AON

The State of Washington

Self-Insurance Liability Program Actuarial Review

Evaluated as of December 31, 2023

Issue Date – June 13, 2024



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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 ("SILP").

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 December 31, 2023,
- The projected present value of the outstanding indemnity losses above discounted at 7.00% to June 30, 2024,
- 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 2024/25 – 2028/29,
- Projected indemnity and ALAE payments for program years 2023/24 – 2027/28,
- Estimated outstanding indemnity losses and ALAE projected through the end of each fiscal year 6/30/24 – 6/30/28,
- Allocated indemnity loss and ALAE by State agency for the upcoming biennial fiscal period 7/1/25-27.

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.

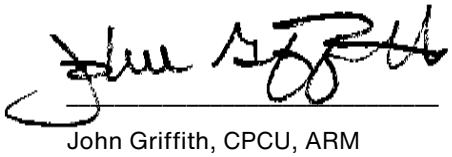
We did not undertake a study of unallocated loss expenses (ULAE) and, as such, our conclusions do not provide a provision for these expenses or other loss or exposure-based assessments.

Yanisa Cheeppensuk and Mateusz Weglicki are members of the Casualty Actuarial Society and American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein. We performed this analysis in accordance with all relevant Actuarial Standards of Practice.

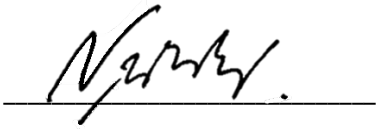
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Respectfully submitted,

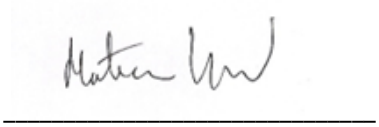
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Conditions and Limitations

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.

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.

Recoverable Collectability
We have estimated the State's reserves net of insurance recoverable amounts. However, we have performed no additional work to verify the claims payment ability of the insurers or other third parties.

Discounting
The uncertainty inherent in the discounted unpaid loss estimates is greater than that of the undiscounted unpaid loss estimates. This is because undiscounted liabilities normally contemplate an implicit risk margin for the uncertainty in the loss estimation process (e.g., under-estimation). Discounting removes this implicit risk margin and would subject the unpaid loss estimates to additional risks such as yields on the investment portfolio. Additionally, future loss payments could occur more or less rapidly than expected due to random variation and the timing of claim payments. We made no adjustment to account for these risks.

The payment patterns utilized to discount the unpaid losses were provided by the State. The State proposed the 7.0% interest rate that is used for discounting based on an estimated investment return specified by the State's Office of Financial Management ("OFM"). We recognize that future investment results might differ from the selected rate of 7.0%. Given the 10-year treasure yield is 4.3% as of June 6, 2024 and the average yield has ranged from 0.9% to 6.0% over the last 25 years, the rate proposed by the client is outside the range we would deem "risk-free" given the uses specified in the introduction section.

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 restricted. We recognize that this report may be distributed to the State's financial auditors. No further distribution of this report is permitted unless authorized by Aon. The report should only be distributed in its entirety including all supporting exhibits.

Executive Summary

Summary of Results

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, 2023, rolled-forward to June 30, 2024.

The interest rate of 7.00% used to discount the reserves, which is based on an estimated investment rate of return specified by OFM[1], is higher than the U.S. Treasury Rates corresponding to the expected average duration of the reserves. **This results in discounted reserves that are 10%, or $139.6 million, lower than using the U.S. Treasury Rates.**

The results of our analysis are as follows:

Estimated Outstanding Indemnity Losses and ALAE (Net of Excess Insurance)

Estimated Outstanding Indemnity Losses and ALAE (Net of Excess Insurance), Rolled-Forward through June 30, 2024

Coverage	Retained Indemnity Case Reserves	Indemnity IBNR Reserves	Estimated Outstanding Indemnity Losses	ALAE	Total
General Liability	$554,064,251	$1,196,686,836	$1,750,751,087	$700,300,435	$2,451,051,522
Auto Liability	$9,479,433	$13,366,320	$22,845,753	$5,254,523	$28,100,276
SILP Ferry Liability	$3,520,088	$6,756,232	$10,276,319	incl.	$10,276,319
Non-SILP Ferry Liability	$492,657	$622,508	$1,115,165	incl.	$1,115,165
Total	**$567,556,428**	**$1,217,431,896**	**$1,784,988,324**	**$705,554,958**	**$2,490,543,282**

[1] Found on Page 80 of the State of Washington's Fiscal Year Ended June 30, 2023 Notes to the Financial Statements.

Estimated Outstanding Indemnity Losses (Discounted), Rolled-Forward through June 30, 2024

Coverage	Estimated Outstanding Indemnity Losses	Estimated Outstanding Indemnity Losses, Discounted @ 7.00%	Estimated Outstanding Indemnity Losses, Discounted @ US Treasury Rate
General Liability	$1,750,751,087	$1,193,918,094	$1,334,100,618
Auto Liability	$22,845,753	$19,006,535	$20,092,617
SILP Ferry Liability	$10,276,319	$8,015,230	$8,571,269
Non-SILP Ferry Liability	$1,115,165	$729,586	$819,481
Total	**$1,784,988,324**	**$1,221,669,444**	**$1,363,583,985**

Estimated Outstanding Indemnity Losses and ALAE Confidence Levels, Rolled-Forward through June 30, 2024

Coverage	Estimated Outstanding Indemnity Losses and ALAE	70th Percentile	80th Percentile
General Liability	$2,451,051,522	$2,744,286,427	$3,290,296,909
Auto Liability	$28,100,276	$31,918,988	$37,256,847
SILP Ferry Liability	$10,276,319	$11,543,829	$13,067,500
Non-SILP Ferry Liability	$1,115,165	$1,252,712	$1,418,058
Total	**$2,490,543,282**	**$2,789,001,956**	**$3,342,039,315**

The estimated outstanding indemnity and ALAE above represents the obligations for claims occurring on or before June 30, 2024. The details supporting this chart by fiscal period can be found in the Exhibits section.

2024/25 – 2028/29 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	7/1/24-25	7/1/25-26	7/1/26-27	7/1/27-28	7/1/28-29
General Liability	$320,549,040	$334,796,980	$349,875,400	$365,620,500	$382,007,500
Auto Liability	$8,911,965	$9,439,266	$9,812,817	$10,200,882	$10,602,231
SILP Ferry Liability	$4,191,200	$4,377,500	$4,574,700	$4,780,500	$4,994,800
Total	**$333,652,205**	**$348,613,746**	**$364,262,917**	**$380,601,882**	**$397,604,531**

2024/25 – 2027/28 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	12/31/2023 - 6/30/2024	06/30/2025	6/30/2026	6/30/2027	6/30/2028
General Liability	$164,509,733	$303,679,601	$291,133,376	$293,326,090	$293,397,722
Auto Liability	$3,797,483	$7,952,247	$8,522,481	$9,648,615	$9,906,589
SILP Ferry Liability	$1,140,109	$2,510,668	$2,745,218	$2,997,206	$3,420,250
Non-SILP Ferry Liability	$87,079	$168,394	$120,925	$81,190	$65,089
Total	**$169,534,404**	**$314,310,911**	**$302,522,000**	**$306,053,102**	**$306,789,649**

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

Coverage	06/30/2025	6/30/2026	6/30/2027	6/30/2028
General Liability	$2,467,920,961	$2,511,584,564	$2,568,133,874	$2,640,356,652
Auto Liability	$29,059,994	$29,976,779	$30,140,981	$30,435,274
SILP Ferry Liability	$11,956,852	$13,589,134	$15,166,628	$16,526,878
Non-SILP Ferry Liability	$946,770	$825,846	$744,655	$679,567
Total	**$2,509,884,577**	**$2,555,976,323**	**$2,614,186,138**	**$2,687,998,371**

All outstanding losses and ultimate loss projections are limited to the appropriate retentions. The loss limitations for the upcoming report years 7/1/24-28 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). The SILP currently provides coverage for the indemnity and defense portion of all costs related to general liability ("GL") and auto liability ("AL") 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 been incorporated into SILP, addressing claims occurring after July 1, 2019.

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
2022/23	10,000,000	10,000,000			17,500,000	18,500,000	19,750,000	21,000,000	1,000,000
2023/24	10,000,000	10,000,000			17,000,000	18,500,000	20,000,000	21,000,000	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 November 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 July 1, 1986 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 July 1, 2019.

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 December 31, 2023.

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
Industry trends for claim costs and exposure levels are based on Aon's compilation of publicly available databases.

Discount Rate
The current investment yield used as the discount rate for losses is set at 7.00% as supplied the by State.

Actuarial Analysis

Overview

The primary objective is to estimate the ultimate settlement value of the losses incurred (occurring) during the fiscal periods 1980/81 forward. It is normal for the valuation of casualty losses to increase during the time period from occurrence to settlement. The difference between the ultimate settlement value and the current reported (incurred) loss valuation is referred to as "IBNR": Incurred but not reported. IBNR consists of two quantities, both of which are estimates:

- A provision for losses that have occurred as of the valuation date, but have not been reflected in the loss data (Incurred but not yet reported, or IBNYR), and
- A provision for losses that are reflected in the loss data, but are valued at less than the ultimate settlement value (Incurred but not enough recorded, or IBNER).

Subtracting the amount of losses paid to date (a known quantity) gives us an estimate of the State's remaining liability for unpaid losses within its retention.

Performing an actuarial analysis involves developing a qualitative understanding of the risk and applying actuarial techniques and methods to the available data. These methods attempt to project unpaid and / or unreported losses to their ultimate settlement value. Each method requires certain underlying assumptions and varies in its responsiveness to loss data. As a result, not all methods are appropriate for use in all circumstances. For each unique situation, actuaries assess the strengths and weaknesses inherent in the results of each method in producing reasonable estimates of ultimate loss.

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

Methods Used to Estimate Ultimate Losses

Paid and Incurred Loss Development Methods

The development method tracks the changes in paid or reported losses over time (e.g., in annual evaluations). The Paid and Incurred Loss Development Methods are based on the assumption that losses from a group of claims are paid or reported in a sufficiently consistent pattern such that prior experience can be used to predict future development. The term "loss development" is used to describe the changes in loss amounts, either paid or reported, that occur over time in a group of claims. In order to reflect loss development arithmetically, incremental loss development factors are calculated by dividing loss amounts at a given evaluation date by those values as of the immediately preceding evaluation date. The incremental loss development factors are then accumulated multiplicatively to derive cumulative loss development factors.

The Loss Development Methods can be applied using either cumulative paid losses or incurred losses (cumulative paid losses plus case reserves). For a given group of claims (grouped by accident year,

report year, or on some other basis), cumulative paid or incurred losses are multiplied by the appropriate cumulative loss development factor to estimate ultimate losses.

The Paid and Incurred Loss Development Methods rely heavily on data as of the most recent evaluation date and assume past patterns are predictive of future development. The Incurred Loss Development Method assumes that claim reporting and case reserving practices remain relatively consistent over time. One advantage of the incurred development method is that it uses the greatest amount of data available by including payments and case reserve estimates. A potential disadvantage is that estimates can be distorted by changes in reserving philosophy.

The Paid Loss Development Method assumes that claim payment and settlement patterns remain relatively consistent over time. A primary advantage of this method that estimates are not distorted by changes in reserving philosophy since case reserves are not used in the calculation. However, the estimates can be influenced by unusual large settlements or changes in payment pattern.

If the program under study has inadequate history to develop predictive loss development patterns, then other sources of loss development information may be considered.

Outstanding Loss Development Method

The Outstanding Loss Development Method is similar to the Paid and Incurred Loss Development Methods. The difference is that the projected values are "unpaid losses" and not ultimate losses. It uses assumed paid and reported loss development factors to derive the development factor for case outstanding. The following presents the formula for the case outstanding development factor:

$$\frac{(\text{Reported LDF to Ultimate} - 1.00) \times (\text{Paid LDF to Ultimate}) + 1.00}{(\text{Paid LDF to Ultimate} - \text{Reported LDF to Ultimate})}$$

The resulting case development factor includes provisions for case reserves and IBNR (the broad definition of IBNR, which includes development on known claims). The ultimate loss estimate equals paid loss plus (case reserve times reserve development factor).

Since the Outstanding Loss Development Method relies on both the payout and reporting patterns to determine the future changes in case reserves, this method is susceptible to distortion due to changes in case reserving practices and payment patterns.

Paid and Incurred Bornhuetter-Ferguson (BF) Methods

The BF method is a combination of the paid or incurred development method and an a priori expected loss figure which is estimated from other sources. Effectively, a "credibility" weight, which is equivalent to the inverse of the selected development factor, is given to the development method, and the complement of the weight is given to the a priori expected amount. The BF method avoids potential distortions caused by unusual variations in paid or incurred amounts at early development ages. In our analysis, a priori expected loss rates (ELRs) are selected. The assumed ELRs are then applied to the subject exposure to arrive at the expected loss amounts.

As the weight assigned to the Loss Development Methods is equal to the percent of losses paid or reported, estimates for the most recent periods will principally be based on the a priori expected amount. For more mature periods, the BF Method estimates will principally be based on the Loss Development Methods. Thus, the BF Methods are less responsive to actual loss experience than the Loss Development Methods, but more responsive than the assumed a priori loss estimate. A potential disadvantage is that these methods do not react quickly to changes in the claims handling environment.

Paid and Incurred Cape Cod Methods

The Cape Cod Method is a special case of the BF Method described above, with the ELRs calculated via a specific method. That is, an ELR is computed as a weighted average of the ultimate loss rates arising from the development method (adjusted to a common cost level), with the weights proportional to the percentage developed for each loss period and perhaps also to the exposure during the loss period. This ELR is then adjusted to the cost level for each year, and multiplied by the exposure for that year, to determine an expected loss estimate conceptually similar to the a priori loss estimate used in the BF method.

The Cape Cod methods possess the same advantages and disadvantages as do the BF methods. An additional advantage is that the ELRs are based on the current loss data, and hence may be somewhat more responsive to the actual loss experience than are the BF methods.

Frequency-Severity Method

In the frequency-severity method, the ultimate loss is estimated as the product of average claim cost (i.e., severity) and number of claims. The ultimate loss is derived separately for reported and unreported claims. For reported claims, the ultimate loss is derived by multiplying the number of reported claims by the ultimate average severity of these claims. The ultimate loss for unreported claims equals the product of the estimated number of unreported claims and the ultimate average severity of these claims. The number of unreported claims is calculated as the ultimate claim counts (using the claim development method similar to the loss development method described earlier) minus the number of reported claims. The average severity for unreported claims is calculated as ultimate claim counts (using the claim development method similar to the loss development method described earlier) minus the number of reported claims..

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).

2025/26 – 2026/27 Biennium Liability Account Cost Allocation

The expected costs of the general and auto liability programs for the 2025/26 and 2026/27 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, 2023. 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 Assumptions

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 December 31, 2023. 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 July 1, 2019 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 $1,000,000 to unlimited 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 7.00% 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.

Description of Exhibits

Executive Summary – Summary of Losses and Unpaid Liability

Roll-Forward Exhibit

Exhibit 1 – Summary of Various Reserving Methods

Exhibit 2 – Unpaid Liabilities at Various Discount Rates

Graphs – Ultimate Loss Components, Loss Rate, Claim Frequency Rate, Ultimate Average Severity

Exhibit 3 – Incurred. Paid, & Outstanding “Chain Ladder” Methods

Exhibit 4 – Generalized Cape Cod Incurred Method

Exhibit 5 – Generalized Cape Cod Paid Method

Exhibit 6 – Frequency & Severity Method

Exhibit 7 – Incurred Bornhuetter/Ferguson Method

Exhibit 8 – Paid Bornhuetter/Ferguson Method

Exhibit 9 – Assumptions & Factors Used in the Actuarial Analysis

Exhibit 10 – Selected Ultimate Claim Counts

Exhibit 11 – Assumptions & Factors Used

Exhibit 12 – Selected Ultimate Claim Counts

Exhibit 13 – Trended Ultimate Loss Rates and Projections

Exhibit 14 – Outstanding Losses at Various Credibility Levels

Large Claims

Comparison - Comparison to Prior Review

Summary Exhibits

State of Washington
Self-Insurance Liability Program

SILP Liability Experience @ 12/31/23
Outstanding Indemnity and ALAE Summary

Program	Outstanding Indemnity @ 12/31/23	Discounted Outstanding Indemnity, 7.00% @12/31/23	Discounted Outstanding Indemnity, US Treasury Rate @ 12/31/23	Outstanding ALAE @ 12/31/23	Outstanding Indemnity & ALAE @ 12/31/23	Outstanding Indemnity @ 06/30/24	Discounted Outstanding Indemnity, 7.00% @06/30/24	Discounted Outstanding Indemnity, US Treasury Rate @ 06/30/24	Outstanding ALAE @ 06/30/24	Outstanding Indemnity & ALAE @ 06/30/24
General Liability	$ 1,773,112,207	$ 1,209,167,175	$ 1,351,140,153	$ 709,244,883	$ 2,482,357,089	$ 1,750,751,087	$ 1,193,918,094	$ 1,334,100,618	$ 700,300,435	$ 2,451,051,522
Auto Liability	22,404,996	18,639,847	19,704,975	5,153,149	27,558,145	22,845,753	19,006,535	20,092,617	5,254,523	28,100,276
SILP Ferry Liability	9,770,356	7,620,593	8,149,255	incl.	9,770,356	10,276,319	8,015,230	8,571,269	incl.	10,276,319
Aggregate Excess	-	-	-	-	-	-	-	-	-	-
Subtotal	$ 1,805,287,558	$ 1,235,427,615	$ 1,378,994,383	$ 714,398,032	$ 2,519,685,590	$ 1,783,873,160	$ 1,220,939,859	$ 1,362,764,504	$ 705,554,958	$ 2,489,428,118
Non-SILP Ferry Liability	1,202,244	786,556	883,471	incl.	1,202,244	1,115,165	729,586	819,481	incl.	1,115,165
Total	$ 1,806,489,802	$ 1,236,214,171	$ 1,379,877,854	$ 714,398,032	$ 2,520,887,834	$ 1,784,988,324	$ 1,221,669,444	$ 1,363,583,985	$ 705,554,958	$ 2,490,543,282

State of Washington
Self-Insurance Liability Program

SILP and Ferry Liability Experience @ 12/31/23
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	$2,482,357,089		1.000	$ 27,558,145		1.000	$ 10,972,600	
70%	1.120	2,779,337,279	296,980,189	1.136	31,303,183	3,745,038	1.123	12,325,991	1,353,391
80%	1.342	3,332,321,571	849,964,482	1.326	36,538,061	8,979,916	1.272	13,952,899	2,980,300

State of Washington
Self-Insurance Liability Program

SILP Liability Experience @ 12/31/23
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 (reference only)		
Policy Period	Paid ALAE	Paid Indemnity	ALAE Ratio	Paid ALAE	Paid Indemnity	ALAE Ratio	Paid ALAE	Paid Indemnity	ALAE Ratio
1-Jul-00	$ 14,172,696	$ 38,629,098	36.7%	$ 648,681	$ 3,048,677	21.3%	$ 1,642,961	$ 1,573,772	104.4%
1-Jul-01	$ 16,373,096	$ 38,968,038	42.0%	$ 307,111	$ 1,680,295	18.3%	$ 619,028	$ 649,042	95.4%
1-Jul-02	$ 16,662,890	$ 47,957,953	34.7%	$ 1,011,470	$ 3,149,126	32.1%	$ 1,130,124	$ 2,624,711	43.1%
1-Jul-03	$ 19,378,655	$ 59,663,602	32.5%	$ 1,052,481	$ 4,846,730	21.7%	$ 511,193	$ 1,467,989	34.8%
1-Jul-04	$ 14,288,798	$ 56,147,212	25.4%	$ 622,855	$ 7,473,838	8.3%	$ 930,697	$ 3,579,820	26.0%
1-Jul-05	$ 13,668,077	$ 29,981,456	45.6%	$ 694,000	$ 1,425,633	48.7%	$ 710,070	$ 2,166,197	32.8%
1-Jul-06	$ 14,280,039	$ 33,356,782	42.8%	$ 431,759	$ 5,687,219	7.6%	$ 749,993	$ 2,831,027	26.5%
1-Jul-07	$ 20,580,914	$ 76,491,043	26.9%	$ 346,627	$ 2,249,489	15.4%	$ 659,162	$ 2,189,184	30.1%
1-Jul-08	$ 21,760,082	$ 84,081,598	25.9%	$ 267,697	$ 2,201,488	12.2%	$ 1,141,516	$ 2,223,916	51.3%
1-Jul-09	$ 16,265,583	$ 142,257,240	11.4%	$ 1,467,368	$ 3,465,129	42.3%	$ 915,641	$ 1,563,097	58.6%
1-Jul-10	$ 15,738,392	$ 28,895,617	54.5%	$ 1,105,828	$ 1,897,817	58.3%	$ 1,025,140	$ 1,627,533	63.0%
1-Jul-11	$ 14,313,868	$ 60,831,926	23.5%	$ 407,009	$ 1,469,080	27.7%	$ 234,737	$ 218,098	107.6%
1-Jul-12	$ 13,780,121	$ 54,265,900	25.4%	$ 206,877	$ 2,857,325	7.2%	$ 513,633	$ 1,488,060	34.5%
1-Jul-13	$ 17,898,903	$ 54,037,007	33.1%	$ 712,574	$ 2,917,568	24.4%	$ 803,566	$ 1,635,791	49.1%
1-Jul-14	$ 15,905,001	$ 48,366,066	32.9%	$ 1,292,566	$ 1,655,708	78.1%	$ 1,150,938	$ 2,469,657	46.6%
1-Jul-15	$ 20,281,905	$ 53,855,674	37.7%	$ 316,384	$ 1,769,838	17.9%	$ 539,025	$ 1,345,926	40.0%
1-Jul-16	$ 18,030,199	$ 40,523,589	44.5%	$ 1,321,509	$ 6,185,797	21.4%	$ 513,704	$ 1,871,235	27.5%
1-Jul-17	$ 20,871,242	$ 64,692,863	32.3%	$ 1,446,954	$ 11,126,550	13.0%	$ 370,042	$ 1,370,323	27.0%
1-Jul-18	$ 14,918,772	$ 22,289,039	66.9%	$ 659,181	$ 2,005,943	32.9%	$ 551,418	$ 1,451,862	38.0%
1-Jul-19	$ 12,634,969	$ 21,253,524	59.4%	$ 795,405	$ 2,878,947	27.6%	$ 672,862	$ 1,361,245	49.4%
1-Jul-20	$ 4,857,047	$ 2,995,739	162.1%	$ 137,480	$ 785,175	17.5%	$ 121,960	$ 1,415,109	8.6%
1-Jul-21	$ 6,158,645	$ 2,474,567	248.9%	$ 161,732	$ 1,863,941	8.7%	$ 129,001	$ 516,059	25.0%
1-Jul-22	$ 1,458,665	$ 438,549	332.6%	$ 51,029	$ 1,220,496	4.2%	$ 8,992	$ 80,728	11.1%
1-Jul-23	$ 54,447	$ 112,946	48.2%	$ -	$ 105,858	0.0%	$ -	$ 25,142	0.0%
Total	$ 344,333,008	$ 1,062,567,028	32.4%	$ 15,464,577	$ 73,967,668	20.9%	$ 15,645,404	$ 37,745,524	41.4%
2005 - 2019	$ 250,928,068	$ 815,179,324	30.8%	$ 11,471,738	$ 49,793,532	23.0%	$ 10,551,448	$ 25,813,152	40.9%
Selected			40.0%			23.0%			40.0%

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/23
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 @ 12/31/23
Future Outstanding Indemnity and ALAE Requirements

			Occurrence Period Ending				
			12/31/2023 - 6/30/2024	06/30/2025	6/30/2026	6/30/2027	6/30/2028
(1)	Total Outstanding Indemnity and ALAE at Beginning of Period	$	2,520,887,834	$2,490,543,282	$2,509,884,577	$2,555,976,323	$2,614,186,138
(2)	Indemnity Accrued During Period		100,320,047	240,400,300	251,192,400	262,463,600	274,231,400
(3)	ALAE Accrued During Period		38,869,806	93,251,905	97,421,346	101,799,317	106,370,482
(4)	Total Accrued During Period		139,189,853	333,652,205	348,613,746	364,262,917	380,601,882
(5)	Indemnity Paid During Period		121,821,525	226,058,305	217,747,400	220,441,435	221,109,277
(6)	ALAE Paid During Period		47,002,781	86,765,600	83,180,965	83,807,454	83,827,921
(7)	Total Paid During Period		168,824,306	312,823,905	300,928,365	304,248,889	304,937,198
(8)	Total Outstanding Indemnity and ALAE at End of Period	$	2,491,253,381	$ 2,511,371,582	$ 2,557,569,958	$ 2,615,990,351	$ 2,689,850,822

State of Washington
Self-Insurance Liability Program

General, Auto, and SILP Ferry Liability Experience @ 12/31/23
Future Outstanding Indemnity and ALAE Requirements

		Occurrence Period Ending				
		12/31/2023 - 6/30/2024	06/30/2025	6/30/2026	6/30/2027	6/30/2028
(1)	Total Outstanding Indemnity and ALAE at Beginning of Period	$ 2,519,685,590	$2,489,428,118	$2,508,937,806	$2,555,150,477	$2,613,441,483
(2)	Indemnity Accrued During Period	100,320,047	240,400,300	251,192,400	262,463,600	274,231,400
(3)	ALAE Accrued During Period	38,869,806	93,251,905	97,421,346	101,799,317	106,370,482
(4)	Total Accrued During Period	139,189,853	333,652,205	348,613,746	364,262,917	380,601,882
(5)	Indemnity Paid During Period	121,734,446	225,889,910	217,626,476	220,360,244	221,044,189
(6)	ALAE Paid During Period	47,712,879	88,252,606	84,774,599	85,611,667	85,680,372
(7)	Total Paid During Period	169,447,325	314,142,516	302,401,075	305,971,911	306,724,561
(8)	Total Outstanding Indemnity and ALAE at End of Period	$ 2,489,428,118	$ 2,508,937,806	$ 2,555,150,477	$ 2,613,441,483	$ 2,687,318,804

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/23
Future Outstanding Indemnity and ALAE Requirements

		Occurrence Period Ending				
		12/31/2023 - 6/30/2024	06/30/2025	6/30/2026	6/30/2027	6/30/2028
(1)	Total Outstanding Indemnity and ALAE at Beginning of Period	$ 2,482,357,089	$2,451,051,522	$2,467,920,961	$2,511,584,564	$2,568,133,874
(2)	Indemnity Accrued During Period	95,145,832	228,963,600	239,140,700	249,911,000	261,157,500
(3)	ALAE Accrued During Period	38,058,333	91,585,440	95,656,280	99,964,400	104,463,000
(4)	Total Accrued During Period	133,204,165	320,549,040	334,796,980	349,875,400	365,620,500
(5)	Indemnity Paid During Period	117,506,952	216,914,001	207,952,412	209,518,636	209,569,802
(6)	ALAE Paid During Period	47,002,781	86,765,600	83,180,965	83,807,454	83,827,921
(7)	Total Paid During Period	164,509,733	303,679,601	291,133,376	293,326,090	293,397,722
(8)	Total Outstanding Indemnity and ALAE at End of Period	$ 2,451,051,522	$ 2,467,920,961	$ 2,511,584,564	$ 2,568,133,874	$ 2,640,356,652

State of Washington
Self-Insurance Liability Program

Auto Liability Experience @ 12/31/23
Future Outstanding Indemnity and ALAE Requirements

		Occurrence Period Ending				
		12/31/2023 - 6/30/2024	06/30/2025	6/30/2026	6/30/2027	6/30/2028
(1)	Total Outstanding Indemnity and ALAE at Beginning of Period	$ 27,558,145	$ 28,100,276	$ 29,059,994	$ 29,976,779	$ 30,140,981
(2)	Indemnity Accrued During Period	3,528,142	7,245,500	7,674,200	7,977,900	8,293,400
(3)	ALAE Accrued During Period	811,473	1,666,465	1,765,066	1,834,917	1,907,482
(4)	Total Accrued During Period	4,339,615	8,911,965	9,439,266	9,812,817	10,200,882
(5)	Indemnity Paid During Period	3,087,385	6,465,242	6,928,846	7,844,402	8,054,137
(6)	ALAE Paid During Period	710,098	1,487,006	1,593,635	1,804,213	1,852,452
(7)	Total Paid During Period	3,797,483	7,952,247	8,522,481	9,648,615	9,906,589
(8)	Total Outstanding Indemnity and ALAE at End of Period	$ 28,100,276	$ 29,059,994	$ 29,976,779	$ 30,140,981	$ 30,435,274

State of Washington
Self-Insurance Liability Program

Non-SILP Ferry Liability Experience @ 12/31/23
Future Outstanding Indemnity and ALAE Requirements

		Occurrence Period Ending				
		12/31/2023 - 6/30/2024	06/30/2025	6/30/2026	6/30/2027	6/30/2028
(1)	Total Outstanding Indemnity and ALAE at Beginning of Period	$ 1,202,244	$ 1,115,165	$ 946,770	$ 825,846	$ 744,655
(2)	Indemnity (and ALAE) Accrued During Period	-	-	-	-	-
(3)	ALAE Accrued During Period	-	-	-	-	-
(4)	Total Accrued During Period	-	-	-	-	-
(5)	Indemnity (and ALAE) Paid During Period	87,079	168,394	120,925	81,190	65,089
(6)	ALAE Paid During Period	-	-	-	-	-
(7)	Total Paid During Period	87,079	168,394	120,925	81,190	65,089
(8)	Total Outstanding Indemnity and ALAE at End of Period	$ 1,115,165	$ 946,770	$ 825,846	$ 744,655	$ 679,567

Ferrly Liability added to SILP 7/1/19.

State of Washington
Self-Insurance Liability Program

SILP Ferry Liability Experience @ 12/31/23
Future Outstanding Indemnity and ALAE Requirements

		Occurrence Period Ending				
		12/31/2023 - 6/30/2024	06/30/2025	6/30/2026	6/30/2027	6/30/2028
(1)	Total Outstanding Indemnity and ALAE at Beginning of Period	$ 9,770,356	$ 10,276,319	$ 11,956,852	$ 13,589,134	$ 15,166,628
(2)	Indemnity (and ALAE) Accrued During Period	1,646,073	4,191,200	4,377,500	4,574,700	4,780,500
(3)	ALAE Accrued During Period	-	-	-	-	-
(4)	Total Accrued During Period	1,646,073	4,191,200	4,377,500	4,574,700	4,780,500
(5)	Indemnity (and ALAE) Paid During Period	1,140,109	2,510,668	2,745,218	2,997,206	3,420,250
(6)	ALAE Paid During Period	-	-	-	-	-
(7)	Total Paid During Period	1,140,109	2,510,668	2,745,218	2,997,206	3,420,250
(8)	Total Outstanding Indemnity and ALAE at End of Period	$ 10,276,319	$ 11,956,852	$ 13,589,134	$ 15,166,628	$ 16,526,878

Ferrly Liability added to SILP 7/1/19.

Combined General Liability Exhibits

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/23
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	636	79	$ 106,256,810	$ 57,906,710	$ 48,350,100	$ 18,765,732	$ 67,115,832	$ 125,022,542	2724.18
1-Jul-80	47,572	Various	224	9	25,070,887	19,387,887	5,683,000	2,848,942	8,531,942	27,919,829	586.90
1-Jul-81	49,311	Various	276	8	35,009,637	30,854,637	4,155,000	3,205,690	7,360,690	38,215,327	774.98
1-Jul-82	51,114	Various	393	13	44,402,208	36,632,208	7,770,000	3,947,116	11,717,116	48,349,325	945.91
1-Jul-83	52,983	Various	436	14	31,037,840	25,667,840	5,370,000	2,265,291	7,635,291	33,303,131	628.56
1-Jul-84	54,921	Various	553	19	36,215,591	25,405,591	10,810,000	5,409,512	16,219,512	41,625,103	757.92
1-Jul-85	56,929	Various	644	23	40,417,602	30,412,602	10,005,000	4,898,285	14,903,285	45,315,887	796.01
1-Jul-86	59,010	Various	1,648	27	34,183,196	22,313,196	11,870,000	7,194,290	19,064,290	41,377,485	701.19
1-Jul-87	61,168	Various	641	24	41,657,350	31,462,350	10,195,000	5,429,641	15,624,641	47,086,991	769.80
1-Jul-88	63,405	Various	737	31	42,139,202	29,269,202	12,870,000	7,913,088	20,783,088	50,052,290	789.41
1-Jul-89	65,723	Various	728	21	51,835,040	38,075,040	13,760,000	9,304,141	23,064,141	61,139,181	930.26
1-Jul-90	68,126	Various	764	10	36,269,909	29,509,909	6,760,000	5,264,913	12,024,913	41,534,822	609.68
1-Jul-91	70,617	Various	820	24	46,534,526	36,823,526	9,711,000	7,893,663	17,604,663	54,428,188	770.75
1-Jul-92	70,938	Various	859	18	37,615,902	30,095,902	7,520,000	7,316,486	14,836,486	44,932,388	633.40
1-Jul-93	72,350	Various	896	16	39,915,493	30,615,493	9,300,000	9,463,801	18,763,801	49,379,294	682.51
1-Jul-94	73,309	Various	866	19	58,224,526	50,568,026	7,656,500	9,409,772	17,066,272	67,634,298	922.59
1-Jul-95	73,860	Various	882	19	69,278,609	56,028,609	13,250,000	10,976,616	24,226,616	80,255,225	1086.59
1-Jul-96	75,483	Various	866	6	44,271,064	41,098,564	3,172,500	7,047,447	10,219,947	51,318,511	679.87
1-Jul-97	76,238	Various	905	8	78,529,760	71,781,149	6,748,612	13,626,800	20,375,412	92,156,561	1208.80
1-Jul-98	78,561	Various	884	18	37,089,713	28,423,213	8,666,500	13,781,276	22,447,776	50,870,989	647.53
1-Jul-99	80,014	Various	835	9	42,259,494	37,756,494	4,503,000	9,848,838	14,351,838	52,108,332	651.24
1-Jul-00	81,425	Various	857	9	44,629,098	38,629,098	6,000,000	16,865,564	22,865,564	61,494,662	755.23
1-Jul-01	83,486	Various	939	12	43,298,038	38,968,038	4,330,000	18,969,161	23,299,161	62,267,200	745.84
1-Jul-02	82,878	Various	758	8	52,497,953	47,957,953	4,540,000	12,089,183	16,629,183	64,587,136	779.30
1-Jul-03	84,636	Various	823	15	67,273,602	59,663,602	7,610,000	32,602,273	40,212,273	99,875,876	1180.06
1-Jul-04	84,377	Various	702	6	59,057,212	56,147,212	2,910,000	24,432,782	27,342,782	83,489,994	989.49
1-Jul-05	85,484	Various	663	14	34,876,456	29,981,456	4,895,000	25,179,600	30,074,600	60,056,056	702.54
1-Jul-06	86,256	Various	714	6	40,936,782	33,356,782	7,580,000	23,837,519	31,417,519	64,774,301	750.96
1-Jul-07	88,679	Various	750	10	83,131,043	76,491,043	6,640,000	24,362,502	31,002,502	107,493,545	1212.16
1-Jul-08	89,383	Various	729	11	91,048,098	84,081,598	6,966,500	24,081,230	31,047,730	115,129,328	1288.05
1-Jul-09	86,931	Various	577	10	61,073,740	57,507,240	3,566,500	24,335,749	27,902,249	85,409,489	982.50
1-Jul-10	84,125	Various	511	28	38,027,117	28,895,617	9,131,500	20,889,319	30,020,819	58,916,435	700.35
1-Jul-11	82,671	Various	527	20	66,730,926	60,831,926	5,899,000	32,473,380	38,372,380	99,204,306	1199.99
1-Jul-12	83,316	Various	484	21	60,025,900	54,265,900	5,760,000	34,942,097	40,702,097	94,967,998	1139.86
1-Jul-13	84,399	Various	419	24	58,482,057	54,037,007	4,445,050	24,199,983	28,645,033	82,682,039	979.66
1-Jul-14	85,309	Various	460	35	53,097,474	48,366,066	4,731,409	38,042,413	42,773,822	91,139,888	1068.35
1-Jul-15	84,702	Various	500	47	66,677,549	53,855,674	12,821,875	35,421,147	48,243,022	102,098,697	1205.39
1-Jul-16	86,892	Various	496	54	60,574,361	40,523,589	20,050,772	40,127,751	60,178,523	100,702,112	1158.93
1-Jul-17	88,228	Various	491	84	86,555,622	64,692,863	21,862,759	45,202,444	67,065,203	131,758,066	1493.39
1-Jul-18	89,435	Various	488	106	63,360,998	22,289,039	41,071,960	44,691,433	85,763,393	108,052,431	1208.16
1-Jul-19	91,756	Various	453	139	68,177,940	21,253,524	46,924,417	64,822,946	111,747,362	133,000,886	1449.51
1-Jul-20	90,014	Various	374	140	25,429,739	2,995,739	22,434,000	80,820,875	103,254,875	106,250,614	1180.38
1-Jul-21	91,758	Various	1,037	885	57,754,731	2,474,567	55,280,164	99,310,547	154,590,712	157,065,279	1711.73
1-Jul-22	94,993	Various	407	129	39,709,653	438,549	39,271,104	161,719,862	200,990,966	201,429,515	2120.47
1-Jul-23 to 31-Dec-23	47,978	Various	106	42	4,662,786	112,946	4,549,840	90,483,046	95,032,887	95,145,832	1983.12
Total	$ 3,386,633		29,758	2,270	$ 2,305,303,235	$ 1,737,905,174	$ 567,398,061	$ 1,205,714,146	$ 1,773,112,207	$ 3,511,017,381	1036.73
Ultimate Losses for Policy Period 7/1/2023 are multiplied by 0.5 to reflect the 12/31/23 evaluation date. The annualized amount is displayed below.											
Prior Study											
Results at: 12/31/2021	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
Change			-920	780	$ 510,777,571	$ 308,190,974	$ 202,586,597	$ 502,331,201	$ 704,917,798	$ 1,013,108,772	255.47
Full Policy Period Projections											
1-Jul-23 Full Policy	$ 95,956	Various								$ 190,291,664	1983.12
1-Jul-24	96,772	Various								228,963,600	2366.02
1-Jul-25	97,621	Various								239,140,700	2449.68
1-Jul-26	98,534	Various								249,911,000	2536.30
1-Jul-27	99,451	Various								261,157,500	2625.98

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/23
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/23 and the Rollforward Date of 06/30/24

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			Current Evaluation Date of 12/31/23				Rollforward Date of 06/30/24				Estimated Change from 12/31/23 to 06/30/24				
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	$ 125,022,542	Various	$ 106,256,810	$ 57,906,710	$ 48,350,100	$ 18,765,732	$ 108,770,285	$ 66,892,895	$ 41,877,391	$ 16,252,257	$ 2,513,475	$ 8,986,184	$ (6,472,709)	$ (2,513,475)	$ -
1-Jul-80	27,919,829	Various	25,070,887	19,387,887	5,683,000	2,848,942	25,452,430	20,529,925	4,922,505	2,467,399	381,543	1,142,038	(760,495)	(381,543)	-
1-Jul-81	38,215,327	Various	35,009,637	30,854,637	4,155,000	3,205,690	35,438,904	31,839,603	3,599,301	2,776,423	429,267	984,966	(555,699)	(429,267)	-
1-Jul-82	48,349,325	Various	44,402,208	36,632,208	7,770,000	3,947,116	44,930,670	38,199,502	6,731,168	3,418,655	528,462	1,567,294	(1,038,832)	(528,462)	-
1-Jul-83	33,303,131	Various	31,037,840	25,667,840	5,370,000	2,265,291	31,341,063	26,688,602	4,652,460	1,962,068	303,222	1,020,762	(717,540)	(303,222)	-
1-Jul-84	41,625,103	Various	36,215,591	25,405,591	10,810,000	5,409,512	36,939,472	27,572,444	9,367,028	4,685,631	723,881	2,166,853	(1,442,972)	(723,881)	-
1-Jul-85	45,315,887	Various	40,417,602	30,412,602	10,005,000	4,898,285	41,072,814	32,401,736	8,671,078	4,243,073	655,213	1,989,134	(1,333,922)	(655,213)	0
1-Jul-86	41,377,485	Various	34,183,196	22,313,196	11,870,000	7,194,290	35,145,026	24,854,504	10,290,522	6,232,460	961,830	2,541,308	(1,579,478)	(961,830)	-
1-Jul-87	47,086,991	Various	41,657,350	31,462,350	10,195,000	5,429,641	42,382,751	33,541,667	8,841,084	4,704,240	725,401	2,079,317	(1,353,916)	(725,401)	-
1-Jul-88	50,052,290	Various	42,139,202	29,269,202	12,870,000	7,913,088	43,195,408	32,028,854	11,166,553	6,856,882	1,056,205	2,759,652	(1,703,447)	(1,056,205)	-
1-Jul-89	61,139,181	Various	51,835,040	38,075,040	13,760,000	9,304,141	53,112,006	40,147,000	12,965,007	8,027,175	1,276,966	2,071,960	(794,993)	(1,276,966)	-
1-Jul-90	41,534,822	Various	36,269,909	29,509,909	6,760,000	5,264,913	36,897,570	30,421,814	6,475,755	4,637,252	627,661	911,906	(284,245)	(627,661)	-
1-Jul-91	54,428,188	Various	46,534,526	36,823,526	9,711,000	7,893,663	47,300,396	38,067,126	9,233,270	7,127,792	765,871	1,243,601	(477,730)	(765,871)	-
1-Jul-92	44,932,388	Various	37,615,902	30,095,902	7,520,000	7,316,486	38,152,516	30,947,989	7,204,527	6,779,873	536,614	852,087	(315,473)	(536,614)	-
1-Jul-93	49,379,294	Various	39,915,493	30,615,493	9,300,000	9,463,801	40,514,195	31,653,604	8,860,591	8,865,100	598,702	1,038,111	(439,409)	(598,702)	-
1-Jul-94	67,634,298	Various	58,224,526	50,568,026	7,656,500	9,409,772	58,747,667	51,417,580	7,330,087	8,886,631	523,141	849,555	(326,413)	(523,141)	-
1-Jul-95	80,255,225	Various	69,278,609	56,028,609	13,250,000	10,976,616	69,822,703	57,124,260	12,698,443	10,432,522	544,094	1,095,651	(551,557)	(544,094)	-
1-Jul-96	51,318,511	Various	44,271,064	41,098,564	3,172,500	7,047,447	44,586,127	41,521,849	3,064,277	6,732,384	315,063	423,286	(108,223)	(315,063)	0
1-Jul-97	92,156,561	Various	78,529,760	71,781,149	6,748,612	13,626,800	79,914,090	72,559,234	7,354,856	12,242,471	1,384,330	778,085	606,245	(1,384,330)	-
1-Jul-98	50,870,989	Various	37,089,713	28,423,213	8,666,500	13,781,276	38,244,243	29,218,148	9,026,095	12,626,746	1,154,530	794,935	359,595	(1,154,530)	-
1-Jul-99	52,108,332	Various	42,259,494	37,756,494	4,503,000	9,848,838	42,960,572	38,228,864	4,731,708	9,147,760	701,079	472,370	228,708	(701,079)	-
1-Jul-00	61,494,662	Various	44,629,098	38,629,098	6,000,000	16,865,564	45,668,617	39,333,651	6,334,967	15,826,045	1,039,519	704,552	334,967	(1,039,519)	-
1-Jul-01	62,267,200	Various	43,298,038	38,968,038	4,330,000	18,969,161	44,370,010	39,641,065	4,728,945	17,897,189	1,071,972	673,027	398,945	(1,071,972)	(0)
1-Jul-02	64,587,136	Various	52,497,953	47,957,953	4,540,000	12,089,183	53,107,962	48,409,916	4,698,046	11,479,174	610,008	451,962	158,046	(610,008)	-
1-Jul-03	99,875,876	Various	67,273,602	59,663,602	7,610,000	32,602,273	68,813,890	65,960,228	2,853,662	31,061,986	1,540,287	6,296,626	(4,756,338)	(1,540,287)	-
1-Jul-04	83,489,994	Various	59,057,212	56,147,212	2,910,000	24,432,782	60,064,479	59,409,571	654,908	23,425,515	1,007,267	3,262,359	(2,255,092)	(1,007,267)	-
1-Jul-05	60,056,056	Various	34,876,456	29,981,456	4,895,000	25,179,600	39,032,767	32,882,732	6,150,034	21,023,290	4,156,311	2,901,276	1,255,034	(4,156,311)	-
1-Jul-06	64,774,301	Various	40,936,782	33,356,782	7,580,000	23,837,519	43,915,364	35,895,728	8,019,637	20,858,937	2,978,582	2,538,945	439,637	(2,978,582)	-
1-Jul-07	107,493,545	Various	83,131,043	76,491,043	6,640,000	24,362,502	85,559,907	78,646,937	6,912,969	21,933,638	2,428,863	2,155,894	272,969	(2,428,863)	-
1-Jul-08	115,129,328	Various	91,048,098	84,081,598	6,966,500	24,081,230	93,054,914	85,983,656	7,071,258	22,074,414	2,006,816	1,902,058	104,758	(2,006,816)	-
1-Jul-09	85,409,489	Various	61,073,740	57,507,240	3,566,500	24,335,749	62,815,270	59,035,060	3,780,210	22,594,219	1,741,530	1,527,819	213,710	(1,741,530)	-
1-Jul-10	58,916,435	Various	38,027,117	28,895,617	9,131,500	20,889,319	39,333,694	30,848,742	8,484,953	19,582,741	1,306,578	1,953,125	(646,547)	(1,306,578)	(0)
1-Jul-11	99,204,306	Various	66,730,926	60,831,926	5,899,000	32,473,380	68,545,776	64,734,383	3,811,393	30,658,529	1,814,850	3,902,457	(2,087,607)	(1,814,850)	(0)
1-Jul-12	94,967,998	Various	60,025,900	54,265,900	5,760,000	34,942,097	61,787,738	57,727,427	4,060,311	33,180,260	1,761,837	3,461,527	(1,699,689)	(1,761,837)	-
1-Jul-13	82,682,039	Various	58,482,057	54,037,007	4,445,050	24,199,983	58,807,796	56,134,566	2,673,230	23,874,243	325,739	2,097,559	(1,771,820)	(325,739)	-
1-Jul-14	91,139,888	Various	53,097,474	48,366,066	4,731,409	38,042,413	53,604,326	51,126,728	2,477,598	37,535,562	506,851	2,760,662	(2,253,810)	(506,851)	-
1-Jul-15	102,098,697	Various	66,677,549	53,855,674	12,821,875	35,421,147	67,150,251	54,553,085	12,597,166	34,948,446	472,702	697,411	(224,709)	(472,702)	-
1-Jul-16	100,702,112	Various	60,574,361	40,523,589	20,050,772	40,127,751	61,105,763	41,368,654	19,737,110	39,596,348	531,403	845,064	(313,662)	(531,403)	-
1-Jul-17	131,758,066	Various	86,555,622	64,692,863	21,862,759	45,202,444	87,152,078	70,340,595	16,811,483	44,605,987	596,456	5,647,732	(5,051,276)	(596,456)	(0)
1-Jul-18	108,052,431	Various	63,360,998	22,289,039	41,071,960	44,691,433	63,950,659	28,645,813	35,304,846	44,101,773	589,660	6,356,774	(5,767,114)	(589,660)	-
1-Jul-19	133,000,886	Various	68,177,940	21,253,524	46,924,417	64,822,946	68,498,499	28,894,041	39,604,458	64,502,387	320,559	7,640,517	(7,319,959)	(320,559)	-
1-Jul-20	106,250,614	Various	25,429,739	2,995,739	22,434,000	80,820,875	33,007,064	7,652,397	25,354,667	73,243,550	7,577,325	4,656,658	2,920,667	(7,577,325)	-
1-Jul-21	157,065,279	Various	57,754,731	2,474,567	55,280,164	99,310,547	77,995,549	14,229,318	63,766,231	79,069,729	20,240,818	11,754,751	8,486,067	(20,240,818)	-
1-Jul-22	201,429,515	Various	39,709,653	438,549	39,271,104	161,719,862	56,997,284	6,938,458	50,058,826	144,432,231	17,287,631	6,499,909	10,787,722	(17,287,631)	-
1-Jul-23	190,291,664	Various	4,662,786	112,946	4,549,840	90,483,046	20,215,813	1,162,177	19,053,636	170,075,852	15,553,027	1,049,231	14,503,796	79,592,805	95,145,832
Total	$ 3,606,163,213		$ 2,305,303,235	$ 1,737,905,174	$ 567,398,061	$ 1,205,714,146	$ 2,409,476,377	$ 1,855,412,126	$ 554,064,251	$ 1,196,686,836	$ 104,173,142	$ 117,506,952	$ (13,333,810)	$ (9,027,310)	$ 95,145,832
					Estimated Outstanding Losses	$ 1,773,112,207			Estimated Outstanding Losses	$ 1,750,751,087			Estimated Outstanding Losses	$ (22,361,120)	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/24
Column (9): Projected Losses Paid-to-date as of 06/30/24

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/24
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

General Liability Experience @ 12/31/23
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/23 and the Rollforward Date of 06/30/25

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
				Current Evaluation Date of 12/31/23				Rollforward Date of 06/30/25				Estimated Change from 12/31/23 to 06/30/25			
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	$ 125,022,542	Various	$ 106,256,810	$ 57,906,710	$ 48,350,100	$ 18,765,732	$ 112,832,554	$ 81,418,478	$ 31,414,075	$ 12,189,988	$ 6,575,743	$ 23,511,768	$ (16,936,025)	$ (6,575,743)	$ -
1-Jul-80	27,919,829	Various	25,070,887	19,387,887	5,683,000	2,848,942	26,069,107	22,376,157	3,692,949	1,850,722	998,220	2,988,270	(1,990,051)	(998,220)	-
1-Jul-81	38,215,327	Various	35,009,637	30,854,637	4,155,000	3,205,690	36,132,750	33,432,104	2,700,646	2,082,577	1,123,113	2,577,467	(1,454,354)	(1,123,113)	-
1-Jul-82	48,349,325	Various	44,402,208	36,632,208	7,770,000	3,947,116	45,784,908	40,733,923	5,050,984	2,564,417	1,382,699	4,101,715	(2,719,016)	(1,382,699)	-
1-Jul-83	33,303,131	Various	31,037,840	25,667,840	5,370,000	2,265,291	31,831,254	28,339,599	3,491,655	1,471,877	793,413	2,671,759	(1,878,345)	(793,413)	-
1-Jul-84	41,625,103	Various	36,215,591	25,405,591	10,810,000	5,409,512	38,109,842	31,078,146	7,031,695	3,515,261	1,894,251	5,672,555	(3,778,305)	(1,894,251)	-
1-Jul-85	45,315,887	Various	40,417,602	30,412,602	10,005,000	4,898,285	42,132,330	35,621,137	6,511,193	3,183,557	1,714,728	5,208,535	(3,493,807)	(1,714,728)	-
1-Jul-86	41,377,485	Various	34,183,196	22,313,196	11,870,000	7,194,290	36,700,688	28,969,677	7,731,011	4,676,798	2,517,492	6,656,481	(4,138,989)	(2,517,492)	-
1-Jul-87	47,086,991	Various	41,657,350	31,462,350	10,195,000	5,429,641	43,556,343	36,910,998	6,645,346	3,530,647	1,898,993	5,448,647	(3,549,654)	(1,898,993)	-
1-Jul-88	50,052,290	Various	42,139,202	29,269,202	12,870,000	7,913,088	44,904,837	36,504,603	8,400,233	5,147,453	2,765,634	7,235,401	(4,469,767)	(2,765,634)	-
1-Jul-89	61,139,181	Various	51,835,040	38,075,040	13,760,000	9,304,141	55,111,327	45,348,389	9,762,938	6,027,853	3,276,288	7,273,349	(3,997,062)	(3,276,288)	-
1-Jul-90	41,534,822	Various	36,269,909	29,509,909	6,760,000	5,264,913	38,016,178	32,252,093	5,764,085	3,518,644	1,746,269	2,742,184	(995,915)	(1,746,269)	-
1-Jul-91	54,428,188	Various	46,534,526	36,823,526	9,711,000	7,893,663	48,750,765	40,371,351	8,379,414	5,677,423	2,216,239	3,547,825	(1,331,586)	(2,216,239)	-
1-Jul-92	44,932,388	Various	37,615,902	30,095,902	7,520,000	7,316,486	39,295,638	32,729,609	6,566,029	5,636,750	1,679,736	2,633,707	(953,971)	(1,679,736)	-
1-Jul-93	49,379,294	Various	39,915,493	30,615,493	9,300,000	9,463,801	41,789,575	33,577,051	8,212,524	7,589,719	1,874,082	2,961,558	(1,087,476)	(1,874,082)	-
1-Jul-94	67,634,298	Various	58,224,526	50,568,026	7,656,500	9,409,772	59,862,080	53,057,396	6,804,684	7,772,218	1,637,555	2,489,371	(851,816)	(1,637,555)	-
1-Jul-95	80,255,225	Various	69,278,609	56,028,609	13,250,000	10,976,616	70,981,746	59,239,073	11,742,673	9,273,479	1,703,137	3,210,464	(1,507,327)	(1,703,137)	(0)
1-Jul-96	51,318,511	Various	44,271,064	41,098,564	3,172,500	7,047,447	45,257,279	42,338,863	2,918,416	6,061,231	986,216	1,240,300	(254,084)	(986,216)	-
1-Jul-97	92,156,561	Various	78,529,760	71,781,149	6,748,612	13,626,800	81,789,802	74,061,058	7,728,744	10,366,759	3,260,042	2,279,909	980,133	(3,260,042)	-
1-Jul-98	50,870,989	Various	37,089,713	28,423,213	8,666,500	13,781,276	40,568,874	30,752,483	9,816,391	10,302,115	3,479,161	2,329,270	1,149,891	(3,479,161)	-
1-Jul-99	52,108,332	Various	42,259,494	37,756,494	4,503,000	9,848,838	44,372,142	39,177,155	5,194,987	7,736,190	2,112,648	1,420,662	691,987	(2,112,648)	-
1-Jul-00	61,494,662	Various	44,629,098	38,629,098	6,000,000	16,865,564	47,807,254	40,693,509	7,113,746	13,687,408	3,178,156	2,064,410	1,113,746	(3,178,156)	-
1-Jul-01	62,267,200	Various	43,298,038	38,968,038	4,330,000	18,969,161	46,483,659	40,992,153	5,491,506	15,783,540	3,185,621	2,024,115	1,161,506	(3,185,621)	-
1-Jul-02	64,587,136	Various	52,497,953	47,957,953	4,540,000	12,089,183	54,310,703	49,317,213	4,993,490	10,276,433	1,812,749	1,359,259	453,490	(1,812,749)	-
1-Jul-03	99,875,876	Various	67,273,602	59,663,602	7,610,000	32,602,273	71,791,869	71,791,869	-	28,084,006	4,518,267	12,128,267	(7,610,000)	(4,518,267)	-
1-Jul-04	83,489,994	Various	59,057,212	56,147,212	2,910,000	24,432,782	62,135,263	62,135,263	-	21,354,731	3,078,051	5,988,051	(2,910,000)	(3,078,051)	-
1-Jul-05	60,056,056	Various	34,876,456	29,981,456	4,895,000	25,179,600	43,900,459	38,683,740	5,216,718	16,155,598	9,024,003	8,702,284	321,718	(9,024,003)	-
1-Jul-06	64,774,301	Various	40,936,782	33,356,782	7,580,000	23,837,519	49,829,306	40,972,941	8,856,365	14,944,995	8,892,523	7,616,159	1,276,365	(8,892,523)	-
1-Jul-07	107,493,545	Various	83,131,043	76,491,043	6,640,000	24,362,502	90,424,417	82,968,248	7,456,168	17,069,128	7,293,373	6,477,205	816,168	(7,293,373)	-
1-Jul-08	115,129,328	Various	91,048,098	84,081,598	6,966,500	24,081,230	97,061,051	89,777,641	7,283,411	18,068,277	6,012,953	5,696,042	316,911	(6,012,953)	-
1-Jul-09	85,409,489	Various	61,073,740	57,507,240	3,566,500	24,335,749	66,298,220	62,080,765	4,217,454	19,111,270	5,224,479	4,573,525	650,954	(5,224,479)	-
1-Jul-10	58,916,435	Various	38,027,117	28,895,617	9,131,500	20,889,319	41,971,254	34,100,798	7,870,456	16,945,181	3,944,138	5,205,182	(1,261,044)	(3,944,138)	-
1-Jul-11	99,204,306	Various	66,730,926	60,831,926	5,899,000	32,473,380	72,138,139	69,733,508	2,404,631	27,066,166	5,407,213	8,901,582	(3,494,369)	(5,407,213)	(0)
1-Jul-12	94,967,998	Various	60,025,900	54,265,900	5,760,000	34,942,097	65,302,547	64,610,281	692,266	29,665,451	5,276,647	10,344,380	(5,067,734)	(5,276,647)	-
1-Jul-13	82,682,039	Various	58,482,057	54,037,007	4,445,050	24,199,983	60,319,261	60,302,939	16,322	22,362,779	1,837,204	6,265,932	(4,428,728)	(1,837,204)	-
1-Jul-14	91,139,888	Various	53,097,474	48,366,066	4,731,409	38,042,413	54,607,366	54,607,366	-	36,532,522	1,509,891	6,241,300	(4,731,409)	(1,509,891)	-
1-Jul-15	102,098,697	Various	66,677,549	53,855,674	12,821,875	35,421,147	68,077,471	58,269,965	9,807,506	34,021,225	1,399,922	4,414,291	(3,014,369)	(1,399,922)	(0)
1-Jul-16	100,702,112	Various	60,574,361	40,523,589	20,050,772	40,127,751	62,153,680	43,059,740	19,093,940	38,548,432	1,579,319	2,536,151	(956,832)	(1,579,319)	-
1-Jul-17	131,758,066	Various	86,555,622	64,692,863	21,862,759	45,202,444	88,326,675	76,712,422	11,614,252	43,431,391	1,771,052	12,019,560	(10,248,507)	(1,771,052)	(0)
1-Jul-18	108,052,431	Various	63,360,998	22,289,039	41,071,960	44,691,433	65,103,760	41,052,801	24,050,959	42,948,672	1,742,761	18,763,762	(17,021,000)	(1,742,761)	-
1-Jul-19	133,000,886	Various	68,177,940	21,253,524	46,924,417	64,822,946	69,662,597	43,554,100	26,108,497	63,338,290	1,484,656	22,300,576	(20,815,920)	(1,484,656)	-
1-Jul-20	106,250,614	Various	25,429,739	2,995,739	22,434,000	80,820,875	40,590,115	18,728,415	21,861,701	65,660,498	15,160,377	15,732,676	(572,299)	(15,160,377)	-
1-Jul-21	157,065,279	Various	57,754,731	2,474,567	55,280,164	99,310,547	103,613,009	31,670,751	71,942,257	53,452,270	45,858,277	29,196,184	16,662,093	(45,858,277)	-
1-Jul-22	201,429,515	Various	39,709,653	438,549	39,271,104	161,719,862	99,495,652	27,333,345	72,162,307	101,933,863	59,785,999	26,894,796	32,891,203	(59,785,999)	-
1-Jul-23	190,291,664	Various	4,662,786	112,946	4,549,840	90,483,046	51,816,448	8,197,094	43,619,354	138,475,216	47,153,662	8,084,148	39,069,514	47,992,170	95,145,832
1-Jul-24	228,963,600	Various	-	-	-	-	26,894,505	2,689,918	24,204,587	202,069,095	26,894,505	2,689,918	24,204,587	202,069,095	228,963,600
Total	$ 3,835,126,813		$ 2,305,303,235	$ 1,737,905,174	$567,398,061	$ 1,205,714,146	$ 2,623,964,696	$ 2,072,326,127	$ 551,638,569	$ 1,211,162,117	$ 318,661,461	$ 334,420,953	$ (15,759,492)	$ 5,447,972	$ 324,109,432
				Estimated Outstanding Losses		$ 1,773,112,207		Estimated Outstanding Losses		$ 1,762,800,686		Estimated Outstanding Losses		$ (10,311,521)	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/25
Column (9): Projected Losses Paid-to-date as of 06/30/25

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/25
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

General Liability Experience @ 12/31/23
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/23 and the Rollforward Date of 06/30/26

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
				Current Evaluation Date of 12/31/23				Rollforward Date of 06/30/26				Estimated Change from 12/31/23 to 06/30/26			
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	$ 125,022,542	Various	$ 106,256,810	$ 57,906,710	$ 48,350,100	$ 18,765,732	$ 115,879,603	$ 92,315,652	$ 23,563,951	$ 9,142,939	$ 9,622,793	$ 34,408,942	$ (24,786,149)	$ (9,622,793)	$ -
1-Jul-80	27,919,829	Various	25,070,887	19,387,887	5,683,000	2,848,942	26,531,690	23,761,376	2,770,314	1,388,139	1,460,803	4,373,489	(2,912,686)	(1,460,803)	(0)
1-Jul-81	38,215,327	Various	35,009,637	30,854,637	4,155,000	3,205,690	36,653,248	34,627,105	2,026,143	1,562,079	1,643,611	3,772,468	(2,128,857)	(1,643,611)	-
1-Jul-82	48,349,325	Various	44,402,208	36,632,208	7,770,000	3,947,116	46,425,772	42,636,066	3,789,707	1,923,553	2,023,564	6,003,857	(3,980,293)	(2,023,564)	-
1-Jul-83	33,303,131	Various	31,037,840	25,667,840	5,370,000	2,265,291	32,199,039	29,578,998	2,620,042	1,104,091	1,161,199	3,911,158	(2,749,958)	(1,161,199)	-
1-Jul-84	41,625,103	Various	36,215,591	25,405,591	10,810,000	5,409,512	38,988,073	33,710,683	5,277,390	2,637,030	2,772,482	8,305,092	(5,532,610)	(2,772,482)	-
1-Jul-85	45,315,887	Various	40,417,602	30,412,602	10,005,000	4,898,285	42,927,514	38,039,676	4,887,837	2,388,373	2,509,912	7,627,075	(5,117,163)	(2,509,912)	-
1-Jul-86	41,377,485	Various	34,183,196	22,313,196	11,870,000	7,194,290	37,868,506	32,062,850	5,805,656	3,508,979	3,685,311	9,749,654	(6,064,344)	(3,685,311)	-
1-Jul-87	47,086,991	Various	41,657,350	31,462,350	10,195,000	5,429,641	44,437,616	39,445,405	4,992,211	2,649,375	2,780,266	7,983,055	(5,202,789)	(2,780,266)	-
1-Jul-88	50,052,290	Various	42,139,202	29,269,202	12,870,000	7,913,088	46,189,000	39,874,522	6,314,478	3,863,290	4,049,798	10,605,319	(6,555,522)	(4,049,798)	-
1-Jul-89	61,139,181	Various	51,835,040	38,075,040	13,760,000	9,304,141	56,614,078	49,269,707	7,344,372	4,525,102	4,779,039	11,194,667	(6,415,628)	(4,779,039)	-
1-Jul-90	41,534,822	Various	36,269,909	29,509,909	6,760,000	5,264,913	38,892,563	34,552,144	4,340,420	2,642,259	2,622,655	5,042,235	(2,419,580)	(2,622,655)	-
1-Jul-91	54,428,188	Various	46,534,526	36,823,526	9,711,000	7,893,663	50,120,285	42,686,469	7,433,817	4,307,903	3,585,760	5,862,943	(2,277,183)	(3,585,760)	-
1-Jul-92	44,932,388	Various	37,615,902	30,095,902	7,520,000	7,316,486	40,442,609	34,448,198	5,994,410	4,489,780	2,826,706	4,352,296	(1,525,590)	(2,826,706)	-
1-Jul-93	49,379,294	Various	39,915,493	30,615,493	9,300,000	9,463,801	43,069,242	35,590,265	7,478,977	6,310,053	3,153,749	4,974,772	(1,821,023)	(3,153,749)	-
1-Jul-94	67,634,298	Various	58,224,526	50,568,026	7,656,500	9,409,772	60,980,233	54,639,162	6,341,071	6,654,065	2,755,707	4,071,137	(1,315,429)	(2,755,707)	-
1-Jul-95	80,255,225	Various	69,278,609	56,028,609	13,250,000	10,976,616	72,144,671	61,364,202	10,780,469	8,110,553	2,866,063	5,335,593	(2,469,531)	(2,866,063)	-
1-Jul-96	51,318,511	Various	44,271,064	41,098,564	3,172,500	7,047,447	45,930,676	43,159,853	2,770,824	5,387,834	1,659,613	2,061,289	(401,676)	(1,659,613)	-
1-Jul-97	92,156,561	Various	78,529,760	71,781,149	6,748,612	13,626,800	82,823,266	75,570,171	7,253,095	9,333,294	4,293,506	3,789,023	504,483	(4,293,506)	-
1-Jul-98	50,870,989	Various	37,089,713	28,423,213	8,666,500	13,781,276	42,147,297	32,294,247	9,853,050	8,723,692	5,057,584	3,871,034	1,186,550	(5,057,584)	-
1-Jul-99	52,108,332	Various	42,259,494	37,756,494	4,503,000	9,848,838	45,796,403	40,093,467	5,702,936	6,311,929	3,536,910	2,336,973	1,199,936	(3,536,910)	-
1-Jul-00	61,494,662	Various	44,629,098	38,629,098	6,000,000	16,865,564	49,919,327	42,114,713	7,804,614	11,575,336	5,290,228	3,485,614	1,804,614	(5,290,228)	-
1-Jul-01	62,267,200	Various	43,298,038	38,968,038	4,330,000	18,969,161	48,616,552	42,297,646	6,318,906	13,650,647	5,318,514	3,329,608	1,988,906	(5,318,514)	-
1-Jul-02	64,587,136	Various	52,497,953	47,957,953	4,540,000	12,089,183	55,524,344	50,229,035	5,295,309	9,062,792	3,026,391	2,271,082	755,309	(3,026,391)	-
1-Jul-03	99,875,876	Various	67,273,602	59,663,602	7,610,000	32,602,273	74,734,397	74,479,315	255,082	25,141,479	7,460,794	14,815,712	(7,354,918)	(7,460,794)	-
1-Jul-04	83,489,994	Various	59,057,212	56,147,212	2,910,000	24,432,782	64,182,587	64,182,587	-	19,307,407	5,125,375	8,035,375	(2,910,000)	(5,125,375)	-
1-Jul-05	60,056,056	Various	34,876,456	29,981,456	4,895,000	25,179,600	45,328,592	44,472,313	856,279	14,727,465	10,452,136	14,490,857	(4,038,721)	(10,452,136)	-
1-Jul-06	64,774,301	Various	40,936,782	33,356,782	7,580,000	23,837,519	53,289,641	46,054,096	7,235,545	11,484,660	12,352,859	12,697,314	(344,455)	(12,352,859)	-
1-Jul-07	107,493,545	Various	83,131,043	76,491,043	6,640,000	24,362,502	95,263,869	87,280,102	7,983,767	12,229,676	12,132,825	10,789,058	1,343,767	(12,132,825)	-
1-Jul-08	115,129,328	Various	91,048,098	84,081,598	6,966,500	24,081,230	101,068,289	93,575,402	7,492,888	14,061,039	10,020,191	9,493,803	526,388	(10,020,191)	-
1-Jul-09	85,409,489	Various	61,073,740	57,507,240	3,566,500	24,335,749	69,766,595	65,117,539	4,649,056	15,642,894	8,692,855	7,610,299	1,082,556	(8,692,855)	-
1-Jul-10	58,916,435	Various	38,027,117	28,895,617	9,131,500	20,889,319	44,583,392	36,966,495	7,616,897	14,333,043	6,556,276	8,070,879	(1,514,603)	(6,556,276)	-
1-Jul-11	99,204,306	Various	66,730,926	60,831,926	5,899,000	32,473,380	75,783,627	73,148,135	2,635,492	23,420,679	9,052,701	12,316,209	(3,263,508)	(9,052,701)	-
1-Jul-12	94,967,998	Various	60,025,900	54,265,900	5,760,000	34,942,097	68,778,547	68,778,547	-	26,189,450	8,752,647	14,512,647	(5,760,000)	(8,752,647)	-
1-Jul-13	82,682,039	Various	58,482,057	54,037,007	4,445,050	24,199,983	62,688,166	62,688,166	-	19,993,873	4,206,109	8,651,159	(4,445,050)	(4,206,109)	-
1-Jul-14	91,139,888	Various	53,097,474	48,366,066	4,731,409	38,042,413	56,920,219	56,920,219	-	34,219,669	3,822,744	8,554,153	(4,731,409)	(3,822,744)	-
1-Jul-15	102,098,697	Various	66,677,549	53,855,674	12,821,875	35,421,147	68,986,600	64,263,304	4,723,296	33,112,097	2,309,051	10,407,630	(8,098,579)	(2,309,051)	-
1-Jul-16	100,702,112	Various	60,574,361	40,523,589	20,050,772	40,127,751	63,176,412	47,565,935	15,610,477	37,525,700	2,602,051	7,042,345	(4,440,294)	(2,602,051)	-
1-Jul-17	131,758,066	Various	86,555,622	64,692,863	21,862,759	45,202,444	89,476,085	78,281,300	11,194,785	42,281,980	2,920,463	13,588,438	(10,667,974)	(2,920,463)	(0)
1-Jul-18	108,052,431	Various	63,360,998	22,289,039	41,071,960	44,691,433	66,234,714	48,003,756	18,230,959	41,817,717	2,873,716	25,714,717	(22,841,001)	(2,873,716)	-
1-Jul-19	133,000,886	Various	68,177,940	21,253,524	46,924,417	64,822,946	71,318,663	57,529,826	13,788,837	61,682,224	3,140,722	36,276,302	(33,135,580)	(3,140,722)	-
1-Jul-20	106,250,614	Various	25,429,739	2,995,739	22,434,000	80,820,875	41,775,114	31,053,066	10,722,048	64,475,500	16,345,375	28,057,328	(11,711,952)	(16,345,375)	-
1-Jul-21	157,065,279	Various	57,754,731	2,474,567	55,280,164	99,310,547	109,147,029	45,756,930	63,390,100	47,918,250	51,392,298	43,282,362	8,109,935	(51,392,298)	-
1-Jul-22	201,429,515	Various	39,709,653	438,549	39,271,104	161,719,862	132,520,763	48,591,904	83,928,859	68,908,752	92,811,110	48,153,355	44,657,754	(92,811,110)	-
1-Jul-23	190,291,664	Various	4,662,786	112,946	4,549,840	90,483,046	92,561,998	27,292,050	65,269,948	97,729,666	87,899,212	27,179,105	60,720,108	7,246,620	95,145,832
1-Jul-24	228,963,600	Various	-	-	-	-	64,439,587	11,106,462	53,333,125	164,524,013	64,439,587	11,106,462	53,333,125	164,524,013	228,963,600
1-Jul-25	239,140,700	Various	-	-	-	-	28,089,927	2,809,481	25,280,446	211,050,773	28,089,927	2,809,481	25,280,446	211,050,773	239,140,700
Total	$ 4,074,267,513		$ 2,305,303,235	$ 1,737,905,174	$567,398,061	$ 1,205,714,146	$ 2,841,236,422	$ 2,280,278,539	$ 560,957,884	$ 1,233,031,091	$ 535,933,187	$ 542,373,364	$ (6,440,177)	$ 27,316,945	$ 563,250,132
				Estimated Outstanding Losses		$ 1,773,112,207		Estimated Outstanding Losses		$ 1,793,988,975		Estimated Outstanding Losses		$ 20,876,768	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/26
Column (9): Projected Losses Paid-to-date as of 06/30/26

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/26
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

General Liability Experience @ 12/31/23
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/23 and the Rollforward Date of 06/30/27

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
				Current Evaluation Date of 12/31/23				Rollforward Date of 06/30/27				Estimated Change from 12/31/23 to 06/30/27			
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	$ 125,022,542	Various	$ 106,256,810	$ 57,906,710	$ 48,350,100	$ 18,765,732	$ 118,165,086	$ 100,490,213	$ 17,674,873	$ 6,857,456	$ 11,908,276	$ 42,583,503	$ (30,675,227)	$ (11,908,276)	$ -
1-Jul-80	27,919,829	Various	25,070,887	19,387,887	5,683,000	2,848,942	26,878,670	24,800,595	2,078,075	1,041,159	1,807,783	5,412,708	(3,604,925)	(1,807,783)	-
1-Jul-81	38,215,327	Various	35,009,637	30,854,637	4,155,000	3,205,690	37,043,686	35,523,707	1,519,978	1,171,641	2,034,049	4,669,071	(2,635,022)	(2,034,049)	-
1-Jul-82	48,349,325	Various	44,402,208	36,632,208	7,770,000	3,947,116	46,906,525	44,063,419	2,843,106	1,442,799	2,504,317	7,431,211	(4,926,894)	(2,504,317)	-
1-Jul-83	33,303,131	Various	31,037,840	25,667,840	5,370,000	2,265,291	32,474,959	30,509,196	1,965,763	828,172	1,437,119	4,841,356	(3,404,237)	(1,437,119)	-
1-Jul-84	41,625,103	Various	36,215,591	25,405,591	10,810,000	5,409,512	39,647,001	35,686,921	3,960,080	1,978,101	3,431,411	10,281,331	(6,849,920)	(3,431,411)	-
1-Jul-85	45,315,887	Various	40,417,602	30,412,602	10,005,000	4,898,285	43,524,210	39,855,830	3,668,381	1,791,677	3,106,608	9,443,228	(6,336,619)	(3,106,608)	-
1-Jul-86	41,377,485	Various	34,183,196	22,313,196	11,870,000	7,194,290	38,744,974	34,386,563	4,358,411	2,632,512	4,561,778	12,073,367	(7,511,589)	(4,561,778)	-
1-Jul-87	47,086,991	Various	41,657,350	31,462,350	10,195,000	5,429,641	45,099,177	41,350,395	3,748,782	1,987,814	3,441,827	9,888,045	(6,446,218)	(3,441,827)	-
1-Jul-88	50,052,290	Various	42,139,202	29,269,202	12,870,000	7,913,088	47,153,302	42,409,372	4,743,931	2,898,988	5,014,100	13,140,169	(8,126,069)	(5,014,100)	-
1-Jul-89	61,139,181	Various	51,835,040	38,075,040	13,760,000	9,304,141	57,742,981	52,222,178	5,520,802	3,396,200	5,907,941	14,147,138	(8,239,198)	(5,907,941)	-
1-Jul-90	41,534,822	Various	36,269,909	29,509,909	6,760,000	5,264,913	39,551,282	36,286,148	3,265,134	1,983,540	3,281,373	6,776,239	(3,494,866)	(3,281,373)	-
1-Jul-91	54,428,188	Various	46,534,526	36,823,526	9,711,000	7,893,663	51,193,251	45,595,802	5,597,449	3,234,937	4,658,725	8,772,277	(4,113,551)	(4,658,725)	-
1-Jul-92	44,932,388	Various	37,615,902	30,095,902	7,520,000	7,316,486	41,525,643	36,174,912	5,350,731	3,406,745	3,909,741	6,079,010	(2,169,269)	(3,909,741)	-
1-Jul-93	49,379,294	Various	39,915,493	30,615,493	9,300,000	9,463,801	44,353,216	37,532,255	6,820,961	5,026,078	4,437,723	6,916,762	(2,479,039)	(4,437,723)	-
1-Jul-94	67,634,298	Various	58,224,526	50,568,026	7,656,500	9,409,772	62,102,143	56,294,749	5,807,394	5,532,155	3,877,618	5,726,723	(1,849,106)	(3,877,618)	-
1-Jul-95	80,255,225	Various	69,278,609	56,028,609	13,250,000	10,976,616	73,311,499	63,414,101	9,897,398	6,943,726	4,032,890	7,385,492	(3,352,602)	(4,032,890)	-
1-Jul-96	51,318,511	Various	44,271,064	41,098,564	3,172,500	7,047,447	46,606,329	43,984,847	2,621,482	4,712,182	2,335,265	2,886,283	(551,018)	(2,335,265)	-
1-Jul-97	92,156,561	Various	78,529,760	71,781,149	6,748,612	13,626,800	83,860,186	77,086,629	6,773,557	8,296,374	5,330,426	5,305,480	24,946	(5,330,426)	-
1-Jul-98	50,870,989	Various	37,089,713	28,423,213	8,666,500	13,781,276	43,016,963	33,843,495	9,173,469	7,854,025	5,927,250	5,420,281	506,969	(5,927,250)	-
1-Jul-99	52,108,332	Various	42,259,494	37,756,494	4,503,000	9,848,838	46,763,476	41,014,216	5,749,261	5,344,856	4,503,982	3,257,722	1,246,261	(4,503,982)	0
1-Jul-00	61,494,662	Various	44,629,098	38,629,098	6,000,000	16,865,564	52,050,389	43,487,989	8,562,400	9,444,274	7,421,290	4,858,890	2,562,400	(7,421,290)	-
1-Jul-01	62,267,200	Various	43,298,038	38,968,038	4,330,000	18,969,161	50,722,952	43,662,032	7,060,920	11,544,247	7,424,914	4,693,994	2,730,920	(7,424,914)	0
1-Jul-02	64,587,136	Various	52,497,953	47,957,953	4,540,000	12,089,183	56,749,036	51,110,086	5,638,950	7,838,100	4,251,082	3,152,133	1,098,950	(4,251,082)	-
1-Jul-03	99,875,876	Various	67,273,602	59,663,602	7,610,000	32,602,273	77,703,593	75,995,835	1,707,758	22,172,283	10,429,990	16,332,232	(5,902,242)	(10,429,990)	-
1-Jul-04	83,489,994	Various	59,057,212	56,147,212	2,910,000	24,432,782	66,205,538	66,205,538	-	17,284,456	7,148,327	10,058,327	(2,910,000)	(7,148,327)	-
1-Jul-05	60,056,056	Various	34,876,456	29,981,456	4,895,000	25,179,600	46,740,545	46,740,545	-	13,315,511	11,864,090	16,759,090	(4,895,000)	(11,864,090)	-
1-Jul-06	64,774,301	Various	40,936,782	33,356,782	7,580,000	23,837,519	54,304,869	51,124,359	3,180,510	10,469,431	13,368,087	17,767,577	(4,399,490)	(13,368,087)	-
1-Jul-07	107,493,545	Various	83,131,043	76,491,043	6,640,000	24,362,502	98,095,504	91,595,302	6,500,202	9,398,041	14,964,461	15,104,259	(139,798)	(14,964,461)	-
1-Jul-08	115,129,328	Various	91,048,098	84,081,598	6,966,500	24,081,230	105,054,886	97,364,851	7,690,035	10,074,442	14,006,787	13,283,253	723,535	(14,006,787)	-
1-Jul-09	85,409,489	Various	61,073,740	57,507,240	3,566,500	24,335,749	73,235,925	68,157,336	5,078,589	12,173,565	12,162,184	10,650,096	1,512,089	(12,162,184)	-
1-Jul-10	58,916,435	Various	38,027,117	28,895,617	9,131,500	20,889,319	47,184,600	39,823,788	7,360,811	11,731,836	9,157,483	10,928,172	(1,770,689)	(9,157,483)	-
1-Jul-11	99,204,306	Various	66,730,926	60,831,926	5,899,000	32,473,380	79,393,977	76,157,088	3,236,889	19,810,328	12,663,051	15,325,162	(2,662,111)	(12,663,051)	0
1-Jul-12	94,967,998	Various	60,025,900	54,265,900	5,760,000	34,942,097	72,305,952	72,020,285	285,667	22,662,046	12,280,052	17,754,385	(5,474,333)	(12,280,052)	-
1-Jul-13	82,682,039	Various	58,482,057	54,037,007	4,445,050	24,199,983	65,030,915	65,030,915	-	17,651,124	6,548,859	10,993,909	(4,445,050)	(6,548,859)	-
1-Jul-14	91,139,888	Various	53,097,474	48,366,066	4,731,409	38,042,413	60,545,133	60,545,133	-	30,594,755	7,447,659	12,179,067	(4,731,409)	(7,447,659)	-
1-Jul-15	102,098,697	Various	66,677,549	53,855,674	12,821,875	35,421,147	71,082,908	70,204,059	878,849	31,015,789	4,405,358	16,348,385	(11,943,026)	(4,405,358)	-
1-Jul-16	100,702,112	Various	60,574,361	40,523,589	20,050,772	40,127,751	64,179,189	54,832,016	9,347,173	36,522,923	3,604,828	14,308,427	(10,703,599)	(3,604,828)	-
1-Jul-17	131,758,066	Various	86,555,622	64,692,863	21,862,759	45,202,444	90,597,873	82,461,848	8,136,024	41,160,193	4,042,250	17,768,986	(13,726,735)	(4,042,250)	-
1-Jul-18	108,052,431	Various	63,360,998	22,289,039	41,071,960	44,691,433	67,341,419	49,715,227	17,626,192	40,711,012	3,980,421	27,426,189	(23,445,768)	(3,980,421)	(0)
1-Jul-19	133,000,886	Various	68,177,940	21,253,524	46,924,417	64,822,946	72,942,922	65,359,660	7,583,263	60,057,964	4,764,982	44,106,136	(39,341,154)	(4,764,982)	-
1-Jul-20	106,250,614	Various	25,429,739	2,995,739	22,434,000	80,820,875	43,460,914	42,802,402	658,512	62,789,700	18,031,175	39,806,663	(21,775,488)	(18,031,175)	-
1-Jul-21	157,065,279	Various	57,754,731	2,474,567	55,280,164	99,310,547	110,011,827	61,431,086	48,580,741	47,053,452	52,257,096	58,956,519	(6,699,423)	(52,257,096)	-
1-Jul-22	201,429,515	Various	39,709,653	438,549	39,271,104	161,719,862	139,655,024	65,760,897	73,894,127	61,774,491	99,945,371	65,322,349	34,623,022	(99,945,371)	-
1-Jul-23	190,291,664	Various	4,662,786	112,946	4,549,840	90,483,046	124,225,010	47,195,630	77,029,380	66,066,655	119,562,224	47,082,684	72,479,540	(24,416,392)	95,145,832
1-Jul-24	228,963,600	Various	-	-	-	-	112,849,848	33,951,583	78,898,265	116,113,752	112,849,848	33,951,583	78,898,265	116,113,752	228,963,600
1-Jul-25	239,140,700	Various	-	-	-	-	67,303,834	11,600,128	55,703,706	171,836,866	67,303,834	11,600,128	55,703,706	171,836,866	239,140,700
1-Jul-26	249,911,000	Various	-	-	-	-	29,355,027	2,936,013	26,419,014	220,555,973	29,355,027	2,936,013	26,419,014	220,555,973	249,911,000
Total	$ 4,324,178,513		$ 2,305,303,235	$ 1,737,905,174	$567,398,061	$ 1,205,714,146	$ 3,063,994,167	$ 2,489,797,175	$ 574,196,993	$ 1,260,184,346	$ 758,690,932	$ 751,892,000	$ 6,798,932	$ 54,470,200	$ 813,161,132
				Estimated Outstanding Losses		$ 1,773,112,207		Estimated Outstanding Losses		$ 1,834,381,339		Estimated Outstanding Losses		$ 61,269,132	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/27
Column (9): Projected Losses Paid-to-date as of 06/30/27

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/27
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

General Liability Experience @ 12/31/23
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/23 and the Rollforward Date of 06/30/28

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
				Current Evaluation Date of 12/31/23				Rollforward Date of 06/30/28				Estimated Change from 12/31/23 to 06/30/28			
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	$ 125,022,542	Various	$ 106,256,810	$ 57,906,710	$ 48,350,100	$ 18,765,732	$ 119,879,308	$ 106,622,079	$ 13,257,229	$ 5,143,234	$ 13,622,498	$ 48,715,369	$ (35,092,871)	$ (13,622,498)	$ -
1-Jul-80	27,919,829	Various	25,070,887	19,387,887	5,683,000	2,848,942	27,138,929	25,580,182	1,558,747	780,900	2,068,042	6,192,295	(4,124,253)	(2,068,042)	-
1-Jul-81	38,215,327	Various	35,009,637	30,854,637	4,155,000	3,205,690	37,336,550	36,196,357	1,140,192	878,777	2,326,913	5,341,721	(3,014,808)	(2,326,913)	-
1-Jul-82	48,349,325	Various	44,402,208	36,632,208	7,770,000	3,947,116	47,267,149	45,134,355	2,132,795	1,082,175	2,864,941	8,502,146	(5,637,205)	(2,864,941)	-
1-Jul-83	33,303,131	Various	31,037,840	25,667,840	5,370,000	2,265,291	32,681,944	31,207,209	1,474,735	621,187	1,644,104	5,539,369	(3,895,265)	(1,644,104)	-
1-Jul-84	41,625,103	Various	36,215,591	25,405,591	10,810,000	5,409,512	40,141,342	37,170,135	2,971,207	1,483,761	3,925,751	11,764,544	(7,838,793)	(3,925,751)	-
1-Jul-85	45,315,887	Various	40,417,602	30,412,602	10,005,000	4,898,285	43,971,906	41,219,212	2,752,694	1,343,981	3,554,304	10,806,610	(7,252,306)	(3,554,304)	-
1-Jul-86	41,377,485	Various	34,183,196	22,313,196	11,870,000	7,194,290	39,402,664	36,131,508	3,271,156	1,974,821	5,219,468	13,818,312	(8,598,844)	(5,219,468)	-
1-Jul-87	47,086,991	Various	41,657,350	31,462,350	10,195,000	5,429,641	45,595,690	42,781,498	2,814,192	1,491,301	3,938,340	11,319,148	(7,380,808)	(3,938,340)	-
1-Jul-88	50,052,290	Various	42,139,202	29,269,202	12,870,000	7,913,088	47,877,193	44,314,694	3,562,500	2,175,097	5,737,991	15,045,491	(9,307,500)	(5,737,991)	-
1-Jul-89	61,139,181	Various	51,835,040	38,075,040	13,760,000	9,304,141	58,590,694	54,443,025	4,147,669	2,548,487	6,755,654	16,367,985	(9,612,331)	(6,755,654)	-
1-Jul-90	41,534,822	Various	36,269,909	29,509,909	6,760,000	5,264,913	40,046,126	37,591,729	2,454,397	1,488,696	3,776,218	8,081,820	(4,305,603)	(3,776,218)	-
1-Jul-91	54,428,188	Various	46,534,526	36,823,526	9,711,000	7,893,663	51,999,725	47,789,143	4,210,581	2,428,464	5,465,199	10,965,618	(5,500,419)	(5,465,199)	-
1-Jul-92	44,932,388	Various	37,615,902	30,095,902	7,520,000	7,316,486	42,374,158	38,344,817	4,029,341	2,558,230	4,758,256	8,248,915	(3,490,659)	(4,758,256)	-
1-Jul-93	49,379,294	Various	39,915,493	30,615,493	9,300,000	9,463,801	45,565,618	39,483,426	6,082,192	3,813,677	5,650,125	8,867,933	(3,217,808)	(5,650,125)	-
1-Jul-94	67,634,298	Various	58,224,526	50,568,026	7,656,500	9,409,772	63,227,831	57,891,765	5,336,066	4,406,467	5,003,305	7,323,739	(2,320,434)	(5,003,305)	-
1-Jul-95	80,255,225	Various	69,278,609	56,028,609	13,250,000	10,976,616	74,482,247	65,559,669	8,922,579	5,772,977	5,203,639	9,531,060	(4,327,421)	(5,203,639)	(0)
1-Jul-96	51,318,511	Various	44,271,064	41,098,564	3,172,500	7,047,447	47,284,248	44,780,636	2,503,612	4,034,262	3,013,185	3,682,072	(668,888)	(3,013,185)	-
1-Jul-97	92,156,561	Various	78,529,760	71,781,149	6,748,612	13,626,800	84,900,579	78,610,483	6,290,097	7,255,981	6,370,819	6,829,334	(458,515)	(6,370,819)	-
1-Jul-98	50,870,989	Various	37,089,713	28,423,213	8,666,500	13,781,276	43,889,538	35,400,281	8,489,257	6,981,451	6,799,825	6,977,068	(177,243)	(6,799,825)	-
1-Jul-99	52,108,332	Various	42,259,494	37,756,494	4,503,000	9,848,838	47,296,306	41,939,434	5,356,872	4,812,026	5,036,812	4,182,940	853,872	(5,036,812)	-
1-Jul-00	61,494,662	Various	44,629,098	38,629,098	6,000,000	16,865,564	53,497,379	44,867,914	8,629,465	7,997,283	8,868,281	6,238,816	2,629,465	(8,868,281)	-
1-Jul-01	62,267,200	Various	43,298,038	38,968,038	4,330,000	18,969,161	52,848,291	44,980,406	7,867,885	9,418,909	9,550,253	6,012,368	3,537,885	(9,550,253)	-
1-Jul-02	64,587,136	Various	52,497,953	47,957,953	4,540,000	12,089,183	57,958,515	52,030,883	5,927,632	6,628,621	5,460,562	4,072,929	1,387,632	(5,460,562)	-
1-Jul-03	99,875,876	Various	67,273,602	59,663,602	7,610,000	32,602,273	80,699,822	77,461,177	3,238,645	19,176,053	13,426,220	17,797,575	(4,371,355)	(13,426,220)	-
1-Jul-04	83,489,994	Various	59,057,212	56,147,212	2,910,000	24,432,782	68,246,824	68,246,824	-	15,243,170	9,189,612	12,099,612	(2,910,000)	(9,189,612)	-
1-Jul-05	60,056,056	Various	34,876,456	29,981,456	4,895,000	25,179,600	48,135,690	48,135,690	-	11,920,366	13,259,234	18,154,234	(4,895,000)	(13,259,234)	-
1-Jul-06	64,774,301	Various	40,936,782	33,356,782	7,580,000	23,837,519	55,308,596	53,945,693	1,362,904	9,465,704	14,371,814	20,588,910	(6,217,096)	(14,371,814)	-
1-Jul-07	107,493,545	Various	83,131,043	76,491,043	6,640,000	24,362,502	98,926,278	95,901,253	3,025,026	8,567,267	15,795,235	19,410,209	(3,614,974)	(15,795,235)	-
1-Jul-08	115,129,328	Various	91,048,098	84,081,598	6,966,500	24,081,230	107,387,503	101,157,242	6,230,261	7,741,825	16,339,404	17,075,644	(736,239)	(16,339,404)	-
1-Jul-09	85,409,489	Various	61,073,740	57,507,240	3,566,500	24,335,749	76,687,383	71,190,480	5,496,903	8,722,106	15,613,642	13,683,239	1,930,403	(15,613,642)	-
1-Jul-10	58,916,435	Various	38,027,117	28,895,617	9,131,500	20,889,319	49,786,522	42,683,926	7,102,596	9,129,913	11,759,406	13,788,309	(2,028,904)	(11,759,406)	-
1-Jul-11	99,204,306	Various	66,730,926	60,831,926	5,899,000	32,473,380	82,989,220	79,157,217	3,832,003	16,215,085	16,258,294	18,325,291	(2,066,997)	(16,258,294)	-
1-Jul-12	94,967,998	Various	60,025,900	54,265,900	5,760,000	34,942,097	75,799,357	74,670,275	1,129,082	19,168,640	15,773,457	20,404,375	(4,630,918)	(15,773,457)	-
1-Jul-13	82,682,039	Various	58,482,057	54,037,007	4,445,050	24,199,983	67,408,310	67,408,310	-	15,273,729	8,926,253	13,371,303	(4,445,050)	(8,926,253)	-
1-Jul-14	91,139,888	Various	53,097,474	48,366,066	4,731,409	38,042,413	64,130,023	64,130,023	-	27,009,864	11,032,549	15,763,958	(4,731,409)	(11,032,549)	-
1-Jul-15	102,098,697	Various	66,677,549	53,855,674	12,821,875	35,421,147	74,368,433	74,368,433	-	27,730,264	7,690,884	20,512,759	(12,821,875)	(7,690,884)	-
1-Jul-16	100,702,112	Various	60,574,361	40,523,589	20,050,772	40,127,751	66,491,434	62,034,346	4,457,087	34,210,678	5,917,073	21,510,757	(15,593,684)	(5,917,073)	-
1-Jul-17	131,758,066	Various	86,555,622	64,692,863	21,862,759	45,202,444	91,697,772	89,202,836	2,494,935	40,060,294	5,142,149	24,509,973	(19,367,824)	(5,142,149)	-
1-Jul-18	108,052,431	Various	63,360,998	22,289,039	41,071,960	44,691,433	68,421,527	54,275,740	14,145,787	39,630,904	5,060,529	31,986,701	(26,926,173)	(5,060,529)	0
1-Jul-19	133,000,886	Various	68,177,940	21,253,524	46,924,417	64,822,946	74,532,355	67,287,530	7,244,825	58,468,531	6,354,415	46,034,006	(39,679,591)	(6,354,415)	-
1-Jul-20	106,250,614	Various	25,429,739	2,995,739	22,434,000	80,820,875	45,114,336	45,114,336	-	61,136,277	19,684,598	42,118,598	(22,434,000)	(19,684,598)	-
1-Jul-21	157,065,279	Various	57,754,731	2,474,567	55,280,164	99,310,547	111,242,104	76,373,571	34,868,533	45,823,175	53,487,372	73,899,004	(20,411,632)	(53,487,372)	-
1-Jul-22	201,429,515	Various	39,709,653	438,549	39,271,104	161,719,862	140,769,890	84,865,404	55,904,486	60,659,625	101,060,237	84,426,856	16,633,382	(101,060,237)	-
1-Jul-23	190,291,664	Various	4,662,786	112,946	4,549,840	90,483,046	131,065,023	63,270,304	67,794,718	59,226,642	126,402,237	63,157,359	63,244,878	(31,256,405)	95,145,832
1-Jul-24	228,963,600	Various	-	-	-	-	150,469,040	57,764,137	92,704,903	78,494,560	150,469,040	57,764,137	92,704,903	78,494,560	228,963,600
1-Jul-25	239,140,700	Various	-	-	-	-	117,865,860	35,460,682	82,405,179	121,274,840	117,865,860	35,460,682	82,405,179	121,274,840	239,140,700
1-Jul-26	249,911,000	Various	-	-	-	-	70,335,030	12,122,569	58,212,461	179,575,970	70,335,030	12,122,569	58,212,461	179,575,970	249,911,000
1-Jul-27	261,157,500	Various	-	-	-	-	30,676,063	3,068,139	27,607,923	230,481,437	30,676,063	3,068,139	27,607,923	230,481,437	261,157,500
Total	$ 4,585,336,013		$ 2,305,303,235	$ 1,737,905,174	$567,398,061	$ 1,205,714,146	$ 3,293,808,326	$ 2,699,366,976	$ 594,441,350	$ 1,291,527,687	$ 988,505,091	$ 961,461,802	$ 27,043,289	$ 85,813,541	$ 1,074,318,632
				Estimated Outstanding Losses		$ 1,773,112,207		Estimated Outstanding Losses		$ 1,885,969,037		Estimated Outstanding Losses		$ 112,856,830	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/28
Column (9): Projected Losses Paid-to-date as of 06/30/28

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/28
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

General Liability Experience @ 12/31/23
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/23 and the Rollforward Date of 06/30/29

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
				Current Evaluation Date of 12/31/23				Rollforward Date of 06/30/29				Estimated Change from 12/31/23 to 06/30/29			
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	$ 125,022,542	Various	$ 106,256,810	$ 57,906,710	$ 48,350,100	$ 18,765,732	$ 120,877,402	$ 110,192,533	$ 10,684,869	$ 4,145,140	$ 14,620,592	$ 52,285,823	$ (37,665,231)	$ (14,620,592)	$ -
1-Jul-80	27,919,829	Various	25,070,887	19,387,887	5,683,000	2,848,942	27,334,136	26,164,969	1,169,167	585,692	2,263,249	6,777,082	(4,513,833)	(2,263,249)	-
1-Jul-81	38,215,327	Various	35,009,637	30,854,637	4,155,000	3,205,690	37,556,218	36,700,956	855,262	659,109	2,546,581	5,846,320	(3,299,738)	(2,546,581)	-
1-Jul-82	48,349,325	Various	44,402,208	36,632,208	7,770,000	3,947,116	47,537,651	45,937,793	1,599,858	811,674	3,135,442	9,305,584	(6,170,142)	(3,135,442)	-
1-Jul-83	33,303,131	Various	31,037,840	25,667,840	5,370,000	2,265,291	32,837,208	31,730,925	1,106,283	465,923	1,799,368	6,063,085	(4,263,717)	(1,799,368)	-
1-Jul-84	41,625,103	Various	36,215,591	25,405,591	10,810,000	5,409,512	40,512,178	38,283,127	2,229,051	1,112,925	4,296,587	12,877,536	(8,580,949)	(4,296,587)	-
1-Jul-85	45,315,887	Various	40,417,602	30,412,602	10,005,000	4,898,285	44,307,776	42,242,462	2,065,314	1,008,111	3,890,174	11,829,860	(7,939,686)	(3,890,174)	-
1-Jul-86	41,377,485	Various	34,183,196	22,313,196	11,870,000	7,194,290	39,896,123	37,441,434	2,454,690	1,481,362	5,712,928	15,128,238	(9,415,310)	(5,712,928)	-
1-Jul-87	47,086,991	Various	41,657,350	31,462,350	10,195,000	5,429,641	45,968,268	43,856,155	2,112,112	1,118,723	4,310,917	12,393,805	(8,082,888)	(4,310,917)	-
1-Jul-88	50,052,290	Various	42,139,202	29,269,202	12,870,000	7,913,088	48,420,486	45,746,046	2,674,440	1,631,805	6,281,283	16,476,844	(10,195,560)	(6,281,283)	-
1-Jul-89	61,139,181	Various	51,835,040	38,075,040	13,760,000	9,304,141	59,227,063	56,112,326	3,114,737	1,912,118	7,392,023	18,037,286	(10,645,263)	(7,392,023)	-
1-Jul-90	41,534,822	Various	36,269,909	29,509,909	6,760,000	5,264,913	40,417,714	38,573,786	1,843,928	1,117,108	4,147,806	9,063,877	(4,916,072)	(4,147,806)	-
1-Jul-91	54,428,188	Various	46,534,526	36,823,526	9,711,000	7,893,663	52,605,567	49,440,572	3,164,995	1,822,621	6,071,041	12,617,046	(6,546,005)	(6,071,041)	-
1-Jul-92	44,932,388	Various	37,615,902	30,095,902	7,520,000	7,316,486	43,011,928	39,980,705	3,031,223	1,920,461	5,396,026	9,884,803	(4,488,777)	(5,396,026)	-
1-Jul-93	49,379,294	Various	39,915,493	30,615,493	9,300,000	9,463,801	46,515,487	41,935,399	4,580,088	2,863,808	6,599,994	11,319,906	(4,719,912)	(6,599,994)	-
1-Jul-94	67,634,298	Various	58,224,526	50,568,026	7,656,500	9,409,772	64,290,768	59,496,330	4,794,438	3,343,530	6,066,243	8,928,304	(2,862,062)	(6,066,243)	-
1-Jul-95	80,255,225	Various	69,278,609	56,028,609	13,250,000	10,976,616	75,656,937	67,629,330	8,027,607	4,598,287	6,378,329	11,600,722	(5,222,393)	(6,378,329)	-
1-Jul-96	51,318,511	Various	44,271,064	41,098,564	3,172,500	7,047,447	47,964,446	45,613,565	2,350,882	3,354,064	3,693,383	4,515,001	(821,618)	(3,693,383)	-
1-Jul-97	92,156,561	Various	78,529,760	71,781,149	6,748,612	13,626,800	85,944,463	80,080,392	5,864,071	6,212,097	7,414,703	8,299,243	(884,540)	(7,414,703)	-
1-Jul-98	50,870,989	Various	37,089,713	28,423,213	8,666,500	13,781,276	44,765,035	36,964,661	7,800,374	6,105,953	7,675,322	8,541,448	(866,126)	(7,675,322)	0
1-Jul-99	52,108,332	Various	42,259,494	37,756,494	4,503,000	9,848,838	47,830,917	42,869,154	4,961,764	4,277,415	5,571,424	5,112,660	458,764	(5,571,424)	-
1-Jul-00	61,494,662	Various	44,629,098	38,629,098	6,000,000	16,865,564	54,294,630	46,254,538	8,040,092	7,200,032	9,665,532	7,625,440	2,040,092	(9,665,532)	-
1-Jul-01	62,267,200	Various	43,298,038	38,968,038	4,330,000	18,969,161	54,291,395	46,305,165	7,986,230	7,975,804	10,993,357	7,337,126	3,656,230	(10,993,357)	-
1-Jul-02	64,587,136	Various	52,497,953	47,957,953	4,540,000	12,089,183	59,178,869	52,920,627	6,258,242	5,408,267	6,680,915	4,962,674	1,718,242	(6,680,915)	-
1-Jul-03	99,875,876	Various	67,273,602	59,663,602	7,610,000	32,602,273	83,658,835	78,992,624	4,666,211	16,217,041	16,385,233	19,329,021	(2,943,789)	(16,385,233)	-
1-Jul-04	83,489,994	Various	59,057,212	56,147,212	2,910,000	24,432,782	70,306,695	70,306,695	-	13,183,300	11,249,483	14,159,483	(2,910,000)	(11,249,483)	-
1-Jul-05	60,056,056	Various	34,876,456	29,981,456	4,895,000	25,179,600	49,543,480	49,083,527	459,952	10,512,577	14,667,024	19,102,071	(4,435,048)	(14,667,024)	-
1-Jul-06	64,774,301	Various	40,936,782	33,356,782	7,580,000	23,837,519	56,300,374	54,553,014	1,747,361	8,473,927	15,363,592	21,196,232	(5,832,639)	(15,363,592)	-
1-Jul-07	107,493,545	Various	83,131,043	76,491,043	6,640,000	24,362,502	99,747,641	98,297,286	1,450,354	7,745,904	16,616,598	21,806,243	(5,189,646)	(16,616,598)	-
1-Jul-08	115,129,328	Various	91,048,098	84,081,598	6,966,500	24,081,230	108,071,869	104,941,504	3,130,366	7,057,459	17,023,771	20,859,905	(3,836,134)	(17,023,771)	-
1-Jul-09	85,409,489	Various	61,073,740	57,507,240	3,566,500	24,335,749	78,706,882	74,225,978	4,480,904	6,702,607	17,633,142	16,718,738	914,404	(17,633,142)	-
1-Jul-10	58,916,435	Various	38,027,117	28,895,617	9,131,500	20,889,319	52,375,042	45,537,804	6,837,239	6,541,393	14,347,926	16,642,187	(2,294,261)	(14,347,926)	(0)
1-Jul-11	99,204,306	Various	66,730,926	60,831,926	5,899,000	32,473,380	86,585,452	82,160,333	4,425,119	12,618,854	19,854,526	21,328,407	(1,473,881)	(19,854,526)	(0)
1-Jul-12	94,967,998	Various	60,025,900	54,265,900	5,760,000	34,942,097	79,278,145	77,312,494	1,965,651	15,689,853	19,252,245	23,046,594	(3,794,349)	(19,252,245)	-
1-Jul-13	82,682,039	Various	58,482,057	54,037,007	4,445,050	24,199,983	69,762,790	69,762,790	-	12,919,250	11,280,733	15,725,783	(4,445,050)	(11,280,733)	-
1-Jul-14	91,139,888	Various	53,097,474	48,366,066	4,731,409	38,042,413	67,767,928	67,767,928	-	23,371,960	14,670,453	19,401,862	(4,731,409)	(14,670,453)	-
1-Jul-15	102,098,697	Various	66,677,549	53,855,674	12,821,875	35,421,147	77,617,681	77,617,681	-	24,481,016	10,940,132	23,762,007	(12,821,875)	(10,940,132)	(0)
1-Jul-16	100,702,112	Various	60,574,361	40,523,589	20,050,772	40,127,751	70,115,396	69,180,976	934,420	30,586,716	9,541,035	28,657,387	(19,116,352)	(9,541,035)	-
1-Jul-17	131,758,066	Various	86,555,622	64,692,863	21,862,759	45,202,444	94,233,966	94,233,966	-	37,524,100	7,678,343	29,541,103	(21,862,759)	(7,678,343)	-
1-Jul-18	108,052,431	Various	63,360,998	22,289,039	41,071,960	44,691,433	69,480,560	61,629,408	7,851,152	38,571,872	6,119,562	39,340,370	(33,220,808)	(6,119,562)	0
1-Jul-19	133,000,886	Various	68,177,940	21,253,524	46,924,417	64,822,946	76,083,589	72,424,673	3,658,916	56,917,297	7,905,649	51,171,150	(43,265,501)	(7,905,649)	-
1-Jul-20	106,250,614	Various	25,429,739	2,995,739	22,434,000	80,820,875	46,732,306	46,732,306	-	59,518,307	21,302,568	43,736,568	(22,434,000)	(21,302,568)	-
1-Jul-21	157,065,279	Various	57,754,731	2,474,567	55,280,164	99,310,547	112,448,752	84,745,027	27,703,725	44,616,527	54,694,020	82,270,460	(27,576,440)	(54,694,020)	-
1-Jul-22	201,429,515	Various	39,709,653	438,549	39,271,104	161,719,862	142,355,919	103,078,111	39,277,808	59,073,596	102,646,266	102,639,562	6,704	(102,646,266)	-
1-Jul-23	190,291,664	Various	4,662,786	112,946	4,549,840	90,483,046	132,133,907	81,157,126	50,976,781	58,157,757	127,471,121	81,044,181	46,426,940	(32,325,289)	95,145,832
1-Jul-24	228,963,600	Various	-	-	-	-	158,595,739	76,995,807	81,599,932	70,367,861	158,595,739	76,995,807	81,599,932	70,367,861	228,963,600
1-Jul-25	239,140,700	Various	-	-	-	-	157,157,171	60,331,669	96,825,501	81,983,529	157,157,171	60,331,669	96,825,501	81,983,529	239,140,700
1-Jul-26	249,911,000	Various	-	-	-	-	123,174,244	37,057,742	86,116,502	126,736,756	123,174,244	37,057,742	86,116,502	126,736,756	249,911,000
1-Jul-27	261,157,500	Various	-	-	-	-	73,500,249	12,668,109	60,832,140	187,657,251	73,500,249	12,668,109	60,832,140	187,657,251	261,157,500
1-Jul-28	272,862,500	Various	-	-	-	-	32,050,954	3,205,653	28,845,302	240,811,546	32,050,954	3,205,653	28,845,302	240,811,546	272,862,500
Total	$ 4,858,198,513		$ 2,305,303,235	$ 1,737,905,174	$567,398,061	$ 1,205,714,146	$ 3,529,028,230	$ 2,916,473,181	$ 612,555,049	$ 1,329,170,283	$ 1,223,724,995	$ 1,178,568,007	$ 45,156,988	$ 123,456,137	$ 1,347,181,132
					Estimated Outstanding Losses	$ 1,773,112,207			Estimated Outstanding Losses	$ 1,941,725,332			Estimated Outstanding Losses	$ 168,613,126	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/29
Column (9): Projected Losses Paid-to-date as of 06/30/29

