CURTIS E. MEIER, JR.
WYOMING STATE TREASURER

SAMANTHA MILLS, DEPUTY STATE TREASURER

November 30, 2026

Joint Appropriations Committee
State Capitol Building
200 West 24th Street
Cheyenne, WY 82002

Dear Co-Chairmen Nethercott and Bear:

Pursuant to Wyoming Statute 27-14-701(g), the State Treasurer, in consultation with the Director of the Department of Workforce Services (DWS), shall report to the joint appropriations committee not later than December 1, 2016 and every five (5) years thereafter, on the status of the worker's compensation account and the projected status of the account during the subsequent five (5) year period.

DWS contracts with Hansen Actuarial & Risk Consulting to prepare an annual report entitled Analysis of Unpaid Loss and Loss Adjustment Expense, which was provided to you separately by the department and is also attached to this letter. As illustrated in the cover letter, the firm has determined that on a nominal basis, available funding is approximately $708M above the estimated liability, while on a discounted basis, available funding exceeds the liability estimate by $1.504B.

Hansen Actuarial & Risk Consulting also prepared an Unpaid Benefits Duration Analysis as of 6/30/2026, which is also attached.

Sincerely,

Curt Meier
State Treasurer

cc: Elizabeth Gagen, JD, Director, Department of Workforce Services
Jason Wolfe, Deputy Director, Department of Workforce Services

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Hansen Actuarial &
Risk Consulting, LLC

Actuarial Evaluation of Loss and LAE as of 6/30/2026

Wyoming Department of Workforce Services

September 16, 2026

Hansen Actuarial &
Risk Consulting, LLC

September 16, 2026

Ms. Karen Bebensee
Administrator, Compliance & Standards
Wyoming Department of Workforce Services
Workers' Compensation Division
5221 Yellowstone Road
Cheyenne, WY 82002

Subject: Actuarial Evaluation of Loss & Loss Adjustment Expense Reserves as of 6/30/2026

Dear Ms. Bebensee:

This letter and the following report constitute the actuarial review by Hansen Actuarial & Risk Consulting (HARC) of the unpaid loss and loss adjustment expense (LAE) as of June 30, 2026, for the Wyoming Department of Workforce Services, Workers' Compensation Division (the Division). The unpaid loss and LAE amounts for claims occurring through June 30, 2026, were estimated using data as of June 30, 2026, with additional information provided to us through September 10, 2026.

This report has been prepared for the use of the Division for the purpose of estimating the Division's unpaid claim liabilities for financial reporting and internal planning purposes. HARC is not aware of any event occurring after June 30, 2026, that would have a material effect on the estimates presented in this report.

The following table displays the Division's funding position as of June 30, 2026, based on this evaluation of the total unpaid claim liabilities on both a nominal (undiscounted) and discounted basis and the available funding amounts provided to us:

	Undiscounted ($000's)	Discounted 3.5% ($000's)
Total Unpaid Loss and LAE	2,225,475	1,430,325
Available Funding	2,933,919	2,933,919
Funding Position	708,444	1,503,593
PFAD (% of Unpaid)	31.8%	105.1%

We appreciate this opportunity to work with the Division. If you have any questions or wish to discuss any aspect of this report, please do not hesitate to reach out to us.

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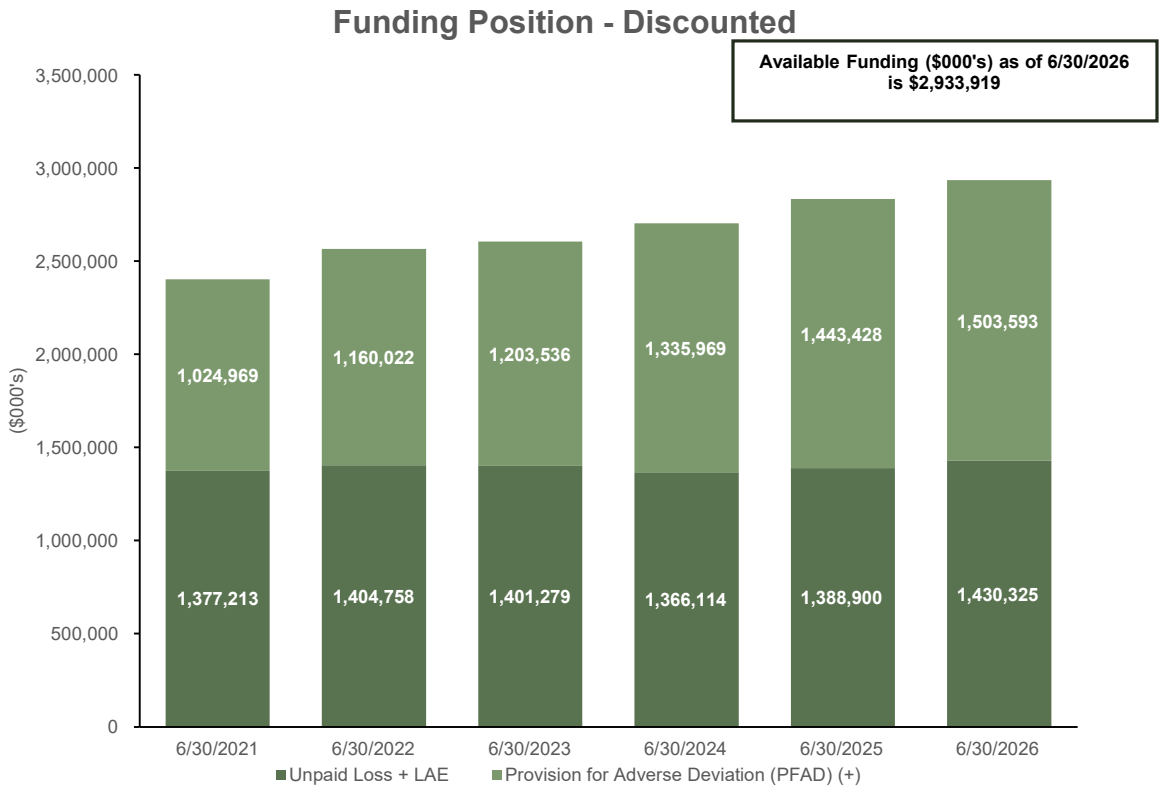
I. Results

The unpaid loss and LAE as of June 30, 2026, are estimated to be $1.430 billion on a discounted basis, assuming an annual interest rate of 3.5%. The available funding is $2.934 billion as of June 30, 2026, which implies a positive funding position of $1.504 billion. On a nominal (undiscounted) basis, the unpaid liability estimate is $2.225 billion, or approximately $708 million less than the available funding.

The chart below shows the history of the funding position on a discounted basis for the most recent six fiscal years. The current funding position of $1.504 billion as of June 30, 2026, represents a statutory Provision for Adverse Deviation, or PFAD, to cover the cost of claims in the potential scenarios where the actual loss and LAE amounts are higher than estimated.



The funding level for the Division continues to grow on the strength of high investment returns on assets, even while case reserve strengthening and higher award rates on PTD cases are pushing estimated loss reserves and total claim costs higher.

Potential causes of higher-than-expected claim costs (on an undiscounted basis) are benefit level changes, unanticipated medical inflation, cost-of-living increases for indemnity,

occupational disability, expansion of covered cases, or changes in claim filing trends and benefit determination.

Additional uncertainty is also introduced in the estimated PFAD when discounting the unpaid losses and LAE. More specifically, the timing of the future payments on open claims could differ from the expected payout timing, or the future yield on the underlying assets could be less or more than the assumed yield rate of 3.5% used for discounting, resulting in less or more investment income to support future claim payments. There is no explicit risk margin in the reserves to account for this uncertainty in the discounted liability estimates, and therefore, the PFAD is a critical funding source providing a backstop for policy periods when underwriting costs exceed premium and investment income.

II. Background Information

The Division's workers' compensation program applies to approximately 80% of the employees in the state who serve in the statutorily defined classes that require mandatory coverage, while the other 20% have the option to purchase coverage through the Division.

No explicit contingency reserve is included within the unpaid claim estimates; nonetheless, given the potential variability in loss reserves discussed above, the full funding balance is available to support the potential variation in loss emergence and investment income. If the discounted liabilities emerge higher than expected, the PFAD is the source of funds used to ensure all injured worker claim costs are met. Claim liability estimates will change over time, and the uncertainty due to systemic risk factors like inflation and utilization rates is large enough that major changes in future claim costs are possible.

The American Academy of Actuaries' Actuarial Standard of Practice No. 20, Discounting of Property and Casualty Loss and Loss Adjustment Expense Reserves, states that discounting an unpaid claim estimate diminishes the margin in an undiscounted unpaid claim estimate. We have not computed an explicit PFAD on the discounted unpaid loss and LAE, and Wyoming's fund earned investment returns of 9.4% in the latest fiscal year. Longer-term historical asset returns have been above 4.0%; however, there have been recent years with average asset returns below 3.0%. If the long-term compounded asset returns are consistently above 3.5%, the need to cover the investment income shortfall with net assets of the fund will be unlikely, provided payment timing is relatively consistent with the estimated timing in the discounted estimate calculation.

In 2009, House Bill (HB) 92 included revisions to the medical fee schedule (MFS) and expansions of benefits that increased indemnity award benefits for most injury types, resulting in higher unpaid liability estimates going forward. There was also a change to the MFS effective January 1, 2016, with an estimated increase of 1.1% on medical benefits. Recently, there was a change to the MFS effective January 1, 2023, with an estimated increase of 3.8% on medical benefits.

Permanent total disability (PTD) claims and child benefit payments related to death benefits are eligible for cost-of-living adjustments (COLA), which are not fully accounted for in the case reserve estimates beyond the current calendar year. The indemnity COLA for the most recent benefit period is applied to the expected wage benefits, while future COLA increases beyond the current year change are contemplated in the actuarial ultimate loss estimates prepared for this report; as such, the full unpaid claim liability estimates implicitly consider the impact of future wage inflation. The Division has included annual COLA adjustments beginning July 1, 2009. The history is detailed in the following table:

Effective Date	COLA Rate	Effective Date	COLA Rate
7/1/2026	3.00%	7/1/2017	1.30%
7/1/2025	3.00%	7/1/2016	0.10%
7/1/2024	3.00%	7/1/2015	1.60%
7/1/2023	3.00%	7/1/2014	1.45%
7/1/2022	3.00%	7/1/2013	2.05%
7/1/2021	1.20%	7/1/2012	3.00%
7/1/2020	1.80%	7/1/2011	1.65%
7/1/2019	2.45%	7/1/2010	0.00%
7/1/2018	2.10%	7/1/2009	3.00%

Additionally, the Division uses the current Social Security mortality table (Period Life Table, 2023, as used in the 2026 Trustees Report) as the basis for determining future case reserves on PTD claims.

III. Analysis and Insights

The unpaid loss and LAE as of June 30, 2026, are approximately $1.430 billion on a discounted basis, assuming an annual interest rate of 3.5%, and $2.225 billion on a nominal basis. This is an estimate of the liability provision necessary for future payments on insured workers' compensation injuries occurring through June 30, 2026.

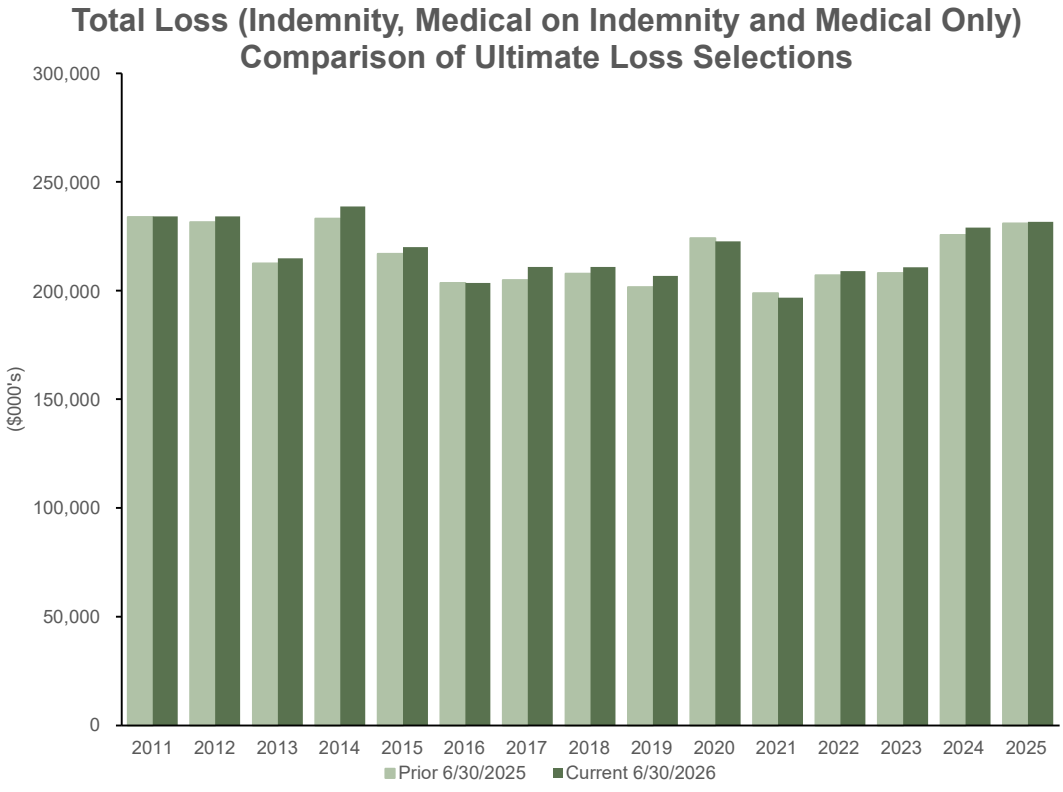
The estimated discounted unpaid loss and LAE in last year's report were $1.389 billion, and the estimated undiscounted value was $2.158 billion as of June 30, 2025. Below is the breakdown by loss and expense segment for the current estimates of unpaid loss and LAE on an undiscounted and discounted basis as of June 30, 2026:

	Undiscounted ($000's)	Discounted 3.5% ($000's)
Indemnity	668,614	463,033
Medical on Indemnity	1,388,434	854,855
Total Indemnity	2,057,048	1,317,888
Medical Only	28,751	22,925
Total Loss	2,085,799	1,340,813
ALAE	34,004	24,864
Recoveries	11,612	10,745
ULAE	117,284	75,394
Reconciliation	0	0
Total Unpaid Loss and LAE	2,225,475	1,430,325

Since the prior evaluation, as of June 30, 2025, there has been a significant increase in case reserves for medical on indemnity and indemnity claims in recent injury years. In particular, case reserves for medical on indemnity claims for accident years 2009 – 2025 increased by approximately $62 million, and case reserves for indemnity claims in accident years 2023 – 2024 increased by approximately $6 million, across various benefit types including Fatal, PPI, PPD, and PTD. Conversely, accident years 2022 and prior case reserves for indemnity had a decrease of approximately $16 million. Our conversations with the Division affirmed that the increases in case reserve adequacy are intentional and, in selected instances for larger claims, have prompted additional review and consideration of individual case reserve changes. Because of these swings in case reserves and ongoing shifts in case reserve adequacy, more reliance is placed on paid data and methods that incorporate paid development for the ultimate loss estimates.

Comparison to Prior Year Loss Reserves

In this year's report, loss and LAE reserves for fiscal accident year ending June 30, 2026, are estimated for the first time, while each of the prior accident years is re-estimated with 12 months of additional claim emergence information. Summary 2 provides a breakdown by segment of the liability estimates on all accident years through June 30, 2025, as of June 30, 2025, and as of June 30, 2026. In total, the prior ultimate loss and LAE estimate for claims occurring through June 30, 2025 (Summary 2, Line E.1, Column (9), net of recoveries) increased by $21.7 million as of June 30, 2026, compared to last year's estimate. The unfavorable development in medical on indemnity and indemnity, $29.2 million, is not offset by the favorable development in medical only and ALAE (Allocated Loss Adjustment Expense), $1.8 million. The following chart shows how the estimates compare by accident year.



Indemnity

Indicated unpaid indemnity as of June 30, 2026, is $463.0 million on a discounted basis and $668.6 million on a nominal basis. These values are summarized in Summary 1 and Exhibit A.1.

Analysis of the indemnity ultimate losses was performed at both the injury type level and in the aggregate. Given that the actual claim costs are defined by and vary by injury type, loss payments and loss emergence patterns are evaluated at the injury type level. The estimated ultimate losses and resulting estimates of unpaid claim liabilities, presented herein, are most heavily weighted towards the actuarial analysis by injury type; however, the extent of this weight used in our selections varies by injury year.

PTD claims are the largest segment of indemnity reserves. It is our understanding that Division staff adjusters estimate the case reserves for large claims using annual expected payments and the life expectancy of the claimant. In addition, future COLAs are not typically recognized in the case reserve estimates except for the current calendar year. The ultimate loss estimates developed in this report incorporate elements that reflect higher long-term inflationary costs in future calendar periods.

PTD claim frequency is moving higher relative to the total number of lost time claims, as newer cohorts of claimants are receiving PTD awards. These newer classes include truck drivers near retirement, COVID-related disability, and firefighters (presumptive disability). With the long-term annuity nature of PTD awards, there is a substantial impact on the health of the fund with these large claims, and the analysis this year incorporated PTD data at a more detailed level to better evaluate the risk in the unpaid claim liability.

The estimated discounted unpaid indemnity reserve in last year's report was $452.3 million, and the estimated undiscounted value was $645.8 million (including the COLA). Actual payments in the latest fiscal year for claims occurring in fiscal years 1992 through June 2025 amounted to $57.7 million, which is $2.0 million, -3.4%, lower than the amount expected to be paid based on the estimates of unpaid claim liabilities in last year's report and the implied payment patterns underlying those estimates.

Actual losses reported in the latest fiscal year for claims occurring in fiscal years 1992 through June 2025 were $44.4 million, which is $26.3 million, -37.2%, lower than the amount estimated based on last year's report (using a similar hindsight approach as described above for the paid loss estimates). Case reserves on indemnity claims for accident years 2023 – 2024 increased by approximately $6.3 million, across various benefit types including Fatal, PPI, PPD, and PTD and decreased by $15.8 million for accident years 2022 and prior. Note also that the loss emergence numbers do not include accident years before 1992, while the total reserve change numbers include all accident years. Prior years accounted for approximately $0.9 million of payments, an increase of $1.0 million in case reserves and a decrease in unpaid of $4.4 million.

Paid and incurred loss emergence for indemnity claims were less than expected in the 2026 data. Given the case reserve movement, along with our current actuarial estimates for future unpaid claim amounts (valued as of June 30, 2026), the indicated undiscounted indemnity reserve re-estimate, for claims occurring June 30, 2025, and prior, is $13.5 million higher than estimated in last year's report. See row E.1 on the Summary 2 exhibit for details.

Sensitivity

A sensitivity analysis is performed to assess the variability of the unpaid liability to changes in key actuarial selections and assumptions within the analysis. The key inputs tested include frequency and severity trends, frequency and severity estimates, loss ratios, pure premiums, loss development tail selections, and persistency development factors. Because these actuarial assumptions can materially affect the results, testing alternative scenarios quantifies the variability and sensitivity of the results from these assumptions. Each selection varies above and below the indicated value by increments representing a reasonable change in assumptions. The sensitivity of ultimate loss estimates for indemnity awards across a range of possible scenarios is provided in the following table. For example, small changes in the tail loss development factors can change the loss estimates by plus or minus $10 million.

Selection	Range	Impact on Undiscounted Liability
Paid LDF Tail	+/- 0.01	-1.5% (-$10M) to +1.5% ($10M)
Severity Trend	+/- 1.0%	-1.3% (-$9M) to +1.5% ($10M)
Severity	+/- 2,000 per claim	-0.9% (-$6M) to +0.9% ($6M)
Frequency Trend	+/- 1.0%	-0.7% (-$4M) to +0.7% ($5M)
Frequency	+/- 0.01	-0.5% (-$3M) to +0.5% ($3M)
Pure Premium	+/- 0.01	-0.3% (-$2M) to +0.3% ($2M)
Loss Ratio	+/- 1.0%	-0.4% (-$2M) to +0.4% ($2M)

Medical on Indemnity

Indicated unpaid claim liabilities for medical on indemnity, also referred to as lost-time claims, as of June 30, 2026, are $854.9 million on a discounted basis and $1.388 billion on a nominal basis. These values are summarized in Summary 1 and Exhibit B.1. Medical payments on lost-time claims are the largest segment of the unpaid losses analyzed. The estimated discounted unpaid medical on indemnity in last year's report, after the medical fee adjustment, was $826.7 million, and the estimated undiscounted value was $1.349 billion.

Loss emergence in the latest calendar year had actual loss payments for claims occurring in fiscal years 1992 through June 2025 of $84.4 million, which is $4.2 million (5.2%) higher than the amount expected based on the estimates of unpaid claim liabilities in last year's report and the implied payment patterns underlying those estimates.

Actual reported losses in the latest fiscal year for claims occurring in fiscal years 1992 through June 2025 were $144.1 million, or $50.0 million (53.1%) higher than the amount estimated using a similar hindsight approach as described for the paid loss estimates. Case reserve strengthening is a primary cause of the differences between the expected and actual reported losses.

The analysis for medical on lost-time claims relies primarily on payment-based methods to determine the estimated ultimate loss. Case reserves for medical on indemnity claims for accident years 2009 – 2025 increased by approximately $62.4 million. The revised ultimate loss estimates this year are $17.2 million higher than the estimates included in last year's report, as the direction of the case reserve increases is consistent with the ultimate loss estimates derived using only payment data.

Sensitivity

For the medical on indemnity claims, the following table summarizes the sensitivity of the ultimate loss estimates to key actuarial assumptions and inputs.

Selection	Range	Impact on Undiscounted Liability
Paid LDF Tail	+/- 0.01	-1.8% (-$24M) to +1.8% ($24M)
Severity Trend	+/- 1.0%	-0.2% (-$3M) to +0.2% ($3M)
Severity	+/- 2,500 per claim	-0.6% (-$8M) to +0.6% ($8M)
Frequency Trend	+/- 1.0%	-0.7% (-$9M) to +0.7% ($10M)
Frequency	+/- 0.01	-1.2% (-$16M) to +1.2% ($16M)
Persistency	+/- 0.01	-2.4% (-$32M) to +2.9% ($39M)
Pure Premium	+/- 0.01	-0.0% (-$0.5M) to +0.0% ($0.5M)
Loss Ratio	+/- 1.0%	-0.2% (-$3M) to +0.2% ($3M)

Medical Only

Indicated unpaid claim liabilities for medical only claims as of June 30, 2026, are $23.0 million on a discounted basis and $28.8 million on a nominal basis. These values are summarized in Summary 1 and Exhibit C.1. The estimated discounted unpaid claim liabilities for medical only claims in last year's report were $22.9 million, and the estimated undiscounted value was $27.8 million as of June 30, 2025.

In reviewing the loss emergence in the latest calendar year, the actual payments for claims occurring in fiscal years 1992 through June 2025 and prior amounted to $6.4 million, or $1.6 million lower than the amount expected to be paid based on the estimates of unpaid claim liabilities in last year's report and the implied payment patterns underlying those estimates. The modest favorable runoff of medical only reserves in the latest fiscal year, the loss estimates for claims with injury dates through June 30, 2025, resulted in a small decrease of $0.3 million.

There are two revisions to the original data files provided by the Division. Payments were removed from the medical only data related to internal administrative accounts that were incorrectly included in the medical only data, totaling $31.5 million in the 1991 accident year, and a small amount from accident year 1996. The $31.5 million is a cumulative amount of the payments made in the most recent several fiscal years, and those payments have been reassigned to the ULAE loss category.

Sensitivity

The following results summarize the sensitivity of actuarial assumptions to a range of possible scenarios for medical-only claims.

Selection	Range	Impact on Undiscounted Liability
Severity Trend	+/- 1.0%	-2.0% (-$0.6M) to +2.5% ($0.7M)
Severity	+/- 250 per claim	-8.2% (-$2M) to +8.2% ($2M)
Frequency Trend	+/- 1.0%	-1.2% (-$0.3M) to +1.8% ($0.5M)
Frequency	+/- 0.01	-2.5% (-$0.7M) to +2.5% ($0.7M)
Pure Premium	+/- 0.01	-3.1% (-$0.9M) to +3.1% ($0.9M)
Loss Ratio	+/- 1.0%	-5.1% (-$1M) to +5.1% ($1M)

ALAE

Indicated unpaid claim liabilities for ALAE as of June 30, 2026, are $24.9 million on a discounted basis and $34.0 million on a nominal basis. The ALAE analysis was performed on data organized by accident (injury) year and accounting period using traditional actuarial estimation methods as detailed in the Methodology section. ALAE amounts are summarized in Summary 1 and Exhibit D.1.

The estimated discounted unpaid claim liabilities for ALAE in last year's report were $25.2 million, and the estimated undiscounted value was $35.0 million.

Recoveries

Indicated uncollected recoveries as of June 30, 2026, are $10.7 million on a discounted basis and $11.6 million on a nominal basis. These values are summarized in Summary 1 and Exhibit E.1.

The estimated discounted expected recoveries in last year's report were $10.6 million, and the estimated undiscounted value was $11.5 million.

ULAE

Indicated unpaid claim liabilities for ULAE as of June 30, 2026, are $75.4 million on a discounted basis and $117.3 million on a nominal basis. The actuarial methods and allocation percentages are the same as last year. These values are shown in the Summary 1 exhibit.

The estimated discounted unpaid claim liabilities for ULAE in last year's report were $72.4 million, and the estimated undiscounted value was $112.4 million.

IV. Data

For this review, as of June 30, 2026, we relied on the following data sources and information:

1. Summaries of paid losses, reported losses, paid ALAE, and reported number of claims and closed claims by accident year evaluated as of June 30, 2026. These were provided by Mr. Paul Beaulne on behalf of the Division. The following files were provided along with historic files that had been provided in previous analyses. File names:
    a. 2026 06 30 Statewide ALAE Cumulative Report.xlsx
    b. 2026 06 30 Statewide Medical Only Cumulative Report.xlsx
    c. 2026 06 30 Statewide Third-Party Recoveries Cumulative Report.xlsx
    d. 2026 06 30 Statewide Time Loss Cumulative Report.xlsx
    e. 2026 06 30 Statewide Time Loss Medical Cumulative Report.xlsx
2. Paid losses, incurred losses, paid ALAE, and reported number of claims and closed claims by accident year evaluated as of June 30, 2026, were also provided by benefit type in separate files. File names:
    a. PaymentsAndReserveByClaimReportB_20251231.txt
    b. PaymentsAndReserveByClaimReportB_20260630.txt
3. Semester payroll and premiums through June 30, 2026. These were provided by Mr. Beaulne. The following files were provided along with historic files that had been provided in previous analyses. File names:
    a. 2025 12 31 PremiumAndPayrollByGroup.xlsx
    b. 2026 06 30 PremiumAndPayrollByGroup.xlsx
4. Monthly Income and Expense Statement as of June 30, 2026. This was provided by Ms. Michelle Hickman of the Division. File names:
    a. I&E Report 2026-06.xlsx
    b. FY2026 ULAE.xlsx
5. WC Fund Rate of Return letter from Ms. Katie Smith of the State Treasurer's office, dated July 31, 2026. This was provided by Ms. Hickman.
6. Mortality table – current table used by Social Security
7. Conversations and correspondence with Ms. Karen Bebensee, Ms. Michele Johnson, Mr. Scott Rigg, Mr. Paul Beaulne, and Ms. Michelle Hickman of the Division.

V. Methodology

This section describes the methods used in the analysis for estimating the unpaid claim liabilities. Depending on patterns in the data, changes in claims handling practices, and rising inflation, the selection of the actuarial central estimate considers which models provide the most robust estimates for each segment.

General Approach to Selection of Actuarial Central Estimates

The development of the actuarial central estimates for loss typically relies more on the exposure-based Bornhuetter-Ferguson (BF) methods for the most recent accident year, as these estimates tend to be more stable with less mature claims data. There are many situations where the actuarial estimates are not materially different across methods, and actuarial judgment is applied as to the prediction accuracy of the specific methods being considered. In addition, paid loss data tends to be less mature, lagging the information provided by the reported data (paid plus case), giving some preference to the reported methods in less mature accident periods.

For the more mature accident periods, there is usually more reliance on the factor development methods, and the actual reported loss, as they give more weight to actual loss experience. Depending on the development patterns of individual lines of business, the reliance on the results of the various methods may vary by line and accident year. Consistent with the context of this actuarial review, the focus of the analysis is on the Division's overall reserves for unpaid claims. As such, projections shown in this report for each Accident Year (AY) should be viewed in the context of the entire portfolio of liabilities, not necessarily as best estimates for individual AYs.

An expectation underlying the application of ultimate loss selections above is consistency over time in both payment activity and case reserves, which is necessary to develop and select reliable patterns for projecting future anticipated payments and case reserves. As described in the Analysis and Insights section, case reserve adequacy has increased substantially for medical on indemnity and indemnity claims in recent evaluation periods, with decreases in case reserves in prior years, while payments have remained more consistent and predictable over time. Because case reserve adequacy continues to rise, the actuarial ultimate loss estimates rely heavily on payment data and related methods that incorporate paid development patterns.

The **Paid Development** method uses historical payment patterns applied directly to the latest cumulative paid loss amounts to estimate the ultimate. The advantage of this method is that the ultimate estimates are independent of case reserve adequacy and are unaffected by changes in the case reserving philosophy. However, for longer tail lines of business, the

extended payment patterns require the application of large development factors to relatively small payments in the most immature periods.

The **Reported Development** method uses historical reporting patterns applied directly to the latest cumulative reported loss amounts (paid plus case reserves) to estimate the ultimate. An advantage to this method is that it incorporates the information implied by both the payments and the adjuster-set case reserves. It may also provide a more accurate estimate of ultimate losses for less mature periods if historical levels of reserve accuracy are maintained; however, it can be biased if case adequacy levels are changing. Understanding and analyzing the causes for changes in the underlying claim values is essential when employing this method.

The **Paid Bornhuetter-Ferguson (BF)** method uses the estimation of ultimate losses based on payroll, combined with the percent of losses paid to-date for an accident period. The first key input into the calculation is the expected loss pure premium estimate of ultimate losses. From there, the analysis references the paid development pattern expected for each accident period. Using the percent paid as a weight, the percent unpaid (one minus percent paid) is applied to the expected ultimate losses, and the paid to-date amounts are added to this amount to obtain an ultimate loss estimate. The advantage of this method is that it is less sensitive than the paid loss development method to the volatility often present in paid amounts for immature periods of development. The 'a priori' pure premium estimates for the BF method are derived from weighting the paid and reported development methods, where the weighting can vary by line of business depending on the relative stability of the emergence patterns.

The **Reported Bornhuetter-Ferguson (BF)** method estimate is also computed using reported losses and expected reporting patterns, following the same calculations as described above for the Paid BF method. The key difference is that the percent unreported is used as the weight, and the reported-to-date losses are added to the estimated IBNR (incurred but not reported).

The **Case Development** method assumes that the current case reserves provide predictive information about future claims payments. The method looks at the ratio of the percent unreported to the percent reported but unpaid (the percentage of reported losses in case reserves). This ratio estimates the percentage of losses expected to be paid, but for which there are no existing case reserves. The factor is multiplied against existing case reserves, to estimate the amount of IBNR needed in addition to the current case reserves to pay for future claims. The IBNR estimate is added to the reported loss to obtain an ultimate estimate.

Under the Persistency method, selections of persistency (development) factors are based on the historical experience of the average paid losses per lost-time claim by age of development. The "profile" of persistency factors was calculated within each fiscal year by age of development, rather than using the "traditional" method of calculating year-to-year

development factors by fiscal accident year. This methodology allows the use of all of the experience available, and the calculations are not distorted by significant changes in payments in the past years. Persistency factors have been selected based on the recent history for each of the first six development periods, and a constant persistency rate was calculated for the seventh through thirtieth periods based on the historical experience for these years. For persistency beyond the thirtieth period of development, the analysis assumes that persistency will be a constant percentage of the theoretical mortality rate, which provides a reasonable fit to the actual experience.

The selected indexed persistency assumptions are multiplied by the annual inflation assumption to derive estimated payments.

Medical payments for claims with compensation are separated from medical-only claims. These claim types are separated because more accurate estimates can be obtained given the significant changes in claims procedures, fee schedules, etc., which may affect the medical payments on lost-time claims differently than medical-only claims.

The **Payment Projection** method, used to develop the permanent total disability losses, estimates the total claim payments by fiscal year taking into consideration the average paid claims severity, the reporting pattern of claims, the mortality table used by the Division, and an estimate of the additional impact on life expectancy of an injured worker cohort. HARC understands that the Division is using the current version of the Social Security Life table for mortality estimates. For each accident period, the various assumptions are adjusted to reflect the relative age of the accident period.

ALAE

The methods used to estimate the ultimate ALAE reserves by accident year include paid ALAE development, ALAE to loss development, and BF methods.

The paid ALAE development method is similar to the paid development method used for losses.

Under the ALAE to loss method, the paid ALAE are divided by the paid losses. These ratios are then evaluated in a similar fashion to the paid ALAE development method.

The BF approaches are similar to the BF methods used for losses.

Recoveries

The methods used to estimate the unpaid Recoveries by accident year include paid Recovery development, Recoveries to loss development, and BF methods.

The paid Recovery development method is similar to the paid development method used for losses.

Under the Recovery to loss method, the paid Recoveries are divided by the paid losses. These ratios are then evaluated similarly to the paid Recovery development method.

The BF approaches are similar to the BF methods used for losses.

ULAE

The estimate of the unpaid unallocated loss adjustment expense (ULAE) is developed as a percentage of the unpaid indemnity and medical loss. Historic relationships of paid ULAE to paid loss are reviewed before making a selection for future paid ULAE amounts. The ULAE experience and selections are outlined in Expense Summary 2.

Reconciliation

The data used in the loss reserve analysis is reconciled to the transaction data summarized in the Division's Income and Expense Exhibit. If there are material differences, consideration is given to whether an additional liability is needed to reflect this imbalance between the reporting sources. In reviewing the historic relationship of payment totals in the actuarial data compared to payment totals in the accounting system, the difference between them in the prior two fiscal years was immaterial; the current year was somewhat more than the previous years. However, no reconciliation adjustment liability is recommended for this review, with additional details provided in Expense Summary 3.

Benefit Level Adjustments

In 2023, changes were made to the medical fee schedule (MFS), which increased medical services by an estimated 3.8%. The change moves the payment determination to a hybrid Resource-based Relative Value Scale. Historical medical-only and medical on indemnity ultimate incurred losses have been adjusted to reflect this estimated change in cost level.

In April 2009, changes were made to the MFS which increased medical services related to workers' compensation injuries by an estimated 8.4%.

House Bill 92 introduced several changes increasing indemnity benefits for injured workers across several different injury types, including permanent partial impairment (PPI), death and survivorship (death), temporary total (TT), and permanent total disability (PTD). For each injury type category, an estimate of the unpaid loss adjustment was determined based on applying the expanded benefits impact to unpaid claim amounts for fiscal injury years 2009 and prior.

VI. Graphs

Graph, Page 1 – Loss Rates per $100 Payroll

Graph, Page 2 – Claim Frequencies per $1M Payroll

Graph, Page 3 – Claim Severities

Graph, Page 4 – Comparison of Ultimate Loss Selections – Total

Graph, Page 5 – Comparison of Unpaid Loss – Total

Graph, Page 6 – Fiscal Year Paid – Total

Graph, Page 7 – Fiscal Year Incurred – Total

Graph, Page 8 – Comparison of Ultimate Loss Selections – Indemnity

Graph, Page 9 – Comparison of Unpaid Loss – Indemnity

Graph, Page 10 – Fiscal Year Paid – Indemnity

Graph, Page 11 – Fiscal Year Incurred – Indemnity

Graph, Page 12 – Comparison of Ultimate Loss Selections – Medical on Indemnity

Graph, Page 13 – Comparison of Unpaid Loss – Medical on Indemnity

Graph, Page 14 – Fiscal Year Paid – Medical on Indemnity

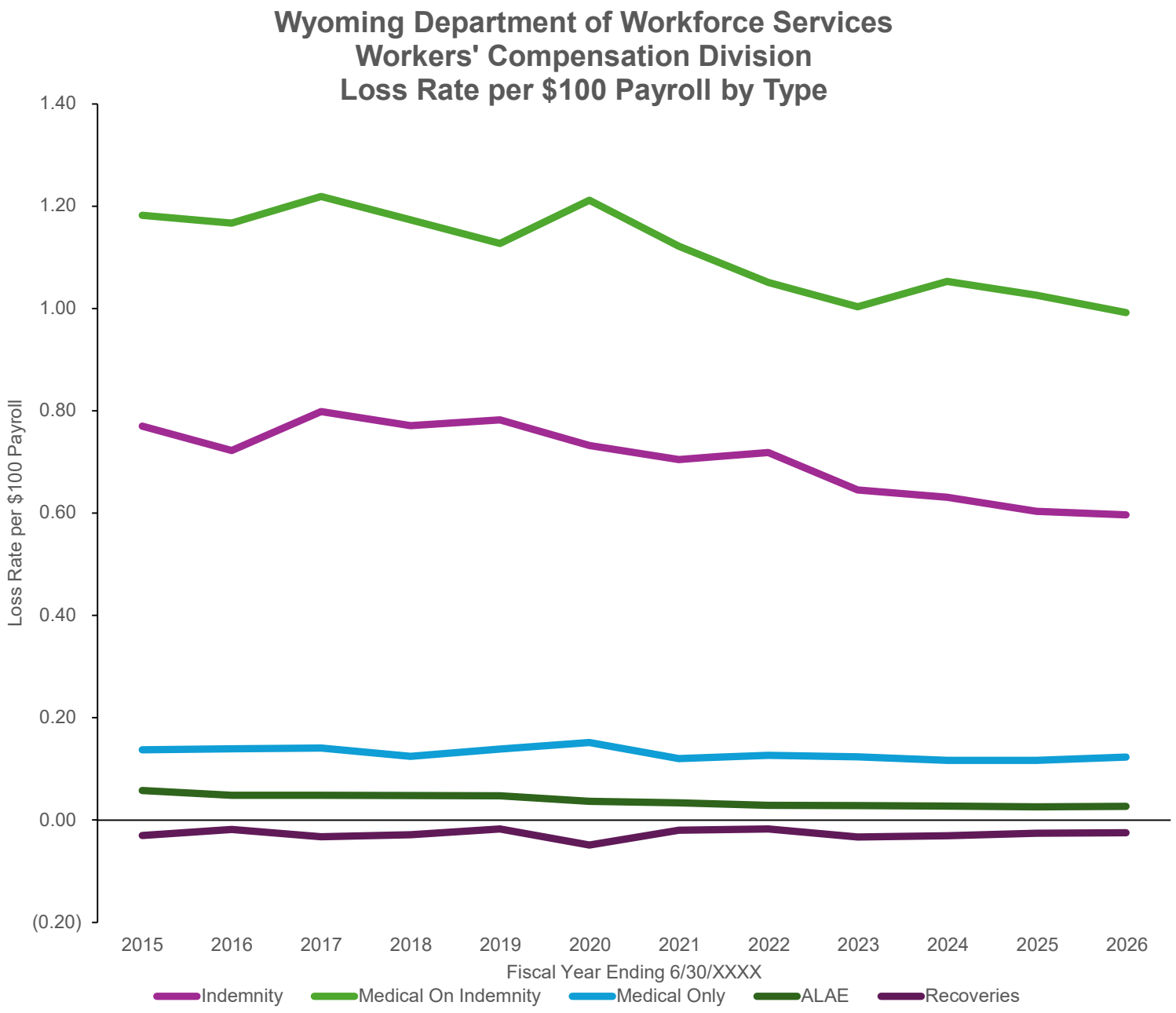
Graph, Page 15 – Fiscal Year Incurred – Medical on Indemnity

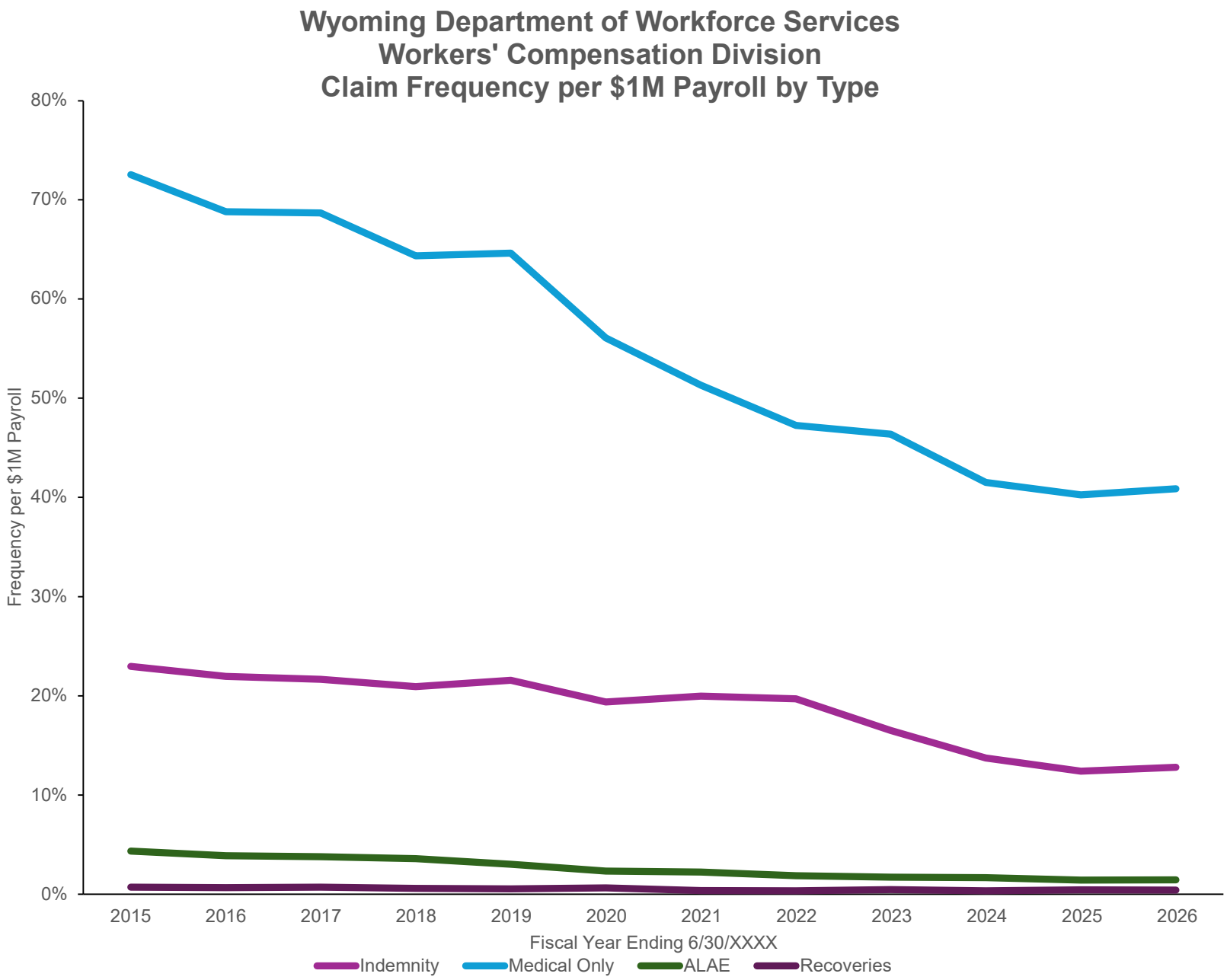
Graph, Page 16 – Comparison of Ultimate Loss Selections – Medical Only

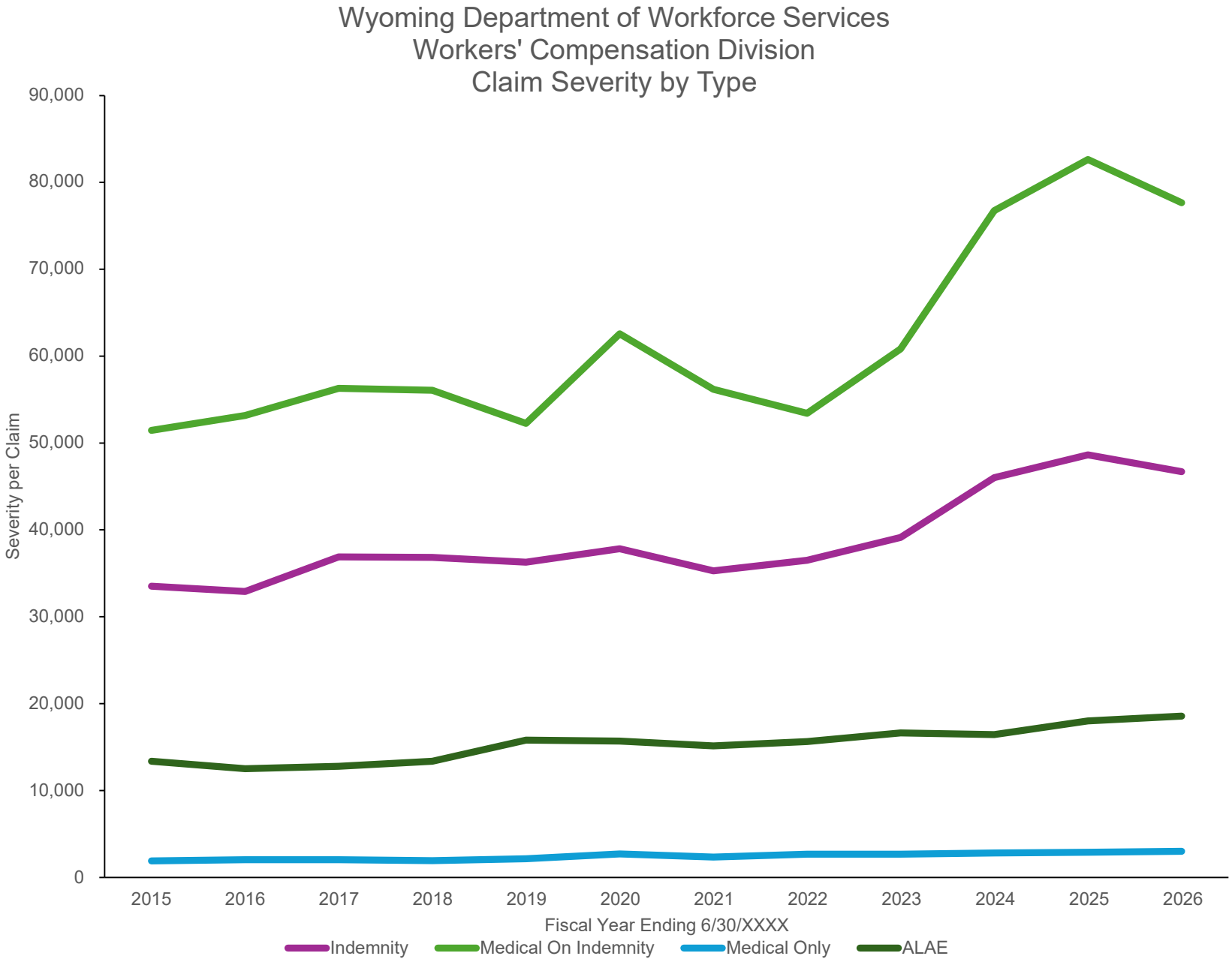
Graph, Page 17 – Comparison of Unpaid Loss – Medical Only

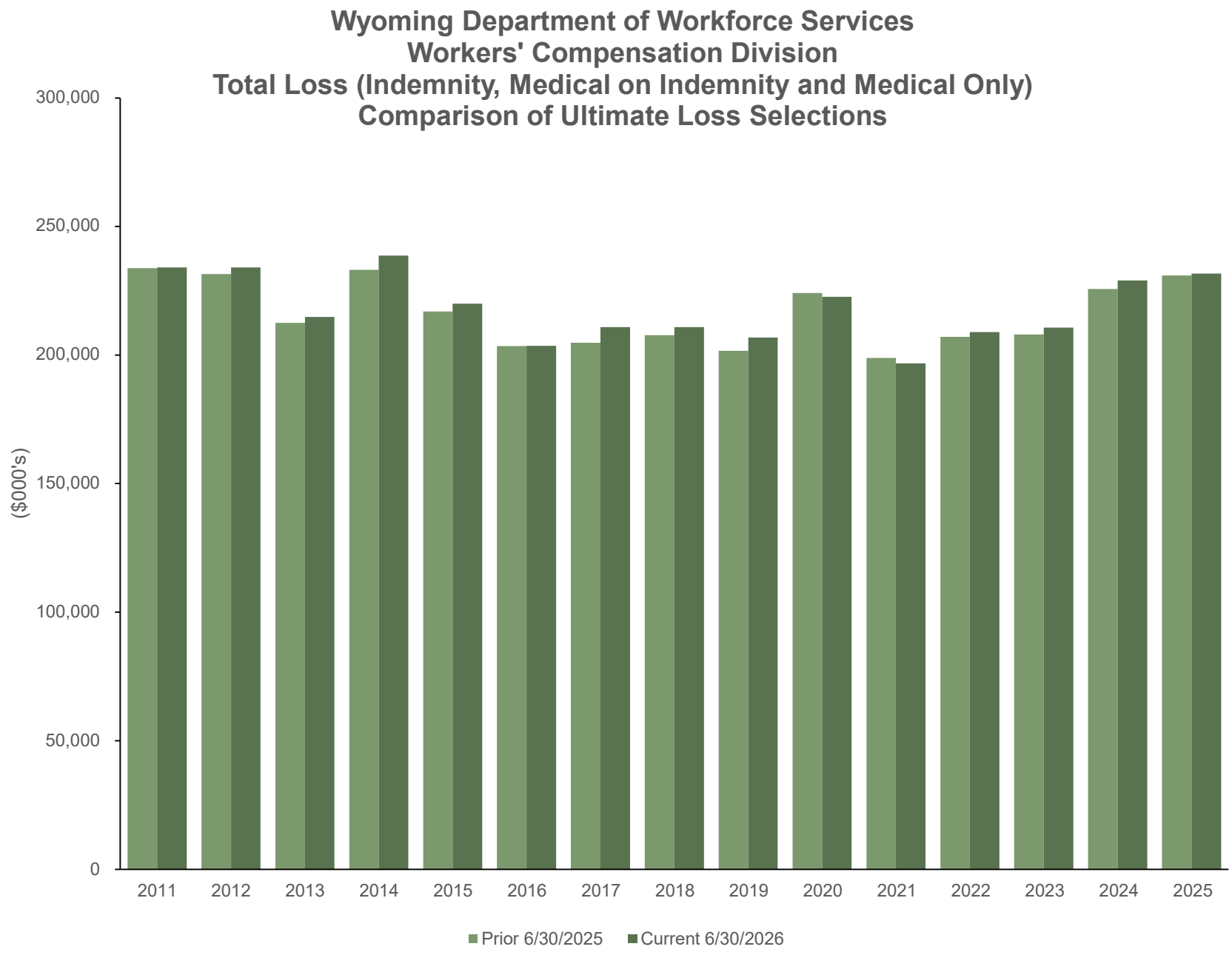
Graph, Page 18 – Fiscal Year Paid – Medical Only

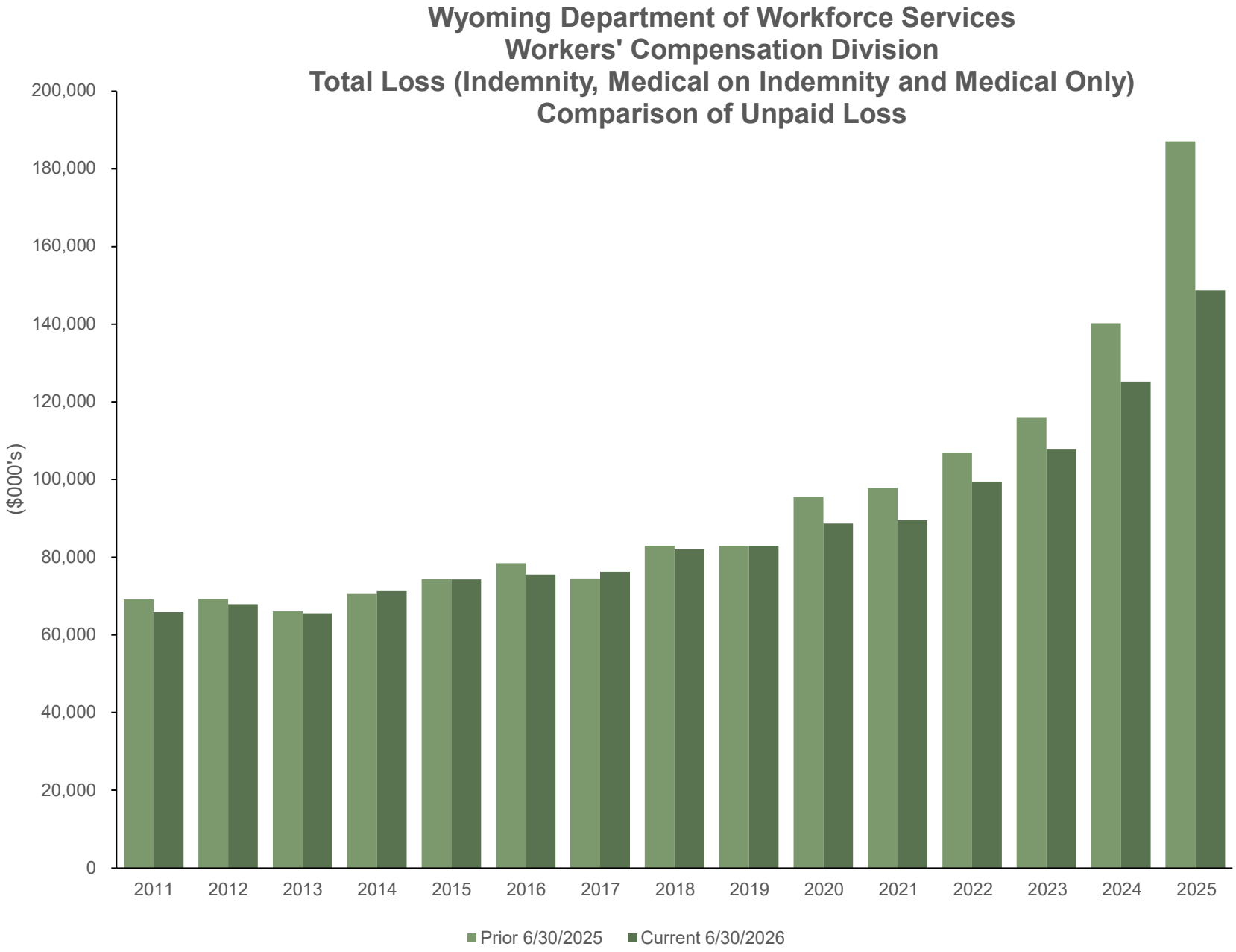
Graph, Page 19 – Fiscal Year Incurred – Medical Only

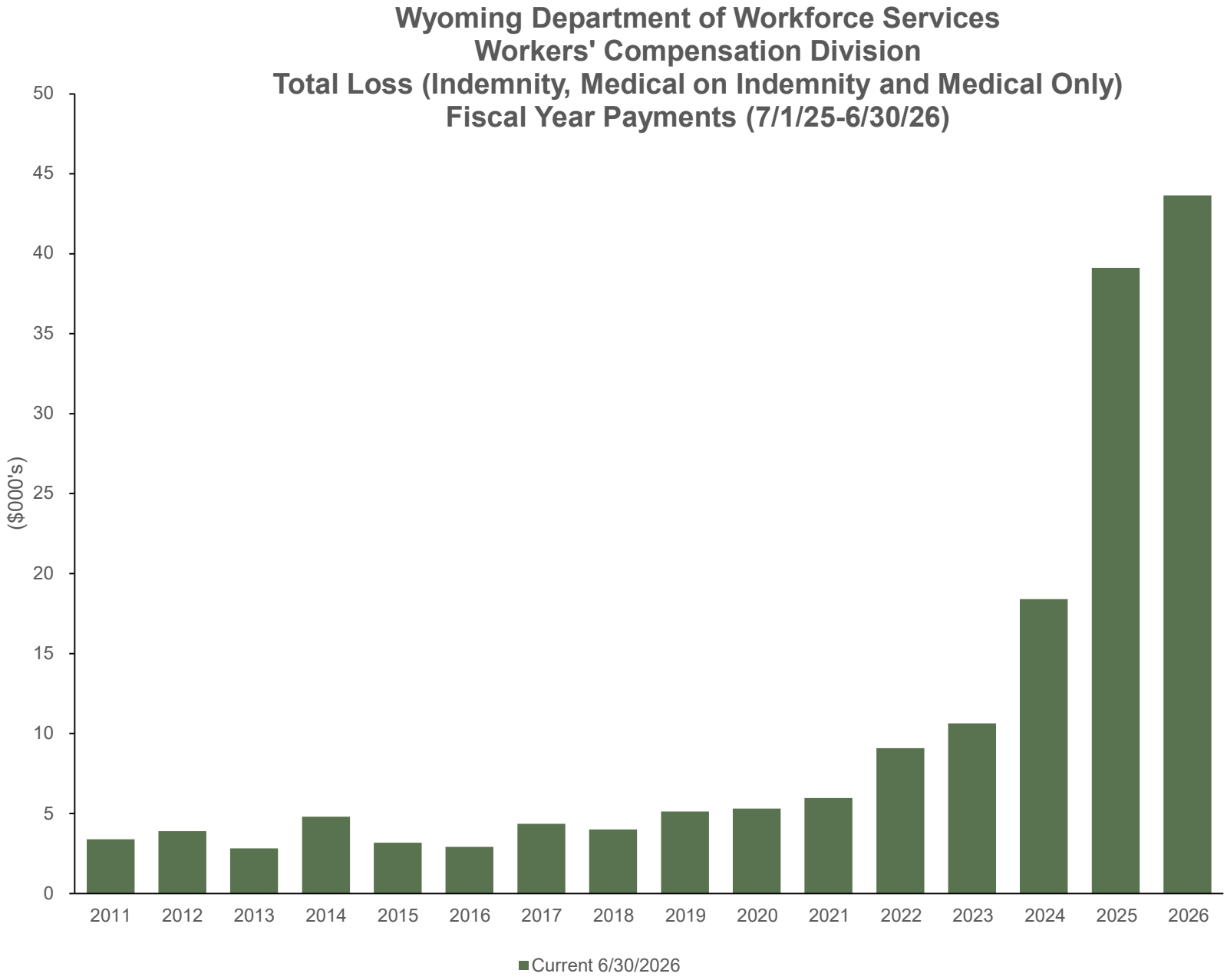

Wyoming Department of Workforce Services
Workers' Compensation Division
Loss Rate per $100 Payroll by Type
Loss Rate per $100 Payroll
1.40
1.20
1.00
0.80
0.60
0.40
0.20
0.00
(0.20)
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025
2026
Fiscal Year Ending 6/30/XXXX
Indemnity
Medical On Indemnity
Medical Only
ALAE
Recoveries


Wyoming Department of Workforce Services
Workers' Compensation Division
Claim Frequency per $1M Payroll by Type
80%
70%
60%
50%
40%
30%
20%
10%
0%
Frequency per $1M Payroll
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025
2026
Fiscal Year Ending 6/30/XXXX
Indemnity
Medical Only
ALAE
Recoveries


Wyoming Department of Workforce Services
Workers' Compensation Division
Claim Severity by Type
Severity per Claim
90,000
80,000
70,000
60,000
50,000
40,000
30,000
20,000
10,000
0
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025
2026
Fiscal Year Ending 6/30/XXXX
Indemnity
Medical On Indemnity
Medical Only
ALAE


Wyoming Department of Workforce Services
Workers' Compensation Division
Total Loss (Indemnity, Medical on Indemnity and Medical Only)
Comparison of Ultimate Loss Selections
($000's)
300,000
250,000
200,000
150,000
100,000
50,000
0
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025
Prior 6/30/2025
Current 6/30/2026


Wyoming Department of Workforce Services
Workers' Compensation Division
Total Loss (Indemnity, Medical on Indemnity and Medical Only)
Comparison of Unpaid Loss
($000's)
200,000
180,000
160,000
140,000
120,000
100,000
80,000
60,000
40,000
20,000
0
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025
Prior 6/30/2025
Current 6/30/2026


Wyoming Department of Workforce Services
Workers' Compensation Division
Total Loss (Indemnity, Medical on Indemnity and Medical Only)
Fiscal Year Payments (7/1/25-6/30/26)
($000's)
50
45
40
35
30
25
20
15
10
5
0
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
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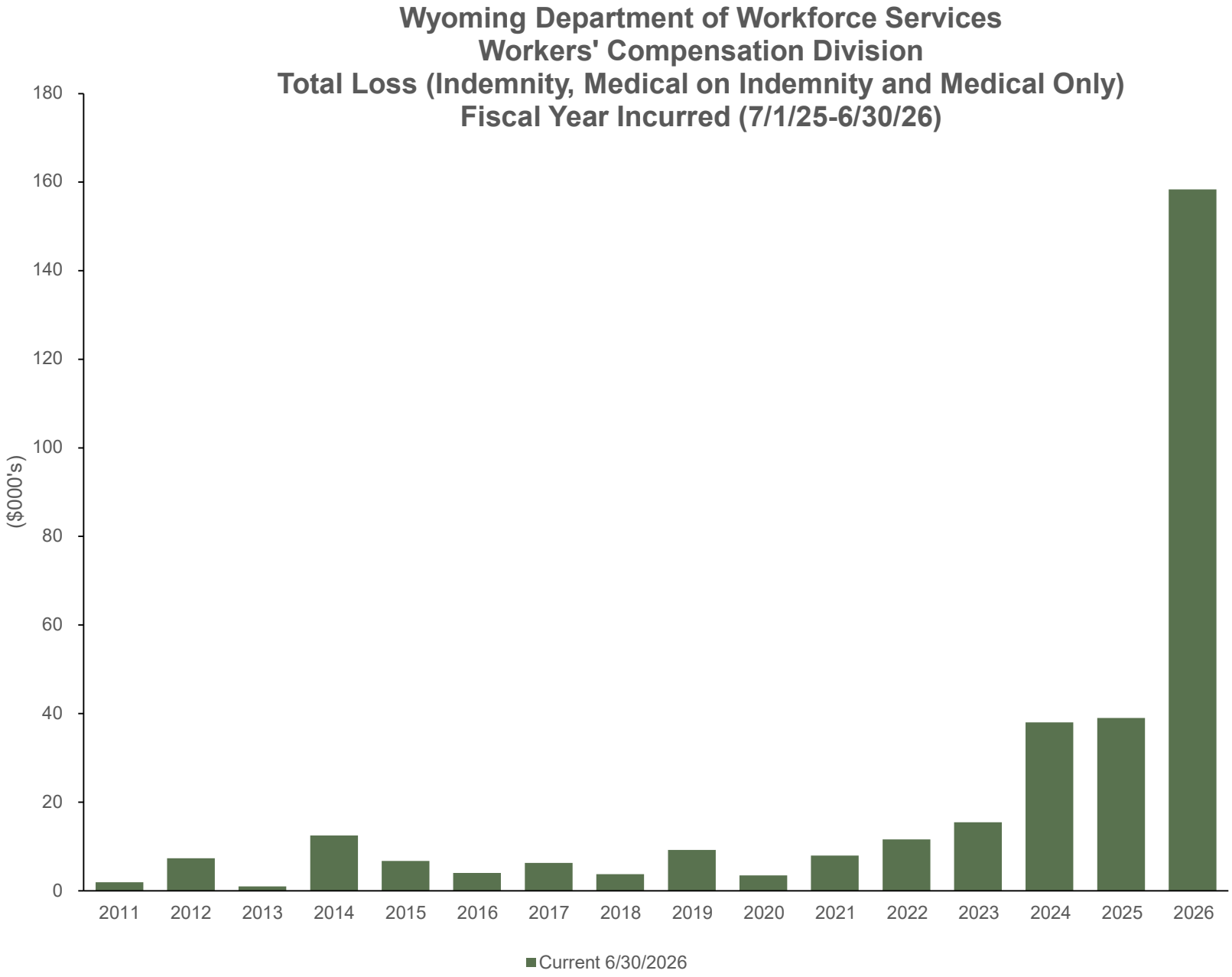
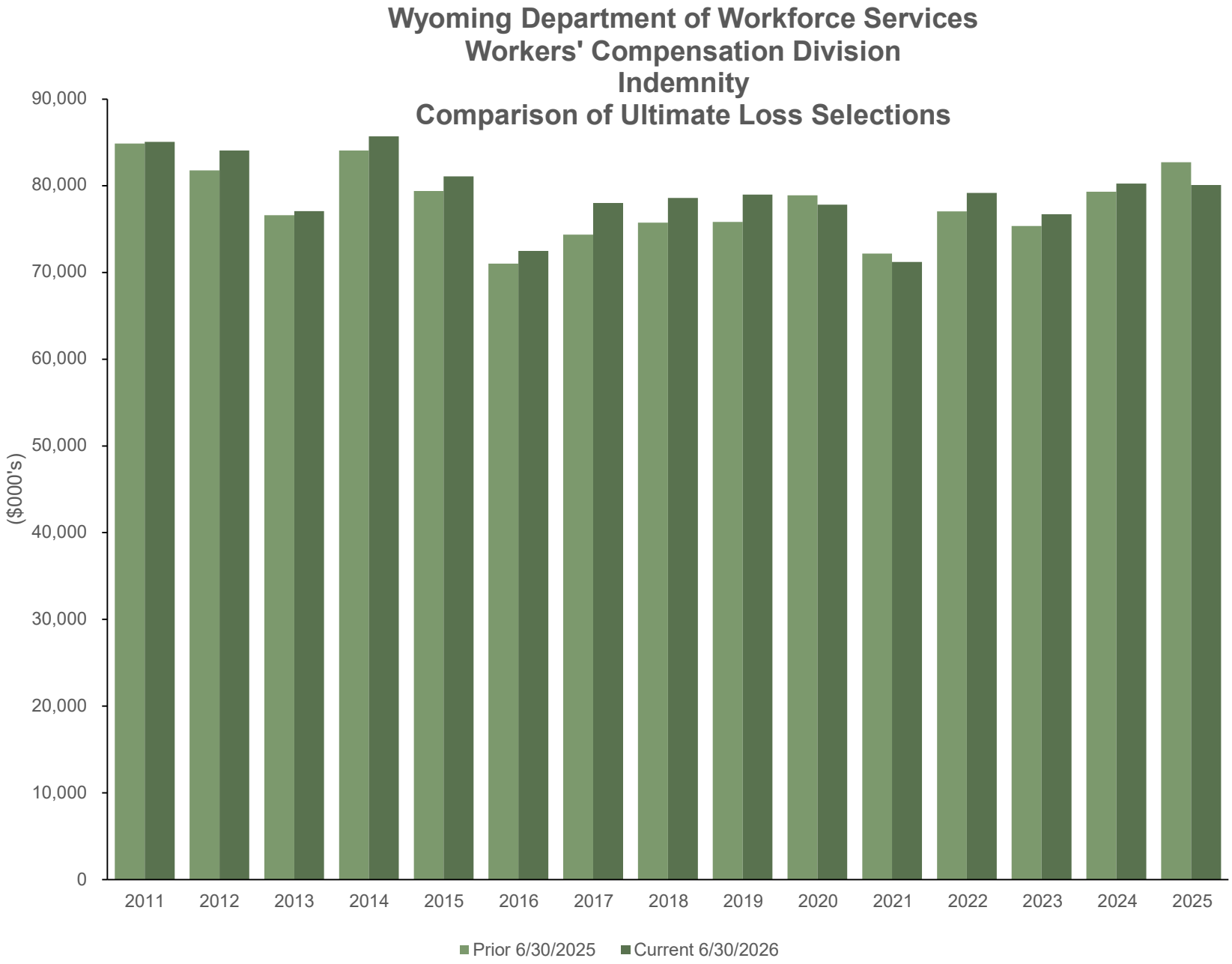
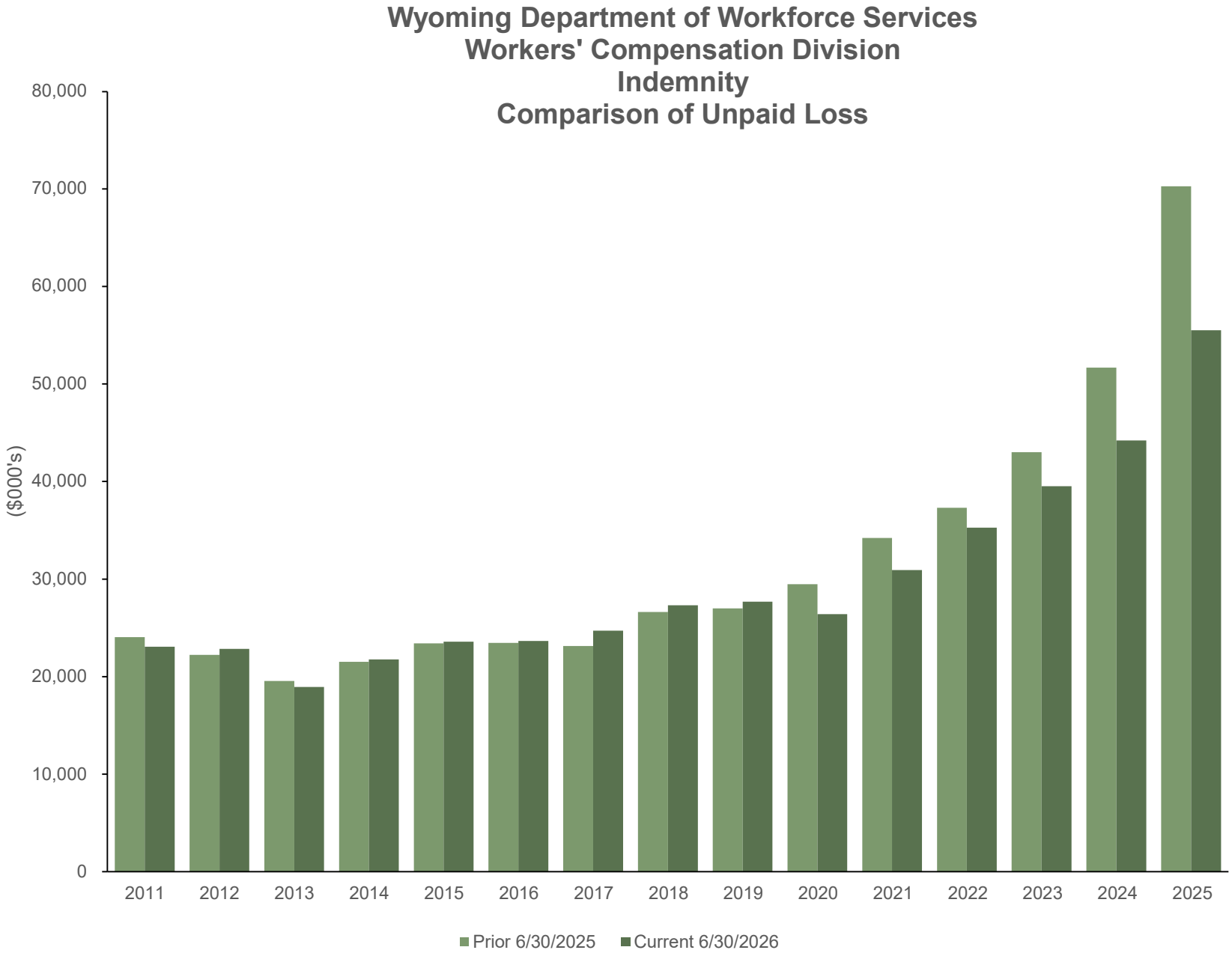
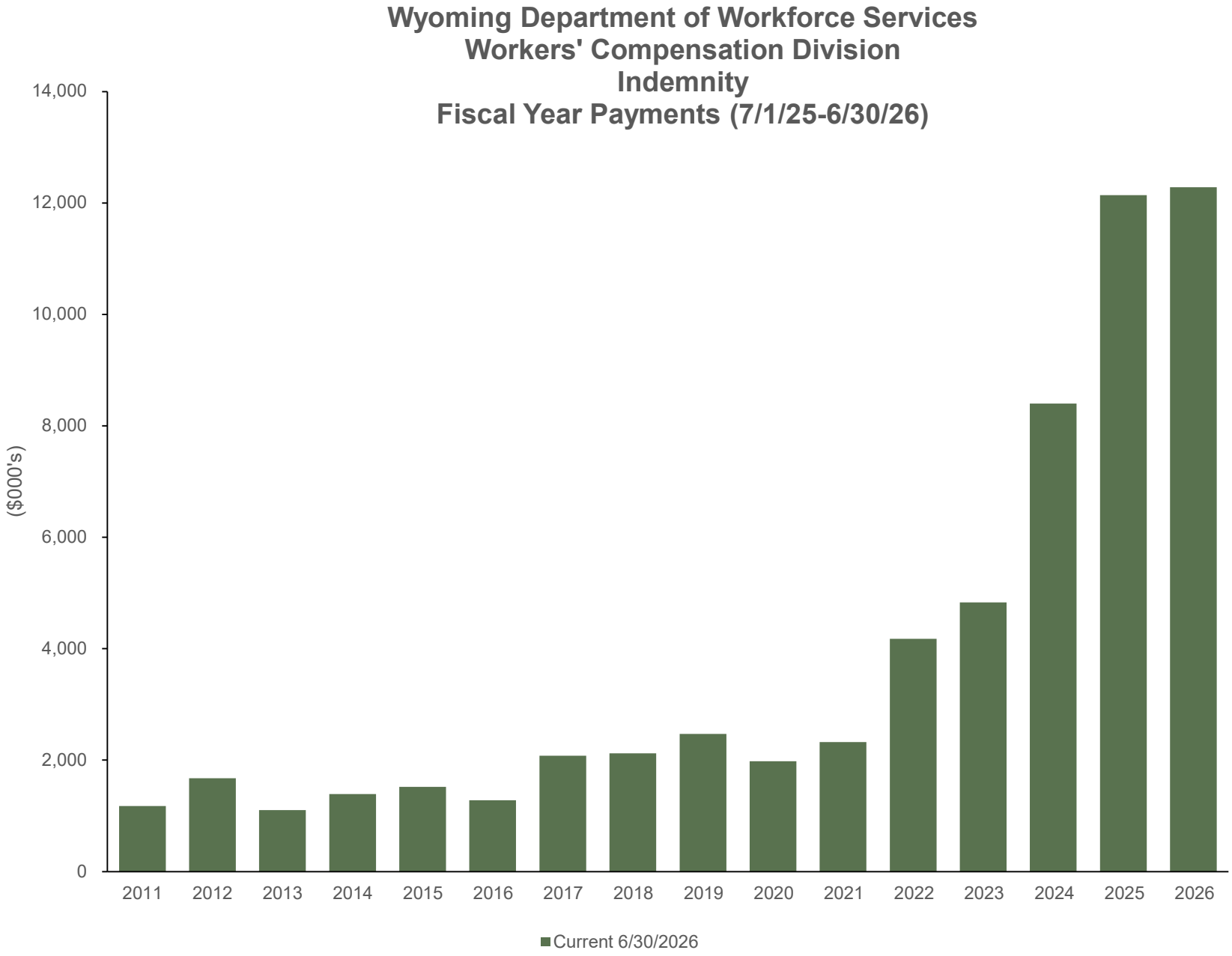
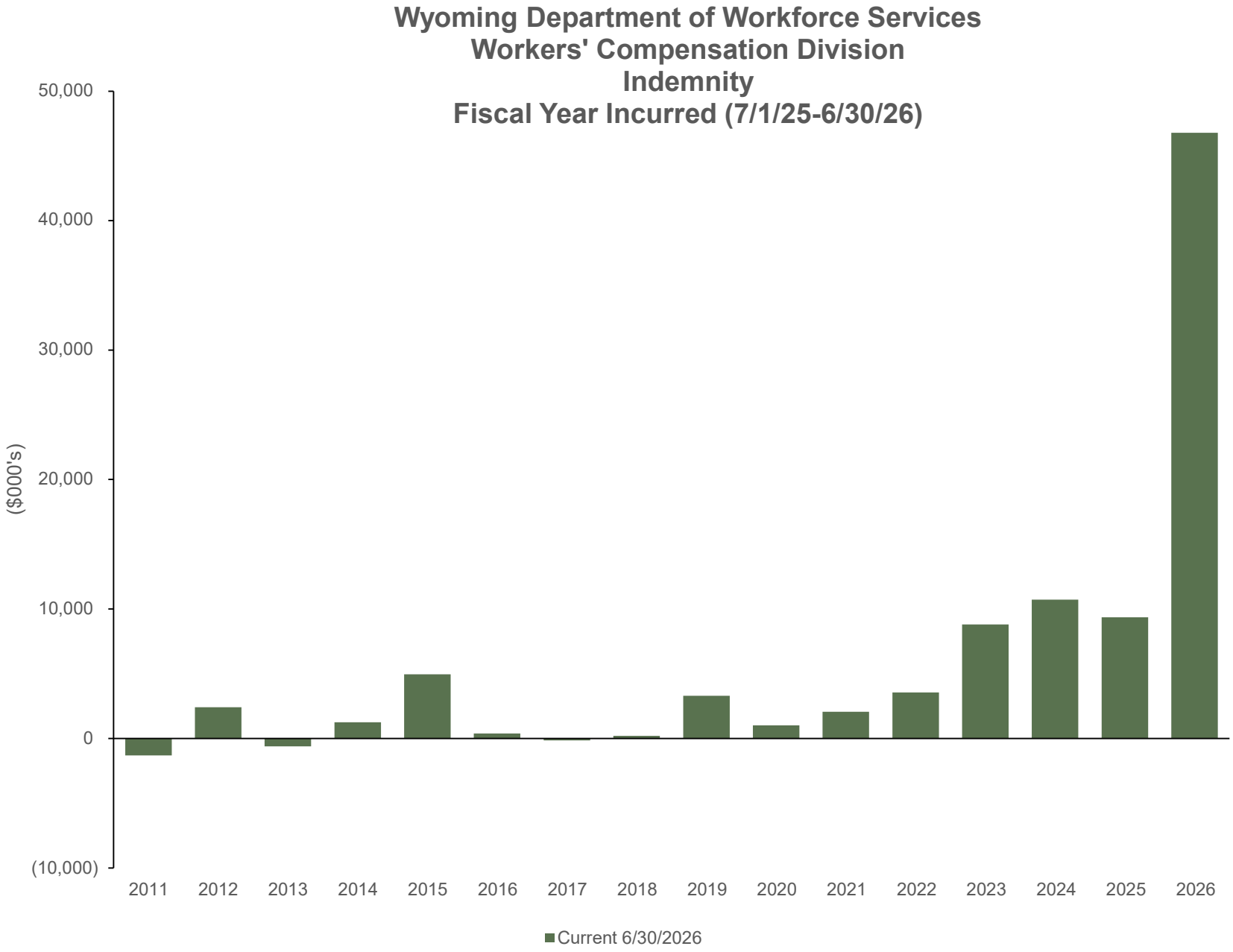
2023
2024
2025
2026
Current 6/30/2026

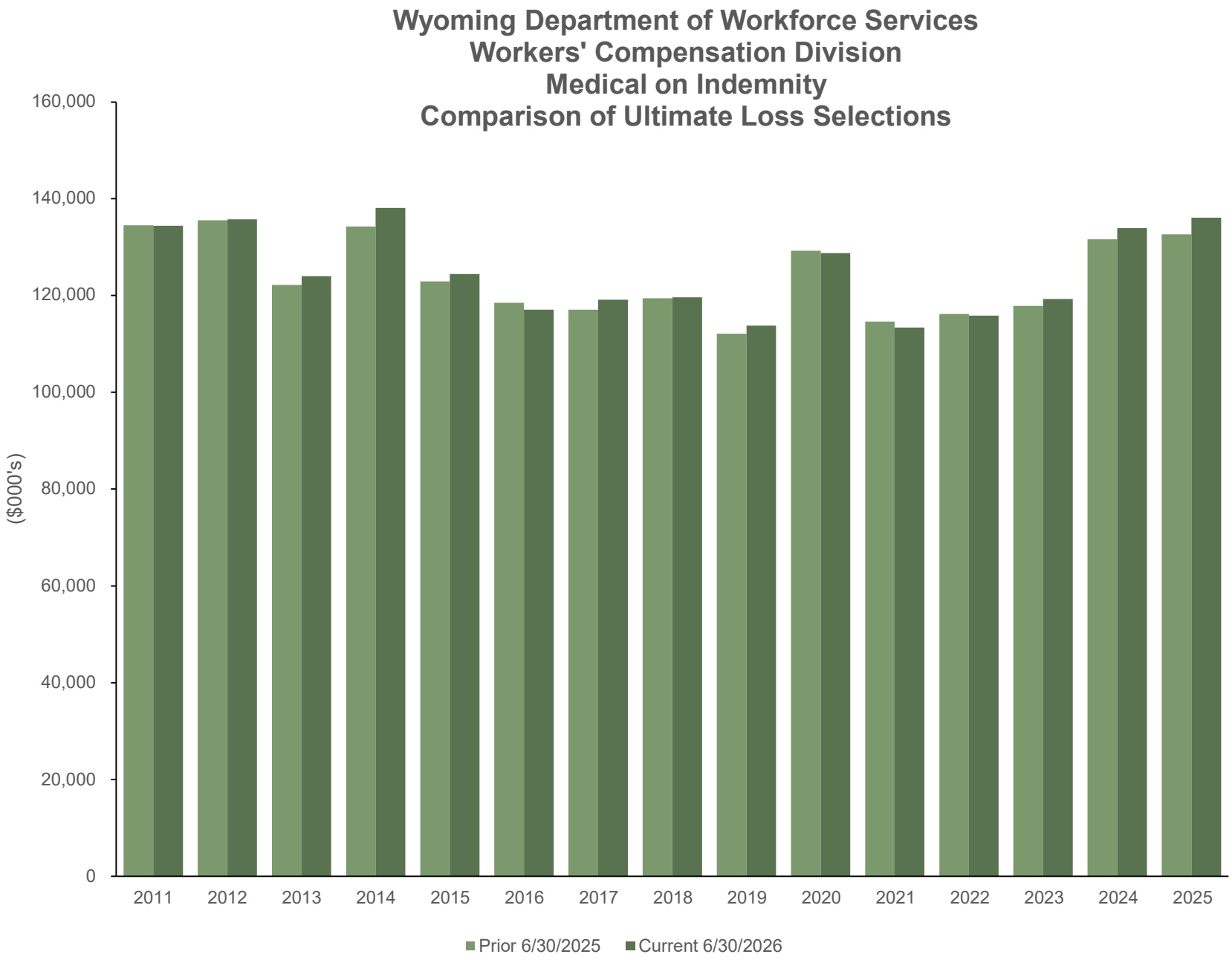

Wyoming Department of Workforce Services
Workers' Compensation Division
Total Loss (Indemnity, Medical on Indemnity and Medical Only)
Fiscal Year Incurred (7/1/25-6/30/26)
($000's)
180
160
140
120
100
80
60
40
20
0
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025
2026
Current 6/30/2026

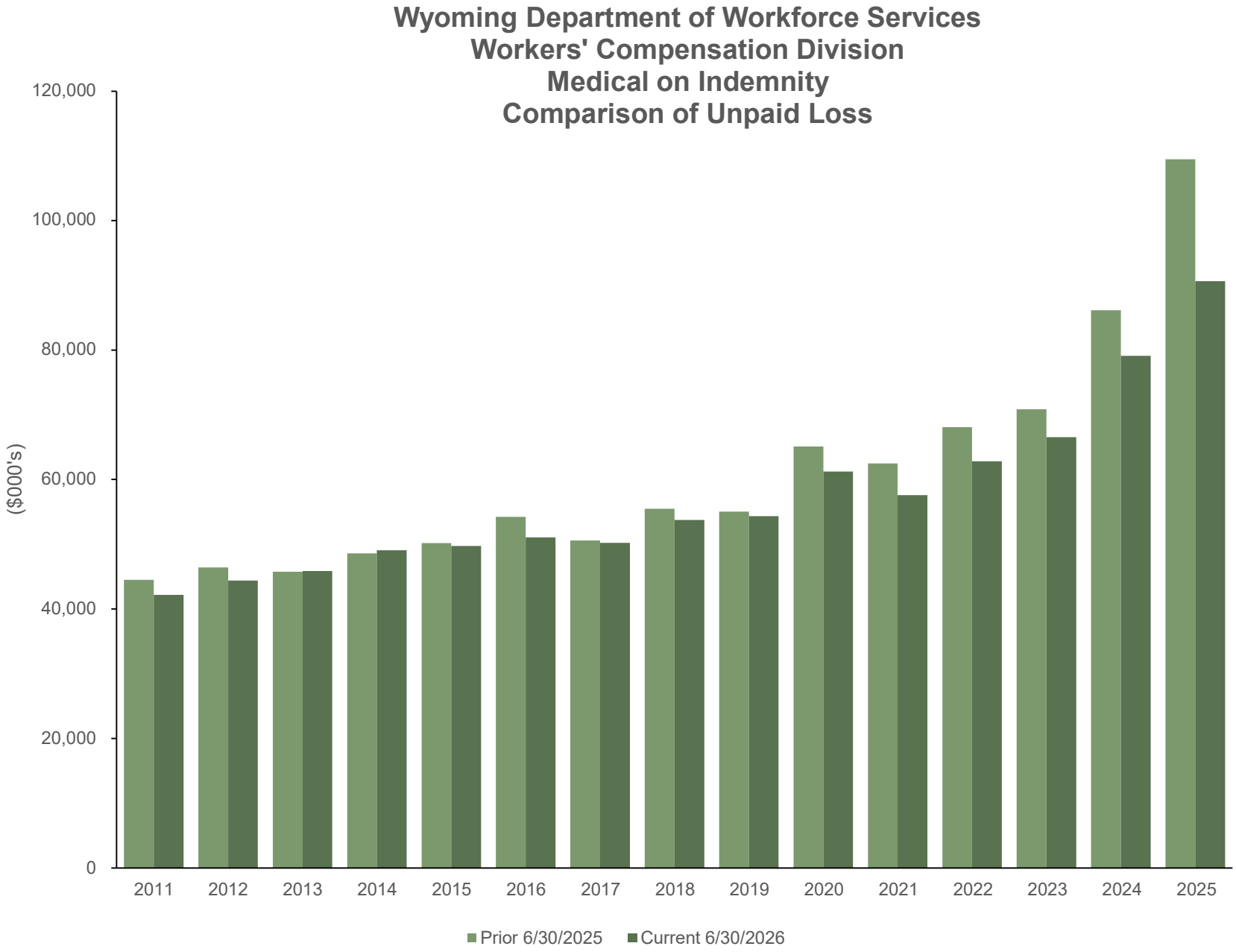

Wyoming Department of Workforce Services
Workers' Compensation Division
Indemnity
Comparison of Ultimate Loss Selections
($000's)
90,000
80,000
70,000
60,000
50,000
40,000
30,000
20,000
10,000
0
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025
Prior 6/30/2025
Current 6/30/2026


Wyoming Department of Workforce Services
Workers' Compensation Division
Indemnity
Comparison of Unpaid Loss
($000's)
80,000
70,000
60,000
50,000
40,000
30,000
20,000
10,000
0
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025
Prior 6/30/2025
Current 6/30/2026


Wyoming Department of Workforce Services
Workers' Compensation Division
Indemnity
Fiscal Year Payments (7/1/25-6/30/26)
($000's)
14,000
12,000
10,000
8,000
6,000
4,000
2,000
0
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025
2026
Current 6/30/2026


Wyoming Department of Workforce Services
Workers' Compensation Division
Indemnity
Fiscal Year Incurred (7/1/25-6/30/26)
50,000
40,000
30,000
20,000
10,000
0
(10,000)
($000's)
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025
2026
Current 6/30/2026


Wyoming Department of Workforce Services
Workers' Compensation Division
Medical on Indemnity
Comparison of Ultimate Loss Selections
($000's)
160,000
140,000
120,000
100,000
80,000
60,000
40,000
20,000
0
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025
Prior 6/30/2025
Current 6/30/2026


Wyoming Department of Workforce Services
Workers' Compensation Division
Medical on Indemnity
Comparison of Unpaid Loss
($000's)
120,000
100,000
80,000
60,000
40,000
20,000
0
2011
2012
2013
2014
2015
2016
2017
2018
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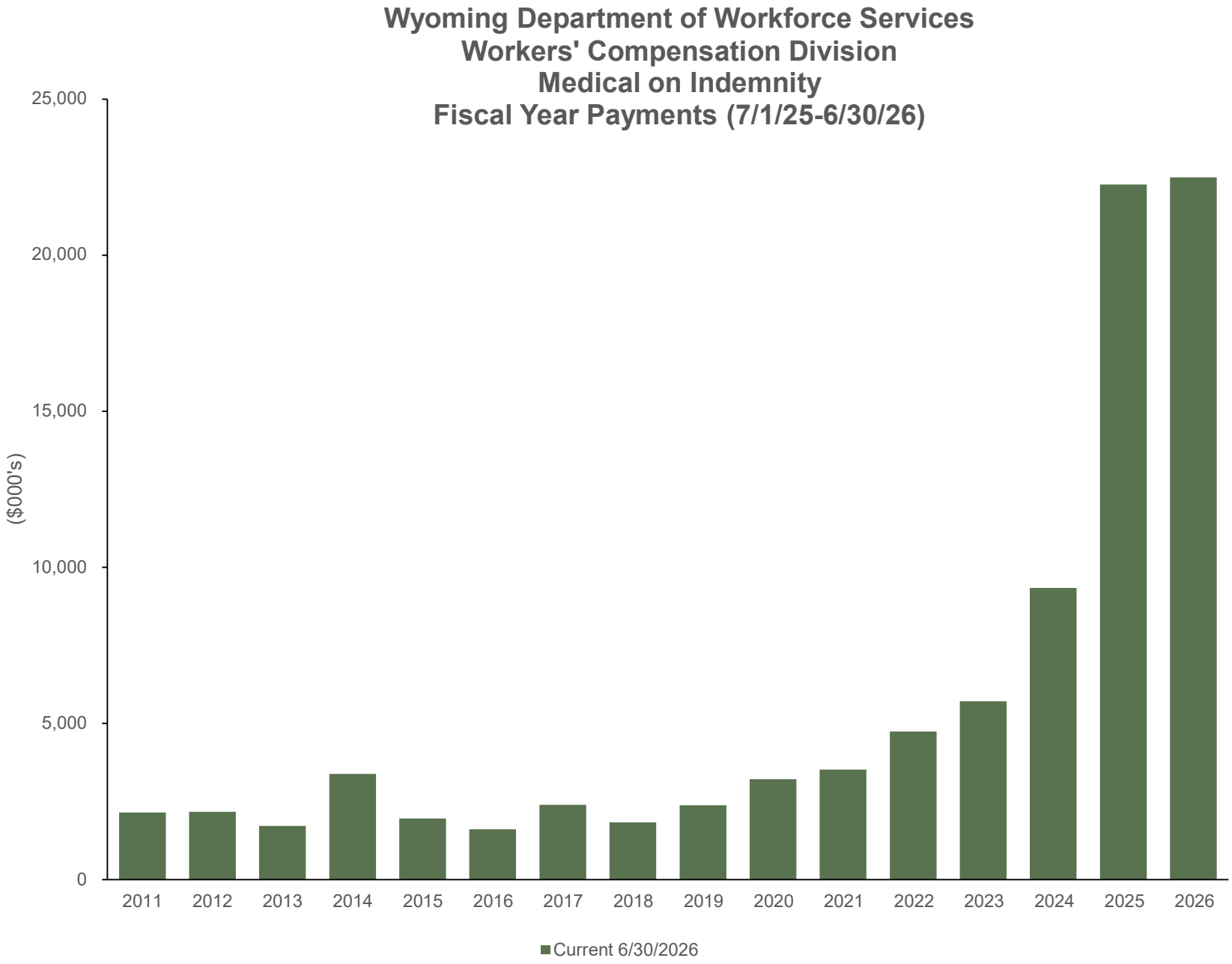
2020
2021
2022
2023
2024
2025
Prior 6/30/2025
Current 6/30/2026


Wyoming Department of Workforce Services
Workers' Compensation Division
Medical on Indemnity
Fiscal Year Payments (7/1/25-6/30/26)
25,000
20,000
15,000
10,000
5,000
0
($000's)
2011
2012
2013
2014
2015
2016
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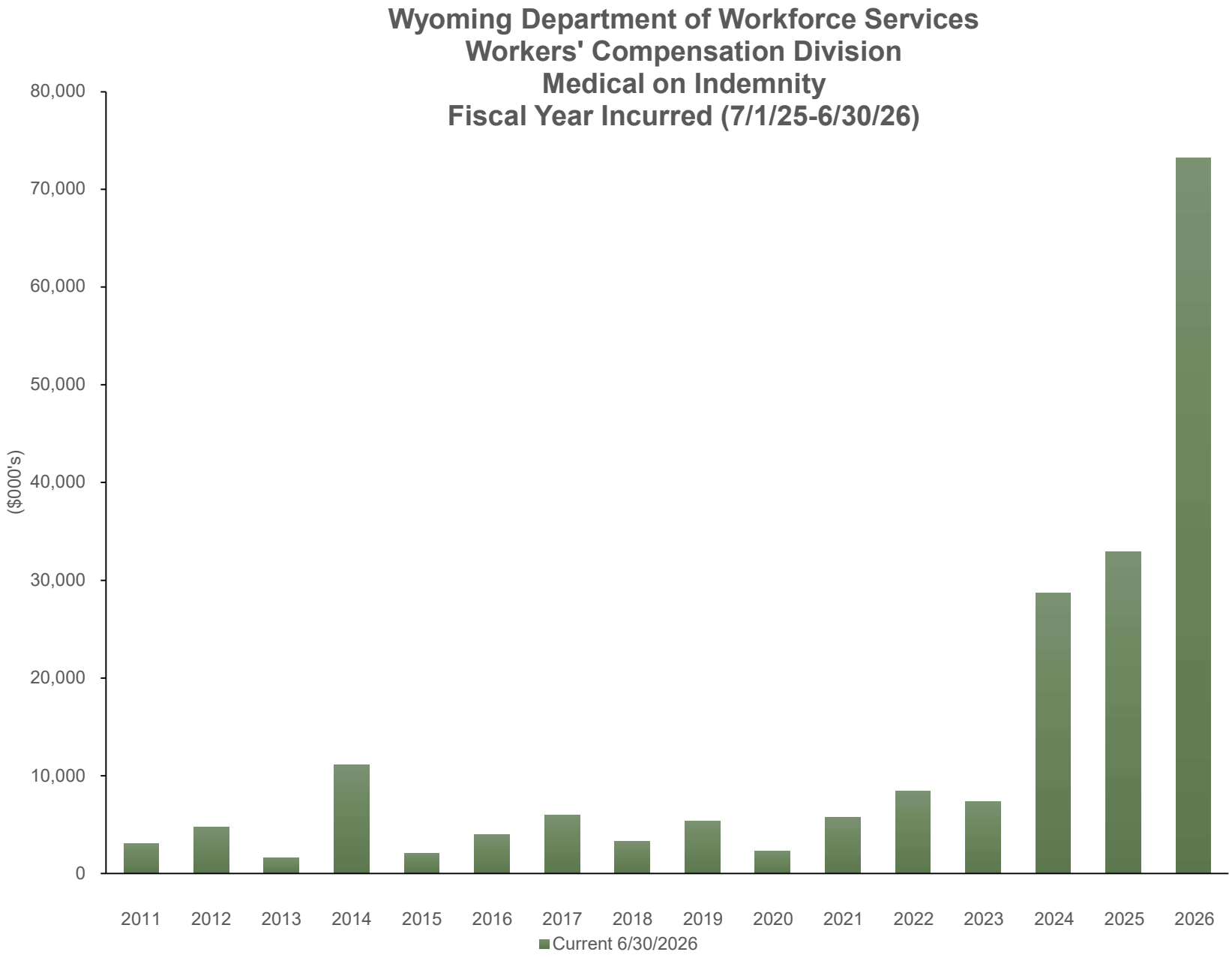
2018
2019
2020
2021
2022
2023
2024
2025
2026
Current 6/30/2026


Wyoming Department of Workforce Services
Workers' Compensation Division
Medical on Indemnity
Fiscal Year Incurred (7/1/25-6/30/26)
($000's)
80,000
70,000
60,000
50,000
40,000
30,000
20,000
10,000
0
2011
2012
2013
2014
2015
2016
2017
2018
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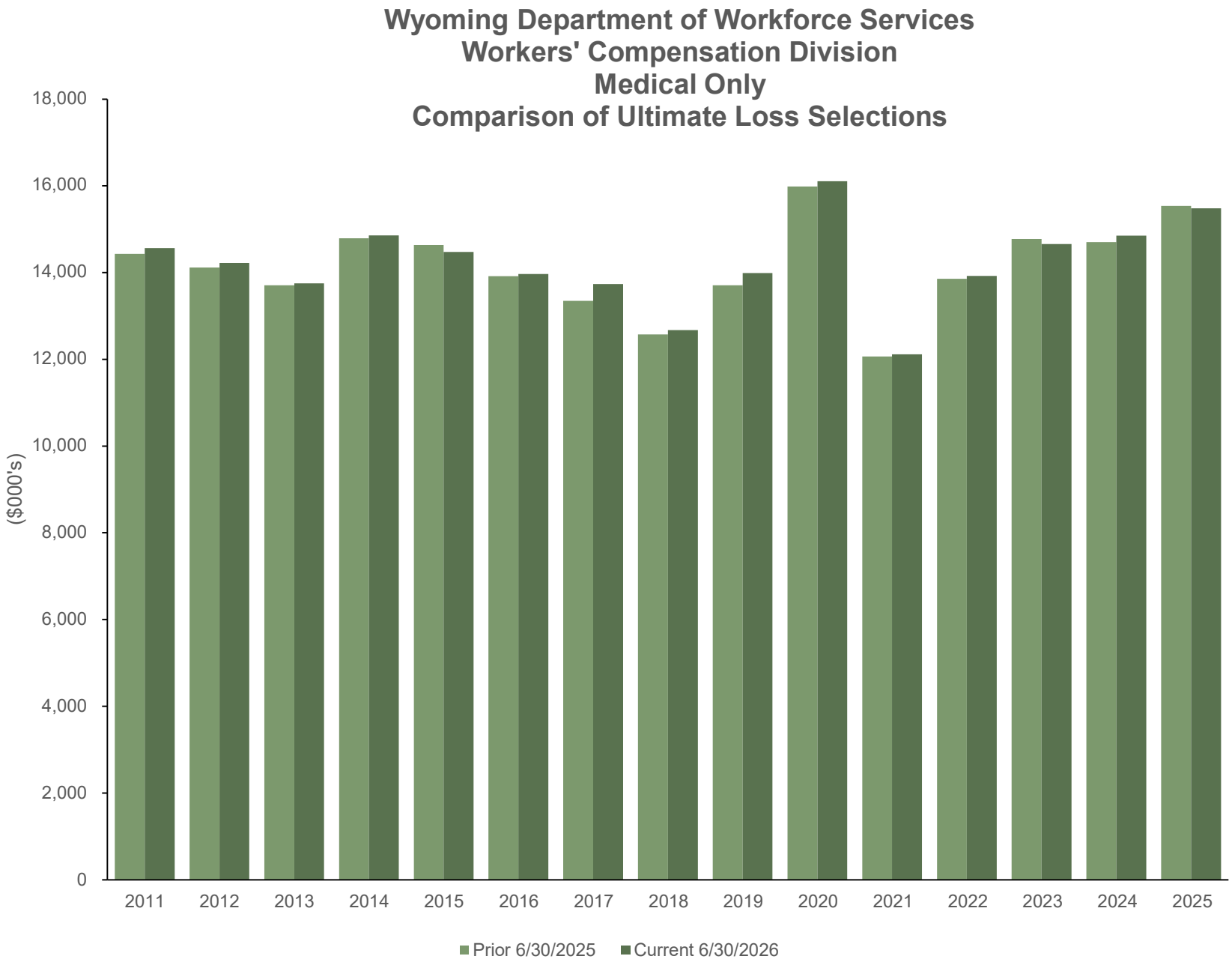
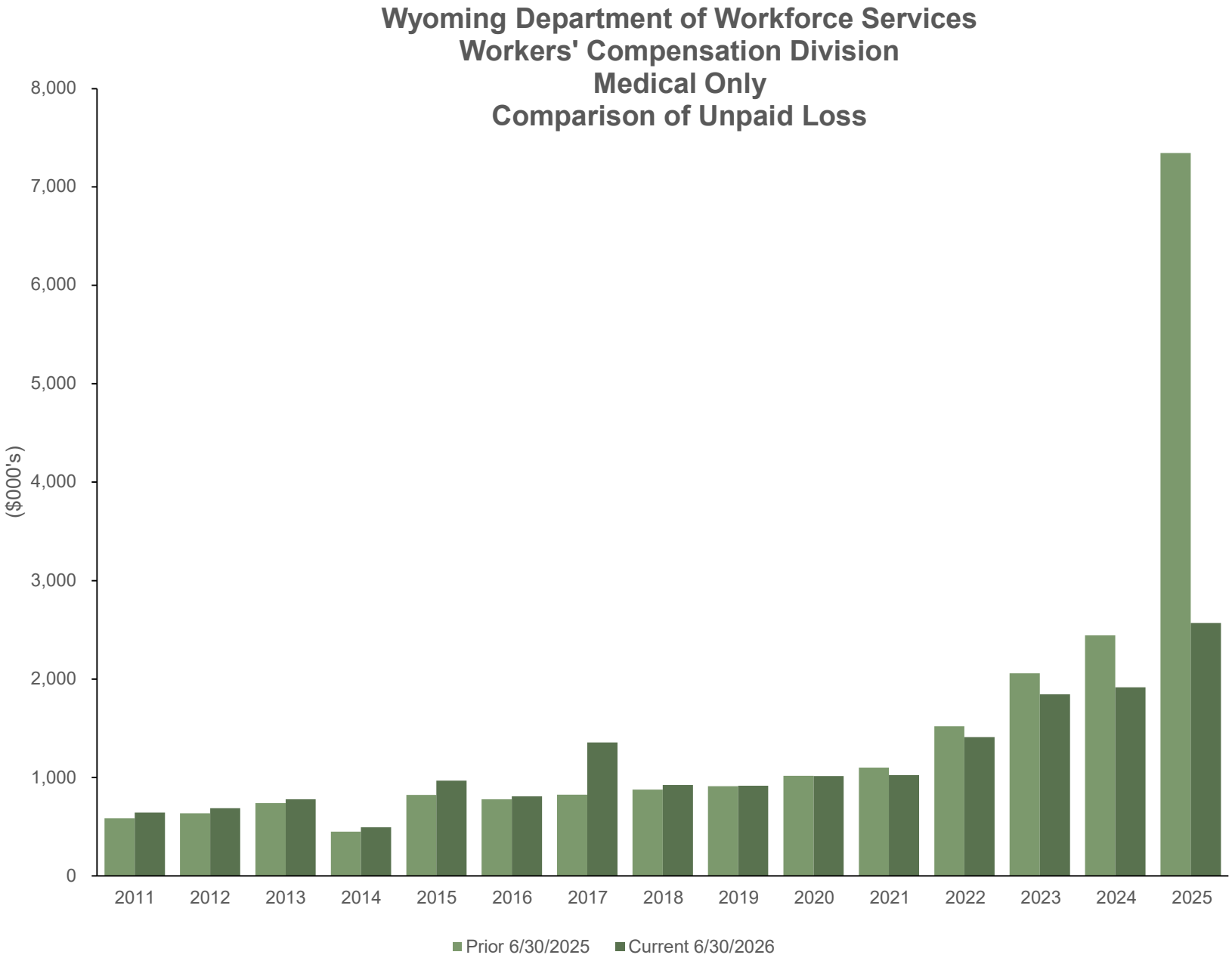
2020
2021
2022
2023
2024
2025
2026
Current 6/30/2026


Wyoming Department of Workforce Services
Workers' Compensation Division
Medical Only
Comparison of Ultimate Loss Selections
($000's)
18,000
16,000
14,000
12,000
10,000
8,000
6,000
4,000
2,000
0
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025
Prior 6/30/2025
Current 6/30/2026


Wyoming Department of Workforce Services
Workers' Compensation Division
Medical Only
Comparison of Unpaid Loss
($000's)
8,000
7,000
6,000
5,000
4,000
3,000
2,000
1,000
0
2011
2012
2013
2014
2015
2016
2017
2018
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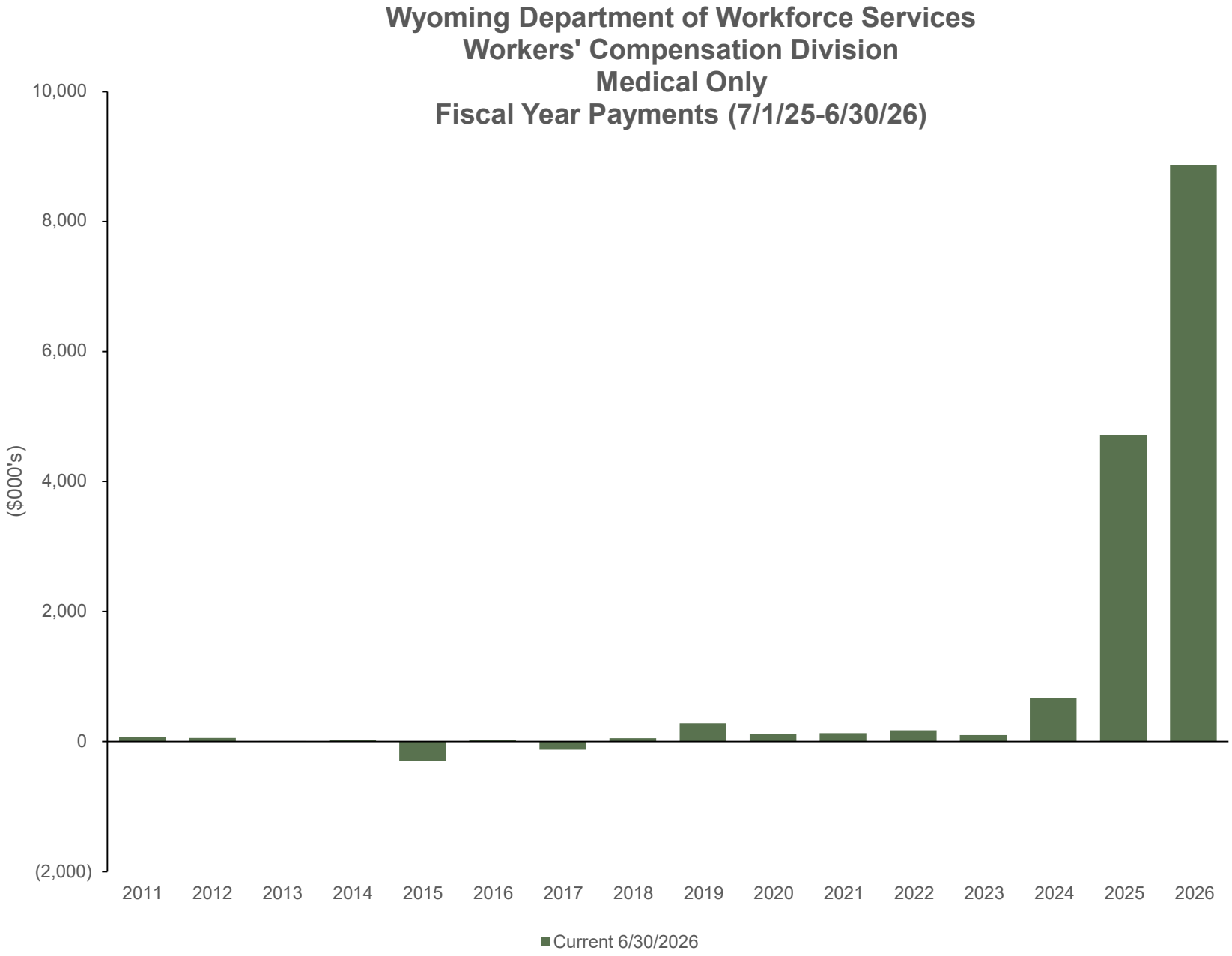
2021
2022
2023
2024
2025
Prior 6/30/2025
Current 6/30/2026


Wyoming Department of Workforce Services
Workers' Compensation Division
Medical Only
Fiscal Year Payments (7/1/25-6/30/26)
10,000
8,000
6,000
4,000
2,000
0
(2,000)
($000's)
2011
2012
2013
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2018
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2020
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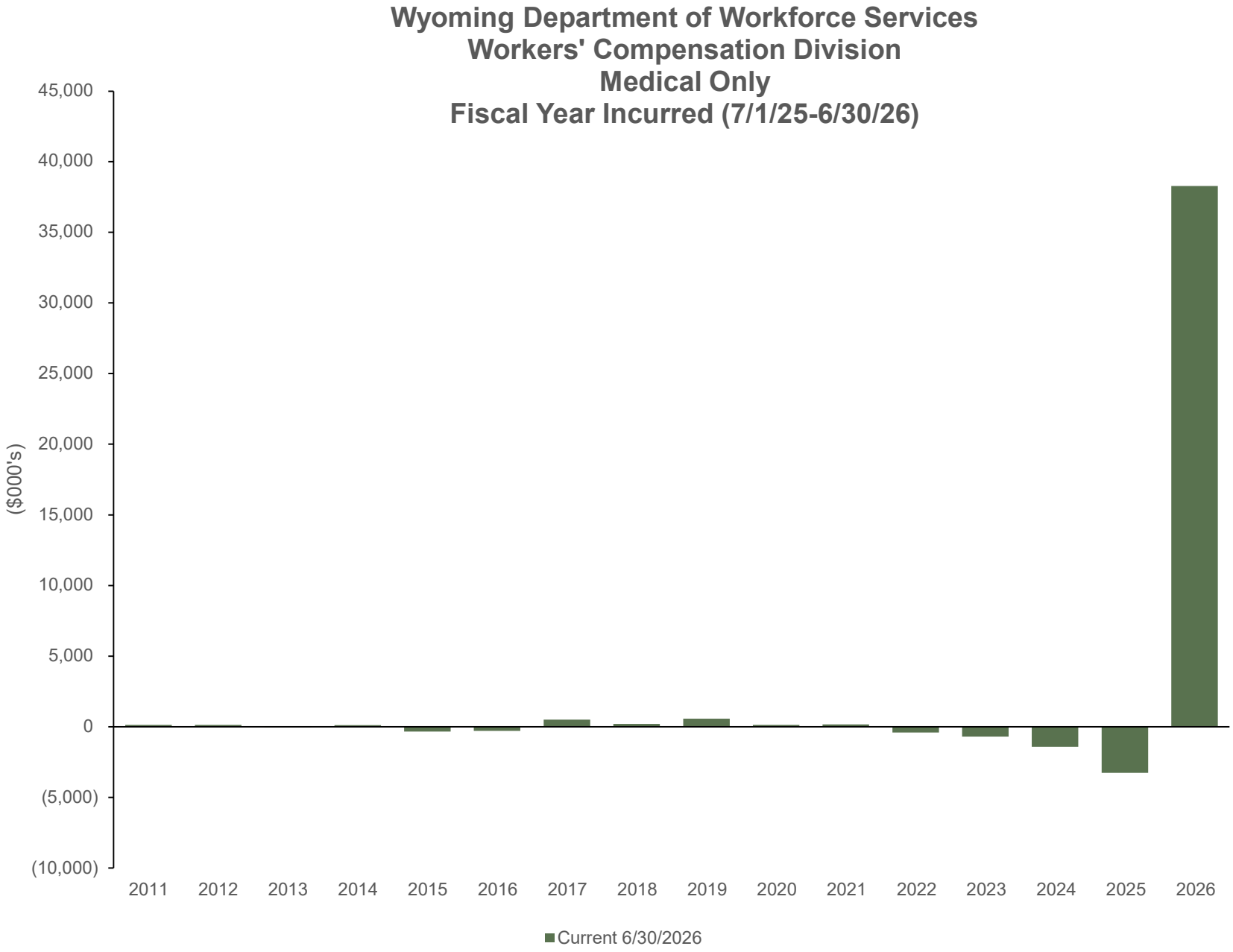
2022
2023
2024
2025
2026
Current 6/30/2026


Wyoming Department of Workforce Services
Workers' Compensation Division
Medical Only
Fiscal Year Incurred (7/1/25-6/30/26)
($000's)
45,000
40,000
35,000
30,000
25,000
20,000
15,000
10,000
5,000
0
(5,000)
(10,000)
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025
2026
Current 6/30/2026

VII. Qualifiers and Limitations

The following qualifiers and limitations apply to this report and underlying analysis of unpaid claim liabilities performed by the actuary. This list is not exhaustive; additional factors may be identified in the future.

Data Verification

In performing this analysis, HARC relied on data and information provided by the client without conducting an independent audit. While the data was reviewed for consistency and reasonableness, that review might not always detect all discrepancies. HARC has assumed the accuracy and completeness of the data provided, and the findings and conclusions depend on this assumption. If the data is incomplete or inaccurate, the reliability of those conclusions may be in question and will require additional scrutiny.

Funding of Claim Payments

No assets supporting these liabilities were reviewed, and no assumptions were made regarding the maturities or liquidity of such assets, if they exist. Such an examination was outside the scope of this review.

Rounding and Accuracy

The models may contain more digits than displayed, and calculation results might be presented with a higher or lower number of digits than deemed significant. Consequently, there may be rounding differences between the calculations presented in the exhibits and any replication of those calculations based on the displayed data. Furthermore, some results may not be adjusted for precision.

Unanticipated Changes

The conclusions in this report are based on an analysis of the client's data and HARC's estimates of the outcomes of numerous contingent events. These estimates were derived from the client's historical claim experience and adjusted for expected changes. However, this analysis does not account for extraordinary future developments that are not represented in historical data or are currently unquantifiable. The client was also assumed to remain a going concern, without factoring in the potential impacts of insolvency, bankruptcy, or similar events.

Internal and External Factors Affecting Variability

The estimates were developed in accordance with applicable Actuarial Standards of Practice, but the inherent uncertainty in estimating unpaid claims is influenced by numerous factors. Internal factors include changes in the client's claim reserving or settlement practices, while

external factors encompass shifts in the legal, social, or regulatory environment. Economic conditions will also affect variability, particularly the risk of unanticipated inflation. Therefore, there can be no guarantee that the actual loss emergence will match the projections in this report.

COVID-19 Pandemic

No explicit adjustments for the impact of the COVID-19 pandemic on loss experience have been incorporated into this report, except where specifically noted.

Sensitivity Analysis

In conducting this analysis, the sensitivity of key variables was considered. A number of assumptions were made concerning these variables. The most critical variables include the selection of loss development factors, assumptions around frequency and severity, and trends in loss costs. The overall results are highly sensitive to any of these assumptions, and reasonable alternative choices could result in significantly different outcomes, either positively or negatively. The approach is aimed at neither optimism nor conservatism in making these selections.

Projections by Accident Year

In alignment with the purpose of the engagement, the analysis focused on the client's overall reserves for unpaid claims. Therefore, the projections presented for each Accident Year (AY) should be interpreted in the context of the entire portfolio of liabilities, and not necessarily as best estimates for each individual Accident Year.

Terminology

The terms "Unpaid Loss & LAE Estimates," "Estimates of Unpaid Claims," and "Unpaid Claim Estimates" are used interchangeably throughout this report and are intended to convey the same meaning.

Discounting

Discounted estimates are subject to additional uncertainty, including the risk that the timing of the future payments will differ from the expected payout and the risk that the actual rate of return on the underlying assets (if any) will differ from the assumed rate used for determining the discount factors. No specific provision for this additional risk has been included.

VIII. Distribution and Use

Usage and Responsibility of Client

This report has been prepared by Hansen Actuarial & Risk Consulting solely for the specific use of the client named herein and for the stated purpose. It contains significant assumptions, limitations, and considerations, making it necessary to read and utilize the document in its entirety. This report may not be divided into parts or distributed separately unless the client needs to share it with their directors, officers, or employees. The client holds full responsibility for decisions made in connection with the implementation or use of any advice or recommendations contained within the report.

Distribution, Circulation, and Publication

This report is not meant for general circulation or public distribution. It should not be used, quoted, or shared with others for any purpose other than those specified in the report or any written agreement under which the report was provided, without obtaining prior written consent from Hansen Actuarial & Risk Consulting. Furthermore, neither the entire report nor any portion of its contents, including any opinions expressed, should be shared publicly via advertising, public relations, news outlets, sales material, mailings, or any other forms of communication without written permission from Hansen Actuarial & Risk Consulting.

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IX. Acknowledgement of Qualifications

I, William D. Hansen, FCAS, MAAA, am a consultant for the Wyoming Department of Workforce Services, Workers' Compensation Division. I am a member of the American Academy of Actuaries and meet its qualification standards to render these opinions and produce this report. I am also a Fellow of the Casualty Actuarial Society and meet the definition of a Qualified Actuary per the NAIC Annual Statement Instructions—Property and Casualty, Actuarial Opinion.

I, Jeffery W. Scholl, FCAS, MAAA, am a consultant for the Wyoming Department of Workforce Services, Workers' Compensation Division. I am a member of the American Academy of Actuaries and meet its qualification standards to render these opinions and produce this report. I am also a Fellow of the Casualty Actuarial Society and meet the definition of a Qualified Actuary per the NAIC Annual Statement Instructions—Property and Casualty, Actuarial Opinion.

I, Matthew P. Gatsch, ACAS, MAAA, am a consultant for the Wyoming Department of Workforce Services, Workers' Compensation Division. I am a member of the American Academy of Actuaries and meet its qualification standards to render these opinions and produce this report. I am also an Associate of the Casualty Actuarial Society and meet the definition of a Qualified Actuary per the NAIC Annual Statement Instructions—Property and Casualty, Actuarial Opinion.

The opinions and conclusions presented in this letter are based on the available data, the input of expert staff, and informed judgment. Insurance liabilities are subject to many inherent uncertainties concerning future events, and therefore actual results may vary significantly from these liability estimates.

Neither HARC nor any of the actuaries named above have any financial interest in the Division, or any other relationship with the Division, that would create a conflict of interest with respect to this engagement.

X. Exhibits

Summary

Exhibit A – Indemnity

Exhibit B – Medical on Indemnity

Exhibit C – Medical Only

Exhibit D – Allocated Loss Adjustment Expense

Exhibit E – Recoveries

Premiums and Payroll

Expenses

Indemnity Addendum by Type

Exhibit A.1 – Fatality
Exhibit A.2 – Permanent Partial Disability
Exhibit A.3 – Permanent Partial Impairment
Exhibit A.4 – Permanent Total Disability
Exhibit A.5 – Temporary Partial
Exhibit A.6 – Temporary Total
Exhibit A.7 – Vocational Rehabilitation
Exhibit A.8 – Other

Benefit Level Adjustments

Discount Exhibits

Duration

Wyoming Department of Workforce Services
Unpaid Loss and Loss Adjustment Expense
as of 6/30/2026
($000's)

		(1)	(2)	(3)
		Undiscounted	Amount of Discount 3.50%	Selected Discounted 3.50%
A	Indemnity	668,614	205,582	463,033
B	Medical on Indemnity	1,388,434	533,579	854,855
C	Total Indemnity	2,057,048	739,160	1,317,888
D	Medical Only	28,751	5,826	22,925
E	Total Loss	2,085,799	744,986	1,340,813
F	ALAE	34,004	9,140	24,864
G	Recoveries	11,612	867	10,745
H	ULAE	117,284	41,890	75,394
I	Reconciliation	0	0	0
J	Total Unpaid Loss and LAE	2,225,475	795,149	1,430,325
K	Available Funding	2,933,919		2,933,919
L	Funding Position	708,444		1,503,593

Row Notes

A From Exhibit A.1
B From Exhibit B.1
C Row (A) + Row (B)
D From Exhibit C.1
E Row (C) + Row (D)
F From Exhibit D.1
G From Exhibit E.1
H Row (E) x Expense Summary 2, Row (K.1)
I Row (E) x Expense Summary 3, Row (F)
J Row (E) + Row (F) - Row (G) + Row (H) + Row (I)
K Provided by Wyoming Department of Workforce Services
L Row (K) - Row (J)

Wyoming Department of Workforce Services
Unpaid Loss and Loss Adjustment Expense
as of 6/30/2026
($000's)

		(1)	(2)	(3)	(4)	
		Undiscounted	Low Scenario Discounted 2.50%	Selected Discounted 3.50%	High Scenario Discounted 4.50%	
A	Indemnity	668,614	508,044	463,033	425,422	
B	Medical on Indemnity	1,388,434	965,448	854,855	765,602	
C	Total Indemnity	2,057,048	1,473,492	1,317,888	1,191,023	
D	Medical Only	28,751	24,298	22,925	21,727	
E	Total Loss	2,085,799	1,497,790	1,340,813	1,212,751	#
F	ALAE	34,004	26,930	24,864	23,106	
G	Recoveries	11,612	10,977	10,745	10,977	
H	ULAE	117,284	84,220	75,394	68,193	
I	Reconciliation	0	0	0	0	
J	Total Unpaid Loss and LAE	2,225,475	1,597,963	1,430,325	1,293,073	
	Scenario Percentage Change		11.7%		-9.6%	
K	Available Funding	2,933,919	2,933,919	2,933,919	2,933,919	
L	Funding Position	708,444	1,335,955	1,503,593	1,640,846	
	Scenario Percentage Change		-11.1%		9.1%	

Row Notes for Columns (1) & (3)

A From Exhibit A.1
B From Exhibit B.1
C Row (A) + Row (B)
D From Exhibit C.1
E Row (C) + Row (D)
F From Exhibit D.1
G From Exhibit E.1
H Row (E) x Expense Summary 2, Row (K.1)
I Row (E) x Expense Summary 3, Row (F)
J Row (E) + Row (F) - Row (G) + Row (H) + Row (I)
K Provided by Wyoming Department of Workforce Services
L Row (K) - Row (J)

Wyoming Department of Workforce Services
Unpaid Loss and Loss Adjustment Expense
as of 6/30/2026
($000's)

		(1)	(2)	(3)
		Undiscounted	Amount of Discount 3.50%	Selected Discounted 3.50%
A.1	Fatality	60,917	10,596	50,322
A.2	Permanent Partial Disability	10,954	713	10,241
A.3	Permanent Partial Impairment	48,451	7,507	40,944
A.4	Permanent Total Disability	624,156	257,249	366,906
A.5	Temporary Partial	988	35	953
A.6	Temporary Total	60,051	7,217	52,834
A.7	Vocational Stipend Award	374	24	350
A.8	Other	7,357	1,135	6,221
		813,247	284,477	528,770

Row Notes

A The total Indemnity selection [Summary 1 Row (A)] does not necessarily equal the sum of the individual segments, as the selections are not are not always based on the segments.

A.1 From Exhibit A 1.1
A.2 From Exhibit A 2.1
A.3 From Exhibit A 3.1
A.4 From Exhibit A 4.1
A.5 From Exhibit A 5.1
A.6 From Exhibit A 6.1
A.7 From Exhibit A 7.1
A.8 From Exhibit A 8.1

Wyoming Department of Workforce Services
Unpaid Loss and Loss Adjustment Expense
as of 6/30/2026
($000's)

Change In Estimate From Prior Analysis

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
		Indemnity	Medical on Indemnity	Medical Only	Subtotal	ALAE	Recoveries	ULAE	Reconciliation	Total
A	June 30, 2025 Estimate of Unpaid									
A.1	Unpaid Excluding Contingency	645,799	1,348,513	27,797	2,022,110	34,986	11,451	112,430	0	2,158,075
A.2	Contingency				0	0	0	0	0	0
A.3	Cost of Living Adjustment	0	0	0	0	0	0	0	0	0
A.4	Unpaid Including Contingency	645,799	1,348,513	27,797	2,022,110	34,986	11,451	112,430	0	2,158,075
B	Fiscal Year Payments									
B.1	All Years	70,852	109,176	15,257	195,285	3,154	3,206			195,233
B.2	Fiscal Injury Year 2025-26	12,282	22,494	8,869	43,645	34	0			43,679
B.3	Fiscal Injury Years Prior to 2025-26	58,570	86,682	6,387	151,640	3,120	3,205			151,554
C	Implied June 30, 2026 Unpaid for Fiscal Injury Years Prior to 2025-26									
C.1	Unpaid Excluding Contingency	587,229	1,261,831	21,410	1,870,470	31,866	8,246	112,430	0	2,006,521
C.2	Contingency				0					0
C.3	Unpaid Including Contingency				1,870,470					2,006,521
D	June 30, 2026 Estimate of Unpaid									
D.1	All Years	668,614	1,388,434	28,751	2,085,799	34,004	11,612	117,284	0	2,225,475
D.2	Fiscal Injury Year 2025-26	67,926	110,896	7,698	186,520	3,570	3,342	10,488	0	197,236
D.3	Fiscal Injury Years Prior to 2025-26	600,689	1,277,537	21,054	1,899,279	30,433	8,270	106,796	0	2,028,238
D.4	Contingency				0					0
D.5	Fiscal Injury Years Prior to 2025-26 Including Contingency				1,899,279					2,028,238
E	Favorable/(Adverse) Development									
E.1	Unpaid Excluding Contingency	(13,459)	(15,706)	356	(28,809)	1,433	24	5,634	0	(21,717)
E.2	Contingency				0					0
E.3	Unpaid Including Contingency				(28,809)					(21,717)

Row Notes

A From prior actuarial report as of June 30, 2025
B Provided by Wyoming Department of Workforce Services
C Row (A) - Row (B.3)
D From Summary 1; and Exhibits A.1, B.1, C.1, D.1 and E.1
E Row (C.1) - Row (D.3)

Wyoming Department of Workforce Services
Total Loss (Indemnity, Medical on Indemnity, Medical Only, ALAE, and Recoveries)
as of 6/30/2026

Summary of Unpaid Loss and ALAE

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Loss	(4) Paid Loss 6/30/2026	(5) Case Reserve 6/30/2026	(6) Selected Loss IBNR 6/30/2026	(7) Selected Unpaid Loss 6/30/2026	(8) Adjusted Selected Unpaid Loss 6/30/2026	(9) Discounted Unpaid Loss 6/30/2026
Prior to 1992	6/30/2026		794,672,693	751,404,099	39,610,382	3,658,212	43,268,594	44,433,725	35,364,965
1992	6/30/2026	420	106,334,035	96,105,858	7,812,390	2,415,787	10,228,177	10,538,312	8,231,965
1993	6/30/2026	408	106,760,342	95,447,473	8,571,743	2,741,127	11,312,870	11,626,948	8,979,725
1994	6/30/2026	396	115,753,824	101,268,417	11,869,958	2,615,448	14,485,407	14,904,483	11,322,215
1995	6/30/2026	384	100,301,571	89,140,225	10,320,074	841,271	11,161,346	11,482,556	8,602,738
1996	6/30/2026	372	94,045,421	83,069,988	7,545,805	3,429,628	10,975,433	11,258,621	8,387,518
1997	6/30/2026	360	96,420,944	82,490,504	9,814,766	4,115,674	13,930,440	14,286,532	10,497,506
1998	6/30/2026	348	97,374,439	86,342,708	6,534,917	4,496,813	11,031,731	11,360,177	8,224,759
1999	6/30/2026	336	105,048,239	90,479,778	9,104,844	5,463,616	14,568,461	15,025,259	10,660,250
2000	6/30/2026	324	119,805,833	100,597,676	11,933,695	7,274,462	19,208,157	19,804,952	13,830,952
2001	6/30/2026	312	139,523,216	116,129,546	12,942,967	10,450,702	23,393,670	24,076,082	16,633,054
2002	6/30/2026	300	160,343,171	132,540,725	18,945,012	8,857,434	27,802,446	28,553,310	19,555,661
2003	6/30/2026	288	150,876,727	119,743,987	21,065,985	10,066,755	31,132,740	31,920,360	21,654,937
2004	6/30/2026	276	156,615,996	125,788,794	14,671,922	16,155,280	30,827,202	31,686,931	21,142,311
2005	6/30/2026	264	161,274,475	126,029,263	19,088,990	16,156,222	35,245,212	36,220,605	23,890,300
2006	6/30/2026	252	187,474,362	143,886,672	25,801,946	17,785,744	43,587,689	44,735,914	29,253,979
2007	6/30/2026	240	212,490,631	162,426,973	26,815,737	23,247,921	50,063,658	51,396,890	33,355,208
2008	6/30/2026	228	224,187,511	168,835,210	33,756,779	21,595,522	55,352,301	56,833,430	36,519,357
2009	6/30/2026	216	221,107,117	165,278,389	31,065,003	24,763,725	55,828,728	57,291,611	36,586,295
2010	6/30/2026	204	196,180,503	140,427,165	25,351,796	30,401,542	55,753,338	57,195,397	36,198,751
2011	6/30/2026	192	234,888,720	169,647,475	37,588,518	27,652,727	65,241,245	66,809,282	42,155,151
2012	6/30/2026	180	236,357,781	169,095,174	45,999,042	21,263,565	67,262,607	68,912,433	42,999,603
2013	6/30/2026	168	217,602,218	152,630,939	28,498,215	36,473,063	64,971,278	66,679,045	41,054,357
2014	6/30/2026	156	242,294,427	171,571,825	41,600,983	29,121,620	70,722,602	72,536,465	44,337,982
2015	6/30/2026	144	222,923,854	149,195,511	33,477,518	40,250,825	73,728,343	75,584,735	46,117,615
2016	6/30/2026	132	206,546,138	131,623,046	31,643,298	43,279,794	74,923,092	76,822,395	46,530,655
2017	6/30/2026	120	212,388,735	136,626,288	38,947,413	36,815,035	75,762,447	77,650,328	46,821,487
2018	6/30/2026	108	212,850,429	131,196,688	35,895,317	45,758,425	81,653,741	83,655,693	50,281,764
2019	6/30/2026	96	209,784,193	127,213,913	36,761,865	45,808,415	82,570,280	84,593,358	50,682,714
2020	6/30/2026	84	221,399,893	133,601,613	48,694,095	39,104,185	87,798,279	90,077,526	53,768,869
2021	6/30/2026	72	198,105,753	109,675,821	41,187,956	47,241,976	88,429,932	90,575,481	54,564,045
2022	6/30/2026	60	210,216,890	112,031,091	50,476,374	47,709,426	98,185,800	100,536,553	60,982,299
2023	6/30/2026	48	210,034,253	101,660,268	49,712,199	58,661,786	108,373,985	108,373,985	66,803,894
2024	6/30/2026	36	228,606,601	103,229,010	92,435,845	32,941,746	125,377,591	125,377,591	78,923,770
2025	6/30/2026	24	231,696,500	83,071,195	93,437,014	55,188,291	148,625,305	148,625,305	97,556,068
2026	6/30/2026	12	230,427,163	43,679,089	114,698,882	72,049,192	186,748,074	186,748,074	132,458,961
Total			7,072,714,599	5,003,182,399	1,173,679,244	895,852,955	2,069,532,200	2,108,190,347	1,354,931,680

Column Notes

(3) Exhibit A.1, Column (3) + Exhibit B.1, Column (3) + Exhibit C.1, Column (3) + Exhibit D.1, Column (3) - Exhibit E.1, Column (3)
(4) Exhibit A.1, Column (4) + Exhibit B.1, Column (4) + Exhibit C.1, Column (4) + Exhibit D.1, Column (4) - Exhibit E.1, Column (4)
(5) Exhibit A.1, Column (5) + Exhibit B.1, Column (5) + Exhibit C.1, Column (5)
(6) (7) - (5)
(7) (3) - (4)
(8) Exhibit A.1, Column (10) + Exhibit B.1, Column (10) + Exhibit C.1, Column (10) + Exhibit D.1, Column (7) - Exhibit E.1, Column (7)
(9) Exhibit A.1, Column (12) + Exhibit B.1, Column (12) + Exhibit C.1, Column (12) + Exhibit D.1, Column (9) - Exhibit E.1, Column (9)

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Summary of Unpaid Loss

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Loss	(4) Paid Loss 6/30/2026	(5) Case Reserve 6/30/2026	(6) Reported Loss 6/30/2026	(7) Selected Loss IBNR 6/30/2026	(8) Selected Unpaid Loss 6/30/2026	(9) Benefit Adjustment	(10) Adjusted Unpaid Loss 6/30/2026	(11) Discount Factor 3.50%	(12) Discounted Unpaid Loss 6/30/2026
Prior to 1992	6/30/2026		$329,515,007	$316,907,762	$11,731,837	$328,639,598	$875,409	$12,607,246	1.000	$12,607,246	0.828	$10,435,634
1992	6/30/2026	420	34,985,668	33,006,456	1,016,623	34,023,080	962,588	1,979,212	1.000	1,979,212	0.816	1,615,482
1993	6/30/2026	408	37,188,900	34,230,742	2,934,346	37,165,088	23,811	2,958,158	1.000	2,958,158	0.805	2,381,608
1994	6/30/2026	396	38,532,427	35,196,619	3,130,062	38,326,681	205,746	3,335,808	1.000	3,335,808	0.794	2,649,844
1995	6/30/2026	384	32,700,189	30,119,793	2,315,511	32,435,304	264,885	2,580,397	1.000	2,580,397	0.784	2,023,071
1996	6/30/2026	372	29,913,280	26,812,693	2,849,876	29,662,569	250,712	3,100,587	1.000	3,100,587	0.774	2,400,010
1997	6/30/2026	360	32,209,312	27,788,925	3,883,303	31,672,228	537,084	4,420,387	1.000	4,420,387	0.764	3,379,221
1998	6/30/2026	348	29,690,041	27,445,154	1,665,516	29,110,670	579,371	2,244,887	1.000	2,244,887	0.755	1,695,453
1999	6/30/2026	336	30,918,814	28,548,852	1,960,666	30,509,517	409,296	2,369,962	1.000	2,369,962	0.746	1,768,969
2000	6/30/2026	324	37,379,915	34,094,033	2,572,402	36,666,435	713,480	3,285,882	1.000	3,285,882	0.738	2,424,802
2001	6/30/2026	312	45,582,573	40,388,571	4,483,738	44,872,310	710,264	5,194,002	1.000	5,194,002	0.730	3,790,844
2002	6/30/2026	300	56,259,306	48,543,778	5,999,042	54,542,820	1,716,485	7,715,528	1.000	7,715,528	0.720	5,558,835
2003	6/30/2026	288	50,571,873	40,605,585	9,419,281	50,024,867	547,006	9,966,288	1.000	9,966,288	0.712	7,093,725
2004	6/30/2026	276	49,187,120	41,472,416	5,530,684	47,003,100	2,184,020	7,714,703	1.000	7,714,703	0.705	5,441,273
2005	6/30/2026	264	51,472,135	42,332,971	7,928,779	50,261,750	1,210,384	9,139,163	1.000	9,139,163	0.699	6,391,398
2006	6/30/2026	252	64,509,414	51,621,774	9,654,359	61,276,133	3,233,281	12,887,640	1.000	12,887,640	0.695	8,960,193
2007	6/30/2026	240	74,829,058	60,415,592	11,987,129	72,402,721	2,426,337	14,413,466	1.000	14,413,466	0.695	10,019,057
2008	6/30/2026	228	75,683,261	59,980,992	14,505,344	74,486,336	1,196,925	15,702,269	1.000	15,702,269	0.694	10,892,367
2009	6/30/2026	216	77,780,980	61,154,319	14,026,917	75,181,236	2,599,744	16,626,661	1.000	16,626,661	0.690	11,467,767
2010	6/30/2026	204	67,390,388	50,331,942	12,339,771	62,671,714	4,718,674	17,058,446	1.000	17,058,446	0.686	11,694,788
2011	6/30/2026	192	85,070,600	62,018,777	19,812,884	81,831,662	3,238,939	23,051,823	1.000	23,051,823	0.680	15,675,349
2012	6/30/2026	180	84,070,401	61,234,563	21,589,951	82,824,514	1,245,886	22,835,838	1.000	22,835,838	0.674	15,395,433
2013	6/30/2026	168	77,088,173	58,149,907	15,557,534	73,707,441	3,380,732	18,938,266	1.000	18,938,266	0.671	12,711,127
2014	6/30/2026	156	85,705,610	63,956,676	19,151,665	83,108,341	2,597,269	21,748,934	1.000	21,748,934	0.667	14,513,451
2015	6/30/2026	144	81,089,474	57,504,313	21,466,602	78,970,915	2,118,559	23,585,161	1.000	23,585,161	0.666	15,699,955
2016	6/30/2026	132	72,494,329	48,845,238	17,356,560	66,201,799	6,292,531	23,649,091	1.000	23,649,091	0.664	15,698,615
2017	6/30/2026	120	78,025,544	53,326,870	19,938,707	73,265,576	4,759,968	24,698,675	1.000	24,698,675	0.661	16,321,211
2018	6/30/2026	108	78,588,876	51,270,357	19,798,767	71,069,125	7,519,751	27,318,519	1.000	27,318,519	0.658	17,974,240
2019	6/30/2026	96	78,988,044	51,300,945	18,884,898	70,185,843	8,802,202	27,687,099	1.000	27,687,099	0.657	18,179,989
2020	6/30/2026	84	77,826,270	51,418,266	15,140,156	66,558,422	11,267,847	26,408,003	1.000	26,408,003	0.657	17,358,126
2021	6/30/2026	72	71,213,433	40,293,297	22,553,572	62,846,869	8,366,564	30,920,136	1.000	30,920,136	0.659	20,375,609
2022	6/30/2026	60	79,191,176	43,910,068	26,754,364	70,664,432	8,526,743	35,281,108	1.000	35,281,108	0.664	23,434,022
2023	6/30/2026	48	76,717,368	37,193,904	25,102,463	62,296,367	14,421,001	39,523,464	1.000	39,523,464	0.674	26,630,093
2024	6/30/2026	36	80,260,514	36,046,556	31,799,748	67,846,305	12,414,209	44,213,958	1.000	44,213,958	0.689	30,472,331
2025	6/30/2026	24	80,095,602	24,567,826	26,180,319	50,748,145	29,347,457	55,527,776	1.000	55,527,776	0.714	39,674,074
2026	6/30/2026	12	80,208,135	12,282,281	34,493,712	46,775,993	33,432,141	67,925,853	1.000	67,925,853	0.748	50,834,912
Total			$2,512,933,209	$1,844,318,814	$485,517,091	$2,329,835,904	$183,097,304	$668,614,395		$668,614,395		$463,032,880

Column Notes

(3) Exhibit A.3, Column (15)
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (3) - (6); Prior to 1992 from Exhibit A.21
(8) (3) - (4)
(9) Adjustment for Medical Fee Schedule change.
(10) (8) x (9)
(11) Based on Exhibit A.7, Column (4) and 3.50% discount rate.
(12) (10) x (11)

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Summary Statistics

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Loss	(4) Selected Ultimate Counts	(5) Premium	(6) Payroll ($00's)	(7) Frequency per $1M Payroll	(8) Average Ultimate Loss	(9) Ultimate Loss Ratio
1992	6/30/2026	420	$34,985,668	3,569				$9,803	
1993	6/30/2026	408	37,188,900	3,570				10,417	
1994	6/30/2026	396	38,532,427	3,632				10,608	
1995	6/30/2026	384	32,700,189	3,439				9,508	
1996	6/30/2026	372	29,913,280	3,068				9,749	
1997	6/30/2026	360	32,209,312	2,886				11,162	
1998	6/30/2026	348	29,690,041	2,944				10,086	
1999	6/30/2026	336	30,918,814	2,863		$40,277,368	71.081%	10,800	
2000	6/30/2026	324	37,379,915	3,024		43,292,428	69.855%	12,360	
2001	6/30/2026	312	45,582,573	3,339		47,027,299	71.010%	13,650	
2002	6/30/2026	300	56,259,306	3,300		50,776,362	65.001%	17,046	
2003	6/30/2026	288	50,571,873	3,200		52,959,274	60.432%	15,801	
2004	6/30/2026	276	49,187,120	3,126	$165,040,128	55,362,397	56.458%	15,737	29.8%
2005	6/30/2026	264	51,472,135	3,112	195,848,284	60,849,344	51.142%	16,540	26.3%
2006	6/30/2026	252	64,509,414	3,314	232,662,274	69,289,653	47.829%	19,465	27.7%
2007	6/30/2026	240	74,829,058	3,108	257,289,991	79,410,961	39.139%	24,076	29.1%
2008	6/30/2026	228	75,683,261	3,036	258,120,718	88,397,375	34.347%	24,927	29.3%
2009	6/30/2026	216	77,780,980	2,852	225,136,317	91,019,593	31.338%	27,269	34.5%
2010	6/30/2026	204	67,390,388	2,500	180,281,337	86,014,115	29.066%	26,955	37.4%
2011	6/30/2026	192	85,070,600	2,717	193,554,924	91,213,698	29.790%	31,308	44.0%
2012	6/30/2026	180	84,070,401	2,602	210,705,196	95,514,448	27.247%	32,304	39.9%
2013	6/30/2026	168	77,088,173	2,580	219,274,560	97,350,585	26.503%	29,878	35.2%
2014	6/30/2026	156	85,705,610	2,701	238,716,897	101,485,570	26.611%	31,735	35.9%
2015	6/30/2026	144	81,089,474	2,419	246,412,917	105,282,781	22.975%	33,524	32.9%
2016	6/30/2026	132	72,494,329	2,202	225,797,693	100,348,047	21.944%	32,922	32.1%
2017	6/30/2026	120	78,025,544	2,116	206,478,757	97,700,169	21.658%	36,874	37.8%
2018	6/30/2026	108	78,588,876	2,134	204,497,730	101,963,752	20.926%	36,832	38.4%
2019	6/30/2026	96	78,988,044	2,178	201,795,821	100,978,104	21.564%	36,275	39.1%
2020	6/30/2026	84	77,826,270	2,058	194,428,991	106,267,694	19.366%	37,817	40.0%
2021	6/30/2026	72	71,213,433	2,019	181,364,171	101,077,078	19.971%	35,279	39.3%
2022	6/30/2026	60	79,191,176	2,169	201,272,377	110,193,931	19.682%	36,514	39.3%
2023	6/30/2026	48	76,717,368	1,961	210,090,556	118,888,999	16.494%	39,123	36.5%
2024	6/30/2026	36	80,260,514	1,745	213,191,368	127,191,078	13.717%	46,002	37.6%
2025	6/30/2026	24	80,095,602	1,647	206,075,036	132,682,369	12.412%	48,636	38.9%
2026	6/30/2026	12	80,208,135	1,718	192,292,367	134,412,699	12.779%	46,697	41.7%
Total			$2,183,418,201	94,848	$4,860,328,412	$2,487,227,171	28.843%	$23,020	35.5%

Column Notes

(3) Exhibit A.1, Column (3)
(4) Exhibit A.4, Column (10)
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (4) / (6) x 10,000
(8) (3) / (4)
(9) (3) / (5)

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Summary of Ultimate Loss Methods

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Loss 6/30/2026	(4) Paid Development	(5) Reported Development	(6) Born. - Ferg. Premium Paid	(7) Born. - Ferg. Premium Reported	(8) Born. - Ferg. Payroll Paid	(9) Born. - Ferg. Payroll Reported	(10) Frequency-Severity	(11) Berquist-Sherman	(12) IBNR as a % of Case	(13) Persistency Method (Per LTC)	(14) Individual Benefit Type Method	(15) Selected Ultimate Loss
1992	6/30/2026	420	$34,023,080	$35,151,441	$34,193,195						$34,023,080	$34,113,324	$33,891,649	$34,488,347	$34,985,668
1993	6/30/2026	408	37,165,088	36,676,086	37,350,914						37,165,088	37,401,701	35,969,436	36,976,099	37,188,900
1994	6/30/2026	396	38,326,681	37,948,021	38,518,314						38,326,681	38,557,283	37,347,072	38,507,570	38,532,427
1995	6/30/2026	384	32,435,304	32,686,449	32,597,480						32,435,304	32,591,935	31,905,508	32,741,410	32,700,189
1996	6/30/2026	372	29,662,569	29,295,277	29,810,882						29,662,569	29,840,315	28,267,895	29,986,246	29,913,280
1997	6/30/2026	360	31,672,228	30,576,849	31,830,589						31,273,737	31,896,350	32,890,774	32,522,274	32,209,312
1998	6/30/2026	348	29,110,670	30,421,628	29,582,470						29,538,921	29,435,032	29,622,623	29,690,041	29,690,041
1999	6/30/2026	336	30,509,517	31,889,219	31,001,994			$32,388,878	$31,091,861	$31,926,761	31,626,401	30,860,006	29,975,017	30,977,621	30,918,814
2000	6/30/2026	324	36,666,435	38,390,761	37,313,929	$38,421,752	$37,337,420	38,482,497	37,346,838	38,006,354	38,632,941	37,138,453	36,084,909	37,621,378	37,379,915
2001	6/30/2026	312	44,872,310	45,863,595	45,261,510	45,983,143	45,275,299	45,448,264	45,236,770	44,899,293	46,808,226	45,220,353	44,306,024	45,944,793	45,582,573
2002	6/30/2026	300	54,542,820	55,563,497	54,866,582	54,823,835	54,836,146	54,297,046	54,811,541	53,672,823	56,124,362	54,836,750	54,717,736	57,681,862	56,259,306
2003	6/30/2026	288	50,024,867	46,868,842	50,415,113	47,268,870	50,410,834	46,921,665	50,390,722	46,236,377	49,631,103	50,604,021	44,812,108	50,539,725	50,571,873
2004	6/30/2026	276	47,003,100	48,342,329	47,574,097	48,834,392	47,624,876	48,459,483	47,593,212	47,701,394	46,348,500	47,513,299	46,494,760	50,860,940	49,187,120
2005	6/30/2026	264	50,261,750	49,866,236	50,905,012	50,787,057	50,968,909	50,456,704	50,941,276	49,575,288	49,944,746	50,985,509	50,297,737	51,958,760	51,472,135
2006	6/30/2026	252	61,276,133	61,552,817	62,207,436	61,845,822	62,224,824	61,452,942	62,188,368	60,386,271	60,426,109	62,263,588	62,346,968	66,755,240	64,509,414
2007	6/30/2026	240	72,402,721	73,181,709	73,650,137	72,451,989	73,571,354	72,538,121	73,579,717	71,222,840	70,254,887	73,691,721	72,069,116	75,966,394	74,829,058
2008	6/30/2026	228	74,486,336	73,845,791	74,399,939	73,466,216	74,402,930	74,433,741	74,396,946	72,865,633	70,671,755	74,397,172	71,724,245	76,969,350	75,683,261
2009	6/30/2026	216	75,181,236	76,465,674	75,330,289	75,579,644	75,323,780	77,247,441	75,340,261	75,501,355	72,672,945	75,321,227	70,104,442	80,240,733	77,780,980
2010	6/30/2026	204	62,671,714	63,966,314	63,015,416	65,622,708	63,062,988	65,869,127	63,069,293	66,024,544	60,455,272	62,995,767	58,303,766	70,277,493	67,390,388
2011	6/30/2026	192	81,831,662	80,080,465	82,648,774	79,130,303	82,581,733	79,215,963	82,585,488	79,387,984	78,716,964	82,739,960	75,546,281	87,401,241	85,070,600
2012	6/30/2026	180	82,824,514	80,369,360	84,019,489	79,482,715	83,914,609	79,985,145	83,944,623	80,172,704	78,137,723	84,196,179	80,623,819	88,878,961	84,070,401
2013	6/30/2026	168	73,707,441	77,866,708	75,951,231	77,610,452	75,977,921	78,198,425	76,046,521	78,398,968	71,008,311	75,762,295	70,979,239	85,334,409	77,088,173
2014	6/30/2026	156	83,108,341	87,410,298	85,952,031	85,609,273	85,778,203	85,801,947	85,801,960	86,020,463	79,439,555	85,801,962	80,240,695	93,602,941	85,705,610
2015	6/30/2026	144	78,970,915	80,539,131	82,448,692	80,846,626	82,413,495	81,332,323	82,485,127	81,570,671	76,375,470	82,684,557	75,393,233	89,199,122	81,089,474
2016	6/30/2026	132	66,201,799	70,232,255	69,546,849	72,291,583	69,905,081	72,697,076	69,969,127	72,935,663	65,373,949	69,457,435	63,937,955	78,637,602	72,494,329
2017	6/30/2026	120	73,265,576	78,757,913	77,445,950	78,192,161	77,422,193	77,615,967	77,325,873	77,858,927	72,206,434	77,267,646	77,991,340	85,993,442	78,025,544
2018	6/30/2026	108	71,069,125	77,949,249	75,621,666	79,139,323	75,971,118	77,773,324	75,730,846	78,038,430	70,826,813	75,294,907	76,511,596	87,321,651	78,588,876
2019	6/30/2026	96	70,185,843	80,687,667	75,151,818	80,090,383	75,409,254	78,850,258	75,184,252	79,125,831	72,029,535	74,371,682	80,792,827	85,391,911	78,988,044
2020	6/30/2026	84	66,558,422	84,264,714	72,789,074	83,329,795	73,566,070	82,211,245	73,320,441	82,332,099	72,449,011	70,818,677	75,111,146	85,516,186	77,826,270
2021	6/30/2026	72	62,846,869	69,298,467	69,185,991	71,572,988	69,694,205	70,734,405	69,510,633	70,853,878	69,596,331	69,167,662	65,009,413	79,366,993	71,213,433
2022	6/30/2026	60	70,664,432	80,523,030	80,238,765	79,439,248	79,988,270	78,806,146	79,822,126	78,943,103	79,107,716	80,183,611	82,208,822	90,878,552	79,191,176
2023	6/30/2026	48	62,296,367	74,656,284	74,101,778	76,022,592	74,623,901	77,412,143	75,065,063	75,701,717	67,764,007	73,973,273	73,246,668	85,924,176	76,717,368
2024	6/30/2026	36	67,846,305	83,261,182	85,889,746	79,977,607	84,121,105	83,110,814	85,281,840	81,109,236	74,866,058	86,559,418	80,032,337	90,737,234	80,260,514
2025	6/30/2026	24	50,748,145	74,383,876	75,161,440	76,030,500	75,707,490	80,692,326	77,968,471	78,305,429	64,707,624	75,403,296	72,714,542	90,549,728	80,095,602
2026	6/30/2026	12	46,775,993	74,658,707	84,926,612	73,808,407	79,856,895	80,938,094	83,690,331	78,018,256	69,184,587	86,891,096	71,866,931	93,412,869	80,208,135
2000 - 2026			$1,738,291,170	$1,888,846,869	$1,886,019,368	$1,887,659,383	$1,881,970,901	$1,900,982,634	$1,888,627,667	$1,884,865,529	$1,783,760,937	$1,885,541,517	$1,813,468,656	$2,062,963,688	$1,917,279,571
Total			$2,001,196,306	$2,153,491,840	$2,150,905,205	$1,887,659,383	$1,881,970,901	$1,933,371,511	$1,919,719,528	$1,916,792,290	$2,047,812,716	$2,150,237,462	$2,073,338,631	$2,328,853,295	$2,183,418,201

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit A.7, Column (5)
(5) Exhibit A.7, Column (8)
(6) Exhibit A.10, Column (12)
(7) Exhibit A.11, Column (12)
(8) Exhibit A.12, Column (12)
(9) Exhibit A.13, Column (12)
(10) Exhibit A.15, Column (7)
(11) Exhibit A.9, Column (5)
(12) Exhibit A.14, Column (7)
(13) Exhibit A.21, Column (6)
(14) From Exhibit A 1.1, Column (8) through Exhibit A 8.1, Column (8) + Exhibit A.1, Column (4)
(15) Based on Columns (3) through (14)

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Summary of Ultimate Claim Counts

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Closed Counts	(5) Open Claim Counts	(6) Ultimate Reported Count Method	(7) Ultimate Closed Count Method	(8) Ultimate B-F Reported Count Method	(9) Ultimate B-F Closed Count Method	(10) Selected Ultimate Counts
1992	6/30/2026	420	3,569	3,531	38	3,569	3,531			3,569
1993	6/30/2026	408	3,570	3,532	38	3,570	3,535			3,570
1994	6/30/2026	396	3,632	3,587	45	3,633	3,592			3,632
1995	6/30/2026	384	3,439	3,392	47	3,440	3,399			3,439
1996	6/30/2026	372	3,068	3,036	32	3,069	3,045			3,068
1997	6/30/2026	360	2,885	2,846	39	2,886	2,857			2,886
1998	6/30/2026	348	2,943	2,900	43	2,945	2,915			2,944
1999	6/30/2026	336	2,862	2,817	45	2,864	2,834	2,864	2,834	2,863
2000	6/30/2026	324	3,023	2,969	54	3,025	2,989	3,025	2,989	3,024
2001	6/30/2026	312	3,338	3,274	64	3,341	3,299	3,341	3,297	3,339
2002	6/30/2026	300	3,299	3,228	71	3,302	3,257	3,302	3,255	3,300
2003	6/30/2026	288	3,199	3,130	69	3,202	3,164	3,202	3,161	3,200
2004	6/30/2026	276	3,124	3,058	66	3,127	3,094	3,127	3,091	3,126
2005	6/30/2026	264	3,110	3,035	75	3,114	3,074	3,114	3,072	3,112
2006	6/30/2026	252	3,312	3,215	97	3,316	3,264	3,316	3,261	3,314
2007	6/30/2026	240	3,106	3,006	100	3,110	3,057	3,110	3,061	3,108
2008	6/30/2026	228	3,034	2,917	117	3,038	2,970	3,039	2,977	3,036
2009	6/30/2026	216	2,851	2,737	114	2,854	2,792	2,854	2,801	2,852
2010	6/30/2026	204	2,499	2,416	83	2,501	2,470	2,501	2,472	2,500
2011	6/30/2026	192	2,716	2,580	136	2,719	2,646	2,718	2,646	2,717
2012	6/30/2026	180	2,601	2,469	132	2,604	2,542	2,604	2,545	2,602
2013	6/30/2026	168	2,577	2,464	113	2,580	2,540	2,580	2,541	2,580
2014	6/30/2026	156	2,697	2,579	118	2,701	2,671	2,701	2,668	2,701
2015	6/30/2026	144	2,415	2,287	128	2,419	2,379	2,419	2,386	2,419
2016	6/30/2026	132	2,197	2,062	135	2,202	2,155	2,202	2,163	2,202
2017	6/30/2026	120	2,110	1,972	138	2,116	2,075	2,116	2,080	2,116
2018	6/30/2026	108	2,128	1,966	162	2,134	2,086	2,134	2,092	2,134
2019	6/30/2026	96	2,170	1,975	195	2,178	2,112	2,177	2,109	2,178
2020	6/30/2026	84	2,049	1,853	196	2,058	2,016	2,058	2,022	2,058
2021	6/30/2026	72	2,006	1,798	208	2,019	1,998	2,018	1,985	2,019
2022	6/30/2026	60	2,152	1,883	269	2,170	2,160	2,168	2,128	2,169
2023	6/30/2026	48	1,940	1,642	298	1,962	1,991	1,960	1,966	1,961
2024	6/30/2026	36	1,711	1,256	455	1,743	1,744	1,745	1,777	1,745
2025	6/30/2026	24	1,589	859	730	1,641	1,795	1,647	1,811	1,647
2026	6/30/2026	12	1,378	153	1,225	1,713	1,975	1,718	1,756	1,718
Total			94,299	88,424	5,875	94,861	94,023	71,759	70,949	94,848

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Exhibit A.25, Column (5)
(7) Exhibit A.23, Column (5)
(8) Exhibit A.27, Column (11)
(9) Exhibit A.28, Column (11)
(10) Based on Columns (3) through (9)

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Paid Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992		15,371,454	20,742,931	24,093,431	26,376,581	28,056,440	28,845,733	29,329,531	29,690,581	30,009,428	30,326,659	30,595,438	30,815,171	30,965,664	31,119,529	31,278,387	31,390,282	31,525,390
1993	7,021,788	15,136,584	20,434,040	23,476,409	25,224,409	26,220,666	26,844,212	27,501,704	27,862,974	28,253,597	28,593,913	28,881,910	29,180,302	29,398,343	29,571,585	29,784,400	29,965,015	30,232,919
1994	7,000,045	15,425,574	21,429,881	24,752,203	26,511,128	27,463,919	26,002,498	28,431,891	28,759,691	29,062,517	29,286,982	29,548,828	29,811,442	30,087,293	30,203,120	30,504,907	30,678,881	30,955,784
1995	6,706,374	13,907,394	17,913,147	20,360,089	21,924,200	22,795,548	23,415,877	23,849,242	24,357,205	24,731,263	25,037,610	25,300,934	25,498,729	25,825,538	25,999,934	26,238,779	26,561,460	26,847,506
1996	5,975,794	12,196,529	15,913,326	18,368,756	19,992,455	20,617,606	21,185,017	21,705,933	21,988,127	22,265,827	22,489,114	22,755,952	23,095,636	23,350,085	23,616,988	23,855,593	24,080,973	24,306,366
1997	5,498,204	11,997,642	15,724,281	17,934,372	19,280,716	19,976,907	20,583,021	21,262,570	21,626,215	21,958,963	22,319,726	22,509,396	22,786,242	23,182,145	23,446,356	23,918,086	24,171,867	24,409,743
1998	6,216,730	12,906,481	16,847,385	19,145,918	20,730,458	21,655,028	22,348,467	22,843,427	23,246,493	23,482,488	23,669,707	23,830,418	24,052,423	24,268,018	24,506,399	24,715,924	24,932,391	25,135,888
1999	6,589,948	13,974,872	18,120,815	20,920,012	22,670,251	23,738,071	24,271,196	24,692,841	25,046,929	25,310,792	25,509,037	25,755,062	25,990,938	26,232,375	26,477,221	26,735,348	26,943,833	27,150,105
2000	7,493,926	16,255,986	21,529,674	24,782,353	26,727,305	28,079,878	28,660,447	29,105,191	29,402,996	29,691,594	29,979,500	30,234,944	30,450,701	30,726,077	31,043,446	31,317,417	31,592,517	31,850,431
2001	8,091,655	17,579,135	23,430,100	27,500,787	30,029,830	31,227,903	31,980,097	32,563,943	33,142,073	33,515,997	34,094,092	34,574,142	35,031,410	35,603,850	36,142,448	36,598,101	36,967,333	37,406,357
2002	10,244,636	21,310,736	28,238,027	31,846,262	34,263,801	35,581,427	36,606,560	37,536,257	38,378,387	39,100,201	39,832,034	40,576,828	41,141,963	41,953,270	42,618,115	43,158,111	43,800,786	44,392,775
2003	9,715,653	19,247,763	24,436,598	27,586,532	29,157,534	29,903,183	30,612,630	31,493,592	32,094,364	32,741,811	33,320,022	33,797,970	34,392,176	35,152,517	35,660,424	36,205,248	36,779,300	37,283,817
2004	9,668,350	19,852,413	25,321,822	28,141,286	30,138,043	31,336,275	32,200,821	33,062,892	33,691,953	34,315,386	34,952,523	35,879,964	36,540,738	37,113,948	37,677,188	38,169,702	38,694,899	39,323,734
2005	9,769,572	19,747,919	25,182,196	27,952,527	29,494,424	30,596,028	31,492,693	32,203,736	33,156,592	33,837,975	34,765,917	35,491,484	36,225,078	36,898,135	37,598,833	38,287,508	39,076,634	39,762,096
2006	10,923,258	21,635,185	27,724,494	31,271,202	34,177,699	36,158,334	37,536,538	38,933,491	40,014,247	41,079,670	42,046,005	42,929,509	43,900,655	44,836,712	45,890,379	46,770,318	47,596,930	48,527,124
2007	12,666,753	26,182,698	33,117,325	38,576,609	41,619,479	43,323,191	44,791,314	46,456,122	48,505,147	49,471,221	50,629,795	51,998,211	53,103,099	54,445,162	55,591,677	56,542,153	57,450,068	58,438,098
2008	12,543,284	26,128,963	34,953,178	40,964,810	44,428,581	46,481,973	47,971,332	49,150,829	50,059,251	51,219,772	52,169,970	53,106,439	54,076,930	55,074,726	56,052,084	57,057,126	58,023,637	58,939,929
2009	13,056,732	28,275,468	37,322,802	42,700,640	46,216,622	48,726,585	50,296,630	51,419,642	52,641,742	53,865,421	54,706,356	55,766,011	56,718,450	57,758,496	58,618,081	59,402,479	60,366,860	61,154,319
2010	11,420,917	24,020,839	30,928,094	34,751,594	37,553,382	39,055,081	40,076,673	41,530,791	42,897,721	44,029,216	45,284,213	46,241,366	47,145,763	48,051,382	48,867,657	49,635,422	50,331,942	
2011	13,387,925	27,583,510	35,985,416	41,707,975	45,573,903	48,127,796	50,381,922	52,036,912	53,512,824	54,982,815	56,177,225	57,451,856	58,600,288	59,775,808	60,844,381	62,018,777		
2012	11,871,132	25,747,400	35,009,734	40,274,715	43,240,319	45,559,246	47,844,049	49,697,397	51,531,154	53,130,691	54,684,418	56,251,491	58,053,746	59,561,156	61,234,563			
2013	12,861,725	27,343,381	35,664,063	40,173,722	44,166,773	46,743,958	48,606,695	50,263,144	51,786,374	52,849,651	54,403,832	55,912,302	57,048,643	58,149,907				
2014	13,802,466	28,785,679	36,780,814	43,979,048	47,773,963	51,109,531	53,178,676	55,976,149	57,832,339	59,567,065	61,032,775	62,565,818	63,956,676					
2015	13,067,111	27,446,196	36,447,671	40,833,153	43,877,382	46,864,594	49,511,106	51,289,391	52,930,354	54,567,292	55,983,381	57,504,313						
2016	11,247,253	24,318,138	31,746,608	36,347,369	39,159,574	41,712,875	43,575,563	45,068,240	46,423,731	47,567,464	48,845,238							
2017	10,971,382	24,481,922	32,344,886	37,845,876	41,738,370	45,003,860	47,491,993	49,556,237	51,246,869	53,326,870								
2018	10,777,286	24,715,009	32,584,244	37,980,186	41,480,787	44,664,092	47,035,839	49,149,364	51,270,357									
2019	12,448,796	26,731,840	34,645,154	39,896,446	43,425,551	46,300,227	48,830,987	51,300,945										
2020	13,195,410	28,650,672	37,762,625	42,895,463	47,060,243	49,440,045	51,418,266											
2021	11,431,452	22,676,036	30,366,272	34,865,947	37,969,923	40,293,297												
2022	13,176,765	26,278,420	33,956,454	39,734,571	43,910,068													
2023	12,664,582	24,818,184	32,363,473	37,193,904														
2024	13,278,166	27,647,346	36,046,556															
2025	12,427,046	24,567,826																
2026	12,282,281																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992		1.349	1.162	1.095	1.064	1.028	1.017	1.012	1.011	1.011	1.009	1.007	1.005	1.005	1.005	1.004	1.004	1.006
1993	2.156	1.350	1.149	1.074	1.039	1.024	1.024	1.013	1.014	1.012	1.010	1.010	1.007	1.006	1.007	1.006	1.009	1.007
1994	2.204	1.389	1.155	1.071	1.036	0.947	1.093	1.012	1.011	1.008	1.009	1.009	1.009	1.004	1.010	1.006	1.009	1.012
1995	2.074	1.288	1.137	1.077	1.040	1.027	1.019	1.021	1.015	1.012	1.011	1.008	1.013	1.007	1.009	1.012	1.011	1.008
1996	2.041	1.305	1.154	1.088	1.031	1.028	1.025	1.013	1.013	1.010	1.012	1.015	1.011	1.011	1.010	1.009	1.009	1.008
1997	2.182	1.311	1.141	1.075	1.036	1.030	1.033	1.017	1.015	1.016	1.008	1.012	1.017	1.011	1.020	1.011	1.010	1.010
1998	2.076	1.305	1.136	1.083	1.045	1.032	1.022	1.018	1.010	1.008	1.007	1.009	1.009	1.010	1.009	1.009	1.008	1.008
1999	2.121	1.297	1.154	1.084	1.047	1.022	1.017	1.014	1.011	1.008	1.010	1.009	1.009	1.009	1.010	1.008	1.008	1.006
2000	2.169	1.324	1.151	1.078	1.051	1.021	1.016	1.010	1.010	1.010	1.009	1.007	1.009	1.010	1.009	1.009	1.008	1.008
2001	2.173	1.333	1.174	1.092	1.040	1.024	1.018	1.018	1.011	1.017	1.014	1.013	1.016	1.015	1.013	1.010	1.012	1.011
2002	2.080	1.325	1.128	1.076	1.038	1.029	1.025	1.022	1.019	1.019	1.019	1.014	1.020	1.016	1.013	1.015	1.014	1.013
2003	1.981	1.270	1.129	1.057	1.026	1.024	1.029	1.019	1.020	1.018	1.014	1.018	1.022	1.014	1.015	1.016	1.014	1.024
2004	2.053	1.276	1.111	1.071	1.040	1.028	1.027	1.019	1.019	1.019	1.027	1.018	1.016	1.015	1.013	1.014	1.016	1.003
2005	2.021	1.275	1.110	1.055	1.037	1.029	1.023	1.030	1.021	1.027	1.021	1.021	1.019	1.019	1.018	1.021	1.018	1.016
2006	1.981	1.281	1.128	1.093	1.058	1.038	1.037	1.028	1.027	1.024	1.021	1.023	1.021	1.024	1.019	1.018	1.020	1.022
2007	2.067	1.265	1.165	1.079	1.041	1.034	1.037	1.044	1.020	1.023	1.027	1.021	1.025	1.021	1.017	1.016	1.017	1.016
2008	2.083	1.338	1.172	1.085	1.046	1.032	1.025	1.018	1.023	1.019	1.018	1.018	1.018	1.018	1.018	1.017	1.016	1.018
2009	2.166	1.320	1.144	1.082	1.054	1.032	1.022	1.024	1.023	1.016	1.019	1.017	1.018	1.015	1.013	1.016	1.013	
2010	2.103	1.288	1.124	1.081	1.040	1.026	1.036	1.033	1.026	1.029	1.021	1.020	1.019	1.017	1.016	1.014		
2011	2.060	1.305	1.159	1.093	1.056	1.047	1.033	1.028	1.027	1.022	1.023	1.020	1.020	1.018	1.019			
2012	2.169	1.360	1.150	1.074	1.054	1.050	1.039	1.037	1.031	1.029	1.029	1.032	1.026	1.028				
2013	2.126	1.304	1.126	1.099	1.058	1.040	1.034	1.030	1.021	1.029	1.028	1.020	1.019					
2014	2.086	1.278	1.196	1.086	1.070	1.040	1.053	1.033	1.030	1.025	1.025	1.022						
2015	2.100	1.328	1.120	1.075	1.068	1.056	1.036	1.032	1.031	1.026	1.027							
2016	2.162	1.305	1.145	1.077	1.065	1.045	1.034	1.030	1.025	1.027								
2017	2.231	1.321	1.170	1.103	1.078	1.055	1.043	1.034	1.041									
2018	2.293	1.318	1.166	1.092	1.077	1.053	1.045	1.043										
2019	2.147	1.296	1.152	1.088	1.066	1.055	1.051											
2020	2.171	1.318	1.136	1.097	1.051	1.040												
2021	1.984	1.339	1.148	1.089	1.061													
2022	1.994	1.292	1.170	1.105														
2023	1.960	1.304	1.149															
2024	2.082	1.304																
2025	1.977																	
Strt Average	2.099	1.311	1.147	1.083	1.050	1.032	1.033	1.024	1.020	1.018	1.017	1.016	1.016	1.014	1.013	1.012	1.012	1.012
$ Wtd Average	2.095	1.310	1.148	1.084	1.053	1.035	1.034	1.026	1.022	1.020	1.019	1.017	1.017	1.015	1.014	1.013	1.013	1.013
5 Year $ Wtd Average	2.001	1.311	1.151	1.095	1.066	1.049	1.042	1.035	1.029	1.027	1.026	1.023	1.021	1.019	1.017	1.016	1.016	1.016
3 Year $ Wtd Average	2.008	1.300	1.156	1.097	1.059	1.049	1.046	1.036	1.032	1.026	1.027	1.025	1.022	1.021	1.016	1.016	1.015	1.018
High-Low	2.097	1.310	1.147	1.083	1.050	1.035	1.031	1.024	1.020	1.018	1.017	1.015	1.016	1.014	1.013	1.012	1.012	1.011
3 Year Strt Average	2.006	1.300	1.156	1.097	1.059	1.049	1.046	1.036	1.032	1.026	1.027	1.025	1.022	1.021	1.016	1.016	1.015	1.019
Curve Fit Selection												1.022	1.020	1.018	1.017	1.016	1.014	1.013
Selected	2.008	1.311	1.151	1.095	1.066	1.049	1.042	1.035	1.029	1.027	1.027	1.025	1.021	1.020	1.016	1.016	1.016	1.016
Cumulative	6.079	3.028	2.310	2.007	1.834	1.720	1.639	1.573	1.520	1.477	1.438	1.401	1.367	1.339	1.312	1.291	1.271	1.250
% Developed	16%	33%	43%	50%	55%	58%	61%	64%	66%	68%	70%	71%	73%	75%	76%	77%	79%	80%

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Paid Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	31,714,074	31,852,836	31,982,331	32,176,913	32,246,544	32,358,665	32,428,929	32,480,196	32,528,997	32,601,030	32,688,603	32,710,090	32,720,217	32,750,751	32,782,193	32,901,650	33,006,456	33,006,456
1993	30,432,582	30,671,053	30,915,488	31,165,116	31,410,868	31,673,978	31,907,370	32,413,612	32,662,214	32,913,853	33,152,960	33,390,091	33,629,277	33,845,576	34,031,870	34,230,742		34,230,742
1994	31,338,603	31,518,860	31,721,900	32,035,048	32,339,378	32,606,778	32,883,162	33,295,079	33,559,099	33,841,234	34,170,898	34,451,934	34,742,738	34,958,290	35,196,619			35,196,619
1995	27,059,218	27,397,030	27,634,448	27,871,602	28,065,123	28,282,305	28,523,251	28,792,203	29,020,639	29,232,479	29,465,295	29,715,115	29,927,415	30,119,793				30,119,793
1996	24,504,668	24,712,895	24,950,878	25,172,530	25,386,691	25,583,748	25,792,494	25,989,958	26,165,928	26,308,697	26,520,501	26,659,785	26,812,693					26,812,693
1997	24,656,089	24,898,809	25,120,012	25,367,467	25,667,925	25,966,303	26,317,108	26,502,205	26,740,615	27,015,523	27,264,793	27,788,925						27,788,925
1998	25,331,348	25,586,606	25,824,399	26,026,098	26,229,527	26,438,550	26,636,180	26,827,430	27,031,768	27,225,977	27,445,154							27,445,154
1999	27,306,225	27,459,677	27,614,001	27,752,621	27,908,320	28,021,281	28,146,070	28,289,726	28,407,936	28,548,852								28,548,852
2000	32,093,333	32,351,437	32,634,307	32,934,809	33,238,231	33,495,542	33,717,137	33,900,608	34,094,033									34,094,033
2001	37,819,615	38,236,425	38,711,059	38,977,143	39,301,554	39,661,485	40,013,769	40,388,571										40,388,571
2002	44,984,462	45,623,363	46,257,525	46,870,831	47,458,543	47,961,300	48,543,778											48,543,778
2003	38,169,410	38,643,456	39,346,510	39,785,297	40,213,767	40,605,585												40,605,585
2004	39,449,917	39,959,480	40,524,989	41,010,047	41,472,416													41,472,416
2005	40,417,642	41,050,572	41,607,522	42,332,971														42,332,971
2006	49,592,994	50,654,430	51,621,774															51,621,774
2007	59,373,925	60,415,592																60,415,592
2008	59,980,992																	59,980,992
2009																		61,154,319
2010																		50,331,942
2011																		62,018,777
2012																		61,234,563
2013																		58,149,907
2014																		63,956,676
2015																		57,504,313
2016																		48,845,238
2017																		53,326,870
2018																		51,270,357
2019																		51,300,945
2020																		51,418,266
2021																		40,293,297
2022																		43,910,068
2023																		37,193,904
2024																		36,046,556
2025																		24,567,826
2026																		12,282,281

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.004	1.004	1.006	1.002	1.003	1.002	1.002	1.002	1.002	1.003	1.001	1.000	1.001	1.001	1.004	1.003	
1993	1.008	1.008	1.008	1.008	1.008	1.007	1.016	1.008	1.008	1.007	1.007	1.007	1.006	1.006	1.006		
1994	1.006	1.006	1.010	1.009	1.008	1.008	1.013	1.008	1.008	1.010	1.008	1.008	1.006	1.007			
1995	1.012	1.009	1.009	1.007	1.008	1.009	1.009	1.008	1.007	1.008	1.008	1.007	1.006				
1996	1.008	1.010	1.009	1.009	1.008	1.008	1.008	1.007	1.005	1.008	1.005	1.006					
1997	1.010	1.009	1.010	1.012	1.012	1.014	1.007	1.009	1.010	1.009	1.019						
1998	1.010	1.009	1.008	1.008	1.008	1.007	1.007	1.008	1.007	1.008							
1999	1.006	1.006	1.005	1.006	1.004	1.004	1.005	1.004	1.005								
2000	1.008	1.009	1.009	1.009	1.008	1.007	1.005	1.006									
2001	1.011	1.012	1.007	1.008	1.009	1.009	1.009										
2002	1.014	1.014	1.013	1.013	1.011	1.012											
2003	1.012	1.018	1.011	1.011	1.010												
2004	1.013	1.014	1.012	1.011													
2005	1.016	1.014	1.017														
2006	1.021	1.019															
2007	1.018																
2008																	
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2020																	
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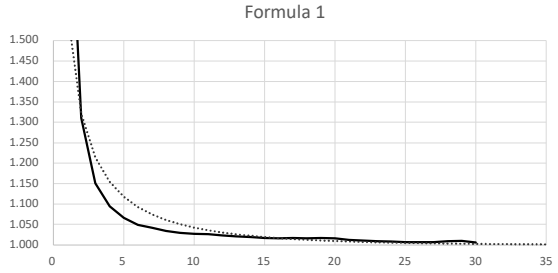
2024																	
2025																	

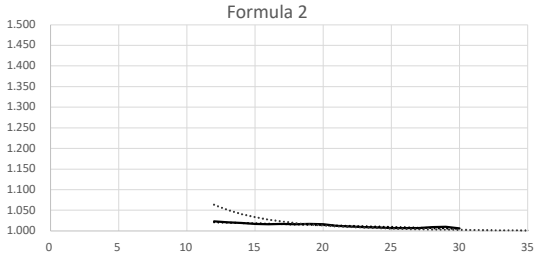
																	Tail
Strt Average	1.011	1.011	1.010	1.009	1.008	1.008	1.008	1.006	1.007	1.008	1.008	1.006	1.005	1.004	1.005	1.003	—
$ Wtd Average	1.012	1.011	1.010	1.009	1.008	1.008	1.008	1.006	1.007	1.008	1.008	1.006	1.005	1.004	1.005	1.003	—
5 Year $ Wtd Average	1.016	1.016	1.012	1.011	1.009	1.008	1.007	1.007	1.007	1.009	1.010	1.006	—	—	—	—	—
3 Year $ Wtd Average	1.018	1.016	1.014	1.012	1.010	1.010	1.007	1.006	1.007	1.008	1.011	1.007	1.006	1.004	—	—	—
High-Low	1.011	1.011	1.009	1.009	1.008	1.008	1.008	1.007	1.007	1.008	1.007	1.007	1.006	1.006	—	—	—
3 Year Strt Average	1.018	1.016	1.014	1.012	1.010	1.009	1.007	1.006	1.007	1.008	1.011	1.007	1.006	1.004	—	—	—
Curve Fit Selection	1.013	1.012	1.011	1.010	1.010	1.009	1.009	1.008	1.008	1.008	1.007	1.007	1.007	1.007	1.006	1.006	1.006
Selected	1.016	1.016	1.012	1.011	1.010	1.008	1.008	1.008	1.008	1.008	1.007	1.007	1.007	1.007	1.006	1.006	1.006
Cumulative	1.231	1.211	1.192	1.178	1.166	1.154	1.145	1.136	1.126	1.117	1.108	1.100	1.093	1.085	1.078	1.071	1.065
% Developed	81%	83%	84%	85%	86%	87%	87%	88%	89%	90%	90%	91%	92%	92%	93%	93%	94%

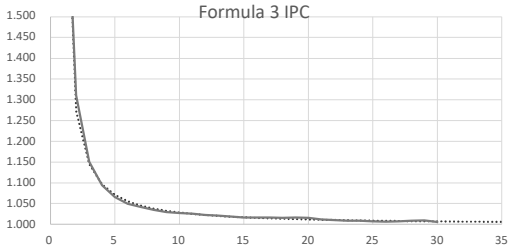
Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

	(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Paid Loss Development				**Formula 1**			**Formula 2**				**Formula 3 (IPC)**						
		R-Square	0.237	**1**	**R-Square**	0.890	**12**	**A=**	(0.794)	**C=**	(0.488)	**IPC = e^{A} x $(X + C)^{(-B)}$**					
				93.9%			**211.2%**	**B=**	1.228	**R-Square**	0.986	**Cutoff Age=**	48				
	5 Year Wtd	**Implied**		**-12.9%**			**-16.4%**		**Exclude**	**X'**	**Y'**	**Fitted Value**				**Selected**	**Selected**
Age (Years)	**Age to Age**	**CDF**	**% unpaid**	**Estimate 1**	**Age (Years)**	**% unpaid**	**Estimate 2**	**Age (Years)**	**(Y/N)**	**ln(1/(X+C))**	**ln(Y-1)**	**Age to Age**	**CDF**	**Estimate 3**	**Selected**	**CDF**	**Age to Age**
1	2.001	5.510	81.9%	82.6%				**1**		0.669	0.001	2.027	5.965	83.2%			
2	1.311	2.754	63.7%	72.6%				**2**		(0.414)	(1.169)	1.272	2.943	66.0%			
3	1.151	2.101	52.4%	63.9%				**3**		(0.921)	(1.892)	1.146	2.314	56.8%			
4	1.095	1.826	45.2%	56.2%				**4**		(1.256)	(2.359)	1.097	2.019	50.5%			
5	1.066	1.668	40.1%	49.4%				**5**		(1.507)	(2.714)	1.071	1.841	45.7%			
6	1.049	1.564	36.1%	43.4%				**6**		(1.707)	(3.007)	1.056	1.719	41.8%			
7	1.042	1.491	32.9%	38.2%				**7**		(1.874)	(3.171)	1.045	1.629	38.6%			
8	1.035	1.431	30.1%	33.6%				**8**		(2.017)	(3.366)	1.038	1.558	35.8%			
9	1.029	1.383	27.7%	29.5%				**9**		(2.142)	(3.526)	1.033	1.501	33.4%			
10	1.027	1.343	25.6%	26.0%				**10**		(2.253)	(3.606)	1.028	1.454	31.2%			
11	1.026	1.308	23.5%	22.8%				**11**		(2.353)	(3.641)	1.025	1.414	29.3%			
12	1.023	1.275	21.5%	20.1%	**12**	21.5%	29.5%	**12**		(2.443)	(3.776)	1.022	1.379	27.5%	27.5%	1.379	1.022
13	1.021	1.246	19.7%	17.7%	**13**	19.7%	25.1%	**13**		(2.527)	(3.880)	1.020	1.349	25.8%	25.8%	1.349	1.020
14	1.019	1.221	18.1%	15.5%	**14**	18.1%	21.3%	**14**		(2.604)	(3.950)	1.018	1.322	24.3%	24.3%	1.322	1.018
15	1.017	1.198	16.5%	13.7%	**15**	16.5%	18.0%	**15**		(2.675)	(4.091)	1.017	1.298	22.9%	22.9%	1.298	1.017
16	1.016	1.178	15.1%	12.0%	**16**	15.1%	15.3%	**16**		(2.742)	(4.123)	1.016	1.276	21.6%	21.6%	1.276	1.016
17	1.016	1.159	13.7%	10.6%	**17**	13.7%	13.0%	**17**		(2.804)	(4.110)	1.014	1.257	20.4%	20.4%	1.257	1.014
18	1.016	1.141	12.3%	9.3%	**18**	12.3%	11.0%	**18**		(2.863)	(4.160)	1.013	1.239	19.3%	19.3%	1.239	1.013
19	1.016	1.123	11.0%	8.2%	**19**	11.0%	9.4%	**19**		(2.918)	(4.111)	1.013	1.222	18.2%	18.2%	1.222	1.013
20	1.016	1.105	9.5%	7.2%	**20**	9.5%	7.9%	**20**		(2.971)	(4.143)	1.012	1.207	17.2%	17.2%	1.207	1.012
21	1.012	1.088	8.1%	6.3%	**21**	8.1%	6.7%	**21**		(3.021)	(4.402)	1.011	1.193	16.2%	16.2%	1.193	1.011
22	1.011	1.074	6.9%	5.6%	**22**	6.9%	5.7%	**22**		(3.069)	(4.551)	1.010	1.180	15.3%	15.3%	1.180	1.010
23	1.009	1.063	5.9%	4.9%	**23**	5.9%	4.9%	**23**		(3.114)	(4.752)	1.010	1.168	14.4%	14.4%	1.168	1.010
24	1.008	1.054	5.1%	4.3%	**24**	5.1%	4.1%	**24**		(3.158)	(4.777)	1.009	1.156	13.5%	13.5%	1.156	1.009
25	1.007	1.045	4.3%	3.8%	**25**	4.3%	3.5%	**25**		(3.199)	(4.967)	1.009	1.146	12.7%	12.7%	1.146	1.009
26	1.007	1.038	3.7%	3.3%	**26**	3.7%	3.0%	**26**		(3.239)	(5.025)	1.008	1.136	11.9%	11.9%	1.136	1.008
27	1.007	1.031	3.0%	2.9%	**27**	3.0%	2.5%	**27**		(3.278)	(4.959)	1.008	1.126	11.2%	11.2%	1.126	1.008
28	1.009	1.024	2.4%	2.6%	**28**	2.4%	2.1%	**28**		(3.315)	(4.750)	1.008	1.117	10.5%	10.5%	1.117	1.008
29	1.010	1.015	1.5%	2.3%	**29**	1.5%	1.8%	**29**		(3.350)	(4.656)	1.007	1.108	9.8%	9.8%	1.108	1.007
30	1.006	1.006	0.6%	2.0%	**30**	0.6%	1.5%	**30**		(3.385)	(5.155)	1.007	1.100	9.1%	9.1%	1.100	1.007
31				1.7%			1.3%	**31**				1.007	1.093	8.5%	8.5%	1.093	1.007
32				1.5%			1.1%	**32**				1.007	1.085	7.9%	7.9%	1.085	1.007
33				1.4%			0.9%	**33**				1.006	1.078	7.3%	7.3%	1.078	1.006
34				1.2%			0.8%	**34**				1.006	1.071	6.7%	6.7%	1.071	1.006
35				1.0%			0.7%	**35**				1.006	1.065	6.1%	6.1%	1.065	1.006
36				0.9%			0.6%	**36**				1.006	1.059	5.6%	5.6%	1.059	1.006
37				0.8%			0.5%	**37**				1.005	1.053	5.0%	5.0%	1.053	1.005
38				0.7%			0.4%	**38**				1.005	1.047	4.5%	4.5%	1.047	1.005
39				0.6%			0.4%	**39**				1.005	1.042	4.0%	4.0%	1.042	1.005
40				0.5%			0.3%	**40**				1.005	1.036	3.5%	3.5%	1.036	1.005
41				0.5%			0.3%	**41**				1.005	1.031	3.0%	3.0%	1.031	1.005
42				0.4%			0.2%	**42**				1.005	1.026	2.6%	2.6%	1.026	1.005
43				0.4%			0.2%	**43**				1.005	1.022	2.1%	2.1%	1.022	1.005
44				0.3%			0.2%	**44**				1.004	1.017	1.7%	1.7%	1.017	1.004
45				0.3%			0.1%	**45**				1.004	1.013	1.2%	1.2%	1.013	1.004
46				0.3%			0.1%	**46**				1.004	1.008	0.8%	0.8%	1.008	1.004
47				0.2%			0.1%	**47**				1.004	1.004	0.4%	0.4%	1.004	1.004
48				0.2%			0.1%	**48**				1.000	1.000	0.0%	0.0%	1.000	1.000







Column Notes

(1) From Exhibit A.5
(2) Based on Column (1)
(3) 1.00 - 1.00 / (2)
(4) Based on Column (3) and lognormal model
(5) (3)
(6) Based on Column (5) and lognormal model
(7) Based on judgment
(11) Based on Column (10)
(12) 1.00 - 1.00 / (11)
(13) Based on Columns (4), (6), (12) and judgment
(14) 1.00 / (1.00 - (13))
(15) Based on Column (14)

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Reported Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											32,439,569	33,083,432	32,973,950	32,319,655	32,143,298	32,097,718	32,124,099	32,474,788
1993										29,867,842	31,132,039	31,225,833	31,199,500	31,295,756	31,206,717	31,718,481	31,777,671	32,048,877
1994									30,867,699	31,402,878	31,139,746	31,077,280	31,371,917	31,137,414	31,450,579	31,852,744	32,257,757	32,613,981
1995								25,641,477	26,504,495	26,136,852	26,257,366	26,630,933	26,582,082	26,736,912	27,231,468	27,442,139	27,815,844	27,868,936
1996							23,623,782	23,757,295	23,829,616	23,889,295	24,126,950	24,210,289	24,901,184	24,716,365	24,817,182	24,901,462	25,010,085	26,680,617
1997						21,851,664	22,409,137	22,619,029	22,889,010	23,037,231	24,017,477	23,928,854	24,230,029	25,057,396	24,930,508	25,170,552	25,196,561	25,586,669
1998					24,209,410	24,536,958	24,252,469	24,381,505	24,771,398	24,782,979	24,976,810	25,123,900	25,508,727	25,554,538	25,786,393	26,586,362	25,933,133	26,243,264
1999				24,987,974	26,065,969	25,833,420	26,153,695	26,095,643	26,067,893	26,698,642	26,772,917	27,289,649	27,940,729	28,065,114	28,207,268	27,894,840	28,215,363	28,288,141
2000			27,545,647	29,335,336	29,646,328	30,572,496	30,793,537	30,544,853	30,630,833	30,796,280	31,219,158	31,439,724	31,603,743	32,422,154	32,054,585	32,966,966	33,565,602	33,526,843
2001		27,623,369	31,047,596	32,479,550	34,220,625	34,501,611	34,981,489	35,442,818	36,255,689	36,459,536	37,098,226	37,608,877	38,834,365	38,156,259	39,068,844	39,494,530	39,910,220	39,437,270
2002	24,512,667	34,478,958	35,596,472	39,658,865	39,764,375	40,668,592	41,520,358	43,038,454	43,784,186	44,009,264	44,738,521	46,821,925	46,495,579	47,497,602	47,146,439	48,599,863	45,981,822	46,607,778
2003	27,189,876	29,694,265	31,108,703	31,657,156	32,593,285	32,644,467	33,317,890	34,966,850	34,588,777	34,997,504	36,398,979	36,487,861	38,884,042	39,398,764	40,856,621	38,788,703	39,044,568	39,502,823
2004	26,244,764	32,640,803	32,805,345	33,547,802	34,933,084	35,215,774	35,012,638	35,426,373	35,839,554	37,775,867	39,356,524	40,768,125	42,361,697	42,261,780	39,323,766	40,009,869	40,283,155	46,356,596
2005	27,329,769	30,581,085	31,031,538	32,225,050	32,866,512	34,117,913	34,166,381	35,586,081	36,100,147	35,172,507	38,537,197	39,640,092	40,698,898	39,862,786	40,482,702	40,947,012	46,249,968	49,908,735
2006	29,877,975	33,046,944	34,759,534	36,340,351	39,145,274	40,618,478	42,773,001	44,253,291	44,627,366	48,559,887	50,770,962	52,543,326	48,227,304	49,113,411	49,840,371	64,766,504	66,154,884	67,645,890
2007	30,827,751	38,048,261	40,798,590	45,232,450	47,293,671	48,072,966	51,755,877	51,621,962	56,889,002	59,947,878	61,614,127	57,678,682	58,603,318	60,369,010	73,360,403	73,064,426	74,186,435	74,345,248
2008	29,980,623	39,951,065	45,534,160	49,876,659	52,373,556	56,579,698	53,215,719	57,465,173	59,970,794	59,704,782	56,502,682	57,332,657	58,924,017	74,261,783	71,423,573	73,446,240	74,953,014	74,507,775
2009	31,502,892	40,860,725	46,698,186	51,071,593	58,240,004	55,194,361	59,538,675	60,301,887	61,942,284	57,667,556	58,973,845	60,369,111	71,457,278	74,374,692	75,192,150	75,476,650	74,927,062	75,181,236
2010	25,868,348	34,368,546	37,832,889	44,095,480	41,495,606	47,160,881	46,782,049	50,501,935	48,925,605	49,308,133	50,711,971	67,382,153	63,071,276	63,446,371	63,143,144	62,681,636	62,671,714	
2011	30,716,469	41,364,091	50,464,315	52,584,801	59,235,411	62,298,172	68,844,681	60,210,540	61,881,348	64,727,374	87,212,833	81,308,392	80,379,520	81,697,211	83,141,767	81,831,662		
2012	28,118,755	38,867,234	45,950,527	57,043,262	58,821,999	62,898,436	55,242,543	57,303,951	58,936,787	80,898,204	79,505,250	80,140,099	80,248,931	80,405,263	82,824,514			
2013	28,491,790	38,814,236	49,446,598	52,676,761	56,712,939	54,815,862	55,721,160	57,183,036	74,845,101	70,570,339	74,632,282	73,435,602	74,320,774	73,707,441				
2014	27,928,585	42,268,608	50,435,740	58,207,036	57,213,387	59,762,102	61,293,826	82,914,500	84,304,953	85,572,833	84,183,318	81,866,331	83,108,341					
2015	27,703,281	40,229,602	49,285,995	50,348,629	52,665,585	56,305,464	79,380,645	80,767,574	82,923,393	77,550,877	74,010,084	78,970,915						
2016	24,627,197	36,204,198	42,214,017	46,009,244	48,385,610	65,210,496	64,450,073	68,292,266	67,859,811	65,825,413	66,201,799							
2017	28,910,828	41,500,390	47,880,875	52,659,508	71,781,302	72,913,279	77,746,179	74,364,380	73,423,582	73,265,576								
2018	26,964,940	41,732,481	47,490,261	51,336,438	62,843,244	72,046,813	74,107,953	70,868,168	71,069,125									
2019	30,244,700	40,568,528	46,601,232	54,905,937	67,406,636	68,594,961	66,885,536	70,185,843										
2020	29,068,395	42,737,566	52,430,784	55,556,763	62,794,674	65,542,430	66,558,422											
2021	24,654,345	39,627,594	57,512,733	62,748,022	60,776,402	62,846,869												
2022	33,310,040	54,860,903	71,597,373	67,110,733	70,664,432													
2023	27,665,374	42,924,803	53,499,574	62,296,367														
2024	27,827,759	57,121,429	67,846,305															
2025	41,397,519	50,748,145																
2026	46,775,993																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992											1.020	0.997	0.980	0.995	0.999	1.001	1.011	1.007
1993										1.042	1.003	0.999	1.003	0.997	1.016	1.002	1.009	1.003
1994									1.017	0.992	0.998	1.009	0.993	1.010	1.013	1.013	1.011	1.023
1995								1.034	0.986	1.005	1.014	0.998	1.006	1.018	1.008	1.014	1.002	1.034
1996							1.006	1.003	1.003	1.010	1.003	1.029	0.993	1.004	1.003	1.004	1.067	0.980
1997						1.026	1.009	1.012	1.006	1.043	0.996	1.013	1.034	0.995	1.010	1.001	1.015	1.021
1998					1.014	0.988	1.005	1.016	1.000	1.008	1.006	1.015	1.002	1.009	1.031	0.975	1.012	1.047
1999				1.043	0.991	1.012	0.998	0.999	1.024	1.003	1.019	1.024	1.004	1.005	0.989	1.011	1.003	1.017
2000			1.065	1.011	1.031	1.007	0.992	1.003	1.005	1.014	1.007	1.005	1.026	0.989	1.028	1.018	0.999	0.985
2001		1.124	1.046	1.054	1.008	1.014	1.013	1.023	1.006	1.018	1.014	1.033	0.983	1.024	1.011	1.011	0.988	1.007
2002	1.407	1.032	1.114	1.003	1.023	1.021	1.037	1.017	1.005	1.017	1.047	0.993	1.022	0.993	1.031	0.946	1.014	1.013
2003	1.092	1.048	1.018	1.030	1.002	1.021	1.049	0.989	1.012	1.040	1.002	1.066	1.013	1.037	0.949	1.007	1.012	1.169
2004	1.244	1.005	1.023	1.041	1.008	0.994	1.012	1.012	1.054	1.042	1.036	1.039	0.998	0.930	1.017	1.007	1.151	0.985
2005	1.119	1.015	1.038	1.020	1.038	1.001	1.042	1.014	0.974	1.096	1.029	1.027	0.979	1.016	1.011	1.130	1.079	1.009
2006	1.106	1.052	1.045	1.077	1.038	1.053	1.035	1.008	1.088	1.046	1.035	0.918	1.018	1.015	1.299	1.021	1.023	0.989
2007	1.234	1.072	1.109	1.046	1.016	1.077	0.997	1.102	1.054	1.028	0.936	1.016	1.030	1.215	0.996	1.015	1.002	0.987
2008	1.333	1.140	1.095	1.050	1.080	0.941	1.080	1.044	0.996	0.946	1.015	1.028	1.260	0.962	1.028	1.021	0.994	1.000
2009	1.297	1.143	1.094	1.140	0.948	1.079	1.013	1.027	0.931	1.023	1.024	1.184	1.041	1.011	1.004	0.993	1.003	
2010	1.329	1.101	1.166	0.941	1.137	0.992	1.080	0.969	1.008	1.028	1.329	0.936	1.006	0.995	0.993	1.000		
2011	1.347	1.220	1.042	1.126	1.052	1.105	0.875	1.028	1.046	1.347	0.932	0.989	1.016	1.018	0.984			
2012	1.382	1.182	1.241	1.031	1.069	0.878	1.037	1.028	1.373	0.983	1.008	1.001	1.002	1.030				
2013	1.362	1.274	1.065	1.077	0.967	1.017	1.026	1.309	0.943	1.058	0.984	1.012	0.992					
2014	1.513	1.193	1.154	0.983	1.045	1.026	1.353	1.017	1.015	0.984	0.972	1.015						
2015	1.452	1.225	1.022	1.046	1.069	1.410	1.017	1.027	0.935	0.954	1.067							
2016	1.470	1.166	1.090	1.052	1.348	0.988	1.060	0.994	0.970	1.006								
2017	1.435	1.154	1.100	1.363	1.016	1.066	0.957	0.987	0.998									
2018	1.548	1.138	1.081	1.224	1.146	1.029	0.956	1.003										
2019	1.341	1.149	1.178	1.228	1.018	0.975	1.049											
2020	1.470	1.227	1.060	1.130	1.044	1.016												
2021	1.607	1.451	1.091	0.969	1.034													
2022	1.647	1.305	0.937	1.053														
2023	1.552	1.246	1.164															
2024	2.053	1.188																
2025	1.226																	
Strt Average	1.399	1.160	1.085	1.072	1.047	1.031	1.029	1.028	1.019	1.030	1.021	1.015	1.018	1.013	1.021	1.010	1.022	1.016
$ Wtd Average	1.394	1.170	1.084	1.078	1.050	1.033	1.029	1.031	1.017	1.031	1.018	1.014	1.023	1.016	1.021	1.010	1.020	1.012
5 Year $ Wtd Average	1.584	1.277	1.074	1.113	1.050	1.016	1.005	1.006	0.972	0.995	0.990	0.992	1.011	1.004	1.001	1.010	1.015	0.994
3 Year $ Wtd Average	1.556	1.246	1.052	1.048	1.031	1.007	0.985	0.995	0.966	0.980	1.006	1.009	1.004	1.016	0.993	1.004	1.000	0.992
High-Low	1.383	1.154	1.085	1.065	1.038	1.020	1.021	1.018	1.007	1.020	1.011	1.012	1.008	1.006	1.010	1.007	1.016	1.008
3 Year Strt Average	1.610	1.246	1.064	1.051	1.032	1.006	0.987	0.995	0.968	0.981	1.008	1.010	1.003	1.014	0.994	1.004	1.000	0.992
Curve Fit Selection												1.007	1.006	1.005	1.004	1.004	1.003	1.003
Selected	1.226	1.170	1.064	1.048	1.031	1.007	1.021	1.006	1.007	1.006	1.006	1.009	1.004	1.016	1.004	1.004	1.003	1.003
Cumulative	1.816	1.481	1.266	1.190	1.135	1.101	1.094	1.071	1.064	1.057	1.051	1.044	1.034	1.030	1.014	1.010	1.005	1.002
% Developed	55%	68%	79%	84%	88%	91%	91%	93%	94%	95%	95%	96%	97%	97%	99%	99%	99%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Reported Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	32,700,342	32,590,894	32,744,255	33,272,142	33,272,204	33,451,747	33,360,135	33,597,518	33,218,149	33,246,636	32,883,634	35,993,058	33,831,519	33,851,706	33,513,639	33,960,394	34,023,080	34,023,080
1993	32,155,891	32,865,603	32,190,678	33,152,048	34,065,162	34,372,521	34,549,875	33,791,739	33,929,509	34,205,628	39,208,469	38,111,242	38,168,933	38,049,217	37,798,943	37,165,088		37,165,088
1994	33,357,617	33,139,916	32,581,337	33,746,782	33,895,961	34,124,786	34,423,435	34,492,775	34,770,128	37,203,085	37,262,418	38,418,109	37,693,644	37,520,229	38,326,681			38,326,681
1995	28,812,667	29,035,853	29,075,748	29,186,551	29,371,642	29,453,434	29,517,742	29,994,783	34,155,395	33,651,222	33,783,952	33,416,144	32,553,848	32,435,304				32,435,304
1996	26,160,164	26,460,358	26,731,913	27,071,939	26,940,308	26,970,292	27,023,314	28,685,457	29,471,724	29,027,581	29,127,778	29,143,535	29,662,569					29,662,569
1997	26,119,650	26,436,315	26,569,400	26,582,314	28,123,776	28,382,341	29,001,904	29,613,150	30,006,760	30,431,846	30,280,952	31,672,228						31,672,228
1998	27,465,788	27,638,471	27,026,914	26,944,863	27,313,038	27,544,784	29,751,935	29,822,463	29,238,521	29,065,670	29,110,670							29,110,670
1999	28,761,622	27,930,537	28,190,485	28,373,139	35,851,667	30,856,847	31,034,599	30,765,370	30,605,137	30,509,517								30,509,517
2000	33,007,531	33,446,111	33,657,216	37,814,786	37,465,250	37,586,099	37,411,860	36,781,997	36,666,435									36,666,435
2001	39,731,152	39,996,279	45,822,939	42,203,679	44,002,773	44,200,485	44,279,162	44,872,310										44,872,310
2002	47,193,434	58,026,502	54,597,621	55,455,770	55,115,249	54,711,193	54,542,820											54,542,820
2003	46,162,662	46,826,430	47,907,105	49,075,249	49,288,546	50,024,867												50,024,867
2004	45,680,757	47,935,828	49,330,245	46,828,841	47,003,100													47,003,100
2005	50,350,564	49,494,565	50,287,444	50,261,750														50,261,750
2006	66,882,536	65,239,472	61,276,133															61,276,133
2007	73,348,868	72,402,721																72,402,721
2008	74,486,336																	74,486,336
2009																		75,181,236
2010																		62,671,714
2011																		81,831,662
2012																		82,824,514
2013																		73,707,441
2014																		83,108,341
2015																		78,970,915
2016																		66,201,799
2017																		73,265,576
2018																		71,069,125
2019																		70,185,843
2020																		66,558,422
2021																		62,846,869
2022																		70,664,432
2023																		62,296,367
2024																		67,846,305
2025																		50,748,145
2026																		46,775,993

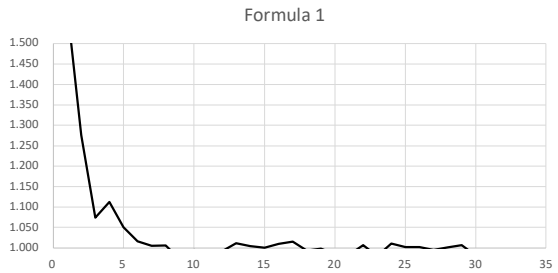
Age to Age Development Factors

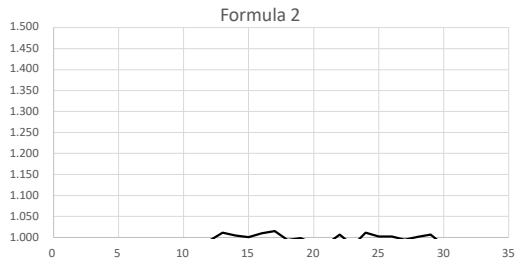
Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	0.997	1.005	1.016	1.000	1.005	0.997	1.007	0.989	1.001	0.989	1.095	0.940	1.001	0.990	1.013	1.002	
1993	1.022	0.979	1.030	1.028	1.009	1.005	0.978	1.004	1.008	1.146	0.972	1.002	0.997	0.993	0.983		
1994	0.993	0.983	1.036	1.004	1.007	1.009	1.002	1.008	1.070	1.002	1.031	0.981	0.995	1.021			
1995	1.008	1.001	1.004	1.006	1.003	1.002	1.016	1.139	0.985	1.004	0.989	0.974	0.996				
1996	1.011	1.010	1.013	0.995	1.001	1.002	1.062	1.027	0.985	1.003	1.001	1.018					
1997	1.012	1.005	1.000	1.058	1.009	1.022	1.021	1.013	1.014	0.995	1.046						
1998	1.006	0.978	0.997	1.014	1.008	1.080	1.002	0.980	0.994	1.002							
1999	0.971	1.009	1.006	1.264	0.861	1.006	0.991	0.995	0.997								
2000	1.013	1.006	1.124	0.991	1.003	0.995	0.983	0.997									
2001	1.007	1.146	0.921	1.043	1.004	1.002	1.013										
2002	1.230	0.941	1.016	0.994	0.993	0.997											
2003	1.014	1.023	1.024	1.004	1.015												
2004	1.049	1.029	0.949	1.004													
2005	0.983	1.016	0.999														
2006	0.975	0.939															
2007	0.987																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.017	1.005	1.010	1.031	0.993	1.011	1.008	1.017	1.007	1.020	1.022	0.983	0.997	1.002	0.998	1.002	—
$ Wtd Average	1.018	1.002	1.006	1.026	0.993	1.008	1.006	1.016	1.008	1.021	1.021	0.982	0.997	1.002	0.997	1.002	—
5 Year $ Wtd Average	0.998	0.985	0.983	1.006	0.980	1.011	1.002	1.002	0.995	1.001	1.006	0.982	—	—	—	—	—
3 Year $ Wtd Average	0.982	0.989	0.991	1.000	1.004	0.998	0.997	0.991	1.002	1.000	1.011	0.989	0.996	1.002	—	—	—
High-Low	1.006	0.999	1.008	1.014	1.004	1.005	1.005	1.005	1.000	1.001	1.017	0.986	0.997	0.993	—	—	—
3 Year Strt Average	0.982	0.995	0.991	1.001	1.004	0.998	0.996	0.991	1.002	1.000	1.012	0.991	0.996	1.002	—	—	—
Curve Fit Selection	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
Selected	0.982	1.002	1.002	1.001	1.004	1.002	0.997	0.991	1.001	1.000	1.011	1.000	1.000	1.000	1.000	1.000	1.005
Cumulative	0.999	1.017	1.015	1.013	1.012	1.008	1.006	1.009	1.018	1.016	1.016	1.005	1.005	1.005	1.005	1.005	1.005
% Developed	100%	98%	99%	99%	99%	99%	99%	99%	98%	98%	98%	100%	100%	100%	100%	100%	100%

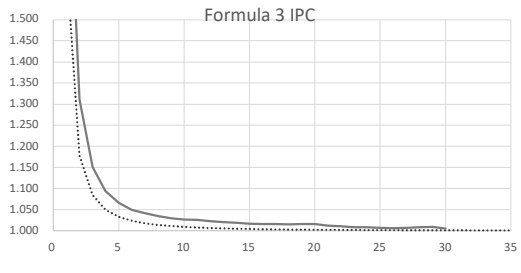
Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

	(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Reported Loss Development			Formula 1			Formula 2				Formula 3 (IPC)						
		R-Square	0.258	1	R-Square	0.050	12	A=	(0.449)	C=	0.000	IPC = $e^{A} \times (X + C)^{(-B)}$					
				0.0%			0.0%	B=	1.838	R-Square	0.751	Cutoff Age=	48				
	5 Year Wtd	Implied		N/A			N/A		Exclude	X'	Y'	Fitted Value				Selected	Selected
Age (Years)	Age to Age	CDF	% unreported	Estimate 1	Age (Years)	% unreported	Estimate 2	Age	(Y/N)	ln(1/(X+C))	ln(Y-1)	Age to Age	CDF	Estimate 3	Selected	CDF	Age to Age
1	1.584	2.446	59.1%					1		0.000	(0.538)	1.638	2.643	62.2%			
2	1.277	1.544	35.2%					2		(0.693)	(1.285)	1.179	1.613	38.0%			
3	1.074	1.210	17.3%					3		(1.099)	(2.597)	1.085	1.369	27.0%			
4	1.113	1.126	11.2%					4		(1.386)	(2.184)	1.050	1.262	20.8%			
5	1.050	1.012	1.2%					5		(1.609)	(2.992)	1.033	1.202	16.8%			
6	1.016	0.964	-3.8%					6		(1.792)	(4.148)	1.024	1.163	14.0%			
7	1.005	0.949	-5.4%					7		(1.946)	(5.247)	1.018	1.137	12.0%			
8	1.006	0.944	-6.0%					8		(2.079)	(5.068)	1.014	1.117	10.4%			
9	0.972	0.938	-6.6%					9				1.011	1.101	9.2%			
10	0.995	0.964	-3.7%					10				1.009	1.089	8.2%			
11	0.990	0.969	-3.2%					11				1.008	1.079	7.3%			
12	0.992	0.979	-2.2%		12	-2.2%		12				1.007	1.071	6.6%	6.6%	1.071	1.007
13	1.011	0.986	-1.4%		13	-1.4%		13		(2.565)	(4.488)	1.006	1.064	6.0%	6.0%	1.064	1.006
14	1.004	0.975	-2.5%		14	-2.5%		14		(2.639)	(5.493)	1.005	1.058	5.4%	5.4%	1.058	1.005
15	1.001	0.971	-3.0%		15	-3.0%		15		(2.708)	(7.332)	1.004	1.052	5.0%	5.0%	1.052	1.004
16	1.010	0.971	-3.0%		16	-3.0%		16		(2.773)	(4.616)	1.004	1.048	4.5%	4.5%	1.048	1.004
17	1.015	0.961	-4.0%		17	-4.0%		17		(2.833)	(4.186)	1.003	1.044	4.2%	4.2%	1.044	1.003
18	0.994	0.947	-5.6%		18	-5.6%		18				1.003	1.040	3.8%	3.8%	1.040	1.003
19	0.998	0.953	-4.9%		19	-4.9%		19				1.003	1.037	3.5%	3.5%	1.037	1.003
20	0.985	0.955	-4.7%		20	-4.7%		20				1.003	1.034	3.3%	3.3%	1.034	1.003
21	0.983	0.970	-3.1%		21	-3.1%		21				1.002	1.031	3.0%	3.0%	1.031	1.002
22	1.006	0.986	-1.4%		22	-1.4%		22	y			1.002	1.029	2.8%	2.8%	1.029	1.002
23	0.980	0.980	-2.1%		23	-2.1%		23	y			1.002	1.026	2.6%	2.6%	1.026	1.002
24	1.011	0.999	-0.1%		24	-0.1%		24	y			1.002	1.024	2.4%	2.4%	1.024	1.002
25	1.002	0.988	-1.2%		25	-1.2%		25	y			1.002	1.022	2.2%	2.2%	1.022	1.002
26	1.002	0.986	-1.4%		26	-1.4%		26	y			1.002	1.021	2.0%	2.0%	1.021	1.002
27	0.995	0.984	-1.6%		27	-1.6%		27	y			1.001	1.019	1.9%	1.9%	1.019	1.001
28	1.001	0.989	-1.1%		28	-1.1%		28	y			1.001	1.018	1.7%	1.7%	1.018	1.001
29	1.006	0.988	-1.2%		29	-1.2%		29	y			1.001	1.016	1.6%	1.6%	1.016	1.001
30	0.982	0.982	-1.8%		30	-1.8%		30				1.001	1.015	1.5%	1.5%	1.015	1.001
31								31				1.001	1.014	1.3%	1.3%	1.014	1.001
32								32				1.001	1.012	1.2%	1.2%	1.012	1.001
33								33				1.001	1.011	1.1%	1.1%	1.011	1.001
34								34				1.001	1.010	1.0%	1.0%	1.010	1.001
35								35				1.001	1.009	0.9%	0.9%	1.009	1.001
36								36				1.001	1.008	0.8%	0.8%	1.008	1.001
37								37				1.001	1.007	0.7%	0.7%	1.007	1.001
38								38				1.001	1.007	0.7%	0.7%	1.007	1.001
39								39				1.001	1.006	0.6%	0.6%	1.006	1.001
40								40				1.001	1.005	0.5%	0.5%	1.005	1.001
41								41				1.001	1.004	0.4%	0.4%	1.004	1.001
42								42				1.001	1.004	0.4%	0.4%	1.004	1.001
43								43				1.001	1.003	0.3%	0.3%	1.003	1.001
44								44				1.001	1.002	0.2%	0.2%	1.002	1.001
45								45				1.001	1.002	0.2%	0.2%	1.002	1.001
46								46				1.001	1.001	0.1%	0.1%	1.001	1.001
47								47				1.001	1.001	0.1%	0.1%	1.001	1.001
48								48				1.000	1.000	0.0%	0.0%	1.000	1.000







Column Notes

(1) From Exhibit A.6
(2) Based on Column (1)
(3) 1.00 - 1.00 / (2)
(4) Based on Column (3) and lognormal model
(5) (3)
(6) Based on Column (5) and lognormal model
(7) Based on judgment
(11) Based on Column (10)
(12) 1.00 - 1.00 / (11)
(13) Based on Columns (4), (6), (12) and judgment
(14) 1.00 / (1.00 - (13))
(15) Based on Column (14)

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Paid and Reported Loss Development Methods

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) x (4)	(6) Reported Loss	(7) Cumulative Reported LDF	(8) Estimated Ult. Loss Rep. Method (6) x (7)
1992	6/30/2026	420	$33,006,456	1.065	$35,151,441	$34,023,080	1.005	$34,193,195
1993	6/30/2026	408	34,230,742	1.071	36,676,086	37,165,088	1.005	37,350,914
1994	6/30/2026	396	35,196,619	1.078	37,948,021	38,326,681	1.005	38,518,314
1995	6/30/2026	384	30,119,793	1.085	32,686,449	32,435,304	1.005	32,597,480
1996	6/30/2026	372	26,812,693	1.093	29,295,277	29,662,569	1.005	29,810,882
1997	6/30/2026	360	27,788,925	1.100	30,576,849	31,672,228	1.005	31,830,589
1998	6/30/2026	348	27,445,154	1.108	30,421,628	29,110,670	1.016	29,582,470
1999	6/30/2026	336	28,548,852	1.117	31,889,219	30,509,517	1.016	31,001,994
2000	6/30/2026	324	34,094,033	1.126	38,390,761	36,666,435	1.018	37,313,929
2001	6/30/2026	312	40,388,571	1.136	45,863,595	44,872,310	1.009	45,261,510
2002	6/30/2026	300	48,543,778	1.145	55,563,497	54,542,820	1.006	54,866,582
2003	6/30/2026	288	40,605,585	1.154	46,868,842	50,024,867	1.008	50,415,113
2004	6/30/2026	276	41,472,416	1.166	48,342,329	47,003,100	1.012	47,574,097
2005	6/30/2026	264	42,332,971	1.178	49,866,236	50,261,750	1.013	50,905,012
2006	6/30/2026	252	51,621,774	1.192	61,552,817	61,276,133	1.015	62,207,436
2007	6/30/2026	240	60,415,592	1.211	73,181,709	72,402,721	1.017	73,650,137
2008	6/30/2026	228	59,980,992	1.231	73,845,791	74,486,336	0.999	74,399,939
2009	6/30/2026	216	61,154,319	1.250	76,465,674	75,181,236	1.002	75,330,289
2010	6/30/2026	204	50,331,942	1.271	63,966,314	62,671,714	1.005	63,015,416
2011	6/30/2026	192	62,018,777	1.291	80,080,465	81,831,662	1.010	82,648,774
2012	6/30/2026	180	61,234,563	1.312	80,369,360	82,824,514	1.014	84,019,489
2013	6/30/2026	168	58,149,907	1.339	77,866,708	73,707,441	1.030	75,951,231
2014	6/30/2026	156	63,956,676	1.367	87,410,298	83,108,341	1.034	85,952,031
2015	6/30/2026	144	57,504,313	1.401	80,539,131	78,970,915	1.044	82,448,692
2016	6/30/2026	132	48,845,238	1.438	70,232,255	66,201,799	1.051	69,546,849
2017	6/30/2026	120	53,326,870	1.477	78,757,913	73,265,576	1.057	77,445,950
2018	6/30/2026	108	51,270,357	1.520	77,949,249	71,069,125	1.064	75,621,666
2019	6/30/2026	96	51,300,945	1.573	80,687,667	70,185,843	1.071	75,151,818
2020	6/30/2026	84	51,418,266	1.639	84,264,714	66,558,422	1.094	72,789,074
2021	6/30/2026	72	40,293,297	1.720	69,298,467	62,846,869	1.101	69,185,991
2022	6/30/2026	60	43,910,068	1.834	80,523,030	70,664,432	1.135	80,238,765
2023	6/30/2026	48	37,193,904	2.007	74,656,284	62,296,367	1.190	74,101,778
2024	6/30/2026	36	36,046,556	2.310	83,261,182	67,846,305	1.266	85,889,746
2025	6/30/2026	24	24,567,826	3.028	74,383,876	50,748,145	1.481	75,161,440
2026	6/30/2026	12	12,282,281	6.079	74,658,707	46,775,993	1.816	84,926,612
Total			$1,527,411,052		$2,153,491,840	$2,001,196,306		$2,150,905,205

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A.5.
(6) Provided by Wyoming Department of Workforce Services
(7) From Exhibit A.6.

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Reported Berquist Sherman Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																40,609,597	39,930,411	38,739,883
1993															41,215,298	40,565,599	39,099,668	39,333,718
1994														40,685,308	40,639,798	38,854,904	39,129,281	38,953,633
1995													36,145,642	35,169,596	34,675,194	34,927,941	34,726,986	34,908,134
1996												30,661,833	31,614,926	29,916,251	31,289,878	30,339,658	30,550,582	31,240,278
1997											32,930,640	33,130,776	32,494,608	32,817,318	33,250,173	33,700,806	34,167,413	34,558,800
1998										35,400,223	34,598,948	33,402,936	33,763,589	33,237,994	34,913,451	34,889,012	35,914,164	34,331,122
1999									36,047,417	36,721,604	34,759,072	35,802,560	34,309,850	33,997,130	35,710,646	36,315,490	36,336,190	36,023,022
2000								41,468,003	43,015,902	42,246,081	41,574,332	41,454,337	42,181,357	41,963,348	45,145,114	44,782,506	44,179,286	40,373,416
2001							45,854,227	48,790,310	49,010,483	50,849,202	49,925,082	50,513,417	52,367,279	54,477,403	55,959,118	53,219,777	50,145,992	48,300,375
2002						48,178,934	48,953,425	51,851,114	53,771,584	54,969,713	55,661,173	57,302,109	59,430,780	57,956,166	59,086,218	56,134,664	55,829,794	55,831,493
2003					43,370,773	42,400,013	42,446,757	45,929,114	46,435,116	47,433,390	47,856,130	52,081,883	51,000,370	50,971,756	49,755,729	47,437,055	49,169,179	48,504,655
2004				46,144,092	44,087,596	43,222,090	44,208,045	47,613,435	49,655,615	52,554,349	54,881,723	55,583,258	55,713,727	53,065,936	51,826,246	52,514,965	50,754,002	51,459,070
2005			43,224,456	44,085,333	41,222,399	42,387,085	42,923,206	46,781,313	51,111,125	54,482,076	53,000,629	54,440,392	51,479,659	50,981,461	53,566,352	51,990,705	51,497,510	51,071,074
2006		41,903,538	47,259,147	46,216,181	47,512,559	48,651,777	49,567,309	56,310,290	62,011,384	60,642,020	61,257,056	60,830,060	61,074,476	62,848,113	64,033,790	62,848,339	62,005,146	62,627,634
2007	52,731,936	48,870,777	51,354,058	59,762,004	59,501,788	61,099,327	64,604,772	74,432,768	73,468,005	74,219,720	71,964,794	72,576,916	75,183,029	74,864,530	75,489,386	73,228,929	74,081,621	73,340,498
2008	53,264,604	43,378,855	55,289,396	62,517,035	62,625,447	66,517,534	71,177,596	71,970,910	73,086,234	72,875,803	71,753,951	74,179,984	73,071,943	72,002,880	74,192,610	74,895,542	74,627,044	74,289,400
2009	46,481,625	47,227,349	56,550,230	63,127,958	66,959,384	72,157,094	69,348,290	74,647,800	73,062,442	75,357,904	76,636,999	76,588,389	77,481,162	75,987,040	79,014,402	76,971,366	76,246,833	76,428,344
2010	42,023,264	41,124,241	49,867,710	58,927,795	62,802,981	57,890,925	57,672,393	61,183,472	61,740,071	64,610,883	63,524,175	63,788,952	64,007,481	63,425,442	64,146,355	61,929,620	61,935,181	
2011	46,480,748	47,073,102	63,465,976	80,763,373	68,792,351	70,358,016	70,444,663	74,723,891	79,126,370	80,249,204	77,328,334	78,471,264	80,909,849	80,515,823	82,785,474	81,369,016		
2012	47,743,861	54,466,807	82,009,973	72,577,347	69,528,088	68,595,143	69,123,233	77,194,602	78,959,087	76,235,263	75,060,401	78,315,176	80,014,544	80,057,336	81,807,742			
2013	59,225,226	69,425,860	66,662,817	72,323,914	69,828,257	70,542,398	74,401,368	78,170,289	74,530,639	73,901,471	74,599,122	75,655,163	75,473,897	74,949,557				
2014	50,497,125	53,191,505	65,743,728	74,526,715	71,290,558	76,358,032	75,427,769	77,774,845	79,779,357	82,058,515	80,610,327	81,876,893	82,163,224					
2015	42,807,165	50,849,621	65,324,855	67,537,975	70,078,181	69,382,871	67,391,064	69,889,877	75,281,790	75,236,530	75,448,090	76,791,980						
2016	39,972,849	49,303,229	55,836,384	64,057,588	59,680,804	59,908,704	59,225,143	64,680,195	66,829,576	67,713,730	68,316,949							
2017	41,378,819	46,875,875	58,423,298	62,810,945	62,151,372	62,860,763	67,084,230	70,573,905	71,995,427	73,636,020								
2018	41,341,184	50,201,083	57,306,579	67,089,036	63,624,551	67,116,332	67,215,843	70,075,955	73,751,555									
2019	46,516,762	50,549,655	65,051,539	67,795,436	69,459,012	68,316,678	69,710,870	75,456,726										
2020	43,828,418	56,462,251	63,990,550	72,704,232	70,631,660	69,831,716	70,491,709											
2021	45,679,580	45,745,725	61,142,584	62,648,640	57,849,013	59,123,951												
2022	48,002,010	58,770,356	66,243,085	67,375,193	66,483,426													
2023	49,049,958	56,188,984	62,051,324	62,146,882														
2024	46,455,342	57,870,138	64,383,035															
2025	46,572,198	50,748,145																
2026	46,775,993																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992																0.983	0.970	1.038
1993															0.984	0.964	1.006	0.992
1994														0.999	0.956	1.007	0.996	1.005
1995													0.973	0.986	1.007	0.994	1.005	1.056
1996												1.031	0.946	1.046	0.970	1.007	1.023	1.033
1997											1.006	0.981	1.010	1.013	1.014	1.014	1.011	1.023
1998										0.977	0.965	1.011	0.984	1.050	0.999	1.029	0.956	1.021
1999									1.019	0.947	1.030	0.958	0.991	1.050	1.017	1.001	0.991	0.975
2000								1.037	0.982	0.984	0.997	1.018	0.995	1.076	0.992	0.987	0.914	1.003
2001							1.064	1.005	1.038	0.982	1.012	1.037	1.040	1.027	0.951	0.942	0.963	1.054
2002						1.016	1.059	1.037	1.022	1.013	1.029	1.037	0.975	1.019	0.950	0.995	1.000	1.006
2003					0.978	1.001	1.082	1.011	1.021	1.009	1.088	0.979	0.999	0.976	0.953	1.037	0.986	1.020
2004				0.955	0.980	1.023	1.077	1.043	1.058	1.044	1.013	1.002	0.952	0.977	1.013	0.966	1.014	0.987
2005			1.020	0.935	1.028	1.013	1.090	1.093	1.066	0.973	1.027	0.946	0.990	1.051	0.971	0.991	0.992	1.031
2006		1.128	0.978	1.028	1.024	1.019	1.136	1.101	0.978	1.010	0.993	1.004	1.029	1.019	0.981	0.987	1.010	1.017
2007	0.927	1.051	1.164	0.996	1.027	1.057	1.152	0.987	1.010	0.970	1.009	1.036	0.996	1.008	0.970	1.012	0.990	1.019
2008	0.814	1.275	1.131	1.002	1.062	1.070	1.011	1.015	0.997	0.985	1.034	0.985	0.985	1.030	1.009	0.996	0.995	1.034
2009	1.016	1.197	1.116	1.061	1.078	0.961	1.076	0.979	1.031	1.017	0.999	1.012	0.981	1.040	0.974	0.991	1.002	
2010	0.979	1.213	1.182	1.066	0.922	0.996	1.061	1.009	1.046	0.983	1.004	1.003	0.991	1.011	0.965	1.000		
2011	1.013	1.348	1.273	0.852	1.023	1.001	1.061	1.059	1.014	0.964	1.015	1.031	0.995	1.028	0.983			
2012	1.141	1.506	0.885	0.958	0.987	1.008	1.117	1.023	0.966	0.985	1.043	1.022	1.001	1.022				
2013	1.172	0.960	1.085	0.965	1.010	1.055	1.051	0.953	0.992	1.009	1.014	0.998	0.993					
2014	1.053	1.236	1.134	0.957	1.071	0.988	1.031	1.026	1.029	0.982	1.016	1.003						
2015	1.188	1.285	1.034	1.038	0.990	0.971	1.037	1.077	0.999	1.003	1.018							
2016	1.233	1.133	1.147	0.932	1.004	0.989	1.092	1.033	1.013	1.009								
2017	1.133	1.246	1.075	0.989	1.011	1.067	1.052	1.020	1.023									
2018	1.214	1.142	1.171	0.948	1.055	1.001	1.043	1.052										
2019	1.087	1.287	1.042	1.025	0.984	1.020	1.082											
2020	1.288	1.133	1.136	0.971	0.989	1.009												
2021	1.001	1.337	1.025	0.923	1.022													
2022	1.224	1.127	1.017	0.987														
2023	1.146	1.104	1.002															
2024	1.246	1.113																
2025	1.090																	
Strt Average	1.103	1.201	1.085	0.978	1.013	1.014	1.072	1.030	1.016	0.992	1.016	1.005	0.991	1.023	0.982	0.995	0.990	1.018
$ Wtd Average	1.099	1.194	1.081	0.976	1.014	1.013	1.070	1.027	1.014	0.992	1.017	1.006	0.992	1.022	0.980	0.994	0.991	1.019
5 Year $ Wtd Average	1.142	1.156	1.045	0.972	1.011	1.017	1.061	1.041	1.011	0.997	1.021	1.012	0.992	1.027	0.981	0.997	0.998	1.019
3 Year $ Wtd Average	1.160	1.115	1.014	0.962	0.997	1.010	1.059	1.035	1.012	0.997	1.016	1.008	0.996	1.021	0.975	0.995	0.996	1.024
High-Low	1.110	1.197	1.086	0.981	1.014	1.014	1.071	1.030	1.016	0.991	1.015	1.007	0.991	1.022	0.982	0.995	0.993	1.019
3 Year Strt Average	1.160	1.115	1.014	0.961	0.998	1.010	1.059	1.035	1.012	0.998	1.016	1.008	0.996	1.020	0.974	0.996	0.996	1.023
Selected	1.160	1.156	1.014	0.972	1.011	1.017	1.061	1.030	1.011	0.998	1.021	1.012	0.992	1.021	0.981	0.997	0.998	1.019
Cumulative	1.479	1.275	1.103	1.088	1.119	1.107	1.089	1.026	0.997	0.986	0.987	0.967	0.956	0.963	0.943	0.962	0.965	0.967
% Developed	68%	78%	91%	92%	89%	90%	92%	97%	100%	101%	101%	103%	105%	104%	106%	104%	104%	103%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Reported Berquist Sherman Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	40,223,281	38,808,562	38,278,160	39,068,551	39,483,338	38,390,111	36,560,251	35,446,280	35,020,685	35,418,454	35,753,030	36,105,036	35,488,179	35,809,913	35,276,311	35,080,374	34,023,080
1993	39,012,549	38,835,135	38,558,175	38,637,103	39,018,455	38,617,237	35,785,584	35,421,677	35,268,136	35,909,411	36,200,480	36,814,036	36,733,700	36,654,021	36,421,583	36,168,815	
1994	39,130,689	39,327,221	39,116,779	38,345,888	38,592,199	37,725,787	36,600,322	36,538,619	35,999,190	36,299,931	37,085,633	38,353,774	37,809,781	38,062,649	37,965,699		
1995	36,846,839	36,853,727	36,725,378	35,798,633	34,260,957	34,330,264	32,637,648	31,983,459	31,492,044	32,162,186	33,218,017	34,120,442	33,422,540	33,535,292			
1996	32,267,230	32,268,531	31,952,532	29,908,138	29,921,063	29,816,544	28,735,431	28,044,329	27,805,433	28,252,235	28,720,751	29,286,751	29,028,064				
1997	35,351,286	33,712,504	31,723,500	31,422,514	31,635,662	31,313,203	29,772,704	29,041,408	28,829,258	29,544,167	29,776,051	30,986,660					
1998	35,063,978	32,733,200	32,178,518	31,743,071	31,307,293	30,674,940	29,321,239	29,551,783	29,137,298	29,342,137	30,157,925						
1999	35,127,623	33,925,413	33,513,488	33,016,567	33,138,419	32,646,571	31,490,529	31,039,688	30,670,923	31,063,826							
2000	40,489,769	40,035,716	39,280,447	38,816,154	39,097,777	39,338,244	37,691,899	37,022,096	36,716,269								
2001	50,908,978	49,106,093	48,294,793	46,644,027	47,283,768	46,605,311	44,926,574	44,199,098									
2002	56,179,373	56,058,244	54,315,685	54,767,722	55,178,901	55,018,079	53,533,687										
2003	49,452,195	47,935,935	48,061,410	47,919,095	47,649,375	47,382,954											
2004	50,815,773	50,107,315	48,860,168	47,732,982	48,492,869												
2005	52,650,624	50,908,963	49,752,488	50,322,921													
2006	63,683,284	62,888,337	62,618,580														
2007	74,724,213	73,016,516															
2008	76,797,930																
2009																	
2010																	
2011																	
2012																	
2013																	
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2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	0.965	0.986	1.021	1.011	0.972	0.952	0.970	0.988	1.011	1.009	1.010	0.983	1.009	0.985	0.994	0.970	
1993	0.995	0.993	1.002	1.010	0.990	0.927	0.990	0.996	1.018	1.008	1.017	0.998	0.998	0.994	0.993		
1994	1.005	0.995	0.980	1.006	0.978	0.970	0.998	0.985	1.008	1.022	1.034	0.986	1.007	0.997			
1995	1.000	0.997	0.975	0.957	1.002	0.951	0.980	0.985	1.021	1.033	1.027	0.980	1.003				
1996	1.000	0.990	0.936	1.000	0.997	0.964	0.976	0.991	1.016	1.017	1.020	0.991					
1997	0.954	0.941	0.991	1.007	0.990	0.951	0.975	0.993	1.025	1.008	1.041						
1998	0.934	0.983	0.986	0.986	0.980	0.956	1.008	0.986	1.007	1.028							
1999	0.966	0.988	0.985	1.004	0.985	0.965	0.986	0.988	1.013								
2000	0.989	0.981	0.988	1.007	1.006	0.958	0.982	0.992									
2001	0.965	0.983	0.966	1.014	0.986	0.964	0.984										
2002	0.998	0.969	1.008	1.008	0.997	0.973											
2003	0.969	1.003	0.997	0.994	0.994												
2004	0.986	0.975	0.977	1.016													
2005	0.967	0.977	1.011														
2006	0.988	0.996															
2007	0.977																
2008																	
2009																	
2010																	
2011																	
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Strt Average	0.979	0.984	0.987	1.002	0.990	0.957	0.985	0.989	1.015	1.018	1.025	0.987	1.004	0.992	0.994	0.970	—
$ Wtd Average	0.979	0.984	0.989	1.002	0.990	0.958	0.985	0.989	1.015	1.018	1.024	0.987	1.004	0.992	0.994	0.970	—
5 Year $ Wtd Average	0.978	0.984	0.992	1.008	0.994	0.964	0.986	0.990	1.016	1.022	1.028	0.987	—	—	—	—	—
3 Year $ Wtd Average	0.978	0.984	0.995	1.006	0.993	0.966	0.984	0.989	1.015	1.017	1.029	0.985	1.003	0.992	—	—	—
High-Low	0.980	0.986	0.989	1.004	0.990	0.959	0.984	0.989	1.015	1.017	1.025	0.987	1.005	0.994	—	—	—
3 Year Strt Average	0.977	0.983	0.995	1.006	0.992	0.965	0.984	0.989	1.015	1.017	1.029	0.986	1.003	0.992	—	—	—
Selected	0.978	0.984	0.992	1.008	0.994	0.964	0.986	0.990	1.016	1.022	1.028	0.987	1.000	1.000	1.000	1.000	1.000
Cumulative	0.949	0.970	0.986	0.994	0.986	0.992	1.029	1.043	1.054	1.037	1.015	0.987	1.000	1.000	1.000	1.000	1.000
% Developed	105%	103%	101%	101%	101%	101%	97%	96%	95%	96%	99%	101%	100%	100%	100%	100%	100%

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Reported Berquist Sherman Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Loss	(4) Cumulative Reported LDF	(5) Estimated Ult. Loss Rep. BS Method (3) x (4)
1992	6/30/2026	420	$34,023,080	1.000	$34,023,080
1993	6/30/2026	408	37,165,088	1.000	37,165,088
1994	6/30/2026	396	38,326,681	1.000	38,326,681
1995	6/30/2026	384	32,435,304	1.000	32,435,304
1996	6/30/2026	372	29,662,569	1.000	29,662,569
1997	6/30/2026	360	31,672,228	0.987	31,273,737
1998	6/30/2026	348	29,110,670	1.015	29,538,921
1999	6/30/2026	336	30,509,517	1.037	31,626,401
2000	6/30/2026	324	36,666,435	1.054	38,632,941
2001	6/30/2026	312	44,872,310	1.043	46,808,226
2002	6/30/2026	300	54,542,820	1.029	56,124,362
2003	6/30/2026	288	50,024,867	0.992	49,631,103
2004	6/30/2026	276	47,003,100	0.986	46,348,500
2005	6/30/2026	264	50,261,750	0.994	49,944,746
2006	6/30/2026	252	61,276,133	0.986	60,426,109
2007	6/30/2026	240	72,402,721	0.970	70,254,887
2008	6/30/2026	228	74,486,336	0.949	70,671,755
2009	6/30/2026	216	75,181,236	0.967	72,672,945
2010	6/30/2026	204	62,671,714	0.965	60,455,272
2011	6/30/2026	192	81,831,662	0.962	78,716,964
2012	6/30/2026	180	82,824,514	0.943	78,137,723
2013	6/30/2026	168	73,707,441	0.963	71,008,311
2014	6/30/2026	156	83,108,341	0.956	79,439,555
2015	6/30/2026	144	78,970,915	0.967	76,375,470
2016	6/30/2026	132	66,201,799	0.987	65,373,949
2017	6/30/2026	120	73,265,576	0.986	72,206,434
2018	6/30/2026	108	71,069,125	0.997	70,826,813
2019	6/30/2026	96	70,185,843	1.026	72,029,535
2020	6/30/2026	84	66,558,422	1.089	72,449,011
2021	6/30/2026	72	62,846,869	1.107	69,596,331
2022	6/30/2026	60	70,664,432	1.119	79,107,716
2023	6/30/2026	48	62,296,367	1.088	67,764,007
2024	6/30/2026	36	67,846,305	1.103	74,866,058
2025	6/30/2026	24	50,748,145	1.275	64,707,624
2026	6/30/2026	12	46,775,993	1.479	69,184,587
Total			$2,001,196,306		$2,047,812,716

Column Notes

(3) Provided by Wyoming Department of Workforce Services.
(4) From Exhibit A.8.

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Paid Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Projected Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1/(9)	(11) Unpaid Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
2000	6/30/2026	324	$148,762,633	25.4%	1.220	1.276	39.6%	26.0%	1.126	11.2%	$4,327,719	$38,421,752
2001	6/30/2026	312	175,048,207	26.2%	1.220	1.238	39.6%	26.8%	1.136	11.9%	5,594,572	45,983,143
2002	6/30/2026	300	180,262,306	30.8%	1.220	1.202	45.2%	27.6%	1.145	12.6%	6,280,057	54,823,835
2003	6/30/2026	288	175,552,340	26.7%	1.220	1.167	38.0%	28.4%	1.154	13.4%	6,663,284	47,268,870
2004	6/30/2026	276	177,079,289	27.3%	1.220	1.133	37.8%	29.3%	1.166	14.2%	7,361,976	48,834,392
2005	6/30/2026	264	185,716,218	26.9%	1.220	1.100	36.1%	30.1%	1.178	15.1%	8,454,086	50,787,057
2006	6/30/2026	252	204,173,121	30.1%	1.220	1.068	39.3%	31.0%	1.192	16.1%	10,224,048	61,845,822
2007	6/30/2026	240	215,836,851	33.9%	1.220	1.037	42.9%	32.0%	1.211	17.4%	12,036,397	72,451,989
2008	6/30/2026	228	218,131,541	33.9%	1.220	1.007	41.6%	32.9%	1.231	18.8%	13,485,224	73,466,216
2009	6/30/2026	216	208,459,209	36.7%	1.198	0.978	42.9%	34.6%	1.250	20.0%	14,425,326	75,579,644
2010	6/30/2026	204	193,599,615	33.0%	1.000	0.949	31.4%	37.1%	1.271	21.3%	15,290,765	65,622,708
2011	6/30/2026	192	203,337,513	39.4%	1.000	0.943	37.1%	37.3%	1.291	22.6%	17,111,525	79,130,303
2012	6/30/2026	180	204,008,162	39.4%	1.000	0.936	36.9%	37.6%	1.312	23.8%	18,248,152	79,482,715
2013	6/30/2026	168	203,157,965	38.3%	1.000	0.930	35.6%	37.8%	1.339	25.3%	19,460,545	77,610,452
2014	6/30/2026	156	211,849,593	41.3%	1.000	0.923	38.1%	38.1%	1.367	26.8%	21,652,597	85,609,273
2015	6/30/2026	144	212,780,825	37.9%	1.000	0.917	34.7%	38.4%	1.401	28.6%	23,342,313	80,846,626
2016	6/30/2026	132	199,356,077	35.2%	1.000	0.911	32.1%	38.6%	1.438	30.5%	23,446,344	72,291,583
2017	6/30/2026	120	198,012,678	39.8%	1.000	0.904	36.0%	38.9%	1.477	32.3%	24,865,292	78,192,161
2018	6/30/2026	108	207,938,971	37.5%	1.000	0.898	33.7%	39.2%	1.520	34.2%	27,868,965	79,139,323
2019	6/30/2026	96	200,475,628	40.2%	1.000	0.892	35.9%	39.4%	1.573	36.4%	28,789,438	80,090,383
2020	6/30/2026	84	203,774,071	41.4%	1.000	0.886	36.6%	40.2%	1.639	39.0%	31,911,528	83,329,795
2021	6/30/2026	72	189,814,141	36.5%	1.000	0.904	33.0%	39.4%	1.720	41.9%	31,279,691	71,572,988
2022	6/30/2026	60	202,517,355	39.8%	1.000	0.922	36.7%	38.6%	1.834	45.5%	35,529,180	79,439,248
2023	6/30/2026	48	204,639,501	36.5%	1.000	0.941	34.3%	37.8%	2.007	50.2%	38,828,688	76,022,592
2024	6/30/2026	36	209,063,047	39.8%	1.000	0.960	38.2%	37.1%	2.310	56.7%	43,931,050	79,977,607
2025	6/30/2026	24	211,599,899	35.2%	1.000	0.980	34.5%	36.3%	3.028	67.0%	51,462,674	76,030,500
2026	6/30/2026	12	206,922,188	36.1%	1.000	1.000	36.1%	35.6%	6.079	83.5%	61,526,125	73,808,407
	Total		$5,351,868,944								$603,397,564	$1,887,659,383

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A.3, Column (4) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A.19
(7) (4) x (5) x (6)
(8) Exhibit A.19, Column (9)
(9) From Exhibit A.5
(12) Column (11) + Exhibit A.7, Column (3)

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Reported Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Projected Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1/(9)	(11) IBNR Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
2000	6/30/2026	324	$148,762,633	25.4%	1.220	1.276	39.6%	26.0%	1.018	1.7%	$670,985	$37,337,420
2001	6/30/2026	312	175,048,207	26.2%	1.220	1.238	39.6%	26.8%	1.009	0.9%	402,989	45,275,299
2002	6/30/2026	300	180,262,306	30.8%	1.220	1.202	45.2%	27.6%	1.006	0.6%	293,326	54,836,146
2003	6/30/2026	288	175,552,340	26.7%	1.220	1.167	38.0%	28.4%	1.008	0.8%	385,967	50,410,834
2004	6/30/2026	276	177,079,289	27.3%	1.220	1.133	37.8%	29.3%	1.012	1.2%	621,776	47,624,876
2005	6/30/2026	264	185,716,218	26.9%	1.220	1.100	36.1%	30.1%	1.013	1.3%	707,159	50,968,909
2006	6/30/2026	252	204,173,121	30.1%	1.220	1.068	39.3%	31.0%	1.015	1.5%	948,691	62,224,824
2007	6/30/2026	240	215,836,851	33.9%	1.220	1.037	42.9%	32.0%	1.017	1.7%	1,168,633	73,571,354
2008	6/30/2026	228	218,131,541	33.9%	1.220	1.007	41.6%	32.9%	0.999	-0.1%	(83,406)	74,402,930
2009	6/30/2026	216	208,459,209	36.7%	1.198	0.978	42.9%	34.6%	1.002	0.2%	142,545	75,323,780
2010	6/30/2026	204	193,599,615	33.0%	1.000	0.949	31.4%	37.1%	1.005	0.5%	391,274	63,062,988
2011	6/30/2026	192	203,337,513	39.4%	1.000	0.943	37.1%	37.3%	1.010	1.0%	750,071	82,581,733
2012	6/30/2026	180	204,008,162	39.4%	1.000	0.936	36.9%	37.6%	1.014	1.4%	1,090,095	83,914,609
2013	6/30/2026	168	203,157,965	38.3%	1.000	0.930	35.6%	37.8%	1.030	3.0%	2,270,481	75,977,921
2014	6/30/2026	156	211,849,593	41.3%	1.000	0.923	38.1%	38.1%	1.034	3.3%	2,669,862	85,778,203
2015	6/30/2026	144	212,780,825	37.9%	1.000	0.917	34.7%	38.4%	1.044	4.2%	3,442,580	82,413,495
2016	6/30/2026	132	199,356,077	35.2%	1.000	0.911	32.1%	38.6%	1.051	4.8%	3,703,282	69,905,081
2017	6/30/2026	120	198,012,678	39.8%	1.000	0.904	36.0%	38.9%	1.057	5.4%	4,156,617	77,422,193
2018	6/30/2026	108	207,938,971	37.5%	1.000	0.898	33.7%	39.2%	1.064	6.0%	4,901,993	75,971,118
2019	6/30/2026	96	200,475,628	40.2%	1.000	0.892	35.9%	39.4%	1.071	6.6%	5,223,412	75,409,254
2020	6/30/2026	84	203,774,071	41.4%	1.000	0.886	36.6%	40.2%	1.094	8.6%	7,007,647	73,566,070
2021	6/30/2026	72	189,814,141	36.5%	1.000	0.904	33.0%	39.4%	1.101	9.2%	6,847,336	69,694,205
2022	6/30/2026	60	202,517,355	39.8%	1.000	0.922	36.7%	38.6%	1.135	11.9%	9,323,838	79,988,270
2023	6/30/2026	48	204,639,501	36.5%	1.000	0.941	34.3%	37.8%	1.190	15.9%	12,327,534	74,623,901
2024	6/30/2026	36	209,063,047	39.8%	1.000	0.960	38.2%	37.1%	1.266	21.0%	16,274,800	84,121,105
2025	6/30/2026	24	211,599,899	35.2%	1.000	0.980	34.5%	36.3%	1.481	32.5%	24,959,344	75,707,490
2026	6/30/2026	12	206,922,188	36.1%	1.000	1.000	36.1%	35.6%	1.816	44.9%	33,080,901	79,856,895
	Total		$5,351,868,944								$143,679,730	$1,881,970,901

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A.3, Column (4) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A.19
(7) (4) x (5) x (6)
(8) Exhibit A.19, Column (9)
(9) From Exhibit A.6
(12) Column (11) + Exhibit A.7, Column (6)

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1/(9)	(11) Unpaid Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
1999	6/30/2026	336	$40,277,368	$0.79	1.220	0.679	$0.66	$0.91	1.117	10.5%	$3,840,026	$32,388,878
2000	6/30/2026	324	43,292,428	0.89	1.220	0.683	0.74	0.91	1.126	11.2%	4,388,464	38,482,497
2001	6/30/2026	312	47,027,299	0.98	1.220	0.686	0.82	0.90	1.136	11.9%	5,059,693	45,448,264
2002	6/30/2026	300	50,776,362	1.09	1.220	0.689	0.92	0.90	1.145	12.6%	5,753,268	54,297,046
2003	6/30/2026	288	52,959,274	0.88	1.220	0.693	0.75	0.89	1.154	13.4%	6,316,080	46,921,665
2004	6/30/2026	276	55,362,397	0.87	1.220	0.696	0.74	0.89	1.166	14.2%	6,987,067	48,459,483
2005	6/30/2026	264	60,849,344	0.82	1.220	0.700	0.70	0.88	1.178	15.1%	8,123,733	50,456,704
2006	6/30/2026	252	69,289,653	0.89	1.220	0.703	0.76	0.88	1.192	16.1%	9,831,168	61,452,942
2007	6/30/2026	240	79,410,961	0.92	1.220	0.707	0.79	0.88	1.211	17.4%	12,122,530	72,538,121
2008	6/30/2026	228	88,397,375	0.84	1.220	0.710	0.72	0.87	1.231	18.8%	14,452,749	74,433,741
2009	6/30/2026	216	91,019,593	0.84	1.198	0.714	0.72	0.88	1.250	20.0%	16,093,123	77,247,441
2010	6/30/2026	204	86,014,115	0.74	1.000	0.717	0.53	0.85	1.271	21.3%	15,537,185	65,869,127
2011	6/30/2026	192	91,213,698	0.88	1.000	0.727	0.64	0.84	1.291	22.6%	17,197,186	79,215,963
2012	6/30/2026	180	95,514,448	0.84	1.000	0.737	0.62	0.82	1.312	23.8%	18,750,582	79,985,145
2013	6/30/2026	168	97,350,585	0.80	1.000	0.747	0.60	0.81	1.339	25.3%	20,048,518	78,198,425
2014	6/30/2026	156	101,485,570	0.86	1.000	0.757	0.65	0.80	1.367	26.8%	21,845,272	85,801,947
2015	6/30/2026	144	105,282,781	0.76	1.000	0.768	0.59	0.79	1.401	28.6%	23,828,010	81,332,323
2016	6/30/2026	132	100,348,047	0.70	1.000	0.779	0.54	0.78	1.438	30.5%	23,851,838	72,697,076
2017	6/30/2026	120	97,700,169	0.81	1.000	0.789	0.64	0.77	1.477	32.3%	24,289,097	77,615,967
2018	6/30/2026	108	101,963,752	0.76	1.000	0.800	0.61	0.76	1.520	34.2%	26,502,966	77,773,324
2019	6/30/2026	96	100,978,104	0.80	1.000	0.811	0.65	0.75	1.573	36.4%	27,549,313	78,850,258
2020	6/30/2026	84	106,267,694	0.79	1.000	0.822	0.65	0.74	1.639	39.0%	30,792,979	82,211,245
2021	6/30/2026	72	101,077,078	0.69	1.000	0.850	0.58	0.72	1.720	41.9%	30,441,108	70,734,405
2022	6/30/2026	60	110,193,931	0.73	1.000	0.878	0.64	0.70	1.834	45.5%	34,896,078	78,806,146
2023	6/30/2026	48	118,888,999	0.63	1.000	0.907	0.57	0.67	2.007	50.2%	40,218,239	77,412,143
2024	6/30/2026	36	127,191,078	0.65	1.000	0.937	0.61	0.65	2.310	56.7%	47,064,258	83,110,814
2025	6/30/2026	24	132,682,369	0.56	1.000	0.968	0.54	0.63	3.028	67.0%	56,124,500	80,692,326
2026	6/30/2026	12	134,412,699	0.56	1.000	1.000	0.56	0.61	6.079	83.5%	68,655,813	80,938,094
	Total		$2,487,227,171								$620,560,841	$1,933,371,511

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit A.3, Column (4) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A.17
(7) (4) x (5) x (6)
(8) Exhibit A.18, Column (9)
(9) From Exhibit A.5
(12) Column (11) + Exhibit A.7, Column (3)

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Bornhuetter-Ferguson Method with a Payroll Base Using Reported Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1/(9)	(11) IBNR Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
1999	6/30/2026	336	$40,277,368	$0.79	1.220	0.679	$0.66	$0.91	1.016	1.6%	$582,344	$31,091,861
2000	6/30/2026	324	43,292,428	0.89	1.220	0.683	0.74	0.91	1.018	1.7%	680,403	37,346,838
2001	6/30/2026	312	47,027,299	0.98	1.220	0.686	0.82	0.90	1.009	0.9%	364,461	45,236,770
2002	6/30/2026	300	50,776,362	1.09	1.220	0.689	0.92	0.90	1.006	0.6%	268,721	54,811,541
2003	6/30/2026	288	52,959,274	0.88	1.220	0.693	0.75	0.89	1.008	0.8%	365,856	50,390,722
2004	6/30/2026	276	55,362,397	0.87	1.220	0.696	0.74	0.89	1.012	1.2%	590,112	47,593,212
2005	6/30/2026	264	60,849,344	0.82	1.220	0.700	0.70	0.88	1.013	1.3%	679,526	50,941,276
2006	6/30/2026	252	69,289,653	0.89	1.220	0.703	0.76	0.88	1.015	1.5%	912,235	62,188,368
2007	6/30/2026	240	79,410,961	0.92	1.220	0.707	0.79	0.88	1.017	1.7%	1,176,995	73,579,717
2008	6/30/2026	228	88,397,375	0.84	1.220	0.710	0.72	0.87	0.999	-0.1%	(89,390)	74,396,946
2009	6/30/2026	216	91,019,593	0.84	1.198	0.714	0.72	0.88	1.002	0.2%	159,025	75,340,261
2010	6/30/2026	204	86,014,115	0.74	1.000	0.717	0.53	0.85	1.005	0.5%	397,579	63,069,293
2011	6/30/2026	192	91,213,698	0.88	1.000	0.727	0.64	0.84	1.010	1.0%	753,826	82,585,488
2012	6/30/2026	180	95,514,448	0.84	1.000	0.737	0.62	0.82	1.014	1.4%	1,120,108	83,944,623
2013	6/30/2026	168	97,350,585	0.80	1.000	0.747	0.60	0.81	1.030	3.0%	2,339,080	76,046,521
2014	6/30/2026	156	101,485,570	0.86	1.000	0.757	0.65	0.80	1.034	3.3%	2,693,619	85,801,960
2015	6/30/2026	144	105,282,781	0.76	1.000	0.768	0.59	0.79	1.044	4.2%	3,514,211	82,485,127
2016	6/30/2026	132	100,348,047	0.70	1.000	0.779	0.54	0.78	1.051	4.8%	3,767,329	69,969,127
2017	6/30/2026	120	97,700,169	0.81	1.000	0.789	0.64	0.77	1.057	5.4%	4,060,297	77,325,873
2018	6/30/2026	108	101,963,752	0.76	1.000	0.800	0.61	0.76	1.064	6.0%	4,661,721	75,730,846
2019	6/30/2026	96	100,978,104	0.80	1.000	0.811	0.65	0.75	1.071	6.6%	4,998,410	75,184,252
2020	6/30/2026	84	106,267,694	0.79	1.000	0.822	0.65	0.74	1.094	8.6%	6,762,018	73,320,441
2021	6/30/2026	72	101,077,078	0.69	1.000	0.850	0.58	0.72	1.101	9.2%	6,663,764	69,510,633
2022	6/30/2026	60	110,193,931	0.73	1.000	0.878	0.64	0.70	1.135	11.9%	9,157,694	79,822,126
2023	6/30/2026	48	118,888,999	0.63	1.000	0.907	0.57	0.67	1.190	15.9%	12,768,696	75,065,063
2024	6/30/2026	36	127,191,078	0.65	1.000	0.937	0.61	0.65	1.266	21.0%	17,435,536	85,281,840
2025	6/30/2026	24	132,682,369	0.56	1.000	0.968	0.54	0.63	1.481	32.5%	27,220,325	77,968,471
2026	6/30/2026	12	134,412,699	0.56	1.000	1.000	0.56	0.61	1.816	44.9%	36,914,338	83,690,331
	Total		$2,487,227,171								$150,918,840	$1,919,719,528

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit A.3, Column (4) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A.17
(7) (4) x (5) x (6)
(8) Exhibit A.18, Column (9)
(9) From Exhibit A.6
(12) Column (11) + Exhibit A.7, Column (6)

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

IBNR as % of Case Loss Reserve Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Dev Mthd IBNR as % of Case Reserve	(4) Selected IBNR as % of Case Reserve	(5) Case Reserve 6/30/2026	(6) IBNR 6/30/2026	(7) Indicated Ultimate Loss
1992	6/30/2026	420	8.9%	8.9%	$1,016,623	$90,244	$34,113,324
1993	6/30/2026	408	8.1%	8.1%	2,934,346	236,612	37,401,701
1994	6/30/2026	396	7.4%	7.4%	3,130,062	230,603	38,557,283
1995	6/30/2026	384	6.8%	6.8%	2,315,511	156,631	32,591,935
1996	6/30/2026	372	6.2%	6.2%	2,849,876	177,746	29,840,315
1997	6/30/2026	360	5.8%	5.8%	3,883,303	224,122	31,896,350
1998	6/30/2026	348	19.5%	19.5%	1,665,516	324,362	29,435,032
1999	6/30/2026	336	17.9%	17.9%	1,960,666	350,489	30,860,006
2000	6/30/2026	324	18.3%	18.3%	2,572,402	472,018	37,138,453
2001	6/30/2026	312	7.8%	7.8%	4,483,738	348,044	45,220,353
2002	6/30/2026	300	4.9%	4.9%	5,999,042	293,929	54,836,750
2003	6/30/2026	288	6.1%	6.1%	9,419,281	579,154	50,604,021
2004	6/30/2026	276	9.2%	9.2%	5,530,684	510,199	47,513,299
2005	6/30/2026	264	9.1%	9.1%	7,928,779	723,759	50,985,509
2006	6/30/2026	252	10.2%	10.2%	9,654,359	987,455	62,263,588
2007	6/30/2026	240	10.8%	10.8%	11,987,129	1,289,000	73,691,721
2008	6/30/2026	228	-0.6%	-0.6%	14,505,344	(89,164)	74,397,172
2009	6/30/2026	216	1.0%	1.0%	14,026,917	139,991	75,321,227
2010	6/30/2026	204	2.6%	2.6%	12,339,771	324,053	62,995,767
2011	6/30/2026	192	4.6%	4.6%	19,812,884	908,298	82,739,960
2012	6/30/2026	180	6.4%	6.4%	21,589,951	1,371,664	84,196,179
2013	6/30/2026	168	13.2%	13.2%	15,557,534	2,054,854	75,762,295
2014	6/30/2026	156	14.1%	14.1%	19,151,665	2,693,621	85,801,962
2015	6/30/2026	144	17.3%	17.3%	21,466,602	3,713,642	82,684,557
2016	6/30/2026	132	18.8%	18.8%	17,356,560	3,255,637	69,457,435
2017	6/30/2026	120	20.1%	20.1%	19,938,707	4,002,070	77,267,646
2018	6/30/2026	108	21.3%	21.3%	19,798,767	4,225,782	75,294,907
2019	6/30/2026	96	22.2%	22.2%	18,884,898	4,185,839	74,371,682
2020	6/30/2026	84	28.1%	28.1%	15,140,156	4,260,255	70,818,677
2021	6/30/2026	72	28.0%	28.0%	22,553,572	6,320,794	69,167,662
2022	6/30/2026	60	35.6%	35.6%	26,754,364	9,519,179	80,183,611
2023	6/30/2026	48	46.5%	46.5%	25,102,463	11,676,905	73,973,273
2024	6/30/2026	36	58.8%	58.8%	31,799,748	18,713,114	86,559,418
2025	6/30/2026	24	94.2%	94.2%	26,180,319	24,655,151	75,403,296
2026	6/30/2026	12	116.3%	116.3%	34,493,712	40,115,102	86,891,096
Total					$473,785,254	$149,041,156	$2,150,237,462

Column Notes

(3) [1 - 1 / Exhibit A.7, Column (7)] / [1 / Exhibit A.7, Column (7) - 1 / Exhibit A.7, Column (4)]
(4) Selected based on Column (3) and actuarial judgement
(5) Exhibit A.7, Column (6) - Exhibit A.7, Column (3)
(6) (4) x (5)
(7) Column (6) + Exhibit A.7, Column (6)

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

B-F Method Using Frequency-Severity and Paid Development Patterns

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Freq-Sev Indicated Ultimate Loss	(4) Age-to-Ultimate Factor	(5) Percent Unpaid 1 - 1/(4)	(6) Unpaid Loss (3) x (5)	(7) Indicated Ultimate Loss
1999	6/30/2026	336	$32,247,615	1.117	10.5%	$3,377,909	$31,926,761
2000	6/30/2026	324	34,956,124	1.126	11.2%	3,912,321	38,006,354
2001	6/30/2026	312	37,785,753	1.136	11.9%	4,510,721	44,899,293
2002	6/30/2026	300	40,598,161	1.145	12.6%	5,129,045	53,672,823
2003	6/30/2026	288	42,136,021	1.154	13.4%	5,630,792	46,236,377
2004	6/30/2026	276	43,832,184	1.166	14.2%	6,228,978	47,701,394
2005	6/30/2026	264	47,940,312	1.178	15.1%	7,242,316	49,575,288
2006	6/30/2026	252	54,322,540	1.192	16.1%	8,764,496	60,386,271
2007	6/30/2026	240	61,952,503	1.211	17.4%	10,807,248	71,222,840
2008	6/30/2026	228	68,625,339	1.231	18.8%	12,884,641	72,865,633
2009	6/30/2026	216	71,649,818	1.250	20.0%	14,347,036	75,501,355
2010	6/30/2026	204	73,622,601	1.271	21.3%	15,692,601	66,024,544
2011	6/30/2026	192	77,010,199	1.291	22.6%	17,369,207	79,387,984
2012	6/30/2026	180	79,543,373	1.312	23.8%	18,938,141	80,172,704
2013	6/30/2026	168	79,968,739	1.339	25.3%	20,249,061	78,398,968
2014	6/30/2026	156	82,230,462	1.367	26.8%	22,063,787	86,020,463
2015	6/30/2026	144	84,145,817	1.401	28.6%	24,066,359	81,570,671
2016	6/30/2026	132	79,109,904	1.438	30.5%	24,090,425	72,935,663
2017	6/30/2026	120	75,973,826	1.477	32.3%	24,532,058	77,858,927
2018	6/30/2026	108	78,209,812	1.520	34.2%	26,768,072	78,038,430
2019	6/30/2026	96	76,399,303	1.573	36.4%	27,824,885	79,125,831
2020	6/30/2026	84	79,306,757	1.639	39.0%	30,913,832	82,332,099
2021	6/30/2026	72	73,014,618	1.720	41.9%	30,560,581	70,853,878
2022	6/30/2026	60	77,048,292	1.834	45.5%	35,033,035	78,943,103
2023	6/30/2026	48	76,739,657	2.007	50.2%	38,507,813	75,701,717
2024	6/30/2026	36	79,466,308	2.310	56.7%	45,062,680	81,109,236
2025	6/30/2026	24	80,239,424	3.028	67.0%	53,737,602	78,305,429
2026	6/30/2026	12	78,679,771	6.079	83.5%	65,735,975	78,018,256
Total			$1,866,755,234			$603,981,619	$1,916,792,290

Column Notes

(3) Exhibit A.16, Column (6)
(4) From Exhibit A.5
(7) Column (6) + Exhibit A.7, Column (3)

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Frequency-Severity Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Smoothed Frequency	(5) Smoothed Severity	(6) Indicated Ultimate Loss
1999	6/30/2026	336	$4,028	74.000%	$10,819	$32,247,615
2000	6/30/2026	324	4,329	68.820%	11,733	34,956,124
2001	6/30/2026	312	4,703	64.003%	12,554	37,785,753
2002	6/30/2026	300	5,078	59.523%	13,433	40,598,161
2003	6/30/2026	288	5,296	55.356%	14,373	42,136,021
2004	6/30/2026	276	5,536	51.481%	15,379	43,832,184
2005	6/30/2026	264	6,085	47.878%	16,456	47,940,312
2006	6/30/2026	252	6,929	44.526%	17,607	54,322,540
2007	6/30/2026	240	7,941	41.409%	18,840	61,952,503
2008	6/30/2026	228	8,840	38.511%	20,159	68,625,339
2009	6/30/2026	216	9,102	35.815%	21,979	71,649,818
2010	6/30/2026	204	8,601	30.210%	28,333	73,622,601
2011	6/30/2026	192	9,121	28.938%	29,175	77,010,199
2012	6/30/2026	180	9,551	27.720%	30,043	79,543,373
2013	6/30/2026	168	9,735	26.554%	30,936	79,968,739
2014	6/30/2026	156	10,149	25.436%	31,855	82,230,462
2015	6/30/2026	144	10,528	24.366%	32,802	84,145,817
2016	6/30/2026	132	10,035	23.340%	33,777	79,109,904
2017	6/30/2026	120	9,770	22.358%	34,781	75,973,826
2018	6/30/2026	108	10,196	21.417%	35,815	78,209,812
2019	6/30/2026	96	10,098	20.515%	36,879	76,399,303
2020	6/30/2026	84	10,627	19.652%	37,975	79,306,757
2021	6/30/2026	72	10,108	18.473%	39,104	73,014,618
2022	6/30/2026	60	11,019	17.365%	40,266	77,048,292
2023	6/30/2026	48	11,889	15.567%	41,463	76,739,657
2024	6/30/2026	36	12,719	14.633%	42,695	79,466,308
2025	6/30/2026	24	13,268	13.755%	43,965	80,239,424
2026	6/30/2026	12	13,441	12.930%	45,271	78,679,771
Total			$248,723			$1,866,755,234

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Selected from Exhibit A.17 detrended
(5) Selected from Exhibit A.17 detrended
(6) (3) x (4) x (5)

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Frequency-Severity Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Initial Indicated Ultimate Loss	(5) Initial Ultimate Counts	(6) Benefit Level Factor	(7) Indicated Loss Severity (4) / (5) x (6)	(8) Severity Trend Factor	(9) Trended Loss Severity (7) x (8)	(10) Indicated Frequency (5) / (3)	(11) Frequency Trend Factor	(12) Trended Frequency (10) x (11)	(13) Indicated Pure Premium Per $100 Payroll (4) / (3) / 10,000	(14) Trended Pure Premium	(15) Implied Pure Premium
1992	6/30/2026	420		$35,151,441	3,550	1.220	$12,083	3.541	$42,782	NA	0.122	NA	NA	NA	$1.20
1993	6/30/2026	408		36,676,086	3,552	1.220	12,599	3.488	43,949	NA	0.131	NA	NA	NA	1.13
1994	6/30/2026	396		37,948,021	3,612	1.220	12,819	3.437	44,056	NA	0.141	NA	NA	NA	1.07
1995	6/30/2026	384		32,686,449	3,419	1.220	11,665	3.386	39,500	NA	0.151	NA	NA	NA	1.01
1996	6/30/2026	372		29,295,277	3,057	1.220	11,693	3.336	39,009	NA	0.162	NA	NA	NA	0.95
1997	6/30/2026	360		30,576,849	2,872	1.220	12,993	3.287	42,703	NA	0.175	NA	NA	NA	0.90
1998	6/30/2026	348		30,421,628	2,930	1.220	12,670	3.238	41,026	NA	0.188	NA	NA	NA	0.85
1999	6/30/2026	336	$4,028	31,889,219	2,849	1.220	13,660	3.190	43,579	70.727%	0.202	14.287%	$0.79	$0.54	0.80
2000	6/30/2026	324	4,329	38,390,761	3,007	1.220	15,578	3.143	48,963	69.465%	0.217	15.088%	0.89	0.61	0.81
2001	6/30/2026	312	4,703	45,863,595	3,320	1.220	16,857	2.938	49,519	70.597%	0.234	16.488%	0.98	0.67	0.80
2002	6/30/2026	300	5,078	55,563,497	3,280	1.220	20,674	2.745	56,758	64.588%	0.251	16.220%	1.09	0.75	0.80
2003	6/30/2026	288	5,296	46,868,842	3,183	1.220	17,970	2.566	46,105	60.098%	0.270	16.228%	0.88	0.61	0.80
2004	6/30/2026	276	5,536	48,342,329	3,111	1.220	18,964	2.398	45,474	56.187%	0.290	16.314%	0.87	0.61	0.79
2005	6/30/2026	264	6,085	49,866,236	3,094	1.220	19,666	2.241	44,072	50.850%	0.312	15.876%	0.82	0.57	0.79
2006	6/30/2026	252	6,929	61,552,817	3,290	1.220	22,831	2.094	47,817	47.481%	0.336	15.940%	0.89	0.62	0.78
2007	6/30/2026	240	7,941	73,181,709	3,084	1.220	28,961	1.957	56,688	38.830%	0.361	14.017%	0.92	0.65	0.78
2008	6/30/2026	228	8,840	73,845,791	3,004	1.220	29,998	1.829	54,876	33.982%	0.388	13.190%	0.84	0.59	0.78
2009	6/30/2026	216	9,102	76,465,674	2,823	1.198	32,438	1.710	55,459	31.014%	0.417	12.944%	0.84	0.60	0.79
2010	6/30/2026	204	8,601	63,966,314	2,485	1.000	25,738	1.598	41,124	28.894%	0.449	12.967%	0.74	0.53	0.86
2011	6/30/2026	192	9,121	80,080,465	2,682	1.000	29,854	1.552	46,325	29.408%	0.468	13.777%	0.88	0.64	0.84
2012	6/30/2026	180	9,551	80,369,360	2,573	1.000	31,239	1.507	47,073	26.936%	0.489	13.174%	0.84	0.62	0.83
2013	6/30/2026	168	9,735	77,866,708	2,560	1.000	30,415	1.463	44,510	26.298%	0.511	13.427%	0.80	0.60	0.82
2014	6/30/2026	156	10,149	87,410,298	2,686	1.000	32,544	1.421	46,250	26.466%	0.533	14.106%	0.86	0.65	0.81
2015	6/30/2026	144	10,528	80,539,131	2,399	1.000	33,574	1.380	46,336	22.785%	0.556	12.678%	0.76	0.59	0.80
2016	6/30/2026	132	10,035	70,232,255	2,179	1.000	32,238	1.340	43,209	21.710%	0.581	12.610%	0.70	0.54	0.79
2017	6/30/2026	120	9,770	78,757,913	2,095	1.000	37,588	1.302	48,925	21.446%	0.606	13.005%	0.81	0.64	0.78
2018	6/30/2026	108	10,196	77,949,249	2,110	1.000	36,944	1.264	46,699	20.693%	0.633	13.099%	0.76	0.61	0.77
2019	6/30/2026	96	10,098	80,687,667	2,145	1.000	37,620	1.228	46,181	21.240%	0.661	14.036%	0.80	0.65	0.76
2020	6/30/2026	84	10,627	84,264,714	2,037	1.000	41,365	1.192	49,312	19.170%	0.690	13.225%	0.79	0.65	0.75
2021	6/30/2026	72	10,108	69,298,467	2,008	1.000	34,509	1.158	39,952	19.867%	0.734	14.581%	0.69	0.58	0.72
2022	6/30/2026	60	11,019	80,523,030	2,165	1.000	37,195	1.124	41,819	19.646%	0.781	15.339%	0.73	0.64	0.70
2023	6/30/2026	48	11,889	74,656,284	1,976	1.000	37,776	1.092	41,245	16.623%	0.831	13.807%	0.63	0.57	0.65
2024	6/30/2026	36	12,719	83,261,182	1,743	1.000	47,762	1.060	50,644	13.706%	0.884	12.110%	0.65	0.61	0.62
2025	6/30/2026	24	13,268	74,383,876	1,718	1.000	43,296	1.030	44,583	12.948%	0.940	12.172%	0.56	0.54	0.60
2026	6/30/2026	12	13,441	74,658,707	1,713	1.000	43,592	1.000	43,592	12.742%	1.000	12.742%	0.56	0.56	0.59
Total			$248,723	$2,153,491,840	94,311		$24,765		$46,100	28.674%		13.746%			

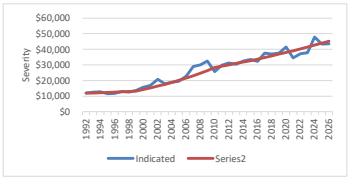
Beginning	Ending	Severity Trend
1992	1999	1.1%
2000	2009	8.2%
2010	2024	3.0%
	Selected	
1992	1999	1.5%
2000	2009	7.0%
2010	2026	3.0%

Beginning	Ending	Frequency Trend
2000	2009	-9.1%
2010	2019	-4.2%
2020	2024	-8.1%
	Selected	
1992	2009	-7.0%
2010	2019	-4.2%
2020	2026	-6.0%

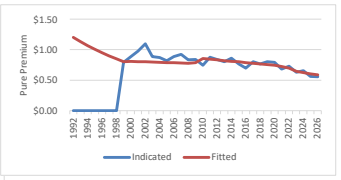
Beginning	Ending	Pure Prem Trend
2000	2009	-1.5%
2010	2019	-0.6%
2020	2025	-5.6%
		Selected
1992	2009	-0.5%
2010	2019	-1.4%
2020	2026	-3.2%

Beginning	Ending	Severity
1992	1999	42,120
2000	2009	50,517
2010	2024	45,271
		Selected
1992	1999	42,120
2000	2009	45,000
2010	2026	45,271

Beginning	Ending	Frequency
2000	2009	14.95%
2010	2022	13.56%
2023	2024	12.93%
		Selected
1992	2009	14.95%
2010	2022	13.56%
2023	2026	12.93%







Column Notes

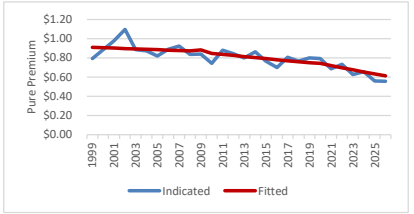
(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit A.3, Column (4)
(5) Average Exhibit A.4, Columns (6) and (7)
(6) Exhibit A.10, Column (5)
(8) Based on selected Severity trends
(11) Based on selected Frequency trends
(14) (13) adjusted by selected Pure Premium trend
(15) Selected Severity x selected Frequency / 10,000

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Pure Premium Trend (Payroll)

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Initial Indicated Ultimate Loss	(5) Indicated Pure Premium Per $100 Payroll (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Pure Premium	(8) Trended Pure Premium	(9) Fitted Pure Premium
1999	6/30/2026	336	$40,277,368	$31,889,219	$0.79	1.220	$0.97	$0.66	$0.91
2000	6/30/2026	324	43,292,428	38,390,761	0.89	1.220	1.08	0.74	0.91
2001	6/30/2026	312	47,027,299	45,863,595	0.98	1.220	1.19	0.82	0.90
2002	6/30/2026	300	50,776,362	55,563,497	1.09	1.220	1.34	0.92	0.90
2003	6/30/2026	288	52,959,274	46,868,842	0.88	1.220	1.08	0.75	0.89
2004	6/30/2026	276	55,362,397	48,342,329	0.87	1.220	1.07	0.74	0.89
2005	6/30/2026	264	60,849,344	49,866,236	0.82	1.220	1.00	0.70	0.88
2006	6/30/2026	252	69,289,653	61,552,817	0.89	1.220	1.08	0.76	0.88
2007	6/30/2026	240	79,410,961	73,181,709	0.92	1.220	1.12	0.79	0.88
2008	6/30/2026	228	88,397,375	73,845,791	0.84	1.220	1.02	0.72	0.87
2009	6/30/2026	216	91,019,593	76,465,674	0.84	1.198	1.01	0.72	0.88
2010	6/30/2026	204	86,014,115	63,966,314	0.74	1.000	0.74	0.53	0.85
2011	6/30/2026	192	91,213,698	80,080,465	0.88	1.000	0.88	0.64	0.84
2012	6/30/2026	180	95,514,448	80,369,360	0.84	1.000	0.84	0.62	0.82
2013	6/30/2026	168	97,350,585	77,866,708	0.80	1.000	0.80	0.60	0.81
2014	6/30/2026	156	101,485,570	87,410,298	0.86	1.000	0.86	0.65	0.80
2015	6/30/2026	144	105,282,781	80,539,131	0.76	1.000	0.76	0.59	0.79
2016	6/30/2026	132	100,348,047	70,232,255	0.70	1.000	0.70	0.54	0.78
2017	6/30/2026	120	97,700,169	78,757,913	0.81	1.000	0.81	0.64	0.77
2018	6/30/2026	108	101,963,752	77,949,249	0.76	1.000	0.76	0.61	0.76
2019	6/30/2026	96	100,978,104	80,687,667	0.80	1.000	0.80	0.65	0.75
2020	6/30/2026	84	106,267,694	84,264,714	0.79	1.000	0.79	0.65	0.74
2021	6/30/2026	72	101,077,078	69,298,467	0.69	1.000	0.69	0.58	0.72
2022	6/30/2026	60	110,193,931	80,523,030	0.73	1.000	0.73	0.64	0.70
2023	6/30/2026	48	118,888,999	74,656,284	0.63	1.000	0.63	0.57	0.67
2024	6/30/2026	36	127,191,078	83,261,182	0.65	1.000	0.65	0.61	0.65
2025	6/30/2026	24	132,682,369	74,383,876	0.56	1.000	0.56	0.54	0.63
2026	6/30/2026	12	134,412,699	74,658,707	0.56	1.000	0.56	0.56	0.61
Total			$2,487,227,171	$1,920,736,088	$0.77				

Beginning	Ending	Pure Premium
1999	2009	0.75
2010	2019	0.61
2020	2024	0.61
		Selected
1992	2009	0.75
2010	2019	0.61
2020	2026	0.61



Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit A.3, Column (4)
(6) Exhibit A.12, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected pure premium detrended to historical levels and adjusted for historical benefit levels.

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Loss Ratio Trend

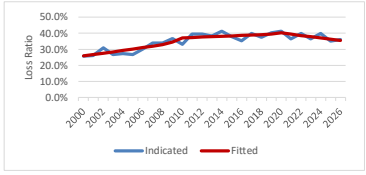
Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Initial Indicated Ultimate Loss	(5) Indicated Loss Ratio (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Loss Ratio	(8) Trended Loss Ratio	(9) Fitted Loss Ratio
2000	6/30/2026	324	$148,762,633	$38,390,761	25.8%	1.220	31.5%	40.2%	26.0%
2001	6/30/2026	312	175,048,207	45,863,595	26.2%	1.220	32.0%	39.6%	26.8%
2002	6/30/2026	300	180,262,306	55,563,497	30.8%	1.220	37.6%	45.2%	27.6%
2003	6/30/2026	288	175,552,340	46,868,842	26.7%	1.220	32.6%	38.0%	28.4%
2004	6/30/2026	276	177,079,289	48,342,329	27.3%	1.220	33.3%	37.8%	29.3%
2005	6/30/2026	264	185,716,218	49,866,236	26.9%	1.220	32.8%	36.1%	30.1%
2006	6/30/2026	252	204,173,121	61,552,817	30.1%	1.220	36.8%	39.3%	31.0%
2007	6/30/2026	240	215,836,851	73,181,709	33.9%	1.220	41.4%	42.9%	32.0%
2008	6/30/2026	228	218,131,541	73,845,791	33.9%	1.220	41.3%	41.6%	32.9%
2009	6/30/2026	216	208,459,209	76,465,674	36.7%	1.198	43.9%	42.9%	34.6%
2010	6/30/2026	204	193,599,615	63,966,314	33.0%	1.000	33.0%	31.4%	37.1%
2011	6/30/2026	192	203,337,513	80,080,465	39.4%	1.000	39.4%	37.1%	37.3%
2012	6/30/2026	180	204,008,162	80,369,360	39.4%	1.000	39.4%	36.9%	37.6%
2013	6/30/2026	168	203,157,965	77,866,708	38.3%	1.000	38.3%	35.6%	37.8%
2014	6/30/2026	156	211,849,593	87,410,298	41.3%	1.000	41.3%	38.1%	38.1%
2015	6/30/2026	144	212,780,825	80,539,131	37.9%	1.000	37.9%	34.7%	38.4%
2016	6/30/2026	132	199,356,077	70,232,255	35.2%	1.000	35.2%	32.1%	38.6%
2017	6/30/2026	120	198,012,678	78,757,913	39.8%	1.000	39.8%	36.0%	38.9%
2018	6/30/2026	108	207,938,971	77,949,249	37.5%	1.000	37.5%	33.7%	39.2%
2019	6/30/2026	96	200,475,628	80,687,667	40.2%	1.000	40.2%	35.9%	39.4%
2020	6/30/2026	84	203,774,071	84,264,714	41.4%	1.000	41.4%	36.6%	40.2%
2021	6/30/2026	72	189,814,141	69,298,467	36.5%	1.000	36.5%	33.0%	39.4%
2022	6/30/2026	60	202,517,355	80,523,030	39.8%	1.000	39.8%	36.7%	38.6%
2023	6/30/2026	48	204,639,501	74,656,284	36.5%	1.000	36.5%	34.3%	37.8%
2024	6/30/2026	36	209,063,047	83,261,182	39.8%	1.000	39.8%	38.2%	37.1%
2025	6/30/2026	24	211,599,899	74,383,876	35.2%	1.000	35.2%	34.5%	36.3%
2026	6/30/2026	12	206,922,188	74,658,707	36.1%	1.000	36.1%	36.1%	35.6%
Total			$5,351,868,944	$1,888,846,869	35.3%				

Beginning	Ending	Trend
2000	2009	3.5%
2010	2019	0.7%
2020	2025	-1.8%
		Selected
2000	2009	3.0%
2010	2019	0.7%
2020	2026	-2.0%

Beginning	Ending	Loss Ratio
2000	2009	40.5%
2010	2019	35.2%
2020	2025	35.6%
		Selected
1992	2009	40.5%
2010	2019	35.2%
2020	2026	35.6%

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit A.3, Column (4)
(6) Exhibit A.10, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected loss ratio detrended to historical levels and adjusted for historical benefit levels.



Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Incremental Paid Losses per Ultimate Lost Time Claim Count

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992			1,505	939	640	471	221	136	101	89	89	75	62	42	43	45	31	38
1993	1,967	2,273	1,484	852	490	279	175	184	101	109	95	81	84	61	49	60	51	75
1994	1,927	2,320	1,653	915	484	262	(402)	669	90	83	62	72	72	76	32	83	48	76
1995	1,950	2,094	1,165	711	455	253	180	126	148	109	89	77	58	95	51	69	94	83
1996	1,947	2,027	1,211	800	529	204	185	170	92	91	73	87	111	83	87	78	73	73
1997	1,905	2,252	1,291	766	467	241	210	236	126	115	125	66	96	137	92	163	88	82
1998	2,112	2,272	1,339	781	538	314	236	168	137	80	64	55	75	73	81	71	74	69
1999	2,302	2,579	1,448	978	611	373	186	147	124	92	69	86	82	84	86	90	73	72
2000	2,478	2,897	1,744	1,076	643	447	192	147	98	95	95	84	71	91	105	91	91	85
2001	2,423	2,841	1,752	1,219	757	359	225	175	173	112	173	144	137	171	161	136	111	131
2002	3,104	3,353	2,099	1,093	732	399	311	282	255	219	222	226	171	246	201	164	195	179
2003	3,036	2,978	1,621	984	491	233	222	275	188	202	181	149	186	238	159	170	179	158
2004	3,093	3,258	1,750	902	639	383	277	276	201	199	204	297	211	183	180	158	168	201
2005	3,139	3,206	1,746	890	495	354	288	228	306	219	298	233	236	216	225	221	254	220
2006	3,296	3,232	1,837	1,070	877	598	416	422	326	321	292	267	293	282	318	266	249	281
2007	4,075	4,349	2,231	1,757	979	548	472	536	659	311	373	440	355	432	369	306	292	318
2008	4,131	4,475	2,906	1,980	1,141	676	491	388	299	382	313	308	320	329	322	331	318	302
2009	4,577	5,335	3,172	1,885	1,233	880	550	394	428	429	295	371	334	365	301	275	338	276
2010	4,568	5,040	2,763	1,529	1,121	601	409	582	547	453	502	383	362	362	327	307	279	
2011	4,927	5,224	3,092	2,106	1,423	940	830	609	543	541	440	469	423	433	393	432		
2012	4,561	5,332	3,559	2,023	1,140	891	878	712	705	615	597	602	693	579	643			
2013	4,985	5,613	3,225	1,748	1,548	999	722	642	590	412	602	585	440	427				
2014	5,111	5,548	2,960	2,665	1,405	1,235	766	1,036	687	642	543	568	515					
2015	5,402	5,945	3,721	1,813	1,259	1,235	1,094	735	678	677	585	629						
2016	5,108	5,936	3,373	2,089	1,277	1,160	846	678	616	519	580							
2017	5,185	6,385	3,716	2,600	1,840	1,543	1,176	976	799	983								
2018	5,051	6,532	3,688	2,529	1,641	1,492	1,112	991	994									
2019	5,717	6,559	3,634	2,412	1,621	1,320	1,162	1,134										
2020	6,412	7,510	4,428	2,494	2,024	1,156	961											
2021	5,663	5,571	3,810	2,229	1,538	1,151												
2022	6,076	6,041	3,540	2,664	1,925													
2023	6,458	6,198	3,848	2,463														
2024	7,611	8,236	4,814															
2025	7,546	7,372																
2026	7,151																	

Calendar Year Persistency

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1993		0.662	0.633	0.751	0.961	0.792	0.776	0.549	0.883	0.812	0.790	0.763	0.504	0.706	0.917	0.526	0.748	0.704
1994	1.179	0.640	0.516	0.535	0.576	0.666		0.151	1.212	1.143	1.305	1.159	0.845	0.639	1.869	0.609	1.567	0.734
1995	1.190	0.790	0.785	0.681	0.577		3.708	0.716	0.564	0.568	0.809	0.944	1.321	0.336	1.639	0.690	0.813	1.267
1996	1.075	0.575	0.587	0.568	0.479	0.885	0.681	0.870	1.183	0.984	1.052	0.661	0.858	0.611	0.798	1.207	1.132	0.838
1997	1.064	0.538	0.620	0.691	0.437	0.766	0.808	0.391	0.718	0.631	0.696	1.684	0.864	0.634	0.849	0.449	0.835	0.784
1998	1.067	0.568	0.572	0.598	0.448	0.669	1.000	0.750	0.842	1.560	1.034	1.757	1.819	1.250	2.019	1.236	1.121	1.235
1999	0.987	0.519	0.539	0.551	0.514	0.632	0.903	0.930	0.648	0.690	0.788	0.878	0.889	0.960	0.832	0.816	0.949	0.922
2000	1.041	0.500	0.561	0.568	0.580	0.416	0.767	0.841	0.936	0.726	0.903	0.975	1.182	0.939	0.859	0.804	0.792	0.639
2001	1.196	0.614	0.614	0.528	0.591	0.535	0.653	0.563	0.551	0.850	0.488	0.496	0.665	0.612	0.562	0.667	0.771	0.611
2002	0.915	0.523	0.581	0.693	0.490	0.564	0.563	0.615	0.439	0.792	0.648	0.607	1.001	0.656	0.677	0.676	0.675	0.690
2003	1.104	0.705	0.674	0.744	0.813	1.333	1.271	0.927	1.165	1.096	1.249	1.147	1.324	0.848	1.031	1.144	1.000	1.137
2004	0.963	0.498	0.562	0.544	0.365	0.578	0.995	0.681	1.005	0.906	0.733	0.626	1.124	0.865	0.945	1.138	0.938	1.375
2005	1.038	0.546	0.517	0.718	0.774	0.781	0.957	0.881	0.651	0.931	0.995	0.907	0.778	0.833	0.700	0.759	0.793	0.183
2006	0.973	0.540	0.484	0.463	0.404	0.482	0.549	0.726	0.671	0.928	0.800	0.884	0.738	0.797	0.696	0.955	0.883	0.751
2007	0.793	0.423	0.480	0.499	0.610	0.759	0.892	0.609	0.488	0.938	0.715	0.666	0.795	0.736	0.720	0.816	0.961	1.012
2008	1.053	0.499	0.604	0.494	0.480	0.698	1.092	1.697	1.039	0.975	1.407	1.153	1.351	1.122	0.950	0.882	0.999	0.998
2009	0.978	0.545	0.624	0.605	0.549	0.557	0.706	0.760	0.892	0.730	1.046	0.860	0.984	0.883	1.098	1.158	0.893	1.242
2010	1.168	0.629	0.682	0.806	0.785	0.916	0.963	0.737	0.785	0.651	0.740	0.872	1.008	0.832	0.842	1.101	0.991	
2011	1.023	0.529	0.495	0.532	0.422	0.435	0.701	0.898	0.833	0.928	0.871	0.771	0.857	0.755	0.781	0.645		
2012	1.145	0.580	0.592	0.703	0.825	0.931	0.694	0.763	0.768	0.715	0.786	0.702	0.625	0.679	0.672			
2013	1.070	0.634	0.627	0.652	0.576	0.879	0.986	1.098	1.041	1.449	1.000	1.184	1.315	1.506				
2014	1.098	0.581	0.590	0.581	0.711	0.585	0.838	0.570	0.600	0.938	1.077	0.776	0.829					
2015	1.027	0.498	0.716	0.775	0.981	0.620	0.947	0.935	0.947	0.802	0.970	0.819						
2016	1.164	0.627	0.537	0.602	0.967	0.944	0.869	1.001	1.099	1.127	1.084							
2017	1.145	0.528	0.562	0.491	0.630	0.548	0.576	0.631	0.650	0.590								
2018	1.264	0.569	0.705	0.727	0.941	0.788	0.878	0.807	0.989									
2019	1.143	0.562	0.696	0.680	0.921	0.842	0.852	0.876										
2020	1.023	0.484	0.545	0.650	0.652	1.005	1.180											
2021	1.326	0.795	0.655	0.908	0.752	0.835												
2022	0.917	0.631	0.630	0.577	0.598													
2023	0.935	0.571	0.692	0.782														
2024	0.814	0.467	0.512															
2025	1.091	0.653																
2026	1.031																	
Strt Average	1.061	0.576	0.600	0.635	0.647	0.730	0.956	0.777	0.831	0.898	0.916	0.926	0.985	0.819	0.973	0.857	0.937	0.890
3 Year Strt Average	0.979	0.564	0.611	0.756	0.667	0.894	0.970	0.771	0.913	0.840	1.043	0.926	0.923	0.980	0.765	0.968	0.961	1.084
5 Year Strt Average	0.958	0.623	0.607	0.719	0.773	0.804	0.871	0.850	0.857	0.981	0.983	0.850	0.927	0.931	0.869	0.920	0.945	0.837
P(Living)	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.989	0.988	0.988
Selected	0.958	0.623	0.607	0.719	0.773	0.804	0.907	0.907	0.907	0.907	0.907	0.907	0.907	0.907	0.907	0.907	0.907	0.907
Cumulative	4.851	3.966	5.237	7.464	9.172	10.638	11.977	11.940	11.901	11.858	11.812	11.762	11.708	11.650	11.587	11.519	11.445	11.366
	432	**444**	**456**	**468**	**480**	**492**	**504**	**516**	**528**	**540**	**552**	**564**	**576**	**588**	**600**	**612**	**624**	**636**
	444	**456**	**468**	**480**	**492**	**504**	**516**	**528**	**540**	**552**	**564**	**576**	**588**	**600**	**612**	**624**	**636**	**648**
	0.883	0.883	0.882	0.881	0.880	0.879	0.877	0.876	0.875	0.874	0.872	0.871	0.869	0.867	0.865	0.863	0.861	0.859

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Incremental Paid Losses per Ultimate Lost Time Claim Count

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	53	39	36	55	20	31	20	14	14	20	25	6	3	9	9	33	29
1993	56	67	68	70	69	74	65	142	70	70	67	66	67	61	52	56	
1994	105	50	56	86	84	74	76	113	73	78	91	77	80	59	66		
1995	62	98	69	69	56	63	70	78	66	62	68	73	62	56			
1996	65	68	78	72	70	64	68	64	57	47	69	45	50				
1997	85	84	77	86	104	103	122	64	83	95	86	182					
1998	66	87	81	69	69	71	67	65	69	66	74						
1999	55	54	54	48	54	39	44	50	41	49							
2000	80	85	94	99	100	85	73	61	64								
2001	124	125	142	80	97	108	105	112									
2002	179	194	192	186	178	152	176										
2003	277	148	220	137	134	122											
2004	40	163	181	155	148												
2005	211	203	179	233													
2006	322	320	292														
2007	301	335															
2008	343																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Calendar Year Persistency

Injury Year Ending 6/30	228 240	240 252	252 264	264 276	276 288	288 300	300 312	312 324	324 336	336 348	348 360	360 372	372 384	384 396	396 408	408 420	420 432
1993	0.695	0.543	0.796	0.279	0.456	0.267	0.220	0.096	0.290	0.348	0.090	0.043	0.128	0.145	0.641	0.527	
1994	0.634	1.380	1.251	0.798	0.880	0.888	1.864	0.614	0.970	0.862	0.732	0.866	0.757	0.879	0.849		
1995	0.806	0.569	1.249	1.215	1.308	1.205	1.619	0.929	1.169	1.473	1.143	1.102	0.961	1.173			
1996	1.520	1.017	0.889	0.779	0.905	1.091	1.150	1.032	1.074	1.455	1.052	1.360	1.122				
1997	0.795	0.922	0.942	0.814	0.617	0.658	0.529	0.894	0.563	0.725	0.525	0.274					
1998	1.267	0.884	1.062	1.520	1.496	1.712	0.955	1.272	1.373	1.309	2.440						
1999	1.590	1.507	1.271	1.427	1.306	1.701	1.490	1.383	1.598	1.513							
2000	0.667	0.632	0.518	0.547	0.393	0.512	0.685	0.681	0.770								
2001	0.690	0.749	0.699	1.259	0.876	0.680	0.575	0.570									
2002	0.696	0.734	0.415	0.523	0.605	0.693	0.636										
2003	0.700	1.297	0.846	1.299	1.138	1.442											
2004	3.669	1.347	0.758	0.863	0.828												
2005	0.774	0.890	0.867	0.635													
2006	0.632	0.559	0.799														
2007	1.064	0.871															
2008	0.977																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	
Strt Average	1.074	0.927	0.883	0.920	0.901	0.986	0.972	0.830	0.976	1.098	0.997	0.729	0.742	0.733	0.745	0.527	NA
3 Year Strt Average	0.891	0.773	0.808	0.932	0.857	0.938	0.632	0.878	1.247	1.182	1.339	0.912	0.947	0.733	0.745	—	—
5 Year Strt Average	1.423	0.993	0.737	0.916	0.768	1.006	0.868	0.960	1.075	1.295	1.178	0.729	0.742	—	—	—	—
P(Living)	0.987	0.986	0.985	0.983	0.982	0.981	0.980	0.978	0.977	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.967
Selected	0.907	0.907	0.907	0.907	0.907	0.907	0.907	0.907	0.907	0.907	0.907	0.907	0.907	0.907	0.907	0.907	0.907
Cumulative	11.280	11.187	11.087	10.979	10.862	10.736	10.599	10.452	10.293	10.121	9.935	9.734	9.517	9.282	9.023	8.743	8.446
	648	**660**	**672**	**684**	**696**	**708**	**720**	**732**	**744**	**756**	**768**	**780**	**792**	**804**	**816**	**828**	**840**
	660	**672**	**684**	**696**	**708**	**720**	**732**	**744**	**756**	**768**	**780**	**792**	**804**	**816**	**828**	**840**	**852**
	0.856	0.853	0.850	0.847	0.844	0.840	0.835	0.831	0.826	0.821	0.815	0.808	0.801	0.794	0.785	0.776	0.766

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Persistency Per Loss Time Claim Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Incremetal Paid Loss	(4) Cumulative Persistency Factor (Adj. for Inflation)	(5) Estimated Unpaid Loss (3) x (4)	(6) Estimated Ult. Loss
Prior to 1992	6/30/2026		$877,063	8.125	$7,126,487	
1992	6/30/2026	420	104,806	8.446	885,193	$33,891,649
1993	6/30/2026	408	198,872	8.743	1,738,694	35,969,436
1994	6/30/2026	396	238,329	9.023	2,150,452	37,347,072
1995	6/30/2026	384	192,377	9.282	1,785,716	31,905,508
1996	6/30/2026	372	152,908	9.517	1,455,202	28,267,895
1997	6/30/2026	360	524,132	9.734	5,101,849	32,890,774
1998	6/30/2026	348	219,176	9.935	2,177,470	29,622,623
1999	6/30/2026	336	140,916	10.121	1,426,166	29,975,017
2000	6/30/2026	324	193,424	10.293	1,990,876	36,084,909
2001	6/30/2026	312	374,802	10.452	3,917,453	44,306,024
2002	6/30/2026	300	582,478	10.599	6,173,958	54,717,736
2003	6/30/2026	288	391,818	10.736	4,206,523	44,812,108
2004	6/30/2026	276	462,369	10.862	5,022,344	46,494,760
2005	6/30/2026	264	725,449	10.979	7,964,766	50,297,737
2006	6/30/2026	252	967,344	11.087	10,725,194	62,346,968
2007	6/30/2026	240	1,041,667	11.187	11,653,524	72,069,116
2008	6/30/2026	228	1,041,063	11.280	11,743,253	71,724,245
2009	6/30/2026	216	787,459	11.366	8,950,123	70,104,442
2010	6/30/2026	204	696,520	11.445	7,971,823	58,303,766
2011	6/30/2026	192	1,174,396	11.519	13,527,504	75,546,281
2012	6/30/2026	180	1,673,407	11.587	19,389,256	80,623,819
2013	6/30/2026	168	1,101,264	11.650	12,829,332	70,979,239
2014	6/30/2026	156	1,390,858	11.708	16,284,019	80,240,695
2015	6/30/2026	144	1,520,931	11.762	17,888,920	75,393,233
2016	6/30/2026	132	1,277,774	11.812	15,092,716	63,937,955
2017	6/30/2026	120	2,080,001	11.858	24,664,471	77,991,340
2018	6/30/2026	108	2,120,994	11.901	25,241,238	76,511,596
2019	6/30/2026	96	2,469,958	11.940	29,491,882	80,792,827
2020	6/30/2026	84	1,978,221	11.977	23,692,879	75,111,146
2021	6/30/2026	72	2,323,374	10.638	24,716,116	65,009,413
2022	6/30/2026	60	4,175,497	9.172	38,298,754	82,208,822
2023	6/30/2026	48	4,830,431	7.464	36,052,764	73,246,668
2024	6/30/2026	36	8,399,210	5.237	43,985,781	80,032,337
2025	6/30/2026	24	12,140,781	3.966	48,146,715	72,714,542
2026	6/30/2026	12	12,282,281	4.851	59,584,650	71,866,931
Total			$70,852,349		$553,054,066	$2,073,338,631

Column Notes

(3) Provided by Wyoming Department of Workforce Services.
(4) From Exhibit A.20.
(5) (3) x (4)
(6) (5) + Exhibit A.7, Column (3)

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																3,451	3,464	3,477
1993															3,439	3,441	3,462	3,462
1994														3,503	3,515	3,531	3,531	3,536
1995													3,312	3,326	3,341	3,335	3,342	3,342
1996												2,969	2,969	2,988	2,983	2,991	2,993	2,987
1997											2,747	2,756	2,776	2,778	2,783	2,778	2,776	2,774
1998										2,794	2,807	2,831	2,836	2,843	2,837	2,833	2,826	2,843
1999									2,716	2,724	2,750	2,750	2,774	2,777	2,769	2,761	2,764	2,768
2000								2,841	2,852	2,879	2,890	2,904	2,905	2,912	2,892	2,892	2,902	2,940
2001							3,083	3,109	3,146	3,145	3,164	3,174	3,171	3,153	3,161	3,181	3,213	3,233
2002						3,044	3,076	3,102	3,120	3,129	3,133	3,136	3,128	3,149	3,156	3,178	3,188	3,193
2003					2,888	2,950	2,991	3,006	3,035	3,045	3,051	3,023	3,048	3,055	3,080	3,099	3,090	3,099
2004				2,737	2,832	2,899	2,921	2,941	2,948	2,941	2,925	2,944	2,958	2,986	3,012	3,003	3,024	3,027
2005			2,576	2,764	2,864	2,893	2,920	2,927	2,913	2,905	2,932	2,938	2,978	2,988	2,983	2,995	3,007	3,013
2006		2,264	2,743	2,996	3,043	3,092	3,116	3,102	3,084	3,127	3,132	3,157	3,172	3,164	3,174	3,182	3,196	3,197
2007	358	1,961	2,579	2,683	2,757	2,799	2,796	2,776	2,853	2,877	2,910	2,933	2,930	2,942	2,957	2,973	2,975	2,987
2008	308	2,150	2,457	2,610	2,694	2,694	2,683	2,771	2,804	2,838	2,860	2,861	2,887	2,902	2,903	2,897	2,908	2,916
2009	638	1,929	2,330	2,455	2,466	2,466	2,566	2,590	2,651	2,661	2,659	2,682	2,693	2,710	2,705	2,718	2,734	2,737
2010	528	1,720	2,011	2,053	2,050	2,200	2,247	2,285	2,323	2,324	2,346	2,362	2,374	2,384	2,393	2,410	2,416	
2011	622	1,821	2,015	2,013	2,312	2,373	2,435	2,475	2,481	2,507	2,543	2,556	2,555	2,567	2,571	2,580		
2012	504	1,357	1,461	2,031	2,157	2,254	2,315	2,321	2,359	2,415	2,438	2,439	2,450	2,459	2,469			
2013	200	805	1,854	2,042	2,162	2,236	2,244	2,306	2,387	2,414	2,423	2,437	2,453	2,464				
2014	311	1,669	2,020	2,190	2,324	2,344	2,419	2,488	2,516	2,525	2,549	2,564	2,579					
2015	503	1,450	1,765	1,988	2,017	2,108	2,195	2,238	2,233	2,259	2,272	2,287						
2016	421	1,209	1,674	1,768	1,890	1,956	2,010	2,019	2,037	2,054	2,062							
2017	270	1,246	1,558	1,737	1,817	1,879	1,882	1,926	1,955	1,972								
2018	335	1,188	1,619	1,709	1,818	1,848	1,903	1,953	1,966									
2019	250	1,302	1,568	1,773	1,814	1,900	1,947	1,975										
2020	376	1,102	1,549	1,643	1,741	1,814	1,853											
2021	235	1,221	1,444	1,645	1,759	1,798												
2022	404	1,107	1,571	1,804	1,883													
2023	157	970	1,434	1,642														
2024	115	820	1,256															
2025	117	859																
2026	153																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992																1.004	1.004	0.999
1993															1.001	1.006	1.000	1.004
1994														1.003	1.005	1.000	1.001	1.003
1995													1.004	1.005	0.998	1.002	1.000	0.997
1996												1.000	1.006	0.998	1.003	1.001	0.998	1.000
1997											1.003	1.007	1.001	1.002	0.998	0.999	0.999	1.002
1998										1.005	1.009	1.002	1.002	0.998	0.999	0.998	1.006	1.001
1999									1.003	1.010	1.000	1.009	1.001	0.997	0.997	1.001	1.001	1.007
2000								1.004	1.009	1.004	1.005	1.000	1.002	0.993	1.000	1.003	1.013	1.003
2001							1.008	1.012	1.000	1.006	1.003	0.999	0.994	1.003	1.006	1.010	1.006	0.997
2002						1.011	1.008	1.006	1.003	1.001	1.001	0.997	1.007	1.002	1.007	1.003	1.002	1.004
2003					1.021	1.014	1.005	1.010	1.003	1.002	0.991	1.008	1.002	1.008	1.006	0.997	1.003	1.003
2004				1.035	1.024	1.008	1.007	1.002	0.998	0.995	1.006	1.005	1.009	1.009	0.997	1.007	1.001	1.003
2005			1.073	1.036	1.010	1.009	1.002	0.995	0.997	1.009	1.002	1.014	1.003	0.998	1.004	1.004	1.002	1.001
2006		1.212	1.092	1.016	1.016	1.008	0.996	0.994	1.014	1.002	1.008	1.005	0.997	1.003	1.003	1.004	1.000	1.003
2007	5.478	1.315	1.040	1.028	1.015	0.999	0.993	1.028	1.008	1.011	1.008	0.999	1.004	1.005	1.005	1.001	1.004	1.003
2008	6.981	1.143	1.062	1.032	1.000	0.996	1.033	1.012	1.012	1.008	1.000	1.009	1.005	1.000	0.998	1.004	1.003	1.000
2009	3.024	1.208	1.054	1.004	1.000	1.041	1.009	1.024	1.004	0.999	1.009	1.004	1.006	0.998	1.005	1.006	1.001	
2010	3.258	1.169	1.021	0.999	1.073	1.021	1.017	1.017	1.000	1.009	1.007	1.005	1.004	1.004	1.007	1.002		
2011	2.928	1.107	0.999	1.149	1.026	1.026	1.016	1.002	1.010	1.014	1.005	1.000	1.005	1.002	1.004			
2012	2.692	1.077	1.390	1.062	1.045	1.027	1.003	1.016	1.024	1.010	1.000	1.005	1.004	1.004				
2013	4.025	2.303	1.101	1.059	1.034	1.004	1.028	1.035	1.011	1.004	1.006	1.007	1.004					
2014	5.367	1.210	1.084	1.061	1.009	1.032	1.029	1.011	1.004	1.010	1.006	1.006						
2015	2.883	1.217	1.126	1.015	1.045	1.041	1.020	0.998	1.012	1.006	1.007							
2016	2.872	1.385	1.056	1.069	1.035	1.028	1.004	1.009	1.008	1.004								
2017	4.615	1.250	1.115	1.046	1.034	1.002	1.023	1.015	1.009									
2018	3.546	1.363	1.056	1.064	1.017	1.030	1.026	1.007										
2019	5.208	1.204	1.131	1.023	1.047	1.025	1.014											
2020	2.931	1.406	1.061	1.060	1.042	1.021												
2021	5.196	1.183	1.139	1.069	1.022													
2022	2.740	1.419	1.148	1.044														
2023	6.178	1.478	1.145															
2024	7.130	1.532																
2025	7.342																	
Strt Average	4.442	1.325	1.100	1.046	1.027	1.018	1.013	1.010	1.007	1.006	1.004	1.004	1.003	1.002	1.002	1.003	1.002	1.002
Wtd Average	3.891	1.279	1.092	1.043	1.025	1.017	1.012	1.010	1.007	1.005	1.004	1.004	1.003	1.002	1.002	1.003	1.002	1.002
5 Year Wtd Average	4.841	1.390	1.124	1.051	1.032	1.021	1.018	1.008	1.009	1.007	1.005	1.004	1.005	1.001	1.004	1.003	1.002	1.002
3 Year Wtd Average	6.810	1.471	1.144	1.057	1.037	1.025	1.021	1.010	1.010	1.007	1.006	1.006	1.004	1.003	1.005	1.004	1.003	1.002
High-Low	4.374	1.282	1.089	1.042	1.026	1.018	1.013	1.010	1.006	1.006	1.004	1.004	1.004	1.002	1.002	1.003	1.002	1.002
3 Year Strt Average	6.884	1.476	1.144	1.058	1.037	1.025	1.021	1.010	1.010	1.006	1.006	1.006	1.004	1.003	1.005	1.004	1.003	1.002
Selected	**6.178**	**1.505**	**1.145**	1.057	1.032	1.021	1.018	1.008	1.009	1.007	1.005	1.004	1.005	1.001	1.004	1.003	1.002	1.002
Cumulative	12.911	2.090	1.388	1.213	1.147	1.111	1.088	1.069	1.061	1.052	1.045	1.040	1.036	1.031	1.029	1.026	1.022	1.020
% Developed	8%	48%	72%	82%	87%	90%	92%	94%	94%	95%	96%	96%	97%	97%	97%	97%	98%	98%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	3,472	3,481	3,483	3,472	3,470	3,483	3,489	3,503	3,505	3,508	3,512	3,522	3,524	3,523	3,526	3,525	3,531	3,531
1993	3,477	3,472	3,469	3,468	3,469	3,473	3,496	3,504	3,503	3,505	3,514	3,523	3,521	3,529	3,530	3,532		3,532
1994	3,546	3,538	3,533	3,544	3,549	3,562	3,563	3,563	3,570	3,579	3,578	3,579	3,584	3,587	3,587			3,587
1995	3,331	3,324	3,320	3,333	3,358	3,358	3,364	3,372	3,377	3,379	3,373	3,382	3,387	3,392				3,392
1996	2,986	2,980	2,982	3,007	3,011	3,013	3,016	3,027	3,029	3,029	3,031	3,035	3,036					3,036
1997	2,779	2,788	2,806	2,811	2,815	2,820	2,828	2,837	2,838	2,837	2,844	2,846						2,846
1998	2,847	2,864	2,870	2,875	2,884	2,891	2,898	2,891	2,896	2,904	2,900							2,900
1999	2,786	2,792	2,794	2,800	2,803	2,807	2,808	2,812	2,813	2,817								2,817
2000	2,949	2,948	2,953	2,959	2,961	2,958	2,963	2,969	2,969									2,969
2001	3,224	3,233	3,239	3,255	3,255	3,262	3,267	3,274										3,274
2002	3,205	3,204	3,219	3,218	3,222	3,225	3,228											3,228
2003	3,108	3,116	3,115	3,118	3,127	3,130												3,130
2004	3,035	3,036	3,046	3,059	3,058													3,058
2005	3,015	3,025	3,034	3,035														3,035
2006	3,208	3,212	3,215															3,215
2007	2,996	3,006																3,006
2008	2,917																	2,917
2009																		2,737
2010																		2,416
2011																		2,580
2012																		2,469
2013																		2,464
2014																		2,579
2015																		2,287
2016																		2,062
2017																		1,972
2018																		1,966
2019																		1,975
2020																		1,853
2021																		1,798
2022																		1,883
2023																		1,642
2024																		1,256
2025																		859
2026																		153
																		88,424

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.003	1.001	0.997	0.999	1.004	1.002	1.004	1.001	1.001	1.001	1.003	1.001	1.000	1.001	1.000	1.002	
1993	0.999	0.999	1.000	1.000	1.001	1.007	1.002	1.000	1.001	1.003	1.003	0.999	1.002	1.000	1.001		
1994	0.998	0.999	1.003	1.001	1.004	1.000	1.000	1.002	1.003	1.000	1.000	1.001	1.001	1.000			
1995	0.998	0.999	1.004	1.008	1.000	1.002	1.002	1.001	1.001	0.998	1.003	1.001	1.001				
1996	0.998	1.001	1.008	1.001	1.001	1.001	1.004	1.001	1.000	1.001	1.001	1.000					
1997	1.003	1.006	1.002	1.001	1.002	1.003	1.003	1.000	1.000	1.002	1.001						
1998	1.006	1.002	1.002	1.003	1.002	1.002	0.998	1.002	1.003	0.999							
1999	1.002	1.001	1.002	1.001	1.001	1.000	1.001	1.000	1.001								
2000	1.000	1.002	1.002	1.001	0.999	1.002	1.002	1.000									
2001	1.003	1.002	1.005	1.000	1.002	1.002	1.002										
2002	1.000	1.005	1.000	1.001	1.001	1.001											
2003	1.003	1.000	1.001	1.003	1.001												
2004	1.000	1.003	1.004	1.000													
2005	1.003	1.003	1.000														
2006	1.001	1.001															
2007	1.003																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
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2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.001	1.001	1.002	1.002	1.001	1.002	1.002	1.001	1.001	1.000	1.002	1.001	1.001	1.000	1.000	1.002	—
Wtd Average	1.001	1.001	1.002	1.002	1.002	1.002	1.002	1.001	1.001	1.000	1.002	1.001	1.001	1.000	1.000	1.002	—
5 Year Wtd Average	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.002	1.001	—	—	—	—	—
3 Year Wtd Average	1.003	1.002	1.002	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.002	1.001	1.002	1.000	—	—	—
High-Low	1.001	1.001	1.002	1.001	1.002	1.002	1.002	1.001	1.001	1.001	1.002	1.001	1.001	1.000	—	—	—
3 Year Strt Average	1.003	1.002	1.002	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.002	1.001	1.002	1.000	—	—	—
Selected	1.001	1.002	1.002	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000
Cumulative	1.018	1.017	1.015	1.013	1.012	1.011	1.009	1.008	1.007	1.006	1.005	1.004	1.003	1.002	1.001	1.001	1.000
% Developed	98%	98%	99%	99%	99%	99%	99%	99%	99%	99%	99%	100%	100%	100%	100%	100%	100%

Exhibit A.23

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Cumulative Closed Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Closed Counts	(4) Cumulative LDF	(5) Estimated Ult. Closed Count Method (3) x (4)
1992	6/30/2026	420	3,531	1.000	3,531
1993	6/30/2026	408	3,532	1.001	3,535
1994	6/30/2026	396	3,587	1.001	3,592
1995	6/30/2026	384	3,392	1.002	3,399
1996	6/30/2026	372	3,036	1.003	3,045
1997	6/30/2026	360	2,846	1.004	2,857
1998	6/30/2026	348	2,900	1.005	2,915
1999	6/30/2026	336	2,817	1.006	2,834
2000	6/30/2026	324	2,969	1.007	2,989
2001	6/30/2026	312	3,274	1.008	3,299
2002	6/30/2026	300	3,228	1.009	3,257
2003	6/30/2026	288	3,130	1.011	3,164
2004	6/30/2026	276	3,058	1.012	3,094
2005	6/30/2026	264	3,035	1.013	3,074
2006	6/30/2026	252	3,215	1.015	3,264
2007	6/30/2026	240	3,006	1.017	3,057
2008	6/30/2026	228	2,917	1.018	2,970
2009	6/30/2026	216	2,737	1.020	2,792
2010	6/30/2026	204	2,416	1.022	2,470
2011	6/30/2026	192	2,580	1.026	2,646
2012	6/30/2026	180	2,469	1.029	2,542
2013	6/30/2026	168	2,464	1.031	2,540
2014	6/30/2026	156	2,579	1.036	2,671
2015	6/30/2026	144	2,287	1.040	2,379
2016	6/30/2026	132	2,062	1.045	2,155
2017	6/30/2026	120	1,972	1.052	2,075
2018	6/30/2026	108	1,966	1.061	2,086
2019	6/30/2026	96	1,975	1.069	2,112
2020	6/30/2026	84	1,853	1.088	2,016
2021	6/30/2026	72	1,798	1.111	1,998
2022	6/30/2026	60	1,883	1.147	2,160
2023	6/30/2026	48	1,642	1.213	1,991
2024	6/30/2026	36	1,256	1.388	1,744
2025	6/30/2026	24	859	2.090	1,795
2026	6/30/2026	12	153	12.911	1,975
	Total		88,424		94,023

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A.22.

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992				3,568	3,568	3,568	3,568	3,568	3,569	3,569	3,569	3,569	3,569	3,569	3,569	3,566	3,568	3,566
1993			3,567	3,568	3,569	3,570	3,570	3,570	3,570	3,570	3,570	3,570	3,570	3,570	3,570	3,570	3,570	3,571
1994		3,623	3,629	3,629	3,629	3,629	3,629	3,629	3,629	3,629	3,629	3,629	3,629	3,628	3,629	3,628	3,628	3,629
1995	3,179	4,341	3,433	3,433	3,433	3,434	3,434	3,434	3,434	3,433	3,433	3,433	3,433	3,433	3,433	3,433	3,433	3,433
1996	2,843	3,059	3,063	3,064	3,064	3,064	3,064	3,064	3,062	3,061	3,061	3,061	3,063	3,061	3,062	3,062	3,063	3,063
1997	2,472	2,871	2,873	2,875	2,875	2,875	2,875	2,875	2,875	2,875	2,876	2,876	2,880	2,882	2,881	2,882	2,881	2,882
1998	2,565	2,936	2,940	2,941	2,941	2,941	2,933	2,932	2,933	2,936	2,936	2,936	2,937	2,937	2,938	2,938	2,938	2,938
1999	2,489	2,855	2,861	2,862	2,863	2,857	2,856	2,857	2,855	2,856	2,856	2,857	2,858	2,856	2,856	2,857	2,857	2,857
2000	2,577	3,007	3,019	3,022	3,017	3,016	3,018	3,016	3,019	3,020	3,019	3,020	3,020	3,023	3,021	3,023	3,023	3,023
2001	2,911	3,343	3,349	3,335	3,336	3,336	3,333	3,332	3,335	3,334	3,335	3,334	3,336	3,334	3,337	3,338	3,336	3,336
2002	2,909	3,281	3,273	3,287	3,290	3,288	3,292	3,293	3,298	3,297	3,299	3,299	3,297	3,298	3,298	3,297	3,297	3,298
2003	2,764	3,159	3,169	3,178	3,185	3,185	3,192	3,193	3,196	3,196	3,199	3,196	3,197	3,198	3,198	3,199	3,199	3,199
2004	2,929	3,115	3,115	3,114	3,115	3,116	3,119	3,124	3,122	3,123	3,122	3,125	3,125	3,126	3,127	3,127	3,127	3,132
2005	3,023	3,065	3,084	3,092	3,095	3,102	3,103	3,105	3,103	3,105	3,107	3,107	3,107	3,108	3,109	3,110	3,110	3,108
2006	3,138	3,255	3,277	3,291	3,298	3,307	3,303	3,308	3,310	3,311	3,311	3,312	3,313	3,313	3,313	3,313	3,312	3,312
2007	2,853	3,038	3,063	3,089	3,089	3,096	3,095	3,098	3,102	3,103	3,103	3,106	3,106	3,106	3,105	3,105	3,105	3,105
2008	2,770	2,945	2,981	3,011	3,022	3,019	3,023	3,026	3,027	3,030	3,032	3,033	3,034	3,034	3,034	3,034	3,034	3,034
2009	2,600	2,777	2,811	2,824	2,829	2,835	2,837	2,842	2,843	2,846	2,846	2,847	2,849	2,848	2,848	2,849	2,851	2,851
2010	2,272	2,463	2,471	2,477	2,479	2,488	2,490	2,492	2,495	2,496	2,497	2,497	2,497	2,497	2,497	2,499	2,499	
2011	2,453	2,643	2,663	2,678	2,695	2,703	2,704	2,707	2,708	2,712	2,713	2,713	2,713	2,715	2,716	2,716		
2012	2,431	2,533	2,537	2,565	2,578	2,586	2,592	2,594	2,595	2,597	2,597	2,599	2,601	2,601	2,601			
2013	2,618	2,478	2,543	2,558	2,561	2,569	2,570	2,575	2,577	2,575	2,576	2,576	2,576	2,577				
2014	2,169	2,611	2,645	2,666	2,679	2,687	2,692	2,692	2,694	2,692	2,693	2,696	2,697					
2015	1,965	2,327	2,370	2,392	2,401	2,405	2,408	2,407	2,409	2,408	2,411	2,415						
2016	1,792	2,118	2,164	2,175	2,182	2,189	2,191	2,192	2,193	2,195	2,197							
2017	1,679	2,037	2,073	2,093	2,099	2,101	2,102	2,106	2,109	2,110								
2018	1,710	2,062	2,093	2,112	2,115	2,119	2,123	2,127	2,128									
2019	1,738	2,095	2,134	2,148	2,153	2,158	2,168	2,170										
2020	1,675	2,001	2,023	2,032	2,039	2,046	2,049											
2021	1,645	1,945	1,984	1,997	2,003	2,006												
2022	1,796	2,097	2,121	2,144	2,152													
2023	1,569	1,898	1,925	1,940														
2024	1,365	1,688	1,711															
2025	1,366	1,589																
2026	1,378																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.001	0.999	1.000
1993			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994		1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.366	0.791	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
1996	1.076	1.001	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000
1997	1.161	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000
1998	1.145	1.001	1.000	1.000	1.000	0.997	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.147	1.002	1.000	1.000	0.998	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000
2000	1.167	1.004	1.001	0.998	1.000	1.001	0.999	1.001	1.000	1.000	1.000	1.000	1.001	0.999	1.001	1.000	1.000	1.000
2001	1.148	1.002	0.996	1.000	1.000	0.999	1.000	1.001	1.000	1.000	1.000	1.001	0.999	1.001	1.000	0.999	1.000	1.000
2002	1.128	0.998	1.004	1.001	0.999	1.001	1.000	1.002	1.000	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
2003	1.143	1.003	1.003	1.002	1.000	1.002	1.000	1.001	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004	1.064	1.000	1.000	1.000	1.000	1.001	1.002	0.999	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.002	0.997
2005	1.014	1.006	1.003	1.001	1.002	1.000	1.001	0.999	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000
2006	1.037	1.007	1.004	1.002	1.003	0.999	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	1.065	1.008	1.008	1.000	1.002	1.000	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008	1.063	1.012	1.010	1.004	0.999	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009	1.068	1.012	1.005	1.002	1.002	1.001	1.002	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	
2010	1.084	1.003	1.002	1.001	1.004	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000		
2011	1.077	1.008	1.006	1.006	1.003	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000			
2012	1.042	1.002	1.011	1.005	1.003	1.002	1.001	1.000	1.001	1.000	1.001	1.001	1.000	1.000				
2013	0.947	1.026	1.006	1.001	1.003	1.000	1.002	1.001	0.999	1.000	1.000	1.000	1.000					
2014	1.204	1.013	1.008	1.005	1.003	1.002	1.000	1.001	0.999	1.000	1.001	1.000						
2015	1.184	1.018	1.009	1.004	1.002	1.001	1.000	1.001	1.000	1.001	1.002							
2016	1.182	1.022	1.005	1.003	1.003	1.001	1.000	1.000	1.001	1.001								
2017	1.213	1.018	1.010	1.003	1.001	1.000	1.002	1.001	1.000									
2018	1.206	1.015	1.009	1.001	1.002	1.002	1.002	1.000										
2019	1.205	1.019	1.007	1.002	1.002	1.005	1.001											
2020	1.195	1.011	1.004	1.003	1.003	1.001												
2021	1.182	1.020	1.007	1.003	1.001													
2022	1.168	1.011	1.011	1.004														
2023	1.210	1.014	1.008															
2024	1.237	1.014																
2025	1.163																	
Strt Average	1.138	1.002	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Average	1.130	0.997	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Wtd Average	1.191	1.014	1.007	1.003	1.002	1.002	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Wtd Average	1.203	1.013	1.008	1.003	1.002	1.003	1.002	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High-Low	1.137	1.009	1.005	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Strt Average	1.203	1.013	1.008	1.003	1.002	1.003	1.002	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.203	1.014	1.007	1.003	1.002	1.002	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.243	1.033	1.018	1.011	1.008	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001
% Developed	80%	97%	98%	99%	99%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	3,567	3,567	3,567	3,567	3,567	3,568	3,568	3,568	3,570	3,570	3,570	3,570	3,569	3,569	3,569	3,569	3,569	3,569
1993	3,570	3,570	3,568	3,568	3,568	3,568	3,568	3,568	3,569	3,569	3,570	3,570	3,570	3,570	3,570	3,570		3,570
1994	3,628	3,629	3,626	3,626	3,628	3,630	3,630	3,630	3,630	3,630	3,630	3,631	3,631	3,631	3,632			3,632
1995	3,431	3,431	3,431	3,433	3,434	3,436	3,436	3,436	3,436	3,438	3,438	3,439	3,439	3,439				3,439
1996	3,063	3,063	3,065	3,065	3,065	3,066	3,066	3,067	3,067	3,067	3,068	3,068	3,068					3,068
1997	2,882	2,882	2,882	2,883	2,884	2,885	2,885	2,885	2,885	2,885	2,885	2,885						2,885
1998	2,938	2,938	2,941	2,941	2,941	2,941	2,941	2,941	2,942	2,943	2,943							2,943
1999	2,857	2,857	2,858	2,859	2,860	2,860	2,860	2,861	2,861	2,862								2,862
2000	3,023	3,023	3,023	3,023	3,023	3,023	3,023	3,023	3,023									3,023
2001	3,336	3,336	3,337	3,336	3,337	3,337	3,339	3,338										3,338
2002	3,298	3,300	3,299	3,299	3,299	3,299	3,299											3,299
2003	3,199	3,199	3,199	3,199	3,199	3,199												3,199
2004	3,124	3,124	3,124	3,124	3,124													3,124
2005	3,108	3,108	3,108	3,110														3,110
2006	3,312	3,312	3,312															3,312
2007	3,106	3,106																3,106
2008	3,034																	3,034
2009																		2,851
2010																		2,499
2011																		2,716
2012																		2,601
2013																		2,577
2014																		2,697
2015																		2,415
2016																		2,197
2017																		2,110
2018																		2,128
2019																		2,170
2020																		2,049
2021																		2,006
2022																		2,152
2023																		1,940
2024																		1,711
2025																		1,589
2026																		1,378
																		94,299

Age to Age Development Factors

Injury Year Ending 6/30	228 240	240 252	252 264	264 276	276 288	288 300	300 312	312 324	324 336	336 348	348 360	360 372	372 384	384 396	396 408	408 420	420 Ult
1992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994	1.000	0.999	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000				
1996	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.000	1.000	1.000	1.000	1.000	1.001	1.000										
2002	1.001	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.000	1.000	1.000	1.000												
2004	1.000	1.000	1.000	1.000													
2005	1.000	1.000	1.001														
2006	1.000	1.000															
2007	1.000																
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																	Tail
Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
5 Year Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—	—	—
3 Year Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
High-Low	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Reported Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Cumulative LDF	(5) Estimated Ult. Reported Count Method (3) x (4)
1992	6/30/2026	420	3,569	1.000	3,569
1993	6/30/2026	408	3,570	1.000	3,570
1994	6/30/2026	396	3,632	1.000	3,633
1995	6/30/2026	384	3,439	1.000	3,440
1996	6/30/2026	372	3,068	1.000	3,069
1997	6/30/2026	360	2,885	1.000	2,886
1998	6/30/2026	348	2,943	1.001	2,945
1999	6/30/2026	336	2,862	1.001	2,864
2000	6/30/2026	324	3,023	1.001	3,025
2001	6/30/2026	312	3,338	1.001	3,341
2002	6/30/2026	300	3,299	1.001	3,302
2003	6/30/2026	288	3,199	1.001	3,202
2004	6/30/2026	276	3,124	1.001	3,127
2005	6/30/2026	264	3,110	1.001	3,114
2006	6/30/2026	252	3,312	1.001	3,316
2007	6/30/2026	240	3,106	1.001	3,110
2008	6/30/2026	228	3,034	1.001	3,038
2009	6/30/2026	216	2,851	1.001	2,854
2010	6/30/2026	204	2,499	1.001	2,501
2011	6/30/2026	192	2,716	1.001	2,719
2012	6/30/2026	180	2,601	1.001	2,604
2013	6/30/2026	168	2,577	1.001	2,580
2014	6/30/2026	156	2,697	1.001	2,701
2015	6/30/2026	144	2,415	1.002	2,419
2016	6/30/2026	132	2,197	1.002	2,202
2017	6/30/2026	120	2,110	1.003	2,116
2018	6/30/2026	108	2,128	1.003	2,134
2019	6/30/2026	96	2,170	1.003	2,178
2020	6/30/2026	84	2,049	1.004	2,058
2021	6/30/2026	72	2,006	1.006	2,019
2022	6/30/2026	60	2,152	1.008	2,170
2023	6/30/2026	48	1,940	1.011	1,962
2024	6/30/2026	36	1,711	1.018	1,743
2025	6/30/2026	24	1,589	1.033	1,641
2026	6/30/2026	12	1,378	1.243	1,713
	Total		94,299		94,861

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A.24.

