	1.101	189	1.100	225	1.100
10	15.761	46	1.703	82	1.198	118	1.120	154	1.101	190	1.100	226	1.100
11	12.886	47	1.670	83	1.196	119	1.118	155	1.101	191	1.100	227	1.100
12	10.898	48	1.637	84	1.194	120	1.117	156	1.101	192	1.100	228	1.100
13	9.441	49	1.606	85	1.191	121	1.115	157	1.101	193	1.100	229	1.100
14	8.328	50	1.576	86	1.189	122	1.113	158	1.101	194	1.100	230	1.100
15	7.450	51	1.547	87	1.187	123	1.111	159	1.100	195	1.100	231	1.100
16	6.739	52	1.519	88	1.184	124	1.109	160	1.100	196	1.100	232	1.100
17	6.152	53	1.493	89	1.182	125	1.107	161	1.100	197	1.100	233	1.100
18	5.659	54	1.467	90	1.180	126	1.105	162	1.100	198	1.100	234	1.100
19	5.188	55	1.454	91	1.178	127	1.105	163	1.100	199	1.100	235	1.100
20	4.789	56	1.441	92	1.175	128	1.104	164	1.100	200	1.100	236	1.100
21	4.447	57	1.428	93	1.173	129	1.104	165	1.100	201	1.100	237	1.100
22	4.151	58	1.416	94	1.171	130	1.104	166	1.100	202	1.100	238	1.100
23	3.892	59	1.404	95	1.169	131	1.104	167	1.100	203	1.100	239	1.100
24	3.663	60	1.392	96	1.167	132	1.104	168	1.100	204	1.100	240	1.100
25	3.460	61	1.380	97	1.164	133	1.104	169	1.100	205	1.100		
26	3.277	62	1.369	98	1.162	134	1.104	170	1.100	206	1.100		
27	3.114	63	1.357	99	1.160	135	1.103	171	1.100	207	1.100		
28	2.965	64	1.346	100	1.158	136	1.103	172	1.100	208	1.100		
29	2.831	65	1.335	101	1.156	137	1.103	173	1.100	209	1.100		
30	2.708	66	1.324	102	1.154	138	1.103	174	1.100	210	1.100		
31	2.607	67	1.314	103	1.152	139	1.103	175	1.100	211	1.100		
32	2.514	68	1.303	104	1.149	140	1.103	176	1.100	212	1.100		
33	2.428	69	1.293	105	1.147	141	1.103	177	1.100	213	1.100		
34	2.347	70	1.283	106	1.145	142	1.103	178	1.100	214	1.100		
35	2.271	71	1.273	107	1.143	143	1.102	179	1.100	215	1.100		
36	2.200	72	1.263	108	1.141	144	1.102	180	1.100	216	1.100		

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

Unlimited Paid Loss Development



Children, Youth, and Family Agency

Unreported Tail Liability

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

General Liability Experience @ 12/31/21
Selected Ultimate Claim Counts

(1) Occurrence Period Inception	(2) Trended Number of FTEs	(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	87	1.000	87	1.000	87	5.33%		87	0.0	5.33%
1-Jul-80	1,692	14	1.000	14	1.000	14	0.83%		14	0.0	0.83%
1-Jul-81	1,754	22	1.000	22	1.000	22	1.25%		22	0.0	1.25%
1-Jul-82	1,818	14	1.002	14	1.000	14	0.77%		14	0.0	0.77%
1-Jul-83	1,885	29	1.006	29	1.000	29	1.55%		29	0.2	1.55%
1-Jul-84	1,954	27	1.010	27	1.000	27	1.40%		27	0.3	1.40%
1-Jul-85	2,025	46	1.014	47	1.000	47	2.30%		47	0.6	2.30%
1-Jul-86	2,099	32	1.017	33	1.000	33	1.55%		33	0.6	1.55%
1-Jul-87	2,176	32	1.021	33	1.000	33	1.50%		33	0.7	1.50%
1-Jul-88	2,256	46	1.025	47	1.000	47	2.09%		47	1.2	2.09%
1-Jul-89	2,338	35	1.029	36	1.000	36	1.54%		36	1.0	1.54%
1-Jul-90	2,424	32	1.033	33	1.000	33	1.36%		33	1.1	1.36%
1-Jul-91	2,512	38	1.038	39	1.000	39	1.57%		39	1.4	1.57%
1-Jul-92	2,524	30	1.042	31	1.000	31	1.24%		31	1.2	1.24%
1-Jul-93	2,574	28	1.046	29	1.000	29	1.14%		29	1.3	1.14%
1-Jul-94	2,608	33	1.076	35	1.000	35	1.36%		35	2.5	1.36%
1-Jul-95	2,628	28	1.108	31	1.000	31	1.18%		31	3.0	1.18%
1-Jul-96	2,685	28	1.142	32	1.000	32	1.19%		32	4.0	1.19%
1-Jul-97	2,712	40	1.178	47	1.000	47	1.74%		47	7.1	1.74%
1-Jul-98	2,795	33	1.218	40	1.000	40	1.44%		40	7.2	1.44%
1-Jul-99	2,846	21	1.260	26	1.000	26	0.93%		26	5.5	0.93%
1-Jul-00	2,897	29	1.306	38	1.000	38	1.31%		38	8.9	1.31%
1-Jul-01	2,970	35	1.356	47	1.000	47	1.60%		47	12.5	1.60%
1-Jul-02	2,948	18	1.384	25	1.000	25	0.85%		25	6.9	0.85%
1-Jul-03	3,011	43	1.414	61	1.000	61	2.02%		61	17.8	2.02%
1-Jul-04	3,002	37	1.445	53	1.000	53	1.78%		53	16.5	1.78%
1-Jul-05	3,041	33	1.478	49	1.000	49	1.60%		49	15.8	1.60%
1-Jul-06	3,069	27	1.513	41	1.000	41	1.33%		41	13.8	1.33%
1-Jul-07	3,155	28	1.550	43	1.000	43	1.38%		43	15.4	1.38%
1-Jul-08	3,180	22	1.590	35	1.000	35	1.10%		35	13.0	1.10%
1-Jul-09	3,093	22	1.633	36	1.000	36	1.16%		36	13.9	1.16%
1-Jul-10	2,993	15	1.633	24	1.000	24	0.82%		24	9.5	0.82%
1-Jul-11	2,941	27	1.633	44	1.000	44	1.50%		44	17.1	1.50%
1-Jul-12	2,964	26	1.633	42	1.000	42	1.43%		42	16.5	1.43%
1-Jul-13	3,002	23	1.633	38	1.000	38	1.25%		38	14.6	1.25%
1-Jul-14	3,035	31	1.637	51	1.000	51	1.67%		51	19.7	1.67%
1-Jul-15	3,013	22	1.641	36	1.000	36	1.20%		36	14.1	1.20%
1-Jul-16	3,091	43	1.650	71	1.000	71	2.29%	61	61	18.5	1.99%
1-Jul-17	3,139	33	1.658	55	1.000	55	1.74%	52	52	18.9	1.65%
1-Jul-18	3,183	25	2.038	51	1.000	51	1.60%	50	50	24.6	1.56%
1-Jul-19	3,309	19	3.596	68	1.000	68	2.06%	55	55	36.2	1.67%
1-Jul-20	3,241	11	5.333	59	1.000	59	1.81%	51	51	39.9	1.57%
1-Jul-21	1,634	14	16.000	224	1.000	224	13.71%	37	37	23.2	2.28%
Total	113,847	1,278		1,925		1,925	1.69%		1,704	425.9	1.50%

Bornhuetter-Ferguson Claim Count for 1-Jul-21

Weighted Averages excluding 1-Jul-21				
Total	112,213	1,701	1.51610%	1,667	1.48532%
Last 5 Policies	15,963	304	1.90188%	269	1.68556%
Last 3 Policies	9,733	178	1.82829%	156	1.59995%
Last 2 Policies	6,550	127	1.93872%	106	1.62045%
Selected Bornhuetter-Ferguson Frequency Rate			**1.51610%**		
FTEs for 1-Jul-21			1,634		
A priori Expected Claims for 1-Jul-21			25		

Projected Ultimate Claims for 1-Jul-22

Weighted Averages including 1-Jul-21					
Total	113,847	1,925	1.69110%	1,704	1.49670%
Last 5 Policies	14,505	457	3.14828%	245	1.68786%
Last 3 Policies	8,184	351	4.28886%	143	1.75177%
Last 2 Policies	4,875	283	5.79858%	88	1.80818%
Selected Bornhuetter-Ferguson Frequency Rate					**1.68786%**
Trend Factor to adjust the Claim Frequency Rate from 1-Jul-21 to 1-Jul-22					1.000
Claim Frequency Rate adjusted to the 1-Jul-22 Level					1.68786%
FTEs for 1-Jul-22					3,297
Projected Ultimate Claims for 1-Jul-22					56

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 25
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 @ 12/31/21
Trended Ultimate Loss Rates and Projected Ultimate Losses Limited to $20,700,000

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	6.241	0.961	$ 301,625	2	150,813
1-Jul-80	11,000	11,000	5.884	0.961	62,191	1	62,191
1-Jul-81	-	-	5.509	0.961	-	-	0
1-Jul-82	26,505	26,505	5.163	0.961	131,491	1	131,491
1-Jul-83	3,328,667	3,328,667	4.973	0.961	15,906,870	2	7,953,435
1-Jul-84	905,658	905,658	4.789	0.961	4,167,142	6	694,524
1-Jul-85	965,212	965,212	4.532	0.961	4,203,225	5	840,645
1-Jul-86	1,287,769	1,287,769	4.249	0.961	5,257,862	9	584,207
1-Jul-87	1,950	1,950	4.006	0.961	7,505	1	7,505
1-Jul-88	504,948	504,948	3.729	0.961	1,809,469	3	603,156
1-Jul-89	381,497	381,497	3.499	0.961	1,282,588	3	427,529
1-Jul-90	130,586	130,586	3.308	1.151	497,085	2	248,543
1-Jul-91	1,165,395	1,165,395	3.120	1.151	4,184,141	11	380,376
1-Jul-92	5,830,442	5,830,442	2.938	1.151	19,713,169	13	1,516,398
1-Jul-93	1,053,757	1,053,757	2.788	1.151	3,381,252	8	422,657
1-Jul-94	5,003,772	5,003,772	2.673	1.151	15,394,355	20	769,718
1-Jul-95	8,290,026	8,290,026	2.577	1.151	24,584,034	33	744,971
1-Jul-96	977,500	977,500	2.481	1.151	2,790,340	5	558,068
1-Jul-97	5,469,516	5,469,516	2.386	1.151	15,016,520	13	1,155,117
1-Jul-98	4,402,551	4,402,551	2.289	1.151	11,595,282	14	828,234
1-Jul-99	8,199,788	8,199,788	2.183	1.151	20,594,805	26	792,108
1-Jul-00	8,407,997	8,407,997	2.084	1.151	20,159,792	21	959,990
1-Jul-01	9,666,132	9,666,132	1.985	0.997	19,136,071	37	517,191
1-Jul-02	5,275,750	5,275,750	1.887	0.997	9,925,648	19	522,403
1-Jul-03	18,873,087	18,873,087	1.805	0.997	33,974,540	25	1,358,982
1-Jul-04	7,961,858	7,961,858	1.729	1.001	13,771,698	26	529,681
1-Jul-05	10,157,022	10,157,022	1.659	1.001	16,858,302	21	802,776
1-Jul-06	23,485,817	23,485,817	1.586	1.003	37,365,573	30	1,245,519
1-Jul-07	20,695,682	20,695,682	1.513	1.003	31,403,795	27	1,163,104
1-Jul-08	18,301,404	18,301,404	1.457	1.003	26,746,442	31	862,788
1-Jul-09	20,554,584	20,554,584	1.453	1.003	29,950,897	33	907,603
1-Jul-10	22,842,100	22,842,100	1.457	1.006	33,470,698	29	1,154,162
1-Jul-11	34,736,006	34,792,931	1.407	1.006	49,224,422	31	1,587,885
1-Jul-12	12,169,604	12,906,740	1.369	1.006	17,763,941	16	1,110,246
1-Jul-13	36,094,816	36,352,353	1.334	1.006	48,776,068	37	1,318,272
1-Jul-14	23,737,357	24,290,637	1.290	1.006	31,504,493	25	1,260,180
1-Jul-15	54,648,069	55,628,259	1.234	1.006	69,039,110	37	1,865,922
1-Jul-16	31,247,533	32,786,832	1.186	1.006	39,112,861	45	869,175
1-Jul-17	90,815,544	97,823,424	1.152	1.006	113,266,539	78	1,452,135
1-Jul-18	84,191,530	94,385,551	1.123	1.006	106,550,121	103	1,034,467
1-Jul-19	115,896,283	135,366,280	1.084	1.006	147,577,043	130	1,135,208
1-Jul-20	94,826,518	124,655,698	1.055	1.001	131,630,359	203	648,425
1-Jul-21	55,725,127	66,640,137	1.027	1.000	68,461,077	96	713,136

Ultimate Losses for Policy Period 7/1/2021 are multiplied by 0.5 to reflect the 12/31/21 evaluation date.

All Year Weighted Average			1,246,550,441	1,278	975,392
SELECTED - Ba	$ 844,967,993	$ 926,508,449	$ 1,230,643,571	1,276	**964,454**

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 @ 12/31/21
IBNR Reporting by Occurrence Year

Occurrence Period Inception	Claim Count IBNR by Report Year Ending																					
	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	6/30/41	6/30/42	Total
1-Jan-79																						0.0
1-Jul-80																						0.0
1-Jul-81																						0.0
1-Jul-82																						0.0
1-Jul-83	0.2																					0.2
1-Jul-84	0.1	0.1																				0.3
1-Jul-85	0.2	0.2	0.2																			0.6
1-Jul-86	0.1	0.1	0.1	0.1																		0.6
1-Jul-87	0.1	0.1	0.1	0.1	0.1																	0.7
1-Jul-88	0.2	0.2	0.2	0.2	0.2	0.2																1.2
1-Jul-89	0.1	0.1	0.1	0.2	0.1	0.1	0.1															1.0
1-Jul-90	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1														1.1
1-Jul-91	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2													1.4
1-Jul-92	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1												1.2
1-Jul-93	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1											1.3
1-Jul-94	0.7	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2										2.5
1-Jul-95	1.0	0.5	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1									3.0
1-Jul-96	1.0	1.0	0.5	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1								4.0
1-Jul-97	1.4	1.4	1.4	0.8	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2							7.1
1-Jul-98	1.2	1.2	1.2	1.2	0.7	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2						7.2
1-Jul-99	0.8	0.8	0.8	0.8	0.8	0.4	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1					5.5
1-Jul-00	1.1	1.1	1.1	1.1	1.1	1.1	0.6	0.2	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2				8.9
1-Jul-01	1.4	1.4	1.4	1.4	1.4	1.3	1.3	0.8	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2			12.5
1-Jul-02	0.6	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.4	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1		6.9
1-Jul-03	0.9	1.3	1.8	1.7	1.7	1.7	1.7	1.7	1.7	0.9	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	17.8
1-Jul-04	0.8	0.8	1.2	1.5	1.5	1.5	1.5	1.5	1.5	1.5	0.8	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	16.5
1-Jul-05	0.8	0.8	0.7	1.1	1.4	1.4	1.4	1.4	1.4	1.3	1.3	0.8	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	15.8
1-Jul-06	0.7	0.6	0.6	0.6	0.9	1.2	1.2	1.2	1.1	1.1	1.1	1.1	0.6	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	13.8
1-Jul-07	0.7	0.7	0.7	0.7	0.7	1.0	1.2	1.2	1.2	1.2	1.2	1.2	1.2	0.7	0.2	0.2	0.2	0.2	0.2	0.2	0.2	15.4
1-Jul-08	0.6	0.6	0.6	0.5	0.5	0.5	0.8	1.0	1.0	1.0	1.0	1.0	1.0	1.0	0.5	0.1	0.1	0.1	0.1	0.1	0.1	13.0
1-Jul-09	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.8	1.0	1.0	1.0	1.0	1.0	1.0	1.0	0.6	0.1	0.1	0.1	0.1	0.1	13.9
1-Jul-10	0.2	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.5	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.4	0.1	0.1	0.1	0.1	9.5
1-Jul-11	0.0	0.4	0.7	0.7	0.7	0.7	0.7	0.7	0.7	1.0	1.2	1.2	1.2	1.2	1.2	1.2	1.2	0.7	0.2	0.2	0.2	17.1
1-Jul-12	0.0	0.0	0.4	0.7	0.7	0.7	0.7	0.7	0.6	0.6	0.9	1.2	1.2	1.2	1.2	1.2	1.1	1.1	0.6	0.2	0.2	16.5
1-Jul-13	0.0	0.0	0.0	0.3	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.8	1.1	1.0	1.0	1.0	1.0	1.0	1.0	0.6	0.1	14.6
1-Jul-14	0.0	0.0	0.0	0.0	0.4	0.8	0.8	0.8	0.8	0.8	0.8	0.8	1.1	1.4	1.4	1.4	1.4	1.4	1.4	1.4	0.8	19.7
1-Jul-15	0.1	0.0	0.0	0.0	0.0	0.3	0.6	0.6	0.6	0.6	0.6	0.5	0.5	0.8	1.0	1.0	1.0	1.0	1.0	1.0	1.0	14.1
1-Jul-16	0.1	0.1	0.0	0.0	0.0	0.0	0.4	0.8	0.8	0.7	0.7	0.7	0.7	0.7	1.0	1.3	1.3	1.3	1.3	1.3	1.3	18.5
1-Jul-17	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.4	0.8	0.8	0.8	0.7	0.7	0.7	0.7	1.0	1.3	1.3	1.3	1.3	1.3	18.9
1-Jul-18	3.1	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.4	0.9	0.9	0.9	0.8	0.8	0.8	0.8	1.2	1.5	1.5	1.5	1.5	24.6
1-Jul-19	9.6	3.4	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.5	1.0	0.9	0.9	0.9	0.9	0.9	0.9	1.3	1.7	1.6	1.6	36.2
1-Jul-20	7.9	8.5	3.0	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.4	0.8	0.8	0.8	0.8	0.8	0.8	0.8	1.1	1.5	1.4	39.9
1-Jul-21	2.9	4.0	4.3	1.5	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.2	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.6	0.7	23.2
Total Claims Reported:	39.757	32.168	24.063	18.292	16.658	16.705	16.705	16.593	16.688	16.770	16.666	16.389	15.847	15.176	14.564	14.064	13.779	13.554	13.064	12.404	11.396	425.9
Average Severity:	964,454	964,454	964,454	964,454	964,454	964,454	964,454	964,454	964,454	964,454	964,454	964,454	964,454	964,454	964,454	964,454	964,454	964,454	964,454	964,454	964,454	
Trend Factor (2.0%):	1.000	1.020	1.040	1.061	1.082	1.104	1.126	1.149	1.172	1.195	1.219	1.243	1.268	1.294	1.319	1.346	1.373	1.400	1.428	1.457	1.486	
Ultimate Losses:	38,344,083	31,645,258	24,145,209	18,722,102	17,390,084	17,788,123	18,144,195	18,383,016	18,857,093	19,329,844	19,593,288	19,653,175	19,383,636	18,934,339	18,533,365	18,255,559	18,242,956	18,304,927	17,995,892	17,427,502	16,331,793	511,839,473

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

General Liability Experience @ 12/31/21
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																						6,207,193		6,207,193
1-Jan-64																						120,000		120,000
1-Jan-65																						1,053,274		1,053,274
1-Jan-66																						4,399,179		4,399,179
1-Jan-69																						1,176,070		1,176,070
1-Jan-70																						1,896,421		1,896,421
1-Jan-71																						0		0
1-Jan-72																						1,274,238		1,274,238
1-Jan-73																						6,840,449		6,840,449
1-Jan-74																						3,048,979		3,048,979
1-Jan-75											7,100										552,202	686,459		686,459
1-Jan-76									30,000	30,750												583,279		583,279
1-Jan-77									292,500													6,034,096		6,034,096
1-Jan-78																						3,706,553	0	3,706,553
1-Jan-79	50,302	11,000										766,495					1,394,911	375,000				22,109,020	0	22,109,020
1-Jul-80		26,505													250,000	468,171		576,923				11,887,502	0	11,887,502
1-Jul-81			3,316,667	833,333		1,218,052															75,000	17,810,164	0	17,810,164
1-Jul-82		25,000																				24,356,855	0	24,356,855
1-Jul-83	575	93,750			202,698										576,923	576,923						14,205,176	159,424	14,364,600
1-Jul-84	165,000				130,000							540,198			1,730,769							14,157,615	252,464	14,410,079
1-Jul-85	461,312							550,000	925,000		672,249		1,025,923		1,153,846	4,000,000			500,000		350,000	21,374,639	611,045	21,985,684
1-Jul-86	13,267	1,950	250,000						796,972	1,201,117				576,923			34,000					14,090,991	553,264	14,644,255
1-Jul-87	302,250				100,000			261,306	720,266										2,000,000			16,119,417	687,408	16,806,825
1-Jul-88			17,000	30,000	69,000	156,527	464,836	333,722			10,000				50,000							24,899,684	1,184,663	26,084,347
1-Jul-89	116,583	272,000	251,540		440,836	1,350,508					200,000		50,000									28,524,799	1,053,952	29,578,751
1-Jul-90	55,400	45,000	190,250		395,887				576,923		1,000,000	75,000									350,000	22,215,901	1,105,972	23,321,873
1-Jul-91	4,345,902	4,750	280,000	46,000			576,923		500,000								800,000		5,000	7,200,000		27,616,254	1,489,528	29,105,783
1-Jul-92	911,187			1,000,000							540,000			16,916			675,000					22,864,376	1,318,187	24,182,563
1-Jul-93	152,470	1,000,590		142,500	95,000	73,000	9,000				237,500								367,500		5,000	11,488,527	1,368,225	12,856,751
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						13,043,322	2,638,043	15,681,365
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		39,066,884	3,136,862	42,203,746
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				4,096,318	22,289,646	4,120,995	26,410,641
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		1,100,000			419,524	45,614,499	7,422,506	53,037,005
1-Jul-98	850,000	344,326	445,000	60,339	105,000							1,845,000	3,907,483		775,000					1,536	1,666,026	15,604,835	7,509,123	23,113,958
1-Jul-99	536,089	15,000	333,250	1,520,000			7,500						3,264,045		2,750,000				3,146,428	31,464	1,219,986	15,332,408	5,743,942	21,076,350
1-Jul-00	4,540,500	189,500	758,480	1,695,000	2,250,000	800,000								4,360,000	2,050,000			3,018,840	2,531,492	279,726	2,311,552	24,785,090	9,398,959	34,184,049
1-Jul-01	1,268,120	1,704,000	2,970,000	612,000	285,000	4,211,500						10,000			1,510,000		3,211,741		1,284,196	1,264,280		18,330,837	13,299,637	31,630,475
1-Jul-02	928,000	500,000	50,000	55,000		320,000	87,500					18,895,665	1,700,000	2,400,000	499,999	3,670,832	3,020,848					32,127,845	7,455,766	39,583,610
1-Jul-03	8,053,107	245,635		2,907,500	155,000	685,000	3,900,000			5,250,000		2,500,000	4,750,000			7,709,012	1,522,600					37,677,854	19,435,643	57,113,496
1-Jul-04	2,463,197	5,387,662	744,147	3,067,500	2,850,000	15,000	775,000				2,550,000	5,375,000				146,284	1,585,329					24,959,119	18,220,089	43,179,208
1-Jul-05	2,865,098	5,303,500	3,128,450	376,105	700,000	750,000	30,000					1,400,000	78,661	33,567		1,555,456						16,220,837	17,678,684	33,899,522
1-Jul-06	6,010,434	380,000	20,000	403,835		500,000						716,856		1,669,454	971,800							10,672,379	15,720,674	26,393,052
1-Jul-07	2,857,087	232,500	510,000	108,348	11,750,000	115,000	1,300,000		4,418,752	5,148,159	3,891,502	839,179	3,210,489	1,244,365	1,866,548							37,491,929	17,702,465	55,194,393
1-Jul-08	809,345	1,160,000	5,191,300		1,750,000	250,000	915,625	1,250,000		2,097,618	559,453	38,526	1,866,548									15,888,415	15,096,874	30,985,289
1-Jul-09	4,620,795	41,350	65,096	6,902,500			130,000		4,326,736	5,908,644		963,147										22,958,267	16,381,816	39,340,083
1-Jul-10	19,721		1,505,000	182,000			500,000	1,126,487	839,179	1,118,906		933,274										6,224,568	11,344,967	17,569,534
1-Jul-11	105,650	7,750,000	1,676,475	15,000	3,000,000	6,120,397	6,001,105	1,905,513	4,847,526	2,839,652												34,261,319	20,829,359	55,090,677
1-Jul-12	1,015,126	320,000	9,280,000	2,244,754	590,894	3,798,842		963,147	963,147													19,175,910	20,459,059	39,634,969
1-Jul-13	582,316		782,500	228,483	2,305,117	839,179		1,322,722														6,060,317	18,460,366	24,520,683
1-Jul-14	12,992,692	3,386,000	15,000	7,588,428	244,731	3,192,182	1,866,548															29,285,581	25,530,559	54,816,139
1-Jul-15	35,800	733,490	1,772,222	8,914,879	2,517,538	8,118,246																22,092,176	18,581,624	40,673,800
1-Jul-16	1,928,863	1,747,108	2,052,763	6,074,254	4,153,721																	15,956,708	24,756,323	40,713,032
1-Jul-17	5,283,313	1,989,188	14,130,746	2,746,437																		24,149,685	25,784,043	49,933,728
1-Jul-18	13,096,899	1,182,922	2,353,457	1,306,583																		17,939,861	32,885,479	50,825,341
1-Jul-19	4,740,476	1,070,154	622,183																			6,432,812	45,597,614	52,030,427
1-Jul-20	2,208,995																					2,208,995	48,750,389	50,959,384
1-Jul-21	1,418,576																					1,418,576	28,113,482	59,064,116
Total	88,395,047	36,939,060	57,160,738	51,243,994	35,214,422	32,985,434	17,006,037	9,662,897	31,644,500	24,844,847	19,467,804	35,554,977	28,853,149	16,631,226	19,484,885	19,501,679	13,409,269	5,070,763	11,334,615	10,602,007	11,045,608	908,542,783	511,839,473	1,449,914,314

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

General Liability Experience @ 12/31/21
Comparison to 12/31/19 Review

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Policy		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	2	2	0	0	0	0	0	$ 50,302	$ 50,302	$ -	$ -	$ 50,302	$ 50,302	$ -	$ -
1-Jul-80	1	1	0	0	0	0	0	11,000	11,000	0	0	11,000	11,000	0	0
1-Jul-81	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-82	1	1	0	0	0	0	0	26,505	26,505	0	0	26,505	26,505	0	0
1-Jul-83	2	2	0	0	0	0	0	3,328,667	3,328,667	0	0	3,328,667	3,328,667	0	0
1-Jul-84	6	6	0	0	0	0	0	905,658	905,658	0	0	905,658	905,658	0	0
1-Jul-85	5	5	0	0	0	0	0	965,212	965,212	0	0	965,212	965,212	0	0
1-Jul-86	9	9	0	0	0	0	0	1,287,769	1,287,769	0	0	1,287,769	1,287,769	0	0
1-Jul-87	1	1	0	0	0	0	0	1,950	1,950	0	0	1,950	1,950	0	0
1-Jul-88	3	3	0	0	0	0	0	504,948	504,948	0	0	504,948	504,948	0	0
1-Jul-89	3	3	0	0	0	0	0	381,497	381,497	0	0	381,497	381,497	0	0
1-Jul-90	2	2	0	0	0	0	0	130,586	130,586	0	0	130,586	130,586	0	0
1-Jul-91	11	11	0	0	0	0	0	1,165,395	1,165,395	0	0	1,165,395	1,165,395	0	0
1-Jul-92	13	13	0	0	0	0	0	5,830,442	5,830,442	0	0	5,830,442	5,830,442	0	0
1-Jul-93	8	8	0	0	0	0	0	1,053,757	1,053,757	0	0	1,053,757	1,053,757	0	0
1-Jul-94	20	20	0	0	0	0	0	5,003,772	5,003,772	0	0	5,003,772	5,003,772	0	0
1-Jul-95	33	33	0	0	0	0	0	8,290,026	8,290,026	0	0	8,290,026	8,290,026	0	0
1-Jul-96	5	5	0	0	0	0	0	977,500	977,500	0	0	977,500	977,500	0	0
1-Jul-97	13	13	0	0	0	0	0	5,469,516	5,469,516	0	0	5,469,516	5,469,516	0	0
1-Jul-98	14	14	0	0	0	0	0	4,402,551	4,402,551	0	0	4,402,551	4,402,551	0	0
1-Jul-99	26	26	0	0	0	0	0	8,199,788	8,199,788	0	0	8,199,788	8,199,788	0	0
1-Jul-00	21	21	0	0	1	1	0	8,407,997	8,407,997	0	0	8,406,497	8,406,497	0	0
1-Jul-01	37	37	0	0	0	0	0	9,666,132	9,666,132	0	0	9,666,132	9,666,132	0	0
1-Jul-02	19	19	0	0	0	0	0	5,275,750	5,275,750	0	0	5,275,750	5,275,750	0	0
1-Jul-03	25	25	0	0	0	0	0	18,873,087	18,873,087	0	0	18,873,087	18,873,087	0	0
1-Jul-04	26	26	0	0	0	0	0	7,961,858	7,961,858	0	0	7,961,858	7,961,858	0	0
1-Jul-05	21	21	0	0	0	0	0	10,157,022	10,157,022	0	0	10,157,022	10,157,022	0	0
1-Jul-06	30	30	0	0	0	0	0	23,485,817	23,485,817	0	0	23,485,817	23,485,817	0	0
1-Jul-07	27	27	0	0	0	0	0	20,695,682	20,695,682	0	0	20,695,682	20,695,682	0	0
1-Jul-08	31	31	0	0	0	1	(1)	18,301,404	18,301,404	0	0	18,301,404	18,176,404	125,000	0
1-Jul-09	33	33	0	0	0	0	0	20,554,584	20,554,584	0	0	20,554,584	20,554,584	0	0
1-Jul-10	29	30	(1)	0	1	2	(1)	22,842,100	23,142,100	(300,000)	0	22,392,100	22,392,100	0	0
1-Jul-11	31	32	(1)	0	6	8	(2)	34,736,006	32,536,006	2,200,000	0	33,566,006	31,216,006	2,350,000	0
1-Jul-12	16	18	(2)	0	4	6	(2)	12,169,604	9,469,604	2,700,000	0	6,509,604	6,509,604	0	2,960,000
1-Jul-13	37	41	(4)	0	11	15	(4)	36,094,816	36,325,566	(230,750)	0	34,939,816	34,939,816	0	1,385,750
1-Jul-14	25	27	(2)	0	7	11	(4)	23,737,357	27,162,357	(3,425,000)	0	22,074,357	20,774,357	1,300,000	6,176,503
1-Jul-15	37	38	(1)	0	8	10	(2)	54,648,069	53,523,069	1,125,000	0	52,369,069	51,444,069	925,000	2,079,000
1-Jul-16	45	44	1	0	15	18	(3)	31,247,533	28,302,533	2,945,000	3,738,362	26,940,983	23,820,983	3,120,000	7,142,703
1-Jul-17	78	84	(6)	0	26	48	(22)	90,815,544	76,555,827	14,259,717	4,198,490	85,357,544	41,605,627	43,751,917	30,436,553
1-Jul-18	103	109	(6)	0	53	97	(44)	84,191,530	67,176,302	17,015,228	11,204,828	52,070,030	23,125,802	28,944,228	33,518,772
1-Jul-19	130	53	77	50	86	52	34	115,896,283	33,682,656	82,213,627	43,756,504	57,381,783	6,156	57,375,627	32,570,062
1-Jul-20	203		203	37	183		183	94,826,518		94,826,518	33,152,383	12,041,518		12,041,518	6,483,696
1-Jul-21	96		96	19	93		93	55,725,127		55,725,127	13,580,999	2,554,627		2,554,627	98,322
Total	1,278	924	354	107	494	269	225	$848,296,660	$579,242,192	$269,054,468	$109,631,566	$599,562,110	$447,074,192	$152,487,918	$122,851,360

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

General Liability Experience @ 12/31/21
Comparison to 12/31/19 Review

(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Policy	Ultimate Retained Losses			Retained Case Reserves				IBNR Reserves				Estimated Outstanding Losses (Case + IBNR) Reserves			
Period	Current	Prior	Change	Current	Prior	Change	Expected	Current	Prior	Change	Expected	Current	Prior	Change	Expected
Prior	$ 50,302	$ 50,302	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
1-Jul-80	11,000	11,000	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-81	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-82	26,505	26,505	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-83	3,328,667	3,328,667	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-84	905,658	905,658	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-85	965,212	965,212	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-86	1,287,769	1,287,769	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-87	1,950	1,950	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-88	504,948	504,948	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-89	381,497	381,497	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-90	130,586	130,586	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-91	1,165,395	1,165,395	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-92	5,830,442	5,830,442	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-93	1,053,757	1,053,757	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-94	5,003,772	5,003,772	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-95	8,290,026	8,290,026	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-96	977,500	977,500	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-97	5,469,516	5,469,516	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-98	4,402,551	4,402,551	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-99	8,199,788	8,199,788	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-00	8,407,997	8,407,997	0	1,500	1,500	0	0	0	0	0	0	1,500	1,500	0	0
1-Jul-01	9,666,132	9,666,132	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-02	5,275,750	5,275,750	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-03	18,873,087	18,873,087	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-04	7,961,858	7,961,858	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-05	10,157,022	10,157,022	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-06	23,485,817	23,485,817	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-07	20,695,682	20,695,682	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-08	18,301,404	18,301,404	0	0	125,000	(125,000)	0	0	0	0	0	0	125,000	(125,000)	0
1-Jul-09	20,554,584	20,554,584	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-10	22,842,100	23,142,100	(300,000)	450,000	750,000	(300,000)	0	0	0	0	0	450,000	750,000	(300,000)	0
1-Jul-11	34,792,931	32,536,006	2,256,925	1,170,000	1,320,000	(150,000)	0	56,925	0	56,925	0	1,226,925	1,320,000	(93,075)	0
1-Jul-12	12,906,740	9,469,604	3,437,136	5,660,000	2,960,000	2,700,000	(2,960,000)	737,136	0	737,136	0	6,397,136	2,960,000	3,437,136	(2,960,000)
1-Jul-13	36,352,353	36,325,566	26,788	1,155,000	1,385,750	(230,750)	(1,385,750)	257,538	0	257,538	0	1,412,538	1,385,750	26,788	(1,385,750)
1-Jul-14	24,290,637	27,162,357	(2,871,719)	1,663,000	6,388,000	(4,725,000)	(6,176,503)	553,281	0	553,281	0	2,216,281	6,388,000	(4,171,719)	(6,176,503)
1-Jul-15	55,628,259	54,435,888	1,192,371	2,279,000	2,079,000	200,000	(2,079,000)	980,190	912,819	67,371	0	3,259,190	2,991,819	267,371	(2,079,000)
1-Jul-16	32,786,832	32,040,895	745,937	4,306,550	4,481,550	(175,000)	(3,404,341)	1,539,299	3,738,362	(2,199,063)	(3,738,362)	5,845,849	8,219,912	(2,374,063)	(7,142,703)
1-Jul-17	97,823,424	80,754,317	17,069,107	5,458,000	34,950,200	(29,492,200)	(26,238,063)	7,007,880	4,198,490	2,809,390	(4,198,490)	12,465,880	39,148,690	(26,682,810)	(30,436,553)
1-Jul-18	94,385,551	80,352,796	14,032,755	32,121,500	44,050,500	(11,929,000)	(22,313,944)	10,194,020	13,176,494	(2,982,474)	(11,204,828)	42,315,520		42,315,520	(33,518,772)
1-Jul-19	135,366,280	84,642,465	50,723,815	58,514,500	33,676,500	24,838,000	11,186,442	19,469,997	8,638,577	10,831,420	(1,435,271)	77,984,497		77,984,497	9,751,171
1-Jul-20	124,655,698		124,655,698	82,785,000		82,785,000	26,668,688	29,829,180		29,829,180	9,039,417	112,614,180	0	112,614,180	35,708,104
1-Jul-21	133,280,274		133,280,274	53,170,500		53,170,500	13,482,677	10,915,010		10,915,010	8,484,551	64,085,510	0	64,085,510	21,967,228
Total	$996,477,253	$652,228,166	$344,249,086	$248,734,550	$132,168,000	$116,566,550	$ (13,219,794)	$ 81,540,456	$ 30,664,742	$ 50,875,714	$ (3,052,983)	$330,275,006	$ 63,290,671	$266,984,335	$ (16,272,778)

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.