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/29
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

General Liability Experience @ 12/31/23
Summary of Various Ultimate Loss Estimation Methods

(1) Policy Period Inception	(8) CYF Ultimate	(9) Ex. CYF Ultimate	(10) Selected Ultimate
Prior	$ 113,328,228	$ 11,694,314	$ 125,022,542
1-Jul-80	23,043,816	4,876,013	27,919,829
1-Jul-81	29,771,242	8,444,085	38,215,327
1-Jul-82	35,589,366	12,759,958	48,349,325
1-Jul-83	18,067,160	15,235,971	33,303,131
1-Jul-84	30,487,979	11,137,124	41,625,103
1-Jul-85	32,380,615	12,935,272	45,315,887
1-Jul-86	35,716,519	5,660,966	41,377,485
1-Jul-87	28,253,462	18,833,529	47,086,991
1-Jul-88	41,281,672	8,770,618	50,052,290
1-Jul-89	51,743,108	9,396,073	61,139,181
1-Jul-90	29,379,374	12,155,448	41,534,822
1-Jul-91	40,617,385	13,810,803	54,428,188
1-Jul-92	33,673,590	11,258,799	44,932,388
1-Jul-93	32,731,361	16,647,934	49,379,294
1-Jul-94	30,393,410	37,240,888	67,634,298
1-Jul-95	57,015,224	23,240,000	80,255,225
1-Jul-96	28,593,194	22,725,316	51,318,511
1-Jul-97	66,231,814	25,924,746	92,156,561
1-Jul-98	33,002,690	17,868,299	50,870,989
1-Jul-99	27,586,423	24,521,910	52,108,332
1-Jul-00	46,564,636	14,930,026	61,494,662
1-Jul-01	38,433,628	23,833,572	62,267,200
1-Jul-02	43,894,591	20,692,545	64,587,136
1-Jul-03	76,359,817	23,516,058	99,875,876
1-Jul-04	50,238,287	33,251,707	83,489,994
1-Jul-05	42,592,148	17,463,908	60,056,056
1-Jul-06	42,832,451	21,941,850	64,774,301
1-Jul-07	60,860,458	46,633,087	107,493,545
1-Jul-08	50,704,097	64,425,231	115,129,328
1-Jul-09	59,171,680	26,237,809	85,409,489
1-Jul-10	29,385,218	29,531,217	58,916,435
1-Jul-11	73,153,368	26,050,938	99,204,306
1-Jul-12	53,328,416	41,639,582	94,967,998
1-Jul-13	24,982,403	57,699,637	82,682,039
1-Jul-14	63,461,188	27,678,700	91,139,888
1-Jul-15	56,305,836	45,792,860	102,098,697
1-Jul-16	51,207,592	49,494,520	100,702,112
1-Jul-17	64,065,276	67,692,789	131,758,066
1-Jul-18	57,158,402	50,894,030	108,052,431
1-Jul-19	64,689,731	68,311,155	133,000,886
1-Jul-20	71,681,573	34,569,040	106,250,614
1-Jul-21	83,936,473	73,128,806	157,065,279
1-Jul-22	130,662,814	70,766,701	201,429,515
1-Jul-23	117,377,024	72,914,640	190,291,664
Total	$ 2,271,934,739	$ 1,334,228,474	$ 3,606,163,213

Column (8): GL xCYF Exhibits
Column (9): GL CYF Exhibits

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/23
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 7.00%	(11) Disc Rate US Treasury
Prior	537	Various	$ 125,022,542	$ 106,256,810	$ 57,906,710	$ 48,350,100	$ 18,765,732	$ 67,115,832	$ 55,338,590	$ 58,661,717
1-Jul-80	522	Various	27,919,829	25,070,887	19,387,887	5,683,000	2,848,942	8,531,942	7,034,788	7,457,232
1-Jul-81	510	Various	38,215,327	35,009,637	30,854,637	4,155,000	3,205,690	7,360,690	6,069,063	6,433,515
1-Jul-82	498	Various	48,349,325	44,402,208	36,632,208	7,770,000	3,947,116	11,717,116	9,661,040	10,241,193
1-Jul-83	486	Various	33,303,131	31,037,840	25,667,840	5,370,000	2,265,291	7,635,291	6,295,478	6,673,526
1-Jul-84	474	Various	41,625,103	36,215,591	25,405,591	10,810,000	5,409,512	16,219,512	13,373,371	14,176,453
1-Jul-85	462	Various	45,315,887	40,417,602	30,412,602	10,005,000	4,898,285	14,903,285	12,288,111	13,026,022
1-Jul-86	450	Various	41,377,485	34,183,196	22,313,196	11,870,000	7,194,290	19,064,290	15,648,049	16,608,909
1-Jul-87	438	Various	47,086,991	41,657,350	31,462,350	10,195,000	5,429,641	15,624,641	12,777,559	13,575,827
1-Jul-88	426	Various	50,052,290	42,139,202	29,269,202	12,870,000	7,913,088	20,783,088	16,944,554	18,017,663
1-Jul-89	414	Various	61,139,181	51,835,040	38,075,040	13,760,000	9,304,141	23,064,141	18,559,583	19,818,110
1-Jul-90	402	Various	41,534,822	36,269,909	29,509,909	6,760,000	5,264,913	12,024,913	9,440,634	10,163,864
1-Jul-91	390	Various	54,428,188	46,534,526	36,823,526	9,711,000	7,893,663	17,604,663	13,471,120	14,628,321
1-Jul-92	378	Various	44,932,388	37,615,902	30,095,902	7,520,000	7,316,486	14,836,486	11,052,771	12,109,294
1-Jul-93	366	Various	49,379,294	39,915,493	30,615,493	9,300,000	9,463,801	18,763,801	13,599,190	15,033,194
1-Jul-94	354	Various	67,634,298	58,224,526	50,568,026	7,656,500	9,409,772	17,066,272	12,037,539	13,422,059
1-Jul-95	342	Various	80,255,225	69,278,609	56,028,609	13,250,000	10,976,616	24,226,616	16,624,383	18,695,789
1-Jul-96	330	Various	51,318,511	44,271,064	41,098,564	3,172,500	7,047,447	10,219,947	6,821,434	7,736,650
1-Jul-97	318	Various	92,156,561	78,529,760	71,781,149	6,748,612	13,626,800	20,375,412	13,227,529	15,127,639
1-Jul-98	306	Various	50,870,989	37,089,713	28,423,213	8,666,500	13,781,276	22,447,776	14,184,338	16,349,927
1-Jul-99	294	Various	52,108,332	42,259,494	37,756,494	4,503,000	9,848,838	14,351,838	8,826,630	10,252,489
1-Jul-00	282	Various	61,494,662	44,629,098	38,629,098	6,000,000	16,865,564	22,865,564	13,687,375	16,017,885
1-Jul-01	270	Various	62,267,200	43,298,038	38,968,038	4,330,000	18,969,161	23,299,161	13,585,781	16,011,127
1-Jul-02	258	Various	64,587,136	52,497,953	47,957,953	4,540,000	12,089,183	16,629,183	9,995,590	11,623,672
1-Jul-03	246	Various	99,875,876	67,273,602	59,663,602	7,610,000	32,602,273	40,212,273	26,457,066	29,776,469
1-Jul-04	234	Various	83,489,994	59,057,212	56,147,212	2,910,000	24,432,782	27,342,782	19,170,145	21,123,810
1-Jul-05	222	Various	60,056,056	34,876,456	29,981,456	4,895,000	25,179,600	30,074,600	21,538,736	23,584,356
1-Jul-06	210	Various	64,774,301	40,936,782	33,356,782	7,580,000	23,837,519	31,417,519	22,552,969	24,699,239
1-Jul-07	198	Various	107,493,545	83,131,043	76,491,043	6,640,000	24,362,502	31,002,502	22,084,140	24,270,810
1-Jul-08	186	Various	115,129,328	91,048,098	84,081,598	6,966,500	24,081,230	31,047,730	21,817,629	24,105,776
1-Jul-09	174	Various	85,409,489	61,073,740	57,507,240	3,566,500	24,335,749	27,902,249	19,325,955	21,467,651
1-Jul-10	162	Various	58,916,435	38,027,117	28,895,617	9,131,500	20,889,319	30,020,819	20,686,700	23,025,908
1-Jul-11	150	Various	99,204,306	66,730,926	60,831,926	5,899,000	32,473,380	38,372,380	26,754,806	29,669,116
1-Jul-12	138	Various	94,967,998	60,025,900	54,265,900	5,760,000	34,942,097	40,702,097	28,719,695	31,728,289
1-Jul-13	126	Various	82,682,039	58,482,057	54,037,007	4,445,050	24,199,983	28,645,033	20,183,645	22,313,401
1-Jul-14	114	Various	91,139,888	53,097,474	48,366,066	4,731,409	38,042,413	42,773,822	29,582,001	32,913,979
1-Jul-15	102	Various	102,098,697	66,677,549	53,855,674	12,821,875	35,421,147	48,243,022	31,994,320	36,109,646
1-Jul-16	90	Various	100,702,112	60,574,361	40,523,589	20,050,772	40,127,751	60,178,523	38,717,060	44,145,286
1-Jul-17	78	Various	131,758,066	86,555,622	64,692,863	21,862,759	45,202,444	67,065,203	43,515,808	49,432,794
1-Jul-18	66	Various	108,052,431	63,360,998	22,289,039	41,071,960	44,691,433	85,763,393	56,603,798	63,866,503
1-Jul-19	54	Various	133,000,886	68,177,940	21,253,524	46,924,417	64,822,946	111,747,362	73,883,786	83,249,957
1-Jul-20	42	Various	106,250,614	25,429,739	2,995,739	22,434,000	80,820,875	103,254,875	68,026,571	76,703,177
1-Jul-21	30	Various	157,065,279	57,754,731	2,474,567	55,280,164	99,310,547	154,590,712	101,343,889	114,420,770
1-Jul-22	18	Various	201,429,515	39,709,653	438,549	39,271,104	161,719,862	200,990,966	128,177,820	146,019,046
1-Jul-23	6	Various	95,145,832	4,662,786	112,946	4,549,840	90,483,046	95,032,887	57,486,136	66,652,093
Total			$ 3,511,017,381	$ 2,305,303,235	$ 1,737,905,174	$ 567,398,061	$1,205,714,146	$ 1,773,112,207	$ 1,209,167,175	$ 1,351,140,153

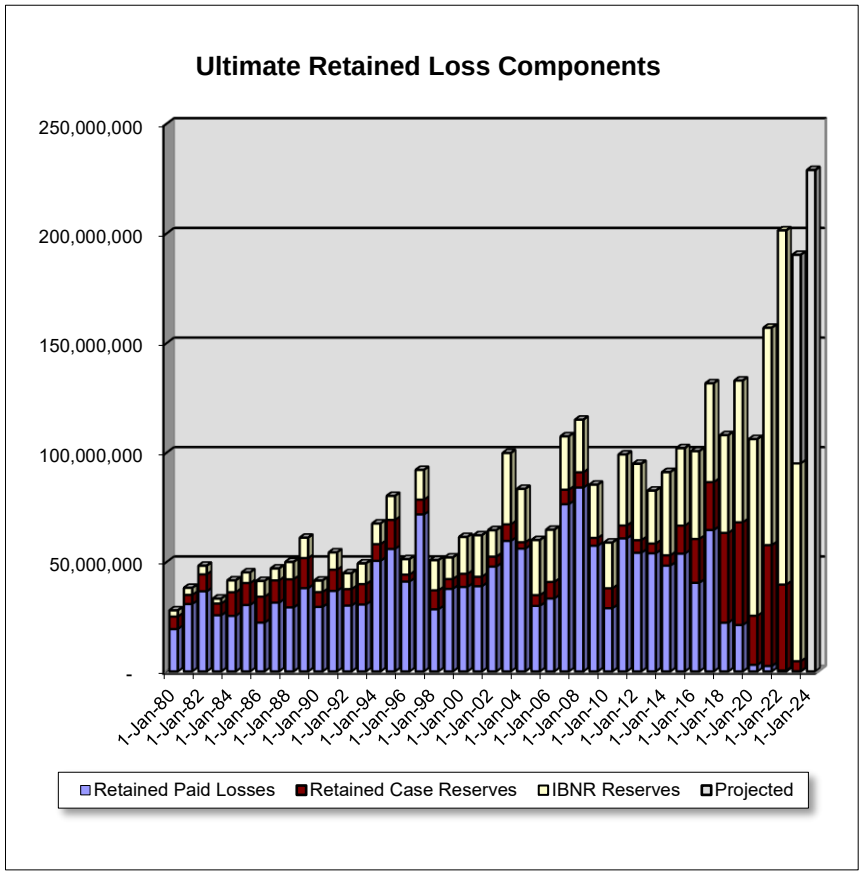
Ultimate Losses for Policy Period 7/1/2023 are multiplied by 0.5 to reflect the 12/31/23 evaluation date.

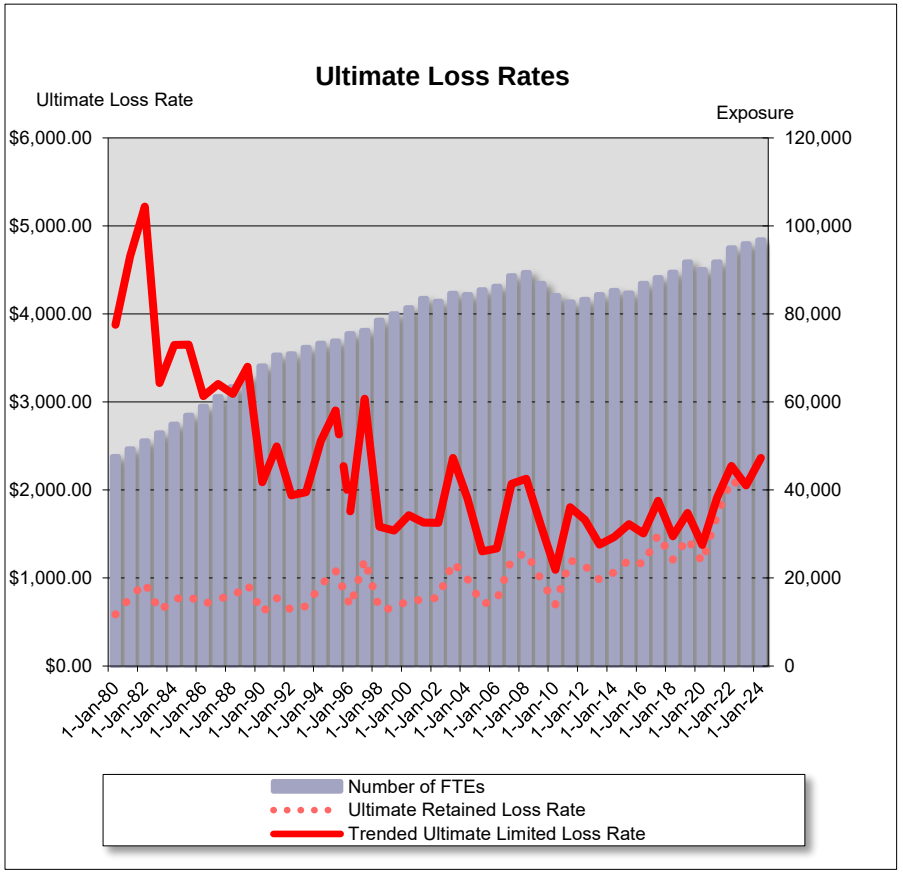
Column (4) : from Exhibit 1, Column (10)
Columns (5), (6), (7) : Exhibit 10
Column (8) : Column (4) - Column (5)

Column (9) : Column (4) - Column (6)
Column (10) : Column (9) discounted
Column (11) : Column (9) duration-matched discounting

State of Washington
Self-Insurance Liability Program

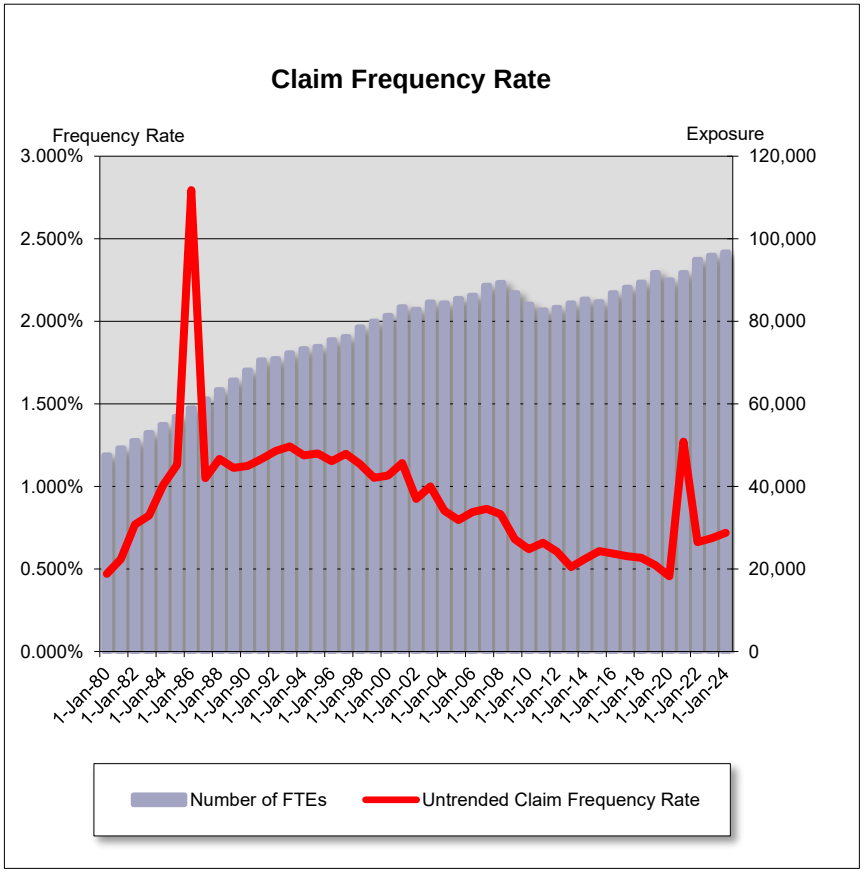
General Liability Experience @ 12/31/23

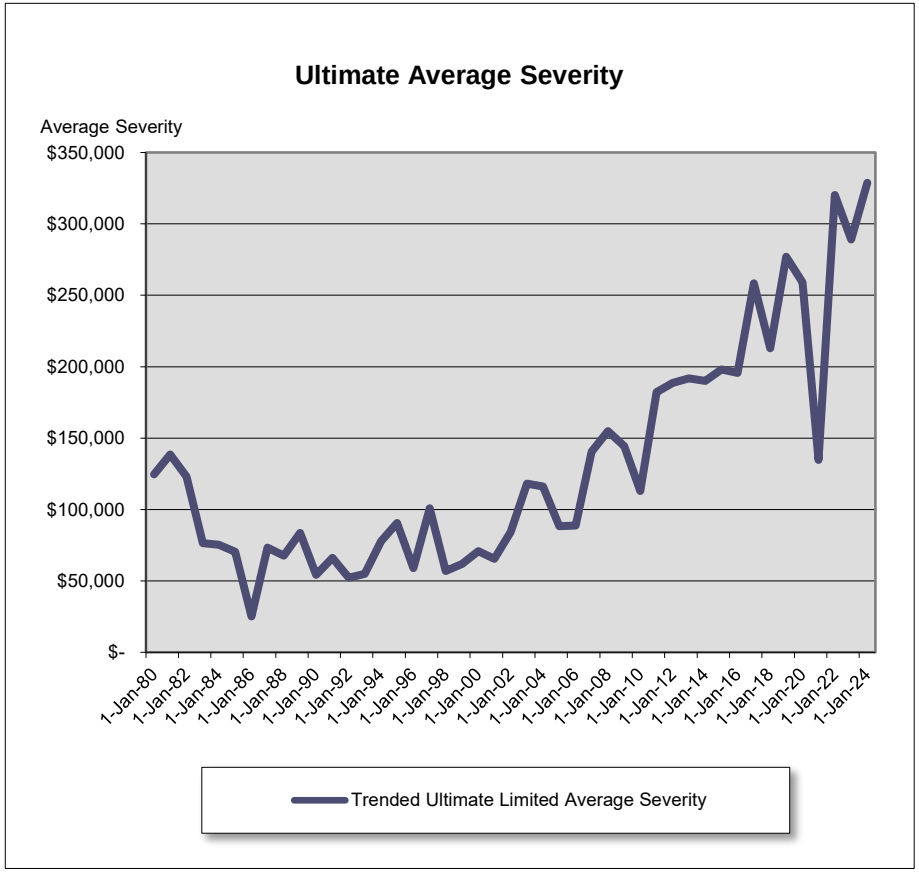




State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/23





State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/23
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	$ 106,256,810	$ 125,022,542	7.000	1.000	$ 875,215,785	45,894	1.000	45,894	19,070.37
1-Jul-80	25,070,887	27,919,829	6.604	1.000	184,368,926	47,572	1.000	47,572	3,875.58
1-Jul-81	35,009,637	38,215,327	6.008	1.000	229,593,849	49,311	1.000	49,311	4,656.04
1-Jul-82	44,402,208	48,349,325	5.518	1.000	266,808,154	51,114	1.000	51,114	5,219.86
1-Jul-83	31,037,840	33,303,131	5.118	1.000	170,437,123	52,983	1.000	52,983	3,216.83
1-Jul-84	36,215,591	41,625,103	4.812	1.000	200,292,453	54,921	1.000	54,921	3,646.92
1-Jul-85	40,417,602	45,315,887	4.587	1.000	207,852,611	56,929	1.000	56,929	3,651.08
1-Jul-86	34,183,196	41,377,485	4.375	1.000	181,019,161	59,010	1.000	59,010	3,067.60
1-Jul-87	41,657,350	47,086,991	4.163	1.000	196,029,605	61,168	1.000	61,168	3,204.77
1-Jul-88	42,139,202	50,052,290	3.917	1.000	196,054,557	63,405	1.000	63,405	3,092.10
1-Jul-89	51,835,040	61,139,181	3.654	1.000	223,425,680	65,723	1.000	65,723	3,399.51
1-Jul-90	36,269,909	41,534,822	3.425	1.000	142,270,916	68,126	1.000	68,126	2,088.35
1-Jul-91	46,534,526	54,428,188	3.237	1.000	176,199,465	70,617	1.000	70,617	2,495.14
1-Jul-92	37,615,902	44,932,388	3.059	1.000	137,445,499	70,938	1.000	70,938	1,937.54
1-Jul-93	39,915,493	49,379,294	2.897	1.000	143,054,160	72,350	1.000	72,350	1,977.25
1-Jul-94	58,224,526	67,634,298	2.771	1.000	187,445,769	73,309	1.000	73,309	2,556.93
1-Jul-95	69,278,609	80,255,225	2.670	1.000	214,271,632	73,860	1.000	73,860	2,901.05
1-Jul-96	44,271,064	51,318,511	2.583	1.000	132,572,499	75,483	1.000	75,483	1,756.32
1-Jul-97	78,529,760	92,156,561	2.513	1.000	231,597,269	76,238	1.000	76,238	3,037.82
1-Jul-98	37,089,713	50,870,989	2.442	1.000	124,242,887	78,561	1.000	78,561	1,581.48
1-Jul-99	42,259,494	52,108,332	2.365	1.000	123,213,030	80,014	1.000	80,014	1,539.89
1-Jul-00	44,629,098	61,494,662	2.272	1.000	139,687,520	81,425	1.000	81,425	1,715.54
1-Jul-01	43,298,038	62,267,200	2.183	1.000	135,959,630	83,486	1.000	83,486	1,628.53
1-Jul-02	52,497,953	64,587,136	2.085	1.000	134,670,020	82,878	1.000	82,878	1,624.92
1-Jul-03	67,273,602	99,875,876	2.004	1.000	200,137,924	84,636	1.000	84,636	2,364.69
1-Jul-04	59,057,212	83,489,994	1.926	1.000	160,769,794	84,377	1.000	84,377	1,905.37
1-Jul-05	34,876,456	60,056,056	1.854	1.000	111,328,808	85,484	1.000	85,484	1,302.34
1-Jul-06	40,936,782	64,774,301	1.780	1.000	115,294,284	86,256	1.000	86,256	1,336.65
1-Jul-07	83,131,043	107,493,545	1.707	1.000	183,475,935	88,679	1.000	88,679	2,068.99
1-Jul-08	91,048,098	115,129,328	1.652	1.000	190,158,769	89,383	1.000	89,383	2,127.46
1-Jul-09	61,073,740	85,409,489	1.621	1.000	138,417,976	86,931	1.000	86,931	1,592.27
1-Jul-10	38,027,117	58,916,435	1.561	1.000	91,991,779	84,125	1.000	84,125	1,093.51
1-Jul-11	66,730,926	99,204,306	1.504	1.000	149,234,465	82,671	1.000	82,671	1,805.16
1-Jul-12	60,025,900	94,967,998	1.458	1.000	138,465,078	83,316	1.000	83,316	1,661.93
1-Jul-13	58,482,057	82,682,039	1.410	1.000	116,550,961	84,399	1.000	84,399	1,380.95
1-Jul-14	53,097,474	91,139,888	1.373	1.000	125,104,784	85,309	1.000	85,309	1,466.49
1-Jul-15	66,677,549	102,098,697	1.338	1.000	136,581,851	84,702	1.000	84,702	1,612.50
1-Jul-16	60,574,361	100,702,112	1.299	1.000	130,854,607	86,892	1.000	86,892	1,505.95
1-Jul-17	86,555,622	131,758,066	1.258	1.000	165,758,411	88,228	1.000	88,228	1,878.75
1-Jul-18	63,360,998	108,052,431	1.221	1.000	131,923,031	89,435	1.000	89,435	1,475.07
1-Jul-19	68,177,940	133,000,886	1.199	1.000	159,424,842	91,756	1.000	91,756	1,737.49
1-Jul-20	25,429,739	106,250,614	1.165	1.000	123,810,472	90,014	1.000	90,014	1,375.46
1-Jul-21	57,754,731	157,065,279	1.117	1.000	175,438,667	91,758	1.000	91,758	1,911.97
1-Jul-22	39,709,653	201,429,515	1.072	1.000	215,905,063	94,993	1.000	94,993	2,272.85
1-Jul-23	4,662,786	95,145,832	1.035	1.000	98,510,233	47,978	1.000	47,978	2,053.24

Ultimate Losses for Policy Period 7/1/2023 are multiplied by 0.5 to reflect the 12/31/23 evaluation date.

All Year Weighted Average	8,012,865,934		3,386,637	2,366.02
Latest 5-Year Weighted Average - Excludes the Most Recent Policy Period	806,502,075		457,956	1,761.09
Latest 3-Year Weighted Average - Excludes the Most Recent Policy Period	515,154,202		276,765	1,861.34
SELECTED	$ 8,012,865,934		3,386,637	**2,366.02**

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-24	Various	96,772	696	2,366.02	$ 228,963,600
1-Jul-25	Various	97,621	703	2,449.68	239,140,700
1-Jul-26	Various	98,534	709	2,536.30	249,911,000
1-Jul-27	Various	99,451	716	2,625.98	261,157,500
1-Jul-28	Various	100,360	722	2,718.84	272,862,500

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

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/23
Ultimate Retained Losses at Various Credibility Levels

Policy Period Inception	(1) Ultimate Retained Losses	(2) Credibilities 70%	(3) Credibilities 80%
1-Jan-79	$ 125,022,542	$ 134,905,847	$ 148,389,120
1-Jul-80	27,919,829	28,938,931	29,900,188
1-Jul-81	38,215,327	38,849,438	39,354,634
1-Jul-82	48,349,325	49,549,942	50,579,523
1-Jul-83	33,303,131	34,054,659	34,686,708
1-Jul-84	41,625,103	43,823,549	46,184,860
1-Jul-85	45,315,887	47,173,361	48,988,869
1-Jul-86	41,377,485	44,116,340	47,411,186
1-Jul-87	47,086,991	49,044,010	50,965,494
1-Jul-88	50,052,290	52,941,629	56,172,852
1-Jul-89	61,139,181	64,221,006	67,467,382
1-Jul-90	41,534,822	42,924,078	44,202,899
1-Jul-91	54,428,188	56,601,947	58,708,990
1-Jul-92	44,932,388	46,785,651	48,600,716
1-Jul-93	49,379,294	51,894,762	54,555,971
1-Jul-94	67,634,298	69,433,597	70,999,760
1-Jul-95	80,255,225	83,127,639	85,821,738
1-Jul-96	51,318,511	52,222,373	52,949,434
1-Jul-97	92,156,561	94,108,790	95,730,876
1-Jul-98	50,870,989	54,056,717	57,770,637
1-Jul-99	52,108,332	53,713,953	55,160,825
1-Jul-00	61,494,662	64,529,685	67,699,878
1-Jul-01	62,267,200	65,368,832	68,620,500
1-Jul-02	64,587,136	66,365,011	67,924,472
1-Jul-03	99,875,876	105,400,566	111,456,917
1-Jul-04	83,489,994	86,889,904	90,205,984
1-Jul-05	60,056,056	64,452,275	70,099,174
1-Jul-06	64,774,301	69,341,097	75,056,912
1-Jul-07	107,493,545	111,066,685	114,350,313
1-Jul-08	115,129,328	118,554,654	121,614,733
1-Jul-09	85,409,489	88,874,163	92,249,217
1-Jul-10	58,916,435	63,315,700	69,049,322
1-Jul-11	99,204,306	104,388,974	109,932,835
1-Jul-12	94,967,998	100,690,263	107,227,182
1-Jul-13	82,682,039	86,353,683	90,040,757
1-Jul-14	91,139,888	97,313,144	104,843,790
1-Jul-15	102,098,697	109,072,297	117,623,630
1-Jul-16	100,702,112	109,532,428	122,906,578
1-Jul-17	131,758,066	141,584,444	154,379,668
1-Jul-18	108,052,431	119,089,038	143,377,875
1-Jul-19	133,000,886	146,587,005	179,635,536
1-Jul-20	106,250,614	116,313,762	150,106,408
1-Jul-21	157,065,279	171,741,568	222,750,423
1-Jul-22	201,429,515	219,949,638	286,846,872
1-Jul-23	95,145,832	103,883,052	135,533,232
Total	$ 3,511,017,384	$ 3,723,146,089	$ 4,118,134,870

Column (1) : Exhibit 2, Column (4)
Columns (2) through (7) : Estimates at selected credibility levels

	(8)	(9)	(10)
1-Jul-24	$ 228,963,600	$ 250,014,264	$ 326,269,331
1-Jul-25	239,140,700	261,127,036	340,771,530
1-Jul-26	249,911,000	272,887,545	356,119,029
1-Jul-27	261,157,500	285,168,036	372,145,104
1-Jul-28	272,862,500	297,949,181	388,824,535
1-Jul-29	285,091,800	311,302,830	406,251,085

Columns (8) - (14) : Projections. These are preliminary and should be monitored with actuarial updates.

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/23
Estimated Outstanding Losses at Various Credibility Levels

Policy Period Inception	(1) Estimated Outstanding Losses	(2) Credibilities 70%	(3) Credibilities 80%
1-Jan-79	$ 67,115,832	$ 76,999,137	$ 90,482,410
1-Jul-80	8,531,942	9,551,044	10,512,301
1-Jul-81	7,360,690	7,994,801	8,499,997
1-Jul-82	11,717,117	12,917,733	13,947,314
1-Jul-83	7,635,291	8,386,819	9,018,868
1-Jul-84	16,219,512	18,417,958	20,779,269
1-Jul-85	14,903,285	16,760,760	18,576,268
1-Jul-86	19,064,289	21,803,145	25,097,990
1-Jul-87	15,624,641	17,581,660	19,503,144
1-Jul-88	20,783,088	23,672,426	26,903,650
1-Jul-89	23,064,141	26,145,966	29,392,342
1-Jul-90	12,024,913	13,414,169	14,692,991
1-Jul-91	17,604,662	19,778,421	21,885,464
1-Jul-92	14,836,486	16,689,749	18,504,814
1-Jul-93	18,763,801	21,279,269	23,940,478
1-Jul-94	17,066,272	18,865,571	20,431,735
1-Jul-95	24,226,616	27,099,031	29,793,130
1-Jul-96	10,219,947	11,123,809	11,850,870
1-Jul-97	20,375,412	22,327,642	23,949,727
1-Jul-98	22,447,776	25,633,504	29,347,423
1-Jul-99	14,351,838	15,957,460	17,404,331
1-Jul-00	22,865,564	25,900,586	29,070,779
1-Jul-01	23,299,162	26,400,793	29,652,462
1-Jul-02	16,629,183	18,407,058	19,966,519
1-Jul-03	40,212,274	45,736,964	51,793,314
1-Jul-04	27,342,782	30,742,692	34,058,772
1-Jul-05	30,074,600	34,470,819	40,117,719
1-Jul-06	31,417,519	35,984,315	41,700,130
1-Jul-07	31,002,502	34,575,641	37,859,270
1-Jul-08	31,047,730	34,473,056	37,533,135
1-Jul-09	27,902,249	31,366,923	34,741,976
1-Jul-10	30,020,818	34,420,084	40,153,706
1-Jul-11	38,372,380	43,557,048	49,100,909
1-Jul-12	40,702,098	46,424,363	52,961,282
1-Jul-13	28,645,032	32,316,677	36,003,751
1-Jul-14	42,773,822	48,947,078	56,477,724
1-Jul-15	48,243,023	55,216,623	63,767,956
1-Jul-16	60,178,523	69,008,839	82,382,989
1-Jul-17	67,065,203	76,891,581	89,686,806
1-Jul-18	85,763,392	96,799,999	121,088,836
1-Jul-19	111,747,362	125,333,482	158,382,012
1-Jul-20	103,254,875	113,318,023	147,110,669
1-Jul-21	154,590,712	169,267,001	220,275,856
1-Jul-22	200,990,966	219,511,089	286,408,324
1-Jul-23	95,032,886	103,770,107	135,420,287
Total	$ 1,773,112,208	$ 1,985,240,915	$ 2,380,229,695

Column (1) : Exhibit 2, Column (4)
Columns (2) through (7) : Estimates at selected credibility levels

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/23
Comparison to 12/31/21 Review

(1) Policy Period	(2) Reported Claims Current	(3) Reported Claims Prior	(4) Reported Claims Change	(5) Open Claims Current	(6) Open Claims Prior	(7) Open Claims Change	(8) Retained Incurred Losses Current	(9) Retained Incurred Losses Prior	(10) Retained Incurred Losses Change	(11) Retained Paid Losses Current	(12) Retained Paid Losses Prior	(13) Retained Paid Losses Change
Prior	636	583	53	79	35	44	$ 106,256,810	$ 66,219,377	$ 40,037,433	$ 57,906,710	$ 49,602,877	$ 8,303,833
1-Jul-80	224	217	7	9	5	4	25,070,887	16,120,887	8,950,000	19,387,887	13,337,887	6,050,000
1-Jul-81	276	276	0	8	16	(8)	35,009,637	24,367,137	10,642,500	30,854,637	15,537,137	15,317,500
1-Jul-82	393	406	(13)	13	10	3	44,402,208	35,760,958	8,641,250	36,632,208	29,734,958	6,897,250
1-Jul-83	436	455	(19)	14	20	(6)	31,037,840	28,420,340	2,617,500	25,667,840	18,020,340	7,647,500
1-Jul-84	553	552	1	19	12	7	36,215,591	23,128,091	13,087,500	25,405,591	17,318,091	8,087,500
1-Jul-85	644	641	3	23	20	3	40,417,602	32,882,602	7,535,000	30,412,602	25,877,602	4,535,000
1-Jul-86	1,648	1,637	11	27	14	13	34,183,196	18,058,196	16,125,000	22,313,196	13,498,196	8,815,000
1-Jul-87	641	635	6	24	14	10	41,657,350	20,332,350	21,325,000	31,462,350	16,312,350	15,150,000
1-Jul-88	737	734	3	31	25	6	42,139,202	31,724,202	10,415,000	29,269,202	24,104,202	5,165,000
1-Jul-89	728	740	(12)	21	11	10	51,835,040	35,970,540	15,864,500	38,075,040	27,460,540	10,614,500
1-Jul-90	764	853	(89)	10	10	0	36,269,909	32,198,909	4,071,000	29,509,909	24,554,909	4,955,000
1-Jul-91	820	851	(31)	24	17	7	46,534,526	39,438,526	7,096,000	36,823,526	33,223,526	3,600,000
1-Jul-92	859	894	(35)	18	15	3	37,615,902	31,751,402	5,864,500	30,095,902	25,980,902	4,115,000
1-Jul-93	896	1,133	(237)	16	9	7	39,915,493	27,080,493	12,835,000	30,615,493	22,130,493	8,485,000
1-Jul-94	866	917	(51)	19	11	8	58,224,526	49,244,526	8,980,000	50,568,026	44,408,026	6,160,000
1-Jul-95	882	981	(99)	19	10	9	69,278,609	59,659,109	9,619,500	56,028,609	54,534,109	1,494,500
1-Jul-96	866	930	(64)	6	8	(2)	44,271,064	43,333,564	937,500	41,098,564	39,698,564	1,400,000
1-Jul-97	905	1,050	(145)	8	4	4	78,529,760	69,929,760	8,600,000	71,781,149	65,679,760	6,101,388
1-Jul-98	884	926	(42)	18	16	2	37,089,713	32,099,713	4,990,000	28,423,213	25,723,213	2,700,000
1-Jul-99	835	1,054	(219)	9	8	1	42,259,494	38,667,485	3,592,009	37,756,494	34,889,485	2,867,009
1-Jul-00	857	942	(85)	9	5	4	44,629,098	38,745,449	5,883,650	38,629,098	34,310,449	4,318,650
1-Jul-01	939	1,039	(100)	12	14	(2)	43,298,038	40,268,038	3,030,000	38,968,038	38,088,038	880,000
1-Jul-02	758	859	(101)	8	3	5	52,497,953	51,467,953	1,030,000	47,957,953	47,957,953	0
1-Jul-03	823	932	(109)	15	9	6	67,273,602	59,368,602	7,905,000	59,663,602	55,483,602	4,180,000
1-Jul-04	702	747	(45)	6	7	(1)	59,057,212	57,769,087	1,288,125	56,147,212	56,147,212	0
1-Jul-05	663	752	(89)	14	9	5	34,876,456	32,856,831	2,019,625	29,981,456	29,981,456	0
1-Jul-06	714	786	(72)	6	9	(3)	40,936,782	30,641,782	10,295,000	33,356,782	28,501,782	4,855,000
1-Jul-07	750	799	(49)	10	9	1	83,131,043	81,665,543	1,465,500	76,491,043	76,038,043	453,000
1-Jul-08	729	798	(69)	11	14	(3)	91,048,098	75,349,231	15,698,867	84,081,598	67,941,302	16,140,296
1-Jul-09	577	614	(37)	10	9	1	61,073,740	46,173,740	14,900,000	57,507,240	39,977,240	17,530,000
1-Jul-10	511	585	(74)	28	26	2	38,027,117	32,628,767	5,398,350	28,895,617	26,830,067	2,065,550
1-Jul-11	527	546	(19)	20	26	(6)	66,730,926	54,972,646	11,758,280	60,831,926	46,515,646	14,316,280
1-Jul-12	484	499	(15)	21	17	4	60,025,900	56,941,900	3,084,000	54,265,900	54,185,400	80,500
1-Jul-13	419	473	(54)	24	32	(8)	58,482,057	57,103,996	1,378,061	54,037,007	50,854,571	3,182,436
1-Jul-14	460	530	(70)	35	67	(32)	53,097,474	52,969,139	128,336	48,366,066	44,233,639	4,132,427
1-Jul-15	500	568	(68)	47	86	(39)	66,677,549	58,003,430	8,674,119	53,855,674	35,830,555	18,025,119
1-Jul-16	496	583	(87)	54	127	(73)	60,574,361	61,094,253	(519,893)	40,523,589	28,725,453	11,798,136
1-Jul-17	491	576	(85)	84	159	(75)	86,555,622	69,466,279	17,089,343	64,692,863	28,452,129	36,240,733
1-Jul-18	488	556	(68)	106	160	(54)	63,360,998	42,255,942	21,105,056	22,289,039	12,498,815	9,790,224
1-Jul-19	453	426	27	139	120	19	68,177,940	24,304,360	43,873,580	21,253,524	4,932,583	16,320,941
1-Jul-20	374	323	51	140	79	61	25,429,739	6,514,262	18,915,477	2,995,739	511,623	2,484,116
1-Jul-21	1,037	280	757	885	213	672	57,754,731	7,576,267	50,178,464	2,474,567	89,475	2,385,092
1-Jul-22	407		407	129		129	39,709,653		39,709,653	438,549		438,549
1-Jul-23	106		106	42		42	4,662,786		4,662,786	112,946		112,946
Total	29,758	30,678	(920)	2,270	1,490	780	$ 2,305,303,235	$ 1,794,525,665	$ 510,777,571	$ 1,737,905,174	$ 1,429,714,200	$ 308,190,974

State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/23
Comparison to 12/31/21 Review

(14) Policy Period	(15) Ultimate Retained Losses Current	(16) Prior	(17) Change	(18) Retained Case Reserves Current	(19) Prior	(20) Change	(21) IBNR Reserves Current	(22) Prior	(23) Change	(24) Estimated Outstanding Losses (Case + IBNR) Reserves Current	(25) Prior	(26) Change
Prior	$ 125,022,542	$ 71,266,404	$ 53,756,138	$ 48,350,100	$ 16,616,500	$ 31,733,600	$ 18,765,732	$ 5,047,026	$ 13,718,705	$ 67,115,832	$ 21,663,526	$ 45,452,305
1-Jul-80	27,919,829	16,763,516	11,156,313	5,683,000	2,783,000	2,900,000	2,848,942	642,628	2,206,313	8,531,942	3,425,628	5,106,313
1-Jul-81	38,215,327	26,290,248	11,925,079	4,155,000	8,830,000	(4,675,000)	3,205,690	1,923,112	1,282,579	7,360,690	10,753,112	(3,392,421)
1-Jul-82	48,349,325	37,124,014	11,225,311	7,770,000	6,026,000	1,744,000	3,947,116	1,363,055	2,584,061	11,717,116	7,389,055	4,328,061
1-Jul-83	33,303,131	30,576,571	2,726,560	5,370,000	10,400,000	(5,030,000)	2,265,291	2,156,231	109,060	7,635,291	12,556,231	(4,920,940)
1-Jul-84	41,625,103	25,247,203	16,377,900	10,810,000	5,810,000	5,000,000	5,409,512	2,119,112	3,290,400	16,219,512	7,929,112	8,290,400
1-Jul-85	45,315,887	34,920,956	10,394,931	10,005,000	7,005,000	3,000,000	4,898,285	2,038,354	2,859,931	14,903,285	9,043,354	5,859,931
1-Jul-86	41,377,485	19,933,221	21,444,264	11,870,000	4,560,000	7,310,000	7,194,290	1,875,026	5,319,264	19,064,290	6,435,026	12,629,264
1-Jul-87	47,086,991	22,290,353	24,796,637	10,195,000	4,020,000	6,175,000	5,429,641	1,958,003	3,471,637	15,624,641	5,978,003	9,646,637
1-Jul-88	50,052,290	34,854,964	15,197,326	12,870,000	7,620,000	5,250,000	7,913,088	3,130,762	4,782,326	20,783,088	10,750,762	10,032,326
1-Jul-89	61,139,181	38,962,824	22,176,357	13,760,000	8,510,000	5,250,000	9,304,141	2,992,284	6,311,857	23,064,141	11,502,284	11,561,857
1-Jul-90	41,534,822	35,477,322	6,057,500	6,760,000	7,644,000	(884,000)	5,264,913	3,278,413	1,986,500	12,024,913	10,922,413	1,102,500
1-Jul-91	54,428,188	42,936,301	11,491,887	9,711,000	6,215,000	3,496,000	7,893,663	3,497,776	4,395,887	17,604,663	9,712,776	7,891,887
1-Jul-92	44,932,388	35,441,362	9,491,026	7,520,000	5,770,500	1,749,500	7,316,486	3,689,960	3,626,526	14,836,486	9,460,460	5,376,026
1-Jul-93	49,379,294	29,504,685	19,874,609	9,300,000	4,950,000	4,350,000	9,463,801	2,424,192	7,039,609	18,763,801	7,374,192	11,389,609
1-Jul-94	67,634,298	52,784,074	14,850,224	7,656,500	4,836,500	2,820,000	9,409,772	3,539,548	5,870,224	17,066,272	8,376,048	8,690,224
1-Jul-95	80,255,225	65,492,597	14,762,627	13,250,000	5,125,000	8,125,000	10,976,616	5,833,489	5,143,127	24,226,616	10,958,489	13,268,127
1-Jul-96	51,318,511	49,199,453	2,119,058	3,172,500	3,635,000	(462,500)	7,047,447	5,865,889	1,181,558	10,219,947	9,500,889	719,058
1-Jul-97	92,156,561	78,961,751	13,194,809	6,748,612	4,250,000	2,498,612	13,626,800	9,031,991	4,594,809	20,375,412	13,281,991	7,093,421
1-Jul-98	50,870,989	41,240,348	9,630,641	8,666,500	6,376,500	2,290,000	13,781,276	9,140,635	4,640,641	22,447,776	15,517,135	6,930,641
1-Jul-99	52,108,332	45,541,371	6,566,961	4,503,000	3,778,000	725,000	9,848,838	6,873,886	2,974,952	14,351,838	10,651,886	3,699,952
1-Jul-00	61,494,662	49,240,708	12,253,955	6,000,000	4,435,000	1,565,000	16,865,564	10,495,259	6,370,305	22,865,564	14,930,259	7,935,305
1-Jul-01	62,267,200	54,537,775	7,729,424	4,330,000	2,180,000	2,150,000	18,969,161	14,269,737	4,699,424	23,299,161	16,449,737	6,849,424
1-Jul-02	64,587,136	59,591,374	4,995,762	4,540,000	3,510,000	1,030,000	12,089,183	8,123,421	3,965,762	16,629,183	11,633,421	4,995,762
1-Jul-03	99,875,876	79,966,214	19,909,661	7,610,000	3,885,000	3,725,000	32,602,273	20,597,612	12,004,661	40,212,273	24,482,612	15,729,661
1-Jul-04	83,489,994	76,988,458	6,501,536	2,910,000	1,621,875	1,288,125	24,432,782	19,219,371	5,213,411	27,342,782	20,841,246	6,501,536
1-Jul-05	60,056,056	51,219,488	8,836,568	4,895,000	2,875,375	2,019,625	25,179,600	18,362,657	6,816,943	30,074,600	21,238,032	8,836,568
1-Jul-06	64,774,301	47,241,389	17,532,911	7,580,000	2,140,000	5,440,000	23,837,519	16,599,607	7,237,911	31,417,519	18,739,607	12,677,911
1-Jul-07	107,493,545	103,139,286	4,354,259	6,640,000	5,627,500	1,012,500	24,362,502	21,473,742	2,888,759	31,002,502	27,101,242	3,901,259
1-Jul-08	115,129,328	93,926,437	21,202,891	6,966,500	7,407,929	(441,429)	24,081,230	18,577,206	5,504,023	31,047,730	25,985,135	5,062,595
1-Jul-09	85,409,489	65,224,634	20,184,855	3,566,500	6,196,500	(2,630,000)	24,335,749	19,050,894	5,284,855	27,902,249	25,247,394	2,654,855
1-Jul-10	58,916,435	46,399,000	12,517,435	9,131,500	5,798,700	3,332,800	20,889,319	13,770,234	7,119,085	30,020,819	19,568,934	10,451,885
1-Jul-11	99,204,306	79,946,404	19,257,902	5,899,000	8,457,000	(2,558,000)	32,473,380	24,973,758	7,499,622	38,372,380	33,430,758	4,941,622
1-Jul-12	94,967,998	81,234,745	13,733,253	5,760,000	2,756,500	3,003,500	34,942,097	24,292,844	10,649,253	40,702,097	27,049,344	13,652,753
1-Jul-13	82,682,039	81,160,475	1,521,564	4,445,050	6,249,425	(1,804,375)	24,199,983	24,056,479	143,503	28,645,033	30,305,904	(1,660,872)
1-Jul-14	91,139,888	82,818,999	8,320,889	4,731,409	8,735,500	(4,004,092)	38,042,413	29,849,861	8,192,553	42,773,822	38,585,361	4,188,461
1-Jul-15	102,098,697	82,949,958	19,148,738	12,821,875	22,172,875	(9,351,000)	35,421,147	24,946,528	10,474,619	48,243,022	47,119,403	1,123,619
1-Jul-16	100,702,112	91,862,028	8,840,084	20,050,772	32,368,800	(12,318,028)	40,127,751	30,767,774	9,359,977	60,178,523	63,136,574	(2,958,052)
1-Jul-17	131,758,066	103,628,102	28,129,963	21,862,759	41,014,150	(19,151,391)	45,202,444	34,161,823	11,040,621	67,065,203	75,175,973	(8,110,770)
1-Jul-18	108,052,431	89,447,421	18,605,010	41,071,960	29,757,128	11,314,832	44,691,433	47,191,479	(2,500,046)	85,763,393	76,948,607	8,814,786
1-Jul-19	133,000,886	94,707,736	38,293,151	46,924,417	19,371,778	27,552,639	64,822,946	70,403,375	(5,580,430)	111,747,362	89,775,153	21,972,209
1-Jul-20	106,250,614	93,229,254	13,021,360	22,434,000	6,002,639	16,431,361	80,820,875	86,714,992	(5,894,117)	103,254,875	92,717,631	10,537,244
1-Jul-21	157,065,279	109,278,371	47,786,908	55,280,164	7,486,792	47,793,373	99,310,547	47,062,919	52,247,629	154,590,712	54,549,710	100,041,001
1-Jul-22	201,429,515		201,429,515	39,271,104		39,271,104	161,719,862		161,719,862	200,990,966		200,990,966
1-Jul-23	190,291,664		190,291,664	4,549,840		4,549,840	90,483,046		90,483,046	95,032,887		95,032,887
Total	$ 3,606,163,213	$ 2,552,547,795	$ 1,053,615,418	$ 567,398,061	$ 364,811,464	$ 202,586,597	$ 1,205,714,146	$ 703,382,945	$ 502,331,201	$ 1,773,112,207	$ 1,068,194,409	$ 704,917,798

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.

Combined General Liability Loss Development Exhibits

AON

State of Washington
Ex. Ferries Division
General Liability

Reported Cumulative
Unlimited Incurred Loss

Valuation Date	Accident Period 7/1/81-82	Accident Period 7/1/83-84	Accident Period 7/1/85-86	Accident Period 7/1/87-88	Accident Period 7/1/89-90	Accident Period 7/1/91-92	Accident Period 7/1/93-94	Accident Period 7/1/95-96	Accident Period 7/1/97-98	Accident Period 7/1/99-00	Accident Period 7/1/01-02	Accident Period 7/1/03-04	Accident Period 7/1/05-06	Accident Period 7/1/06-07	Accident Period 7/1/07-08	Accident Period 7/1/08-09	Accident Period 7/1/09-10	Accident Period 7/1/10-11	Accident Period 7/1/11-12	Accident Period 7/1/12-13	Accident Period 7/1/13-14	Accident Period 7/1/14-15	Accident Period 7/1/15-16	Accident Period 7/1/16-17	Accident Period 7/1/17-18	Accident Period 7/1/18-19	Accident Period 7/1/19-20	Accident Period 7/1/20-21	Accident Period 7/1/21-22	Accident Period 7/1/22-23
Jan-04	13,327,137	15,479,215	21,737,802		11,745,424	20,401,651	17,732,679	26,441,794	37,355,817	34,304,803	22,542,689	1,377,762																		
Jan-05	13,477,137	15,074,215	22,042,802		12,085,424	20,010,451	16,964,046	26,150,752	36,568,155	28,659,748	26,797,066	16,901,244																		
Jan-06	14,552,137	15,014,215	22,027,802		12,025,424	20,005,451	17,791,679	27,358,962	37,311,910	25,741,747	27,546,952	26,696,697	997,113																	
Jan-07	13,887,137	14,974,215	22,377,802		11,762,924	19,226,326	18,304,679	28,042,426	29,324,910	30,411,884	30,896,867	35,869,751	8,144,315	2,094,601																
Jan-08	15,137,137	14,968,840	23,052,802		12,195,571	19,224,826	17,804,679	31,518,284	31,791,534	31,801,459	31,905,761	44,693,689	20,279,020	17,339,754	831,216															
Jan-09	15,137,137	15,118,840	22,872,802		12,380,942	19,229,826	19,772,181	31,480,211	34,645,035	31,128,614	41,213,068	42,021,229	33,416,606	26,733,303	11,155,112	1,499,024														
Jan-10	14,387,137	15,118,841	22,572,802	10,147,351	12,387,041	20,445,026	18,994,899	32,169,011	37,596,261	26,342,877	37,190,126	34,441,836	36,377,142	42,226,230	35,640,996	20,044,739	3,236,556												
Jan-11	13,887,137	15,418,841	22,572,802	10,117,351	11,887,041	21,545,028	19,627,401	32,451,771	41,504,763	26,725,154	36,889,939	40,755,835	34,891,204	37,342,389	60,140,828	35,403,643	12,170,402	1,516,888											
Jan-12	13,887,137	15,581,340	22,573,602	10,267,350	11,885,540	22,745,026	19,627,402	33,606,769	45,654,760	26,635,149	33,981,429	37,862,822	31,840,636	32,085,811	53,603,093	35,367,363	35,773,253	9,130,174	160,232										
Jan-13	13,887,137	16,693,840	23,198,602	10,272,350	11,885,540	26,473,597	19,627,403	37,319,269	45,670,736	26,518,316	33,564,761	37,386,155	31,952,342	31,092,813	57,160,135	42,392,972	37,121,577	17,452,087	4,551,048	12,612,444									
Jan-14	13,887,137	17,193,840	23,198,602	10,272,350	13,173,040	26,349,026	19,332,993	37,319,269	46,945,094	26,568,316	33,692,261	37,531,155	31,857,829	28,646,701	56,511,839	46,846,110	45,155,756	25,413,531	13,078,917	29,545,366	1,034,003								
Jan-15	13,887,137	16,893,840	23,198,602	10,567,350	13,210,540	27,498,526	19,100,493	36,453,494	57,010,260	26,621,816	33,602,261	36,896,155	32,301,029	28,750,201	60,912,636	47,596,739	43,241,390	29,962,667	14,829,982	42,668,323	14,486,925	2,532,479							
Jan-16	13,887,137	16,893,840	23,948,602	10,317,350		27,523,526	19,525,493	40,103,495	57,529,760	26,283,482	33,421,428	39,537,822	30,411,456	28,165,451	60,988,068	63,025,286	32,379,560	26,231,077	24,671,903	53,612,578	18,230,493	3,674,213	1,677,823						
Jan-17	14,037,137	17,895,340	23,223,602	10,347,350		27,703,526	18,760,493	41,264,489	57,179,760	26,905,149	34,608,928	52,882,822	30,178,956	27,755,222	62,677,023	66,589,864	33,270,171	29,220,201	27,309,407	43,255,254	29,955,404	17,496,211	6,569,791	265,051					
Jan-18	14,187,137	17,126,109	23,835,140	10,617,350		27,883,526	18,880,493	40,184,109	57,179,760	29,530,149	35,283,928	52,781,322	33,561,831	27,501,782	68,470,774	62,317,940	34,658,044	30,173,272	36,865,108	42,184,827	39,973,640	23,873,593	20,179,598	6,790,829	635,874				
Jan-19							19,973,860	41,779,315	57,596,427	31,903,316	37,036,219	54,158,917	33,636,831	27,606,782	74,446,157	67,616,512	35,665,914	31,552,067	45,734,571	49,960,699	67,265,401	49,506,590	44,731,520	16,797,870	14,758,844	2,369,805			
Jan-20								43,679,315	59,596,427	37,083,961	38,332,829	55,688,917	32,891,831	27,606,782	73,594,293	75,412,731	36,697,106	31,141,517	49,013,072	56,743,650	64,656,000	50,250,068	47,889,434	40,019,925	28,751,945	18,598,644	1,218,517		
Jan-21									67,446,427	37,167,485	39,218,538	62,708,602	31,556,831	28,961,782	77,718,043	74,712,731	38,079,236	32,006,317	53,763,086	56,447,400	59,083,492	52,384,372	54,096,368	39,974,124	65,739,699	15,920,527	9,722,561	1,203,247	
Jan-22										38,667,485	40,268,038	59,368,602	32,856,831	30,641,782	81,665,543	75,579,231	46,173,740	32,628,767	54,972,646	56,942,400	58,286,992	52,969,139	58,003,430	61,094,253	69,466,279	42,255,942	24,304,360	6,514,262	7,576,267	
Jan-23										40,164,043	40,430,038	64,368,602	34,106,831	38,036,782	82,421,043	82,108,283	46,933,740	34,441,822	60,562,426	57,317,400	59,936,992	51,586,139	61,154,127	57,577,589	68,094,584	49,689,076	52,817,262	11,792,556	38,433,945	11,355,913
Jan-24										42,259,494	43,298,038	67,273,602	34,876,456	40,936,782	83,131,043	91,048,098	145,823,740	38,027,117	66,730,926	60,025,900	58,482,057	53,097,474	66,677,549	60,574,361	86,555,622	63,360,998	68,177,940	25,429,739	57,754,731	39,709,653

AON

State of Washington
Ex. Ferries Division
General Liability

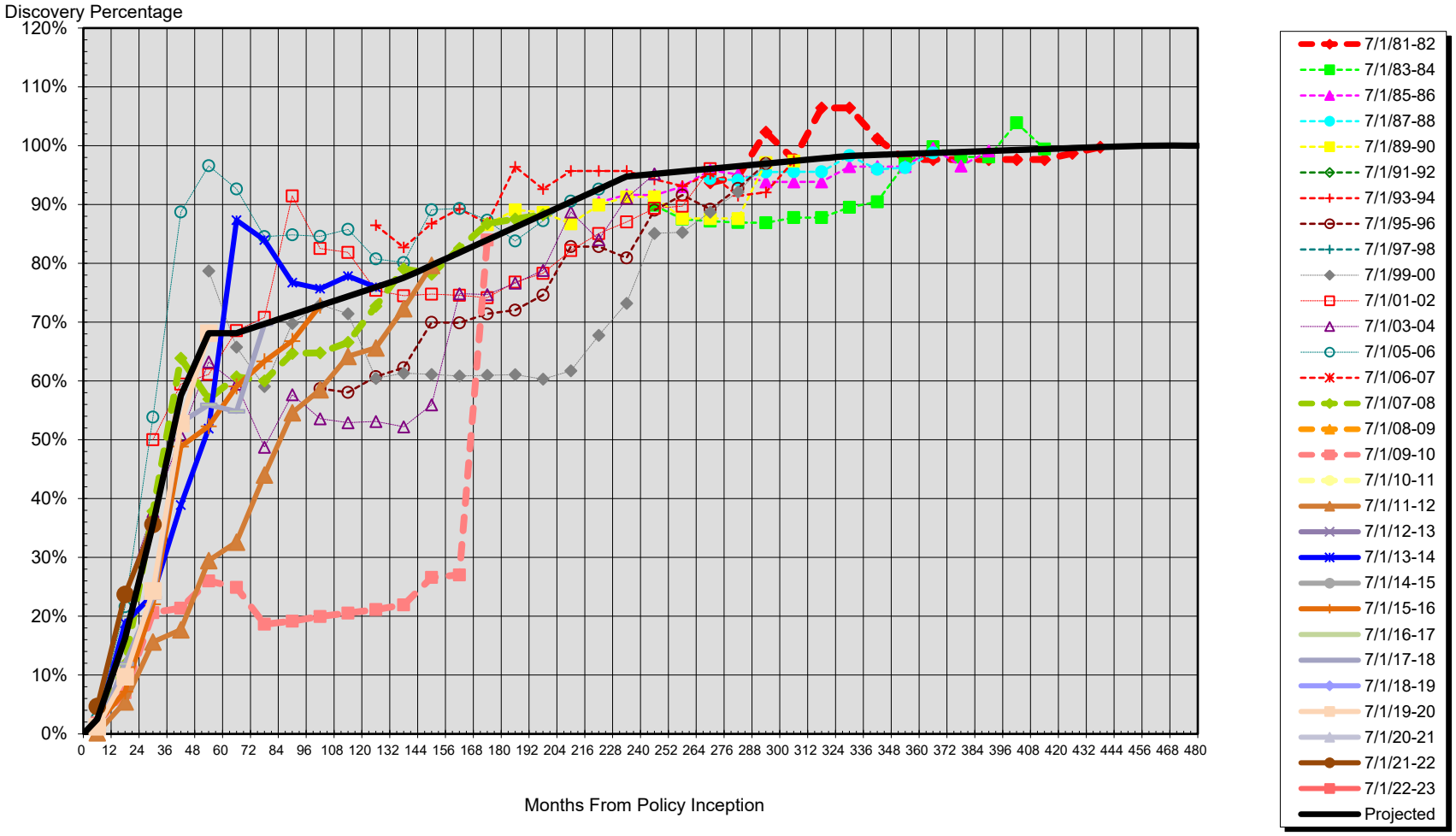
Unlimited Incurred Loss
Development Factors

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	240.000	37	2.067	73	1.449	109	1.356	145	1.270	181	1.173	217	1.091
2	120.000	38	1.992	74	1.446	110	1.354	146	1.267	182	1.171	218	1.088
3	80.000	39	1.922	75	1.443	111	1.352	147	1.264	183	1.168	219	1.086
4	60.000	40	1.857	76	1.440	112	1.349	148	1.261	184	1.166	220	1.084
5	48.000	41	1.796	77	1.438	113	1.347	149	1.258	185	1.164	221	1.082
6	40.000	42	1.739	78	1.435	114	1.345	150	1.255	186	1.161	222	1.080
7	27.429	43	1.713	79	1.432	115	1.342	151	1.253	187	1.159	223	1.078
8	20.870	44	1.687	80	1.430	116	1.340	152	1.250	188	1.156	224	1.076
9	16.842	45	1.662	81	1.427	117	1.338	153	1.247	189	1.154	225	1.074
10	14.118	46	1.638	82	1.424	118	1.335	154	1.244	190	1.151	226	1.072
11	12.152	47	1.615	83	1.422	119	1.333	155	1.241	191	1.149	227	1.070
12	10.667	48	1.592	84	1.419	120	1.331	156	1.239	192	1.147	228	1.068
13	9.505	49	1.570	85	1.417	121	1.328	157	1.236	193	1.144	229	1.065
14	8.571	50	1.548	86	1.414	122	1.326	158	1.233	194	1.142	230	1.063
15	7.805	51	1.527	87	1.411	123	1.324	159	1.230	195	1.140	231	1.061
16	7.164	52	1.507	88	1.409	124	1.321	160	1.228	196	1.137	232	1.059
17	6.621	53	1.487	89	1.406	125	1.319	161	1.225	197	1.135	233	1.057
18	6.154	54	1.468	90	1.404	126	1.317	162	1.222	198	1.133	234	1.055
19	5.598	55	1.468	91	1.401	127	1.315	163	1.220	199	1.130	235	1.055
20	5.134	56	1.468	92	1.398	128	1.312	164	1.217	200	1.128	236	1.055
21	4.741	57	1.468	93	1.396	129	1.310	165	1.214	201	1.126	237	1.054
22	4.404	58	1.468	94	1.393	130	1.308	166	1.212	202	1.124	238	1.054
23	4.111	59	1.468	95	1.391	131	1.306	167	1.209	203	1.121	239	1.053
24	3.855	60	1.468	96	1.388	132	1.304	168	1.206	204	1.119	240	1.053
25	3.630	61	1.468	97	1.386	133	1.301	169	1.204	205	1.117		
26	3.429	62	1.468	98	1.383	134	1.299	170	1.201	206	1.115		
27	3.249	63	1.468	99	1.381	135	1.297	171	1.199	207	1.112		
28	3.087	64	1.468	100	1.378	136	1.295	172	1.196	208	1.110		
29	2.940	65	1.468	101	1.376	137	1.293	173	1.193	209	1.108		
30	2.807	66	1.468	102	1.373	138	1.290	174	1.191	210	1.106		
31	2.670	67	1.465	103	1.371	139	1.287	175	1.188	211	1.104		
32	2.546	68	1.462	104	1.369	140	1.284	176	1.186	212	1.101		
33	2.434	69	1.460	105	1.366	141	1.281	177	1.183	213	1.099		
34	2.330	70	1.457	106	1.364	142	1.279	178	1.181	214	1.097		
35	2.235	71	1.454	107	1.361	143	1.276	179	1.178	215	1.095		
36	2.148	72	1.451	108	1.359	144	1.273	180	1.176	216	1.093		

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State of Washington
Ex. Ferries Division
General Liability

Unlimited Incurred Loss Development



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State of Washington
Ex. Ferries Division
General Liability

Reported Cumulative
Unlimited Paid Loss

Valuation Date	Accident Period 7/1/81-82	Accident Period 7/1/83-84	Accident Period 7/1/85-86	Accident Period 7/1/87-88	Accident Period 7/1/89-90	Accident Period 7/1/91-92	Accident Period 7/1/93-94	Accident Period 7/1/95-96	Accident Period 7/1/97-98	Accident Period 7/1/99-00	Accident Period 7/1/01-02	Accident Period 7/1/03-04	Accident Period 7/1/05-06	Accident Period 7/1/06-07	Accident Period 7/1/07-08	Accident Period 7/1/08-09	Accident Period 7/1/09-10	Accident Period 7/1/10-11	Accident Period 7/1/11-12	Accident Period 7/1/12-13	Accident Period 7/1/13-14	Accident Period 7/1/14-15	Accident Period 7/1/15-16	Accident Period 7/1/16-17	Accident Period 7/1/17-18	Accident Period 7/1/18-19	Accident Period 7/1/19-20	Accident Period 7/1/20-21	Accident Period 7/1/21-22	Accident Period 7/1/22-23
Jan-04	13,177,137	14,954,215	21,722,802	6,867,350	11,245,424	18,572,451	16,136,179	23,458,794	27,540,317	9,053,288	2,416,229	73,711																		
Jan-05	13,177,137	14,954,215	21,722,802	6,867,350	11,420,424	19,072,451	16,402,546	24,460,752	27,913,655	14,230,733	5,569,313	4,870,529																		
Jan-06	13,252,137	14,969,215	21,722,802	6,867,350	11,420,424	19,087,451	16,310,179	24,417,462	35,008,760	16,927,232	13,636,819	5,187,597	111,223																	
Jan-07	13,887,137	14,969,215	22,222,802	6,867,350	11,432,924	19,193,326	16,440,679	24,331,269	28,554,760	17,203,369	16,887,039	12,363,801	630,734	188,125																
Jan-08	13,887,137	14,968,840	22,222,802	6,867,350	11,530,571	19,193,326	17,040,679	30,069,269	28,804,760	17,503,369	19,732,894	16,660,822	7,672,662	512,425	60,197															
Jan-09	13,887,137	14,968,840	22,572,802	6,867,350	11,880,941	19,193,326	17,040,679	30,769,010	33,804,760	20,965,369	20,578,894	23,022,247	10,899,332	4,592,481	543,812	50,401														
Jan-10	13,887,137	14,968,840	22,572,802	8,867,350	11,885,540	19,993,526	18,322,399	30,769,010	35,629,760	23,337,869	21,188,615	26,598,322	14,009,062	21,450,799	1,288,084	521,921	49,773													
Jan-11	13,887,137	14,968,840	22,572,802	8,867,350	11,885,540	19,993,526	18,322,399	30,789,269	35,629,760	24,050,149	28,424,928	27,701,322	19,051,729	22,979,860	25,015,686	7,548,563	343,218	94,678												
Jan-12	13,887,137	14,968,840	22,573,602	10,267,350	11,885,540	19,993,526	18,337,993	33,419,269	42,179,760	24,050,149	32,686,428	31,901,322	25,379,136	24,258,061	27,029,423	8,744,307	6,137,282	433,215	86,750											
Jan-13	13,887,137	15,468,840	22,573,602	10,267,350	11,885,540	22,393,526	18,357,993	35,019,269	42,179,760	24,200,149	32,686,428	34,551,322	25,850,508	25,612,313	33,380,134	17,232,391	19,964,256	6,157,804	396,536	45,097										
Jan-14	13,887,137	15,468,840	22,573,602	10,267,350	11,885,540	24,198,526	18,357,993	35,019,269	45,779,760	24,200,149	32,911,428	34,981,322	27,461,746	26,417,451	46,564,328	29,558,387	20,011,743	9,967,416	1,014,355	415,810	32,386									
Jan-15	13,887,137	15,468,840	22,573,602	10,267,350	11,885,540	27,198,526	18,725,493	35,403,494	54,779,760	24,300,149	32,911,428	34,981,322	27,605,196	26,417,451	57,247,625	35,528,387	22,902,390	17,375,727	2,628,670	12,474,403	1,045,334	79,159								
Jan-16	13,887,137	15,468,840	22,573,602	10,267,350	11,885,540	27,373,526	18,725,493	35,403,494	56,079,760	24,300,149	33,131,428	34,981,322	27,603,956	26,697,451	58,557,567	38,087,381	23,716,837	19,738,561	12,461,392	27,592,122	2,392,790	707,241	101,137							
Jan-17	13,887,137	15,595,340	23,223,602	10,317,350	12,065,540	27,373,526	18,730,493	37,934,109	57,179,760	24,300,149	33,141,428	47,006,322	27,731,456	27,198,722	59,122,023	46,691,383	24,031,787	22,481,534	17,627,645	29,154,454	19,525,749	5,305,262	472,368	55,108						
Jan-18	13,887,137	15,595,340	23,223,602	10,317,350	12,065,540	27,373,526	18,730,493	39,434,109	57,179,760	27,205,149	34,641,428	47,006,322	27,731,456	27,376,782	65,295,774	58,184,459	29,577,044	23,937,972	30,774,096	31,327,077	21,983,965	8,971,022	8,745,673	498,069	66,756					
Jan-19							18,843,860	39,479,315	57,179,760	27,221,816	36,243,719	49,633,917	27,731,456	27,501,782	68,706,157	62,630,084	29,709,914	25,730,267	37,735,571	35,930,499	39,286,726	37,634,590	15,123,116	2,954,547	536,395	57,018				
Jan-20								39,479,315	57,179,760	33,985,861	38,090,329	49,633,917	27,731,456	27,501,782	68,753,043	70,941,302	30,313,356	26,830,267	41,010,572	50,667,900	53,790,075	39,558,568	19,617,809	23,767,109	1,539,840	466,323	56,161			
Jan-21									57,179,760	34,619,485	38,088,038	55,383,602	29,981,456	27,501,782	73,538,043	70,941,302	33,825,486	26,830,067	45,350,586	54,140,900	51,357,567	43,212,872	29,193,493	20,704,968	19,535,499	3,801,987	1,985,247	12,347		
Jan-22										34,889,485	38,088,038	55,483,602	29,981,456	28,501,782	76,038,043	67,941,302	39,977,240	26,830,067	46,515,646	54,185,900	52,037,567	44,233,639	35,830,555	28,725,453	28,452,129	12,498,815	4,932,583	511,623	89,475	
Jan-23										34,911,043	38,818,038	59,633,602	29,981,456	30,056,782	76,491,043	75,355,013	40,977,240	26,896,061	54,366,926	54,185,900	52,327,567	45,637,139	38,481,884	36,534,589	42,095,140	18,756,390	13,075,396	1,147,237	609,556	45,788
Jan-24										37,756,494	38,968,038	59,663,602	29,981,456	33,356,782	76,491,043	84,081,598	142,257,240	28,895,617	60,831,926	54,265,900	54,037,007	48,366,066	53,855,674	40,523,589	64,692,863	22,289,039	21,253,524	2,995,739	2,474,567	438,549

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State of Washington
Ex. Ferries Division
General Liability

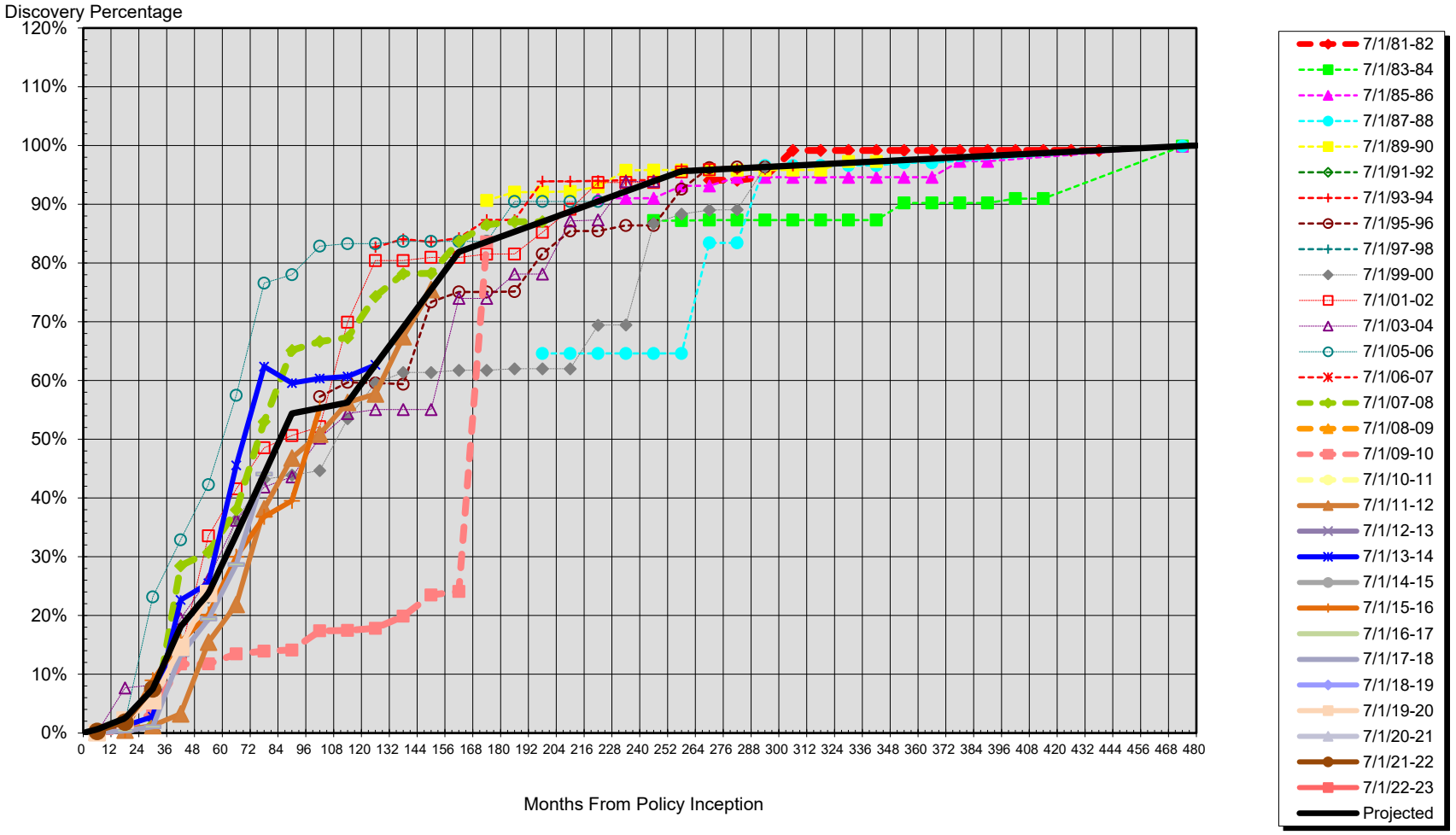
Unlimited Paid Loss
Development Factors

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	7.300	73	2.515	109	1.790	145	1.374	181	1.182	217	1.114
2	480.000	38	6.857	74	2.462	110	1.788	146	1.364	182	1.180	218	1.112
3	320.000	39	6.465	75	2.411	111	1.785	147	1.354	183	1.178	219	1.111
4	240.000	40	6.115	76	2.362	112	1.783	148	1.344	184	1.176	220	1.109
5	192.000	41	5.801	77	2.315	113	1.780	149	1.335	185	1.174	221	1.107
6	160.000	42	5.517	78	2.270	114	1.778	150	1.325	186	1.172	222	1.105
7	128.000	43	5.378	79	2.226	115	1.761	151	1.316	187	1.170	223	1.104
8	106.667	44	5.246	80	2.184	116	1.745	152	1.307	188	1.168	224	1.102
9	91.429	45	5.120	81	2.144	117	1.729	153	1.298	189	1.166	225	1.100
10	80.000	46	5.000	82	2.105	118	1.713	154	1.289	190	1.164	226	1.098
11	71.111	47	4.886	83	2.068	119	1.697	155	1.280	191	1.162	227	1.097
12	64.000	48	4.776	84	2.032	120	1.682	156	1.271	192	1.161	228	1.095
13	58.182	49	4.672	85	1.997	121	1.667	157	1.263	193	1.159	229	1.093
14	53.333	50	4.571	86	1.963	122	1.652	158	1.254	194	1.157	230	1.092
15	49.231	51	4.476	87	1.931	123	1.638	159	1.246	195	1.155	231	1.090
16	45.714	52	4.384	88	1.899	124	1.624	160	1.238	196	1.153	232	1.088
17	42.667	53	4.295	89	1.869	125	1.610	161	1.229	197	1.151	233	1.086
18	40.000	54	4.211	90	1.839	126	1.596	162	1.221	198	1.149	234	1.085
19	34.286	55	4.068	91	1.836	127	1.583	163	1.219	199	1.147	235	1.083
20	30.000	56	3.934	92	1.834	128	1.569	164	1.217	200	1.145	236	1.081
21	26.667	57	3.810	93	1.831	129	1.556	165	1.215	201	1.143	237	1.080
22	24.000	58	3.692	94	1.829	130	1.543	166	1.213	202	1.142	238	1.078
23	21.818	59	3.582	95	1.826	131	1.531	167	1.211	203	1.140	239	1.076
24	20.000	60	3.478	96	1.823	132	1.518	168	1.209	204	1.138	240	1.075
25	18.462	61	3.380	97	1.821	133	1.506	169	1.207	205	1.136		
26	17.143	62	3.288	98	1.818	134	1.494	170	1.205	206	1.134		
27	16.000	63	3.200	99	1.816	135	1.482	171	1.202	207	1.132		
28	15.000	64	3.117	100	1.813	136	1.471	172	1.200	208	1.130		
29	14.118	65	3.038	101	1.811	137	1.459	173	1.198	209	1.129		
30	13.333	66	2.963	102	1.808	138	1.448	174	1.196	210	1.127		
31	11.926	67	2.889	103	1.805	139	1.437	175	1.194	211	1.125		
32	10.787	68	2.819	104	1.803	140	1.426	176	1.192	212	1.123		
33	9.846	69	2.753	105	1.800	141	1.415	177	1.190	213	1.121		
34	9.057	70	2.689	106	1.798	142	1.405	178	1.188	214	1.120		
35	8.384	71	2.628	107	1.795	143	1.394	179	1.186	215	1.118		
36	7.805	72	2.570	108	1.793	144	1.384	180	1.184	216	1.116		

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State of Washington
Ex. Ferries Division
General Liability

Unlimited Paid Loss Development



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

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/23
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	495	3	$ 11,684,294	$ 11,634,194	$ 50,100	$ 10,020	$ 60,120	$ 11,694,314	261.95
1-Jul-80	46,276	Various	202	0	4,876,013	4,876,013	-	-	-	4,876,013	105.37
1-Jul-81	47,969	Various	251	0	8,444,085	8,444,085	-	-	-	8,444,085	176.03
1-Jul-82	49,723	Various	371	0	12,759,958	12,759,958	-	-	-	12,759,958	256.62
1-Jul-83	51,541	Various	405	1	15,232,971	15,217,971	15,000	3,000	18,000	15,235,971	295.61
1-Jul-84	53,425	Various	512	0	11,087,124	10,837,124	250,000	50,000	300,000	11,137,124	208.46
1-Jul-85	55,379	Various	590	0	12,935,272	12,935,272	-	-	-	12,935,272	233.58
1-Jul-86	57,404	Various	1,599	1	5,598,966	5,288,966	310,000	62,000	372,000	5,660,966	98.62
1-Jul-87	59,502	Various	597	1	18,833,529	18,833,529	-	-	-	18,833,529	316.52
1-Jul-88	61,678	Various	678	0	8,770,618	8,770,618	-	-	-	8,770,618	142.20
1-Jul-89	63,933	Various	676	0	9,396,073	9,396,073	-	-	-	9,396,073	146.97
1-Jul-90	66,271	Various	727	0	12,155,448	12,155,448	-	-	-	12,155,448	183.42
1-Jul-91	68,694	Various	771	1	13,764,950	13,614,950	150,000	45,853	195,853	13,810,803	201.05
1-Jul-92	69,007	Various	822	0	11,258,799	11,258,799	-	-	-	11,258,799	163.16
1-Jul-93	70,380	Various	857	0	16,647,934	16,647,934	-	-	-	16,647,934	236.54
1-Jul-94	71,313	Various	820	2	37,202,708	37,102,708	100,000	38,180	138,180	37,240,888	522.22
1-Jul-95	71,849	Various	842	0	23,240,000	23,240,000	-	-	-	23,240,000	323.46
1-Jul-96	73,428	Various	836	0	22,725,316	22,725,316	-	-	-	22,725,316	309.49
1-Jul-97	74,162	Various	859	0	25,924,746	25,924,746	-	-	-	25,924,746	349.57
1-Jul-98	76,422	Various	843	2	17,706,066	17,641,066	65,000	162,233	227,233	17,868,299	233.81
1-Jul-99	77,835	Various	810	3	24,258,178	24,255,178	3,000	263,732	266,732	24,521,910	315.05
1-Jul-00	79,208	Various	820	0	14,846,969	14,846,969	-	83,057	83,057	14,930,026	188.49
1-Jul-01	81,213	Various	899	3	23,447,418	22,417,418	1,030,000	386,154	1,416,154	23,833,572	293.47
1-Jul-02	80,621	Various	738	3	19,886,789	19,746,789	140,000	805,756	945,756	20,692,545	256.66
1-Jul-03	82,332	Various	773	4	22,577,360	22,092,360	485,000	938,698	1,423,698	23,516,058	285.63
1-Jul-04	82,080	Various	664	2	32,954,706	32,919,706	35,000	297,002	332,002	33,251,707	405.12
1-Jul-05	83,156	Various	626	5	16,958,303	16,858,303	100,000	505,606	605,606	17,463,908	210.01
1-Jul-06	83,907	Various	683	0	21,792,513	21,742,513	50,000	149,337	199,337	21,941,850	261.50
1-Jul-07	86,264	Various	720	2	45,939,357	45,799,357	140,000	693,730	833,730	46,633,087	540.58
1-Jul-08	86,949	Various	703	3	62,321,829	61,520,329	801,500	2,103,402	2,904,902	64,425,231	740.95
1-Jul-09	84,564	Various	551	4	24,589,000	24,527,500	61,500	1,648,809	1,710,309	26,237,809	310.27
1-Jul-10	81,834	Various	492	7	26,720,840	24,124,340	2,596,500	2,810,377	5,406,877	29,531,217	360.87
1-Jul-11	80,420	Various	498	11	23,257,520	22,203,520	1,054,000	2,793,417	3,847,417	26,050,938	323.94
1-Jul-12	81,047	Various	452	9	37,985,520	37,760,520	225,000	3,654,062	3,879,062	41,639,582	513.77
1-Jul-13	82,101	Various	399	12	53,076,818	51,726,818	1,350,000	4,622,819	5,972,819	57,699,637	702.79
1-Jul-14	82,986	Various	427	21	23,373,783	22,382,374	991,409	4,304,917	5,296,326	27,678,700	333.53
1-Jul-15	82,395	Various	474	37	40,948,277	36,406,402	4,541,875	4,844,583	9,386,458	45,792,860	555.77
1-Jul-16	84,526	Various	456	32	43,270,113	32,523,613	10,746,500	6,224,407	16,970,907	49,494,520	585.55
1-Jul-17	85,825	Various	451	66	60,663,612	48,102,353	12,561,259	7,029,177	19,590,437	67,692,789	788.73
1-Jul-18	86,253	Various	456	88	43,814,846	15,517,655	28,297,192	7,079,183	35,376,375	50,894,030	590.06
1-Jul-19	87,417	Various	422	119	55,604,513	15,000,096	40,604,417	12,706,643	53,311,059	68,311,155	781.44
1-Jul-20	85,699	Various	355	114	18,291,792	2,438,292	15,853,500	16,277,248	32,130,748	34,569,040	403.38
1-Jul-21	87,348	Various	997	710	54,125,455	2,470,291	51,655,164	19,003,351	70,658,515	73,128,806	837.22
1-Jul-22	90,390	Various	393	124	26,614,291	438,287	26,176,004	44,152,410	70,328,414	70,766,701	782.90
1-Jul-23 to 31-Dec-23	45,653	Various	104	53	2,562,786	112,946	2,449,840	33,894,534	36,344,375	36,457,320	798.57
Total	$ 3,285,024		28,116	1,443	$ 1,120,127,457	$ 917,238,698	$ 202,888,760	$ 177,643,696	$ 380,532,456	$ 1,297,771,154	395.06
Ultimate Losses for Policy Period 7/1/2023 are multiplied by 0.5 to reflect the 12/31/23 evaluation date. The annualized amount is displayed below.											
Prior Study											
Results at: 12/31/2021	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	347
Change	176,776		1,752	515	$ 173,898,453	$ 87,086,607	$ 86,811,845	$ 46,346,348	$ 133,158,193	$ 220,244,801	48.39
Full Policy Period Projections											
1-Jul-23 Full Policy	$ 91,306	Various								$ 72,914,640	798.57
1-Jul-24	92,083	Various								68,031,600	738.81
1-Jul-25	92,891	Various								71,055,100	764.93
1-Jul-26	93,759	Various								74,255,500	791.98
1-Jul-27	94,633	Various								77,596,800	819.98

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/23
Summary of Various Ultimate Loss Estimation Methods

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Policy Period Inception	Chain Ladder Incurred Method	Chain Ladder Paid Method	Outstanding Method	Bornhuetter-Ferguson Incurred Method	Bornhuetter-Ferguson Paid Method	Generalized Cape Cod Incurred Method	Generalized Cape Cod Paid Method	Frequency/ Severity Method	Selected Ultimate
Prior	$ 11,684,294	$ 11,634,194	$ 11,684,294	$ 11,684,294	$ 11,634,194	$ 11,684,294	$ 11,634,194	$ 11,684,294	$ 11,694,314
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	8,444,085	8,444,085	8,444,085	8,444,085	8,444,085	8,444,085	8,444,085	8,444,085	8,444,085
1-Jul-82	12,759,958	12,759,958	12,759,958	12,759,958	12,759,958	12,759,958	12,759,958	12,759,958	12,759,958
1-Jul-83	15,232,971	15,217,971	15,232,971	15,232,971	15,217,971	15,232,971	15,217,971	15,232,971	15,235,971
1-Jul-84	11,087,124	10,837,124	11,087,124	11,087,124	10,837,124	11,087,124	10,837,124	11,087,124	11,137,124
1-Jul-85	12,935,272	12,935,272	12,935,272	12,935,272	12,935,272	12,935,272	12,935,272	12,935,272	12,935,272
1-Jul-86	5,598,966	5,288,966	5,598,966	5,598,966	5,288,966	5,598,966	5,288,966	5,598,966	5,660,966
1-Jul-87	18,833,529	18,886,208	18,833,529	18,833,529	18,862,983	18,833,529	18,868,626	18,833,529	18,833,529
1-Jul-88	8,770,618	8,820,559	8,770,618	8,770,618	8,836,486	8,770,618	8,835,390	8,770,618	8,770,618
1-Jul-89	9,396,073	9,476,795	9,396,073	9,396,073	9,506,172	9,396,073	9,494,863	9,396,073	9,396,073
1-Jul-90	12,155,448	12,295,091	12,155,448	12,155,448	12,317,795	12,155,448	12,300,941	12,155,448	12,155,448
1-Jul-91	13,764,950	13,810,803	13,764,950	13,764,950	13,837,274	13,764,950	13,817,899	13,764,950	13,810,803
1-Jul-92	11,258,799	11,453,375	11,258,799	11,258,799	11,541,945	11,258,799	11,526,322	11,258,799	11,258,799
1-Jul-93	16,647,934	16,985,538	16,647,934	16,647,934	17,004,679	16,647,934	17,041,428	16,647,934	16,647,934
1-Jul-94	37,202,708	37,966,309	37,202,708	37,202,708	37,535,132	37,202,708	37,679,834	37,202,708	37,240,888
1-Jul-95	23,240,000	23,848,260	23,240,000	23,240,000	23,747,104	23,240,000	23,865,126	23,240,000	23,240,000
1-Jul-96	22,793,422	23,388,211	22,725,316	22,788,063	23,320,517	22,795,916	23,409,629	22,793,422	22,725,316
1-Jul-97	26,163,007	26,761,252	25,924,746	26,123,299	26,606,258	26,136,359	26,665,349	26,163,007	25,924,746
1-Jul-98	17,978,457	18,263,153	17,758,141	18,056,328	18,428,525	18,036,087	18,394,601	17,978,457	17,868,299
1-Jul-99	24,781,613	25,183,194	24,262,206	24,771,862	25,151,384	24,722,299	25,074,050	24,781,613	24,521,910
1-Jul-00	15,262,255	15,461,000	14,846,969	15,547,961	15,870,114	15,413,685	15,677,203	15,262,255	14,930,026
1-Jul-01	24,253,178	23,413,966	27,111,465	24,360,367	23,587,006	24,198,471	23,372,516	24,253,178	23,833,572
1-Jul-02	20,699,321	20,685,769	20,782,049	21,008,150	21,043,507	20,791,109	20,789,047	20,699,321	20,692,545
1-Jul-03	23,648,681	23,383,435	24,794,053	23,952,496	23,768,368	23,720,029	23,484,734	23,648,681	23,516,058
1-Jul-04	34,739,014	35,208,566	33,086,451	34,572,239	34,966,959	34,380,403	34,738,286	34,739,014	33,251,707
1-Jul-05	17,991,697	18,222,426	17,287,979	18,861,897	19,339,311	18,522,203	18,920,822	17,991,697	17,463,908
1-Jul-06	23,268,529	23,753,810	21,941,850	24,001,797	24,691,496	23,782,961	24,441,556	23,268,529	21,941,850
1-Jul-07	49,372,097	50,580,500	46,328,752	48,535,508	49,328,907	48,784,146	49,738,678	49,372,097	46,633,087
1-Jul-08	67,414,531	68,686,282	64,425,231	65,259,924	65,577,983	65,774,552	66,375,571	67,414,531	64,425,231
1-Jul-09	26,772,724	27,688,325	24,742,910	27,733,423	28,928,379	27,625,220	28,843,845	26,772,724	26,237,809
1-Jul-10	29,286,087	27,536,873	32,980,514	30,112,609	28,923,008	29,729,977	28,394,585	29,286,087	29,531,217
1-Jul-11	25,659,891	25,861,168	25,321,490	26,955,346	27,789,701	26,480,370	27,147,854	25,659,891	26,050,938
1-Jul-12	42,057,204	44,893,814	38,336,407	41,961,491	44,286,010	41,821,918	44,260,014	42,057,204	41,639,582
1-Jul-13	58,967,633	62,800,699	54,841,252	57,375,532	59,314,554	57,502,351	59,786,885	58,967,633	57,699,637
1-Jul-14	26,059,026	27,762,161	24,499,671	27,976,349	31,037,761	27,625,770	30,409,837	26,059,026	27,678,700
1-Jul-15	45,812,063	46,157,178	45,537,044	45,779,535	46,019,549	45,729,629	45,495,821	45,812,063	45,792,860
1-Jul-16	48,409,683	42,166,978	52,581,870	48,372,466	43,514,484	48,614,059	42,729,575	48,409,683	49,494,520
1-Jul-17	67,869,160	63,806,547	70,192,521	66,014,764	60,507,535	66,694,712	59,747,543	67,869,160	67,692,789
1-Jul-18	49,019,119	24,502,941	55,346,013	49,356,210	34,657,386	49,854,776	29,660,634	49,019,119	50,894,030
1-Jul-19	69,491,683	29,254,697	83,836,300	66,371,962	41,253,848	67,889,294	31,666,799	69,491,683	68,311,155
1-Jul-20	27,600,514	8,266,015	32,830,925	36,617,325	40,746,024	38,575,484	22,337,329	27,600,514	34,569,040
1-Jul-21	163,307,117	32,023,716	189,932,412	92,751,984	55,788,702	113,614,018	30,360,520	153,424,797	73,128,806
1-Jul-22	141,850,787	35,036,825	148,049,518	77,228,813	61,963,036	111,303,048	32,571,905	127,258,103	70,766,701
1-Jul-23	68,296,091	18,057,893	77,967,683	65,272,457	64,860,000	104,643,454	33,386,919	96,410,371	72,914,640
Total	$1,492,713,326	$1,124,343,916	$1,552,160,480	$1,361,608,899	$1,276,453,463	$1,458,651,041	$1,153,306,119	$1,496,352,602	$ 1,334,228,474

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 @ 12/31/23
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 7.00%	(11) Disc Rate US Treasury
Prior	537	Various	$ 11,694,314	$ 11,684,294	$ 11,634,194	$ 50,100	$ 10,020	$ 60,120	$ 59,120	$ 59,407
1-Jul-80	522	Various	4,876,013	4,876,013	4,876,013	-	-	-	-	-
1-Jul-81	510	Various	8,444,085	8,444,085	8,444,085	-	-	-	-	-
1-Jul-82	498	Various	12,759,958	12,759,958	12,759,958	-	-	-	-	-
1-Jul-83	486	Various	15,235,971	15,232,971	15,217,971	15,000	3,000	18,000	17,701	17,787
1-Jul-84	474	Various	11,137,124	11,087,124	10,837,124	250,000	50,000	300,000	295,010	296,444
1-Jul-85	462	Various	12,935,272	12,935,272	12,935,272	-	-	-	-	-
1-Jul-86	450	Various	5,660,966	5,598,966	5,288,966	310,000	62,000	372,000	365,813	331,484
1-Jul-87	438	Various	18,833,529	18,833,529	18,833,529	-	-	-	-	-
1-Jul-88	426	Various	8,770,618	8,770,618	8,770,618	-	-	-	-	-
1-Jul-89	414	Various	9,396,073	9,396,073	9,396,073	-	-	-	-	-
1-Jul-90	402	Various	12,155,448	12,155,448	12,155,448	-	-	-	-	-
1-Jul-91	390	Various	13,810,803	13,764,950	13,614,950	150,000	45,853	195,853	165,924	174,521
1-Jul-92	378	Various	11,258,799	11,258,799	11,258,799	-	-	-	-	-
1-Jul-93	366	Various	16,647,934	16,647,934	16,647,934	-	-	-	-	-
1-Jul-94	354	Various	37,240,888	37,202,708	37,102,708	100,000	38,180	138,180	106,618	115,747
1-Jul-95	342	Various	23,240,000	23,240,000	23,240,000	-	-	-	-	-
1-Jul-96	330	Various	22,725,316	22,725,316	22,725,316	-	-	-	-	-
1-Jul-97	318	Various	25,924,746	25,924,746	25,924,746	-	-	-	-	-
1-Jul-98	306	Various	17,868,299	17,706,066	17,641,066	65,000	162,233	227,233	155,581	175,475
1-Jul-99	294	Various	24,521,910	24,258,178	24,255,178	3,000	263,732	266,732	177,376	201,818
1-Jul-00	282	Various	14,930,026	14,846,969	14,846,969	-	83,057	83,057	53,686	61,591
1-Jul-01	270	Various	23,833,572	23,447,418	22,417,418	1,030,000	386,154	1,416,154	889,810	1,029,087
1-Jul-02	258	Various	20,692,545	19,886,789	19,746,789	140,000	805,756	945,756	589,512	682,105
1-Jul-03	246	Various	23,516,058	22,577,360	22,092,360	485,000	938,698	1,423,698	907,948	1,039,519
1-Jul-04	234	Various	33,251,707	32,954,706	32,919,706	35,000	297,002	332,002	216,641	245,582
1-Jul-05	222	Various	17,463,908	16,958,303	16,858,303	100,000	505,606	605,606	397,904	449,388
1-Jul-06	210	Various	21,941,850	21,792,513	21,742,513	50,000	149,337	199,337	130,577	147,488
1-Jul-07	198	Various	46,633,087	45,939,357	45,799,357	140,000	693,730	833,730	541,169	612,767
1-Jul-08	186	Various	64,425,231	62,321,829	61,520,329	801,500	2,103,402	2,904,902	1,860,702	2,115,265
1-Jul-09	174	Various	26,237,809	24,589,000	24,527,500	61,500	1,648,809	1,710,309	1,078,126	1,231,620
1-Jul-10	162	Various	29,531,217	26,720,840	24,124,340	2,596,500	2,810,377	5,406,877	3,374,861	3,865,850
1-Jul-11	150	Various	26,050,938	23,257,520	22,203,520	1,054,000	2,793,417	3,847,417	2,405,686	2,752,197
1-Jul-12	138	Various	41,639,582	37,985,520	37,760,520	225,000	3,654,062	3,879,062	2,430,330	2,776,870
1-Jul-13	126	Various	57,699,637	53,076,818	51,726,818	1,350,000	4,622,819	5,972,819	3,723,461	4,259,519
1-Jul-14	114	Various	27,678,700	23,373,783	22,382,374	991,409	4,304,917	5,296,326	3,269,525	3,751,001
1-Jul-15	102	Various	45,792,860	40,948,277	36,406,402	4,541,875	4,844,583	9,386,458	5,718,257	6,586,750
1-Jul-16	90	Various	49,494,520	43,270,113	32,523,613	10,746,500	6,224,407	16,970,907	10,177,159	11,779,117
1-Jul-17	78	Various	67,692,789	60,663,612	48,102,353	12,561,259	7,029,177	19,590,437	12,174,775	13,913,731
1-Jul-18	66	Various	50,894,030	43,814,846	15,517,655	28,297,192	7,079,183	35,376,375	23,986,593	26,644,130
1-Jul-19	54	Various	68,311,155	55,604,513	15,000,096	40,604,417	12,706,643	53,311,059	38,807,222	42,199,264
1-Jul-20	42	Various	34,569,040	18,291,792	2,438,292	15,853,500	16,277,248	32,130,748	24,401,113	26,233,165
1-Jul-21	30	Various	73,128,806	54,125,455	2,470,291	51,655,164	19,003,351	70,658,515	53,966,688	58,016,270
1-Jul-22	18	Various	70,766,701	26,614,291	438,287	26,176,004	44,152,410	70,328,414	51,808,142	56,420,742
1-Jul-23	6	Various	36,457,320	2,562,786	112,946	2,449,840	33,894,534	36,344,375	25,241,268	28,061,958
Total			$ 1,297,771,154	$ 1,120,127,457	$917,238,698	$202,888,760	$ 177,643,696	$ 380,532,456	$ 269,494,295	$ 296,247,659

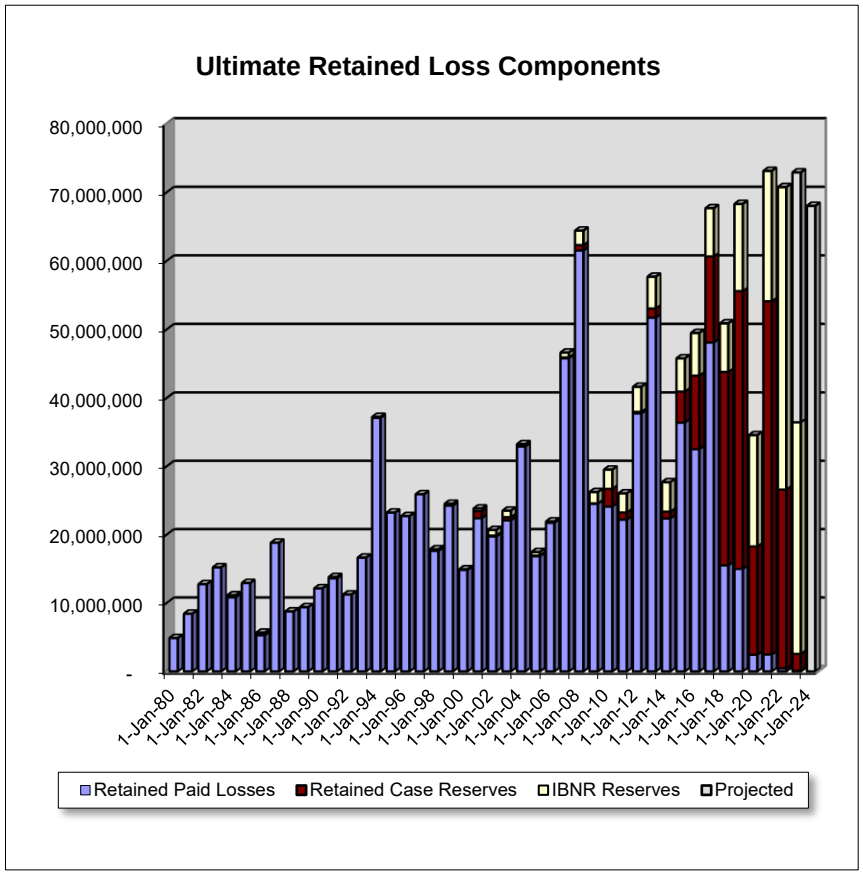
Ultimate Losses for Policy Period 7/1/2023 are multiplied by 0.5 to reflect the 12/31/23 evaluation date.