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																115	104	89
1993															131	129	108	109
1994														125	114	97	97	93
1995													121	107	92	98	91	91
1996												92	94	73	79	71	70	76
1997											129	120	104	104	98	104	105	108
1998										142	129	105	101	94	101	105	112	95
1999									139	132	106	107	84	79	87	96	93	89
2000								175	167	141	129	116	115	111	129	131	121	83
2001							250	223	189	189	171	160	165	181	176	157	123	103
2002						244	216	191	178	168	166	163	169	149	142	119	109	105
2003					297	235	201	187	161	151	148	173	149	143	118	100	109	100
2004				377	283	217	198	183	174	182	197	181	167	140	115	124	103	105
2005			508	328	231	209	183	178	190	200	175	169	129	120	126	115	103	95
2006		991	534	295	255	215	187	206	226	184	179	155	141	149	139	131	116	115
2007	2,495	1,077	484	406	332	297	299	322	249	226	193	173	176	164	148	132	130	118
2008	2,462	795	524	401	328	325	340	255	223	192	172	172	147	132	131	137	126	118
2009	1,962	848	481	369	363	369	271	252	192	185	187	165	156	138	143	131	117	114
2010	1,744	743	460	424	429	288	243	207	172	172	151	135	123	113	104	89	83	
2011	1,831	822	648	665	383	330	269	232	227	205	170	157	158	148	145	136		
2012	1,927	1,176	1,076	534	421	332	277	273	236	182	159	160	151	142	132			
2013	2,418	1,673	689	516	399	333	326	269	190	161	153	139	123	113				
2014	1,858	942	625	476	355	343	273	204	178	167	144	132	118					
2015	1,462	877	605	404	384	297	213	169	176	149	139	128						
2016	1,371	909	490	407	292	233	181	173	156	141	135							
2017	1,409	791	515	356	282	222	220	180	154	138								
2018	1,375	874	474	403	297	271	220	174	162									
2019	1,488	793	566	375	339	258	221	195										
2020	1,299	899	474	389	298	232	196											
2021	1,410	724	540	352	244	208												
2022	1,392	990	550	340	269													
2023	1,412	928	491	298														
2024	1,250	868	455															
2025	1,249	730																
2026	1,225																	

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Open Counts

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	95	86	84	95	97	85	79	65	65	62	58	48	45	46	43	44	38	38
1993	93	98	99	100	99	95	72	64	66	64	56	47	49	41	40	38		38
1994	82	91	93	82	79	68	67	67	60	51	52	52	47	44	45			45
1995	100	107	111	100	76	78	72	64	59	59	65	57	52	47				47
1996	77	83	83	58	54	53	50	40	38	38	37	33	32					32
1997	103	94	76	72	69	65	57	48	47	48	41	39						39
1998	91	74	71	66	57	50	43	50	46	39	43							43
1999	71	65	64	59	57	53	52	49	48	45								45
2000	74	75	70	64	62	65	60	54	54									54
2001	112	103	98	81	82	75	72	64										64
2002	93	96	80	81	77	74	71											71
2003	91	83	84	81	72	69												69
2004	89	88	78	65	66													66
2005	93	83	74	75														75
2006	104	100	97															97
2007	110	100																100
2008	117																	117
2009																		114
2010																		83
2011																		136
2012																		132
2013																		113
2014																		118
2015																		128
2016																		135
2017																		138
2018																		162
2019																		195
2020																		196
2021																		208
2022																		269
2023																		298
2024																		455
2025																		730
2026																		1,225
																		5,875

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Bornheutter-Ferguson Reported Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unreported 1 - 1/(8)	(10) Unreported Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	70.727%	0.202	14.287%	74.000%	1.001	0.1%	2	2,864
2000	6/30/2026	324	4,329	69.465%	0.217	15.088%	68.820%	1.001	0.1%	2	3,025
2001	6/30/2026	312	4,703	70.597%	0.234	16.488%	64.003%	1.001	0.1%	3	3,341
2002	6/30/2026	300	5,078	64.588%	0.251	16.220%	59.523%	1.001	0.1%	3	3,302
2003	6/30/2026	288	5,296	60.098%	0.270	16.228%	55.356%	1.001	0.1%	3	3,202
2004	6/30/2026	276	5,536	56.187%	0.290	16.314%	51.481%	1.001	0.1%	3	3,127
2005	6/30/2026	264	6,085	50.850%	0.312	15.876%	47.878%	1.001	0.1%	4	3,114
2006	6/30/2026	252	6,929	47.481%	0.336	15.940%	44.526%	1.001	0.1%	4	3,316
2007	6/30/2026	240	7,941	38.830%	0.361	14.017%	41.409%	1.001	0.1%	4	3,110
2008	6/30/2026	228	8,840	33.982%	0.388	13.190%	38.511%	1.001	0.1%	5	3,039
2009	6/30/2026	216	9,102	31.014%	0.417	12.944%	35.815%	1.001	0.1%	3	2,854
2010	6/30/2026	204	8,601	28.894%	0.449	12.967%	30.210%	1.001	0.1%	2	2,501
2011	6/30/2026	192	9,121	29.408%	0.468	13.777%	28.938%	1.001	0.1%	2	2,718
2012	6/30/2026	180	9,551	26.936%	0.489	13.174%	27.720%	1.001	0.1%	3	2,604
2013	6/30/2026	168	9,735	26.298%	0.511	13.427%	26.554%	1.001	0.1%	3	2,580
2014	6/30/2026	156	10,149	26.466%	0.533	14.106%	25.436%	1.001	0.1%	4	2,701
2015	6/30/2026	144	10,528	22.785%	0.556	12.678%	24.366%	1.002	0.2%	4	2,419
2016	6/30/2026	132	10,035	21.710%	0.581	12.610%	23.340%	1.002	0.2%	5	2,202
2017	6/30/2026	120	9,770	21.446%	0.606	13.005%	22.358%	1.003	0.3%	6	2,116
2018	6/30/2026	108	10,196	20.693%	0.633	13.099%	21.417%	1.003	0.3%	6	2,134
2019	6/30/2026	96	10,098	21.240%	0.661	14.036%	20.515%	1.003	0.3%	7	2,177
2020	6/30/2026	84	10,627	19.170%	0.690	13.225%	19.652%	1.004	0.4%	9	2,058
2021	6/30/2026	72	10,108	19.867%	0.734	14.581%	18.473%	1.006	0.6%	12	2,018
2022	6/30/2026	60	11,019	19.646%	0.781	15.339%	17.365%	1.008	0.8%	16	2,168
2023	6/30/2026	48	11,889	16.623%	0.831	13.807%	15.567%	1.011	1.1%	20	1,960
2024	6/30/2026	36	12,719	13.706%	0.884	12.110%	14.633%	1.018	1.8%	34	1,745
2025	6/30/2026	24	13,268	12.948%	0.940	12.172%	13.755%	1.033	3.2%	58	1,647
2026	6/30/2026	12	13,441	13.719%	1.000	13.719%	12.930%	1.243	19.5%	340	1,718
	Total		$248,723			13.799%				566	71,759

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit A.4, Columns (6) and (7)) / Column (3)
(5) Exhibit A.17, Column (11)
(6) (4) x (5)
(7) Selected from Exhibit A.17 detrended
(8) From Exhibit A.24
(11) Exhibit A.25, Column (3) + (10)

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Bornheutter-Ferguson Closed Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unpaid 1 - 1/(8)	(10) Unpaid Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	70.727%	0.202	14.287%	74.000%	1.006	0.6%	17	2,834
2000	6/30/2026	324	4,329	69.465%	0.217	15.088%	68.820%	1.007	0.7%	20	2,989
2001	6/30/2026	312	4,703	70.597%	0.234	16.488%	64.003%	1.008	0.8%	23	3,297
2002	6/30/2026	300	5,078	64.588%	0.251	16.220%	59.523%	1.009	0.9%	27	3,255
2003	6/30/2026	288	5,296	60.098%	0.270	16.228%	55.356%	1.011	1.1%	31	3,161
2004	6/30/2026	276	5,536	56.187%	0.290	16.314%	51.481%	1.012	1.2%	33	3,091
2005	6/30/2026	264	6,085	50.850%	0.312	15.876%	47.878%	1.013	1.3%	37	3,072
2006	6/30/2026	252	6,929	47.481%	0.336	15.940%	44.526%	1.015	1.5%	46	3,261
2007	6/30/2026	240	7,941	38.830%	0.361	14.017%	41.409%	1.017	1.7%	55	3,061
2008	6/30/2026	228	8,840	33.982%	0.388	13.190%	38.511%	1.018	1.8%	60	2,977
2009	6/30/2026	216	9,102	31.014%	0.417	12.944%	35.815%	1.020	2.0%	64	2,801
2010	6/30/2026	204	8,601	28.894%	0.449	12.967%	30.210%	1.022	2.2%	56	2,472
2011	6/30/2026	192	9,121	29.408%	0.468	13.777%	28.938%	1.026	2.5%	66	2,646
2012	6/30/2026	180	9,551	26.936%	0.489	13.174%	27.720%	1.029	2.9%	76	2,545
2013	6/30/2026	168	9,735	26.298%	0.511	13.427%	26.554%	1.031	3.0%	77	2,541
2014	6/30/2026	156	10,149	26.466%	0.533	14.106%	25.436%	1.036	3.5%	89	2,668
2015	6/30/2026	144	10,528	22.785%	0.556	12.678%	24.366%	1.040	3.9%	99	2,386
2016	6/30/2026	132	10,035	21.710%	0.581	12.610%	23.340%	1.045	4.3%	101	2,163
2017	6/30/2026	120	9,770	21.446%	0.606	13.005%	22.358%	1.052	4.9%	108	2,080
2018	6/30/2026	108	10,196	20.693%	0.633	13.099%	21.417%	1.061	5.8%	126	2,092
2019	6/30/2026	96	10,098	21.240%	0.661	14.036%	20.515%	1.069	6.5%	134	2,109
2020	6/30/2026	84	10,627	19.170%	0.690	13.225%	19.652%	1.088	8.1%	169	2,022
2021	6/30/2026	72	10,108	19.867%	0.734	14.581%	18.473%	1.111	10.0%	187	1,985
2022	6/30/2026	60	11,019	19.646%	0.781	15.339%	17.365%	1.147	12.8%	245	2,128
2023	6/30/2026	48	11,889	16.623%	0.831	13.807%	15.567%	1.213	17.5%	324	1,966
2024	6/30/2026	36	12,719	13.706%	0.884	12.110%	14.633%	1.388	28.0%	521	1,777
2025	6/30/2026	24	13,268	12.948%	0.940	12.172%	13.755%	2.090	52.1%	952	1,811
2026	6/30/2026	12	13,441	13.719%	1.000	13.719%	12.930%	12.911	92.3%	1,603	1,756
	Total		$248,723			13.799%				5,349	70,949

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit A.4, Columns (6) and (7)) / Column (3)
(5) Exhibit A.17, Column (11)
(6) (4) x (5)
(7) Selected from Exhibit A.17 detrended
(8) From Exhibit A.22
(11) Exhibit A.23, Column (3) + (10)

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Average Case Reserves

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																7,125	7,056	10,667
1993															12,482	14,993	16,784	16,660
1994														8,401	10,943	13,895	16,277	17,830
1995													8,953	8,518	13,386	12,279	13,784	11,225
1996												15,808	19,208	18,716	15,192	14,731	13,273	31,240
1997											13,161	11,829	13,883	18,031	15,144	12,043	9,759	10,897
1998										9,158	10,133	12,319	14,419	13,686	12,673	17,814	8,935	11,657
1999									7,345	10,514	11,923	14,342	23,212	23,199	19,886	12,078	13,672	12,787
2000								8,227	7,352	7,835	9,610	10,386	10,026	15,280	7,838	12,592	16,306	20,198
2001							12,006	12,910	16,474	15,574	17,568	18,967	23,048	14,102	16,627	18,449	23,926	19,718
2002						20,849	22,749	28,807	30,370	29,221	29,557	38,313	31,678	37,210	31,890	45,729	20,010	21,095
2003					11,568	11,665	13,459	18,574	15,493	14,938	20,804	15,549	30,147	29,694	44,036	25,835	20,782	22,190
2004				14,341	16,944	17,878	14,201	12,915	12,343	19,014	22,355	27,006	34,856	36,770	14,318	14,840	15,420	66,980
2005			11,514	13,026	14,598	16,851	14,610	19,002	15,492	6,673	21,550	24,548	34,681	24,705	22,888	23,126	69,644	106,807
2006		11,515	13,174	17,184	19,481	20,745	28,002	25,824	20,412	40,653	48,743	62,025	30,685	28,703	28,417	137,375	159,982	166,250
2007	7,279	11,017	15,870	16,394	17,091	15,993	23,293	16,043	33,670	46,357	56,914	32,835	31,251	36,121	120,059	125,169	128,741	134,806
2008	7,083	17,386	20,193	22,224	24,222	31,070	15,425	32,605	44,446	44,193	25,190	24,571	32,973	145,356	117,340	119,629	134,360	131,931
2009	9,402	14,841	19,491	22,686	33,122	17,528	34,103	35,247	48,440	20,552	22,821	27,898	94,480	120,407	115,903	122,704	124,446	123,043
2010	8,284	13,927	15,010	22,037	9,189	28,145	27,594	43,339	35,046	30,691	35,945	156,598	129,476	136,239	137,264	146,587	148,672	
2011	9,464	16,765	22,344	16,356	35,670	42,941	68,635	35,231	36,866	47,534	182,562	151,952	137,843	148,118	153,775	145,683		
2012	8,432	11,156	10,168	31,402	37,011	52,226	26,709	27,863	31,380	152,569	156,106	149,304	146,988	146,789	163,560			
2013	6,464	6,856	20,004	24,231	31,444	24,240	21,824	25,725	121,362	110,066	132,212	126,067	140,424	137,677				
2014	7,603	14,313	21,848	29,891	26,590	25,226	29,726	132,051	148,723	155,723	160,768	146,216	162,302					
2015	10,011	14,576	21,220	23,553	22,886	31,787	140,233	174,427	170,415	154,252	129,689	167,708						
2016	9,759	13,076	21,362	23,739	31,596	100,848	115,329	134,243	137,411	129,489	128,567							
2017	12,732	21,515	30,167	41,611	106,535	125,718	137,519	137,823	144,005	144,483								
2018	11,773	19,471	31,447	33,142	71,927	101,043	123,055	124,821	122,215									
2019	11,960	17,449	21,124	40,025	70,741	86,414	81,695	96,846										
2020	12,219	15,670	30,945	32,548	52,800	69,407	77,246											
2021	9,378	23,414	50,271	79,210	93,469	108,431												
2022	14,464	28,871	68,438	80,518	99,459													
2023	10,624	19,511	43,047	84,236														
2024	11,640	33,956	69,890															
2025	23,195	35,863																
2026	28,158																	

Adjusted Average Case Reserves

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																12,493	12,012	17,632
1993															21,887	25,524	27,741	26,735
1994														14,731	18,629	22,967	26,120	27,779
1995													15,700	14,500	22,125	19,704	21,476	16,978
1996												27,719	32,700	30,935	24,379	22,950	20,077	45,877
1997											23,078	20,138	22,946	28,935	23,594	18,216	14,331	15,537
1998										16,059	17,250	20,361	23,138	21,323	19,169	26,160	12,739	16,135
1999									12,880	17,899	19,708	23,015	36,163	35,091	29,203	17,220	18,926	17,185
2000								14,425	12,517	12,949	15,421	16,181	15,166	22,439	11,176	17,430	21,915	26,353
2001							21,052	21,978	27,229	24,992	27,370	28,689	33,847	20,106	23,016	24,793	31,218	24,978
2002						36,559	38,729	47,614	48,734	45,525	44,708	56,265	45,166	51,508	42,857	59,666	25,347	25,945
2003					20,285	19,859	22,246	29,805	24,138	22,596	30,551	22,168	41,730	39,906	57,456	32,726	25,560	26,496
2004				25,147	28,845	29,549	22,789	20,121	18,669	27,922	31,873	37,383	46,844	47,977	18,138	18,251	18,412	77,648
2005			20,191	22,176	24,128	27,041	22,762	28,742	22,751	9,514	29,830	32,990	45,251	31,296	28,149	27,614	80,737	120,212
2006		20,192	22,428	28,402	31,261	32,320	42,356	37,924	29,103	56,274	65,506	80,928	38,871	35,301	33,932	159,256	180,062	181,666
2007	12,764	18,756	26,231	26,307	26,627	24,190	34,206	22,873	46,607	62,300	74,259	41,595	38,435	43,130	139,181	140,879	140,679	143,016
2008	12,058	28,737	32,403	34,624	36,639	45,627	21,992	45,133	59,732	57,662	31,910	30,219	39,372	168,508	132,067	130,721	142,543	135,889
2009	15,540	23,816	30,367	34,314	48,641	24,991	47,207	47,369	63,204	26,035	28,067	33,311	109,528	135,519	126,650	130,176	128,180	123,043
2010	13,294	21,698	22,705	32,363	13,102	38,959	37,084	56,547	44,395	37,747	42,921	181,540	145,726	148,872	145,624	150,984	148,672	
2011	14,745	25,358	32,813	23,320	49,375	57,708	89,553	44,630	45,340	56,759	211,640	171,024	150,625	157,138	158,388	145,683		
2012	12,753	16,383	14,497	43,467	49,740	68,144	33,835	34,268	37,469	176,869	175,699	163,148	155,940	151,193	163,560			
2013	9,493	9,776	27,690	32,564	41,027	30,706	26,840	30,716	140,691	123,881	144,472	133,744	144,637	137,677				
2014	10,840	19,813	29,362	39,001	33,683	31,025	35,494	153,083	167,389	170,163	170,558	150,602	162,302					
2015	13,858	19,589	27,688	29,836	28,147	37,956	162,568	196,319	186,217	163,646	133,579	167,708						
2016	13,116	17,061	27,061	29,196	37,727	116,911	129,804	146,691	145,779	133,374	128,567							
2017	16,612	27,255	37,102	49,686	123,504	141,497	150,271	146,216	148,325	144,483								
2018	14,913	23,947	37,550	38,421	80,955	110,413	130,549	128,565	122,215									
2019	14,709	20,834	24,488	45,049	77,300	91,676	84,146	96,846										
2020	14,591	18,165	34,829	35,566	56,016	71,489	77,246											
2021	10,872	26,352	54,933	84,034	96,273	108,431												
2022	16,279	31,548	72,606	82,934	99,459													
2023	11,609	20,700	44,338	84,236														
2024	12,349	34,975	69,890															
2025	23,891	35,863																
2026	28,158																	
Strt Average	14,622	23,041	34,459	41,032	50,137	57,253	61,536	67,493	70,169	69,332	72,348	71,937	67,204	66,804	61,959	60,171	57,723	59,395
3 Year Strt Average	21,466	30,513	62,278	83,735	83,916	90,532	97,313	123,876	138,773	147,168	144,235	150,685	154,293	148,669	155,857	142,281	139,798	133,983
5 Year Strt Average	18,457	29,888	55,319	66,364	82,001	104,701	114,403	142,928	153,985	147,109	150,575	157,245	151,846	146,080	145,258	139,689	148,027	140,765
High-Low	14,155	23,066	33,448	39,680	48,118	54,650	58,173	63,285	66,925	66,681	67,773	68,945	64,812	64,060	59,136	57,315	53,216	54,494
Selected	28,158	35,863	62,278	83,735	83,916	90,532	97,313	123,876	138,773	147,168	144,235	150,685	154,293	148,669	155,857	142,281	139,798	133,983
Trend	1.03																	

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Average Case Reserves

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	10,382	8,582	9,071	11,529	10,574	12,860	11,787	17,190	10,602	10,413	3,363	68,395	24,696	23,934	17,010	24,062	26,753
1993	18,530	22,393	12,881	19,869	26,811	28,406	36,701	21,533	19,201	20,184	108,134	100,450	92,646	102,528	94,177	77,220	
1994	24,622	17,814	9,241	20,875	19,704	22,324	22,989	17,876	20,184	65,919	59,452	76,273	62,785	58,226	69,557		
1995	17,534	15,316	12,985	13,149	17,191	15,014	13,812	18,790	87,030	74,894	66,441	64,930	50,508	49,266			
1996	21,500	21,054	21,458	32,748	28,771	26,161	24,616	67,387	86,995	71,550	70,467	75,265	89,059				
1997	14,209	16,356	19,071	16,873	35,592	37,170	47,102	64,811	69,492	71,173	73,565	99,572					
1998	23,455	27,728	16,937	13,921	19,009	22,125	72,459	59,901	47,973	47,172	38,733						
1999	20,499	7,244	9,008	10,517	139,357	53,501	55,549	50,523	45,775	43,570							
2000	12,354	14,596	14,613	76,250	68,178	62,932	61,579	53,359	47,637								
2001	17,067	17,086	72,570	39,834	57,332	60,520	59,242	70,058									
2002	23,752	129,199	104,251	105,987	99,438	91,215	84,494										
2003	87,838	98,590	101,912	114,691	126,039	136,511											
2004	70,009	90,640	112,888	89,520	83,798												
2005	106,806	101,735	117,296	105,717													
2006	166,246	145,850	99,529														
2007	127,045	119,871															
2008	123,977																
2009																	
2010																	
2011																	
2012																	
2013																	
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2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Adjusted Average Case Reserves

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	16,660	13,371	13,720	16,930	15,076	17,801	15,841	22,428	13,431	12,807	4,015	79,289	27,795	26,153	18,046	24,784	26,753
1993	28,869	33,872	18,916	28,329	37,113	38,175	47,887	27,278	23,615	24,101	125,357	113,057	101,237	108,772	97,002	77,220	
1994	37,243	26,160	13,176	28,896	26,480	29,127	29,122	21,985	24,101	76,418	66,914	83,345	66,609	59,973	69,557		
1995	25,750	21,837	17,974	17,672	22,430	19,020	16,987	22,437	100,891	84,294	72,602	68,885	52,024	49,266			
1996	30,654	29,143	28,838	42,729	36,446	32,175	29,393	78,121	97,913	78,184	74,758	77,523	89,059				
1997	19,669	21,982	24,883	21,374	43,774	44,383	54,604	72,946	75,936	75,508	75,772	99,572					
1998	31,522	36,179	21,455	17,121	22,698	25,649	81,554	65,455	50,894	48,587	38,733						
1999	26,746	9,176	11,078	12,558	161,553	60,216	60,699	53,600	47,148	43,570							
2000	15,650	17,951	17,449	88,394	76,735	68,767	65,329	54,960	47,637								
2001	20,991	20,402	84,129	44,833	62,648	64,206	61,019	70,058									
2002	28,362	149,777	117,336	115,815	105,494	93,951	84,494										
2003	101,828	110,964	111,362	121,675	129,820	136,511											
2004	78,796	99,045	119,763	92,206	83,798												
2005	116,709	107,931	120,815	105,717													
2006	176,370	150,226	99,529														
2007	130,856	119,871															
2008	123,977																
2009																	
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Strt Average	59,450	60,493	54,695	53,875	63,389	52,498	49,721	48,927	53,507	55,434	65,450	86,945	67,345	61,041	61,535	51,002	26,753
3 Year Strt Average	143,735	126,009	113,369	106,533	106,370	98,223	70,280	59,539	48,560	55,888	63,088	81,993	69,230	72,670	61,535	—	—
5 Year Strt Average	125,342	117,607	113,761	96,049	91,699	84,730	70,619	63,404	63,906	66,029	65,756	88,476	67,345	—	—	—	—
High-Low	54,576	57,749	52,964	51,668	58,858	47,567	49,622	48,645	52,464	57,728	65,756	84,932	69,230	54,619	69,557	—	—
Selected	143,735	126,009	113,369	106,533	106,370	98,223	70,280	59,539	48,560	55,888	63,088	81,993	69,230	72,670	61,535	51,002	26,753
Trend	1.03																

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Paid Claim Severity per Reported Claim

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992				6,753	7,393	7,863	8,085	8,220	8,319	8,408	8,497	8,573	8,634	8,676	8,719	8,771	8,798	8,841
1993			5,729	6,580	7,068	7,345	7,519	7,704	7,805	7,914	8,009	8,090	8,174	8,235	8,283	8,343	8,394	8,466
1994		4,258	5,905	6,821	7,305	7,568	7,165	7,835	7,925	8,008	8,070	8,142	8,215	8,293	8,323	8,408	8,456	8,530
1995	2,110	3,204	5,218	5,931	6,386	6,638	6,819	6,945	7,093	7,204	7,293	7,370	7,428	7,523	7,574	7,643	7,737	7,820
1996	2,102	3,987	5,195	5,995	6,525	6,729	6,914	7,084	7,181	7,274	7,347	7,434	7,540	7,628	7,713	7,791	7,862	7,935
1997	2,224	4,179	5,473	6,238	6,706	6,948	7,159	7,396	7,522	7,638	7,761	7,827	7,912	8,044	8,138	8,299	8,390	8,470
1998	2,424	4,396	5,730	6,510	7,049	7,363	7,620	7,791	7,926	7,998	8,062	8,117	8,189	8,263	8,341	8,412	8,486	8,555
1999	2,648	4,895	6,334	7,310	7,918	8,309	8,498	8,643	8,773	8,862	8,932	9,015	9,094	9,185	9,271	9,358	9,431	9,503
2000	2,908	5,406	7,131	8,201	8,859	9,310	9,497	9,650	9,739	9,832	9,930	10,012	10,083	10,164	10,276	10,360	10,451	10,536
2001	2,780	5,258	6,996	8,246	9,002	9,361	9,595	9,773	9,938	10,053	10,223	10,370	10,501	10,679	10,831	10,964	11,081	11,213
2002	3,522	6,495	8,628	9,689	10,415	10,822	11,120	11,399	11,637	11,859	12,074	12,300	12,479	12,721	12,922	13,090	13,285	13,461
2003	3,515	6,093	7,711	8,680	9,155	9,389	9,590	9,863	10,042	10,245	10,416	10,575	10,758	10,992	11,151	11,318	11,497	11,655
2004	3,301	6,373	8,129	9,037	9,675	10,057	10,324	10,584	10,792	10,988	11,196	11,482	11,693	11,873	12,049	12,206	12,374	12,555
2005	3,232	6,443	8,165	9,040	9,530	9,863	10,149	10,372	10,685	10,898	11,190	11,423	11,659	11,872	12,094	12,311	12,565	12,793
2006	3,481	6,647	8,460	9,502	10,363	10,934	11,364	11,769	12,089	12,407	12,699	12,962	13,251	13,534	13,852	14,117	14,371	14,652
2007	4,440	8,618	10,812	12,488	13,473	13,993	14,472	14,996	15,637	15,943	16,316	16,741	17,097	17,529	17,904	18,210	18,502	18,821
2008	4,528	8,872	11,725	13,605	14,702	15,396	15,869	16,243	16,538	16,904	17,206	17,510	17,824	18,153	18,475	18,806	19,124	19,426
2009	5,022	10,182	13,277	15,121	16,337	17,188	17,729	18,093	18,516	18,927	19,222	19,588	19,908	20,280	20,582	20,850	21,174	21,450
2010	5,027	9,753	12,516	14,030	15,149	15,697	16,095	16,666	17,193	17,640	18,135	18,519	18,881	19,244	19,571	19,862	20,141	
2011	5,458	10,436	13,513	15,574	16,911	17,805	18,632	19,223	19,761	20,274	20,707	21,177	21,600	22,017	22,402	22,835		
2012	4,883	10,165	13,800	15,702	16,773	17,618	18,458	19,159	19,858	20,458	21,057	21,644	22,320	22,899	23,543			
2013	4,913	11,034	14,024	15,705	17,246	18,195	18,913	19,520	20,096	20,524	21,119	21,705	22,146	22,565				
2014	6,364	11,025	13,906	16,496	17,833	19,021	19,754	20,794	21,467	22,127	22,663	23,207	23,714					
2015	6,650	11,795	15,379	17,071	18,275	19,486	20,561	21,308	21,972	22,661	23,220	23,811						
2016	6,276	11,482	14,670	16,711	17,947	19,056	19,888	20,560	21,169	21,671	22,233							
2017	6,534	12,019	15,603	18,082	19,885	21,420	22,594	23,531	24,299	25,273								
2018	6,303	11,986	15,568	17,983	19,613	21,078	22,155	23,107	24,093									
2019	7,163	12,760	16,235	18,574	20,170	21,455	22,524	23,641										
2020	7,878	14,318	18,667	21,110	23,080	24,164	25,094											
2021	6,949	11,659	15,306	17,459	18,957	20,086												
2022	7,337	12,531	16,010	18,533	20,404													
2023	8,072	13,076	16,812	19,172														
2024	9,728	16,379	21,068															
2025	9,097	15,461																
2026	8,913																	

Reported Claim Severity

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											9,089	9,270	9,239	9,056	9,006	9,001	9,003	9,107
1993										8,366	8,720	8,747	8,739	8,766	8,741	8,885	8,901	8,975
1994									8,506	8,653	8,581	8,564	8,645	8,583	8,666	8,780	8,891	8,987
1995								7,467	7,718	7,613	7,649	7,757	7,743	7,788	7,932	7,994	8,102	8,118
1996							7,710	7,754	7,782	7,804	7,882	7,909	8,130	8,075	8,105	8,132	8,165	8,711
1997						7,601	7,794	7,867	7,961	8,013	8,351	8,320	8,413	8,694	8,653	8,734	8,746	8,878
1998					8,232	8,343	8,269	8,316	8,446	8,441	8,507	8,557	8,685	8,701	8,777	9,049	8,827	8,932
1999				8,731	9,104	9,042	9,157	9,134	9,131	9,348	9,374	9,552	9,776	9,827	9,876	9,764	9,876	9,901
2000			9,124	9,707	9,826	10,137	10,203	10,128	10,146	10,197	10,341	10,411	10,465	10,725	10,611	10,905	11,103	11,091
2001		8,263	9,271	9,739	10,258	10,342	10,495	10,637	10,871	10,936	11,124	11,280	11,641	11,445	11,708	11,832	11,963	11,822
2002	8,426	10,509	10,876	12,065	12,086	12,369	12,613	13,070	13,276	13,348	13,561	14,193	14,102	14,402	14,295	14,741	13,947	14,132
2003	9,837	9,400	9,817	9,961	10,233	10,249	10,438	10,951	10,823	10,950	11,378	11,417	12,163	12,320	12,776	12,125	12,205	12,348
2004	8,960	10,479	10,531	10,773	11,214	11,302	11,226	11,340	11,480	12,096	12,606	13,046	13,556	13,519	12,576	12,795	12,882	14,801
2005	9,041	9,978	10,062	10,422	10,619	10,999	11,011	11,461	11,634	11,328	12,403	12,758	13,099	12,826	13,021	13,166	14,871	16,058
2006	9,521	10,153	10,607	11,042	11,869	12,283	12,950	13,378	13,483	14,666	15,334	15,865	14,557	14,824	15,044	19,549	19,974	20,424
2007	10,805	12,524	13,320	14,643	15,310	15,527	16,722	16,663	18,339	19,319	19,856	18,570	18,868	19,436	23,627	23,531	23,893	23,944
2008	10,823	13,566	15,275	16,565	17,331	18,741	17,604	18,990	19,812	19,705	18,635	18,903	19,421	24,477	23,541	24,208	24,704	24,558
2009	12,116	14,714	16,613	18,085	20,587	19,469	20,986	21,218	21,788	20,263	20,722	21,204	25,082	26,115	26,402	26,492	26,281	26,370
2010	11,386	13,954	15,311	17,802	16,739	18,955	18,788	20,266	19,609	19,755	20,309	26,985	25,259	25,409	25,288	25,083	25,079	
2011	12,522	15,650	18,950	19,636	21,980	23,048	25,460	22,243	22,851	23,867	32,146	29,970	29,628	30,091	30,612	30,129		
2012	11,567	15,344	18,112	22,239	22,817	24,323	21,313	22,091	22,712	31,151	30,614	30,835	30,853	30,913	31,843			
2013	10,883	15,664	19,444	20,593	22,145	21,337	21,681	22,207	29,044	27,406	28,972	28,508	28,851	28,602				
2014	12,876	16,189	19,068	21,833	21,356	22,241	22,769	30,800	31,294	31,788	31,260	30,366	30,815					
2015	14,098	17,288	20,796	21,049	21,935	23,412	32,965	33,555	34,422	32,206	30,697	32,700						
2016	13,743	17,094	19,507	21,154	22,175	29,790	29,416	31,155	30,944	29,989	30,133							
2017	17,219	20,373	23,097	25,160	34,198	34,704	36,987	35,311	34,814	34,723								
2018	15,769	20,239	22,690	24,307	29,713	34,000	34,907	33,318	33,397									
2019	17,402	19,364	21,838	25,561	31,308	31,786	30,851	32,344										
2020	17,354	21,358	25,917	27,341	30,797	32,034	32,483											
2021	14,987	20,374	28,988	31,421	30,343	31,329												
2022	18,547	26,162	33,756	31,302	32,837													
2023	17,632	22,616	27,792	32,112														
2024	20,387	33,840	39,653															
2025	30,306	31,937																
2026	33,945																	

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Paid Claim Severity per Reported Claim

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	8,891	8,930	8,966	9,021	9,040	9,069	9,089	9,103	9,112	9,132	9,156	9,162	9,168	9,176	9,185	9,219	9,248
1993	8,525	8,591	8,665	8,735	8,803	8,877	8,943	9,085	9,152	9,222	9,287	9,353	9,420	9,481	9,533	9,588	
1994	8,638	8,685	8,748	8,835	8,914	8,983	9,059	9,172	9,245	9,323	9,413	9,488	9,568	9,628	9,691		
1995	7,887	7,985	8,054	8,119	8,173	8,231	8,301	8,380	8,446	8,503	8,570	8,641	8,702	8,758			
1996	8,000	8,068	8,141	8,213	8,283	8,344	8,412	8,474	8,531	8,578	8,644	8,690	8,739				
1997	8,555	8,639	8,716	8,799	8,900	9,000	9,122	9,186	9,269	9,364	9,451	9,632					
1998	8,622	8,709	8,781	8,849	8,919	8,990	9,057	9,122	9,188	9,251	9,326						
1999	9,558	9,611	9,662	9,707	9,758	9,798	9,841	9,888	9,929	9,975							
2000	10,616	10,702	10,795	10,895	10,995	11,080	11,154	11,214	11,278								
2001	11,337	11,462	11,601	11,684	11,778	11,885	11,984	12,100									
2002	13,640	13,825	14,022	14,208	14,386	14,538	14,715										
2003	11,932	12,080	12,300	12,437	12,571	12,693											
2004	12,628	12,791	12,972	13,127	13,275												
2005	13,004	13,208	13,387	13,612													
2006	14,974	15,294	15,586														
2007	19,116	19,451															
2008	19,770																
2009																	
2010																	
2011																	
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Reported Claim Severity

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	9,167	9,137	9,180	9,328	9,328	9,375	9,350	9,416	9,305	9,313	9,211	10,082	9,479	9,485	9,390	9,515	9,533
1993	9,007	9,206	9,022	9,291	9,547	9,634	9,683	9,471	9,507	9,584	10,983	10,675	10,692	10,658	10,588	10,410	
1994	9,194	9,132	8,985	9,307	9,343	9,401	9,483	9,502	9,579	10,249	10,265	10,581	10,381	10,333	10,553		
1995	8,398	8,463	8,474	8,502	8,553	8,572	8,591	8,730	9,940	9,788	9,827	9,717	9,466	9,432			
1996	8,541	8,639	8,722	8,833	8,790	8,797	8,814	9,353	9,609	9,464	9,494	9,499	9,668				
1997	9,063	9,173	9,219	9,220	9,752	9,838	10,053	10,265	10,401	10,548	10,496	10,978					
1998	9,348	9,407	9,190	9,162	9,287	9,366	10,116	10,140	9,938	9,876	9,891						
1999	10,067	9,776	9,864	9,924	12,536	10,789	10,851	10,753	10,697	10,660							
2000	10,919	11,064	11,134	12,509	12,393	12,433	12,376	12,167	12,129								
2001	11,910	11,989	13,732	12,651	13,186	13,246	13,261	13,443									
2002	14,310	17,584	16,550	16,810	16,707	16,584	16,533										
2003	14,430	14,638	14,976	15,341	15,407	15,638											
2004	14,623	15,344	15,791	14,990	15,046												
2005	16,200	15,925	16,180	16,161													
2006	20,194	19,698	18,501														
2007	23,615	23,311															
2008	24,551																
2009																	
2010																	
2011																	
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2026																	

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999	61.796%	70.883%	71.032%	71.057%	71.082%	70.933%	70.908%	70.933%	70.883%	70.908%	70.908%	70.933%	70.958%	70.908%	70.908%	70.933%	70.933%	70.933%
2000	59.525%	69.458%	69.735%	69.804%	69.689%	69.666%	69.712%	69.666%	69.735%	69.758%	69.735%	69.758%	69.758%	69.827%	69.781%	69.827%	69.827%	69.827%
2001	61.900%	71.086%	71.214%	70.916%	70.938%	70.938%	70.874%	70.852%	70.916%	70.895%	70.916%	70.895%	70.938%	70.895%	70.959%	70.980%	70.938%	70.938%
2002	57.290%	64.617%	64.459%	64.735%	64.794%	64.755%	64.833%	64.853%	64.951%	64.932%	64.971%	64.971%	64.932%	64.951%	64.951%	64.932%	64.932%	64.951%
2003	52.191%	59.650%	59.838%	60.008%	60.141%	60.141%	60.273%	60.292%	60.348%	60.348%	60.405%	60.348%	60.367%	60.386%	60.386%	60.405%	60.405%	60.405%
2004	52.906%	56.266%	56.266%	56.248%	56.266%	56.284%	56.338%	56.428%	56.392%	56.410%	56.392%	56.446%	56.446%	56.464%	56.482%	56.482%	56.482%	56.573%
2005	49.680%	50.370%	50.683%	50.814%	50.863%	50.978%	50.995%	51.028%	50.995%	51.028%	51.061%	51.061%	51.061%	51.077%	51.093%	51.110%	51.110%	51.077%
2006	45.288%	46.977%	47.294%	47.496%	47.597%	47.727%	47.669%	47.742%	47.770%	47.785%	47.785%	47.799%	47.814%	47.814%	47.814%	47.814%	47.799%	47.799%
2007	35.927%	38.257%	38.572%	38.899%	38.899%	38.987%	38.974%	39.012%	39.063%	39.075%	39.075%	39.113%	39.113%	39.113%	39.100%	39.100%	39.100%	39.100%
2008	31.336%	33.315%	33.723%	34.062%	34.187%	34.153%	34.198%	34.232%	34.243%	34.277%	34.300%	34.311%	34.322%	34.322%	34.322%	34.322%	34.322%	34.322%
2009	28.565%	30.510%	30.883%	31.026%	31.081%	31.147%	31.169%	31.224%	31.235%	31.268%	31.268%	31.279%	31.301%	31.290%	31.290%	31.301%	31.323%	31.323%
2010	26.414%	28.635%	28.728%	28.798%	28.821%	28.925%	28.949%	28.972%	29.007%	29.018%	29.030%	29.030%	29.030%	29.030%	29.030%	29.053%	29.053%	
2011	26.893%	28.976%	29.195%	29.360%	29.546%	29.634%	29.645%	29.678%	29.689%	29.732%	29.743%	29.743%	29.743%	29.765%	29.776%	29.776%		
2012	25.452%	26.520%	26.561%	26.855%	26.991%	27.074%	27.137%	27.158%	27.169%	27.190%	27.190%	27.211%	27.231%	27.231%	27.231%			
2013	26.892%	25.454%	26.122%	26.276%	26.307%	26.389%	26.399%	26.451%	26.471%	26.451%	26.461%	26.461%	26.461%	26.471%				
2014	21.372%	25.728%	26.063%	26.270%	26.398%	26.477%	26.526%	26.526%	26.546%	26.526%	26.536%	26.565%	26.575%					
2015	18.664%	22.102%	22.511%	22.720%	22.805%	22.843%	22.872%	22.862%	22.881%	22.872%	22.900%	22.938%						
2016	17.858%	21.107%	21.565%	21.675%	21.744%	21.814%	21.834%	21.844%	21.854%	21.874%	21.894%							
2017	17.185%	20.850%	21.218%	21.423%	21.484%	21.505%	21.515%	21.556%	21.586%	21.597%								
2018	16.771%	20.223%	20.527%	20.713%	20.743%	20.782%	20.821%	20.860%	20.870%									
2019	17.212%	20.747%	21.133%	21.272%	21.321%	21.371%	21.470%	21.490%										
2020	15.762%	18.830%	19.037%	19.122%	19.187%	19.253%	19.281%											
2021	16.275%	19.243%	19.629%	19.757%	19.817%	19.846%												
2022	16.299%	19.030%	19.248%	19.457%	19.529%													
2023	13.197%	15.964%	16.192%	16.318%														
2024	10.732%	13.271%	13.452%															
2025	10.295%	11.976%																
2026	10.252%																	

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993																	
1994																	
1995																	
1996																	
1997																	
1998																	
1999	70.933%	70.933%	70.958%	70.983%	71.008%	71.008%	71.008%	71.032%	71.032%	71.057%							
2000	69.827%	69.827%	69.827%	69.827%	69.827%	69.827%	69.827%	69.827%	69.827%								
2001	70.938%	70.938%	70.959%	70.938%	70.959%	70.959%	71.001%	70.980%									
2002	64.951%	64.991%	64.971%	64.971%	64.971%	64.971%	64.971%										
2003	60.405%	60.405%	60.405%	60.405%	60.405%	60.405%											
2004	56.428%	56.428%	56.428%	56.428%	56.428%												
2005	51.077%	51.077%	51.077%	51.110%													
2006	47.799%	47.799%	47.799%														
2007	39.113%	39.113%															
2008	34.322%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
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2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Cumulative Paid Losses as a Percent of Reported Losses

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											93.5%	92.5%	93.5%	95.8%	96.8%	97.4%	97.7%	97.1%
1993										94.6%	91.8%	92.5%	93.5%	93.9%	94.8%	93.9%	94.3%	94.3%
1994									93.2%	92.5%	94.1%	95.1%	95.0%	96.6%	96.0%	95.8%	95.1%	94.9%
1995								93.0%	91.9%	94.6%	95.4%	95.0%	95.9%	96.6%	95.5%	95.6%	95.5%	96.3%
1996							89.7%	91.4%	92.3%	93.2%	93.2%	94.0%	92.7%	94.5%	95.2%	95.8%	96.3%	91.1%
1997						91.4%	91.9%	94.0%	94.5%	95.3%	92.9%	94.1%	94.0%	92.5%	94.0%	95.0%	95.9%	95.4%
1998					85.6%	88.3%	92.1%	93.7%	93.8%	94.8%	94.8%	94.9%	94.3%	95.0%	95.0%	93.0%	96.1%	95.8%
1999				83.7%	87.0%	91.9%	92.8%	94.6%	96.1%	94.8%	95.3%	94.4%	93.0%	93.5%	93.9%	95.8%	95.5%	96.0%
2000			78.2%	84.5%	90.2%	91.8%	93.1%	95.3%	96.0%	96.4%	96.0%	96.2%	96.4%	94.8%	96.8%	95.0%	94.1%	95.0%
2001		63.6%	75.5%	84.7%	87.8%	90.5%	91.4%	91.9%	91.4%	91.9%	91.9%	91.9%	90.2%	93.3%	92.5%	92.7%	92.6%	94.9%
2002	41.8%	61.8%	79.3%	80.3%	86.2%	87.5%	88.2%	87.2%	87.7%	88.8%	89.0%	86.7%	88.5%	88.3%	90.4%	88.8%	95.3%	95.2%
2003	35.7%	64.8%	78.6%	87.1%	89.5%	91.6%	91.9%	90.1%	92.8%	93.6%	91.5%	92.6%	88.4%	89.2%	87.3%	93.3%	94.2%	94.4%
2004	36.8%	60.8%	77.2%	83.9%	86.3%	89.0%	92.0%	93.3%	94.0%	90.8%	88.8%	88.0%	86.3%	87.8%	95.8%	95.4%	96.1%	84.8%
2005	35.7%	64.6%	81.2%	86.7%	89.7%	89.7%	92.2%	90.5%	91.8%	96.2%	90.2%	89.5%	89.0%	92.6%	92.9%	93.5%	84.5%	79.7%
2006	36.6%	65.5%	79.8%	86.1%	87.3%	89.0%	87.8%	88.0%	89.7%	84.6%	82.8%	81.7%	91.0%	91.3%	92.1%	72.2%	71.9%	71.7%
2007	41.1%	68.8%	81.2%	85.3%	88.0%	90.1%	86.5%	90.0%	85.3%	82.5%	82.2%	90.2%	90.6%	90.2%	75.8%	77.4%	77.4%	78.6%
2008	41.8%	65.4%	76.8%	82.1%	84.8%	82.2%	90.1%	85.5%	83.5%	85.8%	92.3%	92.6%	91.8%	74.2%	78.5%	77.7%	77.4%	79.1%
2009	41.4%	69.2%	79.9%	83.6%	79.4%	88.3%	84.5%	85.3%	85.0%	93.4%	92.8%	92.4%	79.4%	77.7%	78.0%	78.7%	80.6%	81.3%
2010	44.2%	69.9%	81.7%	78.8%	90.5%	82.8%	85.7%	82.2%	87.7%	89.3%	89.3%	68.6%	74.7%	75.7%	77.4%	79.2%	80.3%	
2011	43.6%	66.7%	71.3%	79.3%	76.9%	77.3%	73.2%	86.4%	86.5%	84.9%	64.4%	70.7%	72.9%	73.2%	73.2%	75.8%		
2012	42.2%	66.2%	76.2%	70.6%	73.5%	72.4%	86.6%	86.7%	87.4%	65.7%	68.8%	70.2%	72.3%	74.1%	73.9%			
2013	45.1%	70.4%	72.1%	76.3%	77.9%	85.3%	87.2%	87.9%	69.2%	74.9%	72.9%	76.1%	76.8%	78.9%				
2014	49.4%	68.1%	72.9%	75.6%	83.5%	85.5%	86.8%	67.5%	68.6%	69.6%	72.5%	76.4%	77.0%					
2015	47.2%	68.2%	74.0%	81.1%	83.3%	83.2%	62.4%	63.5%	63.8%	70.4%	75.6%	72.8%						
2016	45.7%	67.2%	75.2%	79.0%	80.9%	64.0%	67.6%	66.0%	68.4%	72.3%	73.8%							
2017	37.9%	59.0%	67.6%	71.9%	58.1%	61.7%	61.1%	66.6%	69.8%	72.8%								
2018	40.0%	59.2%	68.6%	74.0%	66.0%	62.0%	63.5%	69.4%	72.1%									
2019	41.2%	65.9%	74.3%	72.7%	64.4%	67.5%	73.0%	73.1%										
2020	45.4%	67.0%	72.0%	77.2%	74.9%	75.4%	77.3%											
2021	46.4%	57.2%	52.8%	55.6%	62.5%	64.1%												
2022	39.6%	47.9%	47.4%	59.2%	62.1%													
2023	45.8%	57.8%	60.5%	59.7%														
2024	47.7%	48.4%	53.1%															
2025	30.0%	48.4%																
2026	26.3%																	

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																96.8%	97.1%	97.5%
1993															96.3%	96.4%	97.0%	96.9%
1994														96.6%	96.9%	97.3%	97.3%	97.4%
1995													96.5%	96.9%	97.3%	97.1%	97.3%	97.3%
1996												97.0%	96.9%	97.6%	97.4%	97.7%	97.7%	97.5%
1997											95.5%	95.8%	96.4%	96.4%	96.6%	96.4%	96.4%	96.3%
1998										95.2%	95.6%	96.4%	96.6%	96.8%	96.6%	96.4%	96.2%	96.8%
1999									95.1%	95.4%	96.3%	96.3%	97.1%	97.2%	97.0%	96.6%	96.7%	96.9%
2000								94.2%	94.5%	95.3%	95.7%	96.2%	96.2%	96.3%	95.7%	95.7%	96.0%	97.3%
2001							92.5%	93.3%	94.3%	94.3%	94.9%	95.2%	95.1%	94.6%	94.7%	95.3%	96.3%	96.9%
2002						92.6%	93.4%	94.2%	94.6%	94.9%	95.0%	95.1%	94.9%	95.5%	95.7%	96.4%	96.7%	96.8%
2003					90.7%	92.6%	93.7%	94.1%	95.0%	95.3%	95.4%	94.6%	95.3%	95.5%	96.3%	96.9%	96.6%	96.9%
2004				87.9%	90.9%	93.0%	93.7%	94.1%	94.4%	94.2%	93.7%	94.2%	94.7%	95.5%	96.3%	96.0%	96.7%	96.6%
2005			83.5%	89.4%	92.5%	93.3%	94.1%	94.3%	93.9%	93.6%	94.4%	94.6%	95.8%	96.1%	95.9%	96.3%	96.7%	96.9%
2006		69.6%	83.7%	91.0%	92.3%	93.5%	94.3%	93.8%	93.2%	94.4%	94.6%	95.3%	95.7%	95.5%	95.8%	96.0%	96.5%	96.5%
2007	12.5%	64.5%	84.2%	86.9%	89.3%	90.4%	90.3%	89.6%	92.0%	92.7%	93.8%	94.4%	94.3%	94.7%	95.2%	95.7%	95.8%	96.2%
2008	11.1%	73.0%	82.4%	86.7%	89.1%	89.2%	88.8%	91.6%	92.6%	93.7%	94.3%	94.3%	95.2%	95.6%	95.7%	95.5%	95.8%	96.1%
2009	24.5%	69.5%	82.9%	86.9%	87.2%	87.0%	90.4%	91.1%	93.2%	93.5%	93.4%	94.2%	94.5%	95.2%	95.0%	95.4%	95.9%	96.0%
2010	23.2%	69.8%	81.4%	82.9%	82.7%	88.4%	90.2%	91.7%	93.1%	93.1%	94.0%	94.6%	95.1%	95.5%	95.8%	96.4%	96.7%	
2011	25.4%	68.9%	75.7%	75.2%	85.8%	87.8%	90.1%	91.4%	91.6%	92.4%	93.7%	94.2%	94.2%	94.5%	94.7%	95.0%		
2012	20.7%	53.6%	57.6%	79.2%	83.7%	87.2%	89.3%	89.5%	90.9%	93.0%	93.9%	93.8%	94.2%	94.5%	94.9%			
2013	7.6%	32.5%	72.9%	79.8%	84.4%	87.0%	87.3%	89.6%	92.6%	93.7%	94.1%	94.6%	95.2%	95.6%				
2014	14.3%	63.9%	76.4%	82.1%	86.7%	87.2%	89.9%	92.4%	93.4%	93.8%	94.7%	95.1%	95.6%					
2015	25.6%	62.3%	74.5%	83.1%	84.0%	87.7%	91.2%	93.0%	92.7%	93.8%	94.2%	94.7%						
2016	23.5%	57.1%	77.4%	81.3%	86.6%	89.4%	91.7%	92.1%	92.9%	93.6%	93.9%							
2017	16.1%	61.2%	75.2%	83.0%	86.6%	89.4%	89.5%	91.5%	92.7%	93.5%								
2018	19.6%	57.6%	77.4%	80.9%	86.0%	87.2%	89.6%	91.8%	92.4%									
2019	14.4%	62.1%	73.5%	82.5%	84.3%	88.0%	89.8%	91.0%										
2020	22.4%	55.1%	76.6%	80.9%	85.4%	88.7%	90.4%											
2021	14.3%	62.8%	72.8%	82.4%	87.8%	89.6%												
2022	22.5%	52.8%	74.1%	84.1%	87.5%													
2023	10.0%	51.1%	74.5%	84.6%														
2024	8.4%	48.6%	73.4%															
2025	8.6%	54.1%																
2026	11.1%																	

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Cumulative Paid Losses as a Percent of Reported Losses

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	97.0%	97.7%	97.7%	96.7%	96.9%	96.7%	97.2%	96.7%	97.9%	98.1%	99.4%	90.9%	96.7%	96.7%	97.8%	96.9%	97.0%
1993	94.6%	93.3%	96.0%	94.0%	92.2%	92.1%	92.4%	95.9%	96.3%	96.2%	84.6%	87.6%	88.1%	89.0%	90.0%	92.1%	
1994	93.9%	95.1%	97.4%	94.9%	95.4%	95.6%	95.5%	96.5%	96.5%	91.0%	91.7%	89.7%	92.2%	93.2%	91.8%		
1995	93.9%	94.4%	95.0%	95.5%	95.6%	96.0%	96.6%	96.0%	85.0%	86.9%	87.2%	88.9%	91.9%	92.9%			
1996	93.7%	93.4%	93.3%	93.0%	94.2%	94.9%	95.4%	90.6%	88.8%	90.6%	91.0%	91.5%	90.4%				
1997	94.4%	94.2%	94.5%	95.4%	91.3%	91.5%	90.7%	89.5%	89.1%	88.8%	90.0%	87.7%					
1998	92.2%	92.6%	95.6%	96.6%	96.0%	96.0%	89.5%	90.0%	92.5%	93.7%	94.3%						
1999	94.9%	98.3%	98.0%	97.8%	77.8%	90.8%	90.7%	92.0%	92.8%	93.6%							
2000	97.2%	96.7%	97.0%	87.1%	88.7%	89.1%	90.1%	92.2%	93.0%								
2001	95.2%	95.6%	84.5%	92.4%	89.3%	89.7%	90.4%	90.0%									
2002	95.3%	78.6%	84.7%	84.5%	86.1%	87.7%	89.0%										
2003	82.7%	82.5%	82.1%	81.1%	81.6%	81.2%											
2004	86.4%	83.4%	82.2%	87.6%	88.2%												
2005	80.3%	82.9%	82.7%	84.2%													
2006	74.1%	77.6%	84.2%														
2007	80.9%	83.4%															
2008	80.5%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
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2025																	
2026																	

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	97.3%	97.6%	97.6%	97.3%	97.3%	97.6%	97.8%	98.2%	98.2%	98.3%	98.4%	98.7%	98.7%	98.7%	98.8%	98.8%	98.9%
1993	97.4%	97.3%	97.2%	97.2%	97.2%	97.3%	98.0%	98.2%	98.2%	98.2%	98.4%	98.7%	98.6%	98.9%	98.9%	98.9%	
1994	97.7%	97.5%	97.4%	97.7%	97.8%	98.1%	98.2%	98.2%	98.3%	98.6%	98.6%	98.6%	98.7%	98.8%	98.8%		
1995	97.1%	96.9%	96.8%	97.1%	97.8%	97.7%	97.9%	98.1%	98.3%	98.3%	98.1%	98.3%	98.5%	98.6%			
1996	97.5%	97.3%	97.3%	98.1%	98.2%	98.3%	98.4%	98.7%	98.8%	98.8%	98.8%	98.9%	99.0%				
1997	96.4%	96.7%	97.4%	97.5%	97.6%	97.7%	98.0%	98.3%	98.4%	98.3%	98.6%	98.6%					
1998	96.9%	97.5%	97.6%	97.8%	98.1%	98.3%	98.5%	98.3%	98.4%	98.7%	98.5%						
1999	97.5%	97.7%	97.8%	97.9%	98.0%	98.1%	98.2%	98.3%	98.3%	98.4%							
2000	97.6%	97.5%	97.7%	97.9%	97.9%	97.8%	98.0%	98.2%	98.2%								
2001	96.6%	96.9%	97.1%	97.6%	97.5%	97.8%	97.8%	98.1%									
2002	97.2%	97.1%	97.6%	97.5%	97.7%	97.8%	97.8%										
2003	97.2%	97.4%	97.4%	97.5%	97.7%	97.8%											
2004	97.2%	97.2%	97.5%	97.9%	97.9%												
2005	97.0%	97.3%	97.6%	97.6%													
2006	96.9%	97.0%	97.1%														
2007	96.5%	96.8%															
2008	96.1%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
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2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

IBNR as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											7.3%	5.4%	5.8%	7.6%	8.1%	8.3%	8.2%	7.2%
1993										19.7%	16.3%	16.0%	16.1%	15.8%	16.1%	14.7%	14.6%	13.8%
1994									19.9%	18.5%	19.2%	19.3%	18.6%	19.2%	18.4%	17.3%	16.3%	15.4%
1995								21.6%	18.9%	20.1%	19.7%	18.6%	18.7%	18.2%	16.7%	16.1%	14.9%	14.8%
1996							21.0%	20.6%	20.3%	20.1%	19.3%	19.1%	16.8%	17.4%	17.0%	16.8%	16.4%	10.8%
1997						32.2%	30.4%	29.8%	28.9%	28.5%	25.4%	25.7%	24.8%	22.2%	22.6%	21.9%	21.8%	20.6%
1998					18.5%	17.4%	18.3%	17.9%	16.6%	16.5%	15.9%	15.4%	14.1%	13.9%	13.1%	10.5%	12.7%	11.6%
1999				19.2%	15.7%	16.4%	15.4%	15.6%	15.7%	13.6%	13.4%	11.7%	9.6%	9.2%	8.8%	9.8%	8.7%	8.5%
2000			26.3%	21.5%	20.7%	18.2%	17.6%	18.3%	18.1%	17.6%	16.5%	15.9%	15.5%	13.3%	14.2%	11.8%	10.2%	10.3%
2001		39.4%	31.9%	28.7%	24.9%	24.3%	23.3%	22.2%	20.5%	20.0%	18.6%	17.5%	14.8%	16.3%	14.3%	13.4%	12.4%	13.5%
2002	56.4%	38.7%	36.7%	29.5%	29.3%	27.7%	26.2%	23.5%	22.2%	21.8%	20.5%	16.8%	17.4%	15.6%	16.2%	13.6%	18.3%	17.2%
2003	46.2%	41.3%	38.5%	37.4%	35.6%	35.4%	34.1%	30.9%	31.6%	30.8%	28.0%	27.8%	23.1%	22.1%	19.2%	23.3%	22.8%	21.9%
2004	46.6%	33.6%	33.3%	31.8%	29.0%	28.4%	28.8%	28.0%	27.1%	23.2%	20.0%	17.1%	13.9%	14.1%	20.1%	18.7%	18.1%	5.8%
2005	46.9%	40.6%	39.7%	37.4%	36.1%	33.7%	33.6%	30.9%	29.9%	31.7%	25.1%	23.0%	20.9%	22.6%	21.4%	20.4%	10.1%	3.0%
2006	53.7%	48.8%	46.1%	43.7%	39.3%	37.0%	33.7%	31.4%	30.8%	24.7%	21.3%	18.5%	25.2%	23.9%	22.7%	-0.4%	-2.6%	-4.9%
2007	58.8%	49.2%	45.5%	39.6%	36.8%	35.8%	30.8%	31.0%	24.0%	19.9%	17.7%	22.9%	21.7%	19.3%	2.0%	2.4%	0.9%	0.6%
2008	60.4%	47.2%	39.8%	34.1%	30.8%	25.2%	29.7%	24.1%	20.8%	21.1%	25.3%	24.2%	22.1%	1.9%	5.6%	3.0%	1.0%	1.6%
2009	59.5%	47.5%	40.0%	34.3%	25.1%	29.0%	23.5%	22.5%	20.4%	25.9%	24.2%	22.4%	8.1%	4.4%	3.3%	3.0%	3.7%	3.3%
2010	61.6%	49.0%	43.9%	34.6%	38.4%	30.0%	30.6%	25.1%	27.4%	26.8%	24.7%	0.0%	6.4%	5.9%	6.3%	7.0%	7.0%	
2011	63.9%	51.4%	40.7%	38.2%	30.4%	26.8%	19.1%	29.2%	27.3%	23.9%	-2.5%	4.4%	5.5%	4.0%	2.3%	3.8%		
2012	66.6%	53.8%	45.3%	32.1%	30.0%	25.2%	34.3%	31.8%	29.9%	3.8%	5.4%	4.7%	4.5%	4.4%	1.5%			
2013	63.0%	49.6%	35.9%	31.7%	26.4%	28.9%	27.7%	25.8%	2.9%	8.5%	3.2%	4.7%	3.6%	4.4%				
2014	67.4%	50.7%	41.2%	32.1%	33.2%	30.3%	28.5%	3.3%	1.6%	0.2%	1.8%	4.5%	3.0%					
2015	65.8%	50.4%	39.2%	37.9%	35.1%	30.6%	2.1%	0.4%	-2.3%	4.4%	8.7%	2.6%						
2016	66.0%	50.1%	41.8%	36.5%	33.3%	10.0%	11.1%	5.8%	6.4%	9.2%	8.7%							
2017	62.9%	46.8%	38.6%	32.5%	8.0%	6.6%	0.4%	4.7%	5.9%	6.1%								
2018	65.7%	46.9%	39.6%	34.7%	20.0%	8.3%	5.7%	9.8%	9.6%									
2019	61.7%	48.6%	41.0%	30.5%	14.7%	13.2%	15.3%	11.1%										
2020	62.6%	45.1%	32.6%	28.6%	19.3%	15.8%	14.5%											
2021	65.4%	44.4%	19.2%	11.9%	14.7%	11.7%												
2022	57.9%	30.7%	9.6%	15.3%	10.8%													
2023	63.9%	44.0%	30.3%	18.8%														
2024	65.3%	28.8%	15.5%															
2025	48.3%	36.6%																
2026	41.7%																	

Unpaid Loss as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992		56.1%	40.7%	31.1%	24.6%	19.8%	17.5%	16.2%	15.1%	14.2%	13.3%	12.5%	11.9%	11.5%	11.1%	10.6%	10.3%	9.9%
1993	81.1%	59.3%	45.1%	36.9%	32.2%	29.5%	27.8%	26.0%	25.1%	24.0%	23.1%	22.3%	21.5%	20.9%	20.5%	19.9%	19.4%	18.7%
1994	81.8%	60.0%	44.4%	35.8%	31.2%	28.7%	32.5%	26.2%	25.4%	24.6%	24.0%	23.3%	22.6%	21.9%	21.6%	20.8%	20.4%	19.7%
1995	79.5%	57.5%	45.2%	37.7%	33.0%	30.3%	28.4%	27.1%	25.5%	24.4%	23.4%	22.6%	22.0%	21.0%	20.5%	19.8%	18.8%	17.9%
1996	80.0%	59.2%	46.8%	38.6%	33.2%	31.1%	29.2%	27.4%	26.5%	25.6%	24.8%	23.9%	22.8%	21.9%	21.0%	20.3%	19.5%	18.7%
1997	82.9%	62.8%	51.2%	44.3%	40.1%	38.0%	36.1%	34.0%	32.9%	31.8%	30.7%	30.1%	29.3%	28.0%	27.2%	25.7%	25.0%	24.2%
1998	79.1%	56.5%	43.3%	35.5%	30.2%	27.1%	24.7%	23.1%	21.7%	20.9%	20.3%	19.7%	19.0%	18.3%	17.5%	16.8%	16.0%	15.3%
1999	78.7%	54.8%	41.4%	32.3%	26.7%	23.2%	21.5%	20.1%	19.0%	18.1%	17.5%	16.7%	15.9%	15.2%	14.4%	13.5%	12.9%	12.2%
2000	80.0%	56.5%	42.4%	33.7%	28.5%	24.9%	23.3%	22.1%	21.3%	20.6%	19.8%	19.1%	18.5%	17.8%	17.0%	16.2%	15.5%	14.8%
2001	82.2%	61.4%	48.6%	39.7%	34.1%	31.5%	29.8%	28.6%	27.3%	26.5%	25.2%	24.2%	23.1%	21.9%	20.7%	19.7%	18.9%	17.9%
2002	81.8%	62.1%	49.8%	43.4%	39.1%	36.8%	34.9%	33.3%	31.8%	30.5%	29.2%	27.9%	26.9%	25.4%	24.2%	23.3%	22.1%	21.1%
2003	80.8%	61.9%	51.7%	45.5%	42.3%	40.9%	39.5%	37.7%	36.5%	35.3%	34.1%	33.2%	32.0%	30.5%	29.5%	28.4%	27.3%	26.3%
2004	80.3%	59.6%	48.5%	42.8%	38.7%	36.3%	34.5%	32.8%	31.5%	30.2%	28.9%	27.1%	25.7%	24.5%	23.4%	22.4%	21.3%	20.1%
2005	81.0%	61.6%	51.1%	45.7%	42.7%	40.6%	38.8%	37.4%	35.6%	34.3%	32.5%	31.0%	29.6%	28.3%	27.0%	25.6%	24.1%	22.8%
2006	83.1%	66.5%	57.0%	51.5%	47.0%	43.9%	41.8%	39.6%	38.0%	36.3%	34.8%	33.5%	31.9%	30.5%	28.9%	27.5%	26.2%	24.8%
2007	83.1%	65.0%	55.7%	48.4%	44.4%	42.1%	40.1%	37.9%	35.2%	33.9%	32.3%	30.5%	29.0%	27.2%	25.7%	24.4%	23.2%	21.9%
2008	83.4%	65.5%	53.8%	45.9%	41.3%	38.6%	36.6%	35.1%	33.9%	32.3%	31.1%	29.8%	28.5%	27.2%	25.9%	24.6%	23.3%	22.1%
2009	83.2%	63.6%	52.0%	45.1%	40.6%	37.4%	35.3%	33.9%	32.3%	30.7%	29.7%	28.3%	27.1%	25.7%	24.6%	23.6%	22.4%	21.4%
2010	83.1%	64.4%	54.1%	48.4%	44.3%	42.0%	40.5%	38.4%	36.3%	34.7%	32.8%	31.4%	30.0%	28.7%	27.5%	26.3%	25.3%	
2011	84.3%	67.6%	57.7%	51.0%	46.4%	43.4%	40.8%	38.8%	37.1%	35.4%	34.0%	32.5%	31.1%	29.7%	28.5%	27.1%		
2012	85.9%	69.4%	58.4%	52.1%	48.6%	45.8%	43.1%	40.9%	38.7%	36.8%	35.0%	33.1%	30.9%	29.2%	27.2%			
2013	83.3%	64.5%	53.7%	47.9%	42.7%	39.4%	36.9%	34.8%	32.8%	31.4%	29.4%	27.5%	26.0%	24.6%				
2014	83.9%	66.4%	57.1%	48.7%	44.3%	40.4%	38.0%	34.7%	32.5%	30.5%	28.8%	27.0%	25.4%					
2015	83.9%	66.2%	55.1%	49.6%	45.9%	42.2%	38.9%	36.7%	34.7%	32.7%	31.0%	29.1%						
2016	84.5%	66.5%	56.2%	49.9%	46.0%	42.5%	39.9%	37.8%	36.0%	34.4%	32.6%							
2017	85.9%	68.6%	58.5%	51.5%	46.5%	42.3%	39.1%	36.5%	34.3%	31.7%								
2018	86.3%	68.6%	58.5%	51.7%	47.2%	43.2%	40.1%	37.5%	34.8%									
2019	84.2%	66.2%	56.1%	49.5%	45.0%	41.4%	38.2%	35.1%										
2020	83.0%	63.2%	51.5%	44.9%	39.5%	36.5%	33.9%											
2021	83.9%	68.2%	57.4%	51.0%	46.7%	43.4%												
2022	83.4%	66.8%	57.1%	49.8%	44.6%													
2023	83.5%	67.6%	57.8%	51.5%														
2024	83.5%	65.6%	55.1%															
2025	84.5%	69.3%																
2026	84.7%																	

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

IBNR as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	6.5%	6.8%	6.4%	4.9%	4.9%	4.4%	4.6%	4.0%	5.1%	5.0%	6.0%	-2.9%	3.3%	3.2%	4.2%	2.9%	2.8%
1993	13.5%	11.6%	13.4%	10.9%	8.4%	7.6%	7.1%	9.1%	8.8%	8.0%	-5.4%	-2.5%	-2.6%	-2.3%	-1.6%	0.1%	
1994	13.4%	14.0%	15.4%	12.4%	12.0%	11.4%	10.7%	10.5%	9.8%	3.4%	3.3%	0.3%	2.2%	2.6%	0.5%		
1995	11.9%	11.2%	11.1%	10.7%	10.2%	9.9%	9.7%	8.3%	-4.5%	-2.9%	-3.3%	-2.2%	0.4%	0.8%			
1996	12.5%	11.5%	10.6%	9.5%	9.9%	9.8%	9.7%	4.1%	1.5%	3.0%	2.6%	2.6%	0.8%				
1997	18.9%	17.9%	17.5%	17.5%	12.7%	11.9%	10.0%	8.1%	6.8%	5.5%	6.0%	1.7%					
1998	7.5%	6.9%	9.0%	9.2%	8.0%	7.2%	-0.2%	-0.4%	1.5%	2.1%	2.0%						
1999	7.0%	9.7%	8.8%	8.2%	-16.0%	0.2%	-0.4%	0.5%	1.0%	1.3%							
2000	11.7%	10.5%	10.0%	-1.2%	-0.2%	-0.6%	-0.1%	1.6%	1.9%								
2001	12.8%	12.3%	-0.5%	7.4%	3.5%	3.0%	2.9%	1.6%									
2002	16.1%	-3.1%	3.0%	1.4%	2.0%	2.8%	3.1%										
2003	8.7%	7.4%	5.3%	3.0%	2.5%	1.1%											
2004	7.1%	2.5%	-0.3%	4.8%	4.4%												
2005	2.2%	3.8%	2.3%	2.4%													
2006	-3.7%	-1.1%	5.0%														
2007	2.0%	3.2%															
2008	1.6%																
2009																	
2010																	
2011																	
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2022																	
2023																	
2024																	
2025																	
2026																	

Unpaid Loss as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	9.4%	9.0%	8.6%	8.0%	7.8%	7.5%	7.3%	7.2%	7.0%	6.8%	6.6%	6.5%	6.5%	6.4%	6.3%	6.0%	5.7%
1993	18.2%	17.5%	16.9%	16.2%	15.5%	14.8%	14.2%	12.8%	12.2%	11.5%	10.9%	10.2%	9.6%	9.0%	8.5%	8.0%	
1994	18.7%	18.2%	17.7%	16.9%	16.1%	15.4%	14.7%	13.6%	12.9%	12.2%	11.3%	10.6%	9.8%	9.3%	8.7%		
1995	17.3%	16.2%	15.5%	14.8%	14.2%	13.5%	12.8%	12.0%	11.3%	10.6%	9.9%	9.1%	8.5%	7.9%			
1996	18.1%	17.4%	16.6%	15.8%	15.1%	14.5%	13.8%	13.1%	12.5%	12.1%	11.3%	10.9%	10.4%				
1997	23.5%	22.7%	22.0%	21.2%	20.3%	19.4%	18.3%	17.7%	17.0%	16.1%	15.4%	13.7%					
1998	14.7%	13.8%	13.0%	12.3%	11.7%	11.0%	10.3%	9.6%	9.0%	8.3%	7.6%						
1999	11.7%	11.2%	10.7%	10.2%	9.7%	9.4%	9.0%	8.5%	8.1%	7.7%							
2000	14.1%	13.5%	12.7%	11.9%	11.1%	10.4%	9.8%	9.3%	8.8%								
2001	17.0%	16.1%	15.1%	14.5%	13.8%	13.0%	12.2%	11.4%									
2002	20.0%	18.9%	17.8%	16.7%	15.6%	14.7%	13.7%										
2003	24.5%	23.6%	22.2%	21.3%	20.5%	19.7%											
2004	19.8%	18.8%	17.6%	16.6%	15.7%												
2005	21.5%	20.2%	19.2%	17.8%													
2006	23.1%	21.5%	20.0%														
2007	20.7%	19.3%															
2008	20.7%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
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2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Comparison to Prior Analysis

	Analysis as of 06/30/2025						Analysis as of 06/30/2026				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Injury Year Ending 6/30	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Retrospective Unpaid Loss	Selected Ultimate Loss	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Selected Ultimate Loss
Prior to 1992	$316,030,698	$10,724,029	$6,269,160	$16,993,189	$13,484,309	$333,023,888	$316,907,762	$11,731,837	$875,409	$12,607,246	$329,515,007
1992	32,901,650	1,058,744	880,106	1,938,850	2,084,017	34,840,500	33,006,456	1,016,623	962,588	1,979,212	34,985,668
1993	34,031,870	3,767,073	(367,589)	3,399,483	3,157,030	37,431,353	34,230,742	2,934,346	23,811	2,958,158	37,188,900
1994	34,958,290	2,561,939	64,375	2,626,313	3,574,136	37,584,604	35,196,619	3,130,062	205,746	3,335,808	38,532,427
1995	29,927,415	2,626,433	208,482	2,834,915	2,772,774	32,762,330	30,119,793	2,315,511	264,885	2,580,397	32,700,189
1996	26,659,785	2,483,750	154,331	2,638,081	3,253,495	29,297,866	26,812,693	2,849,876	250,712	3,100,587	29,913,280
1997	27,264,793	3,016,159	249,592	3,265,751	4,944,519	30,530,544	27,788,925	3,883,303	537,084	4,420,387	32,209,312
1998	27,225,977	1,839,692	979,171	2,818,864	2,464,063	30,044,841	27,445,154	1,665,516	579,371	2,244,887	29,690,041
1999	28,407,936	2,197,201	636,102	2,833,303	2,510,878	31,241,239	28,548,852	1,960,666	409,296	2,369,962	30,918,814
2000	33,900,608	2,881,388	695,963	3,577,351	3,479,307	37,477,960	34,094,033	2,572,402	713,480	3,285,882	37,379,915
2001	40,013,769	4,265,393	763,916	5,029,309	5,568,804	45,043,078	40,388,571	4,483,738	710,264	5,194,002	45,582,573
2002	47,961,300	6,749,893	1,842,012	8,591,905	8,298,005	56,553,205	48,543,778	5,999,042	1,716,485	7,715,528	56,259,306
2003	40,213,767	9,074,778	(264,355)	8,810,424	10,358,106	49,024,191	40,605,585	9,419,281	547,006	9,966,288	50,571,873
2004	41,010,047	5,818,794	2,800,936	8,619,730	8,177,073	49,629,777	41,472,416	5,530,684	2,184,020	7,714,703	49,187,120
2005	41,607,522	8,679,923	1,419,818	10,099,741	9,864,613	51,707,263	42,332,971	7,928,779	1,210,384	9,139,163	51,472,135
2006	50,654,430	14,585,042	1,294,823	15,879,865	13,854,984	66,534,295	51,621,774	9,654,359	3,233,281	12,887,640	64,509,414
2007	59,373,925	13,974,943	3,254,212	17,229,155	15,455,132	76,603,080	60,415,592	11,987,129	2,426,337	14,413,466	74,829,058
2008	58,939,929	15,567,846	1,141,795	16,709,642	16,743,333	75,649,570	59,980,992	14,505,344	1,196,925	15,702,269	75,683,261
2009	60,366,860	14,560,202	1,640,868	16,201,070	17,414,120	76,567,930	61,154,319	14,026,917	2,599,744	16,626,661	77,780,980
2010	49,635,422	13,046,214	2,109,692	15,155,906	17,754,966	64,791,328	50,331,942	12,339,771	4,718,674	17,058,446	67,390,388
2011	60,844,381	22,297,385	1,736,628	24,034,013	24,226,219	84,878,394	62,018,777	19,812,884	3,238,939	23,051,823	85,070,600
2012	59,561,156	20,844,107	1,379,952	22,224,059	24,509,244	81,785,216	61,234,563	21,589,951	1,245,886	22,835,838	84,070,401
2013	57,048,643	17,272,131	2,274,481	19,546,612	20,039,530	76,595,255	58,149,907	15,557,534	3,380,732	18,938,266	77,088,173
2014	62,565,818	19,300,513	2,199,212	21,499,725	23,139,792	84,065,543	63,956,676	19,151,665	2,597,269	21,748,934	85,705,610
2015	55,983,381	18,026,702	5,383,666	23,410,368	25,106,093	79,393,750	57,504,313	21,466,602	2,118,559	23,585,161	81,089,474
2016	47,567,464	18,257,949	5,201,020	23,458,968	24,926,865	71,026,433	48,845,238	17,356,560	6,292,531	23,649,091	72,494,329
2017	51,246,869	22,176,713	955,304	23,132,017	26,778,675	74,378,886	53,326,870	19,938,707	4,759,968	24,698,675	78,025,544
2018	49,149,364	21,718,804	4,890,985	26,609,790	29,439,512	75,759,153	51,270,357	19,798,767	7,519,751	27,318,519	78,588,876
2019	48,830,987	18,054,549	8,940,893	26,995,442	30,157,057	75,826,429	51,300,945	18,884,898	8,802,202	27,687,099	78,988,044
2020	49,440,045	16,102,385	13,360,120	29,462,505	28,386,225	78,902,550	51,418,266	15,140,156	11,267,847	26,408,003	77,826,270
2021	37,969,923	22,806,479	11,406,653	34,213,132	33,243,510	72,183,055	40,293,297	22,553,572	8,366,564	30,920,136	71,213,433
2022	39,734,571	27,376,162	9,928,015	37,304,177	39,456,605	77,038,748	43,910,068	26,754,364	8,526,743	35,281,108	79,191,176
2023	32,363,473	21,136,100	21,867,784	43,003,885	44,353,894	75,367,358	37,193,904	25,102,463	14,421,001	39,523,464	76,717,368
2024	27,647,346	29,474,083	24,872,238	54,346,321	52,613,168	81,993,667	36,046,556	31,799,748	12,414,209	44,213,958	80,260,514
2025	12,427,046	28,970,473	41,306,935	70,277,409	67,668,556	82,704,454	24,567,826	26,180,319	29,347,457	55,527,776	80,095,602
2026	N/A	N/A	N/A	N/A	N/A	N/A	12,282,281	34,493,712	33,432,141	67,925,853	80,208,135
Total	$1,773,466,464	$463,293,970	$181,477,299	$644,771,269	$659,258,610	$2,418,237,733	$1,844,318,814	$485,517,091	$183,097,304	$668,614,395	$2,512,933,209

	Change In				
	(12)	(13)	(14)	(15)	(16)
Injury Year Ending 6/30	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Selected Ultimate Loss
Prior to 1992	$877,063	$1,007,808	($5,393,751)	($4,385,944)	($3,508,880)
1992	104,806	(42,120)	82,482	40,362	145,167
1993	198,872	(832,726)	391,401	(441,325)	(242,453)
1994	238,329	568,123	141,372	709,495	947,823
1995	192,377	(310,922)	56,404	(254,518)	(62,141)
1996	152,908	366,126	96,381	462,506	615,414
1997	524,132	867,144	287,492	1,154,636	1,678,768
1998	219,176	(174,176)	(399,800)	(573,977)	(354,800)
1999	140,916	(236,535)	(226,806)	(463,341)	(322,425)
2000	193,424	(308,986)	17,517	(291,469)	(98,044)
2001	374,802	218,346	(53,652)	164,693	539,495
2002	582,478	(750,850)	(125,527)	(876,377)	(293,900)
2003	391,818	344,503	811,361	1,155,864	1,547,682
2004	462,369	(288,111)	(616,916)	(905,027)	(442,658)
2005	725,449	(751,143)	(209,434)	(960,578)	(235,128)
2006	967,344	(4,930,683)	1,938,458	(2,992,225)	(2,024,881)
2007	1,041,667	(1,987,813)	(827,875)	(2,815,689)	(1,774,022)
2008	1,041,063	(1,062,503)	55,130	(1,007,372)	33,691
2009	787,459	(533,285)	958,876	425,591	1,213,050
2010	696,520	(706,442)	2,608,982	1,902,539	2,599,060
2011	1,174,396	(2,484,501)	1,502,311	(982,190)	192,206
2012	1,673,407	745,845	(134,066)	611,779	2,285,185
2013	1,101,264	(1,714,597)	1,106,251	(608,346)	492,918
2014	1,390,858	(148,848)	398,057	249,210	1,640,067
2015	1,520,931	3,439,900	(3,265,107)	174,793	1,695,724
2016	1,277,774	(901,389)	1,091,511	190,123	1,467,897
2017	2,080,001	(2,238,006)	3,804,664	1,566,657	3,646,658
2018	2,120,994	(1,920,037)	2,628,766	708,729	2,829,723
2019	2,469,958	830,349	(138,692)	691,657	3,161,615
2020	1,978,221	(962,229)	(2,092,272)	(3,054,501)	(1,076,280)
2021	2,323,374	(252,907)	(3,040,088)	(3,292,996)	(969,622)
2022	4,175,497	(621,798)	(1,401,272)	(2,023,069)	2,152,428
2023	4,830,431	3,966,363	(7,446,784)	(3,480,421)	1,350,010
2024	8,399,210	2,325,666	(12,458,029)	(10,132,363)	(1,733,153)
2025	12,140,781	(2,790,154)	(11,959,479)	(14,749,633)	(2,608,852)
2026	N/A	N/A	N/A	N/A	N/A
Total	$58,570,068	($12,270,592)	($31,812,136)	($44,082,727)	$14,487,341

Column Notes

(1) From Exhibit A.1, Column (4) evaluated as of 06/30/2025
(2) From Exhibit A.1, Column (5) evaluated as of 06/30/2025
(3) From Exhibit A.1, Column (7) evaluated as of 06/30/2025
(4) From Exhibit A.1, Column (8) evaluated as of 06/30/2025
(5) (11) - (1)
(6) From Exhibit A.1, Column (3) evaluated as of 06/30/2025
(7) From Exhibit A.1, Column (4) evaluated as of 06/30/2026
(8) From Exhibit A.1, Column (5) evaluated as of 06/30/2026
(9) From Exhibit A.1, Column (7) evaluated as of 06/30/2026
(10) From Exhibit A.1, Column (8) evaluated as of 06/30/2026
(11) From Exhibit A.1, Column (3) evaluated as of 06/30/2026
(12) (7) - (1)
(13) (8) - (2)
(14) (9) - (3)
(15) (10) - (4)
(16) (11) - (6)

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Actual vs Expected Loss Emergence from 06/30/2025 to 06/30/2026

A. Reported Loss Development: Actual vs. Expected

	As of 6-30-25				As of 6-30-26				Rptd Loss Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 6/30	Rptd Loss	Case Res	Loss IBNR	Sel Ult Loss	Rptd Loss	Case Res	Loss IBNR	Sel Ult Loss	Actual	Expected	Act - Exp	Ult Loss	Loss IBNR
			(4) - (1)				(8) - (5)		(5) - (1)		(9) - (10)	(8) - (4)	(7) - (3)
1992	$33,960,394	$1,058,744	$880,106	$34,840,500	$34,023,080	$1,016,623	$962,588	$34,985,668	$62,686	$0	$62,686	$145,167	$82,482
1993	37,798,943	3,767,073	(367,589)	37,431,353	37,165,088	2,934,346	23,811	37,188,900	(633,854)	0	(633,854)	(242,453)	391,401
1994	37,520,229	2,561,939	64,375	37,584,604	38,326,681	3,130,062	205,746	38,532,427	806,452	0	806,452	947,823	141,372
1995	32,553,848	2,626,433	208,482	32,762,330	32,435,304	2,315,511	264,885	32,700,189	(118,545)	0	(118,545)	(62,141)	56,404
1996	29,143,535	2,483,750	154,331	29,297,866	29,662,569	2,849,876	250,712	29,913,280	519,033	0	519,033	615,414	96,381
1997	30,280,952	3,016,159	249,592	30,530,544	31,672,228	3,883,303	537,084	32,209,312	1,391,276	153,289	1,237,987	1,678,768	287,492
1998	29,065,670	1,839,692	979,171	30,044,841	29,110,670	1,665,516	579,371	29,690,041	45,000	61,819	(16,819)	(354,800)	(399,800)
1999	30,605,137	2,197,201	636,102	31,241,239	30,509,517	1,960,666	409,296	30,918,814	(95,620)	(116,989)	21,369	(322,425)	(226,806)
2000	36,781,997	2,881,388	695,963	37,477,960	36,666,435	2,572,402	713,480	37,379,915	(115,562)	(345,468)	229,906	(98,044)	17,517
2001	44,279,162	4,265,393	763,916	45,043,078	44,872,310	4,483,738	710,264	45,582,573	593,148	9,560,824	(8,967,676)	539,495	(53,652)
2002	54,711,193	6,749,893	1,842,012	56,553,205	54,542,820	5,999,042	1,716,485	56,259,306	(168,373)	24,446,575	(24,614,947)	(293,900)	(125,527)
2003	49,288,546	9,074,778	(264,355)	49,024,191	50,024,867	9,419,281	547,006	50,571,873	736,321	(260,313)	996,633	1,547,682	811,361
2004	46,828,841	5,818,794	2,800,936	49,629,777	47,003,100	5,530,684	2,184,020	49,187,120	174,258	2,121,418	(1,947,160)	(442,658)	(616,916)
2005	50,287,444	8,679,923	1,419,818	51,707,263	50,261,750	7,928,779	1,210,384	51,472,135	(25,694)	481,310	(507,004)	(235,128)	(209,434)
2006	65,239,472	14,585,042	1,294,823	66,534,295	61,276,133	9,654,359	3,233,281	64,509,414	(3,963,339)	636,164	(4,599,503)	(2,024,881)	1,938,458
2007	73,348,868	13,974,943	3,254,212	76,603,080	72,402,721	11,987,129	2,426,337	74,829,058	(946,147)	(109,419)	(836,728)	(1,774,022)	(827,875)
2008	74,507,775	15,567,846	1,141,795	75,649,570	74,486,336	14,505,344	1,196,925	75,683,261	(21,439)	175,575	(197,014)	33,691	55,130
2009	74,927,062	14,560,202	1,640,868	76,567,930	75,181,236	14,026,917	2,599,744	77,780,980	254,174	155,718	98,456	1,213,050	958,876
2010	62,681,636	13,046,214	2,109,692	64,791,328	62,671,714	12,339,771	4,718,674	67,390,388	(9,922)	286,893	(296,815)	2,599,060	2,608,982
2011	83,141,767	22,297,385	1,736,628	84,878,394	81,831,662	19,812,884	3,238,939	85,070,600	(1,310,105)	195,201	(1,505,306)	192,206	1,502,311
2012	80,405,263	20,844,107	1,379,952	81,785,216	82,824,514	21,589,951	1,245,886	84,070,401	2,419,251	140,081	2,279,170	2,285,185	(134,066)
2013	74,320,774	17,272,131	2,274,481	76,595,255	73,707,441	15,557,534	3,380,732	77,088,173	(613,333)	194,035	(807,368)	492,918	1,106,251
2014	81,866,331	19,300,513	2,199,212	84,065,543	83,108,341	19,151,665	2,597,269	85,705,610	1,242,010	6,274	1,235,736	1,640,067	398,057
2015	74,010,084	18,026,702	5,383,666	79,393,750	78,970,915	21,466,602	2,118,559	81,089,474	4,960,832	(774,698)	5,735,530	1,695,724	(3,265,107)
2016	65,825,413	18,257,949	5,201,020	71,026,433	66,201,799	17,356,560	6,292,531	72,494,329	376,386	(241,824)	618,210	1,467,897	1,091,511
2017	73,423,582	22,176,713	955,304	74,378,886	73,265,576	19,938,707	4,759,968	78,025,544	(158,006)	(482,366)	324,361	3,646,658	3,804,664
2018	70,868,168	21,718,804	4,890,985	75,759,153	71,069,125	19,798,767	7,519,751	78,588,876	200,957	309,223	(108,266)	2,829,723	2,628,766
2019	66,885,536	18,054,549	8,940,893	75,826,429	70,185,843	18,884,898	8,802,202	78,988,044	3,300,307	(2,745,865)	6,046,172	3,161,615	(138,692)
2020	65,542,430	16,102,385	13,360,120	78,902,550	66,558,422	15,140,156	11,267,847	77,826,270	1,015,993	4,831,494	(3,815,501)	(1,076,280)	(2,092,272)
2021	60,776,402	22,806,479	11,406,653	72,183,055	62,846,869	22,553,572	8,366,564	71,213,433	2,070,467	5,554,917	(3,484,451)	(969,622)	(3,040,088)
2022	67,110,733	27,376,162	9,928,015	77,038,748	70,664,432	26,754,364	8,526,743	79,191,176	3,553,699	3,967,451	(413,752)	2,152,428	(1,401,272)
2023	53,499,574	21,136,100	21,867,784	75,367,358	62,296,367	25,102,463	14,421,001	76,717,368	8,796,794	2,184,893	6,611,900	1,350,010	(7,446,784)
2024	57,121,429	29,474,083	24,872,238	81,993,667	67,846,305	31,799,748	12,414,209	80,260,514	10,724,876	11,378,038	(653,162)	(1,733,153)	(12,458,029)
2025	41,397,519	28,970,473	41,306,935	82,704,454	50,748,145	26,180,319	29,347,457	80,095,602	9,350,626	8,989,645	360,981	(2,608,852)	(11,959,479)
2026					46,775,993	34,493,712	33,432,141	80,208,135					
Total	$1,910,005,707	$452,569,941	$175,208,138	$2,085,213,846	$2,001,196,306	$473,785,254	$182,221,895	$2,183,418,201	$44,414,605	$70,753,895	($26,339,289)	$17,996,221	($26,418,384)

B. Paid Loss Development: Actual vs. Expected

	As of 6-30-25				As of 6-30-26				Paid Loss Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 6/30	Paid Loss	Case Res	Unpaid Loss	Sel Ult Loss	Paid Loss	Case Res	Unpaid Loss	Sel Ult Loss	Actual	Expected	Act - Exp	Ult Loss	Unpaid Loss
			(4) - (1)				(8) - (5)		(5) - (1)		(9) - (10)	(8) - (4)	(7) - (3)
1992	$32,901,650	$1,058,744	$1,938,850	$34,840,500	$33,006,456	$1,016,623	$1,979,212	$34,985,668	$104,806	$166,388	($61,582)	$145,167	$40,362
1993	34,031,870	3,767,073	3,399,483	37,431,353	34,230,742	2,934,346	2,958,158	37,188,900	198,872	277,004	(78,132)	(242,453)	(441,325)
1994	34,958,290	2,561,939	2,626,313	37,584,604	35,196,619	3,130,062	3,335,808	38,532,427	238,329	204,220	34,109	947,823	709,495
1995	29,927,415	2,626,433	2,834,915	32,762,330	30,119,793	2,315,511	2,580,397	32,700,189	192,377	211,316	(18,939)	(62,141)	(254,518)
1996	26,659,785	2,483,750	2,638,081	29,297,866	26,812,693	2,849,876	3,100,587	29,913,280	152,908	189,283	(36,375)	615,414	462,506
1997	27,264,793	3,016,159	3,265,751	30,530,544	27,788,925	3,883,303	4,420,387	32,209,312	524,132	226,402	297,730	1,678,768	1,154,636
1998	27,225,977	1,839,692	2,818,864	30,044,841	27,445,154	1,665,516	2,244,887	29,690,041	219,176	189,484	29,692	(354,800)	(573,977)
1999	28,407,936	2,197,201	2,833,303	31,241,239	28,548,852	1,960,666	2,369,962	30,918,814	140,916	185,281	(44,365)	(322,425)	(463,341)
2000	33,900,608	2,881,388	3,577,351	37,477,960	34,094,033	2,572,402	3,285,882	37,379,915	193,424	206,613	(13,189)	(98,044)	(291,469)
2001	40,013,769	4,265,393	5,029,309	45,043,078	40,388,571	4,483,738	5,194,002	45,582,573	374,802	271,611	103,191	539,495	164,693
2002	47,961,300	6,749,893	8,591,905	56,553,205	48,543,778	5,999,042	7,715,528	56,259,306	582,478	499,666	82,812	(293,900)	(876,377)
2003	40,213,767	9,074,778	8,810,424	49,024,191	40,605,585	9,419,281	9,966,288	50,571,873	391,818	547,250	(155,432)	1,547,682	1,155,864
2004	41,010,047	5,818,794	8,619,730	49,629,777	41,472,416	5,530,684	7,714,703	49,187,120	462,369	515,944	(53,575)	(442,658)	(905,027)
2005	41,607,522	8,679,923	10,099,741	51,707,263	42,332,971	7,928,779	9,139,163	51,472,135	725,449	619,263	106,186	(235,128)	(960,578)
2006	50,654,430	14,585,042	15,879,865	66,534,295	51,621,774	9,654,359	12,887,640	64,509,414	967,344	1,200,819	(233,475)	(2,024,881)	(2,992,225)
2007	59,373,925	13,974,943	17,229,155	76,603,080	60,415,592	11,987,129	14,413,466	74,829,058	1,041,667	1,284,535	(242,868)	(1,774,022)	(2,815,689)
2008	58,939,929	15,567,846	16,709,642	75,649,570	59,980,992	14,505,344	15,702,269	75,683,261	1,041,063	1,198,161	(157,098)	33,691	(1,007,372)
2009	60,366,860	14,560,202	16,201,070	76,567,930	61,154,319	14,026,917	16,626,661	77,780,980	787,459	1,115,071	(327,612)	1,213,050	425,591
2010	49,635,422	13,046,214	15,155,906	64,791,328	50,331,942	12,339,771	17,058,446	67,390,388	696,520	940,380	(243,860)	2,599,060	1,902,539
2011	60,844,381	22,297,385	24,034,013	84,878,394	62,018,777	19,812,884	23,051,823	85,070,600	1,174,396	1,325,783	(151,387)	192,206	(982,190)
2012	59,561,156	20,844,107	22,224,059	81,785,216	61,234,563	21,589,951	22,835,838	84,070,401	1,673,407	1,213,041	460,366	2,285,185	611,779
2013	57,048,643	17,272,131	19,546,612	76,595,255	58,149,907	15,557,534	18,938,266	77,088,173	1,101,264	1,175,007	(73,743)	492,918	(608,346)
2014	62,565,818	19,300,513	21,499,725	84,065,543	63,956,676	19,151,665	21,748,934	85,705,610	1,390,858	1,388,278	2,580	1,640,067	249,210
2015	55,983,381	18,026,702	23,410,368	79,393,750	57,504,313	21,466,602	23,585,161	81,089,474	1,520,931	1,545,437	(24,505)	1,695,724	174,793
2016	47,567,464	18,257,949	23,458,968	71,026,433	48,845,238	17,356,560	23,649,091	72,494,329	1,277,774	1,369,937	(92,163)	1,467,897	190,123
2017	51,246,869	22,176,713	23,132,017	74,378,886	53,326,870	19,938,707	24,698,675	78,025,544	2,080,001	1,308,650	771,351	3,646,658	1,566,657
2018	49,149,364	21,718,804	26,609,790	75,759,153	51,270,357	19,798,767	27,318,519	78,588,876	2,120,994	1,592,205	528,789	2,829,723	708,729
2019	48,830,987	18,054,549	26,995,442	75,826,429	51,300,945	18,884,898	27,687,099	78,988,044	2,469,958	1,914,688	555,270	3,161,615	691,657
2020	49,440,045	16,102,385	29,462,505	78,902,550	51,418,266	15,140,156	26,408,003	77,826,270	1,978,221	2,280,259	(302,038)	(1,076,280)	(3,054,501)
2021	37,969,923	22,806,479	34,213,132	72,183,055	40,293,297	22,553,572	30,920,136	71,213,433	2,323,374	2,873,006	(549,632)	(969,622)	(3,292,996)
2022	39,734,571	27,376,162	37,304,177	77,038,748	43,910,068	26,754,364	35,281,108	79,191,176	4,175,497	3,628,555	546,942	2,152,428	(2,023,069)
2023	32,363,473	21,136,100	43,003,885	75,367,358	37,193,904	25,102,463	39,523,464	76,717,368	4,830,431	5,214,477	(384,046)	1,350,010	(3,480,421)
2024	27,647,346	29,474,083	54,346,321	81,993,667	36,046,556	31,799,748	44,213,958	80,260,514	8,399,210	8,526,646	(127,436)	(1,733,153)	(10,132,363)
2025	12,427,046	28,970,473	70,277,409	82,704,454	24,567,826	26,180,319	55,527,776	80,095,602	12,140,781	14,293,370	(2,152,589)	(2,608,852)	(14,749,633)
2026					12,282,281	34,493,712	67,925,853	80,208,135					
Total	$1,457,435,766	$452,569,941	$627,778,080	$2,085,213,846	$1,527,411,052	$473,785,254	$656,007,149	$2,183,418,201	$57,693,005	$59,698,028	($2,005,024)	$17,996,221	($39,696,784)

Column Notes

(1) Provided by Wyoming Department of Workforce Services
(2) Provided by Wyoming Department of Workforce Services
(4) Exhibit A.1, Column (3) as of 6-30-25.
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(8) Exhibit A.3 Column (15) as of 6-30-26.
(10) A. Column (3) * (%Rep 06/30/2026 - %Rep 06/30/2025) / (1-%Rep 06/30/2025)
(10) B. Column (3) * (%Paid 06/30/2026 - %Paid 06/30/2025) / (1-%Paid 06/30/2025)
LDFs are used to derive %Rep and %Paid for the respective periods

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Summary of Unpaid Loss

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Loss	(4) Paid Loss 6/30/2026	(5) Case Reserve 6/30/2026	(6) Reported Loss 6/30/2026	(7) Selected Loss IBNR 6/30/2026	(8) Selected Unpaid Loss 6/30/2026	(9) Benefit Adjustment	(10) Adjusted Unpaid Loss 6/30/2026	(11) Discount Factor 3.50%	(12) Discounted Unpaid Loss 6/30/2026
Prior to 1992	6/30/2026		$460,964,153	$430,353,324	$27,828,027	$458,181,350	$2,782,803	$30,610,829	1.038	$31,774,041	0.783	$24,877,786
1992	6/30/2026	420	66,603,543	58,442,093	6,795,767	65,237,860	1,365,683	8,161,450	1.038	8,471,585	0.771	6,530,460
1993	6/30/2026	408	64,016,752	55,751,529	5,637,396	61,388,926	2,627,826	8,265,222	1.038	8,579,301	0.759	6,512,937
1994	6/30/2026	396	70,284,246	59,256,882	8,738,924	67,995,806	2,288,440	11,027,364	1.038	11,446,404	0.748	8,559,377
1995	6/30/2026	384	60,587,225	52,135,686	8,003,188	60,138,874	448,351	8,451,539	1.038	8,772,697	0.737	6,463,297
1996	6/30/2026	372	52,600,271	45,155,015	4,695,929	49,850,944	2,749,328	7,445,257	1.038	7,728,176	0.726	5,611,049
1997	6/30/2026	360	56,501,119	47,295,534	5,811,113	53,106,647	3,394,472	9,205,586	1.038	9,555,398	0.716	6,838,479
1998	6/30/2026	348	59,960,186	51,662,880	4,618,534	56,281,414	3,678,771	8,297,306	1.038	8,612,603	0.706	6,076,961
1999	6/30/2026	336	65,990,495	54,230,232	7,038,144	61,268,376	4,722,120	11,760,264	1.038	12,207,154	0.696	8,493,878
2000	6/30/2026	324	74,034,665	58,519,315	9,332,004	67,851,319	6,183,346	15,515,349	1.038	16,104,932	0.686	11,053,244
2001	6/30/2026	312	83,941,093	66,111,070	8,446,056	74,557,125	9,383,968	17,830,023	1.038	18,507,564	0.677	12,532,011
2002	6/30/2026	300	96,203,287	76,606,782	12,945,965	89,552,748	6,650,540	19,596,505	1.038	20,341,172	0.668	13,592,272
2003	6/30/2026	288	88,892,647	68,334,675	11,642,342	79,977,017	8,915,630	20,557,972	1.038	21,339,175	0.660	14,074,896
2004	6/30/2026	276	94,539,069	72,119,782	9,133,219	81,253,001	13,286,068	22,419,287	1.038	23,271,219	0.651	15,154,751
2005	6/30/2026	264	97,537,129	72,096,677	10,979,186	83,075,863	14,461,266	25,440,452	1.038	26,407,189	0.643	16,983,567
2006	6/30/2026	252	110,277,154	80,181,296	16,132,553	96,313,849	13,963,304	30,095,857	1.038	31,239,500	0.635	19,847,599
2007	6/30/2026	240	124,451,293	89,725,201	14,685,313	104,410,515	20,040,778	34,726,091	1.038	36,045,683	0.628	22,629,790
2008	6/30/2026	228	137,682,831	98,954,382	19,172,998	118,127,380	19,555,451	38,728,449	1.038	40,200,130	0.621	24,946,600
2009	6/30/2026	216	129,060,296	91,069,610	16,675,662	107,745,273	21,315,024	37,990,686	1.038	39,434,332	0.614	24,196,729
2010	6/30/2026	204	112,777,358	75,257,389	12,798,363	88,055,752	24,721,606	37,519,969	1.038	38,945,728	0.607	23,636,966
2011	6/30/2026	192	134,420,579	93,775,764	17,358,098	111,133,862	23,286,717	40,644,816	1.038	42,189,319	0.601	25,336,540
2012	6/30/2026	180	135,771,575	93,016,523	24,236,448	117,252,970	18,518,605	42,755,053	1.038	44,379,745	0.594	26,382,725
2013	6/30/2026	168	123,986,980	79,794,958	12,827,441	92,622,399	31,364,581	44,192,022	1.038	45,871,318	0.589	27,005,993
2014	6/30/2026	156	138,085,873	90,826,160	22,093,735	112,919,896	25,165,977	47,259,713	1.038	49,055,582	0.583	28,615,811
2015	6/30/2026	144	124,458,620	76,537,049	11,265,210	87,802,259	36,656,361	47,921,571	1.038	49,742,591	0.580	28,830,044
2016	6/30/2026	132	117,081,496	67,876,998	14,133,939	82,010,938	35,070,558	49,204,498	1.038	51,074,269	0.575	29,372,629
2017	6/30/2026	120	119,115,455	70,739,650	18,124,488	88,864,138	30,251,316	48,375,804	1.038	50,214,085	0.570	28,600,008
2018	6/30/2026	108	119,618,228	67,824,168	15,813,838	83,638,006	35,980,222	51,794,060	1.038	53,762,234	0.568	30,558,490
2019	6/30/2026	96	113,792,853	61,435,669	17,325,783	78,761,451	35,031,401	52,357,184	1.038	54,346,757	0.567	30,790,460
2020	6/30/2026	84	128,761,582	69,757,152	33,254,818	103,011,971	25,749,612	59,004,430	1.038	61,246,598	0.568	34,771,124
2021	6/30/2026	72	113,385,185	57,910,109	18,071,562	75,981,672	37,403,513	55,475,075	1.038	57,583,128	0.570	32,805,195
2022	6/30/2026	60	115,825,660	55,320,530	23,110,948	78,431,478	37,394,182	60,505,130	1.038	62,804,325	0.572	35,919,021
2023	6/30/2026	48	119,264,345	52,741,000	23,411,285	76,152,285	43,112,060	66,523,345	1.000	66,523,345	0.583	38,787,995
2024	6/30/2026	36	133,915,352	54,802,945	57,834,758	112,637,703	21,277,649	79,112,408	1.000	79,112,408	0.598	47,311,867
2025	6/30/2026	24	136,098,460	45,451,116	51,026,057	96,477,173	39,621,287	90,647,344	1.000	90,647,344	0.622	56,385,052
2026	6/30/2026	12	133,390,220	22,493,728	50,783,213	73,276,941	60,113,279	110,896,492	1.000	110,896,492	0.674	74,769,094
Total			$4,113,877,273	$2,763,562,873	$631,782,305	$3,395,345,178	$718,532,096	$1,350,314,400		$1,388,433,523		$854,854,698

Column Notes

(3) Exhibit B.3, Column (15)
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (3) - (6); Prior to 1992 from Exhibit B.21
(8) (3) - (4)
(9) Adjustment for Medical Fee Schedule change.
(10) (8) x (9)
(11) Based on Exhibit B.7, Column (4) and 3.50% discount rate.
(12) (10) x (11)

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Summary Statistics

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Loss	(4) Selected Ultimate Counts	(5) Premium	(6) Payroll ($00's)	(7) Frequency per $1M Payroll	(8) Average Ultimate Loss	(9) Ultimate Loss Ratio
1992	6/30/2026	420	$66,603,543	3,569				$18,662	
1993	6/30/2026	408	64,016,752	3,570				17,932	
1994	6/30/2026	396	70,284,246	3,632				19,350	
1995	6/30/2026	384	60,587,225	3,439				17,616	
1996	6/30/2026	372	52,600,271	3,068				17,142	
1997	6/30/2026	360	56,501,119	2,886				19,581	
1998	6/30/2026	348	59,960,186	2,944				20,368	
1999	6/30/2026	336	65,990,495	2,863		$40,277,368	0.711	23,050	
2000	6/30/2026	324	74,034,665	3,024		43,292,428	0.699	24,481	
2001	6/30/2026	312	83,941,093	3,339		47,027,299	0.710	25,137	
2002	6/30/2026	300	96,203,287	3,300		50,776,362	0.650	29,148	
2003	6/30/2026	288	88,892,647	3,200		52,959,274	0.604	27,775	
2004	6/30/2026	276	94,539,069	3,126	$165,040,128	55,362,397	0.565	30,246	57.3%
2005	6/30/2026	264	97,537,129	3,112	195,848,284	60,849,344	0.511	31,343	49.8%
2006	6/30/2026	252	110,277,154	3,314	232,662,274	69,289,653	0.478	33,276	47.4%
2007	6/30/2026	240	124,451,293	3,108	257,289,991	79,410,961	0.391	40,042	48.4%
2008	6/30/2026	228	137,682,831	3,036	258,120,718	88,397,375	0.343	45,348	53.3%
2009	6/30/2026	216	129,060,296	2,852	225,136,317	91,019,593	0.313	45,246	57.3%
2010	6/30/2026	204	112,777,358	2,500	180,281,337	86,014,115	0.291	45,110	62.6%
2011	6/30/2026	192	134,420,579	2,717	193,554,924	91,213,698	0.298	49,469	69.4%
2012	6/30/2026	180	135,771,575	2,602	210,705,196	95,514,448	0.272	52,170	64.4%
2013	6/30/2026	168	123,986,980	2,580	219,274,560	97,350,585	0.265	48,055	56.5%
2014	6/30/2026	156	138,085,873	2,701	238,716,897	101,485,570	0.266	51,130	57.8%
2015	6/30/2026	144	124,458,620	2,419	246,412,917	105,282,781	0.230	51,454	50.5%
2016	6/30/2026	132	117,081,496	2,202	225,797,693	100,348,047	0.219	53,170	51.9%
2017	6/30/2026	120	119,115,455	2,116	206,478,757	97,700,169	0.217	56,293	57.7%
2018	6/30/2026	108	119,618,228	2,134	204,497,730	101,963,752	0.209	56,061	58.5%
2019	6/30/2026	96	113,792,853	2,178	201,795,821	100,978,104	0.216	52,258	56.4%
2020	6/30/2026	84	128,761,582	2,058	194,428,991	106,267,694	0.194	62,568	66.2%
2021	6/30/2026	72	113,385,185	2,019	181,364,171	101,077,078	0.200	56,171	62.5%
2022	6/30/2026	60	115,825,660	2,169	201,272,377	110,193,931	0.197	53,405	57.5%
2023	6/30/2026	48	119,264,345	1,961	210,090,556	118,888,999	0.165	60,820	56.8%
2024	6/30/2026	36	133,915,352	1,745	213,191,368	127,191,078	0.137	76,755	62.8%
2025	6/30/2026	24	136,098,460	1,647	206,075,036	132,682,369	0.124	82,643	66.0%
2026	6/30/2026	12	133,390,220	1,718	192,292,367	134,412,699	0.128	77,660	69.4%
Total			$3,652,913,120	94,848	$4,860,328,412	$2,487,227,171	0.288	$38,513	57.9%

Column Notes

(3) Exhibit B.1, Column (3)
(4) Exhibit B.4, Column (10)
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (4) / (6) x 10,000
(8) (3) / (4)
(9) (3) / (5)

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Summary of Ultimate Loss Methods

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Loss 6/30/2026	(4) Paid Development	(5) Reported Development	(6) Born. - Ferg. Premium Paid	(7) Born. - Ferg. Premium Reported	(8) Born. - Ferg. Payroll Paid	(9) Born. - Ferg. Payroll Reported	(10) Frequency-Severity	(11) Berquist-Sherman	(12) IBNR as a % of Case	(13) Persistency Method (Per LTC)	(14) Incremental Paid	(15) Selected Ultimate Loss
1992	6/30/2026	420	$65,237,860	$67,764,991	$67,222,800						$67,222,800	$67,095,014	$65,442,094	$62,493,976	$66,603,543
1993	6/30/2026	408	61,388,926	65,313,138	63,385,753						63,415,074	62,934,648	62,720,366	59,745,215	64,016,752
1994	6/30/2026	396	67,995,806	70,151,515	70,366,634						70,435,368	70,416,978	65,530,004	62,811,902	70,284,246
1995	6/30/2026	384	60,138,874	62,385,399	62,392,473						62,489,087	62,394,139	58,780,311	55,858,225	60,587,225
1996	6/30/2026	372	49,850,944	54,626,552	51,863,749						51,977,023	51,205,156	50,573,991	48,157,354	52,600,271
1997	6/30/2026	360	53,106,647	57,859,389	55,422,724						55,582,936	54,831,517	55,142,850	51,593,612	56,501,119
1998	6/30/2026	348	56,281,414	63,929,368	58,938,935						59,155,624	57,700,123	55,991,003	54,005,524	59,960,186
1999	6/30/2026	336	61,268,376	67,896,958	64,407,793			$68,506,765	$64,725,533	$68,074,931	64,700,868	63,517,302	64,084,032	59,493,252	65,990,495
2000	6/30/2026	324	67,851,319	74,151,786	71,632,497	$73,058,483	$71,491,731	74,213,461	71,780,922	73,738,748	71,730,668	70,968,404	64,858,013	61,855,800	74,034,665
2001	6/30/2026	312	74,557,125	84,809,559	79,085,383	84,360,918	79,296,625	83,521,268	79,078,567	82,994,648	79,286,321	77,520,045	75,526,394	70,989,424	83,941,093
2002	6/30/2026	300	89,552,748	99,524,496	95,492,578	96,627,806	94,960,906	95,778,769	94,731,561	95,198,859	94,936,921	94,343,993	94,430,569	85,687,783	96,203,287
2003	6/30/2026	288	79,977,017	89,939,437	85,781,429	89,081,238	85,821,038	88,704,055	85,714,791	88,087,927	83,978,687	84,542,553	81,359,092	74,853,799	88,892,647
2004	6/30/2026	276	81,253,001	96,200,043	87,717,610	94,832,901	87,940,232	94,245,237	87,767,211	93,575,991	85,855,810	85,064,081	90,593,384	81,208,400	94,539,069
2005	6/30/2026	264	83,075,863	97,504,880	90,334,740	98,972,869	91,363,577	98,363,903	91,175,793	97,569,377	90,211,204	87,970,958	95,209,054	83,278,702	97,537,129
2006	6/30/2026	252	96,313,849	109,993,595	105,572,134	111,528,378	106,456,472	110,560,712	106,143,375	109,641,802	105,081,710	104,030,452	106,592,448	92,753,268	110,277,154
2007	6/30/2026	240	104,410,515	124,911,237	115,470,794	124,854,144	116,355,626	125,060,152	116,425,676	123,991,348	114,864,636	111,976,895	117,120,178	102,561,322	124,451,293
2008	6/30/2026	228	118,127,380	139,876,039	131,939,718	136,564,021	131,585,392	138,845,545	132,401,799	137,638,926	129,890,545	128,811,151	135,154,935	115,658,652	137,682,831
2009	6/30/2026	216	107,745,273	130,783,618	121,673,981	129,918,957	122,390,849	128,201,636	121,743,447	134,112,032	119,282,442	117,835,630	120,445,148	104,424,676	129,060,296
2010	6/30/2026	204	88,055,752	109,869,306	100,661,231	112,424,309	102,829,967	113,130,407	103,110,648	113,914,741	98,269,419	96,499,831	95,333,818	84,254,200	112,777,358
2011	6/30/2026	192	111,133,862	139,274,264	128,779,098	134,256,324	128,112,482	134,584,834	128,250,268	135,429,972	128,038,876	123,673,957	138,363,707	114,714,109	134,420,579
2012	6/30/2026	180	117,252,970	140,648,290	137,934,285	135,119,479	135,893,415	136,423,672	136,470,826	137,322,615	134,643,796	136,508,289	138,782,423	115,416,749	135,771,575
2013	6/30/2026	168	92,622,399	122,949,704	110,800,447	123,249,756	112,933,918	124,724,203	113,623,099	125,654,668	109,035,528	103,880,302	116,692,721	98,533,118	123,986,980
2014	6/30/2026	156	112,919,896	142,749,953	137,620,027	137,785,380	136,091,071	138,386,366	136,387,617	139,371,317	131,609,014	134,440,698	164,657,691	129,579,474	138,085,873
2015	6/30/2026	144	87,802,259	123,078,928	109,244,845	125,838,312	113,392,480	127,071,625	114,032,641	128,118,173	108,816,165	99,960,274	119,906,560	99,987,481	124,458,620
2016	6/30/2026	132	82,010,938	111,668,690	103,878,063	116,043,348	107,866,340	117,090,970	108,428,697	118,110,170	102,559,833	98,390,281	104,060,820	87,974,031	117,081,496
2017	6/30/2026	120	88,864,138	118,961,267	115,003,343	120,191,569	116,592,797	119,269,642	116,075,854	120,274,677	111,904,560	111,999,143	125,285,546	101,781,073	119,115,455
2018	6/30/2026	108	83,638,006	117,557,241	110,412,997	122,022,480	114,704,982	119,618,228	113,326,842	120,690,860	107,585,215	104,877,078	110,127,597	92,436,954	119,618,228
2019	6/30/2026	96	78,761,451	109,845,503	106,885,438	115,869,243	111,260,743	113,792,853	110,021,044	114,877,147	105,836,216	104,432,481	116,995,041	94,419,688	113,792,853
2020	6/30/2026	84	103,011,971	129,728,280	143,977,537	127,794,885	138,733,258	126,389,698	137,868,389	127,562,534	129,974,326	156,241,997	145,759,770	115,717,797	128,761,582
2021	6/30/2026	72	75,981,672	112,659,458	107,678,134	114,742,225	110,406,025	112,028,145	108,762,052	110,666,533	97,631,750	103,744,455	127,075,331	103,785,481	113,385,185
2022	6/30/2026	60	78,431,478	113,216,174	117,347,499	119,125,370	119,809,602	116,596,513	118,169,612	115,054,807	106,370,843	121,072,036	129,206,286	106,974,402	115,825,660
2023	6/30/2026	48	76,152,285	117,298,572	120,683,131	123,438,737	123,550,875	124,292,065	124,122,981	119,264,345	104,901,082	123,779,003	128,800,433	109,253,800	119,264,345
2024	6/30/2026	36	112,637,703	136,991,403	190,433,555	135,016,194	167,256,428	138,710,492	169,771,945	132,814,511	146,944,447	236,057,098	136,930,256	120,294,533	133,915,352
2025	6/30/2026	24	96,477,173	139,187,441	178,735,262	136,583,901	158,755,243	142,427,301	162,748,490	135,613,019	115,859,453	206,608,372	136,873,565	122,185,420	136,098,460
2026	6/30/2026	12	73,276,941	134,858,271	184,397,330	132,751,719	153,020,846	142,458,344	160,041,145	134,028,720	114,960,778	205,991,113	134,072,794	123,503,364	133,390,220
2000 - 2026			$2,461,894,981	$3,168,237,435	$3,189,173,083	$3,172,052,946	$3,138,872,918	$3,184,490,095	$3,148,175,291	$3,165,318,465	$2,930,060,246	$3,231,220,572	$3,150,213,574	$2,694,083,502	$3,156,369,284
Total			$2,937,163,827	$3,678,164,745	$3,683,173,943	$3,172,052,946	$3,138,872,918	$3,252,996,860	$3,212,900,824	$3,233,393,396	$3,425,039,025	$3,721,315,449	$3,628,478,225	$3,148,242,562	$3,652,913,120

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit B.7, Column (5)
(5) Exhibit B.7, Column (8)
(6) Exhibit B.10, Column (12)
(7) Exhibit B.11, Column (12)
(8) Exhibit B.12, Column (12)
(9) Exhibit B.13, Column (12)
(10) Exhibit B.15, Column (7)
(11) Exhibit B.9, Column (5)
(12) Exhibit B.14, Column (7)
(13) Exhibit B.21, Column (6)
(14) Exhibit B.23, Column (6)
(15) Based on Columns (3) through (14)

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Summary of Ultimate Claim Counts

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Closed Counts	(5) Open Claim Counts	(6) Ultimate Reported Count Method	(7) Ultimate Closed Count Method	(8) Ultimate B-F Reported Count Method	(9) Ultimate B-F Closed Count Method	(10) Selected Ultimate Counts
1992	6/30/2026	420	3,569	3,531	38	3,569	3,531			3,569
1993	6/30/2026	408	3,570	3,532	38	3,570	3,535			3,570
1994	6/30/2026	396	3,632	3,587	45	3,633	3,592			3,632
1995	6/30/2026	384	3,439	3,392	47	3,440	3,399			3,439
1996	6/30/2026	372	3,068	3,036	32	3,069	3,045			3,068
1997	6/30/2026	360	2,885	2,846	39	2,886	2,857			2,886
1998	6/30/2026	348	2,943	2,900	43	2,945	2,915			2,944
1999	6/30/2026	336	2,862	2,817	45	2,864	2,834	2,864	2,834	2,863
2000	6/30/2026	324	3,023	2,969	54	3,025	2,989	3,025	2,989	3,024
2001	6/30/2026	312	3,338	3,274	64	3,341	3,299	3,341	3,297	3,339
2002	6/30/2026	300	3,299	3,228	71	3,302	3,257	3,302	3,255	3,300
2003	6/30/2026	288	3,199	3,130	69	3,202	3,164	3,202	3,161	3,200
2004	6/30/2026	276	3,124	3,058	66	3,127	3,094	3,127	3,091	3,126
2005	6/30/2026	264	3,110	3,035	75	3,114	3,074	3,114	3,072	3,112
2006	6/30/2026	252	3,312	3,215	97	3,316	3,264	3,316	3,261	3,314
2007	6/30/2026	240	3,106	3,006	100	3,110	3,057	3,110	3,061	3,108
2008	6/30/2026	228	3,034	2,917	117	3,038	2,970	3,039	2,977	3,036
2009	6/30/2026	216	2,851	2,737	114	2,854	2,792	2,854	2,801	2,852
2010	6/30/2026	204	2,499	2,416	83	2,501	2,470	2,501	2,472	2,500
2011	6/30/2026	192	2,716	2,580	136	2,719	2,646	2,718	2,646	2,717
2012	6/30/2026	180	2,601	2,469	132	2,604	2,542	2,604	2,545	2,602
2013	6/30/2026	168	2,577	2,464	113	2,580	2,540	2,580	2,541	2,580
2014	6/30/2026	156	2,697	2,579	118	2,701	2,671	2,701	2,668	2,701
2015	6/30/2026	144	2,415	2,287	128	2,419	2,379	2,419	2,386	2,419
2016	6/30/2026	132	2,197	2,062	135	2,202	2,155	2,202	2,163	2,202
2017	6/30/2026	120	2,110	1,972	138	2,116	2,075	2,116	2,080	2,116
2018	6/30/2026	108	2,128	1,966	162	2,134	2,086	2,134	2,092	2,134
2019	6/30/2026	96	2,170	1,975	195	2,178	2,112	2,177	2,109	2,178
2020	6/30/2026	84	2,049	1,853	196	2,058	2,016	2,058	2,022	2,058
2021	6/30/2026	72	2,006	1,798	208	2,019	1,998	2,018	1,985	2,019
2022	6/30/2026	60	2,152	1,883	269	2,170	2,160	2,168	2,128	2,169
2023	6/30/2026	48	1,940	1,642	298	1,962	1,991	1,960	1,966	1,961
2024	6/30/2026	36	1,711	1,256	455	1,743	1,744	1,745	1,777	1,745
2025	6/30/2026	24	1,589	859	730	1,641	1,795	1,647	1,811	1,647
2026	6/30/2026	12	1,378	153	1,225	1,713	1,975	1,718	1,756	1,718
Total			94,299	88,424	5,875	94,861	94,023	71,759	70,949	94,848

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Exhibit B.27, Column (5)
(7) Exhibit B.25, Column (5)
(8) Exhibit B.29, Column (11)
(9) Exhibit B.30, Column (11)
(10) Based on Columns (3) through (9)

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Paid Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992								33,598,137	34,483,776	35,749,190	36,765,617	37,890,896	39,113,958	40,161,634	41,349,128	42,228,147	43,215,508	43,997,076
1993							29,720,243	30,667,259	31,770,748	32,924,662	34,249,257	35,811,161	37,069,683	38,479,919	39,683,531	40,829,893	42,067,599	43,344,645
1994						31,846,179	33,178,869	34,510,307	36,301,088	37,712,994	39,016,203	40,704,058	41,991,148	43,208,854	44,395,268	45,453,696	46,593,361	48,359,479
1995					27,391,471	28,820,554	30,091,299	31,337,433	32,408,586	33,718,418	34,734,537	35,607,917	36,399,531	37,327,336	38,050,635	39,262,803	40,275,890	41,314,189
1996				23,163,440	24,591,396	26,157,654	27,408,751	28,534,509	29,582,808	30,690,994	31,648,788	32,483,821	33,441,868	34,302,036	35,210,917	36,067,713	36,994,806	37,915,014
1997			21,723,863	23,814,524	25,421,881	26,742,150	28,451,352	29,749,743	30,693,840	31,728,595	32,651,852	33,831,557	35,003,533	36,049,700	37,053,936	37,985,735	38,956,927	40,265,182
1998		20,817,892	24,895,159	27,578,571	29,913,628	31,834,817	33,862,434	35,342,984	36,690,019	38,204,609	39,748,085	40,829,888	41,870,966	42,731,935	43,752,067	44,363,889	45,230,023	46,244,106
1999	10,255,932	20,815,806	25,525,704	28,304,724	30,548,111	32,654,390	34,091,465	35,489,527	37,057,730	38,643,249	40,292,562	41,438,116	42,573,439	43,852,996	44,997,188	46,260,112	47,101,548	47,956,777
2000	11,619,279	25,052,176	29,712,147	32,975,560	35,902,026	37,915,265	39,802,477	41,214,642	42,372,941	43,496,203	44,720,102	45,892,101	46,960,113	48,307,570	49,600,589	50,766,874	52,014,657	52,761,896
2001	12,993,677	26,251,207	31,460,085	35,363,483	38,232,703	40,709,471	43,049,684	45,331,684	47,417,349	49,195,199	50,629,098	52,263,401	53,886,610	55,201,284	56,712,088	58,116,368	59,248,003	60,246,769
2002	15,177,736	29,511,644	36,831,403	41,231,168	43,997,076	46,578,923	48,860,851	51,117,960	53,797,420	55,902,460	58,007,246	59,860,513	61,598,579	63,312,188	65,106,659	66,591,368	67,917,589	68,970,558
2003	13,220,177	27,231,823	33,197,432	36,518,288	39,378,856	41,644,540	43,674,900	45,568,675	47,640,717	49,322,644	50,936,693	52,929,128	54,671,456	56,129,025	57,836,022	59,235,848	60,686,272	62,108,843
2004	16,713,522	32,537,699	37,998,218	41,159,043	43,787,465	46,179,786	48,682,522	51,059,071	53,374,215	55,267,219	57,162,103	59,158,317	60,903,320	62,555,150	64,960,304	66,054,183	67,069,495	68,090,914
2005	19,694,907	34,177,925	39,972,093	42,913,496	45,445,504	47,900,763	50,269,485	52,631,693	54,495,651	56,326,451	58,567,218	60,112,981	61,676,302	63,079,010	63,915,326	65,044,682	66,074,875	67,175,251
2006	21,483,915	36,370,231	43,235,861	47,291,545	50,898,629	54,209,260	56,482,822	58,603,543	61,081,265	63,084,227	64,914,215	67,125,565	69,082,455	70,760,232	71,951,591	73,101,276	74,357,901	75,492,190
2007	22,526,703	41,779,822	49,662,355	55,002,099	59,124,068	62,057,282	65,052,402	68,270,898	70,963,791	73,324,857	75,656,859	77,499,111	79,363,350	80,989,134	82,642,999	84,020,338	85,470,669	86,686,741
2008	25,430,406	45,879,092	56,298,882	63,548,930	68,307,752	71,961,061	75,949,305	78,926,498	81,809,513	84,217,908	86,188,057	87,971,639	90,041,413	91,559,914	92,687,524	94,056,613	95,472,852	97,110,616
2009	22,262,805	43,373,138	53,638,499	59,423,971	63,838,692	68,009,640	70,758,872	73,889,806	76,309,065	78,464,145	80,287,488	81,989,559	83,841,215	85,303,467	86,527,769	87,894,508	89,602,694	91,069,610
2010	20,784,391	39,887,319	47,468,377	52,099,526	55,846,336	59,659,212	61,872,336	64,050,212	65,516,853	66,809,981	68,225,090	69,721,907	70,800,994	71,674,495	72,995,209	74,273,516	75,257,389	
2011	25,150,753	48,149,826	56,865,221	64,089,835	69,218,727	73,074,632	76,400,200	79,048,470	81,040,651	83,394,468	85,031,681	86,377,973	87,966,554	89,539,489	91,629,509	93,775,764		
2012	24,213,404	45,642,997	56,457,253	62,310,916	66,905,768	70,704,678	74,495,089	77,378,440	79,982,418	82,638,547	84,684,535	86,901,378	88,922,227	90,850,956	93,016,523			
2013	21,754,532	43,939,683	53,386,803	59,116,313	63,041,559	65,851,393	68,108,274	70,010,230	72,063,881	73,894,484	75,390,514	76,716,357	78,077,334	79,794,958				
2014	24,174,266	49,000,234	58,904,730	65,144,236	69,824,066	73,703,972	76,767,857	78,963,955	81,323,689	83,202,029	84,962,515	87,442,545	90,826,160					
2015	20,644,528	43,781,321	52,044,881	58,208,494	61,519,702	64,482,764	66,682,417	68,931,506	70,834,717	73,078,117	74,578,974	76,537,049						
2016	20,191,487	40,974,378	49,750,946	53,678,506	57,269,081	59,569,619	61,240,083	62,728,448	64,651,807	66,266,567	67,876,998							
2017	21,885,062	42,892,652	50,302,646	55,970,376	58,927,450	61,109,551	62,800,350	65,563,242	68,345,038	70,739,650								
2018	21,555,801	40,954,307	50,127,010	54,752,818	58,290,624	61,151,004	63,686,825	65,991,257	67,824,168									
2019	16,796,807	37,351,051	45,310,624	49,823,694	53,558,900	56,326,266	59,058,553	61,435,669										
2020	22,900,129	44,167,385	52,922,070	57,945,136	62,900,425	66,544,450	69,757,152											
2021	18,714,620	37,378,294	44,482,641	50,306,881	54,389,306	57,910,109												
2022	19,732,826	36,278,875	45,176,779	50,582,318	55,320,530													
2023	17,607,004	38,254,895	47,028,942	52,741,000														
2024	21,849,164	45,465,017	54,802,945															
2025	23,186,508	45,451,116																
2026	22,493,728																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992								1.026	1.037	1.028	1.031	1.032	1.027	1.030	1.021	1.023	1.018	1.024
1993							1.032	1.036	1.036	1.040	1.046	1.035	1.038	1.031	1.029	1.030	1.030	1.011
1994						1.042	1.040	1.052	1.039	1.035	1.043	1.032	1.029	1.027	1.024	1.025	1.038	1.017
1995					1.052	1.044	1.041	1.034	1.040	1.030	1.025	1.022	1.025	1.019	1.032	1.026	1.026	1.027
1996				1.062	1.064	1.048	1.041	1.037	1.037	1.031	1.026	1.029	1.026	1.026	1.024	1.026	1.025	1.024
1997			1.096	1.067	1.052	1.064	1.046	1.032	1.034	1.029	1.036	1.035	1.030	1.028	1.025	1.026	1.034	1.022
1998		1.196	1.108	1.085	1.064	1.064	1.044	1.038	1.041	1.040	1.027	1.025	1.021	1.024	1.014	1.020	1.022	1.015
1999	2.030	1.226	1.109	1.079	1.069	1.044	1.041	1.044	1.043	1.043	1.028	1.027	1.030	1.026	1.028	1.018	1.018	1.020
2000	2.156	1.186	1.110	1.089	1.056	1.050	1.035	1.028	1.027	1.028	1.026	1.023	1.029	1.027	1.024	1.025	1.014	1.020
2001	2.020	1.198	1.124	1.081	1.065	1.057	1.053	1.046	1.037	1.029	1.032	1.031	1.024	1.027	1.025	1.019	1.017	1.017
2002	1.944	1.248	1.119	1.067	1.059	1.049	1.046	1.052	1.039	1.038	1.032	1.029	1.028	1.028	1.023	1.020	1.016	1.018
2003	2.060	1.219	1.100	1.078	1.058	1.049	1.043	1.045	1.035	1.033	1.039	1.033	1.027	1.030	1.024	1.024	1.023	1.023
2004	1.947	1.168	1.083	1.064	1.055	1.054	1.049	1.045	1.035	1.034	1.035	1.029	1.027	1.038	1.017	1.015	1.015	1.006
2005	1.735	1.170	1.074	1.059	1.054	1.049	1.047	1.035	1.034	1.040	1.026	1.026	1.023	1.013	1.018	1.016	1.017	1.015
2006	1.693	1.189	1.094	1.076	1.065	1.042	1.038	1.042	1.033	1.029	1.034	1.029	1.024	1.017	1.016	1.017	1.015	1.021
2007	1.855	1.189	1.108	1.075	1.050	1.048	1.049	1.039	1.033	1.032	1.024	1.024	1.020	1.020	1.017	1.017	1.014	1.019
2008	1.804	1.227	1.129	1.075	1.053	1.055	1.039	1.037	1.029	1.023	1.021	1.024	1.017	1.012	1.015	1.015	1.017	1.019
2009	1.948	1.237	1.108	1.074	1.065	1.040	1.044	1.033	1.028	1.023	1.021	1.023	1.017	1.014	1.016	1.019	1.016	
2010	1.919	1.190	1.098	1.072	1.068	1.037	1.035	1.023	1.020	1.021	1.022	1.015	1.012	1.018	1.018	1.013		
2011	1.914	1.181	1.127	1.080	1.056	1.046	1.035	1.025	1.029	1.020	1.016	1.018	1.018	1.023	1.023			
2012	1.885	1.237	1.104	1.074	1.057	1.054	1.039	1.034	1.033	1.025	1.026	1.023	1.022	1.024				
2013	2.020	1.215	1.107	1.066	1.045	1.034	1.028	1.029	1.025	1.020	1.018	1.018	1.022					
2014	2.027	1.202	1.106	1.072	1.056	1.042	1.029	1.030	1.023	1.021	1.029	1.039						
2015	2.121	1.189	1.118	1.057	1.048	1.034	1.034	1.028	1.032	1.021	1.026							
2016	2.029	1.214	1.079	1.067	1.040	1.028	1.024	1.031	1.025	1.024								
2017	1.960	1.173	1.113	1.053	1.037	1.028	1.044	1.042	1.035									
2018	1.900	1.224	1.092	1.065	1.049	1.041	1.036	1.028										
2019	2.224	1.213	1.100	1.075	1.052	1.049	1.040											
2020	1.929	1.198	1.095	1.086	1.058	1.048												
2021	1.997	1.190	1.131	1.081	1.065													
2022	1.839	1.245	1.120	1.094														
2023	2.173	1.229	1.121															
2024	2.081	1.205																
2025	1.960																	
Strt Average	1.969	1.206	1.106	1.073	1.056	1.046	1.040	1.036	1.033	1.030	1.029	1.027	1.024	1.024	1.022	1.021	1.021	1.019
$ Wtd Average	1.958	1.206	1.107	1.073	1.055	1.045	1.039	1.035	1.032	1.028	1.027	1.026	1.023	1.023	1.021	1.020	1.020	1.018
5 Year $ Wtd Average	2.006	1.213	1.113	1.080	1.052	1.039	1.036	1.032	1.028	1.022	1.023	1.023	1.018	1.018	1.018	1.016	1.016	1.016
3 Year $ Wtd Average	2.062	1.225	1.124	1.087	1.058	1.046	1.040	1.034	1.031	1.022	1.025	1.027	1.020	1.022	1.019	1.016	1.016	1.019
High-Low	1.970	1.206	1.107	1.073	1.056	1.046	1.040	1.036	1.033	1.029	1.029	1.027	1.024	1.024	1.021	1.021	1.020	1.019
3 Year Strt Average	2.071	1.227	1.124	1.087	1.058	1.046	1.040	1.034	1.031	1.022	1.024	1.027	1.021	1.022	1.019	1.016	1.016	1.019
Curve Fit Selection												1.021	1.020	1.019	1.018	1.017	1.017	1.016
Selected	1.958	1.225	1.124	1.087	1.052	1.046	1.040	1.032	1.031	1.022	1.023	1.023	1.020	1.019	1.018	1.017	1.017	1.016
Cumulative	5.995	3.062	2.500	2.224	2.047	1.945	1.860	1.788	1.733	1.682	1.645	1.608	1.572	1.541	1.512	1.485	1.460	1.436
% Developed	17%	33%	40%	45%	49%	51%	54%	56%	58%	59%	61%	62%	64%	65%	66%	67%	68%	70%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
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Paid Loss Development

Age of Development

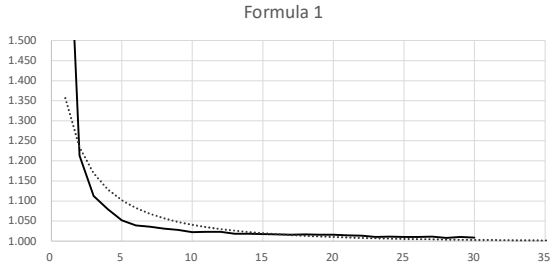
Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	45,061,989	46,251,713	47,230,863	48,409,727	49,359,981	50,490,992	51,248,700	52,484,657	53,640,345	54,511,320	55,152,433	55,582,097	56,110,619	56,635,608	57,300,706	57,893,587	58,442,093	58,442,093
1993	43,833,452	44,679,592	45,890,703	47,174,067	48,767,090	50,014,179	50,844,302	51,721,406	52,285,727	52,739,606	53,505,638	54,019,122	54,406,872	54,784,204	55,222,453	55,751,529		55,751,529
1994	49,190,085	50,269,259	51,197,284	52,047,181	52,898,738	54,141,500	54,690,546	55,237,003	55,769,179	56,399,255	56,930,770	57,576,526	58,226,758	58,795,318	59,256,882			59,256,882
1995	42,417,908	43,420,321	44,437,599	45,483,693	46,223,961	47,138,691	47,777,370	48,812,247	49,358,691	50,216,631	50,732,016	51,234,419	51,661,435	52,135,686				52,135,686
1996	38,813,179	39,530,406	40,649,646	41,474,996	42,158,433	42,619,490	43,069,059	43,480,033	43,775,308	44,015,304	44,330,236	44,779,296	45,155,015					45,155,015
1997	41,140,748	41,865,330	42,549,797	43,212,687	43,729,282	44,199,475	44,836,529	45,261,341	45,765,905	46,347,201	46,766,721	47,295,534						47,295,534
1998	46,951,025	47,635,343	48,330,510	48,838,286	49,275,839	49,673,116	50,104,116	50,472,927	50,978,720	51,379,290	51,662,880							51,662,880
1999	48,933,627	49,592,156	50,092,383	50,617,188	51,150,014	51,592,492	52,012,027	52,728,264	53,602,253	54,230,232								54,230,232
2000	53,796,307	54,578,668	55,325,142	55,915,530	56,450,847	56,879,903	57,442,454	58,126,312	58,519,315									58,519,315
2001	61,261,117	62,030,664	62,680,487	63,155,066	63,911,069	64,621,312	65,543,039	66,111,070										66,111,070
2002	70,210,674	71,745,361	72,959,618	73,796,005	74,631,519	75,560,260	76,606,782											76,606,782
2003	63,551,772	64,399,721	65,179,123	66,312,652	67,590,310	68,334,675												68,334,675
2004	68,521,263	69,274,951	70,039,758	71,090,605	72,119,782													72,119,782
2005	68,174,037	69,413,446	70,839,848	72,096,677														72,096,677
2006	77,066,691	78,777,673	80,181,296															80,181,296
2007	88,300,691	89,725,201																89,725,201
2008	98,954,382																	98,954,382
2009																		91,069,610
2010																		75,257,389
2011																		93,775,764
2012																		93,016,523
2013																		79,794,958
2014																		90,826,160
2015																		76,537,049
2016																		67,876,998
2017																		70,739,650
2018																		67,824,168
2019																		61,435,669
2020																		69,757,152
2021																		57,910,109
2022																		55,320,530
2023																		52,741,000
2024																		54,802,945
2025																		45,451,116
2026																		22,493,728

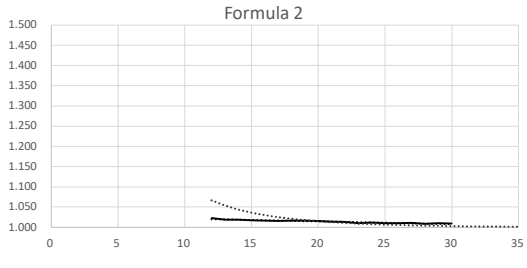
Age to Age Development Factors

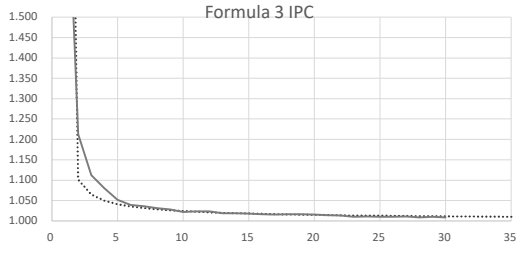
Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.026	1.021	1.025	1.020	1.023	1.015	1.024	1.022	1.016	1.012	1.008	1.010	1.009	1.012	1.010	1.009	
1993	1.019	1.027	1.028	1.034	1.026	1.017	1.017	1.011	1.009	1.015	1.010	1.007	1.007	1.008	1.010		
1994	1.022	1.018	1.017	1.016	1.023	1.010	1.010	1.010	1.011	1.009	1.011	1.011	1.010	1.008			
1995	1.024	1.023	1.024	1.016	1.020	1.014	1.022	1.011	1.017	1.010	1.010	1.008	1.009				
1996	1.018	1.028	1.020	1.016	1.011	1.011	1.010	1.007	1.005	1.007	1.010	1.008					
1997	1.018	1.016	1.016	1.012	1.011	1.014	1.009	1.011	1.013	1.009	1.011						
1998	1.015	1.015	1.011	1.009	1.008	1.009	1.007	1.010	1.008	1.006							
1999	1.013	1.010	1.010	1.011	1.009	1.008	1.014	1.017	1.012								
2000	1.015	1.014	1.011	1.010	1.008	1.010	1.012	1.007									
2001	1.013	1.010	1.008	1.012	1.011	1.014	1.009										
2002	1.022	1.017	1.011	1.011	1.012	1.014											
2003	1.013	1.012	1.017	1.019	1.011												
2004	1.011	1.011	1.015	1.014													
2005	1.018	1.021	1.018														
2006	1.022	1.018															
2007	1.016																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.018	1.017	1.016	1.015	1.014	1.012	1.013	1.012	1.011	1.010	1.010	1.009	1.009	1.009	1.010	1.009	—
$ Wtd Average	1.018	1.017	1.016	1.015	1.014	1.012	1.013	1.012	1.012	1.010	1.010	1.009	1.009	1.009	1.010	1.009	—
5 Year $ Wtd Average	1.016	1.016	1.014	1.013	1.010	1.011	1.010	1.010	1.011	1.008	1.010	1.009	—	—	—	—	—
3 Year $ Wtd Average	1.019	1.017	1.017	1.015	1.012	1.013	1.011	1.011	1.011	1.007	1.010	1.009	1.009	1.009	—	—	—
High-Low	1.018	1.017	1.016	1.014	1.014	1.012	1.013	1.011	1.011	1.010	1.010	1.009	1.009	1.008	—	—	—
3 Year Strt Average	1.019	1.016	1.017	1.015	1.012	1.013	1.011	1.011	1.011	1.007	1.010	1.009	1.009	1.009	—	—	—
Curve Fit Selection	1.015	1.015	1.014	1.014	1.013	1.013	1.013	1.012	1.012	1.012	1.012	1.011	1.011	1.011	1.011	1.010	1.010
Selected	1.015	1.015	1.014	1.014	1.013	1.013	1.013	1.012	1.012	1.012	1.012	1.011	1.011	1.011	1.011	1.010	1.010
Cumulative	1.414	1.392	1.372	1.352	1.334	1.316	1.299	1.283	1.267	1.252	1.237	1.223	1.210	1.197	1.184	1.172	1.160
% Developed	71%	72%	73%	74%	75%	76%	77%	78%	79%	80%	81%	82%	83%	84%	84%	85%	86%

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

	(1)	(2)	(3)	(4)			(5)	(6)		(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Paid Loss Development				**Formula 1**				**Formula 2**					**Formula 3 (IPC)**					
		R-Square	0.195	**1**	**R-Square**	0.902	**12**	**A=**	(2.283)	**C=**	(0.990)	**IPC = $e^{A} \times (X + C)^{(-B)}$**					
				86.0%			**197.6%**	**B=**	0.655	**R-Square**	0.933	**Cutoff Age=**	48				
	5 Year Wtd	**Implied**		**-11.5%**			**-15.1%**		**Exclude**	**X'**	**Y'**	**Fitted Value**				**Selected**	**Selected**
Age (Years)	**Age to Age**	**CDF**	**% Unpaid**	**Estimate 1**	**Age (Years)**	**% Unpaid**	**Estimate 2**	**Age (Years)**	**(Y/N)**	**ln(1/(X+C))**	**ln(Y-1)**	**Age to Age**	**CDF**	**Estimate 3**	**Selected**	**CDF**	**Age to Age**
1	2.006	4.784	79.1%	76.7%				**1**		4.605	0.006	3.080	7.258	86.2%			
2	1.213	2.384	58.1%	68.3%				**2**		(0.010)	(1.548)	1.101	2.357	57.6%			
3	1.113	1.966	49.1%	60.9%				**3**		(0.698)	(2.183)	1.065	2.140	53.3%			
4	1.080	1.767	43.4%	54.3%				**4**		(1.102)	(2.527)	1.050	2.010	50.3%			
5	1.052	1.636	38.9%	48.4%				**5**		(1.389)	(2.957)	1.041	1.915	47.8%			
6	1.039	1.555	35.7%	43.2%				**6**		(1.611)	(3.248)	1.036	1.840	45.6%			
7	1.036	1.497	33.2%	38.5%				**7**		(1.793)	(3.333)	1.032	1.777	43.7%			
8	1.032	1.446	30.8%	34.3%				**8**		(1.947)	(3.456)	1.028	1.722	41.9%			
9	1.028	1.401	28.6%	30.6%				**9**		(2.081)	(3.580)	1.026	1.675	40.3%			
10	1.022	1.363	26.7%	27.3%				**10**		(2.198)	(3.808)	1.024	1.632	38.7%			
11	1.023	1.334	25.0%	24.3%				**11**		(2.304)	(3.770)	1.023	1.593	37.2%			
12	1.023	1.304	23.3%	21.7%	**12**	23.3%	32.2%	**12**		(2.399)	(3.765)	1.021	1.558	35.8%	35.8%	1.558	1.021
13	1.018	1.274	21.5%	19.3%	**13**	21.5%	27.7%	**13**		(2.486)	(3.993)	1.020	1.526	34.5%	34.5%	1.526	1.020
14	1.018	1.251	20.1%	17.2%	**14**	20.1%	23.8%	**14**		(2.566)	(3.991)	1.019	1.496	33.2%	33.2%	1.496	1.019
15	1.018	1.228	18.6%	15.4%	**15**	18.6%	20.5%	**15**		(2.640)	(4.036)	1.018	1.468	31.9%	31.9%	1.468	1.018
16	1.016	1.207	17.2%	13.7%	**16**	17.2%	17.6%	**16**		(2.709)	(4.105)	1.017	1.442	30.6%	30.6%	1.442	1.017
17	1.016	1.187	15.8%	12.2%	**17**	15.8%	15.1%	**17**		(2.773)	(4.138)	1.017	1.417	29.4%	29.4%	1.417	1.017
18	1.016	1.169	14.4%	10.9%	**18**	14.4%	13.0%	**18**		(2.834)	(4.112)	1.016	1.394	28.3%	28.3%	1.394	1.016
19	1.016	1.150	13.0%	9.7%	**19**	13.0%	11.2%	**19**		(2.891)	(4.114)	1.015	1.372	27.1%	27.1%	1.372	1.015
20	1.016	1.131	11.6%	8.6%	**20**	11.6%	9.6%	**20**		(2.945)	(4.147)	1.015	1.352	26.0%	26.0%	1.352	1.015
21	1.014	1.114	10.2%	7.7%	**21**	10.2%	8.3%	**21**		(2.996)	(4.275)	1.014	1.332	24.9%	24.9%	1.332	1.014
22	1.013	1.099	9.0%	6.9%	**22**	9.0%	7.1%	**22**		(3.045)	(4.311)	1.014	1.313	23.8%	23.8%	1.313	1.014
23	1.010	1.084	7.8%	6.1%	**23**	7.8%	6.1%	**23**		(3.091)	(4.568)	1.013	1.295	22.8%	22.8%	1.295	1.013
24	1.011	1.073	6.8%	5.5%	**24**	6.8%	5.2%	**24**		(3.136)	(4.480)	1.013	1.278	21.7%	21.7%	1.278	1.013
25	1.010	1.061	5.7%	4.9%	**25**	5.7%	4.5%	**25**		(3.178)	(4.582)	1.013	1.261	20.7%	20.7%	1.261	1.013
26	1.010	1.050	4.8%	4.3%	**26**	4.8%	3.9%	**26**		(3.219)	(4.577)	1.012	1.245	19.7%	19.7%	1.245	1.012
27	1.011	1.039	3.8%	3.9%	**27**	3.8%	3.3%	**27**		(3.258)	(4.499)	1.012	1.230	18.7%	18.7%	1.230	1.012
28	1.008	1.028	2.7%	3.5%	**28**	2.7%	2.9%	**28**		(3.296)	(4.790)	1.012	1.216	17.7%	17.7%	1.216	1.012
29	1.010	1.020	1.9%	3.1%	**29**	1.9%	2.5%	**29**		(3.333)	(4.560)	1.012	1.201	16.8%	16.8%	1.201	1.012
30	1.009	1.009	0.9%	2.7%	**30**	0.9%	2.1%	**30**		(3.368)	(4.710)	1.011	1.188	15.8%	15.8%	1.188	1.011
31				2.4%			1.8%	**31**				1.011	1.175	14.9%	14.9%	1.175	1.011
32				2.2%			1.6%	**32**				1.011	1.162	13.9%	13.9%	1.162	1.011
33				1.9%			1.3%	**33**				1.011	1.149	13.0%	13.0%	1.149	1.011
34				1.7%			1.2%	**34**				1.010	1.137	12.1%	12.1%	1.137	1.010
35				1.5%			1.0%	**35**				1.010	1.126	11.2%	11.2%	1.126	1.010
36				1.4%			0.9%	**36**				1.010	1.114	10.3%	10.3%	1.114	1.010
37				1.2%			0.7%	**37**				1.010	1.103	9.4%	9.4%	1.103	1.010
38				1.1%			0.6%	**38**				1.010	1.093	8.5%	8.5%	1.093	1.010
39				1.0%			0.5%	**39**				1.009	1.082	7.6%	7.6%	1.082	1.009
40				0.9%			0.5%	**40**				1.009	1.072	6.7%	6.7%	1.072	1.009
41				0.8%			0.4%	**41**				1.009	1.063	5.9%	5.9%	1.063	1.009
42				0.7%			0.3%	**42**				1.009	1.053	5.0%	5.0%	1.053	1.009
43				0.6%			0.3%	**43**				1.009	1.044	4.2%	4.2%	1.044	1.009
44				0.5%			0.3%	**44**				1.009	1.034	3.3%	3.3%	1.034	1.009
45				0.5%			0.2%	**45**				1.009	1.026	2.5%	2.5%	1.026	1.009
46				0.4%			0.2%	**46**				1.008	1.017	1.7%	1.7%	1.017	1.008
47				0.4%			0.2%	**47**				1.008	1.008	0.8%	0.8%	1.008	1.008
48				0.3%			0.1%	**48**				1.000	1.000	0.0%	0.0%	1.000	1.000







Column Notes

(1) From Exhibit B.5
(2) Based on Column (1)
(3) 1.00 - 1.00 / (2)
(4) Based on Column (3) and lognormal model
(5) (3)
(6) Based on Column (5) and lognormal model
(7) Based on judgment
(11) Based on Column (10)
(12) 1.00 - 1.00 / (11)
(13) Based on Columns (4), (6), (12) and judgment
(14) 1.00 / (1.00 - (13))
(15) Based on Column (14)

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Reported Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											45,303,022	46,299,999	48,357,759	48,204,386	49,228,018	49,327,355	48,599,949	50,033,922
1993										41,461,590	43,147,768	44,394,044	45,833,758	48,253,371	49,804,977	49,782,758	49,326,305	50,423,508
1994									41,065,940	48,097,088	50,809,755	53,032,215	53,513,229	50,978,129	50,358,523	53,018,663	54,722,651	55,188,451
1995								38,388,644	40,140,236	39,766,084	39,891,866	40,457,945	41,299,650	41,466,833	42,296,688	43,656,976	44,785,945	45,518,133
1996							35,801,448	37,231,076	39,639,586	40,200,903	39,692,852	38,444,957	39,869,710	40,178,739	40,879,696	41,981,649	42,830,154	42,293,432
1997						35,600,008	35,384,116	38,620,812	38,929,887	38,564,930	40,827,878	42,574,762	41,814,992	43,856,621	45,920,718	46,815,149	42,588,465	45,427,294
1998					38,131,932	40,205,536	43,237,319	45,040,501	45,185,360	45,956,121	46,230,413	47,605,814	48,065,667	47,299,905	48,225,801	48,886,877	51,266,140	51,643,886
1999				37,076,276	38,164,762	41,494,713	41,717,801	43,488,403	47,677,853	47,066,946	47,853,934	49,179,636	49,641,202	50,774,455	49,462,179	52,719,813	52,514,187	53,770,420
2000			40,142,317	41,684,391	45,299,693	46,312,479	48,290,673	50,292,311	50,993,853	50,549,070	51,685,225	52,364,535	53,433,504	51,647,032	56,006,479	59,625,440	59,664,199	59,534,339
2001		43,390,646	42,070,504	47,274,140	49,143,173	50,553,643	52,835,380	56,850,941	58,216,726	59,015,776	60,595,830	60,912,145	59,905,038	64,176,272	63,958,149	66,558,336	66,415,300	67,111,349
2002	34,628,767	43,529,402	51,676,615	54,404,572	54,474,892	57,213,523	61,595,077	67,585,690	69,599,165	70,218,604	71,929,471	75,156,352	74,710,984	74,268,109	74,908,516	74,988,477	75,621,940	76,068,652
2003	35,795,954	42,254,035	45,274,439	46,543,956	48,140,067	48,658,004	53,558,393	55,545,841	56,030,862	60,061,206	58,644,020	62,130,471	61,316,321	64,557,100	65,531,312	68,190,081	68,123,465	69,302,855
2004	39,032,692	56,717,096	57,098,158	52,713,615	52,846,570	53,401,791	58,915,075	61,336,911	65,695,706	63,707,498	67,730,657	69,149,401	71,824,764	72,611,617	73,453,564	74,458,346	74,338,161	92,145,615
2005	46,209,744	52,087,428	52,531,936	52,643,961	53,439,720	55,235,556	58,523,800	66,303,646	63,303,366	65,899,636	66,343,430	67,928,780	68,458,620	70,733,701	71,052,875	71,145,878	89,946,879	89,756,616
2006	50,428,204	55,073,210	57,558,129	57,492,135	60,329,392	64,472,413	68,860,258	65,124,566	71,064,217	72,222,992	76,462,976	78,894,931	79,511,696	79,899,001	80,424,403	102,354,928	96,967,539	98,117,496
2007	49,362,148	61,010,547	65,150,437	68,923,925	72,989,658	74,078,752	76,117,291	81,497,305	83,554,059	85,681,016	87,764,659	89,750,305	90,413,082	92,389,034	118,667,599	111,076,870	112,408,934	104,628,537
2008	53,563,414	63,574,511	73,170,576	79,271,272	82,743,323	93,582,252	98,823,032	98,409,416	98,318,871	98,034,365	97,146,619	97,910,462	98,822,297	126,648,890	119,026,304	120,074,513	118,693,153	117,485,705
2009	49,024,556	61,876,127	67,996,348	72,922,614	74,782,702	86,618,944	85,408,575	87,439,286	88,247,917	91,802,959	92,555,651	92,681,792	119,831,758	111,066,834	111,501,597	108,505,239	104,945,593	107,745,273
2010	41,006,358	55,446,618	58,692,015	62,731,602	69,194,966	70,901,131	76,222,385	75,921,552	75,026,625	75,891,121	76,472,151	92,458,330	88,364,122	88,306,371	86,336,793	84,306,488	88,055,752	
2011	47,439,490	64,721,355	69,766,959	82,217,583	83,196,339	93,347,568	99,032,811	97,597,312	97,243,366	99,163,369	120,669,909	111,898,638	110,986,987	109,160,139	108,034,615	111,133,862		
2012	46,631,345	67,568,156	75,700,488	80,659,359	87,259,999	88,634,374	91,879,097	92,210,408	93,203,563	114,818,598	110,015,325	112,531,989	110,179,212	112,475,936	117,252,970			
2013	61,926,534	62,607,520	68,106,850	78,755,890	84,423,613	85,612,083	84,178,465	84,115,597	93,843,104	94,195,715	96,602,661	93,333,552	91,018,607	92,622,399				
2014	48,846,897	67,726,350	77,292,657	82,841,431	86,069,220	87,643,193	88,983,581	102,645,625	108,251,418	109,347,539	104,365,845	101,820,885	112,919,896					
2015	40,449,220	67,936,613	71,757,960	78,136,605	79,743,964	78,515,020	88,010,794	88,373,899	90,932,021	88,930,523	85,724,375	87,802,259						
2016	50,761,766	63,023,321	70,899,706	72,145,095	70,040,449	77,700,631	80,718,312	81,750,710	80,706,752	78,059,041	82,010,938							
2017	41,456,773	71,138,405	70,850,524	72,347,325	81,349,143	80,299,831	82,089,232	79,372,260	82,905,337	88,864,138								
2018	52,516,140	67,667,279	68,622,443	69,829,713	81,763,125	84,407,412	82,376,593	80,311,494	83,638,006									
2019	41,720,024	58,278,249	58,928,662	63,991,521	72,006,720	70,400,360	73,426,264	78,761,451										
2020	47,354,859	64,204,858	70,027,116	75,882,027	80,093,908	100,706,402	103,011,971											
2021	37,545,126	54,809,112	60,978,441	63,104,176	70,250,340	75,981,672												
2022	41,110,478	54,191,468	59,197,865	70,010,263	78,431,478													
2023	35,029,934	54,377,513	68,787,895	76,152,285														
2024	41,690,094	83,907,984	112,637,703															
2025	63,564,377	96,477,173																
2026	73,276,941																	

Age to Age Development Factors

Injury Year Ending 6/30	12 24	24 36	36 48	48 60	60 72	72 84	84 96	96 108	108 120	120 132	132 144	144 156	156 168	168 180	180 192	192 204	204 216	216 228
1992											1.022	1.044	0.997	1.021	1.002	0.985	1.030	1.024
1993										1.041	1.029	1.032	1.053	1.032	1.000	0.991	1.022	0.990
1994									1.171	1.056	1.044	1.009	0.953	0.988	1.053	1.032	1.009	1.029
1995								1.046	0.991	1.003	1.014	1.021	1.004	1.020	1.032	1.026	1.016	1.000
1996							1.040	1.065	1.014	0.987	0.969	1.037	1.008	1.017	1.027	1.020	0.987	1.030
1997						0.994	1.091	1.008	0.991	1.059	1.043	0.982	1.049	1.047	1.019	0.910	1.067	1.001
1998					1.054	1.075	1.042	1.003	1.017	1.006	1.030	1.010	0.984	1.020	1.014	1.049	1.007	1.006
1999				1.029	1.087	1.005	1.042	1.096	0.987	1.017	1.028	1.009	1.023	0.974	1.066	0.996	1.024	1.017
2000			1.038	1.087	1.022	1.043	1.041	1.014	0.991	1.022	1.013	1.020	0.967	1.084	1.065	1.001	0.998	0.977
2001		0.970	1.124	1.040	1.029	1.045	1.076	1.024	1.014	1.027	1.005	0.983	1.071	0.997	1.041	0.998	1.010	1.000
2002	1.257	1.187	1.053	1.001	1.050	1.077	1.097	1.030	1.009	1.024	1.045	0.994	0.994	1.009	1.001	1.008	1.006	1.005
2003	1.180	1.071	1.028	1.034	1.011	1.101	1.037	1.009	1.072	0.976	1.059	0.987	1.053	1.015	1.041	0.999	1.017	1.279
2004	1.453	1.007	0.923	1.003	1.011	1.103	1.041	1.071	0.970	1.063	1.021	1.039	1.011	1.012	1.014	0.998	1.240	0.908
2005	1.127	1.009	1.002	1.015	1.034	1.060	1.133	0.955	1.041	1.007	1.024	1.008	1.033	1.005	1.001	1.264	0.998	1.007
2006	1.092	1.045	0.999	1.049	1.069	1.068	0.946	1.091	1.016	1.059	1.032	1.008	1.005	1.007	1.273	0.947	1.012	0.960
2007	1.236	1.068	1.058	1.059	1.015	1.028	1.071	1.025	1.025	1.024	1.023	1.007	1.022	1.284	0.936	1.012	0.931	0.989
2008	1.187	1.151	1.083	1.044	1.131	1.056	0.996	0.999	0.997	0.991	1.008	1.009	1.282	0.940	1.009	0.988	0.990	1.005
2009	1.262	1.099	1.072	1.026	1.158	0.986	1.024	1.009	1.040	1.008	1.001	1.293	0.927	1.004	0.973	0.967	1.027	
2010	1.352	1.059	1.069	1.103	1.025	1.075	0.996	0.988	1.012	1.008	1.209	0.956	0.999	0.978	0.976	1.044		
2011	1.364	1.078	1.178	1.012	1.122	1.061	0.986	0.996	1.020	1.217	0.927	0.992	0.984	0.990	1.029			
2012	1.449	1.120	1.066	1.082	1.016	1.037	1.004	1.011	1.232	0.958	1.023	0.979	1.021	1.042				
2013	1.011	1.088	1.156	1.072	1.014	0.983	0.999	1.116	1.004	1.026	0.966	0.975	1.018					
2014	1.387	1.141	1.072	1.039	1.018	1.015	1.154	1.055	1.010	0.954	0.976	1.109						
2015	1.680	1.056	1.089	1.021	0.985	1.121	1.004	1.029	0.978	0.964	1.024							
2016	1.242	1.125	1.018	0.971	1.109	1.039	1.013	0.987	0.967	1.051								
2017	1.716	0.996	1.021	1.124	0.987	1.022	0.967	1.045	1.072									
2018	1.289	1.014	1.018	1.171	1.032	0.976	0.975	1.041										
2019	1.397	1.011	1.086	1.125	0.978	1.043	1.073											
2020	1.356	1.091	1.084	1.056	1.257	1.023												
2021	1.460	1.113	1.035	1.113	1.082													
2022	1.318	1.092	1.183	1.120														
2023	1.552	1.265	1.107															
2024	2.013	1.342																
2025	1.518																	
Strt Average	1.371	1.092	1.065	1.058	1.054	1.043	1.035	1.030	1.027	1.023	1.022	1.022	1.021	1.023	1.029	1.012	1.022	1.013
$ Wtd Average	1.358	1.096	1.067	1.059	1.056	1.041	1.030	1.028	1.028	1.022	1.018	1.024	1.022	1.022	1.024	1.011	1.018	1.009
5 Year $ Wtd Average	1.570	1.193	1.098	1.116	1.068	1.020	1.005	1.032	1.006	0.986	0.981	1.003	0.987	0.990	0.984	0.990	0.990	0.975
3 Year $ Wtd Average	1.673	1.250	1.107	1.095	1.111	1.013	1.002	1.024	1.005	0.985	0.987	1.021	1.007	1.005	0.994	0.996	0.982	0.986
High-Low	1.358	1.086	1.066	1.057	1.048	1.043	1.034	1.029	1.020	1.017	1.018	1.012	1.012	1.014	1.020	1.004	1.014	1.003
3 Year Strt Average	1.694	1.233	1.108	1.096	1.106	1.014	1.005	1.024	1.006	0.990	0.989	1.021	1.007	1.003	0.993	1.000	0.982	0.985
Curve Fit Selection												1.006	1.004	1.003	1.003	1.002	1.002	1.001
Selected	1.358	1.096	1.067	1.059	1.056	1.014	1.030	1.028	1.020	1.022	1.018	1.021	1.019	1.017	1.015	1.014	1.012	1.011
Cumulative	2.516	1.853	1.691	1.585	1.496	1.417	1.398	1.357	1.320	1.294	1.267	1.244	1.219	1.196	1.176	1.159	1.143	1.129
% Developed	40%	54%	59%	63%	67%	71%	72%	74%	76%	77%	79%	80%	82%	84%	85%	86%	87%	89%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Reported Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	51,249,174	51,891,167	52,715,907	53,823,350	56,601,045	55,426,511	56,407,428	57,407,570	58,914,047	59,307,582	59,594,526	69,381,325	67,057,247	67,460,488	66,126,577	65,542,394	65,237,860	65,237,860
1993	49,907,915	50,498,360	49,970,805	53,150,213	52,904,721	54,879,946	56,056,407	56,398,973	57,203,904	57,122,466	72,689,496	66,683,891	66,223,940	64,412,461	61,430,702	61,388,926		61,388,926
1994	56,800,422	53,078,202	56,789,704	57,191,839	57,926,730	58,975,883	59,042,048	59,181,733	59,163,920	72,452,150	67,796,962	69,322,506	67,229,872	66,813,117	67,995,806			67,995,806
1995	45,536,392	49,577,433	48,981,752	49,717,279	50,761,347	51,597,438	51,714,013	52,579,367	63,180,467	61,313,082	62,342,428	60,064,967	60,590,239	60,138,874				60,138,874
1996	43,541,544	43,850,096	45,121,285	45,384,547	46,230,224	46,382,493	46,106,765	54,697,575	51,936,222	52,269,859	50,311,137	49,849,159	49,850,944					49,850,944
1997	45,494,336	46,665,950	47,183,439	48,253,924	48,629,754	48,894,833	61,373,111	55,598,199	55,070,035	54,287,328	52,308,633	53,106,647						53,106,647
1998	51,964,489	52,120,478	53,177,450	52,959,027	52,984,695	62,721,435	57,663,393	58,570,152	57,021,594	55,617,278	56,281,414							56,281,414
1999	54,674,649	54,008,508	54,041,233	54,432,882	68,252,168	63,054,450	63,562,333	60,941,668	60,940,796	61,268,376								61,268,376
2000	58,169,888	58,466,008	59,152,422	70,992,231	70,532,871	70,202,463	68,032,753	66,938,844	67,851,319									67,851,319
2001	67,117,921	66,993,134	84,779,560	77,129,532	76,281,377	75,665,783	73,878,261	74,557,125										74,557,125
2002	76,413,881	105,640,128	93,349,424	94,059,842	90,839,719	90,994,416	89,552,748											89,552,748
2003	88,663,504	82,116,380	82,240,485	80,963,294	79,658,941	79,977,017												79,977,017
2004	83,700,706	85,069,958	81,547,877	79,660,957	81,253,001													81,253,001
2005	90,340,969	82,610,836	81,571,112	83,075,863														83,075,863
2006	94,181,329	92,804,299	96,313,849															96,313,849
2007	103,478,974	104,410,515																104,410,515
2008	118,127,380																	118,127,380
2009																		107,745,273
2010																		88,055,752
2011																		111,133,862
2012																		117,252,970
2013																		92,622,399
2014																		112,919,896
2015																		87,802,259
2016																		82,010,938
2017																		88,864,138
2018																		83,638,006
2019																		78,761,451
2020																		103,011,971
2021																		75,981,672
2022																		78,431,478
2023																		76,152,285
2024																		112,637,703
2025																		96,477,173
2026																		73,276,941

Age to Age Development Factors

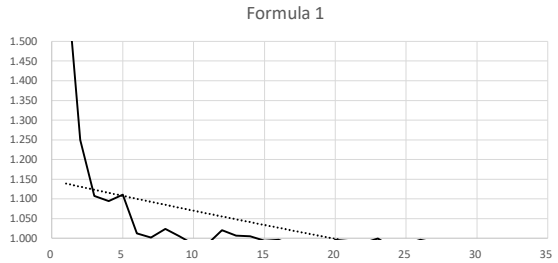
Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.013	1.016	1.021	1.052	0.979	1.018	1.018	1.026	1.007	1.005	1.164	0.967	1.006	0.980	0.991	0.995	
1993	1.012	0.990	1.064	0.995	1.037	1.021	1.006	1.014	0.999	1.273	0.917	0.993	0.973	0.954	0.999		
1994	0.934	1.070	1.007	1.013	1.018	1.001	1.002	1.000	1.225	0.936	1.023	0.970	0.994	1.018			
1995	1.089	0.988	1.015	1.021	1.016	1.002	1.017	1.202	0.970	1.017	0.963	1.009	0.993				
1996	1.007	1.029	1.006	1.019	1.003	0.994	1.186	0.950	1.006	0.963	0.991	1.000					
1997	1.026	1.011	1.023	1.008	1.005	1.255	0.906	0.991	0.986	0.964	1.015						
1998	1.003	1.020	0.996	1.000	1.184	0.919	1.016	0.974	0.975	1.012							
1999	0.988	1.001	1.007	1.254	0.924	1.008	0.959	1.000	1.005								
2000	1.005	1.012	1.200	0.994	0.995	0.969	0.984	1.014									
2001	0.998	1.265	0.910	0.989	0.992	0.976	1.009										
2002	1.382	0.884	1.008	0.966	1.002	0.984											
2003	0.926	1.002	0.984	0.984	1.004												
2004	1.016	0.959	0.977	1.020													
2005	0.914	0.987	1.018														
2006	0.985	1.038															
2007	1.009																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	

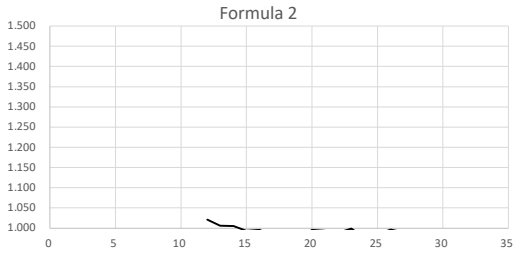
																	Tail
Strt Average	1.019	1.018	1.017	1.024	1.013	1.014	1.010	1.019	1.022	1.024	1.012	0.988	0.991	0.984	0.995	0.995	—
$ Wtd Average	1.017	1.012	1.011	1.019	1.010	1.007	1.005	1.017	1.022	1.022	1.009	0.986	0.991	0.984	0.995	0.995	—
5 Year $ Wtd Average	0.971	0.971	0.980	0.989	0.985	0.973	0.976	0.987	0.988	0.977	0.979	0.986	—	—	—	—	—
3 Year $ Wtd Average	0.972	0.996	0.993	0.988	0.999	0.977	0.985	0.997	0.989	0.980	0.988	0.991	0.986	0.984	—	—	—
High-Low	1.001	1.009	1.010	1.009	1.005	0.997	1.001	1.003	0.996	0.992	0.998	0.988	0.993	0.980	—	—	—
3 Year Strt Average	0.970	0.995	0.993	0.990	0.999	0.977	0.984	0.996	0.989	0.979	0.990	0.993	0.986	0.984	—	—	—
Curve Fit Selection	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.010	1.009	1.008	1.007	1.007	1.006	1.005	1.005	1.004	1.004	1.003	1.003	1.003	1.003	1.002	1.002	1.030
Cumulative	1.117	1.106	1.096	1.087	1.080	1.073	1.066	1.061	1.056	1.051	1.047	1.044	1.040	1.037	1.035	1.033	1.030
% Developed	90%	90%	91%	92%	93%	93%	94%	94%	95%	95%	95%	96%	96%	96%	97%	97%	97%

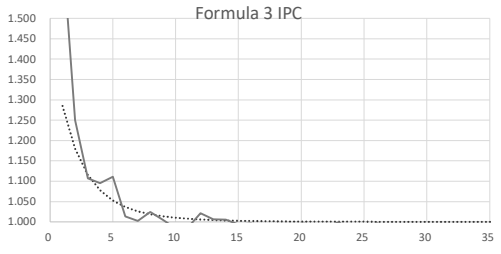
Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

	(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Reported Loss Development			Formula 1			Formula 2				Formula 3 (IPC)						
		R-Square	0.293	1	R-Square	0.253	12	A=	16.459	C=	13.000	IPC = $e^{A} \times (X + C)^{(-B)}$					
				0.0%			0.0%	B=	6.713	R-Square	0.67053	Cutoff Age=	48				
	5 Year Wtd	Implied		N/A			N/A		Exclude	X'	Y'	Fitted Value				Selected	Selected
Age (Years)	Age to Age	CDF	% Unreported	Estimate 1	Age (Years)	% Unreported	Estimate 2	Age	(Y/N)	ln(1/(X+C))	ln(Y-1)	Age to Age	CDF	Estimate 3	Selected	CDF	Age to Age
1	1.673	2.452	59.2%					1		(2.639)	(0.395)	1.285	2.206	54.7%			
2	1.250	1.465	31.7%					2		(2.708)	(1.386)	1.179	1.717	41.8%			
3	1.107	1.172	14.7%					3		(2.773)	(2.231)	1.116	1.456	31.3%			
4	1.095	1.058	5.5%					4		(2.833)	(2.358)	1.077	1.304	23.3%			
5	1.111	0.967	-3.5%					5		(2.890)	(2.196)	1.053	1.211	17.4%			
6	1.013	0.870	-15.0%					6		(2.944)	(4.349)	1.037	1.150	13.1%			
7	1.002	0.859	-16.4%					7		(2.996)	(6.064)	1.026	1.109	9.9%			
8	1.024	0.857	-16.7%					8		(3.045)	(3.726)	1.019	1.081	7.5%			
9	1.005	0.837	-19.5%					9		(3.091)	(5.270)	1.014	1.061	5.8%			
10	0.985	0.832	-20.1%					10	y			1.010	1.047	4.5%			
11	0.987	0.845	-18.3%					11	y			1.008	1.037	3.5%			
12	1.021	0.856	-16.8%		12	-16.8%		12		(3.219)	(3.868)	1.006	1.029	2.8%	2.8%	1.029	1.006
13	1.007	0.839	-19.2%		13	-19.2%		13		(3.258)	(5.014)	1.004	1.023	2.2%	2.2%	1.023	1.004
14	1.005	0.833	-20.0%		14	-20.0%		14		(3.296)	(5.216)	1.003	1.018	1.8%	1.8%	1.018	1.003
15	0.994	0.829	-20.6%		15	-20.6%		15				1.003	1.015	1.4%	1.4%	1.015	1.003
16	0.996	0.834	-19.9%		16	-19.9%		16				1.002	1.012	1.2%	1.2%	1.012	1.002
17	0.982	0.837	-19.4%		17	-19.4%		17	y			1.002	1.010	1.0%	1.0%	1.010	1.002
18	0.986	0.853	-17.2%		18	-17.2%		18				1.001	1.008	0.8%	0.8%	1.008	1.001
19	0.972	0.865	-15.6%		19	-15.6%		19	y			1.001	1.007	0.7%	0.7%	1.007	1.001
20	0.996	0.890	-12.3%		20	-12.3%		20				1.001	1.006	0.5%	0.5%	1.006	1.001
21	0.993	0.894	-11.9%		21	-11.9%		21				1.001	1.005	0.5%	0.5%	1.005	1.001
22	0.988	0.900	-11.1%		22	-11.1%		22				1.001	1.004	0.4%	0.4%	1.004	1.001
23	0.999	0.911	-9.8%		23	-9.8%		23				1.001	1.003	0.3%	0.3%	1.003	1.001
24	0.977	0.911	-9.8%		24	-9.8%		24				1.000	1.003	0.3%	0.3%	1.003	1.000
25	0.985	0.932	-7.3%		25	-7.3%		25				1.000	1.002	0.2%	0.2%	1.002	1.000
26	0.997	0.946	-5.7%		26	-5.7%		26				1.000	1.002	0.2%	0.2%	1.002	1.000
27	0.989	0.950	-5.3%		27	-5.3%		27				1.000	1.002	0.2%	0.2%	1.002	1.000
28	0.980	0.960	-4.2%		28	-4.2%		28				1.000	1.001	0.1%	0.1%	1.001	1.000
29	0.988	0.980	-2.1%		29	-2.1%		29				1.000	1.001	0.1%	0.1%	1.001	1.000
30	0.991	0.991	-0.9%		30	-0.9%		30				1.000	1.001	0.1%	0.1%	1.001	1.000
31								31				1.000	1.001	0.1%	0.1%	1.001	1.000
32								32				1.000	1.001	0.1%	0.1%	1.001	1.000
33								33				1.000	1.001	0.1%	0.1%	1.001	1.000
34								34				1.000	1.001	0.1%	0.1%	1.001	1.000
35								35				1.000	1.000	0.0%	0.0%	1.000	1.000
36								36				1.000	1.000	0.0%	0.0%	1.000	1.000
37								37				1.000	1.000	0.0%	0.0%	1.000	1.000
38								38				1.000	1.000	0.0%	0.0%	1.000	1.000
39								39				1.000	1.000	0.0%	0.0%	1.000	1.000
40								40				1.000	1.000	0.0%	0.0%	1.000	1.000
41								41				1.000	1.000	0.0%	0.0%	1.000	1.000
42								42				1.000	1.000	0.0%	0.0%	1.000	1.000
43								43				1.000	1.000	0.0%	0.0%	1.000	1.000
44								44				1.000	1.000	0.0%	0.0%	1.000	1.000
45								45				1.000	1.000	0.0%	0.0%	1.000	1.000
46								46				1.000	1.000	0.0%	0.0%	1.000	1.000
47								47				1.000	1.000	0.0%	0.0%	1.000	1.000
48								48				1.000	1.000	0.0%	0.0%	1.000	1.000







Column Notes

(1) From Exhibit B.6
(2) Based on Column (1)
(3) 1.00 - 1.00 / (2)
(4) Based on Column (3) and lognormal model
(5) (3)
(6) Based on Column (5) and lognormal model
(7) Based on judgment
(11) Based on Column (10)
(12) 1.00 - 1.00 / (11)
(13) Based on Columns (4), (6), (12) and judgment
(14) 1.00 / (1.00 - (13))
(15) Based on Column (14)

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Paid and Reported Loss Development Methods

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) x (4)	(6) Reported Loss	(7) Cumulative Reported LDF	(8) Estimated Ult. Loss Inc. Method (6) x (7)
1992	6/30/2026	420	$58,442,093	1.160	$67,764,991	$65,237,860	1.030	$67,222,800
1993	6/30/2026	408	55,751,529	1.172	65,313,138	61,388,926	1.033	63,385,753
1994	6/30/2026	396	59,256,882	1.184	70,151,515	67,995,806	1.035	70,366,634
1995	6/30/2026	384	52,135,686	1.197	62,385,399	60,138,874	1.037	62,392,473
1996	6/30/2026	372	45,155,015	1.210	54,626,552	49,850,944	1.040	51,863,749
1997	6/30/2026	360	47,295,534	1.223	57,859,389	53,106,647	1.044	55,422,724
1998	6/30/2026	348	51,662,880	1.237	63,929,368	56,281,414	1.047	58,938,935
1999	6/30/2026	336	54,230,232	1.252	67,896,958	61,268,376	1.051	64,407,793
2000	6/30/2026	324	58,519,315	1.267	74,151,786	67,851,319	1.056	71,632,497
2001	6/30/2026	312	66,111,070	1.283	84,809,559	74,557,125	1.061	79,085,383
2002	6/30/2026	300	76,606,782	1.299	99,524,496	89,552,748	1.066	95,492,578
2003	6/30/2026	288	68,334,675	1.316	89,939,437	79,977,017	1.073	85,781,429
2004	6/30/2026	276	72,119,782	1.334	96,200,043	81,253,001	1.080	87,717,610
2005	6/30/2026	264	72,096,677	1.352	97,504,880	83,075,863	1.087	90,334,740
2006	6/30/2026	252	80,181,296	1.372	109,993,595	96,313,849	1.096	105,572,134
2007	6/30/2026	240	89,725,201	1.392	124,911,237	104,410,515	1.106	115,470,794
2008	6/30/2026	228	98,954,382	1.414	139,876,039	118,127,380	1.117	131,939,718
2009	6/30/2026	216	91,069,610	1.436	130,783,618	107,745,273	1.129	121,673,981
2010	6/30/2026	204	75,257,389	1.460	109,869,306	88,055,752	1.143	100,661,231
2011	6/30/2026	192	93,775,764	1.485	139,274,264	111,133,862	1.159	128,779,098
2012	6/30/2026	180	93,016,523	1.512	140,648,290	117,252,970	1.176	137,934,285
2013	6/30/2026	168	79,794,958	1.541	122,949,704	92,622,399	1.196	110,800,447
2014	6/30/2026	156	90,826,160	1.572	142,749,953	112,919,896	1.219	137,620,027
2015	6/30/2026	144	76,537,049	1.608	123,078,928	87,802,259	1.244	109,244,845
2016	6/30/2026	132	67,876,998	1.645	111,668,690	82,010,938	1.267	103,878,063
2017	6/30/2026	120	70,739,650	1.682	118,961,267	88,864,138	1.294	115,003,343
2018	6/30/2026	108	67,824,168	1.733	117,557,241	83,638,006	1.320	110,412,997
2019	6/30/2026	96	61,435,669	1.788	109,845,503	78,761,451	1.357	106,885,438
2020	6/30/2026	84	69,757,152	1.860	129,728,280	103,011,971	1.398	143,977,537
2021	6/30/2026	72	57,910,109	1.945	112,659,458	75,981,672	1.417	107,678,134
2022	6/30/2026	60	55,320,530	2.047	113,216,174	78,431,478	1.496	117,347,499
2023	6/30/2026	48	52,741,000	2.224	117,298,572	76,152,285	1.585	120,683,131
2024	6/30/2026	36	54,802,945	2.500	136,991,403	112,637,703	1.691	190,433,555
2025	6/30/2026	24	45,451,116	3.062	139,187,441	96,477,173	1.853	178,735,262
2026	6/30/2026	12	22,493,728	5.995	134,858,271	73,276,941	2.516	184,397,330
Total			$2,333,209,549		$3,678,164,745	$2,937,163,827		$3,683,173,943

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit B.5.
(6) Provided by Wyoming Department of Workforce Services
(7) From Exhibit B.6.

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Reported Berquist Sherman Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																52,022,915	53,934,055	53,414,245
1993															51,547,824	52,091,747	53,476,668	55,166,366
1994														53,866,189	54,978,036	54,133,617	57,096,571	58,698,062
1995													47,575,758	46,678,081	46,804,627	48,251,443	50,375,755	51,683,344
1996												38,723,230	42,341,285	40,841,003	42,915,857	42,742,695	44,958,161	46,791,466
1997											41,486,399	42,173,375	45,095,851	45,598,384	46,850,913	48,007,610	51,200,586	53,194,435
1998										47,941,018	48,803,495	48,311,456	51,917,189	51,578,240	54,101,374	54,735,084	58,616,423	57,901,384
1999									45,829,480	47,920,264	47,919,464	49,252,792	51,137,596	51,473,523	54,134,806	55,979,403	58,494,928	59,150,832
2000								50,475,888	53,175,131	53,653,480	54,233,942	54,575,886	58,977,970	59,282,576	63,488,193	64,361,227	67,208,894	63,462,280
2001							60,020,213	57,428,194	59,948,212	63,150,649	63,555,752	64,540,476	71,560,697	73,544,869	76,133,203	74,816,148	75,079,519	73,857,529
2002						61,593,825	63,889,952	61,737,665	65,894,013	68,617,426	70,869,645	72,680,465	80,153,692	78,790,221	81,167,700	79,565,608	82,297,882	83,192,481
2003					53,548,768	56,467,140	58,009,948	56,225,910	58,855,550	61,036,685	62,691,066	66,875,742	71,439,679	71,355,151	71,516,184	70,411,139	75,426,073	75,992,148
2004				57,328,418	57,626,984	60,209,220	63,156,642	61,749,076	65,797,603	69,739,102	73,199,277	74,114,649	80,167,082	77,834,514	78,625,974	80,257,977	81,346,141	83,032,822
2005			61,084,212	57,332,976	57,024,487	61,750,788	63,981,520	63,289,570	68,400,563	72,627,198	73,169,594	74,426,852	76,928,703	76,503,023	79,262,467	78,546,878	80,708,438	81,032,091
2006		72,105,820	65,983,338	60,584,503	64,000,173	68,813,084	70,844,868	71,246,299	78,034,280	78,455,831	80,223,763	80,581,874	86,170,465	87,845,085	89,305,432	88,866,557	91,250,431	92,685,611
2007	80,734,294	81,587,501	70,795,357	73,754,182	76,608,206	82,735,278	88,590,413	88,526,926	90,109,071	92,677,206	92,576,476	92,893,563	101,226,307	100,264,058	101,582,407	100,303,106	104,875,235	104,769,736
2008	84,304,060	75,998,203	79,750,402	82,533,105	86,013,075	95,154,184	103,384,077	95,368,794	99,384,342	101,069,865	101,643,645	103,659,742	108,758,465	107,461,727	109,870,558	111,378,640	114,750,542	115,645,686
2009	70,352,919	76,303,366	75,703,739	77,329,930	83,923,168	95,001,083	93,172,677	90,544,885	91,819,049	95,107,646	97,511,033	97,415,434	104,200,783	102,343,705	105,753,748	104,871,991	107,950,924	109,424,041
2010	64,599,829	69,461,421	69,097,817	73,188,767	80,175,940	81,252,366	82,472,773	78,073,193	79,758,572	82,670,788	82,480,567	82,658,607	87,255,049	85,976,564	87,327,302	86,096,195	88,599,061	
2011	72,301,967	81,686,380	88,096,251	97,993,028	91,482,583	98,435,342	99,774,914	95,157,963	100,306,303	102,770,934	101,482,124	101,798,998	109,631,060	108,739,700	112,111,310	112,293,533		
2012	75,077,358	94,821,783	109,612,659	90,216,047	91,990,391	96,856,949	99,166,709	96,808,779	100,512,643	100,271,131	100,455,187	103,009,965	110,144,530	109,733,326	112,128,162			
2013	87,174,235	115,651,428	88,274,978	86,754,935	87,409,691	92,738,212	97,870,085	89,634,517	89,005,666	89,882,490	90,945,435	91,060,550	95,796,552	95,196,722				
2014	75,699,722	90,387,727	91,343,391	91,277,731	92,047,009	102,090,559	102,314,172	94,218,373	97,592,261	100,200,458	99,968,439	101,404,914	108,250,057					
2015	62,201,833	83,276,281	84,230,520	80,943,537	86,158,998	89,676,894	87,112,451	81,884,675	87,322,641	88,623,536	89,425,982	90,414,798						
2016	60,136,385	82,933,832	76,470,346	77,154,970	76,473,616	79,828,838	79,034,835	76,319,695	79,631,461	81,345,101	82,657,248							
2017	63,963,414	80,318,039	79,087,347	77,018,439	77,937,966	80,894,896	84,970,054	80,057,954	83,502,335	85,866,308								
2018	63,645,352	83,340,568	77,282,441	79,175,371	78,812,881	85,907,194	86,410,772	80,353,100	84,167,474									
2019	63,484,068	76,770,516	78,547,382	73,117,537	77,568,904	80,484,106	82,456,472	77,933,217										
2020	64,676,285	89,973,251	81,452,245	82,712,703	84,534,218	88,810,862	91,027,025											
2021	65,194,212	75,189,788	77,797,940	73,278,958	72,545,721	78,372,174												
2022	66,766,217	89,275,027	79,957,334	73,325,980	75,837,651													
2023	66,508,891	89,174,025	78,854,731	73,173,504														
2024	66,222,778	94,282,636	85,032,583															
2025	68,633,076	87,533,816																
2026	68,181,355																	

Age to Age Development Factors

Injury Year Ending 6/30	12 24	24 36	36 48	48 60	60 72	72 84	84 96	96 108	108 120	120 132	132 144	144 156	156 168	168 180	180 192	192 204	204 216	216 228
1992																1.037	0.990	1.035
1993															1.011	1.027	1.032	0.980
1994														1.021	0.985	1.055	1.028	0.996
1995													0.981	1.003	1.031	1.044	1.026	1.044
1996												1.093	0.965	1.051	0.996	1.052	1.041	1.025
1997											1.017	1.069	1.011	1.027	1.025	1.067	1.039	1.009
1998										1.018	0.990	1.075	0.993	1.049	1.012	1.071	0.988	1.007
1999									1.046	1.000	1.028	1.038	1.007	1.052	1.034	1.045	1.011	0.980
2000								1.053	1.009	1.011	1.006	1.081	1.005	1.071	1.014	1.044	0.944	1.000
2001							0.957	1.044	1.053	1.006	1.015	1.109	1.028	1.035	0.983	1.004	0.984	1.033
2002						1.037	0.966	1.067	1.041	1.033	1.026	1.103	0.983	1.030	0.980	1.034	1.011	0.998
2003					1.054	1.027	0.969	1.047	1.037	1.027	1.067	1.068	0.999	1.002	0.985	1.071	1.008	1.005
2004				1.005	1.045	1.049	0.978	1.066	1.060	1.050	1.013	1.082	0.971	1.010	1.021	1.014	1.021	0.980
2005			0.939	0.995	1.083	1.036	0.989	1.081	1.062	1.007	1.017	1.034	0.994	1.036	0.991	1.028	1.004	1.011
2006		0.915	0.918	1.056	1.075	1.030	1.006	1.095	1.005	1.023	1.004	1.069	1.019	1.017	0.995	1.027	1.016	1.002
2007	1.011	0.868	1.042	1.039	1.080	1.071	0.999	1.018	1.029	0.999	1.003	1.090	0.990	1.013	0.987	1.046	0.999	1.006
2008	0.901	1.049	1.035	1.042	1.106	1.086	0.922	1.042	1.017	1.006	1.020	1.049	0.988	1.022	1.014	1.030	1.008	1.017
2009	1.085	0.992	1.021	1.085	1.132	0.981	0.972	1.014	1.036	1.025	0.999	1.070	0.982	1.033	0.992	1.029	1.014	
2010	1.075	0.995	1.059	1.095	1.013	1.015	0.947	1.022	1.037	0.998	1.002	1.056	0.985	1.016	0.986	1.029		
2011	1.130	1.078	1.112	0.934	1.076	1.014	0.954	1.054	1.025	0.987	1.003	1.077	0.992	1.031	1.002			
2012	1.263	1.156	0.823	1.020	1.053	1.024	0.976	1.038	0.998	1.002	1.025	1.069	0.996	1.022				
2013	1.327	0.763	0.983	1.008	1.061	1.055	0.916	0.993	1.010	1.012	1.001	1.052	0.994					
2014	1.194	1.011	0.999	1.008	1.109	1.002	0.921	1.036	1.027	0.998	1.014	1.068						
2015	1.339	1.011	0.961	1.064	1.041	0.971	0.940	1.066	1.015	1.009	1.011							
2016	1.379	0.922	1.009	0.991	1.044	0.990	0.966	1.043	1.022	1.016								
2017	1.256	0.985	0.974	1.012	1.038	1.050	0.942	1.043	1.028									
2018	1.309	0.927	1.024	0.995	1.090	1.006	0.930	1.047										
2019	1.209	1.023	0.931	1.061	1.038	1.025	0.945											
2020	1.391	0.905	1.015	1.022	1.051	1.025												
2021	1.153	1.035	0.942	0.990	1.080													
2022	1.337	0.896	0.917	1.034														
2023	1.341	0.884	0.928															
2024	1.424	0.902																
2025	1.275																	
Strt Average	1.232	0.964	0.981	1.024	1.067	1.026	0.958	1.046	1.029	1.012	1.014	1.071	0.994	1.028	1.002	1.040	1.009	1.007
$ Wtd Average	1.224	0.959	0.978	1.023	1.067	1.025	0.955	1.044	1.027	1.011	1.013	1.070	0.994	1.027	1.000	1.037	1.008	1.007
5 Year $ Wtd Average	1.306	0.921	0.947	1.020	1.059	1.019	0.944	1.047	1.020	1.007	1.011	1.065	0.990	1.025	0.997	1.032	1.008	1.004
3 Year $ Wtd Average	1.346	0.894	0.929	1.016	1.055	1.018	0.939	1.045	1.021	1.007	1.009	1.063	0.994	1.023	0.994	1.030	1.007	1.009
High-Low	1.240	0.965	0.982	1.025	1.066	1.026	0.957	1.046	1.029	1.011	1.012	1.071	0.994	1.028	1.002	1.040	1.011	1.007
3 Year Strt Average	1.347	0.894	0.929	1.015	1.056	1.018	0.939	1.045	1.022	1.008	1.009	1.063	0.994	1.023	0.993	1.030	1.007	1.008
Selected	1.306	0.921	0.947	1.016	1.055	1.018	0.939	1.045	1.021	1.007	1.009	1.063	0.990	1.025	0.997	1.032	1.008	1.007
Cumulative	1.569	1.201	1.305	1.378	1.356	1.285	1.262	1.344	1.286	1.259	1.251	1.239	1.166	1.177	1.148	1.152	1.116	1.107
% Developed	64%	83%	77%	73%	74%	78%	79%	74%	78%	79%	80%	81%	86%	85%	87%	87%	90%	90%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Reported Berquist Sherman Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	55,262,705	55,310,739	56,543,893	59,242,368	62,134,385	62,091,952	61,255,513	60,731,573	61,954,546	62,188,693	62,084,013	62,217,944	63,231,410	65,232,586	65,062,411	64,902,142	65,237,860
1993	54,069,065	55,260,745	57,141,176	58,861,917	62,130,829	63,304,102	60,192,439	60,044,447	60,938,892	60,862,762	60,365,512	60,679,162	62,354,465	62,638,291	62,623,148	61,955,694	
1994	58,440,658	60,340,249	62,030,126	61,870,819	63,829,332	63,892,107	63,606,981	64,168,017	63,832,355	63,034,224	63,459,900	65,129,295	66,040,540	67,434,814	67,790,809		
1995	53,981,124	55,558,077	57,690,358	57,763,240	57,002,356	58,602,823	57,598,756	57,556,642	57,485,701	58,084,273	59,097,464	59,720,391	60,522,597	61,594,952			
1996	47,939,447	49,181,057	50,807,109	48,775,187	50,008,225	50,603,964	50,059,976	49,081,911	49,140,512	49,209,281	49,211,153	49,815,050	50,744,363				
1997	53,653,810	53,068,224	52,083,127	52,501,551	54,010,329	54,236,562	53,005,416	52,151,651	52,567,713	53,072,035	52,310,520	53,395,663					
1998	58,282,635	56,675,125	57,459,301	57,565,947	57,981,204	57,586,973	56,420,672	57,829,769	57,802,236	56,979,815	57,622,463						
1999	57,995,802	57,731,014	58,526,871	58,614,238	60,073,013	60,190,897	59,841,618	60,118,211	60,900,448	60,853,930							
2000	63,477,518	64,204,433	64,780,994	64,807,166	66,399,208	67,688,748	66,702,452	66,473,936	66,935,047								
2001	76,280,077	75,580,532	76,249,635	74,689,879	77,397,516	77,404,849	76,932,836	76,251,887									
2002	82,993,552	84,690,089	84,313,395	85,619,189	87,612,224	88,488,677	88,119,178										
2003	76,372,449	75,871,312	77,398,625	78,431,416	80,031,557	80,690,922											
2004	81,373,640	81,741,668	81,670,105	81,058,662	83,809,371												
2005	81,939,799	81,465,786	82,149,616	83,885,821													
2006	92,845,510	93,661,587	95,376,886														
2007	105,407,056	104,981,213															
2008	117,604,207																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / 432
1992	1.001	1.022	1.048	1.049	0.999	0.987	0.991	1.020	1.004	0.998	1.002	1.016	1.032	0.997	0.998	1.005	
1993	1.022	1.034	1.030	1.056	1.019	0.951	0.998	1.015	0.999	0.992	1.005	1.028	1.005	1.000	0.989		
1994	1.033	1.028	0.997	1.032	1.001	0.996	1.009	0.995	0.987	1.007	1.026	1.014	1.021	1.005			
1995	1.029	1.038	1.001	0.987	1.028	0.983	0.999	0.999	1.010	1.017	1.011	1.013	1.018				
1996	1.026	1.033	0.960	1.025	1.012	0.989	0.980	1.001	1.001	1.000	1.012	1.019					
1997	0.989	0.981	1.008	1.029	1.004	0.977	0.984	1.008	1.010	0.986	1.021						
1998	0.972	1.014	1.002	1.007	0.993	0.980	1.025	1.000	0.986	1.011							
1999	0.995	1.014	1.001	1.025	1.002	0.994	1.005	1.013	0.999								
2000	1.011	1.009	1.000	1.025	1.019	0.985	0.997	1.007									
2001	0.991	1.009	0.980	1.036	1.000	0.994	0.991										
2002	1.020	0.996	1.015	1.023	1.010	0.996											
2003	0.993	1.020	1.013	1.020	1.008												
2004	1.005	0.999	0.993	1.034													
2005	0.994	1.008	1.021														
2006	1.009	1.018															
2007	0.996																
2008																	
2009																	
2010																	
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2023																	
2024																	
2025																	
																	Tail
Strt Average	1.005	1.015	1.005	1.027	1.008	0.985	0.998	1.006	1.000	1.002	1.013	1.018	1.019	1.001	0.993	1.005	—
$ Wtd Average	1.005	1.014	1.005	1.027	1.008	0.985	0.998	1.006	0.999	1.002	1.013	1.018	1.019	1.001	0.994	1.005	—
5 Year $ Wtd Average	1.000	1.008	1.005	1.028	1.008	0.990	1.000	1.006	1.001	1.005	1.015	1.018	—	—	—	—	—
3 Year $ Wtd Average	1.000	1.009	1.009	1.026	1.006	0.992	0.997	1.007	0.998	0.999	1.014	1.015	1.015	1.001	—	—	—
High-Low	1.006	1.016	1.005	1.028	1.008	0.987	0.997	1.006	1.000	1.002	1.012	1.016	1.019	1.000	—	—	—
3 Year Strt Average	1.000	1.009	1.009	1.026	1.006	0.992	0.997	1.006	0.998	0.999	1.015	1.015	1.014	1.001	—	—	—
Selected	1.000	1.008	1.005	1.028	1.006	0.990	0.997	1.006	1.001	1.005	1.004	1.004	1.003	1.003	1.003	1.003	1.030
Cumulative	1.100	1.100	1.091	1.086	1.057	1.050	1.060	1.063	1.057	1.056	1.051	1.047	1.043	1.039	1.036	1.033	1.030
% Developed	91%	91%	92%	92%	95%	95%	94%	94%	95%	95%	95%	96%	96%	96%	97%	97%	97%

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Reported Berquist Sherman Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Loss	(4) Cumulative Reported LDF	(5) Estimated Ult. Loss Rep. Method (3) x (4)
1992	6/30/2026	420	$65,237,860	1.030	$67,222,800
1993	6/30/2026	408	61,388,926	1.033	63,415,074
1994	6/30/2026	396	67,995,806	1.036	70,435,368
1995	6/30/2026	384	60,138,874	1.039	62,489,087
1996	6/30/2026	372	49,850,944	1.043	51,977,023
1997	6/30/2026	360	53,106,647	1.047	55,582,936
1998	6/30/2026	348	56,281,414	1.051	59,155,624
1999	6/30/2026	336	61,268,376	1.056	64,700,868
2000	6/30/2026	324	67,851,319	1.057	71,730,668
2001	6/30/2026	312	74,557,125	1.063	79,286,321
2002	6/30/2026	300	89,552,748	1.060	94,936,921
2003	6/30/2026	288	79,977,017	1.050	83,978,687
2004	6/30/2026	276	81,253,001	1.057	85,855,810
2005	6/30/2026	264	83,075,863	1.086	90,211,204
2006	6/30/2026	252	96,313,849	1.091	105,081,710
2007	6/30/2026	240	104,410,515	1.100	114,864,636
2008	6/30/2026	228	118,127,380	1.100	129,890,545
2009	6/30/2026	216	107,745,273	1.107	119,282,442
2010	6/30/2026	204	88,055,752	1.116	98,269,419
2011	6/30/2026	192	111,133,862	1.152	128,038,876
2012	6/30/2026	180	117,252,970	1.148	134,643,796
2013	6/30/2026	168	92,622,399	1.177	109,035,528
2014	6/30/2026	156	112,919,896	1.166	131,609,014
2015	6/30/2026	144	87,802,259	1.239	108,816,165
2016	6/30/2026	132	82,010,938	1.251	102,559,833
2017	6/30/2026	120	88,864,138	1.259	111,904,560
2018	6/30/2026	108	83,638,006	1.286	107,585,215
2019	6/30/2026	96	78,761,451	1.344	105,836,216
2020	6/30/2026	84	103,011,971	1.262	129,974,326
2021	6/30/2026	72	75,981,672	1.285	97,631,750
2022	6/30/2026	60	78,431,478	1.356	106,370,843
2023	6/30/2026	48	76,152,285	1.378	104,901,082
2024	6/30/2026	36	112,637,703	1.305	146,944,447
2025	6/30/2026	24	96,477,173	1.201	115,859,453
2026	6/30/2026	12	73,276,941	1.569	114,960,778
Total			$2,937,163,827		$3,425,039,025

Column Notes

(3) Provided by Wyoming Department of Workforce Services.
(4) From Exhibit B.8.

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Paid Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Projected Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1/(9)	(11) Unpaid Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
2000	6/30/2026	324	$148,762,633	49.0%	1.234	1.195	72.3%	46.4%	1.267	21.1%	$14,539,168	$73,058,483
2001	6/30/2026	312	175,048,207	46.8%	1.234	1.172	67.7%	47.3%	1.283	22.0%	18,249,848	84,360,918
2002	6/30/2026	300	180,262,306	53.8%	1.234	1.149	76.3%	48.2%	1.299	23.0%	20,021,024	96,627,806
2003	6/30/2026	288	175,552,340	48.8%	1.234	1.126	67.8%	49.2%	1.316	24.0%	20,746,564	89,081,238
2004	6/30/2026	276	177,079,289	52.7%	1.209	1.104	70.4%	51.2%	1.334	25.0%	22,713,118	94,832,901
2005	6/30/2026	264	185,716,218	51.9%	1.138	1.082	63.9%	55.5%	1.352	26.1%	26,876,192	98,972,869
2006	6/30/2026	252	204,173,121	53.0%	1.138	1.061	64.0%	56.6%	1.372	27.1%	31,347,082	111,528,378
2007	6/30/2026	240	215,836,851	56.1%	1.138	1.040	66.4%	57.8%	1.392	28.2%	35,128,943	124,854,144
2008	6/30/2026	228	218,131,541	63.0%	1.138	1.020	73.1%	58.9%	1.414	29.3%	37,609,640	136,564,021
2009	6/30/2026	216	208,459,209	60.3%	1.114	1.000	67.1%	61.4%	1.436	30.4%	38,849,347	129,918,957
2010	6/30/2026	204	193,599,615	53.0%	1.049	1.000	55.6%	60.9%	1.460	31.5%	37,166,920	112,424,309
2011	6/30/2026	192	203,337,513	68.3%	1.049	1.000	71.6%	60.9%	1.485	32.7%	40,480,561	134,256,324
2012	6/30/2026	180	204,008,162	68.5%	1.049	1.000	71.9%	60.9%	1.512	33.9%	42,102,956	135,119,479
2013	6/30/2026	168	203,157,965	59.0%	1.049	1.000	61.9%	60.9%	1.541	35.1%	43,454,798	123,249,756
2014	6/30/2026	156	211,849,593	72.6%	1.049	1.000	76.1%	60.9%	1.572	36.4%	46,959,220	137,785,380
2015	6/30/2026	144	212,780,825	57.1%	1.044	1.000	59.6%	61.3%	1.608	37.8%	49,301,264	125,838,312
2016	6/30/2026	132	199,356,077	54.1%	1.038	1.000	56.2%	61.6%	1.645	39.2%	48,166,350	116,043,348
2017	6/30/2026	120	198,012,678	61.7%	1.038	1.000	64.0%	61.6%	1.682	40.5%	49,451,919	120,191,569
2018	6/30/2026	108	207,938,971	54.7%	1.038	1.000	56.8%	61.6%	1.733	42.3%	54,198,312	122,022,480
2019	6/30/2026	96	200,475,628	56.6%	1.038	1.000	58.7%	61.6%	1.788	44.1%	54,433,575	115,869,243
2020	6/30/2026	84	203,774,071	67.6%	1.038	1.000	70.2%	61.6%	1.860	46.2%	58,037,732	127,794,885
2021	6/30/2026	72	189,814,141	63.1%	1.038	1.000	65.5%	61.6%	1.945	48.6%	56,832,115	114,742,225
2022	6/30/2026	60	202,517,355	59.9%	1.038	1.000	62.1%	61.6%	2.047	51.1%	63,804,840	119,125,370
2023	6/30/2026	48	204,639,501	60.1%	1.019	1.000	61.3%	62.8%	2.224	55.0%	70,697,737	123,438,737
2024	6/30/2026	36	209,063,047	65.5%	1.000	1.000	65.5%	64.0%	2.500	60.0%	80,213,249	135,016,194
2025	6/30/2026	24	211,599,899	65.2%	1.000	1.000	65.2%	64.0%	3.062	67.3%	91,132,785	136,583,901
2026	6/30/2026	12	206,922,188	65.0%	1.000	1.000	65.0%	64.0%	5.995	83.3%	110,257,992	132,751,719
	Total		$5,351,868,944								$1,262,773,247	$3,172,052,946

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit B.3, Columns (4) and (13) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit B.19
(7) (4) x (5) x (6)
(8) Exhibit B.19, Column (9)
(9) From Exhibit B.5
(12) Column (11) + Exhibit B.7, Column (3)

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Reported Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Projected Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1/(9)	(11) IBNR Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
2000	6/30/2026	324	$148,762,633	49.0%	1.234	1.195	72.3%	46.4%	1.056	5.3%	$3,640,412	$71,491,731
2001	6/30/2026	312	175,048,207	46.8%	1.234	1.172	67.7%	47.3%	1.061	5.7%	4,739,499	79,296,625
2002	6/30/2026	300	180,262,306	53.8%	1.234	1.149	76.3%	48.2%	1.066	6.2%	5,408,158	94,960,906
2003	6/30/2026	288	175,552,340	48.8%	1.234	1.126	67.8%	49.2%	1.073	6.8%	5,844,022	85,821,038
2004	6/30/2026	276	177,079,289	52.7%	1.209	1.104	70.4%	51.2%	1.080	7.4%	6,687,231	87,940,232
2005	6/30/2026	264	185,716,218	51.9%	1.138	1.082	63.9%	55.5%	1.087	8.0%	8,287,714	91,363,577
2006	6/30/2026	252	204,173,121	53.0%	1.138	1.061	64.0%	56.6%	1.096	8.8%	10,142,622	106,456,472
2007	6/30/2026	240	215,836,851	56.1%	1.138	1.040	66.4%	57.8%	1.106	9.6%	11,945,111	116,355,626
2008	6/30/2026	228	218,131,541	63.0%	1.138	1.020	73.1%	58.9%	1.117	10.5%	13,458,012	131,585,392
2009	6/30/2026	216	208,459,209	60.3%	1.114	1.000	67.1%	61.4%	1.129	11.4%	14,645,576	122,390,849
2010	6/30/2026	204	193,599,615	53.0%	1.049	1.000	55.6%	60.9%	1.143	12.5%	14,774,215	102,829,967
2011	6/30/2026	192	203,337,513	68.3%	1.049	1.000	71.6%	60.9%	1.159	13.7%	16,978,620	128,112,482
2012	6/30/2026	180	204,008,162	68.5%	1.049	1.000	71.9%	60.9%	1.176	15.0%	18,640,444	135,893,415
2013	6/30/2026	168	203,157,965	59.0%	1.049	1.000	61.9%	60.9%	1.196	16.4%	20,311,519	112,933,918
2014	6/30/2026	156	211,849,593	72.6%	1.049	1.000	76.1%	60.9%	1.219	17.9%	23,171,175	136,091,071
2015	6/30/2026	144	212,780,825	57.1%	1.044	1.000	59.6%	61.3%	1.244	19.6%	25,590,221	113,392,480
2016	6/30/2026	132	199,356,077	54.1%	1.038	1.000	56.2%	61.6%	1.267	21.1%	25,855,402	107,866,340
2017	6/30/2026	120	198,012,678	61.7%	1.038	1.000	64.0%	61.6%	1.294	22.7%	27,728,658	116,592,797
2018	6/30/2026	108	207,938,971	54.7%	1.038	1.000	56.8%	61.6%	1.320	24.2%	31,066,976	114,704,982
2019	6/30/2026	96	200,475,628	56.6%	1.038	1.000	58.7%	61.6%	1.357	26.3%	32,499,291	111,260,743
2020	6/30/2026	84	203,774,071	67.6%	1.038	1.000	70.2%	61.6%	1.398	28.5%	35,721,288	138,733,258
2021	6/30/2026	72	189,814,141	63.1%	1.038	1.000	65.5%	61.6%	1.417	29.4%	34,424,354	110,406,025
2022	6/30/2026	60	202,517,355	59.9%	1.038	1.000	62.1%	61.6%	1.496	33.2%	41,378,124	119,809,602
2023	6/30/2026	48	204,639,501	60.1%	1.019	1.000	61.3%	62.8%	1.585	36.9%	47,398,590	123,550,875
2024	6/30/2026	36	209,063,047	65.5%	1.000	1.000	65.5%	64.0%	1.691	40.9%	54,618,724	167,256,428
2025	6/30/2026	24	211,599,899	65.2%	1.000	1.000	65.2%	64.0%	1.853	46.0%	62,278,070	158,755,243
2026	6/30/2026	12	206,922,188	65.0%	1.000	1.000	65.0%	64.0%	2.516	60.3%	79,743,905	153,020,846
	Total		$5,351,868,944								$676,977,936	$3,138,872,918

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit B.3, Columns (4) and (13) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit B.19
(7) (4) x (5) x (6)
(8) Exhibit B.19, Column (9)
(9) Exhibit B.6
(12) Column (11) + Exhibit B.7, Column (6)

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1/(9)	(11) Unpaid Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
1999	6/30/2026	336	$40,277,368	$1.64	1.234	0.578	$1.17	$1.76	1.252	20.1%	$14,276,533	$68,506,765
2000	6/30/2026	324	43,292,428	1.71	1.234	0.592	1.25	1.72	1.267	21.1%	15,694,145	74,213,461
2001	6/30/2026	312	47,027,299	1.78	1.234	0.607	1.34	1.68	1.283	22.0%	17,410,199	83,521,268
2002	6/30/2026	300	50,776,362	1.92	1.234	0.621	1.47	1.64	1.299	23.0%	19,171,986	95,778,769
2003	6/30/2026	288	52,959,274	1.68	1.234	0.636	1.32	1.60	1.316	24.0%	20,369,380	88,704,055
2004	6/30/2026	276	55,362,397	1.71	1.209	0.651	1.35	1.60	1.334	25.0%	22,125,455	94,245,237
2005	6/30/2026	264	60,849,344	1.60	1.138	0.667	1.22	1.66	1.352	26.1%	26,267,226	98,363,903
2006	6/30/2026	252	69,289,653	1.58	1.138	0.683	1.23	1.62	1.372	27.1%	30,379,415	110,560,712
2007	6/30/2026	240	79,410,961	1.57	1.138	0.700	1.25	1.58	1.392	28.2%	35,334,951	125,060,152
2008	6/30/2026	228	88,397,375	1.57	1.138	0.716	1.28	1.54	1.414	29.3%	39,891,163	138,845,545
2009	6/30/2026	216	91,019,593	1.46	1.114	0.734	1.19	1.34	1.436	30.4%	37,132,026	128,201,636
2010	6/30/2026	204	86,014,115	1.30	1.049	0.749	1.02	1.40	1.460	31.5%	37,873,019	113,130,407
2011	6/30/2026	192	91,213,698	1.51	1.049	0.764	1.21	1.37	1.485	32.7%	40,809,071	134,584,834
2012	6/30/2026	180	95,514,448	1.46	1.049	0.780	1.19	1.34	1.512	33.9%	43,407,149	136,423,672
2013	6/30/2026	168	97,350,585	1.28	1.049	0.796	1.07	1.31	1.541	35.1%	44,929,245	124,724,203
2014	6/30/2026	156	101,485,570	1.39	1.049	0.812	1.18	1.29	1.572	36.4%	47,560,206	138,386,366
2015	6/30/2026	144	105,282,781	1.19	1.044	0.829	1.03	1.27	1.608	37.8%	50,534,576	127,071,625
2016	6/30/2026	132	100,348,047	1.14	1.038	0.846	1.01	1.25	1.645	39.2%	49,213,972	117,090,970
2017	6/30/2026	120	97,700,169	1.22	1.038	0.863	1.10	1.23	1.682	40.5%	48,529,992	119,269,642
2018	6/30/2026	108	101,963,752	1.17	1.038	0.881	1.07	1.20	1.733	42.3%	51,794,060	119,618,228
2019	6/30/2026	96	100,978,104	1.11	1.038	0.899	1.04	1.18	1.788	44.1%	52,357,184	113,792,853
2020	6/30/2026	84	106,267,694	1.21	1.038	0.918	1.15	1.15	1.860	46.2%	56,632,546	126,389,698
2021	6/30/2026	72	101,077,078	1.10	1.038	0.937	1.07	1.10	1.945	48.6%	54,118,035	112,028,145
2022	6/30/2026	60	110,193,931	1.04	1.038	0.949	1.02	1.09	2.047	51.1%	61,275,983	116,596,513
2023	6/30/2026	48	118,888,999	0.99	1.019	0.962	0.97	1.09	2.224	55.0%	71,551,065	124,292,065
2024	6/30/2026	36	127,191,078	1.06	1.000	0.974	1.03	1.10	2.500	60.0%	83,907,547	138,710,492
2025	6/30/2026	24	132,682,369	1.04	1.000	0.987	1.02	1.09	3.062	67.3%	96,976,185	142,427,301
2026	6/30/2026	12	134,412,699	1.00	1.000	1.000	1.00	1.07	5.995	83.3%	119,964,616	142,458,344
	Total		$2,487,227,171								$1,289,486,930	$3,252,996,860

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit B.3, Columns (4) and (10) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit B.17
(7) (4) x (5) x (6)
(8) Exhibit B.18, Column (9)
(9) From Exhibit B.5
(12) Column (11) + Exhibit B.7, Column (3)

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Bornhuetter-Ferguson Method with a Payroll Base Using Reported Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1/(9)	(11) IBNR Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
1999	6/30/2026	336	$40,277,368	$1.64	1.234	0.578	$1.17	$1.76	1.051	4.9%	$3,457,158	$64,725,533
2000	6/30/2026	324	43,292,428	1.71	1.234	0.592	1.25	1.72	1.056	5.3%	3,929,603	71,780,922
2001	6/30/2026	312	47,027,299	1.78	1.234	0.607	1.34	1.68	1.061	5.7%	4,521,442	79,078,567
2002	6/30/2026	300	50,776,362	1.92	1.234	0.621	1.47	1.64	1.066	6.2%	5,178,813	94,731,561
2003	6/30/2026	288	52,959,274	1.68	1.234	0.636	1.32	1.60	1.073	6.8%	5,737,774	85,714,791
2004	6/30/2026	276	55,362,397	1.71	1.209	0.651	1.35	1.60	1.080	7.4%	6,514,210	87,767,211
2005	6/30/2026	264	60,849,344	1.60	1.138	0.667	1.22	1.66	1.087	8.0%	8,099,930	91,175,793
2006	6/30/2026	252	69,289,653	1.58	1.138	0.683	1.23	1.62	1.096	8.8%	9,829,526	106,143,375
2007	6/30/2026	240	79,410,961	1.57	1.138	0.700	1.25	1.58	1.106	9.6%	12,015,161	116,425,676
2008	6/30/2026	228	88,397,375	1.57	1.138	0.716	1.28	1.54	1.117	10.5%	14,274,419	132,401,799
2009	6/30/2026	216	91,019,593	1.46	1.114	0.734	1.19	1.34	1.129	11.4%	13,998,174	121,743,447
2010	6/30/2026	204	86,014,115	1.30	1.049	0.749	1.02	1.40	1.143	12.5%	15,054,896	103,110,648
2011	6/30/2026	192	91,213,698	1.51	1.049	0.764	1.21	1.37	1.159	13.7%	17,116,406	128,250,268
2012	6/30/2026	180	95,514,448	1.46	1.049	0.780	1.19	1.34	1.176	15.0%	19,217,856	136,470,826
2013	6/30/2026	168	97,350,585	1.28	1.049	0.796	1.07	1.31	1.196	16.4%	21,000,700	113,623,099
2014	6/30/2026	156	101,485,570	1.39	1.049	0.812	1.18	1.29	1.219	17.9%	23,467,721	136,387,617
2015	6/30/2026	144	105,282,781	1.19	1.044	0.829	1.03	1.27	1.244	19.6%	26,230,382	114,032,641
2016	6/30/2026	132	100,348,047	1.14	1.038	0.846	1.01	1.25	1.267	21.1%	26,417,759	108,428,697
2017	6/30/2026	120	97,700,169	1.22	1.038	0.863	1.10	1.23	1.294	22.7%	27,211,716	116,075,854
2018	6/30/2026	108	101,963,752	1.17	1.038	0.881	1.07	1.20	1.320	24.2%	29,688,836	113,326,842
2019	6/30/2026	96	100,978,104	1.11	1.038	0.899	1.04	1.18	1.357	26.3%	31,259,593	110,021,044
2020	6/30/2026	84	106,267,694	1.21	1.038	0.918	1.15	1.15	1.398	28.5%	34,856,418	137,868,389
2021	6/30/2026	72	101,077,078	1.10	1.038	0.937	1.07	1.10	1.417	29.4%	32,780,381	108,762,052
2022	6/30/2026	60	110,193,931	1.04	1.038	0.949	1.02	1.09	1.496	33.2%	39,738,134	118,169,612
2023	6/30/2026	48	118,888,999	0.99	1.019	0.962	0.97	1.09	1.585	36.9%	47,970,695	124,122,981
2024	6/30/2026	36	127,191,078	1.06	1.000	0.974	1.03	1.10	1.691	40.9%	57,134,242	169,771,945
2025	6/30/2026	24	132,682,369	1.04	1.000	0.987	1.02	1.09	1.853	46.0%	66,271,317	162,748,490
2026	6/30/2026	12	134,412,699	1.00	1.000	1.000	1.00	1.07	2.516	60.3%	86,764,205	160,041,145
	Total		$2,487,227,171								$689,737,467	$3,212,900,824

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit B.3, Columns (4) and (10) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit B.17
(7) (4) x (5) x (6)
(8) Exhibit B.18, Column (9)
(9) From Exhibit B.6
(12) Column (11) + Exhibit B.7, Column (6)

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

IBNR as % of Case Loss Reserve Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Dev Mthd IBNR as % of Case Reserve	(4) Selected IBNR as % of Case Reserve	(5) Case Reserve 6/30/2026	(6) IBNR 6/30/2026	(7) Indicated Ultimate Loss
1992	6/30/2026	420	27.3%	27.3%	$6,795,767	$1,857,154	$67,095,014
1993	6/30/2026	408	27.4%	27.4%	5,637,396	1,545,722	62,934,648
1994	6/30/2026	396	27.7%	27.7%	8,738,924	2,421,172	70,416,978
1995	6/30/2026	384	28.2%	28.2%	8,003,188	2,255,265	62,394,139
1996	6/30/2026	372	28.8%	28.8%	4,695,929	1,354,212	51,205,156
1997	6/30/2026	360	29.7%	29.7%	5,811,113	1,724,871	54,831,517
1998	6/30/2026	348	30.7%	30.7%	4,618,534	1,418,708	57,700,123
1999	6/30/2026	336	32.0%	32.0%	7,038,144	2,248,926	63,517,302
2000	6/30/2026	324	33.4%	33.4%	9,332,004	3,117,084	70,968,404
2001	6/30/2026	312	35.1%	35.1%	8,446,056	2,962,919	77,520,045
2002	6/30/2026	300	37.0%	37.0%	12,945,965	4,791,246	94,343,993
2003	6/30/2026	288	39.2%	39.2%	11,642,342	4,565,536	84,542,553
2004	6/30/2026	276	41.7%	41.7%	9,133,219	3,811,080	85,064,081
2005	6/30/2026	264	44.6%	44.6%	10,979,186	4,895,095	87,970,958
2006	6/30/2026	252	47.8%	47.8%	16,132,553	7,716,603	104,030,452
2007	6/30/2026	240	51.5%	51.5%	14,685,313	7,566,381	111,976,895
2008	6/30/2026	228	55.7%	55.7%	19,172,998	10,683,771	128,811,151
2009	6/30/2026	216	60.5%	60.5%	16,675,662	10,090,357	117,835,630
2010	6/30/2026	204	66.0%	66.0%	12,798,363	8,444,079	96,499,831
2011	6/30/2026	192	72.2%	72.2%	17,358,098	12,540,095	123,673,957
2012	6/30/2026	180	79.4%	79.4%	24,236,448	19,255,319	136,508,289
2013	6/30/2026	168	87.8%	87.8%	12,827,441	11,257,903	103,880,302
2014	6/30/2026	156	97.4%	97.4%	22,093,735	21,520,803	134,440,698
2015	6/30/2026	144	107.9%	107.9%	11,265,210	12,158,016	99,960,274
2016	6/30/2026	132	115.9%	115.9%	14,133,939	16,379,343	98,390,281
2017	6/30/2026	120	127.6%	127.6%	18,124,488	23,135,005	111,999,143
2018	6/30/2026	108	134.3%	134.3%	15,813,838	21,239,072	104,877,078
2019	6/30/2026	96	148.2%	148.2%	17,325,783	25,671,030	104,432,481
2020	6/30/2026	84	160.1%	160.1%	33,254,818	53,230,027	156,241,997
2021	6/30/2026	72	153.6%	153.6%	18,071,562	27,762,784	103,744,455
2022	6/30/2026	60	184.5%	184.5%	23,110,948	42,640,558	121,072,036
2023	6/30/2026	48	203.4%	203.4%	23,411,285	47,626,718	123,779,003
2024	6/30/2026	36	213.4%	213.4%	57,834,758	123,419,395	236,057,098
2025	6/30/2026	24	215.8%	215.8%	51,026,057	110,131,199	206,608,372
2026	6/30/2026	12	261.3%	261.3%	50,783,213	132,714,172	205,991,113
Total					$603,954,278	$784,151,622	$3,721,315,449

Column Notes

(3) [1 - 1 / Exhibit B.7, Column (7)] / [1 / Exhibit B.7, Column (7) - 1 / Exhibit B.7, Column (4)]
(4) Selected based on Column (3) and actuarial judgement
(5) Exhibit B.7, Column (6) - Exhibit B.7, Column (3)
(6) (4) x (5)
(7) Column (6) + Exhibit B.7, Column (6)

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

B-F Method Using Frequency-Severity and Paid Development Patterns

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Freq-Sev Indicated Ultimate Loss	(4) Age-to-Ultimate Factor	(5) Percent Unpaid 1 - 1/(4)	(6) Unpaid Loss (3) x (5)	(7) Indicated Ultimate Loss
1999	6/30/2026	336	$68,781,136	1.252	20.1%	$13,844,699	$68,074,931
2000	6/30/2026	324	72,192,562	1.267	21.1%	15,219,432	73,738,748
2001	6/30/2026	312	76,577,784	1.283	22.0%	16,883,579	82,994,648
2002	6/30/2026	300	80,739,599	1.299	23.0%	18,592,076	95,198,859
2003	6/30/2026	288	82,231,702	1.316	24.0%	19,753,252	88,087,927
2004	6/30/2026	276	85,717,022	1.334	25.0%	21,456,209	93,575,991
2005	6/30/2026	264	97,752,391	1.352	26.1%	25,472,701	97,569,377
2006	6/30/2026	252	108,695,639	1.372	27.1%	29,460,506	109,641,802
2007	6/30/2026	240	121,645,608	1.392	28.2%	34,266,147	123,991,348
2008	6/30/2026	228	132,229,270	1.414	29.3%	38,684,544	137,638,926
2009	6/30/2026	216	141,744,535	1.436	30.4%	43,042,422	134,112,032
2010	6/30/2026	204	122,710,810	1.460	31.5%	38,657,352	113,914,741
2011	6/30/2026	192	127,506,604	1.485	32.7%	41,654,209	135,429,972
2012	6/30/2026	180	130,828,152	1.512	33.9%	44,306,092	137,322,615
2013	6/30/2026	168	130,656,260	1.541	35.1%	45,859,710	125,654,668
2014	6/30/2026	156	133,461,338	1.572	36.4%	48,545,157	139,371,317
2015	6/30/2026	144	136,405,096	1.608	37.8%	51,581,125	128,118,173
2016	6/30/2026	132	128,094,446	1.645	39.2%	50,233,172	118,110,170
2017	6/30/2026	120	122,201,408	1.682	40.5%	49,535,027	120,274,677
2018	6/30/2026	108	124,964,376	1.733	42.3%	52,866,692	120,690,860
2019	6/30/2026	96	121,262,676	1.788	44.1%	53,441,478	114,877,147
2020	6/30/2026	84	125,043,383	1.860	46.2%	57,805,381	127,562,534
2021	6/30/2026	72	108,558,553	1.945	48.6%	52,756,424	110,666,533
2022	6/30/2026	60	116,811,660	2.047	51.1%	59,734,277	115,054,807
2023	6/30/2026	48	120,870,304	2.224	55.0%	66,523,345	119,264,345
2024	6/30/2026	36	130,029,376	2.500	60.0%	78,011,566	132,814,511
2025	6/30/2026	24	133,879,844	3.062	67.3%	90,161,903	135,613,019
2026	6/30/2026	12	133,862,656	5.995	83.3%	111,534,992	134,028,720
Total			$3,215,454,192			$1,269,883,466	$3,233,393,396

Column Notes

(3) Exhibit B.16, Column (6)
(4) From Exhibit B.5
(7) Column (6) + Exhibit B.7, Column (3)

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Frequency-Severity Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Smoothed Frequency	(5) Smoothed Severity	(6) Indicated Ultimate Loss
1999	6/30/2026	336	$4,028	74.000%	$23,077	$68,781,136
2000	6/30/2026	324	4,329	68.820%	24,231	72,192,562
2001	6/30/2026	312	4,703	64.003%	25,442	76,577,784
2002	6/30/2026	300	5,078	59.523%	26,714	80,739,599
2003	6/30/2026	288	5,296	55.356%	28,050	82,231,702
2004	6/30/2026	276	5,536	51.481%	30,075	85,717,022
2005	6/30/2026	264	6,085	47.878%	33,554	97,752,391
2006	6/30/2026	252	6,929	44.526%	35,231	108,695,639
2007	6/30/2026	240	7,941	41.409%	36,993	121,645,608
2008	6/30/2026	228	8,840	38.511%	38,843	132,229,270
2009	6/30/2026	216	9,102	35.815%	43,482	141,744,535
2010	6/30/2026	204	8,601	30.210%	47,225	122,710,810
2011	6/30/2026	192	9,121	28.938%	48,306	127,506,604
2012	6/30/2026	180	9,551	27.720%	49,412	130,828,152
2013	6/30/2026	168	9,735	26.554%	50,544	130,656,260
2014	6/30/2026	156	10,149	25.436%	51,701	133,461,338
2015	6/30/2026	144	10,528	24.366%	53,174	136,405,096
2016	6/30/2026	132	10,035	23.340%	54,691	128,094,446
2017	6/30/2026	120	9,770	22.358%	55,944	122,201,408
2018	6/30/2026	108	10,196	21.417%	57,225	124,964,376
2019	6/30/2026	96	10,098	20.515%	58,535	121,262,676
2020	6/30/2026	84	10,627	19.652%	59,876	125,043,383
2021	6/30/2026	72	10,108	18.473%	58,140	108,558,553
2022	6/30/2026	60	11,019	17.365%	61,047	116,811,660
2023	6/30/2026	48	11,889	15.567%	65,307	120,870,304
2024	6/30/2026	36	12,719	14.633%	69,862	130,029,376
2025	6/30/2026	24	13,268	13.755%	73,355	133,879,844
2026	6/30/2026	12	13,441	12.930%	77,023	133,862,656
Total			$248,723			$3,215,454,192

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Selected from Exhibit B.17 detrended
(5) Selected from Exhibit B.17 detrended
(6) (3) x (4) x (5)

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Frequency-Severity Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Initial Indicated Ultimate Loss	(5) Initial Ultimate Counts	(6) Benefit Level Factor	(7) Indicated Loss Severity (4) / (5) x (6)	(8) Severity Trend Factor	(9) Trended Loss Severity (7) x (8)	(10) Indicated Frequency (5) / (3)	(11) Frequency Trend Factor	(12) Trended Frequency (10) x (11)	(13) Indicated Pure Premium Per $100 Payroll (4) / (3) / 10,000	(14) Trended Pure Premium	(15) Implied Pure Premium
1992	6/30/2026	420		$66,603,543	3,550	1.234	$23,157	3.839	$88,887	NA	0.122	NA	NA	NA	$2.02
1993	6/30/2026	408		64,016,752	3,552	1.234	22,243	3.656	81,312	NA	0.131	NA	NA	NA	1.97
1994	6/30/2026	396		67,840,759	3,612	1.234	23,179	3.482	80,702	NA	0.141	NA	NA	NA	1.92
1995	6/30/2026	384		60,582,855	3,419	1.234	21,869	3.316	72,516	NA	0.151	NA	NA	NA	1.88
1996	6/30/2026	372		52,600,271	3,057	1.234	21,236	3.158	67,062	NA	0.162	NA	NA	NA	1.83
1997	6/30/2026	360		56,501,119	2,872	1.234	24,284	3.008	73,035	NA	0.175	NA	NA	NA	1.79
1998	6/30/2026	348		59,960,186	2,930	1.234	25,258	2.864	72,347	NA	0.188	NA	NA	NA	1.75
1999	6/30/2026	336	$4,028	65,990,495	2,849	1.234	28,592	2.728	77,997	70.727%	0.202	14.29%	$1.64	$0.95	1.71
2000	6/30/2026	324	4,329	69,504,899	3,007	1.234	28,526	2.598	74,113	69.465%	0.217	15.09%	1.61	0.95	1.67
2001	6/30/2026	312	4,703	80,167,976	3,320	1.234	29,804	2.474	73,745	70.597%	0.234	16.49%	1.70	1.03	1.63
2002	6/30/2026	300	5,078	96,977,533	3,280	1.234	36,497	2.357	86,007	64.588%	0.251	16.22%	1.91	1.19	1.59
2003	6/30/2026	288	5,296	85,649,264	3,183	1.234	33,215	2.244	74,544	60.098%	0.270	16.23%	1.62	1.03	1.55
2004	6/30/2026	276	5,536	93,396,714	3,111	1.209	36,292	2.137	77,571	56.187%	0.290	16.31%	1.69	1.10	1.55
2005	6/30/2026	264	6,085	96,356,967	3,094	1.138	35,426	2.036	72,114	50.850%	0.312	15.88%	1.58	1.06	1.61
2006	6/30/2026	252	6,929	108,293,022	3,290	1.138	37,445	1.939	72,595	47.481%	0.336	15.94%	1.56	1.07	1.57
2007	6/30/2026	240	7,941	121,015,708	3,084	1.138	44,645	1.846	82,432	38.830%	0.361	14.02%	1.52	1.07	1.53
2008	6/30/2026	228	8,840	137,515,487	3,004	1.138	52,076	1.758	91,574	33.982%	0.388	13.19%	1.56	1.11	1.50
2009	6/30/2026	216	9,102	125,614,383	2,823	1.114	49,582	1.675	83,036	31.014%	0.417	12.94%	1.38	1.01	1.56
2010	6/30/2026	204	8,601	102,601,562	2,485	1.049	43,323	1.637	70,930	28.894%	0.449	12.97%	1.19	0.89	1.43
2011	6/30/2026	192	9,121	138,818,985	2,682	1.049	54,310	1.601	86,927	29.408%	0.468	13.78%	1.52	1.16	1.40
2012	6/30/2026	180	9,551	139,715,357	2,573	1.049	56,989	1.565	89,174	26.936%	0.489	13.17%	1.46	1.14	1.37
2013	6/30/2026	168	9,735	119,821,212	2,560	1.049	49,116	1.530	75,133	26.298%	0.511	13.43%	1.23	0.98	1.34
2014	6/30/2026	156	10,149	153,703,822	2,686	1.049	60,053	1.495	89,808	26.466%	0.533	14.11%	1.51	1.23	1.32
2015	6/30/2026	144	10,528	121,492,744	2,399	1.044	52,860	1.462	77,281	22.785%	0.556	12.68%	1.15	0.96	1.30
2016	6/30/2026	132	10,035	107,864,755	2,179	1.038	51,394	1.429	73,456	21.710%	0.581	12.61%	1.07	0.91	1.28
2017	6/30/2026	120	9,770	122,123,407	2,095	1.038	60,499	1.397	84,534	21.446%	0.606	13.00%	1.25	1.08	1.25
2018	6/30/2026	108	10,196	113,842,419	2,110	1.038	56,006	1.366	76,504	20.693%	0.633	13.10%	1.12	0.98	1.23
2019	6/30/2026	96	10,098	113,420,272	2,145	1.038	54,892	1.335	73,302	21.240%	0.661	14.04%	1.12	1.01	1.20
2020	6/30/2026	84	10,627	137,744,025	2,037	1.038	70,186	1.306	91,629	19.170%	0.690	13.22%	1.30	1.19	1.18
2021	6/30/2026	72	10,108	119,867,394	2,008	1.038	61,960	1.276	79,078	19.867%	0.734	14.58%	1.19	1.11	1.07
2022	6/30/2026	60	11,019	121,211,230	2,165	1.038	58,118	1.216	70,642	19.646%	0.781	15.34%	1.10	1.04	1.06
2023	6/30/2026	48	11,889	123,049,502	1,976	1.019	63,433	1.158	73,431	16.623%	0.831	13.81%	1.03	1.00	1.02
2024	6/30/2026	36	12,719	136,960,829	1,743	1.000	78,598	1.103	86,654	13.700%	0.884	12.11%	1.08	1.05	1.02
2025	6/30/2026	24	13,268	138,030,503	1,641	1.000	84,114	1.050	88,320	12.368%	0.940	11.63%	1.04	1.03	1.01
2026	6/30/2026	12	13,441	134,465,533	1,713	1.000	78,512	1.000	78,512	12.742%	1.000	12.74%	1.00	1.00	1.00
Total			$248,723	$3,653,321,485	94,233		$42,620		$78,893	28.642%		13.72%			

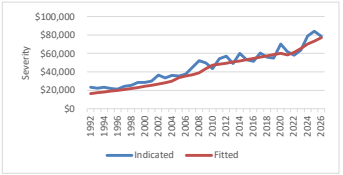
Beginning	Ending	Severity Trend
1992	2008	5.2%
2009	2020	2.3%
2021	2024	8.3%
		Selected
1992	2008	5.0%
2009	2020	2.3%
2021	2026	5.0%

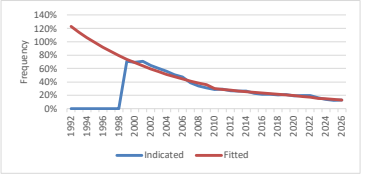
Beginning	Ending	Frequency Trend
2000	2009	-9.1%
2010	2019	-4.2%
2020	2024	-8.1%
		Selected
1992	2009	-7.0%
2010	2019	-4.2%
2020	2026	-6.0%

Beginning	Ending	Pure Prem Trend
2000	2009	-2.0%
2010	2019	-2.5%
2021	2024	-3.4%
		Selected
1992	2008	-2.4%
2009	2020	-2.0%
2021	2026	-1.3%

Beginning	Ending	Severity
1992	2008	77,700
2009	2020	81,139
2021	2024	77,023
		Selected
1992	2008	77,700
2009	2020	81,139
2021	2026	77,023

Beginning	Ending	Frequency
2000	2009	14.95%
2010	2022	13.56%
2023	2024	12.93%
		Selected
1992	2009	14.95%
2010	2022	13.56%
2023	2026	12.93%







Column Notes

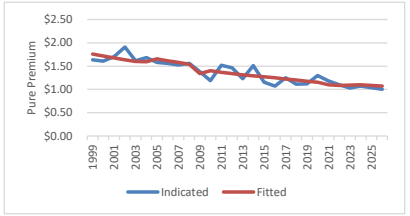
(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit B.3, Columns (4) and (13)
(5) Average Exhibit B.4, Columns (6) and (7)
(6) Exhibit B.10, Column (5)
(8) Based on selected Severity trends
(11) Based on selected Frequency trends
(14) (13) adjusted by selected Pure Premium trend
(15) Selected Severity x selected Frequency / 10,000

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Pure Premium Trend (Payroll)

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Initial Indicated Ultimate Loss	(5) Indicated Pure Premium Per $100 Payroll (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Pure Premium	(8) Trended Pure Premium	(9) Fitted Pure Premium
1999	6/30/2026	336	$40,277,368	$65,990,495	$1.64	1.234	$2.02	$1.17	$1.76
2000	6/30/2026	324	43,292,428	69,504,899	1.61	1.234	1.98	1.17	1.72
2001	6/30/2026	312	47,027,299	80,167,976	1.70	1.234	2.10	1.28	1.68
2002	6/30/2026	300	50,776,362	96,977,533	1.91	1.234	2.36	1.46	1.64
2003	6/30/2026	288	52,959,274	85,649,264	1.62	1.234	2.00	1.27	1.60
2004	6/30/2026	276	55,362,397	93,396,714	1.69	1.209	2.04	1.33	1.60
2005	6/30/2026	264	60,849,344	96,356,967	1.58	1.138	1.80	1.20	1.66
2006	6/30/2026	252	69,289,653	108,293,022	1.56	1.138	1.78	1.21	1.62
2007	6/30/2026	240	79,410,961	121,015,708	1.52	1.138	1.73	1.21	1.58
2008	6/30/2026	228	88,397,375	137,515,487	1.56	1.138	1.77	1.27	1.54
2009	6/30/2026	216	91,019,593	125,614,383	1.38	1.114	1.54	1.13	1.34
2010	6/30/2026	204	86,014,115	102,601,562	1.19	1.049	1.25	0.94	1.40
2011	6/30/2026	192	91,213,698	138,818,985	1.52	1.049	1.60	1.22	1.37
2012	6/30/2026	180	95,514,448	139,715,357	1.46	1.049	1.54	1.20	1.34
2013	6/30/2026	168	97,350,585	119,821,212	1.23	1.049	1.29	1.03	1.31
2014	6/30/2026	156	101,485,570	153,703,822	1.51	1.049	1.59	1.29	1.29
2015	6/30/2026	144	105,282,781	121,492,744	1.15	1.044	1.20	1.00	1.27
2016	6/30/2026	132	100,348,047	107,864,755	1.07	1.038	1.12	0.94	1.25
2017	6/30/2026	120	97,700,169	122,123,407	1.25	1.038	1.30	1.12	1.23
2018	6/30/2026	108	101,963,752	113,842,419	1.12	1.038	1.16	1.02	1.20
2019	6/30/2026	96	100,978,104	113,420,272	1.12	1.038	1.17	1.05	1.18
2020	6/30/2026	84	106,267,694	137,744,025	1.30	1.038	1.35	1.23	1.15
2021	6/30/2026	72	101,077,078	119,867,394	1.19	1.038	1.23	1.15	1.10
2022	6/30/2026	60	110,193,931	121,211,230	1.10	1.038	1.14	1.08	1.09
2023	6/30/2026	48	118,888,999	123,049,502	1.03	1.019	1.05	1.01	1.09
2024	6/30/2026	36	127,191,078	136,960,829	1.08	1.000	1.08	1.05	1.10
2025	6/30/2026	24	132,682,369	138,030,503	1.04	1.000	1.04	1.03	1.09
2026	6/30/2026	12	134,412,699	134,465,533	1.00	1.000	1.00	1.00	1.07
Total			$2,487,227,171	$3,225,216,000	$1.30				

Beginning	Ending	Pure Premium
1992	2008	1.26
2009	2020	1.10
2021	2024	1.07
		Selected
1992	2008	1.26
2009	2020	1.10
2021	2026	1.07



Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit B.3, Columns (4) and (13)
(6) Exhibit B.12, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected pure premium detrended to historical levels and adjusted to historical benefit levels.

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Loss Ratio Trend

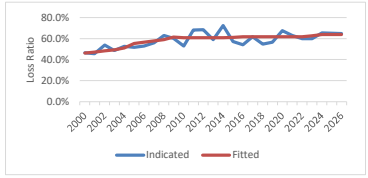
Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Initial Indicated Ultimate Loss	(5) Indicated Loss Ratio (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Loss Ratio	(8) Trended Loss Ratio	(9) Fitted Loss Ratio
2000	6/30/2026	324	$148,762,633	$69,504,899	46.7%	1.234	57.7%	68.9%	46.4%
2001	6/30/2026	312	175,048,207	80,167,976	45.8%	1.234	56.5%	66.2%	47.3%
2002	6/30/2026	300	180,262,306	96,977,533	53.8%	1.234	66.4%	76.3%	48.2%
2003	6/30/2026	288	175,552,340	85,649,264	48.8%	1.234	60.2%	67.8%	49.2%
2004	6/30/2026	276	177,079,289	93,396,714	52.7%	1.209	63.8%	70.4%	51.2%
2005	6/30/2026	264	185,716,218	96,356,967	51.9%	1.138	59.0%	63.9%	55.5%
2006	6/30/2026	252	204,173,121	108,293,022	53.0%	1.138	60.3%	64.0%	56.6%
2007	6/30/2026	240	215,836,851	121,015,708	56.1%	1.138	63.8%	66.4%	57.8%
2008	6/30/2026	228	218,131,541	137,515,487	63.0%	1.138	71.7%	73.1%	58.9%
2009	6/30/2026	216	208,459,209	125,614,383	60.3%	1.114	67.1%	67.1%	61.4%
2010	6/30/2026	204	193,599,615	102,601,562	53.0%	1.049	55.6%	55.6%	60.9%
2011	6/30/2026	192	203,337,513	138,818,985	68.3%	1.049	71.6%	71.6%	60.9%
2012	6/30/2026	180	204,008,162	139,715,357	68.5%	1.049	71.9%	71.9%	60.9%
2013	6/30/2026	168	203,157,965	119,821,212	59.0%	1.049	61.9%	61.9%	60.9%
2014	6/30/2026	156	211,849,593	153,703,822	72.6%	1.049	76.1%	76.1%	60.9%
2015	6/30/2026	144	212,780,825	121,492,744	57.1%	1.044	59.6%	59.6%	61.3%
2016	6/30/2026	132	199,356,077	107,864,755	54.1%	1.038	56.2%	56.2%	61.6%
2017	6/30/2026	120	198,012,678	122,123,407	61.7%	1.038	64.0%	64.0%	61.6%
2018	6/30/2026	108	207,938,971	113,842,419	54.7%	1.038	56.8%	56.8%	61.6%
2019	6/30/2026	96	200,475,628	113,420,272	56.6%	1.038	58.7%	58.7%	61.6%
2020	6/30/2026	84	203,774,071	137,744,025	67.6%	1.038	70.2%	70.2%	61.6%
2021	6/30/2026	72	189,814,141	119,867,394	63.1%	1.038	65.5%	65.5%	61.6%
2022	6/30/2026	60	202,517,355	121,211,230	59.9%	1.038	62.1%	62.1%	61.6%
2023	6/30/2026	48	204,639,501	123,049,502	60.1%	1.019	61.3%	61.3%	62.8%
2024	6/30/2026	36	209,063,047	136,960,829	65.5%	1.000	65.5%	65.5%	64.0%
2025	6/30/2026	24	211,599,899	138,030,503	65.2%	1.000	65.2%	65.2%	64.0%
2026	6/30/2026	12	206,922,188	134,465,533	65.0%	1.000	65.0%	65.0%	64.0%
Total			$5,351,868,944	$3,159,225,505	59.0%				

Beginning	Ending	Trend
2000	2009	1.7%
2010	2020	-0.5%
2021	2024	-0.2%
		Selected
2000	2008	2.0%
2009	2020	0.0%
2021	2026	0.0%

Beginning	Ending	Loss Ratio
2000	2009	68.4%
2010	2020	64.0%
2021	2023	62.9%
		Selected
2000	2009	68.4%
2010	2020	64.0%
2021	2026	64.0%

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit B.3, Columns (4) and (13)
(6) Exhibit B.10, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected loss ratio detrended to historical levels and adjusted to historical benefit levels.



Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Incremental Paid Losses per Ultimate Lost Time Claim Count

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992									248	355	285	315	343	294	333	246	277	219
1993								265	309	323	371	438	353	395	337	321	347	358
1994							367	367	493	389	359	465	354	335	327	291	314	486
1995						416	369	362	311	381	295	254	230	270	210	352	295	302
1996					465	510	408	367	342	361	312	272	312	280	296	279	302	300
1997				725	557	458	592	450	327	359	320	409	406	363	348	323	337	453
1998			1,385	912	793	653	689	503	458	514	524	367	354	292	347	208	294	344
1999	3,582	3,688	1,645	971	784	736	502	488	548	554	576	400	397	447	400	441	294	299
2000	3,842	4,442	1,541	1,079	968	666	624	467	383	371	405	388	353	446	428	386	413	247
2001	3,891	3,970	1,560	1,169	859	742	701	683	625	532	429	489	486	394	452	421	339	299
2002	4,599	4,343	2,218	1,333	838	782	691	684	812	638	638	562	527	519	544	450	402	319
2003	4,131	4,378	1,864	1,038	894	708	634	592	647	526	504	623	544	455	533	437	453	444
2004	5,347	5,063	1,747	1,011	841	765	801	760	741	606	606	639	558	528	769	350	325	327
2005	6,329	4,654	1,862	945	814	789	761	759	599	588	720	497	502	451	269	363	331	354
2006	6,483	4,492	2,072	1,224	1,088	999	686	640	748	604	552	667	590	506	359	347	379	342
2007	7,248	6,195	2,536	1,718	1,326	944	964	1,036	866	760	750	593	600	523	532	443	467	391
2008	8,376	6,735	3,432	2,388	1,567	1,203	1,314	981	950	793	649	587	682	500	371	451	466	539
2009	7,805	7,401	3,599	2,028	1,548	1,462	964	1,098	848	756	639	597	649	513	429	479	599	514
2010	8,314	7,641	3,032	1,852	1,499	1,525	885	871	587	517	566	599	432	349	528	511	394	
2011	9,256	8,464	3,207	2,659	1,888	1,419	1,224	975	733	866	603	495	585	579	769	790		
2012	9,304	8,234	4,155	2,249	1,766	1,460	1,456	1,108	1,001	1,021	786	852	777	741	832			
2013	8,432	8,599	3,662	2,221	1,521	1,089	875	737	796	710	580	514	527	666				
2014	8,951	9,193	3,667	2,310	1,733	1,437	1,134	813	874	696	652	918	1,253					
2015	8,535	9,565	3,416	2,548	1,369	1,225	909	930	787	927	620	810						
2016	9,170	9,438	3,986	1,784	1,631	1,045	759	676	873	733	731							
2017	10,343	9,928	3,502	2,679	1,397	1,031	799	1,306	1,315	1,132								
2018	10,103	9,092	4,299	2,168	1,658	1,341	1,188	1,080	859									
2019	7,714	9,439	3,655	2,073	1,715	1,271	1,255	1,092										
2020	11,128	10,334	4,254	2,441	2,408	1,771	1,561											
2021	9,271	9,246	3,519	2,885	2,022	1,744												
2022	9,099	7,629	4,103	2,492	2,185													
2023	8,979	10,530	4,474	2,913														
2024	12,523	13,536	5,352															
2025	14,079	13,520																
2026	13,096																	

Calendar Year Persistency

Injury Year Ending 6/30	12 24	24 36	36 48	48 60	60 72	72 84	84 96	96 108	108 120	120 132	132 144	144 156	156 168	168 180	180 192	192 204	204 216	216 228
1993								0.935	1.147	0.881	0.850	0.783	0.833	0.842	0.731	0.862	0.632	0.834
1994							0.723	0.843	0.656	0.955	1.219	0.759	1.115	1.006	0.983	1.190	1.140	0.282
1995						0.883	0.992	1.361	1.248	0.942	1.573	1.395	1.457	1.211	1.386	0.890	1.651	0.757
1996					0.893	0.724	0.889	0.849	1.115	0.818	0.814	0.846	0.864	0.750	1.190	1.055	0.999	1.070
1997				0.642	0.916	0.891	0.619	0.759	1.104	0.870	0.851	0.764	0.690	0.817	0.802	0.936	0.891	0.646
1998			0.523	0.611	0.577	0.908	0.653	0.651	0.784	0.622	0.780	1.105	1.025	1.190	0.932	1.619	1.541	0.881
1999		0.376	0.554	0.817	0.833	0.936	1.002	0.937	0.939	0.947	0.638	0.884	0.738	0.775	0.520	0.667	1.172	0.804
2000	0.960	0.370	0.630	0.726	0.760	0.754	0.783	1.173	1.446	1.551	0.989	1.023	1.266	0.897	1.032	0.762	0.724	1.381
2001	1.142	0.388	0.692	0.828	0.775	0.841	0.666	0.560	0.595	0.760	0.903	0.722	0.917	1.086	0.852	0.981	0.729	1.144
2002	0.863	0.359	0.527	0.645	0.885	0.896	0.988	0.913	0.656	0.673	0.767	0.866	0.748	0.871	0.773	0.753	0.744	0.952
2003	1.051	0.507	0.715	0.808	0.875	0.977	1.078	1.372	0.985	1.213	1.113	0.846	0.954	1.194	0.843	0.919	0.704	0.845
2004	0.819	0.368	0.594	0.884	0.842	0.829	0.739	0.851	0.710	0.833	1.027	0.852	0.816	1.009	0.568	1.295	1.368	1.380
2005	0.800	0.375	0.543	0.890	0.941	1.015	0.999	0.976	1.011	1.030	0.887	1.124	1.052	1.707	1.302	0.895	0.987	0.389
2006	0.718	0.415	0.456	0.665	0.725	0.762	1.106	0.936	0.787	1.191	0.900	0.753	0.763	0.531	1.010	0.954	0.933	0.938
2007	0.620	0.334	0.483	0.634	0.753	0.727	0.664	0.722	0.698	0.727	0.889	0.996	0.844	0.687	0.652	0.856	0.733	1.214
2008	0.740	0.377	0.501	0.555	0.602	0.801	0.788	0.884	0.800	0.946	0.913	1.021	0.767	1.064	1.193	1.035	0.839	0.963
2009	0.863	0.464	0.664	0.773	0.777	0.898	1.017	0.865	0.935	0.859	0.919	1.142	0.770	0.724	1.051	0.974	0.901	1.181
2010	0.890	0.471	0.669	0.836	0.976	0.632	1.240	0.974	1.288	1.236	1.054	1.084	1.188	1.228	0.907	1.171	1.307	
2011	0.826	0.358	0.578	0.564	0.808	0.624	0.712	0.602	0.705	0.653	0.994	0.871	0.598	0.913	0.665	0.498		
2012	0.910	0.390	0.640	0.839	0.804	0.838	0.669	0.662	0.866	0.590	0.630	0.686	0.745	1.038	0.949			
2013	0.977	0.483	0.614	0.795	0.959	1.337	1.267	1.357	1.282	1.108	1.469	1.511	1.405	1.250				
2014	0.961	0.398	0.606	0.658	0.628	0.609	0.650	0.979	0.812	0.834	0.788	0.574	0.531					
2015	1.077	0.383	0.676	0.680	1.049	0.926	0.894	0.940	0.884	0.703	1.480	1.548						
2016	1.043	0.362	0.639	0.767	0.751	0.870	1.226	1.164	1.062	0.846	1.107							
2017	0.913	0.401	0.509	0.609	0.748	0.736	0.846	0.669	0.558	0.646								
2018	0.983	0.385	0.623	0.645	0.622	0.596	1.099	1.217	1.317									
2019	1.179	0.455	0.593	0.800	0.782	0.935	0.861	0.787										
2020	0.848	0.354	0.487	0.703	0.528	0.709	0.699											
2021	1.115	0.460	0.694	0.835	0.876	0.895												
2022	1.016	0.461	0.703	0.811	0.798													
2023	0.850	0.390	0.557	0.750														
2024	0.841	0.331	0.544															
2025	0.961	0.396																
2026	1.032																	
Strt Average	0.926	0.400	0.593	0.732	0.796	0.835	0.884	0.924	0.938	0.897	0.981	0.963	0.913	0.990	0.917	0.964	1.000	0.921
3 Year Strt Average	0.945	0.372	0.602	0.799	0.734	0.846	0.886	0.891	0.979	0.732	1.125	1.211	0.894	1.067	0.840	0.881	1.015	1.119
5 Year Strt Average	0.940	0.407	0.597	0.780	0.721	0.774	0.946	0.955	0.927	0.827	1.095	1.038	0.893	1.031	0.953	0.907	0.942	0.937
P(Living)	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.989	0.988	0.988
Selected	0.945	0.407	0.597	0.780	0.734	0.774	0.943	0.943	0.943	0.943	0.943	0.943	0.943	0.943	0.943	0.943	0.943	0.943
Cumulative	4.960	4.106	8.795	13.316	15.594	19.645	23.657	23.373	23.080	22.779	22.468	22.149	21.820	21.482	21.133	20.775	20.406	20.025
	432	**444**	**456**	**468**	**480**	**492**	**504**	**516**	**528**	**540**	**552**	**564**	**576**	**588**	**600**	**612**	**624**	**636**
	444	**456**	**468**	**480**	**492**	**504**	**516**	**528**	**540**	**552**	**564**	**576**	**588**	**600**	**612**	**624**	**636**	**648**
	0.917	0.916	0.915	0.914	0.913	0.912	0.910	0.909	0.908	0.906	0.905	0.903	0.902	0.900	0.898	0.896	0.893	0.891

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Incremental Paid Losses per Ultimate Lost Time Claim Count

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	298	333	274	330	266	317	212	346	324	244	180	120	148	147	186	166	154
1993	137	237	339	359	446	349	233	246	158	127	215	144	109	106	123	148	
1994	229	297	255	234	234	342	151	150	147	173	146	178	179	157	127		
1995	321	291	296	304	215	266	186	301	159	249	150	146	124	138			
1996	293	234	365	269	223	150	147	134	96	78	103	146	122				
1997	303	251	237	230	179	163	221	147	175	201	145	183					
1998	240	232	236	172	149	135	146	125	172	136	96						
1999	341	230	175	183	186	155	147	250	305	219							
2000	342	259	247	195	177	142	186	226	130								
2001	304	230	195	142	226	213	276	170									
2002	376	465	368	253	253	281	317										
2003	451	265	244	354	399	233											
2004	138	241	245	336	329												
2005	321	398	458	404													
2006	475	516	424														
2007	519	458															
2008	607																
2009																	
2010																	
2011																	
2012																	
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2025																	
2026																	

Calendar Year Persistency

Injury Year Ending 6/30	228 240	240 252	252 264	264 276	276 288	288 300	300 312	312 324	324 336	336 348	348 360	360 372	372 384	384 396	396 408	408 420	420 432
1993	2.435	1.158	0.974	0.741	0.710	0.608	1.489	1.318	1.544	1.413	0.561	1.030	1.354	1.763	1.353	1.037	
1994	1.036	1.142	1.407	1.907	1.490	0.680	1.625	1.051	0.868	1.237	0.983	0.611	0.590	0.784	1.166		
1995	0.926	0.877	0.791	0.771	1.590	0.568	0.810	0.487	1.092	0.587	1.186	1.225	1.261	0.922			
1996	0.996	1.265	0.834	0.800	1.194	1.236	2.054	1.186	2.592	1.916	1.423	0.848	1.126				
1997	0.770	1.453	1.134	0.970	0.839	0.899	0.607	0.654	0.447	0.509	1.007	0.668					
1998	1.046	1.020	0.973	1.038	1.096	1.636	1.006	1.396	1.172	1.068	1.902						
1999	0.681	1.027	0.987	0.811	0.725	0.947	0.855	0.687	0.446	0.439							
2000	0.672	0.675	0.743	0.953	0.873	1.033	1.345	1.350	1.688								
2001	0.852	1.071	1.003	1.246	0.627	0.875	0.819	0.764									
2002	0.613	0.418	0.386	0.893	0.840	0.981	0.536										
2003	1.031	1.389	1.041	0.715	0.705	1.363											
2004	1.924	1.010	1.447	1.187	0.706												
2005	0.751	0.614	0.733	0.815													
2006	0.838	0.888	0.954														
2007	0.994	0.924															
2008	0.755																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
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2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	
Strt Average	1.020	0.995	0.958	0.988	0.950	0.984	1.115	0.988	1.231	1.024	1.177	0.877	1.083	1.156	1.260	1.037	NA
3 Year Strt Average	0.862	0.809	1.045	0.906	0.750	1.073	0.900	0.934	1.102	0.672	1.444	0.914	0.992	1.156	1.260	—	—
5 Year Strt Average	1.053	0.965	0.912	0.971	0.750	1.040	0.912	0.970	1.269	0.904	1.300	0.877	1.083	—	—	—	—
P(Living)	0.987	0.986	0.985	0.983	0.982	0.981	0.980	0.978	0.977	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.967
Selected	0.943	0.943	0.943	0.943	0.943	0.943	0.942	0.941	0.939	0.938	0.937	0.935	0.934	0.933	0.932	0.930	0.929
Cumulative	19.634	19.231	18.816	18.389	17.950	17.497	17.031	16.575	16.129	15.691	15.262	14.840	14.423	14.011	13.591	13.172	12.762
	648	**660**	**672**	**684**	**696**	**708**	**720**	**732**	**744**	**756**	**768**	**780**	**792**	**804**	**816**	**828**	**840**
	660	**672**	**684**	**696**	**708**	**720**	**732**	**744**	**756**	**768**	**780**	**792**	**804**	**816**	**828**	**840**	**852**
	0.888	0.885	0.882	0.879	0.875	0.871	0.867	0.862	0.857	0.852	0.845	0.839	0.832	0.824	0.815	0.805	0.794
	852	**864**	**876**	**888**	**900**	**912**	**924**	**936**	**948**								
	864	**876**	**888**	**900**	**912**	**924**	**936**	**948**	**960**								
	0.783	0.770	0.756	0.741	0.724	0.705	0.683	0.657	0.625								

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Persistency Per Loss Time Claim Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Incremetal Paid Loss	(4) Cumulative Persistency Factor (Adj. for Inflation)	(5) Estimated Unpaid Loss (3) x (4)	(6) Estimated Ult. Loss
Prior to 1992	6/30/2026		$2,319,552	12.350	$28,646,183	
1992	6/30/2026	420	548,506	12.762	7,000,001	$65,442,094
1993	6/30/2026	408	529,077	13.172	6,968,836	62,720,366
1994	6/30/2026	396	461,564	13.591	6,273,122	65,530,004
1995	6/30/2026	384	474,251	14.011	6,644,625	58,780,311
1996	6/30/2026	372	375,719	14.423	5,418,976	50,573,991
1997	6/30/2026	360	528,812	14.840	7,847,316	55,142,850
1998	6/30/2026	348	283,591	15.262	4,328,123	55,991,003
1999	6/30/2026	336	627,978	15.691	9,853,801	64,084,032
2000	6/30/2026	324	393,003	16.129	6,338,698	64,858,013
2001	6/30/2026	312	568,031	16.575	9,415,324	75,526,394
2002	6/30/2026	300	1,046,523	17.031	17,823,787	94,430,569
2003	6/30/2026	288	744,365	17.497	13,024,417	81,359,092
2004	6/30/2026	276	1,029,177	17.950	18,473,602	90,593,384
2005	6/30/2026	264	1,256,829	18.389	23,112,377	95,209,054
2006	6/30/2026	252	1,403,623	18.816	26,411,152	106,592,448
2007	6/30/2026	240	1,424,510	19.231	27,394,977	117,120,178
2008	6/30/2026	228	1,843,765	19.634	36,200,553	135,154,935
2009	6/30/2026	216	1,466,916	20.025	29,375,538	120,445,148
2010	6/30/2026	204	983,873	20.406	20,076,430	95,333,818
2011	6/30/2026	192	2,146,255	20.775	44,587,943	138,363,707
2012	6/30/2026	180	2,165,567	21.133	45,765,901	138,782,423
2013	6/30/2026	168	1,717,624	21.482	36,897,763	116,692,721
2014	6/30/2026	156	3,383,616	21.820	73,831,531	164,657,691
2015	6/30/2026	144	1,958,075	22.149	43,369,511	119,906,560
2016	6/30/2026	132	1,610,432	22.468	36,183,821	104,060,820
2017	6/30/2026	120	2,394,612	22.779	54,545,896	125,285,546
2018	6/30/2026	108	1,832,911	23.080	42,303,429	110,127,597
2019	6/30/2026	96	2,377,115	23.373	55,559,373	116,995,041
2020	6/30/2026	84	3,212,702	23.657	76,002,618	145,759,770
2021	6/30/2026	72	3,520,803	19.645	69,165,222	127,075,331
2022	6/30/2026	60	4,738,212	15.594	73,885,756	129,206,286
2023	6/30/2026	48	5,712,058	13.316	76,059,433	128,800,433
2024	6/30/2026	36	9,337,928	8.795	82,127,311	136,930,256
2025	6/30/2026	24	22,264,608	4.106	91,422,449	136,873,565
2026	6/30/2026	12	22,493,728	4.960	111,579,066	134,072,794
Total			$109,175,909		$1,323,914,859	$3,628,478,225

Column Notes

(3) Provided by Wyoming Department of Workforce Services.
(4) From Exhibit B.20.
(5) (3) x (4)
(6) (5) + Exhibit B.7, Column (3)

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Incremental Paid Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992									885,639	1,265,414	1,016,427	1,125,279	1,223,062	1,047,676	1,187,494	879,019	987,361	781,568
1993								947,016	1,103,489	1,153,914	1,324,595	1,561,904	1,258,522	1,410,236	1,203,612	1,146,362	1,237,706	1,277,046
1994							1,332,690	1,331,438	1,790,781	1,411,906	1,303,209	1,687,855	1,287,090	1,217,706	1,186,414	1,058,428	1,139,665	1,766,118
1995						1,429,083	1,270,745	1,246,134	1,071,153	1,309,832	1,016,119	873,380	791,614	927,805	723,299	1,212,168	1,013,087	1,038,299
1996					1,427,956	1,566,258	1,251,097	1,125,758	1,048,299	1,108,186	957,794	835,033	958,047	860,168	908,881	856,796	927,093	920,208
1997				2,090,661	1,607,357	1,320,269	1,709,202	1,298,391	944,097	1,034,755	923,257	1,179,705	1,171,976	1,046,167	1,004,236	931,799	971,192	1,308,255
1998			4,077,267	2,683,412	2,335,057	1,921,189	2,027,617	1,480,550	1,347,035	1,514,590	1,543,476	1,081,803	1,041,078	860,969	1,020,132	611,822	866,134	1,014,083
1999	10,255,932	10,559,874	4,709,898	2,779,020	2,243,387	2,106,279	1,437,075	1,398,062	1,568,203	1,585,519	1,649,313	1,145,554	1,135,323	1,279,557	1,144,192	1,262,924	841,436	855,229
2000	11,619,279	13,432,897	4,659,971	3,263,413	2,926,466	2,013,239	1,887,212	1,412,165	1,158,299	1,123,262	1,223,899	1,171,999	1,068,012	1,347,457	1,293,019	1,166,285	1,247,783	747,239
2001	12,993,677	13,257,530	5,208,878	3,903,398	2,869,220	2,476,768	2,340,213	2,282,000	2,085,665	1,777,850	1,433,899	1,634,303	1,623,209	1,314,674	1,510,804	1,404,280	1,131,635	998,766
2002	15,177,736	14,333,908	7,319,759	4,399,765	2,765,908	2,581,847	2,281,928	2,257,109	2,679,460	2,105,040	2,104,786	1,853,267	1,738,066	1,713,609	1,794,471	1,484,709	1,326,221	1,052,969
2003	13,220,177	14,011,646	5,965,609	3,320,856	2,860,568	2,265,684	2,030,360	1,893,775	2,072,042	1,681,927	1,614,049	1,992,435	1,742,328	1,457,569	1,706,997	1,399,826	1,450,424	1,422,571
2004	16,713,522	15,824,177	5,460,519	3,160,825	2,628,422	2,392,321	2,502,736	2,376,549	2,315,144	1,893,004	1,894,884	1,996,214	1,745,003	1,651,830	2,405,154	1,093,879	1,015,312	1,021,419
2005	19,694,907	14,483,018	5,794,168	2,941,403	2,532,008	2,455,259	2,368,722	2,362,208	1,863,958	1,830,800	2,240,767	1,545,763	1,563,321	1,402,708	836,316	1,129,356	1,030,193	1,100,376
2006	21,483,915	14,886,316	6,865,630	4,055,684	3,607,084	3,310,631	2,273,562	2,120,721	2,477,722	2,002,962	1,829,988	2,211,350	1,956,890	1,677,777	1,191,359	1,149,685	1,256,625	1,134,289
2007	22,526,703	19,253,119	7,882,533	5,339,744	4,121,969	2,933,214	2,995,120	3,218,496	2,692,893	2,361,066	2,332,002	1,842,252	1,864,239	1,625,784	1,653,865	1,377,339	1,450,331	1,216,073
2008	25,430,406	20,448,686	10,419,790	7,250,048	4,758,822	3,653,309	3,988,244	2,977,193	2,883,015	2,408,395	1,970,149	1,783,582	2,069,774	1,518,501	1,127,610	1,369,089	1,416,240	1,637,764
2009	22,262,805	21,110,333	10,265,361	5,785,472	4,414,721	4,170,948	2,749,232	3,130,934	2,419,259	2,155,080	1,823,343	1,702,071	1,851,656	1,462,252	1,224,302	1,366,739	1,708,186	1,466,916
2010	20,784,391	19,102,928	7,581,058	4,631,149	3,746,810	3,812,876	2,213,124	2,177,876	1,466,641	1,293,128	1,415,109	1,496,817	1,079,087	873,501	1,320,714	1,278,307	983,873	
2011	25,150,753	22,999,073	8,715,395	7,224,614	5,128,892	3,855,905	3,325,568	2,648,270	1,992,181	2,353,817	1,637,213	1,346,292	1,588,581	1,572,935	2,090,020	2,146,255		
2012	24,213,404	21,429,593	10,814,256	5,853,663	4,594,852	3,798,910	3,790,411	2,883,351	2,603,978	2,656,129	2,045,988	2,216,843	2,020,849	1,928,729	2,165,567			
2013	21,754,532	22,185,151	9,447,120	5,729,510	3,925,246	2,809,834	2,256,881	1,901,956	2,053,651	1,830,603	1,496,030	1,325,844	1,360,977	1,717,624				
2014	24,174,266	24,825,968	9,904,496	6,239,506	4,679,830	3,879,906	3,063,885	2,196,098	2,359,734	1,878,340	1,760,485	2,480,030	3,383,616					
2015	20,644,528	23,136,793	8,263,560	6,163,613	3,311,208	2,963,062	2,199,653	2,249,089	1,903,211	2,243,400	1,500,857	1,958,075						
2016	20,191,487	20,782,891	8,776,568	3,927,560	3,590,575	2,300,538	1,670,464	1,488,365	1,923,359	1,614,760	1,610,432							
2017	21,885,062	21,007,590	7,409,994	5,667,730	2,957,074	2,182,101	1,690,799	2,762,892	2,781,796	2,394,612								
2018	21,555,801	19,398,506	9,172,703	4,625,808	3,537,806	2,860,380	2,535,821	2,304,432	1,832,911									
2019	16,796,807	20,554,244	7,959,573	4,513,070	3,735,206	2,767,366	2,732,287	2,377,115										
2020	22,900,129	21,267,256	8,754,685	5,023,066	4,955,289	3,644,025	3,212,702											
2021	18,714,620	18,663,674	7,104,347	5,824,240	4,082,425	3,520,803												
2022	19,732,826	16,546,049	8,897,903	5,405,539	4,738,212													
2023	17,607,004	20,647,891	8,774,047	5,712,058														
2024	21,849,164	23,615,853	9,337,928															
2025	23,186,508	22,264,608																
2026	22,493,728																	

Calendar Year Persistency

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992									1.429	0.803	1.107	1.087	0.857	1.133	0.740	1.123	0.792	1.363
1993								1.165	1.046	1.148	1.179	0.806	1.121	0.853	0.952	1.080	1.032	0.383
1994							0.999	1.345	0.788	0.923	1.295	0.763	0.946	0.974	0.892	1.077	1.550	0.470
1995						0.889	0.981	0.860	1.223	0.776	0.860	0.906	1.172	0.780	1.676	0.836	1.025	1.063
1996					1.097	0.799	0.900	0.931	1.057	0.864	0.872	1.147	0.898	1.057	0.943	1.082	0.993	0.976
1997				0.769	0.821	1.295	0.760	0.727	1.096	0.892	1.278	0.993	0.893	0.960	0.928	1.042	1.347	0.669
1998			0.658	0.870	0.823	1.055	0.730	0.910	1.124	1.019	0.701	0.962	0.827	1.185	0.600	1.416	1.171	0.697
1999	1.030	0.446	0.590	0.807	0.939	0.682	0.973	1.122	1.011	1.040	0.695	0.991	1.127	0.894	1.104	0.666	1.016	1.142
2000	1.156	0.347	0.700	0.897	0.688	0.937	0.748	0.820	0.970	1.090	0.958	0.911	1.262	0.960	0.902	1.070	0.599	1.384
2001	1.020	0.393	0.749	0.735	0.863	0.945	0.975	0.914	0.852	0.807	1.140	0.993	0.810	1.149	0.929	0.806	0.883	1.016
2002	0.944	0.511	0.601	0.629	0.933	0.884	0.989	1.187	0.786	1.000	0.881	0.938	0.986	1.047	0.827	0.893	0.794	1.178
2003	1.060	0.426	0.557	0.861	0.792	0.896	0.933	1.094	0.812	0.960	1.234	0.874	0.837	1.171	0.820	1.036	0.981	1.014
2004	0.947	0.345	0.579	0.832	0.910	1.046	0.950	0.974	0.818	1.001	1.053	0.874	0.947	1.456	0.455	0.928	1.006	0.421
2005	0.735	0.400	0.508	0.861	0.970	0.965	0.997	0.789	0.982	1.224	0.690	1.011	0.897	0.596	1.350	0.912	1.068	0.908
2006	0.693	0.461	0.591	0.889	0.918	0.687	0.933	1.168	0.808	0.914	1.208	0.885	0.857	0.710	0.965	1.093	0.903	1.388
2007	0.855	0.409	0.677	0.772	0.712	1.021	1.075	0.837	0.877	0.988	0.790	1.012	0.872	1.017	0.833	1.053	0.838	1.327
2008	0.804	0.510	0.696	0.656	0.768	1.092	0.746	0.968	0.835	0.818	0.905	1.160	0.734	0.743	1.214	1.034	1.156	1.126
2009	0.948	0.486	0.564	0.763	0.945	0.659	1.139	0.773	0.891	0.846	0.933	1.088	0.790	0.837	1.116	1.250	0.859	
2010	0.919	0.397	0.611	0.809	1.018	0.580	0.984	0.673	0.882	1.094	1.058	0.721	0.809	1.512	0.968	0.770		
2011	0.914	0.379	0.829	0.710	0.752	0.862	0.796	0.752	1.182	0.696	0.822	1.180	0.990	1.329	1.027			
2012	0.885	0.505	0.541	0.785	0.827	0.998	0.761	0.903	1.020	0.770	1.084	0.912	0.954	1.123				
2013	1.020	0.426	0.606	0.685	0.716	0.803	0.843	1.080	0.891	0.817	0.886	1.026	1.262					
2014	1.027	0.399	0.630	0.750	0.829	0.790	0.717	1.075	0.796	0.937	1.409	1.364						
2015	1.121	0.357	0.746	0.537	0.895	0.742	1.022	0.846	1.179	0.669	1.305							
2016	1.029	0.422	0.448	0.914	0.641	0.726	0.891	1.292	0.840	0.997								
2017	0.960	0.353	0.765	0.522	0.738	0.775	1.634	1.007	0.861									
2018	0.900	0.473	0.504	0.765	0.809	0.887	0.909	0.795										
2019	1.224	0.387	0.567	0.828	0.741	0.987	0.870											
2020	0.929	0.412	0.574	0.987	0.735	0.882												
2021	0.997	0.381	0.820	0.701	0.862													
2022	0.839	0.538	0.608	0.877														
2023	1.173	0.425	0.651															
2024	1.081	0.395																
2025	0.960																	
Strt Average	0.969	0.422	0.630	0.777	0.836	0.880	0.933	0.962	0.964	0.924	1.014	0.983	0.948	1.023	0.962	1.009	1.001	0.972
3 Year Strt Average	1.071	0.453	0.693	0.855	0.780	0.918	1.138	1.031	0.960	0.868	1.200	1.101	1.069	1.321	1.037	1.018	0.951	1.280
5 Year Strt Average	1.010	0.430	0.644	0.831	0.777	0.851	1.065	1.003	0.913	0.838	1.101	1.041	0.961	1.109	1.032	1.040	0.965	1.034
P(Living)	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.989	0.988	0.988
Selected	1.010	0.430	0.644	0.831	0.777	0.851	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.905	0.905
Cumulative	4.491	3.446	7.014	9.894	10.902	13.030	14.306	13.876	13.428	12.963	12.479	11.976	11.453	10.909	10.344	9.756	9.144	9.104
	432	**444**	**456**	**468**	**480**	**492**	**504**	**516**	**528**	**540**	**552**	**564**	**576**	**588**	**600**	**612**	**624**	**636**
	444	**456**	**468**	**480**	**492**	**504**	**516**	**528**	**540**	**552**	**564**	**576**	**588**	**600**	**612**	**624**	**636**	**648**
	0.887	0.886	0.885	0.884	0.883	0.882	0.881	0.880	0.879	0.877	0.876	0.874	0.873	0.871	0.869	0.867	0.865	0.862

Wyoming Department of Workforce Services
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Incremental Paid Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	1,064,913	1,189,724	979,150	1,178,864	950,254	1,131,011	757,708	1,235,957	1,155,688	870,975	641,113	429,664	528,522	524,989	665,098	592,881	548,506
1993	488,807	846,140	1,211,111	1,283,364	1,593,023	1,247,089	830,123	877,104	564,321	453,879	766,032	513,484	387,750	377,332	438,249	529,077	
1994	830,606	1,079,174	928,025	849,897	851,557	1,242,762	549,046	546,457	532,176	630,076	531,515	645,756	650,232	568,560	461,564		
1995	1,103,719	1,002,413	1,017,278	1,046,094	740,268	914,730	638,679	1,034,877	546,444	857,940	515,385	502,403	427,016	474,251			
1996	898,165	717,227	1,119,240	825,350	683,437	461,057	449,569	410,974	295,275	239,996	314,932	449,061	375,719				
1997	875,566	724,582	684,467	662,890	516,595	470,193	637,054	424,812	504,564	581,296	419,520	528,812					
1998	706,919	684,318	695,167	507,776	437,553	397,277	431,000	368,811	505,793	400,570	283,591						
1999	976,850	658,529	500,227	524,805	532,826	442,478	419,535	716,237	873,990	627,978							
2000	1,034,411	782,361	746,474	590,388	535,317	429,056	562,551	683,858	393,003								
2001	1,014,348	769,547	649,823	474,579	756,003	710,243	921,727	568,031									
2002	1,240,116	1,534,687	1,214,257	836,387	835,513	928,741	1,046,523										
2003	1,442,929	847,949	779,402	1,133,530	1,277,657	744,365											
2004	430,349	753,688	764,807	1,050,848	1,029,177												
2005	998,786	1,239,409	1,426,402	1,256,829													
2006	1,574,501	1,710,982	1,403,623														
2007	1,613,950	1,424,510															
2008	1,843,765																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Calendar Year Persistency

Injury Year Ending 6/30	228 240	240 252	252 264	264 276	276 288	288 300	300 312	312 324	324 336	336 348	348 360	360 372	372 384	384 396	396 408	408 420	420 432
1992	1.117	0.823	1.204	0.806	1.190	0.670	1.631	0.935	0.754	0.736	0.670	1.230	0.993	1.267	0.891	0.925	
1993	1.731	1.431	1.060	1.241	0.783	0.666	1.057	0.643	0.804	1.688	0.670	0.755	0.973	1.161	1.207		
1994	1.299	0.860	0.916	1.002	1.459	0.442	0.995	0.974	1.184	0.844	1.215	1.007	0.874	0.812			
1995	0.908	1.015	1.028	0.708	1.236	0.698	1.620	0.528	1.570	0.601	0.975	0.850	1.111				
1996	0.799	1.561	0.737	0.828	0.675	0.975	0.914	0.718	0.813	1.312	1.426	0.837					
1997	0.828	0.945	0.968	0.779	0.910	1.355	0.667	1.188	1.152	0.722	1.261						
1998	0.968	1.016	0.730	0.862	0.908	1.085	0.856	1.371	0.792	0.708							
1999	0.674	0.760	1.049	1.015	0.830	0.948	1.707	1.220	0.719								
2000	0.756	0.954	0.791	0.907	0.801	1.311	1.216	0.575									
2001	0.759	0.844	0.730	1.593	0.939	1.298	0.616										
2002	1.238	0.791	0.689	0.999	1.112	1.127											
2003	0.588	0.919	1.454	1.127	0.583												
2004	1.751	1.015	1.374	0.979													
2005	1.241	1.151	0.881														
2006	1.087	0.820															
2007	0.883																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
Strt Average	1.039	0.994	0.972	0.988	0.952	0.961	1.128	0.906	0.973	0.944	1.036	0.936	0.988	1.080	1.049	0.925	NA
3 Year Strt Average	1.070	0.995	1.236	1.035	0.878	1.245	1.180	1.055	0.888	0.914	1.220	0.898	0.986	1.080	1.049	—	—
5 Year Strt Average	1.110	0.939	1.026	1.121	0.853	1.154	1.012	1.015	1.009	0.837	1.109	0.936	0.988	—	—	—	—
P(Living)	0.987	0.986	0.985	0.983	0.982	0.981	0.980	0.978	0.977	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.967
Selected	0.905	0.905	0.905	0.905	0.905	0.905	0.905	0.905	0.905	0.905	0.905	0.904	0.903	0.902	0.901	0.900	0.899
Cumulative	9.060	9.011	8.957	8.897	8.831	8.758	8.677	8.588	8.490	8.381	8.261	8.128	7.991	7.849	7.702	7.548	7.387
	648	**660**	**672**	**684**	**696**	**708**	**720**	**732**	**744**	**756**	**768**	**780**	**792**	**804**	**816**	**828**	**840**
	660	**672**	**684**	**696**	**708**	**720**	**732**	**744**	**756**	**768**	**780**	**792**	**804**	**816**	**828**	**840**	**852**
	0.860	0.857	0.854	0.851	0.847	0.843	0.839	0.834	0.830	0.824	0.818	0.812	0.805	0.797	0.789	0.779	0.769
	852	**864**	**876**	**888**	**900**	**912**	**924**	**936**	**948**								
	864	**876**	**888**	**900**	**912**	**924**	**936**	**948**	**960**								
	0.758	0.745	0.732	0.717	0.701	0.682	0.661	0.636	0.605								

Wyoming Department of Workforce Services
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Incremental Paid Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Incremetal Paid Loss	(4) Cumulative Persistency Factor	(5) Estimated Unpaid Loss (3) x (4)	(6) Estimated Ult. Loss
			$2,319,552	7.217	$16,740,300	
1992	6/30/2026	420	548,506	7.387	4,051,883	$62,493,976
1993	6/30/2026	408	529,077	7.548	3,993,686	59,745,215
1994	6/30/2026	396	461,564	7.702	3,555,020	62,811,902
1995	6/30/2026	384	474,251	7.849	3,722,539	55,858,225
1996	6/30/2026	372	375,719	7.991	3,002,340	48,157,354
1997	6/30/2026	360	528,812	8.128	4,298,079	51,593,612
1998	6/30/2026	348	283,591	8.261	2,342,644	54,005,524
1999	6/30/2026	336	627,978	8.381	5,263,020	59,493,252
2000	6/30/2026	324	393,003	8.490	3,336,485	61,855,800
2001	6/30/2026	312	568,031	8.588	4,878,354	70,989,424
2002	6/30/2026	300	1,046,523	8.677	9,081,001	85,687,783
2003	6/30/2026	288	744,365	8.758	6,519,124	74,853,799
2004	6/30/2026	276	1,029,177	8.831	9,088,618	81,208,400
2005	6/30/2026	264	1,256,829	8.897	11,182,026	83,278,702
2006	6/30/2026	252	1,403,623	8.957	12,571,971	92,753,268
2007	6/30/2026	240	1,424,510	9.011	12,836,121	102,561,322
2008	6/30/2026	228	1,843,765	9.060	16,704,270	115,658,652
2009	6/30/2026	216	1,466,916	9.104	13,355,065	104,424,676
2010	6/30/2026	204	983,873	9.144	8,996,812	84,254,200
2011	6/30/2026	192	2,146,255	9.756	20,938,345	114,714,109
2012	6/30/2026	180	2,165,567	10.344	22,400,226	115,416,749
2013	6/30/2026	168	1,717,624	10.909	18,738,160	98,533,118
2014	6/30/2026	156	3,383,616	11.453	38,753,314	129,579,474
2015	6/30/2026	144	1,958,075	11.976	23,450,432	99,987,481
2016	6/30/2026	132	1,610,432	12.479	20,097,032	87,974,031
2017	6/30/2026	120	2,394,612	12.963	31,041,423	101,781,073
2018	6/30/2026	108	1,832,911	13.428	24,612,786	92,436,954
2019	6/30/2026	96	2,377,115	13.876	32,984,019	94,419,688
2020	6/30/2026	84	3,212,702	14.306	45,960,645	115,717,797
2021	6/30/2026	72	3,520,803	13.030	45,875,372	103,785,481
2022	6/30/2026	60	4,738,212	10.902	51,653,872	106,974,402
2023	6/30/2026	48	5,712,058	9.894	56,512,800	109,253,800
2024	6/30/2026	36	9,337,928	7.014	65,491,588	120,294,533
2025	6/30/2026	24	22,264,608	3.446	76,734,304	122,185,420
2026	6/30/2026	12	22,493,728	4.491	101,009,637	123,503,364
Total			$109,175,909		$831,773,312	$3,148,242,562

Column Notes

(3) Provided by Wyoming Department of Workforce Services.
(4) From Exhibit B.22.
(5) (3) x (4)
(6) (5) + Exhibit B.7, Column (3)

Wyoming Department of Workforce Services
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Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																3,451	3,464	3,477
1993															3,439	3,441	3,462	3,462
1994														3,503	3,515	3,531	3,531	3,536
1995													3,312	3,326	3,341	3,335	3,342	3,342
1996												2,969	2,969	2,988	2,983	2,991	2,993	2,987
1997											2,747	2,756	2,776	2,778	2,783	2,778	2,776	2,774
1998										2,794	2,807	2,831	2,836	2,843	2,837	2,833	2,826	2,843
1999									2,716	2,724	2,750	2,750	2,774	2,777	2,769	2,761	2,764	2,768
2000								2,841	2,852	2,879	2,890	2,904	2,905	2,912	2,892	2,892	2,902	2,940
2001							3,083	3,109	3,146	3,145	3,164	3,174	3,171	3,153	3,161	3,181	3,213	3,233
2002						3,044	3,076	3,102	3,120	3,129	3,133	3,136	3,128	3,149	3,156	3,178	3,188	3,193
2003					2,888	2,950	2,991	3,006	3,035	3,045	3,051	3,023	3,048	3,055	3,080	3,099	3,090	3,099
2004				2,737	2,832	2,899	2,921	2,941	2,948	2,941	2,925	2,944	2,958	2,986	3,012	3,003	3,024	3,027
2005			2,576	2,764	2,864	2,893	2,920	2,927	2,913	2,905	2,932	2,938	2,978	2,988	2,983	2,995	3,007	3,013
2006		2,264	2,743	2,996	3,043	3,092	3,116	3,102	3,084	3,127	3,132	3,157	3,172	3,164	3,174	3,182	3,196	3,197
2007	358	1,961	2,579	2,683	2,757	2,799	2,796	2,776	2,853	2,877	2,910	2,933	2,930	2,942	2,957	2,973	2,975	2,987
2008	308	2,150	2,457	2,610	2,694	2,694	2,683	2,771	2,804	2,838	2,860	2,861	2,887	2,902	2,903	2,897	2,908	2,916
2009	638	1,929	2,330	2,455	2,466	2,466	2,566	2,590	2,651	2,661	2,659	2,682	2,693	2,710	2,705	2,718	2,734	2,737
2010	528	1,720	2,011	2,053	2,050	2,200	2,247	2,285	2,323	2,324	2,346	2,362	2,374	2,384	2,393	2,410	2,416	
2011	622	1,821	2,015	2,013	2,312	2,373	2,435	2,475	2,481	2,507	2,543	2,556	2,555	2,567	2,571	2,580		
2012	504	1,357	1,461	2,031	2,157	2,254	2,315	2,321	2,359	2,415	2,438	2,439	2,450	2,459	2,469			
2013	200	805	1,854	2,042	2,162	2,236	2,244	2,306	2,387	2,414	2,423	2,437	2,453	2,464				
2014	311	1,669	2,020	2,190	2,324	2,344	2,419	2,488	2,516	2,525	2,549	2,564	2,579					
2015	503	1,450	1,765	1,988	2,017	2,108	2,195	2,238	2,233	2,259	2,272	2,287						
2016	421	1,209	1,674	1,768	1,890	1,956	2,010	2,019	2,037	2,054	2,062							
2017	270	1,246	1,558	1,737	1,817	1,879	1,882	1,926	1,955	1,972								
2018	335	1,188	1,619	1,709	1,818	1,848	1,903	1,953	1,966									
2019	250	1,302	1,568	1,773	1,814	1,900	1,947	1,975										
2020	376	1,102	1,549	1,643	1,741	1,814	1,853											
2021	235	1,221	1,444	1,645	1,759	1,798												
2022	404	1,107	1,571	1,804	1,883													
2023	157	970	1,434	1,642														
2024	115	820	1,256															
2025	117	859																
2026	153																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992																1.004	1.004	0.999
1993															1.001	1.006	1.000	1.004
1994														1.003	1.005	1.000	1.001	1.003
1995													1.004	1.005	0.998	1.002	1.000	0.997
1996												1.000	1.006	0.998	1.003	1.001	0.998	1.000
1997											1.003	1.007	1.001	1.002	0.998	0.999	0.999	1.002
1998										1.005	1.009	1.002	1.002	0.998	0.999	0.998	1.006	1.001
1999									1.003	1.010	1.000	1.009	1.001	0.997	0.997	1.001	1.001	1.007
2000								1.004	1.009	1.004	1.005	1.000	1.002	0.993	1.000	1.003	1.013	1.003
2001							1.008	1.012	1.000	1.006	1.003	0.999	0.994	1.003	1.006	1.010	1.006	0.997
2002						1.011	1.008	1.006	1.003	1.001	1.001	0.997	1.007	1.002	1.007	1.003	1.002	1.004
2003					1.021	1.014	1.005	1.010	1.003	1.002	0.991	1.008	1.002	1.008	1.006	0.997	1.003	1.003
2004				1.035	1.024	1.008	1.007	1.002	0.998	0.995	1.006	1.005	1.009	1.009	0.997	1.007	1.001	1.003
2005			1.073	1.036	1.010	1.009	1.002	0.995	0.997	1.009	1.002	1.014	1.003	0.998	1.004	1.004	1.002	1.001
2006		1.212	1.092	1.016	1.016	1.008	0.996	0.994	1.014	1.002	1.008	1.005	0.997	1.003	1.003	1.004	1.000	1.003
2007	5.478	1.315	1.040	1.028	1.015	0.999	0.993	1.028	1.008	1.011	1.008	0.999	1.004	1.005	1.005	1.001	1.004	1.003
2008	6.981	1.143	1.062	1.032	1.000	0.996	1.033	1.012	1.012	1.008	1.000	1.009	1.005	1.000	0.998	1.004	1.003	1.000
2009	3.024	1.208	1.054	1.004	1.000	1.041	1.009	1.024	1.004	0.999	1.009	1.004	1.006	0.998	1.005	1.006	1.001	
2010	3.258	1.169	1.021	0.999	1.073	1.021	1.017	1.017	1.000	1.009	1.007	1.005	1.004	1.004	1.007	1.002		
2011	2.928	1.107	0.999	1.149	1.026	1.026	1.016	1.002	1.010	1.014	1.005	1.000	1.005	1.002	1.004			
2012	2.692	1.077	1.390	1.062	1.045	1.027	1.003	1.016	1.024	1.010	1.000	1.005	1.004	1.004				
2013	4.025	2.303	1.101	1.059	1.034	1.004	1.028	1.035	1.011	1.004	1.006	1.007	1.004					
2014	5.367	1.210	1.084	1.061	1.009	1.032	1.029	1.011	1.004	1.010	1.006	1.006						
2015	2.883	1.217	1.126	1.015	1.045	1.041	1.020	0.998	1.012	1.006	1.007							
2016	2.872	1.385	1.056	1.069	1.035	1.028	1.004	1.009	1.008	1.004								
2017	4.615	1.250	1.115	1.046	1.034	1.002	1.023	1.015	1.009									
2018	3.546	1.363	1.056	1.064	1.017	1.030	1.026	1.007										
2019	5.208	1.204	1.131	1.023	1.047	1.025	1.014											
2020	2.931	1.406	1.061	1.060	1.042	1.021												
2021	5.196	1.183	1.139	1.069	1.022													
2022	2.740	1.419	1.148	1.044														
2023	6.178	1.478	1.145															
2024	7.130	1.532																
2025	7.342																	
Strt Average	4.442	1.325	1.100	1.046	1.027	1.018	1.013	1.010	1.007	1.006	1.004	1.004	1.003	1.002	1.002	1.003	1.002	1.002
Wtd Average	3.891	1.279	1.092	1.043	1.025	1.017	1.012	1.010	1.007	1.005	1.004	1.004	1.003	1.002	1.002	1.003	1.002	1.002
5 Year Wtd Average	4.841	1.390	1.124	1.051	1.032	1.021	1.018	1.008	1.009	1.007	1.005	1.004	1.005	1.001	1.004	1.003	1.002	1.002
3 Year Wtd Average	6.810	1.471	1.144	1.057	1.037	1.025	1.021	1.010	1.010	1.007	1.006	1.006	1.004	1.003	1.005	1.004	1.003	1.002
High-Low	4.374	1.282	1.089	1.042	1.026	1.018	1.013	1.010	1.006	1.006	1.004	1.004	1.004	1.002	1.002	1.003	1.002	1.002
3 Year Strt Average	6.884	1.476	1.144	1.058	1.037	1.025	1.021	1.010	1.010	1.006	1.006	1.006	1.004	1.003	1.005	1.004	1.003	1.002
Selected	6.178	1.505	1.145	1.057	1.032	1.021	1.018	1.008	1.009	1.007	1.005	1.004	1.005	1.001	1.004	1.003	1.002	1.002
Cumulative	12.911	2.090	1.388	1.213	1.147	1.111	1.088	1.069	1.061	1.052	1.045	1.040	1.036	1.031	1.029	1.026	1.022	1.020
% Developed	8%	48%	72%	82%	87%	90%	92%	94%	94%	95%	96%	96%	97%	97%	97%	97%	98%	98%

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	3,472	3,481	3,483	3,472	3,470	3,483	3,489	3,503	3,505	3,508	3,512	3,522	3,524	3,523	3,526	3,525	3,531	3,531
1993	3,477	3,472	3,469	3,468	3,469	3,473	3,496	3,504	3,503	3,505	3,514	3,523	3,521	3,529	3,530	3,532		3,532
1994	3,546	3,538	3,533	3,544	3,549	3,562	3,563	3,563	3,570	3,579	3,578	3,579	3,584	3,587	3,587			3,587
1995	3,331	3,324	3,320	3,333	3,358	3,358	3,364	3,372	3,377	3,379	3,373	3,382	3,387	3,392				3,392
1996	2,986	2,980	2,982	3,007	3,011	3,013	3,016	3,027	3,029	3,029	3,031	3,035	3,036					3,036
1997	2,779	2,788	2,806	2,811	2,815	2,820	2,828	2,837	2,838	2,837	2,844	2,846						2,846
1998	2,847	2,864	2,870	2,875	2,884	2,891	2,898	2,891	2,896	2,904	2,900							2,900
1999	2,786	2,792	2,794	2,800	2,803	2,807	2,808	2,812	2,813	2,817								2,817
2000	2,949	2,948	2,953	2,959	2,961	2,958	2,963	2,969	2,969									2,969
2001	3,224	3,233	3,239	3,255	3,255	3,262	3,267	3,274										3,274
2002	3,205	3,204	3,219	3,218	3,222	3,225	3,228											3,228
2003	3,108	3,116	3,115	3,118	3,127	3,130												3,130
2004	3,035	3,036	3,046	3,059	3,058													3,058
2005	3,015	3,025	3,034	3,035														3,035
2006	3,208	3,212	3,215															3,215
2007	2,996	3,006																3,006
2008	2,917																	2,917
2009																		2,737
2010																		2,416
2011																		2,580
2012																		2,469
2013																		2,464
2014																		2,579
2015																		2,287
2016																		2,062
2017																		1,972
2018																		1,966
2019																		1,975
2020																		1,853
2021																		1,798
2022																		1,883
2023																		1,642
2024																		1,256
2025																		859
2026																		153

Age to Age Development Factors

Injury Year Ending 6/30	228 240	240 252	252 264	264 276	276 288	288 300	300 312	312 324	324 336	336 348	348 360	360 372	372 384	384 396	396 408	408 420	420 Ult
1992	1.003	1.001	0.997	0.999	1.004	1.002	1.004	1.001	1.001	1.001	1.003	1.001	1.000	1.001	1.000	1.002	
1993	0.999	0.999	1.000	1.000	1.001	1.007	1.002	1.000	1.001	1.003	1.003	0.999	1.002	1.000	1.001		
1994	0.998	0.999	1.003	1.001	1.004	1.000	1.000	1.002	1.003	1.000	1.000	1.001	1.001	1.000			
1995	0.998	0.999	1.004	1.008	1.000	1.002	1.002	1.001	1.001	0.998	1.003	1.001	1.001				
1996	0.998	1.001	1.008	1.001	1.001	1.001	1.004	1.001	1.000	1.001	1.001	1.000					
1997	1.003	1.006	1.002	1.001	1.002	1.003	1.003	1.000	1.000	1.002	1.001						
1998	1.006	1.002	1.002	1.003	1.002	1.002	0.998	1.002	1.003	0.999							
1999	1.002	1.001	1.002	1.001	1.001	1.000	1.001	1.000	1.001								
2000	1.000	1.002	1.002	1.001	0.999	1.002	1.002	1.000									
2001	1.003	1.002	1.005	1.000	1.002	1.002	1.002										
2002	1.000	1.005	1.000	1.001	1.001	1.001											
2003	1.003	1.000	1.001	1.003	1.001												
2004	1.000	1.003	1.004	1.000													
2005	1.003	1.003	1.000														
2006	1.001	1.001															
2007	1.003																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.001	1.001	1.002	1.002	1.001	1.002	1.002	1.001	1.001	1.000	1.002	1.001	1.001	1.000	1.000	1.002	—
Wtd Average	1.001	1.001	1.002	1.002	1.002	1.002	1.002	1.001	1.001	1.000	1.002	1.001	1.001	1.000	1.000	1.002	—
5 Year Wtd Average	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.002	1.001	—	—	—	—	—
3 Year Wtd Average	1.003	1.002	1.002	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.002	1.001	1.002	1.000	—	—	—
High-Low	1.001	1.001	1.002	1.001	1.002	1.002	1.002	1.001	1.001	1.001	1.002	1.001	1.001	1.000	—	—	—
3 Year Strt Average	1.003	1.002	1.002	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.002	1.001	1.002	1.000	—	—	—
Selected	1.001	1.002	1.002	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000
Cumulative	1.018	1.017	1.015	1.013	1.012	1.011	1.009	1.008	1.007	1.006	1.005	1.004	1.003	1.002	1.001	1.001	1.000
% Developed	98%	98%	99%	99%	99%	99%	99%	99%	99%	99%	99%	100%	100%	100%	100%	100%	100%

Exhibit B.25

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Cumulative Closed Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Closed Counts	(4) Cumulative LDF	(5) Estimated Ult. Closed Count Method (3) x (4)
1992	6/30/2026	420	3,531	1.000	3,531
1993	6/30/2026	408	3,532	1.001	3,535
1994	6/30/2026	396	3,587	1.001	3,592
1995	6/30/2026	384	3,392	1.002	3,399
1996	6/30/2026	372	3,036	1.003	3,045
1997	6/30/2026	360	2,846	1.004	2,857
1998	6/30/2026	348	2,900	1.005	2,915
1999	6/30/2026	336	2,817	1.006	2,834
2000	6/30/2026	324	2,969	1.007	2,989
2001	6/30/2026	312	3,274	1.008	3,299
2002	6/30/2026	300	3,228	1.009	3,257
2003	6/30/2026	288	3,130	1.011	3,164
2004	6/30/2026	276	3,058	1.012	3,094
2005	6/30/2026	264	3,035	1.013	3,074
2006	6/30/2026	252	3,215	1.015	3,264
2007	6/30/2026	240	3,006	1.017	3,057
2008	6/30/2026	228	2,917	1.018	2,970
2009	6/30/2026	216	2,737	1.020	2,792
2010	6/30/2026	204	2,416	1.022	2,470
2011	6/30/2026	192	2,580	1.026	2,646
2012	6/30/2026	180	2,469	1.029	2,542
2013	6/30/2026	168	2,464	1.031	2,540
2014	6/30/2026	156	2,579	1.036	2,671
2015	6/30/2026	144	2,287	1.040	2,379
2016	6/30/2026	132	2,062	1.045	2,155
2017	6/30/2026	120	1,972	1.052	2,075
2018	6/30/2026	108	1,966	1.061	2,086
2019	6/30/2026	96	1,975	1.069	2,112
2020	6/30/2026	84	1,853	1.088	2,016
2021	6/30/2026	72	1,798	1.111	1,998
2022	6/30/2026	60	1,883	1.147	2,160
2023	6/30/2026	48	1,642	1.213	1,991
2024	6/30/2026	36	1,256	1.388	1,744
2025	6/30/2026	24	859	2.090	1,795
2026	6/30/2026	12	153	12.911	1,975
	Total		88,424		94,023

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit B.24.

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992				3,568	3,568	3,568	3,568	3,568	3,569	3,569	3,569	3,569	3,569	3,569	3,569	3,566	3,568	3,566
1993			3,567	3,568	3,569	3,570	3,570	3,570	3,570	3,570	3,570	3,570	3,570	3,570	3,570	3,570	3,570	3,571
1994		3,623	3,629	3,629	3,629	3,629	3,629	3,629	3,629	3,629	3,629	3,629	3,629	3,628	3,629	3,628	3,628	3,629
1995	3,179	4,341	3,433	3,433	3,433	3,434	3,434	3,434	3,434	3,433	3,433	3,433	3,433	3,433	3,433	3,433	3,433	3,433
1996	2,843	3,059	3,063	3,064	3,064	3,064	3,064	3,064	3,062	3,061	3,061	3,061	3,063	3,061	3,062	3,062	3,063	3,063
1997	2,472	2,871	2,873	2,875	2,875	2,875	2,875	2,875	2,875	2,875	2,876	2,876	2,880	2,882	2,881	2,882	2,881	2,882
1998	2,565	2,936	2,940	2,941	2,941	2,941	2,933	2,932	2,933	2,936	2,936	2,936	2,937	2,937	2,938	2,938	2,938	2,938
1999	2,489	2,855	2,861	2,862	2,863	2,857	2,856	2,857	2,855	2,856	2,856	2,857	2,858	2,856	2,856	2,857	2,857	2,857
2000	2,577	3,007	3,019	3,022	3,017	3,016	3,018	3,016	3,019	3,020	3,019	3,020	3,020	3,023	3,021	3,023	3,023	3,023
2001	2,911	3,343	3,349	3,335	3,336	3,336	3,333	3,332	3,335	3,334	3,335	3,334	3,336	3,334	3,337	3,338	3,336	3,336
2002	2,909	3,281	3,273	3,287	3,290	3,288	3,292	3,293	3,298	3,297	3,299	3,299	3,297	3,298	3,298	3,297	3,297	3,298
2003	2,764	3,159	3,169	3,178	3,185	3,185	3,192	3,193	3,196	3,196	3,199	3,196	3,197	3,198	3,198	3,199	3,199	3,199
2004	2,929	3,115	3,115	3,114	3,115	3,116	3,119	3,124	3,122	3,123	3,122	3,125	3,125	3,126	3,127	3,127	3,127	3,132
2005	3,023	3,065	3,084	3,092	3,095	3,102	3,103	3,105	3,103	3,105	3,107	3,107	3,107	3,108	3,109	3,110	3,110	3,108
2006	3,138	3,255	3,277	3,291	3,298	3,307	3,303	3,308	3,310	3,311	3,311	3,312	3,313	3,313	3,313	3,313	3,312	3,312
2007	2,853	3,038	3,063	3,089	3,089	3,096	3,095	3,098	3,102	3,103	3,103	3,106	3,106	3,106	3,105	3,105	3,105	3,105
2008	2,770	2,945	2,981	3,011	3,022	3,019	3,023	3,026	3,027	3,030	3,032	3,033	3,034	3,034	3,034	3,034	3,034	3,034
2009	2,600	2,777	2,811	2,824	2,829	2,835	2,837	2,842	2,843	2,846	2,846	2,847	2,849	2,848	2,848	2,849	2,851	2,851
2010	2,272	2,463	2,471	2,477	2,479	2,488	2,490	2,492	2,495	2,496	2,497	2,497	2,497	2,497	2,497	2,499	2,499	
2011	2,453	2,643	2,663	2,678	2,695	2,703	2,704	2,707	2,708	2,712	2,713	2,713	2,713	2,715	2,716	2,716		
2012	2,431	2,533	2,537	2,565	2,578	2,586	2,592	2,594	2,595	2,597	2,597	2,599	2,601	2,601	2,601			
2013	2,618	2,478	2,543	2,558	2,561	2,569	2,570	2,575	2,577	2,575	2,576	2,576	2,576	2,577				
2014	2,169	2,611	2,645	2,666	2,679	2,687	2,692	2,692	2,694	2,692	2,693	2,696	2,697					
2015	1,965	2,327	2,370	2,392	2,401	2,405	2,408	2,407	2,409	2,408	2,411	2,415						
2016	1,792	2,118	2,164	2,175	2,182	2,189	2,191	2,192	2,193	2,195	2,197							
2017	1,679	2,037	2,073	2,093	2,099	2,101	2,102	2,106	2,109	2,110								
2018	1,710	2,062	2,093	2,112	2,115	2,119	2,123	2,127	2,128									
2019	1,738	2,095	2,134	2,148	2,153	2,158	2,168	2,170										
2020	1,675	2,001	2,023	2,032	2,039	2,046	2,049											
2021	1,645	1,945	1,984	1,997	2,003	2,006												
2022	1,796	2,097	2,121	2,144	2,152													
2023	1,569	1,898	1,925	1,940														
2024	1,365	1,688	1,711															
2025	1,366	1,589																
2026	1,378																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.001	0.999	1.000
1993			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994		1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.366	0.791	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
1996	1.076	1.001	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000
1997	1.161	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000
1998	1.145	1.001	1.000	1.000	1.000	0.997	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.147	1.002	1.000	1.000	0.998	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000
2000	1.167	1.004	1.001	0.998	1.000	1.001	0.999	1.001	1.000	1.000	1.000	1.000	1.001	0.999	1.001	1.000	1.000	1.000
2001	1.148	1.002	0.996	1.000	1.000	0.999	1.000	1.001	1.000	1.000	1.000	1.001	0.999	1.001	1.000	0.999	1.000	1.000
2002	1.128	0.998	1.004	1.001	0.999	1.001	1.000	1.002	1.000	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
2003	1.143	1.003	1.003	1.002	1.000	1.002	1.000	1.001	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004	1.064	1.000	1.000	1.000	1.000	1.001	1.002	0.999	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.002	0.997
2005	1.014	1.006	1.003	1.001	1.002	1.000	1.001	0.999	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000
2006	1.037	1.007	1.004	1.002	1.003	0.999	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	1.065	1.008	1.008	1.000	1.002	1.000	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008	1.063	1.012	1.010	1.004	0.999	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009	1.068	1.012	1.005	1.002	1.002	1.001	1.002	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	
2010	1.084	1.003	1.002	1.001	1.004	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000		
2011	1.077	1.008	1.006	1.006	1.003	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000			
2012	1.042	1.002	1.011	1.005	1.003	1.002	1.001	1.000	1.001	1.000	1.001	1.001	1.000	1.000				
2013	0.947	1.026	1.006	1.001	1.003	1.000	1.002	1.001	0.999	1.000	1.000	1.000	1.000					
2014	1.204	1.013	1.008	1.005	1.003	1.002	1.000	1.001	0.999	1.000	1.001	1.000						
2015	1.184	1.018	1.009	1.004	1.002	1.001	1.000	1.001	1.000	1.001	1.002							
2016	1.182	1.022	1.005	1.003	1.003	1.001	1.000	1.000	1.001	1.001								
2017	1.213	1.018	1.010	1.003	1.001	1.000	1.002	1.001	1.000									
2018	1.206	1.015	1.009	1.001	1.002	1.002	1.002	1.000										
2019	1.205	1.019	1.007	1.002	1.002	1.005	1.001											
2020	1.195	1.011	1.004	1.003	1.003	1.001												
2021	1.182	1.020	1.007	1.003	1.001													
2022	1.168	1.011	1.011	1.004														
2023	1.210	1.014	1.008															
2024	1.237	1.014																
2025	1.163																	
Strt Average	1.138	1.002	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Average	1.130	0.997	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Wtd Average	1.191	1.014	1.007	1.003	1.002	1.002	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Wtd Average	1.203	1.013	1.008	1.003	1.002	1.003	1.002	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High-Low	1.137	1.009	1.005	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Strt Average	1.203	1.013	1.008	1.003	1.002	1.003	1.002	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.203	1.014	1.007	1.003	1.002	1.002	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.243	1.033	1.018	1.011	1.008	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001
% Developed	80%	97%	98%	99%	99%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	3,567	3,567	3,567	3,567	3,567	3,568	3,568	3,568	3,570	3,570	3,570	3,570	3,569	3,569	3,569	3,569	3,569	3,569
1993	3,570	3,570	3,568	3,568	3,568	3,568	3,568	3,568	3,569	3,569	3,570	3,570	3,570	3,570	3,570	3,570		3,570
1994	3,628	3,629	3,626	3,626	3,628	3,630	3,630	3,630	3,630	3,630	3,630	3,630	3,631	3,631	3,631	3,632		3,632
1995	3,431	3,431	3,431	3,433	3,434	3,436	3,436	3,436	3,436	3,438	3,438	3,439	3,439	3,439				3,439
1996	3,063	3,063	3,065	3,065	3,065	3,066	3,066	3,067	3,067	3,067	3,068	3,068	3,068					3,068
1997	2,882	2,882	2,882	2,883	2,884	2,885	2,885	2,885	2,885	2,885	2,885	2,885						2,885
1998	2,938	2,938	2,941	2,941	2,941	2,941	2,941	2,941	2,942	2,943	2,943							2,943
1999	2,857	2,857	2,858	2,859	2,860	2,860	2,860	2,861	2,861	2,862								2,862
2000	3,023	3,023	3,023	3,023	3,023	3,023	3,023	3,023	3,023									3,023
2001	3,336	3,336	3,337	3,336	3,337	3,337	3,339	3,338										3,338
2002	3,298	3,300	3,299	3,299	3,299	3,299	3,299											3,299
2003	3,199	3,199	3,199	3,199	3,199	3,199												3,199
2004	3,124	3,124	3,124	3,124	3,124													3,124
2005	3,108	3,108	3,108	3,110														3,110
2006	3,312	3,312	3,312															3,312
2007	3,106	3,106																3,106
2008	3,034																	3,034
2009																		2,851
2010																		2,499
2011																		2,716
2012																		2,601
2013																		2,577
2014																		2,697
2015																		2,415
2016																		2,197
2017																		2,110
2018																		2,128
2019																		2,170
2020																		2,049
2021																		2,006
2022																		2,152
2023																		1,940
2024																		1,711
2025																		1,589
2026																		1,378

Age to Age Development Factors

Injury Year Ending 6/30	228 240	240 252	252 264	264 276	276 288	288 300	300 312	312 324	324 336	336 348	348 360	360 372	372 384	384 396	396 408	408 420	420 Ult
1992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994	1.000	0.999	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000				
1996	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.000	1.000	1.000	1.000	1.000	1.001	1.000										
2002	1.001	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.000	1.000	1.000	1.000												
2004	1.000	1.000	1.000	1.000													
2005	1.000	1.000	1.001														
2006	1.000	1.000															
2007	1.000																
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																	Tail
Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
5 Year Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—	—	—
3 Year Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
High-Low	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Reported Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Cumulative LDF	(5) Estimated Ult. Reported Count Method (3) x (4)
1992	6/30/2026	420	3,569	1.000	3,569
1993	6/30/2026	408	3,570	1.000	3,570
1994	6/30/2026	396	3,632	1.000	3,633
1995	6/30/2026	384	3,439	1.000	3,440
1996	6/30/2026	372	3,068	1.000	3,069
1997	6/30/2026	360	2,885	1.000	2,886
1998	6/30/2026	348	2,943	1.001	2,945
1999	6/30/2026	336	2,862	1.001	2,864
2000	6/30/2026	324	3,023	1.001	3,025
2001	6/30/2026	312	3,338	1.001	3,341
2002	6/30/2026	300	3,299	1.001	3,302
2003	6/30/2026	288	3,199	1.001	3,202
2004	6/30/2026	276	3,124	1.001	3,127
2005	6/30/2026	264	3,110	1.001	3,114
2006	6/30/2026	252	3,312	1.001	3,316
2007	6/30/2026	240	3,106	1.001	3,110
2008	6/30/2026	228	3,034	1.001	3,038
2009	6/30/2026	216	2,851	1.001	2,854
2010	6/30/2026	204	2,499	1.001	2,501
2011	6/30/2026	192	2,716	1.001	2,719
2012	6/30/2026	180	2,601	1.001	2,604
2013	6/30/2026	168	2,577	1.001	2,580
2014	6/30/2026	156	2,697	1.001	2,701
2015	6/30/2026	144	2,415	1.002	2,419
2016	6/30/2026	132	2,197	1.002	2,202
2017	6/30/2026	120	2,110	1.003	2,116
2018	6/30/2026	108	2,128	1.003	2,134
2019	6/30/2026	96	2,170	1.003	2,178
2020	6/30/2026	84	2,049	1.004	2,058
2021	6/30/2026	72	2,006	1.006	2,019
2022	6/30/2026	60	2,152	1.008	2,170
2023	6/30/2026	48	1,940	1.011	1,962
2024	6/30/2026	36	1,711	1.018	1,743
2025	6/30/2026	24	1,589	1.033	1,641
2026	6/30/2026	12	1,378	1.243	1,713
	Total		94,299		94,861

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit B.26.