Loss Development Exhibits

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

Reported Cumulative
Non-0 Claim Count

Valuation Date	Policy Period 7/1/79-80	Policy Period 7/1/81-82	Policy Period 7/1/83-84	Policy Period 7/1/85-86	Policy Period 7/1/87-88	Policy Period 7/1/89-90	Policy Period 7/1/91-92	Policy Period 7/1/93-94	Policy Period 7/1/95-96	Policy Period 7/1/97-98	Policy Period 7/1/99-00	Policy Period 7/1/01-02	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 7/1/20-21
Jan-04																														
Jan-05																														
Jan-06																														
Jan-07																														
Jan-08																														
Jan-09																														
Jan-10																														
Jan-11	14	5	8	21	10	15	16	15	11	33	19	34	42	40	32	32	23	14	7											
Jan-12	15	5	9	21	10	15	17	15	10	36	15	32	36	31	31	25	21	17	16	1	3									
Jan-13	13	5	10	22	10	15	18	15	14	34	15	30	36	30	32	25	22	19	22	3	6	2								
Jan-14	13	5	10	22	10	16	18	15	14	35	15	30	36	30	33	23	22	18	30	7	7	8	2							
Jan-15	14	5	10	22	11	17	18	15	14	34	15	31	39	30	32	23	22	21	31	14	13	13	6	4						
Jan-16	14	5	10	23	11	19	19	16	17	35	14	30	40	32	29	24	22	21	25	15	14	23	6	12						
Jan-17	14		11	22	12	19	20	16	16	33	14	32	41	33	29	22	24	21	25	13	17	28	13	18	6	5				
Jan-18								16	15	33	14	29	39	33	29	22	22	20	22	12	18	27	18	25	8	16	1			
Jan-19								20	17	34	15	31	39	33	30	23	24	20	23	13	22	27	20	26	16	20	10	1		
Jan-20									20	35	17	31	42	33	31	23	24	20	24	13	21	26	22	28	23	32	17	8	4	
Jan-21										38	19	33	44	35	31	25	26	20	22	14	26	26	22	32	19	37	27	17	13	2
Jan-22											21	35	43	37	33	27	28	22	22	15	27	26	23	31	22	43	33	25	19	11

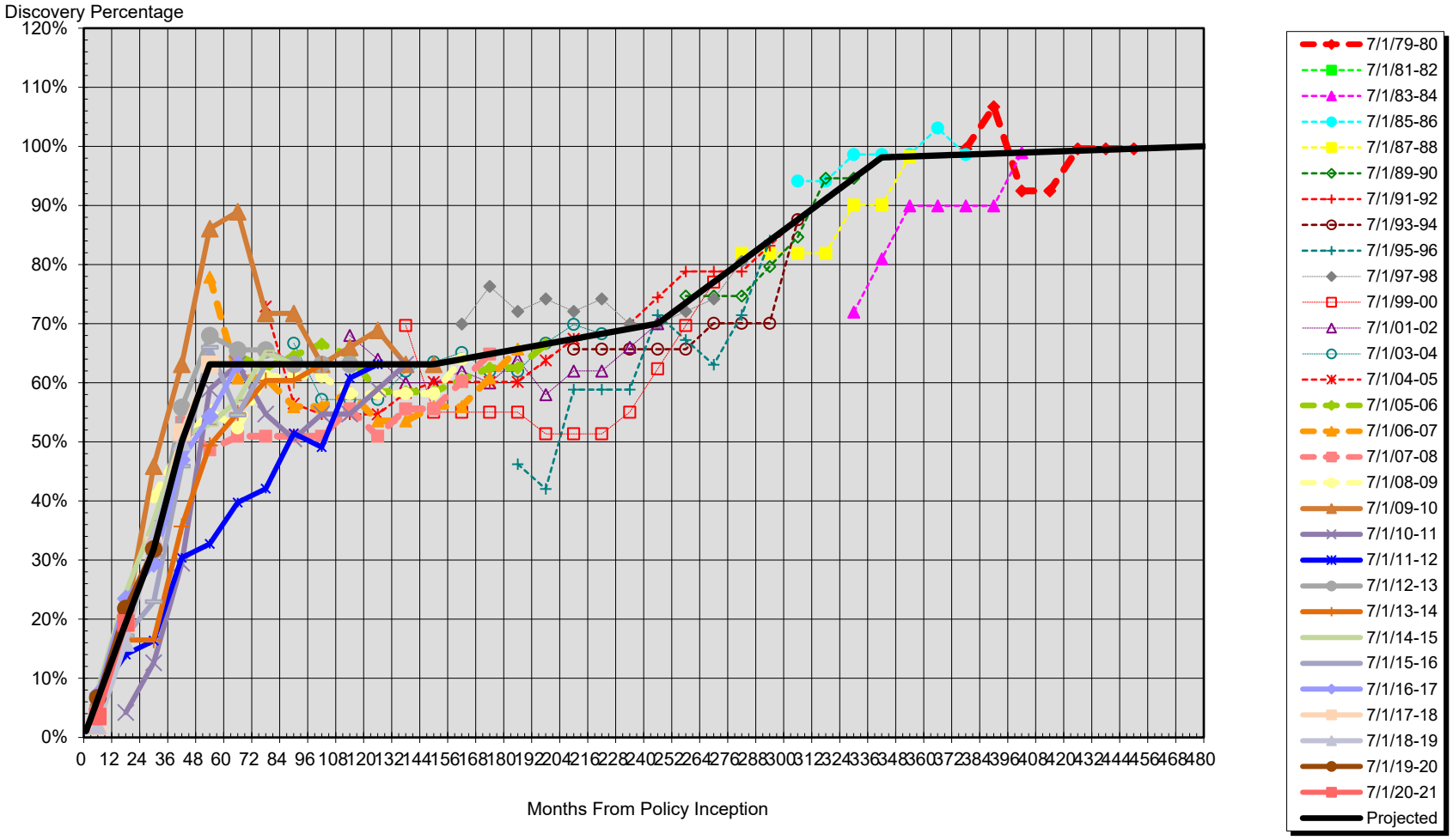
State of Washington
Children, Youth, and Family Agency
General Liability

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	96.000	37	2.487	73	1.645	109	1.633	145	1.633	181	1.528	217	1.426
2	48.000	38	2.382	74	1.644	110	1.633	146	1.633	182	1.525	218	1.424
3	32.000	39	2.286	75	1.643	111	1.633	147	1.633	183	1.522	219	1.421
4	24.000	40	2.197	76	1.642	112	1.633	148	1.633	184	1.519	220	1.419
5	19.200	41	2.115	77	1.642	113	1.633	149	1.633	185	1.516	221	1.416
6	16.000	42	2.038	78	1.641	114	1.633	150	1.633	186	1.513	222	1.414
7	13.714	43	2.000	79	1.641	115	1.633	151	1.629	187	1.510	223	1.411
8	12.000	44	1.963	80	1.640	116	1.633	152	1.626	188	1.507	224	1.409
9	10.667	45	1.928	81	1.640	117	1.633	153	1.622	189	1.504	225	1.406
10	9.600	46	1.894	82	1.640	118	1.633	154	1.618	190	1.501	226	1.404
11	8.727	47	1.861	83	1.639	119	1.633	155	1.615	191	1.498	227	1.401
12	8.000	48	1.829	84	1.639	120	1.633	156	1.611	192	1.495	228	1.399
13	7.385	49	1.798	85	1.639	121	1.633	157	1.608	193	1.492	229	1.396
14	6.857	50	1.768	86	1.638	122	1.633	158	1.604	194	1.489	230	1.394
15	6.400	51	1.739	87	1.638	123	1.633	159	1.601	195	1.486	231	1.391
16	6.000	52	1.711	88	1.638	124	1.633	160	1.597	196	1.484	232	1.389
17	5.647	53	1.684	89	1.637	125	1.633	161	1.594	197	1.481	233	1.387
18	5.333	54	1.658	90	1.637	126	1.633	162	1.590	198	1.478	234	1.384
19	5.127	55	1.657	91	1.637	127	1.633	163	1.587	199	1.475	235	1.382
20	4.936	56	1.657	92	1.636	128	1.633	164	1.583	200	1.472	236	1.379
21	4.758	57	1.656	93	1.636	129	1.633	165	1.580	201	1.469	237	1.377
22	4.593	58	1.655	94	1.636	130	1.633	166	1.577	202	1.467	238	1.375
23	4.439	59	1.655	95	1.635	131	1.633	167	1.573	203	1.464	239	1.372
24	4.296	60	1.654	96	1.635	132	1.633	168	1.570	204	1.461	240	1.370
25	4.161	61	1.653	97	1.635	133	1.633	169	1.567	205	1.458		
26	4.034	62	1.652	98	1.634	134	1.633	170	1.563	206	1.456		
27	3.915	63	1.652	99	1.634	135	1.633	171	1.560	207	1.453		
28	3.802	64	1.651	100	1.634	136	1.633	172	1.557	208	1.450		
29	3.696	65	1.650	101	1.633	137	1.633	173	1.553	209	1.447		
30	3.596	66	1.650	102	1.633	138	1.633	174	1.550	210	1.445		
31	3.381	67	1.649	103	1.633	139	1.633	175	1.547	211	1.442		
32	3.190	68	1.648	104	1.633	140	1.633	176	1.544	212	1.439		
33	3.019	69	1.647	105	1.633	141	1.633	177	1.541	213	1.437		
34	2.866	70	1.647	106	1.633	142	1.633	178	1.538	214	1.434		
35	2.727	71	1.646	107	1.633	143	1.633	179	1.534	215	1.432		
36	2.602	72	1.645	108	1.633	144	1.633	180	1.531	216	1.429		

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

Non-0 Claim Count Development



V. Auto Liability Exhibits

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/21
Summary of Losses

Policy 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	$ 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	251	0	1,251,462	1,251,462	-	-	-	1,251,462	18.37
1-Jul-91	70,617	Various	268	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	270	0	1,719,668	1,719,668	-	-	-	1,719,668	23.28
1-Jul-96	75,483	Various	241	0	1,319,019	1,319,019	-	-	-	1,319,019	17.47
1-Jul-97	76,238	Various	216	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	236	0	1,521,759	1,521,759	-	-	-	1,521,759	19.02
1-Jul-00	81,425	Various	230	0	3,048,677	3,048,677	-	-	-	3,048,677	37.44
1-Jul-01	83,486	Various	216	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	186	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	5,000	20,000	2,221,488	24.85
1-Jul-09	86,931	Various	149	1	3,765,129	3,465,129	300,000	50,000	350,000	3,815,129	43.89
1-Jul-10	84,125	Various	182	1	2,047,817	1,897,817	150,000	50,000	200,000	2,097,817	24.94
1-Jul-11	82,671	Various	149	0	1,469,080	1,469,080	-	-	-	1,469,080	17.77
1-Jul-12	83,316	Various	139	0	2,857,325	2,857,325	-	-	-	2,857,325	34.30
1-Jul-13	84,399	Various	174	1	3,142,568	2,917,568	225,000	67,708	292,708	3,210,276	38.04
1-Jul-14	85,309	Various	162	5	2,005,954	1,642,454	363,500	54,103	417,603	2,060,057	24.15
1-Jul-15	86,484	Various	189	1	1,818,703	1,758,703	60,000	133,521	193,521	1,952,224	22.57
1-Jul-16	88,655	Various	182	5	8,846,536	3,170,142	5,676,394	250,000	5,926,394	9,096,536	102.61
1-Jul-17	90,032	Various	209	6	8,449,959	6,334,959	2,115,000	1,098,775	3,213,775	9,548,734	106.06
1-Jul-18	91,253	Various	171	5	2,740,351	1,507,210	1,233,141	950,396	2,183,536	3,690,746	40.45
1-Jul-19	93,552	Various	130	9	1,482,348	1,158,247	324,101	1,519,935	1,844,036	3,002,283	32.09
1-Jul-20	91,897	Various	83	11	691,096	295,472	395,624	2,576,780	2,972,404	3,267,875	35.56
1-Jul-21 to 31-Dec-21	46,316	Various	33	11	441,389	154,400	286,989	1,867,058	2,154,047	2,308,447	49.84
Total	$ 3,209,067		8,707	57	$ 96,193,047	$ 85,048,299	$ 11,144,748	$ 8,623,277	$ 19,768,025	$104,816,324	32.66

Ultimate Losses for Policy Period 7/1/2021 are multiplied by 0.5 to reflect the 12/31/21 evaluation date. The annualized amount is displayed below.

Prior Study											
Results at: 12/31/2019	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
Change			210	-5	$ 13,567,751	$ 10,856,051	$ 2,711,699	$ 3,884,564	$ 6,596,264	$ 17,452,315	3.78

Full Policy Period Projections											
1-Jul-21 Full Policy	$ 92,633	Various								$ 4,616,895	49.84
1-Jul-22	93,466	Various								5,379,000	57.55
1-Jul-23	94,307	Various								5,587,700	59.25
1-Jul-24	95,156	Various								5,804,500	61.00
1-Jul-25	96,013	Various								6,029,600	62.80

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/21
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/21 and the Rollforward Date of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			Current Evaluation Date of 12/31/21				Rollforward Date of 06/30/22				Estimated Change from 12/31/21 to 06/30/22				
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	2,221,488	Various	2,216,488	2,201,488	15,000	5,000	2,216,488	2,201,488	15,000	5,000	-	-	-	-	-
1-Jul-09	3,815,129	Various	3,765,129	3,465,129	300,000	50,000	3,765,129	3,641,382	123,746	50,000	-	176,254	(176,254)	-	-
1-Jul-10	2,097,817	Various	2,047,817	1,897,817	150,000	50,000	2,047,817	1,947,453	100,365	50,000	-	49,635	(49,635)	-	-
1-Jul-11	1,469,080	Various	1,469,080	1,469,080	-	-	1,469,080	1,469,080	-	-	-	-	-	-	-
1-Jul-12	2,857,325	Various	2,857,325	2,857,325	-	-	2,857,325	2,857,325	-	-	-	-	-	-	-
1-Jul-13	3,210,276	Various	3,142,568	2,917,568	225,000	67,708	3,142,568	2,967,204	175,365	67,708	-	49,635	(49,635)	-	-
1-Jul-14	2,060,057	Various	2,005,954	1,642,454	363,500	54,103	2,005,954	1,698,443	307,510	54,103	-	55,990	(55,990)	-	-
1-Jul-15	1,952,224	Various	1,818,703	1,758,703	60,000	133,521	1,818,703	1,779,213	39,490	133,521	-	20,510	(20,510)	-	-
1-Jul-16	9,096,536	Various	3,346,536	3,170,142	176,394	250,000	3,346,536	3,207,279	139,257	250,000	-	37,137	(37,137)	-	(5,500,000)
1-Jul-17	9,548,734	Various	8,449,959	6,334,959	2,115,000	1,098,775	8,999,058	6,736,846	2,262,213	549,676	549,099	401,886	147,213	(549,099)	-
1-Jul-18	3,690,746	Various	2,740,351	1,507,210	1,233,141	950,396	2,910,013	1,828,312	1,081,701	780,733	169,663	321,102	(151,439)	(169,663)	-
1-Jul-19	3,002,283	Various	1,482,348	1,158,247	324,101	1,519,935	1,765,869	1,539,829	226,040	1,236,414	283,521	381,582	(98,061)	(283,521)	-
1-Jul-20	3,267,875	Various	691,096	295,472	395,624	2,576,780	1,141,430	606,240	535,189	2,126,446	450,334	310,769	139,565	(450,334)	-
1-Jul-21	4,616,895	Various	441,389	154,400	286,989	1,867,058	1,076,175	770,937	305,239	3,540,719	634,786	616,537	18,250	1,673,661	2,308,447
Total	$107,124,771		$ 90,693,047	$ 85,048,299	$ 5,644,748	$ 8,623,277	$ 92,780,450	$ 87,469,335	$ 5,311,115	$ 8,844,321	$ 2,087,403	$ 2,421,036	$ (333,633)	$ 221,044	$ (3,191,553)
				Estimated Outstanding Losses		$ 14,268,025		Estimated Outstanding Losses		$ 14,155,436		Estimated Outstanding Losses		$ (112,589)	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/22
Column (9): Projected Losses Paid-to-date as of 06/30/22

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/22
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 @ 12/31/21
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	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	$ 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	2,249,489	2,249,489	2,249,489	2,249,489	2,249,489	2,249,489	2,249,489	2,249,489
1-Jul-08	2,216,488	2,201,488	2,216,488	2,216,488	2,201,488	2,216,488	2,201,488	2,216,488	2,221,488
1-Jul-09	3,765,129	3,495,275	3,765,129	3,765,129	3,494,567	3,765,129	3,489,857	3,765,129	3,815,129
1-Jul-10	2,047,817	1,931,029	2,047,817	2,047,817	1,954,187	2,047,817	1,938,771	2,047,817	2,097,817
1-Jul-11	1,469,080	1,508,010	1,469,080	1,469,080	1,555,618	1,469,080	1,527,697	1,469,080	1,469,080
1-Jul-12	2,857,325	3,017,620	2,857,325	2,857,325	3,042,620	2,857,325	2,994,767	2,857,325	2,857,325
1-Jul-13	3,142,568	3,172,854	3,142,568	3,142,568	3,210,276	3,142,568	3,135,980	3,142,568	3,210,276
1-Jul-14	2,005,954	1,845,296	2,005,954	2,005,954	2,060,057	2,005,954	1,928,811	2,005,954	2,060,057
1-Jul-15	1,818,703	2,043,436	1,818,703	1,818,703	2,316,870	1,818,703	2,163,974	1,818,703	1,952,224
1-Jul-16	8,846,536	3,813,678	8,846,536	8,846,536	3,892,366	8,846,536	3,810,143	8,846,536	9,096,536
1-Jul-17	10,165,294	8,173,990	14,795,699	9,207,711	7,345,266	9,586,555	7,412,432	10,155,138	9,548,734
1-Jul-18	3,715,637	2,212,431	8,492,341	3,971,632	3,002,460	4,167,951	2,722,571	3,735,995	3,690,746
1-Jul-19	2,550,228	2,538,642	2,567,934	3,548,173	3,840,822	3,374,642	2,986,940	2,551,435	3,002,283
1-Jul-20	1,939,901	945,508	6,512,086	3,903,010	3,725,683	3,237,757	2,205,051	1,962,286	3,267,875
1-Jul-21	5,885,159	3,087,993	11,059,874	5,230,996	5,073,457	4,393,671	2,907,401	5,478,947	4,616,895
Total	$ 106,644,123	$ 94,205,555	$ 125,815,839	$ 108,249,427	$ 100,934,043	$ 107,148,481	$ 95,644,186	$ 106,271,706	$ 107,124,771

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

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/21
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	513	Various	$ 203,714	$ 203,714	$ 203,714	$ -	$ -	$ -	$ -
1-Jul-80	498	Various	83,447	83,447	83,447	-	-	-	-
1-Jul-81	486	Various	164,496	164,496	164,496	-	-	-	-
1-Jul-82	474	Various	482,228	482,228	482,228	-	-	-	-
1-Jul-83	462	Various	569,828	569,828	569,828	-	-	-	-
1-Jul-84	450	Various	639,333	639,333	639,333	-	-	-	-
1-Jul-85	438	Various	631,397	631,397	631,397	-	-	-	-
1-Jul-86	426	Various	510,626	510,626	510,626	-	-	-	-
1-Jul-87	414	Various	655,860	655,860	655,860	-	-	-	-
1-Jul-88	402	Various	2,146,256	2,146,256	2,146,256	-	-	-	-
1-Jul-89	390	Various	888,499	888,499	888,499	-	-	-	-
1-Jul-90	378	Various	1,251,462	1,251,462	1,251,462	-	-	-	-
1-Jul-91	366	Various	1,486,371	1,486,371	1,486,371	-	-	-	-
1-Jul-92	354	Various	1,222,719	1,222,719	1,222,719	-	-	-	-
1-Jul-93	342	Various	1,941,665	1,941,665	1,941,665	-	-	-	-
1-Jul-94	330	Various	4,309,173	4,309,173	4,309,173	-	-	-	-
1-Jul-95	318	Various	1,719,668	1,719,668	1,719,668	-	-	-	-
1-Jul-96	306	Various	1,319,019	1,319,019	1,319,019	-	-	-	-
1-Jul-97	294	Various	1,678,222	1,678,222	1,678,222	-	-	-	-
1-Jul-98	282	Various	1,231,556	1,231,556	1,231,556	-	-	-	-
1-Jul-99	270	Various	1,521,759	1,521,759	1,521,759	-	-	-	-
1-Jul-00	258	Various	3,048,677	3,048,677	3,048,677	-	-	-	-
1-Jul-01	246	Various	1,680,295	1,680,295	1,680,295	-	-	-	-
1-Jul-02	234	Various	3,149,126	3,149,126	3,149,126	-	-	-	-
1-Jul-03	222	Various	4,846,730	4,846,730	4,846,730	-	-	-	-
1-Jul-04	210	Various	7,473,838	7,473,838	7,473,838	-	-	-	-
1-Jul-05	198	Various	1,425,633	1,425,633	1,425,633	-	-	-	-
1-Jul-06	186	Various	5,687,219	5,687,219	5,687,219	-	-	-	-
1-Jul-07	174	Various	2,249,489	2,249,489	2,249,489	-	-	-	-
1-Jul-08	162	Various	2,221,488	2,216,488	2,201,488	15,000	5,000	20,000	19,901
1-Jul-09	150	Various	3,815,129	3,765,129	3,465,129	300,000	50,000	350,000	348,265
1-Jul-10	138	Various	2,097,817	2,047,817	1,897,817	150,000	50,000	200,000	198,417
1-Jul-11	126	Various	1,469,080	1,469,080	1,469,080	-	-	-	-
1-Jul-12	114	Various	2,857,325	2,857,325	2,857,325	-	-	-	-
1-Jul-13	102	Various	3,210,276	3,142,568	2,917,568	225,000	67,708	292,708	288,711
1-Jul-14	90	Various	2,060,057	2,005,954	1,642,454	363,500	54,103	417,603	410,743
1-Jul-15	78	Various	1,952,224	1,818,703	1,758,703	60,000	133,521	193,521	189,747
1-Jul-16	66	Various	9,096,536	8,846,536	3,170,142	5,676,394	250,000	5,926,394	5,795,615
1-Jul-17	54	Various	9,548,734	8,449,959	6,334,959	2,115,000	1,098,775	3,213,775	3,139,861
1-Jul-18	42	Various	3,690,746	2,740,351	1,507,210	1,233,141	950,396	2,183,536	2,136,139
1-Jul-19	30	Various	3,002,283	1,482,348	1,158,247	324,101	1,519,935	1,844,036	1,806,242
1-Jul-20	18	Various	3,267,875	691,096	295,472	395,624	2,576,780	2,972,404	2,909,385
1-Jul-21	6	Various	2,308,447	441,389	154,400	286,989	1,867,058	2,154,047	2,104,086
Total			$ 104,816,324	$ 96,193,047	$ 85,048,299	$ 11,144,748	$ 8,623,277	$ 19,768,025	$ 19,347,111

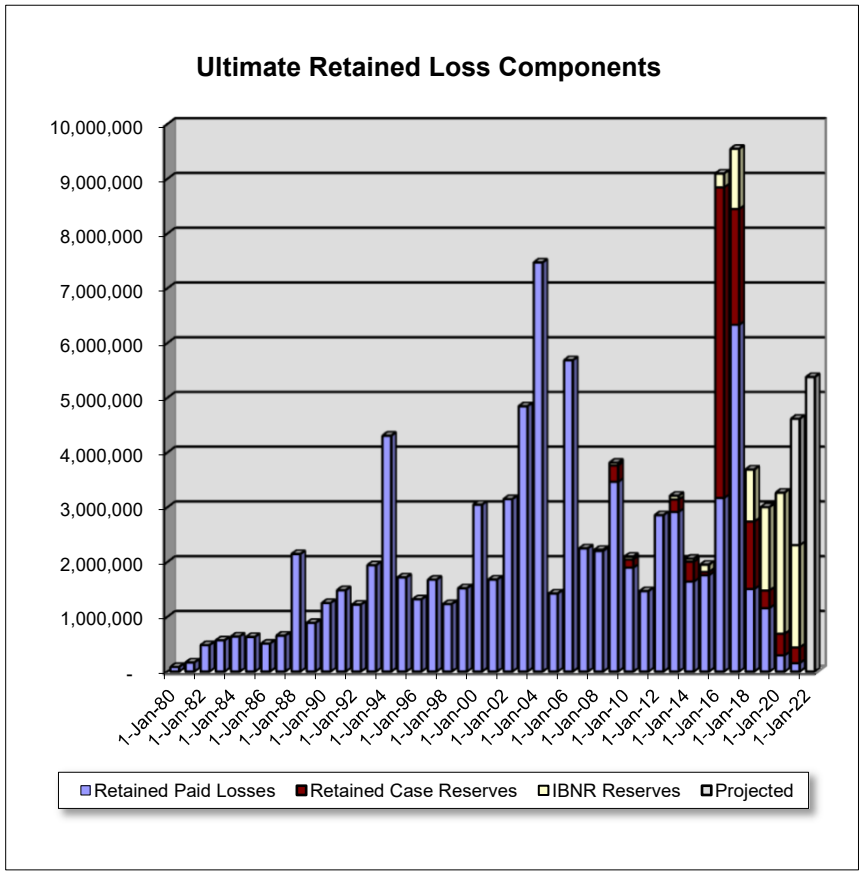
Ultimate Losses for Policy Period 7/1/2021 are multiplied by 0.5 to reflect the 12/31/21 evaluation date.

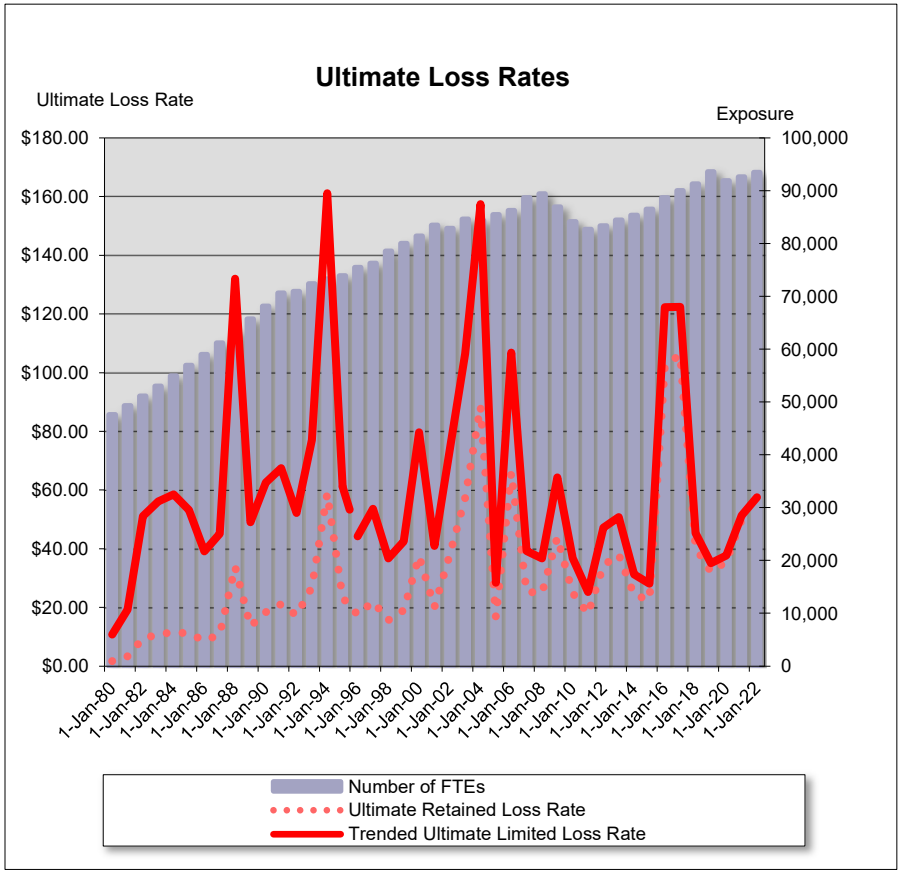
Column (4) : from Exhibit 1, Column (10)
Columns (5), (6), (7) : Exhibit 10

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

State of Washington
Self-Insurance Liability Program

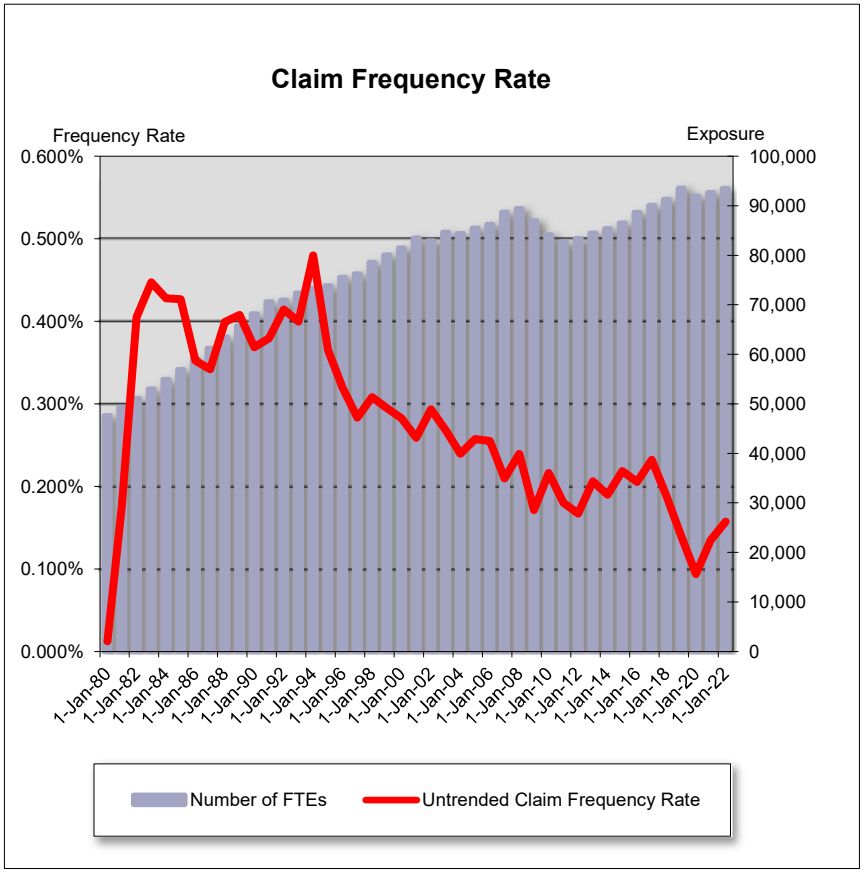
Automobile Liability Experience @ 12/31/21

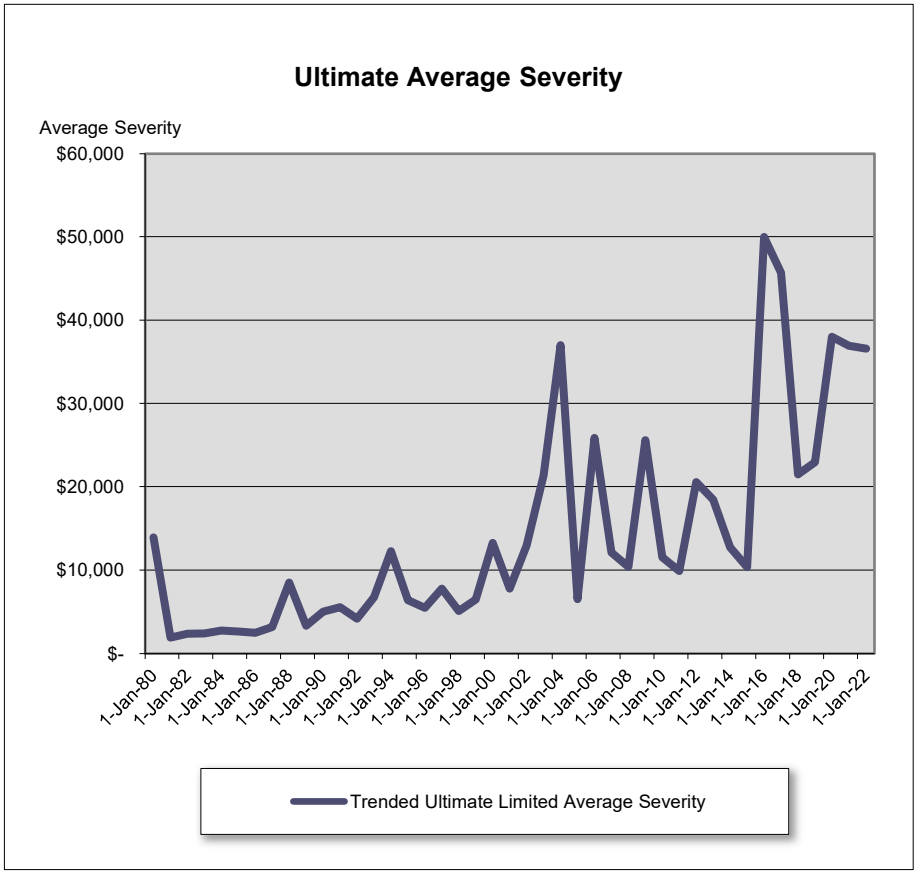




State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/21





State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/21
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	513	$ 203,714	1.000	$ 203,714	$ 203,714	1.000	$ 203,714	$ -	1.000	$ 203,714
1-Jul-80	498	83,447	1.000	83,447	83,447	1.000	83,447	-	1.000	83,447
1-Jul-81	486	164,496	1.000	164,496	164,496	1.000	164,496	-	1.000	164,496
1-Jul-82	474	482,228	1.000	482,228	482,228	1.000	482,228	-	1.000	482,228
1-Jul-83	462	569,828	1.000	569,828	569,828	1.000	569,828	-	1.000	569,828
1-Jul-84	450	639,333	1.000	639,333	639,333	1.000	639,333	-	1.000	639,333
1-Jul-85	438	631,397	1.000	631,397	631,397	1.000	631,397	-	1.000	631,397
1-Jul-86	426	510,626	1.000	510,626	510,626	1.000	510,626	-	1.000	510,626
1-Jul-87	414	655,860	1.000	655,860	655,860	1.000	655,860	-	1.000	655,860
1-Jul-88	402	2,146,256	1.000	2,146,256	2,146,256	1.000	2,146,256	-	1.000	2,146,256
1-Jul-89	390	888,499	1.000	888,499	888,499	1.000	888,499	-	1.000	888,499
1-Jul-90	378	1,251,462	1.000	1,251,462	1,251,462	1.000	1,251,462	-	1.000	1,251,462
1-Jul-91	366	1,486,371	1.000	1,486,371	1,486,371	1.000	1,486,371	-	1.000	1,486,371
1-Jul-92	354	1,222,719	1.000	1,222,719	1,222,719	1.000	1,222,719	-	1.000	1,222,719
1-Jul-93	342	1,941,665	1.000	1,941,665	1,941,665	1.000	1,941,665	-	1.000	1,941,665
1-Jul-94	330	4,309,173	1.000	4,309,173	4,309,173	1.000	4,309,173	-	1.000	4,309,173
1-Jul-95	318	1,719,668	1.000	1,719,668	1,719,668	1.000	1,719,668	-	1.000	1,719,668
1-Jul-96	306	1,319,019	1.000	1,319,019	1,319,019	1.000	1,319,019	-	1.000	1,319,019
1-Jul-97	294	1,678,222	1.000	1,678,222	1,678,222	1.000	1,678,222	-	1.000	1,678,222
1-Jul-98	282	1,231,556	1.000	1,231,556	1,231,556	1.000	1,231,556	-	1.000	1,231,556
1-Jul-99	270	1,521,759	1.000	1,521,759	1,521,759	1.000	1,521,759	-	1.000	1,521,759
1-Jul-00	258	3,048,677	1.000	3,048,677	3,048,677	1.000	3,048,677	-	1.000	3,048,677
1-Jul-01	246	1,680,295	1.000	1,680,295	1,680,295	1.000	1,680,295	-	1.000	1,680,295
1-Jul-02	234	3,149,126	1.000	3,149,126	3,149,126	1.000	3,149,126	-	1.000	3,149,126
1-Jul-03	222	4,846,730	1.000	4,846,730	4,846,730	1.000	4,846,730	-	1.000	4,846,730
1-Jul-04	210	7,473,838	1.000	7,473,838	7,473,838	1.000	7,473,838	-	1.000	7,473,838
1-Jul-05	198	1,425,633	1.000	1,425,633	1,425,633	1.000	1,425,633	-	1.000	1,425,633
1-Jul-06	186	5,687,219	1.000	5,687,219	5,687,219	1.000	5,687,219	-	1.000	5,687,219
1-Jul-07	174	2,249,489	1.000	2,249,489	2,249,489	1.000	2,249,489	-	1.000	2,249,489
1-Jul-08	162	2,216,488	1.000	2,216,488	2,201,488	1.000	2,201,488	15,000	1.000	2,216,488
1-Jul-09	150	3,765,129	1.000	3,765,129	3,465,129	1.009	3,495,275	300,000	1.000	3,765,129
1-Jul-10	138	2,047,817	1.000	2,047,817	1,897,817	1.017	1,931,029	150,000	1.000	2,047,817
1-Jul-11	126	1,469,080	1.000	1,469,080	1,469,080	1.026	1,508,010	-	1.000	1,469,080
1-Jul-12	114	2,857,325	1.000	2,857,325	2,857,325	1.056	3,017,620	-	1.000	2,857,325
1-Jul-13	102	3,142,568	1.000	3,142,568	2,917,568	1.087	3,172,854	225,000	1.000	3,142,568
1-Jul-14	90	2,005,954	1.000	2,005,954	1,642,454	1.123	1,845,296	363,500	1.000	2,005,954
1-Jul-15	78	1,818,703	1.000	1,818,703	1,758,703	1.162	2,043,436	60,000	1.000	1,818,703
1-Jul-16	66	8,846,536	1.000	8,846,536	3,170,142	1.203	3,813,678	5,676,394	1.000	8,846,536
1-Jul-17	54	8,449,959	1.203	10,165,294	6,334,959	1.290	8,173,990	2,115,000	4.000	14,795,699
1-Jul-18	42	2,740,351	1.356	3,715,637	1,507,210	1.468	2,212,431	1,233,141	5.665	8,492,341
1-Jul-19	30	1,482,348	1.720	2,550,228	1,158,247	2.192	2,538,642	324,101	4.350	2,567,934
1-Jul-20	18	691,096	2.807	1,939,901	295,472	3.200	945,508	395,624	15.713	6,512,086
1-Jul-21	6	441,389	13.333	5,885,159	154,400	20.000	3,087,993	286,989	38.000	11,059,874
Total		$ 96,193,047		$ 106,644,123	$ 85,048,299		$ 94,205,555	$ 11,144,748		$ 125,815,839