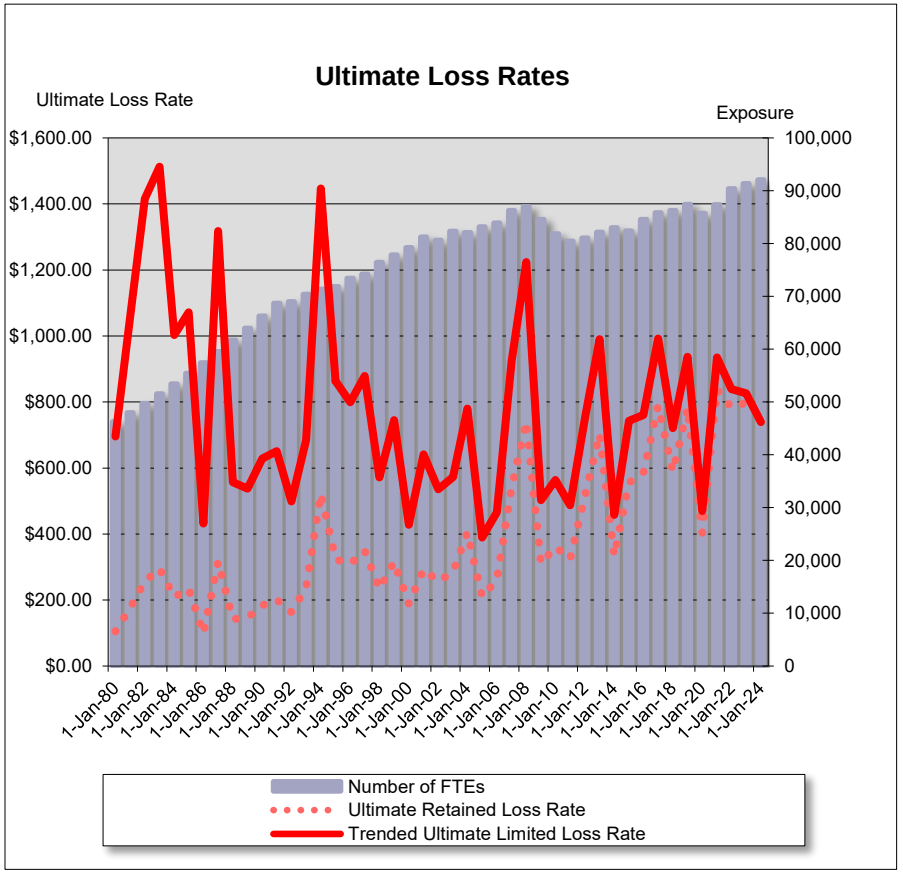
Column (4) : from Exhibit 1, Column (10)
Columns (5), (6), (7) : Exhibit 10
Column (8) : Column (4) - Column (5)

Column (9) : Column (4) - Column (6)
Column (10) : Column (9) discounted
Column (11) : Column (9) duration-matched discounting

State of Washington
Excluding Children, Youth, and Family Agency

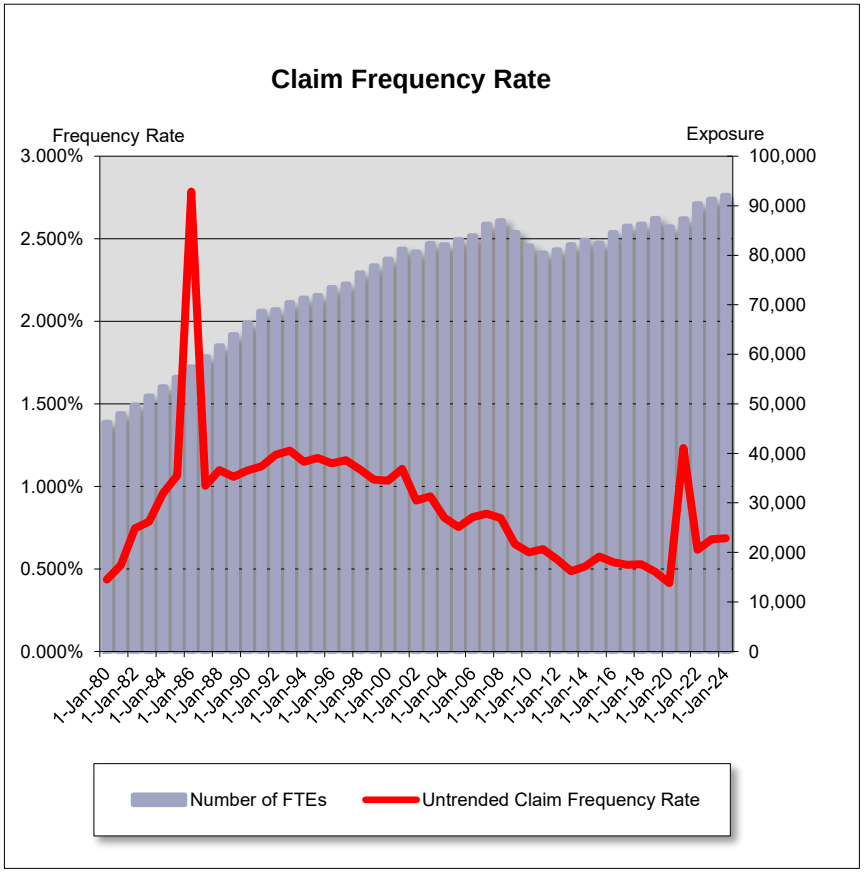
General Liability Experience @ 12/31/23

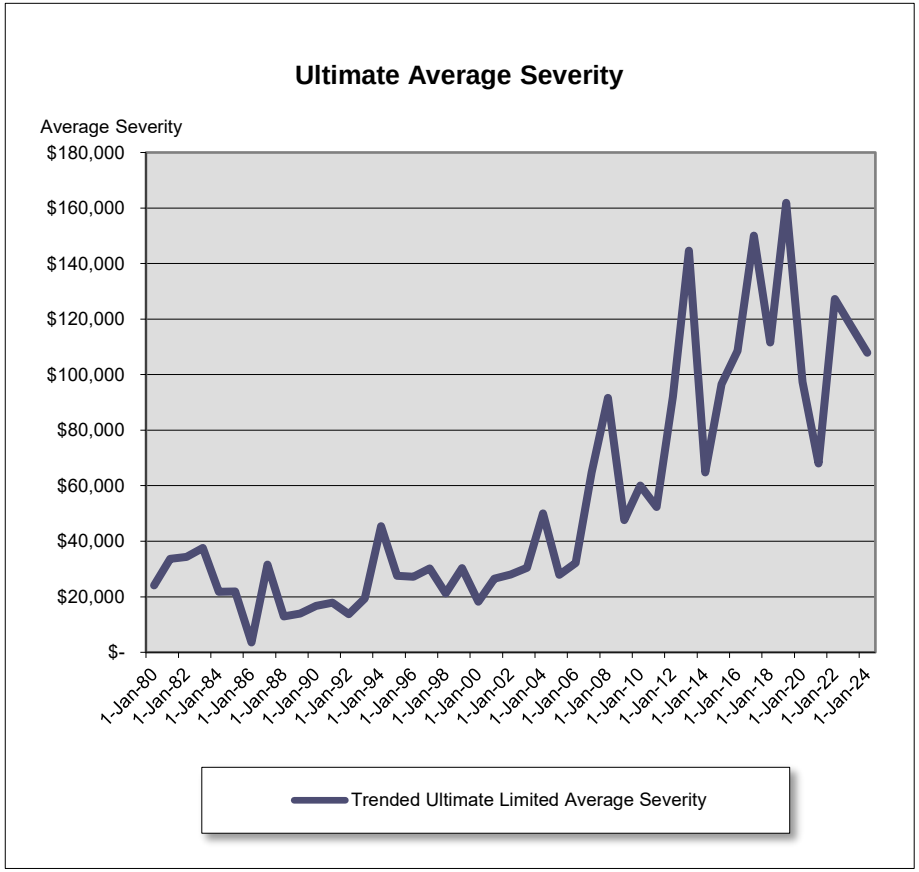




State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/23





State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/23
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	537	$ 11,684,294	1.000	$ 11,684,294	$ 11,634,194	1.000	$ 11,634,194	$ 50,100	1.000	$ 11,684,294
1-Jul-80	522	4,876,013	1.000	4,876,013	4,876,013	1.000	4,876,013	-	1.000	4,876,013
1-Jul-81	510	8,444,085	1.000	8,444,085	8,444,085	1.000	8,444,085	-	1.000	8,444,085
1-Jul-82	498	12,759,958	1.000	12,759,958	12,759,958	1.000	12,759,958	-	1.000	12,759,958
1-Jul-83	486	15,232,971	1.000	15,232,971	15,217,971	1.000	15,217,971	15,000	1.000	15,232,971
1-Jul-84	474	11,087,124	1.000	11,087,124	10,837,124	1.000	10,837,124	250,000	1.000	11,087,124
1-Jul-85	462	12,935,272	1.000	12,935,272	12,935,272	1.000	12,935,272	-	1.000	12,935,272
1-Jul-86	450	5,598,966	1.000	5,598,966	5,288,966	1.000	5,288,966	310,000	1.000	5,598,966
1-Jul-87	438	18,833,529	1.000	18,833,529	18,833,529	1.003	18,886,208	-	1.000	18,833,529
1-Jul-88	426	8,770,618	1.000	8,770,618	8,770,618	1.006	8,820,559	-	1.000	8,770,618
1-Jul-89	414	9,396,073	1.000	9,396,073	9,396,073	1.009	9,476,795	-	1.000	9,396,073
1-Jul-90	402	12,155,448	1.000	12,155,448	12,155,448	1.011	12,295,091	-	1.000	12,155,448
1-Jul-91	390	13,764,950	1.000	13,764,950	13,614,950	1.014	13,810,803	150,000	1.000	13,764,950
1-Jul-92	378	11,258,799	1.000	11,258,799	11,258,799	1.017	11,453,375	-	1.000	11,258,799
1-Jul-93	366	16,647,934	1.000	16,647,934	16,647,934	1.020	16,985,538	-	1.000	16,647,934
1-Jul-94	354	37,202,708	1.000	37,202,708	37,102,708	1.023	37,966,309	100,000	1.000	37,202,708
1-Jul-95	342	23,240,000	1.000	23,240,000	23,240,000	1.026	23,848,260	-	1.000	23,240,000
1-Jul-96	330	22,725,316	1.003	22,793,422	22,725,316	1.029	23,388,211	-	1.118	22,725,316
1-Jul-97	318	25,924,746	1.009	26,163,007	25,924,746	1.032	26,761,252	-	1.411	25,924,746
1-Jul-98	306	17,706,066	1.015	17,978,457	17,641,066	1.035	18,263,153	65,000	1.801	17,758,141
1-Jul-99	294	24,258,178	1.022	24,781,613	24,255,178	1.038	25,183,194	3,000	2.343	24,262,206
1-Jul-00	282	14,846,969	1.028	15,262,255	14,846,969	1.041	15,461,000	-	3.176	14,846,969
1-Jul-01	270	23,447,418	1.034	24,253,178	22,417,418	1.044	23,413,966	1,030,000	4.557	27,111,465
1-Jul-02	258	19,886,789	1.041	20,699,321	19,746,789	1.048	20,685,769	140,000	7.395	20,782,049
1-Jul-03	246	22,577,360	1.047	23,648,681	22,092,360	1.058	23,383,435	485,000	5.570	24,794,053
1-Jul-04	234	32,954,706	1.054	34,739,014	32,919,706	1.070	35,208,566	35,000	4.764	33,086,451
1-Jul-05	222	16,958,303	1.061	17,991,697	16,858,303	1.081	18,222,426	100,000	4.297	17,287,979
1-Jul-06	210	21,792,513	1.068	23,268,529	21,742,513	1.093	23,753,810	50,000	3.987	21,941,850
1-Jul-07	198	45,939,357	1.075	49,372,097	45,799,357	1.104	50,580,500	140,000	3.781	46,328,752
1-Jul-08	186	62,321,829	1.082	67,414,531	61,520,329	1.116	68,686,282	801,500	3.624	64,425,231
1-Jul-09	174	24,589,000	1.089	26,772,724	24,527,500	1.129	27,688,325	61,500	3.503	24,742,910
1-Jul-10	162	26,720,840	1.096	29,286,087	24,124,340	1.141	27,536,873	2,596,500	3.411	32,980,514
1-Jul-11	150	23,257,520	1.103	25,659,891	22,203,520	1.165	25,861,168	1,054,000	2.958	25,321,490
1-Jul-12	138	37,985,520	1.107	42,057,204	37,760,520	1.189	44,893,814	225,000	2.559	38,336,407
1-Jul-13	126	53,076,818	1.111	58,967,633	51,726,818	1.214	62,800,699	1,350,000	2.307	54,841,252
1-Jul-14	114	23,373,783	1.115	26,059,026	22,382,374	1.240	27,762,161	991,409	2.136	24,499,671
1-Jul-15	102	40,948,277	1.119	45,812,063	36,406,402	1.268	46,157,178	4,541,875	2.010	45,537,044
1-Jul-16	90	43,270,113	1.119	48,409,683	32,523,613	1.297	42,166,978	10,746,500	1.866	52,581,870
1-Jul-17	78	60,663,612	1.119	67,869,160	48,102,353	1.326	63,806,547	12,561,259	1.759	70,192,521
1-Jul-18	66	43,814,846	1.119	49,019,119	15,517,655	1.579	24,502,941	28,297,192	1.408	55,346,013
1-Jul-19	54	55,604,513	1.250	69,491,683	15,000,096	1.950	29,254,697	40,604,417	1.695	83,836,300
1-Jul-20	42	18,291,792	1.509	27,600,514	2,438,292	3.390	8,266,015	15,853,500	1.917	32,830,925
1-Jul-21	30	54,125,455	3.017	163,307,117	2,470,291	12.964	32,023,716	51,655,164	3.629	189,932,412
1-Jul-22	18	26,614,291	5.330	141,850,787	438,287	79.940	35,036,825	26,176,004	5.639	148,049,518
1-Jul-23	6	2,562,786	26.649	68,296,091	112,946	159.881	18,057,893	2,449,840	31.780	77,967,683
Total		$1,120,127,457		$1,492,713,326	$ 917,238,698		$1,124,343,916	$ 202,888,760		$1,552,160,480

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 @ 12/31/23
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	537	$ 11,684,294	6.761	1.000	$ 79,001,931	44,644	1.000	1328.647	$ 8,772,798	$ 11,684,294
1-Jul-80	522	4,876,013	6.378	1.000	31,099,131	46,276	1.000	1079.220	7,830,450	4,876,013
1-Jul-81	510	8,444,085	5.803	1.000	48,998,601	47,969	1.000	1117.683	9,239,406	8,444,085
1-Jul-82	498	12,759,958	5.330	1.000	68,008,997	49,723	1.000	1197.186	11,168,569	12,759,958
1-Jul-83	486	15,232,971	4.943	1.000	75,296,047	51,541	1.000	1183.542	12,340,862	15,232,971
1-Jul-84	474	11,087,124	4.647	1.000	51,527,206	53,425	1.000	1036.624	11,916,521	11,087,124
1-Jul-85	462	12,935,272	4.430	1.000	57,304,533	55,379	1.000	936.482	11,706,524	12,935,272
1-Jul-86	450	5,598,966	4.225	1.000	23,657,929	57,404	1.000	796.399	10,819,329	5,598,966
1-Jul-87	438	18,833,529	4.021	1.000	75,728,760	59,502	1.000	851.580	12,601,758	18,833,529
1-Jul-88	426	8,770,618	3.783	1.000	33,181,162	61,678	1.000	699.743	11,407,968	8,770,618
1-Jul-89	414	9,396,073	3.530	1.000	33,164,103	63,933	1.000	636.249	11,524,782	9,396,073
1-Jul-90	402	12,155,448	3.308	1.000	40,214,547	66,271	1.000	633.850	12,696,910	12,155,448
1-Jul-91	390	13,764,950	3.127	1.000	43,039,160	68,694	1.000	644.835	14,167,054	13,764,950
1-Jul-92	378	11,258,799	2.954	1.000	33,263,772	69,007	1.000	664.459	15,519,541	11,258,799
1-Jul-93	366	16,647,934	2.798	1.000	46,582,670	70,380	1.000	773.238	19,449,067	16,647,934
1-Jul-94	354	37,202,708	2.677	1.000	99,584,475	71,313	1.000	933.747	24,875,993	37,202,708
1-Jul-95	342	23,240,000	2.579	1.000	59,928,846	71,849	1.000	860.793	23,983,881	23,240,000
1-Jul-96	330	22,725,316	2.495	1.000	56,701,919	73,428	1.003	802.890	23,628,095	22,795,916
1-Jul-97	318	25,924,746	2.427	1.000	62,925,998	74,162	1.009	760.517	23,236,792	26,136,359
1-Jul-98	306	17,706,066	2.359	1.000	41,766,862	76,422	1.015	672.344	21,782,121	18,036,087
1-Jul-99	294	24,258,178	2.284	1.000	55,400,803	77,835	1.022	644.732	21,973,450	24,722,299
1-Jul-00	282	14,846,969	2.194	1.000	32,573,649	79,208	1.028	576.895	20,827,500	15,413,685
1-Jul-01	270	23,447,418	2.109	1.000	49,448,610	81,213	1.034	587.040	22,606,513	24,198,471
1-Jul-02	258	19,886,789	2.014	1.000	40,049,582	80,621	1.041	575.467	23,037,619	20,791,109
1-Jul-03	246	22,577,360	1.935	1.000	43,696,875	82,332	1.047	592.951	25,223,632	23,720,029
1-Jul-04	234	32,954,706	1.860	1.000	61,290,884	82,080	1.054	628.953	27,757,155	34,380,403
1-Jul-05	222	16,958,303	1.790	1.000	30,362,782	83,156	1.061	586.244	27,227,969	18,522,203
1-Jul-06	210	21,792,513	1.719	1.000	37,464,573	83,907	1.068	642.900	31,378,247	23,782,961
1-Jul-07	198	45,939,357	1.649	1.000	75,733,854	86,264	1.075	781.923	40,915,773	48,784,146
1-Jul-08	186	62,321,829	1.595	1.000	99,421,200	86,949	1.082	838.571	45,705,349	65,774,552
1-Jul-09	174	24,589,000	1.565	1.000	38,488,914	84,564	1.089	689.027	37,224,419	27,625,220
1-Jul-10	162	26,720,840	1.508	1.000	40,296,849	81,834	1.096	633.081	34,353,744	29,729,977
1-Jul-11	150	23,257,520	1.453	1.000	33,791,732	80,420	1.103	621.924	34,423,490	26,480,370
1-Jul-12	138	37,985,520	1.408	1.000	53,492,078	81,047	1.107	688.532	39,626,893	41,821,918
1-Jul-13	126	53,076,818	1.361	1.000	72,263,331	82,101	1.111	734.634	44,300,013	57,502,351
1-Jul-14	114	23,373,783	1.326	1.000	30,988,664	82,986	1.115	659.228	41,263,547	27,625,770
1-Jul-15	102	40,948,277	1.292	1.000	52,907,453	82,395	1.119	706.211	45,035,619	45,729,629
1-Jul-16	90	43,270,113	1.255	1.000	54,305,885	84,526	1.119	747.370	50,334,701	48,614,059
1-Jul-17	78	60,663,612	1.215	1.000	73,711,467	85,825	1.119	804.254	56,807,017	66,694,712
1-Jul-18	66	43,814,846	1.179	1.000	51,667,303	86,253	1.119	777.784	56,890,186	49,854,776
1-Jul-19	54	55,604,513	1.158	1.000	64,375,398	87,417	1.250	814.139	61,473,297	67,889,294
1-Jul-20	42	18,291,792	1.125	1.000	20,586,884	85,699	1.509	789.831	60,141,481	38,575,484
1-Jul-21	30	54,125,455	1.079	1.000	58,392,237	87,348	3.017	1098.985	88,979,280	113,614,018
1-Jul-22	18	26,614,291	1.035	1.000	27,552,629	90,390	5.330	1193.973	104,247,935	111,303,048
1-Jul-23	6	2,562,786	1.000	1.000	2,562,786	91,306	26.649	1161.590	106,060,552	104,643,454
Total		$1,120,127,457			$ 2,261,803,071	3,330,677			$ 1,446,483,803	$ 1,458,651,041

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 @ 12/31/23
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	537	$ 11,634,194	6.761	1.000	$ 78,663,186	44,644	1.000	1324.478	$ 8,745,273	$ 11,634,194
1-Jul-80	522	4,876,013	6.378	1.000	31,099,131	46,276	1.000	1076.973	7,814,151	4,876,013
1-Jul-81	510	8,444,085	5.803	1.000	48,998,601	47,969	1.000	1115.610	9,222,277	8,444,085
1-Jul-82	498	12,759,958	5.330	1.000	68,008,997	49,723	1.000	1194.235	11,141,037	12,759,958
1-Jul-83	486	15,217,971	4.943	1.000	75,221,903	51,541	1.000	1178.364	12,286,869	15,217,971
1-Jul-84	474	10,837,124	4.647	1.000	50,365,335	53,425	1.000	1027.532	11,812,002	10,837,124
1-Jul-85	462	12,935,272	4.430	1.000	57,304,533	55,379	1.000	929.843	11,623,537	12,935,272
1-Jul-86	450	5,288,966	4.225	1.000	22,348,052	57,404	1.000	788.586	10,713,181	5,288,966
1-Jul-87	438	18,833,529	4.021	1.000	75,728,760	59,502	1.003	850.300	12,582,818	18,868,626
1-Jul-88	426	8,770,618	3.783	1.000	33,181,162	61,678	1.006	701.713	11,440,096	8,835,390
1-Jul-89	414	9,396,073	3.530	1.000	33,164,103	63,933	1.009	640.289	11,597,973	9,494,863
1-Jul-90	402	12,155,448	3.308	1.000	40,214,547	66,271	1.011	639.502	12,810,142	12,300,941
1-Jul-91	390	13,614,950	3.127	1.000	42,570,151	68,694	1.014	651.395	14,311,189	13,817,899
1-Jul-92	378	11,258,799	2.954	1.000	33,263,772	69,007	1.017	674.209	15,747,276	11,526,322
1-Jul-93	366	16,647,934	2.798	1.000	46,582,670	70,380	1.020	787.090	19,797,480	17,041,428
1-Jul-94	354	37,102,708	2.677	1.000	99,316,794	71,313	1.023	952.368	25,372,076	37,679,834
1-Jul-95	342	23,240,000	2.579	1.000	59,928,846	71,849	1.026	879.660	24,509,550	23,865,126
1-Jul-96	330	22,725,316	2.495	1.000	56,701,919	73,428	1.029	820.417	24,143,896	23,409,629
1-Jul-97	318	25,924,746	2.427	1.000	62,925,998	74,162	1.032	775.453	23,693,141	26,665,349
1-Jul-98	306	17,641,066	2.359	1.000	41,613,534	76,422	1.035	682.841	22,122,174	18,394,601
1-Jul-99	294	24,255,178	2.284	1.000	55,393,952	77,835	1.038	652.007	22,221,414	25,074,050
1-Jul-00	282	14,846,969	2.194	1.000	32,573,649	79,208	1.041	579.038	20,904,870	15,677,203
1-Jul-01	270	22,417,418	2.109	1.000	47,276,428	81,213	1.044	582.719	22,440,090	23,372,516
1-Jul-02	258	19,746,789	2.014	1.000	39,767,639	80,621	1.048	573.553	22,960,981	20,789,047
1-Jul-03	246	22,092,360	1.935	1.000	42,758,192	82,332	1.058	592.821	25,218,110	23,484,734
1-Jul-04	234	32,919,706	1.860	1.000	61,225,790	82,080	1.070	633.877	27,974,450	34,738,286
1-Jul-05	222	16,858,303	1.790	1.000	30,183,738	83,156	1.081	593.217	27,551,835	18,920,822
1-Jul-06	210	21,742,513	1.719	1.000	37,378,616	83,907	1.093	653.103	31,876,225	24,441,556
1-Jul-07	198	45,799,357	1.649	1.000	75,503,056	86,264	1.104	796.427	41,674,728	49,738,678
1-Jul-08	186	61,520,329	1.595	1.000	98,142,577	86,949	1.116	853.846	46,537,921	66,375,571
1-Jul-09	174	24,527,500	1.565	1.000	38,392,649	84,564	1.129	699.875	37,810,496	28,843,845
1-Jul-10	162	24,124,340	1.508	1.000	36,381,150	81,834	1.141	635.003	34,458,035	28,394,585
1-Jul-11	150	22,203,520	1.453	1.000	32,260,335	80,420	1.165	631.592	34,958,599	27,147,854
1-Jul-12	138	37,760,520	1.408	1.000	53,175,228	81,047	1.189	710.739	40,904,955	44,260,014
1-Jul-13	126	51,726,818	1.361	1.000	70,425,326	82,101	1.214	758.002	45,709,161	59,786,885
1-Jul-14	114	22,382,374	1.326	1.000	29,674,267	82,986	1.240	661.814	41,425,382	30,409,837
1-Jul-15	102	36,406,402	1.292	1.000	47,039,098	82,395	1.268	674.706	43,026,519	45,495,821
1-Jul-16	90	32,523,613	1.255	1.000	40,818,557	84,526	1.297	662.622	44,627,014	42,729,575
1-Jul-17	78	48,102,353	1.215	1.000	58,448,465	85,825	1.326	669.865	47,314,711	59,747,543
1-Jul-18	66	15,517,655	1.179	1.000	18,298,715	86,253	1.579	527.289	38,568,006	29,660,634
1-Jul-19	54	15,000,096	1.158	1.000	17,366,165	87,417	1.950	453.004	34,205,050	31,666,799
1-Jul-20	42	2,438,292	1.125	1.000	2,744,227	85,699	3.390	370.672	28,224,700	22,337,329
1-Jul-21	30	2,470,291	1.079	1.000	2,665,027	87,348	12.964	373.266	30,221,498	30,360,520
1-Jul-22	18	438,287	1.035	1.000	453,739	90,390	79.940	372.695	32,540,680	32,571,905
1-Jul-23	6	112,946	1.000	1.000	112,946	91,306	159.881	366.715	33,483,400	33,386,919
Total		$ 917,238,698			$ 2,025,661,525	3,330,677			$ 1,158,324,968	$ 1,153,306,119

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 @ 12/31/23
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	537	495	1.000	495	1.000	$ 23,605	$ 23,605	0	$ 23,553	$ 11,684,294
1-Jul-80	522	202	1.000	202	1.000	24,139	$ 24,139	0	24,918	4,876,013
1-Jul-81	510	251	1.000	251	1.000	33,642	$ 33,642	0	27,620	8,444,085
1-Jul-82	498	371	1.000	371	1.000	34,393	$ 34,393	0	28,106	12,759,958
1-Jul-83	486	405	1.000	405	1.000	37,612	$ 37,612	0	26,181	15,232,971
1-Jul-84	474	512	1.000	512	1.000	21,655	$ 21,655	0	20,624	11,087,124
1-Jul-85	462	590	1.000	590	1.000	21,924	$ 21,924	0	16,331	12,935,272
1-Jul-86	450	1,599	1.000	1,599	1.000	3,502	$ 3,502	0	11,766	5,598,966
1-Jul-87	438	597	1.000	597	1.000	31,547	$ 31,547	0	16,083	18,833,529
1-Jul-88	426	678	1.000	678	1.000	12,936	$ 12,936	0	15,380	8,770,618
1-Jul-89	414	676	1.000	676	1.000	13,900	$ 13,900	0	15,730	9,396,073
1-Jul-90	402	727	1.000	727	1.000	16,720	$ 16,720	0	16,865	12,155,448
1-Jul-91	390	771	1.000	771	1.000	17,853	$ 17,853	0	18,000	13,764,950
1-Jul-92	378	822	1.000	822	1.000	13,697	$ 13,697	0	19,276	11,258,799
1-Jul-93	366	857	1.000	857	1.000	19,426	$ 19,426	0	23,520	16,647,934
1-Jul-94	354	820	1.000	820	1.000	45,369	$ 45,369	0	30,027	37,202,708
1-Jul-95	342	842	1.000	842	1.000	27,601	$ 27,601	0	28,908	23,240,000
1-Jul-96	330	836	1.000	836	1.003	27,183	$ 27,265	0	28,239	22,793,422
1-Jul-97	318	859	1.000	859	1.009	30,180	$ 30,458	0	27,848	26,163,007
1-Jul-98	306	843	1.000	843	1.015	21,004	$ 21,327	0	26,033	17,978,457
1-Jul-99	294	810	1.000	810	1.022	29,948	$ 30,595	0	26,598	24,781,613
1-Jul-00	282	820	1.000	820	1.028	18,106	$ 18,613	0	25,309	15,262,255
1-Jul-01	270	899	1.000	899	1.034	26,082	$ 26,978	0	27,323	24,253,178
1-Jul-02	258	738	1.000	738	1.041	26,947	$ 28,048	0	29,943	20,699,321
1-Jul-03	246	773	1.000	773	1.047	29,207	$ 30,593	0	33,680	23,648,681
1-Jul-04	234	664	1.000	664	1.054	49,631	$ 52,318	0	39,762	34,739,014
1-Jul-05	222	626	1.000	626	1.061	27,090	$ 28,741	0	40,314	17,991,697
1-Jul-06	210	683	1.000	683	1.068	31,907	$ 34,068	0	46,527	23,268,529
1-Jul-07	198	720	1.000	720	1.075	63,805	$ 68,572	0	60,018	49,372,097
1-Jul-08	186	703	1.000	703	1.082	88,651	$ 95,895	0	69,708	67,414,531
1-Jul-09	174	551	1.000	551	1.089	44,626	$ 48,589	0	63,916	26,772,724
1-Jul-10	162	492	1.000	492	1.096	54,311	$ 59,525	0	65,608	29,286,087
1-Jul-11	150	498	1.000	498	1.103	46,702	$ 51,526	0	70,335	25,659,891
1-Jul-12	138	452	1.000	452	1.107	84,039	$ 93,047	0	85,569	42,057,204
1-Jul-13	126	399	1.000	399	1.111	133,025	$ 147,789	0	99,782	58,967,633
1-Jul-14	114	427	1.000	427	1.115	54,740	$ 61,028	0	92,511	26,059,026
1-Jul-15	102	474	1.000	474	1.119	86,389	$ 96,650	0	100,145	45,812,063
1-Jul-16	90	456	1.000	456	1.119	94,891	$ 106,162	0	110,406	48,409,683
1-Jul-17	78	451	1.000	451	1.119	134,509	$ 150,486	0	124,237	67,869,160
1-Jul-18	66	456	1.000	456	1.119	96,085	$ 107,498	0	124,501	49,019,119
1-Jul-19	54	422	1.000	422	1.250	131,764	$ 164,672	0	133,452	69,491,683
1-Jul-20	42	355	1.000	355	1.509	51,526	$ 77,748	0	126,649	27,600,514
1-Jul-21	30	997	1.148	1,076	2.628	54,288	$ 142,644	79	141,878	153,424,797
1-Jul-22	18	393	1.414	556	3.770	67,721	$ 255,300	163	165,185	127,258,103
1-Jul-23	6	104	6.400	621	4.164	24,642	$ 102,608	517	165,840	96,410,371
Total		28,116		28,875				759		$1,496,352,602

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 @ 12/31/23
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	$ 11,684,294	1.000	105.54	1.000	105.54	$ 4,711,645	0.000	$ -	$ 11,684,294
1-Jul-80	Various	4,876,013	1.000	111.88	1.000	111.88	5,177,508	0.000	-	4,876,013
1-Jul-81	Various	8,444,085	1.000	122.97	1.000	122.97	5,898,878	0.000	-	8,444,085
1-Jul-82	Various	12,759,958	1.000	133.88	1.000	133.88	6,657,019	0.000	-	12,759,958
1-Jul-83	Various	15,232,971	1.000	144.36	1.000	144.36	7,440,562	0.000	-	15,232,971
1-Jul-84	Various	11,087,124	1.000	153.54	1.000	153.54	8,202,986	0.000	-	11,087,124
1-Jul-85	Various	12,935,272	1.000	161.08	1.000	161.08	8,920,159	0.000	-	12,935,272
1-Jul-86	Various	5,598,966	1.000	168.88	1.000	168.88	9,694,235	0.000	-	5,598,966
1-Jul-87	Various	18,833,529	1.000	177.47	1.000	177.47	10,559,653	0.000	-	18,833,529
1-Jul-88	Various	8,770,618	1.000	188.62	1.000	188.62	11,633,590	0.000	-	8,770,618
1-Jul-89	Various	9,396,073	1.000	202.17	1.000	202.17	12,925,568	0.000	-	9,396,073
1-Jul-90	Various	12,155,448	1.000	215.69	1.000	215.69	14,294,063	0.000	-	12,155,448
1-Jul-91	Various	13,764,950	1.000	228.22	1.000	228.22	15,677,440	0.000	-	13,764,950
1-Jul-92	Various	11,258,799	1.000	241.53	1.000	241.53	16,666,888	0.000	-	11,258,799
1-Jul-93	Various	16,647,934	1.000	255.02	1.000	255.02	17,948,556	0.000	-	16,647,934
1-Jul-94	Various	37,202,708	1.000	266.58	1.000	266.58	19,010,574	0.000	-	37,202,708
1-Jul-95	Various	23,240,000	1.000	276.72	1.000	276.72	19,882,204	0.000	-	23,240,000
1-Jul-96	Various	22,725,316	1.003	285.99	1.000	285.99	20,999,857	0.003	62,746	22,788,063
1-Jul-97	Various	25,924,746	1.009	293.99	1.000	293.99	21,802,732	0.009	198,553	26,123,299
1-Jul-98	Various	17,706,066	1.015	302.51	1.000	302.51	23,118,105	0.015	350,262	18,056,328
1-Jul-99	Various	24,258,178	1.022	312.45	1.000	312.45	24,319,974	0.021	513,685	24,771,862
1-Jul-00	Various	14,846,969	1.028	325.25	1.000	325.25	25,762,273	0.027	700,992	15,547,961
1-Jul-01	Various	23,447,418	1.034	338.36	1.000	338.36	27,479,549	0.033	912,949	24,360,367
1-Jul-02	Various	19,886,789	1.041	354.33	1.000	354.33	28,566,758	0.039	1,121,360	21,008,150
1-Jul-03	Various	22,577,360	1.047	368.69	1.000	368.69	30,355,188	0.045	1,375,136	23,952,496
1-Jul-04	Various	32,954,706	1.054	383.68	1.000	383.68	31,492,029	0.051	1,617,533	34,572,239
1-Jul-05	Various	16,958,303	1.061	398.55	1.000	398.55	33,142,150	0.057	1,903,594	18,861,897
1-Jul-06	Various	21,792,513	1.068	415.08	1.000	415.08	34,828,065	0.063	2,209,283	24,001,797
1-Jul-07	Various	45,939,357	1.075	432.85	1.000	432.85	37,339,685	0.070	2,596,151	48,535,508
1-Jul-08	Various	62,321,829	1.082	447.31	1.000	447.31	38,892,972	0.076	2,938,096	65,259,924
1-Jul-09	Various	24,589,000	1.089	455.88	1.000	455.88	38,551,002	0.082	3,144,423	27,733,423
1-Jul-10	Various	26,720,840	1.096	473.18	1.000	473.18	38,722,058	0.088	3,391,769	30,112,609
1-Jul-11	Various	23,257,520	1.103	491.13	1.000	491.13	39,496,736	0.094	3,697,825	26,955,346
1-Jul-12	Various	37,985,520	1.107	506.73	1.000	506.73	41,068,565	0.097	3,975,971	41,961,491
1-Jul-13	Various	53,076,818	1.111	524.12	1.000	524.12	43,030,541	0.100	4,298,714	57,375,532
1-Jul-14	Various	23,373,783	1.115	538.23	1.000	538.23	44,665,757	0.103	4,602,566	27,976,349
1-Jul-15	Various	40,948,277	1.119	552.28	1.000	552.28	45,505,686	0.106	4,831,258	45,779,535
1-Jul-16	Various	43,270,113	1.119	568.57	1.000	568.57	48,059,139	0.106	5,102,353	48,372,466
1-Jul-17	Various	60,663,612	1.119	587.27	1.000	587.27	50,402,576	0.106	5,351,152	66,014,764
1-Jul-18	Various	43,814,846	1.119	605.13	1.000	605.13	52,194,185	0.106	5,541,364	49,356,210
1-Jul-19	Various	55,604,513	1.250	616.36	1.000	616.36	53,880,538	0.200	10,767,449	66,371,962
1-Jul-20	Various	18,291,792	1.509	634.03	1.000	634.03	54,335,507	0.337	18,325,533	36,617,325
1-Jul-21	Various	54,125,455	3.017	661.44	1.000	661.44	57,775,152	0.669	38,626,530	92,751,984
1-Jul-22	Various	26,614,291	5.330	689.28	1.000	689.28	62,304,132	0.812	50,614,522	77,228,813
1-Jul-23	Various	2,562,786	26.649	713.58	1.000	713.58	65,154,573	0.962	62,709,671	65,272,457
Total		$ 1,120,127,457					$1,308,547,011		$ 241,481,442	$1,361,608,899

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 @ 12/31/23
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	$ 11,634,194	1.000	105.54	1.000	105.54	$ 4,711,645	0.000	$ -	$ 11,634,194
1-Jul-80	Various	4,876,013	1.000	111.88	1.000	111.88	5,177,508	0.000	-	4,876,013
1-Jul-81	Various	8,444,085	1.000	122.97	1.000	122.97	5,898,878	0.000	-	8,444,085
1-Jul-82	Various	12,759,958	1.000	133.88	1.000	133.88	6,657,019	0.000	-	12,759,958
1-Jul-83	Various	15,217,971	1.000	144.36	1.000	144.36	7,440,562	0.000	-	15,217,971
1-Jul-84	Various	10,837,124	1.000	153.54	1.000	153.54	8,202,986	0.000	-	10,837,124
1-Jul-85	Various	12,935,272	1.000	161.08	1.000	161.08	8,920,159	0.000	-	12,935,272
1-Jul-86	Various	5,288,966	1.000	168.88	1.000	168.88	9,694,235	0.000	-	5,288,966
1-Jul-87	Various	18,833,529	1.003	177.47	1.000	177.47	10,559,653	0.003	29,454	18,862,983
1-Jul-88	Various	8,770,618	1.006	188.62	1.000	188.62	11,633,590	0.006	65,868	8,836,486
1-Jul-89	Various	9,396,073	1.009	202.17	1.000	202.17	12,925,568	0.009	110,099	9,506,172
1-Jul-90	Various	12,155,448	1.011	215.69	1.000	215.69	14,294,063	0.011	162,347	12,317,795
1-Jul-91	Various	13,614,950	1.014	228.22	1.000	228.22	15,677,440	0.014	222,324	13,837,274
1-Jul-92	Various	11,258,799	1.017	241.53	1.000	241.53	16,666,888	0.017	283,146	11,541,945
1-Jul-93	Various	16,647,934	1.020	255.02	1.000	255.02	17,948,556	0.020	356,745	17,004,679
1-Jul-94	Various	37,102,708	1.023	266.58	1.000	266.58	19,010,574	0.023	432,424	37,535,132
1-Jul-95	Various	23,240,000	1.026	276.72	1.000	276.72	19,882,204	0.026	507,104	23,747,104
1-Jul-96	Various	22,725,316	1.029	285.99	1.000	285.99	20,999,857	0.028	595,201	23,320,517
1-Jul-97	Various	25,924,746	1.032	293.99	1.000	293.99	21,802,732	0.031	681,512	26,606,258
1-Jul-98	Various	17,641,066	1.035	302.51	1.000	302.51	23,118,105	0.034	787,459	18,428,525
1-Jul-99	Various	24,255,178	1.038	312.45	1.000	312.45	24,319,974	0.037	896,206	25,151,384
1-Jul-00	Various	14,846,969	1.041	325.25	1.000	325.25	25,762,273	0.040	1,023,145	15,870,114
1-Jul-01	Various	22,417,418	1.044	338.36	1.000	338.36	27,479,549	0.043	1,169,588	23,587,006
1-Jul-02	Various	19,746,789	1.048	354.33	1.000	354.33	28,566,758	0.045	1,296,718	21,043,507
1-Jul-03	Various	22,092,360	1.058	368.69	1.000	368.69	30,355,188	0.055	1,676,008	23,768,368
1-Jul-04	Various	32,919,706	1.070	383.68	1.000	383.68	31,492,029	0.065	2,047,253	34,966,959
1-Jul-05	Various	16,858,303	1.081	398.55	1.000	398.55	33,142,150	0.075	2,481,008	19,339,311
1-Jul-06	Various	21,742,513	1.093	415.08	1.000	415.08	34,828,065	0.085	2,948,983	24,691,496
1-Jul-07	Various	45,799,357	1.104	432.85	1.000	432.85	37,339,685	0.095	3,529,550	49,328,907
1-Jul-08	Various	61,520,329	1.116	447.31	1.000	447.31	38,892,972	0.104	4,057,655	65,577,983
1-Jul-09	Various	24,527,500	1.129	455.88	1.000	455.88	38,551,002	0.114	4,400,879	28,928,379
1-Jul-10	Various	24,124,340	1.141	473.18	1.000	473.18	38,722,058	0.124	4,798,668	28,923,008
1-Jul-11	Various	22,203,520	1.165	491.13	1.000	491.13	39,496,736	0.141	5,586,180	27,789,701
1-Jul-12	Various	37,760,520	1.189	506.73	1.000	506.73	41,068,565	0.159	6,525,491	44,286,010
1-Jul-13	Various	51,726,818	1.214	524.12	1.000	524.12	43,030,541	0.176	7,587,736	59,314,554
1-Jul-14	Various	22,382,374	1.240	538.23	1.000	538.23	44,665,757	0.194	8,655,386	31,037,761
1-Jul-15	Various	36,406,402	1.268	552.28	1.000	552.28	45,505,686	0.211	9,613,146	46,019,549
1-Jul-16	Various	32,523,613	1.297	568.57	1.000	568.57	48,059,139	0.229	10,990,871	43,514,484
1-Jul-17	Various	48,102,353	1.326	587.27	1.000	587.27	50,402,576	0.246	12,405,182	60,507,535
1-Jul-18	Various	15,517,655	1.579	605.13	1.000	605.13	52,194,185	0.367	19,139,732	34,657,386
1-Jul-19	Various	15,000,096	1.950	616.36	1.000	616.36	53,880,538	0.487	26,253,752	41,253,848
1-Jul-20	Various	2,438,292	3.390	634.03	1.000	634.03	54,335,507	0.705	38,307,732	40,746,024
1-Jul-21	Various	2,470,291	12.964	661.44	1.000	661.44	57,775,152	0.923	53,318,411	55,788,702
1-Jul-22	Various	438,287	79.940	689.28	1.000	689.28	62,304,132	0.987	61,524,750	61,963,036
1-Jul-23	Various	112,946	159.881	713.58	1.000	713.58	65,154,573	0.994	64,747,055	64,860,000
Total		$ 917,238,698					$1,308,547,011		$ 359,214,765	$1,276,453,463

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 @ 12/31/23
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	6.761	1.000	44,644
1-Jul-80	1.000	1.000	1.000	1.000	1.000	6.378	1.000	46,276
1-Jul-81	1.000	1.000	1.000	1.000	1.000	5.803	1.000	47,969
1-Jul-82	1.000	1.000	1.000	1.000	1.000	5.330	1.000	49,723
1-Jul-83	1.000	1.000	1.000	1.000	1.000	4.943	1.000	51,541
1-Jul-84	1.000	1.000	1.000	1.000	1.000	4.647	1.000	53,425
1-Jul-85	1.000	1.000	1.000	1.000	1.000	4.430	1.000	55,379
1-Jul-86	1.000	1.000	1.000	1.000	1.000	4.225	1.000	57,404
1-Jul-87	1.000	1.000	1.003	1.003	1.000	4.021	1.000	59,502
1-Jul-88	1.000	1.000	1.006	1.006	1.000	3.783	1.000	61,678
1-Jul-89	1.000	1.000	1.009	1.009	1.000	3.530	1.000	63,933
1-Jul-90	1.000	1.000	1.012	1.011	1.000	3.308	1.000	66,271
1-Jul-91	1.000	1.000	1.014	1.014	1.000	3.127	1.000	68,694
1-Jul-92	1.000	1.000	1.017	1.017	1.000	2.954	1.000	69,007
1-Jul-93	1.000	1.000	1.020	1.020	1.000	2.798	1.000	70,380
1-Jul-94	1.000	1.000	1.023	1.023	1.000	2.677	1.000	71,313
1-Jul-95	1.000	1.000	1.026	1.026	1.000	2.579	1.000	71,849
1-Jul-96	1.003	1.003	1.029	1.029	1.000	2.495	1.000	73,428
1-Jul-97	1.009	1.009	1.032	1.032	1.000	2.427	1.000	74,162
1-Jul-98	1.015	1.015	1.035	1.035	1.000	2.359	1.000	76,422
1-Jul-99	1.022	1.022	1.038	1.038	1.000	2.284	1.000	77,835
1-Jul-00	1.028	1.028	1.041	1.041	1.000	2.194	1.000	79,208
1-Jul-01	1.034	1.034	1.045	1.044	1.000	2.109	1.000	81,213
1-Jul-02	1.041	1.041	1.048	1.048	1.000	2.014	1.000	80,621
1-Jul-03	1.048	1.047	1.059	1.058	1.000	1.935	1.000	82,332
1-Jul-04	1.054	1.054	1.070	1.070	1.000	1.860	1.000	82,080
1-Jul-05	1.061	1.061	1.081	1.081	1.000	1.790	1.000	83,156
1-Jul-06	1.068	1.068	1.093	1.093	1.000	1.719	1.000	83,907
1-Jul-07	1.075	1.075	1.105	1.104	1.000	1.649	1.000	86,264
1-Jul-08	1.082	1.082	1.117	1.116	1.000	1.595	1.000	86,949
1-Jul-09	1.089	1.089	1.129	1.129	1.000	1.565	1.000	84,564
1-Jul-10	1.096	1.096	1.142	1.141	1.000	1.508	1.000	81,834
1-Jul-11	1.103	1.103	1.165	1.165	1.000	1.453	1.000	80,420
1-Jul-12	1.107	1.107	1.189	1.189	1.000	1.408	1.000	81,047
1-Jul-13	1.111	1.111	1.214	1.214	1.000	1.361	1.000	82,101
1-Jul-14	1.115	1.115	1.241	1.240	1.000	1.326	1.000	82,986
1-Jul-15	1.119	1.119	1.268	1.268	1.000	1.292	1.000	82,395
1-Jul-16	1.119	1.119	1.297	1.297	1.000	1.255	1.000	84,526
1-Jul-17	1.119	1.119	1.327	1.326	1.000	1.215	1.000	85,825
1-Jul-18	1.119	1.119	1.580	1.579	1.000	1.179	1.000	86,253
1-Jul-19	1.250	1.250	1.951	1.950	1.000	1.158	1.000	87,417
1-Jul-20	1.509	1.509	3.392	3.390	1.000	1.125	1.000	85,699
1-Jul-21	3.019	3.017	12.973	12.964	1.148	1.079	1.000	87,348
1-Jul-22	5.333	5.330	80.000	79.940	1.414	1.035	1.000	90,390
1-Jul-23	26.667	26.649	160.000	159.881	6.400	1.000	1.000	91,306

Methods Included in Analysis :	Chain Ladder	Inc. Cape Cod	Paid Cape Cod
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 :	738.81		
Generalized Cape Cod Decay Factor:	0.5		
Loss Limitation :	Exhibit 10, Column (5)		
Discount Rates :	7.00%	0.00%	0.00%

Methods Included in Analysis :	Inc. B/F	Paid B/F	Freq/Severity
Source Used for LDFs :			
LDF Annual Decay Rate (Incurred/Paid/Clm Count):			
ELR for B/F Method :			
Generalized Cape Cod Decay Factor:			
Loss Limitation :			
Discount Rates :			

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): Aon Compilation of Estimated Trends
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 @ 12/31/23
Limited Loss Calculations

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Policy Period Inception	Incurred Losses	Unlimited Paid Losses	Case Reserves	Retention	Claims Valued in Excess of the Retention No.	Incurred Losses	No.	Paid Losses	Incurred Losses	Retained Paid Losses	Case Reserves
Prior	$ 11,684,294	$ 11,634,194	$ 50,100	Various	-	$ -	-	$ -	$ 11,684,294	$ 11,634,194	$ 50,100
1-Jul-80	4,876,013	4,876,013	-	Various	-	-	-	-	4,876,013	4,876,013	-
1-Jul-81	8,444,085	8,444,085	-	Various	-	-	-	-	8,444,085	8,444,085	-
1-Jul-82	12,759,958	12,759,958	-	Various	-	-	-	-	12,759,958	12,759,958	-
1-Jul-83	15,232,971	15,217,971	15,000	Various	-	-	-	-	15,232,971	15,217,971	15,000
1-Jul-84	11,087,124	10,837,124	250,000	Various	-	-	-	-	11,087,124	10,837,124	250,000
1-Jul-85	12,935,272	12,935,272	-	Various	-	-	-	-	12,935,272	12,935,272	-
1-Jul-86	5,598,966	5,288,966	310,000	Various	-	-	-	-	5,598,966	5,288,966	310,000
1-Jul-87	18,833,529	18,833,529	-	Various	-	-	-	-	18,833,529	18,833,529	-
1-Jul-88	8,770,618	8,770,618	-	Various	-	-	-	-	8,770,618	8,770,618	-
1-Jul-89	9,396,073	9,396,073	-	Various	-	-	-	-	9,396,073	9,396,073	-
1-Jul-90	12,155,448	12,155,448	-	Various	-	-	-	-	12,155,448	12,155,448	-
1-Jul-91	13,764,950	13,614,950	150,000	Various	-	-	-	-	13,764,950	13,614,950	150,000
1-Jul-92	11,258,799	11,258,799	-	Various	-	-	-	-	11,258,799	11,258,799	-
1-Jul-93	16,647,934	16,647,934	-	Various	-	-	-	-	16,647,934	16,647,934	-
1-Jul-94	37,202,708	37,102,708	100,000	Various	-	-	-	-	37,202,708	37,102,708	100,000
1-Jul-95	23,240,000	23,240,000	-	Various	-	-	-	-	23,240,000	23,240,000	-
1-Jul-96	22,725,316	22,725,316	-	Various	-	-	-	-	22,725,316	22,725,316	-
1-Jul-97	25,924,746	25,924,746	-	Various	-	-	-	-	25,924,746	25,924,746	-
1-Jul-98	17,706,066	17,641,066	65,000	Various	-	-	-	-	17,706,066	17,641,066	65,000
1-Jul-99	24,258,178	24,255,178	3,000	Various	-	-	-	-	24,258,178	24,255,178	3,000
1-Jul-00	14,846,969	14,846,969	-	Various	-	-	-	-	14,846,969	14,846,969	-
1-Jul-01	23,447,418	22,417,418	1,030,000	Various	-	-	-	-	23,447,418	22,417,418	1,030,000
1-Jul-02	19,886,789	19,746,789	140,000	Various	-	-	-	-	19,886,789	19,746,789	140,000
1-Jul-03	22,577,360	22,092,360	485,000	Various	-	-	-	-	22,577,360	22,092,360	485,000
1-Jul-04	32,954,706	32,919,706	35,000	Various	-	-	-	-	32,954,706	32,919,706	35,000
1-Jul-05	16,958,303	16,858,303	100,000	Various	-	-	-	-	16,958,303	16,858,303	100,000
1-Jul-06	21,792,513	21,742,513	50,000	Various	-	-	-	-	21,792,513	21,742,513	50,000
1-Jul-07	45,939,357	45,799,357	140,000	Various	-	-	-	-	45,939,357	45,799,357	140,000
1-Jul-08	62,321,829	61,520,329	801,500	Various	-	-	-	-	62,321,829	61,520,329	801,500
1-Jul-09	24,589,000	24,527,500	61,500	Various	-	-	-	-	24,589,000	24,527,500	61,500
1-Jul-10	26,720,840	24,124,340	2,596,500	Various	-	-	-	-	26,720,840	24,124,340	2,596,500
1-Jul-11	23,257,520	22,203,520	1,054,000	Various	-	-	-	-	23,257,520	22,203,520	1,054,000
1-Jul-12	37,985,520	37,760,520	225,000	Various	-	-	-	-	37,985,520	37,760,520	225,000
1-Jul-13	53,076,818	51,726,818	1,350,000	Various	-	-	-	-	53,076,818	51,726,818	1,350,000
1-Jul-14	23,373,783	22,382,374	991,409	Various	-	-	-	-	23,373,783	22,382,374	991,409
1-Jul-15	40,948,277	36,406,402	4,541,875	Various	-	-	-	-	40,948,277	36,406,402	4,541,875
1-Jul-16	43,270,113	32,523,613	10,746,500	Various	-	-	-	-	43,270,113	32,523,613	10,746,500
1-Jul-17	60,663,612	48,102,353	12,561,259	Various	-	-	-	-	60,663,612	48,102,353	12,561,259
1-Jul-18	43,814,846	15,517,655	28,297,192	Various	-	-	-	-	43,814,846	15,517,655	28,297,192
1-Jul-19	55,604,513	15,000,096	40,604,417	Various	-	-	-	-	55,604,513	15,000,096	40,604,417
1-Jul-20	18,291,792	2,438,292	15,853,500	Various	-	-	-	-	18,291,792	2,438,292	15,853,500
1-Jul-21	54,125,455	2,470,291	51,655,164	Various	-	-	-	-	54,125,455	2,470,291	51,655,164
1-Jul-22	26,614,291	438,287	26,176,004	Various	-	-	-	-	26,614,291	438,287	26,176,004
1-Jul-23	2,562,786	112,946	2,449,840	Various	-	-	-	-	2,562,786	112,946	2,449,840
Total	$1,120,127,457	$ 917,238,698	$ 202,888,760		-	$ -	-	$ -	$1,120,127,457	$ 917,238,698	$202,888,760

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 @ 12/31/23
Summary of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Policy Period Inception	Evaluation in Months	Unlimited Incurred LDF's Company	Industry	Selected	Retained Selected	Unlimited Paid LDF's Company	Industry	Selected	Retained Selected	Claim Count Company	Industry	Selected
Prior	537	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-80	522	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-81	510	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-82	498	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-83	486	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-84	474	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-85	462	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-86	450	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-87	438	1.000	1.000	1.000	1.000	1.003	1.000	1.003	1.003	1.000	1.000	1.000
1-Jul-88	426	1.000	1.000	1.000	1.000	1.006	1.000	1.006	1.006	1.000	1.000	1.000
1-Jul-89	414	1.000	1.000	1.000	1.000	1.009	1.000	1.009	1.009	1.000	1.000	1.000
1-Jul-90	402	1.000	1.000	1.000	1.000	1.012	1.000	1.012	1.011	1.000	1.000	1.000
1-Jul-91	390	1.000	1.000	1.000	1.000	1.014	1.000	1.014	1.014	1.000	1.000	1.000
1-Jul-92	378	1.000	1.000	1.000	1.000	1.017	1.000	1.017	1.017	1.000	1.000	1.000
1-Jul-93	366	1.000	1.000	1.000	1.000	1.020	1.000	1.020	1.020	1.000	1.000	1.000
1-Jul-94	354	1.000	1.000	1.000	1.000	1.023	1.000	1.023	1.023	1.000	1.000	1.000
1-Jul-95	342	1.000	1.000	1.000	1.000	1.026	1.000	1.026	1.026	1.000	1.000	1.000
1-Jul-96	330	1.003	1.000	1.003	1.003	1.029	1.000	1.029	1.029	1.000	1.000	1.000
1-Jul-97	318	1.009	1.000	1.009	1.009	1.032	1.001	1.032	1.032	1.000	1.000	1.000
1-Jul-98	306	1.015	1.000	1.015	1.015	1.035	1.001	1.035	1.035	1.000	1.000	1.000
1-Jul-99	294	1.022	1.001	1.022	1.022	1.038	1.001	1.038	1.038	1.000	1.000	1.000
1-Jul-00	282	1.028	1.001	1.028	1.028	1.041	1.002	1.041	1.041	1.000	1.000	1.000
1-Jul-01	270	1.034	1.001	1.034	1.034	1.045	1.002	1.045	1.044	1.000	1.000	1.000
1-Jul-02	258	1.041	1.001	1.041	1.041	1.048	1.003	1.048	1.048	1.000	1.001	1.000
1-Jul-03	246	1.048	1.002	1.048	1.047	1.059	1.004	1.059	1.058	1.000	1.001	1.000
1-Jul-04	234	1.054	1.003	1.054	1.054	1.070	1.005	1.070	1.070	1.000	1.001	1.000
1-Jul-05	222	1.061	1.004	1.061	1.061	1.081	1.007	1.081	1.081	1.000	1.001	1.000
1-Jul-06	210	1.068	1.005	1.068	1.068	1.093	1.009	1.093	1.093	1.000	1.002	1.000
1-Jul-07	198	1.075	1.006	1.075	1.075	1.105	1.012	1.105	1.104	1.000	1.002	1.000
1-Jul-08	186	1.082	1.009	1.082	1.082	1.117	1.015	1.117	1.116	1.000	1.003	1.000
1-Jul-09	174	1.089	1.011	1.089	1.089	1.129	1.021	1.129	1.129	1.000	1.004	1.000
1-Jul-10	162	1.096	1.015	1.096	1.096	1.142	1.027	1.142	1.141	1.000	1.005	1.000
1-Jul-11	150	1.103	1.020	1.103	1.103	1.165	1.037	1.165	1.165	1.000	1.007	1.000
1-Jul-12	138	1.107	1.027	1.107	1.107	1.189	1.049	1.189	1.189	1.000	1.009	1.000
1-Jul-13	126	1.111	1.036	1.111	1.111	1.214	1.065	1.214	1.214	1.000	1.012	1.000
1-Jul-14	114	1.115	1.049	1.115	1.115	1.241	1.088	1.241	1.240	1.000	1.022	1.000
1-Jul-15	102	1.119	1.065	1.119	1.119	1.268	1.116	1.268	1.268	1.000	1.037	1.000
1-Jul-16	90	1.119	1.083	1.119	1.119	1.297	1.155	1.297	1.297	1.000	1.050	1.000
1-Jul-17	78	1.119	1.117	1.119	1.119	1.327	1.222	1.327	1.326	1.000	1.062	1.000
1-Jul-18	66	1.119	1.182	1.119	1.119	1.580	1.347	1.580	1.579	1.000	1.074	1.000
1-Jul-19	54	1.250	1.304	1.250	1.250	1.951	1.597	1.951	1.950	1.000	1.089	1.000
1-Jul-20	42	1.509	1.537	1.509	1.509	3.392	2.115	3.392	3.390	1.000	1.112	1.000
1-Jul-21	30	3.019	2.001	3.019	3.017	12.973	3.243	12.973	12.964	1.148	1.152	1.148
1-Jul-22	18	5.333	3.161	5.333	5.330	80.000	6.380	80.000	79.940	1.414	1.295	1.414
1-Jul-23	6	26.667	13.207	26.667	26.649	160.000	33.269	160.000	159.881	6.400	4.105	6.400

Source Used for LDFs : Company Exclusively

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/23
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	495	1.000	495	1.000	495	1.10877%		495	495	1.10877%
1-Jul-80	46,276	202	1.000	202	1.000	202	0.43651%		202	202	0.43651%
1-Jul-81	47,969	251	1.000	251	1.000	251	0.52326%		251	251	0.52326%
1-Jul-82	49,723	371	1.000	371	1.000	371	0.74614%		371	371	0.74614%
1-Jul-83	51,541	405	1.000	405	1.000	405	0.78579%		405	405	0.78579%
1-Jul-84	53,425	512	1.000	512	1.000	512	0.95835%		512	512	0.95835%
1-Jul-85	55,379	590	1.000	590	1.000	590	1.06539%		590	590	1.06539%
1-Jul-86	57,404	1,599	1.000	1,599	1.000	1,599	2.78554%		1,599	1,599	2.78554%
1-Jul-87	59,502	597	1.000	597	1.000	597	1.00332%		597	597	1.00332%
1-Jul-88	61,678	678	1.000	678	1.000	678	1.09925%		678	678	1.09925%
1-Jul-89	63,933	676	1.000	676	1.000	676	1.05735%		676	676	1.05735%
1-Jul-90	66,271	727	1.000	727	1.000	727	1.09701%		727	727	1.09701%
1-Jul-91	68,694	771	1.000	771	1.000	771	1.12236%		771	771	1.12236%
1-Jul-92	69,007	822	1.000	822	1.000	822	1.19119%		822	822	1.19119%
1-Jul-93	70,380	857	1.000	857	1.000	857	1.21767%		857	857	1.21767%
1-Jul-94	71,313	820	1.000	820	1.000	820	1.14986%		820	820	1.14986%
1-Jul-95	71,849	842	1.000	842	1.000	842	1.17190%		842	842	1.17190%
1-Jul-96	73,428	836	1.000	836	1.000	836	1.13853%		836	836	1.13853%
1-Jul-97	74,162	859	1.000	859	1.000	859	1.15827%		859	859	1.15827%
1-Jul-98	76,422	843	1.000	843	1.000	843	1.10309%		843	843	1.10309%
1-Jul-99	77,835	810	1.000	810	1.000	810	1.04066%		810	810	1.04066%
1-Jul-00	79,208	820	1.000	820	1.000	820	1.03525%		820	820	1.03525%
1-Jul-01	81,213	899	1.000	899	1.000	899	1.10697%		899	899	1.10697%
1-Jul-02	80,621	738	1.000	738	1.000	738	0.91539%		738	738	0.91539%
1-Jul-03	82,332	773	1.000	773	1.000	773	0.93889%		773	773	0.93889%
1-Jul-04	82,080	664	1.000	664	1.000	664	0.80897%		664	664	0.80897%
1-Jul-05	83,156	626	1.000	626	1.000	626	0.75280%		626	626	0.75280%
1-Jul-06	83,907	683	1.000	683	1.000	683	0.81400%		683	683	0.81400%
1-Jul-07	86,264	720	1.000	720	1.000	720	0.83464%		720	720	0.83464%
1-Jul-08	86,949	703	1.000	703	1.000	703	0.80852%		703	703	0.80852%
1-Jul-09	84,564	551	1.000	551	1.000	551	0.65158%		551	551	0.65158%
1-Jul-10	81,834	492	1.000	492	1.000	492	0.60121%		492	492	0.60121%
1-Jul-11	80,420	498	1.000	498	1.000	498	0.61925%		498	498	0.61925%
1-Jul-12	81,047	452	1.000	452	1.000	452	0.55770%		452	452	0.55770%
1-Jul-13	82,101	399	1.000	399	1.000	399	0.48599%		399	399	0.48599%
1-Jul-14	82,986	427	1.000	427	1.000	427	0.51454%		427	427	0.51454%
1-Jul-15	82,395	474	1.000	474	1.000	474	0.57527%		474	474	0.57527%
1-Jul-16	84,526	456	1.000	456	1.000	456	0.53948%		456	456	0.53948%
1-Jul-17	85,825	451	1.000	451	1.000	451	0.52549%		451	451	0.52549%
1-Jul-18	86,253	456	1.000	456	1.000	456	0.52868%		456	456	0.52868%
1-Jul-19	87,417	422	1.000	422	1.000	422	0.48274%		422	422	0.48274%
1-Jul-20	85,699	355	1.000	355	1.000	355	0.41424%		355	355	0.41424%
1-Jul-21	87,348	997	1.148	1,145	1.000	1,145	1.31069%	1,076	1,076	1,076	1.23202%
1-Jul-22	90,390	393	1.414	556	1.000	556	0.61469%		556	556	0.61469%
1-Jul-23	91,306	104	6.400	666	1.000	666	0.72897%	621	621	621	0.68015%
Total	3,330,677	28,116		28,988		28,988	0.87034%		28,875	28,875	0.86693%

Bornhuetter-Ferguson Claim Count for 1-Jul-23

Weighted Averages excluding 1-Jul-23					
Total	3,239,371	28,322	0.87432%	28,254	0.87220%
Last 5 Policies	437,107	2,933	0.67111%	2,865	0.65539%
Last 3 Policies	263,436	2,055	0.78026%	1,987	0.75417%
Last 2 Policies	177,738	1,700	0.95673%	1,632	0.91807%
Selected Bornhuetter-Ferguson Frequency Rate			**0.67111%**		
FTEs for 1-Jul-23			91,306		
A priori Expected Claims for 1-Jul-23			613		

Projected Ultimate Claims for 1-Jul-24

Weighted Averages including 1-Jul-23					
Total	3,330,677	28,988	0.87034%	28,875	0.86693%
Last 5 Policies	442,160	3,143	0.71085%	3,030	0.68522%
Last 3 Policies	269,044	2,366	0.87944%	2,253	0.83733%
Last 2 Policies	181,697	1,221	0.67212%	1,177	0.64759%
Selected Bornhuetter-Ferguson Frequency Rate					**0.68522%**
Trend Factor to adjust the Claim Frequency Rate from 1-Jul-23 to 1-Jul-24					1.000
Claim Frequency Rate adjusted to the 1-Jul-24 Level					0.68522%
FTEs for 1-Jul-24					92,083
Projected Ultimate Claims for 1-Jul-24					631

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 613
Column (10) : Selected Trended Ultimate Claims
Column (11) : Column (11) / Column (6)
Column (12) : Column (10) / Column (2)

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/23
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	$ 11,684,294	$ 11,694,314	7.000	1.000	$ 81,865,620	44,644	1.000	44,644	1,833.74
1-Jul-80	4,876,013	4,876,013	6.604	1.000	32,198,811	46,276	1.000	46,276	695.80
1-Jul-81	8,444,085	8,444,085	6.008	1.000	50,731,214	47,969	1.000	47,969	1,057.58
1-Jul-82	12,759,958	12,759,958	5.518	1.000	70,413,826	49,723	1.000	49,723	1,416.12
1-Jul-83	15,232,971	15,235,971	5.118	1.000	77,973,903	51,541	1.000	51,541	1,512.85
1-Jul-84	11,087,124	11,137,124	4.812	1.000	53,589,823	53,425	1.000	53,425	1,003.09
1-Jul-85	12,935,272	12,935,272	4.587	1.000	59,330,847	55,379	1.000	55,379	1,071.36
1-Jul-86	5,598,966	5,660,966	4.375	1.000	24,765,723	57,404	1.000	57,404	431.43
1-Jul-87	18,833,529	18,833,529	4.163	1.000	78,406,564	59,502	1.000	59,502	1,317.71
1-Jul-88	8,770,618	8,770,618	3.917	1.000	34,354,464	61,678	1.000	61,678	557.00
1-Jul-89	9,396,073	9,396,073	3.654	1.000	34,336,801	63,933	1.000	63,933	537.07
1-Jul-90	12,155,448	12,155,448	3.425	1.000	41,636,552	66,271	1.000	66,271	628.28
1-Jul-91	13,764,950	13,810,803	3.237	1.000	44,709,482	68,694	1.000	68,694	650.85
1-Jul-92	11,258,799	11,258,799	3.059	1.000	34,439,995	69,007	1.000	69,007	499.08
1-Jul-93	16,647,934	16,647,934	2.897	1.000	48,229,854	70,380	1.000	70,380	685.28
1-Jul-94	37,202,708	37,240,888	2.771	1.000	103,211,642	71,313	1.000	71,313	1,447.30
1-Jul-95	23,240,000	23,240,000	2.670	1.000	62,047,958	71,849	1.000	71,849	863.59
1-Jul-96	22,725,316	22,725,316	2.583	1.000	58,706,925	73,428	1.000	73,428	799.52
1-Jul-97	25,924,746	25,924,746	2.513	1.000	65,151,091	74,162	1.000	74,162	878.50
1-Jul-98	17,706,066	17,868,299	2.442	1.000	43,639,982	76,422	1.000	76,422	571.04
1-Jul-99	24,258,178	24,521,910	2.365	1.000	57,983,410	77,835	1.000	77,835	744.95
1-Jul-00	14,846,969	14,930,026	2.272	1.000	33,914,135	79,208	1.000	79,208	428.17
1-Jul-01	23,447,418	23,833,572	2.183	1.000	52,040,298	81,213	1.000	81,213	640.79
1-Jul-02	19,886,789	20,692,545	2.085	1.000	43,145,828	80,621	1.000	80,621	535.17
1-Jul-03	22,577,360	23,516,058	2.004	1.000	47,123,042	82,332	1.000	82,332	572.35
1-Jul-04	32,954,706	33,251,707	1.926	1.000	64,030,070	82,080	1.000	82,080	780.09
1-Jul-05	16,958,303	17,463,908	1.854	1.000	32,373,689	83,156	1.000	83,156	389.31
1-Jul-06	21,792,513	21,941,850	1.780	1.000	39,055,148	83,907	1.000	83,907	465.46
1-Jul-07	45,939,357	46,633,087	1.707	1.000	79,595,935	86,264	1.000	86,264	922.70
1-Jul-08	62,321,829	64,425,231	1.652	1.000	106,410,963	86,949	1.000	86,949	1,223.83
1-Jul-09	24,589,000	26,237,809	1.621	1.000	42,522,024	84,564	1.000	84,564	502.84
1-Jul-10	26,720,840	29,531,217	1.561	1.000	46,109,871	81,834	1.000	81,834	563.46
1-Jul-11	23,257,520	26,050,938	1.504	1.000	39,188,801	80,420	1.000	80,420	487.30
1-Jul-12	37,985,520	41,639,582	1.458	1.000	60,711,272	81,047	1.000	81,047	749.09
1-Jul-13	53,076,818	57,699,637	1.410	1.000	81,335,053	82,101	1.000	82,101	990.67
1-Jul-14	23,373,783	27,678,700	1.373	1.000	37,993,659	82,986	1.000	82,986	457.83
1-Jul-15	40,948,277	45,792,860	1.338	1.000	61,259,094	82,395	1.000	82,395	743.48
1-Jul-16	43,270,113	49,494,520	1.299	1.000	64,314,301	84,526	1.000	84,526	760.88
1-Jul-17	60,663,612	67,692,789	1.258	1.000	85,161,004	85,825	1.000	85,825	992.26
1-Jul-18	43,814,846	50,894,030	1.221	1.000	62,137,377	86,253	1.000	86,253	720.41
1-Jul-19	55,604,513	68,311,155	1.199	1.000	81,882,877	87,417	1.000	87,417	936.69
1-Jul-20	18,291,792	34,569,040	1.165	1.000	40,282,207	85,699	1.000	85,699	470.04
1-Jul-21	54,125,455	73,128,806	1.117	1.000	81,683,364	87,348	1.000	87,348	935.15
1-Jul-22	26,614,291	70,766,701	1.072	1.000	75,852,285	90,390	1.000	90,390	839.17
1-Jul-23	2,562,786	36,457,320	1.035	1.000	37,746,468	45,653	1.000	45,653	826.81

Ultimate Losses for Policy Period 7/1/2023 are multiplied by 0.5 to reflect the 12/31/23 evaluation date.

All Year Weighted Average	2,553,593,252		3,285,023	777.34
Latest 5-Year Weighted Average - Excludes the Most Recent Policy Period	341,838,110		437,107	782.05
Latest 3-Year Weighted Average - Excludes the Most Recent Policy Period	197,817,856		263,437	750.91
SELECTED - Based on Shaded PY	$1,219,645,462		1,650,814	**738.81**

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

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

Projected Ultimate Limited Losses

Policy Period Inception	(10) Retention	(11) Number of FTEs	(12) Claim Count	(13) Loss Rate	(14) Loss Amount
1-Jul-24	Unlimited	92,083	631	738.81	$ 68,031,600
1-Jul-25	Unlimited	92,891	637	764.93	71,055,100
1-Jul-26	Unlimited	93,759	642	791.98	74,255,500
1-Jul-27	Unlimited	94,633	648	819.98	77,596,800
1-Jul-28	Unlimited	95,497	654	848.97	81,074,100

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 @ 12/31/23
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	$ -	$ -	$ -	$ -	$ -	$ -	$ -
1/2/1979	9/17/1982	1,076,194	1,076,194	-	999,999,999	-	-	-	-	-	-	-
1/3/1979	1/10/1983	1,200,000	1,200,000	-	999,999,999	-	-	-	-	-	-	-
1/4/1979	5/14/1983	3,883,905	3,883,905	-	999,999,999	-	-	-	-	-	-	-
7/1/1983	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	-	-	-	-	-	-	-
7/1/1987	1/1/1988	13,350,000	13,350,000	-	18,500,000	-	-	-	-	-	-	-
7/1/1988	1/13/1989	2,426,989	2,426,989	-	999,999,999	-	-	-	-	-	-	-
7/1/1989	12/22/1989	3,241,290	3,241,290	-	999,999,999	-	-	-	-	-	-	-
7/1/1989	6/11/1990	1,051,588	1,051,588	-	10,000,000	-	-	-	-	-	-	-
7/1/1990	12/5/1990	2,036,389	2,036,389	-	5,000,000	-	-	-	-	-	-	-
7/1/1990	5/20/1991	1,202,113	1,202,113	-	5,000,000	-	-	-	-	-	-	-
7/1/1991	3/21/1992	1,350,000	1,350,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1991	5/22/1992	1,813,321	1,813,321	-	5,000,000	-	-	-	-	-	-	-
7/1/1992	9/23/1992	1,400,000	1,400,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1992	5/4/1993	1,816,398	1,816,398	-	5,000,000	-	-	-	-	-	-	-
7/1/1993	1/1/1994	1,034,814	1,034,814	-	25,000,000	-	-	-	-	-	-	-
7/1/1993	3/1/1994	2,250,000	2,250,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1994	8/1/1994	1,759,047	1,759,047	-	5,000,000	-	-	-	-	-	-	-
7/1/1994	8/19/1994	5,000,000	5,000,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1995	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	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	9/28/1997	5,000,000	5,000,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1997	1/11/1998	2,250,000	2,250,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1997	3/1/1998	1,250,000	1,250,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1997	6/17/1998	1,000,000	1,000,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1998	8/27/1998	2,700,000	2,700,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1998	1/13/1999	3,300,000	3,300,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1998	3/1/1999	1,000,000	1,000,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1999	8/10/1999	2,575,000	2,575,000	-	20,000,000	-	-	-	-	-	-	-
7/1/1999	8/15/1999	2,750,000	2,750,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1999	1/1/2000	1,505,000	1,505,000	-	15,500,000	-	-	-	-	-	-	-
7/1/1999	1/13/2000	1,057,144	1,057,144	-	5,000,000	-	-	-	-	-	-	-
7/1/1999	4/14/2000	2,600,000	2,600,000	-	5,000,000	-	-	-	-	-	-	-
7/1/1999	6/10/2000	1,750,000	1,750,000	-	25,000,000	-	-	-	-	-	-	-
7/1/2000	10/1/2000	1,550,000	1,550,000	-	15,000,000	-	-	-	-	-	-	-
7/1/2000	1/1/2001	3,466,154	3,466,154	-	10,000,000	-	-	-	-	-	-	-
7/1/2000	2/24/2001	1,900,000	1,900,000	-	25,000,000	-	-	-	-	-	-	-
7/1/2001	7/13/2001	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	-	-	-	-	-	-	-
7/1/2002	10/29/2002	1,200,000	1,200,000	-	25,000,000	-	-	-	-	-	-	-

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/23
Large Claims Capped at Historical Retentions

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(26)	(27)	(28)
	All Claims: Indemnity greater than or equal to $1,000,000					Claims Excess of Actual Retention						
Policy Period Inception	Loss Date	Unlimited Incurred Loss	Unlimited Paid Loss	Unlimited Case Reserves	Retention	Count	Unlimited Incurred Loss	Count	Unlimited Paid Amount	Excess Incurred Loss	Excess Paid Loss	Excess Case Reserves
7/1/2002	4/10/2003	7,700,000	7,700,000	-	12,500,000	-	-	-	-	-	-	-
7/1/2002	4/18/2003	3,000,000	3,000,000	-	18,000,000	-	-	-	-	-	-	-
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	12/17/2003	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	1,095,000	1,095,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2004	12/15/2004	2,000,000	2,000,000	-	10,000,000	-	-	-	-	-	-	-
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	-	20,000,000	-	-	-	-	-	-	-
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	-	18,000,000	-	-	-	-	-	-	-
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	-	20,000,000	-	-	-	-	-	-	-
7/1/2006	12/3/2006	3,275,000	3,275,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2006	1/4/2007	2,292,000	2,292,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2006	3/14/2007	1,500,000	1,500,000	-	16,500,000	-	-	-	-	-	-	-
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	1/1/2008	2,400,000	2,400,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2007	1/8/2008	7,500,000	7,500,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2007	1/9/2008	3,000,000	3,000,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2007	1/30/2008	1,100,000	1,100,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2007	3/23/2008	1,850,000	1,850,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2007	6/26/2008	4,350,000	4,350,000	-	20,000,000	-	-	-	-	-	-	-
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	-	20,000,000	-	-	-	-	-	-	-
7/1/2008	9/18/2008	3,000,000	3,000,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2008	1/1/2009	9,313,981	9,313,981	-	10,000,000	-	-	-	-	-	-	-
7/1/2008	1/1/2009	2,330,000	2,330,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2008	1/7/2009	1,100,000	1,100,000	-	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	-	-	-	-	-	-	-
7/1/2008	5/1/2009	2,562,604	2,562,604	-	16,500,000	-	-	-	-	-	-	-
7/1/2008	5/4/2009	8,081,219	8,081,219	-	16,500,000	-	-	-	-	-	-	-
7/1/2008	5/17/2009	1,100,000	1,100,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2008	5/19/2009	6,100,000	6,100,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2008	6/1/2009	1,000,000	1,000,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2009	11/29/2009	11,201,209	11,201,209	-	16,500,000	-	-	-	-	-	-	-
7/1/2009	2/8/2010	1,000,000	1,000,000	-	10,000,000	-	-	-	-	-	-	-
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	-	15,500,000	-	-	-	-	-	-	-
7/1/2010	7/13/2010	1,267,500	1,267,500	-	10,000,000	-	-	-	-	-	-	-
7/1/2010	7/26/2010	3,400,000	3,400,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2010	8/21/2010	3,250,000	3,250,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2010	10/10/2010	2,979,700	2,979,700	-	16,500,000	-	-	-	-	-	-	-
7/1/2010	4/2/2011	1,135,000	1,135,000	-	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	-	16,500,000	-	-	-	-	-	-	-

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/23
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
7/1/2011	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	-	15,500,000	-	-	-	-	-	-	-
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	-	10,000,500	-	-	-	-	-	-	-
7/1/2012	9/1/2012	1,700,000	1,700,000	-	15,500,000	-	-	-	-	-	-	-
7/1/2012	9/6/2012	1,000,000	1,000,000	-	15,500,000	-	-	-	-	-	-	-
7/1/2012	9/25/2012	10,000,000	10,000,000	-	10,000,000	-	-	-	-	-	-	-
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	5/27/2013	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	-	16,500,000	-	-	-	-	-	-	-
7/1/2013	3/22/2014	11,182,996	11,182,996	-	11,182,996	-	-	-	-	-	-	-
7/1/2013	4/15/2014	4,255,000	4,255,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2014	7/11/2014	1,300,000	1,300,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2014	9/8/2014	1,124,492	1,124,492	-	16,500,000	-	-	-	-	-	-	-
7/1/2014	10/4/2014	3,425,000	3,425,000	-	12,500,000	-	-	-	-	-	-	-
7/1/2014	11/1/2014	1,000,000	1,000,000	-	10,000,000	-	-	-	-	-	-	-
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	-	15,500,000	-	-	-	-	-	-	-
7/1/2014	5/26/2015	8,400,000	8,400,000	-	15,500,000	-	-	-	-	-	-	-
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	2/12/2016	1,656,431	645,256	1,011,175	16,500,000	-	-	-	-	-	-	-
7/1/2015	2/26/2016	2,061,230	1,911,230	150,000	10,000,000	-	-	-	-	-	-	-
7/1/2015	4/1/2016	1,250,000	1,250,000	-	15,500,000	-	-	-	-	-	-	-
7/1/2015	5/1/2016	1,013,000	1,013,000	-	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	-	16,500,000	-	-	-	-	-	-	-
7/1/2016	12/1/2016	1,700,000	-	1,700,000	10,000,000	-	-	-	-	-	-	-
7/1/2016	1/1/2017	2,650,000	-	2,650,000	19,150,000	-	-	-	-	-	-	-
7/1/2016	3/12/2017	1,250,000	-	1,250,000	16,500,000	-	-	-	-	-	-	-
7/1/2016	4/16/2017	1,500,000	1,500,000	-	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	17,500,000	-	-	-	-	-	-	-
7/1/2016	5/9/2017	3,250,000	3,250,000	-	15,500,000	-	-	-	-	-	-	-
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	-	15,500,000	-	-	-	-	-	-	-
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	11/3/2017	1,300,000	1,250,000	50,000	17,500,000	-	-	-	-	-	-	-
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	1/10/2018	7,250,000	7,250,000	-	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	3,750,000	3,750,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2017	3/22/2018	1,712,072	1,712,072	-	16,500,000	-	-	-	-	-	-	-
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	-	15,500,000	-	-	-	-	-	-	-
7/1/2017	5/1/2018	3,151,232	3,151,232	-	16,500,000	-	-	-	-	-	-	-
7/1/2017	6/14/2018	6,850,000	6,850,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2018	9/18/2018	2,000,000	-	2,000,000	18,500,000	-	-	-	-	-	-	-

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/23
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
7/1/2018	9/30/2018	4,714,034	4,714,034	-	16,500,000	-	-	-	-	-	-	-
7/1/2018	10/5/2018	1,000,000	-	1,000,000	15,000,000	-	-	-	-	-	-	-
7/1/2018	11/28/2018	2,500,000	-	2,500,000	18,500,000	-	-	-	-	-	-	-
7/1/2018	3/1/2019	10,000,000	-	10,000,000	10,000,000	-	-	-	-	-	-	-
7/1/2018	5/1/2019	1,250,000	-	1,250,000	17,500,000	-	-	-	-	-	-	-
7/1/2019	7/2/2019	2,000,000	-	2,000,000	19,150,000	-	-	-	-	-	-	-
7/1/2019	7/3/2019	1,250,000	775,548	474,452	10,000,000	-	-	-	-	-	-	-
7/1/2019	8/1/2019	3,000,000	-	3,000,000	10,000,000	-	-	-	-	-	-	-
7/1/2019	10/17/2019	3,000,000	3,000,000	-	15,500,000	-	-	-	-	-	-	-
7/1/2019	12/1/2019	2,050,000	-	2,050,000	15,000,000	-	-	-	-	-	-	-
7/1/2019	1/5/2020	8,250,000	-	8,250,000	18,500,000	-	-	-	-	-	-	-
7/1/2019	1/31/2020	2,250,000	2,250,000	-	17,500,000	-	-	-	-	-	-	-
7/1/2019	3/6/2020	10,000,000	-	10,000,000	19,150,000	-	-	-	-	-	-	-
7/1/2019	3/9/2020	1,500,000	-	1,500,000	19,750,000	-	-	-	-	-	-	-
7/1/2019	4/17/2020	3,939,778	3,302,829	636,949	18,100,000	-	-	-	-	-	-	-
7/1/2020	7/4/2020	1,030,000	-	1,030,000	10,000,000	-	-	-	-	-	-	-
7/1/2020	9/3/2020	1,250,000	-	1,250,000	16,500,000	-	-	-	-	-	-	-
7/1/2020	11/27/2020	5,200,000	-	5,200,000	17,500,000	-	-	-	-	-	-	-
7/1/2020	12/20/2020	1,500,000	-	1,500,000	19,750,000	-	-	-	-	-	-	-
7/1/2020	2/26/2021	1,250,000	-	1,250,000	20,000,000	-	-	-	-	-	-	-
7/1/2021	10/18/2021	2,970,000	-	2,970,000	10,000,000	-	-	-	-	-	-	-
7/1/2021	12/13/2021	1,500,000	-	1,500,000	20,000,000	-	-	-	-	-	-	-
7/1/2021	3/19/2022	5,000,000	-	5,000,000	10,000,000	-	-	-	-	-	-	-
7/1/2021	3/20/2022	2,500,000	-	2,500,000	10,000,000	-	-	-	-	-	-	-
7/1/2022	7/19/2022	14,000,000	-	14,000,000	19,750,000	-	-	-	-	-	-	-
7/1/2022	11/19/2022	5,250,000	-	5,250,000	19,750,000	-	-	-	-	-	-	-
7/1/2022	2/28/2023	1,500,000	-	1,500,000	10,000,000	-	-	-	-	-	-	-
7/1/2023	7/16/2023	1,500,000	-	1,500,000	20,000,000	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
Total		$ 660,390,113	$ 549,857,538	$ 110,532,576		-	$ -	-	$ -	$ -	$ -	$ -

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/23
Comparison to 12/31/21 Review

(1) Policy Period	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
		Reported Claims				Open Claims			Retained Incurred Losses				Retained Paid Losses		
	Current	Prior	Change	Expected	Current	Prior	Change	Current	Prior	Change	Expected	Current	Prior	Change	Expected
Prior	495	487	8	0	3		3	$ 11,684,294	11,606,194	$ 78,100	$ -	$ 11,634,194	11,606,194	$ 28,000	$ -
1-Jul-80	202	200	2	0	0	0	0	4,876,013	4,876,013	0	0	4,876,013	4,876,013	0	0
1-Jul-81	251	252	(1)	0	0	1	(1)	8,444,085	8,474,085	(30,000)	0	8,444,085	8,444,085	0	0
1-Jul-82	371	372	(1)	0	0	2	(2)	12,759,958	12,765,958	(6,000)	0	12,759,958	12,759,958	0	0
1-Jul-83	405	402	3	0	1	1	0	15,232,971	15,762,971	(530,000)	0	15,217,971	13,517,971	1,700,000	0
1-Jul-84	512	512	0	0	0	0	0	11,087,124	10,837,124	250,000	0	10,837,124	10,837,124	0	0
1-Jul-85	590	586	4	0	0	0	0	12,935,272	12,935,272	0	0	12,935,272	12,935,272	0	0
1-Jul-86	1,599	1,594	5	0	1	0	1	5,598,966	5,288,966	310,000	0	5,288,966	5,288,966	0	0
1-Jul-87	597	594	3	0	1	0	1	18,833,529	5,483,529	13,350,000	0	18,833,529	5,483,529	13,350,000	0
1-Jul-88	678	676	2	0	0	0	0	8,770,618	8,770,618	0	0	8,770,618	8,770,618	0	0
1-Jul-89	676	668	8	0	0	0	0	9,396,073	9,384,073	12,000	0	9,396,073	9,384,073	12,000	0
1-Jul-90	727	719	8	0	0	0	0	12,155,448	12,155,448	0	0	12,155,448	12,155,448	0	0
1-Jul-91	771	765	6	0	1	2	(1)	13,764,950	13,769,950	(5,000)	0	13,614,950	13,614,950	0	61,764
1-Jul-92	822	811	11	0	0	0	0	11,258,799	11,258,799	0	0	11,258,799	11,258,799	0	0
1-Jul-93	857	845	12	0	0	0	0	16,647,934	16,647,934	0	0	16,647,934	16,647,934	0	0
1-Jul-94	820	805	15	0	2	0	2	37,202,708	37,102,708	100,000	0	37,102,708	37,102,708	0	0
1-Jul-95	842	819	23	0	0	1	(1)	23,240,000	23,233,000	7,000	55,851	23,240,000	23,158,000	82,000	24,082
1-Jul-96	836	815	21	0	0	0	0	22,725,316	22,775,316	(50,000)	10,892	22,725,316	22,725,316	0	10,661
1-Jul-97	859	845	14	0	0	0	0	25,924,746	25,924,746	0	0	25,924,746	25,924,746	0	0
1-Jul-98	843	831	12	0	2	2	0	17,706,066	17,741,066	(35,000)	170,981	17,641,066	16,916,066	725,000	172,258
1-Jul-99	810	788	22	0	3	2	1	24,258,178	24,261,601	(3,423)	73,794	24,255,178	24,233,601	21,577	31,055
1-Jul-00	820	803	17	0	0	0	0	14,846,969	14,896,969	(50,000)	48,686	14,846,969	14,846,969	0	26,228
1-Jul-01	899	884	15	0	3	3	0	23,447,418	22,597,418	850,000	82,799	22,417,418	22,417,418	0	102,214
1-Jul-02	738	720	18	0	3	1	2	19,886,789	19,756,789	130,000	58,871	19,746,789	19,746,789	0	68,871
1-Jul-03	773	751	22	0	4	1	3	22,577,360	22,422,360	155,000	91,081	22,092,360	22,062,360	30,000	187,208
1-Jul-04	664	646	18	0	2	4	(2)	32,954,706	33,161,581	(206,875)	164,014	32,919,706	32,919,706	0	188,104
1-Jul-05	626	616	10	0	5	2	3	16,958,303	16,948,678	9,625	104,605	16,858,303	16,858,303	0	88,429
1-Jul-06	683	671	12	0	0	3	(3)	21,792,513	20,547,513	1,245,000	74,181	21,742,513	20,187,513	1,555,000	115,764
1-Jul-07	720	703	17	0	2	4	(2)	45,939,357	45,723,857	215,500	489,485	45,799,357	45,346,357	453,000	417,145
1-Jul-08	703	687	16	0	3	8	(5)	62,321,829	59,992,961	2,328,867	584,636	61,520,329	58,530,033	2,990,296	656,033
1-Jul-09	551	531	20	0	4	8	(4)	24,589,000	23,939,000	650,000	349,673	24,527,500	23,497,500	1,030,000	493,652
1-Jul-10	492	472	20	0	7	13	(6)	26,720,840	26,822,046	(101,206)	332,793	24,124,340	24,058,346	65,995	1,196,507
1-Jul-11	498	488	10	0	11	11	0	23,257,520	22,565,520	692,000	349,461	22,203,520	22,203,520	0	591,017
1-Jul-12	452	435	17	0	9	10	(1)	37,985,520	38,380,020	(394,500)	458,350	37,760,520	37,680,020	80,500	784,777
1-Jul-13	399	395	4	0	12	24	(12)	53,076,818	51,485,697	1,591,121	682,921	51,726,818	49,533,822	2,192,996	1,398,820
1-Jul-14	427	429	(2)	0	21	44	(23)	23,373,783	24,845,447	(1,471,664)	207,963	22,382,374	20,774,947	1,607,427	1,400,741
1-Jul-15	474	484	(10)	0	37	71	(34)	40,948,277	38,292,658	2,655,619	0	36,406,402	32,489,783	3,916,619	2,044,733
1-Jul-16	456	480	(24)	0	32	96	(64)	43,270,113	47,247,777	(3,977,664)	0	32,523,613	26,075,477	6,448,136	8,493,687
1-Jul-17	451	466	(15)	0	66	121	(55)	60,663,612	48,674,269	11,989,343	942,479	48,102,353	24,106,619	23,995,733	11,645,336
1-Jul-18	456	474	(18)	0	88	142	(54)	43,814,846	26,714,558	17,100,288	8,544,229	15,517,655	5,752,430	9,765,224	15,891,590
1-Jul-19	422	367	55	17	119	107	12	55,604,513	18,935,933	36,668,580	18,995,447	15,000,096	3,029,155	11,970,941	20,860,742
1-Jul-20	355	260	95	47	114	66	48	18,291,792	4,786,315	13,505,477	23,913,311	2,438,292	304,176	2,134,116	13,065,943
1-Jul-21	997	216	781	285	710	178	532	54,125,455	6,436,267	47,689,188	21,044,480	2,470,291	89,475	2,380,815	3,575,071
1-Jul-22	393		393	369	124		124	26,614,291		26,614,291	10,919,401	438,287		438,287	661,833
1-Jul-23	104		104	126	53		53	2,562,786		2,562,786	2,058,026	112,946		112,946	343,013
Total	28,116	26,364	1,752	845	1,443	928	515	$ 1,120,127,457	$ 946,229,005	$ 173,898,453	$ 90,808,410	$917,238,698	$830,152,090	$ 87,086,607	$ 84,597,280

State of Washington
Excluding Children, Youth, and Family Agency

General Liability Experience @ 12/31/23
Comparison to 12/31/21 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	$ 11,694,314	11,606,194	$ 88,120	$ 50,100	$ -	$ 50,100	$ -	$ 10,020	0	$ 10,020	$ -	$ 60,120	$ -	$ 60,120	$ -
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	8,444,085	8,480,085	(36,000)	0	30,000	(30,000)	0	0	6,000	(6,000)	0	0	36,000	(36,000)	0
1-Jul-82	12,759,958	12,767,158	(7,200)	0	6,000	(6,000)	0	0	1,200	(1,200)	0	0	7,200	(7,200)	0
1-Jul-83	15,235,971	16,211,971	(976,000)	15,000	2,245,000	(2,230,000)	0	3,000	449,000	(446,000)	0	18,000	2,694,000	(2,676,000)	0
1-Jul-84	11,137,124	10,837,124	300,000	250,000	0	250,000	0	50,000	0	50,000	0	300,000	0	300,000	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	5,660,966	5,288,966	372,000	310,000	0	310,000	0	62,000	0	62,000	0	372,000	0	372,000	0
1-Jul-87	18,833,529	5,483,529	13,350,000	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-88	8,770,618	8,770,618	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-89	9,396,073	9,384,073	12,000	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	13,810,803	13,830,519	(19,716)	150,000	155,000	(5,000)	(61,764)	45,853	60,568	(14,716)	0	195,853	215,568	(19,716)	(61,764)
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	16,647,934	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-94	37,240,888	37,102,708	138,180	100,000	0	100,000	0	38,180	0	38,180	0	138,180	0	138,180	0
1-Jul-95	23,240,000	23,288,851	(48,851)	0	75,000	(75,000)	31,770	0	55,851	(55,851)	(55,851)	0	130,851	(130,851)	(24,082)
1-Jul-96	22,725,316	22,788,812	(63,495)	0	50,000	(50,000)	231	0	13,495	(13,495)	(10,892)	0	63,495	(63,495)	(10,661)
1-Jul-97	25,924,746	25,924,746	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-98	17,868,299	18,126,390	(258,091)	65,000	825,000	(760,000)	(1,277)	162,233	385,324	(223,091)	(170,981)	227,233	1,210,324	(983,091)	(172,258)
1-Jul-99	24,521,910	24,465,021	56,888	3,000	28,000	(25,000)	42,739	263,732	203,421	60,311	(73,794)	266,732	231,421	35,311	(31,055)
1-Jul-00	14,930,026	15,056,659	(126,633)	0	50,000	(50,000)	22,459	83,057	159,690	(76,633)	(48,686)	83,057	209,690	(126,633)	(26,228)
1-Jul-01	23,833,572	22,907,301	926,271	1,030,000	180,000	850,000	(19,415)	386,154	309,883	76,271	(82,799)	1,416,154	489,883	926,271	(102,214)
1-Jul-02	20,692,545	20,007,764	684,781	140,000	10,000	130,000	(10,000)	805,756	250,975	554,781	(58,871)	945,756	260,975	684,781	(68,871)
1-Jul-03	23,516,058	22,852,718	663,341	485,000	360,000	125,000	(96,128)	938,698	430,357	508,341	(91,081)	1,423,698	790,357	633,341	(187,208)
1-Jul-04	33,251,707	33,809,250	(557,542)	35,000	241,875	(206,875)	(24,091)	297,002	647,669	(350,667)	(164,014)	332,002	889,544	(557,542)	(188,104)
1-Jul-05	17,463,908	17,319,967	143,942	100,000	90,375	9,625	16,177	505,606	371,289	134,317	(104,605)	605,606	461,664	143,942	(88,429)
1-Jul-06	21,941,850	20,848,337	1,093,513	50,000	360,000	(310,000)	(41,582)	149,337	300,824	(151,487)	(74,181)	199,337	660,824	(461,487)	(115,764)
1-Jul-07	46,633,087	47,944,892	(1,311,806)	140,000	377,500	(237,500)	72,340	693,730	2,221,036	(1,527,306)	(489,485)	833,730	2,598,536	(1,764,806)	(417,145)
1-Jul-08	64,425,231	62,941,148	1,484,083	801,500	1,462,929	(661,429)	(71,398)	2,103,402	2,948,187	(844,784)	(584,636)	2,904,902	4,411,115	(1,506,213)	(656,033)
1-Jul-09	26,237,809	25,884,551	353,258	61,500	441,500	(380,000)	(143,979)	1,648,809	1,945,551	(296,742)	(349,673)	1,710,309	2,387,051	(676,742)	(493,652)
1-Jul-10	29,531,217	28,829,466	701,751	2,596,500	2,763,700	(167,200)	(863,715)	2,810,377	2,007,420	802,957	(332,793)	5,406,877	4,771,120	635,757	(1,196,507)
1-Jul-11	26,050,938	24,855,726	1,195,211	1,054,000	362,000	692,000	(241,555)	2,793,417	2,290,206	503,211	(349,461)	3,847,417	2,652,206	1,195,211	(591,017)
1-Jul-12	41,639,582	41,599,775	39,806	225,000	700,000	(475,000)	(326,427)	3,654,062	3,219,756	434,306	(458,350)	3,879,062	3,919,756	(40,694)	(784,777)
1-Jul-13	57,699,637	56,639,792	1,059,845	1,350,000	1,951,875	(601,875)	(715,900)	4,622,819	5,154,095	(531,276)	(682,921)	5,972,819	7,105,970	(1,133,151)	(1,398,820)
1-Jul-14	27,678,700	28,002,860	(324,160)	991,409	4,070,500	(3,079,092)	(1,192,779)	4,304,917	3,157,413	1,147,504	(207,963)	5,296,326	7,227,913	(1,931,587)	(1,400,741)
1-Jul-15	45,792,860	42,276,159	3,516,701	4,541,875	5,802,875	(1,261,000)	(2,044,733)	4,844,583	3,983,500	861,083	0	9,386,458	9,786,375	(399,917)	(2,044,733)
1-Jul-16	49,494,520	51,148,996	(1,654,476)	10,746,500	21,172,300	(10,425,800)	(8,493,687)	6,224,407	3,901,219	2,323,188	0	16,970,907	25,073,519	(8,102,612)	(8,493,687)
1-Jul-17	67,692,789	53,694,375	13,998,415	12,561,259	24,567,650	(12,006,391)	(10,702,856)	7,029,177	5,020,105	2,009,072	(942,479)	19,590,437	29,587,755	(9,997,319)	(11,645,336)
1-Jul-18	50,894,030	38,622,080	12,271,949	28,297,192	20,962,128	7,335,064	(7,347,361)	7,079,183	11,907,522	(4,828,339)	(8,544,229)	35,376,375	32,869,650	2,506,725	(15,891,590)
1-Jul-19	68,311,155	42,677,309	25,633,846	40,604,417	15,906,778	24,697,639	(1,865,295)	12,706,643	23,741,376	(11,034,734)	(18,995,447)	53,311,059	39,648,154	13,662,905	(20,860,742)
1-Jul-20	34,569,040	42,269,870	(7,700,830)	15,853,500	4,482,139	11,371,361	10,847,368	16,277,248	37,483,555	(21,206,306)	(23,913,311)	32,130,748	41,965,694	(9,834,945)	(13,065,943)
1-Jul-21	73,128,806	50,214,255	22,914,551	51,655,164	6,346,792	45,308,373	17,469,409	19,003,351	18,670,861	332,491	4,062,647	70,658,515	25,017,652	45,640,863	21,532,056
1-Jul-22	70,766,701		70,766,701	26,176,004		26,176,004	10,257,568	44,152,410		44,152,410	41,993,599	70,328,414		70,328,414	52,251,167
1-Jul-23	72,914,640		72,914,640	2,449,840		2,449,840	1,715,012	33,894,534		33,894,534	25,365,624	36,344,375		36,344,375	27,080,637
Total	$ 1,334,228,474	$ 1,102,633,480	$231,594,993	$202,888,760	$116,076,914	$ 86,811,845	$ 6,211,130	$ 177,643,696	$ 131,297,348	$ 46,346,348	$ 14,635,367	$380,532,456	$247,374,263	$ 133,158,193	$ 20,846,498

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.