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																115	104	89
1993															131	129	108	109
1994														125	114	97	97	93
1995													121	107	92	98	91	91
1996												92	94	73	79	71	70	76
1997											129	120	104	104	98	104	105	108
1998										142	129	105	101	94	101	105	112	95
1999									139	132	106	107	84	79	87	96	93	89
2000								175	167	141	129	116	115	111	129	131	121	83
2001							250	223	189	189	171	160	165	181	176	157	123	103
2002						244	216	191	178	168	166	163	169	149	142	119	109	105
2003					297	235	201	187	161	151	148	173	149	143	118	100	109	100
2004				377	283	217	198	183	174	182	197	181	167	140	115	124	103	105
2005			508	328	231	209	183	178	190	200	175	169	129	120	126	115	103	95
2006		991	534	295	255	215	187	206	226	184	179	155	141	149	139	131	116	115
2007	2,495	1,077	484	406	332	297	299	322	249	226	193	173	176	164	148	132	130	118
2008	2,462	795	524	401	328	325	340	255	223	192	172	172	147	132	131	137	126	118
2009	1,962	848	481	369	363	369	271	252	192	185	187	165	156	138	143	131	117	114
2010	1,744	743	460	424	429	288	243	207	172	172	151	135	123	113	104	89	83	
2011	1,831	822	648	665	383	330	269	232	227	205	170	157	158	148	145	136		
2012	1,927	1,176	1,076	534	421	332	277	273	236	182	159	160	151	142	132			
2013	2,418	1,673	689	516	399	333	326	269	190	161	153	139	123	113				
2014	1,858	942	625	476	355	343	273	204	178	167	144	132	118					
2015	1,462	877	605	404	384	297	213	169	176	149	139	128						
2016	1,371	909	490	407	292	233	181	173	156	141	135							
2017	1,409	791	515	356	282	222	220	180	154	138								
2018	1,375	874	474	403	297	271	220	174	162									
2019	1,488	793	566	375	339	258	221	195										
2020	1,299	899	474	389	298	232	196											
2021	1,410	724	540	352	244	208												
2022	1,392	990	550	340	269													
2023	1,412	928	491	298														
2024	1,250	868	455															
2025	1,249	730																
2026	1,225																	

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	95	86	84	95	97	85	79	65	65	62	58	48	45	46	43	44	38	38
1993	93	98	99	100	99	95	72	64	66	64	56	47	49	41	40	38		38
1994	82	91	93	82	79	68	67	67	60	51	52	52	47	44	45			45
1995	100	107	111	100	76	78	72	64	59	59	65	57	52	47				47
1996	77	83	83	58	54	53	50	40	38	38	37	33	32					32
1997	103	94	76	72	69	65	57	48	47	48	41	39						39
1998	91	74	71	66	57	50	43	50	46	39	43							43
1999	71	65	64	59	57	53	52	49	48	45								45
2000	74	75	70	64	62	65	60	54	54									54
2001	112	103	98	81	82	75	72	64										64
2002	93	96	80	81	77	74	71											71
2003	91	83	84	81	72	69												69
2004	89	88	78	65	66													66
2005	93	83	74	75														75
2006	104	100	97															97
2007	110	100																100
2008	117																	117
2009																		114
2010																		83
2011																		136
2012																		132
2013																		113
2014																		118
2015																		128
2016																		135
2017																		138
2018																		162
2019																		195
2020																		196
2021																		208
2022																		269
2023																		298
2024																		455
2025																		730
2026																		1,225
																		5,875

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Bornheutter-Ferguson Reported Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unreported 1 - 1/(8)	(10) Unreported Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	70.73%	0.202	14.29%	74.00%	1.001	0.1%	2	2,864
2000	6/30/2026	324	4,329	69.46%	0.217	15.09%	68.82%	1.001	0.1%	2	3,025
2001	6/30/2026	312	4,703	70.60%	0.234	16.49%	64.00%	1.001	0.1%	3	3,341
2002	6/30/2026	300	5,078	64.59%	0.251	16.22%	59.52%	1.001	0.1%	3	3,302
2003	6/30/2026	288	5,296	60.10%	0.270	16.23%	55.36%	1.001	0.1%	3	3,202
2004	6/30/2026	276	5,536	56.19%	0.290	16.31%	51.48%	1.001	0.1%	3	3,127
2005	6/30/2026	264	6,085	50.85%	0.312	15.88%	47.88%	1.001	0.1%	4	3,114
2006	6/30/2026	252	6,929	47.48%	0.336	15.94%	44.53%	1.001	0.1%	4	3,316
2007	6/30/2026	240	7,941	38.83%	0.361	14.02%	41.41%	1.001	0.1%	4	3,110
2008	6/30/2026	228	8,840	33.98%	0.388	13.19%	38.51%	1.001	0.1%	5	3,039
2009	6/30/2026	216	9,102	31.01%	0.417	12.94%	35.81%	1.001	0.1%	3	2,854
2010	6/30/2026	204	8,601	28.89%	0.449	12.97%	30.21%	1.001	0.1%	2	2,501
2011	6/30/2026	192	9,121	29.41%	0.468	13.78%	28.94%	1.001	0.1%	2	2,718
2012	6/30/2026	180	9,551	26.94%	0.489	13.17%	27.72%	1.001	0.1%	3	2,604
2013	6/30/2026	168	9,735	26.30%	0.511	13.43%	26.55%	1.001	0.1%	3	2,580
2014	6/30/2026	156	10,149	26.47%	0.533	14.11%	25.44%	1.001	0.1%	4	2,701
2015	6/30/2026	144	10,528	22.79%	0.556	12.68%	24.37%	1.002	0.2%	4	2,419
2016	6/30/2026	132	10,035	21.71%	0.581	12.61%	23.34%	1.002	0.2%	5	2,202
2017	6/30/2026	120	9,770	21.45%	0.606	13.00%	22.36%	1.003	0.3%	6	2,116
2018	6/30/2026	108	10,196	20.69%	0.633	13.10%	21.42%	1.003	0.3%	6	2,134
2019	6/30/2026	96	10,098	21.24%	0.661	14.04%	20.52%	1.003	0.3%	7	2,177
2020	6/30/2026	84	10,627	19.17%	0.690	13.22%	19.65%	1.004	0.4%	9	2,058
2021	6/30/2026	72	10,108	19.87%	0.734	14.58%	18.47%	1.006	0.6%	12	2,018
2022	6/30/2026	60	11,019	19.65%	0.781	15.34%	17.36%	1.008	0.8%	16	2,168
2023	6/30/2026	48	11,889	16.62%	0.831	13.81%	15.57%	1.011	1.1%	20	1,960
2024	6/30/2026	36	12,719	13.71%	0.884	12.11%	14.63%	1.018	1.8%	34	1,745
2025	6/30/2026	24	13,268	12.95%	0.940	12.17%	13.76%	1.033	3.2%	58	1,647
2026	6/30/2026	12	13,441	13.72%	1.000	13.72%	12.93%	1.243	19.5%	340	1,718
	Total		$248,723			13.80%				566	71,759

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit B.4, Columns (6) and (7)) / Column (3)
(5) Exhibit B.17, Column (11)
(6) (4) x (5)
(7) Selected from Exhibit B.17 detrended
(8) From Exhibit B.26
(11) Exhibit B.27, Column (3) + (10)

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Bornheutter-Ferguson Closed Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unpaid 1 - 1/(8)	(10) Unpaid Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	70.73%	0.202	14.29%	74.00%	1.006	0.6%	17	2,834
2000	6/30/2026	324	4,329	69.46%	0.217	15.09%	68.82%	1.007	0.7%	20	2,989
2001	6/30/2026	312	4,703	70.60%	0.234	16.49%	64.00%	1.008	0.8%	23	3,297
2002	6/30/2026	300	5,078	64.59%	0.251	16.22%	59.52%	1.009	0.9%	27	3,255
2003	6/30/2026	288	5,296	60.10%	0.270	16.23%	55.36%	1.011	1.1%	31	3,161
2004	6/30/2026	276	5,536	56.19%	0.290	16.31%	51.48%	1.012	1.2%	33	3,091
2005	6/30/2026	264	6,085	50.85%	0.312	15.88%	47.88%	1.013	1.3%	37	3,072
2006	6/30/2026	252	6,929	47.48%	0.336	15.94%	44.53%	1.015	1.5%	46	3,261
2007	6/30/2026	240	7,941	38.83%	0.361	14.02%	41.41%	1.017	1.7%	55	3,061
2008	6/30/2026	228	8,840	33.98%	0.388	13.19%	38.51%	1.018	1.8%	60	2,977
2009	6/30/2026	216	9,102	31.01%	0.417	12.94%	35.81%	1.020	2.0%	64	2,801
2010	6/30/2026	204	8,601	28.89%	0.449	12.97%	30.21%	1.022	2.2%	56	2,472
2011	6/30/2026	192	9,121	29.41%	0.468	13.78%	28.94%	1.026	2.5%	66	2,646
2012	6/30/2026	180	9,551	26.94%	0.489	13.17%	27.72%	1.029	2.9%	76	2,545
2013	6/30/2026	168	9,735	26.30%	0.511	13.43%	26.55%	1.031	3.0%	77	2,541
2014	6/30/2026	156	10,149	26.47%	0.533	14.11%	25.44%	1.036	3.5%	89	2,668
2015	6/30/2026	144	10,528	22.79%	0.556	12.68%	24.37%	1.040	3.9%	99	2,386
2016	6/30/2026	132	10,035	21.71%	0.581	12.61%	23.34%	1.045	4.3%	101	2,163
2017	6/30/2026	120	9,770	21.45%	0.606	13.00%	22.36%	1.052	4.9%	108	2,080
2018	6/30/2026	108	10,196	20.69%	0.633	13.10%	21.42%	1.061	5.8%	126	2,092
2019	6/30/2026	96	10,098	21.24%	0.661	14.04%	20.52%	1.069	6.5%	134	2,109
2020	6/30/2026	84	10,627	19.17%	0.690	13.22%	19.65%	1.088	8.1%	169	2,022
2021	6/30/2026	72	10,108	19.87%	0.734	14.58%	18.47%	1.111	10.0%	187	1,985
2022	6/30/2026	60	11,019	19.65%	0.781	15.34%	17.36%	1.147	12.8%	245	2,128
2023	6/30/2026	48	11,889	16.62%	0.831	13.81%	15.57%	1.213	17.5%	324	1,966
2024	6/30/2026	36	12,719	13.71%	0.884	12.11%	14.63%	1.388	28.0%	521	1,777
2025	6/30/2026	24	13,268	12.95%	0.940	12.17%	13.76%	2.090	52.1%	952	1,811
2026	6/30/2026	12	13,441	13.72%	1.000	13.72%	12.93%	12.911	92.3%	1,603	1,756
	Total		$248,723			13.80%				5,349	70,949

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit B.4, Columns (6) and (7)) / Column (3)
(5) Exhibit B.17, Column (11)
(6) (4) x (5)
(7) Selected from Exhibit B.17 detrended
(8) From Exhibit B.24
(11) Exhibit B.25, Column (3) + (10)

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Paid Claim Severity per Reported Claim

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992								9,417	9,662	10,017	10,301	10,617	10,959	11,253	11,586	11,842	12,112	12,338
1993							8,325	8,590	8,899	9,223	9,594	10,031	10,384	10,779	11,116	11,437	11,784	12,138
1994						8,775	9,143	9,510	10,003	10,392	10,751	11,216	11,571	11,910	12,233	12,529	12,843	13,326
1995					7,979	8,393	8,763	9,126	9,438	9,822	10,118	10,372	10,603	10,873	11,084	11,437	11,732	12,034
1996				7,560	8,026	8,537	8,945	9,313	9,661	10,026	10,339	10,612	10,918	11,206	11,499	11,779	12,078	12,378
1997			7,561	8,283	8,842	9,302	9,896	10,348	10,676	11,036	11,353	11,763	12,154	12,509	12,861	13,180	13,522	13,971
1998		7,091	8,468	9,377	10,171	10,824	11,545	12,054	12,509	13,012	13,538	13,907	14,256	14,550	14,892	15,100	15,395	15,740
1999	4,121	7,291	8,922	9,890	10,670	11,430	11,937	12,422	12,980	13,531	14,108	14,504	14,896	15,355	15,755	16,192	16,486	16,786
2000	4,509	8,331	9,842	10,912	11,900	12,571	13,188	13,665	14,035	14,403	14,813	15,196	15,550	15,980	16,419	16,794	17,206	17,453
2001	4,464	7,853	9,394	10,604	11,461	12,203	12,916	13,605	14,218	14,756	15,181	15,676	16,153	16,557	16,995	17,411	17,760	18,060
2002	5,218	8,995	11,253	12,544	13,373	14,166	14,842	15,523	16,312	16,956	17,583	18,145	18,683	19,197	19,741	20,198	20,600	20,913
2003	4,783	8,620	10,476	11,491	12,364	13,075	13,683	14,271	14,906	15,433	15,923	16,561	17,101	17,551	18,085	18,517	18,970	19,415
2004	5,706	10,445	12,198	13,217	14,057	14,820	15,608	16,344	17,096	17,697	18,309	18,931	19,489	20,011	20,774	21,124	21,449	21,740
2005	6,515	11,151	12,961	13,879	14,684	15,442	16,200	16,951	17,562	18,141	18,850	19,348	19,851	20,296	20,558	20,915	21,246	21,614
2006	6,846	11,174	13,194	14,370	15,433	16,392	17,100	17,716	18,454	19,053	19,606	20,267	20,852	21,358	21,718	22,065	22,451	22,794
2007	7,896	13,752	16,214	17,806	19,140	20,044	21,019	22,037	22,877	23,630	24,382	24,951	25,552	26,075	26,616	27,060	27,527	27,918
2008	9,181	15,579	18,886	21,106	22,603	23,836	25,124	26,083	27,027	27,795	28,426	29,005	29,677	30,178	30,550	31,001	31,468	32,007
2009	8,563	15,619	19,082	21,042	22,566	23,989	24,941	25,999	26,841	27,570	28,211	28,799	29,428	29,952	30,382	30,851	31,429	31,943
2010	9,148	16,195	19,210	21,033	22,528	23,979	24,848	25,702	26,259	26,767	27,323	27,922	28,354	28,704	29,233	29,721	30,115	
2011	10,253	18,218	21,354	23,932	25,684	27,035	28,255	29,202	29,926	30,750	31,342	31,839	32,424	32,980	33,737	34,527		
2012	9,960	18,019	22,254	24,293	25,953	27,341	28,740	29,830	30,822	31,821	32,609	33,436	34,188	34,929	35,762			
2013	8,310	17,732	20,994	23,110	24,616	25,633	26,501	27,188	27,964	28,697	29,267	29,781	30,310	30,964				
2014	11,145	18,767	22,270	24,435	26,063	27,430	28,517	29,333	30,187	30,907	31,549	32,434	33,677					
2015	10,506	18,814	21,960	24,335	25,623	26,812	27,692	28,638	29,404	30,348	30,933	31,692						
2016	11,268	19,346	22,990	24,680	26,246	27,213	27,951	28,617	29,481	30,190	30,895							
2017	13,035	21,057	24,266	26,742	28,074	29,086	29,876	31,132	32,406	33,526								
2018	12,606	19,861	23,950	25,925	27,561	28,858	29,999	31,026	31,872									
2019	9,664	17,829	21,233	23,195	24,876	26,101	27,241	28,311										
2020	13,672	22,073	26,160	28,516	30,849	32,524	34,044											
2021	11,377	19,218	22,421	25,191	27,154	28,868												
2022	10,987	17,300	21,300	23,592	25,707													
2023	11,222	20,155	24,431	27,186														
2024	16,007	26,934	32,030															
2025	16,974	28,604																
2026	16,323																	

Reported Claim Severity

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											12,693	12,973	13,549	13,506	13,793	13,833	13,621	14,031
1993										11,614	12,086	12,435	12,839	13,516	13,951	13,945	13,817	14,120
1994									11,316	13,254	14,001	14,613	14,746	14,051	13,877	14,614	15,083	15,208
1995								11,179	11,689	11,583	11,620	11,785	12,030	12,079	12,321	12,717	13,046	13,259
1996							11,685	12,151	12,946	13,133	12,967	12,560	13,017	13,126	13,351	13,711	13,983	13,808
1997						12,383	12,308	13,433	13,541	13,414	14,196	14,803	14,519	15,217	15,939	16,244	14,783	15,762
1998					12,966	13,671	14,742	15,362	15,406	15,653	15,746	16,215	16,366	16,105	16,415	16,640	17,449	17,578
1999				12,955	13,330	14,524	14,607	15,222	16,700	16,480	16,756	17,214	17,369	17,778	17,319	18,453	18,381	18,821
2000			13,297	13,794	15,015	15,356	16,001	16,675	16,891	16,738	17,120	17,339	17,693	17,085	18,539	19,724	19,737	19,694
2001		12,980	12,562	14,175	14,731	15,154	15,852	17,062	17,456	17,701	18,170	18,270	17,957	19,249	19,166	19,940	19,909	20,117
2002	11,904	13,267	15,789	16,551	16,558	17,401	18,711	20,524	21,103	21,298	21,803	22,782	22,660	22,519	22,713	22,744	22,937	23,065
2003	12,951	13,376	14,287	14,646	15,115	15,277	16,779	17,396	17,532	18,793	18,332	19,440	19,179	20,187	20,491	21,316	21,295	21,664
2004	13,326	18,208	18,330	16,928	16,965	17,138	18,889	19,634	21,043	20,399	21,695	22,128	22,984	23,228	23,490	23,811	23,773	29,421
2005	15,286	16,994	17,034	17,026	17,266	17,806	18,860	21,354	20,401	21,224	21,353	21,863	22,034	22,759	22,854	22,876	28,922	28,879
2006	16,070	16,920	17,564	17,470	18,293	19,496	20,848	19,687	21,470	21,813	23,094	23,821	24,000	24,117	24,275	30,895	29,278	29,625
2007	17,302	20,082	21,270	22,313	23,629	23,927	24,594	26,306	26,936	27,612	28,284	28,896	29,109	29,745	38,218	35,774	36,203	33,697
2008	19,337	21,587	24,546	26,327	27,380	30,998	32,690	32,521	32,481	32,355	32,040	32,282	32,572	41,743	39,231	39,576	39,121	38,723
2009	18,856	22,282	24,189	25,822	26,434	30,553	30,105	30,767	31,040	32,257	32,521	32,554	42,061	38,998	39,151	38,085	36,810	37,792
2010	18,049	22,512	23,752	25,326	27,912	28,497	30,611	30,466	30,071	30,405	30,626	37,028	35,388	35,365	34,576	33,736	35,236	
2011	19,339	24,488	26,199	30,701	30,871	34,535	36,625	36,054	35,910	36,565	44,478	41,245	40,909	40,206	39,777	40,918		
2012	19,182	26,675	29,839	31,446	33,848	34,275	35,447	35,548	35,917	44,212	42,362	43,298	42,360	43,243	45,080			
2013	23,654	25,265	26,782	30,788	32,965	33,325	32,754	32,666	36,416	36,581	37,501	36,232	35,333	35,942				
2014	22,520	25,939	29,222	31,073	32,127	32,617	33,055	38,130	40,182	40,619	38,754	37,767	41,869					
2015	20,585	29,195	30,278	32,666	33,213	32,647	36,549	36,715	37,747	36,931	35,556	36,357						
2016	28,327	29,756	32,763	33,170	32,099	35,496	36,841	37,295	36,802	35,562	37,329							
2017	24,691	34,923	34,178	34,566	38,756	38,220	39,053	37,689	39,310	42,116								
2018	30,711	32,816	32,787	33,063	38,659	39,834	38,802	37,758	39,304									
2019	24,005	27,818	27,614	29,791	33,445	32,623	33,868	36,296										
2020	28,272	32,086	34,615	37,344	39,281	49,221	50,274											
2021	22,824	28,179	30,735	31,599	35,073	37,877												
2022	22,890	25,842	27,910	32,654	36,446													
2023	22,326	28,650	35,734	39,254														
2024	30,542	49,709	65,832															
2025	46,533	60,716																
2026	53,176																	

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Paid Claim Severity per Reported Claim

	Age of Development																
Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	12,633	12,967	13,241	13,572	13,838	14,151	14,363	14,710	15,025	15,269	15,449	15,569	15,722	15,869	16,055	16,221	16,375
1993	12,278	12,515	12,862	13,221	13,668	14,017	14,250	14,496	14,650	14,777	14,988	15,131	15,240	15,346	15,468	15,617	
1994	13,558	13,852	14,119	14,354	14,581	14,915	15,066	15,217	15,363	15,537	15,683	15,857	16,036	16,193	16,315		
1995	12,363	12,655	12,952	13,249	13,461	13,719	13,905	14,206	14,365	14,606	14,756	14,898	15,022	15,160			
1996	12,672	12,906	13,263	13,532	13,755	13,901	14,047	14,177	14,273	14,351	14,449	14,596	14,718				
1997	14,275	14,526	14,764	14,989	15,163	15,320	15,541	15,689	15,863	16,065	16,210	16,394					
1998	15,981	16,214	16,433	16,606	16,755	16,890	17,036	17,162	17,328	17,458	17,554						
1999	17,128	17,358	17,527	17,705	17,885	18,039	18,186	18,430	18,735	18,948							
2000	17,796	18,054	18,301	18,497	18,674	18,816	19,002	19,228	19,358								
2001	18,364	18,594	18,783	18,931	19,152	19,365	19,630	19,806									
2002	21,289	21,741	22,116	22,369	22,622	22,904	23,221										
2003	19,866	20,131	20,375	20,729	21,129	21,361											
2004	21,934	22,175	22,420	22,756	23,086												
2005	21,935	22,334	22,793	23,182													
2006	23,269	23,786	24,209														
2007	28,429	28,888															
2008	32,615																
2009																	
2010																	
2011																	
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2025																	
2026																	

Reported Claim Severity

	Age of Development																
Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	14,368	14,548	14,779	15,089	15,868	15,534	15,809	16,090	16,503	16,613	16,693	19,435	18,789	18,902	18,528	18,364	18,279
1993	13,980	14,145	14,005	14,896	14,828	15,381	15,711	15,807	16,028	16,005	20,361	18,679	18,550	18,043	17,207	17,196	
1994	15,656	14,626	15,662	15,773	15,967	16,247	16,265	16,304	16,299	19,959	18,677	19,092	18,516	18,401	18,721		
1995	13,272	14,450	14,276	14,482	14,782	15,017	15,051	15,302	18,388	17,834	18,133	17,466	17,619	17,487			
1996	14,215	14,316	14,721	14,807	15,083	15,128	15,038	17,834	16,934	17,043	16,399	16,248	16,249				
1997	15,786	16,192	16,372	16,737	16,862	16,948	21,273	19,271	19,088	18,817	18,131	18,408					
1998	17,687	17,740	18,081	18,007	18,016	21,327	19,607	19,915	19,382	18,898	19,124						
1999	19,137	18,904	18,909	19,039	23,864	22,047	22,225	21,301	21,301	21,408							
2000	19,242	19,340	19,567	23,484	23,332	23,223	22,505	22,143	22,445								
2001	20,119	20,082	25,406	23,120	22,859	22,675	22,126	22,336									
2002	23,170	32,012	28,296	28,512	27,536	27,582	27,145										
2003	27,716	25,669	25,708	25,309	24,901	25,001											
2004	26,793	27,231	26,104	25,500	26,009												
2005	29,067	26,580	26,246	26,712													
2006	28,436	28,021	29,080														
2007	33,316	33,616															
2008	38,935																
2009																	
2010																	
2011																	
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2025																	
2026																	

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999	61.8%	70.9%	71.0%	71.1%	71.1%	70.9%	70.9%	70.9%	70.9%	70.9%	70.9%	70.9%	71.0%	70.9%	70.9%	70.9%	70.9%	70.9%
2000	59.5%	69.5%	69.7%	69.8%	69.7%	69.7%	69.7%	69.7%	69.7%	69.8%	69.7%	69.8%	69.8%	69.8%	69.8%	69.8%	69.8%	69.8%
2001	61.9%	71.1%	71.2%	70.9%	70.9%	70.9%	70.9%	70.9%	70.9%	70.9%	70.9%	70.9%	70.9%	70.9%	71.0%	71.0%	70.9%	70.9%
2002	57.3%	64.6%	64.5%	64.7%	64.8%	64.8%	64.8%	64.9%	65.0%	64.9%	65.0%	65.0%	64.9%	65.0%	65.0%	64.9%	64.9%	65.0%
2003	52.2%	59.6%	59.8%	60.0%	60.1%	60.1%	60.3%	60.3%	60.3%	60.3%	60.4%	60.3%	60.4%	60.4%	60.4%	60.4%	60.4%	60.4%
2004	52.9%	56.3%	56.3%	56.2%	56.3%	56.3%	56.3%	56.4%	56.4%	56.4%	56.4%	56.4%	56.4%	56.5%	56.5%	56.5%	56.5%	56.6%
2005	49.7%	50.4%	50.7%	50.8%	50.9%	51.0%	51.0%	51.0%	51.0%	51.0%	51.1%	51.1%	51.1%	51.1%	51.1%	51.1%	51.1%	51.1%
2006	45.3%	47.0%	47.3%	47.5%	47.6%	47.7%	47.7%	47.7%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%
2007	35.9%	38.3%	38.6%	38.9%	38.9%	39.0%	39.0%	39.0%	39.1%	39.1%	39.1%	39.1%	39.1%	39.1%	39.1%	39.1%	39.1%	39.1%
2008	31.3%	33.3%	33.7%	34.1%	34.2%	34.2%	34.2%	34.2%	34.2%	34.3%	34.3%	34.3%	34.3%	34.3%	34.3%	34.3%	34.3%	34.3%
2009	28.6%	30.5%	30.9%	31.0%	31.1%	31.1%	31.2%	31.2%	31.2%	31.3%	31.3%	31.3%	31.3%	31.3%	31.3%	31.3%	31.3%	31.3%
2010	26.4%	28.6%	28.7%	28.8%	28.8%	28.9%	28.9%	29.0%	29.0%	29.0%	29.0%	29.0%	29.0%	29.0%	29.0%	29.1%	29.1%	
2011	26.9%	29.0%	29.2%	29.4%	29.5%	29.6%	29.6%	29.7%	29.7%	29.7%	29.7%	29.7%	29.7%	29.8%	29.8%	29.8%		
2012	25.5%	26.5%	26.6%	26.9%	27.0%	27.1%	27.1%	27.2%	27.2%	27.2%	27.2%	27.2%	27.2%	27.2%	27.2%			
2013	26.9%	25.5%	26.1%	26.3%	26.3%	26.4%	26.4%	26.5%	26.5%	26.5%	26.5%	26.5%	26.5%	26.5%				
2014	21.4%	25.7%	26.1%	26.3%	26.4%	26.5%	26.5%	26.5%	26.5%	26.5%	26.5%	26.6%	26.6%					
2015	18.7%	22.1%	22.5%	22.7%	22.8%	22.8%	22.9%	22.9%	22.9%	22.9%	22.9%	22.9%						
2016	17.9%	21.1%	21.6%	21.7%	21.7%	21.8%	21.8%	21.8%	21.9%	21.9%	21.9%							
2017	17.2%	20.8%	21.2%	21.4%	21.5%	21.5%	21.5%	21.6%	21.6%	21.6%								
2018	16.8%	20.2%	20.5%	20.7%	20.7%	20.8%	20.8%	20.9%	20.9%									
2019	17.2%	20.7%	21.1%	21.3%	21.3%	21.4%	21.5%	21.5%										
2020	15.8%	18.8%	19.0%	19.1%	19.2%	19.3%	19.3%											
2021	16.3%	19.2%	19.6%	19.8%	19.8%	19.8%												
2022	16.3%	19.0%	19.2%	19.5%	19.5%													
2023	13.2%	16.0%	16.2%	16.3%														
2024	10.7%	13.3%	13.5%															
2025	10.3%	12.0%																
2026	10.3%																	

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993																	
1994																	
1995																	
1996																	
1997																	
1998																	
1999	70.9%	70.9%	71.0%	71.0%	71.0%	71.0%	71.0%	71.0%	71.0%	71.1%							
2000	69.8%	69.8%	69.8%	69.8%	69.8%	69.8%	69.8%	69.8%	69.8%								
2001	70.9%	70.9%	71.0%	70.9%	71.0%	71.0%	71.0%	71.0%									
2002	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%										
2003	60.4%	60.4%	60.4%	60.4%	60.4%	60.4%											
2004	56.4%	56.4%	56.4%	56.4%	56.4%												
2005	51.1%	51.1%	51.1%	51.1%													
2006	47.8%	47.8%	47.8%														
2007	39.1%	39.1%															
2008	34.3%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
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2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Average Case Reserves

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																61,732	51,773	67,830
1993															77,263	69,402	67,210	64,944
1994														62,154	52,309	77,989	83,807	73,430
1995													40,497	38,687	46,153	44,839	49,561	46,197
1996												64,795	68,381	80,503	71,757	83,295	83,362	57,611
1997											63,380	72,860	65,495	75,067	90,477	84,898	34,586	47,797
1998										54,588	50,251	64,533	61,334	48,595	44,294	43,076	53,894	56,840
1999									76,404	63,816	71,334	72,351	84,140	87,613	51,322	67,289	58,200	65,322
2000								51,872	51,622	50,020	53,993	55,797	56,290	30,085	49,658	67,623	63,219	81,596
2001							39,143	51,656	57,140	51,961	58,285	54,055	36,475	49,586	41,171	53,770	58,271	66,646
2002						43,584	58,955	86,218	88,774	85,215	83,869	93,840	77,588	73,530	69,027	70,564	70,682	67,601
2003					29,499	29,845	49,172	53,354	52,113	71,116	52,077	53,187	44,596	58,938	65,214	89,542	68,231	71,940
2004				30,649	32,011	33,281	51,680	56,163	70,813	46,375	53,647	55,199	65,398	71,832	73,854	67,776	70,570	229,092
2005			24,724	29,666	34,607	35,095	45,106	76,809	46,356	47,866	44,435	46,247	52,576	63,789	56,647	53,054	231,767	237,699
2006		18,873	26,821	34,578	36,983	47,736	66,189	31,655	44,172	49,667	64,518	75,931	73,966	61,334	60,955	223,310	194,911	196,742
2007	10,756	17,856	32,000	34,290	41,764	40,476	37,006	41,076	50,563	54,673	62,735	70,816	62,783	69,512	243,409	204,974	207,217	152,049
2008	11,427	22,258	32,198	39,208	44,011	66,527	67,276	76,404	74,033	71,961	63,713	57,784	59,734	265,826	201,059	189,912	184,288	172,670
2009	13,640	21,820	29,850	36,582	30,149	50,432	54,058	53,768	62,182	72,102	65,605	64,801	230,709	186,691	174,642	157,334	131,136	146,278
2010	11,595	20,941	24,399	25,076	31,116	39,034	59,054	57,349	55,289	52,797	54,616	168,418	142,790	147,185	128,284	112,730	154,197	
2011	12,173	20,160	19,910	27,260	36,495	61,433	84,136	79,952	71,378	76,921	209,637	162,552	145,699	132,572	113,139	127,633		
2012	11,634	18,644	17,884	34,360	48,347	54,005	62,758	54,330	56,022	176,813	159,313	160,191	140,775	152,289	183,609			
2013	16,614	11,158	21,364	38,061	53,589	59,341	49,295	52,436	114,627	126,095	138,641	119,548	105,214	113,517				
2014	13,279	19,879	29,421	37,179	45,761	40,639	44,746	116,087	151,279	156,560	134,745	108,927	187,235					
2015	13,546	27,543	32,584	49,327	47,459	47,247	100,133	115,044	114,189	106,392	80,183	88,009						
2016	22,298	24,256	43,161	45,372	43,738	77,816	107,615	109,955	102,916	83,635	104,696							
2017	13,890	35,709	39,899	46,003	79,510	86,443	87,677	76,717	94,547	131,337								
2018	22,517	30,564	39,020	37,412	79,032	85,817	84,953	82,300	97,616									
2019	16,749	26,390	24,060	37,781	54,418	54,551	65,012	88,850										
2020	18,826	22,289	36,087	46,110	57,696	147,250	169,667											
2021	13,355	24,076	30,548	36,356	65,004	86,883												
2022	15,358	18,094	25,493	57,141	85,914													
2023	12,339	17,374	44,316	78,561														
2024	15,873	44,289	127,109															
2025	32,328	69,899																
2026	41,456																	

Adjusted Average Case Reserves

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																98,688	80,749	103,211
1993															123,516	108,244	102,268	96,409
1994														99,363	81,585	118,670	124,412	106,348
1995													64,740	60,338	70,227	66,563	71,779	65,275
1996												103,584	106,651	122,495	106,523	120,636	117,788	79,417
1997											101,323	113,637	99,658	111,437	131,038	119,959	47,677	64,282
1998										87,267	78,374	98,194	91,050	70,381	62,587	59,381	72,481	74,579
1999									122,143	99,531	108,543	107,405	121,860	123,795	70,748	90,496	76,364	83,617
2000								82,926	80,513	76,112	80,153	80,810	79,537	41,473	66,785	88,727	80,926	101,902
2001							62,576	80,566	86,945	77,136	84,414	76,378	50,282	66,687	54,020	68,831	72,772	81,202
2002						69,676	91,949	131,192	131,785	123,417	118,504	129,359	104,347	96,477	88,361	88,125	86,119	80,356
2003					47,159	46,547	74,820	79,204	75,475	100,485	71,788	71,531	58,514	75,445	81,444	109,099	81,105	83,428
2004				48,997	49,926	50,641	76,719	81,341	100,057	63,929	72,150	72,426	83,715	89,708	89,984	80,564	81,839	259,197
2005			39,525	46,269	52,659	52,098	65,326	108,529	63,903	64,374	58,303	59,200	65,660	77,721	67,336	61,526	262,223	262,375
2006		30,171	41,831	52,615	54,902	69,135	93,524	43,637	59,407	65,168	82,589	94,828	90,121	72,907	70,690	252,655	215,145	211,869
2007	17,195	27,849	48,692	50,904	60,486	57,192	51,014	55,242	66,343	69,986	78,347	86,283	74,629	80,612	275,395	226,253	223,151	159,747
2008	17,822	33,869	47,798	56,785	62,186	91,708	90,478	100,248	94,768	89,869	77,628	68,687	69,273	300,757	221,932	204,514	193,618	176,987
2009	20,755	32,391	43,232	51,689	41,560	67,825	70,929	68,827	77,656	87,849	77,984	75,150	261,026	206,072	188,070	165,299	134,414	146,278
2010	17,213	30,329	34,475	34,567	41,847	51,217	75,594	71,622	67,365	62,759	63,338	190,549	157,613	158,502	134,779	115,548	154,197	
2011	17,630	28,486	27,446	36,661	47,885	78,640	105,074	97,414	84,846	89,205	237,185	179,427	156,902	139,283	115,967	127,633		
2012	16,438	25,701	24,052	45,084	61,889	67,445	76,465	64,581	64,968	200,048	175,852	172,509	147,901	156,096	183,609			
2013	22,902	15,007	28,032	48,722	66,925	72,302	58,596	60,810	129,690	139,185	149,302	125,600	107,844	113,517				
2014	17,859	26,083	37,661	46,431	55,755	48,307	51,892	131,341	166,984	168,598	141,567	111,650	187,235					
2015	17,774	35,257	40,692	60,100	56,414	54,792	113,292	126,987	122,969	111,778	82,187	88,009						
2016	28,543	30,293	52,587	53,934	50,722	88,041	118,786	118,410	108,126	85,725	104,696							
2017	17,347	43,508	47,427	53,349	89,958	95,417	94,418	80,601	96,911	131,337								
2018	27,434	36,331	45,251	42,328	87,237	92,416	89,254	84,358	97,616									
2019	19,910	30,604	27,222	41,703	58,603	57,312	66,638	88,850										
2020	21,832	25,218	39,833	49,656	60,617	150,931	169,667											
2021	15,110	26,575	32,897	38,196	66,629	86,883												
2022	16,952	19,485	26,783	58,570	85,914													
2023	13,288	18,253	45,423	78,561														
2024	16,676	45,396	127,109															
2025	33,136	69,899																
2026	41,456																	
Strt Average	20,864	31,535	42,899	49,756	59,964	72,426	84,851	87,834	94,924	99,688	102,211	105,261	108,928	113,153	114,230	118,570	119,949	124,249
3 Year Strt Average	30,423	44,516	66,439	58,442	71,054	98,375	108,520	84,603	100,885	109,613	109,483	108,420	147,660	136,299	144,785	136,160	160,743	161,004
5 Year Strt Average	24,302	35,922	54,409	53,337	71,800	96,592	107,753	99,841	118,521	127,325	130,721	135,439	151,499	154,694	168,872	167,849	184,105	191,451
High-Low	20,140	30,322	39,267	49,000	59,320	69,503	82,018	87,873	92,893	96,164	97,152	103,081	103,736	106,713	108,621	114,410	115,831	119,364
Selected	37,296	57,648	66,439	68,565	76,272	98,375	108,520	84,603	100,885	109,613	109,483	108,420	147,660	136,299	144,785	136,160	160,743	161,004
Trend	1.025																	

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Average Case Reserves

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	65,128	65,575	65,298	56,986	74,650	58,065	65,300	75,737	81,134	77,359	76,588	287,484	243,258	235,323	205,253	173,837	178,836
1993	65,317	59,375	41,213	59,761	41,794	51,219	72,390	73,087	74,518	68,482	342,569	269,463	241,165	234,836	155,206	148,353	
1994	92,809	30,868	60,134	62,740	63,645	71,094	64,948	58,877	56,579	314,763	208,965	225,884	191,556	182,223	194,198		
1995	31,185	57,543	40,938	42,336	59,702	57,163	54,676	58,861	234,267	188,075	178,622	154,922	171,708	170,281			
1996	61,407	52,044	53,875	67,406	75,404	71,000	60,754	280,439	214,761	217,225	161,646	153,632	146,748				
1997	42,268	51,070	60,969	70,017	71,021	72,236	290,115	215,351	197,960	165,419	135,169	149,003					
1998	55,093	60,610	68,267	62,435	65,068	260,966	175,797	161,944	131,367	108,666	107,408						
1999	80,859	67,944	61,701	64,673	300,038	216,263	222,121	167,621	152,886	156,403							
2000	59,102	51,831	54,675	235,573	227,129	204,962	176,505	163,195	172,815								
2001	52,293	48,179	225,501	172,524	150,857	147,260	115,767	131,970									
2002	66,701	353,070	254,873	250,171	210,496	208,570	182,338										
2003	275,953	213,454	203,111	180,872	167,620	168,730											
2004	170,556	179,489	147,540	131,852	138,382												
2005	238,354	159,005	145,017	146,389													
2006	164,564	140,266	166,315														
2007	137,984	146,853															
2008	163,872																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
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Adjusted Average Case Reserves

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	96,683	94,972	92,265	78,555	100,396	76,186	83,590	94,585	98,854	91,956	88,818	325,262	268,512	253,418	215,644	178,182	178,836
1993	94,598	83,896	56,813	80,373	54,838	65,564	90,406	89,049	88,578	79,418	387,585	297,437	259,708	246,724	159,086	148,353	
1994	131,137	42,551	80,873	82,320	81,472	88,786	79,133	69,986	65,614	356,125	230,659	243,253	201,253	186,778	194,198		
1995	42,989	77,389	53,715	54,193	74,560	69,648	64,992	68,261	265,052	207,600	192,356	162,765	176,000	170,281			
1996	82,586	68,287	68,965	84,181	91,872	84,397	70,456	317,290	237,056	233,928	169,829	157,473	146,748				
1997	55,459	65,374	76,142	85,309	84,422	83,772	328,239	237,707	213,181	173,794	138,548	149,003					
1998	70,524	75,694	83,176	74,216	75,459	295,260	194,047	174,397	138,017	111,383	107,408						
1999	100,982	82,783	73,343	75,001	339,465	238,714	239,200	176,106	156,708	156,403							
2000	72,011	61,611	63,407	266,530	250,708	220,722	185,441	167,275	172,815								
2001	62,160	55,873	255,133	190,435	162,457	154,715	118,661	131,970									
2002	77,353	399,467	281,332	269,407	221,152	213,784	182,338										
2003	312,216	235,613	218,729	190,029	171,810	168,730											
2004	188,261	193,290	155,009	135,148	138,382												
2005	256,681	167,054	148,643	146,389													
2006	172,895	143,773	166,315														
2007	141,434	146,853															
2008	163,872																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	
Strt Average	124,814	124,655	124,924	129,435	142,076	146,690	148,773	152,663	159,542	176,326	187,886	222,532	210,444	214,300	189,643	163,267	178,836
3 Year Strt Average	159,400	152,560	156,656	157,189	177,115	179,076	162,146	158,450	155,847	147,193	138,595	156,414	174,667	201,261	189,643	—	—
5 Year Strt Average	184,629	177,317	194,005	186,281	188,902	199,333	183,937	177,491	183,556	176,622	167,760	201,986	210,444	—	—	—	—
High-Low	117,776	110,890	118,370	124,040	132,063	139,945	138,141	142,634	157,887	162,511	167,760	215,232	212,321	216,751	194,198	—	—
Selected	159,400	152,560	156,656	157,189	177,115	179,076	162,146	158,450	155,847	147,193	138,595	156,414	174,667	201,261	189,643	163,267	178,836
Trend	1.025																

Wyoming Department of Workforce Services
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Cumulative Paid Losses as a Percent of Reported Losses

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											81.2%	81.8%	80.9%	83.3%	84.0%	85.6%	88.9%	87.9%
1993										79.4%	79.4%	80.7%	80.9%	79.7%	79.7%	82.0%	85.3%	86.0%
1994									88.4%	78.4%	76.8%	76.8%	78.5%	84.8%	88.2%	85.7%	85.1%	87.6%
1995								81.6%	80.7%	84.8%	87.1%	88.0%	88.1%	90.0%	90.0%	89.9%	89.9%	90.8%
1996							76.6%	76.6%	74.6%	76.3%	79.7%	84.5%	83.9%	85.4%	86.1%	85.9%	86.4%	89.6%
1997						75.1%	80.4%	77.0%	78.8%	82.3%	80.0%	79.5%	83.7%	82.2%	80.7%	81.1%	91.5%	88.6%
1998					78.4%	79.2%	78.3%	78.5%	81.2%	83.1%	86.0%	85.8%	87.1%	90.3%	90.7%	90.7%	88.2%	89.5%
1999				76.3%	80.0%	78.7%	81.7%	81.6%	77.7%	82.1%	84.2%	84.3%	85.8%	86.4%	91.0%	87.7%	89.7%	89.2%
2000			74.0%	79.1%	79.3%	81.9%	82.4%	82.0%	83.1%	86.0%	86.5%	87.6%	87.9%	93.5%	88.6%	85.1%	87.2%	88.6%
2001		60.5%	74.8%	74.8%	77.8%	80.5%	81.5%	79.7%	81.4%	83.4%	83.6%	85.8%	90.0%	86.0%	88.7%	87.3%	89.2%	89.8%
2002	43.8%	67.8%	71.3%	75.8%	80.8%	81.4%	79.3%	75.6%	77.3%	79.6%	80.6%	79.6%	82.4%	85.2%	86.9%	88.8%	89.8%	90.7%
2003	36.9%	64.4%	73.3%	78.5%	81.8%	85.6%	81.5%	82.0%	85.0%	82.1%	86.9%	85.2%	89.2%	86.9%	88.3%	86.9%	89.1%	89.6%
2004	42.8%	57.4%	66.5%	78.1%	82.9%	86.5%	82.6%	83.2%	81.2%	86.8%	84.4%	85.6%	84.8%	86.2%	88.4%	88.7%	90.2%	73.9%
2005	42.6%	65.6%	76.1%	81.5%	85.0%	86.7%	85.9%	79.4%	86.1%	85.5%	88.3%	88.5%	90.1%	89.2%	90.0%	91.4%	73.5%	74.8%
2006	42.6%	66.0%	75.1%	82.3%	84.4%	84.1%	82.0%	90.0%	86.0%	87.3%	84.9%	85.1%	86.9%	88.6%	89.5%	71.4%	76.7%	76.9%
2007	45.6%	68.5%	76.2%	79.8%	81.0%	83.8%	85.5%	83.8%	84.9%	85.6%	86.2%	86.3%	87.8%	87.7%	69.6%	75.6%	76.0%	82.9%
2008	47.5%	72.2%	76.9%	80.2%	82.6%	76.9%	76.9%	80.2%	83.2%	85.9%	88.7%	89.8%	91.1%	72.3%	77.9%	78.3%	80.4%	82.7%
2009	45.4%	70.1%	78.9%	81.5%	85.4%	78.5%	82.8%	84.5%	86.5%	85.5%	86.7%	88.5%	70.0%	76.8%	77.6%	81.0%	85.4%	84.5%
2010	50.7%	71.9%	80.9%	83.1%	80.7%	84.1%	81.2%	84.4%	87.3%	88.0%	89.2%	75.4%	80.1%	81.2%	84.5%	88.1%	85.5%	
2011	53.0%	74.4%	81.5%	78.0%	83.2%	78.3%	77.1%	81.0%	83.3%	84.1%	70.5%	77.2%	79.3%	82.0%	84.8%	84.4%		
2012	51.9%	67.6%	74.6%	77.3%	76.7%	79.8%	81.1%	83.9%	85.8%	72.0%	77.0%	77.2%	80.7%	80.8%	79.3%			
2013	35.1%	70.2%	78.4%	75.1%	74.7%	76.9%	80.9%	83.2%	76.8%	78.4%	78.0%	82.2%	85.8%	86.2%				
2014	49.5%	72.4%	76.2%	78.6%	81.1%	84.1%	86.3%	76.9%	75.1%	76.1%	81.4%	85.9%	80.4%					
2015	51.0%	64.4%	72.5%	74.5%	77.1%	82.1%	75.8%	78.0%	77.9%	82.2%	87.0%	87.2%						
2016	39.8%	65.0%	70.2%	74.4%	81.8%	76.7%	75.9%	76.7%	80.1%	84.9%	82.8%							
2017	52.8%	60.3%	71.0%	77.4%	72.4%	76.1%	76.5%	82.6%	82.4%	79.6%								
2018	41.0%	60.5%	73.0%	78.4%	71.3%	72.4%	77.3%	82.2%	81.1%									
2019	40.3%	64.1%	76.9%	77.9%	74.4%	80.0%	80.4%	78.0%										
2020	48.4%	68.8%	75.6%	76.4%	78.5%	66.1%	67.7%											
2021	49.8%	68.2%	72.9%	79.7%	77.4%	76.2%												
2022	48.0%	66.9%	76.3%	72.2%	70.5%													
2023	50.3%	70.4%	68.4%	69.3%														
2024	52.4%	54.2%	48.7%															
2025	36.5%	47.1%																
2026	30.7%																	

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																96.8%	97.1%	97.5%
1993															96.3%	96.4%	97.0%	96.9%
1994														96.6%	96.9%	97.3%	97.3%	97.4%
1995													96.5%	96.9%	97.3%	97.1%	97.3%	97.3%
1996												97.0%	96.9%	97.6%	97.4%	97.7%	97.7%	97.5%
1997											95.5%	95.8%	96.4%	96.4%	96.6%	96.4%	96.4%	96.3%
1998										95.2%	95.6%	96.4%	96.6%	96.8%	96.6%	96.4%	96.2%	96.8%
1999									95.1%	95.4%	96.3%	96.3%	97.1%	97.2%	97.0%	96.6%	96.7%	96.9%
2000								94.2%	94.5%	95.3%	95.7%	96.2%	96.2%	96.3%	95.7%	95.7%	96.0%	97.3%
2001							92.5%	93.3%	94.3%	94.3%	94.9%	95.2%	95.1%	94.6%	94.7%	95.3%	96.3%	96.9%
2002						92.6%	93.4%	94.2%	94.6%	94.9%	95.0%	95.1%	94.9%	95.5%	95.7%	96.4%	96.7%	96.8%
2003					90.7%	92.6%	93.7%	94.1%	95.0%	95.3%	95.4%	94.6%	95.3%	95.5%	96.3%	96.9%	96.6%	96.9%
2004				87.9%	90.9%	93.0%	93.7%	94.1%	94.4%	94.2%	93.7%	94.2%	94.7%	95.5%	96.3%	96.0%	96.7%	96.6%
2005			83.5%	89.4%	92.5%	93.3%	94.1%	94.3%	93.9%	93.6%	94.4%	94.6%	95.8%	96.1%	95.9%	96.3%	96.7%	96.9%
2006		69.6%	83.7%	91.0%	92.3%	93.5%	94.3%	93.8%	93.2%	94.4%	94.6%	95.3%	95.7%	95.5%	95.8%	96.0%	96.5%	96.5%
2007	12.5%	64.5%	84.2%	86.9%	89.3%	90.4%	90.3%	89.6%	92.0%	92.7%	93.8%	94.4%	94.3%	94.7%	95.2%	95.7%	95.8%	96.2%
2008	11.1%	73.0%	82.4%	86.7%	89.1%	89.2%	88.8%	91.6%	92.6%	93.7%	94.3%	94.3%	95.2%	95.6%	95.7%	95.5%	95.8%	96.1%
2009	24.5%	69.5%	82.9%	86.9%	87.2%	87.0%	90.4%	91.1%	93.2%	93.5%	93.4%	94.2%	94.5%	95.2%	95.0%	95.4%	95.9%	96.0%
2010	23.2%	69.8%	81.4%	82.9%	82.7%	88.4%	90.2%	91.7%	93.1%	93.1%	94.0%	94.6%	95.1%	95.5%	95.8%	96.4%	96.7%	
2011	25.4%	68.9%	75.7%	75.2%	85.8%	87.8%	90.1%	91.4%	91.6%	92.4%	93.7%	94.2%	94.2%	94.5%	94.7%	95.0%		
2012	20.7%	53.6%	57.6%	79.2%	83.7%	87.2%	89.3%	89.5%	90.9%	93.0%	93.9%	93.8%	94.2%	94.5%	94.9%			
2013	7.6%	32.5%	72.9%	79.8%	84.4%	87.0%	87.3%	89.6%	92.6%	93.7%	94.1%	94.6%	95.2%	95.6%				
2014	14.3%	63.9%	76.4%	82.1%	86.7%	87.2%	89.9%	92.4%	93.4%	93.8%	94.7%	95.1%	95.6%					
2015	25.6%	62.3%	74.5%	83.1%	84.0%	87.7%	91.2%	93.0%	92.7%	93.8%	94.2%	94.7%						
2016	23.5%	57.1%	77.4%	81.3%	86.6%	89.4%	91.7%	92.1%	92.9%	93.6%	93.9%							
2017	16.1%	61.2%	75.2%	83.0%	86.6%	89.4%	89.5%	91.5%	92.7%	93.5%								
2018	19.6%	57.6%	77.4%	80.9%	86.0%	87.2%	89.6%	91.8%	92.4%									
2019	14.4%	62.1%	73.5%	82.5%	84.3%	88.0%	89.8%	91.0%										
2020	22.4%	55.1%	76.6%	80.9%	85.4%	88.7%	90.4%											
2021	14.3%	62.8%	72.8%	82.4%	87.8%	89.6%												
2022	22.5%	52.8%	74.1%	84.1%	87.5%													
2023	10.0%	51.1%	74.5%	84.6%														
2024	8.4%	48.6%	73.4%															
2025	8.6%	54.1%																
2026	11.1%																	

Wyoming Department of Workforce Services
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Cumulative Paid Losses as a Percent of Reported Losses

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	87.9%	89.1%	89.6%	89.9%	87.2%	91.1%	90.9%	91.4%	91.0%	91.9%	92.5%	80.1%	83.7%	84.0%	86.7%	88.3%	89.6%
1993	87.8%	88.5%	91.8%	88.8%	92.2%	91.1%	90.7%	91.7%	91.4%	92.3%	73.6%	81.0%	82.2%	85.1%	89.9%	90.8%	
1994	86.6%	94.7%	90.2%	91.0%	91.3%	91.8%	92.6%	93.3%	94.3%	77.8%	84.0%	83.1%	86.6%	88.0%	87.1%		
1995	93.2%	87.6%	90.7%	91.5%	91.1%	91.4%	92.4%	92.8%	78.1%	81.9%	81.4%	85.3%	85.3%	86.7%			
1996	89.1%	90.1%	90.1%	91.4%	91.2%	91.9%	93.4%	79.5%	84.3%	84.2%	88.1%	89.8%	90.6%				
1997	90.4%	89.7%	90.2%	89.6%	89.9%	90.4%	73.1%	81.4%	83.1%	85.4%	89.4%	89.1%					
1998	90.4%	91.4%	90.9%	92.2%	93.0%	79.2%	86.9%	86.2%	89.4%	92.4%	91.8%						
1999	89.5%	91.8%	92.7%	93.0%	74.9%	81.8%	81.8%	86.5%	88.0%	88.5%							
2000	92.5%	93.4%	93.5%	78.8%	80.0%	81.0%	84.4%	86.8%	86.2%								
2001	91.3%	92.6%	73.9%	81.9%	83.8%	85.4%	88.7%	88.7%									
2002	91.9%	67.9%	78.2%	78.5%	82.2%	83.0%	85.5%										
2003	71.7%	78.4%	79.3%	81.9%	84.8%	85.4%											
2004	81.9%	81.4%	85.9%	89.2%	88.8%												
2005	75.5%	84.0%	86.8%	86.8%													
2006	81.8%	84.9%	83.3%														
2007	85.3%	85.9%															
2008	83.8%																
2009																	
2010																	
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Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	97.3%	97.6%	97.6%	97.3%	97.3%	97.6%	97.8%	98.2%	98.2%	98.3%	98.4%	98.7%	98.7%	98.7%	98.8%	98.8%	98.9%
1993	97.4%	97.3%	97.2%	97.2%	97.2%	97.3%	98.0%	98.2%	98.2%	98.2%	98.4%	98.7%	98.6%	98.9%	98.9%	98.9%	
1994	97.7%	97.5%	97.4%	97.7%	97.8%	98.1%	98.2%	98.2%	98.3%	98.6%	98.6%	98.6%	98.7%	98.8%	98.8%		
1995	97.1%	96.9%	96.8%	97.1%	97.8%	97.7%	97.9%	98.1%	98.3%	98.3%	98.1%	98.3%	98.5%	98.6%			
1996	97.5%	97.3%	97.3%	98.1%	98.2%	98.3%	98.4%	98.7%	98.8%	98.8%	98.8%	98.9%	99.0%				
1997	96.4%	96.7%	97.4%	97.5%	97.6%	97.7%	98.0%	98.3%	98.4%	98.3%	98.6%	98.6%					
1998	96.9%	97.5%	97.6%	97.8%	98.1%	98.3%	98.5%	98.3%	98.4%	98.7%	98.5%						
1999	97.5%	97.7%	97.8%	97.9%	98.0%	98.1%	98.2%	98.3%	98.3%	98.4%							
2000	97.6%	97.5%	97.7%	97.9%	97.9%	97.8%	98.0%	98.2%	98.2%								
2001	96.6%	96.9%	97.1%	97.6%	97.5%	97.8%	97.8%	98.1%									
2002	97.2%	97.1%	97.6%	97.5%	97.7%	97.8%	97.8%										
2003	97.2%	97.4%	97.4%	97.5%	97.7%	97.8%											
2004	97.2%	97.2%	97.5%	97.9%	97.9%												
2005	97.0%	97.3%	97.6%	97.6%													
2006	96.9%	97.0%	97.1%														
2007	96.5%	96.8%															
2008	96.1%																
2009																	
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2024																	
2025																	
2026																	

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IBNR as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											32.0%	30.5%	27.4%	27.6%	26.1%	25.9%	27.0%	24.9%
1993										35.2%	32.6%	30.7%	28.4%	24.6%	22.2%	22.2%	22.9%	21.2%
1994									41.6%	31.6%	27.7%	24.5%	23.9%	27.5%	28.4%	24.6%	22.1%	21.5%
1995								36.6%	33.7%	34.4%	34.2%	33.2%	31.8%	31.6%	30.2%	27.9%	26.1%	24.9%
1996							31.9%	29.2%	24.6%	23.6%	24.5%	26.9%	24.2%	23.6%	22.3%	20.2%	18.6%	19.6%
1997						37.0%	37.4%	31.6%	31.1%	31.7%	27.7%	24.6%	26.0%	22.4%	18.7%	17.1%	24.6%	19.6%
1998					36.4%	32.9%	27.9%	24.9%	24.6%	23.4%	22.9%	20.6%	19.8%	21.1%	19.6%	18.5%	14.5%	13.9%
1999				43.8%	42.2%	37.1%	36.8%	34.1%	27.8%	28.7%	27.5%	25.5%	24.8%	23.1%	25.0%	20.1%	20.4%	18.5%
2000			45.8%	43.7%	38.8%	37.4%	34.8%	32.1%	31.1%	31.7%	30.2%	29.3%	27.8%	30.2%	24.4%	19.5%	19.4%	19.6%
2001		48.3%	49.9%	43.7%	41.5%	39.8%	37.1%	32.3%	30.6%	29.7%	27.8%	27.4%	28.6%	23.5%	23.8%	20.7%	20.9%	20.0%
2002	64.0%	54.8%	46.3%	43.4%	43.4%	40.5%	36.0%	29.7%	27.7%	27.0%	25.2%	21.9%	22.3%	22.8%	22.1%	22.1%	21.4%	20.9%
2003	59.7%	52.5%	49.1%	47.6%	45.8%	45.3%	39.7%	37.5%	37.0%	32.4%	34.0%	30.1%	31.0%	27.4%	26.3%	23.3%	23.4%	22.0%
2004	58.7%	40.0%	39.6%	44.2%	44.1%	43.5%	37.7%	35.1%	30.5%	32.6%	28.4%	26.9%	24.0%	23.2%	22.3%	21.2%	21.4%	2.5%
2005	52.6%	46.6%	46.1%	46.0%	45.2%	43.4%	40.0%	32.0%	35.1%	32.4%	32.0%	30.4%	29.8%	27.5%	27.2%	27.1%	7.8%	8.0%
2006	54.3%	50.1%	47.8%	47.9%	45.3%	41.5%	37.6%	40.9%	35.6%	34.5%	30.7%	28.5%	27.9%	27.5%	27.1%	7.2%	12.1%	11.0%
2007	60.3%	51.0%	47.6%	44.6%	41.4%	40.5%	38.8%	34.5%	32.9%	31.2%	29.5%	27.9%	27.4%	25.8%	4.6%	10.7%	9.7%	15.9%
2008	61.1%	53.8%	46.9%	42.4%	39.9%	32.0%	28.2%	28.5%	28.6%	28.8%	29.4%	28.9%	28.2%	8.0%	13.6%	12.8%	13.8%	14.7%
2009	62.0%	52.1%	47.3%	43.5%	42.1%	32.9%	33.8%	32.2%	31.6%	28.9%	28.3%	28.2%	7.2%	13.9%	13.6%	15.9%	18.7%	16.5%
2010	63.6%	50.8%	48.0%	44.4%	38.6%	37.1%	32.4%	32.7%	33.5%	32.7%	32.2%	18.0%	21.6%	21.7%	23.4%	25.2%	21.9%	
2011	64.7%	51.9%	48.1%	38.8%	38.1%	30.6%	26.3%	27.4%	27.7%	26.2%	10.2%	16.8%	17.4%	18.8%	19.6%	17.3%		
2012	65.7%	50.2%	44.2%	40.6%	35.7%	34.7%	32.3%	32.1%	31.4%	15.4%	19.0%	17.1%	18.8%	17.2%	13.6%			
2013	50.1%	49.5%	45.1%	36.5%	31.9%	31.0%	32.1%	32.2%	24.3%	24.0%	22.1%	24.7%	26.6%	25.3%				
2014	64.6%	51.0%	44.0%	40.0%	37.7%	36.5%	35.6%	25.7%	21.6%	20.8%	24.4%	26.3%	18.2%					
2015	67.5%	45.4%	42.3%	37.2%	35.9%	36.9%	29.3%	29.0%	26.9%	28.5%	31.1%	29.5%						
2016	56.6%	46.2%	39.4%	38.4%	40.2%	33.6%	31.1%	30.2%	31.1%	33.3%	30.0%							
2017	65.2%	40.3%	40.5%	39.3%	31.7%	32.6%	31.1%	33.4%	30.4%	25.4%								
2018	56.1%	43.4%	42.6%	41.6%	31.6%	29.4%	31.1%	32.9%	30.1%									
2019	63.3%	48.8%	48.2%	43.8%	36.7%	38.1%	35.5%	30.8%										
2020	63.2%	50.1%	45.6%	41.1%	37.8%	21.8%	20.0%											
2021	66.9%	51.7%	46.2%	44.3%	38.0%	33.0%												
2022	64.5%	53.2%	48.9%	39.6%	32.3%													
2023	70.6%	54.4%	42.3%	36.1%														
2024	68.9%	37.3%	15.9%															
2025	53.3%	29.1%																
2026	45.1%																	

Unpaid Loss as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992								49.6%	48.2%	46.3%	44.8%	43.1%	41.3%	39.7%	37.9%	36.6%	35.1%	33.9%
1993							53.6%	52.1%	50.4%	48.6%	46.5%	44.1%	42.1%	39.9%	38.0%	36.2%	34.3%	32.3%
1994						54.7%	52.8%	50.9%	48.4%	46.3%	44.5%	42.1%	40.3%	38.5%	36.8%	35.3%	33.7%	31.2%
1995					54.8%	52.4%	50.3%	48.3%	46.5%	44.3%	42.7%	41.2%	39.9%	38.4%	37.2%	35.2%	33.5%	31.8%
1996				56.0%	53.2%	50.3%	47.9%	45.8%	43.8%	41.7%	39.8%	38.2%	36.4%	34.8%	33.1%	31.4%	29.7%	27.9%
1997			61.6%	57.9%	55.0%	52.7%	49.6%	47.3%	45.7%	43.8%	42.2%	40.1%	38.0%	36.2%	34.4%	32.8%	31.1%	28.7%
1998		65.3%	58.5%	54.0%	50.1%	46.9%	43.5%	41.1%	38.8%	36.3%	33.7%	31.9%	30.2%	28.7%	27.0%	26.0%	24.6%	22.9%
1999	84.5%	68.5%	61.3%	57.1%	53.7%	50.5%	48.3%	46.2%	43.8%	41.4%	38.9%	37.2%	35.5%	33.5%	31.8%	29.9%	28.6%	27.3%
2000	84.3%	66.2%	59.9%	55.5%	51.5%	48.8%	46.2%	44.3%	42.8%	41.2%	39.6%	38.0%	36.6%	34.8%	33.0%	31.4%	29.7%	28.7%
2001	84.5%	68.7%	62.5%	57.9%	54.5%	51.5%	48.7%	46.0%	43.5%	41.4%	39.7%	37.7%	35.8%	34.2%	32.4%	30.8%	29.4%	28.2%
2002	84.2%	69.3%	61.7%	57.1%	54.3%	51.6%	49.2%	46.9%	44.1%	41.9%	39.7%	37.8%	36.0%	34.2%	32.3%	30.8%	29.4%	28.3%
2003	85.1%	69.4%	62.7%	58.9%	55.7%	53.2%	50.9%	48.7%	46.4%	44.5%	42.7%	40.5%	38.5%	36.9%	34.9%	33.4%	31.7%	30.1%
2004	82.3%	65.6%	59.8%	56.5%	53.7%	51.2%	48.5%	46.0%	43.5%	41.5%	39.5%	37.4%	35.6%	33.8%	31.3%	30.1%	29.1%	28.0%
2005	79.8%	65.0%	59.0%	56.0%	53.4%	50.9%	48.5%	46.0%	44.1%	42.3%	40.0%	38.4%	36.8%	35.3%	34.5%	33.3%	32.3%	31.1%
2006	80.5%	67.0%	60.8%	57.1%	53.8%	50.8%	48.8%	46.9%	44.6%	42.8%	41.1%	39.1%	37.4%	35.8%	34.8%	33.7%	32.6%	31.5%
2007	81.9%	66.4%	60.1%	55.8%	52.5%	50.1%	47.7%	45.1%	43.0%	41.1%	39.2%	37.7%	36.2%	34.9%	33.6%	32.5%	31.3%	30.3%
2008	81.5%	66.7%	59.1%	53.8%	50.4%	47.7%	44.8%	42.7%	40.6%	38.8%	37.4%	36.1%	34.6%	33.5%	32.7%	31.7%	30.7%	29.5%
2009	82.8%	66.4%	58.4%	54.0%	50.5%	47.3%	45.2%	42.7%	40.9%	39.2%	37.8%	36.5%	35.0%	33.9%	33.0%	31.9%	30.6%	29.4%
2010	81.6%	64.6%	57.9%	53.8%	50.5%	47.1%	45.1%	43.2%	41.9%	40.8%	39.5%	38.2%	37.2%	36.4%	35.3%	34.1%	33.3%	
2011	81.3%	64.2%	57.7%	52.3%	48.5%	45.6%	43.2%	41.2%	39.7%	38.0%	36.7%	35.7%	34.6%	33.4%	31.8%	30.2%		
2012	82.2%	66.4%	58.4%	54.1%	50.7%	47.9%	45.1%	43.0%	41.1%	39.1%	37.6%	36.0%	34.5%	33.1%	31.5%			
2013	82.5%	64.6%	56.9%	52.3%	49.2%	46.9%	45.1%	43.5%	41.9%	40.4%	39.2%	38.1%	37.0%	35.6%				
2014	82.5%	64.5%	57.3%	52.8%	49.4%	46.6%	44.4%	42.8%	41.1%	39.7%	38.5%	36.7%	34.2%					
2015	83.4%	64.8%	58.2%	53.2%	50.6%	48.2%	46.4%	44.6%	43.1%	41.3%	40.1%	38.5%						
2016	82.8%	65.0%	57.5%	54.2%	51.1%	49.1%	47.7%	46.4%	44.8%	43.4%	42.0%							
2017	81.6%	64.0%	57.8%	53.0%	50.5%	48.7%	47.3%	45.0%	42.6%	40.6%								
2018	82.0%	65.8%	58.1%	54.2%	51.3%	48.9%	46.8%	44.8%	43.3%									
2019	85.2%	67.2%	60.2%	56.2%	52.9%	50.5%	48.1%	46.0%										
2020	82.2%	65.7%	58.9%	55.0%	51.1%	48.3%	45.8%											
2021	83.5%	67.0%	60.8%	55.6%	52.0%	48.9%												
2022	83.0%	68.7%	61.0%	56.3%	52.2%													
2023	85.2%	67.9%	60.6%	55.8%														
2024	83.7%	66.0%	59.1%															
2025	83.0%	66.6%																
2026	83.1%																	

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IBNR as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	23.1%	22.1%	20.9%	19.2%	15.0%	16.8%	15.3%	13.8%	11.5%	11.0%	10.5%	-4.2%	-0.7%	-1.3%	0.7%	1.6%	2.1%
1993	22.0%	21.1%	21.9%	17.0%	17.4%	14.3%	12.4%	11.9%	10.6%	10.8%	-13.5%	-4.2%	-3.4%	-0.6%	4.0%	4.1%	
1994	19.2%	24.5%	19.2%	18.6%	17.6%	16.1%	16.0%	15.8%	15.8%	-3.1%	3.5%	1.4%	4.3%	4.9%	3.3%		
1995	24.8%	18.2%	19.2%	17.9%	16.2%	14.8%	14.6%	13.2%	-4.3%	-1.2%	-2.9%	0.9%	0.0%	0.7%			
1996	17.2%	16.6%	14.2%	13.7%	12.1%	11.8%	12.3%	-4.0%	1.3%	0.6%	4.4%	5.2%	5.2%				
1997	19.5%	17.4%	16.5%	14.6%	13.9%	13.5%	-8.6%	1.6%	2.5%	3.9%	7.4%	6.0%					
1998	13.3%	13.1%	11.3%	11.7%	11.6%	-4.6%	3.8%	2.3%	4.9%	7.2%	6.1%						
1999	17.1%	18.2%	18.1%	17.5%	-3.4%	4.4%	3.7%	7.7%	7.7%	7.2%							
2000	21.4%	21.0%	20.1%	4.1%	4.7%	5.2%	8.1%	9.6%	8.4%								
2001	20.0%	20.2%	-1.0%	8.1%	9.1%	9.9%	12.0%	11.2%									
2002	20.6%	-9.8%	3.0%	2.2%	5.6%	5.4%	6.9%										
2003	0.3%	7.6%	7.5%	8.9%	10.4%	10.0%											
2004	11.5%	10.0%	13.7%	15.7%	14.1%												
2005	7.4%	15.3%	16.4%	14.8%													
2006	14.6%	15.8%	12.7%														
2007	16.9%	16.1%															
2008	14.2%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Unpaid Loss as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	32.3%	30.6%	29.1%	27.3%	25.9%	24.2%	23.1%	21.2%	19.5%	18.2%	17.2%	16.5%	15.8%	15.0%	14.0%	13.1%	12.3%
1993	31.5%	30.2%	28.3%	26.3%	23.8%	21.9%	20.6%	19.2%	18.3%	17.6%	16.4%	15.6%	15.0%	14.4%	13.7%	12.9%	
1994	30.0%	28.5%	27.2%	25.9%	24.7%	23.0%	22.2%	21.4%	20.7%	19.8%	19.0%	18.1%	17.2%	16.3%	15.7%		
1995	30.0%	28.3%	26.7%	24.9%	23.7%	22.2%	21.1%	19.4%	18.5%	17.1%	16.3%	15.4%	14.7%	13.9%			
1996	26.2%	24.8%	22.7%	21.2%	19.9%	19.0%	18.1%	17.3%	16.8%	16.3%	15.7%	14.9%	14.2%				
1997	27.2%	25.9%	24.7%	23.5%	22.6%	21.8%	20.6%	19.9%	19.0%	18.0%	17.2%	16.3%					
1998	21.7%	20.6%	19.4%	18.5%	17.8%	17.2%	16.4%	15.8%	15.0%	14.3%	13.8%						
1999	25.8%	24.8%	24.1%	23.3%	22.5%	21.8%	21.2%	20.1%	18.8%	17.8%							
2000	27.3%	26.3%	25.3%	24.5%	23.8%	23.2%	22.4%	21.5%	21.0%								
2001	27.0%	26.1%	25.3%	24.8%	23.9%	23.0%	21.9%	21.2%									
2002	27.0%	25.4%	24.2%	23.3%	22.4%	21.5%	20.4%										
2003	28.5%	27.6%	26.7%	25.4%	24.0%	23.1%											
2004	27.5%	26.7%	25.9%	24.8%	23.7%												
2005	30.1%	28.8%	27.4%	26.1%													
2006	30.1%	28.6%	27.3%														
2007	29.0%	27.9%															
2008	28.1%																
2009																	
2010																	
2011																	
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2025																	
2026																	

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Comparison to Prior Analysis

	Analysis as of 06/30/2025						Analysis as of 06/30/2026				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Injury Year Ending 6/30	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Retrospective Unpaid Loss	Selected Ultimate Loss	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Selected Ultimate Loss
Prior to 1992	$428,033,772	$30,193,835	$5,248,300	$35,442,135	$32,930,381	$463,475,907	$430,353,324	$27,828,027	$2,782,803	$30,610,829	$460,964,153
1992	57,893,587	7,648,807	1,060,716	8,709,524	8,709,956	66,603,110	58,442,093	6,795,767	1,365,683	8,161,450	66,603,543
1993	55,222,453	6,208,250	2,288,338	8,496,588	8,794,299	63,719,040	55,751,529	5,637,396	2,627,826	8,265,222	64,016,752
1994	58,795,318	8,017,799	2,162,496	10,180,295	11,488,928	68,975,613	59,256,882	8,738,924	2,288,440	11,027,364	70,284,246
1995	51,661,435	8,928,804	(600,686)	8,328,118	8,925,789	59,989,553	52,135,686	8,003,188	448,351	8,451,539	60,587,225
1996	44,779,296	5,069,863	3,089,918	8,159,781	7,820,975	52,939,077	45,155,015	4,695,929	2,749,328	7,445,257	52,600,271
1997	46,766,721	5,541,912	3,025,325	8,567,237	9,734,398	55,333,958	47,295,534	5,811,113	3,394,472	9,205,586	56,501,119
1998	51,379,290	4,237,989	5,170,626	9,408,615	8,580,896	60,787,904	51,662,880	4,618,534	3,678,771	8,297,306	59,960,186
1999	53,602,253	7,338,543	6,536,518	13,875,061	12,388,242	67,477,315	54,230,232	7,038,144	4,722,120	11,760,264	65,990,495
2000	58,126,312	8,812,532	6,760,848	15,573,380	15,908,353	73,699,692	58,519,315	9,332,004	6,183,346	15,515,349	74,034,665
2001	65,543,039	8,335,223	10,604,744	18,939,967	18,398,054	84,483,005	66,111,070	8,446,056	9,383,968	17,830,023	83,941,093
2002	75,560,260	15,434,157	4,709,707	20,143,864	20,643,028	95,704,123	76,606,782	12,945,965	6,650,540	19,596,505	96,203,287
2003	67,590,310	12,068,631	9,589,299	21,657,931	21,302,337	89,248,240	68,334,675	11,642,342	8,915,630	20,557,972	88,892,647
2004	71,090,605	8,570,351	15,297,413	23,867,764	23,448,463	94,958,370	72,119,782	9,133,219	13,286,068	22,419,287	94,539,069
2005	70,839,848	10,731,264	15,823,653	26,554,917	26,697,281	97,394,765	72,096,677	10,979,186	14,461,266	25,440,452	97,537,129
2006	78,777,673	14,026,626	16,695,683	30,722,309	31,499,481	109,499,982	80,181,296	16,132,553	13,963,304	30,095,857	110,277,154
2007	88,300,691	15,178,282	20,820,747	35,999,029	36,150,601	124,299,721	89,725,201	14,685,313	20,040,778	34,726,091	124,451,293
2008	97,110,616	20,375,089	19,132,608	39,507,697	40,572,214	136,618,313	98,954,382	19,172,998	19,555,451	38,728,449	137,682,831
2009	89,602,694	15,342,899	22,821,386	38,164,285	39,457,602	127,766,979	91,069,610	16,675,662	21,315,024	37,990,686	129,060,296
2010	74,273,516	10,032,972	27,274,101	37,307,073	38,503,842	111,580,589	75,257,389	12,798,363	24,721,606	37,519,969	112,777,358
2011	91,629,509	16,405,106	26,478,531	42,883,636	42,791,070	134,513,145	93,775,764	17,358,098	23,286,717	40,644,816	134,420,579
2012	90,850,956	21,624,980	23,098,100	44,723,080	44,920,619	135,574,036	93,016,523	24,236,448	18,518,605	42,755,053	135,771,575
2013	78,077,334	12,941,272	31,151,340	44,092,613	45,909,645	122,169,947	79,794,958	12,827,441	31,364,581	44,192,022	123,986,980
2014	87,442,545	14,378,341	32,444,681	46,823,022	50,643,328	134,265,566	90,826,160	22,093,735	25,165,977	47,259,713	138,085,873
2015	74,578,974	11,145,401	37,183,935	48,329,336	49,879,646	122,908,310	76,537,049	11,265,210	36,656,361	47,921,571	124,458,620
2016	66,266,567	11,792,474	40,451,463	52,243,937	50,814,930	118,510,504	67,876,998	14,133,939	35,070,558	49,204,498	117,081,496
2017	68,345,038	14,560,299	34,156,219	48,716,518	50,770,416	117,061,556	70,739,650	18,124,488	30,251,316	48,375,804	119,115,455
2018	65,991,257	14,320,237	39,120,647	53,440,884	53,626,971	119,432,141	67,824,168	15,813,838	35,980,222	51,794,060	119,618,228
2019	59,058,553	14,367,711	38,675,256	53,042,967	54,734,299	112,101,520	61,435,669	17,325,783	35,031,401	52,357,184	113,792,853
2020	66,544,450	34,161,952	28,544,922	62,706,874	62,217,132	129,251,324	69,757,152	33,254,818	25,749,612	59,004,430	128,761,582
2021	54,389,306	15,861,034	44,355,501	60,216,536	58,995,879	114,605,842	57,910,109	18,071,562	37,403,513	55,475,075	113,385,185
2022	50,582,318	19,427,946	46,182,526	65,610,471	65,243,342	116,192,789	55,320,530	23,110,948	37,394,182	60,505,130	115,825,660
2023	47,028,942	21,758,953	49,081,905	70,840,858	72,235,403	117,869,800	52,741,000	23,411,285	43,112,060	66,523,345	119,264,345
2024	45,465,017	38,442,967	47,711,257	86,154,224	88,450,335	131,619,241	54,802,945	57,834,758	21,277,649	79,112,408	133,915,352
2025	23,186,508	40,377,868	69,091,977	109,469,846	112,911,952	132,656,354	45,451,116	51,026,057	39,621,287	90,647,344	136,098,460
2026	N/A	N/A	N/A	N/A	N/A	N/A	22,493,728	50,783,213	60,113,279	110,896,492	133,390,220
Total	$2,654,386,964	$523,660,367	$785,240,001	$1,308,900,368	$1,326,100,090	$3,963,287,332	$2,763,562,873	$631,782,305	$718,532,096	$1,350,314,400	$4,113,877,273

	Change In				
	(12)	(13)	(14)	(15)	(16)
Injury Year Ending 6/30	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Selected Ultimate Loss
Prior to 1992	$2,319,552	($2,365,809)	($2,465,497)	($4,831,305)	($2,511,754)
1992	548,506	(853,041)	304,967	(548,074)	432
1993	529,077	(570,854)	339,488	(231,365)	297,711
1994	461,564	721,125	125,944	847,069	1,308,633
1995	474,251	(925,616)	1,049,037	123,421	597,672
1996	375,719	(373,934)	(340,590)	(714,524)	(338,805)
1997	528,812	269,201	369,147	638,349	1,167,161
1998	283,591	380,546	(1,491,855)	(1,111,309)	(827,718)
1999	627,978	(300,399)	(1,814,399)	(2,114,798)	(1,486,820)
2000	393,003	519,471	(577,502)	(58,031)	334,973
2001	568,031	110,833	(1,220,777)	(1,109,943)	(541,912)
2002	1,046,523	(2,488,192)	1,940,833	(547,359)	499,164
2003	744,365	(426,290)	(673,669)	(1,099,959)	(355,593)
2004	1,029,177	562,867	(2,011,345)	(1,448,478)	(419,301)
2005	1,256,829	247,922	(1,362,387)	(1,114,465)	142,364
2006	1,403,623	2,105,927	(2,732,379)	(626,452)	777,171
2007	1,424,510	(492,969)	(779,969)	(1,272,938)	151,572
2008	1,843,765	(1,202,091)	422,843	(779,248)	1,064,517
2009	1,466,916	1,332,764	(1,506,362)	(173,598)	1,293,317
2010	983,873	2,765,391	(2,552,495)	212,896	1,196,769
2011	2,146,255	952,992	(3,191,813)	(2,238,821)	(92,566)
2012	2,165,567	2,611,468	(4,579,495)	(1,968,027)	197,539
2013	1,717,624	(113,831)	213,240	99,409	1,817,033
2014	3,383,616	7,715,395	(7,278,703)	436,691	3,820,307
2015	1,958,075	119,809	(527,573)	(407,764)	1,550,310
2016	1,610,432	2,341,465	(5,380,905)	(3,039,439)	(1,429,007)
2017	2,394,612	3,564,189	(3,904,902)	(340,714)	2,053,898
2018	1,832,911	1,493,601	(3,140,425)	(1,646,824)	186,087
2019	2,377,115	2,958,072	(3,643,854)	(685,783)	1,691,333
2020	3,212,702	(907,134)	(2,795,310)	(3,702,444)	(489,742)
2021	3,520,803	2,210,528	(6,951,988)	(4,741,460)	(1,220,657)
2022	4,738,212	3,683,002	(8,788,343)	(5,105,341)	(367,129)
2023	5,712,058	1,652,333	(5,969,846)	(4,317,513)	1,394,545
2024	9,337,928	19,391,792	(26,433,608)	(7,041,816)	2,296,112
2025	22,264,608	10,648,188	(29,470,690)	(18,822,502)	3,442,106
2026	N/A	N/A	N/A	N/A	N/A
Total	$86,682,182	$57,338,724	($126,821,184)	($69,482,460)	$17,199,722

Column Notes

(1) From Exhibit B.1, Column (4) evaluated as of 06/30/2025
(2) From Exhibit B.1, Column (5) evaluated as of 06/30/2025
(3) From Exhibit B.1, Column (7) evaluated as of 06/30/2025
(4) From Exhibit B.1, Column (8) evaluated as of 06/30/2025
(5) (11) - (1)
(6) From Exhibit B.1, Column (3) evaluated as of 06/30/2025
(7) From Exhibit B.1, Column (4) evaluated as of 06/30/2026
(8) From Exhibit B.1, Column (5) evaluated as of 06/30/2026
(9) From Exhibit B.1, Column (7) evaluated as of 06/30/2026
(10) From Exhibit B.1, Column (8) evaluated as of 06/30/2026
(11) From Exhibit B.1, Column (3) evaluated as of 06/30/2026
(12) (7) - (1)
(13) (8) - (2)
(14) (9) - (3)
(15) (10) - (4)
(16) (11) - (6)

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Actual vs Expected Loss Emergence from 06/30/2025 to 06/30/2026

A. Reported Loss Development: Actual vs. Expected

	As of 6-30-25				As of 6-30-26				Rptd Loss Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 6/30	Rptd Loss	Case Res	Loss IBNR (4) - (1)	Sel Ult Loss	Rptd Loss	Case Res	Loss IBNR (8) - (5)	Sel Ult Loss	Actual (5) - (1)	Expected	Act - Exp (9) - (10)	Ult Loss (8) - (4)	Loss IBNR (7) - (3)
Prior to 1992												($2,511,754)	($2,465,497)
1992	$65,542,394	$7,648,807	$1,060,716	$66,603,110	$65,237,860	$6,795,767	$1,365,683	$66,603,543	($304,534)	$122,261	($426,795)	$432	$304,967
1993	61,430,702	6,208,250	2,288,338	63,719,040	61,388,926	5,637,396	2,627,826	64,016,752	(41,777)	256,123	(297,900)	297,711	339,488
1994	66,813,117	8,017,799	2,162,496	68,975,613	67,995,806	8,738,924	2,288,440	70,284,246	1,182,689	236,184	946,504	1,308,633	125,944
1995	60,590,239	8,928,804	(600,686)	59,989,553	60,138,874	8,003,188	448,351	60,587,225	(451,365)	(64,299)	(387,066)	597,672	1,049,037
1996	49,849,159	5,069,863	3,089,918	52,939,077	49,850,944	4,695,929	2,749,328	52,600,271	1,785	325,440	(323,655)	(338,805)	(340,590)
1997	52,308,633	5,541,912	3,025,325	55,333,958	53,106,647	5,811,113	3,394,472	56,501,119	798,014	314,635	483,379	1,167,161	369,147
1998	55,617,278	4,237,989	5,170,626	60,787,904	56,281,414	4,618,534	3,678,771	59,960,186	664,136	532,719	131,417	(827,718)	(1,491,855)
1999	60,940,796	7,338,543	6,536,518	67,477,315	61,268,376	7,038,144	4,722,120	65,990,495	327,579	669,141	(341,561)	(1,486,820)	(1,814,399)
2000	66,938,844	8,812,532	6,760,848	73,699,692	67,851,319	9,332,004	6,183,346	74,034,665	912,475	689,579	222,895	334,973	(577,502)
2001	73,878,261	8,335,223	10,604,744	84,483,005	74,557,125	8,446,056	9,383,968	83,941,093	678,864	1,080,454	(401,590)	(541,912)	(1,220,777)
2002	90,994,416	15,434,157	4,709,707	95,704,123	89,552,748	12,945,965	6,650,540	96,203,287	(1,441,669)	480,462	(1,922,130)	499,164	1,940,833
2003	79,658,941	12,068,631	9,589,299	89,248,240	79,977,017	11,642,342	8,915,630	88,892,647	318,075	981,701	(663,626)	(355,593)	(673,669)
2004	79,660,957	8,570,351	15,297,413	94,958,370	81,253,001	9,133,219	13,286,068	94,539,069	1,592,044	1,574,878	17,166	(419,301)	(2,011,345)
2005	81,571,112	10,731,264	15,823,653	97,394,765	83,075,863	10,979,186	14,461,266	97,537,129	1,504,751	1,641,444	(136,694)	142,364	(1,362,387)
2006	92,804,299	14,026,626	16,695,683	109,499,982	96,313,849	16,132,553	13,963,304	110,277,154	3,509,550	2,442,768	1,066,783	777,171	(2,732,379)
2007	103,478,974	15,178,282	20,820,747	124,299,721	104,410,515	14,685,313	20,040,778	124,451,293	931,541	2,107,372	(1,175,831)	151,572	(779,969)
2008	117,485,705	20,375,089	19,132,608	136,618,313	118,127,380	19,172,998	19,555,451	137,682,831	641,675	1,970,756	(1,329,081)	1,064,517	422,843
2009	104,945,593	15,342,899	22,821,386	127,766,979	107,745,273	16,675,662	21,315,024	129,060,296	2,799,679	2,394,883	404,797	1,293,317	(1,506,362)
2010	84,306,488	10,032,972	27,274,101	111,580,589	88,055,752	12,798,363	24,721,606	112,777,358	3,749,264	2,354,278	1,394,986	1,196,769	(2,552,495)
2011	108,034,615	16,405,106	26,478,531	134,513,145	111,133,862	17,358,098	23,286,717	134,420,579	3,099,247	2,957,739	141,508	(92,566)	(3,191,813)
2012	112,475,936	21,624,980	23,098,100	135,574,036	117,252,970	24,236,448	18,518,605	135,771,575	4,777,035	2,629,001	2,148,034	197,539	(4,579,495)
2013	91,018,607	12,941,272	31,151,340	122,169,947	92,622,399	12,827,441	31,364,581	123,986,980	1,603,792	3,615,863	(2,012,070)	1,817,033	213,240
2014	101,820,885	14,378,341	32,444,681	134,265,566	112,919,896	22,093,735	25,165,977	138,085,873	11,099,010	3,728,235	7,370,776	3,820,307	(7,278,703)
2015	85,724,375	11,145,401	37,183,935	122,908,310	87,802,259	11,265,210	36,656,361	124,458,620	2,077,884	3,574,937	(1,497,053)	1,550,310	(527,573)
2016	78,059,041	11,792,474	40,451,463	118,510,504	82,010,938	14,133,939	35,070,558	117,081,496	3,951,897	3,949,727	2,170	(1,429,007)	(5,380,905)
2017	82,905,337	14,560,299	34,156,219	117,061,556	88,864,138	18,124,488	30,251,316	119,115,455	5,958,801	2,623,310	3,335,491	2,053,898	(3,904,902)
2018	80,311,494	14,320,237	39,120,647	119,432,141	83,638,006	15,813,838	35,980,222	119,618,228	3,326,512	4,064,881	(738,368)	186,087	(3,140,425)
2019	73,426,264	14,367,711	38,675,256	112,101,520	78,761,451	17,325,783	35,031,401	113,792,853	5,335,187	3,625,140	1,710,047	1,691,333	(3,643,854)
2020	100,706,402	34,161,952	28,544,922	129,251,324	103,011,971	33,254,818	25,749,612	128,761,582	2,305,568	1,240,815	1,064,753	(489,742)	(2,795,310)
2021	70,250,340	15,861,034	44,355,501	114,605,842	75,981,672	18,071,562	37,403,513	113,385,185	5,731,331	6,243,119	(511,787)	(1,220,657)	(6,951,988)
2022	70,010,263	19,427,946	46,182,526	116,192,789	78,431,478	23,110,948	37,394,182	115,825,660	8,421,214	5,583,715	2,837,499	(367,129)	(8,788,343)
2023	68,787,895	21,758,953	49,081,905	117,869,800	76,152,285	23,411,285	43,112,060	119,264,345	7,364,391	5,676,736	1,687,655	1,394,545	(5,969,846)
2024	83,907,984	38,442,967	47,711,257	131,619,241	112,637,703	57,834,758	21,277,649	133,915,352	28,729,720	5,591,794	23,137,926	2,296,112	(26,433,608)
2025	63,564,377	40,377,868	69,091,977	132,656,354	96,477,173	51,026,057	39,621,287	136,098,460	32,912,796	18,890,348	14,022,448	3,442,106	(29,470,690)
2026					73,276,941	50,783,213	60,113,279	133,390,220					
Total	$2,719,819,724	$493,466,532	$779,991,701	$3,499,811,425	$2,937,163,827	$603,954,278	$715,749,293	$3,652,913,120	$144,067,163	$94,106,136	$49,961,026	$17,199,722	($126,821,184)

B. Paid Loss Development: Actual vs. Expected

	As of 6-30-25				As of 6-30-26				Paid Loss Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 6/30	Paid Loss	Case Res	Unpaid Loss (4) - (1)	Sel Ult Loss	Paid Loss	Case Res	Unpaid Loss (8) - (5)	Sel Ult Loss	Actual (5) - (1)	Expected	Act - Exp (9) - (10)	Ult Loss (8) - (4)	Unpaid Loss (7) - (3)
Prior to 1992												($2,511,754)	($4,831,305)
1992	$57,893,587	$7,648,807	$8,709,524	$66,603,110	$58,442,093	$6,795,767	$8,161,450	$66,603,543	$548,506	$522,929	$25,578	$432	($548,074)
1993	55,222,453	6,208,250	8,496,588	63,719,040	55,751,529	5,637,396	8,265,222	64,016,752	529,077	485,682	43,395	297,711	(231,365)
1994	58,795,318	8,017,799	10,180,295	68,975,613	59,256,882	8,738,924	11,027,364	70,284,246	461,564	555,766	(94,202)	1,308,633	847,069
1995	51,661,435	8,928,804	8,328,118	59,989,553	52,135,686	8,003,188	8,451,539	60,587,225	474,251	435,468	38,783	597,672	123,421
1996	44,779,296	5,069,863	8,159,781	52,939,077	45,155,015	4,695,929	7,445,257	52,600,271	375,719	409,755	(34,036)	(338,805)	(714,524)
1997	46,766,721	5,541,912	8,567,237	55,333,958	47,295,534	5,811,113	9,205,586	56,501,119	528,812	414,194	114,618	1,167,161	638,349
1998	51,379,290	4,237,989	9,408,615	60,787,904	51,662,880	4,618,534	8,297,306	59,960,186	283,591	438,957	(155,366)	(827,718)	(1,111,309)
1999	53,602,253	7,338,543	13,875,061	67,477,315	54,230,232	7,038,144	11,760,264	65,990,495	627,978	626,074	1,904	(1,486,820)	(2,114,798)
2000	58,126,312	8,812,532	15,573,380	73,699,692	58,515,315	9,332,004	15,515,349	74,034,665	393,003	681,063	(288,059)	334,973	(58,031)
2001	65,543,039	8,335,223	18,939,967	84,483,005	66,111,070	8,446,056	17,830,023	83,941,093	568,031	804,416	(236,385)	(541,912)	(1,109,943)
2002	75,560,260	15,434,157	20,143,864	95,704,123	76,606,782	12,945,965	19,596,505	96,203,287	1,046,523	832,530	213,993	499,164	(547,359)
2003	67,590,310	12,068,631	21,657,931	89,248,240	68,334,675	11,642,342	20,557,972	88,892,647	744,365	872,712	(128,347)	(355,593)	(1,099,959)
2004	71,090,605	8,570,351	23,867,764	94,958,370	72,119,782	9,133,219	22,419,287	94,539,069	1,029,177	939,495	89,682	(419,301)	(1,448,478)
2005	70,839,848	10,731,264	26,554,917	97,394,765	72,096,677	10,979,186	25,440,452	97,537,129	1,256,829	1,023,028	233,801	142,364	(1,114,465)
2006	78,777,673	14,026,626	30,722,309	109,499,982	80,181,296	16,132,553	30,095,857	110,277,154	1,403,623	1,160,636	242,987	777,171	(626,452)
2007	88,300,691	15,178,282	35,999,029	124,299,721	89,725,201	14,685,313	34,726,091	124,451,293	1,424,510	1,336,259	88,251	151,572	(1,272,938)
2008	97,110,616	20,375,089	39,507,697	136,618,313	98,954,382	19,172,998	38,728,449	137,682,831	1,843,765	1,443,864	399,901	1,064,517	(779,248)
2009	89,602,694	15,342,899	38,164,285	127,766,979	91,069,610	16,675,662	37,990,686	129,060,296	1,466,916	1,376,181	90,734	1,293,317	(173,598)
2010	74,273,516	10,032,972	37,307,073	111,580,589	75,257,389	12,798,363	37,519,969	112,777,358	983,873	1,330,365	(346,492)	1,196,769	212,896
2011	91,629,506	16,405,106	42,883,636	134,513,145	93,775,764	17,358,098	40,644,816	134,420,579	2,146,255	1,515,990	630,265	(92,566)	(2,238,821)
2012	90,850,956	21,624,980	44,723,080	135,574,036	93,016,523	24,236,448	42,755,053	135,771,575	2,165,567	1,571,546	594,021	197,539	(1,968,027)
2013	78,077,334	12,941,272	44,092,613	122,169,947	79,794,958	12,827,441	44,192,022	123,986,980	1,717,624	1,544,723	172,900	1,817,033	99,409
2014	87,442,545	14,378,341	46,823,022	134,265,566	90,826,160	22,093,735	47,259,713	138,085,873	3,383,616	1,640,999	1,742,617	3,820,307	436,691
2015	74,578,974	11,145,401	48,329,336	122,908,310	76,537,049	11,265,210	47,921,571	124,458,620	1,958,075	1,722,201	235,874	1,550,310	(407,764)
2016	66,266,567	11,792,474	52,243,937	118,510,504	67,876,998	14,133,939	49,204,498	117,081,496	1,610,432	1,688,195	(77,763)	(1,429,007)	(3,039,439)
2017	68,345,038	14,560,299	48,716,518	117,061,556	70,739,650	18,124,488	48,375,804	119,115,455	2,394,612	1,914,519	480,093	2,053,898	(340,714)
2018	65,991,257	14,320,237	53,440,884	119,432,141	67,824,168	15,813,838	51,794,060	119,618,228	1,832,911	2,239,990	(407,079)	186,087	(1,646,824)
2019	59,058,553	14,367,711	53,042,967	112,101,520	61,435,669	17,325,783	52,357,184	113,792,853	2,377,115	2,153,992	223,124	1,691,333	(685,783)
2020	66,544,450	34,161,952	62,706,874	129,251,324	69,757,152	33,254,818	59,004,430	128,761,582	3,212,702	2,540,950	671,752	(489,742)	(3,702,444)
2021	54,389,306	15,861,034	60,216,536	114,605,842	57,910,109	18,071,562	55,475,075	113,385,185	3,520,803	2,928,525	592,278	(1,220,657)	(4,741,460)
2022	50,582,318	19,427,946	65,610,471	116,192,789	55,320,530	23,110,948	60,505,130	115,825,660	4,738,212	4,685,724	52,488	(367,129)	(5,105,341)
2023	47,028,942	21,758,953	70,840,858	117,869,800	52,741,000	23,411,285	66,523,345	119,264,345	5,712,058	5,875,506	(163,448)	1,394,545	(4,317,513)
2024	45,465,017	38,442,967	86,154,224	131,619,241	54,802,945	57,834,758	79,112,408	133,915,352	9,337,928	10,038,616	(700,688)	2,296,112	(7,041,816)
2025	23,186,508	40,377,868	109,469,846	132,656,354	45,451,116	51,026,057	90,647,344	136,098,460	22,264,608	22,413,538	(148,930)	3,442,106	(18,822,502)
2026					22,493,728	50,783,213	110,896,492	133,390,220					
Total	$2,226,353,192	$493,466,532	$1,273,458,233	$3,499,811,425	$2,333,209,549	$603,954,278	$1,319,703,571	$3,652,913,120	$84,362,630	$80,164,388	$4,198,242	$17,199,722	($69,482,460)

Column Notes

(1) Provided by Wyoming Department of Workforce Services
(2) Provided by Wyoming Department of Workforce Services
(4) Exhibit B.1, Column (3) as of 6-30-25.
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(8) Exhibit B.3, Column (15) as of 6-30-26.
(10) A. Column (3) * (%Rep 06/30/2026 - %Rep 06/30/2025) / (1-%Rep 06/30/2025)
(10) B. Column (3) * (%Paid 06/30/2026 - %Paid 06/30/2025) / (1-%Paid 06/30/2025)
LDFs are used to derive %Rep and %Paid for the respective periods

Wyoming Department of Workforce Services
Medical Only
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Summary of Unpaid Loss

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Loss	(4) Paid Loss 6/30/2026	(5) Case Reserve 6/30/2026	(6) Reported Loss 6/30/2026	(7) Selected Loss IBNR 6/30/2026	(8) Selected Unpaid Loss 6/30/2026	(9) Benefit Adjustment	(10) Adjusted Unpaid Loss 6/30/2026	(11) Discount Factor 3.50%	(12) Discounted Unpaid Loss 6/30/2026
Prior to 1992	6/30/2026		$9,895,007	$9,844,487	$50,519	$9,895,007	$0	$50,519	1.038	$52,439	0.983	$51,545
1992	6/30/2026	420	5,182,474	5,182,474	0	5,182,474	0	0	1.038	0	0.983	0
1993	6/30/2026	408	5,771,264	5,771,264	0	5,771,264	0	0	1.038	0	0.983	0
1994	6/30/2026	396	6,697,826	6,696,852	973	6,697,826	0	973	1.038	1,010	0.983	993
1995	6/30/2026	384	6,057,309	6,055,934	1,375	6,057,309	0	1,375	1.038	1,427	0.983	1,403
1996	6/30/2026	372	6,773,230	6,766,164	0	6,766,164	7,066	7,066	1.038	7,335	0.950	6,966
1997	6/30/2026	360	6,779,732	6,614,459	120,350	6,734,809	44,923	165,273	1.038	171,553	0.939	161,065
1998	6/30/2026	348	7,558,821	7,212,794	250,867	7,463,661	95,159	346,027	1.038	359,176	0.926	332,738
1999	6/30/2026	336	7,725,352	7,464,606	106,035	7,570,640	154,712	260,746	1.038	270,655	0.934	252,673
2000	6/30/2026	324	8,039,189	7,849,408	29,290	7,878,698	160,491	189,781	1.038	196,992	0.911	179,426
2001	6/30/2026	312	9,504,877	9,376,670	13,173	9,389,843	115,033	128,207	1.038	133,078	0.909	120,970
2002	6/30/2026	300	8,859,033	8,695,960	5	8,695,965	163,068	163,073	1.038	169,269	0.901	152,547
2003	6/30/2026	288	8,987,763	8,818,903	4,362	8,823,264	164,499	168,861	1.038	175,277	0.876	153,467
2004	6/30/2026	276	11,888,729	11,683,554	8,019	11,691,573	197,156	205,175	1.038	212,972	0.857	182,461
2005	6/30/2026	264	10,727,260	10,499,477	181,025	10,680,501	46,759	227,784	1.038	236,440	0.840	198,629
2006	6/30/2026	252	10,796,177	10,675,612	15,034	10,690,646	105,531	120,565	1.038	125,147	0.829	103,762
2007	6/30/2026	240	12,522,531	12,163,567	143,294	12,306,861	215,671	358,965	1.038	372,605	0.831	309,544
2008	6/30/2026	228	12,259,503	12,010,854	78,437	12,089,291	170,212	248,649	1.038	258,097	0.821	211,814
2009	6/30/2026	216	11,719,792	11,213,544	362,423	11,575,967	143,825	506,248	1.038	525,485	0.826	434,121
2010	6/30/2026	204	12,381,659	11,952,711	213,661	12,166,372	215,287	428,948	1.038	445,249	0.807	359,442
2011	6/30/2026	192	14,562,982	13,943,663	417,536	14,361,199	201,784	619,320	1.038	642,854	0.801	515,057
2012	6/30/2026	180	14,221,976	13,560,546	172,643	13,733,190	488,786	661,429	1.038	686,564	0.784	538,114
2013	6/30/2026	168	13,752,470	13,003,271	113,241	13,116,512	635,958	749,198	1.038	777,668	0.770	598,980
2014	6/30/2026	156	14,859,026	14,385,513	355,582	14,741,095	117,931	473,513	1.038	491,507	0.758	372,538
2015	6/30/2026	144	14,473,633	13,542,794	745,706	14,288,500	185,133	930,839	1.038	966,211	0.742	716,795
2016	6/30/2026	132	13,969,622	13,192,445	152,798	13,345,243	624,379	777,177	1.038	806,710	0.727	586,274
2017	6/30/2026	120	13,734,223	12,428,958	884,218	13,313,176	421,048	1,305,266	1.038	1,354,866	0.712	964,469
2018	6/30/2026	108	12,671,241	11,782,367	282,711	12,065,079	606,162	888,874	1.038	922,651	0.702	647,292
2019	6/30/2026	96	13,989,005	13,107,277	551,184	13,658,461	330,544	881,729	1.038	915,234	0.684	626,245
2020	6/30/2026	84	16,106,203	15,130,447	299,120	15,429,567	676,636	975,756	1.038	1,012,835	0.684	692,779
2021	6/30/2026	72	12,117,547	11,130,818	562,822	11,693,640	423,908	986,730	1.038	1,024,225	0.685	701,556
2022	6/30/2026	60	13,920,393	12,563,610	611,062	13,174,671	745,722	1,356,784	1.038	1,408,341	0.702	989,049
2023	6/30/2026	48	14,658,987	12,814,379	1,198,450	14,012,829	646,159	1,844,609	1.000	1,844,609	0.715	1,319,314
2024	6/30/2026	36	14,849,186	12,933,671	2,801,338	15,735,010	(885,823)	1,915,515	1.000	1,915,515	0.748	1,432,588
2025	6/30/2026	24	15,479,214	12,909,669	16,230,638	29,140,307	(13,661,093)	2,569,546	1.000	2,569,546	0.785	2,016,125
2026	6/30/2026	12	16,566,758	8,869,179	29,421,957	38,291,136	(21,724,378)	7,697,579	1.000	7,697,579	0.909	6,994,277
Total			$410,059,994	$381,847,898	$56,379,849	$438,227,747	($28,167,753)	$28,212,096		$28,751,120		$22,925,018

Column Notes

(3) Exhibit C.3, Column (13)
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (3) - (6)
(8) (3) - (4)
(9) Adjustment for Medical Fee Schedule change.
(10) (8) x (9)
(11) Based on Exhibit C.7, Column (4) and 3.50% discount rate.
(12) (10) x (11)

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Summary Statistics

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Loss	(4) Selected Ultimate Counts	(5) Premium	(6) Payroll ($00's)	(7) Frequency per $1M Payroll	(8) Average Ultimate Loss	(9) Ultimate Loss Ratio
1992	6/30/2026	420	$5,182,474	16,443				$315	
1993	6/30/2026	408	5,771,264	16,735				345	
1994	6/30/2026	396	6,697,826	16,232				413	
1995	6/30/2026	384	6,057,309	15,642				387	
1996	6/30/2026	372	6,773,230	14,974				452	
1997	6/30/2026	360	6,779,732	12,846				528	
1998	6/30/2026	348	7,558,821	11,599				652	
1999	6/30/2026	336	7,725,352	11,181		$40,277,368	2.776	691	
2000	6/30/2026	324	8,039,189	11,438		43,292,428	2.642	703	
2001	6/30/2026	312	9,504,877	11,700		47,027,299	2.488	812	
2002	6/30/2026	300	8,859,033	11,079		50,776,362	2.182	800	
2003	6/30/2026	288	8,987,763	10,354		52,959,274	1.955	868	
2004	6/30/2026	276	11,888,729	10,339	$165,040,128	55,362,397	1.868	1,150	7.2%
2005	6/30/2026	264	10,727,260	10,074	195,848,284	60,849,344	1.656	1,065	5.5%
2006	6/30/2026	252	10,796,177	10,261	232,662,274	69,289,653	1.481	1,052	4.6%
2007	6/30/2026	240	12,522,531	10,309	257,289,991	79,410,961	1.298	1,215	4.9%
2008	6/30/2026	228	12,259,503	10,367	258,120,718	88,397,375	1.173	1,183	4.7%
2009	6/30/2026	216	11,719,792	9,439	225,136,317	91,019,593	1.037	1,242	5.2%
2010	6/30/2026	204	12,381,659	8,251	180,281,337	86,014,115	0.959	1,501	6.9%
2011	6/30/2026	192	14,562,982	8,310	193,554,924	91,213,698	0.911	1,752	7.5%
2012	6/30/2026	180	14,221,976	8,429	210,705,196	95,514,448	0.882	1,687	6.7%
2013	6/30/2026	168	13,752,470	7,790	219,274,560	97,350,585	0.800	1,765	6.3%
2014	6/30/2026	156	14,859,026	7,952	238,716,897	101,485,570	0.784	1,869	6.2%
2015	6/30/2026	144	14,473,633	7,639	246,412,917	105,282,781	0.726	1,895	5.9%
2016	6/30/2026	132	13,969,622	6,905	225,797,693	100,348,047	0.688	2,023	6.2%
2017	6/30/2026	120	13,734,223	6,712	206,478,757	97,700,169	0.687	2,046	6.7%
2018	6/30/2026	108	12,671,241	6,562	204,497,730	101,963,752	0.644	1,931	6.2%
2019	6/30/2026	96	13,989,005	6,526	201,795,821	100,978,104	0.646	2,144	6.9%
2020	6/30/2026	84	16,106,203	5,960	194,428,991	106,267,694	0.561	2,702	8.3%
2021	6/30/2026	72	12,117,547	5,186	181,364,171	101,077,078	0.513	2,336	6.7%
2022	6/30/2026	60	13,920,393	5,208	201,272,377	110,193,931	0.473	2,673	6.9%
2023	6/30/2026	48	14,658,987	5,514	210,090,556	118,888,999	0.464	2,658	7.0%
2024	6/30/2026	36	14,849,186	5,280	213,191,368	127,191,078	0.415	2,812	7.0%
2025	6/30/2026	24	15,479,214	5,342	206,075,036	132,682,369	0.403	2,897	7.5%
2026	6/30/2026	12	16,566,758	5,494	192,292,367	134,412,699	0.409	3,016	8.6%
Total			$400,164,988	334,073	$4,860,328,412	$2,487,227,171	0.923	$1,198	6.4%

Column Notes

(3) Exhibit C.1, Column (3)
(4) Exhibit C.4, Column (10)
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (4) / (6) x 10,000
(8) (3) / (4)
(9) (3) / (5)

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Summary of Ultimate Loss Methods

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Loss 6/30/2026	(4) Paid Development	(5) Reported Development	(6) Born. - Ferg. Premium Paid	(7) Born. - Ferg. Premium Reported	(8) Born. - Ferg. Payroll Paid	(9) Born. - Ferg. Payroll Reported	(10) Frequency-Severity	(11) Berquist-Sherman	(12) IBNR as a % of Case	(13) Selected Ultimate Loss
1992	6/30/2026	420	$5,182,474	$5,182,474	$5,182,474						$5,182,474	$5,182,474	$5,182,474
1993	6/30/2026	408	5,771,264	5,771,264	5,771,264						5,771,264	5,771,264	5,771,264
1994	6/30/2026	396	6,697,826	6,696,852	6,697,826						6,697,826	6,697,826	6,697,826
1995	6/30/2026	384	6,057,309	6,070,989	6,057,309						6,057,309	6,057,309	6,057,309
1996	6/30/2026	372	6,766,164	6,782,985	6,780,296						6,766,164	6,766,164	6,773,230
1997	6/30/2026	360	6,734,809	6,638,867	6,779,732						6,734,809	6,464,447	6,779,732
1998	6/30/2026	348	7,463,661	7,248,528	7,558,821						7,463,661	7,051,322	7,558,821
1999	6/30/2026	336	7,570,640	7,530,671	7,725,352			$7,531,524	$7,723,403	$6,939,282	7,570,640	7,381,947	7,725,352
2000	6/30/2026	324	7,878,698	7,927,476	8,031,074	$7,927,129	$8,028,440	7,938,287	8,049,938	8,972,198	7,878,698	7,817,801	8,039,189
2001	6/30/2026	312	9,389,843	9,506,990	9,418,127	9,503,971	9,417,733	9,503,669	9,417,667	9,210,194	9,389,843	9,393,539	9,504,877
2002	6/30/2026	300	8,695,965	8,851,345	8,755,100	8,863,845	8,760,559	8,861,909	8,759,815	9,397,495	8,695,965	8,695,968	8,859,033
2003	6/30/2026	288	8,823,264	8,983,707	8,860,462	8,989,757	8,862,364	8,989,826	8,862,379	9,262,418	8,826,272	8,824,559	8,987,763
2004	6/30/2026	276	11,691,573	11,920,919	11,750,292	11,874,567	11,739,512	11,870,700	11,738,541	9,343,546	11,712,364	11,694,260	11,888,729
2005	6/30/2026	264	10,680,501	10,731,588	10,791,408	10,730,693	10,790,368	10,723,828	10,787,105	10,311,732	10,660,184	10,844,395	10,727,260
2006	6/30/2026	252	10,690,646	10,939,045	10,653,308	10,958,638	10,649,455	10,944,413	10,651,526	11,096,241	10,504,715	10,688,736	10,796,177
2007	6/30/2026	240	12,306,861	12,523,970	12,296,910	12,521,093	12,296,807	12,511,447	12,297,078	12,017,656	12,059,911	12,302,941	12,522,531
2008	6/30/2026	228	12,089,291	12,407,534	12,154,220	12,412,283	12,156,367	12,417,418	12,157,225	12,641,846	12,156,085	12,105,026	12,259,503
2009	6/30/2026	216	11,575,967	11,665,490	11,729,721	11,688,160	11,736,549	11,702,969	11,741,559	12,558,538	11,487,469	11,761,293	11,719,792
2010	6/30/2026	204	12,166,372	12,460,429	12,343,875	12,444,932	12,340,082	12,440,787	12,338,619	11,907,861	11,718,881	12,282,899	12,381,659
2011	6/30/2026	192	14,361,199	14,608,402	14,865,431	14,578,590	14,834,490	14,547,375	14,811,221	13,289,789	14,547,535	15,583,800	14,562,982
2012	6/30/2026	180	13,733,190	14,239,977	14,171,970	14,228,493	14,166,623	14,215,459	14,158,165	13,749,409	13,825,761	14,052,273	14,221,976
2013	6/30/2026	168	13,116,512	13,696,564	13,524,166	13,708,933	13,536,728	13,702,917	13,533,146	13,845,558	13,216,926	13,283,218	13,752,470
2014	6/30/2026	156	14,741,095	15,202,110	15,124,845	15,166,402	15,109,939	15,150,228	15,102,300	14,260,447	14,896,083	15,059,396	14,859,026
2015	6/30/2026	144	14,288,500	14,343,781	14,746,747	14,362,607	14,744,701	14,362,071	14,744,403	14,696,221	14,470,917	15,224,090	14,473,633
2016	6/30/2026	132	13,345,243	14,004,954	13,811,628	13,994,834	13,812,266	13,998,403	13,814,343	13,915,628	13,462,026	13,558,026	13,969,622
2017	6/30/2026	120	13,313,176	13,223,538	13,738,097	13,254,411	13,738,073	13,231,928	13,726,500	13,385,856	13,158,444	14,251,128	13,734,223
2018	6/30/2026	108	12,065,079	12,574,963	12,618,768	12,691,631	12,698,065	12,650,851	12,669,676	13,802,368	12,316,986	12,712,805	12,671,241
2019	6/30/2026	96	13,658,461	14,009,230	14,193,565	14,002,725	14,182,806	13,975,286	14,166,739	13,504,917	13,945,539	14,437,250	13,989,005
2020	6/30/2026	84	15,429,567	16,257,291	16,090,041	16,110,329	16,009,873	16,102,078	16,004,987	14,041,805	15,861,881	15,863,981	16,106,203
2021	6/30/2026	72	11,693,640	12,032,240	12,171,017	12,117,369	12,210,142	12,117,725	12,210,329	13,195,665	12,006,391	12,312,084	12,117,547
2022	6/30/2026	60	13,174,671	13,741,571	13,783,940	13,767,997	13,795,693	13,779,938	13,801,850	14,213,245	13,574,152	13,825,177	13,920,393
2023	6/30/2026	48	14,012,829	14,198,323	14,483,093	14,224,277	14,482,493	14,316,435	14,513,192	15,436,250	14,107,296	14,611,476	14,658,987
2024	6/30/2026	36	15,735,010	14,714,824	15,582,120	14,756,013	15,587,291	14,942,360	15,572,186	16,622,772	15,461,378	15,524,960	14,849,186
2025	6/30/2026	24	29,140,307	15,348,606	25,792,224	15,330,997	27,162,293	15,627,432	26,920,131	17,132,351	23,267,321	21,842,754	15,479,214
2026	6/30/2026	12	38,291,136	17,082,645	27,157,939	16,033,663	32,182,607	17,099,853	31,273,560	17,147,507	21,671,669	24,750,512	16,566,758
2000 - 2026			$376,088,593	$347,197,510	$368,640,086	$346,244,338	$375,032,317	$347,725,593	$373,824,179	$348,959,513	$354,880,692	$363,304,346	$347,618,980
Total			$428,332,741	$399,120,140	$421,193,159	$346,244,338	$375,032,317	$355,257,118	$381,547,582	$355,898,795	$407,124,839	$414,677,099	$400,164,988

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit C.7, Column (5)
(5) Exhibit C.7, Column (8)
(6) Exhibit C.10, Column (12)
(7) Exhibit C.11, Column (12)
(8) Exhibit C.12, Column (12)
(9) Exhibit C.13, Column (12)
(10) Exhibit C.15, Column (6)
(11) Exhibit C.9, Column (5)
(12) Exhibit C.14, Column (7)
(13) Based on Columns (3) through (12)

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Summary of Ultimate Claim Counts

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Closed Counts	(5) Open Claim Counts	(6) Ultimate Reported Count Method	(7) Ultimate Closed Count Method	(8) Ultimate B-F Reported Count Method	(9) Ultimate B-F Closed Count Method	(10) Selected Ultimate Counts
1992	6/30/2026	420	16,443	16,443	0	16,443	16,443			16,443
1993	6/30/2026	408	16,735	16,735	0	16,735	16,735			16,735
1994	6/30/2026	396	16,232	16,231	1	16,232	16,231			16,232
1995	6/30/2026	384	15,642	15,641	1	15,642	15,641			15,642
1996	6/30/2026	372	14,974	14,974	0	14,974	14,974			14,974
1997	6/30/2026	360	12,846	12,841	5	12,846	12,841			12,846
1998	6/30/2026	348	11,599	11,596	3	11,599	11,596			11,599
1999	6/30/2026	336	11,181	11,180	1	11,181	11,180	11,181	11,180	11,181
2000	6/30/2026	324	11,438	11,432	6	11,438	11,431	11,438	11,431	11,438
2001	6/30/2026	312	11,700	11,699	1	11,700	11,699	11,700	11,699	11,700
2002	6/30/2026	300	11,079	11,079	0	11,079	11,079	11,079	11,079	11,079
2003	6/30/2026	288	10,354	10,353	1	10,354	10,354	10,354	10,354	10,354
2004	6/30/2026	276	10,339	10,337	2	10,339	10,339	10,339	10,339	10,339
2005	6/30/2026	264	10,074	10,070	4	10,074	10,073	10,074	10,073	10,074
2006	6/30/2026	252	10,261	10,259	2	10,261	10,264	10,261	10,264	10,261
2007	6/30/2026	240	10,309	10,304	5	10,309	10,310	10,309	10,310	10,309
2008	6/30/2026	228	10,367	10,361	6	10,367	10,367	10,367	10,367	10,367
2009	6/30/2026	216	9,439	9,436	3	9,441	9,445	9,441	9,445	9,439
2010	6/30/2026	204	8,251	8,244	7	8,253	8,253	8,253	8,253	8,251
2011	6/30/2026	192	8,310	8,305	5	8,312	8,313	8,312	8,313	8,310
2012	6/30/2026	180	8,429	8,421	8	8,431	8,431	8,431	8,430	8,429
2013	6/30/2026	168	7,790	7,787	3	7,792	7,797	7,792	7,797	7,790
2014	6/30/2026	156	7,952	7,944	8	7,953	7,956	7,953	7,955	7,952
2015	6/30/2026	144	7,639	7,625	14	7,640	7,638	7,640	7,638	7,639
2016	6/30/2026	132	6,906	6,901	5	6,905	6,915	6,905	6,915	6,905
2017	6/30/2026	120	6,713	6,698	15	6,712	6,715	6,712	6,715	6,712
2018	6/30/2026	108	6,563	6,547	16	6,562	6,568	6,562	6,568	6,562
2019	6/30/2026	96	6,528	6,502	26	6,526	6,529	6,526	6,527	6,526
2020	6/30/2026	84	5,963	5,937	26	5,960	5,968	5,960	5,968	5,960
2021	6/30/2026	72	5,191	5,156	35	5,186	5,187	5,186	5,188	5,186
2022	6/30/2026	60	5,215	5,170	45	5,208	5,213	5,208	5,216	5,208
2023	6/30/2026	48	5,525	5,451	74	5,514	5,518	5,514	5,521	5,514
2024	6/30/2026	36	5,299	5,130	169	5,280	5,261	5,278	5,275	5,280
2025	6/30/2026	24	5,355	4,760	595	5,342	5,324	5,341	5,370	5,342
2026	6/30/2026	12	4,414	1,612	2,802	5,322	5,852	5,360	5,628	5,494
Total			333,055	329,161	3,894	333,910	334,443	229,474	229,819	334,073

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Exhibit C.22, Column (5)
(7) Exhibit C.20, Column (5)
(8) Exhibit C.24, Column (11)
(9) Exhibit C.25, Column (11)
(10) Based on Columns (3) through (9)

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Paid Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992		4,637,195	4,772,044	4,848,539	4,881,126	4,897,356	4,911,723	4,926,373	4,943,867	4,951,624	4,962,196	5,015,546	5,023,810	5,074,338	5,092,552	5,095,924	5,071,012	5,174,045
1993	3,278,174	5,075,763	5,321,577	5,465,464	5,547,304	5,577,559	5,594,897	5,609,464	5,617,172	5,631,025	5,639,800	5,648,063	5,637,583	5,650,760	5,662,757	5,673,430	5,678,229	5,700,995
1994	3,203,041	5,141,154	5,375,366	5,468,627	5,521,553	5,584,194	5,609,054	5,636,838	5,642,512	5,650,568	5,660,314	5,797,828	5,835,278	5,837,555	5,824,350	5,874,908	5,878,017	5,978,246
1995	3,891,284	5,494,454	5,735,969	5,857,130	5,922,322	5,961,433	5,982,473	6,009,405	6,024,342	6,035,379	6,002,715	6,022,235	6,031,742	6,036,061	6,047,724	6,053,604	6,071,004	6,073,553
1996	3,981,170	5,769,469	5,990,499	6,079,191	6,133,916	6,241,767	6,307,089	6,344,113	6,389,938	6,468,663	6,414,689	6,538,567	6,539,381	6,611,847	6,587,666	6,599,112	6,729,933	6,739,251
1997	3,805,490	5,702,775	5,905,104	6,070,256	6,208,744	6,252,579	6,317,620	6,366,076	6,455,832	6,451,648	6,450,714	6,482,404	6,454,918	6,466,986	6,506,304	6,503,085	6,625,034	6,496,334
1998	4,105,764	5,808,496	6,065,819	6,185,578	6,248,675	6,289,188	6,310,541	6,434,627	6,456,479	6,497,743	6,527,887	6,558,753	6,566,325	6,596,038	6,612,562	6,701,798	6,753,877	6,788,455
1999	4,130,549	6,084,082	6,343,518	6,553,038	6,617,985	6,690,600	6,818,711	6,899,376	6,920,071	6,926,907	6,950,425	6,982,374	6,989,235	7,052,945	7,077,268	7,076,210	7,166,145	7,194,599
2000	4,102,192	6,602,928	6,928,059	7,043,544	7,124,432	7,221,130	7,250,206	7,336,966	7,429,001	7,474,592	7,526,772	7,558,784	7,604,924	7,642,456	7,717,172	7,742,770	7,703,090	7,719,851
2001	5,425,024	7,964,227	8,280,372	8,437,718	8,795,768	8,840,932	8,897,767	9,111,291	8,898,092	9,134,071	9,125,860	9,155,618	9,162,141	9,369,201	9,218,563	9,188,958	9,400,833	9,407,415
2002	5,530,701	7,485,984	7,776,051	8,219,349	8,538,954	8,625,224	8,573,402	8,569,440	8,360,929	8,425,695	8,396,410	8,373,520	8,646,743	8,568,321	8,569,344	8,662,228	8,662,228	8,667,088
2003	4,940,703	7,490,487	8,100,792	8,262,770	8,313,159	8,492,940	8,551,377	8,585,259	8,545,229	8,587,066	8,594,046	8,733,420	8,741,812	8,738,271	8,753,615	8,788,442	8,795,244	8,802,096
2004	5,112,441	8,681,422	9,554,089	10,108,541	10,551,365	10,802,461	10,802,690	10,749,237	10,981,462	11,180,353	11,283,040	11,054,402	11,136,140	11,092,736	11,142,045	11,188,772	11,236,232	10,963,167
2005	5,683,336	8,952,259	9,590,146	9,724,465	9,791,966	9,835,563	9,849,578	9,990,002	10,113,816	10,077,371	10,110,354	10,225,355	10,268,568	10,298,490	10,321,912	10,349,920	10,377,102	10,447,896
2006	6,153,737	10,004,423	10,342,955	10,347,136	10,531,413	10,549,527	10,695,610	10,573,775	10,550,636	10,534,263	10,584,103	10,540,634	10,549,930	10,579,359	10,611,299	10,612,890	10,649,940	10,651,093
2007	6,978,428	10,769,665	11,293,952	11,516,116	11,649,033	11,912,826	11,928,158	11,901,006	11,840,129	11,847,957	11,879,951	11,870,342	11,880,453	11,896,619	11,977,848	11,997,472	12,029,562	12,045,807
2008	7,455,856	10,756,174	11,273,653	11,307,410	11,309,962	11,890,116	12,075,308	12,078,536	12,183,692	12,097,398	12,113,182	11,761,951	11,658,585	11,673,143	11,891,549	11,912,418	11,945,434	11,972,115
2009	7,331,265	10,845,544	10,938,577	10,968,358	11,092,077	11,072,095	11,141,904	11,066,062	11,095,354	11,072,885	11,096,117	11,263,953	11,112,921	11,185,830	11,221,218	11,220,270	11,210,961	11,213,544
2010	7,480,005	10,975,418	11,388,074	11,663,910	11,994,440	11,659,279	11,684,274	11,734,441	11,769,323	11,840,506	11,858,031	11,876,922	11,890,516	11,921,604	11,951,363	11,881,338	11,952,711	
2011	7,675,397	11,515,664	12,913,325	13,257,781	13,198,091	13,533,694	13,780,234	13,862,949	13,919,492	13,833,282	13,707,796	13,744,320	13,816,893	13,841,066	13,870,308	13,943,663		
2012	7,844,885	12,469,231	13,209,643	13,157,219	13,166,352	13,303,135	13,215,217	13,350,559	13,369,749	13,170,070	13,502,426	13,529,770	13,530,817	13,504,053	13,560,546			
2013	6,631,950	12,204,153	12,281,120	12,273,115	12,574,978	12,591,534	12,676,852	12,687,714	12,632,339	12,713,509	12,745,186	12,915,746	12,996,636	13,003,271				
2014	9,821,339	13,263,742	13,788,002	13,994,226	14,049,922	14,129,242	14,112,570	14,291,862	14,307,052	14,461,681	14,494,299	14,362,374	14,385,513					
2015	8,400,785	12,243,379	12,669,667	12,972,063	13,198,907	13,290,482	13,486,770	13,736,523	13,773,111	13,894,569	13,844,925	13,542,794						
2016	7,860,391	11,511,806	12,382,777	12,712,529	12,691,363	12,797,460	12,930,890	12,986,366	12,987,052	13,170,965	13,192,445							
2017	8,584,150	11,722,817	11,936,458	12,070,943	12,405,436	12,562,031	12,689,999	12,591,700	12,555,474	12,428,958								
2018	8,132,749	11,329,853	11,514,900	11,540,095	11,637,263	11,719,382	11,778,334	11,731,072	11,782,367									
2019	8,034,894	11,984,481	12,082,031	12,162,214	12,190,091	12,841,527	12,828,685	13,107,277										
2020	7,930,109	10,867,996	11,142,676	14,765,819	14,896,172	15,009,242	15,130,447											
2021	7,026,500	10,295,678	10,823,725	10,935,257	11,003,229	11,130,818												
2022	8,344,800	11,448,878	12,403,389	12,392,730	12,563,610													
2023	7,127,508	12,466,862	12,714,893	12,814,379														
2024	7,910,968	12,260,996	12,933,671															
2025	8,194,413	12,909,669																
2026	8,869,179																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992		1.029	1.016	1.007	1.003	1.003	1.003	1.004	1.002	1.002	1.011	1.002	1.010	1.004	1.001	0.995	1.020	0.986
1993	1.548	1.048	1.027	1.015	1.005	1.003	1.003	1.001	1.002	1.002	1.001	0.998	1.002	1.002	1.002	1.001	1.004	0.998
1994	1.605	1.046	1.017	1.010	1.011	1.004	1.005	1.001	1.001	1.002	1.024	1.006	1.000	0.998	1.009	1.001	1.017	1.020
1995	1.412	1.044	1.021	1.011	1.007	1.004	1.005	1.002	1.002	0.995	1.003	1.002	1.001	1.002	1.001	1.003	1.000	1.021
1996	1.449	1.038	1.015	1.009	1.018	1.010	1.006	1.007	1.012	0.992	1.019	1.000	1.011	0.996	1.002	1.020	1.001	1.001
1997	1.499	1.035	1.028	1.023	1.007	1.010	1.008	1.014	0.999	1.000	1.005	0.996	1.002	1.006	1.000	1.019	0.981	1.003
1998	1.415	1.044	1.020	1.010	1.006	1.003	1.020	1.003	1.006	1.005	1.005	1.001	1.005	1.003	1.013	1.008	1.005	1.003
1999	1.473	1.043	1.033	1.010	1.011	1.019	1.012	1.003	1.001	1.003	1.005	1.001	1.009	1.003	1.000	1.013	1.004	1.005
2000	1.610	1.049	1.017	1.011	1.014	1.004	1.012	1.013	1.006	1.007	1.004	1.006	1.005	1.010	1.003	0.995	1.002	1.002
2001	1.468	1.040	1.019	1.042	1.005	1.006	1.024	0.977	1.027	0.999	1.003	1.001	1.023	0.984	0.997	1.023	1.001	1.001
2002	1.354	1.039	1.057	1.039	1.010	0.994	1.000	0.976	1.008	0.997	0.997	1.033	0.991	1.000	1.011	1.000	1.001	1.000
2003	1.516	1.081	1.020	1.006	1.022	1.007	1.004	0.995	1.005	1.001	1.016	1.001	1.000	1.002	1.004	1.001	1.001	1.001
2004	1.698	1.101	1.058	1.044	1.024	1.000	0.995	1.022	1.018	1.009	0.980	1.007	0.996	1.004	1.004	1.004	0.976	1.058
2005	1.575	1.071	1.014	1.007	1.004	1.001	1.014	1.012	0.996	1.003	1.011	1.004	1.003	1.002	1.003	1.003	1.007	1.005
2006	1.626	1.034	1.000	1.018	1.002	1.014	0.989	0.998	0.998	1.005	0.996	1.001	1.003	1.003	1.000	1.003	1.000	1.000
2007	1.543	1.049	1.020	1.012	1.023	1.001	0.998	0.995	1.001	1.003	0.999	1.001	1.001	1.007	1.002	1.003	1.001	0.999
2008	1.443	1.048	1.003	1.000	1.051	1.016	1.000	1.009	0.993	1.001	0.971	0.991	1.001	1.019	1.002	1.003	1.002	1.003
2009	1.479	1.009	1.003	1.011	0.998	1.006	0.993	1.003	0.998	1.002	1.015	0.987	1.007	1.003	1.000	0.999	1.000	
2010	1.467	1.038	1.024	1.028	0.972	1.002	1.004	1.003	1.006	1.001	1.002	1.001	1.003	1.002	0.994	1.006		
2011	1.500	1.121	1.027	0.995	1.025	1.018	1.006	1.004	0.994	0.991	1.003	1.005	1.002	1.002	1.005			
2012	1.589	1.059	0.996	1.001	1.010	0.993	1.010	1.001	0.985	1.025	1.002	1.000	0.998	1.004				
2013	1.840	1.006	0.999	1.025	1.001	1.007	1.001	0.996	1.006	1.002	1.013	1.006	1.001					
2014	1.351	1.040	1.015	1.004	1.006	0.999	1.013	1.001	1.011	1.002	0.991	1.002						
2015	1.457	1.035	1.024	1.017	1.007	1.015	1.019	1.003	1.009	0.996	0.978							
2016	1.465	1.076	1.027	0.998	1.008	1.010	1.004	1.000	1.014	1.002								
2017	1.366	1.018	1.011	1.028	1.013	1.010	0.992	0.997	0.990									
2018	1.393	1.016	1.002	1.008	1.007	1.005	0.996	1.004										
2019	1.492	1.008	1.007	1.002	1.053	0.999	1.022											
2020	1.370	1.025	1.325	1.009	1.008	1.008												
2021	1.465	1.051	1.010	1.006	1.012													
2022	1.372	1.083	0.999	1.014														
2023	1.749	1.020	1.008															
2024	1.550	1.055																
2025	1.575																	
Strt Average	1.507	1.045	1.027	1.014	1.011	1.006	1.006	1.002	1.004	1.002	1.002	1.002	1.003	1.003	1.003	1.005	1.001	1.006
$ Wtd Average	1.500	1.045	1.027	1.013	1.012	1.006	1.005	1.001	1.003	1.002	1.000	1.002	1.003	1.003	1.002	1.005	1.000	1.007
5 Year $ Wtd Average	1.538	1.047	1.066	1.008	1.018	1.007	1.007	1.001	1.006	1.005	0.997	1.003	1.002	1.006	1.001	1.003	1.002	1.013
3 Year $ Wtd Average	1.620	1.052	1.006	1.010	1.023	1.004	1.004	1.000	1.005	1.000	0.994	1.003	1.000	1.003	1.000	1.003	1.001	1.001
High-Low	1.501	1.044	1.018	1.013	1.011	1.006	1.005	1.002	1.003	1.001	1.003	1.002	1.003	1.003	1.002	1.005	1.002	1.004
3 Year Strt Average	1.625	1.053	1.006	1.010	1.024	1.004	1.003	1.001	1.004	1.000	0.994	1.003	1.000	1.003	1.000	1.003	1.001	1.001
Curve Fit Selection												1.004	1.004	1.004	1.003	1.003	1.003	1.002
Selected	1.620	1.045	1.027	1.013	1.012	1.006	1.005	1.001	1.003	1.002	1.002	1.002	1.003	1.003	1.002	1.005	1.002	1.007
Cumulative	1.926	1.189	1.138	1.108	1.094	1.081	1.074	1.069	1.067	1.064	1.062	1.059	1.057	1.053	1.050	1.048	1.042	1.040
% Developed	52%	84%	88%	90%	91%	93%	93%	94%	94%	94%	94%	94%	95%	95%	95%	95%	96%	96%

Wyoming Department of Workforce Services
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as of 6/30/2026

Paid Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	5,099,862	5,102,800	5,172,065	5,173,525	5,174,356	5,157,201	5,157,679	5,158,267	5,158,561	5,159,436	5,163,817	5,164,202	5,182,474	5,182,474	5,182,474	5,182,474	5,182,474	5,182,474
1993	5,692,149	5,706,825	5,727,638	5,734,801	5,771,829	5,798,518	5,848,326	5,884,264	6,054,869	6,084,617	5,764,152	5,766,195	5,766,604	5,767,366	5,771,264	5,771,264		5,771,264
1994	6,097,537	6,083,994	6,437,716	6,519,170	6,595,487	6,556,894	6,586,700	6,644,209	6,645,334	6,651,572	6,709,175	6,651,572	6,651,572	6,651,739	6,696,852			6,696,852
1995	6,202,214	6,213,618	6,244,389	6,140,544	6,145,869	6,142,305	6,146,389	6,151,070	6,153,998	6,094,146	6,098,428	6,056,175	6,055,725	6,055,934				6,055,934
1996	6,743,593	6,747,740	6,748,981	6,751,141	6,759,286	6,760,805	6,762,199	6,748,301	6,765,065	6,766,535	6,767,989	6,768,704	6,766,164					6,766,164
1997	6,516,473	6,537,573	6,571,762	6,594,138	6,616,131	6,558,925	6,563,675	6,577,738	6,588,005	6,599,570	6,607,419	6,614,459						6,614,459
1998	6,808,039	6,987,011	7,012,017	7,029,269	7,042,435	7,059,627	7,075,978	7,094,969	7,116,067	7,142,588	7,212,794							7,212,794
1999	7,227,640	7,258,936	7,282,787	7,311,528	7,349,516	7,389,954	7,437,968	7,483,090	7,479,693	7,464,606								7,464,606
2000	7,737,536	7,746,912	7,763,439	7,774,259	7,789,501	7,798,762	7,812,943	7,835,921	7,849,408									7,849,408
2001	9,412,418	9,421,054	9,241,949	9,439,868	9,383,908	9,400,330	9,293,680	9,376,670										9,376,670
2002	8,670,809	8,656,763	8,693,980	8,694,658	8,695,211	8,695,960	8,695,960											8,695,960
2003	8,807,143	8,808,416	8,817,043	8,818,410	8,818,572	8,818,903												8,818,903
2004	11,600,973	11,625,574	11,659,886	11,672,945	11,683,554													11,683,554
2005	10,500,191	10,514,496	10,589,324	10,499,477														10,499,477
2006	10,652,450	10,656,111	10,675,612															10,675,612
2007	12,034,100	12,163,567																12,163,567
2008	12,010,854																	12,010,854
2009																		11,213,544
2010																		11,952,711
2011																		13,943,663
2012																		13,560,546
2013																		13,003,271
2014																		14,385,513
2015																		13,542,794
2016																		13,192,445
2017																		12,428,958
2018																		11,782,367
2019																		13,107,277
2020																		15,130,447
2021																		11,130,818
2022																		12,563,610
2023																		12,814,379
2024																		12,933,671
2025																		12,909,669
2026																		8,869,179

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / 432
1992	1.001	1.014	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.001	1.000	1.004	1.000	1.000	1.000	1.000	
1993	1.003	1.004	1.001	1.006	1.005	1.009	1.006	1.029	1.005	0.947	1.000	1.000	1.000	1.001	1.000		
1994	0.998	1.058	1.013	1.012	0.994	1.005	1.009	1.000	1.001	1.009	0.991	1.000	1.000	1.007			
1995	1.002	1.005	0.983	1.001	0.999	1.001	1.001	1.000	0.990	1.001	0.993	1.000	1.000				
1996	1.001	1.000	1.000	1.001	1.000	1.000	0.998	1.002	1.000	1.000	1.000	1.000					
1997	1.003	1.005	1.003	1.003	0.991	1.001	1.002	1.002	1.002	1.001	1.001						
1998	1.026	1.004	1.002	1.002	1.002	1.002	1.003	1.003	1.004	1.010							
1999	1.004	1.003	1.004	1.005	1.006	1.006	1.006	1.000	0.998								
2000	1.001	1.002	1.001	1.002	1.001	1.002	1.003	1.002									
2001	1.001	0.981	1.021	0.994	1.002	0.989	1.009										
2002	0.998	1.004	1.000	1.000	1.000	1.000											
2003	1.000	1.001	1.000	1.000	1.000												
2004	1.002	1.003	1.001	1.001													
2005	1.001	1.007	0.992														
2006	1.000	1.002															
2007	1.011																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
Strt Average	1.003	1.006	1.002	1.002	1.000	1.001	1.004	1.004	1.000	0.996	0.998	1.001	1.000	1.002	1.000	1.000	—
$ Wtd Average	1.003	1.005	1.002	1.002	1.000	1.001	1.004	1.004	1.000	0.996	0.998	1.001	1.000	1.003	1.000	1.000	—
5 Year $ Wtd Average	1.003	1.003	1.003	0.999	1.002	0.999	1.005	1.002	0.999	1.004	0.997	1.001	—	—	—	—	—
3 Year $ Wtd Average	1.004	1.004	0.998	1.000	1.001	0.996	1.006	1.001	1.001	1.004	0.998	1.000	1.000	1.003	—	—	—
High-Low	1.002	1.004	1.002	1.002	1.000	1.002	1.004	1.001	1.001	1.002	0.998	1.000	1.000	1.001	—	—	—
3 Year Strt Average	1.004	1.004	0.998	1.000	1.001	0.997	1.006	1.001	1.001	1.004	0.998	1.000	1.000	1.002	—	—	—
Curve Fit Selection	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
Selected	1.003	1.005	1.003	1.002	1.002	1.001	1.004	1.004	1.001	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Cumulative	1.033	1.030	1.025	1.022	1.020	1.019	1.018	1.014	1.010	1.009	1.005	1.004	1.002	1.002	1.000	1.000	1.000
% Developed	97%	97%	98%	98%	98%	98%	98%	99%	99%	99%	100%	100%	100%	100%	100%	100%	100%

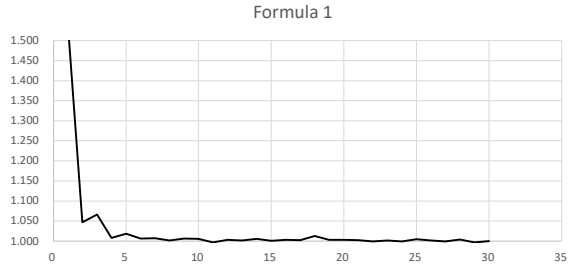
Tail

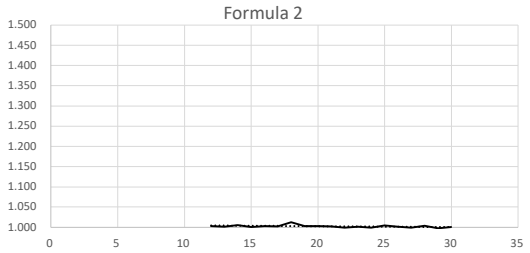
Hansen Actuarial & Risk Consulting, LLC

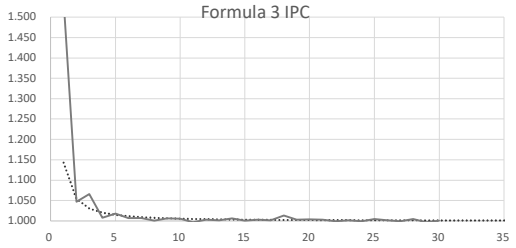
Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Paid Loss Development

	(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
				Formula 1			Formula 2					Formula 3 (IPC)					
				1			12	A=	(1.945)	C=	0.000	IPC = e^ x (X + C)^(-B)					
				0.0%			0.0%	B=	1.405	R-Square	0.672	Cutoff Age=	48				
	5 Year Wtd	Implied		N/A			N/A		Exclude	X'	Y'	Fitted Value				Selected	Selected
Age (Years)	Age to Age	CDF	% Unpaid	Estimate 1	Age (Years)	% unpaid	Estimate 2	Age (Years)	(Y/N)	ln(1/(X+C))	ln(Y-1)	Age to Age	CDF	Estimate 3	Selected	CDF	Age to Age
1	1.538	1.887	47.0%					1		0.000	(0.619)	1.143	1.425	29.8%			
2	1.047	1.227	18.5%					2		(0.693)	(3.064)	1.054	1.246	19.8%			
3	1.066	1.172	14.7%					3		(1.099)	(2.718)	1.031	1.183	15.4%			
4	1.008	1.100	9.1%					4		(1.386)	(4.829)	1.020	1.148	12.9%			
5	1.018	1.091	8.3%					5		(1.609)	(4.006)	1.015	1.125	11.1%			
6	1.007	1.071	6.7%					6		(1.792)	(5.020)	1.012	1.108	9.8%			
7	1.007	1.064	6.0%					7		(1.946)	(4.979)	1.009	1.095	8.7%			
8	1.001	1.057	5.4%					8		(2.079)	(6.875)	1.008	1.085	7.9%			
9	1.006	1.056	5.3%					9		(2.197)	(5.074)	1.007	1.077	7.2%			
10	1.005	1.049	4.7%					10		(2.303)	(5.209)	1.006	1.070	6.6%			
11	0.997	1.044	4.2%					11				1.005	1.064	6.0%			
12	1.003	1.047	4.5%		12	4.5%		12		(2.485)	(5.850)	1.004	1.059	5.6%	5.6%	1.059	1.004
13	1.002	1.044	4.2%		13	4.2%		13		(2.565)	(6.374)	1.004	1.054	5.2%	5.2%	1.054	1.004
14	1.006	1.042	4.0%		14	4.0%		14		(2.639)	(5.125)	1.004	1.050	4.8%	4.8%	1.050	1.004
15	1.001	1.036	3.5%		15	3.5%		15		(2.708)	(7.259)	1.003	1.047	4.4%	4.4%	1.047	1.003
16	1.003	1.035	3.4%		16	3.4%		16		(2.773)	(5.860)	1.003	1.043	4.1%	4.1%	1.043	1.003
17	1.002	1.032	3.1%		17	3.1%		17		(2.833)	(6.171)	1.003	1.040	3.9%	3.9%	1.040	1.003
18	1.013	1.030	2.9%		18	2.9%		18		(2.890)	(4.357)	1.002	1.037	3.6%	3.6%	1.037	1.002
19	1.003	1.017	1.7%		19	1.7%		19		(2.944)	(5.734)	1.002	1.035	3.4%	3.4%	1.035	1.002
20	1.003	1.014	1.3%		20	1.3%		20		(2.996)	(5.663)	1.002	1.033	3.2%	3.2%	1.033	1.002
21	1.003	1.010	1.0%		21	1.0%		21		(3.045)	(5.986)	1.002	1.030	2.9%	2.9%	1.030	1.002
22	0.999	1.008	0.8%		22	0.8%		22				1.002	1.028	2.8%	2.8%	1.028	1.002
23	1.002	1.008	0.8%		23	0.8%		23		(3.135)	(6.439)	1.002	1.026	2.6%	2.6%	1.026	1.002
24	0.999	1.007	0.7%		24	0.7%		24				1.002	1.025	2.4%	2.4%	1.025	1.002
25	1.005	1.007	0.7%		25	0.7%		25		(3.219)	(5.334)	1.002	1.023	2.2%	2.2%	1.023	1.002
26	1.002	1.003	0.3%		26	0.3%		26		(3.258)	(6.420)	1.001	1.021	2.1%	2.1%	1.021	1.001
27	0.999	1.001	0.1%		27	0.1%		27				1.001	1.020	1.9%	1.9%	1.020	1.001
28	1.004	1.002	0.2%		28	0.2%		28		(3.332)	(5.460)	1.001	1.018	1.8%	1.8%	1.018	1.001
29	0.997	0.998	-0.2%		29	-0.2%		29				1.001	1.017	1.7%	1.7%	1.017	1.001
30	1.001	1.001	0.1%		30	0.1%		30		(3.401)	(7.569)	1.001	1.016	1.6%	1.6%	1.016	1.001
31								31				1.001	1.015	1.4%	1.4%	1.015	1.001
32								32				1.001	1.013	1.3%	1.3%	1.013	1.001
33								33				1.001	1.012	1.2%	1.2%	1.012	1.001
34								34				1.001	1.011	1.1%	1.1%	1.011	1.001
35								35				1.001	1.010	1.0%	1.0%	1.010	1.001
36								36				1.001	1.009	0.9%	0.9%	1.009	1.001
37								37				1.001	1.008	0.8%	0.8%	1.008	1.001
38								38				1.001	1.007	0.7%	0.7%	1.007	1.001
39								39				1.001	1.007	0.7%	0.7%	1.007	1.001
40								40				1.001	1.006	0.6%	0.6%	1.006	1.001
41								41				1.001	1.005	0.5%	0.5%	1.005	1.001
42								42				1.001	1.004	0.4%	0.4%	1.004	1.001
43								43				1.001	1.003	0.3%	0.3%	1.003	1.001
44								44				1.001	1.003	0.3%	0.3%	1.003	1.001
45								45				1.001	1.002	0.2%	0.2%	1.002	1.001
46								46				1.001	1.001	0.1%	0.1%	1.001	1.001
47								47				1.001	1.001	0.1%	0.1%	1.001	1.001
48								48				1.000	1.000	0.0%	0.0%	1.000	1.000







Column Notes

(1) From Exhibit C.5
(2) Based on Column (1)
(3) 1.00 - 1.00 / (2)
(4) Based on Column (3) and lognormal model
(5) (3)
(6) Based on Column (5) and lognormal model
(7) Based on judgment
(11) Based on Column (10)
(12) 1.00 - 1.00 / (11)
(13) Based on Columns (4), (6), (12) and judgment
(14) 1.00 / (1.00 - (13))
(15) Based on Column (14)

Wyoming Department of Workforce Services
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Reported Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											5,018,865	5,122,453	5,035,899	5,087,961	5,108,682	5,103,053	5,077,236	5,219,765
1993										5,725,373	5,745,156	5,685,363	5,661,015	5,688,829	5,688,325	5,695,899	5,688,593	5,754,146
1994									5,775,218	5,813,605	5,721,337	5,842,181	5,870,221	5,887,541	5,852,155	5,925,323	5,900,329	6,052,637
1995								6,150,892	6,105,269	6,105,456	6,063,917	6,079,119	6,098,941	6,084,197	6,091,756	6,101,375	6,096,973	6,124,439
1996							6,532,701	6,482,913	6,529,911	6,663,564	6,492,992	6,659,037	6,615,342	6,713,480	6,647,998	6,700,523	6,755,819	6,875,122
1997						6,386,513	6,466,309	6,438,430	6,511,732	6,478,189	6,517,993	6,521,618	6,487,405	6,515,232	6,559,914	6,562,067	6,630,520	6,694,240
1998					6,357,815	6,455,720	6,405,177	6,539,511	6,548,927	6,546,647	6,593,275	6,629,603	6,628,536	6,667,270	6,647,716	6,708,013	6,791,717	7,000,887
1999				6,900,777	6,869,891	6,819,238	6,906,352	6,977,272	6,994,605	6,960,654	6,974,063	7,028,027	7,020,278	7,096,167	7,080,508	7,143,739	7,275,436	7,288,315
2000			7,254,195	7,414,680	7,358,223	7,381,938	7,309,735	7,464,324	7,516,165	7,551,227	7,584,155	7,614,502	7,710,422	8,147,755	7,788,294	7,920,197	7,775,629	7,780,948
2001		9,191,320	8,966,654	8,757,609	8,976,912	8,989,211	9,027,407	9,238,485	8,985,485	9,218,507	9,195,706	9,187,979	9,176,913	9,427,173	9,373,461	9,234,222	9,451,594	9,451,369
2002	13,063,679	9,255,743	8,183,748	8,341,387	8,687,080	8,726,286	8,655,846	8,650,656	8,405,200	8,447,141	8,417,380	8,537,240	8,671,141	8,608,156	8,573,718	8,666,226	8,666,228	8,678,767
2003	9,136,912	8,283,958	8,300,878	8,402,497	8,444,970	8,606,293	8,637,610	8,638,696	8,624,461	8,662,645	8,602,754	8,782,268	8,910,792	8,814,908	8,819,564	8,877,793	8,878,356	8,878,924
2004	9,254,052	9,273,719	9,804,984	10,357,966	10,808,268	10,969,213	10,979,627	10,825,945	11,181,607	11,236,580	11,499,620	11,253,089	11,431,952	11,880,463	11,643,530	11,528,649	11,525,015	11,278,179
2005	10,029,855	9,438,066	9,986,319	9,915,597	9,909,643	9,918,170	9,928,521	10,086,639	10,376,874	10,291,098	10,271,838	10,834,689	10,829,115	10,794,231	10,778,960	10,768,155	10,790,298	10,757,673
2006	10,378,462	10,919,676	10,639,870	10,519,731	10,603,024	10,580,015	10,751,720	10,612,354	10,651,926	10,619,078	10,679,808	10,630,312	10,595,222	10,671,730	10,631,102	10,628,692	10,688,889	10,695,651
2007	12,504,778	11,449,463	11,686,976	11,740,736	11,820,896	12,096,187	12,125,603	12,045,077	11,920,667	11,941,863	11,960,028	12,008,486	11,989,746	11,996,720	12,296,619	12,093,647	12,103,852	12,148,881
2008	13,159,131	11,368,734	11,732,263	11,651,825	11,685,498	12,094,600	12,730,509	12,548,233	13,125,864	13,006,022	12,543,772	11,838,637	11,723,428	11,768,011	11,963,762	11,968,246	12,043,812	12,117,484
2009	11,839,410	11,534,904	11,264,265	11,172,799	11,174,442	11,482,328	11,426,216	11,286,435	11,336,058	11,332,103	11,273,649	11,547,283	11,306,174	11,244,436	11,265,861	11,258,290	12,034,156	11,575,967
2010	11,352,790	11,508,891	11,675,946	11,982,106	12,543,150	12,021,450	12,053,760	11,914,444	12,122,473	12,032,145	12,041,856	12,154,257	12,116,731	12,128,592	12,023,151	11,917,794	12,166,372	
2011	11,684,981	12,384,397	13,816,486	14,379,361	13,921,052	14,010,291	14,171,912	14,781,035	14,847,504	14,433,340	13,980,292	14,176,798	14,311,974	14,299,332	14,238,435	14,361,199		
2012	11,980,436	15,445,260	14,694,990	13,668,430	13,640,188	13,680,963	13,767,710	13,799,979	13,758,182	13,675,786	13,918,367	13,804,468	13,854,647	13,600,633	13,733,190			
2013	17,850,386	14,861,557	13,303,132	13,383,578	13,393,943	13,511,091	13,475,786	12,995,555	12,822,235	12,897,634	12,819,526	12,975,742	13,116,692	13,116,512				
2014	21,101,042	15,459,154	15,557,713	14,875,358	14,860,907	14,631,836	14,446,636	14,920,987	14,668,256	14,861,101	14,634,133	14,631,199	14,741,095					
2015	15,082,801	15,398,706	14,329,024	14,638,582	14,317,308	14,238,784	14,586,591	14,854,350	14,798,612	14,476,362	14,632,439	14,288,500						
2016	18,101,858	13,764,103	14,019,104	13,825,310	13,136,267	13,490,437	13,352,910	13,334,724	13,166,987	13,642,474	13,345,243							
2017	21,231,673	15,904,240	13,198,489	12,679,423	12,786,763	13,240,160	13,348,525	12,970,049	12,810,175	13,313,176								
2018	27,738,106	14,990,732	12,583,128	12,020,569	12,173,815	12,201,244	12,072,033	11,865,196	12,065,079									
2019	25,799,627	14,876,904	13,333,564	13,633,990	13,306,609	13,193,042	13,090,709	13,658,461										
2020	20,791,616	14,265,129	12,049,493	15,623,304	15,484,203	15,297,010	15,429,567											
2021	20,321,418	13,569,140	12,446,539	11,608,961	11,533,626	11,693,640												
2022	22,012,188	16,017,789	13,760,799	13,592,168	13,174,671													
2023	19,262,424	15,863,048	14,720,299	14,012,829														
2024	20,502,746	17,162,232	15,735,010															
2025	32,403,491	29,140,307																
2026	38,291,136																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992											1.021	0.983	1.010	1.004	0.999	0.995	1.028	0.977
1993										1.003	0.990	0.996	1.005	1.000	1.001	0.999	1.012	0.990
1994									1.007	0.984	1.021	1.005	1.003	0.994	1.013	0.996	1.026	1.014
1995								0.993	1.000	0.993	1.003	1.003	0.998	1.001	1.002	0.999	1.005	1.013
1996							0.992	1.007	1.020	0.974	1.026	0.993	1.015	0.990	1.008	1.008	1.018	1.009
1997						1.012	0.996	1.011	0.995	1.006	1.001	0.995	1.004	1.007	1.000	1.010	1.010	0.990
1998					1.015	0.992	1.021	1.001	1.000	1.007	1.006	1.000	1.006	0.997	1.009	1.012	1.031	1.007
1999				0.996	0.993	1.013	1.010	1.002	0.995	1.002	1.008	0.999	1.011	0.998	1.009	1.018	1.002	1.001
2000			1.022	0.992	1.003	0.990	1.021	1.007	1.005	1.004	1.004	1.013	1.057	0.956	1.017	0.982	1.001	1.009
2001		0.976	0.977	1.025	1.001	1.004	1.023	0.973	1.026	0.998	0.999	0.999	1.027	0.994	0.985	1.024	1.000	1.000
2002	0.709	0.884	1.019	1.041	1.005	0.992	0.999	0.972	1.005	0.996	1.014	1.016	0.993	0.996	1.011	1.000	1.001	1.000
2003	0.907	1.002	1.012	1.005	1.019	1.004	1.000	0.998	1.004	0.993	1.021	1.015	0.989	1.001	1.007	1.000	1.000	0.994
2004	1.002	1.057	1.056	1.043	1.015	1.001	0.986	1.033	1.005	1.023	0.979	1.016	1.039	0.980	0.990	1.000	0.979	1.075
2005	0.941	1.058	0.993	0.999	1.001	1.001	1.016	1.029	0.992	0.998	1.055	0.999	0.997	0.999	0.999	1.002	0.997	1.004
2006	1.052	0.974	0.989	1.008	0.998	1.016	0.987	1.004	0.997	1.006	0.995	0.997	1.007	0.996	1.000	1.006	1.001	0.996
2007	0.916	1.021	1.005	1.007	1.023	1.002	0.993	0.990	1.002	1.002	1.004	0.998	1.001	1.025	0.983	1.001	1.004	1.028
2008	0.864	1.032	0.993	1.003	1.035	1.053	0.986	1.046	0.991	0.964	0.944	0.990	1.004	1.017	1.000	1.006	1.006	0.998
2009	0.974	0.977	0.992	1.000	1.028	0.995	0.988	1.004	1.000	0.995	1.024	0.979	0.995	1.002	0.999	1.069	0.962	
2010	1.014	1.015	1.026	1.047	0.958	1.003	0.988	1.017	0.993	1.001	1.009	0.997	1.001	0.991	0.991	1.021		
2011	1.060	1.116	1.041	0.968	1.006	1.012	1.043	1.004	0.972	0.969	1.014	1.010	0.999	0.996	1.009			
2012	1.289	0.951	0.930	0.998	1.003	1.006	1.002	0.997	0.994	1.018	0.992	1.004	0.982	1.010				
2013	0.833	0.895	1.006	1.001	1.009	0.997	0.964	0.987	1.006	0.994	1.012	1.011	1.000					
2014	0.733	1.006	0.956	0.999	0.985	0.987	1.033	0.983	1.013	0.985	1.000	1.008						
2015	1.021	0.931	1.022	0.978	0.995	1.024	1.018	0.996	0.978	1.011	0.976							
2016	0.760	1.019	0.986	0.950	1.027	0.990	0.999	0.987	1.036	0.978								
2017	0.749	0.830	0.961	1.008	1.035	1.008	0.972	0.988	1.039									
2018	0.540	0.839	0.955	1.013	1.002	0.989	0.983	1.017										
2019	0.577	0.896	1.023	0.976	0.991	0.992	1.043											
2020	0.686	0.845	1.297	0.991	0.988	1.009												
2021	0.668	0.917	0.933	0.994	1.014													
2022	0.728	0.859	0.988	0.969														
2023	0.824	0.928	0.952															
2024	0.837	0.917																
2025	0.899																	
Strt Average	0.858	0.956	1.006	1.001	1.006	1.004	1.003	1.002	1.003	0.996	1.005	1.001	1.006	0.998	1.002	1.008	1.004	1.006
$ Wtd Average	0.817	0.947	1.003	0.998	1.006	1.004	1.003	1.002	1.002	0.995	1.003	1.002	1.005	0.998	1.001	1.009	1.001	1.009
5 Year $ Wtd Average	0.801	0.894	1.033	0.988	1.005	0.998	1.003	0.994	1.014	0.997	0.998	1.006	0.995	1.003	0.997	1.020	0.994	1.020
3 Year $ Wtd Average	0.861	0.902	0.958	0.985	0.997	0.998	1.000	0.997	1.016	0.991	0.995	1.007	0.994	0.999	1.000	1.031	0.991	1.008
High-Low	0.852	0.954	0.996	1.001	1.007	1.002	1.003	1.001	1.003	0.996	1.005	1.001	1.005	0.999	1.002	1.006	1.005	1.004
3 Year Strt Average	0.853	0.901	0.957	0.985	0.998	0.997	0.999	0.997	1.018	0.991	0.996	1.007	0.994	0.999	1.000	1.032	0.991	1.007
Curve Fit Selection												1.007	1.007	1.007	1.006	1.006	1.006	1.006
Selected	0.801	0.894	0.958	0.988	1.005	0.998	1.003	0.994	1.014	0.997	1.003	1.006	0.995	0.999	0.997	1.020	1.001	1.008
Cumulative	0.709	0.885	0.990	1.034	1.046	1.041	1.043	1.039	1.046	1.032	1.035	1.032	1.026	1.031	1.032	1.035	1.015	1.013
% Developed	141%	113%	101%	97%	96%	96%	96%	96%	96%	97%	97%	97%	97%	97%	97%	97%	99%	99%

Hansen Actuarial & Risk Consulting, LLC

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Reported Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	5,100,603	5,113,796	5,298,645	5,188,124	5,174,356	5,183,909	5,184,502	5,184,533	5,172,724	5,186,304	5,176,075	5,221,553	5,182,474	5,182,474	5,182,474	5,182,474	5,182,474	5,182,474
1993	5,696,131	5,720,771	5,730,217	5,819,505	5,797,042	5,897,927	5,973,020	6,067,792	6,128,429	6,128,313	5,804,324	5,771,497	5,766,604	5,771,536	6,025,271	5,771,264		5,771,264
1994	6,135,902	6,083,999	6,680,479	6,594,406	6,681,673	6,621,692	6,679,441	6,775,299	6,702,867	6,651,572	6,725,814	6,651,572	6,651,572	6,683,747	6,697,826			6,697,826
1995	6,204,346	6,512,345	6,512,482	6,246,455	6,248,237	6,234,915	6,237,355	6,187,246	6,205,050	6,110,060	6,110,765	6,056,175	6,055,830	6,057,309				6,057,309
1996	6,937,308	6,868,508	6,765,685	6,982,879	6,842,277	6,784,208	6,790,422	6,755,024	6,792,468	6,798,429	6,795,196	7,228,448	6,766,164					6,766,164
1997	6,625,628	6,766,487	6,628,131	6,715,062	6,672,758	6,584,455	6,622,696	6,754,499	6,761,101	6,678,601	6,825,785	6,734,809						6,734,809
1998	7,052,090	7,153,412	7,402,416	7,398,884	7,399,060	7,418,208	7,402,551	7,564,396	7,324,107	7,448,800	7,463,661							7,463,661
1999	7,293,208	7,552,473	7,541,323	7,647,215	7,702,360	7,709,668	7,739,738	7,519,292	7,636,152	7,570,640								7,570,640
2000	7,851,136	7,785,361	7,798,593	7,824,028	7,827,697	7,825,937	7,837,612	8,127,065	7,878,698									7,878,698
2001	9,451,736	9,470,385	9,332,412	9,483,525	9,421,327	9,442,895	9,364,653	9,389,843										9,389,843
2002	8,675,905	8,665,813	8,701,691	8,694,658	8,695,215	8,696,050	8,695,965											8,695,965
2003	8,827,344	8,827,221	8,838,250	8,818,410	8,824,031	8,823,264												8,823,264
2004	12,124,089	12,421,256	12,461,957	11,806,100	11,691,573													11,691,573
2005	10,804,055	10,800,335	10,837,945	10,680,501														10,680,501
2006	10,657,828	11,054,674	10,690,646															10,690,646
2007	12,490,016	12,306,861																12,306,861
2008	12,089,291																	12,089,291
2009																		11,575,967
2010																		12,166,372
2011																		14,361,199
2012																		13,733,190
2013																		13,116,512
2014																		14,741,095
2015																		14,288,500
2016																		13,345,243
2017																		13,313,176
2018																		12,065,079
2019																		13,658,461
2020																		15,429,567
2021																		11,693,640
2022																		13,174,671
2023																		14,012,829
2024																		15,735,010
2025																		29,140,307
2026																		38,291,136

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.003	1.036	0.979	0.997	1.002	1.000	1.000	0.998	1.003	0.998	1.009	0.993	1.000	1.000	1.000	1.000	
1993	1.004	1.002	1.016	0.996	1.017	1.013	1.016	1.010	1.000	0.947	0.994	0.999	1.001	1.044	0.958		
1994	0.992	1.098	0.987	1.013	0.991	1.009	1.014	0.989	0.992	1.011	0.989	1.000	1.005	1.002			
1995	1.050	1.000	0.959	1.000	0.998	1.000	0.992	1.003	0.985	1.000	0.991	1.000	1.000				
1996	0.990	0.985	1.032	0.980	0.992	1.001	0.995	1.006	1.001	1.000	1.064	0.936					
1997	1.021	0.980	1.013	0.994	0.987	1.006	1.020	1.001	0.988	1.022	0.987						
1998	1.014	1.035	1.000	1.000	1.003	0.998	1.022	0.968	1.017	1.002							
1999	1.036	0.999	1.014	1.007	1.001	1.004	0.972	1.016	0.991								
2000	0.992	1.002	1.003	1.000	1.000	1.001	1.037	0.969									
2001	1.002	0.985	1.016	0.993	1.002	0.992	1.003										
2002	0.999	1.004	0.999	1.000	1.000	1.000											
2003	1.000	1.001	0.998	1.001	1.000												
2004	1.025	1.003	0.947	0.990													
2005	1.000	1.003	0.985														
2006	1.037	0.967															
2007	0.985																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	

																	Tail
Strt Average	1.009	1.007	0.996	0.998	0.999	1.002	1.007	0.996	0.997	0.997	1.006	0.986	1.001	1.015	0.979	1.000	—
$ Wtd Average	1.009	1.004	0.994	0.998	0.999	1.002	1.007	0.995	0.997	0.998	1.006	0.984	1.002	1.015	0.977	1.000	—
5 Year $ Wtd Average	1.009	0.995	0.986	0.996	1.001	0.999	1.010	0.991	0.997	1.007	1.006	0.984	—	—	—	—	—
3 Year $ Wtd Average	1.006	0.992	0.974	0.996	1.001	0.997	1.004	0.984	0.999	1.008	1.015	0.977	1.002	1.015	—	—	—
High-Low	1.008	1.003	0.997	0.998	0.999	1.002	1.008	0.997	0.996	1.002	0.996	0.997	1.001	1.002	—	—	—
3 Year Strt Average	1.007	0.991	0.977	0.997	1.001	0.998	1.004	0.984	0.999	1.008	1.014	0.979	1.002	1.015	—	—	—
Curve Fit Selection	1.006	1.006	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.004	1.004	1.004	1.004	1.004
Selected	1.006	1.003	0.986	1.005	1.001	0.997	1.004	0.984	0.999	1.008	1.006	1.005	1.002	1.000	1.000	1.000	1.000
Cumulative	1.005	0.999	0.997	1.010	1.005	1.004	1.007	1.003	1.019	1.020	1.013	1.007	1.002	1.000	1.000	1.000	1.000
% Developed	99%	100%	100%	99%	100%	100%	99%	100%	98%	98%	99%	99%	100%	100%	100%	100%	100%

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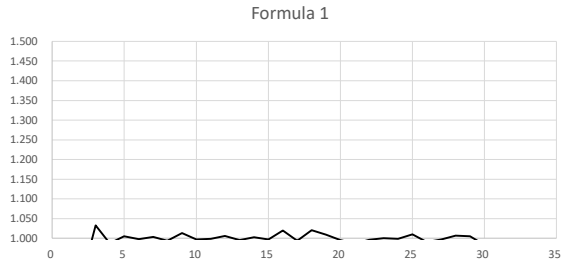
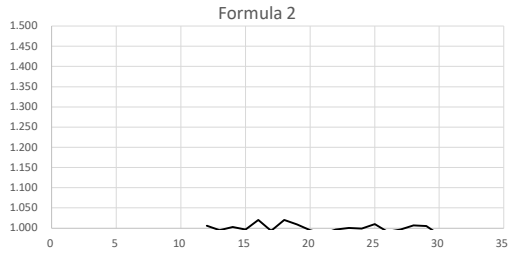
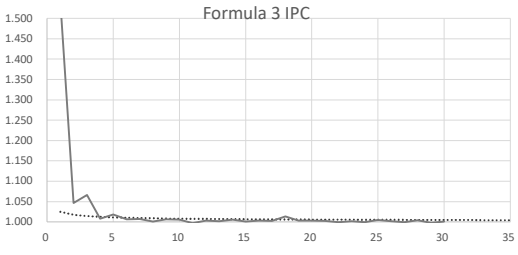
	(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Reported Loss Development				**Formula 1**			**Formula 2**					**Formula 3 (IPC)**					
				1			12	A=	(3.696)	C=	0.000	$IPC = e^{A} \times (X + C)^{(-B)}$					
				0.0%			0.0%	B=	0.498	R-Square	0.090	Cutoff Age=	48				
	5 Year Wtd	Implied		N/A			N/A		Exclude	X'	Y'	Fitted Value				Selected	Selected
Age (Years)	Age to Age	CDF	% Unreported	Estimate 1	Age (Years)	% Unreported	Estimate 2	Age	(Y/N)	ln(1/(X+C))	ln(Y-1)	Age to Age	CDF	Estimate 3	Selected	CDF	Age to Age
1	0.801	0.749	-33.6%					1				1.025	1.359	26.4%			
2	0.894	0.934	-7.1%					2				1.018	1.326	24.6%			
3	1.033	1.045	4.3%					3		(1.099)	(3.424)	1.014	1.303	23.2%			
4	0.988	1.012	1.2%					4				1.012	1.284	22.1%			
5	1.005	1.025	2.4%					5		(1.609)	(5.257)	1.011	1.269	21.2%			
6	0.998	1.019	1.9%					6				1.010	1.255	20.3%			
7	1.003	1.021	2.1%					7		(1.946)	(5.657)	1.009	1.242	19.5%			
8	0.994	1.018	1.7%					8				1.009	1.230	18.7%			
9	1.014	1.024	2.4%					9		(2.197)	(4.302)	1.008	1.220	18.0%			
10	0.997	1.011	1.0%					10				1.008	1.209	17.3%			
11	0.998	1.013	1.3%					11				1.008	1.200	16.7%			
12	1.006	1.015	1.5%		12	1.5%		12		(2.485)	(5.135)	1.007	1.191	16.0%	16.0%	1.191	1.007
13	0.995	1.009	0.9%		13	0.9%		13				1.007	1.182	15.4%	15.4%	1.182	1.007
14	1.003	1.014	1.4%		14	1.4%		14		(2.639)	(5.840)	1.007	1.174	14.8%	14.8%	1.174	1.007
15	0.997	1.011	1.1%		15	1.1%		15				1.006	1.167	14.3%	14.3%	1.167	1.006
16	1.020	1.014	1.4%		16	1.4%		16		(2.773)	(3.901)	1.006	1.159	13.7%	13.7%	1.159	1.006
17	0.994	0.994	-0.6%		17	-0.6%		17				1.006	1.152	13.2%	13.2%	1.152	1.006
18	1.020	1.000	0.0%		18	0.0%		18		(2.890)	(3.888)	1.006	1.145	12.7%	12.7%	1.145	1.006
19	1.009	0.980	-2.0%		19	-2.0%		19		(2.944)	(4.685)	1.006	1.138	12.1%	12.1%	1.138	1.006
20	0.995	0.971	-2.9%		20	-2.9%		20				1.006	1.132	11.6%	11.6%	1.132	1.006
21	0.986	0.976	-2.5%		21	-2.5%		21				1.005	1.125	11.1%	11.1%	1.125	1.005
22	0.996	0.990	-1.1%		22	-1.1%		22				1.005	1.119	10.7%	10.7%	1.119	1.005
23	1.001	0.993	-0.7%		23	-0.7%		23		(3.135)	(7.354)	1.005	1.113	10.2%	10.2%	1.113	1.005
24	0.999	0.992	-0.8%		24	-0.8%		24				1.005	1.108	9.7%	9.7%	1.108	1.005
25	1.010	0.994	-0.6%		25	-0.6%		25		(3.219)	(4.610)	1.005	1.102	9.3%	9.3%	1.102	1.005
26	0.991	0.984	-1.6%		26	-1.6%		26	y			1.005	1.096	8.8%	8.8%	1.096	1.005
27	0.997	0.993	-0.7%		27	-0.7%		27	y			1.005	1.091	8.4%	8.4%	1.091	1.005
28	1.007	0.996	-0.4%		28	-0.4%		28	y			1.005	1.086	7.9%	7.9%	1.086	1.005
29	1.006	0.989	-1.1%		29	-1.1%		29	y			1.005	1.081	7.5%	7.5%	1.081	1.005
30	0.984	0.984	-1.7%		30	-1.7%		30				1.005	1.076	7.0%	7.0%	1.076	1.005
31								31				1.004	1.071	6.6%	6.6%	1.071	1.004
32								32				1.004	1.066	6.2%	6.2%	1.066	1.004
33								33				1.004	1.061	5.8%	5.8%	1.061	1.004
34								34				1.004	1.057	5.4%	5.4%	1.057	1.004
35								35				1.004	1.052	5.0%	5.0%	1.052	1.004
36								36				1.004	1.048	4.6%	4.6%	1.048	1.004
37								37				1.004	1.043	4.2%	4.2%	1.043	1.004
38								38				1.004	1.039	3.8%	3.8%	1.039	1.004
39								39				1.004	1.035	3.4%	3.4%	1.035	1.004
40								40				1.004	1.031	3.0%	3.0%	1.031	1.004
41								41				1.004	1.027	2.6%	2.6%	1.027	1.004
42								42				1.004	1.023	2.2%	2.2%	1.023	1.004
43								43				1.004	1.019	1.8%	1.8%	1.019	1.004
44								44				1.004	1.015	1.5%	1.5%	1.015	1.004
45								45				1.004	1.011	1.1%	1.1%	1.011	1.004
46								46				1.004	1.007	0.7%	0.7%	1.007	1.004
47								47				1.004	1.004	0.4%	0.4%	1.004	1.004
48								48				1.000	1.000	0.0%	0.0%	1.000	1.000







Column Notes

(1) From Exhibit C.5
(2) Based on Column (1)
(3) 1.00 - 1.00 / (2)
(4) Based on Column (3) and lognormal model
(5) (3)
(6) Based on Column (5) and lognormal model
(7) Based on judgment
(11) Based on Column (10)
(12) 1.00 - 1.00 / (11)
(13) Based on Columns (4), (6), (12) and judgment
(14) 1.00 / (1.00 - (13))
(15) Based on Column (14)

Wyoming Department of Workforce Services
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Paid and Reported Loss Development Methods

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) x (4)	(6) Reported Loss	(7) Cumulative Reported LDF	(8) Estimated Ult. Loss Rep. Method (6) x (7)
1992	6/30/2026	420	$5,182,474	1.000	$5,182,474	$5,182,474	1.000	$5,182,474
1993	6/30/2026	408	5,771,264	1.000	5,771,264	5,771,264	1.000	5,771,264
1994	6/30/2026	396	6,696,852	1.000	6,696,852	6,697,826	1.000	6,697,826
1995	6/30/2026	384	6,055,934	1.002	6,070,989	6,057,309	1.000	6,057,309
1996	6/30/2026	372	6,766,164	1.002	6,782,985	6,766,164	1.002	6,780,296
1997	6/30/2026	360	6,614,459	1.004	6,638,867	6,734,809	1.007	6,779,732
1998	6/30/2026	348	7,212,794	1.005	7,248,528	7,463,661	1.013	7,558,821
1999	6/30/2026	336	7,464,606	1.009	7,530,671	7,570,640	1.020	7,725,352
2000	6/30/2026	324	7,849,408	1.010	7,927,476	7,878,698	1.019	8,031,074
2001	6/30/2026	312	9,376,670	1.014	9,506,990	9,389,843	1.003	9,418,127
2002	6/30/2026	300	8,695,960	1.018	8,851,345	8,695,965	1.007	8,755,100
2003	6/30/2026	288	8,818,903	1.019	8,983,707	8,823,264	1.004	8,860,462
2004	6/30/2026	276	11,683,554	1.020	11,920,919	11,691,573	1.005	11,750,292
2005	6/30/2026	264	10,499,477	1.022	10,731,588	10,680,501	1.010	10,791,408
2006	6/30/2026	252	10,675,612	1.025	10,939,045	10,690,646	0.997	10,653,308
2007	6/30/2026	240	12,163,567	1.030	12,523,970	12,306,861	0.999	12,296,910
2008	6/30/2026	228	12,010,854	1.033	12,407,534	12,089,291	1.005	12,154,220
2009	6/30/2026	216	11,213,544	1.040	11,665,490	11,575,967	1.013	11,729,721
2010	6/30/2026	204	11,952,711	1.042	12,460,429	12,166,372	1.015	12,343,875
2011	6/30/2026	192	13,943,663	1.048	14,608,402	14,361,199	1.035	14,865,431
2012	6/30/2026	180	13,560,546	1.050	14,239,977	13,733,190	1.032	14,171,970
2013	6/30/2026	168	13,003,271	1.053	13,696,564	13,116,512	1.031	13,524,166
2014	6/30/2026	156	14,385,513	1.057	15,202,110	14,741,095	1.026	15,124,845
2015	6/30/2026	144	13,542,794	1.059	14,343,781	14,288,500	1.032	14,746,747
2016	6/30/2026	132	13,192,445	1.062	14,004,954	13,345,243	1.035	13,811,628
2017	6/30/2026	120	12,428,958	1.064	13,223,538	13,313,176	1.032	13,738,097
2018	6/30/2026	108	11,782,367	1.067	12,574,963	12,065,079	1.046	12,618,768
2019	6/30/2026	96	13,107,277	1.069	14,009,230	13,658,461	1.039	14,193,565
2020	6/30/2026	84	15,130,447	1.074	16,257,291	15,429,567	1.043	16,090,041
2021	6/30/2026	72	11,130,818	1.081	12,032,240	11,693,640	1.041	12,171,017
2022	6/30/2026	60	12,563,610	1.094	13,741,571	13,174,671	1.046	13,783,940
2023	6/30/2026	48	12,814,379	1.108	14,198,323	14,012,829	1.034	14,483,093
2024	6/30/2026	36	12,933,671	1.138	14,714,824	15,735,010	0.990	15,582,120
2025	6/30/2026	24	12,909,669	1.189	15,348,606	29,140,307	0.885	25,792,224
2026	6/30/2026	12	8,869,179	1.926	17,082,645	38,291,136	0.709	27,157,939
Total			$372,003,411		$399,120,140	$428,332,741		$421,193,159

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit C.5.
(6) Provided by Wyoming Department of Workforce Services
(7) From Exhibit C.5.

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Reported Berquist Sherman Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																5,134,309	5,197,048	5,265,646
1993															5,722,654	5,752,502	5,872,954	5,826,793
1994														5,899,343	5,865,480	5,915,630	5,944,873	6,043,032
1995													6,165,356	6,163,344	6,153,633	6,137,492	6,415,310	6,240,378
1996												6,663,970	6,637,683	6,742,949	6,674,935	6,707,118	6,942,714	6,911,080
1997											6,610,882	6,611,569	6,576,419	6,647,033	6,641,134	6,614,331	7,063,363	6,779,509
1998										6,721,599	6,656,199	6,691,793	6,691,471	6,758,305	6,682,000	6,862,214	7,431,096	7,189,501
1999									7,011,524	7,128,657	7,044,826	7,099,830	7,075,169	7,148,451	7,196,469	7,170,627	8,096,192	7,682,781
2000								7,448,853	7,596,461	7,801,139	7,721,238	7,720,090	7,826,203	7,839,198	7,962,727	8,083,142	8,820,696	8,067,963
2001							8,986,730	9,226,534	8,984,334	9,409,261	9,266,070	9,217,922	9,412,850	9,774,489	9,648,529	9,564,583	10,223,072	9,765,970
2002						8,717,944	8,665,034	8,642,487	8,427,551	8,520,177	8,478,934	8,523,258	8,928,449	8,907,497	8,986,158	8,791,192	9,085,681	8,995,365
2003					8,522,598	8,622,550	8,639,017	8,679,306	8,648,160	8,781,699	8,849,044	9,107,979	9,201,227	9,168,241	8,968,274	8,921,275	9,405,863	9,055,690
2004				10,410,983	10,745,515	10,935,959	10,906,846	10,836,419	11,193,500	11,714,944	11,655,125	11,644,442	11,833,483	11,563,285	11,750,067	11,599,227	12,583,956	11,354,970
2005			10,092,579	10,004,828	9,917,876	9,907,933	9,921,099	10,109,732	10,295,815	10,903,314	10,561,234	10,692,849	10,627,700	10,640,607	10,635,043	10,631,766	11,209,995	10,627,255
2006		12,144,685	10,825,495	10,563,717	10,653,472	10,601,706	10,761,910	10,727,927	10,825,576	11,172,304	10,862,747	10,709,165	10,682,039	10,784,914	10,757,901	10,699,980	10,935,900	10,789,648
2007	26,295,301	12,982,270	11,769,359	11,797,029	11,821,898	12,035,670	12,125,436	12,250,315	12,110,445	12,687,690	12,119,120	12,019,131	12,043,740	12,078,095	12,219,449	12,146,977	12,618,639	12,378,800
2008	27,804,118	12,297,839	11,785,579	11,588,241	11,544,666	12,190,622	12,395,733	12,372,908	12,528,409	12,699,085	12,507,333	12,042,915	11,938,894	12,015,830	12,140,398	12,158,802	13,158,935	12,462,090
2009	21,592,310	12,407,569	11,274,816	11,257,614	11,483,871	11,520,086	11,455,843	11,436,644	11,286,539	11,498,955	11,349,851	11,527,037	11,315,024	11,346,270	11,413,454	11,378,880	11,523,437	11,364,946
2010	20,519,739	12,255,415	11,820,982	12,377,144	12,895,983	12,271,724	12,206,619	12,058,307	12,177,231	12,877,792	12,406,859	12,391,778	12,247,372	12,351,262	12,281,368	12,012,033	12,703,695	
2011	20,750,798	13,603,127	14,494,226	15,238,495	14,241,648	14,320,057	14,036,432	14,160,790	14,325,149	14,531,854	14,192,332	14,023,426	14,123,195	14,147,445	14,040,261	14,111,932		
2012	22,207,680	20,664,078	19,965,118	15,963,602	15,425,388	13,810,469	13,611,043	13,890,485	13,742,809	14,228,201	14,056,951	13,903,493	13,877,857	13,714,433	13,840,628			
2013	23,442,472	31,892,627	16,590,178	16,130,503	13,306,796	13,123,255	13,166,093	13,218,560	13,170,291	13,541,814	13,030,766	13,211,850	13,159,113	13,111,617				
2014	28,690,142	18,546,120	16,445,684	14,888,430	14,600,756	14,478,619	14,373,861	14,721,468	14,560,351	15,135,223	14,847,276	14,606,363	14,653,276					
2015	21,338,838	17,498,744	13,901,503	13,683,768	13,816,034	13,660,067	13,823,182	14,071,746	14,099,233	14,727,068	14,329,681	13,982,585						
2016	22,153,994	15,555,655	13,595,177	13,510,267	13,234,734	13,238,238	13,198,193	13,234,967	13,138,210	13,599,702	13,348,476							
2017	27,357,140	16,565,777	13,214,271	12,837,094	12,996,787	12,995,396	13,067,293	12,975,789	12,866,859	13,164,956								
2018	28,452,742	16,791,029	12,611,690	12,317,794	12,213,725	12,155,120	12,072,419	11,950,856	12,067,457									
2019	28,745,558	15,881,396	13,930,620	13,328,420	12,817,456	13,301,285	13,099,138	13,499,665										
2020	21,627,420	17,247,107	12,348,572	15,639,413	15,496,202	15,347,492	15,420,157											
2021	27,870,316	15,512,691	12,479,823	12,060,009	11,585,604	11,537,281												
2022	26,785,970	18,761,433	14,715,171	13,409,631	13,114,489													
2023	26,530,243	21,134,458	14,679,907	13,795,495														
2024	30,687,569	19,938,214	14,945,731															
2025	30,563,848	21,149,569																
2026	30,424,949																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992																1.012	1.013	0.973
1993															1.005	1.021	0.992	0.981
1994														0.994	1.009	1.005	1.017	1.017
1995													1.000	0.998	0.997	1.045	0.973	1.018
1996												0.996	1.016	0.990	1.005	1.035	0.995	0.991
1997											1.000	0.995	1.011	0.999	0.996	1.068	0.960	1.008
1998										0.990	1.005	1.000	1.010	0.989	1.027	1.083	0.967	0.977
1999									1.017	0.988	1.008	0.997	1.010	1.007	0.996	1.129	0.949	0.970
2000								1.020	1.027	0.990	1.000	1.014	1.002	1.016	1.015	1.091	0.915	0.991
2001							1.027	0.974	1.047	0.985	0.995	1.021	1.038	0.987	0.991	1.069	0.955	0.994
2002						0.994	0.997	0.975	1.011	0.995	1.005	1.048	0.998	1.009	0.978	1.033	0.990	0.988
2003					1.012	1.002	1.005	0.996	1.015	1.008	1.029	1.010	0.996	0.978	0.995	1.054	0.963	0.987
2004				1.032	1.018	0.997	0.994	1.033	1.047	0.995	0.999	1.016	0.977	1.016	0.987	1.085	0.902	1.030
2005			0.991	0.991	0.999	1.001	1.019	1.018	1.059	0.969	1.012	0.994	1.001	0.999	1.000	1.054	0.948	1.004
2006		0.891	0.976	1.008	0.995	1.015	0.997	1.009	1.032	0.972	0.986	0.997	1.010	0.997	0.995	1.022	0.987	0.994
2007	0.494	0.907	1.002	1.002	1.018	1.007	1.010	0.989	1.048	0.955	0.992	1.002	1.003	1.012	0.994	1.039	0.981	0.987
2008	0.442	0.958	0.983	0.996	1.056	1.017	0.998	1.013	1.014	0.985	0.963	0.991	1.006	1.010	1.002	1.082	0.947	0.981
2009	0.575	0.909	0.998	1.020	1.003	0.994	0.998	0.987	1.019	0.987	1.016	0.982	1.003	1.006	0.997	1.013	0.986	
2010	0.597	0.965	1.047	1.042	0.952	0.995	0.988	1.010	1.058	0.963	0.999	0.988	1.008	0.994	0.978	1.058		
2011	0.656	1.066	1.051	0.935	1.006	0.980	1.009	1.012	1.014	0.977	0.988	1.007	1.002	0.992	1.005			
2012	0.930	0.966	0.800	0.966	0.895	0.986	1.021	0.989	1.035	0.988	0.989	0.998	0.988	1.009				
2013	1.360	0.520	0.972	0.825	0.986	1.003	1.004	0.996	1.028	0.962	1.014	0.996	0.996					
2014	0.646	0.887	0.905	0.981	0.992	0.993	1.024	0.989	1.039	0.981	0.984	1.003						
2015	0.820	0.794	0.984	1.010	0.989	1.012	1.018	1.002	1.045	0.973	0.976							
2016	0.702	0.874	0.994	0.980	1.000	0.997	1.003	0.993	1.035	0.982								
2017	0.606	0.798	0.971	1.012	1.000	1.006	0.993	0.992	1.023									
2018	0.590	0.751	0.977	0.992	0.995	0.993	0.990	1.010										
2019	0.552	0.877	0.957	0.962	1.038	0.985	1.031											
2020	0.797	0.716	1.266	0.991	0.990	1.005												
2021	0.557	0.804	0.966	0.961	0.996													
2022	0.700	0.784	0.911	0.978														
2023	0.797	0.695	0.940															
2024	0.650	0.750																
2025	0.692																	
Strt Average	0.693	0.837	0.984	0.983	0.997	0.999	1.007	1.000	1.032	0.981	0.998	1.003	1.004	1.000	0.999	1.053	0.969	0.994
$ Wtd Average	0.684	0.813	0.976	0.979	0.995	0.999	1.007	1.000	1.033	0.980	0.996	1.002	1.003	1.001	0.997	1.054	0.965	0.994
5 Year $ Wtd Average	0.677	0.747	1.001	0.977	1.003	0.997	1.007	0.997	1.034	0.977	0.990	0.999	0.999	1.002	0.995	1.044	0.969	0.999
3 Year $ Wtd Average	0.709	0.741	0.938	0.978	1.007	0.995	1.005	0.998	1.035	0.978	0.990	0.999	0.995	0.999	0.994	1.052	0.971	0.987
High-Low	0.668	0.843	0.978	0.989	0.999	0.999	1.006	1.000	1.032	0.981	0.998	1.002	1.004	1.001	0.998	1.051	0.970	0.993
3 Year Strt Average	0.713	0.743	0.939	0.976	1.008	0.994	1.005	0.998	1.034	0.979	0.991	0.999	0.995	0.999	0.993	1.051	0.971	0.987
Selected	0.709	0.813	0.976	0.977	1.003	0.999	1.007	1.000	1.033	0.980	0.996	1.002	1.003	1.001	0.994	1.052	0.971	0.987
Cumulative	0.566	0.798	0.983	1.007	1.030	1.027	1.028	1.021	1.021	0.988	1.009	1.013	1.011	1.008	1.007	1.013	0.963	0.993
% Developed	177%	125%	102%	99%	97%	97%	97%	98%	98%	101%	99%	99%	99%	99%	99%	99%	104%	101%

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Reported Berquist Sherman Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	5,122,679	5,291,872	5,244,831	5,266,447	5,181,532	5,171,226	5,249,008	5,235,633	5,261,612	5,390,919	5,163,817	5,164,202	5,182,474	5,182,474	5,182,474	5,182,474	5,182,474
1993	5,715,651	5,836,654	5,802,587	5,894,317	5,779,221	5,812,964	5,911,039	5,937,389	6,161,012	6,084,617	5,764,152	5,766,195	5,766,604	5,779,546	5,898,740	5,771,264	
1994	6,145,950	6,150,856	6,707,907	6,716,332	6,610,714	6,571,773	6,748,185	6,753,646	6,645,334	6,651,572	6,709,175	6,651,572	6,651,572	6,664,285	6,828,153		
1995	6,351,811	6,902,298	6,602,200	6,343,620	6,158,939	6,165,294	6,246,187	6,179,250	6,153,998	6,094,146	6,145,492	6,056,175	6,055,725	6,068,856			
1996	6,846,317	7,315,213	7,158,475	6,925,448	6,775,440	6,784,483	6,899,254	6,806,352	6,765,065	6,940,226	6,864,941	7,021,945	6,766,164				
1997	6,833,889	7,195,132	6,867,007	6,773,674	6,635,543	6,615,832	6,775,425	6,727,218	6,886,666	6,957,373	6,807,139	7,266,553					
1998	7,025,998	7,438,535	7,316,120	7,251,176	7,059,573	7,109,867	7,221,380	7,187,348	7,239,116	7,326,856	7,367,078						
1999	7,452,138	7,724,005	7,506,520	7,501,998	7,367,168	7,424,452	7,587,732	7,578,240	7,606,433	7,559,504							
2000	7,997,672	8,465,444	8,132,151	8,127,391	7,801,622	7,825,412	7,928,636	7,966,594	8,241,034								
2001	9,710,130	10,161,142	9,621,722	9,601,524	9,393,271	9,427,780	9,333,401	9,410,318									
2002	8,885,459	8,995,559	8,791,772	8,694,658	8,695,211	8,695,960	8,695,960										
2003	8,933,480	8,982,896	8,867,405	8,818,410	8,825,194	8,828,610											
2004	11,698,568	11,985,002	12,074,874	11,805,430	11,690,375												
2005	10,667,729	10,977,261	10,856,472	10,681,422													
2006	10,721,476	10,846,770	10,785,677														
2007	12,211,842	12,654,513															
2008	12,230,542																
2009																	
2010																	
2011																	
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2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / 432
1992	1.033	0.991	1.004	0.984	0.998	1.015	0.997	1.005	1.025	0.958	1.000	1.004	1.000	1.000	1.000	1.000	
1993	1.021	0.994	1.016	0.980	1.006	1.017	1.004	1.038	0.988	0.947	1.000	1.000	1.002	1.021	0.978		
1994	1.001	1.091	1.001	0.984	0.994	1.027	1.001	0.984	1.001	1.009	0.991	1.000	1.002	1.025			
1995	1.087	0.957	0.961	0.971	1.001	1.013	0.989	0.996	0.990	1.008	0.985	1.000	1.002				
1996	1.068	0.979	0.967	0.978	1.001	1.017	0.987	0.994	1.026	0.989	1.023	0.964					
1997	1.053	0.954	0.986	0.980	0.997	1.024	0.993	1.024	1.010	0.978	1.067						
1998	1.059	0.984	0.991	0.974	1.007	1.016	0.995	1.007	1.012	1.005							
1999	1.036	0.972	0.999	0.982	1.008	1.022	0.999	1.004	0.994								
2000	1.058	0.961	0.999	0.960	1.003	1.013	1.005	1.034									
2001	1.046	0.947	0.998	0.978	1.004	0.990	1.008										
2002	1.012	0.977	0.989	1.000	1.000	1.000											
2003	1.006	0.987	0.994	1.001	1.000												
2004	1.024	1.007	0.978	0.990													
2005	1.029	0.989	0.984														
2006	1.012	0.994															
2007	1.036																
2008																	
2009																	
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Strt Average	1.036	0.986	0.991	0.982	1.002	1.014	0.998	1.010	1.006	0.985	1.011	0.993	1.002	1.015	0.989	1.000	—
$ Wtd Average	1.035	0.984	0.990	0.982	1.002	1.013	0.998	1.010	1.005	0.986	1.013	0.992	1.002	1.016	0.988	1.000	—
5 Year $ Wtd Average	1.022	0.992	0.988	0.986	1.003	1.007	1.001	1.013	1.007	0.998	1.015	0.992	—	—	—	—	—
3 Year $ Wtd Average	1.026	0.997	0.984	0.996	1.001	1.000	1.004	1.016	1.005	0.991	1.027	0.987	1.002	1.016	—	—	—
High-Low	1.035	0.980	0.991	0.982	1.002	1.015	0.998	1.009	1.005	0.988	1.004	1.000	1.002	1.021	—	—	—
3 Year Strt Average	1.026	0.997	0.985	0.997	1.001	1.001	1.004	1.015	1.005	0.991	1.025	0.988	1.002	1.015	—	—	—
Selected	1.026	0.997	0.984	0.996	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.006	0.980	0.983	0.998	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	99%	102%	102%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
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Reported Berquist Sherman Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Loss	(4) Cumulative Reported LDF	(5) Estimated Ult. Loss Rep. BS Method (3) x (4)
1992	6/30/2026	420	$5,182,474	1.000	$5,182,474
1993	6/30/2026	408	5,771,264	1.000	5,771,264
1994	6/30/2026	396	6,697,826	1.000	6,697,826
1995	6/30/2026	384	6,057,309	1.000	6,057,309
1996	6/30/2026	372	6,766,164	1.000	6,766,164
1997	6/30/2026	360	6,734,809	1.000	6,734,809
1998	6/30/2026	348	7,463,661	1.000	7,463,661
1999	6/30/2026	336	7,570,640	1.000	7,570,640
2000	6/30/2026	324	7,878,698	1.000	7,878,698
2001	6/30/2026	312	9,389,843	1.000	9,389,843
2002	6/30/2026	300	8,695,965	1.000	8,695,965
2003	6/30/2026	288	8,823,264	1.000	8,826,272
2004	6/30/2026	276	11,691,573	1.002	11,712,364
2005	6/30/2026	264	10,680,501	0.998	10,660,184
2006	6/30/2026	252	10,690,646	0.983	10,504,715
2007	6/30/2026	240	12,306,861	0.980	12,059,911
2008	6/30/2026	228	12,089,291	1.006	12,156,085
2009	6/30/2026	216	11,575,967	0.992	11,487,469
2010	6/30/2026	204	12,166,372	0.963	11,718,881
2011	6/30/2026	192	14,361,199	1.013	14,547,535
2012	6/30/2026	180	13,733,190	1.007	13,825,761
2013	6/30/2026	168	13,116,512	1.008	13,216,926
2014	6/30/2026	156	14,741,095	1.011	14,896,083
2015	6/30/2026	144	14,288,500	1.013	14,470,917
2016	6/30/2026	132	13,345,243	1.009	13,462,026
2017	6/30/2026	120	13,313,176	0.988	13,158,444
2018	6/30/2026	108	12,065,079	1.021	12,316,986
2019	6/30/2026	96	13,658,461	1.021	13,945,539
2020	6/30/2026	84	15,429,567	1.028	15,861,881
2021	6/30/2026	72	11,693,640	1.027	12,006,391
2022	6/30/2026	60	13,174,671	1.030	13,574,152
2023	6/30/2026	48	14,012,829	1.007	14,107,296
2024	6/30/2026	36	15,735,010	0.983	15,461,378
2025	6/30/2026	24	29,140,307	0.798	23,267,321
2026	6/30/2026	12	38,291,136	0.566	21,671,669
Total			$428,332,741		$407,124,839

Column Notes

(3) Provided by Wyoming Department of Workforce Services.
(4) From Exhibit C.8.

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Paid Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Projected Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1/(9)	(11) Unpaid Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
2000	6/30/2026	324	$148,762,633	5.36%	1.234	1.000	6.62%	5.31%	1.010	1.0%	$77,721	$7,927,129
2001	6/30/2026	312	175,048,207	5.41%	1.234	1.000	6.67%	5.31%	1.014	1.4%	127,301	9,503,971
2002	6/30/2026	300	180,262,306	4.88%	1.234	1.000	6.03%	5.31%	1.018	1.8%	167,884	8,863,845
2003	6/30/2026	288	175,552,340	5.08%	1.234	1.000	6.27%	5.31%	1.019	1.8%	170,854	8,989,757
2004	6/30/2026	276	177,079,289	6.68%	1.209	1.000	8.08%	5.42%	1.020	2.0%	191,013	11,874,567
2005	6/30/2026	264	185,716,218	5.79%	1.138	1.000	6.59%	5.76%	1.022	2.2%	231,217	10,730,693
2006	6/30/2026	252	204,173,121	5.29%	1.138	1.000	6.02%	5.76%	1.025	2.4%	283,026	10,958,638
2007	6/30/2026	240	215,836,851	5.75%	1.138	1.000	6.54%	5.76%	1.030	2.9%	357,526	12,521,093
2008	6/30/2026	228	218,131,541	5.63%	1.138	1.000	6.40%	5.76%	1.033	3.2%	401,430	12,412,283
2009	6/30/2026	216	208,459,209	5.61%	1.114	1.000	6.25%	5.88%	1.040	3.9%	474,616	11,688,160
2010	6/30/2026	204	193,599,615	6.41%	1.049	1.000	6.72%	6.24%	1.042	4.1%	492,221	12,444,932
2011	6/30/2026	192	203,337,513	7.25%	1.049	1.000	7.61%	6.86%	1.048	4.6%	634,927	14,578,590
2012	6/30/2026	180	204,008,162	6.96%	1.049	1.000	7.31%	6.86%	1.050	4.8%	667,946	14,228,493
2013	6/30/2026	168	203,157,965	6.70%	1.049	1.000	7.03%	6.86%	1.053	5.1%	705,662	13,708,933
2014	6/30/2026	156	211,849,593	7.16%	1.049	1.000	7.51%	6.86%	1.057	5.4%	780,889	15,166,402
2015	6/30/2026	144	212,780,825	6.84%	1.044	1.000	7.13%	6.90%	1.059	5.6%	819,813	14,362,607
2016	6/30/2026	132	199,356,077	6.98%	1.038	1.000	7.24%	6.94%	1.062	5.8%	802,390	13,994,834
2017	6/30/2026	120	198,012,678	6.81%	1.038	1.000	7.07%	6.94%	1.064	6.0%	825,453	13,254,411
2018	6/30/2026	108	207,938,971	6.06%	1.038	1.000	6.29%	6.94%	1.067	6.3%	909,264	12,691,631
2019	6/30/2026	96	200,475,628	7.03%	1.038	1.000	7.30%	6.94%	1.069	6.4%	895,448	14,002,725
2020	6/30/2026	84	203,774,071	7.94%	1.038	1.000	8.24%	6.94%	1.074	6.9%	979,882	16,110,329
2021	6/30/2026	72	189,814,141	6.38%	1.038	1.000	6.62%	6.94%	1.081	7.5%	986,552	12,117,369
2022	6/30/2026	60	202,517,355	6.80%	1.038	1.000	7.05%	6.94%	1.094	8.6%	1,204,387	13,767,997
2023	6/30/2026	48	204,639,501	7.01%	1.019	1.000	7.14%	7.07%	1.108	9.7%	1,409,898	14,224,277
2024	6/30/2026	36	209,063,047	7.25%	1.000	1.000	7.25%	7.20%	1.138	12.1%	1,822,342	14,756,013
2025	6/30/2026	24	211,599,899	9.72%	1.000	1.000	9.72%	7.20%	1.189	15.9%	2,421,328	15,330,997
2026	6/30/2026	12	206,922,188	8.26%	1.000	1.000	8.26%	7.20%	1.926	48.1%	7,164,484	16,033,663
	Total		$5,351,868,944								$26,005,475	$346,244,338

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit C.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit C.18
(7) (4) x (5) x (6)
(8) Exhibit C.18, Column (9)
(9) From Exhibit C.5
(12) Column (11) + Exhibit C.7, Column (3)

Wyoming Department of Workforce Services
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Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Reported Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Projected Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1/(9)	(11) IBNR Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
2000	6/30/2026	324	$148,762,633	5.36%	1.234	1.000	6.62%	5.31%	1.019	1.9%	$149,742	$8,028,440
2001	6/30/2026	312	175,048,207	5.41%	1.234	1.000	6.67%	5.31%	1.003	0.3%	27,890	9,417,733
2002	6/30/2026	300	180,262,306	4.88%	1.234	1.000	6.03%	5.31%	1.007	0.7%	64,594	8,760,559
2003	6/30/2026	288	175,552,340	5.08%	1.234	1.000	6.27%	5.31%	1.004	0.4%	39,099	8,862,364
2004	6/30/2026	276	177,079,289	6.68%	1.209	1.000	8.08%	5.42%	1.005	0.5%	47,939	11,739,512
2005	6/30/2026	264	185,716,218	5.79%	1.138	1.000	6.59%	5.76%	1.010	1.0%	109,866	10,790,368
2006	6/30/2026	252	204,173,121	5.29%	1.138	1.000	6.02%	5.76%	0.997	-0.4%	(41,190)	10,649,455
2007	6/30/2026	240	215,836,851	5.75%	1.138	1.000	6.54%	5.76%	0.999	-0.1%	(10,054)	12,296,807
2008	6/30/2026	228	218,131,541	5.63%	1.138	1.000	6.40%	5.76%	1.005	0.5%	67,076	12,156,367
2009	6/30/2026	216	208,459,209	5.61%	1.114	1.000	6.25%	5.88%	1.013	1.3%	160,582	11,736,549
2010	6/30/2026	204	193,599,615	6.41%	1.049	1.000	6.72%	6.24%	1.015	1.4%	173,710	12,340,082
2011	6/30/2026	192	203,337,513	7.25%	1.049	1.000	7.61%	6.86%	1.035	3.4%	473,292	14,834,490
2012	6/30/2026	180	204,008,162	6.96%	1.049	1.000	7.31%	6.86%	1.032	3.1%	433,433	14,166,623
2013	6/30/2026	168	203,157,965	6.70%	1.049	1.000	7.03%	6.86%	1.031	3.0%	420,216	13,536,728
2014	6/30/2026	156	211,849,593	7.16%	1.049	1.000	7.51%	6.86%	1.026	2.5%	368,845	15,109,939
2015	6/30/2026	144	212,780,825	6.84%	1.044	1.000	7.13%	6.90%	1.032	3.1%	456,201	14,744,701
2016	6/30/2026	132	199,356,077	6.98%	1.038	1.000	7.24%	6.94%	1.035	3.4%	467,023	13,812,266
2017	6/30/2026	120	198,012,678	6.81%	1.038	1.000	7.07%	6.94%	1.032	3.1%	424,898	13,738,073
2018	6/30/2026	108	207,938,971	6.06%	1.038	1.000	6.29%	6.94%	1.046	4.4%	632,986	12,698,065
2019	6/30/2026	96	200,475,628	7.03%	1.038	1.000	7.30%	6.94%	1.039	3.8%	524,345	14,182,806
2020	6/30/2026	84	203,774,071	7.94%	1.038	1.000	8.24%	6.94%	1.043	4.1%	580,305	16,009,873
2021	6/30/2026	72	189,814,141	6.38%	1.038	1.000	6.62%	6.94%	1.041	3.9%	516,503	12,210,142
2022	6/30/2026	60	202,517,355	6.80%	1.038	1.000	7.05%	6.94%	1.046	4.4%	621,022	13,795,693
2023	6/30/2026	48	204,639,501	7.01%	1.019	1.000	7.14%	7.07%	1.034	3.2%	469,664	14,482,493
2024	6/30/2026	36	209,063,047	7.25%	1.000	1.000	7.25%	7.20%	0.990	-1.0%	(147,719)	15,587,291
2025	6/30/2026	24	211,599,899	9.72%	1.000	1.000	9.72%	7.20%	0.885	-13.0%	(1,978,014)	27,162,293
2026	6/30/2026	12	206,922,188	8.26%	1.000	1.000	8.26%	7.20%	0.709	-41.0%	(6,108,529)	32,182,607
	Total		$5,351,868,944								($1,056,277)	$375,032,317

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit C.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit C.18
(7) (4) x (5) x (6)
(8) Exhibit C.18, Column (9)
(9) From Exhibit C.5
(12) Column (11) + Exhibit C.7, Column (6)

Wyoming Department of Workforce Services
Medical Only
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Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1/(9)	(11) Unpaid Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
1999	6/30/2026	336	$40,277,368	$0.19	1.234	0.431	$0.10	$0.19	1.009	0.9%	$66,919	$7,531,524
2000	6/30/2026	324	43,292,428	0.18	1.234	0.448	0.10	0.21	1.010	1.0%	88,879	7,938,287
2001	6/30/2026	312	47,027,299	0.20	1.234	0.474	0.12	0.20	1.014	1.4%	126,999	9,503,669
2002	6/30/2026	300	50,776,362	0.17	1.234	0.501	0.11	0.19	1.018	1.8%	165,949	8,861,909
2003	6/30/2026	288	52,959,274	0.17	1.234	0.531	0.11	0.18	1.019	1.8%	170,923	8,989,826
2004	6/30/2026	276	55,362,397	0.21	1.209	0.562	0.15	0.17	1.020	2.0%	187,147	11,870,700
2005	6/30/2026	264	60,849,344	0.18	1.138	0.594	0.12	0.17	1.022	2.2%	224,351	10,723,828
2006	6/30/2026	252	69,289,653	0.16	1.138	0.629	0.11	0.16	1.025	2.4%	268,801	10,944,413
2007	6/30/2026	240	79,410,961	0.16	1.138	0.665	0.12	0.15	1.030	2.9%	347,880	12,511,447
2008	6/30/2026	228	88,397,375	0.14	1.138	0.704	0.11	0.14	1.033	3.2%	406,564	12,417,418
2009	6/30/2026	216	91,019,593	0.13	1.114	0.745	0.11	0.14	1.040	3.9%	489,426	11,702,969
2010	6/30/2026	204	86,014,115	0.14	1.049	0.788	0.12	0.14	1.042	4.1%	488,077	12,440,787
2011	6/30/2026	192	91,213,698	0.16	1.049	0.834	0.14	0.15	1.048	4.6%	603,712	14,547,375
2012	6/30/2026	180	95,514,448	0.15	1.049	0.844	0.13	0.14	1.050	4.8%	654,912	14,215,459
2013	6/30/2026	168	97,350,585	0.14	1.049	0.855	0.13	0.14	1.053	5.1%	699,646	13,702,917
2014	6/30/2026	156	101,485,570	0.15	1.049	0.865	0.14	0.14	1.057	5.4%	764,716	15,150,228
2015	6/30/2026	144	105,282,781	0.14	1.044	0.876	0.13	0.14	1.059	5.6%	819,277	14,362,071
2016	6/30/2026	132	100,348,047	0.14	1.038	0.886	0.13	0.14	1.062	5.8%	805,958	13,998,403
2017	6/30/2026	120	97,700,169	0.14	1.038	0.897	0.13	0.14	1.064	6.0%	802,970	13,231,928
2018	6/30/2026	108	101,963,752	0.12	1.038	0.908	0.12	0.14	1.067	6.3%	868,483	12,650,851
2019	6/30/2026	96	100,978,104	0.14	1.038	0.919	0.13	0.13	1.069	6.4%	868,010	13,975,286
2020	6/30/2026	84	106,267,694	0.15	1.038	0.930	0.15	0.13	1.074	6.9%	971,631	16,102,078
2021	6/30/2026	72	101,077,078	0.12	1.038	0.941	0.12	0.13	1.081	7.5%	986,907	12,117,725
2022	6/30/2026	60	110,193,931	0.12	1.038	0.953	0.12	0.13	1.094	8.6%	1,216,329	13,779,938
2023	6/30/2026	48	118,888,999	0.12	1.019	0.964	0.12	0.13	1.108	9.7%	1,502,057	14,316,435
2024	6/30/2026	36	127,191,078	0.12	1.000	0.976	0.12	0.13	1.138	12.1%	2,008,688	14,942,360
2025	6/30/2026	24	132,682,369	0.16	1.000	0.988	0.15	0.13	1.189	15.9%	2,717,763	15,627,432
2026	6/30/2026	12	134,412,699	0.16	1.000	1.000	0.16	0.13	1.926	48.1%	8,230,674	17,099,853
	Total		$2,487,227,171								$27,553,649	$355,257,118

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit C.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit C.16
(7) (4) x (5) x (6)
(8) Exhibit C.17, Column (9)
(9) From Exhibit C.5
(12) Column (11) + Exhibit C.7, Column (3)

Wyoming Department of Workforce Services
Medical Only
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Bornhuetter-Ferguson Method with a Payroll Base Using Reported Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1/(9)	(11) IBNR Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
1999	6/30/2026	336	$40,277,368	$0.19	1.234	0.431	$0.10	$0.19	1.020	2.0%	$152,762	$7,723,403
2000	6/30/2026	324	43,292,428	0.18	1.234	0.448	0.10	0.21	1.019	1.9%	171,240	8,049,938
2001	6/30/2026	312	47,027,299	0.20	1.234	0.474	0.12	0.20	1.003	0.3%	27,823	9,417,667
2002	6/30/2026	300	50,776,362	0.17	1.234	0.501	0.11	0.19	1.007	0.7%	63,850	8,759,815
2003	6/30/2026	288	52,959,274	0.17	1.234	0.531	0.11	0.18	1.004	0.4%	39,115	8,862,379
2004	6/30/2026	276	55,362,397	0.21	1.209	0.562	0.15	0.17	1.005	0.5%	46,968	11,738,541
2005	6/30/2026	264	60,849,344	0.18	1.138	0.594	0.12	0.17	1.010	1.0%	106,604	10,787,105
2006	6/30/2026	252	69,289,653	0.16	1.138	0.629	0.11	0.16	0.997	-0.4%	(39,120)	10,651,526
2007	6/30/2026	240	79,410,961	0.16	1.138	0.665	0.12	0.15	0.999	-0.1%	(9,782)	12,297,078
2008	6/30/2026	228	88,397,375	0.14	1.138	0.704	0.11	0.14	1.005	0.5%	67,934	12,157,225
2009	6/30/2026	216	91,019,593	0.13	1.114	0.745	0.11	0.14	1.013	1.3%	165,593	11,741,559
2010	6/30/2026	204	86,014,115	0.14	1.049	0.788	0.12	0.14	1.015	1.4%	172,247	12,338,619
2011	6/30/2026	192	91,213,698	0.16	1.049	0.834	0.14	0.15	1.035	3.4%	450,023	14,811,221
2012	6/30/2026	180	95,514,448	0.15	1.049	0.844	0.13	0.14	1.032	3.1%	424,975	14,158,165
2013	6/30/2026	168	97,350,585	0.14	1.049	0.855	0.13	0.14	1.031	3.0%	416,634	13,533,146
2014	6/30/2026	156	101,485,570	0.15	1.049	0.865	0.14	0.14	1.026	2.5%	361,205	15,102,300
2015	6/30/2026	144	105,282,781	0.14	1.044	0.876	0.13	0.14	1.032	3.1%	455,903	14,744,403
2016	6/30/2026	132	100,348,047	0.14	1.038	0.886	0.13	0.14	1.035	3.4%	469,100	13,814,343
2017	6/30/2026	120	97,700,169	0.14	1.038	0.897	0.13	0.14	1.032	3.1%	413,325	13,726,500
2018	6/30/2026	108	101,963,752	0.12	1.038	0.908	0.12	0.14	1.046	4.4%	604,597	12,669,676
2019	6/30/2026	96	100,978,104	0.14	1.038	0.919	0.13	0.13	1.039	3.8%	508,278	14,166,739
2020	6/30/2026	84	106,267,694	0.15	1.038	0.930	0.15	0.13	1.043	4.1%	575,419	16,004,987
2021	6/30/2026	72	101,077,078	0.12	1.038	0.941	0.12	0.13	1.041	3.9%	516,689	12,210,329
2022	6/30/2026	60	110,193,931	0.12	1.038	0.953	0.12	0.13	1.046	4.4%	627,179	13,801,850
2023	6/30/2026	48	118,888,999	0.12	1.019	0.964	0.12	0.13	1.034	3.2%	500,364	14,513,192
2024	6/30/2026	36	127,191,078	0.12	1.000	0.976	0.12	0.13	0.990	-1.0%	(162,824)	15,572,186
2025	6/30/2026	24	132,682,369	0.16	1.000	0.988	0.15	0.13	0.885	-13.0%	(2,220,176)	26,920,131
2026	6/30/2026	12	134,412,699	0.16	1.000	1.000	0.16	0.13	0.709	-41.0%	(7,017,576)	31,273,560
	Total		$2,487,227,171								($2,111,652)	$381,547,582

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit C.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit C.16
(7) (4) x (5) x (6)
(8) Exhibit C.17, Column (9)
(9) From Exhibit C.5
(12) Column (11) + Exhibit C.7, Column (6)

Wyoming Department of Workforce Services
Medical Only
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IBNR as % of Case Loss Reserve Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Dev Mthd IBNR as % of Case Reserve	(4) Selected IBNR as % of Case Reserve	(5) Case Reserve 6/30/2026	(6) IBNR 6/30/2026	(7) Indicated Ultimate Loss
1992	6/30/2026	420	0.0%	0.0%	$0	$0	$5,182,474
1993	6/30/2026	408	0.0%	0.0%	0	0	5,771,264
1994	6/30/2026	396	0.0%	0.0%	973	0	6,697,826
1995	6/30/2026	384	0.0%	0.0%	1,375	0	6,057,309
1996	6/30/2026	372	526.9%	526.9%	0	0	6,766,164
1997	6/30/2026	360	-224.6%	-224.6%	120,350	(270,362)	6,464,447
1998	6/30/2026	348	-164.4%	-164.4%	250,867	(412,340)	7,051,322
1999	6/30/2026	336	-178.0%	-178.0%	106,035	(188,693)	7,381,947
2000	6/30/2026	324	-207.9%	-207.9%	29,290	(60,897)	7,817,801
2001	6/30/2026	312	28.1%	28.1%	13,173	3,696	9,393,539
2002	6/30/2026	300	62.5%	62.5%	5	3	8,695,968
2003	6/30/2026	288	29.7%	29.7%	4,362	1,294	8,824,559
2004	6/30/2026	276	33.5%	33.5%	8,019	2,687	11,694,260
2005	6/30/2026	264	90.5%	90.5%	181,025	163,894	10,844,395
2006	6/30/2026	252	-12.7%	-12.7%	15,034	(1,910)	10,688,736
2007	6/30/2026	240	-2.7%	-2.7%	143,294	(3,919)	12,302,941
2008	6/30/2026	228	20.1%	20.1%	78,437	15,736	12,105,026
2009	6/30/2026	216	51.1%	51.1%	362,423	185,326	11,761,293
2010	6/30/2026	204	54.5%	54.5%	213,661	116,527	12,282,899
2011	6/30/2026	192	292.8%	292.8%	417,536	1,222,601	15,583,800
2012	6/30/2026	180	184.8%	184.8%	172,643	319,083	14,052,273
2013	6/30/2026	168	147.2%	147.2%	113,241	166,706	13,283,218
2014	6/30/2026	156	89.5%	89.5%	355,582	318,302	15,059,396
2015	6/30/2026	144	125.5%	125.5%	745,706	935,590	15,224,090
2016	6/30/2026	132	139.3%	139.3%	152,798	212,783	13,558,026
2017	6/30/2026	120	106.1%	106.1%	884,218	937,952	14,251,128
2018	6/30/2026	108	229.1%	229.1%	282,711	647,726	12,712,805
2019	6/30/2026	96	141.3%	141.3%	551,184	778,789	14,437,250
2020	6/30/2026	84	145.2%	145.2%	299,120	434,413	15,863,981
2021	6/30/2026	72	109.9%	109.9%	562,822	618,444	12,312,084
2022	6/30/2026	60	106.5%	106.5%	611,062	650,506	13,825,177
2023	6/30/2026	48	50.0%	50.0%	1,198,450	598,647	14,611,476
2024	6/30/2026	36	-7.5%	-7.5%	2,801,338	(210,049)	15,524,960
2025	6/30/2026	24	-45.0%	-45.0%	16,230,638	(7,297,553)	21,842,754
2026	6/30/2026	12	-46.0%	-46.0%	29,421,957	(13,540,624)	24,750,512
Total					$56,329,330	($13,655,642)	$414,677,099

Column Notes

(3) [1 - 1 / Exhibit C.7, Column (7)] / [1 / Exhibit C.7, Column (7) - 1 / Exhibit C.7, Column (4)]
(4) Selected based on Column (3) and actuarial judgement
(5) Exhibit C.7, Column (6) - Exhibit C.7, Column (3)
(6) (4) x (5)
(7) Column (6) + Exhibit C.7, Column (6)

Wyoming Department of Workforce Services
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Frequency-Severity Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Smoothed Frequency	(5) Smoothed Severity	(6) Indicated Ultimate Loss
1999	6/30/2026	336	$4,028	302.505%	$570	$6,939,282
2000	6/30/2026	324	4,329	272.254%	761	8,972,198
2001	6/30/2026	312	4,703	245.029%	799	9,210,194
2002	6/30/2026	300	5,078	220.526%	839	9,397,495
2003	6/30/2026	288	5,296	198.473%	881	9,262,418
2004	6/30/2026	276	5,536	178.626%	945	9,343,546
2005	6/30/2026	264	6,085	160.763%	1,054	10,311,732
2006	6/30/2026	252	6,929	144.687%	1,107	11,096,241
2007	6/30/2026	240	7,941	130.218%	1,162	12,017,656
2008	6/30/2026	228	8,840	117.197%	1,220	12,641,846
2009	6/30/2026	216	9,102	105.477%	1,308	12,558,538
2010	6/30/2026	204	8,601	94.929%	1,458	11,907,861
2011	6/30/2026	192	9,121	89.007%	1,637	13,289,789
2012	6/30/2026	180	9,551	84.557%	1,702	13,749,409
2013	6/30/2026	168	9,735	80.329%	1,771	13,845,558
2014	6/30/2026	156	10,149	76.313%	1,841	14,260,447
2015	6/30/2026	144	10,528	72.497%	1,925	14,696,221
2016	6/30/2026	132	10,035	68.872%	2,013	13,915,628
2017	6/30/2026	120	9,770	65.428%	2,094	13,385,856
2018	6/30/2026	108	10,196	62.157%	2,178	13,802,368
2019	6/30/2026	96	10,098	59.049%	2,265	13,504,917
2020	6/30/2026	84	10,627	56.097%	2,356	14,041,805
2021	6/30/2026	72	10,108	53.292%	2,450	13,195,665
2022	6/30/2026	60	11,019	50.627%	2,548	14,213,245
2023	6/30/2026	48	11,889	48.096%	2,700	15,436,250
2024	6/30/2026	36	12,719	45.691%	2,860	16,622,772
2025	6/30/2026	24	13,268	43.407%	2,975	17,132,351
2026	6/30/2026	12	13,441	41.236%	3,094	17,147,507
Total			$248,723			$355,898,795

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Selected from Exhibit C.16 detrended
(5) Selected from Exhibit C.16 detrended
(6) (3) x (4) x (5)

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Frequency-Severity Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Initial Indicated Ultimate Loss	(5) Initial Ultimate Counts	(6) Benefit Level Factor	(7) Indicated Loss Severity (4) / (5) x (6)	(8) Severity Trend Factor	(9) Trended Loss Severity (7) x (8)	(10) Indicated Frequency (5) / (3)	(11) Frequency Trend Factor	(12) Trended Frequency (10) x (11)	(13) Indicated Pure Premium Per $100 Payroll (4) / (3) / 10,000	(14) Trended Pure Premium	(15) Implied Pure Premium
1992	6/30/2026	420		$5,182,474	16,443	1.234	$389	5.292	$2,059	NA	0.063	NA	NA	NA	$0.22
1993	6/30/2026	408		5,771,264	16,735	1.234	426	4.946	2,105	NA	0.070	NA	NA	NA	0.22
1994	6/30/2026	396		6,697,339	16,232	1.234	509	4.623	2,354	NA	0.077	NA	NA	NA	0.21
1995	6/30/2026	384		6,064,149	15,641	1.234	479	4.320	2,067	NA	0.086	NA	NA	NA	0.20
1996	6/30/2026	372		6,781,641	14,974	1.234	559	4.038	2,257	NA	0.095	NA	NA	NA	0.19
1997	6/30/2026	360		6,709,299	12,843	1.234	645	3.773	2,433	NA	0.106	NA	NA	NA	0.19
1998	6/30/2026	348		7,403,675	11,597	1.234	788	3.527	2,779	NA	0.118	NA	NA	NA	0.18
1999	6/30/2026	336	$4,028	7,628,011	11,180	1.234	842	3.296	2,775	277.584%	0.131	36.321%	$0.19	$0.08	0.17
2000	6/30/2026	324	4,329	7,979,275	11,435	1.234	861	3.080	2,653	264.123%	0.145	38.400%	0.18	0.08	0.21
2001	6/30/2026	312	4,703	9,462,559	11,699	1.234	998	2.934	2,929	248.779%	0.162	40.188%	0.20	0.10	0.20
2002	6/30/2026	300	5,078	8,803,222	11,079	1.234	981	2.794	2,740	218.194%	0.179	39.163%	0.17	0.09	0.19
2003	6/30/2026	288	5,296	8,922,084	10,354	1.234	1,064	2.661	2,830	195.511%	0.199	38.991%	0.17	0.09	0.17
2004	6/30/2026	276	5,536	11,835,605	10,339	1.209	1,384	2.534	3,506	186.754%	0.222	41.383%	0.21	0.12	0.17
2005	6/30/2026	264	6,085	10,761,498	10,073	1.138	1,215	2.413	2,933	165.544%	0.246	40.759%	0.18	0.11	0.17
2006	6/30/2026	252	6,929	10,796,177	10,263	1.138	1,197	2.299	2,751	148.113%	0.274	40.519%	0.16	0.10	0.16
2007	6/30/2026	240	7,941	12,410,440	10,310	1.138	1,369	2.189	2,998	129.825%	0.304	39.462%	0.16	0.10	0.15
2008	6/30/2026	228	8,840	12,280,877	10,367	1.138	1,348	2.085	2,809	117.279%	0.338	39.610%	0.14	0.10	0.14
2009	6/30/2026	216	9,102	11,697,605	9,443	1.114	1,380	1.986	2,741	103.744%	0.375	38.932%	0.13	0.10	0.14
2010	6/30/2026	204	8,601	12,402,152	8,253	1.049	1,577	1.891	2,982	95.948%	0.417	40.007%	0.14	0.11	0.14
2011	6/30/2026	192	9,121	14,736,916	8,313	1.049	1,860	1.801	3,351	91.133%	0.463	42.221%	0.16	0.13	0.15
2012	6/30/2026	180	9,551	14,205,973	8,431	1.049	1,768	1.732	3,062	88.266%	0.488	43.045%	0.15	0.13	0.14
2013	6/30/2026	168	9,735	13,610,365	7,794	1.049	1,832	1.665	3,051	80.065%	0.513	41.101%	0.14	0.12	0.14
2014	6/30/2026	156	10,149	15,163,477	7,954	1.049	2,000	1.601	3,203	78.380%	0.540	42.354%	0.15	0.13	0.14
2015	6/30/2026	144	10,528	14,545,264	7,639	1.044	1,987	1.539	3,059	72.557%	0.569	41.270%	0.14	0.12	0.14
2016	6/30/2026	132	10,035	13,908,291	6,910	1.038	2,089	1.480	3,093	68.863%	0.599	41.231%	0.14	0.12	0.14
2017	6/30/2026	120	9,770	13,480,818	6,714	1.038	2,084	1.423	2,967	68.716%	0.630	43.308%	0.14	0.12	0.14
2018	6/30/2026	108	10,196	12,596,865	6,565	1.038	1,992	1.369	2,726	64.389%	0.663	42.717%	0.12	0.11	0.14
2019	6/30/2026	96	10,098	14,101,397	6,528	1.038	2,242	1.316	2,951	64.643%	0.698	45.143%	0.14	0.13	0.13
2020	6/30/2026	84	10,627	16,173,666	5,964	1.038	2,815	1.265	3,562	56.124%	0.735	41.256%	0.15	0.14	0.13
2021	6/30/2026	72	10,108	12,101,629	5,187	1.038	2,422	1.217	2,947	51.314%	0.774	39.706%	0.12	0.11	0.13
2022	6/30/2026	60	11,019	13,762,755	5,210	1.038	2,742	1.170	3,207	47.284%	0.815	38.513%	0.12	0.12	0.13
2023	6/30/2026	48	11,889	14,340,708	5,516	1.019	2,649	1.125	2,979	46.398%	0.857	39.780%	0.12	0.12	0.13
2024	6/30/2026	36	12,719	15,148,472	5,271	1.000	2,874	1.082	3,109	41.440%	0.903	37.400%	0.12	0.12	0.13
2025	6/30/2026	24	13,268	20,570,415	5,333	1.000	3,857	1.040	4,011	40.195%	0.950	38.185%	0.16	0.15	0.13
2026	6/30/2026	12	13,441	19,601,468	5,322	1.000	3,683	1.000	3,683	39.593%	1.000	39.593%	0.15	0.15	0.13
Total			$248,723	$407,637,826	333,911		$1,337		$2,781	92.250%		40.476%			

Beginning	Ending	Severity Trend
1992	1999	11.8%
2000	2010	5.3%
2011	2024	3.8%
		Selected
1992	1999	7.0%
2000	2010	5.0%
2011	2026	4.0%

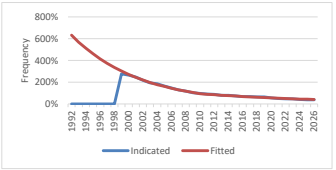
Beginning	Ending	Frequency Trend
1992	1998	NA
1999	2010	-9.6%
2011	2024	-5.7%
		Selected
1992	1998	-10.0%
1999	2010	-10.0%
2011	2026	-5.0%

Beginning	Ending	Pure Prem Trend
1992	1998	NA
1999	2010	-3.4%
2011	2024	-1.8%
		Selected
1992	1999	-3.7%
2000	2010	-5.5%
2011	2026	-1.2%

Beginning	Ending	Severity
1992	1999	2,317
2000	2010	2,894
2011	2024	3,094
		Selected
1992	1999	2,317
2000	2010	2,894
2011	2026	3,094

Beginning	Ending	Frequency
1992	1998	NA
1999	2010	39.582%
2011	2024	41.236%
		Selected
1992	1998	39.582%
1999	2010	39.582%
2011	2026	41.236%







Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit C.3, Columns (4) and (5)
(5) Average Exhibit C.4, Columns (6) and (7)
(6) Exhibit C.10, Column (5)
(8) Based on selected Severity trends
(11) Based on selected Frequency trends
(14) (13) adjusted by selected Pure Premium trend
(15) Selected Severity x selected Frequency / 10,000

Wyoming Department of Workforce Services
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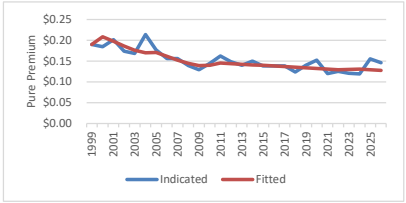
Pure Premium Trend (Payroll)

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Initial Indicated Ultimate Loss	(5) Indicated Pure Premium Per $100 Payroll (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Pure Premium	(8) Trended Pure Premium	(9) Fitted Pure Premium
1999	6/30/2026	336	$40,277,368	$7,628,011	$0.19	1.234	$0.23	$0.10	$0.19
2000	6/30/2026	324	43,292,428	7,979,275	0.18	1.234	0.23	0.10	0.21
2001	6/30/2026	312	47,027,299	9,462,559	0.20	1.234	0.25	0.12	0.20
2002	6/30/2026	300	50,776,362	8,803,222	0.17	1.234	0.21	0.11	0.19
2003	6/30/2026	288	52,959,274	8,922,084	0.17	1.234	0.21	0.11	0.18
2004	6/30/2026	276	55,362,397	11,835,605	0.21	1.209	0.26	0.15	0.17
2005	6/30/2026	264	60,849,344	10,761,498	0.18	1.138	0.20	0.12	0.17
2006	6/30/2026	252	69,289,653	10,796,177	0.16	1.138	0.18	0.11	0.16
2007	6/30/2026	240	79,410,961	12,410,440	0.16	1.138	0.18	0.12	0.15
2008	6/30/2026	228	88,397,375	12,280,877	0.14	1.138	0.16	0.11	0.14
2009	6/30/2026	216	91,019,593	11,697,605	0.13	1.114	0.14	0.11	0.14
2010	6/30/2026	204	86,014,115	12,402,152	0.14	1.049	0.15	0.12	0.14
2011	6/30/2026	192	91,213,698	14,736,916	0.16	1.049	0.17	0.14	0.15
2012	6/30/2026	180	95,514,448	14,205,973	0.15	1.049	0.16	0.13	0.14
2013	6/30/2026	168	97,350,585	13,610,365	0.14	1.049	0.15	0.13	0.14
2014	6/30/2026	156	101,485,570	15,163,477	0.15	1.049	0.16	0.14	0.14
2015	6/30/2026	144	105,282,781	14,545,264	0.14	1.044	0.14	0.13	0.14
2016	6/30/2026	132	100,348,047	13,908,291	0.14	1.038	0.14	0.13	0.14
2017	6/30/2026	120	97,700,169	13,480,818	0.14	1.038	0.14	0.13	0.14
2018	6/30/2026	108	101,963,752	12,596,865	0.12	1.038	0.13	0.12	0.14
2019	6/30/2026	96	100,978,104	14,101,397	0.14	1.038	0.14	0.13	0.13
2020	6/30/2026	84	106,267,694	16,173,666	0.15	1.038	0.16	0.15	0.13
2021	6/30/2026	72	101,077,078	12,101,629	0.12	1.038	0.12	0.12	0.13
2022	6/30/2026	60	110,193,931	13,762,755	0.12	1.038	0.13	0.12	0.13
2023	6/30/2026	48	118,888,999	14,340,708	0.12	1.019	0.12	0.12	0.13
2024	6/30/2026	36	127,191,078	15,148,472	0.12	1.000	0.12	0.12	0.13
2025	6/30/2026	24	132,682,369	20,570,415	0.16	1.000	0.16	0.15	0.13
2026	6/30/2026	12	134,412,699	19,601,468	0.15	1.000	0.15	0.15	0.13
Total			$2,487,227,171	$363,027,985	$0.15				

Beginning Period	End Period	Pure Premium
1992	1999	0.10
2000	2010	0.12
2011	2024	0.13
		Selected
1992	1999	0.10
2000	2010	0.12
2011	2026	0.13



Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit C.3, Columns (4) and (5)
(6) Exhibit C.12, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected pure premium detrended to historical levels and adjusted for historical benefit levels.

Wyoming Department of Workforce Services
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Loss Ratio Trend

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Initial Indicated Ultimate Loss	(5) Indicated Loss Ratio (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Loss Ratio	(8) Trended Loss Ratio	(9) Fitted Loss Ratio
2000	6/30/2026	324	$148,762,633	$7,979,275	5.4%	1.234	6.6%	6.6%	5.3%
2001	6/30/2026	312	175,048,207	9,462,559	5.4%	1.234	6.7%	6.7%	5.3%
2002	6/30/2026	300	180,262,306	8,803,222	4.9%	1.234	6.0%	6.0%	5.3%
2003	6/30/2026	288	175,552,340	8,922,084	5.1%	1.234	6.3%	6.3%	5.3%
2004	6/30/2026	276	177,079,289	11,835,605	6.7%	1.209	8.1%	8.1%	5.4%
2005	6/30/2026	264	185,716,218	10,761,498	5.8%	1.138	6.6%	6.6%	5.8%
2006	6/30/2026	252	204,173,121	10,796,177	5.3%	1.138	6.0%	6.0%	5.8%
2007	6/30/2026	240	215,836,851	12,410,440	5.7%	1.138	6.5%	6.5%	5.8%
2008	6/30/2026	228	218,131,541	12,280,877	5.6%	1.138	6.4%	6.4%	5.8%
2009	6/30/2026	216	208,459,209	11,697,605	5.6%	1.114	6.3%	6.3%	5.9%
2010	6/30/2026	204	193,599,615	12,402,152	6.4%	1.049	6.7%	6.7%	6.2%
2011	6/30/2026	192	203,337,513	14,736,916	7.2%	1.049	7.6%	7.6%	6.9%
2012	6/30/2026	180	204,008,162	14,205,973	7.0%	1.049	7.3%	7.3%	6.9%
2013	6/30/2026	168	203,157,965	13,610,365	6.7%	1.049	7.0%	7.0%	6.9%
2014	6/30/2026	156	211,849,593	15,163,477	7.2%	1.049	7.5%	7.5%	6.9%
2015	6/30/2026	144	212,780,825	14,545,264	6.8%	1.044	7.1%	7.1%	6.9%
2016	6/30/2026	132	199,356,077	13,908,291	7.0%	1.038	7.2%	7.2%	6.9%
2017	6/30/2026	120	198,012,678	13,480,818	6.8%	1.038	7.1%	7.1%	6.9%
2018	6/30/2026	108	207,938,971	12,596,865	6.1%	1.038	6.3%	6.3%	6.9%
2019	6/30/2026	96	200,475,628	14,101,397	7.0%	1.038	7.3%	7.3%	6.9%
2020	6/30/2026	84	203,774,071	16,173,666	7.9%	1.038	8.2%	8.2%	6.9%
2021	6/30/2026	72	189,814,141	12,101,629	6.4%	1.038	6.6%	6.6%	6.9%
2022	6/30/2026	60	202,517,355	13,762,755	6.8%	1.038	7.1%	7.1%	6.9%
2023	6/30/2026	48	204,639,501	14,340,708	7.0%	1.019	7.1%	7.1%	7.1%
2024	6/30/2026	36	209,063,047	15,148,472	7.2%	1.000	7.2%	7.2%	7.2%
2025	6/30/2026	24	211,599,899	20,570,415	9.7%	1.000	9.7%	9.7%	7.2%
2026	6/30/2026	12	206,922,188	19,601,468	9.5%	1.000	9.5%	9.5%	7.2%
Total			$5,351,868,944	$355,399,974	6.6%				

Beginning	Ending	Trend
2000	2010	-0.2%
2011	2024	-0.2%
		Selected
2000	2010	0.0%
2011	2026	0.0%

Beginning	Ending	Loss Ratio
2000	2010	6.5%
2011	2024	7.2%
		Selected
2000	2010	6.5%
2011	2026	7.2%



Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit C.3, Columns (4) and (5)
(6) Exhibit C.10, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected loss ratio detrended to historical levels and adjusted to historical benefit levels.

Wyoming Department of Workforce Services
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Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																16,442	16,440	16,441
1993															16,730	16,729	16,730	16,728
1994														16,226	16,226	16,227	16,228	16,227
1995													15,637	15,638	15,639	15,640	15,639	15,639
1996												14,968	14,968	14,969	14,970	14,969	14,970	14,969
1997											12,842	12,844	12,841	12,837	12,840	12,839	12,839	12,836
1998										11,590	11,591	11,591	11,591	11,590	11,593	11,589	11,589	11,587
1999									11,177	11,178	11,180	11,178	11,179	11,181	11,180	11,180	11,172	11,171
2000								11,429	11,424	11,429	11,431	11,432	11,430	11,429	11,429	11,423	11,423	11,428
2001							11,687	11,689	11,691	11,692	11,693	11,698	11,689	11,686	11,682	11,683	11,691	11,692
2002						11,068	11,066	11,072	11,069	11,073	11,071	11,069	11,067	11,065	11,063	11,074	11,074	11,071
2003					10,332	10,344	10,344	10,346	10,345	10,349	10,341	10,339	10,336	10,338	10,345	10,348	10,346	10,347
2004				10,305	10,318	10,326	10,327	10,328	10,321	10,322	10,322	10,310	10,308	10,318	10,312	10,319	10,319	10,320
2005			10,009	10,049	10,065	10,066	10,067	10,064	10,063	10,053	10,056	10,057	10,063	10,064	10,064	10,064	10,065	10,072
2006		10,015	10,220	10,251	10,257	10,259	10,262	10,251	10,242	10,245	10,251	10,254	10,255	10,253	10,255	10,257	10,258	10,258
2007	4,190	10,083	10,278	10,291	10,302	10,301	10,292	10,283	10,291	10,288	10,301	10,302	10,302	10,302	10,301	10,304	10,304	10,304
2008	4,358	10,226	10,333	10,347	10,341	10,337	10,332	10,345	10,346	10,354	10,352	10,356	10,356	10,355	10,358	10,358	10,355	10,357
2009	5,145	9,302	9,421	9,425	9,409	9,397	9,412	9,414	9,432	9,432	9,434	9,434	9,435	9,438	9,437	9,437	9,437	9,436
2010	4,377	8,116	8,211	8,185	8,161	8,185	8,194	8,227	8,225	8,227	8,231	8,233	8,240	8,239	8,243	8,247	8,244	
2011	4,373	8,113	8,158	8,129	8,210	8,230	8,291	8,293	8,289	8,296	8,294	8,302	8,302	8,301	8,304	8,305		
2012	4,197	7,579	7,673	8,164	8,200	8,384	8,392	8,391	8,410	8,408	8,413	8,418	8,418	8,423	8,421			
2013	2,727	5,831	7,309	7,414	7,726	7,739	7,742	7,749	7,754	7,772	7,780	7,781	7,786	7,787				
2014	3,250	7,454	7,688	7,886	7,907	7,921	7,926	7,923	7,938	7,941	7,944	7,945	7,944					
2015	4,104	7,178	7,537	7,587	7,586	7,608	7,608	7,619	7,622	7,625	7,627	7,625						
2016	3,381	6,576	6,802	6,849	6,864	6,867	6,883	6,892	6,901	6,899	6,901							
2017	2,602	6,291	6,607	6,653	6,663	6,676	6,680	6,688	6,695	6,698								
2018	2,279	6,102	6,478	6,506	6,519	6,528	6,539	6,549	6,547									
2019	2,232	6,216	6,375	6,445	6,484	6,496	6,504	6,502										
2020	3,120	5,429	5,862	5,902	5,919	5,935	5,937											
2021	1,224	4,776	5,046	5,105	5,143	5,156												
2022	1,643	4,657	5,033	5,143	5,170													
2023	1,752	4,860	5,367	5,451														
2024	1,288	4,724	5,130															
2025	1,379	4,760																
2026	1,612																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992																1.000	1.000	1.000
1993															1.000	1.000	1.000	1.000
1994														1.000	1.000	1.000	1.000	1.000
1995													1.000	1.000	1.000	1.000	1.000	1.000
1996												1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999									1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000
2000								1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000
2001							1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.001	1.000	1.000
2002						1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000
2003					1.001	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000
2004				1.001	1.001	1.000	1.000	0.999	1.000	1.000	0.999	1.000	1.001	0.999	1.001	1.000	1.000	1.001
2005			1.004	1.002	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.000
2006		1.020	1.003	1.001	1.000	1.000	0.999	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	2.406	1.019	1.001	1.001	1.000	0.999	0.999	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008	2.346	1.010	1.001	0.999	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009	1.808	1.013	1.000	0.998	0.999	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2010	1.854	1.012	0.997	0.997	1.003	1.001	1.004	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000		
2011	1.855	1.006	0.996	1.010	1.002	1.007	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000			
2012	1.806	1.012	1.064	1.004	1.022	1.001	1.000	1.002	1.000	1.001	1.001	1.000	1.001	1.000				
2013	2.138	1.253	1.014	1.042	1.002	1.000	1.001	1.001	1.002	1.001	1.000	1.001	1.000					
2014	2.294	1.031	1.026	1.003	1.002	1.001	1.000	1.002	1.000	1.000	1.000	1.000						
2015	1.749	1.050	1.007	1.000	1.003	1.000	1.001	1.000	1.000	1.000	1.000							
2016	1.945	1.034	1.007	1.002	1.000	1.002	1.001	1.001	1.000	1.000								
2017	2.418	1.050	1.007	1.002	1.002	1.001	1.001	1.001	1.000									
2018	2.677	1.062	1.004	1.002	1.001	1.002	1.002	1.000										
2019	2.785	1.026	1.011	1.006	1.002	1.001	1.000											
2020	1.740	1.080	1.007	1.003	1.003	1.000												
2021	3.902	1.057	1.012	1.007	1.003													
2022	2.834	1.081	1.022	1.005														
2023	2.774	1.104	1.016															
2024	3.668	1.086																
2025	3.452																	
Strt Average	2.445	1.053	1.010	1.005	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Average	2.226	1.045	1.010	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Wtd Average	3.263	1.081	1.013	1.005	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Wtd Average	3.246	1.091	1.016	1.005	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High-Low	2.401	1.044	1.008	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Strt Average	3.298	1.090	1.016	1.005	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	3.246	1.091	1.013	1.004	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	3.631	1.118	1.026	1.012	1.008	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001
% Developed	28%	89%	98%	99%	99%	99%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	16,442	16,440	16,441	16,440	16,440	16,440	16,439	16,439	16,440	16,439	16,442	16,442	16,443	16,443	16,443	16,443	16,443	16,443
1993	16,731	16,730	16,731	16,729	16,731	16,732	16,733	16,733	16,733	16,735	16,734	16,735	16,735	16,734	16,734	16,735		16,735
1994	16,228	16,229	16,226	16,227	16,227	16,230	16,228	16,229	16,233	16,233	16,234	16,233	16,233	16,232	16,231			16,231
1995	15,640	15,636	15,637	15,639	15,640	15,641	15,641	15,643	15,644	15,643	15,642	15,642	15,641	15,641				15,641
1996	14,970	14,966	14,964	14,969	14,969	14,972	14,971	14,972	14,975	14,973	14,973	14,973	14,974					14,974
1997	12,832	12,836	12,838	12,840	12,838	12,838	12,839	12,840	12,840	12,841	12,842	12,841						12,841
1998	11,590	11,593	11,592	11,593	11,593	11,593	11,595	11,596	11,597	11,597	11,596							11,596
1999	11,176	11,178	11,178	11,178	11,176	11,178	11,179	11,179	11,180	11,180								11,180
2000	11,428	11,428	11,429	11,428	11,433	11,434	11,435	11,434	11,432									11,432
2001	11,691	11,692	11,692	11,697	11,697	11,697	11,698	11,699										11,699
2002	11,072	11,073	11,076	11,078	11,078	11,079	11,079											11,079
2003	10,349	10,351	10,353	10,355	10,352	10,353												10,353
2004	10,334	10,334	10,330	10,336	10,337													10,337
2005	10,071	10,071	10,071	10,070														10,070
2006	10,259	10,259	10,259															10,259
2007	10,305	10,304																10,304
2008	10,361																	10,361
2009																		9,436
2010																		8,244
2011																		8,305
2012																		8,421
2013																		7,787
2014																		7,944
2015																		7,625
2016																		6,901
2017																		6,698
2018																		6,547
2019																		6,502
2020																		5,937
2021																		5,156
2022																		5,170
2023																		5,451
2024																		5,130
2025																		4,760
2026																		1,612
																		329,161

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.000	1.000	1.000	1.000												
2004	1.000	1.000	1.001	1.000													
2005	1.000	1.000	1.000														
2006	1.000	1.000															
2007	1.000																
2008																	
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2025																	

																	Tail
Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
5 Year Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—	—	—
3 Year Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
High-Low	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Cumulative Closed Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Closed Counts	(4) Cumulative LDF	(5) Estimated Ult. Closed Count Method (3) x (4)
1992	6/30/2026	420	16,443	1.000	16,443
1993	6/30/2026	408	16,735	1.000	16,735
1994	6/30/2026	396	16,231	1.000	16,231
1995	6/30/2026	384	15,641	1.000	15,641
1996	6/30/2026	372	14,974	1.000	14,974
1997	6/30/2026	360	12,841	1.000	12,841
1998	6/30/2026	348	11,596	1.000	11,596
1999	6/30/2026	336	11,180	1.000	11,180
2000	6/30/2026	324	11,432	1.000	11,431
2001	6/30/2026	312	11,699	1.000	11,699
2002	6/30/2026	300	11,079	1.000	11,079
2003	6/30/2026	288	10,353	1.000	10,354
2004	6/30/2026	276	10,337	1.000	10,339
2005	6/30/2026	264	10,070	1.000	10,073
2006	6/30/2026	252	10,259	1.001	10,264
2007	6/30/2026	240	10,304	1.001	10,310
2008	6/30/2026	228	10,361	1.001	10,367
2009	6/30/2026	216	9,436	1.001	9,445
2010	6/30/2026	204	8,244	1.001	8,253
2011	6/30/2026	192	8,305	1.001	8,313
2012	6/30/2026	180	8,421	1.001	8,431
2013	6/30/2026	168	7,787	1.001	7,797
2014	6/30/2026	156	7,944	1.001	7,956
2015	6/30/2026	144	7,625	1.002	7,638
2016	6/30/2026	132	6,901	1.002	6,915
2017	6/30/2026	120	6,698	1.003	6,715
2018	6/30/2026	108	6,547	1.003	6,568
2019	6/30/2026	96	6,502	1.004	6,529
2020	6/30/2026	84	5,937	1.005	5,968
2021	6/30/2026	72	5,156	1.006	5,187
2022	6/30/2026	60	5,170	1.008	5,213
2023	6/30/2026	48	5,451	1.012	5,518
2024	6/30/2026	36	5,130	1.026	5,261
2025	6/30/2026	24	4,760	1.118	5,324
2026	6/30/2026	12	1,612	3.631	5,852
	Total		329,161		334,443

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit C.19.

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992				16,434	16,438	16,439	16,439	16,439	16,439	16,439	16,439	16,439	16,439	16,439	16,439	16,444	16,442	16,444
1993			16,714	16,719	16,721	16,723	16,724	16,724	16,724	16,725	16,725	16,725	16,725	16,725	16,733	16,733	16,733	16,732
1994		16,190	16,210	16,215	16,215	16,215	16,215	16,215	16,215	16,215	16,215	16,215	16,215	16,229	16,228	16,229	16,229	16,229
1995	14,094	15,621	15,631	15,634	15,635	15,635	15,636	15,636	15,637	15,644	15,644	15,644	15,644	15,644	15,644	15,644	15,644	15,644
1996	13,699	14,944	14,957	14,964	14,967	14,967	14,969	14,969	14,973	14,974	14,974	14,975	14,973	14,975	14,974	14,974	14,973	14,974
1997	10,694	12,810	12,837	12,842	12,842	12,844	12,847	12,855	12,856	12,854	12,851	12,851	12,847	12,845	12,846	12,844	12,845	12,844
1998	9,534	11,546	11,576	11,580	11,585	11,586	11,600	11,602	11,601	11,598	11,598	11,598	11,597	11,597	11,596	11,596	11,598	11,598
1999	9,090	11,114	11,161	11,167	11,170	11,184	11,185	11,184	11,186	11,185	11,185	11,184	11,183	11,185	11,185	11,184	11,184	11,184
2000	8,654	11,373	11,411	11,418	11,441	11,442	11,440	11,442	11,440	11,440	11,441	11,440	11,440	11,437	11,439	11,437	11,437	11,437
2001	9,683	11,639	11,659	11,694	11,698	11,698	11,701	11,702	11,699	11,701	11,700	11,701	11,700	11,702	11,699	11,698	11,701	11,701
2002	9,367	11,042	11,086	11,079	11,080	11,082	11,080	11,080	11,075	11,076	11,075	11,076	11,079	11,078	11,079	11,079	11,079	11,079
2003	8,167	10,353	10,374	10,368	10,362	10,363	10,357	10,356	10,354	10,355	10,353	10,356	10,355	10,354	10,353	10,353	10,353	10,353
2004	8,297	10,318	10,343	10,345	10,345	10,345	10,342	10,337	10,339	10,338	10,339	10,336	10,336	10,335	10,334	10,334	10,334	10,329
2005	8,261	10,085	10,083	10,085	10,082	10,076	10,077	10,076	10,078	10,077	10,076	10,077	10,077	10,076	10,075	10,074	10,074	10,076
2006	8,387	10,286	10,289	10,278	10,273	10,266	10,271	10,266	10,264	10,263	10,263	10,261	10,260	10,260	10,260	10,260	10,261	10,261
2007	8,593	10,355	10,344	10,325	10,324	10,317	10,318	10,316	10,312	10,311	10,311	10,308	10,308	10,308	10,309	10,309	10,310	10,311
2008	8,861	10,410	10,402	10,380	10,370	10,375	10,373	10,372	10,372	10,370	10,368	10,367	10,366	10,366	10,366	10,366	10,367	10,367
2009	8,209	9,483	9,465	9,458	9,456	9,452	9,451	9,447	9,446	9,443	9,444	9,444	9,442	9,443	9,443	9,442	9,440	9,439
2010	7,097	8,260	8,266	8,264	8,266	8,258	8,257	8,255	8,254	8,253	8,252	8,252	8,252	8,252	8,253	8,251	8,251	
2011	7,021	8,341	8,353	8,342	8,328	8,321	8,321	8,318	8,317	8,313	8,312	8,312	8,312	8,310	8,309	8,310		
2012	7,021	8,448	8,482	8,457	8,448	8,441	8,437	8,435	8,435	8,433	8,433	8,431	8,429	8,429	8,429			
2013	5,936	7,858	7,810	7,805	7,804	7,797	7,796	7,791	7,789	7,791	7,790	7,791	7,791	7,790				
2014	6,747	7,982	7,988	7,974	7,964	7,958	7,954	7,956	7,954	7,956	7,956	7,953	7,952					
2015	6,432	7,688	7,672	7,655	7,648	7,646	7,643	7,644	7,642	7,643	7,643	7,639						
2016	5,878	6,957	6,931	6,923	6,917	6,911	6,910	6,910	6,910	6,908	6,906							
2017	5,786	6,734	6,739	6,722	6,719	6,718	6,717	6,715	6,713	6,713								
2018	5,625	6,587	6,588	6,574	6,572	6,569	6,567	6,564	6,563									
2019	5,543	6,552	6,555	6,544	6,540	6,538	6,529	6,528										
2020	5,246	5,963	5,976	5,974	5,971	5,965	5,963											
2021	4,365	5,200	5,198	5,195	5,192	5,191												
2022	4,341	5,234	5,239	5,222	5,215													
2023	4,508	5,524	5,537	5,525														
2024	4,429	5,295	5,299															
2025	4,374	5,355																
2026	4,414																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994		1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
1995	1.108	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.091	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.198	1.002	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.211	1.003	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.223	1.004	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000	1.314	1.003	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001	1.202	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002	1.179	1.004	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003	1.268	1.002	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004	1.244	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
2005	1.221	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006	1.226	1.000	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	1.205	0.999	0.998	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008	1.175	0.999	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009	1.155	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2010	1.164	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2011	1.188	1.001	0.999	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2012	1.203	1.004	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2013	1.324	0.994	0.999	1.000	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000					
2014	1.183	1.001	0.998	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000						
2015	1.195	0.998	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.999							
2016	1.184	0.996	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000								
2017	1.164	1.001	0.997	1.000	1.000	1.000	1.000	1.000	1.000									
2018	1.171	1.000	0.998	1.000	1.000	1.000	1.000	1.000										
2019	1.182	1.000	0.998	0.999	1.000	0.999	1.000											
2020	1.137	1.002	1.000	0.999	0.999	1.000												
2021	1.191	1.000	0.999	0.999	1.000													
2022	1.206	1.001	0.997	0.999														
2023	1.225	1.002	0.998															
2024	1.196	1.001																
2025	1.224																	
Strt Average	1.199	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Average	1.194	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Wtd Average	1.209	1.001	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Wtd Average	1.215	1.001	0.998	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High-Low	1.198	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Strt Average	1.215	1.001	0.998	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.209	1.001	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.206	0.998	0.996	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	83%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	16,443	16,443	16,443	16,443	16,443	16,442	16,442	16,442	16,442	16,442	16,442	16,442	16,443	16,443	16,443	16,443	16,443	16,443
1993	16,732	16,732	16,733	16,734	16,734	16,734	16,735	16,735	16,735	16,735	16,734	16,735	16,735	16,735	16,735	16,735		16,735
1994	16,230	16,230	16,233	16,233	16,233	16,232	16,233	16,233	16,233	16,233	16,234	16,233	16,233	16,233	16,232			16,232
1995	15,646	15,646	15,646	15,645	15,645	15,644	15,644	15,644	15,644	15,643	15,643	15,642	15,641	15,642				15,642
1996	14,974	14,974	14,974	14,974	14,975	14,975	14,975	14,974	14,975	14,975	14,975	14,975	14,974					14,974
1997	12,844	12,845	12,845	12,845	12,845	12,845	12,845	12,845	12,845	12,845	12,846	12,846						12,846
1998	11,598	11,599	11,599	11,599	11,599	11,599	11,599	11,599	11,599	11,599	11,599							11,599
1999	11,184	11,184	11,183	11,183	11,182	11,182	11,183	11,182	11,182	11,181								11,181
2000	11,437	11,437	11,437	11,437	11,437	11,437	11,438	11,438	11,438									11,438
2001	11,701	11,701	11,700	11,701	11,700	11,700	11,699	11,700										11,700
2002	11,079	11,077	11,078	11,078	11,078	11,079	11,079											11,079
2003	10,353	10,353	10,354	10,355	10,354	10,354												10,354
2004	10,337	10,338	10,338	10,339	10,339													10,339
2005	10,076	10,076	10,076	10,074														10,074
2006	10,261	10,261	10,261															10,261
2007	10,310	10,309																10,309
2008	10,367																	10,367
2009																		9,439
2010																		8,251
2011																		8,310
2012																		8,429
2013																		7,790
2014																		7,952
2015																		7,639
2016																		6,906
2017																		6,713
2018																		6,563
2019																		6,528
2020																		5,963
2021																		5,191
2022																		5,215
2023																		5,525
2024																		5,299
2025																		5,355
2026																		4,414

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.000	1.000	1.000	1.000												
2004	1.000	1.000	1.000	1.000													
2005	1.000	1.000	1.000														
2006	1.000	1.000															
2007	1.000																
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2025																	
																	Tail
Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
5 Year Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—	—	—
3 Year Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
High-Low	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Reported Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Cumulative LDF	(5) Estimated Ult. Reported Count Method (3) x (4)
1992	6/30/2026	420	16,443	1.000	16,443
1993	6/30/2026	408	16,735	1.000	16,735
1994	6/30/2026	396	16,232	1.000	16,232
1995	6/30/2026	384	15,642	1.000	15,642
1996	6/30/2026	372	14,974	1.000	14,974
1997	6/30/2026	360	12,846	1.000	12,846
1998	6/30/2026	348	11,599	1.000	11,599
1999	6/30/2026	336	11,181	1.000	11,181
2000	6/30/2026	324	11,438	1.000	11,438
2001	6/30/2026	312	11,700	1.000	11,700
2002	6/30/2026	300	11,079	1.000	11,079
2003	6/30/2026	288	10,354	1.000	10,354
2004	6/30/2026	276	10,339	1.000	10,339
2005	6/30/2026	264	10,074	1.000	10,074
2006	6/30/2026	252	10,261	1.000	10,261
2007	6/30/2026	240	10,309	1.000	10,309
2008	6/30/2026	228	10,367	1.000	10,367
2009	6/30/2026	216	9,439	1.000	9,441
2010	6/30/2026	204	8,251	1.000	8,253
2011	6/30/2026	192	8,310	1.000	8,312
2012	6/30/2026	180	8,429	1.000	8,431
2013	6/30/2026	168	7,790	1.000	7,792
2014	6/30/2026	156	7,952	1.000	7,953
2015	6/30/2026	144	7,639	1.000	7,640
2016	6/30/2026	132	6,906	1.000	6,905
2017	6/30/2026	120	6,713	1.000	6,712
2018	6/30/2026	108	6,563	1.000	6,562
2019	6/30/2026	96	6,528	1.000	6,526
2020	6/30/2026	84	5,963	1.000	5,960
2021	6/30/2026	72	5,191	0.999	5,186
2022	6/30/2026	60	5,215	0.999	5,208
2023	6/30/2026	48	5,525	0.998	5,514
2024	6/30/2026	36	5,299	0.996	5,280
2025	6/30/2026	24	5,355	0.998	5,342
2026	6/30/2026	12	4,414	1.206	5,322
	Total		333,055		333,910

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit C.21.

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																2	2	3
1993															3	4	3	4
1994														3	2	2	1	2
1995													7	6	5	4	5	5
1996												7	5	6	4	5	3	5
1997											9	7	6	8	6	5	6	8
1998										8	7	7	6	7	3	7	9	11
1999									9	7	5	6	4	4	5	4	12	13
2000								13	16	11	10	8	10	8	10	14	14	9
2001							14	13	8	9	7	3	11	16	17	15	10	9
2002						14	14	8	6	3	4	7	12	13	16	5	5	8
2003					30	19	13	10	9	6	12	17	19	16	8	5	7	6
2004				40	27	19	15	9	18	16	17	26	28	17	22	15	15	9
2005			74	36	17	10	10	12	15	24	20	20	14	12	11	10	9	4
2006		271	69	27	16	7	9	15	22	18	12	7	5	7	5	3	3	3
2007	4,403	272	66	34	22	16	26	33	21	23	10	6	6	6	8	5	6	7
2008	4,503	184	69	33	29	38	41	27	26	16	16	11	10	11	8	8	12	10
2009	3,064	181	44	33	47	55	39	33	14	11	10	10	7	5	6	5	3	3
2010	2,720	144	55	79	105	73	63	28	29	26	21	19	12	13	10	4	7	
2011	2,648	228	195	213	118	91	30	25	28	17	18	10	10	9	5	5		
2012	2,824	869	809	293	248	57	45	44	25	25	20	13	11	6	8			
2013	3,209	2,027	501	391	78	58	54	42	35	19	10	10	5	3				
2014	3,497	528	300	88	57	37	28	33	16	15	12	8	8					
2015	2,328	510	135	68	62	38	35	25	20	18	16	14						
2016	2,497	381	129	74	53	44	27	18	9	9	5							
2017	3,184	443	132	69	56	42	37	27	18	15								
2018	3,346	485	110	68	53	41	28	15	16									
2019	3,311	336	180	99	56	42	25	26										
2020	2,126	534	114	72	52	30	26											
2021	3,141	424	152	90	49	35												
2022	2,698	577	206	79	45													
2023	2,756	664	170	74														
2024	3,141	571	169															
2025	2,995	595																
2026	2,802																	

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	1	3	2	3	3	2	3	3	2	3	0	0	0	0	0	0	0	0
1993	1	2	2	5	3	2	2	2	2	0	0	0	0	1	1	0		0
1994	2	1	7	6	6	2	5	4	0	0	0	0	0	1	1			1
1995	6	10	9	6	5	3	3	1	0	0	1	0	0	1				1
1996	4	8	10	5	6	3	4	2	0	2	2	2	0					0
1997	12	9	7	5	7	7	6	5	5	4	4	5						5
1998	8	6	7	6	6	6	4	3	2	2	3							3
1999	8	6	5	5	6	4	4	3	2	1								1
2000	9	9	8	9	4	3	3	4	6									6
2001	10	9	8	4	3	3	1	1										1
2002	7	4	2	0	0	0	0											0
2003	4	2	1	0	2	1												1
2004	3	4	8	3	2													2
2005	5	5	5	4														4
2006	2	2	2															2
2007	5	5																5
2008	6																	6
2009																		3
2010																		7
2011																		5
2012																		8
2013																		3
2014																		8
2015																		14
2016																		5
2017																		15
2018																		16
2019																		26
2020																		26
2021																		35
2022																		45
2023																		74
2024																		169
2025																		595
2026																		2,802
																		3,894

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Bornheutter-Ferguson Reported Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unreported 1 - 1/(8)	(10) Unreported Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	277.58%	0.131	36.32%	302.50%	1.000	0.0%	(0)	11,181
2000	6/30/2026	324	4,329	264.12%	0.145	38.40%	272.25%	1.000	0.0%	(0)	11,438
2001	6/30/2026	312	4,703	248.78%	0.162	40.19%	245.03%	1.000	0.0%	(0)	11,700
2002	6/30/2026	300	5,078	218.19%	0.179	39.16%	220.53%	1.000	0.0%	(0)	11,079
2003	6/30/2026	288	5,296	195.51%	0.199	38.99%	198.47%	1.000	0.0%	0	10,354
2004	6/30/2026	276	5,536	186.75%	0.222	41.38%	178.63%	1.000	0.0%	0	10,339
2005	6/30/2026	264	6,085	165.54%	0.246	40.76%	160.76%	1.000	0.0%	(0)	10,074
2006	6/30/2026	252	6,929	148.11%	0.274	40.52%	144.69%	1.000	0.0%	0	10,261
2007	6/30/2026	240	7,941	129.82%	0.304	39.46%	130.22%	1.000	0.0%	0	10,309
2008	6/30/2026	228	8,840	117.28%	0.338	39.61%	117.20%	1.000	0.0%	0	10,367
2009	6/30/2026	216	9,102	103.74%	0.375	38.93%	105.48%	1.000	0.0%	2	9,441
2010	6/30/2026	204	8,601	95.95%	0.417	40.01%	94.93%	1.000	0.0%	2	8,253
2011	6/30/2026	192	9,121	91.13%	0.463	42.22%	89.01%	1.000	0.0%	2	8,312
2012	6/30/2026	180	9,551	88.27%	0.488	43.05%	84.56%	1.000	0.0%	2	8,431
2013	6/30/2026	168	9,735	80.07%	0.513	41.10%	80.33%	1.000	0.0%	2	7,792
2014	6/30/2026	156	10,149	78.38%	0.540	42.35%	76.31%	1.000	0.0%	1	7,953
2015	6/30/2026	144	10,528	72.56%	0.569	41.27%	72.50%	1.000	0.0%	1	7,640
2016	6/30/2026	132	10,035	68.86%	0.599	41.23%	68.87%	1.000	0.0%	(1)	6,905
2017	6/30/2026	120	9,770	68.72%	0.630	43.31%	65.43%	1.000	0.0%	(1)	6,712
2018	6/30/2026	108	10,196	64.39%	0.663	42.72%	62.16%	1.000	0.0%	(1)	6,562
2019	6/30/2026	96	10,098	64.64%	0.698	45.14%	59.05%	1.000	0.0%	(2)	6,526
2020	6/30/2026	84	10,627	56.12%	0.735	41.26%	56.10%	1.000	0.0%	(3)	5,960
2021	6/30/2026	72	10,108	51.31%	0.774	39.71%	53.29%	0.999	-0.1%	(5)	5,186
2022	6/30/2026	60	11,019	47.28%	0.815	38.51%	50.63%	0.999	-0.1%	(7)	5,208
2023	6/30/2026	48	11,889	46.40%	0.857	39.78%	48.10%	0.998	-0.2%	(11)	5,514
2024	6/30/2026	36	12,719	41.44%	0.903	37.40%	45.69%	0.996	-0.4%	(21)	5,278
2025	6/30/2026	24	13,268	40.19%	0.950	38.19%	43.41%	0.998	-0.2%	(14)	5,341
2026	6/30/2026	12	13,441	41.57%	1.000	41.57%	41.24%	1.206	17.1%	946	5,360
	Total		$248,723			40.58%				890	229,474

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit C.4, Columns (6) and (7)) / Column (3)
(5) Exhibit C.16, Column (11)
(6) (4) x (5)
(7) Selected from Exhibit C.16 detrended
(8) From Exhibit C.21
(11) Exhibit C.22, Column (3) + (10)

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Bornheutter-Ferguson Closed Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unpaid 1 - 1/(8)	(10) Unpaid Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	277.58%	0.131	36.32%	302.50%	1.000	0.0%	(0)	11,180
2000	6/30/2026	324	4,329	264.12%	0.145	38.40%	272.25%	1.000	0.0%	(1)	11,431
2001	6/30/2026	312	4,703	248.78%	0.162	40.19%	245.03%	1.000	0.0%	(0)	11,699
2002	6/30/2026	300	5,078	218.19%	0.179	39.16%	220.53%	1.000	0.0%	0	11,079
2003	6/30/2026	288	5,296	195.51%	0.199	38.99%	198.47%	1.000	0.0%	1	10,354
2004	6/30/2026	276	5,536	186.75%	0.222	41.38%	178.63%	1.000	0.0%	2	10,339
2005	6/30/2026	264	6,085	165.54%	0.246	40.76%	160.76%	1.000	0.0%	3	10,073
2006	6/30/2026	252	6,929	148.11%	0.274	40.52%	144.69%	1.001	0.1%	5	10,264
2007	6/30/2026	240	7,941	129.82%	0.304	39.46%	130.22%	1.001	0.1%	6	10,310
2008	6/30/2026	228	8,840	117.28%	0.338	39.61%	117.20%	1.001	0.1%	6	10,367
2009	6/30/2026	216	9,102	103.74%	0.375	38.93%	105.48%	1.001	0.1%	9	9,445
2010	6/30/2026	204	8,601	95.95%	0.417	40.01%	94.93%	1.001	0.1%	9	8,253
2011	6/30/2026	192	9,121	91.13%	0.463	42.22%	89.01%	1.001	0.1%	8	8,313
2012	6/30/2026	180	9,551	88.27%	0.488	43.05%	84.56%	1.001	0.1%	9	8,430
2013	6/30/2026	168	9,735	80.07%	0.513	41.10%	80.33%	1.001	0.1%	10	7,797
2014	6/30/2026	156	10,149	78.38%	0.540	42.35%	76.31%	1.001	0.1%	11	7,955
2015	6/30/2026	144	10,528	72.56%	0.569	41.27%	72.50%	1.002	0.2%	13	7,638
2016	6/30/2026	132	10,035	68.86%	0.599	41.23%	68.87%	1.002	0.2%	14	6,915
2017	6/30/2026	120	9,770	68.72%	0.630	43.31%	65.43%	1.003	0.3%	17	6,715
2018	6/30/2026	108	10,196	64.39%	0.663	42.72%	62.16%	1.003	0.3%	21	6,568
2019	6/30/2026	96	10,098	64.64%	0.698	45.14%	59.05%	1.004	0.4%	25	6,527
2020	6/30/2026	84	10,627	56.12%	0.735	41.26%	56.10%	1.005	0.5%	31	5,968
2021	6/30/2026	72	10,108	51.31%	0.774	39.71%	53.29%	1.006	0.6%	32	5,188
2022	6/30/2026	60	11,019	47.28%	0.815	38.51%	50.63%	1.008	0.8%	46	5,216
2023	6/30/2026	48	11,889	46.40%	0.857	39.78%	48.10%	1.012	1.2%	70	5,521
2024	6/30/2026	36	12,719	41.44%	0.903	37.40%	45.69%	1.026	2.5%	145	5,275
2025	6/30/2026	24	13,268	40.19%	0.950	38.19%	43.41%	1.118	10.6%	610	5,370
2026	6/30/2026	12	13,441	41.57%	1.000	41.57%	41.24%	3.631	72.5%	4,016	5,628
	Total		$248,723			40.58%				5,119	229,819

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit C.4, Columns (6) and (7)) / Column (3)
(5) Exhibit C.16, Column (11)
(6) (4) x (5)
(7) Selected from Exhibit C.16 detrended
(8) From Exhibit C.19
(11) Exhibit C.20, Column (3) + (10)

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Average Case Reserves

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																3,565	3,112	15,240
1993															8,523	5,617	3,455	13,288
1994														16,662	13,903	25,208	22,312	37,196
1995													9,600	8,023	8,806	11,943	5,194	10,177
1996												17,210	15,192	16,939	15,083	20,282	8,629	27,174
1997											7,475	5,602	5,415	6,031	8,935	11,796	914	24,738
1998										6,113	9,341	10,121	10,369	10,176	11,718	888	4,204	19,312
1999									8,282	4,821	4,728	7,609	7,761	10,806	648	16,882	9,108	7,209
2000								9,797	5,448	6,967	5,738	6,965	10,550	63,162	7,112	12,673	5,181	6,789
2001							9,260	9,784	10,924	9,382	9,978	10,787	1,343	3,623	9,112	3,018	5,076	4,884
2002						7,219	5,889	10,152	7,379	7,149	5,243	23,389	2,033	3,064	273	800	800	1,460
2003					4,394	5,966	6,633	5,344	8,804	12,597	726	2,873	8,894	4,790	8,244	17,870	11,873	12,805
2004				6,236	9,515	8,776	11,796	8,523	11,119	3,514	12,740	7,642	10,565	46,337	22,795	22,658	19,252	35,001
2005			5,354	5,309	6,922	8,261	7,894	8,053	17,537	8,905	8,074	30,467	40,039	41,312	41,550	41,824	45,911	77,444
2006		3,377	4,303	6,392	4,476	4,355	6,234	2,572	4,604	4,712	7,975	12,811	9,058	13,196	3,961	5,267	12,983	14,853
2007	1,255	2,499	5,955	6,606	7,812	11,460	7,594	4,366	3,835	4,083	8,008	23,024	18,216	16,684	39,846	19,235	12,382	14,725
2008	1,267	3,329	6,647	10,437	12,950	5,381	15,981	17,396	36,237	56,789	26,912	6,971	6,484	8,624	9,027	6,979	8,198	14,537
2009	1,471	3,809	7,402	6,195	1,752	7,459	7,290	6,678	17,193	23,565	17,753	28,333	27,608	11,721	7,441	7,604	274,398	120,808
2010	1,424	3,705	5,234	4,028	5,226	4,961	5,865	6,429	12,178	7,371	8,754	14,597	18,851	15,922	7,179	9,114	30,523	
2011	1,514	3,810	4,632	5,266	6,127	5,237	13,056	36,723	33,143	35,298	15,139	43,248	49,508	50,918	73,625	83,507		
2012	1,464	3,425	1,836	1,745	1,911	6,629	12,278	10,214	15,537	20,229	20,797	21,131	29,439	16,097	21,580			
2013	3,496	1,311	2,040	2,840	10,500	15,854	14,795	7,330	5,426	9,691	7,434	6,000	24,011	37,747				
2014	3,226	4,158	5,899	10,013	14,228	13,584	11,931	19,064	22,575	26,628	11,653	33,603	44,448					
2015	2,870	6,187	12,292	24,508	18,039	24,955	31,423	44,713	51,275	32,322	49,220	53,265						
2016	4,102	5,912	12,685	15,038	8,394	15,749	15,630	19,353	19,993	52,390	30,560							
2017	3,972	9,439	9,561	8,819	6,809	16,146	17,798	14,013	14,150	58,948								
2018	5,859	7,548	9,711	7,066	10,124	11,753	10,489	8,942	17,669									
2019	5,365	8,608	6,953	14,866	19,938	8,369	10,481	21,199										
2020	6,050	6,362	7,955	11,910	11,308	9,592	11,505											
2021	4,233	7,720	10,676	7,486	10,824	16,081												
2022	5,066	7,918	6,589	15,183	13,579													
2023	4,403	5,115	11,797	16,195														
2024	4,009	8,584	16,576															
2025	8,083	27,278																
2026	10,500																	

Adjusted Average Case Reserves

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																6,250	5,298	25,189
1993															14,945	9,563	5,710	21,323
1994														29,217	23,668	41,664	35,804	57,949
1995													16,833	13,658	14,556	19,165	8,092	15,394
1996												30,178	25,864	27,997	24,204	31,599	13,052	39,906
1997											13,108	9,537	8,949	9,678	13,920	17,843	1,343	35,271
1998										10,719	15,903	16,729	16,638	15,854	17,725	1,304	5,995	26,732
1999									14,522	8,207	7,814	12,210	12,091	16,344	952	24,070	12,607	9,688
2000								17,179	9,274	11,515	9,208	10,851	15,958	92,756	10,140	17,543	6,963	8,858
2001							16,237	16,657	18,056	15,055	15,545	16,316	1,972	5,166	12,613	4,055	6,623	6,187
2002						12,658	10,025	16,780	11,840	11,137	7,930	34,347	2,899	4,242	367	1,043	1,013	1,795
2003					7,704	10,157	10,964	8,575	13,716	19,053	1,066	4,097	12,311	6,437	10,756	22,637	14,602	15,289
2004				10,934	16,199	14,506	18,929	13,279	16,819	5,161	18,164	10,578	14,198	60,459	28,876	27,867	22,988	40,576
2005			9,388	9,039	11,441	13,256	12,299	12,181	25,754	12,697	11,177	40,945	52,242	52,332	51,101	49,939	53,223	87,164
2006		5,922	7,326	10,566	7,182	6,786	9,430	3,777	6,564	6,522	10,718	16,716	11,475	16,229	4,729	6,106	14,612	16,230
2007	2,201	4,255	9,843	10,601	12,171	17,334	11,152	6,225	5,309	5,487	10,448	29,166	22,403	19,921	46,193	21,649	13,530	15,622
2008	2,156	5,503	10,666	16,260	19,587	7,902	22,784	24,080	48,700	74,097	34,091	8,574	7,743	9,998	10,160	7,626	8,697	14,973
2009	2,432	6,112	11,532	9,371	2,574	10,634	10,091	8,975	22,433	29,852	21,834	33,831	32,005	13,192	8,131	8,067	282,630	120,808
2010	2,285	5,772	7,917	5,915	7,451	6,868	7,882	8,388	15,426	9,065	10,452	16,921	21,217	17,399	7,616	9,387	30,523	
2011	2,359	5,763	6,802	7,508	8,481	7,039	17,035	46,520	40,762	42,147	17,550	48,676	54,099	54,019	75,834	83,507		
2012	2,215	5,029	2,618	2,415	2,568	8,649	15,553	12,562	18,552	23,451	23,407	23,090	31,232	16,580	21,580			
2013	5,134	1,869	2,824	3,817	13,700	20,084	18,196	8,752	6,290	10,907	8,123	6,365	24,732	37,747				
2014	4,599	5,756	7,928	13,065	18,023	16,706	14,246	22,101	25,409	29,097	12,363	34,611	44,448					
2015	3,973	8,315	16,038	31,046	22,185	29,798	36,428	50,325	56,030	34,290	50,696	53,265						
2016	5,512	7,713	16,069	18,494	10,023	18,258	17,592	21,148	21,210	53,962	30,560							
2017	5,183	11,957	11,759	10,530	7,894	18,172	19,448	14,866	14,575	58,948								
2018	7,422	9,283	11,596	8,191	11,394	12,843	11,128	9,210	17,669									
2019	6,599	10,279	8,060	16,732	21,787	8,879	10,795	21,199										
2020	7,224	7,375	8,953	13,014	11,997	9,880	11,505											
2021	4,907	8,689	11,666	7,941	11,149	16,081												
2022	5,702	8,653	6,991	15,638	13,579													
2023	4,811	5,426	12,150	16,195														
2024	4,253	8,841	16,576															
2025	8,326	27,278																
2026	10,500																	
Strt Average	4,890	7,990	9,835	11,864	11,854	13,324	15,086	17,139	20,446	23,568	16,508	22,850	21,465	25,961	19,903	20,544	28,595	31,053
3 Year Strt Average	7,693	13,849	11,906	13,258	12,242	11,613	11,143	15,092	17,818	49,067	31,206	31,414	33,470	36,115	35,010	33,654	107,284	50,467
5 Year Strt Average	6,718	11,778	11,267	13,904	13,981	13,171	14,094	23,350	26,979	37,441	25,030	33,201	35,145	27,787	24,664	26,047	69,999	50,959
High-Low	4,730	7,258	9,861	11,323	11,796	12,773	14,301	16,038	19,310	21,784	15,466	22,202	20,735	23,457	17,881	18,130	15,274	27,272
Selected	7,693	13,849	11,906	13,258	12,242	11,613	11,143	15,092	17,818	49,067	31,206	31,414	33,470	36,115	35,010	33,654	107,284	50,467
Trend	1.03																	

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Average Case Reserves

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	741	3,665	63,290	4,866	0	13,354	8,941	8,755	7,082	8,956							
1993	3,982	6,973	1,290	16,941	8,404	49,705	62,347	91,764	36,780					4,170	254,007		
1994	19,183	5	34,680	12,539	14,364	32,399	18,548	32,773						32,008	973		
1995	355	29,873	29,788	17,652	20,474	30,870	30,322	36,176			12,337			1,375			
1996	48,429	15,096	1,670	46,348	13,832	7,801	7,056	3,362		15,947	13,604	229,872					
1997	9,096	25,435	8,053	24,185	8,090	3,647	9,837	35,352	34,619	19,758	54,592	24,070					
1998	30,506	27,734	55,771	61,603	59,438	59,764	81,643	156,476	104,020	153,106	83,622						
1999	8,196	48,923	51,707	67,137	58,807	79,929	75,442	12,067	78,230	106,035							
2000	12,622	4,272	4,394	5,530	9,549	9,058	8,223	72,786	4,882								
2001	3,932	5,481	11,308	10,914	12,473	14,188	70,973	13,173									
2002	728	2,263	3,856														
2003	5,050	9,403	21,208		2,730	4,362											
2004	174,372	198,920	100,259	44,385	4,010												
2005	60,773	57,168	49,724	45,256													
2006	2,689	199,282	7,517														
2007	91,183	28,659															
2008	13,073																
2009																	
2010																	
2011																	
2012																	
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2022																	
2023																	
2024																	
2025																	
2026																	

Adjusted Average Case Reserves

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	1,189	5,710	95,732	7,146	0	18,485	12,016	11,424	8,971	11,015							
1993	6,204	10,547	1,894	24,154	11,634	66,799	81,349	116,244	45,235					4,424	261,627		
1994	29,015	7	49,446	17,357	19,304	42,273	23,496	40,306						32,968	973		
1995	522	42,591	41,234	23,723	26,713	39,105	37,292	43,196			13,481			1,375			
1996	69,048	20,896	2,245	60,473	17,522	9,594	8,425	3,897		17,426	14,432	236,768					
1997	12,591	34,182	10,507	30,637	9,949	4,355	11,404	39,789	37,829	20,961	56,229	24,070					
1998	40,998	36,186	70,649	75,763	70,971	69,282	91,890	170,985	110,355	157,699	83,622						
1999	10,694	61,974	63,593	80,166	68,174	89,960	82,438	12,802	80,577	106,035							
2000	15,989	5,254	5,247	6,411	10,747	9,898	8,724	74,970	4,882								
2001	4,836	6,545	13,109	12,284	13,630	15,052	73,102	13,173									
2002	869	2,623	4,339														
2003	5,855	10,583	23,174		2,812	4,362											
2004	196,257	217,366	106,365	45,716	4,010												
2005	66,408	60,649	51,216	45,256													
2006	2,853	205,260	7,517														
2007	93,919	28,659															
2008	13,073																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	
Strt Average	33,548	46,815	36,418	35,757	21,289	33,561	43,014	52,679	47,975	62,627	41,941	130,419	NA	12,922	131,300	NA	NA
3 Year Strt Average	36,615	98,189	55,033	45,486	3,411	9,707	40,913	33,648	65,271	94,898	51,428	130,419	NA	12,922	131,300	—	—
5 Year Strt Average	74,502	104,503	38,522	34,419	7,800	29,818	64,038	62,344	58,411	75,530	41,941	130,419	NA	—	—	—	—
High-Low	24,903	37,976	33,693	34,251	18,449	30,539	41,228	43,988	43,153	48,140	35,331	NA	NA	4,424	NA	—	—
Selected	36,615	98,189	55,033	45,486	3,411	9,707	40,913	33,648	65,271	94,898	51,428	130,419	0	12,922	131,300	0	0
Trend	1.03																

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Paid Claim Severity per Reported Claim

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992				295	297	298	299	300	301	301	302	305	306	309	310	310	308	315
1993			318	327	332	334	335	335	336	337	337	338	337	338	338	339	339	341
1994		318	332	337	341	344	346	348	348	348	349	358	360	360	359	362	362	368
1995	276	352	367	375	379	381	383	384	385	386	384	385	386	386	387	387	388	388
1996	291	386	401	406	410	417	421	424	427	432	428	437	437	442	440	441	449	450
1997	356	445	460	473	483	487	492	495	502	502	502	504	502	503	506	506	516	506
1998	431	503	524	534	539	543	544	555	557	560	563	566	566	569	570	578	582	585
1999	454	547	568	587	592	598	610	617	619	619	621	624	625	631	633	633	641	643
2000	474	581	607	617	623	631	634	641	649	653	658	661	665	668	675	677	674	675
2001	560	684	710	722	752	756	760	779	761	781	780	782	783	801	788	786	803	804
2002	590	678	701	742	771	778	774	773	755	761	758	756	780	773	773	782	782	782
2003	605	724	781	797	802	820	826	829	825	829	830	843	844	844	846	849	850	850
2004	616	841	924	977	1,020	1,044	1,045	1,040	1,062	1,081	1,091	1,070	1,077	1,073	1,078	1,083	1,087	1,061
2005	688	888	951	964	971	976	977	991	1,004	1,000	1,003	1,015	1,019	1,022	1,025	1,027	1,030	1,037
2006	734	973	1,005	1,007	1,025	1,028	1,041	1,030	1,028	1,026	1,031	1,027	1,028	1,031	1,034	1,034	1,038	1,038
2007	812	1,040	1,092	1,115	1,128	1,155	1,156	1,154	1,148	1,149	1,152	1,152	1,153	1,154	1,162	1,164	1,167	1,168
2008	841	1,033	1,084	1,089	1,091	1,146	1,164	1,165	1,175	1,167	1,168	1,135	1,125	1,126	1,147	1,149	1,152	1,155
2009	893	1,144	1,156	1,160	1,173	1,171	1,179	1,171	1,175	1,173	1,175	1,193	1,177	1,185	1,188	1,188	1,188	1,188
2010	1,054	1,329	1,378	1,411	1,451	1,412	1,415	1,421	1,426	1,435	1,437	1,439	1,441	1,445	1,448	1,440	1,449	
2011	1,093	1,381	1,546	1,589	1,585	1,626	1,656	1,667	1,674	1,664	1,649	1,654	1,662	1,666	1,669	1,678		
2012	1,117	1,476	1,557	1,556	1,559	1,576	1,566	1,583	1,585	1,562	1,601	1,605	1,605	1,602	1,609			
2013	1,117	1,553	1,572	1,572	1,611	1,615	1,626	1,629	1,622	1,632	1,636	1,658	1,668	1,669				
2014	1,456	1,662	1,726	1,755	1,764	1,775	1,774	1,796	1,799	1,818	1,822	1,806	1,809					
2015	1,306	1,593	1,651	1,695	1,726	1,738	1,765	1,797	1,802	1,818	1,811	1,773						
2016	1,337	1,655	1,787	1,836	1,835	1,852	1,871	1,879	1,879	1,907	1,910							
2017	1,484	1,741	1,771	1,796	1,846	1,870	1,889	1,875	1,870	1,851								
2018	1,446	1,720	1,748	1,755	1,771	1,784	1,794	1,787	1,795									
2019	1,450	1,829	1,843	1,859	1,864	1,964	1,965	2,008										
2020	1,512	1,823	1,865	2,472	2,495	2,516	2,537											
2021	1,610	1,980	2,082	2,105	2,119	2,144												
2022	1,922	2,187	2,368	2,373	2,409													
2023	1,581	2,257	2,296	2,319														
2024	1,786	2,316	2,441															
2025	1,873	2,411																
2026	2,009																	

Reported Claim Severity

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											305	312	306	310	311	310	309	317
1993										342	344	340	338	340	340	340	340	344
1994									356	359	353	360	362	363	361	365	364	373
1995								393	390	390	388	389	390	389	389	390	390	391
1996							436	433	436	445	434	445	442	448	444	447	451	459
1997						497	503	501	507	504	507	507	505	507	511	511	516	521
1998					549	557	552	564	565	564	568	572	572	575	573	578	586	604
1999				618	615	610	617	624	625	622	624	628	628	634	633	639	651	652
2000			636	649	643	645	639	652	657	660	663	666	674	712	681	693	680	680
2001		790	769	749	767	768	772	789	768	788	786	785	784	806	801	789	808	808
2002	1,395	838	738	753	784	787	781	781	759	763	760	771	783	777	774	782	782	783
2003	1,119	800	800	810	815	830	834	834	833	837	831	848	861	851	852	858	858	858
2004	1,115	899	948	1,001	1,045	1,060	1,062	1,047	1,081	1,087	1,112	1,089	1,106	1,150	1,127	1,116	1,115	1,092
2005	1,214	936	990	983	983	984	985	1,001	1,030	1,021	1,019	1,075	1,075	1,071	1,070	1,069	1,071	1,068
2006	1,237	1,062	1,034	1,024	1,032	1,031	1,047	1,034	1,038	1,035	1,041	1,036	1,033	1,040	1,036	1,036	1,042	1,042
2007	1,455	1,106	1,130	1,137	1,145	1,172	1,175	1,168	1,156	1,158	1,160	1,165	1,163	1,164	1,193	1,173	1,174	1,178
2008	1,485	1,092	1,128	1,123	1,127	1,166	1,227	1,210	1,266	1,254	1,210	1,142	1,131	1,135	1,154	1,155	1,162	1,169
2009	1,442	1,216	1,190	1,181	1,182	1,215	1,209	1,195	1,200	1,200	1,194	1,223	1,197	1,191	1,193	1,192	1,275	1,226
2010	1,600	1,393	1,413	1,450	1,517	1,456	1,460	1,443	1,469	1,458	1,459	1,473	1,468	1,470	1,457	1,444	1,475	
2011	1,664	1,485	1,654	1,724	1,672	1,684	1,703	1,777	1,785	1,736	1,682	1,706	1,722	1,721	1,714	1,728		
2012	1,706	1,828	1,732	1,616	1,615	1,621	1,632	1,636	1,631	1,622	1,650	1,637	1,644	1,614	1,629			
2013	3,007	1,891	1,703	1,715	1,716	1,733	1,729	1,668	1,646	1,655	1,646	1,665	1,684	1,684				
2014	3,127	1,937	1,948	1,865	1,866	1,839	1,816	1,875	1,844	1,868	1,839	1,840	1,854					
2015	2,345	2,003	1,868	1,912	1,872	1,862	1,908	1,943	1,936	1,894	1,914	1,870						
2016	3,080	1,978	2,023	1,997	1,899	1,952	1,932	1,930	1,905	1,975	1,932							
2017	3,669	2,362	1,959	1,886	1,903	1,971	1,987	1,932	1,908	1,983								
2018	4,931	2,276	1,910	1,829	1,852	1,857	1,838	1,808	1,838									
2019	4,654	2,271	2,034	2,083	2,035	2,018	2,005	2,092										
2020	3,963	2,392	2,016	2,615	2,593	2,564	2,588											
2021	4,656	2,609	2,394	2,235	2,221	2,253												
2022	5,071	3,060	2,627	2,603	2,526													
2023	4,273	2,872	2,659	2,536														
2024	4,629	3,241	2,969															
2025	7,408	5,442																
2026	8,675																	

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Paid Claim Severity per Reported Claim

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	310	310	315	315	315	314	314	314	314	314	314	314	315	315	315	315	315
1993	340	341	342	343	345	347	349	352	362	364	344	345	345	345	345	345	
1994	376	375	397	402	406	404	406	409	409	410	413	410	410	410	413		
1995	396	397	399	392	393	393	393	393	393	390	390	387	387	387			
1996	450	451	451	451	451	451	452	451	452	452	452	452	452				
1997	507	509	512	513	515	511	511	512	513	514	514	515					
1998	587	602	605	606	607	609	610	612	614	616	622						
1999	646	649	651	654	657	661	665	669	669	668							
2000	677	677	679	680	681	682	683	685	686								
2001	804	805	790	807	802	803	794	801									
2002	783	782	785	785	785	785	785										
2003	851	851	852	852	852	852											
2004	1,122	1,125	1,128	1,129	1,130												
2005	1,042	1,044	1,051	1,042													
2006	1,038	1,039	1,040														
2007	1,167	1,180															
2008	1,159																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Reported Claim Severity

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	310	311	322	316	315	315	315	315	315	315	315	318	315	315	315	315	315
1993	340	342	342	348	346	352	357	363	366	366	347	345	345	345	360	345	
1994	378	375	412	406	412	408	411	417	413	410	414	410	410	412	413		
1995	397	416	416	399	399	399	399	396	397	391	391	387	387	387			
1996	463	459	452	466	457	453	453	451	454	454	454	483	452				
1997	516	527	516	523	519	513	516	526	526	520	531	524					
1998	608	617	638	638	638	640	638	652	631	642	643						
1999	652	675	674	684	689	689	692	672	683	677							
2000	686	681	682	684	684	684	685	711	689								
2001	808	809	798	810	805	807	800	803									
2002	783	782	785	785	785	785	785										
2003	853	853	854	852	852	852											
2004	1,173	1,202	1,205	1,142	1,131												
2005	1,072	1,072	1,076	1,060													
2006	1,039	1,077	1,042														
2007	1,211	1,194															
2008	1,166																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
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2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999	225.7%	275.9%	277.1%	277.3%	277.3%	277.7%	277.7%	277.7%	277.7%	277.7%	277.7%	277.7%	277.6%	277.7%	277.7%	277.7%	277.7%	277.7%
2000	199.9%	262.7%	263.6%	263.7%	264.3%	264.3%	264.2%	264.3%	264.2%	264.2%	264.3%	264.2%	264.2%	264.2%	264.2%	264.2%	264.2%	264.2%
2001	205.9%	247.5%	247.9%	248.7%	248.7%	248.7%	248.8%	248.8%	248.8%	248.8%	248.8%	248.8%	248.8%	248.8%	248.8%	248.7%	248.8%	248.8%
2002	184.5%	217.5%	218.3%	218.2%	218.2%	218.3%	218.2%	218.2%	218.1%	218.1%	218.1%	218.1%	218.2%	218.2%	218.2%	218.2%	218.2%	218.2%
2003	154.2%	195.5%	195.9%	195.8%	195.7%	195.7%	195.6%	195.5%	195.5%	195.5%	195.5%	195.5%	195.5%	195.5%	195.5%	195.5%	195.5%	195.5%
2004	149.9%	186.4%	186.8%	186.9%	186.9%	186.9%	186.8%	186.7%	186.8%	186.7%	186.8%	186.7%	186.7%	186.7%	186.7%	186.7%	186.7%	186.6%
2005	135.8%	165.7%	165.7%	165.7%	165.7%	165.6%	165.6%	165.6%	165.6%	165.6%	165.6%	165.6%	165.6%	165.6%	165.6%	165.6%	165.6%	165.6%
2006	121.0%	148.4%	148.5%	148.3%	148.3%	148.2%	148.2%	148.2%	148.1%	148.1%	148.1%	148.1%	148.1%	148.1%	148.1%	148.1%	148.1%	148.1%
2007	108.2%	130.4%	130.3%	130.0%	130.0%	129.9%	129.9%	129.9%	129.9%	129.8%	129.8%	129.8%	129.8%	129.8%	129.8%	129.8%	129.8%	129.8%
2008	100.2%	117.8%	117.7%	117.4%	117.3%	117.4%	117.3%	117.3%	117.3%	117.3%	117.3%	117.3%	117.3%	117.3%	117.3%	117.3%	117.3%	117.3%
2009	90.2%	104.2%	104.0%	103.9%	103.9%	103.8%	103.8%	103.8%	103.8%	103.7%	103.8%	103.8%	103.7%	103.7%	103.7%	103.7%	103.7%	103.7%
2010	82.5%	96.0%	96.1%	96.1%	96.1%	96.0%	96.0%	96.0%	96.0%	95.9%	95.9%	95.9%	95.9%	95.9%	95.9%	95.9%	95.9%	
2011	77.0%	91.4%	91.6%	91.5%	91.3%	91.2%	91.2%	91.2%	91.2%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%		
2012	73.5%	88.4%	88.8%	88.5%	88.4%	88.4%	88.3%	88.3%	88.3%	88.3%	88.3%	88.3%	88.2%	88.2%	88.2%			
2013	61.0%	80.7%	80.2%	80.2%	80.2%	80.1%	80.1%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%				
2014	66.5%	78.7%	78.7%	78.6%	78.5%	78.4%	78.4%	78.4%	78.4%	78.4%	78.4%	78.4%	78.4%					
2015	61.1%	73.0%	72.9%	72.7%	72.6%	72.6%	72.6%	72.6%	72.6%	72.6%	72.6%	72.6%						
2016	58.6%	69.3%	69.1%	69.0%	68.9%	68.9%	68.9%	68.9%	68.9%	68.8%	68.8%							
2017	59.2%	68.9%	69.0%	68.8%	68.8%	68.8%	68.8%	68.7%	68.7%	68.7%								
2018	55.2%	64.6%	64.6%	64.5%	64.5%	64.4%	64.4%	64.4%	64.4%									
2019	54.9%	64.9%	64.9%	64.8%	64.8%	64.7%	64.7%	64.6%										
2020	49.4%	56.1%	56.2%	56.2%	56.2%	56.1%	56.1%											
2021	43.2%	51.4%	51.4%	51.4%	51.4%	51.4%												
2022	39.4%	47.5%	47.5%	47.4%	47.3%													
2023	37.9%	46.5%	46.6%	46.5%														
2024	34.8%	41.6%	41.7%															
2025	33.0%	40.4%																
2026	32.8%																	

Wyoming Department of Workforce Services
Medical Only
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Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993																	
1994																	
1995																	
1996																	
1997																	
1998																	
1999	277.7%	277.7%	277.6%	277.6%	277.6%	277.6%	277.6%	277.6%	277.6%	277.6%							
2000	264.2%	264.2%	264.2%	264.2%	264.2%	264.2%	264.2%	264.2%	264.2%								
2001	248.8%	248.8%	248.8%	248.8%	248.8%	248.8%	248.8%	248.8%									
2002	218.2%	218.2%	218.2%	218.2%	218.2%	218.2%	218.2%										
2003	195.5%	195.5%	195.5%	195.5%	195.5%	195.5%											
2004	186.7%	186.7%	186.7%	186.8%	186.8%												
2005	165.6%	165.6%	165.6%	165.6%													
2006	148.1%	148.1%	148.1%														
2007	129.8%	129.8%															
2008	117.3%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

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Cumulative Paid Losses as a Percent of Reported Losses

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											98.9%	97.9%	99.8%	99.7%	99.7%	99.9%	99.9%	99.1%
1993										98.4%	98.2%	99.3%	99.6%	99.3%	99.6%	99.6%	99.8%	99.1%
1994									97.7%	97.2%	98.9%	99.2%	99.4%	99.2%	99.5%	99.1%	99.6%	98.8%
1995								97.7%	98.7%	98.9%	99.0%	99.1%	98.9%	99.2%	99.3%	99.2%	99.6%	99.2%
1996							96.5%	97.9%	97.9%	97.1%	98.8%	98.2%	98.9%	98.5%	99.1%	98.5%	99.6%	98.0%
1997						97.9%	97.7%	98.9%	99.1%	99.6%	99.0%	99.4%	99.5%	99.3%	99.2%	99.1%	99.9%	97.0%
1998					98.3%	97.4%	98.5%	98.4%	98.6%	99.3%	99.0%	98.9%	99.1%	98.9%	99.5%	99.9%	99.4%	97.0%
1999				95.0%	96.3%	98.1%	98.7%	98.9%	98.9%	99.5%	99.7%	99.4%	99.6%	99.4%	100.0%	99.1%	98.5%	98.7%
2000			95.5%	95.0%	96.8%	97.8%	99.2%	98.3%	98.8%	99.0%	99.2%	99.3%	98.6%	93.8%	99.1%	97.8%	99.1%	99.2%
2001		86.6%	92.3%	96.3%	98.0%	98.4%	98.6%	98.6%	99.0%	99.1%	99.2%	99.6%	99.8%	99.4%	98.3%	99.5%	99.5%	99.5%
2002	42.3%	80.9%	95.0%	98.5%	98.3%	98.8%	99.0%	99.1%	99.5%	99.7%	99.8%	98.1%	99.7%	99.5%	99.9%	100.0%	100.0%	99.9%
2003	54.1%	90.4%	97.6%	98.3%	98.4%	98.7%	99.0%	99.4%	99.1%	99.1%	99.9%	99.4%	98.1%	99.1%	99.3%	99.0%	99.1%	99.1%
2004	55.2%	93.6%	97.4%	97.6%	97.6%	98.5%	98.4%	99.3%	98.2%	99.5%	98.1%	98.2%	97.4%	93.4%	95.7%	97.1%	97.5%	97.2%
2005	56.7%	94.9%	96.0%	98.1%	98.8%	99.2%	99.2%	99.0%	97.5%	97.9%	98.4%	94.4%	94.8%	95.4%	95.8%	96.1%	96.2%	97.1%
2006	59.3%	91.6%	97.2%	98.4%	99.3%	99.7%	99.5%	99.6%	99.0%	99.2%	99.1%	99.2%	99.6%	99.1%	99.8%	99.9%	99.6%	99.6%
2007	55.8%	94.1%	96.6%	98.1%	98.5%	98.5%	98.4%	98.8%	99.3%	99.2%	99.3%	98.8%	99.1%	99.2%	97.4%	99.2%	99.4%	99.2%
2008	56.7%	94.6%	96.1%	97.0%	96.8%	98.3%	94.9%	96.3%	92.8%	93.0%	96.6%	99.4%	99.4%	99.2%	99.4%	99.5%	99.2%	98.8%
2009	61.9%	94.0%	97.1%	98.2%	99.3%	96.4%	97.5%	98.0%	97.9%	97.7%	98.4%	97.5%	98.3%	99.5%	99.6%	99.7%	93.2%	96.9%
2010	65.9%	95.4%	97.5%	97.3%	95.6%	97.0%	96.9%	98.5%	97.1%	98.4%	98.5%	97.7%	98.1%	98.3%	99.4%	99.7%	98.2%	
2011	65.7%	93.0%	93.5%	92.2%	94.8%	96.6%	97.2%	93.8%	93.7%	95.8%	98.1%	96.9%	96.5%	96.8%	97.4%	97.1%		
2012	65.5%	80.7%	89.9%	96.3%	96.5%	97.2%	96.0%	96.7%	97.2%	96.3%	97.0%	98.0%	97.7%	99.3%	98.7%			
2013	37.2%	82.1%	92.3%	91.7%	93.9%	93.2%	94.1%	97.6%	98.5%	98.6%	99.4%	99.5%	99.1%	99.1%				
2014	46.5%	85.8%	88.6%	94.1%	94.5%	96.6%	97.7%	95.8%	97.5%	97.3%	99.0%	98.2%	97.6%					
2015	55.7%	79.5%	88.4%	88.6%	92.2%	93.3%	92.5%	92.5%	93.1%	96.0%	94.6%	94.8%						
2016	43.4%	83.6%	88.3%	92.0%	96.6%	94.9%	96.8%	97.4%	98.6%	96.5%	98.9%							
2017	40.4%	73.7%	90.4%	95.2%	97.0%	94.9%	95.1%	97.1%	98.0%	93.4%								
2018	29.3%	75.6%	91.5%	96.0%	95.6%	96.1%	97.6%	98.9%	97.7%									
2019	31.1%	80.6%	90.6%	89.2%	91.6%	97.3%	98.0%	96.0%										
2020	38.1%	76.2%	92.5%	94.5%	96.2%	98.1%	98.1%											
2021	34.6%	75.9%	87.0%	94.2%	95.4%	95.2%												
2022	37.9%	71.5%	90.1%	91.2%	95.4%													
2023	37.0%	78.6%	86.4%	91.4%														
2024	38.6%	71.4%	82.2%															
2025	25.3%	44.3%																
2026	23.2%																	

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																100.0%	100.0%	100.0%
1993															100.0%	100.0%	100.0%	100.0%
1994														100.0%	100.0%	100.0%	100.0%	100.0%
1995													100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1996												100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1997											99.9%	99.9%	100.0%	99.9%	100.0%	100.0%	100.0%	99.9%
1998										99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	99.9%	99.9%	99.9%
1999									99.9%	99.9%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%	99.9%	99.9%
2000								99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%
2001							99.9%	99.9%	99.9%	99.9%	100.0%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%
2002						99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	99.9%
2003					99.7%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.8%	99.8%	99.8%	99.9%	100.0%	99.9%	99.9%
2004				99.6%	99.7%	99.8%	99.9%	99.9%	99.8%	99.8%	99.8%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%
2005			99.3%	99.6%	99.8%	99.9%	99.9%	99.9%	99.9%	99.8%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%
2006		97.4%	99.3%	99.7%	99.8%	99.9%	99.9%	99.9%	99.8%	99.8%	99.9%	99.9%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%
2007	48.8%	97.4%	99.4%	99.7%	99.8%	99.8%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	99.9%	99.9%
2008	49.2%	98.2%	99.3%	99.7%	99.7%	99.6%	99.6%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%
2009	62.7%	98.1%	99.5%	99.7%	99.5%	99.4%	99.6%	99.7%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%
2010	61.7%	98.3%	99.3%	99.0%	98.7%	99.1%	99.2%	99.7%	99.6%	99.7%	99.7%	99.8%	99.9%	99.8%	99.9%	100.0%	99.9%	
2011	62.3%	97.3%	97.7%	97.4%	98.6%	98.9%	99.6%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%		
2012	59.8%	89.7%	90.5%	96.5%	97.1%	99.3%	99.5%	99.5%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%			
2013	45.9%	74.2%	93.6%	95.0%	99.0%	99.3%	99.3%	99.5%	99.6%	99.8%	99.9%	99.9%	99.9%	100.0%				
2014	48.2%	93.4%	96.2%	98.9%	99.3%	99.5%	99.6%	99.6%	99.8%	99.8%	99.8%	99.9%	99.9%					
2015	63.8%	93.4%	98.2%	99.1%	99.2%	99.5%	99.5%	99.7%	99.7%	99.8%	99.8%	99.8%						
2016	57.5%	94.5%	98.1%	98.9%	99.2%	99.4%	99.6%	99.7%	99.9%	99.9%	99.9%							
2017	45.0%	93.4%	98.0%	99.0%	99.2%	99.4%	99.4%	99.6%	99.7%	99.8%								
2018	40.5%	92.6%	98.3%	99.0%	99.2%	99.4%	99.6%	99.8%	99.8%									
2019	40.3%	94.9%	97.3%	98.5%	99.1%	99.4%	99.6%	99.6%										
2020	59.5%	91.0%	98.1%	98.8%	99.1%	99.5%	99.6%											
2021	28.0%	91.8%	97.1%	98.3%	99.1%	99.3%												
2022	37.8%	89.0%	96.1%	98.5%	99.1%													
2023	38.9%	88.0%	96.9%	98.7%														
2024	29.1%	89.2%	96.8%															
2025	31.5%	88.9%																
2026	36.5%																	

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Cumulative Paid Losses as a Percent of Reported Losses

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	100.0%	99.8%	97.6%	99.7%	100.0%	99.5%	99.5%	99.5%	99.7%	99.5%	99.8%	98.9%	100.0%	100.0%	100.0%	100.0%	100.0%
1993	99.9%	99.8%	100.0%	98.5%	99.6%	98.3%	97.9%	97.0%	98.8%	99.3%	99.3%	99.9%	100.0%	99.9%	95.8%	100.0%	
1994	99.4%	100.0%	96.4%	98.9%	98.7%	99.0%	98.6%	98.1%	99.1%	100.0%	99.8%	100.0%	100.0%	99.5%	100.0%		
1995	100.0%	95.4%	95.9%	98.3%	98.4%	98.5%	98.5%	99.4%	99.2%	99.7%	99.8%	100.0%	100.0%	100.0%			
1996	97.2%	98.2%	99.8%	96.7%	98.8%	99.7%	99.6%	99.9%	99.6%	99.5%	99.6%	93.6%	100.0%				
1997	98.4%	96.6%	99.1%	98.2%	99.2%	99.6%	99.1%	97.4%	97.4%	98.8%	96.8%	98.2%					
1998	96.5%	97.7%	94.7%	95.0%	95.2%	95.2%	95.6%	93.8%	97.2%	95.9%	96.6%						
1999	99.1%	96.1%	96.6%	95.6%	95.4%	95.9%	96.1%	99.5%	98.0%	98.6%							
2000	98.6%	99.5%	99.5%	99.4%	99.5%	99.7%	99.7%	96.4%	99.6%								
2001	99.6%	99.5%	99.0%	99.5%	99.6%	99.5%	99.2%	99.9%									
2002	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%										
2003	99.8%	99.8%	99.8%	100.0%	99.9%	100.0%											
2004	95.7%	93.6%	93.6%	98.9%	99.9%												
2005	97.2%	97.4%	97.7%	98.3%													
2006	99.9%	96.4%	99.9%														
2007	96.3%	98.8%															
2008	99.4%																
2009																	
2010																	
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2024																	
2025																	
2026																	

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1993	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1994	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
1995	100.0%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
1996	100.0%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
1997	99.9%	99.9%	99.9%	100.0%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					
1998	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%						
1999	99.9%	99.9%	100.0%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%							
2000	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	99.9%								
2001	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%									
2002	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%										
2003	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%											
2004	100.0%	100.0%	99.9%	100.0%	100.0%												
2005	100.0%	100.0%	100.0%	100.0%													
2006	100.0%	100.0%	100.0%														
2007	100.0%	100.0%															
2008	99.9%																
2009																	
2010																	
2011																	
2012																	
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2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

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IBNR as a Percent of Ultimate Loss

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											3.2%	1.2%	2.8%	1.8%	1.4%	1.5%	2.0%	-0.7%
1993										0.8%	0.5%	1.5%	1.9%	1.4%	1.4%	1.3%	1.4%	0.3%
1994									13.8%	13.2%	14.6%	12.8%	12.4%	12.1%	12.6%	11.5%	11.9%	9.6%
1995								-1.5%	-0.8%	-0.8%	-0.1%	-0.4%	-0.7%	-0.4%	-0.6%	-0.7%	-0.7%	-1.1%
1996							3.6%	4.3%	3.6%	1.6%	4.1%	1.7%	2.3%	0.9%	1.8%	1.1%	0.3%	-1.5%
1997						5.8%	4.6%	5.0%	4.0%	4.4%	3.9%	3.8%	4.3%	3.9%	3.2%	3.2%	2.2%	1.3%
1998					15.9%	14.6%	15.3%	13.5%	13.4%	13.4%	12.8%	12.3%	12.3%	11.8%	12.1%	11.3%	10.1%	7.4%
1999				10.7%	11.1%	11.7%	10.6%	9.7%	9.5%	9.9%	9.7%	9.0%	9.1%	8.1%	8.3%	7.5%	5.8%	5.7%
2000			9.8%	7.8%	8.5%	8.2%	9.1%	7.2%	6.5%	6.1%	5.7%	5.3%	4.1%	-1.4%	3.1%	1.5%	3.3%	3.2%
2001		3.3%	5.7%	7.9%	5.6%	5.4%	5.0%	2.8%	5.5%	3.0%	3.3%	3.3%	3.5%	0.8%	1.4%	2.8%	0.6%	0.6%
2002	-47.5%	-4.5%	7.6%	5.8%	1.9%	1.5%	2.3%	2.4%	5.1%	4.6%	5.0%	3.6%	2.1%	2.8%	3.2%	2.2%	2.2%	2.0%
2003	-1.7%	7.8%	7.6%	6.5%	6.0%	4.2%	3.9%	3.9%	4.0%	3.6%	4.3%	2.3%	0.9%	1.9%	1.9%	1.2%	1.2%	1.2%
2004	22.2%	22.0%	17.5%	12.9%	9.1%	7.7%	7.6%	8.9%	5.9%	5.5%	3.3%	5.3%	3.8%	0.1%	2.1%	3.0%	3.1%	5.1%
2005	6.5%	12.0%	6.9%	7.6%	7.6%	7.5%	7.4%	6.0%	3.3%	4.1%	4.2%	-1.0%	-0.9%	-0.6%	-0.5%	-0.4%	-0.6%	-0.3%
2006	3.9%	-1.1%	1.4%	2.6%	1.8%	2.0%	0.4%	1.7%	1.3%	1.6%	1.1%	1.5%	1.9%	1.2%	1.5%	1.6%	1.0%	0.9%
2007	0.1%	8.6%	6.7%	6.2%	5.6%	3.4%	3.2%	3.8%	4.8%	4.6%	4.5%	4.1%	4.3%	4.2%	1.8%	3.4%	3.3%	3.0%
2008	-7.3%	7.3%	4.3%	5.0%	4.7%	1.3%	-3.8%	-2.4%	-7.1%	-6.1%	-2.3%	3.4%	4.4%	4.0%	2.4%	2.4%	1.8%	1.2%
2009	-1.0%	1.6%	3.9%	4.7%	4.7%	2.0%	2.5%	3.7%	3.3%	3.3%	3.8%	1.5%	3.5%	4.1%	3.9%	3.9%	-2.7%	1.2%
2010	8.3%	7.0%	5.7%	3.2%	-1.3%	2.9%	2.6%	3.8%	2.1%	2.8%	2.7%	1.8%	2.1%	2.0%	2.9%	3.7%	1.7%	
2011	19.8%	15.0%	5.1%	1.3%	4.4%	3.8%	2.7%	-1.5%	-2.0%	0.9%	4.0%	2.7%	1.7%	1.8%	2.2%	1.4%		
2012	15.8%	-8.6%	-3.3%	3.9%	4.1%	3.8%	3.2%	3.0%	3.3%	3.8%	2.1%	2.9%	2.6%	4.4%	3.4%			
2013	-29.8%	-8.1%	3.3%	2.7%	2.6%	1.8%	2.0%	5.5%	6.8%	6.2%	6.8%	5.6%	4.6%	4.6%				
2014	-42.0%	-4.0%	-4.7%	-0.1%	0.0%	1.5%	2.8%	-0.4%	1.3%	0.0%	1.5%	1.5%	0.8%					
2015	-4.2%	-6.4%	1.0%	-1.1%	1.1%	1.6%	-0.8%	-2.6%	-2.2%	0.0%	-1.1%	1.3%						
2016	-29.6%	1.5%	-0.4%	1.0%	6.0%	3.4%	4.4%	4.5%	5.7%	2.3%	4.5%							
2017	-54.6%	-15.8%	3.9%	7.7%	6.9%	3.6%	2.8%	5.6%	6.7%	3.1%								
2018	-118.9%	-18.3%	0.7%	5.1%	3.9%	3.7%	4.7%	6.4%	4.8%									
2019	-84.4%	-6.3%	4.7%	2.5%	4.9%	5.7%	6.4%	2.4%										
2020	-29.1%	11.4%	25.2%	3.0%	3.9%	5.0%	4.2%											
2021	-67.7%	-12.0%	-2.7%	4.2%	4.8%	3.5%												
2022	-58.1%	-15.1%	1.1%	2.4%	5.4%													
2023	-31.4%	-8.2%	-0.4%	4.4%														
2024	-38.1%	-15.6%	-6.0%															
2025	-109.3%	-88.3%																
2026	-131.1%																	

Unpaid Loss as a Percent of Ultimate Loss

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992		10.5%	7.9%	6.4%	5.8%	5.5%	5.2%	4.9%	4.6%	4.5%	4.3%	3.2%	3.1%	2.1%	1.7%	1.7%	2.2%	0.2%
1993	43.2%	12.1%	7.8%	5.3%	3.9%	3.4%	3.1%	2.8%	2.7%	2.4%	2.3%	2.1%	2.3%	2.1%	1.9%	1.7%	1.6%	1.2%
1994	52.2%	23.2%	19.7%	18.4%	17.6%	16.6%	16.3%	15.8%	15.8%	15.6%	15.5%	13.4%	12.9%	12.8%	13.0%	12.3%	12.2%	10.7%
1995	35.8%	9.3%	5.3%	3.3%	2.2%	1.6%	1.2%	0.8%	0.5%	0.4%	0.9%	0.6%	0.4%	0.4%	0.2%	0.1%	-0.2%	-0.3%
1996	41.2%	14.8%	11.6%	10.2%	9.4%	7.8%	6.9%	6.3%	5.7%	4.5%	5.3%	3.5%	3.5%	2.4%	2.7%	2.6%	0.6%	0.5%
1997	43.9%	15.9%	12.9%	10.5%	8.4%	7.8%	6.8%	6.1%	4.8%	4.8%	4.9%	4.4%	4.8%	4.6%	4.0%	4.1%	2.3%	4.2%
1998	45.7%	23.2%	19.8%	18.2%	17.3%	16.8%	16.5%	14.9%	14.6%	14.0%	13.6%	13.2%	13.1%	12.7%	12.5%	11.3%	10.6%	10.2%
1999	46.5%	21.2%	17.9%	15.2%	14.3%	13.4%	11.7%	10.7%	10.4%	10.3%	10.0%	9.6%	9.5%	8.7%	8.4%	8.4%	7.2%	6.9%
2000	49.0%	17.9%	13.8%	12.4%	11.4%	10.2%	9.8%	8.7%	7.6%	7.0%	6.4%	6.0%	5.4%	4.9%	4.0%	3.7%	4.2%	4.0%
2001	42.9%	16.2%	12.9%	11.2%	7.5%	7.0%	6.4%	4.1%	6.4%	3.9%	4.0%	3.7%	3.6%	1.4%	3.0%	3.3%	1.1%	1.0%
2002	37.6%	15.5%	12.2%	7.2%	3.6%	2.6%	3.2%	3.3%	5.6%	4.9%	5.2%	5.5%	2.4%	3.3%	3.3%	2.2%	2.2%	2.2%
2003	45.0%	16.7%	9.9%	8.1%	7.5%	5.5%	4.9%	4.5%	4.9%	4.5%	4.4%	2.8%	2.7%	2.8%	2.6%	2.2%	2.1%	2.1%
2004	57.0%	27.0%	19.6%	15.0%	11.2%	9.1%	9.1%	9.6%	7.6%	6.0%	5.1%	7.0%	6.3%	6.7%	6.3%	5.9%	5.5%	7.8%
2005	47.0%	16.5%	10.6%	9.3%	8.7%	8.3%	8.2%	6.9%	5.7%	6.1%	5.8%	4.7%	4.3%	4.0%	3.8%	3.5%	3.3%	2.6%
2006	43.0%	7.3%	4.2%	4.2%	2.5%	2.3%	0.9%	2.1%	2.3%	2.4%	2.0%	2.4%	2.3%	2.0%	1.7%	1.7%	1.4%	1.3%
2007	44.3%	14.0%	9.8%	8.0%	7.0%	4.9%	4.7%	5.0%	5.4%	5.4%	5.1%	5.2%	5.1%	5.0%	4.3%	4.2%	3.9%	3.8%
2008	39.2%	12.3%	8.0%	7.8%	7.7%	3.0%	1.5%	1.5%	0.6%	1.3%	1.2%	4.1%	4.9%	4.8%	3.0%	2.8%	2.6%	2.3%
2009	37.4%	7.5%	6.7%	6.4%	5.4%	5.5%	4.9%	5.6%	5.3%	5.5%	5.3%	3.9%	5.2%	4.6%	4.3%	4.3%	4.3%	4.3%
2010	39.6%	11.4%	8.0%	5.8%	3.1%	5.8%	5.6%	5.2%	4.9%	4.4%	4.2%	4.1%	4.0%	3.7%	3.5%	4.0%	3.5%	
2011	47.3%	20.9%	11.3%	9.0%	9.4%	7.1%	5.4%	4.8%	4.4%	5.0%	5.9%	5.6%	5.1%	5.0%	4.8%	4.3%		
2012	44.8%	12.3%	7.1%	7.5%	7.4%	6.5%	7.1%	6.1%	6.0%	7.4%	5.1%	4.9%	4.9%	5.0%	4.7%			
2013	51.8%	11.3%	10.7%	10.8%	8.6%	8.4%	7.8%	7.7%	8.1%	7.6%	7.3%	6.1%	5.5%	5.4%				
2014	33.9%	10.7%	7.2%	5.8%	5.4%	4.9%	5.0%	3.8%	3.7%	2.7%	2.5%	3.3%	3.2%					
2015	42.0%	15.4%	12.5%	10.4%	8.8%	8.2%	6.8%	5.1%	4.8%	4.0%	4.3%	6.4%						
2016	43.7%	17.6%	11.4%	9.0%	9.2%	8.4%	7.4%	7.0%	7.0%	5.7%	5.6%							
2017	37.5%	14.6%	13.1%	12.1%	9.7%	8.5%	7.6%	8.3%	8.6%	9.5%								
2018	35.8%	10.6%	9.1%	8.9%	8.2%	7.5%	7.0%	7.4%	7.0%									
2019	42.6%	14.3%	13.6%	13.1%	12.9%	8.2%	8.3%	6.3%										
2020	50.8%	32.5%	30.8%	8.3%	7.5%	6.8%	6.1%											
2021	42.0%	15.0%	10.7%	9.8%	9.2%	8.1%												
2022	40.1%	17.8%	10.9%	11.0%	9.7%													
2023	51.4%	15.0%	13.3%	12.6%														
2024	46.7%	17.4%	12.9%															
2025	47.1%	16.6%																
2026	46.5%																	

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IBNR as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	1.6%	1.3%	-2.2%	-0.1%	0.2%	0.0%	0.0%	0.0%	0.2%	-0.1%	0.1%	-0.8%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	1.3%	0.9%	0.7%	-0.8%	-0.4%	-2.2%	-3.5%	-5.1%	-6.2%	-6.2%	-0.6%	0.0%	0.1%	0.0%	-4.4%	0.0%	
1994	8.4%	9.2%	0.3%	1.5%	0.2%	1.1%	0.3%	-1.2%	-0.1%	0.7%	-0.4%	0.7%	0.7%	0.2%	0.0%		
1995	-2.4%	-7.5%	-7.5%	-3.1%	-3.2%	-2.9%	-3.0%	-2.1%	-2.4%	-0.9%	-0.9%	0.0%	0.0%	0.0%			
1996	-2.4%	-1.4%	0.1%	-3.1%	-1.0%	-0.2%	-0.3%	0.3%	-0.3%	-0.4%	-0.3%	-6.7%	0.1%				
1997	2.3%	0.2%	2.2%	1.0%	1.6%	2.9%	2.3%	0.4%	0.3%	1.5%	-0.7%	0.7%					
1998	6.7%	5.4%	2.1%	2.1%	2.1%	1.9%	2.1%	-0.1%	3.1%	1.5%	1.3%						
1999	5.6%	2.2%	2.4%	1.0%	0.3%	0.2%	-0.2%	2.7%	1.2%	2.0%							
2000	2.3%	3.2%	3.0%	2.7%	2.6%	2.7%	2.5%	-1.1%	2.0%								
2001	0.6%	0.4%	1.8%	0.2%	0.9%	0.7%	1.5%	1.2%									
2002	2.1%	2.2%	1.8%	1.9%	1.8%	1.8%	1.8%										
2003	1.8%	1.8%	1.7%	1.9%	1.8%	1.8%											
2004	-2.0%	-4.5%	-4.8%	0.7%	1.7%												
2005	-0.7%	-0.7%	-1.0%	0.4%													
2006	1.3%	-2.4%	1.0%														
2007	0.3%	1.7%															
2008	1.4%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Unpaid Loss as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	1.6%	1.5%	0.2%	0.2%	0.2%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	1.4%	1.1%	0.8%	0.6%	0.0%	-0.5%	-1.3%	-2.0%	-4.9%	-5.4%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	
1994	9.0%	9.2%	3.9%	2.7%	1.5%	2.1%	1.7%	0.8%	0.8%	0.7%	-0.2%	0.7%	0.7%	0.7%	0.0%		
1995	-2.4%	-2.6%	-3.1%	-1.4%	-1.5%	-1.4%	-1.5%	-1.5%	-1.6%	-0.6%	-0.7%	0.0%	0.0%	0.0%			
1996	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.2%	0.4%	0.1%	0.1%	0.1%	0.1%	0.1%				
1997	3.9%	3.6%	3.1%	2.7%	2.4%	3.3%	3.2%	3.0%	2.8%	2.7%	2.5%	2.4%					
1998	9.9%	7.6%	7.2%	7.0%	6.8%	6.6%	6.4%	6.1%	5.9%	5.5%	4.6%						
1999	6.4%	6.0%	5.7%	5.4%	4.9%	4.3%	3.7%	3.1%	3.2%	3.4%							
2000	3.8%	3.6%	3.4%	3.3%	3.1%	3.0%	2.8%	2.5%	2.4%								
2001	1.0%	0.9%	2.8%	0.7%	1.3%	1.1%	2.2%	1.3%									
2002	2.1%	2.3%	1.9%	1.9%	1.8%	1.8%	1.8%										
2003	2.0%	2.0%	1.9%	1.9%	1.9%	1.9%											
2004	2.4%	2.2%	1.9%	1.8%	1.7%												
2005	2.1%	2.0%	1.3%	2.1%													
2006	1.3%	1.3%	1.1%														
2007	3.9%	2.9%															
2008	2.0%																
2009																	
2010																	
2011																	
2012																	
2013																	
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2016																	
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2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

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Comparison to Prior Analysis

	Analysis as of 06/30/2025						Analysis as of 06/30/2026				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Injury Year Ending 6/30	Paid Loss	Case Reserves Loss	Required Loss & DCC IBNR	Required Unpaid Loss	Retrospective Unpaid Loss	Selected Ultimate Loss	Paid Loss	Case Reserves Loss	Required Loss & DCC IBNR	Required Unpaid Loss	Selected Ultimate Loss
Prior to 1992	$9,830,613	$45,598	$0	$45,598	$64,393	$9,876,211	$9,844,487	$50,519	$0	$50,519	$9,895,007
1992	5,182,474	0	0	0	0	5,182,474	5,182,474	0	0	0	5,182,474
1993	5,771,264	254,007	0	254,007	0	6,025,271	5,771,264	0	0	0	5,771,264
1994	6,651,739	32,008	0	32,008	46,086	6,683,747	6,696,852	973	0	973	6,697,826
1995	6,055,725	106	0	106	1,584	6,055,830	6,055,934	1,375	0	1,375	6,057,309
1996	6,768,704	459,743	0	459,743	4,526	7,228,448	6,766,164	0	7,066	7,066	6,773,230
1997	6,607,419	218,366	0	218,366	172,313	6,825,785	6,614,459	120,350	44,923	165,273	6,779,732
1998	7,142,588	306,212	0	306,212	416,233	7,448,800	7,212,794	250,867	95,159	346,027	7,558,821
1999	7,479,693	156,459	91,002	247,461	245,659	7,727,154	7,464,606	106,035	154,712	260,746	7,725,352
2000	7,835,921	291,144	41,235	332,379	203,267	8,168,301	7,849,408	29,290	160,491	189,781	8,039,189
2001	9,293,680	70,973	33,687	104,659	211,197	9,398,340	9,376,670	13,173	115,033	128,207	9,504,877
2002	8,695,960	89	111,925	112,015	163,073	8,807,975	8,695,960	5	163,068	163,073	8,859,033
2003	8,818,572	5,459	124,608	130,067	169,192	8,948,639	8,818,903	4,362	164,499	168,861	8,987,763
2004	11,672,945	133,155	30,775	163,929	215,783	11,836,875	11,683,554	8,019	197,156	205,175	11,888,729
2005	10,589,324	248,622	74,234	322,856	137,937	10,912,179	10,499,477	181,025	46,759	227,784	10,727,260
2006	10,656,111	398,563	59,646	458,209	140,066	11,114,320	10,675,612	15,034	105,531	120,565	10,796,177
2007	12,034,100	455,916	79,207	535,123	488,431	12,569,224	12,163,567	143,294	215,671	358,965	12,522,531
2008	11,972,115	145,369	307,318	452,686	287,388	12,424,801	12,010,854	78,437	170,212	248,649	12,259,503
2009	11,210,961	823,195	55,376	878,571	508,831	12,089,532	11,213,544	362,423	143,825	506,248	11,719,792
2010	11,881,338	36,456	404,272	440,728	500,321	12,322,066	11,952,711	213,661	215,287	428,948	12,381,659
2011	13,870,308	368,127	193,017	561,144	692,674	14,431,453	13,943,663	417,536	201,784	619,320	14,562,982
2012	13,504,053	96,580	515,523	612,103	717,923	14,116,156	13,560,546	172,643	488,786	661,429	14,221,976
2013	12,996,636	120,056	591,881	711,937	755,834	13,708,573	13,003,271	113,241	635,958	749,198	13,752,470
2014	14,362,374	268,825	162,098	430,923	496,652	14,793,298	14,385,513	355,582	117,931	473,513	14,859,026
2015	13,844,925	787,514	3,944	791,458	628,708	14,636,383	13,542,794	745,706	185,133	930,839	14,473,633
2016	13,170,965	471,509	277,177	748,686	798,657	13,919,651	13,192,445	152,798	624,379	777,177	13,969,622
2017	12,555,474	254,701	540,225	794,926	1,178,749	13,350,400	12,428,958	884,218	421,048	1,305,266	13,734,223
2018	11,731,072	134,124	709,185	843,309	940,169	12,574,380	11,782,367	282,711	606,162	888,874	12,671,241
2019	12,828,685	262,024	614,332	876,356	1,160,321	13,705,041	13,107,277	551,184	330,544	881,729	13,989,005
2020	15,009,242	287,768	690,451	978,219	1,096,962	15,987,460	15,130,447	299,120	676,636	975,756	16,106,203
2021	11,003,229	530,397	529,474	1,059,870	1,114,318	12,063,100	11,130,818	562,822	423,908	986,730	12,117,547
2022	12,392,730	1,199,438	265,666	1,465,104	1,527,663	13,857,834	12,563,610	611,062	745,722	1,356,784	13,920,393
2023	12,714,893	2,005,406	52,179	2,057,585	1,944,095	14,772,478	12,814,379	1,198,450	646,159	1,844,609	14,658,987
2024	12,260,996	4,901,236	(2,458,810)	2,442,426	2,588,190	14,703,422	12,933,671	2,801,338	(885,823)	1,915,515	14,849,186
2025	8,194,413	24,209,078	(16,864,505)	7,344,574	7,284,801	15,538,987	12,909,669	16,230,638	(13,661,093)	2,569,546	15,479,214
2026	N/A	N/A	N/A	N/A	N/A	N/A	8,869,179	29,421,957	(21,724,378)	7,697,579	16,566,758
Total	$366,591,241	$39,978,222	($12,764,878)	$27,213,343	$26,901,995	$393,804,584	$381,847,898	$56,379,849	($28,167,753)	$28,212,096	$410,059,994

	Change In				
	(12)	(13)	(14)	(15)	(16)
Injury Year Ending 6/30	Paid Loss	Case Reserves Loss	Required Loss & DCC IBNR	Required Unpaid Loss	Selected Ultimate Loss
Prior to 1992	$13,874	$4,922	$0	$4,922	$18,796
1992	0	0	0	0	0
1993	0	(254,007)	0	(254,007)	(254,007)
1994	45,113	(31,035)	0	(31,035)	14,078
1995	209	1,269	0	1,269	1,479
1996	(2,540)	(459,743)	7,066	(452,677)	(455,217)
1997	7,040	(98,016)	44,923	(53,093)	(46,053)
1998	70,206	(55,344)	95,159	39,815	110,021
1999	(15,087)	(50,425)	63,710	13,285	(1,802)
2000	13,487	(261,854)	119,256	(142,599)	(129,112)
2001	82,990	(57,799)	81,347	23,547	106,537
2002	0	(85)	51,143	51,058	51,058
2003	331	(1,098)	39,891	38,794	39,125
2004	10,608	(125,135)	166,381	41,246	51,854
2005	(89,847)	(67,597)	(27,475)	(95,072)	(184,919)
2006	19,501	(383,529)	45,885	(337,644)	(318,143)
2007	129,466	(312,622)	136,464	(176,159)	(46,692)
2008	38,739	(66,931)	(137,106)	(204,038)	(165,299)
2009	2,583	(460,772)	88,449	(372,323)	(369,740)
2010	71,372	177,205	(188,985)	(11,779)	59,593
2011	73,355	49,409	8,766	58,175	131,530
2012	56,493	76,064	(26,737)	49,327	105,820
2013	6,636	(6,816)	44,077	37,261	43,897
2014	23,138	86,757	(44,167)	42,590	65,728
2015	(302,131)	(41,808)	181,189	139,381	(162,750)
2016	21,480	(318,711)	347,202	28,491	49,971
2017	(126,516)	629,517	(119,177)	510,339	383,823
2018	51,296	148,587	(103,023)	45,565	96,861
2019	278,592	289,161	(283,788)	5,373	283,965
2020	121,205	11,352	(13,815)	(2,462)	118,743
2021	127,588	32,425	(105,566)	(73,141)	54,447
2022	170,880	(588,377)	480,056	(108,320)	62,559
2023	99,486	(806,956)	593,980	(212,976)	(113,490)
2024	672,676	(2,099,897)	1,572,986	(526,911)	145,765
2025	4,715,256	(7,978,440)	3,203,412	(4,775,028)	(59,772)
2026	N/A	N/A	N/A	N/A	N/A
Total	$6,387,478	($13,020,329)	$6,321,503	($6,698,826)	($311,348)

Column Notes

(1) From Exhibit C.1, Column (4) evaluated as of 06/30/2025
(2) From Exhibit C.1, Column (5) evaluated as of 06/30/2025
(3) From Exhibit C.1, Column (7) evaluated as of 06/30/2025
(4) From Exhibit C.1, Column (8) evaluated as of 06/30/2025
(5) (11) - (1)
(6) From Exhibit C.1, Column (3) evaluated as of 06/30/2025
(7) From Exhibit C.1, Column (4) evaluated as of 06/30/2026
(8) From Exhibit C.1, Column (5) evaluated as of 06/30/2026
(9) From Exhibit C.1, Column (7) evaluated as of 06/30/2026
(10) From Exhibit C.1, Column (8) evaluated as of 06/30/2026
(11) From Exhibit C.1, Column (3) evaluated as of 06/30/2026
(12) (7) - (1)
(13) (8) - (2)
(14) (9) - (3)
(15) (10) - (4)
(16) (11) - (6)

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Actual vs Expected Loss Emergence from 06/30/2025 to 06/30/2026

A. Reported Loss Development: Actual vs. Expected

	As of 6-30-25				As of 6-30-26				Rptd Loss Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 6/30	Rptd Loss	Case Res	Loss IBNR	Sel Ult Loss	Rptd Loss	Case Res	Loss IBNR	Sel Ult Loss	Actual	Expected	Act - Exp	Ult Loss	Loss IBNR
			(4) - (1)				(8) - (5)		(5) - (1)		(9) - (10)	(8) - (4)	(7) - (3)
1992	$5,182,474	$0	$0	$5,182,474	$5,182,474	$0	$0	$5,182,474	$0	$0	$0	$0	$0
1993	6,025,271	254,007	0	6,025,271	5,771,264	0	0	5,771,264	(254,007)	0	(254,007)	(254,007)	0
1994	6,683,747	32,008	0	6,683,747	6,697,826	973	0	6,697,826	14,078	0	14,078	14,078	0
1995	6,055,830	106	0	6,055,830	6,057,309	1,375	0	6,057,309	1,479	0	1,479	1,479	0
1996	7,228,448	459,743	0	7,228,448	6,766,164	0	7,066	6,773,230	(462,283)	0	(462,283)	(455,217)	7,066
1997	6,825,785	218,366	0	6,825,785	6,734,809	120,350	44,923	6,779,732	(90,976)	0	(90,976)	(46,053)	44,923
1998	7,448,800	306,212	0	7,448,800	7,463,661	250,867	95,159	7,558,821	14,862	0	14,862	110,021	95,159
1999	7,636,152	156,459	91,002	7,727,154	7,570,640	106,035	154,712	7,725,352	(65,512)	91,002	(156,514)	(1,802)	63,710
2000	8,127,065	291,144	41,235	8,168,301	7,878,698	29,290	160,491	8,039,189	(248,368)	20,856	(269,223)	(129,112)	119,256
2001	9,364,653	70,973	33,687	9,398,340	9,389,843	13,173	115,033	9,504,877	25,191	11,496	13,694	106,537	81,347
2002	8,696,050	89	111,925	8,807,975	8,695,965	5	163,068	8,859,033	(85)	29,013	(29,097)	51,058	51,143
2003	8,824,031	5,459	124,608	8,948,639	8,823,264	4,362	164,499	8,987,763	(767)	26,187	(26,954)	39,125	39,891
2004	11,806,100	133,155	30,775	11,836,875	11,691,573	8,019	197,156	11,888,729	(114,527)	5,466	(119,993)	51,854	166,381
2005	10,837,945	248,622	74,234	10,912,179	10,680,501	181,025	46,759	10,727,260	(157,444)	11,472	(168,916)	(184,919)	(27,475)
2006	11,054,674	398,563	59,646	11,114,320	10,690,646	15,034	105,531	10,796,177	(364,028)	8,194	(372,222)	(318,143)	45,885
2007	12,490,016	455,916	79,207	12,569,224	12,306,861	143,294	215,671	12,522,531	(183,156)	9,837	(192,993)	(46,692)	136,464
2008	12,117,484	145,369	307,318	12,424,801	12,089,291	78,437	170,212	12,259,503	(28,193)	34,975	(63,168)	(165,299)	(137,106)
2009	12,034,156	823,195	55,376	12,089,532	11,575,967	362,423	143,825	11,719,792	(458,189)	5,841	(464,030)	(369,740)	88,449
2010	11,917,794	36,456	404,272	12,322,066	12,166,372	213,661	215,287	12,381,659	248,577	39,908	208,670	59,593	(188,985)
2011	14,238,435	368,127	193,017	14,431,453	14,361,199	417,536	201,784	14,562,982	122,763	17,987	104,777	131,530	8,766
2012	13,600,633	96,580	515,523	14,116,156	13,733,190	172,643	488,786	14,221,976	132,557	45,707	86,850	105,820	(26,737)
2013	13,116,692	120,056	591,881	13,708,573	13,116,512	113,241	635,958	13,752,470	(180)	(72,702)	72,522	43,897	44,077
2014	14,631,199	268,825	162,098	14,793,298	14,741,095	355,582	117,931	14,859,026	109,895	3,345	106,551	65,728	(44,167)
2015	14,632,439	787,514	3,944	14,636,383	14,288,500	745,706	185,133	14,473,633	(343,939)	496	(344,435)	(162,750)	181,189
2016	13,642,474	471,509	277,177	13,919,651	13,345,243	152,798	624,379	13,969,622	(297,231)	(39,603)	(257,628)	49,971	347,202
2017	12,810,175	254,701	540,225	13,350,400	13,313,176	884,218	421,048	13,734,223	503,000	64,806	438,195	383,823	(119,177)
2018	11,865,196	134,124	709,185	12,574,380	12,065,079	282,711	606,162	12,671,241	199,883	(290,123)	490,006	96,861	(103,023)
2019	13,090,709	262,024	614,332	13,705,041	13,658,461	551,184	330,544	13,989,005	567,753	40,846	526,907	283,965	(283,788)
2020	15,297,010	287,768	690,451	15,987,460	15,429,567	299,120	676,636	16,106,203	132,558	77,370	55,188	118,743	(13,815)
2021	11,533,626	530,397	529,474	12,063,100	11,693,640	562,822	423,908	12,117,547	160,013	69,063	90,951	54,447	(105,566)
2022	13,592,168	1,199,438	265,666	13,857,834	13,174,671	611,062	745,722	13,920,393	(417,497)	(31,899)	(385,598)	62,559	480,056
2023	14,720,299	2,005,406	52,179	14,772,478	14,012,829	1,198,450	646,159	14,658,987	(707,470)	7,317	(714,786)	(113,490)	593,980
2024	17,162,232	4,901,236	(2,458,810)	14,703,422	15,735,010	2,801,338	(885,823)	14,849,186	(1,427,222)	(3,695,460)	2,268,238	145,765	1,572,986
2025	32,403,491	24,209,078	(16,864,505)	15,538,987	29,140,307	16,230,638	(13,661,093)	15,479,214	(3,263,184)	(13,129,342)	9,866,158	(59,772)	3,203,412
2026					38,291,136	29,421,957	(21,724,378)	16,566,758					
Total	$396,693,252	$39,932,624	($12,764,878)	$383,928,373	$428,332,741	$56,329,330	($28,167,753)	$400,164,988	($6,651,647)	($16,637,947)	$9,986,300	($330,144)	$6,321,503

B. Paid Loss Development: Actual vs. Expected

	As of 6-30-25				As of 6-30-26				Paid Loss Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 6/30	Paid Loss	Case Res	Unpaid Loss	Sel Ult Loss	Paid Loss	Case Res	Unpaid Loss	Sel Ult Loss	Actual	Expected	Act - Exp	Ult Loss	Unpaid Loss
			(4) - (1)				(8) - (5)		(5) - (1)		(9) - (10)	(8) - (4)	(7) - (3)
1992	$5,182,474	$0	$0	$5,182,474	$5,182,474	$0	$0	$5,182,474	$0	$0	$0	$0	$0
1993	5,771,264	254,007	254,007	6,025,271	5,771,264	0	0	5,771,264	0	0	0	(254,007)	(254,007)
1994	6,651,739	32,008	32,008	6,683,747	6,696,852	973	973	6,697,826	45,113	0	45,113	14,078	(31,035)
1995	6,055,725	106	106	6,055,830	6,055,934	1,375	1,375	6,057,309	209	0	209	1,479	1,269
1996	6,768,704	459,743	459,743	7,228,448	6,766,164	0	7,066	6,773,230	(2,540)	459,743	(462,283)	(455,217)	(452,677)
1997	6,607,419	218,366	218,366	6,825,785	6,614,459	120,350	165,273	6,779,732	7,040	112,015	(104,975)	(46,053)	(53,093)
1998	7,142,588	306,212	306,212	7,448,800	7,212,794	250,867	346,027	7,558,821	70,206	87,227	(17,021)	110,021	39,815
1999	7,479,693	156,459	247,461	7,727,154	7,464,606	106,035	260,746	7,725,352	(15,087)	108,984	(124,071)	(1,802)	13,285
2000	7,835,921	291,144	332,379	8,168,301	7,849,408	29,290	189,781	8,039,189	13,487	155,893	(142,407)	(129,112)	(142,599)
2001	9,293,680	70,973	104,659	9,398,340	9,376,670	13,173	128,207	9,504,877	82,990	27,760	55,230	106,537	23,547
2002	8,695,960	89	112,015	8,807,975	8,695,960	5	163,073	8,859,033	0	7,793	(7,793)	51,058	51,058
2003	8,818,572	5,459	130,067	8,948,639	8,818,903	4,362	168,861	8,987,763	331	18,998	(18,667)	39,125	38,794
2004	11,672,945	133,155	163,929	11,836,875	11,683,554	8,019	205,175	11,888,729	10,608	18,443	(7,834)	51,854	41,246
2005	10,589,324	248,622	322,856	10,912,179	10,499,477	181,025	227,784	10,727,260	(89,847)	74,307	(164,154)	(184,919)	(95,072)
2006	10,656,111	398,563	458,209	11,114,320	10,675,612	15,034	120,565	10,796,177	19,501	86,352	(66,852)	(318,143)	(337,644)
2007	12,034,100	455,916	535,123	12,569,224	12,163,567	143,294	358,965	12,522,531	129,466	41,054	88,412	(46,692)	(176,159)
2008	11,972,115	145,369	452,686	12,424,801	12,010,854	78,437	248,649	12,259,503	38,739	91,025	(52,287)	(165,299)	(204,038)
2009	11,210,961	823,195	878,571	12,089,532	11,213,544	362,423	506,248	11,719,792	2,583	9,402	(6,819)	(369,740)	(372,323)
2010	11,881,338	36,456	440,728	12,322,066	11,952,711	213,661	428,948	12,381,659	71,372	51,587	19,785	59,593	(11,779)
2011	13,870,308	368,127	561,144	14,431,453	13,943,663	417,536	619,320	14,562,982	73,355	26,378	46,977	131,530	58,175
2012	13,504,053	96,580	612,103	14,116,156	13,560,546	172,643	661,429	14,221,976	56,493	40,873	15,621	105,820	49,327
2013	12,996,636	120,056	711,937	13,708,573	13,003,271	113,241	749,198	13,752,470	6,636	47,125	(40,489)	43,897	37,261
2014	14,362,374	268,825	430,923	14,793,298	14,385,513	355,582	473,513	14,859,026	23,138	18,392	4,746	65,728	42,590
2015	13,844,925	787,514	791,458	14,636,383	13,542,794	745,706	930,839	14,473,633	(302,131)	50,774	(352,905)	(162,750)	139,381
2016	13,170,965	471,509	748,686	13,919,651	13,192,445	152,798	777,177	13,969,622	21,480	28,667	(7,187)	49,971	28,491
2017	12,555,474	254,701	794,926	13,350,400	12,428,958	884,218	1,305,266	13,734,223	(126,516)	48,137	(174,653)	383,823	510,339
2018	11,731,072	134,124	843,309	12,574,380	11,782,367	282,711	888,874	12,671,241	51,296	17,216	34,080	96,861	45,565
2019	12,828,685	262,024	876,356	13,705,041	13,107,277	551,184	881,729	13,989,005	278,592	57,063	221,529	283,965	5,373
2020	15,009,242	287,768	978,219	15,987,460	15,130,447	299,120	975,756	16,106,203	121,205	77,294	43,911	118,743	(2,462)
2021	11,003,229	530,397	1,059,870	12,063,100	11,130,818	562,822	986,730	12,117,547	127,588	141,993	(14,405)	54,447	(73,141)
2022	12,392,730	1,199,438	1,465,104	13,857,834	12,563,610	611,062	1,356,784	13,920,393	170,880	186,921	(16,041)	62,559	(108,320)
2023	12,714,893	2,005,406	2,057,585	14,772,478	12,814,379	1,198,450	1,844,609	14,658,987	99,486	428,217	(328,731)	(113,490)	(212,976)
2024	12,260,996	4,901,236	2,442,426	14,703,422	12,933,671	2,801,338	1,915,515	14,849,186	672,676	598,351	74,325	145,765	(526,911)
2025	8,194,413	24,209,078	7,344,574	15,538,987	12,909,669	16,230,638	2,569,546	15,479,214	4,715,256	4,848,369	(133,114)	(59,772)	(4,775,028)
2026					8,869,179	29,421,957	7,697,579	16,566,758					
Total	$356,760,628	$39,932,624	$27,167,746	$383,928,373	$372,003,411	$56,329,330	$28,161,577	$400,164,988	$6,373,604	$7,966,353	($1,592,750)	($330,144)	($6,703,747)

Column Notes

(1) Provided by Wyoming Department of Workforce Services
(2) Provided by Wyoming Department of Workforce Services
(4) Exhibit C.1, Column (3) as of 6-30-25.
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(8) Exhibit C.3, Column (13) as of 6-30-26.
(10) A. Column (3) * (%Rep 06/30/2026 - %Rep 06/30/2025) / (1-%Rep 06/30/2025)
(10) B. Column (3) * (%Paid 06/30/2026 - %Paid 06/30/2025) / (1-%Paid 06/30/2025)
LDFs are used to derive %Rep and %Paid for the respective periods

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Summary of Unpaid ALAE

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate ALAE	(4) Paid ALAE 6/30/2026	(5) Selected Unpaid 6/30/2026	(6) Benefit Adjustment	(7) Adjusted Unpaid ALAE 6/30/2026	(8) Discount Factor 3.50%	(9) Discounted Unpaid ALAE 6/30/2026
Prior to 1992	6/30/2026		$10,174,485	$10,174,485	$0	1.000	$0	0.983	$0
1992	6/30/2026	420	1,545,905	1,458,389	87,516	1.000	87,516	0.983	86,023
1993	6/30/2026	408	1,479,158	1,389,668	89,489	1.000	89,489	0.952	85,180
1994	6/30/2026	396	1,878,728	1,757,466	121,262	1.000	121,262	0.924	112,000
1995	6/30/2026	384	1,862,172	1,734,137	128,035	1.000	128,035	0.898	114,967
1996	6/30/2026	372	5,776,422	5,353,899	422,523	1.000	422,523	0.874	369,494
1997	6/30/2026	360	1,790,763	1,651,569	139,194	1.000	139,194	0.853	118,741
1998	6/30/2026	348	1,739,112	1,595,600	143,512	1.000	143,512	0.833	119,607
1999	6/30/2026	336	2,027,596	1,850,108	177,489	1.000	177,489	0.815	144,729
2000	6/30/2026	324	2,340,003	2,122,858	217,145	1.000	217,145	0.799	173,480
2001	6/30/2026	312	2,455,545	2,214,107	241,437	1.000	241,437	0.784	189,229
2002	6/30/2026	300	3,143,280	2,815,938	327,341	1.000	327,341	0.770	252,007
2003	6/30/2026	288	3,986,581	3,546,961	439,620	1.000	439,620	0.757	332,849
2004	6/30/2026	276	4,179,847	3,691,811	488,037	1.000	488,037	0.745	363,826
2005	6/30/2026	264	3,705,403	3,267,590	437,813	1.000	437,813	0.723	316,706
2006	6/30/2026	252	3,961,790	3,478,163	483,627	1.000	483,627	0.708	342,425
2007	6/30/2026	240	4,349,576	3,784,440	565,136	1.000	565,136	0.702	396,817
2008	6/30/2026	228	4,874,793	4,201,859	672,934	1.000	672,934	0.696	468,576
2009	6/30/2026	216	4,797,763	4,092,631	705,133	1.000	705,133	0.692	487,679
2010	6/30/2026	204	4,879,441	4,114,432	765,009	1.000	765,009	0.688	526,265
2011	6/30/2026	192	5,127,677	4,180,759	946,917	1.000	946,917	0.685	648,746
2012	6/30/2026	180	5,441,881	4,404,233	1,037,648	1.000	1,037,648	0.683	708,788
2013	6/30/2026	168	4,896,199	3,776,907	1,119,292	1.000	1,119,292	0.682	762,993
2014	6/30/2026	156	6,223,906	4,945,221	1,278,685	1.000	1,278,685	0.681	870,537
2015	6/30/2026	144	6,111,200	4,781,387	1,329,813	1.000	1,329,813	0.680	904,746
2016	6/30/2026	132	4,847,154	3,517,911	1,329,243	1.000	1,329,243	0.680	904,178
2017	6/30/2026	120	4,717,001	3,297,968	1,419,033	1.000	1,419,033	0.680	965,372
2018	6/30/2026	108	4,885,265	3,195,196	1,690,069	1.000	1,690,069	0.669	1,131,466
2019	6/30/2026	96	4,804,067	3,084,383	1,719,685	1.000	1,719,685	0.670	1,151,998
2020	6/30/2026	84	3,885,244	2,363,071	1,522,173	1.000	1,522,173	0.687	1,046,363
2021	6/30/2026	72	3,403,028	2,099,225	1,303,804	1.000	1,303,804	0.706	920,053
2022	6/30/2026	60	3,182,869	1,580,828	1,602,040	1.000	1,602,040	0.729	1,167,318
2023	6/30/2026	48	3,357,820	1,442,775	1,915,046	1.000	1,915,046	0.748	1,432,622
2024	6/30/2026	36	3,469,006	1,010,328	2,458,678	1.000	2,458,678	0.772	1,898,867
2025	6/30/2026	24	3,430,016	321,332	3,108,684	1.000	3,108,684	0.797	2,478,895
2026	6/30/2026	12	3,604,826	34,345	3,570,481	1.000	3,570,481	0.804	2,870,276
Total			$142,335,520	$108,331,979	$34,003,540		$34,003,540		$24,863,819

Column Notes

(3) Exhibit D.3, Column (9)
(4) Provided by Wyoming Department of Workforce Services
(5) (3) - (4)
(7) (5) x (6)
(8) Based on Exhibit D.6, Column (4) and 3.50% discount rate.
(9) (7) x (8)

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Summary Statistics

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate ALAE	(4) Selected Ultimate Counts	(5) Premium	(6) Payroll ($00's)	(7) Frequency per $1M Payroll	(8) Average Ultimate ALAE	(9) Ultimate ALAE Ratio
1992	6/30/2026	420	$1,545,905	19,990				$77	
1993	6/30/2026	408	1,479,158	20,299				73	
1994	6/30/2026	396	1,878,728	19,852				95	
1995	6/30/2026	384	1,862,172	19,071				98	
1996	6/30/2026	372	5,776,422	18,011				321	
1997	6/30/2026	360	1,790,763	8,562				209	
1998	6/30/2026	348	1,739,112	534				3,257	
1999	6/30/2026	336	2,027,596	546		$40,277,368	13.556%	3,714	
2000	6/30/2026	324	2,340,003	622		43,292,428	14.367%	3,762	
2001	6/30/2026	312	2,455,545	629		47,027,299	13.375%	3,904	
2002	6/30/2026	300	3,143,280	626		50,776,362	12.329%	5,021	
2003	6/30/2026	288	3,986,581	674		52,959,274	12.727%	5,915	
2004	6/30/2026	276	4,179,847	682	$165,040,128	55,362,397	12.319%	6,129	2.5%
2005	6/30/2026	264	3,705,403	662	195,848,284	60,849,344	10.879%	5,597	1.9%
2006	6/30/2026	252	3,961,790	620	232,662,274	69,289,653	8.948%	6,390	1.7%
2007	6/30/2026	240	4,349,576	626	257,289,991	79,410,961	7.883%	6,948	1.7%
2008	6/30/2026	228	4,874,793	554	258,120,718	88,397,375	6.262%	8,807	1.9%
2009	6/30/2026	216	4,797,763	540	225,136,317	91,019,593	5.935%	8,882	2.1%
2010	6/30/2026	204	4,879,441	475	180,281,337	86,014,115	5.525%	10,268	2.7%
2011	6/30/2026	192	5,127,677	483	193,554,924	91,213,698	5.296%	10,615	2.6%
2012	6/30/2026	180	5,441,881	441	210,705,196	95,514,448	4.612%	12,352	2.6%
2013	6/30/2026	168	4,896,199	408	219,274,560	97,350,585	4.186%	12,015	2.2%
2014	6/30/2026	156	6,223,906	468	238,716,897	101,485,570	4.608%	13,310	2.6%
2015	6/30/2026	144	6,111,200	457	246,412,917	105,282,781	4.342%	13,369	2.5%
2016	6/30/2026	132	4,847,154	387	225,797,693	100,348,047	3.861%	12,511	2.1%
2017	6/30/2026	120	4,717,001	369	206,478,757	97,700,169	3.780%	12,773	2.3%
2018	6/30/2026	108	4,885,265	366	204,497,730	101,963,752	3.588%	13,353	2.4%
2019	6/30/2026	96	4,804,067	304	201,795,821	100,978,104	3.012%	15,793	2.4%
2020	6/30/2026	84	3,885,244	248	194,428,991	106,267,694	2.333%	15,674	2.0%
2021	6/30/2026	72	3,403,028	225	181,364,171	101,077,078	2.223%	15,143	1.9%
2022	6/30/2026	60	3,182,869	204	201,272,377	110,193,931	1.847%	15,636	1.6%
2023	6/30/2026	48	3,357,820	202	210,090,556	118,888,999	1.699%	16,624	1.6%
2024	6/30/2026	36	3,469,006	211	213,191,368	127,191,078	1.660%	16,429	1.6%
2025	6/30/2026	24	3,430,016	190	206,075,036	132,682,369	1.436%	18,006	1.7%
2026	6/30/2026	12	3,604,826	194	192,292,367	134,412,699	1.443%	18,582	1.9%
Total			$132,161,035	118,731	$4,860,328,412	$2,487,227,171	4.990%	$1,113	2.1%

Column Notes

(3) Exhibit D.1, Column (3)
(4) Exhibit D.4, Column (10)
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (4) / (6) x 10,000
(8) (3) / (4)
(9) (3) / (5)

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Summary of Ultimate ALAE Methods

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Paid ALAE 6/30/2026	(4) Paid Development	(5) Born. - Ferg. Premium Paid	(6) Born. - Ferg. Payroll Paid	(7) Born. - Ferg. Loss Paid	(8) Paid ALAE to Paid Loss Development	(9) Selected Ultimate ALAE
1992	6/30/2026	420	$1,458,389	$1,545,905			$1,458,389	$1,651,721	$1,545,905
1993	6/30/2026	408	1,389,668	1,479,158			1,389,668	1,587,627	1,479,158
1994	6/30/2026	396	1,757,466	1,878,728			1,757,466	2,047,559	1,878,728
1995	6/30/2026	384	1,734,137	1,862,172			1,734,137	1,985,280	1,862,172
1996	6/30/2026	372	5,353,899	5,776,422			5,353,899	6,168,823	5,776,422
1997	6/30/2026	360	1,651,569	1,790,763			1,651,569	1,958,647	1,790,763
1998	6/30/2026	348	1,595,600	1,739,112			1,595,600	1,862,096	1,739,112
1999	6/30/2026	336	1,850,108	2,027,596		$2,088,046	2,044,336	2,238,108	2,027,596
2000	6/30/2026	324	2,122,858	2,340,003	$2,363,928	2,392,648	2,362,997	2,647,106	2,340,003
2001	6/30/2026	312	2,214,107	2,455,545	2,529,695	2,523,105	2,516,641	2,792,243	2,455,545
2002	6/30/2026	300	2,815,938	3,143,280	3,177,363	3,167,575	3,195,783	3,581,611	3,143,280
2003	6/30/2026	288	3,546,961	3,986,581	3,938,312	3,933,417	3,925,091	4,759,073	3,986,581
2004	6/30/2026	276	3,691,811	4,179,847	4,130,678	4,117,463	4,120,560	4,902,529	4,179,847
2005	6/30/2026	264	3,267,590	3,705,403	3,756,654	3,738,702	3,722,578	4,493,400	3,705,403
2006	6/30/2026	252	3,478,163	3,961,790	4,061,432	4,029,693	4,036,095	4,899,940	3,961,790
2007	6/30/2026	240	3,784,440	4,349,576	4,473,525	4,453,915	4,476,821	5,399,097	4,349,576
2008	6/30/2026	228	4,201,859	4,874,793	5,025,666	4,975,871	5,002,420	6,150,770	4,874,793
2009	6/30/2026	216	4,092,631	4,797,763	4,936,678	4,933,100	4,936,115	6,069,059	4,797,763
2010	6/30/2026	204	4,114,432	4,879,441	4,956,482	4,953,668	4,954,793	6,373,430	4,879,441
2011	6/30/2026	192	4,180,759	5,022,241	5,132,513	5,122,840	5,258,521	6,378,831	5,127,677
2012	6/30/2026	180	4,404,233	5,366,797	5,433,540	5,450,222	5,543,276	6,806,697	5,441,881
2013	6/30/2026	168	3,776,907	4,675,981	4,883,435	4,908,963	4,883,367	5,946,655	4,896,199
2014	6/30/2026	156	4,945,221	6,231,312	6,192,457	6,199,996	6,247,816	7,691,914	6,223,906
2015	6/30/2026	144	4,781,387	6,144,066	6,136,957	6,166,953	6,055,448	7,788,919	6,111,200
2016	6/30/2026	132	3,517,911	4,619,982	4,893,452	4,924,843	4,769,465	6,037,437	4,847,154
2017	6/30/2026	120	3,297,968	4,437,167	4,778,728	4,758,284	4,675,717	5,607,030	4,717,001
2018	6/30/2026	108	3,195,196	4,357,389	4,453,693	4,363,428	4,608,275	5,684,091	4,885,265
2019	6/30/2026	96	3,084,383	4,322,011	4,321,907	4,255,132	4,552,992	5,604,078	4,804,067
2020	6/30/2026	84	2,363,071	3,502,326	3,720,524	3,682,235	3,607,773	4,365,724	3,885,244
2021	6/30/2026	72	2,099,225	3,353,239	3,480,250	3,458,867	3,347,190	4,427,055	3,403,028
2022	6/30/2026	60	1,580,828	2,837,358	3,238,428	3,235,269	3,130,468	3,688,894	3,182,869
2023	6/30/2026	48	1,442,775	3,043,669	3,332,667	3,440,991	3,274,649	4,033,248	3,357,820
2024	6/30/2026	36	1,010,328	2,883,665	3,275,777	3,498,981	3,439,030	3,675,078	3,469,006
2025	6/30/2026	24	321,332	1,878,683	3,100,905	3,443,697	3,416,335	2,559,553	3,430,016
2026	6/30/2026	12	34,345	2,120,372	3,098,905	3,572,578	3,637,074	3,469,875	3,604,826
2000 - 2026			$81,366,658	$107,470,278	$112,824,548	$113,702,436	$113,697,292	$135,833,336	$114,061,179
Total			$98,157,494	$125,570,134	$112,824,548	$115,790,482	$130,682,356	$155,333,198	$132,161,035

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit D.6, Column (5)
(5) Exhibit D.7, Column (12)
(6) Exhibit D.8, Column (12)
(7) Exhibit D.9, Column (12)
(8) Exhibit D.11, Column (10)
(9) Based on Columns (3) through (8)

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Summary of Ultimate Claim Counts

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Closed Counts	(5) Open Claim Counts	(6) Ultimate Reported Count Method	(7) Ultimate Closed Count Method	(8) Ultimate B-F Reported Count Method	(9) Ultimate B-F Closed Count Method	(10) Selected Ultimate Counts
1992	6/30/2026	420	19,990	19,952	38	19,990	19,952			19,990
1993	6/30/2026	408	20,299	20,261	38	20,299	20,261			20,299
1994	6/30/2026	396	19,852	19,806	46	19,852	19,806			19,852
1995	6/30/2026	384	19,071	19,025	46	19,071	19,025			19,071
1996	6/30/2026	372	18,011	17,979	32	18,011	17,979			18,011
1997	6/30/2026	360	8,562	8,532	30	8,562	8,532			8,562
1998	6/30/2026	348	534	504	30	534	504			534
1999	6/30/2026	336	546	518	28	546	518	546	518	546
2000	6/30/2026	324	622	596	26	622	596	622	596	622
2001	6/30/2026	312	629	592	37	629	592	629	592	629
2002	6/30/2026	300	626	581	45	626	581	626	581	626
2003	6/30/2026	288	674	629	45	674	629	674	629	674
2004	6/30/2026	276	682	633	49	682	633	682	633	682
2005	6/30/2026	264	662	620	42	662	622	662	622	662
2006	6/30/2026	252	620	561	59	620	566	620	566	620
2007	6/30/2026	240	626	566	60	626	575	626	576	626
2008	6/30/2026	228	553	504	49	554	514	553	514	554
2009	6/30/2026	216	539	484	55	540	497	540	497	540
2010	6/30/2026	204	474	436	38	475	449	475	449	475
2011	6/30/2026	192	481	410	71	483	427	483	428	483
2012	6/30/2026	180	438	365	73	441	385	441	388	441
2013	6/30/2026	168	404	351	53	408	373	408	377	408
2014	6/30/2026	156	463	407	56	468	438	467	438	468
2015	6/30/2026	144	451	382	69	457	418	457	419	457
2016	6/30/2026	132	380	318	62	387	353	387	356	387
2017	6/30/2026	120	360	305	55	369	343	369	345	369
2018	6/30/2026	108	354	279	75	366	323	363	315	366
2019	6/30/2026	96	293	218	75	304	259	302	257	304
2020	6/30/2026	84	236	160	76	248	200	248	208	248
2021	6/30/2026	72	209	141	68	225	186	224	193	225
2022	6/30/2026	60	182	118	64	204	174	205	188	204
2023	6/30/2026	48	169	101	68	202	175	204	193	202
2024	6/30/2026	36	155	76	79	211	200	212	209	211
2025	6/30/2026	24	82	32	50	150	183	177	204	190
2026	6/30/2026	12	30	6	24	159	138	189	194	194
Total			118,259	116,448	1,811	118,656	117,408	12,391	11,485	118,731

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Exhibit D.19, Column (5)
(7) Exhibit D.17, Column (5)
(8) Exhibit D.21, Column (11)
(9) Exhibit D.22, Column (11)
(10) Based on Columns (3) through (9)

Wyoming Department of Workforce Services
ALAE
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Paid ALAE Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											1,066,220	1,083,435	1,112,447	1,140,817	1,179,825	1,194,042	1,205,930	1,221,813
1993										971,523	994,947	1,047,704	1,077,577	1,105,571	1,127,535	1,143,389	1,161,092	1,185,534
1994									1,055,167	1,075,670	1,114,821	1,171,657	1,204,089	1,244,775	1,275,908	1,335,615	1,359,976	1,374,601
1995								1,160,981	1,177,200	1,212,384	1,271,214	1,295,783	1,312,713	1,328,503	1,340,013	1,376,328	1,433,668	1,493,511
1996							1,021,754	1,066,619	1,118,745	1,170,240	1,205,251	1,252,939	1,282,926	1,299,965	1,342,915	1,400,079	1,435,339	1,456,579
1997						849,299	913,667	997,150	1,042,860	1,089,454	1,156,439	1,214,288	1,244,389	1,267,059	1,306,442	1,359,947	1,395,085	1,410,384
1998					786,170	845,276	921,556	1,004,669	1,061,605	1,122,133	1,164,844	1,191,485	1,241,448	1,313,172	1,372,868	1,405,751	1,458,369	1,498,943
1999				683,521	812,342	961,356	1,081,723	1,170,779	1,218,410	1,256,810	1,336,962	1,421,809	1,467,823	1,505,183	1,515,984	1,542,912	1,588,335	1,646,968
2000			636,602	836,860	1,131,560	1,293,110	1,444,530	1,560,975	1,642,072	1,719,841	1,754,965	1,824,890	1,909,088	1,940,887	1,983,171	2,006,031	2,024,587	2,032,232
2001		406,996	741,052	1,134,520	1,417,600	1,579,065	1,657,453	1,701,571	1,757,177	1,847,952	1,900,061	1,939,826	1,960,408	1,985,752	1,997,682	2,027,512	2,037,289	2,091,009
2002	22,533	542,704	1,201,209	1,601,523	1,896,574	2,077,110	2,161,239	2,225,660	2,271,512	2,354,386	2,417,077	2,457,745	2,502,031	2,561,264	2,571,688	2,597,842	2,655,471	2,688,049
2003	138,688	967,618	1,680,069	2,115,744	2,396,164	2,573,633	2,724,981	2,888,227	3,009,160	3,073,496	3,133,902	3,172,459	3,196,151	3,244,201	3,307,988	3,358,272	3,407,673	3,442,893
2004	154,515	1,028,074	1,739,245	2,114,793	2,368,388	2,610,362	2,726,143	2,871,560	2,965,824	3,060,582	3,195,337	3,280,309	3,372,626	3,440,913	3,514,069	3,591,706	3,614,582	3,651,142
2005	138,120	949,773	1,707,927	2,166,725	2,413,798	2,528,290	2,665,761	2,773,172	2,861,394	2,922,266	2,993,181	3,043,280	3,084,602	3,116,659	3,141,887	3,163,193	3,201,028	3,206,953
2006	136,781	989,674	1,709,081	2,172,842	2,489,923	2,675,014	2,787,877	2,905,029	2,964,023	3,099,578	3,174,175	3,233,846	3,288,286	3,338,060	3,376,109	3,381,945	3,410,133	3,439,038
2007	159,158	936,930	1,701,659	2,194,789	2,503,700	2,779,607	2,999,638	3,104,437	3,181,107	3,227,228	3,294,548	3,377,178	3,452,881	3,502,633	3,577,664	3,621,815	3,666,116	3,722,617
2008	132,870	1,018,436	2,043,865	2,723,553	3,065,214	3,333,661	3,477,070	3,644,955	3,793,348	3,907,990	3,974,894	4,004,679	4,030,771	4,057,475	4,114,201	4,167,873	4,185,913	4,189,706
2009	196,157	1,245,119	2,191,663	2,874,851	3,207,579	3,440,353	3,606,235	3,747,808	3,819,941	3,922,657	3,972,280	4,010,013	4,024,103	4,027,070	4,051,409	4,076,958	4,097,262	4,092,631
2010	147,945	1,208,396	2,217,981	2,921,013	3,255,697	3,480,327	3,644,173	3,819,106	3,878,254	3,941,981	4,002,649	4,027,005	4,034,525	4,042,977	4,054,473	4,080,172	4,114,432	
2011	169,159	1,308,786	2,135,111	2,842,629	3,135,688	3,367,554	3,548,066	3,659,881	3,747,372	3,867,750	3,934,439	3,992,993	4,053,028	4,080,034	4,097,616	4,180,759		
2012	131,730	1,304,006	2,192,393	2,793,178	3,215,831	3,525,070	3,767,288	3,923,522	4,007,723	4,105,654	4,170,791	4,198,554	4,292,176	4,359,859	4,404,233			
2013	104,768	964,966	1,869,792	2,492,431	2,880,365	3,143,363	3,254,740	3,409,731	3,468,004	3,523,933	3,595,242	3,683,380	3,731,187	3,776,907				
2014	97,273	1,055,882	2,445,166	3,339,548	3,780,018	4,100,693	4,354,486	4,560,974	4,605,109	4,664,364	4,775,289	4,899,304	4,945,221					
2015	148,139	1,157,243	2,298,227	3,080,519	3,592,700	4,005,785	4,265,123	4,434,497	4,500,102	4,596,371	4,672,251	4,781,387						
2016	67,743	792,927	1,533,905	2,073,655	2,512,313	2,927,805	3,096,329	3,289,012	3,375,969	3,394,806	3,517,911							
2017	78,476	911,573	1,782,308	2,352,186	2,725,886	2,985,335	3,133,279	3,197,415	3,266,794	3,297,968								
2018	87,356	764,793	1,499,613	1,982,211	2,300,139	2,555,885	2,773,077	2,992,059	3,195,196									
2019	78,983	804,805	1,518,690	1,908,673	2,183,234	2,573,030	2,802,322	3,084,383										
2020	72,272	645,659	1,129,550	1,491,518	1,806,322	2,103,690	2,363,071											
2021	73,770	588,933	1,242,471	1,629,715	1,946,343	2,099,225												
2022	30,393	365,398	884,064	1,340,134	1,580,828													
2023	32,679	420,765	999,853	1,442,775														
2024	55,877	550,146	1,010,328															
2025	20,029	321,332																
2026	34,345																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992											1.016	1.027	1.026	1.034	1.012	1.010	1.013	1.013
1993										1.024	1.053	1.029	1.026	1.020	1.014	1.015	1.021	1.029
1994									1.019	1.036	1.051	1.028	1.034	1.025	1.047	1.018	1.011	1.030
1995								1.014	1.030	1.049	1.019	1.013	1.012	1.009	1.027	1.042	1.042	1.021
1996							1.044	1.049	1.046	1.030	1.040	1.024	1.013	1.033	1.043	1.025	1.015	1.063
1997						1.076	1.091	1.046	1.045	1.061	1.050	1.025	1.018	1.031	1.041	1.026	1.011	1.006
1998					1.075	1.090	1.090	1.057	1.057	1.038	1.023	1.042	1.058	1.045	1.024	1.037	1.028	1.024
1999				1.188	1.183	1.125	1.082	1.041	1.032	1.064	1.063	1.032	1.025	1.007	1.018	1.029	1.037	1.009
2000			1.315	1.352	1.143	1.117	1.081	1.052	1.047	1.020	1.040	1.046	1.017	1.022	1.012	1.009	1.004	1.006
2001		1.821	1.531	1.250	1.114	1.050	1.027	1.033	1.052	1.028	1.021	1.011	1.013	1.006	1.015	1.005	1.026	1.013
2002	24.085	2.213	1.333	1.184	1.095	1.041	1.030	1.021	1.036	1.027	1.017	1.018	1.024	1.004	1.010	1.022	1.012	1.012
2003	6.977	1.736	1.259	1.133	1.074	1.059	1.060	1.042	1.021	1.020	1.012	1.007	1.015	1.020	1.015	1.015	1.010	1.012
2004	6.654	1.692	1.216	1.120	1.102	1.044	1.053	1.033	1.032	1.044	1.027	1.028	1.020	1.021	1.022	1.006	1.010	1.001
2005	6.876	1.798	1.269	1.114	1.047	1.054	1.040	1.032	1.021	1.024	1.017	1.014	1.010	1.008	1.007	1.012	1.002	1.003
2006	7.235	1.727	1.271	1.146	1.074	1.042	1.042	1.020	1.046	1.024	1.019	1.017	1.015	1.011	1.002	1.008	1.008	1.004
2007	5.887	1.816	1.290	1.141	1.110	1.079	1.035	1.025	1.014	1.021	1.025	1.022	1.014	1.021	1.012	1.012	1.015	1.008
2008	7.665	2.007	1.333	1.125	1.088	1.043	1.048	1.041	1.030	1.017	1.007	1.007	1.007	1.014	1.013	1.004	1.001	1.003
2009	6.348	1.760	1.312	1.116	1.073	1.048	1.039	1.019	1.027	1.013	1.009	1.004	1.001	1.006	1.006	1.005	0.999	
2010	8.168	1.835	1.317	1.115	1.069	1.047	1.048	1.015	1.016	1.015	1.006	1.002	1.002	1.003	1.006	1.008		
2011	7.737	1.631	1.331	1.103	1.074	1.054	1.032	1.024	1.032	1.017	1.015	1.015	1.007	1.004	1.020			
2012	9.899	1.681	1.274	1.151	1.096	1.069	1.041	1.021	1.024	1.016	1.007	1.022	1.016	1.010				
2013	9.211	1.938	1.333	1.156	1.091	1.035	1.048	1.017	1.016	1.020	1.025	1.013	1.012					
2014	10.855	2.316	1.366	1.132	1.085	1.062	1.047	1.010	1.013	1.024	1.026	1.009						
2015	7.812	1.986	1.340	1.166	1.115	1.065	1.040	1.015	1.021	1.017	1.023							
2016	11.705	1.934	1.352	1.212	1.165	1.058	1.062	1.026	1.006	1.036								
2017	11.616	1.955	1.320	1.159	1.095	1.050	1.020	1.022	1.010									
2018	8.755	1.961	1.322	1.160	1.111	1.085	1.079	1.068										
2019	10.190	1.887	1.257	1.144	1.179	1.089	1.101											
2020	8.934	1.749	1.320	1.211	1.165	1.123												
2021	7.983	2.110	1.312	1.194	1.079													
2022	12.022	2.419	1.516	1.180														
2023	12.876	2.376	1.443															
2024	9.846	1.836																
2025	16.043																	
Strt Average	9.807	1.924	1.330	1.165	1.104	1.067	1.053	1.031	1.029	1.029	1.025	1.020	1.017	1.017	1.018	1.016	1.015	1.015
$ Wtd Average	8.420	1.886	1.320	1.152	1.099	1.062	1.049	1.028	1.025	1.024	1.021	1.016	1.014	1.014	1.015	1.013	1.012	1.011
5 Year $ Wtd Average	10.560	2.048	1.353	1.175	1.124	1.078	1.058	1.025	1.014	1.022	1.019	1.012	1.008	1.008	1.012	1.008	1.005	1.004
3 Year $ Wtd Average	11.901	2.166	1.411	1.195	1.142	1.098	1.065	1.038	1.013	1.024	1.025	1.015	1.012	1.006	1.011	1.006	1.005	1.005
High-Low	9.337	1.915	1.327	1.159	1.103	1.066	1.053	1.030	1.029	1.028	1.025	1.019	1.016	1.016	1.018	1.016	1.014	1.013
3 Year Strt Average	12.921	2.211	1.424	1.195	1.141	1.099	1.067	1.039	1.012	1.026	1.025	1.015	1.012	1.006	1.011	1.006	1.005	1.005
Curve Fit Selection												1.019	1.017	1.015	1.014	1.013	1.012	1.011
Selected	10.560	2.048	1.353	1.175	1.124	1.078	1.058	1.028	1.014	1.024	1.022	1.020	1.018	1.016	1.014	1.013	1.012	1.010
Cumulative	61.738	5.847	2.854	2.110	1.795	1.597	1.482	1.401	1.364	1.345	1.313	1.285	1.260	1.238	1.219	1.201	1.186	1.172
% Developed	2%	17%	35%	47%	56%	63%	67%	71%	73%	74%	76%	78%	79%	81%	82%	83%	84%	85%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Paid ALAE Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	1,237,598	1,258,077	1,263,969	1,294,486	1,326,352	1,366,569	1,385,751	1,394,992	1,399,904	1,406,331	1,422,104	1,430,216	1,430,216	1,430,291	1,444,282	1,458,389	1,458,389	1,458,389
1993	1,219,807	1,265,030	1,295,899	1,303,712	1,309,026	1,321,610	1,346,389	1,351,398	1,352,436	1,353,655	1,360,374	1,379,661	1,388,715	1,388,715	1,389,028	1,389,668		1,389,668
1994	1,416,048	1,491,345	1,517,577	1,581,516	1,585,759	1,589,823	1,593,627	1,613,068	1,645,830	1,659,277	1,671,248	1,710,282	1,729,646	1,750,405	1,757,466			1,757,466
1995	1,524,281	1,560,799	1,579,325	1,581,065	1,585,878	1,599,785	1,625,673	1,631,871	1,635,897	1,655,417	1,664,627	1,679,030	1,720,855	1,734,137				1,734,137
1996	1,548,097	1,967,929	2,425,901	2,728,953	3,119,740	3,403,948	3,731,439	4,032,554	4,303,511	4,651,323	4,930,637	5,353,899	5,353,899					5,353,899
1997	1,418,603	1,425,200	1,429,818	1,436,924	1,469,310	1,500,657	1,524,974	1,553,468	1,560,912	1,561,866	1,584,548	1,651,569						1,651,569
1998	1,534,745	1,541,875	1,551,971	1,574,598	1,585,570	1,585,675	1,585,675	1,585,705	1,588,521	1,595,600	1,595,600							1,595,600
1999	1,661,592	1,674,766	1,704,091	1,719,840	1,753,510	1,766,464	1,824,871	1,847,103	1,847,526	1,850,108								1,850,108
2000	2,044,868	2,053,461	2,068,849	2,091,007	2,091,007	2,105,929	2,109,318	2,116,008	2,122,858									2,122,858
2001	2,117,496	2,130,783	2,168,262	2,174,486	2,182,259	2,190,750	2,198,841	2,214,107										2,214,107
2002	2,719,013	2,735,957	2,785,551	2,797,761	2,801,961	2,810,236	2,815,938											2,815,938
2003	3,483,004	3,489,686	3,517,907	3,538,683	3,544,526	3,546,961												3,546,961
2004	3,655,301	3,661,645	3,670,675	3,687,011	3,691,811													3,691,811
2005	3,217,745	3,246,265	3,254,429	3,267,590														3,267,590
2006	3,451,486	3,472,623	3,478,163															3,478,163
2007	3,753,452	3,784,440																3,784,440
2008	4,201,859																	4,201,859
2009																		4,092,631
2010																		4,114,432
2011																		4,180,759
2012																		4,404,233
2013																		3,776,907
2014																		4,945,221
2015																		4,781,387
2016																		3,517,911
2017																		3,297,968
2018																		3,195,196
2019																		3,084,383
2020																		2,363,071
2021																		2,099,225
2022																		1,580,828
2023																		1,442,775
2024																		1,010,328
2025																		321,332
2026																		34,345

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.017	1.005	1.024	1.025	1.030	1.014	1.007	1.004	1.005	1.011	1.006	1.000	1.000	1.010	1.010	1.000	
1993	1.037	1.024	1.006	1.004	1.010	1.019	1.004	1.001	1.001	1.005	1.014	1.007	1.000	1.000	1.000		
1994	1.053	1.018	1.042	1.003	1.003	1.002	1.012	1.020	1.008	1.007	1.023	1.011	1.012	1.004			
1995	1.024	1.012	1.001	1.003	1.009	1.016	1.004	1.002	1.012	1.006	1.009	1.025	1.008				
1996	1.271	1.233	1.125	1.143	1.091	1.096	1.081	1.067	1.081	1.060	1.086	1.000					
1997	1.005	1.003	1.005	1.023	1.021	1.016	1.019	1.005	1.001	1.015	1.042						
1998	1.005	1.007	1.015	1.007	1.000	1.000	1.000	1.002	1.004	1.000							
1999	1.008	1.018	1.009	1.020	1.007	1.033	1.012	1.000	1.001								
2000	1.004	1.007	1.011	1.000	1.007	1.002	1.003	1.003									
2001	1.006	1.018	1.003	1.004	1.004	1.004	1.007										
2002	1.006	1.018	1.004	1.002	1.003	1.002											
2003	1.002	1.008	1.006	1.002	1.001												
2004	1.002	1.002	1.004	1.001													
2005	1.009	1.003	1.004														
2006	1.006	1.002															
2007	1.008																
2008																	
2009																	
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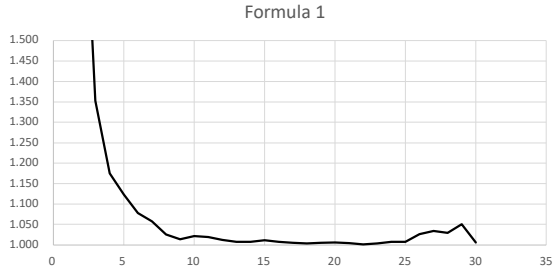
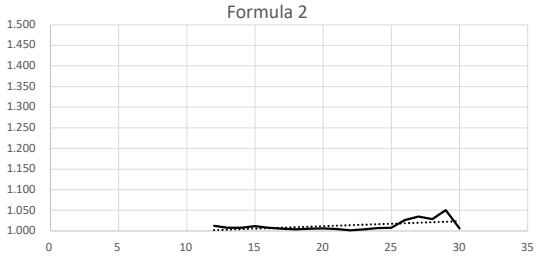
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.029	1.025	1.019	1.018	1.015	1.019	1.015	1.012	1.014	1.015	1.030	1.009	1.005	1.005	1.005	1.000	—
$ Wtd Average	1.021	1.022	1.018	1.020	1.018	1.024	1.022	1.019	1.026	1.025	1.045	1.006	1.005	1.005	1.005	1.000	—
5 Year $ Wtd Average	1.005	1.006	1.004	1.002	1.004	1.007	1.008	1.026	1.035	1.029	1.050	1.006	—	—	—	—	—
3 Year $ Wtd Average	1.008	1.002	1.005	1.001	1.002	1.002	1.007	1.002	1.002	1.039	1.062	1.007	1.007	1.005	—	—	—
High-Low	1.014	1.011	1.011	1.008	1.009	1.012	1.008	1.005	1.005	1.009	1.022	1.006	1.004	1.004	—	—	—
3 Year Strt Average	1.008	1.002	1.005	1.001	1.003	1.002	1.007	1.002	1.002	1.025	1.046	1.012	1.007	1.005	—	—	—
Curve Fit Selection	1.010	1.009	1.008	1.008	1.007	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.005	1.005	1.004	1.004	1.004
Selected	1.009	1.009	1.004	1.002	1.007	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.005	1.005	1.004	1.004	1.004
Cumulative	1.160	1.149	1.139	1.134	1.132	1.124	1.116	1.109	1.102	1.096	1.090	1.084	1.079	1.074	1.069	1.064	1.060
% Developed	86%	87%	88%	88%	88%	89%	90%	90%	91%	91%	92%	92%	93%	93%	94%	94%	94%

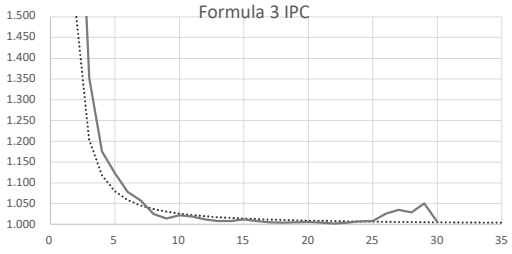
Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

	(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Paid ALAE Development				**Formula 1**			**Formula 2**				**Formula 3 (IPC)**						
				1			**12**	**A=**	(0.516)	**C=**	(0.868)	**IPC = e^{A} x (X + C)$^{(-B)}$**					
				73.2%			**92.3%**	**B=**	1.420	**R-Square**	0.769	**Cutoff Age=**	48				
	5 Year Wtd	**Implied**		**-8.7%**			**-9.6%**		**Exclude**	**X'**	**Y'**	**Fitted Value**				**Selected**	**Selected**
Age (Years)	**Age to Age**	**CDF**	**% unpaid**	**Estimate 1**	**Age (Years)**	**% unpaid**	**Estimate 2**	**Age (Years)**	**(Y/N)**	**ln(1/(X+C))**	**ln(Y-1)**	**Age to Age**	**CDF**	**Estimate 3**	**Selected**	**CDF**	**Age to Age**
1	10.560	60.307	98.3%	67.2%				**1**		2.028	2.258	11.647	40.120	97.5%			
2	2.048	5.711	82.5%	61.6%				**2**		(0.124)	0.047	1.501	3.445	71.0%			
3	1.353	2.788	64.1%	56.5%				**3**		(0.757)	(1.041)	1.204	2.295	56.4%			
4	1.175	2.061	51.5%	51.8%				**4**		(1.142)	(1.741)	1.118	1.906	47.5%			
5	1.124	1.753	43.0%	47.5%				**5**		(1.419)	(2.090)	1.080	1.705	41.4%			
6	1.078	1.560	35.9%	43.5%				**6**		(1.635)	(2.554)	1.059	1.579	36.7%			
7	1.058	1.448	30.9%	39.9%				**7**		(1.813)	(2.853)	1.045	1.492	33.0%			
8	1.025	1.369	26.9%	36.6%				**8**		(1.965)	(3.673)	1.037	1.427	29.9%			
9	1.014	1.335	25.1%	33.5%				**9**		(2.096)	(4.297)	1.030	1.377	27.4%			
10	1.022	1.317	24.1%	30.7%				**10**		(2.212)	(3.817)	1.026	1.336	25.2%			
11	1.019	1.289	22.4%	28.2%				**11**		(2.316)	(3.949)	1.022	1.302	23.2%			
12	1.012	1.264	20.9%	25.8%	**12**	20.9%	29.3%	**12**		(2.410)	(4.402)	1.019	1.274	21.5%	21.5%	1.274	1.019
13	1.008	1.249	19.9%	23.7%	**13**	19.9%	26.6%	**13**		(2.496)	(4.887)	1.017	1.250	20.0%	20.0%	1.250	1.017
14	1.008	1.240	19.3%	21.7%	**14**	19.3%	24.2%	**14**		(2.575)	(4.891)	1.015	1.229	18.6%	18.6%	1.229	1.015
15	1.012	1.230	18.7%	19.9%	**15**	18.7%	21.9%	**15**		(2.648)	(4.451)	1.014	1.210	17.3%	17.3%	1.210	1.014
16	1.008	1.216	17.8%	18.3%	**16**	17.8%	19.9%	**16**		(2.717)	(4.892)	1.013	1.193	16.2%	16.2%	1.193	1.013
17	1.005	1.207	17.2%	16.7%	**17**	17.2%	18.1%	**17**		(2.781)	(5.324)	1.012	1.178	15.1%	15.1%	1.178	1.012
18	1.004	1.201	16.8%	15.4%	**18**	16.8%	16.5%	**18**		(2.841)	(5.556)	1.011	1.165	14.2%	14.2%	1.165	1.011
19	1.005	1.197	16.4%	14.1%	**19**	16.4%	15.0%	**19**		(2.898)	(5.234)	1.010	1.153	13.3%	13.3%	1.153	1.010
20	1.006	1.190	16.0%	12.9%	**20**	16.0%	13.6%	**20**		(2.951)	(5.107)	1.009	1.142	12.4%	12.4%	1.142	1.009
21	1.004	1.183	15.5%	11.8%	**21**	15.5%	12.4%	**21**		(3.002)	(5.412)	1.008	1.132	11.6%	11.6%	1.132	1.008
22	1.002	1.178	15.1%	10.9%	**22**	15.1%	11.2%	**22**		(3.051)	(6.449)	1.008	1.122	10.9%	10.9%	1.122	1.008
23	1.004	1.176	15.0%	9.9%	**23**	15.0%	10.2%	**23**		(3.097)	(5.572)	1.007	1.113	10.2%	10.2%	1.113	1.007
24	1.007	1.172	14.6%	9.1%	**24**	14.6%	9.3%	**24**		(3.141)	(4.930)	1.007	1.105	9.5%	9.5%	1.105	1.007
25	1.008	1.163	14.0%	8.4%	**25**	14.0%	8.4%	**25**		(3.184)	(4.845)	1.006	1.098	8.9%	8.9%	1.098	1.006
26	1.026	1.154	13.3%	7.7%	**26**	13.3%	7.7%	**26**		(3.224)	(3.653)	1.006	1.091	8.3%	8.3%	1.091	1.006
27	1.035	1.125	11.1%	7.0%	**27**	11.1%	7.0%	**27**		(3.263)	(3.365)	1.006	1.084	7.7%	7.7%	1.084	1.006
28	1.029	1.087	8.0%	6.4%	**28**	8.0%	6.3%	**28**		(3.301)	(3.539)	1.005	1.078	7.2%	7.2%	1.078	1.005
29	1.050	1.057	5.4%	5.9%	**29**	5.4%	5.7%	**29**		(3.337)	(2.991)	1.005	1.072	6.7%	6.7%	1.072	1.005
30	1.006	1.006	0.6%	5.4%	**30**	0.6%	5.2%	**30**	y			1.005	1.066	6.2%	6.2%	1.066	1.005
31				5.0%			4.7%	**31**				1.005	1.061	5.8%	5.8%	1.061	1.005
32				4.6%			4.3%	**32**				1.005	1.056	5.3%	5.3%	1.056	1.005
33				4.2%			3.9%	**33**				1.004	1.051	4.9%	4.9%	1.051	1.004
34				3.8%			3.6%	**34**				1.004	1.047	4.5%	4.5%	1.047	1.004
35				3.5%			3.2%	**35**				1.004	1.042	4.1%	4.1%	1.042	1.004
36				3.2%			2.9%	**36**				1.004	1.038	3.7%	3.7%	1.038	1.004
37				3.0%			2.7%	**37**				1.004	1.034	3.3%	3.3%	1.034	1.004
38				2.7%			2.4%	**38**				1.004	1.031	3.0%	3.0%	1.031	1.004
39				2.5%			2.2%	**39**				1.003	1.027	2.6%	2.6%	1.027	1.003
40				2.3%			2.0%	**40**				1.003	1.024	2.3%	2.3%	1.024	1.003
41				2.1%			1.8%	**41**				1.003	1.020	2.0%	2.0%	1.020	1.003
42				1.9%			1.7%	**42**				1.003	1.017	1.7%	1.7%	1.017	1.003
43				1.8%			1.5%	**43**				1.003	1.014	1.4%	1.4%	1.014	1.003
44				1.6%			1.4%	**44**				1.003	1.011	1.1%	1.1%	1.011	1.003
45				1.5%			1.2%	**45**				1.003	1.008	0.8%	0.8%	1.008	1.003
46				1.4%			1.1%	**46**				1.003	1.005	0.5%	0.5%	1.005	1.003
47				1.2%			1.0%	**47**				1.003	1.003	0.3%	0.3%	1.003	1.003
48				1.1%			0.9%	**48**				1.000	1.000	0.0%	0.0%	1.000	1.000







Column Notes

(1) From Exhibit D.5
(2) Based on Column (1)
(3) 1.00 - 1.00 / (2)
(4) Based on Column (3) and lognormal model
(5) (3)
(6) Based on Column (5) and lognormal model
(7) Based on judgment
(11) Based on Column (10)
(12) 1.00 - 1.00 / (11)
(13) Based on Columns (4), (6), (12) and judgment
(14) 1.00 / (1.00 - (13))
(15) Based on Column (14)

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Paid ALAE Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Paid ALAE	(4) Cumulative Paid LDF	(5) Estimated Ult. ALAE Paid Method (3) x (4)
1992	6/30/2026	420	$1,458,389	1.060	$1,545,905
1993	6/30/2026	408	1,389,668	1.064	1,479,158
1994	6/30/2026	396	1,757,466	1.069	1,878,728
1995	6/30/2026	384	1,734,137	1.074	1,862,172
1996	6/30/2026	372	5,353,899	1.079	5,776,422
1997	6/30/2026	360	1,651,569	1.084	1,790,763
1998	6/30/2026	348	1,595,600	1.090	1,739,112
1999	6/30/2026	336	1,850,108	1.096	2,027,596
2000	6/30/2026	324	2,122,858	1.102	2,340,003
2001	6/30/2026	312	2,214,107	1.109	2,455,545
2002	6/30/2026	300	2,815,938	1.116	3,143,280
2003	6/30/2026	288	3,546,961	1.124	3,986,581
2004	6/30/2026	276	3,691,811	1.132	4,179,847
2005	6/30/2026	264	3,267,590	1.134	3,705,403
2006	6/30/2026	252	3,478,163	1.139	3,961,790
2007	6/30/2026	240	3,784,440	1.149	4,349,576
2008	6/30/2026	228	4,201,859	1.160	4,874,793
2009	6/30/2026	216	4,092,631	1.172	4,797,763
2010	6/30/2026	204	4,114,432	1.186	4,879,441
2011	6/30/2026	192	4,180,759	1.201	5,022,241
2012	6/30/2026	180	4,404,233	1.219	5,366,797
2013	6/30/2026	168	3,776,907	1.238	4,675,981
2014	6/30/2026	156	4,945,221	1.260	6,231,312
2015	6/30/2026	144	4,781,387	1.285	6,144,066
2016	6/30/2026	132	3,517,911	1.313	4,619,982
2017	6/30/2026	120	3,297,968	1.345	4,437,167
2018	6/30/2026	108	3,195,196	1.364	4,357,389
2019	6/30/2026	96	3,084,383	1.401	4,322,011
2020	6/30/2026	84	2,363,071	1.482	3,502,326
2021	6/30/2026	72	2,099,225	1.597	3,353,239
2022	6/30/2026	60	1,580,828	1.795	2,837,358
2023	6/30/2026	48	1,442,775	2.110	3,043,669
2024	6/30/2026	36	1,010,328	2.854	2,883,665
2025	6/30/2026	24	321,332	5.847	1,878,683
2026	6/30/2026	12	34,345	61.738	2,120,372
Total			$98,157,494		$125,570,134

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit D.5.