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

Automobile Liability Experience @ 12/31/21
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 FTEs	(8) Retained Incurred LDF	(9) A Priori Expected Retained Loss Rate	(10) A Priori Expected Retained Losses	(11) Ultimate Retained Losses
Prior	513	$ 203,714	6.370	1.000	$ 1,297,670	45,894	1.000	25.938	$ 186,870	$ 203,714
1-Jul-80	498	83,447	5.999	1.000	500,587	47,572	1.000	24.615	195,203	83,447
1-Jul-81	486	164,496	5.613	1.000	923,280	49,311	1.000	31.007	272,412	164,496
1-Jul-82	474	482,228	5.261	1.000	2,536,821	51,114	1.000	42.372	411,701	482,228
1-Jul-83	462	569,828	5.067	1.000	2,887,540	52,983	1.000	48.803	510,268	569,828
1-Jul-84	450	639,333	4.879	1.000	3,119,398	54,921	1.000	51.864	583,792	639,333
1-Jul-85	438	631,397	4.659	1.000	2,941,408	56,929	1.000	52.293	639,034	631,397
1-Jul-86	426	510,626	4.385	1.000	2,238,914	59,010	1.000	52.992	713,183	510,626
1-Jul-87	414	655,860	4.087	1.000	2,680,700	61,168	1.000	60.898	911,356	655,860
1-Jul-88	402	2,146,256	3.786	1.000	8,126,766	63,405	1.000	76.497	1,280,938	2,146,256
1-Jul-89	390	888,499	3.524	1.000	3,131,195	65,723	1.000	66.068	1,232,119	888,499
1-Jul-90	378	1,251,462	3.308	1.000	4,140,125	68,126	1.000	65.247	1,343,620	1,251,462
1-Jul-91	366	1,486,371	3.114	1.000	4,627,830	70,617	1.000	66.666	1,512,033	1,486,371
1-Jul-92	354	1,222,719	2.939	1.000	3,593,974	70,938	1.000	68.585	1,655,236	1,222,719
1-Jul-93	342	1,941,665	2.790	1.000	5,417,126	72,350	1.000	79.255	2,055,278	1,941,665
1-Jul-94	330	4,309,173	2.663	1.000	11,476,116	73,309	1.000	91.744	2,525,433	4,309,173
1-Jul-95	318	1,719,668	2.552	1.000	4,388,868	73,860	1.000	71.882	2,080,271	1,719,668
1-Jul-96	306	1,319,019	2.457	1.000	3,240,482	75,483	1.000	58.723	1,804,267	1,319,019
1-Jul-97	294	1,678,222	2.365	1.000	3,969,401	76,238	1.000	53.762	1,732,877	1,678,222
1-Jul-98	282	1,231,556	2.273	1.000	2,799,316	78,561	1.000	49.805	1,721,389	1,231,556
1-Jul-99	270	1,521,759	2.169	1.000	3,300,301	80,014	1.000	52.971	1,954,340	1,521,759
1-Jul-00	258	3,048,677	2.067	1.000	6,301,638	81,425	1.000	61.805	2,434,655	3,048,677
1-Jul-01	246	1,680,295	1.976	1.000	3,320,091	83,486	1.000	62.660	2,647,532	1,680,295
1-Jul-02	234	3,149,126	1.887	1.000	5,942,811	82,878	1.000	74.981	3,292,998	3,149,126
1-Jul-03	222	4,846,730	1.806	1.000	8,754,034	84,636	1.000	88.677	4,155,348	4,846,730
1-Jul-04	210	7,473,838	1.726	1.000	12,900,926	84,377	1.000	94.756	4,631,857	7,473,838
1-Jul-05	198	1,425,633	1.652	1.000	2,354,522	85,484	1.000	72.050	3,729,289	1,425,633
1-Jul-06	186	5,687,219	1.574	1.000	8,949,785	86,256	1.000	71.804	3,935,725	5,687,219
1-Jul-07	174	2,249,489	1.500	1.000	3,374,430	88,679	1.000	55.752	3,295,804	2,249,489
1-Jul-08	162	2,216,488	1.435	1.000	3,181,461	89,383	1.000	48.864	3,042,878	2,216,488
1-Jul-09	150	3,765,129	1.424	1.000	5,360,399	86,931	1.000	48.780	2,978,538	3,765,129
1-Jul-10	138	2,047,817	1.435	1.000	2,938,084	84,125	1.000	42.102	2,468,640	2,047,817
1-Jul-11	126	1,469,080	1.379	1.000	2,025,213	82,671	1.000	38.840	2,329,181	1,469,080
1-Jul-12	114	2,857,325	1.335	1.000	3,814,815	83,316	1.000	42.607	2,658,837	2,857,325
1-Jul-13	102	3,142,568	1.297	1.000	4,075,273	84,399	1.000	44.803	2,915,876	3,142,568
1-Jul-14	90	2,005,954	1.255	1.000	2,517,896	85,309	1.000	45.246	3,075,109	2,005,954
1-Jul-15	78	1,818,703	1.207	1.000	2,194,860	86,484	1.000	53.842	3,858,456	1,818,703
1-Jul-16	66	8,846,536	1.158	1.000	10,242,964	88,655	1.000	78.455	6,007,128	8,846,536
1-Jul-17	54	8,449,959	1.121	1.000	9,469,918	90,032	1.203	83.844	6,735,616	9,586,555
1-Jul-18	42	2,740,351	1.087	1.000	2,979,817	91,253	1.356	64.810	5,438,859	4,167,951
1-Jul-19	30	1,482,348	1.060	1.000	1,571,262	93,552	1.720	51.202	4,519,029	3,374,642
1-Jul-20	18	691,096	1.030	1.000	711,520	91,897	2.807	44.320	3,955,996	3,237,757
1-Jul-21	6	441,389	1.000	1.000	441,389	92,633	13.333	46.126	4,272,739	4,393,671
Total		$ 96,193,047			$ 180,760,926	3,255,384			$ 107,701,711	$ 107,148,481

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 @ 12/31/21
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 FTEs	(8) Retained Paid LDF	(9) A Priori Expected Retained Loss Rate	(10) A Priori Expected Retained Losses	(11) Ultimate Retained Losses
Prior	513	$ 203,714	6.370	1.000	$ 1,297,670	45,894	1.000	25.938	$ 186,870	$ 203,714
1-Jul-80	498	83,447	5.999	1.000	500,587	47,572	1.000	24.615	195,203	83,447
1-Jul-81	486	164,496	5.613	1.000	923,280	49,311	1.000	31.007	272,412	164,496
1-Jul-82	474	482,228	5.261	1.000	2,536,821	51,114	1.000	42.372	411,701	482,228
1-Jul-83	462	569,828	5.067	1.000	2,887,540	52,983	1.000	48.803	510,268	569,828
1-Jul-84	450	639,333	4.879	1.000	3,119,398	54,921	1.000	51.864	583,792	639,333
1-Jul-85	438	631,397	4.659	1.000	2,941,408	56,929	1.000	52.293	639,034	631,397
1-Jul-86	426	510,626	4.385	1.000	2,238,914	59,010	1.000	52.992	713,183	510,626
1-Jul-87	414	655,860	4.087	1.000	2,680,700	61,168	1.000	60.898	911,356	655,860
1-Jul-88	402	2,146,256	3.786	1.000	8,126,766	63,405	1.000	76.497	1,280,938	2,146,256
1-Jul-89	390	888,499	3.524	1.000	3,131,195	65,723	1.000	66.068	1,232,118	888,499
1-Jul-90	378	1,251,462	3.308	1.000	4,140,125	68,126	1.000	65.247	1,343,620	1,251,462
1-Jul-91	366	1,486,371	3.114	1.000	4,627,830	70,617	1.000	66.666	1,512,033	1,486,371
1-Jul-92	354	1,222,719	2.939	1.000	3,593,974	70,938	1.000	68.585	1,655,236	1,222,719
1-Jul-93	342	1,941,665	2.790	1.000	5,417,126	72,350	1.000	79.255	2,055,277	1,941,665
1-Jul-94	330	4,309,173	2.663	1.000	11,476,116	73,309	1.000	91.744	2,525,432	4,309,173
1-Jul-95	318	1,719,668	2.552	1.000	4,388,868	73,860	1.000	71.882	2,080,267	1,719,668
1-Jul-96	306	1,319,019	2.457	1.000	3,240,482	75,483	1.000	58.723	1,804,260	1,319,019
1-Jul-97	294	1,678,222	2.365	1.000	3,969,401	76,238	1.000	53.761	1,732,861	1,678,222
1-Jul-98	282	1,231,556	2.273	1.000	2,799,316	78,561	1.000	49.804	1,721,354	1,231,556
1-Jul-99	270	1,521,759	2.169	1.000	3,300,301	80,014	1.000	52.969	1,954,267	1,521,759
1-Jul-00	258	3,048,677	2.067	1.000	6,301,638	81,425	1.000	61.801	2,434,513	3,048,677
1-Jul-01	246	1,680,295	1.976	1.000	3,320,091	83,486	1.000	62.653	2,647,233	1,680,295
1-Jul-02	234	3,149,126	1.887	1.000	5,942,811	82,878	1.000	74.969	3,292,444	3,149,126
1-Jul-03	222	4,846,730	1.806	1.000	8,754,034	84,636	1.000	88.655	4,154,321	4,846,730
1-Jul-04	210	7,473,838	1.726	1.000	12,900,926	84,377	1.000	94.716	4,629,863	7,473,838
1-Jul-05	198	1,425,633	1.652	1.000	2,354,522	85,484	1.000	71.949	3,724,065	1,425,633
1-Jul-06	186	5,687,219	1.574	1.000	8,949,785	86,256	1.000	71.604	3,924,730	5,687,219
1-Jul-07	174	2,249,489	1.500	1.000	3,374,430	88,679	1.000	55.298	3,268,974	2,249,489
1-Jul-08	162	2,201,488	1.435	1.000	3,159,931	89,383	1.000	47.906	2,983,220	2,201,488
1-Jul-09	150	3,465,129	1.424	1.000	4,933,290	86,931	1.009	46.954	2,867,014	3,489,857
1-Jul-10	138	1,897,817	1.435	1.000	2,722,873	84,125	1.017	40.610	2,381,160	1,938,771
1-Jul-11	126	1,469,080	1.379	1.000	2,025,213	82,671	1.026	37.863	2,270,589	1,527,697
1-Jul-12	114	2,857,325	1.335	1.000	3,814,815	83,316	1.056	41.462	2,587,392	2,994,767
1-Jul-13	102	2,917,568	1.297	1.000	3,783,493	84,399	1.087	41.710	2,714,553	3,135,980
1-Jul-14	90	1,642,454	1.255	1.000	2,061,626	85,309	1.123	38.330	2,605,048	1,928,811
1-Jul-15	78	1,758,703	1.207	1.000	2,122,450	86,484	1.162	40.586	2,908,497	2,163,974
1-Jul-16	66	3,170,142	1.158	1.000	3,670,550	88,655	1.203	49.534	3,792,730	3,810,143
1-Jul-17	54	6,334,959	1.121	1.000	7,099,625	90,032	1.290	59.614	4,789,071	7,412,432
1-Jul-18	42	1,507,210	1.087	1.000	1,638,918	91,253	1.468	45.435	3,812,852	2,722,571
1-Jul-19	30	1,158,247	1.060	1.000	1,227,721	93,552	2.192	38.105	3,363,093	2,986,940
1-Jul-20	18	295,472	1.030	1.000	304,204	91,897	3.200	31.118	2,777,573	2,205,051
1-Jul-21	6	154,400	1.000	1.000	154,400	92,633	20.000	31.284	2,897,897	2,907,401
Total		$ 85,048,299			$ 167,955,164	3,255,384			$ 96,148,312	$ 95,644,186

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 @ 12/31/21
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	513	185	1.000	185	1.000	$ 1,101	$ 1,101	0	$ 1,464	$ 203,714
1-Jul-80	498	6	1.000	6	1.000	13,908	$ 13,908	0	1,977	83,447
1-Jul-81	486	87	1.000	87	1.000	1,891	$ 1,891	0	2,127	164,496
1-Jul-82	474	207	1.000	207	1.000	2,330	$ 2,330	0	2,342	482,228
1-Jul-83	462	237	1.000	237	1.000	2,404	$ 2,404	0	2,481	569,828
1-Jul-84	450	235	1.000	235	1.000	2,721	$ 2,721	0	2,661	639,333
1-Jul-85	438	243	1.000	243	1.000	2,598	$ 2,598	0	2,834	631,397
1-Jul-86	426	208	1.000	208	1.000	2,455	$ 2,455	0	3,195	510,626
1-Jul-87	414	209	1.000	209	1.000	3,138	$ 3,138	0	3,984	655,860
1-Jul-88	402	253	1.000	253	1.000	8,483	$ 8,483	0	5,238	2,146,256
1-Jul-89	390	268	1.000	268	1.000	3,315	$ 3,315	0	4,805	888,499
1-Jul-90	378	251	1.000	251	1.000	4,986	$ 4,986	0	5,113	1,251,462
1-Jul-91	366	268	1.000	268	1.000	5,546	$ 5,546	0	5,489	1,486,371
1-Jul-92	354	294	1.000	294	1.000	4,159	$ 4,159	0	5,841	1,222,719
1-Jul-93	342	289	1.000	289	1.000	6,719	$ 6,719	0	7,080	1,941,665
1-Jul-94	330	352	1.000	352	1.000	12,242	$ 12,242	0	8,532	4,309,173
1-Jul-95	318	270	1.000	270	1.000	6,369	$ 6,369	0	7,642	1,719,668
1-Jul-96	306	241	1.000	241	1.000	5,473	$ 5,473	0	7,116	1,319,019
1-Jul-97	294	216	1.000	216	1.000	7,770	$ 7,770	0	7,274	1,678,222
1-Jul-98	282	242	1.000	242	1.000	5,089	$ 5,089	0	7,205	1,231,556
1-Jul-99	270	236	1.000	236	1.000	6,448	$ 6,448	0	8,305	1,521,759
1-Jul-00	258	230	1.000	230	1.000	13,255	$ 13,255	0	10,527	3,048,677
1-Jul-01	246	216	1.000	216	1.000	7,779	$ 7,779	0	11,529	1,680,295
1-Jul-02	234	243	1.000	243	1.000	12,959	$ 12,959	0	14,475	3,149,126
1-Jul-03	222	227	1.000	227	1.000	21,351	$ 21,351	0	18,545	4,846,730
1-Jul-04	210	202	1.000	202	1.000	36,999	$ 36,999	0	21,662	7,473,838
1-Jul-05	198	220	1.000	220	1.000	6,480	$ 6,480	0	17,507	1,425,633
1-Jul-06	186	220	1.000	220	1.000	25,851	$ 25,851	0	18,932	5,687,219
1-Jul-07	174	186	1.000	186	1.000	12,094	$ 12,094	0	16,442	2,249,489
1-Jul-08	162	214	1.000	214	1.000	10,357	$ 10,357	0	15,510	2,216,488
1-Jul-09	150	149	1.000	149	1.000	25,269	$ 25,269	0	16,914	3,765,129
1-Jul-10	138	182	1.000	182	1.000	11,252	$ 11,252	0	14,590	2,047,817
1-Jul-11	126	149	1.000	149	1.000	9,860	$ 9,860	0	14,671	1,469,080
1-Jul-12	114	139	1.000	139	1.000	20,556	$ 20,556	0	16,916	2,857,325
1-Jul-13	102	174	1.000	174	1.000	18,061	$ 18,061	0	17,618	3,142,568
1-Jul-14	90	162	1.000	162	1.000	12,382	$ 12,382	0	18,161	2,005,954
1-Jul-15	78	189	1.000	189	1.000	9,623	$ 9,623	0	21,725	1,818,703
1-Jul-16	66	182	1.000	182	1.000	48,607	$ 48,607	0	32,987	8,846,536
1-Jul-17	54	209	1.001	209	1.202	40,430	$ 48,589	0	36,399	10,155,138
1-Jul-18	42	171	1.003	172	1.352	16,025	$ 21,664	1	31,471	3,735,995
1-Jul-19	30	130	1.011	131	1.702	11,403	$ 19,404	1	28,955	2,551,435
1-Jul-20	18	83	1.035	86	2.712	8,326	$ 22,582	3	29,329	1,962,286
1-Jul-21	6	33	2.384	125	5.593	13,375	$ 74,806	92	32,721	5,478,947
Total		8,707		8,804				97		$ 106,271,706

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

Automobile Liability Experience @ 12/31/21
Incurred Bornhuetter/Ferguson Method

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Policy 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	Various	$ 203,714	1.000	8.78	1.000	8.78	$ 402,720	0.000	$ -	$ 203,714
1-Jul-80	Various	83,447	1.000	9.32	1.000	9.32	443,278	0.000	-	83,447
1-Jul-81	Various	164,496	1.000	9.96	1.000	9.96	491,093	0.000	-	164,496
1-Jul-82	Various	482,228	1.000	10.63	1.000	10.63	543,125	0.000	-	482,228
1-Jul-83	Various	569,828	1.000	11.03	1.000	11.03	584,452	0.000	-	569,828
1-Jul-84	Various	639,333	1.000	11.46	1.000	11.46	629,196	0.000	-	639,333
1-Jul-85	Various	631,397	1.000	12.00	1.000	12.00	683,083	0.000	-	631,397
1-Jul-86	Various	510,626	1.000	12.75	1.000	12.75	752,294	0.000	-	510,626
1-Jul-87	Various	655,860	1.000	13.68	1.000	13.68	836,530	0.000	-	655,860
1-Jul-88	Various	2,146,256	1.000	14.76	1.000	14.76	936,006	0.000	-	2,146,256
1-Jul-89	Various	888,499	1.000	15.86	1.000	15.86	1,042,457	0.000	-	888,499
1-Jul-90	Various	1,251,462	1.000	16.90	1.000	16.90	1,151,097	0.000	-	1,251,462
1-Jul-91	Various	1,486,371	1.000	17.95	1.000	17.95	1,267,809	0.000	-	1,486,371
1-Jul-92	Various	1,222,719	1.000	19.02	1.000	19.02	1,349,042	0.000	-	1,222,719
1-Jul-93	Various	1,941,665	1.000	20.04	1.000	20.04	1,449,569	0.000	-	1,941,665
1-Jul-94	Various	4,309,173	1.000	20.99	1.000	20.99	1,538,690	0.000	-	4,309,173
1-Jul-95	Various	1,719,668	1.000	21.90	1.000	21.90	1,617,694	0.000	-	1,719,668
1-Jul-96	Various	1,319,019	1.000	22.75	1.000	22.75	1,717,455	0.000	-	1,319,019
1-Jul-97	Various	1,678,222	1.000	23.63	1.000	23.63	1,801,735	0.000	-	1,678,222
1-Jul-98	Various	1,231,556	1.000	24.59	1.000	24.59	1,931,987	0.000	-	1,231,556
1-Jul-99	Various	1,521,759	1.000	25.77	1.000	25.77	2,062,307	0.000	-	1,521,759
1-Jul-00	Various	3,048,677	1.000	27.04	1.000	27.04	2,201,967	0.000	-	3,048,677
1-Jul-01	Various	1,680,295	1.000	28.29	1.000	28.29	2,361,805	0.000	-	1,680,295
1-Jul-02	Various	3,149,126	1.000	29.62	1.000	29.62	2,454,891	0.000	-	3,149,126
1-Jul-03	Various	4,846,730	1.000	30.95	1.000	30.95	2,619,333	0.000	-	4,846,730
1-Jul-04	Various	7,473,838	1.000	32.38	1.000	32.38	2,732,384	0.000	-	7,473,838
1-Jul-05	Various	1,425,633	1.000	33.85	1.000	33.85	2,893,241	0.000	-	1,425,633
1-Jul-06	Various	5,687,219	1.000	35.52	1.000	35.52	3,063,868	0.000	-	5,687,219
1-Jul-07	Various	2,249,489	1.000	37.26	1.000	37.26	3,304,451	0.000	-	2,249,489
1-Jul-08	Various	2,216,488	1.000	38.94	1.000	38.94	3,480,875	0.000	-	2,216,488
1-Jul-09	Various	3,765,129	1.000	39.26	1.000	39.26	3,413,132	0.000	-	3,765,129
1-Jul-10	Various	2,047,817	1.000	38.96	1.000	38.96	3,277,527	0.000	-	2,047,817
1-Jul-11	Various	1,469,080	1.000	40.55	1.000	40.55	3,352,145	0.000	-	1,469,080
1-Jul-12	Various	2,857,325	1.000	41.87	1.000	41.87	3,488,245	0.000	-	2,857,325
1-Jul-13	Various	3,142,568	1.000	43.10	1.000	43.10	3,637,959	0.000	-	3,142,568
1-Jul-14	Various	2,005,954	1.000	44.53	1.000	44.53	3,799,020	0.000	-	2,005,954
1-Jul-15	Various	1,818,703	1.000	46.32	1.000	46.32	4,005,784	0.000	-	1,818,703
1-Jul-16	Various	8,846,536	1.000	48.28	1.000	48.28	4,279,996	0.000	-	8,846,536
1-Jul-17	Various	8,449,959	1.203	49.88	1.000	49.88	4,490,537	0.169	757,752	9,207,711
1-Jul-18	Various	2,740,351	1.356	51.41	1.000	51.41	4,690,924	0.262	1,231,282	3,971,632
1-Jul-19	Various	1,482,348	1.720	52.73	1.000	52.73	4,933,443	0.419	2,065,825	3,548,173
1-Jul-20	Various	691,096	2.807	54.29	1.000	54.29	4,989,404	0.644	3,211,914	3,903,010
1-Jul-21	Various	441,389	13.333	55.90	1.000	55.90	5,177,956	0.925	4,789,607	5,230,996
Total		$ 96,193,047					$ 101,880,506		$ 12,056,379	$ 108,249,427

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

Automobile Liability Experience @ 12/31/21
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	8.78	1.000	8.78	$ 402,720	0.000	$ -	$ 203,714
1-Jul-80	Various	83,447	1.000	9.32	1.000	9.32	443,278	0.000	-	83,447
1-Jul-81	Various	164,496	1.000	9.96	1.000	9.96	491,093	0.000	-	164,496
1-Jul-82	Various	482,228	1.000	10.63	1.000	10.63	543,125	0.000	-	482,228
1-Jul-83	Various	569,828	1.000	11.03	1.000	11.03	584,452	0.000	-	569,828
1-Jul-84	Various	639,333	1.000	11.46	1.000	11.46	629,196	0.000	-	639,333
1-Jul-85	Various	631,397	1.000	12.00	1.000	12.00	683,083	0.000	-	631,397
1-Jul-86	Various	510,626	1.000	12.75	1.000	12.75	752,294	0.000	-	510,626
1-Jul-87	Various	655,860	1.000	13.68	1.000	13.68	836,530	0.000	-	655,860
1-Jul-88	Various	2,146,256	1.000	14.76	1.000	14.76	936,006	0.000	-	2,146,256
1-Jul-89	Various	888,499	1.000	15.86	1.000	15.86	1,042,457	0.000	-	888,499
1-Jul-90	Various	1,251,462	1.000	16.90	1.000	16.90	1,151,097	0.000	-	1,251,462
1-Jul-91	Various	1,486,371	1.000	17.95	1.000	17.95	1,267,809	0.000	-	1,486,371
1-Jul-92	Various	1,222,719	1.000	19.02	1.000	19.02	1,349,042	0.000	-	1,222,719
1-Jul-93	Various	1,941,665	1.000	20.04	1.000	20.04	1,449,569	0.000	-	1,941,665
1-Jul-94	Various	4,309,173	1.000	20.99	1.000	20.99	1,538,690	0.000	-	4,309,173
1-Jul-95	Various	1,719,668	1.000	21.90	1.000	21.90	1,617,694	0.000	-	1,719,668
1-Jul-96	Various	1,319,019	1.000	22.75	1.000	22.75	1,717,455	0.000	-	1,319,019
1-Jul-97	Various	1,678,222	1.000	23.63	1.000	23.63	1,801,735	0.000	-	1,678,222
1-Jul-98	Various	1,231,556	1.000	24.59	1.000	24.59	1,931,987	0.000	-	1,231,556
1-Jul-99	Various	1,521,759	1.000	25.77	1.000	25.77	2,062,307	0.000	-	1,521,759
1-Jul-00	Various	3,048,677	1.000	27.04	1.000	27.04	2,201,967	0.000	-	3,048,677
1-Jul-01	Various	1,680,295	1.000	28.29	1.000	28.29	2,361,805	0.000	-	1,680,295
1-Jul-02	Various	3,149,126	1.000	29.62	1.000	29.62	2,454,891	0.000	-	3,149,126
1-Jul-03	Various	4,846,730	1.000	30.95	1.000	30.95	2,619,333	0.000	-	4,846,730
1-Jul-04	Various	7,473,838	1.000	32.38	1.000	32.38	2,732,384	0.000	-	7,473,838
1-Jul-05	Various	1,425,633	1.000	33.85	1.000	33.85	2,893,241	0.000	-	1,425,633
1-Jul-06	Various	5,687,219	1.000	35.52	1.000	35.52	3,063,868	0.000	-	5,687,219
1-Jul-07	Various	2,249,489	1.000	37.26	1.000	37.26	3,304,451	0.000	-	2,249,489
1-Jul-08	Various	2,201,488	1.000	38.94	1.000	38.94	3,480,875	0.000	-	2,201,488
1-Jul-09	Various	3,465,129	1.009	39.26	1.000	39.26	3,413,132	0.009	29,438	3,494,567
1-Jul-10	Various	1,897,817	1.017	38.96	1.000	38.96	3,277,527	0.017	56,370	1,954,187
1-Jul-11	Various	1,469,080	1.026	40.55	1.000	40.55	3,352,145	0.026	86,538	1,555,618
1-Jul-12	Various	2,857,325	1.056	41.87	1.000	41.87	3,488,245	0.053	185,295	3,042,620
1-Jul-13	Various	2,917,568	1.087	43.10	1.000	43.10	3,637,959	0.080	292,708	3,210,276
1-Jul-14	Various	1,642,454	1.123	44.53	1.000	44.53	3,799,020	0.110	417,603	2,060,057
1-Jul-15	Various	1,758,703	1.162	46.32	1.000	46.32	4,005,784	0.139	558,167	2,316,870
1-Jul-16	Various	3,170,142	1.203	48.28	1.000	48.28	4,279,996	0.169	722,224	3,892,366
1-Jul-17	Various	6,334,959	1.290	49.88	1.000	49.88	4,490,537	0.225	1,010,307	7,345,266
1-Jul-18	Various	1,507,210	1.468	51.41	1.000	51.41	4,690,924	0.319	1,495,250	3,002,460
1-Jul-19	Various	1,158,247	2.192	52.73	1.000	52.73	4,933,443	0.544	2,682,575	3,840,822
1-Jul-20	Various	295,472	3.200	54.29	1.000	54.29	4,989,404	0.687	3,430,212	3,725,683
1-Jul-21	Various	154,400	20.000	55.90	1.000	55.90	5,177,956	0.950	4,919,057	5,073,457
Total		$ 85,048,299					$ 101,880,506		$ 15,885,744	$ 100,934,043

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

Automobile Liability Experience @ 12/31/21
Selected Ultimate Claim Counts

(1) Policy 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	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	251	1.000	251	1.000	251	0.36843%		251	251	0.36843%
1-Jul-91	70,617	268	1.000	268	1.000	268	0.37951%		268	268	0.37951%
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	270	1.000	270	1.000	270	0.36556%		270	270	0.36556%
1-Jul-96	75,483	241	1.000	241	1.000	241	0.31928%		241	241	0.31928%
1-Jul-97	76,238	216	1.000	216	1.000	216	0.28332%		216	216	0.28332%
1-Jul-98	78,561	242	1.000	242	1.000	242	0.30804%		242	242	0.30804%
1-Jul-99	80,014	236	1.000	236	1.000	236	0.29495%		236	236	0.29495%
1-Jul-00	81,425	230	1.000	230	1.000	230	0.28247%		230	230	0.28247%
1-Jul-01	83,486	216	1.000	216	1.000	216	0.25873%		216	216	0.25873%
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	186	1.000	186	1.000	186	0.20975%		186	186	0.20975%
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	149	1.000	149	1.000	149	0.18023%		149	149	0.18023%
1-Jul-12	83,316	139	1.000	139	1.000	139	0.16684%		139	139	0.16684%
1-Jul-13	84,399	174	1.000	174	1.000	174	0.20616%		174	174	0.20616%
1-Jul-14	85,309	162	1.000	162	1.000	162	0.18990%		162	162	0.18990%
1-Jul-15	86,484	189	1.000	189	1.000	189	0.21854%		189	189	0.21854%
1-Jul-16	88,655	182	1.000	182	1.000	182	0.20529%		182	182	0.20529%
1-Jul-17	90,032	209	1.001	209	1.000	209	0.23237%		209	209	0.23237%
1-Jul-18	91,253	171	1.003	172	1.000	172	0.18795%		172	172	0.18795%
1-Jul-19	93,552	130	1.011	131	1.000	131	0.14049%		131	131	0.14049%
1-Jul-20	91,897	83	1.035	86	1.000	86	0.09348%		86	86	0.09348%
1-Jul-21	92,633	33	2.384	79	1.000	79	0.08493%	125	125	125	0.13507%
Total	3,255,384	8,707		8,758		8,758	0.26902%		8,804	8,804	0.27045%

Bornhuetter-Ferguson Claim Count for 1-Jul-21

Weighted Averages excluding 1-Jul-21					
Total	3,162,751	8,679	0.27441%	8,679	0.27441%
Last 5 Policies	455,388	780	0.17129%	780	0.17129%
Last 3 Policies	276,702	389	0.14053%	389	0.14053%
Last 2 Policies	185,449	217	0.11719%	217	0.11719%
Selected Bornhuetter-Ferguson Frequency Rate			**0.17129%**		
FTEs for 1-Jul-21			92,633		
A priori Expected Claims for 1-Jul-21			159		

Projected Ultimate Claims for 1-Jul-22

Weighted Averages including 1-Jul-21					
Total	3,255,384	8,758	0.26902%	8,804	0.27045%
Last 5 Policies	459,367	677	0.14732%	723	0.15743%
Last 3 Policies	278,082	296	0.10645%	342	0.12315%
Last 2 Policies	184,530	165	0.08919%	211	0.11436%
Selected Bornhuetter-Ferguson Frequency Rate					**0.15743%**
Trend Factor to adjust the Claim Frequency Rate from 1-Jul-21 to 1-Jul-22					1.000
Claim Frequency Rate adjusted to the 1-Jul-22 Level					0.15743%
FTEs for 1-Jul-22					93,466
Projected Ultimate Claims for 1-Jul-22					147

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 159
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

Automobile Liability Experience @ 12/31/21
Assumptions & Factors Used in the Actuarial Analysis

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Policy Period Inception	Incurred LDF's Unlimited	Incurred LDF's Retained	Paid LDF's Unlimited	Paid LDF's Retained	Claim CDF	Trend Factors Loss	Trend Factors Exposure	Number of FTEs
Prior	1.000	1.000	1.000	1.000	1.000	6.370	1.000	45,894
1-Jul-80	1.000	1.000	1.000	1.000	1.000	5.999	1.000	47,572
1-Jul-81	1.000	1.000	1.000	1.000	1.000	5.613	1.000	49,311
1-Jul-82	1.000	1.000	1.000	1.000	1.000	5.261	1.000	51,114
1-Jul-83	1.000	1.000	1.000	1.000	1.000	5.067	1.000	52,983
1-Jul-84	1.000	1.000	1.000	1.000	1.000	4.879	1.000	54,921
1-Jul-85	1.000	1.000	1.000	1.000	1.000	4.659	1.000	56,929
1-Jul-86	1.000	1.000	1.000	1.000	1.000	4.385	1.000	59,010
1-Jul-87	1.000	1.000	1.000	1.000	1.000	4.087	1.000	61,168
1-Jul-88	1.000	1.000	1.000	1.000	1.000	3.786	1.000	63,405
1-Jul-89	1.000	1.000	1.000	1.000	1.000	3.524	1.000	65,723
1-Jul-90	1.000	1.000	1.000	1.000	1.000	3.308	1.000	68,126
1-Jul-91	1.000	1.000	1.000	1.000	1.000	3.114	1.000	70,617
1-Jul-92	1.000	1.000	1.000	1.000	1.000	2.939	1.000	70,938
1-Jul-93	1.000	1.000	1.000	1.000	1.000	2.790	1.000	72,350
1-Jul-94	1.000	1.000	1.000	1.000	1.000	2.663	1.000	73,309
1-Jul-95	1.000	1.000	1.000	1.000	1.000	2.552	1.000	73,860
1-Jul-96	1.000	1.000	1.000	1.000	1.000	2.457	1.000	75,483
1-Jul-97	1.000	1.000	1.000	1.000	1.000	2.365	1.000	76,238
1-Jul-98	1.000	1.000	1.000	1.000	1.000	2.273	1.000	78,561
1-Jul-99	1.000	1.000	1.000	1.000	1.000	2.169	1.000	80,014
1-Jul-00	1.000	1.000	1.000	1.000	1.000	2.067	1.000	81,425
1-Jul-01	1.000	1.000	1.000	1.000	1.000	1.976	1.000	83,486
1-Jul-02	1.000	1.000	1.000	1.000	1.000	1.887	1.000	82,878
1-Jul-03	1.000	1.000	1.000	1.000	1.000	1.806	1.000	84,636
1-Jul-04	1.000	1.000	1.000	1.000	1.000	1.726	1.000	84,377
1-Jul-05	1.000	1.000	1.000	1.000	1.000	1.652	1.000	85,484
1-Jul-06	1.000	1.000	1.000	1.000	1.000	1.574	1.000	86,256
1-Jul-07	1.000	1.000	1.000	1.000	1.000	1.500	1.000	88,679
1-Jul-08	1.000	1.000	1.000	1.000	1.000	1.435	1.000	89,383
1-Jul-09	1.000	1.000	1.009	1.009	1.000	1.424	1.000	86,931
1-Jul-10	1.000	1.000	1.018	1.017	1.000	1.435	1.000	84,125
1-Jul-11	1.000	1.000	1.027	1.026	1.000	1.379	1.000	82,671
1-Jul-12	1.000	1.000	1.056	1.056	1.000	1.335	1.000	83,316
1-Jul-13	1.000	1.000	1.088	1.087	1.000	1.297	1.000	84,399
1-Jul-14	1.000	1.000	1.124	1.123	1.000	1.255	1.000	85,309
1-Jul-15	1.000	1.000	1.162	1.162	1.000	1.207	1.000	86,484
1-Jul-16	1.000	1.000	1.203	1.203	1.000	1.158	1.000	88,655
1-Jul-17	1.203	1.203	1.290	1.290	1.001	1.121	1.000	90,032
1-Jul-18	1.356	1.356	1.468	1.468	1.003	1.087	1.000	91,253
1-Jul-19	1.720	1.720	2.192	2.192	1.011	1.060	1.000	93,552
1-Jul-20	2.807	2.807	3.200	3.200	1.035	1.030	1.000	91,897
1-Jul-21	13.333	13.333	20.000	20.000	2.384	1.000	1.000	92,633

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 :	57.55		
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

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/21
Limited Loss Calculations