General Liability (Excluding Children, Youth, and Family Agency) Loss Development Exhibits

AON

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

Reported Cumulative
Unlimited Incurred Loss

Valuation Date	Accident Period 7/1/94-95	Accident Period 7/1/95-96	Accident Period 7/1/96-97	Accident Period 7/1/97-98	Accident Period 7/1/98-99	Accident Period 7/1/99-00	Accident Period 7/1/00-01	Accident Period 7/1/01-02	Accident Period 7/1/02-03	Accident Period 7/1/03-04	Accident Period 7/1/04-05	Accident Period 7/1/05-06	Accident Period 7/1/06-07	Accident Period 7/1/07-08	Accident Period 7/1/08-09	Accident Period 7/1/09-10	Accident Period 7/1/10-11	Accident Period 7/1/11-12	Accident Period 7/1/12-13	Accident Period 7/1/13-14	Accident Period 7/1/14-15	Accident Period 7/1/15-16	Accident Period 7/1/16-17	Accident Period 7/1/17-18	Accident Period 7/1/18-19	Accident Period 7/1/19-20	Accident Period 7/1/20-21	Accident Period 7/1/21-22	Accident Period 7/1/22-23	Accident Period 7/1/23-24
Jan-14	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		24,537,003	12,265,918	29,267,335	1,027,253											
Jan-15	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	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	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	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	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	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	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	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	6,436,267		
Jan-23	37,972,708	23,278,206	22,831,076	25,924,746	17,808,539	24,274,845	14,904,516	22,781,709	20,388,046	22,672,674	33,836,581	16,948,678	21,942,513	45,979,357	60,482,013	24,701,870	26,635,546	23,304,020	38,025,520	52,818,693	23,432,447	40,243,355	41,461,113	52,552,574	33,117,692	44,443,834	8,514,610	36,178,893	1,305,793	
Jan-24	38,072,708	23,285,206	22,731,076	25,924,746	17,723,539	24,274,845	14,854,516	23,449,709	20,368,046	22,577,674	33,629,706	16,958,303	21,792,513	45,939,357	62,321,829	24,591,870	26,720,840	23,257,520	37,985,520	53,076,818	23,373,783	40,948,277	43,270,113	60,663,612	43,814,846	55,604,513	18,291,792	54,125,455	26,614,291	2,562,786

AON

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

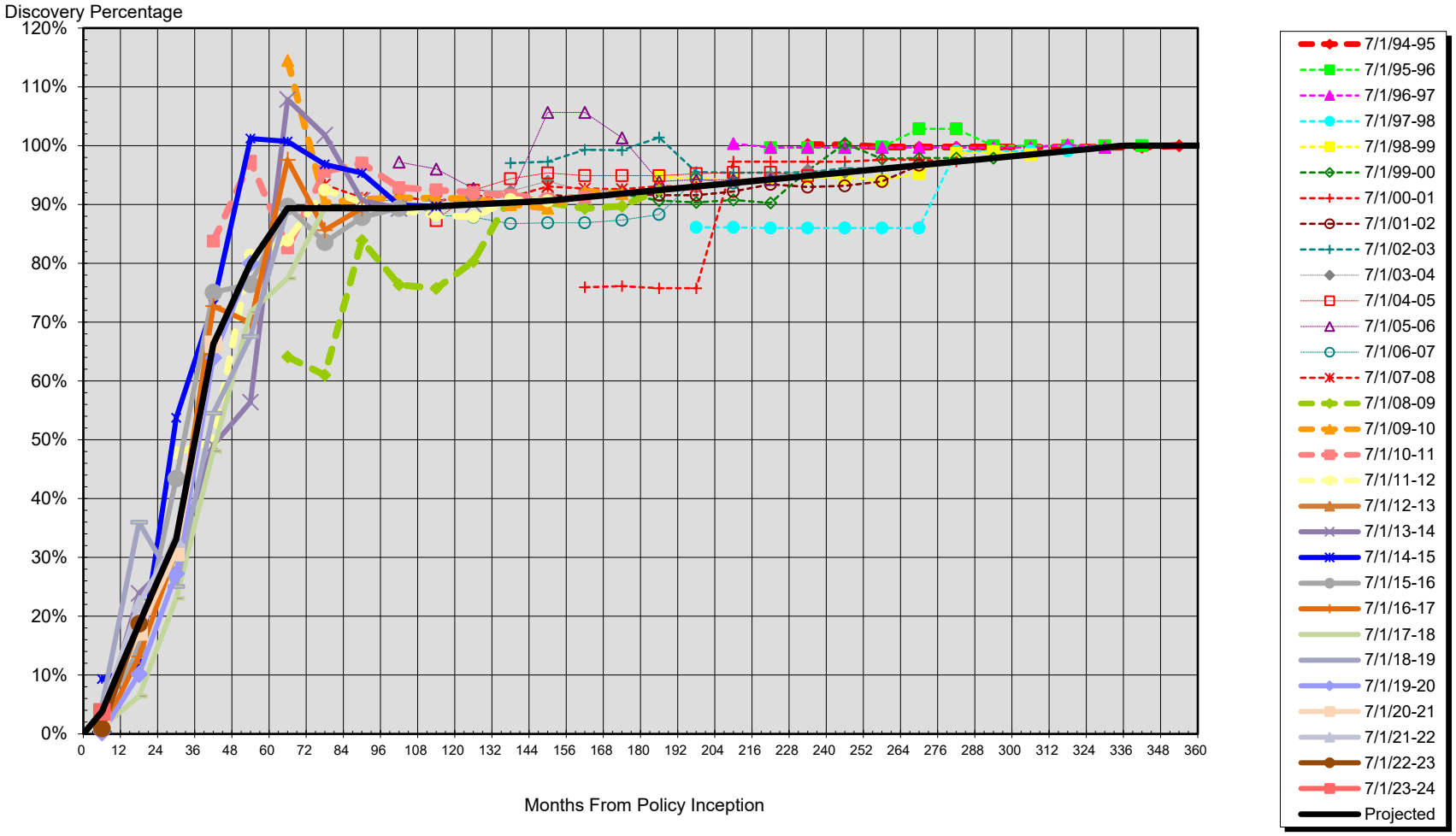
Unlimited Incurred Loss
Development Factors

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	1.907	73	1.119	109	1.117	145	1.105	181	1.085	217	1.064
2	80.000	38	1.811	74	1.119	110	1.116	146	1.105	182	1.084	218	1.063
3	53.333	39	1.725	75	1.119	111	1.116	147	1.104	183	1.084	219	1.063
4	40.000	40	1.647	76	1.119	112	1.116	148	1.104	184	1.083	220	1.062
5	32.000	41	1.575	77	1.119	113	1.115	149	1.104	185	1.082	221	1.062
6	26.667	42	1.509	78	1.119	114	1.115	150	1.103	186	1.082	222	1.061
7	20.000	43	1.484	79	1.119	115	1.115	151	1.103	187	1.081	223	1.060
8	16.000	44	1.459	80	1.119	116	1.114	152	1.102	188	1.081	224	1.060
9	13.333	45	1.435	81	1.119	117	1.114	153	1.102	189	1.080	225	1.059
10	11.429	46	1.412	82	1.119	118	1.114	154	1.101	190	1.079	226	1.059
11	10.000	47	1.389	83	1.119	119	1.113	155	1.100	191	1.079	227	1.058
12	8.889	48	1.368	84	1.119	120	1.113	156	1.100	192	1.078	228	1.058
13	8.000	49	1.346	85	1.119	121	1.113	157	1.099	193	1.078	229	1.057
14	7.273	50	1.326	86	1.119	122	1.112	158	1.099	194	1.077	230	1.056
15	6.667	51	1.306	87	1.119	123	1.112	159	1.098	195	1.077	231	1.056
16	6.154	52	1.287	88	1.119	124	1.112	160	1.097	196	1.076	232	1.055
17	5.714	53	1.268	89	1.119	125	1.111	161	1.097	197	1.075	233	1.055
18	5.333	54	1.250	90	1.119	126	1.111	162	1.096	198	1.075	234	1.054
19	5.013	55	1.238	91	1.119	127	1.111	163	1.096	199	1.074	235	1.054
20	4.729	56	1.226	92	1.119	128	1.111	164	1.095	200	1.074	236	1.053
21	4.476	57	1.214	93	1.119	129	1.110	165	1.094	201	1.073	237	1.053
22	4.248	58	1.203	94	1.119	130	1.110	166	1.094	202	1.072	238	1.052
23	4.042	59	1.192	95	1.119	131	1.110	167	1.093	203	1.072	239	1.051
24	3.855	60	1.181	96	1.119	132	1.109	168	1.093	204	1.071	240	1.051
25	3.685	61	1.170	97	1.119	133	1.109	169	1.092	205	1.071		
26	3.529	62	1.159	98	1.119	134	1.109	170	1.091	206	1.070		
27	3.386	63	1.149	99	1.119	135	1.108	171	1.091	207	1.070		
28	3.254	64	1.139	100	1.119	136	1.108	172	1.090	208	1.069		
29	3.132	65	1.129	101	1.119	137	1.108	173	1.090	209	1.068		
30	3.019	66	1.119	102	1.119	138	1.107	174	1.089	210	1.068		
31	2.787	67	1.119	103	1.119	139	1.107	175	1.088	211	1.067		
32	2.588	68	1.119	104	1.118	140	1.107	176	1.088	212	1.067		
33	2.415	69	1.119	105	1.118	141	1.106	177	1.087	213	1.066		
34	2.264	70	1.119	106	1.118	142	1.106	178	1.087	214	1.066		
35	2.131	71	1.119	107	1.117	143	1.106	179	1.086	215	1.065		
36	2.013	72	1.119	108	1.117	144	1.105	180	1.085	216	1.064		

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

Unlimited Incurred Loss Development



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

Reported Cumulative
Unlimited Paid Loss

Valuation Date	Accident Period 7/1/94-95	Accident Period 7/1/95-96	Accident Period 7/1/96-97	Accident Period 7/1/97-98	Accident Period 7/1/98-99	Accident Period 7/1/99-00	Accident Period 7/1/00-01	Accident Period 7/1/01-02	Accident Period 7/1/02-03	Accident Period 7/1/03-04	Accident Period 7/1/04-05	Accident Period 7/1/05-06	Accident Period 7/1/06-07	Accident Period 7/1/07-08	Accident Period 7/1/08-09	Accident Period 7/1/09-10	Accident Period 7/1/10-11	Accident Period 7/1/11-12	Accident Period 7/1/12-13	Accident Period 7/1/13-14	Accident Period 7/1/14-15	Accident Period 7/1/15-16	Accident Period 7/1/16-17	Accident Period 7/1/17-18	Accident Period 7/1/18-19	Accident Period 7/1/19-20	Accident Period 7/1/20-21	Accident Period 7/1/21-22	Accident Period 7/1/22-23	Accident Period 7/1/23-24
Jan-14	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	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	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	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	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	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	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	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	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			
Jan-23	37,972,708	23,203,206	22,731,076	25,924,746	16,933,539	24,271,845	14,854,516	22,419,709	20,228,046	22,062,674	33,594,706	16,858,303	21,742,513	45,799,357	62,643,744	24,500,370	24,124,340	22,203,520	37,680,520	51,006,818	22,003,447	34,991,112	29,459,613	35,524,630	12,010,005	7,811,968	939,790	605,580	45,788	
Jan-24	37,972,708	23,285,206	22,731,076	25,924,746	17,658,539	24,271,845	14,854,516	22,419,709	20,228,046	22,092,674	33,594,706	16,858,303	21,742,513	45,799,357	61,520,329	24,530,370	24,124,340	22,203,520	37,760,520	51,726,818	22,382,374	36,406,402	32,523,613	48,102,353	15,517,655	15,000,096	2,438,292	2,470,291	438,287	112,946

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

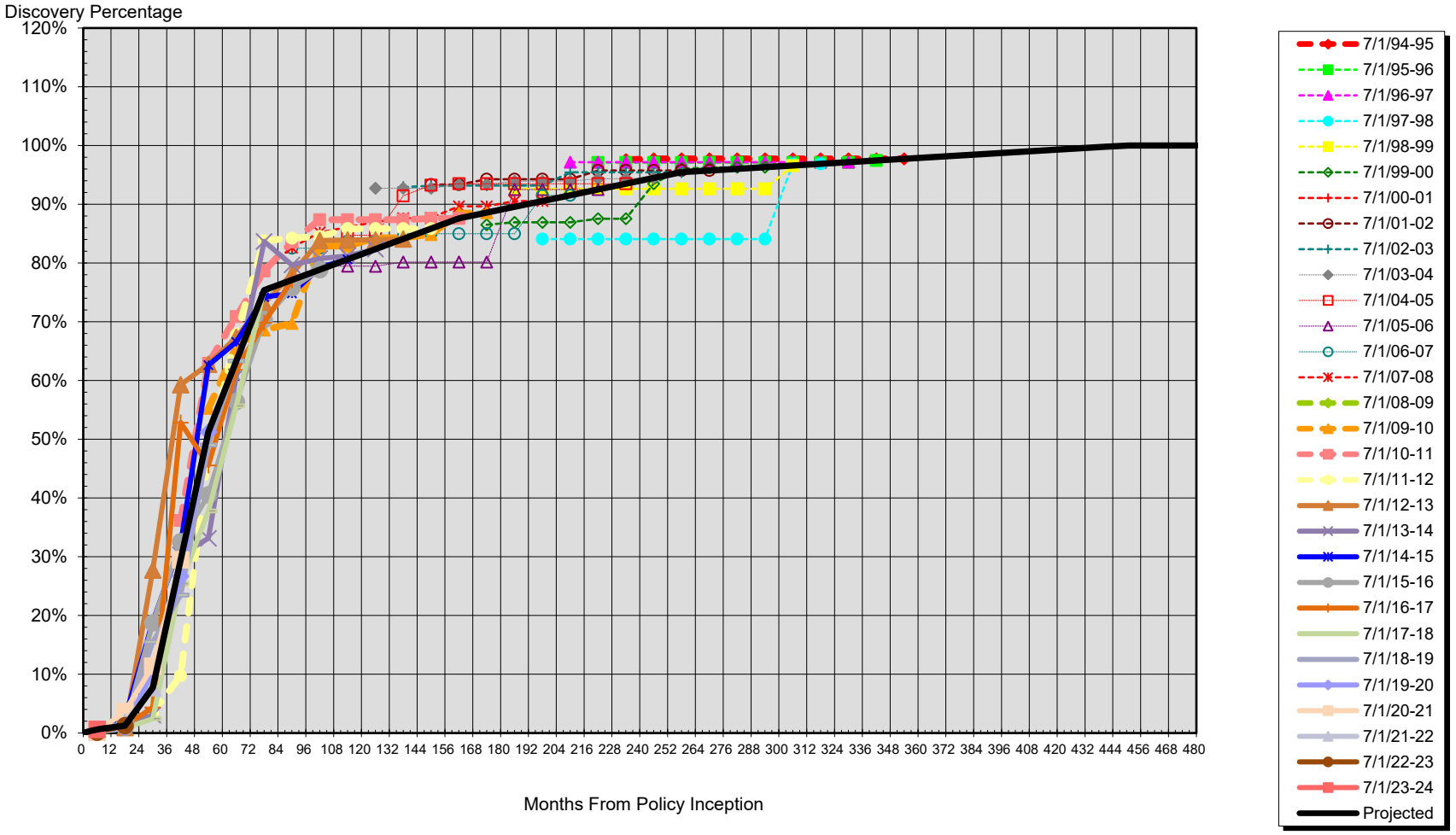
Unlimited Paid Loss
Development Factors

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	4.900	73	1.422	109	1.252	145	1.175	181	1.122	217	1.086
2	480.000	38	4.500	74	1.402	110	1.250	146	1.173	182	1.121	218	1.085
3	320.000	39	4.160	75	1.382	111	1.247	147	1.171	183	1.120	219	1.084
4	240.000	40	3.868	76	1.363	112	1.245	148	1.169	184	1.119	220	1.083
5	192.000	41	3.615	77	1.345	113	1.243	149	1.167	185	1.118	221	1.082
6	160.000	42	3.392	78	1.327	114	1.241	150	1.165	186	1.117	222	1.081
7	147.692	43	3.196	79	1.324	115	1.238	151	1.163	187	1.116	223	1.080
8	137.143	44	3.021	80	1.322	116	1.236	152	1.161	188	1.115	224	1.079
9	128.000	45	2.864	81	1.319	117	1.234	153	1.159	189	1.114	225	1.078
10	120.000	46	2.722	82	1.317	118	1.232	154	1.157	190	1.113	226	1.077
11	112.941	47	2.594	83	1.314	119	1.230	155	1.155	191	1.112	227	1.076
12	106.667	48	2.477	84	1.312	120	1.227	156	1.153	192	1.111	228	1.075
13	101.053	49	2.371	85	1.309	121	1.225	157	1.151	193	1.110	229	1.074
14	96.000	50	2.273	86	1.307	122	1.223	158	1.149	194	1.109	230	1.073
15	91.429	51	2.183	87	1.304	123	1.221	159	1.147	195	1.108	231	1.073
16	87.273	52	2.100	88	1.302	124	1.219	160	1.145	196	1.107	232	1.072
17	83.478	53	2.023	89	1.299	125	1.216	161	1.144	197	1.106	233	1.071
18	80.000	54	1.951	90	1.297	126	1.214	162	1.142	198	1.105	234	1.070
19	55.922	55	1.914	91	1.294	127	1.212	163	1.141	199	1.104	235	1.069
20	42.985	56	1.878	92	1.292	128	1.210	164	1.140	200	1.103	236	1.068
21	34.909	57	1.843	93	1.290	129	1.208	165	1.138	201	1.102	237	1.067
22	29.388	58	1.809	94	1.287	130	1.206	166	1.137	202	1.101	238	1.066
23	25.374	59	1.777	95	1.285	131	1.204	167	1.136	203	1.100	239	1.065
24	22.326	60	1.746	96	1.282	132	1.202	168	1.135	204	1.099	240	1.064
25	19.931	61	1.716	97	1.280	133	1.199	169	1.134	205	1.098		
26	18.000	62	1.687	98	1.278	134	1.197	170	1.133	206	1.097		
27	16.410	63	1.659	99	1.275	135	1.195	171	1.132	207	1.096		
28	15.079	64	1.631	100	1.273	136	1.193	172	1.131	208	1.095		
29	13.947	65	1.605	101	1.270	137	1.191	173	1.130	209	1.094		
30	12.973	66	1.580	102	1.268	138	1.189	174	1.129	210	1.093		
31	10.501	67	1.555	103	1.266	139	1.187	175	1.128	211	1.092		
32	8.821	68	1.531	104	1.263	140	1.185	176	1.127	212	1.091		
33	7.604	69	1.508	105	1.261	141	1.183	177	1.126	213	1.090		
34	6.682	70	1.485	106	1.259	142	1.181	178	1.125	214	1.089		
35	5.960	71	1.463	107	1.257	143	1.179	179	1.124	215	1.088		
36	5.378	72	1.442	108	1.254	144	1.177	180	1.123	216	1.087		

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

Unlimited Paid Loss Development



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

Reported Cumulative
Non-$0 Claim Count

Valuation Date	Accident Period 7/1/94-95	Accident Period 7/1/95-96	Accident Period 7/1/96-97	Accident Period 7/1/97-98	Accident Period 7/1/98-99	Accident Period 7/1/99-00	Accident Period 7/1/00-01	Accident Period 7/1/01-02	Accident Period 7/1/02-03	Accident Period 7/1/03-04	Accident Period 7/1/04-05	Accident Period 7/1/05-06	Accident Period 7/1/06-07	Accident Period 7/1/07-08	Accident Period 7/1/08-09	Accident Period 7/1/09-10	Accident Period 7/1/10-11	Accident Period 7/1/11-12	Accident Period 7/1/12-13	Accident Period 7/1/13-14	Accident Period 7/1/14-15	Accident Period 7/1/15-16	Accident Period 7/1/16-17	Accident Period 7/1/17-18	Accident Period 7/1/18-19	Accident Period 7/1/19-20	Accident Period 7/1/20-21	Accident Period 7/1/21-22	Accident Period 7/1/22-23	Accident Period 7/1/23-24
Jan-14																														
Jan-15																														
Jan-16																														
Jan-17																														
Jan-18																														
Jan-19																														
Jan-20																														
Jan-21	820	844	831	862	840	805	823	900	735	767	667	625	681	721	706	558	504	503	447	413	447	505	492	468	419	297	36			
Jan-22	819	841	836	861	844	808	821	899	736	769	668	623	684	720	705	552	500	499	453	407	446	503	496	491	487	376	268	228		
Jan-23	819	840	835	863	841	808	818	902	736	770	666	623	683	721	702	547	505	505	449	406	437	485	478	470	503	432	313	753	84	
Jan-24	821	840	834	863	840	808	818	902	738	770	663	626	683	722	701	547	499	502	448	399	427	475	457	452	455	422	356	993	392	104

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

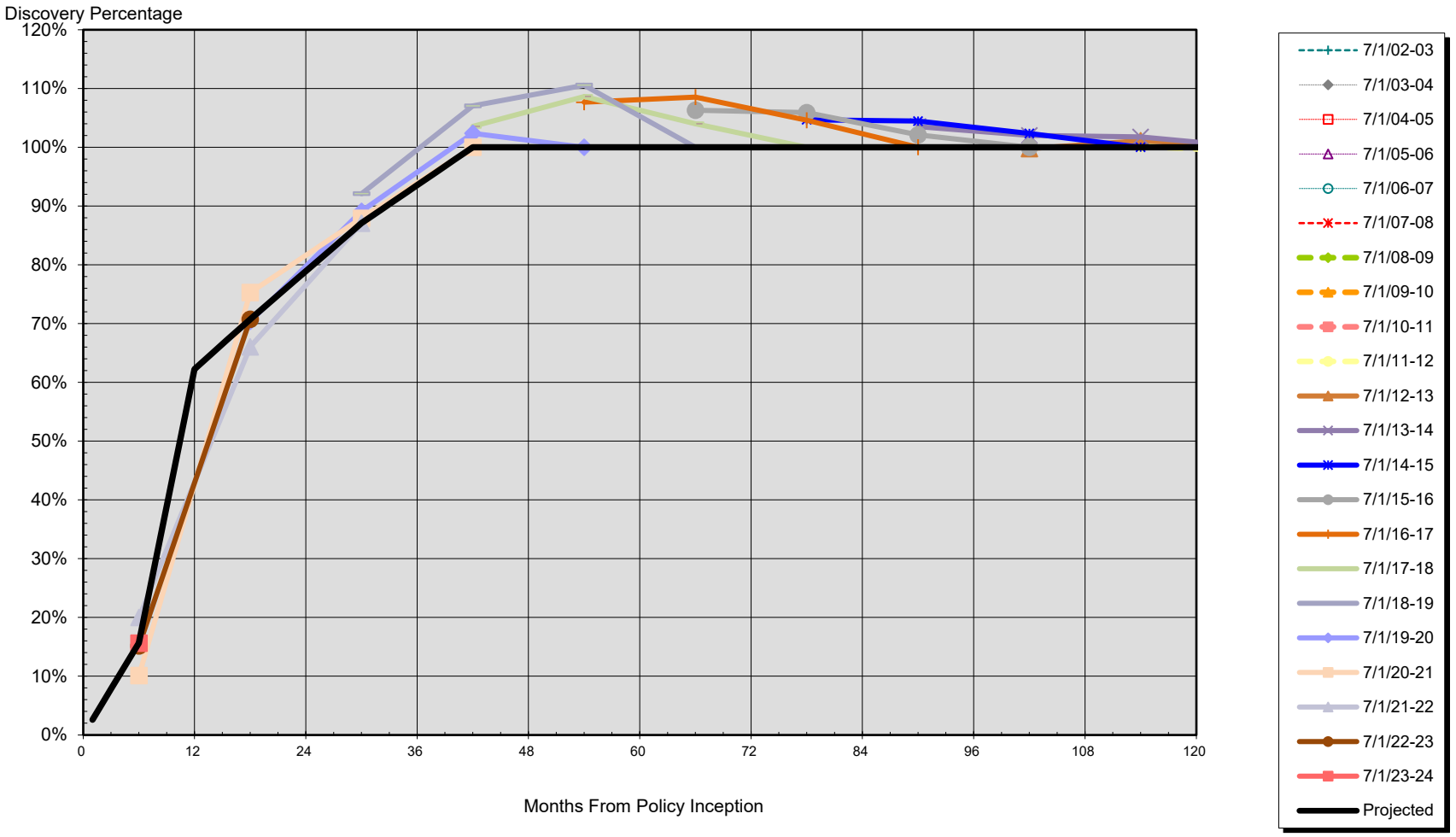
Non-$0 Claim Count
Development Factors

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	38.400	37	1.057	73	1.000	109	1.000						
2	19.200	38	1.045	74	1.000	110	1.000						
3	12.800	39	1.033	75	1.000	111	1.000						
4	9.600	40	1.022	76	1.000	112	1.000						
5	7.680	41	1.011	77	1.000	113	1.000						
6	6.400	42	1.000	78	1.000	114	1.000						
7	4.275	43	1.000	79	1.000	115	1.000						
8	3.209	44	1.000	80	1.000	116	1.000						
9	2.569	45	1.000	81	1.000	117	1.000						
10	2.141	46	1.000	82	1.000	118	1.000						
11	1.836	47	1.000	83	1.000	119	1.000						
12	1.607	48	1.000	84	1.000	120	1.000						
13	1.571	49	1.000	85	1.000								
14	1.537	50	1.000	86	1.000								
15	1.504	51	1.000	87	1.000								
16	1.473	52	1.000	88	1.000								
17	1.443	53	1.000	89	1.000								
18	1.414	54	1.000	90	1.000								
19	1.387	55	1.000	91	1.000								
20	1.361	56	1.000	92	1.000								
21	1.337	57	1.000	93	1.000								
22	1.313	58	1.000	94	1.000								
23	1.290	59	1.000	95	1.000								
24	1.267	60	1.000	96	1.000								
25	1.246	61	1.000	97	1.000								
26	1.225	62	1.000	98	1.000								
27	1.205	63	1.000	99	1.000								
28	1.185	64	1.000	100	1.000								
29	1.167	65	1.000	101	1.000								
30	1.148	66	1.000	102	1.000								
31	1.134	67	1.000	103	1.000								
32	1.121	68	1.000	104	1.000								
33	1.107	69	1.000	105	1.000								
34	1.094	70	1.000	106	1.000								
35	1.082	71	1.000	107	1.000								
36	1.069	72	1.000	108	1.000								

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

Non-$0 Claim Count Development



Children, Youth, and Family Agency General Liability Exhibits

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

General Liability Experience @ 12/31/23
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	22,742,100	22,442,100	300,000	-	300,000	22,742,100	7,599
1-Jul-11	2,941	16,500,000	31	6	34,736,006	33,566,006	1,170,000	-	1,170,000	34,736,006	11,811
1-Jul-12	2,964	16,500,000	16	4	23,669,604	23,009,604	660,000	-	660,000	23,669,604	7,986
1-Jul-13	3,002	16,500,000	36	10	36,019,816	34,939,816	1,080,000	328,549	1,408,549	36,348,364	12,106
1-Jul-14	3,035	16,500,000	25	7	23,737,357	22,074,357	1,663,000	664,265	2,327,265	24,401,622	8,040
1-Jul-15	3,013	16,500,000	35	7	55,105,569	53,644,069	1,461,500	1,147,196	2,608,696	56,252,765	18,668
1-Jul-16	3,091	16,500,000	43	13	30,805,033	27,103,483	3,701,550	1,737,036	5,438,586	32,542,069	10,527
1-Jul-17	3,139	16,500,000	76	22	90,754,044	86,051,044	4,703,000	5,056,320	9,759,320	95,810,364	30,526
1-Jul-18	3,183	16,500,000	98	33	89,833,344	81,113,344	8,720,000	5,471,235	14,191,235	95,304,579	29,944
1-Jul-19	4,338	16,500,000	116	39	127,674,387	100,861,007	26,813,380	11,163,862	37,977,242	138,838,249	32,004
1-Jul-20	4,315	20,000,000	190	109	110,745,858	76,514,858	34,231,000	17,622,569	51,853,569	128,368,428	29,750
1-Jul-21	4,411	21,000,000	172	135	129,957,130	58,012,858	71,944,272	32,689,821	104,634,093	162,646,951	36,875
1-Jul-22	4,603	21,000,000	209	198	140,954,257	9,904,257	131,050,000	56,561,506	187,611,506	197,515,764	42,912
1-Jul-23 to 31-Dec-23	2,325	21,000,000	118	116	77,075,100	65,000	77,010,100	27,985,780	104,995,880	105,060,880	45,193
Total	$ 125,654		1,642	701	$ 1,185,175,778	$ 820,666,477	$ 364,509,301	$ 160,428,139	$ 524,937,441	$ 1,345,603,917	10,709
Tail Liability			IBNR Claims	579				$ 869,865,774	$ 869,865,774	$ 869,865,774	
Grand Total				1,280				$ 1,030,293,913	$ 1,394,803,214	$ 2,215,469,691	17,631
Prior Study											
Results at: 12/31/2021	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
Change			364	207	$ 336,879,118	$ 221,104,367	$ 115,774,751	$ 78,887,684	$ 194,662,435	$ 415,766,802	2,541

Ultimate Losses for Policy Period 7/1/2023 are multiplied by 0.5 to reflect the 12/31/23 evaluation date. The annualized amount is displayed below.

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

General Liability Experience @ 12/31/23
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	$ 50,302	$ 50,623	$ 50,302	$ 50,302	$ 113,734	$ 50,302	$ 51,065	$ 50,302	$ 50,302
1-Jul-80	11,000	11,100	11,000	11,000	110,595	11,000	12,591	11,000	11,000
1-Jul-81	-	-	-	-	150,840	-	4,000	-	-
1-Jul-82	26,505	26,935	26,505	26,505	252,567	26,505	37,469	26,505	26,505
1-Jul-83	3,328,667	3,400,734	3,328,667	3,328,667	3,663,776	3,328,667	3,359,103	3,328,667	3,328,667
1-Jul-84	905,658	928,300	905,658	905,658	1,330,865	905,658	935,013	905,658	905,658
1-Jul-85	965,212	989,342	965,212	965,212	1,427,594	965,212	991,369	965,212	965,212
1-Jul-86	1,287,769	1,319,963	1,287,769	1,287,769	1,790,275	1,287,769	1,311,451	1,287,769	1,287,769
1-Jul-87	1,950	1,999	1,950	1,950	549,316	1,950	18,475	1,950	1,950
1-Jul-88	504,948	517,572	504,948	504,948	1,107,982	504,948	522,398	504,948	504,948
1-Jul-89	381,497	391,034	381,497	381,497	1,051,502	381,497	402,691	381,497	381,497
1-Jul-90	130,586	133,413	130,586	130,586	655,833	130,586	152,954	130,586	130,586
1-Jul-91	1,165,395	1,190,624	1,165,395	1,165,395	1,741,475	1,165,395	1,206,376	1,165,395	1,165,395
1-Jul-92	5,830,442	5,956,666	5,830,442	5,830,442	6,442,880	5,830,442	5,899,052	5,830,442	5,830,442
1-Jul-93	1,053,757	1,076,570	1,053,757	1,053,757	1,713,291	1,053,757	1,123,106	1,053,757	1,053,757
1-Jul-94	5,003,772	5,112,099	5,003,772	5,003,772	5,702,331	5,003,772	5,096,938	5,003,772	5,003,772
1-Jul-95	8,290,026	8,469,497	8,290,026	8,290,026	9,020,613	8,290,026	8,399,646	8,290,026	8,290,026
1-Jul-96	977,500	998,662	977,500	977,500	1,749,156	977,500	1,069,675	977,500	977,500
1-Jul-97	5,469,516	5,587,925	5,469,516	5,469,516	6,270,674	5,469,516	5,577,750	5,469,516	5,469,516
1-Jul-98	4,402,551	4,497,862	4,402,551	4,402,551	5,252,044	4,402,551	4,524,877	4,402,551	4,402,551
1-Jul-99	8,199,788	8,377,305	8,199,788	8,199,788	9,093,444	8,199,788	8,350,121	8,199,788	8,199,788
1-Jul-00	8,407,997	8,588,490	8,407,997	8,407,997	9,353,152	8,407,997	8,573,690	8,407,997	8,407,997
1-Jul-01	9,666,132	9,904,512	9,666,132	9,666,132	10,985,632	9,666,132	9,899,707	9,666,132	9,666,132
1-Jul-02	5,275,750	5,405,857	5,275,750	5,275,750	6,647,455	5,275,750	5,516,602	5,275,750	5,275,750
1-Jul-03	18,873,087	19,338,522	18,873,087	18,873,087	20,330,668	18,873,087	19,184,943	18,873,087	18,873,087
1-Jul-04	7,961,858	8,156,891	7,961,858	7,961,858	9,458,467	7,961,858	8,259,716	7,961,858	7,961,858
1-Jul-05	10,157,022	10,405,828	10,157,022	10,157,022	11,732,051	10,157,022	10,500,744	10,157,022	10,157,022
1-Jul-06	23,485,817	24,058,817	23,485,817	23,485,817	25,130,201	23,485,817	23,924,744	23,485,817	23,485,817
1-Jul-07	20,695,682	21,200,609	20,695,682	20,695,682	22,458,650	20,695,682	21,179,353	20,695,682	20,695,682
1-Jul-08	18,301,404	18,747,916	18,301,404	18,301,404	20,137,709	18,301,404	18,807,433	18,301,404	18,301,404
1-Jul-09	20,554,584	21,056,069	20,554,584	20,554,584	22,374,744	20,554,584	21,088,985	20,554,584	20,554,584
1-Jul-10	22,742,100	22,987,563	22,742,100	22,742,100	24,258,799	22,742,100	23,025,981	22,742,100	22,742,100
1-Jul-11	34,736,006	34,381,840	34,736,006	34,736,006	35,419,050	34,736,006	34,234,175	34,736,006	34,736,006
1-Jul-12	23,669,604	23,568,861	23,669,604	23,669,604	24,936,392	23,669,604	23,705,077	23,669,604	23,669,604
1-Jul-13	36,296,423	36,119,915	36,348,364	36,668,194	37,719,533	36,281,189	36,042,650	36,296,423	36,348,364
1-Jul-14	24,104,264	23,031,200	24,698,981	25,081,634	25,743,382	24,315,246	23,611,118	24,104,264	24,401,622
1-Jul-15	56,568,181	57,761,678	55,937,349	57,431,916	60,057,980	56,349,848	56,996,575	56,568,181	56,252,765
1-Jul-16	31,973,192	29,954,692	33,110,945	34,276,746	36,148,140	32,863,667	32,253,499	31,973,192	32,542,069
1-Jul-17	95,246,092	96,374,636	94,453,463	95,454,088	96,726,163	94,386,055	94,000,477	95,246,092	95,810,364
1-Jul-18	95,346,153	95,988,941	95,022,893	95,853,914	97,250,278	94,995,355	94,184,753	95,346,153	95,304,579
1-Jul-19	138,889,311	128,494,299	143,794,909	139,347,563	131,950,262	138,277,873	126,400,275	138,889,311	138,838,249
1-Jul-20	125,384,463	108,533,540	133,164,871	128,105,075	120,379,406	126,819,301	111,038,392	125,384,463	128,368,428
1-Jul-21	161,887,968	140,858,907	166,257,954	161,266,588	151,374,245	161,175,294	131,084,849	161,887,968	162,646,951
1-Jul-22	202,156,948	53,645,910	218,349,782	193,215,722	150,657,465	197,174,621	106,619,044	202,156,948	197,515,764
1-Jul-23	235,830,551	5,280,301	241,905,025	198,597,508	178,363,827	214,292,871	119,618,705	217,474,899	210,121,759
Total	$1,476,197,428	$1,052,884,022	$1,515,558,421	$1,437,812,832	$1,388,784,438	$1,449,445,202	$1,208,797,607	$1,457,841,776	$ 1,450,664,797

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

AON

Exhibit 2

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

General Liability Experience @ 12/31/23
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 7.00%	(11) Disc Rate US Treasury
Prior	537	Unlimited	$ 50,302	$ 50,302	$ 50,302	$ -	$ -	$ -	$ -	$ -
1-Jul-80	522	Unlimited	11,000	11,000	11,000	-	-	-	-	-
1-Jul-81	510	Unlimited	-	-	-	-	-	-	-	-
1-Jul-82	498	Unlimited	26,505	26,505	26,505	-	-	-	-	-
1-Jul-83	486	Unlimited	3,328,667	3,328,667	3,328,667	-	-	-	-	-
1-Jul-84	474	Unlimited	905,658	905,658	905,658	-	-	-	-	-
1-Jul-85	462	Unlimited	965,212	965,212	965,212	-	-	-	-	-
1-Jul-86	450	Unlimited	1,287,769	1,287,769	1,287,769	-	-	-	-	-
1-Jul-87	438	Unlimited	1,950	1,950	1,950	-	-	-	-	-
1-Jul-88	426	Unlimited	504,948	504,948	504,948	-	-	-	-	-
1-Jul-89	414	Unlimited	381,497	381,497	381,497	-	-	-	-	-
1-Jul-90	402	5,000,000	130,586	130,586	130,586	-	-	-	-	-
1-Jul-91	390	5,000,000	1,165,395	1,165,395	1,165,395	-	-	-	-	-
1-Jul-92	378	5,000,000	5,830,442	5,830,442	5,830,442	-	-	-	-	-
1-Jul-93	366	5,000,000	1,053,757	1,053,757	1,053,757	-	-	-	-	-
1-Jul-94	354	5,000,000	5,003,772	5,003,772	5,003,772	-	-	-	-	-
1-Jul-95	342	5,000,000	8,290,026	8,290,026	8,290,026	-	-	-	-	-
1-Jul-96	330	5,000,000	977,500	977,500	977,500	-	-	-	-	-
1-Jul-97	318	5,000,000	5,469,516	5,469,516	5,469,516	-	-	-	-	-
1-Jul-98	306	5,000,000	4,402,551	4,402,551	4,402,551	-	-	-	-	-
1-Jul-99	294	5,000,000	8,199,788	8,199,788	8,199,788	-	-	-	-	-
1-Jul-00	282	5,000,000	8,407,997	8,407,997	8,406,497	1,500	-	1,500	408	615
1-Jul-01	270	25,000,000	9,666,132	9,666,132	9,666,132	-	-	-	-	-
1-Jul-02	258	25,000,000	5,275,750	5,275,750	5,275,750	-	-	-	-	-
1-Jul-03	246	25,000,000	18,873,087	18,873,087	18,873,087	-	-	-	-	-
1-Jul-04	234	20,000,000	7,961,858	7,961,858	7,961,858	-	-	-	-	-
1-Jul-05	222	20,000,000	10,157,022	10,157,022	10,157,022	-	-	-	-	-
1-Jul-06	210	18,000,000	23,485,817	23,485,817	23,485,817	-	-	-	-	-
1-Jul-07	198	18,000,000	20,695,682	20,695,682	20,695,682	-	-	-	-	-
1-Jul-08	186	18,000,000	18,301,404	18,301,404	18,301,404	-	-	-	-	-
1-Jul-09	174	18,000,000	20,554,584	20,554,584	20,554,584	-	-	-	-	-
1-Jul-10	162	16,500,000	22,742,100	22,742,100	22,442,100	300,000	-	300,000	41,488	78,112
1-Jul-11	150	16,500,000	34,736,006	34,736,006	33,566,006	1,170,000	-	1,170,000	151,219	291,321
1-Jul-12	138	16,500,000	23,669,604	23,669,604	23,009,604	660,000	-	660,000	126,222	197,664
1-Jul-13	126	16,500,000	36,348,364	36,019,816	34,939,816	1,080,000	328,549	1,408,549	478,986	601,331
1-Jul-14	114	16,500,000	24,401,622	23,737,357	22,074,357	1,663,000	664,265	2,327,265	1,184,237	1,336,493
1-Jul-15	102	16,500,000	56,252,765	55,105,569	53,644,069	1,461,500	1,147,196	2,608,696	1,677,263	1,809,029
1-Jul-16	90	16,500,000	32,542,069	30,805,033	27,103,483	3,701,550	1,737,036	5,438,586	3,789,672	4,048,606
1-Jul-17	78	16,500,000	95,810,364	90,754,044	86,051,044	4,703,000	5,056,320	9,759,320	6,984,403	7,468,002
1-Jul-18	66	16,500,000	95,304,579	89,833,344	81,113,344	8,720,000	5,471,235	14,191,235	10,593,867	11,281,560
1-Jul-19	54	16,500,000	138,838,249	127,674,387	100,861,007	26,813,380	11,163,862	37,977,242	29,396,804	31,177,627
1-Jul-20	42	20,000,000	128,368,428	110,745,858	76,514,858	34,231,000	17,622,569	51,853,569	41,860,962	44,073,734
1-Jul-21	30	21,000,000	162,646,951	129,957,130	58,012,858	71,944,272	32,689,821	104,634,093	87,809,450	91,760,119
1-Jul-22	18	21,000,000	197,515,764	140,954,257	9,904,257	131,050,000	56,561,506	187,611,506	157,411,900	164,903,439
1-Jul-23	6	21,000,000	105,060,880	77,075,100	65,000	77,010,100	27,985,780	104,995,880	85,355,056	90,458,424
Total			$ 1,345,603,917	$ 1,185,175,778	$ 820,666,477	$ 364,509,301	$160,428,139	$ 524,937,441	$ 426,861,936	$ 449,486,076

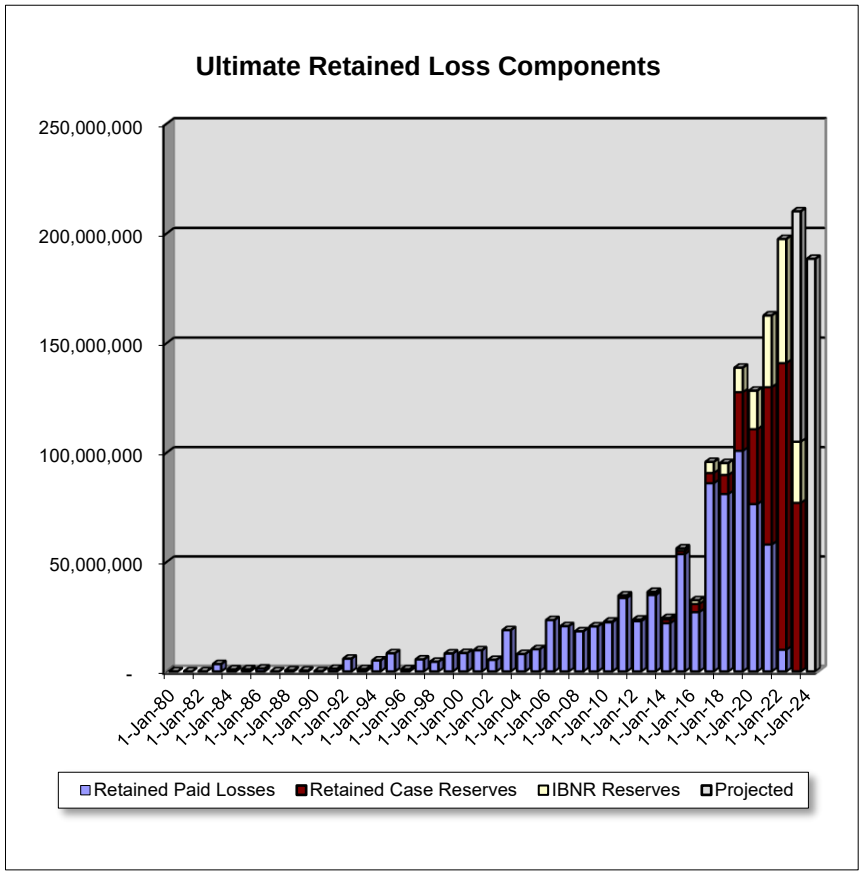
Ultimate Losses for Policy Period 7/1/2023 are multiplied by 0.5 to reflect the 12/31/23 evaluation date.

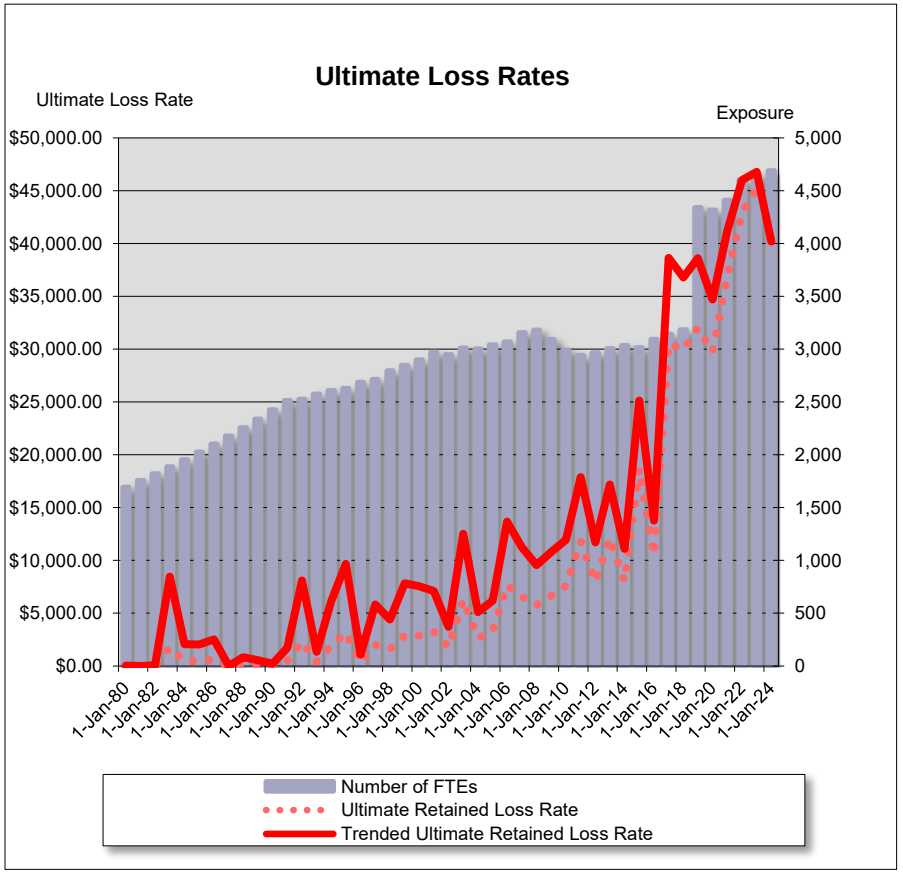
Column (4) : from Exhibit 1, Column (10)
Columns (5), (6), (7) : Exhibit 10
Column (8) : Column (4) - Column (5)

Column (9) : Column (4) - Column (6)
Column (10) : Column (9) discounted
Column (11) : Column (9) duration-matched discounting

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

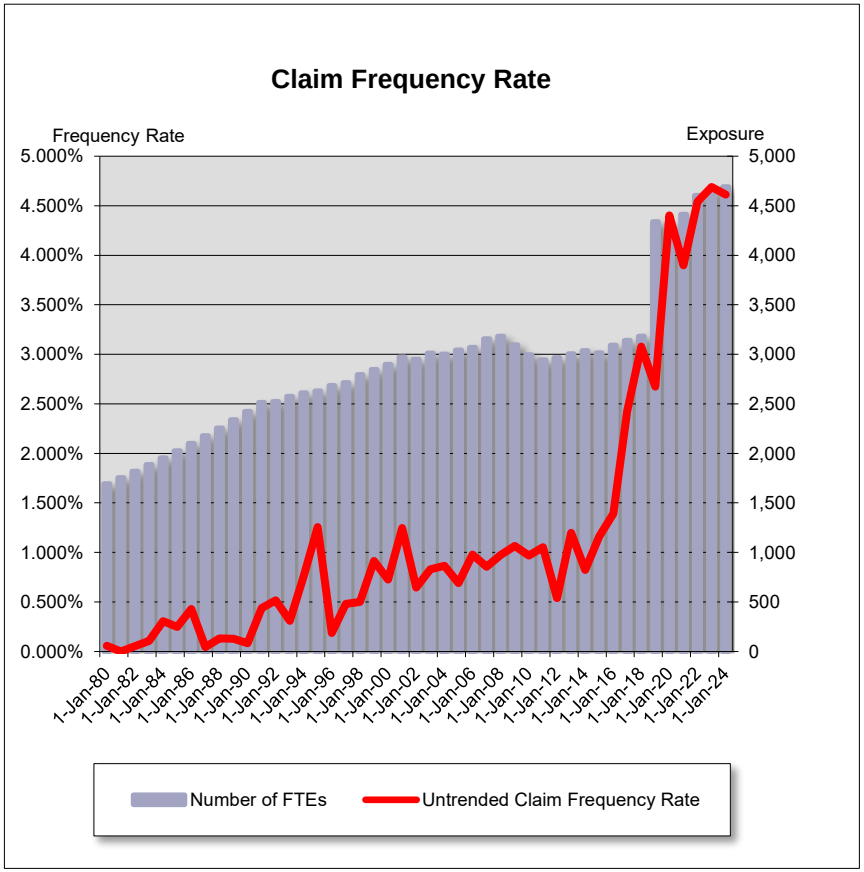
General Liability Experience @ 12/31/23

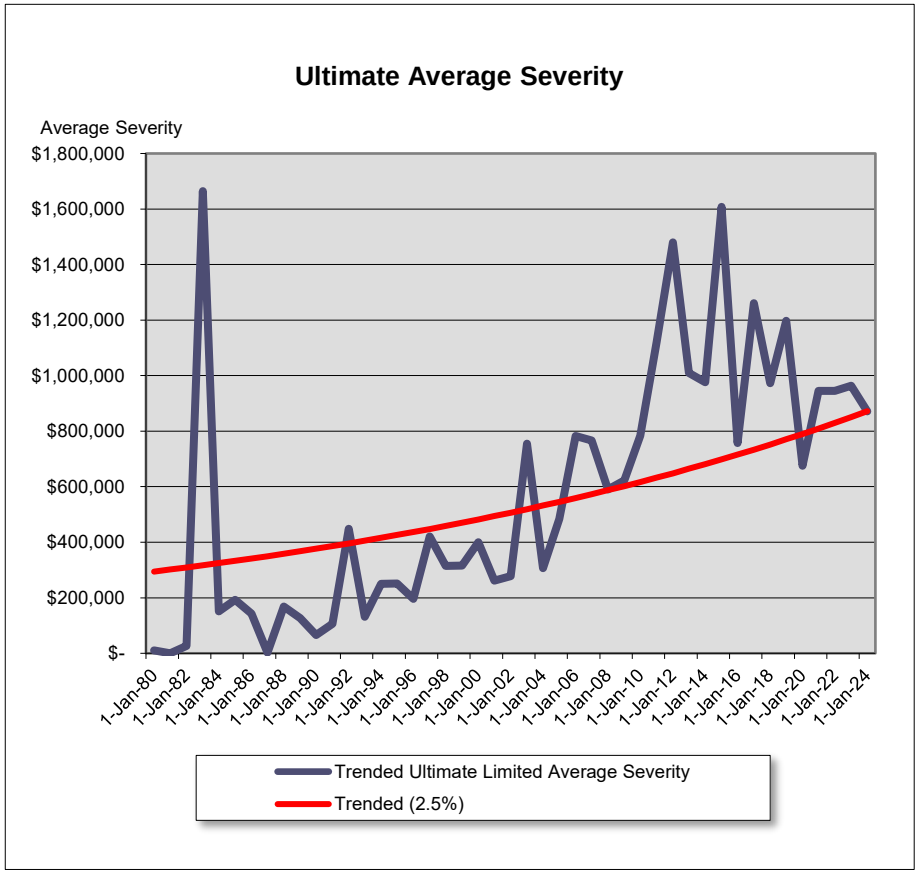




State of Washington
Children, Youth, and Family Agency - Claims-Made Basis

General Liability Experience @ 12/31/23





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

General Liability Experience @ 12/31/23
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	537	$ 50,302	1.000	$ 50,302	$ 50,302	1.006	$ 50,623	$ -	1.000	$ 50,302
1-Jul-80	522	11,000	1.000	11,000	11,000	1.009	11,100	-	1.000	11,000
1-Jul-81	510	-	1.000	-	-	1.012	-	-	1.000	-
1-Jul-82	498	26,505	1.000	26,505	26,505	1.016	26,935	-	1.000	26,505
1-Jul-83	486	3,328,667	1.000	3,328,667	3,328,667	1.022	3,400,734	-	1.000	3,328,667
1-Jul-84	474	905,658	1.000	905,658	905,658	1.025	928,300	-	1.000	905,658
1-Jul-85	462	965,212	1.000	965,212	965,212	1.025	989,342	-	1.000	965,212
1-Jul-86	450	1,287,769	1.000	1,287,769	1,287,769	1.025	1,319,963	-	1.000	1,287,769
1-Jul-87	438	1,950	1.000	1,950	1,950	1.025	1,999	-	1.000	1,950
1-Jul-88	426	504,948	1.000	504,948	504,948	1.025	517,572	-	1.000	504,948
1-Jul-89	414	381,497	1.000	381,497	381,497	1.025	391,034	-	1.000	381,497
1-Jul-90	402	130,586	1.000	130,586	130,586	1.022	133,413	-	1.000	130,586
1-Jul-91	390	1,165,395	1.000	1,165,395	1,165,395	1.022	1,190,624	-	1.000	1,165,395
1-Jul-92	378	5,830,442	1.000	5,830,442	5,830,442	1.022	5,956,666	-	1.000	5,830,442
1-Jul-93	366	1,053,757	1.000	1,053,757	1,053,757	1.022	1,076,570	-	1.000	1,053,757
1-Jul-94	354	5,003,772	1.000	5,003,772	5,003,772	1.022	5,112,099	-	1.000	5,003,772
1-Jul-95	342	8,290,026	1.000	8,290,026	8,290,026	1.022	8,469,497	-	1.000	8,290,026
1-Jul-96	330	977,500	1.000	977,500	977,500	1.022	998,662	-	1.000	977,500
1-Jul-97	318	5,469,516	1.000	5,469,516	5,469,516	1.022	5,587,925	-	1.000	5,469,516
1-Jul-98	306	4,402,551	1.000	4,402,551	4,402,551	1.022	4,497,862	-	1.000	4,402,551
1-Jul-99	294	8,199,788	1.000	8,199,788	8,199,788	1.022	8,377,305	-	1.000	8,199,788
1-Jul-00	282	8,407,997	1.000	8,407,997	8,406,497	1.022	8,588,490	1,500	1.000	8,407,997
1-Jul-01	270	9,666,132	1.000	9,666,132	9,666,132	1.025	9,904,512	-	1.000	9,666,132
1-Jul-02	258	5,275,750	1.000	5,275,750	5,275,750	1.025	5,405,857	-	1.000	5,275,750
1-Jul-03	246	18,873,087	1.000	18,873,087	18,873,087	1.025	19,338,522	-	1.000	18,873,087
1-Jul-04	234	7,961,858	1.000	7,961,858	7,961,858	1.024	8,156,891	-	1.000	7,961,858
1-Jul-05	222	10,157,022	1.000	10,157,022	10,157,022	1.024	10,405,828	-	1.000	10,157,022
1-Jul-06	210	23,485,817	1.000	23,485,817	23,485,817	1.024	24,058,817	-	1.000	23,485,817
1-Jul-07	198	20,695,682	1.000	20,695,682	20,695,682	1.024	21,200,609	-	1.000	20,695,682
1-Jul-08	186	18,301,404	1.000	18,301,404	18,301,404	1.024	18,747,916	-	1.000	18,301,404
1-Jul-09	174	20,554,584	1.000	20,554,584	20,554,584	1.024	21,056,069	-	1.000	20,554,584
1-Jul-10	162	22,742,100	1.000	22,742,100	22,442,100	1.024	22,987,563	300,000	1.000	22,742,100
1-Jul-11	150	34,736,006	1.000	34,736,006	33,566,006	1.024	34,381,840	1,170,000	1.000	34,736,006
1-Jul-12	138	23,669,604	1.000	23,669,604	23,009,604	1.024	23,568,861	660,000	1.000	23,669,604
1-Jul-13	126	36,019,816	1.008	36,296,423	34,939,816	1.034	36,119,915	1,080,000	1.304	36,348,364
1-Jul-14	114	23,737,357	1.015	24,104,264	22,074,357	1.043	23,031,200	1,663,000	1.578	24,698,981
1-Jul-15	102	55,105,569	1.027	56,568,181	53,644,069	1.077	57,761,678	1,461,500	1.569	55,937,349
1-Jul-16	90	30,805,033	1.038	31,973,192	27,103,483	1.105	29,954,692	3,701,550	1.623	33,110,945
1-Jul-17	78	90,754,044	1.049	95,246,092	86,051,044	1.120	96,374,636	4,703,000	1.787	94,453,463
1-Jul-18	66	89,833,344	1.061	95,346,153	81,113,344	1.183	95,988,941	8,720,000	1.595	95,022,893
1-Jul-19	54	127,674,387	1.088	138,889,311	100,861,007	1.274	128,494,299	26,813,380	1.601	143,794,909
1-Jul-20	42	110,745,858	1.132	125,384,463	76,514,858	1.418	108,533,540	34,231,000	1.655	133,164,871
1-Jul-21	30	129,957,130	1.246	161,887,968	58,012,858	2.428	140,858,907	71,944,272	1.505	166,257,954
1-Jul-22	18	140,954,257	1.434	202,156,948	9,904,257	5.416	53,645,910	131,050,000	1.591	218,349,782
1-Jul-23	6	77,075,100	3.060	235,830,551	65,000	81.235	5,280,301	77,010,100	3.140	241,905,025
Total		$1,185,175,778		$1,476,197,428	$ 820,666,477		$1,052,884,022	$ 364,509,301		$1,515,558,421

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 @ 12/31/23
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	537	$ 50,302	6.761	0.936	$ 318,438	1,633	1.000	461.979	$ 119,147	$ 50,302
1-Jul-80	522	11,000	6.378	0.936	65,686	1,692	1.000	612.974	173,720	11,000
1-Jul-81	510	-	5.803	0.936	-	1,754	1.000	1015.210	327,803	-
1-Jul-82	498	26,505	5.330	0.936	132,265	1,818	1.000	1851.162	674,547	26,505
1-Jul-83	486	3,328,667	4.943	0.936	15,404,852	1,885	1.000	3455.771	1,407,468	3,328,667
1-Jul-84	474	905,658	4.647	0.936	3,940,775	1,954	1.000	2620.763	1,176,759	905,658
1-Jul-85	462	965,212	4.430	0.936	4,003,463	2,025	1.000	2145.195	1,047,436	965,212
1-Jul-86	450	1,287,769	4.225	0.936	5,094,558	2,099	1.000	1786.349	947,911	1,287,769
1-Jul-87	438	1,950	4.021	0.936	7,341	2,176	1.000	1144.232	661,381	1,950
1-Jul-88	426	504,948	3.783	0.936	1,788,577	2,256	1.000	1096.895	698,500	504,948
1-Jul-89	414	381,497	3.530	0.936	1,260,703	2,338	1.000	1199.691	848,803	381,497
1-Jul-90	402	130,586	3.308	1.147	495,736	2,424	1.000	1616.806	1,032,190	130,586
1-Jul-91	390	1,165,395	3.127	1.147	4,181,228	2,512	1.000	2702.193	1,892,071	1,165,395
1-Jul-92	378	5,830,442	2.954	1.147	19,766,174	2,524	1.000	4256.373	3,168,400	5,830,442
1-Jul-93	366	1,053,757	2.798	1.147	3,383,345	2,574	1.000	3995.514	3,202,934	1,053,757
1-Jul-94	354	5,003,772	2.677	1.147	15,369,377	2,608	1.000	5068.094	4,303,143	5,003,772
1-Jul-95	342	8,290,026	2.579	1.147	24,529,988	2,628	1.000	5701.876	5,063,236	8,290,026
1-Jul-96	330	977,500	2.495	1.147	2,798,635	2,685	1.000	4539.215	4,257,386	977,500
1-Jul-97	318	5,469,516	2.427	1.147	15,233,726	2,712	1.000	5133.529	4,998,882	5,469,516
1-Jul-98	306	4,402,551	2.359	1.147	11,916,695	2,795	1.000	5471.183	5,649,102	4,402,551
1-Jul-99	294	8,199,788	2.284	1.147	21,488,305	2,846	1.000	6390.109	6,940,924	8,199,788
1-Jul-00	282	8,407,997	2.194	1.147	21,167,171	2,897	1.000	6705.929	7,715,943	8,407,997
1-Jul-01	270	9,666,132	2.109	0.997	20,331,042	2,970	1.000	6714.709	9,481,488	9,666,132
1-Jul-02	258	5,275,750	2.014	0.997	10,596,571	2,948	1.000	6657.666	9,772,883	5,275,750
1-Jul-03	246	18,873,087	1.935	0.997	36,430,740	3,011	1.000	8111.443	12,652,338	18,873,087
1-Jul-04	234	7,961,858	1.860	1.001	14,824,559	3,002	1.000	7546.914	12,166,586	7,961,858
1-Jul-05	222	10,157,022	1.790	1.001	18,205,998	3,041	1.000	8278.546	14,045,378	10,157,022
1-Jul-06	210	23,485,817	1.719	1.004	40,526,348	3,069	1.000	10131.382	18,016,369	23,485,817
1-Jul-07	198	20,695,682	1.649	1.004	34,245,477	3,155	1.000	10427.276	19,879,744	20,695,682
1-Jul-08	186	18,301,404	1.595	1.004	29,304,988	3,180	1.000	10502.531	20,856,161	18,301,404
1-Jul-09	174	20,554,584	1.565	1.004	32,293,998	3,093	1.000	11245.047	22,134,321	20,554,584
1-Jul-10	162	22,742,100	1.508	1.006	34,515,279	2,993	1.000	12418.244	24,487,607	22,742,100
1-Jul-11	150	34,736,006	1.453	1.006	50,790,999	2,941	1.000	14065.279	28,290,284	34,736,006
1-Jul-12	138	23,669,604	1.408	1.006	33,544,570	2,964	1.000	14154.202	29,602,108	23,669,604
1-Jul-13	126	36,019,816	1.361	1.006	49,353,098	3,002	1.008	15651.567	34,297,492	36,281,189
1-Jul-14	114	23,737,357	1.326	1.006	31,671,311	3,035	1.015	16690.904	37,964,902	24,315,246
1-Jul-15	102	55,105,569	1.292	1.006	71,653,359	3,013	1.027	20766.695	48,123,896	56,349,848
1-Jul-16	90	30,805,033	1.255	1.006	38,908,131	3,091	1.038	23022.868	56,346,007	32,863,667
1-Jul-17	78	90,754,044	1.215	1.006	110,976,906	3,139	1.049	30003.325	77,010,485	94,386,055
1-Jul-18	66	89,833,344	1.179	1.006	106,608,518	3,183	1.061	33289.366	89,278,969	94,995,355
1-Jul-19	54	127,674,387	1.158	1.006	148,755,662	4,338	1.088	35268.242	131,317,060	138,277,873
1-Jul-20	42	110,745,858	1.125	1.001	124,781,663	4,315	1.132	35950.337	137,674,319	126,819,301
1-Jul-21	30	129,957,130	1.079	1.000	140,201,824	4,411	1.246	38712.927	158,274,741	161,175,294
1-Jul-22	18	140,954,257	1.035	1.000	145,923,871	4,603	1.434	41767.288	185,699,959	197,174,621
1-Jul-23	6	77,075,100	1.000	1.000	77,075,100	4,649	3.060	43840.772	203,836,418	214,292,871
Total		$1,185,175,778			$1,573,867,050	127,979			$1,437,517,202	$1,449,445,202

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 @ 12/31/23
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	537	$ 50,302	6.761	0.936	$ 318,438	1,633	1.006	466.450	$ 120,300	$ 51,065
1-Jul-80	522	11,000	6.378	0.936	65,686	1,692	1.009	620.058	175,728	12,591
1-Jul-81	510	-	5.803	0.936	-	1,754	1.012	1029.551	332,434	4,000
1-Jul-82	498	26,505	5.330	0.936	132,265	1,818	1.016	1883.040	686,163	37,469
1-Jul-83	486	3,328,667	4.943	0.936	15,404,852	1,885	1.022	3526.402	1,436,235	3,359,103
1-Jul-84	474	905,658	4.647	0.936	3,940,775	1,954	1.025	2680.465	1,203,566	935,013
1-Jul-85	462	965,212	4.430	0.936	4,003,463	2,025	1.025	2196.397	1,072,436	991,369
1-Jul-86	450	1,287,769	4.225	0.936	5,094,558	2,099	1.025	1829.812	970,975	1,311,451
1-Jul-87	438	1,950	4.021	0.936	7,341	2,176	1.025	1172.195	677,544	18,475
1-Jul-88	426	504,948	3.783	0.936	1,788,577	2,256	1.025	1123.513	715,451	522,398
1-Jul-89	414	381,497	3.530	0.936	1,260,703	2,338	1.025	1228.187	868,965	402,691
1-Jul-90	402	130,586	3.308	1.147	495,736	2,424	1.022	1653.455	1,055,587	152,954
1-Jul-91	390	1,165,395	3.127	1.147	4,181,228	2,512	1.022	2762.035	1,933,972	1,206,376
1-Jul-92	378	5,830,442	2.954	1.147	19,766,174	2,524	1.022	4349.570	3,237,775	5,899,052
1-Jul-93	366	1,053,757	2.798	1.147	3,383,345	2,574	1.022	4082.519	3,272,681	1,123,106
1-Jul-94	354	5,003,772	2.677	1.147	15,369,377	2,608	1.022	5178.189	4,396,621	5,096,938
1-Jul-95	342	8,290,026	2.579	1.147	24,529,988	2,628	1.022	5825.657	5,173,153	8,399,646
1-Jul-96	330	977,500	2.495	1.147	2,798,635	2,685	1.022	4637.815	4,349,864	1,069,675
1-Jul-97	318	5,469,516	2.427	1.147	15,233,726	2,712	1.022	5245.304	5,107,724	5,577,750
1-Jul-98	306	4,402,551	2.359	1.147	11,916,695	2,795	1.022	5590.918	5,772,730	4,524,877
1-Jul-99	294	8,199,788	2.284	1.147	21,488,305	2,846	1.022	6531.433	7,094,430	8,350,121
1-Jul-00	282	8,406,497	2.194	1.147	21,163,395	2,897	1.022	6857.285	7,890,096	8,573,690
1-Jul-01	270	9,666,132	2.109	0.997	20,331,042	2,970	1.025	6872.926	9,704,898	9,899,707
1-Jul-02	258	5,275,750	2.014	0.997	10,596,571	2,948	1.025	6817.318	10,007,238	5,516,602
1-Jul-03	246	18,873,087	1.935	0.997	36,430,740	3,011	1.025	8307.016	12,957,395	19,184,943
1-Jul-04	234	7,961,858	1.860	1.001	14,824,559	3,002	1.024	7727.263	12,457,330	8,259,716
1-Jul-05	222	10,157,022	1.790	1.001	18,205,998	3,041	1.024	8473.119	14,375,489	10,500,744
1-Jul-06	210	23,485,817	1.719	1.004	40,526,348	3,069	1.024	10363.660	18,429,424	23,924,744
1-Jul-07	198	20,695,682	1.649	1.004	34,245,477	3,155	1.024	10651.962	20,308,110	21,179,353
1-Jul-08	186	18,301,404	1.595	1.004	29,304,988	3,180	1.024	10699.286	21,246,881	18,807,433
1-Jul-09	174	20,554,584	1.565	1.004	32,293,998	3,093	1.024	11399.388	22,438,120	21,088,985
1-Jul-10	162	22,442,100	1.508	1.006	34,059,974	2,993	1.024	12478.602	24,606,628	23,025,981
1-Jul-11	150	33,566,006	1.453	1.006	49,080,225	2,941	1.024	13999.891	28,158,766	34,234,175
1-Jul-12	138	23,009,604	1.408	1.006	32,609,217	2,964	1.024	14014.264	29,309,443	23,705,077
1-Jul-13	126	34,939,816	1.361	1.006	47,873,320	3,002	1.034	15404.015	33,755,028	36,042,650
1-Jul-14	114	22,074,357	1.326	1.006	29,452,472	3,035	1.043	16262.220	36,989,825	23,611,118
1-Jul-15	102	53,644,069	1.292	1.006	69,752,981	3,013	1.077	20294.150	47,028,840	56,996,575
1-Jul-16	90	27,103,483	1.255	1.006	34,232,909	3,091	1.105	22107.552	54,105,870	32,253,499
1-Jul-17	78	86,051,044	1.215	1.006	105,225,929	3,139	1.120	28912.633	74,210,969	94,000,477
1-Jul-18	66	81,113,344	1.179	1.006	96,260,175	3,183	1.183	31450.357	84,346,919	94,184,753
1-Jul-19	54	100,861,007	1.158	1.006	117,514,925	4,338	1.274	31894.979	118,757,123	126,400,275
1-Jul-20	42	76,514,858	1.125	1.001	86,212,265	4,315	1.418	30558.060	117,024,220	111,038,392
1-Jul-21	30	58,012,858	1.079	1.000	62,586,089	4,411	2.428	30388.401	124,240,574	131,084,849
1-Jul-22	18	9,904,257	1.035	1.000	10,253,451	4,603	5.416	26678.338	118,613,551	106,619,044
1-Jul-23	6	65,000	1.000	1.000	65,000	4,649	81.235	26033.871	121,043,742	119,618,705
Total		$ 820,666,477			$1,184,281,915	127,979			$1,211,660,811	$1,208,797,607

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 @ 12/31/23
Frequency & Severity Method

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Policy Period Inception	Evaluation in Months	Reported Claims	Claim CDF	Ultimate Claims	Average Severity LDF	Retained Reported Severity	Ultimate Reported Severity	Unreported Claims	Ultimate Retained Unreported Severity	Ultimate Retained Losses
Prior	537	2	1.000	2	1.000	$ 25,151	$ 25,151	0	$ 79,640	$ 50,302
1-Jul-80	522	1	1.000	1	1.000	11,000	$ 11,000	0	138,392	11,000
1-Jul-81	510	0	1.000	0	1.000	-	$ -	0	267,299	-
1-Jul-82	498	1	1.000	1	1.000	26,505	$ 26,505	0	366,354	26,505
1-Jul-83	486	2	1.000	2	1.000	1,664,333	$ 1,664,333	0	493,098	3,328,667
1-Jul-84	474	6	1.000	6	1.000	150,943	$ 150,943	0	275,181	905,658
1-Jul-85	462	5	1.000	5	1.000	193,042	$ 193,042	0	217,112	965,212
1-Jul-86	450	9	1.000	9	1.000	143,085	$ 143,085	0	179,231	1,287,769
1-Jul-87	438	1	1.000	1	1.000	1,950	$ 1,950	0	169,392	1,950
1-Jul-88	426	3	1.000	3	1.000	168,316	$ 168,316	0	175,622	504,948
1-Jul-89	414	3	1.000	3	1.000	127,166	$ 127,166	0	186,757	381,497
1-Jul-90	402	2	1.000	2	1.000	65,293	$ 65,293	0	174,975	130,586
1-Jul-91	390	11	1.000	11	1.000	105,945	$ 105,945	0	204,407	1,165,395
1-Jul-92	378	13	1.000	13	1.000	448,496	$ 448,496	0	276,959	5,830,442
1-Jul-93	366	8	1.000	8	1.000	131,720	$ 131,720	0	246,547	1,053,757
1-Jul-94	354	20	1.000	20	1.000	250,189	$ 250,189	0	253,718	5,003,772
1-Jul-95	342	33	1.000	33	1.000	251,213	$ 251,213	0	262,488	8,290,026
1-Jul-96	330	5	1.000	5	1.000	195,500	$ 195,500	0	283,032	977,500
1-Jul-97	318	13	1.000	13	1.000	420,732	$ 420,732	0	320,134	5,469,516
1-Jul-98	306	14	1.000	14	1.000	314,468	$ 314,468	0	316,990	4,402,551
1-Jul-99	294	26	1.000	26	1.000	315,376	$ 315,376	0	318,959	8,199,788
1-Jul-00	282	21	1.000	21	1.000	400,381	$ 400,381	0	327,425	8,407,997
1-Jul-01	270	37	1.000	37	1.000	261,247	$ 261,247	0	352,852	9,666,132
1-Jul-02	258	19	1.000	19	1.000	277,671	$ 277,671	0	402,926	5,275,750
1-Jul-03	246	25	1.000	25	1.000	754,923	$ 754,923	0	506,298	18,873,087
1-Jul-04	234	26	1.000	26	1.000	306,225	$ 306,225	0	484,254	7,961,858
1-Jul-05	222	21	1.000	21	1.000	483,668	$ 483,668	0	556,769	10,157,022
1-Jul-06	210	30	1.000	30	1.000	782,861	$ 782,861	0	658,958	23,485,817
1-Jul-07	198	27	1.000	27	1.000	766,507	$ 766,507	0	693,671	20,695,682
1-Jul-08	186	31	1.000	31	1.000	590,368	$ 590,368	0	688,679	18,301,404
1-Jul-09	174	33	1.000	33	1.000	622,866	$ 622,866	0	726,507	20,554,584
1-Jul-10	162	29	1.000	29	1.000	784,210	$ 784,210	0	837,585	22,742,100
1-Jul-11	150	31	1.000	31	1.000	1,120,516	$ 1,120,516	0	989,263	34,736,006
1-Jul-12	138	16	1.000	16	1.000	1,479,350	$ 1,479,350	0	1,076,816	23,669,604
1-Jul-13	126	36	1.000	36	1.008	1,000,550	$ 1,008,234	0	1,062,598	36,296,423
1-Jul-14	114	25	1.000	25	1.015	949,494	$ 964,171	0	1,078,041	24,104,264
1-Jul-15	102	35	1.000	35	1.027	1,574,445	$ 1,616,234	0	1,129,915	56,568,181
1-Jul-16	90	43	1.000	43	1.038	716,396	$ 743,563	0	1,021,145	31,973,192
1-Jul-17	78	76	1.000	76	1.049	1,194,132	$ 1,253,238	0	1,050,923	95,246,092
1-Jul-18	66	98	1.000	98	1.061	916,667	$ 972,920	0	996,850	95,346,153
1-Jul-19	54	116	1.000	116	1.088	1,100,641	$ 1,197,322	0	966,786	138,889,311
1-Jul-20	42	190	1.000	190	1.132	582,873	$ 659,918	0	861,017	125,384,463
1-Jul-21	30	172	1.000	172	1.246	755,565	$ 941,209	0	916,843	161,887,968
1-Jul-22	18	209	1.000	209	1.434	674,422	$ 967,258	0	960,394	202,156,948
1-Jul-23	6	118	2.000	218	1.530	653,179	$ 999,282	100	995,596	217,474,899
Total		1,642		1,742				100		$ 1,457,841,776

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

General Liability Experience @ 12/31/23
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	5,742.34	0.936	6,133.23	$ 10,013,471	0.000	$ -	$ 50,302
1-Jul-80	Unlimited	11,000	1.000	6,087.53	0.936	6,501.91	11,003,551	0.000	-	11,000
1-Jul-81	Unlimited	-	1.000	6,691.03	0.936	7,146.50	12,536,651	0.000	-	-
1-Jul-82	Unlimited	26,505	1.000	7,284.62	0.936	7,780.50	14,147,898	0.000	-	26,505
1-Jul-83	Unlimited	3,328,667	1.000	7,854.83	0.936	8,389.52	15,813,130	0.000	-	3,328,667
1-Jul-84	Unlimited	905,658	1.000	8,354.23	0.936	8,922.92	17,433,479	0.000	-	905,658
1-Jul-85	Unlimited	965,212	1.000	8,764.17	0.936	9,360.76	18,957,659	0.000	-	965,212
1-Jul-86	Unlimited	1,287,769	1.000	9,188.73	0.936	9,814.22	20,602,771	0.000	-	1,287,769
1-Jul-87	Unlimited	1,950	1.000	9,655.95	0.936	10,313.25	22,442,009	0.000	-	1,950
1-Jul-88	Unlimited	504,948	1.000	10,262.73	0.936	10,961.33	24,724,405	0.000	-	504,948
1-Jul-89	Unlimited	381,497	1.000	11,000.24	0.936	11,749.05	27,470,194	0.000	-	381,497
1-Jul-90	5,000,000	130,586	1.000	11,735.78	1.147	10,227.52	24,787,105	0.000	-	130,586
1-Jul-91	5,000,000	1,165,395	1.000	12,417.53	1.147	10,821.65	27,185,996	0.000	-	1,165,395
1-Jul-92	5,000,000	5,830,442	1.000	13,141.49	1.147	11,452.57	28,901,781	0.000	-	5,830,442
1-Jul-93	5,000,000	1,053,757	1.000	13,875.87	1.147	12,092.57	31,124,301	0.000	-	1,053,757
1-Jul-94	5,000,000	5,003,772	1.000	14,504.65	1.147	12,640.53	32,965,930	0.000	-	5,003,772
1-Jul-95	5,000,000	8,290,026	1.000	15,056.51	1.147	13,121.48	34,477,410	0.000	-	8,290,026
1-Jul-96	5,000,000	977,500	1.000	15,560.96	1.147	13,561.09	36,415,514	0.000	-	977,500
1-Jul-97	5,000,000	5,469,516	1.000	15,995.90	1.147	13,940.13	37,807,765	0.000	-	5,469,516
1-Jul-98	5,000,000	4,402,551	1.000	16,459.42	1.147	14,344.08	40,088,733	0.000	-	4,402,551
1-Jul-99	5,000,000	8,199,788	1.000	17,000.68	1.147	14,815.78	42,172,875	0.000	-	8,199,788
1-Jul-00	5,000,000	8,407,997	1.000	17,696.83	1.147	15,422.47	44,673,941	0.000	-	8,407,997
1-Jul-01	25,000,000	9,666,132	1.000	18,410.48	0.997	18,459.39	54,824,356	0.000	-	9,666,132
1-Jul-02	25,000,000	5,275,750	1.000	19,279.28	0.997	19,330.50	56,993,442	0.000	-	5,275,750
1-Jul-03	25,000,000	18,873,087	1.000	20,060.74	0.997	20,114.03	60,561,533	0.000	-	18,873,087
1-Jul-04	20,000,000	7,961,858	1.000	20,875.93	1.001	20,852.44	62,592,673	0.000	-	7,961,858
1-Jul-05	20,000,000	10,157,022	1.000	21,685.28	1.001	21,660.88	65,872,406	0.000	-	10,157,022
1-Jul-06	18,000,000	23,485,817	1.000	22,584.51	1.004	22,500.51	69,043,501	0.000	-	23,485,817
1-Jul-07	18,000,000	20,695,682	1.000	23,551.53	1.004	23,463.93	74,022,561	0.000	-	20,695,682
1-Jul-08	18,000,000	18,301,404	1.000	24,338.03	1.004	24,247.51	77,101,812	0.000	-	18,301,404
1-Jul-09	18,000,000	20,554,584	1.000	24,804.44	1.004	24,712.18	76,423,889	0.000	-	20,554,584
1-Jul-10	16,500,000	22,742,100	1.000	25,745.61	1.006	25,582.52	76,561,489	0.000	-	22,742,100
1-Jul-11	16,500,000	34,736,006	1.000	26,722.50	1.006	26,553.23	78,093,187	0.000	-	34,736,006
1-Jul-12	16,500,000	23,669,604	1.000	27,571.02	1.006	27,396.37	81,201,015	0.000	-	23,669,604
1-Jul-13	16,500,000	36,019,816	1.008	28,517.48	1.006	28,336.83	85,080,248	0.008	648,379	36,668,194
1-Jul-14	16,500,000	23,737,357	1.015	29,285.35	1.006	29,099.83	88,313,406	0.015	1,344,277	25,081,634
1-Jul-15	16,500,000	55,105,569	1.027	30,049.90	1.006	29,859.54	89,974,118	0.026	2,326,347	57,431,916
1-Jul-16	16,500,000	30,805,033	1.038	30,936.08	1.006	30,740.12	95,022,821	0.037	3,471,714	34,276,746
1-Jul-17	16,500,000	90,754,044	1.049	31,953.42	1.006	31,751.01	99,656,279	0.047	4,700,044	95,454,088
1-Jul-18	16,500,000	89,833,344	1.061	32,925.30	1.006	32,716.73	104,128,074	0.058	6,020,570	95,853,914
1-Jul-19	16,500,000	127,674,387	1.088	33,536.24	1.006	33,323.80	144,564,461	0.081	11,673,176	139,347,563
1-Jul-20	20,000,000	110,745,858	1.132	34,497.68	1.001	34,458.86	148,687,403	0.117	17,359,217	128,105,075
1-Jul-21	21,000,000	129,957,130	1.246	35,989.07	1.000	35,989.07	158,737,598	0.197	31,309,458	161,266,588
1-Jul-22	21,000,000	140,954,257	1.434	37,503.87	1.000	37,503.87	172,623,426	0.303	52,261,464	193,215,722
1-Jul-23	21,000,000	77,075,100	3.060	38,826.14	1.000	38,826.14	180,521,023	0.673	121,522,408	198,597,508
Total		$ 1,185,175,778					$ 2,776,347,288		$ 252,637,054	$ 1,437,812,832

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 @ 12/31/23
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	1.006	5,742.34	0.936	6,133.23	$ 10,013,471	0.006	$ 63,432	$ 113,734
1-Jul-80	Unlimited	11,000	1.009	6,087.53	0.936	6,501.91	11,003,551	0.009	99,595	110,595
1-Jul-81	Unlimited	-	1.012	6,691.03	0.936	7,146.50	12,536,651	0.012	150,840	150,840
1-Jul-82	Unlimited	26,505	1.016	7,284.62	0.936	7,780.50	14,147,898	0.016	226,062	252,567
1-Jul-83	Unlimited	3,328,667	1.022	7,854.83	0.936	8,389.52	15,813,130	0.021	335,109	3,663,776
1-Jul-84	Unlimited	905,658	1.025	8,354.23	0.936	8,922.92	17,433,479	0.024	425,207	1,330,865
1-Jul-85	Unlimited	965,212	1.025	8,764.17	0.936	9,360.76	18,957,659	0.024	462,382	1,427,594
1-Jul-86	Unlimited	1,287,769	1.025	9,188.73	0.936	9,814.22	20,602,771	0.024	502,506	1,790,275
1-Jul-87	Unlimited	1,950	1.025	9,655.95	0.936	10,313.25	22,442,009	0.024	547,366	549,316
1-Jul-88	Unlimited	504,948	1.025	10,262.73	0.936	10,961.33	24,724,405	0.024	603,034	1,107,982
1-Jul-89	Unlimited	381,497	1.025	11,000.24	0.936	11,749.05	27,470,194	0.024	670,005	1,051,502
1-Jul-90	5,000,000	130,586	1.022	11,735.78	1.147	10,227.52	24,787,105	0.021	525,247	655,833
1-Jul-91	5,000,000	1,165,395	1.022	12,417.53	1.147	10,821.65	27,185,996	0.021	576,080	1,741,475
1-Jul-92	5,000,000	5,830,442	1.022	13,141.49	1.147	11,452.57	28,901,781	0.021	612,438	6,442,880
1-Jul-93	5,000,000	1,053,757	1.022	13,875.87	1.147	12,092.57	31,124,301	0.021	659,534	1,713,291
1-Jul-94	5,000,000	5,003,772	1.022	14,504.65	1.147	12,640.53	32,965,930	0.021	698,559	5,702,331
1-Jul-95	5,000,000	8,290,026	1.022	15,056.51	1.147	13,121.48	34,477,410	0.021	730,587	9,020,613
1-Jul-96	5,000,000	977,500	1.022	15,560.96	1.147	13,561.09	36,415,514	0.021	771,656	1,749,156
1-Jul-97	5,000,000	5,469,516	1.022	15,995.90	1.147	13,940.13	37,807,765	0.021	801,159	6,270,674
1-Jul-98	5,000,000	4,402,551	1.022	16,459.42	1.147	14,344.08	40,088,733	0.021	849,493	5,252,044
1-Jul-99	5,000,000	8,199,788	1.022	17,000.68	1.147	14,815.78	42,172,875	0.021	893,657	9,093,444
1-Jul-00	5,000,000	8,406,497	1.022	17,696.83	1.147	15,422.47	44,673,941	0.021	946,655	9,353,152
1-Jul-01	25,000,000	9,666,132	1.025	18,410.48	0.997	18,459.39	54,824,356	0.024	1,319,500	10,985,632
1-Jul-02	25,000,000	5,275,750	1.025	19,279.28	0.997	19,330.50	56,993,442	0.024	1,371,705	6,647,455
1-Jul-03	25,000,000	18,873,087	1.025	20,060.74	0.997	20,114.03	60,561,533	0.024	1,457,581	20,330,668
1-Jul-04	20,000,000	7,961,858	1.024	20,875.93	1.001	20,852.44	62,592,673	0.024	1,496,609	9,458,467
1-Jul-05	20,000,000	10,157,022	1.024	21,685.28	1.001	21,660.88	65,872,406	0.024	1,575,029	11,732,051
1-Jul-06	18,000,000	23,485,817	1.024	22,584.51	1.004	22,500.51	69,043,501	0.024	1,644,383	25,130,201
1-Jul-07	18,000,000	20,695,682	1.024	23,551.53	1.004	23,463.93	74,022,561	0.024	1,762,968	22,458,650
1-Jul-08	18,000,000	18,301,404	1.024	24,338.03	1.004	24,247.51	77,101,812	0.024	1,836,305	20,137,709
1-Jul-09	18,000,000	20,554,584	1.024	24,804.44	1.004	24,712.18	76,423,889	0.024	1,820,159	22,374,744
1-Jul-10	16,500,000	22,442,100	1.024	25,745.61	1.006	25,582.52	76,561,489	0.024	1,816,699	24,258,799
1-Jul-11	16,500,000	33,566,006	1.024	26,722.50	1.006	26,553.23	78,093,187	0.024	1,853,044	35,419,050
1-Jul-12	16,500,000	23,009,604	1.024	27,571.02	1.006	27,396.37	81,201,015	0.024	1,926,788	24,936,392
1-Jul-13	16,500,000	34,939,816	1.034	28,517.48	1.006	28,336.83	85,080,248	0.033	2,779,717	37,719,533
1-Jul-14	16,500,000	22,074,357	1.043	29,285.35	1.006	29,099.83	88,313,406	0.042	3,669,025	25,743,382
1-Jul-15	16,500,000	53,644,069	1.077	30,049.90	1.006	29,859.54	89,974,118	0.071	6,413,911	60,057,980
1-Jul-16	16,500,000	27,103,483	1.105	30,936.08	1.006	30,740.12	95,022,821	0.095	9,044,658	36,148,140
1-Jul-17	16,500,000	86,051,044	1.120	31,953.42	1.006	31,751.01	99,656,279	0.107	10,675,119	96,726,163
1-Jul-18	16,500,000	81,113,344	1.183	32,925.30	1.006	32,716.73	104,128,074	0.155	16,136,934	97,250,278
1-Jul-19	16,500,000	100,861,007	1.274	33,536.24	1.006	33,323.80	144,564,461	0.215	31,089,254	131,950,262
1-Jul-20	20,000,000	76,514,858	1.418	34,497.68	1.001	34,458.86	148,687,403	0.295	43,864,548	120,379,406
1-Jul-21	21,000,000	58,012,858	2.428	35,989.07	1.000	35,989.07	158,737,598	0.588	93,361,387	151,374,245
1-Jul-22	21,000,000	9,904,257	5.416	37,503.87	1.000	37,503.87	172,623,426	0.815	140,753,208	150,657,465
1-Jul-23	21,000,000	65,000	81.235	38,826.14	1.000	38,826.14	180,521,023	0.988	178,298,827	178,363,827
Total		$ 820,666,477					$ 2,776,347,288		$ 568,117,961	$ 1,388,784,438

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 @ 12/31/23
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	1.006	1.006	1.000	6.761	1.000	1,633
1-Jul-80	1.000	1.000	1.009	1.009	1.000	6.378	1.000	1,692
1-Jul-81	1.000	1.000	1.012	1.012	1.000	5.803	1.000	1,754
1-Jul-82	1.000	1.000	1.016	1.016	1.000	5.330	1.000	1,818
1-Jul-83	1.000	1.000	1.022	1.022	1.000	4.943	1.000	1,885
1-Jul-84	1.000	1.000	1.025	1.025	1.000	4.647	1.000	1,954
1-Jul-85	1.000	1.000	1.025	1.025	1.000	4.430	1.000	2,025
1-Jul-86	1.000	1.000	1.025	1.025	1.000	4.225	1.000	2,099
1-Jul-87	1.000	1.000	1.025	1.025	1.000	4.021	1.000	2,176
1-Jul-88	1.000	1.000	1.025	1.025	1.000	3.783	1.000	2,256
1-Jul-89	1.000	1.000	1.025	1.025	1.000	3.530	1.000	2,338
1-Jul-90	1.000	1.000	1.025	1.022	1.000	3.308	1.000	2,424
1-Jul-91	1.000	1.000	1.025	1.022	1.000	3.127	1.000	2,512
1-Jul-92	1.000	1.000	1.025	1.022	1.000	2.954	1.000	2,524
1-Jul-93	1.000	1.000	1.025	1.022	1.000	2.798	1.000	2,574
1-Jul-94	1.000	1.000	1.025	1.022	1.000	2.677	1.000	2,608
1-Jul-95	1.000	1.000	1.025	1.022	1.000	2.579	1.000	2,628
1-Jul-96	1.000	1.000	1.025	1.022	1.000	2.495	1.000	2,685
1-Jul-97	1.000	1.000	1.025	1.022	1.000	2.427	1.000	2,712
1-Jul-98	1.000	1.000	1.025	1.022	1.000	2.359	1.000	2,795
1-Jul-99	1.000	1.000	1.025	1.022	1.000	2.284	1.000	2,846
1-Jul-00	1.000	1.000	1.025	1.022	1.000	2.194	1.000	2,897
1-Jul-01	1.000	1.000	1.025	1.025	1.000	2.109	1.000	2,970
1-Jul-02	1.000	1.000	1.025	1.025	1.000	2.014	1.000	2,948
1-Jul-03	1.000	1.000	1.025	1.025	1.000	1.935	1.000	3,011
1-Jul-04	1.000	1.000	1.025	1.024	1.000	1.860	1.000	3,002
1-Jul-05	1.000	1.000	1.025	1.024	1.000	1.790	1.000	3,041
1-Jul-06	1.000	1.000	1.025	1.024	1.000	1.719	1.000	3,069
1-Jul-07	1.000	1.000	1.025	1.024	1.000	1.649	1.000	3,155
1-Jul-08	1.000	1.000	1.025	1.024	1.000	1.595	1.000	3,180
1-Jul-09	1.000	1.000	1.025	1.024	1.000	1.565	1.000	3,093
1-Jul-10	1.000	1.000	1.025	1.024	1.000	1.508	1.000	2,993
1-Jul-11	1.000	1.000	1.025	1.024	1.000	1.453	1.000	2,941
1-Jul-12	1.000	1.000	1.025	1.024	1.000	1.408	1.000	2,964
1-Jul-13	1.008	1.008	1.035	1.034	1.000	1.361	1.000	3,002
1-Jul-14	1.016	1.015	1.045	1.043	1.000	1.326	1.000	3,035
1-Jul-15	1.027	1.027	1.079	1.077	1.000	1.292	1.000	3,013
1-Jul-16	1.039	1.038	1.108	1.105	1.000	1.255	1.000	3,091
1-Jul-17	1.051	1.049	1.123	1.120	1.000	1.215	1.000	3,139
1-Jul-18	1.063	1.061	1.188	1.183	1.000	1.179	1.000	3,183
1-Jul-19	1.090	1.088	1.281	1.274	1.000	1.158	1.000	4,338
1-Jul-20	1.135	1.132	1.426	1.418	1.000	1.125	1.000	4,315
1-Jul-21	1.250	1.246	2.448	2.428	1.000	1.079	1.000	4,411
1-Jul-22	1.441	1.434	5.467	5.416	1.000	1.035	1.000	4,603
1-Jul-23	3.077	3.060	82.000	81.235	2.000	1.000	1.000	4,649

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 :	40199.05					
Generalized Cape Cod Decay Factor:	0.5					
Loss Limitation :	Exhibit 10, Column (5)					
Discount Rates :	7.00%	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): Aon Compilation of Estimated Trends
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 @ 12/31/23
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	22,742,100	22,442,100	300,000	16,500,000	-	-	-	-	22,742,100	22,442,100	300,000
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	108,419,604	107,759,604	660,000	16,500,000	1	101,250,000	1	101,250,000	23,669,604	23,009,604	660,000
1-Jul-13	36,019,816	34,939,816	1,080,000	16,500,000	-	-	-	-	36,019,816	34,939,816	1,080,000
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	55,105,569	53,644,069	1,461,500	16,500,000	-	-	-	-	55,105,569	53,644,069	1,461,500
1-Jul-16	30,805,033	27,103,483	3,701,550	16,500,000	-	-	-	-	30,805,033	27,103,483	3,701,550
1-Jul-17	90,754,044	86,051,044	4,703,000	16,500,000	-	-	-	-	90,754,044	86,051,044	4,703,000
1-Jul-18	89,833,344	81,113,344	8,720,000	16,500,000	-	-	-	-	89,833,344	81,113,344	8,720,000
1-Jul-19	127,674,387	100,861,007	26,813,380	16,500,000	-	-	-	-	127,674,387	100,861,007	26,813,380
1-Jul-20	110,745,858	76,514,858	34,231,000	20,000,000	-	-	-	-	110,745,858	76,514,858	34,231,000
1-Jul-21	129,957,130	58,012,858	71,944,272	21,000,000	-	-	-	-	129,957,130	58,012,858	71,944,272
1-Jul-22	140,954,257	9,904,257	131,050,000	21,000,000	-	-	-	-	140,954,257	9,904,257	131,050,000
1-Jul-23	77,075,100	65,000	77,010,100	21,000,000	-	-	-	-	77,075,100	65,000	77,010,100
Total	$1,269,925,778	$ 905,416,477	$ 364,509,301		1	$ 101,250,000	1	$ 101,250,000	$1,185,175,778	$ 820,666,477	$ 364,509,301

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 @ 12/31/23
Summary of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Policy Period Inception	Evaluation in Months	Unlimited Incurred LDF's Company	Industry	Selected	Retained Selected	Unlimited Paid LDF's Company	Industry	Selected	Retained Selected	Claim Count Company	Industry	Selected
Prior	537	1.000	1.000	1.000	1.000	1.006	1.000	1.006	1.006	1.000	1.000	1.000
1-Jul-80	522	1.000	1.000	1.000	1.000	1.009	1.000	1.009	1.009	1.000	1.000	1.000
1-Jul-81	510	1.000	1.000	1.000	1.000	1.012	1.000	1.012	1.012	1.000	1.000	1.000
1-Jul-82	498	1.000	1.000	1.000	1.000	1.016	1.000	1.016	1.016	1.000	1.000	1.000
1-Jul-83	486	1.000	1.000	1.000	1.000	1.022	1.000	1.022	1.022	1.000	1.000	1.000
1-Jul-84	474	1.000	1.000	1.000	1.000	1.025	1.000	1.025	1.025	1.000	1.000	1.000
1-Jul-85	462	1.000	1.000	1.000	1.000	1.025	1.000	1.025	1.025	1.000	1.000	1.000
1-Jul-86	450	1.000	1.000	1.000	1.000	1.025	1.000	1.025	1.025	1.000	1.000	1.000
1-Jul-87	438	1.000	1.000	1.000	1.000	1.025	1.000	1.025	1.025	1.000	1.000	1.000
1-Jul-88	426	1.000	1.000	1.000	1.000	1.025	1.000	1.025	1.025	1.000	1.000	1.000
1-Jul-89	414	1.000	1.000	1.000	1.000	1.025	1.000	1.025	1.025	1.000	1.000	1.000
1-Jul-90	402	1.000	1.000	1.000	1.000	1.025	1.000	1.025	1.022	1.000	1.000	1.000
1-Jul-91	390	1.000	1.000	1.000	1.000	1.025	1.000	1.025	1.022	1.000	1.000	1.000
1-Jul-92	378	1.000	1.000	1.000	1.000	1.025	1.000	1.025	1.022	1.000	1.000	1.000
1-Jul-93	366	1.000	1.000	1.000	1.000	1.025	1.000	1.025	1.022	1.000	1.000	1.000
1-Jul-94	354	1.000	1.000	1.000	1.000	1.025	1.000	1.025	1.022	1.000	1.000	1.000
1-Jul-95	342	1.000	1.000	1.000	1.000	1.025	1.000	1.025	1.022	1.000	1.000	1.000
1-Jul-96	330	1.000	1.000	1.000	1.000	1.025	1.000	1.025	1.022	1.000	1.000	1.000
1-Jul-97	318	1.000	1.000	1.000	1.000	1.025	1.001	1.025	1.022	1.000	1.000	1.000
1-Jul-98	306	1.000	1.000	1.000	1.000	1.025	1.001	1.025	1.022	1.000	1.000	1.000
1-Jul-99	294	1.000	1.001	1.000	1.000	1.025	1.001	1.025	1.022	1.000	1.000	1.000
1-Jul-00	282	1.000	1.001	1.000	1.000	1.025	1.002	1.025	1.022	1.000	1.000	1.000
1-Jul-01	270	1.000	1.001	1.000	1.000	1.025	1.002	1.025	1.025	1.000	1.000	1.000
1-Jul-02	258	1.000	1.001	1.000	1.000	1.025	1.003	1.025	1.025	1.000	1.001	1.000
1-Jul-03	246	1.000	1.002	1.000	1.000	1.025	1.004	1.025	1.025	1.000	1.001	1.000
1-Jul-04	234	1.000	1.003	1.000	1.000	1.025	1.005	1.025	1.024	1.000	1.001	1.000
1-Jul-05	222	1.000	1.004	1.000	1.000	1.025	1.007	1.025	1.024	1.000	1.001	1.000
1-Jul-06	210	1.000	1.005	1.000	1.000	1.025	1.009	1.025	1.024	1.000	1.002	1.000
1-Jul-07	198	1.000	1.006	1.000	1.000	1.025	1.012	1.025	1.024	1.000	1.002	1.000
1-Jul-08	186	1.000	1.009	1.000	1.000	1.025	1.015	1.025	1.024	1.000	1.003	1.000
1-Jul-09	174	1.000	1.011	1.000	1.000	1.025	1.021	1.025	1.024	1.000	1.004	1.000
1-Jul-10	162	1.000	1.015	1.000	1.000	1.025	1.027	1.025	1.024	1.000	1.005	1.000
1-Jul-11	150	1.000	1.020	1.000	1.000	1.025	1.037	1.025	1.024	1.000	1.007	1.000
1-Jul-12	138	1.000	1.027	1.000	1.000	1.025	1.049	1.025	1.024	1.000	1.009	1.000
1-Jul-13	126	1.008	1.036	1.008	1.008	1.035	1.065	1.035	1.034	1.000	1.012	1.000
1-Jul-14	114	1.016	1.049	1.016	1.015	1.045	1.088	1.045	1.043	1.000	1.022	1.000
1-Jul-15	102	1.027	1.065	1.027	1.027	1.079	1.116	1.079	1.077	1.000	1.037	1.000
1-Jul-16	90	1.039	1.083	1.039	1.038	1.108	1.155	1.108	1.105	1.000	1.050	1.000
1-Jul-17	78	1.051	1.117	1.051	1.049	1.123	1.222	1.123	1.120	1.000	1.062	1.000
1-Jul-18	66	1.063	1.182	1.063	1.061	1.188	1.347	1.188	1.183	1.000	1.074	1.000
1-Jul-19	54	1.090	1.304	1.090	1.088	1.281	1.597	1.281	1.274	1.000	1.089	1.000
1-Jul-20	42	1.135	1.537	1.135	1.132	1.426	2.115	1.426	1.418	1.000	1.112	1.000
1-Jul-21	30	1.250	2.001	1.250	1.246	2.448	3.243	2.448	2.428	1.000	1.152	1.000
1-Jul-22	18	1.441	3.161	1.441	1.434	5.467	6.380	5.467	5.416	1.000	1.295	1.000
1-Jul-23	6	3.077	13.207	3.077	3.060	82.000	33.269	82.000	81.235	2.000	4.105	2.000

Source Used for LDFs : Company Exclusively

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

General Liability Experience @ 12/31/23
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	36	1.000	36	1.000	36	1.19902%		36	36	1.19902%
1-Jul-14	3,035	25	1.000	25	1.000	25	0.82377%		25	25	0.82377%
1-Jul-15	3,013	35	1.000	35	1.000	35	1.16154%		35	35	1.16154%
1-Jul-16	3,091	43	1.000	43	1.000	43	1.39106%		43	43	1.39106%
1-Jul-17	3,139	76	1.000	76	1.000	76	2.42140%		76	76	2.42140%
1-Jul-18	3,183	98	1.000	98	1.000	98	3.07913%		98	98	3.07913%
1-Jul-19	4,338	116	1.000	116	1.000	116	2.67394%		116	116	2.67394%
1-Jul-20	4,315	190	1.000	190	1.000	190	4.40332%		190	190	4.40332%
1-Jul-21	4,411	172	1.000	172	1.000	172	3.89959%		172	172	3.89959%
1-Jul-22	4,603	209	1.000	209	1.000	209	4.54070%		209	209	4.54070%
1-Jul-23	4,649	118	2.000	236	1.000	236	5.07585%	218	218	218	4.67996%
Total	127,979	1,642		1,760		1,760	1.37522%		1,742	1,742	1.36084%

Bornhuetter-Ferguson Claim Count for 1-Jul-23

Weighted Averages excluding 1-Jul-23					
Total	123,330	1,524	1.23571%	1,524	1.23571%
Last 5 Policies	20,849	785	3.76511%	785	3.76511%
Last 3 Policies	13,328	571	4.28407%	571	4.28407%
Last 2 Policies	9,014	381	4.22698%	381	4.22698%

Selected Bornhuetter-Ferguson Frequency Rate	**4.28407%**
FTEs for 1-Jul-23	4,649
A priori Expected Claims for 1-Jul-23	199

Projected Ultimate Claims for 1-Jul-24

Weighted Averages including 1-Jul-23					
Total	127,979	1,760	1.37522%	1,742	1.36084%
Last 5 Policies	22,316	923	4.13603%	905	4.05354%
Last 3 Policies	13,663	617	4.51584%	599	4.38112%
Last 2 Policies	9,252	445	4.80962%	427	4.61068%

Selected Bornhuetter-Ferguson Frequency Rate	**4.61068%**
Trend Factor to adjust the Claim Frequency Rate from 1-Jul-23 to 1-Jul-24	1.000
Claim Frequency Rate adjusted to the 1-Jul-24 Level	4.61068%
FTEs for 1-Jul-24	4,689
Projected Ultimate Claims for 1-Jul-24	216

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 199
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 @ 12/31/23
Trended Ultimate Loss Rates and Projected Ultimate Losses Limited to $21,000,000

	(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	$ 50,302	$ 50,302	7.000	0.936	$ 329,698	1,633	1.000	1,633	201.90
1-Jul-80	11,000	11,000	6.604	0.936	68,009	1,692	1.000	1,692	40.19
1-Jul-81	-	-	6.008	0.936	-	1,754	1.000	1,754	0.00
1-Jul-82	26,505	26,505	5.518	0.936	136,942	1,818	1.000	1,818	75.33
1-Jul-83	3,328,667	3,328,667	5.118	0.936	15,949,575	1,885	1.000	1,885	8,461.31
1-Jul-84	905,658	905,658	4.812	0.936	4,080,123	1,954	1.000	1,954	2,088.09
1-Jul-85	965,212	965,212	4.587	0.936	4,145,027	2,025	1.000	2,025	2,046.93
1-Jul-86	1,287,769	1,287,769	4.375	0.936	5,274,704	2,099	1.000	2,099	2,512.96
1-Jul-87	1,950	1,950	4.163	0.936	7,601	2,176	1.000	2,176	3.49
1-Jul-88	504,948	504,948	3.917	0.936	1,851,822	2,256	1.000	2,256	820.84
1-Jul-89	381,497	381,497	3.654	0.936	1,305,282	2,338	1.000	2,338	558.29
1-Jul-90	130,586	130,586	3.425	1.147	513,265	2,424	1.000	2,424	211.74
1-Jul-91	1,165,395	1,165,395	3.237	1.147	4,329,078	2,512	1.000	2,512	1,723.36
1-Jul-92	5,830,442	5,830,442	3.059	1.147	20,465,115	2,524	1.000	2,524	8,108.21
1-Jul-93	1,053,757	1,053,757	2.897	1.147	3,502,981	2,574	1.000	2,574	1,360.91
1-Jul-94	5,003,772	5,003,772	2.771	1.147	15,912,846	2,608	1.000	2,608	6,101.55
1-Jul-95	8,290,026	8,290,026	2.670	1.147	25,397,379	2,628	1.000	2,628	9,664.15
1-Jul-96	977,500	977,500	2.583	1.147	2,897,596	2,685	1.000	2,685	1,079.18
1-Jul-97	5,469,516	5,469,516	2.513	1.147	15,772,397	2,712	1.000	2,712	5,815.78
1-Jul-98	4,402,551	4,402,551	2.442	1.147	12,338,075	2,795	1.000	2,795	4,414.34
1-Jul-99	8,199,788	8,199,788	2.365	1.147	22,248,142	2,846	1.000	2,846	7,817.34
1-Jul-00	8,407,997	8,407,997	2.272	1.147	21,915,652	2,897	1.000	2,897	7,564.95
1-Jul-01	9,666,132	9,666,132	2.183	0.997	21,049,957	2,970	1.000	2,970	7,087.53
1-Jul-02	5,275,750	5,275,750	2.085	0.997	10,971,271	2,948	1.000	2,948	3,721.60
1-Jul-03	18,873,087	18,873,087	2.004	0.997	37,718,948	3,011	1.000	3,011	12,527.05
1-Jul-04	7,961,858	7,961,858	1.926	1.001	15,348,762	3,002	1.000	3,002	5,112.85
1-Jul-05	10,157,022	10,157,022	1.854	1.001	18,849,770	3,041	1.000	3,041	6,198.54
1-Jul-06	23,485,817	23,485,817	1.780	1.004	41,959,378	3,069	1.000	3,069	13,672.00
1-Jul-07	20,695,682	20,695,682	1.707	1.004	35,456,413	3,155	1.000	3,155	11,238.17
1-Jul-08	18,301,404	18,301,404	1.652	1.004	30,341,226	3,180	1.000	3,180	9,541.27
1-Jul-09	20,554,584	20,554,584	1.621	1.004	33,435,928	3,093	1.000	3,093	10,810.19
1-Jul-10	22,742,100	22,742,100	1.561	1.006	35,735,755	2,993	1.000	2,993	11,939.78
1-Jul-11	34,736,006	34,736,006	1.504	1.006	52,586,992	2,941	1.000	2,941	17,880.65
1-Jul-12	23,669,604	23,669,604	1.458	1.006	34,730,721	2,964	1.000	2,964	11,717.52
1-Jul-13	36,019,816	36,348,364	1.410	1.006	51,564,331	3,002	1.000	3,002	17,176.66
1-Jul-14	23,737,357	24,401,622	1.373	1.006	33,708,852	3,035	1.000	3,035	11,106.71
1-Jul-15	55,105,569	56,252,765	1.338	1.006	75,731,492	3,013	1.000	3,013	25,134.91
1-Jul-16	30,805,033	32,542,069	1.299	1.006	42,555,474	3,091	1.000	3,091	13,767.54
1-Jul-17	90,754,044	95,810,364	1.258	1.006	121,302,763	3,139	1.000	3,139	38,643.76
1-Jul-18	89,833,344	95,304,579	1.221	1.006	117,100,752	3,183	1.000	3,183	36,789.43
1-Jul-19	127,674,387	138,838,249	1.199	1.006	167,482,883	4,338	1.000	4,338	38,608.32
1-Jul-20	110,745,858	128,368,428	1.165	1.001	149,752,153	4,315	1.000	4,315	34,705.02
1-Jul-21	129,957,130	162,646,951	1.117	1.000	181,673,280	4,411	1.000	4,411	41,186.42
1-Jul-22	140,954,257	197,515,764	1.072	1.000	211,710,054	4,603	1.000	4,603	45,993.93
1-Jul-23	77,075,100	105,060,880	1.035	1.000	108,775,881	2,325	1.000	2,325	46,785.33

Ultimate Losses for Policy Period 7/1/2023 are multiplied by 0.5 to reflect the 12/31/23 evaluation date.