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Paid ALAE Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Projected ALAE Ratio	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended ALAE Ratio	(8) Smoothed ALAE Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1/(9)	(11) Unpaid ALAE (3) x (8) x (10)	(12) Indicated Ultimate ALAE
2000	6/30/2026	324	$148,762,633	1.7%	1.000	1.051	1.8%	1.7%	1.102	9.3%	$241,070	$2,363,928
2001	6/30/2026	312	175,048,207	1.5%	1.000	1.001	1.5%	1.8%	1.109	9.8%	315,587	2,529,695
2002	6/30/2026	300	180,262,306	1.9%	1.000	0.953	1.8%	1.9%	1.116	10.4%	361,424	3,177,363
2003	6/30/2026	288	175,552,340	2.5%	1.000	0.908	2.3%	2.0%	1.124	11.0%	391,352	3,938,312
2004	6/30/2026	276	177,079,289	2.6%	1.000	0.865	2.2%	2.1%	1.132	11.7%	438,867	4,130,678
2005	6/30/2026	264	185,716,218	2.2%	1.000	0.823	1.8%	2.2%	1.134	11.8%	489,063	3,756,654
2006	6/30/2026	252	204,173,121	2.2%	1.000	0.784	1.7%	2.3%	1.139	12.2%	583,270	4,061,432
2007	6/30/2026	240	215,836,851	2.3%	1.000	0.747	1.7%	2.5%	1.149	13.0%	689,084	4,473,525
2008	6/30/2026	228	218,131,541	2.5%	1.000	0.711	1.8%	2.7%	1.160	13.8%	823,807	5,025,666
2009	6/30/2026	216	208,459,209	2.6%	1.000	0.706	1.8%	2.8%	1.172	14.7%	844,047	4,936,678
2010	6/30/2026	204	193,599,615	2.9%	1.000	0.701	2.0%	2.8%	1.186	15.7%	842,050	4,956,482
2011	6/30/2026	192	203,337,513	2.8%	1.000	0.697	2.0%	2.8%	1.201	16.8%	951,754	5,132,513
2012	6/30/2026	180	204,008,162	3.0%	1.000	0.692	2.1%	2.8%	1.219	17.9%	1,029,306	5,433,540
2013	6/30/2026	168	203,157,965	2.6%	1.000	0.687	1.8%	2.8%	1.238	19.2%	1,106,528	4,883,435
2014	6/30/2026	156	211,849,593	3.3%	1.000	0.682	2.2%	2.9%	1.260	20.6%	1,247,236	6,192,457
2015	6/30/2026	144	212,780,825	3.3%	1.000	0.677	2.2%	2.9%	1.285	22.2%	1,355,569	6,136,957
2016	6/30/2026	132	199,356,077	2.7%	1.000	0.673	1.8%	2.9%	1.313	23.9%	1,375,541	4,893,452
2017	6/30/2026	120	198,012,678	2.5%	1.000	0.668	1.7%	2.9%	1.345	25.7%	1,480,759	4,778,728
2018	6/30/2026	108	207,938,971	2.4%	1.000	0.663	1.6%	2.3%	1.364	26.7%	1,258,496	4,453,693
2019	6/30/2026	96	200,475,628	2.5%	1.000	0.698	1.7%	2.2%	1.401	28.6%	1,237,524	4,321,907
2020	6/30/2026	84	203,774,071	1.9%	1.000	0.735	1.4%	2.0%	1.482	32.5%	1,357,453	3,720,524
2021	6/30/2026	72	189,814,141	2.0%	1.000	0.774	1.6%	1.9%	1.597	37.4%	1,381,025	3,480,250
2022	6/30/2026	60	202,517,355	1.6%	1.000	0.815	1.3%	1.8%	1.795	44.3%	1,657,600	3,238,428
2023	6/30/2026	48	204,639,501	1.7%	1.000	0.857	1.5%	1.8%	2.110	52.6%	1,889,892	3,332,667
2024	6/30/2026	36	209,063,047	1.6%	1.000	0.903	1.4%	1.7%	2.854	65.0%	2,265,449	3,275,777
2025	6/30/2026	24	211,599,899	1.0%	1.000	0.950	1.0%	1.6%	5.847	82.9%	2,779,573	3,100,905
2026	6/30/2026	12	206,922,188	1.4%	1.000	1.000	1.4%	1.5%	61.738	98.4%	3,064,560	3,098,905
	Total		$5,351,868,944								$31,457,890	$112,824,548

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit D.3, Columns (4) and (8) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit D.14
(7) (4) x (5) x (6)
(8) Exhibit D.14, Column (9)
(9) From Exhibit D.5
(12) Column (11) + Exhibit D.6, Column (3)

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Bornhuetter-Ferguson Method with a Payroll Base Using Paid ALAE Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1/(9)	(11) Unpaid ALAE (3) x (8) x (10)	(12) Indicated Ultimate ALAE
1999	6/30/2026	336	$40,277,368	$0.053	1.000	0.542	$0.029	$0.067	1.096	8.8%	$237,938	$2,088,046
2000	6/30/2026	324	43,292,428	0.058	1.000	0.544	0.031	0.067	1.102	9.3%	269,791	2,392,648
2001	6/30/2026	312	47,027,299	0.056	1.000	0.547	0.031	0.067	1.109	9.8%	308,997	2,523,105
2002	6/30/2026	300	50,776,362	0.066	1.000	0.550	0.036	0.066	1.116	10.4%	351,637	3,167,575
2003	6/30/2026	288	52,959,274	0.083	1.000	0.553	0.046	0.066	1.124	11.0%	386,456	3,933,417
2004	6/30/2026	276	55,362,397	0.082	1.000	0.555	0.046	0.066	1.132	11.7%	425,652	4,117,463
2005	6/30/2026	264	60,849,344	0.067	1.000	0.558	0.038	0.066	1.134	11.8%	471,111	3,738,702
2006	6/30/2026	252	69,289,653	0.064	1.000	0.561	0.036	0.065	1.139	12.2%	551,530	4,029,693
2007	6/30/2026	240	79,410,961	0.061	1.000	0.564	0.035	0.065	1.149	13.0%	669,475	4,453,915
2008	6/30/2026	228	88,397,375	0.062	1.000	0.566	0.035	0.063	1.160	13.8%	774,012	4,975,871
2009	6/30/2026	216	91,019,593	0.060	1.000	0.572	0.034	0.063	1.172	14.7%	840,469	4,933,100
2010	6/30/2026	204	86,014,115	0.065	1.000	0.577	0.038	0.062	1.186	15.7%	839,236	4,953,668
2011	6/30/2026	192	91,213,698	0.062	1.000	0.583	0.036	0.062	1.201	16.8%	942,081	5,122,840
2012	6/30/2026	180	95,514,448	0.064	1.000	0.588	0.037	0.061	1.219	17.9%	1,045,989	5,450,222
2013	6/30/2026	168	97,350,585	0.055	1.000	0.594	0.032	0.060	1.238	19.2%	1,132,056	4,908,963
2014	6/30/2026	156	101,485,570	0.069	1.000	0.600	0.041	0.060	1.260	20.6%	1,254,775	6,199,996
2015	6/30/2026	144	105,282,781	0.066	1.000	0.605	0.040	0.059	1.285	22.2%	1,385,566	6,166,953
2016	6/30/2026	132	100,348,047	0.053	1.000	0.611	0.032	0.059	1.313	23.9%	1,406,932	4,924,843
2017	6/30/2026	120	97,700,169	0.051	1.000	0.617	0.032	0.058	1.345	25.7%	1,460,316	4,758,284
2018	6/30/2026	108	101,963,752	0.049	1.000	0.623	0.031	0.043	1.364	26.7%	1,168,232	4,363,428
2019	6/30/2026	96	100,978,104	0.049	1.000	0.661	0.032	0.040	1.401	28.6%	1,170,749	4,255,132
2020	6/30/2026	84	106,267,694	0.037	1.000	0.701	0.026	0.038	1.482	32.5%	1,319,164	3,682,235
2021	6/30/2026	72	101,077,078	0.038	1.000	0.744	0.029	0.036	1.597	37.4%	1,359,642	3,458,867
2022	6/30/2026	60	110,193,931	0.030	1.000	0.789	0.023	0.034	1.795	44.3%	1,654,441	3,235,269
2023	6/30/2026	48	118,888,999	0.030	1.000	0.837	0.025	0.032	2.110	52.6%	1,998,217	3,440,991
2024	6/30/2026	36	127,191,078	0.026	1.000	0.888	0.023	0.030	2.854	65.0%	2,488,653	3,498,981
2025	6/30/2026	24	132,682,369	0.017	1.000	0.943	0.016	0.028	5.847	82.9%	3,122,365	3,443,697
2026	6/30/2026	12	134,412,699	0.021	1.000	1.000	0.021	0.027	61.738	98.4%	3,538,234	3,572,578
	Total		$2,487,227,171								$32,573,716	$115,790,482

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit D.3, Columns (4) and (8) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit D.13
(7) (4) x (5) x (6)
(8) Exhibit D.13, Column (9)
(9) From Exhibit D.5
(12) Column (11) + Exhibit D.6, Column (3)

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Bornhuetter-Ferguson Method with a Ultimate Loss Base Using Paid ALAE Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Ultimate Loss	(4) ALAE to Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended ALAE per Loss	(8) Smoothed ALAE per Loss	(9) Age-to-Ultimate Factor	(10) Percent Outstanding 1 - 1/(9)	(11) Outstanding ALAE (3) x (8) x (10)	(12) Indicated Ultimate ALAE
1992	6/30/2026	420	$106,771,684	1.4%	1.000	1.197	1.7%	0.0%	1.060	5.7%	$0	$1,458,389
1993	6/30/2026	408	106,976,915	1.4%	1.000	1.171	1.6%	0.0%	1.064	6.1%	0	1,389,668
1994	6/30/2026	396	115,514,498	1.6%	1.000	1.147	1.9%	0.0%	1.069	6.5%	0	1,757,466
1995	6/30/2026	384	99,344,723	1.9%	1.000	1.122	2.1%	0.0%	1.074	6.9%	0	1,734,137
1996	6/30/2026	372	89,286,782	6.5%	1.000	1.099	7.1%	0.0%	1.079	7.3%	0	5,353,899
1997	6/30/2026	360	95,490,163	1.9%	1.000	1.075	2.0%	0.0%	1.084	7.8%	0	1,651,569
1998	6/30/2026	348	97,209,047	1.8%	1.000	1.053	1.9%	0.0%	1.090	8.3%	0	1,595,600
1999	6/30/2026	336	104,634,661	1.9%	1.000	1.030	2.0%	2.1%	1.096	8.8%	194,228	2,044,336
2000	6/30/2026	324	119,453,769	2.0%	1.000	1.009	2.0%	2.2%	1.102	9.3%	240,140	2,362,997
2001	6/30/2026	312	139,028,543	1.8%	1.000	0.987	1.7%	2.2%	1.109	9.8%	302,534	2,516,641
2002	6/30/2026	300	161,321,626	1.9%	1.000	0.966	1.9%	2.3%	1.116	10.4%	379,845	3,195,783
2003	6/30/2026	288	148,452,283	2.7%	1.000	0.946	2.5%	2.3%	1.124	11.0%	378,130	3,925,091
2004	6/30/2026	276	155,614,917	2.7%	1.000	0.926	2.5%	2.4%	1.132	11.7%	428,749	4,120,560
2005	6/30/2026	264	159,736,524	2.3%	1.000	0.906	2.1%	2.4%	1.134	11.8%	454,988	3,722,578
2006	6/30/2026	252	185,582,744	2.1%	1.000	0.887	1.9%	2.5%	1.139	12.2%	557,933	4,036,095
2007	6/30/2026	240	211,802,882	2.1%	1.000	0.868	1.8%	2.5%	1.149	13.0%	692,381	4,476,821
2008	6/30/2026	228	225,625,594	2.2%	1.000	0.850	1.8%	2.6%	1.160	13.8%	800,561	5,002,420
2009	6/30/2026	216	218,561,068	2.2%	1.000	0.832	1.8%	2.6%	1.172	14.7%	843,485	4,936,115
2010	6/30/2026	204	192,549,405	2.5%	1.000	0.815	2.1%	2.8%	1.186	15.7%	840,361	4,954,793
2011	6/30/2026	192	234,054,162	2.1%	1.000	0.825	1.8%	2.7%	1.201	16.8%	1,077,762	5,258,521
2012	6/30/2026	180	234,063,952	2.3%	1.000	0.836	1.9%	2.7%	1.219	17.9%	1,139,042	5,543,276
2013	6/30/2026	168	214,827,622	2.2%	1.000	0.846	1.8%	2.7%	1.238	19.2%	1,106,460	4,883,367
2014	6/30/2026	156	238,650,509	2.6%	1.000	0.857	2.2%	2.6%	1.260	20.6%	1,302,595	6,247,816
2015	6/30/2026	144	220,021,728	2.8%	1.000	0.868	2.4%	2.6%	1.285	22.2%	1,274,060	6,055,448
2016	6/30/2026	132	203,545,447	2.3%	1.000	0.880	2.0%	2.6%	1.313	23.9%	1,251,554	4,769,465
2017	6/30/2026	120	210,875,222	2.1%	1.000	0.891	1.9%	2.5%	1.345	25.7%	1,377,749	4,675,717
2018	6/30/2026	108	210,878,345	2.1%	1.000	0.903	1.9%	2.5%	1.364	26.7%	1,413,079	4,608,275
2019	6/30/2026	96	206,769,903	2.1%	1.000	0.914	1.9%	2.5%	1.401	28.6%	1,468,609	4,552,992
2020	6/30/2026	84	222,694,055	1.6%	1.000	0.926	1.5%	1.7%	1.482	32.5%	1,244,702	3,607,773
2021	6/30/2026	72	196,716,165	1.7%	1.000	0.938	1.6%	1.7%	1.597	37.4%	1,247,965	3,347,190
2022	6/30/2026	60	208,937,229	1.4%	1.000	0.950	1.3%	1.7%	1.795	44.3%	1,549,640	3,130,468
2023	6/30/2026	48	210,640,700	1.4%	1.000	0.962	1.4%	1.7%	2.110	52.6%	1,831,875	3,274,649
2024	6/30/2026	36	229,025,053	1.3%	1.000	0.975	1.2%	1.6%	2.854	65.0%	2,428,702	3,439,030
2025	6/30/2026	24	231,673,276	0.8%	1.000	0.987	0.8%	1.6%	5.847	82.9%	3,095,004	3,416,335
2026	6/30/2026	12	230,165,112	0.9%	1.000	1.000	0.9%	1.6%	61.738	98.4%	3,602,729	3,637,074
	Total		$6,236,496,309								$32,524,862	$130,682,356

Column Notes

(3) Exhibit A.3, Columns (15) + Exhibit B.3, Columns (15) + Exhibit C.3, Columns (13)
(4) Exhibit D.3, Columns (4) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit D.15
(7) (4) x (5) x (6)
(8) Exhibit D.14, Column (9)
(9) From Exhibit D.5
(12) Column (11) + Exhibit D.6, Column (3)

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Paid ALAE to Paid Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
1993										1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
1994									1.5%	1.5%	1.5%	1.5%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
1995								1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	2.0%	2.0%
1996							1.9%	1.9%	1.9%	2.0%	2.0%	2.0%	2.0%	2.0%	2.1%	2.1%	2.1%	2.1%
1997						1.6%	1.7%	1.7%	1.8%	1.8%	1.9%	1.9%	1.9%	1.9%	1.9%	2.0%	2.0%	2.0%
1998					1.4%	1.4%	1.5%	1.6%	1.6%	1.6%	1.7%	1.7%	1.7%	1.8%	1.8%	1.9%	1.9%	1.9%
1999				1.2%	1.4%	1.5%	1.7%	1.7%	1.8%	1.8%	1.8%	1.9%	1.9%	2.0%	1.9%	1.9%	2.0%	2.0%
2000			1.1%	1.3%	1.6%	1.8%	1.9%	2.0%	2.1%	2.1%	2.1%	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%
2001		0.8%	1.2%	1.6%	1.8%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%
2002	0.1%	0.9%	1.6%	2.0%	2.2%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.2%	2.3%	2.2%	2.2%	2.2%	2.2%
2003	0.5%	1.8%	2.6%	2.9%	3.1%	3.2%	3.3%	3.4%	3.4%	3.4%	3.4%	3.3%	3.3%	3.2%	3.2%	3.2%	3.2%	3.2%
2004	0.5%	1.7%	2.4%	2.7%	2.8%	3.0%	3.0%	3.0%	3.0%	3.0%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
2005	0.4%	1.5%	2.3%	2.7%	2.8%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.8%	2.8%	2.8%	2.8%	2.7%
2006	0.4%	1.5%	2.1%	2.4%	2.6%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.6%	2.6%	2.6%	2.6%	2.6%
2007	0.4%	1.2%	1.8%	2.1%	2.2%	2.4%	2.5%	2.5%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%
2008	0.3%	1.2%	2.0%	2.4%	2.5%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.5%	2.5%
2009	0.5%	1.5%	2.2%	2.5%	2.6%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.6%	2.6%	2.6%	2.5%	2.5%
2010	0.4%	1.6%	2.5%	3.0%	3.1%	3.2%	3.2%	3.3%	3.2%	3.2%	3.2%	3.2%	3.1%	3.1%	3.0%	3.0%	3.0%	
2011	0.4%	1.5%	2.0%	2.4%	2.4%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%		
2012	0.3%	1.6%	2.1%	2.4%	2.6%	2.7%	2.8%	2.8%	2.8%	2.8%	2.7%	2.7%	2.7%	2.7%	2.6%			
2013	0.3%	1.2%	1.8%	2.2%	2.4%	2.5%	2.5%	2.6%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%				
2014	0.2%	1.2%	2.2%	2.7%	2.9%	3.0%	3.0%	3.1%	3.0%	3.0%	3.0%	3.0%	2.9%					
2015	0.4%	1.4%	2.3%	2.8%	3.0%	3.2%	3.3%	3.3%	3.3%	3.2%	3.2%	3.2%						
2016	0.2%	1.0%	1.6%	2.0%	2.3%	2.6%	2.6%	2.7%	2.7%	2.7%	2.7%							
2017	0.2%	1.2%	1.9%	2.2%	2.4%	2.5%	2.5%	2.5%	2.5%	2.4%								
2018	0.2%	1.0%	1.6%	1.9%	2.1%	2.2%	2.3%	2.4%	2.4%									
2019	0.2%	1.1%	1.7%	1.9%	2.0%	2.2%	2.3%	2.5%										
2020	0.2%	0.8%	1.1%	1.3%	1.4%	1.6%	1.7%											
2021	0.2%	0.8%	1.5%	1.7%	1.9%	1.9%												
2022	0.1%	0.5%	1.0%	1.3%	1.4%													
2023	0.1%	0.6%	1.1%	1.4%														
2024	0.1%	0.6%	1.0%															
2025	0.0%	0.4%																
2026	0.1%																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992											0.996	1.007	1.009	1.016	0.999	0.996	1.000	0.998
1993										0.999	1.025	1.006	1.003	1.001	0.996	0.997	1.001	1.020
1994									0.995	1.015	1.022	1.007	1.014	1.009	1.029	1.002	0.985	1.014
1995								0.988	1.003	1.028	1.002	0.998	0.994	0.996	1.006	1.022	1.023	1.001
1996							1.013	1.024	1.020	1.011	1.019	1.003	0.995	1.015	1.025	1.006	0.998	1.046
1997						1.030	1.053	1.021	1.021	1.039	1.027	1.002	0.996	1.011	1.020	1.006	0.991	0.990
1998					1.023	1.042	1.055	1.028	1.029	1.012	1.005	1.024	1.042	1.028	1.012	1.022	1.011	1.012
1999				1.108	1.123	1.089	1.052	1.011	1.005	1.036	1.043	1.014	1.004	0.989	0.998	1.015	1.023	0.995
2000			1.180	1.256	1.089	1.080	1.054	1.031	1.028	1.001	1.022	1.030	0.997	1.002	0.995	0.993	0.993	0.992
2001		1.493	1.356	1.156	1.063	1.010	0.990	1.004	1.024	1.006	0.998	0.989	0.992	0.987	0.997	0.989	1.013	0.999
2002	12.785	1.772	1.195	1.109	1.047	1.004	0.996	0.987	1.008	0.999	0.993	0.994	1.002	0.983	0.992	1.005	0.999	0.997
2003	3.604	1.426	1.144	1.066	1.031	1.023	1.025	1.011	0.995	0.996	0.985	0.983	0.993	0.997	0.996	0.995	0.992	0.990
2004	3.431	1.418	1.116	1.053	1.054	1.006	1.018	0.999	1.004	1.017	1.001	1.005	1.000	0.994	1.008	0.993	0.998	0.991
2005	3.844	1.513	1.177	1.060	1.005	1.017	1.005	1.001	0.996	0.993	0.994	0.992	0.991	0.994	0.990	0.996	0.986	0.989
2006	4.102	1.445	1.163	1.066	1.018	1.004	1.009	0.988	1.018	0.999	0.993	0.993	0.994	0.993	0.986	0.992	0.993	0.984
2007	3.153	1.520	1.155	1.067	1.064	1.039	0.995	0.988	0.989	0.995	1.002	1.001	0.994	1.002	0.997	0.997	1.001	0.992
2008	4.207	1.620	1.180	1.051	1.035	1.000	1.017	1.013	1.006	0.997	0.992	0.988	0.991	0.999	0.998	0.990	0.986	0.986
2009	3.282	1.425	1.182	1.042	1.017	1.013	1.007	0.993	1.003	0.994	0.990	0.986	0.984	0.992	0.993	0.988	0.985	
2010	4.329	1.531	1.200	1.042	1.021	1.017	1.015	0.991	0.996	0.994	0.987	0.986	0.988	0.987	0.992	0.996		
2011	4.098	1.346	1.183	1.026	1.020	1.010	1.000	1.000	1.007	0.999	0.998	0.997	0.990	0.985	1.000			
2012	5.186	1.347	1.152	1.081	1.043	1.022	1.005	0.990	0.997	0.990	0.982	0.998	0.995	0.987				
2013	4.551	1.596	1.211	1.076	1.044	1.002	1.019	0.991	0.994	0.998	1.003	0.995	0.993					
2014	5.698	1.926	1.214	1.059	1.028	1.024	1.011	0.982	0.989	1.003	1.002	0.981						
2015	3.941	1.639	1.211	1.102	1.061	1.023	1.007	0.988	0.993	0.996	1.001							
2016	5.989	1.583	1.235	1.141	1.115	1.025	1.036	0.999	0.982	1.013								
2017	6.086	1.635	1.179	1.085	1.043	1.013	0.983	0.987	0.977									
2018	4.601	1.602	1.194	1.086	1.053	1.041	1.042	1.035										
2019	4.994	1.560	1.135	1.067	1.114	1.042	1.056											
2020	4.700	1.438	1.163	1.121	1.110	1.080												
2021	4.218	1.732	1.169	1.110	1.020													
2022	6.702	1.956	1.351	1.084														
2023	6.375	1.949	1.294															
2024	4.963	1.511																
2025	8.475																	
Strt Average	5.138	1.583	1.197	1.088	1.052	1.027	1.019	1.002	1.003	1.005	1.003	0.999	0.998	0.998	1.001	1.000	0.999	1.000
$ Wtd Average	4.398	1.549	1.189	1.081	1.047	1.024	1.017	1.000	1.002	1.004	1.001	0.997	0.997	0.997	1.000	0.999	0.998	0.998
5 Year $ Wtd Average	5.457	1.690	1.209	1.092	1.065	1.037	1.023	0.997	0.987	1.000	0.997	0.991	0.990	0.990	0.996	0.993	0.990	0.989
3 Year $ Wtd Average	6.043	1.784	1.258	1.106	1.080	1.052	1.025	1.007	0.985	1.004	1.002	0.991	0.993	0.986	0.994	0.991	0.990	0.987
High-Low	4.881	1.576	1.194	1.083	1.051	1.026	1.019	1.002	1.003	1.005	1.002	0.998	0.997	0.998	1.001	0.999	0.998	0.998
3 Year Strt Average	6.604	1.805	1.271	1.105	1.081	1.054	1.027	1.007	0.984	1.004	1.002	0.991	0.993	0.986	0.995	0.991	0.991	0.987
Selected	6.719	1.730	1.209	1.092	1.065	1.037	1.023	1.002	1.003	1.005	1.002	0.991	0.997	0.998	1.001	1.000	0.998	1.000
Cumulative	19.158	2.851	1.648	1.364	1.249	1.172	1.131	1.106	1.104	1.100	1.095	1.093	1.103	1.106	1.108	1.106	1.107	1.109
% Developed	5%	35%	61%	73%	80%	85%	88%	90%	91%	91%	91%	92%	91%	90%	90%	90%	90%	90%

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Paid ALAE to Paid Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	1.5%	1.5%	1.5%	1.5%	1.5%	1.6%	1.6%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
1993	1.5%	1.6%	1.6%	1.6%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%		1.5%
1994	1.6%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%			1.7%
1995	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	1.9%	1.9%	1.9%	1.9%	2.0%	2.0%				2.0%
1996	2.2%	2.8%	3.4%	3.7%	4.2%	4.5%	4.9%	5.3%	5.6%	6.0%	6.4%	6.8%	6.8%					6.8%
1997	2.0%	1.9%	1.9%	1.9%	1.9%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%						2.0%
1998	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.8%							1.8%
1999	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.1%	2.1%	2.1%	2.1%								2.1%
2000	2.2%	2.2%	2.2%	2.2%	2.1%	2.1%	2.1%	2.1%	2.1%									2.1%
2001	2.0%	1.9%	2.0%	1.9%	1.9%	1.9%	1.9%	1.9%										1.9%
2002	2.2%	2.2%	2.2%	2.2%	2.1%	2.1%	2.1%											2.1%
2003	3.2%	3.1%	3.1%	3.1%	3.0%	3.0%												3.0%
2004	3.1%	3.0%	3.0%	3.0%	2.9%													2.9%
2005	2.7%	2.7%	2.6%	2.6%														2.6%
2006	2.5%	2.5%	2.4%															2.4%
2007	2.4%	2.3%																2.3%
2008	2.5%																	2.5%
2009																		2.5%
2010																		3.0%
2011																		2.5%
2012																		2.6%
2013																		2.5%
2014																		2.9%
2015																		3.2%
2016																		2.7%
2017																		2.4%
2018																		2.4%
2019																		2.5%
2020																		1.7%
2021																		1.9%
2022																		1.4%
2023																		1.4%
2024																		1.0%
2025																		0.4%
2026																		0.1%

Age to Age Development Factors

Injury Year Ending 6/30	228 240	240 252	252 264	264 276	276 288	288 300	300 312	312 324	324 336	336 348	348 360	360 372	372 384	384 396	396 408	408 420	420 Ult
1992	1.000	0.991	1.008	1.013	1.016	1.005	0.992	0.990	0.994	1.003	1.001	0.994	0.994	1.002	1.002	0.993	
1993	1.023	1.006	0.988	0.982	0.992	1.006	0.988	0.990	0.993	0.998	1.006	1.000	0.994	0.994	0.993		
1994	1.038	1.001	1.028	0.989	0.987	0.993	1.001	1.012	0.999	0.998	1.014	1.002	1.004	0.997			
1995	1.006	0.995	0.986	0.991	0.995	1.005	0.988	0.993	1.000	0.997	1.000	1.017	1.000				
1996	1.255	1.210	1.109	1.129	1.081	1.087	1.072	1.060	1.075	1.053	1.078	0.993					
1997	0.991	0.991	0.993	1.011	1.012	1.003	1.011	0.995	0.990	1.006	1.029						
1998	0.991	0.995	1.006	0.999	0.993	0.992	0.993	0.993	0.997	0.993							
1999	0.998	1.009	1.001	1.011	1.000	1.026	1.002	0.989	0.993								
2000	0.993	0.996	1.001	0.991	1.000	0.994	0.994	0.997									
2001	0.995	1.009	0.994	0.994	0.994	0.993	0.998										
2002	0.989	1.003	0.993	0.991	0.992	0.990											
2003	0.990	0.995	0.992	0.987	0.991												
2004	0.991	0.991	0.992	0.989													
2005	0.993	0.986	0.989														
2006	0.986	0.985															
2007	0.992																
2008																	
2009																	
2010																	
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2023																	
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2025																	
																	Tail
Strt Average	1.014	1.011	1.006	1.006	1.004	1.009	1.004	1.002	1.005	1.007	1.021	1.001	0.998	0.998	0.998	0.993	—
$ Wtd Average	1.013	1.014	1.009	1.012	1.011	1.017	1.014	1.012	1.020	1.019	1.039	0.999	0.998	0.998	0.998	0.993	—
5 Year $ Wtd Average	0.991	0.992	0.992	0.990	0.995	0.999	1.000	1.020	1.028	1.023	1.043	0.999	—	—	—	—	—
3 Year $ Wtd Average	0.991	0.988	0.991	0.989	0.992	0.992	0.998	0.993	0.993	1.032	1.054	0.999	1.000	0.998	—	—	—
High-Low	0.999	0.998	0.999	0.997	0.998	1.002	0.997	0.996	0.996	1.000	1.012	0.999	0.997	0.997	—	—	—
3 Year Strt Average	0.990	0.987	0.991	0.989	0.992	0.992	0.998	0.993	0.993	1.017	1.036	1.004	0.999	0.998	—	—	—
Selected	1.014	1.011	1.006	1.006	1.004	1.009	1.004	1.002	1.005	1.007	1.021	0.999	0.998	0.998	0.998	0.998	1.025
Cumulative	1.109	1.093	1.082	1.075	1.069	1.064	1.055	1.051	1.049	1.043	1.036	1.015	1.016	1.018	1.020	1.023	1.025
% Developed	90%	91%	92%	93%	94%	94%	95%	95%	95%	96%	96%	99%	98%	98%	98%	98%	98%

Wyoming Department of Workforce Services
ALAE
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Paid to Paid ALAE Development Methods

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Paid ALAE	(4) Paid Loss	(5) Paid ALAE to Paid Loss (3) / (4)	(6) Cumulative Paid LDF	(7) Ultimate Est Paid ALAE to Paid Loss (5) x (6)	(8) Selected Paid ALAE to Paid Loss	(9) Ultimate Loss	(10) Estimated Ult. ALAE (6) x (7)
1992	6/30/2026	420	$1,458,389	$96,631,023	1.5%	1.025	1.5%	1.5%	$106,771,684	$1,651,721
1993	6/30/2026	408	1,389,668	95,753,535	1.5%	1.023	1.5%	1.5%	106,976,915	1,587,627
1994	6/30/2026	396	1,757,466	101,150,354	1.7%	1.020	1.8%	1.8%	115,514,498	2,047,559
1995	6/30/2026	384	1,734,137	88,311,412	2.0%	1.018	2.0%	2.0%	99,344,723	1,985,280
1996	6/30/2026	372	5,353,899	78,733,872	6.8%	1.016	6.9%	6.9%	89,286,782	6,168,823
1997	6/30/2026	360	1,651,569	81,698,917	2.0%	1.015	2.1%	2.1%	95,490,163	1,958,647
1998	6/30/2026	348	1,595,600	86,320,828	1.8%	1.036	1.9%	1.9%	97,209,047	1,862,096
1999	6/30/2026	336	1,850,108	90,243,689	2.1%	1.043	2.1%	2.1%	104,634,661	2,238,108
2000	6/30/2026	324	2,122,858	100,462,756	2.1%	1.049	2.2%	2.2%	119,453,769	2,647,106
2001	6/30/2026	312	2,214,107	115,876,311	1.9%	1.051	2.0%	2.0%	139,028,543	2,792,243
2002	6/30/2026	300	2,815,938	133,846,521	2.1%	1.055	2.2%	2.2%	161,321,626	3,581,611
2003	6/30/2026	288	3,546,961	117,759,163	3.0%	1.064	3.2%	3.2%	148,452,283	4,759,073
2004	6/30/2026	276	3,691,811	125,275,752	2.9%	1.069	3.2%	3.2%	155,614,917	4,902,529
2005	6/30/2026	264	3,267,590	124,929,124	2.6%	1.075	2.8%	2.8%	159,736,524	4,493,400
2006	6/30/2026	252	3,478,163	142,478,682	2.4%	1.082	2.6%	2.6%	185,582,744	4,899,940
2007	6/30/2026	240	3,784,440	162,304,360	2.3%	1.093	2.5%	2.5%	211,802,882	5,399,097
2008	6/30/2026	228	4,201,859	170,946,227	2.5%	1.109	2.7%	2.7%	225,625,594	6,150,770
2009	6/30/2026	216	4,092,631	163,437,473	2.5%	1.109	2.8%	2.8%	218,561,068	6,069,059
2010	6/30/2026	204	4,114,432	137,542,042	3.0%	1.107	3.3%	3.3%	192,549,405	6,373,430
2011	6/30/2026	192	4,180,759	169,738,204	2.5%	1.106	2.7%	2.7%	234,054,162	6,378,831
2012	6/30/2026	180	4,404,233	167,811,632	2.6%	1.108	2.9%	2.9%	234,063,952	6,806,697
2013	6/30/2026	168	3,776,907	150,948,136	2.5%	1.106	2.8%	2.8%	214,827,622	5,946,655
2014	6/30/2026	156	4,945,221	169,168,348	2.9%	1.103	3.2%	3.2%	238,650,509	7,691,914
2015	6/30/2026	144	4,781,387	147,584,156	3.2%	1.093	3.5%	3.5%	220,021,728	7,788,919
2016	6/30/2026	132	3,517,911	129,914,682	2.7%	1.095	3.0%	3.0%	203,545,447	6,037,437
2017	6/30/2026	120	3,297,968	136,495,477	2.4%	1.100	2.7%	2.7%	210,875,222	5,607,030
2018	6/30/2026	108	3,195,196	130,876,893	2.4%	1.104	2.7%	2.7%	210,878,345	5,684,091
2019	6/30/2026	96	3,084,383	125,843,890	2.5%	1.106	2.7%	2.7%	206,769,903	5,604,078
2020	6/30/2026	84	2,363,071	136,305,866	1.7%	1.131	2.0%	2.0%	222,694,055	4,365,724
2021	6/30/2026	72	2,099,225	109,334,224	1.9%	1.172	2.3%	2.3%	196,716,165	4,427,055
2022	6/30/2026	60	1,580,828	111,794,208	1.4%	1.249	1.8%	1.8%	208,937,229	3,688,894
2023	6/30/2026	48	1,442,775	102,749,283	1.4%	1.364	1.9%	1.9%	210,640,700	4,033,248
2024	6/30/2026	36	1,010,328	103,783,173	1.0%	1.648	1.6%	1.6%	229,025,053	3,675,078
2025	6/30/2026	24	321,332	82,928,611	0.4%	2.851	1.1%	1.1%	231,673,276	2,559,553
2026	6/30/2026	12	34,345	43,645,188	0.1%	19.158	1.5%	1.5%	230,165,112	3,469,875
Total			$98,157,494	$4,232,624,012					$6,236,496,309	$155,333,198

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit A.1, Columns (4) + Exhibit B.1, Columns (4) + Exhibit C.1, Columns (4)
(6) From Exhibit D.10.
(8) Selected based on (7)
(9) Exhibit D.9, Column (3)

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Frequency-Severity Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Initial Indicated Ultimate ALAE	(5) Initial Ultimate Counts	(6) Benefit Level Factor	(7) Indicated ALAE Severity (4) / (5) x (6)	(8) Severity Trend Factor	(9) Trended ALAE Severity (7) x (8)	(10) Indicated Frequency (5) / (3)	(11) Frequency Trend Factor	(12) Trended Frequency (10) x (11)	(13) Indicated Pure Premium Per $100 Payroll (4) / (3) / 10,000	(14) Trended Pure Premium	(15) Implied Pure Premium
1992	6/30/2026	420		$1,598,813	19,971	1.000	$80	4.990	$399	NA	0.105	NA	NA	NA	$0.069
1993	6/30/2026	408		1,533,393	20,280	1.000	76	4.663	353	NA	0.113	NA	NA	NA	0.069
1994	6/30/2026	396		1,963,144	19,829	1.000	99	4.358	431	NA	0.121	NA	NA	NA	0.068
1995	6/30/2026	384		1,923,726	19,048	1.000	101	4.073	411	NA	0.130	NA	NA	NA	0.068
1996	6/30/2026	372		5,972,622	17,995	1.000	332	3.807	1,263	NA	0.140	NA	NA	NA	0.068
1997	6/30/2026	360		1,874,705	8,547	1.000	219	3.558	780	NA	0.151	NA	NA	NA	0.067
1998	6/30/2026	348		1,800,604	519	1.000	3,469	3.325	11,535	NA	0.162	NA	NA	NA	0.067
1999	6/30/2026	336	$4,028	2,132,852	532	1.000	4,009	3.107	12,458	13.208%	0.174	2.303%	$0.053	$0.029	0.067
2000	6/30/2026	324	4,329	2,493,554	609	1.000	4,095	2.904	11,891	14.067%	0.187	2.637%	0.058	0.031	0.066
2001	6/30/2026	312	4,703	2,623,894	611	1.000	4,298	2.714	11,665	12.982%	0.202	2.617%	0.056	0.031	0.066
2002	6/30/2026	300	5,078	3,362,445	604	1.000	5,572	2.537	14,132	11.885%	0.217	2.576%	0.066	0.036	0.066
2003	6/30/2026	288	5,296	4,372,827	652	1.000	6,712	2.371	15,911	12.302%	0.233	2.867%	0.083	0.046	0.065
2004	6/30/2026	276	5,536	4,541,188	658	1.000	6,907	2.215	15,302	11.876%	0.251	2.977%	0.082	0.046	0.065
2005	6/30/2026	264	6,085	4,099,401	642	1.000	6,387	2.071	13,225	10.548%	0.269	2.843%	0.067	0.038	0.065
2006	6/30/2026	252	6,929	4,430,865	593	1.000	7,473	1.935	14,461	8.557%	0.290	2.480%	0.064	0.036	0.064
2007	6/30/2026	240	7,941	4,874,336	600	1.000	8,118	1.809	14,681	7.561%	0.312	2.356%	0.061	0.035	0.064
2008	6/30/2026	228	8,840	5,512,781	534	1.000	10,328	1.690	17,457	6.038%	0.335	2.023%	0.062	0.035	0.063
2009	6/30/2026	216	9,102	5,433,411	519	1.000	10,475	1.621	16,980	5.699%	0.353	2.010%	0.060	0.034	0.063
2010	6/30/2026	204	8,601	5,626,435	462	1.000	12,170	1.555	18,921	5.375%	0.371	1.995%	0.065	0.038	0.062
2011	6/30/2026	192	9,121	5,700,536	455	1.000	12,530	1.491	18,683	4.988%	0.391	1.949%	0.062	0.036	0.062
2012	6/30/2026	180	9,551	6,086,747	413	1.000	14,754	1.430	21,100	4.319%	0.411	1.777%	0.064	0.037	0.061
2013	6/30/2026	168	9,735	5,311,318	390	1.000	13,602	1.372	18,657	4.011%	0.433	1.737%	0.055	0.032	0.060
2014	6/30/2026	156	10,149	6,961,613	453	1.000	15,369	1.316	20,218	4.463%	0.456	2.034%	0.069	0.041	0.060
2015	6/30/2026	144	10,528	6,966,492	438	1.000	15,918	1.262	20,084	4.157%	0.480	1.994%	0.066	0.040	0.059
2016	6/30/2026	132	10,035	5,328,710	370	1.000	14,386	1.210	17,408	3.691%	0.505	1.864%	0.053	0.032	0.059
2017	6/30/2026	120	9,770	5,022,098	356	1.000	14,092	1.161	16,356	3.648%	0.532	1.939%	0.051	0.032	0.058
2018	6/30/2026	108	10,196	5,020,740	344	1.000	14,583	1.113	16,233	3.377%	0.560	1.889%	0.049	0.031	0.043
2019	6/30/2026	96	10,098	4,963,044	282	1.000	17,627	1.098	19,360	2.788%	0.602	1.678%	0.049	0.032	0.040
2020	6/30/2026	84	10,627	3,934,025	224	1.000	17,550	1.084	19,019	2.109%	0.647	1.365%	0.037	0.026	0.038
2021	6/30/2026	72	10,108	3,890,147	205	1.000	18,935	1.069	20,247	2.033%	0.696	1.414%	0.038	0.029	0.036
2022	6/30/2026	60	11,019	3,263,126	189	1.000	17,274	1.055	18,225	1.714%	0.748	1.282%	0.030	0.023	0.034
2023	6/30/2026	48	11,889	3,538,458	189	1.000	18,748	1.041	19,517	1.587%	0.804	1.277%	0.030	0.025	0.032
2024	6/30/2026	36	12,719	3,279,371	206	1.000	15,944	1.027	16,377	1.617%	0.865	1.399%	0.026	0.023	0.030
2025	6/30/2026	24	13,268	2,219,118	167	1.000	13,305	1.013	13,484	1.257%	0.930	1.169%	0.017	0.016	0.028
2026	6/30/2026	12	13,441	2,795,123	148	1.000	18,853	1.000	18,853	1.103%	1.000	1.103%	0.021	0.021	0.027
Total			$248,723	$140,451,666	118,032		$1,190		$2,197	4.762%		1.840%			

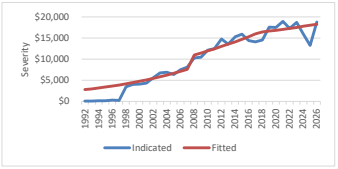
Beginning	Ending	Severity Trend
1999	2007	9.8%
2008	2017	4.3%
2018	2024	1.3%
		Selected
1992	2007	7.0%
2008	2017	4.3%
2018	2026	1.3%

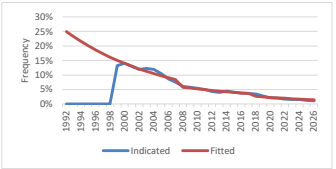
Beginning	Ending	Frequency Trend
1999	2007	-6.7%
2008	2017	-5.5%
2018	2024	-11.9%
		Selected
1992	2007	-7.0%
2008	2017	-5.0%
2018	2026	-7.0%

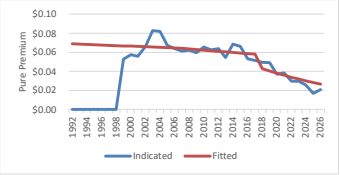
Beginning	Ending	Pure Prem Trend
1999	2007	2.5%
2008	2017	-1.4%
2018	2024	-10.7%
		Selected
1992	2007	-0.5%
2008	2017	-0.9%
2018	2026	-5.7%

Beginning	Ending	Severity
1999	2007	13,788
2008	2017	18,584
2018	2024	18,280
		Selected
1992	2007	13,788
2008	2017	18,584
2018	2026	18,280

Beginning	Ending	Frequency
1999	2007	2.623%
2008	2017	1.931%
2018	2024	1.462%
		Selected
1992	2007	2.623%
2008	2017	1.931%
2018	2026	1.462%







Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit D.3, Columns (4) and (8)
(5) Average Exhibit D.4, Columns (6) and (7)
(6) Exhibit D.7, Column (5)
(8) Based on selected Severity trends
(11) Based on selected Frequency trends
(14) (13) adjusted by selected Pure Premium trend
(15) Selected Severity x selected Frequency / 10,000

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Pure Premium Trend (Payroll)

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Initial Indicated Ultimate ALAE	(5) Indicated Pure Premium Per $100 Payroll (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Pure Premium	(8) Trended Pure Premium	(9) Fitted Pure Premium
1999	6/30/2026	336	$40,277,368	$2,132,852	$0.053	1.000	$0.053	$0.029	$0.067
2000	6/30/2026	324	43,292,428	2,493,554	0.058	1.000	0.058	0.031	0.067
2001	6/30/2026	312	47,027,299	2,623,894	0.056	1.000	0.056	0.031	0.067
2002	6/30/2026	300	50,776,362	3,362,445	0.066	1.000	0.066	0.036	0.066
2003	6/30/2026	288	52,959,274	4,372,827	0.083	1.000	0.083	0.046	0.066
2004	6/30/2026	276	55,362,397	4,541,188	0.082	1.000	0.082	0.046	0.066
2005	6/30/2026	264	60,849,344	4,099,401	0.067	1.000	0.067	0.038	0.066
2006	6/30/2026	252	69,289,653	4,430,865	0.064	1.000	0.064	0.036	0.065
2007	6/30/2026	240	79,410,961	4,874,336	0.061	1.000	0.061	0.035	0.065
2008	6/30/2026	228	88,397,375	5,512,781	0.062	1.000	0.062	0.035	0.063
2009	6/30/2026	216	91,019,593	5,433,411	0.060	1.000	0.060	0.034	0.063
2010	6/30/2026	204	86,014,115	5,626,435	0.065	1.000	0.065	0.038	0.062
2011	6/30/2026	192	91,213,698	5,700,536	0.062	1.000	0.062	0.036	0.062
2012	6/30/2026	180	95,514,448	6,086,747	0.064	1.000	0.064	0.037	0.061
2013	6/30/2026	168	97,350,585	5,311,318	0.055	1.000	0.055	0.032	0.060
2014	6/30/2026	156	101,485,570	6,961,613	0.069	1.000	0.069	0.041	0.060
2015	6/30/2026	144	105,282,781	6,966,492	0.066	1.000	0.066	0.040	0.059
2016	6/30/2026	132	100,348,047	5,328,710	0.053	1.000	0.053	0.032	0.059
2017	6/30/2026	120	97,700,169	5,022,098	0.051	1.000	0.051	0.032	0.058
2018	6/30/2026	108	101,963,752	5,020,740	0.049	1.000	0.049	0.031	0.043
2019	6/30/2026	96	100,978,104	4,963,044	0.049	1.000	0.049	0.032	0.040
2020	6/30/2026	84	106,267,694	3,934,025	0.037	1.000	0.037	0.026	0.038
2021	6/30/2026	72	101,077,078	3,890,147	0.038	1.000	0.038	0.029	0.036
2022	6/30/2026	60	110,193,931	3,263,126	0.030	1.000	0.030	0.023	0.034
2023	6/30/2026	48	118,888,999	3,538,458	0.030	1.000	0.030	0.025	0.032
2024	6/30/2026	36	127,191,078	3,279,371	0.026	1.000	0.026	0.023	0.030
2025	6/30/2026	24	132,682,369	2,219,118	0.017	1.000	0.017	0.016	0.028
2026	6/30/2026	12	134,412,699	2,795,123	0.021	1.000	0.021	0.021	0.027
Total			$2,487,227,171	$123,784,659	$0.050				

Beginning	Ending	Pure Premium
1999	2007	0.037
2008	2017	0.036
2018	2024	0.027
		Selected
1992	2007	0.037
2008	2017	0.036
2018	2026	0.027



Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit D.3, Columns (4) and (8)
(6) Exhibit D.8, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected pure premium detrended to historical levels.

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

ALAE Ratio Trend

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Initial Indicated Ultimate ALAE	(5) Indicated ALAE Ratio (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied ALAE Ratio	(8) Trended ALAE Ratio	(9) Fitted ALAE Ratio
2000	6/30/2026	324	$148,762,633	$2,493,554	1.7%	1.000	1.7%	1.8%	1.7%
2001	6/30/2026	312	175,048,207	2,623,894	1.5%	1.000	1.5%	1.5%	1.8%
2002	6/30/2026	300	180,262,306	3,362,445	1.9%	1.000	1.9%	1.8%	1.9%
2003	6/30/2026	288	175,552,340	4,372,827	2.5%	1.000	2.5%	2.3%	2.0%
2004	6/30/2026	276	177,079,289	4,541,188	2.6%	1.000	2.6%	2.2%	2.1%
2005	6/30/2026	264	185,716,218	4,099,401	2.2%	1.000	2.2%	1.8%	2.2%
2006	6/30/2026	252	204,173,121	4,430,865	2.2%	1.000	2.2%	1.7%	2.3%
2007	6/30/2026	240	215,836,851	4,874,336	2.3%	1.000	2.3%	1.7%	2.5%
2008	6/30/2026	228	218,131,541	5,512,781	2.5%	1.000	2.5%	1.8%	2.7%
2009	6/30/2026	216	208,459,209	5,433,411	2.6%	1.000	2.6%	1.8%	2.8%
2010	6/30/2026	204	193,599,615	5,626,435	2.9%	1.000	2.9%	2.0%	2.8%
2011	6/30/2026	192	203,337,513	5,700,536	2.8%	1.000	2.8%	2.0%	2.8%
2012	6/30/2026	180	204,008,162	6,086,747	3.0%	1.000	3.0%	2.1%	2.8%
2013	6/30/2026	168	203,157,965	5,311,318	2.6%	1.000	2.6%	1.8%	2.8%
2014	6/30/2026	156	211,849,593	6,961,613	3.3%	1.000	3.3%	2.2%	2.9%
2015	6/30/2026	144	212,780,825	6,966,492	3.3%	1.000	3.3%	2.2%	2.9%
2016	6/30/2026	132	199,356,077	5,328,710	2.7%	1.000	2.7%	1.8%	2.9%
2017	6/30/2026	120	198,012,678	5,022,098	2.5%	1.000	2.5%	1.7%	2.9%
2018	6/30/2026	108	207,938,971	5,020,740	2.4%	1.000	2.4%	1.6%	2.3%
2019	6/30/2026	96	200,475,628	4,963,044	2.5%	1.000	2.5%	1.7%	2.2%
2020	6/30/2026	84	203,774,071	3,934,025	1.9%	1.000	1.9%	1.4%	2.0%
2021	6/30/2026	72	189,814,141	3,890,147	2.0%	1.000	2.0%	1.6%	1.9%
2022	6/30/2026	60	202,517,355	3,263,126	1.6%	1.000	1.6%	1.3%	1.8%
2023	6/30/2026	48	204,639,501	3,538,458	1.7%	1.000	1.7%	1.5%	1.8%
2024	6/30/2026	36	209,063,047	3,279,371	1.6%	1.000	1.6%	1.4%	1.7%
2025	6/30/2026	24	211,599,899	2,219,118	1.0%	1.000	1.0%	1.0%	1.6%
2026	6/30/2026	12	206,922,188	2,795,123	1.4%	1.000	1.4%	1.4%	1.5%
Total			$5,351,868,944	$121,651,807	2.3%				

Beginning	Ending	Trend
2000	2007	5.5%
2008	2017	0.7%
2018	2024	-7.5%
		Selected
2000	2007	5.0%
2008	2017	0.7%
2018	2026	-5.0%

Beginning	Ending	ALAE Ratio
2000	2007	1.8%
2008	2017	1.9%
2018	2024	1.5%
		Selected
2000	2007	1.8%
2008	2017	1.9%
2018	2026	1.5%



Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit D.3, Columns (4) and (8)
(6) Exhibit D.7, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected ALAE ratio detrended to historical levels.

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

ALAE Ratio to Loss Trend

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Ultimate Loss	(4) Initial Indicated Ultimate ALAE	(5) Indicated ALAE Ratio to Loss (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied ALAE Ratio	(8) Trended ALAE Ratio	(9) Fitted ALAE Ratio
1992	6/30/2026	420	$106,771,684	$1,598,813	1.5%	1.000	1.5%	1.8%	0.0%
1993	6/30/2026	408	106,976,915	1,533,393	1.4%	1.000	1.4%	1.7%	0.0%
1994	6/30/2026	396	115,514,498	1,963,144	1.7%	1.000	1.7%	1.9%	0.0%
1995	6/30/2026	384	99,344,723	1,923,726	1.9%	1.000	1.9%	2.2%	0.0%
1996	6/30/2026	372	89,286,782	5,972,622	6.7%	1.000	6.7%	7.3%	0.0%
1997	6/30/2026	360	95,490,163	1,874,705	2.0%	1.000	2.0%	2.1%	0.0%
1998	6/30/2026	348	97,209,047	1,800,604	1.9%	1.000	1.9%	1.9%	0.0%
1999	6/30/2026	336	104,634,661	2,132,852	2.0%	1.000	2.0%	2.1%	2.1%
2000	6/30/2026	324	119,453,769	2,493,554	2.1%	1.000	2.1%	2.1%	2.2%
2001	6/30/2026	312	139,028,543	2,623,894	1.9%	1.000	1.9%	1.9%	2.2%
2002	6/30/2026	300	161,321,626	3,362,445	2.1%	1.000	2.1%	2.0%	2.3%
2003	6/30/2026	288	148,452,283	4,372,827	2.9%	1.000	2.9%	2.8%	2.3%
2004	6/30/2026	276	155,614,917	4,541,188	2.9%	1.000	2.9%	2.7%	2.4%
2005	6/30/2026	264	159,736,524	4,099,401	2.6%	1.000	2.6%	2.3%	2.4%
2006	6/30/2026	252	185,582,744	4,430,865	2.4%	1.000	2.4%	2.1%	2.5%
2007	6/30/2026	240	211,802,882	4,874,336	2.3%	1.000	2.3%	2.0%	2.5%
2008	6/30/2026	228	225,625,594	5,512,781	2.4%	1.000	2.4%	2.1%	2.6%
2009	6/30/2026	216	218,561,068	5,433,411	2.5%	1.000	2.5%	2.1%	2.6%
2010	6/30/2026	204	192,549,405	5,626,435	2.9%	1.000	2.9%	2.4%	2.8%
2011	6/30/2026	192	234,054,162	5,700,536	2.4%	1.000	2.4%	2.0%	2.7%
2012	6/30/2026	180	234,063,952	6,086,747	2.6%	1.000	2.6%	2.2%	2.7%
2013	6/30/2026	168	214,827,622	5,311,318	2.5%	1.000	2.5%	2.1%	2.7%
2014	6/30/2026	156	238,650,509	6,961,613	2.9%	1.000	2.9%	2.5%	2.6%
2015	6/30/2026	144	220,021,728	6,966,492	3.2%	1.000	3.2%	2.7%	2.6%
2016	6/30/2026	132	203,545,447	5,328,710	2.6%	1.000	2.6%	2.3%	2.6%
2017	6/30/2026	120	210,875,222	5,022,098	2.4%	1.000	2.4%	2.1%	2.5%
2018	6/30/2026	108	210,878,345	5,020,740	2.4%	1.000	2.4%	2.1%	2.5%
2019	6/30/2026	96	206,769,903	4,963,044	2.4%	1.000	2.4%	2.2%	2.5%
2020	6/30/2026	84	222,694,055	3,934,025	1.8%	1.000	1.8%	1.6%	1.7%
2021	6/30/2026	72	196,716,165	3,890,147	2.0%	1.000	2.0%	1.9%	1.7%
2022	6/30/2026	60	208,937,229	3,263,126	1.6%	1.000	1.6%	1.5%	1.7%
2023	6/30/2026	48	210,640,700	3,538,458	1.7%	1.000	1.7%	1.6%	1.7%
2024	6/30/2026	36	229,025,053	3,279,371	1.4%	1.000	1.4%	1.4%	1.6%
2025	6/30/2026	24	231,673,276	2,219,118	1.0%	1.000	1.0%	0.9%	1.6%
2026	6/30/2026	12	230,165,112	2,795,123	1.2%	1.000	1.2%	1.2%	1.6%
Total			6,236,496,309	$140,451,666	2.3%				

Beginning	Ending	Trend
1999	2009	2.2%
2010	2019	-1.3%
2020	2024	-5.7%
		Selected
1991	2000	2.2%
2010	2019	-1.3%
2020	2026	-1.3%

Beginning	Ending	ALAE Ratio
1999	2009	2.2%
2010	2019	2.3%
2020	2024	1.6%
		Selected
1999	2009	2.2%
2010	2019	2.3%
2020	2025	1.6%

Column Notes

(3) Exhibit D.9, Column (3)
(4) Average Exhibit D.3, Columns (4) and (8)
(6) Exhibit D.8, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected pure premium detrended to historical levels.

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																19,873	19,884	19,898
1993															20,166	20,167	20,189	20,187
1994														19,720	19,732	19,749	19,750	19,754
1995													18,943	18,958	18,974	18,969	18,975	18,975
1996												17,909	17,909	17,929	17,925	17,932	17,935	17,928
1997											8,455	8,465	8,481	8,477	8,485	8,482	8,479	8,475
1998										437	445	460	465	471	469	468	463	467
1999									459	463	473	478	488	493	488	489	483	485
2000								495	508	519	529	540	544	548	541	535	537	569
2001							513	519	541	542	547	552	553	550	538	551	568	576
2002						486	507	513	517	525	532	532	531	537	538	550	555	562
2003					524	543	552	561	580	585	587	579	587	589	599	610	608	612
2004				469	514	540	558	569	574	573	572	558	565	583	593	592	604	612
2005			393	479	525	543	554	567	564	562	573	573	590	598	594	597	606	612
2006		283	381	465	490	505	519	510	505	517	517	534	544	540	544	549	555	553
2007	137	281	387	418	454	471	472	465	491	499	516	528	529	538	552	557	558	559
2008	106	242	307	357	386	394	400	420	437	455	471	476	486	491	491	492	498	501
2009	106	207	297	342	357	367	400	400	431	436	437	449	454	461	464	472	483	484
2010	77	175	243	264	267	315	342	358	377	385	401	407	409	414	426	435	436	
2011	91	179	218	219	286	311	325	354	356	374	392	397	402	407	405	410		
2012	70	119	129	214	242	274	308	313	329	346	352	351	357	357	365			
2013	53	90	144	203	250	277	280	296	321	331	326	332	344	351				
2014	47	66	152	230	300	308	334	363	377	381	391	401	407					
2015	18	80	160	248	277	317	336	352	353	365	374	382						
2016	6	54	149	206	245	271	290	300	306	315	318							
2017	10	66	149	213	231	259	258	278	295	305								
2018	6	74	158	191	230	245	256	275	279									
2019	7	66	98	150	162	187	209	218										
2020	7	28	83	109	129	151	160											
2021	4	40	66	104	127	141												
2022	8	25	56	97	118													
2023	8	26	67	101														
2024	9	41	76															
2025	12	32																
2026	6																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992																1.001	1.001	1.000
1993															1.000	1.001	1.000	1.001
1994														1.001	1.001	1.000	1.000	1.001
1995													1.001	1.001	1.000	1.000	1.000	0.999
1996												1.000	1.001	1.000	1.000	1.000	1.000	1.000
1997											1.001	1.002	1.000	1.001	1.000	1.000	1.000	1.000
1998										1.018	1.034	1.011	1.013	0.996	0.998	0.989	1.009	1.000
1999									1.009	1.022	1.011	1.021	1.010	0.990	1.002	0.988	1.004	1.029
2000								1.026	1.022	1.019	1.021	1.007	1.007	0.987	0.989	1.004	1.060	1.009
2001							1.012	1.042	1.002	1.009	1.009	1.002	0.995	0.978	1.024	1.031	1.014	0.997
2002						1.043	1.012	1.008	1.015	1.013	1.000	0.998	1.011	1.002	1.022	1.009	1.013	1.011
2003					1.036	1.017	1.016	1.034	1.009	1.003	0.986	1.014	1.003	1.017	1.018	0.997	1.007	1.005
2004				1.096	1.051	1.033	1.020	1.009	0.998	0.998	0.976	1.013	1.032	1.017	0.998	1.020	1.013	1.016
2005			1.219	1.096	1.034	1.020	1.023	0.995	0.996	1.020	1.000	1.030	1.014	0.993	1.005	1.015	1.010	0.993
2006		1.346	1.220	1.054	1.031	1.028	0.983	0.990	1.024	1.000	1.033	1.019	0.993	1.007	1.009	1.011	0.996	1.009
2007	2.051	1.377	1.080	1.086	1.037	1.002	0.985	1.056	1.016	1.034	1.023	1.002	1.017	1.026	1.009	1.002	1.002	1.013
2008	2.283	1.269	1.163	1.081	1.021	1.015	1.050	1.040	1.041	1.035	1.011	1.021	1.010	1.000	1.002	1.012	1.006	1.006
2009	1.953	1.435	1.152	1.044	1.028	1.090	1.000	1.078	1.012	1.002	1.027	1.011	1.015	1.007	1.017	1.023	1.002	
2010	2.273	1.389	1.086	1.011	1.180	1.086	1.047	1.053	1.021	1.042	1.015	1.005	1.012	1.029	1.021	1.002		
2011	1.967	1.218	1.005	1.306	1.087	1.045	1.089	1.006	1.051	1.048	1.013	1.013	1.012	0.995	1.012			
2012	1.700	1.084	1.659	1.131	1.132	1.124	1.016	1.051	1.052	1.017	0.997	1.017	1.000	1.022				
2013	1.698	1.600	1.410	1.232	1.108	1.011	1.057	1.084	1.031	0.985	1.018	1.036	1.020					
2014	1.404	2.303	1.513	1.304	1.027	1.084	1.087	1.039	1.011	1.026	1.026	1.015						
2015	4.444	2.000	1.550	1.117	1.144	1.060	1.048	1.003	1.034	1.025	1.021							
2016	9.000	2.759	1.383	1.189	1.106	1.070	1.034	1.020	1.029	1.010								
2017	6.600	2.258	1.430	1.085	1.121	0.996	1.078	1.061	1.034									
2018	12.333	2.135	1.209	1.204	1.065	1.045	1.074	1.015										
2019	9.429	1.485	1.531	1.080	1.154	1.118	1.043											
2020	4.000	2.964	1.313	1.183	1.171	1.060												
2021	10.000	1.650	1.576	1.221	1.110													
2022	3.125	2.240	1.732	1.216														
2023	3.250	2.577	1.507															
2024	4.556	1.854																
2025	2.667																	
Strt Average	4.460	1.839	1.355	1.144	1.087	1.050	1.035	1.032	1.021	1.017	1.012	1.012	1.009	1.004	1.007	1.006	1.008	1.005
Wtd Average	2.418	1.550	1.268	1.123	1.071	1.044	1.029	1.029	1.019	1.017	1.006	1.004	1.002	1.001	1.001	1.001	1.001	1.001
5 Year Wtd Average	4.000	2.175	1.516	1.177	1.118	1.054	1.055	1.027	1.027	1.013	1.015	1.016	1.012	1.010	1.012	1.010	1.003	1.007
3 Year Wtd Average	3.414	2.163	1.598	1.206	1.146	1.072	1.066	1.032	1.032	1.021	1.022	1.022	1.011	1.015	1.017	1.013	1.003	1.009
High-Low	4.176	1.817	1.353	1.142	1.085	1.049	1.035	1.031	1.021	1.017	1.013	1.012	1.008	1.004	1.007	1.005	1.005	1.004
3 Year Strt Average	3.491	2.224	1.605	1.207	1.145	1.074	1.065	1.032	1.032	1.020	1.022	1.023	1.011	1.015	1.017	1.013	1.003	1.009
Selected	4.000	2.175	1.516	1.177	1.118	1.054	1.055	1.027	1.027	1.013	1.015	1.016	1.012	1.010	1.012	1.010	1.003	1.007
Cumulative	22.919	5.730	2.634	1.737	1.477	1.320	1.253	1.188	1.157	1.126	1.111	1.095	1.077	1.064	1.054	1.041	1.031	1.027
% Developed	4%	17%	38%	58%	68%	76%	80%	84%	86%	89%	90%	91%	93%	94%	95%	96%	97%	97%

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	19,894	19,901	19,904	19,892	19,890	19,903	19,908	19,923	19,924	19,926	19,931	19,941	19,945	19,944	19,947	19,946	19,952	19,952
1993	20,205	20,199	20,197	20,194	20,196	20,201	20,225	20,233	20,231	20,233	20,242	20,251	20,249	20,257	20,258	20,261		20,261
1994	19,765	19,757	19,749	19,761	19,765	19,780	19,780	19,781	19,791	19,801	19,800	19,801	19,806	19,807	19,806			19,806
1995	18,965	18,954	18,951	18,965	18,991	18,992	18,997	19,007	19,011	19,013	19,007	19,016	19,021	19,025				19,025
1996	17,928	17,918	17,918	17,948	17,952	17,955	17,957	17,969	17,971	17,971	17,973	17,977	17,979					17,979
1997	8,475	8,485	8,503	8,507	8,509	8,512	8,517	8,524	8,525	8,523	8,530	8,532						8,532
1998	467	485	487	489	495	498	502	497	502	508	504							504
1999	499	504	504	504	507	511	513	514	516	518								518
2000	574	576	580	584	587	584	591	594	596									596
2001	574	575	578	586	587	589	592	592										592
2002	568	569	575	577	577	582	581											581
2003	615	618	622	623	628	629												629
2004	622	619	628	634	633													633
2005	608	616	619	620														620
2006	558	562	561															561
2007	566	566																566
2008	504																	504
2009																		484
2010																		436
2011																		410
2012																		365
2013																		351
2014																		407
2015																		382
2016																		318
2017																		305
2018																		279
2019																		218
2020																		160
2021																		141
2022																		118
2023																		101
2024																		76
2025																		32
2026																		6
																		116,448

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.000	1.000	0.999	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	
1993	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000			
1995	0.999	1.000	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000				
1996	0.999	1.000	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000					
1997	1.001	1.002	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.001	1.000						
1998	1.039	1.004	1.004	1.012	1.006	1.008	0.990	1.010	1.012	0.992							
1999	1.010	1.000	1.000	1.006	1.008	1.004	1.002	1.004	1.004								
2000	1.003	1.007	1.007	1.005	0.995	1.012	1.005	1.003									
2001	1.002	1.005	1.014	1.002	1.003	1.005	1.000										
2002	1.002	1.011	1.003	1.000	1.009	0.998											
2003	1.005	1.006	1.002	1.008	1.002												
2004	0.995	1.015	1.010	0.998													
2005	1.013	1.005	1.002														
2006	1.007	0.998															
2007	1.000																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.005	1.004	1.003	1.003	1.002	1.003	1.000	1.002	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	—
Wtd Average	1.000	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
5 Year Wtd Average	1.004	1.007	1.006	1.003	1.003	1.005	1.001	1.000	1.000	1.000	1.000	1.000	—	—	—	—	—
3 Year Wtd Average	1.007	1.006	1.004	1.002	1.004	1.005	1.002	1.006	1.001	1.000	1.000	1.000	1.000	1.000	—	—	—
High-Low	1.003	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.007	1.006	1.004	1.002	1.005	1.005	1.002	1.006	1.005	0.998	1.000	1.000	1.000	1.000	—	—	—
Selected	1.004	1.007	1.006	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.020	1.016	1.009	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	98%	98%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Cumulative Closed Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Closed Counts	(4) Cumulative LDF	(5) Estimated Ult. Closed Count Method (3) x (4)
1992	6/30/2026	420	19,952	1.000	19,952
1993	6/30/2026	408	20,261	1.000	20,261
1994	6/30/2026	396	19,806	1.000	19,806
1995	6/30/2026	384	19,025	1.000	19,025
1996	6/30/2026	372	17,979	1.000	17,979
1997	6/30/2026	360	8,532	1.000	8,532
1998	6/30/2026	348	504	1.000	504
1999	6/30/2026	336	518	1.000	518
2000	6/30/2026	324	596	1.000	596
2001	6/30/2026	312	592	1.000	592
2002	6/30/2026	300	581	1.000	581
2003	6/30/2026	288	629	1.000	629
2004	6/30/2026	276	633	1.000	633
2005	6/30/2026	264	620	1.003	622
2006	6/30/2026	252	561	1.009	566
2007	6/30/2026	240	566	1.016	575
2008	6/30/2026	228	504	1.020	514
2009	6/30/2026	216	484	1.027	497
2010	6/30/2026	204	436	1.031	449
2011	6/30/2026	192	410	1.041	427
2012	6/30/2026	180	365	1.054	385
2013	6/30/2026	168	351	1.064	373
2014	6/30/2026	156	407	1.077	438
2015	6/30/2026	144	382	1.095	418
2016	6/30/2026	132	318	1.111	353
2017	6/30/2026	120	305	1.126	343
2018	6/30/2026	108	279	1.157	323
2019	6/30/2026	96	218	1.188	259
2020	6/30/2026	84	160	1.253	200
2021	6/30/2026	72	141	1.320	186
2022	6/30/2026	60	118	1.477	174
2023	6/30/2026	48	101	1.737	175
2024	6/30/2026	36	76	2.634	200
2025	6/30/2026	24	32	5.730	183
2026	6/30/2026	12	6	22.919	138
	Total		116,448		117,408

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit D.16.

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																19,990	19,990	19,990
1993															20,300	20,300	20,300	20,300
1994														19,848	19,848	19,848	19,848	19,849
1995													19,071	19,071	19,071	19,071	19,071	19,071
1996												18,008	18,008	18,008	18,008	18,008	18,008	18,009
1997											8,554	8,556	8,557	8,559	8,559	8,559	8,559	8,559
1998										514	516	519	524	525	526	527	529	530
1999									523	523	528	533	533	535	536	538	542	542
2000								579	588	590	595	601	607	610	611	613	614	614
2001							594	598	605	611	611	614	616	617	617	619	621	624
2002						575	582	585	593	597	599	602	605	609	610	610	618	622
2003					622	635	639	645	649	654	655	658	660	660	662	667	669	672
2004				592	617	627	638	645	650	654	658	660	666	670	674	677	678	679
2005			553	591	606	614	624	632	636	639	641	644	649	654	657	658	659	659
2006		470	531	559	572	584	592	597	601	606	608	613	617	619	619	619	619	619
2007	194	429	508	550	567	576	584	588	597	604	609	613	616	616	618	619	622	623
2008	160	374	449	488	501	512	520	529	534	538	542	547	549	550	551	552	552	553
2009	162	359	442	482	503	509	520	522	527	536	537	537	537	538	538	538	540	539
2010	121	309	382	418	438	446	457	461	463	467	470	470	471	471	474	474	474	
2011	140	322	376	407	427	438	448	458	465	468	470	472	475	477	479	481		
2012	99	272	340	383	407	415	429	430	432	434	434	436	437	437	438			
2013	84	229	298	342	359	378	386	388	389	396	398	402	404	404				
2014	91	258	359	414	438	443	445	449	451	453	458	462	463					
2015	103	273	373	407	424	432	437	438	442	445	450	451						
2016	84	231	311	338	360	371	375	378	378	379	380							
2017	72	231	294	323	341	347	349	357	358	360								
2018	88	227	276	315	325	337	349	352	354									
2019	60	170	219	246	263	279	287	293										
2020	58	121	165	192	214	225	236											
2021	51	126	166	188	200	209												
2022	31	97	146	167	182													
2023	36	119	148	169														
2024	43	117	155															
2025	26	82																
2026	30																	

Age to Age Development Factors

Injury Year Ending 6/30	12 24	24 36	36 48	48 60	60 72	72 84	84 96	96 108	108 120	120 132	132 144	144 156	156 168	168 180	180 192	192 204	204 216	216 228
1992																1.000	1.000	1.000
1993															1.000	1.000	1.000	1.000
1994														1.000	1.000	1.000	1.000	1.000
1995													1.000	1.000	1.000	1.000	1.000	1.000
1996												1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998										1.004	1.006	1.010	1.002	1.002	1.002	1.004	1.002	1.002
1999									1.000	1.010	1.009	1.000	1.004	1.002	1.004	1.007	1.000	1.000
2000								1.016	1.003	1.008	1.010	1.010	1.005	1.002	1.003	1.002	1.000	1.003
2001							1.007	1.012	1.010	1.000	1.005	1.003	1.002	1.000	1.003	1.003	1.005	1.003
2002						1.012	1.005	1.014	1.007	1.003	1.005	1.005	1.007	1.002	1.000	1.013	1.006	1.003
2003					1.021	1.006	1.009	1.006	1.008	1.002	1.005	1.003	1.000	1.003	1.008	1.003	1.004	1.000
2004				1.042	1.016	1.018	1.011	1.008	1.006	1.006	1.003	1.009	1.006	1.006	1.004	1.001	1.001	1.000
2005			1.069	1.025	1.013	1.016	1.013	1.006	1.005	1.003	1.005	1.008	1.008	1.005	1.002	1.002	1.000	1.002
2006		1.130	1.053	1.023	1.021	1.014	1.008	1.007	1.008	1.003	1.008	1.007	1.003	1.000	1.000	1.000	1.000	1.000
2007	2.211	1.184	1.083	1.031	1.016	1.014	1.007	1.015	1.012	1.008	1.007	1.005	1.000	1.003	1.002	1.005	1.002	1.005
2008	2.338	1.201	1.087	1.027	1.022	1.016	1.017	1.009	1.007	1.007	1.009	1.004	1.002	1.002	1.002	1.000	1.002	1.000
2009	2.216	1.231	1.090	1.044	1.012	1.022	1.004	1.010	1.017	1.002	1.000	1.000	1.002	1.000	1.000	1.004	0.998	
2010	2.554	1.236	1.094	1.048	1.018	1.025	1.009	1.004	1.009	1.006	1.000	1.002	1.000	1.006	1.000	1.000		
2011	2.300	1.168	1.082	1.049	1.026	1.023	1.022	1.015	1.006	1.004	1.004	1.006	1.004	1.004	1.004			
2012	2.747	1.250	1.126	1.063	1.020	1.034	1.002	1.005	1.005	1.000	1.005	1.002	1.000	1.002				
2013	2.726	1.301	1.148	1.050	1.053	1.021	1.005	1.003	1.018	1.005	1.010	1.005	1.000					
2014	2.835	1.391	1.153	1.058	1.011	1.005	1.009	1.004	1.004	1.011	1.009	1.002						
2015	2.650	1.366	1.091	1.042	1.019	1.012	1.002	1.009	1.007	1.011	1.002							
2016	2.750	1.346	1.087	1.065	1.031	1.011	1.008	1.000	1.003	1.003								
2017	3.208	1.273	1.099	1.056	1.018	1.006	1.023	1.003	1.006									
2018	2.580	1.216	1.141	1.032	1.037	1.036	1.009	1.006										
2019	2.833	1.288	1.123	1.069	1.061	1.029	1.021											
2020	2.086	1.364	1.164	1.115	1.051	1.049												
2021	2.471	1.317	1.133	1.064	1.045													
2022	3.129	1.505	1.144	1.090														
2023	3.306	1.244	1.142															
2024	2.721	1.325																
2025	3.154																	
Strt Average	2.674	1.281	1.111	1.052	1.027	1.019	1.010	1.008	1.007	1.005	1.005	1.004	1.002	1.002	1.002	1.002	1.001	1.001
Wtd Average	2.552	1.254	1.101	1.046	1.024	1.018	1.010	1.008	1.007	1.005	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000
5 Year Wtd Average	2.893	1.345	1.140	1.069	1.040	1.024	1.012	1.005	1.007	1.006	1.006	1.004	1.001	1.003	1.002	1.002	1.000	1.001
3 Year Wtd Average	3.029	1.348	1.139	1.090	1.053	1.037	1.017	1.003	1.005	1.009	1.007	1.003	1.002	1.004	1.001	1.001	1.001	1.002
High-Low	2.672	1.277	1.111	1.050	1.026	1.018	1.010	1.008	1.007	1.005	1.005	1.004	1.002	1.002	1.002	1.002	1.001	1.001
3 Year Strt Average	3.060	1.358	1.139	1.089	1.052	1.038	1.017	1.003	1.005	1.008	1.007	1.003	1.001	1.004	1.001	1.001	1.001	1.002
Selected	2.893	1.345	1.140	1.069	1.040	1.024	1.012	1.005	1.007	1.006	1.006	1.004	1.001	1.003	1.002	1.002	1.000	1.001
Cumulative	5.300	1.832	1.362	1.195	1.118	1.075	1.050	1.038	1.033	1.026	1.020	1.014	1.010	1.009	1.006	1.004	1.003	1.002
% Developed	19%	55%	73%	84%	89%	93%	95%	96%	97%	97%	98%	99%	99%	99%	99%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	19,990	19,990	19,990	19,990	19,990	19,990	19,990	19,990	19,990	19,990	19,990	19,990	19,990	19,990	19,990	19,990	19,990	19,990
1993	20,299	20,299	20,298	20,298	20,298	20,298	20,298	20,298	20,298	20,298	20,298	20,298	20,298	20,298	20,299	20,299		20,299
1994	19,849	19,849	19,849	19,849	19,849	19,849	19,852	19,852	19,852	19,852	19,852	19,852	19,852	19,852	19,852			19,852
1995	19,071	19,071	19,071	19,071	19,071	19,071	19,071	19,071	19,071	19,071	19,071	19,071	19,071	19,071				19,071
1996	18,009	18,009	18,010	18,010	18,011	18,011	18,011	18,011	18,011	18,011	18,012	18,012	18,011					18,011
1997	8,559	8,560	8,560	8,561	8,561	8,561	8,561	8,561	8,561	8,561	8,562	8,562						8,562
1998	531	531	533	533	534	534	534	534	534	534	534							534
1999	542	543	544	545	545	545	546	546	546	546								546
2000	616	617	618	618	618	620	621	622	622									622
2001	626	628	628	629	629	629	629	629										629
2002	624	624	624	625	625	626	626											626
2003	672	673	673	673	674	674												674
2004	679	680	680	680	682													682
2005	660	661	662	662														662
2006	619	619	620															620
2007	626	626																626
2008	553																	553
2009																		539
2010																		474
2011																		481
2012																		438
2013																		404
2014																		463
2015																		451
2016																		380
2017																		360
2018																		354
2019																		293
2020																		236
2021																		209
2022																		182
2023																		169
2024																		155
2025																		82
2026																		30
																		118,259

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.000	1.004	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.002	1.002	1.002	1.000	1.000	1.002	1.000	1.000	1.000								
2000	1.002	1.002	1.000	1.000	1.003	1.002	1.002	1.000									
2001	1.003	1.000	1.002	1.000	1.000	1.000	1.000										
2002	1.000	1.000	1.002	1.000	1.002	1.000											
2003	1.001	1.000	1.000	1.001	1.000												
2004	1.001	1.000	1.000	1.003													
2005	1.002	1.002	1.000														
2006	1.000	1.002															
2007	1.000																
2008																	
2009																	
2010																	
2011																	
2012																	
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2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
5 Year Wtd Average	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—	—	—
3 Year Wtd Average	1.001	1.001	1.000	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
High-Low	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
Selected	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Wyoming Department of Workforce Services
ALAE
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Reported Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Cumulative LDF	(5) Estimated Ult. Reported Count Method (3) x (4)
1992	6/30/2026	420	19,990	1.000	19,990
1993	6/30/2026	408	20,299	1.000	20,299
1994	6/30/2026	396	19,852	1.000	19,852
1995	6/30/2026	384	19,071	1.000	19,071
1996	6/30/2026	372	18,011	1.000	18,011
1997	6/30/2026	360	8,562	1.000	8,562
1998	6/30/2026	348	534	1.000	534
1999	6/30/2026	336	546	1.000	546
2000	6/30/2026	324	622	1.000	622
2001	6/30/2026	312	629	1.000	629
2002	6/30/2026	300	626	1.000	626
2003	6/30/2026	288	674	1.000	674
2004	6/30/2026	276	682	1.000	682
2005	6/30/2026	264	662	1.000	662
2006	6/30/2026	252	620	1.000	620
2007	6/30/2026	240	626	1.000	626
2008	6/30/2026	228	553	1.001	554
2009	6/30/2026	216	539	1.002	540
2010	6/30/2026	204	474	1.003	475
2011	6/30/2026	192	481	1.004	483
2012	6/30/2026	180	438	1.006	441
2013	6/30/2026	168	404	1.009	408
2014	6/30/2026	156	463	1.010	468
2015	6/30/2026	144	451	1.014	457
2016	6/30/2026	132	380	1.020	387
2017	6/30/2026	120	360	1.026	369
2018	6/30/2026	108	354	1.033	366
2019	6/30/2026	96	293	1.038	304
2020	6/30/2026	84	236	1.050	248
2021	6/30/2026	72	209	1.075	225
2022	6/30/2026	60	182	1.118	204
2023	6/30/2026	48	169	1.195	202
2024	6/30/2026	36	155	1.362	211
2025	6/30/2026	24	82	1.832	150
2026	6/30/2026	12	30	5.300	159
	Total		118,259		118,656

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit D.18.

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																117	106	92
1993															134	133	111	113
1994														128	116	99	98	95
1995													128	113	97	102	96	96
1996												99	99	79	83	76	73	81
1997											99	91	76	82	74	77	80	84
1998										77	71	59	59	54	57	59	66	63
1999									64	60	55	55	45	42	48	49	59	57
2000								84	80	71	66	61	63	62	70	78	77	45
2001							81	79	64	69	64	62	63	67	79	68	53	48
2002						89	75	72	76	72	67	70	74	72	72	60	63	60
2003					98	92	87	84	69	69	68	79	73	71	63	57	61	60
2004				123	103	87	80	76	76	81	86	102	101	87	81	85	74	67
2005			160	112	81	71	70	65	72	77	68	71	59	56	63	61	53	47
2006		187	150	94	82	79	73	87	96	89	91	79	73	79	75	70	64	66
2007	57	148	121	132	113	105	112	123	106	105	93	85	87	78	66	62	64	64
2008	54	132	142	131	115	118	120	109	97	83	71	71	63	59	60	60	54	52
2009	56	152	145	140	146	142	120	122	96	100	100	88	83	77	74	66	57	55
2010	44	134	139	154	171	131	115	103	86	82	69	63	62	57	48	39	38	
2011	49	143	158	188	141	127	123	104	109	94	78	75	73	70	74	71		
2012	29	153	211	169	165	141	121	117	103	88	82	85	80	80	73			
2013	31	139	154	139	109	101	106	92	68	65	72	70	60	53				
2014	44	192	207	184	138	135	111	86	74	72	67	61	56					
2015	85	193	213	159	147	115	101	86	89	80	76	69						
2016	78	177	162	132	115	100	85	78	72	64	62							
2017	62	165	145	110	110	88	91	79	63	55								
2018	82	153	118	124	95	92	93	77	75									
2019	53	104	121	96	101	92	78	75										
2020	51	93	82	83	85	74	76											
2021	47	86	100	84	73	68												
2022	23	72	90	70	64													
2023	28	93	81	68														
2024	34	76	79															
2025	14	50																
2026	24																	

Wyoming Department of Workforce Services
ALAE
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Open Counts

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	96	89	86	98	100	87	82	67	66	64	59	49	45	46	43	44	38	38
1993	94	100	101	104	102	97	73	65	67	65	56	47	49	41	41	38		38
1994	84	92	100	88	84	69	72	71	61	51	52	51	46	45	46			46
1995	106	117	120	106	80	79	74	64	60	58	64	55	50	46				46
1996	81	91	92	62	59	56	54	42	40	40	39	35	32					32
1997	84	75	57	54	52	49	44	37	36	38	32	30						30
1998	64	46	46	44	39	36	32	37	32	26	30							30
1999	43	39	40	41	38	34	33	32	30	28								28
2000	42	41	38	34	31	36	30	28	26									26
2001	52	53	50	43	42	40	37	37										37
2002	56	55	49	48	48	44	45											45
2003	57	55	51	50	46	45												45
2004	57	61	52	46	49													49
2005	52	45	43	42														42
2006	61	57	59															59
2007	60	60																60
2008	49																	49
2009																		55
2010																		38
2011																		71
2012																		73
2013																		53
2014																		56
2015																		69
2016																		62
2017																		55
2018																		75
2019																		75
2020																		76
2021																		68
2022																		64
2023																		68
2024																		79
2025																		50
2026																		24
																		1,811

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Bornheutter-Ferguson Reported Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unreported 1 - 1/(8)	(10) Unreported Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	13.208%	0.174	2.303%	15.042%	1.000	0.0%	0	546
2000	6/30/2026	324	4,329	14.067%	0.187	2.637%	13.989%	1.000	0.0%	0	622
2001	6/30/2026	312	4,703	12.982%	0.202	2.617%	13.010%	1.000	0.0%	0	629
2002	6/30/2026	300	5,078	11.885%	0.217	2.576%	12.099%	1.000	0.0%	0	626
2003	6/30/2026	288	5,296	12.302%	0.233	2.867%	11.252%	1.000	0.0%	0	674
2004	6/30/2026	276	5,536	11.876%	0.251	2.977%	10.464%	1.000	0.0%	0	682
2005	6/30/2026	264	6,085	10.548%	0.269	2.843%	9.732%	1.000	0.0%	0	662
2006	6/30/2026	252	6,929	8.557%	0.290	2.480%	9.051%	1.000	0.0%	0	620
2007	6/30/2026	240	7,941	7.561%	0.312	2.356%	8.417%	1.000	0.0%	0	626
2008	6/30/2026	228	8,840	6.038%	0.335	2.023%	5.764%	1.001	0.1%	0	553
2009	6/30/2026	216	9,102	5.699%	0.353	2.010%	5.476%	1.002	0.2%	1	540
2010	6/30/2026	204	8,601	5.375%	0.371	1.995%	5.202%	1.003	0.3%	1	475
2011	6/30/2026	192	9,121	4.988%	0.391	1.949%	4.942%	1.004	0.4%	2	483
2012	6/30/2026	180	9,551	4.319%	0.411	1.777%	4.695%	1.006	0.6%	3	441
2013	6/30/2026	168	9,735	4.011%	0.433	1.737%	4.460%	1.009	0.9%	4	408
2014	6/30/2026	156	10,149	4.463%	0.456	2.034%	4.237%	1.010	1.0%	4	467
2015	6/30/2026	144	10,528	4.157%	0.480	1.994%	4.025%	1.014	1.3%	6	457
2016	6/30/2026	132	10,035	3.691%	0.505	1.864%	3.824%	1.020	1.9%	7	387
2017	6/30/2026	120	9,770	3.648%	0.532	1.939%	3.633%	1.026	2.5%	9	369
2018	6/30/2026	108	10,196	3.377%	0.560	1.889%	2.613%	1.033	3.2%	9	363
2019	6/30/2026	96	10,098	2.788%	0.602	1.678%	2.430%	1.038	3.7%	9	302
2020	6/30/2026	84	10,627	2.109%	0.647	1.365%	2.260%	1.050	4.8%	12	248
2021	6/30/2026	72	10,108	2.033%	0.696	1.414%	2.102%	1.075	7.0%	15	224
2022	6/30/2026	60	11,019	1.714%	0.748	1.282%	1.955%	1.118	10.6%	23	205
2023	6/30/2026	48	11,889	1.587%	0.804	1.277%	1.818%	1.195	16.3%	35	204
2024	6/30/2026	36	12,719	1.617%	0.865	1.399%	1.691%	1.362	26.6%	57	212
2025	6/30/2026	24	13,268	1.257%	0.930	1.169%	1.573%	1.832	45.4%	95	177
2026	6/30/2026	12	13,441	1.103%	1.000	1.103%	1.462%	5.300	81.1%	159	189
	Total		$248,723			1.840%				451	12,391

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit D.4, Columns (6) and (7)) / Column (3)
(5) Exhibit D.12, Column (11)
(6) (4) x (5)
(7) Selected from Exhibit D.12 detrended
(8) From Exhibit D.18
(11) Exhibit D.19, Column (3) + (10)

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Bornheutter-Ferguson Closed Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unpaid 1 - 1/(8)	(10) Unpaid Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	13.208%	0.174	2.303%	15.042%	1.000	0.0%	0	518
2000	6/30/2026	324	4,329	14.067%	0.187	2.637%	13.989%	1.000	0.0%	0	596
2001	6/30/2026	312	4,703	12.982%	0.202	2.617%	13.010%	1.000	0.0%	0	592
2002	6/30/2026	300	5,078	11.885%	0.217	2.576%	12.099%	1.000	0.0%	0	581
2003	6/30/2026	288	5,296	12.302%	0.233	2.867%	11.252%	1.000	0.0%	0	629
2004	6/30/2026	276	5,536	11.876%	0.251	2.977%	10.464%	1.000	0.0%	0	633
2005	6/30/2026	264	6,085	10.548%	0.269	2.843%	9.732%	1.003	0.3%	2	622
2006	6/30/2026	252	6,929	8.557%	0.290	2.480%	9.051%	1.009	0.9%	5	566
2007	6/30/2026	240	7,941	7.561%	0.312	2.356%	8.417%	1.016	1.5%	10	576
2008	6/30/2026	228	8,840	6.038%	0.335	2.023%	5.764%	1.020	1.9%	10	514
2009	6/30/2026	216	9,102	5.699%	0.353	2.010%	5.476%	1.027	2.7%	13	497
2010	6/30/2026	204	8,601	5.375%	0.371	1.995%	5.202%	1.031	3.0%	13	449
2011	6/30/2026	192	9,121	4.988%	0.391	1.949%	4.942%	1.041	3.9%	18	428
2012	6/30/2026	180	9,551	4.319%	0.411	1.777%	4.695%	1.054	5.1%	23	388
2013	6/30/2026	168	9,735	4.011%	0.433	1.737%	4.460%	1.064	6.0%	26	377
2014	6/30/2026	156	10,149	4.463%	0.456	2.034%	4.237%	1.077	7.1%	31	438
2015	6/30/2026	144	10,528	4.157%	0.480	1.994%	4.025%	1.095	8.6%	37	419
2016	6/30/2026	132	10,035	3.691%	0.505	1.864%	3.824%	1.111	10.0%	38	356
2017	6/30/2026	120	9,770	3.648%	0.532	1.939%	3.633%	1.126	11.2%	40	345
2018	6/30/2026	108	10,196	3.377%	0.560	1.889%	2.613%	1.157	13.5%	36	315
2019	6/30/2026	96	10,098	2.788%	0.602	1.678%	2.430%	1.188	15.8%	39	257
2020	6/30/2026	84	10,627	2.109%	0.647	1.365%	2.260%	1.253	20.2%	48	208
2021	6/30/2026	72	10,108	2.033%	0.696	1.414%	2.102%	1.320	24.3%	52	193
2022	6/30/2026	60	11,019	1.714%	0.748	1.282%	1.955%	1.477	32.3%	70	188
2023	6/30/2026	48	11,889	1.587%	0.804	1.277%	1.818%	1.737	42.4%	92	193
2024	6/30/2026	36	12,719	1.617%	0.865	1.399%	1.691%	2.634	62.0%	133	209
2025	6/30/2026	24	13,268	1.257%	0.930	1.169%	1.573%	5.730	82.5%	172	204
2026	6/30/2026	12	13,441	1.103%	1.000	1.103%	1.462%	22.919	95.6%	188	194
	Total		$248,723			1.840%				1,096	11,485

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit D.4, Columns (6) and (7)) / Column (3)
(5) Exhibit D.12, Column (11)
(6) (4) x (5)
(7) Selected from Exhibit D.12 detrended
(8) From Exhibit D.16
(11) Exhibit D.17, Column (3) + (10)

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Paid ALAE per Reported Claim

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																60	60	61
1993															56	56	57	58
1994														63	64	67	69	69
1995													69	70	70	72	75	78
1996												70	71	72	75	78	80	81
1997											135	142	145	148	153	159	163	165
1998										2,183	2,257	2,296	2,369	2,501	2,610	2,667	2,757	2,828
1999									2,330	2,403	2,532	2,668	2,754	2,813	2,828	2,868	2,931	3,039
2000								2,696	2,793	2,915	2,950	3,036	3,145	3,182	3,246	3,272	3,297	3,310
2001							2,790	2,845	2,904	3,024	3,110	3,159	3,182	3,218	3,238	3,275	3,281	3,351
2002						3,612	3,713	3,805	3,831	3,944	4,035	4,083	4,136	4,206	4,216	4,259	4,297	4,322
2003					3,852	4,053	4,264	4,478	4,637	4,700	4,785	4,821	4,843	4,915	4,997	5,035	5,094	5,123
2004				3,572	3,839	4,163	4,273	4,452	4,563	4,680	4,856	4,970	5,064	5,136	5,214	5,305	5,331	5,377
2005			3,088	3,666	3,983	4,118	4,272	4,388	4,499	4,573	4,670	4,726	4,753	4,766	4,782	4,807	4,857	4,866
2006		2,106	3,219	3,887	4,353	4,581	4,709	4,866	4,932	5,115	5,221	5,275	5,329	5,393	5,454	5,464	5,509	5,556
2007	820	2,184	3,350	3,991	4,416	4,826	5,136	5,280	5,328	5,343	5,410	5,509	5,605	5,686	5,789	5,851	5,894	5,975
2008	830	2,723	4,552	5,581	6,118	6,511	6,687	6,890	7,104	7,264	7,334	7,321	7,342	7,377	7,467	7,550	7,583	7,576
2009	1,211	3,468	4,959	5,964	6,377	6,759	6,935	7,180	7,248	7,318	7,397	7,467	7,494	7,485	7,530	7,578	7,588	7,593
2010	1,223	3,911	5,806	6,988	7,433	7,803	7,974	8,284	8,376	8,441	8,516	8,568	8,566	8,584	8,554	8,608	8,680	
2011	1,208	4,065	5,678	6,984	7,344	7,688	7,920	7,991	8,059	8,264	8,371	8,460	8,533	8,554	8,555	8,692		
2012	1,331	4,794	6,448	7,293	7,901	8,494	8,782	9,124	9,277	9,460	9,610	9,630	9,822	9,977	10,055			
2013	1,247	4,214	6,274	7,288	8,023	8,316	8,432	8,788	8,915	8,899	9,033	9,163	9,236	9,349				
2014	1,069	4,093	6,811	8,067	8,630	9,257	9,785	10,158	10,211	10,297	10,426	10,605	10,681					
2015	1,438	4,239	6,161	7,569	8,473	9,273	9,760	10,124	10,181	10,329	10,383	10,602						
2016	806	3,433	4,932	6,135	6,979	7,892	8,257	8,701	8,931	8,957	9,258							
2017	1,090	3,946	6,062	7,282	7,994	8,603	8,978	8,956	9,125	9,161								
2018	993	3,369	5,433	6,293	7,077	7,584	7,946	8,500	9,026									
2019	1,316	4,734	6,935	7,759	8,301	9,222	9,764	10,527										
2020	1,246	5,336	6,846	7,768	8,441	9,350	10,013											
2021	1,446	4,674	7,485	8,669	9,732	10,044												
2022	980	3,767	6,055	8,025	8,686													
2023	908	3,536	6,756	8,537														
2024	1,299	4,702	6,518															
2025	770	3,919																
2026	1,145																	

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Paid ALAE per Reported Claim

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	62	63	63	65	66	68	69	70	70	70	71	72	72	72	72	73	73
1993	60	62	64	64	64	65	66	67	67	67	67	68	68	68	68	68	
1994	71	75	76	80	80	80	80	81	83	84	84	86	87	88	89		
1995	80	82	83	83	83	84	85	86	86	87	87	88	90	91			
1996	86	109	135	152	173	189	207	224	239	258	274	297	297				
1997	166	166	167	168	172	175	178	181	182	182	185	193					
1998	2,890	2,904	2,912	2,954	2,969	2,969	2,969	2,969	2,975	2,988	2,988						
1999	3,066	3,084	3,133	3,156	3,217	3,241	3,342	3,383	3,384	3,388							
2000	3,320	3,328	3,348	3,384	3,384	3,397	3,397	3,402	3,413								
2001	3,383	3,393	3,453	3,457	3,469	3,483	3,496	3,520									
2002	4,357	4,385	4,464	4,476	4,483	4,489	4,498										
2003	5,183	5,185	5,227	5,258	5,259	5,263											
2004	5,383	5,385	5,398	5,422	5,413												
2005	4,875	4,911	4,916	4,936													
2006	5,576	5,610	5,610														
2007	5,996	6,045															
2008	7,598																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992									12.985%	12.985%	13.109%	13.233%	13.233%	13.283%	13.308%	13.357%	13.457%	13.457%
1993								13.374%	13.582%	13.628%	13.744%	13.882%	14.021%	14.090%	14.113%	14.160%	14.183%	14.183%
1994							12.631%	12.716%	12.865%	12.992%	12.992%	13.056%	13.099%	13.120%	13.120%	13.163%	13.205%	13.269%
1995						11.324%	11.462%	11.521%	11.679%	11.757%	11.797%	11.856%	11.915%	11.994%	12.013%	12.013%	12.171%	12.250%
1996					11.745%	11.990%	12.066%	12.179%	12.255%	12.349%	12.368%	12.425%	12.462%	12.462%	12.500%	12.595%	12.632%	12.689%
1997				10.693%	11.145%	11.325%	11.524%	11.651%	11.741%	11.813%	11.885%	11.921%	12.030%	12.102%	12.174%	12.229%	12.247%	12.265%
1998			9.088%	9.713%	9.959%	10.090%	10.255%	10.386%	10.452%	10.501%	10.534%	10.584%	10.666%	10.748%	10.797%	10.814%	10.830%	10.830%
1999		6.783%	7.663%	8.068%	8.255%	8.428%	8.544%	8.616%	8.674%	8.746%	8.775%	8.847%	8.905%	8.934%	8.934%	8.934%	8.934%	8.934%
2000	2.443%	5.402%	6.397%	6.926%	7.140%	7.253%	7.354%	7.405%	7.518%	7.606%	7.669%	7.719%	7.757%	7.757%	7.782%	7.795%	7.833%	7.845%
2001	1.810%	4.231%	5.079%	5.521%	5.668%	5.792%	5.883%	5.984%	6.041%	6.086%	6.131%	6.188%	6.211%	6.222%	6.233%	6.245%	6.245%	6.256%
2002	1.780%	3.944%	4.856%	5.296%	5.526%	5.592%	5.713%	5.735%	5.790%	5.889%	5.900%	5.900%	5.900%	5.911%	5.911%	5.911%	5.933%	5.922%
2003	1.407%	3.592%	4.441%	4.860%	5.092%	5.185%	5.313%	5.360%	5.383%	5.429%	5.464%	5.464%	5.476%	5.476%	5.511%	5.511%	5.511%	
2004	1.535%	3.530%	4.122%	4.462%	4.681%	4.802%	4.912%	5.021%	5.098%	5.131%	5.153%	5.175%	5.208%	5.229%	5.251%	5.273%		
2005	1.036%	2.848%	3.560%	4.010%	4.261%	4.345%	4.491%	4.502%	4.523%	4.544%	4.544%	4.565%	4.575%	4.575%	4.586%			
2006	0.863%	2.352%	3.061%	3.513%	3.688%	3.883%	3.965%	3.986%	3.996%	4.068%	4.088%	4.129%	4.150%	4.150%				
2007	0.897%	2.542%	3.537%	4.079%	4.316%	4.365%	4.385%	4.424%	4.444%	4.464%	4.513%	4.552%	4.562%					
2008	0.978%	2.593%	3.543%	3.866%	4.027%	4.103%	4.151%	4.160%	4.198%	4.227%	4.274%	4.284%						
2009	0.837%	2.302%	3.099%	3.368%	3.588%	3.697%	3.737%	3.767%	3.767%	3.777%	3.787%							
2010	0.737%	2.364%	3.009%	3.306%	3.490%	3.552%	3.572%	3.654%	3.664%	3.685%								
2011	0.863%	2.226%	2.707%	3.089%	3.187%	3.305%	3.423%	3.452%	3.472%									
2012	0.594%	1.684%	2.169%	2.436%	2.605%	2.763%	2.842%	2.902%										
2013	0.546%	1.139%	1.553%	1.807%	2.014%	2.117%	2.221%											
2014	0.505%	1.247%	1.642%	1.860%	1.979%	2.068%												
2015	0.281%	0.880%	1.325%	1.516%	1.652%													
2016	0.303%	1.001%	1.245%	1.421%														
2017	0.338%	0.920%	1.219%															
2018	0.196%	0.618%																
2019	0.223%																	
2020																		
2021																		
2022																		
2023																		
2024																		
2025																		
2026																		

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993																	
1994																	
1995																	
1996																	
1997																	
1998																	
1999	13.457%	13.482%	13.506%	13.531%	13.531%	13.531%	13.556%	13.556%	13.556%	13.556%							
2000	14.229%	14.252%	14.275%	14.275%	14.275%	14.321%	14.344%	14.367%	14.367%								
2001	13.311%	13.354%	13.354%	13.375%	13.375%	13.375%	13.375%	13.375%									
2002	12.289%	12.289%	12.289%	12.309%	12.309%	12.329%	12.329%										
2003	12.689%	12.708%	12.708%	12.708%	12.727%	12.727%											
2004	12.265%	12.283%	12.283%	12.283%	12.319%												
2005	10.846%	10.863%	10.879%	10.879%													
2006	8.934%	8.934%	8.948%														
2007	7.883%	7.883%															
2008	6.256%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
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2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

	Age of Development																	
Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																99.4%	99.5%	99.5%
1993															99.3%	99.3%	99.5%	99.4%
1994														99.4%	99.4%	99.5%	99.5%	99.5%
1995													99.3%	99.4%	99.5%	99.5%	99.5%	99.5%
1996												99.5%	99.5%	99.6%	99.5%	99.6%	99.6%	99.6%
1997											98.8%	98.9%	99.1%	99.0%	99.1%	99.1%	99.1%	99.0%
1998										85.0%	86.2%	88.6%	88.7%	89.7%	89.2%	88.8%	87.5%	88.1%
1999									87.8%	88.5%	89.6%	89.7%	91.6%	92.1%	91.0%	90.9%	89.1%	89.5%
2000								85.5%	86.4%	88.0%	88.9%	89.9%	89.6%	89.8%	88.5%	87.3%	87.5%	92.7%
2001							86.4%	86.8%	89.4%	88.7%	89.5%	89.9%	89.8%	89.1%	87.2%	89.0%	91.5%	92.3%
2002						84.5%	87.1%	87.7%	87.2%	87.9%	88.8%	88.4%	87.8%	88.2%	88.2%	90.2%	89.8%	90.4%
2003					84.2%	85.5%	86.4%	87.0%	89.4%	89.4%	89.6%	88.0%	88.9%	89.2%	90.5%	91.5%	90.9%	91.1%
2004				79.2%	83.3%	86.1%	87.5%	88.2%	88.3%	87.6%	86.9%	84.5%	84.8%	87.0%	88.0%	87.4%	89.1%	90.1%
2005			71.1%	81.0%	86.6%	88.4%	88.8%	89.7%	88.7%	87.9%	89.4%	89.0%	90.9%	91.4%	90.4%	90.7%	92.0%	92.9%
2006		60.2%	71.8%	83.2%	85.7%	86.5%	87.7%	85.4%	84.0%	85.3%	85.0%	87.1%	88.2%	87.2%	87.9%	88.7%	89.7%	89.3%
2007	70.6%	65.5%	76.2%	76.0%	80.1%	81.8%	80.8%	79.1%	82.2%	82.6%	84.7%	86.1%	85.9%	87.3%	89.3%	90.0%	89.7%	89.7%
2008	66.3%	64.7%	68.4%	73.2%	77.0%	77.0%	76.9%	79.4%	81.8%	84.6%	86.9%	87.0%	88.5%	89.3%	89.1%	89.1%	90.2%	90.6%
2009	65.4%	57.7%	67.2%	71.0%	71.0%	72.1%	76.9%	76.6%	81.8%	81.3%	81.4%	83.6%	84.5%	85.7%	86.2%	87.7%	89.4%	89.8%
2010	63.6%	56.6%	63.6%	63.2%	61.0%	70.6%	74.8%	77.7%	81.4%	82.4%	85.3%	86.6%	86.8%	87.9%	89.9%	91.8%	92.0%	
2011	65.0%	55.6%	58.0%	53.8%	67.0%	71.0%	72.5%	77.3%	76.6%	79.9%	83.4%	84.1%	84.6%	85.3%	84.6%	85.2%		
2012	70.7%	43.8%	37.9%	55.9%	59.5%	66.0%	71.8%	72.8%	76.2%	79.7%	81.1%	80.5%	81.7%	81.7%	83.3%			
2013	63.1%	39.3%	48.3%	59.4%	69.6%	73.3%	72.5%	76.3%	82.5%	83.6%	81.9%	82.6%	85.1%	86.9%				
2014	51.6%	25.6%	42.3%	55.6%	68.5%	69.5%	75.1%	80.8%	83.6%	84.1%	85.4%	86.8%	87.9%					
2015	17.5%	29.3%	42.9%	60.9%	65.3%	73.4%	76.9%	80.4%	79.9%	82.0%	83.1%	84.7%						
2016	7.1%	23.4%	47.9%	60.9%	68.1%	73.0%	77.3%	79.4%	81.0%	83.1%	83.7%							
2017	13.9%	28.6%	50.7%	65.9%	67.7%	74.6%	73.9%	77.9%	82.4%	84.7%								
2018	6.8%	32.6%	57.2%	60.6%	70.8%	72.7%	73.4%	78.1%	78.8%									
2019	11.7%	38.8%	44.7%	61.0%	61.6%	67.0%	72.8%	74.4%										
2020	12.1%	23.1%	50.3%	56.8%	60.3%	67.1%	67.8%											
2021	7.8%	31.7%	39.8%	55.3%	63.5%	67.5%												
2022	25.8%	25.8%	38.4%	58.1%	64.8%													
2023	22.2%	21.8%	45.3%	59.8%														
2024	20.9%	35.0%	49.0%															
2025	46.2%	39.0%																
2026	20.0%																	

Wyoming Department of Workforce Services
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Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	99.5%	99.6%	99.6%	99.5%	99.5%	99.6%	99.6%	99.7%	99.7%	99.7%	99.7%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%
1993	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%	99.6%	99.7%	99.7%	99.7%	99.7%	99.8%	99.8%	99.8%	99.8%	99.8%	
1994	99.6%	99.5%	99.5%	99.6%	99.6%	99.7%	99.6%	99.6%	99.7%	99.7%	99.7%	99.7%	99.8%	99.8%	99.8%		
1995	99.4%	99.4%	99.4%	99.4%	99.6%	99.6%	99.6%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	99.8%			
1996	99.6%	99.5%	99.5%	99.7%	99.7%	99.7%	99.7%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%				
1997	99.0%	99.1%	99.3%	99.4%	99.4%	99.4%	99.5%	99.6%	99.6%	99.6%	99.6%	99.6%					
1998	87.9%	91.3%	91.4%	91.7%	92.7%	93.3%	94.0%	93.1%	94.0%	95.1%	94.4%						
1999	92.1%	92.8%	92.6%	92.5%	93.0%	93.8%	94.0%	94.1%	94.5%	94.9%							
2000	93.2%	93.4%	93.9%	94.5%	95.0%	94.2%	95.2%	95.5%	95.8%								
2001	91.7%	91.6%	92.0%	93.2%	93.3%	93.6%	94.1%	94.1%									
2002	91.0%	91.2%	92.1%	92.3%	92.3%	93.0%	92.8%										
2003	91.5%	91.8%	92.4%	92.6%	93.2%	93.3%											
2004	91.6%	91.0%	92.4%	93.2%	92.8%												
2005	92.1%	93.2%	93.5%	93.7%													
2006	90.1%	90.8%	90.5%														
2007	90.4%	90.4%															
2008	91.1%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
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Unpaid ALAE as a Percent of Ultimate ALAE

Injury Year Ending 6/30	Age of Development																	
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											31.0%	29.9%	28.0%	26.2%	23.7%	22.8%	22.0%	21.0%
1993										34.3%	32.7%	29.2%	27.1%	25.3%	23.8%	22.7%	21.5%	19.9%
1994									43.8%	42.7%	40.7%	37.6%	35.9%	33.7%	32.1%	28.9%	27.6%	26.8%
1995								37.7%	36.8%	34.9%	31.7%	30.4%	29.5%	28.7%	28.0%	26.1%	23.0%	19.8%
1996							82.3%	81.5%	80.6%	79.7%	79.1%	78.3%	77.8%	77.5%	76.8%	75.8%	75.2%	74.8%
1997						52.6%	49.0%	44.3%	41.8%	39.2%	35.4%	32.2%	30.5%	29.2%	27.0%	24.1%	22.1%	21.2%
1998					54.8%	51.4%	47.0%	42.2%	39.0%	35.5%	33.0%	31.5%	28.6%	24.5%	21.1%	19.2%	16.1%	13.8%
1999				66.3%	59.9%	52.6%	46.6%	42.3%	39.9%	38.0%	34.1%	29.9%	27.6%	25.8%	25.2%	23.9%	21.7%	18.8%
2000			72.8%	64.2%	51.6%	44.7%	38.3%	33.3%	29.8%	26.5%	25.0%	22.0%	18.4%	17.1%	15.2%	14.3%	13.5%	13.2%
2001		83.4%	69.8%	53.8%	42.3%	35.7%	32.5%	30.7%	28.4%	24.7%	22.6%	21.0%	20.2%	19.1%	18.6%	17.4%	17.0%	14.8%
2002	99.3%	82.7%	61.8%	49.0%	39.7%	33.9%	31.2%	29.2%	27.7%	25.1%	23.1%	21.8%	20.4%	18.5%	18.2%	17.4%	15.5%	14.5%
2003	96.5%	75.7%	57.9%	46.9%	39.9%	35.4%	31.6%	27.6%	24.5%	22.9%	21.4%	20.4%	19.8%	18.6%	17.0%	15.8%	14.5%	13.6%
2004	96.3%	75.4%	58.4%	49.4%	43.3%	37.5%	34.8%	31.3%	29.0%	26.8%	23.6%	21.5%	19.3%	17.7%	15.9%	14.1%	13.5%	12.6%
2005	96.3%	74.4%	53.9%	41.5%	34.9%	31.8%	28.1%	25.2%	22.8%	21.1%	19.2%	17.9%	16.8%	15.9%	15.2%	14.6%	13.6%	13.5%
2006	96.5%	75.0%	56.9%	45.2%	37.2%	32.5%	29.6%	26.7%	25.2%	21.8%	19.9%	18.4%	17.0%	15.7%	14.8%	14.6%	13.9%	13.2%
2007	96.3%	78.5%	60.9%	49.5%	42.4%	36.1%	31.0%	28.6%	26.9%	25.8%	24.3%	22.4%	20.6%	19.5%	17.7%	16.7%	15.7%	14.4%
2008	97.3%	79.1%	58.1%	44.1%	37.1%	31.6%	28.7%	25.2%	22.2%	19.8%	18.5%	17.8%	17.3%	16.8%	15.6%	14.5%	14.1%	14.1%
2009	95.9%	74.0%	54.3%	40.1%	33.1%	28.3%	24.8%	21.9%	20.4%	18.2%	17.2%	16.4%	16.1%	16.1%	15.6%	15.0%	14.6%	14.7%
2010	97.0%	75.2%	54.5%	40.1%	33.3%	28.7%	25.3%	21.7%	20.5%	19.2%	18.0%	17.5%	17.3%	17.1%	16.9%	16.4%	15.7%	
2011	96.7%	74.5%	58.4%	44.6%	38.8%	34.3%	30.8%	28.6%	26.9%	24.6%	23.3%	22.1%	21.0%	20.4%	20.1%	18.5%		
2012	97.6%	76.0%	59.7%	48.7%	40.9%	35.2%	30.8%	27.9%	26.4%	24.6%	23.4%	22.8%	21.1%	19.9%	19.1%			
2013	97.9%	80.3%	61.8%	49.1%	41.2%	35.8%	33.5%	30.4%	29.2%	28.0%	26.6%	24.8%	23.8%	22.9%				
2014	98.4%	83.0%	60.7%	46.3%	39.3%	34.1%	30.0%	26.7%	26.0%	25.1%	23.3%	21.3%	20.5%					
2015	97.6%	81.1%	62.4%	49.6%	41.2%	34.5%	30.2%	27.4%	26.4%	24.8%	23.5%	21.8%						
2016	98.6%	83.6%	68.4%	57.2%	48.2%	39.6%	36.1%	32.1%	30.4%	30.0%	27.4%							
2017	98.3%	80.7%	62.2%	50.1%	42.2%	36.7%	33.6%	32.2%	30.7%	30.1%								
2018	98.2%	84.3%	69.3%	59.4%	52.9%	47.7%	43.2%	38.8%	34.6%									
2019	98.4%	83.2%	68.4%	60.3%	54.6%	46.4%	41.7%	35.8%										
2020	98.1%	83.4%	70.9%	61.6%	53.5%	45.9%	39.2%											
2021	97.8%	82.7%	63.5%	52.1%	42.8%	38.3%												
2022	99.0%	88.5%	72.2%	57.9%	50.3%													
2023	99.0%	87.5%	70.2%	57.0%														
2024	98.4%	84.1%	70.9%															
2025	99.4%	90.6%																
2026	99.0%																	

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Unpaid ALAE as a Percent of Ultimate ALAE

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	19.9%	18.6%	18.2%	16.3%	14.2%	11.6%	10.4%	9.8%	9.4%	9.0%	8.0%	7.5%	7.5%	7.5%	6.6%	5.7%	5.7%
1993	17.5%	14.5%	12.4%	11.9%	11.5%	10.7%	9.0%	8.6%	8.6%	8.5%	8.0%	6.7%	6.1%	6.1%	6.1%	6.1%	
1994	24.6%	20.6%	19.2%	15.8%	15.6%	15.4%	15.2%	14.1%	12.4%	11.7%	11.0%	9.0%	7.9%	6.8%	6.5%		
1995	18.1%	16.2%	15.2%	15.1%	14.8%	14.1%	12.7%	12.4%	12.2%	11.1%	10.6%	9.8%	7.6%	6.9%			
1996	73.2%	65.9%	58.0%	52.8%	46.0%	41.1%	35.4%	30.2%	25.5%	19.5%	14.6%	7.3%	7.3%				
1997	20.8%	20.4%	20.2%	19.8%	18.0%	16.2%	14.8%	13.3%	12.8%	12.8%	11.5%	7.8%					
1998	11.8%	11.3%	10.8%	9.5%	8.8%	8.8%	8.8%	8.8%	8.7%	8.3%	8.3%						
1999	18.1%	17.4%	16.0%	15.2%	13.5%	12.9%	10.0%	8.9%	8.9%	8.8%							
2000	12.6%	12.2%	11.6%	10.6%	10.6%	10.0%	9.9%	9.6%	9.3%								
2001	13.8%	13.2%	11.7%	11.4%	11.1%	10.8%	10.5%	9.8%									
2002	13.5%	13.0%	11.4%	11.0%	10.9%	10.6%	10.4%										
2003	12.6%	12.5%	11.8%	11.2%	11.1%	11.0%											
2004	12.5%	12.4%	12.2%	11.8%	11.7%												
2005	13.2%	12.4%	12.2%	11.8%													
2006	12.9%	12.3%	12.2%														
2007	13.7%	13.0%															
2008	13.8%																
2009																	
2010																	
2011																	
2012																	
2013																	
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Comparison to Prior Analysis

	Analysis as of 06/30/2025				Analysis as of 06/30/2026		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Injury Year Ending 6/30	Paid ALAE	Required Unpaid ALAE	Retrospective Unpaid ALAE	Selected Ultimate ALAE	Paid ALAE	Required Unpaid ALAE	Selected Ultimate ALAE
Prior to 1992	$10,096,788	$0	$77,697	$10,096,788	$10,174,485	$0	$10,174,485
1992	1,458,389	96,196	87,516	1,554,585	1,458,389	87,516	1,545,905
1993	1,389,028	100,253	90,130	1,489,281	1,389,668	89,489	1,479,158
1994	1,750,405	137,709	128,323	1,888,114	1,757,466	121,262	1,878,728
1995	1,720,855	147,092	141,317	1,867,948	1,734,137	128,035	1,862,172
1996	5,353,899	495,837	422,523	5,849,736	5,353,899	422,523	5,776,422
1997	1,584,548	158,629	206,215	1,743,177	1,651,569	139,194	1,790,763
1998	1,595,600	172,326	143,512	1,767,926	1,595,600	143,512	1,739,112
1999	1,847,526	214,911	180,071	2,062,436	1,850,108	177,489	2,027,596
2000	2,116,008	264,754	223,995	2,380,762	2,122,858	217,145	2,340,003
2001	2,198,841	295,606	256,703	2,494,448	2,214,107	241,437	2,455,545
2002	2,810,236	405,610	333,044	3,215,846	2,815,938	327,341	3,143,280
2003	3,544,526	529,020	442,054	4,073,546	3,546,961	439,620	3,986,581
2004	3,687,011	567,992	492,837	4,255,002	3,691,811	488,037	4,179,847
2005	3,254,429	521,887	450,974	3,776,317	3,267,590	437,813	3,705,403
2006	3,472,623	591,852	489,167	4,064,475	3,478,163	483,627	3,961,790
2007	3,753,452	679,986	596,123	4,433,438	3,784,440	565,136	4,349,576
2008	4,189,706	809,449	685,087	4,999,156	4,201,859	672,934	4,874,793
2009	4,097,262	846,976	700,501	4,944,238	4,092,631	705,133	4,797,763
2010	4,080,172	905,461	799,269	4,985,633	4,114,432	765,009	4,879,441
2011	4,097,616	1,187,982	1,030,061	5,285,597	4,180,759	946,917	5,127,677
2012	4,359,859	1,258,306	1,082,022	5,618,165	4,404,233	1,037,648	5,441,881
2013	3,731,187	1,313,795	1,165,012	5,044,982	3,776,907	1,119,292	4,896,199
2014	4,899,304	1,442,152	1,324,602	6,341,456	4,945,221	1,278,685	6,223,906
2015	4,672,251	1,489,747	1,438,949	6,161,999	4,781,387	1,329,813	6,111,200
2016	3,394,806	1,469,376	1,452,348	4,864,182	3,517,911	1,329,243	4,847,154
2017	3,266,794	1,483,938	1,450,207	4,750,732	3,297,968	1,419,033	4,717,001
2018	2,992,059	1,595,700	1,893,205	4,587,759	3,195,196	1,690,069	4,885,265
2019	2,802,322	1,684,468	2,001,746	4,486,790	3,084,383	1,719,685	4,804,067
2020	2,103,690	1,486,808	1,781,554	3,590,498	2,363,071	1,522,173	3,885,244
2021	1,946,343	1,603,968	1,456,685	3,550,311	2,099,225	1,303,804	3,403,028
2022	1,340,134	1,945,711	1,842,734	3,285,846	1,580,828	1,602,040	3,182,869
2023	999,853	2,397,899	2,357,968	3,397,751	1,442,775	1,915,046	3,357,820
2024	550,146	3,078,554	2,918,860	3,628,700	1,010,328	2,458,678	3,469,006
2025	20,029	3,606,314	3,409,987	3,626,343	321,332	3,108,684	3,430,016
2026	N/A	N/A	N/A	N/A	34,345	3,570,481	3,604,826
Total	$105,177,699	$34,986,265	$33,552,995	$140,163,963	$108,331,979	$34,003,540	$142,335,520

	Change In		
	(8)	(9)	(10)
Injury Year Ending 6/30	Paid ALAE	Required Unpaid ALAE	Selected Ultimate ALAE
Prior to 1992	$77,697	$0	$77,697
1992	0	(8,680)	(8,680)
1993	640	(10,763)	(10,123)
1994	7,061	(16,447)	(9,385)
1995	13,282	(19,057)	(5,776)
1996	0	(73,315)	(73,315)
1997	67,021	(19,434)	47,586
1998	0	(28,815)	(28,815)
1999	2,582	(37,422)	(34,840)
2000	6,850	(47,609)	(40,759)
2001	15,266	(54,169)	(38,903)
2002	5,702	(78,269)	(72,566)
2003	2,435	(89,401)	(86,966)
2004	4,800	(79,955)	(75,155)
2005	13,161	(84,075)	(70,914)
2006	5,540	(108,225)	(102,685)
2007	30,988	(114,850)	(83,863)
2008	12,153	(136,516)	(124,363)
2009	(4,631)	(141,844)	(146,475)
2010	34,260	(140,452)	(106,192)
2011	83,143	(241,064)	(157,921)
2012	44,375	(220,659)	(176,284)
2013	45,720	(194,503)	(148,783)
2014	45,917	(163,467)	(117,550)
2015	109,136	(159,934)	(50,798)
2016	123,105	(140,133)	(17,028)
2017	31,174	(64,905)	(33,731)
2018	203,137	94,369	297,506
2019	282,061	35,217	317,278
2020	259,381	35,365	294,746
2021	152,882	(300,165)	(147,283)
2022	240,694	(343,671)	(102,977)
2023	442,922	(482,853)	(39,931)
2024	460,182	(619,876)	(159,694)
2025	301,302	(497,629)	(196,327)
2026	N/A	N/A	N/A
Total	$3,119,936	($4,553,205)	($1,433,269)

Column Notes

(1) From Exhibit D.1, Column (4) evaluated as of 06/30/2025
(2) From Exhibit D.1, Column (5) evaluated as of 06/30/2025
(3) (7) - (1)
(4) From Exhibit D.1, Column (3) evaluated as of 06/30/2025
(5) From Exhibit D.1, Column (4) evaluated as of 06/30/2026
(6) From Exhibit D.1, Column (5) evaluated as of 06/30/2026
(7) From Exhibit D.1, Column (3) evaluated as of 06/30/2026
(8) (5) - (1)
(9) (6) - (2)
(10) (7) - (4)

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Actual vs Expected ALAE Emergence from 06/30/2025 to 06/30/2026

A. Paid ALAE Development: Actual vs. Expected

	As of 6-30-25			As of 6-30-26			Paid ALAE Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Injury Year Ending 6/30	Paid ALAE	Unpaid ALAE	Sel Ult ALAE	Paid ALAE	Unpaid ALAE	Sel Ult ALAE	Actual	Expected	Act - Exp	Ult ALAE	Unpaid ALAE
		(3) - (1)			(6) - (4)		(4) - (1)		(7) - (8)	(6) - (3)	(5) - (2)
1992	$1,458,389	$96,196	$1,554,585	$1,458,389	$87,516	$1,545,905	$0	$8,189	($8,189)	($8,680)	($8,680)
1993	1,389,028	100,253	1,489,281	1,389,668	89,489	1,479,158	640	8,098	(7,458)	(10,123)	(10,763)
1994	1,750,405	137,709	1,888,114	1,757,466	121,262	1,878,728	7,061	10,608	(3,547)	(9,385)	(16,447)
1995	1,720,855	147,092	1,867,948	1,734,137	128,035	1,862,172	13,282	10,855	2,427	(5,776)	(19,057)
1996	5,353,899	495,837	5,849,736	5,353,899	422,523	5,776,422	0	35,197	(35,197)	(73,315)	(73,315)
1997	1,584,548	158,629	1,743,177	1,651,569	139,194	1,790,763	67,021	10,873	56,148	47,586	(19,434)
1998	1,595,600	172,326	1,767,926	1,595,600	143,512	1,739,112	0	11,446	(11,446)	(28,815)	(28,815)
1999	1,847,526	214,911	2,062,436	1,850,108	177,489	2,027,596	2,582	13,877	(11,295)	(34,840)	(37,422)
2000	2,116,008	264,754	2,380,762	2,122,858	217,145	2,340,003	6,850	16,673	(9,823)	(40,759)	(47,609)
2001	2,198,841	295,606	2,494,448	2,214,107	241,437	2,455,545	15,266	18,210	(2,944)	(38,903)	(54,169)
2002	2,810,236	405,610	3,215,846	2,815,938	327,341	3,143,280	5,702	24,514	(18,811)	(72,566)	(78,269)
2003	3,544,526	529,020	4,073,546	3,546,961	439,620	3,986,581	2,435	15,230	(12,795)	(86,966)	(89,401)
2004	3,687,011	567,992	4,255,002	3,691,811	488,037	4,179,847	4,800	15,406	(10,606)	(75,155)	(79,955)
2005	3,254,429	521,887	3,776,317	3,267,590	437,813	3,705,403	13,161	17,794	(4,634)	(70,914)	(84,075)
2006	3,472,623	591,852	4,064,475	3,478,163	483,627	3,961,790	5,540	30,141	(24,601)	(102,685)	(108,225)
2007	3,753,452	679,986	4,433,438	3,784,440	565,136	4,349,576	30,988	34,407	(3,420)	(83,863)	(114,850)
2008	4,189,706	809,449	4,999,156	4,201,859	672,934	4,874,793	12,153	42,696	(30,543)	(124,363)	(136,516)
2009	4,097,262	846,976	4,944,238	4,092,631	705,133	4,797,763	(4,631)	46,419	(51,050)	(146,475)	(141,844)
2010	4,080,172	905,461	4,985,633	4,114,432	765,009	4,879,441	34,260	51,394	(17,134)	(106,192)	(140,452)
2011	4,097,616	1,187,982	5,285,597	4,180,759	946,917	5,127,677	83,143	69,606	13,537	(157,921)	(241,064)
2012	4,359,859	1,258,306	5,618,165	4,404,233	1,037,648	5,441,881	44,375	75,858	(31,483)	(176,284)	(220,659)
2013	3,731,187	1,313,795	5,044,982	3,776,907	1,119,292	4,896,199	45,720	81,227	(35,507)	(148,783)	(194,503)
2014	4,899,304	1,442,152	6,341,456	4,945,221	1,278,685	6,223,906	45,917	91,142	(45,225)	(117,550)	(163,467)
2015	4,672,251	1,489,747	6,161,999	4,781,387	1,329,813	6,111,200	109,136	95,924	13,212	(50,798)	(159,934)
2016	3,394,806	1,469,376	4,864,182	3,517,911	1,329,243	4,847,154	123,105	96,078	27,027	(17,028)	(140,133)
2017	3,266,794	1,483,938	4,750,732	3,297,968	1,419,033	4,717,001	31,174	63,074	(31,900)	(33,731)	(64,905)
2018	2,992,059	1,595,700	4,587,759	3,195,196	1,690,069	4,885,265	203,137	96,709	106,428	297,506	94,369
2019	2,802,322	1,684,468	4,486,790	3,084,383	1,719,685	4,804,067	282,061	165,737	116,324	317,278	35,217
2020	2,103,690	1,486,808	3,590,498	2,363,071	1,522,173	3,885,244	259,381	170,479	88,902	294,746	35,365
2021	1,946,343	1,603,968	3,550,311	2,099,225	1,303,804	3,403,028	152,882	275,867	(122,985)	(147,283)	(300,165)
2022	1,340,134	1,945,711	3,285,846	1,580,828	1,602,040	3,182,869	240,694	294,857	(54,164)	(102,977)	(343,671)
2023	999,853	2,397,899	3,397,751	1,442,775	1,915,046	3,357,820	442,922	433,982	8,940	(39,931)	(482,853)
2024	550,146	3,078,554	3,628,700	1,010,328	2,458,678	3,469,006	460,182	671,737	(211,555)	(159,694)	(619,876)
2025	20,029	3,606,314	3,626,343	321,332	3,108,684	3,430,016	301,302	569,449	(268,146)	(196,327)	(497,629)
2026				34,345	3,570,481	3,604,826					
Total	$95,080,911	$34,986,265	$130,067,175	$98,157,494	$34,003,540	$132,161,035	$3,042,239	$3,673,753	($631,514)	($1,510,967)	($4,553,205)

Column Notes

(1) Provided by Wyoming Department of Workforce Services
(3) Exhibit D.1, Column (3) as of 6-30-25.
(4) Provided by Wyoming Department of Workforce Services
(6) Exhibit D.1, Column (3) as of 6-30-26.
(8) A. Column (3) * (%Paid 06/30/2026 - %Paid 06/30/2025) / (1-%Paid 06/30/2025)
LDFs are used to derive %Paid for the respective periods

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Summary of Outstanding Recovery

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Recovery	(4) Paid Recovery 6/30/2026	(5) Selected Outstanding Recovery 6/30/2026	(6) Benefit Adjustment	(7) Adjusted Outstanding Recovery 6/30/2026	(8) Discount Factor 3.50%	(9) Discounted Outstanding Recovery 6/30/2026
Prior to 1992	6/30/2026		$15,875,959	$15,875,959	$0	1.000	$0	0.983	$0
1992	6/30/2026	420	1,983,554	1,983,554	0	1.000	0	0.983	0
1993	6/30/2026	408	1,695,731	1,695,731	0	1.000	0	0.983	0
1994	6/30/2026	396	1,639,403	1,639,403	0	1.000	0	0.983	0
1995	6/30/2026	384	905,324	905,324	0	1.000	0	0.983	0
1996	6/30/2026	372	1,017,783	1,017,783	0	1.000	0	0.983	0
1997	6/30/2026	360	859,982	859,982	0	1.000	0	0.983	0
1998	6/30/2026	348	1,573,720	1,573,720	0	1.000	0	0.983	0
1999	6/30/2026	336	1,614,019	1,614,019	0	1.000	0	0.983	0
2000	6/30/2026	324	1,987,939	1,987,939	0	1.000	0	0.983	0
2001	6/30/2026	312	1,960,872	1,960,872	0	1.000	0	0.983	0
2002	6/30/2026	300	4,121,734	4,121,734	0	1.000	0	0.983	0
2003	6/30/2026	288	1,562,136	1,562,136	0	1.000	0	0.983	0
2004	6/30/2026	276	3,178,768	3,178,768	0	1.000	0	0.983	0
2005	6/30/2026	264	2,167,451	2,167,451	0	1.000	0	0.983	0
2006	6/30/2026	252	2,070,172	2,070,172	0	1.000	0	0.983	0
2007	6/30/2026	240	3,661,827	3,661,827	0	1.000	0	0.983	0
2008	6/30/2026	228	6,312,876	6,312,876	0	1.000	0	0.983	0
2009	6/30/2026	216	2,251,714	2,251,714	0	1.000	0	0.983	0
2010	6/30/2026	204	1,248,343	1,229,308	19,035	1.000	19,035	0.983	18,710
2011	6/30/2026	192	4,293,118	4,271,488	21,631	1.000	21,631	0.950	20,543
2012	6/30/2026	180	3,148,052	3,120,692	27,360	1.000	27,360	0.930	25,458
2013	6/30/2026	168	2,121,603	2,094,104	27,500	1.000	27,500	0.900	24,737
2014	6/30/2026	156	2,579,987	2,541,744	38,243	1.000	38,243	0.898	34,355
2015	6/30/2026	144	3,209,074	3,170,032	39,042	1.000	39,042	0.869	33,925
2016	6/30/2026	132	1,846,463	1,809,546	36,917	1.000	36,917	0.841	31,042
2017	6/30/2026	120	3,203,488	3,167,157	36,330	1.000	36,330	0.814	29,572
2018	6/30/2026	108	2,913,181	2,875,402	37,779	1.000	37,779	0.787	29,725
2019	6/30/2026	96	1,789,777	1,714,360	75,417	1.000	75,417	0.875	65,978
2020	6/30/2026	84	5,179,406	5,067,323	112,083	1.000	112,083	0.888	99,523
2021	6/30/2026	72	2,013,440	1,757,628	255,812	1.000	255,812	0.932	238,368
2022	6/30/2026	60	1,903,207	1,343,945	559,262	1.000	559,262	0.943	527,111
2023	6/30/2026	48	3,964,267	2,531,789	1,432,478	1.000	1,432,478	0.954	1,366,130
2024	6/30/2026	36	3,887,457	1,564,490	2,322,967	1.000	2,322,967	0.944	2,191,882
2025	6/30/2026	24	3,406,792	178,748	3,228,044	1.000	3,228,044	0.929	2,998,078
2026	6/30/2026	12	3,342,775	444	3,342,331	1.000	3,342,331	0.900	3,009,597
Total			$106,491,397	$94,879,165	$11,612,232		$11,612,232		$10,744,734

Column Notes

(3) Exhibit E.3, Column (8)
(4) Provided by Wyoming Department of Workforce Services
(5) (3) - (4)
(6) N/A
(7) (5) x (6)
(8) Based on Exhibit E.6, Column (4) and 3.50% discount rate.
(9) (7) x (8)

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Summary Statistics

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Recovery	(4) Selected Ultimate Counts	(5) Premium	(6) Payroll ($00's)	(7) Frequency per $1M Payroll	(8) Average Ultimate Recovery	(9) Ultimate Recovery Ratio
1992	6/30/2026	420	$1,983,554	64				$30,993	
1993	6/30/2026	408	1,695,731	69				24,576	
1994	6/30/2026	396	1,639,403	61				26,875	
1995	6/30/2026	384	905,324	60				15,089	
1996	6/30/2026	372	1,017,783	61				16,685	
1997	6/30/2026	360	859,982	62				13,871	
1998	6/30/2026	348	1,573,720	60				26,229	
1999	6/30/2026	336	1,614,019	68		$40,277,368	1.69%	23,736	
2000	6/30/2026	324	1,987,939	75		43,292,428	1.73%	26,506	
2001	6/30/2026	312	1,960,872	77		47,027,299	1.64%	25,466	
2002	6/30/2026	300	4,121,734	80		50,776,362	1.58%	51,522	
2003	6/30/2026	288	1,562,136	65		52,959,274	1.23%	24,033	
2004	6/30/2026	276	3,178,768	119	$165,040,128	55,362,397	2.15%	26,712	1.9%
2005	6/30/2026	264	2,167,451	94	195,848,284	60,849,344	1.54%	23,058	1.1%
2006	6/30/2026	252	2,070,172	92	232,662,274	69,289,653	1.33%	22,502	0.9%
2007	6/30/2026	240	3,661,827	109	257,289,991	79,410,961	1.37%	33,595	1.4%
2008	6/30/2026	228	6,312,876	112	258,120,718	88,397,375	1.27%	56,365	2.4%
2009	6/30/2026	216	2,251,714	84	225,136,317	91,019,593	0.92%	26,806	1.0%
2010	6/30/2026	204	1,248,343	74	180,281,337	86,014,115	0.86%	16,835	0.7%
2011	6/30/2026	192	4,293,118	87	193,554,924	91,213,698	0.96%	49,246	2.2%
2012	6/30/2026	180	3,148,052	72	210,705,196	95,514,448	0.76%	43,446	1.5%
2013	6/30/2026	168	2,121,603	69	219,274,560	97,350,585	0.71%	30,553	1.0%
2014	6/30/2026	156	2,579,987	89	238,716,897	101,485,570	0.87%	29,057	1.1%
2015	6/30/2026	144	3,209,074	74	246,412,917	105,282,781	0.70%	43,569	1.3%
2016	6/30/2026	132	1,846,463	65	225,797,693	100,348,047	0.65%	28,520	0.8%
2017	6/30/2026	120	3,203,488	69	206,478,757	97,700,169	0.71%	46,443	1.6%
2018	6/30/2026	108	2,913,181	60	204,497,730	101,963,752	0.59%	48,676	1.4%
2019	6/30/2026	96	1,789,777	54	201,795,821	100,978,104	0.54%	32,913	0.9%
2020	6/30/2026	84	5,179,406	68	194,428,991	106,267,694	0.64%	76,421	2.7%
2021	6/30/2026	72	2,013,440	37	181,364,171	101,077,078	0.37%	54,076	1.1%
2022	6/30/2026	60	1,903,207	38	201,272,377	110,193,931	0.34%	50,109	0.9%
2023	6/30/2026	48	3,964,267	55	210,090,556	118,888,999	0.46%	71,841	1.9%
2024	6/30/2026	36	3,887,457	43	213,191,368	127,191,078	0.33%	91,263	1.8%
2025	6/30/2026	24	3,406,792	56	206,075,036	132,682,369	0.42%	60,893	1.7%
2026	6/30/2026	12	3,342,775	54	192,292,367	134,412,699	0.40%	62,357	1.7%
Total			$90,615,438	2,476	$4,860,328,412	$2,487,227,171	0.82%	$36,598	1.4%

Column Notes

(3) Exhibit E.1, Column (3)
(4) Exhibit E.4, Column (10)
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (4) / (6) x 10,000
(8) (3) / (4)
(9) (3) / (5)

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Summary of Ultimate Recovery Methods

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Paid Recovery 6/30/2026	(4) Paid Development	(5) Born. - Ferg. Premium Paid	(6) Born. - Ferg. Payroll Paid	(7) Born. - Ferg. Loss Paid	(8) Selected Ultimate Recovery
1992	6/30/2026	420	$1,983,554	$1,983,554			$1,983,554	$1,983,554
1993	6/30/2026	408	1,695,731	1,695,731			1,695,731	1,695,731
1994	6/30/2026	396	1,639,403	1,639,403			1,639,403	1,639,403
1995	6/30/2026	384	905,324	905,324			905,324	905,324
1996	6/30/2026	372	1,017,783	1,017,783			1,017,783	1,017,783
1997	6/30/2026	360	859,982	859,982			859,982	859,982
1998	6/30/2026	348	1,573,720	1,573,720			1,573,720	1,573,720
1999	6/30/2026	336	1,614,019	1,614,019		$1,614,019	1,614,019	1,614,019
2000	6/30/2026	324	1,987,939	1,987,939	$1,987,939	1,987,939	1,987,939	1,987,939
2001	6/30/2026	312	1,960,872	1,960,872	1,960,872	1,960,872	1,960,872	1,960,872
2002	6/30/2026	300	4,121,734	4,121,734	4,121,734	4,121,734	4,121,734	4,121,734
2003	6/30/2026	288	1,562,136	1,562,136	1,562,136	1,562,136	1,562,136	1,562,136
2004	6/30/2026	276	3,178,768	3,178,768	3,178,768	3,178,768	3,178,768	3,178,768
2005	6/30/2026	264	2,167,451	2,167,451	2,167,451	2,167,451	2,167,451	2,167,451
2006	6/30/2026	252	2,070,172	2,070,172	2,070,172	2,070,172	2,070,172	2,070,172
2007	6/30/2026	240	3,661,827	3,661,827	3,661,827	3,661,827	3,661,827	3,661,827
2008	6/30/2026	228	6,312,876	6,312,876	6,312,876	6,312,876	6,312,876	6,312,876
2009	6/30/2026	216	2,251,714	2,251,714	2,251,714	2,251,714	2,251,714	2,251,714
2010	6/30/2026	204	1,229,308	1,238,347	1,248,002	1,248,684	1,248,725	1,248,343
2011	6/30/2026	192	4,271,488	4,302,894	4,294,020	4,292,217	4,294,976	4,293,118
2012	6/30/2026	180	3,120,692	3,149,317	3,148,676	3,147,428	3,149,943	3,148,052
2013	6/30/2026	168	2,094,104	2,113,435	2,121,980	2,121,226	2,121,121	2,121,603
2014	6/30/2026	156	2,541,744	2,573,408	2,580,613	2,579,362	2,582,117	2,579,987
2015	6/30/2026	144	3,170,032	3,209,874	3,209,178	3,208,970	3,207,580	3,209,074
2016	6/30/2026	132	1,809,546	1,832,500	1,846,337	1,846,590	1,844,601	1,846,463
2017	6/30/2026	120	3,167,157	3,207,708	3,203,817	3,203,158	3,203,810	3,203,488
2018	6/30/2026	108	2,875,402	2,912,281	2,913,735	2,912,627	2,912,118	2,913,181
2019	6/30/2026	96	1,714,360	1,760,294	1,790,059	1,789,496	1,788,545	1,789,777
2020	6/30/2026	84	5,067,323	5,266,472	5,178,158	5,180,655	5,183,105	5,179,406
2021	6/30/2026	72	1,757,628	1,936,698	2,008,556	2,018,323	2,007,707	2,013,440
2022	6/30/2026	60	1,343,945	1,657,130	1,887,895	1,918,520	1,886,865	1,903,207
2023	6/30/2026	48	2,531,789	4,749,854	3,881,769	4,046,766	3,884,210	3,964,267
2024	6/30/2026	36	1,564,490	5,783,979	3,706,128	4,068,786	3,861,652	3,887,457
2025	6/30/2026	24	178,748	4,435,422	3,013,260	3,577,896	3,235,688	3,406,792
2026	6/30/2026	12	444	103,638	2,859,101	3,534,089	3,151,461	3,342,775
2000 - 2026 Total			$67,713,690 $79,003,206	$79,508,741 $90,798,257	$78,166,773 $78,166,773	$79,970,283 $81,584,302	$78,839,714 $90,129,230	$79,325,922 $90,615,438

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit E.6, Column (5)
(5) Exhibit E.7, Column (12)
(6) Exhibit E.8, Column (12)
(7) Exhibit E.9, Column (12)
(8) Based on Columns (3) through (7)

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Summary of Ultimate Claim Counts

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Closed Counts	(5) Open Claim Counts	(6) Ultimate Reported Count Method	(7) Ultimate Closed Count Method	(8) Ultimate B-F Reported Count Method	(9) Ultimate B-F Closed Count Method	(10) Selected Ultimate Counts
1992	6/30/2026	420	64	63	1	64	63			64
1993	6/30/2026	408	69	68	1	69	68			69
1994	6/30/2026	396	61	57	4	61	57			61
1995	6/30/2026	384	60	58	2	60	58			60
1996	6/30/2026	372	61	56	5	61	56			61
1997	6/30/2026	360	62	57	5	62	58			62
1998	6/30/2026	348	60	57	3	60	58			60
1999	6/30/2026	336	68	64	4	68	64	68	64	68
2000	6/30/2026	324	75	70	5	75	71	75	72	75
2001	6/30/2026	312	77	76	1	77	78	77	78	77
2002	6/30/2026	300	80	72	8	80	75	80	75	80
2003	6/30/2026	288	65	62	3	65	65	65	66	65
2004	6/30/2026	276	119	112	7	119	119	119	116	119
2005	6/30/2026	264	94	92	2	94	98	94	97	94
2006	6/30/2026	252	92	85	7	92	94	92	94	92
2007	6/30/2026	240	109	96	13	109	109	109	108	109
2008	6/30/2026	228	112	96	16	112	110	112	109	112
2009	6/30/2026	216	84	77	7	84	92	84	94	84
2010	6/30/2026	204	74	69	5	74	83	74	85	74
2011	6/30/2026	192	87	73	14	87	89	87	88	87
2012	6/30/2026	180	72	59	13	72	73	73	75	72
2013	6/30/2026	168	69	60	9	69	74	69	75	69
2014	6/30/2026	156	88	80	8	89	101	89	96	89
2015	6/30/2026	144	73	62	11	74	79	74	79	74
2016	6/30/2026	132	64	58	6	65	77	65	75	65
2017	6/30/2026	120	68	54	14	69	74	69	72	69
2018	6/30/2026	108	59	48	11	60	68	60	67	60
2019	6/30/2026	96	53	42	11	54	61	55	61	54
2020	6/30/2026	84	65	52	13	68	80	67	73	68
2021	6/30/2026	72	35	27	8	37	44	38	48	37
2022	6/30/2026	60	32	26	6	38	50	41	53	38
2023	6/30/2026	48	38	25	13	55	58	56	57	55
2024	6/30/2026	36	21	8	13	43	25	51	47	43
2025	6/30/2026	24	12	10	2	50	64	56	59	56
2026	6/30/2026	12	1	0	1	19	0	54	55	54
Total			2,323	2,071	252	2,436	2,495	2,051	2,137	2,476

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Exhibit E.18, Column (5)
(7) Exhibit E.16, Column (5)
(8) Exhibit E.20, Column (11)
(9) Exhibit E.21, Column (11)
(10) Based on Columns (3) through (9)

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Paid Recovery Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													1,976,110	1,976,110	1,976,110	1,983,398	1,983,501	1,983,501
1993												1,686,344	1,686,463	1,686,463	1,686,463	1,686,463	1,686,463	1,686,463
1994											1,539,430	1,539,430	1,539,430	1,547,730	1,629,745	1,629,745	1,629,745	1,639,245
1995										872,520	872,520	872,520	872,520	872,524	872,524	872,524	872,524	905,324
1996									1,014,893	1,014,893	1,015,988	1,015,988	1,015,988	1,015,988	1,015,988	1,016,783	1,016,783	1,016,783
1997								761,887	761,887	761,887	761,887	761,887	831,637	831,637	831,637	831,637	831,637	831,637
1998							1,474,400	1,474,400	1,476,100	1,476,100	1,573,500	1,573,500	1,573,500	1,573,500	1,573,500	1,573,500	1,573,500	1,573,500
1999						1,495,527	1,613,656	1,613,656	1,613,656	1,613,656	1,613,656	1,613,656	1,613,656	1,613,656	1,613,656	1,613,656	1,613,656	1,613,656
2000					1,047,665	1,724,198	1,778,221	1,944,189	1,982,939	1,982,939	1,982,939	1,982,939	1,982,939	1,982,939	1,982,939	1,982,939	1,982,939	1,982,939
2001				820,404	1,268,514	1,648,708	1,675,908	1,765,508	1,960,508	1,960,508	1,960,508	1,960,508	1,960,508	1,960,508	1,960,508	1,960,508	1,960,508	1,960,508
2002			838,312	1,591,239	2,029,230	2,693,030	2,693,133	3,978,127	3,978,926	3,978,926	3,978,926	4,050,926	4,121,626	4,121,626	4,121,626	4,121,734	4,121,734	4,121,734
2003		215,939	665,883	1,107,678	1,293,980	1,385,483	1,497,383	1,498,323	1,498,323	1,498,323	1,498,511	1,498,711	1,561,778	1,561,778	1,561,778	1,561,778	1,561,778	1,561,778
2004	3,095	886,635	1,969,385	2,294,780	2,709,956	2,893,205	2,996,959	2,996,959	2,996,959	3,150,659	3,160,661	3,162,519	3,162,519	3,177,814	3,178,060	3,178,060	3,178,762	3,178,762
2005	67,762	336,482	946,893	1,165,395	1,585,995	1,762,711	1,876,546	1,883,046	2,166,946	2,166,946	2,166,946	2,166,946	2,166,946	2,167,451	2,167,451	2,167,451	2,167,451	2,167,451
2006	108,560	509,160	1,056,208	1,510,787	1,696,425	1,761,353	1,936,553	2,026,308	2,063,308	2,069,808	2,069,808	2,069,808	2,069,808	2,069,808	2,070,172	2,070,172	2,070,172	2,070,172
2007	77,066	565,670	2,028,167	2,668,581	2,796,381	2,995,881	3,227,581	3,310,881	3,310,881	3,510,881	3,510,881	3,510,881	3,510,881	3,510,881	3,510,881	3,541,660	3,541,660	3,661,827
2008	54,875	721,034	3,204,852	3,645,111	4,706,324	5,035,724	6,311,824	6,311,824	6,311,824	6,311,896	6,311,896	6,311,896	6,311,896	6,311,896	6,311,896	6,312,876	6,312,876	6,312,876
2009	13,267	140,067	654,241	817,036	1,668,461	2,107,661	2,110,701	2,232,202	2,248,402	2,251,714	2,251,714	2,251,714	2,251,714	2,251,714	2,251,714	2,251,714	2,251,714	2,251,714
2010	18,926	153,631	317,113	497,099	833,472	902,474	1,083,012	1,217,916	1,226,743	1,227,368	1,228,468	1,229,308	1,229,308	1,229,308	1,229,308	1,229,308	1,229,308	
2011	29,034	350,777	1,136,494	1,855,380	2,013,887	2,242,450	4,129,565	4,201,565	4,201,566	4,201,929	4,231,564	4,231,564	4,231,564	4,271,488	4,271,488	4,271,488		
2012	26,803	150,378	369,524	2,044,068	2,349,713	3,034,152	3,106,923	3,108,954	3,114,093	3,115,393	3,116,522	3,117,472	3,118,572	3,119,692	3,120,692			
2013	7,781	78,561	529,220	1,308,746	1,936,949	1,997,379	2,056,419	2,083,578	2,092,558	2,092,655	2,092,693	2,093,489	2,093,834	2,094,104				
2014	3,341	67,677	855,661	1,441,375	1,986,984	2,309,454	2,475,754	2,541,744	2,541,744	2,541,744	2,541,744	2,541,744	2,541,744					
2015	4,185	174,453	796,647	2,143,348	2,412,375	3,029,618	3,152,566	3,167,532	3,170,032	3,170,032	3,170,032	3,170,032						
2016	16,968	167,161	428,166	1,349,690	1,628,390	1,732,103	1,736,508	1,748,726	1,809,037	1,809,222	1,809,546							
2017	6,558	195,919	607,229	2,397,016	2,714,673	3,040,437	3,130,437	3,167,157	3,167,157	3,167,157								
2018	1,780	115,868	630,070	1,076,964	2,024,245	2,169,899	2,666,565	2,753,704	2,875,402									
2019	6,221	68,456	296,044	665,973	873,800	1,493,151	1,714,360	1,714,360										
2020	9,220	305,009	637,538	3,200,415	4,741,164	5,066,573	5,067,323											
2021	32,601	118,265	1,365,131	1,665,423	1,734,928	1,757,628												
2022	894	24,113	97,758	435,550	1,343,945													
2023	4,712	187,326	1,916,477	2,531,789														
2024	100,000	196,863	1,564,490															
2025	11,390	178,748																
2026	444																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992													1.000	1.000	1.004	1.000	1.000	1.000
1993												1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994											1.000	1.000	1.005	1.053	1.000	1.000	1.006	1.000
1995										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.038	1.000
1996									1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000
1997								1.000	1.000	1.000	1.000	1.092	1.000	1.000	1.000	1.000	1.000	1.000
1998							1.000	1.001	1.000	1.066	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999						1.079	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000					1.646	1.031	1.093	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003
2001				1.546	1.300	1.016	1.053	1.110	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002			1.898	1.275	1.327	1.000	1.477	1.000	1.000	1.000	1.018	1.017	1.000	1.000	1.000	1.000	1.000	1.000
2003		3.084	1.663	1.168	1.071	1.081	1.001	1.000	1.000	1.000	1.000	1.042	1.000	1.000	1.000	1.000	1.000	1.000
2004	286.473	2.221	1.165	1.181	1.068	1.036	1.000	1.000	1.051	1.003	1.001	1.000	1.005	1.000	1.000	1.000	1.000	1.000
2005	4.966	2.814	1.231	1.361	1.111	1.065	1.003	1.151	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006	4.690	2.074	1.430	1.123	1.038	1.099	1.046	1.018	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	7.340	3.585	1.316	1.048	1.071	1.077	1.026	1.000	1.060	1.000	1.000	1.000	1.000	1.000	1.009	1.000	1.034	1.000
2008	13.140	4.445	1.137	1.291	1.070	1.253	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009	10.558	4.671	1.249	2.042	1.263	1.001	1.058	1.007	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2010	8.117	2.064	1.568	1.677	1.083	1.200	1.125	1.007	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000		
2011	12.082	3.240	1.633	1.085	1.113	1.842	1.017	1.000	1.000	1.007	1.000	1.000	1.009	1.000	1.000			
2012	5.610	2.457	5.532	1.150	1.291	1.024	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000				
2013	10.097	6.736	2.473	1.480	1.031	1.030	1.013	1.004	1.000	1.000	1.000	1.000	1.000					
2014	20.257	12.643	1.685	1.379	1.162	1.072	1.027	1.000	1.000	1.000	1.000	1.000						
2015	41.685	4.567	2.690	1.126	1.256	1.041	1.005	1.001	1.000	1.000	1.000							
2016	9.852	2.561	3.152	1.206	1.064	1.003	1.007	1.034	1.000	1.000								
2017	29.875	3.099	3.947	1.133	1.120	1.030	1.012	1.000	1.000									
2018	65.094	5.438	1.709	1.880	1.072	1.229	1.033	1.044										
2019	11.004	4.325	2.250	1.312	1.709	1.148	1.000											
2020	33.081	2.090	5.020	1.481	1.069	1.000												
2021	3.628	11.543	1.220	1.042	1.013													
2022	26.972	4.054	4.455	3.086														
2023	39.754	10.231	1.321															
2024	1.969	7.947																
2025	15.694																	
Strt Average	30.088	4.813	2.261	1.412	1.179	1.107	1.045	1.018	1.005	1.004	1.001	1.007	1.001	1.003	1.001	1.000	1.004	1.000
$ Wtd Average	9.408	3.853	1.753	1.298	1.146	1.105	1.042	1.014	1.007	1.003	1.001	1.004	1.001	1.002	1.001	1.000	1.004	1.000
5 Year $ Wtd Average	4.715	6.712	1.971	1.522	1.119	1.060	1.012	1.014	1.000	1.000	1.000	1.000	1.003	1.000	1.002	1.000	1.007	1.000
3 Year $ Wtd Average	4.849	8.765	1.371	1.475	1.132	1.082	1.016	1.024	1.000	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.010	1.000
High-Low	18.675	4.559	2.154	1.347	1.161	1.076	1.026	1.012	1.003	1.001	1.000	1.003	1.001	1.000	1.000	1.000	1.002	1.000
3 Year Strt Average	19.139	7.411	2.332	1.870	1.264	1.126	1.015	1.026	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.011	1.000
Selected	9.408	6.712	1.971	1.522	1.119	1.060	1.012	1.014	1.000	1.000	1.000	1.000	1.003	1.000	1.002	1.000	1.007	1.000
Cumulative	233.451	24.814	3.697	1.876	1.233	1.102	1.039	1.027	1.013	1.013	1.013	1.013	1.012	1.009	1.009	1.007	1.007	1.000
% Developed	0%	4%	27%	53%	81%	91%	96%	97%	99%	99%	99%	99%	99%	99%	99%	99%	99%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Paid Recovery Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	1,983,501	1,983,501	1,983,501	1,983,501	1,983,501	1,983,501	1,983,501	1,983,501	1,983,501	1,983,501	1,983,501	1,983,501	1,983,554	1,983,554	1,983,554	1,983,554	1,983,554	1,983,554
1993	1,686,463	1,686,463	1,686,463	1,686,463	1,686,463	1,686,463	1,686,463	1,686,463	1,695,731	1,695,731	1,695,731	1,695,731	1,695,731	1,695,731	1,695,731	1,695,731		1,695,731
1994	1,639,245	1,639,245	1,639,245	1,639,245	1,639,403	1,639,403	1,639,403	1,639,403	1,639,403	1,639,403	1,639,403	1,639,403	1,639,403	1,639,403	1,639,403			1,639,403
1995	905,324	905,324	905,324	905,324	905,324	905,324	905,324	905,324	905,324	905,324	905,324	905,324	905,324	905,324				905,324
1996	1,016,783	1,016,783	1,016,783	1,016,783	1,017,783	1,017,783	1,017,783	1,017,783	1,017,783	1,017,783	1,017,783	1,017,783	1,017,783					1,017,783
1997	831,637	831,637	831,637	859,619	859,619	859,982	859,982	859,982	859,982	859,982	859,982	859,982						859,982
1998	1,573,500	1,573,500	1,573,500	1,573,500	1,573,720	1,573,720	1,573,720	1,573,720	1,573,720	1,573,720	1,573,720							1,573,720
1999	1,613,656	1,613,656	1,613,656	1,614,019	1,614,019	1,614,019	1,614,019	1,614,019	1,614,019	1,614,019								1,614,019
2000	1,987,939	1,987,939	1,987,939	1,987,939	1,987,939	1,987,939	1,987,939	1,987,939	1,987,939									1,987,939
2001	1,960,508	1,960,872	1,960,872	1,960,872	1,960,872	1,960,872	1,960,872	1,960,872										1,960,872
2002	4,121,734	4,121,734	4,121,734	4,121,734	4,121,734	4,121,734	4,121,734											4,121,734
2003	1,561,778	1,561,795	1,561,795	1,561,795	1,562,136	1,562,136												1,562,136
2004	3,178,762	3,178,768	3,178,768	3,178,768	3,178,768													3,178,768
2005	2,167,451	2,167,451	2,167,451	2,167,451														2,167,451
2006	2,070,172	2,070,172	2,070,172															2,070,172
2007	3,661,827	3,661,827																3,661,827
2008	6,312,876																	6,312,876
2009																		2,251,714
2010																		1,229,308
2011																		4,271,488
2012																		3,120,692
2013																		2,094,104
2014																		2,541,744
2015																		3,170,032
2016																		1,809,546
2017																		3,167,157
2018																		2,875,402
2019																		1,714,360
2020																		5,067,323
2021																		1,757,628
2022																		1,343,945
2023																		2,531,789
2024																		1,564,490
2025																		178,748
2026																		444

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.000	1.034	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.000	1.000	1.000	1.000												
2004	1.000	1.000	1.000	1.000													
2005	1.000	1.000	1.000														
2006	1.000	1.000															
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																	Tail
Strt Average	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
$ Wtd Average	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
5 Year $ Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—	—	—
3 Year $ Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
High-Low	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Paid Recovery Development Methods

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Paid Recovery	(4) Cumulative Paid LDF	(5) Estimated Ult. Recovery Paid Method (3) x (4)
1992	6/30/2026	420	$1,983,554	1.000	$1,983,554
1993	6/30/2026	408	1,695,731	1.000	1,695,731
1994	6/30/2026	396	1,639,403	1.000	1,639,403
1995	6/30/2026	384	905,324	1.000	905,324
1996	6/30/2026	372	1,017,783	1.000	1,017,783
1997	6/30/2026	360	859,982	1.000	859,982
1998	6/30/2026	348	1,573,720	1.000	1,573,720
1999	6/30/2026	336	1,614,019	1.000	1,614,019
2000	6/30/2026	324	1,987,939	1.000	1,987,939
2001	6/30/2026	312	1,960,872	1.000	1,960,872
2002	6/30/2026	300	4,121,734	1.000	4,121,734
2003	6/30/2026	288	1,562,136	1.000	1,562,136
2004	6/30/2026	276	3,178,768	1.000	3,178,768
2005	6/30/2026	264	2,167,451	1.000	2,167,451
2006	6/30/2026	252	2,070,172	1.000	2,070,172
2007	6/30/2026	240	3,661,827	1.000	3,661,827
2008	6/30/2026	228	6,312,876	1.000	6,312,876
2009	6/30/2026	216	2,251,714	1.000	2,251,714
2010	6/30/2026	204	1,229,308	1.007	1,238,347
2011	6/30/2026	192	4,271,488	1.007	4,302,894
2012	6/30/2026	180	3,120,692	1.009	3,149,317
2013	6/30/2026	168	2,094,104	1.009	2,113,435
2014	6/30/2026	156	2,541,744	1.012	2,573,408
2015	6/30/2026	144	3,170,032	1.013	3,209,874
2016	6/30/2026	132	1,809,546	1.013	1,832,500
2017	6/30/2026	120	3,167,157	1.013	3,207,708
2018	6/30/2026	108	2,875,402	1.013	2,912,281
2019	6/30/2026	96	1,714,360	1.027	1,760,294
2020	6/30/2026	84	5,067,323	1.039	5,266,472
2021	6/30/2026	72	1,757,628	1.102	1,936,698
2022	6/30/2026	60	1,343,945	1.233	1,657,130
2023	6/30/2026	48	2,531,789	1.876	4,749,854
2024	6/30/2026	36	1,564,490	3.697	5,783,979
2025	6/30/2026	24	178,748	24.814	4,435,422
2026	6/30/2026	12	444	233.451	103,638
Total			$79,003,206		$90,798,257

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit E.5.

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Paid Recovery Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Projected Recovery Ratio	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Recovery Ratio	(8) Smoothed Recovery Ratio	(9) Age-to-Ultimate Factor	(10) Percent Outstanding 1 - 1/(9)	(11) Outstanding Recovery (3) x (8) x (10)	(12) Indicated Ultimate Recovery
2000	6/30/2026	324	$148,762,633	1.3%	1.000	0.719	1.0%	1.6%	1.000	0.0%	$0	$1,987,939
2001	6/30/2026	312	175,048,207	1.1%	1.000	0.735	0.8%	1.6%	1.000	0.0%	0	1,960,872
2002	6/30/2026	300	180,262,306	2.3%	1.000	0.751	1.7%	1.6%	1.000	0.0%	0	4,121,734
2003	6/30/2026	288	175,552,340	0.9%	1.000	0.767	0.7%	1.5%	1.000	0.0%	0	1,562,136
2004	6/30/2026	276	177,079,289	1.8%	1.000	0.784	1.4%	1.5%	1.000	0.0%	0	3,178,768
2005	6/30/2026	264	185,716,218	1.2%	1.000	0.802	0.9%	1.5%	1.000	0.0%	0	2,167,451
2006	6/30/2026	252	204,173,121	1.0%	1.000	0.819	0.8%	1.4%	1.000	0.0%	0	2,070,172
2007	6/30/2026	240	215,836,851	1.7%	1.000	0.837	1.4%	1.4%	1.000	0.0%	0	3,661,827
2008	6/30/2026	228	218,131,541	2.9%	1.000	0.856	2.5%	1.4%	1.000	0.0%	0	6,312,876
2009	6/30/2026	216	208,459,209	1.1%	1.000	0.875	0.9%	1.4%	1.000	0.0%	0	2,251,714
2010	6/30/2026	204	193,599,615	0.6%	1.000	0.894	0.6%	1.3%	1.007	0.7%	18,694	1,248,002
2011	6/30/2026	192	203,337,513	2.1%	1.000	0.914	1.9%	1.5%	1.007	0.7%	22,532	4,294,020
2012	6/30/2026	180	204,008,162	1.5%	1.000	0.919	1.4%	1.5%	1.009	0.9%	27,984	3,148,676
2013	6/30/2026	168	203,157,965	1.0%	1.000	0.925	1.0%	1.5%	1.009	0.9%	27,877	2,121,980
2014	6/30/2026	156	211,849,593	1.2%	1.000	0.930	1.1%	1.5%	1.012	1.2%	38,868	2,580,613
2015	6/30/2026	144	212,780,825	1.5%	1.000	0.936	1.4%	1.5%	1.013	1.2%	39,146	3,209,178
2016	6/30/2026	132	199,356,077	0.9%	1.000	0.942	0.9%	1.5%	1.013	1.3%	36,791	1,846,337
2017	6/30/2026	120	198,012,678	1.6%	1.000	0.947	1.5%	1.5%	1.013	1.3%	36,660	3,203,817
2018	6/30/2026	108	207,938,971	1.4%	1.000	0.953	1.3%	1.5%	1.013	1.3%	38,333	2,913,735
2019	6/30/2026	96	200,475,628	0.9%	1.000	0.959	0.8%	1.4%	1.027	2.6%	75,699	1,790,059
2020	6/30/2026	84	203,774,071	2.6%	1.000	0.965	2.5%	1.4%	1.039	3.8%	110,835	5,178,158
2021	6/30/2026	72	189,814,141	1.0%	1.000	0.970	1.0%	1.4%	1.102	9.2%	250,929	2,008,556
2022	6/30/2026	60	202,517,355	0.8%	1.000	0.976	0.8%	1.4%	1.233	18.9%	543,949	1,887,895
2023	6/30/2026	48	204,639,501	2.3%	1.000	0.982	2.3%	1.4%	1.876	46.7%	1,349,980	3,881,769
2024	6/30/2026	36	209,063,047	2.8%	1.000	0.988	2.7%	1.4%	3.697	73.0%	2,141,638	3,706,128
2025	6/30/2026	24	211,599,899	2.1%	1.000	0.994	2.1%	1.4%	24.814	96.0%	2,834,512	3,013,260
2026	6/30/2026	12	206,922,188	0.1%	1.000	1.000	0.1%	1.4%	233.451	99.6%	2,858,657	2,859,101
	Total		$5,351,868,944								$10,453,083	$78,166,773

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit E.3, Column (4) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit E.13
(7) (4) x (5) x (6)
(8) Exhibit E.13, Column (9)
(9) From Exhibit E.5
(12) Column (11) + Exhibit E.6, Column (3)

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Recovery Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Outstanding 1 - 1/(9)	(11) Outstanding Recovery (3) x (8) x (10)	(12) Indicated Ultimate Recovery
1999	6/30/2026	336	$40,277,368	$0.04	1.000	0.394	$0.02	$0.04	1.000	0.0%	$0	$1,614,019
2000	6/30/2026	324	43,292,428	0.05	1.000	0.394	0.02	0.06	1.000	0.0%	0	1,987,939
2001	6/30/2026	312	47,027,299	0.04	1.000	0.423	0.02	0.06	1.000	0.0%	0	1,960,872
2002	6/30/2026	300	50,776,362	0.08	1.000	0.453	0.04	0.05	1.000	0.0%	0	4,121,734
2003	6/30/2026	288	52,959,274	0.03	1.000	0.486	0.01	0.05	1.000	0.0%	0	1,562,136
2004	6/30/2026	276	55,362,397	0.06	1.000	0.521	0.03	0.05	1.000	0.0%	0	3,178,768
2005	6/30/2026	264	60,849,344	0.04	1.000	0.559	0.02	0.04	1.000	0.0%	0	2,167,451
2006	6/30/2026	252	69,289,653	0.03	1.000	0.599	0.02	0.04	1.000	0.0%	0	2,070,172
2007	6/30/2026	240	79,410,961	0.05	1.000	0.642	0.03	0.04	1.000	0.0%	0	3,661,827
2008	6/30/2026	228	88,397,375	0.07	1.000	0.688	0.05	0.04	1.000	0.0%	0	6,312,876
2009	6/30/2026	216	91,019,593	0.02	1.000	0.738	0.02	0.03	1.000	0.0%	0	2,251,714
2010	6/30/2026	204	86,014,115	0.01	1.000	0.791	0.01	0.03	1.007	0.7%	19,376	1,248,684
2011	6/30/2026	192	91,213,698	0.05	1.000	0.848	0.04	0.03	1.007	0.7%	20,729	4,292,217
2012	6/30/2026	180	95,514,448	0.03	1.000	0.857	0.03	0.03	1.009	0.9%	26,736	3,147,428
2013	6/30/2026	168	97,350,585	0.02	1.000	0.867	0.02	0.03	1.009	0.9%	27,123	2,121,226
2014	6/30/2026	156	101,485,570	0.03	1.000	0.876	0.02	0.03	1.012	1.2%	37,618	2,579,362
2015	6/30/2026	144	105,282,781	0.03	1.000	0.886	0.03	0.03	1.013	1.2%	38,938	3,208,970
2016	6/30/2026	132	100,348,047	0.02	1.000	0.896	0.02	0.03	1.013	1.3%	37,043	1,846,590
2017	6/30/2026	120	97,700,169	0.03	1.000	0.906	0.03	0.03	1.013	1.3%	36,001	3,203,158
2018	6/30/2026	108	101,963,752	0.03	1.000	0.916	0.03	0.03	1.013	1.3%	37,225	2,912,627
2019	6/30/2026	96	100,978,104	0.02	1.000	0.926	0.02	0.03	1.027	2.6%	75,136	1,789,496
2020	6/30/2026	84	106,267,694	0.05	1.000	0.936	0.05	0.03	1.039	3.8%	113,332	5,180,655
2021	6/30/2026	72	101,077,078	0.02	1.000	0.947	0.02	0.03	1.102	9.2%	260,696	2,018,323
2022	6/30/2026	60	110,193,931	0.02	1.000	0.957	0.02	0.03	1.233	18.9%	574,575	1,918,520
2023	6/30/2026	48	118,888,999	0.04	1.000	0.968	0.04	0.03	1.876	46.7%	1,514,977	4,046,766
2024	6/30/2026	36	127,191,078	0.04	1.000	0.978	0.04	0.03	3.697	73.0%	2,504,296	4,068,786
2025	6/30/2026	24	132,682,369	0.03	1.000	0.989	0.03	0.03	24.814	96.0%	3,399,148	3,577,896
2026	6/30/2026	12	134,412,699	0.00	1.000	1.000	0.00	0.03	233.451	99.6%	3,533,645	3,534,089
	Total		$2,487,227,171								$12,256,593	$81,584,302

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit E.3, Columns (4) and (7) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit E.11
(7) (4) x (5) x (6)
(8) Exhibit E.12, Column (9)
(9) From Exhibit E.5
(12) Column (11) + Exhibit E.6, Column (3)

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Bornhuetter-Ferguson Method with a Loss Base Using Paid Recovery Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Ultimate Loss	(4) Recovery per Loss	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Recovery per Loss	(8) Smoothed Recovery per Loss	(9) Age-to-Ultimate Factor	(10) Percent Outstanding 1 - 1/(9)	(11) Outstanding Recovery (3) x (8) x (10)	(12) Indicated Ultimate Recovery
1992	6/30/2026	420	$106,771,684	1.9%	1.000	0.573	1.1%	1.5%	1.000	0.0%	$0	$1,983,554
1993	6/30/2026	408	106,976,915	1.6%	1.000	0.589	0.9%	1.5%	1.000	0.0%	0	1,695,731
1994	6/30/2026	396	115,514,498	1.4%	1.000	0.605	0.9%	1.4%	1.000	0.0%	0	1,639,403
1995	6/30/2026	384	99,344,723	0.9%	1.000	0.622	0.6%	1.4%	1.000	0.0%	0	905,324
1996	6/30/2026	372	89,286,782	1.1%	1.000	0.640	0.7%	1.4%	1.000	0.0%	0	1,017,783
1997	6/30/2026	360	95,490,163	0.9%	1.000	0.658	0.6%	1.3%	1.000	0.0%	0	859,982
1998	6/30/2026	348	97,209,047	1.6%	1.000	0.677	1.1%	1.3%	1.000	0.0%	0	1,573,720
1999	6/30/2026	336	104,634,661	1.5%	1.000	0.696	1.1%	1.3%	1.000	0.0%	0	1,614,019
2000	6/30/2026	324	119,453,769	1.7%	1.000	0.715	1.2%	1.9%	1.000	0.0%	0	1,987,939
2001	6/30/2026	312	139,028,543	1.4%	1.000	0.737	1.0%	1.8%	1.000	0.0%	0	1,960,872
2002	6/30/2026	300	161,321,626	2.6%	1.000	0.760	1.9%	1.8%	1.000	0.0%	0	4,121,734
2003	6/30/2026	288	148,452,283	1.1%	1.000	0.784	0.8%	1.7%	1.000	0.0%	0	1,562,136
2004	6/30/2026	276	155,614,917	2.0%	1.000	0.808	1.7%	1.7%	1.000	0.0%	0	3,178,768
2005	6/30/2026	264	159,736,524	1.4%	1.000	0.833	1.1%	1.6%	1.000	0.0%	0	2,167,451
2006	6/30/2026	252	185,582,744	1.1%	1.000	0.859	1.0%	1.6%	1.000	0.0%	0	2,070,172
2007	6/30/2026	240	211,802,882	1.7%	1.000	0.885	1.5%	1.5%	1.000	0.0%	0	3,661,827
2008	6/30/2026	228	225,625,594	2.8%	1.000	0.913	2.6%	1.5%	1.000	0.0%	0	6,312,876
2009	6/30/2026	216	218,561,068	1.0%	1.000	0.941	1.0%	1.4%	1.000	0.0%	0	2,251,714
2010	6/30/2026	204	192,549,405	0.6%	1.000	0.970	0.6%	1.4%	1.007	0.7%	19,417	1,248,725
2011	6/30/2026	192	234,054,162	1.8%	1.000	1.000	1.8%	1.4%	1.007	0.7%	23,488	4,294,976
2012	6/30/2026	180	234,063,952	1.3%	1.000	1.000	1.3%	1.4%	1.009	0.9%	29,251	3,149,943
2013	6/30/2026	168	214,827,622	1.0%	1.000	1.000	1.0%	1.4%	1.009	0.9%	27,018	2,121,121
2014	6/30/2026	156	238,650,509	1.1%	1.000	1.000	1.1%	1.4%	1.012	1.2%	40,373	2,582,117
2015	6/30/2026	144	220,021,728	1.5%	1.000	1.000	1.5%	1.4%	1.013	1.2%	37,548	3,207,580
2016	6/30/2026	132	203,545,447	0.9%	1.000	1.000	0.9%	1.4%	1.013	1.3%	35,055	1,844,601
2017	6/30/2026	120	210,875,222	1.5%	1.000	1.000	1.5%	1.4%	1.013	1.3%	36,653	3,203,810
2018	6/30/2026	108	210,878,345	1.4%	1.000	1.000	1.4%	1.4%	1.013	1.3%	36,716	2,912,118
2019	6/30/2026	96	206,769,903	0.9%	1.000	1.000	0.9%	1.4%	1.027	2.6%	74,184	1,788,545
2020	6/30/2026	84	222,694,055	2.4%	1.000	1.000	2.4%	1.4%	1.039	3.8%	115,782	5,183,105
2021	6/30/2026	72	196,716,165	1.0%	1.000	1.000	1.0%	1.4%	1.102	9.2%	250,079	2,007,707
2022	6/30/2026	60	208,937,229	0.8%	1.000	1.000	0.8%	1.4%	1.233	18.9%	542,920	1,886,865
2023	6/30/2026	48	210,640,700	2.3%	1.000	1.000	2.3%	1.4%	1.876	46.7%	1,352,421	3,884,210
2024	6/30/2026	36	229,025,053	2.5%	1.000	1.000	2.5%	1.4%	3.697	73.0%	2,297,162	3,861,652
2025	6/30/2026	24	231,673,276	1.9%	1.000	1.000	1.9%	1.4%	24.814	96.0%	3,056,941	3,235,688
2026	6/30/2026	12	230,165,112	0.0%	1.000	1.000	0.0%	1.4%	233.451	99.6%	3,151,017	3,151,461
	Total		$6,236,496,309								$11,126,024	$90,129,230

Column Notes

(3) Exhibit A.3, Columns (15) + Exhibit B.3, Columns (15) + Exhibit C.3, Columns (13)
(4) Exhibit E.3, Column (4) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit E.14
(7) (4) x (5) x (6)
(8) Exhibit E.14, Column (9)
(9) From Exhibit E.5
(12) Column (11) + Exhibit E.6, Column (3)

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Frequency-Severity Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Smoothed Frequency	(5) Smoothed Severity	(6) Indicated Ultimate Recovery
1999	6/30/2026	336	$4,028	1.644%	$22,873	$1,514,223
2000	6/30/2026	324	4,329	1.804%	34,055	2,660,159
2001	6/30/2026	312	4,703	1.714%	33,438	2,695,433
2002	6/30/2026	300	5,078	1.628%	32,832	2,714,707
2003	6/30/2026	288	5,296	1.547%	32,237	2,641,108
2004	6/30/2026	276	5,536	1.470%	31,653	2,575,383
2005	6/30/2026	264	6,085	1.396%	31,080	2,640,375
2006	6/30/2026	252	6,929	1.326%	30,517	2,804,535
2007	6/30/2026	240	7,941	1.260%	29,964	2,998,166
2008	6/30/2026	228	8,840	1.197%	29,421	3,113,131
2009	6/30/2026	216	9,102	1.137%	28,888	2,990,031
2010	6/30/2026	204	8,601	1.080%	28,364	2,635,684
2011	6/30/2026	192	9,121	0.891%	34,770	2,827,405
2012	6/30/2026	180	9,551	0.847%	36,200	2,928,348
2013	6/30/2026	168	9,735	0.805%	37,689	2,952,009
2014	6/30/2026	156	10,149	0.764%	39,239	3,043,750
2015	6/30/2026	144	10,528	0.726%	40,852	3,123,112
2016	6/30/2026	132	10,035	0.690%	42,532	2,944,182
2017	6/30/2026	120	9,770	0.655%	44,281	2,835,154
2018	6/30/2026	108	10,196	0.623%	46,102	2,926,528
2019	6/30/2026	96	10,098	0.591%	47,998	2,866,551
2020	6/30/2026	84	10,627	0.562%	49,972	2,983,728
2021	6/30/2026	72	10,108	0.534%	52,027	2,806,960
2022	6/30/2026	60	11,019	0.507%	54,167	3,026,682
2023	6/30/2026	48	11,889	0.482%	56,394	3,229,806
2024	6/30/2026	36	12,719	0.458%	58,713	3,417,566
2025	6/30/2026	24	13,268	0.435%	61,128	3,526,136
2026	6/30/2026	12	13,441	0.413%	63,641	3,533,065
Total			$248,723			$80,953,919

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Selected from Exhibit E.11 detrended
(5) Selected from Exhibit E.11 detrended
(6) (3) x (4) x (5)

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Frequency-Severity Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Initial Indicated Ultimate Recovery	(5) Initial Ultimate Counts	(6) Benefit Level Factor	(7) Indicated Recovery Severity (4) / (5) x (6)	(8) Severity Trend Factor	(9) Trended Recovery Severity (7) x (8)	(10) Indicated Frequency (5) / (3)	(11) Frequency Trend Factor	(12) Trended Frequency (10) x (11)	(13) Indicated Pure Premium Per $100 Payroll (4) / (3) / 10,000	(14) Trended Pure Premium	(15) Implied Pure Premium
1992	6/30/2026	420		$1,983,554	64	1.000	$31,237	1.497	$46,757	NA	0.264	NA	NA	NA	$0.038
1993	6/30/2026	408		1,695,731	69	1.000	24,755	1.497	37,055	NA	0.264	NA	NA	NA	0.038
1994	6/30/2026	396		1,639,403	59	1.000	27,786	1.497	41,592	NA	0.264	NA	NA	NA	0.038
1995	6/30/2026	384		905,324	59	1.000	15,344	1.497	22,968	NA	0.264	NA	NA	NA	0.038
1996	6/30/2026	372		1,017,783	59	1.000	17,398	1.497	26,042	NA	0.264	NA	NA	NA	0.038
1997	6/30/2026	360		859,982	60	1.000	14,384	1.497	21,531	NA	0.264	NA	NA	NA	0.038
1998	6/30/2026	348		1,573,720	59	1.000	26,635	1.497	39,869	NA	0.264	NA	NA	NA	0.038
1999	6/30/2026	336	$4,028	1,614,019	66	1.000	24,380	1.497	36,494	1.644%	0.264	0.433%	$0.040	$0.016	0.038
2000	6/30/2026	324	4,329	1,987,939	73	1.000	27,155	1.497	40,647	1.691%	0.264	0.446%	0.046	0.018	0.061
2001	6/30/2026	312	4,703	1,960,872	77	1.000	25,377	1.524	38,687	1.643%	0.277	0.456%	0.042	0.018	0.057
2002	6/30/2026	300	5,078	4,121,734	77	1.000	53,238	1.553	82,658	1.525%	0.292	0.445%	0.081	0.037	0.053
2003	6/30/2026	288	5,296	1,562,136	65	1.000	24,028	1.581	37,995	1.228%	0.307	0.377%	0.029	0.014	0.050
2004	6/30/2026	276	5,536	3,178,768	119	1.000	26,768	1.610	43,108	2.145%	0.324	0.694%	0.057	0.030	0.047
2005	6/30/2026	264	6,085	2,167,451	96	1.000	22,537	1.640	36,963	1.581%	0.341	0.538%	0.036	0.020	0.043
2006	6/30/2026	252	6,929	2,070,172	93	1.000	22,283	1.670	37,222	1.341%	0.358	0.481%	0.030	0.018	0.040
2007	6/30/2026	240	7,941	3,661,827	109	1.000	33,629	1.701	57,210	1.371%	0.377	0.517%	0.046	0.030	0.038
2008	6/30/2026	228	8,840	6,312,876	111	1.000	56,869	1.733	98,532	1.256%	0.397	0.499%	0.071	0.049	0.035
2009	6/30/2026	216	9,102	2,251,714	88	1.000	25,575	1.765	45,130	0.967%	0.418	0.404%	0.025	0.018	0.033
2010	6/30/2026	204	8,601	1,238,347	79	1.000	15,732	1.797	28,274	0.915%	0.440	0.403%	0.014	0.011	0.031
2011	6/30/2026	192	9,121	4,302,894	88	1.000	48,802	1.830	89,325	0.967%	0.463	0.448%	0.047	0.040	0.031
2012	6/30/2026	180	9,551	3,149,317	73	1.000	43,207	1.758	75,959	0.763%	0.488	0.372%	0.033	0.028	0.031
2013	6/30/2026	168	9,735	2,113,435	72	1.000	29,394	1.689	49,634	0.739%	0.513	0.379%	0.022	0.019	0.030
2014	6/30/2026	156	10,149	2,573,408	95	1.000	27,124	1.622	43,993	0.935%	0.540	0.505%	0.025	0.022	0.030
2015	6/30/2026	144	10,528	3,209,874	76	1.000	42,004	1.558	65,435	0.726%	0.569	0.413%	0.030	0.027	0.030
2016	6/30/2026	132	10,035	1,832,500	71	1.000	25,840	1.496	38,665	0.707%	0.599	0.423%	0.018	0.016	0.029
2017	6/30/2026	120	9,770	3,207,708	72	1.000	44,743	1.437	64,304	0.734%	0.630	0.462%	0.033	0.030	0.029
2018	6/30/2026	108	10,196	2,912,281	64	1.000	45,418	1.380	62,696	0.629%	0.663	0.417%	0.029	0.026	0.029
2019	6/30/2026	96	10,098	1,760,294	58	1.000	30,538	1.326	40,491	0.571%	0.698	0.399%	0.017	0.016	0.028
2020	6/30/2026	84	10,627	5,266,472	74	1.000	71,069	1.274	90,509	0.697%	0.735	0.513%	0.050	0.046	0.028
2021	6/30/2026	72	10,108	1,936,698	41	1.000	47,699	1.223	58,347	0.402%	0.774	0.311%	0.019	0.018	0.028
2022	6/30/2026	60	11,019	1,657,130	44	1.000	37,662	1.175	44,250	0.399%	0.815	0.325%	0.015	0.014	0.027
2023	6/30/2026	48	11,889	4,749,854	56	1.000	84,146	1.129	94,960	0.475%	0.857	0.407%	0.040	0.039	0.027
2024	6/30/2026	36	12,719	5,783,979	34	1.000	171,765	1.084	186,183	0.265%	0.903	0.239%	0.045	0.044	0.027
2025	6/30/2026	24	13,268	4,435,422	57	1.000	77,375	1.041	80,557	0.432%	0.950	0.410%	0.033	0.033	0.027
2026	6/30/2026	12	13,441	103,638	10	1.000	10,860	1.000	10,860	0.071%	1.000	0.071%	0.001	0.001	0.026
Total			$248,723	$90,798,257	2,465		$36,831		$54,544	0.819%		0.404%			

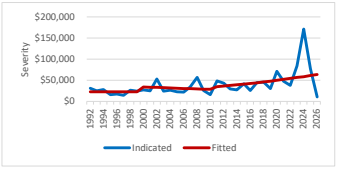
Beginning	Ending	Severity Trend
1992	1999	-3.8%
2000	2010	-1.8%
2011	2023	4.1%
		Selected
1992	1999	0.0%
2000	2010	-1.8%
2011	2026	4.1%

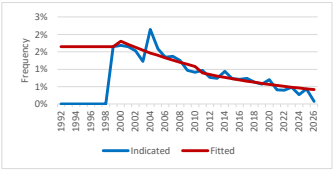
Beginning	Ending	Frequency Trend
1992	1999	NA
2000	2010	-5.3%
2011	2023	-6.1%
		Selected
1992	1999	0.0%
2000	2010	-5.0%
2011	2026	-5.0%

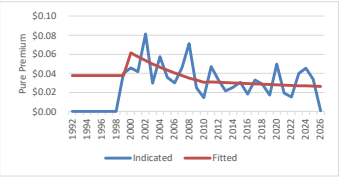
Beginning	Ending	Pure Prem Trend
1992	1999	NA
2000	2010	-7.0%
2011	2023	-2.2%
		Selected
1992	1999	0.0%
2000	2010	-6.7%
2011	2026	-1.1%

Beginning	Ending	Severity
1992	1999	34,238
2000	2010	50,976
2011	2023	63,641
		Selected
1992	1999	34,238
2000	2010	50,976
2011	2026	63,641

Beginning	Ending	Frequency
1992	1999	0.433%
2000	2010	0.475%
2011	2023	0.413%
		Selected
1992	1999	0.433%
2000	2010	0.475%
2011	2026	0.413%







Column Notes

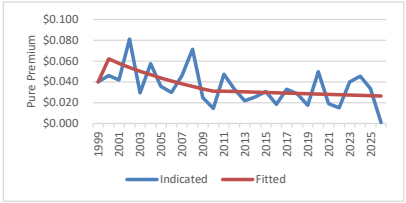
(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit E.3, Column (4)
(5) Average Exhibit E.4, Columns (6) and (7)
(6) Exhibit E.7, Column (5)
(8) Based on selected Severity trends
(11) Based on selected Frequency trends
(14) (13) adjusted by selected Pure Premium trend
(15) Selected Severity x selected Frequency / 10,000

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Pure Premium Trend (Payroll)

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Initial Indicated Ultimate Recovery	(5) Indicated Pure Premium Per $100 Payroll (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Pure Premium	(8) Trended Pure Premium	(9) Fitted Pure Premium
1999	6/30/2026	336	$40,277,368	$1,614,019	$0.040	1.000	$0.040	$0.016	$0.040
2000	6/30/2026	324	43,292,428	1,987,939	0.046	1.000	0.046	0.018	0.062
2001	6/30/2026	312	47,027,299	1,960,872	0.042	1.000	0.042	0.018	0.058
2002	6/30/2026	300	50,776,362	4,121,734	0.081	1.000	0.081	0.037	0.054
2003	6/30/2026	288	52,959,274	1,562,136	0.029	1.000	0.029	0.014	0.050
2004	6/30/2026	276	55,362,397	3,178,768	0.057	1.000	0.057	0.030	0.047
2005	6/30/2026	264	60,849,344	2,167,451	0.036	1.000	0.036	0.020	0.044
2006	6/30/2026	252	69,289,653	2,070,172	0.030	1.000	0.030	0.018	0.041
2007	6/30/2026	240	79,410,961	3,661,827	0.046	1.000	0.046	0.030	0.038
2008	6/30/2026	228	88,397,375	6,312,876	0.071	1.000	0.071	0.049	0.035
2009	6/30/2026	216	91,019,593	2,251,714	0.025	1.000	0.025	0.018	0.033
2010	6/30/2026	204	86,014,115	1,238,347	0.014	1.000	0.014	0.011	0.031
2011	6/30/2026	192	91,213,698	4,302,894	0.047	1.000	0.047	0.040	0.031
2012	6/30/2026	180	95,514,448	3,149,317	0.033	1.000	0.033	0.028	0.031
2013	6/30/2026	168	97,350,585	2,113,435	0.022	1.000	0.022	0.019	0.030
2014	6/30/2026	156	101,485,570	2,573,408	0.025	1.000	0.025	0.022	0.030
2015	6/30/2026	144	105,282,781	3,209,874	0.030	1.000	0.030	0.027	0.030
2016	6/30/2026	132	100,348,047	1,832,500	0.018	1.000	0.018	0.016	0.029
2017	6/30/2026	120	97,700,169	3,207,708	0.033	1.000	0.033	0.030	0.029
2018	6/30/2026	108	101,963,752	2,912,281	0.029	1.000	0.029	0.026	0.029
2019	6/30/2026	96	100,978,104	1,760,294	0.017	1.000	0.017	0.016	0.029
2020	6/30/2026	84	106,267,694	5,266,472	0.050	1.000	0.050	0.046	0.028
2021	6/30/2026	72	101,077,078	1,936,698	0.019	1.000	0.019	0.018	0.028
2022	6/30/2026	60	110,193,931	1,657,130	0.015	1.000	0.015	0.014	0.028
2023	6/30/2026	48	118,888,999	4,749,854	0.040	1.000	0.040	0.039	0.027
2024	6/30/2026	36	127,191,078	5,783,979	0.045	1.000	0.045	0.044	0.027
2025	6/30/2026	24	132,682,369	4,435,422	0.033	1.000	0.033	0.033	0.027
2026	6/30/2026	12	134,412,699	103,638	0.001	1.000	0.001	0.001	0.026
Total			$2,487,227,171	$81,122,760	$0.033				

Beginning	Ending	Pure Premium
1992	1999	0.016
2000	2010	0.024
2011	2023	0.026
		Selected
1992	1999	0.016
2000	2010	0.024
2011	2026	0.026



Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit E.3, Column (4)
(6) Exhibit E.8, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected pure premium detrended to historical levels.

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Recovery Ratio Trend

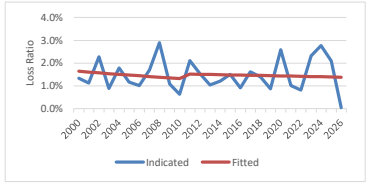
Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Initial Indicated Ultimate Recovery	(5) Indicated Recovery Ratio (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Recovery Ratio	(8) Trended Recovery Ratio	(9) Fitted Recovery Ratio
2000	6/30/2026	324	$148,762,633	$1,987,939	1.3%	1.000	1.3%	1.0%	1.6%
2001	6/30/2026	312	175,048,207	1,960,872	1.1%	1.000	1.1%	0.8%	1.6%
2002	6/30/2026	300	180,262,306	4,121,734	2.3%	1.000	2.3%	1.7%	1.6%
2003	6/30/2026	288	175,552,340	1,562,136	0.9%	1.000	0.9%	0.7%	1.5%
2004	6/30/2026	276	177,079,289	3,178,768	1.8%	1.000	1.8%	1.4%	1.5%
2005	6/30/2026	264	185,716,218	2,167,451	1.2%	1.000	1.2%	0.9%	1.5%
2006	6/30/2026	252	204,173,121	2,070,172	1.0%	1.000	1.0%	0.8%	1.4%
2007	6/30/2026	240	215,836,851	3,661,827	1.7%	1.000	1.7%	1.4%	1.4%
2008	6/30/2026	228	218,131,541	6,312,876	2.9%	1.000	2.9%	2.5%	1.4%
2009	6/30/2026	216	208,459,209	2,251,714	1.1%	1.000	1.1%	0.9%	1.4%
2010	6/30/2026	204	193,599,615	1,238,347	0.6%	1.000	0.6%	0.6%	1.3%
2011	6/30/2026	192	203,337,513	4,302,894	2.1%	1.000	2.1%	1.9%	1.5%
2012	6/30/2026	180	204,008,162	3,149,317	1.5%	1.000	1.5%	1.4%	1.5%
2013	6/30/2026	168	203,157,965	2,113,435	1.0%	1.000	1.0%	1.0%	1.5%
2014	6/30/2026	156	211,849,593	2,573,408	1.2%	1.000	1.2%	1.1%	1.5%
2015	6/30/2026	144	212,780,825	3,209,874	1.5%	1.000	1.5%	1.4%	1.5%
2016	6/30/2026	132	199,356,077	1,832,500	0.9%	1.000	0.9%	0.9%	1.5%
2017	6/30/2026	120	198,012,678	3,207,708	1.6%	1.000	1.6%	1.5%	1.5%
2018	6/30/2026	108	207,938,971	2,912,281	1.4%	1.000	1.4%	1.3%	1.5%
2019	6/30/2026	96	200,475,628	1,760,294	0.9%	1.000	0.9%	0.8%	1.4%
2020	6/30/2026	84	203,774,071	5,266,472	2.6%	1.000	2.6%	2.5%	1.4%
2021	6/30/2026	72	189,814,141	1,936,698	1.0%	1.000	1.0%	1.0%	1.4%
2022	6/30/2026	60	202,517,355	1,657,130	0.8%	1.000	0.8%	0.8%	1.4%
2023	6/30/2026	48	204,639,501	4,749,854	2.3%	1.000	2.3%	2.3%	1.4%
2024	6/30/2026	36	209,063,047	5,783,979	2.8%	1.000	2.8%	2.7%	1.4%
2025	6/30/2026	24	211,599,899	4,435,422	2.1%	1.000	2.1%	2.1%	1.4%
2026	6/30/2026	12	206,922,188	103,638	0.1%	1.000	0.1%	0.1%	1.4%
Total			$5,351,868,944	$79,508,741	1.5%				

Beginning	Ending	Trend
1992	1999	NA
2000	2010	-2.2%
2011	2023	-0.6%
		Selected
1992	1999	0.0%
2000	2010	-2.2%
2011	2026	-0.6%

Beginning	Ending	Recovery Ratio
1992	1999	NA
2000	2010	1.2%
2011	2023	1.4%
		Selected
1992	1999	NA
2000	2010	1.2%
2011	2026	1.4%

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit E.3, Column (4)
(6) Exhibit E.7, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected loss ratio detrended to historical levels.



Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Pure Premium Trend (Payroll)

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Ultimate Loss	(4) Initial Indicated Ultimate Recovery	(5) Indicated Recovery Ratio to Loss (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Recovery Ratio	(8) Trended Recovery Ratio To Loss	(9) Fitted Recovery Ratio To Loss
1992	6/30/2026	420	$106,771,684	$1,983,554	1.9%	1.000	1.9%	1.1%	1.5%
1993	6/30/2026	408	106,976,915	1,695,731	1.6%	1.000	1.6%	0.9%	1.5%
1994	6/30/2026	396	115,514,498	1,639,403	1.4%	1.000	1.4%	0.9%	1.4%
1995	6/30/2026	384	99,344,723	905,324	0.9%	1.000	0.9%	0.6%	1.4%
1996	6/30/2026	372	89,286,782	1,017,783	1.1%	1.000	1.1%	0.7%	1.4%
1997	6/30/2026	360	95,490,163	859,982	0.9%	1.000	0.9%	0.6%	1.3%
1998	6/30/2026	348	97,209,047	1,573,720	1.6%	1.000	1.6%	1.1%	1.3%
1999	6/30/2026	336	104,634,661	1,614,019	1.5%	1.000	1.5%	1.1%	1.3%
2000	6/30/2026	324	119,453,769	1,987,939	1.7%	1.000	1.7%	1.2%	1.9%
2001	6/30/2026	312	139,028,543	1,960,872	1.4%	1.000	1.4%	1.0%	1.8%
2002	6/30/2026	300	161,321,626	4,121,734	2.6%	1.000	2.6%	1.9%	1.8%
2003	6/30/2026	288	148,452,283	1,562,136	1.1%	1.000	1.1%	0.8%	1.7%
2004	6/30/2026	276	155,614,917	3,178,768	2.0%	1.000	2.0%	1.7%	1.7%
2005	6/30/2026	264	159,736,524	2,167,451	1.4%	1.000	1.4%	1.1%	1.6%
2006	6/30/2026	252	185,582,744	2,070,172	1.1%	1.000	1.1%	1.0%	1.6%
2007	6/30/2026	240	211,802,882	3,661,827	1.7%	1.000	1.7%	1.5%	1.5%
2008	6/30/2026	228	225,625,594	6,312,876	2.8%	1.000	2.8%	2.6%	1.5%
2009	6/30/2026	216	218,561,068	2,251,714	1.0%	1.000	1.0%	1.0%	1.4%
2010	6/30/2026	204	192,549,405	1,238,347	0.6%	1.000	0.6%	0.6%	1.4%
2011	6/30/2026	192	234,054,162	4,302,894	1.8%	1.000	1.8%	1.8%	1.4%
2012	6/30/2026	180	234,063,952	3,149,317	1.3%	1.000	1.3%	1.3%	1.4%
2013	6/30/2026	168	214,827,622	2,113,435	1.0%	1.000	1.0%	1.0%	1.4%
2014	6/30/2026	156	238,650,509	2,573,408	1.1%	1.000	1.1%	1.1%	1.4%
2015	6/30/2026	144	220,021,728	3,209,874	1.5%	1.000	1.5%	1.5%	1.4%
2016	6/30/2026	132	203,545,447	1,832,500	0.9%	1.000	0.9%	0.9%	1.4%
2017	6/30/2026	120	210,875,222	3,207,708	1.5%	1.000	1.5%	1.5%	1.4%
2018	6/30/2026	108	210,878,345	2,912,281	1.4%	1.000	1.4%	1.4%	1.4%
2019	6/30/2026	96	206,769,903	1,760,294	0.9%	1.000	0.9%	0.9%	1.4%
2020	6/30/2026	84	222,694,055	5,266,472	2.4%	1.000	2.4%	2.4%	1.4%
2021	6/30/2026	72	196,716,165	1,936,698	1.0%	1.000	1.0%	1.0%	1.4%
2022	6/30/2026	60	208,937,229	1,657,130	0.8%	1.000	0.8%	0.8%	1.4%
2023	6/30/2026	48	210,640,700	4,749,854	2.3%	1.000	2.3%	2.3%	1.4%
2024	6/30/2026	36	229,025,053	5,783,979	2.5%	1.000	2.5%	2.5%	1.4%
2025	6/30/2026	24	231,673,276	4,435,422	1.9%	1.000	1.9%	1.9%	1.4%
2026	6/30/2026	12	230,165,112	103,638	0.0%	1.000	0.0%	0.0%	1.4%
Total			$6,236,496,309	$90,798,257	1.5%				

Beginning	Ending	Trend
1992	1999	-2.7%
2000	2010	-4.7%
2011	2023	0.2%
		Selected
1992	1999	-2.7%
2000	2010	-3.0%
2011	2026	0.0%

Beginning	Ending	Ratio
1992	1999	0.9%
2000	2010	1.3%
2011	2023	1.4%
		Selected
1992	1999	0.9%
2000	2010	1.3%
2011	2026	1.4%

Column Notes

(3) Exhibit E.9, Column (3)
(4) Exhibit E.3, Column (4)
(6) Exhibit E.8, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected Recovery Ratio to Loss detrended to historical levels.

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																54	52	56
1993															60	59	62	63
1994														53	52	55	55	56
1995													50	54	55	54	54	53
1996												51	49	51	51	53	53	53
1997											52	53	54	52	53	54	51	50
1998										53	53	56	55	55	54	53	53	45
1999									58	55	58	57	58	60	59	59	44	44
2000								60	64	67	68	68	69	68	67	38	38	64
2001							64	68	69	70	70	70	70	70	45	46	64	65
2002						57	63	66	65	66	66	66	65	47	47	60	61	62
2003					43	43	51	53	53	53	52	49	35	37	52	55	56	56
2004				85	93	101	100	102	103	103	101	71	73	93	94	93	95	95
2005			45	60	70	78	81	84	82	80	61	61	83	83	84	86	85	90
2006		30	46	66	69	70	81	72	70	59	62	79	80	79	80	81	85	83
2007	13	42	69	76	83	85	86	83	71	70	85	85	86	90	90	95	95	95
2008	5	24	48	65	84	80	77	75	75	91	91	91	96	96	96	95	96	96
2009	6	29	46	54	55	56	45	46	69	68	68	69	72	75	74	76	76	77
2010	6	28	42	42	37	33	34	58	60	60	63	63	67	69	69	69	69	
2011	7	23	26	23	14	15	58	60	60	63	66	70	71	72	72	73		
2012	4	9	8	6	15	43	45	46	51	51	58	59	59	59	59			
2013	1	1	5	9	38	45	47	50	53	58	59	61	60	60				
2014	0	1	7	34	53	56	65	69	70	75	76	80	80					
2015	1	2	28	38	39	44	53	57	58	59	60	62						
2016	2	16	27	39	45	52	56	57	58	57	58							
2017	4	16	21	31	35	47	50	54	54	54								
2018	3	13	25	30	34	38	39	46	48									
2019	2	14	24	32	35	40	42	42										
2020	5	14	22	31	42	50	52											
2021	2	10	12	19	25	27												
2022	0	7	20	23	26													
2023	1	5	19	25														
2024	0	3	8															
2025	0	10																
2026	0																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992																0.963	1.077	1.018
1993															0.983	1.051	1.016	1.016
1994														0.981	1.058	1.000	1.018	0.982
1995													1.080	1.019	0.982	1.000	0.981	0.962
1996												0.961	1.041	1.000	1.039	1.000	1.000	0.981
1997											1.019	1.019	0.963	1.019	1.019	0.944	0.980	0.780
1998										1.000	1.057	0.982	1.000	0.982	0.981	1.000	0.849	1.022
1999									0.948	1.055	0.983	1.018	1.034	0.983	1.000	0.746	1.000	1.318
2000								1.067	1.047	1.015	1.000	1.015	0.986	0.985	0.567	1.000	1.684	1.000
2001							1.063	1.015	1.014	1.000	1.000	1.000	1.000	0.643	1.022	1.391	1.016	0.969
2002						1.105	1.048	0.985	1.015	1.000	1.000	0.985	0.723	1.000	1.277	1.017	1.016	1.000
2003					1.000	1.186	1.039	1.000	1.000	0.981	0.942	0.714	1.057	1.405	1.058	1.018	1.000	1.018
2004				1.094	1.086	0.990	1.020	1.010	1.000	0.981	0.703	1.028	1.274	1.011	0.989	1.022	1.000	1.168
2005			1.333	1.167	1.114	1.038	1.037	0.976	0.976	0.763	1.000	1.361	1.000	1.012	1.024	0.988	1.059	1.022
2006		1.533	1.435	1.045	1.014	1.157	0.889	0.972	0.843	1.051	1.274	1.013	0.988	1.013	1.013	1.049	0.976	1.024
2007	3.231	1.643	1.101	1.092	1.024	1.012	0.965	0.855	0.986	1.214	1.000	1.012	1.047	1.000	1.056	1.000	1.000	1.000
2008	4.800	2.000	1.354	1.292	0.952	0.963	0.974	1.000	1.213	1.000	1.000	1.055	1.000	1.000	0.990	1.011	1.000	1.000
2009	4.833	1.586	1.174	1.019	1.018	0.804	1.022	1.500	0.986	1.000	1.015	1.043	1.042	0.987	1.027	1.000	1.013	
2010	4.667	1.500	1.000	0.881	0.892	1.030	1.706	1.034	1.000	1.050	1.000	1.063	1.030	1.000	1.000	1.000		
2011	3.286	1.130	0.885	0.609	1.071	3.867	1.034	1.000	1.050	1.048	1.061	1.014	1.014	1.000	1.014			
2012	2.250	0.889	0.750	2.500	2.867	1.047	1.022	1.109	1.000	1.137	1.017	1.000	1.000	1.000				
2013	1.000	5.000	1.800	4.222	1.184	1.044	1.064	1.060	1.094	1.017	1.034	0.984	1.000					
2014		7.000	4.857	1.559	1.057	1.161	1.062	1.014	1.071	1.013	1.053	1.000						
2015	2.000	14.000	1.357	1.026	1.128	1.205	1.075	1.018	1.017	1.017	1.033							
2016	8.000	1.688	1.444	1.154	1.156	1.077	1.018	1.018	0.983	1.018								
2017	4.000	1.313	1.476	1.129	1.343	1.064	1.080	1.000	1.000									
2018	4.333	1.923	1.200	1.133	1.118	1.026	1.179	1.043										
2019	7.000	1.714	1.333	1.094	1.143	1.050	1.000											
2020	2.800	1.571	1.409	1.355	1.190	1.040												
2021	5.000	1.200	1.583	1.316	1.080													
2022		2.857	1.150	1.130														
2023	5.000	3.800	1.316															
2024		2.667																
2025																		
Strt Average	4.147	2.895	1.472	1.359	1.181	1.203	1.068	1.036	1.013	1.019	1.010	1.014	1.015	1.002	1.005	1.011	1.038	1.017
Wtd Average	4.306	1.753	1.302	1.169	1.103	1.089	1.045	1.022	1.013	1.014	1.001	1.018	1.014	0.992	1.000	1.007	1.024	1.019
5 Year Wtd Average	11.667	2.077	1.340	1.200	1.181	1.053	1.067	1.018	1.034	1.037	1.041	1.012	1.018	0.997	1.017	1.012	1.009	1.044
3 Year Wtd Average	18.000	3.133	1.314	1.274	1.147	1.039	1.084	1.019	1.000	1.016	1.041	0.995	1.005	1.000	1.014	1.004	1.004	1.007
High-Low	4.092	2.360	1.315	1.234	1.099	1.070	1.041	1.019	1.011	1.022	1.013	1.011	1.017	0.999	1.015	1.004	1.010	1.012
3 Year Strt Average	5.000	3.108	1.350	1.267	1.138	1.039	1.086	1.020	1.000	1.016	1.040	0.995	1.005	1.000	1.014	1.004	1.004	1.008
Selected	11.667	2.077	1.340	1.200	1.181	1.053	1.067	1.018	1.034	1.037	1.041	1.012	1.018	0.997	1.017	1.012	1.009	1.044
Cumulative	74.968	6.426	3.094	2.309	1.924	1.629	1.547	1.450	1.425	1.378	1.329	1.277	1.262	1.239	1.243	1.221	1.207	1.196
% Developed	1%	16%	32%	43%	52%	61%	65%	69%	70%	73%	75%	78%	79%	81%	80%	82%	83%	84%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	57	56	56	54	54	48	49	58	59	59	59	60	61	63	62	63	63	63
1993	64	63	61	59	44	44	64	64	65	63	65	67	68	68	68	68		68
1994	55	55	54	45	46	55	55	55	57	58	57	57	57	57	57			57
1995	51	50	33	32	55	53	54	56	56	58	56	57	58	58				58
1996	52	31	33	53	54	55	55	55	56	56	56	56	56					56
1997	39	40	50	50	51	52	53	57	57	57	57	57						57
1998	46	52	53	55	55	55	57	58	58	58	57							57
1999	58	59	58	59	58	62	61	62	62	64								64
2000	64	64	65	65	71	71	71	71	70									70
2001	63	64	65	75	76	75	76	76										76
2002	62	62	71	72	72	71	72											72
2003	57	61	62	62	61	62												62
2004	111	112	113	114	112													112
2005	92	91	91	92														92
2006	85	85	85															85
2007	95	96																96
2008	96																	96
2009																		77
2010																		69
2011																		73
2012																		59
2013																		60
2014																		80
2015																		62
2016																		58
2017																		54
2018																		48
2019																		42
2020																		52
2021																		27
2022																		26
2023																		25
2024																		8
2025																		10
2026																		0

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	0.982	1.000	0.964	1.000	0.889	1.021	1.184	1.017	1.000	1.000	1.017	1.017	1.033	0.984	1.016	1.000	
1993	0.984	0.968	0.967	0.746	1.000	1.455	1.000	1.016	0.969	1.032	1.031	1.015	1.000	1.000	1.000		
1994	1.000	0.982	0.833	1.022	1.196	1.000	1.000	1.036	1.018	0.983	1.000	1.000	1.000	1.000			
1995	0.980	0.660	0.970	1.719	0.964	1.019	1.037	1.000	1.036	0.966	1.018	1.018	1.000				
1996	0.596	1.065	1.606	1.019	1.019	1.000	1.000	1.018	1.000	1.000	1.000	1.000					
1997	1.026	1.250	1.000	1.020	1.020	1.019	1.075	1.000	1.000	1.000	1.000						
1998	1.130	1.019	1.038	1.000	1.000	1.036	1.018	1.000	1.000	0.983							
1999	1.017	0.983	1.017	0.983	1.069	0.984	1.016	1.000	1.032								
2000	1.000	1.016	1.000	1.092	1.000	1.000	1.000	0.986									
2001	1.016	1.016	1.154	1.013	0.987	1.013	1.000										
2002	1.000	1.145	1.014	1.000	0.986	1.014											
2003	1.070	1.016	1.000	0.984	1.016												
2004	1.009	1.009	1.009	0.982													
2005	0.989	1.000	1.011														
2006	1.000	1.000															
2007	1.011																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	

																	Tail
Strt Average	0.988	1.009	1.042	1.045	1.012	1.051	1.033	1.008	1.007	0.995	1.011	1.010	1.008	0.995	1.008	1.000	—
Wtd Average	0.990	1.005	1.025	1.018	1.009	1.041	1.029	1.007	1.006	0.995	1.011	1.010	1.008	0.995	1.008	1.000	—
5 Year Wtd Average	1.011	1.027	1.032	1.010	1.009	1.009	1.019	1.000	1.014	0.986	1.010	1.010	—	—	—	—	—
3 Year Wtd Average	1.000	1.003	1.008	0.988	0.995	1.009	1.005	0.995	1.011	0.994	1.006	1.006	1.000	0.995	—	—	—
High-Low	1.006	1.017	1.012	1.011	1.006	1.014	1.018	1.007	1.008	0.993	1.009	1.011	1.000	1.000	—	—	—
3 Year Strt Average	1.000	1.003	1.007	0.989	0.996	1.009	1.005	0.995	1.011	0.994	1.006	1.006	1.000	0.995	—	—	—
Selected	1.011	1.027	1.032	1.010	1.009	1.009	1.019	1.000	1.014	0.986	1.010	1.010	1.000	1.000	1.000	1.000	1.000
Cumulative	1.146	1.133	1.104	1.069	1.058	1.049	1.039	1.020	1.020	1.006	1.021	1.010	1.000	1.000	1.000	1.000	1.000
% Developed	87%	88%	91%	94%	95%	95%	96%	98%	98%	99%	98%	99%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Cumulative Closed Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Closed Counts	(4) Cumulative LDF	(5) Estimated Ult. Closed Count Method (3) x (4)
1992	6/30/2026	420	63	1.000	63
1993	6/30/2026	408	68	1.000	68
1994	6/30/2026	396	57	1.000	57
1995	6/30/2026	384	58	1.000	58
1996	6/30/2026	372	56	1.000	56
1997	6/30/2026	360	57	1.010	58
1998	6/30/2026	348	57	1.021	58
1999	6/30/2026	336	64	1.006	64
2000	6/30/2026	324	70	1.020	71
2001	6/30/2026	312	76	1.020	78
2002	6/30/2026	300	72	1.039	75
2003	6/30/2026	288	62	1.049	65
2004	6/30/2026	276	112	1.058	119
2005	6/30/2026	264	92	1.069	98
2006	6/30/2026	252	85	1.104	94
2007	6/30/2026	240	96	1.133	109
2008	6/30/2026	228	96	1.146	110
2009	6/30/2026	216	77	1.196	92
2010	6/30/2026	204	69	1.207	83
2011	6/30/2026	192	73	1.221	89
2012	6/30/2026	180	59	1.243	73
2013	6/30/2026	168	60	1.239	74
2014	6/30/2026	156	80	1.262	101
2015	6/30/2026	144	62	1.277	79
2016	6/30/2026	132	58	1.329	77
2017	6/30/2026	120	54	1.378	74
2018	6/30/2026	108	48	1.425	68
2019	6/30/2026	96	42	1.450	61
2020	6/30/2026	84	52	1.547	80
2021	6/30/2026	72	27	1.629	44
2022	6/30/2026	60	26	1.924	50
2023	6/30/2026	48	25	2.309	58
2024	6/30/2026	36	8	3.094	25
2025	6/30/2026	24	10	6.426	64
2026	6/30/2026	12	0	74.968	0
	Total		2,071		2,495

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit E.15.

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																62	63	63
1993															68	68	68	68
1994														58	59	59	59	60
1995													58	59	59	59	59	60
1996												59	59	59	59	60	60	60
1997											59	59	60	60	60	60	60	60
1998										58	59	59	59	59	59	59	59	59
1999									67	67	67	67	67	67	67	67	67	67
2000								71	74	74	74	74	74	74	74	74	74	74
2001							74	75	76	76	76	76	76	76	76	76	76	76
2002						74	74	77	77	77	77	78	79	79	79	80	80	80
2003					55	61	63	63	63	63	63	63	64	64	64	64	64	64
2004				101	108	114	115	115	115	116	117	117	117	117	117	117	118	118
2005			55	69	79	85	90	91	93	93	93	93	93	94	94	94	94	94
2006		38	61	75	81	84	92	91	92	92	92	92	92	92	92	92	92	92
2007	19	52	76	93	97	101	104	106	106	107	107	107	107	107	107	108	108	109
2008	10	36	66	82	100	106	110	110	110	111	111	111	111	111	111	112	112	112
2009	6	32	52	63	71	79	80	81	82	84	84	84	84	84	84	84	84	84
2010	7	31	44	52	61	66	69	71	74	74	74	74	74	74	74	74	74	
2011	12	33	52	62	71	76	83	84	84	85	86	86	86	87	87	87		
2012	5	21	33	49	61	68	71	71	72	72	72	72	72	72	72			
2013	6	18	31	43	58	62	65	67	67	67	68	69	69	69				
2014	3	14	35	55	77	83	88	88	88	88	88	88	88					
2015	5	21	39	56	61	69	71	72	73	73	73	73						
2016	6	23	39	53	58	61	62	63	64	64	64							
2017	5	20	31	46	55	66	67	68	68	68								
2018	4	23	35	41	48	53	55	57	59									
2019	3	16	29	40	47	52	53	53										
2020	6	19	28	45	59	64	65											
2021	5	13	20	28	33	35												
2022	2	8	21	25	32													
2023	2	12	28	38														
2024	1	5	21															
2025	1	12																
2026	1																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992																1.016	1.000	1.000
1993															1.000	1.000	1.000	1.000
1994														1.017	1.000	1.000	1.017	1.000
1995													1.017	1.000	1.000	1.000	1.017	1.000
1996												1.000	1.000	1.000	1.017	1.000	1.000	1.000
1997											1.000	1.017	1.000	1.000	1.000	1.000	1.000	1.000
1998										1.017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000								1.042	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.014
2001							1.014	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002						1.000	1.041	1.000	1.000	1.000	1.013	1.013	1.000	1.000	1.013	1.000	1.000	1.000
2003					1.109	1.033	1.000	1.000	1.000	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000	1.000
2004				1.069	1.056	1.009	1.000	1.000	1.009	1.009	1.000	1.000	1.000	1.000	1.000	1.009	1.000	1.000
2005			1.255	1.145	1.076	1.059	1.011	1.022	1.000	1.000	1.000	1.000	1.011	1.000	1.000	1.000	1.000	1.000
2006		1.605	1.230	1.080	1.037	1.095	0.989	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	2.737	1.462	1.224	1.043	1.041	1.030	1.019	1.000	1.009	1.000	1.000	1.000	1.000	1.000	1.009	1.000	1.009	1.000
2008	3.600	1.833	1.242	1.220	1.060	1.038	1.000	1.000	1.009	1.000	1.000	1.000	1.000	1.000	1.009	1.000	1.000	1.000
2009	5.333	1.625	1.212	1.127	1.113	1.013	1.013	1.012	1.024	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2010	4.429	1.419	1.182	1.173	1.082	1.045	1.029	1.042	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2011	2.750	1.576	1.192	1.145	1.070	1.092	1.012	1.000	1.012	1.012	1.000	1.000	1.012	1.000	1.000			
2012	4.200	1.571	1.485	1.245	1.115	1.044	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000				
2013	3.000	1.722	1.387	1.349	1.069	1.048	1.031	1.000	1.000	1.015	1.015	1.000	1.000					
2014	4.667	2.500	1.571	1.400	1.078	1.060	1.000	1.000	1.000	1.000	1.000	1.000						
2015	4.200	1.857	1.436	1.089	1.131	1.029	1.014	1.014	1.000	1.000	1.000							
2016	3.833	1.696	1.359	1.094	1.052	1.016	1.016	1.016	1.000	1.000								
2017	4.000	1.550	1.484	1.196	1.200	1.015	1.015	1.000	1.000									
2018	5.750	1.522	1.171	1.171	1.104	1.038	1.036	1.035										
2019	5.333	1.813	1.379	1.175	1.106	1.019	1.000											
2020	3.167	1.474	1.607	1.311	1.085	1.016												
2021	2.600	1.538	1.400	1.179	1.061													
2022	4.000	2.625	1.190	1.280														
2023	6.000	2.333	1.357															
2024	5.000	4.200																
2025	12.000																	
Strt Average	4.558	1.891	1.335	1.184	1.087	1.037	1.013	1.012	1.003	1.003	1.001	1.002	1.002	1.001	1.003	1.001	1.002	1.001
Wtd Average	3.787	1.703	1.310	1.166	1.082	1.037	1.011	1.011	1.004	1.003	1.001	1.002	1.002	1.001	1.003	1.001	1.002	1.001
5 Year Wtd Average	4.545	2.070	1.397	1.223	1.116	1.020	1.016	1.011	1.000	1.003	1.003	1.000	1.003	1.000	1.004	1.000	1.002	1.000
3 Year Wtd Average	7.250	2.800	1.319	1.265	1.086	1.024	1.017	1.016	1.000	1.000	1.004	1.000	1.004	1.000	1.000	1.000	1.003	1.000
High-Low	4.235	1.782	1.329	1.179	1.083	1.036	1.012	1.011	1.002	1.002	1.001	1.002	1.001	1.000	1.002	1.001	1.002	1.000
3 Year Strt Average	7.667	3.053	1.316	1.257	1.084	1.024	1.017	1.017	1.000	1.000	1.005	1.000	1.004	1.000	1.000	1.000	1.003	1.000
Selected	4.545	2.070	1.397	1.223	1.116	1.020	1.016	1.011	1.000	1.003	1.003	1.000	1.003	1.000	1.004	1.000	1.002	1.000
Cumulative	19.087	4.199	2.028	1.452	1.187	1.064	1.043	1.026	1.014	1.014	1.012	1.009	1.009	1.006	1.006	1.002	1.002	1.000
% Developed	5%	24%	49%	69%	84%	94%	96%	97%	99%	99%	99%	99%	99%	99%	99%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	63	63	63	63	63	63	63	63	63	63	63	63	64	64	64	64	64	64
1993	68	68	68	68	68	68	68	68	69	69	69	69	69	69	69	69		69
1994	60	60	60	60	61	61	61	61	61	61	61	61	61	61	61			61
1995	60	60	60	60	60	60	60	60	60	60	60	60	60	60				60
1996	60	60	60	60	61	61	61	61	61	61	61	61	61					61
1997	60	60	60	62	62	62	62	62	62	62	62	62						62
1998	59	59	59	59	60	60	60	60	60	60	60							60
1999	67	67	67	68	68	68	68	68	68	68								68
2000	75	75	75	75	75	75	75	75	75									75
2001	76	77	77	77	77	77	77	77										77
2002	80	80	80	80	80	80	80											80
2003	64	64	64	64	65	65												65
2004	118	119	119	119	119													119
2005	94	94	94	94														94
2006	92	92	92															92
2007	109	109																109
2008	112																	112
2009																		84
2010																		74
2011																		87
2012																		72
2013																		69
2014																		88
2015																		73
2016																		64
2017																		68
2018																		59
2019																		53
2020																		65
2021																		35
2022																		32
2023																		38
2024																		21
2025																		12
2026																		1

Age to Age Development Factors

Injury Year Ending 6/30	228 240	240 252	252 264	264 276	276 288	288 300	300 312	312 324	324 336	336 348	348 360	360 372	372 384	384 396	396 408	408 420	420 Ult
1992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.016	1.000	1.000	1.000	1.000	
1993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994	1.000	1.000	1.000	1.017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996	1.000	1.000	1.000	1.017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.000	1.033	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.000	1.000	1.000	1.017	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.015	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.013	1.000	1.000	1.000	1.000	1.000	1.000										
2002	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.000	1.000	1.016	1.000												
2004	1.008	1.000	1.000	1.000													
2005	1.000	1.000	1.000														
2006	1.000	1.000															
2007	1.000																
2008																	
2009																	
2010																	
2011																	
2012																	
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2016																	
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2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.001	1.000	1.003	1.005	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	—
Wtd Average	1.002	1.000	1.003	1.004	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	—
5 Year Wtd Average	1.002	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003	—	—	—	—	—
3 Year Wtd Average	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
High-Low	1.001	1.000	1.001	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Reported Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Cumulative LDF	(5) Estimated Ult. Reported Count Method (3) x (4)
1992	6/30/2026	420	64	1.000	64
1993	6/30/2026	408	69	1.000	69
1994	6/30/2026	396	61	1.000	61
1995	6/30/2026	384	60	1.000	60
1996	6/30/2026	372	61	1.000	61
1997	6/30/2026	360	62	1.000	62
1998	6/30/2026	348	60	1.000	60
1999	6/30/2026	336	68	1.000	68
2000	6/30/2026	324	75	1.000	75
2001	6/30/2026	312	77	1.000	77
2002	6/30/2026	300	80	1.000	80
2003	6/30/2026	288	65	1.000	65
2004	6/30/2026	276	119	1.000	119
2005	6/30/2026	264	94	1.000	94
2006	6/30/2026	252	92	1.000	92
2007	6/30/2026	240	109	1.000	109
2008	6/30/2026	228	112	1.000	112
2009	6/30/2026	216	84	1.000	84
2010	6/30/2026	204	74	1.002	74
2011	6/30/2026	192	87	1.002	87
2012	6/30/2026	180	72	1.006	72
2013	6/30/2026	168	69	1.006	69
2014	6/30/2026	156	88	1.009	89
2015	6/30/2026	144	73	1.009	74
2016	6/30/2026	132	64	1.012	65
2017	6/30/2026	120	68	1.014	69
2018	6/30/2026	108	59	1.014	60
2019	6/30/2026	96	53	1.026	54
2020	6/30/2026	84	65	1.043	68
2021	6/30/2026	72	35	1.064	37
2022	6/30/2026	60	32	1.187	38
2023	6/30/2026	48	38	1.452	55
2024	6/30/2026	36	21	2.028	43
2025	6/30/2026	24	12	4.199	50
2026	6/30/2026	12	1	19.087	19
	Total		2,323		2,436

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit E.17.

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																8	11	7
1993															8	9	6	5
1994														5	7	4	4	4
1995													8	5	4	5	5	7
1996												8	10	8	8	7	7	7
1997											7	6	6	8	7	6	9	10
1998										5	6	3	4	4	5	6	6	14
1999									9	12	9	10	9	7	8	8	23	23
2000								11	10	7	6	6	5	6	7	36	36	10
2001							10	7	7	6	6	6	6	6	31	30	12	11
2002						17	11	11	12	11	11	12	14	32	32	20	19	18
2003					12	18	12	10	10	10	11	14	29	27	12	9	8	8
2004				16	15	13	15	13	12	13	16	46	44	24	23	24	23	23
2005			10	9	9	7	9	7	11	13	32	32	10	11	10	8	9	4
2006		8	15	9	12	14	11	19	22	33	30	13	12	13	12	11	7	9
2007	6	10	7	17	14	16	18	23	35	37	22	22	21	17	17	13	13	14
2008	5	12	18	17	16	26	33	35	35	20	20	20	15	15	15	17	16	16
2009	0	3	6	9	16	23	35	35	13	16	16	15	12	9	10	8	8	7
2010	1	3	2	10	24	33	35	13	14	14	11	11	7	5	5	5	5	
2011	5	10	26	39	57	61	25	24	24	22	20	16	15	15	15	14		
2012	1	12	25	43	46	25	26	25	21	21	14	13	13	13	13			
2013	5	17	26	34	20	17	18	17	14	9	9	8	9	9				
2014	3	13	28	21	24	27	23	19	18	13	12	8	8					
2015	4	19	11	18	22	25	18	15	15	14	13	11						
2016	4	7	12	14	13	9	6	6	6	7	6							
2017	1	4	10	15	20	19	17	14	14	14								
2018	1	10	10	11	14	15	16	11	11									
2019	1	2	5	8	12	12	11	11										
2020	1	5	6	14	17	14	13											
2021	3	3	8	9	8	8												
2022	2	1	1	2	6													
2023	1	7	9	13														
2024	1	2	13															
2025	1	2																
2026	1																	

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	6	7	7	9	9	15	14	5	4	4	4	3	3	1	2	1	1	1
1993	4	5	7	9	24	24	4	4	4	6	4	2	1	1	1	1		1
1994	5	5	6	15	15	6	6	6	4	3	4	4	4	4	4			4
1995	9	10	27	28	5	7	6	4	4	2	4	3	2	2				2
1996	8	29	27	7	7	6	6	6	5	5	5	5	5					5
1997	21	20	10	12	11	10	9	5	5	5	5	5						5
1998	13	7	6	4	5	5	3	2	2	2	3							3
1999	9	8	9	9	10	6	7	6	6	4								4
2000	11	11	10	10	4	4	4	4	5									5
2001	13	13	12	2	1	2	1	1										1
2002	18	18	9	8	8	9	8											8
2003	7	3	2	2	4	3												3
2004	7	7	6	5	7													7
2005	2	3	3	2														2
2006	7	7	7															7
2007	14	13																13
2008	16																	16
2009																		7
2010																		5
2011																		14
2012																		13
2013																		9
2014																		8
2015																		11
2016																		6
2017																		14
2018																		11
2019																		11
2020																		13
2021																		8
2022																		6
2023																		13
2024																		13
2025																		2
2026																		1
																		252

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Bornheutter-Ferguson Reported Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unreported 1 - 1/(8)	(10) Unreported Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	1.644%	0.264	0.433%	1.644%	1.000	0.0%	0	68
2000	6/30/2026	324	4,329	1.691%	0.264	0.446%	1.804%	1.000	0.0%	0	75
2001	6/30/2026	312	4,703	1.643%	0.277	0.456%	1.714%	1.000	0.0%	0	77
2002	6/30/2026	300	5,078	1.525%	0.292	0.445%	1.628%	1.000	0.0%	0	80
2003	6/30/2026	288	5,296	1.228%	0.307	0.377%	1.547%	1.000	0.0%	0	65
2004	6/30/2026	276	5,536	2.145%	0.324	0.694%	1.470%	1.000	0.0%	0	119
2005	6/30/2026	264	6,085	1.581%	0.341	0.538%	1.396%	1.000	0.0%	0	94
2006	6/30/2026	252	6,929	1.341%	0.358	0.481%	1.326%	1.000	0.0%	0	92
2007	6/30/2026	240	7,941	1.371%	0.377	0.517%	1.260%	1.000	0.0%	0	109
2008	6/30/2026	228	8,840	1.256%	0.397	0.499%	1.197%	1.000	0.0%	0	112
2009	6/30/2026	216	9,102	0.967%	0.418	0.404%	1.137%	1.000	0.0%	0	84
2010	6/30/2026	204	8,601	0.915%	0.440	0.403%	1.080%	1.002	0.2%	0	74
2011	6/30/2026	192	9,121	0.967%	0.463	0.448%	0.891%	1.002	0.2%	0	87
2012	6/30/2026	180	9,551	0.763%	0.488	0.372%	0.847%	1.006	0.6%	1	73
2013	6/30/2026	168	9,735	0.739%	0.513	0.379%	0.805%	1.006	0.6%	0	69
2014	6/30/2026	156	10,149	0.935%	0.540	0.505%	0.764%	1.009	0.9%	1	89
2015	6/30/2026	144	10,528	0.726%	0.569	0.413%	0.726%	1.009	0.9%	1	74
2016	6/30/2026	132	10,035	0.707%	0.599	0.423%	0.690%	1.012	1.1%	1	65
2017	6/30/2026	120	9,770	0.734%	0.630	0.462%	0.655%	1.014	1.4%	1	69
2018	6/30/2026	108	10,196	0.629%	0.663	0.417%	0.623%	1.014	1.4%	1	60
2019	6/30/2026	96	10,098	0.571%	0.698	0.399%	0.591%	1.026	2.5%	2	55
2020	6/30/2026	84	10,627	0.697%	0.735	0.513%	0.562%	1.043	4.1%	2	67
2021	6/30/2026	72	10,108	0.402%	0.774	0.311%	0.534%	1.064	6.0%	3	38
2022	6/30/2026	60	11,019	0.399%	0.815	0.325%	0.507%	1.187	15.7%	9	41
2023	6/30/2026	48	11,889	0.475%	0.857	0.407%	0.482%	1.452	31.1%	18	56
2024	6/30/2026	36	12,719	0.265%	0.903	0.239%	0.458%	2.028	50.7%	30	51
2025	6/30/2026	24	13,268	0.432%	0.950	0.410%	0.435%	4.199	76.2%	44	56
2026	6/30/2026	12	13,441	0.071%	1.000	0.071%	0.413%	19.087	94.8%	53	54
	Total		$248,723			0.404%				165	2,051

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit E.4, Columns (6) and (7)) / Column (3)
(5) Exhibit E.11, Column (11)
(6) (4) x (5)
(7) Selected from Exhibit E.11 detrended
(8) From Exhibit E.17
(11) Exhibit E.18, Column (3) + (10)

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Bornheutter-Ferguson Closed Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unpaid 1 - 1/(8)	(10) Unpaid Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	1.644%	0.264	0.433%	1.644%	1.006	0.6%	0	64
2000	6/30/2026	324	4,329	1.691%	0.264	0.446%	1.804%	1.020	2.0%	2	72
2001	6/30/2026	312	4,703	1.643%	0.277	0.456%	1.714%	1.020	2.0%	2	78
2002	6/30/2026	300	5,078	1.525%	0.292	0.445%	1.628%	1.039	3.8%	3	75
2003	6/30/2026	288	5,296	1.228%	0.307	0.377%	1.547%	1.049	4.7%	4	66
2004	6/30/2026	276	5,536	2.145%	0.324	0.694%	1.470%	1.058	5.5%	4	116
2005	6/30/2026	264	6,085	1.581%	0.341	0.538%	1.396%	1.069	6.5%	5	97
2006	6/30/2026	252	6,929	1.341%	0.358	0.481%	1.326%	1.104	9.4%	9	94
2007	6/30/2026	240	7,941	1.371%	0.377	0.517%	1.260%	1.133	11.7%	12	108
2008	6/30/2026	228	8,840	1.256%	0.397	0.499%	1.197%	1.146	12.7%	13	109
2009	6/30/2026	216	9,102	0.967%	0.418	0.404%	1.137%	1.196	16.4%	17	94
2010	6/30/2026	204	8,601	0.915%	0.440	0.403%	1.080%	1.207	17.1%	16	85
2011	6/30/2026	192	9,121	0.967%	0.463	0.448%	0.891%	1.221	18.1%	15	88
2012	6/30/2026	180	9,551	0.763%	0.488	0.372%	0.847%	1.243	19.5%	16	75
2013	6/30/2026	168	9,735	0.739%	0.513	0.379%	0.805%	1.239	19.3%	15	75
2014	6/30/2026	156	10,149	0.935%	0.540	0.505%	0.764%	1.262	20.8%	16	96
2015	6/30/2026	144	10,528	0.726%	0.569	0.413%	0.726%	1.277	21.7%	17	79
2016	6/30/2026	132	10,035	0.707%	0.599	0.423%	0.690%	1.329	24.8%	17	75
2017	6/30/2026	120	9,770	0.734%	0.630	0.462%	0.655%	1.378	27.4%	18	72
2018	6/30/2026	108	10,196	0.629%	0.663	0.417%	0.623%	1.425	29.8%	19	67
2019	6/30/2026	96	10,098	0.571%	0.698	0.399%	0.591%	1.450	31.0%	19	61
2020	6/30/2026	84	10,627	0.697%	0.735	0.513%	0.562%	1.547	35.3%	21	73
2021	6/30/2026	72	10,108	0.402%	0.774	0.311%	0.534%	1.629	38.6%	21	48
2022	6/30/2026	60	11,019	0.399%	0.815	0.325%	0.507%	1.924	48.0%	27	53
2023	6/30/2026	48	11,889	0.475%	0.857	0.407%	0.482%	2.309	56.7%	32	57
2024	6/30/2026	36	12,719	0.265%	0.903	0.239%	0.458%	3.094	67.7%	39	47
2025	6/30/2026	24	13,268	0.432%	0.950	0.410%	0.435%	6.426	84.4%	49	59
2026	6/30/2026	12	13,441	0.071%	1.000	0.071%	0.413%	74.968	98.7%	55	55
	Total		$248,723			0.404%				482	2,137

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit E.4, Columns (6) and (7)) / Column (3)
(5) Exhibit E.11, Column (11)
(6) (4) x (5)
(7) Selected from Exhibit E.11 detrended
(8) From Exhibit E.15
(11) Exhibit E.16, Column (3) + (10)

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Recovery per Reported Claim

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																31,990	31,484	31,484
1993															24,801	24,801	24,801	24,801
1994														26,685	27,623	27,623	27,623	27,321
1995													15,043	14,789	14,789	14,789	14,789	15,089
1996												17,220	17,220	17,220	17,220	16,946	16,946	16,946
1997											12,913	12,913	13,861	13,861	13,861	13,861	13,861	13,861
1998										25,450	26,669	26,669	26,669	26,669	26,669	26,669	26,669	26,669
1999									24,084	24,084	24,084	24,084	24,084	24,084	24,084	24,084	24,084	24,084
2000								27,383	26,796	26,796	26,796	26,796	26,796	26,796	26,796	26,796	26,796	26,796
2001							22,647	23,540	25,796	25,796	25,796	25,796	25,796	25,796	25,796	25,796	25,796	25,796
2002						36,392	36,394	51,664	51,674	51,674	51,674	51,935	52,172	52,172	52,172	51,522	51,522	51,522
2003					23,527	22,713	23,768	23,783	23,783	23,783	23,786	23,789	24,403	24,403	24,403	24,403	24,403	24,403
2004				22,721	25,092	25,379	26,061	26,061	26,061	27,161	27,014	27,030	27,030	27,161	27,163	27,163	26,939	26,939
2005			17,216	16,890	20,076	20,738	20,851	20,693	23,300	23,300	23,300	23,300	23,300	23,058	23,058	23,058	23,058	23,058
2006		13,399	17,315	20,144	20,944	20,968	21,049	22,267	22,427	22,498	22,498	22,498	22,498	22,498	22,502	22,502	22,502	22,502
2007	4,056	10,878	26,686	28,694	28,829	29,662	31,034	31,235	31,235	32,812	32,812	32,812	32,812	32,812	32,812	32,793	32,793	33,595
2008	5,488	20,029	48,558	44,453	47,063	47,507	57,380	57,380	57,380	56,864	56,864	56,864	56,864	56,864	56,864	56,365	56,365	56,365
2009	2,211	4,377	12,582	12,969	23,499	26,679	26,384	27,558	27,420	26,806	26,806	26,806	26,806	26,806	26,806	26,806	26,806	26,806
2010	2,704	4,956	7,207	9,560	13,663	13,674	15,696	17,154	16,578	16,586	16,601	16,612	16,612	16,612	16,612	16,612	16,612	
2011	2,420	10,630	21,856	29,925	28,365	29,506	49,754	50,019	50,019	49,434	49,204	49,204	49,204	49,098	49,098	49,098		
2012	5,361	7,161	11,198	41,716	38,520	44,620	43,759	43,788	43,251	43,269	43,285	43,298	43,313	43,329	43,343			
2013	1,297	4,365	17,072	30,436	33,396	32,216	31,637	31,098	31,232	31,234	30,775	30,340	30,345	30,349				
2014	1,114	4,834	24,447	26,207	25,805	27,825	28,134	28,883	28,883	28,883	28,883	28,883	28,883					
2015	837	8,307	20,427	38,274	39,547	43,908	44,402	43,994	43,425	43,425	43,425	43,425						
2016	2,828	7,268	10,979	25,466	28,076	28,395	28,008	27,758	28,266	28,269	28,274							
2017	1,312	9,796	19,588	52,109	49,358	46,067	46,723	46,576	46,576	46,576								
2018	445	5,038	18,002	26,267	42,172	40,941	48,483	48,311	48,736									
2019	2,074	4,279	10,208	16,649	18,591	28,714	32,346	32,346										
2020	1,537	16,053	22,769	71,120	80,359	79,165	77,959											
2021	6,520	9,097	68,257	59,479	52,574	50,218												
2022	447	3,014	4,655	17,422	41,998													
2023	2,356	15,611	68,446	66,626														
2024	100,000	39,373	74,500															
2025	11,390	14,896																
2026	444																	

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Recovery per Reported Claim

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	31,484	31,484	31,484	31,484	31,484	31,484	31,484	31,484	31,484	31,484	31,484	31,484	30,993	30,993	30,993	30,993	30,993
1993	24,801	24,801	24,801	24,801	24,801	24,801	24,801	24,801	24,576	24,576	24,576	24,576	24,576	24,576	24,576	24,576	
1994	27,321	27,321	27,321	27,321	26,875	26,875	26,875	26,875	26,875	26,875	26,875	26,875	26,875	26,875	26,875		
1995	15,089	15,089	15,089	15,089	15,089	15,089	15,089	15,089	15,089	15,089	15,089	15,089	15,089	15,089			
1996	16,946	16,946	16,946	16,946	16,685	16,685	16,685	16,685	16,685	16,685	16,685	16,685	16,685				
1997	13,861	13,861	13,861	13,865	13,865	13,871	13,871	13,871	13,871	13,871	13,871	13,871					
1998	26,669	26,669	26,669	26,669	26,229	26,229	26,229	26,229	26,229	26,229	26,229						
1999	24,084	24,084	24,084	23,736	23,736	23,736	23,736	23,736	23,736	23,736							
2000	26,506	26,506	26,506	26,506	26,506	26,506	26,506	26,506	26,506								
2001	25,796	25,466	25,466	25,466	25,466	25,466	25,466	25,466									
2002	51,522	51,522	51,522	51,522	51,522	51,522	51,522										
2003	24,403	24,403	24,403	24,403	24,033	24,033											
2004	26,939	26,712	26,712	26,712	26,712												
2005	23,058	23,058	23,058	23,058													
2006	22,502	22,502	22,502														
2007	33,595	33,595															
2008	56,365																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999									1.663%	1.663%	1.663%	1.663%	1.663%	1.663%	1.663%	1.663%	1.663%	1.663%
2000								1.640%	1.709%	1.709%	1.709%	1.709%	1.709%	1.709%	1.709%	1.709%	1.709%	1.709%
2001							1.574%	1.595%	1.616%	1.616%	1.616%	1.616%	1.616%	1.616%	1.616%	1.616%	1.616%	1.616%
2002						1.457%	1.457%	1.516%	1.516%	1.516%	1.516%	1.536%	1.556%	1.556%	1.556%	1.576%	1.576%	1.576%
2003					1.039%	1.152%	1.190%	1.190%	1.190%	1.190%	1.190%	1.190%	1.208%	1.208%	1.208%	1.208%	1.208%	1.208%
2004				1.824%	1.951%	2.059%	2.077%	2.077%	2.077%	2.095%	2.113%	2.113%	2.113%	2.113%	2.113%	2.113%	2.131%	2.131%
2005			0.904%	1.134%	1.298%	1.397%	1.479%	1.495%	1.528%	1.528%	1.528%	1.528%	1.528%	1.545%	1.545%	1.545%	1.545%	1.545%
2006		0.548%	0.880%	1.082%	1.169%	1.212%	1.328%	1.313%	1.328%	1.328%	1.328%	1.328%	1.328%	1.328%	1.328%	1.328%	1.328%	1.328%
2007	0.239%	0.655%	0.957%	1.171%	1.221%	1.272%	1.310%	1.335%	1.335%	1.347%	1.347%	1.347%	1.347%	1.347%	1.347%	1.360%	1.360%	1.373%
2008	0.113%	0.407%	0.747%	0.928%	1.131%	1.199%	1.244%	1.244%	1.244%	1.256%	1.256%	1.256%	1.256%	1.256%	1.256%	1.267%	1.267%	1.267%
2009	0.066%	0.352%	0.571%	0.692%	0.780%	0.868%	0.879%	0.890%	0.901%	0.923%	0.923%	0.923%	0.923%	0.923%	0.923%	0.923%	0.923%	0.923%
2010	0.081%	0.360%	0.512%	0.605%	0.709%	0.767%	0.802%	0.825%	0.860%	0.860%	0.860%	0.860%	0.860%	0.860%	0.860%	0.860%	0.860%	
2011	0.132%	0.362%	0.570%	0.680%	0.778%	0.833%	0.910%	0.921%	0.921%	0.932%	0.943%	0.943%	0.943%	0.954%	0.954%	0.954%		
2012	0.052%	0.220%	0.345%	0.513%	0.639%	0.712%	0.743%	0.743%	0.754%	0.754%	0.754%	0.754%	0.754%	0.754%	0.754%			
2013	0.062%	0.185%	0.318%	0.442%	0.596%	0.637%	0.668%	0.688%	0.688%	0.688%	0.699%	0.709%	0.709%	0.709%				
2014	0.030%	0.138%	0.345%	0.542%	0.759%	0.818%	0.867%	0.867%	0.867%	0.867%	0.867%	0.867%	0.867%					
2015	0.047%	0.199%	0.370%	0.532%	0.579%	0.655%	0.674%	0.684%	0.693%	0.693%	0.693%	0.693%						
2016	0.060%	0.229%	0.389%	0.528%	0.578%	0.608%	0.618%	0.628%	0.638%	0.638%	0.638%							
2017	0.051%	0.205%	0.317%	0.471%	0.563%	0.676%	0.686%	0.696%	0.696%	0.696%								
2018	0.039%	0.226%	0.343%	0.402%	0.471%	0.520%	0.539%	0.559%	0.579%									
2019	0.030%	0.158%	0.287%	0.396%	0.465%	0.515%	0.525%	0.525%										
2020	0.056%	0.179%	0.263%	0.423%	0.555%	0.602%	0.612%											
2021	0.049%	0.129%	0.198%	0.277%	0.326%	0.346%												
2022	0.018%	0.073%	0.191%	0.227%	0.290%													
2023	0.017%	0.101%	0.236%	0.320%														
2024	0.008%	0.039%	0.165%															
2025	0.008%	0.090%																
2026	0.007%																	

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993																	
1994																	
1995																	
1996																	
1997																	
1998																	
1999	1.663%	1.663%	1.663%	1.688%	1.688%	1.688%	1.688%	1.688%	1.688%	1.688%							
2000	1.732%	1.732%	1.732%	1.732%	1.732%	1.732%	1.732%	1.732%	1.732%								
2001	1.616%	1.637%	1.637%	1.637%	1.637%	1.637%	1.637%	1.637%									
2002	1.576%	1.576%	1.576%	1.576%	1.576%	1.576%	1.576%										
2003	1.208%	1.208%	1.208%	1.208%	1.227%	1.227%											
2004	2.131%	2.149%	2.149%	2.149%	2.149%												
2005	1.545%	1.545%	1.545%	1.545%													
2006	1.328%	1.328%	1.328%														
2007	1.373%	1.373%															
2008	1.267%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development																	
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																87.1%	82.5%	88.9%
1993															88.2%	86.8%	91.2%	92.6%
1994														91.4%	88.1%	93.2%	93.2%	93.3%
1995													86.2%	91.5%	93.2%	91.5%	91.5%	88.3%
1996												86.4%	83.1%	86.4%	86.4%	88.3%	88.3%	88.3%
1997											88.1%	89.8%	90.0%	86.7%	88.3%	90.0%	85.0%	83.3%
1998										91.4%	89.8%	94.9%	93.2%	93.2%	91.5%	89.8%	89.8%	76.3%
1999									86.6%	82.1%	86.6%	85.1%	86.6%	89.6%	88.1%	88.1%	65.7%	65.7%
2000								84.5%	86.5%	90.5%	91.9%	91.9%	93.2%	91.9%	90.5%	51.4%	51.4%	86.5%
2001							86.5%	90.7%	90.8%	92.1%	92.1%	92.1%	92.1%	92.1%	59.2%	60.5%	84.2%	85.5%
2002						77.0%	85.1%	85.7%	84.4%	85.7%	85.7%	84.6%	82.3%	59.5%	59.5%	75.0%	76.3%	77.5%
2003					78.2%	70.5%	81.0%	84.1%	84.1%	84.1%	82.5%	77.8%	54.7%	57.8%	81.3%	85.9%	87.5%	87.5%
2004				84.2%	86.1%	88.6%	87.0%	88.7%	89.6%	88.8%	86.3%	60.7%	62.4%	79.5%	80.3%	79.5%	80.5%	80.5%
2005			81.8%	87.0%	88.6%	91.8%	90.0%	92.3%	88.2%	86.0%	65.6%	65.6%	89.2%	88.3%	89.4%	91.5%	90.4%	95.7%
2006		78.9%	75.4%	88.0%	85.2%	83.3%	88.0%	79.1%	76.1%	64.1%	67.4%	85.9%	87.0%	85.9%	87.0%	88.0%	92.4%	90.2%
2007	68.4%	80.8%	90.8%	81.7%	85.6%	84.2%	82.7%	78.3%	67.0%	65.4%	79.4%	79.4%	80.4%	84.1%	84.1%	88.0%	88.0%	87.2%
2008	50.0%	66.7%	72.7%	79.3%	84.0%	75.5%	70.0%	68.2%	68.2%	82.0%	82.0%	82.0%	86.5%	86.5%	86.5%	84.8%	85.7%	85.7%
2009	100.0%	90.6%	88.5%	85.7%	77.5%	70.9%	56.3%	56.8%	84.1%	81.0%	81.0%	82.1%	85.7%	89.3%	88.1%	90.5%	90.5%	91.7%
2010	85.7%	90.3%	95.5%	80.8%	60.7%	50.0%	49.3%	81.7%	81.1%	81.1%	85.1%	85.1%	90.5%	93.2%	93.2%	93.2%	93.2%	
2011	58.3%	69.7%	50.0%	37.1%	19.7%	19.7%	69.9%	71.4%	71.4%	74.1%	76.7%	81.4%	82.6%	82.8%	82.8%	83.9%		
2012	80.0%	42.9%	24.2%	12.2%	24.6%	63.2%	63.4%	64.8%	70.8%	70.8%	80.6%	81.9%	81.9%	81.9%	81.9%			
2013	16.7%	5.6%	16.1%	20.9%	65.5%	72.6%	72.3%	74.6%	79.1%	86.6%	86.8%	88.4%	87.0%	87.0%				
2014	0.0%	7.1%	20.0%	61.8%	68.8%	67.5%	73.9%	78.4%	79.5%	85.2%	86.4%	90.9%	90.9%					
2015	20.0%	9.5%	71.8%	67.9%	63.9%	63.8%	74.6%	79.2%	79.5%	80.8%	82.2%	84.9%						
2016	33.3%	69.6%	69.2%	73.6%	77.6%	85.2%	90.3%	90.5%	90.6%	89.1%	90.6%							
2017	80.0%	80.0%	67.7%	67.4%	63.6%	71.2%	74.6%	79.4%	79.4%	79.4%								
2018	75.0%	56.5%	71.4%	73.2%	70.8%	71.7%	70.9%	80.7%	81.4%									
2019	66.7%	87.5%	82.8%	80.0%	74.5%	76.9%	79.2%	79.2%										
2020	83.3%	73.7%	78.6%	68.9%	71.2%	78.1%	80.0%											
2021	40.0%	76.9%	60.0%	67.9%	75.8%	77.1%												
2022	0.0%	87.5%	95.2%	92.0%	81.3%													
2023	50.0%	41.7%	67.9%	65.8%														
2024	0.0%	60.0%	38.1%															
2025	0.0%	83.3%																
2026	0.0%																	

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Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	90.5%	88.9%	88.9%	85.7%	85.7%	76.2%	77.8%	92.1%	93.7%	93.7%	93.7%	95.2%	95.3%	98.4%	96.9%	98.4%	98.4%
1993	94.1%	92.6%	89.7%	86.8%	64.7%	64.7%	94.1%	94.1%	94.2%	91.3%	94.2%	97.1%	98.6%	98.6%	98.6%	98.6%	
1994	91.7%	91.7%	90.0%	75.0%	75.4%	90.2%	90.2%	90.2%	93.4%	95.1%	93.4%	93.4%	93.4%	93.4%	93.4%		
1995	85.0%	83.3%	55.0%	53.3%	91.7%	88.3%	90.0%	93.3%	93.3%	96.7%	93.3%	95.0%	96.7%	96.7%			
1996	86.7%	51.7%	55.0%	88.3%	88.5%	90.2%	90.2%	90.2%	91.8%	91.8%	91.8%	91.8%	91.8%				
1997	65.0%	66.7%	83.3%	80.6%	82.3%	83.9%	85.5%	91.9%	91.9%	91.9%	91.9%	91.9%					
1998	78.0%	88.1%	89.8%	93.2%	91.7%	91.7%	95.0%	96.7%	96.7%	96.7%	95.0%						
1999	86.6%	88.1%	86.6%	86.8%	85.3%	91.2%	89.7%	91.2%	91.2%	94.1%							
2000	85.3%	85.3%	86.7%	86.7%	94.7%	94.7%	94.7%	94.7%	93.3%								
2001	82.9%	83.1%	84.4%	97.4%	98.7%	97.4%	98.7%	98.7%									
2002	77.5%	77.5%	88.8%	90.0%	90.0%	88.8%	90.0%										
2003	89.1%	95.3%	96.9%	96.9%	93.8%	95.4%											
2004	94.1%	94.1%	95.0%	95.8%	94.1%												
2005	97.9%	96.8%	96.8%	97.9%													
2006	92.4%	92.4%	92.4%														
2007	87.2%	88.1%															
2008	85.7%																
2009																	
2010																	
2011																	
2012																	
2013																	
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2024																	
2025																	
2026																	

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Unpaid Recovery as a Percent of Ultimate Recovery

Injury Year Ending 6/30	Age of Development																	
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													0.4%	0.4%	0.4%	0.0%	0.0%	0.0%
1993												0.6%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
1994											6.1%	6.1%	6.1%	5.6%	0.6%	0.6%	0.6%	0.0%
1995										3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	0.0%
1996									0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
1997								11.4%	11.4%	11.4%	11.4%	11.4%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
1998							6.3%	6.3%	6.2%	6.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999						7.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000					47.3%	13.3%	10.5%	2.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
2001				58.2%	35.3%	15.9%	14.5%	10.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002			79.7%	61.4%	50.8%	34.7%	34.7%	3.5%	3.5%	3.5%	3.5%	1.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003		86.2%	57.4%	29.1%	17.2%	11.3%	4.1%	4.1%	4.1%	4.1%	4.1%	4.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	99.9%	72.1%	38.0%	27.8%	14.7%	9.0%	5.7%	5.7%	5.7%	0.9%	0.6%	0.5%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	96.9%	84.5%	56.3%	46.2%	26.8%	18.7%	13.4%	13.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	94.8%	75.4%	49.0%	27.0%	18.1%	14.9%	6.5%	2.1%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	97.9%	84.6%	44.6%	27.1%	23.6%	18.2%	11.9%	9.6%	9.6%	4.1%	4.1%	4.1%	4.1%	4.1%	4.1%	3.3%	3.3%	0.0%
2008	99.1%	88.6%	49.2%	42.3%	25.4%	20.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	99.4%	93.8%	70.9%	63.7%	25.9%	6.4%	6.3%	0.9%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	98.5%	87.7%	74.6%	60.2%	33.2%	27.7%	13.2%	2.4%	1.7%	1.7%	1.6%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	
2011	99.3%	91.8%	73.5%	56.8%	53.1%	47.8%	3.8%	2.1%	2.1%	2.1%	1.4%	1.4%	1.4%	0.5%	0.5%	0.5%		
2012	99.1%	95.2%	88.3%	35.1%	25.4%	3.6%	1.3%	1.2%	1.1%	1.0%	1.0%	1.0%	0.9%	0.9%	0.9%			
2013	99.6%	96.3%	75.1%	38.3%	8.7%	5.9%	3.1%	1.8%	1.4%	1.4%	1.4%	1.3%	1.3%	1.3%				
2014	99.9%	97.4%	66.8%	44.1%	23.0%	10.5%	4.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%					
2015	99.9%	94.6%	75.2%	33.2%	24.8%	5.6%	1.8%	1.3%	1.2%	1.2%	1.2%	1.2%						
2016	99.1%	90.9%	76.8%	26.9%	11.8%	6.2%	6.0%	5.3%	2.0%	2.0%	2.0%							
2017	99.8%	93.9%	81.0%	25.2%	15.3%	5.1%	2.3%	1.1%	1.1%	1.1%								
2018	99.9%	96.0%	78.4%	63.0%	30.5%	25.5%	8.5%	5.5%	1.3%									
2019	99.7%	96.2%	83.5%	62.8%	51.2%	16.6%	4.2%	4.2%										
2020	99.8%	94.1%	87.7%	38.2%	8.5%	2.2%	2.2%											
2021	98.4%	94.1%	32.2%	17.3%	13.8%	12.7%												
2022	100.0%	98.7%	94.9%	77.1%	29.4%													
2023	99.9%	95.3%	51.7%	36.1%														
2024	97.4%	94.9%	59.8%															
2025	99.7%	94.8%																
2026	100.0%																	

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Unpaid Recovery as a Percent of Ultimate Recovery

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1994	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
1995	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
1996	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%				
1997	3.3%	3.3%	3.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%					
1998	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%						
1999	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%							
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%								
2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%									
2002	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%										
2003	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%											
2004	0.0%	0.0%	0.0%	0.0%	0.0%												
2005	0.0%	0.0%	0.0%	0.0%													
2006	0.0%	0.0%	0.0%														
2007	0.0%	0.0%															
2008	0.0%																
2009																	
2010																	
2011																	
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2024																	
2025																	
2026																	

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Comparison to Prior Analysis

Injury Year Ending 6/30	Analysis as of 06/30/2025 (1) Paid Recovery	(2) Required Unpaid Recovery	(3) Retrospective Unpaid Recovery	(4) Selected Ultimate Recovery	Analysis as of 06/30/2026 (5) Paid Recovery	(6) Required Unpaid Recovery	(7) Selected Ultimate Recovery
Prior to 1992	$15,875,959	$0	$0	$15,875,959	$15,875,959	$0	$15,875,959
1992	1,983,554	0	0	1,983,554	1,983,554	0	1,983,554
1993	1,695,731	0	0	1,695,731	1,695,731	0	1,695,731
1994	1,639,403	0	0	1,639,403	1,639,403	0	1,639,403
1995	905,324	0	0	905,324	905,324	0	905,324
1996	1,017,783	0	0	1,017,783	1,017,783	0	1,017,783
1997	859,982	0	0	859,982	859,982	0	859,982
1998	1,573,720	0	0	1,573,720	1,573,720	0	1,573,720
1999	1,614,019	0	0	1,614,019	1,614,019	0	1,614,019
2000	1,987,939	0	0	1,987,939	1,987,939	0	1,987,939
2001	1,960,872	0	0	1,960,872	1,960,872	0	1,960,872
2002	4,121,734	0	0	4,121,734	4,121,734	0	4,121,734
2003	1,562,136	0	0	1,562,136	1,562,136	0	1,562,136
2004	3,178,768	0	0	3,178,768	3,178,768	0	3,178,768
2005	2,167,451	0	0	2,167,451	2,167,451	0	2,167,451
2006	2,070,172	0	0	2,070,172	2,070,172	0	2,070,172
2007	3,661,827	0	0	3,661,827	3,661,827	0	3,661,827
2008	6,312,876	0	0	6,312,876	6,312,876	0	6,312,876
2009	2,251,714	20,243	0	2,271,957	2,251,714	0	2,251,714
2010	1,229,308	18,188	19,035	1,247,496	1,229,308	19,035	1,248,343
2011	4,271,488	30,046	21,631	4,301,534	4,271,488	21,631	4,293,118
2012	3,119,692	30,237	28,360	3,149,929	3,120,692	27,360	3,148,052
2013	2,093,834	37,851	27,769	2,131,685	2,094,104	27,500	2,121,603
2014	2,541,744	39,146	38,243	2,580,891	2,541,744	38,243	2,579,987
2015	3,170,032	39,951	39,042	3,209,984	3,170,032	39,042	3,209,074
2016	1,809,222	43,626	37,242	1,852,848	1,809,546	36,917	1,846,463
2017	3,167,157	42,518	36,330	3,209,675	3,167,157	36,330	3,203,488
2018	2,753,704	61,246	159,476	2,814,951	2,875,402	37,779	2,913,181
2019	1,714,360	107,288	75,417	1,821,648	1,714,360	75,417	1,789,777
2020	5,066,573	334,300	112,833	5,400,873	5,067,323	112,083	5,179,406
2021	1,734,928	598,314	278,512	2,333,242	1,757,628	255,812	2,013,440
2022	435,550	1,246,700	1,467,657	1,682,250	1,343,945	559,262	1,903,207
2023	1,916,477	2,331,409	2,047,790	4,247,887	2,531,789	1,432,478	3,964,267
2024	196,863	3,076,651	3,690,594	3,273,514	1,564,490	2,322,967	3,887,457
2025	11,390	3,393,316	3,395,402	3,404,706	178,748	3,228,044	3,406,792
2026	N/A	N/A	N/A	N/A	444	3,342,331	3,342,775
Total	$91,673,288	$11,451,032	$11,475,334	$103,124,320	$94,879,165	$11,612,232	$106,491,397

Injury Year Ending 6/30	Change In (8) Paid Recovery	(9) Required Unpaid Recovery	(10) Selected Ultimate Recovery
Prior to 1992	$0	$0	$0
1992	0	0	0
1993	0	0	0
1994	0	0	0
1995	0	0	0
1996	0	0	0
1997	0	0	0
1998	0	0	0
1999	0	0	0
2000	0	0	0
2001	0	0	0
2002	0	0	0
2003	0	0	0
2004	0	0	0
2005	0	0	0
2006	0	0	0
2007	0	0	0
2008	0	(0)	(0)
2009	0	(20,243)	(20,243)
2010	0	847	847
2011	0	(8,416)	(8,416)
2012	1,000	(2,877)	(1,877)
2013	269	(10,351)	(10,082)
2014	0	(903)	(903)
2015	0	(910)	(910)
2016	325	(6,709)	(6,384)
2017	0	(6,188)	(6,188)
2018	121,697	(23,467)	98,230
2019	0	(31,871)	(31,871)
2020	750	(222,217)	(221,467)
2021	22,700	(342,502)	(319,802)
2022	908,395	(687,438)	220,957
2023	615,312	(898,931)	(283,619)
2024	1,367,627	(753,684)	613,943
2025	167,358	(165,272)	2,086
2026	N/A	N/A	N/A
Total	$3,205,433	($3,181,131)	$24,302

Column Notes

(1) From Exhibit E.1, Column (4) evaluated as of 06/30/2025
(2) From Exhibit E.1, Column (5) evaluated as of 06/30/2025
(3) (7) - (1)
(4) From Exhibit E.1, Column (3) evaluated as of 06/30/2025
(5) From Exhibit E.1, Column (4) evaluated as of 06/30/2026
(6) From Exhibit E.1, Column (5) evaluated as of 06/30/2026
(7) From Exhibit E.1, Column (3) evaluated as of 06/30/2026
(8) (5) - (1)
(9) (6) - (2)
(10) (7) - (4)

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Actual vs Expected Recovery Emergence from 06/30/2025 to 06/30/2026

A. Paid Recovery Development: Actual vs. Expected

	As of 6-30-25			As of 6-30-26			Paid Recovery Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Injury Year Ending 6/30	Paid Recovery	Unpaid Recovery	Sel Ult Recovery	Paid Recovery	Unpaid Recovery	Sel Ult Recovery	Actual	Expected	Act - Exp	Ult Recovery	Unpaid Recovery
		(4) - (1)			(8) - (5)		(5) - (1)		(9) - (10)	(8) - (4)	(7) - (3)
1992	$1,983,554	$0	$1,983,554	$1,983,554	$0	$1,983,554	$0	$0	$0	$0	$0
1993	1,695,731	0	1,695,731	1,695,731	0	1,695,731	0	0	0	0	0
1994	1,639,403	0	1,639,403	1,639,403	0	1,639,403	0	0	0	0	0
1995	905,324	0	905,324	905,324	0	905,324	0	0	0	0	0
1996	1,017,783	0	1,017,783	1,017,783	0	1,017,783	0	0	0	0	0
1997	859,982	0	859,982	859,982	0	859,982	0	0	0	0	0
1998	1,573,720	0	1,573,720	1,573,720	0	1,573,720	0	0	0	0	0
1999	1,614,019	0	1,614,019	1,614,019	0	1,614,019	0	0	0	0	0
2000	1,987,939	0	1,987,939	1,987,939	0	1,987,939	0	0	0	0	0
2001	1,960,872	0	1,960,872	1,960,872	0	1,960,872	0	0	0	0	0
2002	4,121,734	0	4,121,734	4,121,734	0	4,121,734	0	0	0	0	0
2003	1,562,136	0	1,562,136	1,562,136	0	1,562,136	0	0	0	0	0
2004	3,178,768	0	3,178,768	3,178,768	0	3,178,768	0	0	0	0	0
2005	2,167,451	0	2,167,451	2,167,451	0	2,167,451	0	0	0	0	0
2006	2,070,172	0	2,070,172	2,070,172	0	2,070,172	0	0	0	0	0
2007	3,661,827	0	3,661,827	3,661,827	0	3,661,827	0	0	0	0	0
2008	6,312,876	0	6,312,876	6,312,876	0	6,312,876	0	0	(0)	(0)	(0)
2009	2,251,714	20,243	2,271,957	2,251,714	0	2,251,714	0	20,243	(20,243)	(20,243)	(20,243)
2010	1,229,308	18,188	1,247,496	1,229,308	19,035	1,248,343	0	(0)	0	847	847
2011	4,271,488	30,046	4,301,534	4,271,488	21,631	4,293,118	0	6,868	(6,868)	(8,416)	(8,416)
2012	3,119,692	30,237	3,149,929	3,120,692	27,360	3,148,052	1,000	(0)	1,000	(1,877)	(2,877)
2013	2,093,834	37,851	2,131,685	2,094,104	27,500	2,121,603	269	7,912	(7,643)	(10,082)	(10,351)
2014	2,541,744	39,146	2,580,891	2,541,744	38,243	2,579,987	0	378	(378)	(903)	(903)
2015	3,170,032	39,951	3,209,984	3,170,032	39,042	3,209,074	0	665	(665)	(910)	(910)
2016	1,809,222	43,626	1,852,848	1,809,546	36,917	1,846,463	325	6,427	(6,103)	(6,384)	(6,709)
2017	3,167,157	42,518	3,209,675	3,167,157	36,330	3,203,488	0	379	(379)	(6,188)	(6,188)
2018	2,753,704	61,246	2,814,951	2,875,402	37,779	2,913,181	121,697	17,580	104,117	98,230	(23,467)
2019	1,714,360	107,288	1,821,648	1,714,360	75,417	1,789,777	0	48,478	(48,478)	(31,871)	(31,871)
2020	5,066,573	334,300	5,400,873	5,067,323	112,083	5,179,406	750	225,288	(224,538)	(221,467)	(222,217)
2021	1,734,928	598,314	2,333,242	1,757,628	255,812	2,013,440	22,700	288,304	(265,604)	(319,802)	(342,502)
2022	435,550	1,246,700	1,682,250	1,343,945	559,262	1,903,207	908,395	613,476	294,919	220,957	(687,438)
2023	1,916,477	2,331,409	4,247,887	2,531,789	1,432,478	3,964,267	615,312	1,050,302	(434,990)	(283,619)	(898,931)
2024	196,863	3,076,651	3,273,514	1,564,490	2,322,967	3,887,457	1,367,627	680,559	687,068	613,943	(753,684)
2025	11,390	3,393,316	3,404,706	178,748	3,228,044	3,406,792	167,358	125,641	41,717	2,086	(165,272)
2026				444	3,342,331	3,342,775					
Total	$75,797,329	$11,451,032	$87,248,361	$79,003,206	$11,612,232	$90,615,438	$3,205,433	$3,092,500	$112,933	$24,302	($3,181,131)

Column Notes

(1) Provided by Wyoming Department of Workforce Services
(3) Exhibit E.1, Column (3) as of 6-30-25.
(4) Provided by Wyoming Department of Workforce Services
(6) Exhibit E.3 Column (8) as of 6-30-26.
(8) A. Column (3) * (%Paid 06/30/2026 - %Paid 06/30/2025) / (1-%Paid 06/30/2025)
LDFs are used to derive %Paid for the respective periods

Wyoming Department of Workforce Services
On-Level Manual Premium and Payroll
as of 6/30/2026

Fiscal Year	(1) Payroll ($00's)	(2) Trend Factor	(3) Trended Payroll ($00's)	(4) On-Level Manual Premium ($000's)	(5) Premium ($000's)	(6) Average Rate
1998-99	*$40,277,368*	2.680	*$107,929,629*			
1999-00	43,292,428	2.293	99,255,474	$148,763		1.50
2000-01	47,027,299	2.472	116,237,820	175,048		1.51
2001-02	50,776,362	2.355	119,569,938	180,262		1.51
2002-03	52,959,274	2.270	120,208,240	175,552		1.46
2003-04	55,362,397	2.209	122,296,358	177,079	$165,040	1.45
2004-05	60,849,344	2.116	128,745,618	185,716	195,848	1.44
2005-06	69,289,653	2.011	139,352,971	204,173	232,662	1.47
2006-07	79,410,961	1.838	145,990,735	215,837	257,290	1.48
2007-08	88,397,375	1.698	150,112,237	218,132	258,121	1.45
2008-09	91,019,593	1.590	144,746,453	208,459	225,136	1.44
2009-10	86,014,115	1.596	137,260,444	193,600	180,281	1.41
2010-11	91,213,698	1.578	143,914,194	203,338	193,555	1.41
2011-12	95,514,448	1.510	144,233,498	204,008	210,705	1.41
2012-13	97,350,585	1.481	144,189,141	203,158	219,275	1.41
2013-14	101,485,570	1.456	147,790,736	211,850	238,717	1.43
2014-15	105,282,781	1.423	149,812,720	212,781	246,413	1.42
2015-16	100,348,047	1.406	141,068,720	199,356	225,798	1.41
2016-17	97,700,169	1.436	140,326,995	198,013	206,479	1.41
2017-18	101,963,752	1.431	145,867,524	207,939	204,498	1.43
2018-19	100,978,104	1.377	139,039,883	200,476	201,796	1.44
2019-20	106,267,694	1.322	140,478,012	203,774	194,429	1.45
2020-21	101,077,078	1.305	131,951,912	189,814	181,364	1.44
2021-22	110,193,931	1.262	139,041,761	202,517	201,272	1.46
2022-23	118,888,999	1.184	140,805,948	204,640	210,091	1.45
2023-24	127,191,078	1.127	143,380,008	209,063	213,191	1.46
2024-25	132,682,369	1.088	144,298,991	211,600	206,075	1.47
2025-26	134,412,699	1.047	140,704,670	206,922	192,292	1.47
	$2,487,227,171		$3,808,610,627	$5,351,869	$4,860,328	1.45

Column Notes

(1) From Payroll and Premium 5
(2) (3) / (1)
(3) From Payroll and Premium 4
(4) From Payroll and Premium 3 / 1,000
(5) Provided by Wyoming Department of Workforce Services
(6) (4) / [(3) / 1,000]

Wyoming Department of Workforce Services
Payroll Trend
as of 6/30/2026

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Calendar Quarter Statewide Average Wage				Calendar Year					Fiscal Year	
Calendar Year	1st	2nd	3rd	4th	Average SAW	Annual Change	On-Level Factor	Fiscal Year	Average SAW	Annual Change	On-Level Factor
1994	$1,790	$1,768	$1,941	$1,798	$1,824		2.987	1993-94	$1,779		3.063
1995	1,824	1,803	1,924	1,837	1,847	1.012	2.950	1994-95	1,842	1.035	2.959
1996	1,863	1,816	1,937	1,863	1,870	1.012	2.914	1995-96	1,860	1.010	2.930
1997	1,881	1,859	2,015	1,959	1,929	1.031	2.826	1996-97	1,885	1.013	2.891
1998	1,950	1,933	2,115	1,985	1,996	1.035	2.730	1997-98	1,964	1.042	2.774
1999	2,015	2,019	2,219	2,032	2,071	1.038	2.631	1998-99	2,034	1.035	2.680
2000	2,076	2,132	2,301	2,184	2,173	1.049	2.507	1999-00	2,115	1.040	2.577
2001	2,171	2,162	2,431	2,258	2,255	1.038	2.416	2000-01	2,205	1.043	2.472
2002	2,284	2,284	2,513	2,370	2,363	1.048	2.306	2001-02	2,314	1.050	2.355
2003	2,370	2,349	2,565	2,427	2,428	1.028	2.245	2002-03	2,401	1.037	2.270
2004	2,440	2,435	2,669	2,526	2,518	1.037	2.164	2003-04	2,467	1.028	2.209
2005	2,539	2,567	2,778	2,626	2,627	1.044	2.074	2004-05	2,575	1.044	2.116
2006	2,669	2,765	2,938	2,890	2,816	1.072	1.935	2005-06	2,709	1.052	2.011
2007	2,968	3,059	3,289	3,163	3,120	1.108	1.747	2006-07	2,964	1.094	1.838
2008	3,202	3,181	3,562	3,376	3,330	1.067	1.636	2007-08	3,209	1.083	1.698
2009	3,384	3,384	3,683	3,371	3,456	1.038	1.577	2008-09	3,427	1.068	1.590
2010	3,328	3,276	3,601	3,358	3,391	0.981	1.607	2009-10	3,415	0.997	1.596
2011	3,419	3,436	3,779	3,501	3,534	1.042	1.542	2010-11	3,454	1.011	1.578
2012	3,549	3,605	3,796	3,683	3,658	1.035	1.489	2011-12	3,609	1.045	1.510
2013	3,649	3,588	3,935	3,722	3,723	1.018	1.463	2012-13	3,679	1.020	1.481
2014	3,662	3,649	3,974	3,800	3,771	1.013	1.445	2013-14	3,742	1.017	1.456
2015	3,744	3,800	4,125	3,865	3,884	1.030	1.403	2014-15	3,829	1.023	1.423
2016	3,761	3,753	4,060	3,683	3,814	0.982	1.429	2015-16	3,876	1.012	1.406
2017	3,683	3,748	3,874	3,813	3,780	0.991	1.442	2016-17	3,794	0.979	1.436
2018	3,792	3,757	4,052	3,956	3,889	1.029	1.401	2017-18	3,809	1.004	1.431
2019	3,904	3,917	4,238	4,108	4,042	1.039	1.348	2018-19	3,957	1.039	1.377
2020	4,039	4,104	4,390	4,138	4,168	1.031	1.307	2019-20	4,122	1.042	1.322
2021	4,099	4,069	4,593	4,134	4,224	1.014	1.290	2020-21	4,174	1.013	1.305
2022	4,273	4,274	4,312	4,953	4,453	1.054	1.224	2021-22	4,319	1.035	1.262
2023	4,598	4,541	4,702	4,923	4,691	1.053	1.162	2022-23	4,601	1.065	1.184
2024	4,962	4,749	4,814	5,165	4,923	1.049	1.107	2023-24	4,834	1.051	1.127
2025	5,100	4,962	5,105	5,365	5,133	1.043	1.062	2024-25	5,010	1.037	1.088
2026	5,265	5,087	5,204		5,186		1.051	2025-26	5,205	1.039	1.047
				Calendar Year 2026 - Estimated	$5,265	1.026					
				Calendar Year 2027 - Estimated	$5,449	1.035					

Column Notes

(1)-(4) Provided by Wyoming Department of Workforce Services
(5) Average of (1)-(4) by Calendar Year. Calendar years 2026 and 2027 trended based on prior years.
(6) (5) / [Prior Year (5)]
(7) Calendar Year 2027 - Estimated / (5)
(9) Average of (1)-(4) by Fiscal Year
(10) (9) / [Prior Year (9)]
(11) Calendar Year 2027 - Estimated / (9)

Wyoming Department of Workforce Services
Manual Premium at 2026 Rates and 2027 Payroll Level
as of 6/30/2026
($000's)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	2026 Manual Rate	Fiscal Year 1999-00	Fiscal Year 2000-01	Fiscal Year 2001-02	Fiscal Year 2002-03	Fiscal Year 2003-04	Fiscal Year 2004-05	Fiscal Year 2005-06	Fiscal Year 2006-07	Fiscal Year 2007-08	Fiscal Year 2008-09	Fiscal Year 2009-10	Fiscal Year 2010-11	Fiscal Year 2011-12	Fiscal Year 2012-13	Fiscal Year 2013-14
000001	0.20	0	0	0	212,625	146,940	117,845	121,961	114,846	113,534	114,594	112,600	111,787	112,202	109,280	107,463
000002	0.05	0	0	0	52,392	60,318	62,788	61,569	62,640	64,105	65,049	68,732	68,654	68,060	66,849	65,487
000003	0.11	0	0	0	85,224	99,466	106,062	99,073	97,828	98,349	101,049	108,834	109,179	106,478	105,045	104,921
000004	0.94	0	0	0	269,761	298,734	316,138	308,712	282,522	288,183	293,393	300,988	298,792	291,317	288,971	284,711
000005	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
000010	0.31	2,737,910	2,827,616	2,938,238	3,109,697	3,130,699	3,174,501	3,210,794	3,363,499	3,423,382	3,393,040	3,363,926	3,342,862	3,211,849	3,218,248	3,196,808
000020	0.90	603,095	651,363	670,410	719,889	710,365	759,264	815,523	864,961	858,012	814,393	717,214	772,793	801,115	790,806	782,638
000030	1.05	544,817	524,423	608,610	618,232	634,536	635,615	671,427	658,909	626,391	426,411	390,175	476,677	529,948	552,582	565,212
000040	0.64	92,656	107,278	95,639	91,455	96,840	91,498	101,948	91,994	96,258	68,801	66,378	91,831	94,363	90,922	89,247
000050	1.26	560,637	546,298	542,598	545,375	679,028	617,400	672,017	675,757	756,575	652,171	383,739	503,850	628,407	436,259	513,454
111000	1.90	143,392	140,150	153,339	160,780	171,843	207,120	205,581	189,418	194,957	197,381	225,305	263,024	285,390	312,011	333,096
112000	4.22	3,269,000	3,300,361	3,219,440	3,153,103	3,167,276	3,147,703	3,214,768	3,128,685	3,103,626	2,967,780	3,078,992	3,086,097	3,095,350	3,115,283	3,152,308
113000	2.42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
113300	4.62	486,813	360,701	387,794	291,422	234,128	190,672	167,174	174,066	133,655	112,491	89,783	80,649	85,609	79,746	91,373
114000	0.75	0	0	0	0	0	1,008	3,263	1,231	5,265	11,882	13,092	14,054	12,238	11,252	12,164
115000	2.93	208,026	182,950	201,574	192,215	193,202	179,024	191,684	187,151	217,155	219,398	238,669	235,558	285,575	277,408	304,532
211000	0.48	1,508,359	2,512,299	2,106,155	1,888,356	2,008,691	2,230,747	2,480,782	2,635,885	2,646,704	2,487,393	2,430,691	2,528,817	2,570,561	2,714,269	2,614,856
212100	1.02	6,779,272	6,596,557	6,907,710	7,028,602	6,860,858	7,445,674	8,167,734	8,757,920	8,820,772	8,876,852	8,932,368	9,256,634	9,083,439	8,677,968	8,375,521
212200	0.66	261,835	199,593	144,325	114,147	112,758	126,665	126,184	119,937	113,736	114,269	157,175	195,988	213,755	235,163	203,668
212300	1.60	5,194,898	4,967,258	4,837,185	4,522,899	4,386,669	4,610,098	4,692,268	4,427,046	4,272,604	3,983,120	3,782,236	4,236,437	4,205,726	4,366,017	4,375,372
213000	1.33	271,369	186,256	176,666	129,838	152,435	244,604	385,973	519,887	609,269	626,644	539,684	599,762	621,602	624,382	706,874
213111	2.13	2,801,160	4,070,319	4,112,312	3,379,792	4,759,307	6,145,112	8,773,787	9,727,104	8,363,660	7,260,207	4,094,005	5,727,843	5,917,678	5,758,824	6,029,732
213112	1.47	3,978,849	5,448,760	6,302,887	5,755,700	6,623,118	9,249,322	11,667,643	13,868,245	14,690,404	14,077,648	10,537,709	13,099,243	15,131,499	13,833,265	14,817,403
221000	0.89	2,675,921	2,644,062	2,524,820	2,571,598	2,455,917	2,445,837	2,659,051	2,361,308	2,370,459	2,325,276	2,340,090	2,472,738	2,409,447	2,311,966	2,362,236
233000	2.55	0	0	0	0	306,801	334,197	334,499	132,341	42,753	0	0	0	0	0	0
234000	1.72	0	0	0	0	314,420	412,237	541,462	423,767	217,224	0	0	0	0	0	0
235000	2.39	0	0	0	0	27,414,067	26,141,154	31,706,770	38,182,369	280,996	0	0	0	0	0	0
236000	2.55	611,208	610,470	473,277	731,141	0	0	0	0	6,453,608	6,230,338	5,517,873	4,727,537	4,699,326	4,776,155	5,389,473
237000	1.72	1,427,089	1,232,672	1,281,645	573,715	0	0	0	0	15,266,281	11,698,511	9,628,898	9,820,964	9,316,333	8,646,634	8,769,023
238000	2.39	24,932,141	24,995,478	27,543,605	27,100,301	0	0	0	0	17,521,337	17,556,631	15,036,327	15,467,212	15,075,038	15,223,269	16,588,926
310000	2.74	1,760,431	1,644,535	1,419,301	1,278,835	1,186,765	1,300,744	1,238,390	1,118,496	0	0	0	0	0	0	0
311000	2.74	0	0	0	0	0	0	0	0	532,022	645,029	730,254	750,276	716,453	772,575	754,226
312000	2.01	0	0	0	0	0	0	0	0	318,415	298,226	309,771	297,168	408,892	297,124	321,247
313000	1.27	10,613	10,977	10,754	13,390	15,590	17,235	22,643	21,006	25,761	22,434	21,349	19,056	15,858	13,888	5,437
314000	1.11	44,323	49,923	45,643	34,502	30,626	32,898	32,780	31,816	32,466	27,438	24,639	30,233	29,523	28,344	32,678
315000	0.86	24,707	21,046	21,017	16,040	15,329	16,478	15,489	15,145	10,984	7,731	5,400	4,513	4,656	4,629	5,311
316000	4.03	117,501	113,874	104,333	98,865	95,273	93,751	43,751	37,978	36,483	33,159	30,901	27,729	27,927	31,200	33,047
321000	4.36	900,441	797,882	501,033	461,718	501,117	548,551	538,099	515,870	490,075	346,278	261,552	248,341	271,626	284,302	298,896
321110	5.82	2,428,391	2,156,738	2,352,679	2,104,347	1,831,519	1,735,278	1,709,876	1,593,739	1,013,438	848,824	585,177	667,457	658,935	860,364	1,079,280
322000	1.45	0	0	1,024	889	0	0	9	8	0	0	0	0	0	0	0
323000	0.91	225,748	206,124	176,226	173,980	166,153	142,132	129,169	97,949	87,862	79,139	69,122	70,890	60,125	70,225	73,678
324000	0.35	479,826	492,600	478,169	455,641	647,023	479,835	502,681	458,544	532,869	474,308	421,512	424,498	448,260	476,125	564,397
325000	1.28	4,172,351	3,860,695	3,514,477	3,015,067	1,767,144	2,843,873	2,720,641	2,706,541	2,589,878	2,509,736	2,643,510	2,809,625	2,441,129	2,815,722	2,703,270
326000	1.60	64,334	84,058	197,158	199,494	294,672	263,518	360,391	347,814	369,328	334,566	267,122	283,670	256,081	173,309	182,798
327000	3.24	2,016,540	1,908,171	1,844,349	1,821,775	1,807,553	1,754,519	1,844,260	1,850,119	1,934,948	1,964,087	1,937,313	1,878,916	1,905,903	1,854,783	1,857,275
331000	3.01	269,566	245,552	187,855	140,046	139,891	132,804	131,018	132,271	126,002	92,121	78,669	94,621	102,283	115,526	167,103
332000	1.52	1,079,502	1,144,990	1,081,611	1,102,652	1,170,321	1,365,498	1,511,486	1,610,119	1,602,365	1,501,463	1,230,745	1,351,063	1,480,874	1,352,286	1,369,866
333000	1.85	710,749	692,219	699,336	547,665	388,202	470,140	588,530	568,361	536,727	585,173	600,350	635,319	807,870	842,336	1,069,280
333300	1.10	132,555	109,837	121,354	128,818	128,863	121,839	118,384	118,828	106,082	74,433	83,893	85,170	98,115	107,610	101,791
334000	0.95	72,433	79,888	71,426	72,578	82,981	92,881	88,925	131,235	112,408	85,577	74,968	69,515	89,784	95,926	92,025
335000	0.56	100,221	109,253	112,859	94,936	111,190	119,213	157,190	158,569	169,241	184,187	168,510	186,659	193,793	232,234	229,016
336000	1.36	182,978	161,152	155,312	215,285	305,563	345,936	497,008	386,586	394,562	315,720	246,450	344,574	367,653	283,845	223,650
337000	1.93	184,756	192,862	184,647	174,218	174,053	192,382	199,900	201,343	212,053	174,001	145,198	125,915	120,174	111,553	122,613
339000	2.17	157,249	162,678	156,637	167,911	174,797	153,028	103,262	97,959	88,053	81,586	75,089	64,124	75,872	66,685	78,583
421000	0.97	0	0	0	0	110,026	131,510	132,686	101,791	40,317	0	0	0	0	0	0
422000	0.97	3,285,872	3,331,644	3,515,973	3,543,721	3,701,932	4,008,884	4,498,253	4,905,950	38,802	0	0	0	0	0	0
423000	0.97	216,667	247,613	198,304	115,851	0	0	0	0	3,432,716	3,581,223	3,382,977	3,486,157	3,765,807	3,798,567	3,875,995
424000	2.21	0	0	0	0	0	0	0	0	3,329,536	2,992,781	2,871,312	3,152,037	3,230,489	3,434,798	3,615,497
425000	0.34	0	0	0	0	0	0	0	0	57,689	54,340	50,865	50,597	53,294	51,762	62,610
441000	1.96	3,615,706	3,604,593	3,558,052	3,438,503	3,500,620	3,508,745	3,665,862	3,689,369	3,713,073	3,422,976	3,209,545	3,294,707	3,278,095	3,327,160	3,455,114
442000	1.19	276,911	296,754	279,247	274,555	280,467	303,082	303,976	303,892	294,841	249,557	230,463	226,922	214,646	213,994	213,775
443000	0.85	121,946	120,859	130,591	141,867	145,262	162,791	145,782	142,807	154,001	156,903	165,691	197,220	175,418	181,502	208,872
444000	2.11	1,073,036	1,177,324	1,330,221	1,731,927	1,922,858	2,149,472	2,084,441	1,651,548	1,792,218	1,766,734	1,506,067	1,558,246	1,572,732	1,621,139	1,674,614
444190	2.43	889,697	845,038	806,608	759,089	752,344	745,588	722,294	696,010	688,909	677,131	670,680	632,342	620,962	604,690	655,843
445000	1.92	2,259,973	2,002,910	1,821,439	1,664,436	1,673,230	1,498,501	1,576,301	1,579,536	1,510,271	1,436,838	1,475,628	1,422,746	1,364,177	1,256,940	1,376,876
445310	0.72	45,564	50,705	54,901	63,227	69,803	64,349	54,291	53,272	53,378	50,617	49,355	51,087	47,940	52,205	56,998
446000	0.49	80,216	95,928	104,016	105,874	127,581	149,548	165,306	170,844	138,993	115,481	117,602	119,539	125,963	129,052	127,970
447000	2.81	3,538,547	3,543,228	3,537,428	3,442,618	3,561,618	3,666,514	3,713,705	3,591,299	3,538,964	3,302,221	3,293,622	3,502,810	3,363,920	3,168,830	3,290,930
448000	0.73	168,715	169,760	207,559	236,985	251,979	250,657	252,274	224,327	231,686	184,420	176,793	181,592	171,002	180,634	178,100
449000	1.13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
451000	0.53	19,699	26,277	22,478	19,397	18,777	17,699	16,476	14,163	14,279	14,392	14,047	13,179	7,617	1,619	1,646
451100	0.43	52,278	60,762	61,269	63,753	58,057	59,064	68,933	64,758	72,665	65,903	62,222	62,016	58,535	61,598	75,061
451211	0.29	7,940	7,569	6,968	8,738	11,967	11,907	13,091	12,488	12,256	10,736	10,622	10,678	9,797	8,506	8,113
452000	1.32	1,020,813	918,532	807,887	751,436	528,096	642,787	679,334	751,898	829,826	774,448	792,385	759,844	637,718	614,490	590,054
453000	0.66	357,679	344,308	341,656	354,129	328,575	310,857	303,738	304,704	312,795	272,646	245,581	230,826	225,702	233,008	225,912
454000	2.04	643,865	742,890	748,399	768,936	780,412	815,297	848,052	810,847	816,232	699,991	651,118	678,334	718,915	764,829	695,826
455000	1.28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
456000	0.62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
457100	2.63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
457200	2.70	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
458000	0.93	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
459100	0.76	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
459200	0.73	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
459300	0.77	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
480000	2.80	789,414	1,209,553	1,192,547	925,165	944,406	614,856	611,065	589,475	0	0	0	0	0	0	0
481000	2.80	0	0	0	0	0	0	0	0	638,911	691,988	649,160	668,022	639,658	643,678	642,865

Wyoming Department of Workforce Services
Manual Premium at 2026 Rates and 2027 Payroll Level
as of 6/30/2026
($000's)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	2026 Manual Rate	Fiscal Year 1999-00	Fiscal Year 2000-01	Fiscal Year 2001-02	Fiscal Year 2002-03	Fiscal Year 2003-04	Fiscal Year 2004-05	Fiscal Year 2005-06	Fiscal Year 2006-07	Fiscal Year 2007-08	Fiscal Year 2008-09	Fiscal Year 2009-10	Fiscal Year 2010-11	Fiscal Year 2011-12	Fiscal Year 2012-13	Fiscal Year 2013-14
482000	3.21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
483000	2.75	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
484000	3.86	7,768,024	7,837,079	7,589,695	7,427,255	7,711,670	8,462,001	9,698,238	10,553,835	11,336,764	10,625,703	8,976,996	10,396,205	11,257,361	11,331,213	12,106,299
485000	7.13	1,324,207	1,253,509	1,257,703	1,300,777	1,217,512	1,270,474	1,445,892	1,699,588	1,472,372	1,414,013	1,401,927	1,483,775	1,448,899	1,260,995	1,358,978
486000	0.90	542,664	530,521	506,826	451,989	454,332	511,640	634,200	751,040	930,459	1,016,604	1,103,217	1,154,055	1,181,613	1,120,884	1,173,939
487000	2.59	18,080	19,141	15,260	10,000	8,359	5,787	8,631	9,918	9,518	8,983	6,795	7,486	5,773	6,053	6,963
488000	2.28	210,617	227,685	293,895	252,586	366,283	443,431	521,798	584,200	684,455	657,585	622,665	636,757	633,973	616,235	681,466
488100	2.20	335,427	353,563	363,753	410,155	498,604	463,481	451,266	398,729	370,452	365,986	359,742	394,636	395,290	368,447	368,536
488410	3.61	165,385	153,741	154,802	169,609	173,383	159,895	179,722	167,656	172,526	152,283	130,505	129,538	152,900	153,900	184,736
488490	1.28	8,038	11,070	12,503	11,369	13,496	8,864	10,264	11,420	11,781	12,148	18,422	26,555	23,467	20,938	21,052
492000	6.31	3,171,801	3,086,981	3,153,052	2,901,785	2,865,918	3,306,756	3,407,920	3,267,854	3,240,373	2,906,869	2,934,324	3,116,282	2,522,805	3,055,854	4,670,683
493000	2.27	63,992	56,663	45,330	57,234	41,851	29,999	577,580	1,035,687	794,449	607,374	537,208	512,389	489,687	483,460	609,750
510000	1.52	578,938	568,881	554,788	554,492	548,061	557,856	563,544	531,674	0	0	0	0	0	0	0
511000	1.52	0	0	0	0	0	0	0	0	510,707	444,474	396,382	395,153	368,608	375,694	404,258
512000	0.30	18,439	19,332	20,560	22,084	21,532	20,505	21,371	21,829	19,937	20,799	21,314	20,224	20,398	20,701	36,336
513000	1.67	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
515000	0.98	175,299	146,051	164,726	143,244	155,307	160,152	143,412	130,966	110,354	124,640	115,392	107,941	112,855	113,211	131,659
515200	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
516000	0.68	0	0	0	0	0	0	0	0	2,154	0	0	0	0	0	0
517000	1.17	1,646,540	1,535,292	1,383,370	1,336,961	1,350,093	1,370,663	1,282,540	1,209,633	1,009,012	1,022,010	1,038,276	988,450	1,043,025	1,090,473	950,066
518000	0.19	0	0	0	0	0	0	0	0	6,569	3,243	4,253	7,619	7,804	12,474	16,941
519000	0.29	0	0	0	0	0	0	0	0	57,750	61,574	67,021	71,351	70,189	58,738	56,807
521000	0.13	6,050	1,329	0	0	0	0	0	0	0	0	0	0	0	0	0
522100	0.13	190,721	222,260	229,392	235,267	231,402	264,351	260,567	264,755	276,209	274,222	273,422	275,928	264,480	284,470	288,223
522200	0.35	34,773	42,920	58,396	48,577	49,616	44,884	50,446	54,741	52,767	57,288	64,389	60,856	62,230	71,586	70,644
522300	0.13	2,568	3,770	4,318	6,458	6,280	9,330	5,177	5,366	5,245	4,965	4,341	3,052	2,491	2,585	2,749
523000	0.05	8,074	6,531	13,268	7,234	12,329	13,986	15,054	14,083	12,668	12,829	14,587	17,834	18,900	19,474	21,666
524000	0.14	16,420	14,602	17,968	31,699	43,558	43,416	47,648	31,046	30,952	28,486	31,153	45,071	45,979	48,476	50,869
524200	0.17	30,318	39,453	49,450	62,805	70,121	61,739	54,962	62,432	57,108	57,858	60,595	60,355	56,904	67,888	75,220
525000	0.22	12,920	12,691	14,431	13,504	16,864	15,432	14,712	6,691	4,605	3,932	2,800	3,265	3,010	3,013	6,386
530000	1.42	853,133	1,108,498	1,346,427	1,470,411	1,481,527	1,774,061	2,060,859	2,337,563	0	0	0	0	0	0	0
531000	1.42	0	0	0	0	0	0	0	0	631,190	619,655	618,279	643,235	637,625	661,907	663,598
532000	1.20	0	0	0	0	0	0	0	0	1,411,295	1,409,581	1,076,511	1,257,313	1,162,682	1,394,868	1,707,433
532230	0.73	13,135	5,334	5,374	15,385	23,724	22,743	19,960	19,142	17,752	16,462	12,834	7,841	4,817	4,437	3,094
532282	0.73	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
532283	1.19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
532291	1.19	113,849	126,754	126,609	140,160	146,786	158,111	167,427	164,698	159,051	140,316	143,376	150,228	140,447	162,701	149,014
533000	2.49	0	0	0	0	0	0	0	0	17,205	15,400	15,771	51,375	79,815	82,512	163,491
540000	0.46	759,402	864,161	998,158	1,026,418	1,071,414	1,150,622	1,294,528	1,449,185	0	0	0	0	0	0	0
541100	0.12	24,257	25,472	29,209	30,392	31,205	32,553	33,182	33,992	35,418	38,474	43,098	43,814	46,124	48,858	53,235
541200	0.46	0	0	0	0	0	0	0	0	1,392,360	1,445,024	1,406,899	1,527,306	1,486,566	1,568,328	1,601,507
541940	1.07	158,066	164,013	176,055	194,059	205,231	218,690	224,560	213,005	228,006	243,691	265,616	274,784	279,356	279,128	294,790
541990	0.40	0	0	0	0	0	0	0	0	66,758	55,826	44,657	53,089	60,605	82,131	97,826
550000	0.29	15,567	13,648	20,772	24,604	0	66,789	42,734	56,950	0	0	0	0	0	0	0
551000	0.29	0	0	0	0	0	0	0	0	52,979	37,789	38,672	46,616	43,590	41,637	44,077
561000	3.20	2,889,222	3,070,029	3,238,376	3,457,498	3,408,344	3,516,672	3,907,634	3,863,701	4,025,741	4,123,186	4,199,715	4,061,734	4,079,499	4,087,178	4,479,376
561110	0.37	22,815	36,447	35,130	32,545	33,951	38,192	38,887	36,735	41,443	37,348	38,688	62,853	77,494	74,881	54,809
562000	3.01	652,854	706,384	712,463	702,860	717,688	808,817	896,509	1,085,851	1,350,672	1,712,690	1,590,406	1,826,822	1,936,066	1,714,819	1,984,691
610000	1.54	8,080,134	8,198,100	8,495,267	6,113,446	6,100,273	6,073,493	6,416,729	6,762,481	0	0	0	0	0	0	0
611000	1.54	0	0	0	0	0	0	0	0	6,505,368	6,522,514	6,997,962	7,086,026	6,955,212	6,845,874	6,732,300
621000	0.48	1,018,176	1,120,301	1,242,908	1,353,003	1,453,098	1,491,876	1,492,287	1,474,808	1,443,775	1,476,695	1,654,775	1,828,470	1,836,994	1,966,926	2,082,480
621400	0.75	322,780	316,524	305,266	314,882	332,189	365,087	464,590	503,144	524,716	608,254	610,273	660,043	697,382	654,794	669,373
622000	0.91	4,894,908	5,055,884	5,189,951	5,188,849	5,347,212	5,661,682	5,905,374	5,670,964	5,781,749	6,023,945	6,263,764	6,451,407	6,380,624	6,448,714	6,568,142
623100	4.06	4,010,752	4,197,358	4,196,313	3,952,310	3,305,387	3,108,763	3,440,487	3,350,002	3,302,658	3,423,471	3,611,550	3,584,680	3,341,546	3,433,248	3,514,230
623200	4.65	1,083,941	1,397,431	1,423,684	1,586,379	1,661,247	1,629,779	1,354,831	1,236,913	1,138,512	1,101,425	1,075,939	1,035,954	1,017,477	927,460	872,327
623300	3.45	35,738	38,237	59,835	56,508	51,496	142,071	163,472	147,496	99,116	215,777	456,552	499,456	539,401	647,671	780,420
623900	1.99	798,159	851,137	882,078	953,442	1,121,246	1,199,556	1,386,445	1,383,632	1,389,926	1,460,864	1,287,238	1,312,288	1,269,875	1,241,839	1,174,669
624000	1.85	2,557,945	2,613,126	2,769,731	2,979,802	2,944,239	3,039,171	2,979,543	2,962,335	3,039,943	2,995,732	3,039,464	3,155,445	3,052,437	3,050,387	3,019,395
710000	2.97	1,270,891	1,258,691	1,215,617	1,205,095	1,305,738	1,297,838	1,450,594	1,691,613	0	0	0	0	0	0	0
711000	2.97	0	0	0	0	0	0	0	0	124,025	128,256	147,232	170,012	196,748	169,826	194,999
711211	2.97	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
711510	0.93	6,085	6,825	10,941	12,782	13,639	14,787	18,507	18,395	22,660	15,856	16,907	18,446	15,844	12,715	11,031
712000	0.82	107,295	111,233	115,014	113,734	115,549	116,839	124,269	118,090	116,564	113,359	110,771	111,180	109,455	106,869	112,801
713000	1.50	0	0	0	0	0	0	0	0	932,872	978,639	988,953	1,000,134	837,654	735,465	791,927
713930	0.95	5,300	5,422	5,599	4,869	5,232	3,994	4,446	4,630	6,572	5,804	5,997	5,541	7,794	7,051	7,988
721000	2.33	5,320,515	5,224,444	5,191,012	5,407,120	5,671,773	5,858,129	6,302,687	6,301,477	6,627,734	6,286,163	5,849,903	6,104,787	6,217,335	6,210,808	6,304,798
722000	1.11	4,090,776	4,039,714	3,993,734	4,042,183	4,140,142	4,255,408	4,288,596	4,223,135	4,316,947	4,132,392	3,979,149	3,984,590	3,943,696	4,083,952	4,251,444
722330	0.77	0	0	297	1,208	5,317	4,844	7,168	1,730	873	749	788	822	1,742	5,650	5,200
811000	1.33	639,441	668,816	837,760	779,154	781,567	913,481	1,228,211	1,920,929	1,901,580	2,017,531	1,690,893	1,820,735	2,100,737	2,252,417	1,949,420
811100	1.69	0	1,450,249	1,508,685	1,531,202	1,596,921	1,522,265	1,489,378	1,498,460	1,524,591	1,412,549	1,366,816	1,394,951	1,398,822	1,349,414	1,428,515
812000	1.93	0	675,240	703,772	733,243	798,108	775,100	759,359	760,866	746,845	721,802	692,990	686,626	669,172	663,586	693,411
813000	0.62	0	511,998	530,442	554,938	577,212	575,379	564,642	545,006	525,672	533,418	554,716	551,753	548,042	551,209	559,949
814110	1.00	0	0	0	1,459	992	0	0	0	0	0	0	0	0	0	1,701
910000	1.67	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
920000	1.67	0	9,359,387	10,572,752	10,616,037	10,346,471	10,515,549	10,440,854	10,142,738	10,339,318	9,953,395	10,569,189	10,800,524	10,520,215	10,370,433	10,018,372
930000	2.17	0	6,675,736	6,929,225	7,029,252	7,078,591	7,224,499	7,263,256	7,182,681	7,284,166	7,371,792	7,618,494	7,350,395	7,077,908	7,125,348	7,242,850
950000	1.76	0	3,052,224	3,253,945	3,545,609	3,620,128	3,705,585	3,852,755	4,012,699	4,208,373	4,383,349	4,583,925	4,482,892	4,346,507	4,505,186	4,402,546
960000	6.67	0	810,153	845,447	899,300	908,035	882,226	902,030	940,074	934,292	914,899	952,620	961,353	985,743	1,138,810	1,633,503
990000	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
999999	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		148,762,633	175,048,207	180,262,306	175,552,340	177,079,289	185,716,218	204,173,121	215,836,851	218,131,541	208,459,209	193,599,615	203,337,513	204,008,162	203,157,965	211,849,593