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
		Unlimited			Claims Valued in Excess of the Retention					Retained	
Policy Period Inception	Incurred Losses	Paid Losses	Case Reserves	Retention	No.	Incurred Losses	No.	Paid Losses	Incurred Losses	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	2,857,325	2,857,325	-	Various	-	-	-	-	2,857,325	2,857,325	-
1-Jul-13	3,142,568	2,917,568	225,000	Various	-	-	-	-	3,142,568	2,917,568	225,000
1-Jul-14	2,005,954	1,642,454	363,500	Various	-	-	-	-	2,005,954	1,642,454	363,500
1-Jul-15	1,818,703	1,758,703	60,000	Various	-	-	-	-	1,818,703	1,758,703	60,000
1-Jul-16	8,846,536	3,170,142	5,676,394	Various	-	-	-	-	8,846,536	3,170,142	5,676,394
1-Jul-17	8,449,959	6,334,959	2,115,000	Various	-	-	-	-	8,449,959	6,334,959	2,115,000
1-Jul-18	2,740,351	1,507,210	1,233,141	Various	-	-	-	-	2,740,351	1,507,210	1,233,141
1-Jul-19	1,482,348	1,158,247	324,101	Various	-	-	-	-	1,482,348	1,158,247	324,101
1-Jul-20	691,096	295,472	395,624	Various	-	-	-	-	691,096	295,472	395,624
1-Jul-21	441,389	154,400	286,989	Various	-	-	-	-	441,389	154,400	286,989
Total	$ 96,193,047	$ 85,048,299	$ 11,144,748		-	$ -	-	$ -	$ 96,193,047	$ 85,048,299	$ 11,144,748

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 @ 12/31/21
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	420,000	420,000	-	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	1,568,532	1,568,532	-	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	5,500,000	-	5,500,000	10,000,000	-	-	-	-	-	-	-
7/1/2016	9/15/2016	522,830	522,830	-	10,000,000	-	-	-	-	-	-	-
7/1/2016	11/13/2016	380,000	380,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2016	2/9/2017	421,991	421,991	-	10,000,000	-	-	-	-	-	-	-
7/1/2016	6/26/2017	319,072	319,072	-	10,000,000	-	-	-	-	-	-	-
7/1/2017	3/4/2018	5,420,000	4,620,000	800,000	10,000,000	-	-	-	-	-	-	-
7/1/2017	3/15/2018	1,006,201	6,201	1,000,000	10,000,000	-	-	-	-	-	-	-
7/1/2018	12/23/2018	750,000	-	750,000	10,000,000	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
Total		$ 46,507,390	$ 38,007,390	$ 8,500,000		-	$ -	-	$ -	$ -	$ -	$ -

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/21
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 FTEs	(7) Exposure Trend Factor	(8) Trended Number of FTEs	(9) Trended Ultimate Limited Loss Rate
1-Jan-79	$ 203,714	$ 203,714	6.558	1.000	$ 1,336,021	45,894	1.000	45,894	29.11
1-Jul-80	83,447	83,447	6.176	1.000	515,381	47,572	1.000	47,572	10.83
1-Jul-81	164,496	164,496	5.779	1.000	950,567	49,311	1.000	49,311	19.28
1-Jul-82	482,228	482,228	5.416	1.000	2,611,794	51,114	1.000	51,114	51.10
1-Jul-83	569,828	569,828	5.217	1.000	2,972,879	52,983	1.000	52,983	56.11
1-Jul-84	639,333	639,333	5.023	1.000	3,211,589	54,921	1.000	54,921	58.48
1-Jul-85	631,397	631,397	4.796	1.000	3,028,338	56,929	1.000	56,929	53.19
1-Jul-86	510,626	510,626	4.514	1.000	2,305,083	59,010	1.000	59,010	39.06
1-Jul-87	655,860	655,860	4.208	1.000	2,759,926	61,168	1.000	61,168	45.12
1-Jul-88	2,146,256	2,146,256	3.898	1.000	8,366,945	63,405	1.000	63,405	131.96
1-Jul-89	888,499	888,499	3.628	1.000	3,223,734	65,723	1.000	65,723	49.05
1-Jul-90	1,251,462	1,251,462	3.406	1.000	4,262,483	68,126	1.000	68,126	62.57
1-Jul-91	1,486,371	1,486,371	3.206	1.000	4,764,601	70,617	1.000	70,617	67.47
1-Jul-92	1,222,719	1,222,719	3.026	1.000	3,700,190	70,938	1.000	70,938	52.16
1-Jul-93	1,941,665	1,941,665	2.872	1.000	5,577,225	72,350	1.000	72,350	77.09
1-Jul-94	4,309,173	4,309,173	2.742	1.000	11,815,282	73,309	1.000	73,309	161.17
1-Jul-95	1,719,668	1,719,668	2.628	1.000	4,518,577	73,860	1.000	73,860	61.18
1-Jul-96	1,319,019	1,319,019	2.529	1.000	3,336,251	75,483	1.000	75,483	44.20
1-Jul-97	1,678,222	1,678,222	2.435	1.000	4,086,713	76,238	1.000	76,238	53.60
1-Jul-98	1,231,556	1,231,556	2.340	1.000	2,882,047	78,561	1.000	78,561	36.69
1-Jul-99	1,521,759	1,521,759	2.233	1.000	3,397,838	80,014	1.000	80,014	42.47
1-Jul-00	3,048,677	3,048,677	2.128	1.000	6,487,877	81,425	1.000	81,425	79.68
1-Jul-01	1,680,295	1,680,295	2.034	1.000	3,418,214	83,486	1.000	83,486	40.94
1-Jul-02	3,149,126	3,149,126	1.943	1.000	6,118,446	82,878	1.000	82,878	73.82
1-Jul-03	4,846,730	4,846,730	1.860	1.000	9,012,752	84,636	1.000	84,636	106.49
1-Jul-04	7,473,838	7,473,838	1.777	1.000	13,282,201	84,377	1.000	84,377	157.41
1-Jul-05	1,425,633	1,425,633	1.700	1.000	2,424,108	85,484	1.000	85,484	28.36
1-Jul-06	5,687,219	5,687,219	1.620	1.000	9,214,287	86,256	1.000	86,256	106.82
1-Jul-07	2,249,489	2,249,489	1.544	1.000	3,474,158	88,679	1.000	88,679	39.18
1-Jul-08	2,216,488	2,221,488	1.478	1.000	3,282,875	89,383	1.000	89,383	36.73
1-Jul-09	3,765,129	3,815,129	1.466	1.000	5,592,109	86,931	1.000	86,931	64.33
1-Jul-10	2,047,817	2,097,817	1.477	1.000	3,098,773	84,125	1.000	84,125	36.84
1-Jul-11	1,469,080	1,469,080	1.419	1.000	2,085,066	82,671	1.000	82,671	25.22
1-Jul-12	2,857,325	2,857,325	1.375	1.000	3,927,559	83,316	1.000	83,316	47.14
1-Jul-13	3,142,568	3,210,276	1.335	1.000	4,286,112	84,399	1.000	84,399	50.78
1-Jul-14	2,005,954	2,060,057	1.292	1.000	2,662,228	85,309	1.000	85,309	31.21
1-Jul-15	1,818,703	1,952,224	1.242	1.000	2,425,626	86,484	1.000	86,484	28.05
1-Jul-16	8,846,536	9,096,536	1.192	1.000	10,843,703	88,655	1.000	88,655	122.31
1-Jul-17	8,449,959	9,548,734	1.154	1.000	11,017,589	90,032	1.000	90,032	122.37
1-Jul-18	2,740,351	3,690,746	1.120	1.000	4,131,871	91,253	1.000	91,253	45.28
1-Jul-19	1,482,348	3,002,283	1.091	1.000	3,276,417	93,552	1.000	93,552	35.02
1-Jul-20	691,096	3,267,875	1.060	1.000	3,463,888	91,897	1.000	91,897	37.69
1-Jul-21	441,389	2,308,447	1.030	1.000	2,376,671	46,316	1.000	46,316	51.31

Ultimate Losses for Policy Period 7/1/2021 are multiplied by 0.5 to reflect the 12/31/21 evaluation date.

All Year Weighted Average	195,525,994	3,209,070	60.93
Latest 5-Year Weighted Average - Excludes the Most Recent Policy Period	32,733,468	455,389	71.88
Latest 3-Year Weighted Average - Excludes the Most Recent Policy Period	10,872,176	276,702	39.29
SELECTED - Based on Shaded PY	$ 48,411,664	841,213	**57.55**

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

Policy Period Inception	(10) Retention	(11) Number of FTEs	(12) Claim Count	(13) Loss Rate	(14) Loss Amount
1-Jul-22	Unlimited	93,466	147	57.55	$ 5,379,000
1-Jul-23	Unlimited	94,307	148	59.25	5,587,700
1-Jul-24	Unlimited	95,156	150	61.00	5,804,500
1-Jul-25	Unlimited	96,013	151	62.80	6,029,600
1-Jul-26	Unlimited	96,877	153	64.66	6,264,000

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

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/21
Comparison to 12/31/19 Review

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Policy		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	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	253	0	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	251	252	(1)	0	0	0	0	1,251,462	1,251,462	0	0	1,251,462	1,251,462	0	0
1-Jul-91	268	267	1	0	0	0	0	1,486,371	1,486,371	0	0	1,486,371	1,486,371	0	0
1-Jul-92	294	294	0	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	352	0	0	0	0	0	4,309,173	4,309,173	0	0	4,309,173	4,309,173	0	0
1-Jul-95	270	269	1	0	0	0	0	1,719,668	1,719,668	0	0	1,719,668	1,719,668	0	0
1-Jul-96	241	242	(1)	0	0	0	0	1,319,019	1,319,019	0	0	1,319,019	1,319,019	0	0
1-Jul-97	216	217	(1)	0	0	0	0	1,678,222	1,678,222	0	0	1,678,222	1,678,222	0	0
1-Jul-98	242	242	0	0	0	0	0	1,231,556	1,231,556	0	0	1,231,556	1,231,556	0	0
1-Jul-99	236	237	(1)	0	0	0	0	1,521,759	1,521,759	0	0	1,521,759	1,521,759	0	0
1-Jul-00	230	231	(1)	0	0	0	0	3,048,677	3,048,677	0	0	3,048,677	3,048,677	0	0
1-Jul-01	216	217	(1)	0	0	0	0	1,680,295	1,680,295	0	0	1,680,295	1,680,295	0	0
1-Jul-02	243	243	0	0	0	0	0	3,149,126	3,149,126	0	0	3,149,126	3,149,126	0	0
1-Jul-03	227	227	0	0	0	0	0	4,846,730	4,846,730	0	0	4,846,730	4,846,730	0	0
1-Jul-04	202	202	0	0	0	0	0	7,473,838	7,473,838	0	0	7,473,838	7,473,838	0	0
1-Jul-05	220	220	0	0	0	0	0	1,425,633	1,425,633	0	0	1,425,633	1,425,633	0	0
1-Jul-06	220	220	0	0	0	0	0	5,687,219	5,687,219	0	0	5,687,219	5,687,219	0	0
1-Jul-07	186	187	(1)	0	0	0	0	2,249,489	2,249,489	0	0	2,249,489	2,249,489	0	0
1-Jul-08	214	214	0	0	1	1	0	2,216,488	2,216,488	0	6,718	2,201,488	2,201,488	0	21,718
1-Jul-09	149	149	0	0	1	1	0	3,765,129	3,765,129	0	58,438	3,465,129	3,465,129	0	238,959
1-Jul-10	182	182	0	0	1	1	0	2,047,817	2,047,817	0	35,048	1,897,817	1,897,817	0	106,107
1-Jul-11	149	148	1	0	0	0	0	1,469,080	1,469,080	0	8,742	1,469,080	1,469,080	0	7,771
1-Jul-12	139	139	0	0	0	1	(1)	2,857,325	1,847,325	1,010,000	16,496	2,857,325	1,347,325	1,510,000	196,577
1-Jul-13	174	173	1	0	1	1	0	3,142,568	3,197,568	(55,000)	15,225	2,917,568	2,897,568	20,000	127,766
1-Jul-14	162	162	0	0	5	5	0	2,005,954	2,005,954	0	16,043	1,642,454	1,642,454	0	232,584
1-Jul-15	189	189	0	0	1	3	(2)	1,818,703	1,941,704	(123,001)	68,561	1,758,703	1,680,704	77,999	236,902
1-Jul-16	182	183	(1)	1	5	12	(7)	8,846,536	2,697,962	6,148,574	168,206	3,170,142	1,320,568	1,849,574	971,419
1-Jul-17	209	206	3	2	6	12	(6)	8,449,959	6,025,650	2,424,309	987,649	6,334,959	1,162,642	5,172,317	4,032,652
1-Jul-18	171	159	12	5	5	14	(9)	2,740,351	998,632	1,741,719	1,172,809	1,507,210	732,045	775,165	960,886
1-Jul-19	130	47	83	110	9	11	(2)	1,482,348	193,683	1,288,665	2,229,531	1,158,247	157,123	1,001,124	1,391,227
1-Jul-20	83		83	188	11		11	691,096		691,096	1,876,188	295,472		295,472	1,130,299
1-Jul-21	33		33	84	11		11	441,389		441,389	402,629	154,400		154,400	213,162
Total	8,707	8,497	210	390	57	62	(5)	$ 96,193,047	$ 82,625,297	$ 13,567,751	$ 7,062,282	$ 85,048,299	$ 74,192,248	$ 10,856,051	$ 9,868,029

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/21
Comparison to 12/31/19 Review

(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Policy	Ultimate Retained Losses			Retained Case Reserves				IBNR Reserves				Estimated Outstanding Losses (Case + IBNR) Reserves			
Period	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	5,687,219	0	0	0	0	0	0	0	0	0	0	0	0	0
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	2,221,488	2,223,205	(1,718)	15,000	15,000	0	(15,000)	5,000	6,718	(1,718)	(6,718)	20,000	21,718	(1,718)	(21,718)
1-Jul-09	3,815,129	3,823,567	(8,438)	300,000	300,000	0	(180,521)	50,000	58,438	(8,438)	(58,438)	350,000	358,438	(8,438)	(238,959)
1-Jul-10	2,097,817	2,100,155	(2,338)	150,000	150,000	0	(71,059)	50,000	52,338	(2,338)	(35,048)	200,000	202,338	(2,338)	(106,107)
1-Jul-11	1,469,080	1,486,591	(17,512)	0	0	0	970	0	17,512	(17,512)	(8,742)	0	17,512	(17,512)	(7,771)
1-Jul-12	2,857,325	1,888,847	968,478	0	500,000	(500,000)	(180,081)	0	41,522	(41,522)	(16,496)	0	541,522	(541,522)	(196,577)
1-Jul-13	3,210,276	3,243,395	(33,119)	225,000	300,000	(75,000)	(112,541)	67,708	45,827	21,881	(15,225)	292,708	345,827	(53,119)	(127,766)
1-Jul-14	2,060,057	2,062,025	(1,968)	363,500	363,500	0	(216,541)	54,103	56,071	(1,968)	(16,043)	417,603	419,571	(1,968)	(232,584)
1-Jul-15	1,952,224	2,070,822	(118,597)	60,000	261,000	(201,000)	(168,341)	133,521	129,118	4,403	(68,561)	193,521	390,118	(196,597)	(236,902)
1-Jul-16	9,096,536	2,951,477	6,145,058	5,676,394	1,377,394	4,299,000	(803,212)	250,000	253,515	(3,515)	(168,206)	5,926,394	1,630,909	4,295,485	(971,419)
1-Jul-17	9,548,734	7,285,538	2,263,197	2,115,000	4,863,008	(2,748,008)	(3,045,003)	1,098,775	1,259,887	(161,112)	(987,649)	3,213,775	6,122,895	(2,909,120)	(4,032,652)
1-Jul-18	3,690,746	2,409,514	1,281,232	1,233,141	266,586	966,554	211,923	950,396	1,410,883	(460,487)	(1,172,809)	2,183,536	1,677,469	506,067	(960,886)
1-Jul-19	3,002,283	3,201,136	(198,852)	324,101	36,560	287,541	838,304	1,519,935	1,406,885	113,051	(628,963)	1,844,036	1,443,445	400,591	209,341
1-Jul-20	3,267,875		3,267,875	395,624		395,624	745,888	2,576,780		2,576,780	1,739,912	2,972,404		2,972,404	2,485,801
1-Jul-21	4,616,895		4,616,895	286,989		286,989	189,467	1,867,058		1,867,058	1,491,621	2,154,047		2,154,047	1,681,088
Total	$ 107,124,771	$ 88,964,577	$ 18,160,194	$ 11,144,748	$ 8,433,049	$ 2,711,699	$ (2,805,747)	$ 8,623,277	$ 4,738,712	$ 3,884,564	$ 48,636	$ 19,768,025	$ 13,171,761	$ 6,596,264	$ (2,757,111)

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.

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 7/1/20-21	Policy Period 7/1/21-22	Policy Period
Jan-04																														
Jan-05																														
Jan-06																														
Jan-07																														
Jan-08																														
Jan-09																														
Jan-10																														
Jan-11																														
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													
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			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			
Jan-21	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	5,687,219	2,249,489	2,216,488	3,765,129	2,047,817	1,469,080	1,847,325	3,142,568	2,005,954	1,818,703	2,921,962	8,211,959	2,213,173	889,281	96,986		
Jan-22	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	5,687,219	2,249,489	2,216,488	3,765,129	2,047,817	1,469,080	2,857,325	3,142,568	2,005,954	1,818,703	8,846,536	8,449,959	2,740,351	1,482,348	691,096	441,389	

State of Washington

Auto Liability

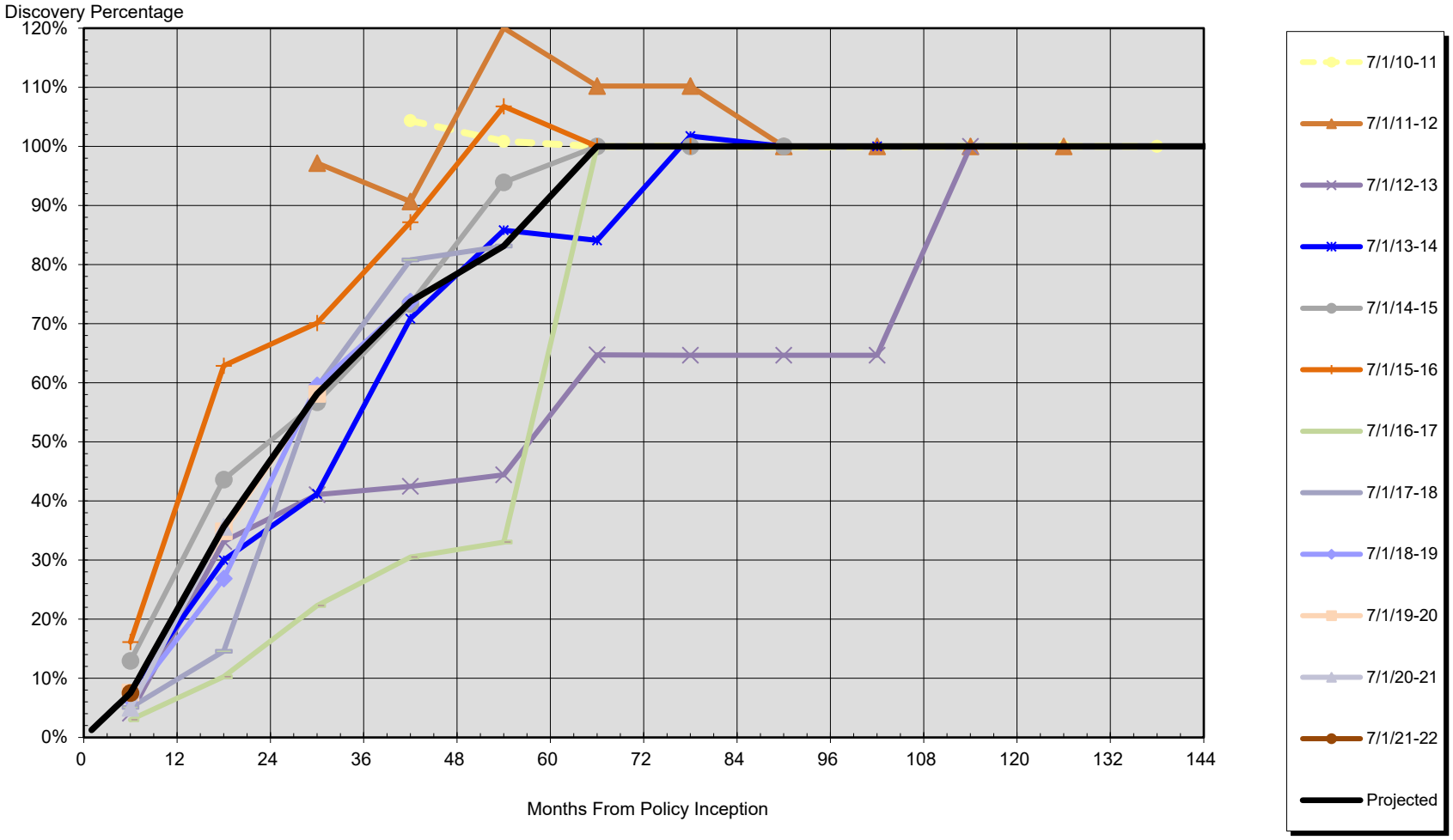
Unlimited Incurred Loss Development Factors

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	80.000	37	1.487	73	1.000	109	1.000						
2	40.000	38	1.459	74	1.000	110	1.000						
3	26.667	39	1.432	75	1.000	111	1.000						
4	20.000	40	1.406	76	1.000	112	1.000						
5	16.000	41	1.380	77	1.000	113	1.000						
6	13.333	42	1.356	78	1.000	114	1.000						
7	10.159	43	1.342	79	1.000	115	1.000						
8	8.205	44	1.328	80	1.000	116	1.000						
9	6.882	45	1.314	81	1.000	117	1.000						
10	5.926	46	1.301	82	1.000	118	1.000						
11	5.203	47	1.288	83	1.000	119	1.000						
12	4.638	48	1.275	84	1.000	120	1.000						
13	4.183	49	1.262	85	1.000								
14	3.810	50	1.250	86	1.000								
15	3.497	51	1.238	87	1.000								
16	3.232	52	1.226	88	1.000								
17	3.005	53	1.214	89	1.000								
18	2.807	54	1.203	90	1.000								
19	2.667	55	1.183	91	1.000								
20	2.540	56	1.164	92	1.000								
21	2.424	57	1.145	93	1.000								
22	2.319	58	1.127	94	1.000								
23	2.222	59	1.109	95	1.000								
24	2.133	60	1.092	96	1.000								
25	2.051	61	1.076	97	1.000								
26	1.975	62	1.060	98	1.000								
27	1.905	63	1.044	99	1.000								
28	1.839	64	1.029	100	1.000								
29	1.778	65	1.014	101	1.000								
30	1.720	66	1.000	102	1.000								
31	1.683	67	1.000	103	1.000								
32	1.647	68	1.000	104	1.000								
33	1.612	69	1.000	105	1.000								
34	1.579	70	1.000	106	1.000								
35	1.547	71	1.000	107	1.000								
36	1.517	72	1.000	108	1.000								

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 7/1/20-21	Policy Period 7/1/21-22	Policy Period
Jan-04																														
Jan-05																														
Jan-06																														
Jan-07																														
Jan-08																														
Jan-09																														
Jan-10																														
Jan-11																														
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			
Jan-21	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	5,687,219	2,249,489	2,201,488	3,465,129	1,897,817	1,469,080	1,347,325	2,917,568	1,642,454	1,758,703	1,812,568	6,081,959	1,157,980	769,745	31,974		
Jan-22	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	5,687,219	2,249,489	2,201,488	3,465,129	1,897,817	1,469,080	2,857,325	2,917,568	1,642,454	1,758,703	3,170,142	6,334,959	1,507,210	1,158,247	295,472	154,400	

State of Washington

Auto Liability

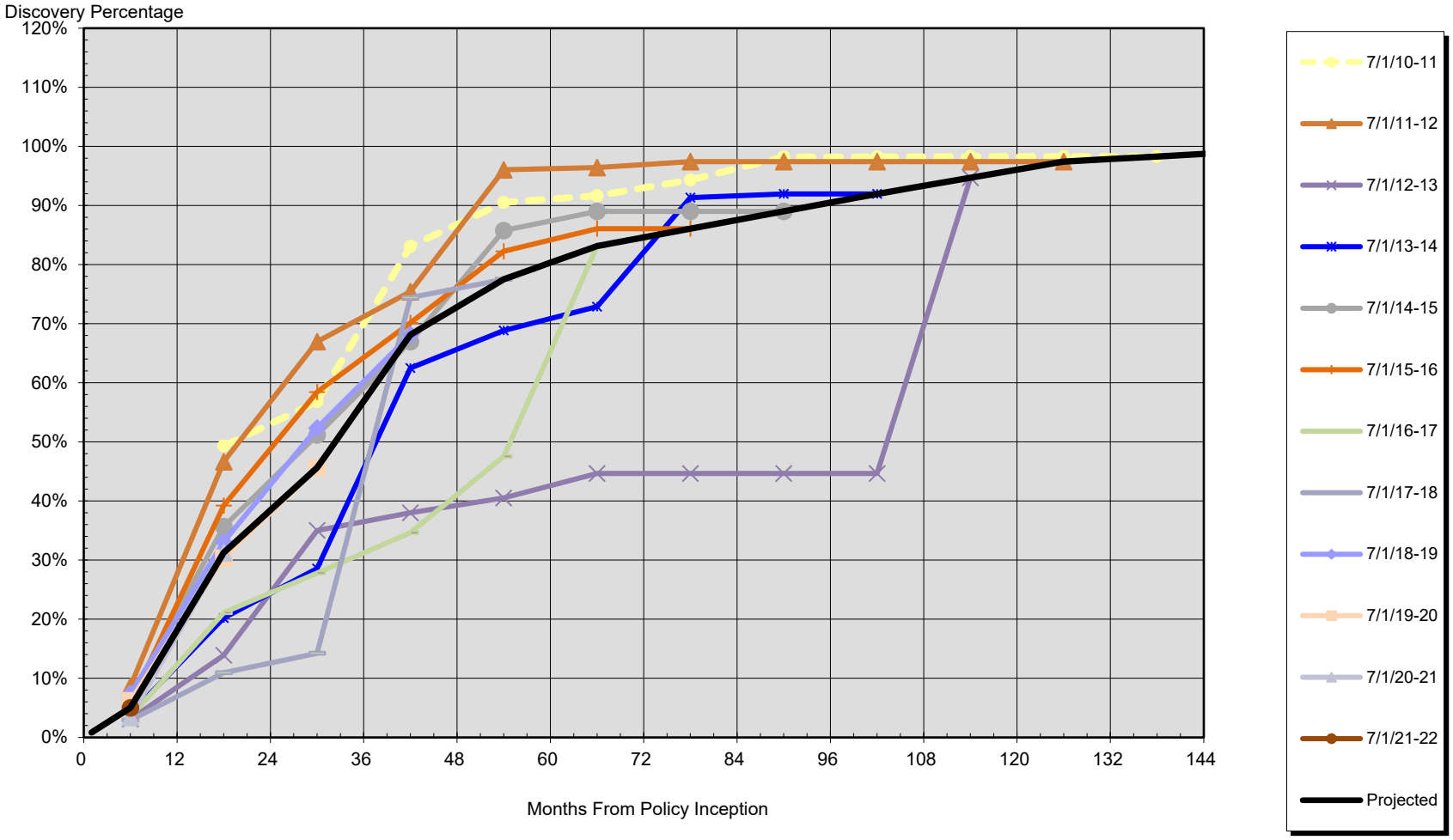
Unlimited Paid Loss Development Factors

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	120.000	37	1.702	73	1.179	109	1.069	145	1.012				
2	60.000	38	1.650	74	1.175	110	1.066	146	1.012				
3	40.000	39	1.600	75	1.172	111	1.064	147	1.011				
4	30.000	40	1.553	76	1.169	112	1.061	148	1.010				
5	24.000	41	1.509	77	1.165	113	1.059	149	1.009				
6	20.000	42	1.468	78	1.162	114	1.056	150	1.009				
7	13.913	43	1.451	79	1.159	115	1.054	151	1.008				
8	10.667	44	1.435	80	1.155	116	1.051	152	1.007				
9	8.649	45	1.419	81	1.152	117	1.049	153	1.007				
10	7.273	46	1.404	82	1.149	118	1.046	154	1.006				
11	6.275	47	1.388	83	1.146	119	1.044	155	1.005				
12	5.517	48	1.373	84	1.142	120	1.041	156	1.004				
13	4.923	49	1.359	85	1.139	121	1.039	157	1.004				
14	4.444	50	1.345	86	1.136	122	1.036	158	1.003				
15	4.051	51	1.331	87	1.133	123	1.034	159	1.002				
16	3.721	52	1.317	88	1.130	124	1.031	160	1.001				
17	3.441	53	1.304	89	1.127	125	1.029	161	1.001				
18	3.200	54	1.290	90	1.124	126	1.027	162	1.000				
19	3.082	55	1.283	91	1.120	127	1.026	163	1.000				
20	2.972	56	1.275	92	1.117	128	1.025	164	1.000				
21	2.870	57	1.267	93	1.114	129	1.024	165	1.000				
22	2.775	58	1.260	94	1.111	130	1.024	166	1.000				
23	2.685	59	1.252	95	1.108	131	1.023	167	1.000				
24	2.602	60	1.245	96	1.105	132	1.022	168	1.000				
25	2.523	61	1.238	97	1.102	133	1.021						
26	2.449	62	1.231	98	1.099	134	1.021						
27	2.379	63	1.224	99	1.096	135	1.020						
28	2.313	64	1.217	100	1.093	136	1.019						
29	2.251	65	1.210	101	1.090	137	1.018						
30	2.192	66	1.203	102	1.088	138	1.018						
31	2.105	67	1.200	103	1.085	139	1.017						
32	2.025	68	1.196	104	1.082	140	1.016						
33	1.951	69	1.193	105	1.080	141	1.015						
34	1.882	70	1.189	106	1.077	142	1.015						
35	1.818	71	1.186	107	1.074	143	1.014						
36	1.758	72	1.182	108	1.072	144	1.013						

State of Washington

Auto Liability

Unlimited Paid Loss Development



VI. Ferry Liability Exhibits

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/21
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	123	1	$ 9,612,293	$ 9,344,794	$ 267,499	$ 50,000	$ 317,499	$ 9,662,293	7237.67
1-Jul-80	1,335	Unlimited	27	0	1,117,364	1,117,364	-	-	-	1,117,364	836.98
1-Jul-81	1,335	Unlimited	13	1	613,485	583,556	29,929	10,000	39,929	623,485	467.03
1-Jul-82	1,335	Unlimited	14	0	556,678	556,678	-	-	-	556,678	416.99
1-Jul-83	1,335	Unlimited	101	0	739,545	739,545	-	-	-	739,545	553.97
1-Jul-84	1,335	Unlimited	74	0	594,233	594,233	-	-	-	594,233	445.12
1-Jul-85	1,335	Unlimited	315	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	134	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	7,342	27,342	2,422,021	1814.25
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	173	1	799,518	743,669	55,849	8,927	64,776	808,445	614.32
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	186	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	4,010,127	4,010,127	-	-	-	4,010,127	2754.21
1-Jul-96	1,477	1,000,000	136	0	869,168	869,168	-	-	-	869,168	588.47
1-Jul-97	1,492	1,000,000	134	0	4,817,078	4,817,078	-	-	-	4,817,078	3228.60
1-Jul-98	1,729	1,000,000	95	0	4,258,424	4,258,424	-	-	-	4,258,424	2462.94
1-Jul-99	1,754	1,000,000	86	0	1,572,931	1,572,931	-	-	-	1,572,931	896.77
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	104	0	1,268,070	1,268,070	-	4,088	4,088	1,272,158	737.06
1-Jul-02	1,710	1,000,000	76	0	3,593,752	3,593,752	-	12,199	12,199	3,605,951	2108.74
1-Jul-03	1,659	1,000,000	85	1	2,052,780	2,017,988	34,792	25,860	60,652	2,078,640	1252.95
1-Jul-04	1,536	1,000,000	115	0	4,694,102	4,694,102	-	17,536	17,536	4,711,638	3067.47
1-Jul-05	1,690	1,000,000	95	0	2,775,862	2,775,862	-	10,844	10,844	2,786,706	1648.94
1-Jul-06	1,693	1,000,000	111	0	3,676,565	3,676,565	-	26,109	26,109	3,702,674	2187.05
1-Jul-07	1,692	1,000,000	106	0	2,018,965	2,018,965	-	24,815	24,815	2,043,780	1207.91
1-Jul-08	1,666	1,000,000	93	0	2,740,239	2,740,239	-	23,406	23,406	2,763,646	1659.05
1-Jul-09	1,655	1,000,000	90	1	2,265,235	2,232,688	32,546	25,507	58,053	2,290,741	1384.05
1-Jul-10	1,645	1,000,000	75	0	2,652,672	2,652,672	-	23,574	23,574	2,676,246	1626.90
1-Jul-11	1,677	10,000,000	57	0	636,916	636,916	-	31,702	31,702	668,618	398.72
1-Jul-12	1,722	10,000,000	59	0	1,817,612	1,817,612	-	47,075	47,075	1,864,687	1082.61
1-Jul-13	1,751	2,500,000	52	0	2,439,290	2,439,290	-	54,870	54,870	2,494,160	1424.18
1-Jul-14	1,758	2,500,000	48	2	3,949,572	3,300,235	649,337	101,688	751,025	4,051,260	2304.60
1-Jul-15	1,783	1,000,000	37	1	1,986,514	1,939,544	46,970	122,682	169,652	2,109,196	1183.15
1-Jul-16	1,763	1,000,000	49	3	2,222,240	2,013,673	208,567	406,716	615,283	2,628,956	1491.61
1-Jul-17	1,804	1,000,000	47	5	2,524,236	1,749,715	774,522	455,420	1,229,942	2,979,657	1651.69
1-Jul-18	1,818	1,000,000	31	3	911,762	552,212	359,551	1,100,463	1,460,014	2,012,225	1107.12
1-Jul-19	1,797	1,000,000	26	4	1,950,599	733,119	1,217,480	1,777,143	2,994,623	3,727,742	2074.98
1-Jul-20	1,884	1,000,000	18	0	306,109	306,109	-	2,788,942	2,788,942	3,095,050	1643.06
1-Jul-21 to 31-Dec-21	949	1,000,000	19	14	1,146,439	6,439	1,140,000	1,130,120	2,270,120	2,276,559	2397.91
Total	$ 66,893		4,305	38	$ 89,899,567	$ 85,062,524	$ 4,837,043	$ 8,287,027	$ 13,124,070	$ 98,186,594	1467.82
Ultimate Losses for Policy Period 7/1/2021 are multiplied by 0.5 to reflect the 12/31/21 evaluation date. The annualized amount is displayed below.											
Prior Study											
Results at: 12/31/2019	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
Change			35	13	$ 6,059,708	$ 4,741,230	$ 1,318,478	$ (2,299,004)	$ (980,526)	$ 3,760,704	-26.28
Full Policy Period Projections											
1-Jul-21 Full Policy	$ 1,899	$ 1,000,000								$ 4,553,118	2397.91
1-Jul-22	1,916	1,000,000								4,065,600	2122.05
1-Jul-23	1,933	1,000,000								4,169,900	2157.06
1-Jul-24	1,951	1,000,000								4,259,300	2183.67
1-Jul-25	1,968	1,000,000								4,297,600	2183.67