All Year Weighted Average	1,807,984,345		125,657	14,388.25
Latest 5-Year Weighted Average - Excludes the Most Recent Policy Period	827,719,122		20,850	39,698.76
Latest 3-Year Weighted Average - Excludes the Most Recent Policy Period	543,135,487		13,329	40,748.40
SELECTED - Based on Shaded PY	$1,057,797,766		26,314	**40,199.05**

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

(10)	(11)	(12)	(13)	(14)	(15)
Policy Period Inception	Retention	Number of FTEs	Claim Count	Loss Rate	Loss Amount
1-Jul-24	$ 21,000,000	4,689	216	40,199.05	$ 188,493,400
1-Jul-25	21,000,000	4,730	218	41,620.51	196,871,900
1-Jul-26	21,000,000	4,774	220	43,092.23	205,738,700
1-Jul-27	21,000,000	4,819	222	44,615.99	214,997,700
1-Jul-28	21,000,000	4,863	224	46,193.63	224,633,500

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

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

General Liability Experience @ 12/31/23
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	1,400,000	1,400,000	-	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	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	1,000,000	1,000,000	-	18,000,000	-	-	-	-	-	-	-
7/1/2009	7/9/2009	1,100,000	1,100,000	-	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	1,800,000	1,800,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2010	3/1/2011	2,000,000	2,000,000	-	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	1,000,000	-	1,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2011	8/24/2011	2,264,045	2,264,045	-	16,500,000	-	-	-	-	-	-	-
7/1/2011	10/7/2011	3,000,000	3,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2011	10/14/2011	1,800,000	1,800,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2011	11/17/2011	5,006,300	5,006,300	-	16,500,000	-	-	-	-	-	-	-
7/1/2011	1/30/2012	3,000,000	3,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2011	2/10/2012	8,000,000	8,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2011	5/2/2012	2,500,000	2,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2011	5/17/2012	2,350,000	2,350,000	-	16,500,000	-	-	-	-	-	-	-

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

General Liability Experience @ 12/31/23
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
7/1/2012	1/30/2013	101,250,000	101,250,000	-	16,500,000	1	101,250,000	1	101,250,000	84,750,000	84,750,000	-
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	7,075,000	7,075,000	-	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	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	3/5/2018	2,000,000	-	2,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2017	3/8/2018	3,800,000	3,800,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2017	3/9/2018	4,000,000	4,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2017	3/16/2018	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	-	-	-	-	-	-	-

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

General Liability Experience @ 12/31/23
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	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	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	8/30/2018	3,340,000	3,340,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2018	9/6/2018	1,687,500	1,687,500	-	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	9,350,000	9,350,000	-	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	2/13/2019	1,750,000	1,750,000	-	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	1,385,000	1,385,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2018	5/7/2019	2,000,000	2,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2018	6/12/2019	1,900,000	1,900,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2018	6/24/2019	7,100,000	7,100,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	7/2/2019	2,000,000	1,388	1,998,612	16,500,000	-	-	-	-	-	-	-
7/1/2019	7/12/2019	2,600,000	2,600,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	7/22/2019	11,000,000	11,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	7/23/2019	1,950,000	1,950,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	7/25/2019	2,500,000	2,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	8/12/2019	1,999,556	1,999,556	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	8/27/2019	6,500,000	6,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	9/13/2019	3,300,000	3,300,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	10/2/2019	1,250,000	-	1,250,000	16,500,000	-	-	-	-	-	-	-
7/1/2019	10/4/2019	1,330,000	1,330,000	-	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	2,499,500	2,499,500	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	12/2/2019	4,400,000	4,400,000	-	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	1/17/2020	1,400,000	1,400,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	1/23/2020	1,000,000	-	1,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2019	2/5/2020	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	1,575,000	1,575,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	3/20/2020	5,000,000	-	5,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2019	3/24/2020	2,170,000	2,170,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	4/3/2020	1,475,000	1,475,000	-	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	4/10/2020	1,000,000	-	1,000,000	16,500,000	-	-	-	-	-	-	-
7/1/2019	5/11/2020	2,915,000	2,915,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	5/14/2020	1,500,000	1,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	5/14/2020	3,425,000	3,425,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	5/19/2020	1,500,000	1,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	5/28/2020	1,850,000	1,850,000	-	16,500,000	-	-	-	-	-	-	-

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

General Liability Experience @ 12/31/23
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
7/1/2019	6/11/2020	2,000,000	2,000,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	6/22/2020	1,500,000	1,500,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2019	6/26/2020	2,045,000	2,045,000	-	16,500,000	-	-	-	-	-	-	-
7/1/2020	7/20/2020	2,600,000	2,600,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	8/13/2020	1,275,000	1,275,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	8/13/2020	1,100,000	1,100,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	8/17/2020	2,250,000	2,250,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	8/19/2020	1,000,000	1,000,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	9/3/2020	1,700,000	1,700,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	9/29/2020	2,100,000	2,100,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	9/29/2020	1,500,000	1,500,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	10/5/2020	4,250,000	4,250,000	-	20,000,000	-	-	-	-	-	-	-
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	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	1,350,000	1,350,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	12/18/2020	2,500,000	2,500,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	12/21/2020	1,500,000	1,500,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	12/22/2020	1,000,000	-	1,000,000	20,000,000	-	-	-	-	-	-	-
7/1/2020	12/28/2020	1,500,000	1,500,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	1/5/2021	2,250,000	2,250,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	1/5/2021	1,800,000	1,800,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	1/13/2021	2,050,000	2,050,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	1/14/2021	4,500,000	4,500,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	2/3/2021	1,250,000	1,250,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	2/22/2021	1,400,000	1,400,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	2/23/2021	1,447,250	1,447,250	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	3/5/2021	1,250,000	1,250,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	3/23/2021	1,490,000	1,490,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	3/26/2021	2,000,000	-	2,000,000	20,000,000	-	-	-	-	-	-	-
7/1/2020	5/24/2021	1,500,000	1,500,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	5/25/2021	2,197,500	2,197,500	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	6/1/2021	1,100,000	1,100,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	6/4/2021	2,050,000	2,050,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	6/11/2021	1,180,000	1,180,000	-	20,000,000	-	-	-	-	-	-	-
7/1/2020	6/11/2021	1,650,000	1,650,000	-	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	8/18/2021	6,000,000	6,000,000	-	20,700,000	-	-	-	-	-	-	-
7/1/2021	9/9/2021	1,250,000	-	1,250,000	20,700,000	-	-	-	-	-	-	-
7/1/2021	10/6/2021	13,365,000	13,365,000	-	20,700,000	-	-	-	-	-	-	-
7/1/2021	10/12/2021	1,200,000	1,200,000	-	20,700,000	-	-	-	-	-	-	-
7/1/2021	10/12/2021	1,400,000	1,400,000	-	20,700,000	-	-	-	-	-	-	-
7/1/2021	10/21/2021	1,050,000	1,050,000	-	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	11/10/2021	1,750,000	1,750,000	-	20,700,000	-	-	-	-	-	-	-
7/1/2021	11/17/2021	1,000,000	-	1,000,000	20,700,000	-	-	-	-	-	-	-
7/1/2021	12/2/2021	2,500,000	2,500,000	-	20,700,000	-	-	-	-	-	-	-
7/1/2021	12/14/2021	1,500,000	-	1,500,000	20,700,000	-	-	-	-	-	-	-
7/1/2021	12/17/2021	2,500,000	2,500,000	-	20,700,000	-	-	-	-	-	-	-
7/1/2021	12/22/2021	2,000,000	2,000,000	-	20,700,000	-	-	-	-	-	-	-
7/1/2021	1/6/2022	1,800,000	1,800,000	-	20,700,000	-	-	-	-	-	-	-
7/1/2021	1/21/2022	1,000,000	-	1,000,000	20,700,000	-	-	-	-	-	-	-
7/1/2021	4/18/2022	2,500,000	-	2,500,000	20,700,000	-	-	-	-	-	-	-
7/1/2021	4/19/2022	9,900,000	9,900,000	-	20,700,000	-	-	-	-	-	-	-
7/1/2021	4/27/2022	1,000,000	-	1,000,000	20,700,000	-	-	-	-	-	-	-
7/1/2021	6/1/2022	5,000,000	-	5,000,000	20,700,000	-	-	-	-	-	-	-
7/1/2021	6/1/2022	2,495,451	2,495,451	-	20,700,000	-	-	-	-	-	-	-
7/1/2022	7/29/2022	1,500,000	-	1,500,000	21,000,000	-	-	-	-	-	-	-

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

General Liability Experience @ 12/31/23
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
7/1/2022	7/29/2022	1,500,000	-	1,500,000	21,000,000	-	-	-	-	-	-	-
7/1/2022	8/17/2022	1,650,000	1,650,000	-	21,000,000	-	-	-	-	-	-	-
7/1/2022	8/22/2022	4,200,000	4,200,000	-	21,000,000	-	-	-	-	-	-	-
7/1/2022	10/3/2022	5,000,000	-	5,000,000	21,000,000	-	-	-	-	-	-	-
7/1/2022	10/3/2022	5,000,000	-	5,000,000	21,000,000	-	-	-	-	-	-	-
7/1/2022	10/31/2022	2,000,000	2,000,000	-	21,000,000	-	-	-	-	-	-	-
7/1/2022	11/30/2022	1,500,000	-	1,500,000	21,000,000	-	-	-	-	-	-	-
7/1/2022	1/3/2023	1,500,000	-	1,500,000	21,000,000	-	-	-	-	-	-	-
7/1/2022	1/3/2023	1,000,000	-	1,000,000	21,000,000	-	-	-	-	-	-	-
7/1/2022	2/7/2023	1,500,000	-	1,500,000	21,000,000	-	-	-	-	-	-	-
7/1/2022	4/4/2023	2,000,000	-	2,000,000	21,000,000	-	-	-	-	-	-	-
7/1/2022	5/26/2023	1,000,000	-	1,000,000	21,000,000	-	-	-	-	-	-	-
7/1/2022	6/14/2023	1,500,000	-	1,500,000	21,000,000	-	-	-	-	-	-	-
7/1/2023	7/19/2023	2,000,000	-	2,000,000	21,000,000	-	-	-	-	-	-	-
7/1/2023	7/21/2023	2,000,000	-	2,000,000	21,000,000	-	-	-	-	-	-	-
7/1/2023	8/28/2023	2,000,000	-	2,000,000	21,000,000	-	-	-	-	-	-	-
7/1/2023	9/15/2023	1,500,000	-	1,500,000	21,000,000	-	-	-	-	-	-	-
7/1/2023	9/15/2023	2,000,000	-	2,000,000	21,000,000	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
Total		$ 794,909,369	$ 711,727,757	$ 83,181,612		1	$ 101,250,000	1	$ 101,250,000	$ 84,750,000	$ 84,750,000	$ -

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

General Liability Experience @ 12/31/23
Comparison to 12/31/21 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	0	0	18,301,404	18,301,404	0	0	18,301,404	18,301,404	0	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	29	0	0	1	1	0	22,742,100	22,842,100	(100,000)	0	22,442,100	22,392,100	50,000	12,467
1-Jul-11	31	31	0	0	6	6	0	34,736,006	34,736,006	0	56,925	33,566,006	33,566,006	0	33,453
1-Jul-12	16	16	0	0	4	4	0	23,669,604	12,169,604	11,500,000	737,136	23,009,604	6,509,604	16,500,000	1,174,513
1-Jul-13	36	37	(1)	0	10	11	(1)	36,019,816	36,094,816	(75,000)	211,338	34,939,816	34,939,816	0	416,766
1-Jul-14	25	25	0	0	7	7	0	23,737,357	23,737,357	0	364,033	22,074,357	22,074,357	0	573,921
1-Jul-15	35	37	(2)	0	7	8	(1)	55,105,569	54,648,069	457,500	523,320	53,644,069	52,369,069	1,275,000	753,362
1-Jul-16	43	45	(2)	0	13	15	(2)	30,805,033	31,247,533	(442,500)	650,488	27,103,483	26,940,983	162,500	2,285,530
1-Jul-17	76	78	(2)	0	22	26	(4)	90,754,044	90,815,544	(61,500)	2,923,017	86,051,044	85,357,544	693,500	5,970,523
1-Jul-18	98	103	(5)	0	33	53	(20)	89,833,344	84,191,530	5,641,814	5,543,167	81,113,344	52,070,030	29,043,314	21,027,063
1-Jul-19	116	130	(14)	0	39	86	(47)	127,674,387	115,896,283	11,778,104	12,161,531	100,861,007	57,381,783	43,479,224	42,062,393
1-Jul-20	190	203	(13)	0	109	183	(74)	110,745,858	94,826,518	15,919,341	17,776,881	76,514,858	12,041,518	64,473,341	56,715,824
1-Jul-21	172	96	76	83	135	93	42	129,957,130	55,725,127	74,232,002	57,256,623	58,012,858	2,554,627	55,458,231	59,749,684
1-Jul-22	209		209	194	198		198	140,954,257		140,954,257	60,904,948	9,904,257		9,904,257	20,825,409
1-Jul-23	118		118	98	116		116	77,075,100		77,075,100	27,497,582	65,000		65,000	1,007,674
Total	1,642	1,278	364	374	701	494	207	$ 1,185,175,778	$848,296,660	$336,879,118	$ 186,606,990	$ 820,666,477	$ 599,562,110	$221,104,367	$212,608,581

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

General Liability Experience @ 12/31/23
Comparison to 12/31/21 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	0	0	0	0	0	0	0	0	0	0	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	22,742,100	22,842,100	(100,000)	300,000	450,000	(150,000)	(12,467)	0	0	0	0	300,000	450,000	(150,000)	(12,467)
1-Jul-11	34,736,006	34,792,931	(56,925)	1,170,000	1,170,000	0	23,472	0	56,925	(56,925)	(56,925)	1,170,000	1,226,925	(56,925)	(33,453)
1-Jul-12	23,669,604	12,906,740	10,762,864	660,000	5,660,000	(5,000,000)	(437,376)	0	737,136	(737,136)	(737,136)	660,000	6,397,136	(5,737,136)	(1,174,513)
1-Jul-13	36,348,364	36,352,353	(3,989)	1,080,000	1,155,000	(75,000)	(205,428)	328,549	257,538	71,011	(211,338)	1,408,549	1,412,538	(3,989)	(416,766)
1-Jul-14	24,401,622	24,290,637	110,985	1,663,000	1,663,000	0	(209,888)	664,265	553,281	110,985	(364,033)	2,327,265	2,216,281	110,985	(573,921)
1-Jul-15	56,252,765	55,628,259	624,506	1,461,500	2,279,000	(817,500)	(230,042)	1,147,196	980,190	167,006	(523,320)	2,608,696	3,259,190	(650,494)	(753,362)
1-Jul-16	32,542,069	32,786,832	(244,763)	3,701,550	4,306,550	(605,000)	(1,635,042)	1,737,036	1,539,299	197,737	(650,488)	5,438,586	5,845,849	(407,263)	(2,285,530)
1-Jul-17	95,810,364	97,823,424	(2,013,060)	4,703,000	5,458,000	(755,000)	(3,047,506)	5,056,320	7,007,880	(1,951,560)	(2,923,017)	9,759,320	12,465,880	(2,706,560)	(5,970,523)
1-Jul-18	95,304,579	94,385,551	919,028	8,720,000	32,121,500	(23,401,500)	(15,483,896)	5,471,235	10,194,020	(4,722,786)	(5,543,167)	14,191,235	42,315,520	(28,124,286)	(21,027,063)
1-Jul-19	138,838,249	135,366,280	3,471,969	26,813,380	58,514,500	(31,701,120)	(29,900,861)	11,163,862	19,469,997	(8,306,135)	(12,161,531)	37,977,242	77,984,497	(40,007,255)	(42,062,393)
1-Jul-20	128,368,428	124,655,698	3,712,730	34,231,000	82,785,000	(48,554,000)	(38,938,943)	17,622,569	29,829,180	(12,206,611)	(17,776,881)	51,853,569	112,614,180	(60,760,611)	(56,715,824)
1-Jul-21	162,646,951	133,280,274	29,366,677	71,944,272	53,170,500	18,773,772	(2,493,060)	32,689,821	10,915,010	21,774,812	9,383,514	104,634,093	64,085,510	40,548,584	6,890,453
1-Jul-22	197,515,764		197,515,764	131,050,000		131,050,000	40,079,539	56,561,506		56,561,506	22,449,552	187,611,506		187,611,506	62,529,091
1-Jul-23	210,121,759		210,121,759	77,010,100		77,010,100	26,489,908	27,985,780		27,985,780	15,713,818	104,995,880		104,995,880	42,203,726
Total	$ 1,450,664,797	$996,477,253	$454,187,544	$364,509,301	$248,734,550	$115,774,751	$ (26,001,591)	$ 160,428,139	$ 81,540,456	$ 78,887,684	$ 6,599,046	$ 524,937,441	$ 330,275,006	$194,662,435	$ (19,402,544)

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.

Children, Youth, and Family Agency General Liability Loss Development Exhibits

AON

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

Reported Cumulative
Unlimited Incurred Loss

Valuation Date	Accident Period 7/1/93-94	Accident Period 7/1/94-95	Accident Period 7/1/95-96	Accident Period 7/1/96-97	Accident Period 7/1/97-98	Accident Period 7/1/98-99	Accident Period 7/1/99-00	Accident Period 7/1/00-01	Accident Period 7/1/01-02	Accident Period 7/1/02-03	Accident Period 7/1/03-04	Accident Period 7/1/04-05	Accident Period 7/1/05-06	Accident Period 7/1/06-07	Accident Period 7/1/07-08	Accident Period 7/1/08-09	Accident Period 7/1/09-10	Accident Period 7/1/10-11	Accident Period 7/1/11-12	Accident Period 7/1/12-13	Accident Period 7/1/13-14	Accident Period 7/1/14-15	Accident Period 7/1/15-16	Accident Period 7/1/16-17	Accident Period 7/1/17-18	Accident Period 7/1/18-19	Accident Period 7/1/19-20	Accident Period 7/1/20-21	Accident Period 7/1/21-22	Accident Period 7/1/22-23
Jan-18	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	1,053,757	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	1,053,757	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	1,053,757	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	102,036,783	44,680,000		
Jan-22	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	115,896,283	94,826,518	55,725,127	
Jan-23	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	22,742,100	34,736,006	12,169,604	36,094,816	23,737,357	55,173,069	30,910,033	92,310,544	86,035,844	122,344,619	100,959,268	109,278,907	67,714,892
Jan-24	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	22,742,100	34,736,006		36,019,816	23,737,357	55,105,569	30,805,033	90,754,044	89,833,344	127,674,387	110,745,858	129,957,130	140,954,257

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

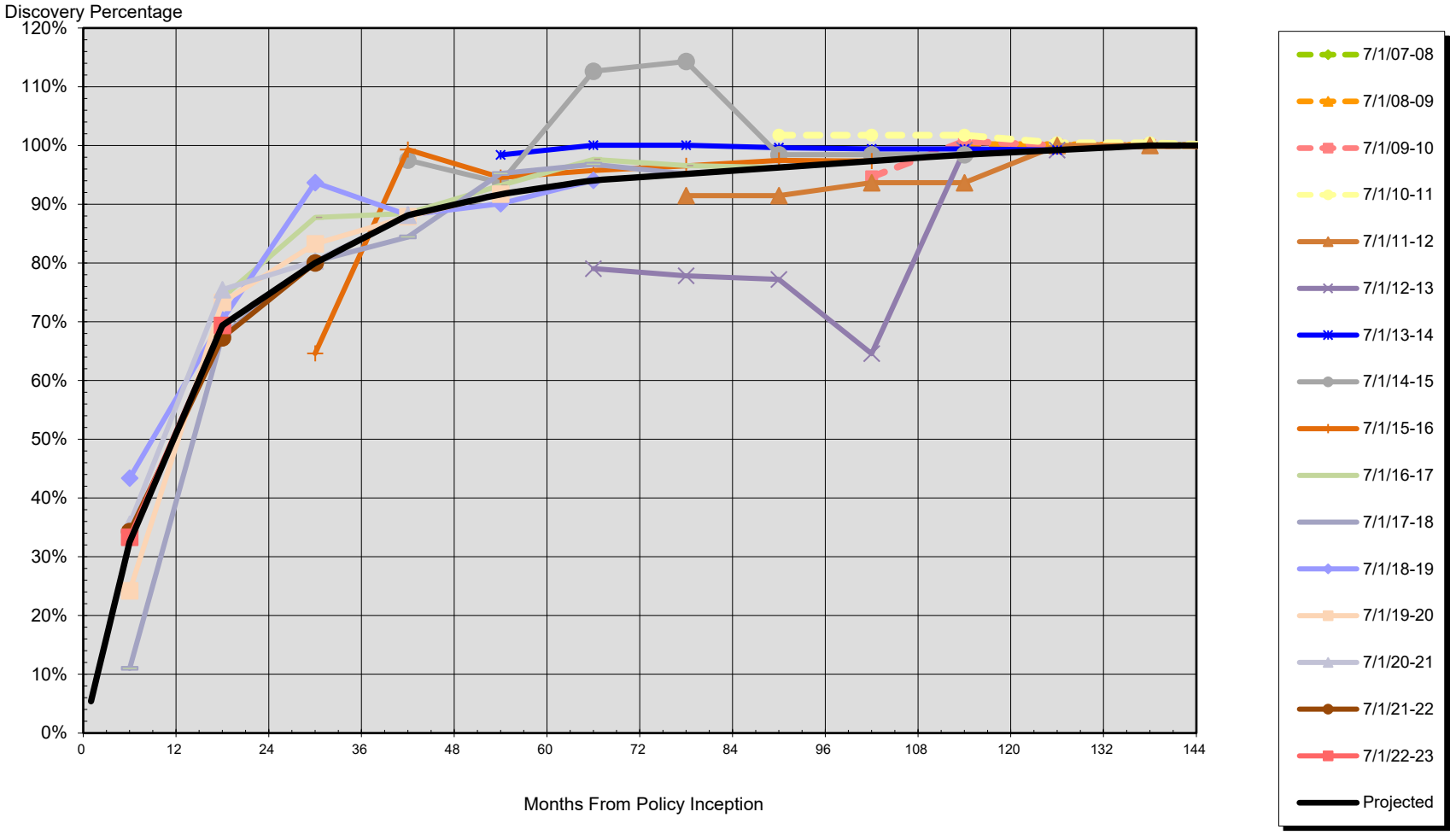
Unlimited Incurred Loss
Development Factors

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	18.462	37	1.180	73	1.056	109	1.021						
2	9.231	38	1.171	74	1.055	110	1.020						
3	6.154	39	1.162	75	1.054	111	1.019						
4	4.615	40	1.153	76	1.053	112	1.018						
5	3.692	41	1.144	77	1.052	113	1.017						
6	3.077	42	1.135	78	1.051	114	1.016						
7	2.811	43	1.131	79	1.050	115	1.015						
8	2.588	44	1.127	80	1.049	116	1.015						
9	2.397	45	1.123	81	1.048	117	1.014						
10	2.233	46	1.120	82	1.047	118	1.013						
11	2.089	47	1.116	83	1.046	119	1.013						
12	1.963	48	1.112	84	1.045	120	1.012						
13	1.852	49	1.108	85	1.044	121	1.011						
14	1.752	50	1.105	86	1.043	122	1.011						
15	1.662	51	1.101	87	1.042	123	1.010						
16	1.582	52	1.098	88	1.041	124	1.009						
17	1.508	53	1.094	89	1.040	125	1.009						
18	1.441	54	1.090	90	1.039	126	1.008						
19	1.423	55	1.088	91	1.038	127	1.007						
20	1.406	56	1.086	92	1.037	128	1.007						
21	1.388	57	1.083	93	1.036	129	1.006						
22	1.371	58	1.081	94	1.035	130	1.005						
23	1.355	59	1.079	95	1.034	131	1.005						
24	1.339	60	1.077	96	1.033	132	1.004						
25	1.323	61	1.074	97	1.032	133	1.003						
26	1.308	62	1.072	98	1.031	134	1.003						
27	1.293	63	1.070	99	1.030	135	1.002						
28	1.278	64	1.068	100	1.029	136	1.001						
29	1.264	65	1.065	101	1.028	137	1.001						
30	1.250	66	1.063	102	1.027	138	1.000						
31	1.240	67	1.062	103	1.026	139	1.000						
32	1.229	68	1.061	104	1.025	140	1.000						
33	1.219	69	1.060	105	1.024	141	1.000						
34	1.209	70	1.059	106	1.024	142	1.000						
35	1.199	71	1.058	107	1.023	143	1.000						
36	1.190	72	1.057	108	1.022	144	1.000						

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

Unlimited Incurred Loss Development



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

Reported Cumulative
Unlimited Paid Loss

Valuation Date	Accident Period 7/1/93-94	Accident Period 7/1/94-95	Accident Period 7/1/95-96	Accident Period 7/1/96-97	Accident Period 7/1/97-98	Accident Period 7/1/98-99	Accident Period 7/1/99-00	Accident Period 7/1/00-01	Accident Period 7/1/01-02	Accident Period 7/1/02-03	Accident Period 7/1/03-04	Accident Period 7/1/04-05	Accident Period 7/1/05-06	Accident Period 7/1/06-07	Accident Period 7/1/07-08	Accident Period 7/1/08-09	Accident Period 7/1/09-10	Accident Period 7/1/10-11	Accident Period 7/1/11-12	Accident Period 7/1/12-13	Accident Period 7/1/13-14	Accident Period 7/1/14-15	Accident Period 7/1/15-16	Accident Period 7/1/16-17	Accident Period 7/1/17-18	Accident Period 7/1/18-19	Accident Period 7/1/19-20	Accident Period 7/1/20-21	Accident Period 7/1/21-22	Accident Period 7/1/22-23
Jan-18	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	1,053,757	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	1,053,757	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	1,053,757	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	1,053,757	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	2,554,627	
Jan-23	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	22,442,100	33,566,006	6,509,604	34,939,816	22,074,357	53,644,069	27,103,483	85,457,544	68,105,844	81,205,063	35,479,268	13,772,407	3,697
Jan-24	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	22,442,100	33,566,006	23,009,604	34,939,816	22,074,357	53,644,069	27,103,483	86,051,044	81,113,344	100,861,007	76,514,858	58,012,858	9,904,257

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

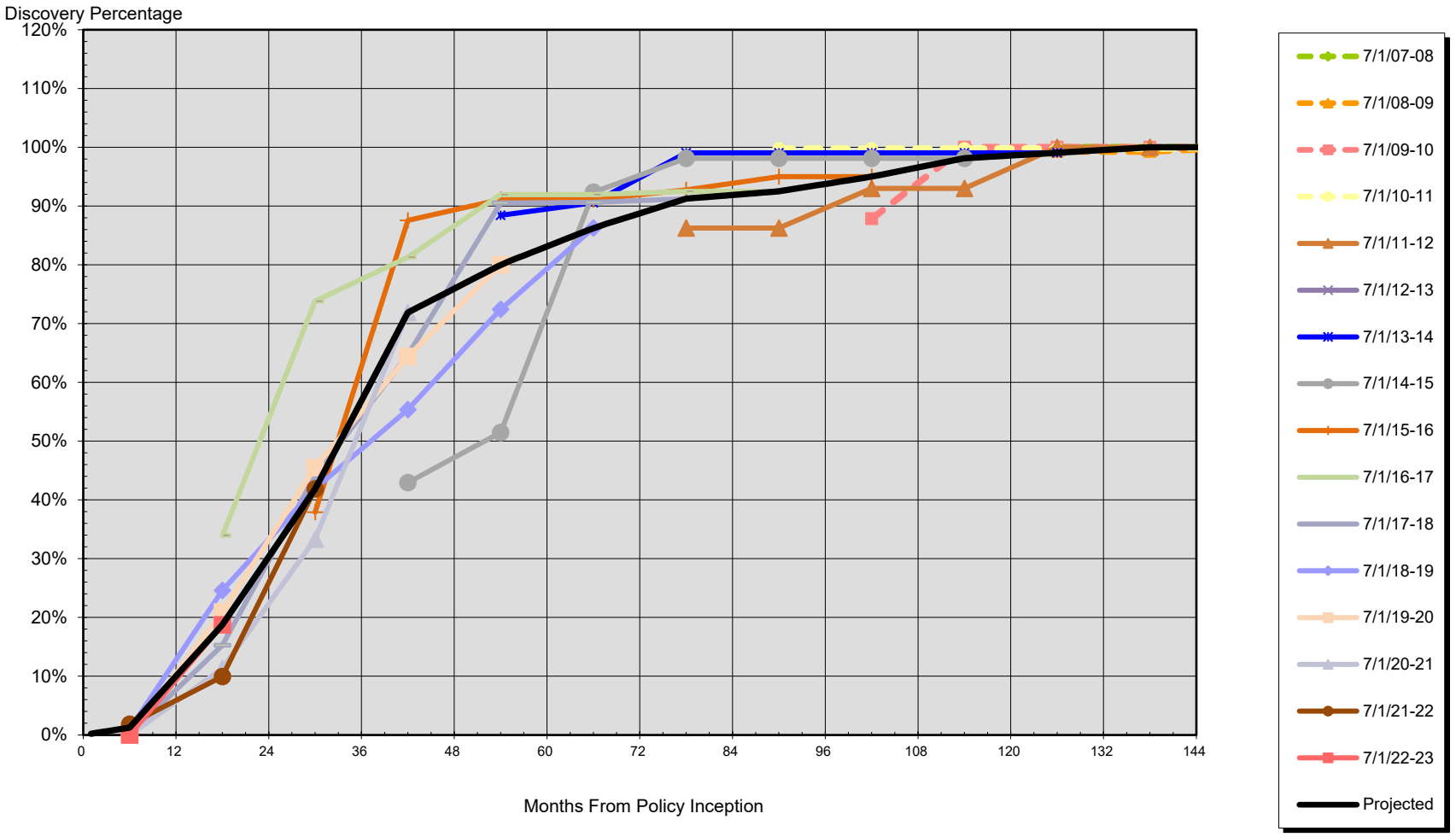
Unlimited Paid Loss
Development Factors

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	480.000	37	1.684	73	1.122	109	1.033						
2	240.000	38	1.616	74	1.116	110	1.030						
3	160.000	39	1.553	75	1.111	111	1.027						
4	120.000	40	1.495	76	1.106	112	1.025						
5	96.000	41	1.441	77	1.101	113	1.022						
6	80.000	42	1.391	78	1.096	114	1.019						
7	36.923	43	1.378	79	1.095	115	1.018						
8	24.000	44	1.366	80	1.093	116	1.018						
9	17.778	45	1.353	81	1.092	117	1.017						
10	14.118	46	1.341	82	1.091	118	1.016						
11	11.707	47	1.329	83	1.090	119	1.015						
12	10.000	48	1.317	84	1.088	120	1.014						
13	8.727	49	1.305	85	1.087	121	1.014						
14	7.742	50	1.294	86	1.086	122	1.013						
15	6.957	51	1.283	87	1.085	123	1.012						
16	6.316	52	1.272	88	1.084	124	1.011						
17	5.783	53	1.261	89	1.082	125	1.010						
18	5.333	54	1.250	90	1.081	126	1.010						
19	4.836	55	1.242	91	1.079	127	1.009						
20	4.424	56	1.234	92	1.076	128	1.008						
21	4.076	57	1.226	93	1.074	129	1.007						
22	3.780	58	1.218	94	1.071	130	1.006						
23	3.523	59	1.211	95	1.069	131	1.006						
24	3.299	60	1.203	96	1.067	132	1.005						
25	3.102	61	1.196	97	1.064	133	1.004						
26	2.927	62	1.188	98	1.062	134	1.003						
27	2.771	63	1.181	99	1.060	135	1.002						
28	2.630	64	1.174	100	1.057	136	1.002						
29	2.503	65	1.167	101	1.055	137	1.001						
30	2.388	66	1.159	102	1.053	138	1.000						
31	2.254	67	1.154	103	1.050	139	1.000						
32	2.133	68	1.148	104	1.047	140	1.000						
33	2.025	69	1.143	105	1.044	141	1.000						
34	1.928	70	1.137	106	1.041	142	1.000						
35	1.839	71	1.132	107	1.038	143	1.000						
36	1.758	72	1.127	108	1.036	144	1.000						

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

Unlimited Paid Loss Development



Children, Youth, and Family Agency Analysis of Reported Claims

Children, Youth, and Family Agency Unreported Tail Liability

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

General Liability Experience @ 12/31/23
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	141	1.000	141	1.000	141	8.64%		141	0.0	8.64%
1-Jul-80	1,692	22	1.000	22	1.000	22	1.30%		22	0.0	1.30%
1-Jul-81	1,754	25	1.000	25	1.000	25	1.43%		25	0.0	1.43%
1-Jul-82	1,818	22	1.000	22	1.000	22	1.21%		22	0.0	1.21%
1-Jul-83	1,885	31	1.000	31	1.000	31	1.64%		31	0.0	1.64%
1-Jul-84	1,954	41	1.004	41	1.000	41	2.11%		41	0.2	2.11%
1-Jul-85	2,025	54	1.012	55	1.000	55	2.70%		55	0.7	2.70%
1-Jul-86	2,099	49	1.021	50	1.000	50	2.38%		50	1.0	2.38%
1-Jul-87	2,176	44	1.029	45	1.000	45	2.08%		45	1.3	2.08%
1-Jul-88	2,256	59	1.038	61	1.000	61	2.72%		61	2.3	2.72%
1-Jul-89	2,338	52	1.047	54	1.000	54	2.33%		54	2.4	2.33%
1-Jul-90	2,424	37	1.056	39	1.000	39	1.61%		39	2.1	1.61%
1-Jul-91	2,512	49	1.065	52	1.000	52	2.08%		52	3.2	2.08%
1-Jul-92	2,524	37	1.075	40	1.000	40	1.58%		40	2.8	1.58%
1-Jul-93	2,574	39	1.084	42	1.000	42	1.64%		42	3.3	1.64%
1-Jul-94	2,608	46	1.094	50	1.000	50	1.93%		50	4.3	1.93%
1-Jul-95	2,628	40	1.104	44	1.000	44	1.68%		44	4.2	1.68%
1-Jul-96	2,685	30	1.137	34	1.000	34	1.27%		34	4.1	1.27%
1-Jul-97	2,712	46	1.172	54	1.000	54	1.99%		54	7.9	1.99%
1-Jul-98	2,795	41	1.210	50	1.000	50	1.77%		50	8.6	1.77%
1-Jul-99	2,846	25	1.250	31	1.000	31	1.10%		31	6.3	1.10%
1-Jul-00	2,897	37	1.294	48	1.000	48	1.65%		48	10.9	1.65%
1-Jul-01	2,970	40	1.341	54	1.000	54	1.81%		54	13.6	1.81%
1-Jul-02	2,948	20	1.392	28	1.000	28	0.94%		28	7.8	0.94%
1-Jul-03	3,011	50	1.448	72	1.000	72	2.40%		72	22.4	2.40%
1-Jul-04	3,002	38	1.463	56	1.000	56	1.85%		56	17.6	1.85%
1-Jul-05	3,041	37	1.480	55	1.000	55	1.80%		55	17.8	1.80%
1-Jul-06	3,069	31	1.498	46	1.000	46	1.51%		46	15.4	1.51%
1-Jul-07	3,155	30	1.516	45	1.000	45	1.44%		45	15.5	1.44%
1-Jul-08	3,180	26	1.535	40	1.000	40	1.26%		40	13.9	1.26%
1-Jul-09	3,093	26	1.556	40	1.000	40	1.31%		40	14.4	1.31%
1-Jul-10	2,993	19	1.577	30	1.000	30	1.00%		30	11.0	1.00%
1-Jul-11	2,941	29	1.600	46	1.000	46	1.58%		46	17.4	1.58%
1-Jul-12	2,964	32	1.600	51	1.000	51	1.73%		51	19.2	1.73%
1-Jul-13	3,002	20	1.600	32	1.000	32	1.07%		32	12.0	1.07%
1-Jul-14	3,035	33	1.600	53	1.000	53	1.74%		53	19.8	1.74%
1-Jul-15	3,013	26	1.600	42	1.000	42	1.38%		42	15.6	1.38%
1-Jul-16	3,091	40	1.600	64	1.000	64	2.07%	59	59	18.8	1.90%
1-Jul-17	3,139	40	1.600	64	1.000	64	2.04%	59	59	19.1	1.88%
1-Jul-18	3,183	32	1.600	51	1.000	51	1.61%	51	51	19.4	1.61%
1-Jul-19	4,338	31	1.625	50	1.000	50	1.16%	58	58	27.1	1.34%
1-Jul-20	4,315	19	2.060	39	1.000	39	0.91%	55	55	36.0	1.27%
1-Jul-21	4,411	40	3.233	129	1.000	129	2.93%	89	89	49.4	2.03%
1-Jul-22	4,603	14	4.866	68	1.000	68	1.48%	73	73	73	1.59%
1-Jul-23	2,325	2	14.599	29	1.000	29	1.26%	37	37	37	1.60%
Total	125,654	1,642		2,218		2,218	1.77%		2,205	578.6	1.75%

Bornhuetter-Ferguson Claim Count for 1-Jul-23

Weighted Averages excluding 1-Jul-23				
Total	123,330	2,189	1.77491%	2,168	1.75779%
Last 5 Policies	20,849	338	1.62181%	327	1.56902%
Last 3 Policies	13,328	237	1.77493%	218	1.63349%
Last 2 Policies	9,014	197	2.19043%	163	1.80522%
Selected Bornhuetter-Ferguson Frequency Rate			**1.62181%**		
FTEs for 1-Jul-23			2,325		
A priori Expected Claims for 1-Jul-23			38		

Projected Ultimate Claims for 1-Jul-24

Weighted Averages including 1-Jul-23					
Total	125,654	2,218	1.76531%	2,205	1.75481%
Last 5 Policies	19,991	316	1.58136%	313	1.56514%
Last 3 Policies	11,338	227	1.99883%	200	1.76248%
Last 2 Policies	6,928	97	1.40493%	110	1.59406%
Selected Bornhuetter-Ferguson Frequency Rate					**1.67827%**
Trend Factor to adjust the Claim Frequency Rate from 1-Jul-23 to 1-Jul-24					1.000
Claim Frequency Rate adjusted to the 1-Jul-24 Level					1.67827%
FTEs for 1-Jul-24					4,689
Projected Ultimate Claims for 1-Jul-24					79

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 38
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 @ 12/31/23
Trended Ultimate Loss Rates and Projected Ultimate Losses Limited to $21,000,000

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	7.000	0.936	$ 329,698	2	164,849
1-Jul-80	11,000	11,000	6.604	0.936	68,009	1	68,009
1-Jul-81	-	-	6.008	0.936	-	-	0
1-Jul-82	26,505	26,505	5.518	0.936	136,942	1	136,942
1-Jul-83	3,328,667	3,328,667	5.118	0.936	15,949,575	2	7,974,788
1-Jul-84	905,658	905,658	4.812	0.936	4,080,123	6	680,021
1-Jul-85	965,212	965,212	4.587	0.936	4,145,027	5	829,005
1-Jul-86	1,287,769	1,287,769	4.375	0.936	5,274,704	9	586,078
1-Jul-87	1,950	1,950	4.163	0.936	7,601	1	7,601
1-Jul-88	504,948	504,948	3.917	0.936	1,851,822	3	617,274
1-Jul-89	381,497	381,497	3.654	0.936	1,305,282	3	435,094
1-Jul-90	130,586	130,586	3.425	1.147	513,265	2	256,633
1-Jul-91	1,165,395	1,165,395	3.237	1.147	4,329,078	11	393,553
1-Jul-92	5,830,442	5,830,442	3.059	1.147	20,465,115	13	1,574,240
1-Jul-93	1,053,757	1,053,757	2.897	1.147	3,502,981	8	437,873
1-Jul-94	5,003,772	5,003,772	2.771	1.147	15,912,846	20	795,642
1-Jul-95	8,290,026	8,290,026	2.670	1.147	25,397,379	33	769,618
1-Jul-96	977,500	977,500	2.583	1.147	2,897,596	5	579,519
1-Jul-97	5,469,516	5,469,516	2.513	1.147	15,772,397	13	1,213,261
1-Jul-98	4,402,551	4,402,551	2.442	1.147	12,338,075	14	881,291
1-Jul-99	8,199,788	8,199,788	2.365	1.147	22,248,142	26	855,698
1-Jul-00	8,407,997	8,407,997	2.272	1.147	21,915,652	21	1,043,602
1-Jul-01	9,666,132	9,666,132	2.183	0.997	21,049,957	37	568,918
1-Jul-02	5,275,750	5,275,750	2.085	0.997	10,971,271	19	577,435
1-Jul-03	18,873,087	18,873,087	2.004	0.997	37,718,948	25	1,508,758
1-Jul-04	7,961,858	7,961,858	1.926	1.001	15,348,762	26	590,337
1-Jul-05	10,157,022	10,157,022	1.854	1.001	18,849,770	21	897,608
1-Jul-06	23,485,817	23,485,817	1.780	1.004	41,959,378	30	1,398,646
1-Jul-07	20,695,682	20,695,682	1.707	1.004	35,456,413	27	1,313,200
1-Jul-08	18,301,404	18,301,404	1.652	1.004	30,341,226	31	978,749
1-Jul-09	20,554,584	20,554,584	1.621	1.004	33,435,928	33	1,013,210
1-Jul-10	22,742,100	22,742,100	1.561	1.006	35,735,755	29	1,232,267
1-Jul-11	34,736,006	34,736,006	1.504	1.006	52,586,992	31	1,696,355
1-Jul-12	23,669,604	23,669,604	1.458	1.006	34,730,721	16	2,170,670
1-Jul-13	36,019,816	36,348,364	1.410	1.006	51,564,331	36	1,432,343
1-Jul-14	23,737,357	24,401,622	1.373	1.006	33,708,852	25	1,348,354
1-Jul-15	55,105,569	56,252,765	1.338	1.006	75,731,492	35	2,163,757
1-Jul-16	30,805,033	32,542,069	1.299	1.006	42,555,474	43	989,662
1-Jul-17	90,754,044	95,810,364	1.258	1.006	121,302,763	76	1,596,089
1-Jul-18	89,833,344	95,304,579	1.221	1.006	117,100,752	98	1,194,906
1-Jul-19	127,674,387	138,838,249	1.199	1.006	167,482,883	116	1,443,818
1-Jul-20	110,745,858	128,368,428	1.165	1.001	149,752,153	190	788,169
1-Jul-21	129,957,130	162,646,951	1.117	1.000	181,673,280	172	1,056,240
1-Jul-22	140,954,257	197,515,764	1.072	1.000	211,710,054	209	1,012,967
1-Jul-23	77,075,100	105,060,880	1.035	1.000	108,775,881	118	921,830

Ultimate Losses for Policy Period 7/1/2023 are multiplied by 0.5 to reflect the 12/31/23 evaluation date.

All Year Weighted Average					1,807,984,345	1,642	1,101,087
SELECTED - Based on Shaded PY	$1,181,847,111	$ 1,342,275,251			$ 1,792,034,770	1,640	**1,092,704**

SELECTED - Based on Shaded PY

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 @ 12/31/23
IBNR Reporting by Occurrence Year

Claim Count IBNR by Report Year Ending

Occurrence Period Inception	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	6/30/43	6/30/44	Total
1-Jan-79																						0.0
1-Jul-80																						0.0
1-Jul-81																						0.0
1-Jul-82																						0.0
1-Jul-83																						0.0
1-Jul-84																						0.0
1-Jul-85	0.7																					0.7
1-Jul-86	0.5	0.5																				1.0
1-Jul-87	0.4	0.4	0.4																			1.3
1-Jul-88	0.6	0.6	0.6	0.6																		2.3
1-Jul-89	0.5	0.5	0.5	0.5	0.5																	2.4
1-Jul-90	0.3	0.3	0.3	0.3	0.3	0.3																2.1
1-Jul-91	0.5	0.5	0.5	0.5	0.5	0.5	0.5															3.2
1-Jul-92	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3														2.8
1-Jul-93	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4													3.3
1-Jul-94	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4												4.3
1-Jul-95	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4											4.2
1-Jul-96	0.7	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3										4.1
1-Jul-97	1.6	1.0	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5									7.9
1-Jul-98	1.4	1.4	0.9	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4								8.6
1-Jul-99	0.9	0.9	0.9	0.6	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3							6.3
1-Jul-00	1.4	1.4	1.3	1.3	0.9	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4						10.9
1-Jul-01	1.5	1.5	1.5	1.5	1.5	1.0	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5					13.6
1-Jul-02	0.8	0.8	0.8	0.8	0.8	0.8	0.5	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2				7.8
1-Jul-03	2.1	2.1	2.1	2.0	2.0	2.0	2.0	1.3	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6			22.4
1-Jul-04	1.0	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.0	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5		17.6
1-Jul-05	0.4	1.0	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.0	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	17.8
1-Jul-06	0.4	0.4	0.8	1.3	1.3	1.3	1.3	1.3	1.2	1.2	0.8	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	15.4
1-Jul-07	0.4	0.4	0.3	0.8	1.3	1.3	1.2	1.2	1.2	1.2	1.2	0.8	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	15.5
1-Jul-08	0.3	0.3	0.3	0.3	0.7	1.1	1.1	1.1	1.1	1.1	1.1	1.1	0.7	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	13.9
1-Jul-09	0.3	0.3	0.3	0.3	0.3	0.7	1.1	1.1	1.1	1.1	1.1	1.1	1.1	0.7	0.3	0.3	0.3	0.3	0.3	0.3	0.3	14.4
1-Jul-10	0.3	0.3	0.2	0.2	0.2	0.2	0.5	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.5	0.2	0.2	0.2	0.2	0.2	0.2	11.0
1-Jul-11	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.8	1.3	1.3	1.3	1.3	1.3	1.2	1.2	0.8	0.4	0.4	0.4	0.4	0.4	17.4
1-Jul-12	0.2	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.9	1.4	1.4	1.4	1.4	1.4	1.4	1.3	0.9	0.4	0.4	0.4	0.4	19.2
1-Jul-13	0.0	0.1	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.6	0.9	0.9	0.9	0.9	0.9	0.8	0.8	0.6	0.3	0.3	0.3	12.0
1-Jul-14	0.0	0.0	0.2	0.5	0.5	0.4	0.4	0.4	0.4	0.4	0.9	1.5	1.4	1.4	1.4	1.4	1.4	1.4	0.9	0.4	0.4	19.8
1-Jul-15	0.0	0.0	0.0	0.2	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.7	1.1	1.1	1.1	1.1	1.1	1.1	1.1	0.7	0.3	15.6
1-Jul-16	0.0	0.0	0.0	0.0	0.2	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.9	1.4	1.4	1.4	1.3	1.3	1.3	1.3	0.9	18.8
1-Jul-17	0.0	0.0	0.0	0.0	0.0	0.2	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.9	1.4	1.4	1.4	1.4	1.4	1.3	1.3	19.1
1-Jul-18	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.9	1.4	1.4	1.4	1.4	1.4	1.4	19.4
1-Jul-19	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.6	0.6	0.6	0.6	0.6	0.6	0.5	1.3	2.0	1.9	1.9	1.9	1.9	27.1
1-Jul-20	5.5	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.7	0.7	0.7	0.7	0.6	0.6	0.6	1.4	2.2	2.2	2.2	2.2	36.0
1-Jul-21	12.6	5.7	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.7	0.7	0.7	0.7	0.7	0.6	0.6	1.4	2.3	2.2	2.2	49.4
1-Jul-22	13.8	15.1	6.8	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.9	0.9	0.8	0.8	0.8	0.8	0.7	1.7	2.7	2.7	73.0
1-Jul-23	5.2	6.0	6.6	3.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.8	1.2	37.0
Total Claims Reported:	56.459	46.001	32.350	22.023	18.628	18.099	18.017	17.811	17.809	17.860	18.026	18.230	18.083	17.724	17.521	17.650	17.754	18.060	18.775	18.625	17.667	578.4
Average Severity:	1,092,704	1,092,704	1,092,704	1,092,704	1,092,704	1,092,704	1,092,704	1,092,704	1,092,704	1,092,704	1,092,704	1,092,704	1,092,704	1,092,704	1,092,704	1,092,704	1,092,704	1,092,704	1,092,704	1,092,704	1,092,704	
Trend Factor (2.5%):	1.000	1.025	1.051	1.077	1.104	1.131	1.160	1.189	1.218	1.249	1.280	1.312	1.345	1.379	1.413	1.448	1.485	1.522	1.560	1.599	1.639	
Ultimate Losses:	61,692,614	51,522,281	37,138,902	25,914,747	22,467,501	22,376,047	22,830,853	23,134,559	23,709,848	24,372,401	25,214,382	26,136,092	26,574,560	26,697,566	27,051,819	27,931,997	28,799,671	30,027,595	31,996,668	32,534,884	31,633,732	869,865,774

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

General Liability Experience @ 12/31/23
Developed Reported Losses by Occurrence Year

Developed Reported Losses by Report Lag (Years)

Occurrence Period Inception	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Developed Reported Claims	Ultimate For Unreported Claims	Ultimate For Occurred Claims
1-Jan-55																						2,107,799		2,107,799
1-Jan-56																						3,125,409		3,125,409
1-Jan-58																						525,000		525,000
1-Jan-61																						678,407		678,407
1-Jan-63																						8,280,785		8,280,785
1-Jan-64																						822,600		822,600
1-Jan-65																						1,054,194		1,054,194
1-Jan-66																						4,577,311		4,577,311
1-Jan-67																						702,600		702,600
1-Jan-68																						2,035,220		2,035,220
1-Jan-69																						2,828,307		2,828,307
1-Jan-70																						4,847,535		4,847,535
1-Jan-71																						2,802,582		2,802,582
1-Jan-72																						8,040,545		8,040,545
1-Jan-73																						6,697,525		6,697,525
1-Jan-74																						3,997,937		3,997,937
1-Jan-75											7,100										552,202	4,202,963		4,202,963
1-Jan-76									30,000	30,750												3,575,545		3,575,545
1-Jan-77									292,500													10,568,227		10,568,227
1-Jan-78																						9,520,127	0	9,520,127
1-Jan-79	50,302	11,000										766,495					1,394,911	375,000				32,337,609	0	32,337,609
1-Jul-80		26,505													250,000	468,171		576,923				23,043,816	0	23,043,816
1-Jul-81			3,316,667	833,333		1,218,052															75,000	29,771,242	0	29,771,242
1-Jul-82		25,000																				35,589,366	0	35,589,366
1-Jul-83	575	93,750			202,698										576,923	576,923						18,067,160	0	18,067,160
1-Jul-84	165,000				130,000							540,198			1,730,769							30,487,979	0	30,487,979
1-Jul-85	461,312							550,000	925,000		672,249		1,025,923		1,153,846	4,000,000			500,000		350,000	31,648,941	731,675	32,380,615
1-Jul-86	13,267	1,950	250,000						796,972	1,201,117				576,923			34,000					34,586,173	1,130,346	35,716,519
1-Jul-87	302,250				100,000			261,306	720,266										2,000,000			26,801,874	1,451,588	28,253,462
1-Jul-88			17,000	30,000	69,000	156,527	464,836	333,722			10,000				50,000							38,725,030	2,556,642	41,281,672
1-Jul-89	116,583	272,000	251,540		440,836	1,350,508					200,000		50,000									48,929,623	2,813,485	51,743,108
1-Jul-90	55,400	45,000	190,250		395,887				576,923		1,000,000	75,000									350,000	26,962,608	2,416,766	29,379,374
1-Jul-91	4,345,902	4,750	280,000	46,000			576,923		500,000								800,000		5,000	7,200,000		36,844,979	3,772,406	40,617,385
1-Jul-92	911,187			1,000,000							540,000			16,916			675,000					30,373,408	3,300,182	33,673,590
1-Jul-93	152,470	1,000,590		142,500	95,000	73,000	9,000				237,500								367,500		5,141	28,758,160	3,973,201	32,731,361
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						25,097,689	5,295,720	30,393,410
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		1,542,356	1,876,533		51,859,516	5,155,709	57,015,224
1-Jul-96		983,248	1,510,000	211,000	399,000	450,000	212,500		132,500	1,250,000	3,250,000										4,231,973	23,492,811	5,100,383	28,593,194
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		1,311,872		1,123,339			424,998	56,438,262	9,793,552	66,231,814
1-Jul-98	850,000	344,326	445,000	60,339	105,000							1,845,000	3,907,483		782,078					1,587	1,428,533	22,347,101	10,655,588	33,002,690
1-Jul-99	536,089	15,000	333,250	1,520,000			7,500						3,264,045		2,775,115				3,187,485	31,855	1,089,980	19,800,552	7,785,870	27,586,423
1-Jul-00	4,540,500	189,500	758,480	1,695,000	2,250,000	800,000								4,438,028	2,093,496			3,059,670	2,474,522	272,533	1,702,263	32,947,618	13,617,018	46,564,636
1-Jul-01	1,268,120	1,704,000	2,970,000	612,000	285,000	4,211,500						10,091			1,542,038		3,286,532		1,009,666	1,196,470		21,218,508	17,215,120	38,433,628
1-Jul-02	928,000	500,000	50,000	55,000		320,000	87,500					19,242,958	1,736,070	2,450,922	528,529	3,612,483	2,991,951			1,405,200		33,908,612	9,985,979	43,894,591
1-Jul-03	8,053,107	245,635		2,907,500	155,000	685,000	3,800,000			5,250,000		2,570,594	4,850,783			9,761,286	2,495,708		2,690,694	3,089,120	1,017,610	47,572,035	28,787,782	76,359,817
1-Jul-04	2,463,197	5,387,662	744,147	3,067,500	2,850,000	15,000	775,000				2,607,965	5,681,702				136,266	1,483,307		2,035,220			27,246,967	22,991,320	50,238,287
1-Jul-05	2,865,098	5,303,500	3,128,450	376,105	700,000	750,000	30,000					1,479,885	79,687	32,704		1,556,990	1,556,990	1,067,468				18,926,877	23,665,270	42,592,148
1-Jul-06	6,010,434	380,000	20,000	403,835		500,000						740,595		3,327,309	906,335	7,473,553	2,107,799					21,869,860	20,962,591	42,832,451
1-Jul-07	2,857,087	232,500	510,000	108,348	11,750,000	116,050	1,311,872		4,670,889	5,392,875	4,020,375	817,599	2,868,370	1,245,592	2,491,184	1,017,610						39,410,352	21,450,107	60,860,458
1-Jul-08	809,345	1,160,000	5,191,300		1,765,982	252,283	941,480	1,276,522		9,934,328	3,597,433		1,868,388	4,247,684								31,044,745	19,659,352	50,704,097
1-Jul-09	4,620,795	41,350	65,096	18,419,875			132,758		4,470,022	5,898,995		860,511		3,864,299								38,373,700	20,797,980	59,171,680
1-Jul-10	19,721		1,518,745	185,133			528,530	1,163,793	2,179,778	1,090,131		1,868,388	2,035,220	2,713,627								13,303,066	16,082,152	29,385,218
1-Jul-11	105,650	7,820,778	1,695,157	15,318	3,076,197	6,347,028	6,199,841	8,361,313	7,416,244	2,758,987	622,796	2,749,916										47,169,226	25,984,142	73,153,368
1-Jul-12	1,023,757	328,654	9,482,373	2,295,456	578,722	3,850,981		860,511	1,805,440	702,600	2,095,703	1,017,610										24,041,807	29,286,609	53,328,416
1-Jul-13	593,365		702,581	162,241	228,436	817,599		2,103,846	934,194	678,407												6,220,669	18,761,734	24,982,403
1-Jul-14	13,269,504	3,516,267	15,856	7,839,731	240,443	4,646,307	124,559	6,228	1,053,900	1,017,610												31,730,405	31,730,783	63,461,188
1-Jul-15	37,826	2,813,991	1,811,891	1,221,869	2,452,796	18,442,044	3,184,240	716,168														30,680,826	25,625,011	56,305,836
1-Jul-16	2,030,912	1,791,417	1,851,550	7,987,696	2,839,981		3,052,830															19,554,386	31,653,206	51,207,592
1-Jul-17	40,567	1,985,698	10,264,940	13,509,706	1,960,648	3,360,482																31,122,041	32,943,235	64,065,276
1-Jul-18	12,767,417	1,030,644	1,603,936	2,268,574	5,247,261																	22,917,831	34,240,570	57,158,402
1-Jul-19	4,256,313	1,243,311	6,385,578	3,994,648																		15,879,850	48,809,881	64,689,731
1-Jul-20	2,184,301	1,962,244	5,136,436																			9,282,981	62,398,592	71,681,573
1-Jul-21	2,641,174	2,081,883	67,841																			4,790,897	79,145,576	83,936,473
1-Jul-22	18,363,367																					18,363,367	112,299,447	130,662,814
1-Jul-23	2,849,308																					2,849,308	55,839,204	117,377,024
Total	105,149,803	43,335,084	63,507,277	72,940,922	39,042,888	48,384,362	21,668,871	17,583,408	38,779,628	35,205,800	25,411,121	40,923,181	30,685,968	29,244,003	20,180,314	29,990,155	17,916,038	6,202,400	15,812,442	15,073,297	11,227,701	1,343,380,454	869,865,774	2,271,934,739

Children, Youth, and Family Agency Unreported Tail Liability Loss Development Exhibits

AON

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

Reported Cumulative
Non-0 Claim Count

Valuation Date	Accident Period 7/1/79-80	Accident Period 7/1/81-82	Accident Period 7/1/83-84	Accident Period 7/1/85-86	Accident Period 7/1/87-88	Accident Period 7/1/89-90	Accident Period 7/1/91-92	Accident Period 7/1/93-94	Accident Period 7/1/95-96	Accident Period 7/1/97-98	Accident Period 7/1/99-00	Accident Period 7/1/01-02	Accident Period 7/1/03-04	Accident Period 7/1/05-06	Accident Period 7/1/07-08	Accident Period 7/1/08-09	Accident Period 7/1/09-10	Accident Period 7/1/10-11	Accident Period 7/1/11-12	Accident Period 7/1/12-13	Accident Period 7/1/13-14	Accident Period 7/1/14-15	Accident Period 7/1/15-16	Accident Period 7/1/16-17	Accident Period 7/1/17-18	Accident Period 7/1/18-19	Accident Period 7/1/19-20	Accident Period 7/1/20-21	Accident Period 7/1/21-22	Accident Period 7/1/22-23
Jan-11	14	5	8	21	10	15	16	15	11	33	19	34	42	32	23	14	7													
Jan-12	15	5	9	21	10	15	17	15	10	36	15	32	36	31	21	17	16	1	3											
Jan-13	13	5	10	22	10	15	18	15	14	34	15	30	36	32	22	19	22	3	6	2										
Jan-14	13	5	10	22	10	16	18	15	14	35	15	30	36	33	22	18	30	7	7	8	2									
Jan-15	14	5	10	22	11	17	18	15	14	34	15	31	39	32	22	21	31	14	13	13	6	4								
Jan-16	14	5	10	23	11	19	19	16	17	35	14	30	40	29	22	21	25	15	14	23	6	12								
Jan-17	14	6	11	22	12	19	20	16	16	33	14	32	41	29	24	21	25	13	17	28	13	18	6	5						
Jan-18		6			12	23	22	16	15	33	14	29	39	29	22	20	22	12	18	27	18	25	8	16	1					
Jan-19		7				24	22		17	34	15	31	39	30	24	20	23	13	22	27	20	26	16	20	10	1				
Jan-20																										8	4			
Jan-21																										17	13	2		
Jan-22																										25	19	11	14	
Jan-23																										29	25	15	32	4
Jan-24																										32	31	19	40	14

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

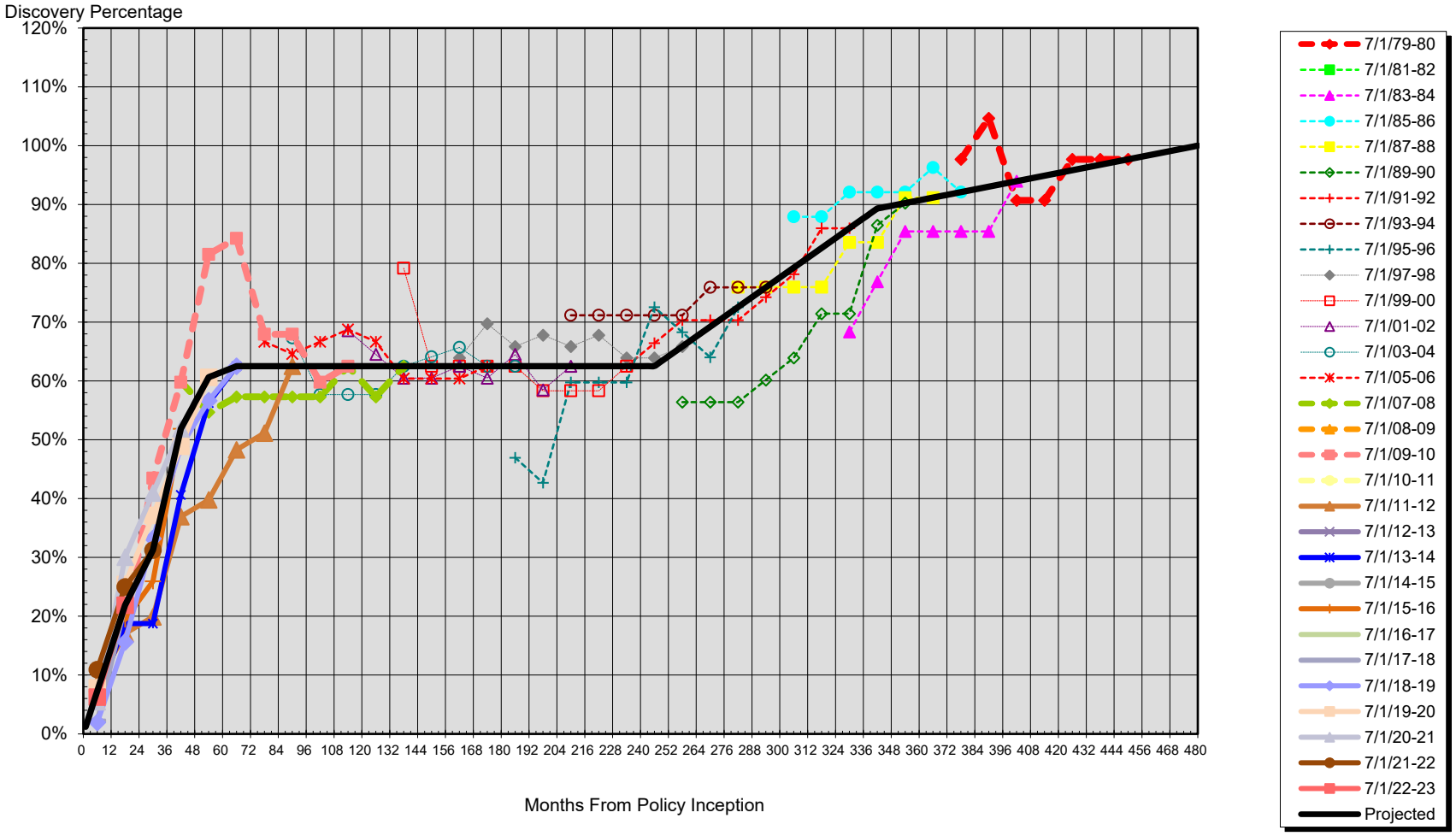
Non-0 Claim Count
Development Factors

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	82.286	37	2.311	73	1.600	109	1.600	145	1.600	181	1.600	217	1.600
2	41.143	38	2.222	74	1.600	110	1.600	146	1.600	182	1.600	218	1.600
3	27.429	39	2.141	75	1.600	111	1.600	147	1.600	183	1.600	219	1.600
4	20.571	40	2.065	76	1.600	112	1.600	148	1.600	184	1.600	220	1.600
5	16.457	41	1.994	77	1.600	113	1.600	149	1.600	185	1.600	221	1.600
6	13.714	42	1.928	78	1.600	114	1.600	150	1.600	186	1.600	222	1.600
7	11.755	43	1.901	79	1.600	115	1.600	151	1.600	187	1.600	223	1.600
8	10.286	44	1.875	80	1.600	116	1.600	152	1.600	188	1.600	224	1.600
9	9.143	45	1.850	81	1.600	117	1.600	153	1.600	189	1.600	225	1.600
10	8.229	46	1.825	82	1.600	118	1.600	154	1.600	190	1.600	226	1.600
11	7.481	47	1.801	83	1.600	119	1.600	155	1.600	191	1.600	227	1.600
12	6.857	48	1.778	84	1.600	120	1.600	156	1.600	192	1.600	228	1.600
13	6.330	49	1.755	85	1.600	121	1.600	157	1.600	193	1.600	229	1.600
14	5.878	50	1.733	86	1.600	122	1.600	158	1.600	194	1.600	230	1.600
15	5.486	51	1.711	87	1.600	123	1.600	159	1.600	195	1.600	231	1.600
16	5.143	52	1.690	88	1.600	124	1.600	160	1.600	196	1.600	232	1.600
17	4.840	53	1.670	89	1.600	125	1.600	161	1.600	197	1.600	233	1.600
18	4.571	54	1.650	90	1.600	126	1.600	162	1.600	198	1.600	234	1.600
19	4.414	55	1.645	91	1.600	127	1.600	163	1.600	199	1.600	235	1.600
20	4.267	56	1.641	92	1.600	128	1.600	164	1.600	200	1.600	236	1.600
21	4.129	57	1.637	93	1.600	129	1.600	165	1.600	201	1.600	237	1.600
22	4.000	58	1.633	94	1.600	130	1.600	166	1.600	202	1.600	238	1.600
23	3.879	59	1.629	95	1.600	131	1.600	167	1.600	203	1.600	239	1.600
24	3.765	60	1.624	96	1.600	132	1.600	168	1.600	204	1.600	240	1.600
25	3.657	61	1.620	97	1.600	133	1.600	169	1.600	205	1.600		
26	3.556	62	1.616	98	1.600	134	1.600	170	1.600	206	1.600		
27	3.460	63	1.612	99	1.600	135	1.600	171	1.600	207	1.600		
28	3.368	64	1.608	100	1.600	136	1.600	172	1.600	208	1.600		
29	3.282	65	1.604	101	1.600	137	1.600	173	1.600	209	1.600		
30	3.200	66	1.600	102	1.600	138	1.600	174	1.600	210	1.600		
31	3.033	67	1.600	103	1.600	139	1.600	175	1.600	211	1.600		
32	2.883	68	1.600	104	1.600	140	1.600	176	1.600	212	1.600		
33	2.747	69	1.600	105	1.600	141	1.600	177	1.600	213	1.600		
34	2.623	70	1.600	106	1.600	142	1.600	178	1.600	214	1.600		
35	2.510	71	1.600	107	1.600	143	1.600	179	1.600	215	1.600		
36	2.406	72	1.600	108	1.600	144	1.600	180	1.600	216	1.600		

AON

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

Non-0 Claim Count Development



Auto Liability Exhibits

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/23
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	254	0	2,146,256	2,146,256	-	-	-	2,146,256	33.85
1-Jul-89	65,723	Various	268	0	888,499	888,499	-	-	-	888,499	13.52
1-Jul-90	68,126	Various	252	0	1,251,462	1,251,462	-	-	-	1,251,462	18.37
1-Jul-91	70,617	Various	269	0	1,486,371	1,486,371	-	-	-	1,486,371	21.05
1-Jul-92	70,938	Various	295	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	359	0	4,309,173	4,309,173	-	-	-	4,309,173	58.78
1-Jul-95	73,860	Various	278	0	1,719,668	1,719,668	-	-	-	1,719,668	23.28
1-Jul-96	75,483	Various	255	0	1,319,019	1,319,019	-	-	-	1,319,019	17.47
1-Jul-97	76,238	Various	231	0	1,678,222	1,678,222	-	-	-	1,678,222	22.01
1-Jul-98	78,561	Various	253	0	1,231,556	1,231,556	-	-	-	1,231,556	15.68
1-Jul-99	80,014	Various	256	0	1,521,759	1,521,759	-	-	-	1,521,759	19.02
1-Jul-00	81,425	Various	241	0	3,048,677	3,048,677	-	-	-	3,048,677	37.44
1-Jul-01	83,486	Various	229	0	1,680,295	1,680,295	-	-	-	1,680,295	20.13
1-Jul-02	82,878	Various	254	0	3,149,126	3,149,126	-	-	-	3,149,126	38.00
1-Jul-03	84,636	Various	236	0	4,846,730	4,846,730	-	-	-	4,846,730	57.27
1-Jul-04	84,377	Various	210	0	7,473,838	7,473,838	-	-	-	7,473,838	88.58
1-Jul-05	85,484	Various	231	0	1,425,633	1,425,633	-	-	-	1,425,633	16.68
1-Jul-06	86,256	Various	228	0	5,687,219	5,687,219	-	-	-	5,687,219	65.93
1-Jul-07	88,679	Various	195	0	2,249,489	2,249,489	-	-	-	2,249,489	25.37
1-Jul-08	89,383	Various	228	0	2,201,488	2,201,488	-	-	-	2,201,488	24.63
1-Jul-09	86,931	Various	158	0	3,465,129	3,465,129	-	-	-	3,465,129	39.86
1-Jul-10	84,125	Various	188	0	1,897,817	1,897,817	-	-	-	1,897,817	22.56
1-Jul-11	82,671	Various	154	0	1,469,080	1,469,080	-	-	-	1,469,080	17.77
1-Jul-12	83,316	Various	146	0	2,857,325	2,857,325	-	-	-	2,857,325	34.30
1-Jul-13	84,399	Various	186	1	3,142,568	2,917,568	225,000	50,633	275,633	3,193,201	37.83
1-Jul-14	85,309	Various	168	2	1,809,208	1,655,708	153,500	69,300	222,800	1,878,508	22.02
1-Jul-15	86,484	Various	197	1	1,829,838	1,769,838	60,000	47,963	107,963	1,877,801	21.71
1-Jul-16	88,655	Various	195	2	6,360,797	6,185,797	175,000	99,615	274,615	6,460,413	72.87
1-Jul-17	90,032	Various	219	1	11,206,550	11,126,550	80,000	55,114	135,114	11,261,664	125.09
1-Jul-18	91,253	Various	188	6	2,359,166	2,005,943	353,223	347,296	700,519	2,706,463	29.66
1-Jul-19	93,552	Various	139	4	2,966,573	2,878,947	87,626	542,813	630,439	3,509,386	37.51
1-Jul-20	91,897	Various	93	3	1,070,175	785,175	285,000	678,573	963,573	1,748,748	19.03
1-Jul-21	93,510	Various	120	10	7,827,177	1,863,941	5,963,236	2,217,245	8,180,481	10,044,422	107.42
1-Jul-22	96,805	Various	148	35	3,117,139	1,220,496	1,896,644	5,594,931	7,491,575	8,712,070	90.00
1-Jul-23 to 31-Dec-23	48,893	Various	47	20	333,001	105,858	227,143	3,195,142	3,422,284	3,528,142	72.16
Total	$ 3,401,960		9,274	85	$ 108,131,337	$ 98,624,966	$ 9,506,371	$ 12,898,625	$ 22,404,996	$ 121,029,961	35.58
Ultimate Losses for Policy Period 7/1/2023 are multiplied by 0.5 to reflect the 12/31/23 evaluation date. The annualized amount is displayed below.											
Prior Study											
Results at: 12/31/2021	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
Change			567	28	$ 11,938,290	$ 13,576,667	$ (1,638,377)	$ 4,275,348	$ 2,636,971	$ 16,213,638	2.91
Full Policy Period Projections											
1-Jul-23 Full Policy	$ 97,786	Various								$ 7,056,284	72.16
1-Jul-24	98,618	Various								7,245,500	73.47
1-Jul-25	99,484	Various								7,674,200	77.14
1-Jul-26	100,413	Various								7,977,900	79.45
1-Jul-27	101,349	Various								8,293,400	81.83

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/23
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/23 and the Rollforward Date of 06/30/24

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			Current Evaluation Date of 12/31/23				Rollforward Date of 06/30/24				Estimated Change from 12/31/23 to 06/30/24				
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	2,201,488	Various	2,201,488	2,201,488	-	-	2,201,488	2,201,488	-	-	-	-	-	-	-
1-Jul-09	3,465,129	Various	3,465,129	3,465,129	-	-	3,465,129	3,465,129	-	-	-	-	-	-	-
1-Jul-10	1,897,817	Various	1,897,817	1,897,817	-	-	1,897,817	1,897,817	-	-	-	-	-	-	-
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	3,193,201	Various	3,142,568	2,917,568	225,000	50,633	3,151,575	2,962,935	188,640	41,626	9,007	45,367	(36,360)	(9,007)	-
1-Jul-14	1,878,508	Various	1,809,208	1,655,708	153,500	69,300	1,823,790	1,690,381	133,408	54,718	14,582	34,674	(20,092)	(14,582)	-
1-Jul-15	1,877,801	Various	1,829,838	1,769,838	60,000	47,963	1,848,208	1,782,753	65,455	29,593	18,370	12,915	5,455	(18,370)	-
1-Jul-16	6,460,413	Various	6,360,797	6,185,797	175,000	99,615	6,386,149	6,212,443	173,706	74,264	25,351	26,646	(1,294)	(25,351)	-
1-Jul-17	11,261,664	Various	11,206,550	11,126,550	80,000	55,114	11,223,804	11,137,761	86,044	37,860	17,254	11,210	6,044	(17,254)	-
1-Jul-18	2,706,463	Various	2,359,166	2,005,943	353,223	347,296	2,471,602	2,226,156	245,446	234,861	112,436	220,213	(107,777)	(112,436)	-
1-Jul-19	3,509,386	Various	2,966,573	2,878,947	87,626	542,813	3,237,724	2,990,418	247,306	271,661	271,151	111,471	159,680	(271,151)	-
1-Jul-20	1,748,748	Various	1,070,175	785,175	285,000	678,573	1,221,717	892,291	329,426	527,030	151,542	107,117	44,426	(151,542)	-
1-Jul-21	10,044,422	Various	7,827,177	1,863,941	5,963,236	2,217,245	8,147,235	2,820,483	5,326,752	1,897,187	320,058	956,542	(636,484)	(320,058)	-
1-Jul-22	8,712,070	Various	3,117,139	1,220,496	1,896,644	5,594,931	4,226,268	2,102,029	2,124,239	4,485,803	1,109,128	881,533	227,595	(1,109,128)	-
1-Jul-23	7,056,284	Various	333,001	105,858	227,143	3,195,142	1,344,567	785,555	559,011	5,711,717	1,011,566	679,698	331,869	2,516,576	3,528,142
Total	$ 124,558,104		$108,131,337	$ 98,624,966	$ 9,506,371	$ 12,898,625	$ 111,191,783	$ 101,712,350	$ 9,479,433	$ 13,366,320	$ 3,060,447	$ 3,087,385	$ (26,938)	$ 467,696	$ 3,528,142
				Estimated Outstanding Losses		$ 22,404,996		Estimated Outstanding Losses		$ 22,845,753		Estimated Outstanding Losses		$ 440,757	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/24
Column (9): Projected Losses Paid-to-date as of 06/30/24

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/24
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 @ 12/31/23
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/23 and the Rollforward Date of 06/30/25

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			Current Evaluation Date of 12/31/23				Rollforward Date of 06/30/25				Estimated Change from 12/31/23 to 06/30/25				
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	2,201,488	Various	2,201,488	2,201,488	-	-	2,201,488	2,201,488	-	-	-	-	-	-	-
1-Jul-09	3,465,129	Various	3,465,129	3,465,129	-	-	3,465,129	3,465,129	-	-	-	-	-	-	-
1-Jul-10	1,897,817	Various	1,897,817	1,897,817	-	-	1,897,817	1,897,817	-	-	-	-	-	-	-
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	3,193,201	Various	3,142,568	2,917,568	225,000	50,633	3,175,574	3,054,816	120,758	17,627	33,006	137,248	(104,242)	(33,006)	-
1-Jul-14	1,878,508	Various	1,809,208	1,655,708	153,500	69,300	1,844,803	1,750,647	94,156	33,704	35,596	94,940	(59,344)	(35,596)	-
1-Jul-15	1,877,801	Various	1,829,838	1,769,838	60,000	47,963	1,866,240	1,808,461	57,778	11,561	36,402	38,623	(2,222)	(36,402)	-
1-Jul-16	6,460,413	Various	6,360,797	6,185,797	175,000	99,615	6,428,600	6,265,436	163,165	31,813	67,803	79,638	(11,835)	(67,803)	-
1-Jul-17	11,261,664	Various	11,206,550	11,126,550	80,000	55,114	11,244,519	11,159,658	84,860	17,146	37,968	33,108	4,860	(37,968)	-
1-Jul-18	2,706,463	Various	2,359,166	2,005,943	353,223	347,296	2,613,404	2,466,998	146,406	93,059	254,238	461,055	(206,817)	(254,238)	-
1-Jul-19	3,509,386	Various	2,966,573	2,878,947	87,626	542,813	3,479,124	3,229,491	249,633	30,262	512,551	350,543	162,007	(512,551)	-
1-Jul-20	1,748,748	Various	1,070,175	785,175	285,000	678,573	1,560,386	1,131,290	429,097	188,362	490,211	346,115	144,097	(490,211)	-
1-Jul-21	10,044,422	Various	7,827,177	1,863,941	5,963,236	2,217,245	8,817,825	4,470,827	4,346,997	1,226,597	990,648	2,606,887	(1,616,239)	(990,648)	-
1-Jul-22	8,712,070	Various	3,117,139	1,220,496	1,896,644	5,594,931	5,817,945	3,651,683	2,166,262	2,894,126	2,700,805	2,431,187	269,619	(2,700,805)	-
1-Jul-23	7,056,284	Various	333,001	105,858	227,143	3,195,142	3,281,607	2,123,577	1,158,030	3,774,677	2,948,607	2,017,720	930,887	579,535	3,528,142
1-Jul-24	7,245,500	Various	-	-	-	-	1,556,934	955,564	601,370	5,688,566	1,556,934	955,564	601,370	5,688,566	7,245,500
Total	$ 131,803,604		$108,131,337	$ 98,624,966	$ 9,506,371	$ 12,898,625	$ 117,796,105	$ 108,177,592	$ 9,618,513	$ 14,007,498	$ 9,664,768	$ 9,552,626	$ 112,142	$ 1,108,874	$ 10,773,642
				Estimated Outstanding Losses		$ 22,404,996		Estimated Outstanding Losses		$ 23,626,011		Estimated Outstanding Losses		$ 1,221,016	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/25
Column (9): Projected Losses Paid-to-date as of 06/30/25

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/25
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 @ 12/31/23
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/23 and the Rollforward Date of 06/30/26

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			Current Evaluation Date of 12/31/23				Rollforward Date of 06/30/26				Estimated Change from 12/31/23 to 06/30/26				
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	2,201,488	Various	2,201,488	2,201,488	-	-	2,201,488	2,201,488	-	-	-	-	-	-	-
1-Jul-09	3,465,129	Various	3,465,129	3,465,129	-	-	3,465,129	3,465,129	-	-	-	-	-	-	-
1-Jul-10	1,897,817	Various	1,897,817	1,897,817	-	-	1,897,817	1,897,817	-	-	-	-	-	-	-
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	3,193,201	Various	3,142,568	2,917,568	225,000	50,633	3,179,981	3,146,729	33,251	13,220	37,413	229,161	(191,749)	(37,413)	-
1-Jul-14	1,878,508	Various	1,809,208	1,655,708	153,500	69,300	1,864,235	1,801,666	62,569	14,272	55,028	145,958	(90,931)	(55,028)	-
1-Jul-15	1,877,801	Various	1,829,838	1,769,838	60,000	47,963	1,870,680	1,830,674	40,005	7,121	40,842	60,836	(19,995)	(40,842)	-
1-Jul-16	6,460,413	Various	6,360,797	6,185,797	175,000	99,615	6,447,984	6,318,173	129,811	12,429	87,187	132,375	(45,189)	(87,187)	-
1-Jul-17	11,261,664	Various	11,206,550	11,126,550	80,000	55,114	11,254,320	11,181,457	72,862	7,345	47,769	54,907	(7,138)	(47,769)	-
1-Jul-18	2,706,463	Various	2,359,166	2,005,943	353,223	347,296	2,664,319	2,509,319	155,000	42,144	305,153	503,376	(198,223)	(305,153)	-
1-Jul-19	3,509,386	Various	2,966,573	2,878,947	87,626	542,813	3,497,395	3,369,840	127,556	11,991	530,822	490,892	39,930	(530,822)	-
1-Jul-20	1,748,748	Various	1,070,175	785,175	285,000	678,573	1,727,765	1,415,734	312,031	20,983	657,590	630,559	27,031	(657,590)	-
1-Jul-21	10,044,422	Various	7,827,177	1,863,941	5,963,236	2,217,245	9,606,034	6,026,165	3,579,869	438,388	1,778,857	4,162,224	(2,383,367)	(1,778,857)	-
1-Jul-22	8,712,070	Various	3,117,139	1,220,496	1,896,644	5,594,931	6,840,918	4,807,753	2,033,165	1,871,152	3,723,779	3,587,258	136,521	(3,723,779)	-
1-Jul-23	7,056,284	Various	333,001	105,858	227,143	3,195,142	4,620,959	3,279,998	1,340,961	2,435,325	4,287,958	3,174,140	1,113,818	(759,816)	3,528,142
1-Jul-24	7,245,500	Various	-	-	-	-	3,486,123	2,297,684	1,188,439	3,759,377	3,486,123	2,297,684	1,188,439	3,759,377	7,245,500
1-Jul-25	7,674,200	Various	-	-	-	-	1,649,054	1,012,102	636,952	6,025,146	1,649,054	1,012,102	636,952	6,025,146	7,674,200
Total	$ 139,477,804		$108,131,337	$ 98,624,966	$ 9,506,371	$ 12,898,625	$ 124,818,911	$ 115,106,439	$ 9,712,472	$ 14,658,893	$ 16,687,574	$ 16,481,473	$ 206,101	$ 1,760,268	$ 18,447,842
				Estimated Outstanding Losses		$ 22,404,996		Estimated Outstanding Losses		$ 24,371,365		Estimated Outstanding Losses		$ 1,966,369	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/26
Column (9): Projected Losses Paid-to-date as of 06/30/26

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/26
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 @ 12/31/23
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/23 and the Rollforward Date of 06/30/27

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			Current Evaluation Date of 12/31/23				Rollforward Date of 06/30/27				Estimated Change from 12/31/23 to 06/30/27				
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	2,201,488	Various	2,201,488	2,201,488	-	-	2,201,488	2,201,488	-	-	-	-	-	-	-
1-Jul-09	3,465,129	Various	3,465,129	3,465,129	-	-	3,465,129	3,465,129	-	-	-	-	-	-	-
1-Jul-10	1,897,817	Various	1,897,817	1,897,817	-	-	1,897,817	1,897,817	-	-	-	-	-	-	-
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	3,193,201	Various	3,142,568	2,917,568	225,000	50,633	3,183,286	3,183,286	-	9,915	40,718	265,718	(225,000)	(40,718)	-
1-Jul-14	1,878,508	Various	1,809,208	1,655,708	153,500	69,300	1,867,803	1,852,703	15,100	10,704	58,595	196,995	(138,400)	(58,595)	-
1-Jul-15	1,877,801	Various	1,829,838	1,769,838	60,000	47,963	1,874,785	1,849,479	25,307	3,016	44,947	79,641	(34,693)	(44,947)	-
1-Jul-16	6,460,413	Various	6,360,797	6,185,797	175,000	99,615	6,452,757	6,363,739	89,018	7,656	91,960	177,942	(85,982)	(91,960)	-
1-Jul-17	11,261,664	Various	11,206,550	11,126,550	80,000	55,114	11,258,795	11,203,152	55,643	2,869	52,244	76,601	(24,357)	(52,244)	-
1-Jul-18	2,706,463	Various	2,359,166	2,005,943	353,223	347,296	2,688,409	2,551,449	136,960	18,053	329,243	545,506	(216,263)	(329,243)	-
1-Jul-19	3,509,386	Various	2,966,573	2,878,947	87,626	542,813	3,503,956	3,394,502	109,454	5,430	537,383	515,554	21,828	(537,383)	-
1-Jul-20	1,748,748	Various	1,070,175	785,175	285,000	678,573	1,740,434	1,582,718	157,716	8,314	670,259	797,543	(127,284)	(670,259)	-
1-Jul-21	10,044,422	Various	7,827,177	1,863,941	5,963,236	2,217,245	9,995,587	7,877,253	2,118,334	48,834	2,168,410	6,013,312	(3,844,902)	(2,168,410)	-
1-Jul-22	8,712,070	Various	3,117,139	1,220,496	1,896,644	5,594,931	8,043,317	5,897,271	2,146,047	668,753	4,926,178	4,676,775	249,403	(4,926,178)	-
1-Jul-23	7,056,284	Various	333,001	105,858	227,143	3,195,142	5,481,762	4,142,709	1,339,053	1,574,522	5,148,761	4,036,851	1,111,910	(1,620,619)	3,528,142
1-Jul-24	7,245,500	Various	-	-	-	-	4,820,046	3,457,647	1,362,399	2,425,454	4,820,046	3,457,647	1,362,399	2,425,454	7,245,500
1-Jul-25	7,674,200	Various	-	-	-	-	3,692,389	2,433,633	1,258,756	3,981,811	3,692,389	2,433,633	1,258,756	3,981,811	7,674,200
1-Jul-26	7,977,900	Various	-	-	-	-	1,714,314	1,052,156	662,159	6,263,586	1,714,314	1,052,156	662,159	6,263,586	7,977,900
Total	$ 147,455,704		$108,131,337	$ 98,624,966	$ 9,506,371	$ 12,898,625	$ 132,426,785	$ 122,950,841	$ 9,475,944	$ 15,028,918	$ 24,295,448	$ 24,325,875	$ (30,427)	$ 2,130,294	$ 26,425,742
				Estimated Outstanding Losses		$ 22,404,996		Estimated Outstanding Losses		$ 24,504,863		Estimated Outstanding Losses		$ 2,099,867	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/27
Column (9): Projected Losses Paid-to-date as of 06/30/27

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/27
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 @ 12/31/23
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/23 and the Rollforward Date of 06/30/28

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			Current Evaluation Date of 12/31/23				Rollforward Date of 06/30/28				Estimated Change from 12/31/23 to 06/30/28				
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	2,201,488	Various	2,201,488	2,201,488	-	-	2,201,488	2,201,488	-	-	-	-	-	-	-
1-Jul-09	3,465,129	Various	3,465,129	3,465,129	-	-	3,465,129	3,465,129	-	-	-	-	-	-	-
1-Jul-10	1,897,817	Various	1,897,817	1,897,817	-	-	1,897,817	1,897,817	-	-	-	-	-	-	-
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	3,193,201	Various	3,142,568	2,917,568	225,000	50,633	3,185,765	3,185,765	-	7,437	43,196	268,196	(225,000)	(43,196)	-
1-Jul-14	1,878,508	Various	1,809,208	1,655,708	153,500	69,300	1,870,479	1,870,479	-	8,028	61,271	214,771	(153,500)	(61,271)	-
1-Jul-15	1,877,801	Various	1,829,838	1,769,838	60,000	47,963	1,875,539	1,868,290	7,249	2,262	45,701	98,452	(52,751)	(45,701)	-
1-Jul-16	6,460,413	Various	6,360,797	6,185,797	175,000	99,615	6,457,171	6,402,314	54,857	3,242	96,374	216,516	(120,143)	(96,374)	-
1-Jul-17	11,261,664	Various	11,206,550	11,126,550	80,000	55,114	11,259,897	11,221,896	38,001	1,767	53,346	95,346	(41,999)	(53,346)	-
1-Jul-18	2,706,463	Various	2,359,166	2,005,943	353,223	347,296	2,699,410	2,593,377	106,032	7,053	340,243	587,434	(247,191)	(340,243)	-
1-Jul-19	3,509,386	Various	2,966,573	2,878,947	87,626	542,813	3,507,060	3,419,053	88,007	2,326	540,487	540,106	381	(540,487)	-
1-Jul-20	1,748,748	Various	1,070,175	785,175	285,000	678,573	1,744,983	1,612,061	132,922	3,765	674,808	826,886	(152,078)	(674,808)	-
1-Jul-21	10,044,422	Various	7,827,177	1,863,941	5,963,236	2,217,245	10,025,072	8,963,945	1,061,128	19,350	2,197,895	7,100,004	(4,902,108)	(2,197,895)	-
1-Jul-22	8,712,070	Various	3,117,139	1,220,496	1,896,644	5,594,931	8,637,574	7,193,963	1,443,611	74,496	5,520,435	5,973,468	(453,033)	(5,520,435)	-
1-Jul-23	7,056,284	Various	333,001	105,858	227,143	3,195,142	6,493,547	4,955,756	1,537,792	562,737	6,160,547	4,849,898	1,310,649	(2,632,405)	3,528,142
1-Jul-24	7,245,500	Various	-	-	-	-	5,677,360	4,323,001	1,354,359	1,568,140	5,677,360	4,323,001	1,354,359	1,568,140	7,245,500
1-Jul-25	7,674,200	Various	-	-	-	-	5,105,237	3,662,228	1,443,009	2,568,963	5,105,237	3,662,228	1,443,009	2,568,963	7,674,200
1-Jul-26	7,977,900	Various	-	-	-	-	3,838,512	2,529,942	1,308,570	4,139,388	3,838,512	2,529,942	1,308,570	4,139,388	7,977,900
1-Jul-27	8,293,400	Various	-	-	-	-	1,782,110	1,093,765	688,345	6,511,290	1,782,110	1,093,765	688,345	6,511,290	8,293,400
Total	$ 155,749,104		$108,131,337	$ 98,624,966	$ 9,506,371	$ 12,898,625	$ 140,268,859	$ 131,004,978	$ 9,263,881	$ 15,480,244	$ 32,137,522	$ 32,380,012	$ (242,490)	$ 2,581,620	$ 34,719,142
				Estimated Outstanding Losses		$ 22,404,996		Estimated Outstanding Losses		$ 24,744,126		Estimated Outstanding Losses		$ 2,339,130	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/28
Column (9): Projected Losses Paid-to-date as of 06/30/28

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/28
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 @ 12/31/23
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/23 and the Rollforward Date of 06/30/29

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			Current Evaluation Date of 12/31/23				Rollforward Date of 06/30/29				Estimated Change from 12/31/23 to 06/30/29				
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	2,201,488	Various	2,201,488	2,201,488	-	-	2,201,488	2,201,488	-	-	-	-	-	-	-
1-Jul-09	3,465,129	Various	3,465,129	3,465,129	-	-	3,465,129	3,465,129	-	-	-	-	-	-	-
1-Jul-10	1,897,817	Various	1,897,817	1,897,817	-	-	1,897,817	1,897,817	-	-	-	-	-	-	-
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	3,193,201	Various	3,142,568	2,917,568	225,000	50,633	3,187,624	3,187,624	-	5,578	45,056	270,056	(225,000)	(45,056)	-
1-Jul-14	1,878,508	Various	1,809,208	1,655,708	153,500	69,300	1,872,486	1,872,486	-	6,021	63,278	216,778	(153,500)	(63,278)	-
1-Jul-15	1,877,801	Various	1,829,838	1,769,838	60,000	47,963	1,876,105	1,876,105	-	1,696	46,267	106,267	(60,000)	(46,267)	-
1-Jul-16	6,460,413	Various	6,360,797	6,185,797	175,000	99,615	6,457,981	6,440,902	17,079	2,431	97,184	255,105	(157,921)	(97,184)	-
1-Jul-17	11,261,664	Various	11,206,550	11,126,550	80,000	55,114	11,260,916	11,237,764	23,151	748	54,365	111,214	(56,849)	(54,365)	-
1-Jul-18	2,706,463	Various	2,359,166	2,005,943	353,223	347,296	2,702,118	2,629,604	72,514	4,344	342,952	623,661	(280,709)	(342,952)	-
1-Jul-19	3,509,386	Various	2,966,573	2,878,947	87,626	542,813	3,508,477	3,443,486	64,991	909	541,904	564,539	(22,635)	(541,904)	-
1-Jul-20	1,748,748	Various	1,070,175	785,175	285,000	678,573	1,747,135	1,641,271	105,864	1,613	676,960	856,096	(179,136)	(676,960)	-
1-Jul-21	10,044,422	Various	7,827,177	1,863,941	5,963,236	2,217,245	10,035,659	9,154,898	880,761	8,763	2,208,482	7,290,957	(5,082,475)	(2,208,482)	-
1-Jul-22	8,712,070	Various	3,117,139	1,220,496	1,896,644	5,594,931	8,682,553	7,955,193	727,360	29,518	5,565,414	6,734,698	(1,169,284)	(5,565,414)	-
1-Jul-23	7,056,284	Various	333,001	105,858	227,143	3,195,142	6,993,598	5,923,405	1,070,193	62,686	6,660,597	5,817,547	843,050	(3,132,455)	3,528,142
1-Jul-24	7,245,500	Various	-	-	-	-	6,685,044	5,138,538	1,546,506	560,456	6,685,044	5,138,538	1,546,506	560,456	7,245,500
1-Jul-25	7,674,200	Various	-	-	-	-	6,013,277	4,578,783	1,434,493	1,660,923	6,013,277	4,578,783	1,434,493	1,660,923	7,674,200
1-Jul-26	7,977,900	Various	-	-	-	-	5,307,272	3,807,158	1,500,115	2,670,628	5,307,272	3,807,158	1,500,115	2,670,628	7,977,900
1-Jul-27	8,293,400	Various	-	-	-	-	3,990,313	2,629,993	1,360,320	4,303,087	3,990,313	2,629,993	1,360,320	4,303,087	8,293,400
1-Jul-28	8,619,700	Various	-	-	-	-	1,852,226	1,136,799	715,427	6,767,474	1,852,226	1,136,799	715,427	6,767,474	8,619,700
Total	$ 164,368,804		$108,131,337	$ 98,624,966	$ 9,506,371	$ 12,898,625	$ 148,281,928	$ 138,763,153	$ 9,518,774	$ 16,086,876	$ 40,150,591	$ 40,138,188	$ 12,403	$ 3,188,251	$ 43,338,842
				Estimated Outstanding Losses		$ 22,404,996		Estimated Outstanding Losses		$ 25,605,650		Estimated Outstanding Losses		$ 3,200,654	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/29
Column (9): Projected Losses Paid-to-date as of 06/30/29

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/29
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 @ 12/31/23
Summary of Various Ultimate Loss Estimation Methods

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Policy Period Inception	Chain Ladder Incurred Method	Chain Ladder Paid Method	Outstanding Method	Bornhuetter-Ferguson Incurred Method	Bornhuetter-Ferguson Paid Method	Generalized Cape Cod Incurred Method	Generalized Cape Cod Paid Method	Frequency/ Severity Method	Selected Ultimate
Prior	$ 203,714	$ 203,714	$ 203,714	$ 203,714	$ 203,714	$ 203,714	$ 203,714	$ 203,714	$ 203,714
1-Jul-80	83,447	83,447	83,447	83,447	83,447	83,447	83,447	83,447	83,447
1-Jul-81	164,496	164,496	164,496	164,496	164,496	164,496	164,496	164,496	164,496
1-Jul-82	482,228	482,228	482,228	482,228	482,228	482,228	482,228	482,228	482,228
1-Jul-83	569,828	569,828	569,828	569,828	569,828	569,828	569,828	569,828	569,828
1-Jul-84	639,333	639,333	639,333	639,333	639,333	639,333	639,333	639,333	639,333
1-Jul-85	631,397	631,397	631,397	631,397	631,397	631,397	631,397	631,397	631,397
1-Jul-86	510,626	510,626	510,626	510,626	510,626	510,626	510,626	510,626	510,626
1-Jul-87	655,860	655,860	655,860	655,860	655,860	655,860	655,860	655,860	655,860
1-Jul-88	2,146,256	2,146,256	2,146,256	2,146,256	2,146,256	2,146,256	2,146,256	2,146,256	2,146,256
1-Jul-89	888,499	888,499	888,499	888,499	888,499	888,499	888,499	888,499	888,499
1-Jul-90	1,251,462	1,251,462	1,251,462	1,251,462	1,251,462	1,251,462	1,251,462	1,251,462	1,251,462
1-Jul-91	1,486,371	1,486,371	1,486,371	1,486,371	1,486,371	1,486,371	1,486,371	1,486,371	1,486,371
1-Jul-92	1,222,719	1,222,719	1,222,719	1,222,719	1,222,720	1,222,719	1,222,720	1,222,719	1,222,719
1-Jul-93	1,941,666	1,941,667	1,941,665	1,941,666	1,941,666	1,941,666	1,941,667	1,941,666	1,941,665
1-Jul-94	4,309,175	4,309,176	4,309,173	4,309,174	4,309,174	4,309,174	4,309,175	4,309,174	4,309,173
1-Jul-95	1,719,669	1,719,670	1,719,668	1,719,670	1,719,670	1,719,670	1,719,671	1,719,669	1,719,668
1-Jul-96	1,319,020	1,319,021	1,319,019	1,319,020	1,319,022	1,319,020	1,319,021	1,319,019	1,319,019
1-Jul-97	1,678,224	1,678,226	1,678,222	1,678,225	1,678,226	1,678,224	1,678,226	1,678,224	1,678,222
1-Jul-98	1,231,558	1,231,559	1,231,556	1,231,559	1,231,562	1,231,559	1,231,561	1,231,558	1,231,556
1-Jul-99	1,521,762	1,521,764	1,521,759	1,521,764	1,521,767	1,521,763	1,521,766	1,521,761	1,521,759
1-Jul-00	3,048,685	3,048,691	3,048,677	3,048,684	3,048,689	3,048,683	3,048,688	3,048,683	3,048,677
1-Jul-01	1,680,300	1,680,305	1,680,295	1,680,304	1,680,311	1,680,304	1,680,311	1,680,299	1,680,295
1-Jul-02	3,149,140	3,149,151	3,149,126	3,149,138	3,149,148	3,149,141	3,149,153	3,149,137	3,149,126
1-Jul-03	4,846,758	4,846,782	4,846,730	4,846,747	4,846,762	4,846,755	4,846,775	4,846,752	4,846,730
1-Jul-04	7,473,838	7,473,987	7,473,838	7,473,838	7,473,899	7,473,838	7,473,930	7,473,838	7,473,838
1-Jul-05	1,425,661	1,425,661	1,425,633	1,425,696	1,425,696	1,425,707	1,425,707	1,425,661	1,425,633
1-Jul-06	5,687,333	5,687,333	5,687,219	5,687,286	5,687,286	5,687,297	5,687,297	5,687,333	5,687,219
1-Jul-07	2,249,534	2,249,579	2,249,489	2,249,561	2,249,633	2,249,554	2,249,618	2,249,534	2,249,489
1-Jul-08	2,201,532	2,201,576	2,201,488	2,201,563	2,201,638	2,201,546	2,201,604	2,201,532	2,201,488
1-Jul-09	3,465,267	3,465,337	3,465,129	3,465,281	3,465,357	3,465,242	3,465,299	3,465,267	3,465,129
1-Jul-10	1,897,893	1,897,969	1,897,817	1,897,970	1,898,124	1,897,914	1,898,012	1,897,855	1,897,817
1-Jul-11	1,469,168	1,484,055	1,469,080	1,469,315	1,508,640	1,469,218	1,492,313	1,469,138	1,469,080
1-Jul-12	2,857,554	2,915,688	2,857,325	2,857,651	2,938,832	2,857,534	2,909,746	2,857,497	2,857,325
1-Jul-13	3,143,178	3,007,931	3,144,030	3,143,393	3,045,379	3,143,120	3,002,370	3,143,115	3,193,201
1-Jul-14	1,809,801	1,731,426	1,810,367	1,810,653	1,848,508	1,810,163	1,783,371	1,809,728	1,878,508
1-Jul-15	1,831,804	1,877,801	1,830,980	1,834,751	2,032,989	1,833,660	1,979,853	1,831,695	1,877,801
1-Jul-16	6,374,017	6,660,641	6,366,041	6,370,805	6,529,804	6,371,643	6,578,051	6,373,380	6,460,413
1-Jul-17	11,262,527	12,163,717	11,211,502	11,231,659	11,557,312	11,238,411	11,718,675	11,261,176	11,261,664
1-Jul-18	2,389,614	2,600,871	2,380,003	2,426,180	3,208,978	2,421,867	3,226,849	2,389,232	2,706,463
1-Jul-19	3,508,907	4,451,455	3,034,734	3,814,553	4,817,070	3,683,964	4,560,376	3,504,772	3,509,386
1-Jul-20	1,483,596	1,437,525	1,523,635	2,617,979	3,305,776	2,401,143	2,540,147	1,478,835	1,748,748
1-Jul-21	12,857,290	4,568,602	19,446,502	10,148,914	5,377,233	10,776,628	4,408,481	12,771,727	10,044,422
1-Jul-22	8,834,070	5,399,278	12,796,504	7,291,742	6,213,100	8,452,157	4,933,878	8,822,762	8,712,070
1-Jul-23	4,391,078	2,801,451	5,850,036	6,656,122	6,689,309	8,024,866	4,846,064	6,854,840	7,056,284
Total	$ 123,995,856	$ 112,884,135	$ 135,503,476	$ 123,457,098	$ 120,856,796	$ 126,267,666	$ 115,763,891	$ 126,351,093	$ 124,558,104

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 @ 12/31/23
Estimated Outstanding Losses at Various Discount Rates

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
								Unpaid Liabilities		
Policy Period Inception	Evaluation in Months	Retention	Selected Ultimate Retained Losses	Retained Incurred Losses	Retained Paid Losses	Retained Case Reserves	IBNR Reserves	Estimated Outstanding Losses	Disc Rate 7.00%	Disc Rate US Treasury
Prior	537	Various	$ 203,714	$ 203,714	$ 203,714	$ -	$ -	$ -	$ -	$ -
1-Jul-80	522	Various	83,447	83,447	83,447	-	-	-	-	-
1-Jul-81	510	Various	164,496	164,496	164,496	-	-	-	-	-
1-Jul-82	498	Various	482,228	482,228	482,228	-	-	-	-	-
1-Jul-83	486	Various	569,828	569,828	569,828	-	-	-	-	-
1-Jul-84	474	Various	639,333	639,333	639,333	-	-	-	-	-
1-Jul-85	462	Various	631,397	631,397	631,397	-	-	-	-	-
1-Jul-86	450	Various	510,626	510,626	510,626	-	-	-	-	-
1-Jul-87	438	Various	655,860	655,860	655,860	-	-	-	-	-
1-Jul-88	426	Various	2,146,256	2,146,256	2,146,256	-	-	-	-	-
1-Jul-89	414	Various	888,499	888,499	888,499	-	-	-	-	-
1-Jul-90	402	Various	1,251,462	1,251,462	1,251,462	-	-	-	-	-
1-Jul-91	390	Various	1,486,371	1,486,371	1,486,371	-	-	-	-	-
1-Jul-92	378	Various	1,222,719	1,222,719	1,222,719	-	-	-	-	-
1-Jul-93	366	Various	1,941,665	1,941,665	1,941,665	-	-	-	-	-
1-Jul-94	354	Various	4,309,173	4,309,173	4,309,173	-	-	-	-	-
1-Jul-95	342	Various	1,719,668	1,719,668	1,719,668	-	-	-	-	-
1-Jul-96	330	Various	1,319,019	1,319,019	1,319,019	-	-	-	-	-
1-Jul-97	318	Various	1,678,222	1,678,222	1,678,222	-	-	-	-	-
1-Jul-98	306	Various	1,231,556	1,231,556	1,231,556	-	-	-	-	-
1-Jul-99	294	Various	1,521,759	1,521,759	1,521,759	-	-	-	-	-
1-Jul-00	282	Various	3,048,677	3,048,677	3,048,677	-	-	-	-	-
1-Jul-01	270	Various	1,680,295	1,680,295	1,680,295	-	-	-	-	-
1-Jul-02	258	Various	3,149,126	3,149,126	3,149,126	-	-	-	-	-
1-Jul-03	246	Various	4,846,730	4,846,730	4,846,730	-	-	-	-	-
1-Jul-04	234	Various	7,473,838	7,473,838	7,473,838	-	-	-	-	-
1-Jul-05	222	Various	1,425,633	1,425,633	1,425,633	-	-	-	-	-
1-Jul-06	210	Various	5,687,219	5,687,219	5,687,219	-	-	-	-	-
1-Jul-07	198	Various	2,249,489	2,249,489	2,249,489	-	-	-	-	-
1-Jul-08	186	Various	2,201,488	2,201,488	2,201,488	-	-	-	-	-
1-Jul-09	174	Various	3,465,129	3,465,129	3,465,129	-	-	-	-	-
1-Jul-10	162	Various	1,897,817	1,897,817	1,897,817	-	-	-	-	-
1-Jul-11	150	Various	1,469,080	1,469,080	1,469,080	-	-	-	-	-
1-Jul-12	138	Various	2,857,325	2,857,325	2,857,325	-	-	-	-	-
1-Jul-13	126	Various	3,193,201	3,142,568	2,917,568	225,000	50,633	275,633	249,172	256,320
1-Jul-14	114	Various	1,878,508	1,809,208	1,655,708	153,500	69,300	222,800	196,192	203,628
1-Jul-15	102	Various	1,877,801	1,829,838	1,769,838	60,000	47,963	107,963	92,576	96,964
1-Jul-16	90	Various	6,460,413	6,360,797	6,185,797	175,000	99,615	274,615	228,879	242,065
1-Jul-17	78	Various	11,261,664	11,206,550	11,126,550	80,000	55,114	135,114	114,096	120,109
1-Jul-18	66	Various	2,706,463	2,359,166	2,005,943	353,223	347,296	700,519	612,984	637,378
1-Jul-19	54	Various	3,509,386	2,966,573	2,878,947	87,626	542,813	630,439	550,704	572,712
1-Jul-20	42	Various	1,748,748	1,070,175	785,175	285,000	678,573	963,573	823,197	862,361
1-Jul-21	30	Various	10,044,422	7,827,177	1,863,941	5,963,236	2,217,245	8,180,481	6,850,423	7,225,708
1-Jul-22	18	Various	8,712,070	3,117,139	1,220,496	1,896,644	5,594,931	7,491,575	6,171,437	6,546,195
1-Jul-23	6	Various	3,528,142	333,001	105,858	227,143	3,195,142	3,422,284	2,750,188	2,941,535
Total			$121,029,961	$108,131,337	$ 98,624,966	$ 9,506,371	$ 12,898,625	$ 22,404,996	$ 18,639,847	$ 19,704,975

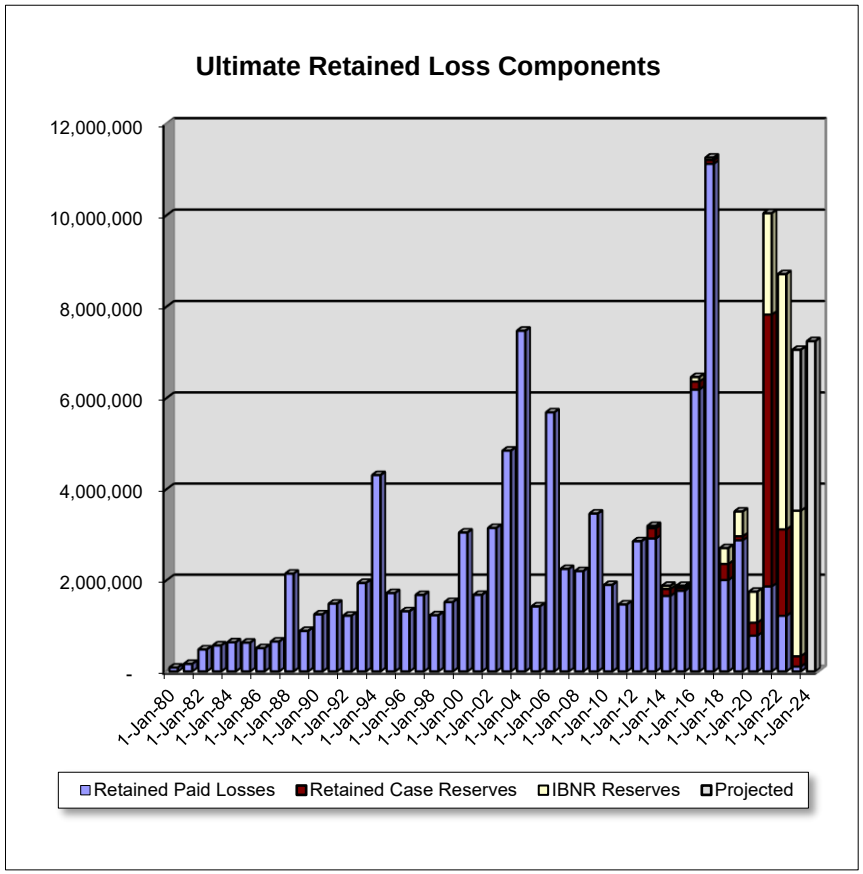
Ultimate Losses for Policy Period 7/1/2023 are multiplied by 0.5 to reflect the 12/31/23 evaluation date.