Wyoming Department of Workforce Services
Manual Premium at 2026 Rates and 2027 Payroll Level
as of 6/30/2026
($000's)

	(1)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
	2026 Manual Rate	Fiscal Year 2014-15	Fiscal Year 2015-16	Fiscal Year 2016-17	Fiscal Year 2017-18	Fiscal Year 2018-19	Fiscal Year 2019-20	Fiscal Year 2020-21	Fiscal Year 2021-22	Fiscal Year 2022-23	Fiscal Year 2023-24	Fiscal Year 2024-25	Fiscal Year 2025-26	Total
000001	0.20	105,615	108,539	92,631	56,515	53,037	49,805	45,153	40,846	41,378	40,302	44,585	47,932	2,222,015
000002	0.05	65,946	69,684	77,409	98,352	96,523	93,830	95,548	94,348	95,143	102,437	105,319	101,578	1,862,762
000003	0.11	105,356	110,990	102,903	76,545	75,145	74,583	74,432	74,647	71,680	66,145	61,223	57,748	2,172,906
000004	0.94	295,324	305,228	284,948	246,866	253,973	295,728	267,577	267,203	293,971	315,425	324,840	338,879	7,012,185
000005	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0
000010	0.31	3,244,720	3,242,395	3,121,822	2,887,904	2,542,639	2,482,673	2,448,686	2,427,559	2,434,190	2,417,993	2,444,421	2,313,160	79,651,231
000020	0.90	772,460	689,285	646,918	704,708	653,527	642,420	559,974	563,414	617,755	507,359	459,345	448,002	18,597,005
000030	1.05	554,498	569,085	575,994	571,560	461,423	536,216	596,099	641,960	520,212	462,884	423,689	430,740	14,808,326
000040	0.64	80,223	75,369	86,004	138,564	108,974	61,367	68,725	73,721	78,330	86,886	97,127	75,913	2,398,310
000050	1.26	532,870	435,010	624,386	599,404	526,664	421,079	563,371	770,645	780,400	816,027	670,352	696,104	16,149,878
111000	1.90	312,773	327,898	359,370	407,197	378,677	350,246	382,013	399,175	391,531	388,662	399,116	387,498	7,666,946
112000	4.22	3,372,739	3,492,363	3,611,570	3,604,532	3,620,511	3,752,299	4,188,387	3,841,499	3,919,670	3,870,012	3,954,386	4,103,584	92,531,323
113000	2.42	0	0	0	0	0	0	0	0	0	0	0	0	0
113300	4.62	105,895	115,120	137,114	131,362	119,835	114,824	125,094	107,764	87,902	91,722	84,491	82,066	4,269,263
114000	0.75	13,800	11,831	7,228	8,875	6,619	6,495	6,417	6,842	6,287	6,430	6,833	7,397	180,503
115000	2.93	359,211	331,265	362,366	361,221	358,132	335,963	345,312	355,029	271,061	342,718	417,070	415,457	7,568,925
211000	0.48	2,954,431	2,434,335	2,208,745	2,080,078	1,794,851	1,563,235	1,560,917	1,466,304	1,948,775	1,525,396	1,483,491	1,407,195	57,792,318
212100	1.02	8,248,320	6,848,209	7,136,958	7,403,485	6,226,988	6,271,372	5,309,547	4,898,372	5,284,089	5,111,205	4,354,914	4,196,149	191,857,488
212200	0.66	175,744	148,035	95,797	86,769	51,313	70,048	65,706	56,642	69,781	68,091	110,325	148,501	3,585,951
212300	1.60	4,255,555	4,176,165	4,237,421	4,665,017	3,685,785	4,232,950	3,899,339	2,555,724	2,691,608	3,710,446	4,878,720	4,278,367	114,126,929
213000	1.33	750,195	676,090	613,191	601,945	504,935	415,157	343,008	401,220	454,618	527,852	598,968	794,852	13,077,275
213111	2.13	5,156,302	1,877,384	2,068,954	3,488,700	3,684,056	2,755,633	853,696	1,671,487	2,312,832	2,209,596	2,349,058	1,981,849	117,330,385
213112	1.47	14,126,897	8,447,666	7,140,177	10,193,323	10,398,014	9,279,922	4,595,971	5,976,940	7,073,875	7,265,989	7,065,335	6,131,303	256,777,106
221000	0.89	2,403,422	2,424,089	2,531,959	2,563,038	2,314,124	2,485,402	2,426,405	2,399,277	2,669,314	2,482,007	2,152,313	2,343,187	66,125,263
233000	2.55	0	0	0	0	0	0	0	0	0	0	0	0	1,150,591
234000	1.72	0	0	0	0	0	0	0	0	0	0	0	0	1,909,111
235000	2.39	0	0	0	0	0	0	0	0	0	0	0	0	123,725,356
236000	2.55	5,810,038	6,109,071	5,650,377	5,586,323	5,715,802	5,826,577	6,211,373	6,797,891	7,317,423	7,910,142	7,990,822	9,066,836	120,213,079
237000	1.72	8,859,700	7,694,128	6,551,852	6,480,582	8,955,408	10,265,569	6,778,744	6,211,481	6,536,806	8,201,477	8,848,055	6,967,071	170,012,638
238000	2.39	17,483,531	16,375,730	15,714,948	15,336,613	15,436,202	15,985,845	15,206,387	16,557,332	17,595,599	17,881,653	19,085,617	20,111,454	419,811,176
310000	2.74	0	0	0	0	0	0	0	0	0	0	0	0	10,947,497
311000	2.74	784,330	717,763	794,221	888,416	821,512	653,379	764,454	871,351	890,329	878,793	977,916	927,918	14,871,216
312000	2.01	328,161	331,994	365,302	402,918	318,826	401,854	399,771	443,077	469,103	455,429	442,752	375,267	6,985,299
313000	1.27	6,152	6,638	6,310	6,585	6,522	6,322	7,585	8,618	8,521	8,908	9,201	9,038	336,392
314000	1.11	38,246	46,410	50,107	59,080	64,260	63,287	72,233	68,371	75,207	93,447	95,488	63,033	1,297,001
315000	0.86	5,212	5,629	4,386	3,504	3,468	4,656	5,458	2,967	2,067	2,773	2,809	2,612	234,018
316000	4.03	38,834	37,380	37,340	34,180	30,949	27,770	39,612	58,973	59,460	66,028	65,170	66,381	1,487,849
321000	4.36	307,158	393,352	329,784	278,034	246,187	253,216	314,457	353,373	455,242	392,609	325,507	270,306	10,885,007
321110	5.82	1,028,906	1,022,650	1,092,508	1,184,277	1,169,368	1,148,697	1,254,225	1,128,691	921,589	819,862	779,841	709,224	33,885,880
322000	1.45	0	0	0	0	0	0	0	0	0	0	0	0	1,930
323000	0.91	69,467	61,837	64,805	62,396	51,293	50,982	48,991	50,500	45,840	53,207	51,014	48,248	2,487,102
324000	0.35	574,737	634,868	631,557	636,412	564,827	415,822	567,953	674,206	373,483	547,575	531,829	512,920	14,002,477
325000	1.28	3,215,936	3,219,544	3,333,325	3,187,837	2,858,010	3,491,212	3,154,730	3,301,273	3,401,124	3,842,341	3,887,651	3,663,956	83,670,599
326000	1.60	144,695	164,359	165,147	201,677	195,804	231,292	221,226	274,381	321,386	308,368	260,385	290,398	6,457,434
327000	3.24	1,904,666	2,049,981	1,945,101	1,803,458	1,861,533	2,094,328	1,845,047	2,053,783	1,967,227	2,239,328	2,200,614	2,181,728	52,327,304
331000	3.01	148,868	130,256	139,075	153,618	173,005	195,705	231,536	300,383	262,373	279,228	294,882	287,812	4,752,069
332000	1.52	1,471,221	1,269,796	1,156,980	1,367,085	1,396,784	1,506,237	1,308,757	1,517,268	1,656,370	1,627,003	1,582,945	1,612,928	37,428,214
333000	1.85	862,009	709,890	479,041	500,080	611,820	505,319	375,391	428,483	411,912	430,765	336,641	333,150	15,726,756
333300	1.10	59,613	84,001	109,785	121,607	135,730	139,032	137,543	137,830	95,453	46,569	54,027	31,023	2,789,784
334000	0.95	116,835	92,237	96,656	164,701	207,167	181,022	108,777	159,717	189,463	214,261	239,308	222,192	3,304,887
335000	0.56	257,136	214,965	145,711	176,805	189,380	167,518	113,564	124,210	121,090	153,284	109,722	27,624	4,128,079
336000	1.36	189,876	136,915	209,843	344,746	267,698	211,063	218,521	216,438	154,415	191,474	208,097	235,095	7,010,454
337000	1.93	118,942	108,104	125,655	118,635	118,337	118,168	116,710	128,068	119,822	108,433	92,859	89,426	3,878,830
339000	2.17	88,660	84,815	77,424	75,907	76,629	83,906	83,451	111,887	117,618	113,148	116,975	118,401	2,852,333
421000	0.97	0	0	0	0	0	0	0	0	0	0	0	0	516,329
422000	0.97	0	0	0	0	0	0	0	0	0	0	0	0	30,831,031
423000	0.97	4,119,385	3,559,129	3,256,292	3,418,277	3,104,306	3,369,815	2,751,091	3,031,538	3,558,533	3,457,071	3,353,159	3,190,357	66,270,829
424000	2.21	3,555,695	3,466,695	3,761,162	3,876,092	3,628,237	3,517,582	3,548,919	8,533,396	3,513,681	3,374,225	3,207,770	3,266,593	69,876,498
425000	0.34	64,093	59,836	44,964	44,214	21,434	22,331	23,010	22,325	12,369	9,046	7,306	5,913	717,797
441000	1.96	3,560,222	3,556,196	3,534,123	3,537,436	3,285,602	3,372,102	3,565,746	3,615,095	3,813,438	5,479,647	3,692,060	3,588,833	96,882,618
442000	1.19	225,113	232,907	238,709	239,246	222,323	246,791	265,414	147,712	0	0	0	0	5,781,298
443000	0.85	214,670	201,975	190,991	172,784	150,536	142,746	144,609	83,227	0	0	0	0	3,653,050
444000	2.11	1,779,925	1,827,207	2,122,007	2,540,218	1,978,794	2,044,212	2,217,434	2,561,706	2,989,754	2,812,342	2,718,905	2,723,773	52,928,855
444190	2.43	675,070	696,447	681,677	650,993	598,714	617,201	680,197	385,751	0	0	0	0	15,753,274
445000	1.92	1,405,387	1,401,596	1,445,576	1,464,664	1,422,949	1,404,429	1,511,682	1,599,952	1,573,544	1,548,355	1,590,621	1,562,905	41,851,463
445310	0.72	60,070	65,502	71,586	72,995	66,449	71,538	68,318	75,547	80,859	82,854	86,337	77,696	1,697,446
446000	0.49	132,502	133,629	137,019	135,649	124,901	121,157	127,427	68,801	2,242	4,072	5,936	843	2,868,091
447000	2.81	3,237,234	3,291,158	3,424,062	3,471,882	3,101,677	4,014,053	3,455,343	1,842,769	211,208	210,302	207,862	119,115	78,642,919
448000	0.73	185,107	170,444	193,545	203,918	180,222	191,674	199,736	122,774	0	0	0	0	4,513,902
449000	1.13	0	0	0	0	0	0	0	272,510	510,140	506,982	502,493	480,303	2,272,429
451000	0.53	1,525	1,600	2,864	1,848	1,393	1,736	1,431	672	0	0	0	0	234,815
451100	0.43	83,938	96,373	90,672	83,042	84,830	153,242	110,085	57,545	0	0	0	0	1,706,602
451211	0.29	8,096	8,300	9,865	11,117	8,806	8,580	6,674	4,767	0	0	0	0	217,582
452000	1.32	628,327	673,914	630,061	518,693	437,726	413,122	409,513	304,173	135,057	133,776	129,623	134,410	15,647,944
453000	0.66	232,566	239,650	246,114	238,295	229,147	208,740	191,528	122,459	833	2,257	2,428	2,925	6,109,060
454000	2.04	743,127	776,265	794,418	1,118,490	877,444	1,037,329	1,199,357	685,506	3,989	2,910	3,139	3,346	18,429,262
455000	1.28	0	0	0	0	0	0	0	124,916	364,963	370,712	384,424	423,976	1,668,991
456000	0.62	0	0	0	0	0	0	0	81,544	204,291	191,426	185,256	188,719	851,236
457100	2.63	0	0	0	0	0	0	0	1,407,324	3,328,121	3,042,014	3,288,480	3,285,905	14,351,845
457200	2.70	0	0	0	0	0	0	0	128,545	264,299	242,043	228,021	233,144	1,096,052
458000	0.93	0	0	0	0	0	0	0	134,919	359,559	321,636	361,954	330,948	1,509,014
459100	0.76	0	0	0	0	0	0	0	111,507	218,246	208,928	187,837	183,017	909,535
459200	0.73	0	0	0	0	0	0	0	10,751	24,428	25,018	27,592	27,262	115,051
459300	0.77	0	0	0	0	0	0	0	87,238	227,876	240,412	239,325	234,413	1,029,264
480000	2.80	0	0	0	0	0	0	0	0	0	0	0	0	6,876,480
481000	2.80	650,712	680,420	729,245	754,518	708,020	687,418	602,674	681,138	709,366	687,891	733,896	800,330	12,999,910

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Manual Premium at 2026 Rates and 2027 Payroll Level
as of 6/30/2026
($000's)

	(1)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
	2026 Manual Rate	Fiscal Year 2014-15	Fiscal Year 2015-16	Fiscal Year 2016-17	Fiscal Year 2017-18	Fiscal Year 2018-19	Fiscal Year 2019-20	Fiscal Year 2020-21	Fiscal Year 2021-22	Fiscal Year 2022-23	Fiscal Year 2023-24	Fiscal Year 2024-25	Fiscal Year 2025-26	Total
482000	3.21	0	0	0	0	0	0	0	0	0	0	0	0	0
483000	2.75	0	0	0	0	0	0	0	0	6,822	27,339	27,877	28,165	90,204
484000	3.86	12,883,122	10,073,544	8,991,765	10,229,814	10,190,464	10,206,980	8,924,188	9,079,247	9,662,363	9,906,842	9,922,885	9,439,415	262,588,968
485000	7.13	1,651,016	1,280,348	1,301,283	1,240,020	972,128	952,906	752,106	832,780	1,006,219	977,576	1,029,335	844,298	33,450,635
486000	0.90	1,132,554	1,194,822	1,233,622	1,209,011	1,309,867	1,464,091	1,286,379	1,397,825	1,322,472	1,218,393	1,280,259	1,367,509	27,480,785
487000	2.59	7,551	6,594	7,593	9,610	12,255	10,793	12,448	13,640	12,310	11,370	14,039	17,682	282,631
488000	2.28	933,078	806,790	714,273	748,994	699,950	833,104	807,906	1,003,423	1,323,592	1,344,644	1,734,018	1,711,212	20,094,614
488100	2.20	396,606	423,843	464,402	511,293	533,745	544,363	615,544	674,055	688,232	656,177	761,172	806,926	12,974,428
488410	3.61	214,798	222,870	239,555	244,334	281,596	290,819	313,260	348,263	368,645	311,027	305,414	344,021	5,885,184
488490	1.28	22,917	30,959	51,646	51,665	56,997	65,783	59,986	57,867	57,315	55,280	47,994	33,231	813,027
492000	6.31	3,416,030	3,610,275	3,762,470	3,916,705	3,275,420	4,180,903	4,296,129	4,863,894	4,486,957	3,915,249	4,617,238	4,530,099	96,480,627
493000	2.27	687,332	733,461	762,632	780,288	787,130	741,756	867,245	1,107,396	1,389,003	1,375,487	1,358,638	1,367,655	17,900,677
510000	1.52	0	0	0	0	0	0	0	0	0	0	0	0	4,458,233
511000	1.52	421,820	405,996	432,857	429,345	375,446	321,739	262,415	164,334	0	0	0	0	5,709,227
512000	0.30	25,875	24,899	22,768	26,531	25,248	21,791	19,369	22,490	20,293	20,460	18,756	20,582	594,422
513000	1.67	0	0	0	0	0	0	0	164,344	364,632	339,808	323,517	349,158	1,541,460
515000	0.98	136,016	127,284	131,859	136,424	123,244	107,713	73,024	46,991	0	0	0	0	2,917,765
515200	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0
516000	0.68	0	0	0	0	0	0	0	31,010	66,391	68,001	40,919	39,724	248,198
517000	1.17	914,705	978,413	1,007,570	1,026,211	889,626	825,930	827,676	716,342	800,773	840,458	778,567	837,398	28,700,074
518000	0.19	16,751	20,393	22,851	16,161	18,331	17,501	11,315	14,227	16,627	16,660	16,992	16,735	263,448
519000	0.29	57,272	58,626	59,026	56,402	51,670	57,356	54,067	40,651	53,853	54,889	56,252	54,567	1,098,059
521000	0.13	0	0	0	0	0	0	0	0	0	0	100	394	7,874
522100	0.13	289,942	285,702	325,523	329,552	300,638	339,128	375,486	408,792	356,328	311,554	316,968	317,580	7,792,860
522200	0.35	73,074	68,235	64,268	69,627	59,961	60,229	67,243	61,577	58,316	113,081	139,120	89,874	1,748,718
522300	0.13	2,830	2,485	3,924	3,542	2,564	7,368	13,705	12,755	6,845	5,429	5,842	3,013	138,994
523000	0.05	24,325	22,743	23,798	27,207	24,729	27,335	25,323	26,857	28,403	32,208	46,076	43,840	561,361
524000	0.14	53,066	49,516	54,643	54,959	47,806	57,473	52,994	69,006	75,549	77,914	66,311	68,502	1,255,083
524200	0.17	74,455	73,615	77,643	79,286	73,582	80,221	82,117	88,920	88,922	96,906	103,506	95,689	1,882,069
525000	0.22	3,691	4,250	4,662	4,833	5,329	6,109	9,389	9,361	9,157	11,011	11,488	10,486	224,022
530000	1.42	0	0	0	0	0	0	0	0	0	0	0	0	12,432,480
531000	1.42	699,587	745,278	789,897	835,623	795,496	922,915	1,038,147	1,106,183	1,226,400	1,155,387	1,257,126	1,248,719	16,296,248
532000	1.20	1,587,610	1,197,944	1,035,279	1,396,412	1,408,114	1,241,487	878,477	1,025,088	1,023,333	1,091,598	1,232,585	1,260,487	23,798,097
532230	0.73	4,035	3,226	1,407	0	0	0	0	0	0	0	0	0	200,702
532282	0.73	0	0	1,090	2,521	1,517	1,572	1,418	1,614	1,232	1,157	894	912	13,927
532283	1.19	0	0	77,803	156,381	134,657	155,233	164,939	134,419	114,233	30,452	73,534	103,519	1,145,168
532291	1.19	142,056	149,659	81,331	0	0	0	0	0	0	0	0	0	2,562,571
533000	2.49	197,187	129,348	123,865	134,930	115,236	125,771	84,093	87,679	90,213	90,357	91,708	94,287	1,790,242
540000	0.46	0	0	0	0	0	0	0	0	0	0	0	0	8,613,889
541100	0.12	54,451	53,841	56,484	56,339	53,475	51,969	57,577	64,012	59,486	74,593	59,991	62,276	1,253,777
541200	0.46	1,618,130	1,509,869	1,436,678	1,603,535	1,719,845	1,645,268	1,497,711	1,708,923	1,760,028	1,857,390	2,002,039	1,969,297	30,756,703
541940	1.07	314,056	330,300	330,554	366,209	364,831	360,941	379,703	440,620	398,555	424,460	448,966	431,929	8,010,172
541990	0.40	124,341	68,062	61,924	98,816	147,129	157,505	63,858	80,904	68,700	75,000	70,308	62,327	1,539,767
550000	0.29	0	0	0	0	0	0	0	0	0	0	0	0	241,065
551000	0.29	60,562	59,430	69,575	78,404	66,857	80,650	93,199	92,873	104,880	108,039	108,521	110,118	1,338,469
561000	3.20	4,717,528	5,290,294	5,463,230	6,095,167	6,040,349	6,314,178	6,286,946	7,013,079	7,272,899	7,233,476	7,498,441	7,663,296	133,296,789
561110	0.37	46,779	48,933	57,074	71,921	89,836	97,549	85,398	91,233	137,263	126,711	139,269	156,407	1,810,592
562000	3.01	1,798,913	1,378,570	1,362,319	1,646,393	1,468,945	1,530,896	1,250,829	1,399,928	1,385,981	1,289,673	1,404,541	1,477,319	35,793,894
610000	1.54	0	0	0	0	0	0	0	0	0	0	0	0	56,239,925
611000	1.54	6,475,177	8,561,421	8,857,455	8,702,687	8,267,299	7,902,963	8,239,542	8,218,842	8,280,836	8,608,075	8,635,246	8,524,083	146,918,880
621000	0.48	2,222,857	2,273,294	2,488,840	2,487,325	2,375,009	2,450,476	2,577,972	2,648,356	2,582,262	2,599,979	2,618,579	2,733,258	52,994,782
621400	0.75	742,083	795,096	795,297	815,196	625,103	787,960	796,277	813,766	714,775	626,366	700,037	790,765	16,352,016
622000	0.91	6,728,925	7,022,868	7,441,008	7,805,590	7,420,700	7,864,881	8,360,841	8,471,721	8,321,830	8,492,395	8,571,578	8,563,320	181,898,823
623100	4.06	3,372,261	3,601,648	4,055,958	4,087,304	3,540,878	3,867,167	3,732,214	3,853,480	3,609,450	3,548,729	3,286,080	3,295,643	97,623,568
623200	4.65	821,760	863,511	880,427	902,461	864,275	877,311	780,405	768,413	632,185	608,155	607,924	640,368	27,790,495
623300	3.45	822,953	862,362	917,503	946,478	854,367	894,676	890,404	901,775	1,005,709	1,018,232	985,169	987,812	15,020,685
623900	1.99	1,131,713	1,131,859	1,116,032	1,139,444	1,095,533	1,057,685	1,086,695	1,052,901	1,114,429	1,032,886	1,088,150	973,489	30,733,211
624000	1.85	3,017,745	3,159,877	3,327,075	3,454,348	3,345,121	3,434,060	3,519,083	3,527,457	3,659,727	3,437,110	3,442,578	3,479,296	85,002,171
710000	2.97	0	0	0	0	0	0	0	0	0	0	0	0	10,696,078
711000	2.97	179,693	172,110	182,658	211,491	210,201	200,944	182,726	225,508	208,949	212,769	268,323	257,152	3,643,625
711211	2.97	0	0	0	0	0	0	0	0	0	0	0	0	0
711510	0.93	14,297	14,005	13,139	16,987	16,834	18,660	21,206	20,982	20,971	19,548	14,890	16,415	423,352
712000	0.82	103,165	111,983	140,677	158,853	157,409	154,638	151,960	159,212	184,995	182,412	188,725	186,777	3,583,827
713000	1.50	900,061	903,737	1,055,937	1,126,340	990,218	951,729	1,039,356	1,299,361	1,416,300	1,462,591	1,573,135	1,574,774	20,559,182
713930	0.95	7,466	8,411	9,426	10,486	10,233	10,103	10,220	10,295	7,696	5,946	4,204	5,104	185,831
721000	2.33	6,512,547	6,681,246	6,998,907	7,184,256	7,015,848	6,590,687	6,794,204	8,130,250	8,503,588	8,594,437	8,518,413	8,041,530	178,444,600
722000	1.11	4,447,925	4,537,010	4,671,462	4,858,756	4,658,288	4,559,911	4,665,492	5,251,111	5,168,398	5,037,071	5,003,433	4,797,139	119,421,853
722330	0.77	9,280	11,004	16,875	11,718	25,400	9,308	15,901	18,283	21,907	23,757	19,885	22,727	242,433
811000	1.33	1,740,212	1,420,463	1,087,512	1,251,886	1,334,304	1,426,995	1,227,616	1,362,936	1,369,843	1,359,883	1,287,386	1,226,813	37,598,521
811100	1.69	1,475,022	1,466,075	1,610,982	1,696,279	1,669,277	1,701,459	2,062,822	1,908,127	1,964,909	2,046,156	2,030,990	2,100,610	42,205,527
812000	1.93	736,976	759,298	786,806	795,345	721,094	726,633	727,292	787,629	753,184	717,467	708,618	700,570	19,001,032
813000	0.62	576,483	578,696	611,106	624,049	590,134	597,980	599,885	627,750	639,199	647,827	670,392	680,733	15,128,613
814110	1.00	1,091	1,170	1,156	1,022	1,263	0	67	1,663	0	896	1,037	633	14,148
910000	1.67	0	0	0	0	0	0	0	0	0	0	0	0	0
920000	1.67	9,920,544	9,968,287	9,994,510	9,992,348	9,666,522	9,329,608	8,533,805	8,061,741	8,048,930	8,477,185	8,527,816	7,474,722	252,561,250
930000	2.17	7,118,093	7,248,642	7,169,140	7,229,643	7,150,689	6,845,899	6,731,583	6,930,861	7,184,756	6,998,821	7,042,033	6,920,869	185,025,225
950000	1.76	4,422,035	4,779,512	4,727,452	4,677,077	4,426,242	4,505,175	4,456,842	4,189,363	4,266,784	4,413,005	4,533,258	4,398,195	109,750,664
960000	6.67	1,008,412	1,194,491	1,340,137	1,301,330	1,293,593	1,134,013	1,430,063	1,395,691	1,254,550	1,309,684	1,640,344	1,574,511	29,585,303
990000	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0
999999	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		212,780,825	199,356,077	198,012,678	207,938,971	200,475,628	203,774,071	189,814,141	202,517,355	204,639,501	209,063,047	211,599,899	206,922,188	5,351,868,944

Wyoming Department of Workforce Services
Trended Payroll ($00's)
as of 6/30/2026
($000's)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	Fiscal Year 1999-00	Fiscal Year 2000-01	Fiscal Year 2001-02	Fiscal Year 2002-03	Fiscal Year 2003-04	Fiscal Year 2004-05	Fiscal Year 2005-06	Fiscal Year 2006-07	Fiscal Year 2007-08	Fiscal Year 2008-09	Fiscal Year 2009-10	Fiscal Year 2010-11	Fiscal Year 2011-12	Fiscal Year 2012-13	Fiscal Year 2013-14
000001	0	0	0	1,072,953	741,493	594,674	615,443	579,540	572,918	578,270	568,206	564,102	566,196	551,452	542,281
000002	0	0	0	1,047,839	1,206,370	1,255,769	1,231,378	1,252,792	1,282,105	1,300,986	1,374,648	1,373,084	1,361,191	1,336,986	1,309,734
000003	0	0	0	774,764	904,236	964,200	900,662	889,347	894,084	918,624	989,402	992,540	967,977	954,957	953,827
000004	0	0	0	286,972	317,793	336,308	328,407	300,547	306,569	312,111	320,190	317,854	309,903	307,408	302,876
000005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
000010	8,831,968	9,121,342	9,478,188	10,031,281	10,099,028	10,240,325	10,357,401	10,849,995	11,043,167	10,945,292	10,851,374	10,783,427	10,360,803	10,381,446	10,312,283
000020	670,106	723,736	744,900	799,877	789,294	843,626	906,137	961,067	953,346	904,881	796,904	858,658	890,127	878,673	869,598
000030	518,873	499,451	579,628	588,792	604,320	605,348	639,454	627,532	596,563	406,106	371,596	453,978	504,712	526,269	538,297
000040	144,775	167,621	149,435	142,899	151,313	142,965	159,294	143,741	150,404	107,501	103,715	143,486	147,442	142,066	139,448
000050	444,950	433,570	430,633	432,837	538,911	490,000	533,347	536,315	600,457	517,596	304,555	399,881	498,735	346,237	407,503
111000	75,469	73,763	80,705	84,621	90,444	109,011	108,201	99,694	102,609	103,885	118,582	138,433	150,205	164,216	175,313
112000	774,645	782,076	762,900	747,181	750,539	745,901	761,793	741,395	735,456	703,265	729,619	731,302	733,495	738,219	746,993
113000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
113300	105,371	78,074	83,938	63,078	50,677	41,271	36,185	37,677	28,930	24,349	19,434	17,456	18,530	17,261	19,778
114000	0	0	0	0	0	1,344	4,350	1,642	7,020	15,842	17,456	18,739	16,318	15,002	16,219
115000	70,999	62,440	68,796	65,602	65,939	61,100	65,421	63,874	74,114	74,880	81,457	80,395	97,466	94,678	103,936
211000	3,142,415	5,233,956	4,387,822	3,934,075	4,184,773	4,647,390	5,168,296	5,491,428	5,513,966	5,182,069	5,063,940	5,268,370	5,355,335	5,654,728	5,447,616
212100	6,646,345	6,467,213	6,772,264	6,890,787	6,726,331	7,299,680	8,007,583	8,586,196	8,647,815	8,702,796	8,757,223	9,075,132	8,905,333	8,507,812	8,211,295
212200	396,720	302,414	218,675	172,949	170,845	191,917	191,187	181,722	172,327	173,135	238,144	296,952	323,871	356,307	308,587
212300	3,246,811	3,104,536	3,023,240	2,826,812	2,741,668	2,881,311	2,932,668	2,766,904	2,670,377	2,489,450	2,363,898	2,647,773	2,628,579	2,728,760	2,734,608
213000	204,037	140,042	132,832	97,623	114,613	183,913	290,205	390,892	458,097	471,161	405,777	450,949	467,370	469,460	531,484
213111	1,315,099	1,910,948	1,930,663	1,586,757	2,234,416	2,885,029	4,119,149	4,566,715	3,926,601	3,408,548	1,922,068	2,689,128	2,778,252	2,703,673	2,830,860
213112	2,706,700	3,706,640	4,287,678	3,915,442	4,505,522	6,292,056	7,937,172	9,434,180	9,993,472	9,576,632	7,168,509	8,911,050	10,293,537	9,410,384	10,079,866
221000	3,006,653	2,970,856	2,836,876	2,889,436	2,759,457	2,748,132	2,987,697	2,653,155	2,663,437	2,612,669	2,629,314	2,778,357	2,707,244	2,597,714	2,654,198
233000	0	0	0	0	120,314	131,057	131,176	51,899	16,766	0	0	0	0	0	0
234000	0	0	0	0	182,803	239,673	314,804	246,376	126,293	0	0	0	0	0	0
235000	0	0	0	0	11,470,321	10,937,721	13,266,431	15,975,887	117,572	0	0	0	0	0	0
236000	239,689	239,400	185,599	286,722	0	0	0	0	2,530,827	2,443,270	2,163,872	1,853,936	1,842,873	1,873,002	2,113,519
237000	829,703	716,670	745,143	333,555	0	0	0	0	8,875,745	6,801,460	5,598,196	5,709,863	5,416,473	5,027,113	5,098,269
238000	10,431,858	10,458,359	11,524,521	11,339,038	0	0	0	0	7,331,103	7,345,871	6,291,350	6,471,637	6,307,547	6,369,568	6,940,973
310000	642,493	600,195	517,993	466,728	433,126	474,724	451,967	408,210	0	0	0	0	0	0	0
311000	0	0	0	0	0	0	0	0	194,168	235,412	266,516	273,823	261,479	281,962	275,265
312000	0	0	0	0	0	0	0	0	158,416	148,371	154,115	147,845	203,429	147,823	159,825
313000	8,357	8,644	8,468	10,543	12,275	13,571	17,829	16,540	20,284	17,665	16,810	15,005	12,487	10,935	4,281
314000	39,930	44,975	41,120	31,083	27,591	29,638	29,532	28,663	29,249	24,719	22,197	27,237	26,597	25,535	29,440
315000	28,729	24,472	24,438	18,651	17,825	19,161	18,010	17,610	12,772	8,990	6,279	5,248	5,414	5,382	6,176
316000	29,157	28,257	25,889	24,532	23,641	23,263	10,856	9,424	9,053	8,228	7,668	6,881	6,930	7,742	8,200
321000	206,523	183,000	114,916	105,899	114,935	125,814	123,417	118,319	112,402	79,422	59,989	56,959	62,299	65,207	68,554
321110	417,249	370,574	404,240	361,572	314,694	298,158	293,793	273,838	174,130	145,846	100,546	114,683	113,219	147,829	185,443
322000	0	0	706	613	0	0	6	6	0	0	0	0	0	0	0
323000	248,074	226,510	193,655	191,187	182,586	156,189	141,944	107,636	96,552	86,966	75,958	77,901	66,072	77,170	80,964
324000	1,370,930	1,407,428	1,366,197	1,301,833	1,848,638	1,370,958	1,436,232	1,310,126	1,522,484	1,355,166	1,204,319	1,212,850	1,280,742	1,360,358	1,612,562
325000	3,259,649	3,016,168	2,745,685	2,355,521	1,380,581	2,221,776	2,125,500	2,114,485	2,023,342	1,960,732	2,065,242	2,195,020	1,907,132	2,199,783	2,111,930
326000	40,208	52,536	123,224	124,684	184,170	164,699	225,245	217,384	230,830	209,104	166,952	177,294	160,051	108,318	114,249
327000	622,389	588,942	569,244	562,276	557,887	541,518	569,216	571,024	597,206	606,200	597,936	579,912	588,242	572,464	573,233
331000	89,557	81,579	62,410	46,527	46,475	44,121	43,528	43,944	41,861	30,605	26,136	31,435	33,981	38,381	55,516
332000	710,199	753,283	711,586	725,429	769,948	898,354	994,399	1,059,289	1,054,188	987,804	809,701	888,857	974,259	889,662	901,228
333000	384,189	374,172	378,019	296,035	209,839	254,130	318,124	307,222	290,123	316,309	324,513	343,416	436,687	455,317	577,989
333300	120,504	99,852	110,322	117,107	117,148	110,763	107,621	108,026	96,438	67,666	76,266	77,427	89,195	97,827	92,537
334000	76,245	84,092	75,185	76,398	87,349	97,769	93,606	138,143	118,324	90,081	78,913	73,174	94,509	100,975	96,868
335000	178,967	195,094	201,534	169,529	198,553	212,880	280,696	283,159	302,217	328,906	300,910	333,320	346,058	414,704	408,957
336000	134,543	118,494	114,200	158,298	224,679	254,365	365,447	284,255	290,119	232,147	181,213	253,363	270,333	208,709	164,448
337000	95,728	99,929	95,672	90,269	90,183	99,680	103,575	104,323	109,872	90,156	75,232	65,241	62,266	57,800	63,530
339000	72,465	74,967	72,183	77,378	80,552	70,520	47,586	45,142	40,577	37,597	34,603	29,550	34,964	30,731	36,213
421000	0	0	0	0	113,428	135,577	136,789	104,939	41,564	0	0	0	0	0	0
422000	3,387,497	3,434,685	3,624,715	3,653,321	3,816,424	4,132,870	4,637,374	5,057,680	40,002	0	0	0	0	0	0
423000	223,368	255,271	204,437	119,434	0	0	0	0	3,538,882	3,691,983	3,487,605	3,593,976	3,882,275	3,916,048	3,995,871
424000	0	0	0	0	0	0	0	0	1,506,577	1,354,200	1,299,236	1,426,261	1,461,760	1,554,207	1,635,972
425000	0	0	0	0	0	0	0	0	169,674	159,823	149,013	148,815	156,748	152,241	184,146
441000	1,844,748	1,839,078	1,815,333	1,754,338	1,786,030	1,790,176	1,870,338	1,882,331	1,894,425	1,746,416	1,637,523	1,680,973	1,672,498	1,697,531	1,762,813
442000	232,698	249,373	234,662	230,719	235,686	254,691	255,442	255,371	247,766	209,712	193,667	190,691	180,375	179,827	179,643
443000	143,466	142,188	153,636	166,902	170,896	191,519	171,508	168,008	181,178	184,592	194,931	232,024	206,374	213,532	245,732
444000	508,548	557,974	630,436	820,818	911,307	1,018,707	987,887	782,724	849,392	837,315	713,776	738,505	745,371	768,312	793,656
444190	366,131	347,752	331,937	312,382	309,607	306,826	297,240	286,424	283,501	278,655	276,000	260,223	255,540	248,844	269,894
445000	1,177,069	1,043,183	948,666	866,894	871,474	780,469	820,990	822,675	786,600	748,353	768,556	741,014	710,509	654,656	717,123
445310	63,284	70,424	76,252	87,815	96,949	89,374	75,405	73,989	74,136	70,301	68,549	70,954	66,584	72,507	79,164
446000	163,707	195,772	212,277	216,069	260,370	305,199	337,359	348,662	283,659	235,676	240,004	243,958	257,068	263,372	261,162
447000	1,259,270	1,260,935	1,258,871	1,225,131	1,267,480	1,304,809	1,321,603	1,278,042	1,259,418	1,175,168	1,172,108	1,246,552	1,197,125	1,127,697	1,171,150
448000	231,116	232,548	284,327	324,637	345,176	343,366	345,581	307,297	317,378	252,630	242,182	248,756	234,250	247,444	243,972
449000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
451000	37,168	49,580	42,411	36,599	35,428	33,394	31,087	26,723	26,941	27,156	26,504	24,866	14,371	3,054	3,106
451100	121,576	141,308	142,486	148,263	135,017	137,358	160,310	150,600	168,988	153,263	144,701	144,224	136,127	143,252	174,561
451211	27,379	26,101	24,029	30,130	41,264	41,059	45,141	43,061	42,262	37,020	36,628	36,822	33,782	29,332	27,975
452000	773,343	695,858	612,036	569,270	400,072	486,960	514,647	569,620	628,656	586,703	600,291	575,640	483,120	465,523	447,010
453000	541,938	521,679	517,661	536,559	497,841	470,996	460,209	461,673	473,932	413,100	372,092	349,736	341,973	353,043	342,291
454000	315,620	364,162	366,862	376,929	382,555	399,655	415,712	397,474	400,114	343,133	319,176	332,517	352,410	374,916	341,091
455000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
456000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
457100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
457200	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
458000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
459100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
459200	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
459300	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
480000	281,933	431,983	425,910	330,416	337,288	219,591	218,238	210,527	0	0	0	0	0	0	0
481000	0	0	0	0	0	0	0	0	228,182	247,139	231,843	238,579	228,449	229,885	229,595

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Trended Payroll ($00's)
as of 6/30/2026
($000's)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	Fiscal Year 1999-00	Fiscal Year 2000-01	Fiscal Year 2001-02	Fiscal Year 2002-03	Fiscal Year 2003-04	Fiscal Year 2004-05	Fiscal Year 2005-06	Fiscal Year 2006-07	Fiscal Year 2007-08	Fiscal Year 2008-09	Fiscal Year 2009-10	Fiscal Year 2010-11	Fiscal Year 2011-12	Fiscal Year 2012-13	Fiscal Year 2013-14
482000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
483000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
484000	2,012,442	2,030,331	1,966,242	1,924,159	1,997,842	2,192,228	2,512,497	2,734,154	2,936,986	2,752,773	2,325,647	2,693,317	2,916,415	2,935,547	3,136,347
485000	185,723	175,808	176,396	182,437	170,759	178,187	202,790	238,371	206,504	198,319	196,624	208,103	203,212	176,858	190,600
486000	602,960	589,468	563,140	502,210	504,813	568,488	704,666	834,488	1,033,844	1,129,560	1,225,796	1,282,283	1,312,903	1,245,427	1,304,377
487000	6,981	7,390	5,892	3,861	3,227	2,234	3,333	3,829	3,675	3,468	2,623	2,890	2,229	2,337	2,688
488000	92,376	99,862	128,901	110,783	160,651	194,487	228,859	256,228	300,199	288,414	273,099	279,279	278,058	270,279	298,888
488100	152,467	160,711	165,342	186,434	226,638	210,673	205,121	181,241	168,387	166,357	163,519	179,380	179,677	167,476	167,517
488410	45,813	42,588	42,882	46,983	48,028	44,292	49,784	46,442	47,791	42,184	36,151	35,883	42,354	42,631	51,173
488490	6,280	8,649	9,768	8,882	10,544	6,925	8,019	8,922	9,204	9,491	14,392	20,746	18,334	16,358	16,447
492000	502,663	489,221	499,691	459,871	454,187	524,050	540,082	517,885	513,530	460,676	465,027	493,864	399,811	484,287	740,203
493000	28,190	24,962	19,969	25,213	18,436	13,215	254,441	456,250	349,977	267,566	236,656	225,722	215,721	212,978	268,613
510000	380,880	374,264	364,992	364,797	360,566	367,010	370,752	349,785	0	0	0	0	0	0	0
511000	0	0	0	0	0	0	0	0	335,991	292,417	260,778	259,969	242,505	247,167	265,959
512000	61,462	64,440	68,533	73,615	71,773	68,349	71,237	72,765	66,456	69,331	71,046	67,413	67,992	69,003	121,121
513000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
515000	178,877	149,032	168,088	146,168	158,477	163,421	146,338	133,638	112,606	127,184	117,747	110,144	115,158	115,521	134,346
515200	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
516000	0	0	0	0	0	0	0	0	3,167	0	0	0	0	0	0
517000	1,407,299	1,312,216	1,182,367	1,142,702	1,153,925	1,171,507	1,096,188	1,033,874	862,403	873,513	887,415	844,829	891,474	932,028	812,022
518000	0	0	0	0	0	0	0	0	34,576	17,067	22,383	40,102	41,072	65,651	89,163
519000	0	0	0	0	0	0	0	0	199,137	212,323	231,105	246,037	242,033	202,543	195,888
521000	46,542	10,223	0	0	0	0	0	0	0	0	0	0	0	0	0
522100	1,467,084	1,709,689	1,764,555	1,809,747	1,780,015	2,033,466	2,004,358	2,036,576	2,124,684	2,109,402	2,103,243	2,122,521	2,034,461	2,188,230	2,217,098
522200	99,351	122,629	166,845	138,791	141,761	128,241	144,130	156,402	150,764	163,681	183,969	173,873	177,799	204,531	201,841
522300	19,754	28,998	33,217	49,675	48,307	71,768	39,825	41,274	40,345	38,189	33,389	23,477	19,160	19,887	21,149
523000	161,470	130,627	265,364	144,685	246,581	279,723	301,078	281,668	253,352	256,588	291,733	356,680	378,007	389,477	433,320
524000	117,288	104,299	128,343	226,424	311,129	310,112	340,346	221,759	221,086	203,474	222,520	321,936	328,422	346,255	363,353
524200	178,341	232,079	290,881	369,441	412,474	363,168	323,307	367,247	335,932	340,342	356,444	355,031	334,728	399,342	442,468
525000	58,725	57,687	65,594	61,381	76,655	70,148	66,873	30,413	20,930	17,875	12,728	14,839	13,683	13,698	29,029
530000	600,798	780,633	948,188	1,035,501	1,043,329	1,249,339	1,451,309	1,646,171	0	0	0	0	0	0	0
531000	0	0	0	0	0	0	0	0	444,500	436,377	435,408	452,982	449,031	466,132	467,323
532000	0	0	0	0	0	0	0	0	1,176,079	1,174,651	897,092	1,047,760	968,902	1,162,390	1,422,861
532230	17,994	7,306	7,361	21,075	32,499	31,155	27,342	26,221	24,318	22,550	17,581	10,741	6,599	6,079	4,238
532282	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
532283	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
532291	95,672	106,516	106,394	117,781	123,349	132,866	140,695	138,402	133,657	117,913	120,484	126,242	118,023	136,723	125,222
533000	0	0	0	0	0	0	0	0	6,910	6,185	6,334	20,632	32,054	33,137	65,659
540000	1,650,874	1,878,610	2,169,910	2,231,344	2,329,161	2,501,352	2,814,192	3,150,402	0	0	0	0	0	0	0
541100	202,138	212,268	243,412	253,265	260,041	271,276	276,513	283,264	295,151	320,619	359,148	365,118	384,366	407,153	443,623
541200	0	0	0	0	0	0	0	0	3,026,869	3,141,357	3,058,476	3,320,230	3,231,666	3,409,409	3,481,538
541940	147,726	153,283	164,537	181,363	191,804	204,383	209,869	199,070	213,089	227,748	248,239	256,807	261,081	260,867	275,505
541990	0	0	0	0	0	0	0	0	166,896	139,564	111,641	132,724	151,513	205,328	244,565
550000	53,680	47,061	71,627	84,841	0	230,308	147,360	196,380	0	0	0	0	0	0	0
551000	0	0	0	0	0	0	0	0	182,686	130,307	133,352	160,746	150,311	143,577	151,991
561000	902,882	959,384	1,011,993	1,080,468	1,065,107	1,098,960	1,221,136	1,207,407	1,258,044	1,288,496	1,312,411	1,269,292	1,274,843	1,277,243	1,399,805
561110	61,663	98,505	94,947	87,960	91,760	103,222	105,099	99,284	112,008	100,940	104,563	169,872	209,442	202,380	148,134
562000	216,895	234,679	236,699	233,508	238,434	268,710	297,844	360,748	448,728	569,000	528,374	606,917	643,211	569,707	659,366
610000	5,246,840	5,323,442	5,516,407	3,969,770	3,961,217	3,943,827	4,166,707	4,391,222	0	0	0	0	0	0	0
611000	0	0	0	0	0	0	0	0	4,224,265	4,235,398	4,544,131	4,601,316	4,516,372	4,445,373	4,371,624
621000	2,121,201	2,333,961	2,589,393	2,818,756	3,027,287	3,108,075	3,108,930	3,072,517	3,007,865	3,076,448	3,447,448	3,809,313	3,827,071	4,097,763	4,338,501
621400	430,373	422,032	407,021	419,843	442,919	486,782	619,453	670,858	699,622	811,005	813,698	880,058	929,842	873,058	892,498
622000	5,379,020	5,555,916	5,703,242	5,702,032	5,876,057	6,221,629	6,489,422	6,231,828	6,353,570	6,619,720	6,883,257	7,089,458	7,011,675	7,086,499	7,217,738
623100	987,870	1,033,832	1,033,575	973,475	814,135	765,705	847,411	825,124	813,463	843,219	889,544	882,926	823,041	845,628	865,574
623200	233,106	300,523	306,169	341,157	357,257	350,490	291,362	266,003	244,841	236,866	231,385	222,786	218,812	199,454	187,597
623300	10,359	11,083	17,343	16,379	14,926	41,180	47,383	42,752	28,729	62,544	132,334	144,770	156,348	187,731	226,209
623900	401,085	427,707	443,255	479,117	563,440	602,792	696,706	695,292	698,455	734,103	646,853	659,441	638,128	624,040	590,286
624000	1,382,673	1,412,500	1,497,152	1,610,704	1,591,480	1,642,795	1,610,564	1,601,262	1,643,212	1,619,315	1,642,953	1,705,646	1,649,966	1,648,858	1,632,105
710000	427,910	423,802	409,299	405,756	439,643	436,982	488,416	569,567	0	0	0	0	0	0	0
711000	0	0	0	0	0	0	0	0	41,759	43,184	49,573	57,243	66,245	57,181	65,656
711211	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
711510	6,543	7,339	11,765	13,744	14,666	15,900	19,900	19,780	24,365	17,049	18,179	19,834	17,037	13,672	11,861
712000	130,848	135,650	140,261	138,700	140,913	142,487	151,547	144,013	142,151	138,243	135,087	135,586	133,481	130,328	137,562
713000	0	0	0	0	0	0	0	0	621,914	652,426	659,302	666,756	558,436	490,310	527,952
713930	5,579	5,707	5,894	5,125	5,507	4,204	4,680	4,874	6,918	6,110	6,313	5,833	8,204	7,422	8,409
721000	2,283,483	2,242,251	2,227,902	2,320,652	2,434,237	2,514,219	2,705,016	2,704,497	2,844,521	2,697,924	2,510,688	2,620,080	2,668,384	2,665,583	2,705,922
722000	3,685,384	3,639,382	3,597,959	3,641,606	3,729,858	3,833,701	3,863,600	3,804,626	3,889,141	3,722,876	3,584,819	3,589,721	3,552,879	3,679,236	3,830,130
722330	0	0	386	1,568	6,905	6,290	9,310	2,247	1,134	973	1,023	1,068	2,262	7,338	6,753
811000	480,783	502,869	629,895	585,830	587,644	686,828	923,467	1,444,307	1,429,760	1,516,941	1,271,348	1,368,974	1,579,501	1,693,546	1,465,729
811100		858,136	892,713	906,037	944,924	900,749	881,289	886,663	902,125	835,828	808,767	825,415	827,706	798,470	845,275
812000		349,866	364,649	379,919	413,528	401,606	393,450	394,231	386,967	373,990	359,062	355,765	346,721	343,827	359,280
813000		825,803	855,551	895,062	930,987	928,030	910,712	879,043	847,859	860,352	894,703	889,924	883,939	889,047	903,144
814110		0	0	1,459	992	0	0	0	0	0	0	0	0	0	1,701
910000		0	0	0	0	0	0	0	0	0	0	0	0	0	0
920000		5,604,423	6,330,989	6,356,908	6,195,491	6,296,736	6,252,008	6,073,496	6,191,208	5,960,117	6,328,856	6,467,380	6,299,530	6,209,840	5,999,025
930000		3,076,376	3,193,191	3,239,286	3,262,024	3,329,262	3,347,123	3,309,991	3,356,759	3,397,139	3,510,827	3,387,279	3,261,709	3,283,571	3,337,719
950000		1,734,218	1,848,833	2,014,551	2,056,891	2,105,446	2,189,065	2,279,943	2,391,121	2,490,539	2,604,503	2,547,097	2,469,606	2,559,765	2,501,447
960000		121,462	126,754	134,828	136,137	132,268	135,237	140,941	140,074	137,166	142,822	144,131	147,788	170,736	244,903
990000		0	0	0	0	0	0	0	0	0	0	0	0	0	0
999999	0	0	0	0	156,628	0	0	0	0	0	0	0	0	0	0
Total	99,255,474	116,237,820	119,569,938	120,208,240	122,296,358	128,745,618	139,352,971	145,990,735	150,112,237	144,746,453	137,260,444	143,914,194	144,233,498	144,189,141	147,790,736

Wyoming Department of Workforce Services
Trended Payroll ($00's)
as of 6/30/2026
($000's)

(1)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
	Fiscal Year 2014-15	Fiscal Year 2015-16	Fiscal Year 2016-17	Fiscal Year 2017-18	Fiscal Year 2018-19	Fiscal Year 2019-20	Fiscal Year 2020-21	Fiscal Year 2021-22	Fiscal Year 2022-23	Fiscal Year 2023-24	Fiscal Year 2024-25	Fiscal Year 2025-26	Total
000001	532,958	547,712	467,439	285,188	267,636	251,329	227,852	206,120	208,801	203,373	224,988	241,876	119,142,427
000002	1,318,912	1,393,686	1,548,186	1,967,042	1,930,454	1,876,604	1,910,965	1,886,951	1,902,861	2,048,748	2,106,387	2,031,554	37,255,232
000003	957,783	1,008,998	935,481	695,866	683,132	678,032	676,654	678,611	651,635	601,320	556,570	524,984	19,753,687
000004	314,166	324,702	303,127	262,616	270,176	314,596	284,648	284,251	312,726	335,549	345,564	360,500	7,459,560
000005	0	0	0	0	0	0	0	0	0	0	0	0	0
000010	10,466,839	10,459,338	10,070,394	9,315,820	8,202,061	8,008,624	7,898,988	7,830,835	7,852,224	7,799,976	7,885,230	7,461,808	256,939,454
000020	858,288	765,873	718,798	783,009	726,141	713,800	622,193	626,015	686,395	563,732	510,384	497,780	20,663,339
000030	528,093	541,986	548,566	544,343	439,451	510,682	567,714	611,390	495,440	440,842	403,513	410,229	14,103,168
000040	125,348	117,763	134,382	216,507	170,272	95,886	107,383	115,188	122,390	135,760	151,760	118,614	3,747,359
000050	422,912	345,246	495,544	475,718	417,988	334,190	447,120	611,623	619,365	647,641	532,025	552,464	12,817,363
111000	164,617	172,578	189,142	214,314	199,304	184,340	201,060	210,092	206,069	204,559	210,061	203,946	4,035,235
112000	799,227	827,574	855,822	854,154	857,941	889,170	992,509	910,308	928,832	917,064	937,058	972,413	21,926,854
113000	0	0	0	0	0	0	0	0	0	0	0	0	0
113300	22,921	24,918	29,678	28,433	25,938	24,854	27,077	23,325	19,026	19,853	18,288	17,763	924,083
114000	18,400	15,774	9,638	11,834	8,825	8,660	8,556	9,123	8,383	8,573	9,111	9,863	240,671
115000	122,598	113,060	123,674	123,284	122,229	114,663	117,854	121,170	92,512	116,969	142,345	141,794	2,583,251
211000	6,155,064	5,071,531	4,601,553	4,333,496	3,739,273	3,256,739	3,251,910	3,054,800	4,059,948	3,177,909	3,090,605	2,931,656	120,400,663
212100	8,086,588	6,713,931	6,997,018	7,258,318	6,104,890	6,148,404	5,205,438	4,802,326	5,180,479	5,010,985	4,269,523	4,113,872	188,095,576
212200	266,279	224,296	145,147	131,468	77,747	106,134	99,555	85,821	105,729	103,168	167,160	225,002	5,433,258
212300	2,659,722	2,610,103	2,648,388	2,915,635	2,303,616	2,645,593	2,437,087	1,597,327	1,682,255	2,319,029	3,049,200	2,673,979	71,329,331
213000	564,057	508,338	461,046	452,590	379,650	312,148	257,901	301,669	341,818	396,882	450,352	597,633	9,832,538
213111	2,420,799	881,401	971,340	1,637,887	1,729,604	1,293,724	400,796	784,736	1,085,837	1,037,369	1,102,844	930,446	55,084,688
213112	9,610,134	5,746,712	4,857,263	6,934,233	7,073,479	6,312,872	3,126,511	4,065,945	4,812,160	4,942,850	4,806,350	4,170,954	174,678,303
221000	2,700,474	2,723,696	2,844,897	2,879,818	2,600,140	2,792,586	2,726,297	2,695,817	2,999,229	2,788,772	2,418,329	2,632,795	74,298,048
233000	0	0	0	0	0	0	0	0	0	0	0	0	451,212
234000	0	0	0	0	0	0	0	0	0	0	0	0	1,109,948
235000	0	0	0	0	0	0	0	0	0	0	0	0	51,767,931
236000	2,278,446	2,395,714	2,215,834	2,190,715	2,241,491	2,284,932	2,435,833	2,665,840	2,869,578	3,102,016	3,133,656	3,555,622	47,142,384
237000	5,150,988	4,473,330	3,809,216	3,767,780	5,206,633	5,968,354	3,941,130	3,611,326	3,800,469	4,768,301	5,144,218	4,050,623	98,844,557
238000	7,315,285	6,851,770	6,575,292	6,416,993	6,458,662	6,688,638	6,362,505	6,927,754	7,362,175	7,481,863	7,985,614	8,414,834	175,653,212
310000	0	0	0	0	0	0	0	0	0	0	0	0	3,995,437
311000	286,252	261,957	289,862	324,240	299,822	238,459	278,998	318,011	324,938	320,727	356,903	338,656	5,427,451
312000	163,264	165,171	181,743	200,457	158,620	199,927	198,891	220,436	233,385	226,582	220,274	186,700	3,475,273
313000	4,844	5,227	4,968	5,185	5,135	4,978	5,973	6,786	6,710	7,014	7,245	7,116	264,875
314000	34,455	41,811	45,142	53,225	57,892	57,015	65,075	61,596	67,754	84,186	86,025	56,786	1,168,469
315000	6,060	6,545	5,100	4,075	4,033	5,414	6,347	3,450	2,404	3,225	3,267	3,037	272,114
316000	9,636	9,275	9,266	8,481	7,680	6,891	9,829	14,633	14,754	16,384	16,171	16,472	369,193
321000	70,449	90,218	75,639	63,769	56,465	58,077	72,123	81,049	104,413	90,048	74,658	61,997	2,496,561
321110	176,788	175,713	187,716	203,484	200,922	197,371	215,503	193,933	158,349	140,870	133,993	121,860	5,822,316
322000	0	0	0	0	0	0	0	0	0	0	0	0	1,331
323000	76,337	67,953	71,215	68,567	56,366	56,024	53,836	55,495	50,373	58,469	56,059	53,019	2,733,079
324000	1,642,105	1,813,908	1,804,450	1,818,319	1,613,790	1,188,064	1,622,722	1,926,302	1,067,096	1,564,499	1,519,510	1,465,487	40,007,076
325000	2,512,450	2,515,268	2,604,160	2,490,498	2,232,821	2,727,509	2,464,633	2,579,120	2,657,128	3,001,829	3,037,227	2,862,466	65,367,656
326000	90,435	102,724	103,217	126,048	122,377	144,557	138,266	171,488	200,867	192,730	162,741	181,499	4,035,897
327000	587,860	632,710	600,340	556,623	574,547	646,398	569,459	633,883	607,169	691,151	679,202	673,373	16,150,403
331000	49,458	43,275	46,204	51,036	57,477	65,018	76,922	99,795	87,167	92,767	97,967	95,619	1,578,760
332000	967,909	835,392	761,171	899,398	918,937	990,946	861,024	998,203	1,089,717	1,070,396	1,041,411	1,061,137	24,623,825
333000	465,951	383,724	258,941	270,314	330,714	273,145	202,914	231,612	222,655	232,846	181,968	180,081	8,500,949
333300	54,193	76,364	99,804	110,552	123,391	126,393	125,039	125,300	86,775	42,336	49,116	28,203	2,536,168
334000	122,985	97,091	101,743	173,370	218,071	190,550	114,502	168,123	199,435	225,538	251,903	233,886	3,478,829
335000	459,172	383,866	260,198	315,723	338,179	299,139	202,793	221,804	216,231	273,722	195,932	49,328	7,371,570
336000	139,615	100,673	154,296	253,490	196,837	155,193	160,677	159,146	113,540	140,790	153,012	172,864	5,154,746
337000	61,628	56,012	65,106	61,469	61,314	61,227	60,471	66,357	62,084	56,183	48,114	46,335	2,009,756
339000	40,857	39,085	35,679	34,980	35,313	38,666	38,457	51,561	54,202	52,142	53,905	54,563	1,314,439
421000	0	0	0	0	0	0	0	0	0	0	0	0	532,298
422000	0	0	0	0	0	0	0	0	0	0	0	0	31,784,568
423000	4,246,788	3,669,205	3,357,002	3,523,997	3,200,315	3,474,036	2,836,176	3,125,297	3,668,591	3,563,991	3,456,865	3,289,028	68,320,442
424000	1,608,912	1,568,640	1,701,883	1,753,888	1,641,736	1,591,666	1,605,846	3,861,265	1,589,901	1,526,799	1,451,480	1,478,096	31,618,325
425000	188,507	175,987	132,246	130,040	63,042	65,681	67,676	65,662	36,380	26,605	21,488	17,393	2,111,169
441000	1,816,440	1,814,386	1,803,124	1,804,814	1,676,328	1,720,460	1,819,258	1,844,436	1,945,632	2,795,738	1,883,704	1,831,037	49,429,907
442000	189,171	195,720	200,595	201,047	186,826	207,388	223,037	124,128	0	0	0	0	4,858,234
443000	252,553	237,617	224,695	203,276	177,102	167,936	170,129	97,914	0	0	0	0	4,297,706
444000	843,566	865,975	1,005,690	1,203,895	937,817	968,821	1,050,917	1,214,079	1,416,945	1,332,864	1,288,581	1,290,888	25,084,765
444190	277,806	286,604	280,526	267,898	246,384	253,992	279,916	158,745	0	0	0	0	6,482,829
445000	731,973	729,998	752,904	762,846	741,119	731,473	787,334	833,308	819,554	806,435	828,449	814,013	21,797,637
445310	83,431	90,975	99,425	101,382	92,290	99,359	94,886	104,927	112,304	115,075	119,913	107,911	2,357,563
446000	270,411	272,713	279,631	276,835	254,900	247,258	260,054	140,410	4,576	8,310	12,115	1,719	5,853,247
447000	1,152,040	1,171,231	1,218,527	1,235,545	1,103,800	1,428,489	1,229,659	655,790	75,163	74,840	73,972	42,390	27,986,804
448000	253,571	233,486	265,130	279,339	246,880	262,567	273,612	168,183	0	0	0	0	6,183,428
449000	0	0	0	0	0	0	0	241,159	451,452	448,657	444,684	425,047	2,010,999
451000	2,877	3,018	5,403	3,487	2,629	3,276	2,701	1,268	0	0	0	0	443,047
451100	195,204	224,124	210,865	193,120	197,279	356,378	256,011	133,826	0	0	0	0	3,968,841
451211	27,918	28,621	34,016	38,336	30,366	29,587	23,014	16,438	0	0	0	0	750,282
452000	476,006	510,541	477,319	392,949	331,610	312,971	310,237	230,434	102,316	101,345	98,199	101,826	11,854,503
453000	352,372	363,105	372,900	361,053	347,193	316,273	290,193	185,544	1,262	3,419	3,679	4,432	9,256,152
454000	364,278	380,522	389,420	548,279	430,120	508,494	587,920	336,032	1,955	1,427	1,539	1,640	9,033,952
455000	0	0	0	0	0	0	0	97,591	285,127	289,619	300,331	331,231	1,303,899
456000	0	0	0	0	0	0	0	131,522	329,502	308,752	298,800	304,386	1,372,961
457100	0	0	0	0	0	0	0	535,104	1,265,445	1,156,660	1,250,373	1,249,394	5,456,975
457200	0	0	0	0	0	0	0	47,609	97,888	89,645	84,452	86,350	405,945
458000	0	0	0	0	0	0	0	145,074	386,622	345,845	389,197	355,858	1,622,596
459100	0	0	0	0	0	0	0	146,719	287,166	274,905	247,154	240,811	1,196,756
459200	0	0	0	0	0	0	0	14,727	33,463	34,271	37,797	37,345	157,604
459300	0	0	0	0	0	0	0	113,296	295,942	312,223	310,812	304,433	1,336,707
480000	0	0	0	0	0	0	0	0	0	0	0	0	2,455,886
481000	232,397	243,007	260,445	269,471	252,864	245,506	215,241	243,264	253,345	245,675	262,106	285,832	4,642,825

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Trended Payroll ($00's)
as of 6/30/2026
($000's)

(1)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
	Fiscal Year 2014-15	Fiscal Year 2015-16	Fiscal Year 2016-17	Fiscal Year 2017-18	Fiscal Year 2018-19	Fiscal Year 2019-20	Fiscal Year 2020-21	Fiscal Year 2021-22	Fiscal Year 2022-23	Fiscal Year 2023-24	Fiscal Year 2024-25	Fiscal Year 2025-26	Total
482000	0	0	0	0	0	0	0	0	0	0	0	0	0
483000	0	0	0	0	0	0	0	0	2,481	9,941	10,137	10,242	32,801
484000	3,337,596	2,609,727	2,329,473	2,650,211	2,640,017	2,644,295	2,311,966	2,352,137	2,503,203	2,566,539	2,570,695	2,445,444	68,028,230
485000	231,559	179,572	182,508	173,916	136,343	133,647	105,485	116,799	141,125	137,107	144,367	118,415	4,691,534
486000	1,258,394	1,327,580	1,370,691	1,343,345	1,455,408	1,626,767	1,429,311	1,553,139	1,469,413	1,353,770	1,422,510	1,519,455	30,534,206
487000	2,916	2,546	2,931	3,710	4,732	4,167	4,806	5,266	4,753	4,390	5,420	6,827	109,124
488000	409,245	353,855	313,278	328,506	306,995	365,396	354,345	440,098	580,523	589,756	760,534	750,532	8,813,427
488100	180,276	192,656	211,092	232,406	242,612	247,438	279,793	306,389	312,833	298,262	345,987	366,784	5,897,467
488410	59,501	61,737	66,359	67,683	78,004	80,559	86,776	96,472	102,118	86,157	84,602	95,297	1,630,245
488490	17,904	24,187	40,349	40,363	44,529	51,393	46,864	45,208	44,777	43,188	37,496	25,962	635,177
492000	541,368	572,151	596,271	620,714	519,084	662,584	680,845	770,823	711,087	620,483	731,733	717,924	15,290,115
493000	302,789	323,111	335,961	343,739	346,753	326,765	382,046	487,840	611,896	605,941	598,519	602,491	7,885,761
510000	0	0	0	0	0	0	0	0	0	0	0	0	2,933,048
511000	277,513	267,102	284,774	282,464	247,004	211,670	172,642	108,114	0	0	0	0	3,756,071
512000	86,251	82,995	75,893	88,438	84,160	72,636	64,562	74,966	67,642	68,199	62,521	68,606	1,981,406
513000	0	0	0	0	0	0	0	98,410	218,343	203,478	193,723	209,076	923,030
515000	138,792	129,881	134,550	139,208	125,759	109,911	74,515	47,950	0	0	0	0	2,977,311
515200	0	0	0	0	0	0	0	0	0	0	0	0	0
516000	0	0	0	0	0	0	0	45,603	97,634	100,001	60,174	58,418	364,997
517000	781,799	836,251	861,171	877,104	760,364	705,923	707,416	612,258	684,421	718,341	665,442	715,724	24,529,978
518000	88,165	107,331	120,270	85,059	96,478	92,109	59,554	74,880	87,509	87,686	89,434	88,079	1,386,568
519000	197,491	202,157	203,537	194,490	178,171	197,778	186,437	140,174	185,701	189,274	193,973	188,161	3,786,411
521000	0	0	0	0	0	0	0	0	0	0	771	3,031	60,568
522100	2,230,325	2,197,705	2,504,027	2,535,013	2,312,598	2,608,677	2,888,356	3,144,557	2,740,985	2,396,567	2,438,213	2,442,925	59,945,077
522200	208,782	194,957	183,624	198,934	171,317	172,083	192,123	175,935	166,617	323,088	397,486	256,782	4,996,337
522300	21,768	19,112	30,181	27,250	19,721	56,674	105,421	98,119	52,652	41,760	44,940	23,175	1,069,187
523000	486,496	454,850	475,968	544,132	494,582	546,691	506,456	537,147	568,064	644,154	921,516	876,806	11,227,216
524000	379,043	353,684	390,305	392,563	341,471	410,524	378,529	492,903	539,635	556,527	473,646	489,301	8,964,879
524200	437,969	433,028	456,724	466,385	432,834	471,886	483,038	523,062	523,069	570,038	608,859	562,878	11,070,995
525000	16,775	19,320	21,193	21,969	24,223	27,769	42,675	42,549	41,624	50,051	52,216	47,663	1,018,284
530000	0	0	0	0	0	0	0	0	0	0	0	0	8,755,268
531000	492,667	524,843	556,266	588,467	560,209	649,940	731,089	779,002	863,662	813,653	885,300	879,380	11,476,231
532000	1,323,009	998,287	862,732	1,163,677	1,173,429	1,034,572	732,064	854,240	852,778	909,665	1,027,154	1,050,406	19,831,748
532230	5,527	4,420	1,928	0	0	0	0	0	0	0	0	0	274,934
532282	0	0	1,494	3,453	2,078	2,153	1,943	2,210	1,688	1,585	1,224	1,249	19,078
532283	0	0	65,380	131,412	113,157	130,448	138,604	112,957	95,994	25,590	61,793	86,991	962,326
532291	119,375	125,764	68,345	0	0	0	0	0	0	0	0	0	2,153,421
533000	79,192	51,947	49,745	54,189	46,280	50,510	33,772	35,212	36,230	36,288	36,831	37,866	718,973
540000	0	0	0	0	0	0	0	0	0	0	0	0	18,725,845
541100	453,761	448,673	470,701	469,492	445,624	433,076	479,807	533,431	495,720	621,607	499,928	518,967	10,448,141
541200	3,517,674	3,282,325	3,123,214	3,485,945	3,738,794	3,576,670	3,255,893	3,715,049	3,826,149	4,037,803	4,352,258	4,281,080	66,862,399
541940	293,510	308,691	308,929	342,251	340,964	337,328	354,863	411,794	372,481	396,692	419,594	403,672	7,486,142
541990	310,852	170,155	154,809	247,041	367,824	393,762	159,644	202,261	171,751	187,500	175,771	155,818	3,849,418
550000	0	0	0	0	0	0	0	0	0	0	0	0	831,258
551000	208,833	204,932	239,914	270,358	230,543	278,102	321,376	320,250	361,656	372,548	374,211	379,717	4,615,410
561000	1,474,228	1,653,217	1,707,260	1,904,740	1,887,609	1,973,181	1,964,671	2,191,587	2,272,781	2,260,461	2,343,263	2,394,780	41,655,246
561110	126,430	132,250	154,255	194,382	242,801	263,645	230,804	246,576	370,982	342,462	376,404	422,721	4,893,491
562000	597,646	457,997	452,598	546,974	488,021	508,603	415,558	465,092	460,459	428,463	466,625	490,804	11,891,659
610000	0	0	0	0	0	0	0	0	0	0	0	0	36,519,432
611000	4,204,660	5,559,364	5,751,594	5,651,095	5,368,376	5,131,794	5,350,352	5,336,910	5,377,166	5,589,659	5,607,302	5,535,119	95,401,870
621000	4,630,952	4,736,028	5,185,084	5,181,927	4,947,936	5,105,158	5,370,775	5,517,409	5,379,713	5,416,622	5,455,372	5,694,288	110,405,796
621400	989,444	1,060,128	1,060,396	1,086,928	833,471	1,050,614	1,061,702	1,085,021	953,033	835,154	933,382	1,054,353	21,802,688
622000	7,394,423	7,717,437	8,176,932	8,577,571	8,154,615	8,642,726	9,187,737	9,309,583	9,144,868	9,332,302	9,419,316	9,410,242	199,888,817
623100	830,606	887,105	999,004	1,006,725	872,137	952,504	919,264	949,133	889,027	874,071	809,379	811,735	24,045,214
623200	176,723	185,701	189,339	194,078	185,866	188,669	167,829	165,250	135,954	130,786	130,736	137,714	5,976,451
623300	238,537	249,960	265,943	274,341	247,643	259,327	258,088	261,384	291,510	295,140	285,556	286,322	4,353,822
623900	568,700	568,773	560,820	572,585	550,519	531,500	546,078	529,096	560,014	519,038	546,809	489,191	15,443,825
624000	1,631,214	1,708,042	1,798,419	1,867,215	1,808,174	1,856,249	1,902,207	1,906,734	1,978,231	1,857,898	1,860,853	1,880,701	45,947,120
710000	0	0	0	0	0	0	0	0	0	0	0	0	3,601,373
711000	60,503	57,950	61,501	71,209	70,775	67,658	61,524	75,929	70,353	71,639	90,345	86,583	1,226,810
711211	0	0	0	0	0	0	0	0	0	0	0	0	0
711510	15,374	15,059	14,127	18,266	18,101	20,064	22,802	22,561	22,549	21,019	16,011	17,650	455,217
712000	125,811	136,564	171,558	193,723	191,962	188,583	185,317	194,161	225,603	222,454	230,152	227,777	4,370,520
713000	600,040	602,491	703,958	750,893	660,145	634,486	692,904	866,240	944,200	975,060	1,048,757	1,049,849	13,706,121
713930	7,859	8,854	9,922	11,038	10,772	10,635	10,758	10,836	8,101	6,259	4,426	5,373	195,611
721000	2,795,085	2,867,487	3,003,823	3,083,372	3,011,094	2,828,621	2,915,967	3,489,378	3,649,608	3,688,600	3,655,971	3,451,301	76,585,665
722000	4,007,140	4,087,396	4,208,524	4,377,258	4,196,656	4,108,028	4,203,146	4,730,730	4,656,214	4,537,902	4,507,597	4,321,746	107,587,255
722330	12,052	14,291	21,915	15,218	32,987	12,088	20,651	23,744	28,450	30,853	25,825	29,515	314,848
811000	1,308,430	1,068,017	817,678	941,268	1,003,236	1,072,928	923,019	1,024,764	1,029,957	1,022,468	967,959	922,416	28,269,565
811100	872,794	867,500	953,244	1,003,715	987,738	1,006,781	1,220,605	1,129,069	1,162,668	1,210,743	1,201,769	1,242,964	24,973,685
812000	381,853	393,419	407,671	412,096	373,624	376,494	376,835	408,098	390,251	371,745	367,160	362,989	9,845,094
813000	929,812	933,380	985,655	1,006,531	951,829	964,484	967,557	1,012,500	1,030,967	1,044,882	1,081,278	1,097,957	24,400,988
814110	1,091	1,170	1,156	1,022	1,263	0	67	1,663	0	896	1,037	633	14,148
910000	0	0	0	0	0	0	0	0	0	0	0	0	0
920000	5,940,445	5,969,034	5,984,736	5,983,442	5,788,336	5,586,591	5,110,063	4,827,390	4,819,718	5,076,159	5,106,476	4,475,881	151,234,281
930000	3,280,227	3,340,388	3,303,751	3,331,633	3,295,249	3,154,792	3,102,112	3,193,945	3,310,948	3,225,263	3,245,177	3,189,341	85,265,081
950000	2,512,520	2,715,632	2,686,052	2,657,430	2,514,910	2,559,758	2,532,296	2,380,320	2,424,309	2,507,389	2,575,715	2,498,974	62,358,332
960000	151,186	179,084	200,920	195,102	193,942	170,017	214,402	209,249	188,089	196,354	245,929	236,059	4,435,578
990000	0	0	0	0	0	0	0	0	0	0	0	0	0
999999	0	0	0	0	0	0	0	0	0	0	0	0	156,628
Total	149,812,720	141,068,720	140,326,995	145,867,524	139,039,883	140,478,012	131,951,912	139,041,761	140,805,948	143,380,008	144,298,991	140,704,670	3,808,610,627

Wyoming Department of Workforce Services
Payroll ($00's)
as of 6/30/2026

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	Fiscal Year 1999-00	Fiscal Year 2000-01	Fiscal Year 2001-02	Fiscal Year 2002-03	Fiscal Year 2003-04	Fiscal Year 2004-05	Fiscal Year 2005-06	Fiscal Year 2006-07	Fiscal Year 2007-08	Fiscal Year 2008-09	Fiscal Year 2009-10	Fiscal Year 2010-11	Fiscal Year 2011-12	Fiscal Year 2012-13	Fiscal Year 2013-14
000001	0	0	0	472,703	335,667	281,062	306,013	315,238	337,377	363,628	356,066	357,531	374,947	372,318	372,376
000002	0	0	0	461,639	546,112	593,517	612,271	681,450	755,000	818,087	861,422	870,269	901,409	902,678	899,374
000003	0	0	0	341,332	409,339	455,712	447,831	483,756	526,504	577,650	620,008	629,078	641,015	644,748	654,978
000004	0	0	0	126,429	143,862	158,950	163,292	163,481	180,531	196,262	200,647	201,458	205,224	207,549	207,980
000005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
000010	3,427,487	3,690,297	4,024,991	4,419,409	4,571,734	4,839,909	5,149,949	5,901,803	6,503,047	6,882,628	6,800,002	6,834,602	6,861,141	7,009,126	7,081,282
000020	260,053	292,808	316,328	352,396	357,306	398,725	450,553	522,768	561,402	569,008	499,379	544,223	589,461	593,244	597,139
000030	201,363	202,067	246,144	259,400	273,570	286,107	317,952	341,343	351,301	255,368	232,860	287,734	334,231	355,315	369,640
000040	56,184	67,816	63,459	62,956	68,498	67,570	79,205	78,187	88,569	67,599	64,993	90,942	97,639	95,917	95,757
000050	172,675	175,413	182,872	190,692	243,960	231,590	265,193	291,726	353,594	325,475	190,849	253,447	330,273	233,765	279,826
111000	29,288	29,843	34,272	37,281	40,943	51,522	53,800	54,228	60,424	65,325	74,309	87,740	99,469	110,872	120,385
112000	300,622	316,411	323,972	329,180	339,762	352,537	378,782	403,278	433,092	442,228	457,215	463,504	485,736	498,415	512,948
113000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
113300	40,892	31,587	35,645	27,790	22,941	19,506	17,992	20,494	17,036	15,311	12,178	11,064	12,271	11,654	13,581
114000	0	0	0	0	0	635	2,163	893	4,134	9,962	10,939	11,877	10,806	10,129	11,137
115000	27,553	25,262	29,215	28,902	29,850	28,878	32,529	34,744	43,644	47,086	51,045	50,955	64,544	63,923	71,371
211000	1,219,500	2,117,545	1,863,325	1,733,207	1,894,407	2,196,507	2,569,801	2,987,036	3,247,038	3,258,593	3,173,313	3,339,125	3,546,415	3,817,840	3,740,792
212100	2,579,296	2,616,494	2,875,898	3,035,824	3,044,946	3,450,065	3,981,563	4,670,420	5,092,484	5,472,500	5,487,705	5,751,874	5,897,298	5,744,125	5,638,567
212200	153,958	122,350	92,862	76,195	77,340	90,706	95,063	98,847	101,479	108,871	149,233	188,210	214,474	240,564	211,902
212300	1,260,014	1,256,028	1,283,844	1,245,388	1,241,127	1,361,801	1,458,193	1,505,044	1,572,519	1,565,418	1,481,334	1,678,175	1,740,700	1,842,347	1,877,812
213000	79,182	56,658	56,408	43,009	51,884	86,923	144,297	212,624	269,762	296,276	254,280	285,814	309,502	316,960	364,962
213111	510,360	773,128	819,872	699,066	1,011,499	1,363,558	2,048,140	2,484,043	2,312,278	2,143,366	1,204,462	1,704,386	1,839,817	1,825,409	1,943,907
213112	1,050,409	1,499,626	1,820,798	1,724,998	2,039,607	2,973,829	3,946,553	5,131,677	5,884,908	6,021,986	4,492,139	5,647,878	6,816,596	6,353,505	6,921,685
221000	1,166,814	1,201,944	1,204,703	1,272,978	1,249,180	1,298,856	1,485,555	1,443,171	1,568,432	1,642,901	1,647,657	1,760,940	1,792,794	1,753,870	1,822,596
233000	0	0	0	0	54,465	61,942	65,224	28,230	9,873	0	0	0	0	0	0
234000	0	0	0	0	82,753	113,277	156,528	134,015	74,371	0	0	0	0	0	0
235000	0	0	0	0	5,192,505	5,169,521	6,596,389	8,690,007	69,235	0	0	0	0	0	0
236000	93,018	96,856	78,816	126,319	0	0	0	0	1,490,341	1,536,379	1,355,988	1,175,036	1,220,389	1,264,574	1,451,320
237000	321,989	289,949	316,431	146,952	0	0	0	0	5,226,706	4,276,900	3,508,104	3,618,946	3,586,902	3,394,100	3,500,901
238000	4,048,368	4,231,225	4,893,983	4,995,558	0	0	0	0	4,317,105	4,619,237	3,942,468	4,101,763	4,176,990	4,300,471	4,766,257
310000	249,337	242,826	219,970	205,623	196,072	224,370	224,729	222,044	0	0	0	0	0	0	0
311000	0	0	0	0	0	0	0	0	114,341	148,032	167,012	173,551	173,157	190,369	189,020
312000	0	0	0	0	0	0	0	0	93,287	93,299	96,576	93,705	134,715	99,804	109,749
313000	3,243	3,497	3,596	4,645	5,557	6,414	8,865	8,997	11,945	11,108	10,534	9,510	8,269	7,383	2,940
314000	15,496	18,196	17,462	13,694	12,490	14,008	14,684	15,591	17,224	15,544	13,910	17,263	17,613	17,240	20,216
315000	11,149	9,901	10,378	8,217	8,069	9,056	8,955	9,579	7,521	5,653	3,935	3,326	3,585	3,634	4,241
316000	11,315	11,432	10,994	10,808	10,702	10,995	5,398	5,126	5,331	5,174	4,805	4,361	4,589	5,227	5,631
321000	80,147	74,038	48,800	46,655	52,030	59,464	61,366	64,359	66,191	49,942	37,592	36,101	41,256	44,025	47,075
321110	161,925	149,926	171,664	159,295	142,459	140,919	146,081	148,953	102,541	91,711	63,007	72,687	74,976	99,808	127,341
322000	0	0	300	270	0	0	3	3	0	0	0	0	0	0	0
323000	96,272	91,641	82,237	84,230	82,655	73,820	70,578	58,548	56,857	54,686	47,599	49,374	43,754	52,102	55,597
324000	532,027	569,415	580,167	573,539	836,861	647,959	714,129	712,637	896,553	852,157	754,685	768,712	848,134	918,458	1,107,321
325000	1,264,996	1,220,276	1,165,978	1,037,755	624,976	1,050,083	1,056,850	1,150,164	1,191,496	1,232,949	1,294,182	1,391,217	1,262,943	1,485,203	1,450,229
326000	15,604	21,255	52,328	54,931	83,372	77,842	111,997	118,245	135,930	131,489	104,620	112,370	105,989	73,132	78,453
327000	241,535	238,273	241,734	247,718	252,550	255,939	283,028	310,606	351,680	381,191	374,696	367,552	389,546	386,504	393,630
331000	34,755	33,005	26,503	20,498	21,039	20,853	21,643	23,903	24,651	19,245	16,378	19,924	22,503	25,913	38,122
332000	275,612	304,762	302,181	319,597	348,548	424,591	494,439	576,195	620,785	621,152	507,398	563,363	645,175	600,663	618,859
333000	149,095	151,382	160,529	130,422	94,992	120,110	158,179	167,112	170,846	198,902	203,356	217,659	289,183	307,411	396,896
333300	46,765	40,398	46,849	51,593	53,032	52,350	53,512	58,760	56,790	42,550	47,792	49,074	59,067	66,049	63,544
334000	29,589	34,022	31,928	33,658	39,542	46,209	46,543	75,142	69,678	56,645	49,451	46,378	62,586	68,174	66,518
335000	69,453	78,931	85,583	74,688	89,883	100,614	139,569	154,023	177,968	206,823	188,565	211,260	229,167	279,991	280,824
336000	52,213	47,940	48,496	69,740	101,710	120,221	181,709	154,619	170,844	145,979	113,557	160,583	179,020	140,912	112,924
337000	37,150	40,429	40,628	39,769	40,825	47,112	51,500	56,746	64,701	56,692	47,144	41,350	41,234	39,024	43,625
339000	28,122	30,330	30,653	34,090	36,465	33,330	23,661	24,555	23,895	23,642	21,684	18,729	23,154	20,748	24,867
421000	0	0	0	0	51,348	64,078	68,015	57,081	24,476	0	0	0	0	0	0
422000	1,314,611	1,389,599	1,539,265	1,609,517	1,727,659	1,953,328	2,305,814	2,751,101	23,556	0	0	0	0	0	0
423000	86,684	103,277	86,816	52,618	0	0	0	0	2,083,960	2,321,596	2,185,504	2,277,884	2,570,924	2,643,955	2,743,902
424000	0	0	0	0	0	0	0	0	887,186	851,549	814,165	903,973	968,008	1,049,337	1,123,396
425000	0	0	0	0	0	0	0	0	99,917	100,500	93,379	94,320	103,802	102,787	126,450
441000	715,905	744,051	770,896	772,896	808,519	846,095	929,977	1,023,885	1,115,580	1,098,183	1,026,152	1,065,411	1,107,563	1,146,103	1,210,496
442000	90,305	100,891	99,651	101,646	106,693	120,375	127,012	138,908	145,903	131,871	121,361	120,861	119,448	121,412	123,358
443000	55,676	57,526	65,243	73,531	77,363	90,518	85,278	91,387	106,691	116,075	122,153	147,058	136,665	144,168	168,740
444000	197,356	225,744	267,720	361,622	412,540	481,474	491,201	425,759	500,186	526,521	447,287	468,069	493,600	518,733	544,991
444190	142,087	140,693	140,960	137,624	140,156	145,016	147,795	155,799	166,947	175,224	172,955	164,931	169,224	168,009	185,332
445000	456,794	422,049	402,859	381,921	394,508	368,875	408,216	447,490	463,209	470,580	481,615	469,659	470,514	441,997	492,437
445310	24,559	28,492	32,381	38,688	43,888	42,241	37,493	40,246	43,657	44,207	42,956	44,971	44,093	48,954	54,361
446000	63,531	79,205	90,145	95,192	117,867	144,247	167,743	189,653	167,040	148,198	150,398	154,622	170,236	177,818	179,336
447000	488,694	510,147	534,590	539,747	573,776	616,695	657,133	695,185	741,640	738,970	734,500	790,072	792,761	761,375	804,210
448000	89,691	94,084	120,742	143,023	156,258	162,286	171,831	167,153	186,896	158,859	151,763	157,663	155,125	167,064	167,532
449000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
451000	14,424	20,059	18,010	16,124	16,038	15,783	15,457	14,536	15,865	17,076	16,609	15,760	9,517	2,062	2,133
451100	47,181	57,170	60,508	65,319	61,121	64,920	79,710	81,918	99,513	96,375	90,677	91,410	90,146	96,718	119,868
451211	10,625	10,560	10,204	13,274	18,680	19,406	22,445	23,423	24,887	23,279	22,953	23,338	22,371	19,804	19,210
452000	300,117	281,529	259,906	250,799	181,109	230,153	255,895	309,842	370,200	368,931	376,172	364,844	319,932	314,302	306,955
453000	210,314	211,060	219,829	236,388	225,368	222,608	228,827	251,125	279,087	259,766	233,171	221,665	226,462	238,360	235,046
454000	122,485	147,332	155,791	166,061	173,179	188,890	206,702	216,204	235,617	215,769	200,011	210,751	233,373	253,128	234,222
455000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
456000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
457100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
457200	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
458000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
459100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
459200	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
459300	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
480000	109,412	174,771	180,866	145,569	152,687	103,786	108,513	114,515	0	0	0	0	0	0	0
481000	0	0	0	0	0	0	0	0	134,371	155,406	145,284	151,213	151,284	155,209	157,659

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Payroll ($00's)
as of 6/30/2026

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	Fiscal Year 1999-00	Fiscal Year 2000-01	Fiscal Year 2001-02	Fiscal Year 2002-03	Fiscal Year 2003-04	Fiscal Year 2004-05	Fiscal Year 2005-06	Fiscal Year 2006-07	Fiscal Year 2007-08	Fiscal Year 2008-09	Fiscal Year 2009-10	Fiscal Year 2010-11	Fiscal Year 2011-12	Fiscal Year 2012-13	Fiscal Year 2013-14
482000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
483000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
484000	780,983	821,428	834,981	847,713	904,404	1,036,118	1,249,274	1,487,230	1,729,518	1,731,001	1,457,364	1,707,041	1,931,311	1,981,961	2,153,680
485000	72,075	71,128	74,908	80,375	77,301	84,217	100,832	129,661	121,605	124,707	123,214	131,897	134,571	119,407	130,882
486000	233,995	238,486	239,142	221,255	228,524	268,686	350,377	453,916	608,805	710,291	768,144	812,719	869,432	840,861	895,695
487000	2,709	2,990	2,502	1,701	1,461	1,056	1,657	2,083	2,164	2,181	1,644	1,832	1,476	1,578	1,846
488000	35,849	40,402	54,739	48,807	72,725	91,921	113,794	139,374	176,780	181,361	171,137	177,009	184,136	182,481	205,242
488100	59,169	65,020	70,214	82,136	102,597	99,571	101,991	98,585	99,159	104,609	102,469	113,692	118,986	113,073	115,031
488410	17,779	17,230	18,210	20,699	21,742	20,934	24,754	25,262	28,143	26,526	22,654	22,743	28,048	28,783	35,140
488490	2,437	3,499	4,148	3,913	4,773	3,273	3,987	4,853	5,420	5,968	9,019	13,149	12,141	11,044	11,294
492000	195,072	197,928	212,198	202,602	205,606	247,683	268,542	281,701	302,405	289,683	291,409	313,014	264,763	326,971	508,286
493000	10,940	10,099	8,480	11,108	8,346	6,246	126,514	248,175	206,093	168,251	148,300	143,064	142,855	143,794	184,452
510000	147,811	151,419	154,997	160,716	163,225	173,461	184,347	190,264	0	0	0	0	0	0	0
511000	0	0	0	0	0	0	0	0	197,857	183,878	163,416	164,770	160,592	166,877	182,630
512000	23,852	26,071	29,103	32,432	32,491	32,304	35,421	39,580	39,134	43,597	44,521	42,727	45,026	46,588	83,172
513000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
515000	69,418	60,295	71,380	64,396	71,741	77,238	72,763	72,692	66,311	79,976	73,786	69,810	76,260	77,995	92,253
515200	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
516000	0	0	0	0	0	0	0	0	1,865	0	0	0	0	0	0
517000	546,141	530,894	502,102	503,432	522,371	553,692	545,051	562,371	507,848	549,283	556,098	535,458	590,353	629,267	557,603
518000	0	0	0	0	0	0	0	0	20,361	10,732	14,026	25,417	27,199	44,325	61,227
519000	0	0	0	0	0	0	0	0	117,267	133,513	144,822	155,940	160,279	136,749	134,513
521000	18,062	4,136	0	0	0	0	0	0	0	0	0	0	0	0	0
522100	569,342	691,703	749,333	797,307	805,796	961,082	996,615	1,107,786	1,251,174	1,326,436	1,317,995	1,345,267	1,347,263	1,477,403	1,522,446
522200	38,556	49,613	70,852	61,146	64,174	60,611	71,665	85,074	88,781	102,926	115,284	110,202	117,742	138,091	138,601
522300	7,666	11,732	14,106	21,885	21,868	33,920	19,802	22,451	23,758	24,014	20,923	14,880	12,688	13,427	14,523
523000	62,663	52,849	112,689	63,743	111,625	132,206	149,703	153,212	149,193	161,348	182,814	226,066	250,324	262,959	297,554
524000	45,517	42,197	54,502	99,754	140,845	146,569	169,228	120,625	130,192	127,949	139,442	204,045	217,488	233,777	249,509
524200	69,210	93,894	123,525	162,762	186,723	171,645	160,756	199,762	197,822	214,014	223,365	225,021	221,664	269,619	303,836
525000	22,790	23,339	27,855	27,042	34,701	33,154	33,251	16,543	12,325	11,240	7,976	9,405	9,061	9,248	19,934
530000	233,156	315,827	402,656	456,203	472,305	590,478	721,626	895,427	0	0	0	0	0	0	0
531000	0	0	0	0	0	0	0	0	261,755	274,403	272,848	287,103	297,358	314,713	320,903
532000	0	0	0	0	0	0	0	0	692,564	738,645	562,162	664,077	641,627	784,798	977,056
532230	6,983	2,956	3,126	9,285	14,712	14,725	13,595	14,263	14,320	14,180	11,017	6,808	4,370	4,104	2,910
532282	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
532283	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
532291	37,128	43,094	45,181	51,890	55,839	62,797	69,957	75,283	78,707	74,146	75,501	80,013	78,157	92,310	85,988
533000	0	0	0	0	0	0	0	0	4,069	3,889	3,969	13,077	21,227	22,373	45,087
540000	640,667	760,045	921,470	983,047	1,054,389	1,182,220	1,399,284	1,713,646	0	0	0	0	0	0	0
541100	78,445	85,879	103,367	111,579	117,718	128,214	137,489	154,080	173,807	201,612	225,060	231,414	254,535	274,893	304,629
541200	0	0	0	0	0	0	0	0	1,782,448	1,975,351	1,916,591	2,104,382	2,140,077	2,301,893	2,390,717
541940	57,329	62,015	69,872	79,902	86,828	96,598	104,352	108,283	125,483	143,213	155,559	162,766	172,893	176,127	189,185
541990	0	0	0	0	0	0	0	0	98,281	87,761	69,960	84,121	100,335	138,629	167,939
550000	20,832	19,040	30,417	37,378	0	108,851	73,271	106,820	0	0	0	0	0	0	0
551000	0	0	0	0	0	0	0	0	107,579	81,940	83,565	101,882	99,539	96,937	104,370
561000	350,388	388,146	429,751	476,014	482,164	519,404	607,178	656,763	740,831	810,233	822,421	804,485	844,228	862,342	961,224
561110	23,930	39,853	40,320	38,752	41,539	48,786	52,258	54,005	65,959	63,473	65,524	107,666	138,697	136,639	101,721
562000	84,172	94,946	100,516	102,875	107,937	127,001	148,095	196,227	264,245	357,799	331,105	384,668	425,948	384,643	452,776
610000	2,036,180	2,153,749	2,342,588	1,748,933	1,793,205	1,863,980	2,071,787	2,388,584	0	0	0	0	0	0	0
611000	0	0	0	0	0	0	0	0	2,487,565	2,663,307	2,847,575	2,916,342	2,990,836	3,001,333	3,001,925
621000	823,190	944,270	1,099,607	1,241,839	1,370,424	1,468,977	1,545,835	1,671,281	1,771,257	1,934,535	2,160,340	2,414,366	2,534,367	2,766,641	2,979,180
621400	167,018	170,745	172,845	184,967	200,505	230,069	308,007	364,910	411,990	509,977	509,903	557,786	615,761	589,453	612,864
622000	2,087,476	2,247,803	2,421,929	2,512,103	2,660,035	2,940,543	3,226,697	3,389,773	3,741,460	4,162,618	4,313,386	4,493,342	4,643,278	4,784,513	4,956,307
623100	383,370	418,266	438,916	428,877	368,551	361,897	421,353	448,822	479,028	530,234	557,432	559,604	545,035	570,933	594,376
623200	90,463	121,585	130,017	150,301	161,727	165,653	144,872	144,691	144,181	148,946	144,997	141,203	144,902	134,663	128,820
623300	4,020	4,484	7,365	7,216	6,757	19,463	23,560	23,255	16,918	39,329	82,927	91,756	103,537	126,748	155,334
623900	155,652	173,041	188,232	211,081	255,064	284,899	346,419	378,201	411,303	461,619	405,350	417,958	422,582	421,326	405,340
624000	536,584	571,467	635,778	709,616	720,448	776,438	800,811	870,999	967,647	1,018,259	1,029,555	1,081,049	1,092,642	1,113,241	1,120,741
710000	166,062	171,461	173,812	178,761	199,022	206,532	242,852	309,813	0	0	0	0	0	0	0
711000	0	0	0	0	0	0	0	0	24,591	27,155	31,065	36,281	43,869	38,606	45,085
711211	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
711510	2,539	2,969	4,996	6,055	6,639	7,515	9,895	10,759	14,348	10,721	11,392	12,571	11,282	9,231	8,145
712000	50,779	54,881	59,563	61,106	63,790	67,344	75,353	78,335	83,709	86,930	84,652	85,935	88,394	87,992	94,462
713000	0	0	0	0	0	0	0	0	366,230	410,259	413,151	422,594	369,808	331,037	362,536
713930	2,165	2,309	2,503	2,258	2,493	1,987	2,327	2,651	4,074	3,842	3,956	3,697	5,433	5,011	5,774
721000	886,168	907,166	946,097	1,022,393	1,101,956	1,188,301	1,344,999	1,471,098	1,675,068	1,696,511	1,573,320	1,660,623	1,767,060	1,799,692	1,858,114
722000	1,430,214	1,472,415	1,527,903	1,604,356	1,688,471	1,811,931	1,921,075	2,069,508	2,290,219	2,341,022	2,246,423	2,275,187	2,352,791	2,484,069	2,630,090
722330	0	0	164	691	3,126	2,973	4,629	1,222	668	612	641	677	1,498	4,954	4,637
811000	186,581	203,450	267,490	258,095	266,021	324,617	459,170	785,624	841,950	953,884	796,689	867,664	1,045,979	1,143,413	1,006,493
811100	328,824	347,183	379,098	399,166	427,758	425,723	438,198	482,296	531,239	525,586	506,813	523,153	548,124	539,094	580,437
812000	136,320	141,548	154,851	167,378	187,200	189,812	195,633	214,440	227,875	235,173	225,006	225,486	229,606	232,138	246,712
813000	311,115	334,102	363,317	394,331	421,449	438,617	452,828	478,151	499,283	541,007	560,665	564,039	585,363	600,248	620,175
814110	0	0	0	643	449	0	0	0	0	0	0	0	0	0	1,168
910000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
920000	2,124,510	2,267,428	2,688,507	2,800,617	2,804,640	2,976,041	3,108,649	3,303,649	3,645,849	3,747,846	3,965,971	4,099,065	4,171,681	4,192,629	4,119,436
930000	1,174,427	1,244,635	1,356,015	1,427,109	1,476,687	1,573,517	1,664,270	1,800,454	1,976,712	2,136,192	2,200,056	2,146,878	2,159,972	2,216,932	2,291,959
950000	652,909	701,627	785,122	887,536	931,135	995,102	1,088,456	1,240,164	1,408,072	1,566,103	1,632,109	1,614,366	1,635,425	1,728,248	1,717,704
960000	45,520	49,141	53,827	59,400	61,628	62,514	67,243	76,664	82,486	86,253	89,499	91,351	97,868	115,274	168,171
990000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
999999	0	0	0	0	70,904	0	0	0	0	0	0	0	0	0	0
Total	43,292,428	47,027,299	50,776,362	52,959,274	55,362,397	60,849,344	69,289,653	79,410,961	88,397,375	91,019,593	86,014,115	91,213,698	95,514,448	97,350,585	101,485,570

Wyoming Department of Workforce Services
Payroll ($00's)
as of 6/30/2026

(1)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
	Fiscal Year 2014-15	Fiscal Year 2015-16	Fiscal Year 2016-17	Fiscal Year 2017-18	Fiscal Year 2018-19	Fiscal Year 2019-20	Fiscal Year 2020-21	Fiscal Year 2021-22	Fiscal Year 2022-23	Fiscal Year 2023-24	Fiscal Year 2024-25	Fiscal Year 2025-26	Total
000001	374,543	389,610	325,446	199,351	194,371	190,123	174,538	163,355	176,301	180,410	206,875	231,060	47,328,277
000002	926,882	991,387	1,077,897	1,374,994	1,401,998	1,419,599	1,463,827	1,495,454	1,606,674	1,817,425	1,936,815	1,940,708	26,356,886
000003	673,094	717,742	651,312	486,422	496,127	512,912	518,327	537,815	550,206	533,426	511,764	501,508	13,122,605
000004	220,784	230,974	211,047	183,573	196,216	237,983	218,044	225,276	264,049	297,663	317,745	344,379	5,103,398
000005	0	0	0	0	0	0	0	0	0	0	0	0	0
000010	7,355,703	7,440,162	7,011,332	6,511,908	5,956,770	6,058,300	6,050,740	6,206,124	6,629,998	6,919,286	7,250,438	7,128,134	164,516,302
000020	603,173	544,797	500,450	547,336	527,362	539,970	476,609	496,132	579,555	500,082	469,296	475,520	13,165,075
000030	371,124	385,537	381,929	380,505	319,152	386,317	434,877	484,541	418,323	391,067	371,029	391,884	9,030,680
000040	88,090	83,770	93,561	151,342	123,660	72,535	82,257	91,290	103,339	120,431	139,543	113,310	2,408,419
000050	297,207	245,588	345,014	332,534	303,565	252,805	342,500	484,726	522,959	574,516	489,195	527,759	8,439,718
111000	115,687	122,762	131,687	149,809	144,745	139,448	154,015	166,503	173,993	181,463	193,150	194,826	2,817,789
112000	561,667	588,688	595,851	597,068	623,082	672,633	760,276	721,441	784,256	813,519	861,621	928,929	14,546,713
113000	0	0	0	0	0	0	0	0	0	0	0	0	0
113300	16,108	17,725	20,663	19,875	18,838	18,801	20,741	18,486	16,065	17,612	16,816	16,969	528,640
114000	12,931	11,221	6,710	8,272	6,409	6,551	6,554	7,230	7,078	7,605	8,377	9,422	171,035
115000	86,157	80,424	86,106	86,177	88,769	86,740	90,278	96,030	78,112	103,762	130,885	135,453	1,778,395
211000	4,325,549	3,607,591	3,203,749	3,029,184	2,715,657	2,463,632	2,491,011	2,421,002	3,428,002	2,819,094	2,841,800	2,800,560	76,851,274
212100	5,682,952	4,775,898	4,871,549	5,073,682	4,433,693	4,651,096	3,987,441	3,805,958	4,374,119	4,445,198	3,925,810	3,929,910	119,296,366
212200	187,131	159,551	101,056	91,898	56,464	80,287	76,261	68,016	89,272	91,519	153,703	214,940	3,392,152
212300	1,869,153	1,856,675	1,843,893	2,038,076	1,673,007	2,001,318	1,866,844	1,265,920	1,420,406	2,057,189	2,803,728	2,554,405	45,620,358
213000	396,398	361,602	320,995	316,368	275,722	236,131	197,556	239,080	288,613	352,070	414,097	570,909	6,798,081
213111	1,701,247	626,977	676,278	1,144,909	1,256,130	978,666	307,016	621,922	916,822	920,240	1,014,061	888,838	33,736,398
213112	6,753,643	4,087,875	3,381,783	4,847,141	5,137,134	4,775,511	2,394,953	3,222,359	4,063,130	4,384,756	4,419,421	3,984,439	113,778,339
221000	1,897,792	1,937,478	1,980,709	2,013,039	1,888,359	2,112,513	2,088,383	2,136,499	2,532,389	2,473,894	2,223,645	2,515,063	48,112,154
233000	0	0	0	0	0	0	0	0	0	0	0	0	219,734
234000	0	0	0	0	0	0	0	0	0	0	0	0	560,944
235000	0	0	0	0	0	0	0	0	0	0	0	0	25,717,657
236000	1,601,207	1,704,171	1,542,735	1,531,345	1,627,889	1,728,487	1,865,883	2,112,742	2,422,918	2,751,770	2,881,384	3,396,623	35,056,191
237000	3,619,922	3,182,066	2,652,099	2,633,739	3,781,332	4,514,893	3,018,963	2,862,062	3,208,912	4,229,916	4,730,089	3,869,489	70,491,361
238000	5,140,909	4,873,949	4,577,930	4,485,581	4,690,621	5,059,768	4,873,771	5,490,411	6,216,226	6,637,092	7,342,741	8,038,543	115,820,969
310000	0	0	0	0	0	0	0	0	0	0	0	0	1,784,971
311000	201,167	186,341	201,811	226,649	217,746	180,388	213,716	252,032	274,360	284,514	328,171	323,512	4,045,890
312000	114,736	117,493	126,535	140,122	115,198	151,239	152,353	174,701	197,058	200,999	202,541	178,351	2,592,462
313000	3,404	3,718	3,459	3,624	3,730	3,766	4,575	5,378	5,665	6,222	6,662	6,798	163,504
314000	24,214	29,742	31,429	37,205	42,044	43,130	49,848	48,816	57,208	74,681	79,100	54,247	812,296
315000	4,259	4,656	3,551	2,848	2,929	4,096	4,862	2,734	2,030	2,860	3,004	2,901	147,929
316000	6,772	6,598	6,451	5,929	5,577	5,213	7,529	11,597	12,458	14,534	14,869	15,735	225,151
321000	49,509	64,176	52,662	44,576	41,008	43,934	55,247	64,233	88,161	79,881	68,647	59,224	1,520,299
321110	124,240	124,992	130,694	142,239	145,920	149,305	165,078	153,697	133,701	124,964	123,206	116,411	3,487,741
322000	0	0	0	0	0	0	0	0	0	0	0	0	576
323000	53,647	48,338	49,582	47,929	40,936	42,381	41,239	43,981	42,533	51,868	51,546	50,648	1,564,578
324000	1,154,010	1,290,308	1,256,316	1,271,035	1,172,020	898,737	1,243,029	1,526,641	900,998	1,387,853	1,397,184	1,399,954	26,210,837
325000	1,765,656	1,789,215	1,813,100	1,740,898	1,621,592	2,063,285	1,887,944	2,044,014	2,243,537	2,662,895	2,792,719	2,734,463	43,038,615
326000	63,554	73,072	71,863	88,110	88,877	109,354	105,914	135,908	169,601	170,969	149,639	173,383	2,677,801
327000	413,126	450,073	417,976	389,088	417,267	488,982	436,214	502,368	512,661	613,113	624,524	643,261	10,624,834
331000	34,757	30,783	32,169	35,675	41,743	49,185	58,924	79,090	73,599	82,293	90,081	91,343	1,068,575
332000	680,210	594,249	529,952	628,694	667,381	749,623	659,557	791,100	920,099	949,539	957,573	1,013,685	16,364,981
333000	327,453	272,959	180,283	188,954	240,182	206,627	155,435	183,558	187,998	206,555	167,319	172,028	5,405,425
333300	38,085	54,321	69,487	77,277	89,613	95,613	95,782	99,303	73,268	37,556	45,162	26,942	1,590,534
334000	86,429	69,065	70,837	121,188	158,375	144,145	87,710	133,242	168,392	200,072	231,624	223,427	2,450,570
335000	322,689	273,060	181,158	220,696	245,603	226,290	155,342	175,785	182,574	242,816	180,159	47,123	4,820,637
336000	98,116	71,613	107,426	177,193	142,953	117,399	123,081	126,127	95,867	124,893	140,694	165,134	3,290,965
337000	43,310	39,844	45,329	42,968	44,530	46,317	46,322	52,589	52,420	49,840	44,240	44,263	1,239,900
339000	28,713	27,803	24,841	24,452	25,646	29,250	29,458	40,863	45,765	46,255	49,566	52,123	822,659
421000	0	0	0	0	0	0	0	0	0	0	0	0	264,998
422000	0	0	0	0	0	0	0	0	0	0	0	0	14,614,450
423000	2,984,484	2,610,058	2,337,253	2,463,331	2,324,238	2,628,011	2,172,552	2,476,873	3,097,562	3,161,583	3,178,574	3,141,951	49,733,590
424000	1,130,683	1,115,839	1,184,906	1,225,996	1,192,316	1,204,051	1,230,101	3,060,145	1,342,427	1,354,409	1,334,630	1,412,000	23,385,116
425000	132,476	125,187	92,074	90,900	45,785	49,686	51,841	52,039	30,717	23,601	19,758	16,615	1,451,833
441000	1,276,526	1,290,648	1,255,393	1,261,594	1,217,438	1,301,480	1,393,578	1,461,760	1,642,787	2,480,074	1,732,058	1,749,158	32,444,206
442000	132,942	139,224	139,661	140,535	135,683	156,883	170,849	98,374	0	0	0	0	2,883,847
443000	177,485	169,027	156,440	142,093	128,621	127,039	130,321	77,599	0	0	0	0	2,646,697
444000	592,827	616,004	700,194	841,542	681,092	732,886	805,017	962,186	1,196,393	1,182,371	1,184,845	1,233,162	17,091,323
444190	195,232	203,873	195,311	187,265	178,937	192,138	214,420	125,809	0	0	0	0	3,845,738
445000	514,403	519,278	524,196	533,242	538,240	553,339	603,110	660,417	691,988	715,381	761,755	777,612	13,965,683
445310	58,632	64,714	69,223	70,868	67,026	75,162	72,684	83,157	94,824	102,082	110,259	103,085	1,582,902
446000	190,035	193,992	194,688	193,512	185,122	187,044	199,205	111,278	3,864	7,372	11,139	1,643	3,574,126
447000	809,611	833,145	848,378	863,666	801,638	1,080,612	941,937	519,729	63,464	66,390	68,017	40,494	16,916,576
448000	178,200	166,088	184,592	195,263	179,297	198,624	209,590	133,289	0	0	0	0	3,694,914
449000	0	0	0	0	0	0	0	191,124	381,181	397,999	408,886	406,040	1,785,231
451000	2,022	2,147	3,762	2,438	1,909	2,478	2,069	1,005	0	0	0	0	227,283
451100	137,182	159,429	146,811	134,994	143,274	269,590	196,108	106,060	0	0	0	0	2,496,003
451211	19,620	20,359	23,683	26,797	22,053	22,382	17,629	13,028	0	0	0	0	450,011
452000	334,519	363,169	332,325	274,678	240,833	236,754	237,646	182,624	86,390	89,903	90,294	97,273	7,057,093
453000	247,634	258,292	259,625	252,382	252,150	239,252	222,292	147,048	1,066	3,033	3,383	4,234	5,389,466
454000	256,001	270,681	271,127	383,256	312,376	384,662	450,355	266,314	1,651	1,266	1,415	1,567	5,560,185
455000	0	0	0	0	0	0	0	77,343	240,746	256,918	276,154	316,419	1,167,580
456000	0	0	0	0	0	0	0	104,235	278,213	273,891	274,745	290,774	1,221,858
457100	0	0	0	0	0	0	0	424,083	1,068,474	1,026,062	1,149,713	1,193,524	4,861,856
457200	0	0	0	0	0	0	0	37,732	82,652	79,524	77,654	82,488	360,049
458000	0	0	0	0	0	0	0	114,975	326,443	306,796	357,866	339,945	1,446,023
459100	0	0	0	0	0	0	0	116,278	242,468	243,866	227,257	230,043	1,059,912
459200	0	0	0	0	0	0	0	11,672	28,254	30,402	34,755	35,675	140,757
459300	0	0	0	0	0	0	0	89,790	249,878	276,970	285,791	290,819	1,193,248
480000	0	0	0	0	0	0	0	0	0	0	0	0	1,090,119
481000	163,320	172,861	181,330	188,364	183,643	185,719	164,877	192,792	213,911	217,936	241,005	273,050	3,429,236

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Payroll ($00's)
as of 6/30/2026

(1)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
	Fiscal Year 2014-15	Fiscal Year 2015-16	Fiscal Year 2016-17	Fiscal Year 2017-18	Fiscal Year 2018-19	Fiscal Year 2019-20	Fiscal Year 2020-21	Fiscal Year 2021-22	Fiscal Year 2022-23	Fiscal Year 2023-24	Fiscal Year 2024-25	Fiscal Year 2025-26	Total
482000	0	0	0	0	0	0	0	0	0	0	0	0	0
483000	0	0	0	0	0	0	0	0	2,095	8,819	9,321	9,784	30,019
484000	2,345,538	1,856,407	1,621,854	1,852,540	1,917,319	2,000,336	1,770,999	1,864,125	2,113,570	2,276,753	2,363,745	2,336,090	44,973,284
485000	162,731	127,737	127,068	121,570	99,020	101,101	80,803	92,566	119,158	121,627	132,745	113,120	2,976,025
486000	884,352	944,363	954,319	939,020	1,056,994	1,230,604	1,094,873	1,230,900	1,240,694	1,200,916	1,307,992	1,451,509	21,276,864
487000	2,049	1,811	2,041	2,594	3,436	3,152	3,681	4,174	4,013	3,894	4,984	6,522	71,232
488000	287,602	251,712	218,114	229,631	222,956	276,412	271,433	348,788	490,162	523,167	699,308	716,970	6,412,013
488100	126,691	137,044	146,969	162,455	176,197	187,180	214,325	242,820	264,139	264,586	318,134	350,383	4,037,226
488410	41,815	43,916	46,201	47,311	56,651	60,941	66,471	76,456	86,223	76,429	77,791	91,035	1,129,888
488490	12,582	17,205	28,092	28,215	32,339	38,877	35,898	35,829	37,808	38,311	34,477	24,801	463,352
492000	380,453	406,995	415,143	433,889	376,986	501,226	521,537	610,896	600,403	550,425	672,826	685,820	10,264,463
493000	212,789	229,842	233,907	240,279	251,831	247,188	292,653	386,625	516,652	537,525	550,336	575,549	5,841,893
510000	0	0	0	0	0	0	0	0	0	0	0	0	1,326,240
511000	195,026	190,001	198,269	197,447	179,388	160,123	132,246	85,683	0	0	0	0	2,558,202
512000	60,614	59,038	52,839	61,820	61,121	54,947	49,456	59,413	57,113	60,498	57,488	65,538	1,295,903
513000	0	0	0	0	0	0	0	77,992	184,357	180,503	178,127	199,727	820,707
515000	97,538	92,390	93,678	97,309	91,333	83,145	57,079	38,002	0	0	0	0	1,746,787
515200	0	0	0	0	0	0	0	0	0	0	0	0	0
516000	0	0	0	0	0	0	0	36,141	82,437	88,710	55,330	55,806	320,289
517000	549,419	594,860	599,575	613,110	552,217	534,011	541,891	485,229	577,889	637,233	611,871	683,719	15,172,987
518000	61,959	76,349	83,736	59,458	70,067	69,678	45,619	59,344	73,888	77,786	82,234	84,140	1,047,545
519000	138,789	143,803	141,709	135,952	129,397	149,613	142,813	111,091	156,796	167,903	178,358	179,747	2,759,055
521000	0	0	0	0	0	0	0	0	0	0	709	2,896	25,803
522100	1,567,389	1,563,319	1,743,384	1,772,015	1,679,531	1,973,391	2,212,522	2,492,137	2,314,341	2,125,973	2,241,927	2,333,684	40,286,560
522200	146,724	138,681	127,845	139,058	124,419	130,176	147,169	139,433	140,683	286,608	365,487	245,299	3,444,901
522300	15,298	13,595	21,013	19,048	14,323	42,872	80,754	77,762	44,456	37,045	41,322	22,138	707,269
523000	341,891	323,554	331,384	380,357	359,192	413,556	387,953	425,702	479,643	571,423	847,330	837,597	8,068,530
524000	266,377	251,590	271,743	274,408	247,994	310,550	289,959	390,637	455,639	493,690	435,516	467,421	6,277,163
524200	307,788	308,031	317,986	326,011	314,347	356,968	370,014	414,539	441,652	505,676	559,844	537,708	7,584,181
525000	11,789	13,743	14,755	15,356	17,592	21,006	32,690	33,721	35,145	44,400	48,012	45,531	631,606
530000	0	0	0	0	0	0	0	0	0	0	0	0	4,087,678
531000	346,228	373,343	387,290	411,348	406,853	491,662	560,025	617,378	729,230	721,784	814,030	840,056	8,728,309
532000	929,761	710,123	600,662	813,429	852,206	782,625	560,772	677,006	720,040	806,955	944,464	1,003,434	14,462,406
532230	3,884	3,144	1,342	0	0	0	0	0	0	0	0	0	145,724
532282	0	0	1,040	2,414	1,509	1,629	1,488	1,752	1,425	1,406	1,126	1,193	14,982
532283	0	0	45,520	91,859	82,181	98,680	106,173	89,521	81,052	22,700	56,818	83,101	757,606
532291	83,892	89,461	47,584	0	0	0	0	0	0	0	0	0	1,226,928
533000	55,653	36,952	34,634	37,879	33,611	38,210	25,870	27,907	30,591	32,191	33,866	36,173	537,226
540000	0	0	0	0	0	0	0	0	0	0	0	0	8,654,768
541100	318,886	319,160	327,717	328,182	323,636	327,610	367,539	422,757	418,559	551,422	459,682	495,760	7,243,631
541200	2,472,090	2,334,854	2,174,482	2,436,732	2,715,310	2,705,651	2,494,061	2,944,266	3,230,595	3,581,898	4,001,884	4,089,641	49,792,922
541940	206,268	219,585	215,086	239,239	247,626	255,179	271,830	326,357	314,503	351,902	385,816	385,621	5,209,416
541990	218,455	121,038	107,783	172,685	267,133	297,870	122,290	160,297	145,017	166,329	161,620	148,850	2,836,394
550000	0	0	0	0	0	0	0	0	0	0	0	0	396,609
551000	146,760	145,777	167,036	188,984	167,432	210,376	246,178	253,806	305,363	330,484	344,085	362,737	3,544,832
561000	1,036,032	1,176,002	1,188,649	1,331,444	1,370,881	1,492,656	1,504,966	1,736,885	1,919,015	2,005,234	2,154,621	2,287,691	28,959,649
561110	88,850	94,075	107,397	135,876	176,335	199,440	176,799	195,417	313,237	303,795	346,102	403,818	3,560,264
562000	420,003	325,792	315,113	382,344	354,427	384,744	318,323	368,597	388,787	380,085	429,060	468,856	8,099,084
610000	0	0	0	0	0	0	0	0	0	0	0	0	16,399,006
611000	2,954,878	3,954,607	4,004,445	3,950,207	3,898,798	3,882,059	4,098,447	4,229,629	4,540,191	4,958,535	5,155,893	5,287,602	70,824,174
621000	3,254,460	3,368,934	3,610,022	3,622,251	3,593,453	3,861,910	4,114,092	4,372,679	4,542,342	4,805,035	5,016,194	5,439,653	76,327,133
621400	695,344	754,113	738,282	759,780	605,311	794,760	813,280	859,906	804,690	740,858	858,241	1,007,205	15,038,568
622000	5,196,524	5,489,734	5,693,043	5,995,861	5,922,312	6,537,981	7,037,940	7,378,068	7,721,436	8,278,599	8,661,025	8,989,439	135,483,226
623100	583,719	631,035	695,539	703,717	633,392	720,543	704,170	752,211	750,647	775,380	744,221	775,436	15,576,704
623200	124,194	132,097	131,824	135,663	134,985	142,723	128,559	130,965	114,792	116,019	120,212	131,555	3,640,610
623300	167,635	177,807	185,158	191,769	179,851	196,173	197,699	207,153	246,135	261,816	262,568	273,519	3,259,952
623900	399,661	404,592	390,461	400,246	399,816	402,065	418,303	419,321	472,846	460,434	502,789	467,315	10,075,917
624000	1,146,356	1,215,001	1,252,117	1,305,213	1,313,191	1,404,200	1,457,118	1,511,132	1,670,312	1,648,124	1,711,047	1,796,600	30,475,688
710000	0	0	0	0	0	0	0	0	0	0	0	0	1,648,315
711000	42,519	41,222	42,819	49,776	51,400	51,181	47,128	60,175	59,402	63,551	83,071	82,711	921,610
711211	0	0	0	0	0	0	0	0	0	0	0	0	0
711510	10,804	10,712	9,836	12,768	13,146	15,178	17,467	17,880	19,040	18,646	14,722	16,861	306,116
712000	88,415	97,144	119,444	135,415	139,413	142,658	141,955	153,878	190,487	197,337	211,624	217,591	2,958,586
713000	421,686	428,577	490,118	524,886	479,432	479,971	530,774	686,516	797,232	864,967	964,328	1,002,903	10,347,007
713930	5,523	6,298	6,908	7,715	7,823	8,045	8,241	8,588	6,840	5,552	4,069	5,133	131,216
721000	1,964,281	2,039,763	2,091,358	2,155,327	2,186,815	2,139,773	2,233,673	2,765,416	3,081,534	3,272,123	3,361,652	3,296,967	51,487,247
722000	2,816,068	2,907,535	2,930,110	3,059,774	3,047,833	3,107,608	3,219,671	3,749,217	3,931,458	4,025,531	4,144,718	4,128,488	71,213,686
722330	8,470	10,166	15,258	10,638	23,957	9,144	15,819	18,817	24,022	27,369	23,746	28,195	242,094
811000	919,516	759,725	569,294	657,961	728,603	811,640	707,046	812,150	869,641	907,022	890,035	881,168	18,920,921
811100	613,367	617,089	663,679	701,613	717,347	761,601	935,001	894,815	981,694	1,074,039	1,105,022	1,187,382	17,235,342
812000	268,352	279,855	283,834	288,062	271,345	284,807	288,661	323,427	329,507	329,771	337,602	346,757	6,641,159
813000	653,437	663,952	686,245	703,582	691,269	729,605	741,163	802,431	870,493	926,905	994,231	1,048,859	16,676,861
814110	767	832	805	714	917	0	51	1,318	0	794	953	604	10,016
910000	0	0	0	0	0	0	0	0	0	0	0	0	0
920000	4,174,723	4,246,022	4,166,766	4,182,522	4,203,795	4,226,100	3,914,382	3,825,822	4,069,512	4,503,013	4,695,386	4,275,731	100,500,294
930000	2,305,221	2,376,157	2,300,178	2,328,865	2,393,184	2,386,512	2,376,263	2,531,278	2,795,587	2,861,101	2,983,927	3,046,721	57,530,809
950000	1,765,705	1,931,742	1,870,116	1,857,587	1,826,461	1,936,386	1,939,776	1,886,461	2,046,956	2,224,282	2,368,360	2,387,226	42,625,135
960000	106,248	127,390	139,887	136,379	140,851	128,613	164,235	165,835	158,812	174,184	226,130	225,503	3,100,907
990000	0	0	0	0	0	0	0	0	0	0	0	0	0
999999	0	0	0	0	0	0	0	0	0	0	0	0	70,904
Total	105,282,781	100,348,047	97,700,169	101,963,752	100,978,104	106,267,694	101,077,078	110,193,931	118,888,999	127,191,078	132,682,369	134,412,699	2,487,227,171

Wyoming Department of Workforce Services
Trended Calendar Year Payroll ($00's)
as of 6/30/2026

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Calendar Year 2021	Calendar Year 2022	Calendar Year 2023	Calendar Year 2024	Calendar Year 2025	Total	Trended Calendar Year 2021	Trended Calendar Year 2022	Trended Calendar Year 2023	Trended Calendar Year 2024	Trended Calendar Year 2025	Total
000001	169,309	168,732	180,394	192,855	217,346	928,636	218,418	206,482	209,554	213,478	230,737	1,078,670
000002	1,479,874	1,553,064	1,698,243	1,890,052	1,950,116	8,571,349	1,909,120	1,900,524	1,972,756	2,092,171	2,070,270	9,944,841
000003	533,682	547,370	542,749	522,617	502,186	2,648,604	688,479	669,830	630,482	578,505	533,127	3,100,424
000004	221,625	242,738	285,383	310,872	333,073	1,393,690	285,908	297,045	331,514	344,116	353,595	1,612,177
000005	0	0	0	0	0	0	0	0	0	0	0	0
000010	6,115,179	6,254,086	6,877,866	7,164,947	7,271,570	33,683,648	7,888,925	7,653,284	7,989,642	7,931,155	7,719,598	39,182,605
000020	484,131	525,562	556,987	503,127	455,709	2,525,516	624,556	643,143	647,022	556,931	483,787	2,955,439
000030	474,614	452,441	412,584	369,266	388,418	2,097,323	612,279	553,663	479,277	408,755	412,349	2,466,324
000040	90,328	97,453	108,262	132,656	127,891	556,591	116,529	119,256	125,762	146,842	135,771	644,160
000050	462,741	502,843	573,404	519,741	470,054	2,528,782	596,962	615,342	666,092	575,321	499,015	2,952,732
111000	162,562	172,677	176,760	187,805	191,883	891,688	209,714	211,309	205,333	207,889	203,706	1,037,951
112000	726,312	745,290	807,832	846,330	889,949	4,015,714	936,983	912,030	938,415	936,835	944,782	4,669,046
113000	0	0	0	0	0	0	0	0	0	0	0	0
113300	20,018	17,065	16,271	17,353	17,263	87,970	25,825	20,882	18,901	19,209	18,327	103,144
114000	6,722	6,930	7,691	7,994	9,057	38,395	8,672	8,480	8,935	8,849	9,615	44,552
115000	99,134	93,333	79,875	120,204	130,532	523,079	127,889	114,214	92,786	133,059	138,575	606,523
211000	2,573,885	2,463,519	3,513,878	2,863,482	2,837,334	14,252,097	3,320,456	3,014,670	4,081,880	3,169,699	3,012,152	16,598,857
212100	4,001,636	3,965,546	4,412,574	4,380,995	3,817,658	20,578,407	5,162,335	4,852,740	5,125,846	4,849,492	4,052,877	24,043,289
212200	78,993	74,017	89,485	116,847	182,801	542,143	101,906	90,577	103,950	129,343	194,064	619,839
212300	1,815,567	1,093,683	1,615,934	2,334,374	2,803,666	9,663,223	2,342,183	1,338,368	1,877,142	2,584,009	2,976,410	11,118,111
213000	194,664	267,493	314,696	377,909	499,543	1,654,305	251,127	327,338	365,566	418,322	530,321	1,892,674
213111	483,698	788,962	944,603	945,759	981,471	4,144,492	623,997	965,473	1,097,294	1,046,897	1,041,943	4,775,604
213112	2,787,305	3,720,736	4,332,526	4,362,106	4,146,904	19,349,576	3,595,779	4,553,159	5,032,859	4,828,583	4,402,410	22,412,791
221000	2,074,597	2,313,275	2,522,004	2,437,568	2,286,438	11,633,882	2,676,347	2,830,814	2,929,674	2,698,237	2,427,313	13,562,386
233000	0	0	0	0	0	0	0	0	0	0	0	0
234000	0	0	0	0	0	0	0	0	0	0	0	0
235000	0	0	0	0	0	0	0	0	0	0	0	0
236000	1,954,773	2,328,000	2,550,831	2,859,703	3,079,902	12,773,209	2,521,766	2,848,833	2,963,161	3,165,515	3,269,666	14,768,942
237000	2,884,415	2,944,833	3,772,473	4,718,860	4,052,120	18,372,702	3,721,058	3,603,667	4,382,277	5,223,488	4,301,786	21,232,275
238000	5,203,383	5,785,738	6,529,009	6,926,182	7,687,967	32,132,279	6,712,656	7,080,155	7,584,394	7,666,857	8,161,650	37,205,713
310000	0	0	0	0	0	0	0	0	0	0	0	0
311000	235,654	254,636	284,161	286,883	351,670	1,413,005	304,007	311,604	330,095	317,562	373,338	1,636,606
312000	165,309	180,809	207,683	211,766	182,851	948,418	213,258	221,260	241,254	234,412	194,117	1,104,301
313000	5,162	5,537	5,597	6,983	6,520	29,800	6,659	6,776	6,502	7,730	6,922	34,589
314000	46,226	52,136	61,079	82,692	71,657	313,789	59,634	63,800	70,952	91,535	76,072	361,993
315000	5,088	1,183	2,599	2,934	3,085	14,890	6,564	1,448	3,020	3,248	3,275	17,554
316000	9,712	11,874	13,632	14,259	16,315	65,793	12,530	14,531	15,835	15,784	17,321	76,000
321000	61,266	76,479	87,152	72,165	63,877	360,940	79,037	93,589	101,239	79,883	67,813	421,561
321110	165,143	138,621	128,444	120,870	128,618	681,697	213,044	169,634	149,207	133,796	136,543	802,223
322000	0	0	0	0	0	0	0	0	0	0	0	0
323000	43,903	41,910	46,860	52,199	51,419	236,291	56,637	51,287	54,435	57,781	54,587	274,726
324000	1,180,845	1,560,223	1,073,954	1,344,089	1,415,610	6,574,722	1,523,357	1,909,285	1,247,554	1,487,824	1,502,831	7,670,850
325000	1,961,209	1,907,173	2,604,446	2,736,949	2,747,522	11,957,299	2,530,070	2,333,856	3,025,443	3,029,635	2,916,806	13,835,810
326000	128,630	137,494	180,916	162,923	159,091	769,055	165,940	168,255	210,161	180,346	168,893	893,596
327000	464,149	509,746	560,874	619,450	635,385	2,789,605	598,779	623,789	651,537	685,693	674,534	3,234,332
331000	71,548	75,139	79,326	83,403	88,897	398,314	92,301	91,949	92,149	92,322	94,375	463,096
332000	695,891	868,655	932,710	998,800	972,948	4,469,005	897,739	1,062,996	1,083,478	1,105,610	1,032,895	5,182,718
333000	158,708	185,954	193,556	191,303	159,569	889,090	204,742	227,557	224,844	211,761	169,401	1,038,304
333300	90,883	109,270	35,509	42,371	34,761	312,793	117,244	133,717	41,249	46,902	36,903	376,014
334000	112,167	156,908	182,291	207,605	242,340	901,312	144,702	192,013	211,757	229,806	257,272	1,035,551
335000	172,956	183,181	206,560	249,097	78,082	889,875	223,123	224,163	239,949	275,735	82,893	1,045,863
336000	133,043	120,044	98,205	134,232	153,776	639,299	171,632	146,900	114,080	148,586	163,251	744,450
337000	49,748	56,626	47,619	50,076	38,891	242,960	64,177	69,295	55,316	55,431	41,287	285,507
339000	35,039	43,784	45,235	49,985	50,026	224,069	45,202	53,579	52,547	55,330	53,108	259,767
421000	0	0	0	0	0	0	0	0	0	0	0	0
422000	0	0	0	0	0	0	0	0	0	0	0	0
423000	2,247,773	2,787,466	3,163,375	3,202,745	3,183,557	14,584,916	2,899,753	3,411,094	3,674,721	3,545,241	3,379,707	16,910,516
424000	1,287,114	3,118,733	1,355,196	1,364,952	1,367,495	8,493,489	1,660,449	3,816,473	1,574,257	1,510,918	1,451,751	10,013,848
425000	53,780	42,223	26,429	21,639	19,799	163,870	69,379	51,669	30,701	23,953	21,018	196,721
441000	1,451,042	1,521,812	1,727,783	2,476,583	1,729,085	8,906,304	1,871,926	1,862,280	2,007,071	2,741,425	1,835,620	10,318,322
442000	182,596	0	0	0	0	182,596	235,559	0	0	0	0	235,559
443000	139,845	0	0	0	0	139,845	180,409	0	0	0	0	180,409
444000	818,815	1,150,718	1,180,464	1,220,629	1,193,398	5,564,024	1,056,317	1,408,162	1,371,281	1,351,161	1,266,928	6,453,849
444190	227,366	162	0	0	0	227,529	293,316	199	0	0	0	293,514
445000	620,458	680,284	722,320	722,227	785,402	3,530,692	800,426	832,481	839,080	799,461	833,793	4,105,241
445310	76,384	91,239	97,054	108,078	107,337	480,092	98,540	111,651	112,743	119,636	113,950	556,519
446000	202,812	2,441	4,850	11,388	5,515	227,006	261,639	2,987	5,634	12,606	5,855	288,721
447000	945,980	55,883	67,170	66,101	71,708	1,206,843	1,220,367	68,386	78,028	73,170	76,126	1,516,077
448000	225,624	0	0	0	0	225,624	291,068	0	0	0	0	291,068
449000	0	391,463	388,095	401,032	408,402	1,588,992	0	479,043	450,829	443,918	433,566	1,807,355
451000	1,991	0	0	0	0	1,991	2,569	0	0	0	0	2,569
451100	212,215	0	0	0	0	212,215	273,769	0	0	0	0	273,769
451211	20,571	0	0	0	0	20,571	26,538	0	0	0	0	26,538
452000	261,998	87,237	88,996	88,935	93,513	620,679	337,992	106,754	103,381	98,446	99,275	745,848
453000	252,877	0	2,399	3,668	3,039	261,984	326,226	0	2,787	4,060	3,226	336,300
454000	486,838	2,082	1,815	1,254	1,518	493,507	628,048	2,548	2,109	1,388	1,611	635,705
455000	0	201,385	238,003	276,684	293,604	1,009,677	0	246,440	276,475	306,272	311,694	1,140,882
456000	0	247,383	277,511	270,062	287,425	1,082,381	0	302,729	322,370	298,941	305,134	1,229,175
457100	0	972,422	1,110,799	1,035,408	1,142,967	4,261,596	0	1,189,977	1,290,354	1,146,133	1,213,390	4,839,854
457200	0	81,092	80,546	77,406	78,599	317,643	0	99,234	93,566	85,683	83,442	361,926
458000	0	290,395	323,269	318,073	359,064	1,290,801	0	355,364	375,524	352,087	381,188	1,464,163
459100	0	237,481	244,280	244,716	220,820	947,298	0	290,612	283,767	270,886	234,426	1,079,690
459200	0	25,677	30,707	32,072	37,276	125,732	0	31,422	35,670	35,502	39,573	142,167

Wyoming Department of Workforce Services
Trended Calendar Year Payroll ($00's)
as of 6/30/2026

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Calendar Year 2021	Calendar Year 2022	Calendar Year 2023	Calendar Year 2024	Calendar Year 2025	Total	Trended Calendar Year 2021	Trended Calendar Year 2022	Trended Calendar Year 2023	Trended Calendar Year 2024	Trended Calendar Year 2025	Total
459300	0	226,332	262,923	286,054	289,324	1,064,634	0	276,968	305,424	316,645	307,150	1,206,187
480000	0	0	0	0	0	0	0	0	0	0	0	0
481000	173,912	206,873	214,373	219,411	264,396	1,078,965	224,356	253,156	249,025	242,874	280,686	1,250,098
482000	0	0	0	0	0	0	0	0	0	0	0	0
483000	0	0	7,670	9,139	9,519	26,328	0	0	8,910	10,117	10,105	29,132
484000	1,821,553	2,004,348	2,223,710	2,313,248	2,338,478	10,701,336	2,349,906	2,452,771	2,583,163	2,560,623	2,482,560	12,429,023
485000	91,361	102,523	127,642	122,752	127,932	572,210	117,861	125,460	148,274	135,879	135,815	663,289
486000	1,105,160	1,231,371	1,225,046	1,215,404	1,437,826	6,214,808	1,425,718	1,506,860	1,423,069	1,345,378	1,526,416	7,227,441
487000	3,949	3,785	4,167	4,441	6,777	23,120	5,095	4,632	4,840	4,916	7,195	26,678
488000	323,811	395,353	541,651	590,294	855,328	2,706,438	417,735	483,803	629,207	653,419	908,028	3,092,192
488100	233,460	244,050	279,908	278,730	339,273	1,375,421	301,176	298,650	325,154	308,537	360,177	1,593,694
488410	73,367	76,809	80,759	80,816	81,253	393,004	94,647	93,993	93,814	89,458	86,259	458,172
488490	36,258	36,720	38,219	38,451	26,039	175,688	46,774	44,935	44,397	42,563	27,644	206,314
492000	575,232	585,048	620,868	567,291	668,575	3,017,014	742,082	715,938	721,229	627,956	709,768	3,516,973
493000	264,061	514,415	512,457	551,159	572,667	2,414,760	340,654	629,503	595,293	610,099	607,952	2,783,501
510000	0	0	0	0	0	0	0	0	0	0	0	0
511000	142,361	1,016	0	0	0	143,377	183,654	1,244	0	0	0	184,897
512000	57,144	56,066	61,576	54,805	61,622	291,212	73,719	68,609	71,529	60,666	65,418	339,941
513000	0	174,895	183,251	176,947	183,155	718,247	0	214,023	212,872	195,870	194,439	817,205
515000	66,643	0	0	0	0	66,643	85,973	0	0	0	0	85,973
515200	0	0	0	0	0	0	0	0	0	0	0	0
516000	0	77,778	86,287	75,348	51,552	290,965	0	95,179	100,235	83,406	54,728	333,548
517000	543,428	490,798	608,817	619,177	660,642	2,922,861	701,053	600,603	707,229	685,390	701,346	3,395,621
518000	57,729	64,812	75,507	79,066	82,822	359,935	74,473	79,312	87,713	87,521	87,925	416,943
519000	145,043	113,263	164,461	173,240	179,017	775,023	187,113	138,603	191,045	191,766	190,047	898,574
521000	0	0	0	0	2,170	2,170	0	0	0	0	2,303	2,303
522100	2,360,554	2,457,377	2,166,756	2,145,725	2,270,196	11,400,607	3,045,247	3,007,155	2,517,002	2,375,185	2,410,071	13,354,660
522200	140,589	140,432	183,292	354,462	263,073	1,081,848	181,367	171,851	212,920	392,367	279,282	1,237,787
522300	90,364	50,846	41,972	42,124	30,684	255,989	116,575	62,221	48,757	46,628	32,574	306,755
523000	447,838	389,754	516,724	700,474	860,885	2,915,675	577,736	476,952	600,250	775,381	913,927	3,344,247
524000	295,120	423,163	465,900	505,879	428,460	2,118,521	380,721	517,835	541,210	559,977	454,859	2,454,602
524200	390,059	407,959	490,564	554,788	524,427	2,367,797	503,198	499,230	569,862	614,116	556,738	2,743,144
525000	34,827	34,296	38,719	46,681	42,755	197,278	44,928	41,969	44,978	51,673	45,389	228,938
530000	0	0	0	0	0	0	0	0	0	0	0	0
531000	578,683	691,519	736,552	747,897	828,003	3,582,654	746,534	846,229	855,613	827,876	879,019	4,155,270
532000	601,736	681,907	781,094	854,971	1,005,727	3,925,434	776,273	834,467	907,354	946,400	1,067,693	4,532,187
532230	0	0	0	0	0	0	0	0	0	0	0	0
532282	1,661	1,444	1,486	1,222	1,152	6,966	2,143	1,768	1,727	1,352	1,223	8,213
532283	106,874	66,752	60,487	22,409	89,546	346,069	137,874	81,687	70,265	24,805	95,063	409,694
532291	0	0	0	0	0	0	0	0	0	0	0	0
533000	27,482	27,419	32,353	31,170	37,279	155,703	35,453	33,553	37,583	34,504	39,576	180,669
540000	0	0	0	0	0	0	0	0	0	0	0	0
541100	397,861	417,059	440,648	554,948	477,394	2,287,910	513,263	510,365	511,877	614,293	506,808	2,656,607
541200	2,749,670	3,082,261	3,371,718	3,814,145	4,037,173	17,054,967	3,547,228	3,771,841	3,916,741	4,222,024	4,285,918	19,743,753
541940	287,348	335,242	317,368	366,750	387,676	1,694,384	370,696	410,244	368,670	405,970	411,562	1,967,141
541990	148,129	147,530	161,021	148,500	166,021	771,201	191,094	180,537	187,049	164,381	176,250	899,311
550000	0	0	0	0	0	0	0	0	0	0	0	0
551000	252,848	278,407	320,023	346,964	343,076	1,541,317	326,188	340,693	371,753	384,067	364,214	1,786,916
561000	1,606,427	1,863,104	1,972,002	2,087,458	2,227,143	9,756,134	2,072,381	2,279,927	2,290,767	2,310,688	2,364,365	11,318,129
561110	187,087	267,824	277,988	350,364	391,108	1,474,372	241,353	327,743	322,924	387,831	415,205	1,695,057
562000	322,604	396,309	380,709	403,433	453,086	1,956,140	416,177	484,973	442,249	446,575	481,002	2,270,977
610000	0	0	0	0	0	0	0	0	0	0	0	0
611000	4,216,367	4,354,099	4,746,115	5,083,270	5,204,022	23,603,873	5,439,350	5,328,222	5,513,303	5,626,867	5,524,661	27,432,403
621000	4,205,581	4,510,025	4,605,622	4,997,743	5,201,512	23,520,484	5,425,436	5,519,033	5,350,100	5,532,194	5,521,996	27,348,759
621400	813,725	896,098	713,553	765,064	995,160	4,183,600	1,049,751	1,096,578	828,896	846,879	1,056,476	4,878,579
622000	7,327,250	7,431,228	7,789,013	8,584,522	8,808,587	39,940,600	9,452,563	9,093,783	9,048,072	9,502,538	9,351,316	46,448,272
623100	704,094	738,068	771,892	787,732	745,571	3,747,356	908,320	903,193	896,665	871,970	791,508	4,371,656
623200	131,444	132,526	101,357	119,359	131,239	615,926	169,571	162,175	117,741	132,123	139,326	720,936
623300	198,738	223,945	255,554	264,439	268,176	1,210,852	256,383	274,047	296,863	292,717	284,699	1,404,711
623900	415,612	443,814	485,189	462,168	485,158	2,291,940	536,163	543,107	563,617	511,591	515,050	2,669,528
624000	1,476,753	1,605,950	1,641,144	1,693,332	1,735,847	8,153,026	1,905,095	1,965,242	1,906,427	1,874,414	1,842,799	9,493,977
710000	0	0	0	0	0	0	0	0	0	0	0	0
711000	53,017	59,035	61,661	74,647	82,963	331,322	68,394	72,242	71,628	82,630	88,075	382,969
711211	0	0	0	0	0	0	0	0	0	0	0	0
711510	17,502	18,455	19,405	16,580	15,115	87,057	22,578	22,584	22,542	18,353	16,047	102,104
712000	144,267	171,593	193,281	206,091	222,337	937,569	186,112	209,982	224,524	228,130	236,036	1,084,785
713000	624,165	746,813	822,646	931,207	981,577	4,106,408	805,208	913,895	955,623	1,030,789	1,042,055	4,747,570
713930	8,202	7,386	5,906	4,717	4,656	30,867	10,581	9,039	6,861	5,221	4,943	36,645
721000	2,559,447	2,926,955	3,219,028	3,352,896	3,381,179	15,439,506	3,301,831	3,581,790	3,739,370	3,711,450	3,589,506	17,923,946
722000	3,568,147	3,844,413	3,982,814	4,101,581	4,150,313	19,647,268	4,603,109	4,704,507	4,626,618	4,540,198	4,406,028	22,880,460
722330	18,295	20,586	31,655	21,102	25,762	117,399	23,601	25,191	36,772	23,358	27,349	136,272
811000	750,336	860,056	893,410	884,140	892,617	4,280,559	967,976	1,052,472	1,037,826	978,688	947,615	4,984,577
811100	980,485	942,261	1,025,388	1,105,495	1,124,006	5,177,634	1,264,881	1,153,068	1,191,137	1,223,715	1,193,260	6,026,061
812000	309,397	326,683	329,472	338,366	337,431	1,641,348	399,139	399,770	382,729	374,550	358,222	1,914,410
813000	778,138	840,413	885,704	971,134	1,019,187	4,494,577	1,003,842	1,028,435	1,028,874	1,074,986	1,081,983	5,218,120
814110	1,318	0	411	867	953	3,549	1,700	0	477	960	1,011	4,149
910000	0	0	0	0	0	0	0	0	0	0	0	0
920000	3,885,985	3,902,423	4,277,228	4,589,031	4,745,472	21,400,139	5,013,139	4,775,494	4,968,623	5,079,775	5,037,857	24,874,888
930000	2,483,425	2,602,488	2,832,773	2,933,440	3,030,099	13,882,225	3,203,758	3,184,731	3,290,678	3,247,137	3,216,795	16,143,099
950000	1,909,240	1,940,149	2,116,319	2,315,033	2,375,545	10,656,286	2,463,027	2,374,210	2,458,412	2,562,599	2,521,911	12,380,159
960000	166,013	158,031	168,193	211,133	217,053	920,423	214,167	193,387	195,380	233,711	230,426	1,067,071
990000	0	0	0	0	0	0	0	0	0	0	0	0
999999	0	0	0	0	0	0	0	0	0	0	0	0
Total	105,296,686	114,260,698	123,183,188	131,125,512	133,658,052	607,524,136	135,838,635	139,823,727	143,095,198	145,147,878	141,893,206	705,798,643

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Allocated Loss Adjustment Expense
as of 6/30/2026

		(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Fiscal Year 2021-22	Fiscal Year 2022-23	Fiscal Year 2023-24	Fiscal Year 2024-25	Fiscal Year 2025-26	Last Three Years	Last Five Years
A	Allocated Loss Adjustment Expense Payments							
A.1	Fraud Investigation	270,957	347,811	278,996	420,322	399,453	1,098,771	1,717,539
A.2	Attorney Fees	2,906,709	2,963,988	3,169,766	3,266,311	3,173,371	9,609,447	15,480,144
A.3	Court Costs	0	0	0	0	0	0	0
A.4	Administrative Hearings	979,238	880,950	1,118,501	1,020,047	1,375,565	3,514,113	5,374,301
A.5	Attorney General	0	0	0	0	0	0	0
A.6	Medical Commission	973,732	1,003,154	920,910	834,111	1,328,779	3,083,801	5,060,687
A.7	WC Contract Attorney	0	0	0	0	0	0	0
A.8	Total ALAE	5,130,636	5,195,903	5,488,173	5,540,791	6,277,169	17,306,133	27,632,672
B	Loss Payments							
B.1	Medical	103,986,929	99,982,389	118,825,413	123,418,673	127,199,141	369,443,227	573,412,545
B.2	Indemnity	64,087,502	65,973,437	66,703,186	70,163,571	70,338,699	207,205,456	337,266,395
B.3	Subtotal	168,074,431	165,955,826	185,528,599	193,582,244	197,537,840	576,648,683	910,678,940
B.4	Unallocated Medical	0	0	0	0	0	0	0
B.5	Total Loss	168,074,431	165,955,826	185,528,599	193,582,244	197,537,840	576,648,683	910,678,940
C	Ratio of ALAE to Loss	0.031	0.031	0.030	0.029	0.032	0.030	0.030

Row Notes

A Income and Expense Statements, provided by Wyoming Department of Workforce Services
B Income and Expense Statements, provided by Wyoming Department of Workforce Services
C Row (A.8) / Row (B.5)

Wyoming Department of Workforce Services
Unallocated Loss Adjustment Expense
as of 6/30/2026

		(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Fiscal Year 2021-22	Fiscal Year 2022-23	Fiscal Year 2023-24	Fiscal Year 2024-25	Fiscal Year 2025-26	Last Three Years	Last Five Years
A	Total Operating Expenses	25,242,141	23,967,704	24,900,142	24,943,244	31,360,289	81,203,675	130,413,520
B	"One Time" Expenses	0	0	0	0	0	0	0
C	Provision for CBC Rent	0	0	0	0	0	0	0
C.1	Included in (A)	0	0	0	0	0	0	0
C.2	Payroll Trend	0	0	0	0	0	0	0
C.3	Estimated Rent	0	0	0	0	0	0	0
D	Adjusted Expense	25,242,141	23,967,704	24,900,142	24,943,244	31,360,289	81,203,675	130,413,520
E	Estimated Pro-Rata ULAE	0.490	0.527	0.543	0.563	0.476	0.527	0.520
F	Total ULAE	14,314,801	14,440,497	15,423,092	16,761,025	14,960,087	47,144,204	75,899,502
F.1	Indicated ULAE	12,368,649	12,631,743	13,512,308	14,045,163	14,918,298	42,475,769	67,476,161
F.2	Unallocated "25" Claims	1,946,152	1,808,754	1,910,784	2,715,863	41,789	4,668,435	8,423,341
G	Loss Payments	168,074,431	165,955,826	185,528,599	193,582,244	197,537,840	576,648,683	910,678,940
H	Ratio of ULAE to Loss	0.085	0.087	0.083	0.087	0.076	0.082	0.083
I	Selected Ratio of ULAE to Loss						**0.082**	
J	Estimated Portion of ULAE Related to File Setup						0.350	
K	Indicated Ratio of Unpaid ULAE to Unpaid Loss						**0.053**	
K.1	Selected Ratio Ratio of Unpaid ULAE to Unpaid Loss based on original data						**0.056**	

Row Notes

A Income and Expense Statements, provided by Wyoming Department of Workforce Services
B Provided by Wyoming Department of Workforce Services
C Provided by Wyoming Department of Workforce Services
D Row (A) - Row (B) + Row (C.3)
E Provided by Wyoming Department of Workforce Services
F Row (F.1) + Row (F.2)
F.1 Row (D) x Row (E)
F.2 Expense Summary 3, Row (C.2)
G Expense Summary 1, Row (B.5)
H Row (F) / Row (G)
I Selected from Row (H)
J Provided by Wyoming Department of Workforce Services
K Row (I) x [1 - Row (J)]
K.1 Ratio based on original data provided. Resulitng changes were determined to not be material and selection was left unchnaged for unpaid liability.

Wyoming Department of Workforce Services
Loss Reconciliation Adjustment
as of 6/30/2026
($000's)

		(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Fiscal Year 2021-22	Fiscal Year 2022-23	Fiscal Year 2023-24	Fiscal Year 2024-25	Fiscal Year 2025-26	Last Three Years	Last Five Years
A	Loss Payments - Income and Expense Statements							
A.1	Medical	103,986,929	99,982,389	118,825,413	123,418,673	127,199,141	369,443,227	573,412,545
A.2	Indemnity	64,087,502	65,973,437	66,703,186	70,163,571	70,338,699	207,205,456	337,266,395
A.3	Subtotal	168,074,431	165,955,826	185,528,599	193,582,244	197,537,840	576,648,683	910,678,940
A.4	Unallocated Medical	0	0	0	0	0	0	0
A.5	Total Loss	168,074,431	165,955,826	185,528,599	193,582,244	197,537,840	576,648,683	910,678,940
B	Loss Payments - Reserve Analysis							
	Fatality	5,382,628	6,678,112	7,114,822	6,764,167	6,116,255	19,995,245	32,055,985
	Permanent Partial Disability	2,316,999	2,425,712	1,872,067	1,558,654	1,481,238	4,911,959	9,654,670
	Permanent Partial Impairment	8,769,035	8,935,163	10,040,665	12,267,647	10,587,509	32,895,821	50,600,019
	Permanent Total Disability	15,710,891	18,294,277	19,536,903	18,709,214	21,963,472	60,209,589	94,214,757
	Temporary Partial	973,053	993,101	1,067,946	1,055,019	809,189	2,932,154	4,898,308
	Temporary Total	30,356,640	28,511,716	27,507,844	28,025,848	28,921,858	84,455,550	143,323,906
	Vocational Stipend Award	217,835	65,120	48,587	23,905	72,918	145,409	428,364
	Other	1,338,178	1,076,198	1,016,921	741,936	920,639	2,679,496	5,093,872
B.1	Indemnity	64,511,130	66,979,501	68,174,967	69,138,982	70,852,349	208,166,298	339,656,929
B.2	Medical on Indemnity	87,395,173	82,627,976	100,252,653	119,001,043	109,175,909	328,429,605	498,452,754
B.3	Medical Only	14,513,107	15,196,085	17,663,110	3,116,367	15,256,657	36,036,135	65,745,327
B.4	Subtotal Loss	166,419,410	164,803,562	186,090,730	191,256,392	195,284,916	572,632,038	903,855,010
C	Reconciliation Adjustment							
C.1	Unallocated Medical	0	0	0	0	0	0	0
C.2	Unallocated "25" Claims	1,946,152	1,808,754	1,910,784	2,715,863	41,789	4,668,435	8,423,341
C.3	Recoveries Recored as Payments	0	0	0	0	0	0	0
D	Difference	(291,131)	(656,490)	(2,472,915)	(390,011)	2,211,136	(651,790)	(1,599,411)
E	Indicated Adjustment	(0.002)	(0.004)	(0.013)	(0.002)	0.011	(0.001)	(0.002)
F	Selected Reconciliation Adjustment							**0.000**

Row Notes

A Income and Expense Statements, provided by Wyoming Department of Workforce Services
B Provided by Wyoming Department of Workforce Services
C.1 Row (A.4)
C.2 Provided by Wyoming Department of Workforce Services
C.3 Recovery payments that were included in prior data files but excluded in I&E statements. These will be removed from data files going forward.
D Row (A.5) - Row (B.4) - Row (C.2) - Row (C.3)
E Row (D) / Row (B.4)
F Selected from Row (E)

Wyoming Department of Workforce Services
Administrative Expense
as of 6/30/2026

		(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Fiscal Year 2021-22	Fiscal Year 2022-23	Fiscal Year 2023-24	Fiscal Year 2024-25	Fiscal Year 2025-26	Last Three Years	Last Five Years
A	Total Expenses	25,242,141	23,967,704	24,900,142	24,943,244	31,360,289	81,203,675	130,413,520
B	ULAE	12,368,649	12,631,743	13,512,308	14,045,163	14,918,298	42,475,769	67,476,161
C	Other Expenses	12,873,492	11,335,961	11,387,835	10,898,081	16,441,991	38,727,907	62,937,359
D	Payroll Trend	1.262	1.184	1.127	1.088	1.047		
E	Trended Expenses	16,243,662	13,425,722	12,837,283	11,852,231	17,211,655	41,901,168	71,570,552
F	On-Level Premiums	202,517,355	204,639,501	209,063,047	211,599,899	206,922,188	627,585,134	1,034,741,990
G	Expense Ratio	0.080	0.066	0.061	0.056	0.083	0.067	0.069
H	Selected Expense Ratio							**0.067**

Row Notes

A Expense Summary 2, Row (D)
B Expense Summary 2, Row (F.1)
C Row (A) - Row (B)
D Payroll and Premium 2, Column (11)
E Row (C) x Row (D)
F Payroll and Premium 1, Column (4)
G Row (E) / Row (F)
H Selected from Row (G)

Wyoming Department of Workforce Services
Premium Off-Balance Factors
as of 6/30/2026

	Experience Rating and Safety Credit Off-Balance			
	Calendar Year 2025			
A	2025 Charged Premium	200,351,744		
B	2025 Estimated Manual Premium	234,704,902		
C	2025 Experience Rating, Safety Program, D&A, and Deductible Discounts	(34,353,159)	-14.6%	0.854
	Estimated Calendar Year 2027 based on Fiscal Year 2026			
D	2027 Estimated Manual Premium	206,922,188		
E	2027 Experience Rating Adjustment	(16,692,886)	-8.1%	**0.919**
D+E	2027 Estimated Standard Premium	190,229,301		
F	2027 Safety Program Adjustment	(3,236,073)	-1.7%	
	Safety Incentive Program - Drug and Alcohol Testing			
G	Maximum Credit Available		-10.0%	
H	Estimated Utilization		17.3%	
I	Estimated Total Credit	(3,291,795)	-1.7%	
	Safety Program - OSHA Health & Safety Consultation Discount			
J	2027 OSHA Discount Adjustment	(1,954,754)	-1.0%	
K	Combined Safety Programs Premium Impact	(8,482,622)	-4.5%	
L	Indicated Premium Off-Balance		**0.955**	

Row Notes

A Provided by Wyoming Department of Workforce Services
B Calculated based on information provided by Wyoming Department of Workforce Services
C Row (A) - Row (B)
D Calculated based on information provided by Wyoming Department of Workforce Services
E Calculated based on information provided by Wyoming Department of Workforce Services
F Calculated based on information provided by Wyoming Department of Workforce Services
G Provided by Wyoming Department of Workforce Services
H Row (G) / Row (I)
I Row (G) x Row (H)
J Calculated based on information provided by Wyoming Department of Workforce Services
K Row (F) + Row (I) + Row (J)
L 1.00 + Row (K)

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Summary of Unpaid Loss

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Loss	(4) Paid Loss 6/30/2026	(5) Case Reserve 6/30/2026	(6) Reported Loss 6/30/2026	(7) Selected Loss IBNR 6/30/2026	(8) Selected Unpaid Loss 6/30/2026	(9) Benefit Adjustment	(10) Adjusted Unpaid Loss 6/30/2026	(11) Discount Factor 3.50%	(12) Discounted Unpaid Loss 6/30/2026
Prior to 1992	6/30/2026		$18,381,726	$17,925,814	$455,912	$18,381,726	$0	$455,912	1.000	$455,912	0.855	$389,918
1992	6/30/2026	420	1,670,594	1,670,594	(108,458)	1,562,136	108,458	0	1.000	0	0.848	0
1993	6/30/2026	408	1,590,476	1,582,563	0	1,582,563	7,913	7,913	1.000	7,913	0.842	6,661
1994	6/30/2026	396	1,577,721	1,569,872	0	1,569,872	7,849	7,849	1.000	7,849	0.836	6,562
1995	6/30/2026	384	1,546,026	1,219,947	318,387	1,538,334	7,692	326,079	1.000	326,079	0.831	270,924
1996	6/30/2026	372	2,055,604	2,045,377	0	2,045,377	10,227	10,227	1.000	10,227	0.826	8,451
1997	6/30/2026	360	1,014,610	1,009,562	0	1,009,562	5,048	5,048	1.000	5,048	0.822	4,151
1998	6/30/2026	348	1,399,669	977,725	414,981	1,392,706	6,964	421,944	1.000	421,944	0.819	345,559
1999	6/30/2026	336	2,191,456	2,180,553	0	2,180,553	10,903	10,903	1.000	10,903	0.816	8,898
2000	6/30/2026	324	1,477,545	1,464,275	0	1,464,275	13,270	13,270	1.000	13,270	0.814	10,799
2001	6/30/2026	312	1,933,043	1,913,743	0	1,913,743	19,301	19,301	1.000	19,301	0.812	15,671
2002	6/30/2026	300	2,959,891	2,914,702	0	2,914,702	45,188	45,188	1.000	45,188	0.811	36,631
2003	6/30/2026	288	2,284,908	2,076,024	151,721	2,227,745	57,163	208,884	1.000	208,884	0.810	169,143
2004	6/30/2026	276	2,607,376	2,549,501	0	2,549,501	57,875	57,875	1.000	57,875	0.809	46,839
2005	6/30/2026	264	2,796,745	2,694,679	13,672	2,708,352	88,394	102,066	1.000	102,066	0.809	82,599
2006	6/30/2026	252	2,995,092	2,908,611	142,226	3,050,836	(55,744)	86,481	1.000	86,481	0.810	70,031
2007	6/30/2026	240	3,159,473	3,045,885	1,395,511	4,441,396	(1,281,924)	113,587	1.000	113,587	0.819	93,078
2008	6/30/2026	228	3,889,581	3,727,597	1,433,588	5,161,185	(1,271,603)	161,985	1.000	161,985	0.830	134,388
2009	6/30/2026	216	2,651,762	2,411,175	4,092,081	6,503,257	(3,851,494)	240,587	1.000	240,587	0.837	201,447
2010	6/30/2026	204	2,293,197	1,950,356	283,220	2,233,576	59,621	342,841	1.000	342,841	0.845	289,632
2011	6/30/2026	192	8,172,545	7,555,320	3,578,958	11,134,278	(2,961,733)	617,225	1.000	617,225	0.845	521,440
2012	6/30/2026	180	2,884,483	2,118,919	848,132	2,967,051	(82,568)	765,564	1.000	765,564	0.841	643,661
2013	6/30/2026	168	5,428,622	4,239,214	1,560,777	5,799,991	(371,369)	1,189,408	1.000	1,189,408	0.836	994,560
2014	6/30/2026	156	5,428,295	4,779,540	361,218	5,140,758	287,537	648,755	1.000	648,755	0.832	539,548
2015	6/30/2026	144	6,411,328	4,423,741	2,848,469	7,272,210	(860,881)	1,987,587	1.000	1,987,587	0.830	1,649,091
2016	6/30/2026	132	3,091,235	2,324,599	144,019	2,468,618	622,617	766,636	1.000	766,636	0.824	631,509
2017	6/30/2026	120	8,629,285	7,167,353	2,683,909	9,851,262	(1,221,978)	1,461,931	1.000	1,461,931	0.814	1,190,665
2018	6/30/2026	108	6,609,554	4,927,681	1,474,679	6,402,360	207,194	1,681,874	1.000	1,681,874	0.815	1,371,510
2019	6/30/2026	96	6,938,648	4,976,184	2,832,802	7,808,986	(870,338)	1,962,464	1.000	1,962,464	0.823	1,615,626
2020	6/30/2026	84	5,415,367	2,843,810	2,138,140	4,981,950	433,417	2,571,557	1.000	2,571,557	0.832	2,139,333
2021	6/30/2026	72	7,073,916	3,899,583	2,849,340	6,748,923	324,993	3,174,334	1.000	3,174,334	0.839	2,662,488
2022	6/30/2026	60	14,380,253	6,795,577	9,843,360	16,638,937	(2,258,684)	7,584,677	1.000	7,584,677	0.836	6,337,382
2023	6/30/2026	48	9,436,454	3,783,398	9,012,164	12,795,562	(3,359,108)	5,653,056	1.000	5,653,056	0.830	4,694,847
2024	6/30/2026	36	10,114,150	2,641,765	6,555,249	9,197,014	917,136	7,472,386	1.000	7,472,386	0.825	6,167,642
2025	6/30/2026	24	10,545,286	1,093,817	2,301,970	3,395,787	7,149,498	9,451,469	1.000	9,451,469	0.818	7,735,160
2026	6/30/2026	12	11,762,270	471,702	3,111,334	3,583,036	8,179,234	11,290,568	1.000	11,290,568	0.818	9,235,859
Total			$182,798,185	$121,880,755	$60,737,364	$182,618,118	$180,067	$60,917,431		$60,917,431		$50,321,700

Column Notes

(3) Exhibit A 1.3, Column (12)
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (3) - (6); Prior to 1992 based on judgment.
(8) (3) - (4)
(9) Adjustment for Medical Fee Schedule change.
(10) (8) x (9)
(11) Based on Exhibit A 1.7, Column (4) and 3.50% discount rate.
(12) (10) x (11)

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Summary Statistics

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Loss	(4) Selected Ultimate Counts	(5) Premium	(6) Payroll ($00's)	(7) Frequency per $1M Payroll	(8) Average Ultimate Loss	(9) Ultimate Loss Ratio
1992	6/30/2026	420	$1,670,594	19				$87,926	
1993	6/30/2026	408	1,590,476	17				93,557	
1994	6/30/2026	396	1,577,721	18				87,651	
1995	6/30/2026	384	1,546,026	12				128,835	
1996	6/30/2026	372	2,055,604	19				108,190	
1997	6/30/2026	360	1,014,610	10				101,461	
1998	6/30/2026	348	1,399,669	9				155,519	
1999	6/30/2026	336	2,191,456	18		$40,277,368	0.004	121,748	
2000	6/30/2026	324	1,477,545	15		43,292,428	0.003	98,503	
2001	6/30/2026	312	1,933,043	15		47,027,299	0.003	128,870	
2002	6/30/2026	300	2,959,891	21		50,776,362	0.004	140,947	
2003	6/30/2026	288	2,284,908	14		52,959,274	0.003	163,208	
2004	6/30/2026	276	2,607,376	17	$165,040,128	55,362,397	0.003	153,375	1.6%
2005	6/30/2026	264	2,796,745	19	195,848,284	60,849,344	0.003	147,197	1.4%
2006	6/30/2026	252	2,995,092	15	232,662,274	69,289,653	0.002	199,673	1.3%
2007	6/30/2026	240	3,159,473	16	257,289,991	79,410,961	0.002	197,467	1.2%
2008	6/30/2026	228	3,889,581	16	258,120,718	88,397,375	0.002	243,099	1.5%
2009	6/30/2026	216	2,651,762	11	225,136,317	91,019,593	0.001	241,069	1.2%
2010	6/30/2026	204	2,293,197	5	180,281,337	86,014,115	0.001	458,639	1.3%
2011	6/30/2026	192	8,172,545	18	193,554,924	91,213,698	0.002	454,030	4.2%
2012	6/30/2026	180	2,884,483	5	210,705,196	95,514,448	0.001	576,897	1.4%
2013	6/30/2026	168	5,428,622	11	219,274,560	97,350,585	0.001	493,511	2.5%
2014	6/30/2026	156	5,428,295	12	238,716,897	101,485,570	0.001	452,358	2.3%
2015	6/30/2026	144	6,411,328	11	246,412,917	105,282,781	0.001	577,484	2.6%
2016	6/30/2026	132	3,091,235	6	225,797,693	100,348,047	0.001	494,996	1.4%
2017	6/30/2026	120	8,629,285	15	206,478,757	97,700,169	0.001	592,199	4.2%
2018	6/30/2026	108	6,609,554	14	204,497,730	101,963,752	0.001	469,696	3.2%
2019	6/30/2026	96	6,938,648	15	201,795,821	100,978,104	0.002	454,936	3.4%
2020	6/30/2026	84	5,415,367	10	194,428,991	106,267,694	0.001	557,595	2.8%
2021	6/30/2026	72	7,073,916	13	181,364,171	101,077,078	0.001	548,044	3.9%
2022	6/30/2026	60	14,380,253	24	201,272,377	110,193,931	0.002	588,396	7.1%
2023	6/30/2026	48	9,436,454	17	210,090,556	118,888,999	0.001	557,502	4.5%
2024	6/30/2026	36	10,114,150	12	213,191,368	127,191,078	0.001	859,202	4.7%
2025	6/30/2026	24	10,545,286	9	206,075,036	132,682,369	0.001	1,120,665	5.1%
2026	6/30/2026	12	11,762,270	13	192,292,367	134,412,699	0.001	910,936	6.1%
Total			$164,416,460	491	$4,860,328,412	$2,487,227,171	0.002	$334,641	2.9%

Column Notes

(3) Exhibit A 1.1, Column (3)
(4) Exhibit A 1.4, Column (10)
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (4) / (6) x 10,000
(8) (3) / (4)
(9) (3) / (5)

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Summary of Ultimate Loss Methods

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Loss 6/30/2026	(4) Paid Development	(5) Reported Development	(6) Born. - Ferg. Premium Paid	(7) Born. - Ferg. Premium Reported	(8) Born. - Ferg. Payroll Paid	(9) Born. - Ferg. Payroll Reported	(10) Frequency-Severity	(11) IBNR as a % of Case	(12) Selected Ultimate Loss
1992	6/30/2026	420	$1,562,136	$1,677,157	$1,569,946						$2,070,302	$1,670,594
1993	6/30/2026	408	1,582,563	1,589,766	1,590,476						1,582,563	1,590,476
1994	6/30/2026	396	1,569,872	1,578,126	1,577,721						1,569,872	1,577,721
1995	6/30/2026	384	1,538,334	1,227,343	1,546,026						3,046,004	1,546,026
1996	6/30/2026	372	2,045,377	2,059,655	2,055,604						2,045,377	2,055,604
1997	6/30/2026	360	1,009,562	1,017,670	1,014,610						1,009,562	1,014,610
1998	6/30/2026	348	1,392,706	986,758	1,399,669						1,886,769	1,399,669
1999	6/30/2026	336	2,180,553	2,203,730	2,191,456			$2,197,024	$2,188,344	$675,540	2,180,553	2,191,456
2000	6/30/2026	324	1,464,275	1,482,192	1,469,334	$1,499,186	$1,474,219	1,485,755	1,470,393	766,491	1,464,275	1,477,545
2001	6/30/2026	312	1,913,743	1,940,729	1,924,011	1,960,997	1,931,879	1,942,076	1,924,617	878,922	1,913,743	1,933,043
2002	6/30/2026	300	2,914,702	2,962,134	2,967,892	2,970,739	2,977,419	2,951,889	2,956,323	1,001,768	2,914,702	2,959,891
2003	6/30/2026	288	2,227,745	2,115,080	2,284,908	2,138,955	2,313,007	2,123,238	2,291,713	1,102,942	1,648,440	2,284,908
2004	6/30/2026	276	2,549,501	2,605,067	2,614,920	2,622,828	2,635,504	2,609,685	2,620,090	1,217,113	2,549,501	2,607,376
2005	6/30/2026	264	2,708,352	2,762,889	2,817,990	2,783,689	2,848,626	2,775,501	2,835,721	1,412,138	2,670,940	2,796,745
2006	6/30/2026	252	3,050,836	2,994,439	3,063,208	3,022,221	3,066,845	2,995,745	3,063,114	2,413,489	3,074,164	2,995,092
2007	6/30/2026	240	4,441,396	3,156,869	4,404,347	3,185,170	4,408,069	3,162,077	4,413,595	2,623,860	4,171,956	3,159,473
2008	6/30/2026	228	5,161,185	3,898,540	5,181,835	3,893,601	5,176,272	3,880,622	5,175,093	2,770,656	5,304,503	3,889,581
2009	6/30/2026	216	6,503,257	2,550,448	6,518,718	2,597,983	6,511,371	2,597,316	6,511,342	2,706,209	6,689,071	2,651,762
2010	6/30/2026	204	2,233,576	2,094,360	2,237,370	2,156,906	2,238,670	2,160,459	2,238,757	2,425,935	2,240,737	2,293,197
2011	6/30/2026	192	11,134,278	8,239,040	11,145,135	8,089,816	11,140,552	8,106,050	11,140,743	6,346,027	11,176,789	8,172,545
2012	6/30/2026	180	2,967,051	2,347,306	2,987,387	2,713,415	3,008,643	2,760,323	3,011,925	6,303,678	3,030,852	2,884,483
2013	6/30/2026	168	5,799,991	4,779,844	5,899,615	4,889,931	5,897,141	4,960,102	5,907,618	6,094,620	6,073,905	5,428,622
2014	6/30/2026	156	5,140,758	5,499,239	5,243,771	5,521,912	5,252,193	5,604,396	5,264,574	6,026,921	5,204,556	5,428,295
2015	6/30/2026	144	7,272,210	5,224,104	7,518,470	5,249,070	7,448,658	5,373,999	7,475,367	5,931,051	8,046,785	6,411,328
2016	6/30/2026	132	2,468,618	2,815,904	2,629,117	3,313,560	2,814,644	3,367,825	2,833,631	5,362,489	2,546,129	3,091,235
2017	6/30/2026	120	9,851,262	8,889,145	10,328,401	8,301,485	10,121,754	8,369,424	10,137,958	5,565,835	10,691,862	8,629,285
2018	6/30/2026	108	6,402,360	6,372,500	6,743,630	6,377,529	6,725,971	6,493,137	6,751,775	6,192,392	6,826,092	6,609,554
2019	6/30/2026	96	7,808,986	6,882,258	7,756,758	6,751,954	7,765,814	6,995,038	7,759,904	6,537,586	7,741,751	6,938,648
2020	6/30/2026	84	4,981,950	4,334,308	4,911,828	5,174,638	4,885,187	5,656,096	4,865,199	7,334,475	4,896,724	5,415,367
2021	6/30/2026	72	6,748,923	6,808,825	6,859,988	6,705,141	6,855,231	7,442,692	6,883,178	7,437,004	6,861,142	7,073,916
2022	6/30/2026	60	16,638,937	13,596,822	17,878,880	10,440,007	17,144,226	11,616,280	17,307,313	8,643,320	18,223,365	14,380,253
2023	6/30/2026	48	12,795,562	8,930,202	14,627,163	8,196,211	13,754,322	10,171,875	14,183,569	9,941,276	15,297,117	9,436,454
2024	6/30/2026	36	9,197,014	7,778,878	12,066,925	8,014,093	11,131,797	10,990,404	12,203,681	11,337,954	12,886,560	10,114,150
2025	6/30/2026	24	3,395,787	4,279,280	5,264,561	7,468,135	6,435,457	11,559,065	8,386,266	12,608,657	5,494,128	10,545,286
2026	6/30/2026	12	3,583,036	3,560,805	9,812,897	8,026,816	9,111,925	13,643,242	13,222,068	13,616,751	12,072,825	11,762,270
2000 - 2026			$151,355,290	$128,901,206	$167,159,057	$134,065,988	$165,075,396	$151,794,311	$172,835,526	$144,599,560	$171,712,613	$151,370,304
Total			$164,236,393	$141,241,411	$180,104,566	$134,065,988	$165,075,396	$153,991,335	$175,023,870	$145,275,100	$187,103,614	$164,416,460

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit A 1.7, Column (5)
(5) Exhibit A 1.7, Column (8)
(6) Exhibit A 1.8, Column (12)
(7) Exhibit A 1.9, Column (12)
(8) Exhibit A 1.10, Column (12)
(9) Exhibit A 1.11, Column (12)
(10) Exhibit A 1.13, Column (6)
(11) Exhibit A 1.12, Column (7)
(12) Based on Columns (3) through (11)

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Summary of Ultimate Claim Counts

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Closed Counts	(5) Open Claim Counts	(6) Ultimate Reported Count Method	(7) Ultimate Closed Count Method	(8) Ultimate B-F Reported Count Method	(9) Ultimate B-F Closed Count Method	(10) Selected Ultimate Counts
1992	6/30/2026	420	19	19	0	19	19			19
1993	6/30/2026	408	17	17	0	17	17			17
1994	6/30/2026	396	18	18	0	18	18			18
1995	6/30/2026	384	12	11	1	12	11			12
1996	6/30/2026	372	19	19	0	19	19			19
1997	6/30/2026	360	10	10	0	10	10			10
1998	6/30/2026	348	9	8	1	9	8			9
1999	6/30/2026	336	18	18	0	18	18	18	18	18
2000	6/30/2026	324	15	15	0	15	15	15	15	15
2001	6/30/2026	312	15	15	0	15	15	15	15	15
2002	6/30/2026	300	21	21	0	21	21	21	21	21
2003	6/30/2026	288	14	13	1	14	13	14	13	14
2004	6/30/2026	276	17	17	0	17	17	17	17	17
2005	6/30/2026	264	19	18	1	19	19	19	18	19
2006	6/30/2026	252	15	13	2	15	15	15	14	15
2007	6/30/2026	240	16	12	4	16	14	16	14	16
2008	6/30/2026	228	16	10	6	16	12	16	12	16
2009	6/30/2026	216	11	6	5	11	8	11	8	11
2010	6/30/2026	204	5	3	2	5	4	5	5	5
2011	6/30/2026	192	18	9	9	18	12	18	12	18
2012	6/30/2026	180	5	2	3	5	3	5	5	5
2013	6/30/2026	168	11	5	6	11	7	11	8	11
2014	6/30/2026	156	12	10	2	12	14	12	13	12
2015	6/30/2026	144	11	5	6	11	7	11	8	11
2016	6/30/2026	132	6	5	1	6	7	6	8	6
2017	6/30/2026	120	14	6	8	15	9	14	9	15
2018	6/30/2026	108	13	5	8	14	9	14	9	14
2019	6/30/2026	96	14	6	8	15	11	15	11	15
2020	6/30/2026	84	9	3	6	10	6	10	8	10
2021	6/30/2026	72	12	2	10	13	4	13	7	13
2022	6/30/2026	60	22	5	17	24	10	23	11	24
2023	6/30/2026	48	15	3	12	17	6	17	10	17
2024	6/30/2026	36	10	1	9	12	2	12	9	12
2025	6/30/2026	24	5	1	4	6	3	8	11	9
2026	6/30/2026	12	5	0	5	8	0	12	14	13
Total			468	331	137	484	384	383	325	491

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Exhibit A 1.20, Column (5)
(7) Exhibit A 1.18, Column (5)
(8) Exhibit A 1.22, Column (11)
(9) Exhibit A 1.23, Column (11)
(10) Based on Columns (3) through (9)

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Paid Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											1,369,220	1,410,792	1,448,554	1,484,968	1,519,532	1,549,323	1,571,374	1,585,132
1993										1,153,279	1,181,932	1,206,912	1,228,078	1,248,172	1,265,207	1,274,883	1,281,550	1,290,550
1994									1,022,610	1,048,069	1,071,761	1,095,697	1,126,249	1,134,952	1,139,359	1,241,153	1,267,868	1,282,060
1995								927,669	961,958	994,024	1,028,054	1,037,890	1,047,978	1,056,408	1,065,258	1,077,258	1,089,582	1,102,091
1996							1,367,119	1,484,535	1,504,524	1,521,460	1,552,511	1,619,980	1,665,031	1,706,669	1,745,970	1,762,475	1,772,873	1,779,021
1997						838,448	851,187	864,193	877,627	891,398	904,609	916,120	927,183	942,183	957,588	973,224	987,628	997,456
1998					620,790	628,070	635,501	643,179	701,033	743,692	769,622	776,260	785,260	794,503	803,884	813,547	823,375	833,487
1999				1,639,712	1,830,897	1,903,979	1,931,484	1,959,216	1,992,347	2,017,510	2,039,244	2,057,744	2,076,230	2,092,286	2,108,391	2,122,604	2,135,534	2,155,492
2000			938,492	1,123,163	1,266,872	1,317,308	1,334,490	1,350,006	1,362,593	1,374,388	1,389,388	1,404,793	1,416,134	1,422,576	1,429,127	1,435,869	1,445,847	1,452,462
2001		555,381	948,508	1,295,393	1,573,522	1,653,459	1,695,837	1,716,264	1,735,486	1,759,566	1,784,214	1,808,971	1,828,712	1,845,937	1,857,753	1,872,721	1,882,643	1,892,693
2002	563,089	1,192,063	1,687,623	2,109,890	2,416,536	2,502,140	2,537,156	2,564,213	2,600,213	2,649,470	2,686,996	2,725,648	2,758,784	2,784,908	2,820,952	2,840,707	2,857,458	2,874,561
2003	734,539	1,173,480	1,403,982	1,628,781	1,802,010	1,835,595	1,857,232	1,881,232	1,905,880	1,930,897	1,954,847	1,973,621	1,987,857	2,001,891	2,011,813	2,021,864	2,032,126	2,042,931
2004	481,801	885,229	1,367,022	1,714,737	2,005,312	2,103,231	2,185,838	2,243,222	2,295,525	2,338,698	2,374,300	2,405,724	2,429,809	2,452,720	2,469,471	2,485,383	2,499,108	2,513,670
2005	511,061	940,044	1,444,172	1,749,603	1,992,500	2,076,564	2,141,954	2,172,103	2,201,092	2,227,298	2,254,264	2,277,465	2,300,127	2,347,623	2,401,917	2,454,623	2,503,199	2,551,521
2006	185,155	665,954	1,101,352	1,520,757	2,012,501	2,139,842	2,243,561	2,319,997	2,395,748	2,465,058	2,528,526	2,592,117	2,655,826	2,715,459	2,766,839	2,803,253	2,833,359	2,860,847
2007	771,007	1,513,794	1,765,366	2,020,029	2,204,231	2,309,586	2,393,894	2,477,833	2,578,912	2,643,146	2,667,344	2,718,612	2,771,562	2,823,222	2,873,078	2,915,939	2,957,768	2,996,020
2008	685,816	1,253,023	1,605,172	2,213,585	2,498,349	2,696,390	2,798,650	2,875,633	2,969,141	3,038,521	3,101,705	3,162,446	3,276,763	3,370,581	3,454,523	3,536,496	3,612,783	3,671,273
2009	194,971	779,722	1,047,133	1,375,627	1,633,626	1,736,603	1,818,421	1,892,800	1,960,443	2,028,515	2,086,882	2,136,330	2,185,616	2,233,305	2,279,318	2,324,364	2,366,828	2,411,175
2010	697,468	859,038	994,408	1,129,719	1,399,245	1,493,843	1,588,174	1,682,518	1,795,686	1,868,507	1,799,396	1,826,770	1,854,316	1,882,295	1,907,889	1,931,408	1,950,356	
2011	2,217,433	2,992,672	3,493,395	4,001,992	4,502,605	5,213,860	5,807,479	6,309,647	6,725,083	6,890,566	7,072,432	7,152,007	7,278,828	7,379,750	7,463,672	7,555,320		
2012	362,680	472,550	634,188	821,738	1,132,349	1,348,114	1,395,559	1,551,079	1,571,851	1,691,996	1,824,858	1,928,704	1,996,596	2,056,750	2,118,919			
2013	1,230,523	1,574,867	1,900,521	2,225,037	2,549,584	2,881,226	3,191,492	3,507,855	3,773,758	3,838,906	3,896,349	3,954,349	4,119,564	4,239,214				
2014	570,517	992,307	1,246,962	2,214,267	2,552,936	3,334,636	3,616,125	3,949,717	4,235,608	4,404,294	4,526,003	4,652,347	4,779,540					
2015	745,744	1,041,709	2,380,100	2,635,136	3,038,511	3,216,761	3,555,954	3,846,943	4,101,484	4,179,352	4,236,130	4,423,741						
2016	340,714	797,234	1,017,390	1,283,951	1,624,171	1,842,971	1,930,499	2,107,929	2,234,004	2,302,046	2,324,599							
2017	1,097,678	1,645,472	2,595,737	3,533,290	4,291,176	4,859,249	5,647,042	6,299,486	6,650,267	7,167,353								
2018	248,125	1,122,431	1,651,573	2,275,537	2,841,280	3,454,477	4,031,056	4,506,292	4,927,681									
2019	1,314,576	2,218,836	2,674,207	3,156,194	3,493,828	3,941,387	4,560,203	4,976,184										
2020	696,329	1,302,370	1,597,931	1,891,201	2,179,890	2,498,049	2,843,810											
2021	1,470,701	1,818,435	2,404,063	2,838,011	3,471,249	3,899,583												
2022	1,766,191	3,186,422	4,225,114	5,760,030	6,795,577													
2023	1,402,410	2,335,168	3,069,596	3,783,398														
2024	1,510,463	1,957,162	2,641,765															
2025	835,631	1,093,817																
2026	471,702																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992											1.030	1.027	1.025	1.023	1.020	1.014	1.009	1.011
1993										1.025	1.021	1.018	1.016	1.014	1.008	1.005	1.007	1.006
1994									1.025	1.023	1.022	1.028	1.008	1.004	1.089	1.022	1.011	1.011
1995								1.037	1.033	1.034	1.010	1.010	1.008	1.008	1.011	1.011	1.011	1.006
1996							1.086	1.013	1.011	1.020	1.043	1.028	1.025	1.023	1.009	1.006	1.003	1.001
1997						1.015	1.015	1.016	1.016	1.015	1.013	1.012	1.016	1.016	1.016	1.015	1.010	1.007
1998					1.012	1.012	1.012	1.090	1.061	1.035	1.009	1.012	1.012	1.012	1.012	1.012	1.012	1.017
1999				1.117	1.040	1.014	1.014	1.017	1.013	1.011	1.009	1.009	1.008	1.008	1.007	1.006	1.009	1.005
2000			1.197	1.128	1.040	1.013	1.012	1.009	1.009	1.011	1.011	1.008	1.005	1.005	1.005	1.007	1.005	1.005
2001		1.708	1.366	1.215	1.051	1.026	1.012	1.011	1.014	1.014	1.014	1.011	1.009	1.006	1.008	1.005	1.005	1.012
2002	2.117	1.416	1.250	1.145	1.035	1.014	1.011	1.014	1.019	1.014	1.014	1.012	1.009	1.013	1.007	1.006	1.006	1.005
2003	1.598	1.196	1.160	1.106	1.019	1.012	1.013	1.013	1.013	1.012	1.010	1.007	1.007	1.005	1.005	1.005	1.005	1.005
2004	1.837	1.544	1.254	1.169	1.049	1.039	1.026	1.023	1.019	1.015	1.013	1.010	1.009	1.007	1.006	1.006	1.006	1.006
2005	1.839	1.536	1.211	1.139	1.042	1.031	1.014	1.013	1.012	1.012	1.010	1.010	1.021	1.023	1.022	1.020	1.019	1.017
2006	3.597	1.654	1.381	1.323	1.063	1.048	1.034	1.033	1.029	1.026	1.025	1.025	1.022	1.019	1.013	1.011	1.010	1.008
2007	1.963	1.166	1.144	1.091	1.048	1.037	1.035	1.041	1.025	1.009	1.019	1.019	1.019	1.018	1.015	1.014	1.013	1.010
2008	1.827	1.281	1.379	1.129	1.079	1.038	1.028	1.033	1.023	1.021	1.020	1.036	1.029	1.025	1.024	1.022	1.016	1.015
2009	3.999	1.343	1.314	1.188	1.063	1.047	1.041	1.036	1.035	1.029	1.024	1.023	1.022	1.021	1.020	1.018	1.019	
2010	1.232	1.158	1.136	1.239	1.068	1.063	1.059	1.067	1.041	0.963	1.015	1.015	1.015	1.014	1.012	1.010		
2011	1.350	1.167	1.146	1.125	1.158	1.114	1.086	1.066	1.025	1.026	1.011	1.018	1.014	1.011	1.012			
2012	1.303	1.342	1.296	1.378	1.191	1.035	1.111	1.013	1.076	1.079	1.057	1.035	1.030	1.030				
2013	1.280	1.207	1.171	1.146	1.130	1.108	1.099	1.076	1.017	1.015	1.015	1.042	1.029					
2014	1.739	1.257	1.776	1.153	1.306	1.084	1.092	1.072	1.040	1.028	1.028	1.027						
2015	1.397	2.285	1.107	1.153	1.059	1.105	1.082	1.066	1.019	1.014	1.044							
2016	2.340	1.276	1.262	1.265	1.135	1.047	1.092	1.060	1.030	1.010								
2017	1.499	1.578	1.361	1.214	1.132	1.162	1.116	1.056	1.078									
2018	4.524	1.471	1.378	1.249	1.216	1.167	1.118	1.094										
2019	1.688	1.205	1.180	1.107	1.128	1.157	1.091											
2020	1.870	1.227	1.184	1.153	1.146	1.138												
2021	1.236	1.322	1.181	1.223	1.123													
2022	1.804	1.326	1.363	1.180														
2023	1.665	1.315	1.233															
2024	1.296	1.350																
2025	1.309																	
Strt Average	1.930	1.389	1.268	1.181	1.097	1.064	1.054	1.040	1.028	1.019	1.020	1.019	1.016	1.014	1.016	1.011	1.010	1.009
$ Wtd Average	1.639	1.349	1.257	1.172	1.108	1.082	1.067	1.048	1.031	1.019	1.021	1.021	1.017	1.015	1.015	1.012	1.010	1.009
5 Year $ Wtd Average	1.488	1.315	1.248	1.180	1.146	1.146	1.102	1.069	1.043	1.024	1.026	1.026	1.020	1.018	1.016	1.016	1.015	1.011
3 Year $ Wtd Average	1.437	1.329	1.277	1.187	1.131	1.156	1.108	1.070	1.051	1.018	1.029	1.034	1.021	1.015	1.014	1.018	1.016	1.011
High-Low	1.843	1.358	1.252	1.176	1.092	1.061	1.053	1.039	1.027	1.019	1.019	1.019	1.016	1.014	1.013	1.011	1.010	1.009
3 Year Strt Average	1.423	1.330	1.259	1.185	1.132	1.154	1.108	1.070	1.042	1.017	1.029	1.035	1.024	1.018	1.015	1.017	1.016	1.011
Curve Fit Selection												1.023	1.019	1.015	1.012	1.010	1.008	1.007
Selected	1.930	1.329	1.248	1.180	1.146	1.146	1.102	1.069	1.043	1.024	1.026	1.026	1.020	1.018	1.016	1.016	1.015	1.011
Cumulative	7.549	3.912	2.945	2.360	2.001	1.746	1.524	1.383	1.293	1.240	1.211	1.181	1.151	1.128	1.108	1.090	1.074	1.058
% Developed	13%	26%	34%	42%	50%	57%	66%	72%	77%	81%	83%	85%	87%	89%	90%	92%	93%	95%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Fatality
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Paid Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	1,602,882	1,621,368	1,638,261	1,647,944	1,654,505	1,661,246	1,667,921	1,670,594	1,670,594	1,670,594	1,670,594	1,670,594	1,670,594	1,670,594	1,670,594	1,670,594	1,670,594	1,670,594
1993	1,298,335	1,304,416	1,307,635	1,309,986	1,309,986	1,309,986	1,309,986	1,582,563	1,582,563	1,582,563	1,582,563	1,582,563	1,582,563	1,582,563	1,582,563	1,582,563		1,582,563
1994	1,296,298	1,310,622	1,353,068	1,439,831	1,493,800	1,504,911	1,516,021	1,527,132	1,538,243	1,549,353	1,562,316	1,569,872	1,569,872	1,569,872	1,569,872			1,569,872
1995	1,108,533	1,114,811	1,121,545	1,128,805	1,128,805	1,128,805	1,128,805	1,145,139	1,158,464	1,173,562	1,189,113	1,189,113	1,202,962	1,219,947				1,219,947
1996	1,780,961	1,780,961	1,792,616	1,828,724	1,864,833	1,900,942	1,937,050	1,973,159	2,000,241	2,000,241	2,045,377	2,045,377	2,045,377					2,045,377
1997	1,004,723	1,009,562	1,009,562	1,009,562	1,009,562	1,009,562	1,009,562	1,009,562	1,009,562	1,009,562	1,009,562	1,009,562						1,009,562
1998	847,434	864,435	902,964	939,892	977,725	977,725	977,725	977,725	977,725	977,725	977,725							977,725
1999	2,166,357	2,171,383	2,174,803	2,178,016	2,178,016	2,178,016	2,180,553	2,180,553	2,180,553	2,180,553								2,180,553
2000	1,459,163	1,463,182	1,464,275	1,464,275	1,464,275	1,464,275	1,464,275	1,464,275	1,464,275									1,464,275
2001	1,916,256	1,951,986	1,910,685	1,913,743	1,913,743	1,913,743	1,913,743	1,913,743										1,913,743
2002	2,889,776	2,902,793	2,911,333	2,914,702	2,914,702	2,914,702	2,914,702											2,914,702
2003	2,052,742	2,062,435	2,068,075	2,073,065	2,076,024	2,076,024												2,076,024
2004	2,527,991	2,538,383	2,546,043	2,549,501	2,549,501													2,549,501
2005	2,594,579	2,635,600	2,673,307	2,694,679														2,694,679
2006	2,883,355	2,899,641	2,908,611															2,908,611
2007	3,025,889	3,045,885																3,045,885
2008	3,727,597																	3,727,597
2009																		2,411,175
2010																		1,950,356
2011																		7,555,320
2012																		2,118,919
2013																		4,239,214
2014																		4,779,540
2015																		4,423,741
2016																		2,324,599
2017																		7,167,353
2018																		4,927,681
2019																		4,976,184
2020																		2,843,810
2021																		3,899,583
2022																		6,795,577
2023																		3,783,398
2024																		2,641,765
2025																		1,093,817
2026																		471,702

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.012	1.010	1.006	1.004	1.004	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993	1.005	1.002	1.002	1.000	1.000	1.000	1.208	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994	1.011	1.032	1.064	1.037	1.007	1.007	1.007	1.007	1.007	1.008	1.005	1.000	1.000	1.000			
1995	1.006	1.006	1.006	1.000	1.000	1.000	1.014	1.012	1.013	1.013	1.000	1.012	1.014				
1996	1.000	1.007	1.020	1.020	1.019	1.019	1.019	1.014	1.000	1.023	1.000	1.000					
1997	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.020	1.045	1.041	1.040	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.002	1.002	1.001	1.000	1.000	1.001	1.000	1.000	1.000								
2000	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.019	0.979	1.002	1.000	1.000	1.000	1.000										
2002	1.005	1.003	1.001	1.000	1.000	1.000											
2003	1.005	1.003	1.002	1.001	1.000												
2004	1.004	1.003	1.001	1.000													
2005	1.016	1.014	1.008														
2006	1.006	1.003															
2007	1.007																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
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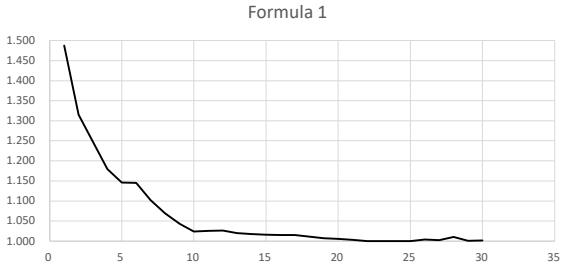
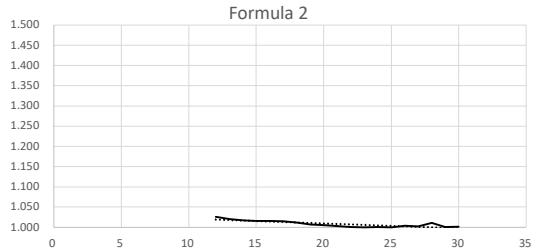
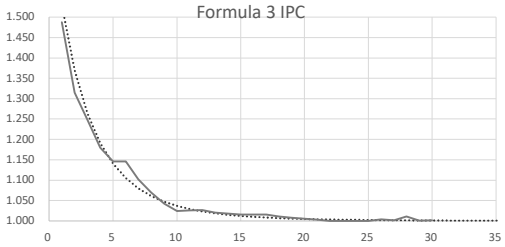
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.008	1.007	1.011	1.008	1.003	1.003	1.025	1.004	1.003	1.006	1.001	1.002	1.004	1.000	1.000	1.000	—
$ Wtd Average	1.007	1.005	1.009	1.006	1.003	1.003	1.022	1.004	1.002	1.007	1.001	1.002	1.003	1.000	1.000	1.000	—
5 Year $ Wtd Average	1.007	1.005	1.003	1.000	1.000	1.000	1.000	1.004	1.002	1.011	1.001	1.002	—	—	—	—	—
3 Year $ Wtd Average	1.009	1.007	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.011	1.000	1.003	1.004	1.000	—	—	—
High-Low	1.007	1.007	1.008	1.006	1.001	1.001	1.005	1.003	1.001	1.004	1.000	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.009	1.007	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.008	1.000	1.004	1.005	1.000	—	—	—
Curve Fit Selection	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
Selected	1.009	1.007	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
Cumulative	1.046	1.036	1.030	1.025	1.022	1.019	1.016	1.014	1.012	1.011	1.009	1.008	1.007	1.006	1.005	1.005	1.004
% Developed	96%	96%	97%	98%	98%	98%	98%	99%	99%	99%	99%	99%	99%	99%	99%	100%	100%

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

	(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Paid Loss Development				**Formula 1**			**Formula 2**					**Formula 3 (IPC)**					
				1			**12**	**A=**	16.981	**C=**	15.901	**IPC = e^ x (X + C)^(-B)**					
				119.2%			**160.6%**	**B=**	6.232	**R-Square**	0.827	**Cutoff Age=**	48				
	5 Year Wtd	**Implied**		**-18.1%**			**-19.4%**		**Exclude**	**X'**	**Y'**	**Fitted Value**				**Selected**	**Selected**
Age (Years)	**Age to Age**	**CDF**	**% unpaid**	**Estimate 1**	**Age (Years)**	**% unpaid**	**Estimate 2**	**Age (Years)**	**(Y/N)**	**ln(1/(X+C))**	**ln(Y-1)**	**Age to Age**	**CDF**	**Estimate 3**	**Selected**	**CDF**	**Age to Age**
1	1.488	5.706	82.5%	99.5%				**1**		(2.827)	(0.718)	1.528	5.799	82.8%			
2	1.315	3.836	73.9%	83.0%				**2**		(2.885)	(1.155)	1.369	3.795	73.6%			
3	1.248	2.917	65.7%	69.3%				**3**		(2.939)	(1.396)	1.263	2.772	63.9%			
4	1.180	2.338	57.2%	57.8%				**4**		(2.991)	(1.717)	1.191	2.195	54.4%			
5	1.146	1.982	49.5%	48.3%				**5**		(3.040)	(1.925)	1.141	1.843	45.7%			
6	1.146	1.730	42.2%	40.3%				**6**		(3.087)	(1.927)	1.105	1.616	38.1%			
7	1.102	1.510	33.8%	33.6%				**7**		(3.131)	(2.283)	1.080	1.463	31.6%			
8	1.069	1.370	27.0%	28.1%				**8**		(3.174)	(2.667)	1.061	1.355	26.2%			
9	1.043	1.281	21.9%	23.4%				**9**		(3.215)	(3.153)	1.047	1.277	21.7%			
10	1.024	1.229	18.6%	19.5%				**10**		(3.254)	(3.736)	1.037	1.219	18.0%			
11	1.026	1.200	16.7%	16.3%				**11**		(3.292)	(3.659)	1.029	1.176	15.0%			
12	1.026	1.170	14.5%	13.6%	**12**	14.5%	15.7%	**12**		(3.329)	(3.635)	1.023	1.143	12.5%	12.5%	1.143	1.023
13	1.020	1.140	12.3%	11.4%	**13**	12.3%	12.9%	**13**		(3.364)	(3.890)	1.019	1.117	10.5%	10.5%	1.117	1.019
14	1.018	1.117	10.5%	9.5%	**14**	10.5%	10.6%	**14**		(3.398)	(4.027)	1.015	1.096	8.8%	8.8%	1.096	1.015
15	1.016	1.097	8.9%	7.9%	**15**	8.9%	8.7%	**15**		(3.431)	(4.144)	1.012	1.080	7.4%	7.4%	1.080	1.012
16	1.016	1.080	7.4%	6.6%	**16**	7.4%	7.2%	**16**		(3.463)	(4.166)	1.010	1.067	6.3%	6.3%	1.067	1.010
17	1.015	1.064	6.0%	5.5%	**17**	6.0%	5.9%	**17**		(3.494)	(4.187)	1.008	1.056	5.3%	5.3%	1.056	1.008
18	1.011	1.048	4.6%	4.6%	**18**	4.6%	4.9%	**18**		(3.523)	(4.476)	1.007	1.048	4.5%	4.5%	1.048	1.007
19	1.007	1.036	3.5%	3.8%	**19**	3.5%	4.0%	**19**		(3.553)	(4.900)	1.006	1.040	3.9%	3.9%	1.040	1.006
20	1.005	1.028	2.8%	3.2%	**20**	2.8%	3.3%	**20**		(3.581)	(5.249)	1.005	1.034	3.3%	3.3%	1.034	1.005
21	1.003	1.023	2.3%	2.7%	**21**	2.3%	2.7%	**21**		(3.608)	(5.811)	1.004	1.029	2.9%	2.9%	1.029	1.004
22	1.000	1.020	2.0%	2.2%	**22**	2.0%	2.2%	**22**		(3.635)	(8.213)	1.003	1.025	2.5%	2.5%	1.025	1.003
23	1.000	1.020	1.9%	1.9%	**23**	1.9%	1.9%	**23**				1.003	1.022	2.1%	2.1%	1.022	1.003
24	1.000	1.020	1.9%	1.6%	**24**	1.9%	1.5%	**24**		(3.686)	(8.223)	1.002	1.019	1.8%	1.8%	1.019	1.002
25	1.000	1.019	1.9%	1.3%	**25**	1.9%	1.3%	**25**	y			1.002	1.016	1.6%	1.6%	1.016	1.002
26	1.004	1.019	1.9%	1.1%	**26**	1.9%	1.0%	**26**		(3.735)	(5.638)	1.002	1.014	1.4%	1.4%	1.014	1.002
27	1.002	1.016	1.6%	0.9%	**27**	1.6%	0.9%	**27**		(3.759)	(6.185)	1.002	1.012	1.2%	1.2%	1.012	1.002
28	1.011	1.014	1.4%	0.8%	**28**	1.4%	0.7%	**28**		(3.782)	(4.512)	1.001	1.011	1.1%	1.1%	1.011	1.001
29	1.001	1.003	0.3%	0.6%	**29**	0.3%	0.6%	**29**		(3.804)	(6.885)	1.001	1.009	0.9%	0.9%	1.009	1.001
30	1.002	1.002	0.2%	0.5%	**30**	0.2%	0.5%	**30**	y			1.001	1.008	0.8%	0.8%	1.008	1.001
31				0.4%			0.4%	**31**				1.001	1.007	0.7%	0.7%	1.007	1.001
32				0.4%			0.3%	**32**				1.001	1.006	0.6%	0.6%	1.006	1.001
33				0.3%			0.3%	**33**				1.001	1.005	0.5%	0.5%	1.005	1.001
34				0.3%			0.2%	**34**				1.001	1.005	0.5%	0.5%	1.005	1.001
35				0.2%			0.2%	**35**				1.001	1.004	0.4%	0.4%	1.004	1.001
36				0.2%			0.1%	**36**				1.000	1.003	0.3%	0.3%	1.003	1.000
37				0.1%			0.1%	**37**				1.000	1.003	0.3%	0.3%	1.003	1.000
38				0.1%			0.1%	**38**				1.000	1.002	0.2%	0.2%	1.002	1.000
39				0.1%			0.1%	**39**				1.000	1.002	0.2%	0.2%	1.002	1.000
40				0.1%			0.1%	**40**				1.000	1.002	0.2%	0.2%	1.002	1.000
41				0.1%			0.1%	**41**				1.000	1.001	0.1%	0.1%	1.001	1.000
42				0.1%			0.0%	**42**				1.000	1.001	0.1%	0.1%	1.001	1.000
43				0.0%			0.0%	**43**				1.000	1.001	0.1%	0.1%	1.001	1.000
44				0.0%			0.0%	**44**				1.000	1.001	0.1%	0.1%	1.001	1.000
45				0.0%			0.0%	**45**				1.000	1.000	0.0%	0.0%	1.000	1.000
46				0.0%			0.0%	**46**				1.000	1.000	0.0%	0.0%	1.000	1.000
47				0.0%			0.0%	**47**				1.000	1.000	0.0%	0.0%	1.000	1.000
48				0.0%			0.0%	**48**				1.000	1.000	0.0%	0.0%	1.000	1.000







Column Notes

(1) From Exhibit A 1.5
(2) Based on Column (1)
(3) 1.00 - 1.00 / (2)
(4) Based on Column (3) and lognormal model
(5) (3)
(6) Based on Column (5) and lognormal model
(7) Based on judgment
(11) Based on Column (10)
(12) 1.00 - 1.00 / (11)
(13) Based on Columns (4), (6), (12) and judgment
(14) 1.00 / (1.00 - (13))
(15) Based on Column (14)

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Reported Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													2,311,608	1,589,195	1,597,185	1,607,326	1,613,052	1,648,483
1993												1,890,421	1,468,174	1,473,482	1,485,812	1,490,307	1,387,418	1,382,744
1994											1,259,643	1,144,402	1,340,703	1,160,042	1,162,864	1,277,823	1,381,490	1,381,927
1995										1,377,119	1,117,333	1,123,849	1,130,917	1,135,623	1,172,403	1,162,275	1,168,475	1,177,145
1996									1,676,291	1,546,229	1,614,945	1,732,399	1,741,847	1,769,103	1,783,003	1,790,917	1,780,694	1,872,791
1997								1,082,280	952,539	954,412	957,122	958,541	993,586	1,002,401	1,004,027	1,004,723	1,111,655	1,112,964
1998							865,690	702,317	788,410	810,896	812,182	844,372	844,372	845,969	846,740	968,038	864,837	890,075
1999						2,464,337	2,060,453	2,071,398	2,088,566	2,098,996	2,153,285	2,153,785	2,156,330	2,157,504	2,512,524	2,523,778	2,559,626	2,565,815
2000					1,744,457	1,479,510	1,494,471	1,497,338	1,489,705	1,526,374	1,526,374	1,528,010	1,528,781	1,492,383	1,478,499	1,509,575	1,512,946	1,512,946
2001				1,942,266	1,827,920	1,835,640	1,840,762	1,843,416	1,915,683	1,916,077	1,919,388	1,920,919	2,363,021	2,164,953	2,184,313	2,228,848	2,228,848	1,967,392
2002			3,044,080	2,766,460	2,684,823	2,715,715	2,701,996	2,855,405	2,856,656	2,881,995	2,885,465	3,559,904	3,157,490	3,369,689	3,382,604	3,189,185	3,002,450	3,002,450
2003		2,017,125	2,030,573	1,966,128	1,965,107	1,967,811	2,045,417	2,045,103	2,049,463	2,051,580	2,419,937	2,139,034	2,159,314	2,163,437	2,407,719	2,089,944	2,089,944	2,095,662
2004	1,274,547	2,118,611	2,487,496	2,331,287	2,266,448	2,451,941	2,499,766	2,517,746	2,559,392	3,647,742	3,207,725	3,310,048	3,064,148	3,088,993	2,543,701	2,558,701	2,558,701	2,633,325
2005	1,850,558	2,035,691	2,264,809	2,223,329	2,364,817	2,352,077	2,345,180	2,348,567	3,022,883	2,585,554	2,761,588	2,761,590	2,624,642	2,953,563	2,953,563	2,873,450	2,917,355	3,193,463
2006	1,714,538	1,873,776	2,036,994	2,466,601	2,714,122	2,780,550	3,040,074	3,608,239	3,302,836	3,725,797	3,286,556	3,317,382	3,116,835	3,216,835	3,169,842	9,971,501	6,658,479	6,658,479
2007	1,352,905	2,349,560	2,511,986	2,517,029	2,556,782	2,667,834	3,665,415	3,117,689	3,751,413	4,198,891	3,490,806	3,283,941	3,285,901	3,337,777	6,505,291	5,444,861	5,444,861	4,701,947
2008	1,467,512	2,485,588	2,482,223	3,118,242	3,140,144	4,545,182	3,580,017	4,041,103	4,101,985	4,060,188	3,654,473	3,654,473	4,255,614	7,007,482	4,621,646	4,690,037	5,450,980	5,245,347
2009	1,520,113	2,500,123	2,019,865	2,314,400	2,485,459	2,672,463	3,461,846	3,424,261	3,267,566	2,683,725	2,708,725	2,725,960	6,145,407	6,149,213	6,430,938	6,497,287	6,493,785	6,503,257
2010	1,414,151	1,815,671	1,818,419	1,713,897	1,187,834	1,858,978	1,858,978	1,858,978	2,196,129	2,209,234	2,035,994	3,151,821	2,206,497	2,269,997	2,234,997	2,233,576	2,233,576	
2011	5,359,320	6,636,822	6,248,992	5,913,166	8,507,152	8,864,403	8,734,905	7,559,324	8,357,168	9,009,367	15,246,743	11,127,439	11,606,503	10,983,644	11,159,278	11,134,278		
2012	1,497,378	808,219	2,158,817	3,946,089	4,505,447	5,271,725	2,641,967	2,135,631	1,835,870	2,830,519	2,872,519	2,972,519	2,972,519	2,967,051	2,967,051			
2013	1,948,902	2,684,817	4,996,230	5,006,230	5,418,759	5,024,614	4,032,600	4,215,844	5,737,599	5,033,969	5,057,894	5,081,820	5,578,992	5,799,991				
2014	927,126	3,310,537	3,318,481	4,698,985	3,909,512	4,846,507	4,805,121	5,881,680	4,932,102	4,820,153	4,902,496	5,017,005	5,140,758					
2015	2,659,000	3,803,725	6,118,968	3,983,093	4,215,648	4,416,460	10,380,529	10,604,151	10,606,015	6,154,314	6,132,731	7,272,210						
2016	2,078,376	3,129,700	2,326,111	2,763,362	3,042,645	6,641,634	3,607,826	3,607,826	3,457,825	2,723,741	2,468,618							
2017	7,301,678	5,716,635	7,897,294	8,534,598	14,621,964	10,393,249	9,851,394	9,888,248	9,519,442	9,851,262								
2018	3,114,590	5,783,267	6,348,041	6,302,837	6,793,914	7,913,822	7,944,815	7,044,728	6,402,360									
2019	6,524,125	6,105,657	6,444,681	7,936,944	6,275,525	6,752,019	7,461,237	7,808,986										
2020	3,931,284	4,353,132	4,510,337	4,515,337	4,515,337	4,981,950	4,981,950											
2021	4,914,373	4,978,240	6,178,240	5,748,859	6,693,271	6,748,923												
2022	11,597,040	11,429,322	11,977,835	14,251,243	16,638,937													
2023	4,457,296	7,213,306	10,417,684	12,795,562														
2024	3,996,993	7,808,814	9,197,014															
2025	1,971,667	3,395,787																
2026	3,583,036																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992													0.687	1.005	1.006	1.004	1.022	0.998
1993												0.777	1.004	1.008	1.003	0.931	0.997	1.000
1994											0.909	1.172	0.865	1.002	1.099	1.081	1.000	1.000
1995										0.811	1.006	1.006	1.004	1.032	0.991	1.005	1.007	1.207
1996									0.922	1.044	1.073	1.005	1.016	1.008	1.004	0.994	1.052	0.951
1997								0.880	1.002	1.003	1.001	1.037	1.009	1.002	1.001	1.106	1.001	0.906
1998							0.811	1.123	1.029	1.002	1.040	1.000	1.002	1.001	1.143	0.893	1.029	1.006
1999						0.836	1.005	1.008	1.005	1.026	1.000	1.001	1.001	1.165	1.004	1.014	1.002	1.000
2000					0.848	1.010	1.002	0.995	1.025	1.000	1.001	1.001	0.976	0.991	1.021	1.002	1.000	1.000
2001				0.941	1.004	1.003	1.001	1.039	1.000	1.002	1.001	1.230	0.916	1.009	1.020	1.000	0.883	1.092
2002			0.909	0.970	1.012	0.995	1.057	1.000	1.009	1.001	1.234	0.887	1.067	1.004	0.943	0.941	1.000	1.000
2003		1.007	0.968	0.999	1.001	1.039	1.000	1.002	1.001	1.180	0.884	1.009	1.002	1.113	0.868	1.000	1.003	1.000
2004	1.662	1.174	0.937	0.972	1.082	1.020	1.007	1.017	1.425	0.879	1.032	0.926	1.008	0.823	1.006	1.000	1.029	1.018
2005	1.100	1.113	0.982	1.064	0.995	0.997	1.001	1.287	0.855	1.068	1.000	0.950	1.125	1.000	0.973	1.015	1.095	0.969
2006	1.093	1.087	1.211	1.100	1.024	1.093	1.187	0.915	1.128	0.882	1.009	0.940	1.032	0.985	3.146	0.668	1.000	1.014
2007	1.737	1.069	1.002	1.016	1.043	1.374	0.851	1.203	1.119	0.831	0.941	1.001	1.016	1.949	0.837	1.000	0.864	0.944
2008	1.694	0.999	1.256	1.007	1.447	0.788	1.129	1.015	0.990	0.900	1.000	1.164	1.647	0.660	1.015	1.162	0.962	0.984
2009	1.645	0.808	1.146	1.074	1.075	1.295	0.989	0.954	0.821	1.009	1.006	2.254	1.001	1.046	1.010	0.999	1.001	
2010	1.284	1.002	0.943	0.693	1.565	1.000	1.000	1.181	1.006	0.922	1.548	0.700	1.029	0.985	0.999	1.000		
2011	1.238	0.942	0.946	1.439	1.042	0.985	0.865	1.106	1.078	1.692	0.730	1.043	0.946	1.016	0.998			
2012	0.540	2.671	1.828	1.142	1.170	0.501	0.808	0.860	1.542	1.015	1.035	1.000	0.998	1.000				
2013	1.378	1.861	1.002	1.082	0.927	0.803	1.045	1.361	0.877	1.005	1.005	1.098	1.040					
2014	3.571	1.002	1.416	0.832	1.240	0.991	1.224	0.839	0.977	1.017	1.023	1.025						
2015	1.431	1.609	0.651	1.058	1.048	2.350	1.022	1.000	0.580	0.996	1.186							
2016	1.506	0.743	1.188	1.101	2.183	0.543	1.000	0.958	0.788	0.906								
2017	0.783	1.381	1.081	1.713	0.711	0.948	1.004	0.963	1.035									
2018	1.857	1.098	0.993	1.078	1.165	1.004	0.887	0.909										
2019	0.936	1.056	1.232	0.791	1.076	1.105	1.047											
2020	1.107	1.036	1.001	1.000	1.103	1.000												
2021	1.013	1.241	0.931	1.164	1.008													
2022	0.986	1.048	1.190	1.168														
2023	1.618	1.444	1.228															
2024	1.954	1.178																
2025	1.722																	
Strt Average	1.448	1.208	1.093	1.064	1.126	1.031	0.997	1.028	1.010	1.009	1.030	1.056	1.018	1.038	1.104	0.990	0.997	1.005
$ Wtd Average	1.267	1.163	1.082	1.117	1.061	1.001	0.997	1.015	0.961	1.064	0.983	1.053	1.031	1.021	1.093	0.952	0.986	0.998
5 Year $ Wtd Average	1.293	1.182	1.145	1.056	0.946	0.923	0.993	0.943	0.834	0.994	0.920	1.006	0.988	0.933	0.969	0.911	0.975	0.986
3 Year $ Wtd Average	1.767	1.194	1.148	1.136	1.057	1.038	0.980	0.943	0.794	0.986	1.079	1.048	0.980	1.009	1.002	1.056	0.946	0.985
High-Low	1.387	1.158	1.078	1.050	1.094	0.991	0.996	1.021	1.005	0.984	1.019	1.014	1.003	1.010	1.006	0.999	0.999	0.998
3 Year Strt Average	1.765	1.223	1.116	1.111	1.063	1.036	0.979	0.943	0.801	0.973	1.071	1.041	0.995	1.000	1.002	1.054	0.942	0.981
Curve Fit Selection												1.017	1.015	1.014	1.012	1.012	1.011	1.010
Selected	1.767	1.182	1.148	1.064	1.057	1.031	0.993	0.943	1.005	0.984	1.030	1.014	1.003	1.010	1.006	0.999	0.999	0.998
Cumulative	2.739	1.550	1.312	1.143	1.075	1.016	0.986	0.993	1.053	1.048	1.065	1.034	1.020	1.017	1.007	1.001	1.002	1.002
% Developed	37%	65%	76%	87%	93%	98%	101%	101%	95%	95%	94%	97%	98%	98%	99%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Reported Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	1,645,117	1,672,335	1,675,439	1,872,242	1,854,919	1,858,609	1,769,311	1,768,892	1,682,009	1,682,009	1,682,009	1,562,136	1,562,136	1,562,136	1,562,136	1,931,927	1,562,136	1,562,136
1993	1,382,763	1,385,838	1,391,107	1,309,986	1,309,986	1,309,986	1,309,986	1,582,563	1,582,563	1,582,563	1,582,563	1,582,563	1,582,563	1,582,563	1,582,563	1,582,563		1,582,563
1994	1,382,130	1,756,024	1,439,097	1,525,205	1,523,616	1,523,616	1,526,616	1,538,616	1,553,061	1,971,724	1,601,132	1,601,132	1,569,872	1,569,872	1,569,872			1,569,872
1995	1,420,584	1,244,438	1,379,161	1,128,805	1,128,805	1,128,805	1,128,805	1,242,539	1,637,154	1,622,055	1,606,504	1,574,468	1,555,319	1,538,334				1,538,334
1996	1,780,961	1,780,961	1,792,616	1,828,724	1,864,833	1,900,942	1,937,050	1,973,159	2,000,241	2,000,241	2,045,377	2,045,377	2,045,377					2,045,377
1997	1,008,754	1,009,562	1,009,562	1,009,562	1,009,562	1,009,562	1,009,562	1,009,562	1,009,562	1,009,562	1,009,562	1,009,562						1,009,562
1998	895,131	1,055,663	1,132,163	1,099,025	1,269,273	1,054,515	1,515,539	1,478,400	1,463,930	1,428,430	1,392,706							1,392,706
1999	2,565,815	2,174,137	2,311,942	2,311,942	6,005,770	2,178,016	2,275,020	2,180,553	2,180,553	2,180,553								2,180,553
2000	1,512,946	1,512,946	1,464,275	1,464,275	1,464,275	1,464,275	1,464,275	1,464,275	1,464,275									1,464,275
2001	2,148,519	2,148,600	3,170,086	1,924,121	1,913,743	1,913,743	1,913,743	1,913,743										1,913,743
2002	3,002,605	4,523,056	3,113,854	2,966,216	2,914,702	2,914,702	2,914,702											2,914,702
2003	2,095,867	2,100,030	2,078,232	2,227,745	2,227,745	2,227,745												2,227,745
2004	2,681,086	2,624,254	2,933,582	2,549,501	2,549,501													2,549,501
2005	3,094,105	3,094,105	3,093,776	2,708,352														2,708,352
2006	6,750,431	5,235,060	3,050,836															3,050,836
2007	4,438,524	4,441,396																4,441,396
2008	5,161,185																	5,161,185
2009																		6,503,257
2010																		2,233,576
2011																		11,134,278
2012																		2,967,051
2013																		5,799,991
2014																		5,140,758
2015																		7,272,210
2016																		2,468,618
2017																		9,851,262
2018																		6,402,360
2019																		7,808,986
2020																		4,981,950
2021																		6,748,923
2022																		16,638,937
2023																		12,795,562
2024																		9,197,014
2025																		3,395,787
2026																		3,583,036

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.017	1.002	1.117	0.991	1.002	0.952	1.000	0.951	1.000	1.000	0.929	1.000	1.000	1.000	1.237	0.809	
1993	1.002	1.004	0.942	1.000	1.000	1.000	1.208	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994	1.271	0.820	1.060	0.999	1.000	1.002	1.008	1.009	1.270	0.812	1.000	0.980	1.000	1.000			
1995	0.876	1.108	0.818	1.000	1.000	1.000	1.101	1.318	0.991	0.990	0.980	0.988	0.989				
1996	1.000	1.007	1.020	1.020	1.019	1.019	1.019	1.014	1.000	1.023	1.000	1.000					
1997	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.179	1.072	0.971	1.155	0.831	1.437	0.975	0.990	0.976	0.975							
1999	0.847	1.063	1.000	2.598	0.363	1.045	0.958	1.000	1.000								
2000	1.000	0.968	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.000	1.475	0.607	0.995	1.000	1.000	1.000										
2002	1.506	0.688	0.953	0.983	1.000	1.000											
2003	1.002	0.990	1.072	1.000	1.000												
2004	0.979	1.118	0.869	1.000													
2005	1.000	1.000	0.875														
2006	0.776	0.583															
2007	1.001																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
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2019																	
2020																	
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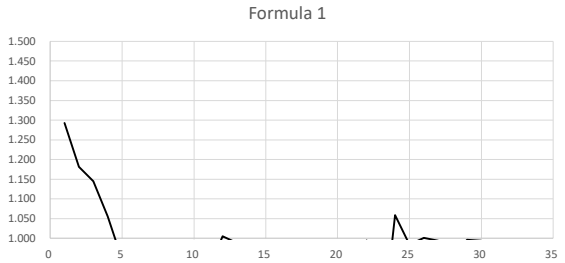
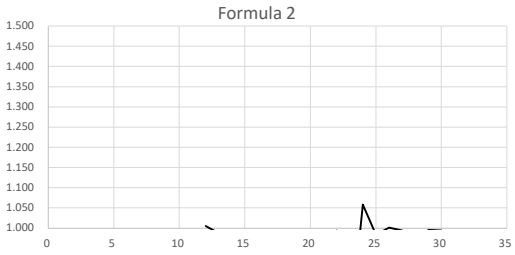
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.029	0.993	0.950	1.134	0.935	1.041	1.027	1.031	1.030	0.971	0.985	0.994	0.997	1.000	1.118	0.809	—
$ Wtd Average	0.999	0.932	0.926	1.165	0.837	1.028	1.019	1.024	1.028	0.967	0.984	0.994	0.997	1.000	1.118	0.809	—
5 Year $ Wtd Average	0.918	0.812	0.860	0.994	0.736	1.059	0.984	1.002	0.994	0.953	0.996	0.994	—	—	—	—	—
3 Year $ Wtd Average	0.894	0.829	0.924	0.993	1.000	1.000	0.983	0.997	0.992	1.002	0.993	0.990	0.996	1.000	—	—	—
High-Low	1.012	0.988	0.965	1.014	0.983	1.007	1.013	1.002	0.998	0.993	0.995	0.996	1.000	1.000	—	—	—
3 Year Strt Average	0.925	0.900	0.939	0.994	1.000	1.000	0.986	0.997	0.992	0.999	0.993	0.989	0.996	1.000	—	—	—
Curve Fit Selection	1.009	1.009	1.008	1.008	1.007	1.007	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.005	1.005	1.004	1.004
Selected	1.012	0.988	0.965	1.014	1.000	1.007	1.013	1.002	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.005
Cumulative	1.004	0.992	1.004	1.040	1.026	1.026	1.018	1.005	1.003	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005
% Developed	100%	101%	100%	96%	97%	97%	98%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%

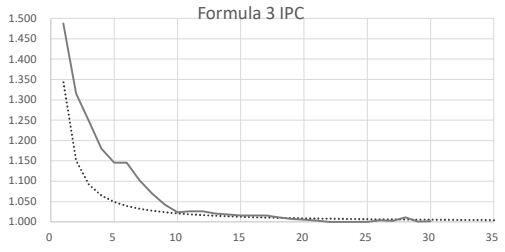
Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

	(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Reported Loss Development				**Formula 1**			**Formula 2**				**Formula 3 (IPC)**						
				1			**12**	**A=**	(0.964)	**C=**	0.088	**IPC = $e^{A} \times (X + C)^{(-B)}$**					
				0.0%			**0.0%**	**B=**	1.260	**R-Square**	0.648	**Cutoff Age=**	48				
	5 Year Wtd	**Implied**		**N/A**			**N/A**		**Exclude**	**X'**	**Y'**	**Fitted Value**				**Selected**	**Selected**
Age (Years)	**Age to Age**	**CDF**	**% unreported**	**Estimate 1**	**Age (Years)**	**% unreported**	**Estimate 2**	**Age**	**(Y/N)**	**ln(1/(X+C))**	**ln(Y-1)**	**Age to Age**	**CDF**	**Estimate 3**	**Selected**	**CDF**	**Age to Age**
1	1.293	0.416	-140.2%					**1**		(0.084)	(1.228)	1.343	2.804	64.3%			
2	1.182	0.322	-210.5%					**2**		(0.736)	(1.706)	1.151	2.088	52.1%			
3	1.145	0.273	-266.9%					**3**		(1.127)	(1.933)	1.092	1.815	44.9%			
4	1.056	0.238	-320.0%					**4**		(1.408)	(2.886)	1.065	1.661	39.8%			
5	0.946	0.226	-343.4%					**5**				1.049	1.560	35.9%			
6	0.923	0.238	-319.3%					**6**				1.039	1.487	32.8%			
7	0.993	0.258	-286.9%					**7**				1.032	1.431	30.1%			
8	0.943	0.260	-284.1%					**8**				1.027	1.386	27.9%			
9	0.834	0.276	-262.2%					**9**				1.024	1.350	25.9%			
10	0.994	0.331	-202.2%					**10**				1.021	1.318	24.1%			
11	0.920	0.333	-200.4%					**11**				1.018	1.292	22.6%			
12	1.006	0.362	-176.4%		**12**	-176.4%		**12**		(2.492)	(5.175)	1.017	1.268	21.1%	21.1%	1.268	1.017
13	0.988	0.360	-177.9%		**13**	-177.9%		**13**				1.015	1.248	19.8%	19.8%	1.248	1.015
14	0.933	0.364	-174.6%		**14**	-174.6%		**14**				1.014	1.229	18.6%	18.6%	1.229	1.014
15	0.969	0.390	-156.3%		**15**	-156.3%		**15**				1.012	1.213	17.5%	17.5%	1.213	1.012
16	0.911	0.403	-148.4%		**16**	-148.4%		**16**				1.012	1.198	16.5%	16.5%	1.198	1.012
17	0.975	0.442	-126.4%		**17**	-126.4%		**17**				1.011	1.184	15.5%	15.5%	1.184	1.011
18	0.986	0.453	-120.8%		**18**	-120.8%		**18**				1.010	1.172	14.6%	14.6%	1.172	1.010
19	0.918	0.459	-117.8%		**19**	-117.8%		**19**				1.009	1.160	13.8%	13.8%	1.160	1.009
20	0.812	0.500	-99.9%		**20**	-99.9%		**20**				1.009	1.149	13.0%	13.0%	1.149	1.009
21	0.860	0.616	-62.3%		**21**	-62.3%		**21**				1.008	1.139	12.2%	12.2%	1.139	1.008
22	0.994	0.716	-39.6%		**22**	-39.6%		**22**				1.008	1.130	11.5%	11.5%	1.130	1.008
23	0.736	0.720	-38.8%		**23**	-38.8%		**23**				1.007	1.122	10.8%	10.8%	1.122	1.007
24	1.059	0.978	-2.2%		**24**	-2.2%		**24**		(3.182)	(2.837)	1.007	1.113	10.2%	10.2%	1.113	1.007
25	0.984	0.924	-8.2%		**25**	-8.2%		**25**				1.007	1.106	9.6%	9.6%	1.106	1.007
26	1.002	0.939	-6.5%		**26**	-6.5%		**26**		(3.261)	(6.466)	1.006	1.098	9.0%	9.0%	1.098	1.006
27	0.994	0.938	-6.6%		**27**	-6.6%		**27**				1.006	1.092	8.4%	8.4%	1.092	1.006
28	0.953	0.943	-6.0%		**28**	-6.0%		**28**				1.006	1.085	7.8%	7.8%	1.085	1.006
29	0.996	0.990	-1.0%		**29**	-1.0%		**29**				1.005	1.079	7.3%	7.3%	1.079	1.005
30	0.994	0.994	-0.6%		**30**	-0.6%		**30**	y			1.005	1.073	6.8%	6.8%	1.073	1.005
31								**31**				1.005	1.068	6.3%	6.3%	1.068	1.005
32								**32**				1.005	1.062	5.9%	5.9%	1.062	1.005
33								**33**				1.005	1.057	5.4%	5.4%	1.057	1.005
34								**34**				1.004	1.052	5.0%	5.0%	1.052	1.004
35								**35**				1.004	1.048	4.5%	4.5%	1.048	1.004
36								**36**				1.004	1.043	4.1%	4.1%	1.043	1.004
37								**37**				1.004	1.039	3.7%	3.7%	1.039	1.004
38								**38**				1.004	1.035	3.3%	3.3%	1.035	1.004
39								**39**				1.004	1.031	3.0%	3.0%	1.031	1.004
40								**40**				1.004	1.027	2.6%	2.6%	1.027	1.004
41								**41**				1.004	1.023	2.2%	2.2%	1.023	1.004
42								**42**				1.003	1.019	1.9%	1.9%	1.019	1.003
43								**43**				1.003	1.016	1.6%	1.6%	1.016	1.003
44								**44**				1.003	1.012	1.2%	1.2%	1.012	1.003
45								**45**				1.003	1.009	0.9%	0.9%	1.009	1.003
46								**46**				1.003	1.006	0.6%	0.6%	1.006	1.003
47								**47**				1.003	1.003	0.3%	0.3%	1.003	1.003
48								**48**				1.000	1.000	0.0%	0.0%	1.000	1.000







Column Notes

(1) From Exhibit A 1.6
(2) Based on Column (1)
(3) 1.00 - 1.00 / (2)
(4) Based on Column (3) and lognormal model
(5) (3)
(6) Based on Column (5) and lognormal model
(7) Based on judgment
(11) Based on Column (10)
(12) 1.00 - 1.00 / (11)
(13) Based on Columns (4), (6), (12) and judgment
(14) 1.00 / (1.00 - (13))
(15) Based on Column (14)

Wyoming Department of Workforce Services
Fatality
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Paid and Reported Loss Development Methods

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) x (4)	(6) Reported Loss	(7) Cumulative Reported LDF	(8) Estimated Ult. Loss Rep. Method (6) x (7)
1992	6/30/2026	420	$1,670,594	1.004	$1,677,157	$1,562,136	1.005	$1,569,946
1993	6/30/2026	408	1,582,563	1.005	1,589,766	1,582,563	1.005	1,590,476
1994	6/30/2026	396	1,569,872	1.005	1,578,126	1,569,872	1.005	1,577,721
1995	6/30/2026	384	1,219,947	1.006	1,227,343	1,538,334	1.005	1,546,026
1996	6/30/2026	372	2,045,377	1.007	2,059,655	2,045,377	1.005	2,055,604
1997	6/30/2026	360	1,009,562	1.008	1,017,670	1,009,562	1.005	1,014,610
1998	6/30/2026	348	977,725	1.009	986,758	1,392,706	1.005	1,399,669
1999	6/30/2026	336	2,180,553	1.011	2,203,730	2,180,553	1.005	2,191,456
2000	6/30/2026	324	1,464,275	1.012	1,482,192	1,464,275	1.003	1,469,334
2001	6/30/2026	312	1,913,743	1.014	1,940,729	1,913,743	1.005	1,924,011
2002	6/30/2026	300	2,914,702	1.016	2,962,134	2,914,702	1.018	2,967,892
2003	6/30/2026	288	2,076,024	1.019	2,115,080	2,227,745	1.026	2,284,908
2004	6/30/2026	276	2,549,501	1.022	2,605,067	2,549,501	1.026	2,614,920
2005	6/30/2026	264	2,694,679	1.025	2,762,889	2,708,352	1.040	2,817,990
2006	6/30/2026	252	2,908,611	1.030	2,994,439	3,050,836	1.004	3,063,208
2007	6/30/2026	240	3,045,885	1.036	3,156,869	4,441,396	0.992	4,404,347
2008	6/30/2026	228	3,727,597	1.046	3,898,540	5,161,185	1.004	5,181,835
2009	6/30/2026	216	2,411,175	1.058	2,550,448	6,503,257	1.002	6,518,718
2010	6/30/2026	204	1,950,356	1.074	2,094,360	2,233,576	1.002	2,237,370
2011	6/30/2026	192	7,555,320	1.090	8,239,040	11,134,278	1.001	11,145,135
2012	6/30/2026	180	2,118,919	1.108	2,347,306	2,967,051	1.007	2,987,387
2013	6/30/2026	168	4,239,214	1.128	4,779,844	5,799,991	1.017	5,899,615
2014	6/30/2026	156	4,779,540	1.151	5,499,239	5,140,758	1.020	5,243,771
2015	6/30/2026	144	4,423,741	1.181	5,224,104	7,272,210	1.034	7,518,470
2016	6/30/2026	132	2,324,599	1.211	2,815,904	2,468,618	1.065	2,629,117
2017	6/30/2026	120	7,167,353	1.240	8,889,145	9,851,262	1.048	10,328,401
2018	6/30/2026	108	4,927,681	1.293	6,372,500	6,402,360	1.053	6,743,630
2019	6/30/2026	96	4,976,184	1.383	6,882,258	7,808,986	0.993	7,756,758
2020	6/30/2026	84	2,843,810	1.524	4,334,308	4,981,950	0.986	4,911,828
2021	6/30/2026	72	3,899,583	1.746	6,808,825	6,748,923	1.016	6,859,988
2022	6/30/2026	60	6,795,577	2.001	13,596,822	16,638,937	1.075	17,878,880
2023	6/30/2026	48	3,783,398	2.360	8,930,202	12,795,562	1.143	14,627,163
2024	6/30/2026	36	2,641,765	2.945	7,778,878	9,197,014	1.312	12,066,925
2025	6/30/2026	24	1,093,817	3.912	4,279,280	3,395,787	1.550	5,264,561
2026	6/30/2026	12	471,702	7.549	3,560,805	3,583,036	2.739	9,812,897
Total			$103,954,941		$141,241,411	$164,236,393		$180,104,566

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 1.5.
(6) Provided by Wyoming Department of Workforce Services
(7) From Exhibit A 1.6.

Wyoming Department of Workforce Services
Fatality
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Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Paid Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Projected Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1/(9)	(11) Unpaid Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
2000	6/30/2026	324	$148,762,633	1.0%	2.159	0.845	1.8%	1.9%	1.012	1.2%	$34,912	$1,499,186
2001	6/30/2026	312	175,048,207	1.1%	2.159	0.845	2.0%	1.9%	1.014	1.4%	47,254	1,960,997
2002	6/30/2026	300	180,262,306	1.6%	2.159	0.845	3.0%	1.9%	1.016	1.6%	56,037	2,970,739
2003	6/30/2026	288	175,552,340	1.3%	2.159	0.845	2.3%	1.9%	1.019	1.8%	62,932	2,138,955
2004	6/30/2026	276	177,079,289	1.5%	2.159	0.845	2.7%	1.9%	1.022	2.1%	73,327	2,622,828
2005	6/30/2026	264	185,716,218	1.5%	2.159	0.845	2.7%	1.9%	1.025	2.5%	89,010	2,783,689
2006	6/30/2026	252	204,173,121	1.5%	2.159	0.845	2.7%	1.9%	1.030	2.9%	113,610	3,022,221
2007	6/30/2026	240	215,836,851	1.8%	2.159	0.894	3.4%	1.8%	1.036	3.5%	139,285	3,185,170
2008	6/30/2026	228	218,131,541	2.1%	2.159	0.946	4.2%	1.7%	1.046	4.4%	166,005	3,893,601
2009	6/30/2026	216	208,459,209	2.2%	2.159	1.000	4.7%	1.6%	1.058	5.5%	186,808	2,597,983
2010	6/30/2026	204	193,599,615	1.1%	2.159	1.058	2.6%	1.6%	1.074	6.9%	206,550	2,156,906
2011	6/30/2026	192	203,337,513	4.8%	1.000	1.119	5.3%	3.2%	1.090	8.3%	534,496	8,089,816
2012	6/30/2026	180	204,008,162	1.3%	1.000	1.183	1.5%	3.0%	1.108	9.7%	594,496	2,713,415
2013	6/30/2026	168	203,157,965	2.6%	1.000	1.251	3.3%	2.8%	1.128	11.3%	650,717	4,889,931
2014	6/30/2026	156	211,849,593	2.5%	1.000	1.323	3.4%	2.7%	1.151	13.1%	742,372	5,521,912
2015	6/30/2026	144	212,780,825	3.0%	1.000	1.400	4.2%	2.5%	1.181	15.3%	825,329	5,249,070
2016	6/30/2026	132	199,356,077	1.4%	1.000	1.480	2.0%	2.8%	1.211	17.4%	988,961	3,313,560
2017	6/30/2026	120	198,012,678	4.9%	1.000	1.423	6.9%	3.0%	1.240	19.4%	1,134,131	8,301,485
2018	6/30/2026	108	207,938,971	3.2%	1.000	1.369	4.3%	3.1%	1.293	22.7%	1,449,849	6,377,529
2019	6/30/2026	96	200,475,628	3.7%	1.000	1.316	4.8%	3.2%	1.383	27.7%	1,775,770	6,751,954
2020	6/30/2026	84	203,774,071	2.3%	1.000	1.265	2.9%	3.3%	1.524	34.4%	2,330,828	5,174,638
2021	6/30/2026	72	189,814,141	3.6%	1.000	1.217	4.4%	3.5%	1.746	42.7%	2,805,558	6,705,141
2022	6/30/2026	60	202,517,355	7.8%	1.000	1.170	9.1%	3.6%	2.001	50.0%	3,644,430	10,440,007
2023	6/30/2026	48	204,639,501	5.8%	1.000	1.125	6.5%	3.7%	2.360	57.6%	4,412,813	8,196,211
2024	6/30/2026	36	209,063,047	4.7%	1.000	1.082	5.1%	3.9%	2.945	66.0%	5,372,328	8,014,093
2025	6/30/2026	24	211,599,899	2.3%	1.000	1.040	2.3%	4.0%	3.912	74.4%	6,374,318	7,468,135
2026	6/30/2026	12	206,922,188	3.2%	1.000	1.000	3.2%	4.2%	7.549	86.8%	7,555,115	8,026,816
	Total		$5,351,868,944								$42,367,240	$134,065,988

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 1.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 1.16
(7) (4) x (5) x (6)
(8) Exhibit A 1.16, Column (9)
(9) From Exhibit A 1.5
(12) Column (11) + Exhibit A 1.7, Column (3)

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Reported Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Projected Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1/(9)	(11) IBNR Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
2000	6/30/2026	324	$148,762,633	1.0%	2.159	0.845	1.8%	1.9%	1.003	0.3%	$9,944	$1,474,219
2001	6/30/2026	312	175,048,207	1.1%	2.159	0.845	2.0%	1.9%	1.005	0.5%	18,136	1,931,879
2002	6/30/2026	300	180,262,306	1.6%	2.159	0.845	3.0%	1.9%	1.018	1.8%	62,717	2,977,419
2003	6/30/2026	288	175,552,340	1.3%	2.159	0.845	2.3%	1.9%	1.026	2.5%	85,262	2,313,007
2004	6/30/2026	276	177,079,289	1.5%	2.159	0.845	2.7%	1.9%	1.026	2.5%	86,003	2,635,504
2005	6/30/2026	264	185,716,218	1.5%	2.159	0.845	2.7%	1.9%	1.040	3.9%	140,274	2,848,626
2006	6/30/2026	252	204,173,121	1.5%	2.159	0.845	2.7%	1.9%	1.004	0.4%	16,009	3,066,845
2007	6/30/2026	240	215,836,851	1.8%	2.159	0.894	3.4%	1.8%	0.992	-0.8%	(33,327)	4,408,069
2008	6/30/2026	228	218,131,541	2.1%	2.159	0.946	4.2%	1.7%	1.004	0.4%	15,087	5,176,272
2009	6/30/2026	216	208,459,209	2.2%	2.159	1.000	4.7%	1.6%	1.002	0.2%	8,114	6,511,371
2010	6/30/2026	204	193,599,615	1.1%	2.159	1.058	2.6%	1.6%	1.002	0.2%	5,094	2,238,670
2011	6/30/2026	192	203,337,513	4.8%	1.000	1.119	5.3%	3.2%	1.001	0.1%	6,274	11,140,552
2012	6/30/2026	180	204,008,162	1.3%	1.000	1.183	1.5%	3.0%	1.007	0.7%	41,592	3,008,643
2013	6/30/2026	168	203,157,965	2.6%	1.000	1.251	3.3%	2.8%	1.017	1.7%	97,150	5,897,141
2014	6/30/2026	156	211,849,593	2.5%	1.000	1.323	3.4%	2.7%	1.020	2.0%	111,435	5,252,193
2015	6/30/2026	144	212,780,825	3.0%	1.000	1.400	4.2%	2.5%	1.034	3.3%	176,448	7,448,658
2016	6/30/2026	132	199,356,077	1.4%	1.000	1.480	2.0%	2.8%	1.065	6.1%	346,026	2,814,644
2017	6/30/2026	120	198,012,678	4.9%	1.000	1.423	6.9%	3.0%	1.048	4.6%	270,492	10,121,754
2018	6/30/2026	108	207,938,971	3.2%	1.000	1.369	4.3%	3.1%	1.053	5.1%	323,611	6,725,971
2019	6/30/2026	96	200,475,628	3.7%	1.000	1.316	4.8%	3.2%	0.993	-0.7%	(43,172)	7,765,814
2020	6/30/2026	84	203,774,071	2.3%	1.000	1.265	2.9%	3.3%	0.986	-1.4%	(96,763)	4,885,187
2021	6/30/2026	72	189,814,141	3.6%	1.000	1.217	4.4%	3.5%	1.016	1.6%	106,308	6,855,231
2022	6/30/2026	60	202,517,355	7.8%	1.000	1.170	9.1%	3.6%	1.075	6.9%	505,289	17,144,226
2023	6/30/2026	48	204,639,501	5.8%	1.000	1.125	6.5%	3.7%	1.143	12.5%	958,760	13,754,322
2024	6/30/2026	36	209,063,047	4.7%	1.000	1.082	5.1%	3.9%	1.312	23.8%	1,934,783	11,131,797
2025	6/30/2026	24	211,599,899	2.3%	1.000	1.040	2.3%	4.0%	1.550	35.5%	3,039,670	6,435,457
2026	6/30/2026	12	206,922,188	3.2%	1.000	1.000	3.2%	4.2%	2.739	63.5%	5,528,890	9,111,925
	Total		$5,351,868,944								$13,720,106	$165,075,396

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 1.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 1.16
(7) (4) x (5) x (6)
(8) Exhibit A 1.16, Column (9)
(9) From Exhibit A 1.6
(12) Column (11) + Exhibit A 1.7, Column (6)

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1/(9)	(11) Unpaid Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
1999	6/30/2026	336	$40,277,368	$0.055	2.159	1.634	$0.192	$0.039	1.011	1.1%	$16,471	$2,197,024
2000	6/30/2026	324	43,292,428	0.034	2.159	1.548	0.114	0.041	1.012	1.2%	21,480	1,485,755
2001	6/30/2026	312	47,027,299	0.041	2.159	1.466	0.130	0.043	1.014	1.4%	28,333	1,942,076
2002	6/30/2026	300	50,776,362	0.058	2.159	1.389	0.175	0.046	1.016	1.6%	37,187	2,951,889
2003	6/30/2026	288	52,959,274	0.042	2.159	1.316	0.118	0.048	1.019	1.8%	47,214	2,123,238
2004	6/30/2026	276	55,362,397	0.047	2.159	1.246	0.127	0.051	1.022	2.1%	60,185	2,609,685
2005	6/30/2026	264	60,849,344	0.046	2.159	1.181	0.117	0.054	1.025	2.5%	80,821	2,775,501
2006	6/30/2026	252	69,289,653	0.044	2.159	1.118	0.106	0.044	1.030	2.9%	87,135	2,995,745
2007	6/30/2026	240	79,410,961	0.048	2.159	1.179	0.121	0.042	1.036	3.5%	116,191	3,162,077
2008	6/30/2026	228	88,397,375	0.051	2.159	1.243	0.138	0.039	1.046	4.4%	153,026	3,880,622
2009	6/30/2026	216	91,019,593	0.050	2.159	1.310	0.141	0.037	1.058	5.5%	186,141	2,597,316
2010	6/30/2026	204	86,014,115	0.025	2.159	1.381	0.075	0.036	1.074	6.9%	210,103	2,160,459
2011	6/30/2026	192	91,213,698	0.106	1.000	1.456	0.155	0.073	1.090	8.3%	550,730	8,106,050
2012	6/30/2026	180	95,514,448	0.028	1.000	1.535	0.043	0.069	1.108	9.7%	641,404	2,760,323
2013	6/30/2026	168	97,350,585	0.055	1.000	1.618	0.089	0.065	1.128	11.3%	720,888	4,960,102
2014	6/30/2026	156	101,485,570	0.053	1.000	1.706	0.090	0.062	1.151	13.1%	824,857	5,604,396
2015	6/30/2026	144	105,282,781	0.061	1.000	1.798	0.109	0.059	1.181	15.3%	950,258	5,373,999
2016	6/30/2026	132	100,348,047	0.027	1.000	1.896	0.051	0.060	1.211	17.4%	1,043,226	3,367,825
2017	6/30/2026	120	97,700,169	0.098	1.000	1.778	0.175	0.064	1.240	19.4%	1,202,070	8,369,424
2018	6/30/2026	108	101,963,752	0.064	1.000	1.668	0.107	0.068	1.293	22.7%	1,565,457	6,493,137
2019	6/30/2026	96	100,978,104	0.072	1.000	1.565	0.113	0.072	1.383	27.7%	2,018,854	6,995,038
2020	6/30/2026	84	106,267,694	0.044	1.000	1.468	0.064	0.077	1.524	34.4%	2,812,286	5,656,096
2021	6/30/2026	72	101,077,078	0.068	1.000	1.377	0.093	0.082	1.746	42.7%	3,543,109	7,442,692
2022	6/30/2026	60	110,193,931	0.143	1.000	1.292	0.184	0.087	2.001	50.0%	4,820,704	11,616,280
2023	6/30/2026	48	118,888,999	0.099	1.000	1.212	0.120	0.093	2.360	57.6%	6,388,477	10,171,875
2024	6/30/2026	36	127,191,078	0.078	1.000	1.136	0.089	0.099	2.945	66.0%	8,348,640	10,990,404
2025	6/30/2026	24	132,682,369	0.036	1.000	1.066	0.038	0.106	3.912	74.4%	10,465,248	11,559,065
2026	6/30/2026	12	134,412,699	0.050	1.000	1.000	0.050	0.113	7.549	86.8%	13,171,541	13,643,242
	Total		$2,487,227,171								$60,112,034	$153,991,335

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 1.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 1.14
(7) (4) x (5) x (6)
(8) Exhibit A 1.15, Column (9)
(9) From Exhibit A 1.5
(12) Column (11) + Exhibit A 1.7, Column (3)

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Bornhuetter-Ferguson Method with a Payroll Base Using Reported Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1/(9)	(11) IBNR Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
1999	6/30/2026	336	$40,277,368	$0.055	2.159	1.634	$0.192	$0.039	$1.01	0.5%	$7,791	$2,188,344
2000	6/30/2026	324	43,292,428	0.034	2.159	1.548	0.114	0.041	1.003	0.3%	6,118	1,470,393
2001	6/30/2026	312	47,027,299	0.041	2.159	1.466	0.130	0.043	1.005	0.5%	10,874	1,924,617
2002	6/30/2026	300	50,776,362	0.058	2.159	1.389	0.175	0.046	1.018	1.8%	41,621	2,956,323
2003	6/30/2026	288	52,959,274	0.042	2.159	1.316	0.118	0.048	1.026	2.5%	63,968	2,291,713
2004	6/30/2026	276	55,362,397	0.047	2.159	1.246	0.127	0.051	1.026	2.5%	70,589	2,620,090
2005	6/30/2026	264	60,849,344	0.046	2.159	1.181	0.117	0.054	1.040	3.9%	127,369	2,835,721
2006	6/30/2026	252	69,289,653	0.044	2.159	1.118	0.106	0.044	1.004	0.4%	12,278	3,063,114
2007	6/30/2026	240	79,410,961	0.048	2.159	1.179	0.121	0.042	0.992	-0.8%	(27,802)	4,413,595
2008	6/30/2026	228	88,397,375	0.051	2.159	1.243	0.138	0.039	1.004	0.4%	13,908	5,175,093
2009	6/30/2026	216	91,019,593	0.050	2.159	1.310	0.141	0.037	1.002	0.2%	8,085	6,511,342
2010	6/30/2026	204	86,014,115	0.025	2.159	1.381	0.075	0.036	1.002	0.2%	5,181	2,238,757
2011	6/30/2026	192	91,213,698	0.106	1.000	1.456	0.155	0.073	1.001	0.1%	6,465	11,140,743
2012	6/30/2026	180	95,514,448	0.028	1.000	1.535	0.043	0.069	1.007	0.7%	44,874	3,011,925
2013	6/30/2026	168	97,350,585	0.055	1.000	1.618	0.089	0.065	1.017	1.7%	107,626	5,907,618
2014	6/30/2026	156	101,485,570	0.053	1.000	1.706	0.090	0.062	1.020	2.0%	123,816	5,264,574
2015	6/30/2026	144	105,282,781	0.061	1.000	1.798	0.109	0.059	1.034	3.3%	203,157	7,475,367
2016	6/30/2026	132	100,348,047	0.027	1.000	1.896	0.051	0.060	1.065	6.1%	365,013	2,833,631
2017	6/30/2026	120	97,700,169	0.098	1.000	1.778	0.175	0.064	1.048	4.6%	286,695	10,137,958
2018	6/30/2026	108	101,963,752	0.064	1.000	1.668	0.107	0.068	1.053	5.1%	349,415	6,751,775
2019	6/30/2026	96	100,978,104	0.072	1.000	1.565	0.113	0.072	0.993	-0.7%	(49,082)	7,759,904
2020	6/30/2026	84	106,267,694	0.044	1.000	1.468	0.064	0.077	0.986	-1.4%	(116,751)	4,865,199
2021	6/30/2026	72	101,077,078	0.068	1.000	1.377	0.093	0.082	1.016	1.6%	134,255	6,883,178
2022	6/30/2026	60	110,193,931	0.143	1.000	1.292	0.184	0.087	1.075	6.9%	668,376	17,307,313
2023	6/30/2026	48	118,888,999	0.099	1.000	1.212	0.120	0.093	1.143	12.5%	1,388,007	14,183,569
2024	6/30/2026	36	127,191,078	0.078	1.000	1.136	0.089	0.099	1.312	23.8%	3,006,667	12,203,681
2025	6/30/2026	24	132,682,369	0.036	1.000	1.066	0.038	0.106	1.550	35.5%	4,990,478	8,386,266
2026	6/30/2026	12	134,412,699	0.050	1.000	1.000	0.050	0.113	2.739	63.5%	9,639,032	13,222,068
	Total		$2,487,227,171								$21,488,027	$175,023,870

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 1.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 1.14
(7) (4) x (5) x (6)
(8) Exhibit A 1.15, Column (9)
(9) From Exhibit A 1.6
(12) Column (11) + Exhibit A 1.7, Column (6)

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

IBNR as % of Case Loss Reserve Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Dev Mthd IBNR as % of Case Reserve	(4) Selected IBNR as % of Case Reserve	(5) Case Reserve 6/30/2026	(6) IBNR 6/30/2026	(7) Indicated Ultimate Loss
1992	6/30/2026	420	-468.5%	-468.5%	($108,458)	$508,166	$2,070,302
1993	6/30/2026	408	-1119.2%	-1119.2%	0	0	1,582,563
1994	6/30/2026	396	1948.8%	1948.8%	0	0	1,569,872
1995	6/30/2026	384	473.5%	473.5%	318,387	1,507,670	3,046,004
1996	6/30/2026	372	254.2%	254.2%	0	0	2,045,377
1997	6/30/2026	360	166.3%	166.3%	0	0	1,009,562
1998	6/30/2026	348	119.1%	119.1%	414,981	494,063	1,886,769
1999	6/30/2026	336	89.8%	89.8%	0	0	2,180,553
2000	6/30/2026	324	39.8%	39.8%	0	0	1,464,275
2001	6/30/2026	312	62.3%	62.3%	0	0	1,913,743
2002	6/30/2026	300	-938.8%	-938.8%	0	0	2,914,702
2003	6/30/2026	288	-381.8%	-381.8%	151,721	(579,306)	1,648,440
2004	6/30/2026	276	-678.4%	-678.4%	0	0	2,549,501
2005	6/30/2026	264	-273.6%	-273.6%	13,672	(37,412)	2,670,940
2006	6/30/2026	252	16.4%	16.4%	142,226	23,328	3,074,164
2007	6/30/2026	240	-19.3%	-19.3%	1,395,511	(269,441)	4,171,956
2008	6/30/2026	228	10.0%	10.0%	1,433,588	143,318	5,304,503
2009	6/30/2026	216	4.5%	4.5%	4,092,081	185,815	6,689,071
2010	6/30/2026	204	2.5%	2.5%	283,220	7,161	2,240,737
2011	6/30/2026	192	1.2%	1.2%	3,578,958	42,511	11,176,789
2012	6/30/2026	180	7.5%	7.5%	848,132	63,801	3,030,852
2013	6/30/2026	168	17.5%	17.5%	1,560,777	273,914	6,073,905
2014	6/30/2026	156	17.7%	17.7%	361,218	63,798	5,204,556
2015	6/30/2026	144	27.2%	27.2%	2,848,469	774,575	8,046,785
2016	6/30/2026	132	53.8%	53.8%	144,019	77,511	2,546,129
2017	6/30/2026	120	31.3%	31.3%	2,683,909	840,600	10,691,862
2018	6/30/2026	108	28.7%	28.7%	1,474,679	423,732	6,826,092
2019	6/30/2026	96	-2.4%	-2.4%	2,832,802	(67,235)	7,741,751
2020	6/30/2026	84	-4.0%	-4.0%	2,138,140	(85,226)	4,896,724
2021	6/30/2026	72	3.9%	3.9%	2,849,340	112,219	6,861,142
2022	6/30/2026	60	16.1%	16.1%	9,843,360	1,584,428	18,223,365
2023	6/30/2026	48	27.8%	27.8%	9,012,164	2,501,555	15,297,117
2024	6/30/2026	36	56.3%	56.3%	6,555,249	3,689,546	12,886,560
2025	6/30/2026	24	91.2%	91.2%	2,301,970	2,098,341	5,494,128
2026	6/30/2026	12	272.9%	272.9%	3,111,334	8,489,790	12,072,825
Total					$60,281,452	$22,867,222	$187,103,614

Column Notes

(3) [1 - 1 / Exhibit A 1.7, Column (7)] / [1 / Exhibit A 1.7, Column (7) - 1 / Exhibit A 1.7, Column (4)]
(4) Selected based on Column (3) and actuarial judgement
(5) Exhibit A 1.7, Column (6) - Exhibit A 1.7, Column (3)
(6) (4) x (5)
(7) Column (6) + Exhibit A 1.7, Column (6)

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Frequency-Severity Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Smoothed Frequency	(5) Smoothed Severity	(6) Indicated Ultimate Loss
1999	6/30/2026	336	$4,028	0.136%	$123,135	$675,540
2000	6/30/2026	324	4,329	0.139%	127,434	766,491
2001	6/30/2026	312	4,703	0.142%	131,884	878,922
2002	6/30/2026	300	5,078	0.145%	136,489	1,001,768
2003	6/30/2026	288	5,296	0.147%	141,254	1,102,942
2004	6/30/2026	276	5,536	0.150%	146,186	1,217,113
2005	6/30/2026	264	6,085	0.153%	151,290	1,412,138
2006	6/30/2026	252	6,929	0.156%	222,622	2,413,489
2007	6/30/2026	240	7,941	0.146%	227,074	2,623,860
2008	6/30/2026	228	8,840	0.135%	231,616	2,770,656
2009	6/30/2026	216	9,102	0.126%	236,248	2,706,209
2010	6/30/2026	204	8,601	0.117%	240,973	2,425,935
2011	6/30/2026	192	9,121	0.131%	530,665	6,346,027
2012	6/30/2026	180	9,551	0.122%	541,279	6,303,678
2013	6/30/2026	168	9,735	0.113%	552,104	6,094,620
2014	6/30/2026	156	10,149	0.105%	563,146	6,026,921
2015	6/30/2026	144	10,528	0.098%	574,409	5,931,051
2016	6/30/2026	132	10,035	0.091%	585,898	5,362,489
2017	6/30/2026	120	9,770	0.094%	606,404	5,565,835
2018	6/30/2026	108	10,196	0.097%	627,628	6,192,392
2019	6/30/2026	96	10,098	0.100%	649,595	6,537,586
2020	6/30/2026	84	10,627	0.103%	672,331	7,334,475
2021	6/30/2026	72	10,108	0.106%	695,862	7,437,004
2022	6/30/2026	60	11,019	0.109%	720,218	8,643,320
2023	6/30/2026	48	11,889	0.112%	745,425	9,941,276
2024	6/30/2026	36	12,719	0.116%	771,515	11,337,954
2025	6/30/2026	24	13,268	0.119%	798,518	12,608,657
2026	6/30/2026	12	13,441	0.123%	826,466	13,616,751
Total			$248,723			$145,275,100

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Selected from Exhibit A 1.14 detrended
(5) Selected from Exhibit A 1.14 detrended
(6) (3) x (4) x (5)

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Frequency-Severity Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Initial Indicated Ultimate Loss	(5) Initial Ultimate Counts	(6) Benefit Level Factor	(7) Indicated Loss Severity (4) / (5) x (6)	(8) Severity Trend Factor	(9) Trended Loss Severity (7) x (8)	(10) Indicated Frequency (5) / (3)	(11) Frequency Trend Factor	(12) Trended Frequency (10) x (11)	(13) Indicated Pure Premium Per $100 Payroll (4) / (3) / 10,000	(14) Trended Pure Premium	(15) Implied Pure Premium
1992	6/30/2026	420		$1,623,552	19	2.159	$184,487	2.780	$512,909	NA	0.858	NA	NA	NA	$0.01
1993	6/30/2026	408		1,590,121	17	2.159	201,945	2.686	542,505	NA	0.841	NA	NA	NA	0.01
1994	6/30/2026	396		1,577,924	18	2.159	189,263	2.596	491,283	NA	0.825	NA	NA	NA	0.01
1995	6/30/2026	384		1,386,684	12	2.159	260,335	2.508	652,969	NA	0.809	NA	NA	NA	0.01
1996	6/30/2026	372		2,057,629	19	2.159	233,812	2.424	566,659	NA	0.793	NA	NA	NA	0.01
1997	6/30/2026	360		1,016,140	10	2.159	219,385	2.342	513,756	NA	0.777	NA	NA	NA	0.02
1998	6/30/2026	348		1,193,214	9	2.159	303,076	2.263	685,800	NA	0.762	NA	NA	NA	0.02
1999	6/30/2026	336	$4,028	2,197,593	18	2.159	263,589	2.186	576,325	0.447%	0.747	0.334%	$0.05	$0.09	0.02
2000	6/30/2026	324	4,329	1,475,763	15	2.159	212,412	2.113	448,759	0.346%	0.732	0.254%	0.03	0.05	0.02
2001	6/30/2026	312	4,703	1,932,370	15	2.159	278,132	2.041	567,782	0.319%	0.718	0.229%	0.04	0.06	0.02
2002	6/30/2026	300	5,078	2,965,013	21	2.159	302,505	1.973	596,702	0.417%	0.704	0.293%	0.06	0.08	0.02
2003	6/30/2026	288	5,296	2,199,994	14	2.159	349,249	1.906	665,665	0.257%	0.690	0.177%	0.04	0.05	0.02
2004	6/30/2026	276	5,536	2,609,993	17	2.159	326,905	1.842	602,057	0.311%	0.677	0.211%	0.05	0.06	0.02
2005	6/30/2026	264	6,085	2,790,440	19	2.159	317,324	1.780	564,695	0.312%	0.663	0.207%	0.05	0.05	0.02
2006	6/30/2026	252	6,929	3,028,823	15	2.159	441,975	1.720	759,981	0.214%	0.650	0.139%	0.04	0.05	0.03
2007	6/30/2026	240	7,941	3,780,608	15	2.159	540,434	1.686	911,062	0.190%	0.699	0.133%	0.05	0.06	0.03
2008	6/30/2026	228	8,840	4,540,188	14	2.159	695,120	1.653	1,148,853	0.160%	0.752	0.120%	0.05	0.06	0.03
2009	6/30/2026	216	9,102	4,534,583	9	2.159	1,054,866	1.620	1,709,236	0.102%	0.809	0.082%	0.05	0.07	0.03
2010	6/30/2026	204	8,601	2,165,865	4	2.159	1,056,308	1.589	1,678,013	0.051%	0.870	0.045%	0.03	0.03	0.03
2011	6/30/2026	192	9,121	9,692,088	15	1.000	649,224	1.557	1,011,112	0.164%	0.935	0.153%	0.11	0.15	0.07
2012	6/30/2026	180	9,551	2,667,346	4	1.000	692,428	1.527	1,057,253	0.040%	1.005	0.041%	0.03	0.04	0.07
2013	6/30/2026	168	9,735	5,339,729	9	1.000	601,293	1.497	900,099	0.091%	1.081	0.099%	0.05	0.09	0.06
2014	6/30/2026	156	10,149	5,371,505	13	1.000	411,846	1.468	604,419	0.129%	1.162	0.149%	0.05	0.09	0.06
2015	6/30/2026	144	10,528	6,371,287	9	1.000	692,323	1.439	996,122	0.087%	1.250	0.109%	0.06	0.11	0.06
2016	6/30/2026	132	10,035	2,722,511	7	1.000	401,896	1.411	566,914	0.068%	1.344	0.091%	0.03	0.05	0.05
2017	6/30/2026	120	9,770	9,608,773	12	1.000	798,537	1.363	1,088,323	0.123%	1.305	0.161%	0.10	0.17	0.06
2018	6/30/2026	108	10,196	6,558,065	11	1.000	574,845	1.317	756,961	0.112%	1.267	0.142%	0.06	0.11	0.06
2019	6/30/2026	96	10,098	7,319,508	13	1.000	551,937	1.272	702,218	0.131%	1.230	0.162%	0.07	0.11	0.06
2020	6/30/2026	84	10,627	4,623,068	8	1.000	588,055	1.229	722,869	0.074%	1.194	0.088%	0.04	0.06	0.07
2021	6/30/2026	72	10,108	6,834,406	8	1.000	808,085	1.188	959,751	0.084%	1.159	0.097%	0.07	0.09	0.07
2022	6/30/2026	60	11,019	15,737,851	17	1.000	913,438	1.148	1,048,191	0.156%	1.126	0.176%	0.14	0.18	0.08
2023	6/30/2026	48	11,889	11,778,682	12	1.000	1,010,471	1.109	1,120,327	0.098%	1.093	0.107%	0.10	0.12	0.08
2024	6/30/2026	36	12,719	9,922,902	7	1.000	1,427,700	1.071	1,529,388	0.055%	1.061	0.058%	0.08	0.09	0.09
2025	6/30/2026	24	13,268	4,771,920	7	1.000	686,580	1.035	710,611	0.052%	1.030	0.054%	0.04	0.04	0.10
2026	6/30/2026	12	13,441	6,686,851	7	1.000	962,099	1.000	962,099	0.052%	1.000	0.052%	0.05	0.05	0.10
Total			$248,723	$160,672,988	439		$483,776		$765,648	0.135%		0.124%			

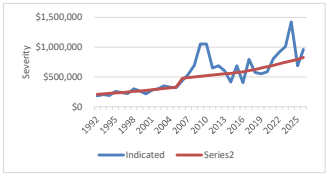
Beginning	Ending	Severity Trend
1995	2005	3.5%
2006	2015	-0.2%
2016	2022	9.4%
	Selected	
1992	2005	3.5%
2006	2015	2.0%
2016	2026	3.5%

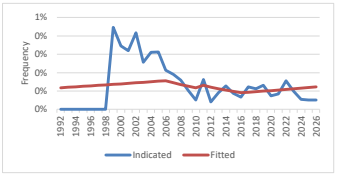
Beginning	Ending	Frequency Trend
1995	2005	NA
2006	2015	-8.8%
2016	2022	4.9%
	Selected	
1992	2005	2.0%
2006	2015	-7.0%
2016	2026	3.0%

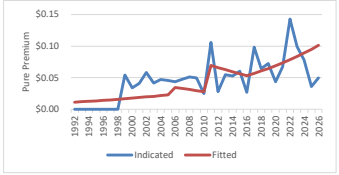
Beginning	Ending	Pure Prem Trend
1995	2005	NA
2006	2015	2.3%
2016	2022	14.7%
		Selected
1992	2005	5.6%
2006	2015	-5.1%
2016	2026	6.6%

Beginning	Ending	Severity
1995	2005	581,265
2001	2015	826,466
2016	2022	866,518
		Selected
1992	2005	581,265
2006	2015	826,466
2016	2026	826,466

Beginning	Ending	Frequency
1995	1998	NA
2006	2010	0.102%
2011	2022	0.123%
		Selected
1992	2005	0.102%
2006	2008	0.102%
2011	2026	0.123%







Column Notes

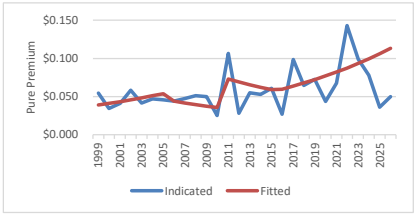
(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 1.3, Column (4)
(5) Average Exhibit A 1.4, Columns (6) and (7)
(6) Exhibit A 1.8, Column (5)
(8) Based on selected Severity trends
(11) Based on selected Frequency trends
(14) (13) adjusted by selected Pure Premium trend
(15) Selected Severity x selected Frequency / 10,000

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Pure Premium Trend (Payroll)

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Initial Indicated Ultimate Loss	(5) Indicated Pure Premium Per $100 Payroll (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Pure Premium	(8) Trended Pure Premium	(9) Fitted Pure Premium
1999	6/30/2026	336	$40,277,368	$2,197,593	$0.055	2.159	$0.118	$0.192	$0.039
2000	6/30/2026	324	43,292,428	1,475,763	0.034	2.159	0.074	0.114	0.041
2001	6/30/2026	312	47,027,299	1,932,370	0.041	2.159	0.089	0.130	0.043
2002	6/30/2026	300	50,776,362	2,965,013	0.058	2.159	0.126	0.175	0.046
2003	6/30/2026	288	52,959,274	2,199,994	0.042	2.159	0.090	0.118	0.048
2004	6/30/2026	276	55,362,397	2,609,993	0.047	2.159	0.102	0.127	0.051
2005	6/30/2026	264	60,849,344	2,790,440	0.046	2.159	0.099	0.117	0.054
2006	6/30/2026	252	69,289,653	3,028,823	0.044	2.159	0.094	0.106	0.044
2007	6/30/2026	240	79,410,961	3,780,608	0.048	2.159	0.103	0.121	0.042
2008	6/30/2026	228	88,397,375	4,540,188	0.051	2.159	0.111	0.138	0.039
2009	6/30/2026	216	91,019,593	4,534,583	0.050	2.159	0.108	0.141	0.037
2010	6/30/2026	204	86,014,115	2,165,865	0.025	2.159	0.054	0.075	0.036
2011	6/30/2026	192	91,213,698	9,692,088	0.106	1.000	0.106	0.155	0.073
2012	6/30/2026	180	95,514,448	2,667,346	0.028	1.000	0.028	0.043	0.069
2013	6/30/2026	168	97,350,585	5,339,729	0.055	1.000	0.055	0.089	0.065
2014	6/30/2026	156	101,485,570	5,371,505	0.053	1.000	0.053	0.090	0.062
2015	6/30/2026	144	105,282,781	6,371,287	0.061	1.000	0.061	0.109	0.059
2016	6/30/2026	132	100,348,047	2,722,511	0.027	1.000	0.027	0.051	0.060
2017	6/30/2026	120	97,700,169	9,608,773	0.098	1.000	0.098	0.175	0.064
2018	6/30/2026	108	101,963,752	6,558,065	0.064	1.000	0.064	0.107	0.068
2019	6/30/2026	96	100,978,104	7,319,508	0.072	1.000	0.072	0.113	0.072
2020	6/30/2026	84	106,267,694	4,623,068	0.044	1.000	0.044	0.064	0.077
2021	6/30/2026	72	101,077,078	6,834,406	0.068	1.000	0.068	0.093	0.082
2022	6/30/2026	60	110,193,931	15,737,851	0.143	1.000	0.143	0.184	0.087
2023	6/30/2026	48	118,888,999	11,778,682	0.099	1.000	0.099	0.120	0.093
2024	6/30/2026	36	127,191,078	9,922,902	0.078	1.000	0.078	0.089	0.099
2025	6/30/2026	24	132,682,369	4,771,920	0.036	1.000	0.036	0.038	0.106
2026	6/30/2026	12	134,412,699	6,686,851	0.050	1.000	0.050	0.050	0.113
Total			$2,487,227,171	$150,227,725	$0.060				

Beginning	Ending	Pure Premium
1995	2005	0.137
2006	2015	0.106
2016	2022	0.113
		Selected
1992	2005	0.137
2006	2015	0.106
2016	2026	0.113



Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 1.3, Column (4)
(6) Exhibit A 1.10, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected pure premium detrended to historical levels and adjusted to historical benefit levels.

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Loss Ratio Trend

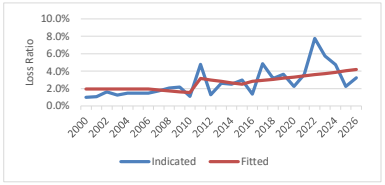
Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Initial Indicated Ultimate Loss	(5) Indicated Loss Ratio (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Loss Ratio	(8) Trended Loss Ratio	(9) Fitted Loss Ratio
2000	6/30/2026	324	$148,762,633	$1,475,763	1.0%	2.159	2.1%	1.8%	1.9%
2001	6/30/2026	312	175,048,207	1,932,370	1.1%	2.159	2.4%	2.0%	1.9%
2002	6/30/2026	300	180,262,306	2,965,013	1.6%	2.159	3.6%	3.0%	1.9%
2003	6/30/2026	288	175,552,340	2,199,994	1.3%	2.159	2.7%	2.3%	1.9%
2004	6/30/2026	276	177,079,289	2,609,993	1.5%	2.159	3.2%	2.7%	1.9%
2005	6/30/2026	264	185,716,218	2,790,440	1.5%	2.159	3.2%	2.7%	1.9%
2006	6/30/2026	252	204,173,121	3,028,823	1.5%	2.159	3.2%	2.7%	1.9%
2007	6/30/2026	240	215,836,851	3,780,608	1.8%	2.159	3.8%	3.4%	1.8%
2008	6/30/2026	228	218,131,541	4,540,188	2.1%	2.159	4.5%	4.2%	1.7%
2009	6/30/2026	216	208,459,209	4,534,583	2.2%	2.159	4.7%	4.7%	1.6%
2010	6/30/2026	204	193,599,615	2,165,865	1.1%	2.159	2.4%	2.6%	1.6%
2011	6/30/2026	192	203,337,513	9,692,088	4.8%	1.000	4.8%	5.3%	3.2%
2012	6/30/2026	180	204,008,162	2,667,346	1.3%	1.000	1.3%	1.5%	3.0%
2013	6/30/2026	168	203,157,965	5,339,729	2.6%	1.000	2.6%	3.3%	2.8%
2014	6/30/2026	156	211,849,593	5,371,505	2.5%	1.000	2.5%	3.4%	2.7%
2015	6/30/2026	144	212,780,825	6,371,287	3.0%	1.000	3.0%	4.2%	2.5%
2016	6/30/2026	132	199,356,077	2,722,511	1.4%	1.000	1.4%	2.0%	2.8%
2017	6/30/2026	120	198,012,678	9,608,773	4.9%	1.000	4.9%	6.9%	3.0%
2018	6/30/2026	108	207,938,971	6,558,065	3.2%	1.000	3.2%	4.3%	3.1%
2019	6/30/2026	96	200,475,628	7,319,508	3.7%	1.000	3.7%	4.8%	3.2%
2020	6/30/2026	84	203,774,071	4,623,068	2.3%	1.000	2.3%	2.9%	3.3%
2021	6/30/2026	72	189,814,141	6,834,406	3.6%	1.000	3.6%	4.4%	3.5%
2022	6/30/2026	60	202,517,355	15,737,851	7.8%	1.000	7.8%	9.1%	3.6%
2023	6/30/2026	48	204,639,501	11,778,682	5.8%	1.000	5.8%	6.5%	3.7%
2024	6/30/2026	36	209,063,047	9,922,902	4.7%	1.000	4.7%	5.1%	3.9%
2025	6/30/2026	24	211,599,899	4,771,920	2.3%	1.000	2.3%	2.3%	4.0%
2026	6/30/2026	12	206,922,188	6,686,851	3.2%	1.000	3.2%	3.2%	4.2%
Total			$5,351,868,944	$148,030,132	2.8%				

Beginning	Ending	Trend
2006	2015	-5.4%
2016	2022	16.6%
		Selected
2006	2015	-5.4%
2016	2026	4.0%

Beginning	Ending	Loss Ratio
2006	2015	3.5%
2016	2021	4.2%
2022	2025	5.7%
		Selected
2006	2015	3.5%
2016	2026	4.2%

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 1.3, Column (4)
(6) Exhibit A 1.8, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected loss ratio detrended to historical levels and adjusted to historical benefit levels.



Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													8	9	9	11	11	14
1993												8	9	10	11	12	13	13
1994											13	13	13	15	15	15	15	15
1995										6	8	8	8	8	8	8	8	8
1996									12	13	13	13	13	14	14	14	16	16
1997								7	7	7	7	8	8	8	8	8	8	8
1998							4	4	4	5	6	6	6	6	6	6	6	5
1999						11	11	11	11	12	13	13	13	14	14	16	16	16
2000					6	10	10	10	12	13	13	13	13	13	14	14	14	14
2001				1	3	7	7	9	9	9	9	9	10	10	11	11	11	11
2002			4	4	7	10	13	14	14	14	14	13	15	15	15	17	18	18
2003		4	5	6	7	8	10	10	10	10	10	11	12	12	12	12	12	12
2004	0	1	1	3	4	7	7	7	7	8	11	11	11	11	14	14	14	14
2005	1	2	5	5	7	9	11	11	10	13	12	12	12	13	13	14	15	15
2006	0	0	1	1	3	5	5	5	5	6	8	7	7	7	9	9	10	10
2007	2	5	6	7	6	6	8	9	8	8	8	9	9	9	10	11	11	12
2008	2	2	2	2	3	3	6	4	6	7	8	8	9	10	10	10	10	10
2009	0	1	3	3	5	6	6	6	6	6	6	6	6	6	6	6	6	6
2010	0	2	2	1	5	3	3	3	3	2	2	3	3	3	3	3	3	
2011	3	5	5	8	6	6	6	6	6	7	7	7	8	9	9	9		
2012	0	1	1	0	0	0	1	1	2	2	2	2	2	2	2			
2013	3	3	2	2	2	2	2	2	3	5	5	5	5	5				
2014	3	3	3	3	5	5	5	6	6	8	10	10	10					
2015	0	0	0	2	3	3	3	3	3	4	5	5						
2016	0	1	1	1	1	2	2	2	4	3	5							
2017	1	3	3	3	3	3	3	3	4	6								
2018	0	1	1	2	2	2	2	2	5									
2019	0	3	4	4	5	5	5	6										
2020	1	3	3	3	3	3	3											
2021	0	2	2	2	2	2												
2022	1	4	5	5	5													
2023	0	2	3	3														
2024	0	1	1															
2025	0	1																
2026	0																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992													1.125	1.000	1.222	1.000	1.273	1.000
1993												1.125	1.111	1.100	1.091	1.083	1.000	1.077
1994											1.000	1.000	1.154	1.000	1.000	1.000	1.000	1.000
1995										1.333	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.125
1996									1.083	1.000	1.000	1.000	1.077	1.000	1.000	1.143	1.000	1.125
1997								1.000	1.000	1.000	1.143	1.000	1.000	1.000	1.000	1.000	1.000	1.125
1998							1.000	1.000	1.250	1.200	1.000	1.000	1.000	1.000	1.000	1.000	0.833	1.000
1999						1.000	1.000	1.000	1.091	1.083	1.000	1.000	1.077	1.000	1.143	1.000	1.000	1.000
2000					1.667	1.000	1.000	1.200	1.083	1.000	1.000	1.000	1.000	1.077	1.000	1.000	1.000	1.000
2001				3.000	2.333	1.000	1.286	1.000	1.000	1.000	1.000	1.111	1.000	1.100	1.000	1.000	1.000	1.000
2002			1.000	1.750	1.429	1.300	1.077	1.000	1.000	1.000	0.929	1.154	1.000	1.000	1.133	1.059	1.000	1.000
2003		1.250	1.200	1.167	1.143	1.250	1.000	1.000	1.000	1.000	1.100	1.091	1.000	1.000	1.000	1.000	1.000	1.000
2004		1.000	3.000	1.333	1.750	1.000	1.000	1.000	1.143	1.375	1.000	1.000	1.000	1.273	1.000	1.000	1.000	1.000
2005	2.000	2.500	1.000	1.400	1.286	1.222	1.000	0.909	1.300	0.923	1.000	1.000	1.083	1.000	1.077	1.071	1.000	1.133
2006			1.000	3.000	1.667	1.000	1.000	1.000	1.200	1.333	0.875	1.000	1.000	1.286	1.000	1.111	1.000	1.000
2007	2.500	1.200	1.167	0.857	1.000	1.333	1.125	0.889	1.000	1.000	1.125	1.000	1.000	1.111	1.100	1.000	1.091	1.000
2008	1.000	1.000	1.000	1.500	1.000	2.000	0.667	1.500	1.167	1.143	1.000	1.125	1.111	1.000	1.000	1.000	1.000	1.000
2009		3.000	1.000	1.667	1.200	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2010		1.000	0.500	5.000	0.600	1.000	1.000	1.000	0.667	1.000	1.500	1.000	1.000	1.000	1.000	1.000		
2011	1.667	1.000	1.600	0.750	1.000	1.000	1.000	1.000	1.167	1.000	1.000	1.143	1.125	1.000	1.000			
2012		1.000	0.000				1.000	2.000	1.000	1.000	1.000	1.000	1.000	1.000				
2013	1.000	0.667	1.000	1.000	1.000	1.000	1.000	1.500	1.667	1.000	1.000	1.000	1.000					
2014	1.000	1.000	1.000	1.667	1.000	1.000	1.200	1.000	1.333	1.250	1.000	1.000						
2015				1.500	1.000	1.000	1.000	1.000	1.333	1.250	1.000							
2016		1.000	1.000	1.000	2.000	1.000	1.000	2.000	0.750	1.667								
2017	3.000	1.000	1.000	1.000	1.000	1.000	1.000	1.333	1.500									
2018		1.000	2.000	1.000	1.000	1.000	1.000	2.500										
2019		1.333	1.000	1.250	1.000	1.000	1.200											
2020	3.000	1.000	1.000	1.000	1.000	1.000												
2021		1.000	1.000	1.000	1.000													
2022	4.000	1.250	1.000	1.000														
2023		1.500	1.000															
2024		1.000																
2025																		
Strt Average	2.130	1.235	1.117	1.564	1.242	1.100	1.025	1.220	1.124	1.116	1.031	1.034	1.039	1.045	1.038	1.025	1.011	1.034
Wtd Average	2.706	1.204	1.129	1.279	1.216	1.112	1.031	1.074	1.105	1.083	1.011	1.036	1.045	1.044	1.043	1.028	1.014	1.033
5 Year Wtd Average	10.000	1.167	1.000	1.063	1.000	1.000	1.067	1.375	1.300	1.227	1.000	1.037	1.042	1.000	1.026	1.026	1.019	1.033
3 Year Wtd Average	NA	1.286	1.000	1.000	1.000	1.000	1.100	1.857	1.182	1.333	1.000	1.000	1.067	1.000	1.000	1.000	1.037	1.000
High-Low	2.024	1.169	1.077	1.426	1.218	1.058	1.030	1.172	1.120	1.098	1.015	1.030	1.035	1.035	1.030	1.019	1.006	1.030
3 Year Strt Average	NA	1.250	1.000	1.000	1.000	1.000	1.067	1.944	1.194	1.389	1.000	1.000	1.042	1.000	1.000	1.000	1.030	1.000
Selected	2.706	1.204	1.000	1.063	1.000	1.000	1.067	1.074	1.105	1.083	1.000	1.037	1.042	1.000	1.026	1.026	1.019	1.033
Cumulative	6.936	2.563	2.129	2.129	2.004	2.004	2.004	1.879	1.749	1.582	1.461	1.461	1.409	1.352	1.352	1.317	1.285	1.260
% Developed	14%	39%	47%	47%	50%	50%	50%	53%	57%	63%	68%	68%	71%	74%	74%	76%	78%	79%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	14	14	16	17	18	17	17	18	19	19	19	19	19	19	19	19	19	19
1993	14	14	15	16	16	16	16	17	17	17	17	17	17	17	17	17		17
1994	15	15	16	16	17	17	17	17	17	17	17	17	18	18	18			18
1995	9	9	9	11	11	11	11	11	11	11	11	11	11	11				11
1996	18	17	18	19	19	19	19	19	19	19	19	19	19					19
1997	9	10	10	10	10	10	10	10	10	10	10	10						10
1998	5	7	7	8	8	8	8	8	8	8	8							8
1999	16	17	17	17	17	18	17	18	18	18								18
2000	14	14	15	15	15	15	15	15	15									15
2001	11	13	13	14	15	15	15	15										15
2002	18	18	19	20	21	21	21											21
2003	12	12	13	13	13	13												13
2004	14	15	15	17	17													17
2005	17	17	17	18														18
2006	10	11	13															13
2007	12	12																12
2008	10																	10
2009																		6
2010																		3
2011																		9
2012																		2
2013																		5
2014																		10
2015																		5
2016																		5
2017																		6
2018																		5
2019																		6
2020																		3
2021																		2
2022																		5
2023																		3
2024																		1
2025																		1
2026																		0

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.000	1.143	1.063	1.059	0.944	1.000	1.059	1.056	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993	1.000	1.071	1.067	1.000	1.000	1.000	1.063	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994	1.000	1.067	1.000	1.063	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.059	1.000	1.000			
1995	1.000	1.000	1.222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996	0.944	1.059	1.056	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.111	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.400	1.000	1.143	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.063	1.000	1.000	1.000	1.059	0.944	1.059	1.000	1.000								
2000	1.000	1.071	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.182	1.000	1.077	1.071	1.000	1.000	1.000										
2002	1.000	1.056	1.053	1.050	1.000	1.000											
2003	1.000	1.083	1.000	1.000	1.000												
2004	1.071	1.000	1.133	1.000													
2005	1.000	1.000	1.059														
2006	1.100	1.182															
2007	1.000																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.054	1.049	1.062	1.019	1.000	0.995	1.018	1.006	1.000	1.000	1.000	1.012	1.000	1.000	1.000	1.000	—
Wtd Average	1.034	1.049	1.055	1.021	1.000	0.994	1.021	1.008	1.000	1.000	1.000	1.012	1.000	1.000	1.000	1.000	—
5 Year Wtd Average	1.031	1.055	1.065	1.025	1.012	0.987	1.015	1.000	1.000	1.000	1.000	1.012	—	—	—	—	—
3 Year Wtd Average	1.026	1.047	1.067	1.020	1.000	1.000	1.021	1.000	1.000	1.000	1.000	1.021	1.000	1.000	—	—	—
High-Low	1.038	1.042	1.054	1.016	1.000	1.000	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.033	1.061	1.064	1.017	1.000	1.000	1.020	1.000	1.000	1.000	1.000	1.020	1.000	1.000	—	—	—
Selected	1.031	1.055	1.065	1.025	1.012	1.000	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.220	1.184	1.122	1.054	1.028	1.015	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	82%	84%	89%	95%	97%	98%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Cumulative Closed Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Closed Counts	(4) Cumulative LDF	(5) Estimated Ult. Closed Count Method (3) x (4)
1992	6/30/2026	420	19	1.000	19
1993	6/30/2026	408	17	1.000	17
1994	6/30/2026	396	18	1.000	18
1995	6/30/2026	384	11	1.000	11
1996	6/30/2026	372	19	1.000	19
1997	6/30/2026	360	10	1.000	10
1998	6/30/2026	348	8	1.000	8
1999	6/30/2026	336	18	1.000	18
2000	6/30/2026	324	15	1.000	15
2001	6/30/2026	312	15	1.000	15
2002	6/30/2026	300	21	1.015	21
2003	6/30/2026	288	13	1.015	13
2004	6/30/2026	276	17	1.028	17
2005	6/30/2026	264	18	1.054	19
2006	6/30/2026	252	13	1.122	15
2007	6/30/2026	240	12	1.184	14
2008	6/30/2026	228	10	1.220	12
2009	6/30/2026	216	6	1.260	8
2010	6/30/2026	204	3	1.285	4
2011	6/30/2026	192	9	1.317	12
2012	6/30/2026	180	2	1.352	3
2013	6/30/2026	168	5	1.352	7
2014	6/30/2026	156	10	1.409	14
2015	6/30/2026	144	5	1.461	7
2016	6/30/2026	132	5	1.461	7
2017	6/30/2026	120	6	1.582	9
2018	6/30/2026	108	5	1.749	9
2019	6/30/2026	96	6	1.879	11
2020	6/30/2026	84	3	2.004	6
2021	6/30/2026	72	2	2.004	4
2022	6/30/2026	60	5	2.004	10
2023	6/30/2026	48	3	2.129	6
2024	6/30/2026	36	1	2.129	2
2025	6/30/2026	24	1	2.563	3
2026	6/30/2026	12	0	6.936	0
	Total		331		384

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 1.17.

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992										0	19	19	19	19	19	19	19	19
1993									0	16	16	16	16	16	16	16	16	16
1994									16	16	16	16	17	17	17	17	17	17
1995								11	11	11	11	11	11	11	11	11	11	11
1996							17	17	17	17	18	18	18	18	18	18	18	18
1997						10	10	10	10	10	10	10	10	10	10	10	10	10
1998					7	7	8	7	8	8	8	8	8	8	8	8	8	8
1999				18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
2000			14	14	14	15	15	15	15	15	15	15	15	15	15	15	15	15
2001		13	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
2002	15	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21
2003	13	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
2004	8	15	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
2005	16	16	18	18	18	18	18	18	18	18	18	18	18	19	19	19	19	19
2006	10	13	13	14	15	15	15	15	15	15	15	15	15	15	15	15	15	15
2007	9	16	16	16	16	16	16	17	17	17	16	16	16	16	16	16	16	16
2008	8	12	12	14	14	14	14	14	15	15	15	15	16	16	16	16	16	16
2009	7	10	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
2010	4	5	5	5	5	5	5	5	6	6	5	5	5	5	5	5	5	
2011	15	17	17	17	17	18	18	18	18	18	19	18	18	18	18	18		
2012	3	3	4	5	6	6	6	5	4	5	5	5	5	5	5			
2013	8	10	10	10	10	11	10	10	10	10	10	10	11	11				
2014	5	9	9	10	11	12	11	11	11	12	12	12	12					
2015	5	8	9	9	10	9	10	10	10	10	10	11						
2016	4	6	6	7	7	7	6	6	6	6	6							
2017	8	10	13	14	15	14	13	13	13	14								
2018	7	12	12	13	13	14	14	13	13									
2019	10	12	14	14	13	14	15	14										
2020	6	8	8	8	8	9	9											
2021	7	9	11	11	12	12												
2022	17	19	20	22	22													
2023	8	12	13	15														
2024	6	9	10															
2025	2	5																
2026	5																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994									1.000	1.000	1.000	1.063	1.000	1.000	1.000	1.000	1.000	1.000
1995								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996							1.000	1.000	1.000	1.059	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998					1.000	1.143	0.875	1.143	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000			1.000	1.000	1.071	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001		1.154	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.067
2002	1.400	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003	1.077	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004	1.875	1.133	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005	1.000	1.125	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.056	1.000	1.000	1.000	1.000	1.000
2006	1.300	1.000	1.077	1.071	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	1.778	1.000	1.000	1.000	1.000	1.000	1.063	1.000	1.000	0.941	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008	1.500	1.000	1.167	1.000	1.000	1.000	1.000	1.071	1.000	1.000	1.000	1.067	1.000	1.000	1.000	1.000	1.000	1.000
2009	1.429	1.000	1.100	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2010	1.250	1.000	1.000	1.000	1.000	1.000	1.000	1.200	1.000	0.833	1.000	1.000	1.000	1.000	1.000	1.000		
2011	1.133	1.000	1.000	1.000	1.059	1.000	1.000	1.000	1.000	1.056	0.947	1.000	1.000	1.000	1.000			
2012	1.000	1.333	1.250	1.200	1.000	1.000	0.833	0.800	1.250	1.000	1.000	1.000	1.000	1.000				
2013	1.250	1.000	1.000	1.000	1.100	0.909	1.000	1.000	1.000	1.000	1.000	1.100	1.000					
2014	1.800	1.000	1.111	1.100	1.091	0.917	1.000	1.000	1.091	1.000	1.000	1.000						
2015	1.600	1.125	1.000	1.111	0.900	1.111	1.000	1.000	1.000	1.000	1.100							
2016	1.500	1.000	1.167	1.000	1.000	0.857	1.000	1.000	1.000	1.000								
2017	1.250	1.300	1.077	1.071	0.933	0.929	1.000	1.000	1.077									
2018	1.714	1.000	1.083	1.000	1.077	1.000	0.929	1.000										
2019	1.200	1.167	1.000	0.929	1.077	1.071	0.933											
2020	1.333	1.000	1.000	1.000	1.125	1.000												
2021	1.286	1.222	1.000	1.091	1.000													
2022	1.118	1.053	1.100	1.000														
2023	1.500	1.083	1.154															
2024	1.500	1.111																
2025	2.500																	
Strt Average	1.429	1.075	1.054	1.024	1.018	0.997	0.985	1.009	1.017	0.995	1.002	1.010	1.003	1.000	1.000	1.000	1.000	1.004
Wtd Average	1.348	1.065	1.043	1.016	1.016	0.997	0.991	1.006	1.060	1.059	1.000	1.009	1.003	1.000	1.000	1.000	1.000	1.004
5 Year Wtd Average	1.350	1.088	1.061	1.000	1.033	0.983	0.966	1.000	1.040	1.000	1.000	1.020	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Wtd Average	1.625	1.075	1.091	1.024	1.061	1.027	0.952	1.000	1.034	1.000	1.031	1.037	1.000	1.000	1.000	1.000	1.000	1.000
High-Low	1.400	1.067	1.047	1.020	1.019	0.997	0.988	1.010	1.008	1.000	1.000	1.006	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Strt Average	1.833	1.082	1.085	1.030	1.067	1.024	0.954	1.000	1.026	1.000	1.033	1.033	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.348	1.065	1.043	1.016	1.033	0.997	0.991	1.006	1.040	1.000	1.031	1.009	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.690	1.253	1.177	1.128	1.111	1.076	1.079	1.089	1.082	1.041	1.041	1.009	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	59%	80%	85%	89%	90%	93%	93%	92%	92%	96%	96%	99%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	19	19	19	19	19	19	20	20	20	20	20	19	19	19	19	20	19	19
1993	16	16	16	16	16	16	16	17	17	17	17	17	17	17	17	17		17
1994	17	17	18	18	18	18	18	18	18	18	18	18	18	18	18			18
1995	11	11	11	11	11	11	11	12	12	12	12	12	12	12				12
1996	18	18	19	19	19	19	19	19	19	19	19	19	19					19
1997	10	10	10	10	10	10	10	10	10	10	10	10						10
1998	8	9	9	9	9	9	9	9	9	9	9							9
1999	18	18	18	18	18	18	18	18	18	18								18
2000	15	15	15	15	15	15	15	15	15									15
2001	16	16	15	15	15	15	15	15										15
2002	21	21	21	21	21	21	21											21
2003	14	14	14	14	14	14												14
2004	17	17	17	17	17													17
2005	19	19	19	19														19
2006	15	15	15															15
2007	16	16																16
2008	16																	16
2009																		11
2010																		5
2011																		18
2012																		5
2013																		11
2014																		12
2015																		11
2016																		6
2017																		14
2018																		13
2019																		14
2020																		9
2021																		12
2022																		22
2023																		15
2024																		10
2025																		5
2026																		5

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.000	1.000	1.000	1.000	1.000	1.053	1.000	1.000	1.000	1.000	0.950	1.000	1.000	1.000	1.053	0.950	
1993	1.000	1.000	1.000	1.000	1.000	1.000	1.063	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994	1.000	1.059	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995	1.000	1.000	1.000	1.000	1.000	1.000	1.091	1.000	1.000	1.000	1.000	1.000	1.000				
1996	1.000	1.056	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.125	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.000	0.938	1.000	1.000	1.000	1.000	1.000										
2002	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.000	1.000	1.000	1.000												
2004	1.000	1.000	1.000	1.000													
2005	1.000	1.000	1.000														
2006	1.000	1.000															
2007	1.000																
2008																	
2009																	
2010																	
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2020																	
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2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.008	1.003	1.000	1.000	1.000	1.005	1.015	1.000	1.000	1.000	0.992	1.000	1.000	1.000	1.026	0.950	—
Wtd Average	1.004	1.004	1.000	1.000	1.000	1.006	1.013	1.000	1.000	1.000	0.990	1.000	1.000	1.000	1.028	0.950	—
5 Year Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—	—	—
3 Year Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
High-Low	1.000	1.004	1.000	1.000	1.000	1.000	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Reported Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Cumulative LDF	(5) Estimated Ult. Reported Count Method (3) x (4)
1992	6/30/2026	420	19	1.000	19
1993	6/30/2026	408	17	1.000	17
1994	6/30/2026	396	18	1.000	18
1995	6/30/2026	384	12	1.000	12
1996	6/30/2026	372	19	1.000	19
1997	6/30/2026	360	10	1.000	10
1998	6/30/2026	348	9	1.000	9
1999	6/30/2026	336	18	1.000	18
2000	6/30/2026	324	15	1.000	15
2001	6/30/2026	312	15	1.000	15
2002	6/30/2026	300	21	1.000	21
2003	6/30/2026	288	14	1.000	14
2004	6/30/2026	276	17	1.000	17
2005	6/30/2026	264	19	1.000	19
2006	6/30/2026	252	15	1.000	15
2007	6/30/2026	240	16	1.000	16
2008	6/30/2026	228	16	1.000	16
2009	6/30/2026	216	11	1.000	11
2010	6/30/2026	204	5	1.000	5
2011	6/30/2026	192	18	1.000	18
2012	6/30/2026	180	5	1.000	5
2013	6/30/2026	168	11	1.000	11
2014	6/30/2026	156	12	1.000	12
2015	6/30/2026	144	11	1.009	11
2016	6/30/2026	132	6	1.041	6
2017	6/30/2026	120	14	1.041	15
2018	6/30/2026	108	13	1.082	14
2019	6/30/2026	96	14	1.089	15
2020	6/30/2026	84	9	1.079	10
2021	6/30/2026	72	12	1.076	13
2022	6/30/2026	60	22	1.111	24
2023	6/30/2026	48	15	1.128	17
2024	6/30/2026	36	10	1.177	12
2025	6/30/2026	24	5	1.253	6
2026	6/30/2026	12	5	1.690	8
	Total		468		484

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 1.19.