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/21
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/21 and the Rollforward Date of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			Current Evaluation Date of 12/31/21				Rollforward Date of 06/30/22				Estimated Change from 12/31/21 to 06/30/22				
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	$ 9,662,293	Unlimited	$ 9,612,293	$ 9,344,794	$ 267,499	$ 50,000	$ 9,612,293	$ 9,344,794	$ 267,499	$ 50,000	$ -	$ -	$ -	$ -	$ -
1-Jul-80	1,117,364	Unlimited	1,117,364	1,117,364	-	-	1,117,364	1,117,364	-	-	-	-	-	-	-
1-Jul-81	623,485	Unlimited	613,485	583,556	29,929	10,000	613,485	583,556	29,929	10,000	-	-	-	-	-
1-Jul-82	556,678	Unlimited	556,678	556,678	-	-	556,678	556,678	-	-	-	-	-	-	-
1-Jul-83	739,545	Unlimited	739,545	739,545	-	-	739,545	739,545	-	-	-	-	-	-	-
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	2,422,021	1,000,000	2,414,679	2,394,679	20,000	7,342	2,415,184	2,396,536	18,648	6,837	505	1,857	(1,352)	(505)	-
1-Jul-90	1,097,668	1,000,000	1,097,668	1,097,668	-	-	1,097,668	1,097,668	-	-	-	-	-	-	-
1-Jul-91	808,445	1,000,000	799,518	743,669	55,849	8,927	800,004	747,147	52,858	8,441	486	3,477	(2,991)	(486)	-
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	4,010,127	1,000,000	4,010,127	4,010,127	-	-	4,010,127	4,010,127	-	-	-	-	-	-	-
1-Jul-96	869,168	1,000,000	869,168	869,168	-	-	869,168	869,168	-	-	-	-	-	-	-
1-Jul-97	4,817,078	1,000,000	4,817,078	4,817,078	-	-	4,817,078	4,817,078	-	-	-	-	-	-	-
1-Jul-98	4,258,424	1,000,000	4,258,424	4,258,424	-	-	4,258,424	4,258,424	-	-	-	-	-	-	-
1-Jul-99	1,572,931	1,000,000	1,572,931	1,572,931	-	-	1,572,931	1,572,931	-	-	-	-	-	-	-
1-Jul-00	2,530,000	1,000,000	2,530,000	2,530,000	-	-	2,530,000	2,530,000	-	-	-	-	-	-	-
1-Jul-01	1,272,158	1,000,000	1,268,070	1,268,070	-	4,088	1,268,164	1,268,164	-	3,993	95	95	-	(95)	-
1-Jul-02	3,605,951	1,000,000	3,593,752	3,593,752	-	12,199	3,594,021	3,594,021	-	11,931	268	268	-	(268)	-
1-Jul-03	2,078,640	1,000,000	2,052,780	2,017,988	34,792	25,860	2,053,454	2,019,894	33,560	25,186	674	1,906	(1,232)	(674)	-
1-Jul-04	4,711,638	1,000,000	4,694,102	4,694,102	-	17,536	4,694,495	4,694,495	-	17,143	393	393	-	(393)	-
1-Jul-05	2,786,706	1,000,000	2,775,862	2,775,862	-	10,844	2,776,069	2,776,069	-	10,637	207	207	-	(207)	-
1-Jul-06	3,702,674	1,000,000	3,676,565	3,676,565	-	26,109	3,677,101	3,677,101	-	25,573	536	536	-	(536)	-
1-Jul-07	2,043,780	1,000,000	2,018,965	2,018,965	-	24,815	2,019,453	2,019,453	-	24,327	488	488	-	(488)	-
1-Jul-08	2,763,646	1,000,000	2,740,239	2,740,239	-	23,406	2,740,682	2,740,682	-	22,964	442	442	-	(442)	-
1-Jul-09	2,290,741	1,000,000	2,265,235	2,232,688	32,546	25,507	2,265,699	2,234,030	31,669	25,043	464	1,341	(878)	(464)	-
1-Jul-10	2,676,246	1,000,000	2,652,672	2,652,672	-	23,574	2,653,130	2,653,130	-	23,116	458	458	-	(458)	-
1-Jul-11	668,618	10,000,000	636,916	636,916	-	31,702	637,509	637,509	-	31,108	593	593	-	(593)	-
1-Jul-12	1,864,687	10,000,000	1,817,612	1,817,612	-	47,075	1,818,294	1,818,294	-	46,393	682	682	-	(682)	-
1-Jul-13	2,494,160	2,500,000	2,439,290	2,439,290	-	54,870	2,440,059	2,440,059	-	54,101	769	769	-	(769)	-
1-Jul-14	4,051,260	2,500,000	3,949,572	3,300,235	649,337	101,688	3,951,121	3,330,339	620,782	100,139	1,549	30,104	(28,556)	(1,549)	-
1-Jul-15	2,109,196	1,000,000	1,986,514	1,939,544	46,970	122,682	1,998,679	1,961,194	37,485	110,517	12,165	21,650	(9,485)	(12,165)	-
1-Jul-16	2,628,956	1,000,000	2,222,240	2,013,673	208,567	406,716	2,256,153	2,076,765	179,388	372,803	33,913	63,092	(29,179)	(33,913)	-
1-Jul-17	2,979,657	1,000,000	2,524,236	1,749,715	774,522	455,420	2,676,243	1,926,886	749,356	303,414	152,006	177,171	(25,165)	(152,006)	-
1-Jul-18	2,012,225	1,000,000	911,762	552,212	359,551	1,100,463	1,190,750	763,544	427,206	821,475	278,988	211,333	67,656	(278,988)	-
1-Jul-19	3,727,742	1,000,000	1,950,599	733,119	1,217,480	1,777,143	2,464,284	1,135,598	1,328,686	1,263,457	513,686	402,480	111,206	(513,686)	-
1-Jul-20	3,095,050	1,000,000	306,109	306,109	-	2,788,942	753,687	506,172	247,516	2,341,363	447,578	200,063	247,516	(447,578)	-
1-Jul-21	4,553,118	1,000,000	1,146,439	6,439	1,140,000	1,130,120	1,411,907	103,851	1,308,056	3,141,211	265,468	97,412	168,056	2,011,091	2,276,559
Total	$100,463,153		$ 89,899,567	$ 85,062,524	$ 4,837,043	$ 8,287,027	$ 91,611,981	$ 86,279,343	$ 5,332,639	$ 8,851,172	$ 1,712,414	$ 1,216,818	$ 495,596	$ 564,144	$ 2,276,559
				Estimated Outstanding Losses		$ 13,124,070		Estimated Outstanding Losses		$ 14,183,810		Estimated Outstanding Losses		$ 1,059,741	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/22
Column (9): Projected Losses Paid-to-date as of 06/30/22

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/22
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
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/21
Summary of Various Ultimate Loss Estimation Methods

(1) Occurrence 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	$ 9,612,293	$ 9,344,794	$ 9,612,293	$ 9,612,293	$ 9,344,794	$ 9,612,293	$ 9,344,794	$ 9,612,293	$ 9,662,293
1-Jul-80	1,117,364	1,117,364	1,117,364	1,117,364	1,117,364	1,117,364	1,117,364	1,117,364	1,117,364
1-Jul-81	613,485	583,556	613,485	613,485	583,556	613,485	583,556	613,485	623,485
1-Jul-82	556,929	557,875	556,678	556,994	558,185	557,202	559,141	556,929	556,678
1-Jul-83	740,506	744,352	739,545	740,491	744,252	740,787	745,695	740,506	739,545
1-Jul-84	595,510	600,710	594,233	595,856	602,394	596,065	603,467	595,510	594,233
1-Jul-85	508,859	515,125	507,337	509,729	519,428	510,013	520,978	508,859	507,337
1-Jul-86	1,070,252	1,086,380	1,066,360	1,068,930	1,079,383	1,069,832	1,084,178	1,070,252	1,066,360
1-Jul-87	1,240,964	1,264,041	1,235,458	1,238,784	1,252,411	1,240,447	1,261,294	1,240,964	1,235,458
1-Jul-88	1,081,513	1,105,331	1,075,750	1,080,041	1,097,299	1,082,492	1,110,213	1,081,513	1,075,750
1-Jul-89	2,429,561	2,470,971	2,419,629	2,419,936	2,421,178	2,423,907	2,442,047	2,429,561	2,422,021
1-Jul-90	1,105,317	1,137,530	1,097,668	1,103,951	1,129,482	1,106,514	1,143,336	1,105,317	1,097,668
1-Jul-91	805,734	774,026	813,195	806,838	780,882	808,014	787,489	805,734	808,445
1-Jul-92	941,297	975,633	933,289	942,669	981,140	943,317	985,831	941,297	933,289
1-Jul-93	735,768	765,314	728,891	740,465	787,827	741,490	795,344	735,768	728,891
1-Jul-94	1,131,279	1,180,970	1,119,760	1,132,980	1,187,052	1,137,741	1,215,162	1,131,279	1,119,760
1-Jul-95	4,054,614	4,248,159	4,010,127	4,024,072	4,081,342	4,036,342	4,150,344	4,054,614	4,010,127
1-Jul-96	879,552	924,922	869,168	884,981	949,908	897,094	1,019,118	879,552	869,168
1-Jul-97	4,878,510	5,149,144	4,817,078	4,834,792	4,907,800	4,855,690	5,025,883	4,878,510	4,817,078
1-Jul-98	4,316,366	4,572,776	4,258,424	4,281,236	4,375,247	4,303,580	4,503,543	4,316,366	4,258,424
1-Jul-99	1,595,676	1,696,874	1,572,931	1,598,699	1,704,976	1,611,789	1,784,807	1,595,676	1,572,931
1-Jul-00	2,568,742	2,741,953	2,530,000	2,558,561	2,676,383	2,569,216	2,744,721	2,568,742	2,530,000
1-Jul-01	1,288,510	1,383,322	1,268,070	1,299,093	1,431,004	1,306,760	1,486,106	1,288,510	1,272,158
1-Jul-02	3,654,747	3,946,282	3,593,752	3,627,778	3,775,879	3,642,076	3,872,548	3,654,747	3,605,951
1-Jul-03	2,089,470	2,230,774	2,060,630	2,089,079	2,215,170	2,103,830	2,317,951	2,089,470	2,078,640
1-Jul-04	4,781,784	5,224,014	4,694,102	4,730,749	4,896,836	4,752,470	5,046,218	4,781,784	4,711,638
1-Jul-05	2,830,082	3,110,286	2,775,862	2,819,766	3,022,265	2,837,742	3,157,135	2,830,082	2,786,706
1-Jul-06	3,751,515	4,147,571	3,676,565	3,724,529	3,949,200	3,739,787	4,073,561	3,751,515	3,702,674
1-Jul-07	2,061,846	2,293,507	2,018,965	2,071,285	2,320,103	2,076,714	2,388,233	2,061,846	2,043,780
1-Jul-08	2,800,779	3,134,562	2,740,239	2,795,824	3,063,740	2,797,639	3,113,249	2,800,779	2,763,646
1-Jul-09	2,317,213	2,571,973	2,271,903	2,322,717	2,570,737	2,318,852	2,585,953	2,317,213	2,290,741
1-Jul-10	2,715,930	3,077,541	2,652,672	2,711,814	3,003,225	2,702,754	2,987,687	2,715,930	2,676,246
1-Jul-11	653,464	749,810	636,916	716,476	1,109,951	688,842	985,907	653,464	668,618
1-Jul-12	1,866,377	2,155,924	1,817,612	1,904,283	2,338,148	1,876,625	2,217,641	1,866,377	1,864,687
1-Jul-13	2,505,812	2,936,956	2,439,290	2,525,769	2,991,287	2,505,705	2,914,712	2,505,812	2,494,160
1-Jul-14	4,060,962	4,045,483	4,063,171	4,042,359	3,923,397	4,028,846	3,884,202	4,060,962	4,051,260
1-Jul-15	2,054,700	2,553,221	1,994,038	2,094,332	2,720,444	2,068,617	2,622,195	2,054,700	2,109,196
1-Jul-16	2,314,752	2,885,657	2,254,030	2,355,798	3,023,479	2,320,233	2,873,820	2,312,440	2,628,956
1-Jul-17	2,862,839	3,035,946	2,824,200	2,941,444	3,244,174	2,827,202	2,966,334	2,857,125	2,979,657
1-Jul-18	1,198,027	1,360,007	1,153,760	1,774,961	2,697,915	1,480,102	2,095,923	1,187,341	2,012,225
1-Jul-19	4,383,016	3,848,804	4,604,858	3,964,934	3,671,408	3,590,855	3,090,537	4,320,974	3,727,742
1-Jul-20	1,623,363	5,535,046	306,109	3,445,255	3,960,791	3,020,536	3,442,387	1,606,283	3,095,050
1-Jul-21	29,289,976	492,929	43,149,713	4,955,203	3,918,576	6,107,952	3,230,739	14,873,129	4,553,118
Total	$ 123,685,256	$ 104,277,415	$ 135,285,120	$ 101,376,600	$ 106,730,012	$ 101,368,809	$ 104,881,342	$ 109,170,573	$ 100,463,153

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 @ 12/31/21
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	513	Unlimited	$ 9,662,293	$ 9,612,293	$ 9,344,794	$ 267,499	$ 50,000	$ 317,499	$ 308,790
1-Jul-80	498	Unlimited	1,117,364	1,117,364	1,117,364	-	-	-	-
1-Jul-81	486	Unlimited	623,485	613,485	583,556	29,929	10,000	39,929	38,834
1-Jul-82	474	Unlimited	556,678	556,678	556,678	-	-	-	-
1-Jul-83	462	Unlimited	739,545	739,545	739,545	-	-	-	-
1-Jul-84	450	Unlimited	594,233	594,233	594,233	-	-	-	-
1-Jul-85	438	Unlimited	507,337	507,337	507,337	-	-	-	-
1-Jul-86	426	1,000,000	1,066,360	1,066,360	1,066,360	-	-	-	-
1-Jul-87	414	1,000,000	1,235,458	1,235,458	1,235,458	-	-	-	-
1-Jul-88	402	1,000,000	1,075,750	1,075,750	1,075,750	-	-	-	-
1-Jul-89	390	1,000,000	2,422,021	2,414,679	2,394,679	20,000	7,342	27,342	26,592
1-Jul-90	378	1,000,000	1,097,668	1,097,668	1,097,668	-	-	-	-
1-Jul-91	366	1,000,000	808,445	799,518	743,669	55,849	8,927	64,776	62,539
1-Jul-92	354	1,000,000	933,289	933,289	933,289	-	-	-	-
1-Jul-93	342	1,000,000	728,891	728,891	728,891	-	-	-	-
1-Jul-94	330	1,000,000	1,119,760	1,119,760	1,119,760	-	-	-	-
1-Jul-95	318	1,000,000	4,010,127	4,010,127	4,010,127	-	-	-	-
1-Jul-96	306	1,000,000	869,168	869,168	869,168	-	-	-	-
1-Jul-97	294	1,000,000	4,817,078	4,817,078	4,817,078	-	-	-	-
1-Jul-98	282	1,000,000	4,258,424	4,258,424	4,258,424	-	-	-	-
1-Jul-99	270	1,000,000	1,572,931	1,572,931	1,572,931	-	-	-	-
1-Jul-00	258	1,000,000	2,530,000	2,530,000	2,530,000	-	-	-	-
1-Jul-01	246	1,000,000	1,272,158	1,268,070	1,268,070	-	4,088	4,088	3,812
1-Jul-02	234	1,000,000	3,605,951	3,593,752	3,593,752	-	12,199	12,199	11,349
1-Jul-03	222	1,000,000	2,078,640	2,052,780	2,017,988	34,792	25,860	60,652	56,285
1-Jul-04	210	1,000,000	4,711,638	4,694,102	4,694,102	-	17,536	17,536	16,231
1-Jul-05	198	1,000,000	2,786,706	2,775,862	2,775,862	-	10,844	10,844	10,010
1-Jul-06	186	1,000,000	3,702,674	3,676,565	3,676,565	-	26,109	26,109	24,032
1-Jul-07	174	1,000,000	2,043,780	2,018,965	2,018,965	-	24,815	24,815	22,776
1-Jul-08	162	1,000,000	2,763,646	2,740,239	2,740,239	-	23,406	23,406	21,420
1-Jul-09	150	1,000,000	2,290,741	2,265,235	2,232,688	32,546	25,507	58,053	52,969
1-Jul-10	138	1,000,000	2,676,246	2,652,672	2,652,672	-	23,574	23,574	21,444
1-Jul-11	126	10,000,000	668,618	636,916	636,916	-	31,702	31,702	28,750
1-Jul-12	114	10,000,000	1,864,687	1,817,612	1,817,612	-	47,075	47,075	42,615
1-Jul-13	102	2,500,000	2,494,160	2,439,290	2,439,290	-	54,870	54,870	49,701
1-Jul-14	90	2,500,000	4,051,260	3,949,572	3,300,235	649,337	101,688	751,025	684,816
1-Jul-15	78	1,000,000	2,109,196	1,986,514	1,939,544	46,970	122,682	169,652	156,672
1-Jul-16	66	1,000,000	2,628,956	2,222,240	2,013,673	208,567	406,716	615,283	575,668
1-Jul-17	54	1,000,000	2,979,657	2,524,236	1,749,715	774,522	455,420	1,229,942	1,164,450
1-Jul-18	42	1,000,000	2,012,225	911,762	552,212	359,551	1,100,463	1,460,014	1,395,197
1-Jul-19	30	1,000,000	3,727,742	1,950,599	733,119	1,217,480	1,777,143	2,994,623	2,874,814
1-Jul-20	18	1,000,000	3,095,050	306,109	306,109	-	2,788,942	2,788,942	2,675,303
1-Jul-21	6	1,000,000	2,276,559	1,146,439	6,439	1,140,000	1,130,120	2,270,120	2,167,632
Total			$ 98,186,594	$ 89,899,567	$ 85,062,524	$ 4,837,043	$ 8,287,027	$ 13,124,070	$ 12,492,700

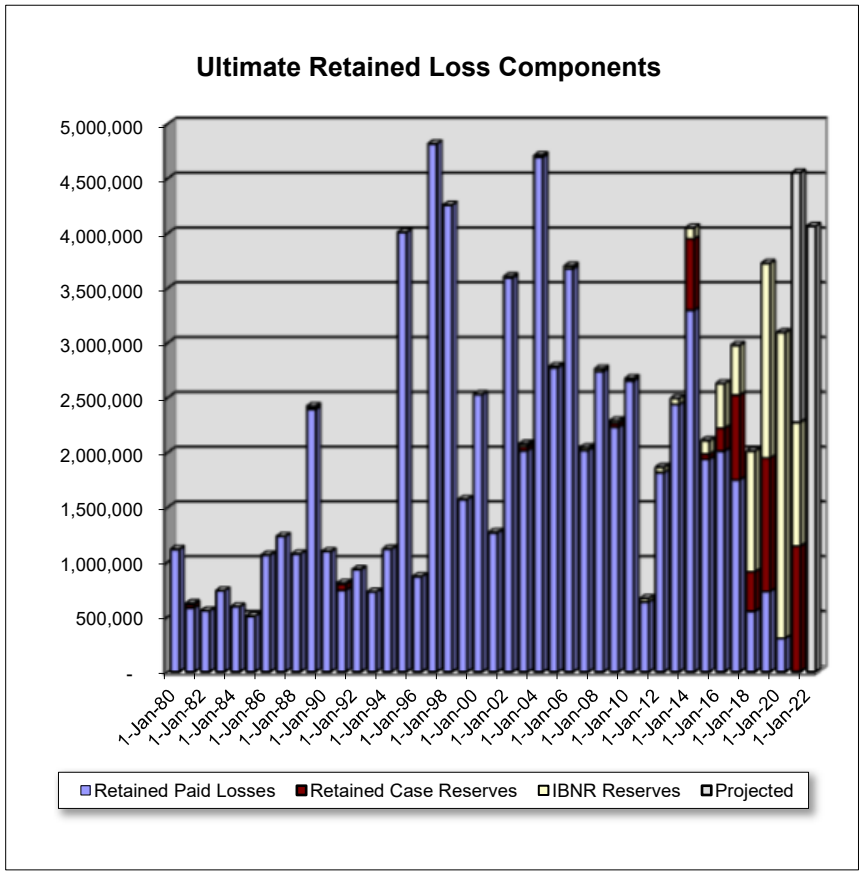
Ultimate Losses for Policy Period 7/1/2021 are multiplied by 0.5 to reflect the 12/31/21 evaluation date.

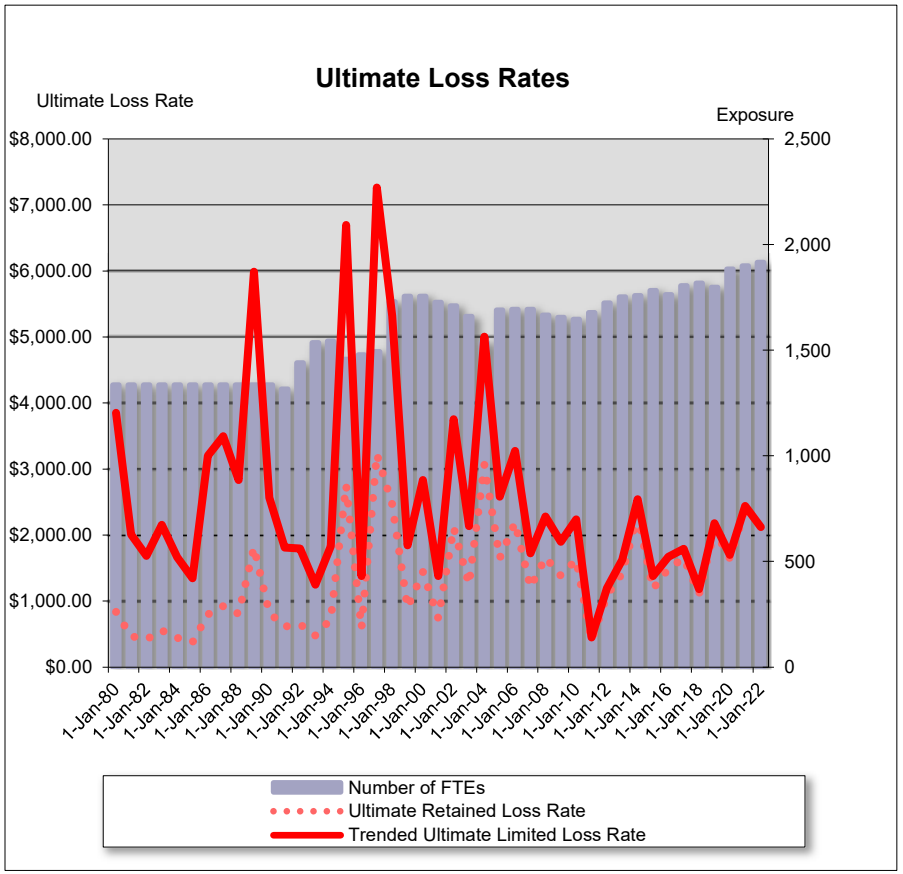
Column (4) : from Exhibit 1, Column (10)
Columns (5), (6), (7) : Exhibit 10

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

State of Washington
Self-Insurance Liability Program

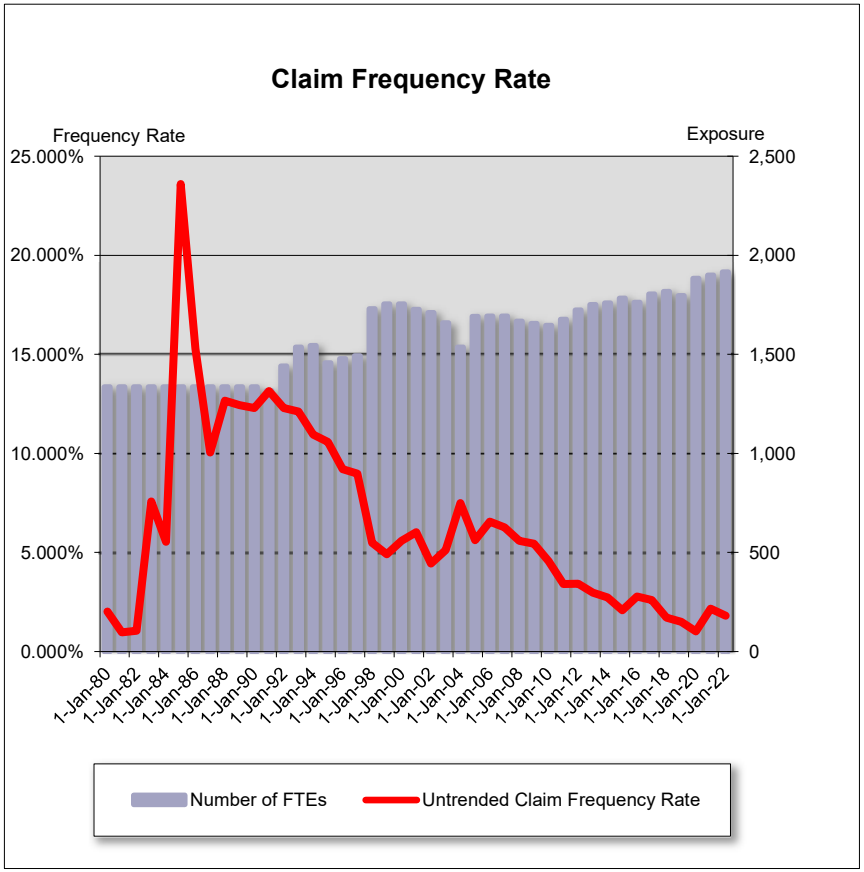
Ferry Liability Experience @ 12/31/21

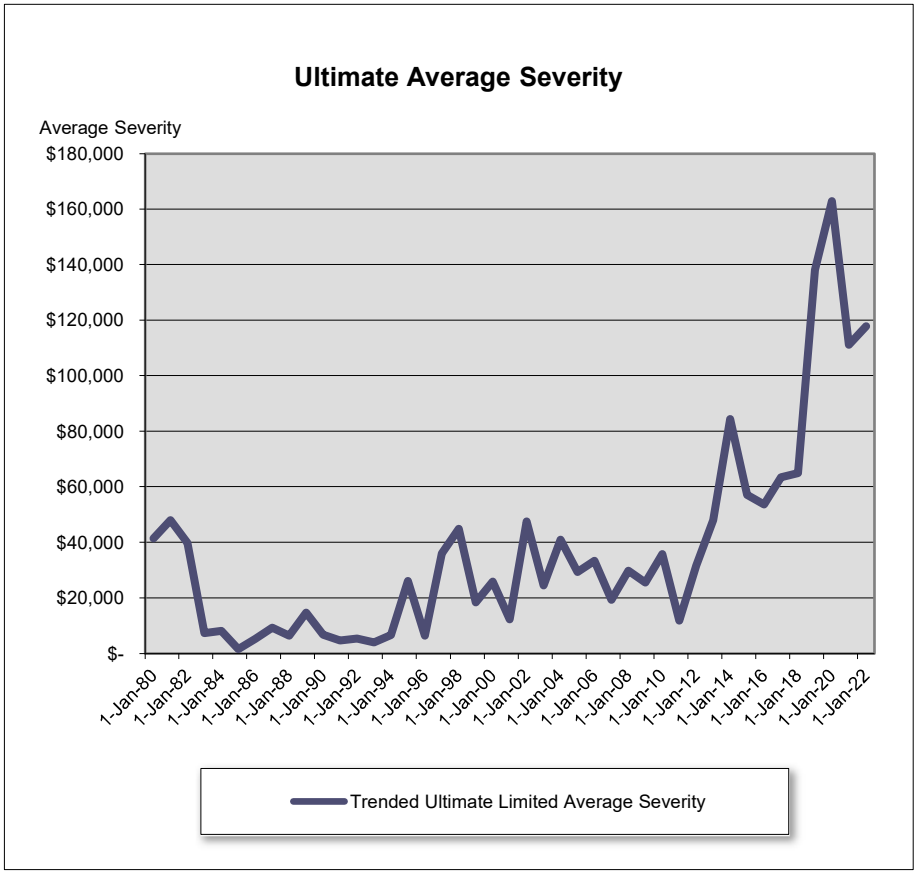




State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/21





State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/21
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	513	$ 9,612,293	1.000	$ 9,612,293	$ 9,344,794	1.000	$ 9,344,794	$ 267,499	1.000	$ 9,612,293
1-Jul-80	498	1,117,364	1.000	1,117,364	1,117,364	1.000	1,117,364	-	1.000	1,117,364
1-Jul-81	486	613,485	1.000	613,485	583,556	1.000	583,556	29,929	1.000	613,485
1-Jul-82	474	556,678	1.000	556,929	556,678	1.002	557,875	-	1.265	556,678
1-Jul-83	462	739,545	1.001	740,506	739,545	1.006	744,352	-	1.252	739,545
1-Jul-84	450	594,233	1.002	595,510	594,233	1.011	600,710	-	1.248	594,233
1-Jul-85	438	507,337	1.003	508,859	507,337	1.015	515,125	-	1.247	507,337
1-Jul-86	426	1,066,360	1.004	1,070,252	1,066,360	1.019	1,086,380	-	1.246	1,066,360
1-Jul-87	414	1,235,458	1.004	1,240,964	1,235,458	1.023	1,264,041	-	1.244	1,235,458
1-Jul-88	402	1,075,750	1.005	1,081,513	1,075,750	1.027	1,105,331	-	1.249	1,075,750
1-Jul-89	390	2,414,679	1.006	2,429,561	2,394,679	1.032	2,470,971	20,000	1.247	2,419,629
1-Jul-90	378	1,097,668	1.007	1,105,317	1,097,668	1.036	1,137,530	-	1.246	1,097,668
1-Jul-91	366	799,518	1.008	805,734	743,669	1.041	774,026	55,849	1.245	813,195
1-Jul-92	354	933,289	1.009	941,297	933,289	1.045	975,633	-	1.244	933,289
1-Jul-93	342	728,891	1.009	735,768	728,891	1.050	765,314	-	1.244	728,891
1-Jul-94	330	1,119,760	1.010	1,131,279	1,119,760	1.055	1,180,970	-	1.245	1,119,760
1-Jul-95	318	4,010,127	1.011	4,054,614	4,010,127	1.059	4,248,159	-	1.243	4,010,127
1-Jul-96	306	869,168	1.012	879,552	869,168	1.064	924,922	-	1.244	869,168
1-Jul-97	294	4,817,078	1.013	4,878,510	4,817,078	1.069	5,149,144	-	1.243	4,817,078
1-Jul-98	282	4,258,424	1.014	4,316,366	4,258,424	1.074	4,572,776	-	1.243	4,258,424
1-Jul-99	270	1,572,931	1.014	1,595,676	1,572,931	1.079	1,696,874	-	1.242	1,572,931
1-Jul-00	258	2,530,000	1.015	2,568,742	2,530,000	1.084	2,741,953	-	1.242	2,530,000
1-Jul-01	246	1,268,070	1.016	1,288,510	1,268,070	1.091	1,383,322	-	1.235	1,268,070
1-Jul-02	234	3,593,752	1.017	3,654,747	3,593,752	1.098	3,946,282	-	1.230	3,593,752
1-Jul-03	222	2,052,780	1.018	2,089,470	2,017,988	1.105	2,230,774	34,792	1.226	2,060,630
1-Jul-04	210	4,694,102	1.019	4,781,784	4,694,102	1.113	5,224,014	-	1.221	4,694,102
1-Jul-05	198	2,775,862	1.020	2,830,082	2,775,862	1.120	3,110,286	-	1.217	2,775,862
1-Jul-06	186	3,676,565	1.020	3,751,515	3,676,565	1.128	4,147,571	-	1.213	3,676,565
1-Jul-07	174	2,018,965	1.021	2,061,846	2,018,965	1.136	2,293,507	-	1.210	2,018,965
1-Jul-08	162	2,740,239	1.022	2,800,779	2,740,239	1.144	3,134,562	-	1.207	2,740,239
1-Jul-09	150	2,265,235	1.023	2,317,213	2,232,688	1.152	2,571,973	32,546	1.205	2,271,903
1-Jul-10	138	2,652,672	1.024	2,715,930	2,652,672	1.160	3,077,541	-	1.203	2,652,672
1-Jul-11	126	636,916	1.026	653,464	636,916	1.177	749,810	-	1.202	636,916
1-Jul-12	114	1,817,612	1.027	1,866,377	1,817,612	1.186	2,155,924	-	1.200	1,817,612
1-Jul-13	102	2,439,290	1.027	2,505,812	2,439,290	1.204	2,936,956	-	1.186	2,439,290
1-Jul-14	90	3,949,572	1.028	4,060,962	3,300,235	1.226	4,045,483	649,337	1.175	4,063,171
1-Jul-15	78	1,986,514	1.034	2,054,700	1,939,544	1.316	2,553,221	46,970	1.160	1,994,038
1-Jul-16	66	2,222,240	1.042	2,314,752	2,013,673	1.433	2,885,657	208,567	1.152	2,254,030
1-Jul-17	54	2,524,236	1.134	2,862,839	1,749,715	1.735	3,035,946	774,522	1.387	2,824,200
1-Jul-18	42	911,762	1.314	1,198,027	552,212	2.463	1,360,007	359,551	1.673	1,153,760
1-Jul-19	30	1,950,599	2.247	4,383,016	733,119	5.250	3,848,804	1,217,480	3.180	4,604,858
1-Jul-20	18	306,109	5.303	1,623,363	306,109	18.082	5,535,046	-	7.089	306,109
1-Jul-21	6	1,146,439	25.549	29,289,976	6,439	76.555	492,929	1,140,000	37.845	43,149,713
Total		$ 89,899,567		$ 123,685,256	$ 85,062,524		$ 104,277,415	$ 4,837,043		$ 135,285,120

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 @ 12/31/21
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	513	$ 9,612,293	5.791	0.828	$ 46,119,640	1,335	1.000	18697.264	$ 5,202,360	$ 9,612,293
1-Jul-80	498	1,117,364	5.461	0.828	5,054,851	1,335	1.000	9185.432	2,710,610	1,117,364
1-Jul-81	486	613,485	5.112	0.828	2,598,319	1,335	1.000	5211.969	1,642,837	613,485
1-Jul-82	474	556,678	4.792	0.828	2,209,800	1,335	1.000	3459.982	1,163,607	557,202
1-Jul-83	462	739,545	4.616	0.828	2,827,875	1,335	1.001	2740.287	956,712	740,787
1-Jul-84	450	594,233	4.444	0.828	2,187,821	1,335	1.002	2355.624	854,145	596,065
1-Jul-85	438	507,337	4.206	0.828	1,767,819	1,335	1.003	2335.219	894,679	510,013
1-Jul-86	426	1,066,360	3.944	1.000	4,205,199	1,335	1.004	2819.651	954,539	1,069,832
1-Jul-87	414	1,235,458	3.717	1.000	4,592,620	1,335	1.004	3131.264	1,124,523	1,240,447
1-Jul-88	402	1,075,750	3.461	1.000	3,723,297	1,335	1.005	3280.114	1,265,185	1,082,492
1-Jul-89	390	2,414,679	3.247	1.000	7,840,921	1,335	1.006	3664.609	1,506,611	2,423,907
1-Jul-90	378	1,097,668	3.070	1.000	3,369,606	1,335	1.007	2939.299	1,278,253	1,106,514
1-Jul-91	366	799,518	2.895	1.000	2,314,917	1,316	1.008	2422.871	1,101,233	808,014
1-Jul-92	354	933,289	2.727	1.000	2,544,748	1,440	1.009	2231.775	1,178,648	943,317
1-Jul-93	342	728,891	2.588	1.000	1,886,139	1,535	1.009	2272.364	1,347,955	741,490
1-Jul-94	330	1,119,760	2.481	1.000	2,778,194	1,543	1.010	2839.366	1,765,832	1,137,741
1-Jul-95	318	4,010,127	2.392	1.000	9,590,236	1,456	1.011	3924.396	2,389,258	4,036,342
1-Jul-96	306	869,168	2.302	1.000	2,000,866	1,477	1.012	3686.678	2,365,383	897,094
1-Jul-97	294	4,817,078	2.214	1.000	10,665,421	1,492	1.013	4550.398	3,066,365	4,855,690
1-Jul-98	282	4,258,424	2.124	1.000	9,044,816	1,729	1.014	4132.322	3,363,863	4,303,580
1-Jul-99	270	1,572,931	2.025	1.000	3,185,949	1,754	1.014	3148.100	2,726,146	1,611,789
1-Jul-00	258	2,530,000	1.934	1.000	4,892,018	1,754	1.015	2866.375	2,600,130	2,569,216
1-Jul-01	246	1,268,070	1.842	1.000	2,336,398	1,726	1.016	2603.571	2,438,970	1,306,760
1-Jul-02	234	3,593,752	1.751	1.000	6,292,546	1,710	1.017	2964.890	2,895,519	3,642,076
1-Jul-03	222	2,052,780	1.675	1.000	3,439,194	1,659	1.018	2935.978	2,907,268	2,103,830
1-Jul-04	210	4,694,102	1.604	1.000	7,531,217	1,536	1.019	3324.898	3,183,149	4,752,470
1-Jul-05	198	2,775,862	1.540	1.000	4,273,511	1,690	1.020	2942.366	3,229,954	2,837,742
1-Jul-06	186	3,676,565	1.472	1.000	5,412,501	1,693	1.020	2751.680	3,164,456	3,739,787
1-Jul-07	174	2,018,965	1.404	1.000	2,834,790	1,692	1.021	2304.225	2,776,726	2,076,714
1-Jul-08	162	2,740,239	1.352	1.000	3,705,611	1,666	1.022	2155.748	2,655,519	2,797,639
1-Jul-09	150	2,265,235	1.348	1.000	3,054,247	1,655	1.023	1947.229	2,390,290	2,318,852
1-Jul-10	138	2,652,672	1.352	1.000	3,587,528	1,645	1.024	1767.771	2,150,207	2,702,754
1-Jul-11	126	636,916	1.306	0.853	709,682	1,677	1.026	1362.517	2,050,535	688,842
1-Jul-12	114	1,817,612	1.270	0.853	1,970,227	1,722	1.027	1421.405	2,258,588	1,876,625
1-Jul-13	102	2,439,290	1.238	0.906	2,737,641	1,751	1.027	1603.254	2,501,784	2,505,705
1-Jul-14	90	3,949,572	1.197	0.906	4,284,720	1,758	1.028	1783.576	2,890,103	4,028,846
1-Jul-15	78	1,986,514	1.145	1.000	2,275,487	1,783	1.034	1589.697	2,474,058	2,068,617
1-Jul-16	66	2,222,240	1.101	1.000	2,446,775	1,763	1.042	1531.696	2,451,876	2,320,233
1-Jul-17	54	2,524,236	1.068	1.000	2,694,982	1,804	1.134	1515.963	2,561,530	2,827,202
1-Jul-18	42	911,762	1.050	1.000	957,637	1,818	1.314	1374.502	2,378,517	1,480,102
1-Jul-19	30	1,950,599	1.033	1.000	2,015,491	1,797	2.247	1699.919	2,955,607	3,590,855
1-Jul-20	18	306,109	1.016	1.000	311,159	1,884	5.303	1805.157	3,345,216	3,020,536
1-Jul-21	6	1,146,439	1.000	1.000	1,146,439	1,899	25.549	2719.433	5,163,623	6,107,952
Total		$ 89,899,567			$ 199,418,855	67,842			$ 100,282,371	$ 101,368,809