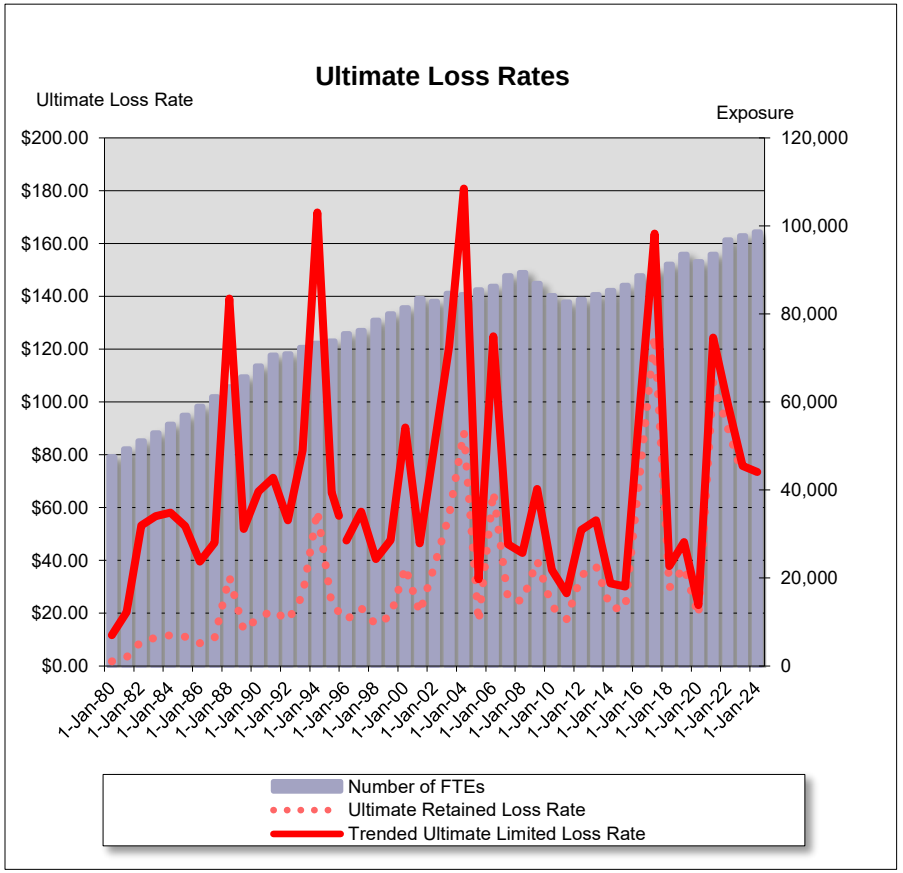
Column (4) : from Exhibit 1, Column (10)
Columns (5), (6), (7) : Exhibit 10
Column (8) : Column (4) - Column (5)

Column (9) : Column (4) - Column (6)
Column (10) : Column (9) discounted
Column (11) : Column (9) duration-matched discounting

State of Washington
Self-Insurance Liability Program

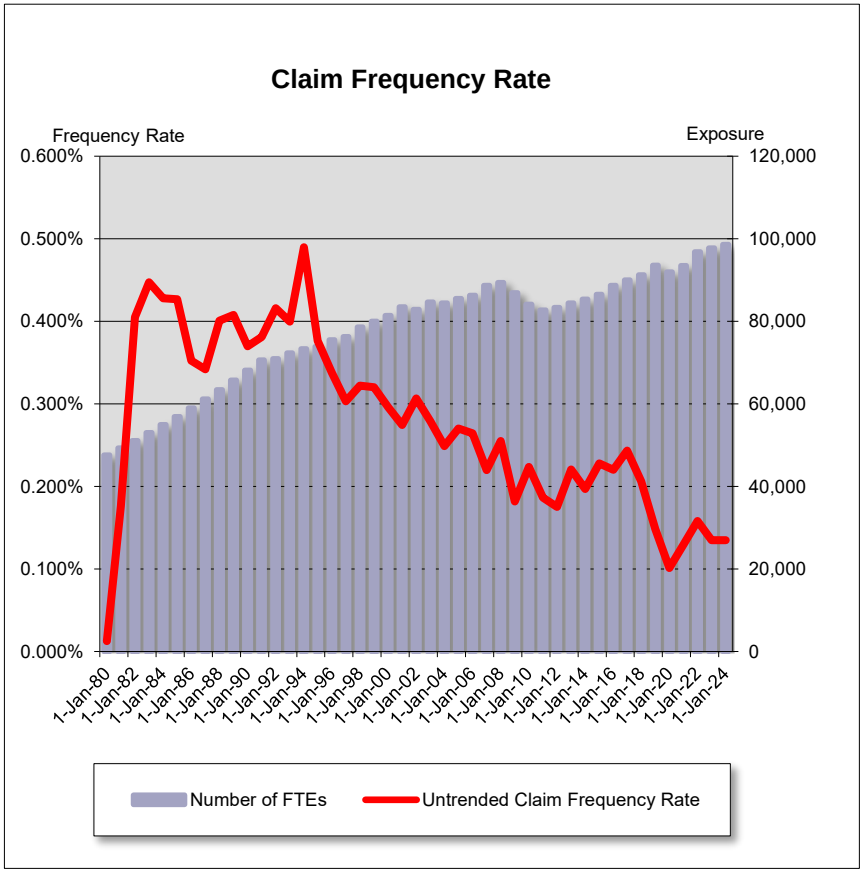
Automobile Liability Experience @ 12/31/23

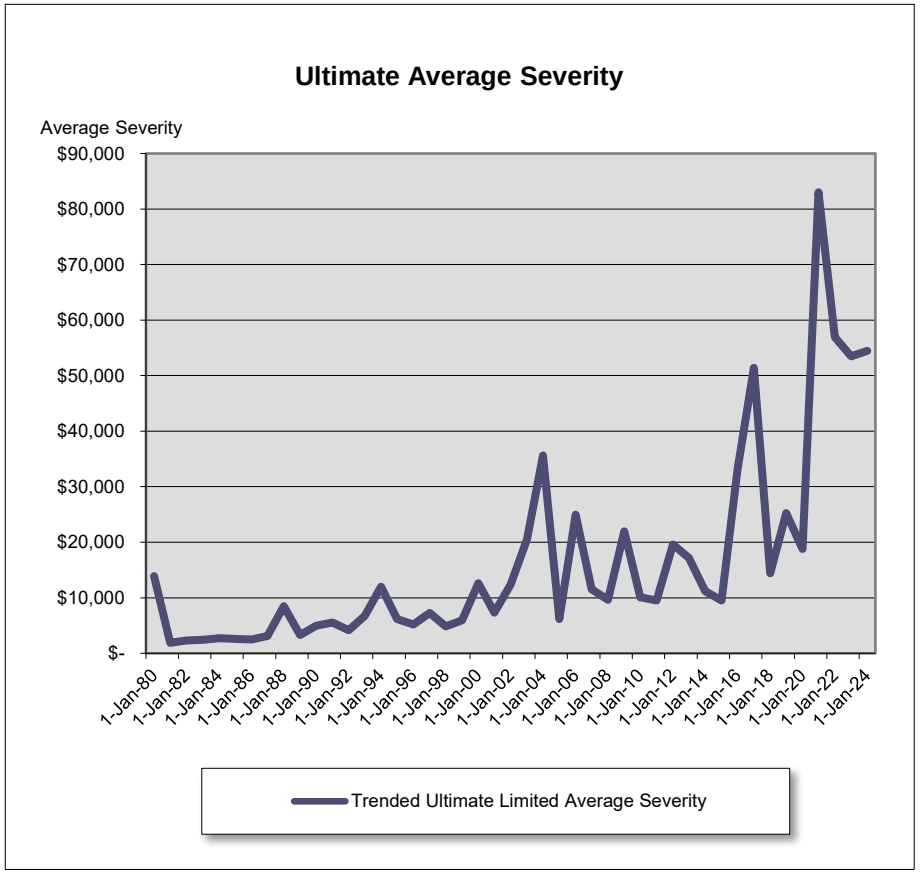




State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/23





State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/23
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	537	$ 203,714	1.000	$ 203,714	$ 203,714	1.000	$ 203,714	$ -	2.200	$ 203,714
1-Jul-80	522	83,447	1.000	83,447	83,447	1.000	83,447	-	2.200	83,447
1-Jul-81	510	164,496	1.000	164,496	164,496	1.000	164,496	-	2.200	164,496
1-Jul-82	498	482,228	1.000	482,228	482,228	1.000	482,228	-	2.200	482,228
1-Jul-83	486	569,828	1.000	569,828	569,828	1.000	569,828	-	2.200	569,828
1-Jul-84	474	639,333	1.000	639,333	639,333	1.000	639,333	-	2.200	639,333
1-Jul-85	462	631,397	1.000	631,397	631,397	1.000	631,397	-	2.200	631,397
1-Jul-86	450	510,626	1.000	510,626	510,626	1.000	510,626	-	2.200	510,626
1-Jul-87	438	655,860	1.000	655,860	655,860	1.000	655,860	-	2.200	655,860
1-Jul-88	426	2,146,256	1.000	2,146,256	2,146,256	1.000	2,146,256	-	2.200	2,146,256
1-Jul-89	414	888,499	1.000	888,499	888,499	1.000	888,499	-	2.200	888,499
1-Jul-90	402	1,251,462	1.000	1,251,462	1,251,462	1.000	1,251,462	-	2.200	1,251,462
1-Jul-91	390	1,486,371	1.000	1,486,371	1,486,371	1.000	1,486,371	-	2.200	1,486,371
1-Jul-92	378	1,222,719	1.000	1,222,719	1,222,719	1.000	1,222,719	-	2.200	1,222,719
1-Jul-93	366	1,941,665	1.000	1,941,666	1,941,665	1.000	1,941,667	-	2.200	1,941,665
1-Jul-94	354	4,309,173	1.000	4,309,175	4,309,173	1.000	4,309,176	-	2.200	4,309,173
1-Jul-95	342	1,719,668	1.000	1,719,669	1,719,668	1.000	1,719,670	-	2.200	1,719,668
1-Jul-96	330	1,319,019	1.000	1,319,020	1,319,019	1.000	1,319,021	-	2.200	1,319,019
1-Jul-97	318	1,678,222	1.000	1,678,224	1,678,222	1.000	1,678,226	-	2.200	1,678,222
1-Jul-98	306	1,231,556	1.000	1,231,558	1,231,556	1.000	1,231,559	-	2.200	1,231,556
1-Jul-99	294	1,521,759	1.000	1,521,762	1,521,759	1.000	1,521,764	-	2.200	1,521,759
1-Jul-00	282	3,048,677	1.000	3,048,685	3,048,677	1.000	3,048,691	-	2.200	3,048,677
1-Jul-01	270	1,680,295	1.000	1,680,300	1,680,295	1.000	1,680,305	-	2.200	1,680,295
1-Jul-02	258	3,149,126	1.000	3,149,140	3,149,126	1.000	3,149,151	-	2.200	3,149,126
1-Jul-03	246	4,846,730	1.000	4,846,758	4,846,730	1.000	4,846,782	-	2.200	4,846,730
1-Jul-04	234	7,473,838	1.000	7,473,838	7,473,838	1.000	7,473,987	-	1.000	7,473,838
1-Jul-05	222	1,425,633	1.000	1,425,661	1,425,633	1.000	1,425,661	-	1.000	1,425,633
1-Jul-06	210	5,687,219	1.000	5,687,333	5,687,219	1.000	5,687,333	-	1.000	5,687,219
1-Jul-07	198	2,249,489	1.000	2,249,534	2,249,489	1.000	2,249,579	-	2.000	2,249,489
1-Jul-08	186	2,201,488	1.000	2,201,532	2,201,488	1.000	2,201,576	-	2.000	2,201,488
1-Jul-09	174	3,465,129	1.000	3,465,267	3,465,129	1.000	3,465,337	-	3.000	3,465,129
1-Jul-10	162	1,897,817	1.000	1,897,893	1,897,817	1.000	1,897,969	-	2.000	1,897,817
1-Jul-11	150	1,469,080	1.000	1,469,168	1,469,080	1.010	1,484,055	-	1.006	1,469,080
1-Jul-12	138	2,857,325	1.000	2,857,554	2,857,325	1.020	2,915,688	-	1.004	2,857,325
1-Jul-13	126	3,142,568	1.000	3,143,178	2,917,568	1.031	3,007,931	225,000	1.006	3,144,030
1-Jul-14	114	1,809,208	1.000	1,809,801	1,655,708	1.046	1,731,426	153,500	1.008	1,810,367
1-Jul-15	102	1,829,838	1.001	1,831,804	1,769,838	1.061	1,877,801	60,000	1.019	1,830,980
1-Jul-16	90	6,360,797	1.002	6,374,017	6,185,797	1.077	6,660,641	175,000	1.030	6,366,041
1-Jul-17	78	11,206,550	1.005	11,262,527	11,126,550	1.093	12,163,717	80,000	1.062	11,211,502
1-Jul-18	66	2,359,166	1.013	2,389,614	2,005,943	1.297	2,600,871	353,223	1.059	2,380,003
1-Jul-19	54	2,966,573	1.183	3,508,907	2,878,947	1.546	4,451,455	87,626	1.778	3,034,734
1-Jul-20	42	1,070,175	1.386	1,483,596	785,175	1.831	1,437,525	285,000	2.591	1,523,635
1-Jul-21	30	7,827,177	1.643	12,857,290	1,863,941	2.451	4,568,602	5,963,236	2.948	19,446,502
1-Jul-22	18	3,117,139	2.834	8,834,070	1,220,496	4.424	5,399,278	1,896,644	6.103	12,796,504
1-Jul-23	6	333,001	13.186	4,391,078	105,858	26.464	2,801,451	227,143	25.289	5,850,036
Total		$ 108,131,337		$ 123,995,856	$ 98,624,966		$ 112,884,135	$ 9,506,371		$ 135,503,476

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 @ 12/31/23
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	537	$ 203,714	6.716	1.000	$ 1,368,179	45,894	1.000	26.953	$ 184,176	$ 203,714
1-Jul-80	522	83,447	6.351	1.000	529,932	47,572	1.000	25.335	189,788	83,447
1-Jul-81	510	164,496	5.831	1.000	959,227	49,311	1.000	31.576	267,019	164,496
1-Jul-82	498	482,228	5.376	1.000	2,592,385	51,114	1.000	42.738	406,362	482,228
1-Jul-83	486	569,828	5.021	1.000	2,861,340	52,983	1.000	48.638	513,204	569,828
1-Jul-84	474	639,333	4.752	1.000	3,038,329	54,921	1.000	51.379	593,760	639,333
1-Jul-85	462	631,397	4.548	1.000	2,871,683	56,929	1.000	51.992	650,777	631,397
1-Jul-86	450	510,626	4.354	1.000	2,223,050	59,010	1.000	53.306	722,529	510,626
1-Jul-87	438	655,860	4.149	1.000	2,720,969	61,168	1.000	62.065	915,071	655,860
1-Jul-88	426	2,146,256	3.914	1.000	8,400,266	63,405	1.000	78.703	1,274,972	2,146,256
1-Jul-89	414	888,499	3.657	1.000	3,249,524	65,723	1.000	68.225	1,226,015	888,499
1-Jul-90	402	1,251,462	3.425	1.000	4,285,867	68,126	1.000	67.531	1,343,372	1,251,462
1-Jul-91	390	1,486,371	3.225	1.000	4,793,209	70,617	1.000	69.141	1,514,072	1,486,371
1-Jul-92	378	1,222,719	3.049	1.000	3,728,367	70,938	1.000	71.310	1,658,956	1,222,719
1-Jul-93	366	1,941,665	2.898	1.000	5,626,278	72,350	1.000	82.628	2,063,100	1,941,666
1-Jul-94	354	4,309,173	2.783	1.000	11,994,111	73,309	1.000	95.984	2,528,023	4,309,174
1-Jul-95	342	1,719,668	2.682	1.000	4,612,448	73,860	1.000	75.567	2,080,905	1,719,670
1-Jul-96	330	1,319,019	2.595	1.000	3,422,806	75,483	1.000	62.192	1,809,067	1,319,020
1-Jul-97	318	1,678,222	2.527	1.000	4,240,739	76,238	1.000	57.540	1,735,989	1,678,224
1-Jul-98	306	1,231,556	2.462	1.000	3,031,659	78,561	1.000	53.987	1,722,945	1,231,559
1-Jul-99	294	1,521,759	2.390	1.000	3,636,549	80,014	1.000	58.146	1,946,887	1,521,763
1-Jul-00	282	3,048,677	2.297	1.000	7,002,323	81,425	1.000	68.415	2,425,379	3,048,683
1-Jul-01	270	1,680,295	2.201	1.000	3,698,322	83,486	1.000	69.676	2,642,881	1,680,304
1-Jul-02	258	3,149,126	2.098	1.000	6,608,325	82,878	1.000	83.640	3,303,319	3,149,141
1-Jul-03	246	4,846,730	2.014	1.000	9,762,810	84,636	1.000	99.255	4,170,443	4,846,755
1-Jul-04	234	7,473,838	1.944	1.000	14,530,315	84,377	1.000	106.549	4,624,277	7,473,838
1-Jul-05	222	1,425,633	1.875	1.000	2,673,260	85,484	1.000	81.330	3,707,678	1,425,707
1-Jul-06	210	5,687,219	1.803	1.000	10,256,055	86,256	1.000	81.364	3,891,727	5,687,297
1-Jul-07	198	2,249,489	1.729	1.000	3,889,672	88,679	1.000	62.826	3,222,041	2,249,554
1-Jul-08	186	2,201,488	1.658	1.000	3,650,373	89,383	1.000	54.122	2,917,494	2,201,546
1-Jul-09	174	3,465,129	1.602	1.000	5,549,437	86,931	1.000	52.209	2,833,927	3,465,242
1-Jul-10	162	1,897,817	1.536	1.000	2,915,738	84,125	1.000	44.301	2,425,714	1,897,914
1-Jul-11	150	1,469,080	1.475	1.000	2,167,606	82,671	1.000	41.011	2,297,828	1,469,218
1-Jul-12	138	2,857,325	1.432	1.000	4,090,681	83,316	1.000	44.948	2,615,762	2,857,534
1-Jul-13	126	3,142,568	1.388	1.000	4,361,894	84,399	1.000	46.821	2,846,990	3,143,120
1-Jul-14	114	1,809,208	1.354	1.000	2,449,493	85,309	1.000	46.261	2,914,851	1,810,163
1-Jul-15	102	1,829,838	1.322	1.000	2,419,216	86,484	1.001	54.431	3,560,579	1,833,660
1-Jul-16	90	6,360,797	1.286	1.000	8,176,821	88,655	1.002	75.822	5,229,089	6,371,643
1-Jul-17	78	11,206,550	1.247	1.000	13,973,842	90,032	1.005	88.785	6,410,476	11,238,411
1-Jul-18	66	2,359,166	1.214	1.000	2,864,023	91,253	1.013	65.466	4,920,898	2,421,867
1-Jul-19	54	2,966,573	1.193	1.000	3,539,337	93,552	1.183	59.194	4,641,526	3,683,964
1-Jul-20	42	1,070,175	1.158	1.000	1,238,861	91,897	1.386	60.167	4,776,287	2,401,143
1-Jul-21	30	7,827,177	1.103	1.000	8,629,463	93,510	1.643	88.886	7,538,985	10,776,628
1-Jul-22	18	3,117,139	1.050	1.000	3,272,996	96,805	2.834	89.418	8,243,921	8,452,157
1-Jul-23	6	333,001	1.000	1.000	333,001	97,786	13.186	85.115	8,323,050	8,024,866
Total		$ 108,131,337			$ 208,240,781	3,450,853			$ 125,832,112	$ 126,267,666

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 @ 12/31/23
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	537	$ 203,714	6.716	1.000	$ 1,368,179	45,894	1.000	26.953	$ 184,176	$ 203,714
1-Jul-80	522	83,447	6.351	1.000	529,932	47,572	1.000	25.335	189,788	83,447
1-Jul-81	510	164,496	5.831	1.000	959,227	49,311	1.000	31.576	267,019	164,496
1-Jul-82	498	482,228	5.376	1.000	2,592,385	51,114	1.000	42.738	406,362	482,228
1-Jul-83	486	569,828	5.021	1.000	2,861,340	52,983	1.000	48.638	513,205	569,828
1-Jul-84	474	639,333	4.752	1.000	3,038,329	54,921	1.000	51.379	593,760	639,333
1-Jul-85	462	631,397	4.548	1.000	2,871,683	56,929	1.000	51.992	650,777	631,397
1-Jul-86	450	510,626	4.354	1.000	2,223,050	59,010	1.000	53.306	722,529	510,626
1-Jul-87	438	655,860	4.149	1.000	2,720,969	61,168	1.000	62.065	915,072	655,860
1-Jul-88	426	2,146,256	3.914	1.000	8,400,266	63,405	1.000	78.703	1,274,972	2,146,256
1-Jul-89	414	888,499	3.657	1.000	3,249,524	65,723	1.000	68.225	1,226,015	888,499
1-Jul-90	402	1,251,462	3.425	1.000	4,285,867	68,126	1.000	67.531	1,343,372	1,251,462
1-Jul-91	390	1,486,371	3.225	1.000	4,793,209	70,617	1.000	69.141	1,514,072	1,486,371
1-Jul-92	378	1,222,719	3.049	1.000	3,728,367	70,938	1.000	71.310	1,658,956	1,222,720
1-Jul-93	366	1,941,665	2.898	1.000	5,626,278	72,350	1.000	82.628	2,063,101	1,941,667
1-Jul-94	354	4,309,173	2.783	1.000	11,994,111	73,309	1.000	95.984	2,528,025	4,309,175
1-Jul-95	342	1,719,668	2.682	1.000	4,612,448	73,860	1.000	75.567	2,080,907	1,719,671
1-Jul-96	330	1,319,019	2.595	1.000	3,422,806	75,483	1.000	62.192	1,809,069	1,319,021
1-Jul-97	318	1,678,222	2.527	1.000	4,240,739	76,238	1.000	57.540	1,735,991	1,678,226
1-Jul-98	306	1,231,556	2.462	1.000	3,031,659	78,561	1.000	53.987	1,722,949	1,231,561
1-Jul-99	294	1,521,759	2.390	1.000	3,636,549	80,014	1.000	58.146	1,946,894	1,521,766
1-Jul-00	282	3,048,677	2.297	1.000	7,002,323	81,425	1.000	68.416	2,425,394	3,048,688
1-Jul-01	270	1,680,295	2.201	1.000	3,698,322	83,486	1.000	69.677	2,642,909	1,680,311
1-Jul-02	258	3,149,126	2.098	1.000	6,608,325	82,878	1.000	83.642	3,303,390	3,149,153
1-Jul-03	246	4,846,730	2.014	1.000	9,762,810	84,636	1.000	99.259	4,170,623	4,846,775
1-Jul-04	234	7,473,838	1.944	1.000	14,530,315	84,377	1.000	106.558	4,624,668	7,473,930
1-Jul-05	222	1,425,633	1.875	1.000	2,673,260	85,484	1.000	81.341	3,708,169	1,425,707
1-Jul-06	210	5,687,219	1.803	1.000	10,256,055	86,256	1.000	81.385	3,892,726	5,687,297
1-Jul-07	198	2,249,489	1.729	1.000	3,889,672	88,679	1.000	62.851	3,223,309	2,249,618
1-Jul-08	186	2,201,488	1.658	1.000	3,650,373	89,383	1.000	54.156	2,919,294	2,201,604
1-Jul-09	174	3,465,129	1.602	1.000	5,549,437	86,931	1.000	52.269	2,837,182	3,465,299
1-Jul-10	162	1,897,817	1.536	1.000	2,915,738	84,125	1.000	44.365	2,429,225	1,898,012
1-Jul-11	150	1,469,080	1.475	1.000	2,167,606	82,671	1.010	41.092	2,302,361	1,492,313
1-Jul-12	138	2,857,325	1.432	1.000	4,090,681	83,316	1.020	45.000	2,618,817	2,909,746
1-Jul-13	126	2,917,568	1.388	1.000	4,049,593	84,399	1.031	46.424	2,822,833	3,002,370
1-Jul-14	114	1,655,708	1.354	1.000	2,241,669	85,309	1.046	46.330	2,919,232	1,783,371
1-Jul-15	102	1,769,838	1.322	1.000	2,339,891	86,484	1.061	55.840	3,652,791	1,979,853
1-Jul-16	90	6,185,797	1.286	1.000	7,951,858	88,655	1.077	79.782	5,502,143	6,578,051
1-Jul-17	78	11,126,550	1.247	1.000	13,874,087	90,032	1.093	96.179	6,944,337	11,718,675
1-Jul-18	66	2,005,943	1.214	1.000	2,435,211	91,253	1.297	71.008	5,337,487	3,226,849
1-Jul-19	54	2,878,947	1.193	1.000	3,434,793	93,552	1.546	60.702	4,759,788	4,560,376
1-Jul-20	42	785,175	1.158	1.000	908,938	91,897	1.831	48.716	3,867,272	2,540,147
1-Jul-21	30	1,863,941	1.103	1.000	2,054,995	93,510	2.451	50.676	4,298,132	4,408,481
1-Jul-22	18	1,220,496	1.050	1.000	1,281,520	96,805	4.424	52.041	4,797,948	4,933,878
1-Jul-23	6	105,858	1.000	1.000	105,858	97,786	26.464	50.379	4,926,358	4,846,064
Total		$ 98,624,966			$ 197,660,247	3,450,853			$ 116,273,397	$ 115,763,891

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 @ 12/31/23
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	537	185	1.000	185	1.000	$ 1,101	$ 1,101	0	$ 1,443	$ 203,714
1-Jul-80	522	6	1.000	6	1.000	13,908	$ 13,908	0	1,922	83,447
1-Jul-81	510	87	1.000	87	1.000	1,891	$ 1,891	0	2,085	164,496
1-Jul-82	498	207	1.000	207	1.000	2,330	$ 2,330	0	2,311	482,228
1-Jul-83	486	237	1.000	237	1.000	2,404	$ 2,404	0	2,495	569,828
1-Jul-84	474	235	1.000	235	1.000	2,721	$ 2,721	0	2,706	639,333
1-Jul-85	462	243	1.000	243	1.000	2,598	$ 2,598	0	2,885	631,397
1-Jul-86	450	208	1.000	208	1.000	2,455	$ 2,455	0	3,235	510,626
1-Jul-87	438	209	1.000	209	1.000	3,138	$ 3,138	0	3,995	655,860
1-Jul-88	426	254	1.000	254	1.000	8,450	$ 8,450	0	5,201	2,146,256
1-Jul-89	414	268	1.000	268	1.000	3,315	$ 3,315	0	4,769	888,499
1-Jul-90	402	252	1.000	252	1.000	4,966	$ 4,966	0	5,092	1,251,462
1-Jul-91	390	269	1.000	269	1.000	5,526	$ 5,526	0	5,467	1,486,371
1-Jul-92	378	295	1.000	295	1.000	4,145	$ 4,145	0	5,810	1,222,719
1-Jul-93	366	289	1.000	289	1.000	6,719	$ 6,719	0	7,027	1,941,666
1-Jul-94	354	359	1.000	359	1.000	12,003	$ 12,003	0	8,366	4,309,174
1-Jul-95	342	278	1.000	278	1.000	6,186	$ 6,186	0	7,411	1,719,669
1-Jul-96	330	255	1.000	255	1.000	5,173	$ 5,173	0	6,830	1,319,019
1-Jul-97	318	231	1.000	231	1.000	7,265	$ 7,265	0	6,919	1,678,224
1-Jul-98	306	253	1.000	253	1.000	4,868	$ 4,868	0	6,838	1,231,558
1-Jul-99	294	256	1.000	256	1.000	5,944	$ 5,944	0	7,797	1,521,761
1-Jul-00	282	241	1.000	241	1.000	12,650	$ 12,650	0	9,936	3,048,683
1-Jul-01	270	229	1.000	229	1.000	7,338	$ 7,338	0	10,924	1,680,299
1-Jul-02	258	254	1.000	254	1.000	12,398	$ 12,398	0	13,849	3,149,137
1-Jul-03	246	236	1.000	236	1.000	20,537	$ 20,537	0	17,810	4,846,752
1-Jul-04	234	210	1.000	210	1.000	35,590	$ 35,590	0	20,709	7,473,838
1-Jul-05	222	231	1.000	231	1.000	6,172	$ 6,172	0	16,644	1,425,661
1-Jul-06	210	228	1.000	228	1.000	24,944	$ 24,944	0	17,915	5,687,333
1-Jul-07	198	195	1.000	195	1.000	11,536	$ 11,536	0	15,325	2,249,534
1-Jul-08	186	228	1.000	228	1.000	9,656	$ 9,656	0	14,117	2,201,532
1-Jul-09	174	158	1.000	158	1.000	21,931	$ 21,932	0	15,309	3,465,267
1-Jul-10	162	188	1.000	188	1.000	10,095	$ 10,095	0	13,723	1,897,855
1-Jul-11	150	154	1.000	154	1.000	9,539	$ 9,540	0	13,858	1,469,138
1-Jul-12	138	146	1.000	146	1.000	19,571	$ 19,572	0	15,863	2,857,497
1-Jul-13	126	186	1.000	186	1.000	16,896	$ 16,898	0	16,339	3,143,115
1-Jul-14	114	168	1.000	168	1.000	10,769	$ 10,772	0	16,428	1,809,728
1-Jul-15	102	197	1.000	197	1.001	9,289	$ 9,298	0	19,149	1,831,695
1-Jul-16	90	195	1.000	195	1.002	32,619	$ 32,684	0	27,366	6,373,380
1-Jul-17	78	219	1.000	219	1.005	51,171	$ 51,421	0	33,310	11,261,176
1-Jul-18	66	188	1.000	188	1.013	12,549	$ 12,709	0	27,571	2,389,232
1-Jul-19	54	139	1.001	139	1.181	21,342	$ 25,214	0	29,492	3,504,772
1-Jul-20	42	93	1.003	93	1.382	11,507	$ 15,901	0	35,798	1,478,835
1-Jul-21	30	120	1.011	121	1.624	65,226	$ 105,959	1	56,593	12,771,727
1-Jul-22	18	148	1.036	153	2.737	21,062	$ 57,641	5	58,376	8,822,762
1-Jul-23	6	47	2.399	132	5.496	7,085	$ 38,938	85	59,115	6,854,840
Total		9,274		9,365				91		$ 126,351,093

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 @ 12/31/23
Incurred Bornhuetter/Ferguson Method

(1) Policy Period Inception	(2) Retention	(3) Retained Incurred Losses	(4) Retained Incurred LDF	(5) A Priori Expected Limited Loss Rate	(6) Retention Adjustment Factor	(7) A Priori Expected Retained Loss Rate	(8) A Priori Expected Retained Losses	(9) IBNR Factor	(10) IBNR Reserves	(11) Ultimate 0.00% Losses
Prior	Various	$ 203,714	1.000	10.42	1.000	10.42	$ 478,116	0.000	$ 0	$ 203,714
1-Jul-80	Various	83,447	1.000	11.02	1.000	11.02	524,136	0.000	0	83,447
1-Jul-81	Various	164,496	1.000	12.00	1.000	12.00	591,676	0.000	0	164,496
1-Jul-82	Various	482,228	1.000	13.02	1.000	13.02	665,271	0.000	0	482,228
1-Jul-83	Various	569,828	1.000	13.93	1.000	13.93	738,272	0.000	0	569,828
1-Jul-84	Various	639,333	1.000	14.72	1.000	14.72	808,594	0.000	0	639,333
1-Jul-85	Various	631,397	1.000	15.38	1.000	15.38	875,792	0.000	0	631,397
1-Jul-86	Various	510,626	1.000	16.07	1.000	16.07	948,384	0.000	0	510,626
1-Jul-87	Various	655,860	1.000	16.87	1.000	16.87	1,031,609	0.000	0	655,860
1-Jul-88	Various	2,146,256	1.000	17.88	1.000	17.88	1,133,476	0.000	0	2,146,256
1-Jul-89	Various	888,499	1.000	19.13	1.000	19.13	1,257,353	0.000	0	888,499
1-Jul-90	Various	1,251,462	1.000	20.43	1.000	20.43	1,391,859	0.000	0	1,251,462
1-Jul-91	Various	1,486,371	1.000	21.70	1.000	21.70	1,532,194	0.000	0	1,486,371
1-Jul-92	Various	1,222,719	1.000	22.95	1.000	22.95	1,627,761	0.000	0	1,222,719
1-Jul-93	Various	1,941,665	1.000	24.15	1.000	24.15	1,747,010	0.000	1	1,941,666
1-Jul-94	Various	4,309,173	1.000	25.14	1.000	25.14	1,842,837	0.000	1	4,309,174
1-Jul-95	Various	1,719,668	1.000	26.09	1.000	26.09	1,926,754	0.000	1	1,719,670
1-Jul-96	Various	1,319,019	1.000	26.96	1.000	26.96	2,035,267	0.000	2	1,319,020
1-Jul-97	Various	1,678,222	1.000	27.69	1.000	27.69	2,110,975	0.000	2	1,678,225
1-Jul-98	Various	1,231,556	1.000	28.42	1.000	28.42	2,232,979	0.000	3	1,231,559
1-Jul-99	Various	1,521,759	1.000	29.28	1.000	29.28	2,342,751	0.000	4	1,521,764
1-Jul-00	Various	3,048,677	1.000	30.46	1.000	30.46	2,480,452	0.000	6	3,048,684
1-Jul-01	Various	1,680,295	1.000	31.79	1.000	31.79	2,653,983	0.000	9	1,680,304
1-Jul-02	Various	3,149,126	1.000	33.34	1.000	33.34	2,763,386	0.000	12	3,149,138
1-Jul-03	Various	4,846,730	1.000	34.74	1.000	34.74	2,939,902	0.000	17	4,846,747
1-Jul-04	Various	7,473,838	1.000	35.99	1.000	35.99	3,036,662	0.000	-	7,473,838
1-Jul-05	Various	1,425,633	1.000	37.31	1.000	37.31	3,189,737	0.000	64	1,425,696
1-Jul-06	Various	5,687,219	1.000	38.80	1.000	38.80	3,346,657	0.000	67	5,687,286
1-Jul-07	Various	2,249,489	1.000	40.46	1.000	40.46	3,588,356	0.000	72	2,249,561
1-Jul-08	Various	2,201,488	1.000	42.20	1.000	42.20	3,771,704	0.000	75	2,201,563
1-Jul-09	Various	3,465,129	1.000	43.69	1.000	43.69	3,797,954	0.000	152	3,465,281
1-Jul-10	Various	1,897,817	1.000	45.54	1.000	45.54	3,831,192	0.000	153	1,897,970
1-Jul-11	Various	1,469,080	1.000	47.42	1.000	47.42	3,920,324	0.000	235	1,469,315
1-Jul-12	Various	2,857,325	1.000	48.87	1.000	48.87	4,071,867	0.000	326	2,857,651
1-Jul-13	Various	3,142,568	1.000	50.41	1.000	50.41	4,254,497	0.000	825	3,143,393
1-Jul-14	Various	1,809,208	1.000	51.68	1.000	51.68	4,408,688	0.000	1,445	1,810,653
1-Jul-15	Various	1,829,838	1.001	52.92	1.000	52.92	4,576,982	0.001	4,913	1,834,751
1-Jul-16	Various	6,360,797	1.002	54.43	1.000	54.43	4,825,381	0.002	10,008	6,370,805
1-Jul-17	Various	11,206,550	1.005	56.11	1.000	56.11	5,051,901	0.005	25,109	11,231,659
1-Jul-18	Various	2,359,166	1.013	57.63	1.000	57.63	5,259,358	0.013	67,014	2,426,180
1-Jul-19	Various	2,966,573	1.183	58.65	1.000	58.65	5,486,436	0.155	847,980	3,814,553
1-Jul-20	Various	1,070,175	1.386	60.44	1.000	60.44	5,554,420	0.279	1,547,804	2,617,979
1-Jul-21	Various	7,827,177	1.643	63.46	1.000	63.46	5,934,508	0.391	2,321,737	10,148,914
1-Jul-22	Various	3,117,139	2.834	66.64	1.000	66.64	6,450,793	0.647	4,174,603	7,291,742
1-Jul-23	Various	333,001	13.186	69.97	1.000	69.97	6,841,988	0.924	6,323,121	6,656,122
Total		$ 108,131,337					$ 129,880,194		$ 15,325,761	$ 123,457,098

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 @ 12/31/23
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	10.42	1.000	10.42	$ 478,116	0.000	$ 0	$ 203,714
1-Jul-80	Various	83,447	1.000	11.02	1.000	11.02	524,136	0.000	0	83,447
1-Jul-81	Various	164,496	1.000	12.00	1.000	12.00	591,676	0.000	0	164,496
1-Jul-82	Various	482,228	1.000	13.02	1.000	13.02	665,271	0.000	0	482,228
1-Jul-83	Various	569,828	1.000	13.93	1.000	13.93	738,272	0.000	0	569,828
1-Jul-84	Various	639,333	1.000	14.72	1.000	14.72	808,594	0.000	0	639,333
1-Jul-85	Various	631,397	1.000	15.38	1.000	15.38	875,792	0.000	0	631,397
1-Jul-86	Various	510,626	1.000	16.07	1.000	16.07	948,384	0.000	0	510,626
1-Jul-87	Various	655,860	1.000	16.87	1.000	16.87	1,031,609	0.000	0	655,860
1-Jul-88	Various	2,146,256	1.000	17.88	1.000	17.88	1,133,476	0.000	0	2,146,256
1-Jul-89	Various	888,499	1.000	19.13	1.000	19.13	1,257,353	0.000	0	888,499
1-Jul-90	Various	1,251,462	1.000	20.43	1.000	20.43	1,391,859	0.000	0	1,251,462
1-Jul-91	Various	1,486,371	1.000	21.70	1.000	21.70	1,532,194	0.000	1	1,486,371
1-Jul-92	Various	1,222,719	1.000	22.95	1.000	22.95	1,627,761	0.000	1	1,222,720
1-Jul-93	Various	1,941,665	1.000	24.15	1.000	24.15	1,747,010	0.000	1	1,941,666
1-Jul-94	Various	4,309,173	1.000	25.14	1.000	25.14	1,842,837	0.000	1	4,309,174
1-Jul-95	Various	1,719,668	1.000	26.09	1.000	26.09	1,926,754	0.000	2	1,719,670
1-Jul-96	Various	1,319,019	1.000	26.96	1.000	26.96	2,035,267	0.000	3	1,319,022
1-Jul-97	Various	1,678,222	1.000	27.69	1.000	27.69	2,110,975	0.000	4	1,678,226
1-Jul-98	Various	1,231,556	1.000	28.42	1.000	28.42	2,232,979	0.000	6	1,231,562
1-Jul-99	Various	1,521,759	1.000	29.28	1.000	29.28	2,342,751	0.000	8	1,521,767
1-Jul-00	Various	3,048,677	1.000	30.46	1.000	30.46	2,480,452	0.000	11	3,048,689
1-Jul-01	Various	1,680,295	1.000	31.79	1.000	31.79	2,653,983	0.000	16	1,680,311
1-Jul-02	Various	3,149,126	1.000	33.34	1.000	33.34	2,763,386	0.000	22	3,149,148
1-Jul-03	Various	4,846,730	1.000	34.74	1.000	34.74	2,939,902	0.000	32	4,846,762
1-Jul-04	Various	7,473,838	1.000	35.99	1.000	35.99	3,036,662	0.000	61	7,473,899
1-Jul-05	Various	1,425,633	1.000	37.31	1.000	37.31	3,189,737	0.000	64	1,425,696
1-Jul-06	Various	5,687,219	1.000	38.80	1.000	38.80	3,346,657	0.000	67	5,687,286
1-Jul-07	Various	2,249,489	1.000	40.46	1.000	40.46	3,588,356	0.000	144	2,249,633
1-Jul-08	Various	2,201,488	1.000	42.20	1.000	42.20	3,771,704	0.000	151	2,201,638
1-Jul-09	Various	3,465,129	1.000	43.69	1.000	43.69	3,797,954	0.000	228	3,465,357
1-Jul-10	Various	1,897,817	1.000	45.54	1.000	45.54	3,831,192	0.000	306	1,898,124
1-Jul-11	Various	1,469,080	1.010	47.42	1.000	47.42	3,920,324	0.010	39,560	1,508,640
1-Jul-12	Various	2,857,325	1.020	48.87	1.000	48.87	4,071,867	0.020	81,507	2,938,832
1-Jul-13	Various	2,917,568	1.031	50.41	1.000	50.41	4,254,497	0.030	127,811	3,045,379
1-Jul-14	Various	1,655,708	1.046	51.68	1.000	51.68	4,408,688	0.044	192,800	1,848,508
1-Jul-15	Various	1,769,838	1.061	52.92	1.000	52.92	4,576,982	0.057	263,151	2,032,989
1-Jul-16	Various	6,185,797	1.077	54.43	1.000	54.43	4,825,381	0.071	344,006	6,529,804
1-Jul-17	Various	11,126,550	1.093	56.11	1.000	56.11	5,051,901	0.085	430,762	11,557,312
1-Jul-18	Various	2,005,943	1.297	57.63	1.000	57.63	5,259,358	0.229	1,203,034	3,208,978
1-Jul-19	Various	2,878,947	1.546	58.65	1.000	58.65	5,486,436	0.353	1,938,122	4,817,070
1-Jul-20	Various	785,175	1.831	60.44	1.000	60.44	5,554,420	0.454	2,520,601	3,305,776
1-Jul-21	Various	1,863,941	2.451	63.46	1.000	63.46	5,934,508	0.592	3,513,292	5,377,233
1-Jul-22	Various	1,220,496	4.424	66.64	1.000	66.64	6,450,793	0.774	4,992,605	6,213,100
1-Jul-23	Various	105,858	26.464	69.97	1.000	69.97	6,841,988	0.962	6,583,451	6,689,309
Total		$ 98,624,966					$ 129,880,194		$ 22,231,831	$ 120,856,796

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 @ 12/31/23
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	6.716	1.000	45,894
1-Jul-80	1.000	1.000	1.000	1.000	1.000	6.351	1.000	47,572
1-Jul-81	1.000	1.000	1.000	1.000	1.000	5.831	1.000	49,311
1-Jul-82	1.000	1.000	1.000	1.000	1.000	5.376	1.000	51,114
1-Jul-83	1.000	1.000	1.000	1.000	1.000	5.021	1.000	52,983
1-Jul-84	1.000	1.000	1.000	1.000	1.000	4.752	1.000	54,921
1-Jul-85	1.000	1.000	1.000	1.000	1.000	4.548	1.000	56,929
1-Jul-86	1.000	1.000	1.000	1.000	1.000	4.354	1.000	59,010
1-Jul-87	1.000	1.000	1.000	1.000	1.000	4.149	1.000	61,168
1-Jul-88	1.000	1.000	1.000	1.000	1.000	3.914	1.000	63,405
1-Jul-89	1.000	1.000	1.000	1.000	1.000	3.657	1.000	65,723
1-Jul-90	1.000	1.000	1.000	1.000	1.000	3.425	1.000	68,126
1-Jul-91	1.000	1.000	1.000	1.000	1.000	3.225	1.000	70,617
1-Jul-92	1.000	1.000	1.000	1.000	1.000	3.049	1.000	70,938
1-Jul-93	1.000	1.000	1.000	1.000	1.000	2.898	1.000	72,350
1-Jul-94	1.000	1.000	1.000	1.000	1.000	2.783	1.000	73,309
1-Jul-95	1.000	1.000	1.000	1.000	1.000	2.682	1.000	73,860
1-Jul-96	1.000	1.000	1.000	1.000	1.000	2.595	1.000	75,483
1-Jul-97	1.000	1.000	1.000	1.000	1.000	2.527	1.000	76,238
1-Jul-98	1.000	1.000	1.000	1.000	1.000	2.462	1.000	78,561
1-Jul-99	1.000	1.000	1.000	1.000	1.000	2.390	1.000	80,014
1-Jul-00	1.000	1.000	1.000	1.000	1.000	2.297	1.000	81,425
1-Jul-01	1.000	1.000	1.000	1.000	1.000	2.201	1.000	83,486
1-Jul-02	1.000	1.000	1.000	1.000	1.000	2.098	1.000	82,878
1-Jul-03	1.000	1.000	1.000	1.000	1.000	2.014	1.000	84,636
1-Jul-04	1.000	1.000	1.000	1.000	1.000	1.944	1.000	84,377
1-Jul-05	1.000	1.000	1.000	1.000	1.000	1.875	1.000	85,484
1-Jul-06	1.000	1.000	1.000	1.000	1.000	1.803	1.000	86,256
1-Jul-07	1.000	1.000	1.000	1.000	1.000	1.729	1.000	88,679
1-Jul-08	1.000	1.000	1.000	1.000	1.000	1.658	1.000	89,383
1-Jul-09	1.000	1.000	1.000	1.000	1.000	1.602	1.000	86,931
1-Jul-10	1.000	1.000	1.000	1.000	1.000	1.536	1.000	84,125
1-Jul-11	1.000	1.000	1.010	1.010	1.000	1.475	1.000	82,671
1-Jul-12	1.000	1.000	1.020	1.020	1.000	1.432	1.000	83,316
1-Jul-13	1.000	1.000	1.031	1.031	1.000	1.388	1.000	84,399
1-Jul-14	1.000	1.000	1.046	1.046	1.000	1.354	1.000	85,309
1-Jul-15	1.001	1.001	1.061	1.061	1.000	1.322	1.000	86,484
1-Jul-16	1.002	1.002	1.077	1.077	1.000	1.286	1.000	88,655
1-Jul-17	1.005	1.005	1.093	1.093	1.000	1.247	1.000	90,032
1-Jul-18	1.013	1.013	1.297	1.297	1.000	1.214	1.000	91,253
1-Jul-19	1.183	1.183	1.546	1.546	1.001	1.193	1.000	93,552
1-Jul-20	1.386	1.386	1.831	1.831	1.003	1.158	1.000	91,897
1-Jul-21	1.643	1.643	2.451	2.451	1.011	1.103	1.000	93,510
1-Jul-22	2.834	2.834	4.424	4.424	1.036	1.050	1.000	96,805
1-Jul-23	13.186	13.186	26.464	26.464	2.399	1.000	1.000	97,786

Methods Included in Analysis :	Chain Ladder	Inc. Cape Cod	Paid Cape Cod	Inc. B/F	Paid B/F	Freq/Severity
Source Used for LDFs :	Mixture Company & Bests					
Credibility applied to Company LDF's:	98.00%					
LDF Annual Decay Rate (Incurred/Paid/Clm Count):	0.75		0.75		0.75	
ELR for B/F Method :	73.47					
Generalized Cape Cod Decay Factor:	0.5					
Loss Limitation :	Exhibit 10, Column (5)					
Discount Rates :	7.00%		0.00%		0.00%	

Column (2) : Mixture Company & Bests
Column (3) : Exhibit 15, Sheet 1, Column (15)
Column (4) : Mixture Company & Bests
Column (5) : Exhibit 15, Sheet 2, Column (15)
Column (6) : Mixture Company & Bests
Column (7): Aon Compilation of Estimated Trends
Column (8) : Historical BLS Industry Wage Changes for Trade, Transportati
Column (9) : supplied by the State of WA

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/23
Limited Loss Calculations

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Policy Period Inception	Incurred Losses	Unlimited Paid Losses	Case Reserves	Retention	Claims Valued in Excess of the Retention No.	Incurred Losses	No.	Paid Losses	Incurred Losses	Retained Paid Losses	Case Reserves
Prior	$ 203,714	$ 203,714	$ -	Various	-	$ -	-	$ -	$ 203,714	$ 203,714	$ -
1-Jul-80	83,447	83,447	-	Various	-	-	-	-	83,447	83,447	-
1-Jul-81	164,496	164,496	-	Various	-	-	-	-	164,496	164,496	-
1-Jul-82	482,228	482,228	-	Various	-	-	-	-	482,228	482,228	-
1-Jul-83	569,828	569,828	-	Various	-	-	-	-	569,828	569,828	-
1-Jul-84	639,333	639,333	-	Various	-	-	-	-	639,333	639,333	-
1-Jul-85	631,397	631,397	-	Various	-	-	-	-	631,397	631,397	-
1-Jul-86	510,626	510,626	-	Various	-	-	-	-	510,626	510,626	-
1-Jul-87	655,860	655,860	-	Various	-	-	-	-	655,860	655,860	-
1-Jul-88	2,146,256	2,146,256	-	Various	-	-	-	-	2,146,256	2,146,256	-
1-Jul-89	888,499	888,499	-	Various	-	-	-	-	888,499	888,499	-
1-Jul-90	1,251,462	1,251,462	-	Various	-	-	-	-	1,251,462	1,251,462	-
1-Jul-91	1,486,371	1,486,371	-	Various	-	-	-	-	1,486,371	1,486,371	-
1-Jul-92	1,222,719	1,222,719	-	Various	-	-	-	-	1,222,719	1,222,719	-
1-Jul-93	1,941,665	1,941,665	-	Various	-	-	-	-	1,941,665	1,941,665	-
1-Jul-94	4,309,173	4,309,173	-	Various	-	-	-	-	4,309,173	4,309,173	-
1-Jul-95	1,719,668	1,719,668	-	Various	-	-	-	-	1,719,668	1,719,668	-
1-Jul-96	1,319,019	1,319,019	-	Various	-	-	-	-	1,319,019	1,319,019	-
1-Jul-97	1,678,222	1,678,222	-	Various	-	-	-	-	1,678,222	1,678,222	-
1-Jul-98	1,231,556	1,231,556	-	Various	-	-	-	-	1,231,556	1,231,556	-
1-Jul-99	1,521,759	1,521,759	-	Various	-	-	-	-	1,521,759	1,521,759	-
1-Jul-00	3,048,677	3,048,677	-	Various	-	-	-	-	3,048,677	3,048,677	-
1-Jul-01	1,680,295	1,680,295	-	Various	-	-	-	-	1,680,295	1,680,295	-
1-Jul-02	3,149,126	3,149,126	-	Various	-	-	-	-	3,149,126	3,149,126	-
1-Jul-03	4,846,730	4,846,730	-	Various	-	-	-	-	4,846,730	4,846,730	-
1-Jul-04	7,473,838	7,473,838	-	Various	-	-	-	-	7,473,838	7,473,838	-
1-Jul-05	1,425,633	1,425,633	-	Various	-	-	-	-	1,425,633	1,425,633	-
1-Jul-06	5,687,219	5,687,219	-	Various	-	-	-	-	5,687,219	5,687,219	-
1-Jul-07	2,249,489	2,249,489	-	Various	-	-	-	-	2,249,489	2,249,489	-
1-Jul-08	2,201,488	2,201,488	-	Various	-	-	-	-	2,201,488	2,201,488	-
1-Jul-09	3,465,129	3,465,129	-	Various	-	-	-	-	3,465,129	3,465,129	-
1-Jul-10	1,897,817	1,897,817	-	Various	-	-	-	-	1,897,817	1,897,817	-
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	1,809,208	1,655,708	153,500	Various	-	-	-	-	1,809,208	1,655,708	153,500
1-Jul-15	1,829,838	1,769,838	60,000	Various	-	-	-	-	1,829,838	1,769,838	60,000
1-Jul-16	6,360,797	6,185,797	175,000	Various	-	-	-	-	6,360,797	6,185,797	175,000
1-Jul-17	11,206,550	11,126,550	80,000	Various	-	-	-	-	11,206,550	11,126,550	80,000
1-Jul-18	2,359,166	2,005,943	353,223	Various	-	-	-	-	2,359,166	2,005,943	353,223
1-Jul-19	2,966,573	2,878,947	87,626	Various	-	-	-	-	2,966,573	2,878,947	87,626
1-Jul-20	1,070,175	785,175	285,000	Various	-	-	-	-	1,070,175	785,175	285,000
1-Jul-21	7,827,177	1,863,941	5,963,236	Various	-	-	-	-	7,827,177	1,863,941	5,963,236
1-Jul-22	3,117,139	1,220,496	1,896,644	Various	-	-	-	-	3,117,139	1,220,496	1,896,644
1-Jul-23	333,001	105,858	227,143	Various	-	-	-	-	333,001	105,858	227,143
Total	$ 108,131,337	$ 98,624,966	$ 9,506,371		-	$ -	-	$ -	$ 108,131,337	$ 98,624,966	$ 9,506,371

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 @ 12/31/23
Summary of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Policy Period Inception	Evaluation in Months	Unlimited Incurred LDF's Company	Industry	Selected	Retained Selected	Unlimited Paid LDF's Company	Industry	Selected	Retained Selected	Claim Count Company	Industry	Selected
Prior	537	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-80	522	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-81	510	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-82	498	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-83	486	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-84	474	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-85	462	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-86	450	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-87	438	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-88	426	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-89	414	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-90	402	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-91	390	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-92	378	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-93	366	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-94	354	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-95	342	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-96	330	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-97	318	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-98	306	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-99	294	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-00	282	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-01	270	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-02	258	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-03	246	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
1-Jul-04	234	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
1-Jul-05	222	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
1-Jul-06	210	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
1-Jul-07	198	1.000	1.001	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000
1-Jul-08	186	1.000	1.001	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000
1-Jul-09	174	1.000	1.002	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000
1-Jul-10	162	1.000	1.002	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.001	1.000
1-Jul-11	150	1.000	1.003	1.000	1.000	1.010	1.005	1.010	1.010	1.000	1.001	1.000
1-Jul-12	138	1.000	1.004	1.000	1.000	1.021	1.007	1.020	1.020	1.000	1.001	1.000
1-Jul-13	126	1.000	1.005	1.000	1.000	1.031	1.010	1.031	1.031	1.000	1.001	1.000
1-Jul-14	114	1.000	1.007	1.000	1.000	1.046	1.013	1.046	1.046	1.000	1.002	1.000
1-Jul-15	102	1.001	1.008	1.001	1.001	1.062	1.017	1.061	1.061	1.000	1.003	1.000
1-Jul-16	90	1.002	1.010	1.002	1.002	1.078	1.026	1.077	1.077	1.000	1.005	1.000
1-Jul-17	78	1.005	1.017	1.005	1.005	1.094	1.045	1.093	1.093	1.000	1.006	1.000
1-Jul-18	66	1.013	1.032	1.013	1.013	1.301	1.090	1.297	1.297	1.000	1.008	1.000
1-Jul-19	54	1.185	1.066	1.183	1.183	1.553	1.194	1.546	1.546	1.001	1.010	1.001
1-Jul-20	42	1.391	1.142	1.386	1.386	1.839	1.426	1.831	1.831	1.003	1.014	1.003
1-Jul-21	30	1.650	1.307	1.643	1.643	2.462	1.939	2.451	2.451	1.011	1.020	1.011
1-Jul-22	18	2.857	1.704	2.834	2.834	4.444	3.417	4.424	4.424	1.035	1.062	1.036
1-Jul-23	6	13.333	5.990	13.186	13.186	26.667	16.548	26.464	26.464	2.384	3.152	2.399

Credibility applied to Company 98%
Source Used for LDFs : Mixture Company & Bests

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/23
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	254	1.000	254	1.000	254	0.40060%		254	254	0.40060%
1-Jul-89	65,723	268	1.000	268	1.000	268	0.40777%		268	268	0.40777%
1-Jul-90	68,126	252	1.000	252	1.000	252	0.36990%		252	252	0.36990%
1-Jul-91	70,617	269	1.000	269	1.000	269	0.38093%		269	269	0.38093%
1-Jul-92	70,938	295	1.000	295	1.000	295	0.41586%		295	295	0.41586%
1-Jul-93	72,350	289	1.000	289	1.000	289	0.39945%		289	289	0.39945%
1-Jul-94	73,309	359	1.000	359	1.000	359	0.48971%		359	359	0.48971%
1-Jul-95	73,860	278	1.000	278	1.000	278	0.37639%		278	278	0.37639%
1-Jul-96	75,483	255	1.000	255	1.000	255	0.33782%		255	255	0.33782%
1-Jul-97	76,238	231	1.000	231	1.000	231	0.30300%		231	231	0.30300%
1-Jul-98	78,561	253	1.000	253	1.000	253	0.32204%		253	253	0.32204%
1-Jul-99	80,014	256	1.000	256	1.000	256	0.31994%		256	256	0.31994%
1-Jul-00	81,425	241	1.000	241	1.000	241	0.29598%		241	241	0.29598%
1-Jul-01	83,486	229	1.000	229	1.000	229	0.27430%		229	229	0.27430%
1-Jul-02	82,878	254	1.000	254	1.000	254	0.30647%		254	254	0.30647%
1-Jul-03	84,636	236	1.000	236	1.000	236	0.27884%		236	236	0.27884%
1-Jul-04	84,377	210	1.000	210	1.000	210	0.24888%		210	210	0.24888%
1-Jul-05	85,484	231	1.000	231	1.000	231	0.27023%		231	231	0.27023%
1-Jul-06	86,256	228	1.000	228	1.000	228	0.26433%		228	228	0.26433%
1-Jul-07	88,679	195	1.000	195	1.000	195	0.21989%		195	195	0.21989%
1-Jul-08	89,383	228	1.000	228	1.000	228	0.25508%		228	228	0.25508%
1-Jul-09	86,931	158	1.000	158	1.000	158	0.18175%		158	158	0.18175%
1-Jul-10	84,125	188	1.000	188	1.000	188	0.22348%		188	188	0.22348%
1-Jul-11	82,671	154	1.000	154	1.000	154	0.18628%		154	154	0.18628%
1-Jul-12	83,316	146	1.000	146	1.000	146	0.17524%		146	146	0.17524%
1-Jul-13	84,399	186	1.000	186	1.000	186	0.22039%		186	186	0.22039%
1-Jul-14	85,309	168	1.000	168	1.000	168	0.19694%		168	168	0.19694%
1-Jul-15	86,484	197	1.000	197	1.000	197	0.22780%		197	197	0.22780%
1-Jul-16	88,655	195	1.000	195	1.000	195	0.21998%		195	195	0.21998%
1-Jul-17	90,032	219	1.000	219	1.000	219	0.24328%		219	219	0.24328%
1-Jul-18	91,253	188	1.000	188	1.000	188	0.20605%		188	188	0.20605%
1-Jul-19	93,552	139	1.001	139	1.000	139	0.14876%		139	139	0.14876%
1-Jul-20	91,897	93	1.003	93	1.000	93	0.10153%		93	93	0.10153%
1-Jul-21	93,510	120	1.011	121	1.000	121	0.12976%		121	121	0.12976%
1-Jul-22	96,805	148	1.036	153	1.000	153	0.15832%		153	153	0.15832%
1-Jul-23	97,786	47	2.399	113	1.000	113	0.11532%	132	132	132	0.13487%
Total	3,450,853	9,274		9,347		9,347	0.27086%		9,366	9,365	0.27141%

Bornhuetter-Ferguson Claim Count for 1-Jul-23

Weighted Averages excluding 1-Jul-23											
Total	3,353,067					9,234	0.27539%		9,234		0.27539%
Last 5 Policies	467,018					695	0.14884%		695		0.14884%
Last 3 Policies	282,213					368	0.13036%		368		0.13036%
Last 2 Policies	190,316					275	0.14429%		275		0.14429%
Selected Bornhuetter-Ferguson Frequency Rate							**0.14884%**				
FTEs for 1-Jul-23							97,786				
A priori Expected Claims for 1-Jul-23							146				

Projected Ultimate Claims for 1-Jul-24

Weighted Averages including 1-Jul-23											
Total	3,450,853					9,347	0.27086%		9,366		0.27141%
Last 5 Policies	473,551					620	0.13089%		639		0.13493%
Last 3 Policies	288,102					387	0.13446%		406		0.14109%
Last 2 Policies	194,592					266	0.13671%		285		0.14653%
Selected Bornhuetter-Ferguson Frequency Rate											**0.13493%**
Trend Factor to adjust the Claim Frequency Rate from 1-Jul-23 to 1-Jul-24											1.000
Claim Frequency Rate adjusted to the 1-Jul-24 Level											0.13493%
FTEs for 1-Jul-24											98,618
Projected Ultimate Claims for 1-Jul-24											133

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 146
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 @ 12/31/23
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	$ 203,714	$ 203,714	7.052	1.000	$ 1,436,588	45,894	1.000	45,894	31.30
1-Jul-80	83,447	83,447	6.668	1.000	556,428	47,572	1.000	47,572	11.70
1-Jul-81	164,496	164,496	6.123	1.000	1,007,188	49,311	1.000	49,311	20.43
1-Jul-82	482,228	482,228	5.645	1.000	2,722,004	51,114	1.000	51,114	53.25
1-Jul-83	569,828	569,828	5.272	1.000	3,004,407	52,983	1.000	52,983	56.71
1-Jul-84	639,333	639,333	4.990	1.000	3,190,246	54,921	1.000	54,921	58.09
1-Jul-85	631,397	631,397	4.776	1.000	3,015,268	56,929	1.000	56,929	52.97
1-Jul-86	510,626	510,626	4.571	1.000	2,334,203	59,010	1.000	59,010	39.56
1-Jul-87	655,860	655,860	4.356	1.000	2,857,018	61,168	1.000	61,168	46.71
1-Jul-88	2,146,256	2,146,256	4.110	1.000	8,820,279	63,405	1.000	63,405	139.11
1-Jul-89	888,499	888,499	3.840	1.000	3,412,000	65,723	1.000	65,723	51.91
1-Jul-90	1,251,462	1,251,462	3.596	1.000	4,500,161	68,126	1.000	68,126	66.06
1-Jul-91	1,486,371	1,486,371	3.386	1.000	5,032,869	70,617	1.000	70,617	71.27
1-Jul-92	1,222,719	1,222,719	3.202	1.000	3,914,785	70,938	1.000	70,938	55.19
1-Jul-93	1,941,665	1,941,665	3.043	1.000	5,907,592	72,350	1.000	72,350	81.65
1-Jul-94	4,309,173	4,309,173	2.923	1.000	12,593,817	73,309	1.000	73,309	171.79
1-Jul-95	1,719,668	1,719,668	2.816	1.000	4,843,070	73,860	1.000	73,860	65.57
1-Jul-96	1,319,019	1,319,019	2.725	1.000	3,593,947	75,483	1.000	75,483	47.61
1-Jul-97	1,678,222	1,678,222	2.653	1.000	4,452,776	76,238	1.000	76,238	58.41
1-Jul-98	1,231,556	1,231,556	2.585	1.000	3,183,242	78,561	1.000	78,561	40.52
1-Jul-99	1,521,759	1,521,759	2.509	1.000	3,818,376	80,014	1.000	80,014	47.72
1-Jul-00	3,048,677	3,048,677	2.412	1.000	7,352,439	81,425	1.000	81,425	90.30
1-Jul-01	1,680,295	1,680,295	2.311	1.000	3,883,238	83,486	1.000	83,486	46.51
1-Jul-02	3,149,126	3,149,126	2.203	1.000	6,938,741	82,878	1.000	82,878	83.72
1-Jul-03	4,846,730	4,846,730	2.115	1.000	10,250,951	84,636	1.000	84,636	121.12
1-Jul-04	7,473,838	7,473,838	2.041	1.000	15,256,830	84,377	1.000	84,377	180.82
1-Jul-05	1,425,633	1,425,633	1.969	1.000	2,806,923	85,484	1.000	85,484	32.84
1-Jul-06	5,687,219	5,687,219	1.894	1.000	10,768,857	86,256	1.000	86,256	124.85
1-Jul-07	2,249,489	2,249,489	1.816	1.000	4,084,155	88,679	1.000	88,679	46.06
1-Jul-08	2,201,488	2,201,488	1.741	1.000	3,832,891	89,383	1.000	89,383	42.88
1-Jul-09	3,465,129	3,465,129	1.682	1.000	5,826,908	86,931	1.000	86,931	67.03
1-Jul-10	1,897,817	1,897,817	1.613	1.000	3,061,525	84,125	1.000	84,125	36.39
1-Jul-11	1,469,080	1,469,080	1.549	1.000	2,275,986	82,671	1.000	82,671	27.53
1-Jul-12	2,857,325	2,857,325	1.503	1.000	4,295,215	83,316	1.000	83,316	51.55
1-Jul-13	3,142,568	3,193,201	1.457	1.000	4,653,782	84,399	1.000	84,399	55.14
1-Jul-14	1,809,208	1,878,508	1.422	1.000	2,670,485	85,309	1.000	85,309	31.30
1-Jul-15	1,829,838	1,877,801	1.388	1.000	2,606,759	86,484	1.000	86,484	30.14
1-Jul-16	6,360,797	6,460,413	1.350	1.000	8,720,120	88,655	1.000	88,655	98.36
1-Jul-17	11,206,550	11,261,664	1.309	1.000	14,744,693	90,032	1.000	90,032	163.77
1-Jul-18	2,359,166	2,706,463	1.275	1.000	3,449,922	91,253	1.000	91,253	37.81
1-Jul-19	2,966,573	3,509,386	1.253	1.000	4,396,300	93,552	1.000	93,552	46.99
1-Jul-20	1,070,175	1,748,748	1.216	1.000	2,125,614	91,897	1.000	91,897	23.13
1-Jul-21	7,827,177	10,044,422	1.158	1.000	11,627,674	93,510	1.000	93,510	124.35
1-Jul-22	3,117,139	8,712,070	1.103	1.000	9,605,058	96,805	1.000	96,805	99.22
1-Jul-23	333,001	3,528,142	1.050	1.000	3,704,549	48,893	1.000	48,893	75.77

Ultimate Losses for Policy Period 7/1/2023 are multiplied by 0.5 to reflect the 12/31/23 evaluation date.

All Year Weighted Average	233,135,879		3,401,962	68.53
Latest 5-Year Weighted Average - Excludes the Most Recent Policy Period	31,204,568		467,017	66.82
Latest 3-Year Weighted Average - Excludes the Most Recent Policy Period	23,358,346		282,212	82.77
SELECTED - Based on Shaded PY	$ 63,651,174		866,390	**73.47**

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-24	Various	98,618	133	73.47	$ 7,245,500
1-Jul-25	Various	99,484	134	77.14	7,674,200
1-Jul-26	Various	100,413	135	79.45	7,977,900
1-Jul-27	Various	101,349	137	81.83	8,293,400
1-Jul-28	Various	102,275	138	84.28	8,619,700

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

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/23
Ultimate Retained Losses at Various Credibility Levels

Policy Period Inception	(1) Ultimate Retained Losses	(2) Credibilities 70%	(3) 80%
1-Jan-79	$ 203,714	$ 203,714	$ 203,714
1-Jul-80	83,447	83,447	83,447
1-Jul-81	164,496	164,496	164,496
1-Jul-82	482,228	482,228	482,228
1-Jul-83	569,828	569,828	569,828
1-Jul-84	639,333	639,333	639,333
1-Jul-85	631,397	631,397	631,397
1-Jul-86	510,626	510,626	510,626
1-Jul-87	655,860	655,860	655,860
1-Jul-88	2,146,256	2,146,256	2,146,256
1-Jul-89	888,499	888,499	888,499
1-Jul-90	1,251,462	1,251,462	1,251,462
1-Jul-91	1,486,371	1,486,371	1,486,371
1-Jul-92	1,222,719	1,222,719	1,222,719
1-Jul-93	1,941,665	1,941,665	1,941,665
1-Jul-94	4,309,173	4,309,173	4,309,173
1-Jul-95	1,719,668	1,719,668	1,719,668
1-Jul-96	1,319,019	1,319,019	1,319,019
1-Jul-97	1,678,222	1,678,222	1,678,222
1-Jul-98	1,231,556	1,231,556	1,231,556
1-Jul-99	1,521,759	1,521,759	1,521,759
1-Jul-00	3,048,677	3,048,677	3,048,677
1-Jul-01	1,680,295	1,680,295	1,680,295
1-Jul-02	3,149,126	3,149,126	3,149,126
1-Jul-03	4,846,730	4,846,730	4,846,730
1-Jul-04	7,473,838	7,473,838	7,473,838
1-Jul-05	1,425,633	1,425,633	1,425,633
1-Jul-06	5,687,219	5,687,219	5,687,219
1-Jul-07	2,249,489	2,249,489	2,249,489
1-Jul-08	2,201,488	2,201,488	2,201,488
1-Jul-09	3,465,129	3,465,129	3,465,129
1-Jul-10	1,897,817	1,897,817	1,897,817
1-Jul-11	1,469,080	1,469,080	1,469,080
1-Jul-12	2,857,325	2,857,325	2,857,325
1-Jul-13	3,193,201	3,201,187	3,206,419
1-Jul-14	1,878,508	1,887,220	1,893,105
1-Jul-15	1,877,801	1,879,916	1,881,265
1-Jul-16	6,460,413	6,464,420	6,466,941
1-Jul-17	11,261,664	11,262,229	11,262,574
1-Jul-18	2,706,463	2,761,239	2,803,509
1-Jul-19	3,509,386	3,545,408	3,571,179
1-Jul-20	1,748,748	1,875,307	2,005,837
1-Jul-21	10,044,422	11,249,147	12,894,709
1-Jul-22	8,712,070	9,815,920	11,402,836
1-Jul-23	3,528,142	4,023,575	4,833,191
Total	$ 121,029,962	$ 124,074,711	$ 128,330,709

Column (1) : Exhibit 2, Column (4)
Columns (2) through (7) : Estimates at selected credibility levels

	(8)	(9)	(10)
1-Jul-24	$ 7,245,500	$ 8,294,407	$ 10,008,488
1-Jul-25	7,674,200	8,785,168	10,600,668
1-Jul-26	7,977,900	9,132,834	11,020,181
1-Jul-27	8,293,400	9,494,008	11,455,993
1-Jul-28	8,619,700	9,867,545	11,906,724

Columns (8) - (14) : Projections. These are preliminary and should be monitored with actuarial updates.

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/23
Estimated Outstanding Losses at Various Credibility Levels

Policy Period Inception	(1) Estimated Outstanding Losses	(2) Credibilities 70%	(3) 80%
1-Jan-79	$ -	$ -	$ -
1-Jul-80	-	-	-
1-Jul-81	-	-	-
1-Jul-82	-	-	-
1-Jul-83	-	-	-
1-Jul-84	-	-	-
1-Jul-85	-	-	-
1-Jul-86	-	-	-
1-Jul-87	-	-	-
1-Jul-88	-	-	-
1-Jul-89	-	-	-
1-Jul-90	-	-	-
1-Jul-91	-	-	-
1-Jul-92	-	-	-
1-Jul-93	-	-	-
1-Jul-94	-	-	-
1-Jul-95	-	-	-
1-Jul-96	-	-	-
1-Jul-97	-	-	-
1-Jul-98	-	-	-
1-Jul-99	-	-	-
1-Jul-00	-	-	-
1-Jul-01	-	-	-
1-Jul-02	-	-	-
1-Jul-03	-	-	-
1-Jul-04	-	-	-
1-Jul-05	-	-	-
1-Jul-06	-	-	-
1-Jul-07	-	-	-
1-Jul-08	1	-	-
1-Jul-09	-	-	-
1-Jul-10	-	-	-
1-Jul-11	-	-	-
1-Jul-12	-	-	-
1-Jul-13	275,633	283,618	288,851
1-Jul-14	222,800	231,513	237,397
1-Jul-15	107,963	110,078	111,427
1-Jul-16	274,616	278,623	281,144
1-Jul-17	135,114	135,679	136,024
1-Jul-18	700,520	755,295	797,566
1-Jul-19	630,439	666,461	692,232
1-Jul-20	963,573	1,090,132	1,220,662
1-Jul-21	8,180,481	9,385,206	11,030,768
1-Jul-22	7,491,574	8,595,424	10,182,340
1-Jul-23	3,422,284	3,917,717	4,727,333
Total	$ 22,404,998	$ 25,449,745	$ 29,705,743

Column (1) : Exhibit 2, Column (9)
Columns (2) through (7) : Estimates at selected credibility levels

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/23
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	1/25/1994	493,755	493,755	-	2,000,000	-	-	-	-	-	-	-
7/1/1993	9/16/1993	254,000	254,000	-	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	-	-	-	-	-	-	-
7/1/2002	11/8/2002	1,013,147	1,013,147	-	15,000,000	-	-	-	-	-	-	-
7/1/2001	10/3/2001	268,000	268,000	-	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	11/14/2009	1,208,174	1,208,174	-	10,000,000	-	-	-	-	-	-	-
7/1/2009	9/2/2009	326,541	326,541	-	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	4/14/2013	1,568,532	1,568,532	-	10,000,000	-	-	-	-	-	-	-
7/1/2012	12/10/2012	275,000	275,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2013	2/10/2014	585,370	585,370	-	10,000,000	-	-	-	-	-	-	-
7/1/2013	2/20/2014	790,000	790,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2016	9/15/2016	522,830	522,830	-	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	9/3/2017	354,792	354,792	-	10,000,000	-	-	-	-	-	-	-
7/1/2017	10/31/2017	801,000	801,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2017	3/15/2018	2,756,201	2,756,201	-	10,000,000	-	-	-	-	-	-	-
7/1/2017	3/4/2018	5,370,000	5,370,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2016	8/31/2016	2,997,655	2,997,655	-	10,000,000	-	-	-	-	-	-	-
7/1/2016	11/13/2016	380,000	380,000	-	10,000,000	-	-	-	-	-	-	-
7/1/2019	1/13/2020	620,082	620,082	-	10,000,000	-	-	-	-	-	-	-
7/1/2019	11/14/2019	504,238	504,238	-	10,000,000	-	-	-	-	-	-	-
7/1/2020	7/11/2020	250,000	-	250,000	10,000,000	-	-	-	-	-	-	-
7/1/2021	12/26/2021	279,080	279,080	-	10,000,000	-	-	-	-	-	-	-
7/1/2021	10/18/2021	4,750,000	-	4,750,000	10,000,000	-	-	-	-	-	-	-
7/1/2021	6/3/2022	750,000	-	750,000	10,000,000	-	-	-	-	-	-	-
7/1/2021	2/1/2022	542,437	542,437	-	10,000,000	-	-	-	-	-	-	-
7/1/2022	5/15/2023	625,000	12,000	613,000	10,000,000	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
Total		$ 53,791,675	$ 47,428,675	$ 6,363,000		-	$ -	-	$ -	$ -	$ -	$ -

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/23
Comparison to 12/31/21 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	254	253	1	0	0	0	0	2,146,256	$ 2,146,256	0	0	2,146,256	$ 2,146,256	0	0
1-Jul-89	268	268	0	0	0	0	0	888,499	$ 888,499	0	0	888,499	$ 888,499	0	0
1-Jul-90	252	251	1	0	0	0	0	1,251,462	$ 1,251,462	0	0	1,251,462	$ 1,251,462	0	0
1-Jul-91	269	268	1	0	0	0	0	1,486,371	$ 1,486,371	0	0	1,486,371	$ 1,486,371	0	0
1-Jul-92	295	294	1	0	0	0	0	1,222,719	$ 1,222,719	0	0	1,222,719	$ 1,222,719	0	0
1-Jul-93	289	289	0	0	0	0	0	1,941,665	$ 1,941,665	0	0	1,941,665	$ 1,941,665	0	0
1-Jul-94	359	352	7	0	0	0	0	4,309,173	$ 4,309,173	0	0	4,309,173	$ 4,309,173	0	0
1-Jul-95	278	270	8	0	0	0	0	1,719,668	$ 1,719,668	0	0	1,719,668	$ 1,719,668	0	0
1-Jul-96	255	241	14	0	0	0	0	1,319,019	$ 1,319,019	0	0	1,319,019	$ 1,319,019	0	0
1-Jul-97	231	216	15	0	0	0	0	1,678,222	$ 1,678,222	0	0	1,678,222	$ 1,678,222	0	0
1-Jul-98	253	242	11	0	0	0	0	1,231,556	$ 1,231,556	0	0	1,231,556	$ 1,231,556	0	0
1-Jul-99	256	236	20	0	0	0	0	1,521,759	$ 1,521,759	0	0	1,521,759	$ 1,521,759	0	0
1-Jul-00	241	230	11	0	0	0	0	3,048,677	$ 3,048,677	0	0	3,048,677	$ 3,048,677	0	0
1-Jul-01	229	216	13	0	0	0	0	1,680,295	$ 1,680,295	0	0	1,680,295	$ 1,680,295	0	0
1-Jul-02	254	243	11	0	0	0	0	3,149,126	$ 3,149,126	0	0	3,149,126	$ 3,149,126	0	0
1-Jul-03	236	227	9	0	0	0	0	4,846,730	$ 4,846,730	0	0	4,846,730	$ 4,846,730	0	0
1-Jul-04	210	202	8	0	0	0	0	7,473,838	$ 7,473,838	0	0	7,473,838	$ 7,473,838	0	0
1-Jul-05	231	220	11	0	0	0	0	1,425,633	$ 1,425,633	0	0	1,425,633	$ 1,425,633	0	0
1-Jul-06	228	220	8	0	0	0	0	5,687,219	$ 5,687,219	0	0	5,687,219	$ 5,687,219	0	0
1-Jul-07	195	186	9	0	0	0	0	2,249,489	$ 2,249,489	0	0	2,249,489	$ 2,249,489	0	0
1-Jul-08	228	214	14	0	0	1	(1)	2,201,488	$ 2,216,488	(15,000)	0	2,201,488	$ 2,201,488	0	0
1-Jul-09	158	149	9	0	0	1	(1)	3,465,129	$ 3,765,129	(300,000)	0	3,465,129	$ 3,465,129	0	300,000
1-Jul-10	188	182	6	0	0	1	(1)	1,897,817	$ 2,047,817	(150,000)	0	1,897,817	$ 1,897,817	0	150,000
1-Jul-11	154	149	5	0	0	0	0	1,469,080	$ 1,469,080	0	0	1,469,080	$ 1,469,080	0	0
1-Jul-12	146	139	7	0	0	0	0	2,857,325	$ 2,857,325	0	0	2,857,325	$ 2,857,325	0	0
1-Jul-13	186	174	12	0	1	1	0	3,142,568	$ 3,142,568	0	0	2,917,568	$ 2,917,568	0	198,791
1-Jul-14	168	162	6	0	2	5	(3)	1,809,208	$ 2,005,954	(196,746)	0	1,655,708	$ 1,642,454	13,254	215,800
1-Jul-15	197	189	8	0	1	1	0	1,829,838	$ 1,818,703	11,135	0	1,769,838	$ 1,758,703	11,135	60,000
1-Jul-16	195	182	13	0	2	5	(3)	6,360,797	$ 8,846,536	(2,485,739)	0	6,185,797	$ 3,170,142	3,015,655	2,065,803
1-Jul-17	219	209	10	0	1	6	(5)	11,206,550	$ 8,449,959	2,756,591	1,098,775	11,126,550	$ 6,334,959	4,791,591	1,223,391
1-Jul-18	188	171	17	1	6	5	1	2,359,166	$ 2,740,351	(381,184)	950,396	2,005,943	$ 1,507,210	498,733	1,027,600
1-Jul-19	139	130	9	1	4	9	(5)	2,966,573	$ 1,482,348	1,484,225	907,429	2,878,947	$ 1,158,247	1,720,700	1,081,040
1-Jul-20	93	83	10	3	3	11	(8)	1,070,175	$ 691,096	379,079	1,526,122	785,175	$ 295,472	489,703	1,594,271
1-Jul-21	120	33	87	90	10	11	(1)	7,827,177	$ 441,389	7,385,788	2,285,292	1,863,941	$ 154,400	1,709,541	1,908,289
1-Jul-22	148		148	142	35		35	3,117,139		3,117,139	1,916,285	1,220,496		1,220,496	1,680,941
1-Jul-23	47		47	62	20		20	333,001		333,001	419,079	105,858		105,858	279,386
Total	9,274	8,707	567	299	85	57	28	$108,131,337	$ 96,193,047	$ 11,938,290	$ 9,103,378	$98,624,966	$85,048,299	$ 13,576,667	$ 11,785,311

State of Washington
Self-Insurance Liability Program

Automobile Liability Experience @ 12/31/23
Comparison to 12/31/21 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
1-Jul-81	164,496	$ 164,496	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
1-Jul-83	569,828	$ 569,828	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
1-Jul-85	631,397	$ 631,397	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
1-Jul-87	655,860	$ 655,860	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
1-Jul-89	888,499	$ 888,499	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
1-Jul-91	1,486,371	$ 1,486,371	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
1-Jul-93	1,941,665	$ 1,941,665	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
1-Jul-95	1,719,668	$ 1,719,668	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
1-Jul-97	1,678,222	$ 1,678,222	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
1-Jul-99	1,521,759	$ 1,521,759	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
1-Jul-01	1,680,295	$ 1,680,295	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
1-Jul-03	4,846,730	$ 4,846,730	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
1-Jul-05	1,425,633	$ 1,425,633	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
1-Jul-07	2,249,489	$ 2,249,489	0	0	0	0	0	0	$ -	0	0	0	0	0	0
1-Jul-08	2,201,488	$ 2,221,488	(20,000)	0	15,000	(15,000)	0	0	$ 5,000	(5,000)	0	0	20,000	(20,000)	0
1-Jul-09	3,465,129	$ 3,815,129	(350,000)	0	300,000	(300,000)	(300,000)	0	$ 50,000	(50,000)	0	0	350,000	(350,000)	(300,000)
1-Jul-10	1,897,817	$ 2,097,817	(200,000)	0	150,000	(150,000)	(150,000)	0	$ 50,000	(50,000)	0	0	200,000	(200,000)	(150,000)
1-Jul-11	1,469,080	$ 1,469,080	0	0	0	0	0	0	$ -	0	0	0	0	0	0
1-Jul-12	2,857,325	$ 2,857,325	0	0	0	0	0	0	$ -	0	0	0	0	0	0
1-Jul-13	3,193,201	$ 3,210,276	(17,075)	225,000	225,000	0	(198,791)	50,633	$ 67,708	(17,075)	0	275,633	292,708	(17,075)	(198,791)
1-Jul-14	1,878,508	$ 2,060,057	(181,549)	153,500	363,500	(210,000)	(215,800)	69,300	$ 54,103	15,197	0	222,800	417,603	(194,803)	(215,800)
1-Jul-15	1,877,801	$ 1,952,224	(74,423)	60,000	60,000	0	(60,000)	47,963	$ 133,521	(85,558)	0	107,963	193,521	(85,558)	(60,000)
1-Jul-16	6,460,413	$ 9,096,536	(2,636,123)	175,000	5,676,394	(5,501,394)	(2,065,803)	99,615	$ 250,000	(150,385)	0	274,615	5,926,394	(5,651,779)	(2,065,803)
1-Jul-17	11,261,664	$ 9,548,734	1,712,930	80,000	2,115,000	(2,035,000)	(124,615)	55,114	$ 1,098,775	(1,043,661)	(1,098,775)	135,114	3,213,775	(3,078,661)	(1,223,391)
1-Jul-18	2,706,463	$ 3,690,746	(984,284)	353,223	1,233,141	(879,917)	(77,204)	347,296	$ 950,396	(603,099)	(950,396)	700,519	2,183,536	(1,483,017)	(1,027,600)
1-Jul-19	3,509,386	$ 3,002,283	507,102	87,626	324,101	(236,475)	(173,611)	542,813	$ 1,519,935	(977,123)	(907,429)	630,439	1,844,036	(1,213,598)	(1,081,040)
1-Jul-20	1,748,748	$ 3,267,875	(1,519,127)	285,000	395,624	(110,624)	(68,149)	678,573	$ 2,576,780	(1,898,207)	(1,526,122)	963,573	2,972,404	(2,008,831)	(1,594,271)
1-Jul-21	10,044,422	$ 4,616,895	5,427,527	5,963,236	286,989	5,676,247	377,004	2,217,245	$ 1,867,058	350,186	23,155	8,180,481	2,154,047	6,026,434	400,159
1-Jul-22	8,712,070		8,712,070	1,896,644		1,896,644	235,344	5,594,931		5,594,931	3,462,715	7,491,575	0	7,491,575	3,698,059
1-Jul-23	7,056,284		7,056,284	227,143		227,143	139,694	3,195,142		3,195,142	2,374,771	3,422,284	0	3,422,284	2,514,464
Total	$ 124,558,104	$ 107,124,771	$ 17,433,332	$ 9,506,371	$ 11,144,748	$ (1,638,377)	$ (2,681,933)	$ 12,898,625	$ 8,623,277	$ 4,275,348	$ 1,377,919	$ 22,404,996	$ 19,768,025	$ 2,636,971	$ (1,304,014)

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.