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													11	10	10	8	8	5
1993												8	7	6	5	4	3	3
1994											3	3	4	2	2	2	2	2
1995										5	3	3	3	3	3	3	3	3
1996									5	4	5	5	5	4	4	4	2	2
1997								3	3	3	3	2	2	2	2	2	2	2
1998							4	3	4	3	2	2	2	2	2	2	2	3
1999						7	7	7	7	6	5	5	5	4	4	2	2	2
2000					8	5	5	5	3	2	2	2	2	2	1	1	1	1
2001				14	12	8	8	6	6	6	6	6	5	5	4	4	4	4
2002			17	17	14	11	8	7	7	7	7	8	6	6	6	4	3	3
2003		10	9	8	7	6	4	4	4	4	4	3	2	2	2	2	2	2
2004	8	14	16	14	13	10	10	10	10	9	6	6	6	6	3	3	3	3
2005	15	14	13	13	11	9	7	7	8	5	6	6	6	6	6	5	4	4
2006	10	13	12	13	12	10	10	10	10	9	7	8	8	8	6	6	5	5
2007	7	11	10	9	10	10	8	8	9	9	8	7	7	7	6	5	5	4
2008	6	10	10	12	11	11	8	10	9	8	7	7	7	6	6	6	6	6
2009	7	9	7	8	6	5	5	5	5	5	5	5	5	5	5	5	5	5
2010	4	3	3	4	0	2	2	2	3	4	3	2	2	2	2	2	2	
2011	12	12	12	9	11	12	12	12	12	11	12	11	10	9	9	9		
2012	3	2	3	5	6	6	5	4	2	3	3	3	3	3	3			
2013	5	7	8	8	8	9	8	8	7	5	5	5	6	6				
2014	2	6	6	7	6	7	6	5	5	4	2	2	2					
2015	5	8	9	7	7	6	7	7	7	6	5	6						
2016	4	5	5	6	6	5	4	4	2	3	1							
2017	7	7	10	11	12	11	10	10	9	8								
2018	7	11	11	11	11	12	12	11	8									
2019	10	9	10	10	8	9	10	8										
2020	5	5	5	5	5	6	6											
2021	7	7	9	9	10	10												
2022	16	15	15	17	17													
2023	8	10	10	12														
2024	6	8	9															
2025	2	4																
2026	5																	

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	5	5	3	2	1	2	3	2	1	1	1	0	0	0	0	1	0	0
1993	2	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0		0
1994	2	2	2	2	1	1	1	1	1	1	1	1	0	0	0			0
1995	2	2	2	0	0	0	0	1	1	1	1	1	1	1				1
1996	0	1	1	0	0	0	0	0	0	0	0	0	0					0
1997	1	0	0	0	0	0	0	0	0	0	0	0						0
1998	3	2	2	1	1	1	1	1	1	1	1							1
1999	2	1	1	1	1	0	1	0	0	0								0
2000	1	1	0	0	0	0	0	0	0									0
2001	5	3	2	1	0	0	0	0										0
2002	3	3	2	1	0	0	0											0
2003	2	2	1	1	1	1												1
2004	3	2	2	0	0													0
2005	2	2	2	1														1
2006	5	4	2															2
2007	4	4																4
2008	6																	6
2009																		5
2010																		2
2011																		9
2012																		3
2013																		6
2014																		2
2015																		6
2016																		1
2017																		8
2018																		8
2019																		8
2020																		6
2021																		10
2022																		17
2023																		12
2024																		9
2025																		4
2026																		5
																		137

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Bornheutter-Ferguson Reported Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unreported 1 - 1/(8)	(10) Unreported Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	0.447%	0.747	0.334%	0.136%	1.000	0.0%	0	18
2000	6/30/2026	324	4,329	0.346%	0.732	0.254%	0.139%	1.000	0.0%	0	15
2001	6/30/2026	312	4,703	0.319%	0.718	0.229%	0.142%	1.000	0.0%	0	15
2002	6/30/2026	300	5,078	0.417%	0.704	0.293%	0.145%	1.000	0.0%	0	21
2003	6/30/2026	288	5,296	0.257%	0.690	0.177%	0.147%	1.000	0.0%	0	14
2004	6/30/2026	276	5,536	0.311%	0.677	0.211%	0.150%	1.000	0.0%	0	17
2005	6/30/2026	264	6,085	0.312%	0.663	0.207%	0.153%	1.000	0.0%	0	19
2006	6/30/2026	252	6,929	0.214%	0.650	0.139%	0.156%	1.000	0.0%	0	15
2007	6/30/2026	240	7,941	0.190%	0.699	0.133%	0.146%	1.000	0.0%	0	16
2008	6/30/2026	228	8,840	0.160%	0.752	0.120%	0.135%	1.000	0.0%	0	16
2009	6/30/2026	216	9,102	0.102%	0.809	0.082%	0.126%	1.000	0.0%	0	11
2010	6/30/2026	204	8,601	0.051%	0.870	0.045%	0.117%	1.000	0.0%	0	5
2011	6/30/2026	192	9,121	0.164%	0.935	0.153%	0.131%	1.000	0.0%	0	18
2012	6/30/2026	180	9,551	0.040%	1.005	0.041%	0.122%	1.000	0.0%	0	5
2013	6/30/2026	168	9,735	0.091%	1.081	0.099%	0.113%	1.000	0.0%	0	11
2014	6/30/2026	156	10,149	0.129%	1.162	0.149%	0.105%	1.000	0.0%	0	12
2015	6/30/2026	144	10,528	0.087%	1.250	0.109%	0.098%	1.009	0.9%	0	11
2016	6/30/2026	132	10,035	0.068%	1.344	0.091%	0.091%	1.041	3.9%	0	6
2017	6/30/2026	120	9,770	0.123%	1.305	0.161%	0.094%	1.041	3.9%	0	14
2018	6/30/2026	108	10,196	0.112%	1.267	0.142%	0.097%	1.082	7.6%	1	14
2019	6/30/2026	96	10,098	0.131%	1.230	0.162%	0.100%	1.089	8.2%	1	15
2020	6/30/2026	84	10,627	0.074%	1.194	0.088%	0.103%	1.079	7.3%	1	10
2021	6/30/2026	72	10,108	0.084%	1.159	0.097%	0.106%	1.076	7.0%	1	13
2022	6/30/2026	60	11,019	0.156%	1.126	0.176%	0.109%	1.111	10.0%	1	23
2023	6/30/2026	48	11,889	0.098%	1.093	0.107%	0.112%	1.128	11.4%	2	17
2024	6/30/2026	36	12,719	0.055%	1.061	0.058%	0.116%	1.177	15.0%	2	12
2025	6/30/2026	24	13,268	0.033%	1.030	0.034%	0.119%	1.253	20.2%	3	8
2026	6/30/2026	12	13,441	0.031%	1.000	0.031%	0.123%	1.690	40.8%	7	12
	Total		$248,723			0.122%				19	383

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit A 1.4, Columns (6) and (7)) / Column (3)
(5) Exhibit A 1.14, Column (11)
(6) (4) x (5)
(7) Selected from Exhibit A 1.14 detrended
(8) From Exhibit A 1.19
(11) Exhibit A 1.20, Column (3) + (10)

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Bornheutter-Ferguson Closed Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unpaid 1 - 1/(8)	(10) Unpaid Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	0.447%	0.747	0.334%	0.136%	1.000	0.0%	0	18
2000	6/30/2026	324	4,329	0.346%	0.732	0.254%	0.139%	1.000	0.0%	0	15
2001	6/30/2026	312	4,703	0.319%	0.718	0.229%	0.142%	1.000	0.0%	0	15
2002	6/30/2026	300	5,078	0.417%	0.704	0.293%	0.145%	1.015	1.5%	0	21
2003	6/30/2026	288	5,296	0.257%	0.690	0.177%	0.147%	1.015	1.5%	0	13
2004	6/30/2026	276	5,536	0.311%	0.677	0.211%	0.150%	1.028	2.7%	0	17
2005	6/30/2026	264	6,085	0.312%	0.663	0.207%	0.153%	1.054	5.1%	0	18
2006	6/30/2026	252	6,929	0.214%	0.650	0.139%	0.156%	1.122	10.9%	1	14
2007	6/30/2026	240	7,941	0.190%	0.699	0.133%	0.146%	1.184	15.5%	2	14
2008	6/30/2026	228	8,840	0.160%	0.752	0.120%	0.135%	1.220	18.1%	2	12
2009	6/30/2026	216	9,102	0.102%	0.809	0.082%	0.126%	1.260	20.7%	2	8
2010	6/30/2026	204	8,601	0.051%	0.870	0.045%	0.117%	1.285	22.2%	2	5
2011	6/30/2026	192	9,121	0.164%	0.935	0.153%	0.131%	1.317	24.1%	3	12
2012	6/30/2026	180	9,551	0.040%	1.005	0.041%	0.122%	1.352	26.0%	3	5
2013	6/30/2026	168	9,735	0.091%	1.081	0.099%	0.113%	1.352	26.0%	3	8
2014	6/30/2026	156	10,149	0.129%	1.162	0.149%	0.105%	1.409	29.0%	3	13
2015	6/30/2026	144	10,528	0.087%	1.250	0.109%	0.098%	1.461	31.5%	3	8
2016	6/30/2026	132	10,035	0.068%	1.344	0.091%	0.091%	1.461	31.5%	3	8
2017	6/30/2026	120	9,770	0.123%	1.305	0.161%	0.094%	1.582	36.8%	3	9
2018	6/30/2026	108	10,196	0.112%	1.267	0.142%	0.097%	1.749	42.8%	4	9
2019	6/30/2026	96	10,098	0.131%	1.230	0.162%	0.100%	1.879	46.8%	5	11
2020	6/30/2026	84	10,627	0.074%	1.194	0.088%	0.103%	2.004	50.1%	5	8
2021	6/30/2026	72	10,108	0.084%	1.159	0.097%	0.106%	2.004	50.1%	5	7
2022	6/30/2026	60	11,019	0.156%	1.126	0.176%	0.109%	2.004	50.1%	6	11
2023	6/30/2026	48	11,889	0.098%	1.093	0.107%	0.112%	2.129	53.0%	7	10
2024	6/30/2026	36	12,719	0.055%	1.061	0.058%	0.116%	2.129	53.0%	8	9
2025	6/30/2026	24	13,268	0.033%	1.030	0.034%	0.119%	2.563	61.0%	10	11
2026	6/30/2026	12	13,441	0.031%	1.000	0.031%	0.123%	6.936	85.6%	14	14
	Total		$248,723			0.122%				96	325

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit A 1.4, Columns (6) and (7)) / Column (3)
(3) Exhibit A 1.14, Column (11)
(6) (4) x (5)
(7) Selected from Exhibit A 1.14 detrended
(8) From Exhibit A 1.17
(11) Exhibit A 1.18, Column (3) + (10)

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Average Case Reserves

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													78,459	10,423	7,765	7,250	5,210	12,670
1993												85,439	34,299	37,552	44,121	53,856	35,289	30,731
1994											62,627	16,235	53,614	12,545	11,753	18,335	56,811	49,934
1995										76,619	29,760	28,653	27,646	26,405	35,715	28,339	26,298	25,018
1996									34,353	6,192	12,487	22,484	15,363	15,609	9,258	7,111	3,911	46,885
1997								72,696	24,971	21,005	17,504	21,211	33,202	30,109	23,220	15,750	62,014	57,754
1998							57,547	19,713	21,844	22,401	21,280	34,056	29,556	25,733	21,428	77,246	20,731	18,863
1999						80,051	18,424	16,026	13,746	13,581	22,808	19,208	16,020	16,305	101,033	200,587	212,046	205,162
2000					59,698	32,440	31,996	29,466	42,371	75,993	68,493	61,609	56,324	34,904	49,372	73,706	67,099	60,484
2001				46,205	21,200	22,773	18,116	21,192	30,033	26,085	22,529	18,658	106,862	63,803	81,640	89,032	86,551	18,675
2002			79,792	38,622	19,163	19,416	20,605	41,599	36,635	33,218	28,353	104,282	66,451	97,464	93,609	87,120	48,331	42,630
2003		84,365	69,621	42,168	23,300	22,036	47,046	40,968	35,896	30,171	116,273	55,138	85,729	80,773	197,953	34,040	28,909	26,366
2004	99,093	88,099	70,030	44,039	20,087	34,871	31,393	27,452	26,387	145,449	138,904	150,721	105,723	106,046	24,743	24,439	19,864	39,885
2005	89,300	78,261	63,126	36,440	33,847	30,613	29,032	25,209	102,724	71,651	84,554	80,688	54,086	100,990	91,941	83,765	103,539	160,486
2006	152,938	92,909	77,970	72,757	58,468	64,071	79,651	128,824	90,709	140,082	108,290	90,658	57,626	62,672	67,167	1,194,708	765,024	759,527
2007	83,128	75,979	74,662	55,222	35,255	35,825	158,940	79,982	130,278	172,861	102,933	80,761	73,477	73,508	605,369	505,784	497,419	426,482
2008	130,283	123,257	87,705	75,388	58,345	168,072	97,671	116,547	125,872	127,708	78,967	70,290	139,836	606,150	194,521	192,257	306,366	262,346
2009	189,306	191,156	138,962	117,347	141,972	187,172	328,685	306,292	261,425	131,042	124,369	117,926	791,958	783,182	830,324	834,585	825,391	818,416
2010	179,171	318,878	274,670	146,045		182,568	135,402	88,230	133,481	85,182	78,866	662,526	176,091	193,851	163,554	151,084	141,610	
2011	261,824	303,679	229,633	212,353	364,050	304,212	243,952	104,140	136,007	192,618	681,193	361,403	432,768	400,433	410,623	397,662		
2012	378,233	167,835	508,210	624,870	562,183	653,935	249,282	146,138	132,010	379,508	349,220	347,939	325,308	303,434	282,711			
2013	143,676	158,564	386,964	347,649	358,647	238,154	105,139	88,499	280,549	239,013	232,309	225,494	243,238	260,130				
2014	178,305	386,372	345,253	354,960	226,096	215,982	198,166	386,393	139,299	103,965	188,246	182,329	180,609					
2015	382,651	345,252	415,430	192,565	168,162	199,950	974,939	965,315	929,219	329,160	379,320	474,745						
2016	434,416	466,493	261,744	246,569	236,412	959,733	419,332	374,974	611,911	140,565	144,019							
2017	886,286	581,595	530,156	454,664	860,899	503,091	420,435	358,876	318,797	335,489								
2018	409,495	423,712	426,952	366,118	359,330	371,612	326,147	230,767	184,335									
2019	520,955	431,869	377,047	478,075	347,712	312,292	290,103	354,100										
2020	646,991	610,152	582,481	524,827	467,089	413,984	356,357											
2021	491,953	451,401	419,353	323,428	322,202	284,934												
2022	614,428	549,527	516,848	499,483	579,021													
2023	381,861	487,814	734,809	751,014														
2024	414,422	731,457	728,361															
2025	568,018	575,493																
2026	622,267																	

Adjusted Average Case Reserves

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													121,297	15,797	11,539	10,562	7,441	17,741
1993												132,086	51,986	55,800	64,276	76,920	49,414	42,188
1994											96,821	24,607	79,667	18,276	16,785	25,673	77,989	67,204
1995										118,451	45,106	42,577	40,275	37,713	50,010	38,903	35,393	33,011
1996									53,110	9,385	18,555	32,755	21,942	21,856	12,710	9,570	5,160	60,651
1997								112,386	37,847	31,212	25,501	30,294	46,490	41,333	31,250	20,781	80,221	73,246
1998							88,967	29,878	32,459	32,635	30,393	47,687	40,574	34,633	28,274	99,925	26,292	23,453
1999						123,757	27,925	23,814	20,025	19,397	31,937	26,369	21,561	21,513	130,697	254,393	263,653	250,091
2000					92,292	49,169	47,545	42,927	60,516	106,409	94,026	82,917	74,318	45,151	62,616	91,644	81,793	72,284
2001				71,432	32,132	33,839	26,391	30,267	42,053	35,809	30,321	24,619	138,237	80,918	101,509	108,529	103,437	21,880
2002			123,356	58,538	28,476	28,285	29,429	58,248	50,292	44,707	37,411	134,900	84,276	121,184	114,108	104,116	56,627	48,968
2003		130,426	105,523	62,660	33,943	31,473	65,876	56,240	48,311	39,810	150,411	69,928	106,593	98,462	236,572	39,883	33,207	29,692
2004	153,196	133,528	104,060	64,157	28,690	48,828	43,096	36,947	34,817	188,154	176,164	187,402	128,876	126,734	28,991	28,073	22,370	44,036
2005	135,349	116,291	91,963	52,046	47,394	42,024	39,074	33,263	132,884	90,871	105,132	98,358	64,638	118,326	105,611	94,333	114,315	173,715
2006	227,258	135,351	111,361	101,878	80,265	86,231	105,098	166,648	115,041	174,174	132,005	108,345	67,518	71,990	75,641	1,319,054	828,087	806,016
2007	121,102	108,516	104,545	75,808	47,449	47,270	205,606	101,437	161,984	210,716	123,014	94,625	84,402	82,782	668,376	547,477	527,865	443,712
2008	186,076	172,589	120,400	101,462	76,985	217,419	123,870	144,912	153,437	152,623	92,522	80,741	157,478	669,239	210,555	204,024	318,743	267,593
2009	265,074	262,416	187,024	154,836	183,656	237,379	408,678	373,368	312,427	153,537	142,860	132,804	874,386	847,741	881,147	868,302	841,899	818,416
2010	245,963	429,167	362,422	188,924		227,000	165,054	105,443	156,394	97,847	88,816	731,482	190,606	205,716	170,162	154,106	141,610	
2011	352,381	400,698	297,055	269,315	452,650	370,833	291,545	122,016	156,229	216,919	752,092	391,194	459,256	416,610	418,835	397,662		
2012	499,070	217,112	644,533	776,948	685,298	781,513	292,073	167,867	148,664	419,007	378,007	369,235	338,450	309,502	282,711			
2013	185,860	201,098	481,141	423,782	428,616	279,036	120,771	99,664	309,748	258,715	246,528	234,604	248,103	260,130				
2014	226,133	480,405	420,862	424,210	264,907	248,095	223,167	426,609	150,782	110,328	195,852	185,976	180,609					
2015	475,779	420,860	496,477	225,621	193,166	225,176	1,076,412	1,044,888	986,094	342,458	386,906	474,745						
2016	529,550	557,503	306,675	283,230	266,239	1,059,622	453,898	397,925	636,632	143,376	144,019							
2017	1,059,193	681,431	608,982	512,026	950,502	544,562	446,169	373,375	325,173	335,489								
2018	479,789	486,712	480,817	404,224	388,951	394,358	339,323	235,382	184,335									
2019	598,413	486,355	416,291	517,484	368,995	324,909	295,906	354,100										
2020	728,617	673,658	630,496	556,951	485,960	422,263	356,357											
2021	543,156	488,611	445,021	336,494	328,646	284,934												
2022	665,077	583,162	537,729	509,473	579,021													
2023	405,234	507,521	749,505	751,014														
2024	431,164	746,086	728,361															
2025	579,378	575,493																
2026	622,267																	
Strt Average	422,395	391,086	371,939	300,979	274,738	265,564	229,227	197,287	187,359	144,871	153,235	162,532	157,458	168,246	176,304	224,697	190,290	182,994
3 Year Strt Average	544,270	609,700	671,865	532,327	464,542	344,035	330,528	320,952	382,047	273,774	242,259	298,442	255,721	328,747	290,569	473,357	434,084	509,907
5 Year Strt Average	540,624	580,174	618,222	534,283	430,315	394,205	378,330	481,134	456,603	238,073	270,263	331,151	283,405	407,940	392,682	434,314	531,641	501,890
High-Low	406,418	387,637	367,292	290,168	253,263	239,051	198,544	165,186	157,292	138,268	131,131	142,008	129,790	141,893	147,878	175,850	162,850	153,609
Selected	544,270	609,700	671,865	532,327	464,542	344,035	330,528	320,952	382,047	273,774	242,259	298,442	255,721	328,747	290,569	473,357	434,084	509,907
Trend	1.02																	

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Average Case Reserves

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	8,447	10,193	12,393	112,149	200,414	98,682	33,797	49,149	11,415	11,415	11,415					261,333	
1993	42,214	40,711	83,472														
1994	42,916	222,701	43,015	42,687	29,816	18,705	10,595	11,484	14,818	422,371	38,816	31,260					
1995	156,026	64,814	128,808					97,400	478,690	448,493	417,391	385,355	352,358	318,387			
1996		0	0														
1997	4,031																
1998	15,899	95,614	114,600	159,133	291,548	76,790	537,814	500,675	486,205	450,705	414,981						
1999	199,729	2,754	137,139	133,926	3,827,754		94,467										
2000	53,783	49,764															
2001	46,453	65,538	629,701	10,378													
2002	37,610	540,088	101,261	51,514													
2003	21,563	18,798	10,157	154,680	151,721	151,721											
2004	51,032	42,936	193,769														
2005	249,763	229,253	210,234	13,672													
2006	773,415	583,855	71,113														
2007	353,159	348,878															
2008	238,931																
2009																	
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Adjusted Average Case Reserves

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	11,596	13,719	16,352	145,077	254,173	122,698	41,198	58,738	13,374	13,112	12,855					266,560	
1993	56,814	53,717	107,980														
1994	56,627	288,087	54,553	53,076	36,346	22,354	12,414	13,192	16,687	466,332	42,016	33,173					
1995	201,836	82,199	160,157					109,688	528,512	485,463	442,938	400,923	359,405	318,387			
1996		0	0														
1997	5,012																
1998	19,381	114,268	134,272	182,794	328,330	84,782	582,147	531,320	505,848	459,719	414,981						
1999	238,695	3,227	157,530	150,822	4,226,150		100,249										
2000	63,015	57,163															
2001	53,359	73,806	695,240	11,233													
2002	42,355	596,300	109,608	54,667													
2003	23,807	20,347	10,778	160,929	154,756	151,721											
2004	55,238	45,564	201,598														
2005	265,050	238,514	214,439	13,672													
2006	804,661	595,532	71,113														
2007	360,222	348,878															
2008	238,931																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	
Strt Average	156,037	168,755	148,740	96,534	999,951	95,389	184,002	178,234	266,105	356,157	228,198	217,048	359,405	318,387	NA	266,560	NA
3 Year Strt Average	467,938	394,308	162,383	87,301	154,756	151,721	NA	NA	505,848	459,719	414,981	400,923	359,405	318,387	NA	—	—
5 Year Strt Average	344,821	249,767	121,507	60,125	154,756	151,721	341,198	531,320	505,848	472,591	299,978	217,048	359,405	—	—	—	—
High-Low	120,495	148,848	112,580	96,374	245,753	103,740	70,724	84,213	261,268	463,025	228,498	NA	NA	NA	NA	—	—
Selected	467,938	394,308	162,383	87,301	154,756	151,721	NA	NA	505,848	459,719	414,981	400,923	359,405	318,387	NA	266,560	NA
Trend	1.02																

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Paid Claim Severity per Reported Claim

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											72,064	74,252	76,240	78,156	79,975	81,543	82,704	83,428
1993										72,080	73,871	75,432	76,755	78,011	79,075	79,680	80,097	80,659
1994									63,913	65,504	66,985	68,481	66,250	66,762	67,021	73,009	74,580	75,415
1995								84,334	87,451	90,366	93,459	94,354	95,271	96,037	96,842	97,933	99,053	100,190
1996							80,419	87,326	88,501	89,498	86,251	89,999	92,502	94,815	96,998	97,915	98,493	98,835
1997						83,845	85,119	86,419	87,763	89,140	90,461	91,612	92,718	94,218	95,759	97,322	98,763	99,746
1998					88,684	89,724	79,438	91,883	87,629	92,962	96,203	97,033	98,158	99,313	100,486	101,693	102,922	104,186
1999				91,095	101,717	105,777	107,305	108,845	110,686	112,084	113,291	114,319	115,346	116,238	117,133	117,922	118,641	119,750
2000			67,035	80,226	90,491	87,821	88,966	90,000	90,840	91,626	92,626	93,653	94,409	94,838	95,275	95,725	96,390	96,831
2001		42,722	63,234	86,360	104,901	110,231	113,056	114,418	115,699	117,304	118,948	120,598	121,914	123,062	123,850	124,848	125,510	126,180
2002	37,539	56,765	80,363	100,471	115,073	119,150	120,817	122,105	123,820	126,165	127,952	129,793	131,371	132,615	134,331	135,272	136,069	136,884
2003	56,503	83,820	100,284	116,342	128,715	131,114	132,659	134,374	136,134	137,921	139,632	140,973	141,990	142,992	143,701	144,419	145,152	145,924
2004	60,225	59,015	80,413	100,867	117,960	123,719	128,579	131,954	135,031	137,570	139,665	141,513	142,930	144,278	145,263	146,199	147,006	147,863
2005	31,941	58,753	80,232	97,200	110,694	115,365	118,997	120,672	122,283	123,739	125,237	126,526	127,785	123,559	126,417	129,191	131,747	134,291
2006	18,516	51,227	84,719	108,626	134,167	142,656	149,571	154,666	159,717	164,337	168,568	172,808	177,055	181,031	184,456	186,884	188,891	190,723
2007	85,667	94,612	110,335	126,252	137,764	144,349	149,618	145,755	151,701	155,479	166,709	169,913	173,223	176,451	179,567	182,246	184,860	187,251
2008	85,727	104,419	133,764	158,113	178,454	192,599	199,904	205,402	197,943	202,568	206,780	210,830	204,798	210,661	215,908	221,031	225,799	229,455
2009	27,853	77,972	104,713	125,057	148,511	157,873	165,311	172,073	178,222	184,410	189,717	194,212	198,692	203,028	207,211	211,306	215,166	219,198
2010	174,367	171,808	198,882	225,944	279,849	298,769	317,635	336,504	299,281	311,418	359,879	365,354	370,863	376,459	381,578	386,282	390,071	
2011	147,829	176,040	205,494	235,411	264,859	289,659	322,638	350,536	373,616	382,809	372,233	397,334	404,379	409,986	414,648	419,740		
2012	120,893	157,517	158,547	164,348	188,725	224,686	232,593	310,216	392,963	338,399	364,972	385,741	399,319	411,350	423,784			
2013	153,815	157,487	190,052	222,504	254,958	261,930	319,149	350,786	377,376	383,891	389,635	395,435	374,506	385,383				
2014	114,103	110,256	138,551	221,427	232,085	277,886	328,739	359,065	385,055	367,025	377,167	387,696	398,295					
2015	149,149	130,214	264,456	292,793	303,851	357,418	355,595	384,694	410,148	417,935	423,613	402,158						
2016	85,179	132,872	169,565	183,422	232,024	263,282	321,750	351,322	372,334	383,674	387,433							
2017	137,210	164,547	199,672	252,378	286,078	347,089	434,388	484,576	511,559	511,954								
2018	35,446	93,536	137,631	175,041	218,560	246,748	287,933	346,638	379,052									
2019	131,458	184,903	191,015	225,442	268,756	281,528	304,014	355,442										
2020	116,055	162,796	199,741	236,400	272,486	277,561	315,979											
2021	210,100	202,048	218,551	258,001	289,271	324,965												
2022	103,894	167,706	211,256	261,820	308,890													
2023	175,301	194,597	236,123	252,227														
2024	251,744	217,462	264,176															
2025	417,816	218,763																
2026	94,340																	

Reported Claim Severity

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													121,664	83,642	84,062	84,596	84,897	86,762
1993												118,151	91,761	92,093	92,863	93,144	86,714	86,422
1994											78,728	71,525	78,865	68,238	68,404	75,166	81,264	81,290
1995										125,193	101,576	102,168	102,811	103,238	106,582	105,661	106,225	107,013
1996									98,605	90,955	89,719	96,244	96,769	98,284	99,056	99,495	98,927	104,044
1997								108,228	95,254	95,441	95,712	95,854	99,359	100,240	100,403	100,472	111,166	111,296
1998							108,211	100,331	98,551	101,362	101,523	105,547	105,547	105,746	105,843	121,005	108,105	111,259
1999						136,908	114,470	115,078	116,031	116,611	119,627	119,655	119,796	119,861	139,585	140,210	142,201	142,545
2000					124,604	98,634	99,631	99,823	99,314	101,758	101,758	101,867	101,919	99,492	98,567	100,638	100,863	100,863
2001				129,484	121,861	122,376	122,717	122,894	127,712	127,738	127,959	128,061	157,535	144,330	145,621	148,590	148,590	131,159
2002			144,956	131,736	127,849	129,320	128,666	135,972	136,031	137,238	137,403	169,519	150,357	160,461	161,076	151,866	142,974	142,974
2003		144,080	145,041	140,438	140,365	140,558	146,101	146,079	146,390	146,541	172,853	152,788	154,237	154,531	171,980	149,282	149,282	149,690
2004	159,318	141,241	146,323	137,135	133,320	144,232	147,045	148,103	150,552	214,573	188,690	194,709	180,244	181,705	149,629	150,512	150,512	154,901
2005	115,660	127,231	125,823	123,518	131,379	130,671	130,288	130,476	167,938	143,642	153,422	153,422	145,813	155,451	155,451	151,234	153,545	168,077
2006	171,454	144,137	156,692	176,186	180,941	185,370	202,672	240,549	220,189	248,386	219,104	221,159	207,789	214,456	211,323	664,767	443,899	443,899
2007	150,323	146,848	156,999	157,314	159,799	166,740	229,088	183,393	220,671	246,994	218,175	205,246	205,369	208,611	406,581	340,304	340,304	293,872
2008	183,439	207,132	206,852	222,732	224,296	324,656	255,716	288,650	273,466	270,679	243,632	243,632	265,976	437,968	288,853	293,127	340,686	327,834
2009	217,159	250,012	201,987	210,400	225,951	242,951	314,713	311,296	297,051	243,975	246,248	247,815	558,673	559,019	584,631	590,662	590,344	591,205
2010	353,538	363,134	363,684	342,779	237,567	371,796	371,796	371,796	366,022	368,206	407,199	630,364	441,299	453,999	446,999	446,715	446,715	
2011	357,288	390,401	367,588	347,833	500,421	492,467	485,273	419,962	464,287	500,520	802,460	618,191	644,806	610,202	619,960	618,571		
2012	499,126	269,406	539,704	789,218	750,908	878,621	440,328	427,126	458,968	566,104	574,504	594,504	594,504	593,410	593,410			
2013	243,613	268,482	499,623	500,623	541,876	456,783	403,260	421,584	573,760	503,397	505,789	508,182	507,181	527,272				
2014	185,425	367,837	368,720	469,899	355,410	403,876	436,829	534,698	448,373	401,679	408,541	418,084	428,396					
2015	531,800	475,466	679,885	442,566	421,565	490,718	1,038,053	1,060,415	1,060,602	615,431	613,273	661,110						
2016	519,594	521,617	387,685	394,766	434,664	948,805	601,304	601,304	576,304	453,957	411,436							
2017	912,710	571,664	607,484	609,614	974,798	742,375	757,800	760,634	732,265	703,662								
2018	444,941	481,939	529,003	484,834	522,609	565,273	567,487	541,902	492,489									
2019	652,413	508,805	460,334	566,925	482,733	482,287	497,416	557,785										
2020	655,214	544,142	563,792	564,417	564,417	553,550	553,550											
2021	702,053	553,138	561,658	522,624	557,773	562,410												
2022	682,179	601,543	598,892	647,784	756,315													
2023	557,162	601,109	801,360	853,037														
2024	666,165	867,646	919,701															
2025	985,834	679,157																
2026	716,607																	

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Paid Claim Severity per Reported Claim

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	84,362	85,335	86,224	86,734	87,079	87,434	83,396	83,530	83,530	83,530	83,530	87,926	87,926	87,926	87,926	83,530	87,926
1993	81,146	81,526	81,727	81,874	81,874	81,874	81,874	93,092	93,092	93,092	93,092	93,092	93,092	93,092	93,092	93,092	
1994	76,253	77,095	75,170	79,991	82,989	83,606	84,223	84,841	85,458	86,075	86,795	87,215	87,215	87,215	87,215		
1995	100,776	101,346	101,959	102,619	102,619	102,619	102,619	95,428	96,539	97,797	99,093	99,093	100,247	101,662			
1996	98,942	98,942	94,348	96,249	98,149	100,050	101,950	103,850	105,276	105,276	107,651	107,651	107,651				
1997	100,472	100,956	100,956	100,956	100,956	100,956	100,956	100,956	100,956	100,956	100,956	100,956					
1998	105,929	96,048	100,329	104,432	108,636	108,636	108,636	108,636	108,636	108,636	108,636						
1999	120,353	120,632	120,822	121,001	121,001	121,001	121,142	121,142	121,142	121,142							
2000	97,278	97,545	97,618	97,618	97,618	97,618	97,618	97,618	97,618								
2001	119,766	121,999	127,379	127,583	127,583	127,583	127,583	127,583									
2002	137,608	138,228	138,635	138,795	138,795	138,795	138,795										
2003	146,624	147,317	147,720	148,076	148,287	148,287											
2004	148,705	149,317	149,767	149,971	149,971												
2005	136,557	138,716	140,700	141,825													
2006	192,224	193,309	193,907														
2007	189,118	190,368															
2008	232,975																
2009																	
2010																	
2011																	
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2016																	
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2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Reported Claim Severity

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	86,585	88,018	88,181	98,539	97,627	97,822	88,466	88,445	84,100	84,100	84,100	82,218	82,218	82,218	82,218	96,596	82,218
1993	86,423	86,615	86,944	81,874	81,874	81,874	81,874	93,092	93,092	93,092	93,092	93,092	93,092	93,092	93,092	93,092	
1994	81,302	103,296	79,950	84,734	84,645	84,645	84,812	85,479	86,281	109,540	88,952	88,952	87,215	87,215	87,215		
1995	129,144	113,131	125,378	102,619	102,619	102,619	102,619	103,545	136,430	135,171	133,875	131,206	129,610	128,195			
1996	98,942	98,942	94,348	96,249	98,149	100,050	101,950	103,850	105,276	105,276	107,651	107,651	107,651				
1997	100,875	100,956	100,956	100,956	100,956	100,956	100,956	100,956	100,956	100,956	100,956	100,956					
1998	111,891	117,296	125,796	122,114	141,030	117,168	168,393	164,267	162,659	158,714	154,745						
1999	142,545	120,785	128,441	128,441	333,654	121,001	126,390	121,142	121,142	121,142							
2000	100,863	100,863	97,618	97,618	97,618	97,618	97,618	97,618	97,618								
2001	134,282	134,288	211,339	128,275	127,583	127,583	127,583	127,583									
2002	142,981	215,384	148,279	141,248	138,795	138,795	138,795										
2003	149,705	150,002	148,445	159,125	159,125	159,125											
2004	157,711	154,368	172,564	149,971	149,971												
2005	162,848	162,848	162,830	142,545													
2006	450,029	349,004	203,389														
2007	277,408	277,587															
2008	322,574																
2009																	
2010																	
2011																	
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2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999				0.447%	0.447%	0.447%	0.447%	0.447%	0.447%	0.447%	0.447%	0.447%	0.447%	0.447%	0.447%	0.447%	0.447%	0.447%
2000			0.323%	0.323%	0.323%	0.346%	0.346%	0.346%	0.346%	0.346%	0.346%	0.346%	0.346%	0.346%	0.346%	0.346%	0.346%	0.346%
2001		0.276%	0.319%	0.319%	0.319%	0.319%	0.319%	0.319%	0.319%	0.319%	0.319%	0.319%	0.319%	0.319%	0.319%	0.319%	0.319%	0.319%
2002	0.295%	0.414%	0.414%	0.414%	0.414%	0.414%	0.414%	0.414%	0.414%	0.414%	0.414%	0.414%	0.414%	0.414%	0.414%	0.414%	0.414%	0.414%
2003	0.245%	0.264%	0.264%	0.264%	0.264%	0.264%	0.264%	0.264%	0.264%	0.264%	0.264%	0.264%	0.264%	0.264%	0.264%	0.264%	0.264%	0.264%
2004	0.145%	0.271%	0.307%	0.307%	0.307%	0.307%	0.307%	0.307%	0.307%	0.307%	0.307%	0.307%	0.307%	0.307%	0.307%	0.307%	0.307%	0.307%
2005	0.263%	0.263%	0.296%	0.296%	0.296%	0.296%	0.296%	0.296%	0.296%	0.296%	0.296%	0.296%	0.296%	0.312%	0.312%	0.312%	0.312%	0.312%
2006	0.144%	0.188%	0.188%	0.202%	0.216%	0.216%	0.216%	0.216%	0.216%	0.216%	0.216%	0.216%	0.216%	0.216%	0.216%	0.216%	0.216%	0.216%
2007	0.113%	0.201%	0.201%	0.201%	0.201%	0.201%	0.201%	0.214%	0.214%	0.214%	0.201%	0.201%	0.201%	0.201%	0.201%	0.201%	0.201%	0.201%
2008	0.091%	0.136%	0.136%	0.158%	0.158%	0.158%	0.158%	0.158%	0.170%	0.170%	0.170%	0.170%	0.181%	0.181%	0.181%	0.181%	0.181%	0.181%
2009	0.077%	0.110%	0.110%	0.121%	0.121%	0.121%	0.121%	0.121%	0.121%	0.121%	0.121%	0.121%	0.121%	0.121%	0.121%	0.121%	0.121%	0.121%
2010	0.047%	0.058%	0.058%	0.058%	0.058%	0.058%	0.058%	0.058%	0.070%	0.070%	0.058%	0.058%	0.058%	0.058%	0.058%	0.058%	0.058%	
2011	0.164%	0.186%	0.186%	0.186%	0.186%	0.197%	0.197%	0.197%	0.197%	0.197%	0.208%	0.197%	0.197%	0.197%	0.197%	0.197%		
2012	0.031%	0.031%	0.042%	0.052%	0.063%	0.063%	0.063%	0.052%	0.042%	0.052%	0.052%	0.052%	0.052%	0.052%	0.052%			
2013	0.082%	0.103%	0.103%	0.103%	0.103%	0.113%	0.103%	0.103%	0.103%	0.103%	0.103%	0.103%	0.113%	0.113%				
2014	0.049%	0.089%	0.089%	0.099%	0.108%	0.118%	0.108%	0.108%	0.108%	0.118%	0.118%	0.118%	0.118%					
2015	0.047%	0.076%	0.085%	0.085%	0.095%	0.085%	0.095%	0.095%	0.095%	0.095%	0.095%	0.104%						
2016	0.040%	0.060%	0.060%	0.070%	0.070%	0.070%	0.060%	0.060%	0.060%	0.060%	0.060%							
2017	0.082%	0.102%	0.133%	0.143%	0.154%	0.143%	0.133%	0.133%	0.133%	0.143%								
2018	0.069%	0.118%	0.118%	0.127%	0.127%	0.137%	0.137%	0.127%	0.127%									
2019	0.099%	0.119%	0.139%	0.139%	0.129%	0.139%	0.149%	0.139%										
2020	0.056%	0.075%	0.075%	0.075%	0.075%	0.085%	0.085%											
2021	0.069%	0.089%	0.109%	0.109%	0.119%	0.119%												
2022	0.154%	0.172%	0.181%	0.200%	0.200%													
2023	0.067%	0.101%	0.109%	0.126%														
2024	0.047%	0.071%	0.079%															
2025	0.015%	0.038%																
2026	0.037%																	

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993																	
1994																	
1995																	
1996																	
1997																	
1998																	
1999	0.447%	0.447%	0.447%	0.447%	0.447%	0.447%	0.447%	0.447%	0.447%	0.447%							
2000	0.346%	0.346%	0.346%	0.346%	0.346%	0.346%	0.346%	0.346%	0.346%								
2001	0.340%	0.340%	0.319%	0.319%	0.319%	0.319%	0.319%	0.319%									
2002	0.414%	0.414%	0.414%	0.414%	0.414%	0.414%	0.414%										
2003	0.264%	0.264%	0.264%	0.264%	0.264%	0.264%											
2004	0.307%	0.307%	0.307%	0.307%	0.307%												
2005	0.312%	0.312%	0.312%	0.312%													
2006	0.216%	0.216%	0.216%														
2007	0.201%	0.201%															
2008	0.181%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
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2025																	
2026																	

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Cumulative Paid Losses as a Percent of Reported Losses

Injury Year Ending 6/30	Age of Development																	
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													62.7%	93.4%	95.1%	96.4%	97.4%	96.2%
1993												63.8%	83.6%	84.7%	85.2%	85.5%	92.4%	93.3%
1994											85.1%	95.7%	84.0%	97.8%	98.0%	97.1%	91.8%	92.8%
1995										72.2%	92.0%	92.4%	92.7%	93.0%	90.9%	92.7%	93.2%	93.6%
1996									89.8%	98.4%	96.1%	93.5%	95.6%	96.5%	97.9%	98.4%	99.6%	95.0%
1997								79.8%	92.1%	93.4%	94.5%	95.6%	93.3%	94.0%	95.4%	96.9%	88.8%	89.6%
1998							73.4%	91.6%	88.9%	91.7%	94.8%	91.9%	93.0%	93.9%	94.9%	84.0%	95.2%	93.6%
1999						77.3%	93.7%	94.6%	95.4%	96.1%	94.7%	95.5%	96.3%	97.0%	83.9%	84.1%	83.4%	84.0%
2000					72.6%	89.0%	89.3%	90.2%	91.5%	90.0%	91.0%	91.9%	92.6%	95.3%	96.7%	95.1%	95.6%	96.0%
2001				66.7%	86.1%	90.1%	92.1%	93.1%	90.6%	91.8%	93.0%	94.2%	77.4%	85.3%	85.0%	84.0%	84.5%	96.2%
2002			55.4%	76.3%	90.0%	92.1%	93.9%	89.8%	91.0%	91.9%	93.1%	76.6%	87.4%	82.6%	83.4%	89.1%	95.2%	95.7%
2003		58.2%	69.1%	82.8%	91.7%	93.3%	90.8%	92.0%	93.0%	94.1%	80.8%	92.3%	92.1%	92.5%	83.6%	96.7%	97.2%	97.5%
2004	37.8%	41.8%	55.0%	73.6%	88.5%	85.8%	87.4%	89.1%	89.7%	64.1%	74.0%	72.7%	79.3%	79.4%	97.1%	97.1%	97.7%	95.5%
2005	27.6%	46.2%	63.8%	78.7%	84.3%	88.3%	91.3%	92.5%	72.8%	86.1%	81.6%	82.5%	87.6%	79.5%	81.3%	85.4%	85.8%	79.9%
2006	10.8%	35.5%	54.1%	61.7%	74.1%	77.0%	73.8%	64.3%	72.5%	66.2%	76.9%	78.1%	85.2%	84.4%	87.3%	28.1%	42.6%	43.0%
2007	57.0%	64.4%	70.3%	80.3%	86.2%	86.6%	65.3%	79.5%	68.7%	62.9%	76.4%	82.8%	84.3%	84.6%	44.2%	53.6%	54.3%	63.7%
2008	46.7%	50.4%	64.7%	71.0%	79.6%	59.3%	78.2%	71.2%	72.4%	74.8%	84.9%	86.5%	77.0%	48.1%	74.7%	75.4%	66.3%	70.0%
2009	12.8%	31.2%	51.8%	59.4%	65.7%	65.0%	52.5%	55.3%	60.0%	75.6%	77.0%	78.4%	35.6%	36.3%	35.4%	35.8%	36.4%	37.1%
2010	49.3%	47.3%	54.7%	65.9%	117.8%	80.4%	85.4%	90.5%	81.8%	84.6%	88.4%	58.0%	84.0%	82.9%	85.4%	86.5%	87.3%	
2011	41.4%	45.1%	55.9%	67.7%	52.9%	58.8%	66.5%	83.5%	80.5%	76.5%	46.4%	64.3%	62.7%	67.2%	66.9%	67.9%		
2012	24.2%	58.5%	29.4%	20.8%	25.1%	25.6%	52.8%	72.6%	85.6%	59.8%	63.5%	64.9%	67.2%	69.3%	71.4%			
2013	63.1%	58.7%	38.0%	44.4%	47.1%	57.3%	79.1%	83.2%	65.8%	76.3%	77.0%	77.8%	73.8%	73.1%				
2014	61.5%	30.0%	37.6%	47.1%	65.3%	68.8%	75.3%	67.2%	85.9%	91.4%	92.3%	92.7%	93.0%					
2015	28.0%	27.4%	38.9%	66.2%	72.1%	72.8%	34.3%	36.3%	38.7%	67.9%	69.1%	60.8%						
2016	16.4%	25.5%	43.7%	46.5%	53.4%	27.7%	53.5%	58.4%	64.6%	84.5%	94.2%							
2017	15.0%	28.8%	32.9%	41.4%	29.3%	46.8%	57.3%	63.7%	69.9%	72.8%								
2018	8.0%	19.4%	26.0%	36.1%	41.8%	43.7%	50.7%	64.0%	77.0%									
2019	20.1%	36.3%	41.5%	39.8%	55.7%	58.4%	61.1%	63.7%										
2020	17.7%	29.9%	35.4%	41.9%	48.3%	50.1%	57.1%											
2021	29.9%	36.5%	38.9%	49.4%	51.9%	57.8%												
2022	15.2%	27.9%	35.3%	40.4%	40.8%													
2023	31.5%	32.4%	29.5%	29.6%														
2024	37.8%	25.1%	28.7%															
2025	42.4%	32.2%																
2026	13.2%																	

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development																	
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													42.1%	47.4%	47.4%	57.9%	57.9%	73.7%
1993												50.0%	56.3%	62.5%	68.8%	75.0%	81.3%	81.3%
1994											81.3%	81.3%	76.5%	88.2%	88.2%	88.2%	88.2%	88.2%
1995										54.5%	72.7%	72.7%	72.7%	72.7%	72.7%	72.7%	72.7%	72.7%
1996									70.6%	76.5%	72.2%	72.2%	72.2%	77.8%	77.8%	77.8%	88.9%	88.9%
1997								70.0%	70.0%	70.0%	70.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%
1998							50.0%	57.1%	50.0%	62.5%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	62.5%
1999						61.1%	61.1%	61.1%	61.1%	66.7%	72.2%	72.2%	72.2%	77.8%	77.8%	88.9%	88.9%	88.9%
2000					42.9%	66.7%	66.7%	66.7%	80.0%	86.7%	86.7%	86.7%	86.7%	86.7%	93.3%	93.3%	93.3%	93.3%
2001				6.7%	20.0%	46.7%	46.7%	60.0%	60.0%	60.0%	60.0%	60.0%	66.7%	66.7%	73.3%	73.3%	73.3%	73.3%
2002			19.0%	19.0%	33.3%	47.6%	61.9%	66.7%	66.7%	66.7%	66.7%	61.9%	71.4%	71.4%	71.4%	81.0%	85.7%	85.7%
2003		28.6%	35.7%	42.9%	50.0%	57.1%	71.4%	71.4%	71.4%	71.4%	71.4%	78.6%	85.7%	85.7%	85.7%	85.7%	85.7%	85.7%
2004	0.0%	6.7%	5.9%	17.6%	23.5%	41.2%	41.2%	41.2%	41.2%	47.1%	64.7%	64.7%	64.7%	64.7%	82.4%	82.4%	82.4%	82.4%
2005	6.3%	12.5%	27.8%	27.8%	38.9%	50.0%	61.1%	61.1%	55.6%	72.2%	66.7%	66.7%	66.7%	68.4%	68.4%	73.7%	78.9%	78.9%
2006	0.0%	0.0%	7.7%	7.1%	20.0%	33.3%	33.3%	33.3%	33.3%	40.0%	53.3%	46.7%	46.7%	46.7%	60.0%	60.0%	66.7%	66.7%
2007	22.2%	31.3%	37.5%	43.8%	37.5%	37.5%	50.0%	52.9%	47.1%	47.1%	50.0%	56.3%	56.3%	56.3%	62.5%	68.8%	68.8%	75.0%
2008	25.0%	16.7%	16.7%	14.3%	21.4%	21.4%	42.9%	28.6%	40.0%	46.7%	53.3%	53.3%	56.3%	62.5%	62.5%	62.5%	62.5%	62.5%
2009	0.0%	10.0%	30.0%	27.3%	45.5%	54.5%	54.5%	54.5%	54.5%	54.5%	54.5%	54.5%	54.5%	54.5%	54.5%	54.5%	54.5%	54.5%
2010	0.0%	40.0%	40.0%	20.0%	100.0%	60.0%	60.0%	60.0%	50.0%	33.3%	40.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	
2011	20.0%	29.4%	29.4%	47.1%	35.3%	33.3%	33.3%	33.3%	33.3%	38.9%	36.8%	38.9%	44.4%	50.0%	50.0%	50.0%		
2012	0.0%	33.3%	25.0%	0.0%	0.0%	0.0%	16.7%	20.0%	50.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%			
2013	37.5%	30.0%	20.0%	20.0%	20.0%	18.2%	20.0%	20.0%	30.0%	50.0%	50.0%	50.0%	45.5%	45.5%				
2014	60.0%	33.3%	33.3%	30.0%	45.5%	41.7%	45.5%	54.5%	54.5%	66.7%	83.3%	83.3%	83.3%					
2015	0.0%	0.0%	0.0%	22.2%	30.0%	33.3%	30.0%	30.0%	30.0%	40.0%	50.0%	45.5%						
2016	0.0%	16.7%	16.7%	14.3%	14.3%	28.6%	33.3%	33.3%	66.7%	50.0%	83.3%							
2017	12.5%	30.0%	23.1%	21.4%	20.0%	21.4%	23.1%	23.1%	30.8%	42.9%								
2018	0.0%	8.3%	8.3%	15.4%	15.4%	14.3%	14.3%	15.4%	38.5%									
2019	0.0%	25.0%	28.6%	28.6%	38.5%	35.7%	33.3%	42.9%										
2020	16.7%	37.5%	37.5%	37.5%	37.5%	33.3%	33.3%											
2021	0.0%	22.2%	18.2%	18.2%	16.7%	16.7%												
2022	5.9%	21.1%	25.0%	22.7%	22.7%													
2023	0.0%	16.7%	23.1%	20.0%														
2024	0.0%	11.1%	10.0%															
2025	0.0%	20.0%																
2026	0.0%																	

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Cumulative Paid Losses as a Percent of Reported Losses

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	97.4%	97.0%	97.8%	88.0%	89.2%	89.4%	94.3%	94.4%	99.3%	99.3%	99.3%	106.9%	106.9%	106.9%	106.9%	86.5%	106.9%
1993	93.9%	94.1%	94.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1994	93.8%	74.6%	94.0%	94.4%	98.0%	98.8%	99.3%	99.3%	99.0%	78.6%	97.6%	98.0%	100.0%	100.0%	100.0%		
1995	78.0%	89.6%	81.3%	100.0%	100.0%	100.0%	100.0%	92.2%	70.8%	72.4%	74.0%	75.5%	77.3%	79.3%			
1996	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
1997	99.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					
1998	94.7%	81.9%	79.8%	85.5%	77.0%	92.7%	64.5%	66.1%	66.8%	68.4%	70.2%						
1999	84.4%	99.9%	94.1%	94.2%	36.3%	100.0%	95.8%	100.0%	100.0%	100.0%							
2000	96.4%	96.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								
2001	89.2%	90.8%	60.3%	99.5%	100.0%	100.0%	100.0%	100.0%									
2002	96.2%	64.2%	93.5%	98.3%	100.0%	100.0%	100.0%										
2003	97.9%	98.2%	99.5%	93.1%	93.2%	93.2%											
2004	94.3%	96.7%	86.8%	100.0%	100.0%												
2005	83.9%	85.2%	86.4%	99.5%													
2006	42.7%	55.4%	95.3%														
2007	68.2%	68.6%															
2008	72.2%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
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2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	73.7%	73.7%	84.2%	89.5%	94.7%	89.5%	85.0%	90.0%	95.0%	95.0%	95.0%	100.0%	100.0%	100.0%	100.0%	95.0%	100.0%
1993	87.5%	87.5%	93.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1994	88.2%	88.2%	88.9%	88.9%	94.4%	94.4%	94.4%	94.4%	94.4%	94.4%	94.4%	94.4%	100.0%	100.0%	100.0%		
1995	81.8%	81.8%	81.8%	100.0%	100.0%	100.0%	100.0%	91.7%	91.7%	91.7%	91.7%	91.7%	91.7%	91.7%			
1996	100.0%	94.4%	94.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
1997	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					
1998	62.5%	77.8%	77.8%	88.9%	88.9%	88.9%	88.9%	88.9%	88.9%	88.9%	88.9%						
1999	88.9%	94.4%	94.4%	94.4%	94.4%	100.0%	94.4%	100.0%	100.0%	100.0%							
2000	93.3%	93.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								
2001	68.8%	81.3%	86.7%	93.3%	100.0%	100.0%	100.0%	100.0%									
2002	85.7%	85.7%	90.5%	95.2%	100.0%	100.0%	100.0%										
2003	85.7%	85.7%	92.9%	92.9%	92.9%	92.9%											
2004	82.4%	88.2%	88.2%	100.0%	100.0%												
2005	89.5%	89.5%	89.5%	94.7%													
2006	66.7%	73.3%	86.7%														
2007	75.0%	75.0%															
2008	62.5%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

IBNR as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													-38.4%	4.9%	4.4%	3.8%	3.4%	1.3%
1993												-18.9%	7.7%	7.4%	6.6%	6.3%	12.8%	13.1%
1994											20.2%	27.5%	15.0%	26.5%	26.3%	19.0%	12.4%	12.4%
1995										10.9%	27.7%	27.3%	26.9%	26.5%	24.2%	24.8%	24.4%	23.9%
1996									18.5%	24.8%	21.4%	15.7%	15.3%	13.9%	13.3%	12.9%	13.4%	8.9%
1997								-6.7%	6.1%	5.9%	5.7%	5.5%	2.1%	1.2%	1.0%	1.0%	-9.6%	-9.7%
1998							38.2%	49.8%	43.7%	42.1%	42.0%	39.7%	39.7%	39.6%	39.5%	30.8%	38.2%	36.4%
1999						-12.5%	6.0%	5.5%	4.7%	4.2%	1.7%	1.7%	1.6%	1.5%	-14.7%	-15.2%	-16.8%	-17.1%
2000					-18.1%	-0.1%	-1.1%	-1.3%	-0.8%	-3.3%	-3.3%	-3.4%	-3.5%	-1.0%	-0.1%	-2.2%	-2.4%	-2.4%
2001				-0.5%	5.4%	5.0%	4.8%	4.6%	0.9%	0.9%	0.7%	0.6%	-22.2%	-12.0%	-13.0%	-15.3%	-15.3%	-1.8%
2002			-2.8%	6.5%	9.3%	8.2%	8.7%	3.5%	3.5%	2.6%	2.5%	-20.3%	-6.7%	-13.8%	-14.3%	-7.7%	-1.4%	-1.4%
2003		11.7%	11.1%	14.0%	14.0%	13.9%	10.5%	10.5%	10.3%	10.2%	-5.9%	6.4%	5.5%	5.3%	-5.4%	8.5%	8.5%	8.3%
2004	51.1%	18.7%	4.6%	10.6%	13.1%	6.0%	4.1%	3.4%	1.8%	-39.9%	-23.0%	-26.9%	-17.5%	-18.5%	2.4%	1.9%	1.9%	-1.0%
2005	33.8%	27.2%	19.0%	20.5%	15.4%	15.9%	16.1%	16.0%	-8.1%	7.6%	1.3%	1.3%	6.2%	-5.6%	-5.6%	-2.7%	-4.3%	-14.2%
2006	42.8%	37.4%	32.0%	17.6%	9.4%	7.2%	-1.5%	-20.5%	-10.3%	-24.4%	-9.7%	-10.8%	-4.1%	-7.4%	-5.8%	-232.9%	-122.3%	-122.3%
2007	57.2%	25.6%	20.5%	20.3%	19.1%	15.6%	-16.0%	1.3%	-18.7%	-32.9%	-10.5%	-3.9%	-4.0%	-5.6%	-105.9%	-72.3%	-72.3%	-48.8%
2008	62.3%	36.1%	36.2%	19.8%	19.3%	-16.9%	8.0%	-3.9%	-5.5%	-4.4%	6.0%	6.0%	-9.4%	-80.2%	-18.8%	-20.6%	-40.1%	-34.9%
2009	42.7%	5.7%	23.8%	12.7%	6.3%	-0.8%	-30.5%	-29.1%	-23.2%	-1.2%	-2.1%	-2.8%	-131.7%	-131.9%	-142.5%	-145.0%	-144.9%	-145.2%
2010	38.3%	20.8%	20.7%	25.3%	48.2%	18.9%	18.9%	18.9%	4.2%	3.7%	11.2%	-37.4%	3.8%	1.0%	2.5%	2.6%	2.6%	
2011	34.4%	18.8%	23.5%	27.6%	-4.1%	-8.5%	-6.9%	7.5%	-2.3%	-10.2%	-86.6%	-36.2%	-42.0%	-34.4%	-36.5%	-36.2%		
2012	48.1%	72.0%	25.2%	-36.8%	-56.2%	-82.8%	8.4%	26.0%	36.4%	1.9%	0.4%	-3.1%	-3.1%	-2.9%	-2.9%			
2013	64.1%	50.5%	8.0%	7.8%	0.2%	7.4%	25.7%	22.3%	-5.7%	7.3%	6.8%	6.4%	-2.8%	-6.8%				
2014	82.9%	39.0%	38.9%	13.4%	28.0%	10.7%	11.5%	-8.4%	9.1%	11.2%	9.7%	7.6%	5.3%					
2015	58.5%	40.7%	4.6%	37.9%	34.2%	31.1%	-61.9%	-65.4%	-65.4%	4.0%	4.3%	-13.4%						
2016	32.8%	-1.2%	24.8%	10.6%	1.6%	-114.9%	-16.7%	-16.7%	-11.9%	11.9%	20.1%							
2017	15.4%	33.8%	8.5%	1.1%	-69.4%	-20.4%	-14.2%	-14.6%	-10.3%	-14.2%								
2018	52.9%	12.5%	4.0%	4.6%	-2.8%	-19.7%	-20.2%	-6.6%	3.1%									
2019	6.0%	12.0%	7.1%	-14.4%	9.6%	2.7%	-7.5%	-12.5%										
2020	27.4%	19.6%	16.7%	16.6%	16.6%	8.0%	8.0%											
2021	30.5%	29.6%	12.7%	18.7%	5.4%	4.6%												
2022	19.4%	20.5%	16.7%	0.9%	-15.7%													
2023	52.8%	23.6%	-10.4%	-35.6%														
2024	60.5%	22.8%	9.1%															
2025	81.3%	67.8%																
2026	69.5%																	

Unpaid Loss as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											18.0%	15.6%	13.3%	11.1%	9.0%	7.3%	5.9%	5.1%
1993										27.5%	25.7%	24.1%	22.8%	21.5%	20.5%	19.8%	19.4%	18.9%
1994									35.2%	33.6%	32.1%	30.6%	28.6%	28.1%	27.8%	21.3%	19.6%	18.7%
1995								40.0%	37.8%	35.7%	33.5%	32.9%	32.2%	31.7%	31.1%	30.3%	29.5%	28.7%
1996							33.5%	27.8%	26.8%	26.0%	24.5%	21.2%	19.0%	17.0%	15.1%	14.3%	13.8%	13.5%
1997						17.4%	16.1%	14.8%	13.5%	12.1%	10.8%	9.7%	8.6%	7.1%	5.6%	4.1%	2.7%	1.7%
1998					55.6%	55.1%	54.6%	54.0%	49.9%	46.9%	45.0%	44.5%	43.9%	43.2%	42.6%	41.9%	41.2%	40.5%
1999				25.2%	16.5%	13.1%	11.9%	10.6%	9.1%	7.9%	6.9%	6.1%	5.3%	4.5%	3.8%	3.1%	2.6%	1.6%
2000			36.5%	24.0%	14.3%	10.8%	9.7%	8.6%	7.8%	7.0%	6.0%	4.9%	4.2%	3.7%	3.3%	2.8%	2.1%	1.7%
2001		71.3%	50.9%	33.0%	18.6%	14.5%	12.3%	11.2%	10.2%	9.0%	7.7%	6.4%	5.4%	4.5%	3.9%	3.1%	2.6%	2.1%
2002	81.0%	59.7%	43.0%	28.7%	18.4%	15.5%	14.3%	13.4%	12.2%	10.5%	9.2%	7.9%	6.8%	5.9%	4.7%	4.0%	3.5%	2.9%
2003	67.9%	48.6%	38.6%	28.7%	21.1%	19.7%	18.7%	17.7%	16.6%	15.5%	14.4%	13.6%	13.0%	12.4%	12.0%	11.5%	11.1%	10.6%
2004	81.5%	66.0%	47.6%	34.2%	23.1%	19.3%	16.2%	14.0%	12.0%	10.3%	8.9%	7.7%	6.8%	5.9%	5.3%	4.7%	4.2%	3.6%
2005	81.7%	66.4%	48.4%	37.4%	28.8%	25.8%	23.4%	22.3%	21.3%	20.4%	19.4%	18.6%	17.8%	16.1%	14.1%	12.2%	10.5%	8.8%
2006	93.8%	77.8%	63.2%	49.2%	32.8%	28.6%	25.1%	22.5%	20.0%	17.7%	15.6%	13.5%	11.3%	9.3%	7.6%	6.4%	5.4%	4.5%
2007	75.6%	52.1%	44.1%	36.1%	30.2%	26.9%	24.2%	21.6%	18.4%	16.3%	15.6%	14.0%	12.3%	10.6%	9.1%	7.7%	6.4%	5.2%
2008	82.4%	67.8%	58.7%	43.1%	35.8%	30.7%	28.0%	26.1%	23.7%	21.9%	20.3%	18.7%	15.8%	13.3%	11.2%	9.1%	7.1%	5.6%
2009	92.6%	70.6%	60.5%	48.1%	38.4%	34.5%	31.4%	28.6%	26.1%	23.5%	21.3%	19.4%	17.6%	15.8%	14.0%	12.3%	10.7%	9.1%
2010	69.6%	62.5%	56.6%	50.7%	39.0%	34.9%	30.7%	26.6%	21.7%	18.5%	21.5%	20.3%	19.1%	17.9%	16.8%	15.8%	15.0%	
2011	72.9%	63.4%	57.3%	51.0%	44.9%	36.2%	28.9%	22.8%	17.7%	15.7%	13.5%	12.5%	10.9%	9.7%	8.7%	7.6%		
2012	87.4%	83.6%	78.0%	71.5%	60.7%	53.3%	51.6%	46.2%	45.5%	41.3%	36.7%	33.1%	30.8%	28.7%	26.5%			
2013	77.3%	71.0%	65.0%	59.0%	53.0%	46.9%	41.2%	35.4%	30.5%	29.3%	28.2%	27.2%	24.1%	21.9%				
2014	89.5%	81.7%	77.0%	59.2%	53.0%	38.6%	33.4%	27.2%	22.0%	18.9%	16.6%	14.3%	12.0%					
2015	88.4%	83.8%	62.9%	58.9%	52.6%	49.8%	44.5%	40.0%	36.0%	34.8%	33.9%	31.0%						
2016	89.0%	74.2%	67.1%	58.5%	47.5%	40.4%	37.5%	31.8%	27.7%	25.5%	24.8%							
2017	87.3%	80.9%	69.9%	59.1%	50.3%	43.7%	34.6%	27.0%	22.9%	16.9%								
2018	96.2%	83.0%	75.0%	65.6%	57.0%	47.7%	39.0%	31.8%	25.4%									
2019	81.1%	68.0%	61.5%	54.5%	49.6%	43.2%	34.3%	28.3%										
2020	87.1%	76.0%	70.5%	65.1%	59.7%	53.9%	47.5%											
2021	79.2%	74.3%	66.0%	59.9%	50.9%	44.9%												
2022	87.7%	77.8%	70.6%	59.9%	52.7%													
2023	85.1%	75.3%	67.5%	59.9%														
2024	85.1%	80.6%	73.9%															
2025	92.1%	89.6%																
2026	96.0%																	

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IBNR as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	1.5%	-0.1%	-0.3%	-12.1%	-11.0%	-11.3%	-5.9%	-5.9%	-0.7%	-0.7%	-0.7%	6.5%	6.5%	6.5%	6.5%	-15.6%	6.5%
1993	13.1%	12.9%	12.5%	17.6%	17.6%	17.6%	17.6%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	
1994	12.4%	-11.3%	8.8%	3.3%	3.4%	3.4%	3.2%	2.5%	1.6%	-25.0%	-1.5%	-1.5%	0.5%	0.5%	0.5%		
1995	8.1%	19.5%	10.8%	27.0%	27.0%	27.0%	27.0%	19.6%	-5.9%	-4.9%	-3.9%	-1.8%	-0.6%	0.5%			
1996	13.4%	13.4%	12.8%	11.0%	9.3%	7.5%	5.8%	4.0%	2.7%	2.7%	0.5%	0.5%	0.5%				
1997	0.6%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%					
1998	36.0%	24.6%	19.1%	21.5%	9.3%	24.7%	-8.3%	-5.6%	-4.6%	-2.1%	0.5%						
1999	-17.1%	0.8%	-5.5%	-5.5%	-174.1%	0.6%	-3.8%	0.5%	0.5%	0.5%							
2000	-2.4%	-2.4%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%								
2001	-11.1%	-11.2%	-64.0%	0.5%	1.0%	1.0%	1.0%	1.0%									
2002	-1.4%	-52.8%	-5.2%	-0.2%	1.5%	1.5%	1.5%										
2003	8.3%	8.1%	9.0%	2.5%	2.5%	2.5%											
2004	-2.8%	-0.6%	-12.5%	2.2%	2.2%												
2005	-10.6%	-10.6%	-10.6%	3.2%													
2006	-125.4%	-74.8%	-1.9%														
2007	-40.5%	-40.6%															
2008	-32.7%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Unpaid Loss as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	4.1%	2.9%	1.9%	1.4%	1.0%	0.6%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	18.4%	18.0%	17.8%	17.6%	17.6%	17.6%	17.6%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	
1994	17.8%	16.9%	14.2%	8.7%	5.3%	4.6%	3.9%	3.2%	2.5%	1.8%	1.0%	0.5%	0.5%	0.5%	0.5%		
1995	28.3%	27.9%	27.5%	27.0%	27.0%	27.0%	27.0%	25.9%	25.1%	24.1%	23.1%	23.1%	22.2%	21.1%			
1996	13.4%	13.4%	12.8%	11.0%	9.3%	7.5%	5.8%	4.0%	2.7%	2.7%	0.5%	0.5%	0.5%				
1997	1.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%					
1998	39.5%	38.2%	35.5%	32.8%	30.1%	30.1%	30.1%	30.1%	30.1%	30.1%	30.1%						
1999	1.1%	0.9%	0.8%	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%	0.5%							
2000	1.2%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%								
2001	0.9%	-1.0%	1.2%	1.0%	1.0%	1.0%	1.0%	1.0%									
2002	2.4%	1.9%	1.6%	1.5%	1.5%	1.5%	1.5%										
2003	10.2%	9.7%	9.5%	9.3%	9.1%	9.1%											
2004	3.0%	2.6%	2.4%	2.2%	2.2%												
2005	7.2%	5.8%	4.4%	3.6%													
2006	3.7%	3.2%	2.9%														
2007	4.2%	3.6%															
2008	4.2%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
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2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

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Comparison to Prior Analysis

	Analysis as of 06/30/2025						Analysis as of 06/30/2026				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Injury Year Ending 6/30	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Retrospective Unpaid Loss	Selected Ultimate Loss	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Selected Ultimate Loss
Prior to 1992	$17,899,715	$485,925	$5,459	$491,384	$482,010	$18,391,099	$17,925,814	$455,912	$0	$455,912	$18,381,726
1992	1,670,594	261,333	9,660	270,993	-	1,941,587	1,670,594	(108,458)	108,458	-	1,670,594
1993	1,582,563	0	7,913	7,913	7,913	1,590,476	1,582,563	0	7,913	7,913	1,590,476
1994	1,569,872	0	7,849	7,849	7,849	1,577,721	1,569,872	0	7,849	7,849	1,577,721
1995	1,202,962	352,358	7,777	360,134	343,064	1,563,096	1,219,947	318,387	7,692	326,079	1,546,026
1996	2,045,377	0	10,227	10,227	10,227	2,055,604	2,045,377	0	10,227	10,227	2,055,604
1997	1,009,562	0	5,048	5,048	5,048	1,014,610	1,009,562	0	5,048	5,048	1,014,610
1998	977,725	450,705	7,142	457,847	421,944	1,435,572	977,725	414,981	6,964	421,944	1,399,669
1999	2,180,553	0	7,534	7,534	10,903	2,188,087	2,180,553	0	10,903	10,903	2,191,456
2000	1,464,275	0	48,224	48,224	13,270	1,512,499	1,464,275	0	13,270	13,270	1,477,545
2001	1,913,743	0	68,918	68,918	19,301	1,982,660	1,913,743	0	19,301	19,301	1,933,043
2002	2,914,702	0	91,273	91,273	45,188	3,005,975	2,914,702	0	45,188	45,188	2,959,891
2003	2,076,024	151,721	19,254	170,975	208,884	2,246,999	2,076,024	151,721	57,163	208,884	2,284,908
2004	2,549,501	0	116,742	116,742	57,875	2,666,243	2,549,501	0	57,875	57,875	2,607,376
2005	2,673,307	420,469	(153,611)	266,858	123,438	2,940,165	2,694,679	13,672	88,394	102,066	2,796,745
2006	2,899,641	2,335,419	(2,177,048)	158,371	95,451	3,058,012	2,908,611	142,226	(55,744)	86,481	2,995,092
2007	3,025,889	1,412,635	(1,217,333)	195,302	133,584	3,221,191	3,045,885	1,395,511	(1,281,924)	113,587	3,159,473
2008	3,671,273	1,574,074	(1,318,513)	255,562	218,308	3,926,834	3,727,597	1,433,588	(1,271,603)	161,985	3,889,581
2009	2,366,828	4,126,957	(3,886,494)	240,464	284,934	2,607,292	2,411,175	4,092,081	(3,851,494)	240,587	2,651,762
2010	1,931,408	302,168	309,579	611,748	361,789	2,543,156	1,950,356	283,220	59,621	342,841	2,293,197
2011	7,463,672	3,695,606	(2,976,333)	719,273	708,873	8,182,945	7,555,320	3,578,958	(2,961,733)	617,225	8,172,545
2012	2,056,750	910,301	(57,685)	852,615	827,733	2,909,365	2,118,919	848,132	(82,568)	765,564	2,884,483
2013	4,119,564	1,459,428	(262,514)	1,196,914	1,309,058	5,316,478	4,239,214	1,560,777	(371,369)	1,189,408	5,428,622
2014	4,652,347	364,658	423,457	788,115	775,948	5,440,462	4,779,540	361,218	287,537	648,755	5,428,295
2015	4,236,130	1,896,600	(190,488)	1,706,112	2,175,198	5,942,242	4,423,741	2,848,469	(860,881)	1,987,587	6,411,328
2016	2,302,046	421,695	573,404	995,099	789,188	3,297,145	2,324,599	144,019	622,617	766,636	3,091,235
2017	6,650,267	2,869,175	(1,186,563)	1,682,611	1,979,018	8,332,878	7,167,353	2,683,909	(1,221,978)	1,461,931	8,629,285
2018	4,506,292	2,538,436	(133,974)	2,404,463	2,103,262	6,910,755	4,927,681	1,474,679	207,194	1,681,874	6,609,554
2019	4,560,203	2,901,034	(391,578)	2,509,456	2,378,445	7,069,659	4,976,184	2,832,802	(870,338)	1,962,464	6,938,648
2020	2,498,049	2,483,901	683,448	3,167,349	2,917,318	5,665,398	2,843,810	2,138,140	433,417	2,571,557	5,415,367
2021	3,471,249	3,222,022	723,686	3,945,708	3,602,667	7,416,957	3,899,583	2,849,340	324,993	3,174,334	7,073,916
2022	5,760,030	8,491,213	(951,915)	7,539,299	8,620,224	13,299,328	6,795,577	9,843,360	(2,258,684)	7,584,677	14,380,253
2023	3,069,596	7,348,088	(868,580)	6,479,509	6,366,858	9,549,105	3,783,398	9,012,164	(3,359,108)	5,653,056	9,436,454
2024	1,957,162	5,851,652	1,643,487	7,495,139	8,156,989	9,452,300	2,641,765	6,555,249	917,136	7,472,386	10,114,150
2025	835,631	1,136,036	8,267,895	9,403,931	9,709,654	10,239,562	1,093,817	2,301,970	7,149,498	9,451,469	10,545,286
2026	N/A	N/A	N/A	N/A	N/A	N/A	471,702	3,111,334	8,179,234	11,290,568	11,762,270
Total	$115,764,499	$57,463,612	($2,734,654)	$54,728,958	$55,271,416	$170,493,457	$121,880,755	$60,737,364	$180,067	$60,917,431	$182,798,185

	Change In				
	(12)	(13)	(14)	(15)	(16)
Injury Year Ending 6/30	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Selected Ultimate Loss
Prior to 1992	$26,098	($30,013)	($5,459)	($35,472)	($9,374)
1992	0	(369,791)	98,799	(270,993)	(270,993)
1993	0	0	0	0	0
1994	0	0	0	0	0
1995	16,985	(33,971)	(85)	(34,055)	(17,070)
1996	0	0	0	0	0
1997	0	0	0	0	0
1998	0	(35,724)	(179)	(35,902)	(35,902)
1999	0	0	3,369	3,369	3,369
2000	0	0	(34,954)	(34,954)	(34,954)
2001	0	0	(49,617)	(49,617)	(49,617)
2002	0	0	(46,084)	(46,084)	(46,084)
2003	0	0	37,909	37,909	37,909
2004	0	0	(58,867)	(58,867)	(58,867)
2005	21,372	(406,796)	242,004	(164,792)	(143,420)
2006	8,969	(2,193,194)	2,121,304	(71,889)	(62,920)
2007	19,997	(17,124)	(64,591)	(81,715)	(61,718)
2008	56,324	(140,486)	46,909	(93,577)	(37,253)
2009	44,347	(34,876)	34,999	124	44,471
2010	18,948	(18,948)	(249,958)	(268,907)	(249,958)
2011	91,648	(116,648)	14,600	(102,048)	(10,400)
2012	62,169	(62,169)	(24,882)	(87,051)	(24,882)
2013	119,650	101,349	(108,856)	(7,507)	112,144
2014	127,193	(3,440)	(135,920)	(139,360)	(12,167)
2015	187,610	951,869	(670,393)	281,475	469,086
2016	22,552	(277,676)	49,213	(228,463)	(205,910)
2017	517,086	(185,266)	(35,414)	(220,680)	296,406
2018	421,389	(1,063,757)	341,168	(722,589)	(301,201)
2019	415,982	(68,233)	(478,760)	(546,993)	(131,011)
2020	345,761	(345,761)	(250,030)	(595,792)	(250,030)
2021	428,334	(372,682)	(398,693)	(771,375)	(343,041)
2022	1,035,547	1,352,147	(1,306,769)	45,378	1,080,925
2023	713,802	1,664,076	(2,490,529)	(826,453)	(112,651)
2024	684,603	703,597	(726,350)	(22,753)	661,850
2025	258,186	1,165,935	(1,118,397)	47,538	305,724
2026	N/A	N/A	N/A	N/A	N/A
Total	$5,644,554	$162,418	($5,264,513)	($5,102,095)	$542,458

Column Notes

(1) From Exhibit A 1.1, Column (4) evaluated as of 06/30/2025
(2) From Exhibit A 1.1, Column (5) evaluated as of 06/30/2025
(3) From Exhibit A 1.1, Column (7) evaluated as of 06/30/2025
(4) From Exhibit A 1.1, Column (8) evaluated as of 06/30/2025
(5) (11) - (1)
(6) From Exhibit A 1.1, Column (3) evaluated as of 06/30/2025
(7) From Exhibit A 1.1, Column (4) evaluated as of 06/30/2026
(8) From Exhibit A 1.1, Column (5) evaluated as of 06/30/2026
(9) From Exhibit A 1.1, Column (7) evaluated as of 06/30/2026
(10) From Exhibit A 1.1, Column (8) evaluated as of 06/30/2026
(11) From Exhibit A 1.1, Column (3) evaluated as of 06/30/2026
(12) (7) - (1)
(13) (8) - (2)
(14) (9) - (3)
(15) (10) - (4)
(16) (11) - (6)

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Actual vs Expected Loss Emergence from 06/30/2025 to 06/30/2026

A. Reported Loss Development: Actual vs. Expected

	As of 6-30-25				As of 6-30-26				Rptd Loss Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 6/30	Rptd Loss	Case Res	Loss IBNR	Sel Ult Loss	Rptd Loss	Case Res	Loss IBNR	Sel Ult Loss	Actual	Expected	Act - Exp	Ult Loss	Loss IBNR
			(4) - (1)				(8) - (5)		(5) - (1)		(9) - (10)	(8) - (4)	(7) - (3)
1992	$1,931,927	$261,333	$9,660	$1,941,587	$1,562,136	($108,458)	$108,458	$1,670,594	($369,791)	$0	($369,791)	($270,993)	$98,799
1993	1,582,563	0	7,913	1,590,476	1,582,563	0	7,913	1,590,476	0	0	0	0	0
1994	1,569,872	0	7,849	1,577,721	1,569,872	0	7,849	1,577,721	0	0	0	0	0
1995	1,555,319	352,358	7,777	1,563,096	1,538,334	318,387	7,692	1,546,026	(16,985)	0	(16,985)	(17,070)	(85)
1996	2,045,377	0	10,227	2,055,604	2,045,377	0	10,227	2,055,604	0	0	0	0	0
1997	1,009,562	0	5,048	1,014,610	1,009,562	0	5,048	1,014,610	0	0	0	0	0
1998	1,428,430	450,705	7,142	1,435,572	1,392,706	414,981	6,964	1,399,669	(35,724)	0	(35,724)	(35,902)	(179)
1999	2,180,553	0	7,534	2,188,087	2,180,553	0	10,903	2,191,456	0	(3,352)	3,352	3,369	3,369
2000	1,464,275	0	48,224	1,512,499	1,464,275	0	13,270	1,477,545	0	17,110	(17,110)	(34,954)	(34,954)
2001	1,913,743	0	68,918	1,982,660	1,913,743	0	19,301	1,933,043	0	48,395	(48,395)	(49,617)	(49,617)
2002	2,914,702	0	91,273	3,005,975	2,914,702	0	45,188	2,959,891	0	25,888	(25,888)	(46,084)	(46,084)
2003	2,227,745	151,721	19,254	2,246,999	2,227,745	151,721	57,163	2,284,908	0	(36,961)	36,961	37,909	37,909
2004	2,549,501	0	116,742	2,666,243	2,549,501	0	57,875	2,607,376	0	72,437	(72,437)	(58,867)	(58,867)
2005	3,093,776	420,469	(153,611)	2,940,165	2,708,352	13,672	88,394	2,796,745	(385,424)	(1,804,195)	1,418,771	(143,420)	242,004
2006	5,235,060	2,335,419	(2,177,048)	3,058,012	3,050,836	142,226	(55,744)	2,995,092	(2,184,224)	(2,663,246)	479,021	(62,920)	2,121,304
2007	4,438,524	1,412,635	(1,217,333)	3,221,191	4,441,396	1,395,511	(1,281,924)	3,159,473	2,873	(717,271)	720,143	(61,718)	(64,591)
2008	5,245,347	1,574,074	(1,318,513)	3,926,834	5,161,185	1,433,588	(1,271,603)	3,889,581	(84,162)	(65,333)	(18,830)	(37,253)	46,909
2009	6,493,785	4,126,957	(3,886,494)	2,607,292	6,503,257	4,092,081	(3,851,494)	2,651,762	9,471	(146,783)	156,254	44,471	34,999
2010	2,233,576	302,168	309,579	2,543,156	2,233,576	283,220	59,621	2,293,197	0	12,912	(12,912)	(249,958)	(249,958)
2011	11,159,278	3,695,606	(2,976,333)	8,182,945	11,134,278	3,578,958	(2,961,733)	8,172,545	(25,000)	(541,383)	516,383	(10,400)	14,600
2012	2,967,051	910,301	(57,685)	2,909,365	2,967,051	848,132	(82,568)	2,884,483	0	(8,756)	8,756	(24,882)	(24,882)
2013	5,578,992	1,459,428	(262,514)	5,316,478	5,799,991	1,560,777	(371,369)	5,428,622	220,999	(5,748)	226,747	112,144	(108,856)
2014	5,017,005	364,658	423,457	5,440,462	5,140,758	361,218	287,537	5,428,295	123,753	102,580	21,173	(12,167)	(135,920)
2015	6,132,731	1,896,600	(190,488)	5,942,242	7,272,210	2,848,469	(860,881)	6,411,328	1,139,479	(48,411)	1,187,890	469,086	(670,393)
2016	2,723,741	421,695	573,404	3,297,145	2,468,618	144,019	622,617	3,091,235	(255,123)	(108,048)	(147,075)	(205,910)	49,213
2017	9,519,442	2,869,175	(1,186,563)	8,332,878	9,851,262	2,683,909	(1,221,978)	8,629,285	331,821	(56,584)	388,404	296,406	(35,414)
2018	7,044,728	2,538,436	(133,974)	6,910,755	6,402,360	1,474,679	207,194	6,609,554	(642,368)	(3,290)	(639,078)	(301,201)	341,168
2019	7,461,237	2,901,034	(391,578)	7,069,659	7,808,986	2,832,802	(870,338)	6,938,648	347,749	(59,571)	407,320	(131,011)	(478,760)
2020	4,981,950	2,483,901	683,448	5,665,398	4,981,950	2,138,140	433,417	5,415,367	0	211,736	(211,736)	(250,030)	(250,030)
2021	6,693,271	3,222,022	723,686	7,416,957	6,748,923	2,849,340	324,993	7,073,916	55,652	180,151	(124,499)	(343,041)	(398,693)
2022	14,251,243	8,491,213	(951,915)	13,299,328	16,638,937	9,843,360	(2,258,684)	14,380,253	2,387,694	(241,892)	2,629,586	1,080,925	(1,306,769)
2023	10,417,684	7,348,088	(868,580)	9,549,105	12,795,562	9,012,164	(3,359,108)	9,436,454	2,377,878	(213,171)	2,591,049	(112,651)	(2,490,529)
2024	7,808,814	5,851,652	1,643,487	9,452,300	9,197,014	6,555,249	917,136	10,114,150	1,388,200	481,794	906,406	661,850	(726,350)
2025	1,971,667	1,136,036	8,267,895	10,239,562	3,395,787	2,301,970	7,149,498	10,545,286	1,424,120	2,156,269	(732,149)	305,724	(1,118,397)
2026					3,583,036	3,111,334	8,179,234	11,762,270					
Total	$154,842,471	$56,977,687	($2,740,113)	$152,102,358	$164,236,393	$60,281,452	$180,067	$164,416,460	$5,810,886	($3,414,719)	$9,225,606	$551,832	($5,259,054)

B. Paid Loss Development: Actual vs. Expected

	As of 6-30-25				As of 6-30-26				Paid Loss Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 6/30	Paid Loss	Case Res	Unpaid Loss	Sel Ult Loss	Paid Loss	Case Res	Unpaid Loss	Sel Ult Loss	Actual	Expected	Act - Exp	Ult Loss	Unpaid Loss
			(4) - (1)				(8) - (5)		(5) - (1)		(9) - (10)	(8) - (4)	(7) - (3)
1992	$1,670,594	$261,333	$270,993	$1,941,587	$1,670,594	($108,458)	$0	$1,670,594	$0	$26,571	($26,571)	($270,993)	($270,993)
1993	1,582,563	0	7,913	1,590,476	1,582,563	0	7,913	1,590,476	0	745	(745)	0	0
1994	1,569,872	0	7,849	1,577,721	1,569,872	0	7,849	1,577,721	0	714	(714)	0	0
1995	1,202,962	352,358	360,134	1,563,096	1,219,947	318,387	326,079	1,546,026	16,985	31,800	(14,815)	(17,070)	(34,055)
1996	2,045,377	0	10,227	2,055,604	2,045,377	0	10,227	2,055,604	0	880	(880)	0	0
1997	1,009,562	0	5,048	1,014,610	1,009,562	0	5,048	1,014,610	0	425	(425)	0	0
1998	977,725	450,705	457,847	1,435,572	977,725	414,981	421,944	1,399,669	0	59,676	(59,676)	(35,902)	(35,902)
1999	2,180,553	0	7,534	2,188,087	2,180,553	0	10,903	2,191,456	0	794	(794)	3,369	3,369
2000	1,464,275	0	48,224	1,512,499	1,464,275	0	13,270	1,477,545	0	6,223	(6,223)	(34,954)	(34,954)
2001	1,913,743	0	68,918	1,982,660	1,913,743	0	19,301	1,933,043	0	6,857	(6,857)	(49,617)	(49,617)
2002	2,914,702	0	91,273	3,005,975	2,914,702	0	45,188	2,959,891	0	636	(636)	(46,084)	(46,084)
2003	2,076,024	151,721	170,975	2,246,999	2,076,024	151,721	208,884	2,284,908	0	(0)	0	37,909	37,909
2004	2,549,501	0	116,742	2,666,243	2,549,501	0	57,875	2,607,376	0	674	(674)	(58,867)	(58,867)
2005	2,673,307	420,469	266,858	2,940,165	2,694,679	13,672	102,066	2,796,745	21,372	8,340	13,032	(143,420)	(164,792)
2006	2,899,641	2,335,419	158,371	3,058,012	2,908,611	142,226	86,481	2,995,092	8,969	19,365	(10,396)	(62,920)	(71,889)
2007	3,025,889	1,412,635	195,302	3,221,191	3,045,885	1,395,511	113,587	3,159,473	19,997	24,801	(4,804)	(61,718)	(81,715)
2008	3,671,273	1,574,074	255,562	3,926,834	3,727,597	1,433,588	161,985	3,889,581	56,324	30,838	25,485	(37,253)	(93,577)
2009	2,366,828	4,126,957	240,464	2,607,292	2,411,175	4,092,081	240,587	2,651,762	44,347	34,546	9,801	44,471	124
2010	1,931,408	302,168	611,748	2,543,156	1,950,356	283,220	342,841	2,293,197	18,948	95,682	(76,734)	(249,958)	(268,907)
2011	7,463,672	3,695,606	719,273	8,182,945	7,555,320	3,578,958	617,225	8,172,545	91,648	97,091	(5,443)	(10,400)	(102,048)
2012	2,056,750	910,301	852,615	2,909,365	2,118,919	848,132	765,564	2,884,483	62,169	95,101	(32,933)	(24,882)	(87,051)
2013	4,119,564	1,459,428	1,196,914	5,316,478	4,239,214	1,560,777	1,189,408	5,428,622	119,650	140,699	(21,049)	112,144	(7,507)
2014	4,652,347	364,658	788,115	5,440,462	4,779,540	361,218	648,755	5,428,295	127,193	101,489	25,704	(12,167)	(139,360)
2015	4,236,130	1,896,600	1,706,112	5,942,242	4,423,741	2,848,469	1,987,587	6,411,328	187,610	157,188	30,423	469,086	281,475
2016	2,302,046	421,695	995,099	3,297,145	2,324,599	144,019	766,636	3,091,235	22,552	101,736	(79,183)	(205,910)	(228,463)
2017	6,650,267	2,869,175	1,682,611	8,332,878	7,167,353	2,683,909	1,461,931	8,629,285	517,086	178,604	338,482	296,406	(220,680)
2018	4,506,292	2,538,436	2,404,463	6,910,755	4,927,681	1,474,679	1,681,874	6,609,554	421,389	411,648	9,741	(301,201)	(722,589)
2019	4,560,203	2,901,034	2,509,456	7,069,659	4,976,184	2,832,802	1,962,464	6,938,648	415,982	493,902	(77,920)	(131,011)	(546,993)
2020	2,498,049	2,483,901	3,167,349	5,665,398	2,843,810	2,138,140	2,571,557	5,415,367	345,761	600,680	(254,918)	(250,030)	(595,792)
2021	3,471,249	3,222,022	3,945,708	7,416,957	3,899,583	2,849,340	3,174,334	7,073,916	428,334	595,691	(167,358)	(343,041)	(771,375)
2022	5,760,030	8,491,213	7,539,299	13,299,328	6,795,577	9,843,360	7,584,677	14,380,253	1,035,547	1,037,857	(2,310)	1,080,925	45,378
2023	3,069,596	7,348,088	6,479,509	9,549,105	3,783,398	9,012,164	5,653,056	9,436,454	713,802	866,549	(152,747)	(112,651)	(826,453)
2024	1,957,162	5,851,652	7,495,139	9,452,300	2,641,765	6,555,249	7,472,386	10,114,150	684,603	810,336	(125,733)	661,850	(22,753)
2025	835,631	1,136,036	9,403,931	10,239,562	1,093,817	2,301,970	9,451,469	10,545,286	258,186	1,328,282	(1,070,096)	305,724	47,538
2026					471,702	3,111,334	11,290,568	11,762,270					
Total	$97,864,784	$56,977,687	$54,237,574	$152,102,358	$103,954,941	$60,281,452	$60,461,519	$164,416,460	$5,618,455	$7,366,421	($1,747,966)	$551,832	($5,066,623)

Column Notes

(1) Provided by Wyoming Department of Workforce Services
(2) Provided by Wyoming Department of Workforce Services
(4) Exhibit A 1.1, Column (3) as of 6-30-25.
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(8) Exhibit A 1.3 Column (12) as of 6-30-26.
(10) A. Column (3) * (%Rep 06/30/2026 - %Rep 06/30/2025) / (1-%Rep 06/30/2025)
(10) B. Column (3) * (%Paid 06/30/2026 - %Paid 06/30/2025) / (1-%Paid 06/30/2025)
LDFs are used to derive %Rep and %Paid for the respective periods

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Summary of Unpaid Loss

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Loss	(4) Paid Loss 6/30/2026	(5) Case Reserve 6/30/2026	(6) Reported Loss 6/30/2026	(7) Selected Loss IBNR 6/30/2026	(8) Selected Unpaid Loss 6/30/2026	(9) Benefit Adjustment	(10) Adjusted Unpaid Loss 6/30/2026	(11) Discount Factor 3.50%	(12) Discounted Unpaid Loss 6/30/2026
Prior to 1992	6/30/2026		$101,997	$101,997	$0	$101,997	$0	$0	1.000	$0	0.983	$0
1992	6/30/2026	420	0	0	0	0	0	0	1.000	0	0.983	0
1993	6/30/2026	408	33,613	33,613	0	33,613	0	0	1.000	0	0.983	0
1994	6/30/2026	396	57,954	57,954	0	57,954	0	0	1.000	0	0.983	0
1995	6/30/2026	384	4,084,902	4,039,701	45,201	4,084,902	0	45,201	1.000	45,201	0.983	44,430
1996	6/30/2026	372	2,983,967	2,966,717	17,250	2,983,967	0	17,250	1.000	17,250	0.983	16,955
1997	6/30/2026	360	3,447,836	3,205,643	242,193	3,447,836	0	242,193	1.000	242,193	0.983	238,063
1998	6/30/2026	348	3,495,756	3,495,756	0	3,495,756	0	0	1.000	0	0.983	0
1999	6/30/2026	336	3,091,454	3,089,958	1,496	3,091,454	0	1,496	1.000	1,496	0.983	1,471
2000	6/30/2026	324	3,863,948	3,863,948	0	3,863,948	0	0	1.000	0	0.983	0
2001	6/30/2026	312	4,698,173	4,424,291	273,882	4,698,173	0	273,882	1.000	273,882	0.983	269,211
2002	6/30/2026	300	4,118,096	4,113,096	5,000	4,118,096	0	5,000	1.000	5,000	0.983	4,915
2003	6/30/2026	288	4,286,986	3,609,871	677,116	4,286,986	0	677,116	1.000	677,116	0.983	665,568
2004	6/30/2026	276	2,929,215	2,929,215	0	2,929,215	0	0	1.000	0	0.983	0
2005	6/30/2026	264	3,203,766	3,203,766	0	3,203,766	0	0	1.000	0	0.983	0
2006	6/30/2026	252	4,567,542	3,817,081	750,461	4,567,542	0	750,461	1.000	750,461	0.983	737,663
2007	6/30/2026	240	4,634,802	4,632,679	2,123	4,634,802	0	2,123	1.000	2,123	0.983	2,087
2008	6/30/2026	228	4,968,951	4,968,951	0	4,968,951	0	0	1.000	0	0.983	0
2009	6/30/2026	216	5,940,425	5,774,770	103,031	5,877,801	62,624	165,656	1.000	165,656	0.983	162,831
2010	6/30/2026	204	4,113,852	3,328,443	798,786	4,127,229	(13,378)	785,408	1.000	785,408	0.972	763,558
2011	6/30/2026	192	3,162,137	3,127,058	6,779	3,133,836	28,300	35,079	1.000	35,079	0.959	33,648
2012	6/30/2026	180	3,306,302	3,304,516	1,609	3,306,125	177	1,786	1.000	1,786	0.958	1,712
2013	6/30/2026	168	5,458,888	4,168,957	2,498,196	6,667,153	(1,208,265)	1,289,931	1.000	1,289,931	0.944	1,217,740
2014	6/30/2026	156	3,583,957	3,517,739	874,755	4,392,495	(808,537)	66,218	1.000	66,218	0.916	60,649
2015	6/30/2026	144	3,567,161	3,501,343	989,150	4,490,492	(923,332)	65,818	1.000	65,818	0.895	58,906
2016	6/30/2026	132	3,198,810	3,102,244	634,975	3,737,219	(538,410)	96,566	1.000	96,566	0.916	88,409
2017	6/30/2026	120	2,799,475	2,672,008	1,250,287	3,922,295	(1,122,820)	127,466	1.000	127,466	0.915	116,676
2018	6/30/2026	108	2,824,972	2,676,072	2,205,550	4,881,622	(2,056,650)	148,900	1.000	148,900	0.901	134,229
2019	6/30/2026	96	2,400,930	2,244,328	2,232,835	4,477,162	(2,076,232)	156,602	1.000	156,602	0.887	138,912
2020	6/30/2026	84	2,301,234	2,101,957	1,398,004	3,499,961	(1,198,727)	199,277	1.000	199,277	0.889	177,077
2021	6/30/2026	72	1,386,554	1,098,875	101,515	1,200,390	186,164	287,679	1.000	287,679	0.908	261,256
2022	6/30/2026	60	1,422,505	969,393	697,979	1,667,372	(244,868)	453,111	1.000	453,111	0.916	415,199
2023	6/30/2026	48	1,585,437	759,283	2,315,800	3,075,083	(1,489,646)	826,154	1.000	826,154	0.926	764,809
2024	6/30/2026	36	1,663,378	445,284	1,116,625	1,561,909	101,469	1,218,095	1.000	1,218,095	0.930	1,132,525
2025	6/30/2026	24	1,546,974	0	0	0	1,546,974	1,546,974	1.000	1,546,974	0.919	1,422,085
2026	6/30/2026	12	1,468,102	0	0	0	1,468,102	1,468,102	1.000	1,468,102	0.892	1,310,192
Total			$106,300,048	$95,346,505	$19,240,597	$114,587,102	($8,287,054)	$10,953,543		$10,953,543		$10,240,776

Column Notes

(3) Exhibit A 2.3, Column (12)
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (3) - (6); Prior to 1992 based on judgment.
(8) (3) - (4)
(9) Adjustment for Medical Fee Schedule change.
(10) (8) x (9)
(11) Based on Exhibit A 2.7, Column (4) and 3.50% discount rate.
(12) (10) x (11)

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Summary Statistics

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Loss	(4) Selected Ultimate Counts	(5) Premium	(6) Payroll ($00's)	(7) Frequency per $1M Payroll	(8) Average Ultimate Loss	(9) Ultimate Loss Ratio
1992	6/30/2026	420	$0	0				$0	
1993	6/30/2026	408	33,613	1				33,613	
1994	6/30/2026	396	57,954	1				57,954	
1995	6/30/2026	384	4,084,902	129				31,666	
1996	6/30/2026	372	2,983,967	94				31,744	
1997	6/30/2026	360	3,447,836	101				34,137	
1998	6/30/2026	348	3,495,756	104				33,613	
1999	6/30/2026	336	3,091,454	98		$40,277,368	2.433%	31,545	
2000	6/30/2026	324	3,863,948	111		43,292,428	2.564%	34,810	
2001	6/30/2026	312	4,698,173	121		47,027,299	2.573%	38,828	
2002	6/30/2026	300	4,118,096	105		50,776,362	2.068%	39,220	
2003	6/30/2026	288	4,286,986	94		52,959,274	1.775%	45,606	
2004	6/30/2026	276	2,929,215	71	$165,040,128	55,362,397	1.282%	41,257	1.8%
2005	6/30/2026	264	3,203,766	74	195,848,284	60,849,344	1.216%	43,294	1.6%
2006	6/30/2026	252	4,567,542	82	232,662,274	69,289,653	1.183%	55,702	2.0%
2007	6/30/2026	240	4,634,802	101	257,289,991	79,410,961	1.272%	45,889	1.8%
2008	6/30/2026	228	4,968,951	98	258,120,718	88,397,375	1.109%	50,704	1.9%
2009	6/30/2026	216	5,940,425	114	225,136,317	91,019,593	1.252%	52,109	2.6%
2010	6/30/2026	204	4,113,852	64	180,281,337	86,014,115	0.744%	64,279	2.3%
2011	6/30/2026	192	3,162,137	63	193,554,924	91,213,698	0.691%	50,193	1.6%
2012	6/30/2026	180	3,306,302	64	210,705,196	95,514,448	0.672%	51,544	1.6%
2013	6/30/2026	168	5,458,888	74	219,274,560	97,350,585	0.755%	74,240	2.5%
2014	6/30/2026	156	3,583,957	66	238,716,897	101,485,570	0.649%	54,451	1.5%
2015	6/30/2026	144	3,567,161	60	246,412,917	105,282,781	0.569%	59,524	1.4%
2016	6/30/2026	132	3,198,810	59	225,797,693	100,348,047	0.589%	54,129	1.4%
2017	6/30/2026	120	2,799,475	49	206,478,757	97,700,169	0.505%	56,699	1.4%
2018	6/30/2026	108	2,824,972	52	204,497,730	101,963,752	0.510%	54,374	1.4%
2019	6/30/2026	96	2,400,930	44	201,795,821	100,978,104	0.439%	54,214	1.2%
2020	6/30/2026	84	2,301,234	38	194,428,991	106,267,694	0.362%	59,902	1.2%
2021	6/30/2026	72	1,386,554	26	181,364,171	101,077,078	0.261%	52,498	0.8%
2022	6/30/2026	60	1,422,505	28	201,272,377	110,193,931	0.252%	51,206	0.7%
2023	6/30/2026	48	1,585,437	25	210,090,556	118,888,999	0.214%	62,292	0.8%
2024	6/30/2026	36	1,663,378	28	213,191,368	127,191,078	0.217%	60,230	0.8%
2025	6/30/2026	24	1,546,974	26	206,075,036	132,682,369	0.198%	58,960	0.8%
2026	6/30/2026	12	1,468,102	26	192,292,367	134,412,699	0.190%	57,440	0.8%
Total			$106,198,051	2,292	$4,860,328,412	$2,487,227,171	0.748%	$46,342	1.5%

Column Notes

(3) Exhibit A 2.1, Column (3)
(4) Exhibit A 2.4, Column (10)
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (4) / (6) x 10,000
(8) (3) / (4)
(9) (3) / (5)

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Summary of Ultimate Loss Methods

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Loss 6/30/2026	(4) Paid Development	(5) Reported Development	(6) Born. - Ferg. Premium Paid	(7) Born. - Ferg. Premium Reported	(8) Born. - Ferg. Payroll Paid	(9) Born. - Ferg. Payroll Reported	(10) Frequency-Severity	(11) IBNR as a % of Case	(12) Selected Ultimate Loss
1992	6/30/2026	420	$0	$0	$0						$0	$0
1993	6/30/2026	408	33,613	33,613	33,613						33,613	33,613
1994	6/30/2026	396	57,954	57,954	57,954						57,954	57,954
1995	6/30/2026	384	4,084,902	4,039,701	4,084,902						4,084,902	4,084,902
1996	6/30/2026	372	2,983,967	2,966,717	2,983,967						2,983,967	2,983,967
1997	6/30/2026	360	3,447,836	3,205,643	3,447,836						3,447,836	3,447,836
1998	6/30/2026	348	3,495,756	3,495,756	3,495,756						3,495,756	3,495,756
1999	6/30/2026	336	3,091,454	3,089,958	3,091,454			$3,089,958	$3,091,454	$3,526,353	3,091,454	3,091,454
2000	6/30/2026	324	3,863,948	3,863,948	3,863,948	$3,863,948	$3,863,948	3,863,948	3,863,948	4,194,831	3,863,948	3,863,948
2001	6/30/2026	312	4,698,173	4,424,291	4,698,173	4,424,291	4,698,173	4,424,291	4,698,173	4,226,892	4,698,173	4,698,173
2002	6/30/2026	300	4,118,096	4,113,096	4,118,096	4,113,096	4,118,096	4,113,096	4,118,096	4,233,517	4,118,096	4,118,096
2003	6/30/2026	288	4,286,986	3,609,871	4,286,986	3,609,871	4,286,986	3,609,871	4,286,986	4,095,909	4,286,986	4,286,986
2004	6/30/2026	276	2,929,215	2,929,215	2,929,215	2,929,215	2,929,215	2,929,215	2,929,215	3,971,840	2,929,215	2,929,215
2005	6/30/2026	264	3,203,766	3,203,766	3,203,766	3,203,766	3,203,766	3,203,766	3,203,766	4,049,499	3,203,766	3,203,766
2006	6/30/2026	252	4,567,542	3,817,081	4,567,542	3,817,081	4,567,542	3,817,081	4,567,542	4,277,425	4,567,542	4,567,542
2007	6/30/2026	240	4,634,802	4,632,679	4,634,802	4,632,679	4,634,802	4,632,679	4,634,802	4,547,399	4,634,802	4,634,802
2008	6/30/2026	228	4,968,951	4,968,951	4,968,951	4,968,951	4,968,951	4,968,951	4,968,951	4,695,594	4,968,951	4,968,951
2009	6/30/2026	216	5,877,801	5,779,936	5,940,425	5,778,413	5,920,769	5,778,695	5,924,098	4,484,919	5,765,224	5,940,425
2010	6/30/2026	204	4,127,229	3,337,654	4,113,852	3,338,676	4,115,171	3,339,248	4,114,498	3,931,498	3,695,136	4,113,852
2011	6/30/2026	192	3,133,836	3,142,997	3,177,868	3,146,406	3,186,696	3,146,921	3,188,106	3,867,381	3,123,144	3,162,137
2012	6/30/2026	180	3,306,125	3,343,164	3,264,743	3,347,861	3,258,599	3,349,245	3,257,082	3,756,596	3,305,283	3,306,302
2013	6/30/2026	168	6,667,153	4,240,843	6,703,196	4,230,956	6,686,820	4,232,018	6,687,157	3,551,670	7,827,791	5,458,888
2014	6/30/2026	156	4,392,495	3,581,888	4,392,641	3,584,651	4,392,619	3,583,263	4,392,617	3,434,527	4,394,127	3,583,957
2015	6/30/2026	144	4,490,492	3,572,639	4,550,884	3,561,523	4,530,511	3,572,798	4,538,008	3,305,130	6,453,781	3,567,161
2016	6/30/2026	132	3,737,219	3,214,751	3,587,897	3,199,104	3,622,034	3,198,515	3,622,734	2,761,716	3,392,293	3,198,810
2017	6/30/2026	120	3,922,295	2,815,395	3,556,183	2,802,214	3,659,092	2,796,735	3,670,169	2,458,679	3,085,814	2,799,475
2018	6/30/2026	108	4,881,622	2,851,759	4,233,638	2,829,892	4,499,470	2,820,052	4,523,917	2,346,328	3,309,048	2,824,972
2019	6/30/2026	96	4,477,162	2,418,241	3,500,557	2,405,328	3,852,598	2,396,532	3,886,724	2,124,744	2,701,945	2,400,930
2020	6/30/2026	84	3,499,961	2,325,101	2,811,548	2,305,057	2,981,795	2,297,412	3,001,299	2,044,642	2,495,618	2,301,234
2021	6/30/2026	72	1,200,390	1,307,591	1,004,157	1,391,501	842,130	1,381,607	854,242	1,778,300	1,144,514	1,386,554
2022	6/30/2026	60	1,667,372	1,297,359	1,586,084	1,429,240	1,574,144	1,415,769	1,576,875	1,772,746	1,549,719	1,422,505
2023	6/30/2026	48	3,075,083	1,335,270	3,534,970	1,496,675	3,297,476	1,510,727	3,301,714	1,748,908	4,075,117	1,585,437
2024	6/30/2026	36	1,561,909	1,577,312	2,140,284	1,610,925	2,000,807	1,668,334	2,022,423	1,710,876	2,236,266	1,663,378
2025	6/30/2026	24	0	0	0	1,458,329	1,197,370	1,550,625	1,273,150	1,631,968	0	1,546,974
2026	6/30/2026	12	0	0	0	1,388,638	1,384,247	1,503,936	1,499,180	1,511,733	0	1,468,102
2000 - 2026			$97,289,625	$81,704,799	$95,370,408	$84,868,287	$98,273,828	$85,105,331	$98,605,470	$86,515,267	$95,826,300	$89,002,571
Total			$114,485,105	$98,594,139	$112,565,888	$84,868,287	$98,273,828	$88,195,288	$101,696,924	$90,041,619	$113,021,780	$106,198,051

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit A 2.7, Column (5)
(5) Exhibit A 2.7, Column (8)
(6) Exhibit A 2.8, Column (12)
(7) Exhibit A 2.9, Column (12)
(8) Exhibit A 2.10, Column (12)
(9) Exhibit A 2.11, Column (12)
(10) Exhibit A 2.13, Column (6)
(11) Exhibit A 2.12, Column (7)
(12) Based on Columns (3) through (11)

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Summary of Ultimate Claim Counts

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Closed Counts	(5) Open Claim Counts	(6) Ultimate Reported Count Method	(7) Ultimate Closed Count Method	(8) Ultimate B-F Reported Count Method	(9) Ultimate B-F Closed Count Method	(10) Selected Ultimate Counts
1992	6/30/2026	420	0	0	0	0	0			0
1993	6/30/2026	408	1	1	0	1	1			1
1994	6/30/2026	396	1	1	0	1	1			1
1995	6/30/2026	384	129	128	1	129	128			129
1996	6/30/2026	372	94	93	1	94	93			94
1997	6/30/2026	360	101	100	1	101	100			101
1998	6/30/2026	348	104	104	0	104	104			104
1999	6/30/2026	336	98	97	1	98	97	98	97	98
2000	6/30/2026	324	111	111	0	111	111	111	111	111
2001	6/30/2026	312	121	120	1	121	120	121	120	121
2002	6/30/2026	300	105	104	1	105	104	105	104	105
2003	6/30/2026	288	94	91	3	94	92	94	92	94
2004	6/30/2026	276	71	71	0	71	71	71	72	71
2005	6/30/2026	264	74	74	0	74	74	74	75	74
2006	6/30/2026	252	82	81	1	82	83	82	83	82
2007	6/30/2026	240	101	100	1	101	104	101	104	101
2008	6/30/2026	228	98	98	0	98	104	98	104	98
2009	6/30/2026	216	114	113	1	114	121	114	119	114
2010	6/30/2026	204	64	61	3	64	67	64	68	64
2011	6/30/2026	192	63	62	1	63	68	63	69	63
2012	6/30/2026	180	64	62	2	64	68	64	69	64
2013	6/30/2026	168	73	69	4	74	77	73	76	74
2014	6/30/2026	156	65	61	4	66	70	66	69	66
2015	6/30/2026	144	59	56	3	60	65	60	64	60
2016	6/30/2026	132	58	52	6	59	63	59	62	59
2017	6/30/2026	120	48	42	6	49	54	49	52	49
2018	6/30/2026	108	50	43	7	52	61	52	56	52
2019	6/30/2026	96	42	31	11	44	48	44	45	44
2020	6/30/2026	84	36	26	10	38	45	38	42	38
2021	6/30/2026	72	24	21	3	26	43	27	38	26
2022	6/30/2026	60	18	11	7	22	32	24	32	28
2023	6/30/2026	48	14	3	11	20	15	23	28	25
2024	6/30/2026	36	10	1	9	22	13	26	29	28
2025	6/30/2026	24	0	0	0	0	0	25	28	26
2026	6/30/2026	12	0	0	0	0	0	25	26	26
Total			2,187	2,088	99	2,223	2,297	1,852	1,932	2,292

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Exhibit A 2.20, Column (5)
(7) Exhibit A 2.18, Column (5)
(8) Exhibit A 2.22, Column (11)
(9) Exhibit A 2.23, Column (11)
(10) Based on Columns (3) through (9)

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Paid Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											0	0	0	0	0	0	0	0
1993										3,721	33,613	33,613	33,613	33,613	33,613	33,613	33,613	33,613
1994									0	0	0	0	0	0	0	0	0	0
1995								3,947,870	3,983,518	4,002,914	4,019,008	4,031,708	4,035,908	4,039,756	4,039,756	4,039,756	4,039,756	4,039,756
1996							2,793,787	2,909,274	2,914,374	2,935,149	2,939,234	2,939,234	2,939,234	2,939,234	2,939,234	2,939,234	2,951,398	2,958,962
1997						2,769,693	2,854,577	2,957,885	2,992,692	3,065,597	3,124,069	3,124,495	3,124,495	3,124,495	3,124,495	3,139,608	3,139,598	3,139,598
1998					2,851,290	3,106,490	3,247,920	3,305,825	3,314,518	3,316,837	3,318,505	3,320,173	3,322,240	3,338,260	3,349,401	3,349,399	3,371,926	3,409,002
1999				2,071,268	2,460,219	2,805,994	2,909,752	2,967,340	2,984,394	3,010,645	3,030,637	3,030,637	3,030,637	3,030,637	3,030,637	3,043,587	3,067,767	3,089,958
2000			1,525,522	2,520,841	3,111,894	3,482,114	3,652,518	3,705,466	3,761,941	3,789,761	3,807,481	3,863,948	3,863,948	3,863,948	3,863,948	3,863,948	3,863,948	3,863,948
2001		175,203	1,226,244	2,558,652	3,388,397	3,835,347	4,046,048	4,147,973	4,199,523	4,255,352	4,306,416	4,351,604	4,357,501	4,357,501	4,357,501	4,357,501	4,377,070	4,409,671
2002	0	427,286	1,718,989	2,660,302	3,383,547	3,784,680	3,852,045	3,912,298	3,930,569	3,970,172	4,002,132	4,002,132	4,002,132	4,046,373	4,090,614	4,090,614	4,113,096	4,113,096
2003	40,644	519,335	1,618,309	2,639,217	3,089,946	3,222,732	3,294,049	3,359,453	3,359,453	3,397,740	3,405,692	3,434,136	3,449,750	3,465,364	3,489,324	3,519,484	3,535,824	3,535,824
2004	61,489	731,763	1,509,362	2,099,176	2,515,079	2,669,671	2,758,502	2,847,193	2,922,833	2,929,215	2,929,215	2,929,215	2,929,215	2,929,215	2,929,215	2,929,215	2,929,215	2,929,215
2005	10,397	316,403	1,236,330	2,055,758	2,512,781	2,795,663	2,949,879	2,965,094	2,965,094	3,030,454	3,064,368	3,091,067	3,113,691	3,123,797	3,152,784	3,173,219	3,195,038	3,203,766
2006	0	242,297	1,196,907	2,211,368	2,968,260	3,466,903	3,601,927	3,687,346	3,719,416	3,743,050	3,774,562	3,776,401	3,817,081	3,817,081	3,817,081	3,817,081	3,817,081	3,817,081
2007	39,691	581,581	1,392,888	2,608,974	3,548,086	3,820,994	4,075,420	4,250,238	4,432,187	4,501,623	4,510,441	4,510,441	4,510,441	4,553,630	4,553,630	4,632,679	4,632,679	4,632,679
2008	0	396,480	1,476,017	3,080,311	4,112,873	4,570,420	4,767,934	4,795,537	4,839,679	4,875,552	4,882,191	4,882,191	4,882,191	4,882,191	4,927,854	4,966,282	4,968,951	4,968,951
2009	0	626,470	2,459,398	3,892,713	4,870,123	5,281,064	5,431,820	5,526,926	5,621,332	5,650,932	5,671,981	5,731,683	5,774,063	5,774,770	5,774,770	5,774,770	5,774,770	5,774,770
2010	14,609	403,333	1,128,178	1,755,345	2,423,064	2,753,575	2,884,186	2,931,433	3,153,322	3,225,678	3,245,086	3,265,950	3,286,132	3,286,132	3,319,855	3,328,443	3,328,443	
2011	0	192,213	689,568	1,649,551	2,470,154	2,792,331	3,004,380	3,060,267	3,060,267	3,060,267	3,060,267	3,060,267	3,078,683	3,110,755	3,127,058			
2012	0	115,534	1,287,274	2,005,150	2,562,076	2,886,668	3,064,535	3,255,469	3,276,122	3,304,516	3,304,516	3,304,516	3,304,516	3,304,516	3,304,516			
2013	0	182,922	1,095,651	2,319,030	3,080,113	3,351,305	3,505,607	3,654,307	3,739,744	3,783,765	3,983,777	4,168,957	4,168,957	4,168,957				
2014	13,630	350,152	1,363,743	2,282,059	2,759,802	3,120,688	3,277,403	3,319,811	3,360,636	3,376,390	3,454,569	3,501,785	3,517,739					
2015	0	301,457	1,388,788	2,125,224	2,616,748	3,039,708	3,135,165	3,273,289	3,332,374	3,456,999	3,464,600	3,501,343						
2016	0	133,065	748,484	1,603,365	2,270,433	2,671,822	2,955,522	3,073,426	3,102,244	3,102,244	3,102,244							
2017	0	260,467	875,860	1,683,462	2,164,436	2,421,706	2,612,935	2,672,008	2,672,008	2,672,008								
2018	0	282,171	971,792	1,821,771	2,207,975	2,527,140	2,638,411	2,638,411	2,676,072									
2019	0	224,297	839,905	1,497,993	1,908,841	2,050,424	2,199,125	2,244,328										
2020	0	297,378	580,586	1,272,266	1,697,896	1,956,249	2,101,957											
2021	0	62,586	379,827	667,453	960,479	1,098,875												
2022	0	64,363	439,638	821,076	969,393													
2023	0	0	251,319	759,283														
2024	0	82,146	445,284															
2025	0	0																
2026	0																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992																		
1993										9.033	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994																		
1995								1.009	1.005	1.004	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000
1996							1.041	1.002	1.007	1.001	1.000	1.000	1.000	1.000	1.000	1.004	1.003	1.000
1997						1.031	1.036	1.012	1.024	1.019	1.000	1.000	1.000	1.000	1.005	1.000	1.000	1.000
1998					1.090	1.046	1.018	1.003	1.001	1.001	1.001	1.001	1.005	1.003	1.000	1.007	1.011	1.009
1999				1.188	1.141	1.037	1.020	1.006	1.009	1.007	1.000	1.000	1.000	1.000	1.004	1.008	1.007	1.000
2000			1.652	1.234	1.119	1.049	1.014	1.015	1.007	1.005	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001		6.999	2.087	1.324	1.132	1.055	1.025	1.012	1.013	1.012	1.010	1.001	1.000	1.000	1.000	1.004	1.007	1.003
2002		4.023	1.548	1.272	1.119	1.018	1.016	1.005	1.010	1.008	1.000	1.000	1.011	1.011	1.000	1.005	1.000	1.000
2003	12.778	3.116	1.631	1.171	1.043	1.022	1.020	1.000	1.011	1.002	1.008	1.005	1.005	1.007	1.009	1.005	1.000	1.000
2004	11.901	2.063	1.391	1.198	1.061	1.033	1.032	1.027	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005	30.432	3.907	1.663	1.222	1.113	1.055	1.005	1.000	1.022	1.011	1.009	1.007	1.003	1.009	1.006	1.007	1.003	1.000
2006		4.940	1.848	1.342	1.168	1.039	1.024	1.009	1.006	1.008	1.000	1.011	1.000	1.000	1.000	1.000	1.000	1.000
2007	14.653	2.395	1.873	1.360	1.077	1.067	1.043	1.043	1.016	1.002	1.000	1.000	1.010	1.000	1.017	1.000	1.000	1.000
2008		3.723	2.087	1.335	1.111	1.043	1.006	1.009	1.007	1.001	1.000	1.000	1.000	1.009	1.008	1.001	1.000	1.000
2009		3.926	1.583	1.251	1.084	1.029	1.018	1.017	1.005	1.004	1.011	1.007	1.000	1.000	1.000	1.000	1.000	
2010	27.609	2.797	1.556	1.380	1.136	1.047	1.016	1.076	1.023	1.006	1.006	1.006	1.000	1.010	1.003	1.000		
2011		3.588	2.392	1.497	1.130	1.076	1.019	1.000	1.000	1.000	1.000	1.000	1.006	1.010	1.005			
2012		11.142	1.558	1.278	1.127	1.062	1.062	1.006	1.009	1.000	1.000	1.000	1.000	1.000				
2013		5.990	2.117	1.328	1.088	1.046	1.042	1.023	1.012	1.053	1.046	1.000	1.000					
2014	25.690	3.895	1.673	1.209	1.131	1.050	1.013	1.012	1.005	1.023	1.014	1.005						
2015		4.607	1.530	1.231	1.162	1.031	1.044	1.018	1.037	1.002	1.011							
2016		5.625	2.142	1.416	1.177	1.106	1.040	1.009	1.000	1.000								
2017		3.363	1.922	1.286	1.119	1.079	1.023	1.000	1.000									
2018		3.444	1.875	1.212	1.145	1.044	1.000	1.014										
2019		3.745	1.784	1.274	1.074	1.073	1.021											
2020		1.952	2.191	1.335	1.152	1.074												
2021		6.069	1.757	1.439	1.144													
2022		6.831	1.868	1.181														
2023			3.021															
2024		5.421																
2025																		
Strt Average	20.510	4.503	1.864	1.290	1.118	1.050	1.025	1.014	1.010	1.357	1.006	1.002	1.002	1.003	1.003	1.002	1.002	1.001
$ Wtd Average	37.647	3.777	1.773	1.284	1.115	1.048	1.024	1.014	1.010	1.008	1.007	1.002	1.002	1.003	1.003	1.002	1.002	1.001
5 Year $ Wtd Average	NA	4.140	2.014	1.274	1.125	1.076	1.027	1.011	1.011	1.017	1.016	1.002	1.001	1.005	1.007	1.000	1.000	1.000
3 Year $ Wtd Average	NA	7.755	2.099	1.314	1.118	1.062	1.014	1.008	1.014	1.009	1.025	1.001	1.002	1.007	1.002	1.000	1.000	1.000
High-Low	20.182	4.308	1.833	1.286	1.119	1.049	1.024	1.011	1.009	1.008	1.004	1.002	1.002	1.003	1.002	1.002	1.001	1.000
3 Year Strt Average	NA	6.126	2.215	1.318	1.123	1.064	1.014	1.008	1.012	1.008	1.024	1.002	1.002	1.007	1.003	1.000	1.000	1.000
Selected	37.647	6.126	2.014	1.314	1.125	1.076	1.027	1.011	1.011	1.017	1.016	1.002	1.001	1.005	1.007	1.002	1.002	1.001
Cumulative	816.873	21.698	3.542	1.759	1.338	1.190	1.106	1.077	1.066	1.054	1.036	1.020	1.018	1.017	1.012	1.005	1.003	1.001
% Developed	0%	5%	28%	57%	75%	84%	90%	93%	94%	95%	97%	98%	98%	98%	99%	99%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Paid Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	33,613	33,613	33,613	33,613	33,613	33,613	33,613	33,613	33,613	33,613	33,613	33,613	33,613	33,613	33,613	33,613		33,613
1994	0	0	0	0	0	0	38,132	57,954	57,954	57,954	57,954	57,954	57,954	57,954	57,954			57,954
1995	4,039,701	4,039,701	4,039,701	4,039,701	4,039,701	4,039,701	4,039,701	4,039,701	4,039,701	4,039,701	4,039,701	4,039,701	4,039,701	4,039,701				4,039,701
1996	2,958,962	2,958,962	2,958,962	2,958,962	2,958,962	2,966,717	2,966,717	2,966,717	2,966,717	2,966,717	2,966,717	2,966,717	2,966,717					2,966,717
1997	3,139,598	3,139,598	3,139,598	3,139,598	3,139,598	3,139,598	3,205,643	3,205,643	3,205,643	3,205,643	3,205,643	3,205,643						3,205,643
1998	3,441,092	3,451,086	3,451,086	3,451,086	3,465,496	3,487,110	3,495,756	3,495,756	3,495,756	3,495,756	3,495,756							3,495,756
1999	3,089,958	3,089,958	3,089,958	3,089,958	3,089,958	3,089,958	3,089,958	3,089,958	3,089,958	3,089,958								3,089,958
2000	3,863,948	3,863,948	3,863,948	3,863,948	3,863,948	3,863,948	3,863,948	3,863,948	3,863,948									3,863,948
2001	4,424,291	4,424,291	4,424,291	4,424,291	4,424,291	4,424,291	4,424,291	4,424,291										4,424,291
2002	4,113,096	4,113,096	4,113,096	4,113,096	4,113,096	4,113,096	4,113,096											4,113,096
2003	3,535,824	3,535,824	3,535,824	3,535,824	3,584,019	3,609,871												3,609,871
2004	2,929,215	2,929,215	2,929,215	2,929,215	2,929,215													2,929,215
2005	3,203,766	3,203,766	3,203,766	3,203,766														3,203,766
2006	3,817,081	3,817,081	3,817,081															3,817,081
2007	4,632,679	4,632,679																4,632,679
2008	4,968,951																	4,968,951
2009																		5,774,770
2010																		3,328,443
2011																		3,127,058
2012																		3,304,516
2013																		4,168,957
2014																		3,517,739
2015																		3,501,343
2016																		3,102,244
2017																		2,672,008
2018																		2,676,072
2019																		2,244,328
2020																		2,101,957
2021																		1,098,875
2022																		969,393
2023																		759,283
2024																		445,284
2025																		0
2026																		0

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992																	
1993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994							1.520	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.000	1.000	1.000	1.000	1.021	1.000	1.000	1.000	1.000	1.000						
1998	1.003	1.000	1.000	1.004	1.006	1.002	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.000	1.000	1.014	1.007												
2004	1.000	1.000	1.000	1.000													
2005	1.000	1.000	1.000														
2006	1.000	1.000															
2007	1.000																
2008																	
2009																	
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2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.000	1.000	1.000	1.002	1.002	1.003	1.058	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	—
$ Wtd Average	1.000	1.000	1.000	1.002	1.002	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	—
5 Year $ Wtd Average	1.000	1.000	1.000	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—	—	—
3 Year $ Wtd Average	1.000	1.000	1.000	1.005	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
High-Low	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	—	—	—
3 Year Strt Average	1.000	1.000	1.000	1.005	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Reported Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													0	0	0	0	0	0
1993												55,695	55,695	33,613	55,695	55,695	55,695	55,695
1994											0	0	0	0	0	0	0	0
1995										4,067,897	4,058,951	4,054,315	4,048,108	4,045,125	4,042,239	4,047,458	4,052,624	4,044,265
1996									3,211,462	3,216,566	3,018,478	2,995,683	3,041,513	3,015,327	2,993,334	2,943,276	2,958,821	2,984,119
1997								3,307,348	3,248,081	3,279,923	3,359,589	3,217,764	3,203,018	3,322,939	3,295,098	3,256,093	3,438,901	3,192,255
1998							3,637,553	3,647,198	3,563,600	3,546,625	3,544,888	3,555,664	3,570,629	3,675,354	3,671,338	3,872,483	3,469,142	3,663,562
1999						3,176,180	3,253,573	3,128,616	3,234,939	3,173,976	3,161,354	3,153,826	3,153,354	3,151,983	3,189,335	3,043,587	3,068,425	3,090,616
2000					4,078,871	4,240,720	4,378,951	4,261,758	4,240,880	4,168,205	4,061,338	4,105,431	4,056,587	4,234,666	3,863,948	3,938,948	3,863,948	3,863,948
2001				3,989,090	4,510,894	4,918,693	5,164,057	5,350,377	5,288,064	4,956,499	4,928,717	4,930,282	5,181,102	4,625,250	4,774,891	4,796,782	4,835,344	4,750,402
2002			2,596,065	3,472,861	4,057,892	4,208,145	4,038,835	4,216,641	4,184,500	4,269,363	4,272,768	4,393,358	4,012,627	4,207,059	4,101,109	4,090,686	4,147,572	4,145,098
2003		939,998	2,310,375	3,561,828	3,612,250	3,628,623	3,629,560	4,094,678	3,446,094	3,418,362	3,979,582	3,875,143	4,086,225	3,918,452	3,953,350	3,827,908	3,892,420	3,847,653
2004	133,376	973,568	1,879,114	2,532,069	3,374,555	3,237,882	2,910,286	2,917,925	3,052,200	3,079,193	2,929,215	2,929,215	3,172,394	2,929,215	2,929,215	2,929,215	2,929,215	2,934,114
2005	20,774	500,622	1,532,260	2,518,330	2,800,320	3,156,411	3,155,256	3,070,015	3,116,606	3,103,870	3,649,006	3,625,262	3,920,762	3,342,786	3,622,814	3,721,270	3,466,881	3,819,756
2006	0	882,782	1,911,417	2,969,670	3,738,525	4,091,862	4,818,728	4,374,395	3,801,627	4,081,921	4,237,192	4,162,449	4,162,474	4,170,114	4,219,074	4,162,342	5,187,117	4,411,702
2007	39,691	750,626	2,068,268	3,047,935	3,901,465	4,441,341	5,805,176	4,758,043	5,676,810	6,032,356	6,159,321	5,025,813	5,101,840	4,962,439	4,854,358	4,970,071	4,928,016	4,703,898
2008	0	718,252	1,840,155	3,865,121	4,741,102	5,686,857	5,407,739	5,913,326	6,654,567	5,837,573	5,148,757	5,048,898	5,006,658	5,189,303	5,287,744	5,287,744	5,287,744	5,229,759
2009	0	986,582	3,383,809	4,791,405	7,667,971	6,626,475	6,909,608	6,648,778	7,144,365	6,172,459	5,859,341	5,817,403	5,891,347	6,195,181	5,929,233	5,881,147	5,877,801	5,877,801
2010	29,489	587,336	1,597,003	2,291,775	3,059,766	3,889,737	3,609,943	4,022,534	3,689,824	3,557,448	3,417,511	3,893,756	3,553,544	3,354,589	3,646,843	3,643,792	4,127,229	
2011	0	359,342	1,360,434	2,407,339	3,202,937	4,817,463	4,920,854	3,518,197	3,419,922	3,244,765	3,469,439	3,509,918	3,521,256	3,488,693	3,814,957	3,133,836		
2012	0	211,710	1,625,689	2,485,284	3,311,191	3,829,839	3,469,777	3,637,332	3,595,672	3,785,468	3,430,434	3,431,774	3,420,029	3,365,223	3,306,125			
2013	0	469,025	3,455,222	4,550,913	5,320,894	4,428,518	4,656,871	4,412,006	7,013,872	5,159,171	6,600,154	6,264,696	6,808,613	6,667,153				
2014	20,521	761,371	2,257,104	3,406,725	3,437,915	3,792,949	4,292,698	9,367,841	7,799,699	5,577,863	5,852,446	4,308,595	4,392,495					
2015	0	576,586	1,779,052	2,684,219	3,454,938	3,888,353	5,257,242	5,615,653	6,187,359	5,804,775	3,877,098	4,490,492						
2016	0	395,334	1,123,191	2,218,606	3,552,370	6,381,038	6,706,998	6,630,965	5,813,992	4,553,642	3,737,219							
2017	0	610,836	1,888,588	2,665,477	3,980,662	5,083,267	5,222,400	4,025,667	4,004,350	3,922,295								
2018	0	886,804	2,222,850	3,322,673	4,806,543	6,167,709	5,803,368	5,859,451	4,881,622									
2019	0	434,481	1,348,914	2,057,353	3,396,954	4,422,198	4,124,897	4,477,162										
2020	0	480,116	980,808	1,757,626	2,434,719	2,710,709	3,499,961											
2021	0	184,059	812,000	1,011,709	1,141,121	1,200,390												
2022	0	97,804	1,244,467	1,569,390	1,667,372													
2023	0	0	2,688,537	3,075,083														
2024	0	1,194,413	1,561,909															
2025	0	0																
2026	0																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992																		
1993												1.000	0.604	1.657	1.000	1.000	1.000	1.000
1994																		
1995										0.998	0.999	0.998	0.999	0.999	1.001	1.001	0.998	1.023
1996									1.002	0.938	0.992	1.015	0.991	0.993	0.983	1.005	1.009	0.992
1997								0.982	1.010	1.024	0.958	0.995	1.037	0.992	0.988	1.056	0.928	1.044
1998							1.003	0.977	0.995	1.000	1.003	1.004	1.029	0.999	1.055	0.896	1.056	0.977
1999						1.024	0.962	1.034	0.981	0.996	0.998	1.000	1.000	1.012	0.954	1.008	1.007	1.000
2000					1.040	1.033	0.973	0.995	0.983	0.974	1.011	0.988	1.044	0.912	1.019	0.981	1.000	1.000
2001				1.131	1.090	1.050	1.036	0.988	0.937	0.994	1.000	1.051	0.893	1.032	1.005	1.008	0.982	0.990
2002			1.338	1.168	1.037	0.960	1.044	0.992	1.020	1.001	1.028	0.913	1.048	0.975	0.997	1.014	0.999	1.011
2003		2.458	1.542	1.014	1.005	1.000	1.128	0.842	0.992	1.164	0.974	1.054	0.959	1.009	0.968	1.017	0.988	1.128
2004	7.299	1.930	1.347	1.333	0.959	0.899	1.003	1.046	1.009	0.951	1.000	1.083	0.923	1.000	1.000	1.000	1.002	1.020
2005	24.098	3.061	1.644	1.112	1.127	1.000	0.973	1.015	0.996	1.176	0.993	1.082	0.853	1.084	1.027	0.932	1.102	1.095
2006		2.165	1.554	1.259	1.095	1.178	0.908	0.869	1.074	1.038	0.982	1.000	1.002	1.012	0.987	1.246	0.851	0.995
2007	18.912	2.755	1.474	1.280	1.138	1.307	0.820	1.193	1.063	1.021	0.816	1.015	0.973	0.978	1.024	0.992	0.955	0.992
2008		2.562	2.100	1.227	1.199	0.951	1.093	1.125	0.877	0.882	0.981	0.992	1.036	1.019	1.000	1.000	0.989	0.950
2009		3.430	1.416	1.600	0.864	1.043	0.962	1.075	0.864	0.949	0.993	1.013	1.052	0.957	0.992	0.999	1.000	
2010	19.917	2.719	1.435	1.335	1.271	0.928	1.114	0.917	0.964	0.961	1.139	0.913	0.944	1.087	0.999	1.133		
2011		3.786	1.770	1.330	1.504	1.021	0.715	0.972	0.949	1.069	1.012	1.003	0.991	1.094	0.821			
2012		7.679	1.529	1.332	1.157	0.906	1.048	0.989	1.053	0.906	1.000	0.997	0.984	0.982				
2013		7.367	1.317	1.169	0.832	1.052	0.947	1.590	0.736	1.279	0.949	1.087	0.979					
2014	37.102	2.965	1.509	1.009	1.103	1.132	2.182	0.833	0.715	1.049	0.736	1.019						
2015		3.085	1.509	1.287	1.125	1.352	1.068	1.102	0.938	0.668	1.158							
2016		2.841	1.975	1.601	1.796	1.051	0.989	0.877	0.783	0.821								
2017		3.092	1.411	1.493	1.277	1.027	0.771	0.995	0.980									
2018		2.507	1.495	1.447	1.283	0.941	1.010	0.833										
2019		3.105	1.525	1.651	1.302	0.933	1.085											
2020		2.043	1.792	1.385	1.113	1.291												
2021		4.412	1.246	1.128	1.052													
2022		12.724	1.261	1.062														
2023			1.144															
2024		1.308																
2025																		
Strt Average	21.466	3.714	1.515	1.289	1.153	1.049	1.038	1.011	0.951	0.994	0.987	1.011	0.967	1.042	0.990	1.017	0.992	1.014
$ Wtd Average	49.463	3.144	1.486	1.285	1.135	1.043	1.027	1.003	0.927	0.986	0.975	1.012	0.986	1.005	0.991	1.017	0.986	1.013
5 Year $ Wtd Average	NA	3.725	1.339	1.384	1.243	1.024	0.981	0.911	0.812	0.944	0.947	1.013	0.995	1.018	0.974	1.061	0.972	1.005
3 Year $ Wtd Average	NA	4.252	1.192	1.208	1.195	1.010	0.948	0.890	0.892	0.845	0.922	1.044	0.983	1.055	0.945	1.032	0.982	0.977
High-Low	20.976	3.366	1.504	1.285	1.137	1.041	0.997	0.991	0.957	0.996	0.991	1.012	0.983	1.013	0.997	1.010	0.994	1.011
3 Year Strt Average	NA	7.016	1.217	1.192	1.156	1.055	0.955	0.902	0.900	0.846	0.948	1.034	0.985	1.054	0.938	1.044	0.981	0.979
Selected	49.463	3.366	1.192	1.208	1.137	1.041	1.027	0.902	0.957	0.944	0.947	1.013	0.995	1.018	0.974	1.017	0.986	1.011
Cumulative	228.168	4.613	1.370	1.150	0.951	0.837	0.803	0.782	0.867	0.907	0.960	1.013	1.000	1.005	0.987	1.014	0.997	1.011
% Developed	0%	22%	73%	87%	105%	120%	124%	128%	115%	110%	104%	99%	100%	99%	101%	99%	100%	99%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Reported Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	55,695	55,695	34,915	33,613	33,613	33,613	33,613	33,613	33,613	33,613	33,613	33,613	33,613	33,613	33,613	33,613		33,613
1994	0	0	0	0	0	0	38,132	57,954	57,954	57,954	57,954	57,954	57,954	57,954	57,954			57,954
1995	4,136,392	4,039,701	4,069,701	4,069,701	4,074,664	4,074,664	4,069,701	4,069,701	4,069,701	4,084,901	4,084,902	4,084,902	4,084,902	4,084,902				4,084,902
1996	2,958,962	2,980,800	2,980,800	2,980,800	3,001,211	3,032,261	3,021,790	2,983,967	2,983,967	2,983,967	2,983,967	2,983,967	2,983,967					2,983,967
1997	3,331,173	3,308,552	3,286,071	3,441,608	3,209,024	3,173,362	3,326,388	3,205,643	3,205,643	3,205,643	3,205,643	3,447,836						3,447,836
1998	3,581,069	3,514,684	3,491,401	3,467,629	3,465,496	3,488,573	3,497,218	3,495,756	3,495,756	3,495,756	3,495,756							3,495,756
1999	3,090,616	3,156,422	3,156,422	3,156,422	3,266,146	3,091,454	3,091,454	3,091,454	3,091,454	3,091,454								3,091,454
2000	3,863,948	3,863,948	3,863,948	3,867,899	3,911,600	3,911,600	3,863,948	3,863,948	3,863,948									3,863,948
2001	4,704,112	4,456,401	4,564,094	4,437,396	4,434,139	4,442,995	4,737,868	4,698,173										4,698,173
2002	4,191,993	4,396,116	4,202,691	4,492,540	4,493,823	4,635,810	4,118,096											4,118,096
2003	4,338,803	3,952,544	3,694,530	3,768,577	3,902,695	4,286,986												4,286,986
2004	2,993,762	3,043,679	2,979,132	2,929,215	2,929,215													2,929,215
2005	4,182,948	3,889,063	3,290,377	3,203,766														3,203,766
2006	4,387,700	4,235,195	4,567,542															4,567,542
2007	4,664,469	4,634,802																4,634,802
2008	4,968,951																	4,968,951
2009																		5,877,801
2010																		4,127,229
2011																		3,133,836
2012																		3,306,125
2013																		6,667,153
2014																		4,392,495
2015																		4,490,492
2016																		3,737,219
2017																		3,922,295
2018																		4,881,622
2019																		4,477,162
2020																		3,499,961
2021																		1,200,390
2022																		1,667,372
2023																		3,075,083
2024																		1,561,909
2025																		0
2026																		0

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992																	
1993	1.000	0.627	0.963	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994							1.520	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995	0.977	1.007	1.000	1.001	1.000	0.999	1.000	1.000	1.004	1.000	1.000	1.000	1.000				
1996	1.007	1.000	1.000	1.007	1.010	0.997	0.987	1.000	1.000	1.000	1.000	1.000					
1997	0.993	0.993	1.047	0.932	0.989	1.048	0.964	1.000	1.000	1.000	1.076						
1998	0.981	0.993	0.993	0.999	1.007	1.002	1.000	1.000	1.000	1.000							
1999	1.021	1.000	1.000	1.035	0.947	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.001	1.011	1.000	0.988	1.000	1.000									
2001	0.947	1.024	0.972	0.999	1.002	1.066	0.992										
2002	1.049	0.956	1.069	1.000	1.032	0.888											
2003	0.911	0.935	1.020	1.036	1.098												
2004	1.017	0.979	0.983	1.000													
2005	0.930	0.846	0.974														
2006	0.965	1.078															
2007	0.994																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	

																	Tail
Strt Average	0.985	0.957	1.002	1.002	1.008	0.999	1.051	1.000	1.001	1.000	1.015	1.000	1.000	1.000	1.000	NA	—
$ Wtd Average	0.981	0.984	1.006	1.002	1.011	0.997	0.993	1.000	1.001	1.000	1.023	1.000	1.000	1.000	1.000	NA	—
5 Year $ Wtd Average	0.961	0.960	1.005	1.009	1.018	0.987	0.991	1.000	1.001	1.000	1.023	1.000	—	—	—	—	—
3 Year $ Wtd Average	0.964	0.970	0.994	1.012	1.042	0.979	0.997	1.000	1.000	1.000	1.024	1.000	1.000	1.000	—	—	—
High-Low	0.986	0.976	0.999	1.006	1.005	1.005	0.997	1.000	1.000	1.000	1.000	1.000	1.000	NA	—	—	—
3 Year Strt Average	0.963	0.968	0.992	1.012	1.044	0.981	0.997	1.000	1.000	1.000	1.025	1.000	1.000	1.000	—	—	—
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Paid and Reported Loss Development Methods

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) x (4)	(6) Reported Loss	(7) Cumulative Reported LDF	(8) Estimated Ult. Loss Rep. Method (6) x (7)
1992	6/30/2026	420	$0	1.000	$0	$0	1.000	$0
1993	6/30/2026	408	33,613	1.000	33,613	33,613	1.000	33,613
1994	6/30/2026	396	57,954	1.000	57,954	57,954	1.000	57,954
1995	6/30/2026	384	4,039,701	1.000	4,039,701	4,084,902	1.000	4,084,902
1996	6/30/2026	372	2,966,717	1.000	2,966,717	2,983,967	1.000	2,983,967
1997	6/30/2026	360	3,205,643	1.000	3,205,643	3,447,836	1.000	3,447,836
1998	6/30/2026	348	3,495,756	1.000	3,495,756	3,495,756	1.000	3,495,756
1999	6/30/2026	336	3,089,958	1.000	3,089,958	3,091,454	1.000	3,091,454
2000	6/30/2026	324	3,863,948	1.000	3,863,948	3,863,948	1.000	3,863,948
2001	6/30/2026	312	4,424,291	1.000	4,424,291	4,698,173	1.000	4,698,173
2002	6/30/2026	300	4,113,096	1.000	4,113,096	4,118,096	1.000	4,118,096
2003	6/30/2026	288	3,609,871	1.000	3,609,871	4,286,986	1.000	4,286,986
2004	6/30/2026	276	2,929,215	1.000	2,929,215	2,929,215	1.000	2,929,215
2005	6/30/2026	264	3,203,766	1.000	3,203,766	3,203,766	1.000	3,203,766
2006	6/30/2026	252	3,817,081	1.000	3,817,081	4,567,542	1.000	4,567,542
2007	6/30/2026	240	4,632,679	1.000	4,632,679	4,634,802	1.000	4,634,802
2008	6/30/2026	228	4,968,951	1.000	4,968,951	4,968,951	1.000	4,968,951
2009	6/30/2026	216	5,774,770	1.001	5,779,936	5,877,801	1.011	5,940,425
2010	6/30/2026	204	3,328,443	1.003	3,337,654	4,127,229	0.997	4,113,852
2011	6/30/2026	192	3,127,058	1.005	3,142,997	3,133,836	1.014	3,177,868
2012	6/30/2026	180	3,304,516	1.012	3,343,164	3,306,125	0.987	3,264,743
2013	6/30/2026	168	4,168,957	1.017	4,240,843	6,667,153	1.005	6,703,196
2014	6/30/2026	156	3,517,739	1.018	3,581,888	4,392,495	1.000	4,392,641
2015	6/30/2026	144	3,501,343	1.020	3,572,639	4,490,492	1.013	4,550,884
2016	6/30/2026	132	3,102,244	1.036	3,214,751	3,737,219	0.960	3,587,897
2017	6/30/2026	120	2,672,008	1.054	2,815,395	3,922,295	0.907	3,556,183
2018	6/30/2026	108	2,676,072	1.066	2,851,759	4,881,622	0.867	4,233,638
2019	6/30/2026	96	2,244,328	1.077	2,418,241	4,477,162	0.782	3,500,557
2020	6/30/2026	84	2,101,957	1.106	2,325,101	3,499,961	0.803	2,811,548
2021	6/30/2026	72	1,098,875	1.190	1,307,591	1,200,390	0.837	1,004,157
2022	6/30/2026	60	969,393	1.338	1,297,359	1,667,372	0.951	1,586,084
2023	6/30/2026	48	759,283	1.759	1,335,270	3,075,083	1.150	3,534,970
2024	6/30/2026	36	445,284	3.542	1,577,312	1,561,909	1.370	2,140,284
2025	6/30/2026	24	0	21.698	0	0	4.613	0
2026	6/30/2026	12	0	816.873	0	0	228.168	0
Total			$95,244,508		$98,594,139	$114,485,105		$112,565,888

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 2.5.
(6) Provided by Wyoming Department of Workforce Services
(7) From Exhibit A 2.6.

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Paid Loss Development Factors

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Injury Year Ending 6/30	Evaluation as of	Months of Development	On-Level Premium	Projected Loss Ratio	Benefit Level Factor	Trend Factor	Trended Loss Ratio	Smoothed Loss Ratio	Age-to-Ultimate Factor	Percent Unpaid 1 - 1/(9)	Unpaid Loss (3) x (8) x (10)	Indicated Ultimate Loss
2000	6/30/2026	324	$148,762,633	2.6%	1.000	0.348	0.9%	2.4%	1.000	0.0%	$0	$3,863,948
2001	6/30/2026	312	175,048,207	2.6%	1.000	0.355	0.9%	2.3%	1.000	0.0%	0	4,424,291
2002	6/30/2026	300	180,262,306	2.3%	1.000	0.363	0.8%	2.3%	1.000	0.0%	0	4,113,096
2003	6/30/2026	288	175,552,340	2.2%	1.000	0.370	0.8%	2.2%	1.000	0.0%	0	3,609,871
2004	6/30/2026	276	177,079,289	1.7%	1.000	0.378	0.6%	2.2%	1.000	0.0%	0	2,929,215
2005	6/30/2026	264	185,716,218	1.7%	1.000	0.386	0.7%	2.1%	1.000	0.0%	0	3,203,766
2006	6/30/2026	252	204,173,121	2.1%	1.000	0.394	0.8%	2.1%	1.000	0.0%	0	3,817,081
2007	6/30/2026	240	215,836,851	2.1%	1.000	0.402	0.9%	2.0%	1.000	0.0%	0	4,632,679
2008	6/30/2026	228	218,131,541	2.3%	1.000	0.410	0.9%	2.0%	1.000	0.0%	0	4,968,951
2009	6/30/2026	216	208,459,209	2.8%	1.000	0.419	1.2%	2.0%	1.001	0.1%	3,643	5,778,413
2010	6/30/2026	204	193,599,615	1.9%	1.000	0.428	0.8%	1.9%	1.003	0.3%	10,233	3,338,676
2011	6/30/2026	192	203,337,513	1.6%	1.000	0.437	0.7%	1.9%	1.005	0.5%	19,348	3,146,406
2012	6/30/2026	180	204,008,162	1.6%	1.000	0.446	0.7%	1.8%	1.012	1.2%	43,345	3,347,861
2013	6/30/2026	168	203,157,965	2.7%	1.000	0.455	1.2%	1.8%	1.017	1.7%	61,999	4,230,956
2014	6/30/2026	156	211,849,593	1.9%	1.000	0.464	0.9%	1.8%	1.018	1.8%	66,912	3,584,651
2015	6/30/2026	144	212,780,825	1.9%	1.000	0.474	0.9%	1.4%	1.020	2.0%	60,180	3,561,523
2016	6/30/2026	132	199,356,077	1.7%	1.000	0.484	0.8%	1.4%	1.036	3.5%	96,860	3,199,104
2017	6/30/2026	120	198,012,678	1.6%	1.000	0.520	0.8%	1.3%	1.054	5.1%	130,206	2,802,214
2018	6/30/2026	108	207,938,971	1.7%	1.000	0.560	1.0%	1.2%	1.066	6.2%	153,820	2,829,892
2019	6/30/2026	96	200,475,628	1.5%	1.000	0.602	0.9%	1.1%	1.077	7.2%	161,001	2,405,328
2020	6/30/2026	84	203,774,071	1.3%	1.000	0.647	0.8%	1.0%	1.106	9.6%	203,099	2,305,057
2021	6/30/2026	72	189,814,141	0.6%	1.000	0.696	0.4%	1.0%	1.190	16.0%	292,625	1,391,501
2022	6/30/2026	60	202,517,355	0.7%	1.000	0.748	0.5%	0.9%	1.338	25.3%	459,846	1,429,240
2023	6/30/2026	48	204,639,501	1.2%	1.000	0.804	1.0%	0.8%	1.759	43.1%	737,392	1,496,675
2024	6/30/2026	36	209,063,047	0.9%	1.000	0.865	0.8%	0.8%	3.542	71.8%	1,165,642	1,610,925
2025	6/30/2026	24	211,599,899	0.0%	1.000	0.930	0.0%	0.7%	21.698	95.4%	1,458,329	1,458,329
2026	6/30/2026	12	206,922,188	0.0%	1.000	1.000	0.0%	0.7%	816.873	99.9%	1,388,638	1,388,638
	Total		$5,351,868,944								$6,513,120	$84,868,287

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 2.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 2.16
(7) (4) x (5) x (6)
(8) Exhibit A 2.16, Column (9)
(9) From Exhibit A 2.5
(12) Column (11) + Exhibit A 2.7, Column (3)

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Reported Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Projected Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1/(9)	(11) IBNR Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
2000	6/30/2026	324	$148,762,633	2.6%	1.000	0.348	0.9%	2.4%	1.000	0.0%	$0	$3,863,948
2001	6/30/2026	312	175,048,207	2.6%	1.000	0.355	0.9%	2.3%	1.000	0.0%	0	4,698,173
2002	6/30/2026	300	180,262,306	2.3%	1.000	0.363	0.8%	2.3%	1.000	0.0%	0	4,118,096
2003	6/30/2026	288	175,552,340	2.2%	1.000	0.370	0.8%	2.2%	1.000	0.0%	0	4,286,986
2004	6/30/2026	276	177,079,289	1.7%	1.000	0.378	0.6%	2.2%	1.000	0.0%	0	2,929,215
2005	6/30/2026	264	185,716,218	1.7%	1.000	0.386	0.7%	2.1%	1.000	0.0%	0	3,203,766
2006	6/30/2026	252	204,173,121	2.1%	1.000	0.394	0.8%	2.1%	1.000	0.0%	0	4,567,542
2007	6/30/2026	240	215,836,851	2.1%	1.000	0.402	0.9%	2.0%	1.000	0.0%	0	4,634,802
2008	6/30/2026	228	218,131,541	2.3%	1.000	0.410	0.9%	2.0%	1.000	0.0%	0	4,968,951
2009	6/30/2026	216	208,459,209	2.8%	1.000	0.419	1.2%	2.0%	1.011	1.1%	42,968	5,920,769
2010	6/30/2026	204	193,599,615	1.9%	1.000	0.428	0.8%	1.9%	0.997	-0.3%	(12,058)	4,115,171
2011	6/30/2026	192	203,337,513	1.6%	1.000	0.437	0.7%	1.9%	1.014	1.4%	52,860	3,186,696
2012	6/30/2026	180	204,008,162	1.6%	1.000	0.446	0.7%	1.8%	0.987	-1.3%	(47,525)	3,258,599
2013	6/30/2026	168	203,157,965	2.7%	1.000	0.455	1.2%	1.8%	1.005	0.5%	19,667	6,686,820
2014	6/30/2026	156	211,849,593	1.9%	1.000	0.464	0.9%	1.8%	1.000	0.0%	125	4,392,619
2015	6/30/2026	144	212,780,825	1.9%	1.000	0.474	0.9%	1.4%	1.013	1.3%	40,018	4,530,511
2016	6/30/2026	132	199,356,077	1.7%	1.000	0.484	0.8%	1.4%	0.960	-4.2%	(115,186)	3,622,034
2017	6/30/2026	120	198,012,678	1.6%	1.000	0.520	0.8%	1.3%	0.907	-10.3%	(263,203)	3,659,092
2018	6/30/2026	108	207,938,971	1.7%	1.000	0.560	1.0%	1.2%	0.867	-15.3%	(382,153)	4,499,470
2019	6/30/2026	96	200,475,628	1.5%	1.000	0.602	0.9%	1.1%	0.782	-27.9%	(624,564)	3,852,598
2020	6/30/2026	84	203,774,071	1.3%	1.000	0.647	0.8%	1.0%	0.803	-24.5%	(518,166)	2,981,795
2021	6/30/2026	72	189,814,141	0.6%	1.000	0.696	0.4%	1.0%	0.837	-19.5%	(358,260)	842,130
2022	6/30/2026	60	202,517,355	0.7%	1.000	0.748	0.5%	0.9%	0.951	-5.1%	(93,228)	1,574,144
2023	6/30/2026	48	204,639,501	1.2%	1.000	0.804	1.0%	0.8%	1.150	13.0%	222,393	3,297,476
2024	6/30/2026	36	209,063,047	0.9%	1.000	0.865	0.8%	0.8%	1.370	27.0%	438,898	2,000,807
2025	6/30/2026	24	211,599,899	0.0%	1.000	0.930	0.0%	0.7%	4.613	78.3%	1,197,370	1,197,370
2026	6/30/2026	12	206,922,188	0.0%	1.000	1.000	0.0%	0.7%	228.168	99.6%	1,384,247	1,384,247
	Total		$5,351,868,944								$984,203	$98,273,828

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 2.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 2.16
(7) (4) x (5) x (6)
(8) Exhibit A 2.16, Column (9)
(9) From Exhibit A 2.6
(12) Column (11) + Exhibit A 2.7, Column (6)

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1/(9)	(11) Unpaid Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
1999	6/30/2026	336	$40,277,368	$0.077	1.000	0.133	$0.010	$0.093	1.000	0.0%	$0	$3,089,958
2000	6/30/2026	324	43,292,428	0.089	1.000	0.144	0.013	0.086	1.000	0.0%	0	3,863,948
2001	6/30/2026	312	47,027,299	0.097	1.000	0.156	0.015	0.080	1.000	0.0%	0	4,424,291
2002	6/30/2026	300	50,776,362	0.081	1.000	0.169	0.014	0.073	1.000	0.0%	0	4,113,096
2003	6/30/2026	288	52,959,274	0.075	1.000	0.183	0.014	0.068	1.000	0.0%	0	3,609,871
2004	6/30/2026	276	55,362,397	0.053	1.000	0.199	0.011	0.062	1.000	0.0%	0	2,929,215
2005	6/30/2026	264	60,849,344	0.053	1.000	0.215	0.011	0.061	1.000	0.0%	0	3,203,766
2006	6/30/2026	252	69,289,653	0.061	1.000	0.228	0.014	0.057	1.000	0.0%	0	3,817,081
2007	6/30/2026	240	79,410,961	0.058	1.000	0.242	0.014	0.054	1.000	0.0%	0	4,632,679
2008	6/30/2026	228	88,397,375	0.056	1.000	0.256	0.014	0.051	1.000	0.0%	0	4,968,951
2009	6/30/2026	216	91,019,593	0.064	1.000	0.272	0.017	0.048	1.001	0.1%	3,926	5,778,695
2010	6/30/2026	204	86,014,115	0.043	1.000	0.288	0.012	0.046	1.003	0.3%	10,805	3,339,248
2011	6/30/2026	192	91,213,698	0.035	1.000	0.305	0.011	0.043	1.005	0.5%	19,864	3,146,921
2012	6/30/2026	180	95,514,448	0.035	1.000	0.324	0.011	0.041	1.012	1.2%	44,729	3,349,245
2013	6/30/2026	168	97,350,585	0.056	1.000	0.343	0.019	0.038	1.017	1.7%	63,061	4,232,018
2014	6/30/2026	156	101,485,570	0.039	1.000	0.364	0.014	0.036	1.018	1.8%	65,524	3,583,263
2015	6/30/2026	144	105,282,781	0.039	1.000	0.386	0.015	0.034	1.020	2.0%	71,456	3,572,798
2016	6/30/2026	132	100,348,047	0.034	1.000	0.409	0.014	0.027	1.036	3.5%	96,271	3,198,515
2017	6/30/2026	120	97,700,169	0.033	1.000	0.447	0.015	0.025	1.054	5.1%	124,726	2,796,735
2018	6/30/2026	108	101,963,752	0.035	1.000	0.489	0.017	0.023	1.066	6.2%	143,980	2,820,052
2019	6/30/2026	96	100,978,104	0.029	1.000	0.535	0.016	0.021	1.077	7.2%	152,204	2,396,532
2020	6/30/2026	84	106,267,694	0.024	1.000	0.585	0.014	0.019	1.106	9.6%	195,455	2,297,412
2021	6/30/2026	72	101,077,078	0.011	1.000	0.639	0.007	0.018	1.190	16.0%	282,732	1,381,607
2022	6/30/2026	60	110,193,931	0.013	1.000	0.699	0.009	0.016	1.338	25.3%	446,376	1,415,769
2023	6/30/2026	48	118,888,999	0.020	1.000	0.765	0.016	0.015	1.759	43.1%	751,444	1,510,727
2024	6/30/2026	36	127,191,078	0.015	1.000	0.836	0.012	0.013	3.542	71.8%	1,223,050	1,668,334
2025	6/30/2026	24	132,682,369	0.000	1.000	0.914	0.000	0.012	21.698	95.4%	1,550,625	1,550,625
2026	6/30/2026	12	134,412,699	0.000	1.000	1.000	0.000	0.011	816.873	99.9%	1,503,936	1,503,936
	Total		$2,487,227,171								$6,750,163	$88,195,288

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 2.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 2.14
(7) (4) x (5) x (6)
(8) Exhibit A 2.15, Column (9)
(9) From Exhibit A 2.5
(12) Column (11) + Exhibit A 2.7, Column (3)

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Bornhuetter-Ferguson Method with a Payroll Base Using Reported Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1/(9)	(11) IBNR Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
1999	6/30/2026	336	$40,277,368	$0.077	1.000	0.133	$0.010	$0.093	1.000	0.0%	$0	$3,091,454
2000	6/30/2026	324	43,292,428	0.089	1.000	0.144	0.013	0.086	1.000	0.0%	0	3,863,948
2001	6/30/2026	312	47,027,299	0.097	1.000	0.156	0.015	0.080	1.000	0.0%	0	4,698,173
2002	6/30/2026	300	50,776,362	0.081	1.000	0.169	0.014	0.073	1.000	0.0%	0	4,118,096
2003	6/30/2026	288	52,959,274	0.075	1.000	0.183	0.014	0.068	1.000	0.0%	0	4,286,986
2004	6/30/2026	276	55,362,397	0.053	1.000	0.199	0.011	0.062	1.000	0.0%	0	2,929,215
2005	6/30/2026	264	60,849,344	0.053	1.000	0.215	0.011	0.061	1.000	0.0%	0	3,203,766
2006	6/30/2026	252	69,289,653	0.061	1.000	0.228	0.014	0.057	1.000	0.0%	0	4,567,542
2007	6/30/2026	240	79,410,961	0.058	1.000	0.242	0.014	0.054	1.000	0.0%	0	4,634,802
2008	6/30/2026	228	88,397,375	0.056	1.000	0.256	0.014	0.051	1.000	0.0%	0	4,968,951
2009	6/30/2026	216	91,019,593	0.064	1.000	0.272	0.017	0.048	1.011	1.1%	46,298	5,924,098
2010	6/30/2026	204	86,014,115	0.043	1.000	0.288	0.012	0.046	0.997	-0.3%	(12,732)	4,114,498
2011	6/30/2026	192	91,213,698	0.035	1.000	0.305	0.011	0.043	1.014	1.4%	54,269	3,188,106
2012	6/30/2026	180	95,514,448	0.035	1.000	0.324	0.011	0.041	0.987	-1.3%	(49,043)	3,257,082
2013	6/30/2026	168	97,350,585	0.056	1.000	0.343	0.019	0.038	1.005	0.5%	20,004	6,687,157
2014	6/30/2026	156	101,485,570	0.039	1.000	0.364	0.014	0.036	1.000	0.0%	122	4,392,617
2015	6/30/2026	144	105,282,781	0.039	1.000	0.386	0.015	0.034	1.013	1.3%	47,516	4,538,008
2016	6/30/2026	132	100,348,047	0.034	1.000	0.409	0.014	0.027	0.960	-4.2%	(114,485)	3,622,734
2017	6/30/2026	120	97,700,169	0.033	1.000	0.447	0.015	0.025	0.907	-10.3%	(252,126)	3,670,169
2018	6/30/2026	108	101,963,752	0.035	1.000	0.489	0.017	0.023	0.867	-15.3%	(357,705)	4,523,917
2019	6/30/2026	96	100,978,104	0.029	1.000	0.535	0.016	0.021	0.782	-27.9%	(590,439)	3,886,724
2020	6/30/2026	84	106,267,694	0.024	1.000	0.585	0.014	0.019	0.803	-24.5%	(498,663)	3,001,299
2021	6/30/2026	72	101,077,078	0.011	1.000	0.639	0.007	0.018	0.837	-19.5%	(346,147)	854,242
2022	6/30/2026	60	110,193,931	0.013	1.000	0.699	0.009	0.016	0.951	-5.1%	(90,497)	1,576,875
2023	6/30/2026	48	118,888,999	0.020	1.000	0.765	0.016	0.015	1.150	13.0%	226,631	3,301,714
2024	6/30/2026	36	127,191,078	0.015	1.000	0.836	0.012	0.013	1.370	27.0%	460,514	2,022,423
2025	6/30/2026	24	132,682,369	0.000	1.000	0.914	0.000	0.012	4.613	78.3%	1,273,150	1,273,150
2026	6/30/2026	12	134,412,699	0.000	1.000	1.000	0.000	0.011	228.168	99.6%	1,499,180	1,499,180
	Total		$2,487,227,171								$1,315,846	$101,696,924

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 2.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 2.14
(7) (4) x (5) x (6)
(8) Exhibit A 2.15, Column (9)
(9) From Exhibit A 2.6
(12) Column (11) + Exhibit A 2.7, Column (6)

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

IBNR as % of Case Loss Reserve Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Dev Mthd IBNR as % of Case Reserve	(4) Selected IBNR as % of Case Reserve	(5) Case Reserve 6/30/2026	(6) IBNR 6/30/2026	(7) Indicated Ultimate Loss
1992	6/30/2026	420	0.0%	0.0%	$0	$0	$0
1993	6/30/2026	408	0.0%	0.0%	0	0	33,613
1994	6/30/2026	396	0.0%	0.0%	0	0	57,954
1995	6/30/2026	384	0.0%	0.0%	45,201	0	4,084,902
1996	6/30/2026	372	0.0%	0.0%	17,250	0	2,983,967
1997	6/30/2026	360	0.0%	0.0%	242,193	0	3,447,836
1998	6/30/2026	348	0.0%	0.0%	0	0	3,495,756
1999	6/30/2026	336	0.0%	0.0%	1,496	0	3,091,454
2000	6/30/2026	324	0.0%	0.0%	0	0	3,863,948
2001	6/30/2026	312	0.0%	0.0%	273,882	0	4,698,173
2002	6/30/2026	300	0.0%	0.0%	5,000	0	4,118,096
2003	6/30/2026	288	0.0%	0.0%	677,116	0	4,286,986
2004	6/30/2026	276	0.0%	0.0%	0	0	2,929,215
2005	6/30/2026	264	0.0%	0.0%	0	0	3,203,766
2006	6/30/2026	252	0.0%	0.0%	750,461	0	4,567,542
2007	6/30/2026	240	0.0%	0.0%	2,123	0	4,634,802
2008	6/30/2026	228	0.0%	0.0%	0	0	4,968,951
2009	6/30/2026	216	-109.3%	-109.3%	103,031	(112,577)	5,765,224
2010	6/30/2026	204	-54.1%	-54.1%	798,786	(432,094)	3,695,136
2011	6/30/2026	192	-157.7%	-157.7%	6,779	(10,692)	3,123,144
2012	6/30/2026	180	-52.3%	-52.3%	1,609	(841)	3,305,283
2013	6/30/2026	168	46.5%	46.5%	2,498,196	1,160,638	7,827,791
2014	6/30/2026	156	0.2%	0.2%	874,755	1,633	4,394,127
2015	6/30/2026	144	198.5%	198.5%	989,150	1,963,289	6,453,781
2016	6/30/2026	132	-54.3%	-54.3%	634,975	(344,926)	3,392,293
2017	6/30/2026	120	-66.9%	-66.9%	1,250,287	(836,480)	3,085,814
2018	6/30/2026	108	-71.3%	-71.3%	2,205,550	(1,572,574)	3,309,048
2019	6/30/2026	96	-79.5%	-79.5%	2,232,835	(1,775,217)	2,701,945
2020	6/30/2026	84	-71.8%	-71.8%	1,398,004	(1,004,344)	2,495,618
2021	6/30/2026	72	-55.0%	-55.0%	101,515	(55,876)	1,144,514
2022	6/30/2026	60	-16.9%	-16.9%	697,979	(117,653)	1,549,719
2023	6/30/2026	48	43.2%	43.2%	2,315,800	1,000,034	4,075,117
2024	6/30/2026	36	60.4%	60.4%	1,116,625	674,357	2,236,266
2025	6/30/2026	24	458.8%	458.8%	0	0	0
2026	6/30/2026	12	31521.4%	31521.4%	0	0	0
Total					$19,240,597	($1,463,325)	$113,021,780

Column Notes

(3) [1 - 1 / Exhibit A 2.7, Column (7)] / [1 / Exhibit A 2.7, Column (7) - 1 / Exhibit A 2.7, Column (4)]
(4) Selected based on Column (3) and actuarial judgement
(5) Exhibit A 2.7, Column (6) - Exhibit A 2.7, Column (3)
(6) (4) x (5)
(7) Column (6) + Exhibit A 2.7, Column (6)

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Frequency-Severity Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Smoothed Frequency	(5) Smoothed Severity	(6) Indicated Ultimate Loss
1999	6/30/2026	336	$4,028	2.675%	$32,731	$3,526,353
2000	6/30/2026	324	4,329	2.652%	36,534	4,194,831
2001	6/30/2026	312	4,703	2.387%	37,655	4,226,892
2002	6/30/2026	300	5,078	2.148%	38,810	4,233,517
2003	6/30/2026	288	5,296	1.933%	40,001	4,095,909
2004	6/30/2026	276	5,536	1.740%	41,228	3,971,840
2005	6/30/2026	264	6,085	1.566%	42,493	4,049,499
2006	6/30/2026	252	6,929	1.410%	43,797	4,277,425
2007	6/30/2026	240	7,941	1.269%	45,141	4,547,399
2008	6/30/2026	228	8,840	1.142%	46,527	4,695,594
2009	6/30/2026	216	9,102	1.028%	47,954	4,484,919
2010	6/30/2026	204	8,601	0.925%	49,426	3,931,498
2011	6/30/2026	192	9,121	0.832%	50,942	3,867,381
2012	6/30/2026	180	9,551	0.749%	52,506	3,756,596
2013	6/30/2026	168	9,735	0.674%	54,117	3,551,670
2014	6/30/2026	156	10,149	0.607%	55,777	3,434,527
2015	6/30/2026	144	10,528	0.546%	57,489	3,305,130
2016	6/30/2026	132	10,035	0.549%	50,157	2,761,716
2017	6/30/2026	120	9,770	0.494%	50,959	2,458,679
2018	6/30/2026	108	10,196	0.444%	51,775	2,346,328
2019	6/30/2026	96	10,098	0.400%	52,603	2,124,744
2020	6/30/2026	84	10,627	0.360%	53,445	2,044,642
2021	6/30/2026	72	10,108	0.324%	54,300	1,778,300
2022	6/30/2026	60	11,019	0.292%	55,169	1,772,746
2023	6/30/2026	48	11,889	0.262%	56,052	1,748,908
2024	6/30/2026	36	12,719	0.236%	56,948	1,710,876
2025	6/30/2026	24	13,268	0.213%	57,860	1,631,968
2026	6/30/2026	12	13,441	0.191%	58,785	1,511,733
Total			$248,723			$90,041,619

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Selected from Exhibit A 2.14 detrended
(5) Selected from Exhibit A 2.14 detrended
(6) (3) x (4) x (5)

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Frequency-Severity Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Initial Indicated Ultimate Loss	(5) Initial Ultimate Counts	(6) Benefit Level Factor	(7) Indicated Loss Severity (4) / (5) x (6)	(8) Severity Trend Factor	(9) Trended Loss Severity (7) x (8)	(10) Indicated Frequency (5) / (3)	(11) Frequency Trend Factor	(12) Trended Frequency (10) x (11)	(13) Indicated Pure Premium Per $100 Payroll (4) / (3) / 10,000	(14) Trended Pure Premium	(15) Implied Pure Premium
1992	6/30/2026	420		$0	0	1.000	NA	2.058	NA	NA	0.028	NA	NA	NA	$0.171
1993	6/30/2026	408		33,613	1	1.000	$33,613	2.038	$68,503	NA	0.031	NA	NA	NA	0.155
1994	6/30/2026	396		57,954	1	1.000	57,954	2.018	116,940	NA	0.034	NA	NA	NA	0.141
1995	6/30/2026	384		4,039,701	129	1.000	31,437	1.998	62,807	NA	0.038	NA	NA	NA	0.128
1996	6/30/2026	372		2,966,717	94	1.000	31,730	1.978	62,763	NA	0.042	NA	NA	NA	0.117
1997	6/30/2026	360		3,205,643	101	1.000	31,897	1.958	62,470	NA	0.047	NA	NA	NA	0.106
1998	6/30/2026	348		3,495,756	104	1.000	33,613	1.939	65,179	NA	0.052	NA	NA	NA	0.096
1999	6/30/2026	336	$4,028	3,089,958	98	1.000	31,692	1.920	60,845	2.421%	0.058	0.141%	$0.077	$0.010	0.088
2000	6/30/2026	324	4,329	3,863,948	111	1.000	34,810	1.901	66,171	2.564%	0.065	0.166%	0.089	0.013	0.097
2001	6/30/2026	312	4,703	4,424,291	121	1.000	36,716	1.844	67,715	2.562%	0.072	0.184%	0.094	0.015	0.090
2002	6/30/2026	300	5,078	4,113,096	105	1.000	39,360	1.789	70,430	2.058%	0.080	0.164%	0.081	0.014	0.083
2003	6/30/2026	288	5,296	3,609,871	93	1.000	38,918	1.736	67,566	1.751%	0.089	0.155%	0.068	0.012	0.077
2004	6/30/2026	276	5,536	2,929,215	71	1.000	41,141	1.684	69,298	1.286%	0.098	0.127%	0.053	0.011	0.072
2005	6/30/2026	264	6,085	3,203,766	74	1.000	43,172	1.634	70,556	1.220%	0.109	0.133%	0.053	0.011	0.067
2006	6/30/2026	252	6,929	3,817,081	82	1.000	46,399	1.586	73,571	1.187%	0.122	0.144%	0.055	0.013	0.062
2007	6/30/2026	240	7,941	4,632,679	103	1.000	45,168	1.538	69,488	1.292%	0.135	0.174%	0.058	0.014	0.057
2008	6/30/2026	228	8,840	4,968,951	101	1.000	49,242	1.493	73,499	1.142%	0.150	0.171%	0.056	0.014	0.053
2009	6/30/2026	216	9,102	5,779,936	118	1.000	49,115	1.448	71,127	1.293%	0.167	0.216%	0.064	0.017	0.049
2010	6/30/2026	204	8,601	3,337,654	65	1.000	51,079	1.405	71,770	0.760%	0.185	0.141%	0.039	0.011	0.046
2011	6/30/2026	192	9,121	3,142,997	66	1.000	47,953	1.363	65,371	0.719%	0.206	0.148%	0.034	0.011	0.042
2012	6/30/2026	180	9,551	3,343,164	66	1.000	50,454	1.323	66,733	0.694%	0.229	0.159%	0.035	0.011	0.039
2013	6/30/2026	168	9,735	4,240,843	75	1.000	56,239	1.283	72,170	0.775%	0.254	0.197%	0.044	0.015	0.036
2014	6/30/2026	156	10,149	3,581,888	68	1.000	52,794	1.245	65,732	0.669%	0.282	0.189%	0.035	0.013	0.034
2015	6/30/2026	144	10,528	3,572,639	63	1.000	57,004	1.208	68,861	0.595%	0.314	0.187%	0.034	0.013	0.031
2016	6/30/2026	132	10,035	3,214,751	61	1.000	52,559	1.172	61,601	0.610%	0.349	0.213%	0.032	0.013	0.028
2017	6/30/2026	120	9,770	2,815,395	52	1.000	54,653	1.154	63,046	0.527%	0.387	0.204%	0.029	0.013	0.025
2018	6/30/2026	108	10,196	2,851,759	57	1.000	50,455	1.135	57,287	0.554%	0.430	0.239%	0.028	0.014	0.023
2019	6/30/2026	96	10,098	2,418,241	46	1.000	52,437	1.118	58,599	0.457%	0.478	0.218%	0.024	0.013	0.021
2020	6/30/2026	84	10,627	2,325,101	42	1.000	55,959	1.100	61,551	0.391%	0.531	0.208%	0.022	0.013	0.019
2021	6/30/2026	72	10,108	1,307,591	35	1.000	37,866	1.083	40,994	0.342%	0.590	0.202%	0.013	0.008	0.018
2022	6/30/2026	60	11,019	1,297,359	27	1.000	48,637	1.066	51,826	0.242%	0.656	0.159%	0.012	0.008	0.016
2023	6/30/2026	48	11,889	1,335,270	17	1.000	77,435	1.049	81,212	0.145%	0.729	0.106%	0.011	0.009	0.015
2024	6/30/2026	36	12,719	1,577,312	18	1.000	88,797	1.032	91,661	0.140%	0.810	0.113%	0.012	0.010	0.013
2025	6/30/2026	24	13,268	1,577,312	18	1.000	88,797	1.016	90,218	0.134%	0.900	0.120%	0.012	0.011	0.012
2026	6/30/2026	12	13,441	1,577,312	18	1.000	88,797	1.000	88,797	0.132%	1.000	0.132%	0.012	0.012	0.011
Total			$248,723	$101,748,763	2,295		$44,330		$66,883	0.751%		0.168%			

Beginning	Ending	Severity Trend
1995	1999	0.7%
2000	2015	3.1%
2016	2023	1.6%
		Selected
1992	1999	1.0%
2000	2015	3.1%
2016	2026	1.6%

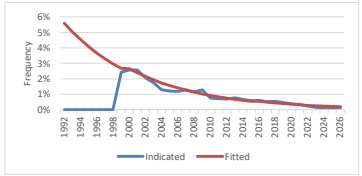
Beginning	Ending	Frequency Trend
1999	2004	-12.1%
2005	2015	-7.9%
2016	2023	-16.9%
		Selected
1992	1999	-10.0%
2000	2015	-10.0%
2016	2026	-10.0%

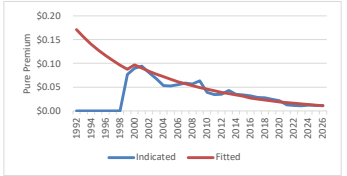
Beginning	Ending	Pure Prem Trend
1999	2004	-7.7%
2005	2015	-5.7%
2016	2023	-15.6%
		Selected
1999	2004	-7.7%
2005	2015	-5.7%
2016	2026	-8.6%

Beginning	Ending	Severity
1995	1999	62,840
2000	2015	69,446
2016	2023	58,785
		Selected
1992	1999	62,840
2000	2015	69,446
2016	2026	58,785

Beginning	Ending	Frequency
1999	2004	0.16%
2005	2015	0.17%
2016	2023	0.19%
		Selected
1992	1999	0.16%
2000	2015	0.17%
2016	2026	0.19%







Column Notes

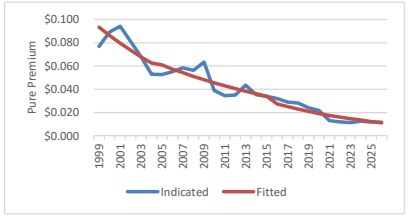
(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 2.3, Column (4)
(5) Average Exhibit A 2.4, Columns (6) and (7)
(6) Exhibit A 2.8, Column (5)
(8) Based on selected Severity trends
(11) Based on selected Frequency trends
(14) (13) adjusted by selected Pure Premium trend
(15) Selected Severity x selected Frequency / 10,000

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Pure Premium Trend (Payroll)

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Initial Indicated Ultimate Loss	(5) Indicated Pure Premium Per $100 Payroll (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Pure Premium	(8) Trended Pure Premium	(9) Fitted Pure Premium
1999	6/30/2026	336	$40,277,368	$3,089,958	$0.077	1.000	$0.077	$0.010	$0.093
2000	6/30/2026	324	43,292,428	3,863,948	0.089	1.000	0.089	0.013	0.086
2001	6/30/2026	312	47,027,299	4,424,291	0.094	1.000	0.094	0.015	0.080
2002	6/30/2026	300	50,776,362	4,113,096	0.081	1.000	0.081	0.014	0.073
2003	6/30/2026	288	52,959,274	3,609,871	0.068	1.000	0.068	0.012	0.068
2004	6/30/2026	276	55,362,397	2,929,215	0.053	1.000	0.053	0.011	0.062
2005	6/30/2026	264	60,849,344	3,203,766	0.053	1.000	0.053	0.011	0.061
2006	6/30/2026	252	69,289,653	3,817,081	0.055	1.000	0.055	0.013	0.057
2007	6/30/2026	240	79,410,961	4,632,679	0.058	1.000	0.058	0.014	0.054
2008	6/30/2026	228	88,397,375	4,968,951	0.056	1.000	0.056	0.014	0.051
2009	6/30/2026	216	91,019,593	5,779,936	0.064	1.000	0.064	0.017	0.048
2010	6/30/2026	204	86,014,115	3,337,654	0.039	1.000	0.039	0.011	0.046
2011	6/30/2026	192	91,213,698	3,142,997	0.034	1.000	0.034	0.011	0.043
2012	6/30/2026	180	95,514,448	3,343,164	0.035	1.000	0.035	0.011	0.041
2013	6/30/2026	168	97,350,585	4,240,843	0.044	1.000	0.044	0.015	0.038
2014	6/30/2026	156	101,485,570	3,581,888	0.035	1.000	0.035	0.013	0.036
2015	6/30/2026	144	105,282,781	3,572,639	0.034	1.000	0.034	0.013	0.034
2016	6/30/2026	132	100,348,047	3,214,751	0.032	1.000	0.032	0.013	0.027
2017	6/30/2026	120	97,700,169	2,815,395	0.029	1.000	0.029	0.013	0.025
2018	6/30/2026	108	101,963,752	2,851,759	0.028	1.000	0.028	0.014	0.023
2019	6/30/2026	96	100,978,104	2,418,241	0.024	1.000	0.024	0.013	0.021
2020	6/30/2026	84	106,267,694	2,325,101	0.022	1.000	0.022	0.013	0.019
2021	6/30/2026	72	101,077,078	1,307,591	0.013	1.000	0.013	0.008	0.018
2022	6/30/2026	60	110,193,931	1,297,359	0.012	1.000	0.012	0.008	0.016
2023	6/30/2026	48	118,888,999	1,335,270	0.011	1.000	0.011	0.009	0.015
2024	6/30/2026	36	127,191,078	1,577,312	0.012	1.000	0.012	0.010	0.013
2025	6/30/2026	24	132,682,369	1,577,312	0.012	1.000	0.012	0.011	0.012
2026	6/30/2026	12	134,412,699	1,577,312	0.012	1.000	0.012	0.012	0.011
Total			$2,487,227,171	$87,949,380	$0.035				

Beginning	Ending	Pure Premium
1999	2004	0.012
2005	2015	0.013
2016	2023	0.011
		Selected
1992	2004	0.012
2005	2015	0.013
2016	2026	0.011



Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 2.3, Column (4)
(6) Exhibit A 2.10, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected pure premium detrended to historical levels and adjusted to historical benefit levels.

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Loss Ratio Trend

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Initial Indicated Ultimate Loss	(5) Indicated Loss Ratio (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Loss Ratio	(8) Trended Loss Ratio	(9) Fitted Loss Ratio
2000	6/30/2026	324	$148,762,633	$3,863,948	2.6%	1.000	2.6%	0.9%	2.4%
2001	6/30/2026	312	175,048,207	4,424,291	2.5%	1.000	2.5%	0.9%	2.3%
2002	6/30/2026	300	180,262,306	4,113,096	2.3%	1.000	2.3%	0.8%	2.3%
2003	6/30/2026	288	175,552,340	3,609,871	2.1%	1.000	2.1%	0.8%	2.2%
2004	6/30/2026	276	177,079,289	2,929,215	1.7%	1.000	1.7%	0.6%	2.2%
2005	6/30/2026	264	185,716,218	3,203,766	1.7%	1.000	1.7%	0.7%	2.1%
2006	6/30/2026	252	204,173,121	3,817,081	1.9%	1.000	1.9%	0.7%	2.1%
2007	6/30/2026	240	215,836,851	4,632,679	2.1%	1.000	2.1%	0.9%	2.0%
2008	6/30/2026	228	218,131,541	4,968,951	2.3%	1.000	2.3%	0.9%	2.0%
2009	6/30/2026	216	208,459,209	5,779,936	2.8%	1.000	2.8%	1.2%	2.0%
2010	6/30/2026	204	193,599,615	3,337,654	1.7%	1.000	1.7%	0.7%	1.9%
2011	6/30/2026	192	203,337,513	3,142,997	1.5%	1.000	1.5%	0.7%	1.9%
2012	6/30/2026	180	204,008,162	3,343,164	1.6%	1.000	1.6%	0.7%	1.8%
2013	6/30/2026	168	203,157,965	4,240,843	2.1%	1.000	2.1%	0.9%	1.8%
2014	6/30/2026	156	211,849,593	3,581,888	1.7%	1.000	1.7%	0.8%	1.8%
2015	6/30/2026	144	212,780,825	3,572,639	1.7%	1.000	1.7%	0.8%	1.4%
2016	6/30/2026	132	199,356,077	3,214,751	1.6%	1.000	1.6%	0.8%	1.4%
2017	6/30/2026	120	198,012,678	2,815,395	1.4%	1.000	1.4%	0.7%	1.3%
2018	6/30/2026	108	207,938,971	2,851,759	1.4%	1.000	1.4%	0.8%	1.2%
2019	6/30/2026	96	200,475,628	2,418,241	1.2%	1.000	1.2%	0.7%	1.1%
2020	6/30/2026	84	203,774,071	2,325,101	1.1%	1.000	1.1%	0.7%	1.0%
2021	6/30/2026	72	189,814,141	1,307,591	0.7%	1.000	0.7%	0.5%	1.0%
2022	6/30/2026	60	202,517,355	1,297,359	0.6%	1.000	0.6%	0.5%	0.9%
2023	6/30/2026	48	204,639,501	1,335,270	0.7%	1.000	0.7%	0.5%	0.8%
2024	6/30/2026	36	209,063,047	1,577,312	0.8%	1.000	0.8%	0.7%	0.8%
2025	6/30/2026	24	211,599,899	1,577,312	0.7%	1.000	0.7%	0.7%	0.7%
2026	6/30/2026	12	206,922,188	1,577,312	0.8%	1.000	0.8%	0.8%	0.7%
Total			$5,351,868,944	$84,859,422	1.6%				

Beginning	Ending	Trend
2000	2015	-2.0%
2016	2023	-13.8%
		Selected
2000	2015	-2.0%
2016	2026	-7.0%

Beginning	Ending	Loss Ratio
2000	2014	0.8%
2015	2023	0.7%
		Selected
2000	2014	0.8%
2015	2026	0.7%



Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 2.3, Column (4)
(6) Exhibit A 2.8, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected loss ratio detrended to historical levels and adjusted to historical benefit levels.

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													0	0	0	0	0	0
1993												0	0	1	0	0	0	0
1994											0	0	0	0	0	0	0	0
1995										118	120	124	124	126	127	125	125	125
1996									77	83	86	87	87	89	89	90	90	86
1997								75	82	85	89	88	89	92	90	95	89	99
1998							70	78	81	84	84	85	85	86	86	81	100	100
1999						67	82	84	86	87	90	91	92	91	89	98	96	96
2000					56	73	77	85	83	88	90	96	95	92	111	110	111	111
2001				34	51	72	81	87	92	92	94	95	93	118	116	115	116	117
2002			14	33	49	63	76	79	79	82	84	85	102	101	102	103	102	103
2003		2	17	35	61	66	70	72	75	79	70	89	85	87	87	88	85	87
2004	1	10	25	38	52	57	62	62	64	61	71	71	69	71	71	71	71	68
2005	0	3	16	29	45	50	53	56	56	68	66	67	68	67	66	65	67	71
2006	0	2	13	30	41	57	64	69	78	75	76	77	79	77	78	75	78	79
2007	1	6	17	48	62	69	76	86	85	87	90	92	92	95	97	97	95	97
2008	0	6	27	54	68	73	89	89	87	90	92	93	94	93	95	95	95	96
2009	0	11	34	58	65	91	90	97	97	102	104	107	106	110	112	112	113	113
2010	0	6	14	23	41	42	48	47	53	54	57	53	60	61	61	61	61	
2011	0	2	3	30	38	48	51	55	56	58	54	61	60	61	61	62		
2012	0	1	19	23	39	40	49	52	56	51	61	61	59	60	62			
2013	0	2	7	19	25	49	50	52	51	65	65	67	68	69				
2014	0	3	11	19	36	41	47	45	54	58	58	60	61					
2015	0	3	11	28	34	37	37	48	48	52	55	56						
2016	0	2	10	17	28	30	42	43	46	51	52							
2017	0	0	4	17	20	33	37	39	42	42								
2018	0	3	9	12	29	30	34	39	43									
2019	0	1	2	14	18	25	30	31										
2020	0	3	7	9	14	25	26											
2021	0	0	2	8	14	21												
2022	0	0	3	7	11													
2023	0	0	1	3														
2024	0	0	1															
2025	0	0																
2026	0																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992																		
1993														0.000				
1994																		
1995										1.017	1.033	1.000	1.016	1.008	0.984	1.000	1.000	0.960
1996									1.078	1.036	1.012	1.000	1.023	1.000	1.011	1.000	0.956	1.081
1997								1.093	1.037	1.047	0.989	1.011	1.034	0.978	1.056	0.937	1.112	0.980
1998							1.114	1.038	1.037	1.000	1.012	1.000	1.012	1.000	0.942	1.235	1.000	1.010
1999						1.224	1.024	1.024	1.012	1.034	1.011	1.011	0.989	0.978	1.101	0.980	1.000	1.010
2000					1.304	1.055	1.104	0.976	1.060	1.023	1.067	0.990	0.968	1.207	0.991	1.009	1.000	1.000
2001				1.500	1.412	1.125	1.074	1.057	1.000	1.022	1.011	0.979	1.269	0.983	0.991	1.009	1.009	1.009
2002			2.357	1.485	1.286	1.206	1.039	1.000	1.038	1.024	1.012	1.200	0.990	1.010	1.010	0.990	1.010	0.990
2003		8.500	2.059	1.743	1.082	1.061	1.029	1.042	1.053	0.886	1.271	0.955	1.024	1.000	1.011	0.966	1.024	0.966
2004	10.000	2.500	1.520	1.368	1.096	1.088	1.000	1.032	0.953	1.164	1.000	0.972	1.029	1.000	1.000	1.000	0.958	1.029
2005		5.333	1.813	1.552	1.111	1.060	1.057	1.000	1.214	0.971	1.015	1.015	0.985	0.985	0.985	1.031	1.060	1.000
2006		6.500	2.308	1.367	1.390	1.123	1.078	1.130	0.962	1.013	1.013	1.026	0.975	1.013	0.962	1.040	1.013	1.000
2007	6.000	2.833	2.824	1.292	1.113	1.101	1.132	0.988	1.024	1.034	1.022	1.000	1.033	1.021	1.000	0.979	1.021	1.021
2008		4.500	2.000	1.259	1.074	1.219	1.000	0.978	1.034	1.022	1.011	1.011	0.989	1.022	1.000	1.000	1.011	1.021
2009		3.091	1.706	1.121	1.400	0.989	1.078	1.000	1.052	1.020	1.029	0.991	1.038	1.018	1.000	1.009	1.000	
2010		2.333	1.643	1.783	1.024	1.143	0.979	1.128	1.019	1.056	0.930	1.132	1.017	1.000	1.000	1.000		
2011		1.500	10.000	1.267	1.263	1.063	1.078	1.018	1.036	0.931	1.130	0.984	1.017	1.000	1.016			
2012		19.000	1.211	1.696	1.026	1.225	1.061	1.077	0.911	1.196	1.000	0.967	1.017	1.033				
2013		3.500	2.714	1.316	1.960	1.020	1.040	0.981	1.275	1.000	1.031	1.015	1.015					
2014		3.667	1.727	1.895	1.139	1.146	0.957	1.200	1.074	1.000	1.034	1.017						
2015		3.667	2.545	1.214	1.088	1.000	1.297	1.000	1.083	1.058	1.018							
2016		5.000	1.700	1.647	1.071	1.400	1.024	1.070	1.109	1.020								
2017			4.250	1.176	1.650	1.121	1.054	1.077	1.000									
2018		3.000	1.333	2.417	1.034	1.133	1.147	1.103										
2019		2.000	7.000	1.286	1.389	1.200	1.033											
2020		2.333	1.286	1.556	1.786	1.040												
2021			4.000	1.750	1.500													
2022			2.333	1.571														
2023			3.000															
2024																		
2025																		
Strt Average	8.000	4.662	2.788	1.512	1.282	1.125	1.064	1.046	1.048	1.026	1.031	1.014	1.023	0.961	1.004	1.012	1.011	1.005
Wtd Average	32.000	3.833	2.083	1.438	1.233	1.117	1.061	1.038	1.043	1.023	1.030	1.012	1.025	1.014	1.003	1.009	1.010	1.004
5 Year Wtd Average	NA	4.667	2.733	1.720	1.411	1.182	1.111	1.089	1.112	1.051	1.041	1.020	1.023	1.016	1.002	1.005	1.018	1.015
3 Year Wtd Average	NA	NA	3.000	1.625	1.543	1.125	1.079	1.083	1.066	1.025	1.028	1.000	1.016	1.011	1.004	1.004	1.010	1.015
High-Low	NA	3.917	2.506	1.486	1.261	1.118	1.057	1.042	1.044	1.025	1.024	1.007	1.012	1.003	1.001	1.001	1.008	1.003
3 Year Strt Average	NA	NA	3.111	1.626	1.558	1.124	1.078	1.083	1.064	1.026	1.028	1.000	1.016	1.011	1.005	1.003	1.011	1.014
Selected	10.000	4.667	2.733	1.720	1.411	1.182	1.111	1.089	1.112	1.051	1.041	1.020	1.023	1.016	1.004	1.005	1.018	1.014
Cumulative	628.545	62.854	13.469	4.928	2.865	2.031	1.719	1.547	1.421	1.277	1.216	1.168	1.145	1.120	1.103	1.098	1.093	1.074
% Developed	0%	2%	7%	20%	35%	49%	58%	65%	70%	78%	82%	86%	87%	89%	91%	91%	91%	93%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1		1
1994	0	0	0	0	0	0	1	1	1	1	1	1	1	1	1			1
1995	120	129	127	127	127	127	128	128	128	128	128	128	128	128				128
1996	93	92	91	92	92	92	92	93	93	93	93	93	93					93
1997	97	97	98	98	98	98	98	101	101	101	101	100						100
1998	101	102	102	102	104	103	103	104	104	104	104							104
1999	97	96	96	96	95	97	97	97	97	97								97
2000	111	111	111	110	110	110	111	111	111									111
2001	118	120	116	120	120	119	120	120										120
2002	102	100	104	104	104	103	104											104
2003	84	89	91	91	91	91												91
2004	70	69	70	71	71													71
2005	71	72	73	74														74
2006	79	80	81															81
2007	99	100																100
2008	98																	98
2009																		113
2010																		61
2011																		62
2012																		62
2013																		69
2014																		61
2015																		56
2016																		52
2017																		42
2018																		43
2019																		31
2020																		26
2021																		21
2022																		11
2023																		3
2024																		1
2025																		0
2026																		0

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992																	
1993				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995	1.075	0.984	1.000	1.000	1.000	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996	0.989	0.989	1.011	1.000	1.000	1.000	1.011	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.010	1.000	1.000	1.000	1.000	1.031	1.000	1.000	1.000	0.990						
1998	1.010	1.000	1.000	1.020	0.990	1.000	1.010	1.000	1.000	1.000							
1999	0.990	1.000	1.000	0.990	1.021	1.000	1.000	1.000	1.000								
2000	1.000	1.000	0.991	1.000	1.000	1.009	1.000	1.000									
2001	1.017	0.967	1.034	1.000	0.992	1.008	1.000										
2002	0.980	1.040	1.000	1.000	0.990	1.010											
2003	1.060	1.022	1.000	1.000	1.000												
2004	0.986	1.014	1.014	1.000													
2005	1.014	1.014	1.014														
2006	1.013	1.013															
2007	1.010																
2008																	
2009																	
2010																	
2011																	
2012																	
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2016																	
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2019																	
2020																	
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2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.011	1.004	1.006	1.001	0.999	1.004	1.006	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	NA	—
Wtd Average	1.012	1.003	1.006	1.001	0.999	1.006	1.007	1.000	1.000	1.000	0.997	1.000	1.000	1.000	1.000	NA	—
5 Year Wtd Average	1.017	1.022	1.013	1.000	1.000	1.006	1.008	1.000	1.000	1.000	0.997	1.000	—	—	—	—	—
3 Year Wtd Average	1.012	1.014	1.009	1.000	0.994	1.009	1.000	1.000	1.000	1.000	0.997	1.000	1.000	1.000	—	—	—
High-Low	1.008	1.005	1.004	1.000	0.998	1.004	1.003	1.000	1.000	1.000	1.000	1.000	1.000	NA	—	—	—
3 Year Strt Average	1.012	1.014	1.009	1.000	0.994	1.009	1.000	1.000	1.000	1.000	0.997	1.000	1.000	1.000	—	—	—
Selected	1.017	1.022	1.013	1.000	1.000	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.059	1.041	1.019	1.006	1.006	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	94%	96%	98%	99%	99%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Cumulative Closed Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Closed Counts	(4) Cumulative LDF	(5) Estimated Ult. Closed Count Method (3) x (4)
1992	6/30/2026	420	0	1.000	0
1993	6/30/2026	408	1	1.000	1
1994	6/30/2026	396	1	1.000	1
1995	6/30/2026	384	128	1.000	128
1996	6/30/2026	372	93	1.000	93
1997	6/30/2026	360	100	1.000	100
1998	6/30/2026	348	104	1.000	104
1999	6/30/2026	336	97	1.000	97
2000	6/30/2026	324	111	1.000	111
2001	6/30/2026	312	120	1.000	120
2002	6/30/2026	300	104	1.000	104
2003	6/30/2026	288	91	1.006	92
2004	6/30/2026	276	71	1.006	71
2005	6/30/2026	264	74	1.006	74
2006	6/30/2026	252	81	1.019	83
2007	6/30/2026	240	100	1.041	104
2008	6/30/2026	228	98	1.059	104
2009	6/30/2026	216	113	1.074	121
2010	6/30/2026	204	61	1.093	67
2011	6/30/2026	192	62	1.098	68
2012	6/30/2026	180	62	1.103	68
2013	6/30/2026	168	69	1.120	77
2014	6/30/2026	156	61	1.145	70
2015	6/30/2026	144	56	1.168	65
2016	6/30/2026	132	52	1.216	63
2017	6/30/2026	120	42	1.277	54
2018	6/30/2026	108	43	1.421	61
2019	6/30/2026	96	31	1.547	48
2020	6/30/2026	84	26	1.719	45
2021	6/30/2026	72	21	2.031	43
2022	6/30/2026	60	11	2.865	32
2023	6/30/2026	48	3	4.928	15
2024	6/30/2026	36	1	13.469	13
2025	6/30/2026	24	0	62.854	0
2026	6/30/2026	12	0	628.545	0
	Total		2,088		2,297

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 2.17.

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											0	0	0	0	0	0	0	0
1993										1	1	1	1	1	1	1	1	1
1994									0	0	0	0	0	0	0	0	0	0
1995								128	129	129	130	130	130	130	130	130	130	130
1996							89	91	91	92	92	92	92	92	92	92	93	93
1997						91	93	95	96	98	99	99	99	99	99	100	100	100
1998					91	96	100	100	100	100	100	100	101	101	101	101	102	103
1999				82	89	94	95	96	97	97	97	97	97	97	97	98	98	98
2000			62	82	102	108	107	108	109	110	110	111	111	111	111	111	111	111
2001		16	53	89	103	109	113	115	116	118	119	119	119	119	119	119	120	121
2002	0	27	63	82	97	100	100	102	102	103	103	103	103	104	104	104	105	105
2003	2	24	59	79	84	85	87	88	88	89	90	90	91	91	92	92	93	93
2004	4	27	44	59	65	66	69	69	71	71	71	71	71	71	71	71	71	71
2005	1	16	37	54	60	67	67	67	67	70	70	71	72	72	73	74	74	74
2006	0	14	35	56	72	77	79	80	80	81	81	81	82	82	82	82	82	82
2007	1	12	39	72	81	85	92	94	98	98	98	98	98	99	99	101	101	101
2008	0	18	45	74	86	92	95	96	97	97	97	97	97	97	98	98	98	98
2009	0	21	61	88	102	107	108	110	111	112	112	114	114	115	115	114	114	114
2010	1	14	31	40	53	56	57	58	62	62	62	63	63	63	64	64	64	
2011	0	7	20	41	52	59	62	62	62	62	62	62	62	63	63	63		
2012	0	8	33	41	53	60	61	63	64	64	64	64	64	64	64			
2013	0	7	30	50	58	65	69	69	70	72	73	73	73	73				
2014	1	9	34	48	52	60	61	61	62	62	64	64	65					
2015	0	9	30	43	50	53	54	56	57	58	58	59						
2016	0	7	21	35	47	54	57	58	58	58	58							
2017	0	8	24	35	42	47	48	48	48	48								
2018	0	12	25	40	45	48	48	48	50									
2019	0	7	22	32	37	40	42	42										
2020	0	7	15	27	31	35	36											
2021	0	3	11	16	21	24												
2022	0	1	12	16	18													
2023	0	0	7	14														
2024	0	4	10															
2025	0	0																
2026	0																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992																		
1993										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994																		
1995								1.008	1.000	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996							1.022	1.000	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.011	1.000	1.000
1997						1.022	1.022	1.011	1.021	1.010	1.000	1.000	1.000	1.000	1.010	1.000	1.000	1.000
1998					1.055	1.042	1.000	1.000	1.000	1.000	1.000	1.010	1.000	1.000	1.000	1.010	1.010	1.000
1999				1.085	1.056	1.011	1.011	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.010	1.000	1.000	1.000
2000			1.323	1.244	1.059	0.991	1.009	1.009	1.009	1.000	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001		3.313	1.679	1.157	1.058	1.037	1.018	1.009	1.017	1.008	1.000	1.000	1.000	1.000	1.000	1.008	1.008	1.000
2002		2.333	1.302	1.183	1.031	1.000	1.020	1.000	1.010	1.000	1.000	1.000	1.010	1.000	1.000	1.010	1.000	1.000
2003	12.000	2.458	1.339	1.063	1.012	1.024	1.011	1.000	1.011	1.011	1.000	1.011	1.000	1.011	1.000	1.011	1.000	1.000
2004	6.750	1.630	1.341	1.102	1.015	1.045	1.000	1.029	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005	16.000	2.313	1.459	1.111	1.117	1.000	1.000	1.000	1.045	1.000	1.014	1.014	1.000	1.014	1.014	1.000	1.000	1.000
2006		2.500	1.600	1.286	1.069	1.026	1.013	1.000	1.013	1.000	1.000	1.012	1.000	1.000	1.000	1.000	1.000	1.000
2007	12.000	3.250	1.846	1.125	1.049	1.082	1.022	1.043	1.000	1.000	1.000	1.000	1.010	1.000	1.020	1.000	1.000	1.000
2008		2.500	1.644	1.162	1.070	1.033	1.011	1.010	1.000	1.000	1.000	1.000	1.000	1.010	1.000	1.000	1.000	1.000
2009		2.905	1.443	1.159	1.049	1.009	1.019	1.009	1.009	1.000	1.018	1.000	1.009	1.000	0.991	1.000	1.000	
2010	14.000	2.214	1.290	1.325	1.057	1.018	1.018	1.069	1.000	1.000	1.016	1.000	1.000	1.016	1.000	1.000		
2011		2.857	2.050	1.268	1.135	1.051	1.000	1.000	1.000	1.000	1.000	1.000	1.016	1.000	1.000			
2012		4.125	1.242	1.293	1.132	1.017	1.033	1.016	1.000	1.000	1.000	1.000	1.000	1.000				
2013		4.286	1.667	1.160	1.121	1.062	1.000	1.014	1.029	1.014	1.000	1.000	1.000					
2014	9.000	3.778	1.412	1.083	1.154	1.017	1.000	1.016	1.000	1.032	1.000	1.016						
2015		3.333	1.433	1.163	1.060	1.019	1.037	1.018	1.018	1.000	1.017							
2016		3.000	1.667	1.343	1.149	1.056	1.018	1.000	1.000	1.000								
2017		3.000	1.458	1.200	1.119	1.021	1.000	1.000	1.000									
2018		2.083	1.600	1.125	1.067	1.000	1.000	1.042										
2019		3.143	1.455	1.156	1.081	1.050	1.000											
2020		2.143	1.800	1.148	1.129	1.029												
2021		3.667	1.455	1.313	1.143													
2022		12.000	1.333	1.125														
2023			2.000															
2024		2.500																
2025																		
Strt Average	11.625	3.275	1.535	1.182	1.083	1.027	1.012	1.013	1.008	1.004	1.003	1.003	1.002	1.003	1.003	1.003	1.001	1.000
Wtd Average	26.200	2.737	1.492	1.171	1.072	1.026	1.012	1.012	1.008	1.004	1.003	1.003	1.002	1.002	1.002	1.003	1.001	1.000
5 Year Wtd Average	NA	3.667	1.567	1.160	1.102	1.031	1.012	1.015	1.010	1.010	1.003	1.003	1.005	1.005	1.002	1.000	1.000	1.000
3 Year Wtd Average	NA	5.800	1.533	1.186	1.112	1.024	1.000	1.013	1.006	1.011	1.005	1.005	1.005	1.005	0.996	1.000	1.000	1.000
High-Low	11.750	2.938	1.525	1.181	1.083	1.027	1.011	1.011	1.007	1.002	1.003	1.003	1.002	1.002	1.002	1.003	1.001	1.000
3 Year Strt Average	NA	7.250	1.596	1.195	1.118	1.026	1.000	1.014	1.006	1.011	1.006	1.005	1.005	1.005	0.997	1.000	1.000	1.000
Selected	11.625	3.667	1.567	1.160	1.102	1.031	1.012	1.015	1.010	1.010	1.003	1.003	1.005	1.005	1.002	1.000	1.000	1.000
Cumulative	94.020	8.088	2.206	1.407	1.213	1.100	1.067	1.054	1.039	1.029	1.019	1.016	1.013	1.007	1.002	1.000	1.000	1.000
% Developed	1%	12%	45%	71%	82%	91%	94%	95%	96%	97%	98%	98%	99%	99%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	1	1	1	1	1	1	1	1	1	1	0	1	1	1	1	1		1
1994	0	0	0	0	0	0	1	1	1	1	0	1	1	1	1			1
1995	130	129	129	129	129	129	129	129	129	129	129	129	129	129				129
1996	93	93	93	93	93	94	94	94	94	94	94	94	94					94
1997	100	100	100	100	100	100	101	101	101	101	101	101						101
1998	103	103	103	103	104	104	104	104	104	104	104							104
1999	98	98	98	98	98	98	98	98	98	98								98
2000	111	111	111	111	111	111	111	111	111									111
2001	121	121	121	121	121	121	121	121										121
2002	105	105	105	105	105	105	105											105
2003	93	93	93	94	94	94												94
2004	71	71	71	71	71													71
2005	74	74	74	74														74
2006	82	82	82															82
2007	101	101																101
2008	98																	98
2009																		114
2010																		64
2011																		63
2012																		64
2013																		73
2014																		65
2015																		59
2016																		58
2017																		48
2018																		50
2019																		42
2020																		36
2021																		24
2022																		18
2023																		14
2024																		10
2025																		0
2026																		0

Age to Age Development Factors

Injury Year Ending 6/30	228 240	240 252	252 264	264 276	276 288	288 300	300 312	312 324	324 336	336 348	348 360	360 372	372 384	384 396	396 408	408 420	420 Ult
1992																	
1993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000		1.000	1.000	1.000	1.000		
1994							1.000	1.000	1.000	0.000		1.000	1.000	1.000			
1995	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996	1.000	1.000	1.000	1.000	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.000	1.000	1.000	1.000	1.010	1.000	1.000	1.000	1.000	1.000						
1998	1.000	1.000	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.000	1.011	1.000	1.000												
2004	1.000	1.000	1.000	1.000													
2005	1.000	1.000	1.000														
2006	1.000	1.000															
2007	1.000																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	0.999	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	0.667	1.000	1.000	1.000	1.000	1.000	NA	—
Wtd Average	0.999	1.000	1.001	1.001	1.001	1.002	1.000	1.000	1.000	0.995	1.006	1.000	1.000	1.000	1.000	NA	—
5 Year Wtd Average	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	0.998	1.006	1.000	—	—	—	—	—
3 Year Wtd Average	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
High-Low	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.750	1.000	1.000	1.000	NA	—	—	—
3 Year Strt Average	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Reported Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Cumulative LDF	(5) Estimated Ult. Reported Count Method (3) x (4)
1992	6/30/2026	420	0	1.000	0
1993	6/30/2026	408	1	1.000	1
1994	6/30/2026	396	1	1.000	1
1995	6/30/2026	384	129	1.000	129
1996	6/30/2026	372	94	1.000	94
1997	6/30/2026	360	101	1.000	101
1998	6/30/2026	348	104	1.000	104
1999	6/30/2026	336	98	1.000	98
2000	6/30/2026	324	111	1.000	111
2001	6/30/2026	312	121	1.000	121
2002	6/30/2026	300	105	1.000	105
2003	6/30/2026	288	94	1.000	94
2004	6/30/2026	276	71	1.000	71
2005	6/30/2026	264	74	1.000	74
2006	6/30/2026	252	82	1.000	82
2007	6/30/2026	240	101	1.000	101
2008	6/30/2026	228	98	1.000	98
2009	6/30/2026	216	114	1.000	114
2010	6/30/2026	204	64	1.000	64
2011	6/30/2026	192	63	1.000	63
2012	6/30/2026	180	64	1.002	64
2013	6/30/2026	168	73	1.007	74
2014	6/30/2026	156	65	1.013	66
2015	6/30/2026	144	59	1.016	60
2016	6/30/2026	132	58	1.019	59
2017	6/30/2026	120	48	1.029	49
2018	6/30/2026	108	50	1.039	52
2019	6/30/2026	96	42	1.054	44
2020	6/30/2026	84	36	1.067	38
2021	6/30/2026	72	24	1.100	26
2022	6/30/2026	60	18	1.213	22
2023	6/30/2026	48	14	1.407	20
2024	6/30/2026	36	10	2.206	22
2025	6/30/2026	24	0	8.088	0
2026	6/30/2026	12	0	94.020	0
	Total		2,187		2,223

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 2.19.

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													0	0	0	0	0	0
1993												1	1	0	1	1	1	1
1994											0	0	0	0	0	0	0	0
1995										11	10	6	6	4	3	5	5	5
1996									14	9	6	5	5	3	3	2	3	7
1997								20	14	13	10	11	10	7	9	5	11	1
1998							30	22	19	16	16	15	16	15	15	20	2	3
1999						27	13	12	11	10	7	6	5	6	8	0	2	2
2000					46	35	30	23	26	22	20	15	16	19	0	1	0	0
2001				55	52	37	32	28	24	26	25	24	26	1	3	4	4	4
2002			49	49	48	37	24	23	23	21	19	18	1	3	2	1	3	2
2003		22	42	44	23	19	17	16	13	10	20	1	6	4	5	4	8	6
2004	3	17	19	21	13	9	7	7	7	10	0	0	2	0	0	0	0	3
2005	1	13	21	25	15	17	14	11	11	2	4	4	4	5	7	9	7	3
2006	0	12	22	26	31	20	15	11	2	6	5	4	3	5	4	7	4	3
2007	0	6	22	24	19	16	16	8	13	11	8	6	6	4	2	4	6	4
2008	0	12	18	20	18	19	6	7	10	7	5	4	3	4	3	3	3	2
2009	0	10	27	30	37	16	18	13	14	10	8	7	8	5	3	2	1	1
2010	1	8	17	17	12	14	9	11	9	8	5	10	3	2	3	3	3	
2011	0	5	17	11	14	11	11	7	6	4	8	1	2	2	2	1		
2012	0	7	14	18	14	20	12	11	8	13	3	3	5	4	2			
2013	0	5	23	31	33	16	19	17	19	7	8	6	5	4				
2014	1	6	23	29	16	19	14	16	8	4	6	4	4					
2015	0	6	19	15	16	16	17	8	9	6	3	3						
2016	0	5	11	18	19	24	15	15	12	7	6							
2017	0	8	20	18	22	14	11	9	6	6								
2018	0	9	16	28	16	18	14	9	7									
2019	0	6	20	18	19	15	12	11										
2020	0	4	8	18	17	10	10											
2021	0	3	9	8	7	3												
2022	0	1	9	9	7													
2023	0	0	6	11														
2024	0	4	9															
2025	0	0																
2026	0																	

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	1	1	1	0	0	0	0	0	0	0	(1)	0	0	0	0	0		0
1994	0	0	0	0	0	0	0	0	0	0	(1)	0	0	0	0			0
1995	10	0	2	2	2	2	1	1	1	1	1	1	1	1				1
1996	0	1	2	1	1	2	2	1	1	1	1	1	1					1
1997	3	3	2	2	2	2	3	0	0	0	0	1						1
1998	2	1	1	1	0	1	1	0	0	0	0							0
1999	1	2	2	2	3	1	1	1	1	1								1
2000	0	0	0	1	1	1	0	0	0									0
2001	3	1	5	1	1	2	1	1										1
2002	3	5	1	1	1	2	1											1
2003	9	4	2	3	3	3												3
2004	1	2	1	0	0													0
2005	3	2	1	0														0
2006	3	2	1															1
2007	2	1																1
2008	0																	0
2009																		1
2010																		3
2011																		1
2012																		2
2013																		4
2014																		4
2015																		3
2016																		6
2017																		6
2018																		7
2019																		11
2020																		10
2021																		3
2022																		7
2023																		11
2024																		9
2025																		0
2026																		0
																		99

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Bornheutter-Ferguson Reported Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unreported 1 - 1/(8)	(10) Unreported Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	2.42%	0.058	0.14%	2.67%	1.000	0.0%	0	98
2000	6/30/2026	324	4,329	2.56%	0.065	0.17%	2.65%	1.000	0.0%	0	111
2001	6/30/2026	312	4,703	2.56%	0.072	0.18%	2.39%	1.000	0.0%	0	121
2002	6/30/2026	300	5,078	2.06%	0.080	0.16%	2.15%	1.000	0.0%	0	105
2003	6/30/2026	288	5,296	1.75%	0.089	0.16%	1.93%	1.000	0.0%	0	94
2004	6/30/2026	276	5,536	1.29%	0.098	0.13%	1.74%	1.000	0.0%	0	71
2005	6/30/2026	264	6,085	1.22%	0.109	0.13%	1.57%	1.000	0.0%	0	74
2006	6/30/2026	252	6,929	1.19%	0.122	0.14%	1.41%	1.000	0.0%	0	82
2007	6/30/2026	240	7,941	1.29%	0.135	0.17%	1.27%	1.000	0.0%	0	101
2008	6/30/2026	228	8,840	1.14%	0.150	0.17%	1.14%	1.000	0.0%	0	98
2009	6/30/2026	216	9,102	1.29%	0.167	0.22%	1.03%	1.000	0.0%	0	114
2010	6/30/2026	204	8,601	0.76%	0.185	0.14%	0.92%	1.000	0.0%	0	64
2011	6/30/2026	192	9,121	0.72%	0.206	0.15%	0.83%	1.000	0.0%	0	63
2012	6/30/2026	180	9,551	0.69%	0.229	0.16%	0.75%	1.002	0.2%	0	64
2013	6/30/2026	168	9,735	0.77%	0.254	0.20%	0.67%	1.007	0.7%	0	73
2014	6/30/2026	156	10,149	0.67%	0.282	0.19%	0.61%	1.013	1.2%	1	66
2015	6/30/2026	144	10,528	0.60%	0.314	0.19%	0.55%	1.016	1.5%	1	60
2016	6/30/2026	132	10,035	0.61%	0.349	0.21%	0.55%	1.019	1.9%	1	59
2017	6/30/2026	120	9,770	0.53%	0.387	0.20%	0.49%	1.029	2.8%	1	49
2018	6/30/2026	108	10,196	0.55%	0.430	0.24%	0.44%	1.039	3.8%	2	52
2019	6/30/2026	96	10,098	0.46%	0.478	0.22%	0.40%	1.054	5.2%	2	44
2020	6/30/2026	84	10,627	0.39%	0.531	0.21%	0.36%	1.067	6.3%	2	38
2021	6/30/2026	72	10,108	0.34%	0.590	0.20%	0.32%	1.100	9.1%	3	27
2022	6/30/2026	60	11,019	0.24%	0.656	0.16%	0.29%	1.213	17.6%	6	24
2023	6/30/2026	48	11,889	0.15%	0.729	0.11%	0.26%	1.407	29.0%	9	23
2024	6/30/2026	36	12,719	0.14%	0.810	0.11%	0.24%	2.206	54.7%	16	26
2025	6/30/2026	24	13,268	0.00%	0.900	0.00%	0.21%	8.088	87.6%	25	25
2026	6/30/2026	12	13,441	0.00%	1.000	0.00%	0.19%	94.020	98.9%	25	25
	Total		$248,723			**0.15%**				95	1,852

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit A 2.4, Columns (6) and (7)) / Column (3)
(5) Exhibit A 2.14, Column (11)
(6) (4) x (5)
(7) Selected from Exhibit A 2.14 detrended
(8) From Exhibit A 2.19
(11) Exhibit A 2.20, Column (3) + (10)

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Bornheutter-Ferguson Closed Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unpaid 1 - 1/(8)	(10) Unpaid Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	2.42%	0.058	0.14%	2.67%	1.000	0.0%	0	97
2000	6/30/2026	324	4,329	2.56%	0.065	0.17%	2.65%	1.000	0.0%	0	111
2001	6/30/2026	312	4,703	2.56%	0.072	0.18%	2.39%	1.000	0.0%	0	120
2002	6/30/2026	300	5,078	2.06%	0.080	0.16%	2.15%	1.000	0.0%	0	104
2003	6/30/2026	288	5,296	1.75%	0.089	0.16%	1.93%	1.006	0.6%	1	92
2004	6/30/2026	276	5,536	1.29%	0.098	0.13%	1.74%	1.006	0.6%	1	72
2005	6/30/2026	264	6,085	1.22%	0.109	0.13%	1.57%	1.006	0.6%	1	75
2006	6/30/2026	252	6,929	1.19%	0.122	0.14%	1.41%	1.019	1.9%	2	83
2007	6/30/2026	240	7,941	1.29%	0.135	0.17%	1.27%	1.041	4.0%	4	104
2008	6/30/2026	228	8,840	1.14%	0.150	0.17%	1.14%	1.059	5.6%	6	104
2009	6/30/2026	216	9,102	1.29%	0.167	0.22%	1.03%	1.074	6.9%	6	119
2010	6/30/2026	204	8,601	0.76%	0.185	0.14%	0.92%	1.093	8.5%	7	68
2011	6/30/2026	192	9,121	0.72%	0.206	0.15%	0.83%	1.098	8.9%	7	69
2012	6/30/2026	180	9,551	0.69%	0.229	0.16%	0.75%	1.103	9.3%	7	69
2013	6/30/2026	168	9,735	0.77%	0.254	0.20%	0.67%	1.120	10.7%	7	76
2014	6/30/2026	156	10,149	0.67%	0.282	0.19%	0.61%	1.145	12.7%	8	69
2015	6/30/2026	144	10,528	0.60%	0.314	0.19%	0.55%	1.168	14.4%	8	64
2016	6/30/2026	132	10,035	0.61%	0.349	0.21%	0.55%	1.216	17.8%	10	62
2017	6/30/2026	120	9,770	0.53%	0.387	0.20%	0.49%	1.277	21.7%	10	52
2018	6/30/2026	108	10,196	0.55%	0.430	0.24%	0.44%	1.421	29.6%	13	56
2019	6/30/2026	96	10,098	0.46%	0.478	0.22%	0.40%	1.547	35.3%	14	45
2020	6/30/2026	84	10,627	0.39%	0.531	0.21%	0.36%	1.719	41.8%	16	42
2021	6/30/2026	72	10,108	0.34%	0.590	0.20%	0.32%	2.031	50.8%	17	38
2022	6/30/2026	60	11,019	0.24%	0.656	0.16%	0.29%	2.865	65.1%	21	32
2023	6/30/2026	48	11,889	0.15%	0.729	0.11%	0.26%	4.928	79.7%	25	28
2024	6/30/2026	36	12,719	0.14%	0.810	0.11%	0.24%	13.469	92.6%	28	29
2025	6/30/2026	24	13,268	0.00%	0.900	0.00%	0.21%	62.854	98.4%	28	28
2026	6/30/2026	12	13,441	0.00%	1.000	0.00%	0.19%	628.545	99.8%	26	26
	Total		$248,723			0.15%				271	1,932

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit A 2.4, Columns (6) and (7)) / Column (3)
(5) Exhibit A 2.14, Column (11)
(6) (4) x (5)
(7) Selected from Exhibit A 2.14 detrended
(8) From Exhibit A 2.17
(11) Exhibit A 2.18, Column (3) + (10)

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Average Case Reserves

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993												22,082	22,082		22,082	22,082	22,082	22,082
1994																		
1995										5,908	3,994	3,768	2,033	1,342	828	1,540	2,574	902
1996									21,221	31,269	13,207	11,290	20,456	25,364	18,033	2,021	2,474	3,594
1997								17,473	18,242	16,487	23,552	8,479	7,852	28,349	18,956	23,297	27,209	52,657
1998							12,988	15,517	13,110	14,362	14,149	15,699	15,524	22,473	21,462	26,154	48,608	84,853
1999						13,711	26,448	13,440	22,777	16,333	18,674	20,532	24,543	20,224	19,837		329	329
2000					21,021	21,674	24,214	24,187	18,421	17,202	12,693	16,099	12,040	19,511		75,000		
2001				26,008	21,586	29,280	34,938	42,943	45,356	26,967	24,892	24,112	31,677	267,749	139,130	109,820	114,569	85,183
2002			17,900	16,583	14,049	11,445	7,783	13,232	11,040	14,247	14,244	21,735	10,495	53,562	5,248	72	11,492	16,001
2003		19,121	16,478	20,968	22,709	21,363	19,736	45,952	6,665	2,062	28,695	441,007	106,079	113,272	92,805	77,106	44,575	51,972
2004	23,962	14,224	19,461	20,614	66,114	63,135	21,683	10,105	18,481	14,998			121,590					1,633
2005	10,377	14,171	14,092	18,503	19,169	21,220	14,670	9,538	13,774	36,708	146,160	133,549	201,768	43,798	67,147	60,895	38,835	205,330
2006		53,374	32,478	29,165	24,847	31,248	81,120	62,459	41,106	56,479	92,526	96,512	115,131	70,607	100,498	49,323	342,509	198,207
2007		28,174	30,699	18,290	18,599	38,772	108,110	63,476	95,740	139,158	206,110	85,895	98,567	102,202	150,364	84,348	49,223	17,805
2008		26,814	20,230	39,241	34,902	58,760	106,634	159,684	181,489	137,432	53,313	41,677	41,489	76,778	119,963	107,154	106,264	130,404
2009		36,011	34,237	29,956	75,618	84,088	82,099	86,296	108,788	52,153	23,420	12,246	14,661	84,082	51,488	53,189	103,031	103,031
2010	14,880	23,000	27,578	31,555	53,059	81,154	80,640	99,191	59,611	41,471	34,485	62,781	89,137	34,229	108,996	105,116	266,262	
2011		33,426	39,463	68,890	52,342	184,103	174,225	65,419	59,943	46,125	51,147	449,651	230,494	205,005	352,101	6,779		
2012		13,739	24,173	26,674	53,508	47,159	33,770	34,715	39,944	36,996	41,973	42,419	23,103	15,177	804			
2013		57,221	102,590	71,996	67,902	67,326	60,593	44,571	172,323	196,487	327,047	349,290	527,931	624,549				
2014	6,891	68,537	38,842	38,782	42,382	35,382	72,521	378,002	554,883	550,368	399,646	201,702	218,689					
2015		45,855	20,540	37,266	52,387	53,040	124,828	292,796	317,220	391,296	137,500	329,717						
2016		52,454	34,064	34,180	67,470	154,551	250,098	237,169	225,979	207,343	105,829							
2017		43,796	50,636	54,556	82,556	190,112	237,224	150,407	222,057	208,381								
2018		67,181	78,191	53,604	162,411	202,254	226,068	357,893	315,079									
2019		35,031	25,450	31,076	78,322	158,118	160,481	202,985										
2020		45,685	50,028	26,964	43,343	75,446	139,800											
2021		40,491	48,019	43,032	25,806	33,838												
2022		33,441	89,425	83,146	99,711													
2023			406,203	210,527														
2024		278,067	124,069															
2025																		
2026																		

Adjusted Average Case Reserves

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993												34,138	33,469		32,169	31,539	30,920	30,314
1994																		
1995										9,133	6,054	5,599	2,962	1,917	1,159	2,115	3,464	1,190
1996									32,807	47,393	19,625	16,447	29,216	35,516	24,756	2,720	3,265	4,649
1997								27,013	27,649	24,498	34,311	12,110	10,995	38,917	25,512	30,740	35,198	66,782
1998							20,079	23,519	19,480	20,922	20,208	21,983	21,312	30,246	28,319	33,833	61,647	105,504
1999						21,196	40,086	19,971	33,182	23,328	26,148	28,185	33,032	26,686	25,662		409	401
2000					32,498	32,851	35,981	35,235	26,309	24,087	17,425	21,667	15,886	25,240		93,253		
2001				40,208	32,718	43,508	50,898	61,333	63,509	37,020	33,501	31,815	40,978	339,570	172,991	133,870	136,920	99,805
2002			27,672	25,134	20,876	16,673	11,116	18,528	15,156	19,175	18,795	28,116	13,310	66,598	6,397	86	13,465	18,380
2003		29,561	24,975	31,158	33,083	30,511	27,635	63,082	8,970	2,721	37,119	559,304	131,896	138,078	110,911	90,342	51,202	58,528
2004	37,045	21,559	28,917	30,031	94,426	88,404	29,767	13,599	24,385	19,401			148,217					1,803
2005	15,728	21,057	20,529	26,427	26,842	29,131	19,744	12,586	17,818	46,555	181,731	162,795	241,131	51,316	77,131	68,577	42,877	222,256
2006		77,755	46,386	40,839	34,110	42,056	107,036	80,797	52,132	70,224	112,789	115,341	134,894	81,105	113,177	54,457	370,743	210,339
2007		40,240	42,986	25,108	25,032	51,158	139,851	80,502	119,041	169,632	246,321	100,640	113,222	115,096	166,014	91,301	52,236	18,524
2008		37,547	27,771	52,813	46,052	76,012	135,238	198,547	221,234	164,243	62,465	47,873	46,723	84,769	129,852	113,713	110,557	133,012
2009		49,436	46,079	39,527	97,819	106,644	102,080	105,195	130,012	61,105	26,902	13,791	16,186	91,013	54,639	55,338	105,092	103,031
2010	20,427	30,955	36,389	40,819	67,291	100,905	98,299	118,542	69,844	47,637	38,836	69,315	96,485	36,324	113,400	107,219	266,262	
2011		44,105	51,049	87,369	65,080	224,420	208,215	76,648	68,855	51,944	56,470	486,717	244,603	213,287	359,143	6,779		
2012		17,773	30,657	33,166	65,226	56,359	39,567	39,876	44,983	40,847	45,433	45,016	24,036	15,480	804			
2013		72,570	127,558	87,763	81,150	78,883	69,602	50,194	190,258	212,683	347,065	363,401	538,490	624,549				
2014	8,739	85,217	47,348	46,348	49,657	40,643	81,671	417,345	600,623	584,055	415,792	205,736	218,689					
2015		55,897	24,547	43,663	60,176	59,732	137,820	316,931	336,637	407,104	140,250	329,717						
2016		62,687	39,912	39,262	75,983	170,636	270,715	251,686	235,109	211,489	105,829							
2017		51,314	58,165	61,439	91,148	205,783	251,744	156,483	226,498	208,381								
2018		77,170	88,056	59,183	175,798	214,633	235,202	365,051	315,079									
2019		39,450	28,099	33,637	83,116	164,506	163,691	202,985										
2020		50,439	54,152	28,615	45,094	76,955	139,800											
2021		43,829	50,958	44,770	26,322	33,838												
2022		35,488	93,038	84,809	99,711													
2023			414,327	210,527														
2024		283,628	124,069															
2025																		
2026																		
Strt Average	20,485	58,461	66,680	52,722	62,139	85,454	105,036	118,941	125,199	108,851	94,908	128,557	102,654	111,984	84,826	57,242	85,617	71,635
3 Year Strt Average	NA	283,628	210,478	113,369	57,042	91,766	179,564	241,506	258,895	275,658	220,624	299,618	260,405	284,439	157,782	56,445	160,637	84,856
5 Year Strt Average	NA	120,981	147,309	80,472	86,008	139,143	212,230	258,627	342,789	324,743	210,874	286,117	224,460	196,131	131,568	74,870	180,978	137,432
High-Low	18,078	48,751	52,323	46,523	58,692	82,112	101,619	109,796	108,094	91,276	82,696	112,358	84,962	86,828	72,139	55,852	70,239	65,528
Selected	NA	283,628	210,478	113,369	57,042	91,766	179,564	241,506	258,895	275,658	220,624	299,618	260,405	284,439	157,782	56,445	160,637	84,856
Trend	1.02																	

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Average Case Reserves

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993	22,082	22,082	1,302								0						
1994											0						
1995	9,669		15,000	15,000	17,482	17,482	30,000	30,000	30,000	45,200	45,201	45,201	45,201	45,201			
1996		21,838	10,919	21,838	42,249	32,772	27,537	17,250	17,250	17,250	17,250	17,250	17,250				
1997	63,858	56,318	73,237	151,005	34,713	16,882	40,248					242,193					
1998	69,989	63,598	40,315	16,543		1,463	1,462										
1999	658	33,232	33,232	33,232	58,729	1,496	1,496	1,496	1,496	1,496							
2000				3,951	47,652	47,652											
2001	93,274	32,110	27,961	13,105	9,849	9,352	313,578	273,882									
2002	26,299	56,604	89,595	379,444	380,727	261,357	5,000										
2003	89,220	104,180	79,353	77,584	106,225	225,705											
2004	64,547	57,232	49,917														
2005	326,394	342,649	86,611														
2006	190,206	209,057	750,461														
2007	15,895	2,123															
2008																	
2009																	
2010																	
2011																	
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2019																	
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2022																	
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2025																	
2026																	

Adjusted Average Case Reserves

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993	29,719	29,137	1,684								0						
1994											0						
1995	12,508		18,651	18,285	20,892	20,482	34,461	33,785	33,122	48,926	47,967	47,027	46,105	45,201			
1996		27,153	13,310	26,098	49,501	37,645	31,011	19,045	18,672	18,305	17,946	17,595	17,250				
1997	79,400	68,651	87,524	176,926	39,874	19,012	44,437					242,193					
1998	85,316	76,005	47,235	19,003		1,615	1,583										
1999	786	38,937	38,173	37,425	64,842	1,619	1,588	1,557	1,526	1,496							
2000				4,362	51,580	50,569											
2001	107,142	36,161	30,871	14,185	10,451	9,730	319,849	273,882									
2002	29,617	62,495	96,981	402,669	396,108	266,584	5,000										
2003	98,506	112,768	84,210	80,719	108,350	225,705											
2004	69,868	60,735	51,934														
2005	346,372	356,492	88,343														
2006	197,891	213,238	750,461														
2007	16,213	2,123															
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	
Strt Average	89,445	90,325	109,115	86,630	92,700	70,329	62,561	82,067	17,774	22,909	16,478	102,271	31,677	45,201	NA	NA	NA
3 Year Strt Average	107,052	190,618	296,913	80,719	252,229	167,340	162,425	137,719	1,526	1,496	17,946	102,271	31,677	45,201	NA	—	—
5 Year Strt Average	157,586	149,071	214,386	165,858	141,622	110,841	82,005	137,719	10,099	22,909	21,971	102,271	31,677	—	—	—	—
High-Low	72,618	72,528	55,723	53,234	55,840	52,109	23,299	26,415	18,672	18,305	NA	47,027	NA	NA	NA	—	—
Selected	107,052	190,618	296,913	80,719	252,229	167,340	162,425	137,719	1,526	1,496	17,946	102,271	31,677	45,201	NA	NA	NA
Trend	1.02																

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Paid Claim Severity per Reported Claim

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993										3,721	33,613	33,613	33,613	33,613	33,613	33,613	33,613	33,613
1994																		
1995								30,843	30,880	31,030	30,915	31,013	31,045	31,075	31,075	31,075	31,075	31,075
1996							31,391	31,970	32,026	31,904	31,948	31,948	31,948	31,948	31,948	31,948	31,735	31,817
1997						30,436	30,694	31,136	31,174	31,282	31,556	31,561	31,561	31,561	31,561	31,396	31,396	31,396
1998					31,333	32,359	32,479	33,058	33,145	33,168	33,185	33,202	32,893	33,052	33,162	33,162	33,058	33,097
1999				25,259	27,643	29,851	30,629	30,910	30,767	31,038	31,244	31,244	31,244	31,244	31,244	31,057	31,304	31,530
2000			24,605	30,742	30,509	32,242	34,136	34,310	34,513	34,452	34,613	34,810	34,810	34,810	34,810	34,810	34,810	34,810
2001		10,950	23,137	28,749	32,897	35,187	35,806	36,069	36,203	36,062	36,188	36,568	36,618	36,618	36,618	36,618	36,476	36,444
2002		15,825	27,286	32,443	34,882	37,847	38,520	38,356	38,535	38,545	38,856	38,856	38,856	38,907	39,333	39,333	39,172	39,172
2003	20,322	21,639	27,429	33,408	36,785	37,914	37,863	38,176	38,176	38,177	37,841	38,157	37,909	38,081	37,927	38,255	38,020	38,020
2004	15,372	27,102	34,304	35,579	38,694	40,450	39,978	41,264	41,167	41,257	41,257	41,257	41,257	41,257	41,257	41,257	41,257	41,257
2005	10,397	19,775	33,414	38,070	41,880	41,726	44,028	44,255	44,255	43,292	43,777	43,536	43,246	43,386	43,189	42,881	43,176	43,294
2006		17,307	34,197	39,489	41,226	45,025	45,594	46,092	46,493	46,210	46,600	46,622	46,550	46,550	46,550	46,550	46,550	46,550
2007	39,691	48,465	35,715	36,236	43,804	44,953	44,298	45,215	45,226	45,935	46,025	46,025	46,025	45,996	45,996	45,868	45,868	45,868
2008		22,027	32,800	41,626	47,824	49,678	50,189	49,954	49,894	50,263	50,332	50,332	50,332	50,332	50,284	50,676	50,704	50,704
2009		29,832	40,318	44,235	47,746	49,356	50,295	50,245	50,643	50,455	50,643	50,278	50,650	50,215	50,215	50,656	50,656	50,656
2010	14,609	28,810	36,393	43,884	45,718	49,171	50,600	50,542	50,860	52,027	52,340	51,840	52,161	52,161	51,873	52,007	52,007	
2011		27,459	34,478	40,233	47,503	47,328	48,458	49,359	49,359	49,359	49,359	49,359	49,359	48,868	49,377	49,636		
2012		14,442	39,008	48,906	48,341	48,111	50,238	51,674	51,189	51,633	51,633	51,633	51,633	51,633	51,633			
2013		26,132	36,522	46,381	53,105	51,559	50,806	52,961	53,425	52,552	54,572	57,109	57,109	57,109				
2014	13,630	38,906	40,110	47,543	53,073	52,011	53,728	54,423	54,204	54,458	53,978	54,715	54,119					
2015		33,495	46,293	49,424	52,335	57,353	58,059	58,452	58,463	59,603	59,734	59,345						
2016		19,009	35,642	45,810	48,307	49,478	51,851	52,990	53,487	53,487	53,487							
2017		32,558	36,494	48,099	51,534	51,526	54,436	55,667	55,667	55,667								
2018		23,514	38,872	45,544	49,066	52,649	54,967	54,967	53,521									
2019		32,042	38,178	46,812	51,590	51,261	52,360	53,436										
2020		42,483	38,706	47,121	54,771	55,893	58,388											
2021		20,862	34,530	41,716	45,737	45,786												
2022		64,363	36,637	51,317	53,855													
2023			35,903	54,234														
2024		20,536	44,528															
2025																		
2026																		

Reported Claim Severity

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993												55,695	55,695	33,613	55,695	55,695	55,695	55,695
1994																		
1995										31,534	31,223	31,187	31,139	31,116	31,094	31,134	31,174	31,110
1996									35,291	34,963	32,810	32,562	33,060	32,775	32,536	31,992	31,815	32,087
1997								34,814	33,834	33,469	33,935	32,503	32,354	33,565	33,284	32,561	34,389	31,923
1998							36,376	36,472	35,636	35,466	35,449	35,557	35,353	36,390	36,350	38,341	34,011	35,569
1999						33,789	34,248	32,590	33,350	32,721	32,591	32,514	32,509	32,495	32,880	31,057	31,310	31,537
2000					39,989	39,266	40,925	39,461	38,907	37,893	36,921	36,986	36,546	38,150	34,810	35,486	34,810	34,810
2001				44,821	43,795	45,126	45,700	46,525	45,587	42,004	41,418	41,431	43,539	38,868	40,125	40,309	40,295	39,260
2002			41,207	42,352	41,834	42,081	40,388	41,340	41,025	41,450	41,483	42,654	38,958	40,452	39,434	39,334	39,501	39,477
2003		39,167	39,159	45,086	43,003	42,690	41,719	46,530	39,160	38,409	44,218	43,057	44,904	43,060	42,971	41,608	41,854	41,373
2004	33,344	36,058	42,707	42,916	51,916	49,059	42,178	42,289	42,989	43,369	41,257	41,257	44,682	41,257	41,257	41,257	41,257	41,326
2005	20,774	31,289	41,412	46,636	46,672	47,111	47,093	45,821	46,517	44,341	52,129	51,060	54,455	46,428	49,628	50,287	46,850	51,618
2006		63,056	54,612	53,030	51,924	53,141	60,997	54,680	47,520	50,394	52,311	51,388	50,762	50,855	51,452	50,760	63,258	53,801
2007	39,691	62,552	53,033	42,332	48,166	52,251	63,100	50,617	57,927	61,555	62,850	51,284	52,060	50,126	49,034	49,209	48,792	46,573
2008		39,903	40,892	52,231	55,129	61,814	56,924	61,597	68,604	60,181	53,080	52,050	51,615	53,498	53,957	53,957	53,957	53,365
2009		46,980	55,472	54,448	75,176	61,930	63,978	60,443	64,364	55,111	52,316	51,030	51,678	53,871	51,559	51,589	51,560	51,560
2010	29,489	41,953	51,516	57,294	57,731	69,460	63,332	69,354	59,513	57,378	55,121	61,806	56,405	53,247	56,982	56,934	64,488	
2011		51,335	68,022	58,716	61,595	81,652	79,369	56,745	55,160	52,335	55,959	56,612	56,794	55,376	60,555	49,743		
2012		26,464	49,263	60,617	62,475	63,831	56,882	57,735	56,182	59,148	53,601	53,621	53,438	52,582	51,658			
2013		67,004	115,174	91,018	91,740	68,131	67,491	63,942	100,198	71,655	90,413	85,818	93,269	91,331				
2014	20,521	84,597	66,385	70,973	66,114	63,216	70,372	153,571	125,802	89,966	91,444	67,322	67,577					
2015		64,065	59,302	62,424	69,099	73,365	97,356	100,280	108,550	100,082	66,847	76,110						
2016		56,476	53,485	63,389	75,582	118,167	117,667	114,327	100,241	78,511	64,435							
2017		76,355	78,691	76,156	94,778	108,155	108,800	83,868	83,424	81,714								
2018		73,900	88,914	83,067	106,812	128,494	120,904	122,072	97,632									
2019		62,069	61,314	64,292	91,810	110,555	98,212	106,599										
2020		68,588	65,387	65,097	78,539	77,449	97,221											
2021		61,353	73,818	63,232	54,339	50,016												
2022		97,804	103,706	98,087	92,632													
2023			384,077	219,649														
2024		298,603	156,191															
2025																		
2026																		

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Paid Claim Severity per Reported Claim

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993	33,613	33,613	33,613	33,613	33,613	33,613	33,613	33,613	33,613	33,613		33,613	33,613	33,613	33,613	33,613	
1994							38,132	57,954	57,954	57,954		57,954	57,954	57,954	57,954		
1995	31,075	31,316	31,316	31,316	31,316	31,316	31,316	31,316	31,316	31,316	31,316	31,316	31,316	31,316			
1996	31,817	31,817	31,817	31,817	31,817	31,561	31,561	31,561	31,561	31,561	31,561	31,561	31,561				
1997	31,396	31,396	31,396	31,396	31,396	31,396	31,739	31,739	31,739	31,739	31,739	31,739					
1998	33,409	33,506	33,506	33,506	33,322	33,530	33,613	33,613	33,613	33,613	33,613						
1999	31,530	31,530	31,530	31,530	31,530	31,530	31,530	31,530	31,530	31,530							
2000	34,810	34,810	34,810	34,810	34,810	34,810	34,810	34,810	34,810								
2001	36,564	36,564	36,564	36,564	36,564	36,564	36,564	36,564									
2002	39,172	39,172	39,172	39,172	39,172	39,172	39,172										
2003	38,020	38,020	38,020	37,615	38,128	38,403											
2004	41,257	41,257	41,257	41,257	41,257												
2005	43,294	43,294	43,294	43,294													
2006	46,550	46,550	46,550														
2007	45,868	45,868															
2008	50,704																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Reported Claim Severity

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993	55,695	55,695	34,915	33,613	33,613	33,613	33,613	33,613	33,613	33,613		33,613	33,613	33,613	33,613	33,613	
1994							38,132	57,954	57,954	57,954		57,954	57,954	57,954	57,954		
1995	31,818	31,316	31,548	31,548	31,587	31,587	31,548	31,548	31,548	31,666	31,666	31,666	31,666	31,666			
1996	31,817	32,052	32,052	32,052	32,271	32,258	32,147	31,744	31,744	31,744	31,744	31,744	31,744				
1997	33,312	33,086	32,861	34,416	32,090	31,734	32,935	31,739	31,739	31,739	31,739	34,137					
1998	34,768	34,123	33,897	33,666	33,322	33,544	33,627	33,613	33,613	33,613	33,613						
1999	31,537	32,208	32,208	32,208	33,328	31,545	31,545	31,545	31,545	31,545							
2000	34,810	34,810	34,810	34,846	35,240	35,240	34,810	34,810	34,810								
2001	38,877	36,830	37,720	36,673	36,646	36,719	39,156	38,828									
2002	39,924	41,868	40,026	42,786	42,798	44,151	39,220										
2003	46,654	42,500	39,726	40,091	41,518	45,606											
2004	42,166	42,869	41,960	41,257	41,257												
2005	56,526	52,555	44,465	43,294													
2006	53,509	51,649	55,702														
2007	46,183	45,889															
2008	50,704																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
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2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999				2.036%	2.210%	2.334%	2.359%	2.383%	2.408%	2.408%	2.408%	2.408%	2.408%	2.408%	2.408%	2.433%	2.433%	2.433%
2000			1.432%	1.894%	2.356%	2.495%	2.472%	2.495%	2.518%	2.541%	2.541%	2.564%	2.564%	2.564%	2.564%	2.564%	2.564%	2.564%
2001		0.340%	1.127%	1.893%	2.190%	2.318%	2.403%	2.445%	2.467%	2.509%	2.530%	2.530%	2.530%	2.530%	2.530%	2.530%	2.552%	2.573%
2002	0.000%	0.532%	1.241%	1.615%	1.910%	1.969%	1.969%	2.009%	2.009%	2.029%	2.029%	2.029%	2.029%	2.048%	2.048%	2.048%	2.068%	2.068%
2003	0.038%	0.453%	1.114%	1.492%	1.586%	1.605%	1.643%	1.662%	1.662%	1.681%	1.699%	1.699%	1.718%	1.718%	1.737%	1.737%	1.756%	1.756%
2004	0.072%	0.488%	0.795%	1.066%	1.174%	1.192%	1.246%	1.246%	1.282%	1.282%	1.282%	1.282%	1.282%	1.282%	1.282%	1.282%	1.282%	1.282%
2005	0.016%	0.263%	0.608%	0.887%	0.986%	1.101%	1.101%	1.101%	1.101%	1.150%	1.150%	1.167%	1.183%	1.183%	1.200%	1.216%	1.216%	1.216%
2006	0.000%	0.202%	0.505%	0.808%	1.039%	1.111%	1.140%	1.155%	1.155%	1.169%	1.169%	1.169%	1.183%	1.183%	1.183%	1.183%	1.183%	1.183%
2007	0.013%	0.151%	0.491%	0.907%	1.020%	1.070%	1.159%	1.184%	1.234%	1.234%	1.234%	1.234%	1.234%	1.247%	1.247%	1.272%	1.272%	1.272%
2008	0.000%	0.204%	0.509%	0.837%	0.973%	1.041%	1.075%	1.086%	1.097%	1.097%	1.097%	1.097%	1.097%	1.097%	1.109%	1.109%	1.109%	1.109%
2009	0.000%	0.231%	0.670%	0.967%	1.121%	1.176%	1.187%	1.209%	1.220%	1.231%	1.231%	1.252%	1.252%	1.263%	1.263%	1.252%	1.252%	1.252%
2010	0.012%	0.163%	0.360%	0.465%	0.616%	0.651%	0.663%	0.674%	0.721%	0.721%	0.721%	0.732%	0.732%	0.732%	0.744%	0.744%	0.744%	
2011	0.000%	0.077%	0.219%	0.449%	0.570%	0.647%	0.680%	0.680%	0.680%	0.680%	0.680%	0.680%	0.680%	0.691%	0.691%	0.691%		
2012	0.000%	0.084%	0.345%	0.429%	0.555%	0.628%	0.639%	0.660%	0.670%	0.670%	0.670%	0.670%	0.670%	0.670%	0.670%			
2013	0.000%	0.072%	0.308%	0.514%	0.596%	0.668%	0.709%	0.709%	0.719%	0.740%	0.750%	0.750%	0.750%	0.750%				
2014	0.010%	0.089%	0.335%	0.473%	0.512%	0.591%	0.601%	0.601%	0.611%	0.611%	0.631%	0.631%	0.640%					
2015	0.000%	0.085%	0.285%	0.408%	0.475%	0.503%	0.513%	0.532%	0.541%	0.551%	0.551%	0.560%						
2016	0.000%	0.070%	0.209%	0.349%	0.468%	0.538%	0.568%	0.578%	0.578%	0.578%	0.578%							
2017	0.000%	0.082%	0.246%	0.358%	0.430%	0.481%	0.491%	0.491%	0.491%	0.491%								
2018	0.000%	0.118%	0.245%	0.392%	0.441%	0.471%	0.471%	0.471%	0.490%									
2019	0.000%	0.069%	0.218%	0.317%	0.366%	0.396%	0.416%	0.416%										
2020	0.000%	0.066%	0.141%	0.254%	0.292%	0.329%	0.339%											
2021	0.000%	0.030%	0.109%	0.158%	0.208%	0.237%												
2022	0.000%	0.009%	0.109%	0.145%	0.163%													
2023	0.000%	0.000%	0.059%	0.118%														
2024	0.000%	0.031%	0.079%															
2025	0.000%	0.000%																
2026	0.000%																	

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993																	
1994																	
1995																	
1996																	
1997																	
1998																	
1999	2.433%	2.433%	2.433%	2.433%	2.433%	2.433%	2.433%	2.433%	2.433%	2.433%							
2000	2.564%	2.564%	2.564%	2.564%	2.564%	2.564%	2.564%	2.564%	2.564%								
2001	2.573%	2.573%	2.573%	2.573%	2.573%	2.573%	2.573%	2.573%									
2002	2.068%	2.068%	2.068%	2.068%	2.068%	2.068%	2.068%										
2003	1.756%	1.756%	1.756%	1.775%	1.775%	1.775%											
2004	1.282%	1.282%	1.282%	1.282%	1.282%												
2005	1.216%	1.216%	1.216%	1.216%													
2006	1.183%	1.183%	1.183%														
2007	1.272%	1.272%															
2008	1.109%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
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2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Cumulative Paid Losses as a Percent of Reported Losses

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993												60.4%	60.4%	100.0%	60.4%	60.4%	60.4%	60.4%
1994																		
1995										98.4%	99.0%	99.4%	99.7%	99.9%	99.9%	99.8%	99.7%	99.9%
1996									90.7%	91.3%	97.4%	98.1%	96.6%	97.5%	98.2%	99.9%	99.7%	99.2%
1997								89.4%	92.1%	93.5%	93.0%	97.1%	97.5%	94.0%	94.8%	96.4%	91.3%	98.4%
1998							89.3%	90.6%	93.0%	93.5%	93.6%	93.4%	93.0%	90.8%	91.2%	86.5%	97.2%	93.1%
1999						88.3%	89.4%	94.8%	92.3%	94.9%	95.9%	96.1%	96.1%	96.2%	95.0%	100.0%	100.0%	100.0%
2000					76.3%	82.1%	83.4%	86.9%	88.7%	90.9%	93.7%	94.1%	95.3%	91.2%	100.0%	98.1%	100.0%	100.0%
2001				64.1%	75.1%	78.0%	78.4%	77.5%	79.4%	85.9%	87.4%	88.3%	84.1%	94.2%	91.3%	90.8%	90.5%	92.8%
2002			66.2%	76.6%	83.4%	89.9%	95.4%	92.8%	93.9%	93.0%	93.7%	91.1%	99.7%	96.2%	99.7%	100.0%	99.2%	99.2%
2003		55.2%	70.0%	74.1%	85.5%	88.8%	90.8%	82.0%	97.5%	99.4%	85.6%	88.6%	84.4%	88.4%	88.3%	91.9%	90.8%	91.9%
2004	46.1%	75.2%	80.3%	82.9%	74.5%	82.5%	94.8%	97.6%	95.8%	95.1%	100.0%	100.0%	92.3%	100.0%	100.0%	100.0%	100.0%	99.8%
2005	50.0%	63.2%	80.7%	81.6%	89.7%	88.6%	93.5%	96.6%	95.1%	97.6%	84.0%	85.3%	79.4%	93.4%	87.0%	85.3%	92.2%	83.9%
2006		27.4%	62.6%	74.5%	79.4%	84.7%	74.7%	84.3%	97.8%	91.7%	89.1%	90.7%	91.7%	91.5%	90.5%	91.7%	73.6%	86.5%
2007	100.0%	77.5%	67.3%	85.6%	90.9%	86.0%	70.2%	89.3%	78.1%	74.6%	73.2%	89.7%	88.4%	91.8%	93.8%	93.2%	94.0%	98.5%
2008		55.2%	80.2%	79.7%	86.7%	80.4%	88.2%	81.1%	72.7%	83.5%	94.8%	96.7%	97.5%	94.1%	93.2%	93.9%	94.0%	95.0%
2009		63.5%	72.7%	81.2%	63.5%	79.7%	78.6%	83.1%	78.7%	91.6%	96.8%	98.5%	98.0%	93.2%	97.4%	98.2%	98.2%	98.2%
2010	49.5%	68.7%	70.6%	76.6%	79.2%	70.8%	79.9%	72.9%	85.5%	90.7%	95.0%	83.9%	92.5%	98.0%	91.0%	91.3%	80.6%	
2011		53.5%	50.7%	68.5%	77.1%	58.0%	61.1%	87.0%	89.5%	94.3%	88.2%	87.2%	86.9%	88.2%	81.5%	99.8%		
2012		54.6%	79.2%	80.7%	77.4%	75.4%	88.3%	89.5%	91.1%	87.3%	96.3%	96.3%	96.6%	98.2%	100.0%			
2013		39.0%	31.7%	51.0%	57.9%	75.7%	75.3%	82.8%	53.3%	73.3%	60.4%	66.5%	61.2%	62.5%				
2014	66.4%	46.0%	60.4%	67.0%	80.3%	82.3%	76.3%	35.4%	43.1%	60.5%	59.0%	81.3%	80.1%					
2015		52.3%	78.1%	79.2%	75.7%	78.2%	59.6%	58.3%	53.9%	59.6%	89.4%	78.0%						
2016		33.7%	66.6%	72.3%	63.9%	41.9%	44.1%	46.3%	53.4%	68.1%	83.0%							
2017		42.6%	46.4%	63.2%	54.4%	47.6%	50.0%	66.4%	66.7%	68.1%								
2018		31.8%	43.7%	54.8%	45.9%	41.0%	45.5%	45.0%	54.8%									
2019		51.6%	62.3%	72.8%	56.2%	46.4%	53.3%	50.1%										
2020		61.9%	59.2%	72.4%	69.7%	72.2%	60.1%											
2021		34.0%	46.8%	66.0%	84.2%	91.5%												
2022		65.8%	35.3%	52.3%	58.1%													
2023			9.3%	24.7%														
2024		6.9%	28.5%															
2025																		
2026																		

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993												0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
1994																		
1995										91.5%	92.3%	95.4%	95.4%	96.9%	97.7%	96.2%	96.2%	96.2%
1996									84.6%	90.2%	93.5%	94.6%	94.6%	96.7%	96.7%	97.8%	96.8%	92.5%
1997								78.9%	85.4%	86.7%	89.9%	88.9%	89.9%	92.9%	90.9%	95.0%	89.0%	99.0%
1998							70.0%	78.0%	81.0%	84.0%	84.0%	85.0%	84.2%	85.1%	85.1%	80.2%	98.0%	97.1%
1999						71.3%	86.3%	87.5%	88.7%	89.7%	92.8%	93.8%	94.8%	93.8%	91.8%	100.0%	98.0%	98.0%
2000					54.9%	67.6%	72.0%	78.7%	76.1%	80.0%	81.8%	86.5%	85.6%	82.9%	100.0%	99.1%	100.0%	100.0%
2001				38.2%	49.5%	66.1%	71.7%	75.7%	79.3%	78.0%	79.0%	79.8%	78.2%	99.2%	97.5%	96.6%	96.7%	96.7%
2002			22.2%	40.2%	50.5%	63.0%	76.0%	77.5%	77.5%	79.6%	81.6%	82.5%	99.0%	97.1%	98.1%	99.0%	97.1%	98.1%
2003		8.3%	28.8%	44.3%	72.6%	77.6%	80.5%	81.8%	85.2%	88.8%	77.8%	98.9%	93.4%	95.6%	94.6%	95.7%	91.4%	93.5%
2004	25.0%	37.0%	56.8%	64.4%	80.0%	86.4%	89.9%	89.9%	90.1%	85.9%	100.0%	100.0%	97.2%	100.0%	100.0%	100.0%	100.0%	95.8%
2005	0.0%	18.8%	43.2%	53.7%	75.0%	74.6%	79.1%	83.6%	83.6%	97.1%	94.3%	94.4%	94.4%	93.1%	90.4%	87.8%	90.5%	95.9%
2006		14.3%	37.1%	53.6%	56.9%	74.0%	81.0%	86.3%	97.5%	92.6%	93.8%	95.1%	96.3%	93.9%	95.1%	91.5%	95.1%	96.3%
2007	100.0%	50.0%	43.6%	66.7%	76.5%	81.2%	82.6%	91.5%	86.7%	88.8%	91.8%	93.9%	93.9%	96.0%	98.0%	96.0%	94.1%	96.0%
2008		33.3%	60.0%	73.0%	79.1%	79.3%	93.7%	92.7%	89.7%	92.8%	94.8%	95.9%	96.9%	95.9%	96.9%	96.9%	96.9%	98.0%
2009		52.4%	55.7%	65.9%	63.7%	85.0%	83.3%	88.2%	87.4%	91.1%	92.9%	93.9%	93.0%	95.7%	97.4%	98.2%	99.1%	99.1%
2010	0.0%	42.9%	45.2%	57.5%	77.4%	75.0%	84.2%	81.0%	85.5%	87.1%	91.9%	84.1%	95.2%	96.8%	95.3%	95.3%	95.3%	
2011		28.6%	15.0%	73.2%	73.1%	81.4%	82.3%	88.7%	90.3%	93.5%	87.1%	98.4%	96.8%	96.8%	96.8%	98.4%		
2012		12.5%	57.6%	56.1%	73.6%	66.7%	80.3%	82.5%	87.5%	79.7%	95.3%	95.3%	92.2%	93.8%	96.9%			
2013		28.6%	23.3%	38.0%	43.1%	75.4%	72.5%	75.4%	72.9%	90.3%	89.0%	91.8%	93.2%	94.5%				
2014	0.0%	33.3%	32.4%	39.6%	69.2%	68.3%	77.0%	73.8%	87.1%	93.5%	90.6%	93.8%	93.8%					
2015		33.3%	36.7%	65.1%	68.0%	69.8%	68.5%	85.7%	84.2%	89.7%	94.8%	94.9%						
2016		28.6%	47.6%	48.6%	59.6%	55.6%	73.7%	74.1%	79.3%	87.9%	89.7%							
2017		0.0%	16.7%	48.6%	47.6%	70.2%	77.1%	81.3%	87.5%	87.5%								
2018		25.0%	36.0%	30.0%	64.4%	62.5%	70.8%	81.3%	86.0%									
2019		14.3%	9.1%	43.8%	48.6%	62.5%	71.4%	73.8%										
2020		42.9%	46.7%	33.3%	45.2%	71.4%	72.2%											
2021		0.0%	18.2%	50.0%	66.7%	87.5%												
2022		0.0%	25.0%	43.8%	61.1%													
2023			14.3%	21.4%														
2024		0.0%	10.0%															
2025																		
2026																		

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Cumulative Paid Losses as a Percent of Reported Losses

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993	60.4%	60.4%	96.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1994							100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
1995	97.7%	100.0%	99.3%	99.3%	99.1%	99.1%	99.3%	99.3%	99.3%	98.9%	98.9%	98.9%	98.9%	98.9%			
1996	100.0%	99.3%	99.3%	99.3%	98.6%	97.8%	98.2%	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%				
1997	94.2%	94.9%	95.5%	91.2%	97.8%	98.9%	96.4%	100.0%	100.0%	100.0%	100.0%	93.0%					
1998	96.1%	98.2%	98.8%	99.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						
1999	100.0%	97.9%	97.9%	97.9%	94.6%	100.0%	100.0%	100.0%	100.0%	100.0%							
2000	100.0%	100.0%	100.0%	99.9%	98.8%	98.8%	100.0%	100.0%	100.0%								
2001	94.1%	99.3%	96.9%	99.7%	99.8%	99.6%	93.4%	94.2%									
2002	98.1%	93.6%	97.9%	91.6%	91.5%	88.7%	99.9%										
2003	81.5%	89.5%	95.7%	93.8%	91.8%	84.2%											
2004	97.8%	96.2%	98.3%	100.0%	100.0%												
2005	76.6%	82.4%	97.4%	100.0%													
2006	87.0%	90.1%	83.6%														
2007	99.3%	100.0%															
2008	100.0%																
2009																	
2010																	
2011																	
2012																	
2013																	
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2025																	
2026																	

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	
1994							100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%		
1995	92.3%	100.0%	98.4%	98.4%	98.4%	98.4%	99.2%	99.2%	99.2%	99.2%	99.2%	99.2%	99.2%	99.2%			
1996	100.0%	98.9%	97.8%	98.9%	98.9%	97.9%	97.9%	98.9%	98.9%	98.9%	98.9%	98.9%	98.9%				
1997	97.0%	97.0%	98.0%	98.0%	98.0%	98.0%	97.0%	100.0%	100.0%	100.0%	100.0%	99.0%					
1998	98.1%	99.0%	99.0%	99.0%	100.0%	99.0%	99.0%	100.0%	100.0%	100.0%	100.0%						
1999	99.0%	98.0%	98.0%	98.0%	96.9%	99.0%	99.0%	99.0%	99.0%	99.0%							
2000	100.0%	100.0%	100.0%	99.1%	99.1%	99.1%	100.0%	100.0%	100.0%								
2001	97.5%	99.2%	95.9%	99.2%	99.2%	98.3%	99.2%	99.2%									
2002	97.1%	95.2%	99.0%	99.0%	99.0%	98.1%	99.0%										
2003	90.3%	95.7%	97.8%	96.8%	96.8%	96.8%											
2004	98.6%	97.2%	98.6%	100.0%	100.0%												
2005	95.9%	97.3%	98.6%	100.0%													
2006	96.3%	97.6%	98.8%														
2007	98.0%	99.0%															
2008	100.0%																
2009																	
2010																	
2011																	
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2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
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IBNR as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993												-65.7%	-65.7%	0.0%	-65.7%	-65.7%	-65.7%	-65.7%
1994											100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1995										0.4%	0.6%	0.7%	0.9%	1.0%	1.0%	0.9%	0.8%	1.0%
1996									-7.6%	-7.8%	-1.2%	-0.4%	-1.9%	-1.1%	-0.3%	1.4%	0.8%	0.0%
1997								4.1%	5.8%	4.9%	2.6%	6.7%	7.1%	3.6%	4.4%	5.6%	0.3%	7.4%
1998							-4.1%	-4.3%	-1.9%	-1.5%	-1.4%	-1.7%	-2.1%	-5.1%	-5.0%	-10.8%	0.8%	-4.8%
1999						-2.7%	-5.2%	-1.2%	-4.6%	-2.7%	-2.3%	-2.0%	-2.0%	-2.0%	-3.2%	1.5%	0.7%	0.0%
2000					-5.6%	-9.8%	-13.3%	-10.3%	-9.8%	-7.9%	-5.1%	-6.2%	-5.0%	-9.6%	0.0%	-1.9%	0.0%	0.0%
2001				15.1%	4.0%	-4.7%	-9.9%	-13.9%	-12.6%	-5.5%	-4.9%	-4.9%	-10.3%	1.6%	-1.6%	-2.1%	-2.9%	-1.1%
2002			37.0%	15.7%	1.5%	-2.2%	1.9%	-2.4%	-1.6%	-3.7%	-3.8%	-6.7%	2.6%	-2.2%	0.4%	0.7%	-0.7%	-0.7%
2003		78.1%	46.1%	16.9%	15.7%	15.4%	15.3%	4.5%	19.6%	20.3%	7.2%	9.6%	4.7%	8.6%	7.8%	10.7%	9.2%	10.2%
2004	95.4%	66.8%	35.8%	13.6%	-15.2%	-10.5%	0.6%	0.4%	-4.2%	-5.1%	0.0%	0.0%	-8.3%	0.0%	0.0%	0.0%	0.0%	-0.2%
2005	99.4%	84.4%	52.2%	21.4%	12.6%	1.5%	1.5%	4.2%	2.7%	3.1%	-13.9%	-13.2%	-22.4%	-4.3%	-13.1%	-16.2%	-8.2%	-19.2%
2006	100.0%	80.7%	58.2%	35.0%	18.2%	10.4%	-5.5%	4.2%	16.8%	10.6%	7.2%	8.9%	8.9%	8.7%	7.6%	8.9%	-13.6%	3.4%
2007	99.1%	83.8%	55.4%	34.2%	15.8%	4.2%	-25.3%	-2.7%	-22.5%	-30.2%	-32.9%	-8.4%	-10.1%	-7.1%	-4.7%	-7.2%	-6.3%	-1.5%
2008	100.0%	85.5%	63.0%	22.2%	4.6%	-14.4%	-8.8%	-19.0%	-33.9%	-17.5%	-3.6%	-1.6%	-0.8%	-4.4%	-6.4%	-6.4%	-6.4%	-5.2%
2009	100.0%	83.4%	43.0%	19.3%	-29.1%	-11.5%	-16.3%	-11.9%	-20.3%	-3.9%	1.4%	2.1%	0.8%	-4.3%	0.2%	1.0%	1.1%	1.1%
2010	99.3%	85.7%	61.2%	44.3%	25.6%	5.4%	12.2%	2.2%	10.3%	13.5%	16.9%	5.4%	13.6%	18.5%	11.4%	11.4%	-0.3%	
2011	100.0%	88.6%	57.0%	23.9%	-1.3%	-52.3%	-55.6%	-11.3%	-8.2%	-2.6%	-9.7%	-11.0%	-11.4%	-10.3%	-20.6%	0.9%		
2012	100.0%	93.6%	50.8%	24.8%	-0.1%	-15.8%	-4.9%	-10.0%	-8.8%	-14.5%	-3.8%	-3.8%	-3.4%	-1.8%	0.0%			
2013	100.0%	91.4%	36.7%	16.6%	2.5%	18.9%	14.7%	19.2%	-28.5%	5.5%	-20.9%	-14.8%	-24.7%	-22.1%				
2014	99.4%	78.8%	37.0%	4.9%	4.1%	-5.8%	-19.8%	-161.4%	-117.6%	-55.6%	-63.3%	-20.2%	-22.6%					
2015	100.0%	83.8%	50.1%	24.8%	3.1%	-9.0%	-47.4%	-57.4%	-73.5%	-62.7%	-8.7%	-25.9%						
2016	100.0%	87.6%	64.9%	30.6%	-11.1%	-99.5%	-109.7%	-107.3%	-81.8%	-42.4%	-16.8%							
2017	100.0%	78.2%	32.5%	4.8%	-42.2%	-81.6%	-86.5%	-43.8%	-43.0%	-40.1%								
2018	100.0%	68.6%	21.3%	-17.6%	-70.1%	-118.3%	-105.4%	-107.4%	-72.8%									
2019	100.0%	81.9%	43.8%	14.3%	-41.5%	-84.2%	-71.8%	-86.5%										
2020	100.0%	79.1%	57.4%	23.6%	-5.8%	-17.8%	-52.1%											
2021	100.0%	86.7%	41.4%	27.0%	17.7%	13.4%												
2022	100.0%	93.1%	12.5%	-10.3%	-17.2%													
2023	100.0%	100.0%	-69.6%	-94.0%														
2024	100.0%	28.2%	6.1%															
2025	100.0%	100.0%																
2026	100.0%																	

Unpaid Loss as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993										88.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1995								3.4%	2.5%	2.0%	1.6%	1.3%	1.2%	1.1%	1.1%	1.1%	1.1%	1.1%
1996							6.4%	2.5%	2.3%	1.6%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.1%	0.8%
1997						19.7%	17.2%	14.2%	13.2%	11.1%	9.4%	9.4%	9.4%	9.4%	9.4%	8.9%	8.9%	8.9%
1998					18.4%	11.1%	7.1%	5.4%	5.2%	5.1%	5.1%	5.0%	5.0%	4.5%	4.2%	4.2%	3.5%	2.5%
1999				33.0%	20.4%	9.2%	5.9%	4.0%	3.5%	2.6%	2.0%	2.0%	2.0%	2.0%	2.0%	1.5%	0.8%	0.0%
2000			60.5%	34.8%	19.5%	9.9%	5.5%	4.1%	2.6%	1.9%	1.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001		96.3%	73.9%	45.5%	27.9%	18.4%	13.9%	11.7%	10.6%	9.4%	8.3%	7.4%	7.3%	7.3%	7.3%	7.3%	6.8%	6.1%
2002	100.0%	89.6%	58.3%	35.4%	17.8%	8.1%	6.5%	5.0%	4.6%	3.6%	2.8%	2.8%	2.8%	1.7%	0.7%	0.7%	0.1%	0.1%
2003	99.1%	87.9%	62.3%	38.4%	27.9%	24.8%	23.2%	21.6%	21.6%	20.7%	20.6%	19.9%	19.5%	19.2%	18.6%	17.9%	17.5%	17.5%
2004	97.9%	75.0%	48.5%	28.3%	14.1%	8.9%	5.8%	2.8%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	99.7%	90.1%	61.4%	35.8%	21.6%	12.7%	7.9%	7.4%	7.4%	5.4%	4.4%	3.5%	2.8%	2.5%	1.6%	1.0%	0.3%	0.0%
2006	100.0%	94.7%	73.8%	51.6%	35.0%	24.1%	21.1%	19.3%	18.6%	18.1%	17.4%	17.3%	16.4%	16.4%	16.4%	16.4%	16.4%	16.4%
2007	99.1%	87.5%	69.9%	43.7%	23.4%	17.6%	12.1%	8.3%	4.4%	2.9%	2.7%	2.7%	2.7%	1.8%	1.8%	0.0%	0.0%	0.0%
2008	100.0%	92.0%	70.3%	38.0%	17.2%	8.0%	4.0%	3.5%	2.6%	1.9%	1.7%	1.7%	1.7%	1.7%	0.8%	0.1%	0.0%	0.0%
2009	100.0%	89.5%	58.6%	34.5%	18.0%	11.1%	8.6%	7.0%	5.4%	4.9%	4.5%	3.5%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%
2010	99.6%	90.2%	72.6%	57.3%	41.1%	33.1%	29.9%	28.7%	23.3%	21.6%	21.1%	20.6%	20.1%	20.1%	19.3%	19.1%	19.1%	
2011	100.0%	93.9%	78.2%	47.8%	21.9%	11.7%	5.0%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	2.6%	1.6%	1.1%		
2012	100.0%	96.5%	61.1%	39.4%	22.5%	12.7%	7.3%	1.5%	0.9%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%			
2013	100.0%	96.6%	79.9%	57.5%	43.6%	38.6%	35.8%	33.1%	31.5%	30.7%	27.0%	23.6%	23.6%	23.6%				
2014	99.6%	90.2%	61.9%	36.3%	23.0%	12.9%	8.6%	7.4%	6.2%	5.8%	3.6%	2.3%	1.8%					
2015	100.0%	91.5%	61.1%	40.4%	26.6%	14.8%	12.1%	8.2%	6.6%	3.1%	2.9%	1.8%						
2016	100.0%	95.8%	76.6%	49.9%	29.0%	16.5%	7.6%	3.9%	3.0%	3.0%	3.0%							
2017	100.0%	90.7%	68.7%	39.9%	22.7%	13.5%	6.7%	4.6%	4.6%	4.6%								
2018	100.0%	90.0%	65.6%	35.5%	21.8%	10.5%	6.6%	6.6%	5.3%									
2019	100.0%	90.7%	65.0%	37.6%	20.5%	14.6%	8.4%	6.5%										
2020	100.0%	87.1%	74.8%	44.7%	26.2%	15.0%	8.7%											
2021	100.0%	95.5%	72.6%	51.9%	30.7%	20.7%												
2022	100.0%	95.5%	69.1%	42.3%	31.9%													
2023	100.0%	100.0%	84.1%	52.1%														
2024	100.0%	95.1%	73.2%															
2025	100.0%	100.0%																
2026	100.0%																	

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IBNR as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development															
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993	-65.7%	-65.7%	-3.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1994	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	34.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
1995	-1.3%	1.1%	0.4%	0.4%	0.3%	0.3%	0.4%	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%			
1996	0.8%	0.1%	0.1%	0.1%	-0.6%	-1.6%	-1.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%				
1997	3.4%	4.0%	4.7%	0.2%	6.9%	8.0%	3.5%	7.0%	7.0%	7.0%	7.0%	0.0%					
1998	-2.4%	-0.5%	0.1%	0.8%	0.9%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%						
1999	0.0%	-2.1%	-2.1%	-2.1%	-5.7%	0.0%	0.0%	0.0%	0.0%	0.0%							
2000	0.0%	0.0%	0.0%	-0.1%	-1.2%	-1.2%	0.0%	0.0%	0.0%								
2001	-0.1%	5.1%	2.9%	5.6%	5.6%	5.4%	-0.8%	0.0%									
2002	-1.8%	-6.8%	-2.1%	-9.1%	-9.1%	-12.6%	0.0%										
2003	-1.2%	7.8%	13.8%	12.1%	9.0%	0.0%											
2004	-2.2%	-3.9%	-1.7%	0.0%	0.0%												
2005	-30.6%	-21.4%	-2.7%	0.0%													
2006	3.9%	7.3%	0.0%														
2007	-0.6%	0.0%															
2008	0.0%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
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2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Unpaid Loss as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development															
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1994	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	34.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
1995	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%			
1996	0.8%	0.8%	0.8%	0.8%	0.8%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%				
1997	8.9%	8.9%	8.9%	8.9%	8.9%	8.9%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%					
1998	1.6%	1.3%	1.3%	1.3%	0.9%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%						
1999	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%							
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%								
2001	5.8%	5.8%	5.8%	5.8%	5.8%	5.8%	5.8%	5.8%									
2002	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%										
2003	17.5%	17.5%	17.5%	17.5%	16.4%	15.8%											
2004	0.0%	0.0%	0.0%	0.0%	0.0%												
2005	0.0%	0.0%	0.0%	0.0%													
2006	16.4%	16.4%	16.4%														
2007	0.0%	0.0%															
2008	0.0%																
2009																	
2010																	
2011																	
2012																	
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Comparison to Prior Analysis

Injury Year Ending 6/30	Analysis as of 06/30/2025 (1) Paid Loss	(2) Case Reserves Loss	(3) Required Loss IBNR	(4) Required Unpaid Loss	(5) Retrospective Unpaid Loss	(6) Selected Ultimate Loss	Analysis as of 06/30/2026 (7) Paid Loss	(8) Case Reserves Loss	(9) Required Loss IBNR	(10) Required Unpaid Loss	(11) Selected Ultimate Loss
Prior to 1992	$101,997	$0	$0	$0	$0	$101,997	$101,997	$0	$0	$0	$101,997
1992	0	0	0	0	0	0	0	0	0	0	0
1993	33,613	0	0	0	0	33,613	33,613	0	0	0	33,613
1994	57,954	0	0	0	0	57,954	57,954	0	0	0	57,954
1995	4,039,701	45,201	0	45,201	45,201	4,084,902	4,039,701	45,201	0	45,201	4,084,902
1996	2,966,717	17,250	0	17,250	17,250	2,983,967	2,966,717	17,250	0	17,250	2,983,967
1997	3,205,643	0	0	0	242,193	3,205,643	3,205,643	242,193	0	242,193	3,447,836
1998	3,495,756	0	0	0	0	3,495,756	3,495,756	0	0	0	3,495,756
1999	3,089,958	1,496	0	1,496	1,496	3,091,454	3,089,958	1,496	0	1,496	3,091,454
2000	3,863,948	0	0	0	0	3,863,948	3,863,948	0	0	0	3,863,948
2001	4,424,291	313,578	0	313,578	273,882	4,737,868	4,424,291	273,882	0	273,882	4,698,173
2002	4,113,096	522,713	0	522,713	5,000	4,635,810	4,113,096	5,000	0	5,000	4,118,096
2003	3,584,019	318,675	0	318,675	702,967	3,902,695	3,609,871	677,116	0	677,116	4,286,986
2004	2,929,215	0	0	0	0	2,929,215	2,929,215	0	0	0	2,929,215
2005	3,203,766	86,611	0	86,611	0	3,290,377	3,203,766	0	0	0	3,203,766
2006	3,817,081	418,114	0	418,114	750,461	4,235,195	3,817,081	750,461	0	750,461	4,567,542
2007	4,632,679	31,790	0	31,790	2,123	4,664,469	4,632,679	2,123	0	2,123	4,634,802
2008	4,968,951	260,808	70,177	330,985	0	5,299,935	4,968,951	0	0	0	4,968,951
2009	5,774,770	103,031	(11,688)	91,343	165,656	5,866,113	5,774,770	103,031	62,624	165,656	5,940,425
2010	3,328,443	315,349	30,717	346,066	785,408	3,674,509	3,328,443	798,786	(13,378)	785,408	4,113,852
2011	3,110,755	704,202	(314,195)	390,007	51,382	3,500,762	3,127,058	6,779	28,300	35,079	3,162,137
2012	3,304,516	60,707	39,965	100,672	1,786	3,405,188	3,304,516	1,609	177	1,786	3,306,302
2013	4,168,957	2,639,656	(1,228,721)	1,410,935	1,289,931	5,579,892	4,168,957	2,498,196	(1,208,265)	1,289,931	5,458,888
2014	3,501,785	806,810	(731,398)	75,412	82,172	3,577,197	3,517,739	874,755	(808,537)	66,218	3,583,957
2015	3,464,600	412,499	(296,640)	115,859	102,561	3,580,459	3,501,343	989,150	(923,332)	65,818	3,567,161
2016	3,102,244	1,451,398	(1,302,762)	148,637	96,566	3,250,881	3,102,244	634,975	(538,410)	96,566	3,198,810
2017	2,672,008	1,332,342	(1,166,836)	165,506	127,466	2,837,514	2,672,008	1,250,287	(1,122,820)	127,466	2,799,475
2018	2,638,411	3,221,039	(3,030,816)	190,223	186,561	2,828,634	2,676,072	2,205,550	(2,056,650)	148,900	2,824,972
2019	2,199,125	1,925,772	(1,704,865)	220,907	201,805	2,420,032	2,244,328	2,232,835	(2,076,232)	156,602	2,400,930
2020	1,956,249	754,460	(425,114)	329,345	344,985	2,285,594	2,101,957	1,398,004	(1,198,727)	199,277	2,301,234
2021	960,479	180,642	292,691	473,334	426,075	1,433,813	1,098,875	101,515	186,164	287,679	1,386,554
2022	821,076	748,314	61,464	809,778	601,429	1,630,854	969,393	697,979	(244,868)	453,111	1,422,505
2023	251,319	2,437,217	(1,021,487)	1,415,731	1,334,117	1,667,050	759,283	2,315,800	(1,489,646)	826,154	1,585,437
2024	82,146	1,112,267	588,930	1,701,197	1,581,232	1,783,343	445,284	1,116,625	101,469	1,218,095	1,663,378
2025	0	0	1,677,941	1,677,941	1,546,974	1,677,941	0	0	1,546,974	1,546,974	1,546,974
2026	N/A	N/A	N/A	N/A	N/A	N/A	0	0	1,468,102	1,468,102	1,468,102
Total	$93,865,267	$20,221,940	($8,472,637)	$11,749,302	$10,966,679	$105,614,569	$95,346,505	$19,240,597	($8,287,054)	$10,953,543	$106,300,048

Injury Year Ending 6/30	Change In (12) Paid Loss	(13) Case Reserves Loss	(14) Required Loss IBNR	(15) Required Unpaid Loss	(16) Selected Ultimate Loss
Prior to 1992	$0	$0	$0	$0	$0
1992	0	0	0	0	0
1993	0	0	0	0	0
1994	0	0	0	0	0
1995	0	0	0	0	0
1996	0	0	0	0	0
1997	0	242,193	0	242,193	242,193
1998	0	0	0	0	0
1999	0	0	0	0	0
2000	0	0	0	0	0
2001	0	(39,695)	0	(39,695)	(39,695)
2002	0	(517,713)	0	(517,713)	(517,713)
2003	25,851	358,440	0	358,440	384,292
2004	0	0	0	0	0
2005	0	(86,611)	0	(86,611)	(86,611)
2006	0	332,347	0	332,347	332,347
2007	0	(29,667)	0	(29,667)	(29,667)
2008	0	(260,808)	(70,177)	(330,985)	(330,985)
2009	0	0	74,313	74,313	74,313
2010	0	483,437	(44,094)	439,343	439,343
2011	16,303	(697,424)	342,496	(354,928)	(338,625)
2012	0	(59,098)	(39,788)	(98,886)	(98,886)
2013	0	(141,460)	20,456	(121,004)	(121,004)
2014	15,954	67,946	(77,139)	(9,194)	6,761
2015	36,743	576,651	(626,692)	(50,041)	(13,298)
2016	0	(816,423)	764,352	(52,071)	(52,071)
2017	0	(82,055)	44,016	(38,039)	(38,039)
2018	37,661	(1,015,489)	974,166	(41,323)	(3,663)
2019	45,203	307,062	(371,367)	(64,305)	(19,102)
2020	145,708	643,544	(773,613)	(130,068)	15,640
2021	138,396	(79,128)	(106,527)	(185,655)	(47,259)
2022	148,317	(50,335)	(306,332)	(356,667)	(208,349)
2023	507,964	(121,417)	(468,159)	(589,577)	(81,613)
2024	363,138	4,358	(487,461)	(483,102)	(119,965)
2025	0	0	(130,967)	(130,967)	(130,967)
2026	N/A	N/A	N/A	N/A	N/A
Total	$1,481,238	($981,343)	($1,282,518)	($2,263,861)	($782,623)

Column Notes

(1) From Exhibit A 2.1, Column (4) evaluated as of 06/30/2025
(2) From Exhibit A 2.1, Column (5) evaluated as of 06/30/2025
(3) From Exhibit A 2.1, Column (7) evaluated as of 06/30/2025
(4) From Exhibit A 2.1, Column (8) evaluated as of 06/30/2025
(5) (11) - (1)
(6) From Exhibit A 2.1, Column (3) evaluated as of 06/30/2025
(7) From Exhibit A 2.1, Column (4) evaluated as of 06/30/2026
(8) From Exhibit A 2.1, Column (5) evaluated as of 06/30/2026
(9) From Exhibit A 2.1, Column (7) evaluated as of 06/30/2026
(10) From Exhibit A 2.1, Column (8) evaluated as of 06/30/2026
(11) From Exhibit A 2.1, Column (3) evaluated as of 06/30/2026
(12) (7) - (1)
(13) (8) - (2)
(14) (9) - (3)
(15) (10) - (4)
(16) (11) - (6)

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Actual vs Expected Loss Emergence from 06/30/2025 to 06/30/2026

A. Reported Loss Development: Actual vs. Expected

	As of 6-30-25				As of 6-30-26				Rptd Loss Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 6/30	Rptd Loss	Case Res	Loss IBNR	Sel Ult Loss	Rptd Loss	Case Res	Loss IBNR	Sel Ult Loss	Actual	Expected	Act - Exp	Ult Loss	Loss IBNR
			(4) - (1)				(8) - (5)		(5) - (1)		(9) - (10)	(8) - (4)	(7) - (3)
1992	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
1993	33,613	0	0	33,613	33,613	0	0	33,613	0	0	0	0	0
1994	57,954	0	0	57,954	57,954	0	0	57,954	0	0	0	0	0
1995	4,084,902	45,201	0	4,084,902	4,084,902	45,201	0	4,084,902	0	0	0	0	0
1996	2,983,967	17,250	0	2,983,967	2,983,967	17,250	0	2,983,967	0	0	0	0	0
1997	3,205,643	0	0	3,205,643	3,447,836	242,193	0	3,447,836	242,193	0	242,193	242,193	0
1998	3,495,756	0	0	3,495,756	3,495,756	0	0	3,495,756	0	0	0	0	0
1999	3,091,454	1,496	0	3,091,454	3,091,454	1,496	0	3,091,454	0	0	0	0	0
2000	3,863,948	0	0	3,863,948	3,863,948	0	0	3,863,948	0	0	0	0	0
2001	4,737,868	313,578	0	4,737,868	4,698,173	273,882	0	4,698,173	(39,695)	0	(39,695)	(39,695)	0
2002	4,635,810	522,713	0	4,635,810	4,118,096	5,000	0	4,118,096	(517,713)	0	(517,713)	(517,713)	0
2003	3,902,695	318,675	0	3,902,695	4,286,986	677,116	0	4,286,986	384,292	0	384,292	384,292	0
2004	2,929,215	0	0	2,929,215	2,929,215	0	0	2,929,215	0	0	0	0	0
2005	3,290,377	86,611	0	3,290,377	3,203,766	0	0	3,203,766	(86,611)	0	(86,611)	(86,611)	0
2006	4,235,195	418,114	0	4,235,195	4,567,542	750,461	0	4,567,542	332,347	0	332,347	332,347	0
2007	4,664,469	31,790	0	4,664,469	4,634,802	2,123	0	4,634,802	(29,667)	0	(29,667)	(29,667)	0
2008	5,229,759	260,808	70,177	5,299,935	4,968,951	0	0	4,968,951	(260,808)	70,177	(330,985)	(330,985)	(70,177)
2009	5,877,801	103,031	(11,688)	5,866,113	5,877,801	103,031	62,624	5,940,425	0	(89,361)	89,361	74,313	74,313
2010	3,643,792	315,349	30,717	3,674,509	4,127,229	798,786	(13,378)	4,113,852	483,437	38,038	445,399	439,343	(44,094)
2011	3,814,957	704,202	(314,195)	3,500,762	3,133,836	6,779	28,300	3,162,137	(681,121)	(11,752)	(669,369)	(338,625)	342,496
2012	3,365,223	60,707	39,965	3,405,188	3,306,125	1,609	177	3,306,302	(59,098)	24,960	(84,058)	(98,886)	(39,788)
2013	6,808,613	2,639,656	(1,228,721)	5,579,892	6,667,153	2,498,196	(1,208,265)	5,458,888	(141,460)	(345,693)	204,233	(121,004)	20,456
2014	4,308,595	806,810	(731,398)	3,577,197	4,392,495	874,755	(808,537)	3,583,957	83,900	(193,378)	277,278	6,761	(77,139)
2015	3,877,098	412,499	(296,640)	3,580,459	4,490,492	989,150	(923,332)	3,567,161	613,394	(1,057,927)	1,671,321	(13,298)	(626,692)
2016	4,553,642	1,451,398	(1,302,762)	3,250,881	3,737,219	634,975	(538,410)	3,198,810	(816,423)	(609,618)	(206,805)	(52,071)	764,352
2017	4,004,350	1,332,342	(1,166,836)	2,837,514	3,922,295	1,250,287	(1,122,820)	2,799,475	(82,055)	(736,540)	654,485	(38,039)	44,016
2018	5,859,451	3,221,039	(3,030,816)	2,828,634	4,881,622	2,205,550	(2,056,650)	2,824,972	(977,828)	(306,015)	(671,813)	(3,663)	974,166
2019	4,124,897	1,925,772	(1,704,865)	2,420,032	4,477,162	2,232,835	(2,076,232)	2,400,930	352,265	650,794	(298,529)	(19,102)	(371,367)
2020	2,710,709	754,460	(425,114)	2,285,594	3,499,961	1,398,004	(1,198,727)	2,301,234	789,253	307,295	481,958	15,640	(773,613)
2021	1,141,121	180,642	292,691	1,433,813	1,200,390	101,515	186,164	1,386,554	59,268	434,297	(375,029)	(47,259)	(106,527)
2022	1,569,390	748,314	61,464	1,630,854	1,667,372	697,979	(244,868)	1,422,505	97,982	43,686	54,296	(208,349)	(306,332)
2023	2,688,537	2,437,217	(1,021,487)	1,667,050	3,075,083	2,315,800	(1,489,646)	1,585,437	386,546	(448,541)	835,088	(81,613)	(468,159)
2024	1,194,413	1,112,267	588,930	1,783,343	1,561,909	1,116,625	101,469	1,663,378	367,496	234,670	132,826	(119,965)	(487,461)
2025	0	0	1,677,941	1,677,941	0	0	1,546,974	1,546,974	0	230,947	(230,947)	(130,967)	(130,967)
2026					0	0	1,468,102	1,468,102					
Total	$113,985,210	$20,221,940	($8,472,637)	$105,512,572	$114,485,105	$19,240,597	($8,287,054)	$106,198,051	$499,895	($1,763,963)	$2,263,858	($782,623)	($1,282,518)

B. Paid Loss Development: Actual vs. Expected

	As of 6-30-25				As of 6-30-26				Paid Loss Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 6/30	Paid Loss	Case Res	Unpaid Loss	Sel Ult Loss	Paid Loss	Case Res	Unpaid Loss	Sel Ult Loss	Actual	Expected	Act - Exp	Ult Loss	Unpaid Loss
			(4) - (1)				(8) - (5)		(5) - (1)		(9) - (10)	(8) - (4)	(7) - (3)
1992	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
1993	33,613	0	0	33,613	33,613	0	0	33,613	0	0	0	0	0
1994	57,954	0	0	57,954	57,954	0	0	57,954	0	0	0	0	0
1995	4,039,701	45,201	45,201	4,084,902	4,039,701	45,201	45,201	4,084,902	0	0	0	0	0
1996	2,966,717	17,250	17,250	2,983,967	2,966,717	17,250	17,250	2,983,967	0	0	0	0	0
1997	3,205,643	0	0	3,205,643	3,205,643	242,193	242,193	3,447,836	0	0	0	242,193	242,193
1998	3,495,756	0	0	3,495,756	3,495,756	0	0	3,495,756	0	0	0	0	0
1999	3,089,958	1,496	1,496	3,091,454	3,089,958	1,496	1,496	3,091,454	0	0	0	0	0
2000	3,863,948	0	0	3,863,948	3,863,948	0	0	3,863,948	0	0	0	0	0
2001	4,424,291	313,578	313,578	4,737,868	4,424,291	273,882	273,882	4,698,173	0	0	0	(39,695)	(39,695)
2002	4,113,096	522,713	522,713	4,635,810	4,113,096	5,000	5,000	4,118,096	0	0	0	(517,713)	(517,713)
2003	3,584,019	318,675	318,675	3,902,695	3,609,871	677,116	677,116	4,286,986	25,851	0	25,851	384,292	358,440
2004	2,929,215	0	0	2,929,215	2,929,215	0	0	2,929,215	0	0	0	0	0
2005	3,203,766	86,611	86,611	3,290,377	3,203,766	0	0	3,203,766	0	0	0	(86,611)	(86,611)
2006	3,817,081	418,114	418,114	4,235,195	3,817,081	750,461	750,461	4,567,542	0	0	0	332,347	332,347
2007	4,632,679	31,790	31,790	4,664,469	4,632,679	2,123	2,123	4,634,802	0	0	0	(29,667)	(29,667)
2008	4,968,951	260,808	330,985	5,299,935	4,968,951	0	0	4,968,951	0	330,985	(330,985)	(330,985)	(330,985)
2009	5,774,770	103,031	91,343	5,866,113	5,774,770	103,031	165,656	5,940,425	0	61,853	(61,853)	74,313	74,313
2010	3,328,443	315,349	346,066	3,674,509	3,328,443	798,786	785,408	4,113,852	0	153,672	(153,672)	439,343	439,343
2011	3,110,755	704,202	390,007	3,500,762	3,127,058	6,779	35,079	3,162,137	16,303	196,112	(179,809)	(338,625)	(354,928)
2012	3,304,516	60,707	100,672	3,405,188	3,304,516	1,609	1,786	3,306,302	0	31,674	(31,674)	(98,886)	(98,886)
2013	4,168,957	2,639,656	1,410,935	5,579,892	4,168,957	2,498,196	1,289,931	5,458,888	0	76,465	(76,465)	(121,004)	(121,004)
2014	3,501,785	806,810	75,412	3,577,197	3,517,739	874,755	66,218	3,583,957	15,954	11,706	4,248	6,761	(9,194)
2015	3,464,600	412,499	115,859	3,580,459	3,501,343	989,150	65,818	3,567,161	36,743	48,080	(11,337)	(13,298)	(50,041)
2016	3,102,244	1,451,398	148,637	3,250,881	3,102,244	634,975	96,566	3,198,810	0	46,994	(46,994)	(52,071)	(52,071)
2017	2,672,008	1,332,342	165,506	2,837,514	2,672,008	1,250,287	127,466	2,799,475	0	31,474	(31,474)	(38,039)	(38,039)
2018	2,638,411	3,221,039	190,223	2,828,634	2,676,072	2,205,550	148,900	2,824,972	37,661	31,510	6,151	(3,663)	(41,323)
2019	2,199,125	1,925,772	220,907	2,420,032	2,244,328	2,232,835	156,602	2,400,930	45,203	50,358	(5,155)	(19,102)	(64,305)
2020	1,956,249	754,460	329,345	2,285,594	2,101,957	1,398,004	199,277	2,301,234	145,708	119,788	25,920	15,640	(130,068)
2021	960,479	180,642	473,334	1,433,813	1,098,875	101,515	287,679	1,386,554	138,396	188,146	(49,750)	(47,259)	(185,655)
2022	821,076	748,314	809,778	1,630,854	969,393	697,979	453,111	1,422,505	148,317	342,050	(193,733)	(208,349)	(356,667)
2023	251,319	2,437,217	1,415,731	1,667,050	759,283	2,315,800	826,154	1,585,437	507,964	534,504	(26,541)	(81,613)	(589,577)
2024	82,146	1,112,267	1,701,197	1,783,343	445,284	1,116,625	1,218,095	1,663,378	363,138	447,684	(84,547)	(119,965)	(483,102)
2025	0	0	1,677,941	1,677,941	0	0	1,546,974	1,546,974	0	75,332	(75,332)	(130,967)	(130,967)
2026					0	0	1,468,102	1,468,102					
Total	$93,763,270	$20,221,940	$11,749,302	$105,512,572	$95,244,508	$19,240,597	$10,953,543	$106,198,051	$1,481,238	$2,778,386	($1,297,148)	($782,623)	($2,263,861)

Column Notes

(1) Provided by Wyoming Department of Workforce Services
(2) Provided by Wyoming Department of Workforce Services
(4) Exhibit A 2.1, Column (3) as of 6-30-25.
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(8) Exhibit A 2.3 Column (12) as of 6-30-26.
(10) A. Column (3) * (%Rep 06/30/2026 - %Rep 06/30/2025) / (1-%Rep 06/30/2025)
(10) B. Column (3) * (%Paid 06/30/2026 - %Paid 06/30/2025) / (1-%Paid 06/30/2025)
LDFs are used to derive %Rep and %Paid for the respective periods

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Summary of Unpaid Loss

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Loss	(4) Paid Loss 6/30/2026	(5) Case Reserve 6/30/2026	(6) Reported Loss 6/30/2026	(7) Selected Loss IBNR 6/30/2026	(8) Selected Unpaid Loss 6/30/2026	(9) Benefit Adjustment	(10) Adjusted Unpaid Loss 6/30/2026	(11) Discount Factor 3.50%	(12) Discounted Unpaid Loss 6/30/2026
Prior to 1992	6/30/2026		$64,774,956	$63,003,932	$1,771,024	$64,774,956	$0	$1,771,024	1.000	$1,771,024	0.839	$1,485,985
1992	6/30/2026	420	7,186,236	6,792,335	393,901	7,186,236	0	393,901	1.000	393,901	0.811	319,328
1993	6/30/2026	408	6,621,281	6,621,281	0	6,621,281	0	0	1.000	0	0.806	0
1994	6/30/2026	396	7,525,775	6,673,012	852,764	7,525,775	0	852,764	1.000	852,764	0.802	683,771
1995	6/30/2026	384	6,068,922	5,836,754	232,168	6,068,922	0	232,168	1.000	232,168	0.797	185,032
1996	6/30/2026	372	5,035,339	5,001,687	431	5,002,118	33,221	33,651	1.000	33,651	0.803	27,024
1997	6/30/2026	360	5,709,019	5,653,980	39,138	5,693,118	15,901	55,039	1.000	55,039	0.839	46,200
1998	6/30/2026	348	5,869,371	5,796,590	5,959	5,802,549	66,821	72,780	1.000	72,780	0.849	61,811
1999	6/30/2026	336	7,014,341	6,916,298	62,065	6,978,363	35,977	98,043	1.000	98,043	0.839	82,247
2000	6/30/2026	324	8,336,619	8,209,437	28,167	8,237,605	99,015	127,182	1.000	127,182	0.825	104,921
2001	6/30/2026	312	9,854,235	9,408,876	442,019	9,850,895	3,341	445,359	1.000	445,359	0.808	360,047
2002	6/30/2026	300	10,321,172	10,142,169	0	10,142,169	179,003	179,003	1.000	179,003	0.794	142,098
2003	6/30/2026	288	9,056,600	8,888,303	114,011	9,002,314	54,287	168,298	1.000	168,298	0.781	131,506
2004	6/30/2026	276	10,789,029	10,202,645	474,971	10,677,616	111,413	586,384	1.000	586,384	0.764	448,229
2005	6/30/2026	264	9,933,849	9,718,505	48,033	9,766,538	167,310	215,343	1.000	215,343	0.764	164,608
2006	6/30/2026	252	11,454,723	11,196,950	265,605	11,462,555	(7,832)	257,773	1.000	257,773	0.767	197,700
2007	6/30/2026	240	12,482,251	12,157,359	490,925	12,648,284	(166,033)	324,892	1.000	324,892	0.774	251,441
2008	6/30/2026	228	12,368,124	11,922,266	1,015,656	12,937,922	(569,798)	445,858	1.000	445,858	0.774	345,171
2009	6/30/2026	216	13,556,615	13,151,709	217,812	13,369,521	187,094	404,906	1.000	404,906	0.764	309,372
2010	6/30/2026	204	12,050,531	11,646,311	474,070	12,120,382	(69,851)	404,220	1.000	404,220	0.755	305,200
2011	6/30/2026	192	13,382,532	12,816,751	1,008,169	13,824,921	(442,388)	565,781	1.000	565,781	0.753	426,086
2012	6/30/2026	180	13,420,373	12,824,983	1,414,455	14,239,438	(819,065)	595,390	1.000	595,390	0.741	441,006
2013	6/30/2026	168	12,856,148	12,226,577	2,495,265	14,721,842	(1,865,693)	629,572	1.000	629,572	0.735	462,685
2014	6/30/2026	156	13,598,201	12,870,875	3,827,842	16,698,717	(3,100,517)	727,325	1.000	727,325	0.743	540,565
2015	6/30/2026	144	13,494,183	12,705,024	1,686,093	14,391,117	(896,935)	789,158	1.000	789,158	0.740	584,131
2016	6/30/2026	132	11,377,991	10,546,866	2,653,561	13,200,427	(1,822,436)	831,125	1.000	831,125	0.749	622,470
2017	6/30/2026	120	11,935,735	10,562,507	6,448,066	17,010,572	(5,074,837)	1,373,228	1.000	1,373,228	0.752	1,033,315
2018	6/30/2026	108	11,933,620	10,336,058	5,951,772	16,287,830	(4,354,210)	1,597,562	1.000	1,597,562	0.754	1,205,064
2019	6/30/2026	96	11,942,740	10,469,368	4,330,454	14,799,822	(2,857,082)	1,473,372	1.000	1,473,372	0.766	1,129,137
2020	6/30/2026	84	12,200,206	10,408,607	4,970,320	15,378,927	(3,178,721)	1,791,599	1.000	1,791,599	0.788	1,411,392
2021	6/30/2026	72	9,351,054	7,948,465	9,693,565	17,642,029	(8,290,975)	1,402,589	1.000	1,402,589	0.805	1,128,616
2022	6/30/2026	60	10,502,390	8,239,660	7,664,594	15,904,253	(5,401,863)	2,262,730	1.000	2,262,730	0.836	1,892,706
2023	6/30/2026	48	10,482,645	7,293,110	6,346,455	13,639,565	(3,156,920)	3,189,534	1.000	3,189,534	0.861	2,746,714
2024	6/30/2026	36	11,190,218	6,312,371	8,696,707	15,009,078	(3,818,859)	4,877,848	1.000	4,877,848	0.883	4,309,041
2025	6/30/2026	24	10,711,284	2,283,899	3,176,351	5,460,250	5,251,035	8,427,386	1.000	8,427,386	0.903	7,611,384
2026	6/30/2026	12	11,058,426	210,361	267,944	478,305	10,580,121	10,848,065	1.000	10,848,065	0.899	9,747,949
Total			$425,446,734	$376,995,882	$77,560,332	$454,556,214	($29,109,480)	$48,450,853		$48,450,853		$40,943,952

Column Notes

(3) Exhibit A 3.3, Column (14)
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (3) - (6); Prior to 1992 based on judgment.
(8) (3) - (4)
(9) Adjustment for Medical Fee Schedule change.
(10) (8) x (9)
(11) Based on Exhibit A 3.7, Column (4) and 3.50% discount rate.
(12) (10) x (11)

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Summary Statistics

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Loss	(4) Selected Ultimate Counts	(5) Premium	(6) Payroll ($00's)	(7) Frequency per $1M Payroll	(8) Average Ultimate Loss	(9) Ultimate Loss Ratio
1992	6/30/2026	420	$7,186,236	644				$11,159	
1993	6/30/2026	408	6,621,281	678				9,766	
1994	6/30/2026	396	7,525,775	698				10,782	
1995	6/30/2026	384	6,068,922	699				8,682	
1996	6/30/2026	372	5,035,339	663				7,595	
1997	6/30/2026	360	5,709,019	691				8,262	
1998	6/30/2026	348	5,869,371	722				8,129	
1999	6/30/2026	336	7,014,341	768		$40,277,368	0.191	9,133	
2000	6/30/2026	324	8,336,619	854		43,292,428	0.197	9,762	
2001	6/30/2026	312	9,854,235	951		47,027,299	0.202	10,362	
2002	6/30/2026	300	10,321,172	1,005		50,776,362	0.198	10,270	
2003	6/30/2026	288	9,056,600	878		52,959,274	0.166	10,315	
2004	6/30/2026	276	10,789,029	937	$165,040,128	55,362,397	0.169	11,514	6.5%
2005	6/30/2026	264	9,933,849	921	195,848,284	60,849,344	0.151	10,786	5.1%
2006	6/30/2026	252	11,454,723	984	232,662,274	69,289,653	0.142	11,641	4.9%
2007	6/30/2026	240	12,482,251	998	257,289,991	79,410,961	0.126	12,507	4.9%
2008	6/30/2026	228	12,368,124	997	258,120,718	88,397,375	0.113	12,405	4.8%
2009	6/30/2026	216	13,556,615	1,024	225,136,317	91,019,593	0.113	13,239	6.0%
2010	6/30/2026	204	12,050,531	962	180,281,337	86,014,115	0.112	12,527	6.7%
2011	6/30/2026	192	13,382,532	975	193,554,924	91,213,698	0.107	13,726	6.9%
2012	6/30/2026	180	13,420,373	910	210,705,196	95,514,448	0.095	14,744	6.4%
2013	6/30/2026	168	12,856,148	905	219,274,560	97,350,585	0.093	14,209	5.9%
2014	6/30/2026	156	13,598,201	962	238,716,897	101,485,570	0.095	14,139	5.7%
2015	6/30/2026	144	13,494,183	940	246,412,917	105,282,781	0.089	14,350	5.5%
2016	6/30/2026	132	11,377,991	807	225,797,693	100,348,047	0.080	14,094	5.0%
2017	6/30/2026	120	11,935,735	827	206,478,757	97,700,169	0.085	14,428	5.8%
2018	6/30/2026	108	11,933,620	784	204,497,730	101,963,752	0.077	15,227	5.8%
2019	6/30/2026	96	11,942,740	804	201,795,821	100,978,104	0.080	14,858	5.9%
2020	6/30/2026	84	12,200,206	696	194,428,991	106,267,694	0.066	17,517	6.3%
2021	6/30/2026	72	9,351,054	534	181,364,171	101,077,078	0.053	17,525	5.2%
2022	6/30/2026	60	10,502,390	558	201,272,377	110,193,931	0.051	18,811	5.2%
2023	6/30/2026	48	10,482,645	522	210,090,556	118,888,999	0.044	20,071	5.0%
2024	6/30/2026	36	11,190,218	596	213,191,368	127,191,078	0.047	18,781	5.2%
2025	6/30/2026	24	10,711,284	548	206,075,036	132,682,369	0.041	19,551	5.2%
2026	6/30/2026	12	11,058,426	563	192,292,367	134,412,699	0.042	19,659	5.8%
Total			$360,671,778	28,005	$4,860,328,412	$2,487,227,171	0.093	$12,879	5.6%

Column Notes

(3) Exhibit A 3.1, Column (3)
(4) Exhibit A 3.4, Column (10)
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (4) / (6) x 10,000
(8) (3) / (4)
(9) (3) / (5)

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Summary of Ultimate Loss Methods

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Loss 6/30/2026	(4) Paid Development	(5) Reported Development	(6) Born. - Ferg. Premium Paid	(7) Born. - Ferg. Premium Reported	(8) Born. - Ferg. Payroll Paid	(9) Born. - Ferg. Payroll Reported	(10) Frequency-Severity	(11) IBNR as a % of Case	(12) Persistency Method (Per LTC)	(13) Incremental Paid	(14) Selected Ultimate Loss
1992	6/30/2026	420	$7,186,236	$6,819,353	$7,186,236						$7,186,236	$7,109,669	$6,863,647	$7,186,236
1993	6/30/2026	408	6,621,281	6,651,097	6,621,281						6,621,281	6,621,281	6,621,281	6,621,281
1994	6/30/2026	396	7,525,775	6,706,834	7,525,775						7,525,775	6,687,333	6,675,185	7,525,775
1995	6/30/2026	384	6,068,922	5,869,900	6,068,922						6,068,922	5,836,754	5,836,754	6,068,922
1996	6/30/2026	372	5,002,118	5,035,339	5,002,118						5,002,118	5,001,687	5,001,687	5,035,339
1997	6/30/2026	360	5,693,118	5,709,019	5,710,805						5,711,642	5,653,980	5,653,980	5,709,019
1998	6/30/2026	348	5,802,549	5,869,371	5,873,112						5,988,265	6,029,728	5,822,207	5,869,371
1999	6/30/2026	336	6,978,363	7,014,341	7,069,076			$7,030,631	$7,083,330	$8,403,702	7,673,925	7,131,643	6,939,061	7,014,341
2000	6/30/2026	324	8,237,605	8,336,619	8,359,814	$8,331,204	$8,354,286	8,339,635	8,362,365	8,576,505	8,883,859	8,209,437	8,209,437	8,336,619
2001	6/30/2026	312	9,850,895	9,564,295	9,854,235	9,563,456	9,854,120	9,555,104	9,853,945	8,845,803	9,860,313	9,438,971	9,411,875	9,854,235
2002	6/30/2026	300	10,142,169	10,321,172	9,967,313	10,314,247	9,968,109	10,305,735	9,976,720	9,068,546	10,142,169	10,250,599	10,152,720	10,321,172
2003	6/30/2026	288	9,002,314	9,056,600	8,756,260	9,070,171	8,727,300	9,065,733	8,734,011	8,980,633	8,933,686	8,989,646	8,897,957	9,056,600
2004	6/30/2026	276	10,677,616	10,404,328	10,340,428	10,396,468	10,351,566	10,390,453	10,361,684	8,913,919	10,379,727	10,789,029	10,257,426	10,789,029
2005	6/30/2026	264	9,766,538	9,933,849	9,346,619	9,948,751	9,289,352	9,942,577	9,302,148	9,302,476	9,734,138	10,595,663	9,798,994	9,933,849
2006	6/30/2026	252	11,462,555	11,478,501	11,037,337	11,487,047	11,006,918	11,422,399	11,108,456	9,950,281	11,300,273	12,129,827	11,281,135	11,454,723
2007	6/30/2026	240	12,648,284	12,512,585	12,264,586	12,516,862	12,252,114	12,447,640	12,328,396	10,827,701	12,390,911	13,406,055	12,268,299	12,482,251
2008	6/30/2026	228	12,937,922	12,316,169	12,621,869	12,336,834	12,613,344	12,275,616	12,661,274	11,444,163	12,491,922	12,665,283	11,987,320	12,368,124
2009	6/30/2026	216	13,369,521	13,619,258	12,998,942	13,582,439	13,011,833	13,530,791	13,054,723	11,188,411	13,270,705	13,525,965	13,184,027	13,556,615
2010	6/30/2026	204	12,120,382	12,092,057	11,694,179	12,081,369	11,690,246	12,019,693	11,751,224	10,174,484	11,884,695	12,745,683	11,740,020	12,050,531
2011	6/30/2026	192	13,824,921	13,359,773	13,196,580	13,370,244	13,176,544	13,394,821	13,147,753	14,305,311	13,281,040	12,816,751	12,816,751	13,382,532
2012	6/30/2026	180	14,239,438	13,398,992	13,353,333	13,396,451	13,354,238	13,444,295	13,280,129	14,560,843	13,379,890	14,076,322	12,929,126	13,420,373
2013	6/30/2026	168	14,721,842	12,818,371	13,802,776	12,825,389	13,858,200	12,886,907	13,769,476	14,425,677	13,248,281	13,255,993	12,311,313	12,856,148
2014	6/30/2026	156	16,698,717	13,584,798	15,564,353	13,564,887	15,736,241	13,631,514	15,643,840	14,617,804	14,474,609	14,910,126	13,036,997	13,598,201
2015	6/30/2026	144	14,391,117	13,477,823	13,214,788	13,447,601	13,238,292	13,540,765	13,093,658	14,740,607	13,365,598	14,637,479	12,860,899	13,494,183
2016	6/30/2026	132	13,200,427	11,287,518	12,037,607	11,324,238	12,056,006	11,431,744	11,897,739	13,656,743	11,620,241	12,235,200	10,681,779	11,377,991
2017	6/30/2026	120	17,010,572	11,404,506	15,443,891	11,379,217	15,888,406	11,503,487	15,717,659	12,924,499	13,278,618	12,959,622	10,752,363	11,935,735
2018	6/30/2026	108	16,287,830	11,267,209	14,390,689	11,286,477	14,771,726	11,403,124	14,585,651	13,111,259	12,629,438	14,194,404	10,639,077	11,933,620
2019	6/30/2026	96	14,799,822	11,593,640	12,913,033	11,533,814	13,195,960	11,673,049	12,986,166	12,621,356	12,196,880	16,278,386	10,921,939	11,942,740
2020	6/30/2026	84	15,378,927	11,834,608	13,532,615	11,739,553	13,871,911	11,522,676	14,117,478	13,338,389	12,739,585	16,195,829	10,856,057	12,200,206
2021	6/30/2026	72	17,642,029	9,350,139	14,949,012	9,475,462	15,807,029	9,228,194	16,104,173	9,349,506	12,351,219	16,422,582	9,112,422	9,351,054
2022	6/30/2026	60	15,904,253	10,434,009	13,872,422	10,502,390	14,328,408	10,175,811	14,555,849	10,029,718	12,757,718	14,833,861	9,767,058	10,502,390
2023	6/30/2026	48	13,639,565	10,445,605	12,745,545	10,541,450	12,884,595	10,258,490	12,950,360	10,647,995	12,442,710	14,277,028	9,876,881	10,482,645
2024	6/30/2026	36	15,009,078	11,634,782	18,620,333	11,292,193	17,120,302	11,069,176	17,025,753	11,209,285	21,409,661	15,755,650	11,298,572	11,190,218
2025	6/30/2026	24	5,460,250	8,859,363	13,288,416	10,379,721	11,886,000	10,247,994	11,781,447	11,506,138	17,681,544	12,855,521	9,394,785	10,711,284
2026	6/30/2026	12	478,305	7,153,384	10,529,405	10,459,819	10,558,608	10,647,161	10,742,858	11,469,692	16,445,682	12,981,396	10,221,073	11,058,426
2000 - 2026 Total			$338,902,894 $389,781,258	$301,539,951 $351,215,202	$338,696,380 $389,753,707	$306,147,754 $306,147,754	$338,851,656 $338,851,656	$305,354,586 $312,385,218	$338,894,932 $345,978,263	$309,787,745 $318,191,447	$342,575,113 $394,353,278	$351,432,309 $401,504,385	$294,666,303 $344,080,105	$309,641,495 $360,671,778

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit A 3.7, Column (5)
(5) Exhibit A 3.7, Column (8)
(6) Exhibit A 3.8, Column (12)
(7) Exhibit A 3.9, Column (12)
(8) Exhibit A 3.10, Column (12)
(9) Exhibit A 3.11, Column (12)
(10) Exhibit A 3.13, Column (6)
(11) Exhibit A 3.12, Column (7)
(12) Exhibit A 3.18, Column (6)
(13) Exhibit A 3.20, Column (6)
(14) Based on Columns (3) through (13)

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Summary of Ultimate Claim Counts

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Closed Counts	(5) Open Claim Counts	(6) Ultimate Reported Count Method	(7) Ultimate Closed Count Method	(8) Ultimate B-F Reported Count Method	(9) Ultimate B-F Closed Count Method	(10) Selected Ultimate Counts
1992	6/30/2026	420	644	642	2	644	642			644
1993	6/30/2026	408	678	678	0	678	678			678
1994	6/30/2026	396	698	695	3	698	695			698
1995	6/30/2026	384	699	695	4	699	695			699
1996	6/30/2026	372	663	662	1	663	662			663
1997	6/30/2026	360	691	690	1	691	690			691
1998	6/30/2026	348	722	721	1	722	721			722
1999	6/30/2026	336	768	766	2	768	766	768	766	768
2000	6/30/2026	324	854	852	2	854	852	854	852	854
2001	6/30/2026	312	951	949	2	951	949	951	949	951
2002	6/30/2026	300	1,005	1,005	0	1,005	1,005	1,005	1,005	1,005
2003	6/30/2026	288	878	874	4	878	874	878	874	878
2004	6/30/2026	276	937	934	3	937	934	937	934	937
2005	6/30/2026	264	921	919	2	921	919	921	919	921
2006	6/30/2026	252	984	978	6	984	978	984	978	984
2007	6/30/2026	240	998	994	4	998	994	998	994	998
2008	6/30/2026	228	997	991	6	997	991	997	991	997
2009	6/30/2026	216	1,024	1,018	6	1,024	1,021	1,024	1,021	1,024
2010	6/30/2026	204	962	954	8	962	959	962	959	962
2011	6/30/2026	192	975	970	5	975	979	975	978	975
2012	6/30/2026	180	909	899	10	910	910	910	910	910
2013	6/30/2026	168	902	895	7	905	909	905	909	905
2014	6/30/2026	156	956	943	13	962	964	962	964	962
2015	6/30/2026	144	932	916	16	940	943	940	942	940
2016	6/30/2026	132	797	785	12	807	813	808	814	807
2017	6/30/2026	120	813	794	19	827	830	827	829	827
2018	6/30/2026	108	769	744	25	784	786	784	786	784
2019	6/30/2026	96	785	756	29	804	811	803	807	804
2020	6/30/2026	84	675	631	44	696	690	699	697	696
2021	6/30/2026	72	511	454	57	534	518	533	519	534
2022	6/30/2026	60	523	451	72	558	548	558	548	558
2023	6/30/2026	48	465	392	73	522	531	527	540	522
2024	6/30/2026	36	463	315	148	598	656	594	617	596
2025	6/30/2026	24	233	119	114	508	622	548	590	548
2026	6/30/2026	12	28	6	22	443	652	558	567	563
Total			26,810	26,087	723	27,848	28,186	23,208	23,258	28,005

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Exhibit A 3.24, Column (5)
(7) Exhibit A 3.22, Column (5)
(8) Exhibit A 3.26, Column (11)
(9) Exhibit A 3.27, Column (11)
(10) Based on Columns (3) through (9)

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Paid Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											6,275,046	6,353,443	6,393,741	6,404,503	6,418,750	6,435,509	6,435,509	6,435,509
1993										6,204,560	6,283,483	6,334,394	6,408,594	6,429,428	6,441,167	6,491,439	6,500,276	6,516,440
1994									6,181,188	6,259,500	6,323,197	6,333,585	6,344,341	6,357,979	6,374,223	6,385,602	6,393,404	6,430,517
1995								5,003,933	5,122,286	5,202,716	5,248,778	5,293,086	5,299,666	5,330,801	5,339,106	5,372,662	5,425,613	5,500,198
1996							4,532,857	4,603,822	4,662,283	4,717,702	4,758,700	4,776,086	4,817,703	4,831,848	4,852,228	4,882,541	4,899,043	4,900,322
1997						4,818,347	4,938,723	5,039,901	5,157,994	5,223,780	5,272,962	5,295,129	5,322,944	5,399,721	5,417,593	5,453,805	5,464,705	5,509,784
1998					4,896,360	5,141,759	5,284,934	5,417,092	5,500,003	5,544,673	5,582,323	5,597,508	5,632,694	5,652,475	5,689,482	5,689,321	5,709,021	5,709,831
1999				5,576,151	6,037,109	6,321,456	6,488,390	6,569,236	6,597,647	6,622,216	6,622,836	6,665,782	6,700,468	6,726,549	6,765,307	6,815,980	6,815,980	6,842,358
2000			5,596,334	6,660,693	7,167,058	7,524,497	7,612,471	7,709,389	7,778,777	7,787,250	7,841,571	7,859,682	7,887,449	7,887,828	7,899,873	7,972,074	8,049,032	8,090,297
2001		3,762,393	6,176,316	7,407,081	8,127,077	8,415,637	8,575,686	8,649,133	8,734,295	8,785,632	8,832,145	8,891,735	8,917,518	8,960,898	9,063,906	9,232,143	9,237,551	9,274,335
2002	920,396	4,588,306	7,186,546	8,457,836	9,020,494	9,273,566	9,438,281	9,550,244	9,701,680	9,773,954	9,833,071	9,869,645	9,896,181	9,926,255	9,961,867	9,988,563	10,008,620	10,014,867
2003	1,037,793	4,172,496	6,393,003	7,433,647	7,785,331	7,940,199	8,032,180	8,152,612	8,231,478	8,328,318	8,383,947	8,428,883	8,468,794	8,577,259	8,607,399	8,693,330	8,718,770	8,725,842
2004	1,001,257	4,915,340	7,544,623	8,685,278	9,055,600	9,182,834	9,295,136	9,414,388	9,536,235	9,603,554	9,654,383	9,736,951	9,839,781	9,921,076	9,978,618	10,012,012	10,100,576	10,125,981
2005	1,029,660	4,697,662	7,124,378	8,102,604	8,423,189	8,634,559	8,799,563	8,974,243	9,121,502	9,250,137	9,352,608	9,432,044	9,467,970	9,520,818	9,552,141	9,577,456	9,608,222	9,618,220
2006	1,183,636	5,363,185	8,047,662	8,919,625	9,434,141	9,820,807	10,201,863	10,384,168	10,591,041	10,743,356	10,788,234	10,824,437	10,884,068	10,956,533	11,001,148	11,032,554	11,053,754	11,073,997
2007	1,249,222	5,432,152	8,041,105	9,624,714	10,317,532	10,719,304	10,918,755	11,134,785	11,325,670	11,463,676	11,554,325	11,731,778	11,839,256	11,916,068	11,966,598	11,970,756	11,978,022	12,025,115
2008	885,985	4,327,680	7,752,911	9,829,442	10,745,656	11,057,215	11,287,020	11,384,573	11,466,367	11,588,926	11,664,513	11,711,185	11,746,886	11,750,197	11,795,626	11,839,726	11,850,357	11,878,907
2009	907,801	5,506,605	9,132,610	10,919,692	11,659,169	12,055,527	12,295,293	12,330,102	12,532,313	12,776,549	12,841,161	12,912,429	12,930,340	13,015,968	13,030,521	13,059,389	13,130,166	13,151,709
2010	896,424	5,486,251	8,481,282	9,923,612	10,546,366	10,809,238	10,982,669	11,152,183	11,280,287	11,347,383	11,418,038	11,450,604	11,476,705	11,519,032	11,527,054	11,583,844	11,646,311	
2011	754,078	5,009,420	8,470,571	10,462,579	11,553,290	11,840,653	12,134,135	12,317,807	12,402,690	12,457,780	12,555,483	12,618,032	12,635,792	12,764,968	12,816,751	12,816,751		
2012	732,629	4,899,763	8,476,768	10,568,562	11,119,316	11,581,669	12,168,484	12,362,015	12,434,071	12,525,039	12,604,800	12,642,462	12,688,525	12,755,556	12,824,983			
2013	516,761	4,572,745	8,310,059	9,360,561	10,757,884	11,409,093	11,685,706	11,838,828	11,960,085	11,975,545	12,066,185	12,136,329	12,170,087	12,226,577				
2014	744,141	5,330,050	8,474,084	10,257,416	11,257,853	11,690,158	11,936,651	12,253,079	12,407,594	12,567,059	12,603,975	12,760,129	12,870,875					
2015	974,702	5,429,218	8,423,487	10,137,585	10,914,402	11,610,094	11,921,681	12,096,513	12,292,293	12,413,697	12,601,109	12,705,024						
2016	536,461	4,274,618	7,461,907	9,004,527	9,493,047	9,850,388	10,118,742	10,303,156	10,386,793	10,456,924	10,546,866							
2017	498,973	4,692,778	7,345,205	8,729,287	9,425,242	9,787,861	10,025,820	10,234,834	10,435,936	10,562,507								
2018	815,804	4,414,320	7,011,492	8,337,007	9,016,992	9,487,471	9,841,539	10,134,046	10,336,058									
2019	571,202	4,228,893	6,798,349	8,101,456	9,104,517	9,802,687	10,167,653	10,469,368										
2020	570,790	3,691,237	6,780,743	8,351,649	9,586,211	10,110,308	10,408,607											
2021	216,856	2,149,527	4,455,370	6,104,194	7,191,208	7,948,465												
2022	271,667	2,262,734	5,099,793	7,246,252	8,239,660													
2023	249,130	2,276,970	5,692,108	7,293,110														
2024	177,832	3,085,755	6,312,371															
2025	297,208	2,283,899																
2026	210,361																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992											1.012	1.006	1.002	1.002	1.003	1.000	1.000	1.006
1993										1.013	1.008	1.012	1.003	1.002	1.008	1.001	1.002	1.001
1994									1.013	1.010	1.002	1.002	1.002	1.003	1.002	1.001	1.006	1.004
1995								1.024	1.016	1.009	1.008	1.001	1.006	1.002	1.006	1.010	1.014	1.001
1996							1.016	1.013	1.012	1.009	1.004	1.009	1.003	1.004	1.006	1.003	1.000	1.000
1997						1.025	1.020	1.023	1.013	1.009	1.004	1.005	1.014	1.003	1.007	1.002	1.008	1.004
1998					1.050	1.028	1.025	1.015	1.008	1.007	1.003	1.006	1.004	1.007	1.000	1.003	1.000	1.001
1999				1.083	1.047	1.026	1.012	1.004	1.004	1.000	1.006	1.005	1.004	1.006	1.007	1.000	1.004	1.002
2000			1.190	1.076	1.050	1.012	1.013	1.009	1.001	1.007	1.002	1.004	1.000	1.002	1.009	1.010	1.005	1.000
2001		1.642	1.199	1.097	1.036	1.019	1.009	1.010	1.006	1.005	1.007	1.003	1.005	1.011	1.019	1.001	1.004	1.000
2002	4.985	1.566	1.177	1.067	1.028	1.018	1.012	1.016	1.007	1.006	1.004	1.003	1.003	1.004	1.003	1.002	1.001	1.000
2003	4.021	1.532	1.163	1.047	1.020	1.012	1.015	1.010	1.012	1.007	1.005	1.005	1.013	1.004	1.010	1.003	1.001	1.000
2004	4.909	1.535	1.151	1.043	1.014	1.012	1.013	1.013	1.007	1.005	1.009	1.011	1.008	1.006	1.003	1.009	1.003	1.000
2005	4.562	1.517	1.137	1.040	1.025	1.019	1.020	1.016	1.014	1.011	1.008	1.004	1.006	1.003	1.003	1.003	1.001	1.003
2006	4.531	1.501	1.108	1.058	1.041	1.039	1.018	1.020	1.014	1.004	1.003	1.006	1.007	1.004	1.003	1.002	1.002	1.000
2007	4.348	1.480	1.197	1.072	1.039	1.019	1.020	1.017	1.012	1.008	1.015	1.009	1.006	1.004	1.000	1.001	1.004	1.005
2008	4.885	1.791	1.268	1.093	1.029	1.021	1.009	1.007	1.011	1.007	1.004	1.003	1.000	1.004	1.004	1.001	1.002	1.004
2009	6.066	1.658	1.196	1.068	1.034	1.020	1.003	1.016	1.019	1.005	1.006	1.001	1.007	1.001	1.002	1.005	1.002	
2010	6.120	1.546	1.170	1.063	1.025	1.016	1.015	1.011	1.006	1.006	1.003	1.002	1.004	1.001	1.005	1.005		
2011	6.643	1.691	1.235	1.104	1.025	1.025	1.015	1.007	1.004	1.008	1.005	1.001	1.010	1.004	1.000			
2012	6.688	1.730	1.247	1.052	1.042	1.051	1.016	1.006	1.007	1.006	1.003	1.004	1.005	1.005				
2013	8.849	1.817	1.126	1.149	1.061	1.024	1.013	1.010	1.001	1.008	1.006	1.003	1.005					
2014	7.163	1.590	1.210	1.098	1.038	1.021	1.027	1.013	1.013	1.003	1.012	1.009						
2015	5.570	1.552	1.203	1.077	1.064	1.027	1.015	1.016	1.010	1.015	1.008							
2016	7.968	1.746	1.207	1.054	1.038	1.027	1.018	1.008	1.007	1.009								
2017	9.405	1.565	1.188	1.080	1.038	1.024	1.021	1.020	1.012									
2018	5.411	1.588	1.189	1.082	1.052	1.037	1.030	1.020										
2019	7.403	1.608	1.192	1.124	1.077	1.037	1.030											
2020	6.467	1.837	1.232	1.148	1.055	1.030												
2021	9.912	2.073	1.370	1.178	1.105													
2022	8.329	2.254	1.421	1.137														
2023	9.140	2.500	1.281															
2024	17.352	2.046																
2025	7.685																	
Strt Average	7.017	1.723	1.211	1.087	1.043	1.024	1.017	1.014	1.010	1.007	1.006	1.005	1.005	1.004	1.005	1.003	1.003	1.002
$ Wtd Average	6.050	1.673	1.205	1.085	1.042	1.025	1.017	1.013	1.009	1.007	1.006	1.005	1.005	1.004	1.005	1.003	1.003	1.002
5 Year $ Wtd Average	9.944	2.105	1.287	1.131	1.063	1.031	1.022	1.015	1.009	1.008	1.007	1.004	1.006	1.003	1.002	1.003	1.002	1.002
3 Year $ Wtd Average	10.559	2.243	1.354	1.153	1.076	1.035	1.027	1.016	1.010	1.009	1.009	1.005	1.007	1.003	1.002	1.004	1.003	1.003
High-Low	6.684	1.699	1.206	1.085	1.041	1.024	1.017	1.013	1.009	1.007	1.006	1.005	1.005	1.004	1.004	1.003	1.003	1.002
3 Year Strt Average	11.392	2.266	1.357	1.154	1.079	1.035	1.027	1.016	1.010	1.009	1.009	1.005	1.007	1.003	1.002	1.004	1.003	1.003
Curve Fit Selection												1.007	1.006	1.005	1.004	1.003	1.003	1.002
Selected	8.766	2.105	1.287	1.131	1.076	1.035	1.027	1.016	1.010	1.009	1.009	1.005	1.007	1.003	1.002	1.004	1.003	1.002
Cumulative	34.005	3.879	1.843	1.432	1.266	1.176	1.137	1.107	1.090	1.080	1.070	1.061	1.055	1.048	1.045	1.042	1.038	1.036
% Developed	3%	26%	54%	70%	79%	85%	88%	90%	92%	93%	93%	94%	95%	95%	96%	96%	96%	97%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Paid Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	6,474,748	6,497,103	6,530,762	6,648,191	6,648,191	6,675,776	6,712,516	6,712,516	6,712,516	6,734,723	6,762,365	6,764,872	6,764,872	6,764,872	6,764,872	6,764,872	6,792,335	6,792,335
1993	6,524,740	6,534,927	6,534,624	6,551,545	6,553,356	6,556,449	6,570,044	6,571,594	6,591,563	6,600,929	6,600,929	6,604,973	6,621,281	6,621,281	6,621,281	6,621,281		6,621,281
1994	6,458,405	6,458,093	6,458,093	6,467,214	6,504,660	6,527,672	6,543,145	6,549,832	6,571,878	6,571,878	6,578,773	6,604,530	6,651,926	6,671,865	6,673,012			6,673,012
1995	5,506,654	5,550,574	5,579,764	5,637,372	5,652,268	5,674,727	5,710,043	5,755,646	5,755,646	5,755,646	5,755,646	5,808,522	5,836,754	5,836,754				5,836,754
1996	4,900,322	4,900,322	4,914,566	4,922,012	4,941,961	4,941,961	4,964,109	4,979,118	4,979,118	4,979,118	5,001,687	5,001,687	5,001,687					5,001,687
1997	5,532,429	5,565,513	5,581,295	5,591,970	5,597,233	5,631,546	5,641,066	5,641,066	5,641,066	5,653,980	5,653,980	5,653,980						5,653,980
1998	5,713,583	5,739,462	5,757,293	5,764,483	5,770,152	5,770,152	5,770,152	5,770,152	5,770,152	5,780,076	5,796,590							5,796,590
1999	6,858,508	6,865,325	6,885,058	6,885,058	6,900,342	6,901,427	6,901,427	6,901,427	6,901,427	6,916,298								6,916,298
2000	8,090,297	8,104,701	8,174,093	8,184,238	8,201,914	8,201,914	8,209,437	8,209,437	8,209,437									8,209,437
2001	9,277,662	9,279,760	9,338,187	9,341,605	9,348,670	9,370,417	9,406,891	9,408,876										9,408,876
2002	10,014,867	10,016,507	10,064,222	10,109,495	10,128,885	10,135,165	10,142,169											10,142,169
2003	8,725,842	8,759,543	8,834,755	8,853,119	8,881,884	8,888,303												8,888,303
2004	10,125,981	10,136,067	10,146,424	10,166,182	10,202,645													10,202,645
2005	9,646,002	9,656,736	9,664,897	9,718,505														9,718,505
2006	11,077,572	11,140,859	11,196,950															11,196,950
2007	12,083,424	12,157,359																12,157,359
2008	11,922,266																	11,922,266
2009																		13,151,709
2010																		11,646,311
2011																		12,816,751
2012																		12,824,983
2013																		12,226,577
2014																		12,870,875
2015																		12,705,024
2016																		10,546,866
2017																		10,562,507
2018																		10,336,058
2019																		10,469,368
2020																		10,408,607
2021																		7,948,465
2022																		8,239,660
2023																		7,293,110
2024																		6,312,371
2025																		2,283,899
2026																		210,361

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.003	1.005	1.018	1.000	1.004	1.006	1.000	1.000	1.003	1.004	1.000	1.000	1.000	1.000	1.000	1.004	
1993	1.002	1.000	1.003	1.000	1.000	1.002	1.000	1.003	1.001	1.000	1.001	1.002	1.000	1.000	1.000		
1994	1.000	1.000	1.001	1.006	1.004	1.002	1.001	1.003	1.000	1.001	1.004	1.007	1.003	1.000			
1995	1.008	1.005	1.010	1.003	1.004	1.006	1.008	1.000	1.000	1.000	1.009	1.005	1.000				
1996	1.000	1.003	1.002	1.004	1.000	1.004	1.003	1.000	1.000	1.005	1.000	1.000					
1997	1.006	1.003	1.002	1.001	1.006	1.002	1.000	1.000	1.002	1.000	1.000						
1998	1.005	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.002	1.003							
1999	1.001	1.003	1.000	1.002	1.000	1.000	1.000	1.000	1.002								
2000	1.002	1.009	1.001	1.002	1.000	1.001	1.000	1.000									
2001	1.000	1.006	1.000	1.001	1.002	1.004	1.000										
2002	1.000	1.005	1.004	1.002	1.001	1.001											
2003	1.004	1.009	1.002	1.003	1.001												
2004	1.001	1.001	1.002	1.004													
2005	1.001	1.001	1.006														
2006	1.006	1.005															
2007	1.006																
2008																	
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2025																	
																	Tail
Strt Average	1.003	1.004	1.004	1.002	1.002	1.003	1.001	1.001	1.001	1.002	1.002	1.003	1.001	1.000	1.000	1.004	—
$ Wtd Average	1.003	1.004	1.004	1.002	1.002	1.002	1.001	1.001	1.001	1.002	1.002	1.003	1.001	1.000	1.000	1.004	—
5 Year $ Wtd Average	1.004	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.001	1.002	1.003	1.003	—	—	—	—	—
3 Year $ Wtd Average	1.005	1.002	1.003	1.003	1.001	1.002	1.000	1.000	1.002	1.002	1.003	1.004	1.001	1.000	—	—	—
High-Low	1.003	1.004	1.003	1.002	1.002	1.002	1.001	1.000	1.001	1.002	1.001	1.002	1.000	1.000	—	—	—
3 Year Strt Average	1.004	1.002	1.003	1.003	1.001	1.002	1.000	1.000	1.002	1.002	1.003	1.004	1.001	1.000	—	—	—
Curve Fit Selection	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000
Selected	1.004	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.002	1.003	1.003	1.001	1.001	1.001	1.001	1.000
Cumulative	1.033	1.029	1.025	1.022	1.020	1.019	1.018	1.017	1.015	1.014	1.013	1.010	1.007	1.006	1.005	1.005	1.004
% Developed	97%	97%	98%	98%	98%	98%	98%	98%	98%	99%	99%	99%	99%	99%	99%	100%	100%

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Reported Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													6,787,792	6,497,462	6,503,535	6,551,910	6,503,231	6,634,913
1993												6,596,724	6,626,184	6,648,161	6,592,585	6,612,362	6,608,318	6,579,183
1994											6,617,918	6,557,751	6,511,039	6,507,034	6,561,947	6,496,264	6,420,659	6,450,944
1995										5,861,188	5,676,203	5,722,860	5,582,173	5,487,429	5,464,066	5,539,776	5,712,628	5,627,974
1996									5,252,402	5,053,476	5,084,123	5,006,483	5,130,463	5,073,902	5,045,000	5,021,078	4,979,015	4,932,887
1997								5,582,124	5,572,848	5,566,524	5,856,724	5,657,272	5,702,633	5,723,629	5,645,385	5,635,400	5,722,365	5,527,190
1998							6,100,656	5,910,300	5,935,009	5,922,688	6,047,668	5,978,299	5,908,116	5,899,204	5,891,038	6,049,082	5,740,330	5,753,859
1999						7,677,210	7,652,280	7,516,366	7,198,597	7,071,784	7,008,854	6,908,672	6,914,826	6,941,181	6,963,948	6,815,980	6,878,379	6,879,985
2000					8,302,655	8,266,412	8,216,816	8,115,822	8,069,118	7,947,572	7,949,346	7,944,459	8,047,396	8,333,723	8,043,116	8,399,872	8,514,154	8,485,179
2001				9,890,072	9,732,723	9,361,900	9,487,374	9,536,513	9,808,274	9,750,734	9,866,007	9,796,362	9,775,958	9,312,108	9,333,383	9,412,838	9,343,103	9,418,297
2002			11,104,736	10,801,371	10,209,577	10,784,036	11,162,872	11,290,921	11,144,028	10,660,138	10,661,597	10,446,798	10,024,119	10,059,411	10,057,591	10,107,364	10,069,334	10,076,721
2003		7,911,492	9,350,276	9,068,923	9,571,985	9,338,488	9,354,312	9,502,713	9,281,909	9,086,970	9,219,844	8,676,820	8,868,323	8,873,320	9,077,832	9,106,087	9,021,428	8,985,731
2004	2,883,511	8,295,381	10,347,609	10,882,798	10,815,371	10,514,202	10,255,157	10,114,434	10,149,073	10,078,117	9,856,470	10,038,583	9,943,413	10,055,592	10,244,368	10,266,050	10,185,437	11,060,646
2005	2,792,097	8,393,250	9,967,897	10,048,575	9,918,605	9,835,226	9,826,241	10,440,492	10,015,493	9,338,964	10,270,093	10,009,231	10,158,535	9,704,261	9,710,102	9,660,211	10,727,867	9,764,408
2006	3,057,548	8,853,649	10,007,603	10,069,592	10,797,978	10,935,356	11,487,873	12,215,611	11,868,300	12,766,305	12,515,478	12,824,491	11,764,328	11,786,161	11,499,775	12,881,303	11,998,802	12,024,500
2007	3,188,990	7,797,545	9,269,225	11,867,704	12,706,448	12,346,798	12,170,185	12,329,616	12,354,565	12,791,385	12,578,242	12,528,792	12,572,708	12,849,664	13,499,308	12,941,262	12,231,688	12,317,793
2008	2,009,882	5,899,713	9,406,190	11,230,878	11,842,642	12,893,120	11,732,467	12,818,093	12,369,653	12,306,684	12,282,699	12,416,065	12,280,271	13,835,371	13,268,035	13,505,566	13,104,600	13,002,399
2009	2,242,642	8,593,070	11,540,169	13,618,989	14,992,338	13,925,150	14,933,162	14,845,685	15,724,093	13,720,951	14,145,997	14,126,187	16,178,659	15,209,546	14,366,878	13,687,496	13,652,004	13,369,521
2010	2,164,857	7,860,323	10,883,384	14,689,981	12,859,269	14,401,857	13,989,577	15,902,834	14,607,044	14,240,547	13,499,866	18,576,193	13,565,201	12,914,790	12,594,624	12,670,625	12,120,382	
2011	1,606,927	7,689,996	12,953,092	15,167,879	15,666,370	15,178,198	18,817,540	15,545,923	14,129,057	13,340,046	17,741,617	14,391,332	13,406,854	13,819,514	14,093,207	13,824,921		
2012	1,555,581	9,049,101	13,452,419	17,933,650	17,335,554	18,979,681	15,392,937	15,516,936	15,231,766	18,452,921	15,508,373	14,521,243	14,720,681	13,206,034	14,239,438			
2013	1,220,135	6,827,390	12,132,840	13,990,522	15,163,321	14,273,704	14,110,546	14,421,170	19,326,100	16,318,764	17,014,685	16,507,272	14,249,827	14,721,842				
2014	1,248,917	8,605,700	12,020,719	13,202,994	13,498,259	14,170,760	13,815,708	19,103,510	19,148,423	19,933,659	16,894,775	16,823,032	16,698,717					
2015	1,757,761	8,265,273	12,805,243	13,046,355	13,489,824	14,569,523	16,844,478	14,546,150	14,882,709	14,178,793	15,222,801	14,391,117						
2016	1,068,255	7,367,177	11,500,452	13,477,983	13,164,288	16,172,022	15,781,728	18,620,232	16,572,103	14,809,729	13,200,427							
2017	1,213,206	8,319,823	10,836,597	12,692,264	19,265,770	19,925,833	21,596,480	19,992,040	18,889,479	17,010,572								
2018	1,613,364	7,681,494	10,903,391	11,758,106	15,752,264	19,656,768	20,672,511	18,213,525	16,287,830									
2019	1,280,582	6,260,784	9,101,622	10,977,896	19,729,064	17,536,603	15,437,314	14,799,822										
2020	1,110,376	5,961,606	10,015,774	13,710,433	16,579,480	16,275,883	15,378,927											
2021	521,833	5,150,521	13,768,332	18,083,160	17,112,343	17,642,029												
2022	532,437	9,088,083	21,032,221	15,398,959	15,904,253													
2023	795,290	5,686,877	9,591,261	13,639,565														
2024	667,526	7,965,739	15,009,078															
2025	650,127	5,460,250																
2026	478,305																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992													0.957	1.001	1.007	0.993	1.020	1.017
1993												1.004	1.003	0.992	1.003	0.999	0.996	0.994
1994											0.991	0.993	0.999	1.008	0.990	0.988	1.005	1.019
1995										0.968	1.008	0.975	0.983	0.996	1.014	1.031	0.985	0.988
1996									0.962	1.006	0.985	1.025	0.989	0.994	0.995	0.992	0.991	0.995
1997								0.998	0.999	1.052	0.966	1.008	1.004	0.986	0.998	1.015	0.966	1.013
1998							0.969	1.004	0.998	1.021	0.989	0.988	0.998	0.999	1.027	0.949	1.002	1.002
1999						0.997	0.982	0.958	0.982	0.991	0.986	1.001	1.004	1.003	0.979	1.009	1.000	1.005
2000					0.996	0.994	0.988	0.994	0.985	1.000	0.999	1.013	1.036	0.965	1.044	1.014	0.997	0.988
2001				0.984	0.962	1.013	1.005	1.028	0.994	1.012	0.993	0.998	0.953	1.002	1.009	0.993	1.008	0.999
2002			0.973	0.945	1.056	1.035	1.011	0.987	0.957	1.000	0.980	0.960	1.004	1.000	1.005	0.996	1.001	1.002
2003		1.182	0.970	1.055	0.976	1.002	1.016	0.977	0.979	1.015	0.941	1.022	1.001	1.023	1.003	0.991	0.996	1.024
2004	2.877	1.247	1.052	0.994	0.972	0.975	0.986	1.003	0.993	0.978	1.018	0.991	1.011	1.019	1.002	0.992	1.086	0.990
2005	3.006	1.188	1.008	0.987	0.992	0.999	1.063	0.959	0.932	1.100	0.975	1.015	0.955	1.001	0.995	1.111	0.910	0.997
2006	2.896	1.130	1.006	1.072	1.013	1.051	1.063	0.972	1.076	0.980	1.025	0.917	1.002	0.976	1.120	0.931	1.002	1.005
2007	2.445	1.189	1.280	1.071	0.972	0.986	1.013	1.002	1.035	0.983	0.996	1.004	1.022	1.051	0.959	0.945	1.007	0.996
2008	2.935	1.594	1.194	1.054	1.089	0.910	1.093	0.965	0.995	0.998	1.011	0.989	1.127	0.959	1.018	0.970	0.992	0.995
2009	3.832	1.343	1.180	1.101	0.929	1.072	0.994	1.059	0.873	1.031	0.999	1.145	0.940	0.945	0.953	0.997	0.979	
2010	3.631	1.385	1.350	0.875	1.120	0.971	1.137	0.919	0.975	0.948	1.376	0.730	0.952	0.975	1.006	0.957		
2011	4.786	1.684	1.171	1.033	0.969	1.240	0.826	0.909	0.944	1.330	0.811	0.932	1.031	1.020	0.981			
2012	5.817	1.487	1.333	0.967	1.095	0.811	1.008	0.982	1.211	0.840	0.936	1.014	0.897	1.078				
2013	5.596	1.777	1.153	1.084	0.941	0.989	1.022	1.340	0.844	1.043	0.970	0.863	1.033					
2014	6.891	1.397	1.098	1.022	1.050	0.975	1.383	1.002	1.041	0.848	0.996	0.993						
2015	4.702	1.549	1.019	1.034	1.080	1.156	0.864	1.023	0.953	1.074	0.945							
2016	6.896	1.561	1.172	0.977	1.228	0.976	1.180	0.890	0.894	0.891								
2017	6.858	1.303	1.171	1.518	1.034	1.084	0.926	0.945	0.901									
2018	4.761	1.419	1.078	1.340	1.248	1.052	0.881	0.894										
2019	4.889	1.454	1.206	1.797	0.889	0.880	0.959											
2020	5.369	1.680	1.369	1.209	0.982	0.945												
2021	9.870	2.673	1.313	0.946	1.031													
2022	17.069	2.314	0.732	1.033														
2023	7.151	1.687	1.422															
2024	11.933	1.884																
2025	8.399																	
Strt Average	6.028	1.551	1.148	1.095	1.028	1.005	1.017	0.991	0.978	1.005	0.995	0.981	0.995	1.000	1.005	0.993	0.997	1.002
$ Wtd Average	4.692	1.528	1.132	1.087	1.028	1.004	1.009	0.988	0.973	0.996	0.993	0.968	0.994	1.000	1.004	0.989	0.997	1.001
5 Year $ Wtd Average	10.530	2.051	1.131	1.217	1.029	0.992	0.954	0.948	0.926	0.930	0.930	0.899	0.969	0.994	0.982	0.961	0.980	0.997
3 Year $ Wtd Average	9.046	2.007	1.061	1.051	0.963	0.963	0.919	0.911	0.914	0.926	0.971	0.954	0.985	1.025	0.979	0.975	0.992	0.998
High-Low	5.655	1.516	1.155	1.071	1.024	1.003	1.008	0.979	0.973	0.997	0.985	0.985	0.994	0.998	1.002	0.990	0.997	1.001
3 Year Strt Average	9.161	1.962	1.156	1.063	0.967	0.959	0.922	0.910	0.916	0.938	0.970	0.957	0.987	1.024	0.980	0.975	0.993	0.999
Curve Fit Selection												1.020	1.017	1.014	1.013	1.011	1.010	1.009
Selected	9.046	1.962	1.328	1.071	1.029	0.963	1.009	0.988	0.973	0.996	0.993	0.985	0.994	1.000	0.982	0.989	0.992	0.997
Cumulative	22.014	2.434	1.241	0.934	0.872	0.847	0.880	0.873	0.884	0.908	0.912	0.918	0.932	0.938	0.938	0.955	0.965	0.972
% Developed	5%	41%	81%	107%	115%	118%	114%	115%	113%	110%	110%	109%	107%	107%	107%	105%	104%	103%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Reported Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	6,747,085	6,562,130	6,737,667	7,065,401	6,648,191	6,743,108	6,751,237	6,712,637	6,712,516	6,741,003	6,764,903	6,801,242	6,997,490	6,902,196	6,902,196	6,892,089	7,186,236	7,186,236
1993	6,538,191	6,829,659	7,105,965	7,016,175	7,130,642	7,023,628	6,973,211	6,730,405	6,752,956	6,775,090	6,647,526	6,617,929	6,658,811	6,629,281	6,621,281	6,621,281		6,621,281
1994	6,572,360	6,552,409	6,458,093	6,572,629	6,637,666	6,624,230	6,715,515	6,590,651	6,585,472	6,683,749	6,633,749	6,913,025	6,960,439	6,933,608	7,525,775			7,525,775
1995	5,562,387	5,540,871	5,705,621	5,677,272	5,670,648	5,679,836	5,743,036	5,784,334	6,320,047	5,981,646	6,012,988	6,058,712	6,094,705	6,068,922				6,068,922
1996	4,908,805	4,983,719	5,005,780	5,024,002	5,118,045	5,076,538	5,060,417	5,202,143	4,979,118	4,979,118	5,002,118	5,002,118	5,002,118					5,002,118
1997	5,598,496	5,604,136	5,621,891	5,630,598	5,688,790	5,774,171	5,717,614	5,680,204	5,680,204	5,693,118	5,693,118	5,693,118						5,693,118
1998	5,766,458	5,826,092	5,772,566	5,779,756	5,800,426	5,802,042	5,790,219	5,790,219	5,788,651	5,782,549	5,802,549							5,802,549
1999	6,915,310	6,887,517	6,889,084	6,900,919	7,192,049	7,091,356	7,091,356	6,963,127	6,963,492	6,978,363								6,978,363
2000	8,381,978	8,364,279	8,392,537	9,757,398	9,148,620	9,128,325	9,090,666	8,540,575	8,237,605									8,237,605
2001	9,412,623	9,475,337	11,541,861	10,144,914	10,192,925	10,059,290	9,793,891	9,850,895										9,850,895
2002	10,093,660	11,007,583	10,111,547	10,345,406	10,178,927	10,140,271	10,142,169											10,142,169
2003	9,204,357	9,135,335	9,044,569	9,038,803	8,958,080	9,002,314												9,002,314
2004	10,947,091	10,939,879	11,241,157	11,270,893	10,677,616													10,677,616
2005	9,739,843	9,758,861	9,688,485	9,766,538														9,766,538
2006	12,079,784	11,417,790	11,462,555															11,462,555
2007	12,268,946	12,648,284																12,648,284
2008	12,937,922																	12,937,922
2009																		13,369,521
2010																		12,120,382
2011																		13,824,921
2012																		14,239,438
2013																		14,721,842
2014																		16,698,717
2015																		14,391,117
2016																		13,200,427
2017																		17,010,572
2018																		16,287,830
2019																		14,799,822
2020																		15,378,927
2021																		17,642,029
2022																		15,904,253
2023																		13,639,565
2024																		15,009,078
2025																		5,460,250
2026																		478,305

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	0.973	1.027	1.049	0.941	1.014	1.001	0.994	1.000	1.004	1.004	1.005	1.029	0.986	1.000	0.999	1.043	
1993	1.045	1.040	0.987	1.016	0.985	0.993	0.965	1.003	1.003	0.981	0.996	1.006	0.996	0.999	1.000		
1994	0.997	0.986	1.018	1.010	0.998	1.014	0.981	0.999	1.015	0.993	1.042	1.007	0.996	1.085			
1995	0.996	1.030	0.995	0.999	1.002	1.011	1.007	1.093	0.946	1.005	1.008	1.006	0.996				
1996	1.015	1.004	1.004	1.019	0.992	0.997	1.028	0.957	1.000	1.005	1.000	1.000					
1997	1.001	1.003	1.002	1.010	1.015	0.990	0.993	1.000	1.002	1.000	1.000						
1998	1.010	0.991	1.001	1.004	1.000	0.998	1.000	1.000	0.999	1.003							
1999	0.996	1.000	1.002	1.042	0.986	1.000	0.982	1.000	1.002								
2000	0.998	1.003	1.163	0.938	0.998	0.996	0.939	0.965									
2001	1.007	1.218	0.879	1.005	0.987	0.974	1.006										
2002	1.091	0.919	1.023	0.984	0.996	1.000											
2003	0.993	0.990	0.999	0.991	1.005												
2004	0.999	1.028	1.003	0.947													
2005	1.002	0.993	1.008														
2006	0.945	1.004															
2007	1.031																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
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2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.006	1.016	1.009	0.993	0.998	0.998	0.990	1.002	0.997	0.999	1.008	1.010	0.993	1.028	0.999	1.043	—
$ Wtd Average	1.006	1.016	1.006	0.988	0.998	0.997	0.987	1.000	0.997	0.998	1.009	1.010	0.993	1.029	0.999	1.043	—
5 Year $ Wtd Average	0.994	0.986	0.979	0.972	0.995	0.993	0.982	0.984	0.989	1.001	1.010	1.010	—	—	—	—	—
3 Year $ Wtd Average	0.992	1.009	1.003	0.973	0.996	0.990	0.976	0.986	1.001	1.003	1.003	1.005	0.996	1.029	—	—	—
High-Low	1.004	1.008	1.008	0.993	0.998	0.998	0.991	0.995	1.002	1.001	1.003	1.006	0.996	1.000	—	—	—
3 Year Strt Average	0.993	1.008	1.003	0.974	0.996	0.990	0.976	0.988	1.001	1.003	1.003	1.004	0.996	1.028	—	—	—
Curve Fit Selection	1.008	1.007	1.006	1.006	1.005	1.005	1.004	1.004	1.004	1.004	1.003	1.003	1.003	1.003	1.003	1.002	1.002
Selected	1.006	1.007	1.006	0.988	0.996	0.990	0.982	0.986	1.002	1.001	1.009	1.003	1.000	1.000	1.000	1.000	1.000
Cumulative	0.976	0.970	0.963	0.957	0.968	0.973	0.983	1.000	1.015	1.013	1.012	1.003	1.000	1.000	1.000	1.000	1.000
% Developed	103%	103%	104%	104%	103%	103%	102%	100%	99%	99%	99%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Paid and Reported Loss Development Methods

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) x (4)	(6) Reported Loss	(7) Cumulative Reported LDF	(8) Estimated Ult. Loss Rep. Method (6) x (7)
1992	6/30/2026	420	$6,792,335	1.004	$6,819,353	$7,186,236	1.000	$7,186,236
1993	6/30/2026	408	6,621,281	1.005	6,651,097	6,621,281	1.000	6,621,281
1994	6/30/2026	396	6,673,012	1.005	6,706,834	7,525,775	1.000	7,525,775
1995	6/30/2026	384	5,836,754	1.006	5,869,900	6,068,922	1.000	6,068,922
1996	6/30/2026	372	5,001,687	1.007	5,035,339	5,002,118	1.000	5,002,118
1997	6/30/2026	360	5,653,980	1.010	5,709,019	5,693,118	1.003	5,710,805
1998	6/30/2026	348	5,796,590	1.013	5,869,371	5,802,549	1.012	5,873,112
1999	6/30/2026	336	6,916,298	1.014	7,014,341	6,978,363	1.013	7,069,076
2000	6/30/2026	324	8,209,437	1.015	8,336,619	8,237,605	1.015	8,359,814
2001	6/30/2026	312	9,408,876	1.017	9,564,295	9,850,895	1.000	9,854,235
2002	6/30/2026	300	10,142,169	1.018	10,321,172	10,142,169	0.983	9,967,313
2003	6/30/2026	288	8,888,303	1.019	9,056,600	9,002,314	0.973	8,756,260
2004	6/30/2026	276	10,202,645	1.020	10,404,328	10,677,616	0.968	10,340,428
2005	6/30/2026	264	9,718,505	1.022	9,933,849	9,766,538	0.957	9,346,619
2006	6/30/2026	252	11,196,950	1.025	11,478,501	11,462,555	0.963	11,037,337
2007	6/30/2026	240	12,157,359	1.029	12,512,585	12,648,284	0.970	12,264,586
2008	6/30/2026	228	11,922,266	1.033	12,316,169	12,937,922	0.976	12,621,869
2009	6/30/2026	216	13,151,709	1.036	13,619,258	13,369,521	0.972	12,998,942
2010	6/30/2026	204	11,646,311	1.038	12,092,057	12,120,382	0.965	11,694,179
2011	6/30/2026	192	12,816,751	1.042	13,359,773	13,824,921	0.955	13,196,580
2012	6/30/2026	180	12,824,983	1.045	13,398,992	14,239,438	0.938	13,353,333
2013	6/30/2026	168	12,226,577	1.048	12,818,371	14,721,842	0.938	13,802,776
2014	6/30/2026	156	12,870,875	1.055	13,584,798	16,698,717	0.932	15,564,353
2015	6/30/2026	144	12,705,024	1.061	13,477,823	14,391,117	0.918	13,214,788
2016	6/30/2026	132	10,546,866	1.070	11,287,518	13,200,427	0.912	12,037,607
2017	6/30/2026	120	10,562,507	1.080	11,404,506	17,010,572	0.908	15,443,891
2018	6/30/2026	108	10,336,058	1.090	11,267,209	16,287,830	0.884	14,390,689
2019	6/30/2026	96	10,469,368	1.107	11,593,640	14,799,822	0.873	12,913,033
2020	6/30/2026	84	10,408,607	1.137	11,834,608	15,378,927	0.880	13,532,615
2021	6/30/2026	72	7,948,465	1.176	9,350,139	17,642,029	0.847	14,949,012
2022	6/30/2026	60	8,239,660	1.266	10,434,009	15,904,253	0.872	13,872,422
2023	6/30/2026	48	7,293,110	1.432	10,445,605	13,639,565	0.934	12,745,545
2024	6/30/2026	36	6,312,371	1.843	11,634,782	15,009,078	1.241	18,620,333
2025	6/30/2026	24	2,283,899	3.879	8,859,363	5,460,250	2.434	13,288,416
2026	6/30/2026	12	210,361	34.005	7,153,384	478,305	22.014	10,529,405
Total			$313,991,949		$351,215,202	$389,781,258		$389,753,707

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 3.5.
(6) Provided by Wyoming Department of Workforce Services
(7) From Exhibit A 3.6.