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 5

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/21
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	513	$ 9,344,794	5.791	0.828	$ 44,836,182	1,335	1.000	18216.230	$ 5,068,517	$ 9,344,794
1-Jul-80	498	1,117,364	5.461	0.828	5,054,851	1,335	1.000	8983.239	2,650,943	1,117,364
1-Jul-81	486	583,556	5.112	0.828	2,471,558	1,335	1.000	5099.362	1,607,343	583,556
1-Jul-82	474	556,678	4.792	0.828	2,209,800	1,335	1.002	3413.556	1,147,994	559,141
1-Jul-83	462	739,545	4.616	0.828	2,827,875	1,335	1.006	2727.943	952,403	745,695
1-Jul-84	450	594,233	4.444	0.828	2,187,821	1,335	1.011	2362.013	856,462	603,467
1-Jul-85	438	507,337	4.206	0.828	1,767,819	1,335	1.015	2355.116	902,303	520,978
1-Jul-86	426	1,066,360	3.944	1.000	4,205,199	1,335	1.019	2856.257	966,931	1,084,178
1-Jul-87	414	1,235,458	3.717	1.000	4,592,620	1,335	1.023	3181.551	1,142,582	1,261,294
1-Jul-88	402	1,075,750	3.461	1.000	3,723,297	1,335	1.027	3338.631	1,287,756	1,110,213
1-Jul-89	390	2,394,679	3.247	1.000	7,775,978	1,335	1.032	3731.639	1,534,169	2,442,047
1-Jul-90	378	1,097,668	3.070	1.000	3,369,606	1,335	1.036	2996.653	1,303,195	1,143,336
1-Jul-91	366	743,669	2.895	1.000	2,153,213	1,316	1.041	2458.218	1,117,298	787,489
1-Jul-92	354	933,289	2.727	1.000	2,544,748	1,440	1.045	2292.268	1,210,596	985,831
1-Jul-93	342	728,891	2.588	1.000	1,886,139	1,535	1.050	2353.852	1,396,293	795,344
1-Jul-94	330	1,119,760	2.481	1.000	2,778,194	1,543	1.055	2959.668	1,840,649	1,215,162
1-Jul-95	318	4,010,127	2.392	1.000	9,590,236	1,456	1.059	4110.329	2,502,458	4,150,344
1-Jul-96	306	869,168	2.302	1.000	2,000,866	1,477	1.064	3877.126	2,487,575	1,019,118
1-Jul-97	294	4,817,078	2.214	1.000	10,665,421	1,492	1.069	4804.828	3,237,817	5,025,883
1-Jul-98	282	4,258,424	2.124	1.000	9,044,816	1,729	1.074	4380.225	3,565,666	4,503,543
1-Jul-99	270	1,572,931	2.025	1.000	3,185,949	1,754	1.079	3349.719	2,900,741	1,784,807
1-Jul-00	258	2,530,000	1.934	1.000	4,892,018	1,754	1.084	3062.198	2,777,765	2,744,721
1-Jul-01	246	1,268,070	1.842	1.000	2,336,398	1,726	1.091	2793.602	2,616,988	1,486,106
1-Jul-02	234	3,593,752	1.751	1.000	6,292,546	1,710	1.098	3195.663	3,120,893	3,872,548
1-Jul-03	222	2,017,988	1.675	1.000	3,380,904	1,659	1.105	3175.759	3,144,704	2,317,951
1-Jul-04	210	4,694,102	1.604	1.000	7,531,217	1,536	1.113	3625.830	3,471,251	5,046,218
1-Jul-05	198	2,775,862	1.540	1.000	4,273,511	1,690	1.120	3230.273	3,546,001	3,157,135
1-Jul-06	186	3,676,565	1.472	1.000	5,412,501	1,693	1.128	3039.852	3,495,858	4,073,561
1-Jul-07	174	2,018,965	1.404	1.000	2,834,790	1,692	1.136	2559.908	3,084,840	2,388,233
1-Jul-08	162	2,740,239	1.352	1.000	3,705,611	1,666	1.144	2407.100	2,965,143	3,113,249
1-Jul-09	150	2,232,688	1.348	1.000	3,010,364	1,655	1.152	2181.568	2,677,948	2,585,953
1-Jul-10	138	2,652,672	1.352	1.000	3,587,528	1,645	1.160	1995.078	2,426,688	2,987,687
1-Jul-11	126	636,916	1.306	0.853	709,682	1,677	1.177	1540.173	2,317,901	985,907
1-Jul-12	114	1,817,612	1.270	0.853	1,970,227	1,722	1.186	1604.310	2,549,221	2,217,641
1-Jul-13	102	2,439,290	1.238	0.906	2,737,641	1,751	1.204	1798.006	2,805,683	2,914,712
1-Jul-14	90	3,300,235	1.197	0.906	3,580,282	1,758	1.226	1956.302	3,169,989	3,884,202
1-Jul-15	78	1,939,544	1.145	1.000	2,221,684	1,783	1.316	1824.953	2,840,189	2,622,195
1-Jul-16	66	2,013,673	1.101	1.000	2,217,135	1,763	1.433	1778.208	2,846,483	2,873,820
1-Jul-17	54	1,749,715	1.068	1.000	1,868,069	1,804	1.735	1699.491	2,871,637	2,966,334
1-Jul-18	42	552,212	1.050	1.000	579,996	1,818	2.463	1501.912	2,598,996	2,095,923
1-Jul-19	30	733,119	1.033	1.000	757,508	1,797	5.250	1674.906	2,912,117	3,090,537
1-Jul-20	18	306,109	1.016	1.000	311,159	1,884	18.082	1791.485	3,319,880	3,442,387
1-Jul-21	6	6,439	1.000	1.000	6,439	1,899	76.555	1720.560	3,266,975	3,230,739
Total		$ 85,062,524			$ 193,089,398	67,842			$ 104,506,840	$ 104,881,342

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 @ 12/31/21
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	513	123	1.000	123	1.000	$ 78,149	$ 78,149	0	$ 65,935	$ 9,612,293
1-Jul-80	498	27	1.000	27	1.000	41,384	$ 41,384	0	51,693	1,117,364
1-Jul-81	486	13	1.000	13	1.000	47,191	$ 47,191	0	34,906	613,485
1-Jul-82	474	14	1.000	14	1.000	39,763	$ 39,781	0	19,336	556,929
1-Jul-83	462	101	1.000	101	1.001	7,322	$ 7,332	0	9,959	740,506
1-Jul-84	450	74	1.000	74	1.002	8,030	$ 8,047	0	6,654	595,510
1-Jul-85	438	315	1.000	315	1.003	1,611	$ 1,615	0	4,771	508,859
1-Jul-86	426	204	1.000	204	1.004	5,227	$ 5,246	0	5,233	1,070,252
1-Jul-87	414	134	1.000	134	1.004	9,220	$ 9,261	0	6,755	1,240,964
1-Jul-88	402	169	1.000	169	1.005	6,365	$ 6,399	0	7,584	1,081,513
1-Jul-89	390	166	1.000	166	1.006	14,546	$ 14,636	0	9,073	2,429,561
1-Jul-90	378	164	1.000	164	1.007	6,693	$ 6,740	0	7,731	1,105,317
1-Jul-91	366	173	1.000	173	1.008	4,621	$ 4,657	0	6,759	805,734
1-Jul-92	354	177	1.000	177	1.009	5,273	$ 5,318	0	6,807	941,297
1-Jul-93	342	186	1.000	186	1.009	3,919	$ 3,956	0	7,594	735,768
1-Jul-94	330	169	1.000	169	1.010	6,626	$ 6,694	0	10,558	1,131,279
1-Jul-95	318	154	1.000	154	1.011	26,040	$ 26,329	0	16,302	4,054,614
1-Jul-96	306	136	1.000	136	1.012	6,391	$ 6,467	0	17,680	879,552
1-Jul-97	294	134	1.000	134	1.013	35,948	$ 36,407	0	25,623	4,878,510
1-Jul-98	282	95	1.000	95	1.014	44,826	$ 45,435	0	29,350	4,316,366
1-Jul-99	270	86	1.000	86	1.014	18,290	$ 18,554	0	26,261	1,595,676
1-Jul-00	258	98	1.000	98	1.015	25,816	$ 26,212	0	25,770	2,568,742
1-Jul-01	246	104	1.000	104	1.016	12,193	$ 12,390	0	24,913	1,288,510
1-Jul-02	234	76	1.000	76	1.017	47,286	$ 48,089	0	31,301	3,654,747
1-Jul-03	222	85	1.000	85	1.018	24,150	$ 24,582	0	31,088	2,089,470
1-Jul-04	210	115	1.000	115	1.019	40,818	$ 41,581	0	33,795	4,781,784
1-Jul-05	198	95	1.000	95	1.020	29,220	$ 29,790	0	31,844	2,830,082
1-Jul-06	186	111	1.000	111	1.020	33,122	$ 33,797	0	30,813	3,751,515
1-Jul-07	174	106	1.000	106	1.021	19,047	$ 19,451	0	27,898	2,061,846
1-Jul-08	162	93	1.000	93	1.022	29,465	$ 30,116	0	28,963	2,800,779
1-Jul-09	150	90	1.000	90	1.023	25,169	$ 25,747	0	28,409	2,317,213
1-Jul-10	138	75	1.000	75	1.024	35,369	$ 36,212	0	29,135	2,715,930
1-Jul-11	126	57	1.000	57	1.026	11,174	$ 11,464	0	31,690	653,464
1-Jul-12	114	59	1.000	59	1.027	30,807	$ 31,634	0	37,805	1,866,377
1-Jul-13	102	52	1.000	52	1.027	46,909	$ 48,189	0	45,986	2,505,812
1-Jul-14	90	48	1.000	48	1.028	82,283	$ 84,603	0	58,403	4,060,962
1-Jul-15	78	37	1.000	37	1.034	53,690	$ 55,532	0	54,190	2,054,700
1-Jul-16	66	49	1.001	49	1.041	45,352	$ 47,193	0	54,374	2,312,440
1-Jul-17	54	47	1.002	47	1.132	53,707	$ 60,790	0	58,653	2,857,125
1-Jul-18	42	31	1.009	31	1.302	29,412	$ 38,301	0	62,008	1,187,341
1-Jul-19	30	26	1.035	27	2.171	75,023	$ 162,877	1	86,175	4,320,974
1-Jul-20	18	18	1.078	19	4.920	17,006	$ 83,661	1	100,380	1,606,283
1-Jul-21	6	19	2.528	41	10.106	60,339	$ 609,801	22	149,405	14,873,129
Total		4,305		4,329				24		$ 109,170,573

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 @ 12/31/21
Incurred Bornhuetter/Ferguson Method

(1) Occurrence 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	$ 9,612,293	1.000	360.46	0.828	435.10	$ 580,859	0.000	$ -	$ 9,612,293
1-Jul-80	Unlimited	1,117,364	1.000	382.30	0.828	461.46	616,050	0.000	-	1,117,364
1-Jul-81	Unlimited	613,485	1.000	408.35	0.828	492.90	658,023	0.000	-	613,485
1-Jul-82	Unlimited	556,678	1.000	435.68	0.828	525.90	702,071	0.000	316	556,994
1-Jul-83	Unlimited	739,545	1.001	452.30	0.828	545.95	728,843	0.001	946	740,491
1-Jul-84	Unlimited	594,233	1.002	469.75	0.828	567.01	756,962	0.002	1,624	595,856
1-Jul-85	Unlimited	507,337	1.003	496.34	0.828	599.11	799,813	0.003	2,392	509,729
1-Jul-86	1,000,000	1,066,360	1.004	529.38	1.000	529.38	706,719	0.004	2,570	1,068,930
1-Jul-87	1,000,000	1,235,458	1.004	561.59	1.000	561.59	749,716	0.004	3,326	1,238,784
1-Jul-88	1,000,000	1,075,750	1.005	603.16	1.000	603.16	805,218	0.005	4,291	1,080,041
1-Jul-89	1,000,000	2,414,679	1.006	642.90	1.000	642.90	858,266	0.006	5,257	2,419,936
1-Jul-90	1,000,000	1,097,668	1.007	680.05	1.000	680.05	907,865	0.007	6,283	1,103,951
1-Jul-91	1,000,000	799,518	1.008	721.01	1.000	721.01	948,849	0.008	7,320	806,838
1-Jul-92	1,000,000	933,289	1.009	765.63	1.000	765.63	1,102,509	0.009	9,380	942,669
1-Jul-93	1,000,000	728,891	1.009	806.75	1.000	806.75	1,238,357	0.009	11,574	740,465
1-Jul-94	1,000,000	1,119,760	1.010	841.42	1.000	841.42	1,298,304	0.010	13,221	1,132,980
1-Jul-95	1,000,000	4,010,127	1.011	872.93	1.000	872.93	1,270,980	0.011	13,945	4,024,072
1-Jul-96	1,000,000	869,168	1.012	906.85	1.000	906.85	1,339,413	0.012	15,813	884,981
1-Jul-97	1,000,000	4,817,078	1.013	942.87	1.000	942.87	1,406,769	0.013	17,715	4,834,792
1-Jul-98	1,000,000	4,258,424	1.014	982.87	1.000	982.87	1,699,388	0.013	22,812	4,281,236
1-Jul-99	1,000,000	1,572,931	1.014	1,030.67	1.000	1,030.67	1,807,794	0.014	25,768	1,598,699
1-Jul-00	1,000,000	2,530,000	1.015	1,079.64	1.000	1,079.64	1,893,697	0.015	28,561	2,558,561
1-Jul-01	1,000,000	1,268,070	1.016	1,133.04	1.000	1,133.04	1,955,625	0.016	31,023	1,299,093
1-Jul-02	1,000,000	3,593,752	1.017	1,192.26	1.000	1,192.26	2,038,761	0.017	34,025	3,627,778
1-Jul-03	1,000,000	2,052,780	1.018	1,246.05	1.000	1,246.05	2,067,190	0.018	36,299	2,089,079
1-Jul-04	1,000,000	4,694,102	1.019	1,301.17	1.000	1,301.17	1,998,605	0.018	36,648	4,730,749
1-Jul-05	1,000,000	2,775,862	1.020	1,356.01	1.000	1,356.01	2,291,649	0.019	43,904	2,819,766
1-Jul-06	1,000,000	3,676,565	1.020	1,418.05	1.000	1,418.05	2,400,765	0.020	47,964	3,724,529
1-Jul-07	1,000,000	2,018,965	1.021	1,486.81	1.000	1,486.81	2,515,687	0.021	52,320	2,071,285
1-Jul-08	1,000,000	2,740,239	1.022	1,543.75	1.000	1,543.75	2,571,579	0.022	55,585	2,795,824
1-Jul-09	1,000,000	2,265,235	1.023	1,548.31	1.000	1,548.31	2,562,605	0.022	57,483	2,322,717
1-Jul-10	1,000,000	2,652,672	1.024	1,543.61	1.000	1,543.61	2,539,233	0.023	59,142	2,711,814
1-Jul-11	10,000,000	636,916	1.026	1,598.73	0.853	1,873.56	3,141,765	0.025	79,560	716,476
1-Jul-12	10,000,000	1,817,612	1.027	1,643.40	0.853	1,925.90	3,317,167	0.026	86,671	1,904,283
1-Jul-13	2,500,000	2,439,290	1.027	1,685.74	0.906	1,860.10	3,257,585	0.027	86,479	2,525,769
1-Jul-14	2,500,000	3,949,572	1.028	1,743.94	0.906	1,924.31	3,382,752	0.027	92,787	4,042,359
1-Jul-15	1,000,000	1,986,514	1.034	1,822.49	1.000	1,822.49	3,248,956	0.033	107,818	2,094,332
1-Jul-16	1,000,000	2,222,240	1.042	1,896.03	1.000	1,896.03	3,341,753	0.040	133,558	2,355,798
1-Jul-17	1,000,000	2,524,236	1.134	1,955.34	1.000	1,955.34	3,527,436	0.118	417,208	2,941,444
1-Jul-18	1,000,000	911,762	1.314	1,987.60	1.000	1,987.60	3,612,513	0.239	863,199	1,774,961
1-Jul-19	1,000,000	1,950,599	2.247	2,020.39	1.000	2,020.39	3,629,666	0.555	2,014,335	3,964,934
1-Jul-20	1,000,000	306,109	5.303	2,053.72	1.000	2,053.72	3,868,633	0.811	3,139,146	3,445,255
1-Jul-21	1,000,000	1,146,439	25.549	2,087.61	1.000	2,087.61	3,963,916	0.961	3,808,765	4,955,203
Total		$ 89,899,567					$ 84,110,304		$ 11,477,033	$ 101,376,600

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)

Exhibit 8

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/21
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	$ 9,344,794	1.000	360.46	0.828	435.10	$ 580,859	0.000	$ -	$ 9,344,794
1-Jul-80	Unlimited	1,117,364	1.000	382.30	0.828	461.46	616,050	0.000	-	1,117,364
1-Jul-81	Unlimited	583,556	1.000	408.35	0.828	492.90	658,023	0.000	-	583,556
1-Jul-82	Unlimited	556,678	1.002	435.68	0.828	525.90	702,071	0.002	1,506	558,185
1-Jul-83	Unlimited	739,545	1.006	452.30	0.828	545.95	728,843	0.006	4,707	744,252
1-Jul-84	Unlimited	594,233	1.011	469.75	0.828	567.01	756,962	0.011	8,162	602,394
1-Jul-85	Unlimited	507,337	1.015	496.34	0.828	599.11	799,813	0.015	12,092	519,428
1-Jul-86	1,000,000	1,066,360	1.019	529.38	1.000	529.38	706,719	0.018	13,023	1,079,383
1-Jul-87	1,000,000	1,235,458	1.023	561.59	1.000	561.59	749,716	0.023	16,953	1,252,411
1-Jul-88	1,000,000	1,075,750	1.027	603.16	1.000	603.16	805,218	0.027	21,549	1,097,299
1-Jul-89	1,000,000	2,394,679	1.032	642.90	1.000	642.90	858,266	0.031	26,499	2,421,178
1-Jul-90	1,000,000	1,097,668	1.036	680.05	1.000	680.05	907,865	0.035	31,814	1,129,482
1-Jul-91	1,000,000	743,669	1.041	721.01	1.000	721.01	948,849	0.039	37,213	780,882
1-Jul-92	1,000,000	933,289	1.045	765.63	1.000	765.63	1,102,509	0.043	47,851	981,140
1-Jul-93	1,000,000	728,891	1.050	806.75	1.000	806.75	1,238,357	0.048	58,936	787,827
1-Jul-94	1,000,000	1,119,760	1.055	841.42	1.000	841.42	1,298,304	0.052	67,292	1,187,052
1-Jul-95	1,000,000	4,010,127	1.059	872.93	1.000	872.93	1,270,980	0.056	71,215	4,081,342
1-Jul-96	1,000,000	869,168	1.064	906.85	1.000	906.85	1,339,413	0.060	80,739	949,908
1-Jul-97	1,000,000	4,817,078	1.069	942.87	1.000	942.87	1,406,769	0.064	90,722	4,907,800
1-Jul-98	1,000,000	4,258,424	1.074	982.87	1.000	982.87	1,699,388	0.069	116,823	4,375,247
1-Jul-99	1,000,000	1,572,931	1.079	1,030.67	1.000	1,030.67	1,807,794	0.073	132,044	1,704,976
1-Jul-00	1,000,000	2,530,000	1.084	1,079.64	1.000	1,079.64	1,893,697	0.077	146,383	2,676,383
1-Jul-01	1,000,000	1,268,070	1.091	1,133.04	1.000	1,133.04	1,955,625	0.083	162,934	1,431,004
1-Jul-02	1,000,000	3,593,752	1.098	1,192.26	1.000	1,192.26	2,038,761	0.089	182,127	3,775,879
1-Jul-03	1,000,000	2,017,988	1.105	1,246.05	1.000	1,246.05	2,067,190	0.095	197,182	2,215,170
1-Jul-04	1,000,000	4,694,102	1.113	1,301.17	1.000	1,301.17	1,998,605	0.101	202,734	4,896,836
1-Jul-05	1,000,000	2,775,862	1.120	1,356.01	1.000	1,356.01	2,291,649	0.108	246,403	3,022,265
1-Jul-06	1,000,000	3,676,565	1.128	1,418.05	1.000	1,418.05	2,400,765	0.114	272,635	3,949,200
1-Jul-07	1,000,000	2,018,965	1.136	1,486.81	1.000	1,486.81	2,515,687	0.120	301,138	2,320,103
1-Jul-08	1,000,000	2,740,239	1.144	1,543.75	1.000	1,543.75	2,571,579	0.126	323,500	3,063,740
1-Jul-09	1,000,000	2,232,688	1.152	1,548.31	1.000	1,548.31	2,562,605	0.132	338,049	2,570,737
1-Jul-10	1,000,000	2,652,672	1.160	1,543.61	1.000	1,543.61	2,539,233	0.138	350,553	3,003,225
1-Jul-11	10,000,000	636,916	1.177	1,598.73	0.853	1,873.56	3,141,765	0.151	473,035	1,109,951
1-Jul-12	10,000,000	1,817,612	1.186	1,643.40	0.853	1,925.90	3,317,167	0.157	520,536	2,338,148
1-Jul-13	2,500,000	2,439,290	1.204	1,685.74	0.906	1,860.10	3,257,585	0.169	551,997	2,991,287
1-Jul-14	2,500,000	3,300,235	1.226	1,743.94	0.906	1,924.31	3,382,752	0.184	623,162	3,923,397
1-Jul-15	1,000,000	1,939,544	1.316	1,822.49	1.000	1,822.49	3,248,956	0.240	780,900	2,720,444
1-Jul-16	1,000,000	2,013,673	1.433	1,896.03	1.000	1,896.03	3,341,753	0.302	1,009,806	3,023,479
1-Jul-17	1,000,000	1,749,715	1.735	1,955.34	1.000	1,955.34	3,527,436	0.424	1,494,460	3,244,174
1-Jul-18	1,000,000	552,212	2.463	1,987.60	1.000	1,987.60	3,612,513	0.594	2,145,704	2,697,915
1-Jul-19	1,000,000	733,119	5.250	2,020.39	1.000	2,020.39	3,629,666	0.810	2,938,289	3,671,408
1-Jul-20	1,000,000	306,109	18.082	2,053.72	1.000	2,053.72	3,868,633	0.945	3,654,683	3,960,791
1-Jul-21	1,000,000	6,439	76.555	2,087.61	1.000	2,087.61	3,963,916	0.987	3,912,137	3,918,576
Total		$ 85,062,524					$ 84,110,304		$ 21,667,488	$ 106,730,012

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 @ 12/31/21
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	123	1.000	123	1.000	123	9.21348%		123	123	9.21348%
1-Jul-80	1,335	27	1.000	27	1.000	27	2.02247%		27	27	2.02247%
1-Jul-81	1,335	13	1.000	13	1.000	13	0.97378%		13	13	0.97378%
1-Jul-82	1,335	14	1.000	14	1.000	14	1.04869%		14	14	1.04869%
1-Jul-83	1,335	101	1.000	101	1.000	101	7.56554%		101	101	7.56554%
1-Jul-84	1,335	74	1.000	74	1.000	74	5.54307%		74	74	5.54307%
1-Jul-85	1,335	315	1.000	315	1.000	315	23.59551%		315	315	23.59551%
1-Jul-86	1,335	204	1.000	204	1.000	204	15.28090%		204	204	15.28090%
1-Jul-87	1,335	134	1.000	134	1.000	134	10.03745%		134	134	10.03745%
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	173	1.000	173	1.000	173	13.14590%		173	173	13.14590%
1-Jul-92	1,440	177	1.000	177	1.000	177	12.29167%		177	177	12.29167%
1-Jul-93	1,535	186	1.000	186	1.000	186	12.11726%		186	186	12.11726%
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	136	1.000	136	1.000	136	9.20785%		136	136	9.20785%
1-Jul-97	1,492	134	1.000	134	1.000	134	8.98123%		134	134	8.98123%
1-Jul-98	1,729	95	1.000	95	1.000	95	5.49451%		95	95	5.49451%
1-Jul-99	1,754	86	1.000	86	1.000	86	4.90308%		86	86	4.90308%
1-Jul-00	1,754	98	1.000	98	1.000	98	5.58723%		98	98	5.58723%
1-Jul-01	1,726	104	1.000	104	1.000	104	6.02549%		104	104	6.02549%
1-Jul-02	1,710	76	1.000	76	1.000	76	4.44444%		76	76	4.44444%
1-Jul-03	1,659	85	1.000	85	1.000	85	5.12357%		85	85	5.12357%
1-Jul-04	1,536	115	1.000	115	1.000	115	7.48698%		115	115	7.48698%
1-Jul-05	1,690	95	1.000	95	1.000	95	5.62130%		95	95	5.62130%
1-Jul-06	1,693	111	1.000	111	1.000	111	6.55641%		111	111	6.55641%
1-Jul-07	1,692	106	1.000	106	1.000	106	6.26478%		106	106	6.26478%
1-Jul-08	1,666	93	1.000	93	1.000	93	5.58290%		93	93	5.58290%
1-Jul-09	1,655	90	1.000	90	1.000	90	5.43774%		90	90	5.43774%
1-Jul-10	1,645	75	1.000	75	1.000	75	4.55927%		75	75	4.55927%
1-Jul-11	1,677	57	1.000	57	1.000	57	3.39913%		57	57	3.39913%
1-Jul-12	1,722	59	1.000	59	1.000	59	3.42545%		59	59	3.42545%
1-Jul-13	1,751	52	1.000	52	1.000	52	2.96922%		52	52	2.96922%
1-Jul-14	1,758	48	1.000	48	1.000	48	2.73053%		48	48	2.73053%
1-Jul-15	1,783	37	1.000	37	1.000	37	2.07550%		37	37	2.07550%
1-Jul-16	1,763	49	1.001	49	1.000	49	2.78292%		49	49	2.78292%
1-Jul-17	1,804	47	1.002	47	1.000	47	2.61053%		47	47	2.61053%
1-Jul-18	1,818	31	1.009	31	1.000	31	1.72097%		31	31	1.72097%
1-Jul-19	1,797	26	1.035	27	1.000	27	1.49790%		27	27	1.49790%
1-Jul-20	1,884	18	1.078	19	1.000	19	1.03009%		19	19	1.03009%
1-Jul-21	1,899	19	2.528	48	1.000	48	2.52962%	41	41	41	2.15916%
Total	67,842	4,305		4,337		4,337	6.39244%		4,330	4,329	6.38207%

Bornhuetter-Ferguson Claim Count for 1-Jul-21

Weighted Averages excluding 1-Jul-21											
Total	65,943					4,289	6.50367%		4,289		6.50367%
Last 5 Policies	9,064					174	1.91672%		174		1.91672%
Last 3 Policies	5,498					78	1.41136%		78		1.41136%
Last 2 Policies	3,680					46	1.25845%		46		1.25845%
Selected Bornhuetter-Ferguson Frequency Rate							**1.91672%**				
FTEs for 1-Jul-21							1,899				
A priori Expected Claims for 1-Jul-21							36				

Projected Ultimate Claims for 1-Jul-22

Weighted Averages including 1-Jul-21											
Total	67,842					4,337	6.39244%		4,330		6.38207%
Last 5 Policies	9,201					173	1.87727%		166		1.80082%
Last 3 Policies	5,579					94	1.69109%		87		1.56500%
Last 2 Policies	3,783					67	1.78284%		60		1.59687%
Selected Bornhuetter-Ferguson Frequency Rate											**1.80082%**
Trend Factor to adjust the Claim Frequency Rate from 1-Jul-21 to 1-Jul-22											1.000
Claim Frequency Rate adjusted to the 1-Jul-22 Level											1.80082%
FTEs for 1-Jul-22											1,916
Projected Ultimate Claims for 1-Jul-22											35

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 36
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 @ 12/31/21
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	5.791	1.000	1,335
1-Jul-80	1.000	1.000	1.000	1.000	1.000	5.461	1.000	1,335
1-Jul-81	1.000	1.000	1.000	1.000	1.000	5.112	1.000	1,335
1-Jul-82	1.000	1.000	1.002	1.002	1.000	4.792	1.000	1,335
1-Jul-83	1.001	1.001	1.007	1.006	1.000	4.616	1.000	1,335
1-Jul-84	1.002	1.002	1.011	1.011	1.000	4.444	1.000	1,335
1-Jul-85	1.003	1.003	1.015	1.015	1.000	4.206	1.000	1,335
1-Jul-86	1.004	1.004	1.020	1.019	1.000	3.944	1.000	1,335
1-Jul-87	1.005	1.004	1.024	1.023	1.000	3.717	1.000	1,335
1-Jul-88	1.006	1.005	1.029	1.027	1.000	3.461	1.000	1,335
1-Jul-89	1.007	1.006	1.034	1.032	1.000	3.247	1.000	1,335
1-Jul-90	1.007	1.007	1.038	1.036	1.000	3.070	1.000	1,335
1-Jul-91	1.008	1.008	1.043	1.041	1.000	2.895	1.000	1,316
1-Jul-92	1.009	1.009	1.048	1.045	1.000	2.727	1.000	1,440
1-Jul-93	1.010	1.009	1.053	1.050	1.000	2.588	1.000	1,535
1-Jul-94	1.011	1.010	1.058	1.055	1.000	2.481	1.000	1,543
1-Jul-95	1.012	1.011	1.063	1.059	1.000	2.392	1.000	1,456
1-Jul-96	1.013	1.012	1.068	1.064	1.000	2.302	1.000	1,477
1-Jul-97	1.013	1.013	1.073	1.069	1.000	2.214	1.000	1,492
1-Jul-98	1.014	1.014	1.078	1.074	1.000	2.124	1.000	1,729
1-Jul-99	1.015	1.014	1.083	1.079	1.000	2.025	1.000	1,754
1-Jul-00	1.016	1.015	1.088	1.084	1.000	1.934	1.000	1,754
1-Jul-01	1.017	1.016	1.096	1.091	1.000	1.842	1.000	1,726
1-Jul-02	1.018	1.017	1.103	1.098	1.000	1.751	1.000	1,710
1-Jul-03	1.019	1.018	1.111	1.105	1.000	1.675	1.000	1,659
1-Jul-04	1.020	1.019	1.119	1.113	1.000	1.604	1.000	1,536
1-Jul-05	1.021	1.020	1.127	1.120	1.000	1.540	1.000	1,690
1-Jul-06	1.022	1.020	1.135	1.128	1.000	1.472	1.000	1,693
1-Jul-07	1.022	1.021	1.143	1.136	1.000	1.404	1.000	1,692
1-Jul-08	1.023	1.022	1.152	1.144	1.000	1.352	1.000	1,666
1-Jul-09	1.024	1.023	1.160	1.152	1.000	1.348	1.000	1,655
1-Jul-10	1.025	1.024	1.169	1.160	1.000	1.352	1.000	1,645
1-Jul-11	1.026	1.026	1.178	1.177	1.000	1.306	1.000	1,677
1-Jul-12	1.027	1.027	1.187	1.186	1.000	1.270	1.000	1,722
1-Jul-13	1.028	1.027	1.208	1.204	1.000	1.238	1.000	1,751
1-Jul-14	1.029	1.028	1.230	1.226	1.000	1.197	1.000	1,758
1-Jul-15	1.036	1.034	1.334	1.316	1.000	1.145	1.000	1,783
1-Jul-16	1.044	1.042	1.456	1.433	1.001	1.101	1.000	1,763
1-Jul-17	1.141	1.134	1.775	1.735	1.002	1.068	1.000	1,804
1-Jul-18	1.331	1.314	2.540	2.463	1.009	1.050	1.000	1,818
1-Jul-19	2.312	2.247	5.463	5.250	1.035	1.033	1.000	1,797
1-Jul-20	5.517	5.303	18.889	18.082	1.078	1.016	1.000	1,884
1-Jul-21	26.667	25.549	80.000	76.555	2.528	1.000	1.000	1,899

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 :	2122.05		
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 @ 12/31/21
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) Case Reserves
Prior	$ 9,612,293	$ 9,344,794	$ 267,499	Unlimited	-	$ -	-	$ -	$ 9,612,293	$ 9,344,794	$ 267,499
1-Jul-80	1,117,364	1,117,364	-	Unlimited	-	-	-	-	1,117,364	1,117,364	-
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	739,545	739,545	-	Unlimited	-	-	-	-	739,545	739,545	-
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	4,010,127	4,010,127	-	1,000,000	-	-	-	-	4,010,127	4,010,127	-
1-Jul-96	869,168	869,168	-	1,000,000	-	-	-	-	869,168	869,168	-
1-Jul-97	4,817,078	4,817,078	-	1,000,000	-	-	-	-	4,817,078	4,817,078	-
1-Jul-98	4,258,424	4,258,424	-	1,000,000	-	-	-	-	4,258,424	4,258,424	-
1-Jul-99	1,572,931	1,572,931	-	1,000,000	-	-	-	-	1,572,931	1,572,931	-
1-Jul-00	2,530,000	2,530,000	-	1,000,000	-	-	-	-	2,530,000	2,530,000	-
1-Jul-01	1,268,070	1,268,070	-	1,000,000	-	-	-	-	1,268,070	1,268,070	-
1-Jul-02	3,593,752	3,593,752	-	1,000,000	-	-	-	-	3,593,752	3,593,752	-
1-Jul-03	2,052,780	2,017,988	34,792	1,000,000	-	-	-	-	2,052,780	2,017,988	34,792
1-Jul-04	4,694,102	4,694,102	-	1,000,000	-	-	-	-	4,694,102	4,694,102	-
1-Jul-05	2,775,862	2,775,862	-	1,000,000	-	-	-	-	2,775,862	2,775,862	-
1-Jul-06	3,676,565	3,676,565	-	1,000,000	-	-	-	-	3,676,565	3,676,565	-
1-Jul-07	3,384,236	3,384,236	-	1,000,000	1	2,365,271	1	2,365,271	2,018,965	2,018,965	-
1-Jul-08	2,740,239	2,740,239	-	1,000,000	-	-	-	-	2,740,239	2,740,239	-
1-Jul-09	2,265,235	2,232,688	32,546	1,000,000	-	-	-	-	2,265,235	2,232,688	32,546
1-Jul-10	2,652,672	2,652,672	-	1,000,000	-	-	-	-	2,652,672	2,652,672	-
1-Jul-11	636,916	636,916	-	10,000,000	-	-	-	-	636,916	636,916	-
1-Jul-12	1,817,612	1,817,612	-	10,000,000	-	-	-	-	1,817,612	1,817,612	-
1-Jul-13	2,439,290	2,439,290	-	2,500,000	-	-	-	-	2,439,290	2,439,290	-
1-Jul-14	3,949,572	3,300,235	649,337	2,500,000	-	-	-	-	3,949,572	3,300,235	649,337
1-Jul-15	1,986,514	1,939,544	46,970	1,000,000	-	-	-	-	1,986,514	1,939,544	46,970
1-Jul-16	2,611,878	2,403,311	208,567	1,000,000	1	1,389,638	1	1,389,638	2,222,240	2,013,673	208,567
1-Jul-17	2,524,236	1,749,715	774,522	1,000,000	-	-	-	-	2,524,236	1,749,715	774,522
1-Jul-18	911,762	552,212	359,551	1,000,000	-	-	-	-	911,762	552,212	359,551
1-Jul-19	1,950,599	733,119	1,217,480	1,000,000	-	-	-	-	1,950,599	733,119	1,217,480
1-Jul-20	306,109	306,109	-	1,000,000	-	-	-	-	306,109	306,109	-
1-Jul-21	1,146,439	6,439	1,140,000	1,000,000	-	-	-	-	1,146,439	6,439	1,140,000
Total	$ 91,654,476	$ 86,817,433	$ 4,837,043		2	$ 3,754,909	2	$ 3,754,909	$ 89,899,567	$ 85,062,524	$ 4,837,043