Auto Liability Loss Development Exhibits

AON

State of Washington

Auto Liability

Reported Cumulative
Unlimited Incurred Loss

Valuation Date	Accident Period 7/1/94-95	Accident Period 7/1/95-96	Accident Period 7/1/96-97	Accident Period 7/1/97-98	Accident Period 7/1/98-99	Accident Period 7/1/99-00	Accident Period 7/1/00-01	Accident Period 7/1/01-02	Accident Period 7/1/02-03	Accident Period 7/1/03-04	Accident Period 7/1/04-05	Accident Period 7/1/05-06	Accident Period 7/1/06-07	Accident Period 7/1/07-08	Accident Period 7/1/08-09	Accident Period 7/1/09-10	Accident Period 7/1/10-11	Accident Period 7/1/11-12	Accident Period 7/1/12-13	Accident Period 7/1/13-14	Accident Period 7/1/14-15	Accident Period 7/1/15-16	Accident Period 7/1/16-17	Accident Period 7/1/17-18	Accident Period 7/1/18-19	Accident Period 7/1/19-20	Accident Period 7/1/20-21	Accident Period 7/1/21-22	Accident Period 7/1/22-23	Accident Period 7/1/23-24
Jan-14	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	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	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	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	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	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	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	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	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		
Jan-23	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	2,047,817	1,469,080	2,857,325	3,148,141	1,823,635	1,818,703	6,367,191	10,964,504	3,099,191	2,752,548	883,039	2,136,085	444,750	
Jan-24	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	3,148,141	1,803,635	1,829,838	6,360,797	11,206,550	2,359,166	2,968,073	1,068,675	7,831,845	3,112,471	333,001

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State of Washington

Auto Liability

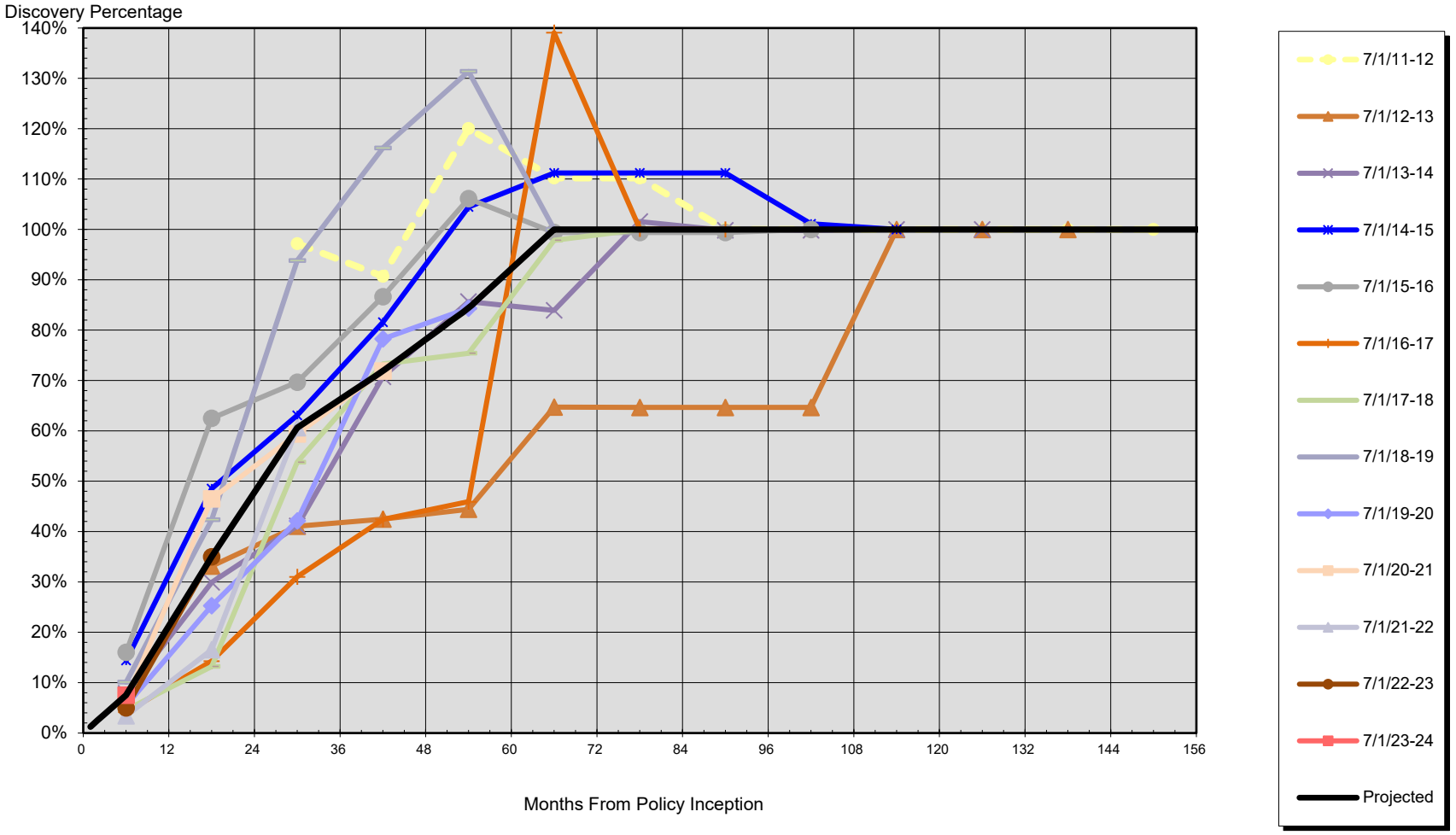
Unlimited Incurred Loss Development Factors

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	1.488	73	1.000	109	1.000						
2	40.000	38	1.468	74	1.000	110	1.000						
3	26.667	39	1.448	75	1.000	111	1.000						
4	20.000	40	1.429	76	1.000	112	1.000						
5	16.000	41	1.410	77	1.000	113	1.000						
6	13.333	42	1.391	78	1.000	114	1.000						
7	10.213	43	1.371	79	1.000	115	1.000						
8	8.276	44	1.352	80	1.000	116	1.000						
9	6.957	45	1.333	81	1.000	117	1.000						
10	6.000	46	1.315	82	1.000	118	1.000						
11	5.275	47	1.297	83	1.000	119	1.000						
12	4.706	48	1.280	84	1.000	120	1.000						
13	4.248	49	1.263	85	1.000								
14	3.871	50	1.247	86	1.000								
15	3.556	51	1.231	87	1.000								
16	3.288	52	1.215	88	1.000								
17	3.057	53	1.200	89	1.000								
18	2.857	54	1.185	90	1.000								
19	2.693	55	1.167	91	1.000								
20	2.546	56	1.150	92	1.000								
21	2.415	57	1.133	93	1.000								
22	2.297	58	1.116	94	1.000								
23	2.189	59	1.100	95	1.000								
24	2.092	60	1.085	96	1.000								
25	2.002	61	1.070	97	1.000								
26	1.920	62	1.055	98	1.000								
27	1.844	63	1.041	99	1.000								
28	1.775	64	1.027	100	1.000								
29	1.710	65	1.013	101	1.000								
30	1.650	66	1.000	102	1.000								
31	1.624	67	1.000	103	1.000								
32	1.600	68	1.000	104	1.000								
33	1.576	69	1.000	105	1.000								
34	1.553	70	1.000	106	1.000								
35	1.531	71	1.000	107	1.000								
36	1.509	72	1.000	108	1.000								

State of Washington

Auto Liability

Unlimited Incurred Loss Development



AON

State of Washington

Auto Liability

Reported Cumulative
Unlimited Paid Loss

Valuation Date	Accident Period 7/1/94-95	Accident Period 7/1/95-96	Accident Period 7/1/96-97	Accident Period 7/1/97-98	Accident Period 7/1/98-99	Accident Period 7/1/99-00	Accident Period 7/1/00-01	Accident Period 7/1/01-02	Accident Period 7/1/02-03	Accident Period 7/1/03-04	Accident Period 7/1/04-05	Accident Period 7/1/05-06	Accident Period 7/1/06-07	Accident Period 7/1/07-08	Accident Period 7/1/08-09	Accident Period 7/1/09-10	Accident Period 7/1/10-11	Accident Period 7/1/11-12	Accident Period 7/1/12-13	Accident Period 7/1/13-14	Accident Period 7/1/14-15	Accident Period 7/1/15-16	Accident Period 7/1/16-17	Accident Period 7/1/17-18	Accident Period 7/1/18-19	Accident Period 7/1/19-20	Accident Period 7/1/20-21	Accident Period 7/1/21-22	Accident Period 7/1/22-23	Accident Period 7/1/23-24
Jan-14	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	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	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	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	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	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	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	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	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		
Jan-23	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	2,923,141	1,640,135	1,758,703	6,185,797	10,730,959	1,745,943	1,918,447	593,539	804,988	126,625	
Jan-24	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	2,923,141	1,650,135	1,769,838	6,185,797	11,126,550	2,005,943	2,880,447	783,675	1,868,609	1,215,827	105,858

AON

State of Washington

Auto Liability

Unlimited Paid Loss Development Factors

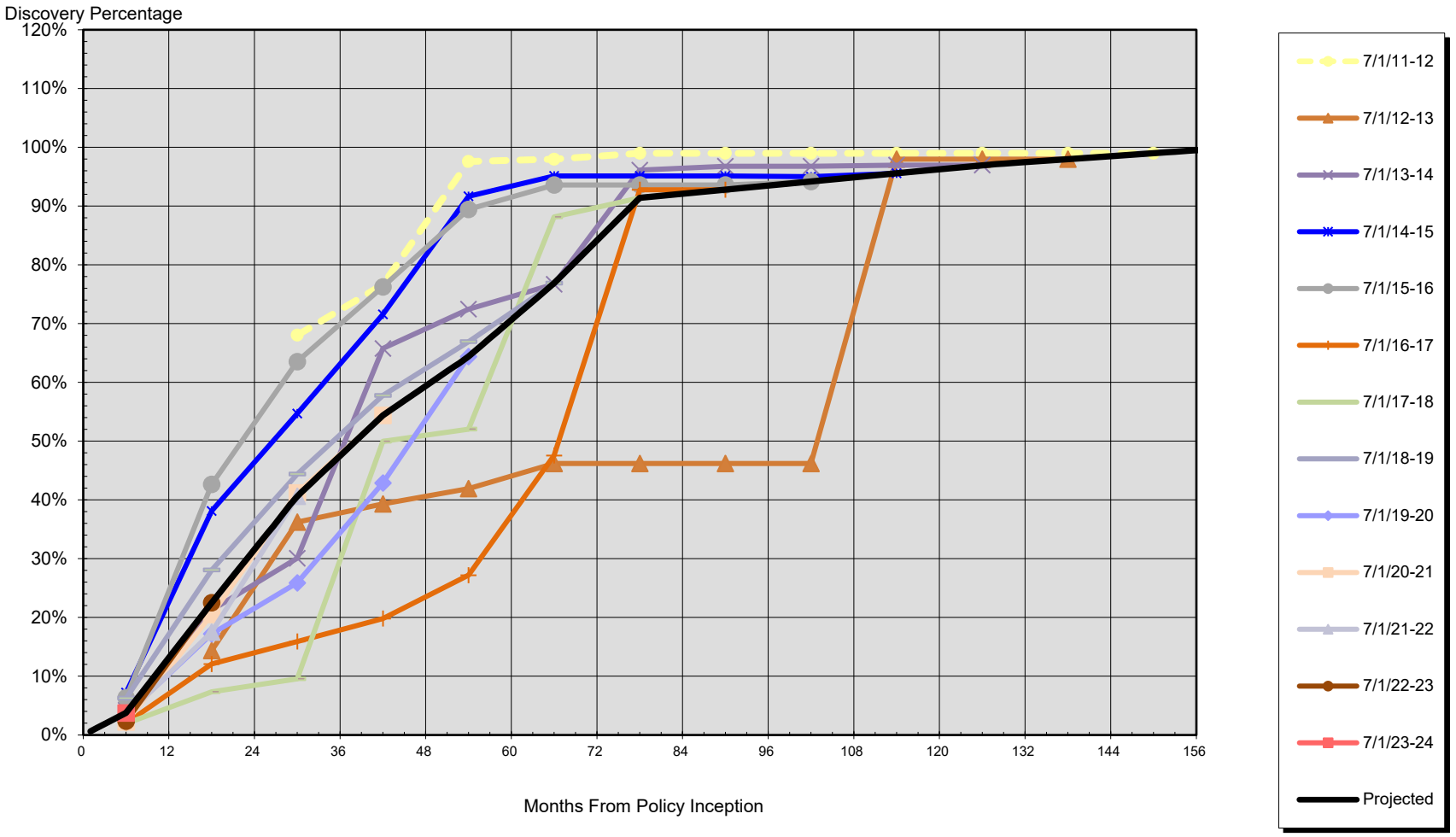
Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor	Months From Policy Inception	Factor
1	160.000	37	2.056	73	1.172	109	1.053	145	1.015				
2	80.000	38	2.008	74	1.155	110	1.052	146	1.014				
3	53.333	39	1.963	75	1.139	111	1.050	147	1.013				
4	40.000	40	1.920	76	1.124	112	1.049	148	1.012				
5	32.000	41	1.879	77	1.109	113	1.048	149	1.011				
6	26.667	42	1.839	78	1.094	114	1.046	150	1.010				
7	18.824	43	1.811	79	1.093	115	1.045	151	1.009				
8	14.546	44	1.784	80	1.091	116	1.044	152	1.009				
9	11.852	45	1.758	81	1.090	117	1.043	153	1.008				
10	10.000	46	1.733	82	1.089	118	1.041	154	1.007				
11	8.649	47	1.708	83	1.087	119	1.040	155	1.006				
12	7.619	48	1.684	84	1.086	120	1.039	156	1.005				
13	6.809	49	1.661	85	1.085	121	1.038	157	1.004				
14	6.154	50	1.638	86	1.083	122	1.036	158	1.003				
15	5.614	51	1.616	87	1.082	123	1.035	159	1.003				
16	5.161	52	1.595	88	1.081	124	1.034	160	1.002				
17	4.776	53	1.574	89	1.079	125	1.033	161	1.001				
18	4.444	54	1.553	90	1.078	126	1.031	162	1.000				
19	4.165	55	1.529	91	1.077	127	1.031	163	1.000				
20	3.918	56	1.505	92	1.075	128	1.030	164	1.000				
21	3.699	57	1.482	93	1.074	129	1.029	165	1.000				
22	3.504	58	1.459	94	1.072	130	1.028	166	1.000				
23	3.328	59	1.437	95	1.071	131	1.027	167	1.000				
24	3.168	60	1.416	96	1.070	132	1.026	168	1.000				
25	3.024	61	1.395	97	1.069	133	1.025						
26	2.892	62	1.375	98	1.067	134	1.024						
27	2.771	63	1.356	99	1.066	135	1.023						
28	2.659	64	1.337	100	1.065	136	1.023						
29	2.557	65	1.319	101	1.063	137	1.022						
30	2.462	66	1.301	102	1.062	138	1.021						
31	2.394	67	1.281	103	1.061	139	1.020						
32	2.330	68	1.261	104	1.059	140	1.019						
33	2.270	69	1.242	105	1.058	141	1.018						
34	2.212	70	1.224	106	1.057	142	1.017						
35	2.157	71	1.206	107	1.055	143	1.016						
36	2.105	72	1.189	108	1.054	144	1.016						

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State of Washington

Auto Liability

Unlimited Paid Loss Development



Ferry Liability Exhibits

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/23
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	124	0	$ 10,320,912	$ 10,320,912	$ -	$ -	$ -	$ 10,320,912	7731.02
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	12	0	583,556	583,556	-	-	-	583,556	437.12
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	165	0	2,394,679	2,394,679	-	-	-	2,394,679	1793.77
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	0	797,076	797,076	-	-	-	797,076	605.68
1-Jul-92	1,440	1,000,000	178	0	933,289	933,289	-	-	-	933,289	648.12
1-Jul-93	1,535	1,000,000	187	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	155	0	4,010,127	4,010,127	-	-	-	4,010,127	2754.21
1-Jul-96	1,477	1,000,000	141	0	869,168	869,168	-	-	-	869,168	588.47
1-Jul-97	1,492	1,000,000	139	0	4,817,078	4,817,078	-	-	-	4,817,078	3228.60
1-Jul-98	1,729	1,000,000	100	1	4,415,425	4,337,807	77,617	36,867	114,484	4,452,291	2575.07
1-Jul-99	1,754	1,000,000	88	0	1,572,931	1,572,931	-	-	-	1,572,931	896.77
1-Jul-00	1,754	1,000,000	101	0	2,530,000	2,530,000	-	-	-	2,530,000	1442.42
1-Jul-01	1,726	1,000,000	106	0	1,268,070	1,268,070	-	-	-	1,268,070	734.69
1-Jul-02	1,710	1,000,000	79	0	3,593,752	3,593,752	-	-	-	3,593,752	2101.61
1-Jul-03	1,659	1,000,000	85	0	2,017,988	2,017,988	-	10,490	10,490	2,028,478	1222.71
1-Jul-04	1,536	1,000,000	116	0	4,694,102	4,694,102	-	8,913	8,913	4,703,014	3061.86
1-Jul-05	1,690	1,000,000	96	0	2,775,862	2,775,862	-	5,771	5,771	2,781,633	1645.94
1-Jul-06	1,693	1,000,000	114	0	3,676,565	3,676,565	-	14,521	14,521	3,691,086	2180.20
1-Jul-07	1,692	1,000,000	107	0	3,384,305	3,384,305	-	17,603	17,603	3,401,908	2010.58
1-Jul-08	1,666	1,000,000	97	0	2,740,239	2,740,239	-	13,908	13,908	2,754,148	1653.35
1-Jul-09	1,655	1,000,000	91	0	2,308,708	2,308,708	-	13,177	13,177	2,321,885	1402.87
1-Jul-10	1,645	1,000,000	76	0	2,652,672	2,652,672	-	14,771	14,771	2,667,443	1621.55
1-Jul-11	1,677	10,000,000	59	0	636,916	636,916	-	20,732	20,732	657,648	392.18
1-Jul-12	1,722	10,000,000	60	0	1,817,612	1,817,612	-	31,412	31,412	1,849,024	1073.52
1-Jul-13	1,751	2,500,000	53	0	2,439,357	2,439,357	-	36,815	36,815	2,476,173	1413.91
1-Jul-14	1,758	2,500,000	50	1	3,709,855	3,620,595	89,260	55,318	144,578	3,765,173	2141.86
1-Jul-15	1,783	1,000,000	37	0	1,884,951	1,884,951	-	35,367	35,367	1,920,318	1077.20
1-Jul-16	1,763	1,000,000	46	0	2,399,890	2,399,890	-	41,552	41,552	2,441,443	1385.22
1-Jul-17	1,804	1,000,000	43	0	1,725,414	1,725,414	-	50,540	50,540	1,775,955	984.45
1-Jul-18	1,818	1,000,000	32	2	2,367,471	2,003,280	364,191	263,417	627,608	2,630,889	1447.51
1-Jul-19	1,797	1,000,000	31	3	2,764,442	2,034,107	730,334	276,514	1,006,848	3,040,956	1692.70
1-Jul-20	1,884	1,000,000	24	1	1,625,070	1,537,069	88,001	437,331	525,332	2,062,400	1094.86
1-Jul-21	1,752	1,000,000	41	14	2,848,506	645,060	2,203,446	2,393,115	4,596,561	5,241,621	2991.69
1-Jul-22	1,812	1,000,000	29	1	160,925	89,720	71,205	1,949,479	2,020,684	2,110,404	1164.53
1-Jul-23 to 31-Dec-23	915	1,000,000	12	1	26,934	25,142	1,791	1,619,139	1,620,931	1,646,073	1798.39
Total	$ 70,423		4,418	24	$ 96,602,889	$ 92,977,044	$ 3,625,845	$ 7,346,754	$ 10,972,600	$ 103,949,644	1476.08
Ultimate Losses for Policy Period 7/1/2023 are multiplied by 0.5 to reflect the 12/31/23 evaluation date. The annualized amount is displayed below.											
Prior Study											
Results at: 12/31/2021	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
Change			113	-14	$ 6,703,322	$ 7,914,520	$ (1,211,197)	$ (940,273)	$ (2,151,470)	$ 5,763,050	8.25
Full Policy Period Projections											
1-Jul-23 Full Policy	$ 1,831	$ 1,000,000								$ 3,292,146	1798.39
1-Jul-24	1,846	1,000,000								4,191,200	2270.22
1-Jul-25	1,862	1,000,000								4,377,500	2350.50
1-Jul-26	1,880	1,000,000								4,574,700	2433.61
1-Jul-27	1,897	1,000,000								4,780,500	2519.66

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/23
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/23 and the Rollforward Date of 06/30/24

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			Current Evaluation Date of 12/31/23				Rollforward Date of 06/30/24				Estimated Change from 12/31/23 to 06/30/24				
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	$ 10,320,912	Unlimited	$ 10,320,912	$ 10,320,912	$ -	$ -	$ 10,320,912	$ 10,320,912	$ -	$ -	$ -	$ -	$ -	$ -	$ -
1-Jul-80	1,117,364	Unlimited	1,117,364	1,117,364	-	-	1,117,364	1,117,364	-	-	-	-	-	-	-
1-Jul-81	583,556	Unlimited	583,556	583,556	-	-	583,556	583,556	-	-	-	-	-	-	-
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	2,394,679	1,000,000	2,394,679	2,394,679	-	-	2,394,679	2,394,679	-	-	-	-	-	-	-
1-Jul-90	1,097,668	1,000,000	1,097,668	1,097,668	-	-	1,097,668	1,097,668	-	-	-	-	-	-	-
1-Jul-91	797,076	1,000,000	797,076	797,076	-	-	797,076	797,076	-	-	-	-	-	-	-
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	4,452,291	1,000,000	4,415,425	4,337,807	77,617	36,867	4,419,746	4,341,622	78,124	32,545	4,322	3,815	507	(4,322)	-
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	1,268,070	1,000,000	1,268,070	1,268,070	-	-	1,268,070	1,268,070	-	-	-	-	-	-	-
1-Jul-02	3,593,752	1,000,000	3,593,752	3,593,752	-	-	3,593,752	3,593,752	-	-	-	-	-	-	-
1-Jul-03	2,028,478	1,000,000	2,017,988	2,017,988	-	10,490	2,018,563	2,018,563	-	9,915	575	575	-	(575)	-
1-Jul-04	4,703,014	1,000,000	4,694,102	4,694,102	-	8,913	4,694,543	4,694,543	-	8,471	442	442	-	(442)	-
1-Jul-05	2,781,633	1,000,000	2,775,862	2,775,862	-	5,771	2,776,123	2,776,123	-	5,510	261	261	-	(261)	-
1-Jul-06	3,691,086	1,000,000	3,676,565	3,676,565	-	14,521	3,677,106	3,677,106	-	13,980	541	541	-	(541)	-
1-Jul-07	3,401,908	1,000,000	3,384,305	3,384,305	-	17,603	3,384,912	3,384,912	-	16,996	607	607	-	(607)	-
1-Jul-08	2,754,148	1,000,000	2,740,239	2,740,239	-	13,908	2,740,733	2,740,733	-	13,414	494	494	-	(494)	-
1-Jul-09	2,321,885	1,000,000	2,308,708	2,308,708	-	13,177	2,309,145	2,309,145	-	12,740	438	438	-	(438)	-
1-Jul-10	2,667,443	1,000,000	2,652,672	2,652,672	-	14,771	2,653,087	2,653,087	-	14,357	415	415	-	(415)	-
1-Jul-11	657,648	10,000,000	636,916	636,916	-	20,732	637,462	637,462	-	20,186	546	546	-	(546)	0
1-Jul-12	1,849,024	10,000,000	1,817,612	1,817,612	-	31,412	1,818,480	1,818,480	-	30,545	867	867	-	(867)	-
1-Jul-13	2,476,173	2,500,000	2,439,357	2,439,357	-	36,815	2,440,322	2,440,322	-	35,851	965	965	-	(965)	-
1-Jul-14	3,765,173	2,500,000	3,709,855	3,620,595	89,260	55,318	3,711,092	3,624,859	86,232	54,081	1,237	4,264	(3,027)	(1,237)	-
1-Jul-15	1,920,318	1,000,000	1,884,951	1,884,951	-	35,367	1,885,706	1,885,706	-	34,612	754	754	-	(754)	-
1-Jul-16	2,441,443	1,000,000	2,399,890	2,399,890	-	41,552	2,400,920	2,400,920	-	40,522	1,030	1,030	-	(1,030)	-
1-Jul-17	1,775,955	1,000,000	1,725,414	1,725,414	-	50,540	1,732,286	1,731,858	428	43,669	6,871	6,443	428	(6,871)	(0)
1-Jul-18	2,630,889	1,000,000	2,367,471	2,003,280	364,191	263,417	2,395,774	2,067,902	327,872	235,114	28,303	64,622	(36,319)	(28,303)	-
1-Jul-19	3,040,956	1,000,000	2,764,442	2,034,107	730,334	276,514	2,832,401	2,171,975	660,427	208,554	67,960	137,867	(69,907)	(67,960)	-
1-Jul-20	2,062,400	1,000,000	1,625,070	1,537,069	88,001	437,331	1,767,377	1,641,971	125,406	295,024	142,307	104,902	37,405	(142,307)	-
1-Jul-21	5,241,621	1,000,000	2,848,506	645,060	2,203,446	2,393,115	3,643,975	1,323,567	2,320,408	1,597,646	795,469	678,507	116,962	(795,469)	-
1-Jul-22	2,110,404	1,000,000	160,925	89,720	71,205	1,949,479	455,746	238,642	217,104	1,654,658	294,821	148,922	145,899	(294,821)	-
1-Jul-23	3,292,146	1,000,000	26,934	25,142	1,791	1,619,139	291,796	95,053	196,743	3,000,350	264,863	69,911	194,952	1,381,210	1,646,073
Total	$ 105,595,716		$ 96,602,889	$ 92,977,044	$ 3,625,845	$ 7,346,754	$ 98,216,977	$ 94,204,233	$ 4,012,744	$ 7,378,740	$ 1,614,088	$ 1,227,189	$ 386,899	$ 31,985	$ 1,646,073
				Estimated Outstanding Losses		$ 10,972,600		Estimated Outstanding Losses		$ 11,391,484		Estimated Outstanding Losses		$ 418,884	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/24
Column (9): Projected Losses Paid-to-date as of 06/30/24

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/24
Column (12) : Column (8) - Column (4)

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

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/23
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/23 and the Rollforward Date of 06/30/25

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			Current Evaluation Date of 12/31/23				Rollforward Date of 06/30/25				Estimated Change from 12/31/23 to 06/30/25				
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	$ 10,320,912	Unlimited	$ 10,320,912	$ 10,320,912	$ -	$ -	$ 10,320,912	$ 10,320,912	$ -	$ -	$ -	$ -	$ -	$ -	$ -
1-Jul-80	1,117,364	Unlimited	1,117,364	1,117,364	-	-	1,117,364	1,117,364	-	-	-	-	-	-	-
1-Jul-81	583,556	Unlimited	583,556	583,556	-	-	583,556	583,556	-	-	-	-	-	-	-
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	2,394,679	1,000,000	2,394,679	2,394,679	-	-	2,394,679	2,394,679	-	-	-	-	-	-	-
1-Jul-90	1,097,668	1,000,000	1,097,668	1,097,668	-	-	1,097,668	1,097,668	-	-	-	-	-	-	-
1-Jul-91	797,076	1,000,000	797,076	797,076	-	-	797,076	797,076	-	-	-	-	-	-	-
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	4,452,291	1,000,000	4,415,425	4,337,807	77,617	36,867	4,427,536	4,349,676	77,860	24,755	12,112	11,869	243	(12,112)	-
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	1,268,070	1,000,000	1,268,070	1,268,070	-	-	1,268,070	1,268,070	-	-	-	-	-	-	-
1-Jul-02	3,593,752	1,000,000	3,593,752	3,593,752	-	-	3,593,752	3,593,752	-	-	-	-	-	-	-
1-Jul-03	2,028,478	1,000,000	2,017,988	2,017,988	-	10,490	2,019,657	2,019,657	-	8,821	1,669	1,669	-	(1,669)	-
1-Jul-04	4,703,014	1,000,000	4,694,102	4,694,102	-	8,913	4,695,384	4,695,384	-	7,631	1,282	1,282	-	(1,282)	-
1-Jul-05	2,781,633	1,000,000	2,775,862	2,775,862	-	5,771	2,776,619	2,776,619	-	5,014	757	757	-	(757)	-
1-Jul-06	3,691,086	1,000,000	3,676,565	3,676,565	-	14,521	3,678,370	3,678,370	-	12,716	1,805	1,805	-	(1,805)	-
1-Jul-07	3,401,908	1,000,000	3,384,305	3,384,305	-	17,603	3,386,194	3,386,194	-	15,713	1,890	1,890	-	(1,890)	-
1-Jul-08	2,754,148	1,000,000	2,740,239	2,740,239	-	13,908	2,741,673	2,741,673	-	12,474	1,434	1,434	-	(1,434)	-
1-Jul-09	2,321,885	1,000,000	2,308,708	2,308,708	-	13,177	2,309,978	2,309,978	-	11,907	1,271	1,271	-	(1,271)	-
1-Jul-10	2,667,443	1,000,000	2,652,672	2,652,672	-	14,771	2,654,010	2,654,010	-	13,434	1,337	1,337	-	(1,337)	-
1-Jul-11	657,648	10,000,000	636,916	636,916	-	20,732	638,678	638,678	-	18,970	1,762	1,762	-	(1,762)	-
1-Jul-12	1,849,024	10,000,000	1,817,612	1,817,612	-	31,412	1,820,130	1,820,130	-	28,894	2,518	2,518	-	(2,518)	-
1-Jul-13	2,476,173	2,500,000	2,439,357	2,439,357	-	36,815	2,442,157	2,442,157	-	34,016	2,800	2,800	-	(2,800)	-
1-Jul-14	3,765,173	2,500,000	3,709,855	3,620,595	89,260	55,318	3,713,982	3,633,487	80,495	51,191	4,128	12,892	(8,765)	(4,128)	-
1-Jul-15	1,920,318	1,000,000	1,884,951	1,884,951	-	35,367	1,887,300	1,887,300	-	33,018	2,349	2,349	-	(2,349)	-
1-Jul-16	2,441,443	1,000,000	2,399,890	2,399,890	-	41,552	2,402,702	2,402,702	-	38,741	2,812	2,812	-	(2,812)	-
1-Jul-17	1,775,955	1,000,000	1,725,414	1,725,414	-	50,540	1,740,121	1,740,121	-	35,833	14,707	14,707	-	(14,707)	-
1-Jul-18	2,630,889	1,000,000	2,367,471	2,003,280	364,191	263,417	2,452,408	2,195,601	256,807	178,481	84,937	192,320	(107,383)	(84,937)	-
1-Jul-19	3,040,956	1,000,000	2,764,442	2,034,107	730,334	276,514	2,915,733	2,379,782	535,951	125,223	151,292	345,674	(194,383)	(151,292)	-
1-Jul-20	2,062,400	1,000,000	1,625,070	1,537,069	88,001	437,331	1,946,258	1,784,700	161,558	116,142	321,189	247,631	73,557	(321,189)	-
1-Jul-21	5,241,621	1,000,000	2,848,506	645,060	2,203,446	2,393,115	4,674,551	2,638,267	2,036,284	567,070	1,826,045	1,993,207	(167,162)	(1,826,045)	-
1-Jul-22	2,110,404	1,000,000	160,925	89,720	71,205	1,949,479	1,196,628	640,642	555,986	913,776	1,035,703	550,922	484,782	(1,035,703)	-
1-Jul-23	3,292,146	1,000,000	26,934	25,142	1,791	1,619,139	969,237	395,286	573,951	2,322,909	942,303	370,143	572,160	703,770	1,646,073
1-Jul-24	4,191,200	1,000,000	-	-	-	-	490,543	143,200	347,343	3,700,657	490,543	143,200	347,343	3,700,657	4,191,200
Total	$109,786,916		$ 96,602,889	$ 92,977,044	$ 3,625,845	$ 7,346,754	$101,509,531	$ 96,883,295	$ 4,626,237	$ 8,277,385	$ 4,906,642	$ 3,906,251	$ 1,000,392	$ 930,631	$ 5,837,273
				Estimated Outstanding Losses		$ 10,972,600		Estimated Outstanding Losses		$ 12,903,622		Estimated Outstanding Losses		$ 1,931,022	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/25
Column (9): Projected Losses Paid-to-date as of 06/30/25

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/25
Column (12) : Column (8) - Column (4)

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

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/23
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/23 and the Rollforward Date of 06/30/26

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			Current Evaluation Date of 12/31/23				Rollforward Date of 06/30/26				Estimated Change from 12/31/23 to 06/30/26				
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	$ 10,320,912	Unlimited	$ 10,320,912	$ 10,320,912	$ -	$ -	$ 10,320,912	$ 10,320,912	$ -	$ -	$ -	$ -	$ -	$ -	$ -
1-Jul-80	1,117,364	Unlimited	1,117,364	1,117,364	-	-	1,117,364	1,117,364	-	-	-	-	-	-	-
1-Jul-81	583,556	Unlimited	583,556	583,556	-	-	583,556	583,556	-	-	-	-	-	-	-
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	2,394,679	1,000,000	2,394,679	2,394,679	-	-	2,394,679	2,394,679	-	-	-	-	-	-	-
1-Jul-90	1,097,668	1,000,000	1,097,668	1,097,668	-	-	1,097,668	1,097,668	-	-	-	-	-	-	-
1-Jul-91	797,076	1,000,000	797,076	797,076	-	-	797,076	797,076	-	-	-	-	-	-	-
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	4,452,291	1,000,000	4,415,425	4,337,807	77,617	36,867	4,435,773	4,357,759	78,014	16,518	20,348	19,952	396	(20,348)	-
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	1,268,070	1,000,000	1,268,070	1,268,070	-	-	1,268,070	1,268,070	-	-	-	-	-	-	-
1-Jul-02	3,593,752	1,000,000	3,593,752	3,593,752	-	-	3,593,752	3,593,752	-	-	-	-	-	-	-
1-Jul-03	2,028,478	1,000,000	2,017,988	2,017,988	-	10,490	2,020,752	2,020,452	300	7,725	2,764	2,464	300	(2,764)	-
1-Jul-04	4,703,014	1,000,000	4,694,102	4,694,102	-	8,913	4,696,225	4,696,225	-	6,789	2,124	2,124	-	(2,124)	-
1-Jul-05	2,781,633	1,000,000	2,775,862	2,775,862	-	5,771	2,777,117	2,777,117	-	4,516	1,255	1,255	-	(1,255)	-
1-Jul-06	3,691,086	1,000,000	3,676,565	3,676,565	-	14,521	3,679,516	3,679,516	-	11,570	2,950	2,950	-	(2,950)	-
1-Jul-07	3,401,908	1,000,000	3,384,305	3,384,305	-	17,603	3,387,615	3,387,615	-	14,293	3,310	3,310	-	(3,310)	-
1-Jul-08	2,754,148	1,000,000	2,740,239	2,740,239	-	13,908	2,742,615	2,742,615	-	11,533	2,376	2,376	-	(2,376)	-
1-Jul-09	2,321,885	1,000,000	2,308,708	2,308,708	-	13,177	2,310,812	2,310,812	-	11,073	2,105	2,105	-	(2,105)	-
1-Jul-10	2,667,443	1,000,000	2,652,672	2,652,672	-	14,771	2,654,888	2,654,888	-	12,556	2,216	2,216	-	(2,216)	-
1-Jul-11	657,648	10,000,000	636,916	636,916	-	20,732	639,897	639,897	-	17,752	2,981	2,981	-	(2,981)	-
1-Jul-12	1,849,024	10,000,000	1,817,612	1,817,612	-	31,412	1,821,871	1,821,871	-	27,154	4,258	4,258	-	(4,258)	-
1-Jul-13	2,476,173	2,500,000	2,439,357	2,439,357	-	36,815	2,443,995	2,443,995	-	32,177	4,638	4,638	-	(4,638)	-
1-Jul-14	3,765,173	2,500,000	3,709,855	3,620,595	89,260	55,318	3,716,603	3,642,053	74,550	48,570	6,748	21,458	(14,710)	(6,748)	-
1-Jul-15	1,920,318	1,000,000	1,884,951	1,884,951	-	35,367	1,889,066	1,889,066	-	31,252	4,115	4,115	-	(4,115)	-
1-Jul-16	2,441,443	1,000,000	2,399,890	2,399,890	-	41,552	2,404,487	2,404,487	-	36,956	4,596	4,596	-	(4,596)	-
1-Jul-17	1,775,955	1,000,000	1,725,414	1,725,414	-	50,540	1,741,697	1,741,697	-	34,258	16,283	16,283	-	(16,283)	-
1-Jul-18	2,630,889	1,000,000	2,367,471	2,003,280	364,191	263,417	2,484,434	2,282,598	201,836	146,455	116,963	279,318	(162,355)	(116,963)	-
1-Jul-19	3,040,956	1,000,000	2,764,442	2,034,107	730,334	276,514	2,945,896	2,529,751	416,145	95,059	181,455	495,644	(314,189)	(181,455)	-
1-Jul-20	2,062,400	1,000,000	1,625,070	1,537,069	88,001	437,331	1,992,665	1,851,109	141,556	69,735	367,595	314,040	53,555	(367,595)	-
1-Jul-21	5,241,621	1,000,000	2,848,506	645,060	2,203,446	2,393,115	5,018,382	3,522,063	1,496,319	223,239	2,169,876	2,877,003	(707,127)	(2,169,876)	-
1-Jul-22	2,110,404	1,000,000	160,925	89,720	71,205	1,949,479	1,786,067	1,133,819	652,248	324,337	1,625,142	1,044,099	581,043	(1,625,142)	-
1-Jul-23	3,292,146	1,000,000	26,934	25,142	1,791	1,619,139	2,009,332	1,017,446	991,886	1,282,814	1,982,398	992,304	990,094	(336,325)	1,646,073
1-Jul-24	4,191,200	1,000,000	-	-	-	-	1,326,104	523,339	802,764	2,865,096	1,326,104	523,339	802,764	2,865,096	4,191,200
1-Jul-25	4,377,500	1,000,000	-	-	-	-	512,348	149,565	362,783	3,865,152	512,348	149,565	362,783	3,865,152	4,377,500
Total	$114,164,416		$ 96,602,889	$ 92,977,044	$ 3,625,845	$ 7,346,754	$104,967,838	$ 99,749,437	$ 5,218,401	$ 9,196,579	$ 8,364,949	$ 6,772,393	$ 1,592,556	$ 1,849,824	$ 10,214,773
				Estimated Outstanding Losses		$ 10,972,600		Estimated Outstanding Losses		$ 14,414,980		Estimated Outstanding Losses		$ 3,442,380	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/26
Column (9): Projected Losses Paid-to-date as of 06/30/26

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/26
Column (12) : Column (8) - Column (4)

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

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/23
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/23 and the Rollforward Date of 06/30/27

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			Current Evaluation Date of 12/31/23				Rollforward Date of 06/30/27				Estimated Change from 12/31/23 to 06/30/27				
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	$ 10,320,912	Unlimited	$ 10,320,912	$ 10,320,912	$ -	$ -	$ 10,320,912	$ 10,320,912	$ -	$ -	$ -	$ -	$ -	$ -	$ -
1-Jul-80	1,117,364	Unlimited	1,117,364	1,117,364	-	-	1,117,364	1,117,364	-	-	-	-	-	-	-
1-Jul-81	583,556	Unlimited	583,556	583,556	-	-	583,556	583,556	-	-	-	-	-	-	-
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	2,394,679	1,000,000	2,394,679	2,394,679	-	-	2,394,679	2,394,679	-	-	-	-	-	-	-
1-Jul-90	1,097,668	1,000,000	1,097,668	1,097,668	-	-	1,097,668	1,097,668	-	-	-	-	-	-	-
1-Jul-91	797,076	1,000,000	797,076	797,076	-	-	797,076	797,076	-	-	-	-	-	-	-
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	4,452,291	1,000,000	4,415,425	4,337,807	77,617	36,867	4,444,025	4,365,670	78,355	8,267	28,600	27,863	737	(28,600)	-
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	1,268,070	1,000,000	1,268,070	1,268,070	-	-	1,268,070	1,268,070	-	-	-	-	-	-	-
1-Jul-02	3,593,752	1,000,000	3,593,752	3,593,752	-	-	3,593,752	3,593,752	-	-	-	-	-	-	-
1-Jul-03	2,028,478	1,000,000	2,017,988	2,017,988	-	10,490	2,021,850	2,020,939	911	6,628	3,862	2,951	911	(3,862)	-
1-Jul-04	4,703,014	1,000,000	4,694,102	4,694,102	-	8,913	4,697,069	4,697,069	-	5,946	2,967	2,967	-	(2,967)	-
1-Jul-05	2,781,633	1,000,000	2,775,862	2,775,862	-	5,771	2,777,615	2,777,615	-	4,018	1,753	1,753	-	(1,753)	-
1-Jul-06	3,691,086	1,000,000	3,676,565	3,676,565	-	14,521	3,680,664	3,680,664	-	10,423	4,098	4,098	-	(4,098)	-
1-Jul-07	3,401,908	1,000,000	3,384,305	3,384,305	-	17,603	3,388,903	3,388,903	-	13,005	4,598	4,598	-	(4,598)	-
1-Jul-08	2,754,148	1,000,000	2,740,239	2,740,239	-	13,908	2,743,658	2,743,658	-	10,490	3,418	3,418	-	(3,418)	-
1-Jul-09	2,321,885	1,000,000	2,308,708	2,308,708	-	13,177	2,311,648	2,311,648	-	10,237	2,941	2,941	-	(2,941)	-
1-Jul-10	2,667,443	1,000,000	2,652,672	2,652,672	-	14,771	2,655,768	2,655,768	-	11,676	3,095	3,095	-	(3,095)	-
1-Jul-11	657,648	10,000,000	636,916	636,916	-	20,732	641,056	641,056	-	16,592	4,141	4,141	-	(4,141)	-
1-Jul-12	1,849,024	10,000,000	1,817,612	1,817,612	-	31,412	1,823,615	1,823,615	-	25,410	6,002	6,002	-	(6,002)	-
1-Jul-13	2,476,173	2,500,000	2,439,357	2,439,357	-	36,815	2,445,934	2,445,934	-	30,238	6,577	6,577	-	(6,577)	-
1-Jul-14	3,765,173	2,500,000	3,709,855	3,620,595	89,260	55,318	3,719,228	3,650,600	68,628	45,945	9,373	30,005	(20,632)	(9,373)	-
1-Jul-15	1,920,318	1,000,000	1,884,951	1,884,951	-	35,367	1,890,666	1,890,666	-	29,651	5,715	5,715	-	(5,715)	-
1-Jul-16	2,441,443	1,000,000	2,399,890	2,399,890	-	41,552	2,406,463	2,406,463	-	34,979	6,573	6,573	-	(6,573)	-
1-Jul-17	1,775,955	1,000,000	1,725,414	1,725,414	-	50,540	1,743,275	1,743,275	-	32,680	17,861	17,861	-	(17,861)	-
1-Jul-18	2,630,889	1,000,000	2,367,471	2,003,280	364,191	263,417	2,490,873	2,330,311	160,561	140,016	123,402	327,031	(203,629)	(123,402)	-
1-Jul-19	3,040,956	1,000,000	2,764,442	2,034,107	730,334	276,514	2,962,953	2,631,921	331,032	78,002	198,512	597,814	(399,302)	(198,512)	-
1-Jul-20	2,062,400	1,000,000	1,625,070	1,537,069	88,001	437,331	2,009,463	1,899,035	110,428	52,938	384,393	361,966	22,427	(384,393)	-
1-Jul-21	5,241,621	1,000,000	2,848,506	645,060	2,203,446	2,393,115	5,107,581	3,933,277	1,174,304	134,040	2,259,075	3,288,217	(1,029,141)	(2,259,075)	-
1-Jul-22	2,110,404	1,000,000	160,925	89,720	71,205	1,949,479	1,982,722	1,465,354	517,368	127,682	1,821,797	1,375,634	446,163	(1,821,797)	-
1-Jul-23	3,292,146	1,000,000	26,934	25,142	1,791	1,619,139	2,836,822	1,780,720	1,056,103	455,324	2,809,889	1,755,577	1,054,311	(1,163,816)	1,646,073
1-Jul-24	4,191,200	1,000,000	-	-	-	-	2,608,966	1,311,088	1,297,878	1,582,234	2,608,966	1,311,088	1,297,878	1,582,234	4,191,200
1-Jul-25	4,377,500	1,000,000	-	-	-	-	1,385,049	546,602	838,448	2,992,451	1,385,049	546,602	838,448	2,992,451	4,377,500
1-Jul-26	4,574,700	1,000,000	-	-	-	-	535,428	156,303	379,126	4,039,272	535,428	156,303	379,126	4,039,272	4,574,700
Total	$118,739,116		$ 96,602,889	$ 92,977,044	$ 3,625,845	$ 7,346,754	$ 108,840,976	$ 102,827,833	$ 6,013,143	$ 9,898,141	$ 12,238,087	$ 9,850,789	$ 2,387,297	$ 2,551,386	$ 14,789,473
				Estimated Outstanding Losses		$ 10,972,600		Estimated Outstanding Losses		$ 15,911,283		Estimated Outstanding Losses		$ 4,938,684	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/27
Column (9): Projected Losses Paid-to-date as of 06/30/27

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/27
Column (12) : Column (8) - Column (4)

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

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/23
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/23 and the Rollforward Date of 06/30/28

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			Current Evaluation Date of 12/31/23				Rollforward Date of 06/30/28				Estimated Change from 12/31/23 to 06/30/28				
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	$ 10,320,912	Unlimited	$ 10,320,912	$ 10,320,912	$ -	$ -	$ 10,320,912	$ 10,320,912	$ -	$ -	$ -	$ -	$ -	$ -	$ -
1-Jul-80	1,117,364	Unlimited	1,117,364	1,117,364	-	-	1,117,364	1,117,364	-	-	-	-	-	-	-
1-Jul-81	583,556	Unlimited	583,556	583,556	-	-	583,556	583,556	-	-	-	-	-	-	-
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	2,394,679	1,000,000	2,394,679	2,394,679	-	-	2,394,679	2,394,679	-	-	-	-	-	-	-
1-Jul-90	1,097,668	1,000,000	1,097,668	1,097,668	-	-	1,097,668	1,097,668	-	-	-	-	-	-	-
1-Jul-91	797,076	1,000,000	797,076	797,076	-	-	797,076	797,076	-	-	-	-	-	-	-
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	4,452,291	1,000,000	4,415,425	4,337,807	77,617	36,867	4,452,291	4,373,609	78,682	-	36,867	35,802	1,065	(36,867)	-
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	1,268,070	1,000,000	1,268,070	1,268,070	-	-	1,268,070	1,268,070	-	-	-	-	-	-	-
1-Jul-02	3,593,752	1,000,000	3,593,752	3,593,752	-	-	3,593,752	3,593,752	-	-	-	-	-	-	-
1-Jul-03	2,028,478	1,000,000	2,017,988	2,017,988	-	10,490	2,022,950	2,021,415	1,535	5,528	4,962	3,427	1,535	(4,962)	-
1-Jul-04	4,703,014	1,000,000	4,694,102	4,694,102	-	8,913	4,697,914	4,697,526	387	5,101	3,812	3,425	387	(3,812)	-
1-Jul-05	2,781,633	1,000,000	2,775,862	2,775,862	-	5,771	2,778,114	2,778,114	-	3,519	2,252	2,252	-	(2,252)	-
1-Jul-06	3,691,086	1,000,000	3,676,565	3,676,565	-	14,521	3,681,813	3,681,813	-	9,273	5,248	5,248	-	(5,248)	-
1-Jul-07	3,401,908	1,000,000	3,384,305	3,384,305	-	17,603	3,390,193	3,390,193	-	11,715	5,888	5,888	-	(5,888)	-
1-Jul-08	2,754,148	1,000,000	2,740,239	2,740,239	-	13,908	2,744,603	2,744,603	-	9,545	4,363	4,363	-	(4,363)	-
1-Jul-09	2,321,885	1,000,000	2,308,708	2,308,708	-	13,177	2,312,574	2,312,574	-	9,311	3,866	3,866	-	(3,866)	-
1-Jul-10	2,667,443	1,000,000	2,652,672	2,652,672	-	14,771	2,656,649	2,656,649	-	10,795	3,977	3,977	-	(3,977)	-
1-Jul-11	657,648	10,000,000	636,916	636,916	-	20,732	642,218	642,218	-	15,430	5,302	5,302	-	(5,302)	-
1-Jul-12	1,849,024	10,000,000	1,817,612	1,817,612	-	31,412	1,825,275	1,825,275	-	23,750	7,662	7,662	-	(7,662)	-
1-Jul-13	2,476,173	2,500,000	2,439,357	2,439,357	-	36,815	2,447,877	2,447,877	-	28,296	8,520	8,520	-	(8,520)	-
1-Jul-14	3,765,173	2,500,000	3,709,855	3,620,595	89,260	55,318	3,721,996	3,659,175	62,821	43,177	12,142	38,580	(26,439)	(12,142)	-
1-Jul-15	1,920,318	1,000,000	1,884,951	1,884,951	-	35,367	1,892,270	1,892,270	-	28,048	7,319	7,319	-	(7,319)	-
1-Jul-16	2,441,443	1,000,000	2,399,890	2,399,890	-	41,552	2,408,255	2,408,255	-	33,188	8,364	8,364	-	(8,364)	-
1-Jul-17	1,775,955	1,000,000	1,725,414	1,725,414	-	50,540	1,745,023	1,745,023	-	30,932	19,608	19,608	-	(19,608)	-
1-Jul-18	2,630,889	1,000,000	2,367,471	2,003,280	364,191	263,417	2,497,323	2,362,353	134,970	133,565	129,852	359,073	(229,221)	(129,852)	-
1-Jul-19	3,040,956	1,000,000	2,764,442	2,034,107	730,334	276,514	2,966,383	2,687,957	278,426	74,573	201,941	653,849	(451,908)	(201,941)	-
1-Jul-20	2,062,400	1,000,000	1,625,070	1,537,069	88,001	437,331	2,018,961	1,931,685	87,276	43,439	393,892	394,617	(725)	(393,892)	-
1-Jul-21	5,241,621	1,000,000	2,848,506	645,060	2,203,446	2,393,115	5,139,868	4,230,039	909,829	101,753	2,291,363	3,584,979	(1,293,617)	(2,291,363)	-
1-Jul-22	2,110,404	1,000,000	160,925	89,720	71,205	1,949,479	2,033,740	1,619,611	414,129	76,664	1,872,815	1,529,890	342,924	(1,872,815)	-
1-Jul-23	3,292,146	1,000,000	26,934	25,142	1,791	1,619,139	3,112,898	2,293,825	819,074	179,247	3,085,965	2,268,682	817,282	(1,439,892)	1,646,073
1-Jul-24	4,191,200	1,000,000	-	-	-	-	3,629,600	2,277,507	1,352,093	561,600	3,629,600	2,277,507	1,352,093	561,600	4,191,200
1-Jul-25	4,377,500	1,000,000	-	-	-	-	2,724,936	1,369,367	1,355,569	1,652,564	2,724,936	1,369,367	1,355,569	1,652,564	4,377,500
1-Jul-26	4,574,700	1,000,000	-	-	-	-	1,447,444	571,226	876,218	3,127,256	1,447,444	571,226	876,218	3,127,256	4,574,700
1-Jul-27	4,780,500	1,000,000	-	-	-	-	559,516	163,334	396,181	4,220,984	559,516	163,334	396,181	4,220,984	4,780,500
Total	$123,519,616		$ 96,602,889	$ 92,977,044	$ 3,625,845	$ 7,346,754	$113,080,364	$106,313,172	$ 6,767,192	$ 10,439,253	$ 16,477,475	$ 13,336,128	$ 3,141,347	$ 3,092,498	$ 19,569,973
				Estimated Outstanding Losses		$ 10,972,600		Estimated Outstanding Losses		$ 17,206,445		Estimated Outstanding Losses		$ 6,233,845	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/28
Column (9): Projected Losses Paid-to-date as of 06/30/28

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/28
Column (12) : Column (8) - Column (4)

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

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/23
Estimated Emergence of Losses between the Current Evaluation Date of 12/31/23 and the Rollforward Date of 06/30/29

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
			Current Evaluation Date of 12/31/23				Rollforward Date of 06/30/29				Estimated Change from 12/31/23 to 06/30/29				
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	$ 10,320,912	Unlimited	$ 10,320,912	$ 10,320,912	$ -	$ -	$ 10,320,912	$ 10,320,912	$ -	$ -	$ -	$ -	$ -	$ -	$ -
1-Jul-80	1,117,364	Unlimited	1,117,364	1,117,364	-	-	1,117,364	1,117,364	-	-	-	-	-	-	-
1-Jul-81	583,556	Unlimited	583,556	583,556	-	-	583,556	583,556	-	-	-	-	-	-	-
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	2,394,679	1,000,000	2,394,679	2,394,679	-	-	2,394,679	2,394,679	-	-	-	-	-	-	-
1-Jul-90	1,097,668	1,000,000	1,097,668	1,097,668	-	-	1,097,668	1,097,668	-	-	-	-	-	-	-
1-Jul-91	797,076	1,000,000	797,076	797,076	-	-	797,076	797,076	-	-	-	-	-	-	-
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	4,452,291	1,000,000	4,415,425	4,337,807	77,617	36,867	4,452,291	4,381,372	70,919	-	36,867	43,565	(6,699)	(36,867)	-
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	1,268,070	1,000,000	1,268,070	1,268,070	-	-	1,268,070	1,268,070	-	-	-	-	-	-	-
1-Jul-02	3,593,752	1,000,000	3,593,752	3,593,752	-	-	3,593,752	3,593,752	-	-	-	-	-	-	-
1-Jul-03	2,028,478	1,000,000	2,017,988	2,017,988	-	10,490	2,024,109	2,021,882	2,228	4,368	6,121	3,893	2,228	(6,121)	-
1-Jul-04	4,703,014	1,000,000	4,694,102	4,694,102	-	8,913	4,698,760	4,697,873	887	4,255	4,658	3,772	887	(4,658)	-
1-Jul-05	2,781,633	1,000,000	2,775,862	2,775,862	-	5,771	2,778,614	2,778,522	92	3,019	2,752	2,660	92	(2,752)	-
1-Jul-06	3,691,086	1,000,000	3,676,565	3,676,565	-	14,521	3,682,965	3,682,965	-	8,121	6,400	6,400	-	(6,400)	-
1-Jul-07	3,401,908	1,000,000	3,384,305	3,384,305	-	17,603	3,391,485	3,391,485	-	10,423	7,181	7,181	-	(7,181)	-
1-Jul-08	2,754,148	1,000,000	2,740,239	2,740,239	-	13,908	2,745,550	2,745,550	-	8,598	5,310	5,310	-	(5,310)	-
1-Jul-09	2,321,885	1,000,000	2,308,708	2,308,708	-	13,177	2,313,413	2,313,413	-	8,472	4,705	4,705	-	(4,705)	-
1-Jul-10	2,667,443	1,000,000	2,652,672	2,652,672	-	14,771	2,657,625	2,657,625	-	9,819	4,953	4,953	-	(4,953)	-
1-Jul-11	657,648	10,000,000	636,916	636,916	-	20,732	643,382	643,382	-	14,266	6,466	6,466	-	(6,466)	-
1-Jul-12	1,849,024	10,000,000	1,817,612	1,817,612	-	31,412	1,826,938	1,826,938	-	22,086	9,326	9,326	-	(9,326)	-
1-Jul-13	2,476,173	2,500,000	2,439,357	2,439,357	-	36,815	2,449,726	2,449,726	-	26,447	10,369	10,369	-	(10,369)	-
1-Jul-14	3,765,173	2,500,000	3,709,855	3,620,595	89,260	55,318	3,724,770	3,667,726	57,044	40,403	14,915	47,131	(32,216)	(14,915)	-
1-Jul-15	1,920,318	1,000,000	1,884,951	1,884,951	-	35,367	1,893,961	1,893,961	-	26,357	9,009	9,009	-	(9,009)	-
1-Jul-16	2,441,443	1,000,000	2,399,890	2,399,890	-	41,552	2,410,049	2,410,049	-	31,393	10,159	10,159	-	(10,159)	-
1-Jul-17	1,775,955	1,000,000	1,725,414	1,725,414	-	50,540	1,746,607	1,746,607	-	29,348	21,193	21,193	-	(21,193)	-
1-Jul-18	2,630,889	1,000,000	2,367,471	2,003,280	364,191	263,417	2,504,466	2,378,921	125,545	126,422	136,995	375,641	(238,646)	(136,995)	-
1-Jul-19	3,040,956	1,000,000	2,764,442	2,034,107	730,334	276,514	2,969,819	2,725,586	244,232	71,137	205,377	691,479	(486,102)	(205,377)	-
1-Jul-20	2,062,400	1,000,000	1,625,070	1,537,069	88,001	437,331	2,020,871	1,949,592	71,279	41,529	395,802	412,524	(16,722)	(395,802)	-
1-Jul-21	5,241,621	1,000,000	2,848,506	645,060	2,203,446	2,393,115	5,158,126	4,432,215	725,911	83,495	2,309,621	3,787,155	(1,477,535)	(2,309,621)	-
1-Jul-22	2,110,404	1,000,000	160,925	89,720	71,205	1,949,479	2,052,206	1,730,934	321,273	58,198	1,891,281	1,641,214	250,068	(1,891,281)	-
1-Jul-23	3,292,146	1,000,000	26,934	25,142	1,791	1,619,139	3,184,520	2,532,562	651,958	107,626	3,157,586	2,507,420	650,166	(1,511,513)	1,646,073
1-Jul-24	4,191,200	1,000,000	-	-	-	-	3,970,115	2,927,175	1,042,940	221,085	3,970,115	2,927,175	1,042,940	221,085	4,191,200
1-Jul-25	4,377,500	1,000,000	-	-	-	-	3,790,937	2,378,743	1,412,194	586,563	3,790,937	2,378,743	1,412,194	586,563	4,377,500
1-Jul-26	4,574,700	1,000,000	-	-	-	-	2,847,690	1,431,055	1,416,636	1,727,010	2,847,690	1,431,055	1,416,636	1,727,010	4,574,700
1-Jul-27	4,780,500	1,000,000	-	-	-	-	1,512,559	596,923	915,636	3,267,941	1,512,559	596,923	915,636	3,267,941	4,780,500
1-Jul-28	4,994,800	1,000,000	-	-	-	-	584,597	170,656	413,941	4,410,203	584,597	170,656	413,941	4,410,203	4,994,800
Total	$128,514,416		$ 96,602,889	$ 92,977,044	$ 3,625,845	$ 7,346,754	$117,565,833	$110,093,119	$ 7,472,714	$ 10,948,583	$ 20,962,944	$ 17,116,076	$ 3,846,868	$ 3,601,829	$ 24,564,773
				Estimated Outstanding Losses		$ 10,972,600		Estimated Outstanding Losses		$ 18,421,297		Estimated Outstanding Losses		$ 7,448,697	

Columns (4) - (7) : from Exhibit 2
Column (8): Projected Losses Incurred-to-date as of 06/30/29
Column (9): Projected Losses Paid-to-date as of 06/30/29

Column (10): Column (8) - Column (9)
Column (11): Projected IBNR as of 06/30/29
Column (12) : Column (8) - Column (4)

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

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/23
Summary of Various Ultimate Loss Estimation Methods

(1) Occurrence 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	$ 10,320,912	$ 10,320,912	$ 10,320,912	$ 10,320,912	$ 10,320,912	$ 10,320,912	$ 10,320,912	$ 10,320,912	$ 10,320,912
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	583,556	583,556	583,556	583,556	583,556	583,556	583,556	583,556	583,556
1-Jul-82	556,678	556,678	556,678	556,678	556,678	556,678	556,678	556,678	556,678
1-Jul-83	739,545	739,545	739,545	739,545	739,545	739,545	739,545	739,545	739,545
1-Jul-84	594,233	594,767	594,233	594,233	594,962	594,233	595,052	594,233	594,233
1-Jul-85	507,337	508,732	507,337	507,337	509,671	507,337	509,944	507,337	507,337
1-Jul-86	1,066,360	1,071,016	1,066,360	1,066,360	1,069,372	1,066,360	1,070,491	1,066,360	1,066,360
1-Jul-87	1,235,458	1,243,140	1,235,458	1,235,458	1,239,957	1,235,458	1,242,378	1,235,458	1,235,458
1-Jul-88	1,075,750	1,084,329	1,075,750	1,075,750	1,081,872	1,075,750	1,085,667	1,075,750	1,075,750
1-Jul-89	2,394,679	2,418,095	2,394,679	2,394,679	2,402,710	2,394,679	2,409,215	2,394,679	2,394,679
1-Jul-90	1,097,668	1,110,381	1,097,668	1,097,668	1,107,798	1,097,668	1,112,389	1,097,668	1,097,668
1-Jul-91	797,076	807,746	797,076	797,076	809,266	797,076	811,703	797,076	797,076
1-Jul-92	933,289	947,509	933,289	933,289	949,328	933,289	951,067	933,289	933,289
1-Jul-93	728,891	741,347	728,891	728,891	749,101	728,891	751,749	728,891	728,891
1-Jul-94	1,120,291	1,140,967	1,119,760	1,120,359	1,143,253	1,120,595	1,153,036	1,120,291	1,119,760
1-Jul-95	4,015,647	4,093,311	4,010,127	4,011,829	4,035,286	4,013,409	4,059,528	4,015,647	4,010,127
1-Jul-96	871,148	888,848	869,168	872,119	897,906	874,564	922,663	871,148	869,168
1-Jul-97	4,832,169	4,935,293	4,817,078	4,821,287	4,849,362	4,826,670	4,891,935	4,832,169	4,817,078
1-Jul-98	4,433,240	4,452,291	4,429,801	4,421,883	4,379,133	4,429,012	4,425,997	4,433,240	4,452,291
1-Jul-99	1,580,696	1,617,431	1,572,931	1,581,204	1,619,263	1,586,231	1,648,796	1,580,696	1,572,931
1-Jul-00	2,544,772	2,606,380	2,530,000	2,540,176	2,581,371	2,544,972	2,607,267	2,544,772	2,530,000
1-Jul-01	1,276,617	1,308,820	1,268,070	1,280,085	1,323,944	1,284,239	1,345,162	1,276,617	1,268,070
1-Jul-02	3,621,387	3,716,235	3,593,752	3,607,960	3,655,116	3,615,669	3,691,138	3,621,387	3,593,752
1-Jul-03	2,035,326	2,101,039	2,017,988	2,033,999	2,092,282	2,042,608	2,136,071	2,035,326	2,028,478
1-Jul-04	4,738,665	4,921,159	4,694,102	4,711,132	4,777,654	4,724,133	4,847,222	4,738,665	4,703,014
1-Jul-05	2,804,718	2,930,294	2,775,862	2,797,156	2,884,938	2,809,823	2,957,705	2,804,718	2,781,633
1-Jul-06	3,718,275	3,908,508	3,676,565	3,700,788	3,804,707	3,714,133	3,885,546	3,718,275	3,691,086
1-Jul-07	3,425,751	3,623,355	3,384,305	3,411,532	3,532,778	3,422,990	3,607,495	3,425,751	3,401,908
1-Jul-08	2,776,400	2,954,740	2,740,239	2,770,059	2,906,454	2,777,182	2,959,479	2,776,400	2,754,148
1-Jul-09	2,341,255	2,507,403	2,308,708	2,340,939	2,492,433	2,343,155	2,519,150	2,341,255	2,321,885
1-Jul-10	2,692,462	2,902,128	2,652,672	2,688,018	2,858,260	2,685,460	2,858,472	2,692,462	2,667,443
1-Jul-11	647,589	705,215	636,916	688,502	940,052	672,584	864,634	647,589	657,648
1-Jul-12	1,849,883	2,028,206	1,817,612	1,875,477	2,162,027	1,857,984	2,080,238	1,849,883	1,849,024
1-Jul-13	2,484,249	2,738,582	2,439,357	2,496,970	2,787,712	2,483,913	2,735,401	2,484,249	2,476,173
1-Jul-14	3,781,768	4,096,538	3,727,323	3,772,349	4,002,416	3,762,657	3,976,875	3,781,768	3,765,173
1-Jul-15	1,921,994	2,172,288	1,884,951	1,943,258	2,285,123	1,929,392	2,227,307	1,921,994	1,920,318
1-Jul-16	2,449,444	2,829,195	2,399,890	2,462,186	2,867,139	2,446,248	2,795,839	2,449,444	2,441,443
1-Jul-17	1,774,801	2,165,820	1,725,414	1,816,002	2,387,381	1,788,755	2,254,285	1,774,801	1,775,955
1-Jul-18	2,454,573	2,691,885	2,426,128	2,487,397	2,867,801	2,455,698	2,712,658	2,452,121	2,630,889
1-Jul-19	2,972,323	3,126,696	2,947,193	3,002,409	3,223,070	2,950,719	3,062,191	2,966,390	3,040,956
1-Jul-20	2,027,861	3,578,945	1,672,071	2,354,022	3,630,850	2,195,648	3,408,387	2,009,773	2,062,400
1-Jul-21	6,555,484	3,328,189	8,024,953	4,862,166	3,515,870	4,833,706	3,192,768	6,440,879	5,241,621
1-Jul-22	826,949	1,624,236	572,430	3,252,323	3,716,039	2,765,408	3,134,911	960,749	2,110,404
1-Jul-23	688,914	1,927,072	93,016	3,883,953	3,986,722	3,111,206	3,291,315	2,187,534	3,292,146
Total	$ 103,013,446	$ 107,466,185	$ 102,577,179	$ 107,356,329	$ 112,038,433	$ 105,817,560	$ 110,111,182	$ 104,504,787	$ 105,595,716

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

Ferry Liability Experience @ 12/31/23
Estimated Outstanding Losses at Various Discount Rates

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
								Unpaid Liabilities		
Occurrence Period Inception	Evaluation in Months	Retention	Selected Ultimate Retained Losses	Retained Incurred Losses	Retained Paid Losses	Retained Case Reserves	IBNR Reserves	Estimated Outstanding Losses	Disc Rate 7.00%	Disc Rate US Treasury
Prior	537	Unlimited	$ 10,320,912	$ 10,320,912	$ 10,320,912	$ -	$ -	$ -	$ -	$ -
1-Jul-80	522	Unlimited	1,117,364	1,117,364	1,117,364	-	-	-	-	-
1-Jul-81	510	Unlimited	583,556	583,556	583,556	-	-	-	-	
1-Jul-82	498	Unlimited	556,678	556,678	556,678	-	-	-	-	-
1-Jul-83	486	Unlimited	739,545	739,545	739,545	-	-	-	-	-
1-Jul-84	474	Unlimited	594,233	594,233	594,233	-	-	-	-	-
1-Jul-85	462	Unlimited	507,337	507,337	507,337	-	-	-	-	-
1-Jul-86	450	1,000,000	1,066,360	1,066,360	1,066,360	-	-	-	-	-
1-Jul-87	438	1,000,000	1,235,458	1,235,458	1,235,458	-	-	-	-	-
1-Jul-88	426	1,000,000	1,075,750	1,075,750	1,075,750	-	-	-	-	-
1-Jul-89	414	1,000,000	2,394,679	2,394,679	2,394,679	-	-	-	-	-
1-Jul-90	402	1,000,000	1,097,668	1,097,668	1,097,668	-	-	-	-	-
1-Jul-91	390	1,000,000	797,076	797,076	797,076	-	-	-	-	-
1-Jul-92	378	1,000,000	933,289	933,289	933,289	-	-	-	-	-
1-Jul-93	366	1,000,000	728,891	728,891	728,891	-	-	-	-	-
1-Jul-94	354	1,000,000	1,119,760	1,119,760	1,119,760	-	-	-	-	-
1-Jul-95	342	1,000,000	4,010,127	4,010,127	4,010,127	-	-	-	-	-
1-Jul-96	330	1,000,000	869,168	869,168	869,168	-	-	-	-	-
1-Jul-97	318	1,000,000	4,817,078	4,817,078	4,817,078	-	-	-	-	-
1-Jul-98	306	1,000,000	4,452,291	4,415,425	4,337,807	77,617	36,867	114,484	73,103	84,160
1-Jul-99	294	1,000,000	1,572,931	1,572,931	1,572,931	-	-	-	-	-
1-Jul-00	282	1,000,000	2,530,000	2,530,000	2,530,000	-	-	-	-	-
1-Jul-01	270	1,000,000	1,268,070	1,268,070	1,268,070	-	-	-	-	-
1-Jul-02	258	1,000,000	3,593,752	3,593,752	3,593,752	-	-	-	-	-
1-Jul-03	246	1,000,000	2,028,478	2,017,988	2,017,988	-	10,490	10,490	6,333	7,346
1-Jul-04	234	1,000,000	4,703,014	4,694,102	4,694,102	-	8,913	8,913	5,543	6,352
1-Jul-05	222	1,000,000	2,781,633	2,775,862	2,775,862	-	5,771	5,771	3,635	4,142
1-Jul-06	210	1,000,000	3,691,086	3,676,565	3,676,565	-	14,521	14,521	9,162	10,427
1-Jul-07	198	1,000,000	3,401,908	3,384,305	3,384,305	-	17,603	17,603	11,049	12,593
1-Jul-08	186	1,000,000	2,754,148	2,740,239	2,740,239	-	13,908	13,908	8,643	9,882
1-Jul-09	174	1,000,000	2,321,885	2,308,708	2,308,708	-	13,177	13,177	8,081	9,278
1-Jul-10	162	1,000,000	2,667,443	2,652,672	2,652,672	-	14,771	14,771	8,919	10,290
1-Jul-11	150	10,000,000	657,648	636,916	636,916	-	20,732	20,732	12,303	14,272
1-Jul-12	138	10,000,000	1,849,024	1,817,612	1,817,612	-	31,412	31,412	18,294	21,344
1-Jul-13	126	2,500,000	2,476,173	2,439,357	2,439,357	-	36,815	36,815	21,025	24,677
1-Jul-14	114	2,500,000	3,765,173	3,709,855	3,620,595	89,260	55,318	144,578	82,450	96,724
1-Jul-15	102	1,000,000	1,920,318	1,884,951	1,884,951	-	35,367	35,367	20,715	24,057
1-Jul-16	90	1,000,000	2,441,443	2,399,890	2,399,890	-	41,552	41,552	25,668	29,270
1-Jul-17	78	1,000,000	1,775,955	1,725,414	1,725,414	-	50,540	50,540	33,363	37,253
1-Jul-18	66	1,000,000	2,630,889	2,367,471	2,003,280	364,191	263,417	627,608	438,270	481,405
1-Jul-19	54	1,000,000	3,040,956	2,764,442	2,034,107	730,334	276,514	1,006,848	747,786	807,582
1-Jul-20	42	1,000,000	2,062,400	1,625,070	1,537,069	88,001	437,331	525,332	413,004	439,478
1-Jul-21	30	1,000,000	5,241,621	2,848,506	645,060	2,203,446	2,393,115	4,596,561	3,674,948	3,898,926
1-Jul-22	18	1,000,000	2,110,404	160,925	89,720	71,205	1,949,479	2,020,684	1,577,976	1,689,304
1-Jul-23	6	1,000,000	1,646,073	26,934	25,142	1,791	1,619,139	1,620,931	1,206,879	1,313,966
Total			$103,949,644	$ 96,602,889	$ 92,977,044	$ 3,625,845	$ 7,346,754	$ 10,972,600	$ 8,407,149	$ 9,032,726

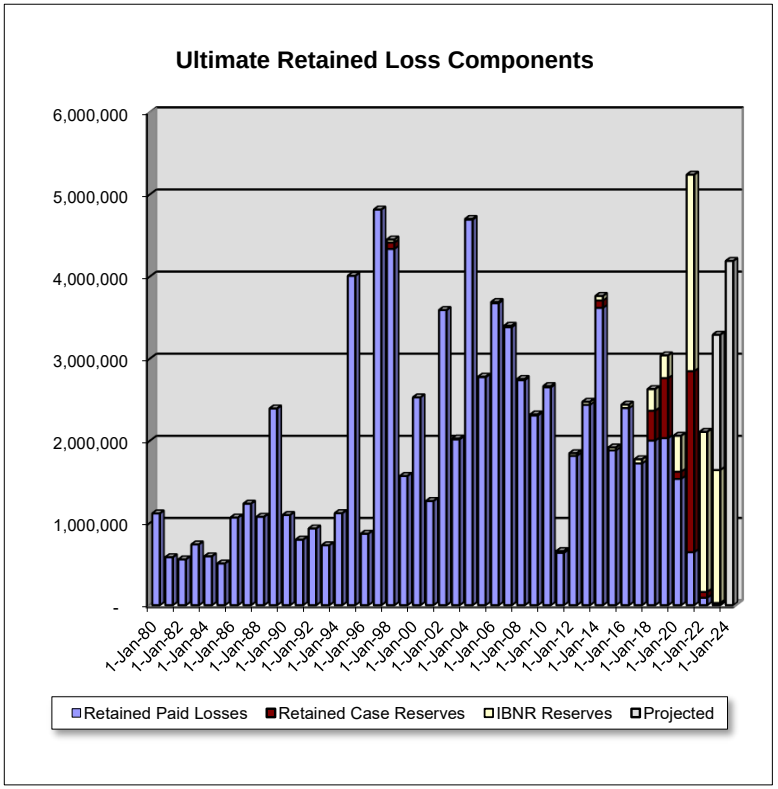
Ultimate Losses for Policy Period 7/1/2023 are multiplied by 0.5 to reflect the 12/31/23 evaluation date.

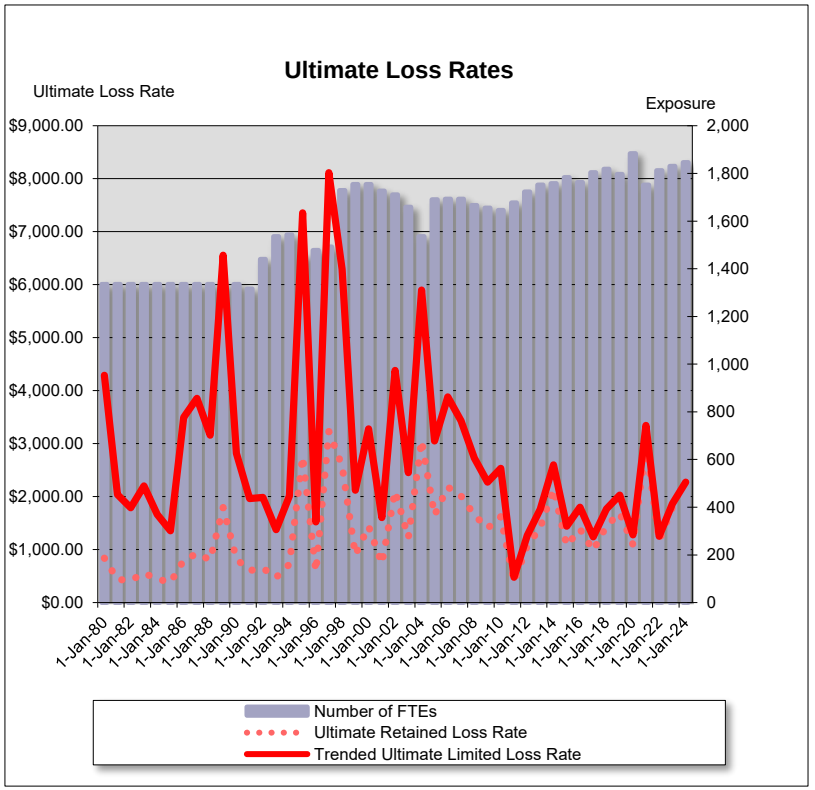
Column (4) : from Exhibit 1, Column (10)
Columns (5), (6), (7) : Exhibit 10
Column (8) : Column (4) - Column (5)

Column (9) : Column (4) - Column (6)
Column (10) : Column (9) discounted
Column (11) : Column (9) duration-matched discounting

State of Washington
Self-Insurance Liability Program

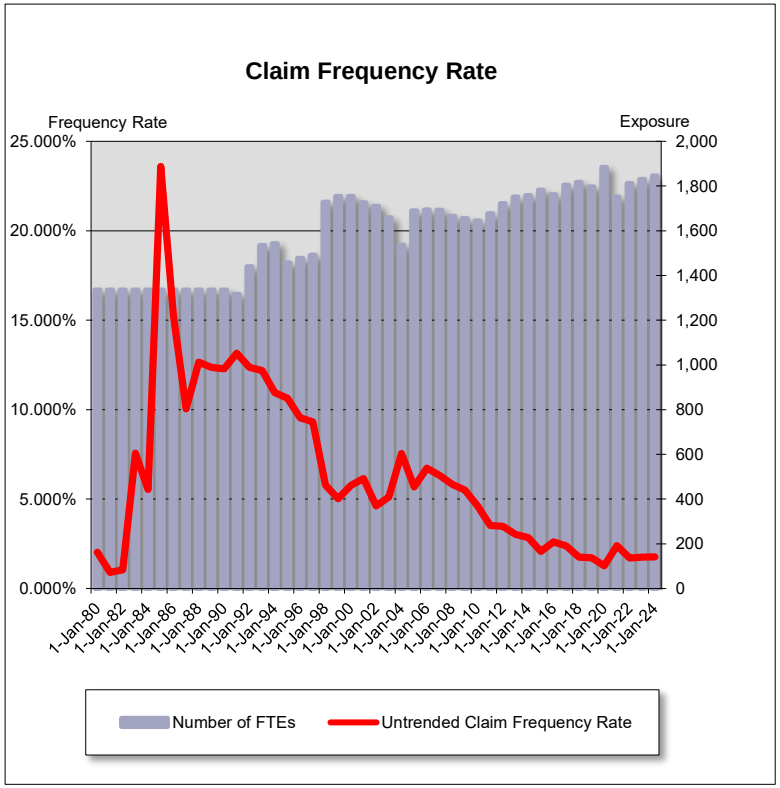
Ferry Liability Experience @ 12/31/23

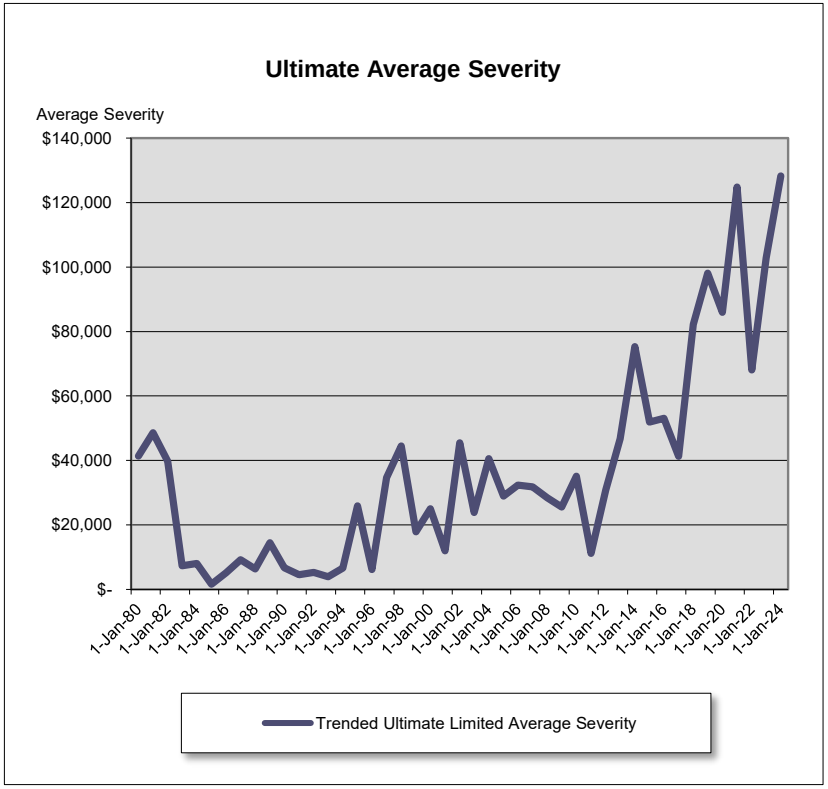




State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/23





State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/23
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	537	$ 10,320,912	1.000	$ 10,320,912	$ 10,320,912	1.000	$ 10,320,912	$ -	1.000	$ 10,320,912
1-Jul-80	522	1,117,364	1.000	1,117,364	1,117,364	1.000	1,117,364	-	1.000	1,117,364
1-Jul-81	510	583,556	1.000	583,556	583,556	1.000	583,556	-	1.000	583,556
1-Jul-82	498	556,678	1.000	556,678	556,678	1.000	556,678	-	1.000	556,678
1-Jul-83	486	739,545	1.000	739,545	739,545	1.000	739,545	-	1.000	739,545
1-Jul-84	474	594,233	1.000	594,233	594,233	1.001	594,767	-	1.000	594,233
1-Jul-85	462	507,337	1.000	507,337	507,337	1.003	508,732	-	1.000	507,337
1-Jul-86	450	1,066,360	1.000	1,066,360	1,066,360	1.004	1,071,016	-	1.000	1,066,360
1-Jul-87	438	1,235,458	1.000	1,235,458	1,235,458	1.006	1,243,140	-	1.000	1,235,458
1-Jul-88	426	1,075,750	1.000	1,075,750	1,075,750	1.008	1,084,329	-	1.000	1,075,750
1-Jul-89	414	2,394,679	1.000	2,394,679	2,394,679	1.010	2,418,095	-	1.000	2,394,679
1-Jul-90	402	1,097,668	1.000	1,097,668	1,097,668	1.012	1,110,381	-	1.000	1,097,668
1-Jul-91	390	797,076	1.000	797,076	797,076	1.013	807,746	-	1.000	797,076
1-Jul-92	378	933,289	1.000	933,289	933,289	1.015	947,509	-	1.000	933,289
1-Jul-93	366	728,891	1.000	728,891	728,891	1.017	741,347	-	1.000	728,891
1-Jul-94	354	1,119,760	1.000	1,120,291	1,119,760	1.019	1,140,967	-	1.026	1,119,760
1-Jul-95	342	4,010,127	1.001	4,015,647	4,010,127	1.021	4,093,311	-	1.073	4,010,127
1-Jul-96	330	869,168	1.002	871,148	869,168	1.023	888,848	-	1.114	869,168
1-Jul-97	318	4,817,078	1.003	4,832,169	4,817,078	1.025	4,935,293	-	1.150	4,817,078
1-Jul-98	306	4,415,425	1.004	4,433,240	4,337,807	1.026	4,452,291	77,617	1.185	4,429,801
1-Jul-99	294	1,572,931	1.005	1,580,696	1,572,931	1.028	1,617,431	-	1.217	1,572,931
1-Jul-00	282	2,530,000	1.006	2,544,772	2,530,000	1.030	2,606,380	-	1.247	2,530,000
1-Jul-01	270	1,268,070	1.007	1,276,617	1,268,070	1.032	1,308,820	-	1.274	1,268,070
1-Jul-02	258	3,593,752	1.008	3,621,387	3,593,752	1.034	3,716,235	-	1.301	3,593,752
1-Jul-03	246	2,017,988	1.009	2,035,326	2,017,988	1.041	2,101,039	-	1.275	2,017,988
1-Jul-04	234	4,694,102	1.009	4,738,665	4,694,102	1.048	4,921,159	-	1.256	4,694,102
1-Jul-05	222	2,775,862	1.010	2,804,718	2,775,862	1.056	2,930,294	-	1.243	2,775,862
1-Jul-06	210	3,676,565	1.011	3,718,275	3,676,565	1.063	3,908,508	-	1.233	3,676,565
1-Jul-07	198	3,384,305	1.012	3,425,751	3,384,305	1.071	3,623,355	-	1.225	3,384,305
1-Jul-08	186	2,740,239	1.013	2,776,400	2,740,239	1.078	2,954,740	-	1.219	2,740,239
1-Jul-09	174	2,308,708	1.014	2,341,255	2,308,708	1.086	2,507,403	-	1.213	2,308,708
1-Jul-10	162	2,652,672	1.015	2,692,462	2,652,672	1.094	2,902,128	-	1.208	2,652,672
1-Jul-11	150	636,916	1.017	647,589	636,916	1.107	705,215	-	1.205	636,916
1-Jul-12	138	1,817,612	1.018	1,849,883	1,817,612	1.116	2,028,206	-	1.202	1,817,612
1-Jul-13	126	2,439,357	1.018	2,484,249	2,439,357	1.123	2,738,582	-	1.198	2,439,357
1-Jul-14	114	3,709,855	1.019	3,781,768	3,620,595	1.131	4,096,538	89,260	1.196	3,727,323
1-Jul-15	102	1,884,951	1.020	1,921,994	1,884,951	1.152	2,172,288	-	1.171	1,884,951
1-Jul-16	90	2,399,890	1.021	2,449,444	2,399,890	1.179	2,829,195	-	1.154	2,399,890
1-Jul-17	78	1,725,414	1.029	1,774,801	1,725,414	1.255	2,165,820	-	1.159	1,725,414
1-Jul-18	66	2,367,471	1.037	2,454,573	2,003,280	1.344	2,691,885	364,191	1.161	2,426,128
1-Jul-19	54	2,764,442	1.075	2,972,323	2,034,107	1.537	3,126,696	730,334	1.250	2,947,193
1-Jul-20	42	1,625,070	1.248	2,027,861	1,537,069	2.328	3,578,945	88,001	1.534	1,672,071
1-Jul-21	30	2,848,506	2.301	6,555,484	645,060	5.160	3,328,189	2,203,446	3.349	8,024,953
1-Jul-22	18	160,925	5.139	826,949	89,720	18.103	1,624,236	71,205	6.779	572,430
1-Jul-23	6	26,934	25.578	688,914	25,142	76.646	1,927,072	1,791	37.888	93,016
Total		$ 96,602,889		$ 103,013,446	$ 92,977,044		$ 107,466,185	$ 3,625,845		$ 102,577,179

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 @ 12/31/23
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	537	$ 10,320,912	6.761	0.776	$ 54,185,339	1,335	1.000	21813.640	$ 5,546,841	$ 10,320,912
1-Jul-80	522	1,117,364	6.378	0.776	5,533,583	1,335	1.000	10549.077	2,843,701	1,117,364
1-Jul-81	510	583,556	5.803	0.776	2,629,310	1,335	1.000	5849.862	1,733,274	583,556
1-Jul-82	498	556,678	5.330	0.776	2,303,827	1,335	1.000	3788.172	1,221,984	556,678
1-Jul-83	486	739,545	4.943	0.776	2,838,445	1,335	1.000	2911.297	1,012,632	739,545
1-Jul-84	474	594,233	4.647	0.776	2,144,384	1,335	1.000	2458.865	909,640	594,233
1-Jul-85	462	507,337	4.430	0.776	1,745,172	1,335	1.000	2442.014	947,736	507,337
1-Jul-86	450	1,066,360	4.225	1.000	4,505,807	1,335	1.000	2993.597	945,814	1,066,360
1-Jul-87	438	1,235,458	4.021	1.000	4,967,720	1,335	1.000	3351.558	1,112,753	1,235,458
1-Jul-88	426	1,075,750	3.783	1.000	4,069,799	1,335	1.000	3523.575	1,243,378	1,075,750
1-Jul-89	414	2,394,679	3.530	1.000	8,452,189	1,335	1.000	3930.076	1,486,484	2,394,679
1-Jul-90	402	1,097,668	3.308	1.000	3,631,475	1,335	1.000	3149.884	1,271,053	1,097,668
1-Jul-91	390	797,076	3.127	1.000	2,492,235	1,316	1.000	2596.348	1,092,772	797,076
1-Jul-92	378	933,289	2.954	1.000	2,757,373	1,440	1.000	2394.701	1,167,171	933,289
1-Jul-93	366	728,891	2.798	1.000	2,039,515	1,535	1.000	2440.408	1,338,772	728,891
1-Jul-94	354	1,119,760	2.677	1.000	2,997,380	1,543	1.000	3053.091	1,759,902	1,120,595
1-Jul-95	342	4,010,127	2.579	1.000	10,340,890	1,456	1.001	4229.052	2,387,836	4,013,409
1-Jul-96	330	869,168	2.495	1.000	2,168,661	1,477	1.002	4010.064	2,373,799	874,564
1-Jul-97	318	4,817,078	2.427	1.000	11,692,281	1,492	1.003	4996.810	3,071,468	4,826,670
1-Jul-98	306	4,415,425	2.359	1.000	10,415,551	1,729	1.004	4613.078	3,381,240	4,429,012
1-Jul-99	294	1,572,931	2.284	1.000	3,592,259	1,754	1.005	3525.285	2,707,484	1,586,231
1-Jul-00	282	2,530,000	2.194	1.000	5,550,718	1,754	1.006	3226.336	2,579,352	2,544,972
1-Jul-01	270	1,268,070	2.109	1.000	2,674,251	1,726	1.007	2950.792	2,415,018	1,284,239
1-Jul-02	258	3,593,752	2.014	1.000	7,237,382	1,710	1.008	3382.472	2,872,083	3,615,669
1-Jul-03	246	2,017,988	1.935	1.000	3,905,673	1,659	1.009	3371.834	2,890,249	2,042,608
1-Jul-04	234	4,694,102	1.860	1.000	8,730,336	1,536	1.009	3866.643	3,193,352	4,724,133
1-Jul-05	222	2,775,862	1.790	1.000	4,970,007	1,690	1.010	3497.126	3,300,949	2,809,823
1-Jul-06	210	3,676,565	1.719	1.000	6,320,563	1,693	1.011	3400.724	3,348,998	3,714,133
1-Jul-07	198	3,384,305	1.649	1.000	5,579,234	1,692	1.012	3115.445	3,197,535	3,422,990
1-Jul-08	186	2,740,239	1.595	1.000	4,371,468	1,666	1.013	2716.425	2,836,494	2,777,182
1-Jul-09	174	2,308,708	1.565	1.000	3,613,797	1,655	1.014	2343.446	2,477,904	2,343,155
1-Jul-10	162	2,652,672	1.508	1.000	4,000,411	1,645	1.015	2034.002	2,218,688	2,685,460
1-Jul-11	150	636,916	1.453	0.809	748,204	1,677	1.017	1516.104	2,164,203	672,584
1-Jul-12	138	1,817,612	1.408	0.809	2,069,491	1,722	1.018	1529.807	2,314,240	1,857,984
1-Jul-13	126	2,439,357	1.361	0.885	2,938,075	1,751	1.018	1695.760	2,465,685	2,483,913
1-Jul-14	114	3,709,855	1.326	0.885	4,351,161	1,758	1.019	1852.646	2,776,760	3,762,657
1-Jul-15	102	1,884,951	1.292	1.000	2,435,462	1,783	1.020	1671.248	2,305,886	1,929,392
1-Jul-16	90	2,399,890	1.255	1.000	3,011,967	1,763	1.021	1631.690	2,291,437	2,446,248
1-Jul-17	78	1,725,414	1.215	1.000	2,096,526	1,804	1.029	1533.176	2,276,259	1,788,755
1-Jul-18	66	2,367,471	1.179	1.000	2,791,767	1,818	1.037	1613.108	2,486,276	2,455,698
1-Jul-19	54	2,764,442	1.158	1.000	3,200,496	1,797	1.075	1716.404	2,663,428	2,950,719
1-Jul-20	42	1,625,070	1.125	1.000	1,828,969	1,884	1.248	1716.295	2,872,588	2,195,648
1-Jul-21	30	2,848,506	1.079	1.000	3,073,057	1,752	2.301	2161.693	3,510,662	4,833,706
1-Jul-22	18	160,925	1.035	1.000	166,599	1,812	5.139	1847.321	3,233,780	2,765,408
1-Jul-23	6	26,934	1.000	1.000	26,934	1,831	25.578	1753.383	3,209,761	3,111,206
Total		$ 96,602,889			$ 231,195,743	71,338			$ 105,457,322	$ 105,817,560

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

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

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/23
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	537	$ 10,320,912	6.761	0.776	$ 54,185,339	1,335	1.000	21815.464	$ 5,547,305	$ 10,320,912
1-Jul-80	522	1,117,364	6.378	0.776	5,533,583	1,335	1.000	10550.488	2,844,081	1,117,364
1-Jul-81	510	583,556	5.803	0.776	2,629,310	1,335	1.000	5851.285	1,733,696	583,556
1-Jul-82	498	556,678	5.330	0.776	2,303,827	1,335	1.000	3789.935	1,222,552	556,678
1-Jul-83	486	739,545	4.943	0.776	2,838,445	1,335	1.000	2913.949	1,013,555	739,545
1-Jul-84	474	594,233	4.647	0.776	2,144,384	1,335	1.001	2463.300	911,281	595,052
1-Jul-85	462	507,337	4.430	0.776	1,745,172	1,335	1.003	2449.681	950,712	509,944
1-Jul-86	450	1,066,360	4.225	1.000	4,505,807	1,335	1.004	3007.561	950,226	1,070,491
1-Jul-87	438	1,235,458	4.021	1.000	4,967,720	1,335	1.006	3372.792	1,119,803	1,242,378
1-Jul-88	426	1,075,750	3.783	1.000	4,069,799	1,335	1.008	3551.983	1,253,403	1,085,667
1-Jul-89	414	2,394,679	3.530	1.000	8,452,189	1,335	1.010	3968.704	1,501,095	2,409,215
1-Jul-90	402	1,097,668	3.308	1.000	3,631,475	1,335	1.012	3186.398	1,285,787	1,112,389
1-Jul-91	390	797,076	3.127	1.000	2,492,235	1,316	1.013	2630.896	1,107,313	811,703
1-Jul-92	378	933,289	2.954	1.000	2,757,373	1,440	1.015	2430.359	1,184,550	951,067
1-Jul-93	366	728,891	2.798	1.000	2,039,515	1,535	1.017	2479.997	1,360,491	751,749
1-Jul-94	354	1,119,760	2.677	1.000	2,997,380	1,543	1.019	3105.793	1,790,282	1,153,036
1-Jul-95	342	4,010,127	2.579	1.000	10,340,890	1,456	1.021	4305.350	2,430,917	4,059,528
1-Jul-96	330	869,168	2.495	1.000	2,168,661	1,477	1.023	4081.542	2,416,111	922,663
1-Jul-97	318	4,817,078	2.427	1.000	11,692,281	1,492	1.025	5084.186	3,125,177	4,891,935
1-Jul-98	306	4,337,807	2.359	1.000	10,232,459	1,729	1.026	4679.180	3,429,691	4,425,997
1-Jul-99	294	1,572,931	2.284	1.000	3,592,259	1,754	1.028	3590.331	2,757,441	1,648,796
1-Jul-00	282	2,530,000	2.194	1.000	5,550,718	1,754	1.030	3297.971	2,636,622	2,607,267
1-Jul-01	270	1,268,070	2.109	1.000	2,674,251	1,726	1.032	3025.356	2,476,043	1,345,162
1-Jul-02	258	3,593,752	2.014	1.000	7,237,382	1,710	1.034	3479.851	2,954,768	3,691,138
1-Jul-03	246	2,017,988	1.935	1.000	3,905,673	1,659	1.041	3485.033	2,987,281	2,136,071
1-Jul-04	234	4,694,102	1.860	1.000	8,730,336	1,536	1.048	4018.395	3,318,680	4,847,222
1-Jul-05	222	2,775,862	1.790	1.000	4,970,007	1,690	1.056	3655.470	3,450,411	2,957,705
1-Jul-06	210	3,676,565	1.719	1.000	6,320,563	1,693	1.063	3575.959	3,521,568	3,885,546
1-Jul-07	198	3,384,305	1.649	1.000	5,579,234	1,692	1.071	3296.121	3,382,972	3,607,495
1-Jul-08	186	2,740,239	1.595	1.000	4,371,468	1,666	1.078	2892.185	3,020,022	2,959,479
1-Jul-09	174	2,308,708	1.565	1.000	3,613,797	1,655	1.086	2511.539	2,655,641	2,519,150
1-Jul-10	162	2,652,672	1.508	1.000	4,000,411	1,645	1.094	2194.945	2,394,245	2,858,472
1-Jul-11	150	636,916	1.453	0.809	748,204	1,677	1.107	1647.163	2,351,287	864,634
1-Jul-12	138	1,817,612	1.408	0.809	2,069,491	1,722	1.116	1671.984	2,529,320	2,080,238
1-Jul-13	126	2,439,357	1.361	0.885	2,938,075	1,751	1.123	1863.418	2,709,463	2,735,401
1-Jul-14	114	3,620,595	1.326	0.885	4,246,471	1,758	1.131	2046.007	3,066,571	3,976,875
1-Jul-15	102	1,884,951	1.292	1.000	2,435,462	1,783	1.152	1875.891	2,588,241	2,227,307
1-Jul-16	90	2,399,890	1.255	1.000	3,011,967	1,763	1.179	1858.089	2,609,377	2,795,839
1-Jul-17	78	1,725,414	1.215	1.000	2,096,526	1,804	1.255	1751.820	2,600,873	2,254,285
1-Jul-18	66	2,003,280	1.179	1.000	2,362,306	1,818	1.344	1799.196	2,773,092	2,712,658
1-Jul-19	54	2,034,107	1.158	1.000	2,354,961	1,797	1.537	1895.991	2,942,102	3,062,191
1-Jul-20	42	1,537,069	1.125	1.000	1,729,926	1,884	2.328	1959.712	3,279,996	3,408,387
1-Jul-21	30	645,060	1.079	1.000	695,911	1,752	5.160	1945.903	3,160,211	3,192,768
1-Jul-22	18	89,720	1.035	1.000	92,883	1,812	18.103	1841.299	3,223,237	3,134,911
1-Jul-23	6	25,142	1.000	1.000	25,142	1,831	76.646	1807.784	3,309,350	3,291,315
Total		$ 92,977,044			$ 227,081,268	71,338			$ 109,876,841	$ 110,111,182

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

AON

Exhibit 6

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/23
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	537	124	1.000	124	1.000	$ 83,233	$ 83,233	0	$ 69,962	$ 10,320,912
1-Jul-80	522	27	1.000	27	1.000	41,384	$ 41,384	0	54,212	1,117,364
1-Jul-81	510	12	1.000	12	1.000	48,630	$ 48,630	0	37,014	583,556
1-Jul-82	498	14	1.000	14	1.000	39,763	$ 39,763	0	20,331	556,678
1-Jul-83	486	101	1.000	101	1.000	7,322	$ 7,322	0	10,540	739,545
1-Jul-84	474	74	1.000	74	1.000	8,030	$ 8,030	0	7,084	594,233
1-Jul-85	462	315	1.000	315	1.000	1,611	$ 1,611	0	5,053	507,337
1-Jul-86	450	204	1.000	204	1.000	5,227	$ 5,227	0	5,186	1,066,360
1-Jul-87	438	134	1.000	134	1.000	9,220	$ 9,220	0	6,687	1,235,458
1-Jul-88	426	169	1.000	169	1.000	6,365	$ 6,365	0	7,459	1,075,750
1-Jul-89	414	165	1.000	165	1.000	14,513	$ 14,513	0	8,965	2,394,679
1-Jul-90	402	164	1.000	164	1.000	6,693	$ 6,693	0	7,687	1,097,668
1-Jul-91	390	173	1.000	173	1.000	4,607	$ 4,607	0	6,696	797,076
1-Jul-92	378	178	1.000	178	1.000	5,243	$ 5,243	0	6,714	933,289
1-Jul-93	366	187	1.000	187	1.000	3,898	$ 3,898	0	7,501	728,891
1-Jul-94	354	169	1.000	169	1.000	6,626	$ 6,629	0	10,447	1,120,291
1-Jul-95	342	155	1.000	155	1.001	25,872	$ 25,907	0	16,080	4,015,647
1-Jul-96	330	141	1.000	141	1.002	6,164	$ 6,178	0	17,326	871,148
1-Jul-97	318	139	1.000	139	1.003	34,655	$ 34,764	0	24,909	4,832,169
1-Jul-98	306	100	1.000	100	1.004	44,154	$ 44,332	0	28,532	4,433,240
1-Jul-99	294	88	1.000	88	1.005	17,874	$ 17,962	0	25,331	1,580,696
1-Jul-00	282	101	1.000	101	1.006	25,050	$ 25,196	0	24,878	2,544,772
1-Jul-01	270	106	1.000	106	1.007	11,963	$ 12,044	0	24,091	1,276,617
1-Jul-02	258	79	1.000	79	1.008	45,491	$ 45,840	0	30,358	3,621,387
1-Jul-03	246	85	1.000	85	1.009	23,741	$ 23,945	0	30,459	2,035,326
1-Jul-04	234	116	1.000	116	1.009	40,466	$ 40,851	0	33,450	4,738,665
1-Jul-05	222	96	1.000	96	1.010	28,915	$ 29,216	0	32,055	2,804,718
1-Jul-06	210	114	1.000	114	1.011	32,251	$ 32,616	0	31,995	3,718,275
1-Jul-07	198	107	1.000	107	1.012	31,629	$ 32,016	0	31,533	3,425,751
1-Jul-08	186	97	1.000	97	1.013	28,250	$ 28,623	0	30,217	2,776,400
1-Jul-09	174	91	1.000	91	1.014	25,370	$ 25,728	0	28,897	2,341,255
1-Jul-10	162	76	1.000	76	1.015	34,904	$ 35,427	0	29,520	2,692,462
1-Jul-11	150	59	1.000	59	1.017	10,795	$ 10,976	0	32,770	647,589
1-Jul-12	138	60	1.000	60	1.018	30,294	$ 30,831	0	38,090	1,849,883
1-Jul-13	126	53	1.000	53	1.018	46,026	$ 46,873	0	44,723	2,484,249
1-Jul-14	114	50	1.000	50	1.019	74,197	$ 75,635	0	55,700	3,781,768
1-Jul-15	102	37	1.000	37	1.020	50,945	$ 51,946	0	51,294	1,921,994
1-Jul-16	90	46	1.000	46	1.021	52,172	$ 53,249	0	53,396	2,449,444
1-Jul-17	78	43	1.000	43	1.029	40,126	$ 41,274	0	55,938	1,774,801
1-Jul-18	66	32	1.001	32	1.036	73,983	$ 76,629	0	68,519	2,452,121
1-Jul-19	54	31	1.002	31	1.073	89,176	$ 95,690	0	80,541	2,966,390
1-Jul-20	42	24	1.009	24	1.237	67,711	$ 83,741	0	89,014	2,009,773
1-Jul-21	30	41	1.035	42	2.224	69,476	$ 154,483	1	107,078	6,440,879
1-Jul-22	18	29	1.078	31	4.767	5,549	$ 26,452	2	96,818	960,749
1-Jul-23	6	12	2.528	32	10.118	2,244	$ 22,709	20	95,751	2,187,534
Total		4,418		4,441				23		$ 104,504,787

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 @ 12/31/23
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	$ 10,320,912	1.000	324.30	0.776	417.65	$ 557,562	0.000	$ -	$ 10,320,912
1-Jul-80	Unlimited	1,117,364	1.000	343.79	0.776	442.76	591,079	0.000	-	1,117,364
1-Jul-81	Unlimited	583,556	1.000	377.87	0.776	486.65	649,677	0.000	-	583,556
1-Jul-82	Unlimited	556,678	1.000	411.39	0.776	529.82	707,313	0.000	-	556,678
1-Jul-83	Unlimited	739,545	1.000	443.60	0.776	571.29	762,678	0.000	-	739,545
1-Jul-84	Unlimited	594,233	1.000	471.80	0.776	607.62	811,168	0.000	-	594,233
1-Jul-85	Unlimited	507,337	1.000	494.95	0.776	637.43	850,972	0.000	-	507,337
1-Jul-86	1,000,000	1,066,360	1.000	518.93	1.000	518.93	692,769	0.000	-	1,066,360
1-Jul-87	1,000,000	1,235,458	1.000	545.31	1.000	545.31	727,994	0.000	-	1,235,458
1-Jul-88	1,000,000	1,075,750	1.000	579.58	1.000	579.58	773,741	0.000	-	1,075,750
1-Jul-89	1,000,000	2,394,679	1.000	621.23	1.000	621.23	829,345	0.000	-	2,394,679
1-Jul-90	1,000,000	1,097,668	1.000	662.77	1.000	662.77	884,800	0.000	-	1,097,668
1-Jul-91	1,000,000	797,076	1.000	701.27	1.000	701.27	922,874	0.000	-	797,076
1-Jul-92	1,000,000	933,289	1.000	742.16	1.000	742.16	1,068,708	0.000	-	933,289
1-Jul-93	1,000,000	728,891	1.000	783.63	1.000	783.63	1,202,874	0.000	-	728,891
1-Jul-94	1,000,000	1,119,760	1.000	819.14	1.000	819.14	1,263,935	0.000	600	1,120,359
1-Jul-95	1,000,000	4,010,127	1.001	850.31	1.000	850.31	1,238,048	0.001	1,702	4,011,829
1-Jul-96	1,000,000	869,168	1.002	878.80	1.000	878.80	1,297,981	0.002	2,951	872,119
1-Jul-97	1,000,000	4,817,078	1.003	903.36	1.000	903.36	1,347,811	0.003	4,209	4,821,287
1-Jul-98	1,000,000	4,415,425	1.004	929.54	1.000	929.54	1,607,167	0.004	6,458	4,421,883
1-Jul-99	1,000,000	1,572,931	1.005	960.10	1.000	960.10	1,684,021	0.005	8,272	1,581,204
1-Jul-00	1,000,000	2,530,000	1.006	999.42	1.000	999.42	1,752,979	0.006	10,175	2,540,176
1-Jul-01	1,000,000	1,268,070	1.007	1,039.72	1.000	1,039.72	1,794,558	0.007	12,015	1,280,085
1-Jul-02	1,000,000	3,593,752	1.008	1,088.79	1.000	1,088.79	1,861,824	0.008	14,208	3,607,960
1-Jul-03	1,000,000	2,017,988	1.009	1,132.92	1.000	1,132.92	1,879,512	0.009	16,010	2,033,999
1-Jul-04	1,000,000	4,694,102	1.009	1,178.96	1.000	1,178.96	1,810,876	0.009	17,030	4,711,132
1-Jul-05	1,000,000	2,775,862	1.010	1,224.66	1.000	1,224.66	2,069,681	0.010	21,294	2,797,156
1-Jul-06	1,000,000	3,676,565	1.011	1,275.45	1.000	1,275.45	2,159,331	0.011	24,222	3,700,788
1-Jul-07	1,000,000	3,384,305	1.012	1,330.06	1.000	1,330.06	2,250,459	0.012	27,227	3,411,532
1-Jul-08	1,000,000	2,740,239	1.013	1,374.48	1.000	1,374.48	2,289,601	0.013	29,820	2,770,059
1-Jul-09	1,000,000	2,308,708	1.014	1,400.82	1.000	1,400.82	2,318,490	0.014	32,231	2,340,939
1-Jul-10	1,000,000	2,652,672	1.015	1,453.97	1.000	1,453.97	2,391,777	0.015	35,346	2,688,018
1-Jul-11	10,000,000	636,916	1.017	1,509.14	0.809	1,866.54	3,130,004	0.016	51,586	688,502
1-Jul-12	10,000,000	1,817,612	1.018	1,557.06	0.809	1,925.81	3,317,015	0.017	57,865	1,875,477
1-Jul-13	2,500,000	2,439,357	1.018	1,610.51	0.885	1,820.49	3,188,225	0.018	57,613	2,496,970
1-Jul-14	2,500,000	3,709,855	1.019	1,653.87	0.885	1,869.51	3,286,410	0.019	62,494	3,772,349
1-Jul-15	1,000,000	1,884,951	1.020	1,697.05	1.000	1,697.05	3,025,331	0.019	58,307	1,943,258
1-Jul-16	1,000,000	2,399,890	1.021	1,747.10	1.000	1,747.10	3,079,258	0.020	62,296	2,462,186
1-Jul-17	1,000,000	1,725,414	1.029	1,804.55	1.000	1,804.55	3,255,409	0.028	90,587	1,816,002
1-Jul-18	1,000,000	2,367,471	1.037	1,859.44	1.000	1,859.44	3,379,572	0.035	119,926	2,487,397
1-Jul-19	1,000,000	2,764,442	1.075	1,893.94	1.000	1,893.94	3,402,493	0.070	237,967	3,002,409
1-Jul-20	1,000,000	1,625,070	1.248	1,948.24	1.000	1,948.24	3,669,924	0.199	728,952	2,354,022
1-Jul-21	1,000,000	2,848,506	2.301	2,032.46	1.000	2,032.46	3,560,991	0.565	2,013,660	4,862,166
1-Jul-22	1,000,000	160,925	5.139	2,118.01	1.000	2,118.01	3,838,343	0.805	3,091,398	3,252,323
1-Jul-23	1,000,000	26,934	25.578	2,192.68	1.000	2,192.68	4,013,949	0.961	3,857,019	3,883,953
Total		$ 96,602,889					$ 87,198,528		$ 10,753,440	$ 107,356,329