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 @ 12/31/21
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	1/1/1978	2,957,494	2,957,494	-	999,999,999	-	-	-	-	-	-	-
1/1/1979	6/8/1978	346,987	79,487	267,499	999,999,999	-	-	-	-	-	-	-
1/1/1979	1/1/1979	254,113	254,113	-	999,999,999	-	-	-	-	-	-	-
1/1/1979	10/18/1979	255,802	255,802	-	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	-	-	-	-	-	-	-
7/1/1992	2/3/1993	275,255	275,255	-	1,000,000	-	-	-	-	-	-	-
7/1/1994	12/15/1994	423,320	423,320	-	1,000,000	-	-	-	-	-	-	-
7/1/1995	3/18/1996	461,108	461,108	-	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	-	-	-	-	-	-	-
7/1/1997	1/1/1998	2,695,006	2,695,006	-	2,695,006	-	-	-	-	-	-	-
7/1/1997	6/1/1998	272,601	272,601	-	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	11/15/1998	291,666	291,666	-	1,000,000	-	-	-	-	-	-	-
7/1/1998	12/21/1998	329,950	329,950	-	1,000,000	-	-	-	-	-	-	-
7/1/1998	4/17/1999	1,117,282	1,117,282	-	1,117,282	-	-	-	-	-	-	-
7/1/1999	8/10/1999	272,852	272,852	-	1,000,000	-	-	-	-	-	-	-
7/1/1999	6/8/2000	504,379	504,379	-	1,000,000	-	-	-	-	-	-	-
7/1/2000	7/25/2000	282,493	282,493	-	1,000,000	-	-	-	-	-	-	-
7/1/2000	6/1/2001	406,065	406,065	-	1,000,000	-	-	-	-	-	-	-
7/1/2000	6/4/2001	259,484	259,484	-	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	9/17/2003	276,007	276,007	-	1,000,000	-	-	-	-	-	-	-
7/1/2003	10/9/2003	286,677	286,677	-	1,000,000	-	-	-	-	-	-	-
7/1/2003	1/8/2004	323,084	323,084	-	1,000,000	-	-	-	-	-	-	-
7/1/2004	8/3/2004	282,027	282,027	-	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	9/28/2004	250,298	250,298	-	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	710,665	710,665	-	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	2,365,271	2,365,271	-	1,000,000	1	2,365,271	1	2,365,271	1,365,271	1,365,271	-
7/1/2008	12/15/2008	374,804	374,804	-	1,000,000	-	-	-	-	-	-	-
7/1/2008	1/21/2009	337,421	337,421	-	1,000,000	-	-	-	-	-	-	-
7/1/2009	6/16/2010	499,528	499,528	-	1,000,000	-	-	-	-	-	-	-
7/1/2010	7/5/2010	306,675	306,675	-	1,000,000	-	-	-	-	-	-	-

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/21
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
7/1/2010	11/1/2010	364,934	364,934	-	1,000,000	-	-	-	-	-	-	-
7/1/2010	4/29/2011	479,654	479,654	-	1,000,000	-	-	-	-	-	-	-
7/1/2011	6/11/2012	327,008	327,008	-	10,000,000	-	-	-	-	-	-	-
7/1/2012	9/29/2012	391,546	391,546	-	10,000,000	-	-	-	-	-	-	-
7/1/2013	8/10/2013	278,908	278,908	-	2,500,000	-	-	-	-	-	-	-
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	397,644	397,644	-	2,500,000	-	-	-	-	-	-	-
7/1/2014	1/7/2015	840,877	840,877	-	2,500,000	-	-	-	-	-	-	-
7/1/2014	3/17/2015	452,226	73,244	378,982	2,500,000	-	-	-	-	-	-	-
7/1/2014	5/21/2015	553,943	283,587	270,355	2,500,000	-	-	-	-	-	-	-
7/1/2015	11/23/2015	381,220	381,220	-	1,000,000	-	-	-	-	-	-	-
7/1/2015	11/26/2015	303,648	303,648	-	1,000,000	-	-	-	-	-	-	-
7/1/2015	4/12/2016	341,622	341,622	-	1,000,000	-	-	-	-	-	-	-
7/1/2016	9/26/2016	1,389,638	1,389,638	-	1,000,000	1	1,389,638	1	1,389,638	389,638	389,638	-
7/1/2016	4/30/2017	296,919	296,919	-	1,000,000	-	-	-	-	-	-	-
7/1/2017	11/1/2017	369,025	139,189	229,837	1,000,000	-	-	-	-	-	-	-
7/1/2017	12/20/2017	302,261	169,195	133,066	1,000,000	-	-	-	-	-	-	-
7/1/2017	3/2/2018	321,053	321,053	-	1,000,000	-	-	-	-	-	-	-
7/1/2017	6/22/2018	312,001	106,453	205,548	1,000,000	-	-	-	-	-	-	-
7/1/2018	7/28/2018	369,995	259,386	110,610	1,000,000	-	-	-	-	-	-	-
7/1/2019	9/5/2019	325,000	325,000	-	1,000,000	-	-	-	-	-	-	-
7/1/2019	10/1/2019	550,309	47,165	503,144	1,000,000	-	-	-	-	-	-	-
7/1/2019	3/9/2020	554,362	16,117	538,245	1,000,000	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
Total		$ 44,747,779	$ 42,110,493	$ 2,637,286		2	$ 3,754,909	2	$ 3,754,909	$ 1,754,909	$ 1,754,909	$ -

Exhibit 13

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/21
Trended Ultimate Loss Rates and Projected Ultimate Losses Limited to $1,000,000

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	$ 9,612,293	$ 9,662,293	5.887	0.828	$ 47,124,370	1,335	1.000	1,335	35,299.15
1-Jul-80	1,117,364	1,117,364	5.551	0.828	5,138,245	1,335	1.000	1,335	3,848.87
1-Jul-81	613,485	623,485	5.197	0.828	2,684,237	1,335	1.000	1,335	2,010.66
1-Jul-82	556,678	556,678	4.871	0.828	2,246,257	1,335	1.000	1,335	1,682.59
1-Jul-83	739,545	739,545	4.692	0.828	2,874,529	1,335	1.000	1,335	2,153.21
1-Jul-84	594,233	594,233	4.517	0.828	2,223,915	1,335	1.000	1,335	1,665.85
1-Jul-85	507,337	507,337	4.275	0.828	1,796,984	1,335	1.000	1,335	1,346.06
1-Jul-86	1,066,360	1,066,360	4.009	1.000	4,274,576	1,335	1.000	1,335	3,201.93
1-Jul-87	1,235,458	1,235,458	3.779	1.000	4,668,388	1,335	1.000	1,335	3,496.92
1-Jul-88	1,075,750	1,075,750	3.518	1.000	3,784,723	1,335	1.000	1,335	2,835.00
1-Jul-89	2,414,679	2,422,021	3.301	1.000	7,994,513	1,335	1.000	1,335	5,988.40
1-Jul-90	1,097,668	1,097,668	3.120	1.000	3,425,197	1,335	1.000	1,335	2,565.69
1-Jul-91	799,518	808,445	2.943	1.000	2,379,383	1,316	1.000	1,316	1,808.04
1-Jul-92	933,289	933,289	2.772	1.000	2,586,731	1,440	1.000	1,440	1,796.34
1-Jul-93	728,891	728,891	2.630	1.000	1,917,256	1,535	1.000	1,535	1,249.03
1-Jul-94	1,119,760	1,119,760	2.522	1.000	2,824,029	1,543	1.000	1,543	1,830.22
1-Jul-95	4,010,127	4,010,127	2.431	1.000	9,748,454	1,456	1.000	1,456	6,695.37
1-Jul-96	869,168	869,168	2.340	1.000	2,033,876	1,477	1.000	1,477	1,377.03
1-Jul-97	4,817,078	4,817,078	2.251	1.000	10,841,377	1,492	1.000	1,492	7,266.34
1-Jul-98	4,258,424	4,258,424	2.159	1.000	9,194,036	1,729	1.000	1,729	5,317.55
1-Jul-99	1,572,931	1,572,931	2.059	1.000	3,238,510	1,754	1.000	1,754	1,846.36
1-Jul-00	2,530,000	2,530,000	1.966	1.000	4,972,725	1,754	1.000	1,754	2,835.08
1-Jul-01	1,268,070	1,272,158	1.873	1.000	2,382,600	1,726	1.000	1,726	1,380.42
1-Jul-02	3,593,752	3,605,951	1.780	1.000	6,418,071	1,710	1.000	1,710	3,753.26
1-Jul-03	2,052,780	2,078,640	1.703	1.000	3,539,973	1,659	1.000	1,659	2,133.80
1-Jul-04	4,694,102	4,711,638	1.631	1.000	7,684,065	1,536	1.000	1,536	5,002.65
1-Jul-05	2,775,862	2,786,706	1.565	1.000	4,360,985	1,690	1.000	1,690	2,580.46
1-Jul-06	3,676,565	3,702,674	1.496	1.000	5,540,865	1,693	1.000	1,693	3,272.81
1-Jul-07	2,018,965	2,043,780	1.427	1.000	2,916,975	1,692	1.000	1,692	1,723.98
1-Jul-08	2,740,239	2,763,646	1.375	1.000	3,798,920	1,666	1.000	1,666	2,280.26
1-Jul-09	2,265,235	2,290,741	1.371	1.000	3,139,593	1,655	1.000	1,655	1,897.04
1-Jul-10	2,652,672	2,676,246	1.375	1.000	3,679,123	1,645	1.000	1,645	2,236.55
1-Jul-11	636,916	668,618	1.327	0.853	757,297	1,677	1.000	1,677	451.58
1-Jul-12	1,817,612	1,864,687	1.291	0.853	2,054,600	1,722	1.000	1,722	1,193.15
1-Jul-13	2,439,290	2,494,160	1.259	0.906	2,845,403	1,751	1.000	1,751	1,625.02
1-Jul-14	3,949,572	4,051,260	1.217	0.906	4,467,545	1,758	1.000	1,758	2,541.27
1-Jul-15	1,986,514	2,109,196	1.164	1.000	2,455,874	1,783	1.000	1,783	1,377.38
1-Jul-16	2,222,240	2,628,956	1.119	1.000	2,942,341	1,763	1.000	1,763	1,668.94
1-Jul-17	2,524,236	2,979,657	1.085	1.000	3,233,691	1,804	1.000	1,804	1,792.51
1-Jul-18	911,762	2,012,225	1.068	1.000	2,148,337	1,818	1.000	1,818	1,181.70
1-Jul-19	1,950,599	3,727,742	1.050	1.000	3,915,301	1,797	1.000	1,797	2,178.80
1-Jul-20	306,109	3,095,050	1.033	1.000	3,198,016	1,884	1.000	1,884	1,697.46
1-Jul-21	1,146,439	2,276,559	1.016	1.000	2,314,117	949	1.000	949	2,438.48

Ultimate Losses for Policy Period 7/1/2021 are multiplied by 0.5 to reflect the 12/31/21 evaluation date.

All Year Weighted Average	211,766,003		66,894	3,165.70
Latest 5-Year Weighted Average - Excludes the Most Recent Policy Period	15,437,686		9,066	1,702.81
Latest 3-Year Weighted Average - Excludes the Most Recent Policy Period	9,261,654		5,499	1,684.24
SELECTED - Based on Shaded PY	$ 71,411,092		33,652	**2,122.05**

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

Occurrence Period Inception	(10) Retention	(11) Number of FTEs	(12) Claim Count	(13) Loss Rate	(14) Loss Amount	(15)
1-Jul-22	$ 1,000,000	1,916	35	2,122.05	$ 4,065,600	4,855,400
1-Jul-23	1,000,000	1,933	35	2,157.06	4,169,900	4,979,900
1-Jul-24	1,000,000	1,951	35	2,183.67	4,259,300	5,086,700
1-Jul-25	1,000,000	1,968	35	2,183.67	4,297,600	5,132,500
1-Jul-26	1,000,000	1,986	36	2,183.67	4,336,300	5,178,700

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

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/21
Comparison to 12/31/19 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	123	125	(2)	0	1	1	0	$ 9,612,293	$ 9,237,680	$ 374,614	$ -	$ 9,344,794	$ 8,717,140	$ 627,654	$ -
1-Jul-80	27	29	(2)	0	0	0	0	1,117,364	1,233,746	(116,382)	0	1,117,364	1,233,746	(116,382)	0
1-Jul-81	13	14	(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	101	102	(1)	0	0	0	0	739,545	739,552	(7)	0	739,545	739,552	(7)	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	315	316	(1)	0	0	0	0	507,337	507,337	0	0	507,337	507,337	0	0
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	134	135	(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	4,385	2,394,679	2,394,679	0	8,617
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	173	175	(2)	0	1	1	0	799,518	799,518	0	6,537	743,669	743,669	0	16,097
1-Jul-92	177	177	0	0	0	0	0	933,289	933,289	0	0	933,289	933,289	0	0
1-Jul-93	186	188	(2)	0	0	0	0	728,891	728,891	0	0	728,891	728,891	0	0
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	4,010,127	3,932,627	77,500	0	4,010,127	3,932,627	77,500	0
1-Jul-96	136	138	(2)	0	0	0	0	869,168	869,168	0	0	869,168	869,168	0	0
1-Jul-97	134	137	(3)	0	0	0	0	4,817,078	2,122,071	2,695,006	0	4,817,078	2,122,071	2,695,006	0
1-Jul-98	95	96	(1)	0	0	0	0	4,258,424	6,953,431	(2,695,006)	0	4,258,424	6,953,431	(2,695,006)	0
1-Jul-99	86	88	(2)	0	0	0	0	1,572,931	1,906,233	(333,302)	0	1,572,931	1,906,233	(333,302)	0
1-Jul-00	98	98	0	0	0	0	0	2,530,000	2,530,000	0	0	2,530,000	2,530,000	0	0
1-Jul-01	104	106	(2)	0	0	0	0	1,268,070	1,268,054	16	976	1,268,070	1,268,054	16	976
1-Jul-02	76	75	1	0	0	0	0	3,593,752	3,536,932	56,820	2,653	3,593,752	3,536,932	56,820	2,653
1-Jul-03	85	85	0	0	1	1	0	2,052,780	2,013,754	39,026	5,979	2,017,988	1,978,962	39,026	15,865
1-Jul-04	115	117	(2)	0	0	0	0	4,694,102	4,750,922	(56,820)	3,681	4,694,102	4,750,922	(56,820)	3,681
1-Jul-05	95	95	0	0	0	0	0	2,775,862	2,764,555	11,307	2,113	2,775,862	2,764,555	11,307	2,113
1-Jul-06	111	114	(3)	0	0	0	0	3,676,565	3,726,898	(50,333)	4,888	3,676,565	3,726,898	(50,333)	4,888
1-Jul-07	106	107	(1)	0	0	0	0	2,018,965	1,930,308	88,657	4,468	2,018,965	1,930,308	88,657	4,468
1-Jul-08	93	94	(1)	0	0	0	0	2,740,239	2,740,239	0	4,139	2,740,239	2,740,239	0	4,139
1-Jul-09	90	91	(1)	0	1	2	(1)	2,265,235	2,284,194	(18,960)	11,438	2,232,688	2,197,332	35,356	26,753
1-Jul-10	75	77	(2)	0	0	2	(2)	2,652,672	2,717,172	(64,500)	12,474	2,652,672	2,652,672	0	25,668
1-Jul-11	57	56	1	0	0	0	0	636,916	309,908	327,008	4,462	636,916	309,908	327,008	4,462
1-Jul-12	59	60	(1)	0	0	0	0	1,817,612	2,144,620	(327,008)	7,858	1,817,612	2,144,620	(327,008)	7,858
1-Jul-13	52	53	(1)	0	0	1	(1)	2,439,290	2,462,323	(23,034)	61,956	2,439,290	2,439,157	133	85,123
1-Jul-14	48	47	1	0	2	3	(1)	3,949,572	3,653,231	296,342	85,802	3,300,235	2,539,351	760,884	566,418
1-Jul-15	37	36	1	0	1	1	0	1,986,514	2,295,291	(308,777)	380,251	1,939,544	1,681,520	258,024	588,891
1-Jul-16	49	50	(1)	0	3	6	(3)	2,222,240	1,600,314	621,926	675,998	2,013,673	1,020,400	993,273	789,267
1-Jul-17	47	42	5	1	5	2	3	2,524,236	1,182,890	1,341,347	1,677,526	1,749,715	897,483	852,231	1,237,628
1-Jul-18	31	25	6	2	3	2	1	911,762	180,395	731,367	1,947,175	552,212	90,584	461,628	1,115,210
1-Jul-19	26	8	18	25	4	1	3	1,950,599	10,246	1,940,353	1,573,738	733,119	10,101	723,018	681,036
1-Jul-20	18		18	38	0		0	306,109		306,109	914,749	306,109		306,109	271,959
1-Jul-21	19		19	17	14		14	1,146,439		1,146,439	201,495	6,439		6,439	67,165
Total	4,305	4,270	35	81	38	25	13	$ 89,899,567	$ 83,839,859	$ 6,059,708	$ 7,594,741	$ 85,062,524	$ 80,321,295	$ 4,741,230	$ 5,530,935

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/21
Comparison to 12/31/19 Review

(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Occurrence	Ultimate Retained Losses			Retained Case Reserves				IBNR Reserves				Estimated Outstanding Losses (Case + IBNR) Reserves			
Period	Current	Prior	Change	Current	Prior	Change	Expected	Current	Prior	Change	Expected	Current	Prior	Change	Expected
Prior	$ 9,662,293	$ 9,237,680	$ 424,614	$ 267,499	$ 520,539	$ (253,040)	$ -	$ 50,000	$ -	$ 50,000	$ -	$ 317,499	$ 520,539	$ (203,040)	$ -
1-Jul-80	1,117,364	1,233,746	(116,382)	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-81	623,485	627,827	(4,342)	29,929	29,929	0	0	10,000	14,342	(4,342)	0	39,929	44,271	(4,342)	0
1-Jul-82	556,678	556,678	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-83	739,545	739,552	(7)	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	507,337	0	0	0	0	0	0	0	0	0	0	0	0	0
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	2,422,021	2,435,478	(13,457)	20,000	20,000	0	(4,232)	7,342	20,799	(13,457)	(4,385)	27,342	40,799	(13,457)	(8,617)
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	808,445	836,896	(28,451)	55,849	55,849	0	(9,559)	8,927	37,378	(28,451)	(6,537)	64,776	93,227	(28,451)	(16,097)
1-Jul-92	933,289	933,289	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-93	728,891	728,891	0	0	0	0	0	0	0	0	0	0	0	0	0
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	4,010,127	3,932,627	77,500	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-96	869,168	869,168	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-97	4,817,078	2,122,071	2,695,006	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-98	4,258,424	6,953,431	(2,695,006)	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-99	1,572,931	1,906,233	(333,302)	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-00	2,530,000	2,530,000	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-01	1,272,158	1,278,293	(6,135)	0	0	0	0	4,088	10,239	(6,151)	(976)	4,088	10,239	(6,151)	(976)
1-Jul-02	3,605,951	3,566,835	39,116	0	0	0	0	12,199	29,903	(17,704)	(2,653)	12,199	29,903	(17,704)	(2,653)
1-Jul-03	2,078,640	2,084,452	(5,813)	34,792	34,792	0	(9,886)	25,860	70,698	(44,839)	(5,979)	60,652	105,490	(44,839)	(15,865)
1-Jul-04	4,711,638	4,794,925	(83,287)	0	0	0	0	17,536	44,003	(26,467)	(3,681)	17,536	44,003	(26,467)	(3,681)
1-Jul-05	2,786,706	2,791,237	(4,531)	0	0	0	0	10,844	26,682	(15,838)	(2,113)	10,844	26,682	(15,838)	(2,113)
1-Jul-06	3,702,674	3,792,083	(89,409)	0	0	0	0	26,109	65,185	(39,076)	(4,888)	26,109	65,185	(39,076)	(4,888)
1-Jul-07	2,043,780	1,990,976	52,804	0	0	0	0	24,815	60,668	(35,853)	(4,468)	24,815	60,668	(35,853)	(4,468)
1-Jul-08	2,763,646	2,798,068	(34,423)	0	0	0	0	23,406	57,829	(34,423)	(4,139)	23,406	57,829	(34,423)	(4,139)
1-Jul-09	2,290,741	2,450,307	(159,566)	32,546	86,862	(54,316)	(15,316)	25,507	166,113	(140,606)	(11,438)	58,053	252,975	(194,922)	(26,753)
1-Jul-10	2,676,246	2,907,327	(231,081)	0	64,500	(64,500)	(13,193)	23,574	190,155	(166,581)	(12,474)	23,574	254,655	(231,081)	(25,668)
1-Jul-11	668,618	380,632	287,986	0	0	0	0	31,702	70,724	(39,022)	(4,462)	31,702	70,724	(39,022)	(4,462)
1-Jul-12	1,864,687	2,270,758	(406,070)	0	0	0	0	47,075	126,137	(79,062)	(7,858)	47,075	126,137	(79,062)	(7,858)
1-Jul-13	2,494,160	2,811,930	(317,770)	0	23,167	(23,167)	(23,167)	54,870	349,607	(294,736)	(61,956)	54,870	372,773	(317,903)	(85,123)
1-Jul-14	4,051,260	3,979,148	72,113	649,337	1,113,880	(464,542)	(480,616)	101,688	325,917	(224,229)	(85,802)	751,025	1,439,796	(688,771)	(566,418)
1-Jul-15	2,109,196	2,931,616	(822,421)	46,970	613,770	(566,800)	(208,640)	122,682	636,326	(513,644)	(380,251)	169,652	1,250,096	(1,080,444)	(588,891)
1-Jul-16	2,628,956	2,566,673	62,284	208,567	579,914	(371,347)	(113,269)	406,716	966,359	(559,643)	(675,998)	615,283	1,546,273	(930,990)	(789,267)
1-Jul-17	2,979,657	3,567,100	(587,444)	774,522	285,406	489,115	439,898	455,420	2,384,211	(1,928,790)	(1,677,526)	1,229,942	2,669,617	(1,439,675)	(1,237,628)
1-Jul-18	2,012,225	3,071,157	(1,058,932)	359,551	89,811	269,739	831,965	1,100,463	2,890,762	(1,790,299)	(1,947,175)	1,460,014	2,980,573	(1,520,560)	(1,115,210)
1-Jul-19	3,727,742	4,104,483	(376,741)	1,217,480	146	1,217,335	892,703	1,777,143	2,041,995	(264,853)	478,503	2,994,623	2,042,141	952,482	1,371,206
1-Jul-20	3,095,050		3,095,050	0		0	642,790	2,788,942		2,788,942	4,222,251	2,788,942		2,788,942	4,865,041
1-Jul-21	4,553,118		4,553,118	1,140,000		1,140,000	134,330	1,130,120		1,130,120	2,485,105	2,270,120		2,270,120	2,619,435
Total	$ 100,463,153	$ 96,478,132	$ 3,985,021	$ 4,837,043	$ 3,518,564	$ 1,318,478	$ 2,063,806	$ 8,287,027	$ 10,586,031	$ (2,299,004)	$ 2,281,100	$ 13,124,070	$ 14,104,596	$ (980,526)	$ 4,344,906

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.

Loss Development Exhibits

State of Washington
Ferries Division
Auto/General Liability

Reported Cumulative
Unlimited Incurred Loss

Valuation Date	Policy Period 7/1/85-86	Policy Period 7/1/87-88	Policy Period 7/1/89-90	Policy Period 7/1/91-92	Policy Period 7/1/93-94	Policy Period 7/1/95-96	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 7/1/20-21
Jan-04	402,296	1,119,067	2,320,316	663,113	752,294	4,500,975	4,345,997	3,155,489	2,094,752	2,128,332	1,277,128	390,672	59,727																	
Jan-05	397,296	1,193,505	2,293,316	713,037	617,765	4,387,692	4,346,532	3,017,205	2,804,953	2,385,145	1,537,067	1,222,779	578,305	205,622																
Jan-06	492,296	1,225,865	2,378,316	741,036	712,207	4,316,487	3,963,363	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	438,568	1,150,865			712,207				2,828,628		1,578,815		1,951,844		466,391	183,439														
Jan-08	418,710	1,150,865	2,359,689	746,836	572,012	3,932,627	3,611,543	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	418,713	1,150,865	2,369,277	723,227	578,918	3,932,827	3,632,755	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	418,714	1,245,865	2,369,277	723,227	563,919	3,932,627	3,632,755	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	418,714	1,198,342	2,367,218	719,518	609,631	3,932,627	3,614,679	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	417,213	1,218,871	2,367,219	719,518	614,631	3,932,627	3,614,679	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	417,213	1,239,122	2,390,718	719,518	701,476	3,932,627	3,614,679	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	447,213	1,235,458	2,408,218	719,518	712,700	3,932,627	3,634,679	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	441,400	1,235,458	2,409,594	719,518	997,473	3,932,627	3,637,904	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	441,474	1,235,458	2,409,679	739,518	696,771	3,932,627	3,637,978	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	441,474	1,235,458	2,409,679	781,501	756,771	3,932,627	3,637,978	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	461,474	1,235,458	2,414,679	799,518	786,780	3,932,627	3,637,978	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	536,266	1,235,458	2,414,679	799,518	728,891	3,932,627	3,637,978	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	87,623		
Jan-20	507,337	1,235,458	2,414,679	799,518	728,891	3,932,627	3,637,978	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	179,161	10,216	
Jan-21	507,337	1,235,458	2,414,679	799,518	728,891	3,932,627	3,637,978	3,679,761	2,774,597	3,216,733	1,268,070	3,754,836	2,013,973	4,510,517	2,876,267	3,581,020	2,959,147	3,365,432	2,454,371	2,652,672	452,835	2,001,693	2,439,290	4,095,520	1,943,941	2,503,377	1,598,935	666,196	771,904	2,946
Jan-22	507,337	1,235,458	2,414,679	799,518	728,891	3,932,627	3,637,978	3,679,761	2,774,597	3,216,733	1,268,070	3,754,836	2,013,973	4,510,517	2,876,267	3,581,020	2,848,278	3,365,432	2,435,265	2,652,672	452,835	2,001,693	2,439,290	3,949,572	1,986,514	2,596,927	2,539,187	911,762	1,950,599	306,109

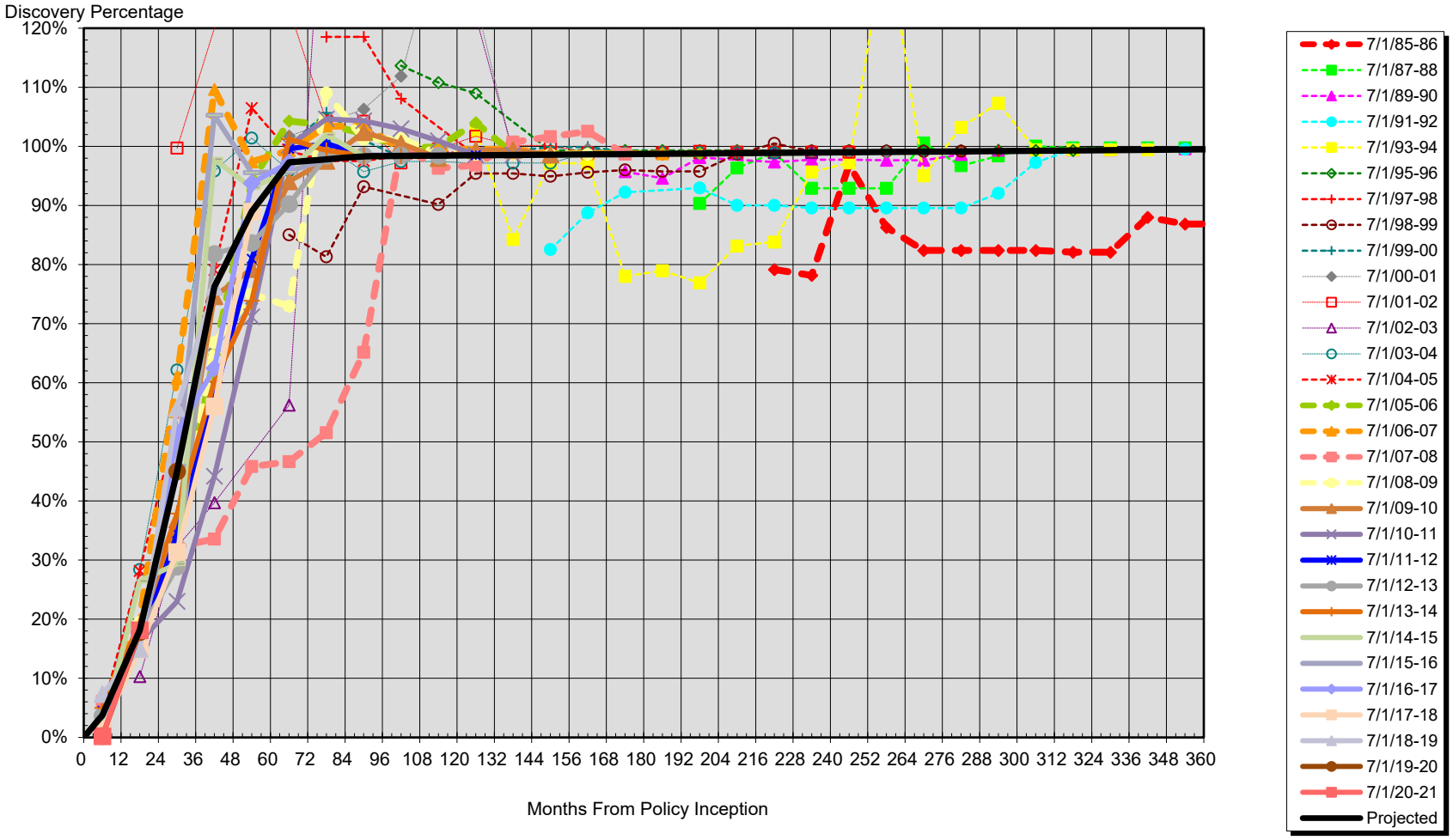
State of Washington
Ferries Division
Auto/General Liability

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	160.000	37	1.614	73	1.039	109	1.027	145	1.025	181	1.022	217	1.019
2	80.000	38	1.548	74	1.039	110	1.027	146	1.025	182	1.022	218	1.019
3	53.333	39	1.487	75	1.038	111	1.027	147	1.024	183	1.022	219	1.019
4	40.000	40	1.431	76	1.038	112	1.027	148	1.024	184	1.022	220	1.019
5	32.000	41	1.379	77	1.037	113	1.027	149	1.024	185	1.022	221	1.019
6	26.667	42	1.331	78	1.036	114	1.027	150	1.024	186	1.022	222	1.019
7	20.211	43	1.312	79	1.036	115	1.027	151	1.024	187	1.021	223	1.019
8	16.271	44	1.295	80	1.035	116	1.027	152	1.024	188	1.021	224	1.019
9	13.617	45	1.278	81	1.034	117	1.027	153	1.024	189	1.021	225	1.019
10	11.707	46	1.261	82	1.034	118	1.027	154	1.024	190	1.021	226	1.019
11	10.267	47	1.245	83	1.033	119	1.027	155	1.024	191	1.021	227	1.018
12	9.143	48	1.229	84	1.033	120	1.027	156	1.024	192	1.021	228	1.018
13	8.240	49	1.213	85	1.032	121	1.026	157	1.024	193	1.021	229	1.018
14	7.500	50	1.198	86	1.031	122	1.026	158	1.024	194	1.021	230	1.018
15	6.882	51	1.183	87	1.031	123	1.026	159	1.024	195	1.021	231	1.018
16	6.358	52	1.169	88	1.030	124	1.026	160	1.023	196	1.021	232	1.018
17	5.908	53	1.155	89	1.029	125	1.026	161	1.023	197	1.021	233	1.018
18	5.517	54	1.141	90	1.029	126	1.026	162	1.023	198	1.021	234	1.018
19	4.932	55	1.132	91	1.029	127	1.026	163	1.023	199	1.021	235	1.018
20	4.463	56	1.124	92	1.029	128	1.026	164	1.023	200	1.020	236	1.018
21	4.078	57	1.115	93	1.029	129	1.026	165	1.023	201	1.020	237	1.018
22	3.756	58	1.107	94	1.028	130	1.026	166	1.023	202	1.020	238	1.018
23	3.482	59	1.098	95	1.028	131	1.026	167	1.023	203	1.020	239	1.018
25	3.040	61	1.082	97	1.028	133	1.026	169	1.023	205	1.020		
26	2.859	62	1.074	98	1.028	134	1.025	170	1.023	206	1.020		
27	2.699	63	1.066	99	1.028	135	1.025	171	1.023	207	1.020		
28	2.556	64	1.059	100	1.028	136	1.025	172	1.023	208	1.020		
29	2.428	65	1.051	101	1.028	137	1.025	173	1.022	209	1.020		
30	2.312	66	1.044	102	1.028	138	1.025	174	1.022	210	1.020		
31	2.176	67	1.043	103	1.028	139	1.025	175	1.022	211	1.020		
32	2.055	68	1.043	104	1.028	140	1.025	176	1.022	212	1.020		
33	1.948	69	1.042	105	1.028	141	1.025	177	1.022	213	1.020		
34	1.852	70	1.041	106	1.028	142	1.025	178	1.022	214	1.019		
35	1.765	71	1.041	107	1.027	143	1.025	179	1.022	215	1.019		
36	1.686	72	1.040	108	1.027	144	1.025	180	1.022	216	1.019		

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 7/1/85-86	Policy Period 7/1/87-88	Policy Period 7/1/89-90	Policy Period 7/1/91-92	Policy Period 7/1/93-94	Policy Period 7/1/95-96	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 7/1/18-19	Policy Period 7/1/20-21
Jan-04	395,799	1,101,081	2,257,799	619,018	455,568	3,811,366	3,871,257	2,740,491	1,386,908	1,146,324	367,934	105,251	23,141																	
Jan-05	395,799	1,118,505	2,258,065	636,283	467,468	3,879,911	3,863,739	2,818,198	2,697,681	1,417,197	870,314	208,561	108,893	60,091																
Jan-06	395,940	1,150,865	2,258,733	665,767	481,923	3,932,530	3,275,631	3,238,790	2,726,545	2,734,887	1,010,925	559,027	253,486	253,403	13,998															
Jan-07	417,213	1,150,865	2,320,823	714,318	481,923	3,932,627	3,490,469	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	417,213	1,150,865	2,328,117	718,264	482,314	3,932,627	3,582,972	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	417,213	1,150,865	2,365,718	719,518	558,131	3,932,627	3,614,679	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	417,213	1,160,818	2,365,718	719,518	558,131	3,932,627	3,614,679	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	417,213	1,173,342	2,365,718	719,518	558,178	3,932,627	3,614,679	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	417,213	1,188,871	2,365,718	719,518	574,273	3,932,627	3,614,679	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	417,213	1,207,995	2,365,718	719,518	593,681	3,932,627	3,614,679	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	417,251	1,235,458	2,367,865	719,518	638,811	3,932,627	3,614,752	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	441,400	1,235,458	2,394,594	719,518	691,623	3,932,627	3,637,904	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	441,474	1,235,458	2,394,679	722,253	696,771	3,932,627	3,637,978	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	441,474	1,235,458	2,394,679	731,501	704,919	3,932,627	3,637,978	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	446,431	1,235,458	2,394,679	743,669	728,891	3,932,627	3,637,978	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	468,697	1,235,458	2,394,679	743,669	728,891	3,932,627	3,637,978	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	9,636		
Jan-20	507,337	1,235,458	2,394,679	743,669	728,891	3,932,627	3,637,978	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	89,350	10,101	
Jan-21	507,337	1,235,458	2,394,679	743,669	728,891	3,932,627	3,637,978	3,679,761	2,774,597	3,216,733	1,268,070	3,754,836	1,979,181	4,510,517	2,876,267	3,581,020	2,843,242	3,365,432	2,367,508	2,652,672	452,835	2,001,693	2,439,290	2,842,096	1,687,890	2,350,913	1,254,282	354,471	114,983	2,946
Jan-22	507,337	1,235,458	2,394,679	743,669	728,891	3,932,627	3,637,978	3,679,761	2,774,597	3,216,733	1,268,070	3,754,836	1,979,181	4,510,517	2,876,267	3,581,020	2,848,278	3,365,432	2,402,719	2,652,672	452,835	2,001,693	2,439,290	3,300,235	1,939,544	2,388,360	1,764,665	552,212	733,119	306,109

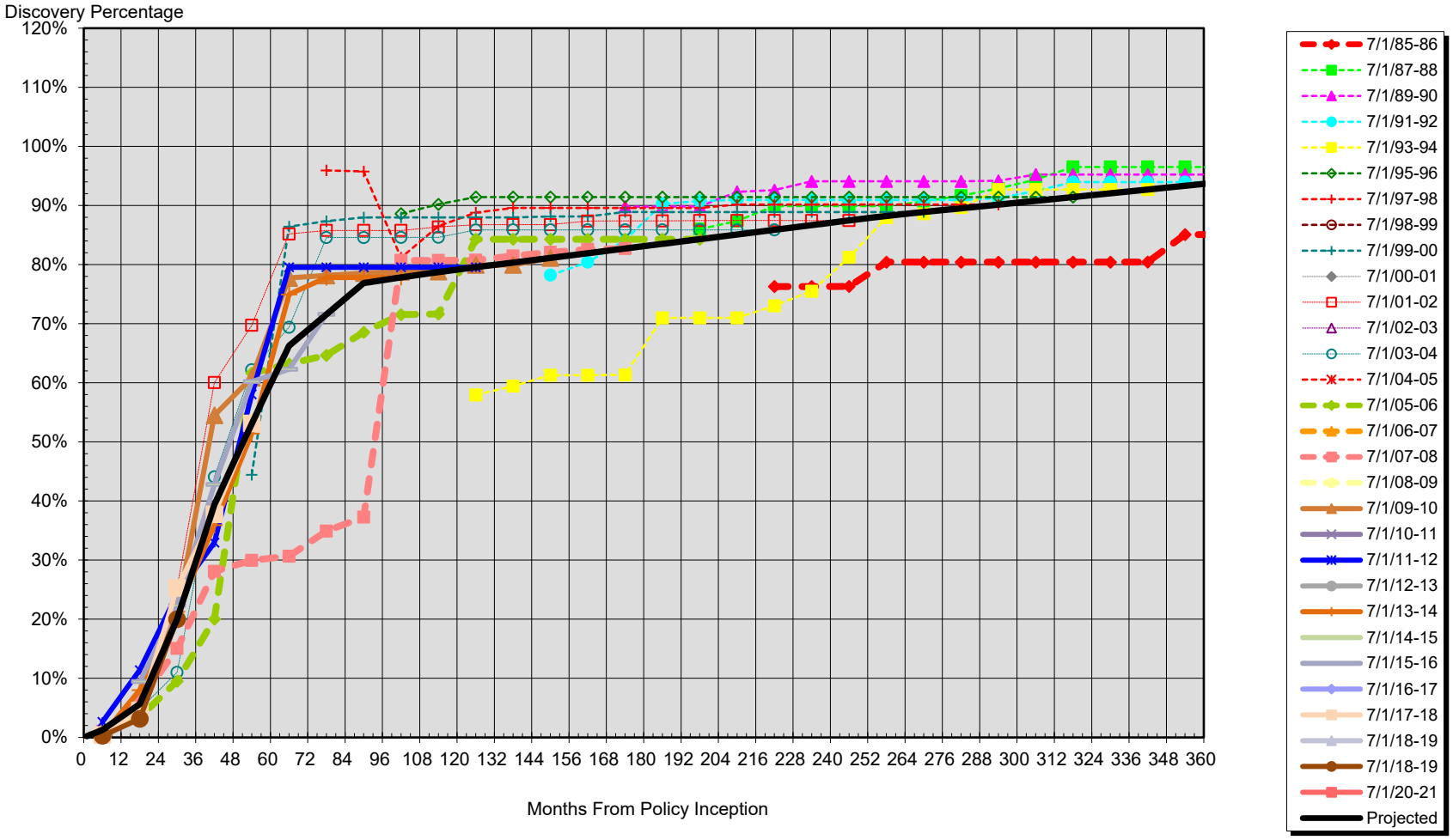
State of Washington
Ferries Division
Auto/General Liability

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	480.000	37	3.264	73	1.382	109	1.195	145	1.164	181	1.139	217	1.114
2	240.000	38	3.088	74	1.372	110	1.194	146	1.163	182	1.138	218	1.114
3	160.000	39	2.929	75	1.362	111	1.192	147	1.162	183	1.137	219	1.113
4	120.000	40	2.787	76	1.353	112	1.190	148	1.162	184	1.137	220	1.113
5	96.000	41	2.658	77	1.343	113	1.188	149	1.161	185	1.136	221	1.112
6	80.000	42	2.540	78	1.334	114	1.187	150	1.160	186	1.135	222	1.111
7	62.968	43	2.451	79	1.324	115	1.186	151	1.160	187	1.134	223	1.111
8	51.930	44	2.368	80	1.315	116	1.185	152	1.159	188	1.134	224	1.110
9	44.191	45	2.291	81	1.306	117	1.184	153	1.158	189	1.133	225	1.109
10	38.462	46	2.219	82	1.297	118	1.184	154	1.157	190	1.132	226	1.109
11	34.049	47	2.151	83	1.288	119	1.183	155	1.157	191	1.132	227	1.108
12	30.545	48	2.087	84	1.280	120	1.182	156	1.156	192	1.131	228	1.107
13	27.696	49	2.028	85	1.271	121	1.181	157	1.155	193	1.130	229	1.107
14	25.333	50	1.971	86	1.263	122	1.181	158	1.155	194	1.130	230	1.106
15	23.342	51	1.918	87	1.254	123	1.180	159	1.154	195	1.129	231	1.105
16	21.641	52	1.868	88	1.246	124	1.179	160	1.153	196	1.128	232	1.105
17	20.172	53	1.820	89	1.238	125	1.178	161	1.152	197	1.128	233	1.104
18	18.889	54	1.775	90	1.230	126	1.178	162	1.152	198	1.127	234	1.103
19	15.676	55	1.743	91	1.228	127	1.177	163	1.151	199	1.126	235	1.103
20	13.398	56	1.712	92	1.226	128	1.176	164	1.150	200	1.126	236	1.102
21	11.698	57	1.682	93	1.225	129	1.176	165	1.150	201	1.125	237	1.102
22	10.381	58	1.654	94	1.223	130	1.175	166	1.149	202	1.124	238	1.101
23	9.331	59	1.626	95	1.221	131	1.174	167	1.148	203	1.124	239	1.100
24	7.805	60	1.675	96	1.293	132	1.251	168	1.215	204	1.181	240	1.149
25	7.761	61	1.574	97	1.217	133	1.173	169	1.147	205	1.122		
26	7.159	62	1.549	98	1.215	134	1.172	170	1.146	206	1.122		
27	6.643	63	1.525	99	1.213	135	1.171	171	1.145	207	1.121		
28	6.197	64	1.501	100	1.212	136	1.170	172	1.145	208	1.120		
29	5.807	65	1.479	101	1.210	137	1.170	173	1.144	209	1.120		
30	5.463	66	1.456	102	1.208	138	1.169	174	1.143	210	1.119		
31	4.980	67	1.445	103	1.206	139	1.168	175	1.143	211	1.118		
32	4.577	68	1.434	104	1.204	140	1.167	176	1.142	212	1.118		
33	4.235	69	1.424	105	1.203	141	1.167	177	1.141	213	1.117		
34	3.941	70	1.413	106	1.201	142	1.166	178	1.141	214	1.116		
35	3.686	71	1.403	107	1.199	143	1.165	179	1.140	215	1.116		
36	3.462	72	1.392	108	1.197	144	1.165	180	1.139	216	1.115		

State of Washington
Ferries Division
Auto/General Liability

Unlimited Paid Loss Development



VII. 2023/24-25 SILP Funding Allocation

$325M Total Biannual Assessment

State of Washington
Self-Insurance Liability Program

General and Auto Liability Experience @ 12/31/21
Allocation of Premium Funding Requirement for 2023-24 Biennium

(1)	(2)	(3) [(1)/(2)]	(4) Ave. [(2), (3)]	(5) [(4)/Tot(4)]	(6) (3)x2	(7) [(5)x(6)]
	2023-24 Average Annual Projected Incurred	**2023-24 Average Annual Projected Paid**	**Average of Average Annual Projected Incurred & Paid**	**Program Year Distribution**	**Premium Funding Requirement**	**Biennium Distribution**
Indemnity						
General Liability	$ 120,819,129	$ 144,972,962	$ 132,896,045	94.1%		$ 230,183,506
Auto Liability	5,483,350	4,900,281	5,191,816	3.7%		8,992,520
SILP Ferry Liability	4,117,750	2,101,993	3,109,871	2.2%		5,386,474
Total Indemnity	130,420,229	151,975,237	141,197,733	100.00%	244,562,500	244,562,500
ALAE						
General Liability	54,368,608	65,237,833	59,803,220	94.8%		76,281,845
Auto Liability	1,261,171	1,548,731	1,404,951	2.2%		1,792,082
SILP Ferry Liability	1,852,988	1,852,988	1,852,988	2.9%		2,363,573
Total ALAE	57,482,766	68,639,552	63,061,159	100.00%	80,437,500	80,437,500
Indemnity and ALAE						
General Liability (Inc. SILP Ferry)	181,158,474	214,165,776	197,662,125			314,215,398
Auto Liability	6,744,521	6,449,013	6,596,767			10,784,602
Grand Total Indemnity and ALAE	$ 187,902,994	$ 220,614,789	$ 204,258,891		$ 325,000,000	$ 325,000,000

Premium Funding Requirements were specified by the State of Washington.

State of Washington
Self-Insurance Liability Program

General and Auto Liability Experience @ 12/31/21
Final Adjusted Allocation of Premium Funding Requirement

	(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	$ (9,353)	$ 0	$ (9,353)	$ 2,000	$ 2,000	0.001%
012	Senate	18,977	(0)	18,977	18,977	18,936	0.006%
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	683,133	-	683,133	683,133	681,643	0.210%
046	State Law Library	-	-	-	2,000	2,000	0.001%
048	Court of Appeals	63,682	-	63,682	63,682	63,543	0.020%
050	Judicial Conduct Commission	(1,703)	-	(1,703)	2,000	2,000	0.001%
055	Administrative Office of the Courts	145,713	-	145,713	145,713	145,395	0.045%
056	Office of Public Defense	1,902	-	1,902	2,000	2,000	0.001%
057	Office of Civil legal Aid	-	-	-	2,000	2,000	0.001%
075	Office of the Governor	1,721,880	-	1,721,880	1,721,880	1,718,124	0.529%
080	Office of Lieutenant Governor	(4,883)	-	(4,883)	2,000	2,000	0.001%
082	Public Disclosure Commission	39,897	-	39,897	39,897	39,810	0.012%
085	Secretary of State	59,993	482	60,475	60,475	60,343	0.019%
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	(113,968)	-	(113,968)	2,000	2,000	0.001%
095	Office of State Auditor	316,977	-	316,977	316,977	316,286	0.097%
099	Salaries for Elected Officials	-	-	-	2,000	2,000	0.001%
100	Office of Attorney General	1,494,404	7,910	1,502,314	1,502,314	1,499,037	0.461%
101	Caseload Forecast Council	-	-	-	2,000	2,000	0.001%
102	Department of Financial Institutions	31,558	-	31,558	31,558	31,489	0.010%
103	Department of Commerce	16,511	5,544	22,055	22,055	22,007	0.007%
104	Economic and Revenue Forecast Council	-	-	-	2,000	2,000	0.001%
105	Office of Financial Management	151,456	-	151,456	151,456	151,125	0.047%
107	Washington State Health Care Authority	191,539	20,254	211,793	211,793	211,331	0.065%
110	Office of Administrative Hearings	211,626	-	211,626	211,626	211,164	0.065%
116	State Lottery	44,754	30,135	74,888	74,888	74,725	0.023%
117	Washington State Gambling Commission	20,878	1,806	22,684	22,684	22,634	0.007%
118	Commission on Hispanic Affairs	-	18,489	18,489	18,489	18,448	0.006%
119	Commission on African-American Affairs	-	-	-	2,000	2,000	0.001%
120	Human Rights Commission	22,591	-	22,591	22,591	22,541	0.007%

State of Washington
Self-Insurance Liability Program

General and Auto Liability Experience @ 12/31/21
Final Adjusted Allocation of Premium Funding Requirement

	(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	4,843	-	4,843	4,843	4,832	0.001%
126	State Investment Board	-	-	-	2,000	2,000	0.001%
140	Department of Revenue	192,011	1,939	193,950	193,950	193,527	0.060%
142	Board of Tax Appeals	20,466	-	20,466	20,466	20,421	0.006%
147	OMWBE	328,480	1,127	329,607	329,607	328,888	0.101%
160	Office of Insurance Commissioner	64,888	-	64,888	64,888	64,746	0.020%
163	Washington Technical Solutions	116,322	-	116,322	116,322	116,069	0.036%
165	Board of Accountancy	19,210	-	19,210	19,210	19,168	0.006%
167	Forensic Investigation Council	-	-	-	2,000	2,000	0.001%
179	Dept of Enterprise Services	472,461	44,816	517,277	517,277	516,149	0.159%
185	Horse Racing Commission	(0)	-	(0)	2,000	2,000	0.001%
190	Board of Industrial Ins. Appeals	378	-	378	2,000	2,000	0.001%
195	Liquor Control Board	1,412,060	91,482	1,503,541	1,503,541	1,500,261	0.462%
205	Board of Pilotage Commissioners	(429,532)	-	(429,532)	2,000	2,000	0.001%
215	Utilities and Transportation Commission	(39,174)	2,191	(36,983)	2,000	2,000	0.001%
220	Board for Volunteer Firefighters	-	-	-	2,000	2,000	0.001%
225	Washington State Patrol	5,751,738	1,654,916	7,406,655	7,406,655	7,390,497	2.274%
227	Wash State Criminal Justice Tng Commis.	208,634	-	208,634	208,634	208,179	0.064%
228	Washington Traffic Safety Commission	-	551	551	2,000	2,000	0.001%
235	Department of Labor and Industries	871,015	97,550	968,565	968,565	966,452	0.297%
240	Department of Licensing	203,257	6,300	209,557	209,557	209,100	0.064%
245	Military Department	128,200	6,841	135,042	135,042	134,747	0.041%
275	Public Employment Relations Commission	36,824	0	36,824	36,824	36,743	0.011%
300	Department of Social and Health Services	20,849,932	479,543	21,329,475	21,329,475	21,282,944	6.549%
303	Department of Health	593,210	12,292	605,502	605,502	604,181	0.186%
305	Department of Veterans Affairs	331,111	8,476	339,588	339,588	338,847	0.104%
307	Department of Children, Youth, and Families	194,170,183	317,888	194,488,071	194,488,071	194,063,794	59.712%
310	Department of Corrections	22,973,442	484,676	23,458,118	23,458,118	23,406,944	7.202%
315	Department of Services for the Blind	-	9,558	9,558	9,558	9,537	0.003%
340	Student Achievement Council (SAC)	45,055	-	45,055	45,055	44,957	0.014%
341	LEOFF 2 Retirement Board	12,747	-	12,747	12,747	12,720	0.004%
350	Superintendent of Public Instruction	141,295	11,439	152,734	152,734	152,401	0.047%
351	State School for the Blind	(10,999)	551	(10,448)	2,000	2,000	0.001%
353	WA Center for Childhood Deafness and Hearing Los	171,910	329	172,238	172,238	171,863	0.053%
354	Workforce Tng and Education Coord Board	-	-	-	2,000	2,000	0.001%
355	Dept of Archeaology & Historic Preservation	89,384	-	89,384	89,384	89,189	0.027%
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	5,668,219	138,481	5,806,701	5,806,701	5,794,033	1.783%

State of Washington
Self-Insurance Liability Program

General and Auto Liability Experience @ 12/31/21
Final Adjusted Allocation of Premium Funding Requirement

	(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	670,378	55,401	725,778	725,778	724,195	0.223%
375	Central Washington University	648,151	8,408	656,560	656,560	655,127	0.202%
376	Evergreen State College	645,141	1,222	646,363	646,363	644,953	0.198%
380	Western Washington University	469,597	10,461	480,057	480,057	479,010	0.147%
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	9,865	-	9,865	9,865	9,843	0.003%
405	Department of Transportation	37,531,307	6,265,559	43,796,866	43,796,866	43,701,323	13.447%
406	County Road Administration Board	-	-	-	2,000	2,000	0.001%
407	Transportation Improvement Board	-	348	348	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	146,546	56,349	202,895	202,895	202,452	0.062%
462	Washington Pollution Liability Insurance	-	-	-	2,000	2,000	0.001%
465	State Parks and Recreation Commission	1,242,046	53,083	1,295,129	1,295,129	1,292,304	0.398%
467	Interagency Committee for Outdoor Recreation	60,086	-	60,086	60,086	59,955	0.018%
468	Environmental and Land Use Hearings Office	18,404	-	18,404	18,404	18,364	0.006%
471	State Conservation Commission	119	-	119	2,000	2,000	0.001%
477	Department of Fish and Wildlife	2,249,355	114,322	2,363,677	2,363,677	2,358,521	0.726%
478	Puget Sound Partnership	48,971	430	49,400	49,400	49,293	0.015%
490	Department of Natural Resources	3,276,857	98,891	3,375,748	3,375,748	3,368,384	1.036%
495	Department of Agriculture	316,128	72,873	389,000	389,000	388,152	0.119%
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	118,604	-	118,604	118,604	118,346	0.036%
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 @ 12/31/21
Final Adjusted Allocation of Premium Funding Requirement

	(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	-	-	-	1,000	1,000	0.000%
535	Grain Commission	-	-	-	1,000	1,000	0.000%
540	Employment Security Department	262,000	1,777	263,776	263,776	263,201	0.081%
545	Beer Commission	-	-	-	1,000	1,000	0.000%
605	Everett Community College	354,447	8,511	362,959	362,959	362,167	0.111%
610	Edmonds Community College	157,345	2,183	159,527	159,527	159,179	0.049%
621	Whatcom Community College, District 21	57,306	(110)	57,196	57,196	57,071	0.018%
627	Bellevue Community College	912,563	7,557	920,119	920,119	918,112	0.282%
629	Big Bend Community College	29,039	2,326	31,365	31,365	31,297	0.010%
632	Centralia College	201,920	477,538	679,458	679,458	677,976	0.209%
634	Cascadia College	299	-	299	2,000	2,000	0.001%
635	Clark College	460,596	2,004	462,600	462,600	461,591	0.142%
637	Pierce College	197,637	25,849	223,486	223,486	222,998	0.069%
639	Columbia Basin Community College	119,223	-	119,223	119,223	118,963	0.037%
648	Grays Harbor College	653,389	338	653,726	653,726	652,300	0.201%
649	Green River Community College	123,426	21,872	145,298	145,298	144,981	0.045%
652	Highline Community College	1,550	419	1,969	2,000	2,000	0.001%
657	Lower Columbia College	47,607	1,423	49,031	49,031	48,924	0.015%
662	Olympic College	203,373	0	203,373	203,373	202,929	0.062%
665	Peninsula College	-	-	-	2,000	2,000	0.001%
670	Seattle Community Colleges-District 6	794,493	481	794,974	794,974	793,240	0.244%
672	Shoreline Community College	174,807	948	175,755	175,755	175,371	0.054%
674	Skagit Valley College	42,450	635	43,085	43,085	42,991	0.013%
675	South Puget Sound Community College	294,607	153	294,760	294,760	294,117	0.090%
676	Spokane - District 17	476,787	10,301	487,089	487,089	486,026	0.150%
678	Tacoma Community College	84,285	-	84,285	84,285	84,101	0.026%
683	Walla Walla Community College	85,534	21,031	106,565	106,565	106,333	0.033%
686	Wenatchee Valley College	175,616	1,877	177,494	177,494	177,106	0.054%
691	Yakima Valley Community College	175,004	249	175,253	175,253	174,871	0.054%
692	Lake Washington Technical College	10,684	312	10,996	10,996	10,972	0.003%
693	Renton Technical College	124,170	(0)	124,170	124,170	123,899	0.038%
694	Bellingham Technical College	63,809	-	63,809	63,809	63,670	0.020%
695	Bates Technical College	641,499	1,533	643,032	643,032	641,629	0.197%
696	Clover Park Technical College	333,241	2,481	335,722	335,722	334,989	0.103%
699	Community and Technical College System	-	-	-	2,000	2,000	0.001%
	Total:	$ 314,215,398	$ 10,784,602	$ 325,000,000	$ 325,710,302	$ 325,000,000	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 @ 12/31/21
Indicated Premium Funding Allocation for 2023-24 Biennium

Agency Code	Agency	(1) 12/31/21 Indemnity and ALAE	(2) 12/31/15 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
011	House of Representatives	$ 1,332,435	$ 1,361,782	$ (29,347)	-0.003%	$ (9,353)
012	Senate	867,728	808,180	59,549	0.006%	18,977
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	2,469,127	325,539	2,143,588	0.217%	683,133
046	State Law Library	-	-	-	0.000%	-
048	Court of Appeals	261,692	61,865	199,827	0.020%	63,682
050	Judicial Conduct Commission	768	6,111	(5,344)	-0.001%	(1,703)
055	Administrative Office of the Courts	1,705,866	1,248,635	457,231	0.046%	145,713
056	Office of Public Defense	21,201	15,233	5,969	0.001%	1,902
057	Office of Civil legal Aid	-	-	-	0.000%	-
075	Office of the Governor	5,578,156	175,107	5,403,049	0.548%	1,721,880
080	Office of Lieutenant Governor	34,677	50,000	(15,323)	-0.002%	(4,883)
082	Public Disclosure Commission	1,127,530	1,002,338	125,192	0.013%	39,897
085	Secretary of State	284,848	96,598	188,250	0.019%	59,993
086	Office of Indian Affairs	-	-	-	0.000%	-
087	Commission on Asian-American Affairs	-	-	-	0.000%	-
090	Office of State Treasurer	983,353	1,340,971	(357,618)	-0.036%	(113,968)
095	Office of State Auditor	1,599,184	604,547	994,637	0.101%	316,977
099	Salaries for Elected Officials	-	-	-	0.000%	-
100	Office of Attorney General	9,823,170	5,133,912	4,689,258	0.476%	1,494,404
101	Caseload Forecast Council	442,042	442,042	-	0.000%	-
102	Department of Financial Institutions	1,084,387	985,364	99,024	0.010%	31,558
103	Department of Commerce	1,168,021	1,116,213	51,808	0.005%	16,511
104	Economic and Revenue Forecast Council	-	-	-	0.000%	-
105	Office of Financial Management	883,357	408,108	475,249	0.048%	151,456
107	Washington State Health Care Authority	1,502,071	901,044	601,027	0.061%	191,539
110	Office of Administrative Hearings	1,190,578	526,521	664,057	0.067%	211,626
116	State Lottery	366,190	225,759	140,432	0.014%	44,754
117	Washington State Gambling Commission	833,347	767,834	65,513	0.007%	20,878
118	Commission on Hispanic Affairs	116,200	116,200	-	0.000%	-
119	Commission on African-American Affairs	-	-	-	0.000%	-
120	Human Rights Commission	611,637	540,750	70,887	0.007%	22,591

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/21
Indicated Premium Funding Allocation for 2023-24 Biennium

Agency Code	Agency	(1) 12/31/21 Indemnity and ALAE	(2) 12/31/15 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	744,008	728,812	15,196	0.002%	4,843
126	State Investment Board	18	18	-	0.000%	-
140	Department of Revenue	1,919,645	1,317,137	602,508	0.061%	192,011
142	Board of Tax Appeals	140,000	75,781	64,219	0.007%	20,466
147	OMWBE	1,719,435	688,704	1,030,731	0.105%	328,480
160	Office of Insurance Commissioner	1,939,229	1,735,619	203,610	0.021%	64,888
163	Washington Technical Solutions	365,005	-	365,005	0.037%	116,322
165	Board of Accountancy	107,324	47,046	60,279	0.006%	19,210
167	Forensic Investigation Council	22,229	22,229	-	0.000%	-
179	Dept of Enterprise Services	3,961,402	2,478,877	1,482,526	0.150%	472,461
185	Horse Racing Commission	645,531	645,531	(0)	0.000%	(0)
190	Board of Industrial Ins. Appeals	49,485	48,297	1,187	0.000%	378
195	Liquor Control Board	10,601,092	6,170,222	4,430,871	0.449%	1,412,060
205	Board of Pilotage Commissioners	7,764,111	9,111,929	(1,347,818)	-0.137%	(429,532)
215	Utilities and Transportation Commission	631,714	754,636	(122,923)	-0.012%	(39,174)
220	Board for Volunteer Firefighters	-	-	-	0.000%	-
225	Washington State Patrol	68,989,053	50,940,800	18,048,253	1.831%	5,751,738
227	Wash State Criminal Justice Tng Commis.	1,593,462	938,794	654,668	0.066%	208,634
228	Washington Traffic Safety Commission	3,086	3,086	-	0.000%	-
235	Department of Labor and Industries	14,187,473	11,454,335	2,733,139	0.277%	871,015
240	Department of Licensing	4,719,748	4,081,953	637,795	0.065%	203,257
245	Military Department	6,809,998	6,407,721	402,277	0.041%	128,200
275	Public Employment Relations Commissior	219,473	103,924	115,549	0.012%	36,824
300	Department of Social and Health Services	219,483,128	154,058,589	65,424,540	6.636%	20,849,932
303	Department of Health	9,542,510	7,681,089	1,861,422	0.189%	593,210
305	Department of Veterans Affairs	3,134,223	2,095,236	1,038,987	0.105%	331,111
307	Department of Children, Youth, and Families	977,574,787	368,292,464	609,282,323	61.795%	194,170,183
310	Department of Corrections	300,252,994	228,165,139	72,087,855	7.311%	22,973,442
315	Department of Services for the Blind	129,440	129,440	-	0.000%	-
340	Student Achievement Council (SAC)	384,492	243,114	141,378	0.014%	45,055
341	LEOFF 2 Retirement Board	40,000	-	40,000	0.004%	12,747
350	Superintendent of Public Instruction	1,181,841	738,476	443,365	0.045%	141,295
351	State School for the Blind	48,691	83,204	(34,513)	-0.004%	(10,999)
353	WA Center for Childhood Deafness and Hearing Lo	2,823,637	2,284,206	539,432	0.055%	171,910
354	Workforce Tng and Education Coord Board	376	376	-	0.000%	-
355	Dept of Archeaology & Historic Preservation	280,477	-	280,477	0.028%	89,384
357	Dept of Early Learning (Est FY 07)	-	-	-	0.000%	-
359	WA Charter School Commission	-	-	-	0.000%	-
365	Washington State University	34,011,330	16,225,150	17,786,180	1.804%	5,668,219

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/21
Indicated Premium Funding Allocation for 2023-24 Biennium

Agency Code	Agency	(1) 12/31/21 Indemnity and ALAE	(2) 12/31/15 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	7,378,230	5,274,667	2,103,563	0.213%	670,378
375	Central Washington University	4,886,286	2,852,467	2,033,819	0.206%	648,151
376	Evergreen State College	4,644,685	2,620,311	2,024,373	0.205%	645,141
380	Western Washington University	5,379,348	3,905,812	1,473,537	0.149%	469,597
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	18,384	30,955	0.003%	9,865
405	Department of Transportation	380,493,100	262,724,440	117,768,660	11.944%	37,531,307
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	7,117,963	6,658,120	459,843	0.047%	146,546
462	Washington Pollution Liability Insurance	585,199	585,199	-	0.000%	-
465	State Parks and Recreation Commission	14,029,475	10,132,086	3,897,389	0.395%	1,242,046
467	Interagency Committee for Outdoor Recreation	188,542	-	188,542	0.019%	60,086
468	Environmental and Land Use Hearings Office	71,236	13,487	57,749	0.006%	18,404
471	State Conservation Commission	8,373	8,000	373	0.000%	119
477	Department of Fish and Wildlife	12,725,455	5,667,253	7,058,202	0.716%	2,249,355
478	Puget Sound Partnership	153,664	-	153,664	0.016%	48,971
490	Department of Natural Resources	45,662,548	35,380,172	10,282,376	1.043%	3,276,857
495	Department of Agriculture	2,436,077	1,444,107	991,970	0.101%	316,128
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	372,166	-	372,166	0.038%	118,604
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 @ 12/31/21
Indicated Premium Funding Allocation for 2023-24 Biennium

Agency Code	Agency	(1) 12/31/21 Indemnity and ALAE	(2) 12/31/15 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	-	-	-	0.000%	-
534	Wine Commission	221,161	221,161	-	0.000%	-
535	Grain Commission	-	-	-	0.000%	-
540	Employment Security Department	4,298,483	3,476,360	822,123	0.083%	262,000
545	Beer Commission	-	-	-	0.000%	-
605	Everett Community College	2,618,458	1,506,246	1,112,212	0.113%	354,447
610	Edmonds Community College	2,507,848	2,014,120	493,728	0.050%	157,345
621	Whatcom Community College, District 21	399,849	220,030	179,819	0.018%	57,306
627	Bellevue Community College	4,905,344	2,041,834	2,863,510	0.290%	912,563
629	Big Bend Community College	432,921	341,799	91,121	0.009%	29,039
632	Centralia College	857,451	223,850	633,601	0.064%	201,920
634	Cascadia College	104,003	103,063	940	0.000%	299
635	Clark College	3,817,195	2,371,902	1,445,293	0.147%	460,596
637	Pierce College	1,241,363	621,201	620,162	0.063%	197,637
639	Columbia Basin Community College	1,498,901	1,124,792	374,109	0.038%	119,223
648	Grays Harbor College	3,128,259	1,078,005	2,050,254	0.208%	653,389
649	Green River Community College	3,868,548	3,481,250	387,297	0.039%	123,426
652	Highline Community College	761,797	756,932	4,865	0.000%	1,550
657	Lower Columbia College	987,488	838,102	149,386	0.015%	47,607
662	Olympic College	1,054,303	416,143	638,160	0.065%	203,373
665	Peninsula College	883,233	883,233	-	0.000%	-
670	Seattle Community Colleges-District 6	5,574,108	3,081,086	2,493,023	0.253%	794,493
672	Shoreline Community College	1,780,668	1,232,146	548,522	0.056%	174,807
674	Skagit Valley College	481,309	348,105	133,204	0.014%	42,450
675	South Puget Sound Community College	1,189,162	264,722	924,440	0.094%	294,607
676	Spokane - District 17	5,916,959	4,420,858	1,496,101	0.152%	476,787
678	Tacoma Community College	3,431,872	3,167,395	264,477	0.027%	84,285
683	Walla Walla Community College	518,360	249,964	268,396	0.027%	85,534
686	Wenatchee Valley College	1,361,374	810,312	551,063	0.056%	175,616
691	Yakima Valley Community College	1,515,942	966,803	549,140	0.056%	175,004
692	Lake Washington Technical College	711,898	678,372	33,525	0.003%	10,684
693	Renton Technical College	713,887	324,256	389,631	0.040%	124,170
694	Bellingham Technical College	445,841	245,617	200,224	0.020%	63,809
695	Bates Technical College	6,700,802	4,687,856	2,012,946	0.204%	641,499
696	Clover Park Technical College	1,509,226	463,556	1,045,670	0.106%	333,241
699	Community and Technical College System	-	-	-	0.000%	-
	Total:	$ 2,262,891,297	$ 1,276,921,748	$ 985,969,549	100.000%	$ 314,215,398

State of Washington
Self-Insurance Liability Program

Auto Liability Experience @ 12/31/21
Indicated Premium Funding Allocation for 2023-24 Biennium

Agency Code	Agency	(1)	(2) 12/31/21 Indemnity and ALAE	(3) 12/31/15 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)	0.000%	(0)
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	-	0.000%	-
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	0.004%	482
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		427,524	401,662	25,862	0.073%	7,910
101	Caseload Forecast Council		-	-	-	0.000%	-
102	Department of Financial Institutions		2,955	2,955	-	0.000%	-
103	Department of Commerce		119,189	101,061	18,128	0.051%	5,544
104	Economic and Revenue Forecast Council		-	-	-	0.000%	-
105	Office of Financial Management		10,911	10,911	-	0.000%	-
107	Washington State Health Care Authority		74,149	7,926	66,223	0.188%	20,254
110	Office of Administrative Hearings		809	809	-	0.000%	-
116	State Lottery		256,866	158,337	98,529	0.279%	30,135
117	Washington State Gambling Commission		162,691	156,788	5,904	0.017%	1,806
118	Commission on Hispanic Affairs		60,451	-	60,451	0.171%	18,489
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
Self-Insurance Liability Program

Auto Liability Experience @ 12/31/21
Indicated Premium Funding Allocation for 2023-24 Biennium

Agency Code	Agency	(1) 12/31/21 Indemnity and ALAE	(2) 12/31/15 Indemnity and ALAE	(3) 6-Year Incremental Indemnity and ALAE [(3)-(2)]	(4) 6-Year Incremental Indemnity and ALAE Contribution [(4)/Tot(4)]	(5) Indicated Premium Funding Allocation [(5)xTot(6)]
124	Department of Retirement Systems	420	420	-	0.000%	-
126	State Investment Board	-	-	-	0.000%	-
140	Department of Revenue	42,767	36,429	6,338	0.018%	1,939
142	Board of Tax Appeals	-	-	-	0.000%	-
147	OMWBE	3,684	-	3,684	0.010%	1,127
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	841,410	694,877	146,533	0.416%	44,816
185	Horse Racing Commission	-	-	-	0.000%	-
190	Board of Industrial Ins. Appeals	-	-	-	0.000%	-
195	Liquor Control Board	909,550	610,439	299,111	0.848%	91,482
205	Board of Pilotage Commissioners	-	-	-	0.000%	-
215	Utilities and Transportation Commission	139,657	132,493	7,164	0.020%	2,191
220	Board for Volunteer Firefighters	-	-	-	0.000%	-
225	Washington State Patrol	27,749,183	22,338,212	5,410,972	15.345%	1,654,916
227	Wash State Criminal Justice Tng Commis.	339,790	339,790	-	0.000%	-
228	Washington Traffic Safety Commission	5,004	3,202	1,802	0.005%	551
235	Department of Labor and Industries	2,224,638	1,905,686	318,952	0.905%	97,550
240	Department of Licensing	185,540	164,941	20,599	0.058%	6,300
245	Military Department	819,260	796,891	22,369	0.063%	6,841
275	Public Employment Relations Commissior	31,076	31,076	0	0.000%	0
300	Department of Social and Health Services	6,079,140	4,511,210	1,567,930	4.447%	479,543
303	Department of Health	262,967	222,778	40,189	0.114%	12,292
305	Department of Veterans Affairs	123,873	96,159	27,714	0.079%	8,476
307	Department of Children, Youth, and Families	1,875,243	835,865	1,039,378	2.948%	317,888
310	Department of Corrections	7,947,623	6,362,909	1,584,714	4.494%	484,676
315	Department of Services for the Blind	43,102	11,852	31,250	0.089%	9,558
340	Student Achievement Council (SAC)	1,006	1,006	-	0.000%	-
341	LEOFF 2 Retirement Board	-	-	-	0.000%	-
350	Superintendent of Public Instruction	109,963	72,560	37,402	0.106%	11,439
351	State School for the Blind	38,578	36,777	1,801	0.005%	551
353	WA Center for Childhood Deafness and Hearing Lo	3,892	2,817	1,075	0.003%	329
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	4,592,666	4,139,883	452,784	1.284%	138,481

State of Washington
Self-Insurance Liability Program

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370	Eastern Washington University	499,843	318,704	181,140	0.514%	55,401
375	Central Washington University	396,422	368,929	27,492	0.078%	8,408
376	Evergreen State College	204,549	200,552	3,997	0.011%	1,222
380	Western Washington University	292,377	258,174	34,203	0.097%	10,461
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	36,948,419	16,462,331	20,486,087	58.097%	6,265,559
406	County Road Administration Board	340	340	-	0.000%	-
407	Transportation Improvement Board	2,796	1,658	1,138	0.003%	348
410	Transportation Commission	-	-	-	0.000%	-
411	Freight Mobility Strategic Invest	-	-	-	0.000%	-
460	Columbia River Gorge Commission	-	-	-	0.000%	-
461	Department of Ecology	1,720,329	1,536,088	184,241	0.522%	56,349
462	Washington Pollution Liability Insurance	-	-	-	0.000%	-
465	State Parks and Recreation Commission	1,148,910	975,346	173,563	0.492%	53,083
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	3,724,539	3,350,747	373,792	1.060%	114,322
478	Puget Sound Partnership	7,781	6,376	1,405	0.004%	430
490	Department of Natural Resources	3,358,769	3,035,430	323,338	0.917%	98,891
495	Department of Agriculture	1,929,790	1,691,523	238,267	0.676%	72,873
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%	-

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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	0.016%	1,777
545	Beer Commission	-	-	-	0.000%	-
605	Everett Community College	140,586	112,757	27,829	0.079%	8,511
610	Edmonds Community College	60,576	53,440	7,136	0.020%	2,183
621	Whatcom Community College, District 21	15,061	15,421	(360)	-0.001%	(110)
627	Bellevue Community College	195,591	170,883	24,708	0.070%	7,557
629	Big Bend Community College	62,237	54,631	7,606	0.022%	2,326
632	Centralia College	1,654,869	93,494	1,561,375	4.428%	477,538
634	Cascadia College	-	-	-	0.000%	-
635	Clark College	67,194	60,640	6,554	0.019%	2,004
637	Pierce College	118,710	34,195	84,515	0.240%	25,849
639	Columbia Basin Community College	2,908,845	2,908,845	-	0.000%	-
648	Grays Harbor College	11,685	10,581	1,104	0.003%	338
649	Green River Community College	128,468	56,955	71,513	0.203%	21,872
652	Highline Community College	31,738	30,368	1,370	0.004%	419
657	Lower Columbia College	41,359	36,704	4,654	0.013%	1,423
662	Olympic College	15,229	15,229	0	0.000%	0
665	Peninsula College	16,679	16,679	-	0.000%	-
670	Seattle Community Colleges-District 6	183,261	181,689	1,573	0.004%	481
672	Shoreline Community College	32,901	29,801	3,100	0.009%	948
674	Skagit Valley College	82,290	80,214	2,076	0.006%	635
675	South Puget Sound Community College	78,132	77,632	500	0.001%	153
676	Spokane - District 17	326,553	292,872	33,682	0.096%	10,301
678	Tacoma Community College	40,164	40,164	-	0.000%	-
683	Walla Walla Community College	146,871	78,108	68,764	0.195%	21,031
686	Wenatchee Valley College	64,044	57,906	6,138	0.017%	1,877
691	Yakima Valley Community College	134,692	133,876	816	0.002%	249
692	Lake Washington Technical College	44,935	43,913	1,021	0.003%	312
693	Renton Technical College	106,842	106,842	(0)	0.000%	(0)
694	Bellingham Technical College	-	-	-	0.000%	-
695	Bates Technical College	120,030	115,018	5,012	0.014%	1,533
696	Clover Park Technical College	95,598	87,488	8,111	0.023%	2,481
699	Community and Technical College System	-	-	-	0.000%	-
	Total:	$ 113,015,385	$ 77,753,679	$ 35,261,706	100.000%	$ 10,784,602

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.