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 @ 12/31/23
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	$ 10,320,912	1.000	324.30	0.776	417.65	$ 557,562	0.000	$ -	$ 10,320,912
1-Jul-80	Unlimited	1,117,364	1.000	343.79	0.776	442.76	591,079	0.000	-	1,117,364
1-Jul-81	Unlimited	583,556	1.000	377.87	0.776	486.65	649,677	0.000	-	583,556
1-Jul-82	Unlimited	556,678	1.000	411.39	0.776	529.82	707,313	0.000	-	556,678
1-Jul-83	Unlimited	739,545	1.000	443.60	0.776	571.29	762,678	0.000	-	739,545
1-Jul-84	Unlimited	594,233	1.001	471.80	0.776	607.62	811,168	0.001	729	594,962
1-Jul-85	Unlimited	507,337	1.003	494.95	0.776	637.43	850,972	0.003	2,334	509,671
1-Jul-86	1,000,000	1,066,360	1.004	518.93	1.000	518.93	692,769	0.004	3,012	1,069,372
1-Jul-87	1,000,000	1,235,458	1.006	545.31	1.000	545.31	727,994	0.006	4,499	1,239,957
1-Jul-88	1,000,000	1,075,750	1.008	579.58	1.000	579.58	773,741	0.008	6,121	1,081,872
1-Jul-89	1,000,000	2,394,679	1.010	621.23	1.000	621.23	829,345	0.010	8,031	2,402,710
1-Jul-90	1,000,000	1,097,668	1.012	662.77	1.000	662.77	884,800	0.011	10,130	1,107,798
1-Jul-91	1,000,000	797,076	1.013	701.27	1.000	701.27	922,874	0.013	12,190	809,266
1-Jul-92	1,000,000	933,289	1.015	742.16	1.000	742.16	1,068,708	0.015	16,040	949,328
1-Jul-93	1,000,000	728,891	1.017	783.63	1.000	783.63	1,202,874	0.017	20,210	749,101
1-Jul-94	1,000,000	1,119,760	1.019	819.14	1.000	819.14	1,263,935	0.019	23,493	1,143,253
1-Jul-95	1,000,000	4,010,127	1.021	850.31	1.000	850.31	1,238,048	0.020	25,159	4,035,286
1-Jul-96	1,000,000	869,168	1.023	878.80	1.000	878.80	1,297,981	0.022	28,738	897,906
1-Jul-97	1,000,000	4,817,078	1.025	903.36	1.000	903.36	1,347,811	0.024	32,284	4,849,362
1-Jul-98	1,000,000	4,337,807	1.026	929.54	1.000	929.54	1,607,167	0.026	41,326	4,379,133
1-Jul-99	1,000,000	1,572,931	1.028	960.10	1.000	960.10	1,684,021	0.028	46,332	1,619,263
1-Jul-00	1,000,000	2,530,000	1.030	999.42	1.000	999.42	1,752,979	0.029	51,371	2,581,371
1-Jul-01	1,000,000	1,268,070	1.032	1,039.72	1.000	1,039.72	1,794,558	0.031	55,874	1,323,944
1-Jul-02	1,000,000	3,593,752	1.034	1,088.79	1.000	1,088.79	1,861,824	0.033	61,364	3,655,116
1-Jul-03	1,000,000	2,017,988	1.041	1,132.92	1.000	1,132.92	1,879,512	0.040	74,294	2,092,282
1-Jul-04	1,000,000	4,694,102	1.048	1,178.96	1.000	1,178.96	1,810,876	0.046	83,552	4,777,654
1-Jul-05	1,000,000	2,775,862	1.056	1,224.66	1.000	1,224.66	2,069,681	0.053	109,076	2,884,938
1-Jul-06	1,000,000	3,676,565	1.063	1,275.45	1.000	1,275.45	2,159,331	0.059	128,141	3,804,707
1-Jul-07	1,000,000	3,384,305	1.071	1,330.06	1.000	1,330.06	2,250,459	0.066	148,473	3,532,778
1-Jul-08	1,000,000	2,740,239	1.078	1,374.48	1.000	1,374.48	2,289,601	0.073	166,215	2,906,454
1-Jul-09	1,000,000	2,308,708	1.086	1,400.82	1.000	1,400.82	2,318,490	0.079	183,726	2,492,433
1-Jul-10	1,000,000	2,652,672	1.094	1,453.97	1.000	1,453.97	2,391,777	0.086	205,588	2,858,260
1-Jul-11	10,000,000	636,916	1.107	1,509.14	0.809	1,866.54	3,130,004	0.097	303,136	940,052
1-Jul-12	10,000,000	1,817,612	1.116	1,557.06	0.809	1,925.81	3,317,015	0.104	344,415	2,162,027
1-Jul-13	2,500,000	2,439,357	1.123	1,610.51	0.885	1,820.49	3,188,225	0.109	348,354	2,787,712
1-Jul-14	2,500,000	3,620,595	1.131	1,653.87	0.885	1,869.51	3,286,410	0.116	381,821	4,002,416
1-Jul-15	1,000,000	1,884,951	1.152	1,697.05	1.000	1,697.05	3,025,331	0.132	400,172	2,285,123
1-Jul-16	1,000,000	2,399,890	1.179	1,747.10	1.000	1,747.10	3,079,258	0.152	467,249	2,867,139
1-Jul-17	1,000,000	1,725,414	1.255	1,804.55	1.000	1,804.55	3,255,409	0.203	661,967	2,387,381
1-Jul-18	1,000,000	2,003,280	1.344	1,859.44	1.000	1,859.44	3,379,572	0.256	864,521	2,867,801
1-Jul-19	1,000,000	2,034,107	1.537	1,893.94	1.000	1,893.94	3,402,493	0.349	1,188,962	3,223,070
1-Jul-20	1,000,000	1,537,069	2.328	1,948.24	1.000	1,948.24	3,669,924	0.571	2,093,782	3,630,850
1-Jul-21	1,000,000	645,060	5.160	2,032.46	1.000	2,032.46	3,560,991	0.806	2,870,810	3,515,870
1-Jul-22	1,000,000	89,720	18.103	2,118.01	1.000	2,118.01	3,838,343	0.945	3,626,319	3,716,039
1-Jul-23	1,000,000	25,142	76.646	2,192.68	1.000	2,192.68	4,013,949	0.987	3,961,579	3,986,722
Total		$ 92,977,044					$ 87,198,528		$ 19,061,389	$ 112,038,433

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 @ 12/31/23
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	6.761	1.000	1,335
1-Jul-80	1.000	1.000	1.000	1.000	1.000	6.378	1.000	1,335
1-Jul-81	1.000	1.000	1.000	1.000	1.000	5.803	1.000	1,335
1-Jul-82	1.000	1.000	1.000	1.000	1.000	5.330	1.000	1,335
1-Jul-83	1.000	1.000	1.000	1.000	1.000	4.943	1.000	1,335
1-Jul-84	1.000	1.000	1.001	1.001	1.000	4.647	1.000	1,335
1-Jul-85	1.000	1.000	1.003	1.003	1.000	4.430	1.000	1,335
1-Jul-86	1.000	1.000	1.005	1.004	1.000	4.225	1.000	1,335
1-Jul-87	1.000	1.000	1.007	1.006	1.000	4.021	1.000	1,335
1-Jul-88	1.000	1.000	1.008	1.008	1.000	3.783	1.000	1,335
1-Jul-89	1.000	1.000	1.010	1.010	1.000	3.530	1.000	1,335
1-Jul-90	1.000	1.000	1.012	1.012	1.000	3.308	1.000	1,335
1-Jul-91	1.000	1.000	1.014	1.013	1.000	3.127	1.000	1,316
1-Jul-92	1.000	1.000	1.016	1.015	1.000	2.954	1.000	1,440
1-Jul-93	1.000	1.000	1.018	1.017	1.000	2.798	1.000	1,535
1-Jul-94	1.001	1.000	1.020	1.019	1.000	2.677	1.000	1,543
1-Jul-95	1.001	1.001	1.022	1.021	1.000	2.579	1.000	1,456
1-Jul-96	1.002	1.002	1.024	1.023	1.000	2.495	1.000	1,477
1-Jul-97	1.003	1.003	1.026	1.025	1.000	2.427	1.000	1,492
1-Jul-98	1.004	1.004	1.028	1.026	1.000	2.359	1.000	1,729
1-Jul-99	1.005	1.005	1.030	1.028	1.000	2.284	1.000	1,754
1-Jul-00	1.006	1.006	1.032	1.030	1.000	2.194	1.000	1,754
1-Jul-01	1.007	1.007	1.034	1.032	1.000	2.109	1.000	1,726
1-Jul-02	1.008	1.008	1.036	1.034	1.000	2.014	1.000	1,710
1-Jul-03	1.009	1.009	1.043	1.041	1.000	1.935	1.000	1,659
1-Jul-04	1.010	1.009	1.051	1.048	1.000	1.860	1.000	1,536
1-Jul-05	1.011	1.010	1.059	1.056	1.000	1.790	1.000	1,690
1-Jul-06	1.012	1.011	1.066	1.063	1.000	1.719	1.000	1,693
1-Jul-07	1.013	1.012	1.074	1.071	1.000	1.649	1.000	1,692
1-Jul-08	1.014	1.013	1.082	1.078	1.000	1.595	1.000	1,666
1-Jul-09	1.015	1.014	1.091	1.086	1.000	1.565	1.000	1,655
1-Jul-10	1.016	1.015	1.099	1.094	1.000	1.508	1.000	1,645
1-Jul-11	1.017	1.017	1.108	1.107	1.000	1.453	1.000	1,677
1-Jul-12	1.018	1.018	1.116	1.116	1.000	1.408	1.000	1,722
1-Jul-13	1.019	1.018	1.125	1.123	1.000	1.361	1.000	1,751
1-Jul-14	1.020	1.019	1.134	1.131	1.000	1.326	1.000	1,758
1-Jul-15	1.021	1.020	1.161	1.152	1.000	1.292	1.000	1,783
1-Jul-16	1.022	1.021	1.188	1.179	1.000	1.255	1.000	1,763
1-Jul-17	1.030	1.029	1.269	1.255	1.000	1.215	1.000	1,804
1-Jul-18	1.039	1.037	1.362	1.344	1.001	1.179	1.000	1,818
1-Jul-19	1.079	1.075	1.565	1.537	1.002	1.158	1.000	1,797
1-Jul-20	1.261	1.248	2.397	2.328	1.009	1.125	1.000	1,884
1-Jul-21	2.367	2.301	5.363	5.160	1.035	1.079	1.000	1,752
1-Jul-22	5.339	5.139	18.889	18.103	1.078	1.035	1.000	1,812
1-Jul-23	26.667	25.578	80.000	76.646	2.528	1.000	1.000	1,831

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 :	2270.22					
Generalized Cape Cod Decay Factor:	0.5					
Loss Limitation :	Exhibit 10, Column (5)					
Discount Rates :	7.00%	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): Aon Compilation of Estimated Trends
Column (8) : Flat 0.00%
Column (9) : supplied by the State of WA

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/23
Limited Loss Calculations

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Occurrence 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	$ 10,320,912	$ 10,320,912	$ -	Unlimited	-	$ -	-	$ -	$ 10,320,912	$ 10,320,912	$ -
1-Jul-80	1,117,364	1,117,364	-	Unlimited	-	-	-	-	1,117,364	1,117,364	-
1-Jul-81	583,556	583,556	-	Unlimited	-	-	-	-	583,556	583,556	-
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	2,394,679	2,394,679	-	1,000,000	-	-	-	-	2,394,679	2,394,679	-
1-Jul-90	1,097,668	1,097,668	-	1,000,000	-	-	-	-	1,097,668	1,097,668	-
1-Jul-91	797,076	797,076	-	1,000,000	-	-	-	-	797,076	797,076	-
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	4,415,425	4,337,807	77,617	1,000,000	-	-	-	-	4,415,425	4,337,807	77,617
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	2,017,988	2,017,988	-	1,000,000	-	-	-	-	2,017,988	2,017,988	-
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	3,384,305	3,384,305	-	1,000,000	-	-	-	-	3,384,305	3,384,305	-
1-Jul-08	2,740,239	2,740,239	-	1,000,000	-	-	-	-	2,740,239	2,740,239	-
1-Jul-09	2,308,708	2,308,708	-	1,000,000	-	-	-	-	2,308,708	2,308,708	-
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	2,439,357	2,439,357	-	2,500,000	-	-	-	-	2,439,357	2,439,357	-
1-Jul-14	3,709,855	3,620,595	89,260	2,500,000	-	-	-	-	3,709,855	3,620,595	89,260
1-Jul-15	1,884,951	1,884,951	-	1,000,000	-	-	-	-	1,884,951	1,884,951	-
1-Jul-16	2,399,890	2,399,890	-	1,000,000	-	-	-	-	2,399,890	2,399,890	-
1-Jul-17	1,725,414	1,725,414	-	1,000,000	-	-	-	-	1,725,414	1,725,414	-
1-Jul-18	2,367,471	2,003,280	364,191	1,000,000	-	-	-	-	2,367,471	2,003,280	364,191
1-Jul-19	2,764,442	2,034,107	730,334	1,000,000	-	-	-	-	2,764,442	2,034,107	730,334
1-Jul-20	1,625,070	1,537,069	88,001	1,000,000	-	-	-	-	1,625,070	1,537,069	88,001
1-Jul-21	2,964,871	645,060	2,319,811	1,000,000	1	1,116,365	-	-	2,848,506	645,060	2,203,446
1-Jul-22	160,925	89,720	71,205	1,000,000	-	-	-	-	160,925	89,720	71,205
1-Jul-23	26,934	25,142	1,791	1,000,000	-	-	-	-	26,934	25,142	1,791
Total	$ 96,719,254	$ 92,977,044	$ 3,742,210		1	$ 1,116,365	-	$ -	$ 96,602,889	$ 92,977,044	$ 3,625,845

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 @ 12/31/23
Summary of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Policy Period Inception	Evaluation in Months	Unlimited Incurred LDF's Company	Industry	Selected	Retained Selected	Unlimited Paid LDF's Company	Industry	Selected	Retained Selected	Claim Count Company	Industry	Selected
Prior	537	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-80	522	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-81	510	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-82	498	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-83	486	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-Jul-84	474	1.000	1.000	1.000	1.000	1.001	1.000	1.001	1.001	1.000	1.000	1.000
1-Jul-85	462	1.000	1.000	1.000	1.000	1.003	1.000	1.003	1.003	1.000	1.000	1.000
1-Jul-86	450	1.000	1.000	1.000	1.000	1.005	1.000	1.005	1.004	1.000	1.000	1.000
1-Jul-87	438	1.000	1.000	1.000	1.000	1.007	1.000	1.007	1.006	1.000	1.000	1.000
1-Jul-88	426	1.000	1.000	1.000	1.000	1.008	1.000	1.008	1.008	1.000	1.000	1.000
1-Jul-89	414	1.000	1.000	1.000	1.000	1.010	1.000	1.010	1.010	1.000	1.000	1.000
1-Jul-90	402	1.000	1.000	1.000	1.000	1.012	1.000	1.012	1.012	1.000	1.000	1.000
1-Jul-91	390	1.000	1.000	1.000	1.000	1.014	1.000	1.014	1.013	1.000	1.000	1.000
1-Jul-92	378	1.000	1.000	1.000	1.000	1.016	1.000	1.016	1.015	1.000	1.000	1.000
1-Jul-93	366	1.000	1.000	1.000	1.000	1.018	1.000	1.018	1.017	1.000	1.000	1.000
1-Jul-94	354	1.001	1.000	1.001	1.000	1.020	1.000	1.020	1.019	1.000	1.000	1.000
1-Jul-95	342	1.001	1.000	1.001	1.001	1.022	1.000	1.022	1.021	1.000	1.000	1.000
1-Jul-96	330	1.002	1.000	1.002	1.002	1.024	1.000	1.024	1.023	1.000	1.000	1.000
1-Jul-97	318	1.003	1.000	1.003	1.003	1.026	1.001	1.026	1.025	1.000	1.000	1.000
1-Jul-98	306	1.004	1.000	1.004	1.004	1.028	1.001	1.028	1.026	1.000	1.000	1.000
1-Jul-99	294	1.005	1.001	1.005	1.005	1.030	1.001	1.030	1.028	1.000	1.000	1.000
1-Jul-00	282	1.006	1.001	1.006	1.006	1.032	1.002	1.032	1.030	1.000	1.000	1.000
1-Jul-01	270	1.007	1.001	1.007	1.007	1.034	1.002	1.034	1.032	1.000	1.000	1.000
1-Jul-02	258	1.008	1.001	1.008	1.008	1.036	1.003	1.036	1.034	1.000	1.001	1.000
1-Jul-03	246	1.009	1.002	1.009	1.009	1.043	1.004	1.043	1.041	1.000	1.001	1.000
1-Jul-04	234	1.010	1.003	1.010	1.009	1.051	1.005	1.051	1.048	1.000	1.001	1.000
1-Jul-05	222	1.011	1.004	1.011	1.010	1.059	1.007	1.059	1.056	1.000	1.001	1.000
1-Jul-06	210	1.012	1.005	1.012	1.011	1.066	1.009	1.066	1.063	1.000	1.002	1.000
1-Jul-07	198	1.013	1.006	1.013	1.012	1.074	1.012	1.074	1.071	1.000	1.002	1.000
1-Jul-08	186	1.014	1.009	1.014	1.013	1.082	1.015	1.082	1.078	1.000	1.003	1.000
1-Jul-09	174	1.015	1.011	1.015	1.014	1.091	1.021	1.091	1.086	1.000	1.004	1.000
1-Jul-10	162	1.016	1.015	1.016	1.015	1.099	1.027	1.099	1.094	1.000	1.005	1.000
1-Jul-11	150	1.017	1.020	1.017	1.017	1.108	1.037	1.108	1.107	1.000	1.007	1.000
1-Jul-12	138	1.018	1.027	1.018	1.018	1.116	1.049	1.116	1.116	1.000	1.009	1.000
1-Jul-13	126	1.019	1.036	1.019	1.018	1.125	1.065	1.125	1.123	1.000	1.012	1.000
1-Jul-14	114	1.020	1.049	1.020	1.019	1.134	1.088	1.134	1.131	1.000	1.022	1.000
1-Jul-15	102	1.021	1.065	1.021	1.020	1.161	1.116	1.161	1.152	1.000	1.037	1.000
1-Jul-16	90	1.022	1.083	1.022	1.021	1.188	1.155	1.188	1.179	1.000	1.050	1.000
1-Jul-17	78	1.030	1.117	1.030	1.029	1.269	1.222	1.269	1.255	1.000	1.062	1.000
1-Jul-18	66	1.039	1.182	1.039	1.037	1.362	1.347	1.362	1.344	1.001	1.074	1.001
1-Jul-19	54	1.079	1.304	1.079	1.075	1.565	1.597	1.565	1.537	1.002	1.089	1.002
1-Jul-20	42	1.261	1.537	1.261	1.248	2.397	2.115	2.397	2.328	1.009	1.112	1.009
1-Jul-21	30	2.367	2.001	2.367	2.301	5.363	3.243	5.363	5.160	1.035	1.152	1.035
1-Jul-22	18	5.339	3.161	5.339	5.139	18.889	6.380	18.889	18.103	1.078	1.295	1.078
1-Jul-23	6	26.667	13.207	26.667	25.578	80.000	33.269	80.000	76.646	2.528	4.105	2.528

Source Used for LDFs : Company Exclusively

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/23
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	124	1.000	124	1.000	124	9.28839%		124	124	9.28839%
1-Jul-80	1,335	27	1.000	27	1.000	27	2.02247%		27	27	2.02247%
1-Jul-81	1,335	12	1.000	12	1.000	12	0.89888%		12	12	0.89888%
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	165	1.000	165	1.000	165	12.35955%		165	165	12.35955%
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	178	1.000	178	1.000	178	12.36111%		178	178	12.36111%
1-Jul-93	1,535	187	1.000	187	1.000	187	12.18241%		187	187	12.18241%
1-Jul-94	1,543	169	1.000	169	1.000	169	10.95269%		169	169	10.95269%
1-Jul-95	1,456	155	1.000	155	1.000	155	10.64560%		155	155	10.64560%
1-Jul-96	1,477	141	1.000	141	1.000	141	9.54638%		141	141	9.54638%
1-Jul-97	1,492	139	1.000	139	1.000	139	9.31635%		139	139	9.31635%
1-Jul-98	1,729	100	1.000	100	1.000	100	5.78369%		100	100	5.78369%
1-Jul-99	1,754	88	1.000	88	1.000	88	5.01710%		88	88	5.01710%
1-Jul-00	1,754	101	1.000	101	1.000	101	5.75827%		101	101	5.75827%
1-Jul-01	1,726	106	1.000	106	1.000	106	6.14137%		106	106	6.14137%
1-Jul-02	1,710	79	1.000	79	1.000	79	4.61988%		79	79	4.61988%
1-Jul-03	1,659	85	1.000	85	1.000	85	5.12357%		85	85	5.12357%
1-Jul-04	1,536	116	1.000	116	1.000	116	7.55208%		116	116	7.55208%
1-Jul-05	1,690	96	1.000	96	1.000	96	5.68047%		96	96	5.68047%
1-Jul-06	1,693	114	1.000	114	1.000	114	6.73361%		114	114	6.73361%
1-Jul-07	1,692	107	1.000	107	1.000	107	6.32388%		107	107	6.32388%
1-Jul-08	1,666	97	1.000	97	1.000	97	5.82303%		97	97	5.82303%
1-Jul-09	1,655	91	1.000	91	1.000	91	5.49816%		91	91	5.49816%
1-Jul-10	1,645	76	1.000	76	1.000	76	4.62006%		76	76	4.62006%
1-Jul-11	1,677	59	1.000	59	1.000	59	3.51840%		59	59	3.51840%
1-Jul-12	1,722	60	1.000	60	1.000	60	3.48351%		60	60	3.48351%
1-Jul-13	1,751	53	1.000	53	1.000	53	3.02632%		53	53	3.02632%
1-Jul-14	1,758	50	1.000	50	1.000	50	2.84430%		50	50	2.84430%
1-Jul-15	1,783	37	1.000	37	1.000	37	2.07550%		37	37	2.07550%
1-Jul-16	1,763	46	1.000	46	1.000	46	2.60993%		46	46	2.60993%
1-Jul-17	1,804	43	1.000	43	1.000	43	2.38359%		43	43	2.38359%
1-Jul-18	1,818	32	1.001	32	1.000	32	1.76240%		32	32	1.76240%
1-Jul-19	1,797	31	1.002	31	1.000	31	1.72901%		31	31	1.72901%
1-Jul-20	1,884	24	1.009	24	1.000	24	1.28554%		24	24	1.28554%
1-Jul-21	1,752	41	1.035	42	1.000	42	2.42201%		42	42	2.42201%
1-Jul-22	1,812	29	1.078	31	1.000	31	1.72505%		31	31	1.72505%
1-Jul-23	1,831	12	2.528	30	1.000	30	1.65715%	32	32	32	1.72942%
Total	71,338	4,418		4,440		4,440	6.22435%		4,442	4,441	6.22620%

Bornhuetter-Ferguson Claim Count for 1-Jul-23

Weighted Averages excluding 1-Jul-23					
Total	69,508	4,410	6.34463%	4,410	6.34463%
Last 5 Policies	9,062	161	1.77672%	161	1.77672%
Last 3 Policies	5,448	98	1.79722%	98	1.79722%
Last 2 Policies	3,564	74	2.06764%	74	2.06764%

Selected Bornhuetter-Ferguson Frequency Rate	**1.77672%**
FTEs for 1-Jul-23	1,831
A priori Expected Claims for 1-Jul-23	33

Projected Ultimate Claims for 1-Jul-24

Weighted Averages including 1-Jul-23					
Total	71,338	4,440	6.22435%	4,442	6.22620%
Last 5 Policies	9,075	159	1.75547%	161	1.77004%
Last 3 Policies	5,395	104	1.92835%	105	1.95288%
Last 2 Policies	3,643	62	1.69093%	63	1.72724%

Selected Bornhuetter-Ferguson Frequency Rate	**1.77004%**
Trend Factor to adjust the Claim Frequency Rate from 1-Jul-23 to 1-Jul-24	1.000
Claim Frequency Rate adjusted to the 1-Jul-24 Level	1.77004%
FTEs for 1-Jul-24	1,846
Projected Ultimate Claims for 1-Jul-24	33

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 33
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 @ 12/31/23
Trended Ultimate Loss Rates and Projected Ultimate Losses Limited to $1,000,000

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Occurrence 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
Prior	$ 10,320,912	$ 10,320,912	7.000	0.776	$ 56,101,358	1,335	1.000	1,335	42,023.49
1-Jul-80	1,117,364	1,117,364	6.604	0.776	5,729,253	1,335	1.000	1,335	4,291.58
1-Jul-81	583,556	583,556	6.008	0.776	2,722,284	1,335	1.000	1,335	2,039.16
1-Jul-82	556,678	556,678	5.518	0.776	2,385,292	1,335	1.000	1,335	1,786.74
1-Jul-83	739,545	739,545	5.118	0.776	2,938,813	1,335	1.000	1,335	2,201.36
1-Jul-84	594,233	594,233	4.812	0.776	2,220,210	1,335	1.000	1,335	1,663.08
1-Jul-85	507,337	507,337	4.587	0.776	1,806,882	1,335	1.000	1,335	1,353.47
1-Jul-86	1,066,360	1,066,360	4.375	1.000	4,665,135	1,335	1.000	1,335	3,494.48
1-Jul-87	1,235,458	1,235,458	4.163	1.000	5,143,380	1,335	1.000	1,335	3,852.72
1-Jul-88	1,075,750	1,075,750	3.917	1.000	4,213,709	1,335	1.000	1,335	3,156.34
1-Jul-89	2,394,679	2,394,679	3.654	1.000	8,751,062	1,335	1.000	1,335	6,555.10
1-Jul-90	1,097,668	1,097,668	3.425	1.000	3,759,886	1,335	1.000	1,335	2,816.39
1-Jul-91	797,076	797,076	3.237	1.000	2,580,362	1,316	1.000	1,316	1,960.76
1-Jul-92	933,289	933,289	3.059	1.000	2,854,875	1,440	1.000	1,440	1,982.55
1-Jul-93	728,891	728,891	2.897	1.000	2,111,633	1,535	1.000	1,535	1,375.66
1-Jul-94	1,119,760	1,119,760	2.771	1.000	3,103,369	1,543	1.000	1,543	2,011.26
1-Jul-95	4,010,127	4,010,127	2.670	1.000	10,706,548	1,456	1.000	1,456	7,353.40
1-Jul-96	869,168	869,168	2.583	1.000	2,245,345	1,477	1.000	1,477	1,520.21
1-Jul-97	4,817,078	4,817,078	2.513	1.000	12,105,725	1,492	1.000	1,492	8,113.76
1-Jul-98	4,415,425	4,452,291	2.442	1.000	10,873,890	1,729	1.000	1,729	6,289.12
1-Jul-99	1,572,931	1,572,931	2.365	1.000	3,719,283	1,754	1.000	1,754	2,120.46
1-Jul-00	2,530,000	2,530,000	2.272	1.000	5,746,994	1,754	1.000	1,754	3,276.51
1-Jul-01	1,268,070	1,268,070	2.183	1.000	2,768,814	1,726	1.000	1,726	1,604.18
1-Jul-02	3,593,752	3,593,752	2.085	1.000	7,493,299	1,710	1.000	1,710	4,382.05
1-Jul-03	2,017,988	2,028,478	2.004	1.000	4,064,799	1,659	1.000	1,659	2,450.15
1-Jul-04	4,694,102	4,703,014	1.926	1.000	9,056,207	1,536	1.000	1,536	5,895.97
1-Jul-05	2,775,862	2,781,633	1.854	1.000	5,156,448	1,690	1.000	1,690	3,051.15
1-Jul-06	3,676,565	3,691,086	1.780	1.000	6,569,907	1,693	1.000	1,693	3,880.63
1-Jul-07	3,384,305	3,401,908	1.707	1.000	5,806,565	1,692	1.000	1,692	3,431.78
1-Jul-08	2,740,239	2,754,148	1.652	1.000	4,549,018	1,666	1.000	1,666	2,730.50
1-Jul-09	2,308,708	2,321,885	1.621	1.000	3,762,938	1,655	1.000	1,655	2,273.68
1-Jul-10	2,652,672	2,667,443	1.561	1.000	4,164,931	1,645	1.000	1,645	2,531.87
1-Jul-11	636,916	657,648	1.504	0.809	799,877	1,677	1.000	1,677	476.97
1-Jul-12	1,817,612	1,849,024	1.458	0.809	2,179,699	1,722	1.000	1,722	1,265.80
1-Jul-13	2,439,357	2,476,173	1.410	0.885	3,087,877	1,751	1.000	1,751	1,763.49
1-Jul-14	3,709,855	3,765,173	1.373	0.885	4,572,195	1,758	1.000	1,758	2,600.79
1-Jul-15	1,884,951	1,920,318	1.338	1.000	2,568,892	1,783	1.000	1,783	1,440.77
1-Jul-16	2,399,890	2,441,443	1.299	1.000	3,172,466	1,763	1.000	1,763	1,799.47
1-Jul-17	1,725,414	1,775,955	1.258	1.000	2,234,242	1,804	1.000	1,804	1,238.49
1-Jul-18	2,367,471	2,630,889	1.221	1.000	3,212,096	1,818	1.000	1,818	1,766.83
1-Jul-19	2,764,442	3,040,956	1.199	1.000	3,645,118	1,797	1.000	1,797	2,028.45
1-Jul-20	1,625,070	2,062,400	1.165	1.000	2,403,250	1,884	1.000	1,884	1,275.61
1-Jul-21	2,848,506	5,241,621	1.117	1.000	5,854,782	1,752	1.000	1,752	3,341.77
1-Jul-22	160,925	2,110,404	1.072	1.000	2,262,066	1,812	1.000	1,812	1,248.38
1-Jul-23	26,934	1,646,073	1.035	1.000	1,704,279	915	1.000	915	1,862.60

Ultimate Losses for Policy Period 7/1/2023 are multiplied by 0.5 to reflect the 12/31/23 evaluation date.

All Year Weighted Average	247,575,053		70,424	3,515.49
Latest 5-Year Weighted Average - Excludes the Most Recent Policy Period	17,377,312		9,063	1,917.39
Latest 3-Year Weighted Average - Excludes the Most Recent Policy Period	10,520,098		5,448	1,931.00
SELECTED - Based on Shaded PY	$ 76,762,853		33,813	**2,270**

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)
Occurrence Period Inception	Retention	Number of FTEs	Claim Count	Loss Rate	Loss Amount
1-Jul-24	$ 1,000,000	1,846	33	2,270.22	$ 4,191,200
1-Jul-25	1,000,000	1,862	33	2,350.50	4,377,500
1-Jul-26	1,000,000	1,880	33	2,433.61	4,574,700
1-Jul-27	1,000,000	1,897	34	2,519.66	4,780,500
1-Jul-28	1,000,000	1,915	34	2,608.76	4,994,800

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

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/23
Ultimate Retained Losses at Various Credibility Levels

Occurrence Period Inception	(1) Ultimate Retained Losses	(2) Credibilities 70%	(3) 80%
Prior	$ 10,320,912	$ 10,320,912	$ 10,320,912
1-Jul-80	1,117,364	1,117,364	1,117,364
1-Jul-81	583,556	583,556	583,556
1-Jul-82	556,678	556,678	556,678
1-Jul-83	739,545	739,545	739,545
1-Jul-84	594,233	594,233	594,233
1-Jul-85	507,337	507,337	507,337
1-Jul-86	1,066,360	1,066,360	1,066,360
1-Jul-87	1,235,458	1,235,458	1,235,458
1-Jul-88	1,075,750	1,075,750	1,075,750
1-Jul-89	2,394,679	2,394,679	2,394,679
1-Jul-90	1,097,668	1,097,668	1,097,668
1-Jul-91	797,076	797,076	797,076
1-Jul-92	933,289	933,289	933,289
1-Jul-93	728,891	728,891	728,891
1-Jul-94	1,119,760	1,119,760	1,119,760
1-Jul-95	4,010,127	4,010,127	4,010,127
1-Jul-96	869,168	869,168	869,168
1-Jul-97	4,817,078	4,817,078	4,817,078
1-Jul-98	4,452,291	4,453,115	4,453,623
1-Jul-99	1,572,931	1,572,931	1,572,931
1-Jul-00	2,530,000	2,530,000	2,530,000
1-Jul-01	1,268,070	1,268,070	1,268,070
1-Jul-02	3,593,752	3,593,752	3,593,752
1-Jul-03	2,028,478	2,028,493	2,028,502
1-Jul-04	4,703,014	4,703,019	4,703,022
1-Jul-05	2,781,633	2,781,637	2,781,639
1-Jul-06	3,691,086	3,691,102	3,691,112
1-Jul-07	3,401,908	3,401,934	3,401,949
1-Jul-08	2,754,148	2,754,168	2,754,180
1-Jul-09	2,321,885	2,321,906	2,321,919
1-Jul-10	2,667,443	2,667,467	2,667,481
1-Jul-11	657,648	657,831	657,944
1-Jul-12	1,849,024	1,849,174	1,849,266
1-Jul-13	2,476,173	2,476,326	2,476,421
1-Jul-14	3,765,173	3,766,719	3,767,681
1-Jul-15	1,920,318	1,920,500	1,920,613
1-Jul-16	2,441,443	2,441,641	2,441,763
1-Jul-17	1,775,955	1,776,357	1,776,605
1-Jul-18	2,630,889	2,668,996	2,696,591
1-Jul-19	3,040,956	3,121,729	3,184,559
1-Jul-20	2,062,400	2,096,179	2,120,945
1-Jul-21	5,241,621	5,904,179	6,709,209
1-Jul-22	2,110,404	2,406,532	2,792,613
1-Jul-23	1,646,073	1,884,356	2,202,632
Total	$ 103,949,645	$ 105,303,040	$ 106,929,949

Column (1) : Exhibit 2, Column (4)
Columns (2) through (7) : Estimates at selected credibility levels

	(8)	(9)	(10)
1-Jul-24	$ 4,191,200	$ 4,807,322	$ 5,630,280
1-Jul-25	4,377,500	5,021,009	5,880,548
1-Jul-26	4,574,700	5,247,198	6,145,458
1-Jul-27	4,780,500	5,483,251	6,421,921
1-Jul-28	4,994,800	5,729,054	6,709,802

Columns (8) - (14) : Projections. These are preliminary and should be monitored with actuarial updates.

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/23
Estimated Outstanding Losses at Various Credibility Levels

Occurrence Period Inception	(1) Estimated Outstanding Losses	(2) Credibilities 70%	(3) 80%
Prior	$ -	$ -	$ -
1-Jul-80	-	-	-
1-Jul-81	-	-	-
1-Jul-82	-	-	-
1-Jul-83	-	-	-
1-Jul-84	1	-	-
1-Jul-85	-	-	-
1-Jul-86	-	-	-
1-Jul-87	-	-	-
1-Jul-88	-	-	-
1-Jul-89	-	-	-
1-Jul-90	-	-	-
1-Jul-91	-	-	-
1-Jul-92	-	-	-
1-Jul-93	-	-	-
1-Jul-94	-	-	-
1-Jul-95	-	-	-
1-Jul-96	-	-	-
1-Jul-97	-	-	-
1-Jul-98	114,484	115,308	115,816
1-Jul-99	-	-	-
1-Jul-00	-	-	-
1-Jul-01	-	-	-
1-Jul-02	-	-	-
1-Jul-03	10,490	10,505	10,514
1-Jul-04	8,912	8,917	8,920
1-Jul-05	5,771	5,775	5,777
1-Jul-06	14,521	14,537	14,547
1-Jul-07	17,603	17,629	17,644
1-Jul-08	13,909	13,928	13,940
1-Jul-09	13,177	13,199	13,211
1-Jul-10	14,771	14,794	14,808
1-Jul-11	20,732	20,915	21,028
1-Jul-12	31,412	31,562	31,654
1-Jul-13	36,816	36,969	37,063
1-Jul-14	144,578	146,124	147,086
1-Jul-15	35,367	35,549	35,661
1-Jul-16	41,553	41,751	41,872
1-Jul-17	50,541	50,943	51,191
1-Jul-18	627,609	665,715	693,311
1-Jul-19	1,006,849	1,087,622	1,150,452
1-Jul-20	525,332	559,110	583,877
1-Jul-21	4,596,561	5,259,119	6,064,149
1-Jul-22	2,020,684	2,316,812	2,702,893
1-Jul-23	1,620,931	1,859,213	2,177,489
Total	$ 10,972,604	$ 12,325,996	$ 13,952,905

Column (1) : Exhibit 2, Column (9)
Columns (2) through (7) : Estimates at selected credibility levels

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/23
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	1,054,104	1,054,104	-	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	-	-	-	-	-	-	-

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/23
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
7/1/2004	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	-	2,365,271	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
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	278,976	278,976	-	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	5/21/2015	558,247	558,247	-	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	-	1,389,638	-	-	-	-	-	-	-
7/1/2016	4/30/2017	296,919	296,919	-	1,000,000	-	-	-	-	-	-	-
7/1/2017	6/15/2018	483,952	483,952	-	1,000,000	-	-	-	-	-	-	-
7/1/2017	6/22/2018	311,946	311,946	-	1,000,000	-	-	-	-	-	-	-
7/1/2018	7/28/2018	1,345,239	1,345,239	-	1,345,239	-	-	-	-	-	-	-
7/1/2018	8/1/2018	315,641	315,641	-	1,000,000	-	-	-	-	-	-	-
7/1/2018	6/28/2019	300,000	9,981	290,019	1,000,000	-	-	-	-	-	-	-
7/1/2019	9/5/2019	325,000	325,000	-	1,000,000	-	-	-	-	-	-	-
7/1/2019	10/1/2019	750,635	229,004	521,631	1,000,000	-	-	-	-	-	-	-
7/1/2019	12/19/2019	275,000	275,000	-	1,000,000	-	-	-	-	-	-	-
7/1/2019	3/13/2020	353,607	203,607	150,000	1,000,000	-	-	-	-	-	-	-
7/1/2020	8/6/2020	977,441	977,441	-	1,000,000	-	-	-	-	-	-	-
7/1/2021	12/18/2021	1,116,365	66,308	1,050,056	1,000,000	1	1,116,365	-	-	116,365	-	116,365
7/1/2021	6/20/2022	250,000	250,000	-	1,000,000	-	-	-	-	-	-	-
Total		$ 48,707,862	$ 46,696,155	$ 2,011,707		1	$ 1,116,365	-	$ -	$ 116,365	$ -	$ 116,365

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/23
Comparison to 12/31/21 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	124	123	1	0	0	1	(1)	$ 10,320,912	$ 9,612,293	$ 708,619	$ -	$ 10,320,912	$ 9,344,794	$ 976,118	$ -
1-Jul-80	27	27	0	0	0	0	0	1,117,364	1,117,364	0	0	1,117,364	1,117,364	0	0
1-Jul-81	12	13	(1)	0	0	1	(1)	583,556	613,485	(29,929)	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	101	0	0	0	0	0	739,545	739,545	0	0	739,545	739,545	0	0
1-Jul-84	74	74	0	0	0	0	0	594,233	594,233	0	0	594,233	594,233	0	0
1-Jul-85	315	315	0	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	134	0	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	165	166	(1)	0	0	1	(1)	2,394,679	2,414,679	(20,000)	2,024	2,394,679	2,394,679	0	7,317
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	173	0	0	0	1	(1)	797,076	799,518	(2,442)	1,839	797,076	743,669	53,407	13,780
1-Jul-92	178	177	1	0	0	0	0	933,289	933,289	0	0	933,289	933,289	0	0
1-Jul-93	187	186	1	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	155	154	1	0	0	0	0	4,010,127	4,010,127	0	0	4,010,127	4,010,127	0	0
1-Jul-96	141	136	5	0	0	0	0	869,168	869,168	0	0	869,168	869,168	0	0
1-Jul-97	139	134	5	0	0	0	0	4,817,078	4,817,078	0	0	4,817,078	4,817,078	0	0
1-Jul-98	100	95	5	0	1	0	1	4,415,425	4,258,424	157,000	0	4,337,807	4,258,424	79,383	0
1-Jul-99	88	86	2	0	0	0	0	1,572,931	1,572,931	0	0	1,572,931	1,572,931	0	0
1-Jul-00	101	98	3	0	0	0	0	2,530,000	2,530,000	0	0	2,530,000	2,530,000	0	0
1-Jul-01	106	104	2	0	0	0	0	1,268,070	1,268,070	0	415	1,268,070	1,268,070	0	415
1-Jul-02	79	76	3	0	0	0	0	3,593,752	3,593,752	0	1,175	3,593,752	3,593,752	0	1,175
1-Jul-03	85	85	0	0	0	1	(1)	2,017,988	2,052,780	(34,792)	2,498	2,017,988	2,017,988	0	7,675
1-Jul-04	116	115	1	0	0	0	0	4,694,102	4,694,102	0	1,576	4,694,102	4,694,102	0	1,576
1-Jul-05	96	95	1	0	0	0	0	2,775,862	2,775,862	0	905	2,775,862	2,775,862	0	905
1-Jul-06	114	111	3	0	0	0	0	3,676,565	3,676,565	0	2,146	3,676,565	3,676,565	0	2,146
1-Jul-07	107	106	1	0	0	0	0	3,384,305	2,018,965	1,365,340	1,956	3,384,305	2,018,965	1,365,340	1,956
1-Jul-08	97	93	4	0	0	0	0	2,740,239	2,740,239	0	1,772	2,740,239	2,740,239	0	1,772
1-Jul-09	91	90	1	0	0	1	(1)	2,308,708	2,265,235	43,473	1,858	2,308,708	2,232,688	76,019	5,374
1-Jul-10	76	75	1	0	0	0	0	2,652,672	2,652,672	0	1,697	2,652,672	2,652,672	0	1,697
1-Jul-11	59	57	2	0	0	0	0	636,916	636,916	0	2,198	636,916	636,916	0	2,198
1-Jul-12	60	59	1	0	0	0	0	1,817,612	1,817,612	0	2,988	1,817,612	1,817,612	0	2,988
1-Jul-13	53	52	1	0	0	0	0	2,439,357	2,439,290	68	3,368	2,439,357	2,439,290	68	3,368
1-Jul-14	50	48	2	0	1	2	(1)	3,709,855	3,949,572	(239,718)	6,376	3,620,595	3,300,235	320,360	120,050
1-Jul-15	37	37	0	0	0	1	(1)	1,884,951	1,986,514	(101,563)	27,737	1,884,951	1,939,544	(54,593)	53,409
1-Jul-16	46	49	(3)	0	0	3	(3)	2,399,890	2,222,240	177,650	136,664	2,399,890	2,013,673	386,217	250,554
1-Jul-17	43	47	(4)	0	0	5	(5)	1,725,414	2,524,236	(798,822)	327,639	1,725,414	1,749,715	(24,300)	532,174
1-Jul-18	32	31	1	0	2	3	(1)	2,367,471	911,762	1,455,709	916,399	2,003,280	552,212	1,451,069	717,233
1-Jul-19	31	26	5	1	3	4	(1)	2,764,442	1,950,599	813,843	1,398,394	2,034,107	733,119	1,300,989	1,427,369
1-Jul-20	24	18	6	1	1	0	1	1,625,070	306,109	1,318,961	1,967,670	1,537,069	306,109	1,230,960	1,035,435
1-Jul-21	41	19	22	21	14	14	0	2,848,506	1,146,439	1,702,067	1,439,080	645,060	6,439	638,621	817,335
1-Jul-22	29		29	32	1		1	160,925		160,925	766,628	89,720		89,720	224,843
1-Jul-23	12		12	14	1		1	26,934		26,934	163,214	25,142		25,142	54,470
Total	4,418	4,305	113	68	24	38	(14)	$ 96,602,889	$ 89,899,567	$ 6,703,322	$ 7,178,214	$ 92,977,044	$ 85,062,524	$ 7,914,520	$ 5,287,212

State of Washington
Self-Insurance Liability Program

Ferry Liability Experience @ 12/31/23
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(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	$ 10,320,912	$ 9,662,293	$ 658,619	$ -	$ 267,499	$ (267,499)	$ -	$ -	$ 50,000	$ (50,000)	$ -	$ -	$ 317,499	$ (317,499)	$ -
1-Jul-80	1,117,364	1,117,364	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-81	583,556	623,485	(39,929)	0	29,929	(29,929)	0	0	10,000	(10,000)	0	0	39,929	(39,929)	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	739,545	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-84	594,233	594,233	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-85	507,337	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	2,394,679	2,422,021	(27,342)	0	20,000	(20,000)	(5,293)	0	7,342	(7,342)	(2,024)	0	27,342	(27,342)	(7,317)
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	797,076	808,445	(11,369)	0	55,849	(55,849)	(11,941)	0	8,927	(8,927)	(1,839)	0	64,776	(64,776)	(13,780)
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	4,010,127	0	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	4,817,078	0	0	0	0	0	0	0	0	0	0	0	0	0
1-Jul-98	4,452,291	4,258,424	193,867	77,617	0	77,617	0	36,867	0	36,867	0	114,484	0	114,484	0
1-Jul-99	1,572,931	1,572,931	0	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	1,268,070	1,272,158	(4,088)	0	0	0	0	0	4,088	(4,088)	(415)	0	4,088	(4,088)	(415)
1-Jul-02	3,593,752	3,605,951	(12,199)	0	0	0	0	0	12,199	(12,199)	(1,175)	0	12,199	(12,199)	(1,175)
1-Jul-03	2,028,478	2,078,640	(50,162)	0	34,792	(34,792)	(5,178)	10,490	25,860	(15,370)	(2,498)	10,490	60,652	(50,162)	(7,675)
1-Jul-04	4,703,014	4,711,638	(8,624)	0	0	0	0	8,913	17,536	(8,624)	(1,576)	8,913	17,536	(8,624)	(1,576)
1-Jul-05	2,781,633	2,786,706	(5,073)	0	0	0	0	5,771	10,844	(5,073)	(905)	5,771	10,844	(5,073)	(905)
1-Jul-06	3,691,086	3,702,674	(11,588)	0	0	0	0	14,521	26,109	(11,588)	(2,146)	14,521	26,109	(11,588)	(2,146)
1-Jul-07	3,401,908	2,043,780	1,358,128	0	0	0	0	17,603	24,815	(7,212)	(1,956)	17,603	24,815	(7,212)	(1,956)
1-Jul-08	2,754,148	2,763,646	(9,498)	0	0	0	0	13,908	23,406	(9,498)	(1,772)	13,908	23,406	(9,498)	(1,772)
1-Jul-09	2,321,885	2,290,741	31,144	0	32,546	(32,546)	(3,516)	13,177	25,507	(12,329)	(1,858)	13,177	58,053	(44,876)	(5,374)
1-Jul-10	2,667,443	2,676,246	(8,803)	0	0	0	0	14,771	23,574	(8,803)	(1,697)	14,771	23,574	(8,803)	(1,697)
1-Jul-11	657,648	668,618	(10,969)	0	0	0	0	20,732	31,702	(10,969)	(2,198)	20,732	31,702	(10,969)	(2,198)
1-Jul-12	1,849,024	1,864,687	(15,663)	0	0	0	0	31,412	47,075	(15,663)	(2,988)	31,412	47,075	(15,663)	(2,988)
1-Jul-13	2,476,173	2,494,160	(17,987)	0	0	0	0	36,815	54,870	(18,055)	(3,368)	36,815	54,870	(18,055)	(3,368)
1-Jul-14	3,765,173	4,051,260	(286,087)	89,260	649,337	(560,078)	(113,674)	55,318	101,688	(46,369)	(6,376)	144,578	751,025	(606,447)	(120,050)
1-Jul-15	1,920,318	2,109,196	(188,878)	0	46,970	(46,970)	(25,672)	35,367	122,682	(87,315)	(27,737)	35,367	169,652	(134,285)	(53,409)
1-Jul-16	2,441,443	2,628,956	(187,514)	0	208,567	(208,567)	(113,890)	41,552	406,716	(365,164)	(136,664)	41,552	615,283	(573,731)	(250,554)
1-Jul-17	1,775,955	2,979,657	(1,203,702)	0	774,522	(774,522)	(204,535)	50,540	455,420	(404,880)	(327,639)	50,540	1,229,942	(1,179,402)	(532,174)
1-Jul-18	2,630,889	2,012,225	618,663	364,191	359,551	4,640	199,166	263,417	1,100,463	(837,046)	(916,399)	627,608	1,460,014	(832,405)	(717,233)
1-Jul-19	3,040,956	3,727,742	(686,786)	730,334	1,217,480	(487,146)	(28,975)	276,514	1,777,143	(1,500,628)	(1,398,394)	1,006,848	2,994,623	(1,987,775)	(1,427,369)
1-Jul-20	2,062,400	3,095,050	(1,032,650)	88,001	0	88,001	932,235	437,331	2,788,942	(2,351,611)	(1,967,670)	525,332	2,788,942	(2,263,610)	(1,035,435)
1-Jul-21	5,241,621	4,553,118	688,503	2,203,446	1,140,000	1,063,446	621,745	2,393,115	1,130,120	1,262,995	837,479	4,596,561	2,270,120	2,326,441	1,459,224
1-Jul-22	2,110,404		2,110,404	71,205		71,205	541,785	1,949,479		1,949,479	3,298,972	2,020,684	0	2,020,684	3,840,757
1-Jul-23	3,292,146		3,292,146	1,791		1,791	108,744	1,619,139		1,619,139	1,921,736	1,620,931	0	1,620,931	2,030,480
Total	$105,595,716	$100,463,153	$ 5,132,564	$ 3,625,845	$ 4,837,043	$(1,211,197)	$ 1,891,003	$ 7,346,754	$ 8,287,027	$ (940,273)	$ 1,248,894	$ 10,972,600	$ 13,124,070	$ (2,151,470)	$ 3,139,897

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.

Ferry Liability Loss Development Exhibits

AON

State of Washington
Ferries Division
Auto/General Liability

Reported Cumulative
Unlimited Incurred Loss

Valuation Date	Accident Period 7/1/89-90	Accident Period 7/1/91-92	Accident Period 7/1/93-94	Accident Period 7/1/95-96	Accident Period 7/1/97-98	Accident Period 7/1/98-99	Accident Period 7/1/99-00	Accident Period 7/1/00-01	Accident Period 7/1/01-02	Accident Period 7/1/02-03	Accident Period 7/1/03-04	Accident Period 7/1/04-05	Accident Period 7/1/05-06	Accident Period 7/1/06-07	Accident Period 7/1/07-08	Accident Period 7/1/08-09	Accident Period 7/1/09-10	Accident Period 7/1/10-11	Accident Period 7/1/11-12	Accident Period 7/1/12-13	Accident Period 7/1/13-14	Accident Period 7/1/14-15	Accident Period 7/1/15-16	Accident Period 7/1/16-17	Accident Period 7/1/17-18	Accident Period 7/1/18-19	Accident Period 7/1/19-20	Accident Period 7/1/20-21	Accident Period 7/1/21-22	Accident Period 7/1/22-23
Jan-04	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	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	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			712,207				2,828,628		1,578,815		1,951,844		466,391	183,439																
Jan-08	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	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	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	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	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	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	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	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	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	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	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	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	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	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			
Jan-22	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		
Jan-23	2,394,679	845,304	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	2,848,346	3,365,432	2,478,981	2,652,672	452,835	2,001,693	2,439,357	3,609,806	1,884,951	2,384,998	1,740,319	2,365,992	2,428,718	537,352	2,032,261	96,031
Jan-24	2,394,679	797,076	728,891	3,932,627	3,637,978	3,836,761	2,774,597	3,216,733	1,268,070	3,754,836	1,979,181	4,510,517	2,876,267	3,581,020	2,848,346	3,365,432	2,478,738	2,652,672	452,835	2,001,693	2,439,357	3,709,855	1,884,951	2,384,940	1,740,365	2,367,471	2,764,442	1,625,070	2,964,871	160,925

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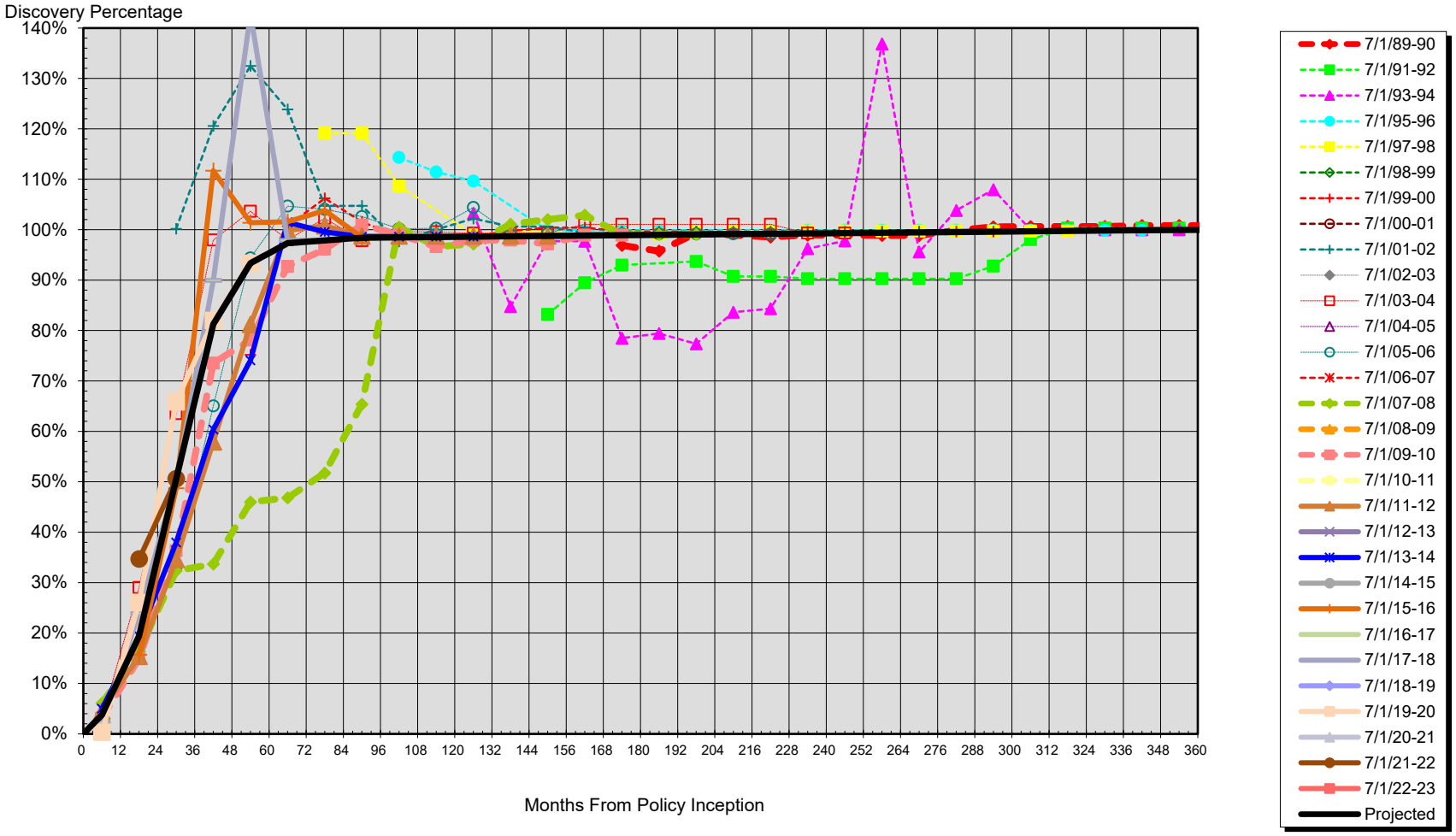
Unlimited Incurred Loss
Development Factors

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	1.460	73	1.024	109	1.015	145	1.013	181	1.011	217	1.009
2	80.000	38	1.408	74	1.024	110	1.015	146	1.013	182	1.011	218	1.008
3	53.333	39	1.359	75	1.023	111	1.015	147	1.013	183	1.011	219	1.008
4	40.000	40	1.313	76	1.023	112	1.015	148	1.013	184	1.011	220	1.008
5	32.000	41	1.271	77	1.022	113	1.015	149	1.013	185	1.010	221	1.008
6	26.667	42	1.231	78	1.022	114	1.015	150	1.013	186	1.010	222	1.008
7	19.794	43	1.216	79	1.021	115	1.015	151	1.013	187	1.010	223	1.008
8	15.738	44	1.201	80	1.021	116	1.015	152	1.012	188	1.010	224	1.008
9	13.061	45	1.187	81	1.020	117	1.015	153	1.012	189	1.010	225	1.008
10	11.163	46	1.173	82	1.020	118	1.015	154	1.012	190	1.010	226	1.008
11	9.746	47	1.159	83	1.019	119	1.014	155	1.012	191	1.010	227	1.008
12	8.649	48	1.146	84	1.019	120	1.014	156	1.012	192	1.010	228	1.008
13	7.773	49	1.132	85	1.019	121	1.014	157	1.012	193	1.010	229	1.008
14	7.059	50	1.120	86	1.018	122	1.014	158	1.012	194	1.010	230	1.008
15	6.465	51	1.107	87	1.018	123	1.014	159	1.012	195	1.010	231	1.008
16	5.963	52	1.095	88	1.017	124	1.014	160	1.012	196	1.010	232	1.008
17	5.533	53	1.083	89	1.017	125	1.014	161	1.012	197	1.010	233	1.008
18	5.161	54	1.071	90	1.016	126	1.014	162	1.012	198	1.010	234	1.008
19	4.550	55	1.067	91	1.016	127	1.014	163	1.012	199	1.010	235	1.007
20	4.068	56	1.064	92	1.016	128	1.014	164	1.012	200	1.010	236	1.007
21	3.678	57	1.060	93	1.016	129	1.014	165	1.012	201	1.010	237	1.007
22	3.357	58	1.056	94	1.016	130	1.014	166	1.012	202	1.009	238	1.007
23	3.087	59	1.053	95	1.016	131	1.014	167	1.012	203	1.009	239	1.007
24	2.857	60	1.049	96	1.016	132	1.014	168	1.012	204	1.009	240	1.007
25	2.659	61	1.045	97	1.016	133	1.014	169	1.011	205	1.009		
26	2.487	62	1.042	98	1.016	134	1.014	170	1.011	206	1.009		
27	2.336	63	1.038	99	1.016	135	1.013	171	1.011	207	1.009		
28	2.202	64	1.035	100	1.016	136	1.013	172	1.011	208	1.009		
29	2.082	65	1.031	101	1.016	137	1.013	173	1.011	209	1.009		
30	1.975	66	1.027	102	1.015	138	1.013	174	1.011	210	1.009		
31	1.881	67	1.027	103	1.015	139	1.013	175	1.011	211	1.009		
32	1.794	68	1.027	104	1.015	140	1.013	176	1.011	212	1.009		
33	1.716	69	1.026	105	1.015	141	1.013	177	1.011	213	1.009		
34	1.644	70	1.026	106	1.015	142	1.013	178	1.011	214	1.009		
35	1.578	71	1.025	107	1.015	143	1.013	179	1.011	215	1.009		
36	1.517	72	1.025	108	1.015	144	1.013	180	1.011	216	1.009		

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Auto/General Liability

Unlimited Incurred Loss Development



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State of Washington
Ferries Division
Auto/General Liability

Reported Cumulative
Unlimited Paid Loss

Valuation Date	Accident Period 7/1/89-90	Accident Period 7/1/91-92	Accident Period 7/1/93-94	Accident Period 7/1/95-96	Accident Period 7/1/97-98	Accident Period 7/1/98-99	Accident Period 7/1/99-00	Accident Period 7/1/00-01	Accident Period 7/1/01-02	Accident Period 7/1/02-03	Accident Period 7/1/03-04	Accident Period 7/1/04-05	Accident Period 7/1/05-06	Accident Period 7/1/06-07	Accident Period 7/1/07-08	Accident Period 7/1/08-09	Accident Period 7/1/09-10	Accident Period 7/1/10-11	Accident Period 7/1/11-12	Accident Period 7/1/12-13	Accident Period 7/1/13-14	Accident Period 7/1/14-15	Accident Period 7/1/15-16	Accident Period 7/1/16-17	Accident Period 7/1/17-18	Accident Period 7/1/18-19	Accident Period 7/1/18-19	Accident Period 7/1/20-21	Accident Period 7/1/21-22	Accident Period 7/1/22-23
Jan-04	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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			
Jan-22	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		
Jan-23	2,394,679	745,304	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	2,848,346	3,365,432	2,478,981	2,652,672	452,835	2,001,693	2,439,357	3,609,806	1,884,951	2,384,998	1,740,319	2,001,140	1,561,134	389,000	51,409	22,022
Jan-24	2,394,679	797,076	728,891	3,932,627	3,637,978	3,759,144	2,774,597	3,216,733	1,268,070	3,754,836	1,979,181	4,510,517	2,876,267	3,581,020	2,848,346	3,365,432	2,478,738	2,652,672	452,835	2,001,693	2,439,357	3,620,595	1,884,951	2,384,940	1,740,365	2,003,280	2,034,107	1,537,069	645,060	89,720

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Ferries Division
Auto/General Liability

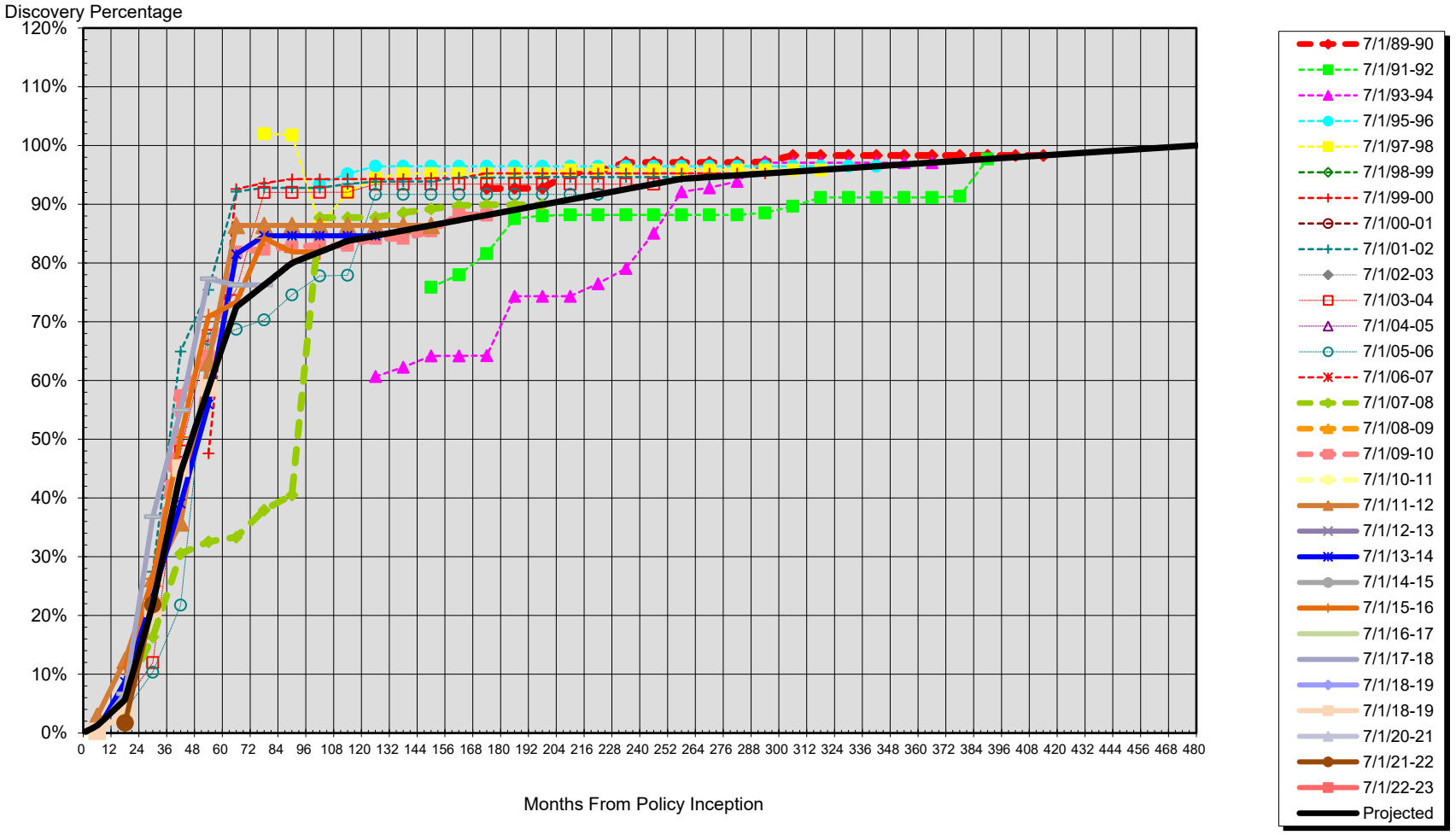
Unlimited Paid Loss
Development Factors

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	2.857	73	1.339	109	1.205	145	1.163	181	1.128	217	1.095
2	240.000	38	2.712	74	1.333	110	1.203	146	1.162	182	1.127	218	1.094
3	160.000	39	2.581	75	1.328	111	1.201	147	1.161	183	1.126	219	1.094
4	120.000	40	2.462	76	1.322	112	1.199	148	1.160	184	1.125	220	1.093
5	96.000	41	2.353	77	1.317	113	1.196	149	1.159	185	1.124	221	1.092
6	80.000	42	2.254	78	1.312	114	1.194	150	1.158	186	1.123	222	1.091
7	61.936	43	2.194	79	1.306	115	1.193	151	1.157	187	1.122	223	1.090
8	50.526	44	2.138	80	1.301	116	1.192	152	1.156	188	1.121	224	1.089
9	42.667	45	2.085	81	1.296	117	1.191	153	1.155	189	1.120	225	1.088
10	36.923	46	2.034	82	1.290	118	1.190	154	1.154	190	1.120	226	1.087
11	32.542	47	1.986	83	1.285	119	1.189	155	1.153	191	1.119	227	1.087
12	29.091	48	1.939	84	1.280	120	1.188	156	1.152	192	1.118	228	1.086
13	26.301	49	1.895	85	1.275	121	1.187	157	1.151	193	1.117	229	1.085
14	24.000	50	1.853	86	1.270	122	1.186	158	1.150	194	1.116	230	1.084
15	22.069	51	1.813	87	1.265	123	1.185	159	1.149	195	1.115	231	1.083
16	20.426	52	1.775	88	1.260	124	1.184	160	1.148	196	1.114	232	1.082
17	19.010	53	1.738	89	1.255	125	1.183	161	1.147	197	1.113	233	1.081
18	17.778	54	1.702	90	1.250	126	1.182	162	1.146	198	1.112	234	1.081
19	14.328	55	1.670	91	1.248	127	1.181	163	1.145	199	1.111	235	1.080
20	12.000	56	1.638	92	1.245	128	1.180	164	1.144	200	1.110	236	1.079
21	10.323	57	1.608	93	1.243	129	1.179	165	1.143	201	1.110	237	1.078
22	9.057	58	1.579	94	1.240	130	1.178	166	1.142	202	1.109	238	1.077
23	8.067	59	1.551	95	1.238	131	1.177	167	1.141	203	1.108	239	1.076
24	7.273	60	1.524	96	1.236	132	1.176	168	1.140	204	1.107	240	1.075
25	6.621	61	1.498	97	1.233	133	1.175	169	1.139	205	1.106		
26	6.076	62	1.472	98	1.231	134	1.174	170	1.138	206	1.105		
27	5.614	63	1.448	99	1.228	135	1.173	171	1.137	207	1.104		
28	5.217	64	1.424	100	1.226	136	1.172	172	1.136	208	1.103		
29	4.873	65	1.402	101	1.224	137	1.170	173	1.135	209	1.102		
30	4.571	66	1.379	102	1.221	138	1.169	174	1.134	210	1.101		
31	4.211	67	1.373	103	1.219	139	1.168	175	1.134	211	1.101		
32	3.902	68	1.368	104	1.217	140	1.167	176	1.133	212	1.100		
33	3.636	69	1.362	105	1.214	141	1.166	177	1.132	213	1.099		
34	3.404	70	1.356	106	1.212	142	1.165	178	1.131	214	1.098		
35	3.200	71	1.350	107	1.210	143	1.165	179	1.130	215	1.097		
36	3.019	72	1.345	108	1.208	144	1.164	180	1.129	216	1.096		

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State of Washington
Ferries Division
Auto/General Liability

Unlimited Paid Loss Development



2025/26-27 SILP Funding Allocation
$390M Total Biannual Assessment

State of Washington
Self-Insurance Liability Program

General and Auto Liability Experience @ 12/31/23
Allocation of Premium Funding Requirement for 2025-26 Biennium

(1)	(2)	(3) [(1)/(2)]	(4) Ave. [(2), (3)]	(5) [(4)/Tot(4)]	(6) (3)x2	(7) [(5)x(6)]
	2025-26 Average Annual Projected Incurred	2025-26 Average Annual Projected Paid	Average of Average Annual Projected Incurred & Paid	Program Year Distribution	Premium Funding Requirement	Biennium Distribution
Indemnity						
General Liability	$ 234,052,150	$ 212,433,206	$ 223,242,678	95.5%		$ 268,136,894
Auto Liability	7,459,850	6,697,044	7,078,447	3.0%		8,501,926
SILP Ferry Liability	4,284,350	2,627,943	3,456,146	1.5%		4,151,179
Total Indemnity	245,796,350	221,758,193	233,777,272	100.00%	280,790,000	280,790,000
ALAE						
General Liability	93,620,860	84,973,282	89,297,071	98.2%		107,254,561
Auto Liability	1,715,766	1,540,320	1,628,043	1.8%		1,955,439
SILP Ferry Liability	-	-	-	0.0%		-
Total ALAE	95,336,626	86,513,603	90,925,114	100.00%	109,210,000	109,210,000
Indemnity and ALAE						
General Liability (Inc. SILP Ferry)	331,957,360	300,034,431	315,995,896			379,542,634
Auto Liability	9,175,616	8,237,364	8,706,490			10,457,366
Grand Total Indemnity and ALAE	$ 341,132,976	$ 308,271,796	$ 324,702,386		$ 390,000,000	$ 390,000,000

Premium Funding Requirements were specified by the State of Washington.

State of Washington
Self-Insurance Liability Program

General and Auto Liability Experience @ 12/31/23
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	$ 315,042	$ 3,543	$ 318,585	$ 318,585	$ 318,419	0.082%
012	Senate	(12,659)	0	(12,659)	2,000	2,000	0.001%
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	24,905	-	24,905	24,905	24,892	0.006%
038	Joint Legislative Systems Committee	(7,471)	-	(7,471)	2,000	2,000	0.001%
040	Statute Law Committee	-	-	-	2,000	2,000	0.001%
045	Supreme Court	134,449	-	134,449	134,449	134,379	0.034%
046	State Law Library	-	-	-	2,000	2,000	0.001%
048	Court of Appeals	137,028	-	137,028	137,028	136,956	0.035%
050	Judicial Conduct Commission	(167)	-	(167)	2,000	2,000	0.001%
055	Administrative Office of the Courts	68,818	0	68,818	68,818	68,782	0.018%
056	Office of Public Defense	1,486	-	1,486	2,000	2,000	0.001%
057	Office of Civil legal Aid	-	-	-	2,000	2,000	0.001%
075	Office of the Governor	5,511,575	-	5,511,575	5,511,575	5,508,698	1.412%
080	Office of Lieutenant Governor	(95)	-	(95)	2,000	2,000	0.001%
082	Public Disclosure Commission	0	-	0	2,000	2,000	0.001%
085	Secretary of State	36,932	(0)	36,932	36,932	36,913	0.009%
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	(19,057)	-	(19,057)	2,000	2,000	0.001%
091	Redistricting Commission	30,317	-	30,317	30,317	30,301	0.008%
095	Office of State Auditor	52,912	-	52,912	52,912	52,885	0.014%
099	Salaries for Elected Officials	-	-	-	2,000	2,000	0.001%
100	Office of Attorney General	2,213,312	3,268	2,216,581	2,216,581	2,215,424	0.568%
101	Caseload Forecast Council	-	-	-	2,000	2,000	0.001%
102	Department of Financial Institutions	169,865	-	169,865	169,865	169,777	0.044%
103	Department of Commerce	136,618	4,640	141,258	141,258	141,184	0.036%
104	Economic and Revenue Forecast Council	-	-	-	2,000	2,000	0.001%

AON

State of Washington
Self-Insurance Liability Program

General and Auto Liability Experience @ 12/31/23
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
105	Office of Financial Management	184,565	(0)	184,565	184,565	184,469	0.047%
107	Washington State Health Care Authority	253,664	325	253,989	253,989	253,857	0.065%
110	Office of Administrative Hearings	129,405	-	129,405	129,405	129,338	0.033%
116	State Lottery	72,827	44,545	117,372	117,372	117,311	0.030%
117	Washington State Gambling Commission	49,876	951	50,826	50,826	50,800	0.013%
118	Commission on Hispanic Affairs	-	11,813	11,813	11,813	11,807	0.003%
119	Commission on African-American Affairs	-	-	-	2,000	2,000	0.001%
120	Human Rights Commission	87,103	-	87,103	87,103	87,058	0.022%
124	Department of Retirement Systems	3,792	-	3,792	3,792	3,790	0.001%
126	State Investment Board	-	-	-	2,000	2,000	0.001%
140	Department of Revenue	261,336	1,334	262,670	262,670	262,533	0.067%
142	Board of Tax Appeals	(135)	-	(135)	2,000	2,000	0.001%
147	OMWBE	87,013	-	87,013	87,013	86,968	0.022%
160	Office of Insurance Commissioner	291,947	1,261	293,208	293,208	293,055	0.075%
163	Washington Technical Solutions	17,876	-	17,876	17,876	17,867	0.005%
165	Board of Accountancy	14,641	-	14,641	14,641	14,633	0.004%
167	Forensic Investigation Council	-	-	-	2,000	2,000	0.001%
179	Dept of Enterprise Services	361,220	17,343	378,563	378,563	378,365	0.097%
185	Horse Racing Commission	-	-	-	2,000	2,000	0.001%
190	Board of Industrial Ins. Appeals	(0)	-	(0)	2,000	2,000	0.001%
195	Liquor Control Board	449,678	40,230	489,909	489,909	489,653	0.126%
205	Board of Pilotage Commissioners	6,751	-	6,751	6,751	6,747	0.002%
215	Utilities and Transportation Commission	(5,881)	(0)	(5,881)	2,000	2,000	0.001%
220	Board for Volunteer Firefighters	-	-	-	2,000	2,000	0.001%
225	Washington State Patrol	8,334,515	1,709,586	10,044,102	10,044,102	10,038,859	2.574%
227	Wash State Criminal Justice Tng Commis.	395,887	-	395,887	395,887	395,681	0.101%
228	Washington Traffic Safety Commission	-	-	-	2,000	2,000	0.001%
235	Department of Labor and Industries	708,644	346,368	1,055,012	1,055,012	1,054,461	0.270%
240	Department of Licensing	701,723	5,091	706,814	706,814	706,445	0.181%
245	Military Department	2,131	11,116	13,247	13,247	13,240	0.003%
275	Public Employment Relations Commission	25,445	(0)	25,445	25,445	25,431	0.007%
300	Department of Social and Health Services	23,537,836	422,982	23,960,817	23,960,817	23,948,310	6.141%
303	Department of Health	1,351,468	13,465	1,364,933	1,364,933	1,364,221	0.350%

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State of Washington
Self-Insurance Liability Program

General and Auto Liability Experience @ 12/31/23
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
305	Department of Veterans Affairs	425,002	4,972	429,973	429,973	429,749	0.110%
307	Department of Children, Youth, and Families	242,414,265	223,455	242,637,720	242,637,720	242,511,069	62.182%
310	Department of Corrections	24,569,315	733,049	25,302,364	25,302,364	25,289,156	6.484%
315	Department of Services for the Blind	-	0	0	2,000	2,000	0.001%
340	Student Achievement Council (SAC)	20,169	-	20,169	20,169	20,158	0.005%
341	LEOFF 2 Retirement Board	-	-	-	2,000	2,000	0.001%
350	Superintendent of Public Instruction	384,209	9,038	393,247	393,247	393,042	0.101%
351	State School for the Blind	(50,168)	1,234	(48,934)	2,000	2,000	0.001%
353	WA Center for Childhood Deafness and Hearing Los	(182)	-	(182)	2,000	2,000	0.001%
354	Workforce Tng and Education Coord Board	-	-	-	2,000	2,000	0.001%
355	Dept of Archeaology & Historic Preservation	54,935	-	54,935	54,935	54,907	0.014%
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	6,296,690	98,767	6,395,457	6,395,457	6,392,118	1.639%
370	Eastern Washington University	355,458	20,487	375,945	375,945	375,749	0.096%
375	Central Washington University	89,605	4,808	94,413	94,413	94,364	0.024%
376	Evergreen State College	406,366	1,268	407,633	407,633	407,420	0.104%
380	Western Washington University	537,362	11,673	549,035	549,035	548,748	0.141%
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	7,709	-	7,709	7,709	7,705	0.002%
405	Department of Transportation	44,318,128	5,804,788	50,122,916	50,122,916	50,096,753	12.845%
406	County Road Administration Board	-	-	-	2,000	2,000	0.001%
407	Transportation Improvement Board	-	(179)	(179)	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	47,383	-	47,383	47,383	47,358	0.012%
461	Department of Ecology	276,116	62,088	338,203	338,203	338,027	0.087%
462	Washington Pollution Liability Insurance	-	-	-	2,000	2,000	0.001%
465	State Parks and Recreation Commission	984,331	27,717	1,012,047	1,012,047	1,011,519	0.259%
467	Interagency Committee for Outdoor Recreation	45,356	-	45,356	45,356	45,333	0.012%
468	Environmental and Land Use Hearings Office	1,654	-	1,654	2,000	2,000	0.001%
471	State Conservation Commission	-	-	-	2,000	2,000	0.001%

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State of Washington
Self-Insurance Liability Program

General and Auto Liability Experience @ 12/31/23
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
477	Department of Fish and Wildlife	1,462,067	237,073	1,699,141	1,699,141	1,698,254	0.435%
478	Puget Sound Partnership	61,491	339	61,831	61,831	61,799	0.016%
490	Department of Natural Resources	3,029,998	191,226	3,221,224	3,221,224	3,219,542	0.826%
495	Department of Agriculture	344,628	77,342	421,971	421,971	421,750	0.108%
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	292,839	-	292,839	292,839	292,686	0.075%
512	Pulse Crops Commission	-	-	-	1,000	1,000	0.000%
515	Fruit Commission	-	2,481	2,481	2,481	2,479	0.001%
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%
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	722,800	2,007	724,807	724,807	724,428	0.186%
545	Beer Commission	-	-	-	1,000	1,000	0.000%
605	Everett Community College	54,052	5,853	59,906	59,906	59,875	0.015%
610	Edmonds Community College	35,235	275	35,509	35,509	35,491	0.009%
621	Whatcom Community College, District 21	24,994	-	24,994	24,994	24,981	0.006%
627	Bellevue Community College	597,111	(4,321)	592,790	592,790	592,480	0.152%
629	Big Bend Community College	48,470	419	48,889	48,889	48,863	0.013%
632	Centralia College	202,597	247,015	449,612	449,612	449,377	0.115%
634	Cascadia College	-	-	-	2,000	2,000	0.001%
635	Clark College	370,255	-	370,255	370,255	370,062	0.095%

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State of Washington
Self-Insurance Liability Program

General and Auto Liability Experience @ 12/31/23
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
637	Pierce College	113,030	19,569	132,599	132,599	132,530	0.034%
639	Columbia Basin Community College	285,046	4,607	289,652	289,652	289,501	0.074%
648	Grays Harbor College	536,115	267	536,382	536,382	536,102	0.137%
649	Green River Community College	182,146	6,582	188,728	188,728	188,630	0.048%
652	Highline Community College	57,564	331	57,895	57,895	57,865	0.015%
657	Lower Columbia College	9,479	158	9,637	9,637	9,632	0.002%
662	Olympic College	729,338	0	729,338	729,338	728,957	0.187%
665	Peninsula College	-	-	-	2,000	2,000	0.001%
670	Seattle Community Colleges-District 6	890,454	380	890,834	890,834	890,369	0.228%
672	Shoreline Community College	96,419	548	96,967	96,967	96,916	0.025%
674	Skagit Valley College	30,990	(0)	30,990	30,990	30,974	0.008%
675	South Puget Sound Community College	160,527	121	160,648	160,648	160,564	0.041%
676	Spokane - District 17	263,095	6,836	269,931	269,931	269,790	0.069%
678	Tacoma Community College	31,250	1,662	32,912	32,912	32,894	0.008%
683	Walla Walla Community College	173,088	9,367	182,454	182,454	182,359	0.047%
686	Wenatchee Valley College	47,559	1,397	48,956	48,956	48,931	0.013%
691	Yakima Valley Community College	274,637	467	275,104	275,104	274,960	0.071%
692	Lake Washington Technical College	33,251	-	33,251	33,251	33,234	0.009%
693	Renton Technical College	53,992	649	54,641	54,641	54,612	0.014%
694	Bellingham Technical College	76,095	-	76,095	76,095	76,055	0.020%
695	Bates Technical College	860,353	1,955	862,308	862,308	861,858	0.221%
696	Clover Park Technical College	90,828	1,737	92,566	92,566	92,517	0.024%
699	Community and Technical College System	-	-	-	2,000	2,000	0.001%
	Total:	$ 379,542,634	$ 10,457,366	$ 390,000,000	$ 390,203,619	$ 390,000,000	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 @ 12/31/23
Indicated Premium Funding Allocation for 2025-26 Biennium

Agency Code	Agency	(1) 12/31/23 Indemnity and ALAE	(2) 12/31/17 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)]
011	House of Representatives	$ 1,264,989	$ -	$ 1,264,989	0.083%	$ 315,042
012	Senate	840,276	891,104	(50,828)	-0.003%	(12,659)
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	100,000	-	100,000	0.007%	24,905
038	Joint Legislative Systems Committee	770,782	800,782	(30,000)	-0.002%	(7,471)
040	Statute Law Committee	-	-	-	0.000%	-
045	Supreme Court	941,278	401,425	539,853	0.035%	134,449
046	State Law Library	-	-	-	0.000%	-
048	Court of Appeals	624,221	74,012	550,209	0.036%	137,028
050	Judicial Conduct Commission	5,442	6,111	(669)	0.000%	(167)
055	Administrative Office of the Courts	1,539,990	1,263,665	276,325	0.018%	68,818
056	Office of Public Defense	21,201	15,233	5,969	0.000%	1,486
057	Office of Civil legal Aid	-	-	-	0.000%	-
075	Office of the Governor	22,405,680	275,021	22,130,659	1.452%	5,511,575
080	Office of Lieutenant Governor	34,677	35,059	(383)	0.000%	(95)
082	Public Disclosure Commission	1,127,530	1,127,530	0	0.000%	0
085	Secretary of State	244,890	96,598	148,292	0.010%	36,932
086	Office of Indian Affairs	-	-	-	0.000%	-
087	Commission on Asian-American Affairs	-	-	-	0.000%	-
090	Office of State Treasurer	1,023,353	1,099,873	(76,521)	-0.005%	(19,057)
091	Redistricting Commission	121,732	-	121,732	0.008%	30,317
095	Office of State Auditor	979,043	766,584	212,460	0.014%	52,912
099	Salaries for Elected Officials	-	-	-	0.000%	-
100	Office of Attorney General	15,720,381	6,833,254	8,887,126	0.583%	2,213,312
101	Caseload Forecast Council	442,042	442,042	-	0.000%	-
102	Department of Financial Institutions	1,709,673	1,027,611	682,061	0.045%	169,865
103	Department of Commerce	1,664,775	1,116,213	548,563	0.036%	136,618
104	Economic and Revenue Forecast Council	-	-	-	0.000%	-

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State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/23
Indicated Premium Funding Allocation for 2025-26 Biennium

	(1)	(2)	(3)	(4) [(3)-(2)]	(5) [(4)/Tot(4)]	(6) [(5)xTot(6)]
Agency Code	Agency	12/31/23 Indemnity and ALAE	12/31/17 Indemnity and ALAE	6-Year Incremental Indemnity and ALAE	6-Year Incremental Indemnity and ALAE Contribution	Indicated Premium Funding Allocation
105	Office of Financial Management	1,042,494	301,407	741,086	0.049%	184,565
107	Washington State Health Care Authority	2,053,533	1,034,993	1,018,539	0.067%	253,664
110	Office of Administrative Hearings	1,092,623	573,021	519,602	0.034%	129,405
116	State Lottery	518,183	225,759	292,425	0.019%	72,827
117	Washington State Gambling Commission	1,033,614	833,347	200,266	0.013%	49,876
118	Commission on Hispanic Affairs	116,200	116,200	-	0.000%	-
119	Commission on African-American Affairs	-	-	-	0.000%	-
120	Human Rights Commission	845,788	496,042	349,746	0.023%	87,103
124	Department of Retirement Systems	744,008	728,783	15,225	0.001%	3,792
126	State Investment Board	18	18	-	0.000%	-
140	Department of Revenue	2,611,946	1,562,604	1,049,342	0.069%	261,336
142	Board of Tax Appeals	140,000	140,541	(541)	0.000%	(135)
147	OMWBE	1,719,435	1,370,050	349,385	0.023%	87,013
160	Office of Insurance Commissioner	3,066,395	1,894,139	1,172,256	0.077%	291,947
163	Washington Technical Solutions	273,877	202,098	71,779	0.005%	17,876
165	Board of Accountancy	107,324	48,537	58,787	0.004%	14,641
167	Forensic Investigation Council	22,229	22,229	-	0.000%	-
179	Dept of Enterprise Services	4,467,783	3,017,373	1,450,410	0.095%	361,220
185	Horse Racing Commission	645,531	645,531	-	0.000%	-
190	Board of Industrial Ins. Appeals	49,485	49,485	(0)	0.000%	(0)
195	Liquor Control Board	10,781,487	8,975,891	1,805,597	0.118%	449,678
205	Board of Pilotage Commissioners	7,764,460	7,737,354	27,106	0.002%	6,751
215	Utilities and Transportation Commission	632,355	655,969	(23,614)	-0.002%	(5,881)
220	Board for Volunteer Firefighters	-	-	-	0.000%	-
225	Washington State Patrol	87,914,142	54,448,511	33,465,631	2.196%	8,334,515
227	Wash State Criminal Justice Tng Commis.	2,521,907	932,298	1,589,609	0.104%	395,887
228	Washington Traffic Safety Commission	3,086	3,086	-	0.000%	-
235	Department of Labor and Industries	16,295,474	13,450,052	2,845,422	0.187%	708,644
240	Department of Licensing	6,087,783	3,270,150	2,817,633	0.185%	701,723
245	Military Department	6,809,998	6,801,441	8,557	0.001%	2,131
275	Public Employment Relations Commission	206,093	103,924	102,168	0.007%	25,445
300	Department of Social and Health Services	270,198,334	175,686,718	94,511,616	6.202%	23,537,836
303	Department of Health	13,431,611	8,005,053	5,426,558	0.356%	1,351,468

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State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/23
Indicated Premium Funding Allocation for 2025-26 Biennium

Agency Code	Agency	(1) 12/31/23 Indemnity and ALAE	(2) 12/31/17 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
305	Department of Veterans Affairs	3,939,759	2,233,248	1,706,511	0.112%	425,002
307	Department of Children, Youth, and Families	1,437,400,693	464,033,210	973,367,483	63.870%	242,414,265
310	Department of Corrections	350,356,056	251,702,737	98,653,319	6.473%	24,569,315
315	Department of Services for the Blind	129,440	129,440	-	0.000%	-
340	Student Achievement Council (SAC)	384,492	303,507	80,985	0.005%	20,169
341	LEOFF 2 Retirement Board	-	-	-	0.000%	-
350	Superintendent of Public Instruction	2,351,753	809,035	1,542,718	0.101%	384,209
351	State School for the Blind	151,765	353,204	(201,439)	-0.013%	(50,168)
353	WA Center for Childhood Deafness and Hearing Los	2,823,637	2,824,367	(730)	0.000%	(182)
354	Workforce Tng and Education Coord Board	376	376	-	0.000%	-
355	Dept of Archeaology & Historic Preservation	280,582	60,000	220,582	0.014%	54,935
357	Dept of Early Learning (Est FY 07)	-	-	-	0.000%	-
359	WA Charter School Commission	-	-	-	0.000%	-
365	Washington State University	42,776,641	17,493,503	25,283,138	1.659%	6,296,690
370	Eastern Washington University	7,512,822	6,085,549	1,427,273	0.094%	355,458
375	Central Washington University	4,482,819	4,123,028	359,791	0.024%	89,605
376	Evergreen State College	5,037,220	3,405,537	1,631,682	0.107%	406,366
380	Western Washington University	5,741,643	3,583,969	2,157,674	0.142%	537,362
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	0.002%	7,709
405	Department of Transportation	445,178,286	267,227,434	177,950,852	11.677%	44,318,128
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	294,822	104,566	190,256	0.012%	47,383
461	Department of Ecology	7,596,053	6,487,365	1,108,688	0.073%	276,116
462	Washington Pollution Liability Insurance	585,199	585,199	-	0.000%	-
465	State Parks and Recreation Commission	14,396,274	10,443,886	3,952,389	0.259%	984,331
467	Interagency Committee for Outdoor Recreation	288,620	106,500	182,120	0.012%	45,356
468	Environmental and Land Use Hearings Office	16,984	10,344	6,640	0.000%	1,654
471	State Conservation Commission	8,373	8,373	-	0.000%	-

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Self-Insurance Liability Program

General Liability Experience @ 12/31/23
Indicated Premium Funding Allocation for 2025-26 Biennium

Agency Code	Agency	(1) 12/31/23 Indemnity and ALAE	(2) 12/31/17 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
477	Department of Fish and Wildlife	16,052,522	10,181,874	5,870,648	0.385%	1,462,067
478	Puget Sound Partnership	246,907	-	246,907	0.016%	61,491
490	Department of Natural Resources	52,414,132	40,247,765	12,166,368	0.798%	3,029,998
495	Department of Agriculture	3,009,832	1,626,043	1,383,788	0.091%	344,628
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	1,175,838	-	1,175,838	0.077%	292,839
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%	-
533	Tree Fruit Research	-	-	-	0.000%	-
534	Wine Commission	221,161	221,161	-	0.000%	-
535	Grain Commission	-	-	-	0.000%	-
540	Employment Security Department	6,322,382	3,420,120	2,902,261	0.190%	722,800
545	Beer Commission	-	-	-	0.000%	-
605	Everett Community College	2,309,825	2,092,788	217,037	0.014%	54,052
610	Edmonds Community College	2,467,750	2,326,273	141,478	0.009%	35,235
621	Whatcom Community College, District 21	399,849	299,490	100,359	0.007%	24,994
627	Bellevue Community College	4,715,619	2,318,036	2,397,584	0.157%	597,111
629	Big Bend Community College	536,421	341,799	194,621	0.013%	48,470
632	Centralia College	1,232,675	419,188	813,488	0.053%	202,597
634	Cascadia College	104,003	104,003	-	0.000%	-
635	Clark College	4,003,736	2,517,049	1,486,687	0.098%	370,255

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State of Washington
Self-Insurance Liability Program

General Liability Experience @ 12/31/23
Indicated Premium Funding Allocation for 2025-26 Biennium

Agency Code	Agency	(1) 12/31/23 Indemnity and ALAE	(2) 12/31/17 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)]
637	Pierce College	1,605,524	1,151,675	453,849	0.030%	113,030
639	Columbia Basin Community College	2,269,339	1,124,792	1,144,546	0.075%	285,046
648	Grays Harbor College	3,230,671	1,078,005	2,152,666	0.141%	536,115
649	Green River Community College	4,298,169	3,566,796	731,373	0.048%	182,146
652	Highline Community College	987,433	756,297	231,136	0.015%	57,564
657	Lower Columbia College	930,458	892,398	38,060	0.002%	9,479
662	Olympic College	3,345,673	417,157	2,928,516	0.192%	729,338
665	Peninsula College	883,233	883,233	-	0.000%	-
670	Seattle Community Colleges-District 6	7,688,325	4,112,880	3,575,444	0.235%	890,454
672	Shoreline Community College	1,653,852	1,266,700	387,152	0.025%	96,419
674	Skagit Valley College	550,439	426,004	124,435	0.008%	30,990
675	South Puget Sound Community College	1,376,454	731,890	644,565	0.042%	160,527
676	Spokane - District 17	6,069,272	5,012,864	1,056,408	0.069%	263,095
678	Tacoma Community College	3,675,635	3,550,158	125,477	0.008%	31,250
683	Walla Walla Community College	1,048,360	353,360	695,000	0.046%	173,088
686	Wenatchee Valley College	1,140,050	949,086	190,965	0.013%	47,559
691	Yakima Valley Community College	2,069,554	966,803	1,102,752	0.072%	274,637
692	Lake Washington Technical College	811,898	678,384	133,514	0.009%	33,251
693	Renton Technical College	621,173	404,380	216,793	0.014%	53,992
694	Bellingham Technical College	551,162	245,617	305,546	0.020%	76,095
695	Bates Technical College	8,271,881	4,817,298	3,454,583	0.227%	860,353
696	Clover Park Technical College	1,405,058	1,040,354	364,704	0.024%	90,828
699	Community and Technical College System	-	-	-	0.000%	-
	Total:	$ 2,976,347,301	$ 1,452,367,438	$ 1,523,979,863	100.000%	$ 379,542,634

State of Washington
Self-Insurance Liability Program

Auto Liability Experience @ 12/31/23
Indicated Premium Funding Allocation for 2025-26 Biennium

Agency Code	Agency	(1) 12/31/23 Indemnity and ALAE	(2) 12/31/17 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)]
011	House of Representatives	$ 14,664	$ -	$ 14,664	0.034%	$ 3,543
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	0.000%	0
056	Office of Public Defense	-	-	-	0.000%	-
057	Office of Civil legal Aid	-	-	-	0.000%	-
075	Office of the Governor	-	-	-	0.000%	-
080	Office of Lieutenant Governor	-	-	-	0.000%	-
082	Public Disclosure Commission	-	-	-	0.000%	-
085	Secretary of State	19,216	19,216	(0)	0.000%	(0)
086	Office of Indian Affairs	-	-	-	0.000%	-
087	Commission on Asian-American Affairs	332	332	-	0.000%	-
090	Office of State Treasurer	-	-	-	0.000%	-
091	Redistricting Commission	-	-	-	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	413,998	13,525	0.031%	3,268
101	Caseload Forecast Council	-	-	-	0.000%	-
102	Department of Financial Institutions	2,955	2,955	-	0.000%	-
103	Department of Commerce	120,264	101,061	19,203	0.044%	4,640
104	Economic and Revenue Forecast Council	-	-	-	0.000%	-

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Self-Insurance Liability Program

Auto Liability Experience @ 12/31/23
Indicated Premium Funding Allocation for 2025-26 Biennium

Agency Code	Agency	(1) 12/31/23 Indemnity and ALAE	(2) 12/31/17 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)]
105	Office of Financial Management	10,911	10,911	(0)	0.000%	(0)
107	Washington State Health Care Authority	74,149	72,804	1,345	0.003%	325
110	Office of Administrative Hearings	809	809	-	0.000%	-
116	State Lottery	342,685	158,337	184,348	0.426%	44,545
117	Washington State Gambling Commission	162,691	158,757	3,934	0.009%	951
118	Commission on Hispanic Affairs	60,451	11,562	48,890	0.113%	11,813
119	Commission on African-American Affairs	6,266	6,266	-	0.000%	-
120	Human Rights Commission	6,069	6,069	-	0.000%	-
124	Department of Retirement Systems	420	420	-	0.000%	-
126	State Investment Board	-	-	-	0.000%	-
140	Department of Revenue	42,767	37,245	5,522	0.013%	1,334
142	Board of Tax Appeals	-	-	-	0.000%	-
147	OMWBE	3,684	3,684	-	0.000%	-
160	Office of Insurance Commissioner	6,320	1,102	5,218	0.012%	1,261
163	Washington Technical Solutions	-	-	-	0.000%	-
165	Board of Accountancy	-	-	-	0.000%	-
167	Forensic Investigation Council	-	-	-	0.000%	-
179	Dept of Enterprise Services	865,728	793,955	71,772	0.166%	17,343
185	Horse Racing Commission	-	-	-	0.000%	-
190	Board of Industrial Ins. Appeals	-	-	-	0.000%	-
195	Liquor Control Board	993,757	827,265	166,492	0.385%	40,230
205	Board of Pilotage Commissioners	-	-	-	0.000%	-
215	Utilities and Transportation Commission	139,657	139,657	(0)	0.000%	(0)
220	Board for Volunteer Firefighters	-	-	-	0.000%	-
225	Washington State Patrol	31,124,318	24,049,220	7,075,098	16.348%	1,709,586
227	Wash State Criminal Justice Tng Commis.	339,790	339,790	-	0.000%	-
228	Washington Traffic Safety Commission	5,004	5,004	-	0.000%	-
235	Department of Labor and Industries	3,462,423	2,028,983	1,433,439	3.312%	346,368
240	Department of Licensing	196,695	175,627	21,068	0.049%	5,091
245	Military Department	842,894	796,891	46,003	0.106%	11,116
275	Public Employment Relations Commission	31,076	31,076	(0)	0.000%	(0)
300	Department of Social and Health Services	6,523,978	4,773,475	1,750,503	4.045%	422,982
303	Department of Health	300,562	244,836	55,726	0.129%	13,465

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State of Washington
Self-Insurance Liability Program

Auto Liability Experience @ 12/31/23
Indicated Premium Funding Allocation for 2025-26 Biennium

	(1)	(2)	(3)	(4) [(3)-(2)]	(5) [(4)/Tot(4)]	(6) [(5)xTot(6)]
Agency Code	Agency	12/31/23 Indemnity and ALAE	12/31/17 Indemnity and ALAE	6-Year Incremental Indemnity and ALAE	6-Year Incremental Indemnity and ALAE Contribution	Indicated Premium Funding Allocation
305	Department of Veterans Affairs	131,624	111,049	20,575	0.048%	4,972
307	Department of Children, Youth, and Families	2,252,073	1,327,307	924,767	2.137%	223,455
310	Department of Corrections	9,612,927	6,579,214	3,033,713	7.010%	733,049
315	Department of Services for the Blind	43,102	43,102	0	0.000%	0
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	0.086%	9,038
351	State School for the Blind	43,685	38,578	5,107	0.012%	1,234
353	WA Center for Childhood Deafness and Hearing Los	3,892	3,892	-	0.000%	-
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	4,678,183	4,269,438	408,745	0.944%	98,767
370	Eastern Washington University	418,433	333,649	84,784	0.196%	20,487
375	Central Washington University	401,549	381,650	19,900	0.046%	4,808
376	Evergreen State College	205,798	200,552	5,246	0.012%	1,268
380	Western Washington University	312,257	263,951	48,307	0.112%	11,673
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	41,983,858	17,960,828	24,023,030	55.509%	5,804,788
406	County Road Administration Board	340	340	-	0.000%	-
407	Transportation Improvement Board	2,796	3,538	(742)	-0.002%	(179)
410	Transportation Commission	-	-	-	0.000%	-
411	Freight Mobility Strategic Invest	-	-	-	0.000%	-
460	Columbia River Gorge Commission	-	-	-	0.000%	-
461	Department of Ecology	1,882,400	1,625,452	256,949	0.594%	62,088
462	Washington Pollution Liability Insurance	-	-	-	0.000%	-
465	State Parks and Recreation Commission	1,188,403	1,073,698	114,705	0.265%	27,717
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%	-

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Indicated Premium Funding Allocation for 2025-26 Biennium

Agency Code	Agency	(1) 12/31/23 Indemnity and ALAE	(2) 12/31/17 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
477	Department of Fish and Wildlife	4,426,924	3,445,799	981,125	2.267%	237,073
478	Puget Sound Partnership	7,781	6,376	1,405	0.003%	339
490	Department of Natural Resources	3,823,110	3,031,724	791,386	1.829%	191,226
495	Department of Agriculture	2,023,144	1,703,064	320,080	0.740%	77,342
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	10,267	-	10,267	0.024%	2,481
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%	-
533	Tree Fruit Research	2,014	2,014	-	0.000%	-
534	Wine Commission	-	-	-	0.000%	-
535	Grain Commission	-	-	-	0.000%	-
540	Employment Security Department	239,698	231,392	8,306	0.019%	2,007
545	Beer Commission	-	-	-	0.000%	-
605	Everett Community College	136,981	112,757	24,224	0.056%	5,853
610	Edmonds Community College	54,576	53,440	1,136	0.003%	275
621	Whatcom Community College, District 21	15,061	15,061	-	0.000%	-
627	Bellevue Community College	177,707	195,591	(17,884)	-0.041%	(4,321)
629	Big Bend Community College	62,237	60,503	1,734	0.004%	419
632	Centralia College	1,654,869	632,600	1,022,269	2.362%	247,015
634	Cascadia College	-	-	-	0.000%	-
635	Clark College	67,194	67,194	-	0.000%	-

AON

State of Washington
Self-Insurance Liability Program

Auto Liability Experience @ 12/31/23
Indicated Premium Funding Allocation for 2025-26 Biennium

Agency Code	Agency	(1) 12/31/23 Indemnity and ALAE	(2) 12/31/17 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
637	Pierce College	118,710	37,723	80,987	0.187%	19,569
639	Columbia Basin Community College	2,927,909	2,908,845	19,064	0.044%	4,607
648	Grays Harbor College	11,685	10,581	1,104	0.003%	267
649	Green River Community College	128,468	101,229	27,239	0.063%	6,582
652	Highline Community College	31,738	30,368	1,370	0.003%	331
657	Lower Columbia College	42,013	41,359	654	0.002%	158
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%	380
672	Shoreline Community College	32,901	30,634	2,267	0.005%	548
674	Skagit Valley College	82,290	82,290	(0)	0.000%	(0)
675	South Puget Sound Community College	78,132	77,632	500	0.001%	121
676	Spokane - District 17	331,254	302,963	28,291	0.065%	6,836
678	Tacoma Community College	47,042	40,164	6,877	0.016%	1,662
683	Walla Walla Community College	146,871	108,108	38,764	0.090%	9,367
686	Wenatchee Valley College	64,826	59,044	5,782	0.013%	1,397
691	Yakima Valley Community College	136,624	134,692	1,932	0.004%	467
692	Lake Washington Technical College	44,935	44,935	-	0.000%	-
693	Renton Technical College	109,529	106,842	2,687	0.006%	649
694	Bellingham Technical College	-	-	-	0.000%	-
695	Bates Technical College	123,107	115,018	8,089	0.019%	1,955
696	Clover Park Technical College	95,598	88,409	7,189	0.017%	1,737
699	Community and Technical College System	-	-	-	0.000%	-
	Total:	$ 126,953,655	$ 83,675,996	$ 43,277,659	100.000%	$ 10,457,366

Appendices

Appendix A - 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.