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Paid Loss Development Factors

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Injury Year Ending 6/30	Evaluation as of	Months of Development	On-Level Premium	Projected Loss Ratio	Benefit Level Factor	Trend Factor	Trended Loss Ratio	Smoothed Loss Ratio	Age-to-Ultimate Factor	Percent Unpaid 1 - 1/(9)	Unpaid Loss (3) x (8) x (10)	Indicated Ultimate Loss
2000	6/30/2026	324	$148,762,633	5.6%	1.364	0.911	7.0%	5.4%	1.015	1.5%	$121,767	$8,331,204
2001	6/30/2026	312	175,048,207	5.5%	1.364	0.899	6.8%	5.4%	1.017	1.6%	154,580	9,563,456
2002	6/30/2026	300	180,262,306	5.6%	1.364	0.888	6.8%	5.5%	1.018	1.7%	172,079	10,314,247
2003	6/30/2026	288	175,552,340	5.1%	1.364	0.877	6.1%	5.6%	1.019	1.9%	181,868	9,070,171
2004	6/30/2026	276	177,079,289	5.9%	1.364	0.865	6.9%	5.6%	1.020	1.9%	193,823	10,396,468
2005	6/30/2026	264	185,716,218	5.2%	1.364	0.855	6.1%	5.7%	1.022	2.2%	230,246	9,948,751
2006	6/30/2026	252	204,173,121	5.5%	1.364	0.844	6.3%	5.8%	1.025	2.5%	290,097	11,487,047
2007	6/30/2026	240	215,836,851	5.7%	1.364	0.833	6.5%	5.9%	1.029	2.8%	359,503	12,516,862
2008	6/30/2026	228	218,131,541	5.7%	1.364	0.822	6.4%	5.9%	1.033	3.2%	414,568	12,336,834
2009	6/30/2026	216	208,459,209	6.4%	1.364	0.812	7.1%	6.0%	1.036	3.4%	430,730	13,582,439
2010	6/30/2026	204	193,599,615	6.1%	1.364	0.802	6.7%	6.1%	1.038	3.7%	435,057	12,081,369
2011	6/30/2026	192	203,337,513	6.5%	1.000	0.791	5.2%	6.7%	1.042	4.1%	553,493	13,370,244
2012	6/30/2026	180	204,008,162	6.6%	1.000	0.811	5.3%	6.5%	1.045	4.3%	571,468	13,396,451
2013	6/30/2026	168	203,157,965	6.6%	1.000	0.830	5.4%	6.4%	1.048	4.6%	598,813	12,825,389
2014	6/30/2026	156	211,849,593	6.9%	1.000	0.850	5.8%	6.2%	1.055	5.3%	694,011	13,564,887
2015	6/30/2026	144	212,780,825	6.3%	1.000	0.871	5.5%	6.1%	1.061	5.7%	742,576	13,447,601
2016	6/30/2026	132	199,356,077	5.9%	1.000	0.892	5.2%	5.9%	1.070	6.6%	777,372	11,324,238
2017	6/30/2026	120	198,012,678	6.8%	1.000	0.914	6.2%	5.6%	1.080	7.4%	816,711	11,379,217
2018	6/30/2026	108	207,938,971	6.2%	1.000	0.923	5.7%	5.5%	1.090	8.3%	950,419	11,286,477
2019	6/30/2026	96	200,475,628	6.1%	1.000	0.932	5.7%	5.5%	1.107	9.7%	1,064,446	11,533,814
2020	6/30/2026	84	203,774,071	6.2%	1.000	0.941	5.9%	5.4%	1.137	12.0%	1,330,945	11,739,553
2021	6/30/2026	72	189,814,141	6.4%	1.000	0.951	6.1%	5.4%	1.176	15.0%	1,526,998	9,475,462
2022	6/30/2026	60	202,517,355	6.0%	1.000	0.961	5.8%	5.3%	1.266	21.0%	2,262,730	10,502,390
2023	6/30/2026	48	204,639,501	5.7%	1.000	0.970	5.5%	5.3%	1.432	30.2%	3,248,339	10,541,450
2024	6/30/2026	36	209,063,047	7.2%	1.000	0.980	7.1%	5.2%	1.843	45.7%	4,979,823	11,292,193
2025	6/30/2026	24	211,599,899	5.2%	1.000	0.990	5.2%	5.2%	3.879	74.2%	8,095,823	10,379,721
2026	6/30/2026	12	206,922,188	4.3%	1.000	1.000	4.3%	5.1%	34.005	97.1%	10,249,458	10,459,819
	Total		$5,351,868,944								$41,447,742	$306,147,754

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 3.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 3.16
(7) (4) x (5) x (6)
(8) Exhibit A 3.16, Column (9)
(9) From Exhibit A 3.5
(12) Column (11) + Exhibit A 3.7, Column (3)

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Reported Loss Development Factors

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Injury Year Ending 6/30	Evaluation as of	Months of Development	On-Level Premium	Projected Loss Ratio	Benefit Level Factor	Trend Factor	Trended Loss Ratio	Smoothed Loss Ratio	Age-to-Ultimate Factor	Percent Unreported 1 - 1/(9)	IBNR Loss (3) x (8) x (10)	Indicated Ultimate Loss
2000	6/30/2026	324	$148,762,633	5.6%	1.364	0.911	7.0%	5.4%	1.015	1.5%	$116,681	$8,354,286
2001	6/30/2026	312	175,048,207	5.5%	1.364	0.899	6.8%	5.4%	1.000	0.0%	3,225	9,854,120
2002	6/30/2026	300	180,262,306	5.6%	1.364	0.888	6.8%	5.5%	0.983	-1.8%	(174,060)	9,968,109
2003	6/30/2026	288	175,552,340	5.1%	1.364	0.877	6.1%	5.6%	0.973	-2.8%	(275,013)	8,727,300
2004	6/30/2026	276	177,079,289	5.9%	1.364	0.865	6.9%	5.6%	0.968	-3.3%	(326,050)	10,351,566
2005	6/30/2026	264	185,716,218	5.2%	1.364	0.855	6.1%	5.7%	0.957	-4.5%	(477,187)	9,289,352
2006	6/30/2026	252	204,173,121	5.5%	1.364	0.844	6.3%	5.8%	0.963	-3.9%	(455,637)	11,006,918
2007	6/30/2026	240	215,836,851	5.7%	1.364	0.833	6.5%	5.9%	0.970	-3.1%	(396,170)	12,252,114
2008	6/30/2026	228	218,131,541	5.7%	1.364	0.822	6.4%	5.9%	0.976	-2.5%	(324,578)	12,613,344
2009	6/30/2026	216	208,459,209	6.4%	1.364	0.812	7.1%	6.0%	0.972	-2.9%	(357,688)	13,011,833
2010	6/30/2026	204	193,599,615	6.1%	1.364	0.802	6.7%	6.1%	0.965	-3.6%	(430,136)	11,690,246
2011	6/30/2026	192	203,337,513	6.5%	1.000	0.791	5.2%	6.7%	0.955	-4.8%	(648,377)	13,176,544
2012	6/30/2026	180	204,008,162	6.6%	1.000	0.811	5.3%	6.5%	0.938	-6.6%	(885,200)	13,354,238
2013	6/30/2026	168	203,157,965	6.6%	1.000	0.830	5.4%	6.4%	0.938	-6.7%	(863,642)	13,858,200
2014	6/30/2026	156	211,849,593	6.9%	1.000	0.850	5.8%	6.2%	0.932	-7.3%	(962,476)	15,736,241
2015	6/30/2026	144	212,780,825	6.3%	1.000	0.871	5.5%	6.1%	0.918	-8.9%	(1,152,826)	13,238,292
2016	6/30/2026	132	199,356,077	5.9%	1.000	0.892	5.2%	5.9%	0.912	-9.7%	(1,144,421)	12,056,006
2017	6/30/2026	120	198,012,678	6.8%	1.000	0.914	6.2%	5.6%	0.908	-10.1%	(1,122,166)	15,888,406
2018	6/30/2026	108	207,938,971	6.2%	1.000	0.923	5.7%	5.5%	0.884	-13.2%	(1,516,104)	14,771,726
2019	6/30/2026	96	200,475,628	6.1%	1.000	0.932	5.7%	5.5%	0.873	-14.6%	(1,603,862)	13,195,960
2020	6/30/2026	84	203,774,071	6.2%	1.000	0.941	5.9%	5.4%	0.880	-13.6%	(1,507,016)	13,871,911
2021	6/30/2026	72	189,814,141	6.4%	1.000	0.951	6.1%	5.4%	0.847	-18.0%	(1,835,000)	15,807,029
2022	6/30/2026	60	202,517,355	6.0%	1.000	0.961	5.8%	5.3%	0.872	-14.6%	(1,575,846)	14,328,408
2023	6/30/2026	48	204,639,501	5.7%	1.000	0.970	5.5%	5.3%	0.934	-7.0%	(754,970)	12,884,595
2024	6/30/2026	36	209,063,047	7.2%	1.000	0.980	7.1%	5.2%	1.241	19.4%	2,111,225	17,120,302
2025	6/30/2026	24	211,599,899	5.2%	1.000	0.990	5.2%	5.2%	2.434	58.9%	6,425,751	11,886,000
2026	6/30/2026	12	206,922,188	4.3%	1.000	1.000	4.3%	5.1%	22.014	95.5%	10,080,303	10,558,608
	Total		$5,351,868,944								($51,238)	$338,851,656

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 3.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 3.16
(7) (4) x (5) x (6)
(8) Exhibit A 3.16, Column (9)
(9) From Exhibit A 3.6
(12) Column (11) + Exhibit A 3.7, Column (6)

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1/(9)	(11) Unpaid Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
1999	6/30/2026	336	$40,277,368	$0.17	1.364	0.492	$0.12	$0.20	1.014	1.4%	$114,333	$7,030,631
2000	6/30/2026	324	43,292,428	0.19	1.364	0.507	0.13	0.20	1.015	1.5%	130,198	8,339,635
2001	6/30/2026	312	47,027,299	0.21	1.364	0.523	0.15	0.19	1.017	1.6%	146,227	9,555,104
2002	6/30/2026	300	50,776,362	0.20	1.364	0.538	0.15	0.19	1.018	1.7%	163,566	10,305,735
2003	6/30/2026	288	52,959,274	0.17	1.364	0.555	0.13	0.18	1.019	1.9%	177,430	9,065,733
2004	6/30/2026	276	55,362,397	0.19	1.364	0.571	0.15	0.18	1.020	1.9%	187,809	10,390,453
2005	6/30/2026	264	60,849,344	0.16	1.364	0.589	0.13	0.17	1.022	2.2%	224,072	9,942,577
2006	6/30/2026	252	69,289,653	0.16	1.364	0.606	0.13	0.13	1.025	2.5%	225,449	11,422,399
2007	6/30/2026	240	79,410,961	0.16	1.364	0.625	0.13	0.13	1.029	2.8%	290,281	12,447,640
2008	6/30/2026	228	88,397,375	0.14	1.364	0.644	0.12	0.12	1.033	3.2%	353,350	12,275,616
2009	6/30/2026	216	91,019,593	0.15	1.364	0.663	0.13	0.12	1.036	3.4%	379,082	13,530,791
2010	6/30/2026	204	86,014,115	0.14	1.364	0.683	0.13	0.12	1.038	3.7%	373,382	12,019,693
2011	6/30/2026	192	91,213,698	0.15	1.000	0.704	0.10	0.16	1.042	4.1%	578,070	13,394,821
2012	6/30/2026	180	95,514,448	0.14	1.000	0.725	0.10	0.15	1.045	4.3%	619,312	13,444,295
2013	6/30/2026	168	97,350,585	0.14	1.000	0.747	0.10	0.15	1.048	4.6%	660,330	12,886,907
2014	6/30/2026	156	101,485,570	0.14	1.000	0.769	0.11	0.14	1.055	5.3%	760,639	13,631,514
2015	6/30/2026	144	105,282,781	0.13	1.000	0.793	0.10	0.14	1.061	5.7%	835,740	13,540,765
2016	6/30/2026	132	100,348,047	0.12	1.000	0.816	0.09	0.13	1.070	6.6%	884,878	11,431,744
2017	6/30/2026	120	97,700,169	0.14	1.000	0.841	0.12	0.13	1.080	7.4%	940,981	11,503,487
2018	6/30/2026	108	101,963,752	0.13	1.000	0.866	0.11	0.13	1.090	8.3%	1,067,066	11,403,124
2019	6/30/2026	96	100,978,104	0.12	1.000	0.893	0.11	0.12	1.107	9.7%	1,203,682	11,673,049
2020	6/30/2026	84	106,267,694	0.12	1.000	0.919	0.11	0.09	1.137	12.0%	1,114,069	11,522,676
2021	6/30/2026	72	101,077,078	0.12	1.000	0.947	0.11	0.08	1.176	15.0%	1,279,729	9,228,194
2022	6/30/2026	60	110,193,931	0.11	1.000	0.958	0.11	0.08	1.266	21.0%	1,936,152	10,175,811
2023	6/30/2026	48	118,888,999	0.10	1.000	0.968	0.09	0.08	1.432	30.2%	2,965,379	10,258,490
2024	6/30/2026	36	127,191,078	0.12	1.000	0.979	0.12	0.08	1.843	45.7%	4,756,806	11,069,176
2025	6/30/2026	24	132,682,369	0.08	1.000	0.989	0.08	0.08	3.879	74.2%	7,964,095	10,247,994
2026	6/30/2026	12	134,412,699	0.07	1.000	1.000	0.07	0.08	34.005	97.1%	10,436,800	10,647,161
	Total		$2,487,227,171								$40,768,908	$312,385,218

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 3.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 3.14
(7) (4) x (5) x (6)
(8) Exhibit A 3.15, Column (9)
(9) From Exhibit A 3.5
(12) Column (11) + Exhibit A 3.7, Column (3)

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Bornhuetter-Ferguson Method with a Payroll Base Using Reported Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1/(9)	(11) IBNR Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
1999	6/30/2026	336	$40,277,368	$0.17	1.364	0.492	$0.12	$0.20	1.013	1.3%	$104,967	$7,083,330
2000	6/30/2026	324	43,292,428	0.19	1.364	0.507	0.13	0.20	1.015	1.5%	124,760	8,362,365
2001	6/30/2026	312	47,027,299	0.21	1.364	0.523	0.15	0.19	1.000	0.0%	3,051	9,853,945
2002	6/30/2026	300	50,776,362	0.20	1.364	0.538	0.15	0.19	0.983	-1.8%	(165,449)	9,976,720
2003	6/30/2026	288	52,959,274	0.17	1.364	0.555	0.13	0.18	0.973	-2.8%	(268,303)	8,734,011
2004	6/30/2026	276	55,362,397	0.19	1.364	0.571	0.15	0.18	0.968	-3.3%	(315,932)	10,361,684
2005	6/30/2026	264	60,849,344	0.16	1.364	0.589	0.13	0.17	0.957	-4.5%	(464,391)	9,302,148
2006	6/30/2026	252	69,289,653	0.16	1.364	0.606	0.13	0.13	0.963	-3.9%	(354,099)	11,108,456
2007	6/30/2026	240	79,410,961	0.16	1.364	0.625	0.13	0.13	0.970	-3.1%	(319,888)	12,328,396
2008	6/30/2026	228	88,397,375	0.14	1.364	0.644	0.12	0.12	0.976	-2.5%	(276,648)	12,661,274
2009	6/30/2026	216	91,019,593	0.15	1.364	0.663	0.13	0.12	0.972	-2.9%	(314,799)	13,054,723
2010	6/30/2026	204	86,014,115	0.14	1.364	0.683	0.13	0.12	0.965	-3.6%	(369,158)	11,751,224
2011	6/30/2026	192	91,213,698	0.15	1.000	0.704	0.10	0.16	0.955	-4.8%	(677,167)	13,147,753
2012	6/30/2026	180	95,514,448	0.14	1.000	0.725	0.10	0.15	0.938	-6.6%	(959,309)	13,280,129
2013	6/30/2026	168	97,350,585	0.14	1.000	0.747	0.10	0.15	0.938	-6.7%	(952,366)	13,769,476
2014	6/30/2026	156	101,485,570	0.14	1.000	0.769	0.11	0.14	0.932	-7.3%	(1,054,878)	15,643,840
2015	6/30/2026	144	105,282,781	0.13	1.000	0.793	0.10	0.14	0.918	-8.9%	(1,297,459)	13,093,658
2016	6/30/2026	132	100,348,047	0.12	1.000	0.816	0.09	0.13	0.912	-9.7%	(1,302,687)	11,897,739
2017	6/30/2026	120	97,700,169	0.14	1.000	0.841	0.12	0.13	0.908	-10.1%	(1,292,913)	15,717,659
2018	6/30/2026	108	101,963,752	0.13	1.000	0.866	0.11	0.13	0.884	-13.2%	(1,702,179)	14,585,651
2019	6/30/2026	96	100,978,104	0.12	1.000	0.893	0.11	0.12	0.873	-14.6%	(1,813,656)	12,986,166
2020	6/30/2026	84	106,267,694	0.12	1.000	0.919	0.11	0.09	0.880	-13.6%	(1,261,449)	14,117,478
2021	6/30/2026	72	101,077,078	0.12	1.000	0.947	0.11	0.08	0.847	-18.0%	(1,537,857)	16,104,173
2022	6/30/2026	60	110,193,931	0.11	1.000	0.958	0.11	0.08	0.872	-14.6%	(1,348,405)	14,555,849
2023	6/30/2026	48	118,888,999	0.10	1.000	0.968	0.09	0.08	0.934	-7.0%	(689,205)	12,950,360
2024	6/30/2026	36	127,191,078	0.12	1.000	0.979	0.12	0.08	1.241	19.4%	2,016,675	17,025,753
2025	6/30/2026	24	132,682,369	0.08	1.000	0.989	0.08	0.08	2.434	58.9%	6,321,197	11,781,447
2026	6/30/2026	12	134,412,699	0.07	1.000	1.000	0.07	0.08	22.014	95.5%	10,264,553	10,742,858
	Total		$2,487,227,171								$97,005	$345,978,263

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 3.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 3.14
(7) (4) x (5) x (6)
(8) Exhibit A 3.15, Column (9)
(9) From Exhibit A 3.6
(12) Column (11) + Exhibit A 3.7, Column (6)

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

IBNR as % of Case Loss Reserve Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Dev Mthd IBNR as % of Case Reserve	(4) Selected IBNR as % of Case Reserve	(5) Case Reserve 6/30/2026	(6) IBNR 6/30/2026	(7) Indicated Ultimate Loss
1992	6/30/2026	420	0.0%	0.0%	$393,901	$0	$7,186,236
1993	6/30/2026	408	0.0%	0.0%	0	0	6,621,281
1994	6/30/2026	396	0.0%	0.0%	852,764	0	7,525,775
1995	6/30/2026	384	0.0%	0.0%	232,168	0	6,068,922
1996	6/30/2026	372	0.0%	0.0%	431	0	5,002,118
1997	6/30/2026	360	47.3%	47.3%	39,138	18,524	5,711,642
1998	6/30/2026	348	3116.4%	3116.4%	5,959	185,716	5,988,265
1999	6/30/2026	336	1120.7%	1120.7%	62,065	695,561	7,673,925
2000	6/30/2026	324	2294.4%	2294.4%	28,167	646,254	8,883,859
2001	6/30/2026	312	2.1%	2.1%	442,019	9,418	9,860,313
2002	6/30/2026	300	-50.3%	-50.3%	0	0	10,142,169
2003	6/30/2026	288	-60.2%	-60.2%	114,011	(68,627)	8,933,686
2004	6/30/2026	276	-62.7%	-62.7%	474,971	(297,889)	10,379,727
2005	6/30/2026	264	-67.5%	-67.5%	48,033	(32,400)	9,734,138
2006	6/30/2026	252	-61.1%	-61.1%	265,605	(162,282)	11,300,273
2007	6/30/2026	240	-52.4%	-52.4%	490,925	(257,373)	12,390,911
2008	6/30/2026	228	-43.9%	-43.9%	1,015,656	(446,000)	12,491,922
2009	6/30/2026	216	-45.4%	-45.4%	217,812	(98,817)	13,270,705
2010	6/30/2026	204	-49.7%	-49.7%	474,070	(235,687)	11,884,695
2011	6/30/2026	192	-53.9%	-53.9%	1,008,169	(543,881)	13,281,040
2012	6/30/2026	180	-60.8%	-60.8%	1,414,455	(859,548)	13,379,890
2013	6/30/2026	168	-59.1%	-59.1%	2,495,265	(1,473,560)	13,248,281
2014	6/30/2026	156	-58.1%	-58.1%	3,827,842	(2,224,108)	14,474,609
2015	6/30/2026	144	-60.8%	-60.8%	1,686,093	(1,025,519)	13,365,598
2016	6/30/2026	132	-59.5%	-59.5%	2,653,561	(1,580,186)	11,620,241
2017	6/30/2026	120	-57.9%	-57.9%	6,448,066	(3,731,954)	13,278,618
2018	6/30/2026	108	-61.5%	-61.5%	5,951,772	(3,658,392)	12,629,438
2019	6/30/2026	96	-60.1%	-60.1%	4,330,454	(2,602,941)	12,196,880
2020	6/30/2026	84	-53.1%	-53.1%	4,970,320	(2,639,342)	12,739,585
2021	6/30/2026	72	-54.6%	-54.6%	9,693,565	(5,290,810)	12,351,219
2022	6/30/2026	60	-41.1%	-41.1%	7,664,594	(3,146,536)	12,757,718
2023	6/30/2026	48	-18.9%	-18.9%	6,346,455	(1,196,855)	12,442,710
2024	6/30/2026	36	73.6%	73.6%	8,696,707	6,400,583	21,409,661
2025	6/30/2026	24	384.8%	384.8%	3,176,351	12,221,294	17,681,544
2026	6/30/2026	12	5959.2%	5959.2%	267,944	15,967,377	16,445,682
Total					$75,789,308	$4,572,020	$394,353,278

Column Notes

(3) [1 - 1 / Exhibit A 3.7, Column (7)] / [1 / Exhibit A 3.7, Column (7) - 1 / Exhibit A 3.7, Column (4)]
(4) Selected based on Column (3) and actuarial judgement
(5) Exhibit A 3.7, Column (6) - Exhibit A 3.7, Column (3)
(6) (4) x (5)
(7) Column (6) + Exhibit A 3.7, Column (6)

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Frequency-Severity Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Smoothed Frequency	(5) Smoothed Severity	(6) Indicated Ultimate Loss
1999	6/30/2026	336	$4,028	21.622%	$9,650	$8,403,702
2000	6/30/2026	324	4,329	20.276%	9,771	8,576,505
2001	6/30/2026	312	4,703	19.013%	9,893	8,845,803
2002	6/30/2026	300	5,078	17.829%	10,017	9,068,546
2003	6/30/2026	288	5,296	16.719%	10,143	8,980,633
2004	6/30/2026	276	5,536	15.678%	10,270	8,913,919
2005	6/30/2026	264	6,085	14.702%	10,398	9,302,476
2006	6/30/2026	252	6,929	13.786%	10,416	9,950,281
2007	6/30/2026	240	7,941	12.928%	10,547	10,827,701
2008	6/30/2026	228	8,840	12.123%	10,679	11,444,163
2009	6/30/2026	216	9,102	11.368%	10,813	11,188,411
2010	6/30/2026	204	8,601	10.804%	10,948	10,174,484
2011	6/30/2026	192	9,121	10.372%	15,121	14,305,311
2012	6/30/2026	180	9,551	9.957%	15,310	14,560,843
2013	6/30/2026	168	9,735	9.559%	15,502	14,425,677
2014	6/30/2026	156	10,149	9.177%	15,696	14,617,804
2015	6/30/2026	144	10,528	8.809%	15,893	14,740,607
2016	6/30/2026	132	10,035	8.457%	16,092	13,656,743
2017	6/30/2026	120	9,770	8.119%	16,294	12,924,499
2018	6/30/2026	108	10,196	7.794%	16,498	13,111,259
2019	6/30/2026	96	10,098	7.482%	16,705	12,621,356
2020	6/30/2026	84	10,627	7.183%	17,474	13,338,389
2021	6/30/2026	72	10,108	5.164%	17,911	9,349,506
2022	6/30/2026	60	11,019	4.958%	18,359	10,029,718
2023	6/30/2026	48	11,889	4.759%	18,818	10,647,995
2024	6/30/2026	36	12,719	4.569%	19,288	11,209,285
2025	6/30/2026	24	13,268	4.386%	19,770	11,506,138
2026	6/30/2026	12	13,441	4.211%	20,265	11,469,692
Total			$248,723			$318,191,447

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Selected from Exhibit A 3.14 detrended
(5) Selected from Exhibit A 3.14 detrended
(6) (3) x (4) x (5)

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Frequency-Severity Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Initial Indicated Ultimate Loss	(5) Initial Ultimate Counts	(6) Benefit Level Factor	(7) Indicated Loss Severity (4) / (5) x (6)	(8) Severity Trend Factor	(9) Trended Loss Severity (7) x (8)	(10) Indicated Frequency (5) / (3)	(11) Frequency Trend Factor	(12) Trended Frequency (10) x (11)	(13) Indicated Pure Premium Per $100 Payroll (4) / (3) / 10,000	(14) Trended Pure Premium	(15) Implied Pure Premium
1992	6/30/2026	420		$6,819,353	643	1.364	$14,466	1.644	$23,776	NA	0.257	NA	NA	NA	$0.00
1993	6/30/2026	408		6,651,097	678	1.364	13,381	1.623	21,720	NA	0.257	NA	NA	NA	0.00
1994	6/30/2026	396		6,706,834	697	1.364	13,134	1.603	21,057	NA	0.257	NA	NA	NA	0.00
1995	6/30/2026	384		5,869,900	697	1.364	11,487	1.583	18,188	NA	0.257	NA	NA	NA	0.00
1996	6/30/2026	372		5,035,339	663	1.364	10,367	1.564	16,211	NA	0.257	NA	NA	NA	0.00
1997	6/30/2026	360		5,709,019	691	1.364	11,277	1.544	17,417	NA	0.257	NA	NA	NA	0.00
1998	6/30/2026	348		5,869,371	722	1.364	11,096	1.525	16,924	NA	0.257	NA	NA	NA	0.00
1999	6/30/2026	336	$4,028	7,014,341	767	1.364	12,474	1.506	18,790	19.043%	0.257	4.886%	$0.17	$0.09	0.21
2000	6/30/2026	324	4,329	8,336,619	853	1.364	13,331	1.488	19,833	19.703%	0.274	5.391%	0.19	0.10	0.20
2001	6/30/2026	312	4,703	9,564,295	950	1.364	13,732	1.469	20,177	20.201%	0.292	5.894%	0.20	0.11	0.19
2002	6/30/2026	300	5,078	10,321,172	1,005	1.364	14,008	1.451	20,327	19.793%	0.311	6.159%	0.20	0.11	0.18
2003	6/30/2026	288	5,296	9,056,600	876	1.364	14,102	1.433	20,210	16.541%	0.332	5.489%	0.17	0.09	0.17
2004	6/30/2026	276	5,536	10,404,328	936	1.364	15,170	1.415	21,472	16.898%	0.354	5.979%	0.19	0.11	0.16
2005	6/30/2026	264	6,085	9,933,849	920	1.364	14,728	1.398	20,588	15.119%	0.377	5.705%	0.16	0.10	0.15
2006	6/30/2026	252	6,929	11,478,501	981	1.364	15,960	1.381	22,034	14.158%	0.402	5.697%	0.17	0.10	0.14
2007	6/30/2026	240	7,941	12,512,585	996	1.364	17,136	1.364	23,365	12.542%	0.429	5.382%	0.16	0.10	0.14
2008	6/30/2026	228	8,840	12,316,169	994	1.364	16,901	1.347	22,759	11.245%	0.458	5.146%	0.14	0.09	0.13
2009	6/30/2026	216	9,102	13,619,258	1,023	1.364	18,166	1.330	24,161	11.235%	0.488	5.483%	0.15	0.10	0.12
2010	6/30/2026	204	8,601	12,092,057	960	1.364	17,172	1.314	22,556	11.167%	0.520	5.811%	0.14	0.10	0.12
2011	6/30/2026	192	9,121	13,359,773	977	1.000	13,677	1.297	17,742	10.709%	0.542	5.805%	0.15	0.10	0.16
2012	6/30/2026	180	9,551	13,398,992	910	1.000	14,724	1.281	18,864	9.527%	0.565	5.380%	0.14	0.10	0.15
2013	6/30/2026	168	9,735	12,818,371	907	1.000	14,136	1.265	17,887	9.315%	0.588	5.479%	0.13	0.10	0.15
2014	6/30/2026	156	10,149	13,584,798	963	1.000	14,105	1.250	17,627	9.490%	0.613	5.815%	0.13	0.10	0.14
2015	6/30/2026	144	10,528	13,477,823	942	1.000	14,315	1.234	17,667	8.943%	0.638	5.708%	0.13	0.10	0.14
2016	6/30/2026	132	10,035	11,287,518	810	1.000	13,933	1.219	16,983	8.073%	0.665	5.367%	0.11	0.09	0.14
2017	6/30/2026	120	9,770	11,404,506	829	1.000	13,762	1.204	16,567	8.482%	0.693	5.874%	0.12	0.10	0.13
2018	6/30/2026	108	10,196	11,267,209	785	1.000	14,360	1.189	17,073	7.695%	0.721	5.551%	0.11	0.10	0.13
2019	6/30/2026	96	10,098	11,593,640	807	1.000	14,363	1.174	16,866	7.994%	0.751	6.007%	0.11	0.10	0.12
2020	6/30/2026	84	10,627	11,834,608	693	1.000	17,068	1.160	19,793	6.525%	0.783	5.107%	0.11	0.10	0.13
2021	6/30/2026	72	10,108	9,350,139	526	1.000	17,777	1.131	20,112	5.204%	0.815	4.243%	0.09	0.09	0.09
2022	6/30/2026	60	11,019	10,434,009	553	1.000	18,862	1.104	20,820	5.020%	0.849	4.264%	0.09	0.09	0.09
2023	6/30/2026	48	11,889	10,445,605	527	1.000	19,839	1.077	21,365	4.429%	0.885	3.918%	0.09	0.09	0.09
2024	6/30/2026	36	12,719	11,634,782	627	1.000	18,560	1.051	19,500	4.929%	0.922	4.542%	0.09	0.09	0.09
2025	6/30/2026	24	13,268	8,859,363	565	1.000	15,683	1.025	16,076	4.257%	0.960	4.087%	0.07	0.07	0.09
2026	6/30/2026	12	13,441	7,153,384	548	1.000	13,061	1.000	13,061	4.075%	1.000	4.075%	0.05	0.05	0.09
Total			$248,723	$351,215,202	28,017		$14,735		$19,568	9.339%		5.184%			

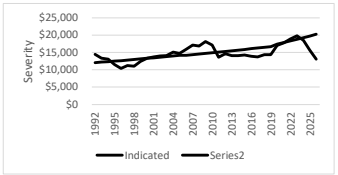
Beginning	Ending	Severity Trend
1992	2005	1.3%
2006	2019	-1.7%
2020	2024	2.8%
		Selected
1992	2005	1.3%
2006	2019	1.3%
2020	2026	2.5%

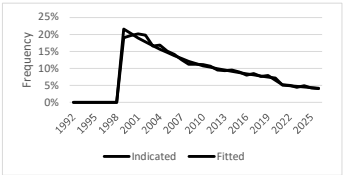
Beginning	Ending	Frequency Trend
1999	2009	-6.2%
2010	2020	-4.3%
2021	2025	-4.1%
		Selected
1999	2009	-6.2%
2010	2020	-4.0%
2021	2026	-4.0%

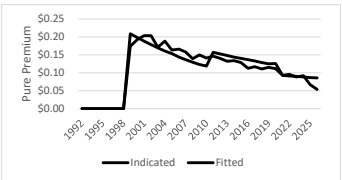
Beginning	Ending	Pure Prem Trend
1999	2009	-2.9%
2010	2020	-2.9%
2021	2024	-1.1%
		Selected
1999	2009	-2.9%
2010	2020	-2.9%
2021	2026	-1.1%

Beginning	Ending	Severity
1992	2005	19,827
2006	2019	19,615
2020	2024	20,265
		Selected
1992	2005	19,827
2006	2019	19,615
2020	2026	20,265

Beginning	Ending	Frequency
1999	2009	5.548%
2010	2020	5.623%
2021	2025	4.211%
		Selected
1999	2009	5.548%
2010	2020	5.623%
2021	2026	4.211%







Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 3.3, Columns (4) and (5)
(5) Average Exhibit A 3.4, Columns (6) and (7)
(6) Exhibit A 3.8, Column (5)
(8) Based on selected Severity trends
(11) Based on selected Frequency trends
(14) (13) adjusted by selected Pure Premium trend
(15) Selected Severity x selected Frequency / 10,000

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Pure Premium Trend (Payroll)

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Initial Indicated Ultimate Loss	(5) Indicated Pure Premium Per $100 Payroll (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Pure Premium	(8) Trended Pure Premium	(9) Fitted Pure Premium
1999	6/30/2026	336	$40,277,368	$7,014,341	$0.17	1.364	$0.24	$0.12	$0.20
2000	6/30/2026	324	43,292,428	8,336,619	0.19	1.364	0.26	0.13	0.20
2001	6/30/2026	312	47,027,299	9,564,295	0.20	1.364	0.28	0.14	0.19
2002	6/30/2026	300	50,776,362	10,321,172	0.20	1.364	0.28	0.15	0.19
2003	6/30/2026	288	52,959,274	9,056,600	0.17	1.364	0.23	0.13	0.18
2004	6/30/2026	276	55,362,397	10,404,328	0.19	1.364	0.26	0.15	0.18
2005	6/30/2026	264	60,849,344	9,933,849	0.16	1.364	0.22	0.13	0.17
2006	6/30/2026	252	69,289,653	11,478,501	0.17	1.364	0.23	0.14	0.13
2007	6/30/2026	240	79,410,961	12,512,585	0.16	1.364	0.21	0.13	0.13
2008	6/30/2026	228	88,397,375	12,316,169	0.14	1.364	0.19	0.12	0.12
2009	6/30/2026	216	91,019,593	13,619,258	0.15	1.364	0.20	0.14	0.12
2010	6/30/2026	204	86,014,115	12,092,057	0.14	1.364	0.19	0.13	0.12
2011	6/30/2026	192	91,213,698	13,359,773	0.15	1.000	0.15	0.10	0.16
2012	6/30/2026	180	95,514,448	13,398,992	0.14	1.000	0.14	0.10	0.15
2013	6/30/2026	168	97,350,585	12,818,371	0.13	1.000	0.13	0.10	0.15
2014	6/30/2026	156	101,485,570	13,584,798	0.13	1.000	0.13	0.10	0.14
2015	6/30/2026	144	105,282,781	13,477,823	0.13	1.000	0.13	0.10	0.14
2016	6/30/2026	132	100,348,047	11,287,518	0.11	1.000	0.11	0.09	0.13
2017	6/30/2026	120	97,700,169	11,404,506	0.12	1.000	0.12	0.10	0.13
2018	6/30/2026	108	101,963,752	11,267,209	0.11	1.000	0.11	0.10	0.13
2019	6/30/2026	96	100,978,104	11,593,640	0.11	1.000	0.11	0.10	0.12
2020	6/30/2026	84	106,267,694	11,834,608	0.11	1.000	0.11	0.10	0.09
2021	6/30/2026	72	101,077,078	9,350,139	0.09	1.000	0.09	0.09	0.08
2022	6/30/2026	60	110,193,931	10,434,009	0.09	1.000	0.09	0.09	0.08
2023	6/30/2026	48	118,888,999	10,445,605	0.09	1.000	0.09	0.09	0.08
2024	6/30/2026	36	127,191,078	11,634,782	0.09	1.000	0.09	0.09	0.08
2025	6/30/2026	24	132,682,369	8,859,363	0.07	1.000	0.07	0.07	0.08
2026	6/30/2026	12	134,412,699	7,153,384	0.05	1.000	0.05	0.05	0.08
Total			2,487,227,171	$308,554,291	$0.12				

Beginning	Ending	Pure Premium
1992	2005	0.14
2006	2019	0.11
2020	2024	0.09
		Selected
1992	2005	0.14
2006	2019	0.11
2020	2026	0.08

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 3.3, Columns (4) and (5)
(6) Exhibit A 3.10, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected pure premium detrended to historical levels and adjusted for historical benefit levels.



Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Loss Ratio Trend

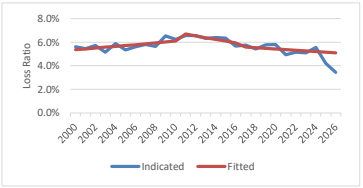
Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Initial Indicated Ultimate Loss	(5) Indicated Loss Ratio (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Loss Ratio	(8) Trended Loss Ratio	(9) Fitted Loss Ratio
2000	6/30/2026	324	$148,762,633	$8,336,619	5.6%	1.364	7.6%	7.0%	5.4%
2001	6/30/2026	312	175,048,207	9,564,295	5.5%	1.364	7.5%	6.7%	5.4%
2002	6/30/2026	300	180,262,306	10,321,172	5.7%	1.364	7.8%	6.9%	5.5%
2003	6/30/2026	288	175,552,340	9,056,600	5.2%	1.364	7.0%	6.2%	5.6%
2004	6/30/2026	276	177,079,289	10,404,328	5.9%	1.364	8.0%	6.9%	5.6%
2005	6/30/2026	264	185,716,218	9,933,849	5.3%	1.364	7.3%	6.2%	5.7%
2006	6/30/2026	252	204,173,121	11,478,501	5.6%	1.364	7.7%	6.5%	5.8%
2007	6/30/2026	240	215,836,851	12,512,585	5.8%	1.364	7.9%	6.6%	5.9%
2008	6/30/2026	228	218,131,541	12,316,169	5.6%	1.364	7.7%	6.3%	5.9%
2009	6/30/2026	216	208,459,209	13,619,258	6.5%	1.364	8.9%	7.2%	6.0%
2010	6/30/2026	204	193,599,615	12,092,057	6.2%	1.364	8.5%	6.8%	6.1%
2011	6/30/2026	192	203,337,513	13,359,773	6.6%	1.000	6.6%	5.2%	6.7%
2012	6/30/2026	180	204,008,162	13,398,992	6.6%	1.000	6.6%	5.3%	6.5%
2013	6/30/2026	168	203,157,965	12,818,371	6.3%	1.000	6.3%	5.2%	6.4%
2014	6/30/2026	156	211,849,593	13,584,798	6.4%	1.000	6.4%	5.5%	6.2%
2015	6/30/2026	144	212,780,825	13,477,823	6.3%	1.000	6.3%	5.5%	6.1%
2016	6/30/2026	132	199,356,077	11,287,518	5.7%	1.000	5.7%	5.1%	5.9%
2017	6/30/2026	120	198,012,678	11,404,506	5.8%	1.000	5.8%	5.3%	5.6%
2018	6/30/2026	108	207,938,971	11,267,209	5.4%	1.000	5.4%	5.0%	5.5%
2019	6/30/2026	96	200,475,628	11,593,640	5.8%	1.000	5.8%	5.4%	5.5%
2020	6/30/2026	84	203,774,071	11,834,608	5.8%	1.000	5.8%	5.5%	5.4%
2021	6/30/2026	72	189,814,141	9,350,139	4.9%	1.000	4.9%	4.7%	5.4%
2022	6/30/2026	60	202,517,355	10,434,009	5.2%	1.000	5.2%	4.9%	5.3%
2023	6/30/2026	48	204,639,501	10,445,605	5.1%	1.000	5.1%	5.0%	5.3%
2024	6/30/2026	36	209,063,047	11,634,782	5.6%	1.000	5.6%	5.5%	5.2%
2025	6/30/2026	24	211,599,899	8,859,363	4.2%	1.000	4.2%	4.1%	5.2%
2026	6/30/2026	12	206,922,188	7,153,384	3.5%	1.000	3.5%	3.5%	5.1%
Total			$5,351,868,944	$301,539,951	5.6%				

Beginning	Ending	Trend
2000	2010	1.3%
2011	2016	-2.4%
2017	2024	-1.2%
		Selected
2000	2010	1.3%
2011	2016	-2.4%
2017	2026	-1.0%

Beginning	Ending	Loss Ratio
2000	2010	6.7%
2011	2016	5.3%
2017	2023	5.1%
		Selected
2000	2010	6.7%
2011	2016	5.3%
2017	2026	5.1%

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 3.3, Columns (4) and (5)
(6) Exhibit A 3.8, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected loss ratio detrended to historical levels and adjusted for historical benefit levels.



Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Incremental Paid Losses per Ultimate Lost Time Claim Count

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992												122	63	17	22	26	0	0
1993											116	75	109	31	17	74	13	24
1994										112	91	15	15	20	23	16	11	53
1995									169	115	66	63	9	45	12	48	76	107
1996								107	88	84	62	26	63	21	31	46	25	2
1997							174	146	171	95	71	32	40	111	26	52	16	65
1998						340	198	183	115	62	52	21	49	27	51	(0)	27	1
1999					600	370	217	105	37	32	1	56	45	34	50	66	0	34
2000				1,246	593	419	103	113	81	10	64	21	33	0	14	85	90	48
2001			2,538	1,294	757	303	168	77	90	54	49	63	27	46	108	177	6	39
2002	916	3,650	2,585	1,265	560	252	164	111	151	72	59	36	26	30	35	27	20	6
2003	1,182	3,570	2,529	1,185	401	176	105	137	90	110	63	51	45	124	34	98	29	8
2004	1,069	4,177	2,806	1,217	395	136	120	127	130	72	54	88	110	87	61	36	95	27
2005	1,118	3,983	2,635	1,062	348	230	179	190	160	140	111	86	39	57	34	27	33	11
2006	1,203	4,248	2,728	886	523	393	387	185	210	155	46	37	61	74	45	32	22	21
2007	1,252	4,191	2,614	1,587	694	403	200	216	191	138	91	178	108	77	51	4	7	47
2008	889	3,452	3,436	2,083	919	312	230	98	82	123	76	47	36	3	46	44	11	29
2009	887	4,491	3,541	1,745	722	387	234	34	197	239	63	70	17	84	14	28	69	21
2010	932	4,771	3,113	1,499	647	273	180	176	133	70	73	34	27	44	8	59	65	
2011	773	4,364	3,550	2,043	1,119	295	301	188	87	57	100	64	18	132	53	0		
2012	805	4,578	3,930	2,298	605	508	645	213	79	100	88	41	51	74	76			
2013	571	4,483	4,130	1,161	1,544	720	306	169	134	17	100	78	37	62				
2014	774	4,768	3,269	1,854	1,040	449	256	329	161	166	38	162	115					
2015	1,037	4,737	3,184	1,823	826	740	331	186	208	129	199	111						
2016	665	4,630	3,948	1,911	605	443	332	228	104	87	111							
2017	603	5,070	3,206	1,673	841	438	288	253	243	153								
2018	1,041	4,592	3,314	1,691	868	600	452	373	258									
2019	711	4,550	3,197	1,621	1,248	869	454	375										
2020	820	4,480	4,436	2,255	1,773	752	428											
2021	406	3,622	4,321	3,090	2,037	1,419												
2022	487	3,566	5,081	3,845	1,779													
2023	477	3,883	6,539	3,065														
2024	298	4,881	5,415															
2025	542	3,626																
2026	374																	

Calendar Year Persistency

Injury Year Ending 6/30	12 24	24 36	36 48	48 60	60 72	72 84	84 96	96 108	108 120	120 132	132 144	144 156	156 168	168 180	180 192	192 204	204 216	216 228
1993											1.046	0.833	0.153	0.720	1.503	0.000	0.000	2.556
1994										1.038	0.823	7.354	1.994	0.886	3.186	0.800	2.133	0.230
1995									0.663	0.793	0.226	0.243	2.076	0.522	1.372	0.233	0.702	0.374
1996								1.582	1.305	0.788	1.025	0.359	0.710	0.557	1.562	1.657	4.287	4.788
1997							0.614	0.602	0.489	0.650	0.368	1.957	0.530	0.277	1.768	0.475	0.122	0.000
1998						0.513	0.738	0.934	0.829	1.150	0.615	1.914	2.280	0.944	1.022		2.391	29.211
1999					0.566	0.536	0.842	1.091	1.672	1.630	26.052	0.872	0.607	1.509		0.414		0.151
2000				0.482	0.624	0.519	1.022	0.326	0.394	0.081	0.879	2.130	1.044	113.715	4.678	0.000	0.381	0.435
2001			0.491	0.458	0.553	0.340	0.674	1.052	0.111	1.178	0.434	0.519	0.016	0.309	0.781	0.509	8.497	0.000
2002		0.695	0.501	0.599	0.542	0.668	0.471	0.804	0.358	0.680	1.065	0.745	1.728	3.620	4.992	0.214	1.938	0.563
2003	3.088	0.724	0.500	0.472	0.629	0.929	1.063	1.099	0.801	0.533	0.574	0.516	0.658	0.287	0.774	0.204	0.215	0.000
2004	3.341	0.605	0.422	0.329	0.446	0.772	1.144	0.706	0.848	0.882	0.943	0.516	1.126	0.396	1.594	0.813	0.085	0.000
2005	3.736	0.705	0.462	0.372	0.390	0.522	0.710	0.686	0.449	0.388	0.792	1.272	2.224	1.070	1.048	3.439	0.812	0.000
2006	3.311	0.620	0.389	0.393	0.439	0.456	0.490	0.863	0.664	0.719	1.891	1.060	0.947	0.462	0.606	1.047	0.504	1.466
2007	3.393	0.651	0.339	0.330	0.566	0.962	0.927	0.971	0.809	0.330	0.405	0.341	0.684	0.589	0.630	5.171	2.826	0.077
2008	4.716	0.757	0.462	0.333	0.438	0.640	0.939	1.955	1.686	0.739	2.345	2.301	2.149	15.246	0.091	0.165	4.425	2.040
2009	3.894	0.765	0.588	0.527	0.433	0.595	0.418	2.413	0.623	0.318	0.742	0.515	0.190	0.545	3.112	0.378	0.414	2.067
2010	4.820	0.742	0.561	0.482	0.598	0.857	0.189	1.121	1.791	0.905	0.948	0.517	3.082	0.323	3.381	1.171	0.324	
2011	6.169	0.713	0.422	0.317	0.244	0.612	0.585	0.707	0.801	1.300	0.338	0.423	2.416	0.063	1.112			
2012	5.422	0.775	0.520	0.487	0.487	0.593	0.292	0.409	0.714	1.003	0.732	0.440	2.618	0.721	0.000			
2013	8.016	0.877	0.556	0.521	0.329	0.896	0.695	0.468	0.746	5.128	0.413	0.653	1.974	1.222				
2014	5.794	0.866	0.355	0.833	0.692	0.680	0.660	0.407	0.106	0.604	2.020	0.230	0.542					
2015	4.600	0.690	0.582	0.571	0.544	0.346	0.993	0.864	0.796	0.297	0.815	1.042						
2016	7.129	0.688	0.462	0.432	1.223	0.749	0.559	0.911	1.246	2.294	0.992							
2017	7.677	0.779	0.596	0.362	0.526	0.758	0.794	0.410	0.357	0.728								
2018	4.870	0.698	0.505	0.497	0.505	0.479	0.559	0.651	0.594									
2019	6.461	0.728	0.529	0.535	0.481	0.520	0.822	0.687										
2020	5.553	0.713	0.365	0.553	0.490	0.603	0.876											
2021	11.024	1.225	0.522	0.574	0.369	0.302												
2022	7.444	1.212	0.608	0.530	0.798													
2023	7.476	1.309	0.588	0.580														
2024	13.009	1.340	0.566															
2025	8.997	1.493																
2026	9.697																	
Strt Average	6.235	0.849	0.496	0.482	0.538	0.619	0.712	0.905	0.786	1.007	1.937	1.163	1.352	6.856	1.748	0.982	1.768	2.586
3 Year Strt Average	10.567	1.381	0.587	0.561	0.552	0.475	0.753	0.583	0.732	1.107	1.275	0.642	1.711	0.669	1.497	0.775	1.721	1.395
5 Year Strt Average	9.324	1.316	0.530	0.554	0.529	0.533	0.722	0.705	0.620	1.810	0.994	0.558	2.126	0.575	1.539	1.721	1.699	1.130
P(Living)	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.989	0.988	0.988
Selected	9.324	1.316	0.530	0.554	0.529	0.533	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930
Cumulative	60.710	5.321	2.927	4.362	6.638	11.191	19.401	19.253	19.100	18.939	18.771	18.596	18.414	18.223	18.024	17.816	17.599	17.373
	432	**444**	**456**	**468**	**480**	**492**	**504**	**516**	**528**	**540**	**552**	**564**	**576**	**588**	**600**	**612**	**624**	**636**
	444	**456**	**468**	**480**	**492**	**504**	**516**	**528**	**540**	**552**	**564**	**576**	**588**	**600**	**612**	**624**	**636**	**648**
	0.905	0.905	0.904	0.903	0.902	0.900	0.899	0.898	0.897	0.895	0.894	0.892	0.891	0.889	0.887	0.885	0.882	0.880

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Incremental Paid Losses per Ultimate Lost Time Claim Count

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	61	35	52	182	0	43	57	0	0	34	43	4	0	0	0	0	43
1993	12	15	(0)	25	3	5	20	2	29	14	0	6	24	0	0	0	
1994	40	(0)	0	13	54	33	22	10	32	0	10	37	68	29	2		
1995	9	63	42	82	21	32	51	65	0	0	0	76	40	0			
1996	0	0	21	11	30	0	33	23	0	0	34	0	0				
1997	33	48	23	15	8	50	14	0	0	19	0	0					
1998	5	36	25	10	8	0	0	0	0	14	23						
1999	21	9	26	0	20	1	0	0	0	19							
2000	0	17	81	12	21	0	9	0	0								
2001	3	2	61	4	7	23	38	2									
2002	0	2	47	45	19	6	7										
2003	0	38	86	21	33	7											
2004	0	11	11	21	39												
2005	30	12	9	58													
2006	4	64	57														
2007	58	74															
2008	43																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Calendar Year Persistency

Injury Year Ending 6/30	228 240	240 252	252 264	264 276	276 288	288 300	300 312	312 324	324 336	336 348	348 360	360 372	372 384	384 396	396 408	408 420	420 432
1993	2.836	3.479		0.000	16.036	12.506	0.000	0.000	1.171	3.107		0.000	0.000				
1994	0.376	1.000		0.204	0.085	0.608	0.103	3.074	0.437		0.604	0.652	0.000	0.000	0.000		
1995		0.000	0.313	0.651	1.547	0.690	0.190	0.484				0.898	0.707				
1996			3.836	1.898	1.068		1.953	0.000			2.222						
1997	0.000	0.449	0.492	1.948	0.000	0.673	1.643			1.821							
1998	9.213	0.637	0.626	0.765	6.324					0.000	0.000						
1999	1.705	2.782	0.388		0.000	0.000				1.181							
2000		1.523	0.000	1.675	0.068	0.000	0.000										
2001	4.821	36.832	0.193	5.759	0.000	0.385	0.000	0.000									
2002		37.649	0.076	0.165	1.185	6.138	0.299										
2003		1.237	0.526	0.922	0.191	0.953											
2004		7.959	1.892	1.554	0.188												
2005	0.357	0.948	2.380	0.669													
2006	3.208	0.138	1.021														
2007	1.101	0.769															
2008	1.703																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	
Strt Average	2.532	6.814	0.978	1.351	2.224	2.439	0.524	0.712	0.804	1.527	0.942	0.516	0.236	0.000	0.000	NA	NA
3 Year Strt Average	2.004	0.619	1.764	1.048	0.521	2.492	0.100	0.000	NA	1.001	1.111	0.898	0.354	0.000	0.000	—	—
5 Year Strt Average	1.592	2.210	1.179	1.814	0.326	1.495	0.100	0.000	NA	1.001	0.942	0.516	0.236	—	—	—	—
P(Living)	0.987	0.986	0.985	0.983	0.982	0.981	0.980	0.978	0.977	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.967
Selected	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930
Cumulative	17.136	16.889	16.631	16.362	16.082	15.788	15.482	15.163	14.829	14.481	14.117	13.738	13.342	12.928	12.487	12.026	11.555
	648	**660**	**672**	**684**	**696**	**708**	**720**	**732**	**744**	**756**	**768**	**780**	**792**	**804**	**816**	**828**	**840**
	660	**672**	**684**	**696**	**708**	**720**	**732**	**744**	**756**	**768**	**780**	**792**	**804**	**816**	**828**	**840**	**852**
	0.877	0.875	0.871	0.868	0.865	0.861	0.856	0.852	0.847	0.841	0.835	0.829	0.821	0.813	0.805	0.795	0.785
	852	**864**	**876**	**888**	**900**	**912**	**924**	**936**	**948**								
	864	**876**	**888**	**900**	**912**	**924**	**936**	**948**	**960**								
	0.773	0.761	0.747	0.732	0.715	0.696	0.675	0.649	0.617								

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Persistency Per Loss Time Claim Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Incremetal Paid Loss	(4) Cumulative Persistency Factor (Adj. for Inflation)	(5) Estimated Unpaid Loss (3) x (4)	(6) Estimated Ult. Loss
Prior to 1992	6/30/2026		$30,188	11.063	$333,956	
1992	6/30/2026	420	27,463	11.555	317,334	$7,109,669
1993	6/30/2026	408	0	12.026	0	6,621,281
1994	6/30/2026	396	1,147	12.487	14,322	6,687,333
1995	6/30/2026	384	0	12.928	0	5,836,754
1996	6/30/2026	372	0	13.342	0	5,001,687
1997	6/30/2026	360	0	13.738	0	5,653,980
1998	6/30/2026	348	16,514	14.117	233,138	6,029,728
1999	6/30/2026	336	14,871	14.481	215,345	7,131,643
2000	6/30/2026	324	0	14.829	0	8,209,437
2001	6/30/2026	312	1,985	15.163	30,095	9,438,971
2002	6/30/2026	300	7,003	15.482	108,430	10,250,599
2003	6/30/2026	288	6,419	15.788	101,344	8,989,646
2004	6/30/2026	276	36,463	16.082	586,384	10,789,029
2005	6/30/2026	264	53,608	16.362	877,158	10,595,663
2006	6/30/2026	252	56,091	16.631	932,877	12,129,827
2007	6/30/2026	240	73,935	16.889	1,248,696	13,406,055
2008	6/30/2026	228	43,360	17.136	743,016	12,665,283
2009	6/30/2026	216	21,543	17.373	374,256	13,525,965
2010	6/30/2026	204	62,468	17.599	1,099,372	12,745,683
2011	6/30/2026	192	0	17.816	0	12,816,751
2012	6/30/2026	180	69,427	18.024	1,251,339	14,076,322
2013	6/30/2026	168	56,490	18.223	1,029,416	13,255,993
2014	6/30/2026	156	110,746	18.414	2,039,251	14,910,126
2015	6/30/2026	144	103,916	18.596	1,932,455	14,637,479
2016	6/30/2026	132	89,942	18.771	1,688,334	12,235,200
2017	6/30/2026	120	126,570	18.939	2,397,115	12,959,622
2018	6/30/2026	108	202,012	19.100	3,858,346	14,194,404
2019	6/30/2026	96	301,714	19.253	5,809,018	16,278,386
2020	6/30/2026	84	298,300	19.401	5,787,222	16,195,829
2021	6/30/2026	72	757,257	11.191	8,474,118	16,422,582
2022	6/30/2026	60	993,408	6.638	6,594,202	14,833,861
2023	6/30/2026	48	1,601,002	4.362	6,983,918	14,277,028
2024	6/30/2026	36	3,226,615	2.927	9,443,279	15,755,650
2025	6/30/2026	24	1,986,691	5.321	10,571,622	12,855,521
2026	6/30/2026	12	210,361	60.710	12,771,035	12,981,396
Total			$10,587,509		$87,846,392	$401,504,385

Column Notes

(3) Provided by Wyoming Department of Workforce Services.
(4) From Exhibit A 3.17.
(5) (3) x (4)
(6) (5) + Exhibit A 3.7, Column (3)

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Incremental Paid Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992												78,397	40,298	10,762	14,247	16,759	0	0
1993											78,923	50,911	74,200	20,834	11,739	50,272	8,837	16,164
1994										78,312	63,697	10,388	10,756	13,638	16,244	11,379	7,802	37,113
1995									118,353	80,430	46,062	44,308	6,580	31,135	8,305	33,556	52,951	74,585
1996								70,965	58,461	55,419	40,998	17,386	41,617	14,145	20,380	30,313	16,502	1,279
1997							120,376	101,178	118,093	65,786	49,182	22,167	27,815	76,777	17,872	36,212	10,900	45,079
1998						245,399	143,175	132,158	82,911	44,670	37,650	15,185	35,186	19,781	37,007	(161)	19,700	810
1999					460,958	284,347	166,934	80,846	28,411	24,569	620	42,946	34,686	26,081	38,758	50,673	0	26,378
2000				1,064,359	506,365	357,439	87,974	96,918	69,388	8,473	54,321	18,111	27,767	379	12,045	72,201	76,958	41,265
2001			2,413,923	1,230,765	719,996	288,560	160,049	73,447	85,162	51,337	46,513	59,590	25,783	43,380	103,008	168,237	5,408	36,784
2002	920,396	3,667,910	2,598,240	1,271,290	562,658	253,072	164,715	111,963	151,436	72,274	59,117	36,574	26,536	30,074	35,612	26,696	20,057	6,247
2003	1,037,793	3,134,703	2,220,507	1,040,644	351,684	154,868	91,981	120,432	78,866	96,840	55,629	44,936	39,911	108,465	30,140	85,931	25,440	7,072
2004	1,001,257	3,914,083	2,629,283	1,140,655	370,322	127,234	112,302	119,252	121,847	67,319	50,829	82,568	102,830	81,295	57,542	33,394	88,564	25,405
2005	1,029,660	3,668,002	2,426,716	978,226	320,585	211,370	165,004	174,680	147,259	128,635	102,471	79,436	35,926	52,848	31,323	25,315	30,766	9,998
2006	1,183,636	4,179,549	2,684,477	871,963	514,516	386,666	381,056	182,305	206,873	152,315	44,878	36,203	59,631	72,465	44,615	31,406	21,200	20,243
2007	1,249,222	4,182,930	2,608,953	1,583,609	692,818	401,772	199,451	216,030	190,885	138,006	90,649	177,453	107,478	76,812	50,530	4,158	7,266	47,093
2008	885,985	3,441,695	3,425,231	2,076,531	916,214	311,559	229,805	97,553	81,794	122,559	75,587	46,672	35,701	3,311	45,429	44,100	10,631	28,550
2009	907,801	4,598,804	3,626,005	1,787,082	739,477	396,358	239,766	34,809	202,211	244,236	64,612	71,268	17,911	85,628	14,553	28,868	70,777	21,543
2010	896,424	4,589,827	2,995,031	1,442,330	622,754	262,872	173,431	169,514	128,104	67,096	70,655	32,566	26,101	42,327	8,021	56,790	62,468	
2011	754,078	4,255,342	3,461,151	1,992,008	1,090,711	287,363	293,482	183,672	84,883	55,090	97,703	62,549	17,760	129,176	51,783	0		
2012	732,629	4,167,134	3,577,005	2,091,794	550,754	462,353	586,815	193,531	72,056	90,968	79,761	37,662	46,063	67,031	69,427			
2013	516,761	4,055,984	3,737,314	1,050,502	1,397,323	651,209	276,613	153,122	121,257	15,460	90,640	70,144	33,758	56,490				
2014	744,141	4,585,909	3,144,034	1,783,332	1,000,437	432,305	246,493	316,428	154,515	159,465	36,917	156,154	110,746					
2015	974,702	4,454,516	2,994,269	1,714,098	776,817	695,692	311,587	174,832	195,780	121,403	187,412	103,916						
2016	536,461	3,738,157	3,187,289	1,542,620	488,520	357,341	268,354	184,414	83,637	70,130	89,942							
2017	498,973	4,193,805	2,652,427	1,384,082	695,955	362,619	237,959	209,014	201,102	126,570								
2018	815,804	3,598,516	2,597,172	1,325,515	679,985	470,479	354,068	292,507	202,012									
2019	571,202	3,657,691	2,569,456	1,303,107	1,003,061	698,171	364,966	301,714										
2020	570,790	3,120,447	3,089,506	1,570,906	1,234,562	524,096	298,300											
2021	216,856	1,932,671	2,305,843	1,648,824	1,087,013	757,257												
2022	271,667	1,991,067	2,837,059	2,146,459	993,408													
2023	249,130	2,027,841	3,415,138	1,601,002														
2024	177,832	2,907,924	3,226,615															
2025	297,208	1,986,691																
2026	210,361																	

Calendar Year Persistency

Injury Year Ending 6/30	12 24	24 36	36 48	48 60	60 72	72 84	84 96	96 108	108 120	120 132	132 144	144 156	156 168	168 180	180 192	192 204	204 216	216 228
1992												0.514	0.267	1.324	1.176	0.000		
1993											0.645	1.457	0.281	0.563	4.282	0.176	1.829	0.513
1994										0.813	0.163	1.035	1.268	1.191	0.701	0.686	4.757	0.751
1995									0.680	0.573	0.962	0.149	4.732	0.267	4.040	1.578	1.409	0.087
1996								0.824	0.948	0.740	0.424	2.394	0.340	1.441	1.487	0.544	0.078	0.000
1997							0.841	1.167	0.557	0.748	0.451	1.255	2.760	0.233	2.026	0.301	4.136	0.502
1998						0.583	0.923	0.627	0.539	0.843	0.403	2.317	0.562	1.871			0.041	4.632
1999					0.617	0.587	0.484	0.351	0.865	0.025	69.268	0.808	0.752	1.486	1.307	0.000		0.612
2000				0.476	0.706	0.246	1.102	0.716	0.122	6.411	0.333	1.533	0.014	31.781	5.994	1.066	0.536	0.000
2001			0.510	0.585	0.401	0.555	0.459	1.160	0.603	0.906	1.281	0.433	1.683	2.375	1.633	0.032	6.802	0.090
2002	3.985	0.708	0.489	0.443	0.450	0.651	0.680	1.353	0.477	0.818	0.619	0.726	1.133	1.184	0.750	0.751	0.311	0.000
2003	3.021	0.708	0.469	0.338	0.440	0.594	1.309	0.655	1.228	0.574	0.808	0.888	2.718	0.278	2.851	0.296	0.278	0.000
2004	3.909	0.672	0.434	0.325	0.344	0.883	1.062	1.022	0.552	0.755	1.624	1.245	0.791	0.708	0.580	2.652	0.287	0.000
2005	3.562	0.662	0.403	0.328	0.659	0.781	1.059	0.843	0.874	0.797	0.775	0.452	1.471	0.593	0.808	1.215	0.325	2.779
2006	3.531	0.642	0.325	0.590	0.752	0.985	0.478	1.135	0.736	0.295	0.807	1.647	1.215	0.616	0.704	0.675	0.955	0.177
2007	3.348	0.624	0.607	0.437	0.580	0.496	1.083	0.884	0.723	0.657	1.958	0.606	0.715	0.658	0.082	1.747	6.481	1.238
2008	3.885	0.995	0.606	0.441	0.340	0.738	0.425	0.838	1.498	0.617	0.617	0.765	0.093	13.721	0.971	0.241	2.685	1.519
2009	5.066	0.788	0.493	0.414	0.536	0.605	0.145	5.809	1.208	0.265	1.103	0.251	4.781	0.170	1.984	2.452	0.304	
2010	5.120	0.653	0.482	0.432	0.422	0.660	0.977	0.756	0.524	1.053	0.461	0.801	1.622	0.190	7.080	1.100		
2011	5.643	0.813	0.576	0.548	0.263	1.021	0.626	0.462	0.649	1.774	0.640	0.284	7.274	0.401	0.000			
2012	5.688	0.858	0.585	0.263	0.839	1.269	0.330	0.372	1.262	0.877	0.472	1.223	1.455	1.036				
2013	7.849	0.921	0.281	1.330	0.466	0.425	0.554	0.792	0.127	5.863	0.774	0.481	1.673					
2014	6.163	0.686	0.567	0.561	0.432	0.570	1.284	0.488	1.032	0.232	4.230	0.709						
2015	4.570	0.672	0.572	0.453	0.896	0.448	0.561	1.120	0.620	1.544	0.554							
2016	6.968	0.853	0.484	0.317	0.731	0.751	0.687	0.454	0.839	1.282								
2017	8.405	0.632	0.522	0.503	0.521	0.656	0.878	0.962	0.629									
2018	4.411	0.722	0.510	0.513	0.692	0.753	0.826	0.691										
2019	6.403	0.702	0.507	0.770	0.696	0.523	0.827											
2020	5.467	0.990	0.508	0.786	0.425	0.569												
2021	8.912	1.193	0.715	0.659	0.697													
2022	7.329	1.425	0.757	0.463														
2023	8.140	1.684	0.469															
2024	16.352	1.110																
2025	6.685																	
Strt Average	6.017	0.857	0.516	0.521	0.561	0.667	0.765	1.021	0.752	1.237	3.886	0.955	1.709	2.956	2.024	0.862	1.951	0.806
3 Year Strt Average	10.392	1.406	0.647	0.636	0.606	0.615	0.844	0.702	0.696	1.019	1.853	0.805	3.467	0.542	3.021	1.264	3.157	0.978
5 Year Strt Average	9.484	1.280	0.591	0.638	0.606	0.650	0.756	0.743	0.650	1.959	1.334	0.700	3.361	3.103	2.023	1.243	2.150	1.142
P(Living)	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.989	0.988	0.988
Selected	10.392	1.406	0.591	0.636	0.606	0.615	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600
Cumulative	47.588	3.579	1.545	1.614	1.538	1.537	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500
	432	**444**	**456**	**468**	**480**	**492**	**504**	**516**	**528**	**540**	**552**	**564**	**576**	**588**	**600**	**612**	**624**	**636**
	444	**456**	**468**	**480**	**492**	**504**	**516**	**528**	**540**	**552**	**564**	**576**	**588**	**600**	**612**	**624**	**636**	**648**
	0.772	0.771	0.770	0.770	0.769	0.768	0.767	0.766	0.765	0.763	0.762	0.761	0.759	0.758	0.756	0.754	0.752	0.750

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Incremental Paid Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	39,239	22,355	33,659	117,429	0	27,585	36,740	0	0	22,207	27,642	2,507	0	0	0	0	27,463
1993	8,300	10,187	(303)	16,921	1,811	3,093	13,595	1,550	19,969	9,366	0	4,044	16,308	0	0	0	
1994	27,888	(312)	0	9,121	37,446	23,012	15,473	6,687	22,046	0	6,895	25,757	47,396	19,939	1,147		
1995	6,456	43,920	29,190	57,608	14,896	22,459	35,316	45,603	0	0	0	52,876	28,232	0			
1996	0	0	14,244	7,446	19,949	0	22,148	15,009	0	0	22,569	0	0				
1997	22,645	33,084	15,782	10,675	5,263	34,313	9,520	0	0	12,914	0	0					
1998	3,752	25,879	17,831	7,190	5,669	0	0	0	0	9,924	16,514						
1999	16,150	6,817	19,733	0	15,284	1,085	0	0	0	14,871							
2000	0	14,404	69,392	10,145	17,676	0	7,523	0	0								
2001	3,327	2,098	58,427	3,418	7,065	21,747	36,475	1,985									
2002	0	1,640	47,715	45,273	19,390	6,280	7,003										
2003	0	33,701	75,212	18,364	28,765	6,419											
2004	0	10,086	10,358	19,757	36,463												
2005	27,782	10,735	8,161	53,608													
2006	3,575	63,287	56,091														
2007	58,309	73,935															
2008	43,360																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Calendar Year Persistency

Injury Year Ending 6/30	228 240	240 252	252 264	264 276	276 288	288 300	300 312	312 324	324 336	336 348	348 360	360 372	372 384	384 396	396 408	408 420	420 432
1992	0.570	1.506	3.489	0.000		1.332	0.000			1.245	0.091	0.000					
1993	1.227			0.107	1.708	4.395	0.114	12.883	0.469	0.000		4.033	0.000				
1994		0.000		4.105	0.615	0.672	0.432	3.297	0.000		3.736	1.840	0.421	0.058			
1995	6.803	0.665	1.974	0.259	1.508	1.572	1.291	0.000				0.534	0.000				
1996			0.523	2.679	0.000		0.678	0.000			0.000						
1997	1.461	0.477	0.676	0.493	6.520	0.277	0.000			0.000							
1998	6.897	0.689	0.403	0.788	0.000					1.664							
1999	0.422	2.895	0.000		0.071	0.000											
2000		4.818	0.146	1.742	0.000	18,807.598	0.000										
2001	0.631	27.849	0.059	2.067	3.078	1.677	0.054										
2002		29.095	0.949	0.428	0.324	1.115											
2003		2.232	0.244	1.566	0.223												
2004		1.027	1.907	1.846													
2005	0.386	0.760	6.569														
2006	17.703	0.886															
2007	1.268																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
Strt Average	3.737	5.607	1.412	1.340	1.277	2,090.960	0.321	4.045	0.235	0.727	1.275	1.602	0.140	0.058	NA	NA	NA
3 Year Strt Average	6.452	0.891	2.907	1.280	1.208	6,270.130	0.027	NA	NA	0.832	0.000	1.187	0.140	0.058	NA	—	—
5 Year Strt Average	6.452	6.800	1.946	1.530	0.739	4,702.598	0.018	0.000	NA	0.832	1.868	1.602	0.140	—	—	—	—
P(Living)	0.987	0.986	0.985	0.983	0.982	0.981	0.980	0.978	0.977	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.967
Selected	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600
Cumulative	1.500	1.501	1.501	1.501	1.502	1.504	1.507	1.511	1.518	1.531	1.551	1.585	1.642	1.737	1.895	2.158	2.597
	648	**660**	**672**	**684**	**696**	**708**	**720**	**732**	**744**	**756**	**768**	**780**	**792**	**804**	**816**	**828**	**840**
	660	**672**	**684**	**696**	**708**	**720**	**732**	**744**	**756**	**768**	**780**	**792**	**804**	**816**	**828**	**840**	**852**
	0.748	0.746	0.743	0.740	0.737	0.734	0.730	0.726	0.722	0.717	0.712	0.706	0.700	0.694	0.686	0.678	0.669
	852	**864**	**876**	**888**	**900**	**912**	**924**	**936**	**948**								
	864	**876**	**888**	**900**	**912**	**924**	**936**	**948**	**960**								
	0.659	0.649	0.637	0.624	0.610	0.594	0.575	0.553	0.526								

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Incremental Paid Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Incremetal Paid Loss	(4) Cumulative Persistency Factor (Adj. for Inflation)	(5) Estimated Unpaid Loss (3) x (4)	(6) Estimated Ult. Loss
Prior to 1992	6/30/2026		$30,188	3.328	$100,456	
1992	6/30/2026	420	27,463	2.597	71,312	$6,863,647
1993	6/30/2026	408	0	2.158	0	6,621,281
1994	6/30/2026	396	1,147	1.895	2,173	6,675,185
1995	6/30/2026	384	0	1.737	0	5,836,754
1996	6/30/2026	372	0	1.642	0	5,001,687
1997	6/30/2026	360	0	1.585	0	5,653,980
1998	6/30/2026	348	16,514	1.551	25,616	5,822,207
1999	6/30/2026	336	14,871	1.531	22,763	6,939,061
2000	6/30/2026	324	0	1.518	0	8,209,437
2001	6/30/2026	312	1,985	1.511	2,999	9,411,875
2002	6/30/2026	300	7,003	1.507	10,552	10,152,720
2003	6/30/2026	288	6,419	1.504	9,654	8,897,957
2004	6/30/2026	276	36,463	1.502	54,782	10,257,426
2005	6/30/2026	264	53,608	1.501	80,489	9,798,994
2006	6/30/2026	252	56,091	1.501	84,185	11,281,135
2007	6/30/2026	240	73,935	1.501	110,940	12,268,299
2008	6/30/2026	228	43,360	1.500	65,053	11,987,320
2009	6/30/2026	216	21,543	1.500	32,318	13,184,027
2010	6/30/2026	204	62,468	1.500	93,708	11,740,020
2011	6/30/2026	192	0	1.500	0	12,816,751
2012	6/30/2026	180	69,427	1.500	104,143	12,929,126
2013	6/30/2026	168	56,490	1.500	84,736	12,311,313
2014	6/30/2026	156	110,746	1.500	166,121	13,036,997
2015	6/30/2026	144	103,916	1.500	155,874	12,860,899
2016	6/30/2026	132	89,942	1.500	134,913	10,681,779
2017	6/30/2026	120	126,570	1.500	189,856	10,752,363
2018	6/30/2026	108	202,012	1.500	303,019	10,639,077
2019	6/30/2026	96	301,714	1.500	452,572	10,921,939
2020	6/30/2026	84	298,300	1.500	447,450	10,856,057
2021	6/30/2026	72	757,257	1.537	1,163,958	9,112,422
2022	6/30/2026	60	993,408	1.538	1,527,398	9,767,058
2023	6/30/2026	48	1,601,002	1.614	2,583,771	9,876,881
2024	6/30/2026	36	3,226,615	1.545	4,986,202	11,298,572
2025	6/30/2026	24	1,986,691	3.579	7,110,886	9,394,785
2026	6/30/2026	12	210,361	47.588	10,010,712	10,221,073
Total			$10,587,509		$30,188,612	$344,080,105

Column Notes

(3) Provided by Wyoming Department of Workforce Services.
(4) From Exhibit A 3.19.
(5) (3) x (4)
(6) (5) + Exhibit A 3.7, Column (3)

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													616	624	623	624	628	626
1993												640	648	650	654	655	655	658
1994											661	665	666	669	672	674	674	677
1995										642	664	667	669	672	674	675	677	679
1996									612	626	631	635	633	640	643	641	644	644
1997								628	635	641	646	651	658	666	669	668	666	682
1998							651	670	678	689	689	698	702	704	705	693	717	713
1999						655	689	704	709	716	717	726	739	742	742	762	755	757
2000					701	740	767	782	788	798	809	817	816	815	840	832	838	844
2001				702	800	839	858	873	889	890	899	902	916	938	932	938	939	942
2002			574	753	860	899	909	929	938	949	950	975	1,000	991	993	992	996	996
2003		245	531	695	761	788	793	804	816	827	847	864	856	858	861	870	873	875
2004	11	354	634	773	824	854	871	890	894	902	920	909	914	919	921	921	928	920
2005	18	304	608	778	826	844	861	860	867	900	895	900	904	906	908	912	911	913
2006	30	353	665	816	865	900	916	926	960	952	953	958	963	963	969	969	977	976
2007	21	364	702	829	883	909	928	960	963	972	978	978	979	980	980	990	991	991
2008	20	394	675	820	885	910	958	955	963	971	982	984	984	980	985	982	984	990
2009	24	380	710	842	887	977	972	975	982	996	998	1,000	1,001	1,011	1,010	1,010	1,017	1,018
2010	37	427	690	765	887	895	909	915	929	929	939	902	941	945	949	954	954	
2011	42	406	596	822	872	912	927	937	947	950	916	955	957	962	967	970		
2012	30	290	629	696	789	808	842	845	853	827	878	879	887	896	899			
2013	21	377	591	727	763	824	838	857	827	876	878	882	889	895				
2014	47	392	642	748	828	848	865	865	916	920	933	941	943					
2015	36	383	604	776	801	852	840	893	896	902	911	916						
2016	27	241	559	642	713	695	760	769	774	782	785							
2017	20	359	556	668	680	741	754	767	789	794								
2018	42	303	535	611	676	693	712	736	744									
2019	21	338	508	649	671	714	748	756										
2020	29	174	411	490	561	611	631											
2021	6	138	241	353	431	454												
2022	9	69	239	401	451													
2023	3	86	265	392														
2024	3	119	315															
2025	5	119																
2026	6																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992													1.013	0.998	1.002	1.006	0.997	0.998
1993												1.013	1.003	1.006	1.002	1.000	1.005	1.011
1994											1.006	1.002	1.005	1.004	1.003	1.000	1.004	0.999
1995										1.034	1.005	1.003	1.004	1.003	1.001	1.003	1.003	1.003
1996									1.023	1.008	1.006	0.997	1.011	1.005	0.997	1.005	1.000	1.023
1997								1.011	1.009	1.008	1.008	1.011	1.012	1.005	0.999	0.997	1.024	0.993
1998							1.029	1.012	1.016	1.000	1.013	1.006	1.003	1.001	0.983	1.035	0.994	0.997
1999						1.052	1.022	1.007	1.010	1.001	1.013	1.018	1.004	1.000	1.027	0.991	1.003	1.000
2000					1.056	1.036	1.020	1.008	1.013	1.014	1.010	0.999	0.999	1.031	0.990	1.007	1.007	1.001
2001				1.140	1.049	1.023	1.017	1.018	1.001	1.010	1.003	1.016	1.024	0.994	1.006	1.001	1.003	1.001
2002			1.312	1.142	1.045	1.011	1.022	1.010	1.012	1.001	1.026	1.026	0.991	1.002	0.999	1.004	1.000	0.999
2003		2.167	1.309	1.095	1.035	1.006	1.014	1.015	1.013	1.024	1.020	0.991	1.002	1.003	1.010	1.003	1.002	0.995
2004	32.182	1.791	1.219	1.066	1.036	1.020	1.022	1.004	1.009	1.020	0.988	1.006	1.005	1.002	1.000	1.008	0.991	1.013
2005	16.889	2.000	1.280	1.062	1.022	1.020	0.999	1.008	1.038	0.994	1.006	1.004	1.002	1.002	1.004	0.999	1.002	1.002
2006	11.767	1.884	1.227	1.060	1.040	1.018	1.011	1.037	0.992	1.001	1.005	1.005	1.000	1.006	1.000	1.008	0.999	0.999
2007	17.333	1.929	1.181	1.065	1.029	1.021	1.034	1.003	1.009	1.006	1.000	1.001	1.001	1.000	1.010	1.001	1.000	1.001
2008	19.700	1.713	1.215	1.079	1.028	1.053	0.997	1.008	1.008	1.011	1.002	1.000	0.996	1.005	0.997	1.002	1.006	1.001
2009	15.833	1.868	1.186	1.053	1.101	0.995	1.003	1.007	1.014	1.002	1.002	1.001	1.010	0.999	1.000	1.007	1.001	
2010	11.541	1.616	1.109	1.159	1.009	1.016	1.007	1.015	1.000	1.011	0.961	1.043	1.004	1.004	1.005	1.000		
2011	9.667	1.468	1.379	1.061	1.046	1.016	1.011	1.011	1.003	0.964	1.043	1.002	1.005	1.005	1.003			
2012	9.667	2.169	1.107	1.134	1.024	1.042	1.004	1.009	0.970	1.062	1.001	1.009	1.010	1.003				
2013	17.952	1.568	1.230	1.050	1.080	1.017	1.023	0.965	1.059	1.002	1.005	1.008	1.007					
2014	8.340	1.638	1.165	1.107	1.024	1.020	1.000	1.059	1.004	1.014	1.009	1.002						
2015	10.639	1.577	1.285	1.032	1.064	0.986	1.063	1.003	1.007	1.010	1.005							
2016	8.926	2.320	1.148	1.111	0.975	1.094	1.012	1.007	1.010	1.004								
2017	17.950	1.549	1.201	1.018	1.090	1.018	1.017	1.029	1.006									
2018	7.214	1.766	1.142	1.106	1.025	1.027	1.034	1.011										
2019	16.095	1.503	1.278	1.034	1.064	1.048	1.011											
2020	6.000	2.362	1.192	1.145	1.089	1.033												
2021	23.000	1.746	1.465	1.221	1.053													
2022	7.667	3.464	1.678	1.125														
2023	28.667	3.081	1.479															
2024	39.667	2.647																
2025	23.800																	
Strt Average	16.386	1.992	1.263	1.094	1.045	1.026	1.017	1.012	1.010	1.009	1.006	1.007	1.005	1.004	1.002	1.004	1.002	1.002
Wtd Average	12.689	1.833	1.237	1.088	1.044	1.025	1.016	1.012	1.010	1.009	1.006	1.007	1.005	1.004	1.002	1.004	1.002	1.002
5 Year Wtd Average	20.423	2.510	1.373	1.114	1.064	1.044	1.028	1.022	1.017	1.018	1.013	1.013	1.007	1.003	1.003	1.004	1.002	1.003
3 Year Wtd Average	29.455	2.989	1.538	1.160	1.070	1.036	1.020	1.015	1.008	1.010	1.006	1.006	1.007	1.004	1.003	1.003	1.002	1.000
High-Low	15.741	1.945	1.250	1.091	1.045	1.025	1.016	1.012	1.010	1.009	1.007	1.006	1.005	1.003	1.002	1.003	1.002	1.001
3 Year Strt Average	30.711	3.064	1.541	1.164	1.069	1.036	1.021	1.015	1.008	1.009	1.006	1.006	1.007	1.004	1.003	1.003	1.002	1.000
Selected	20.783	2.510	1.538	1.114	1.064	1.044	1.020	1.015	1.010	1.010	1.006	1.006	1.007	1.003	1.003	1.004	1.002	1.003
Cumulative	108.658	5.228	2.083	1.354	1.215	1.142	1.094	1.072	1.056	1.046	1.036	1.029	1.023	1.015	1.012	1.009	1.005	1.003
% Developed	1%	19%	48%	74%	82%	88%	91%	93%	95%	96%	97%	97%	98%	98%	99%	99%	99%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	625	628	628	624	640	638	639	640	642	641	641	641	640	641	641	641	642	642
1993	665	661	657	673	667	671	672	675	673	674	675	677	676	677	678	678		678
1994	676	675	691	689	689	691	693	692	692	693	693	694	695	695	695			695
1995	681	691	685	688	691	694	694	694	691	694	692	695	694	695				695
1996	659	655	654	656	658	659	659	660	662	662	662	662	662					662
1997	677	681	682	684	686	686	689	690	690	690	690	690						690
1998	711	714	717	718	719	718	719	719	720	720	721							721
1999	757	759	761	761	759	764	764	766	765	766								766
2000	845	844	847	840	847	846	847	851	852									852
2001	943	942	934	944	944	945	949	949										949
2002	995	993	1,004	1,002	1,003	1,003	1,005											1,005
2003	871	870	871	873	875	874												874
2004	932	931	931	932	934													934
2005	915	914	916	919														919
2006	975	976	978															978
2007	992	994																994
2008	991																	991
2009																		1,018
2010																		954
2011																		970
2012																		899
2013																		895
2014																		943
2015																		916
2016																		785
2017																		794
2018																		744
2019																		756
2020																		631
2021																		454
2022																		451
2023																		392
2024																		315
2025																		119
2026																		6
																		26,087

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.005	1.000	0.994	1.026	0.997	1.002	1.002	1.003	0.998	1.000	1.000	0.998	1.002	1.000	1.000	1.002	
1993	0.994	0.994	1.024	0.991	1.006	1.001	1.004	0.997	1.001	1.001	1.003	0.999	1.001	1.001	1.000		
1994	0.999	1.024	0.997	1.000	1.003	1.003	0.999	1.000	1.001	1.000	1.001	1.001	1.000	1.000			
1995	1.015	0.991	1.004	1.004	1.004	1.000	1.000	0.996	1.004	0.997	1.004	0.999	1.001				
1996	0.994	0.998	1.003	1.003	1.002	1.000	1.002	1.003	1.000	1.000	1.000	1.000					
1997	1.006	1.001	1.003	1.003	1.000	1.004	1.001	1.000	1.000	1.000	1.000						
1998	1.004	1.004	1.001	1.001	0.999	1.001	1.000	1.001	1.000	1.001							
1999	1.003	1.003	1.000	0.997	1.007	1.000	1.003	0.999	1.001								
2000	0.999	1.004	0.992	1.008	0.999	1.001	1.005	1.001									
2001	0.999	0.992	1.011	1.000	1.001	1.004	1.000										
2002	0.998	1.011	0.998	1.001	1.000	1.002											
2003	0.999	1.001	1.002	1.002	0.999												
2004	0.999	1.000	1.001	1.002													
2005	0.999	1.002	1.003														
2006	1.001	1.002															
2007	1.002																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.001	1.002	1.002	1.003	1.001	1.002	1.001	1.000	1.001	1.000	1.001	0.999	1.001	1.000	1.000	1.002	—
Wtd Average	1.001	1.002	1.002	1.003	1.001	1.002	1.002	1.000	1.001	1.000	1.001	0.999	1.001	1.000	1.000	1.002	—
5 Year Wtd Average	1.000	1.003	1.003	1.003	1.001	1.002	1.002	1.001	1.001	1.000	1.002	0.999	—	—	—	—	—
3 Year Wtd Average	1.001	1.001	1.002	1.002	1.000	1.003	1.002	1.000	1.000	1.000	1.001	1.000	1.001	1.000	—	—	—
High-Low	1.000	1.001	1.001	1.002	1.001	1.002	1.001	1.000	1.001	1.000	1.001	0.999	1.001	1.000	—	—	—
3 Year Strt Average	1.001	1.001	1.002	1.002	1.000	1.002	1.002	1.000	1.000	1.000	1.001	1.000	1.001	1.000	—	—	—
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Cumulative Closed Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Closed Counts	(4) Cumulative LDF	(5) Estimated Ult. Closed Count Method (3) x (4)
1992	6/30/2026	420	642	1.000	642
1993	6/30/2026	408	678	1.000	678
1994	6/30/2026	396	695	1.000	695
1995	6/30/2026	384	695	1.000	695
1996	6/30/2026	372	662	1.000	662
1997	6/30/2026	360	690	1.000	690
1998	6/30/2026	348	721	1.000	721
1999	6/30/2026	336	766	1.000	766
2000	6/30/2026	324	852	1.000	852
2001	6/30/2026	312	949	1.000	949
2002	6/30/2026	300	1,005	1.000	1,005
2003	6/30/2026	288	874	1.000	874
2004	6/30/2026	276	934	1.000	934
2005	6/30/2026	264	919	1.000	919
2006	6/30/2026	252	978	1.000	978
2007	6/30/2026	240	994	1.000	994
2008	6/30/2026	228	991	1.000	991
2009	6/30/2026	216	1,018	1.003	1,021
2010	6/30/2026	204	954	1.005	959
2011	6/30/2026	192	970	1.009	979
2012	6/30/2026	180	899	1.012	910
2013	6/30/2026	168	895	1.015	909
2014	6/30/2026	156	943	1.023	964
2015	6/30/2026	144	916	1.029	943
2016	6/30/2026	132	785	1.036	813
2017	6/30/2026	120	794	1.046	830
2018	6/30/2026	108	744	1.056	786
2019	6/30/2026	96	756	1.072	811
2020	6/30/2026	84	631	1.094	690
2021	6/30/2026	72	454	1.142	518
2022	6/30/2026	60	451	1.215	548
2023	6/30/2026	48	392	1.354	531
2024	6/30/2026	36	315	2.083	656
2025	6/30/2026	24	119	5.228	622
2026	6/30/2026	12	6	108.658	652
	Total		26,087		28,186

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 3.21.

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											631	634	635	635	635	635	635	635
1993										657	660	663	669	670	671	673	673	674
1994									679	683	688	688	689	689	690	690	691	692
1995								665	673	682	686	689	690	691	690	692	695	695
1996							644	646	649	653	654	656	657	657	659	659	660	660
1997						642	654	661	663	667	671	671	674	681	681	683	684	685
1998					671	689	700	704	705	708	710	711	716	716	718	718	718	719
1999				692	724	736	746	751	754	754	754	759	760	761	761	762	762	763
2000			698	768	802	826	831	833	836	837	840	842	843	843	844	848	849	849
2001		552	781	866	907	916	926	930	938	939	941	941	943	944	949	949	949	949
2002	159	624	859	928	955	969	977	987	997	999	1,000	1,001	1,002	1,002	1,003	1,003	1,003	1,004
2003	177	569	752	817	832	839	847	857	861	866	868	869	871	871	872	876	876	876
2004	168	636	809	869	884	898	907	915	920	922	923	924	928	930	931	933	934	935
2005	171	633	797	846	871	883	893	900	906	907	912	914	914	915	916	917	918	918
2006	203	662	834	894	924	947	960	967	972	974	975	976	979	980	981	982	982	982
2007	182	601	806	918	949	965	970	976	981	987	988	993	994	996	997	997	997	997
2008	133	549	794	908	947	957	971	979	981	988	991	992	993	994	994	995	995	996
2009	128	621	860	951	977	994	1,000	1,003	1,010	1,017	1,019	1,020	1,021	1,021	1,021	1,021	1,024	1,024
2010	129	621	832	890	915	931	939	946	949	952	955	956	957	957	958	962	962	
2011	124	589	797	885	928	945	954	959	963	965	969	969	970	973	975	975		
2012	100	503	739	829	855	876	887	892	896	899	901	902	904	907	909			
2013	67	494	737	814	857	880	889	892	893	893	894	896	900	902				
2014	90	575	801	880	914	927	933	939	941	945	947	954	956					
2015	117	589	787	870	895	905	913	918	922	922	930	932						
2016	74	490	692	753	770	779	786	791	793	795	797							
2017	82	534	687	752	779	789	796	802	811	813								
2018	118	479	644	701	731	748	757	766	769									
2019	82	479	645	709	745	763	779	785										
2020	70	348	538	615	646	669	675											
2021	34	240	397	464	503	511												
2022	35	237	411	503	523													
2023	27	202	407	465														
2024	18	286	463															
2025	30	233																
2026	28																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992											1.005	1.002	1.000	1.000	1.000	1.000	1.000	1.005
1993										1.005	1.005	1.009	1.001	1.001	1.003	1.000	1.001	1.000
1994									1.006	1.007	1.000	1.001	1.000	1.001	1.000	1.001	1.001	1.000
1995								1.012	1.013	1.006	1.004	1.001	1.001	0.999	1.003	1.004	1.000	1.000
1996							1.003	1.005	1.006	1.002	1.003	1.002	1.000	1.003	1.000	1.002	1.000	1.000
1997						1.019	1.011	1.003	1.006	1.006	1.000	1.004	1.010	1.000	1.003	1.001	1.001	1.001
1998					1.027	1.016	1.006	1.001	1.004	1.003	1.001	1.007	1.000	1.003	1.000	1.000	1.001	1.000
1999				1.046	1.017	1.014	1.007	1.004	1.000	1.000	1.007	1.001	1.001	1.000	1.001	1.000	1.001	1.000
2000			1.100	1.044	1.030	1.006	1.002	1.004	1.001	1.004	1.002	1.001	1.000	1.001	1.005	1.001	1.000	1.000
2001		1.415	1.109	1.047	1.010	1.011	1.004	1.009	1.001	1.002	1.000	1.002	1.001	1.005	1.000	1.000	1.000	1.000
2002	3.925	1.377	1.080	1.029	1.015	1.008	1.010	1.010	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.001	1.000
2003	3.215	1.322	1.086	1.018	1.008	1.010	1.012	1.005	1.006	1.002	1.001	1.002	1.000	1.001	1.005	1.000	1.000	1.000
2004	3.786	1.272	1.074	1.017	1.016	1.010	1.009	1.005	1.002	1.001	1.001	1.004	1.002	1.001	1.002	1.001	1.001	1.000
2005	3.702	1.259	1.061	1.030	1.014	1.011	1.008	1.007	1.001	1.006	1.002	1.000	1.001	1.001	1.001	1.001	1.000	1.001
2006	3.261	1.260	1.072	1.034	1.025	1.014	1.007	1.005	1.002	1.001	1.001	1.003	1.001	1.001	1.001	1.000	1.000	1.001
2007	3.302	1.341	1.139	1.034	1.017	1.005	1.006	1.005	1.006	1.001	1.005	1.001	1.002	1.001	1.000	1.000	1.000	1.001
2008	4.128	1.446	1.144	1.043	1.011	1.015	1.008	1.002	1.007	1.003	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.001
2009	4.852	1.385	1.106	1.027	1.017	1.006	1.003	1.007	1.007	1.002	1.001	1.001	1.000	1.000	1.000	1.003	1.000	
2010	4.814	1.340	1.070	1.028	1.017	1.009	1.007	1.003	1.003	1.003	1.001	1.001	1.000	1.001	1.004	1.000		
2011	4.750	1.353	1.110	1.049	1.018	1.010	1.005	1.004	1.002	1.004	1.000	1.001	1.003	1.002	1.000			
2012	5.030	1.469	1.122	1.031	1.025	1.013	1.006	1.004	1.003	1.002	1.001	1.002	1.003	1.002				
2013	7.373	1.492	1.104	1.053	1.027	1.010	1.003	1.001	1.000	1.001	1.002	1.004	1.002					
2014	6.389	1.393	1.099	1.039	1.014	1.006	1.006	1.002	1.004	1.002	1.007	1.002						
2015	5.034	1.336	1.105	1.029	1.011	1.009	1.005	1.004	1.000	1.009	1.002							
2016	6.622	1.412	1.088	1.023	1.012	1.009	1.006	1.003	1.003	1.003								
2017	6.512	1.287	1.095	1.036	1.013	1.009	1.008	1.011	1.002									
2018	4.059	1.344	1.089	1.043	1.023	1.012	1.012	1.004										
2019	5.841	1.347	1.099	1.051	1.024	1.021	1.008											
2020	4.971	1.546	1.143	1.050	1.036	1.009												
2021	7.059	1.654	1.169	1.084	1.016													
2022	6.771	1.734	1.224	1.040														
2023	7.481	2.015	1.143															
2024	15.889	1.619																
2025	7.767																	
Strt Average	5.689	1.434	1.110	1.039	1.018	1.011	1.007	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001
Wtd Average	4.684	1.393	1.105	1.037	1.018	1.011	1.007	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001
5 Year Wtd Average	8.319	1.688	1.149	1.052	1.022	1.012	1.008	1.005	1.002	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001
3 Year Wtd Average	9.613	1.767	1.179	1.057	1.026	1.014	1.009	1.006	1.002	1.005	1.004	1.003	1.003	1.002	1.001	1.001	1.000	1.001
High-Low	5.338	1.416	1.107	1.037	1.018	1.011	1.007	1.005	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000
3 Year Strt Average	10.379	1.789	1.178	1.058	1.025	1.014	1.009	1.006	1.002	1.004	1.004	1.003	1.003	1.002	1.001	1.001	1.000	1.001
Selected	7.270	1.688	1.149	1.052	1.022	1.012	1.008	1.005	1.002	1.005	1.004	1.003	1.003	1.002	1.001	1.000	1.000	1.000
Cumulative	15.838	2.179	1.291	1.123	1.068	1.044	1.032	1.024	1.019	1.018	1.013	1.009	1.006	1.003	1.001	1.000	1.000	1.000
% Developed	6%	46%	77%	89%	94%	96%	97%	98%	98%	98%	99%	99%	99%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	638	638	639	640	640	642	642	642	642	642	642	642	642	642	642	643	644	644
1993	674	674	675	675	675	676	676	677	678	678	678	678	678	678	678	678		678
1994	692	691	691	692	693	694	694	694	694	694	694	695	698	698	698			698
1995	695	692	692	693	694	695	696	696	696	696	696	698	699	699				699
1996	660	660	660	661	661	661	662	662	662	662	663	663	663					663
1997	686	687	688	689	690	691	691	691	691	691	691	691						691
1998	719	720	720	720	721	721	720	720	721	721	722							722
1999	763	764	765	765	767	767	767	767	767	768								768
2000	849	849	851	851	853	853	854	854	854									854
2001	949	949	949	949	950	950	951	951										951
2002	1,004	1,005	1,005	1,005	1,005	1,005	1,005											1,005
2003	876	876	877	877	878	878												878
2004	935	935	935	936	937													937
2005	919	919	920	921														921
2006	983	983	984															984
2007	998	998																998
2008	997																	997
2009																		1,024
2010																		962
2011																		975
2012																		909
2013																		902
2014																		956
2015																		932
2016																		797
2017																		813
2018																		769
2019																		785
2020																		675
2021																		511
2022																		523
2023																		465
2024																		463
2025																		233
2026																		28
																		26,810

Age to Age Development Factors

Injury Year Ending 6/30	228 240	240 252	252 264	264 276	276 288	288 300	300 312	312 324	324 336	336 348	348 360	360 372	372 384	384 396	396 408	408 420	420 Ult
1992	1.000	1.002	1.002	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	
1993	1.000	1.001	1.000	1.000	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994	0.999	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.004	1.000	1.000			
1995	0.996	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.003	1.001	1.000				
1996	1.000	1.000	1.002	1.000	1.000	1.002	1.000	1.000	1.000	1.002	1.000	1.000					
1997	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.001	1.000	1.000	1.001	1.000	0.999	1.000	1.001	1.000	1.001							
1999	1.001	1.001	1.000	1.003	1.000	1.000	1.000	1.000	1.001								
2000	1.000	1.002	1.000	1.002	1.000	1.001	1.000	1.000									
2001	1.000	1.000	1.000	1.001	1.000	1.001	1.000										
2002	1.001	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.001	1.000	1.001	1.000												
2004	1.000	1.000	1.001	1.001													
2005	1.000	1.001	1.001														
2006	1.000	1.001															
2007	1.000																
2008																	
2009																	
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2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.001	1.002	—
Wtd Average	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.001	1.002	—
5 Year Wtd Average	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001	—	—	—	—	—
3 Year Wtd Average	1.000	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.001	1.002	1.000	1.000	—	—	—
High-Low	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.000	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.001	1.002	1.000	1.000	—	—	—
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Reported Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Cumulative LDF	(5) Estimated Ult. Reported Count Method (3) x (4)
1992	6/30/2026	420	644	1.000	644
1993	6/30/2026	408	678	1.000	678
1994	6/30/2026	396	698	1.000	698
1995	6/30/2026	384	699	1.000	699
1996	6/30/2026	372	663	1.000	663
1997	6/30/2026	360	691	1.000	691
1998	6/30/2026	348	722	1.000	722
1999	6/30/2026	336	768	1.000	768
2000	6/30/2026	324	854	1.000	854
2001	6/30/2026	312	951	1.000	951
2002	6/30/2026	300	1,005	1.000	1,005
2003	6/30/2026	288	878	1.000	878
2004	6/30/2026	276	937	1.000	937
2005	6/30/2026	264	921	1.000	921
2006	6/30/2026	252	984	1.000	984
2007	6/30/2026	240	998	1.000	998
2008	6/30/2026	228	997	1.000	997
2009	6/30/2026	216	1,024	1.000	1,024
2010	6/30/2026	204	962	1.000	962
2011	6/30/2026	192	975	1.000	975
2012	6/30/2026	180	909	1.001	910
2013	6/30/2026	168	902	1.003	905
2014	6/30/2026	156	956	1.006	962
2015	6/30/2026	144	932	1.009	940
2016	6/30/2026	132	797	1.013	807
2017	6/30/2026	120	813	1.018	827
2018	6/30/2026	108	769	1.019	784
2019	6/30/2026	96	785	1.024	804
2020	6/30/2026	84	675	1.032	696
2021	6/30/2026	72	511	1.044	534
2022	6/30/2026	60	523	1.068	558
2023	6/30/2026	48	465	1.123	522
2024	6/30/2026	36	463	1.291	598
2025	6/30/2026	24	233	2.179	508
2026	6/30/2026	12	28	15.838	443
	Total		26,810		27,848

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 3.23.

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													19	11	12	11	7	9
1993												23	21	20	17	18	18	16
1994											27	23	23	20	18	16	17	15
1995										40	22	22	21	19	16	17	18	16
1996									37	27	23	21	24	17	16	18	16	16
1997								33	28	26	25	20	16	15	12	15	18	3
1998							49	34	27	19	21	13	14	12	13	25	1	6
1999						81	57	47	45	38	37	33	21	19	19	0	7	6
2000					101	86	64	51	48	39	31	25	27	28	4	16	11	5
2001				164	107	77	68	57	49	49	42	39	27	6	17	11	10	7
2002			285	175	95	70	68	58	59	50	50	26	2	11	10	11	7	8
2003		324	221	122	71	51	54	53	45	39	21	5	15	13	11	6	3	1
2004	157	282	175	96	60	44	36	25	26	20	3	15	14	11	10	12	6	15
2005	153	329	189	68	45	39	32	40	39	7	17	14	10	9	8	5	7	5
2006	173	309	169	78	59	47	44	41	12	22	22	18	16	17	12	13	5	6
2007	161	237	104	89	66	56	42	16	18	15	10	15	15	16	17	7	6	6
2008	113	155	119	88	62	47	13	24	18	17	9	8	9	14	9	13	11	6
2009	104	241	150	109	90	17	28	28	28	21	21	20	20	10	11	11	7	6
2010	92	194	142	125	28	36	30	31	20	23	16	54	16	12	9	8	8	
2011	82	183	201	63	56	33	27	22	16	15	53	14	13	11	8	5		
2012	70	213	110	133	66	68	45	47	43	72	23	23	17	11	10			
2013	46	117	146	87	94	56	51	35	66	17	16	14	11	7				
2014	43	183	159	132	86	79	68	74	25	25	14	13	13					
2015	81	206	183	94	94	53	73	25	26	20	19	16						
2016	47	249	133	111	57	84	26	22	19	13	12							
2017	62	175	131	84	99	48	42	35	22	19								
2018	76	176	109	90	55	55	45	30	25									
2019	61	141	137	60	74	49	31	29										
2020	41	174	127	125	85	58	44											
2021	28	102	156	111	72	57												
2022	26	168	172	102	72													
2023	24	116	142	73														
2024	15	167	148															
2025	25	114																
2026	22																	

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	13	10	11	16	0	4	3	2	0	1	1	1	2	1	1	2	2	2
1993	9	13	18	2	8	5	4	2	5	4	3	1	2	1	0	0		0
1994	16	16	0	3	4	3	1	2	2	1	1	1	3	3	3			3
1995	14	1	7	5	3	1	2	2	5	2	4	3	5	4				4
1996	1	5	6	5	3	2	3	2	0	0	1	1	1					1
1997	9	6	6	5	4	5	2	1	1	1	1	1						1
1998	8	6	3	2	2	3	1	1	1	1	1							1
1999	6	5	4	4	8	3	3	1	2	2								2
2000	4	5	4	11	6	7	7	3	2									2
2001	6	7	15	5	6	5	2	2										2
2002	9	12	1	3	2	2	0											0
2003	5	6	6	4	3	4												4
2004	3	4	4	4	3													3
2005	4	5	4	2														2
2006	8	7	6															6
2007	6	4																4
2008	6																	6
2009																		6
2010																		8
2011																		5
2012																		10
2013																		7
2014																		13
2015																		16
2016																		12
2017																		19
2018																		25
2019																		29
2020																		44
2021																		57
2022																		72
2023																		73
2024																		148
2025																		114
2026																		22
																		723

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Bornheutter-Ferguson Reported Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unreported 1 - 1/(8)	(10) Unreported Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	19.043%	0.257	4.886%	21.622%	1.000	0.0%	0	768
2000	6/30/2026	324	4,329	19.703%	0.274	5.391%	20.276%	1.000	0.0%	0	854
2001	6/30/2026	312	4,703	20.201%	0.292	5.894%	19.013%	1.000	0.0%	0	951
2002	6/30/2026	300	5,078	19.793%	0.311	6.159%	17.829%	1.000	0.0%	0	1,005
2003	6/30/2026	288	5,296	16.541%	0.332	5.489%	16.719%	1.000	0.0%	0	878
2004	6/30/2026	276	5,536	16.898%	0.354	5.979%	15.678%	1.000	0.0%	0	937
2005	6/30/2026	264	6,085	15.119%	0.377	5.705%	14.702%	1.000	0.0%	0	921
2006	6/30/2026	252	6,929	14.158%	0.402	5.697%	13.786%	1.000	0.0%	0	984
2007	6/30/2026	240	7,941	12.542%	0.429	5.382%	12.928%	1.000	0.0%	0	998
2008	6/30/2026	228	8,840	11.245%	0.458	5.146%	12.123%	1.000	0.0%	0	997
2009	6/30/2026	216	9,102	11.235%	0.488	5.483%	11.368%	1.000	0.0%	0	1,024
2010	6/30/2026	204	8,601	11.167%	0.520	5.811%	10.804%	1.000	0.0%	0	962
2011	6/30/2026	192	9,121	10.709%	0.542	5.805%	10.372%	1.000	0.0%	0	975
2012	6/30/2026	180	9,551	9.527%	0.565	5.380%	9.957%	1.001	0.1%	1	910
2013	6/30/2026	168	9,735	9.315%	0.588	5.479%	9.559%	1.003	0.3%	3	905
2014	6/30/2026	156	10,149	9.490%	0.613	5.815%	9.177%	1.006	0.6%	6	962
2015	6/30/2026	144	10,528	8.943%	0.638	5.708%	8.809%	1.009	0.9%	8	940
2016	6/30/2026	132	10,035	8.073%	0.665	5.367%	8.457%	1.013	1.3%	11	808
2017	6/30/2026	120	9,770	8.482%	0.693	5.874%	8.119%	1.018	1.7%	14	827
2018	6/30/2026	108	10,196	7.695%	0.721	5.551%	7.794%	1.019	1.9%	15	784
2019	6/30/2026	96	10,098	7.994%	0.751	6.007%	7.482%	1.024	2.3%	18	803
2020	6/30/2026	84	10,627	6.525%	0.783	5.107%	7.183%	1.032	3.1%	24	699
2021	6/30/2026	72	10,108	5.204%	0.815	4.243%	5.164%	1.044	4.2%	22	533
2022	6/30/2026	60	11,019	5.020%	0.849	4.264%	4.958%	1.068	6.3%	35	558
2023	6/30/2026	48	11,889	4.429%	0.885	3.918%	4.759%	1.123	11.0%	62	527
2024	6/30/2026	36	12,719	4.929%	0.922	4.542%	4.569%	1.291	22.5%	131	594
2025	6/30/2026	24	13,268	4.257%	0.960	4.087%	4.386%	2.179	54.1%	315	548
2026	6/30/2026	12	13,441	4.075%	1.000	4.075%	4.211%	15.838	93.7%	530	558
	Total		$248,723			5.184%				1,193	23,208

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit A 3.4, Columns (6) and (7)) / Column (3)
(5) Exhibit A 3.14, Column (11)
(6) (4) x (5)
(7) Selected from Exhibit A 3.14 detrended
(8) From Exhibit A 3.23
(11) Exhibit A 3.24, Column (3) + (10)

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Bornheutter-Ferguson Closed Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unpaid 1 - 1/(8)	(10) Unpaid Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	19.043%	0.257	4.886%	21.622%	1.000	0.0%	0	766
2000	6/30/2026	324	4,329	19.703%	0.274	5.391%	20.276%	1.000	0.0%	0	852
2001	6/30/2026	312	4,703	20.201%	0.292	5.894%	19.013%	1.000	0.0%	0	949
2002	6/30/2026	300	5,078	19.793%	0.311	6.159%	17.829%	1.000	0.0%	0	1,005
2003	6/30/2026	288	5,296	16.541%	0.332	5.489%	16.719%	1.000	0.0%	0	874
2004	6/30/2026	276	5,536	16.898%	0.354	5.979%	15.678%	1.000	0.0%	0	934
2005	6/30/2026	264	6,085	15.119%	0.377	5.705%	14.702%	1.000	0.0%	0	919
2006	6/30/2026	252	6,929	14.158%	0.402	5.697%	13.786%	1.000	0.0%	0	978
2007	6/30/2026	240	7,941	12.542%	0.429	5.382%	12.928%	1.000	0.0%	0	994
2008	6/30/2026	228	8,840	11.245%	0.458	5.146%	12.123%	1.000	0.0%	0	991
2009	6/30/2026	216	9,102	11.235%	0.488	5.483%	11.368%	1.003	0.3%	3	1,021
2010	6/30/2026	204	8,601	11.167%	0.520	5.811%	10.804%	1.005	0.5%	5	959
2011	6/30/2026	192	9,121	10.709%	0.542	5.805%	10.372%	1.009	0.9%	8	978
2012	6/30/2026	180	9,551	9.527%	0.565	5.380%	9.957%	1.012	1.2%	11	910
2013	6/30/2026	168	9,735	9.315%	0.588	5.479%	9.559%	1.015	1.5%	14	909
2014	6/30/2026	156	10,149	9.490%	0.613	5.815%	9.177%	1.023	2.2%	21	964
2015	6/30/2026	144	10,528	8.943%	0.638	5.708%	8.809%	1.029	2.8%	26	942
2016	6/30/2026	132	10,035	8.073%	0.665	5.367%	8.457%	1.036	3.4%	29	814
2017	6/30/2026	120	9,770	8.482%	0.693	5.874%	8.119%	1.046	4.4%	35	829
2018	6/30/2026	108	10,196	7.695%	0.721	5.551%	7.794%	1.056	5.3%	42	786
2019	6/30/2026	96	10,098	7.994%	0.751	6.007%	7.482%	1.072	6.7%	51	807
2020	6/30/2026	84	10,627	6.525%	0.783	5.107%	7.183%	1.094	8.6%	66	697
2021	6/30/2026	72	10,108	5.204%	0.815	4.243%	5.164%	1.142	12.4%	65	519
2022	6/30/2026	60	11,019	5.020%	0.849	4.264%	4.958%	1.215	17.7%	97	548
2023	6/30/2026	48	11,889	4.429%	0.885	3.918%	4.759%	1.354	26.1%	148	540
2024	6/30/2026	36	12,719	4.929%	0.922	4.542%	4.569%	2.083	52.0%	302	617
2025	6/30/2026	24	13,268	4.257%	0.960	4.087%	4.386%	5.228	80.9%	471	590
2026	6/30/2026	12	13,441	4.075%	1.000	4.075%	4.211%	108.658	99.1%	561	567
	Total		$248,723			5.184%				1,954	23,258

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit A 3.4, Columns (6) and (7)) / Column (3)
(5) Exhibit A 3.14, Column (11)
(6) (4) x (5)
(7) Selected from Exhibit A 3.14 detrended
(8) From Exhibit A 3.21
(11) Exhibit A 3.22, Column (3) + (10)

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Average Case Reserves

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													20,740	8,451	7,065	10,582	9,675	22,156
1993												11,406	10,361	10,937	8,907	6,718	6,002	3,921
1994											10,916	9,746	7,248	7,453	10,429	6,916	1,603	1,362
1995										16,462	19,428	19,535	13,453	8,244	7,810	9,830	15,945	7,986
1996									15,949	12,436	14,149	10,971	13,032	14,238	12,048	7,697	4,998	2,035
1997								16,431	14,816	13,182	23,350	18,107	23,731	21,594	18,983	12,106	14,314	5,802
1998							16,647	14,506	16,111	19,896	22,159	29,292	19,673	20,561	15,504	14,390	31,309	7,338
1999						16,738	20,419	20,152	13,354	11,831	10,433	7,360	10,208	11,296	10,455		8,914	6,271
2000					11,244	8,627	9,443	7,969	6,049	4,111	3,477	3,391	5,924	15,925	35,811	26,737	42,284	78,976
2001				15,140	15,006	12,289	13,407	15,568	21,918	19,696	24,616	23,196	31,794	58,535	15,852	16,427	10,555	20,566
2002			13,748	13,392	12,517	21,578	25,362	30,012	24,447	17,724	16,571	22,198	63,969	12,105	9,572	10,800	8,673	7,732
2003		11,540	13,381	13,404	25,164	27,417	24,484	25,474	23,343	19,453	39,805	49,587	26,635	22,774	42,767	68,793	100,886	259,889
2004	11,989	11,986	16,017	22,891	29,330	30,258	26,667	28,002	23,571	23,728	67,362	20,109	7,402	12,229	26,575	21,170	14,144	62,311
2005	11,519	11,233	15,045	28,617	33,231	30,786	32,084	36,656	22,923	12,690	53,970	41,228	69,057	20,383	19,745	16,551	159,949	29,238
2006	10,832	11,296	11,597	14,743	23,116	23,714	29,228	44,669	106,438	91,952	78,511	111,114	55,016	48,802	41,552	142,211	189,010	158,417
2007	12,048	9,981	11,809	25,202	36,196	29,062	29,796	74,677	57,161	88,514	102,392	53,134	48,897	58,350	90,159	138,644	42,278	48,780
2008	9,946	10,142	13,893	15,925	17,693	39,062	34,265	59,730	50,183	42,221	68,687	88,110	59,265	148,941	163,601	128,142	114,022	187,249
2009	12,835	12,807	16,050	24,764	37,035	109,978	94,210	89,842	113,992	44,972	62,135	60,688	162,416	219,358	121,487	57,101	74,548	36,302
2010	13,787	12,237	16,916	38,131	82,604	99,795	100,230	153,247	166,338	125,790	130,114	131,955	130,531	116,313	118,619	135,848	59,259	
2011	10,401	14,648	22,301	74,687	73,448	101,138	247,534	146,733	107,898	58,818	97,852	126,664	59,312	95,868	159,557	201,634		
2012	11,756	19,480	45,233	55,377	94,185	108,794	71,655	67,126	65,063	82,332	126,242	81,686	119,539	40,953	141,446			
2013	15,291	19,270	26,183	53,218	46,866	51,154	47,546	73,781	111,606	255,483	309,281	312,210	189,067	356,466				
2014	11,739	17,900	22,306	22,315	26,051	31,400	27,633	92,573	269,633	294,664	306,486	312,531	294,449					
2015	9,667	13,767	23,944	30,944	27,398	55,838	67,436	97,985	99,631	88,255	137,984	105,381						
2016	11,315	12,420	30,365	40,301	64,408	75,258	217,807	378,049	325,543	334,831	221,130							
2017	11,520	20,726	26,652	47,178	99,399	211,208	275,492	278,777	384,252	339,372								
2018	10,494	18,563	35,705	38,012	122,459	184,896	240,688	269,316	238,071									
2019	11,629	14,411	16,812	47,941	143,575	157,835	169,989	149,326										
2020	13,161	13,048	25,473	42,870	82,274	106,303	112,962											
2021	10,892	29,422	59,698	107,919	137,794	170,063												
2022	10,030	40,627	92,630	79,929	106,453													
2023	22,757	29,396	27,459	86,938														
2024	32,646	29,221	58,762															
2025	14,117	27,863																
2026	12,179																	

Adjusted Average Case Reserves

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													39,739	15,721	12,761	18,555	16,470	36,620
1993												21,854	19,275	19,753	15,618	11,437	9,921	6,293
1994											20,915	18,131	13,090	13,068	17,755	11,432	2,573	2,122
1995										31,543	36,143	35,283	23,589	14,034	12,909	15,775	24,842	12,080
1996									30,560	23,135	25,554	19,238	22,186	23,534	19,334	11,991	7,560	2,989
1997								31,483	27,563	23,809	40,945	30,826	39,223	34,652	29,574	18,312	21,021	8,272
1998							31,898	26,986	29,099	34,887	37,725	48,415	31,569	32,033	23,452	21,133	44,639	10,158
1999						32,071	37,986	36,396	23,417	20,141	17,244	11,811	15,903	17,087	15,353		12,339	8,428
2000					21,544	16,049	17,055	13,974	10,298	6,795	5,579	5,283	8,961	23,386	51,058	37,011	56,826	103,046
2001				29,010	27,916	22,196	23,510	26,504	36,227	31,606	38,351	35,085	46,691	83,457	21,942	22,076	13,772	26,052
2002			26,343	24,912	22,606	37,837	43,176	49,605	39,230	27,613	25,064	32,599	91,204	16,756	12,865	14,092	10,987	9,509
2003		22,112	24,893	24,209	44,125	46,676	40,468	40,878	36,367	29,424	58,454	70,700	36,869	30,606	55,801	87,145	124,077	310,321
2004	22,972	22,297	28,929	40,139	49,932	50,012	42,793	43,626	35,653	34,846	96,043	27,835	9,948	15,956	33,664	26,036	16,888	72,236
2005	21,429	20,288	26,382	48,719	54,927	49,403	49,985	55,446	33,663	18,092	74,707	55,407	90,103	25,820	24,284	19,763	185,425	32,907
2006	19,564	19,808	19,744	24,368	37,094	36,945	44,209	65,598	151,755	127,283	105,512	144,979	69,693	60,020	49,616	164,862	212,732	173,107
2007	21,127	16,991	19,518	40,442	56,392	43,959	43,756	106,471	79,124	118,955	133,598	67,309	60,137	69,673	104,519	156,045	46,198	51,750
2008	16,932	16,763	22,294	24,811	26,763	57,364	48,854	82,680	67,441	55,089	87,011	108,364	70,766	172,663	184,134	140,024	120,966	192,866
2009	21,214	20,551	25,006	37,458	54,387	156,802	130,408	120,740	148,734	56,969	76,418	72,465	188,285	246,889	132,752	60,578	76,785	36,302
2010	22,125	19,066	25,587	55,997	117,773	138,140	134,701	199,952	210,712	154,706	155,363	152,972	146,914	127,099	125,843	139,923	59,259	
2011	16,204	22,156	32,750	106,486	101,669	135,921	322,975	185,876	132,701	70,231	113,437	142,562	64,812	101,706	164,344	201,634		
2012	17,783	28,608	64,492	76,654	126,577	141,952	90,770	82,556	77,688	95,445	142,087	89,261	126,818	42,181	141,446			
2013	22,455	27,475	36,244	71,520	61,150	64,800	58,475	88,099	129,382	287,549	337,960	331,224	194,739	356,466				
2014	16,737	24,777	29,977	29,116	33,001	38,618	32,995	107,318	303,474	321,987	325,151	321,907	294,449					
2015	13,382	18,502	31,242	39,199	33,696	66,674	78,176	110,284	108,870	93,630	142,123	105,381						
2016	15,206	16,205	38,465	49,566	76,906	87,244	245,144	413,104	345,368	344,876	221,130							
2017	15,031	26,255	32,778	56,333	115,231	237,716	301,037	295,755	395,780	339,372								
2018	13,294	22,831	42,634	44,067	137,829	202,041	255,346	277,395	238,071									
2019	14,302	17,207	19,490	53,958	156,888	167,447	175,089	149,326										
2020	15,714	15,126	28,670	46,846	87,284	109,492	112,962											
2021	12,627	33,114	65,234	114,491	141,927	170,063												
2022	11,288	44,394	98,272	82,326	106,453													
2023	24,867	31,186	28,283	86,938														
2024	34,634	30,098	58,762															
2025	14,540	27,863																
2026	12,179																	
Strt Average	18,070	23,638	35,913	52,503	73,568	91,714	102,686	113,481	117,008	102,086	100,718	84,734	74,129	70,116	59,477	61,991	55,962	60,837
3 Year Strt Average	20,451	29,716	61,772	94,585	111,888	149,001	181,132	240,825	326,406	259,293	229,468	252,837	205,336	166,785	143,877	134,045	85,670	93,640
5 Year Strt Average	19,502	33,331	55,844	76,912	126,076	177,352	217,916	249,173	278,313	277,483	233,690	198,067	165,547	174,868	149,704	139,641	103,188	97,387
High-Low	17,604	23,055	33,725	50,898	72,078	88,365	96,273	103,951	108,814	95,062	93,951	76,780	66,741	58,651	55,375	56,750	49,881	48,913
Selected	20,451	29,716	61,772	94,585	111,888	149,001	181,132	240,825	326,406	259,293	229,468	252,837	205,336	166,785	143,877	134,045	85,670	93,640
Trend	1.03																	

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Average Case Reserves

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	20,949	6,503	18,810	26,076		16,833	12,907	61		6,280	2,538	36,370	116,309	137,324	137,324	63,608	196,951
1993	1,495	22,672	31,741	232,315	72,161	93,436	100,792	79,406	32,279	43,540	15,532	12,956	18,765	8,000			
1994	7,122	5,895		35,138	33,252	32,186	172,370	20,410	6,797	111,871	54,976	308,495	102,838	87,248	284,255		
1995	3,981	(9,703)	17,980	7,980	6,127	5,109	16,497	14,344	112,880	113,000	64,336	83,397	51,590	58,042			
1996	8,483	16,679	15,202	20,398	58,695	67,289	32,103	111,513			431	431	431				
1997	7,341	6,437	6,766	7,726	22,889	28,525	38,274	39,138	39,138	39,138	39,138	39,138					
1998	6,609	14,438	5,091	7,637	15,137	10,630	20,067	20,067	18,499	2,474	5,959						
1999	9,467	4,438	1,007	3,965	36,463	63,310	63,310	61,700	31,033	31,033							
2000	72,920	51,916	54,611	143,015	157,784	132,344	125,890	110,379	14,084								
2001	22,494	27,940	146,912	160,662	140,709	137,775	193,500	221,009									
2002	8,755	82,590	47,325	78,637	25,021	2,553											
2003	95,703	62,632	34,969	46,421	25,399	28,503											
2004	273,703	200,953	273,683	276,178	158,324												
2005	23,460	20,425	5,897	24,017													
2006	125,277	39,562	44,267														
2007	30,920	122,731															
2008	169,276																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Adjusted Average Case Reserves

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	33,617	10,131	28,451	38,293		23,301	17,346	79		7,724	3,031	42,163	130,907	150,058	145,687	65,517	196,951
1993	2,328	34,293	46,613	331,226	99,887	125,570	131,510	100,589	39,699	51,989	18,006	14,582	20,505	8,487			
1994	10,773	8,657		48,640	44,687	41,995	218,353	25,101	8,116	129,689	61,876	337,100	109,101	89,865	284,255		
1995	5,846	(13,834)	24,888	10,724	7,994	6,472	20,289	17,127	130,859	127,182	70,301	88,476	53,138	58,042			
1996	12,095	23,088	20,431	26,615	74,353	82,756	38,332	129,274			457	444	431				
1997	10,161	8,651	8,828	9,787	28,151	34,060	44,370	44,050	42,767	41,522	40,312	39,138					
1998	8,882	18,839	6,449	9,392	18,074	12,323	22,586	21,928	19,626	2,548	5,959						
1999	12,352	5,622	1,238	4,735	42,271	71,256	69,180	65,457	31,964	31,033							
2000	92,373	63,850	65,208	165,793	177,588	144,616	133,556	113,690	14,084								
2001	27,664	33,361	170,311	180,826	153,757	146,165	199,305	221,009									
2002	10,454	95,744	53,265	85,929	26,544	2,630											
2003	110,946	70,493	38,212	49,248	26,161	28,503											
2004	308,056	219,587	290,351	284,463	158,324												
2005	25,636	21,669	6,074	24,017													
2006	132,906	40,748	44,267														
2007	31,848	122,731															
2008	169,276																
2009																	
2010																	
2011																	
2012																	
2013																	
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2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	
Strt Average	59,130	47,727	57,470	90,692	71,483	59,971	89,483	73,830	41,016	55,955	28,563	86,984	62,816	76,613	214,971	65,517	196,951
3 Year Strt Average	111,343	61,716	113,564	119,243	70,343	59,099	166,431	133,386	21,891	25,034	15,576	42,686	54,223	52,131	214,971	—	—
5 Year Strt Average	133,544	95,046	86,434	124,897	108,475	78,634	106,157	93,227	27,110	50,571	35,781	95,948	62,816	—	—	—	—
High-Low	46,322	39,848	42,750	77,811	67,221	57,085	82,391	64,652	29,628	51,890	25,837	46,090	60,915	73,954	NA	—	—
Selected	111,343	61,716	113,564	119,243	70,343	59,099	166,431	133,386	21,891	25,034	15,576	42,686	54,223	52,131	214,971	65,517	196,951
Trend	1.03																

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Paid Claim Severity per Reported Claim

Injury Year Ending 6/30	Age of Development																
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											9,945	10,021	10,069	10,086	10,108	10,135	10,135	10,135
1993										9,444	9,520	9,554	9,579	9,596	9,599	9,646	9,659	9,668
1994									9,103	9,165	9,191	9,206	9,208	9,228	9,238	9,254	9,252	9,293
1995								7,525	7,611	7,629	7,651	7,682	7,681	7,715	7,738	7,764	7,807	7,914
1996							7,039	7,127	7,184	7,225	7,276	7,281	7,333	7,354	7,363	7,409	7,423	7,425
1997						7,505	7,552	7,625	7,780	7,832	7,858	7,891	7,898	7,929	7,955	7,985	7,989	8,043
1998					7,297	7,463	7,550	7,695	7,801	7,831	7,862	7,873	7,867	7,895	7,924	7,924	7,951	7,941
1999				8,058	8,339	8,589	8,698	8,747	8,750	8,783	8,784	8,782	8,816	8,839	8,890	8,945	8,945	8,968
2000			8,018	8,673	8,936	9,110	9,161	9,255	9,305	9,304	9,335	9,335	9,356	9,357	9,360	9,401	9,481	9,529
2001		6,816	7,908	8,553	8,960	9,187	9,261	9,300	9,312	9,356	9,386	9,449	9,457	9,492	9,551	9,728	9,734	9,773
2002	5,789	7,353	8,366	9,114	9,446	9,570	9,660	9,676	9,731	9,784	9,833	9,860	9,876	9,906	9,932	9,959	9,979	9,975
2003	5,863	7,333	8,501	9,099	9,357	9,464	9,483	9,513	9,560	9,617	9,659	9,700	9,723	9,848	9,871	9,924	9,953	9,961
2004	5,960	7,729	9,326	9,995	10,244	10,226	10,248	10,289	10,365	10,416	10,460	10,538	10,603	10,668	10,718	10,731	10,814	10,830
2005	6,021	7,421	8,939	9,578	9,671	9,779	9,854	9,971	10,068	10,199	10,255	10,320	10,359	10,405	10,428	10,444	10,466	10,477
2006	5,831	8,101	9,649	9,977	10,210	10,370	10,627	10,739	10,896	11,030	11,065	11,091	11,118	11,180	11,214	11,235	11,256	11,277
2007	6,864	9,039	9,977	10,484	10,872	11,108	11,256	11,409	11,545	11,615	11,695	11,814	11,911	11,964	12,003	12,007	12,014	12,061
2008	6,662	7,883	9,764	10,825	11,347	11,554	11,624	11,629	11,688	11,730	11,770	11,806	11,830	11,821	11,867	11,899	11,910	11,927
2009	7,092	8,867	10,619	11,482	11,934	12,128	12,295	12,293	12,408	12,563	12,602	12,659	12,664	12,748	12,763	12,791	12,822	12,843
2010	6,949	8,835	10,194	11,150	11,526	11,610	11,696	11,789	11,886	11,920	11,956	11,978	11,992	12,037	12,032	12,041	12,106	
2011	6,081	8,505	10,628	11,822	12,450	12,530	12,719	12,844	12,879	12,910	12,957	13,022	13,027	13,119	13,145	13,145		
2012	7,326	9,741	11,471	12,749	13,005	13,221	13,719	13,859	13,877	13,932	13,990	14,016	14,036	14,063	14,109			
2013	7,713	9,257	11,276	11,499	12,553	12,965	13,145	13,272	13,393	13,410	13,497	13,545	13,522	13,555				
2014	8,268	9,270	10,579	11,656	12,317	12,611	12,794	13,049	13,186	13,298	13,309	13,375	13,463					
2015	8,331	9,218	10,703	11,652	12,195	12,829	13,058	13,177	13,332	13,464	13,550	13,632						
2016	7,249	8,724	10,783	11,958	12,329	12,645	12,874	13,025	13,098	13,153	13,233							
2017	6,085	8,788	10,692	11,608	12,099	12,405	12,595	12,762	12,868	12,992								
2018	6,914	9,216	10,887	11,893	12,335	12,684	13,001	13,230	13,441									
2019	6,966	8,829	10,540	11,427	12,221	12,848	13,052	13,337										
2020	8,154	10,607	12,604	13,580	14,839	15,113	15,420											
2021	6,378	8,956	11,223	13,156	14,297	15,555												
2022	7,762	9,547	12,408	14,406	15,755													
2023	9,227	11,272	13,986	15,684														
2024	9,880	10,789	13,634															
2025	9,907	9,802																
2026	7,513																	

Reported Claim Severity

Injury Year Ending 6/30	Age of Development																
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992												10,689	10,232	10,242	10,318	10,241	10,449	
1993												9,950	9,905	9,923	9,825	9,825	9,819	9,761
1994											9,619	9,532	9,450	9,444	9,510	9,415	9,292	9,322
1995										8,594	8,274	8,306	8,090	7,941	7,919	8,005	8,220	8,098
1996									8,093	7,739	7,774	7,632	7,809	7,723	7,656	7,619	7,544	7,474
1997								8,445	8,406	8,346	8,728	8,431	8,461	8,405	8,290	8,251	8,366	8,069
1998							8,715	8,395	8,418	8,365	8,518	8,408	8,252	8,239	8,205	8,425	7,995	8,003
1999						10,431	10,258	10,008	9,547	9,379	9,296	9,102	9,098	9,121	9,151	8,945	9,027	9,017
2000					10,352	10,008	9,888	9,743	9,652	9,495	9,464	9,435	9,546	9,886	9,530	9,906	10,028	9,994
2001				11,420	10,731	10,220	10,246	10,254	10,457	10,384	10,485	10,411	10,367	9,865	9,835	9,919	9,845	9,924
2002			12,928	11,639	10,691	11,129	11,426	11,440	11,178	10,671	10,662	10,436	10,004	10,039	10,028	10,077	10,039	10,037
2003		13,904	12,434	11,100	11,505	11,130	11,044	11,088	10,780	10,493	10,622	9,985	10,182	10,188	10,410	10,395	10,298	10,258
2004	17,164	13,043	12,791	12,523	12,235	11,708	11,307	11,054	11,032	10,931	10,679	10,864	10,715	10,812	11,004	11,003	10,905	11,830
2005	16,328	13,259	12,507	11,878	11,388	11,138	11,004	11,601	11,055	10,297	11,261	10,951	11,114	10,606	10,601	10,535	11,686	10,637
2006	15,062	13,374	12,000	11,264	11,686	11,547	11,967	12,632	12,210	13,107	12,836	13,140	12,017	12,027	11,723	13,117	12,219	12,245
2007	17,522	12,974	11,500	12,928	13,389	12,795	12,547	12,633	12,594	12,960	12,731	12,617	12,649	12,901	13,540	12,980	12,268	12,355
2008	15,112	10,746	11,847	12,369	12,505	13,472	12,083	13,093	12,609	12,456	12,394	12,516	12,367	13,919	13,348	13,573	13,170	13,055
2009	17,521	13,837	13,419	14,321	15,345	14,009	14,933	14,801	15,568	13,492	13,882	13,849	15,846	14,897	14,071	13,406	13,332	13,056
2010	16,782	12,658	13,081	16,506	14,054	15,469	14,898	16,811	15,392	14,959	14,136	19,431	14,175	13,495	13,147	13,171	12,599	
2011	12,959	13,056	16,252	17,139	16,882	16,062	19,725	16,211	14,672	13,824	18,309	14,852	13,821	14,203	14,455	14,179		
2012	15,556	17,990	18,204	21,633	20,276	21,666	17,354	17,396	17,000	20,526	17,212	16,099	16,284	14,560	15,665			
2013	18,211	13,821	16,462	17,187	17,693	16,220	15,872	16,167	21,642	18,274	19,032	18,423	15,833	16,321				
2014	13,877	14,966	15,007	15,003	14,768	15,287	14,808	20,345	20,349	21,094	17,840	17,634	17,467					
2015	15,024	14,033	16,271	14,996	15,072	16,099	18,450	15,845	16,142	15,378	16,369	15,441						
2016	14,436	15,035	16,619	17,899	17,096	20,760	20,079	23,540	20,898	18,629	16,563							
2017	14,795	15,580	15,774	16,878	24,731	25,255	27,131	24,928	23,292	20,923								
2018	13,673	16,037	16,931	16,773	21,549	26,279	27,308	23,777	21,181									
2019	15,617	13,071	14,111	15,484	26,482	22,984	19,817	18,853										
2020	15,863	17,131	18,617	22,293	25,665	24,329	22,784											
2021	15,348	21,461	34,681	38,972	34,021	34,525												
2022	15,212	38,346	51,173	30,614	30,410													
2023	29,455	28,153	23,566	29,332														
2024	37,085	27,852	32,417															
2025	21,671	23,435																
2026	17,082																	

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Paid Claim Severity per Reported Claim

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	10,149	10,184	10,220	10,388	10,388	10,398	10,456	10,456	10,456	10,490	10,533	10,537	10,537	10,537	10,537	10,521	10,547
1993	9,681	9,696	9,681	9,706	9,709	9,699	9,719	9,707	9,722	9,736	9,736	9,742	9,766	9,766	9,766	9,766	
1994	9,333	9,346	9,346	9,346	9,386	9,406	9,428	9,438	9,470	9,470	9,480	9,503	9,530	9,559	9,560		
1995	7,923	8,021	8,063	8,135	8,144	8,165	8,204	8,270	8,270	8,270	8,270	8,322	8,350	8,350			
1996	7,425	7,425	7,446	7,446	7,476	7,476	7,499	7,521	7,521	7,521	7,544	7,544	7,544				
1997	8,065	8,101	8,112	8,116	8,112	8,150	8,164	8,164	8,164	8,182	8,182	8,182					
1998	7,947	7,971	7,996	8,006	8,003	8,003	8,014	8,014	8,003	8,017	8,029						
1999	8,989	8,986	9,000	9,000	8,997	8,998	8,998	8,998	8,998	9,006							
2000	9,529	9,546	9,605	9,617	9,615	9,615	9,613	9,613	9,613								
2001	9,776	9,778	9,840	9,844	9,841	9,864	9,892	9,894									
2002	9,975	9,967	10,014	10,059	10,078	10,085	10,092										
2003	9,961	9,999	10,074	10,095	10,116	10,123											
2004	10,830	10,841	10,852	10,861	10,889												
2005	10,496	10,508	10,505	10,552													
2006	11,269	11,334	11,379														
2007	12,108	12,182															
2008	11,958																
2009																	
2010																	
2011																	
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2022																	
2023																	
2024																	
2025																	
2026																	

Reported Claim Severity

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	10,575	10,285	10,544	11,040	10,388	10,503	10,516	10,456	10,456	10,500	10,537	10,594	10,900	10,751	10,751	10,719	11,159
1993	9,701	10,133	10,527	10,394	10,564	10,390	10,315	9,942	9,960	9,993	9,805	9,761	9,821	9,778	9,766	9,766	
1994	9,498	9,483	9,346	9,498	9,578	9,545	9,677	9,497	9,489	9,631	9,559	9,947	9,972	9,934	10,782		
1995	8,003	8,007	8,245	8,192	8,171	8,172	8,251	8,311	9,081	8,594	8,639	8,680	8,719	8,682			
1996	7,438	7,551	7,585	7,601	7,743	7,680	7,644	7,858	7,521	7,521	7,545	7,545	7,545				
1997	8,161	8,157	8,171	8,172	8,245	8,356	8,274	8,220	8,220	8,239	8,239	8,239					
1998	8,020	8,092	8,017	8,027	8,045	8,047	8,042	8,042	8,029	8,020	8,037						
1999	9,063	9,015	9,005	9,021	9,377	9,246	9,246	9,078	9,079	9,086							
2000	9,873	9,852	9,862	11,466	10,725	10,701	10,645	10,001	9,646								
2001	9,918	9,985	12,162	10,690	10,729	10,589	10,299	10,358									
2002	10,053	10,953	10,061	10,294	10,128	10,090	10,092										
2003	10,507	10,428	10,313	10,307	10,203	10,253											
2004	11,708	11,700	12,023	12,042	11,396												
2005	10,598	10,619	10,531	10,604													
2006	12,289	11,615	11,649														
2007	12,294	12,674															
2008	12,977																
2009																	
2010																	
2011																	
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2026																	

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999				17.181%	17.975%	18.273%	18.522%	18.646%	18.720%	18.720%	18.720%	18.844%	18.869%	18.894%	18.894%	18.919%	18.919%	18.944%
2000			16.123%	17.740%	18.525%	19.080%	19.195%	19.241%	19.311%	19.334%	19.403%	19.449%	19.472%	19.472%	19.495%	19.588%	19.611%	19.611%
2001		11.738%	16.607%	18.415%	19.287%	19.478%	19.691%	19.776%	19.946%	19.967%	20.010%	20.010%	20.052%	20.073%	20.180%	20.180%	20.180%	20.180%
2002	3.131%	12.289%	16.917%	18.276%	18.808%	19.084%	19.241%	19.438%	19.635%	19.675%	19.694%	19.714%	19.734%	19.734%	19.753%	19.753%	19.753%	19.773%
2003	3.342%	10.744%	14.200%	15.427%	15.710%	15.842%	15.993%	16.182%	16.258%	16.352%	16.390%	16.409%	16.447%	16.447%	16.465%	16.541%	16.541%	16.541%
2004	3.035%	11.488%	14.613%	15.697%	15.968%	16.220%	16.383%	16.527%	16.618%	16.654%	16.672%	16.690%	16.762%	16.798%	16.816%	16.853%	16.871%	16.889%
2005	2.810%	10.403%	13.098%	13.903%	14.314%	14.511%	14.676%	14.791%	14.889%	14.906%	14.988%	15.021%	15.021%	15.037%	15.054%	15.070%	15.086%	15.086%
2006	2.930%	9.554%	12.036%	12.902%	13.335%	13.667%	13.855%	13.956%	14.028%	14.057%	14.071%	14.086%	14.129%	14.144%	14.158%	14.172%	14.172%	14.172%
2007	2.292%	7.568%	10.150%	11.560%	11.950%	12.152%	12.215%	12.290%	12.353%	12.429%	12.442%	12.505%	12.517%	12.542%	12.555%	12.555%	12.555%	12.555%
2008	1.505%	6.211%	8.982%	10.272%	10.713%	10.826%	10.984%	11.075%	11.098%	11.177%	11.211%	11.222%	11.233%	11.245%	11.245%	11.256%	11.256%	11.267%
2009	1.406%	6.823%	9.449%	10.448%	10.734%	10.921%	10.987%	11.020%	11.097%	11.173%	11.195%	11.206%	11.217%	11.217%	11.217%	11.217%	11.250%	11.250%
2010	1.500%	7.220%	9.673%	10.347%	10.638%	10.824%	10.917%	10.998%	11.033%	11.068%	11.103%	11.114%	11.126%	11.126%	11.138%	11.184%	11.184%	
2011	1.359%	6.457%	8.738%	9.702%	10.174%	10.360%	10.459%	10.514%	10.558%	10.580%	10.623%	10.623%	10.634%	10.667%	10.689%	10.689%		
2012	1.047%	5.266%	7.737%	8.679%	8.952%	9.171%	9.287%	9.339%	9.381%	9.412%	9.433%	9.444%	9.465%	9.496%	9.517%			
2013	0.688%	5.074%	7.571%	8.362%	8.803%	9.039%	9.132%	9.163%	9.173%	9.173%	9.183%	9.204%	9.245%	9.265%				
2014	0.887%	5.666%	7.893%	8.671%	9.006%	9.134%	9.193%	9.253%	9.272%	9.312%	9.331%	9.400%	9.420%					
2015	1.111%	5.594%	7.475%	8.263%	8.501%	8.596%	8.672%	8.719%	8.757%	8.757%	8.833%	8.852%						
2016	0.737%	4.883%	6.896%	7.504%	7.673%	7.763%	7.833%	7.883%	7.902%	7.922%	7.942%							
2017	0.839%	5.466%	7.032%	7.697%	7.973%	8.076%	8.147%	8.209%	8.301%	8.321%								
2018	1.157%	4.698%	6.316%	6.875%	7.169%	7.336%	7.424%	7.512%	7.542%									
2019	0.812%	4.744%	6.388%	7.021%	7.378%	7.556%	7.715%	7.774%										
2020	0.659%	3.275%	5.063%	5.787%	6.079%	6.295%	6.352%											
2021	0.336%	2.374%	3.928%	4.591%	4.976%	5.056%												
2022	0.318%	2.151%	3.730%	4.565%	4.746%													
2023	0.227%	1.699%	3.423%	3.911%														
2024	0.142%	2.249%	3.640%															
2025	0.226%	1.756%																
2026	0.208%																	

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993																	
1994																	
1995																	
1996																	
1997																	
1998																	
1999	18.944%	18.968%	18.993%	18.993%	19.043%	19.043%	19.043%	19.043%	19.043%	19.068%							
2000	19.611%	19.611%	19.657%	19.657%	19.703%	19.703%	19.726%	19.726%	19.726%								
2001	20.180%	20.180%	20.180%	20.180%	20.201%	20.201%	20.222%	20.222%									
2002	19.773%	19.793%	19.793%	19.793%	19.793%	19.793%	19.793%										
2003	16.541%	16.541%	16.560%	16.560%	16.579%	16.579%											
2004	16.889%	16.889%	16.889%	16.907%	16.925%												
2005	15.103%	15.103%	15.119%	15.136%													
2006	14.187%	14.187%	14.201%														
2007	12.568%	12.568%															
2008	11.279%																
2009																	
2010																	
2011																	
2012																	
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2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Cumulative Paid Losses as a Percent of Reported Losses

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													94.2%	98.6%	98.7%	98.2%	99.0%	97.0%
1993												96.0%	96.7%	96.7%	97.7%	98.2%	98.4%	99.0%
1994											95.5%	96.6%	97.4%	97.7%	97.1%	98.3%	99.6%	99.7%
1995										88.8%	92.5%	92.5%	94.9%	97.1%	97.7%	97.0%	95.0%	97.7%
1996									88.8%	93.4%	93.6%	95.4%	93.9%	95.2%	96.2%	97.2%	98.4%	99.3%
1997								90.3%	92.6%	93.8%	90.0%	93.6%	93.3%	94.3%	96.0%	96.8%	95.5%	99.7%
1998							86.6%	91.7%	92.7%	93.6%	92.3%	93.6%	95.3%	95.8%	96.6%	94.1%	99.5%	99.2%
1999						82.3%	84.8%	87.4%	91.7%	93.6%	94.5%	96.5%	96.9%	96.9%	97.1%	100.0%	99.1%	99.5%
2000					86.3%	91.0%	92.6%	95.0%	96.4%	98.0%	98.6%	98.9%	98.0%	94.6%	98.2%	94.9%	94.5%	95.3%
2001				74.9%	83.5%	89.9%	90.4%	90.7%	89.1%	90.1%	89.5%	90.8%	91.2%	96.2%	97.1%	98.1%	98.9%	98.5%
2002			64.7%	78.3%	88.4%	86.0%	84.6%	84.6%	87.1%	91.7%	92.2%	94.5%	98.7%	98.7%	99.0%	98.8%	99.4%	99.4%
2003		52.7%	68.4%	82.0%	81.3%	85.0%	85.9%	85.8%	88.7%	91.7%	90.9%	97.1%	95.5%	96.7%	94.8%	95.5%	96.6%	97.1%
2004	34.7%	59.3%	72.9%	79.8%	83.7%	87.3%	90.6%	93.1%	94.0%	95.3%	97.9%	97.0%	99.0%	98.7%	97.4%	97.5%	99.2%	91.5%
2005	36.9%	56.0%	71.5%	80.6%	84.9%	87.8%	89.6%	86.0%	91.1%	99.0%	91.1%	94.2%	93.2%	98.1%	98.4%	99.1%	89.6%	98.5%
2006	38.7%	60.6%	80.4%	88.6%	87.4%	89.8%	88.8%	85.0%	89.2%	84.2%	86.2%	84.4%	92.5%	93.0%	95.7%	85.6%	92.1%	92.1%
2007	39.2%	69.7%	86.8%	81.1%	81.2%	86.8%	89.7%	90.3%	91.7%	89.6%	91.9%	93.6%	94.2%	92.7%	88.6%	92.5%	97.9%	97.6%
2008	44.1%	73.4%	82.4%	87.5%	90.7%	85.8%	96.2%	88.8%	92.7%	94.2%	95.0%	94.3%	95.7%	84.9%	88.9%	87.7%	90.4%	91.4%
2009	40.5%	64.1%	79.1%	80.2%	77.8%	86.6%	82.3%	83.1%	79.7%	93.1%	90.8%	91.4%	79.9%	85.6%	90.7%	95.4%	96.2%	98.4%
2010	41.4%	69.8%	77.9%	67.6%	82.0%	75.1%	78.5%	70.1%	77.2%	79.7%	84.6%	61.6%	84.6%	89.2%	91.5%	91.4%	96.1%	
2011	46.9%	65.1%	65.4%	69.0%	73.7%	78.0%	64.5%	79.2%	87.8%	93.4%	70.8%	87.7%	94.2%	92.4%	90.9%	92.7%		
2012	47.1%	54.1%	63.0%	58.9%	64.1%	61.0%	79.1%	79.7%	81.6%	67.9%	81.3%	87.1%	86.2%	96.6%	90.1%			
2013	42.4%	67.0%	68.5%	66.9%	70.9%	79.9%	82.8%	82.1%	61.9%	73.4%	70.9%	73.5%	85.4%	83.1%				
2014	59.6%	61.9%	70.5%	77.7%	83.4%	82.5%	86.4%	64.1%	64.8%	63.0%	74.6%	75.8%	77.1%					
2015	55.5%	65.7%	65.8%	77.7%	80.9%	79.7%	70.8%	83.2%	82.6%	87.6%	82.8%	88.3%						
2016	50.2%	58.0%	64.9%	66.8%	72.1%	60.9%	64.1%	55.3%	62.7%	70.6%	79.9%							
2017	41.1%	56.4%	67.8%	68.8%	48.9%	49.1%	46.4%	51.2%	55.2%	62.1%								
2018	50.6%	57.5%	64.3%	70.9%	57.2%	48.3%	47.6%	55.6%	63.5%									
2019	44.6%	67.5%	74.7%	73.8%	46.1%	55.9%	65.9%	70.7%										
2020	51.4%	61.9%	67.7%	60.9%	57.8%	62.1%	67.7%											
2021	41.6%	41.7%	32.4%	33.8%	42.0%	45.1%												
2022	51.0%	24.9%	24.2%	47.1%	51.8%													
2023	31.3%	40.0%	59.3%	53.5%														
2024	26.6%	38.7%	42.1%															
2025	45.7%	41.8%																
2026	44.0%																	

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													97.0%	98.3%	98.1%	98.3%	98.9%	98.6%
1993												96.5%	96.9%	97.0%	97.5%	97.3%	97.3%	97.6%
1994											96.1%	96.7%	96.7%	97.1%	97.4%	97.7%	97.5%	97.8%
1995										94.1%	96.8%	96.8%	97.0%	97.3%	97.7%	97.5%	97.4%	97.7%
1996									94.3%	95.9%	96.5%	96.8%	96.3%	97.4%	97.6%	97.3%	97.6%	97.6%
1997								95.0%	95.8%	96.1%	96.3%	97.0%	97.6%	97.8%	98.2%	97.8%	97.4%	99.6%
1998							93.0%	95.2%	96.2%	97.3%	97.0%	98.2%	98.0%	98.3%	98.2%	96.5%	99.9%	99.2%
1999						89.0%	92.4%	93.7%	94.0%	95.0%	95.1%	95.7%	97.2%	97.5%	97.5%	100.0%	99.1%	99.2%
2000					87.4%	89.6%	92.3%	93.9%	94.3%	95.3%	96.3%	97.0%	96.8%	96.7%	99.5%	98.1%	98.7%	99.4%
2001				81.1%	88.2%	91.6%	92.7%	93.9%	94.8%	94.8%	95.5%	95.9%	97.1%	99.4%	98.2%	98.8%	98.9%	99.3%
2002			66.8%	81.1%	90.1%	92.8%	93.0%	94.1%	94.1%	95.0%	95.0%	97.4%	99.8%	98.9%	99.0%	98.9%	99.3%	99.2%
2003		43.1%	70.6%	85.1%	91.5%	93.9%	93.6%	93.8%	94.8%	95.5%	97.6%	99.4%	98.3%	98.5%	98.7%	99.3%	99.7%	99.9%
2004	6.5%	55.7%	78.4%	89.0%	93.2%	95.1%	96.0%	97.3%	97.2%	97.8%	99.7%	98.4%	98.5%	98.8%	98.9%	98.7%	99.4%	98.4%
2005	10.5%	48.0%	76.3%	92.0%	94.8%	95.6%	96.4%	95.6%	95.7%	99.2%	98.1%	98.5%	98.9%	99.0%	99.1%	99.5%	99.2%	99.5%
2006	14.8%	53.3%	79.7%	91.3%	93.6%	95.0%	95.4%	95.8%	98.8%	97.7%	97.7%	98.2%	98.4%	98.3%	98.8%	98.7%	99.5%	99.4%
2007	11.5%	60.6%	87.1%	90.3%	93.0%	94.2%	95.7%	98.4%	98.2%	98.5%	99.0%	98.5%	98.5%	98.4%	98.3%	99.3%	99.4%	99.4%
2008	15.0%	71.8%	85.0%	90.3%	93.5%	95.1%	98.7%	97.5%	98.2%	98.3%	99.1%	99.2%	99.1%	98.6%	99.1%	98.7%	98.9%	99.4%
2009	18.8%	61.2%	82.6%	88.5%	90.8%	98.3%	97.2%	97.2%	97.2%	97.9%	97.9%	98.0%	98.0%	99.0%	98.9%	98.9%	99.3%	99.4%
2010	28.7%	68.8%	82.9%	86.0%	96.9%	96.1%	96.8%	96.7%	97.9%	97.6%	98.3%	94.4%	98.3%	98.7%	99.1%	99.2%	99.2%	
2011	33.9%	68.9%	74.8%	92.9%	94.0%	96.5%	97.2%	97.7%	98.3%	98.4%	94.5%	98.6%	98.7%	98.9%	99.2%	99.5%		
2012	30.0%	57.7%	85.1%	84.0%	92.3%	92.2%	94.9%	94.7%	95.2%	92.0%	97.4%	97.5%	98.1%	98.8%	98.9%			
2013	31.3%	76.3%	80.2%	89.3%	89.0%	93.6%	94.3%	96.1%	92.6%	98.1%	98.2%	98.4%	98.8%	99.2%				
2014	52.2%	68.2%	80.1%	85.0%	90.6%	91.5%	92.7%	92.1%	97.3%	97.4%	98.5%	98.6%	98.6%					
2015	30.8%	65.0%	76.7%	89.2%	89.5%	94.1%	92.0%	97.3%	97.2%	97.8%	98.0%	98.3%						
2016	36.5%	49.2%	80.8%	85.3%	92.6%	89.2%	96.7%	97.2%	97.6%	98.4%	98.5%							
2017	24.4%	67.2%	80.9%	88.8%	87.3%	93.9%	94.7%	95.6%	97.3%	97.7%								
2018	35.6%	63.3%	83.1%	87.2%	92.5%	92.6%	94.1%	96.1%	96.7%									
2019	25.6%	70.6%	78.8%	91.5%	90.1%	93.6%	96.0%	96.3%										
2020	41.4%	50.0%	76.4%	79.7%	86.8%	91.3%	93.5%											
2021	17.6%	57.5%	60.7%	76.1%	85.7%	88.8%												
2022	25.7%	29.1%	58.2%	79.7%	86.2%													
2023	11.1%	42.6%	65.1%	84.3%														
2024	16.7%	41.6%	68.0%															
2025	16.7%	51.1%																
2026	21.4%																	

Wyoming Department of Workforce Services
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Cumulative Paid Losses as a Percent of Reported Losses

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	96.0%	99.0%	96.9%	94.1%	100.0%	99.0%	99.4%	100.0%	100.0%	99.9%	100.0%	99.5%	96.7%	98.0%	98.0%	98.2%	94.5%
1993	99.8%	95.7%	92.0%	93.4%	91.9%	93.3%	94.2%	97.6%	97.6%	97.4%	99.3%	99.8%	99.4%	99.9%	100.0%	100.0%	
1994	98.3%	98.6%	100.0%	98.4%	98.0%	98.5%	97.4%	99.4%	99.8%	98.3%	99.2%	95.5%	95.6%	96.2%	88.7%		
1995	99.0%	100.2%	97.8%	99.3%	99.7%	99.9%	99.4%	99.5%	91.1%	96.2%	95.7%	95.9%	95.8%	96.2%			
1996	99.8%	98.3%	98.2%	98.0%	96.6%	97.3%	98.1%	95.7%	100.0%	100.0%	100.0%	100.0%	100.0%				
1997	98.8%	99.3%	99.3%	99.3%	98.4%	97.5%	98.7%	99.3%	99.3%	99.3%	99.3%	99.3%					
1998	99.1%	98.5%	99.7%	99.7%	99.5%	99.5%	99.7%	99.7%	99.7%	100.0%	99.9%						
1999	99.2%	99.7%	99.9%	99.8%	95.9%	97.3%	97.3%	99.1%	99.1%	99.1%							
2000	96.5%	96.9%	97.4%	83.9%	89.7%	89.9%	90.3%	96.1%	99.7%								
2001	98.6%	97.9%	80.9%	92.1%	91.7%	93.2%	96.0%	95.5%									
2002	99.2%	91.0%	99.5%	97.7%	99.5%	99.9%	100.0%										
2003	94.8%	95.9%	97.7%	97.9%	99.1%	98.7%											
2004	92.5%	92.7%	90.3%	90.2%	95.6%												
2005	99.0%	99.0%	99.8%	99.5%													
2006	91.7%	97.6%	97.7%														
2007	98.5%	96.1%															
2008	92.1%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
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2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	98.0%	98.4%	98.3%	97.5%	100.0%	99.4%	99.5%	99.7%	100.0%	99.8%	99.8%	99.8%	99.7%	99.8%	99.8%	99.7%	99.7%
1993	98.7%	98.1%	97.3%	99.7%	98.8%	99.3%	99.4%	99.7%	99.3%	99.4%	99.6%	99.9%	99.7%	99.9%	100.0%	100.0%	
1994	97.7%	97.7%	100.0%	99.6%	99.4%	99.6%	99.9%	99.7%	99.7%	99.9%	99.9%	99.9%	99.6%	99.6%	99.6%		
1995	98.0%	99.9%	99.0%	99.3%	99.6%	99.9%	99.7%	99.7%	99.3%	99.7%	99.4%	99.6%	99.3%	99.4%			
1996	99.8%	99.2%	99.1%	99.2%	99.5%	99.7%	99.5%	99.7%	100.0%	100.0%	99.8%	99.8%	99.8%				
1997	98.7%	99.1%	99.1%	99.3%	99.4%	99.3%	99.7%	99.9%	99.9%	99.9%	99.9%	99.9%					
1998	98.9%	99.2%	99.6%	99.7%	99.7%	99.6%	99.9%	99.9%	99.9%	99.9%	99.9%						
1999	99.2%	99.3%	99.5%	99.5%	99.0%	99.6%	99.6%	99.9%	99.7%	99.7%							
2000	99.5%	99.4%	99.5%	98.7%	99.3%	99.2%	99.2%	99.6%	99.8%								
2001	99.4%	99.3%	98.4%	99.5%	99.4%	99.5%	99.8%	99.8%									
2002	99.1%	98.8%	99.9%	99.7%	99.8%	99.8%	100.0%										
2003	99.4%	99.3%	99.3%	99.5%	99.7%	99.5%											
2004	99.7%	99.6%	99.6%	99.6%	99.7%												
2005	99.6%	99.5%	99.6%	99.8%													
2006	99.2%	99.3%	99.4%														
2007	99.4%	99.6%															
2008	99.4%																
2009																	
2010																	
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2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Permanent Partial Impairment
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IBNR as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													5.5%	9.6%	9.5%	8.8%	9.5%	7.7%
1993												0.4%	-0.1%	-0.4%	0.4%	0.1%	0.2%	0.6%
1994											12.1%	12.9%	13.5%	13.5%	12.8%	13.7%	14.7%	14.3%
1995										3.4%	6.5%	5.7%	8.0%	9.6%	10.0%	8.7%	5.9%	7.3%
1996									-4.3%	-0.4%	-1.0%	0.6%	-1.9%	-0.8%	-0.2%	0.3%	1.1%	2.0%
1997								2.2%	2.4%	2.5%	-2.6%	0.9%	0.1%	-0.3%	1.1%	1.3%	-0.2%	3.2%
1998							-3.9%	-0.7%	-1.1%	-0.9%	-3.0%	-1.9%	-0.7%	-0.5%	-0.4%	-3.1%	2.2%	2.0%
1999						-9.5%	-9.1%	-7.2%	-2.6%	-0.8%	0.1%	1.5%	1.4%	1.0%	0.7%	2.8%	1.9%	1.9%
2000					0.4%	0.8%	1.4%	2.6%	3.2%	4.7%	4.6%	4.7%	3.5%	0.0%	3.5%	-0.8%	-2.1%	-1.8%
2001				-0.4%	1.2%	5.0%	3.7%	3.2%	0.5%	1.1%	-0.1%	0.6%	0.8%	5.5%	5.3%	4.5%	5.2%	4.4%
2002			-7.6%	-4.7%	1.1%	-4.5%	-8.2%	-9.4%	-8.0%	-3.3%	-3.3%	-1.2%	2.9%	2.5%	2.6%	2.1%	2.4%	2.4%
2003		12.6%	-3.2%	-0.1%	-5.7%	-3.1%	-3.3%	-4.9%	-2.5%	-0.3%	-1.8%	4.2%	2.1%	2.0%	-0.2%	-0.5%	0.4%	0.8%
2004	73.3%	23.1%	4.1%	-0.9%	-0.2%	2.5%	4.9%	6.3%	5.9%	6.6%	8.6%	7.0%	7.8%	6.8%	5.0%	4.8%	5.6%	-2.5%
2005	71.9%	15.5%	-0.3%	-1.2%	0.2%	1.0%	1.1%	-5.1%	-0.8%	6.0%	-3.4%	-0.8%	-2.3%	2.3%	2.3%	2.8%	-8.0%	1.7%
2006	73.3%	22.7%	12.6%	12.1%	5.7%	4.5%	-0.3%	-6.6%	-3.6%	-11.5%	-9.3%	-12.0%	-2.7%	-2.9%	-0.4%	-12.5%	-4.7%	-5.0%
2007	74.5%	37.5%	25.7%	4.9%	-1.8%	1.1%	2.5%	1.2%	1.0%	-2.5%	-0.8%	-0.4%	-0.7%	-2.9%	-8.1%	-3.7%	2.0%	1.3%
2008	83.7%	52.3%	23.9%	9.2%	4.2%	-4.2%	5.1%	-3.6%	0.0%	0.5%	0.7%	-0.4%	0.7%	-11.9%	-7.3%	-9.2%	-6.0%	-5.1%
2009	83.5%	36.6%	14.9%	-0.5%	-10.6%	-2.7%	-10.2%	-9.5%	-16.0%	-1.2%	-4.3%	-4.2%	-19.3%	-12.2%	-6.0%	-1.0%	-0.7%	1.4%
2010	82.0%	34.8%	9.7%	-21.9%	-6.7%	-19.5%	-16.1%	-32.0%	-21.2%	-18.2%	-12.0%	-54.2%	-12.6%	-7.2%	-4.5%	-5.1%	-0.6%	
2011	88.0%	42.5%	3.2%	-13.3%	-17.1%	-13.4%	-40.6%	-16.2%	-5.6%	0.3%	-32.6%	-7.5%	-0.2%	-3.3%	-5.3%	-3.3%		
2012	88.4%	32.6%	-0.2%	-33.6%	-29.2%	-41.4%	-14.7%	-15.6%	-13.5%	-37.5%	-15.6%	-8.2%	-9.7%	1.6%	-6.1%			
2013	90.5%	46.9%	5.6%	-8.8%	-17.9%	-11.0%	-9.8%	-12.2%	-50.3%	-26.9%	-32.3%	-28.4%	-10.8%	-14.5%				
2014	90.8%	36.7%	11.6%	2.9%	0.7%	-4.2%	-1.6%	-40.5%	-40.8%	-46.6%	-24.2%	-23.7%	-22.8%					
2015	87.0%	38.7%	5.1%	3.3%	0.0%	-8.0%	-24.8%	-7.8%	-10.3%	-5.1%	-12.8%	-6.6%						
2016	90.6%	35.3%	-1.1%	-18.5%	-15.7%	-42.1%	-38.7%	-63.7%	-45.7%	-30.2%	-16.0%							
2017	89.8%	30.3%	9.2%	-6.3%	-61.4%	-66.9%	-80.9%	-67.5%	-58.3%	-42.5%								
2018	86.5%	35.6%	8.6%	1.5%	-32.0%	-64.7%	-73.2%	-52.6%	-36.5%									
2019	89.3%	47.6%	23.8%	8.1%	-65.2%	-46.8%	-29.3%	-23.9%										
2020	90.9%	51.1%	17.9%	-12.4%	-35.9%	-33.4%	-26.1%											
2021	94.4%	44.9%	-47.2%	-93.4%	-83.0%	-88.7%												
2022	94.9%	13.5%	-100.3%	-46.6%	-51.4%													
2023	92.4%	45.7%	8.5%	-30.1%														
2024	94.0%	28.8%	-34.1%															
2025	93.9%	49.0%																
2026	95.7%																	

Unpaid Loss as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											12.7%	11.6%	11.0%	10.9%	10.7%	10.4%	10.4%	10.4%
1993										6.3%	5.1%	4.3%	3.2%	2.9%	2.7%	2.0%	1.8%	1.6%
1994									17.9%	16.8%	16.0%	15.8%	15.7%	15.5%	15.3%	15.2%	15.0%	14.6%
1995								17.5%	15.6%	14.3%	13.5%	12.8%	12.7%	12.2%	12.0%	11.5%	10.6%	9.4%
1996							10.0%	8.6%	7.4%	6.3%	5.5%	5.1%	4.3%	4.0%	3.6%	3.0%	2.7%	2.7%
1997						15.6%	13.5%	11.7%	9.7%	8.5%	7.6%	7.2%	6.8%	5.4%	5.1%	4.5%	4.3%	3.5%
1998					16.6%	12.4%	10.0%	7.7%	6.3%	5.5%	4.9%	4.6%	4.0%	3.7%	3.1%	3.1%	2.7%	2.7%
1999				20.5%	13.9%	9.9%	7.5%	6.3%	5.9%	5.6%	5.6%	5.0%	4.5%	4.1%	3.6%	2.8%	2.8%	2.5%
2000			32.9%	20.1%	14.0%	9.7%	8.7%	7.5%	6.7%	6.6%	5.9%	5.7%	5.4%	5.4%	5.2%	4.4%	3.4%	3.0%
2001		61.8%	37.3%	24.8%	17.5%	14.6%	13.0%	12.2%	11.4%	10.8%	10.4%	9.8%	9.5%	9.1%	8.0%	6.3%	6.3%	5.9%
2002	91.1%	55.5%	30.4%	18.1%	12.6%	10.2%	8.6%	7.5%	6.0%	5.3%	4.7%	4.4%	4.1%	3.8%	3.5%	3.2%	3.0%	3.0%
2003	88.5%	53.9%	29.4%	17.9%	14.0%	12.3%	11.3%	10.0%	9.1%	8.0%	7.4%	6.9%	6.5%	5.3%	5.0%	4.0%	3.7%	3.7%
2004	90.7%	54.4%	30.1%	19.5%	16.1%	14.9%	13.8%	12.7%	11.6%	11.0%	10.5%	9.8%	8.8%	8.0%	7.5%	7.2%	6.4%	6.1%
2005	89.6%	52.7%	28.3%	18.4%	15.2%	13.1%	11.4%	9.7%	8.2%	6.9%	5.9%	5.1%	4.7%	4.2%	3.8%	3.6%	3.3%	3.2%
2006	89.7%	53.2%	29.7%	22.1%	17.6%	14.3%	10.9%	9.3%	7.5%	6.2%	5.8%	5.5%	5.0%	4.3%	4.0%	3.7%	3.5%	3.3%
2007	90.0%	56.5%	35.6%	22.9%	17.3%	14.1%	12.5%	10.8%	9.3%	8.2%	7.4%	6.0%	5.2%	4.5%	4.1%	4.1%	4.0%	3.7%
2008	92.8%	65.0%	37.3%	20.5%	13.1%	10.6%	8.7%	8.0%	7.3%	6.3%	5.7%	5.3%	5.0%	5.0%	4.6%	4.3%	4.2%	4.0%
2009	93.3%	59.4%	32.6%	19.5%	14.0%	11.1%	9.3%	9.0%	7.6%	5.8%	5.3%	4.8%	4.6%	4.0%	3.9%	3.7%	3.1%	3.0%
2010	92.6%	54.5%	29.6%	17.7%	12.5%	10.3%	8.9%	7.5%	6.4%	5.8%	5.2%	5.0%	4.8%	4.4%	4.3%	3.9%	3.4%	
2011	94.4%	62.6%	36.7%	21.8%	13.7%	11.5%	9.3%	8.0%	7.3%	6.9%	6.2%	5.7%	5.6%	4.6%	4.2%	4.2%		
2012	94.5%	63.5%	36.8%	21.2%	17.1%	13.7%	9.3%	7.9%	7.3%	6.7%	6.1%	5.8%	5.5%	5.0%	4.4%			
2013	96.0%	64.4%	35.4%	27.2%	16.3%	11.3%	9.1%	7.9%	7.0%	6.8%	6.1%	5.6%	5.3%	4.9%				
2014	94.5%	60.8%	37.7%	24.6%	17.2%	14.0%	12.2%	9.9%	8.8%	7.6%	7.3%	6.2%	5.3%					
2015	92.8%	59.8%	37.6%	24.9%	19.1%	14.0%	11.7%	10.4%	8.9%	8.0%	6.6%	5.8%						
2016	95.3%	62.4%	34.4%	20.9%	16.6%	13.4%	11.1%	9.4%	8.7%	8.1%	7.3%							
2017	95.8%	60.7%	38.5%	26.9%	21.0%	18.0%	16.0%	14.3%	12.6%	11.5%								
2018	93.2%	63.0%	41.2%	30.1%	24.4%	20.5%	17.5%	15.1%	13.4%									
2019	95.2%	64.6%	43.1%	32.2%	23.8%	17.9%	14.9%	12.3%										
2020	95.3%	69.7%	44.4%	31.5%	21.4%	17.1%	14.7%											
2021	97.7%	77.0%	52.4%	34.7%	23.1%	15.0%												
2022	97.4%	78.5%	51.4%	31.0%	21.5%													
2023	97.6%	78.3%	45.7%	30.4%														
2024	98.4%	72.4%	43.6%															
2025	97.2%	78.7%																
2026	98.1%																	

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IBNR as a Percent of Ultimate Loss

	Age of Development																
Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	6.1%	8.7%	6.2%	1.7%	7.5%	6.2%	6.1%	6.6%	6.6%	6.2%	5.9%	5.4%	2.6%	4.0%	4.0%	4.1%	0.0%
1993	1.3%	-3.1%	-7.3%	-6.0%	-7.7%	-6.1%	-5.3%	-1.6%	-2.0%	-2.3%	-0.4%	0.1%	-0.6%	-0.1%	0.0%	0.0%	
1994	12.7%	12.9%	14.2%	12.7%	11.8%	12.0%	10.8%	12.4%	12.5%	11.2%	11.9%	8.1%	7.5%	7.9%	0.0%		
1995	8.3%	8.7%	6.0%	6.5%	6.6%	6.4%	5.4%	4.7%	-4.1%	1.4%	0.9%	0.2%	-0.4%	0.0%			
1996	2.5%	1.0%	0.6%	0.2%	-1.6%	-0.8%	-0.5%	-3.3%	1.1%	1.1%	0.7%	0.7%	0.7%				
1997	1.9%	1.8%	1.5%	1.4%	0.4%	-1.1%	-0.2%	0.5%	0.5%	0.3%	0.3%	0.3%					
1998	1.8%	0.7%	1.6%	1.5%	1.2%	1.1%	1.3%	1.3%	1.4%	1.5%	1.1%						
1999	1.4%	1.8%	1.8%	1.6%	-2.5%	-1.1%	-1.1%	0.7%	0.7%	0.5%							
2000	-0.5%	-0.3%	-0.7%	-17.0%	-9.7%	-9.5%	-9.0%	-2.4%	1.2%								
2001	4.5%	3.8%	-17.1%	-2.9%	-3.4%	-2.1%	0.6%	0.0%									
2002	2.2%	-6.7%	2.0%	-0.2%	1.4%	1.8%	1.7%										
2003	-1.6%	-0.9%	0.1%	0.2%	1.1%	0.6%											
2004	-1.5%	-1.4%	-4.2%	-4.5%	1.0%												
2005	2.0%	1.8%	2.5%	1.7%													
2006	-5.5%	0.3%	-0.1%														
2007	1.7%	-1.3%															
2008	-4.6%																
2009																	
2010																	
2011																	
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2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Unpaid Loss as a Percent of Ultimate Loss

	Age of Development																
Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	9.9%	9.6%	9.1%	7.5%	7.5%	7.1%	6.6%	6.6%	6.6%	6.3%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.5%
1993	1.5%	1.3%	1.3%	1.1%	1.0%	1.0%	0.8%	0.8%	0.4%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%	
1994	14.2%	14.2%	14.2%	14.1%	13.6%	13.3%	13.1%	13.0%	12.7%	12.7%	12.6%	12.2%	11.6%	11.3%	11.3%		
1995	9.3%	8.5%	8.1%	7.1%	6.9%	6.5%	5.9%	5.2%	5.2%	5.2%	5.2%	4.3%	3.8%	3.8%			
1996	2.7%	2.7%	2.4%	2.3%	1.9%	1.9%	1.4%	1.1%	1.1%	1.1%	0.7%	0.7%	0.7%				
1997	3.1%	2.5%	2.2%	2.1%	2.0%	1.4%	1.2%	1.2%	1.2%	1.0%	1.0%	1.0%					
1998	2.7%	2.2%	1.9%	1.8%	1.7%	1.7%	1.7%	1.7%	1.7%	1.5%	1.2%						
1999	2.2%	2.1%	1.8%	1.8%	1.6%	1.6%	1.6%	1.6%	1.6%	1.4%							
2000	3.0%	2.8%	1.9%	1.8%	1.6%	1.6%	1.5%	1.5%	1.5%								
2001	5.9%	5.8%	5.2%	5.2%	5.1%	4.9%	4.5%	4.5%									
2002	3.0%	3.0%	2.5%	2.1%	1.9%	1.8%	1.7%										
2003	3.7%	3.3%	2.4%	2.2%	1.9%	1.9%											
2004	6.1%	6.1%	6.0%	5.8%	5.4%												
2005	2.9%	2.8%	2.7%	2.2%													
2006	3.3%	2.7%	2.3%														
2007	3.2%	2.6%															
2008	3.6%																
2009																	
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2026																	

Wyoming Department of Workforce Services
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Comparison to Prior Analysis

	Analysis as of 06/30/2025						Analysis as of 06/30/2026				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Injury Year Ending 6/30	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Retrospective Unpaid Loss	Selected Ultimate Loss	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Selected Ultimate Loss
Prior to 1992	$62,973,745	$1,930,397	$0	$1,930,397	$1,801,211	$64,904,142	$63,003,932	$1,771,024	$0	$1,771,024	$64,774,956
1992	6,764,872	127,217	0	127,217	421,364	6,892,089	6,792,335	393,901	0	393,901	7,186,236
1993	6,621,281	0	0	0	0	6,621,281	6,621,281	0	0	0	6,621,281
1994	6,671,865	261,743	0	261,743	853,911	6,933,608	6,673,012	852,764	0	852,764	7,525,775
1995	5,836,754	257,951	0	257,951	232,168	6,094,705	5,836,754	232,168	0	232,168	6,068,922
1996	5,001,687	431	41,346	41,777	33,651	5,043,464	5,001,687	431	33,221	33,651	5,035,339
1997	5,653,980	39,138	23,907	63,045	55,039	5,717,025	5,653,980	39,138	15,901	55,039	5,709,019
1998	5,780,076	2,474	67,803	70,276	89,295	5,850,352	5,796,590	5,959	66,821	72,780	5,869,371
1999	6,901,427	62,065	27,400	89,465	112,914	6,990,892	6,916,298	62,065	35,977	98,043	7,014,341
2000	8,209,437	331,137	(224,716)	106,422	127,182	8,315,859	8,209,437	28,167	99,015	127,182	8,336,619
2001	9,406,891	387,000	(260,513)	126,487	447,344	9,533,378	9,408,876	442,019	3,341	445,359	9,854,235
2002	10,135,165	5,106	146,496	151,602	186,006	10,286,767	10,142,169	0	179,003	179,003	10,321,172
2003	8,881,884	76,197	63,163	139,359	174,716	9,021,243	8,888,303	114,011	54,287	168,298	9,056,600
2004	10,166,182	1,104,711	(170,915)	933,796	622,847	11,099,978	10,202,645	474,971	111,413	586,384	10,789,029
2005	9,664,897	23,588	168,500	192,087	268,951	9,856,984	9,718,505	48,033	167,310	215,343	9,933,849
2006	11,140,859	276,931	(61,343)	215,589	313,864	11,356,448	11,196,950	265,605	(7,832)	257,773	11,454,723
2007	12,083,424	185,522	177,272	362,794	398,827	12,446,218	12,157,359	490,925	(166,033)	324,892	12,482,251
2008	11,878,907	1,123,493	(326,660)	796,833	489,217	12,675,740	11,922,266	1,015,656	(569,798)	445,858	12,368,124
2009	13,130,166	521,838	(121,207)	400,631	426,449	13,530,796	13,151,709	217,812	187,094	404,906	13,556,615
2010	11,583,844	1,086,782	(497,916)	588,865	466,687	12,172,709	11,646,311	474,070	(69,851)	404,220	12,050,531
2011	12,816,751	1,276,456	(1,057,642)	218,813	565,781	13,035,565	12,816,751	1,008,169	(442,388)	565,781	13,382,532
2012	12,755,556	450,478	(49,116)	401,362	664,817	13,156,918	12,824,983	1,414,455	(819,065)	595,390	13,420,373
2013	12,170,087	2,079,740	(1,404,057)	675,684	686,062	12,845,771	12,226,577	2,495,265	(1,865,693)	629,572	12,856,148
2014	12,760,129	4,062,903	(3,423,986)	638,917	838,072	13,399,046	12,870,875	3,827,842	(3,100,517)	727,325	13,598,201
2015	12,601,109	2,621,692	(1,760,393)	861,299	893,074	13,462,408	12,705,024	1,686,093	(896,935)	789,158	13,494,183
2016	10,456,924	4,352,805	(3,015,633)	1,337,172	921,067	11,794,096	10,546,866	2,653,561	(1,822,436)	831,125	11,377,991
2017	10,435,936	8,453,543	(7,223,601)	1,229,942	1,499,798	11,665,878	10,562,507	6,448,066	(5,074,837)	1,373,228	11,935,735
2018	10,134,046	8,079,479	(6,505,253)	1,574,227	1,799,574	11,708,273	10,336,058	5,951,772	(4,354,210)	1,597,562	11,933,620
2019	10,167,653	5,269,661	(3,681,576)	1,588,085	1,775,087	11,755,738	10,469,368	4,330,454	(2,857,082)	1,473,372	11,942,740
2020	10,110,308	6,165,576	(4,177,845)	1,987,730	2,089,898	12,098,038	10,408,607	4,970,320	(3,178,721)	1,791,599	12,200,206
2021	7,191,208	9,921,135	(8,044,223)	1,876,912	2,159,846	9,068,119	7,948,465	9,693,565	(8,290,975)	1,402,589	9,351,054
2022	7,246,252	8,152,708	(5,051,163)	3,101,544	3,256,138	10,347,796	8,239,660	7,664,594	(5,401,863)	2,262,730	10,502,390
2023	5,692,108	3,899,152	1,723,088	5,622,241	4,790,536	11,314,349	7,293,110	6,346,455	(3,156,920)	3,189,534	10,482,645
2024	3,085,755	4,879,984	4,809,786	9,689,770	8,104,463	12,775,525	6,312,371	8,696,707	(3,818,859)	4,877,848	11,190,218
2025	297,208	352,919	12,921,987	13,274,907	10,414,077	13,572,114	2,283,899	3,176,351	5,251,035	8,427,386	10,711,284
2026	N/A	N/A	N/A	N/A	N/A	N/A	210,361	267,944	10,580,121	10,848,065	11,058,426
Total	$366,408,372	$77,821,951	($26,887,011)	$50,934,941	$47,979,936	$417,343,313	$376,995,882	$77,560,332	($29,109,480)	$48,450,853	$425,446,734

	Change In				
	(12)	(13)	(14)	(15)	(16)
Injury Year Ending 6/30	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Selected Ultimate Loss
Prior to 1992	$30,188	($159,374)	$0	($159,374)	($129,186)
1992	27,463	266,684	0	266,684	294,148
1993	0	0	0	0	0
1994	1,147	591,021	0	591,021	592,168
1995	0	(25,783)	0	(25,783)	(25,783)
1996	0	0	(8,126)	(8,126)	(8,126)
1997	0	0	(8,006)	(8,006)	(8,006)
1998	16,514	3,486	(982)	2,504	19,018
1999	14,871	0	8,577	8,577	23,448
2000	0	(302,970)	323,731	20,760	20,760
2001	1,985	55,019	263,854	318,872	320,857
2002	7,003	(5,106)	32,507	27,401	34,405
2003	6,419	37,814	(8,876)	28,938	35,357
2004	36,463	(629,740)	282,328	(347,412)	(310,949)
2005	53,608	24,446	(1,189)	23,256	76,864
2006	56,091	(11,327)	53,511	42,185	98,276
2007	73,935	305,404	(343,305)	(37,901)	36,033
2008	43,360	(107,837)	(243,138)	(350,975)	(307,615)
2009	21,543	(304,025)	308,301	4,275	25,818
2010	62,468	(612,711)	428,066	(184,646)	(122,178)
2011	0	(268,286)	615,254	346,968	346,968
2012	69,427	963,978	(769,950)	194,028	263,455
2013	56,490	415,524	(461,637)	(46,112)	10,378
2014	110,746	(235,061)	323,469	88,408	199,155
2015	103,916	(935,599)	863,458	(72,141)	31,775
2016	89,942	(1,699,244)	1,193,197	(506,047)	(416,105)
2017	126,570	(2,005,478)	2,148,763	143,286	269,856
2018	202,012	(2,127,707)	2,151,043	23,335	225,347
2019	301,714	(939,207)	824,494	(114,713)	187,001
2020	298,300	(1,195,256)	999,124	(196,132)	102,168
2021	757,257	(227,570)	(246,752)	(474,322)	282,935
2022	993,408	(488,114)	(350,700)	(838,814)	154,594
2023	1,601,002	2,447,302	(4,880,009)	(2,432,706)	(831,704)
2024	3,226,615	3,816,723	(8,628,645)	(4,811,922)	(1,585,307)
2025	1,986,691	2,823,432	(7,670,953)	(4,847,521)	(2,860,830)
2026	N/A	N/A	N/A	N/A	N/A
Total	$10,377,148	($529,563)	($12,802,590)	($13,332,153)	($2,955,005)

Column Notes

(1) From Exhibit A 3.1, Column (4) evaluated as of 06/30/2025
(2) From Exhibit A 3.1, Column (5) evaluated as of 06/30/2025
(3) From Exhibit A 3.1, Column (7) evaluated as of 06/30/2025
(4) From Exhibit A 3.1, Column (8) evaluated as of 06/30/2025
(5) (11) - (1)
(6) From Exhibit A 3.1, Column (3) evaluated as of 06/30/2025
(7) From Exhibit A 3.1, Column (4) evaluated as of 06/30/2026
(8) From Exhibit A 3.1, Column (5) evaluated as of 06/30/2026
(9) From Exhibit A 3.1, Column (7) evaluated as of 06/30/2026
(10) From Exhibit A 3.1, Column (8) evaluated as of 06/30/2026
(11) From Exhibit A 3.1, Column (3) evaluated as of 06/30/2026
(12) (7) - (1)
(13) (8) - (2)
(14) (9) - (3)
(15) (10) - (4)
(16) (11) - (6)

Wyoming Department of Workforce Services
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Actual vs Expected Loss Emergence from 06/30/2025 to 06/30/2026

A. Reported Loss Development: Actual vs. Expected

	As of 6-30-25				As of 6-30-26				Rptd Loss Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 6/30	Rptd Loss	Case Res	Loss IBNR	Sel Ult Loss	Rptd Loss	Case Res	Loss IBNR	Sel Ult Loss	Actual	Expected	Act - Exp	Ult Loss	Loss IBNR
			(4) - (1)				(8) - (5)		(5) - (1)		(9) - (10)	(8) - (4)	(7) - (3)
1992	$6,892,089	$127,217	$0	$6,892,089	$7,186,236	$393,901	$0	$7,186,236	$294,148	$0	$294,148	$294,148	$0
1993	6,621,281	0	0	6,621,281	6,621,281	0	0	6,621,281	0	0	0	0	0
1994	6,933,608	261,743	0	6,933,608	7,525,775	852,764	0	7,525,775	592,168	0	592,168	592,168	0
1995	6,094,705	257,951	0	6,094,705	6,068,922	232,168	0	6,068,922	(25,783)	0	(25,783)	(25,783)	0
1996	5,002,118	431	41,346	5,043,464	5,002,118	431	33,221	5,035,339	0	41,346	(41,346)	(8,126)	(8,126)
1997	5,693,118	39,138	23,907	5,717,025	5,693,118	39,138	15,901	5,709,019	0	18,721	(18,721)	(8,006)	(8,006)
1998	5,782,549	2,474	67,803	5,850,352	5,802,549	5,959	66,821	5,869,371	20,000	(18,956)	38,956	19,018	(982)
1999	6,963,492	62,065	27,400	6,990,892	6,978,363	62,065	35,977	7,014,341	14,871	(16,735)	31,606	23,448	8,577
2000	8,540,575	331,137	(224,716)	8,315,859	8,237,605	28,167	99,015	8,336,619	(302,970)	(122,574)	(180,397)	20,760	323,731
2001	9,793,891	387,000	(260,513)	9,533,378	9,850,895	442,019	3,341	9,854,235	57,004	(1,900,084)	1,957,087	320,857	263,854
2002	10,140,271	5,106	146,496	10,286,767	10,142,169	0	179,003	10,321,172	1,898	89,601	(87,704)	34,405	32,507
2003	8,958,080	76,197	63,163	9,021,243	9,002,314	114,011	54,287	9,056,600	44,233	30,081	14,152	35,357	(8,876)
2004	11,270,893	1,104,711	(170,915)	11,099,978	10,677,616	474,971	111,413	10,789,029	(593,277)	(64,621)	(528,655)	(310,949)	282,328
2005	9,688,485	23,588	168,500	9,856,984	9,766,538	48,033	167,310	9,933,849	78,054	(111,193)	189,246	76,864	(1,189)
2006	11,417,790	276,931	(61,343)	11,356,448	11,462,555	265,605	(7,832)	11,454,723	44,764	84,441	(39,677)	98,276	53,511
2007	12,268,946	185,522	177,272	12,446,218	12,648,284	490,925	(166,033)	12,482,251	379,338	(5,879,016)	6,258,355	36,033	(343,305)
2008	13,002,399	1,123,493	(326,660)	12,675,740	12,937,922	1,015,656	(569,798)	12,368,124	(64,477)	(365,611)	301,134	(307,615)	(243,138)
2009	13,652,004	521,838	(121,207)	13,530,796	13,369,521	217,812	187,094	13,556,615	(282,482)	0	(282,482)	25,818	308,301
2010	12,670,625	1,086,782	(497,916)	12,172,709	12,120,382	474,070	(69,851)	12,050,531	(550,244)	(568,954)	18,710	(122,178)	428,066
2011	14,093,207	1,276,456	(1,057,642)	13,035,565	13,824,921	1,008,169	(442,388)	13,382,532	(268,286)	3,533,142	(3,801,428)	346,968	615,254
2012	13,206,034	450,478	(49,116)	13,156,918	14,239,438	1,414,455	(819,065)	13,420,373	1,033,404	(39,016)	1,072,421	263,455	(769,950)
2013	14,249,827	2,079,740	(1,404,057)	12,845,771	14,721,842	2,495,265	(1,865,693)	12,856,148	472,015	(756,138)	1,228,152	10,378	(461,637)
2014	16,823,032	4,062,903	(3,423,986)	13,399,046	16,698,717	3,827,842	(3,100,517)	13,598,201	(124,315)	(1,679,164)	1,554,849	199,155	323,469
2015	15,222,801	2,621,692	(1,760,393)	13,462,408	14,391,117	1,686,093	(896,935)	13,494,183	(831,683)	(188,514)	(643,170)	31,775	863,458
2016	14,809,729	4,352,805	(3,015,633)	11,794,096	13,200,427	2,653,561	(1,822,436)	11,377,991	(1,609,302)	203,294	(1,812,596)	(416,105)	1,193,197
2017	18,889,479	8,453,543	(7,223,601)	11,665,878	17,010,572	6,448,066	(5,074,837)	11,935,735	(1,878,907)	(2,900,716)	1,021,809	269,856	2,148,763
2018	18,213,525	8,079,479	(6,505,253)	11,708,273	16,287,830	5,951,772	(4,354,210)	11,933,620	(1,925,695)	(666,292)	(1,259,403)	225,347	2,151,043
2019	15,437,314	5,269,661	(3,681,576)	11,755,738	14,799,822	4,330,454	(2,857,082)	11,942,740	(637,493)	866,196	(1,503,689)	187,001	824,494
2020	16,275,883	6,165,576	(4,177,845)	12,098,038	15,378,927	4,970,320	(3,178,721)	12,200,206	(896,956)	1,118,934	(2,015,890)	102,168	999,124
2021	17,112,343	9,921,135	(8,044,223)	9,068,119	17,642,029	9,693,565	(8,290,975)	9,351,054	529,687	17,604,423	(17,074,737)	282,935	(246,752)
2022	15,398,959	8,152,708	(5,051,163)	10,347,796	15,904,253	7,664,594	(5,401,863)	10,502,390	505,294	(6,166,779)	6,672,073	154,594	(350,700)
2023	9,591,261	3,899,152	1,723,088	11,314,349	13,639,565	6,346,455	(3,156,920)	10,482,645	4,048,304	945,411	3,102,894	(831,704)	(4,880,009)
2024	7,965,739	4,879,984	4,809,786	12,775,525	15,009,078	8,696,707	(3,818,859)	11,190,218	7,043,338	3,374,510	3,668,828	(1,585,307)	(8,628,645)
2025	650,127	352,919	12,921,987	13,572,114	5,460,250	3,176,351	5,251,035	10,711,284	4,810,123	7,124,690	(2,314,567)	(2,860,830)	(7,670,953)
2026					478,305	267,944	10,580,121	11,058,426					
Total	$379,326,181	$75,891,554	($26,887,011)	$352,439,171	$389,781,258	$75,789,308	($29,109,480)	$360,671,778	$9,976,771	$13,590,431	($3,613,659)	($2,825,819)	($12,802,590)

B. Paid Loss Development: Actual vs. Expected

	As of 6-30-25				As of 6-30-26				Paid Loss Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 6/30	Paid Loss	Case Res	Unpaid Loss	Sel Ult Loss	Paid Loss	Case Res	Unpaid Loss	Sel Ult Loss	Actual	Expected	Act - Exp	Ult Loss	Unpaid Loss
			(4) - (1)				(8) - (5)		(5) - (1)		(9) - (10)	(8) - (4)	(7) - (3)
1992	$6,764,872	$127,217	$127,217	$6,892,089	$6,792,335	$393,901	$393,901	$7,186,236	$27,463	$0	$27,463	$294,148	$266,684
1993	6,621,281	0	0	6,621,281	6,621,281	0	0	6,621,281	0	0	0	0	0
1994	6,671,865	261,743	261,743	6,933,608	6,673,012	852,764	852,764	7,525,775	1,147	0	1,147	592,168	591,021
1995	5,836,754	257,951	257,951	6,094,705	5,836,754	232,168	232,168	6,068,922	0	50,721	(50,721)	(25,783)	(25,783)
1996	5,001,687	431	41,777	5,043,464	5,001,687	431	33,651	5,035,339	0	16,383	(16,383)	(8,126)	(8,126)
1997	5,653,980	39,138	63,045	5,717,025	5,653,980	39,138	55,039	5,709,019	0	15,689	(15,689)	(8,006)	(8,006)
1998	5,780,076	2,474	70,276	5,850,352	5,796,590	5,959	72,780	5,869,371	16,514	5,761	10,753	19,018	2,504
1999	6,901,427	62,065	89,465	6,990,892	6,916,298	62,065	98,043	7,014,341	14,871	5,488	9,383	23,448	8,577
2000	8,209,437	331,137	106,422	8,315,859	8,209,437	28,167	127,182	8,336,619	0	0	0	20,760	20,760
2001	9,406,891	387,000	126,487	9,533,378	9,408,876	442,019	445,359	9,854,235	1,985	4,484	(2,499)	320,857	318,872
2002	10,135,165	5,106	151,602	10,286,767	10,142,169	0	179,003	10,321,172	7,003	15,119	(8,116)	34,405	27,401
2003	8,881,884	76,197	139,359	9,021,243	8,888,303	114,011	168,298	9,056,600	6,419	6,408	11	35,357	28,938
2004	10,166,182	1,104,711	933,796	11,099,978	10,202,645	474,971	586,384	10,789,029	36,463	106,923	(70,460)	(310,949)	(347,412)
2005	9,664,897	23,588	192,087	9,856,984	9,718,505	48,033	215,343	9,933,849	53,608	20,127	33,481	76,864	23,256
2006	11,140,859	276,931	215,589	11,356,448	11,196,950	265,605	257,773	11,454,723	56,091	37,313	18,778	98,276	42,185
2007	12,083,424	185,522	362,794	12,446,218	12,157,359	490,925	324,892	12,482,251	73,935	32,850	41,085	36,033	(37,901)
2008	11,878,907	1,123,493	796,833	12,675,740	11,922,266	1,015,656	445,858	12,368,124	43,360	48,808	(5,448)	(307,615)	(350,975)
2009	13,130,166	521,838	400,631	13,530,796	13,151,709	217,812	404,906	13,556,615	21,543	35,282	(13,739)	25,818	4,275
2010	11,583,844	1,086,782	588,865	12,172,709	11,646,311	474,070	404,220	12,050,531	62,468	42,033	20,434	(122,178)	(184,646)
2011	12,816,751	1,276,456	218,813	13,035,565	12,816,751	1,008,169	565,781	13,382,532	0	20,892	(20,892)	346,968	346,968
2012	12,755,556	450,478	401,362	13,156,918	12,824,983	1,414,455	595,390	13,420,373	69,427	20,281	49,146	263,455	194,028
2013	12,170,087	2,079,740	675,684	12,845,771	12,226,577	2,495,265	629,572	12,856,148	56,490	94,819	(38,329)	10,378	(46,112)
2014	12,760,129	4,062,903	638,917	13,399,046	12,870,875	3,827,842	727,325	13,598,201	110,746	34,080	76,667	199,155	88,408
2015	12,601,109	2,621,692	861,299	13,462,408	12,705,024	1,686,093	789,158	13,494,183	103,916	108,245	(4,329)	31,775	(72,141)
2016	10,456,924	4,352,805	1,337,172	11,794,096	10,546,866	2,653,561	831,125	11,377,991	89,942	174,391	(84,449)	(416,105)	(506,047)
2017	10,435,936	8,453,543	1,229,942	11,665,878	10,562,507	6,448,066	1,373,228	11,935,735	126,570	161,880	(35,310)	269,856	143,286
2018	10,134,046	8,079,479	1,574,227	11,708,273	10,336,058	5,951,772	1,597,562	11,933,620	202,012	252,360	(50,347)	225,347	23,335
2019	10,167,653	5,269,661	1,588,085	11,755,738	10,469,368	4,330,454	1,473,372	11,942,740	301,714	310,953	(9,239)	187,001	(114,713)
2020	10,110,308	6,165,576	1,987,730	12,098,038	10,408,607	4,970,320	1,791,599	12,200,206	298,300	425,950	(127,651)	102,168	(196,132)
2021	7,191,208	9,921,135	1,876,912	9,068,119	7,948,465	9,693,565	1,402,589	9,351,054	757,257	511,768	245,489	282,935	(474,322)
2022	7,246,252	8,152,708	3,101,544	10,347,796	8,239,660	7,664,594	2,262,730	10,502,390	993,408	1,193,326	(199,917)	154,594	(838,814)
2023	5,692,108	3,899,152	5,622,241	11,314,349	7,293,110	6,346,455	3,189,534	10,482,645	1,601,002	2,072,482	(471,480)	(831,704)	(2,432,706)
2024	3,085,755	4,879,984	9,689,770	12,775,525	6,312,371	8,696,707	4,877,848	11,190,218	3,226,615	3,744,599	(517,983)	(1,585,307)	(4,811,922)
2025	297,208	352,919	13,274,907	13,572,114	2,283,899	3,176,351	8,427,386	10,711,284	1,986,691	2,811,693	(825,002)	(2,860,830)	(4,847,521)
2026					210,361	267,944	10,848,065	11,058,426					
Total	$303,434,627	$75,891,554	$49,004,543	$352,439,171	$313,991,949	$75,789,308	$46,679,829	$360,671,778	$10,346,961	$12,381,110	($2,034,149)	($2,825,819)	($13,172,780)

Column Notes

(1) Provided by Wyoming Department of Workforce Services
(2) Provided by Wyoming Department of Workforce Services
(4) Exhibit A 3.1, Column (3) as of 6-30-25.
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(8) Exhibit A 3.3 Column (14) as of 6-30-26.
(10) A. Column (3) * (%Rep 06/30/2026 - %Rep 06/30/2025) / (1-%Rep 06/30/2025)
(10) B. Column (3) * (%Paid 06/30/2026 - %Paid 06/30/2025) / (1-%Paid 06/30/2025)
LDFs are used to derive %Rep and %Paid for the respective periods

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Summary of Unpaid Loss

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Loss	(4) Paid Loss 6/30/2026	(5) Case Reserve 6/30/2026	(6) Reported Loss 6/30/2026	(7) Selected Loss IBNR 6/30/2026	(8) Selected Unpaid Loss 6/30/2026	(9) Benefit Adjustment	(10) Adjusted Unpaid Loss 6/30/2026	(11) Discount Factor 3.50%	(12) Discounted Unpaid Loss 6/30/2026
Prior to 1992	6/30/2026		$50,693,047	$42,188,468	$8,504,579	$50,693,047	$0	$8,504,579	1.000	$8,504,579	0.822	$6,992,511
1992	6/30/2026	420	3,341,527	2,253,537	560,557	2,814,095	527,432	1,087,990	1.000	1,087,990	0.805	875,584
1993	6/30/2026	408	8,059,283	5,321,839	2,532,007	7,853,845	205,437	2,737,444	1.000	2,737,444	0.789	2,160,283
1994	6/30/2026	396	7,521,607	5,078,219	2,127,892	7,206,112	315,495	2,443,387	1.000	2,443,387	0.775	1,894,158
1995	6/30/2026	384	7,142,730	5,136,132	1,719,755	6,855,887	286,843	2,006,598	1.000	2,006,598	0.763	1,530,608
1996	6/30/2026	372	7,681,835	4,584,782	2,813,162	7,397,944	283,891	3,097,053	1.000	3,097,053	0.752	2,328,089
1997	6/30/2026	360	10,250,984	5,840,760	2,723,798	8,564,558	1,686,427	4,410,224	1.000	4,410,224	0.742	3,271,626
1998	6/30/2026	348	6,184,609	4,461,794	1,221,818	5,683,612	500,998	1,722,815	1.000	1,722,815	0.733	1,262,787
1999	6/30/2026	336	5,608,944	3,327,190	1,832,506	5,159,697	449,247	2,281,753	1.000	2,281,753	0.725	1,654,292
2000	6/30/2026	324	8,021,527	4,689,265	2,628,969	7,318,235	703,292	3,332,262	1.000	3,332,262	0.717	2,388,096
2001	6/30/2026	312	11,904,749	7,160,836	3,688,340	10,849,176	1,055,573	4,743,913	1.000	4,743,913	0.708	3,358,231
2002	6/30/2026	300	21,005,464	12,194,050	5,585,991	17,780,041	3,225,424	8,811,414	1.000	8,811,414	0.699	6,156,839
2003	6/30/2026	288	17,015,925	8,241,496	7,388,935	15,630,431	1,385,494	8,774,430	1.000	8,774,430	0.690	6,050,816
2004	6/30/2026	276	17,026,800	8,400,340	4,726,633	13,126,974	3,899,826	8,626,460	1.000	8,626,460	0.679	5,861,162
2005	6/30/2026	264	17,659,775	8,495,826	7,960,490	16,456,316	1,203,459	9,163,949	1.000	9,163,949	0.670	6,141,894
2006	6/30/2026	252	26,473,349	12,623,118	8,064,568	20,687,687	5,785,662	13,850,230	1.000	13,850,230	0.663	9,177,021
2007	6/30/2026	240	29,303,193	14,437,573	10,123,658	24,561,231	4,741,963	14,865,620	1.000	14,865,620	0.655	9,739,602
2008	6/30/2026	228	28,271,393	12,183,245	10,744,297	22,927,543	5,343,850	16,088,147	1.000	16,088,147	0.648	10,425,126
2009	6/30/2026	216	28,688,457	10,727,440	9,419,316	20,146,756	8,541,702	17,961,017	1.000	17,961,017	0.641	11,509,564
2010	6/30/2026	204	27,451,229	9,527,549	10,412,704	19,940,253	7,510,975	17,923,680	1.000	17,923,680	0.632	11,327,609
2011	6/30/2026	192	34,070,784	10,490,931	14,882,704	25,373,635	8,697,149	23,579,853	1.000	23,579,853	0.624	14,704,945
2012	6/30/2026	180	38,841,653	13,239,818	17,371,247	30,611,065	8,230,588	25,601,835	1.000	25,601,835	0.615	15,738,230
2013	6/30/2026	168	31,956,141	8,642,257	8,093,309	16,735,566	15,220,574	23,313,883	1.000	23,313,883	0.607	14,153,125
2014	6/30/2026	156	37,623,514	10,309,418	13,080,449	23,389,866	14,233,648	27,314,096	1.000	27,314,096	0.599	16,372,016
2015	6/30/2026	144	35,138,150	7,322,220	15,023,851	22,346,071	12,792,079	27,815,930	1.000	27,815,930	0.591	16,451,993
2016	6/30/2026	132	33,836,569	6,790,095	8,129,596	14,919,692	18,916,878	27,046,474	1.000	27,046,474	0.585	15,818,914
2017	6/30/2026	120	36,007,576	7,488,322	8,113,426	15,601,748	20,405,828	28,519,255	1.000	28,519,255	0.577	16,463,865
2018	6/30/2026	108	37,372,643	6,205,000	8,293,758	14,498,758	22,873,885	31,167,643	1.000	31,167,643	0.570	17,756,826
2019	6/30/2026	96	32,254,323	3,447,411	6,100,053	9,547,464	22,706,859	28,806,912	1.000	28,806,912	0.562	16,186,450
2020	6/30/2026	84	30,612,194	3,281,281	1,811,928	5,093,209	25,518,984	27,330,913	1.000	27,330,913	0.554	15,137,809
2021	6/30/2026	72	34,271,767	2,409,891	6,140,457	8,550,348	25,721,420	31,861,877	1.000	31,861,877	0.546	17,381,666
2022	6/30/2026	60	35,133,897	2,057,560	3,780,546	5,838,106	29,295,791	33,076,337	1.000	33,076,337	0.536	17,731,809
2023	6/30/2026	48	35,362,143	1,089,104	3,099,790	4,188,894	31,173,249	34,273,039	1.000	34,273,039	0.526	18,032,704
2024	6/30/2026	36	34,961,348	899,943	6,229,964	7,129,907	27,831,441	34,061,405	1.000	34,061,405	0.513	17,479,577
2025	6/30/2026	24	34,262,958	304,907	2,534,964	2,839,871	31,423,087	33,958,052	1.000	33,958,052	0.498	16,922,438
2026	6/30/2026	12	33,995,160	0	0	0	33,995,160	33,995,160	1.000	33,995,160	0.484	16,468,063
Total			$895,007,246	$270,851,618	$227,466,018	$498,317,636	$396,689,611	$624,155,628		$624,155,628		$366,906,327

Column Notes

(3) Exhibit A 4.3, Column (15)
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (3) - (6); Prior to 1992 from Exhibit A 4.21
(8) (3) - (4)
(9) Adjustment for Medical Fee Schedule change.
(10) (8) x (9)
(11) Based on Exhibit A 4.7, Column (4) and 3.50% discount rate.
(12) (10) x (11)

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Summary Statistics

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Loss	(4) Selected Ultimate Counts	(5) Premium	(6) Payroll ($00's)	(7) Frequency per $1M Payroll	(8) Average Ultimate Loss	(9) Ultimate Loss Ratio
1992	6/30/2026	420	$3,341,527	20				$167,076	
1993	6/30/2026	408	8,059,283	17				474,075	
1994	6/30/2026	396	7,521,607	22				341,891	
1995	6/30/2026	384	7,142,730	22				324,670	
1996	6/30/2026	372	7,681,835	14				548,703	
1997	6/30/2026	360	10,250,984	22				460,944	
1998	6/30/2026	348	6,184,609	17				370,556	
1999	6/30/2026	336	5,608,944	12		$40,277,368	0.304%	457,576	
2000	6/30/2026	324	8,021,527	18		43,292,428	0.425%	436,277	
2001	6/30/2026	312	11,904,749	22		47,027,299	0.459%	551,875	
2002	6/30/2026	300	21,005,464	31		50,776,362	0.610%	678,161	
2003	6/30/2026	288	17,015,925	27		52,959,274	0.512%	627,508	
2004	6/30/2026	276	17,026,800	27	$165,040,128	55,362,397	0.495%	620,912	10.3%
2005	6/30/2026	264	17,659,775	27	195,848,284	60,849,344	0.451%	644,008	9.0%
2006	6/30/2026	252	26,473,349	33	232,662,274	69,289,653	0.476%	801,996	11.4%
2007	6/30/2026	240	29,303,193	45	257,289,991	79,410,961	0.570%	647,144	11.4%
2008	6/30/2026	228	28,271,393	36	258,120,718	88,397,375	0.406%	788,386	11.0%
2009	6/30/2026	216	28,688,457	38	225,136,317	91,019,593	0.423%	745,899	12.7%
2010	6/30/2026	204	27,451,229	33	180,281,337	86,014,115	0.384%	830,523	15.2%
2011	6/30/2026	192	34,070,784	41	193,554,924	91,213,698	0.452%	826,171	17.6%
2012	6/30/2026	180	38,841,653	48	210,705,196	95,514,448	0.500%	813,704	18.4%
2013	6/30/2026	168	31,956,141	40	219,274,560	97,350,585	0.416%	789,395	14.6%
2014	6/30/2026	156	37,623,514	44	238,716,897	101,485,570	0.429%	864,591	15.8%
2015	6/30/2026	144	35,138,150	34	246,412,917	105,282,781	0.321%	1,040,518	14.3%
2016	6/30/2026	132	33,836,569	40	225,797,693	100,348,047	0.400%	842,819	15.0%
2017	6/30/2026	120	36,007,576	48	206,478,757	97,700,169	0.489%	753,570	17.4%
2018	6/30/2026	108	37,372,643	47	204,497,730	101,963,752	0.463%	791,129	18.3%
2019	6/30/2026	96	32,254,323	35	201,795,821	100,978,104	0.350%	911,874	16.0%
2020	6/30/2026	84	30,612,194	30	194,428,991	106,267,694	0.279%	1,031,214	15.7%
2021	6/30/2026	72	34,271,767	39	181,364,171	101,077,078	0.386%	877,723	18.9%
2022	6/30/2026	60	35,133,897	38	201,272,377	110,193,931	0.347%	919,908	17.5%
2023	6/30/2026	48	35,362,143	36	210,090,556	118,888,999	0.300%	990,697	16.8%
2024	6/30/2026	36	34,961,348	34	213,191,368	127,191,078	0.265%	1,037,718	16.4%
2025	6/30/2026	24	34,262,958	32	206,075,036	132,682,369	0.241%	1,069,635	16.6%
2026	6/30/2026	12	33,995,160	32	192,292,367	134,412,699	0.238%	1,061,274	17.7%
Total			$844,314,200	1,102	$4,860,328,412	$2,487,227,171	0.389%	$765,887	15.0%

Column Notes

(3) Exhibit A 4.1, Column (3)
(4) Exhibit A 4.4, Column (11)
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (4) / (6) x 10,000
(8) (3) / (4)
(9) (3) / (5)

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Summary of Ultimate Loss Methods

Injury Year Ending 6/30	Evaluation as of	Months of Development	(3) Reported Loss 6/30/2026	(4) Paid Development	(5) Reported Development	(6) Born. - Ferg. Premium Paid	(7) Born. - Ferg. Premium Reported	(8) Born. - Ferg. Payroll Paid	(9) Born. - Ferg. Payroll Reported	(10) Frequency-Severity	(11) Berquist-Sherman	(12) IBNR as a % of Case	(13) Persistency Method (Per LTC)	(14) Projected Payments	(15) Selected Ultimate Loss
1992	6/30/2026	420	$2,814,095	$3,060,363	$2,891,086						$2,828,593	$2,877,080	$3,611,176	$3,341,527	$3,341,527
1993	6/30/2026	408	7,853,845	7,385,515	8,114,922						7,894,308	8,183,313	8,879,495	7,239,071	8,059,283
1994	6/30/2026	396	7,206,112	7,219,166	7,493,043						7,243,237	7,521,607	9,018,012	6,933,912	7,521,607
1995	6/30/2026	384	6,855,887	7,499,462	7,179,302						6,891,208	7,142,730	8,210,950	6,727,987	7,142,730
1996	6/30/2026	372	7,397,944	6,896,393	7,807,843						7,436,058	7,920,372	7,488,649	7,681,835	7,681,835
1997	6/30/2026	360	8,564,558	9,080,637	9,118,101						8,861,217	9,123,042	15,860,948	11,378,926	10,250,984
1998	6/30/2026	348	5,683,612	7,196,045	6,109,747						6,173,753	5,958,314	8,424,869	6,184,609	6,184,609
1999	6/30/2026	336	5,159,697	5,589,465	5,606,463			$6,679,247	$5,819,672	$5,792,606	5,580,623	5,608,944	5,871,993	3,974,790	5,608,944
2000	6/30/2026	324	7,318,235	8,216,863	8,047,399	$4,689,265	$7,318,235	8,740,301	8,173,228	9,209,923	7,853,586	8,021,527	8,679,703	7,189,321	8,021,527
2001	6/30/2026	312	10,849,176	13,102,438	12,089,446	7,160,836	10,849,176	12,087,903	11,963,847	11,453,729	11,281,072	11,927,576	14,898,460	11,904,749	11,904,749
2002	6/30/2026	300	17,780,041	23,317,321	20,106,797	19,779,433	19,620,099	18,126,148	19,219,046	17,433,033	21,312,468	19,569,069	23,844,465	22,441,859	21,005,464
2003	6/30/2026	288	15,630,431	16,502,911	17,967,711	16,536,241	17,785,827	15,123,812	17,418,807	17,102,666	17,862,892	18,224,531	16,162,919	17,015,925	17,015,925
2004	6/30/2026	276	13,126,974	17,585,518	15,366,971	17,741,191	15,733,807	16,357,386	15,347,616	17,831,929	15,104,220	14,956,720	18,173,511	17,026,800	17,026,800
2005	6/30/2026	264	16,456,316	18,684,328	19,657,854	19,439,238	19,724,771	18,174,129	19,346,922	18,384,711	19,177,543	19,846,367	22,840,466	17,659,775	17,659,775
2006	6/30/2026	252	20,687,687	29,416,391	25,273,814	26,100,278	24,971,472	24,853,236	24,575,094	22,817,465	25,815,742	24,445,489	33,480,926	26,473,349	26,473,349
2007	6/30/2026	240	24,561,231	35,824,786	30,764,388	30,379,243	29,945,512	29,974,790	29,808,908	32,271,011	32,211,625	29,724,308	37,642,600	29,303,193	29,303,193
2008	6/30/2026	228	22,927,543	32,375,928	29,525,640	30,193,160	29,380,507	31,336,351	29,790,113	26,349,625	29,477,035	28,926,752	34,362,778	24,904,696	28,271,393
2009	6/30/2026	216	20,146,756	30,696,231	26,756,468	29,935,919	27,440,996	32,531,407	28,426,608	29,138,106	27,015,975	25,913,532	29,693,821	22,081,542	28,688,457
2010	6/30/2026	204	19,940,253	29,257,344	27,404,574	29,314,602	27,932,349	32,168,631	29,085,106	25,817,351	26,998,384	26,995,754	25,049,934	20,610,620	27,451,229
2011	6/30/2026	192	25,373,635	34,825,591	36,223,956	35,285,631	36,002,301	35,867,143	36,251,576	32,855,937	34,998,616	36,540,013	38,789,450	26,397,063	34,070,784
2012	6/30/2026	180	30,611,065	47,608,488	45,587,741	38,892,100	42,284,940	37,320,192	41,569,594	38,791,206	43,389,677	45,118,424	53,457,276	43,894,886	38,841,653
2013	6/30/2026	168	16,735,566	34,174,189	25,789,988	35,030,168	29,135,779	34,550,623	28,910,431	33,555,368	26,960,874	23,910,353	35,427,401	27,282,885	31,956,141
2014	6/30/2026	156	23,389,866	45,248,177	37,963,350	38,695,489	37,502,165	38,782,000	37,545,174	36,791,787	39,278,972	36,322,340	41,860,991	37,383,265	37,623,514
2015	6/30/2026	144	22,346,071	35,977,788	39,522,366	36,675,990	38,362,876	38,399,876	39,303,509	29,122,701	37,841,813	40,388,713	39,014,416	33,600,310	35,138,150
2016	6/30/2026	132	14,919,692	38,434,277	28,653,296	35,165,825	31,438,619	38,022,152	33,101,429	35,314,625	28,473,273	26,245,865	40,231,544	31,029,258	33,836,569
2017	6/30/2026	120	15,601,748	49,288,419	34,945,115	36,465,319	34,515,015	39,436,375	36,454,222	42,871,954	38,264,400	30,849,713	48,997,215	35,103,188	36,007,576
2018	6/30/2026	108	14,498,758	48,705,358	33,311,963	37,456,098	34,724,851	41,197,785	37,146,517	43,232,402	43,473,830	29,714,199	51,636,223	37,515,315	37,372,643
2019	6/30/2026	96	9,547,464	33,247,708	27,317,677	34,337,530	31,966,120	30,811,389	29,407,006	33,018,432	36,744,535	25,690,483	39,997,188	----	32,254,323
2020	6/30/2026	84	5,093,209	40,631,822	17,179,702	35,422,638	29,692,255	33,406,151	28,148,959	28,264,985	24,170,655	11,002,766	31,990,740	----	30,612,194
2021	6/30/2026	72	8,550,348	40,900,582	33,062,271	33,003,100	32,651,817	32,037,294	31,890,951	37,921,251	49,812,764	31,347,631	26,911,309	----	34,271,767
2022	6/30/2026	60	5,838,106	51,491,527	25,428,411	35,022,887	32,292,004	35,337,569	32,544,529	37,834,275	47,822,477	21,197,280	63,618,911	----	35,133,897
2023	6/30/2026	48	4,188,894	47,877,926	26,333,776	34,657,987	33,075,089	38,004,360	35,954,661	36,066,299	36,642,383	23,310,635	65,412,198	----	35,362,143
2024	6/30/2026	36	7,129,907	70,775,769	57,271,606	35,200,050	37,546,656	41,197,417	42,865,019	34,722,647	62,567,365	55,926,664	124,674,635	----	34,961,348
2025	6/30/2026	24	2,839,871	40,099,371	38,060,009	34,852,006	35,054,168	42,982,361	42,635,518	33,673,910	37,241,111	37,845,871	43,730,061	----	34,262,958
2026	6/30/2026	12	0	0	0	33,642,932	33,033,216	43,924,054	43,128,012	34,347,388	0	0	0	----	33,995,160
2000 - 2026			$396,088,840	$914,267,054	$739,612,288	$801,075,156	$779,980,622	$840,750,836	$810,012,402	$796,194,716	$821,793,285	$703,962,577	$1,010,579,142	$488,817,999	$788,522,681
Total			$447,624,589	$968,194,101	$793,932,795	$801,075,156	$779,980,622	$847,430,083	$815,832,074	$801,987,321	$874,702,282	$758,297,978	$1,077,945,234	$542,280,657	$844,314,200

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit A 4.7, Column (5)
(5) Exhibit A 4.7, Column (8)
(6) Exhibit A 4.10, Column (12)
(7) Exhibit A 4.11, Column (12)
(8) Exhibit A 4.12, Column (12)
(9) Exhibit A 4.13, Column (12)
(10) Exhibit A 4.16, Column (6)
(11) Exhibit A 4.9, Column (5)
(12) Exhibit A 4.14, Column (7)
(13) Exhibit A 4.21, Column (6)
(14) Exhibit A 4.38, Page - Exhibit A 4.38, Page 28
(15) Based on Columns (3) through (14)

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Summary of Ultimate Claim Counts

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Closed Counts	(5) Open Claim Counts	(6) Ultimate Reported Count Method	(7) Ultimate Closed Count Method	(8) Ultimate B-F Reported Count Method	(9) Ultimate B-F Closed Count Method	(10) Ultimate B-F LT Ratio Count Method	(11) Selected Ultimate Counts
1992	6/30/2026	420	20	17	3	20	17			20	20
1993	6/30/2026	408	17	11	6	17	11			17	17
1994	6/30/2026	396	22	15	7	22	15			22	22
1995	6/30/2026	384	22	16	6	22	16			22	22
1996	6/30/2026	372	14	8	6	14	8			14	14
1997	6/30/2026	360	22	14	8	22	15			22	22
1998	6/30/2026	348	16	11	5	17	12			16	17
1999	6/30/2026	336	12	8	4	13	9	12	8	12	12
2000	6/30/2026	324	18	12	6	19	14	19	16	18	18
2001	6/30/2026	312	21	12	9	22	14	22	16	21	22
2002	6/30/2026	300	30	13	17	32	16	31	18	30	31
2003	6/30/2026	288	26	13	13	28	17	28	19	27	27
2004	6/30/2026	276	26	15	11	28	20	28	22	27	27
2005	6/30/2026	264	26	10	16	28	13	28	17	27	27
2006	6/30/2026	252	31	8	23	34	11	34	17	32	33
2007	6/30/2026	240	42	18	24	46	26	45	29	44	45
2008	6/30/2026	228	33	14	19	37	21	37	27	35	36
2009	6/30/2026	216	35	13	22	39	19	40	27	37	38
2010	6/30/2026	204	30	14	16	34	20	35	26	32	33
2011	6/30/2026	192	37	14	23	42	19	42	25	40	41
2012	6/30/2026	180	42	12	30	49	17	48	24	46	48
2013	6/30/2026	168	35	17	18	42	25	42	30	39	40
2014	6/30/2026	156	37	19	18	45	27	45	32	42	44
2015	6/30/2026	144	28	12	16	35	16	37	23	32	34
2016	6/30/2026	132	32	15	17	42	20	42	26	39	40
2017	6/30/2026	120	36	19	17	50	25	48	29	46	48
2018	6/30/2026	108	34	20	14	49	24	47	27	45	47
2019	6/30/2026	96	24	13	11	37	15	39	20	34	35
2020	6/30/2026	84	18	13	5	31	18	33	22	28	30
2021	6/30/2026	72	21	10	11	41	15	38	21	37	39
2022	6/30/2026	60	15	8	7	39	16	38	26	37	38
2023	6/30/2026	48	11	7	4	37	21	39	34	35	36
2024	6/30/2026	36	9	4	5	43	35	42	42	34	34
2025	6/30/2026	24	4	1	3	34	31	43	43	30	32
2026	6/30/2026	12	0	0	0	0	0	42	44	29	32
Total			846	426	420	1,109	620			1,069	1,102
2000 - 2026			701	326	375	962	515	1,012	701	924	956

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Exhibit A 4.25, Column (5)
(7) Exhibit A 4.23, Column (5)
(8) Exhibit A 4.30, Column (11)
(9) Exhibit A 4.31, Column (11)
(10) Exhibit A 4.29, Column (11)
(11) Based on Columns (3) through (10)

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Paid Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											788,855	857,552	950,785	1,046,096	1,120,519	1,186,307	1,243,266	1,322,353
1993										645,769	750,170	883,469	1,043,821	1,191,625	1,318,662	1,460,130	1,601,341	1,781,322
1994									819,250	932,834	1,018,330	1,212,427	1,405,796	1,645,320	1,717,619	1,903,359	2,032,372	2,166,300
1995								751,354	970,772	1,120,842	1,313,501	1,471,372	1,646,894	1,904,934	2,053,912	2,210,624	2,393,609	2,569,812
1996							754,436	876,042	1,028,145	1,188,294	1,313,157	1,460,719	1,700,126	1,862,819	2,028,205	2,199,522	2,377,928	2,561,007
1997						449,418	620,152	911,985	1,036,010	1,173,226	1,362,145	1,495,612	1,663,151	1,864,272	2,077,727	2,458,988	2,651,781	2,823,724
1998					573,641	751,437	933,340	1,117,985	1,319,418	1,437,862	1,532,866	1,648,378	1,785,948	1,929,684	2,080,184	2,235,100	2,387,459	2,542,957
1999				63,544	251,458	358,537	466,645	642,323	865,783	1,014,574	1,130,277	1,275,410	1,414,034	1,561,597	1,712,153	1,874,394	2,024,235	2,126,054
2000			51,303	113,628	271,072	585,433	746,691	986,240	1,127,518	1,308,773	1,466,142	1,597,185	1,727,002	1,908,619	2,158,577	2,310,488	2,576,219	2,772,772
2001		24,787	50,821	271,843	486,535	630,086	825,518	1,199,671	1,449,553	1,689,683	2,096,574	2,409,355	2,756,713	3,165,770	3,521,938	3,920,322	4,227,940	4,564,539
2002	19,300	78,940	521,379	901,055	1,384,218	1,765,361	2,377,484	2,962,621	3,424,457	3,916,996	4,395,003	4,911,575	5,477,739	6,074,168	6,784,312	7,336,652	7,907,830	8,466,159
2003	10,174	29,138	71,216	211,269	511,663	707,654	1,032,844	1,589,916	1,936,374	2,352,387	2,800,029	3,164,573	3,618,103	4,202,923	4,554,986	4,942,900	5,328,319	5,743,905
2004	0	23,562	56,751	377,731	1,056,693	1,650,385	2,036,681	2,397,267	2,824,231	3,228,240	3,621,799	4,034,919	4,318,946	4,677,357	5,070,743	5,446,744	5,835,928	6,251,826
2005	0	0	33,176	152,307	340,042	551,871	829,765	1,171,935	1,681,932	2,035,077	2,628,902	3,037,201	3,564,041	4,034,168	4,551,998	5,111,125	5,704,827	6,286,001
2006	0	207,905	299,030	437,126	933,539	1,325,091	1,850,610	2,738,216	3,295,949	3,912,012	4,626,978	5,292,299	5,958,787	6,675,887	7,555,624	8,330,225	9,093,926	9,863,245
2007	0	166,841	417,588	1,497,161	2,073,239	2,521,897	3,161,518	3,932,169	5,164,121	5,642,248	6,458,099	7,442,736	8,226,890	9,239,886	10,238,575	11,011,003	11,843,970	12,706,474
2008	0	313,635	795,276	1,124,706	1,782,903	2,448,341	3,165,519	3,972,848	4,462,254	5,231,564	5,930,388	6,690,349	7,404,953	8,197,814	8,929,626	9,695,772	10,530,263	11,348,605
2009	0	18,582	55,747	686,006	1,419,538	2,384,145	3,259,822	3,876,397	4,499,435	5,149,474	5,731,514	6,444,943	7,136,661	7,838,760	8,606,163	9,249,962	10,037,054	10,727,440
2010	0	0	523,977	762,082	1,424,671	1,879,088	2,282,543	3,036,464	3,736,132	4,521,569	5,570,597	6,252,537	6,957,806	7,717,767	8,384,697	8,980,355	9,527,549	
2011	6,228	33,004	391,780	951,738	1,644,730	2,230,786	3,090,926	3,783,598	4,486,204	5,394,064	6,155,294	7,026,568	7,852,127	8,701,137	9,523,760	10,490,931		
2012	0	46,076	797,695	1,606,441	2,081,832	2,807,911	3,822,658	4,703,732	5,934,396	7,087,693	8,329,231	9,527,948	10,721,005	11,905,797	13,239,818			
2013	0	24,794	81,963	282,983	871,636	1,660,045	2,431,153	3,260,895	4,077,068	4,812,055	5,762,856	6,885,523	7,779,133	8,642,257				
2014	0	0	285,157	1,400,480	2,158,593	3,133,041	3,794,427	5,254,665	6,216,220	7,247,670	8,305,484	9,320,798	10,309,418					
2015	0	210,133	471,199	634,755	1,004,314	1,802,852	2,978,425	3,712,055	4,416,945	5,402,985	6,355,803	7,322,220						
2016	0	30,854	237,819	939,549	1,422,131	2,384,447	3,159,358	3,962,856	4,967,283	5,796,853	6,790,095							
2017	0	402,650	858,947	1,374,459	2,380,449	3,395,249	4,401,020	5,324,770	6,286,602	7,488,322								
2018	0	372,026	658,697	1,229,098	1,812,619	2,865,526	3,824,630	4,922,005	6,205,000									
2019	0	0	110,139	329,785	805,432	1,590,920	2,439,868	3,447,411										
2020	0	10,810	244,850	609,840	1,770,262	2,508,249	3,281,281											
2021	0	252,460	861,592	1,460,178	1,838,659	2,409,891												
2022	10,156	585,672	820,161	1,087,223	2,057,560													
2023	250,861	456,547	521,225	1,089,104														
2024	0	298,088	899,943															
2025	175,021	304,907																
2026	0																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992											1.087	1.109	1.100	1.071	1.059	1.048	1.064	1.063
1993										1.162	1.178	1.182	1.142	1.107	1.107	1.097	1.112	1.093
1994									1.139	1.092	1.191	1.159	1.170	1.044	1.108	1.068	1.066	1.155
1995								1.292	1.155	1.172	1.120	1.119	1.157	1.078	1.076	1.083	1.074	1.070
1996							1.161	1.174	1.156	1.105	1.112	1.164	1.096	1.089	1.084	1.081	1.077	1.073
1997						1.380	1.471	1.136	1.132	1.161	1.098	1.112	1.121	1.114	1.183	1.078	1.065	1.076
1998					1.310	1.242	1.198	1.180	1.090	1.066	1.075	1.083	1.080	1.078	1.074	1.068	1.065	1.079
1999				3.957	1.426	1.302	1.376	1.348	1.172	1.114	1.128	1.109	1.104	1.096	1.095	1.080	1.050	1.060
2000			2.215	2.386	2.160	1.275	1.321	1.143	1.161	1.120	1.089	1.081	1.105	1.131	1.070	1.115	1.076	1.071
2001		2.050	5.349	1.790	1.295	1.310	1.453	1.208	1.166	1.241	1.149	1.144	1.148	1.113	1.113	1.078	1.080	1.075
2002	4.090	6.605	1.728	1.536	1.275	1.347	1.246	1.156	1.144	1.122	1.118	1.115	1.109	1.117	1.081	1.078	1.071	1.063
2003	2.864	2.444	2.967	2.422	1.383	1.460	1.539	1.218	1.215	1.190	1.130	1.143	1.162	1.084	1.085	1.078	1.078	1.088
2004		2.409	6.656	2.797	1.562	1.234	1.177	1.178	1.143	1.122	1.114	1.070	1.083	1.084	1.074	1.071	1.071	1.066
2005			4.591	2.233	1.623	1.504	1.412	1.435	1.210	1.292	1.155	1.173	1.132	1.128	1.123	1.116	1.102	1.093
2006		1.438	1.462	2.136	1.419	1.397	1.480	1.204	1.187	1.183	1.144	1.126	1.120	1.132	1.103	1.092	1.085	1.102
2007		2.503	3.585	1.385	1.216	1.254	1.244	1.313	1.093	1.145	1.152	1.105	1.123	1.108	1.075	1.076	1.073	1.065
2008		2.536	1.414	1.585	1.373	1.293	1.255	1.123	1.172	1.134	1.128	1.107	1.107	1.089	1.086	1.086	1.078	1.074
2009		3.000	12.306	2.069	1.680	1.367	1.189	1.161	1.144	1.113	1.124	1.107	1.098	1.098	1.075	1.085	1.069	
2010			1.454	1.869	1.319	1.215	1.330	1.230	1.210	1.232	1.122	1.113	1.109	1.086	1.071	1.061		
2011	5.299	11.871	2.429	1.728	1.356	1.386	1.224	1.186	1.202	1.141	1.142	1.117	1.108	1.095	1.102			
2012		17.313	2.014	1.296	1.349	1.361	1.230	1.262	1.194	1.175	1.144	1.125	1.111	1.112				
2013		3.306	3.453	3.080	1.905	1.465	1.341	1.250	1.180	1.198	1.195	1.130	1.111					
2014			4.911	1.541	1.451	1.211	1.385	1.183	1.166	1.146	1.122	1.106						
2015		2.242	1.347	1.582	1.795	1.652	1.246	1.190	1.223	1.176	1.152							
2016		7.708	3.951	1.514	1.677	1.325	1.254	1.253	1.167	1.171								
2017		2.133	1.600	1.732	1.426	1.296	1.210	1.181	1.191									
2018		1.771	1.866	1.475	1.581	1.335	1.287	1.261										
2019			2.994	2.442	1.975	1.534	1.413											
2020		22.650	2.491	2.903	1.417	1.308												
2021		3.413	1.695	1.259	1.311													
2022	57.668	1.400	1.326	1.892														
2023	1.820	1.142	2.090															
2024		3.019																
2025	1.742																	
Strt Average	12.247	5.048	3.162	2.025	1.512	1.352	1.310	1.219	1.167	1.157	1.132	1.122	1.118	1.098	1.092	1.081	1.075	1.080
$ Wtd Average	8.197	2.807	2.119	1.718	1.464	1.340	1.285	1.214	1.172	1.161	1.137	1.117	1.114	1.102	1.089	1.081	1.076	1.078
5 Year $ Wtd Average	4.352	2.088	1.789	1.757	1.484	1.342	1.272	1.212	1.184	1.171	1.148	1.118	1.108	1.097	1.082	1.080	1.079	1.079
3 Year $ Wtd Average	2.488	1.672	1.651	1.795	1.475	1.371	1.284	1.229	1.193	1.163	1.152	1.120	1.110	1.100	1.083	1.078	1.073	1.079
High-Low	3.518	4.287	2.830	1.972	1.496	1.345	1.307	1.214	1.168	1.155	1.132	1.121	1.117	1.099	1.089	1.081	1.074	1.077
3 Year Strt Average	1.781	1.854	1.703	2.018	1.568	1.392	1.303	1.232	1.194	1.165	1.156	1.120	1.110	1.098	1.082	1.077	1.073	1.080
Curve Fit Selection												1.129	1.116	1.105	1.095	1.087	1.080	1.074
Selected	**4.352**	1.672	1.789	1.757	1.475	1.371	1.284	1.229	1.193	1.163	1.152	1.120	1.110	1.100	1.083	1.081	1.073	1.077
Cumulative	572.359	131.514	78.645	43.961	25.026	16.972	12.383	9.644	7.849	6.582	5.660	4.914	4.389	3.954	3.596	3.320	3.071	2.861
% Developed	0%	1%	1%	2%	4%	6%	8%	10%	13%	15%	18%	20%	23%	25%	28%	30%	33%	35%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Paid Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	1,406,041	1,491,988	1,557,620	1,618,265	1,675,822	1,726,985	1,782,475	1,830,650	1,879,451	1,929,277	1,964,122	1,983,103	2,007,018	2,037,552	2,068,995	2,176,195	2,253,537	2,253,537
1993	1,946,871	2,159,867	2,378,695	2,602,875	2,846,816	3,130,557	3,347,537	3,573,840	3,798,662	4,030,960	4,264,410	4,497,496	4,720,374	4,936,673	5,122,967	5,321,839		5,321,839
1994	2,501,604	2,667,528	2,824,095	3,005,168	3,204,768	3,354,745	3,494,413	3,796,217	3,949,978	4,108,967	4,267,374	4,453,173	4,668,612	4,862,342	5,078,219			5,078,219
1995	2,749,777	2,973,953	3,168,977	3,375,795	3,544,108	3,730,111	3,894,178	4,057,067	4,259,864	4,438,330	4,609,848	4,800,792	4,971,011	5,136,132				5,136,132
1996	2,748,338	2,944,838	3,158,370	3,317,413	3,460,669	3,592,871	3,728,311	3,866,189	4,005,722	4,148,491	4,292,590	4,431,874	4,584,782					4,584,782
1997	3,038,244	3,280,836	3,470,724	3,662,964	3,887,770	4,113,568	4,388,809	4,573,906	4,812,316	5,074,310	5,323,580	5,840,760						5,840,760
1998	2,744,544	2,885,271	3,027,541	3,171,660	3,316,609	3,504,018	3,693,002	3,884,252	4,077,088	4,261,374	4,461,794							4,461,794
1999	2,253,075	2,381,739	2,512,910	2,645,567	2,755,964	2,867,840	2,964,121	3,087,171	3,201,145	3,327,190								3,327,190
2000	2,970,585	3,173,635	3,379,433	3,639,443	3,878,832	4,117,516	4,324,393	4,495,770	4,689,265									4,689,265
2001	4,906,129	5,239,415	5,598,888	5,896,293	6,188,161	6,490,891	6,793,675	7,160,836										7,160,836
2002	9,002,953	9,533,237	10,066,643	10,606,203	11,168,427	11,653,270	12,194,050											12,194,050
2003	6,249,973	6,661,715	7,172,649	7,549,404	7,881,948	8,241,496												8,241,496
2004	6,662,161	7,105,822	7,568,277	7,974,434	8,400,340													8,400,340
2005	6,870,708	7,413,234	7,894,589	8,495,826														8,495,826
2006	10,871,002	11,780,956	12,623,118															12,623,118
2007	13,533,670	14,437,573																14,437,573
2008	12,183,245																	12,183,245
2009																		10,727,440
2010																		9,527,549
2011																		10,490,931
2012																		13,239,818
2013																		8,642,257
2014																		10,309,418
2015																		7,322,220
2016																		6,790,095
2017																		7,488,322
2018																		6,205,000
2019																		3,447,411
2020																		3,281,281
2021																		2,409,891
2022																		2,057,560
2023																		1,089,104
2024																		899,943
2025																		304,907
2026																		0

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.061	1.044	1.039	1.036	1.031	1.032	1.027	1.027	1.027	1.018	1.010	1.012	1.015	1.015	1.052	1.036	
1993	1.109	1.101	1.094	1.094	1.100	1.069	1.068	1.063	1.061	1.058	1.055	1.050	1.046	1.038	1.039		
1994	1.066	1.059	1.064	1.066	1.047	1.042	1.086	1.041	1.040	1.039	1.044	1.048	1.041	1.044			
1995	1.082	1.066	1.065	1.050	1.052	1.044	1.042	1.050	1.042	1.039	1.041	1.035	1.033				
1996	1.071	1.073	1.050	1.043	1.038	1.038	1.037	1.036	1.036	1.035	1.032	1.035					
1997	1.080	1.058	1.055	1.061	1.058	1.067	1.042	1.052	1.054	1.049	1.097						
1998	1.051	1.049	1.048	1.046	1.057	1.054	1.052	1.050	1.045	1.047							
1999	1.057	1.055	1.053	1.042	1.041	1.034	1.042	1.037	1.039								
2000	1.068	1.065	1.077	1.066	1.062	1.050	1.040	1.043									
2001	1.068	1.069	1.053	1.050	1.049	1.047	1.054										
2002	1.059	1.056	1.054	1.053	1.043	1.046											
2003	1.066	1.077	1.053	1.044	1.046												
2004	1.067	1.065	1.054	1.053													
2005	1.079	1.065	1.076														
2006	1.084	1.071															
2007	1.067																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
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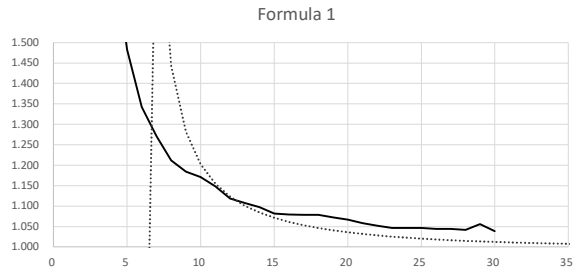
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	

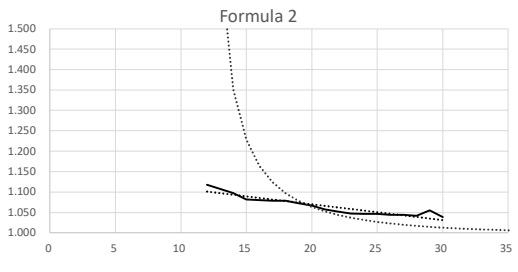
																	Tail
Strt Average	1.071	1.065	1.060	1.054	1.052	1.047	1.049	1.044	1.043	1.041	1.046	1.036	1.034	1.033	1.045	1.036	—
$ Wtd Average	1.071	1.066	1.059	1.053	1.050	1.048	1.050	1.045	1.045	1.043	1.052	1.039	1.037	1.037	1.043	1.036	—
5 Year $ Wtd Average	1.073	1.067	1.058	1.052	1.047	1.047	1.047	1.044	1.044	1.042	1.056	1.039	—	—	—	—	—
3 Year $ Wtd Average	1.075	1.068	1.061	1.051	1.045	1.047	1.047	1.044	1.047	1.044	1.060	1.039	1.040	1.037	—	—	—
High-Low	1.070	1.064	1.058	1.052	1.049	1.047	1.047	1.044	1.043	1.042	1.043	1.039	1.037	1.038	—	—	—
3 Year Strt Average	1.076	1.067	1.061	1.050	1.046	1.048	1.045	1.043	1.046	1.044	1.057	1.039	1.040	1.033	—	—	—
Curve Fit Selection	1.069	1.065	1.060	1.057	1.053	1.050	1.048	1.045	1.043	1.041	1.039	1.037	1.036	1.034	1.033	1.031	1.030
Selected	1.071	1.065	1.060	1.051	1.045	1.047	1.045	1.044	1.043	1.042	1.037	1.034	1.030	1.027	1.024	1.022	1.020
Cumulative	2.657	2.481	2.330	2.199	2.093	2.002	1.912	1.830	1.752	1.680	1.613	1.555	1.504	1.460	1.422	1.388	1.358
% Developed	38%	40%	43%	45%	48%	50%	52%	55%	57%	60%	62%	64%	66%	68%	70%	72%	74%

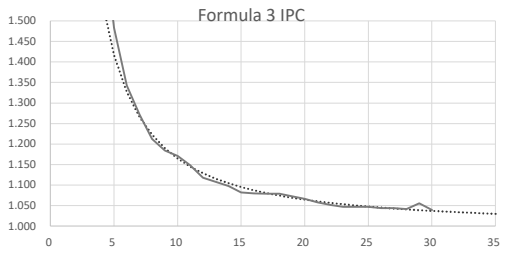
Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

	(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Paid Loss Development				**Formula 1**			**Formula 2**				**Formula 3 (IPC)**						
				1			**12**	**A=**	1.371	**C=**	0.161	**IPC = e^ x (X + C)^(-B)**					
				165.7%			**448.4%**	**B=**	1.369	**R-Square**	0.989	**Cutoff Age=**	48				
	5 Year Wtd	**Implied**		**-8.4%**			**-12.8%**		**Exclude**	**X'**	**Y'**	**Fitted Value**				**Selected**	**Selected**
Age (Years)	**Age to Age**	**CDF**	**% unpaid**	**Estimate 1**		**Age (Years)**	**Estimate 2**	**Age (Years)**	**(Y/N)**	**ln(1/(X+C))**	**ln(Y-1)**	**Age to Age**	**CDF**	**Estimate 3**	**Selected**	**CDF**	**Age to Age**
1	4.352	469.338	99.8%	152.4%				1		(0.149)	1.210	4.210	710.091	99.9%			
2	2.088	107.842	99.1%	140.1%				2		(0.771)	0.084	2.372	168.654	99.4%			
3	1.789	51.656	98.1%	128.8%				3		(1.151)	(0.237)	1.815	71.113	98.6%			
4	1.757	28.875	96.5%	118.4%				4		(1.426)	(0.279)	1.559	39.180	97.4%			
5	1.484	16.437	93.9%	108.9%				5		(1.641)	(0.727)	1.417	25.124	96.0%			
6	1.342	11.080	91.0%	100.1%				6		(1.818)	(1.072)	1.327	17.735	94.4%			
7	1.272	8.254	87.9%	92.0%	81.269			7		(1.969)	(1.303)	1.266	13.365	92.5%			
8	1.212	6.491	84.6%	84.6%	29.209			8		(2.099)	(1.551)	1.223	10.556	90.5%			
9	1.184	5.355	81.3%	77.8%	15.791			9		(2.215)	(1.691)	1.190	8.634	88.4%			
10	1.171	4.522	77.9%	71.5%	10.244			10		(2.319)	(1.765)	1.165	7.256	86.2%			
11	1.148	3.861	74.1%	65.7%	7.379			11		(2.412)	(1.909)	1.145	6.229	83.9%			
12	1.118	3.362	70.3%	60.4%	5.690	12	96.2%	12		(2.498)	(2.137)	1.129	5.440	81.6%	81.6%	5.440	1.129
13	1.108	3.007	66.7%	55.6%	4.602	13	84.7%	13		(2.577)	(2.228)	1.116	4.819	79.2%	79.2%	4.819	1.116
14	1.097	2.715	63.2%	51.1%	3.856	14	74.5%	14		(2.650)	(2.328)	1.105	4.319	76.8%	76.8%	4.319	1.105
15	1.082	2.474	59.6%	47.0%	3.319	15	65.5%	15		(2.719)	(2.501)	1.095	3.910	74.4%	74.4%	3.910	1.095
16	1.080	2.286	56.3%	43.2%	2.919	16	57.6%	16		(2.783)	(2.530)	1.087	3.570	72.0%	72.0%	3.570	1.087
17	1.079	2.118	52.8%	39.7%	2.612	17	50.7%	17		(2.843)	(2.540)	1.080	3.283	69.5%	69.5%	3.283	1.080
18	1.079	1.963	49.1%	36.5%	2.370	18	44.6%	18		(2.899)	(2.540)	1.074	3.039	67.1%	67.1%	3.039	1.074
19	1.073	1.819	45.0%	33.6%	2.177	19	39.2%	19		(2.953)	(2.622)	1.069	2.828	64.6%	64.6%	2.828	1.069
20	1.067	1.696	41.0%	30.9%	2.019	20	34.5%	20		(3.004)	(2.709)	1.065	2.645	62.2%	62.2%	2.645	1.065
21	1.058	1.590	37.1%	28.4%	1.889	21	30.4%	21		(3.052)	(2.847)	1.060	2.485	59.8%	59.8%	2.485	1.060
22	1.052	1.503	33.5%	26.1%	1.780	22	26.7%	22		(3.098)	(2.958)	1.057	2.343	57.3%	57.3%	2.343	1.057
23	1.047	1.429	30.0%	24.0%	1.687	23	23.5%	23		(3.142)	(3.058)	1.053	2.217	54.9%	54.9%	2.217	1.053
24	1.047	1.365	26.7%	22.0%	1.609	24	20.7%	24		(3.185)	(3.065)	1.050	2.105	52.5%	52.5%	2.105	1.050
25	1.047	1.304	23.3%	20.3%	1.541	25	18.2%	25		(3.225)	(3.061)	1.048	2.004	50.1%	50.1%	2.004	1.048
26	1.044	1.246	19.7%	18.6%	1.483	26	16.0%	26		(3.264)	(3.121)	1.045	1.913	47.7%	47.7%	1.913	1.045
27	1.044	1.193	16.2%	17.1%	1.432	27	14.1%	27		(3.302)	(3.126)	1.043	1.830	45.4%	45.4%	1.830	1.043
28	1.042	1.143	12.5%	15.8%	1.388	28	12.4%	28		(3.338)	(3.172)	1.041	1.755	43.0%	43.0%	1.755	1.041
29	1.056	1.097	8.8%	14.5%	1.349	29	10.9%	29		(3.373)	(2.889)	1.039	1.686	40.7%	40.7%	1.686	1.039
30	1.039	1.039	3.7%	13.3%	1.315	30	9.6%	30		(3.407)	(3.246)	1.037	1.623	38.4%	38.4%	1.623	1.037
31				12.2%	1.284		8.4%	31				1.036	1.565	36.1%	36.1%	1.565	1.036
32				11.3%	1.257		7.4%	32				1.034	1.511	33.8%	33.8%	1.511	1.034
33				10.3%	1.233		6.5%	33				1.033	1.461	31.6%	31.6%	1.461	1.033
34				9.5%	1.211		5.7%	34				1.031	1.415	29.3%	29.3%	1.415	1.031
35				8.7%	1.192		5.0%	35				1.030	1.372	27.1%	27.1%	1.372	1.030
36				8.0%	1.174		4.4%	36				1.029	1.332	24.9%	24.9%	1.332	1.029
37				7.4%	1.159		3.9%	37				1.028	1.294	22.7%	22.7%	1.294	1.028
38				6.8%	1.144		3.4%	38				1.027	1.259	20.6%	20.6%	1.259	1.027
39				6.2%	1.132		3.0%	39				1.026	1.226	18.4%	18.4%	1.226	1.026
40				5.7%	1.120		2.7%	40				1.025	1.195	16.3%	16.3%	1.195	1.025
41				5.3%	1.110		2.3%	41				1.024	1.166	14.2%	14.2%	1.166	1.024
42				4.9%	1.100		2.1%	42				1.024	1.138	12.1%	12.1%	1.138	1.024
43				4.5%	1.092		1.8%	43				1.023	1.112	10.1%	10.1%	1.112	1.023
44				4.1%	1.084		1.6%	44				1.022	1.087	8.0%	8.0%	1.087	1.022
45				3.8%	1.077		1.4%	45				1.021	1.064	6.0%	6.0%	1.064	1.021
46				3.5%	1.070		1.2%	46				1.021	1.041	4.0%	4.0%	1.041	1.021
47				3.2%	1.064		1.1%	47				1.020	1.020	2.0%	2.0%	1.020	1.020
48				2.9%	1.030		1.0%	48				1.000	1.000	0.0%	0.0%	1.000	1.000







Column Notes

(1) From Exhibit A 4.5
(2) Based on Column (1)
(3) 1.00 - 1.00 / (2)
(4) Based on Column (3) and lognormal model
(5) (3)
(6) Based on Column (5) and lognormal model
(7) Based on judgment
(11) Based on Column (10)
(12) 1.00 - 1.00 / (11)
(13) Based on Columns (4), (6), (12) and judgment
(14) 1.00 / (1.00 - (13))
(15) Based on Column (14)

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Reported Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													1,849,747	1,765,875	1,694,792	1,731,272	1,769,778	1,852,574
1993												1,628,699	2,067,345	2,188,958	2,273,310	2,760,185	2,933,191	3,230,592
1994											1,886,500	2,103,355	2,303,556	2,291,976	2,505,479	2,904,272	3,179,887	3,486,243
1995										1,445,513	1,523,998	1,670,339	1,832,428	2,117,332	2,651,984	2,737,112	2,924,110	3,249,608
1996									1,860,614	1,971,006	2,301,872	2,430,009	2,900,465	2,746,081	2,856,734	3,009,663	3,125,771	4,656,234
1997								1,109,230	1,404,731	1,491,205	2,089,680	2,331,204	2,456,439	3,055,725	3,049,651	3,220,357	2,889,889	3,768,922
1998							1,679,478	1,500,128	1,912,408	1,944,248	2,027,041	2,189,496	2,577,564	2,498,345	2,721,475	2,960,842	3,217,455	3,261,420
1999						358,537	466,645	642,323	865,783	1,598,036	1,705,427	2,193,638	2,840,191	2,926,237	2,327,602	2,632,712	2,774,986	2,764,814
2000					510,873	807,972	833,830	1,036,102	1,178,076	1,511,347	2,062,436	2,164,100	2,263,695	2,457,498	2,910,673	3,206,294	3,887,040	3,923,538
2001				494,012	692,059	813,766	987,934	1,262,983	1,779,281	2,473,976	2,956,399	3,572,898	4,185,743	4,726,305	5,400,412	5,797,502	6,261,316	6,020,161
2002			1,764,536	2,886,114	3,244,174	3,874,780	4,348,939	5,097,782	6,005,832	6,628,406	7,051,983	7,798,194	9,791,489	10,216,310	10,118,347	11,567,262	9,713,739	10,396,930
2003		208,151	208,151	319,761	591,711	759,258	1,056,003	2,040,704	2,597,610	3,245,599	3,943,188	4,916,664	6,789,825	7,448,830	8,225,061	6,508,501	6,657,713	7,116,755
2004	0	418,958	181,400	1,017,998	1,999,458	2,555,213	2,826,611	3,099,314	3,448,496	4,004,719	6,596,280	6,896,491	8,632,908	8,561,416	6,172,474	6,493,768	6,857,923	11,650,170
2005	0	0	33,176	565,817	686,633	831,670	1,048,259	1,323,881	1,859,953	2,199,224	3,370,562	4,391,796	5,187,660	5,268,599	5,559,922	5,978,395	9,421,184	14,680,754
2006	0	589,122	796,678	850,531	1,255,214	1,561,124	1,996,831	3,376,765	4,702,042	6,080,974	9,756,356	11,355,570	8,216,581	8,892,153	9,909,503	15,811,461	20,758,403	22,554,710
2007	0	345,423	749,872	1,934,539	2,365,102	2,723,249	4,147,001	5,461,182	8,100,820	10,503,194	12,314,318	10,023,542	10,644,431	12,040,800	20,664,370	22,568,454	24,490,690	25,752,581
2008	0	616,935	1,911,980	2,197,040	2,739,116	4,549,742	5,143,833	6,561,199	8,563,194	9,232,564	8,278,707	8,999,287	10,243,967	20,379,362	20,681,036	22,417,765	23,221,789	23,030,860
2009	0	145,852	248,263	1,786,286	3,336,596	3,712,013	5,436,954	6,221,411	6,663,777	6,258,775	7,436,991	8,277,118	14,115,329	16,687,941	18,684,965	20,087,073	19,662,972	20,146,756
2010	0	0	1,192,366	2,587,423	1,793,127	3,661,650	4,108,292	5,026,345	4,640,618	5,368,105	7,438,672	15,514,363	19,398,798	20,366,515	20,091,443	19,596,779	19,940,253	
2011	100,000	312,160	1,749,707	1,904,889	3,952,857	4,974,462	5,859,070	5,188,860	7,518,398	10,538,629	18,128,484	21,811,863	23,610,541	24,639,064	25,367,571	25,373,635		
2012	0	650,939	1,469,945	2,580,210	4,006,242	5,009,412	5,103,738	6,783,356	8,314,426	22,674,383	26,227,762	27,537,856	27,820,445	29,485,053	30,611,065			
2013	0	170,063	540,911	1,076,444	2,174,741	2,269,664	4,200,845	5,034,809	11,048,057	13,632,426	15,032,207	15,129,914	17,514,403	16,735,566				
2014	0	0	3,927,152	5,710,390	5,108,883	5,646,148	6,548,098	14,706,112	17,518,062	20,781,921	23,227,186	22,542,997	23,389,866					
2015	0	939,677	1,833,493	2,427,267	3,227,332	4,611,608	13,202,272	15,909,777	16,279,601	15,642,213	18,105,371	22,346,071						
2016	0	687,660	390,360	1,481,943	2,455,661	6,871,729	8,753,043	9,266,429	11,758,948	11,808,548	14,919,692							
2017	0	776,352	1,686,806	2,607,426	6,297,311	8,600,228	11,515,253	12,806,156	13,931,769	15,601,748								
2018	0	1,385,754	2,373,656	2,873,345	5,320,379	7,443,827	8,636,491	10,199,425	14,498,758									
2019	0	0	1,206,603	2,219,845	5,626,950	6,973,221	7,461,871	9,547,464										
2020	0	10,810	978,937	1,687,605	3,381,484	4,068,756	5,093,209											
2021	0	3,174,478	7,760,580	7,900,144	8,385,091	8,550,348												
2022	298,647	2,816,285	4,588,633	5,101,059	5,838,106													
2023	1,195,447	1,912,211	1,976,889	4,188,894														
2024	0	3,479,947	7,129,907															
2025	2,287,432	2,839,871																
2026	0																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992													0.955	0.960	1.022	1.022	1.047	1.029
1993												1.269	1.059	1.039	1.214	1.063	1.101	1.055
1994											1.115	1.095	0.995	1.093	1.159	1.095	1.096	1.173
1995										1.054	1.096	1.097	1.155	1.253	1.032	1.068	1.111	1.201
1996									1.059	1.168	1.056	1.194	0.947	1.040	1.054	1.039	1.490	0.944
1997								1.266	1.062	1.401	1.116	1.054	1.244	0.998	1.056	0.897	1.304	1.094
1998							0.893	1.275	1.017	1.043	1.080	1.177	0.969	1.089	1.088	1.087	1.014	1.388
1999						1.302	1.376	1.348	1.846	1.067	1.286	1.295	1.030	0.795	1.131	1.054	0.996	1.163
2000					1.582	1.032	1.243	1.137	1.283	1.365	1.049	1.046	1.086	1.184	1.102	1.212	1.009	0.882
2001				1.401	1.176	1.214	1.278	1.409	1.390	1.195	1.209	1.172	1.129	1.143	1.074	1.080	0.961	1.016
2002			1.636	1.124	1.194	1.122	1.172	1.178	1.104	1.064	1.106	1.256	1.043	0.990	1.143	0.840	1.070	1.051
2003		1.000	1.536	1.850	1.283	1.391	1.932	1.273	1.249	1.215	1.247	1.381	1.097	1.104	0.791	1.023	1.069	1.807
2004		0.433	5.612	1.964	1.278	1.106	1.096	1.113	1.161	1.647	1.046	1.252	0.992	0.721	1.052	1.056	1.699	0.951
2005			17.055	1.214	1.211	1.260	1.263	1.405	1.182	1.533	1.303	1.181	1.016	1.055	1.075	1.576	1.558	1.015
2006		1.352	1.068	1.476	1.244	1.279	1.691	1.392	1.293	1.604	1.164	0.724	1.082	1.114	1.596	1.313	1.087	0.994
2007		2.171	2.580	1.223	1.151	1.523	1.317	1.483	1.297	1.172	0.814	1.062	1.131	1.716	1.092	1.085	1.052	0.990
2008		3.099	1.149	1.247	1.661	1.131	1.276	1.305	1.078	0.897	1.087	1.138	1.989	1.015	1.084	1.036	0.992	0.996
2009		1.702	7.195	1.868	1.113	1.465	1.144	1.071	0.939	1.188	1.113	1.705	1.182	1.120	1.075	0.979	1.025	
2010			2.170	0.693	2.042	1.122	1.223	0.923	1.157	1.386	2.086	1.250	1.050	0.986	0.975	1.018		
2011	3.122	5.605	1.089	2.075	1.258	1.178	0.886	1.449	1.402	1.720	1.203	1.082	1.044	1.030	1.000			
2012		2.258	1.755	1.553	1.250	1.019	1.329	1.226	2.727	1.157	1.050	1.010	1.060	1.038				
2013		3.181	1.990	2.020	1.044	1.851	1.199	2.194	1.234	1.103	1.006	1.158	0.956					
2014			1.454	0.895	1.105	1.160	2.246	1.191	1.186	1.118	0.971	1.038						
2015		1.951	1.324	1.330	1.429	2.863	1.205	1.023	0.961	1.157	1.234							
2016		0.568	3.796	1.657	2.798	1.274	1.059	1.269	1.004	1.263								
2017		2.173	1.546	2.415	1.366	1.339	1.112	1.088	1.120									
2018		1.713	1.211	1.852	1.399	1.160	1.181	1.422										
2019			1.840	2.535	1.239	1.070	1.279											
2020		90.558	1.724	2.004	1.203	1.252												
2021		2.445	1.018	1.061	1.020													
2022	9.430	1.629	1.112	1.144														
2023	1.600	1.034	2.119															
2024		2.049																
2025	1.242																	
Strt Average	3.848	6.940	2.817	1.573	1.366	1.323	1.291	1.293	1.261	1.251	1.156	1.165	1.100	1.071	1.091	1.081	1.149	1.103
$ Wtd Average	5.480	2.303	1.488	1.427	1.314	1.316	1.254	1.250	1.234	1.220	1.124	1.126	1.108	1.072	1.078	1.072	1.116	1.055
5 Year $ Wtd Average	3.761	1.969	1.278	1.443	1.228	1.221	1.165	1.176	1.098	1.153	1.086	1.090	1.053	1.035	1.043	1.076	1.088	0.991
3 Year $ Wtd Average	2.364	1.668	1.200	1.199	1.126	1.146	1.179	1.245	1.026	1.166	1.065	1.054	1.028	1.021	1.014	1.012	1.023	0.993
High-Low	2.361	2.121	2.195	1.569	1.311	1.261	1.263	1.266	1.204	1.245	1.127	1.160	1.064	1.055	1.079	1.066	1.126	1.071
3 Year Strt Average	1.421	1.571	1.416	1.403	1.154	1.161	1.191	1.259	1.028	1.180	1.070	1.068	1.020	1.018	1.017	1.011	1.023	0.993
Curve Fit Selection												1.082	1.072	1.063	1.056	1.050	1.045	1.041
Selected	**3.761**	1.668	1.278	1.443	1.126	1.146	1.179	1.245	1.026	1.166	1.086	1.090	1.053	1.035	1.043	*1.039*	*1.035*	*1.031*
Cumulative	50.407	13.402	8.033	6.287	4.356	3.867	3.373	2.861	2.298	2.240	1.921	1.769	1.623	1.541	1.489	1.428	1.374	1.328
% Developed	2%	7%	12%	16%	23%	26%	30%	35%	44%	45%	52%	57%	62%	65%	67%	70%	73%	75%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Reported Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	1,906,040	1,964,537	1,882,969	1,853,776	2,496,581	2,545,904	2,568,411	2,849,553	2,557,189	2,557,189	2,145,201	2,833,771	2,857,823	2,973,304	2,635,236	2,710,051	2,814,095	2,814,095
1993	3,407,720	3,814,249	2,860,845	4,125,806	4,859,672	5,283,295	5,564,693	4,778,429	4,904,564	5,146,221	8,238,600	8,141,221	8,174,751	8,126,011	8,403,683	7,853,845		7,853,845
1994	4,090,505	3,258,316	3,542,376	4,231,351	4,357,825	4,655,795	4,805,731	4,927,677	5,097,595	6,148,393	7,087,576	7,509,552	6,960,451	6,998,436	7,206,112			7,206,112
1995	3,903,179	4,492,851	4,142,821	4,609,587	4,646,726	4,631,062	4,643,997	4,698,564	7,376,869	7,270,834	7,380,639	7,199,404	6,941,935	6,855,887				6,855,887
1996	4,395,351	4,538,469	4,826,353	5,042,095	4,751,657	4,728,432	4,767,593	6,275,614	7,278,942	6,834,799	6,882,187	6,897,944	7,397,944					7,397,944
1997	4,124,818	4,502,180	4,641,367	4,492,832	6,174,821	6,341,864	6,583,741	7,640,713	8,034,323	8,361,914	8,206,021	8,564,558						8,564,558
1998	4,526,907	4,549,891	3,839,790	3,863,562	4,027,709	4,398,209	6,249,413	6,358,543	5,779,138	5,647,888	5,683,612							5,683,612
1999	3,214,436	2,761,188	2,881,764	3,050,325	6,401,797	5,512,472	5,551,752	5,361,461	5,159,697	5,159,697								5,159,697
2000	3,459,369	3,853,786	4,030,416	6,841,134	7,084,643	7,207,159	7,098,206	7,015,264	7,318,235									7,318,235
2001	6,115,119	6,519,467	8,980,797	8,274,533	9,970,213	10,251,657	10,278,716	10,849,176										10,849,176
2002	10,924,922	18,246,586	17,981,671	18,441,751	18,271,598	17,863,503	17,780,041											17,780,041
2003	12,860,803	13,702,571	14,810,755	15,728,990	15,716,630	15,630,431												15,630,431
2004	11,076,199	13,133,324	13,688,561	12,307,927	13,126,974													13,126,974
2005	14,899,279	14,596,301	15,993,845	16,456,316														16,456,316
2006	22,411,960	22,913,250	20,687,687															20,687,687
2007	25,501,851	24,561,231																24,561,231
2008	22,927,543																	22,927,543
2009																		20,146,756
2010																		19,940,253
2011																		25,373,635
2012																		30,611,065
2013																		16,735,566
2014																		23,389,866
2015																		22,346,071
2016																		14,919,692
2017																		15,601,748
2018																		14,498,758
2019																		9,547,464
2020																		5,093,209
2021																		8,550,348
2022																		5,838,106
2023																		4,188,894
2024																		7,129,907
2025																		2,839,871
2026																		0

Age to Age Development Factors

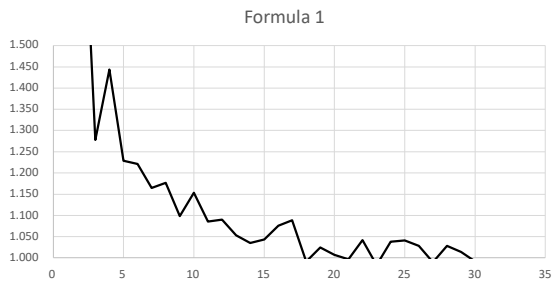
Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.031	0.958	0.984	1.347	1.020	1.009	1.109	0.897	1.000	0.839	1.321	1.008	1.040	0.886	1.028	1.038	
1993	1.119	0.750	1.442	1.178	1.087	1.053	0.859	1.026	1.049	1.601	0.988	1.004	0.994	1.034	0.935		
1994	0.797	1.087	1.194	1.030	1.068	1.032	1.025	1.034	1.206	1.153	1.060	0.927	1.005	1.030			
1995	1.151	0.922	1.113	1.008	0.997	1.003	1.012	1.570	0.986	1.015	0.975	0.964	0.988				
1996	1.033	1.063	1.045	0.942	0.995	1.008	1.316	1.160	0.939	1.007	1.002	1.072					
1997	1.091	1.031	0.968	1.374	1.027	1.038	1.161	1.052	1.041	0.981	1.044						
1998	1.005	0.844	1.006	1.042	1.092	1.421	1.017	0.909	0.977	1.006							
1999	0.859	1.044	1.058	2.099	0.861	1.007	0.966	0.962	1.000								
2000	1.114	1.046	1.697	1.036	1.017	0.985	0.988	1.043									
2001	1.066	1.378	0.921	1.205	1.028	1.003	1.055										
2002	1.670	0.985	1.026	0.991	0.978	0.995											
2003	1.065	1.081	1.062	0.999	0.995												
2004	1.186	1.042	0.899	1.067													
2005	0.980	1.096	1.029														
2006	1.022	0.903															
2007	0.963																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	

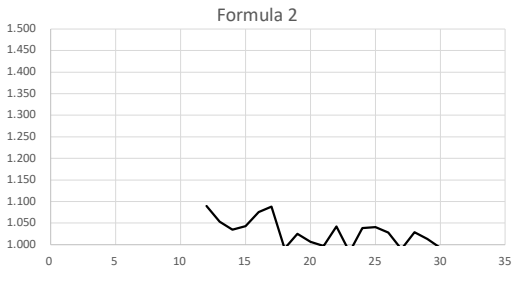
																	Tail	cumulative
Strt Average	1.072	1.015	1.103	1.178	1.014	1.050	1.051	1.073	1.025	1.086	1.065	0.995	1.007	0.983	0.981	1.038	—	2.230
$ Wtd Average	1.077	1.016	1.050	1.097	1.003	1.034	1.045	1.072	1.020	1.087	1.030	0.992	1.001	1.008	0.957	1.038	—	1.758
5 Year $ Wtd Average	1.025	1.007	0.997	1.042	0.983	1.038	1.041	1.028	0.989	1.028	1.014	0.992	—	—	—	—	—	1.187
3 Year $ Wtd Average	0.988	0.995	1.000	1.014	0.995	0.995	1.013	0.974	1.010	0.997	1.009	0.986	0.996	1.008	—	—	—	0.972
High-Low	1.049	1.008	1.071	1.116	1.021	1.017	1.042	1.027	1.009	1.032	1.023	0.992	1.000	1.030	—	—	—	1.635
3 Year Strt Average	0.988	1.014	0.997	1.019	1.000	0.994	1.003	0.971	1.006	0.998	1.007	0.988	0.996	0.983	—	—	—	0.958
Curve Fit Selection	1.037	1.034	1.031	1.029	1.026	1.024	1.023	1.021	1.020	1.018	1.017	1.016	1.015	1.014	1.013	1.013	1.012	1.473
Selected	*1.028*	*1.025*	*1.023*	*1.020*	*1.018*	*1.017*	*1.015*	*1.013*	*1.012*	*1.011*	*1.010*	*1.009*	*1.008*	*1.007*	*1.006*	*1.006*	*1.005*	1.293
Cumulative	1.288	1.253	1.222	1.195	1.171	1.150	1.131	1.114	1.100	1.087	1.075	1.065	1.055	1.047	1.040	1.033	1.027	
% Developed	78%	80%	82%	84%	85%	87%	88%	90%	91%	92%	93%	94%	95%	95%	96%	97%	97%	

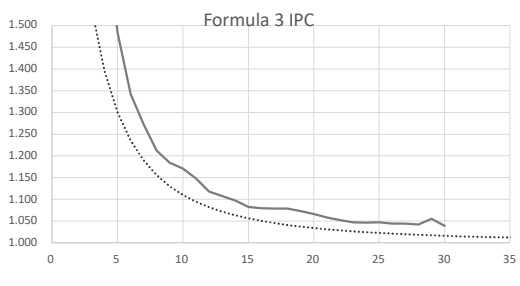
Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

	(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Reported Loss Development			Formula 1			Formula 2				Formula 3 (IPC)						
				1			12	A=	3.092	C=	3.000	IPC = $e^{A} \times (X + C)^{(-B)}$					
				0.0%			0.0%	B=	2.066	R-Square	0.850	Cutoff Age=	48				
	5 Year Wtd	Implied		N/A			N/A		Exclude	X'	Y'	Fitted Value				Selected	Selected
Age (Years)	Age to Age	CDF	% unreported	Estimate 1	Age (Years)	% unreported	Estimate 2	Age	(Y/N)	ln(1/(X+C))	ln(Y-1)	Age to Age	CDF	Estimate 3	Selected	CDF	Age to Age
1	3.761	66.470	98.5%					1		(1.386)	1.016	2.256	62.464	98.4%			
2	1.969	17.673	94.3%					2		(1.609)	(0.031)	1.792	27.684	96.4%			
3	1.278	8.975	88.9%					3		(1.792)	(1.281)	1.544	15.446	93.5%			
4	1.443	7.024	85.8%					4		(1.946)	(0.813)	1.395	10.006	90.0%			
5	1.228	4.867	79.5%					5		(2.079)	(1.477)	1.300	7.171	86.1%			
6	1.221	3.962	74.8%					6		(2.197)	(1.510)	1.235	5.515	81.9%			
7	1.165	3.245	69.2%					7		(2.303)	(1.804)	1.189	4.465	77.6%			
8	1.176	2.786	64.1%					8		(2.398)	(1.734)	1.155	3.754	73.4%			
9	1.098	2.368	57.8%					9		(2.485)	(2.320)	1.130	3.249	69.2%			
10	1.153	2.156	53.6%					10		(2.565)	(1.874)	1.110	2.876	65.2%			
11	1.086	1.870	46.5%					11		(2.639)	(2.455)	1.094	2.591	61.4%			
12	1.090	1.722	41.9%		12	41.9%		12		(2.708)	(2.411)	1.082	2.367	57.8%	57.8%	2.367	1.082
13	1.053	1.580	36.7%		13	36.7%		13		(2.773)	(2.933)	1.072	2.188	54.3%	54.3%	2.188	1.072
14	1.035	1.500	33.3%		14	33.3%		14		(2.833)	(3.359)	1.063	2.042	51.0%	51.0%	2.042	1.063
15	1.043	1.450	31.0%		15	31.0%		15		(2.890)	(3.143)	1.056	1.920	47.9%	47.9%	1.920	1.056
16	1.076	1.390	28.0%		16	28.0%		16		(2.944)	(2.583)	1.050	1.818	45.0%	45.0%	1.818	1.050
17	1.088	1.292	22.6%		17	22.6%		17		(2.996)	(2.427)	1.045	1.731	42.2%	42.2%	1.731	1.045
18	0.991	1.187	15.8%		18	15.8%		18				1.041	1.656	39.6%	39.6%	1.656	1.041
19	1.025	1.198	16.5%		19	16.5%		19		(3.091)	(3.695)	1.037	1.591	37.1%	37.1%	1.591	1.037
20	1.007	1.169	14.4%		20	14.4%		20		(3.135)	(4.975)	1.034	1.534	34.8%	34.8%	1.534	1.034
21	0.997	1.161	13.8%		21	13.8%		21				1.031	1.484	32.6%	32.6%	1.484	1.031
22	1.042	1.165	14.1%		22	14.1%		22		(3.219)	(3.174)	1.029	1.439	30.5%	30.5%	1.439	1.029
23	0.983	1.118	10.6%		23	10.6%		23				1.026	1.399	28.5%	28.5%	1.399	1.026
24	1.038	1.137	12.1%		24	12.1%		24		(3.296)	(3.267)	1.024	1.363	26.7%	26.7%	1.363	1.024
25	1.041	1.096	8.7%		25	8.7%		25		(3.332)	(3.196)	1.023	1.331	24.9%	24.9%	1.331	1.023
26	1.028	1.053	5.0%		26	5.0%		26		(3.367)	(3.571)	1.021	1.302	23.2%	23.2%	1.302	1.021
27	0.989	1.024	2.3%		27	2.3%		27				1.020	1.275	21.6%	21.6%	1.275	1.020
28	1.028	1.035	3.3%		28	3.3%		28		(3.434)	(3.558)	1.018	1.250	20.0%	20.0%	1.250	1.018
29	1.014	1.006	0.6%		29	0.6%		29		(3.466)	(4.291)	1.017	1.228	18.6%	18.6%	1.228	1.017
30	0.992	0.992	-0.8%		30	-0.8%		30				1.016	1.207	17.2%	17.2%	1.207	1.016
31								31				1.015	1.188	15.8%	15.8%	1.188	1.015
32								32				1.014	1.171	14.6%	14.6%	1.171	1.014
33								33				1.013	1.154	13.4%	13.4%	1.154	1.013
34								34				1.013	1.139	12.2%	12.2%	1.139	1.013
35								35				1.012	1.125	11.1%	11.1%	1.125	1.012
36								36				1.011	1.111	10.0%	10.0%	1.111	1.011
37								37				1.011	1.099	9.0%	9.0%	1.099	1.011
38								38				1.010	1.087	8.0%	8.0%	1.087	1.010
39								39				1.010	1.076	7.1%	7.1%	1.076	1.010
40								40				1.009	1.066	6.2%	6.2%	1.066	1.009
41								41				1.009	1.056	5.3%	5.3%	1.056	1.009
42								42				1.008	1.046	4.4%	4.4%	1.046	1.008
43								43				1.008	1.038	3.6%	3.6%	1.038	1.008
44								44				1.008	1.029	2.9%	2.9%	1.029	1.008
45								45				1.007	1.021	2.1%	2.1%	1.021	1.007
46								46				1.007	1.014	1.4%	1.4%	1.014	1.007
47								47				1.007	1.007	0.7%	0.7%	1.007	1.007
48								48				1.000	1.000	0.0%	0.0%	1.000	1.000







Column Notes

(1) From Exhibit A 4.6
(2) Based on Column (1)
(3) 1.00 - 1.00 / (2)
(4) Based on Column (3) and lognormal model
(5) (3)
(6) Based on Column (5) and lognormal model
(7) Based on judgment
(11) Based on Column (10)
(12) 1.00 - 1.00 / (11)
(13) Based on Columns (4), (6), (12) and judgment
(14) 1.00 / (1.00 - (13))
(15) Based on Column (14)

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Paid and Reported Loss Development Methods

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) x (4)	(6) Reported Loss	(7) Cumulative Reported LDF	(8) Estimated Ult. Loss Rep. Method (6) x (7)
1992	6/30/2026	420	$2,253,537	1.358	$3,060,363	$2,814,095	1.027	$2,891,086
1993	6/30/2026	408	5,321,839	1.388	7,385,515	7,853,845	1.033	8,114,922
1994	6/30/2026	396	5,078,219	1.422	7,219,166	7,206,112	1.040	7,493,043
1995	6/30/2026	384	5,136,132	1.460	7,499,462	6,855,887	1.047	7,179,302
1996	6/30/2026	372	4,584,782	1.504	6,896,393	7,397,944	1.055	7,807,843
1997	6/30/2026	360	5,840,760	1.555	9,080,637	8,564,558	1.065	9,118,101
1998	6/30/2026	348	4,461,794	1.613	7,196,045	5,683,612	1.075	6,109,747
1999	6/30/2026	336	3,327,190	1.680	5,589,465	5,159,697	1.087	5,606,463
2000	6/30/2026	324	4,689,265	1.752	8,216,863	7,318,235	1.100	8,047,399
2001	6/30/2026	312	7,160,836	1.830	13,102,438	10,849,176	1.114	12,089,446
2002	6/30/2026	300	12,194,050	1.912	23,317,321	17,780,041	1.131	20,106,797
2003	6/30/2026	288	8,241,496	2.002	16,502,911	15,630,431	1.150	17,967,711
2004	6/30/2026	276	8,400,340	2.093	17,585,518	13,126,974	1.171	15,366,971
2005	6/30/2026	264	8,495,826	2.199	18,684,328	16,456,316	1.195	19,657,854
2006	6/30/2026	252	12,623,118	2.330	29,416,391	20,687,687	1.222	25,273,814
2007	6/30/2026	240	14,437,573	2.481	35,824,786	24,561,231	1.253	30,764,388
2008	6/30/2026	228	12,183,245	2.657	32,375,928	22,927,543	1.288	29,525,640
2009	6/30/2026	216	10,727,440	2.861	30,696,231	20,146,756	1.328	26,756,468
2010	6/30/2026	204	9,527,549	3.071	29,257,344	19,940,253	1.374	27,404,574
2011	6/30/2026	192	10,490,931	3.320	34,825,591	25,373,635	1.428	36,223,956
2012	6/30/2026	180	13,239,818	3.596	47,608,488	30,611,065	1.489	45,587,741
2013	6/30/2026	168	8,642,257	3.954	34,174,189	16,735,566	1.541	25,789,988
2014	6/30/2026	156	10,309,418	4.389	45,248,177	23,389,866	1.623	37,963,350
2015	6/30/2026	144	7,322,220	4.914	35,977,788	22,346,071	1.769	39,522,366
2016	6/30/2026	132	6,790,095	5.660	38,434,277	14,919,692	1.921	28,653,296
2017	6/30/2026	120	7,488,322	6.582	49,288,419	15,601,748	2.240	34,945,115
2018	6/30/2026	108	6,205,000	7.849	48,705,358	14,498,758	2.298	33,311,963
2019	6/30/2026	96	3,447,411	9.644	33,247,708	9,547,464	2.861	27,317,677
2020	6/30/2026	84	3,281,281	12.383	40,631,822	5,093,209	3.373	17,179,702
2021	6/30/2026	72	2,409,891	16.972	40,900,582	8,550,348	3.867	33,062,271
2022	6/30/2026	60	2,057,560	25.026	51,491,527	5,838,106	4.356	25,428,411
2023	6/30/2026	48	1,089,104	43.961	47,877,926	4,188,894	6.287	26,333,776
2024	6/30/2026	36	899,943	78.645	70,775,769	7,129,907	8.033	57,271,606
2025	6/30/2026	24	304,907	131.514	40,099,371	2,839,871	13.402	38,060,009
2026	6/30/2026	12	0	572.359	0	0	50.407	0
Total			$228,663,150		$968,194,101	$447,624,589		$793,932,795

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 4.5.
(6) Provided by Wyoming Department of Workforce Services
(7) From Exhibit A 4.6.

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Reported Berquist Sherman Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													3,754,054	3,930,054	4,101,714	3,721,709	3,661,100	3,557,663
1993												3,709,064	3,570,267	3,501,996	3,621,635	4,444,660	4,803,244	4,741,511
1994											3,315,346	3,707,024	3,636,287	3,005,138	3,694,338	4,208,908	4,963,892	4,876,518
1995										2,427,376	2,496,464	2,756,089	2,795,597	2,955,393	4,089,932	4,189,554	4,658,209	5,012,396
1996									2,602,436	2,534,024	3,750,062	4,107,237	4,066,454	4,387,423	4,964,146	5,460,798	5,487,978	5,436,277
1997								1,835,244	2,008,922	2,212,802	3,035,486	3,312,888	3,288,029	4,093,137	5,101,746	4,558,435	4,253,457	5,044,870
1998							2,446,350	2,385,928	2,989,583	2,865,547	3,256,408	3,988,120	4,296,385	3,460,171	4,304,998	4,397,530	4,037,185	4,068,144
1999						358,537	466,645	642,323	865,783	1,749,832	2,017,901	2,721,371	3,568,826	3,532,099	3,545,400	4,547,158	4,573,062	4,089,732
2000					820,937	1,596,052	1,388,752	1,322,530	1,481,894	2,066,088	2,837,521	3,086,525	3,058,663	3,938,236	4,990,943	5,522,259	5,639,059	5,604,396
2001				963,058	1,052,896	1,324,044	1,486,841	1,892,429	2,544,574	3,639,770	4,450,774	5,477,394	6,871,547	7,764,883	7,897,944	8,173,624	8,734,690	9,147,724
2002			4,226,104	4,104,839	4,009,303	4,981,859	5,442,715	5,816,783	7,559,985	9,139,329	10,699,552	11,758,416	13,483,377	14,256,408	15,798,885	16,098,455	16,727,541	16,620,062
2003		500,508	548,199	577,924	812,089	1,075,764	1,383,643	1,957,389	2,710,846	4,421,234	6,796,143	8,046,898	9,923,720	9,969,249	11,260,826	10,457,968	11,065,773	11,048,234
2004	0	994,585	548,044	1,133,041	2,294,450	3,166,999	3,481,972	3,911,257	4,020,790	6,211,518	8,766,796	10,181,223	9,814,534	10,159,802	11,446,450	12,160,086	11,745,505	11,259,996
2005	0	0	33,176	930,276	977,487	1,332,927	1,574,090	1,951,640	2,503,569	3,351,981	5,278,575	5,914,789	6,651,562	7,798,781	9,477,231	10,430,158	13,820,647	13,789,151
2006	0	1,238,063	1,862,668	1,639,088	1,918,391	2,531,823	3,000,592	5,549,052	6,681,093	8,433,383	12,268,636	14,776,828	14,439,178	14,915,683	18,265,270	18,739,572	20,587,956	21,455,611
2007	0	697,373	2,028,135	3,147,856	3,087,637	3,764,831	6,320,134	7,240,925	9,958,332	13,559,168	17,140,045	19,043,501	19,145,394	20,722,284	23,011,237	23,989,815	24,220,950	25,144,117
2008	0	1,406,530	3,560,048	3,249,976	3,524,285	6,289,007	7,232,238	8,232,871	9,849,203	12,426,647	14,616,497	16,752,486	17,526,406	18,482,048	20,291,490	21,901,498	22,170,006	21,597,222
2009	0	581,423	625,290	2,437,228	3,213,162	4,581,860	5,773,054	6,947,873	7,736,094	9,101,973	13,485,314	16,808,944	19,299,274	17,372,245	19,692,950	21,223,198	22,025,989	22,339,124
2010	0	0	2,283,865	3,016,781	2,163,644	4,595,463	4,871,172	5,748,139	6,593,639	8,083,759	13,557,011	14,925,911	17,099,108	16,991,729	19,169,677	18,846,301	18,936,008	
2011	529,295	630,122	2,204,465	2,809,610	3,547,586	5,028,653	5,757,214	6,576,623	9,391,592	13,256,326	15,646,840	19,396,133	21,369,886	21,624,677	24,552,947	25,098,698		
2012	0	661,108	2,664,760	3,041,647	3,649,785	5,209,413	6,568,935	8,539,486	12,502,710	18,425,075	25,274,804	27,931,112	27,175,805	29,268,292	33,431,204			
2013	0	1,291,759	1,364,014	1,761,245	2,082,880	3,144,173	5,731,262	7,211,722	9,281,194	12,597,057	15,161,131	17,092,201	18,860,808	19,372,279				
2014	0	0	4,246,696	5,460,773	5,901,336	7,718,997	9,135,889	10,850,024	14,256,594	17,557,237	22,134,375	22,837,356	22,394,962					
2015	0	1,554,256	2,511,392	3,771,331	4,431,003	8,100,899	9,480,441	10,523,133	11,042,213	11,892,285	15,614,245	19,697,380						
2016	0	723,077	938,285	2,554,886	3,186,876	5,627,941	7,795,796	8,819,679	11,222,640	14,911,370	19,260,505							
2017	0	2,541,620	3,744,867	3,592,855	5,561,402	7,849,648	10,237,780	12,550,642	14,486,807	18,128,001								
2018	0	2,575,165	4,374,319	5,227,756	5,089,000	7,453,556	8,196,894	10,074,608	14,651,211									
2019	0	0	2,406,394	2,094,907	3,215,913	5,725,882	6,380,371	9,933,966										
2020	0	10,810	1,821,612	2,427,916	3,756,498	4,941,970	6,180,365											
2021	0	2,659,890	9,793,946	8,326,444	7,464,672	9,303,405												
2022	734,203	3,891,875	5,838,520	5,587,748	5,745,156													
2023	996,630	2,159,242	2,244,194	3,737,984														
2024	0	2,928,752	5,336,591															
2025	1,757,393	3,014,490																
2026	0																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992													1.047	1.044	0.907	0.984	0.972	1.038
1993												0.963	0.981	1.034	1.227	1.081	0.987	1.049
1994											1.118	0.981	0.826	1.229	1.139	1.179	0.982	1.081
1995										1.028	1.104	1.014	1.057	1.384	1.024	1.112	1.076	1.189
1996									0.974	1.480	1.095	0.990	1.079	1.131	1.100	1.005	0.991	1.114
1997								1.095	1.101	1.372	1.091	0.992	1.245	1.246	0.894	0.933	1.186	1.127
1998							0.975	1.253	0.959	1.136	1.225	1.077	0.805	1.244	1.021	0.918	1.008	1.154
1999						1.302	1.376	1.348	2.021	1.153	1.349	1.311	0.990	1.004	1.283	1.006	0.894	1.042
2000					1.944	0.870	0.952	1.120	1.394	1.373	1.088	0.991	1.288	1.267	1.106	1.021	0.994	1.047
2001				1.093	1.258	1.123	1.273	1.345	1.430	1.223	1.231	1.255	1.130	1.017	1.035	1.069	1.047	1.049
2002			0.971	0.977	1.243	1.093	1.069	1.300	1.209	1.171	1.099	1.147	1.057	1.108	1.019	1.039	0.994	1.017
2003		1.095	1.054	1.405	1.325	1.286	1.415	1.385	1.631	1.537	1.184	1.233	1.005	1.130	0.929	1.058	0.998	1.098
2004		0.551	2.067	2.025	1.380	1.099	1.123	1.028	1.545	1.411	1.161	0.964	1.035	1.127	1.062	0.966	0.959	1.046
2005			28.041	1.051	1.364	1.181	1.240	1.283	1.339	1.575	1.121	1.125	1.172	1.215	1.101	1.325	0.998	1.055
2006		1.505	0.880	1.170	1.320	1.185	1.849	1.204	1.262	1.455	1.204	0.977	1.033	1.225	1.026	1.099	1.042	1.036
2007		2.908	1.552	0.981	1.219	1.679	1.146	1.375	1.362	1.264	1.111	1.005	1.082	1.110	1.043	1.010	1.038	1.064
2008		2.531	0.913	1.084	1.784	1.150	1.138	1.196	1.262	1.176	1.146	1.046	1.055	1.098	1.079	1.012	0.974	1.025
2009		1.075	3.898	1.318	1.426	1.260	1.204	1.113	1.177	1.482	1.246	1.148	0.900	1.134	1.078	1.038	1.014	
2010			1.321	0.717	2.124	1.060	1.180	1.147	1.226	1.677	1.101	1.146	0.994	1.128	0.983	1.005		
2011	1.190	3.498	1.275	1.263	1.417	1.145	1.142	1.428	1.412	1.180	1.240	1.102	1.012	1.135	1.022			
2012		4.031	1.141	1.200	1.427	1.261	1.300	1.464	1.474	1.372	1.105	0.973	1.077	1.142				
2013		1.056	1.291	1.183	1.510	1.823	1.258	1.287	1.357	1.204	1.127	1.103	1.027					
2014			1.286	1.081	1.308	1.184	1.188	1.314	1.232	1.261	1.032	0.981						
2015		1.616	1.502	1.175	1.828	1.170	1.110	1.049	1.077	1.313	1.262							
2016		1.298	2.723	1.247	1.766	1.385	1.131	1.272	1.329	1.292								
2017		1.473	0.959	1.548	1.411	1.304	1.226	1.154	1.251									
2018		1.699	1.195	0.973	1.465	1.100	1.229	1.454										
2019			0.871	1.535	1.780	1.114	1.557											
2020		168.512	1.333	1.547	1.316	1.251												
2021		3.682	0.850	0.897	1.246													
2022	5.301	1.500	0.957	1.028														
2023	2.167	1.039	1.666															
2024		1.822																
2025	1.715																	
Strt Average	2.593	11.161	2.625	1.204	1.494	1.228	1.231	1.255	1.319	1.324	1.156	1.069	1.041	1.150	1.054	1.045	1.009	1.072
$ Wtd Average	7.358	2.255	1.180	1.130	1.468	1.223	1.215	1.259	1.291	1.313	1.148	1.059	1.033	1.138	1.041	1.045	1.009	1.058
5 Year $ Wtd Average	4.201	2.149	1.003	1.068	1.406	1.228	1.233	1.243	1.245	1.293	1.140	1.046	1.008	1.129	1.041	1.031	1.015	1.045
3 Year $ Wtd Average	2.942	1.494	0.987	1.038	1.383	1.145	1.312	1.284	1.223	1.285	1.127	1.008	1.042	1.137	1.028	1.019	1.010	1.043
High-Low	1.941	1.989	1.443	1.188	1.476	1.217	1.214	1.256	1.302	1.321	1.153	1.063	1.040	1.146	1.050	1.036	1.005	1.068
3 Year Strt Average	1.941	1.454	1.158	1.157	1.447	1.155	1.337	1.294	1.219	1.288	1.140	1.019	1.039	1.135	1.028	1.018	1.009	1.042
Selected	**1.500**	1.494	1.003	1.068	1.406	1.228	1.233	1.284	1.223	1.285	1.127	1.008	1.042	1.137	1.028	1.019	1.010	1.043
Cumulative	19.670	13.114	8.775	8.748	8.191	5.826	4.746	3.849	2.998	2.453	1.908	1.693	1.679	1.611	1.417	1.379	1.354	1.341
% Developed	5%	8%	11%	11%	12%	17%	21%	26%	33%	41%	52%	59%	60%	62%	71%	72%	74%	75%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Reported Berquist Sherman Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	3,691,749	3,523,965	3,426,080	3,691,619	2,342,019	3,063,905	2,597,461	2,613,432	2,533,839	2,542,502	2,252,252	2,631,407	2,662,255	3,029,844	2,752,114	2,852,833	2,814,095
1993	4,973,801	4,850,785	5,265,466	5,806,207	5,934,638	6,228,869	5,586,033	6,798,903	6,831,751	6,873,258	6,935,375	7,168,509	7,419,950	7,321,481	7,585,611	7,412,650	
1994	5,272,926	4,823,253	5,467,095	5,571,393	5,678,456	6,900,591	5,800,064	7,533,258	7,074,060	6,711,248	6,712,791	6,860,424	7,101,605	7,318,694	7,614,743		
1995	5,961,047	5,511,549	6,231,553	6,396,608	6,455,992	6,286,666	5,972,146	7,050,852	6,762,601	6,783,636	6,813,780	7,280,260	7,476,993	7,304,740			
1996	6,055,946	6,211,993	6,663,318	7,206,710	6,459,910	6,602,301	6,174,376	6,949,788	6,583,541	6,564,157	6,238,347	6,620,891	6,797,207				
1997	5,688,005	5,636,454	5,636,782	6,467,147	6,976,988	6,825,817	6,908,256	8,657,472	8,226,085	8,273,341	8,329,774	8,847,009					
1998	4,694,011	4,618,333	4,886,741	5,234,738	5,305,293	5,898,546	5,639,275	6,688,300	6,421,210	6,091,931	6,182,005						
1999	4,261,026	4,166,793	4,427,886	4,770,537	4,804,309	4,512,083	4,300,562	5,012,618	4,810,775	4,835,569							
2000	5,866,051	5,747,683	6,140,828	6,703,650	7,254,504	7,504,656	7,077,461	6,974,783	7,176,143								
2001	9,592,647	9,026,943	10,068,403	9,954,178	10,099,721	10,415,740	9,983,792	11,756,926									
2002	16,901,867	16,555,313	17,599,807	18,965,447	19,226,240	19,289,281	18,400,600										
2003	12,125,887	11,885,359	13,207,550	14,724,421	14,337,152	14,255,978											
2004	11,783,246	12,072,302	12,896,233	12,901,280	13,624,445												
2005	14,543,025	14,233,867	15,211,649	16,615,267													
2006	22,230,826	22,757,912	23,456,939														
2007	26,760,456	25,291,587															
2008	22,138,946																
2009																	
2010																	
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2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	0.955	0.972	1.078	0.634	1.308	0.848	1.006	0.970	1.003	0.886	1.168	1.012	1.138	0.908	1.037	0.986	
1993	0.975	1.085	1.103	1.022	1.050	0.897	1.217	1.005	1.006	1.009	1.034	1.035	0.987	1.036	0.977		
1994	0.915	1.133	1.019	1.019	1.215	0.841	1.299	0.939	0.949	1.000	1.022	1.035	1.031	1.040			
1995	0.925	1.131	1.026	1.009	0.974	0.950	1.181	0.959	1.003	1.004	1.068	1.027	0.977				
1996	1.026	1.073	1.082	0.896	1.022	0.935	1.126	0.947	0.997	0.950	1.061	1.027					
1997	0.991	1.000	1.147	1.079	0.978	1.012	1.253	0.950	1.006	1.007	1.062						
1998	0.984	1.058	1.071	1.013	1.112	0.956	1.186	0.960	0.949	1.015							
1999	0.978	1.063	1.077	1.007	0.939	0.953	1.166	0.960	1.005								
2000	0.980	1.068	1.092	1.082	1.034	0.943	0.985	1.029									
2001	0.941	1.115	0.989	1.015	1.031	0.959	1.178										
2002	0.979	1.063	1.078	1.014	1.003	0.954											
2003	0.980	1.111	1.115	0.974	0.994												
2004	1.025	1.068	1.000	1.056													
2005	0.979	1.069	1.092														
2006	1.024	1.031															
2007	0.945																
2008																	
2009																	
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2023																	
2024																	
2025																	

																	Tail
Strt Average	0.975	1.069	1.069	0.986	1.055	0.932	1.160	0.969	0.990	0.982	1.069	1.027	1.033	0.995	1.007	0.986	—
$ Wtd Average	0.978	1.068	1.067	1.001	1.031	0.939	1.167	0.968	0.988	0.991	1.057	1.029	1.013	1.016	0.993	0.986	—
5 Year $ Wtd Average	0.986	1.063	1.061	1.020	1.005	0.953	1.153	0.969	0.992	0.996	1.050	1.029	—	—	—	—	—
3 Year $ Wtd Average	0.980	1.051	1.071	1.013	1.007	0.953	1.112	0.986	0.987	0.991	1.064	1.030	0.998	1.016	—	—	—
High-Low	0.976	1.072	1.069	1.010	1.041	0.933	1.164	0.964	0.994	0.994	1.056	1.030	1.009	1.036	—	—	—
3 Year Strt Average	0.983	1.056	1.069	1.015	1.010	0.952	1.110	0.983	0.987	0.991	1.064	1.030	0.998	0.995	—	—	—
Selected	0.980	1.051	1.071	1.013	1.007	0.953	1.153	0.969	0.992	0.996	1.050	1.029	1.000	1.000	1.000	1.000	1.005
Cumulative	1.286	1.311	1.248	1.165	1.151	1.143	1.199	1.040	1.073	1.082	1.086	1.035	1.005	1.005	1.005	1.005	1.005
% Developed	78%	76%	80%	86%	87%	88%	83%	96%	93%	92%	92%	97%	99%	99%	99%	99%	99%

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Reported Berquist Sherman Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Loss	(4) Cumulative Reported LDF	(5) Estimated Ult. Loss Rep. BS Method (3) x (4)
1992	6/30/2026	420	$2,814,095	1.005	$2,828,593
1993	6/30/2026	408	7,853,845	1.005	7,894,308
1994	6/30/2026	396	7,206,112	1.005	7,243,237
1995	6/30/2026	384	6,855,887	1.005	6,891,208
1996	6/30/2026	372	7,397,944	1.005	7,436,058
1997	6/30/2026	360	8,564,558	1.035	8,861,217
1998	6/30/2026	348	5,683,612	1.086	6,173,753
1999	6/30/2026	336	5,159,697	1.082	5,580,623
2000	6/30/2026	324	7,318,235	1.073	7,853,586
2001	6/30/2026	312	10,849,176	1.040	11,281,072
2002	6/30/2026	300	17,780,041	1.199	21,312,468
2003	6/30/2026	288	15,630,431	1.143	17,862,892
2004	6/30/2026	276	13,126,974	1.151	15,104,220
2005	6/30/2026	264	16,456,316	1.165	19,177,543
2006	6/30/2026	252	20,687,687	1.248	25,815,742
2007	6/30/2026	240	24,561,231	1.311	32,211,625
2008	6/30/2026	228	22,927,543	1.286	29,477,035
2009	6/30/2026	216	20,146,756	1.341	27,015,975
2010	6/30/2026	204	19,940,253	1.354	26,998,384
2011	6/30/2026	192	25,373,635	1.379	34,998,616
2012	6/30/2026	180	30,611,065	1.417	43,389,677
2013	6/30/2026	168	16,735,566	1.611	26,960,874
2014	6/30/2026	156	23,389,866	1.679	39,278,972
2015	6/30/2026	144	22,346,071	1.693	37,841,813
2016	6/30/2026	132	14,919,692	1.908	28,473,273
2017	6/30/2026	120	15,601,748	2.453	38,264,400
2018	6/30/2026	108	14,498,758	2.998	43,473,830
2019	6/30/2026	96	9,547,464	3.849	36,744,535
2020	6/30/2026	84	5,093,209	4.746	24,170,655
2021	6/30/2026	72	8,550,348	5.826	49,812,764
2022	6/30/2026	60	5,838,106	8.191	47,822,477
2023	6/30/2026	48	4,188,894	8.748	36,642,383
2024	6/30/2026	36	7,129,907	8.775	62,567,365
2025	6/30/2026	24	2,839,871	13.114	37,241,111
2026	6/30/2026	12	0	19.670	0
Total			$447,624,589		$874,702,282

Column Notes

(3) Provided by Wyoming Department of Workforce Services.
(4) From Exhibit A 4.8.

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Paid Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Projected Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1/(9)	(11) Unpaid Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
2000	6/30/2026	324	$148,762,633	5.2%	1.000	1.716	8.9%	0.0%	1.752	42.9%	$0	$4,689,265
2001	6/30/2026	312	175,048,207	7.1%	1.000	1.716	12.3%	0.0%	1.830	45.3%	0	7,160,836
2002	6/30/2026	300	180,262,306	12.7%	1.000	1.716	21.8%	8.8%	1.912	47.7%	7,585,383	19,779,433
2003	6/30/2026	288	175,552,340	9.5%	1.000	1.604	15.3%	9.4%	2.002	50.1%	8,294,745	16,536,241
2004	6/30/2026	276	177,079,289	9.8%	1.000	1.499	14.6%	10.1%	2.093	52.2%	9,340,851	17,741,191
2005	6/30/2026	264	185,716,218	9.8%	1.000	1.401	13.7%	10.8%	2.199	54.5%	10,943,412	19,439,238
2006	6/30/2026	252	204,173,121	13.7%	1.000	1.309	17.9%	11.6%	2.330	57.1%	13,477,159	26,100,278
2007	6/30/2026	240	215,836,851	15.1%	1.000	1.223	18.5%	12.4%	2.481	59.7%	15,941,670	30,379,243
2008	6/30/2026	228	218,131,541	13.1%	1.000	1.143	15.0%	13.2%	2.657	62.4%	18,009,915	30,193,160
2009	6/30/2026	216	208,459,209	12.7%	1.000	1.069	13.5%	14.2%	2.861	65.1%	19,208,479	29,935,919
2010	6/30/2026	204	193,599,615	12.9%	1.000	0.999	12.9%	15.2%	3.071	67.4%	19,787,053	29,314,602
2011	6/30/2026	192	203,337,513	15.1%	1.000	0.933	14.1%	17.5%	3.320	69.9%	24,794,700	35,285,631
2012	6/30/2026	180	204,008,162	22.4%	1.000	0.935	21.0%	17.4%	3.596	72.2%	25,652,282	38,892,100
2013	6/30/2026	168	203,157,965	15.1%	1.000	0.937	14.2%	17.4%	3.954	74.7%	26,387,911	35,030,168
2014	6/30/2026	156	211,849,593	19.5%	1.000	0.939	18.3%	17.4%	4.389	77.2%	28,386,072	38,695,489
2015	6/30/2026	144	212,780,825	16.3%	1.000	0.940	15.4%	17.3%	4.914	79.6%	29,353,770	36,675,990
2016	6/30/2026	132	199,356,077	17.4%	1.000	0.942	16.4%	17.3%	5.660	82.3%	28,375,730	35,165,825
2017	6/30/2026	120	198,012,678	21.3%	1.000	0.944	20.1%	17.3%	6.582	84.8%	28,976,997	36,465,319
2018	6/30/2026	108	207,938,971	20.7%	1.000	0.946	19.6%	17.2%	7.849	87.3%	31,251,098	37,456,098
2019	6/30/2026	96	200,475,628	15.1%	1.000	0.947	14.3%	17.2%	9.644	89.6%	30,890,119	34,337,530
2020	6/30/2026	84	203,774,071	14.2%	1.000	0.949	13.5%	17.2%	12.383	91.9%	32,141,357	35,422,638
2021	6/30/2026	72	189,814,141	19.5%	1.000	0.951	18.5%	17.1%	16.972	94.1%	30,593,210	33,003,100
2022	6/30/2026	60	202,517,355	19.0%	1.000	0.961	18.2%	17.0%	25.026	96.0%	32,965,327	35,022,887
2023	6/30/2026	48	204,639,501	18.1%	1.000	0.970	17.6%	16.8%	43.961	97.7%	33,568,883	34,657,987
2024	6/30/2026	36	209,063,047	30.6%	1.000	0.980	30.0%	16.6%	78.645	98.7%	34,300,106	35,200,050
2025	6/30/2026	24	211,599,899	NA	1.000	0.990	NA	16.5%	131.514	99.2%	34,547,099	34,852,006
2026	6/30/2026	12	206,922,188	NA	1.000	1.000	NA	16.3%	572.359	99.8%	33,642,932	33,642,932
	Total		$5,351,868,944								$608,416,260	$801,075,156

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 4.3, Columns (4) and (14) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 4.19
(7) (4) x (5) x (6)
(8) Exhibit A 4.19, Column (9)
(9) From Exhibit A 4.5
(12) Column (11) + Exhibit A 4.7, Column (3)

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Reported Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Projected Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1/(9)	(11) IBNR Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
2000	6/30/2026	324	$148,762,633	5.2%	1.000	1.716	8.9%	0.0%	1.100	9.1%	$0	$7,318,235
2001	6/30/2026	312	175,048,207	7.1%	1.000	1.716	12.3%	0.0%	1.114	10.3%	0	10,849,176
2002	6/30/2026	300	180,262,306	12.7%	1.000	1.716	21.8%	8.8%	1.131	11.6%	1,840,059	19,620,099
2003	6/30/2026	288	175,552,340	9.5%	1.000	1.604	15.3%	9.4%	1.150	13.0%	2,155,397	17,785,827
2004	6/30/2026	276	177,079,289	9.8%	1.000	1.499	14.6%	10.1%	1.171	14.6%	2,606,833	15,733,807
2005	6/30/2026	264	185,716,218	9.8%	1.000	1.401	13.7%	10.8%	1.195	16.3%	3,268,455	19,724,771
2006	6/30/2026	252	204,173,121	13.7%	1.000	1.309	17.9%	11.6%	1.222	18.1%	4,283,786	24,971,472
2007	6/30/2026	240	215,836,851	15.1%	1.000	1.223	18.5%	12.4%	1.253	20.2%	5,384,281	29,945,512
2008	6/30/2026	228	218,131,541	13.1%	1.000	1.143	15.0%	13.2%	1.288	22.3%	6,452,965	29,380,507
2009	6/30/2026	216	208,459,209	12.7%	1.000	1.069	13.5%	14.2%	1.328	24.7%	7,294,240	27,440,996
2010	6/30/2026	204	193,599,615	12.9%	1.000	0.999	12.9%	15.2%	1.374	27.2%	7,992,096	27,932,349
2011	6/30/2026	192	203,337,513	15.1%	1.000	0.933	14.1%	17.5%	1.428	30.0%	10,628,666	36,002,301
2012	6/30/2026	180	204,008,162	22.4%	1.000	0.935	21.0%	17.4%	1.489	32.9%	11,673,875	42,284,940
2013	6/30/2026	168	203,157,965	15.1%	1.000	0.937	14.2%	17.4%	1.541	35.1%	12,400,213	29,135,779
2014	6/30/2026	156	211,849,593	19.5%	1.000	0.939	18.3%	17.4%	1.623	38.4%	14,112,298	37,502,165
2015	6/30/2026	144	212,780,825	16.3%	1.000	0.940	15.4%	17.3%	1.769	43.5%	16,016,805	38,362,876
2016	6/30/2026	132	199,356,077	17.4%	1.000	0.942	16.4%	17.3%	1.921	47.9%	16,518,927	31,438,619
2017	6/30/2026	120	198,012,678	21.3%	1.000	0.944	20.1%	17.3%	2.240	55.4%	18,913,268	34,515,015
2018	6/30/2026	108	207,938,971	20.7%	1.000	0.946	19.6%	17.2%	2.298	56.5%	20,226,093	34,724,851
2019	6/30/2026	96	200,475,628	15.1%	1.000	0.947	14.3%	17.2%	2.861	65.1%	22,418,656	31,966,120
2020	6/30/2026	84	203,774,071	14.2%	1.000	0.949	13.5%	17.2%	3.373	70.4%	24,599,046	29,692,255
2021	6/30/2026	72	189,814,141	19.5%	1.000	0.951	18.5%	17.1%	3.867	74.1%	24,101,469	32,651,817
2022	6/30/2026	60	202,517,355	19.0%	1.000	0.961	18.2%	17.0%	4.356	77.0%	26,453,898	32,292,004
2023	6/30/2026	48	204,639,501	18.1%	1.000	0.970	17.6%	16.8%	6.287	84.1%	28,886,195	33,075,089
2024	6/30/2026	36	209,063,047	30.6%	1.000	0.980	30.0%	16.6%	8.033	87.6%	30,416,749	37,546,656
2025	6/30/2026	24	211,599,899	NA	1.000	0.990	NA	16.5%	13.402	92.5%	32,214,297	35,054,168
2026	6/30/2026	12	206,922,188	NA	1.000	1.000	NA	16.3%	50.407	98.0%	33,033,216	33,033,216
	Total		$5,351,868,944								$383,891,782	$779,980,622

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 4.3, Columns (4) and (14) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 4.19
(7) (4) x (5) x (6)
(8) Exhibit A 4.19, Column (9)
(9) From Exhibit A 4.6
(12) Column (11) + Exhibit A 4.7, Column (6)

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1/(9)	(11) Unpaid Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
1999	6/30/2026	336	$40,277,368	$0.12	1.000	2.456	$0.29	$0.21	1.680	40.5%	$3,352,057	$6,679,247
2000	6/30/2026	324	43,292,428	0.18	1.000	2.317	0.41	0.22	1.752	42.9%	4,051,036	8,740,301
2001	6/30/2026	312	47,027,299	0.27	1.000	2.186	0.58	0.23	1.830	45.3%	4,927,067	12,087,903
2002	6/30/2026	300	50,776,362	0.45	1.000	2.062	0.93	0.24	1.912	47.7%	5,932,098	18,126,148
2003	6/30/2026	288	52,959,274	0.32	1.000	1.946	0.62	0.26	2.002	50.1%	6,882,317	15,123,812
2004	6/30/2026	276	55,362,397	0.31	1.000	1.836	0.57	0.28	2.093	52.2%	7,957,046	16,357,386
2005	6/30/2026	264	60,849,344	0.30	1.000	1.732	0.52	0.29	2.199	54.5%	9,678,302	18,174,129
2006	6/30/2026	252	69,289,653	0.40	1.000	1.634	0.66	0.31	2.330	57.1%	12,230,118	24,853,236
2007	6/30/2026	240	79,410,961	0.41	1.000	1.541	0.63	0.33	2.481	59.7%	15,537,217	29,974,790
2008	6/30/2026	228	88,397,375	0.32	1.000	1.454	0.47	0.35	2.657	62.4%	19,153,106	31,336,351
2009	6/30/2026	216	91,019,593	0.29	1.000	1.372	0.40	0.37	2.861	65.1%	21,803,967	32,531,407
2010	6/30/2026	204	86,014,115	0.29	1.000	1.294	0.38	0.39	3.071	67.4%	22,641,082	32,168,631
2011	6/30/2026	192	91,213,698	0.34	1.000	1.269	0.43	0.40	3.320	69.9%	25,376,212	35,867,143
2012	6/30/2026	180	95,514,448	0.48	1.000	1.244	0.60	0.35	3.596	72.2%	24,080,374	37,320,192
2013	6/30/2026	168	97,350,585	0.32	1.000	1.219	0.38	0.36	3.954	74.7%	25,908,366	34,550,623
2014	6/30/2026	156	101,485,570	0.41	1.000	1.195	0.49	0.36	4.389	77.2%	28,472,582	38,782,000
2015	6/30/2026	144	105,282,781	0.33	1.000	1.172	0.39	0.37	4.914	79.6%	31,077,656	38,399,876
2016	6/30/2026	132	100,348,047	0.35	1.000	1.149	0.40	0.38	5.660	82.3%	31,232,057	38,022,152
2017	6/30/2026	120	97,700,169	0.43	1.000	1.126	0.49	0.39	6.582	84.8%	31,948,054	39,436,375
2018	6/30/2026	108	101,963,752	0.42	1.000	1.104	0.47	0.39	7.849	87.3%	34,992,785	41,197,785
2019	6/30/2026	96	100,978,104	0.30	1.000	1.083	0.32	0.30	9.644	89.6%	27,363,978	30,811,389
2020	6/30/2026	84	106,267,694	0.27	1.000	1.062	0.29	0.31	12.383	91.9%	30,124,870	33,406,151
2021	6/30/2026	72	101,077,078	0.37	1.000	1.051	0.38	0.31	16.972	94.1%	29,627,404	32,037,294
2022	6/30/2026	60	110,193,931	0.35	1.000	1.041	0.36	0.31	25.026	96.0%	33,280,009	35,337,569
2023	6/30/2026	48	118,888,999	0.31	1.000	1.030	0.32	0.32	43.961	97.7%	36,915,257	38,004,360
2024	6/30/2026	36	127,191,078	0.50	1.000	1.020	0.51	0.32	78.645	98.7%	40,297,474	41,197,417
2025	6/30/2026	24	132,682,369	NA	1.000	1.010	NA	0.32	131.514	99.2%	42,677,454	42,982,361
2026	6/30/2026	12	134,412,699	NA	1.000	1.000	NA	0.33	572.359	99.8%	43,924,054	43,924,054
	Total		$2,487,227,171								$651,443,997	$847,430,083

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 4.3, Columns (4) and (14) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 4.17
(7) (4) x (5) x (6)
(8) Exhibit A 4.18, Column (9)
(9) From Exhibit A 4.5
(12) Column (11) + Exhibit A 4.7, Column (3)

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Bornhuetter-Ferguson Method with a Payroll Base Using Reported Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1/(9)	(11) IBNR Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
1999	6/30/2026	336	$40,277,368	$0.12	1.000	2.456	$0.29	$0.21	1.087	8.0%	$659,976	$5,819,672
2000	6/30/2026	324	43,292,428	0.18	1.000	2.317	0.41	0.22	1.100	9.1%	854,994	8,173,228
2001	6/30/2026	312	47,027,299	0.27	1.000	2.186	0.58	0.23	1.114	10.3%	1,114,671	11,963,847
2002	6/30/2026	300	50,776,362	0.45	1.000	2.062	0.93	0.24	1.131	11.6%	1,439,005	19,219,046
2003	6/30/2026	288	52,959,274	0.32	1.000	1.946	0.62	0.26	1.150	13.0%	1,788,376	17,418,807
2004	6/30/2026	276	55,362,397	0.31	1.000	1.836	0.57	0.28	1.171	14.6%	2,220,643	15,347,616
2005	6/30/2026	264	60,849,344	0.30	1.000	1.732	0.52	0.29	1.195	16.3%	2,890,606	19,346,922
2006	6/30/2026	252	69,289,653	0.40	1.000	1.634	0.66	0.31	1.222	18.1%	3,887,407	24,575,094
2007	6/30/2026	240	79,410,961	0.41	1.000	1.541	0.63	0.33	1.253	20.2%	5,247,677	29,808,908
2008	6/30/2026	228	88,397,375	0.32	1.000	1.454	0.47	0.35	1.288	22.3%	6,862,571	29,790,113
2009	6/30/2026	216	91,019,593	0.29	1.000	1.372	0.40	0.37	1.328	24.7%	8,279,852	28,426,608
2010	6/30/2026	204	86,014,115	0.29	1.000	1.294	0.38	0.39	1.374	27.2%	9,144,853	29,085,106
2011	6/30/2026	192	91,213,698	0.34	1.000	1.269	0.43	0.40	1.428	30.0%	10,877,941	36,251,576
2012	6/30/2026	180	95,514,448	0.48	1.000	1.244	0.60	0.35	1.489	32.9%	10,958,529	41,569,594
2013	6/30/2026	168	97,350,585	0.32	1.000	1.219	0.38	0.36	1.541	35.1%	12,174,865	28,910,431
2014	6/30/2026	156	101,485,570	0.41	1.000	1.195	0.49	0.36	1.623	38.4%	14,155,307	37,545,174
2015	6/30/2026	144	105,282,781	0.33	1.000	1.172	0.39	0.37	1.769	43.5%	16,957,438	39,303,509
2016	6/30/2026	132	100,348,047	0.35	1.000	1.149	0.40	0.38	1.921	47.9%	18,181,738	33,101,429
2017	6/30/2026	120	97,700,169	0.43	1.000	1.126	0.49	0.39	2.240	55.4%	20,852,474	36,454,222
2018	6/30/2026	108	101,963,752	0.42	1.000	1.104	0.47	0.39	2.298	56.5%	22,647,759	37,146,517
2019	6/30/2026	96	100,978,104	0.30	1.000	1.083	0.32	0.30	2.861	65.1%	19,859,542	29,407,006
2020	6/30/2026	84	106,267,694	0.27	1.000	1.062	0.29	0.31	3.373	70.4%	23,055,749	28,148,959
2021	6/30/2026	72	101,077,078	0.37	1.000	1.051	0.38	0.31	3.867	74.1%	23,340,603	31,890,951
2022	6/30/2026	60	110,193,931	0.35	1.000	1.041	0.36	0.31	4.356	77.0%	26,706,423	32,544,529
2023	6/30/2026	48	118,888,999	0.31	1.000	1.030	0.32	0.32	6.287	84.1%	31,765,767	35,954,661
2024	6/30/2026	36	127,191,078	0.50	1.000	1.020	0.51	0.32	8.033	87.6%	35,735,112	42,865,019
2025	6/30/2026	24	132,682,369	NA	1.000	1.010	NA	0.32	13.402	92.5%	39,795,647	42,635,518
2026	6/30/2026	12	134,412,699	NA	1.000	1.000	NA	0.33	50.407	98.0%	43,128,012	43,128,012
	Total		$2,487,227,171								$414,583,538	$815,832,074

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 4.3, Columns (4) and (14) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 4.17
(7) (4) x (5) x (6)
(8) Exhibit A 4.18, Column (9)
(9) From Exhibit A 4.6
(12) Column (11) + Exhibit A 4.7, Column (6)

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

IBNR as % of Case Loss Reserve Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Dev Mthd IBNR as % of Case Reserve	(4) Selected IBNR as % of Case Reserve	(5) Case Reserve 6/30/2026	(6) IBNR 6/30/2026	(7) Indicated Ultimate Loss
1992	6/30/2026	420	11.2%	11.2%	$560,557	$62,986	$2,877,080
1993	6/30/2026	408	13.0%	13.0%	2,532,007	329,468	8,183,313
1994	6/30/2026	396	14.8%	14.8%	2,127,892	315,495	7,521,607
1995	6/30/2026	384	16.7%	16.7%	1,719,755	286,843	7,142,730
1996	6/30/2026	372	18.6%	18.6%	2,813,162	522,427	7,920,372
1997	6/30/2026	360	20.5%	20.5%	2,723,798	558,484	9,123,042
1998	6/30/2026	348	22.5%	22.5%	1,221,818	274,702	5,958,314
1999	6/30/2026	336	24.5%	24.5%	1,832,506	449,247	5,608,944
2000	6/30/2026	324	26.8%	26.8%	2,628,969	703,292	8,021,527
2001	6/30/2026	312	29.2%	29.2%	3,688,340	1,078,400	11,927,576
2002	6/30/2026	300	32.0%	32.0%	5,585,991	1,789,029	19,569,069
2003	6/30/2026	288	35.1%	35.1%	7,388,935	2,594,100	18,224,531
2004	6/30/2026	276	38.7%	38.7%	4,726,633	1,829,747	14,956,720
2005	6/30/2026	264	42.6%	42.6%	7,960,490	3,390,051	19,846,367
2006	6/30/2026	252	46.6%	46.6%	8,064,568	3,757,803	24,445,489
2007	6/30/2026	240	51.0%	51.0%	10,123,658	5,163,078	29,724,308
2008	6/30/2026	228	55.8%	55.8%	10,744,297	5,999,210	28,926,752
2009	6/30/2026	216	61.2%	61.2%	9,419,316	5,766,776	25,913,532
2010	6/30/2026	204	67.8%	67.8%	10,412,704	7,055,501	26,995,754
2011	6/30/2026	192	75.0%	75.0%	14,882,704	11,166,378	36,540,013
2012	6/30/2026	180	83.5%	83.5%	17,371,247	14,507,358	45,118,424
2013	6/30/2026	168	88.7%	88.7%	8,093,309	7,174,787	23,910,353
2014	6/30/2026	156	98.9%	98.9%	13,080,449	12,932,473	36,322,340
2015	6/30/2026	144	120.1%	120.1%	15,023,851	18,042,642	40,388,713
2016	6/30/2026	132	139.3%	139.3%	8,129,596	11,326,174	26,245,865
2017	6/30/2026	120	187.9%	187.9%	8,113,426	15,247,966	30,849,713
2018	6/30/2026	108	183.5%	183.5%	8,293,758	15,215,441	29,714,199
2019	6/30/2026	96	264.6%	264.6%	6,100,053	16,143,019	25,690,483
2020	6/30/2026	84	326.1%	326.1%	1,811,928	5,909,556	11,002,766
2021	6/30/2026	72	371.3%	371.3%	6,140,457	22,797,284	31,347,631
2022	6/30/2026	60	406.3%	406.3%	3,780,546	15,359,175	21,197,280
2023	6/30/2026	48	616.9%	616.9%	3,099,790	19,121,741	23,310,635
2024	6/30/2026	36	783.3%	783.3%	6,229,964	48,796,757	55,926,664
2025	6/30/2026	24	1380.9%	1380.9%	2,534,964	35,006,000	37,845,871
2026	6/30/2026	12	5417.8%	5417.8%	0	0	0
Total					$218,961,439	$310,673,389	$758,297,978

Column Notes

(3) [1 - 1 / Exhibit A 4.7, Column (7)] / [1 / Exhibit A 4.7, Column (7) - 1 / Exhibit A 4.7, Column (4)]
(4) Selected based on Column (3) and actuarial judgement
(5) Exhibit A 4.7, Column (6) - Exhibit A 4.7, Column (3)
(6) (4) x (5)
(7) Column (6) + Exhibit A 4.7, Column (6)

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

B-F Method Using Frequency-Severity and Paid Development Patterns

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Freq-Sev Indicated Ultimate Loss	(4) Age-to-Ultimate Factor	(5) Percent Unpaid 1 - 1/(4)	(6) Unpaid Loss (3) x (5)
1999	6/30/2026	336	$5,792,606	1.680	40.5%	$2,344,494
2000	6/30/2026	324	9,209,923	1.752	42.9%	3,953,931
2001	6/30/2026	312	11,453,729	1.830	45.3%	5,193,957
2002	6/30/2026	300	17,433,033	1.912	47.7%	8,316,236
2003	6/30/2026	288	17,102,666	2.002	50.1%	8,561,655
2004	6/30/2026	276	17,831,929	2.093	52.2%	9,313,882
2005	6/30/2026	264	18,384,711	2.199	54.5%	10,025,122
2006	6/30/2026	252	22,817,465	2.330	57.1%	13,026,068
2007	6/30/2026	240	32,271,011	2.481	59.7%	19,265,628
2008	6/30/2026	228	26,349,625	2.657	62.4%	16,434,112
2009	6/30/2026	216	29,138,106	2.861	65.1%	18,955,185
2010	6/30/2026	204	25,817,351	3.071	67.4%	17,410,023
2011	6/30/2026	192	32,855,937	3.320	69.9%	22,958,348
2012	6/30/2026	180	38,791,206	3.596	72.2%	28,003,455
2013	6/30/2026	168	33,555,368	3.954	74.7%	25,069,604
2014	6/30/2026	156	36,791,787	4.389	77.2%	28,409,087
2015	6/30/2026	144	29,122,701	4.914	79.6%	23,195,632
2016	6/30/2026	132	35,314,625	5.660	82.3%	29,075,672
2017	6/30/2026	120	42,871,954	6.582	84.8%	36,358,477
2018	6/30/2026	108	43,232,402	7.849	87.3%	37,724,649
2019	6/30/2026	96	33,018,432	9.644	89.6%	29,594,794
2020	6/30/2026	84	28,264,985	12.383	91.9%	25,982,405
2021	6/30/2026	72	37,921,251	16.972	94.1%	35,686,905
2022	6/30/2026	60	37,834,275	25.026	96.0%	36,322,448
2023	6/30/2026	48	36,066,299	43.961	97.7%	35,245,880
2024	6/30/2026	36	34,722,647	78.645	98.7%	34,281,134
2025	6/30/2026	24	33,673,910	131.514	99.2%	33,417,861
2026	6/30/2026	12	34,347,388	572.359	99.8%	34,287,378
Total			$801,987,321	958		$628,414,022

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit A 4.4, Column (11)
(5) Selected from Exhibit A 4.17 detrended
(6) (4) x (5)

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Frequency-Severity Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Selected Counts	(5) Smoothed Severity	(6) Indicated Ultimate Loss
1999	6/30/2026	336	$4,028	12	$472,559	$5,792,606
2000	6/30/2026	324	4,329	18	500,912	9,209,923
2001	6/30/2026	312	4,703	22	530,967	11,453,729
2002	6/30/2026	300	5,078	31	562,825	17,433,033
2003	6/30/2026	288	5,296	27	630,707	17,102,666
2004	6/30/2026	276	5,536	27	650,272	17,831,929
2005	6/30/2026	264	6,085	27	670,445	18,384,711
2006	6/30/2026	252	6,929	33	691,243	22,817,465
2007	6/30/2026	240	7,941	45	712,686	32,271,011
2008	6/30/2026	228	8,840	36	734,795	26,349,625
2009	6/30/2026	216	9,102	38	757,589	29,138,106
2010	6/30/2026	204	8,601	33	781,091	25,817,351
2011	6/30/2026	192	9,121	41	796,713	32,855,937
2012	6/30/2026	180	9,551	48	812,647	38,791,206
2013	6/30/2026	168	9,735	40	828,900	33,555,368
2014	6/30/2026	156	10,149	44	845,478	36,791,787
2015	6/30/2026	144	10,528	34	862,387	29,122,701
2016	6/30/2026	132	10,035	40	879,635	35,314,625
2017	6/30/2026	120	9,770	48	897,228	42,871,954
2018	6/30/2026	108	10,196	47	915,172	43,232,402
2019	6/30/2026	96	10,098	35	933,476	33,018,432
2020	6/30/2026	84	10,627	30	952,145	28,264,985
2021	6/30/2026	72	10,108	39	971,188	37,921,251
2022	6/30/2026	60	11,019	38	990,612	37,834,275
2023	6/30/2026	48	11,889	36	1,010,424	36,066,299
2024	6/30/2026	36	12,719	34	1,030,633	34,722,647
2025	6/30/2026	24	13,268	32	1,051,245	33,673,910
2026	6/30/2026	12	13,441	32	1,072,270	34,347,388
Total			$248,723	968		$801,987,321

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit A 4.4, Column (11)
(5) Selected from Exhibit A 4.17 detrended
(6) (4) x (5)

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Frequency-Severity Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Initial Indicated Ultimate Loss	(5) Initial Ultimate Counts	(6) Benefit Level Factor	(7) Indicated Loss Severity (4) / (5) x (6)	(8) Severity Trend Factor	(9) Trended Loss Severity (7) x (8)	(10) Indicated Frequency (5) / (3)	(11) Frequency Trend Factor	(12) Trended Frequency (10) x (11)	(13) Indicated Pure Premium Per $100 Payroll (4) / (3) / 10,000	(14) Trended Pure Premium	(15) Implied Pure Premium
1992	6/30/2026	420		$3,200,945	20	1.000	$160,047	3.227	$516,523	NA	0.832	NA	NA	NA	$0.00
1993	6/30/2026	408		7,312,293	17	1.000	430,135	3.045	1,309,604	NA	0.832	NA	NA	NA	0.00
1994	6/30/2026	396		7,076,539	22	1.000	321,661	2.872	923,906	NA	0.832	NA	NA	NA	0.00
1995	6/30/2026	384		7,113,725	22	1.000	323,351	2.710	876,189	NA	0.832	NA	NA	NA	0.00
1996	6/30/2026	372		7,289,114	14	1.000	520,651	2.556	1,330,958	NA	0.832	NA	NA	NA	0.00
1997	6/30/2026	360		10,229,782	22	1.000	459,990	2.412	1,109,329	NA	0.832	NA	NA	NA	0.00
1998	6/30/2026	348		6,690,327	17	1.000	400,856	2.275	911,999	NA	0.832	NA	NA	NA	0.00
1999	6/30/2026	336	$4,028	4,782,127	13	1.000	382,033	2.146	819,976	0.311%	0.832	0.258%	$0.12	$0.29	0.00
2000	6/30/2026	324	4,329	7,703,092	19	1.000	410,255	2.025	830,707	0.434%	0.832	0.361%	0.18	0.41	0.25
2001	6/30/2026	312	4,703	12,503,594	22	1.000	564,518	1.910	1,078,366	0.471%	0.839	0.395%	0.27	0.58	0.26
2002	6/30/2026	300	5,078	22,879,590	32	1.000	723,085	1.802	1,303,082	0.623%	0.847	0.528%	0.45	0.93	0.28
2003	6/30/2026	288	5,296	16,759,418	28	1.000	604,784	1.700	1,028,198	0.523%	0.855	0.447%	0.32	0.62	0.31
2004	6/30/2026	276	5,536	17,306,159	28	1.000	616,296	1.649	1,016,245	0.507%	0.863	0.438%	0.31	0.57	0.31
2005	6/30/2026	264	6,085	18,172,051	28	1.000	647,132	1.599	1,034,985	0.461%	0.871	0.402%	0.30	0.52	0.32
2006	6/30/2026	252	6,929	27,944,870	34	1.000	825,574	1.551	1,280,648	0.489%	0.879	0.429%	0.40	0.66	0.33
2007	6/30/2026	240	7,941	32,563,990	46	1.000	703,067	1.505	1,057,798	0.583%	0.887	0.517%	0.41	0.63	0.34
2008	6/30/2026	228	8,840	28,640,312	37	1.000	780,113	1.459	1,138,401	0.415%	0.895	0.372%	0.32	0.47	0.34
2009	6/30/2026	216	9,102	26,388,886	39	1.000	668,629	1.415	946,359	0.434%	0.903	0.392%	0.29	0.40	0.35
2010	6/30/2026	204	8,601	24,933,982	34	1.000	733,402	1.373	1,006,804	0.395%	0.912	0.360%	0.29	0.38	0.35
2011	6/30/2026	192	9,121	30,611,327	42	1.000	721,580	1.346	971,152	0.465%	0.917	0.426%	0.34	0.43	0.35
2012	6/30/2026	180	9,551	45,751,687	49	1.000	929,564	1.319	1,226,539	0.515%	0.922	0.475%	0.48	0.60	0.36
2013	6/30/2026	168	9,735	30,728,537	42	1.000	732,547	1.294	947,627	0.431%	0.928	0.400%	0.32	0.38	0.36
2014	6/30/2026	156	10,149	41,315,721	45	1.000	911,951	1.268	1,156,574	0.446%	0.933	0.417%	0.41	0.49	0.37
2015	6/30/2026	144	10,528	34,789,049	35	1.000	990,507	1.243	1,231,571	0.334%	0.938	0.313%	0.33	0.39	0.37
2016	6/30/2026	132	10,035	34,731,768	42	1.000	832,819	1.219	1,015,202	0.416%	0.944	0.392%	0.35	0.40	0.38
2017	6/30/2026	120	9,770	42,195,804	50	1.000	850,018	1.195	1,015,851	0.508%	0.949	0.482%	0.43	0.49	0.38
2018	6/30/2026	108	10,196	43,110,336	49	1.000	877,729	1.172	1,028,400	0.482%	0.955	0.460%	0.42	0.47	0.39
2019	6/30/2026	96	10,098	30,282,693	37	1.000	822,740	1.149	945,069	0.365%	0.960	0.350%	0.30	0.32	0.40
2020	6/30/2026	84	10,627	28,905,762	31	1.000	934,917	1.126	1,052,869	0.291%	0.966	0.281%	0.27	0.29	0.32
2021	6/30/2026	72	10,108	36,981,426	41	1.000	909,487	1.104	1,004,147	0.402%	0.972	0.391%	0.37	0.38	0.33
2022	6/30/2026	60	11,019	38,459,969	39	1.000	984,030	1.082	1,065,146	0.355%	0.977	0.347%	0.35	0.36	0.33
2023	6/30/2026	48	11,889	37,105,851	37	1.000	1,014,698	1.061	1,076,806	0.308%	0.983	0.302%	0.31	0.32	0.34
2024	6/30/2026	36	12,719	64,023,687	37	1.000	1,736,576	1.040	1,806,734	0.290%	0.989	0.287%	0.50	0.51	0.34
2025	6/30/2026	24	13,268	N/A	N/A	1.000	NA	1.020	NA		0.994		NA	NA	0.35
2026	6/30/2026	12	13,441	N/A	N/A	1.000	NA	1.000	NA		1.000		NA	NA	0.35
Total			$248,723	$828,484,414	1,069		$775,288		$1,075,732	0.374%		0.346%			

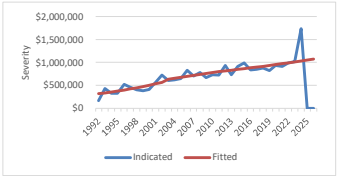
Beginning	Ending	Severity Trend
1992	2002	9.0%
2003	2009	3.1%
2010	2021	1.5%
		Selected
1992	2002	6.0%
2003	2009	3.1%
2010	2026	2.0%

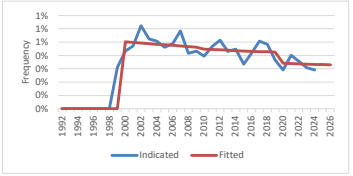
Beginning	Ending	Frequency Trend
2000	2009	-0.9%
2010	2019	-0.6%
2020	2023	0.4%
		Selected
2000	2009	-0.9%
2010	2019	-0.6%
2020	2026	-0.6%

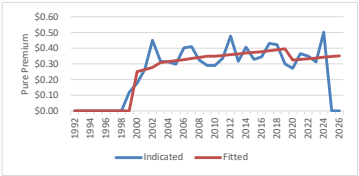
Beginning	Ending	Pure Prem Trend
1999	2009	7.4%
2010	2019	0.9%
2020	2023	3.7%
		Selected
1999	2009	6.0%
2010	2019	2.0%
2020	2026	1.0%

Beginning	Ending	Severity
1991	2004	1,014,276
2003	2009	1,072,270
2015	2021	1,037,787
		Selected
1991	2002	1,014,276
2003	2009	1,072,270
2010	2026	1,072,270

Beginning	Ending	Frequency
1999	2009	0.417%
2010	2019	0.407%
2020	2023	0.329%
		Selected
2000	2009	0.417%
2010	2019	0.407%
2020	2026	0.329%







Column Notes

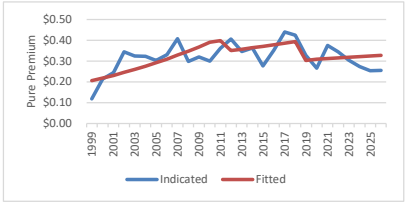
(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 4.3, Columns (4) and (14)
(5) Average Exhibit A 4.4, Columns (10) and (6)
(6) Exhibit A 4.10, Column (5)
(8) Based on selected Severity trends
(11) Based on selected Frequency trends
(14) (13) adjusted by selected Pure Premium trend
(15) Selected Severity x selected Frequency / 10,000

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Pure Premium Trend (Payroll)

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Initial Indicated Ultimate Loss	(5) Indicated Pure Premium Per $100 Payroll (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Pure Premium	(8) Trended Pure Premium	(9) Fitted Pure Premium
1999	6/30/2026	336	$40,277,368	$4,782,127	$0.12	1.000	$0.12	$0.29	$0.21
2000	6/30/2026	324	43,292,428	9,209,923	0.21	1.000	0.21	0.49	0.22
2001	6/30/2026	312	47,027,299	11,453,729	0.24	1.000	0.24	0.53	0.23
2002	6/30/2026	300	50,776,362	17,433,033	0.34	1.000	0.34	0.71	0.24
2003	6/30/2026	288	52,959,274	17,102,666	0.32	1.000	0.32	0.63	0.26
2004	6/30/2026	276	55,362,397	17,831,929	0.32	1.000	0.32	0.59	0.28
2005	6/30/2026	264	60,849,344	18,384,711	0.30	1.000	0.30	0.52	0.29
2006	6/30/2026	252	69,289,653	22,817,465	0.33	1.000	0.33	0.54	0.31
2007	6/30/2026	240	79,410,961	32,271,011	0.41	1.000	0.41	0.63	0.33
2008	6/30/2026	228	88,397,375	26,349,625	0.30	1.000	0.30	0.43	0.35
2009	6/30/2026	216	91,019,593	29,138,106	0.32	1.000	0.32	0.44	0.37
2010	6/30/2026	204	86,014,115	25,817,351	0.30	1.000	0.30	0.39	0.39
2011	6/30/2026	192	91,213,698	32,855,937	0.36	1.000	0.36	0.46	0.40
2012	6/30/2026	180	95,514,448	38,791,206	0.41	1.000	0.41	0.51	0.35
2013	6/30/2026	168	97,350,585	33,555,368	0.34	1.000	0.34	0.42	0.36
2014	6/30/2026	156	101,485,570	36,791,787	0.36	1.000	0.36	0.43	0.36
2015	6/30/2026	144	105,282,781	29,122,701	0.28	1.000	0.28	0.32	0.37
2016	6/30/2026	132	100,348,047	35,314,625	0.35	1.000	0.35	0.40	0.38
2017	6/30/2026	120	97,700,169	42,871,954	0.44	1.000	0.44	0.49	0.39
2018	6/30/2026	108	101,963,752	43,232,402	0.42	1.000	0.42	0.47	0.39
2019	6/30/2026	96	100,978,104	33,018,432	0.33	1.000	0.33	0.35	0.30
2020	6/30/2026	84	106,267,694	28,264,985	0.27	1.000	0.27	0.28	0.31
2021	6/30/2026	72	101,077,078	37,921,251	0.38	1.000	0.38	0.39	0.31
2022	6/30/2026	60	110,193,931	37,834,275	0.34	1.000	0.34	0.36	0.31
2023	6/30/2026	48	118,888,999	36,066,299	0.30	1.000	0.30	0.31	0.32
2024	6/30/2026	36	127,191,078	34,722,647	0.27	1.000	0.27	0.28	0.32
2025	6/30/2026	24	132,682,369	33,673,910	0.25	1.000	0.25	0.26	0.32
2026	6/30/2026	12	134,412,699	34,347,388	0.26	1.000	0.26	0.26	0.33
Total			$2,487,227,171	$800,976,843	$0.32				

Beginning	Ending	Pure Premium
1999	2011	0.51
2012	2018	0.43
2019	2024	0.33
		Selected
1999	2011	0.51
2012	2018	0.43
2019	2026	0.33



Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 4.3, Column (10)
(6) Exhibit A 4.12, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected pure premium detrended to historical levels and adjusted to historical benefit levels.

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Loss Ratio Trend

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Initial Indicated Ultimate Loss	(5) Indicated Loss Ratio (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Loss Ratio	(8) Trended Loss Ratio	(9) Fitted Loss Ratio
2000	6/30/2026	324	$148,762,633	$7,703,092	5.2%	1.000	5.2%	8.9%	0.0%
2001	6/30/2026	312	175,048,207	11,453,729	6.5%	1.000	6.5%	11.2%	0.0%
2002	6/30/2026	300	180,262,306	17,433,033	9.7%	1.000	9.7%	16.6%	8.8%
2003	6/30/2026	288	175,552,340	17,102,666	9.7%	1.000	9.7%	15.6%	9.4%
2004	6/30/2026	276	177,079,289	17,831,929	10.1%	1.000	10.1%	15.1%	10.1%
2005	6/30/2026	264	185,716,218	18,384,711	9.9%	1.000	9.9%	13.9%	10.8%
2006	6/30/2026	252	204,173,121	22,817,465	11.2%	1.000	11.2%	14.6%	11.6%
2007	6/30/2026	240	215,836,851	32,271,011	15.0%	1.000	15.0%	18.3%	12.4%
2008	6/30/2026	228	218,131,541	26,349,625	12.1%	1.000	12.1%	13.8%	13.2%
2009	6/30/2026	216	208,459,209	29,138,106	14.0%	1.000	14.0%	14.9%	14.2%
2010	6/30/2026	204	193,599,615	25,817,351	13.3%	1.000	13.3%	13.3%	15.2%
2011	6/30/2026	192	203,337,513	32,855,937	16.2%	1.000	16.2%	15.1%	17.5%
2012	6/30/2026	180	204,008,162	38,791,206	19.0%	1.000	19.0%	17.8%	17.4%
2013	6/30/2026	168	203,157,965	33,555,368	16.5%	1.000	16.5%	15.5%	17.4%
2014	6/30/2026	156	211,849,593	36,791,787	17.4%	1.000	17.4%	16.3%	17.4%
2015	6/30/2026	144	212,780,825	29,122,701	13.7%	1.000	13.7%	12.9%	17.3%
2016	6/30/2026	132	199,356,077	35,314,625	17.7%	1.000	17.7%	16.7%	17.3%
2017	6/30/2026	120	198,012,678	42,871,954	21.7%	1.000	21.7%	20.4%	17.3%
2018	6/30/2026	108	207,938,971	43,232,402	20.8%	1.000	20.8%	19.7%	17.2%
2019	6/30/2026	96	200,475,628	33,018,432	16.5%	1.000	16.5%	15.6%	17.2%
2020	6/30/2026	84	203,774,071	28,264,985	13.9%	1.000	13.9%	13.2%	17.2%
2021	6/30/2026	72	189,814,141	37,921,251	20.0%	1.000	20.0%	19.0%	17.1%
2022	6/30/2026	60	202,517,355	37,834,275	18.7%	1.000	18.7%	17.9%	17.0%
2023	6/30/2026	48	204,639,501	36,066,299	17.6%	1.000	17.6%	17.1%	16.8%
2024	6/30/2026	36	209,063,047	34,722,647	16.6%	1.000	16.6%	16.3%	16.6%
2025	6/30/2026	24	211,599,899	33,673,910	15.9%	1.000	15.9%	15.8%	16.5%
2026	6/30/2026	12	206,922,188	34,347,388	16.6%	1.000	16.6%	16.6%	16.3%
Total			$5,351,868,944	$794,687,884	14.8%				

Beginning	Ending	Trend
2002	2010	5.4%
2011	2020	-0.2%
2021	2023	-6.1%
		Selected
2002	2010	7.0%
2011	2020	-0.2%
2021	2026	-1.0%

Beginning	Ending	Loss Ratio
2002	2010	15.1%
2011	2020	16.3%
2021	2022	18.5%
		Selected
2002	2010	15.1%
2011	2020	16.3%
2021	2026	16.3%

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 4.3, Column (10)
(6) Exhibit A 4.10, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected loss ratio detrended to historical levels and adjusted to historical benefit levels.



Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Incremental Paid Losses per Ultimate Lost Time Claim Count

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992												3,435	4,662	4,766	3,721	3,289	2,848	3,954
1993											6,141	7,841	9,432	8,694	7,473	8,322	8,307	10,587
1994										5,163	3,886	8,823	8,790	10,887	3,286	8,443	5,864	6,088
1995									9,974	6,821	8,757	7,176	7,978	11,729	6,772	7,123	8,318	8,009
1996								8,686	10,865	11,439	8,919	10,540	17,101	11,621	11,813	12,237	12,743	13,077
1997							7,677	13,123	5,577	6,170	8,495	6,001	7,534	9,044	9,598	17,144	8,669	7,732
1998						10,653	10,899	11,063	12,069	7,097	5,692	6,921	8,243	8,612	9,017	9,282	9,129	9,317
1999					15,330	8,735	8,819	14,332	18,230	12,138	9,439	11,840	11,309	12,038	12,282	13,236	12,224	8,306
2000				3,390	8,563	17,098	8,771	13,029	7,684	9,858	8,559	7,127	7,061	9,878	13,595	8,262	14,453	10,690
2001			1,207	10,246	9,953	6,655	9,060	17,345	11,584	11,132	18,862	14,500	16,103	18,963	16,511	18,468	14,260	15,604
2002	623	1,925	14,284	12,258	15,599	12,305	19,762	18,891	14,910	15,902	15,432	16,678	18,279	19,256	22,927	17,832	18,440	18,026
2003	375	699	1,552	5,165	11,078	7,228	11,992	20,544	12,777	15,342	16,508	13,444	16,725	21,567	12,983	14,305	14,213	15,326
2004	0	859	1,210	11,705	24,760	21,650	14,087	13,149	15,570	14,733	14,352	15,065	10,358	13,070	14,346	13,712	14,192	15,166
2005	0	0	1,210	4,344	6,846	7,725	10,134	12,478	18,598	12,878	21,655	14,890	19,213	17,144	18,884	20,390	21,651	21,194
2006	0	6,298	2,761	4,184	15,039	11,862	15,920	26,890	16,896	18,663	21,660	20,156	20,191	21,724	26,651	23,466	23,136	23,306
2007	0	3,685	5,538	23,842	12,722	9,908	14,126	17,019	27,207	10,559	18,018	21,745	17,318	22,371	22,055	17,059	18,396	19,048
2008	0	8,746	13,431	9,187	18,355	18,557	19,999	22,513	13,648	21,453	19,488	21,193	19,928	22,110	20,408	21,365	23,271	22,821
2009	0	483	966	16,387	19,072	25,080	22,768	16,031	16,199	16,901	15,133	18,549	17,985	18,255	19,952	16,739	20,464	17,950
2010	0	0	15,853	7,204	20,046	13,748	12,206	22,809	21,168	23,763	31,738	20,632	21,338	22,992	20,178	18,021	16,555	
2011	151	649	8,700	13,578	16,804	14,211	20,857	16,796	17,037	22,014	18,459	21,127	20,019	20,587	19,947	23,453		
2012	0	965	15,746	16,943	9,959	15,211	21,258	18,458	25,781	24,161	26,009	25,112	24,994	24,821	27,947			
2013	0	612	1,412	4,966	14,541	19,476	19,048	20,497	20,161	18,156	23,487	27,733	22,074	21,321				
2014	0	0	6,553	25,630	17,421	22,393	15,199	33,556	22,097	23,703	24,309	23,332	22,719					
2015	0	6,223	7,731	4,843	10,943	23,646	34,811	21,724	20,873	29,199	28,215	28,618						
2016	0	769	5,155	17,479	12,020	23,970	19,302	20,014	25,019	20,663	24,740							
2017	0	8,427	9,549	10,789	21,053	21,238	21,049	19,332	20,129	25,150								
2018	0	7,875	6,068	12,075	12,352	22,289	20,303	23,230	27,159									
2019	0	0	3,114	6,210	13,447	22,207	24,001	28,485										
2020	0	364	7,884	12,295	39,090	24,860	26,041											
2021	0	6,466	15,600	15,330	9,693	14,630												
2022	266	15,069	6,140	6,992	25,406													
2023	7,028	5,762	1,812	15,910														
2024	0	8,848	17,864															
2025	5,464	4,055																
2026	0																	

Calendar Year Persistency

Injury Year Ending 6/30	12 24	24 36	36 48	48 60	60 72	72 84	84 96	96 108	108 120	120 132	132 144	144 156	156 168	168 180	180 192	192 204	204 216	216 228
1993											0.559	0.595	0.505	0.428	0.440	0.342	0.476	0.395
1994										1.189	2.018	1.069	0.989	0.686	2.532	0.984	1.805	1.600
1995									0.518	0.570	1.007	1.225	1.365	0.280	1.247	0.823	0.732	1.903
1996								1.148	0.628	0.766	0.805	0.757	0.686	0.583	0.603	0.680	0.629	0.626
1997							1.131	0.828	2.051	1.446	1.241	2.849	1.543	1.306	1.275	0.743	1.508	1.731
1998						0.721	1.204	0.504	0.511	1.197	1.054	1.089	1.097	1.115	1.901	0.934	0.847	1.035
1999					0.695	1.248	1.254	0.842	0.389	0.469	0.733	0.696	0.762	0.749	0.756	0.690	0.762	1.454
2000				4.522	1.020	0.516	1.634	1.399	1.580	0.957	1.383	1.587	1.705	1.243	0.974	1.480	0.575	0.969
2001			2.809	0.836	1.718	1.318	1.438	0.443	0.851	0.769	0.378	0.487	0.613	0.717	0.500	0.783	0.750	0.689
2002		0.627	0.717	0.812	0.427	0.736	0.878	0.613	0.747	1.186	0.940	0.966	1.037	0.857	0.806	0.800	0.846	0.878
2003	5.132	20.425	7.899	3.020	1.111	2.734	1.575	0.726	1.245	1.006	1.010	1.360	1.151	1.063	1.373	1.289	1.268	1.131
2004		1.806	4.267	0.946	0.292	0.554	1.458	0.972	0.985	1.120	0.937	1.110	2.082	0.993	0.997	1.037	1.080	1.231
2005			9.675	5.699	3.162	1.824	1.298	1.248	0.792	1.114	0.696	0.696	0.680	0.837	0.726	0.696	0.701	0.706
2006		0.192	1.574	1.636	0.514	0.854	0.784	0.692	0.762	1.160	0.687	0.953	0.849	0.869	0.765	0.923	0.916	0.915
2007		0.749	0.755	0.631	0.932	1.607	1.904	0.993	0.686	2.051	1.119	0.929	1.254	1.191	1.064	1.356	1.267	1.603
2008		0.633	1.775	1.385	0.540	0.761	0.851	1.208	0.774	0.840	1.116	0.817	1.123	0.998	0.836	0.861	0.819	0.801
2009		27.800	9.507	1.120	0.973	0.797	0.989	0.851	1.324	1.153	1.400	1.074	1.229	1.118	1.071	1.390	1.115	1.297
2010			1.034	2.647	1.251	1.656	1.313	0.710	0.798	0.637	0.584	0.872	0.856	0.868	0.830	1.136	1.084	
2011	0.000	24.416	0.828	1.476	0.818	0.859	1.094	1.260	1.395	1.442	1.118	1.010	1.149	0.980	0.903	0.706		
2012		9.013	0.862	0.992	1.427	1.371	0.790	0.923	0.854	0.764	0.812	0.797	0.824	0.804	0.839			
2013		25.709	11.997	2.006	1.046	1.092	0.969	1.258	1.198	1.433	1.069	0.901	1.124	1.311				
2014			0.758	0.567	1.118	0.851	1.349	0.601	0.822	0.991	1.141	0.946	0.938					
2015		1.053	3.315	3.597	2.046	0.643	0.964	1.017	1.136	0.833	0.827	0.794						
2016		10.059	0.939	0.626	1.967	1.452	1.126	1.043	1.167	1.365	1.157							
2017		0.612	1.830	1.114	1.139	0.909	0.951	1.294	1.027	0.984								
2018		1.213	1.778	1.744	1.719	0.944	0.952	0.867	0.926									
2019			3.878	1.989	1.657	0.914	0.968	0.953										
2020		8.551	0.788	1.094	0.568	0.965	1.094											
2021		1.219	0.788	2.550	2.565	1.780												
2022	24.315	1.035	2.497	1.386	0.576													
2023	2.144	1.065	3.859	1.597														
2024		0.205	0.891															
2025	1.619	4.406																
2026																		
Strt Average	6.642	7.039	3.126	1.833	1.220	1.129	1.165	0.933	0.965	1.060	0.991	1.025	1.071	0.905	1.022	0.929	0.954	1.115
3 Year Strt Average	1.619	1.892	2.416	1.844	1.236	1.220	1.005	1.038	1.040	1.061	1.042	0.880	0.962	1.032	0.857	1.077	1.006	1.233
5 Year Strt Average	9.359	1.586	1.764	1.723	1.417	1.103	1.018	1.035	1.015	1.121	1.001	0.890	0.978	1.016	0.896	1.090	1.040	1.064
P(Living)	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.989	0.988	0.988
Selected	1.619	1.586	1.764	1.723	1.417	1.103	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977
Cumulative	553.876	334.333	205.655	113.269	63.443	42.892	37.139	36.276	35.410	34.541	33.669	32.793	31.915	31.033	30.148	29.259	28.367	27.472
	432	**444**	**456**	**468**	**480**	**492**	**504**	**516**	**528**	**540**	**552**	**564**	**576**	**588**	**600**	**612**	**624**	**636**
	444	**456**	**468**	**480**	**492**	**504**	**516**	**528**	**540**	**552**	**564**	**576**	**588**	**600**	**612**	**624**	**636**	**648**
	0.951	0.950	0.949	0.948	0.947	0.946	0.945	0.943	0.942	0.940	0.939	0.937	0.935	0.933	0.931	0.929	0.927	0.924

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Incremental Paid Losses per Ultimate Lost Time Claim Count

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	4,184	4,297	3,282	3,032	2,878	2,558	2,775	2,409	2,440	2,491	1,742	949	1,196	1,527	1,572	5,360	3,867
1993	9,738	12,529	12,872	13,187	14,349	16,691	12,764	13,312	13,225	13,665	13,732	13,711	13,110	12,723	10,958	11,698	
1994	15,241	7,542	7,117	8,231	9,073	6,817	6,349	13,718	6,989	7,227	7,200	8,445	9,793	8,806	9,813		
1995	8,180	10,190	8,865	9,401	7,651	8,455	7,458	7,404	9,218	8,112	7,796	8,679	7,737	7,505			
1996	13,381	14,036	15,252	11,360	10,233	9,443	9,674	9,848	9,967	10,198	10,293	9,949	10,922				
1997	9,646	10,908	8,538	8,644	10,109	10,153	12,376	8,323	10,720	11,781	11,209	23,255					
1998	12,078	8,432	8,524	8,635	8,685	11,229	11,323	11,459	11,554	11,042	12,008						
1999	10,362	10,496	10,701	10,822	9,006	9,127	7,855	10,038	9,298	10,283							
2000	10,759	11,044	11,193	14,142	13,020	12,982	11,252	9,321	10,524								
2001	15,835	15,450	16,664	13,787	13,530	14,034	14,036	17,021									
2002	17,330	17,120	17,221	17,420	18,151	15,653	17,459										
2003	18,663	15,184	18,842	13,894	12,263	13,259											
2004	14,964	16,179	16,864	14,811	15,531												
2005	21,323	19,785	17,554	21,926													
2006	30,529	27,567	25,513														
2007	18,268	19,962															
2008	23,275																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Calendar Year Persistency

Injury Year Ending 6/30	228 240	240 252	252 264	264 276	276 288	288 300	300 312	312 324	324 336	336 348	348 360	360 372	372 384	384 396	396 408	408 420	420 432
1993	0.441	0.262	0.236	0.218	0.178	0.166	0.189	0.183	0.188	0.128	0.069	0.087	0.116	0.124	0.489	0.331	
1994	0.822	1.707	1.853	1.743	1.840	1.872	2.097	0.964	1.955	1.900	1.904	1.552	1.299	1.244	1.192		
1995	0.922	0.698	0.928	0.965	0.891	0.751	1.840	0.944	0.784	0.888	1.083	1.128	1.138	1.307			
1996	0.762	0.632	0.616	0.673	0.826	0.790	0.765	0.936	0.814	0.765	0.843	0.778	0.687				
1997	1.455	1.398	1.330	1.184	0.934	0.953	0.796	1.197	0.951	0.874	0.888	0.470					
1998	0.903	1.013	1.014	1.171	1.169	1.102	0.735	0.936	1.020	1.015	1.937						
1999	0.814	0.812	0.807	0.802	1.247	1.241	1.459	1.151	1.188	1.168							
2000	0.976	0.969	0.967	0.637	0.701	0.605	0.892	0.998	0.977								
2001	0.697	0.724	0.849	0.944	0.959	0.802	0.664	0.618									
2002	0.892	0.973	0.801	0.777	0.773	0.897	0.975										
2003	0.917	1.134	0.925	1.306	1.276	1.317											
2004	1.015	1.165	0.824	0.828	0.854												
2005	0.759	0.852	0.844	0.708													
2006	0.648	0.637	0.859														
2007	1.509	1.278															
2008	0.858																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	
Strt Average	0.899	0.950	0.918	0.920	0.971	0.954	1.041	0.881	0.985	0.962	1.121	0.803	0.810	0.892	0.841	0.331	NA
3 Year Strt Average	1.005	0.922	0.842	0.948	0.968	1.005	0.844	0.922	1.061	1.019	1.222	0.792	1.042	0.892	0.841	—	—
5 Year Strt Average	0.958	1.013	0.850	0.913	0.913	0.972	0.945	0.980	0.990	0.942	1.331	0.803	0.810	—	—	—	—
P(Living)	0.987	0.986	0.985	0.983	0.982	0.981	0.980	0.978	0.977	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.967
Selected	0.977	0.977	0.977	0.977	0.977	0.958	0.957	0.956	0.954	0.953	0.951	0.950	0.949	0.948	0.946	0.945	0.944
Cumulative	26.574	25.672	24.767	23.859	22.947	22.032	21.544	21.074	20.623	20.190	19.774	19.375	18.991	18.622	18.250	17.889	17.554
	648	**660**	**672**	**684**	**696**	**708**	**720**	**732**	**744**	**756**	**768**	**780**	**792**	**804**	**816**	**828**	**840**
	660	**672**	**684**	**696**	**708**	**720**	**732**	**744**	**756**	**768**	**780**	**792**	**804**	**816**	**828**	**840**	**852**
	0.922	0.919	0.915	0.912	0.908	0.904	0.899	0.894	0.889	0.883	0.877	0.870	0.863	0.854	0.845	0.835	0.824
	852	**864**	**876**	**888**	**900**	**912**	**924**	**936**	**948**								
	864	**876**	**888**	**900**	**912**	**924**	**936**	**948**	**960**								
	0.812	0.799	0.785	0.769	0.751	0.731	0.708	0.682	0.648								

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Persistency Per Loss Time Claim Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Incremetal Paid Loss	(4) Cumulative Persistency Factor (Adj. for Inflation)	(5) Estimated Unpaid Loss (3) times (4)	(6) Estimated Ult. Loss
Prior to 1992	6/30/2026		$784,220	17.227	$13,509,753	
1992	6/30/2026	420	77,343	17.554	1,357,639	$3,611,176
1993	6/30/2026	408	198,872	17.889	3,557,656	8,879,495
1994	6/30/2026	396	215,878	18.250	3,939,793	9,018,012
1995	6/30/2026	384	165,121	18.622	3,074,818	8,210,950
1996	6/30/2026	372	152,908	18.991	2,903,867	7,488,649
1997	6/30/2026	360	517,180	19.375	10,020,188	15,860,948
1998	6/30/2026	348	200,420	19.774	3,963,075	8,424,869
1999	6/30/2026	336	126,045	20.190	2,544,803	5,871,993
2000	6/30/2026	324	193,495	20.623	3,990,438	8,679,703
2001	6/30/2026	312	367,162	21.074	7,737,624	14,898,460
2002	6/30/2026	300	540,780	21.544	11,650,416	23,844,465
2003	6/30/2026	288	359,548	22.032	7,921,424	16,162,919
2004	6/30/2026	276	425,906	22.947	9,773,171	18,173,511
2005	6/30/2026	264	601,237	23.859	14,344,639	22,840,466
2006	6/30/2026	252	842,163	24.767	20,857,808	33,480,926
2007	6/30/2026	240	903,903	25.672	23,205,027	37,642,600
2008	6/30/2026	228	834,641	26.574	22,179,533	34,362,778
2009	6/30/2026	216	690,386	27.472	18,966,381	29,693,821
2010	6/30/2026	204	547,194	28.367	15,522,385	25,049,934
2011	6/30/2026	192	967,172	29.259	28,298,518	38,789,450
2012	6/30/2026	180	1,334,021	30.148	40,217,458	53,457,276
2013	6/30/2026	168	863,124	31.033	26,785,144	35,427,401
2014	6/30/2026	156	988,620	31.915	31,551,574	41,860,991
2015	6/30/2026	144	966,417	32.793	31,692,196	39,014,416
2016	6/30/2026	132	993,242	33.669	33,441,448	40,231,544
2017	6/30/2026	120	1,201,720	34.541	41,508,894	48,997,215
2018	6/30/2026	108	1,282,995	35.410	45,431,223	51,636,223
2019	6/30/2026	96	1,007,543	36.276	36,549,777	39,997,188
2020	6/30/2026	84	773,031	37.139	28,709,459	31,990,740
2021	6/30/2026	72	571,231	42.892	24,501,418	26,911,309
2022	6/30/2026	60	970,337	63.443	61,561,351	63,618,911
2023	6/30/2026	48	567,879	113.269	64,323,094	65,412,198
2024	6/30/2026	36	601,855	205.655	123,774,692	124,674,635
2025	6/30/2026	24	129,886	334.333	43,425,154	43,730,061
2026	6/30/2026	12	0	553.876	0	0
Total			$21,963,472		$862,791,837	$1,077,945,234

Column Notes

(3) Provided by Wyoming Department of Workforce Services.
(4) From Exhibit A 4.20.
(5) (3) x (4)
(6) (5) + Exhibit A 4.7, Column (3)

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													7	7	8	9	9	10
1993												6	6	7	8	6	5	5
1994											7	8	10	12	12	11	9	9
1995										10	12	13	14	15	13	13	13	12
1996									6	7	5	6	8	7	7	6	6	6
1997								10	12	12	11	11	12	10	10	14	15	13
1998							5	6	6	8	9	8	7	10	9	10	11	11
1999						6	7	10	11	9	9	9	7	7	8	6	6	7
2000					5	6	7	9	11	11	11	11	11	10	10	9	10	10
2001				1	5	7	9	10	11	9	11	11	8	6	8	8	7	6
2002			3	8	10	12	16	20	17	15	15	16	13	11	12	12	11	11
2003		0	0	2	7	11	12	14	13	11	11	11	8	8	9	12	11	11
2004	0	0	2	7	14	15	15	15	17	14	11	10	11	10	10	10	12	14
2005	0	0	1	3	3	5	6	10	11	13	15	16	15	14	15	15	9	9
2006	0	1	1	4	10	12	16	14	13	15	13	11	11	10	10	11	8	6
2007	0	1	2	8	13	19	20	22	23	16	15	17	18	17	19	18	18	16
2008	0	3	4	7	12	11	12	16	15	12	14	13	11	10	11	10	12	13
2009	0	0	0	9	14	20	21	22	24	23	20	18	13	16	16	15	14	13
2010	0	0	3	4	13	14	14	18	19	18	16	17	13	13	13	14	14	
2011	0	2	5	13	15	20	22	24	21	18	19	18	14	13	13	14		
2012	0	1	7	15	16	21	22	23	22	16	13	13	13	10	12			
2013	0	0	0	7	12	15	14	16	16	14	16	19	17	17				
2014	0	0	1	9	11	14	15	19	19	17	16	19	19					
2015	0	0	1	1	1	5	6	9	9	13	14	12						
2016	0	0	2	6	10	16	15	19	19	16	15							
2017	0	1	5	13	15	22	22	21	22	19								
2018	0	1	3	10	12	15	21	23	20									
2019	0	0	1	4	7	13	13	13										
2020	0	1	6	6	9	11	13											
2021	0	1	1	3	4	10												
2022	0	1	2	4	8													
2023	0	0	2	7														
2024	0	2	4															
2025	0	1																
2026	0																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992													1.000	1.143	1.125	1.000	1.111	1.000
1993												1.000	1.167	1.143	0.750	0.833	1.000	1.000
1994											1.143	1.250	1.200	1.000	0.917	0.818	1.000	1.222
1995										1.200	1.083	1.077	1.071	0.867	1.000	1.000	0.923	0.833
1996									1.167	0.714	1.200	1.333	0.875	1.000	0.857	1.000	1.000	0.833
1997								1.200	1.000	0.917	1.000	1.091	0.833	1.000	1.400	1.071	0.867	1.000
1998							1.200	1.000	1.333	1.125	0.889	0.875	1.429	0.900	1.111	1.100	1.000	0.909
1999						1.167	1.429	1.100	0.818	1.000	1.000	0.778	1.000	1.143	0.750	1.000	1.167	1.000
2000					1.200	1.167	1.286	1.222	1.000	1.000	1.000	1.000	0.909	1.000	0.900	1.111	1.000	1.000
2001				5.000	1.400	1.286	1.111	1.100	0.818	1.222	1.000	0.727	0.750	1.333	1.000	0.875	0.857	1.000
2002			2.667	1.250	1.200	1.333	1.250	0.850	0.882	1.000	1.067	0.813	0.846	1.091	1.000	0.917	1.000	1.091
2003				3.500	1.571	1.091	1.167	0.929	0.846	1.000	1.000	0.727	1.000	1.125	1.333	0.917	1.000	1.000
2004			3.500	2.000	1.071	1.000	1.000	1.133	0.824	0.786	0.909	1.100	0.909	1.000	1.000	1.200	1.167	1.000
2005			3.000	1.000	1.667	1.200	1.667	1.100	1.182	1.154	1.067	0.938	0.933	1.071	1.000	0.600	1.000	1.000
2006		1.000	4.000	2.500	1.200	1.333	0.875	0.929	1.154	0.867	0.846	1.000	0.909	1.000	1.100	0.727	0.750	1.333
2007		2.000	4.000	1.625	1.462	1.053	1.100	1.045	0.696	0.938	1.133	1.059	0.944	1.118	0.947	1.000	0.889	0.938
2008		1.333	1.750	1.714	0.917	1.091	1.333	0.938	0.800	1.167	0.929	0.846	0.909	1.100	0.909	1.200	1.083	1.077
2009				1.556	1.429	1.050	1.048	1.091	0.958	0.870	0.900	0.722	1.231	1.000	0.938	0.933	0.929	
2010			1.333	3.250	1.077	1.000	1.286	1.056	0.947	0.889	1.063	0.765	1.000	1.000	1.077	1.000		
2011		2.500	2.600	1.154	1.333	1.100	1.091	0.875	0.857	1.056	0.947	0.778	0.929	1.000	1.077			
2012		7.000	2.143	1.067	1.313	1.048	1.045	0.957	0.727	0.813	1.000	1.000	0.769	1.200				
2013				1.714	1.250	0.933	1.143	1.000	0.875	1.143	1.188	0.895	1.000					
2014			9.000	1.222	1.273	1.071	1.267	1.000	0.895	0.941	1.188	1.000						
2015			1.000	1.000	5.000	1.200	1.500	1.000	1.444	1.077	0.857							
2016			3.000	1.667	1.600	0.938	1.267	1.000	0.842	0.938								
2017		5.000	2.600	1.154	1.467	1.000	0.955	1.048	0.864									
2018		3.000	3.333	1.200	1.250	1.400	1.095	0.870										
2019			4.000	1.750	1.857	1.000	1.000											
2020		6.000	1.000	1.500	1.222	1.182												
2021		1.000	3.000	1.333	2.500													
2022		2.000	2.000	2.000														
2023			3.500															
2024		2.000																
2025																		
Strt Average	NA	2.985	3.022	1.825	1.557	1.120	1.187	1.020	0.951	0.992	1.019	0.944	0.982	1.059	1.010	0.963	0.986	1.014
Wtd Average	NA	3.533	2.885	1.535	1.349	1.097	1.139	1.003	0.908	0.980	1.014	0.922	0.972	1.045	1.009	0.957	0.978	1.006
5 Year Wtd Average	NA	3.000	2.000	1.481	1.511	1.091	1.104	0.978	0.929	0.974	1.038	0.884	0.986	1.048	0.986	0.971	0.934	1.034
3 Year Wtd Average	NA	2.667	2.800	1.615	1.700	1.205	1.018	0.968	0.960	0.978	1.087	0.961	0.909	1.056	1.024	1.026	0.955	1.057
High-Low	NA	2.759	2.790	1.708	1.417	1.115	1.179	1.018	0.939	0.994	1.018	0.936	0.972	1.054	1.002	0.971	0.989	1.005
3 Year Strt Average	NA	2.000	2.833	1.611	1.860	1.194	1.017	0.972	1.050	0.985	1.077	0.965	0.899	1.067	1.030	1.044	0.967	1.116
Selected	10.000	3.533	2.885	1.535	1.349	1.097	1.139	1.003	0.908	0.980	1.014	0.922	0.972	1.045	1.009	0.957	0.978	1.006
Cumulative	311.404	31.140	8.813	3.055	1.991	1.476	1.346	1.182	1.179	1.298	1.325	1.307	1.418	1.459	1.396	1.384	1.446	1.478
% Developed	0%	3%	11%	33%	50%	68%	74%	85%	85%	77%	75%	77%	71%	69%	72%	72%	69%	68%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	10	10	11	11	15	13	14	15	15	15	16	15	16	15	16	17	17	17
1993	5	6	6	6	7	7	8	8	7	7	8	9	9	10	10	11		11
1994	11	12	11	13	13	10	13	12	12	13	13	15	15	15	15			15
1995	10	11	10	11	11	13	13	13	15	15	15	15	15	16				16
1996	5	4	4	4	6	6	6	7	7	7	8	8	8					8
1997	13	13	14	13	12	13	12	11	11	11	11	14						14
1998	10	10	10	10	10	10	10	10	10	11	11							11
1999	7	7	7	7	7	8	8	8	8	8								8
2000	10	10	10	11	10	10	10	13	12									12
2001	6	8	8	10	10	10	11	12										12
2002	12	12	12	12	12	13	13											13
2003	11	11	11	10	11	13												13
2004	14	13	14	16	15													15
2005	9	9	9	10														10
2006	8	6	8															8
2007	15	18																18
2008	14																	14
2009																		13
2010																		14
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2012																		12
2013																		17
2014																		19
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2018																		20
2019																		13
2020																		13
2021																		10
2022																		8
2023																		7
2024																		4
2025																		1
2026																		0

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.000	1.100	1.000	1.364	0.867	1.077	1.071	1.000	1.000	1.067	0.938	1.067	0.938	1.067	1.063	1.000	
1993	1.200	1.000	1.000	1.167	1.000	1.143	1.000	0.875	1.000	1.143	1.125	1.000	1.111	1.000	1.100		
1994	1.091	0.917	1.182	1.000	0.769	1.300	0.923	1.000	1.083	1.000	1.154	1.000	1.000	1.000			
1995	1.100	0.909	1.100	1.000	1.182	1.000	1.000	1.154	1.000	1.000	1.000	1.000	1.067				
1996	0.800	1.000	1.000	1.500	1.000	1.000	1.167	1.000	1.000	1.143	1.000	1.000					
1997	1.000	1.077	0.929	0.923	1.083	0.923	0.917	1.000	1.000	1.000	1.273						
1998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.100	1.000							
1999	1.000	1.000	1.000	1.000	1.143	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.100	0.909	1.000	1.000	1.300	0.923									
2001	1.333	1.000	1.250	1.000	1.000	1.100	1.091										
2002	1.000	1.000	1.000	1.000	1.083	1.000											
2003	1.000	1.000	0.909	1.100	1.182												
2004	0.929	1.077	1.143	0.938													
2005	1.000	1.000	1.111														
2006	0.750	1.333															
2007	1.200																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
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2019																	
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2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.025	1.028	1.052	1.069	1.026	1.049	1.047	0.995	1.023	1.050	1.082	1.013	1.029	1.022	1.081	1.000	—
Wtd Average	1.026	1.021	1.051	1.037	1.016	1.044	1.038	1.000	1.024	1.038	1.070	1.016	1.018	1.025	1.077	1.000	—
5 Year Wtd Average	1.000	1.059	1.074	0.983	1.080	1.020	1.059	0.980	1.020	1.018	1.109	1.016	—	—	—	—	—
3 Year Wtd Average	1.031	1.107	1.059	1.000	1.091	1.030	1.138	0.968	1.034	1.034	1.088	1.000	1.051	1.025	—	—	—
High-Low	1.023	1.013	1.047	1.045	1.036	1.036	1.032	0.989	1.014	1.042	1.070	1.000	1.033	1.000	—	—	—
3 Year Strt Average	0.983	1.137	1.054	1.013	1.088	1.033	1.130	0.974	1.033	1.048	1.091	1.000	1.059	1.022	—	—	—
Selected	1.026	1.021	1.059	1.000	1.016	1.044	1.038	1.000	1.024	1.038	1.070	1.016	1.018	1.022	1.000	1.000	1.000
Cumulative	1.469	1.432	1.403	1.325	1.325	1.304	1.249	1.203	1.203	1.175	1.132	1.058	1.041	1.022	1.000	1.000	1.000
% Developed	68%	70%	71%	75%	75%	77%	80%	83%	83%	85%	88%	95%	96%	98%	100%	100%	100%

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Cumulative Closed Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Closed Counts	(4) Cumulative LDF	(5) Estimated Ult. Closed Count Method (3) x (4)
1992	6/30/2026	420	17	1.000	17
1993	6/30/2026	408	11	1.000	11
1994	6/30/2026	396	15	1.000	15
1995	6/30/2026	384	16	1.022	16
1996	6/30/2026	372	8	1.041	8
1997	6/30/2026	360	14	1.058	15
1998	6/30/2026	348	11	1.132	12
1999	6/30/2026	336	8	1.175	9
2000	6/30/2026	324	12	1.203	14
2001	6/30/2026	312	12	1.203	14
2002	6/30/2026	300	13	1.249	16
2003	6/30/2026	288	13	1.304	17
2004	6/30/2026	276	15	1.325	20
2005	6/30/2026	264	10	1.325	13
2006	6/30/2026	252	8	1.403	11
2007	6/30/2026	240	18	1.432	26
2008	6/30/2026	228	14	1.469	21
2009	6/30/2026	216	13	1.478	19
2010	6/30/2026	204	14	1.446	20
2011	6/30/2026	192	14	1.384	19
2012	6/30/2026	180	12	1.396	17
2013	6/30/2026	168	17	1.459	25
2014	6/30/2026	156	19	1.418	27
2015	6/30/2026	144	12	1.307	16
2016	6/30/2026	132	15	1.325	20
2017	6/30/2026	120	19	1.298	25
2018	6/30/2026	108	20	1.179	24
2019	6/30/2026	96	13	1.182	15
2020	6/30/2026	84	13	1.346	18
2021	6/30/2026	72	10	1.476	15
2022	6/30/2026	60	8	1.991	16
2023	6/30/2026	48	7	3.055	21
2024	6/30/2026	36	4	8.813	35
2025	6/30/2026	24	1	31.140	31
2026	6/30/2026	12	0	311.404	0
	Total		426		620

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 4.22.

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											14	14	15	16	16	16	16	17
1993										10	11	13	13	14	14	14	14	14
1994									12	13	13	14	16	16	17	17	17	17
1995								11	13	14	15	16	17	18	18	18	19	19
1996							9	9	11	11	11	12	14	14	14	14	14	14
1997						10	12	13	15	15	15	15	16	16	17	19	19	19
1998					9	10	10	10	11	12	13	13	13	14	14	15	15	15
1999				3	4	6	7	10	11	11	11	12	12	12	12	12	12	12
2000			3	4	7	9	9	10	12	13	14	14	14	15	16	16	17	17
2001		1	2	3	7	9	11	12	14	14	16	17	17	17	17	17	17	17
2002	1	3	11	17	19	21	25	28	28	28	28	29	30	30	30	30	30	30
2003	1	1	1	3	8	12	13	15	15	16	19	20	21	21	22	23	23	23
2004	0	2	3	9	18	19	19	19	20	21	21	21	22	22	22	23	24	25
2005	0	0	1	5	5	7	8	12	13	16	20	21	21	22	24	25	25	25
2006	0	3	4	7	13	15	19	21	21	25	27	27	27	27	29	30	30	30
2007	0	2	5	12	16	22	28	30	34	33	34	36	38	40	41	41	41	41
2008	0	5	9	12	17	20	22	26	27	27	29	29	29	30	30	31	33	33
2009	0	1	1	13	19	25	27	29	31	31	33	34	34	34	34	35	35	35
2010	0	0	6	9	15	20	20	24	25	25	29	30	30	30	30	30	30	
2011	1	3	8	17	20	26	28	30	31	33	34	36	36	36	36	37		
2012	0	2	10	18	20	26	28	31	35	37	39	39	39	40	42			
2013	0	2	2	10	15	18	21	24	26	28	30	33	34	35				
2014	0	0	7	17	20	23	26	30	34	35	36	37	37					
2015	0	2	4	7	9	17	19	22	21	24	27	28						
2016	0	1	3	9	14	22	24	28	30	31	32							
2017	0	4	9	17	22	30	33	34	36	36								
2018	0	4	8	17	19	23	29	32	34									
2019	0	0	4	7	12	20	20	24										
2020	0	1	8	9	13	15	18											
2021	0	4	12	14	15	21												
2022	1	5	8	11	15													
2023	1	2	4	11														
2024	0	5	9															
2025	2	4																
2026	0																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992											1.000	1.071	1.067	1.000	1.000	1.000	1.063	1.000
1993										1.100	1.182	1.000	1.077	1.000	1.000	1.000	1.000	1.000
1994									1.083	1.000	1.077	1.143	1.000	1.063	1.000	1.000	1.000	1.118
1995								1.182	1.077	1.071	1.067	1.063	1.059	1.000	1.000	1.056	1.000	1.000
1996							1.000	1.222	1.000	1.000	1.091	1.167	1.000	1.000	1.000	1.000	1.000	1.000
1997						1.200	1.083	1.154	1.000	1.000	1.000	1.067	1.000	1.063	1.118	1.000	1.000	1.053
1998					1.111	1.000	1.000	1.100	1.091	1.083	1.000	1.000	1.077	1.000	1.071	1.000	1.000	1.000
1999				1.333	1.500	1.167	1.429	1.100	1.000	1.000	1.091	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000			1.333	1.750	1.286	1.000	1.111	1.200	1.083	1.077	1.000	1.000	1.071	1.067	1.000	1.063	1.000	1.000
2001		2.000	1.500	2.333	1.286	1.222	1.091	1.167	1.000	1.143	1.063	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002	3.000	3.667	1.545	1.118	1.105	1.190	1.120	1.000	1.000	1.000	1.036	1.034	1.000	1.000	1.000	1.000	1.000	1.000
2003	1.000	1.000	3.000	2.667	1.500	1.083	1.154	1.000	1.067	1.188	1.053	1.050	1.000	1.048	1.045	1.000	1.000	1.043
2004		1.500	3.000	2.000	1.056	1.000	1.000	1.053	1.050	1.000	1.000	1.048	1.000	1.000	1.045	1.043	1.042	1.000
2005			5.000	1.000	1.400	1.143	1.500	1.083	1.231	1.250	1.050	1.000	1.048	1.091	1.042	1.000	1.000	1.000
2006		1.333	1.750	1.857	1.154	1.267	1.105	1.000	1.190	1.080	1.000	1.000	1.000	1.074	1.034	1.000	1.000	1.033
2007		2.500	2.400	1.333	1.375	1.273	1.071	1.133	0.971	1.030	1.059	1.056	1.053	1.025	1.000	1.000	1.000	1.000
2008		1.800	1.333	1.417	1.176	1.100	1.182	1.038	1.000	1.074	1.000	1.000	1.034	1.000	1.033	1.065	1.000	1.000
2009		1.000	13.000	1.462	1.316	1.080	1.074	1.069	1.000	1.065	1.030	1.000	1.000	1.000	1.029	1.000	1.000	
2010			1.500	1.667	1.333	1.000	1.200	1.042	1.000	1.160	1.034	1.000	1.000	1.000	1.000	1.000		
2011	3.000	2.667	2.125	1.176	1.300	1.077	1.071	1.033	1.065	1.030	1.059	1.000	1.000	1.000	1.028			
2012		5.000	1.800	1.111	1.300	1.077	1.107	1.129	1.057	1.054	1.000	1.000	1.026	1.050				
2013		1.000	5.000	1.500	1.200	1.167	1.143	1.083	1.077	1.071	1.100	1.030	1.029					
2014			2.429	1.176	1.150	1.130	1.154	1.133	1.029	1.029	1.028	1.000						
2015		2.000	1.750	1.286	1.889	1.118	1.158	0.955	1.143	1.125	1.037							
2016		3.000	3.000	1.556	1.571	1.091	1.167	1.071	1.033	1.032								
2017		2.250	1.889	1.294	1.364	1.100	1.030	1.059	1.000									
2018		2.000	2.125	1.118	1.211	1.261	1.103	1.063										
2019			1.750	1.714	1.667	1.000	1.200											
2020		8.000	1.125	1.444	1.154	1.200												
2021		3.000	1.167	1.071	1.400													
2022	5.000	1.600	1.375	1.364														
2023	2.000	2.000	2.750															
2024		1.800																
2025	2.000																	
Strt Average	2.667	2.456	2.652	1.489	1.325	1.123	1.136	1.086	1.052	1.069	1.044	1.032	1.025	1.023	1.022	1.012	1.006	1.015
Wtd Average	8.000	2.623	1.940	1.368	1.298	1.120	1.120	1.075	1.044	1.065	1.039	1.024	1.022	1.023	1.022	1.012	1.005	1.014
5 Year Wtd Average	5.000	2.412	1.444	1.276	1.346	1.127	1.120	1.062	1.048	1.058	1.042	1.006	1.012	1.012	1.018	1.012	1.000	1.006
3 Year Wtd Average	3.667	1.750	1.500	1.265	1.400	1.155	1.098	1.064	1.046	1.056	1.054	1.009	1.018	1.019	1.020	1.021	1.000	1.010
High-Low	2.500	2.229	2.251	1.458	1.312	1.121	1.125	1.086	1.048	1.064	1.040	1.027	1.023	1.020	1.018	1.010	1.003	1.009
3 Year Strt Average	2.000	1.800	1.764	1.293	1.407	1.154	1.111	1.064	1.059	1.062	1.055	1.010	1.018	1.017	1.019	1.022	1.000	1.011
Selected	2.500	1.750	1.444	1.276	1.346	1.127	1.120	1.062	1.048	1.058	1.039	1.024	1.022	1.023	1.022	1.012	1.005	1.014
Cumulative	21.008	8.403	4.802	3.324	2.606	1.936	1.718	1.534	1.445	1.379	1.303	1.254	1.224	1.199	1.172	1.147	1.133	1.128
% Developed	5%	12%	21%	30%	38%	52%	58%	65%	69%	73%	77%	80%	82%	83%	85%	87%	88%	89%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	17	17	17	17	17	17	17	17	17	17	17	17	18	18	18	19	20	20
1993	14	15	15	15	16	16	16	16	16	16	17	17	17	17	17	17		17
1994	19	19	19	20	20	20	21	21	21	21	21	22	22	22	22			22
1995	19	19	19	19	19	20	20	20	22	22	22	22	22	22				22
1996	14	14	14	14	14	14	14	14	14	14	14	14	14					14
1997	20	20	20	20	20	20	20	20	20	20	20	22						22
1998	15	15	15	15	15	16	16	16	16	16	16							16
1999	12	12	12	12	12	12	12	12	12	12								12
2000	17	17	17	18	18	18	18	18	18									18
2001	17	18	19	19	19	19	20	21										21
2002	30	30	30	30	30	30	30											30
2003	24	24	25	25	25	26												26
2004	25	25	26	26	26													26
2005	25	25	25	26														26
2006	31	31	31															31
2007	41	42																42
2008	33																	33
2009																		35
2010																		30
2011																		37
2012																		42
2013																		35
2014																		37
2015																		28
2016																		32
2017																		36
2018																		34
2019																		24
2020																		18
2021																		21
2022																		15
2023																		11
2024																		9
2025																		4
2026																		0

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.059	1.000	1.000	1.056	1.053	
1993	1.071	1.000	1.000	1.067	1.000	1.000	1.000	1.000	1.000	1.063	1.000	1.000	1.000	1.000	1.000		
1994	1.000	1.000	1.053	1.000	1.000	1.050	1.000	1.000	1.000	1.000	1.048	1.000	1.000	1.000			
1995	1.000	1.000	1.000	1.000	1.053	1.000	1.000	1.100	1.000	1.000	1.000	1.000	1.000				
1996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.100						
1998	1.000	1.000	1.000	1.000	1.067	1.000	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.059	1.000	1.000	1.000	1.000	1.000									
2001	1.059	1.056	1.000	1.000	1.000	1.053	1.050										
2002	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.042	1.000	1.000	1.040												
2004	1.000	1.040	1.000	1.000													
2005	1.000	1.000	1.040														
2006	1.000	1.000															
2007	1.024																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.010	1.009	1.011	1.005	1.013	1.009	1.005	1.011	1.000	1.009	1.025	1.012	1.000	1.000	1.028	1.053	—
Wtd Average	1.009	1.010	1.011	1.004	1.013	1.010	1.006	1.013	1.000	1.008	1.027	1.011	1.000	1.000	1.029	1.053	—
5 Year Wtd Average	1.007	1.015	1.008	1.000	1.010	1.011	1.012	1.000	1.000	1.000	1.032	1.011	—	—	—	—	—
3 Year Wtd Average	1.010	1.012	1.013	1.000	1.014	1.015	1.020	1.000	1.000	1.000	1.036	1.000	1.000	1.000	—	—	—
High-Low	1.006	1.006	1.008	1.000	1.009	1.006	1.000	1.000	1.000	1.000	1.012	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.008	1.013	1.013	1.000	1.013	1.018	1.017	1.000	1.000	1.000	1.033	1.000	1.000	1.000	—	—	—
Selected	1.009	1.010	1.011	1.000	1.013	1.011	1.000	1.011	1.000	1.000	1.032	1.011	1.000	1.000	1.000	1.000	1.000
Cumulative	1.113	1.103	1.092	1.080	1.080	1.066	1.055	1.055	1.043	1.043	1.043	1.011	1.000	1.000	1.000	1.000	1.000
% Developed	90%	91%	92%	93%	93%	94%	95%	95%	96%	96%	96%	99%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Reported Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Cumulative LDF	(5) Estimated Ult. Reported Count Method (3) x (4)
1992	6/30/2026	420	20	1.000	20
1993	6/30/2026	408	17	1.000	17
1994	6/30/2026	396	22	1.000	22
1995	6/30/2026	384	22	1.000	22
1996	6/30/2026	372	14	1.000	14
1997	6/30/2026	360	22	1.011	22
1998	6/30/2026	348	16	1.043	17
1999	6/30/2026	336	12	1.043	13
2000	6/30/2026	324	18	1.043	19
2001	6/30/2026	312	21	1.055	22
2002	6/30/2026	300	30	1.055	32
2003	6/30/2026	288	26	1.066	28
2004	6/30/2026	276	26	1.080	28
2005	6/30/2026	264	26	1.080	28
2006	6/30/2026	252	31	1.092	34
2007	6/30/2026	240	42	1.103	46
2008	6/30/2026	228	33	1.113	37
2009	6/30/2026	216	35	1.128	39
2010	6/30/2026	204	30	1.133	34
2011	6/30/2026	192	37	1.147	42
2012	6/30/2026	180	42	1.172	49
2013	6/30/2026	168	35	1.199	42
2014	6/30/2026	156	37	1.224	45
2015	6/30/2026	144	28	1.254	35
2016	6/30/2026	132	32	1.303	42
2017	6/30/2026	120	36	1.379	50
2018	6/30/2026	108	34	1.445	49
2019	6/30/2026	96	24	1.534	37
2020	6/30/2026	84	18	1.718	31
2021	6/30/2026	72	21	1.936	41
2022	6/30/2026	60	15	2.606	39
2023	6/30/2026	48	11	3.324	37
2024	6/30/2026	36	9	4.802	43
2025	6/30/2026	24	4	8.403	34
2026	6/30/2026	12	0	21.008	0
	Total		846		1,109

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 4.24.

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Reported Claim Count Ratio to Lost Time Count

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											0.39%	0.39%	0.42%	0.45%	0.45%	0.45%	0.45%	0.48%
1993										0.28%	0.31%	0.36%	0.36%	0.39%	0.39%	0.39%	0.39%	0.39%
1994									0.33%	0.36%	0.36%	0.39%	0.44%	0.44%	0.47%	0.47%	0.47%	0.47%
1995								0.32%	0.38%	0.41%	0.44%	0.47%	0.50%	0.52%	0.52%	0.52%	0.55%	0.55%
1996							0.29%	0.29%	0.36%	0.36%	0.36%	0.39%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%
1997						0.35%	0.42%	0.45%	0.52%	0.52%	0.52%	0.52%	0.56%	0.56%	0.59%	0.66%	0.66%	0.66%
1998					0.31%	0.34%	0.34%	0.34%	0.38%	0.41%	0.44%	0.44%	0.44%	0.48%	0.48%	0.51%	0.51%	0.51%
1999				0.10%	0.14%	0.21%	0.25%	0.35%	0.39%	0.39%	0.39%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%
2000			0.10%	0.13%	0.23%	0.30%	0.30%	0.33%	0.40%	0.43%	0.46%	0.46%	0.46%	0.50%	0.53%	0.53%	0.56%	0.56%
2001		0.03%	0.06%	0.09%	0.21%	0.27%	0.33%	0.36%	0.42%	0.42%	0.48%	0.51%	0.51%	0.51%	0.51%	0.51%	0.51%	0.51%
2002	0.03%	0.09%	0.34%	0.52%	0.58%	0.64%	0.76%	0.85%	0.85%	0.85%	0.85%	0.88%	0.91%	0.91%	0.91%	0.91%	0.91%	0.91%
2003	0.04%	0.03%	0.03%	0.09%	0.25%	0.38%	0.41%	0.47%	0.47%	0.50%	0.59%	0.63%	0.66%	0.66%	0.69%	0.72%	0.72%	0.72%
2004	0.00%	0.06%	0.10%	0.29%	0.58%	0.61%	0.61%	0.61%	0.64%	0.67%	0.67%	0.67%	0.70%	0.70%	0.70%	0.74%	0.77%	0.80%
2005	0.00%	0.00%	0.03%	0.16%	0.16%	0.23%	0.26%	0.39%	0.42%	0.52%	0.64%	0.68%	0.68%	0.71%	0.77%	0.80%	0.80%	0.80%
2006	0.00%	0.09%	0.12%	0.21%	0.39%	0.45%	0.58%	0.63%	0.63%	0.76%	0.82%	0.82%	0.81%	0.81%	0.88%	0.91%	0.91%	0.91%
2007	0.00%	0.07%	0.16%	0.39%	0.52%	0.71%	0.90%	0.97%	1.10%	1.06%	1.10%	1.16%	1.22%	1.29%	1.32%	1.32%	1.32%	1.32%
2008	0.00%	0.17%	0.30%	0.40%	0.56%	0.66%	0.73%	0.86%	0.89%	0.89%	0.96%	0.96%	0.96%	0.99%	0.99%	1.02%	1.09%	1.09%
2009	0.00%	0.04%	0.04%	0.46%	0.67%	0.88%	0.95%	1.02%	1.09%	1.09%	1.16%	1.19%	1.19%	1.19%	1.19%	1.23%	1.23%	1.23%
2010	0.00%	0.00%	0.24%	0.36%	0.61%	0.80%	0.80%	0.96%	1.00%	1.00%	1.16%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	
2011	0.04%	0.11%	0.30%	0.63%	0.74%	0.96%	1.04%	1.11%	1.14%	1.22%	1.25%	1.33%	1.33%	1.33%	1.33%	1.36%		
2012	0.00%	0.08%	0.39%	0.70%	0.78%	1.01%	1.08%	1.20%	1.35%	1.42%	1.50%	1.50%	1.50%	1.54%	1.61%			
2013	0.00%	0.08%	0.08%	0.39%	0.59%	0.70%	0.82%	0.93%	1.01%	1.09%	1.16%	1.28%	1.32%	1.36%				
2014	0.00%	0.00%	0.26%	0.64%	0.75%	0.86%	0.97%	1.11%	1.26%	1.30%	1.34%	1.37%	1.37%					
2015	0.00%	0.09%	0.17%	0.29%	0.37%	0.71%	0.79%	0.91%	0.87%	1.00%	1.12%	1.16%						
2016	0.00%	0.05%	0.14%	0.41%	0.64%	1.01%	1.10%	1.28%	1.37%	1.41%	1.46%							
2017	0.00%	0.20%	0.43%	0.81%	1.05%	1.43%	1.57%	1.61%	1.71%	1.71%								
2018	0.00%	0.19%	0.38%	0.80%	0.90%	1.09%	1.37%	1.50%	1.60%									
2019	0.00%	0.00%	0.19%	0.33%	0.56%	0.93%	0.92%	1.11%										
2020	0.00%	0.05%	0.40%	0.44%	0.64%	0.73%	0.88%											
2021	0.00%	0.21%	0.60%	0.70%	0.75%	1.05%												
2022	0.06%	0.24%	0.38%	0.51%	0.70%													
2023	0.06%	0.11%	0.21%	0.57%														
2024	0.00%	0.30%	0.53%															
2025	0.15%	0.25%																
2026	0.00%																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992											1.000	1.071	1.067	1.000	1.001	0.999	1.063	1.000
1993										1.100	1.182	1.000	1.077	1.000	1.000	1.000	1.000	1.000
1994									1.083	1.000	1.077	1.143	1.000	1.062	1.000	1.000	1.000	1.118
1995								1.182	1.077	1.071	1.067	1.063	1.059	1.000	1.000	1.056	1.000	1.001
1996							1.000	1.223	1.000	1.000	1.091	1.166	1.001	1.000	1.000	1.000	1.000	1.000
1997						1.200	1.083	1.154	1.000	1.000	1.000	1.065	0.999	1.063	1.117	1.000	1.000	1.053
1998					1.111	1.003	1.000	1.100	1.090	1.083	1.000	1.000	1.077	1.000	1.071	1.000	1.000	1.000
1999				1.333	1.503	1.167	1.428	1.101	1.000	1.000	1.091	1.000	1.001	1.000	1.000	1.000	1.000	1.000
2000			1.332	1.753	1.286	0.999	1.112	1.199	1.083	1.077	1.000	1.000	1.070	1.067	0.999	1.063	1.000	1.000
2001		1.996	1.506	2.333	1.286	1.223	1.091	1.166	1.000	1.143	1.063	0.999	1.001	0.999	1.000	1.001	1.000	1.000
2002	2.660	3.676	1.539	1.117	1.106	1.189	1.120	0.998	1.000	0.999	1.036	1.035	1.000	1.000	1.000	1.000	1.000	1.000
2003	0.875	0.997	2.992	2.661	1.500	1.081	1.153	0.999	1.067	1.186	1.054	1.050	1.000	1.048	1.045	1.000	1.000	1.043
2004		1.500	3.001	1.999	1.055	0.999	0.998	1.053	1.050	1.000	0.999	1.048	1.000	1.000	1.045	1.043	1.040	1.003
2005			4.987	0.999	1.397	1.142	1.499	1.084	1.230	1.249	1.050	1.000	1.047	1.091	1.041	1.000	1.001	1.000
2006		1.324	1.743	1.853	1.151	1.268	1.104	0.999	1.190	1.080	1.000	1.000	1.000	1.074	1.034	1.000	1.000	1.033
2007		2.480	2.380	1.333	1.372	1.273	1.070	1.132	0.970	1.030	1.058	1.056	1.053	1.025	1.000	1.000	1.000	1.000
2008		1.778	1.320	1.412	1.178	1.099	1.181	1.038	0.999	1.073	1.000	1.000	1.034	1.000	1.033	1.065	1.000	1.000
2009		0.988	12.940	1.459	1.313	1.079	1.072	1.069	0.999	1.065	1.030	0.999	1.000	1.000	1.029	0.999	1.000	
2010			1.496	1.665	1.329	0.999	1.199	1.040	1.000	1.160	1.034	1.000	1.000	1.000	0.999	1.000		
2011	2.784	2.647	2.113	1.169	1.296	1.077	1.070	1.033	1.063	1.030	1.059	1.000	0.999	1.000	1.028			
2012		4.992	1.780	1.106	1.296	1.074	1.106	1.129	1.056	1.054	0.999	0.999	1.026	1.050				
2013		0.974	4.971	1.498	1.196	1.166	1.141	1.082	1.078	1.071	1.100	1.030	1.029					
2014			2.409	1.171	1.147	1.128	1.154	1.132	1.030	1.028	1.027	1.000						
2015		1.964	1.734	1.281	1.886	1.116	1.158	0.954	1.143	1.124	1.035							
2016		2.936	2.985	1.551	1.566	1.090	1.166	1.071	1.032	1.031								
2017		2.211	1.871	1.290	1.362	1.099	1.028	1.057	1.000									
2018		1.970	2.106	1.116	1.208	1.258	1.101	1.062										
2019			1.739	1.710	1.663	0.995	1.199											
2020		7.913	1.120	1.439	1.150	1.198												
2021		2.941	1.159	1.068	1.398													
2022	4.282	1.582	1.360	1.359														
2023	1.653	1.972	2.729															
2024		1.776																
2025	1.719																	
Strt Average	2.329	2.431	2.638	1.486	1.323	1.122	1.135	1.086	1.052	1.069	1.044	1.031	1.024	1.023	1.022	1.012	1.006	1.015
Wtd Average	6.616	2.587	1.897	1.351	1.306	1.118	1.119	1.073	1.042	1.065	1.038	1.022	1.021	1.022	1.022	1.012	1.005	1.013
5 Year Wtd Average	4.128	2.357	1.438	1.270	1.342	1.126	1.117	1.059	1.046	1.058	1.041	1.006	1.012	1.012	1.017	1.012	1.000	1.006
3 Year Wtd Average	3.109	1.736	1.497	1.257	1.393	1.154	1.095	1.063	1.043	1.055	1.053	1.009	1.018	1.019	1.019	1.019	1.000	1.009
High-Low	2.204	2.207	2.239	1.455	1.310	1.121	1.124	1.085	1.047	1.064	1.039	1.027	1.023	1.020	1.018	1.010	1.002	1.009
3 Year Strt Average	1.686	1.777	1.749	1.289	1.404	1.151	1.110	1.063	1.058	1.061	1.054	1.010	1.018	1.017	1.019	1.021	1.000	1.011
Selected	1.500	2.000	1.497	1.270	1.393	1.126	1.117	1.059	1.046	1.058	1.041	1.027	1.012	1.012	1.017	1.012	1.000	1.009
Cumulative	14.112	9.408	4.704	3.142	2.475	1.778	1.578	1.413	1.333	1.275	1.205	1.158	1.128	1.115	1.101	1.083	1.070	1.070
% Developed	7%	11%	21%	32%	40%	56%	63%	71%	75%	78%	83%	86%	89%	90%	91%	92%	93%	93%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Reported Claim Count Ratio to Lost Time Count

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	0.48%	0.48%	0.48%	0.48%	0.48%	0.48%	0.48%	0.48%	0.48%	0.48%	0.48%	0.48%	0.50%	0.50%	0.50%	0.53%	0.56%	0.56%
1993	0.39%	0.42%	0.42%	0.42%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.48%	0.48%	0.48%	0.48%	0.48%	0.48%		0.48%
1994	0.52%	0.52%	0.52%	0.55%	0.55%	0.55%	0.58%	0.58%	0.58%	0.58%	0.58%	0.61%	0.61%	0.61%	0.61%			0.61%
1995	0.55%	0.55%	0.55%	0.55%	0.55%	0.58%	0.58%	0.58%	0.64%	0.64%	0.64%	0.64%	0.64%	0.64%				0.64%
1996	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%					0.46%
1997	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.76%						0.76%
1998	0.51%	0.51%	0.51%	0.51%	0.51%	0.54%	0.54%	0.54%	0.54%	0.54%	0.54%							0.54%
1999	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%								0.42%
2000	0.56%	0.56%	0.56%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%									0.60%
2001	0.51%	0.54%	0.57%	0.57%	0.57%	0.57%	0.60%	0.63%										0.63%
2002	0.91%	0.91%	0.91%	0.91%	0.91%	0.91%	0.91%											0.91%
2003	0.75%	0.75%	0.78%	0.78%	0.78%	0.81%												0.81%
2004	0.80%	0.80%	0.83%	0.83%	0.83%													0.83%
2005	0.80%	0.80%	0.80%	0.84%														0.84%
2006	0.94%	0.94%	0.94%															0.94%
2007	1.32%	1.35%																1.35%
2008	1.09%																	1.09%
2009																		1.23%
2010																		1.20%
2011																		1.36%
2012																		1.61%
2013																		1.36%
2014																		1.37%
2015																		1.16%
2016																		1.46%
2017																		1.71%
2018																		1.60%
2019																		1.11%
2020																		0.88%
2021																		1.05%
2022																		0.70%
2023																		0.57%
2024																		0.53%
2025																		0.25%
2026																		0.00%

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.059	1.000	1.000	1.056	1.053	
1993	1.071	1.001	1.000	1.067	1.000	1.000	1.000	1.000	1.000	1.062	1.000	1.000	1.000	1.000	1.000		
1994	1.000	1.001	1.053	0.999	0.999	1.050	1.000	1.000	1.000	1.000	1.047	1.000	1.000	1.000			
1995	1.000	1.000	0.999	1.000	1.052	1.000	1.000	1.100	0.999	1.000	1.000	1.000	1.000				
1996	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.100						
1998	1.000	0.999	1.000	1.000	1.067	1.000	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.059	1.000	1.000	1.000	1.000	1.000									
2001	1.059	1.055	1.000	1.000	1.000	1.052	1.050										
2002	0.999	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.042	1.000	1.000	1.040												
2004	1.000	1.040	1.000	1.000													
2005	1.000	1.000	1.039														
2006	1.000	1.000															
2007	1.024																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
Strt Average	1.010	1.009	1.011	1.005	1.013	1.009	1.005	1.011	1.000	1.009	1.025	1.012	1.000	1.000	1.028	1.053	—
Wtd Average	1.008	1.010	1.011	1.003	1.013	1.009	1.006	1.012	1.000	1.007	1.029	1.011	1.000	1.000	1.029	1.053	—
5 Year Wtd Average	1.007	1.015	1.008	1.000	1.010	1.010	1.011	1.000	1.000	1.000	1.034	1.011	—	—	—	—	—
3 Year Wtd Average	1.011	1.013	1.013	1.000	1.014	1.014	1.019	1.000	1.000	1.000	1.039	1.000	1.000	1.000	—	—	—
High-Low	1.006	1.006	1.008	1.000	1.009	1.006	1.000	1.000	1.000	1.000	1.012	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.008	1.013	1.013	1.000	1.013	1.017	1.017	1.000	1.000	1.000	1.033	1.000	1.000	1.000	—	—	—
Selected	1.007	1.015	1.008	1.000	1.009	1.010	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.061	1.053	1.038	1.029	1.029	1.020	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	94%	95%	96%	97%	97%	98%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Reported Count to Loss Time Counts Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) PTD Count Ratio to Lost Time Cnts	(4) Cumulative LDF	(5) Estimated Ult. LT Ratio Count Method (3) times (4)	(6) Estimated Ult. Lost Time Counts	(7) Estimated Ult. LT Ratio Count Method (5) times (6)
1992	6/30/2026	420	0.56%	1.000	0.56%	3,569	20
1993	6/30/2026	408	0.48%	1.000	0.48%	3,570	17
1994	6/30/2026	396	0.61%	1.000	0.61%	3,632	22
1995	6/30/2026	384	0.64%	1.000	0.64%	3,439	22
1996	6/30/2026	372	0.46%	1.000	0.46%	3,068	14
1997	6/30/2026	360	0.76%	1.000	0.76%	2,886	22
1998	6/30/2026	348	0.54%	1.000	0.54%	2,944	16
1999	6/30/2026	336	0.42%	1.000	0.42%	2,863	12
2000	6/30/2026	324	0.60%	1.000	0.60%	3,024	18
2001	6/30/2026	312	0.63%	1.000	0.63%	3,339	21
2002	6/30/2026	300	0.91%	1.010	0.92%	3,300	30
2003	6/30/2026	288	0.81%	1.020	0.83%	3,200	27
2004	6/30/2026	276	0.83%	1.029	0.86%	3,126	27
2005	6/30/2026	264	0.84%	1.029	0.86%	3,112	27
2006	6/30/2026	252	0.94%	1.038	0.97%	3,314	32
2007	6/30/2026	240	1.35%	1.053	1.42%	3,108	44
2008	6/30/2026	228	1.09%	1.061	1.15%	3,036	35
2009	6/30/2026	216	1.23%	1.070	1.31%	2,852	37
2010	6/30/2026	204	1.20%	1.070	1.28%	2,500	32
2011	6/30/2026	192	1.36%	1.083	1.47%	2,717	40
2012	6/30/2026	180	1.61%	1.101	1.78%	2,602	46
2013	6/30/2026	168	1.36%	1.115	1.51%	2,580	39
2014	6/30/2026	156	1.37%	1.128	1.55%	2,701	42
2015	6/30/2026	144	1.16%	1.158	1.34%	2,419	32
2016	6/30/2026	132	1.46%	1.205	1.76%	2,202	39
2017	6/30/2026	120	1.71%	1.275	2.18%	2,116	46
2018	6/30/2026	108	1.60%	1.333	2.13%	2,134	45
2019	6/30/2026	96	1.11%	1.413	1.56%	2,178	34
2020	6/30/2026	84	0.88%	1.578	1.39%	2,058	29
2021	6/30/2026	72	1.05%	1.778	1.86%	2,019	38
2022	6/30/2026	60	0.70%	2.475	1.73%	2,169	37
2023	6/30/2026	48	0.57%	3.142	1.78%	1,961	35
2024	6/30/2026	36	0.53%	4.704	2.47%	1,745	43
2025	6/30/2026	24	0.25%	9.408	2.37%	1,647	39
2026	6/30/2026	12	0.00%	14.112	0.00%	1,718	0
	Total					94,848	1,060

Column Notes

(3) From Exhibit A 4.26.
(4) From Exhibit A 4.26.
(6) Exhibit A.4, Columm (10)

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													8	9	8	7	7	7
1993												7	7	7	6	8	9	9
1994											6	6	6	4	5	6	8	8
1995										4	3	3	3	3	5	5	6	7
1996									5	4	6	6	6	7	7	8	8	8
1997								3	3	3	4	4	4	6	7	5	4	6
1998							5	4	5	4	4	5	6	4	5	5	4	4
1999						0	0	0	0	2	2	3	5	5	4	6	6	5
2000					2	3	2	1	1	2	3	3	3	5	6	7	7	7
2001				2	2	2	2	2	3	5	5	6	9	11	9	9	10	11
2002			8	9	9	9	9	8	11	13	13	13	17	19	18	18	19	19
2003		1	1	1	1	1	1	1	2	5	8	9	13	13	13	11	12	12
2004	0	2	1	2	4	4	4	4	3	7	10	11	11	12	12	13	12	11
2005	0	0	0	2	2	2	2	2	2	3	5	5	6	8	9	10	16	16
2006	0	2	3	3	3	3	3	7	8	10	14	16	16	17	19	19	22	24
2007	0	1	3	4	3	3	8	8	11	17	19	19	20	23	22	23	23	25
2008	0	2	5	5	5	9	10	10	12	15	15	16	18	20	19	21	21	20
2009	0	1	1	4	5	5	6	7	7	8	13	16	21	18	18	20	21	22
2010	0	0	3	5	2	6	6	6	6	7	13	13	17	17	17	16	16	
2011	1	1	3	4	5	6	6	6	10	15	15	18	22	23	23	23		
2012	0	1	3	3	4	5	6	8	13	21	26	26	26	30	30			
2013	0	2	2	3	3	3	7	8	10	14	14	14	17	18				
2014	0	0	6	8	9	9	11	11	15	18	20	18	18					
2015	0	2	3	6	8	12	13	13	12	11	13	16						
2016	0	1	1	3	4	6	9	9	11	15	17							
2017	0	3	4	4	7	8	11	13	14	17								
2018	0	3	5	7	7	8	8	9	14									
2019	0	0	3	3	5	7	7	11										
2020	0	0	2	3	4	4	5											
2021	0	3	11	11	11	11												
2022	1	4	6	7	7													
2023	1	2	2	4														
2024	0	3	5															
2025	2	3																
2026	0																	

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	7	7	6	6	2	4	3	2	2	2	1	2	2	3	2	2	3	3
1993	9	9	9	9	9	9	8	8	9	9	9	8	8	7	7	6		6
1994	8	7	8	7	7	10	8	9	9	8	8	7	7	7	7			7
1995	9	8	9	8	8	7	7	7	7	7	7	7	7	6				6
1996	9	10	10	10	8	8	8	7	7	7	6	6	6					6
1997	7	7	6	7	8	7	8	9	9	9	9	8						8
1998	5	5	5	5	5	6	6	6	6	5	5							5
1999	5	5	5	5	5	4	4	4	4	4								4
2000	7	7	7	7	8	8	8	5	6									6
2001	11	10	11	9	9	9	9	9										9
2002	18	18	18	18	18	17	17											17
2003	13	13	14	15	14	13												13
2004	11	12	12	10	11													11
2005	16	16	16	16														16
2006	23	25	23															23
2007	26	24																24
2008	19																	19
2009																		22
2010																		16
2011																		23
2012																		30
2013																		18
2014																		18
2015																		16
2016																		17
2017																		17
2018																		14
2019																		11
2020																		5
2021																		11
2022																		7
2023																		4
2024																		5
2025																		3
2026																		0
																		420

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Bornheutter-Ferguson LT Count Ratio Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Estimated Ult Lost Time Counts	(4) Preliminary Est. Ratio to Lost Time Counts	(5) Trend Factor	(6) Trended Preliminary LT Ratio	(7) Smoothed Ratio to Lost Time Counts	(8) Age-to-Ultimate Factor	(9) Percent Unreported 1 - 1/(8)	(10) Unreported Claims (3) x (7) x (9)	(11) Estimated Ult. Indicated Ultimate Claims
1992	6/30/2026	420	3,569	0.560%	1.000	0.560%	0.560%	1.000	0.0%	0	20
1993	6/30/2026	408	3,570	0.476%	1.000	0.476%	0.476%	1.000	0.0%	0	17
1994	6/30/2026	396	3,632	0.606%	1.000	0.606%	0.606%	1.000	0.0%	0	22
1995	6/30/2026	384	3,439	0.640%	1.000	0.640%	0.640%	1.000	0.0%	0	22
1996	6/30/2026	372	3,068	0.456%	1.000	0.456%	0.456%	1.000	0.0%	0	14
1997	6/30/2026	360	2,886	0.763%	1.000	0.763%	0.763%	1.000	0.0%	(0)	22
1998	6/30/2026	348	2,944	0.544%	1.000	0.544%	0.544%	1.000	0.0%	(0)	16
1999	6/30/2026	336	2,863	0.419%	1.000	0.419%	0.419%	1.000	0.0%	(0)	12
2000	6/30/2026	324	3,024	0.595%	1.000	0.595%	0.595%	1.000	0.0%	(0)	18
2001	6/30/2026	312	3,339	0.629%	1.000	0.629%	0.629%	1.000	0.0%	(0)	21
2002	6/30/2026	300	3,300	0.919%	1.000	0.919%	0.919%	1.010	1.0%	0	30
2003	6/30/2026	288	3,200	0.829%	1.000	0.829%	0.829%	1.020	2.0%	1	27
2004	6/30/2026	276	3,126	0.857%	1.000	0.857%	0.857%	1.029	2.9%	1	27
2005	6/30/2026	264	3,112	0.861%	1.000	0.861%	0.861%	1.029	2.8%	1	27
2006	6/30/2026	252	3,314	0.971%	1.000	0.971%	0.971%	1.038	3.6%	1	32
2007	6/30/2026	240	3,108	1.424%	1.000	1.424%	1.424%	1.053	5.1%	2	44
2008	6/30/2026	228	3,036	1.154%	1.000	1.154%	1.154%	1.061	5.7%	2	35
2009	6/30/2026	216	2,852	1.314%	1.000	1.314%	1.314%	1.070	6.6%	2	37
2010	6/30/2026	204	2,500	1.285%	1.000	1.285%	1.285%	1.070	6.6%	2	32
2011	6/30/2026	192	2,717	1.475%	1.000	1.475%	1.475%	1.083	7.6%	3	40
2012	6/30/2026	180	2,602	1.778%	1.000	1.778%	1.778%	1.101	9.2%	4	46
2013	6/30/2026	168	2,580	1.514%	1.000	1.514%	1.514%	1.115	10.3%	4	39
2014	6/30/2026	156	2,701	1.547%	1.000	1.547%	1.547%	1.128	11.3%	5	42
2015	6/30/2026	144	2,419	1.342%	1.000	1.342%	1.342%	1.158	13.6%	4	32
2016	6/30/2026	132	2,202	1.756%	1.000	1.756%	1.756%	1.205	17.0%	7	39
2017	6/30/2026	120	2,116	2.175%	1.000	2.175%	2.175%	1.275	21.6%	10	46
2018	6/30/2026	108	2,134	2.130%	1.000	2.130%	2.130%	1.333	25.0%	11	45
2019	6/30/2026	96	2,178	1.562%	1.000	1.562%	1.562%	1.413	29.2%	10	34
2020	6/30/2026	84	2,058	1.386%	1.000	1.386%	1.386%	1.578	36.6%	10	28
2021	6/30/2026	72	2,019	1.861%	1.000	1.861%	1.861%	1.778	43.7%	16	37
2022	6/30/2026	60	2,169	1.725%	1.000	1.725%	1.725%	2.475	59.6%	22	37
2023	6/30/2026	48	1,961	1.782%	1.000	1.782%	1.782%	3.142	68.2%	24	35
2024	6/30/2026	36	1,745	2.474%	1.000	2.474%	1.797%	4.704	78.7%	25	34
2025	6/30/2026	24	1,647	2.368%	1.000	2.368%	1.797%	9.408	89.4%	26	30
2026	6/30/2026	12	1,718	0.000%	1.000	0.000%	1.797%	14.112	92.9%	29	29
	Total		94,848			1.12%				223	1,069
					2018 to 2024	1.85%					
					2016 to 2023	**1.80%**					
					2013 to 2022	1.70%					

Column Notes

(3) Exhibit A 4.27, Columm (6)
(4) Exhibit A 4.27, Columm (5)
(6) (4) x (5)
(7) Selected from (6) detrended
(8) Exhibit A 4.27, Columm (4)
(11) Exhibit A 4.25, Columm (3) + (10)

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Bornheutter-Ferguson Reported Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unreported 1 - 1/(8)	(10) Unreported Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	0.272%	0.832	0.226%	0.000%	1.043	4.1%	0	12
2000	6/30/2026	324	4,329	0.384%	0.832	0.319%	0.502%	1.043	4.1%	1	19
2001	6/30/2026	312	4,703	0.389%	0.839	0.326%	0.497%	1.055	5.2%	1	22
2002	6/30/2026	300	5,078	0.471%	0.847	0.399%	0.492%	1.055	5.2%	1	31
2003	6/30/2026	288	5,296	0.422%	0.855	0.360%	0.488%	1.066	6.2%	2	28
2004	6/30/2026	276	5,536	0.433%	0.863	0.374%	0.484%	1.080	7.4%	2	28
2005	6/30/2026	264	6,085	0.340%	0.871	0.296%	0.479%	1.080	7.4%	2	28
2006	6/30/2026	252	6,929	0.325%	0.879	0.286%	0.475%	1.092	8.4%	3	34
2007	6/30/2026	240	7,941	0.454%	0.887	0.403%	0.470%	1.103	9.3%	3	45
2008	6/30/2026	228	8,840	0.324%	0.895	0.290%	0.466%	1.113	10.1%	4	37
2009	6/30/2026	216	9,102	0.322%	0.903	0.291%	0.462%	1.128	11.3%	5	40
2010	6/30/2026	204	8,601	0.315%	0.912	0.287%	0.447%	1.133	11.8%	5	35
2011	6/30/2026	192	9,121	0.339%	0.917	0.311%	0.444%	1.147	12.8%	5	42
2012	6/30/2026	180	9,551	0.345%	0.922	0.319%	0.441%	1.172	14.7%	6	48
2013	6/30/2026	168	9,735	0.343%	0.928	0.318%	0.439%	1.199	16.6%	7	42
2014	6/30/2026	156	10,149	0.356%	0.933	0.332%	0.436%	1.224	18.3%	8	45
2015	6/30/2026	144	10,528	0.241%	0.938	0.226%	0.434%	1.254	20.3%	9	37
2016	6/30/2026	132	10,035	0.307%	0.944	0.290%	0.431%	1.303	23.3%	10	42
2017	6/30/2026	120	9,770	0.380%	0.949	0.361%	0.429%	1.379	27.5%	12	48
2018	6/30/2026	108	10,196	0.356%	0.955	0.340%	0.426%	1.445	30.8%	13	47
2019	6/30/2026	96	10,098	0.258%	0.960	0.248%	0.424%	1.534	34.8%	15	39
2020	6/30/2026	84	10,627	0.228%	0.966	0.220%	0.340%	1.718	41.8%	15	33
2021	6/30/2026	72	10,108	0.402%	0.972	0.391%	0.338%	1.936	48.4%	17	38
2022	6/30/2026	60	11,019	0.355%	0.977	0.347%	0.336%	2.606	61.6%	23	38
2023	6/30/2026	48	11,889	0.308%	0.983	0.302%	0.335%	3.324	69.9%	28	39
2024	6/30/2026	36	12,719	0.340%	0.989	0.336%	0.333%	4.802	79.2%	33	42
2025	6/30/2026	24	13,268	0.253%	0.994	0.252%	0.331%	8.403	88.1%	39	43
2026	6/30/2026	12	13,441	0.253%	1.000	0.253%	0.329%	21.008	95.2%	42	42
	Total		$248,723			0.31%				311	1,024

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit A 4.4, Columns (6) and (7)) / Column (3)
(5) Exhibit A 4.17, Exhibit (11)
(6) (4) x (5)
(7) Selected from Exhibit A 4.17 detrended
(8) From Exhibit A 4.24
(11) Exhibit A 4.25, Column (3) + (10)

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Bornheutter-Ferguson Closed Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unpaid 1 - 1/(8)	(10) Unpaid Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	0.272%	0.832	0.226%	0.000%	1.175	14.9%	0	8
2000	6/30/2026	324	4,329	0.384%	0.832	0.319%	0.502%	1.203	16.9%	4	16
2001	6/30/2026	312	4,703	0.389%	0.839	0.326%	0.497%	1.203	16.9%	4	16
2002	6/30/2026	300	5,078	0.471%	0.847	0.399%	0.492%	1.249	19.9%	5	18
2003	6/30/2026	288	5,296	0.422%	0.855	0.360%	0.488%	1.304	23.3%	6	19
2004	6/30/2026	276	5,536	0.433%	0.863	0.374%	0.484%	1.325	24.5%	7	22
2005	6/30/2026	264	6,085	0.340%	0.871	0.296%	0.479%	1.325	24.5%	7	17
2006	6/30/2026	252	6,929	0.325%	0.879	0.286%	0.475%	1.403	28.7%	9	17
2007	6/30/2026	240	7,941	0.454%	0.887	0.403%	0.470%	1.432	30.2%	11	29
2008	6/30/2026	228	8,840	0.324%	0.895	0.290%	0.466%	1.469	31.9%	13	27
2009	6/30/2026	216	9,102	0.322%	0.903	0.291%	0.462%	1.478	32.3%	14	27
2010	6/30/2026	204	8,601	0.315%	0.912	0.287%	0.447%	1.446	30.8%	12	26
2011	6/30/2026	192	9,121	0.339%	0.917	0.311%	0.444%	1.384	27.7%	11	25
2012	6/30/2026	180	9,551	0.345%	0.922	0.319%	0.441%	1.396	28.4%	12	24
2013	6/30/2026	168	9,735	0.343%	0.928	0.318%	0.439%	1.459	31.5%	13	30
2014	6/30/2026	156	10,149	0.356%	0.933	0.332%	0.436%	1.418	29.5%	13	32
2015	6/30/2026	144	10,528	0.241%	0.938	0.226%	0.434%	1.307	23.5%	11	23
2016	6/30/2026	132	10,035	0.307%	0.944	0.290%	0.431%	1.325	24.5%	11	26
2017	6/30/2026	120	9,770	0.380%	0.949	0.361%	0.429%	1.298	23.0%	10	29
2018	6/30/2026	108	10,196	0.356%	0.955	0.340%	0.426%	1.179	15.2%	7	27
2019	6/30/2026	96	10,098	0.258%	0.960	0.248%	0.424%	1.182	15.4%	7	20
2020	6/30/2026	84	10,627	0.228%	0.966	0.220%	0.340%	1.346	25.7%	9	22
2021	6/30/2026	72	10,108	0.402%	0.972	0.391%	0.338%	1.476	32.3%	11	21
2022	6/30/2026	60	11,019	0.355%	0.977	0.347%	0.336%	1.991	49.8%	18	26
2023	6/30/2026	48	11,889	0.308%	0.983	0.302%	0.335%	3.055	67.3%	27	34
2024	6/30/2026	36	12,719	0.340%	0.989	0.336%	0.333%	8.813	88.7%	38	42
2025	6/30/2026	24	13,268	0.253%	0.994	0.252%	0.331%	31.140	96.8%	42	43
2026	6/30/2026	12	13,441	0.253%	1.000	0.253%	0.329%	311.404	99.7%	44	44
	Total		$248,723			0.307%				375	709

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit A 4.4, Columns (6) and (7)) / Column (3)
(5) Exhibit A 4.17, Exhibit (11)
(6) (4) x (5)
(7) Selected from Exhibit A 4.17 detrended
(8) From Exhibit A 4.22
(11) Exhibit A 4.23, Column (3) + (10)

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Average Case Reserves

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													112,370	79,975	71,784	77,852	75,216	75,746
1993												106,461	146,218	142,476	159,108	162,507	147,983	161,030
1994											144,695	148,488	149,627	161,664	157,572	166,819	143,439	164,993
1995										81,168	70,166	66,322	61,845	70,799	119,614	105,298	88,417	97,114
1996									166,494	195,678	164,786	161,548	200,057	126,180	118,361	101,268	93,480	261,903
1997								65,748	122,907	105,993	181,884	208,898	198,322	198,576	138,846	152,274	59,527	157,533
1998							149,228	95,536	118,598	126,597	123,544	108,224	131,936	142,165	128,258	145,148	207,499	179,616
1999										291,731	287,575	306,076	285,231	272,928	153,862	126,386	125,125	127,752
2000					119,901	74,180	43,570	49,862	50,558	101,287	198,765	188,972	178,898	109,776	125,349	127,972	187,260	164,395
2001				111,085	102,762	91,840	81,208	31,656	109,909	156,859	171,965	193,924	158,781	141,867	208,719	208,576	203,338	132,329
2002			155,395	220,562	206,662	234,380	219,051	266,895	234,670	208,570	204,383	222,048	253,750	218,007	185,224	235,034	95,048	101,620
2003		179,013	136,935	108,492	80,048	51,604	23,159	450,788	330,618	178,642	142,895	194,677	243,979	249,685	282,313	142,327	110,783	114,404
2004		197,698	124,649	320,134	235,691	226,207	197,483	175,512	208,088	110,926	297,448	260,143	392,178	323,672	91,811	80,540	85,166	490,759
2005				206,755	173,296	139,900	109,247	75,973	89,011	54,716	148,332	270,919	270,603	154,304	111,992	86,727	232,272	524,672
2006		190,609	165,883	137,802	107,225	78,678	48,740	91,221	175,762	216,896	366,384	378,954	141,112	130,369	123,888	393,749	530,204	528,811
2007		178,582	110,761	109,345	97,288	67,117	123,185	191,127	266,973	285,938	308,222	135,832	120,877	121,779	473,900	502,498	549,857	521,844
2008		151,650	223,341	214,467	191,243	233,489	197,831	258,835	341,745	266,733	156,555	144,309	157,723	609,077	618,495	605,809	604,358	584,113
2009		127,270	192,516	275,070	383,412	265,574	362,855	335,002	309,192	138,663	131,191	114,511	332,318	491,621	559,933	541,856	458,377	428,151
2010			222,796	365,068	184,228	297,094	304,292	331,647	150,748	120,934	143,698	712,448	731,823	744,044	688,632	663,526	650,794	
2011	93,772	279,156	452,642	238,288	461,625	457,279	461,357	234,210	303,219	342,971	798,213	821,405	716,292	692,953	688,861	647,074		
2012		604,863	224,083	324,590	481,103	440,300	213,513	259,953	183,079	742,223	688,405	692,689	657,671	585,975	579,042			
2013		72,635	229,474	264,487	434,368	203,206	252,813	221,739	697,099	630,027	662,097	588,885	572,663	449,628				
2014			606,999	538,739	327,810	279,234	250,334	859,222	753,456	751,903	746,085	734,567	726,692					
2015		364,772	454,098	298,752	277,877	234,063	786,450	938,286	988,555	930,839	903,813	938,991						
2016		656,806	152,541	180,798	258,383	747,880	621,521	589,286	617,424	400,780	478,212							
2017		124,567	206,965	308,242	559,552	650,622	646,748	575,491	546,083	477,260								
2018		337,909	342,992	234,892	501,109	572,288	601,483	586,380	592,411									
2019			365,488	630,020	964,304	768,900	717,429	554,550										
2020			367,044	359,255	402,805	390,127	362,386											
2021		974,006	627,181	585,452	595,130	558,223												
2022	288,491	557,653	628,079	573,405	540,078													
2023	944,586	727,832	727,832	774,948														
2024		1,060,620	1,245,993															
2025	1,056,206	844,988																
2026																		

Adjusted Average Case Reserves

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													215,313	148,778	129,650	136,514	128,050	125,196
1993												203,991	272,008	257,328	278,997	276,657	244,594	258,406
1994											277,251	276,231	270,242	283,479	268,256	275,726	230,178	257,054
1995										155,526	130,529	119,786	108,445	120,531	197,704	168,972	137,751	146,893
1996									319,019	364,019	297,622	283,276	340,583	208,557	189,935	157,772	141,397	384,614
1997								125,981	228,643	191,435	318,934	355,635	327,796	318,655	216,318	230,328	87,417	224,604
1998							285,936	177,725	214,201	221,988	210,325	178,877	211,719	221,489	194,002	213,155	295,844	248,630
1999										496,652	475,318	491,162	444,381	412,828	225,952	180,197	173,202	171,688
2000					229,742	137,996	78,691	87,433	86,072	167,412	318,959	294,412	270,599	161,209	178,718	177,144	251,662	214,498
2001				212,849	191,168	165,873	142,399	53,892	181,663	251,712	267,916	293,327	233,175	202,268	288,916	280,308	265,309	167,631
2002			297,752	410,310	373,254	410,987	372,919	441,137	376,577	324,945	309,148	326,084	361,787	301,773	248,926	306,666	120,404	124,979
2003		343,007	254,739	195,949	140,365	87,852	38,278	723,382	515,092	270,213	209,846	277,563	337,723	335,556	368,355	180,296	136,249	136,605
2004		367,777	225,130	561,356	401,249	373,886	316,901	273,442	314,752	162,898	424,090	360,099	527,055	422,318	116,303	99,054	101,693	568,924
2005				351,987	286,431	224,498	170,203	114,916	130,715	78,011	205,326	364,092	353,076	195,468	137,735	103,557	269,267	590,523
2006		334,233	282,404	227,765	172,065	122,577	73,724	133,962	250,594	300,235	492,390	494,450	178,757	160,337	147,929	456,463	596,749	577,846
2007		304,024	183,072	175,466	151,571	101,521	180,902	272,501	369,553	384,277	402,160	172,068	148,664	145,410	549,380	565,566	600,844	553,625
2008		250,654	358,396	334,132	289,272	342,886	282,060	358,288	459,277	348,027	198,319	177,481	188,330	706,088	696,122	661,984	641,164	601,636
2009		204,231	299,934	416,068	563,053	378,644	502,277	450,215	403,425	175,654	161,348	136,732	385,247	553,324	611,854	574,855	472,128	428,151
2010			336,999	536,115	262,665	411,247	408,942	432,724	190,963	148,733	171,583	825,923	823,673	813,037	730,570	683,432	650,794	
2011	146,094	422,248	664,721	339,741	638,998	614,545	601,967	296,691	372,922	409,525	925,347	924,499	782,711	735,154	709,527	647,074		
2012		888,262	319,489	449,308	646,562	574,492	270,472	319,709	218,606	860,440	774,806	756,920	697,723	603,554	579,042			
2013		103,559	317,646	355,448	566,752	257,416	310,928	264,768	808,129	709,100	723,491	624,748	589,843	449,628				
2014			815,756	702,932	415,260	343,423	298,912	996,074	848,022	821,625	791,522	756,604	726,692					
2015		490,223	592,495	378,450	341,754	279,483	911,711	1,056,050	1,080,220	987,527	930,927	938,991						
2016		856,983	193,234	222,359	308,522	866,998	699,527	643,929	655,025	412,803	478,212							
2017		157,798	254,541	368,057	648,674	732,281	706,719	610,539	562,466	477,260								
2018		415,586	409,550	272,305	564,002	625,354	638,113	603,971	592,411									
2019			423,701	709,093	1,053,721	815,726	738,952	554,550										
2020			413,111	392,568	427,336	401,831	362,386											
2021		1,096,252	685,337	621,106	612,984	558,223												
2022	324,699	609,363	666,329	590,607	540,078													
2023	1,032,174	772,157	749,667	774,948														
2024		1,092,438	1,245,993															
2025	1,087,892	844,988																
2026																		
Strt Average	647,715	530,766	454,091	417,344	427,195	401,261	381,496	408,722	417,198	379,131	412,842	418,824	382,415	352,580	336,390	318,786	291,826	321,195
3 Year Strt Average	1,087,892	903,195	887,330	662,220	526,799	591,927	579,817	589,687	603,301	625,863	733,554	773,447	671,419	596,112	673,046	635,120	588,029	527,804
5 Year Strt Average	814,922	883,040	752,087	617,664	639,624	626,683	629,139	693,808	747,629	681,663	739,791	800,352	724,128	630,940	665,423	626,582	592,336	550,356
High-Low	678,437	522,123	428,047	411,834	411,019	393,644	372,147	394,097	400,603	364,499	401,615	408,294	374,449	341,160	327,227	310,735	282,734	315,930
Selected	814,922	903,195	887,330	662,220	526,799	626,683	579,817	589,687	603,301	625,863	733,554	773,447	671,419	596,112	673,046	635,120	588,029	527,804
Trend	1.03																	

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Average Case Reserves

Injury Year Ending 6/30	Age of Development 228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	71,428	67,507	54,225	39,252	410,380	204,730	261,979	509,452	338,869	313,956	181,079	425,334	425,403	311,917	283,121	266,928	186,852
1993	162,317	183,820	53,572	169,215	223,651	239,193	277,145	150,574	122,878	123,918	441,577	455,466	431,797	455,620	468,674	422,001	
1994	198,613	84,398	89,785	175,169	164,722	130,105	163,915	125,718	127,513	254,928	352,525	436,625	327,406	305,156	303,985		
1995	128,156	189,862	108,205	154,224	137,827	128,707	107,117	91,642	445,286	404,643	395,827	342,659	281,561	286,626			
1996	183,001	159,363	166,798	172,468	161,374	141,945	129,910	344,204	467,603	383,758	431,599	411,012	468,860				
1997	155,225	174,478	195,107	118,553	285,881	318,328	274,367	340,756	358,001	365,289	320,271	340,475					
1998	356,473	332,924	162,450	138,380	142,220	149,032	426,069	412,382	283,675	277,303	244,364						
1999	192,272	75,890	73,771	80,952	729,167	661,158	646,908	568,572	489,638	458,127							
2000	69,826	97,164	92,998	457,384	400,726	386,205	346,727	503,899	438,162								
2001	109,908	128,005	307,446	264,249	420,228	417,863	387,227	409,816									
2002	106,776	484,075	439,724	435,308	394,621	365,308	328,588										
2003	508,525	541,604	545,579	545,306	559,620	568,380											
2004	401,276	502,292	510,024	433,349	429,694												
2005	501,786	448,942	506,203	497,531													
2006	501,781	445,292	350,633														
2007	460,315	421,819															
2008	565,489																
2009																	
2010																	
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2025																	
2026																	

Adjusted Average Case Reserves

Injury Year Ending 6/30	Age of Development 228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	114,622	105,174	82,020	57,643	585,103	283,394	352,077	664,719	429,269	386,126	216,218	493,079	478,794	340,840	300,363	274,936	186,852
1993	252,884	278,045	78,673	241,259	309,585	321,456	361,611	190,742	151,124	147,964	511,908	512,631	471,836	483,367	482,734	422,001	
1994	300,419	123,942	128,012	242,475	221,373	169,758	207,642	154,617	152,257	295,532	396,770	477,112	347,345	314,311	303,985		
1995	188,201	270,698	149,781	207,264	179,833	163,043	131,740	109,426	516,209	455,430	432,531	363,527	290,007	286,626			
1996	260,916	220,596	224,163	225,032	204,423	174,575	155,120	399,026	526,291	419,343	457,884	423,342	468,860				
1997	214,868	234,483	254,571	150,179	351,598	380,100	318,066	383,524	391,197	387,536	329,879	340,475					
1998	479,069	434,390	205,787	170,190	169,818	172,769	479,544	450,621	300,951	285,622	244,364						
1999	250,872	96,135	90,729	96,660	845,304	744,139	706,893	603,199	504,327	458,127							
2000	88,454	119,500	111,044	530,234	451,021	422,017	367,842	519,016	438,162								
2001	135,173	152,845	356,414	297,414	459,194	443,311	398,844	409,816									
2002	127,496	561,176	494,913	475,673	418,653	376,267	328,588										
2003	589,520	609,580	596,169	578,515	576,409	568,380											
2004	451,640	548,868	541,084	446,350	429,694												
2005	548,315	476,282	521,390	497,531													
2006	532,339	458,651	350,633														
2007	474,124	421,819															
2008	565,489																
2009																	
2010																	
2011																	
2012																	
2013																	
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2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	
Strt Average	327,906	319,511	279,025	301,173	400,155	351,601	346,179	388,470	378,865	354,460	369,936	435,028	411,369	356,286	362,360	348,469	186,852
3 Year Strt Average	523,984	452,251	471,036	507,465	474,919	462,652	365,091	510,677	414,480	377,095	344,042	375,781	368,737	361,435	362,360	—	—
5 Year Strt Average	514,381	503,040	500,838	459,097	466,994	510,823	456,342	473,235	432,185	401,211	372,286	423,417	411,369	—	—	—	—
High-Low	326,429	314,748	270,042	298,355	380,626	331,203	329,926	388,820	390,339	371,598	372,286	439,265	429,347	327,576	303,985	—	—
Selected	523,984	452,251	471,036	507,465	474,919	462,652	365,091	510,677	414,480	377,095	344,042	375,781	368,737	361,435	362,360	348,469	186,852
Trend	1.03																

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Paid Claim Severity per Reported Claim

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											56,347	61,254	63,386	65,381	70,032	74,144	77,704	77,785
1993										64,577	68,197	67,959	80,294	85,116	94,190	104,295	114,382	127,237
1994									68,271	71,756	78,333	86,602	87,862	102,833	101,036	111,962	119,551	127,429
1995								68,305	74,675	80,060	87,567	91,961	96,876	105,830	114,106	122,812	125,979	135,253
1996							83,826	97,338	93,468	108,027	119,378	121,727	121,438	133,059	144,872	157,109	169,852	182,929
1997						44,942	51,679	70,153	69,067	78,215	90,810	99,707	103,947	116,517	122,219	129,420	139,567	148,617
1998					63,738	75,144	93,334	111,799	119,947	119,822	117,913	126,798	137,381	137,835	148,585	149,007	159,164	169,530
1999				21,181	62,865	59,756	66,664	64,232	78,708	92,234	102,752	106,284	117,836	130,133	142,679	156,200	168,686	177,171
2000			17,101	28,407	38,725	65,048	82,966	98,624	93,960	100,675	104,724	114,085	123,357	127,241	134,911	144,406	151,542	163,104
2001		24,787	25,411	90,614	69,505	70,010	75,047	99,973	103,540	120,692	131,036	141,727	162,160	186,222	207,173	230,607	248,702	268,502
2002	19,300	26,313	47,398	53,003	72,854	84,065	95,099	105,808	122,302	139,893	156,964	169,365	182,591	202,472	226,144	244,555	263,594	282,205
2003	10,174	29,138	71,216	70,423	63,958	58,971	79,450	105,994	129,092	147,024	147,370	158,229	172,291	200,139	207,045	214,909	231,666	249,735
2004		11,781	18,917	41,970	58,705	86,862	107,194	126,172	141,212	153,726	172,467	192,139	196,316	212,607	230,488	236,815	243,164	250,073
2005			33,176	30,461	68,008	78,839	103,721	97,661	129,379	127,192	131,445	144,629	169,716	183,371	189,667	204,445	228,193	251,440
2006		69,302	74,758	62,447	71,811	88,339	97,401	130,391	156,950	156,480	171,370	196,011	220,696	247,255	260,539	277,674	303,131	328,775
2007		83,421	83,518	124,763	129,577	114,632	112,911	131,072	151,886	170,977	189,944	206,743	216,497	230,997	249,721	268,561	288,877	309,914
2008		62,727	88,364	93,726	104,877	122,417	143,887	152,802	165,269	193,762	204,496	230,702	255,343	273,260	297,654	312,767	319,099	343,897
2009		18,582	55,747	52,770	74,713	95,366	120,734	133,669	145,143	166,112	173,682	189,557	209,902	230,552	253,122	264,285	286,773	306,498
2010			87,330	84,676	94,978	93,954	114,127	126,519	149,445	180,863	192,090	208,418	231,927	257,259	279,490	299,345	317,585	
2011	6,228	11,001	48,973	55,985	82,237	85,799	110,390	126,120	144,716	163,456	181,038	195,182	218,115	241,698	264,549	283,539		
2012		23,038	79,770	89,247	104,092	107,997	136,524	151,733	169,554	191,559	213,570	244,306	274,898	297,645	315,234			
2013		12,397	40,982	28,298	58,109	92,225	115,769	135,871	156,810	171,859	192,095	208,652	228,798	246,922				
2014			40,737	82,381	107,930	136,219	145,940	175,156	182,830	207,076	230,708	251,913	278,633					
2015		105,067	117,800	90,679	111,590	106,050	156,759	168,730	210,331	225,124	235,400	261,508						
2016		30,854	79,273	104,394	101,581	108,384	131,640	141,531	165,576	186,995	212,190							
2017		100,663	95,439	80,851	108,202	113,175	133,364	156,611	174,628	208,009								
2018		93,007	82,337	72,300	95,401	124,588	131,884	153,813	182,500									
2019			27,535	47,112	67,119	79,546	121,993	143,642										
2020		10,810	30,606	67,760	136,174	167,217	182,293											
2021		63,115	71,799	104,298	122,577	114,757												
2022	10,156	117,134	102,520	98,838	137,171													
2023	250,861	228,274	130,306	99,009														
2024		59,618	99,994															
2025	87,510	76,227																
2026																		

Reported Claim Severity

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													123,316	110,367	105,925	108,205	110,611	108,975
1993												125,285	159,027	156,354	162,379	197,156	209,514	230,757
1994											145,115	150,240	143,972	143,249	147,381	170,840	187,052	205,073
1995										103,251	101,600	104,396	107,790	117,630	147,332	152,062	153,901	171,032
1996									169,147	179,182	209,261	202,501	207,176	196,149	204,052	214,976	223,269	332,588
1997								85,325	93,649	99,414	139,312	155,414	153,527	190,983	179,391	169,492	152,099	198,364
1998							167,948	150,013	173,855	162,021	155,926	168,423	198,274	178,453	194,391	197,389	214,497	217,428
1999						59,756	66,664	64,232	78,708	145,276	155,039	182,803	236,683	243,853	193,967	219,393	231,249	230,401
2000					72,982	89,775	92,648	103,610	98,173	116,257	147,317	154,579	161,693	163,833	181,917	200,393	228,649	230,796
2001				164,671	98,866	90,418	89,812	105,249	127,092	176,713	184,775	210,170	246,220	278,018	317,671	341,030	368,313	354,127
2002			160,412	169,771	170,746	184,513	173,958	182,064	214,494	236,729	251,857	268,903	326,383	340,544	337,278	385,575	323,791	346,564
2003		208,151	208,151	106,587	73,964	63,272	81,231	136,047	173,174	202,850	207,536	245,833	323,325	354,706	373,866	282,978	289,466	309,424
2004		209,479	60,467	113,111	111,081	134,485	148,769	163,122	172,425	190,701	314,109	328,404	392,405	389,155	280,567	282,338	285,747	466,007
2005			33,176	113,163	137,327	118,810	131,032	110,323	143,073	137,452	168,528	209,133	247,031	239,482	231,663	239,136	376,847	587,230
2006		196,374	199,170	121,504	96,555	104,075	105,096	160,798	223,907	243,239	361,347	420,577	304,318	329,339	341,707	527,049	691,947	751,824
2007		172,712	149,974	161,212	147,819	123,784	148,107	182,039	238,259	318,279	362,186	278,432	280,117	301,020	504,009	550,450	597,334	628,112
2008		123,387	212,442	183,087	161,124	227,487	233,811	252,354	317,155	341,947	285,473	310,320	353,240	679,312	689,368	723,154	703,691	697,905
2009		145,852	248,263	137,407	175,610	148,481	201,369	214,531	214,961	201,896	225,363	243,445	415,157	490,822	549,558	573,916	561,799	575,622
2010			198,728	287,491	119,542	183,083	205,415	209,431	185,625	214,724	256,506	517,145	646,627	678,884	669,715	653,226	664,675	
2011	100,000	104,053	218,713	112,052	197,643	191,325	209,253	172,962	242,529	319,352	533,191	605,885	655,848	684,418	704,655	685,774		
2012		325,470	146,995	143,345	200,312	192,670	182,276	218,818	237,555	612,821	672,507	706,099	713,345	737,126	728,835			
2013		85,032	270,456	107,644	144,983	126,092	200,040	209,784	424,925	486,872	501,074	458,482	515,130	478,159				
2014			561,022	335,905	255,444	245,485	251,850	490,204	515,237	593,769	645,200	609,270	632,159					
2015		469,839	458,373	346,752	358,592	271,271	694,856	723,172	775,219	651,759	670,569	798,074						
2016		687,660	130,120	164,660	175,404	312,351	364,710	330,944	391,965	380,921	466,240							
2017		194,088	187,423	153,378	286,241	286,674	348,947	376,652	386,994	433,382								
2018		346,439	296,707	169,020	280,020	323,645	297,810	318,732	426,434									
2019			301,651	317,121	468,913	348,661	373,094	397,811										
2020		10,810	122,367	187,512	260,114	271,250	282,956											
2021		793,620	646,715	564,296	559,006	407,159												
2022	298,647	563,257	573,579	463,733	389,207													
2023	1,195,447	956,106	494,222	380,809														
2024		695,989	792,212															
2025	1,143,716	709,968																
2026																		

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Paid Claim Severity per Reported Claim

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	82,708	87,764	91,625	95,192	98,578	101,587	104,851	107,685	110,556	113,487	115,537	116,653	111,501	113,197	114,944	114,537	112,677
1993	139,062	143,991	158,580	173,525	177,926	195,660	209,221	223,365	237,416	251,935	250,848	264,559	277,669	290,393	301,351	313,049	
1994	131,663	140,396	148,637	150,258	160,238	167,737	166,401	180,772	188,094	195,665	203,208	202,417	212,210	221,016	230,828		
1995	144,725	156,524	166,788	177,673	186,532	186,506	194,709	202,853	193,630	201,742	209,539	218,218	225,955	233,461			
1996	196,310	210,346	225,598	236,958	247,191	256,634	266,308	276,156	286,123	296,321	306,614	316,562	327,484				
1997	151,912	164,042	173,536	183,148	194,389	205,678	219,440	228,695	240,616	253,715	266,179	265,489					
1998	182,970	192,351	201,836	211,444	221,107	219,001	230,813	242,766	254,818	266,336	278,862						
1999	187,756	198,478	209,409	220,464	229,664	238,987	247,010	257,264	266,762	277,266							
2000	174,740	186,684	198,790	202,191	215,491	228,751	240,244	249,765	260,515								
2001	288,596	291,079	294,678	310,331	325,693	341,626	339,684	340,992									
2002	300,098	317,775	335,555	353,540	372,281	388,442	406,468										
2003	260,416	277,571	286,906	301,976	315,278	316,981											
2004	266,486	284,233	291,088	306,709	323,090												
2005	274,828	296,529	315,784	326,763													
2006	350,677	380,031	407,197														
2007	330,090	343,752															
2008	369,189																
2009																	
2010																	
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Reported Claim Severity

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	112,120	115,561	110,763	109,046	146,858	149,759	151,083	167,621	150,423	150,423	126,188	166,692	158,768	165,184	146,402	142,634	140,705
1993	243,409	254,283	190,723	275,054	303,730	330,206	347,793	298,652	306,535	321,639	484,624	478,895	480,868	478,001	494,334	461,991	
1994	215,290	171,490	186,441	211,568	217,891	232,790	228,844	234,651	242,743	292,781	337,504	341,343	316,384	318,111	327,551		
1995	205,430	236,466	218,043	242,610	244,565	231,553	232,200	234,928	335,312	330,492	335,484	327,246	315,543	311,631			
1996	313,954	324,176	344,740	360,150	339,404	337,745	340,542	448,258	519,924	488,200	491,585	492,710	528,425				
1997	206,241	225,109	232,068	224,642	308,741	317,093	329,187	382,036	401,716	418,096	410,301	389,298					
1998	301,794	303,326	255,986	257,571	268,514	274,888	390,588	397,409	361,196	352,993	355,226						
1999	267,870	230,099	240,147	254,194	533,483	459,373	462,646	446,788	429,975	429,975							
2000	203,492	226,693	237,083	380,063	393,591	400,398	394,345	389,737	406,569								
2001	359,713	362,193	472,674	435,502	524,748	539,561	513,936	516,627									
2002	364,164	608,220	599,389	614,725	609,053	595,450	592,668										
2003	535,867	570,940	592,430	629,160	628,665	601,170											
2004	443,048	525,333	526,483	473,382	504,884												
2005	595,971	583,852	639,754	632,935													
2006	722,966	739,137	667,345														
2007	621,996	584,791															
2008	694,774																
2009																	
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2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999				0.074%	0.099%	0.149%	0.174%	0.248%	0.273%	0.273%	0.273%	0.298%	0.298%	0.298%	0.298%	0.298%	0.298%	0.298%
2000			0.069%	0.092%	0.162%	0.208%	0.208%	0.231%	0.277%	0.300%	0.323%	0.323%	0.323%	0.346%	0.370%	0.370%	0.393%	0.393%
2001		0.021%	0.043%	0.064%	0.149%	0.191%	0.234%	0.255%	0.298%	0.298%	0.340%	0.361%	0.361%	0.361%	0.361%	0.361%	0.361%	0.361%
2002	0.020%	0.059%	0.217%	0.335%	0.374%	0.414%	0.492%	0.551%	0.551%	0.551%	0.551%	0.571%	0.591%	0.591%	0.591%	0.591%	0.591%	0.591%
2003	0.019%	0.019%	0.019%	0.057%	0.151%	0.227%	0.245%	0.283%	0.283%	0.302%	0.359%	0.378%	0.397%	0.397%	0.415%	0.434%	0.434%	0.434%
2004	0.000%	0.036%	0.054%	0.163%	0.325%	0.343%	0.343%	0.343%	0.361%	0.379%	0.379%	0.379%	0.397%	0.397%	0.397%	0.415%	0.434%	0.452%
2005	0.000%	0.000%	0.016%	0.082%	0.082%	0.115%	0.131%	0.197%	0.214%	0.263%	0.329%	0.345%	0.345%	0.362%	0.394%	0.411%	0.411%	0.411%
2006	0.000%	0.043%	0.058%	0.101%	0.188%	0.216%	0.274%	0.303%	0.303%	0.361%	0.390%	0.390%	0.390%	0.390%	0.419%	0.433%	0.433%	0.433%
2007	0.000%	0.025%	0.063%	0.151%	0.201%	0.277%	0.353%	0.378%	0.428%	0.416%	0.428%	0.453%	0.479%	0.504%	0.516%	0.516%	0.516%	0.516%
2008	0.000%	0.057%	0.102%	0.136%	0.192%	0.226%	0.249%	0.294%	0.305%	0.305%	0.328%	0.328%	0.328%	0.339%	0.339%	0.351%	0.373%	0.373%
2009	0.000%	0.011%	0.011%	0.143%	0.209%	0.275%	0.297%	0.319%	0.341%	0.341%	0.363%	0.374%	0.374%	0.374%	0.374%	0.385%	0.385%	0.385%
2010	0.000%	0.000%	0.070%	0.105%	0.174%	0.233%	0.233%	0.279%	0.291%	0.291%	0.337%	0.349%	0.349%	0.349%	0.349%	0.349%	0.349%	
2011	0.011%	0.033%	0.088%	0.186%	0.219%	0.285%	0.307%	0.329%	0.340%	0.362%	0.373%	0.395%	0.395%	0.395%	0.395%	0.406%		
2012	0.000%	0.021%	0.105%	0.188%	0.209%	0.272%	0.293%	0.325%	0.366%	0.387%	0.408%	0.408%	0.408%	0.419%	0.440%			
2013	0.000%	0.021%	0.021%	0.103%	0.154%	0.185%	0.216%	0.247%	0.267%	0.288%	0.308%	0.339%	0.349%	0.360%				
2014	0.000%	0.000%	0.069%	0.168%	0.197%	0.227%	0.256%	0.296%	0.335%	0.345%	0.355%	0.365%	0.365%					
2015	0.000%	0.019%	0.038%	0.066%	0.085%	0.161%	0.180%	0.209%	0.199%	0.228%	0.256%	0.266%						
2016	0.000%	0.010%	0.030%	0.090%	0.140%	0.219%	0.239%	0.279%	0.299%	0.309%	0.319%							
2017	0.000%	0.041%	0.092%	0.174%	0.225%	0.307%	0.338%	0.348%	0.368%	0.368%								
2018	0.000%	0.039%	0.078%	0.167%	0.186%	0.226%	0.284%	0.314%	0.333%									
2019	0.000%	0.000%	0.040%	0.069%	0.119%	0.198%	0.198%	0.238%										
2020	0.000%	0.009%	0.075%	0.085%	0.122%	0.141%	0.169%											
2021	0.000%	0.040%	0.119%	0.139%	0.148%	0.208%												
2022	0.009%	0.045%	0.073%	0.100%	0.136%													
2023	0.008%	0.017%	0.034%	0.093%														
2024	0.000%	0.039%	0.071%															
2025	0.015%	0.030%																
2026	0.000%																	

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993																	
1994																	
1995																	
1996																	
1997																	
1998																	
1999	0.298%	0.298%	0.298%	0.298%	0.298%	0.298%	0.298%	0.298%	0.298%	0.298%							
2000	0.393%	0.393%	0.393%	0.416%	0.416%	0.416%	0.416%	0.416%	0.416%								
2001	0.361%	0.383%	0.404%	0.404%	0.404%	0.404%	0.425%	0.447%									
2002	0.591%	0.591%	0.591%	0.591%	0.591%	0.591%	0.591%										
2003	0.453%	0.453%	0.472%	0.472%	0.472%	0.491%											
2004	0.452%	0.452%	0.470%	0.470%	0.470%												
2005	0.411%	0.411%	0.411%	0.427%													
2006	0.447%	0.447%	0.447%														
2007	0.516%	0.529%															
2008	0.373%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
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2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Cumulative Paid Losses as a Percent of Reported Losses

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													51.4%	59.2%	66.1%	68.5%	70.2%	71.4%
1993												54.2%	50.5%	54.4%	58.0%	52.9%	54.6%	55.1%
1994											54.0%	57.6%	61.0%	71.8%	68.6%	65.5%	63.9%	62.1%
1995										77.5%	86.2%	88.1%	89.9%	90.0%	77.4%	80.8%	81.9%	79.1%
1996									55.3%	60.3%	57.0%	60.1%	58.6%	67.8%	71.0%	73.1%	76.1%	55.0%
1997								82.2%	73.8%	78.7%	65.2%	64.2%	67.7%	61.0%	68.1%	76.4%	91.8%	74.9%
1998							55.6%	74.5%	69.0%	74.0%	75.6%	75.3%	69.3%	77.2%	76.4%	75.5%	74.2%	78.0%
1999						100.0%	100.0%	100.0%	100.0%	63.5%	66.3%	58.1%	49.8%	53.4%	73.6%	71.2%	72.9%	76.9%
2000					53.1%	72.5%	89.5%	95.2%	95.7%	86.6%	71.1%	73.8%	76.3%	77.7%	74.2%	72.1%	66.3%	70.7%
2001				55.0%	70.3%	77.4%	83.6%	95.0%	81.5%	68.3%	70.9%	67.4%	65.9%	67.0%	65.2%	67.6%	67.5%	75.8%
2002			29.5%	31.2%	42.7%	45.6%	54.7%	58.1%	57.0%	59.1%	62.3%	63.0%	55.9%	59.5%	67.0%	63.4%	81.4%	81.4%
2003		14.0%	34.2%	66.1%	86.5%	93.2%	97.8%	77.9%	74.5%	72.5%	71.0%	64.4%	53.3%	56.4%	55.4%	75.9%	80.0%	80.7%
2004		5.6%	31.3%	37.1%	52.8%	64.6%	72.1%	77.3%	81.9%	80.6%	54.9%	58.5%	50.0%	54.6%	82.2%	83.9%	85.1%	53.7%
2005			100.0%	26.9%	49.5%	66.4%	79.2%	88.5%	90.4%	92.5%	78.0%	69.2%	68.7%	76.6%	81.9%	85.5%	60.6%	42.8%
2006		35.3%	37.5%	51.4%	74.4%	84.9%	92.7%	81.1%	70.1%	64.3%	47.4%	46.6%	72.5%	75.1%	76.2%	52.7%	43.8%	43.7%
2007		48.3%	55.7%	77.4%	87.7%	92.6%	76.2%	72.0%	63.7%	53.7%	52.4%	74.3%	77.3%	76.7%	49.5%	48.8%	48.4%	49.3%
2008		50.8%	41.6%	51.2%	65.1%	53.8%	61.5%	60.6%	52.1%	56.7%	71.6%	74.3%	72.3%	40.2%	43.2%	43.3%	45.3%	49.3%
2009		12.7%	22.5%	38.4%	42.5%	64.2%	60.0%	62.3%	67.5%	82.3%	77.1%	77.9%	50.6%	47.0%	46.1%	46.0%	51.0%	53.2%
2010			43.9%	29.5%	79.5%	51.3%	55.6%	60.4%	80.5%	84.2%	74.9%	40.3%	35.9%	37.9%	41.7%	45.8%	47.8%	
2011	6.2%	10.6%	22.4%	50.0%	41.6%	44.8%	52.8%	72.9%	59.7%	51.2%	34.0%	32.2%	33.3%	35.3%	37.5%	41.3%		
2012		7.1%	54.3%	62.3%	52.0%	56.1%	74.9%	69.3%	71.4%	31.3%	31.8%	34.6%	38.5%	40.4%	43.3%			
2013		14.6%	15.2%	26.3%	40.1%	73.1%	57.9%	64.8%	36.9%	35.3%	38.3%	45.5%	44.4%	51.6%				
2014			7.3%	24.5%	42.3%	55.5%	57.9%	35.7%	35.5%	34.9%	35.8%	41.3%	44.1%					
2015		22.4%	25.7%	26.2%	31.1%	39.1%	22.6%	23.3%	27.1%	34.5%	35.1%	32.8%						
2016		4.5%	60.9%	63.4%	57.9%	34.7%	36.1%	42.8%	42.2%	49.1%	45.5%							
2017		51.9%	50.9%	52.7%	37.8%	39.5%	38.2%	41.6%	45.1%	48.0%								
2018		26.8%	27.8%	42.8%	34.1%	38.5%	44.3%	48.3%	42.8%									
2019			9.1%	14.9%	14.3%	22.8%	32.7%	36.1%										
2020		100.0%	25.0%	36.1%	52.4%	61.6%	64.4%											
2021		8.0%	11.1%	18.5%	21.9%	28.2%												
2022	3.4%	20.8%	17.9%	21.3%	35.2%													
2023	21.0%	23.9%	26.4%	26.0%														
2024		8.6%	12.6%															
2025	7.7%	10.7%																
2026																		

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													46.7%	43.8%	50.0%	56.3%	56.3%	58.8%
1993												46.2%	46.2%	50.0%	57.1%	42.9%	35.7%	35.7%
1994											53.8%	57.1%	62.5%	75.0%	70.6%	64.7%	52.9%	52.9%
1995										71.4%	80.0%	81.3%	82.4%	83.3%	72.2%	72.2%	68.4%	63.2%
1996									54.5%	63.6%	45.5%	50.0%	57.1%	50.0%	50.0%	42.9%	42.9%	42.9%
1997								76.9%	80.0%	80.0%	73.3%	73.3%	75.0%	62.5%	58.8%	73.7%	78.9%	68.4%
1998							50.0%	60.0%	54.5%	66.7%	69.2%	61.5%	53.8%	71.4%	64.3%	66.7%	73.3%	73.3%
1999						100.0%	100.0%	100.0%	100.0%	81.8%	81.8%	75.0%	58.3%	58.3%	66.7%	50.0%	50.0%	58.3%
2000					71.4%	66.7%	77.8%	90.0%	91.7%	84.6%	78.6%	78.6%	78.6%	66.7%	62.5%	56.3%	58.8%	58.8%
2001				33.3%	71.4%	77.8%	81.8%	83.3%	78.6%	64.3%	68.8%	64.7%	47.1%	35.3%	47.1%	47.1%	41.2%	35.3%
2002			27.3%	47.1%	52.6%	57.1%	64.0%	71.4%	60.7%	53.6%	53.6%	55.2%	43.3%	36.7%	40.0%	40.0%	36.7%	36.7%
2003		0.0%	0.0%	66.7%	87.5%	91.7%	92.3%	93.3%	86.7%	68.8%	57.9%	55.0%	38.1%	38.1%	40.9%	52.2%	47.8%	47.8%
2004		0.0%	66.7%	77.8%	77.8%	78.9%	78.9%	78.9%	85.0%	66.7%	52.4%	47.6%	50.0%	45.5%	45.5%	43.5%	50.0%	56.0%
2005			100.0%	60.0%	60.0%	71.4%	75.0%	83.3%	84.6%	81.3%	75.0%	76.2%	71.4%	63.6%	62.5%	60.0%	36.0%	36.0%
2006		33.3%	25.0%	57.1%	76.9%	80.0%	84.2%	66.7%	61.9%	60.0%	48.1%	40.7%	40.7%	37.0%	34.5%	36.7%	26.7%	20.0%
2007		50.0%	40.0%	66.7%	81.3%	86.4%	71.4%	73.3%	67.6%	48.5%	44.1%	47.2%	47.4%	42.5%	46.3%	43.9%	43.9%	39.0%
2008		60.0%	44.4%	58.3%	70.6%	55.0%	54.5%	61.5%	55.6%	44.4%	48.3%	44.8%	37.9%	33.3%	36.7%	32.3%	36.4%	39.4%
2009		0.0%	0.0%	69.2%	73.7%	80.0%	77.8%	75.9%	77.4%	74.2%	60.6%	52.9%	38.2%	47.1%	47.1%	42.9%	40.0%	37.1%
2010			50.0%	44.4%	86.7%	70.0%	70.0%	75.0%	76.0%	72.0%	55.2%	56.7%	43.3%	43.3%	43.3%	46.7%	46.7%	
2011	0.0%	66.7%	62.5%	76.5%	75.0%	76.9%	78.6%	80.0%	67.7%	54.5%	55.9%	50.0%	38.9%	36.1%	36.1%	37.8%		
2012		50.0%	70.0%	83.3%	80.0%	80.8%	78.6%	74.2%	62.9%	43.2%	33.3%	33.3%	33.3%	25.0%	28.6%			
2013		0.0%	0.0%	70.0%	80.0%	83.3%	66.7%	66.7%	61.5%	50.0%	53.3%	57.6%	50.0%	48.6%				
2014			14.3%	52.9%	55.0%	60.9%	57.7%	63.3%	55.9%	48.6%	44.4%	51.4%	51.4%					
2015		0.0%	25.0%	14.3%	11.1%	29.4%	31.6%	40.9%	42.9%	54.2%	51.9%	42.9%						
2016		0.0%	66.7%	66.7%	71.4%	72.7%	62.5%	67.9%	63.3%	51.6%	46.9%							
2017		25.0%	55.6%	76.5%	68.2%	73.3%	66.7%	61.8%	61.1%	52.8%								
2018		25.0%	37.5%	58.8%	63.2%	65.2%	72.4%	71.9%	58.8%									
2019			25.0%	57.1%	58.3%	65.0%	65.0%	54.2%										
2020		100.0%	75.0%	66.7%	69.2%	73.3%	72.2%											
2021		25.0%	8.3%	21.4%	26.7%	47.6%												
2022	0.0%	20.0%	25.0%	36.4%	53.3%													
2023	0.0%	0.0%	50.0%	63.6%														
2024		40.0%	44.4%															
2025	0.0%	25.0%																
2026																		

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Cumulative Paid Losses as a Percent of Reported Losses

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	73.8%	75.9%	82.7%	87.3%	67.1%	67.8%	69.4%	64.2%	73.5%	75.4%	91.6%	70.0%	70.2%	68.5%	78.5%	80.3%	80.1%
1993	57.1%	56.6%	83.1%	63.1%	58.6%	59.3%	60.2%	74.8%	77.5%	78.3%	51.8%	55.2%	57.7%	60.8%	61.0%	67.8%	
1994	61.2%	81.9%	79.7%	71.0%	73.5%	72.1%	72.7%	77.0%	77.5%	66.8%	60.2%	59.3%	67.1%	69.5%	70.5%		
1995	70.4%	66.2%	76.5%	73.2%	76.3%	80.5%	83.9%	86.3%	57.7%	61.0%	62.5%	66.7%	71.6%	74.9%			
1996	62.5%	64.9%	65.4%	65.8%	72.8%	76.0%	78.2%	61.6%	55.0%	60.7%	62.4%	64.2%	62.0%				
1997	73.7%	72.9%	74.8%	81.5%	63.0%	64.9%	66.7%	59.9%	59.9%	60.7%	64.9%	68.2%					
1998	60.6%	63.4%	78.8%	82.1%	82.3%	79.7%	59.1%	61.1%	70.5%	75.5%	78.5%						
1999	70.1%	86.3%	87.2%	86.7%	43.0%	52.0%	53.4%	57.6%	62.0%	64.5%							
2000	85.9%	82.4%	83.8%	53.2%	54.7%	57.1%	60.9%	64.1%	64.1%								
2001	80.2%	80.4%	62.3%	71.3%	62.1%	63.3%	66.1%	66.0%									
2002	82.4%	52.2%	56.0%	57.5%	61.1%	65.2%	68.6%										
2003	48.6%	48.6%	48.4%	48.0%	50.2%	52.7%											
2004	60.1%	54.1%	55.3%	64.8%	64.0%												
2005	46.1%	50.8%	49.4%	51.6%													
2006	48.5%	51.4%	61.0%														
2007	53.1%	58.8%															
2008	53.1%																
2009																	
2010																	
2011																	
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2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	58.8%	58.8%	64.7%	64.7%	88.2%	76.5%	82.4%	88.2%	88.2%	88.2%	94.1%	88.2%	88.9%	83.3%	88.9%	89.5%	85.0%
1993	35.7%	40.0%	40.0%	40.0%	43.8%	43.8%	50.0%	50.0%	43.8%	43.8%	47.1%	52.9%	52.9%	58.8%	58.8%	64.7%	
1994	57.9%	63.2%	57.9%	65.0%	65.0%	50.0%	61.9%	57.1%	57.1%	61.9%	61.9%	68.2%	68.2%	68.2%	68.2%		
1995	52.6%	57.9%	52.6%	57.9%	57.9%	65.0%	65.0%	65.0%	68.2%	68.2%	68.2%	68.2%	68.2%	72.7%			
1996	35.7%	28.6%	28.6%	28.6%	42.9%	42.9%	42.9%	50.0%	50.0%	50.0%	57.1%	57.1%	57.1%				
1997	65.0%	65.0%	70.0%	65.0%	60.0%	65.0%	60.0%	55.0%	55.0%	55.0%	55.0%	63.6%					
1998	66.7%	66.7%	66.7%	66.7%	66.7%	62.5%	62.5%	62.5%	62.5%	68.8%	68.8%						
1999	58.3%	58.3%	58.3%	58.3%	58.3%	66.7%	66.7%	66.7%	66.7%	66.7%							
2000	58.8%	58.8%	58.8%	61.1%	55.6%	55.6%	55.6%	72.2%	66.7%								
2001	35.3%	44.4%	42.1%	52.6%	52.6%	52.6%	55.0%	57.1%									
2002	40.0%	40.0%	40.0%	40.0%	40.0%	43.3%	43.3%										
2003	45.8%	45.8%	44.0%	40.0%	44.0%	50.0%											
2004	56.0%	52.0%	53.8%	61.5%	57.7%												
2005	36.0%	36.0%	36.0%	38.5%													
2006	25.8%	19.4%	25.8%														
2007	36.6%	42.9%															
2008	42.4%																
2009																	
2010																	
2011																	
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2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

IBNR as a Percent of Ultimate Loss

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													44.6%	47.2%	49.3%	48.2%	47.0%	44.6%
1993												79.8%	74.3%	72.8%	71.8%	65.8%	63.6%	59.9%
1994											74.9%	72.0%	69.4%	69.5%	66.7%	61.4%	57.7%	53.7%
1995										79.8%	78.7%	76.6%	74.3%	70.4%	62.9%	61.7%	59.1%	54.5%
1996									75.8%	74.3%	70.0%	68.4%	62.2%	64.3%	62.8%	60.8%	59.3%	39.4%
1997								89.2%	86.3%	85.5%	79.6%	77.3%	76.0%	70.2%	70.3%	68.6%	71.8%	63.2%
1998							72.8%	75.7%	69.1%	68.6%	67.2%	64.6%	58.3%	59.6%	56.0%	52.1%	48.0%	47.3%
1999						93.6%	91.7%	88.5%	84.6%	71.5%	69.6%	60.9%	49.4%	47.8%	58.5%	53.1%	50.5%	50.7%
2000					93.6%	89.9%	89.6%	87.1%	85.3%	81.2%	74.3%	73.0%	71.8%	69.4%	63.7%	60.0%	51.5%	51.1%
2001				95.9%	94.2%	93.2%	91.7%	89.4%	85.1%	79.2%	75.2%	70.0%	64.8%	60.3%	54.6%	51.3%	47.4%	49.4%
2002			91.6%	86.3%	84.6%	81.6%	79.3%	75.7%	71.4%	68.4%	66.4%	62.9%	53.4%	51.4%	51.8%	44.9%	53.8%	50.5%
2003		98.8%	98.8%	98.1%	96.5%	95.5%	93.8%	88.0%	84.7%	80.9%	76.8%	71.1%	60.1%	56.2%	51.7%	61.8%	60.9%	58.2%
2004	100.0%	97.5%	98.9%	94.0%	88.3%	85.0%	83.4%	81.8%	79.7%	76.5%	61.3%	59.5%	49.3%	49.7%	63.7%	61.9%	59.7%	31.6%
2005	100.0%	100.0%	99.8%	96.8%	96.1%	95.3%	94.1%	92.5%	89.5%	87.5%	80.9%	75.1%	70.6%	70.2%	68.5%	66.1%	46.7%	16.9%
2006	100.0%	97.8%	97.0%	96.8%	95.3%	94.1%	92.5%	87.2%	82.2%	77.0%	63.1%	57.1%	69.0%	66.4%	62.6%	40.3%	21.6%	14.8%
2007	100.0%	98.8%	97.4%	93.4%	91.9%	90.7%	85.8%	81.4%	72.4%	64.2%	58.0%	65.8%	63.7%	58.9%	29.5%	23.0%	16.4%	12.1%
2008	100.0%	97.8%	93.2%	92.2%	90.3%	83.9%	81.8%	76.8%	69.7%	67.3%	70.7%	68.2%	63.8%	27.9%	26.8%	20.7%	17.9%	18.5%
2009	100.0%	99.5%	99.1%	93.8%	88.4%	87.1%	81.0%	78.3%	76.8%	78.2%	74.1%	71.1%	50.8%	41.8%	34.9%	30.0%	31.5%	29.8%
2010	100.0%	100.0%	95.7%	90.6%	93.5%	86.7%	85.0%	81.7%	83.1%	80.4%	72.9%	43.5%	29.3%	25.8%	26.8%	28.6%	27.4%	
2011	99.7%	99.1%	94.9%	94.4%	88.4%	85.4%	82.8%	84.8%	77.9%	69.1%	46.8%	36.0%	30.7%	27.7%	25.5%	25.5%		
2012	100.0%	98.3%	96.2%	93.4%	89.7%	87.1%	86.9%	82.5%	78.6%	41.6%	32.5%	29.1%	28.4%	24.1%	21.2%			
2013	100.0%	99.5%	98.3%	96.6%	93.2%	92.9%	86.9%	84.2%	65.4%	57.3%	53.0%	52.7%	45.2%	47.6%				
2014	100.0%	100.0%	89.6%	84.8%	86.4%	85.0%	82.6%	60.9%	53.4%	44.8%	38.3%	40.1%	37.8%					
2015	100.0%	97.3%	94.8%	93.1%	90.8%	86.9%	62.4%	54.7%	53.7%	55.5%	48.5%	36.4%						
2016	100.0%	98.0%	98.8%	95.6%	92.7%	79.7%	74.1%	72.6%	65.2%	65.1%	55.9%							
2017	100.0%	97.8%	95.3%	92.8%	82.5%	76.1%	68.0%	64.4%	61.3%	56.7%								
2018	100.0%	96.3%	93.6%	92.3%	85.8%	80.1%	76.9%	72.7%	61.2%									
2019	100.0%	100.0%	96.3%	93.1%	82.6%	78.4%	76.9%	70.4%										
2020	100.0%	100.0%	96.8%	94.5%	89.0%	86.7%	83.4%											
2021	100.0%	90.7%	77.4%	76.9%	75.5%	75.1%												
2022	99.1%	92.0%	86.9%	85.5%	83.4%													
2023	96.6%	94.6%	94.4%	88.2%														
2024	100.0%	90.0%	79.6%															
2025	93.3%	91.7%																
2026	100.0%																	

Unpaid Loss as a Percent of Ultimate Loss

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											76.4%	74.3%	71.5%	68.7%	66.5%	64.5%	62.8%	60.4%
1993										92.0%	90.7%	89.0%	87.0%	85.2%	83.6%	81.9%	80.1%	77.9%
1994									89.1%	87.6%	86.5%	83.9%	81.3%	78.1%	77.2%	74.7%	73.0%	71.2%
1995								89.5%	86.4%	84.3%	81.6%	79.4%	76.9%	73.3%	71.2%	69.1%	66.5%	64.0%
1996							90.2%	88.6%	86.6%	84.5%	82.9%	81.0%	77.9%	75.8%	73.6%	71.4%	69.0%	66.7%
1997						95.6%	94.0%	91.1%	89.9%	88.6%	86.7%	85.4%	83.8%	81.8%	79.7%	76.0%	74.1%	72.5%
1998					90.7%	87.8%	84.9%	81.9%	78.7%	76.8%	75.2%	73.3%	71.1%	68.8%	66.4%	63.9%	61.4%	58.9%
1999				98.9%	95.5%	93.6%	91.7%	88.5%	84.6%	81.9%	79.8%	77.3%	74.8%	72.2%	69.5%	66.6%	63.9%	62.1%
2000			99.4%	98.6%	96.6%	92.7%	90.7%	87.7%	85.9%	83.7%	81.7%	80.1%	78.5%	76.2%	73.1%	71.2%	67.9%	65.4%
2001		99.8%	99.6%	97.7%	95.9%	94.7%	93.1%	89.9%	87.8%	85.8%	82.4%	79.8%	76.8%	73.4%	70.4%	67.1%	64.5%	61.7%
2002	99.9%	99.6%	97.5%	95.7%	93.4%	91.6%	88.7%	85.9%	83.7%	81.4%	79.1%	76.6%	73.9%	71.1%	67.7%	65.1%	62.4%	59.7%
2003	99.9%	99.8%	99.6%	98.8%	97.0%	95.8%	93.9%	90.7%	88.6%	86.2%	83.5%	81.4%	78.7%	75.3%	73.2%	71.0%	68.7%	66.2%
2004	100.0%	99.9%	99.7%	97.8%	93.8%	90.3%	88.0%	85.9%	83.4%	81.0%	78.7%	76.3%	74.6%	72.5%	70.2%	68.0%	65.7%	63.3%
2005	100.0%	100.0%	99.8%	99.1%	98.1%	96.9%	95.3%	93.4%	90.5%	88.5%	85.1%	82.8%	79.8%	77.2%	74.2%	71.1%	67.7%	64.4%
2006	100.0%	99.2%	98.9%	98.3%	96.5%	95.0%	93.0%	89.7%	87.5%	85.2%	82.5%	80.0%	77.5%	74.8%	71.5%	68.5%	65.6%	62.7%
2007	100.0%	99.4%	98.6%	94.9%	92.9%	91.4%	89.2%	86.6%	82.4%	80.7%	78.0%	74.6%	71.9%	68.5%	65.1%	62.4%	59.6%	56.6%
2008	100.0%	98.9%	97.2%	96.0%	93.7%	91.3%	88.8%	85.9%	84.2%	81.5%	79.0%	76.3%	73.8%	71.0%	68.4%	65.7%	62.8%	59.9%
2009	100.0%	99.9%	99.8%	97.6%	95.1%	91.7%	88.6%	86.5%	84.3%	82.1%	80.0%	77.5%	75.1%	72.7%	70.0%	67.8%	65.0%	62.6%
2010	100.0%	100.0%	98.1%	97.2%	94.8%	93.2%	91.7%	88.9%	86.4%	83.5%	79.7%	77.2%	74.7%	71.9%	69.5%	67.3%	65.3%	
2011	100.0%	99.9%	98.9%	97.2%	95.2%	93.5%	90.9%	88.9%	86.8%	84.2%	81.9%	79.4%	77.0%	74.5%	72.0%	69.2%		
2012	100.0%	99.9%	97.9%	95.9%	94.6%	92.8%	90.2%	87.9%	84.7%	81.8%	78.6%	75.5%	72.4%	69.3%	65.9%			
2013	100.0%	99.9%	99.7%	99.1%	97.3%	94.8%	92.4%	89.8%	87.2%	84.9%	82.0%	78.5%	75.7%	73.0%				
2014	100.0%	100.0%	99.2%	96.3%	94.3%	91.7%	89.9%	86.0%	83.5%	80.7%	77.9%	75.2%	72.6%					
2015	100.0%	99.4%	98.7%	98.2%	97.1%	94.9%	91.5%	89.4%	87.4%	84.6%	81.9%	79.2%						
2016	100.0%	99.9%	99.3%	97.2%	95.8%	93.0%	90.7%	88.3%	85.3%	82.9%	79.9%							
2017	100.0%	98.9%	97.6%	96.2%	93.4%	90.6%	87.8%	85.2%	82.5%	79.2%								
2018	100.0%	99.0%	98.2%	96.7%	95.1%	92.3%	89.8%	86.8%	83.4%									
2019	100.0%	100.0%	99.7%	99.0%	97.5%	95.1%	92.4%	89.3%										
2020	100.0%	100.0%	99.2%	98.0%	94.2%	91.8%	89.3%											
2021	100.0%	99.3%	97.5%	95.7%	94.6%	93.0%												
2022	100.0%	98.3%	97.7%	96.9%	94.1%													
2023	99.3%	98.7%	98.5%	96.9%														
2024	100.0%	99.1%	97.4%															
2025	99.5%	99.1%																
2026	100.0%																	

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IBNR as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	43.0%	41.2%	43.6%	44.5%	25.3%	23.8%	23.1%	14.7%	23.5%	23.5%	35.8%	15.2%	14.5%	11.0%	21.1%	18.9%	15.8%
1993	57.7%	52.7%	64.5%	48.8%	39.7%	34.4%	31.0%	40.7%	39.1%	36.1%	-2.2%	-1.0%	-1.4%	-0.8%	-4.3%	2.5%	
1994	45.6%	56.7%	52.9%	43.7%	42.1%	38.1%	36.1%	34.5%	32.2%	18.3%	5.8%	0.2%	7.5%	7.0%	4.2%		
1995	45.4%	37.1%	42.0%	35.5%	34.9%	35.2%	35.0%	34.2%	-3.3%	-1.8%	-3.3%	-0.8%	2.8%	4.0%			
1996	42.8%	40.9%	37.2%	34.4%	38.1%	38.4%	37.9%	18.3%	5.2%	11.0%	10.4%	10.2%	3.7%				
1997	59.8%	56.1%	54.7%	56.2%	39.8%	38.1%	35.8%	25.5%	21.6%	18.4%	19.9%	16.5%					
1998	26.8%	26.4%	37.9%	37.5%	34.9%	28.9%	-1.0%	-2.8%	6.6%	8.7%	8.1%						
1999	42.7%	50.8%	48.6%	45.6%	-14.1%	1.7%	1.0%	4.4%	8.0%	8.0%							
2000	56.9%	52.0%	49.8%	14.7%	11.7%	10.2%	11.5%	12.5%	8.8%								
2001	48.6%	45.2%	24.6%	30.5%	16.3%	13.9%	13.7%	8.9%									
2002	48.0%	13.1%	14.4%	12.2%	13.0%	15.0%	15.4%										
2003	24.4%	19.5%	13.0%	7.6%	7.6%	8.1%											
2004	34.9%	22.9%	19.6%	27.7%	22.9%												
2005	15.6%	17.3%	9.4%	6.8%													
2006	15.3%	13.4%	21.9%														
2007	13.0%	16.2%															
2008	18.9%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
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2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Unpaid Loss as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	57.9%	55.4%	53.4%	51.6%	49.8%	48.3%	46.7%	45.2%	43.8%	42.3%	41.2%	40.7%	39.9%	39.0%	38.1%	34.9%	32.6%
1993	75.8%	73.2%	70.5%	67.7%	64.7%	61.2%	58.5%	55.7%	52.9%	50.0%	47.1%	44.2%	41.4%	38.7%	36.4%	34.0%	
1994	66.7%	64.5%	62.5%	60.0%	57.4%	55.4%	53.5%	49.5%	47.5%	45.4%	43.3%	40.8%	37.9%	35.4%	32.5%		
1995	61.5%	58.4%	55.6%	52.7%	50.4%	47.8%	45.5%	43.2%	40.4%	37.9%	35.5%	32.8%	30.4%	28.1%			
1996	64.2%	61.7%	58.9%	56.8%	54.9%	53.2%	51.5%	49.7%	47.9%	46.0%	44.1%	42.3%	40.3%				
1997	70.4%	68.0%	66.1%	64.3%	62.1%	59.9%	57.2%	55.4%	53.1%	50.5%	48.1%	43.0%					
1998	55.6%	53.3%	51.0%	48.7%	46.4%	43.3%	40.3%	37.2%	34.1%	31.1%	27.9%						
1999	59.8%	57.5%	55.2%	52.8%	50.9%	48.9%	47.2%	45.0%	42.9%	40.7%							
2000	63.0%	60.4%	57.9%	54.6%	51.6%	48.7%	46.1%	44.0%	41.5%								
2001	58.8%	56.0%	53.0%	50.5%	48.0%	45.5%	42.9%	39.8%									
2002	57.1%	54.6%	52.1%	49.5%	46.8%	44.5%	41.9%										
2003	63.3%	60.9%	57.8%	55.6%	53.7%	51.6%											
2004	60.9%	58.3%	55.6%	53.2%	50.7%												
2005	61.1%	58.0%	55.3%	51.9%													
2006	58.9%	55.5%	52.3%														
2007	53.8%	50.7%															
2008	56.9%																
2009																	
2010																	
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2024																	
2025																	
2026																	

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Comparison to Prior Analysis

Injury Year Ending 6/30	Analysis as of 06/30/2025 (1) Paid Loss	(2) Case Reserves Loss	(3) Required Loss IBNR	(4) Required Unpaid Loss	(5) Retrospective Unpaid Loss	(6) Selected Ultimate Loss	Analysis as of 06/30/2026 (7) Paid Loss	(8) Case Reserves Loss	(9) Required Loss IBNR	(10) Required Unpaid Loss	(11) Selected Ultimate Loss
Prior to 1992	$41,404,248	$7,201,793	$481,796	$7,683,589	$9,288,799	$49,087,837	$42,188,468	$8,504,579	$0	$8,504,579	$50,693,047
1992	2,176,195	533,856	441,522	975,379	1,165,332	3,151,573	2,253,537	560,557	527,432	1,087,990	3,341,527
1993	5,122,967	3,280,716	109,631	3,390,346	2,936,316	8,513,313	5,321,839	2,532,007	205,437	2,737,444	8,059,283
1994	4,862,342	2,136,095	335	2,136,430	2,659,265	6,998,771	5,078,219	2,127,892	315,495	2,443,387	7,521,607
1995	4,971,011	1,970,924	200,705	2,171,629	2,171,719	7,142,640	5,136,132	1,719,755	286,843	2,006,598	7,142,730
1996	4,431,874	2,466,070	102,757	2,568,827	3,249,961	7,000,702	4,584,782	2,813,162	283,891	3,097,053	7,681,835
1997	5,323,580	2,882,441	53,259	2,935,699	4,927,405	8,259,279	5,840,760	2,723,798	1,686,427	4,410,224	10,250,984
1998	4,261,374	1,386,514	673,887	2,060,401	1,923,235	6,321,775	4,461,794	1,221,818	500,998	1,722,815	6,184,609
1999	3,201,145	1,958,551	308,827	2,267,379	2,407,798	5,468,524	3,327,190	1,832,506	449,247	2,281,753	5,608,944
2000	4,495,770	2,519,494	294,059	2,813,554	3,525,757	7,309,324	4,689,265	2,628,969	703,292	3,332,262	8,021,527
2001	6,793,675	3,485,041	828,216	4,313,258	5,111,074	11,106,932	7,160,836	3,688,340	1,055,573	4,743,913	11,904,749
2002	11,653,270	6,210,233	3,482,223	9,692,456	9,352,194	21,345,726	12,194,050	5,585,991	3,225,424	8,811,414	21,005,464
2003	7,881,948	7,834,682	303,511	8,138,193	9,133,977	16,020,141	8,241,496	7,388,935	1,385,494	8,774,430	17,015,925
2004	7,974,434	4,333,493	4,571,498	8,904,991	9,052,366	16,879,425	8,400,340	4,726,633	3,899,826	8,626,460	17,026,800
2005	7,894,589	8,099,256	1,371,208	9,470,464	9,765,185	17,365,053	8,495,826	7,960,490	1,203,459	9,163,949	17,659,775
2006	11,780,956	11,132,294	5,815,019	16,947,314	14,692,393	28,728,270	12,623,118	8,064,568	5,785,662	13,850,230	26,473,349
2007	13,533,670	11,968,182	4,482,756	16,450,938	15,769,524	29,984,608	14,437,573	10,123,658	4,741,963	14,865,620	29,303,193
2008	11,348,605	11,682,255	6,619,206	18,301,462	16,922,788	29,650,066	12,183,245	10,744,297	5,343,850	16,088,147	28,271,393
2009	10,037,054	9,625,917	7,795,808	17,421,725	18,651,403	27,458,780	10,727,440	9,419,316	8,541,702	17,961,017	28,688,457
2010	8,980,355	10,616,424	8,979,254	19,595,677	18,470,873	28,576,032	9,527,549	10,412,704	7,510,975	17,923,680	27,451,229
2011	9,523,760	15,843,811	6,253,544	22,097,356	24,547,024	31,621,115	10,490,931	14,882,704	8,697,149	23,579,853	34,070,784
2012	11,905,797	17,579,256	6,465,510	24,044,766	26,935,856	35,950,564	13,239,818	17,371,247	8,230,588	25,601,835	38,841,653
2013	7,779,133	9,735,270	13,120,040	22,855,310	24,177,007	30,634,443	8,642,257	8,093,309	15,220,574	23,313,883	31,956,141
2014	9,320,798	13,222,199	12,941,590	26,163,789	28,302,716	35,484,587	10,309,418	13,080,449	14,233,648	27,314,096	37,623,514
2015	6,355,803	11,749,568	13,126,257	24,875,825	28,782,347	31,231,628	7,322,220	15,023,851	12,792,079	27,815,930	35,138,150
2016	5,796,853	6,011,695	22,051,870	28,063,564	28,039,716	33,860,418	6,790,095	8,129,596	18,916,878	27,046,474	33,836,569
2017	6,286,602	7,645,167	20,469,490	28,114,657	29,720,974	34,401,259	7,488,322	8,113,426	20,405,828	28,519,255	36,007,576
2018	4,922,005	5,277,420	23,661,519	28,938,939	32,450,638	33,860,944	6,205,000	8,293,758	22,873,885	31,167,643	37,372,643
2019	2,439,868	5,022,004	22,693,587	27,715,591	29,814,455	30,155,459	3,447,411	6,100,053	22,706,859	28,806,912	32,254,323
2020	2,508,249	1,560,507	23,534,803	25,095,310	28,103,944	27,603,559	3,281,281	1,811,928	25,518,984	27,330,913	30,612,194
2021	1,838,659	6,546,432	22,357,084	28,903,516	32,433,108	30,742,175	2,409,891	6,140,457	25,721,420	31,861,877	34,271,767
2022	1,087,223	4,013,837	26,240,199	30,254,035	34,046,674	31,341,258	2,057,560	3,780,546	29,295,791	33,076,337	35,133,897
2023	521,225	1,455,664	27,223,713	28,679,377	34,840,918	29,200,602	1,089,104	3,099,790	31,173,249	34,273,039	35,362,143
2024	298,088	3,181,859	28,872,994	32,054,853	34,663,260	32,352,941	899,943	6,229,964	27,831,441	34,061,405	34,961,348
2025	175,021	2,112,411	29,712,568	31,824,979	34,087,937	32,000,000	304,907	2,534,964	31,423,087	33,958,052	34,262,958
2026	N/A	N/A	N/A	N/A	N/A	N/A	0	0	33,995,160	33,995,160	33,995,160
Total	$248,888,146	$222,281,332	$345,640,247	$567,921,579	$612,123,940	$816,809,725	$270,851,618	$227,466,018	$396,689,611	$624,155,628	$895,007,246

Injury Year Ending 6/30	Change In (12) Paid Loss	(13) Case Reserves Loss	(14) Required Loss IBNR	(15) Required Unpaid Loss	(16) Selected Ultimate Loss
Prior to 1992	$784,220	$1,302,785	($481,796)	$820,990	$1,605,210
1992	77,343	26,701	85,910	112,611	189,954
1993	198,872	(748,709)	95,807	(652,902)	(454,030)
1994	215,878	(8,202)	315,160	306,958	522,835
1995	165,121	(251,169)	86,138	(165,031)	90
1996	152,908	347,092	181,134	528,226	681,134
1997	517,180	(158,643)	1,633,168	1,474,525	1,991,705
1998	200,420	(164,696)	(172,890)	(337,586)	(137,166)
1999	126,045	(126,045)	140,420	14,375	140,420
2000	193,495	109,475	409,233	518,708	712,203
2001	367,162	203,298	227,357	430,655	797,817
2002	540,780	(624,242)	(256,800)	(881,042)	(340,262)
2003	359,548	(445,747)	1,081,984	636,237	995,785
2004	425,906	393,141	(671,672)	(278,531)	147,375
2005	601,237	(138,766)	(167,750)	(306,515)	294,721
2006	842,163	(3,067,726)	(29,357)	(3,097,084)	(2,254,921)
2007	903,903	(1,844,524)	259,206	(1,585,318)	(681,414)
2008	834,641	(937,958)	(1,275,356)	(2,213,315)	(1,378,674)
2009	690,386	(206,602)	745,894	539,292	1,229,678
2010	547,194	(203,719)	(1,468,278)	(1,671,998)	(1,124,804)
2011	967,172	(961,108)	2,443,604	1,482,497	2,449,668
2012	1,334,021	(208,009)	1,765,077	1,557,069	2,891,089
2013	863,124	(1,641,961)	2,100,534	458,574	1,321,697
2014	988,620	(141,750)	1,292,057	1,150,307	2,138,927
2015	966,417	3,274,283	(334,178)	2,940,104	3,906,522
2016	993,242	2,117,901	(3,134,992)	(1,017,090)	(23,848)
2017	1,201,720	468,259	(63,662)	404,597	1,606,317
2018	1,282,995	3,016,338	(787,634)	2,228,704	3,511,699
2019	1,007,543	1,078,049	13,271	1,091,321	2,098,864
2020	773,031	251,421	1,984,182	2,235,603	3,008,634
2021	571,231	(405,975)	3,364,336	2,958,361	3,529,592
2022	970,337	(233,291)	3,055,593	2,822,302	3,792,639
2023	567,879	1,644,126	3,949,536	5,593,662	6,161,541
2024	601,855	3,048,104	(1,041,552)	2,006,552	2,608,407
2025	129,886	422,553	1,710,519	2,133,072	2,262,958
2026	N/A	N/A	N/A	N/A	N/A
Total	$21,963,472	$5,184,686	$17,054,203	$22,238,889	$44,202,361

Column Notes

(1) From Exhibit A 4.1, Column (4) evaluated as of 06/30/2025
(2) From Exhibit A 4.1, Column (5) evaluated as of 06/30/2025
(3) From Exhibit A 4.1, Column (7) evaluated as of 06/30/2025
(4) From Exhibit A 4.1, Column (8) evaluated as of 06/30/2025
(5) (11) - (1)
(6) From Exhibit A 4.1, Column (3) evaluated as of 06/30/2025
(7) From Exhibit A 4.1, Column (4) evaluated as of 06/30/2026
(8) From Exhibit A 4.1, Column (5) evaluated as of 06/30/2026
(9) From Exhibit A 4.1, Column (7) evaluated as of 06/30/2026
(10) From Exhibit A 4.1, Column (8) evaluated as of 06/30/2026
(11) From Exhibit A 4.1, Column (3) evaluated as of 06/30/2026
(12) (7) - (1)
(13) (8) - (2)
(14) (9) - (3)
(15) (10) - (4)
(16) (11) - (6)

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Actual vs Expected Loss Emergence from 06/30/2025 to 06/30/2026

A. Reported Loss Development: Actual vs. Expected

	As of 6-30-25				As of 6-30-26				Rptd Loss Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 6/30	Rptd Loss	Case Res	Loss IBNR	Sel Ult Loss	Rptd Loss	Case Res	Loss IBNR	Sel Ult Loss	Actual	Expected	Act - Exp	Ult Loss	Loss IBNR
			(4) - (1)				(8) - (5)		(5) - (1)		(9) - (10)	(8) - (4)	(7) - (3)
1992	$2,710,051	$533,856	$441,522	$3,151,573	$2,814,095	$560,557	$527,432	$3,341,527	$104,044	$82,840	$21,204	$189,954	$85,910
1993	8,403,683	3,280,716	109,631	8,513,313	7,853,845	2,532,007	205,437	8,059,283	(549,837)	18,799	(568,636)	(454,030)	95,807
1994	6,998,436	2,136,095	335	6,998,771	7,206,112	2,127,892	315,495	7,521,607	207,675	53	207,622	522,835	315,160
1995	6,941,935	1,970,924	200,705	7,142,640	6,855,887	1,719,755	286,843	7,142,730	(86,048)	29,901	(115,949)	90	86,138
1996	6,897,944	2,466,070	102,757	7,000,702	7,397,944	2,813,162	283,891	7,681,835	500,000	14,470	485,530	681,134	181,134
1997	8,206,021	2,882,441	53,259	8,259,279	8,564,558	2,723,798	1,686,427	10,250,984	358,537	7,137	351,400	1,991,705	1,633,168
1998	5,647,888	1,386,514	673,887	6,321,775	5,683,612	1,221,818	500,998	6,184,609	35,724	86,415	(50,691)	(137,166)	(172,890)
1999	5,159,697	1,958,551	308,827	5,468,524	5,159,697	1,832,506	449,247	5,608,944	0	38,059	(38,059)	140,420	140,420
2000	7,015,264	2,519,494	294,059	7,309,324	7,318,235	2,628,969	703,292	8,021,527	302,970	34,948	268,022	712,203	409,233
2001	10,278,716	3,485,041	828,216	11,106,932	10,849,176	3,688,340	1,055,573	11,904,749	570,460	95,188	475,271	797,817	227,357
2002	17,863,503	6,210,233	3,482,223	21,345,726	17,780,041	5,585,991	3,225,424	21,005,464	(83,462)	387,860	(471,323)	(340,262)	(256,800)
2003	15,716,630	7,834,682	303,511	16,020,141	15,630,431	7,388,935	1,385,494	17,015,925	(86,199)	32,814	(119,014)	995,785	1,081,984
2004	12,307,927	4,333,493	4,571,498	16,879,425	13,126,974	4,726,633	3,899,826	17,026,800	819,047	480,295	338,752	147,375	(671,672)
2005	15,993,845	8,099,256	1,371,208	17,365,053	16,456,316	7,960,490	1,203,459	17,659,775	462,471	140,089	322,382	294,721	(167,750)
2006	22,913,250	11,132,294	5,815,019	28,728,270	20,687,687	8,064,568	5,785,662	26,473,349	(2,225,564)	577,856	(2,803,420)	(2,254,921)	(29,357)
2007	25,501,851	11,968,182	4,482,756	29,984,608	24,561,231	10,123,658	4,741,963	29,303,193	(940,621)	433,235	(1,373,856)	(681,414)	259,206
2008	23,030,860	11,682,255	6,619,206	29,650,066	22,927,543	10,744,297	5,343,850	28,271,393	(103,317)	621,827	(725,145)	(1,378,674)	(1,275,356)
2009	19,662,972	9,625,917	7,795,808	27,458,780	20,146,756	9,419,316	8,541,702	28,688,457	483,784	711,239	(227,455)	1,229,678	745,894
2010	19,596,779	10,616,424	8,979,254	28,576,032	19,940,253	10,412,704	7,510,975	27,451,229	343,475	622,132	(278,657)	(1,124,804)	(1,468,278)
2011	25,367,571	15,843,811	6,253,544	31,621,115	25,373,635	14,882,704	8,697,149	34,070,784	6,064	481,326	(475,262)	2,449,668	2,443,604
2012	29,485,053	17,579,256	6,465,510	35,950,564	30,611,065	17,371,247	8,230,588	38,841,653	1,126,012	400,976	725,036	2,891,089	1,765,077
2013	17,514,403	9,735,270	13,120,040	30,634,443	16,735,566	8,093,309	15,220,574	31,956,141	(778,837)	935,006	(1,713,843)	1,321,697	2,100,534
2014	22,542,997	13,222,199	12,941,590	35,484,587	23,389,866	13,080,449	14,233,648	37,623,514	846,869	1,061,058	(214,189)	2,138,927	1,292,057
2015	18,105,371	11,749,568	13,126,257	31,231,628	22,346,071	15,023,851	12,792,079	35,138,150	4,240,700	1,488,626	2,752,073	3,906,522	(334,178)
2016	11,808,548	6,011,695	22,051,870	33,860,418	14,919,692	8,129,596	18,916,878	33,836,569	3,111,143	2,091,282	1,019,861	(23,848)	(3,134,992)
2017	13,931,769	7,645,167	20,469,490	34,401,259	15,601,748	8,113,426	20,405,828	36,007,576	1,669,979	820,392	849,587	1,606,317	(63,662)
2018	10,199,425	5,277,420	23,661,519	33,860,944	14,498,758	8,293,758	22,873,885	37,372,643	4,299,333	1,440,584	2,858,750	3,511,699	(787,634)
2019	7,461,871	5,022,004	22,693,587	30,155,459	9,547,464	6,100,053	22,706,859	32,254,323	2,085,593	1,294,687	790,905	2,098,864	13,271
2020	4,068,756	1,560,507	23,534,803	27,603,559	5,093,209	1,811,928	25,518,984	30,612,194	1,024,453	1,773,885	(749,432)	3,008,634	1,984,182
2021	8,385,091	6,546,432	22,357,084	30,742,175	8,550,348	6,140,457	25,721,420	34,271,767	165,256	1,749,169	(1,583,912)	3,529,592	3,364,336
2022	5,101,059	4,013,837	26,240,199	31,341,258	5,838,106	3,780,546	29,295,791	35,133,897	737,046	2,091,462	(1,354,416)	3,792,639	3,055,593
2023	1,976,889	1,455,664	27,223,713	29,200,602	4,188,894	3,099,790	31,173,249	35,362,143	2,212,005	418,344	1,793,661	6,161,541	3,949,536
2024	3,479,947	3,181,859	28,872,994	32,352,941	7,129,907	6,229,964	27,831,441	34,961,348	3,649,959	1,825,382	1,824,577	2,608,407	(1,041,552)
2025	2,287,432	2,112,411	29,712,568	32,000,000	2,839,871	2,534,964	31,423,087	34,262,958	552,439	958,578	(406,139)	2,262,958	1,710,519
2026					0	0	33,995,160	33,995,160					
Total	$422,563,437	$215,079,538	$345,158,452	$767,721,888	$447,624,589	$218,961,439	$396,689,611	$844,314,200	$25,061,152	$23,245,917	$1,815,235	$42,597,151	$17,535,999

B. Paid Loss Development: Actual vs. Expected

	As of 6-30-25				As of 6-30-26				Paid Loss Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 6/30	Paid Loss	Case Res	Unpaid Loss	Sel Ult Loss	Paid Loss	Case Res	Unpaid Loss	Sel Ult Loss	Actual	Expected	Act - Exp	Ult Loss	Unpaid Loss
			(4) - (1)				(8) - (5)		(5) - (1)		(9) - (10)	(8) - (4)	(7) - (3)
1992	$2,176,195	$533,856	$975,379	$3,151,573	$2,253,537	$560,557	$1,087,990	$3,341,527	$77,343	$53,493	$23,849	$189,954	$112,611
1993	5,122,967	3,280,716	3,390,346	8,513,313	5,321,839	2,532,007	2,737,444	8,059,283	198,872	191,006	7,866	(454,030)	(652,902)
1994	4,862,342	2,136,095	2,136,430	6,998,771	5,078,219	2,127,892	2,443,387	7,521,607	215,878	123,188	92,689	522,835	306,958
1995	4,971,011	1,970,924	2,171,629	7,142,640	5,136,132	1,719,755	2,006,598	7,142,730	165,121	127,680	37,441	90	(165,031)
1996	4,431,874	2,466,070	2,568,827	7,000,702	4,584,782	2,813,162	3,097,053	7,681,835	152,908	153,420	(512)	681,134	528,226
1997	5,323,580	2,882,441	2,935,699	8,259,279	5,840,760	2,723,798	4,410,224	10,250,984	517,180	177,412	339,769	1,991,705	1,474,525
1998	4,261,374	1,386,514	2,060,401	6,321,775	4,461,794	1,221,818	1,722,815	6,184,609	200,420	125,494	74,926	(137,166)	(337,586)
1999	3,201,145	1,958,551	2,267,379	5,468,524	3,327,190	1,832,506	2,281,753	5,608,944	126,045	137,215	(11,170)	140,420	14,375
2000	4,495,770	2,519,494	2,813,554	7,309,324	4,689,265	2,628,969	3,332,262	8,021,527	193,495	158,261	35,235	712,203	518,708
2001	6,793,675	3,485,041	4,313,258	11,106,932	7,160,836	3,688,340	4,743,913	11,904,749	367,162	231,738	135,424	797,817	430,655
2002	11,653,270	6,210,233	9,692,456	21,345,726	12,194,050	5,585,991	8,811,414	21,005,464	540,780	480,613	60,167	(340,262)	(881,042)
2003	7,881,948	7,834,682	8,138,193	16,020,141	8,241,496	7,388,935	8,774,430	17,015,925	359,548	393,722	(34,175)	995,785	636,237
2004	7,974,434	4,333,493	8,904,991	16,879,425	8,400,340	4,726,633	8,626,460	17,026,800	425,906	400,294	25,612	147,375	(278,531)
2005	7,894,589	8,099,256	9,470,464	17,365,053	8,495,826	7,960,490	9,163,949	17,659,775	601,237	436,540	164,697	294,721	(306,515)
2006	11,780,956	11,132,294	16,947,314	28,728,270	12,623,118	8,064,568	13,850,230	26,473,349	842,163	774,172	67,990	(2,254,921)	(3,097,084)
2007	13,533,670	11,968,182	16,450,938	29,984,608	14,437,573	10,123,658	14,865,620	29,303,193	903,903	743,771	160,132	(681,414)	(1,585,318)
2008	11,348,605	11,682,255	18,301,462	29,650,066	12,183,245	10,744,297	16,088,147	28,271,393	834,641	815,182	19,458	(1,378,674)	(2,213,315)
2009	10,037,054	9,625,917	17,421,725	27,458,780	10,727,440	9,419,316	17,961,017	28,688,457	690,386	708,811	(18,425)	1,229,678	539,292
2010	8,980,355	10,616,424	19,595,677	28,576,032	9,527,549	10,412,704	17,923,680	27,451,229	547,194	740,297	(193,103)	(1,124,804)	(1,671,998)
2011	9,523,760	15,843,811	22,097,356	31,621,115	10,490,931	14,882,704	23,579,853	34,070,784	967,172	714,128	253,044	2,449,668	1,482,497
2012	11,905,797	17,579,256	24,044,766	35,950,564	13,239,818	17,371,247	25,601,835	38,841,653	1,334,021	825,505	508,515	2,891,089	1,557,069
2013	7,779,133	9,735,270	22,855,310	30,634,443	8,642,257	8,093,309	23,313,883	31,956,141	863,124	802,622	60,502	1,321,697	458,574
2014	9,320,798	13,222,199	26,163,789	35,484,587	10,309,418	13,080,449	27,314,096	37,623,514	988,620	896,134	92,486	2,138,927	1,150,307
2015	6,355,803	11,749,568	24,875,825	31,231,628	7,322,220	15,023,851	27,815,930	35,138,150	966,417	858,491	107,926	3,906,522	2,940,104
2016	5,796,853	6,011,695	28,063,564	33,860,418	6,790,095	8,129,596	27,046,474	33,836,569	993,242	912,000	81,242	(23,848)	(1,017,090)
2017	6,286,602	7,645,167	28,114,657	34,401,259	7,488,322	8,113,426	28,519,255	36,007,576	1,201,720	807,599	394,120	1,606,317	404,597
2018	4,922,005	5,277,420	28,938,939	33,860,944	6,205,000	8,293,758	31,167,643	37,372,643	1,282,995	756,125	526,869	3,511,699	2,228,704
2019	2,439,868	5,022,004	27,715,591	30,155,459	3,447,411	6,100,053	28,806,912	32,254,323	1,007,543	683,292	324,251	2,098,864	1,091,321
2020	2,508,249	1,560,507	25,095,310	27,603,559	3,281,281	1,811,928	27,330,913	30,612,194	773,031	641,097	131,934	3,008,634	2,235,603
2021	1,838,659	6,546,432	28,903,516	30,742,175	2,409,891	6,140,457	31,861,877	34,271,767	571,231	742,596	(171,365)	3,529,592	2,958,361
2022	1,087,223	4,013,837	30,254,035	31,341,258	2,057,560	3,780,546	33,076,337	35,133,897	970,337	544,385	425,952	3,792,639	2,822,302
2023	521,225	1,455,664	28,679,377	29,200,602	1,089,104	3,099,790	34,273,039	35,362,143	567,879	276,552	291,327	6,161,541	5,593,662
2024	298,088	3,181,859	32,054,853	32,352,941	899,943	6,229,964	34,061,405	34,961,348	601,855	198,283	403,571	2,608,407	2,006,552
2025	175,021	2,112,411	31,824,979	32,000,000	304,907	2,534,964	33,958,052	34,262,958	129,886	139,686	(9,800)	2,262,958	2,133,072
2026					0	0	33,995,160	33,995,160					
Total	$207,483,898	$215,079,538	$560,237,990	$767,721,888	$228,663,150	$218,961,439	$615,651,050	$844,314,200	$21,179,251	$16,770,806	$4,408,445	$42,597,151	$21,417,899

Column Notes

(1) Provided by Wyoming Department of Workforce Services
(2) Provided by Wyoming Department of Workforce Services
(4) Exhibit A 4.1, Column (3) as of 6-30-25.
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(8) Exhibit A 4.3, Column (15) as of 6-30-26.
(10) A. Column (3) * (%Rep 06/30/2026 - %Rep 06/30/2025) / (1-%Rep 06/30/2025)
(10) B. Column (3) * (%Paid 06/30/2026 - %Paid 06/30/2025) / (1-%Paid 06/30/2025)
LDFs are used to derive %Rep and %Paid for the respective periods

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

2018 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	9.0	59	$0	1.000	0.992	$0	$1,282,995	1.000	$1,282,995	$1,282,995	$1,282,995
2027	10.0	60	1,282,995	1.027	0.991	0	1,271,387	0.983	1,249,705	1,305,714	1,283,447
2028	11.0	61	1,271,387	1.027	0.990	0	1,258,931	0.950	1,195,615	1,327,831	1,261,050
2029	12.0	62	1,258,931	1.027	0.989	0	1,245,577	0.918	1,142,930	1,349,217	1,238,029
2030	13.0	63	1,245,577	1.027	0.989	0	1,231,331	0.887	1,091,651	1,369,799	1,214,410
2031	14.0	64	1,231,331	1.027	0.988	0	1,216,217	0.857	1,041,788	1,389,515	1,190,232
2032	15.0	65	1,216,217	1.027	0.987	0	1,200,203	0.828	993,306	1,408,243	1,165,482
2033	16.0	66	1,200,203	1.027	0.986	0	1,183,343	0.800	946,233	1,425,948	1,140,227
2034	17.0	67	1,183,343	1.027	0.985	0	1,165,591	0.773	900,520	1,442,479	1,114,441
2035	18.0	68	1,165,591	1.027	0.984	0	1,146,903	0.746	856,118	1,457,675	1,088,098
2036	19.0	69	1,146,903	1.027	0.983	0	1,127,142	0.721	812,916	1,471,239	1,061,084
2037	20.0	70	1,127,142	1.027	0.981	0	1,106,227	0.697	770,851	1,482,925	1,033,346
2038	21.0	71	1,106,227	1.027	0.980	0	1,084,012	0.673	729,827	1,492,380	1,004,767
2039	22.0	72	1,084,012	1.027	0.978	0	1,060,408	0.650	689,793	1,499,301	975,291
2040	23.0	73	1,060,408	1.027	0.962	0	1,020,309	0.628	641,264	1,481,556	931,158
2041	24.0	74	1,020,309	1.027	0.946	0	965,354	0.607	586,208	1,439,605	874,195
2042	25.0	75	965,354	1.027	0.930	0	897,870	0.587	526,791	1,375,120	806,798
2043	26.0	76	897,870	1.027	0.914	0	820,597	0.567	465,173	1,290,707	731,664
2044	27.0	77	820,597	1.027	0.897	0	736,378	0.548	403,315	1,189,512	651,497
2045	28.0	78	736,378	1.027	0.881	0	648,683	0.529	343,270	1,076,145	569,475
2046	29.0	79	648,683	1.027	0.864	0	560,675	0.511	286,665	955,257	488,409
2047	30.0	80	560,675	1.027	0.848	0	475,292	0.494	234,792	831,649	410,830
2048	31.0	81	475,292	1.027	0.831	0	394,868	0.477	188,467	709,580	338,676
2049	32.0	82	394,868	1.027	0.814	0	321,325	0.461	148,179	593,014	273,468
2050	33.0	83	321,325	1.027	0.797	0	255,955	0.446	114,042	485,126	216,150
2051	34.0	84	255,955	1.027	0.779	0	199,386	0.430	85,834	388,112	167,078
2052	35.0	85	199,386	1.027	0.761	0	151,711	0.416	63,101	303,284	126,145
2053	36.0	86	151,711	1.027	0.742	0	112,597	0.402	45,249	231,168	92,899
2054	37.0	87	112,597	1.027	0.723	0	81,387	0.388	31,601	171,605	66,630
2055	38.0	88	81,387	1.027	0.703	0	57,190	0.375	21,455	123,841	46,459
2056	39.0	89	57,190	1.027	0.682	0	39,003	0.362	14,137	86,739	31,439
2057	40.0	90	39,003	1.027	0.661	0	25,783	0.350	9,029	58,887	20,622
2058	41.0	91	25,783	1.027	0.640	0	16,493	0.338	5,580	38,685	13,089
2059	42.0	92	16,493	1.027	0.618	0	10,190	0.327	3,331	24,548	8,025
2060	43.0	93	10,190	1.027	0.595	0	6,068	0.316	1,917	15,013	4,742
2061	44.0	94	6,068	1.027	0.573	0	3,475	0.305	1,060	8,828	2,694
2062	45.0	95	3,475	1.027	0.549	0	1,909	0.295	563	4,981	1,469
2063	46.0	96	1,909	1.027	0.526	0	1,004	0.285	286	2,690	766
2064	47.0	97	1,004	1.027	0.503	0	505	0.275	139	1,389	382
2065	48.0	98	505	1.027	0.481	0	243	0.266	65	686	182
2066	49.0	99	243	1.027	0.460	0	112	0.257	29	324	83
2067	50.0	100	112	1.027	0.000	0	0	0.248	0	0	0
2068	51.0	101	0	1.027	0.000	0	0	0.240	0	0	0
2069	52.0	102	0	1.027	0.000	0	0	0.232	0	0	0
2070	53.0	103	0	1.027	0.000	0	0	0.224	0	0	0
2071	54.0	104	0	1.027	0.000	0	0	0.216	0	0	0
2072	55.0	105	0	1.027	0.000	0	0	0.209	0	0	0
2073	56.0	106	0	1.027	0.000	0	0	0.202	0	0	0
2074	57.0	107	0	1.027	0.000	0	0	0.195	0	0	0
2075	58.0	108	0	1.027	0.000	0	0	0.189	0	0	0
2076	59.0	109	0	1.027	0.000	0	0	0.182	0	0	0
2077	60.0	110	0	1.027	0.000	0	0	0.176	0	0	0
2078	61.0	111	0	1.027	0.000	0	0	0.170	0	0	0
2079	62.0	112	0	1.027	0.000	0	0	0.164	0	0	0
2080	63.0	113	0	1.027	0.000	0	0	0.159	0	0	0
2081	64.0	114	0	1.027	0.000	0	0	0.153	0	0	0
2082	65.0	115	0	1.027	0.000	0	0	0.148	0	0	0
Total							$24,384,629		$17,925,789	$32,593,309	$22,927,925
Projected Payments for 2027 and Forward:							$23,101,634		$16,642,794	$31,310,315	$21,644,930

Notes:

Loss Payments based on historical and modeled data
Mortaility table based on State of Wyoming standard.

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

2017 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	10.0	60	$0	1.000	0.991	$0	$1,201,720	1.000	$1,201,720	$1,201,720	$1,201,720
2027	11.0	61	1,201,720	1.027	0.990	0	1,189,947	0.983	1,169,654	1,222,075	1,201,234
2028	12.0	62	1,189,947	1.027	0.989	0	1,177,324	0.950	1,118,113	1,241,758	1,179,306
2029	13.0	63	1,177,324	1.027	0.989	0	1,163,859	0.918	1,067,947	1,260,700	1,156,807
2030	14.0	64	1,163,859	1.027	0.988	0	1,149,573	0.887	1,019,167	1,278,846	1,133,775
2031	15.0	65	1,149,573	1.027	0.987	0	1,134,437	0.857	971,737	1,296,082	1,110,199
2032	16.0	66	1,134,437	1.027	0.986	0	1,118,500	0.828	925,687	1,312,377	1,086,142
2033	17.0	67	1,118,500	1.027	0.985	0	1,101,721	0.800	880,966	1,327,592	1,061,579
2034	18.0	68	1,101,721	1.027	0.984	0	1,084,058	0.773	837,529	1,341,578	1,036,486
2035	19.0	69	1,084,058	1.027	0.983	0	1,065,380	0.746	795,264	1,354,061	1,010,754
2036	20.0	70	1,065,380	1.027	0.981	0	1,045,610	0.721	754,113	1,364,817	984,331
2037	21.0	71	1,045,610	1.027	0.980	0	1,024,612	0.697	713,980	1,373,518	957,107
2038	22.0	72	1,024,612	1.027	0.978	0	1,002,302	0.673	674,815	1,379,888	929,030
2039	23.0	73	1,002,302	1.027	0.962	0	964,400	0.650	627,340	1,363,556	886,990
2040	24.0	74	964,400	1.027	0.946	0	912,456	0.628	573,479	1,324,946	832,729
2041	25.0	75	912,456	1.027	0.930	0	848,670	0.607	515,352	1,265,597	768,529
2042	26.0	76	848,670	1.027	0.914	0	775,632	0.587	455,072	1,187,908	696,959
2043	27.0	77	775,632	1.027	0.897	0	696,027	0.567	394,558	1,094,773	620,595
2044	28.0	78	696,027	1.027	0.881	0	613,138	0.548	335,816	990,435	542,463
2045	29.0	79	613,138	1.027	0.864	0	529,953	0.529	280,440	879,175	465,242
2046	30.0	80	529,953	1.027	0.848	0	449,248	0.511	229,694	765,411	391,343
2047	31.0	81	449,248	1.027	0.831	0	373,231	0.494	184,374	653,065	322,611
2048	32.0	82	373,231	1.027	0.814	0	303,718	0.477	144,962	545,783	260,497
2049	33.0	83	303,718	1.027	0.797	0	241,930	0.461	111,566	446,487	205,898
2050	34.0	84	241,930	1.027	0.779	0	188,461	0.446	83,970	357,200	159,153
2051	35.0	85	188,461	1.027	0.761	0	143,398	0.430	61,731	279,129	120,162
2052	36.0	86	143,398	1.027	0.742	0	106,427	0.416	44,266	212,757	88,492
2053	37.0	87	106,427	1.027	0.723	0	76,928	0.402	30,915	157,937	63,469
2054	38.0	88	76,928	1.027	0.703	0	54,057	0.388	20,989	113,978	44,255
2055	39.0	89	54,057	1.027	0.682	0	36,866	0.375	13,830	79,831	29,948
2056	40.0	90	36,866	1.027	0.661	0	24,370	0.362	8,833	54,197	19,644
2057	41.0	91	24,370	1.027	0.640	0	15,589	0.350	5,459	35,604	12,469
2058	42.0	92	15,589	1.027	0.618	0	9,632	0.338	3,259	22,593	7,645
2059	43.0	93	9,632	1.027	0.595	0	5,736	0.327	1,875	13,817	4,517
2060	44.0	94	5,736	1.027	0.573	0	3,284	0.316	1,037	8,125	2,566
2061	45.0	95	3,284	1.027	0.549	0	1,804	0.305	551	4,584	1,399
2062	46.0	96	1,804	1.027	0.526	0	949	0.295	280	2,476	730
2063	47.0	97	949	1.027	0.503	0	477	0.285	136	1,278	364
2064	48.0	98	477	1.027	0.481	0	229	0.275	63	631	174
2065	49.0	99	229	1.027	0.460	0	105	0.266	28	298	79
2066	50.0	100	105	1.027	0.000	0	0	0.257	0	0	0
2067	51.0	101	0	1.027	0.000	0	0	0.248	0	0	0
2068	52.0	102	0	1.027	0.000	0	0	0.240	0	0	0
2069	53.0	103	0	1.027	0.000	0	0	0.232	0	0	0
2070	54.0	104	0	1.027	0.000	0	0	0.224	0	0	0
2071	55.0	105	0	1.027	0.000	0	0	0.216	0	0	0
2072	56.0	106	0	1.027	0.000	0	0	0.209	0	0	0
2073	57.0	107	0	1.027	0.000	0	0	0.202	0	0	0
2074	58.0	108	0	1.027	0.000	0	0	0.195	0	0	0
2075	59.0	109	0	1.027	0.000	0	0	0.189	0	0	0
2076	60.0	110	0	1.027	0.000	0	0	0.182	0	0	0
2077	61.0	111	0	1.027	0.000	0	0	0.176	0	0	0
2078	62.0	112	0	1.027	0.000	0	0	0.170	0	0	0
2079	63.0	113	0	1.027	0.000	0	0	0.164	0	0	0
2080	64.0	114	0	1.027	0.000	0	0	0.159	0	0	0
2081	65.0	115	0	1.027	0.000	0	0	0.153	0	0	0
2082	66.0	116	0	1.027	0.000	0	0	0.148	0	0	0
Total							$21,835,757		$16,260,565	$28,816,586	$20,597,393
Projected Payments for 2027 and Forward:							$20,634,037		$15,058,845	$27,614,866	$19,395,673

Notes:

Loss Payments based on historical and modeled data
Mortaility table based on State of Wyoming standard.

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

2016 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	11.0	59	$0	1.000	0.992	$0	$993,242	1.000	$993,242	$993,242	$993,242
2027	12.0	60	993,242	1.027	0.991	0	984,255	0.983	967,470	1,010,830	993,592
2028	13.0	61	984,255	1.027	0.990	0	974,613	0.950	925,596	1,027,952	976,253
2029	14.0	62	974,613	1.027	0.989	0	964,275	0.918	884,810	1,044,509	958,432
2030	15.0	63	964,275	1.027	0.989	0	953,246	0.887	845,111	1,060,442	940,147
2031	16.0	64	953,246	1.027	0.988	0	941,545	0.857	806,510	1,075,705	921,429
2032	17.0	65	941,545	1.027	0.987	0	929,148	0.828	768,977	1,090,204	902,268
2033	18.0	66	929,148	1.027	0.986	0	916,095	0.800	732,535	1,103,910	882,717
2034	19.0	67	916,095	1.027	0.985	0	902,352	0.773	697,146	1,116,708	862,754
2035	20.0	68	902,352	1.027	0.984	0	887,886	0.746	662,772	1,128,473	842,361
2036	21.0	69	887,886	1.027	0.983	0	872,588	0.721	629,326	1,138,973	821,448
2037	22.0	70	872,588	1.027	0.981	0	856,396	0.697	596,762	1,148,020	799,974
2038	23.0	71	856,396	1.027	0.980	0	839,197	0.673	565,002	1,155,339	777,849
2039	24.0	72	839,197	1.027	0.978	0	820,925	0.650	534,009	1,160,697	755,031
2040	25.0	73	820,925	1.027	0.962	0	789,882	0.628	496,441	1,146,960	720,864
2041	26.0	74	789,882	1.027	0.946	0	747,337	0.607	453,818	1,114,483	676,766
2042	27.0	75	747,337	1.027	0.930	0	695,094	0.587	407,820	1,064,561	624,590
2043	28.0	76	695,094	1.027	0.914	0	635,273	0.567	360,118	999,212	566,424
2044	29.0	77	635,273	1.027	0.897	0	570,074	0.548	312,230	920,872	504,363
2045	30.0	78	570,074	1.027	0.881	0	502,184	0.529	265,746	833,108	440,864
2046	31.0	79	502,184	1.027	0.864	0	434,052	0.511	221,924	739,521	378,106
2047	32.0	80	434,052	1.027	0.848	0	367,952	0.494	181,766	643,828	318,048
2048	33.0	81	367,952	1.027	0.831	0	305,691	0.477	145,903	549,328	262,189
2049	34.0	82	305,691	1.027	0.814	0	248,757	0.461	114,714	459,087	211,708
2050	35.0	83	248,757	1.027	0.797	0	198,150	0.446	88,287	375,564	167,335
2051	36.0	84	198,150	1.027	0.779	0	154,357	0.430	66,449	300,460	129,345
2052	37.0	85	154,357	1.027	0.761	0	117,449	0.416	48,851	234,790	97,656
2053	38.0	86	117,449	1.027	0.742	0	87,168	0.402	35,030	178,961	71,918
2054	39.0	87	87,168	1.027	0.723	0	63,007	0.388	24,464	132,849	51,582
2055	40.0	88	63,007	1.027	0.703	0	44,274	0.375	16,609	95,873	35,966
2056	41.0	89	44,274	1.027	0.682	0	30,195	0.362	10,944	67,150	24,339
2057	42.0	90	30,195	1.027	0.661	0	19,960	0.350	6,990	45,588	15,965
2058	43.0	91	19,960	1.027	0.640	0	12,768	0.338	4,320	29,948	10,133
2059	44.0	92	12,768	1.027	0.618	0	7,889	0.327	2,579	19,004	6,213
2060	45.0	93	7,889	1.027	0.595	0	4,698	0.316	1,484	11,622	3,671
2061	46.0	94	4,698	1.027	0.573	0	2,690	0.305	821	6,834	2,086
2062	47.0	95	2,690	1.027	0.549	0	1,478	0.295	436	3,856	1,137
2063	48.0	96	1,478	1.027	0.526	0	777	0.285	221	2,083	593
2064	49.0	97	777	1.027	0.503	0	391	0.275	108	1,075	296
2065	50.0	98	391	1.027	0.481	0	188	0.266	50	531	141
2066	51.0	99	188	1.027	0.460	0	86	0.257	22	251	64
2067	52.0	100	86	1.027	0.000	0	0	0.248	0	0	0
2068	53.0	101	0	1.027	0.000	0	0	0.240	0	0	0
2069	54.0	102	0	1.027	0.000	0	0	0.232	0	0	0
2070	55.0	103	0	1.027	0.000	0	0	0.224	0	0	0
2071	56.0	104	0	1.027	0.000	0	0	0.216	0	0	0
2072	57.0	105	0	1.027	0.000	0	0	0.209	0	0	0
2073	58.0	106	0	1.027	0.000	0	0	0.202	0	0	0
2074	59.0	107	0	1.027	0.000	0	0	0.195	0	0	0
2075	60.0	108	0	1.027	0.000	0	0	0.189	0	0	0
2076	61.0	109	0	1.027	0.000	0	0	0.182	0	0	0
2077	62.0	110	0	1.027	0.000	0	0	0.176	0	0	0
2078	63.0	111	0	1.027	0.000	0	0	0.170	0	0	0
2079	64.0	112	0	1.027	0.000	0	0	0.164	0	0	0
2080	65.0	113	0	1.027	0.000	0	0	0.159	0	0	0
2081	66.0	114	0	1.027	0.000	0	0	0.153	0	0	0
2082	67.0	115	0	1.027	0.000	0	0	0.148	0	0	0
Total							$18,877,581		$13,877,411	$25,232,405	$17,749,860
Projected Payments for 2027 and Forward:							$17,884,339		$12,884,169	$24,239,163	$16,756,618

Notes:

Loss Payments based on historical and modeled data
Mortaility table based on State of Wyoming standard.

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

2015 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	12.0	57	$0	1.000	0.993	$0	$959,562	1.000	$959,562	$959,562	$959,562
2027	13.0	58	959,562	1.027	0.992	0	952,175	0.983	935,937	977,884	961,207
2028	14.0	59	952,175	1.027	0.992	0	944,234	0.950	896,745	995,911	945,823
2029	15.0	60	944,234	1.027	0.991	0	935,691	0.918	858,581	1,013,546	930,021
2030	16.0	61	935,691	1.027	0.990	0	926,524	0.887	821,420	1,030,715	913,792
2031	17.0	62	926,524	1.027	0.989	0	916,696	0.857	785,224	1,047,315	897,110
2032	18.0	63	916,696	1.027	0.989	0	906,212	0.828	749,994	1,063,291	879,995
2033	19.0	64	906,212	1.027	0.988	0	895,088	0.800	715,737	1,078,596	862,475
2034	20.0	65	895,088	1.027	0.987	0	883,303	0.773	682,428	1,093,133	844,540
2035	21.0	66	883,303	1.027	0.986	0	870,894	0.746	650,088	1,106,877	826,240
2036	22.0	67	870,894	1.027	0.985	0	857,829	0.721	618,682	1,119,709	807,554
2037	23.0	68	857,829	1.027	0.984	0	844,076	0.697	588,177	1,131,505	788,466
2038	24.0	69	844,076	1.027	0.983	0	829,533	0.673	558,495	1,142,033	768,891
2039	25.0	70	829,533	1.027	0.981	0	814,140	0.650	529,596	1,151,105	748,791
2040	26.0	71	814,140	1.027	0.980	0	797,790	0.628	501,411	1,158,444	728,082
2041	27.0	72	797,790	1.027	0.978	0	780,419	0.607	473,907	1,163,816	706,723
2042	28.0	73	780,419	1.027	0.962	0	750,908	0.587	440,566	1,150,042	674,743
2043	29.0	74	750,908	1.027	0.946	0	710,463	0.567	402,741	1,117,478	633,466
2044	30.0	75	710,463	1.027	0.930	0	660,797	0.548	361,919	1,067,422	584,628
2045	31.0	76	660,797	1.027	0.914	0	603,927	0.529	319,586	1,001,897	530,184
2046	32.0	77	603,927	1.027	0.897	0	541,945	0.511	277,089	923,346	472,093
2047	33.0	78	541,945	1.027	0.881	0	477,405	0.494	235,836	835,346	412,657
2048	34.0	79	477,405	1.027	0.864	0	412,635	0.477	196,947	741,508	353,915
2049	35.0	80	412,635	1.027	0.848	0	349,796	0.461	161,309	645,558	297,699
2050	36.0	81	349,796	1.027	0.831	0	290,607	0.446	129,482	550,804	245,414
2051	37.0	82	290,607	1.027	0.814	0	236,483	0.430	101,803	460,321	198,163
2052	38.0	83	236,483	1.027	0.797	0	188,373	0.416	78,350	376,574	156,629
2053	39.0	84	188,373	1.027	0.779	0	146,741	0.402	58,970	301,267	121,069
2054	40.0	85	146,741	1.027	0.761	0	111,654	0.388	43,352	235,421	91,408
2055	41.0	86	111,654	1.027	0.742	0	82,867	0.375	31,087	179,442	67,317
2056	42.0	87	82,867	1.027	0.723	0	59,898	0.362	21,711	133,206	48,282
2057	43.0	88	59,898	1.027	0.703	0	42,090	0.350	14,740	96,131	33,665
2058	44.0	89	42,090	1.027	0.682	0	28,705	0.338	9,713	67,330	22,782
2059	45.0	90	28,705	1.027	0.661	0	18,975	0.327	6,203	45,710	14,943
2060	46.0	91	18,975	1.027	0.640	0	12,138	0.316	3,834	30,029	9,485
2061	47.0	92	12,138	1.027	0.618	0	7,500	0.305	2,289	19,055	5,815
2062	48.0	93	7,500	1.027	0.595	0	4,466	0.295	1,317	11,654	3,436
2063	49.0	94	4,466	1.027	0.573	0	2,557	0.285	728	6,853	1,952
2064	50.0	95	2,557	1.027	0.549	0	1,405	0.275	387	3,866	1,064
2065	51.0	96	1,405	1.027	0.526	0	739	0.266	197	2,088	555
2066	52.0	97	739	1.027	0.503	0	371	0.257	95	1,078	277
2067	53.0	98	371	1.027	0.481	0	178	0.248	44	532	132
2068	54.0	99	178	1.027	0.460	0	82	0.240	20	251	60
2069	55.0	100	82	1.027	0.000	0	0	0.232	0	0	0
2070	56.0	101	0	1.027	0.000	0	0	0.224	0	0	0
2071	57.0	102	0	1.027	0.000	0	0	0.216	0	0	0
2072	58.0	103	0	1.027	0.000	0	0	0.209	0	0	0
2073	59.0	104	0	1.027	0.000	0	0	0.202	0	0	0
2074	60.0	105	0	1.027	0.000	0	0	0.195	0	0	0
2075	61.0	106	0	1.027	0.000	0	0	0.189	0	0	0
2076	62.0	107	0	1.027	0.000	0	0	0.182	0	0	0
2077	63.0	108	0	1.027	0.000	0	0	0.176	0	0	0
2078	64.0	109	0	1.027	0.000	0	0	0.170	0	0	0
2079	65.0	110	0	1.027	0.000	0	0	0.164	0	0	0
2080	66.0	111	0	1.027	0.000	0	0	0.159	0	0	0
2081	67.0	112	0	1.027	0.000	0	0	0.153	0	0	0
2082	68.0	113	0	1.027	0.000	0	0	0.148	0	0	0
Total							$19,857,869		$14,226,299	$27,237,652	$18,551,107
Projected Payments for 2027 and Forward:							$18,898,307		$13,266,736	$26,278,089	$17,591,545

Notes:

Loss Payments based on historical and modeled data
Mortaility table based on State of Wyoming standard.

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

2014 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	13.0	57	$0	1.000	0.993	$0	$988,620	1.000	$988,620	$988,620	$988,620
2027	14.0	58	988,620	1.027	0.992	0	981,009	0.983	964,279	1,007,496	990,315
2028	15.0	59	981,009	1.027	0.992	0	972,827	0.950	923,901	1,026,069	974,465
2029	16.0	60	972,827	1.027	0.991	0	964,026	0.918	884,581	1,044,239	958,184
2030	17.0	61	964,026	1.027	0.990	0	954,581	0.887	846,295	1,061,927	941,463
2031	18.0	62	954,581	1.027	0.989	0	944,455	0.857	809,002	1,079,030	924,277
2032	19.0	63	944,455	1.027	0.989	0	933,654	0.828	772,705	1,095,490	906,644
2033	20.0	64	933,654	1.027	0.988	0	922,193	0.800	737,411	1,111,258	888,593
2034	21.0	65	922,193	1.027	0.987	0	910,051	0.773	703,094	1,126,236	870,115
2035	22.0	66	910,051	1.027	0.986	0	897,266	0.746	669,774	1,140,395	851,260
2036	23.0	67	897,266	1.027	0.985	0	883,806	0.721	637,417	1,153,616	832,009
2037	24.0	68	883,806	1.027	0.984	0	869,636	0.697	605,988	1,165,769	812,342
2038	25.0	69	869,636	1.027	0.983	0	854,653	0.673	575,408	1,176,617	792,175
2039	26.0	70	854,653	1.027	0.981	0	838,794	0.650	545,633	1,185,963	771,466
2040	27.0	71	838,794	1.027	0.980	0	821,949	0.628	516,595	1,193,524	750,130
2041	28.0	72	821,949	1.027	0.978	0	804,052	0.607	488,257	1,199,059	728,124
2042	29.0	73	804,052	1.027	0.962	0	773,647	0.587	453,907	1,184,868	695,175
2043	30.0	74	773,647	1.027	0.946	0	731,977	0.567	414,937	1,151,317	652,648
2044	31.0	75	731,977	1.027	0.930	0	680,807	0.548	372,879	1,099,746	602,332
2045	32.0	76	680,807	1.027	0.914	0	622,216	0.529	329,264	1,032,237	546,239
2046	33.0	77	622,216	1.027	0.897	0	558,357	0.511	285,480	951,307	486,389
2047	34.0	78	558,357	1.027	0.881	0	491,862	0.494	242,978	860,642	425,153
2048	35.0	79	491,862	1.027	0.864	0	425,131	0.477	202,911	763,963	364,632
2049	36.0	80	425,131	1.027	0.848	0	360,389	0.461	166,193	665,107	306,714
2050	37.0	81	360,389	1.027	0.831	0	299,408	0.446	133,403	567,484	252,845
2051	38.0	82	299,408	1.027	0.814	0	243,644	0.430	104,886	474,260	204,164
2052	39.0	83	243,644	1.027	0.797	0	194,077	0.416	80,723	387,977	161,372
2053	40.0	84	194,077	1.027	0.779	0	151,184	0.402	60,756	310,391	124,735
2054	41.0	85	151,184	1.027	0.761	0	115,035	0.388	44,665	242,550	94,176
2055	42.0	86	115,035	1.027	0.742	0	85,376	0.375	32,029	184,876	69,355
2056	43.0	87	85,376	1.027	0.723	0	61,712	0.362	22,368	137,240	49,744
2057	44.0	88	61,712	1.027	0.703	0	43,364	0.350	15,186	99,042	34,685
2058	45.0	89	43,364	1.027	0.682	0	29,574	0.338	10,007	69,369	23,472
2059	46.0	90	29,574	1.027	0.661	0	19,550	0.327	6,391	47,094	15,396
2060	47.0	91	19,550	1.027	0.640	0	12,505	0.316	3,950	30,938	9,772
2061	48.0	92	12,505	1.027	0.618	0	7,727	0.305	2,358	19,632	5,991
2062	49.0	93	7,727	1.027	0.595	0	4,601	0.295	1,357	12,007	3,540
2063	50.0	94	4,601	1.027	0.573	0	2,635	0.285	751	7,060	2,011
2064	51.0	95	2,635	1.027	0.549	0	1,447	0.275	398	3,983	1,096
2065	52.0	96	1,447	1.027	0.526	0	761	0.266	202	2,152	572
2066	53.0	97	761	1.027	0.503	0	383	0.257	98	1,111	285
2067	54.0	98	383	1.027	0.481	0	184	0.248	46	548	136
2068	55.0	99	184	1.027	0.460	0	85	0.240	20	259	62
2069	56.0	100	85	1.027	0.000	0	0	0.232	0	0	0
2070	57.0	101	0	1.027	0.000	0	0	0.224	0	0	0
2071	58.0	102	0	1.027	0.000	0	0	0.216	0	0	0
2072	59.0	103	0	1.027	0.000	0	0	0.209	0	0	0
2073	60.0	104	0	1.027	0.000	0	0	0.202	0	0	0
2074	61.0	105	0	1.027	0.000	0	0	0.195	0	0	0
2075	62.0	106	0	1.027	0.000	0	0	0.189	0	0	0
2076	63.0	107	0	1.027	0.000	0	0	0.182	0	0	0
2077	64.0	108	0	1.027	0.000	0	0	0.176	0	0	0
2078	65.0	109	0	1.027	0.000	0	0	0.170	0	0	0
2079	66.0	110	0	1.027	0.000	0	0	0.164	0	0	0
2080	67.0	111	0	1.027	0.000	0	0	0.159	0	0	0
2081	68.0	112	0	1.027	0.000	0	0	0.153	0	0	0
2082	69.0	113	0	1.027	0.000	0	0	0.148	0	0	0
Total							$20,459,209		$14,657,102	$28,062,468	$19,112,876
Projected Payments for 2027 and Forward:							$19,470,589		$13,668,482	$27,073,848	$18,124,256

Notes:

Loss Payments based on historical and modeled data
Mortaility table based on State of Wyoming standard.

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

2013 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	14.0	61	$0	1.000	0.990	$0	$863,124	1.000	$863,124	$863,124	$863,124
2027	15.0	62	863,124	1.027	0.989	0	853,968	0.983	839,405	877,025	862,069
2028	16.0	63	853,968	1.027	0.989	0	844,202	0.950	801,744	890,404	845,622
2029	17.0	64	844,202	1.027	0.988	0	833,839	0.918	765,123	903,220	828,786
2030	18.0	65	833,839	1.027	0.987	0	822,860	0.887	729,516	915,393	811,552
2031	19.0	66	822,860	1.027	0.986	0	811,300	0.857	694,944	926,902	793,967
2032	20.0	67	811,300	1.027	0.985	0	799,130	0.828	661,371	937,648	776,011
2033	21.0	68	799,130	1.027	0.984	0	786,318	0.800	628,761	947,526	757,668
2034	22.0	69	786,318	1.027	0.983	0	772,770	0.773	597,032	956,343	738,858
2035	23.0	70	772,770	1.027	0.981	0	758,430	0.746	566,138	963,939	719,543
2036	24.0	71	758,430	1.027	0.980	0	743,199	0.721	536,009	970,085	699,643
2037	25.0	72	743,199	1.027	0.978	0	727,016	0.697	506,606	974,584	679,118
2038	26.0	73	727,016	1.027	0.962	0	699,525	0.673	470,965	963,049	648,387
2039	27.0	74	699,525	1.027	0.946	0	661,847	0.650	430,530	935,779	608,722
2040	28.0	75	661,847	1.027	0.930	0	615,580	0.628	386,892	893,863	561,793
2041	29.0	76	615,580	1.027	0.914	0	562,602	0.607	341,638	838,992	509,475
2042	30.0	77	562,602	1.027	0.897	0	504,861	0.587	296,208	773,213	453,653
2043	31.0	78	504,861	1.027	0.881	0	444,738	0.567	252,109	699,522	396,539
2044	32.0	79	444,738	1.027	0.864	0	384,399	0.548	210,536	620,941	340,091
2045	33.0	80	384,399	1.027	0.848	0	325,860	0.529	172,439	540,593	286,071
2046	34.0	81	325,860	1.027	0.831	0	270,722	0.511	138,416	461,245	235,828
2047	35.0	82	270,722	1.027	0.814	0	220,301	0.494	108,828	385,474	190,422
2048	36.0	83	220,301	1.027	0.797	0	175,483	0.477	83,756	315,344	150,511
2049	37.0	84	175,483	1.027	0.779	0	136,699	0.461	63,039	252,282	116,340
2050	38.0	85	136,699	1.027	0.761	0	104,013	0.446	46,344	197,142	87,838
2051	39.0	86	104,013	1.027	0.742	0	77,197	0.430	33,232	150,265	64,687
2052	40.0	87	77,197	1.027	0.723	0	55,799	0.416	23,209	111,547	46,396
2053	41.0	88	55,799	1.027	0.703	0	39,210	0.402	15,757	80,500	32,350
2054	42.0	89	39,210	1.027	0.682	0	26,741	0.388	10,383	56,382	21,892
2055	43.0	90	26,741	1.027	0.661	0	17,677	0.375	6,631	38,278	14,360
2056	44.0	91	17,677	1.027	0.640	0	11,307	0.362	4,098	25,146	9,115
2057	45.0	92	11,307	1.027	0.618	0	6,987	0.350	2,447	15,957	5,588
2058	46.0	93	6,987	1.027	0.595	0	4,160	0.338	1,408	9,759	3,302
2059	47.0	94	4,160	1.027	0.573	0	2,382	0.327	779	5,738	1,876
2060	48.0	95	2,382	1.027	0.549	0	1,309	0.316	413	3,238	1,023
2061	49.0	96	1,309	1.027	0.526	0	688	0.305	210	1,749	534
2062	50.0	97	688	1.027	0.503	0	346	0.295	102	903	266
2063	51.0	98	346	1.027	0.481	0	166	0.285	47	446	127
2064	52.0	99	166	1.027	0.460	0	77	0.275	21	211	58
2065	53.0	100	77	1.027	0.000	0	0	0.266	0	0	0
2066	54.0	101	0	1.027	0.000	0	0	0.257	0	0	0
2067	55.0	102	0	1.027	0.000	0	0	0.248	0	0	0
2068	56.0	103	0	1.027	0.000	0	0	0.240	0	0	0
2069	57.0	104	0	1.027	0.000	0	0	0.232	0	0	0
2070	58.0	105	0	1.027	0.000	0	0	0.224	0	0	0
2071	59.0	106	0	1.027	0.000	0	0	0.216	0	0	0
2072	60.0	107	0	1.027	0.000	0	0	0.209	0	0	0
2073	61.0	108	0	1.027	0.000	0	0	0.202	0	0	0
2074	62.0	109	0	1.027	0.000	0	0	0.195	0	0	0
2075	63.0	110	0	1.027	0.000	0	0	0.189	0	0	0
2076	64.0	111	0	1.027	0.000	0	0	0.182	0	0	0
2077	65.0	112	0	1.027	0.000	0	0	0.176	0	0	0
2078	66.0	113	0	1.027	0.000	0	0	0.170	0	0	0
2079	67.0	114	0	1.027	0.000	0	0	0.164	0	0	0
2080	68.0	115	0	1.027	0.000	0	0	0.159	0	0	0
2081	69.0	116	0	1.027	0.000	0	0	0.153	0	0	0
2082	70.0	117	0	1.027	0.000	0	0	0.148	0	0	0
Total							$14,966,831		$11,290,211	$19,503,752	$14,163,203
Projected Payments for 2027 and Forward:							$14,103,708		$10,427,087	$18,640,628	$13,300,080

Notes:

Loss Payments based on historical and modeled data
Mortaility table based on State of Wyoming standard.

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Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

2012 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	15.0	60	$0	1.000	0.991	$0	$1,334,021	1.000	$1,334,021	$1,334,021	$1,334,021
2027	16.0	61	1,334,021	1.027	0.990	0	1,320,951	0.983	1,298,424	1,356,617	1,333,482
2028	17.0	62	1,320,951	1.027	0.989	0	1,306,939	0.950	1,241,209	1,378,467	1,309,139
2029	18.0	63	1,306,939	1.027	0.989	0	1,291,992	0.918	1,185,520	1,399,494	1,284,163
2030	19.0	64	1,291,992	1.027	0.988	0	1,276,133	0.887	1,131,370	1,419,638	1,258,596
2031	20.0	65	1,276,133	1.027	0.987	0	1,259,330	0.857	1,078,718	1,438,772	1,232,425
2032	21.0	66	1,259,330	1.027	0.986	0	1,241,639	0.828	1,027,598	1,456,861	1,205,719
2033	22.0	67	1,241,639	1.027	0.985	0	1,223,012	0.800	977,954	1,473,751	1,178,452
2034	23.0	68	1,223,012	1.027	0.984	0	1,203,405	0.773	929,735	1,489,276	1,150,595
2035	24.0	69	1,203,405	1.027	0.983	0	1,182,670	0.746	882,817	1,503,134	1,122,031
2036	25.0	70	1,182,670	1.027	0.981	0	1,160,725	0.721	837,136	1,515,073	1,092,698
2037	26.0	71	1,160,725	1.027	0.980	0	1,137,415	0.697	792,584	1,524,733	1,062,478
2038	27.0	72	1,137,415	1.027	0.978	0	1,112,648	0.673	749,107	1,531,804	1,031,310
2039	28.0	73	1,112,648	1.027	0.962	0	1,070,574	0.650	696,406	1,513,674	984,641
2040	29.0	74	1,070,574	1.027	0.946	0	1,012,911	0.628	636,615	1,470,814	924,406
2041	30.0	75	1,012,911	1.027	0.930	0	942,103	0.607	572,088	1,404,931	853,139
2042	31.0	76	942,103	1.027	0.914	0	861,023	0.587	505,172	1,318,688	773,689
2043	32.0	77	861,023	1.027	0.897	0	772,655	0.567	437,996	1,215,299	688,918
2044	33.0	78	772,655	1.027	0.881	0	680,640	0.548	372,787	1,099,475	602,184
2045	34.0	79	680,640	1.027	0.864	0	588,297	0.529	311,315	975,966	516,462
2046	35.0	80	588,297	1.027	0.848	0	498,707	0.511	254,981	849,678	434,428
2047	36.0	81	498,707	1.027	0.831	0	414,321	0.494	204,673	724,963	358,128
2048	37.0	82	414,321	1.027	0.814	0	337,155	0.477	160,921	605,870	289,176
2049	38.0	83	337,155	1.027	0.797	0	268,564	0.461	123,848	495,643	228,566
2050	39.0	84	268,564	1.027	0.779	0	209,209	0.446	93,214	396,525	176,674
2051	40.0	85	209,209	1.027	0.761	0	159,185	0.430	68,527	309,859	133,391
2052	41.0	86	159,185	1.027	0.742	0	118,144	0.416	49,140	236,180	98,235
2053	42.0	87	118,144	1.027	0.723	0	85,397	0.402	34,318	175,325	70,457
2054	43.0	88	85,397	1.027	0.703	0	60,008	0.388	23,300	126,526	49,127
2055	44.0	89	60,008	1.027	0.682	0	40,925	0.375	15,353	88,619	33,245
2056	45.0	90	40,925	1.027	0.661	0	27,053	0.362	9,806	60,163	21,807
2057	46.0	91	27,053	1.027	0.640	0	17,305	0.350	6,060	39,524	13,841
2058	47.0	92	17,305	1.027	0.618	0	10,693	0.338	3,618	25,080	8,486
2059	48.0	93	10,693	1.027	0.595	0	6,367	0.327	2,082	15,338	5,014
2060	49.0	94	6,367	1.027	0.573	0	3,646	0.316	1,152	9,019	2,849
2061	50.0	95	3,646	1.027	0.549	0	2,003	0.305	611	5,089	1,553
2062	51.0	96	2,003	1.027	0.526	0	1,053	0.295	311	2,749	811
2063	52.0	97	1,053	1.027	0.503	0	529	0.285	151	1,419	404
2064	53.0	98	529	1.027	0.481	0	254	0.275	70	700	193
2065	54.0	99	254	1.027	0.460	0	117	0.266	31	331	88
2066	55.0	100	117	1.027	0.000	0	0	0.257	0	0	0
2067	56.0	101	0	1.027	0.000	0	0	0.248	0	0	0
2068	57.0	102	0	1.027	0.000	0	0	0.240	0	0	0
2069	58.0	103	0	1.027	0.000	0	0	0.232	0	0	0
2070	59.0	104	0	1.027	0.000	0	0	0.224	0	0	0
2071	60.0	105	0	1.027	0.000	0	0	0.216	0	0	0
2072	61.0	106	0	1.027	0.000	0	0	0.209	0	0	0
2073	62.0	107	0	1.027	0.000	0	0	0.202	0	0	0
2074	63.0	108	0	1.027	0.000	0	0	0.195	0	0	0
2075	64.0	109	0	1.027	0.000	0	0	0.189	0	0	0
2076	65.0	110	0	1.027	0.000	0	0	0.182	0	0	0
2077	66.0	111	0	1.027	0.000	0	0	0.176	0	0	0
2078	67.0	112	0	1.027	0.000	0	0	0.170	0	0	0
2079	68.0	113	0	1.027	0.000	0	0	0.164	0	0	0
2080	69.0	114	0	1.027	0.000	0	0	0.159	0	0	0
2081	70.0	115	0	1.027	0.000	0	0	0.153	0	0	0
2082	71.0	116	0	1.027	0.000	0	0	0.148	0	0	0
Total							$24,239,719		$18,050,738	$31,989,088	$22,865,020
Projected Payments for 2027 and Forward:							$22,905,699		$16,716,718	$30,655,068	$21,531,000

Notes:

Loss Payments based on historical and modeled data
Mortaility table based on State of Wyoming standard.

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

2011 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	16.0	65	$0	1.000	0.987	$0	$967,172	1.000	$967,172	$967,172	$967,172
2027	17.0	66	967,172	1.027	0.986	0	953,585	0.983	937,322	979,331	962,630
2028	18.0	67	953,585	1.027	0.985	0	939,279	0.950	892,040	990,685	940,860
2029	19.0	68	939,279	1.027	0.984	0	924,220	0.918	848,056	1,001,122	918,620
2030	20.0	69	924,220	1.027	0.983	0	908,296	0.887	805,260	1,010,437	895,815
2031	21.0	70	908,296	1.027	0.981	0	891,442	0.857	763,592	1,018,463	872,396
2032	22.0	71	891,442	1.027	0.980	0	873,540	0.828	722,954	1,024,956	848,269
2033	23.0	72	873,540	1.027	0.978	0	854,519	0.800	683,297	1,029,710	823,384
2034	24.0	73	854,519	1.027	0.962	0	822,206	0.773	635,225	1,017,523	786,125
2035	25.0	74	822,206	1.027	0.946	0	777,921	0.746	580,687	988,711	738,034
2036	26.0	75	777,921	1.027	0.930	0	723,539	0.721	521,830	944,423	681,135
2037	27.0	76	723,539	1.027	0.914	0	661,270	0.697	460,792	886,449	617,703
2038	28.0	77	661,270	1.027	0.897	0	593,403	0.673	399,517	816,949	550,023
2039	29.0	78	593,403	1.027	0.881	0	522,735	0.650	340,038	739,090	480,776
2040	30.0	79	522,735	1.027	0.864	0	451,815	0.628	283,965	656,064	412,336
2041	31.0	80	451,815	1.027	0.848	0	383,009	0.607	232,581	571,171	346,841
2042	32.0	81	383,009	1.027	0.831	0	318,200	0.587	186,692	487,335	285,925
2043	33.0	82	318,200	1.027	0.814	0	258,937	0.567	146,784	407,278	230,874
2044	34.0	83	258,937	1.027	0.797	0	206,259	0.548	112,968	333,181	182,484
2045	35.0	84	206,259	1.027	0.779	0	160,674	0.529	85,025	266,552	141,054
2046	36.0	85	160,674	1.027	0.761	0	122,255	0.511	62,507	208,293	106,497
2047	37.0	86	122,255	1.027	0.742	0	90,735	0.494	44,823	158,765	78,429
2048	38.0	87	90,735	1.027	0.723	0	65,585	0.477	31,303	117,857	56,252
2049	39.0	88	65,585	1.027	0.703	0	46,086	0.461	21,253	85,053	39,222
2050	40.0	89	46,086	1.027	0.682	0	31,430	0.446	14,004	59,572	26,542
2051	41.0	90	31,430	1.027	0.661	0	20,777	0.430	8,944	40,443	17,410
2052	42.0	91	20,777	1.027	0.640	0	13,290	0.416	5,528	26,569	11,051
2053	43.0	92	13,290	1.027	0.618	0	8,212	0.402	3,300	16,860	6,775
2054	44.0	93	8,212	1.027	0.595	0	4,890	0.388	1,899	10,311	4,003
2055	45.0	94	4,890	1.027	0.573	0	2,800	0.375	1,050	6,063	2,275
2056	46.0	95	2,800	1.027	0.549	0	1,538	0.362	558	3,421	1,240
2057	47.0	96	1,538	1.027	0.526	0	809	0.350	283	1,848	647
2058	48.0	97	809	1.027	0.503	0	407	0.338	138	954	323
2059	49.0	98	407	1.027	0.481	0	195	0.327	64	471	154
2060	50.0	99	195	1.027	0.460	0	90	0.316	28	222	70
2061	51.0	100	90	1.027	0.000	0	0	0.305	0	0	0
2062	52.0	101	0	1.027	0.000	0	0	0.295	0	0	0
2063	53.0	102	0	1.027	0.000	0	0	0.285	0	0	0
2064	54.0	103	0	1.027	0.000	0	0	0.275	0	0	0
2065	55.0	104	0	1.027	0.000	0	0	0.266	0	0	0
2066	56.0	105	0	1.027	0.000	0	0	0.257	0	0	0
2067	57.0	106	0	1.027	0.000	0	0	0.248	0	0	0
2068	58.0	107	0	1.027	0.000	0	0	0.240	0	0	0
2069	59.0	108	0	1.027	0.000	0	0	0.232	0	0	0
2070	60.0	109	0	1.027	0.000	0	0	0.224	0	0	0
2071	61.0	110	0	1.027	0.000	0	0	0.216	0	0	0
2072	62.0	111	0	1.027	0.000	0	0	0.209	0	0	0
2073	63.0	112	0	1.027	0.000	0	0	0.202	0	0	0
2074	64.0	113	0	1.027	0.000	0	0	0.195	0	0	0
2075	65.0	114	0	1.027	0.000	0	0	0.189	0	0	0
2076	66.0	115	0	1.027	0.000	0	0	0.182	0	0	0
2077	67.0	116	0	1.027	0.000	0	0	0.176	0	0	0
2078	68.0	117	0	1.027	0.000	0	0	0.170	0	0	0
2079	69.0	118	0	1.027	0.000	0	0	0.164	0	0	0
2080	70.0	119	0	1.027	0.000	0	0	0.159	0	0	0
2081	71.0	120	0	1.027	0.000	0	0	0.153	0	0	0
2082	72.0	121	0	1.027	0.000	0	0	0.148	0	0	0
Total							$13,601,120		$10,801,481	$16,873,303	$13,033,349
Projected Payments for 2027 and Forward:							$12,633,948		$9,834,309	$15,906,132	$12,066,177

Notes:

Loss Payments based on historical and modeled data
Mortaility table based on State of Wyoming standard.

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

2010 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	17.0	62	$0	1.000	0.989	$0	$547,194	1.000	$547,194	$547,194	$547,194
2027	18.0	63	547,194	1.027	0.989	0	540,936	0.983	531,711	555,541	546,067
2028	19.0	64	540,936	1.027	0.988	0	534,296	0.950	507,424	563,537	535,195
2029	20.0	65	534,296	1.027	0.987	0	527,261	0.918	483,810	571,132	524,066
2030	21.0	66	527,261	1.027	0.986	0	519,854	0.887	460,882	578,313	512,710
2031	22.0	67	519,854	1.027	0.985	0	512,055	0.857	438,617	585,018	501,115
2032	23.0	68	512,055	1.027	0.984	0	503,846	0.828	416,990	591,181	489,270
2033	24.0	69	503,846	1.027	0.983	0	495,165	0.800	395,947	596,682	477,123
2034	25.0	70	495,165	1.027	0.981	0	485,976	0.773	375,459	601,421	464,650
2035	26.0	71	485,976	1.027	0.980	0	476,217	0.746	355,477	605,255	451,799
2036	27.0	72	476,217	1.027	0.978	0	465,847	0.721	335,978	608,062	438,546
2037	28.0	73	465,847	1.027	0.962	0	448,232	0.697	312,341	600,866	418,701
2038	29.0	74	448,232	1.027	0.946	0	424,089	0.673	285,524	583,852	393,087
2039	30.0	75	424,089	1.027	0.930	0	394,443	0.650	256,584	557,699	362,782
2040	31.0	76	394,443	1.027	0.914	0	360,496	0.628	226,572	523,464	328,997
2041	32.0	77	360,496	1.027	0.897	0	323,498	0.607	196,443	482,423	292,950
2042	33.0	78	323,498	1.027	0.881	0	284,973	0.587	167,197	436,446	256,068
2043	34.0	79	284,973	1.027	0.864	0	246,310	0.567	139,626	387,418	219,616
2044	35.0	80	246,310	1.027	0.848	0	208,800	0.548	114,360	337,287	184,732
2045	36.0	81	208,800	1.027	0.831	0	173,469	0.529	91,796	287,780	152,288
2046	37.0	82	173,469	1.027	0.814	0	141,161	0.511	72,174	240,505	122,967
2047	38.0	83	141,161	1.027	0.797	0	112,443	0.494	55,547	196,749	97,193
2048	39.0	84	112,443	1.027	0.779	0	87,592	0.477	41,807	157,404	75,127
2049	40.0	85	87,592	1.027	0.761	0	66,648	0.461	30,735	123,001	56,722
2050	41.0	86	66,648	1.027	0.742	0	49,465	0.446	22,039	93,754	41,772
2051	42.0	87	49,465	1.027	0.723	0	35,754	0.430	15,392	69,597	29,961
2052	43.0	88	35,754	1.027	0.703	0	25,124	0.416	10,450	50,226	20,890
2053	44.0	89	25,124	1.027	0.682	0	17,134	0.402	6,886	35,178	14,137
2054	45.0	90	17,134	1.027	0.661	0	11,327	0.388	4,398	23,882	9,273
2055	46.0	91	11,327	1.027	0.640	0	7,245	0.375	2,718	15,689	5,886
2056	47.0	92	7,245	1.027	0.618	0	4,477	0.362	1,623	9,956	3,609
2057	48.0	93	4,477	1.027	0.595	0	2,666	0.350	934	6,089	2,132
2058	49.0	94	2,666	1.027	0.573	0	1,526	0.338	516	3,580	1,211
2059	50.0	95	1,526	1.027	0.549	0	839	0.327	274	2,020	660
2060	51.0	96	839	1.027	0.526	0	441	0.316	139	1,091	345
2061	52.0	97	441	1.027	0.503	0	222	0.305	68	563	172
2062	53.0	98	222	1.027	0.481	0	107	0.295	31	278	82
2063	54.0	99	107	1.027	0.460	0	49	0.285	14	131	37
2064	55.0	100	49	1.027	0.000	0	0	0.275	0	0	0
2065	56.0	101	0	1.027	0.000	0	0	0.266	0	0	0
2066	57.0	102	0	1.027	0.000	0	0	0.257	0	0	0
2067	58.0	103	0	1.027	0.000	0	0	0.248	0	0	0
2068	59.0	104	0	1.027	0.000	0	0	0.240	0	0	0
2069	60.0	105	0	1.027	0.000	0	0	0.232	0	0	0
2070	61.0	106	0	1.027	0.000	0	0	0.224	0	0	0
2071	62.0	107	0	1.027	0.000	0	0	0.216	0	0	0
2072	63.0	108	0	1.027	0.000	0	0	0.209	0	0	0
2073	64.0	109	0	1.027	0.000	0	0	0.202	0	0	0
2074	65.0	110	0	1.027	0.000	0	0	0.195	0	0	0
2075	66.0	111	0	1.027	0.000	0	0	0.189	0	0	0
2076	67.0	112	0	1.027	0.000	0	0	0.182	0	0	0
2077	68.0	113	0	1.027	0.000	0	0	0.176	0	0	0
2078	69.0	114	0	1.027	0.000	0	0	0.170	0	0	0
2079	70.0	115	0	1.027	0.000	0	0	0.164	0	0	0
2080	71.0	116	0	1.027	0.000	0	0	0.159	0	0	0
2081	72.0	117	0	1.027	0.000	0	0	0.153	0	0	0
2082	73.0	118	0	1.027	0.000	0	0	0.148	0	0	0
Total							$9,037,178		$6,905,677	$11,630,265	$8,579,132
Projected Payments for 2027 and Forward:							$8,489,984		$6,358,483	$11,083,071	$8,031,938

Notes:

Loss Payments based on historical and modeled data
Mortality table based on State of Wyoming standard.

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

2009 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	18.0	65	$0	1.000	0.987	$0	$690,386	1.000	$690,386	$690,386	$690,386
2027	19.0	66	690,386	1.027	0.986	0	680,687	0.983	669,079	699,066	687,144
2028	20.0	67	680,687	1.027	0.985	0	670,476	0.950	636,755	707,170	671,604
2029	21.0	68	670,476	1.027	0.984	0	659,726	0.918	605,359	714,620	655,729
2030	22.0	69	659,726	1.027	0.983	0	648,359	0.887	574,810	721,269	639,450
2031	23.0	70	648,359	1.027	0.981	0	636,328	0.857	545,067	726,999	622,733
2032	24.0	71	636,328	1.027	0.980	0	623,549	0.828	516,059	731,633	605,510
2033	25.0	72	623,549	1.027	0.978	0	609,972	0.800	487,750	735,027	587,748
2034	26.0	73	609,972	1.027	0.962	0	586,906	0.773	453,436	726,327	561,151
2035	27.0	74	586,906	1.027	0.946	0	555,295	0.746	414,506	705,761	526,823
2036	28.0	75	555,295	1.027	0.930	0	516,476	0.721	372,492	674,147	486,207
2037	29.0	76	516,476	1.027	0.914	0	472,027	0.697	328,922	632,764	440,929
2038	30.0	77	472,027	1.027	0.897	0	423,582	0.673	285,183	583,154	392,617
2039	31.0	78	423,582	1.027	0.881	0	373,138	0.650	242,725	527,576	343,187
2040	32.0	79	373,138	1.027	0.864	0	322,514	0.628	202,700	468,311	294,334
2041	33.0	80	322,514	1.027	0.848	0	273,399	0.607	166,021	407,713	247,582
2042	34.0	81	273,399	1.027	0.831	0	227,137	0.587	133,264	347,869	204,099
2043	35.0	82	227,137	1.027	0.814	0	184,834	0.567	104,777	290,723	164,802
2044	36.0	83	184,834	1.027	0.797	0	147,231	0.548	80,639	237,831	130,260
2045	37.0	84	147,231	1.027	0.779	0	114,692	0.529	60,693	190,270	100,687
2046	38.0	85	114,692	1.027	0.761	0	87,268	0.511	44,619	148,684	76,020
2047	39.0	86	87,268	1.027	0.742	0	64,768	0.494	31,995	113,329	55,984
2048	40.0	87	64,768	1.027	0.723	0	46,816	0.477	22,345	84,129	40,154
2049	41.0	88	46,816	1.027	0.703	0	32,897	0.461	15,171	60,713	27,998
2050	42.0	89	32,897	1.027	0.682	0	22,436	0.446	9,996	42,523	18,947
2051	43.0	90	22,436	1.027	0.661	0	14,831	0.430	6,385	28,869	12,428
2052	44.0	91	14,831	1.027	0.640	0	9,487	0.416	3,946	18,965	7,888
2053	45.0	92	9,487	1.027	0.618	0	5,862	0.402	2,356	12,035	4,836
2054	46.0	93	5,862	1.027	0.595	0	3,491	0.388	1,355	7,360	2,858
2055	47.0	94	3,491	1.027	0.573	0	1,999	0.375	750	4,328	1,624
2056	48.0	95	1,999	1.027	0.549	0	1,098	0.362	398	2,442	885
2057	49.0	96	1,098	1.027	0.526	0	577	0.350	202	1,319	462
2058	50.0	97	577	1.027	0.503	0	290	0.338	98	681	230
2059	51.0	98	290	1.027	0.481	0	140	0.327	46	336	110
2060	52.0	99	140	1.027	0.460	0	64	0.316	20	159	50
2061	53.0	100	64	1.027	0.000	0	0	0.305	0	0	0
2062	54.0	101	0	1.027	0.000	0	0	0.295	0	0	0
2063	55.0	102	0	1.027	0.000	0	0	0.285	0	0	0
2064	56.0	103	0	1.027	0.000	0	0	0.275	0	0	0
2065	57.0	104	0	1.027	0.000	0	0	0.266	0	0	0
2066	58.0	105	0	1.027	0.000	0	0	0.257	0	0	0
2067	59.0	106	0	1.027	0.000	0	0	0.248	0	0	0
2068	60.0	107	0	1.027	0.000	0	0	0.240	0	0	0
2069	61.0	108	0	1.027	0.000	0	0	0.232	0	0	0
2070	62.0	109	0	1.027	0.000	0	0	0.224	0	0	0
2071	63.0	110	0	1.027	0.000	0	0	0.216	0	0	0
2072	64.0	111	0	1.027	0.000	0	0	0.209	0	0	0
2073	65.0	112	0	1.027	0.000	0	0	0.202	0	0	0
2074	66.0	113	0	1.027	0.000	0	0	0.195	0	0	0
2075	67.0	114	0	1.027	0.000	0	0	0.189	0	0	0
2076	68.0	115	0	1.027	0.000	0	0	0.182	0	0	0
2077	69.0	116	0	1.027	0.000	0	0	0.176	0	0	0
2078	70.0	117	0	1.027	0.000	0	0	0.170	0	0	0
2079	71.0	118	0	1.027	0.000	0	0	0.164	0	0	0
2080	72.0	119	0	1.027	0.000	0	0	0.159	0	0	0
2081	73.0	120	0	1.027	0.000	0	0	0.153	0	0	0
2082	74.0	121	0	1.027	0.000	0	0	0.148	0	0	0
Total							$9,708,740		$7,710,304	$12,044,488	$9,303,454
Projected Payments for 2027 and Forward:							$9,018,355		$7,019,918	$11,354,102	$8,613,069

Notes:

Loss Payments based on historical and modeled data
Mortality table based on State of Wyoming standard.

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

2008 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	19.0	66	$0	1.000	0.986	$0	$834,641	1.000	$834,641	$834,641	$834,641
2027	20.0	67	834,641	1.027	0.985	0	822,120	0.983	808,100	844,317	829,918
2028	21.0	68	822,120	1.027	0.984	0	808,939	0.950	768,255	853,212	810,301
2029	22.0	69	808,939	1.027	0.983	0	795,001	0.918	729,486	861,151	790,184
2030	23.0	70	795,001	1.027	0.981	0	780,249	0.887	691,739	867,991	769,527
2031	24.0	71	780,249	1.027	0.980	0	764,580	0.857	654,925	873,525	748,245
2032	25.0	72	764,580	1.027	0.978	0	747,932	0.828	618,999	877,576	726,295
2033	26.0	73	747,932	1.027	0.962	0	719,649	0.800	575,451	867,189	693,429
2034	27.0	74	719,649	1.027	0.946	0	680,888	0.773	526,045	842,634	651,008
2035	28.0	75	680,888	1.027	0.930	0	633,290	0.746	472,726	804,890	600,819
2036	29.0	76	633,290	1.027	0.914	0	578,787	0.721	417,432	755,481	544,867
2037	30.0	77	578,787	1.027	0.897	0	519,386	0.697	361,923	696,249	485,167
2038	31.0	78	519,386	1.027	0.881	0	457,532	0.673	308,040	629,893	424,085
2039	32.0	79	457,532	1.027	0.864	0	395,458	0.650	257,245	559,135	363,716
2040	33.0	80	395,458	1.027	0.848	0	335,235	0.628	210,695	486,783	305,943
2041	34.0	81	335,235	1.027	0.831	0	278,510	0.607	169,124	415,334	252,210
2042	35.0	82	278,510	1.027	0.814	0	226,639	0.587	132,971	347,105	203,651
2043	36.0	83	226,639	1.027	0.797	0	180,531	0.567	102,338	283,955	160,966
2044	37.0	84	180,531	1.027	0.779	0	140,632	0.548	77,024	227,171	124,422
2045	38.0	85	140,632	1.027	0.761	0	107,006	0.529	56,625	177,519	93,940
2046	39.0	86	107,006	1.027	0.742	0	79,417	0.511	40,605	135,308	69,181
2047	40.0	87	79,417	1.027	0.723	0	57,404	0.494	28,358	100,444	49,619
2048	41.0	88	57,404	1.027	0.703	0	40,338	0.477	19,253	72,487	34,597
2049	42.0	89	40,338	1.027	0.682	0	27,510	0.461	12,686	50,770	23,413
2050	43.0	90	27,510	1.027	0.661	0	18,185	0.446	8,103	34,468	15,357
2051	44.0	91	18,185	1.027	0.640	0	11,633	0.430	5,008	22,643	9,748
2052	45.0	92	11,633	1.027	0.618	0	7,188	0.416	2,990	14,369	5,976
2053	46.0	93	7,188	1.027	0.595	0	4,280	0.402	1,720	8,787	3,531
2054	47.0	94	4,280	1.027	0.573	0	2,451	0.388	952	5,167	2,006
2055	48.0	95	2,451	1.027	0.549	0	1,346	0.375	505	2,915	1,094
2056	49.0	96	1,346	1.027	0.526	0	708	0.362	257	1,575	571
2057	50.0	97	708	1.027	0.503	0	356	0.350	125	813	285
2058	51.0	98	356	1.027	0.481	0	171	0.338	58	401	136
2059	52.0	99	171	1.027	0.460	0	79	0.327	26	190	62
2060	53.0	100	79	1.027	0.000	0	0	0.316	0	0	0
2061	54.0	101	0	1.027	0.000	0	0	0.305	0	0	0
2062	55.0	102	0	1.027	0.000	0	0	0.295	0	0	0
2063	56.0	103	0	1.027	0.000	0	0	0.285	0	0	0
2064	57.0	104	0	1.027	0.000	0	0	0.275	0	0	0
2065	58.0	105	0	1.027	0.000	0	0	0.266	0	0	0
2066	59.0	106	0	1.027	0.000	0	0	0.257	0	0	0
2067	60.0	107	0	1.027	0.000	0	0	0.248	0	0	0
2068	61.0	108	0	1.027	0.000	0	0	0.240	0	0	0
2069	62.0	109	0	1.027	0.000	0	0	0.232	0	0	0
2070	63.0	110	0	1.027	0.000	0	0	0.224	0	0	0
2071	64.0	111	0	1.027	0.000	0	0	0.216	0	0	0
2072	65.0	112	0	1.027	0.000	0	0	0.209	0	0	0
2073	66.0	113	0	1.027	0.000	0	0	0.202	0	0	0
2074	67.0	114	0	1.027	0.000	0	0	0.195	0	0	0
2075	68.0	115	0	1.027	0.000	0	0	0.189	0	0	0
2076	69.0	116	0	1.027	0.000	0	0	0.182	0	0	0
2077	70.0	117	0	1.027	0.000	0	0	0.176	0	0	0
2078	71.0	118	0	1.027	0.000	0	0	0.170	0	0	0
2079	72.0	119	0	1.027	0.000	0	0	0.164	0	0	0
2080	73.0	120	0	1.027	0.000	0	0	0.159	0	0	0
2081	74.0	121	0	1.027	0.000	0	0	0.153	0	0	0
2082	75.0	122	0	1.027	0.000	0	0	0.148	0	0	0
Total							$11,058,073		$8,894,429	$13,556,091	$10,628,909
Projected Payments for 2027 and Forward:							$10,223,432		$8,059,789	$12,721,451	$9,794,268

Notes:

Loss Payments based on historical and modeled data
Mortaility table based on State of Wyoming standard.

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

2007 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	20.0	65	$0	1.000	0.987	$0	$903,903	1.000	$903,903	$903,903	$903,903
2027	21.0	66	903,903	1.027	0.986	0	891,205	0.983	876,007	915,268	899,659
2028	22.0	67	891,205	1.027	0.985	0	877,836	0.950	833,686	925,879	879,313
2029	23.0	68	877,836	1.027	0.984	0	863,762	0.918	792,580	935,633	858,528
2030	24.0	69	863,762	1.027	0.983	0	848,879	0.887	752,584	944,339	837,214
2031	25.0	70	848,879	1.027	0.981	0	833,128	0.857	713,641	951,840	815,328
2032	26.0	71	833,128	1.027	0.980	0	816,397	0.828	675,662	957,908	792,779
2033	27.0	72	816,397	1.027	0.978	0	798,620	0.800	638,599	962,351	769,522
2034	28.0	73	798,620	1.027	0.962	0	768,421	0.773	593,672	950,961	734,700
2035	29.0	74	768,421	1.027	0.946	0	727,032	0.746	542,701	924,034	689,755
2036	30.0	75	727,032	1.027	0.930	0	676,208	0.721	487,694	882,643	636,578
2037	31.0	76	676,208	1.027	0.914	0	618,012	0.697	430,649	828,461	577,296
2038	32.0	77	618,012	1.027	0.897	0	554,585	0.673	373,383	763,508	514,043
2039	33.0	78	554,585	1.027	0.881	0	488,540	0.650	317,794	690,741	449,326
2040	34.0	79	488,540	1.027	0.864	0	422,259	0.628	265,390	613,147	385,363
2041	35.0	80	422,259	1.027	0.848	0	357,954	0.607	217,367	533,807	324,152
2042	36.0	81	357,954	1.027	0.831	0	297,385	0.587	174,479	455,456	267,221
2043	37.0	82	297,385	1.027	0.814	0	241,998	0.567	137,182	380,636	215,771
2044	38.0	83	241,998	1.027	0.797	0	192,766	0.548	105,578	311,386	170,546
2045	39.0	84	192,766	1.027	0.779	0	150,163	0.529	79,463	249,116	131,827
2046	40.0	85	150,163	1.027	0.761	0	114,258	0.511	58,418	194,668	99,531
2047	41.0	86	114,258	1.027	0.742	0	84,800	0.494	41,891	148,379	73,299
2048	42.0	87	84,800	1.027	0.723	0	61,295	0.477	29,255	110,147	52,572
2049	43.0	88	61,295	1.027	0.703	0	43,072	0.461	19,862	79,490	36,657
2050	44.0	89	43,072	1.027	0.682	0	29,374	0.446	13,088	55,675	24,806
2051	45.0	90	29,374	1.027	0.661	0	19,418	0.430	8,359	37,797	16,271
2052	46.0	91	19,418	1.027	0.640	0	12,421	0.416	5,166	24,831	10,328
2053	47.0	92	12,421	1.027	0.618	0	7,675	0.402	3,084	15,757	6,332
2054	48.0	93	7,675	1.027	0.595	0	4,570	0.388	1,775	9,636	3,742
2055	49.0	94	4,570	1.027	0.573	0	2,617	0.375	982	5,666	2,126
2056	50.0	95	2,617	1.027	0.549	0	1,438	0.362	521	3,197	1,159
2057	51.0	96	1,438	1.027	0.526	0	756	0.350	265	1,727	605
2058	52.0	97	756	1.027	0.503	0	380	0.338	129	891	302
2059	53.0	98	380	1.027	0.481	0	183	0.327	60	440	144
2060	54.0	99	183	1.027	0.460	0	84	0.316	27	208	66
2061	55.0	100	84	1.027	0.000	0	0	0.305	0	0	0
2062	56.0	101	0	1.027	0.000	0	0	0.295	0	0	0
2063	57.0	102	0	1.027	0.000	0	0	0.285	0	0	0
2064	58.0	103	0	1.027	0.000	0	0	0.275	0	0	0
2065	59.0	104	0	1.027	0.000	0	0	0.266	0	0	0
2066	60.0	105	0	1.027	0.000	0	0	0.257	0	0	0
2067	61.0	106	0	1.027	0.000	0	0	0.248	0	0	0
2068	62.0	107	0	1.027	0.000	0	0	0.240	0	0	0
2069	63.0	108	0	1.027	0.000	0	0	0.232	0	0	0
2070	64.0	109	0	1.027	0.000	0	0	0.224	0	0	0
2071	65.0	110	0	1.027	0.000	0	0	0.216	0	0	0
2072	66.0	111	0	1.027	0.000	0	0	0.209	0	0	0
2073	67.0	112	0	1.027	0.000	0	0	0.202	0	0	0
2074	68.0	113	0	1.027	0.000	0	0	0.195	0	0	0
2075	69.0	114	0	1.027	0.000	0	0	0.189	0	0	0
2076	70.0	115	0	1.027	0.000	0	0	0.182	0	0	0
2077	71.0	116	0	1.027	0.000	0	0	0.176	0	0	0
2078	72.0	117	0	1.027	0.000	0	0	0.170	0	0	0
2079	73.0	118	0	1.027	0.000	0	0	0.164	0	0	0
2080	74.0	119	0	1.027	0.000	0	0	0.159	0	0	0
2081	75.0	120	0	1.027	0.000	0	0	0.153	0	0	0
2082	76.0	121	0	1.027	0.000	0	0	0.148	0	0	0
Total							$12,711,393		$10,094,894	$15,769,524	$12,180,762
Projected Payments for 2027 and Forward:							$11,807,489		$9,190,990	$14,865,620	$11,276,859

Notes:

Loss Payments based on historical and modeled data
Mortaility table based on State of Wyoming standard.

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

2006 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	21.0	65	$0	1.000	0.987	$0	$842,163	1.000	$842,163	$842,163	$842,163
2027	22.0	66	842,163	1.027	0.986	0	830,332	0.983	816,172	852,751	838,208
2028	23.0	67	830,332	1.027	0.985	0	817,875	0.950	776,742	862,637	819,252
2029	24.0	68	817,875	1.027	0.984	0	804,763	0.918	738,443	871,725	799,887
2030	25.0	69	804,763	1.027	0.983	0	790,897	0.887	701,179	879,836	780,029
2031	26.0	70	790,897	1.027	0.981	0	776,221	0.857	664,896	886,825	759,637
2032	27.0	71	776,221	1.027	0.980	0	760,633	0.828	629,511	892,479	738,628
2033	28.0	72	760,633	1.027	0.978	0	744,071	0.800	594,979	896,618	716,960
2034	29.0	73	744,071	1.027	0.962	0	715,934	0.773	553,121	886,006	684,516
2035	30.0	74	715,934	1.027	0.946	0	677,373	0.746	505,632	860,918	642,641
2036	31.0	75	677,373	1.027	0.930	0	630,020	0.721	454,382	822,354	593,097
2037	32.0	76	630,020	1.027	0.914	0	575,799	0.697	401,234	771,873	537,864
2038	33.0	77	575,799	1.027	0.897	0	516,704	0.673	347,879	711,357	478,931
2039	34.0	78	516,704	1.027	0.881	0	455,170	0.650	296,087	643,561	418,635
2040	35.0	79	455,170	1.027	0.864	0	393,417	0.628	247,262	571,267	359,041
2041	36.0	80	393,417	1.027	0.848	0	333,504	0.607	202,519	497,346	302,011
2042	37.0	81	333,504	1.027	0.831	0	277,072	0.587	162,561	424,346	248,969
2043	38.0	82	277,072	1.027	0.814	0	225,469	0.567	127,812	354,637	201,033
2044	39.0	83	225,469	1.027	0.797	0	179,599	0.548	98,367	290,117	158,897
2045	40.0	84	179,599	1.027	0.779	0	139,906	0.529	74,036	232,100	122,823
2046	41.0	85	139,906	1.027	0.761	0	106,453	0.511	54,428	181,371	92,732
2047	42.0	86	106,453	1.027	0.742	0	79,007	0.494	39,029	138,244	68,292
2048	43.0	87	79,007	1.027	0.723	0	57,108	0.477	27,257	102,624	48,981
2049	44.0	88	57,108	1.027	0.703	0	40,130	0.461	18,506	74,060	34,153
2050	45.0	89	40,130	1.027	0.682	0	27,368	0.446	12,194	51,872	23,112
2051	46.0	90	27,368	1.027	0.661	0	18,092	0.430	7,788	35,216	15,160
2052	47.0	91	18,092	1.027	0.640	0	11,573	0.416	4,813	23,135	9,622
2053	48.0	92	11,573	1.027	0.618	0	7,150	0.402	2,874	14,680	5,900
2054	49.0	93	7,150	1.027	0.595	0	4,258	0.388	1,653	8,978	3,486
2055	50.0	94	4,258	1.027	0.573	0	2,438	0.375	915	5,279	1,981
2056	51.0	95	2,438	1.027	0.549	0	1,339	0.362	485	2,979	1,080
2057	52.0	96	1,339	1.027	0.526	0	704	0.350	247	1,609	563
2058	53.0	97	704	1.027	0.503	0	354	0.338	120	831	281
2059	54.0	98	354	1.027	0.481	0	170	0.327	56	410	134
2060	55.0	99	170	1.027	0.460	0	78	0.316	25	194	61
2061	56.0	100	78	1.027	0.000	0	0	0.305	0	0	0
2062	57.0	101	0	1.027	0.000	0	0	0.295	0	0	0
2063	58.0	102	0	1.027	0.000	0	0	0.285	0	0	0
2064	59.0	103	0	1.027	0.000	0	0	0.275	0	0	0
2065	60.0	104	0	1.027	0.000	0	0	0.266	0	0	0
2066	61.0	105	0	1.027	0.000	0	0	0.257	0	0	0
2067	62.0	106	0	1.027	0.000	0	0	0.248	0	0	0
2068	63.0	107	0	1.027	0.000	0	0	0.240	0	0	0
2069	64.0	108	0	1.027	0.000	0	0	0.232	0	0	0
2070	65.0	109	0	1.027	0.000	0	0	0.224	0	0	0
2071	66.0	110	0	1.027	0.000	0	0	0.216	0	0	0
2072	67.0	111	0	1.027	0.000	0	0	0.209	0	0	0
2073	68.0	112	0	1.027	0.000	0	0	0.202	0	0	0
2074	69.0	113	0	1.027	0.000	0	0	0.195	0	0	0
2075	70.0	114	0	1.027	0.000	0	0	0.189	0	0	0
2076	71.0	115	0	1.027	0.000	0	0	0.182	0	0	0
2077	72.0	116	0	1.027	0.000	0	0	0.176	0	0	0
2078	73.0	117	0	1.027	0.000	0	0	0.170	0	0	0
2079	74.0	118	0	1.027	0.000	0	0	0.164	0	0	0
2080	75.0	119	0	1.027	0.000	0	0	0.159	0	0	0
2081	76.0	120	0	1.027	0.000	0	0	0.153	0	0	0
2082	77.0	121	0	1.027	0.000	0	0	0.148	0	0	0
Total							$11,843,146		$9,405,366	$14,692,393	$11,348,760
Projected Payments for 2027 and Forward:							$11,000,983		$8,563,204	$13,850,230	$10,506,598

Notes:

Loss Payments based on historical and modeled data
Mortaility table based on State of Wyoming standard.

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

2005 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	22.0	66	$0	1.000	0.986	$0	$601,237	1.000	$601,237	$601,237	$601,237
2027	23.0	67	601,237	1.027	0.985	0	592,217	0.983	582,118	608,207	597,835
2028	24.0	68	592,217	1.027	0.984	0	582,723	0.950	553,416	614,615	583,704
2029	25.0	69	582,723	1.027	0.983	0	572,683	0.918	525,488	620,334	569,212
2030	26.0	70	572,683	1.027	0.981	0	562,056	0.887	498,297	625,261	554,332
2031	27.0	71	562,056	1.027	0.980	0	550,768	0.857	471,778	629,247	539,001
2032	28.0	72	550,768	1.027	0.978	0	538,776	0.828	445,899	632,166	523,189
2033	29.0	73	538,776	1.027	0.962	0	518,402	0.800	414,529	624,683	499,514
2034	30.0	74	518,402	1.027	0.946	0	490,480	0.773	378,939	606,995	468,957
2035	31.0	75	490,480	1.027	0.930	0	456,193	0.746	340,530	579,806	432,802
2036	32.0	76	456,193	1.027	0.914	0	416,932	0.721	300,699	544,214	392,497
2037	33.0	77	416,932	1.027	0.897	0	374,142	0.697	260,713	501,546	349,492
2038	34.0	78	374,142	1.027	0.881	0	329,585	0.673	221,898	453,746	305,491
2039	35.0	79	329,585	1.027	0.864	0	284,870	0.650	185,307	402,775	262,004
2040	36.0	80	284,870	1.027	0.848	0	241,488	0.628	151,775	350,656	220,388
2041	37.0	81	241,488	1.027	0.831	0	200,626	0.607	121,829	299,188	181,681
2042	38.0	82	200,626	1.027	0.814	0	163,260	0.587	95,787	250,039	146,701
2043	39.0	83	163,260	1.027	0.797	0	130,047	0.567	73,720	204,548	115,953
2044	40.0	84	130,047	1.027	0.779	0	101,305	0.548	55,485	163,643	89,628
2045	41.0	85	101,305	1.027	0.761	0	77,082	0.529	40,790	127,877	67,670
2046	42.0	86	77,082	1.027	0.742	0	57,209	0.511	29,250	97,470	49,835
2047	43.0	87	57,209	1.027	0.723	0	41,352	0.494	20,427	72,355	35,743
2048	44.0	88	41,352	1.027	0.703	0	29,057	0.477	13,869	52,217	24,922
2049	45.0	89	29,057	1.027	0.682	0	19,817	0.461	9,139	36,573	16,865
2050	46.0	90	19,817	1.027	0.661	0	13,100	0.446	5,837	24,829	11,063
2051	47.0	91	13,100	1.027	0.640	0	8,380	0.430	3,607	16,311	7,022
2052	48.0	92	8,380	1.027	0.618	0	5,178	0.416	2,154	10,351	4,305
2053	49.0	93	5,178	1.027	0.595	0	3,083	0.402	1,239	6,330	2,544
2054	50.0	94	3,083	1.027	0.573	0	1,765	0.388	685	3,722	1,445
2055	51.0	95	1,765	1.027	0.549	0	970	0.375	364	2,100	788
2056	52.0	96	970	1.027	0.526	0	510	0.362	185	1,134	411
2057	53.0	97	510	1.027	0.503	0	256	0.350	90	586	205
2058	54.0	98	256	1.027	0.481	0	123	0.338	42	289	98
2059	55.0	99	123	1.027	0.460	0	57	0.327	19	137	45
2060	56.0	100	57	1.027	0.000	0	0	0.316	0	0	0
2061	57.0	101	0	1.027	0.000	0	0	0.305	0	0	0
2062	58.0	102	0	1.027	0.000	0	0	0.295	0	0	0
2063	59.0	103	0	1.027	0.000	0	0	0.285	0	0	0
2064	60.0	104	0	1.027	0.000	0	0	0.275	0	0	0
2065	61.0	105	0	1.027	0.000	0	0	0.266	0	0	0
2066	62.0	106	0	1.027	0.000	0	0	0.257	0	0	0
2067	63.0	107	0	1.027	0.000	0	0	0.248	0	0	0
2068	64.0	108	0	1.027	0.000	0	0	0.240	0	0	0
2069	65.0	109	0	1.027	0.000	0	0	0.232	0	0	0
2070	66.0	110	0	1.027	0.000	0	0	0.224	0	0	0
2071	67.0	111	0	1.027	0.000	0	0	0.216	0	0	0
2072	68.0	112	0	1.027	0.000	0	0	0.209	0	0	0
2073	69.0	113	0	1.027	0.000	0	0	0.202	0	0	0
2074	70.0	114	0	1.027	0.000	0	0	0.195	0	0	0
2075	71.0	115	0	1.027	0.000	0	0	0.189	0	0	0
2076	72.0	116	0	1.027	0.000	0	0	0.182	0	0	0
2077	73.0	117	0	1.027	0.000	0	0	0.176	0	0	0
2078	74.0	118	0	1.027	0.000	0	0	0.170	0	0	0
2079	75.0	119	0	1.027	0.000	0	0	0.164	0	0	0
2080	76.0	120	0	1.027	0.000	0	0	0.159	0	0	0
2081	77.0	121	0	1.027	0.000	0	0	0.153	0	0	0
2082	78.0	122	0	1.027	0.000	0	0	0.148	0	0	0
Total							$7,965,728		$6,407,138	$9,765,185	$7,656,578
Projected Payments for 2027 and Forward:							$7,364,491		$5,805,901	$9,163,949	$7,055,341

Notes:

Loss Payments based on historical and modeled data
Mortaility table based on State of Wyoming standard.

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

2004 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	23.0	62	$0	1.000	0.989	$0	$425,906	1.000	$425,906	$425,906	$425,906
2027	24.0	63	425,906	1.027	0.989	0	421,035	0.983	413,855	432,403	425,029
2028	25.0	64	421,035	1.027	0.988	0	415,867	0.950	394,951	438,627	416,567
2029	26.0	65	415,867	1.027	0.987	0	410,391	0.918	376,571	444,538	407,904
2030	27.0	66	410,391	1.027	0.986	0	404,626	0.887	358,726	450,127	399,066
2031	28.0	67	404,626	1.027	0.985	0	398,556	0.857	341,395	455,346	390,041
2032	29.0	68	398,556	1.027	0.984	0	392,166	0.828	324,562	460,143	380,821
2033	30.0	69	392,166	1.027	0.983	0	385,409	0.800	308,184	464,424	371,367
2034	31.0	70	385,409	1.027	0.981	0	378,258	0.773	292,237	468,113	361,658
2035	32.0	71	378,258	1.027	0.980	0	370,661	0.746	276,684	471,098	351,656
2036	33.0	72	370,661	1.027	0.978	0	362,590	0.721	261,507	473,283	341,340
2037	34.0	73	362,590	1.027	0.962	0	348,879	0.697	243,109	467,681	325,894
2038	35.0	74	348,879	1.027	0.946	0	330,088	0.673	222,237	454,438	305,957
2039	36.0	75	330,088	1.027	0.930	0	307,013	0.650	199,711	434,083	282,370
2040	37.0	76	307,013	1.027	0.914	0	280,591	0.628	176,351	407,436	256,074
2041	38.0	77	280,591	1.027	0.897	0	251,793	0.607	152,901	375,492	228,016
2042	39.0	78	251,793	1.027	0.881	0	221,807	0.587	130,137	339,706	199,309
2043	40.0	79	221,807	1.027	0.864	0	191,714	0.567	108,677	301,545	170,937
2044	41.0	80	191,714	1.027	0.848	0	162,519	0.548	89,012	262,526	143,786
2045	42.0	81	162,519	1.027	0.831	0	135,019	0.529	71,449	223,992	118,532
2046	43.0	82	135,019	1.027	0.814	0	109,872	0.511	56,176	187,196	95,711
2047	44.0	83	109,872	1.027	0.797	0	87,520	0.494	43,234	153,139	75,650
2048	45.0	84	87,520	1.027	0.779	0	68,177	0.477	32,540	122,515	58,475
2049	46.0	85	68,177	1.027	0.761	0	51,875	0.461	23,922	95,737	44,149
2050	47.0	86	51,875	1.027	0.742	0	38,501	0.446	17,154	72,973	32,513
2051	48.0	87	38,501	1.027	0.723	0	27,829	0.430	11,980	54,170	23,320
2052	49.0	88	27,829	1.027	0.703	0	19,555	0.416	8,134	39,093	16,260
2053	50.0	89	19,555	1.027	0.682	0	13,337	0.402	5,360	27,381	11,003
2054	51.0	90	13,337	1.027	0.661	0	8,816	0.388	3,423	18,589	7,218
2055	52.0	91	8,816	1.027	0.640	0	5,639	0.375	2,116	12,212	4,581
2056	53.0	92	5,639	1.027	0.618	0	3,484	0.362	1,263	7,749	2,809
2057	54.0	93	3,484	1.027	0.595	0	2,075	0.350	727	4,739	1,660
2058	55.0	94	2,075	1.027	0.573	0	1,188	0.338	402	2,787	943
2059	56.0	95	1,188	1.027	0.549	0	653	0.327	213	1,572	514
2060	57.0	96	653	1.027	0.526	0	343	0.316	108	849	268
2061	58.0	97	343	1.027	0.503	0	173	0.305	53	438	134
2062	59.0	98	173	1.027	0.481	0	83	0.295	24	216	64
2063	60.0	99	83	1.027	0.460	0	38	0.285	11	102	29
2064	61.0	100	38	1.027	0.000	0	0	0.275	0	0	0
2065	62.0	101	0	1.027	0.000	0	0	0.266	0	0	0
2066	63.0	102	0	1.027	0.000	0	0	0.257	0	0	0
2067	64.0	103	0	1.027	0.000	0	0	0.248	0	0	0
2068	65.0	104	0	1.027	0.000	0	0	0.240	0	0	0
2069	66.0	105	0	1.027	0.000	0	0	0.232	0	0	0
2070	67.0	106	0	1.027	0.000	0	0	0.224	0	0	0
2071	68.0	107	0	1.027	0.000	0	0	0.216	0	0	0
2072	69.0	108	0	1.027	0.000	0	0	0.209	0	0	0
2073	70.0	109	0	1.027	0.000	0	0	0.202	0	0	0
2074	71.0	110	0	1.027	0.000	0	0	0.195	0	0	0
2075	72.0	111	0	1.027	0.000	0	0	0.189	0	0	0
2076	73.0	112	0	1.027	0.000	0	0	0.182	0	0	0
2077	74.0	113	0	1.027	0.000	0	0	0.176	0	0	0
2078	75.0	114	0	1.027	0.000	0	0	0.170	0	0	0
2079	76.0	115	0	1.027	0.000	0	0	0.164	0	0	0
2080	77.0	116	0	1.027	0.000	0	0	0.159	0	0	0
2081	78.0	117	0	1.027	0.000	0	0	0.153	0	0	0
2082	79.0	118	0	1.027	0.000	0	0	0.148	0	0	0
Total							$7,034,047		$5,375,003	$9,052,366	$6,677,530
Projected Payments for 2027 and Forward:							$6,608,141		$4,949,097	$8,626,460	$6,251,624

Notes:

Loss Payments based on historical and modeled data
Mortaility table based on State of Wyoming standard.

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Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

2003 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	24.0	59	$0	1.000	0.992	$0	$359,548	1.000	$359,548	$359,548	$359,548
2027	25.0	60	359,548	1.027	0.991	0	356,294	0.983	350,218	365,914	359,674
2028	26.0	61	356,294	1.027	0.990	0	352,804	0.950	335,060	372,113	353,398
2029	27.0	62	352,804	1.027	0.989	0	349,062	0.918	320,296	378,106	346,946
2030	28.0	63	349,062	1.027	0.989	0	345,069	0.887	305,925	383,874	340,327
2031	29.0	64	345,069	1.027	0.988	0	340,834	0.857	291,952	389,399	333,552
2032	30.0	65	340,834	1.027	0.987	0	336,346	0.828	278,365	394,647	326,616
2033	31.0	66	336,346	1.027	0.986	0	331,621	0.800	265,173	399,609	319,538
2034	32.0	67	331,621	1.027	0.985	0	326,646	0.773	252,363	404,242	312,312
2035	33.0	68	326,646	1.027	0.984	0	321,409	0.746	239,919	408,500	304,929
2036	34.0	69	321,409	1.027	0.983	0	315,871	0.721	227,812	412,301	297,359
2037	35.0	70	315,871	1.027	0.981	0	310,010	0.697	216,024	415,576	289,586
2038	36.0	71	310,010	1.027	0.980	0	303,784	0.673	204,527	418,226	281,577
2039	37.0	72	303,784	1.027	0.978	0	297,170	0.650	193,308	420,165	273,317
2040	38.0	73	297,170	1.027	0.962	0	285,932	0.628	179,708	415,192	260,948
2041	39.0	74	285,932	1.027	0.946	0	270,532	0.607	164,279	403,436	244,985
2042	40.0	75	270,532	1.027	0.930	0	251,620	0.587	147,628	385,365	226,098
2043	41.0	76	251,620	1.027	0.914	0	229,965	0.567	130,360	361,709	205,042
2044	42.0	77	229,965	1.027	0.897	0	206,363	0.548	113,025	333,350	182,576
2045	43.0	78	206,363	1.027	0.881	0	181,788	0.529	96,198	301,580	159,590
2046	44.0	79	181,788	1.027	0.864	0	157,124	0.511	80,335	267,702	136,872
2047	45.0	80	157,124	1.027	0.848	0	133,196	0.494	65,798	233,062	115,131
2048	46.0	81	133,196	1.027	0.831	0	110,658	0.477	52,816	198,853	94,911
2049	47.0	82	110,658	1.027	0.814	0	90,048	0.461	41,526	166,187	76,637
2050	48.0	83	90,048	1.027	0.797	0	71,729	0.446	31,959	135,952	60,574
2051	49.0	84	71,729	1.027	0.779	0	55,876	0.430	24,054	108,765	46,822
2052	50.0	85	55,876	1.027	0.761	0	42,516	0.416	17,684	84,993	35,351
2053	51.0	86	42,516	1.027	0.742	0	31,554	0.402	12,681	64,783	26,034
2054	52.0	87	31,554	1.027	0.723	0	22,808	0.388	8,856	48,091	18,672
2055	53.0	88	22,808	1.027	0.703	0	16,027	0.375	6,012	34,705	13,020
2056	54.0	89	16,027	1.027	0.682	0	10,930	0.362	3,962	24,308	8,811
2057	55.0	90	10,930	1.027	0.661	0	7,225	0.350	2,530	16,502	5,779
2058	56.0	91	7,225	1.027	0.640	0	4,622	0.338	1,564	10,841	3,668
2059	57.0	92	4,622	1.027	0.618	0	2,856	0.327	934	6,879	2,249
2060	58.0	93	2,856	1.027	0.595	0	1,701	0.316	537	4,207	1,329
2061	59.0	94	1,701	1.027	0.573	0	974	0.305	297	2,474	755
2062	60.0	95	974	1.027	0.549	0	535	0.295	158	1,396	412
2063	61.0	96	535	1.027	0.526	0	281	0.285	80	754	215
2064	62.0	97	281	1.027	0.503	0	141	0.275	39	389	107
2065	63.0	98	141	1.027	0.481	0	68	0.266	18	192	51
2066	64.0	99	68	1.027	0.460	0	31	0.257	8	91	23
2067	65.0	100	31	1.027	0.000	0	0	0.248	0	0	0
2068	66.0	101	0	1.027	0.000	0	0	0.240	0	0	0
2069	67.0	102	0	1.027	0.000	0	0	0.232	0	0	0
2070	68.0	103	0	1.027	0.000	0	0	0.224	0	0	0
2071	69.0	104	0	1.027	0.000	0	0	0.216	0	0	0
2072	70.0	105	0	1.027	0.000	0	0	0.209	0	0	0
2073	71.0	106	0	1.027	0.000	0	0	0.202	0	0	0
2074	72.0	107	0	1.027	0.000	0	0	0.195	0	0	0
2075	73.0	108	0	1.027	0.000	0	0	0.189	0	0	0
2076	74.0	109	0	1.027	0.000	0	0	0.182	0	0	0
2077	75.0	110	0	1.027	0.000	0	0	0.176	0	0	0
2078	76.0	111	0	1.027	0.000	0	0	0.170	0	0	0
2079	77.0	112	0	1.027	0.000	0	0	0.164	0	0	0
2080	78.0	113	0	1.027	0.000	0	0	0.159	0	0	0
2081	79.0	114	0	1.027	0.000	0	0	0.153	0	0	0
2082	80.0	115	0	1.027	0.000	0	0	0.148	0	0	0
Total							$6,833,570		$5,023,539	$9,133,977	$6,425,342
Projected Payments for 2027 and Forward:							$6,474,022		$4,663,991	$8,774,430	$6,065,794

Notes:

Loss Payments based on historical and modeled data
Mortaility table based on State of Wyoming standard.

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

2002 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	25.0	63	$0	1.000	0.989	$0	$540,780	1.000	$540,780	$540,780	$540,780
2027	26.0	64	540,780	1.027	0.988	0	534,142	0.983	525,033	548,564	539,209
2028	27.0	65	534,142	1.027	0.987	0	527,109	0.950	500,599	555,957	527,996
2029	28.0	66	527,109	1.027	0.986	0	519,704	0.918	476,876	562,947	516,555
2030	29.0	67	519,704	1.027	0.985	0	511,908	0.887	453,838	569,473	504,873
2031	30.0	68	511,908	1.027	0.984	0	503,701	0.857	431,460	575,473	492,939
2032	31.0	69	503,701	1.027	0.983	0	495,022	0.828	409,687	580,827	480,701
2033	32.0	70	495,022	1.027	0.981	0	485,836	0.800	388,488	585,441	468,135
2034	33.0	71	485,836	1.027	0.980	0	476,080	0.773	367,813	589,173	455,188
2035	34.0	72	476,080	1.027	0.978	0	465,713	0.746	347,637	591,906	441,835
2036	35.0	73	465,713	1.027	0.962	0	448,103	0.721	323,180	584,900	421,841
2037	36.0	74	448,103	1.027	0.946	0	423,967	0.697	295,433	568,339	396,035
2038	37.0	75	423,967	1.027	0.930	0	394,329	0.673	265,488	542,881	365,503
2039	38.0	76	394,329	1.027	0.914	0	360,392	0.650	234,434	509,555	331,465
2040	39.0	77	360,392	1.027	0.897	0	323,405	0.628	203,260	469,605	295,147
2041	40.0	78	323,405	1.027	0.881	0	284,891	0.607	172,999	424,849	257,988
2042	41.0	79	284,891	1.027	0.864	0	246,239	0.587	144,471	377,124	221,263
2043	42.0	80	246,239	1.027	0.848	0	208,740	0.567	118,329	328,325	186,118
2044	43.0	81	208,740	1.027	0.831	0	173,419	0.548	94,982	280,134	153,430
2045	44.0	82	173,419	1.027	0.814	0	141,121	0.529	74,678	234,115	123,889
2046	45.0	83	141,121	1.027	0.797	0	112,411	0.511	57,474	191,522	97,922
2047	46.0	84	112,411	1.027	0.779	0	87,567	0.494	43,258	153,222	75,691
2048	47.0	85	87,567	1.027	0.761	0	66,629	0.477	31,801	119,733	57,147
2049	48.0	86	66,629	1.027	0.742	0	49,451	0.461	22,804	91,263	42,086
2050	49.0	87	49,451	1.027	0.723	0	35,744	0.446	15,926	67,747	30,185
2051	50.0	88	35,744	1.027	0.703	0	25,117	0.430	10,813	48,891	21,047
2052	51.0	89	25,117	1.027	0.682	0	17,130	0.416	7,125	34,243	14,243
2053	52.0	90	17,130	1.027	0.661	0	11,323	0.402	4,551	23,248	9,342
2054	53.0	91	11,323	1.027	0.640	0	7,243	0.388	2,812	15,272	5,930
2055	54.0	92	7,243	1.027	0.618	0	4,475	0.375	1,679	9,691	3,636
2056	55.0	93	4,475	1.027	0.595	0	2,665	0.362	966	5,927	2,148
2057	56.0	94	2,665	1.027	0.573	0	1,526	0.350	534	3,485	1,221
2058	57.0	95	1,526	1.027	0.549	0	838	0.338	284	1,966	665
2059	58.0	96	838	1.027	0.526	0	441	0.327	144	1,062	347
2060	59.0	97	441	1.027	0.503	0	222	0.316	70	548	173
2061	60.0	98	222	1.027	0.481	0	107	0.305	33	271	83
2062	61.0	99	107	1.027	0.460	0	49	0.295	14	128	38
2063	62.0	100	49	1.027	0.000	0	0	0.285	0	0	0
2064	63.0	101	0	1.027	0.000	0	0	0.275	0	0	0
2065	64.0	102	0	1.027	0.000	0	0	0.266	0	0	0
2066	65.0	103	0	1.027	0.000	0	0	0.257	0	0	0
2067	66.0	104	0	1.027	0.000	0	0	0.248	0	0	0
2068	67.0	105	0	1.027	0.000	0	0	0.240	0	0	0
2069	68.0	106	0	1.027	0.000	0	0	0.232	0	0	0
2070	69.0	107	0	1.027	0.000	0	0	0.224	0	0	0
2071	70.0	108	0	1.027	0.000	0	0	0.216	0	0	0
2072	71.0	109	0	1.027	0.000	0	0	0.209	0	0	0
2073	72.0	110	0	1.027	0.000	0	0	0.202	0	0	0
2074	73.0	111	0	1.027	0.000	0	0	0.195	0	0	0
2075	74.0	112	0	1.027	0.000	0	0	0.189	0	0	0
2076	75.0	113	0	1.027	0.000	0	0	0.182	0	0	0
2077	76.0	114	0	1.027	0.000	0	0	0.176	0	0	0
2078	77.0	115	0	1.027	0.000	0	0	0.170	0	0	0
2079	78.0	116	0	1.027	0.000	0	0	0.164	0	0	0
2080	79.0	117	0	1.027	0.000	0	0	0.159	0	0	0
2081	80.0	118	0	1.027	0.000	0	0	0.153	0	0	0
2082	81.0	119	0	1.027	0.000	0	0	0.148	0	0	0
Total							$8,487,540		$6,569,753	$10,788,589	$8,082,792
Projected Payments for 2027 and Forward:							$7,946,760		$6,028,973	$10,247,809	$7,542,012

Notes:

Loss Payments based on historical and modeled data
Mortality table based on State of Wyoming standard.

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

2001 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	26.0	68	$0	1.000	0.984	$0	$367,162	1.000	$367,162	$367,162	$367,162
2027	27.0	69	367,162	1.027	0.983	0	360,836	0.983	354,682	370,578	364,258
2028	28.0	70	360,836	1.027	0.981	0	354,140	0.950	336,329	373,522	354,736
2029	29.0	71	354,140	1.027	0.980	0	347,028	0.918	318,430	375,903	344,925
2030	30.0	72	347,028	1.027	0.978	0	339,472	0.887	300,962	377,646	334,807
2031	31.0	73	339,472	1.027	0.962	0	326,635	0.857	279,789	373,177	319,656
2032	32.0	74	326,635	1.027	0.946	0	309,042	0.828	255,767	362,610	300,101
2033	33.0	75	309,042	1.027	0.930	0	287,438	0.800	229,843	346,367	276,965
2034	34.0	76	287,438	1.027	0.914	0	262,700	0.773	202,959	325,105	251,172
2035	35.0	77	262,700	1.027	0.897	0	235,739	0.746	175,970	299,616	223,652
2036	36.0	78	235,739	1.027	0.881	0	207,665	0.721	149,772	271,061	195,494
2037	37.0	79	207,665	1.027	0.864	0	179,491	0.697	125,074	240,612	167,665
2038	38.0	80	179,491	1.027	0.848	0	152,157	0.673	102,442	209,477	141,034
2039	39.0	81	152,157	1.027	0.831	0	126,410	0.650	82,230	178,730	116,264
2040	40.0	82	126,410	1.027	0.814	0	102,867	0.628	64,652	149,369	93,879
2041	41.0	83	102,867	1.027	0.797	0	81,940	0.607	49,758	122,194	74,202
2042	42.0	84	81,940	1.027	0.779	0	63,830	0.587	37,450	97,758	57,356
2043	43.0	85	63,830	1.027	0.761	0	48,568	0.567	27,532	76,392	43,304
2044	44.0	86	48,568	1.027	0.742	0	36,046	0.548	19,742	58,227	31,891
2045	45.0	87	36,046	1.027	0.723	0	26,055	0.529	13,788	43,224	22,873
2046	46.0	88	26,055	1.027	0.703	0	18,309	0.511	9,361	31,193	15,949
2047	47.0	89	18,309	1.027	0.682	0	12,486	0.494	6,168	21,848	10,793
2048	48.0	90	12,486	1.027	0.661	0	8,254	0.477	3,940	14,832	7,079
2049	49.0	91	8,254	1.027	0.640	0	5,280	0.461	2,435	9,744	4,493
2050	50.0	92	5,280	1.027	0.618	0	3,262	0.446	1,454	6,183	2,755
2051	51.0	93	3,262	1.027	0.595	0	1,943	0.430	836	3,781	1,628
2052	52.0	94	1,943	1.027	0.573	0	1,112	0.416	463	2,224	925
2053	53.0	95	1,112	1.027	0.549	0	611	0.402	246	1,255	504
2054	54.0	96	611	1.027	0.526	0	321	0.388	125	678	263
2055	55.0	97	321	1.027	0.503	0	162	0.375	61	350	131
2056	56.0	98	162	1.027	0.481	0	78	0.362	28	173	63
2057	57.0	99	78	1.027	0.460	0	36	0.350	13	82	29
2058	58.0	100	36	1.027	0.000	0	0	0.338	0	0	0
2059	59.0	101	0	1.027	0.000	0	0	0.327	0	0	0
2060	60.0	102	0	1.027	0.000	0	0	0.316	0	0	0
2061	61.0	103	0	1.027	0.000	0	0	0.305	0	0	0
2062	62.0	104	0	1.027	0.000	0	0	0.295	0	0	0
2063	63.0	105	0	1.027	0.000	0	0	0.285	0	0	0
2064	64.0	106	0	1.027	0.000	0	0	0.275	0	0	0
2065	65.0	107	0	1.027	0.000	0	0	0.266	0	0	0
2066	66.0	108	0	1.027	0.000	0	0	0.257	0	0	0
2067	67.0	109	0	1.027	0.000	0	0	0.248	0	0	0
2068	68.0	110	0	1.027	0.000	0	0	0.240	0	0	0
2069	69.0	111	0	1.027	0.000	0	0	0.232	0	0	0
2070	70.0	112	0	1.027	0.000	0	0	0.224	0	0	0
2071	71.0	113	0	1.027	0.000	0	0	0.216	0	0	0
2072	72.0	114	0	1.027	0.000	0	0	0.209	0	0	0
2073	73.0	115	0	1.027	0.000	0	0	0.202	0	0	0
2074	74.0	116	0	1.027	0.000	0	0	0.195	0	0	0
2075	75.0	117	0	1.027	0.000	0	0	0.189	0	0	0
2076	76.0	118	0	1.027	0.000	0	0	0.182	0	0	0
2077	77.0	119	0	1.027	0.000	0	0	0.176	0	0	0
2078	78.0	120	0	1.027	0.000	0	0	0.170	0	0	0
2079	79.0	121	0	1.027	0.000	0	0	0.164	0	0	0
2080	80.0	122	0	1.027	0.000	0	0	0.159	0	0	0
2081	81.0	123	0	1.027	0.000	0	0	0.153	0	0	0
2082	82.0	124	0	1.027	0.000	0	0	0.148	0	0	0
Total							$4,267,072		$3,519,459	$5,111,074	$4,126,008
Projected Payments for 2027 and Forward:							$3,899,910		$3,152,298	$4,743,913	$3,758,846

Notes:

Loss Payments based on historical and modeled data
Mortality table based on State of Wyoming standard.

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

2000 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	27.0	68	$0	1.000	0.984	$0	$193,495	1.000	$193,495	$193,495	$193,495
2027	28.0	69	193,495	1.027	0.983	0	190,161	0.983	186,918	195,296	191,965
2028	29.0	70	190,161	1.027	0.981	0	186,633	0.950	177,246	196,847	186,947
2029	30.0	71	186,633	1.027	0.980	0	182,885	0.918	167,813	198,102	181,777
2030	31.0	72	182,885	1.027	0.978	0	178,903	0.887	158,608	199,021	176,444
2031	32.0	73	178,903	1.027	0.962	0	172,137	0.857	147,450	196,665	168,460
2032	33.0	74	172,137	1.027	0.946	0	162,866	0.828	134,790	191,096	158,154
2033	34.0	75	162,866	1.027	0.930	0	151,481	0.800	121,128	182,537	145,961
2034	35.0	76	151,481	1.027	0.914	0	138,444	0.773	106,960	171,331	132,368
2035	36.0	77	138,444	1.027	0.897	0	124,235	0.746	92,737	157,899	117,865
2036	37.0	78	124,235	1.027	0.881	0	109,440	0.721	78,930	142,850	103,026
2037	38.0	79	109,440	1.027	0.864	0	94,592	0.697	65,915	126,803	88,360
2038	39.0	80	94,592	1.027	0.848	0	80,187	0.673	53,987	110,395	74,325
2039	40.0	81	80,187	1.027	0.831	0	66,619	0.650	43,335	94,191	61,271
2040	41.0	82	66,619	1.027	0.814	0	54,211	0.628	34,072	78,718	49,474
2041	42.0	83	54,211	1.027	0.797	0	43,182	0.607	26,222	64,397	39,105
2042	43.0	84	43,182	1.027	0.779	0	33,639	0.587	19,736	51,519	30,227
2043	44.0	85	33,639	1.027	0.761	0	25,595	0.567	14,509	40,259	22,821
2044	45.0	86	25,595	1.027	0.742	0	18,996	0.548	10,404	30,686	16,807
2045	46.0	87	18,996	1.027	0.723	0	13,731	0.529	7,266	22,779	12,054
2046	47.0	88	13,731	1.027	0.703	0	9,649	0.511	4,933	16,439	8,405
2047	48.0	89	9,649	1.027	0.682	0	6,580	0.494	3,251	11,514	5,688
2048	49.0	90	6,580	1.027	0.661	0	4,350	0.477	2,076	7,817	3,731
2049	50.0	91	4,350	1.027	0.640	0	2,782	0.461	1,283	5,135	2,368
2050	51.0	92	2,782	1.027	0.618	0	1,719	0.446	766	3,259	1,452
2051	52.0	93	1,719	1.027	0.595	0	1,024	0.430	441	1,993	858
2052	53.0	94	1,024	1.027	0.573	0	586	0.416	244	1,172	487
2053	54.0	95	586	1.027	0.549	0	322	0.402	129	661	266
2054	55.0	96	322	1.027	0.526	0	169	0.388	66	357	139
2055	56.0	97	169	1.027	0.503	0	85	0.375	32	184	69
2056	57.0	98	85	1.027	0.481	0	41	0.362	15	91	33
2057	58.0	99	41	1.027	0.460	0	19	0.350	7	43	15
2058	59.0	100	19	1.027	0.000	0	0	0.338	0	0	0
2059	60.0	101	0	1.027	0.000	0	0	0.327	0	0	0
2060	61.0	102	0	1.027	0.000	0	0	0.316	0	0	0
2061	62.0	103	0	1.027	0.000	0	0	0.305	0	0	0
2062	63.0	104	0	1.027	0.000	0	0	0.295	0	0	0
2063	64.0	105	0	1.027	0.000	0	0	0.285	0	0	0
2064	65.0	106	0	1.027	0.000	0	0	0.275	0	0	0
2065	66.0	107	0	1.027	0.000	0	0	0.266	0	0	0
2066	67.0	108	0	1.027	0.000	0	0	0.257	0	0	0
2067	68.0	109	0	1.027	0.000	0	0	0.248	0	0	0
2068	69.0	110	0	1.027	0.000	0	0	0.240	0	0	0
2069	70.0	111	0	1.027	0.000	0	0	0.232	0	0	0
2070	71.0	112	0	1.027	0.000	0	0	0.224	0	0	0
2071	72.0	113	0	1.027	0.000	0	0	0.216	0	0	0
2072	73.0	114	0	1.027	0.000	0	0	0.209	0	0	0
2073	74.0	115	0	1.027	0.000	0	0	0.202	0	0	0
2074	75.0	116	0	1.027	0.000	0	0	0.195	0	0	0
2075	76.0	117	0	1.027	0.000	0	0	0.189	0	0	0
2076	77.0	118	0	1.027	0.000	0	0	0.182	0	0	0
2077	78.0	119	0	1.027	0.000	0	0	0.176	0	0	0
2078	79.0	120	0	1.027	0.000	0	0	0.170	0	0	0
2079	80.0	121	0	1.027	0.000	0	0	0.164	0	0	0
2080	81.0	122	0	1.027	0.000	0	0	0.159	0	0	0
2081	82.0	123	0	1.027	0.000	0	0	0.153	0	0	0
2082	83.0	124	0	1.027	0.000	0	0	0.148	0	0	0
Total							$2,248,759		$1,854,765	$2,693,551	$2,174,418
Projected Payments for 2027 and Forward:							$2,055,264		$1,661,270	$2,500,055	$1,980,923

Notes:

Loss Payments based on historical and modeled data
Mortality table based on State of Wyoming standard.

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

1999 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	28.0	77	$0	1.000	0.897	$0	$126,045	1.000	$126,045	$126,045	$126,045
2027	29.0	78	126,045	1.027	0.881	0	111,034	0.983	109,140	114,032	112,087
2028	30.0	79	111,034	1.027	0.864	0	95,970	0.950	91,143	101,222	96,131
2029	31.0	80	95,970	1.027	0.848	0	81,355	0.918	74,651	88,124	80,862
2030	32.0	81	81,355	1.027	0.831	0	67,589	0.887	59,922	75,189	66,660
2031	33.0	82	67,589	1.027	0.814	0	55,001	0.857	47,113	62,838	53,826
2032	34.0	83	55,001	1.027	0.797	0	43,811	0.828	36,259	51,406	42,544
2033	35.0	84	43,811	1.027	0.779	0	34,129	0.800	27,290	41,126	32,885
2034	36.0	85	34,129	1.027	0.761	0	25,968	0.773	20,063	32,137	24,829
2035	37.0	86	25,968	1.027	0.742	0	19,273	0.746	14,387	24,495	18,285
2036	38.0	87	19,273	1.027	0.723	0	13,931	0.721	10,047	18,184	13,114
2037	39.0	88	13,931	1.027	0.703	0	9,789	0.697	6,821	13,123	9,144
2038	40.0	89	9,789	1.027	0.682	0	6,676	0.673	4,495	9,191	6,188
2039	41.0	90	6,676	1.027	0.661	0	4,413	0.650	2,871	6,240	4,059
2040	42.0	91	4,413	1.027	0.640	0	2,823	0.628	1,774	4,099	2,576
2041	43.0	92	2,823	1.027	0.618	0	1,744	0.607	1,059	2,601	1,580
2042	44.0	93	1,744	1.027	0.595	0	1,039	0.587	609	1,591	933
2043	45.0	94	1,039	1.027	0.573	0	595	0.567	337	935	530
2044	46.0	95	595	1.027	0.549	0	327	0.548	179	528	289
2045	47.0	96	327	1.027	0.526	0	172	0.529	91	285	151
2046	48.0	97	172	1.027	0.503	0	86	0.511	44	147	75
2047	49.0	98	86	1.027	0.481	0	42	0.494	21	73	36
2048	50.0	99	42	1.027	0.460	0	19	0.477	9	34	16
2049	51.0	100	19	1.027	0.000	0	0	0.461	0	0	0
2050	52.0	101	0	1.027	0.000	0	0	0.446	0	0	0
2051	53.0	102	0	1.027	0.000	0	0	0.430	0	0	0
2052	54.0	103	0	1.027	0.000	0	0	0.416	0	0	0
2053	55.0	104	0	1.027	0.000	0	0	0.402	0	0	0
2054	56.0	105	0	1.027	0.000	0	0	0.388	0	0	0
2055	57.0	106	0	1.027	0.000	0	0	0.375	0	0	0
2056	58.0	107	0	1.027	0.000	0	0	0.362	0	0	0
2057	59.0	108	0	1.027	0.000	0	0	0.350	0	0	0
2058	60.0	109	0	1.027	0.000	0	0	0.338	0	0	0
2059	61.0	110	0	1.027	0.000	0	0	0.327	0	0	0
2060	62.0	111	0	1.027	0.000	0	0	0.316	0	0	0
2061	63.0	112	0	1.027	0.000	0	0	0.305	0	0	0
2062	64.0	113	0	1.027	0.000	0	0	0.295	0	0	0
2063	65.0	114	0	1.027	0.000	0	0	0.285	0	0	0
2064	66.0	115	0	1.027	0.000	0	0	0.275	0	0	0
2065	67.0	116	0	1.027	0.000	0	0	0.266	0	0	0
2066	68.0	117	0	1.027	0.000	0	0	0.257	0	0	0
2067	69.0	118	0	1.027	0.000	0	0	0.248	0	0	0
2068	70.0	119	0	1.027	0.000	0	0	0.240	0	0	0
2069	71.0	120	0	1.027	0.000	0	0	0.232	0	0	0
2070	72.0	121	0	1.027	0.000	0	0	0.224	0	0	0
2071	73.0	122	0	1.027	0.000	0	0	0.216	0	0	0
2072	74.0	123	0	1.027	0.000	0	0	0.209	0	0	0
2073	75.0	124	0	1.027	0.000	0	0	0.202	0	0	0
2074	76.0	125	0	1.027	0.000	0	0	0.195	0	0	0
2075	77.0	126	0	1.027	0.000	0	0	0.189	0	0	0
2076	78.0	127	0	1.027	0.000	0	0	0.182	0	0	0
2077	79.0	128	0	1.027	0.000	0	0	0.176	0	0	0
2078	80.0	129	0	1.027	0.000	0	0	0.170	0	0	0
2079	81.0	130	0	1.027	0.000	0	0	0.164	0	0	0
2080	82.0	131	0	1.027	0.000	0	0	0.159	0	0	0
2081	83.0	132	0	1.027	0.000	0	0	0.153	0	0	0
2082	84.0	133	0	1.027	0.000	0	0	0.148	0	0	0
Total							$701,830		$634,370	$773,645	$692,846
Projected Payments for 2027 and Forward:							$575,786		$508,325	$647,600	$566,802

Notes:

Loss Payments based on historical and modeled data
Mortality table based on State of Wyoming standard.

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

1998 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	29.0	72	$0	1.000	0.978	$0	$200,420	1.000	$200,420	$200,420	$200,420
2027	30.0	73	200,420	1.027	0.962	0	192,841	0.983	189,552	198,048	194,670
2028	31.0	74	192,841	1.027	0.946	0	182,454	0.950	173,278	192,440	182,761
2029	32.0	75	182,454	1.027	0.930	0	169,700	0.918	155,715	183,820	168,671
2030	33.0	76	169,700	1.027	0.914	0	155,095	0.887	137,501	172,536	152,964
2031	34.0	77	155,095	1.027	0.897	0	139,177	0.857	119,217	159,009	136,204
2032	35.0	78	139,177	1.027	0.881	0	122,603	0.828	101,468	143,854	119,056
2033	36.0	79	122,603	1.027	0.864	0	105,969	0.800	84,736	127,694	102,108
2034	37.0	80	105,969	1.027	0.848	0	89,831	0.773	69,403	111,171	85,889
2035	38.0	81	89,831	1.027	0.831	0	74,631	0.746	55,709	94,853	70,804
2036	39.0	82	74,631	1.027	0.814	0	60,731	0.721	43,800	79,271	57,172
2037	40.0	83	60,731	1.027	0.797	0	48,376	0.697	33,710	64,849	45,189
2038	41.0	84	48,376	1.027	0.779	0	37,685	0.673	25,372	51,881	34,930
2039	42.0	85	37,685	1.027	0.761	0	28,674	0.650	18,652	40,542	26,372
2040	43.0	86	28,674	1.027	0.742	0	21,281	0.628	13,375	30,902	19,422
2041	44.0	87	21,281	1.027	0.723	0	15,382	0.607	9,341	22,939	13,930
2042	45.0	88	15,382	1.027	0.703	0	10,809	0.587	6,342	16,555	9,713
2043	46.0	89	10,809	1.027	0.682	0	7,372	0.567	4,179	11,595	6,573
2044	47.0	90	7,372	1.027	0.661	0	4,873	0.548	2,669	7,872	4,311
2045	48.0	91	4,873	1.027	0.640	0	3,117	0.529	1,650	5,171	2,737
2046	49.0	92	3,117	1.027	0.618	0	1,926	0.511	985	3,281	1,678
2047	50.0	93	1,926	1.027	0.595	0	1,147	0.494	567	2,007	991
2048	51.0	94	1,147	1.027	0.573	0	657	0.477	313	1,180	563
2049	52.0	95	657	1.027	0.549	0	361	0.461	166	666	307
2050	53.0	96	361	1.027	0.526	0	190	0.446	85	360	160
2051	54.0	97	190	1.027	0.503	0	95	0.430	41	186	80
2052	55.0	98	95	1.027	0.481	0	46	0.416	19	92	38
2053	56.0	99	46	1.027	0.460	0	21	0.402	8	43	17
2054	57.0	100	21	1.027	0.000	0	0	0.388	0	0	0
2055	58.0	101	0	1.027	0.000	0	0	0.375	0	0	0
2056	59.0	102	0	1.027	0.000	0	0	0.362	0	0	0
2057	60.0	103	0	1.027	0.000	0	0	0.350	0	0	0
2058	61.0	104	0	1.027	0.000	0	0	0.338	0	0	0
2059	62.0	105	0	1.027	0.000	0	0	0.327	0	0	0
2060	63.0	106	0	1.027	0.000	0	0	0.316	0	0	0
2061	64.0	107	0	1.027	0.000	0	0	0.305	0	0	0
2062	65.0	108	0	1.027	0.000	0	0	0.295	0	0	0
2063	66.0	109	0	1.027	0.000	0	0	0.285	0	0	0
2064	67.0	110	0	1.027	0.000	0	0	0.275	0	0	0
2065	68.0	111	0	1.027	0.000	0	0	0.266	0	0	0
2066	69.0	112	0	1.027	0.000	0	0	0.257	0	0	0
2067	70.0	113	0	1.027	0.000	0	0	0.248	0	0	0
2068	71.0	114	0	1.027	0.000	0	0	0.240	0	0	0
2069	72.0	115	0	1.027	0.000	0	0	0.232	0	0	0
2070	73.0	116	0	1.027	0.000	0	0	0.224	0	0	0
2071	74.0	117	0	1.027	0.000	0	0	0.216	0	0	0
2072	75.0	118	0	1.027	0.000	0	0	0.209	0	0	0
2073	76.0	119	0	1.027	0.000	0	0	0.202	0	0	0
2074	77.0	120	0	1.027	0.000	0	0	0.195	0	0	0
2075	78.0	121	0	1.027	0.000	0	0	0.189	0	0	0
2076	79.0	122	0	1.027	0.000	0	0	0.182	0	0	0
2077	80.0	123	0	1.027	0.000	0	0	0.176	0	0	0
2078	81.0	124	0	1.027	0.000	0	0	0.170	0	0	0
2079	82.0	125	0	1.027	0.000	0	0	0.164	0	0	0
2080	83.0	126	0	1.027	0.000	0	0	0.159	0	0	0
2081	84.0	127	0	1.027	0.000	0	0	0.153	0	0	0
2082	85.0	128	0	1.027	0.000	0	0	0.148	0	0	0
Total							$1,675,463		$1,448,271	$1,923,235	$1,637,730
Projected Payments for 2027 and Forward:							$1,475,043		$1,247,851	$1,722,815	$1,437,310

Notes:

Loss Payments based on historical and modeled data
Mortaility table based on State of Wyoming standard.

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

1997 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	30.0	70	$0	1.000	0.981	$0	$517,180	1.000	$517,180	$517,180	$517,180
2027	31.0	71	517,180	1.027	0.980	0	506,794	0.983	498,152	520,478	511,602
2028	32.0	72	506,794	1.027	0.978	0	495,759	0.950	470,826	522,892	496,594
2029	33.0	73	495,759	1.027	0.962	0	477,012	0.918	437,702	516,703	474,122
2030	34.0	74	477,012	1.027	0.946	0	451,320	0.887	400,123	502,072	445,118
2031	35.0	75	451,320	1.027	0.930	0	419,770	0.857	359,567	479,583	410,801
2032	36.0	76	419,770	1.027	0.914	0	383,643	0.828	317,509	450,143	372,545
2033	37.0	77	383,643	1.027	0.897	0	344,270	0.800	275,287	414,851	331,726
2034	38.0	78	344,270	1.027	0.881	0	303,271	0.773	234,303	375,313	289,962
2035	39.0	79	303,271	1.027	0.864	0	262,125	0.746	195,666	333,153	248,685
2036	40.0	80	262,125	1.027	0.848	0	222,207	0.721	160,260	290,043	209,184
2037	41.0	81	222,207	1.027	0.831	0	184,608	0.697	128,640	247,471	172,445
2038	42.0	82	184,608	1.027	0.814	0	150,225	0.673	101,141	206,818	139,243
2039	43.0	83	150,225	1.027	0.797	0	119,663	0.650	77,841	169,191	110,058
2040	44.0	84	119,663	1.027	0.779	0	93,217	0.628	58,587	135,357	85,072
2041	45.0	85	93,217	1.027	0.761	0	70,928	0.607	43,071	105,772	64,230
2042	46.0	86	70,928	1.027	0.742	0	52,641	0.587	30,885	80,622	47,302
2043	47.0	87	52,641	1.027	0.723	0	38,050	0.567	21,569	59,848	33,926
2044	48.0	88	38,050	1.027	0.703	0	26,738	0.548	14,644	43,191	23,656
2045	49.0	89	26,738	1.027	0.682	0	18,235	0.529	9,649	30,251	16,008
2046	50.0	90	18,235	1.027	0.661	0	12,054	0.511	6,163	20,537	10,500
2047	51.0	91	12,054	1.027	0.640	0	7,711	0.494	3,809	13,492	6,665
2048	52.0	92	7,711	1.027	0.618	0	4,764	0.477	2,274	8,561	4,086
2049	53.0	93	4,764	1.027	0.595	0	2,837	0.461	1,308	5,236	2,415
2050	54.0	94	2,837	1.027	0.573	0	1,624	0.446	724	3,079	1,372
2051	55.0	95	1,624	1.027	0.549	0	892	0.430	384	1,737	748
2052	56.0	96	892	1.027	0.526	0	469	0.416	195	938	390
2053	57.0	97	469	1.027	0.503	0	236	0.402	95	484	195
2054	58.0	98	236	1.027	0.481	0	113	0.388	44	239	93
2055	59.0	99	113	1.027	0.460	0	52	0.375	20	113	42
2056	60.0	100	52	1.027	0.000	0	0	0.362	0	0	0
2057	61.0	101	0	1.027	0.000	0	0	0.350	0	0	0
2058	62.0	102	0	1.027	0.000	0	0	0.338	0	0	0
2059	63.0	103	0	1.027	0.000	0	0	0.327	0	0	0
2060	64.0	104	0	1.027	0.000	0	0	0.316	0	0	0
2061	65.0	105	0	1.027	0.000	0	0	0.305	0	0	0
2062	66.0	106	0	1.027	0.000	0	0	0.295	0	0	0
2063	67.0	107	0	1.027	0.000	0	0	0.285	0	0	0
2064	68.0	108	0	1.027	0.000	0	0	0.275	0	0	0
2065	69.0	109	0	1.027	0.000	0	0	0.266	0	0	0
2066	70.0	110	0	1.027	0.000	0	0	0.257	0	0	0
2067	71.0	111	0	1.027	0.000	0	0	0.248	0	0	0
2068	72.0	112	0	1.027	0.000	0	0	0.240	0	0	0
2069	73.0	113	0	1.027	0.000	0	0	0.232	0	0	0
2070	74.0	114	0	1.027	0.000	0	0	0.224	0	0	0
2071	75.0	115	0	1.027	0.000	0	0	0.216	0	0	0
2072	76.0	116	0	1.027	0.000	0	0	0.209	0	0	0
2073	77.0	117	0	1.027	0.000	0	0	0.202	0	0	0
2074	78.0	118	0	1.027	0.000	0	0	0.195	0	0	0
2075	79.0	119	0	1.027	0.000	0	0	0.189	0	0	0
2076	80.0	120	0	1.027	0.000	0	0	0.182	0	0	0
2077	81.0	121	0	1.027	0.000	0	0	0.176	0	0	0
2078	82.0	122	0	1.027	0.000	0	0	0.170	0	0	0
2079	83.0	123	0	1.027	0.000	0	0	0.164	0	0	0
2080	84.0	124	0	1.027	0.000	0	0	0.159	0	0	0
2081	85.0	125	0	1.027	0.000	0	0	0.153	0	0	0
2082	86.0	126	0	1.027	0.000	0	0	0.148	0	0	0
Total							$5,168,409		$4,367,618	$6,055,347	$5,025,965
Projected Payments for 2027 and Forward:							$4,651,229		$3,850,438	$5,538,166	$4,508,784

Notes:

Loss Payments based on historical and modeled data
Mortality table based on State of Wyoming standard.

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

1996 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	31.0	62	$0	1.000	0.989	$0	$152,908	1.000	$152,908	$152,908	$152,908
2027	32.0	63	152,908	1.027	0.989	0	151,159	0.983	148,581	155,240	152,593
2028	33.0	64	151,159	1.027	0.988	0	149,304	0.950	141,795	157,475	149,555
2029	34.0	65	149,304	1.027	0.987	0	147,338	0.918	135,196	159,597	146,445
2030	35.0	66	147,338	1.027	0.986	0	145,268	0.887	128,789	161,604	143,272
2031	36.0	67	145,268	1.027	0.985	0	143,089	0.857	122,567	163,477	140,032
2032	37.0	68	143,089	1.027	0.984	0	140,795	0.828	116,524	165,200	136,722
2033	38.0	69	140,795	1.027	0.983	0	138,369	0.800	110,643	166,737	133,327
2034	39.0	70	138,369	1.027	0.981	0	135,801	0.773	104,918	168,061	129,842
2035	40.0	71	135,801	1.027	0.980	0	133,074	0.746	99,335	169,133	126,251
2036	41.0	72	133,074	1.027	0.978	0	130,176	0.721	93,886	169,917	122,547
2037	42.0	73	130,176	1.027	0.962	0	125,254	0.697	87,281	167,906	117,002
2038	43.0	74	125,254	1.027	0.946	0	118,507	0.673	79,787	163,152	109,844
2039	44.0	75	118,507	1.027	0.930	0	110,223	0.650	71,700	155,843	101,376
2040	45.0	76	110,223	1.027	0.914	0	100,737	0.628	63,313	146,277	91,935
2041	46.0	77	100,737	1.027	0.897	0	90,398	0.607	54,894	134,808	81,862
2042	47.0	78	90,398	1.027	0.881	0	79,633	0.587	46,721	121,960	71,556
2043	48.0	79	79,633	1.027	0.864	0	68,829	0.567	39,017	108,260	61,369
2044	49.0	80	68,829	1.027	0.848	0	58,347	0.548	31,957	94,251	51,622
2045	50.0	81	58,347	1.027	0.831	0	48,474	0.529	25,652	80,417	42,555
2046	51.0	82	48,474	1.027	0.814	0	39,446	0.511	20,168	67,207	34,362
2047	52.0	83	39,446	1.027	0.797	0	31,421	0.494	15,522	54,980	27,160
2048	53.0	84	31,421	1.027	0.779	0	24,477	0.477	11,683	43,985	20,994
2049	54.0	85	24,477	1.027	0.761	0	18,624	0.461	8,589	34,371	15,850
2050	55.0	86	18,624	1.027	0.742	0	13,822	0.446	6,159	26,199	11,673
2051	56.0	87	13,822	1.027	0.723	0	9,991	0.430	4,301	19,448	8,372
2052	57.0	88	9,991	1.027	0.703	0	7,021	0.416	2,920	14,035	5,838
2053	58.0	89	7,021	1.027	0.682	0	4,788	0.402	1,924	9,830	3,950
2054	59.0	90	4,788	1.027	0.661	0	3,165	0.388	1,229	6,674	2,591
2055	60.0	91	3,165	1.027	0.640	0	2,025	0.375	760	4,384	1,645
2056	61.0	92	2,025	1.027	0.618	0	1,251	0.362	453	2,782	1,008
2057	62.0	93	1,251	1.027	0.595	0	745	0.350	261	1,701	596
2058	63.0	94	745	1.027	0.573	0	427	0.338	144	1,000	339
2059	64.0	95	427	1.027	0.549	0	234	0.327	77	564	185
2060	65.0	96	234	1.027	0.526	0	123	0.316	39	305	96
2061	66.0	97	123	1.027	0.503	0	62	0.305	19	157	48
2062	67.0	98	62	1.027	0.481	0	30	0.295	9	78	23
2063	68.0	99	30	1.027	0.460	0	14	0.285	4	37	10
2064	69.0	100	14	1.027	0.000	0	0	0.275	0	0	0
2065	70.0	101	0	1.027	0.000	0	0	0.266	0	0	0
2066	71.0	102	0	1.027	0.000	0	0	0.257	0	0	0
2067	72.0	103	0	1.027	0.000	0	0	0.248	0	0	0
2068	73.0	104	0	1.027	0.000	0	0	0.240	0	0	0
2069	74.0	105	0	1.027	0.000	0	0	0.232	0	0	0
2070	75.0	106	0	1.027	0.000	0	0	0.224	0	0	0
2071	76.0	107	0	1.027	0.000	0	0	0.216	0	0	0
2072	77.0	108	0	1.027	0.000	0	0	0.209	0	0	0
2073	78.0	109	0	1.027	0.000	0	0	0.202	0	0	0
2074	79.0	110	0	1.027	0.000	0	0	0.195	0	0	0
2075	80.0	111	0	1.027	0.000	0	0	0.189	0	0	0
2076	81.0	112	0	1.027	0.000	0	0	0.182	0	0	0
2077	82.0	113	0	1.027	0.000	0	0	0.176	0	0	0
2078	83.0	114	0	1.027	0.000	0	0	0.170	0	0	0
2079	84.0	115	0	1.027	0.000	0	0	0.164	0	0	0
2080	85.0	116	0	1.027	0.000	0	0	0.159	0	0	0
2081	86.0	117	0	1.027	0.000	0	0	0.153	0	0	0
2082	87.0	118	0	1.027	0.000	0	0	0.148	0	0	0
Total							$2,525,349		$1,929,722	$3,249,961	$2,397,352
Projected Payments for 2027 and Forward:							$2,372,441		$1,776,814	$3,097,053	$2,244,445

Notes:

Loss Payments based on historical and modeled data
Mortaility table based on State of Wyoming standard.

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

1995 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	32.0	71	$0	1.000	0.980	$0	$165,121	1.000	$165,121	$165,121	$165,121
2027	33.0	72	165,121	1.027	0.978	0	161,526	0.983	158,771	165,887	163,058
2028	34.0	73	161,526	1.027	0.962	0	155,418	0.950	147,601	163,923	155,679
2029	35.0	74	155,418	1.027	0.946	0	147,047	0.918	134,929	159,282	146,156
2030	36.0	75	147,047	1.027	0.930	0	136,767	0.887	121,252	152,147	134,888
2031	37.0	76	136,767	1.027	0.914	0	124,997	0.857	107,070	142,807	122,326
2032	38.0	77	124,997	1.027	0.897	0	112,168	0.828	92,832	131,611	108,923
2033	39.0	78	112,168	1.027	0.881	0	98,810	0.800	79,011	119,068	95,210
2034	40.0	79	98,810	1.027	0.864	0	85,404	0.773	65,982	105,692	81,656
2035	41.0	80	85,404	1.027	0.848	0	72,398	0.746	54,043	92,016	68,686
2036	42.0	81	72,398	1.027	0.831	0	60,148	0.721	43,380	78,510	56,623
2037	43.0	82	60,148	1.027	0.814	0	48,946	0.697	34,107	65,613	45,721
2038	44.0	83	48,946	1.027	0.797	0	38,988	0.673	26,249	53,676	36,138
2039	45.0	84	38,988	1.027	0.779	0	30,371	0.650	19,756	42,942	27,933
2040	46.0	85	30,371	1.027	0.761	0	23,109	0.628	14,524	33,556	21,090
2041	47.0	86	23,109	1.027	0.742	0	17,151	0.607	10,415	25,577	15,532
2042	48.0	87	17,151	1.027	0.723	0	12,397	0.587	7,274	18,987	11,140
2043	49.0	88	12,397	1.027	0.703	0	8,711	0.567	4,938	13,702	7,767
2044	50.0	89	8,711	1.027	0.682	0	5,941	0.548	3,254	9,597	5,256
2045	51.0	90	5,941	1.027	0.661	0	3,927	0.529	2,078	6,515	3,448
2046	52.0	91	3,927	1.027	0.640	0	2,512	0.511	1,284	4,280	2,188
2047	53.0	92	2,512	1.027	0.618	0	1,552	0.494	767	2,716	1,342
2048	54.0	93	1,552	1.027	0.595	0	924	0.477	441	1,661	793
2049	55.0	94	924	1.027	0.573	0	529	0.461	244	977	450
2050	56.0	95	529	1.027	0.549	0	291	0.446	130	551	246
2051	57.0	96	291	1.027	0.526	0	153	0.430	66	298	128
2052	58.0	97	153	1.027	0.503	0	77	0.416	32	154	64
2053	59.0	98	77	1.027	0.481	0	37	0.402	15	76	30
2054	60.0	99	37	1.027	0.460	0	17	0.388	7	36	14
2055	61.0	100	17	1.027	0.000	0	0	0.375	0	0	0
2056	62.0	101	0	1.027	0.000	0	0	0.362	0	0	0
2057	63.0	102	0	1.027	0.000	0	0	0.350	0	0	0
2058	64.0	103	0	1.027	0.000	0	0	0.338	0	0	0
2059	65.0	104	0	1.027	0.000	0	0	0.327	0	0	0
2060	66.0	105	0	1.027	0.000	0	0	0.316	0	0	0
2061	67.0	106	0	1.027	0.000	0	0	0.305	0	0	0
2062	68.0	107	0	1.027	0.000	0	0	0.295	0	0	0
2063	69.0	108	0	1.027	0.000	0	0	0.285	0	0	0
2064	70.0	109	0	1.027	0.000	0	0	0.275	0	0	0
2065	71.0	110	0	1.027	0.000	0	0	0.266	0	0	0
2066	72.0	111	0	1.027	0.000	0	0	0.257	0	0	0
2067	73.0	112	0	1.027	0.000	0	0	0.248	0	0	0
2068	74.0	113	0	1.027	0.000	0	0	0.240	0	0	0
2069	75.0	114	0	1.027	0.000	0	0	0.232	0	0	0
2070	76.0	115	0	1.027	0.000	0	0	0.224	0	0	0
2071	77.0	116	0	1.027	0.000	0	0	0.216	0	0	0
2072	78.0	117	0	1.027	0.000	0	0	0.209	0	0	0
2073	79.0	118	0	1.027	0.000	0	0	0.202	0	0	0
2074	80.0	119	0	1.027	0.000	0	0	0.195	0	0	0
2075	81.0	120	0	1.027	0.000	0	0	0.189	0	0	0
2076	82.0	121	0	1.027	0.000	0	0	0.182	0	0	0
2077	83.0	122	0	1.027	0.000	0	0	0.176	0	0	0
2078	84.0	123	0	1.027	0.000	0	0	0.170	0	0	0
2079	85.0	124	0	1.027	0.000	0	0	0.164	0	0	0
2080	86.0	125	0	1.027	0.000	0	0	0.159	0	0	0
2081	87.0	126	0	1.027	0.000	0	0	0.153	0	0	0
2082	88.0	127	0	1.027	0.000	0	0	0.148	0	0	0
Total							$1,515,438		$1,295,572	$1,756,977	$1,477,606
Projected Payments for 2027 and Forward:							$1,350,317		$1,130,451	$1,591,856	$1,312,485

Notes:

Loss Payments based on historical and modeled data
Mortaility table based on State of Wyoming standard.

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

1994 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	33.0	72	$0	1.000	0.978	$0	$215,878	1.000	$215,878	$215,878	$215,878
2027	34.0	73	215,878	1.027	0.962	0	207,714	0.983	204,172	213,323	209,685
2028	35.0	74	207,714	1.027	0.946	0	196,526	0.950	186,643	207,282	196,857
2029	36.0	75	196,526	1.027	0.930	0	182,788	0.918	167,725	197,997	181,681
2030	37.0	76	182,788	1.027	0.914	0	167,057	0.887	148,106	185,843	164,761
2031	38.0	77	167,057	1.027	0.897	0	149,912	0.857	128,411	171,272	146,709
2032	39.0	78	149,912	1.027	0.881	0	132,059	0.828	109,294	154,949	128,238
2033	40.0	79	132,059	1.027	0.864	0	114,142	0.800	91,271	137,543	109,983
2034	41.0	80	114,142	1.027	0.848	0	96,760	0.773	74,755	119,745	92,514
2035	42.0	81	96,760	1.027	0.831	0	80,387	0.746	60,006	102,169	76,265
2036	43.0	82	80,387	1.027	0.814	0	65,415	0.721	47,179	85,385	61,582
2037	44.0	83	65,415	1.027	0.797	0	52,107	0.697	36,310	69,851	48,674
2038	45.0	84	52,107	1.027	0.779	0	40,591	0.673	27,329	55,882	37,624
2039	46.0	85	40,591	1.027	0.761	0	30,885	0.650	20,091	43,668	28,406
2040	47.0	86	30,885	1.027	0.742	0	22,922	0.628	14,407	33,285	20,920
2041	48.0	87	22,922	1.027	0.723	0	16,569	0.607	10,061	24,709	15,004
2042	49.0	88	16,569	1.027	0.703	0	11,643	0.587	6,831	17,831	10,462
2043	50.0	89	11,643	1.027	0.682	0	7,940	0.567	4,501	12,489	7,080
2044	51.0	90	7,940	1.027	0.661	0	5,249	0.548	2,875	8,479	4,644
2045	52.0	91	5,249	1.027	0.640	0	3,358	0.529	1,777	5,570	2,948
2046	53.0	92	3,358	1.027	0.618	0	2,075	0.511	1,061	3,535	1,807
2047	54.0	93	2,075	1.027	0.595	0	1,235	0.494	610	2,162	1,068
2048	55.0	94	1,235	1.027	0.573	0	707	0.477	338	1,271	607
2049	56.0	95	707	1.027	0.549	0	389	0.461	179	717	331
2050	57.0	96	389	1.027	0.526	0	204	0.446	91	387	173
2051	58.0	97	204	1.027	0.503	0	103	0.430	44	200	86
2052	59.0	98	103	1.027	0.481	0	49	0.416	21	99	41
2053	60.0	99	49	1.027	0.460	0	23	0.402	9	47	19
2054	61.0	100	23	1.027	0.000	0	0	0.388	0	0	0
2055	62.0	101	0	1.027	0.000	0	0	0.375	0	0	0
2056	63.0	102	0	1.027	0.000	0	0	0.362	0	0	0
2057	64.0	103	0	1.027	0.000	0	0	0.350	0	0	0
2058	65.0	104	0	1.027	0.000	0	0	0.338	0	0	0
2059	66.0	105	0	1.027	0.000	0	0	0.327	0	0	0
2060	67.0	106	0	1.027	0.000	0	0	0.316	0	0	0
2061	68.0	107	0	1.027	0.000	0	0	0.305	0	0	0
2062	69.0	108	0	1.027	0.000	0	0	0.295	0	0	0
2063	70.0	109	0	1.027	0.000	0	0	0.285	0	0	0
2064	71.0	110	0	1.027	0.000	0	0	0.275	0	0	0
2065	72.0	111	0	1.027	0.000	0	0	0.266	0	0	0
2066	73.0	112	0	1.027	0.000	0	0	0.257	0	0	0
2067	74.0	113	0	1.027	0.000	0	0	0.248	0	0	0
2068	75.0	114	0	1.027	0.000	0	0	0.240	0	0	0
2069	76.0	115	0	1.027	0.000	0	0	0.232	0	0	0
2070	77.0	116	0	1.027	0.000	0	0	0.224	0	0	0
2071	78.0	117	0	1.027	0.000	0	0	0.216	0	0	0
2072	79.0	118	0	1.027	0.000	0	0	0.209	0	0	0
2073	80.0	119	0	1.027	0.000	0	0	0.202	0	0	0
2074	81.0	120	0	1.027	0.000	0	0	0.195	0	0	0
2075	82.0	121	0	1.027	0.000	0	0	0.189	0	0	0
2076	83.0	122	0	1.027	0.000	0	0	0.182	0	0	0
2077	84.0	123	0	1.027	0.000	0	0	0.176	0	0	0
2078	85.0	124	0	1.027	0.000	0	0	0.170	0	0	0
2079	86.0	125	0	1.027	0.000	0	0	0.164	0	0	0
2080	87.0	126	0	1.027	0.000	0	0	0.159	0	0	0
2081	88.0	127	0	1.027	0.000	0	0	0.153	0	0	0
2082	89.0	128	0	1.027	0.000	0	0	0.148	0	0	0
Total							$1,804,688		$1,559,973	$2,071,570	$1,764,044
Projected Payments for 2027 and Forward:							$1,588,810		$1,344,095	$1,855,692	$1,548,167

Notes:

Loss Payments based on historical and modeled data
Mortality table based on State of Wyoming standard.

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

1993 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	34.0	71	$0	1.000	0.980	$0	$198,872	1.000	$198,872	$198,872	$198,872
2027	35.0	72	198,872	1.027	0.978	0	194,542	0.983	191,224	199,794	196,387
2028	36.0	73	194,542	1.027	0.962	0	187,185	0.950	177,771	197,429	187,500
2029	37.0	74	187,185	1.027	0.946	0	177,103	0.918	162,508	191,839	176,030
2030	38.0	75	177,103	1.027	0.930	0	164,722	0.887	146,037	183,246	162,459
2031	39.0	76	164,722	1.027	0.914	0	150,546	0.857	128,955	171,997	147,330
2032	40.0	77	150,546	1.027	0.897	0	135,095	0.828	111,807	158,512	131,187
2033	41.0	78	135,095	1.027	0.881	0	119,007	0.800	95,161	143,405	114,671
2034	42.0	79	119,007	1.027	0.864	0	102,861	0.773	79,469	127,296	98,347
2035	43.0	80	102,861	1.027	0.848	0	87,197	0.746	65,089	110,824	82,726
2036	44.0	81	87,197	1.027	0.831	0	72,442	0.721	52,247	94,557	68,197
2037	45.0	82	72,442	1.027	0.814	0	58,950	0.697	41,078	79,024	55,066
2038	46.0	83	58,950	1.027	0.797	0	46,957	0.673	31,615	64,647	43,525
2039	47.0	84	46,957	1.027	0.779	0	36,579	0.650	23,795	51,719	33,643
2040	48.0	85	36,579	1.027	0.761	0	27,833	0.628	17,493	40,415	25,401
2041	49.0	86	27,833	1.027	0.742	0	20,657	0.607	12,544	30,805	18,706
2042	50.0	87	20,657	1.027	0.723	0	14,931	0.587	8,760	22,868	13,417
2043	51.0	88	14,931	1.027	0.703	0	10,492	0.567	5,948	16,503	9,355
2044	52.0	89	10,492	1.027	0.682	0	7,155	0.548	3,919	11,559	6,331
2045	53.0	90	7,155	1.027	0.661	0	4,730	0.529	2,503	7,847	4,153
2046	54.0	91	4,730	1.027	0.640	0	3,026	0.511	1,547	5,155	2,636
2047	55.0	92	3,026	1.027	0.618	0	1,870	0.494	924	3,271	1,616
2048	56.0	93	1,870	1.027	0.595	0	1,113	0.477	531	2,001	955
2049	57.0	94	1,113	1.027	0.573	0	637	0.461	294	1,176	542
2050	58.0	95	637	1.027	0.549	0	350	0.446	156	664	296
2051	59.0	96	350	1.027	0.526	0	184	0.430	79	359	154
2052	60.0	97	184	1.027	0.503	0	93	0.416	39	185	77
2053	61.0	98	93	1.027	0.481	0	44	0.402	18	91	37
2054	62.0	99	44	1.027	0.460	0	20	0.388	8	43	17
2055	63.0	100	20	1.027	0.000	0	0	0.375	0	0	0
2056	64.0	101	0	1.027	0.000	0	0	0.362	0	0	0
2057	65.0	102	0	1.027	0.000	0	0	0.350	0	0	0
2058	66.0	103	0	1.027	0.000	0	0	0.338	0	0	0
2059	67.0	104	0	1.027	0.000	0	0	0.327	0	0	0
2060	68.0	105	0	1.027	0.000	0	0	0.316	0	0	0
2061	69.0	106	0	1.027	0.000	0	0	0.305	0	0	0
2062	70.0	107	0	1.027	0.000	0	0	0.295	0	0	0
2063	71.0	108	0	1.027	0.000	0	0	0.285	0	0	0
2064	72.0	109	0	1.027	0.000	0	0	0.275	0	0	0
2065	73.0	110	0	1.027	0.000	0	0	0.266	0	0	0
2066	74.0	111	0	1.027	0.000	0	0	0.257	0	0	0
2067	75.0	112	0	1.027	0.000	0	0	0.248	0	0	0
2068	76.0	113	0	1.027	0.000	0	0	0.240	0	0	0
2069	77.0	114	0	1.027	0.000	0	0	0.232	0	0	0
2070	78.0	115	0	1.027	0.000	0	0	0.224	0	0	0
2071	79.0	116	0	1.027	0.000	0	0	0.216	0	0	0
2072	80.0	117	0	1.027	0.000	0	0	0.209	0	0	0
2073	81.0	118	0	1.027	0.000	0	0	0.202	0	0	0
2074	82.0	119	0	1.027	0.000	0	0	0.195	0	0	0
2075	83.0	120	0	1.027	0.000	0	0	0.189	0	0	0
2076	84.0	121	0	1.027	0.000	0	0	0.182	0	0	0
2077	85.0	122	0	1.027	0.000	0	0	0.176	0	0	0
2078	86.0	123	0	1.027	0.000	0	0	0.170	0	0	0
2079	87.0	124	0	1.027	0.000	0	0	0.164	0	0	0
2080	88.0	125	0	1.027	0.000	0	0	0.159	0	0	0
2081	89.0	126	0	1.027	0.000	0	0	0.153	0	0	0
2082	90.0	127	0	1.027	0.000	0	0	0.148	0	0	0
Total							$1,825,195		$1,560,388	$2,116,104	$1,779,630
Projected Payments for 2027 and Forward:							$1,626,323		$1,361,517	$1,917,233	$1,580,758

Notes:

Loss Payments based on historical and modeled data
Mortaility table based on State of Wyoming standard.

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

1992 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	35.0	67	$0	1.000	0.985	$0	$77,343	1.000	$77,343	$77,343	$77,343
2027	36.0	68	77,343	1.027	0.984	0	76,103	0.983	74,805	78,157	76,825
2028	37.0	69	76,103	1.027	0.983	0	74,791	0.950	71,030	78,885	74,917
2029	38.0	70	74,791	1.027	0.981	0	73,404	0.918	67,354	79,511	72,959
2030	39.0	71	73,404	1.027	0.980	0	71,929	0.887	63,770	80,018	70,941
2031	40.0	72	71,929	1.027	0.978	0	70,363	0.857	60,272	80,389	68,860
2032	41.0	73	70,363	1.027	0.962	0	67,702	0.828	56,032	79,438	65,744
2033	42.0	74	67,702	1.027	0.946	0	64,056	0.800	51,221	77,188	61,722
2034	43.0	75	64,056	1.027	0.930	0	59,578	0.773	46,029	73,731	56,964
2035	44.0	76	59,578	1.027	0.914	0	54,451	0.746	40,645	69,205	51,659
2036	45.0	77	54,451	1.027	0.897	0	48,862	0.721	35,240	63,779	45,999
2037	46.0	78	48,862	1.027	0.881	0	43,043	0.697	29,994	57,701	40,207
2038	47.0	79	43,043	1.027	0.864	0	37,204	0.673	25,048	51,219	34,484
2039	48.0	80	37,204	1.027	0.848	0	31,538	0.650	20,515	44,591	29,006
2040	49.0	81	31,538	1.027	0.831	0	26,201	0.628	16,468	38,046	23,912
2041	50.0	82	26,201	1.027	0.814	0	21,321	0.607	12,947	31,796	19,308
2042	51.0	83	21,321	1.027	0.797	0	16,984	0.587	9,965	26,011	15,261
2043	52.0	84	16,984	1.027	0.779	0	13,230	0.567	7,500	20,810	11,796
2044	53.0	85	13,230	1.027	0.761	0	10,067	0.548	5,514	16,261	8,906
2045	54.0	86	10,067	1.027	0.742	0	7,471	0.529	3,954	12,395	6,559
2046	55.0	87	7,471	1.027	0.723	0	5,400	0.511	2,761	9,201	4,704
2047	56.0	88	5,400	1.027	0.703	0	3,795	0.494	1,875	6,640	3,280
2048	57.0	89	3,795	1.027	0.682	0	2,588	0.477	1,235	4,651	2,220
2049	58.0	90	2,588	1.027	0.661	0	1,711	0.461	789	3,157	1,456
2050	59.0	91	1,711	1.027	0.640	0	1,094	0.446	488	2,074	924
2051	60.0	92	1,094	1.027	0.618	0	676	0.430	291	1,316	567
2052	61.0	93	676	1.027	0.595	0	403	0.416	167	805	335
2053	62.0	94	403	1.027	0.573	0	231	0.402	93	473	190
2054	63.0	95	231	1.027	0.549	0	127	0.388	49	267	104
2055	64.0	96	127	1.027	0.526	0	67	0.375	25	144	54
2056	65.0	97	67	1.027	0.503	0	33	0.362	12	74	27
2057	66.0	98	33	1.027	0.481	0	16	0.350	6	37	13
2058	67.0	99	16	1.027	0.460	0	7	0.338	3	17	6
2059	68.0	100	7	1.027	0.000	0	0	0.327	0	0	0
2060	69.0	101	0	1.027	0.000	0	0	0.316	0	0	0
2061	70.0	102	0	1.027	0.000	0	0	0.305	0	0	0
2062	71.0	103	0	1.027	0.000	0	0	0.295	0	0	0
2063	72.0	104	0	1.027	0.000	0	0	0.285	0	0	0
2064	73.0	105	0	1.027	0.000	0	0	0.275	0	0	0
2065	74.0	106	0	1.027	0.000	0	0	0.266	0	0	0
2066	75.0	107	0	1.027	0.000	0	0	0.257	0	0	0
2067	76.0	108	0	1.027	0.000	0	0	0.248	0	0	0
2068	77.0	109	0	1.027	0.000	0	0	0.240	0	0	0
2069	78.0	110	0	1.027	0.000	0	0	0.232	0	0	0
2070	79.0	111	0	1.027	0.000	0	0	0.224	0	0	0
2071	80.0	112	0	1.027	0.000	0	0	0.216	0	0	0
2072	81.0	113	0	1.027	0.000	0	0	0.209	0	0	0
2073	82.0	114	0	1.027	0.000	0	0	0.202	0	0	0
2074	83.0	115	0	1.027	0.000	0	0	0.195	0	0	0
2075	84.0	116	0	1.027	0.000	0	0	0.189	0	0	0
2076	85.0	117	0	1.027	0.000	0	0	0.182	0	0	0
2077	86.0	118	0	1.027	0.000	0	0	0.176	0	0	0
2078	87.0	119	0	1.027	0.000	0	0	0.170	0	0	0
2079	88.0	120	0	1.027	0.000	0	0	0.164	0	0	0
2080	89.0	121	0	1.027	0.000	0	0	0.159	0	0	0
2081	90.0	122	0	1.027	0.000	0	0	0.153	0	0	0
2082	91.0	123	0	1.027	0.000	0	0	0.148	0	0	0
Total							$961,790		$783,437	$1,165,332	$927,251
Projected Payments for 2027 and Forward:							$884,447		$706,095	$1,087,990	$849,909

Notes:

Loss Payments based on historical and modeled data
Mortality table based on State of Wyoming standard.

Wyoming Department of Workforce Services
as of 6/30/2026

Projected PTD Payments ($000's)

Prior to 1992 Projection Year	Development Age	Average Age of Worker	(1) Payment	(2) COLA Adjustment	(3) Mortality Persistency	(4) Lump Settlements	(5) Projected Payment	(6) Interest Discount	(7) Discounted Payment	(8) COLA Adjusted Projected Payment	(9) COLA Adjusted Discounted Payment
2026	36.0	71	$0	1.000	0.980	$0	$784,220	1.000	$784,220	$784,220	$784,220
2027	37.0	72	784,220	1.027	0.978	0	767,144	0.983	754,062	787,857	774,422
2028	38.0	73	767,144	1.027	0.962	0	738,135	0.950	701,012	778,533	739,378
2029	39.0	74	738,135	1.027	0.946	0	698,378	0.918	640,826	756,488	694,147
2030	40.0	75	698,378	1.027	0.930	0	649,557	0.887	575,872	722,602	640,631
2031	41.0	76	649,557	1.027	0.914	0	593,655	0.857	508,514	678,245	580,971
2032	42.0	77	593,655	1.027	0.897	0	532,727	0.828	440,893	625,069	517,316
2033	43.0	78	532,727	1.027	0.881	0	469,285	0.800	375,253	565,496	452,186
2034	44.0	79	469,285	1.027	0.864	0	405,616	0.773	313,374	501,972	387,817
2035	45.0	80	405,616	1.027	0.848	0	343,847	0.746	256,668	437,017	326,216
2036	46.0	81	343,847	1.027	0.831	0	285,664	0.721	206,026	372,873	268,922
2037	47.0	82	285,664	1.027	0.814	0	232,460	0.697	161,985	311,619	217,145
2038	48.0	83	232,460	1.027	0.797	0	185,169	0.673	124,668	254,925	171,632
2039	49.0	84	185,169	1.027	0.779	0	144,245	0.650	93,831	203,946	132,666
2040	50.0	85	144,245	1.027	0.761	0	109,754	0.628	68,981	159,371	100,164
2041	51.0	86	109,754	1.027	0.742	0	81,457	0.607	49,465	121,475	73,765
2042	52.0	87	81,457	1.027	0.723	0	58,879	0.587	34,545	90,175	52,907
2043	53.0	88	58,879	1.027	0.703	0	41,374	0.567	23,454	65,077	36,890
2044	54.0	89	41,374	1.027	0.682	0	28,217	0.548	15,454	45,580	24,964
2045	55.0	90	28,217	1.027	0.661	0	18,653	0.529	9,871	30,944	16,375
2046	56.0	91	18,653	1.027	0.640	0	11,931	0.511	6,100	20,328	10,394
2047	57.0	92	11,931	1.027	0.618	0	7,372	0.494	3,642	12,900	6,372
2048	58.0	93	7,372	1.027	0.595	0	4,390	0.477	2,095	7,889	3,765
2049	59.0	94	4,390	1.027	0.573	0	2,514	0.461	1,159	4,639	2,139
2050	60.0	95	2,514	1.027	0.549	0	1,381	0.446	615	2,617	1,166
2051	61.0	96	1,381	1.027	0.526	0	726	0.430	313	1,414	609
2052	62.0	97	726	1.027	0.503	0	365	0.416	152	730	304
2053	63.0	98	365	1.027	0.481	0	175	0.402	71	360	145
2054	64.0	99	175	1.027	0.460	0	81	0.388	31	170	66
2055	65.0	100	81	1.027	0.000	0	0	0.375	0	0	0
2056	66.0	101	0	1.027	0.000	0	0	0.362	0	0	0
2057	67.0	102	0	1.027	0.000	0	0	0.350	0	0	0
2058	68.0	103	0	1.027	0.000	0	0	0.338	0	0	0
2059	69.0	104	0	1.027	0.000	0	0	0.327	0	0	0
2060	70.0	105	0	1.027	0.000	0	0	0.316	0	0	0
2061	71.0	106	0	1.027	0.000	0	0	0.305	0	0	0
2062	72.0	107	0	1.027	0.000	0	0	0.295	0	0	0
2063	73.0	108	0	1.027	0.000	0	0	0.285	0	0	0
2064	74.0	109	0	1.027	0.000	0	0	0.275	0	0	0
2065	75.0	110	0	1.027	0.000	0	0	0.266	0	0	0
2066	76.0	111	0	1.027	0.000	0	0	0.257	0	0	0
2067	77.0	112	0	1.027	0.000	0	0	0.248	0	0	0
2068	78.0	113	0	1.027	0.000	0	0	0.240	0	0	0
2069	79.0	114	0	1.027	0.000	0	0	0.232	0	0	0
2070	80.0	115	0	1.027	0.000	0	0	0.224	0	0	0
2071	81.0	116	0	1.027	0.000	0	0	0.216	0	0	0
2072	82.0	117	0	1.027	0.000	0	0	0.209	0	0	0
2073	83.0	118	0	1.027	0.000	0	0	0.202	0	0	0
2074	84.0	119	0	1.027	0.000	0	0	0.195	0	0	0
2075	85.0	120	0	1.027	0.000	0	0	0.189	0	0	0
2076	86.0	121	0	1.027	0.000	0	0	0.182	0	0	0
2077	87.0	122	0	1.027	0.000	0	0	0.176	0	0	0
2078	88.0	123	0	1.027	0.000	0	0	0.170	0	0	0
2079	89.0	124	0	1.027	0.000	0	0	0.164	0	0	0
2080	90.0	125	0	1.027	0.000	0	0	0.159	0	0	0
2081	91.0	126	0	1.027	0.000	0	0	0.153	0	0	0
2082	92.0	127	0	1.027	0.000	0	0	0.148	0	0	0
Total							$7,197,374		$6,153,151	$8,344,531	$7,017,696
Projected Payments for 2027 and Forward:							$6,413,154		$5,368,931	$7,560,311	$6,233,475

Notes:

Loss Payments based on historical and modeled data
Mortality table based on State of Wyoming standard.

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Summary of Unpaid Loss

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Loss	(4) Paid Loss 6/30/2026	(5) Case Reserve 6/30/2026	(6) Reported Loss 6/30/2026	(7) Selected Loss IBNR 6/30/2026	(8) Selected Unpaid Loss 6/30/2026	(9) Benefit Adjustment	(10) Adjusted Unpaid Loss 6/30/2026	(11) Discount Factor 3.50%	(12) Discounted Unpaid Loss 6/30/2026
Prior to 1992	6/30/2026		$3,291	$3,291	$0	$3,291	$0	$0	1.000	$0	0.983	$0
1992	6/30/2026	420	3,373	3,373	0	3,373	0	0	1.000	0	0.983	0
1993	6/30/2026	408	16,286	16,286	0	16,286	0	0	1.000	0	0.983	0
1994	6/30/2026	396	8,135	8,135	0	8,135	0	0	1.000	0	0.983	0
1995	6/30/2026	384	24,889	24,889	0	24,889	0	0	1.000	0	0.983	0
1996	6/30/2026	372	77,783	77,783	0	77,783	0	0	1.000	0	0.983	0
1997	6/30/2026	360	54,092	54,092	0	54,092	0	0	1.000	0	0.983	0
1998	6/30/2026	348	190,871	190,871	0	190,871	0	0	1.000	0	0.983	0
1999	6/30/2026	336	190,605	190,605	0	190,605	0	0	1.000	0	0.983	0
2000	6/30/2026	324	433,826	433,826	0	433,826	0	0	1.000	0	0.983	0
2001	6/30/2026	312	279,358	279,358	0	279,358	0	0	1.000	0	0.983	0
2002	6/30/2026	300	303,351	303,351	0	303,351	0	0	1.000	0	0.983	0
2003	6/30/2026	288	260,576	260,576	0	260,576	0	0	1.000	0	0.983	0
2004	6/30/2026	276	323,427	323,427	0	323,427	0	0	1.000	0	0.983	0
2005	6/30/2026	264	606,090	606,090	0	606,090	0	0	1.000	0	0.983	0
2006	6/30/2026	252	785,182	785,182	0	785,182	0	0	1.000	0	0.983	0
2007	6/30/2026	240	1,072,371	1,072,371	0	1,072,371	0	0	1.000	0	0.983	0
2008	6/30/2026	228	1,103,301	1,103,301	0	1,103,301	0	0	1.000	0	0.983	0
2009	6/30/2026	216	1,293,783	1,293,783	0	1,293,783	0	0	1.000	0	0.983	0
2010	6/30/2026	204	912,116	912,116	0	912,116	0	0	1.000	0	0.983	0
2011	6/30/2026	192	1,165,567	1,165,567	0	1,165,567	0	0	1.000	0	0.983	0
2012	6/30/2026	180	1,080,671	1,080,671	0	1,080,671	0	0	1.000	0	0.983	0
2013	6/30/2026	168	1,176,189	1,176,189	0	1,176,189	0	0	1.000	0	0.983	0
2014	6/30/2026	156	1,376,223	1,376,223	0	1,376,223	0	0	1.000	0	0.983	0
2015	6/30/2026	144	1,143,132	1,143,132	0	1,143,132	0	0	1.000	0	0.983	0
2016	6/30/2026	132	1,401,275	1,372,393	86,647	1,459,040	(57,765)	28,882	1.000	28,882	0.983	28,390
2017	6/30/2026	120	1,047,626	1,043,469	16,068	1,059,537	(11,911)	4,157	1.000	4,157	0.983	4,086
2018	6/30/2026	108	1,299,525	1,295,197	19,729	1,314,926	(15,400)	4,328	1.000	4,328	0.950	4,111
2019	6/30/2026	96	1,597,363	1,591,437	23,737	1,615,173	(17,810)	5,926	1.000	5,926	0.937	5,550
2020	6/30/2026	84	1,368,933	1,360,294	0	1,360,294	8,638	8,638	1.000	8,638	0.928	8,015
2021	6/30/2026	72	1,068,127	1,058,371	89,370	1,147,741	(79,614)	9,756	1.000	9,756	0.911	8,890
2022	6/30/2026	60	874,467	859,494	82,836	942,330	(67,863)	14,973	1.000	14,973	0.911	13,646
2023	6/30/2026	48	945,511	925,005	92,355	1,017,359	(71,849)	20,506	1.000	20,506	0.905	18,563
2024	6/30/2026	36	1,297,469	1,249,135	491,763	1,740,897	(443,428)	48,335	1.000	48,335	0.935	45,200
2025	6/30/2026	24	865,173	754,210	722,128	1,476,338	(611,164)	110,964	1.000	110,964	0.945	104,906
2026	6/30/2026	12	1,109,637	377,724	552,017	929,741	179,896	731,913	1.000	731,913	0.972	711,704
Total			$26,759,593	$25,771,214	$2,176,649	$27,947,863	($1,188,270)	$988,379		$988,379		$953,062

Column Notes

(3) Exhibit A 5.3, Column (11)
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (3) - (6); Prior to 1992 based on judgment.
(8) (3) - (4)
(9) Adjustment for Medical Fee Schedule change.
(10) (8) x (9)
(11) Based on Exhibit A 5.7, Column (4) and 3.50% discount rate.
(12) (10) x (11)

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Summary Statistics

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Loss	(4) Selected Ultimate Counts	(5) Premium	(6) Payroll ($00's)	(7) Frequency per $1M Payroll	(8) Average Ultimate Loss	(9) Ultimate Loss Ratio
1992	6/30/2026	420	$3,373	1				$3,373	
1993	6/30/2026	408	16,286	2				8,143	
1994	6/30/2026	396	8,135	2				4,067	
1995	6/30/2026	384	24,889	6				4,148	
1996	6/30/2026	372	77,783	22				3,536	
1997	6/30/2026	360	54,092	22				2,459	
1998	6/30/2026	348	190,871	62				3,079	
1999	6/30/2026	336	190,605	56		$40,277,368	1.390%	3,404	
2000	6/30/2026	324	433,826	134		43,292,428	3.095%	3,238	
2001	6/30/2026	312	279,358	90		47,027,299	1.914%	3,104	
2002	6/30/2026	300	303,351	77		50,776,362	1.516%	3,940	
2003	6/30/2026	288	260,576	85		52,959,274	1.605%	3,066	
2004	6/30/2026	276	323,427	80	$165,040,128	55,362,397	1.445%	4,043	0.20%
2005	6/30/2026	264	606,090	161	195,848,284	60,849,344	2.646%	3,765	0.31%
2006	6/30/2026	252	785,182	274	232,662,274	69,289,653	3.954%	2,866	0.34%
2007	6/30/2026	240	1,072,371	188	257,289,991	79,410,961	2.367%	5,704	0.42%
2008	6/30/2026	228	1,103,301	207	258,120,718	88,397,375	2.342%	5,330	0.43%
2009	6/30/2026	216	1,293,783	224	225,136,317	91,019,593	2.461%	5,776	0.57%
2010	6/30/2026	204	912,116	202	180,281,337	86,014,115	2.348%	4,515	0.51%
2011	6/30/2026	192	1,165,567	209	193,554,924	91,213,698	2.291%	5,577	0.60%
2012	6/30/2026	180	1,080,671	178	210,705,196	95,514,448	1.864%	6,071	0.51%
2013	6/30/2026	168	1,176,189	197	219,274,560	97,350,585	2.024%	5,971	0.54%
2014	6/30/2026	156	1,376,223	245	238,716,897	101,485,570	2.414%	5,617	0.58%
2015	6/30/2026	144	1,143,132	198	246,412,917	105,282,781	1.881%	5,773	0.46%
2016	6/30/2026	132	1,401,275	194	225,797,693	100,348,047	1.933%	7,223	0.62%
2017	6/30/2026	120	1,047,626	169	206,478,757	97,700,169	1.730%	6,199	0.51%
2018	6/30/2026	108	1,299,525	238	204,497,730	101,963,752	2.334%	5,460	0.64%
2019	6/30/2026	96	1,597,363	225	201,795,821	100,978,104	2.230%	7,093	0.79%
2020	6/30/2026	84	1,368,933	193	194,428,991	106,267,694	1.814%	7,102	0.70%
2021	6/30/2026	72	1,068,127	147	181,364,171	101,077,078	1.450%	7,287	0.59%
2022	6/30/2026	60	874,467	121	201,272,377	110,193,931	1.094%	7,251	0.43%
2023	6/30/2026	48	945,511	133	210,090,556	118,888,999	1.118%	7,112	0.45%
2024	6/30/2026	36	1,297,469	133	213,191,368	127,191,078	1.046%	9,750	0.61%
2025	6/30/2026	24	865,173	108	206,075,036	132,682,369	0.812%	8,030	0.42%
2026	6/30/2026	12	1,109,637	95	192,292,367	134,412,699	0.706%	11,692	0.58%
Total			$26,756,303	4,677	$4,860,328,412	$2,487,227,171	1.833%	$5,721	0.51%

Column Notes

(3) Exhibit A 5.1, Column (3)
(4) Exhibit A 5.4, Column (10)
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (4) / (6) x 10,000
(8) (3) / (4)
(9) (3) / (5)

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Injury Year Ending 6/30	Evaluation as of	Months of Development	Reported Loss 6/30/2026	Paid Development	Reported Development	Born. - Ferg. Premium Paid	Born. - Ferg. Premium Reported	Born. - Ferg. Payroll Paid	Born. - Ferg. Payroll Reported	IBNR as a % of Case	Selected Ultimate Loss
1992	6/30/2026	420	$3,373	$3,373	$3,373					$3,373	$3,373
1993	6/30/2026	408	16,286	16,286	16,286					16,286	16,286
1994	6/30/2026	396	8,135	8,135	8,135					8,135	8,135
1995	6/30/2026	384	24,889	24,889	24,889					24,889	24,889
1996	6/30/2026	372	77,783	77,783	77,783					77,783	77,783
1997	6/30/2026	360	54,092	54,092	54,092					54,092	54,092
1998	6/30/2026	348	190,871	190,871	190,871					190,871	190,871
1999	6/30/2026	336	190,605	190,605	190,605			$190,605	$190,605	190,605	190,605
2000	6/30/2026	324	433,826	433,826	433,826	$433,826	$433,826	433,826	433,826	433,826	433,826
2001	6/30/2026	312	279,358	279,358	279,358	279,358	279,358	279,358	279,358	279,358	279,358
2002	6/30/2026	300	303,351	303,351	303,351	303,351	303,351	303,351	303,351	303,351	303,351
2003	6/30/2026	288	260,576	260,576	260,576	260,576	260,576	260,576	260,576	260,576	260,576
2004	6/30/2026	276	323,427	323,427	323,427	323,427	323,427	323,427	323,427	323,427	323,427
2005	6/30/2026	264	606,090	606,090	606,090	606,090	606,090	606,090	606,090	606,090	606,090
2006	6/30/2026	252	785,182	785,182	785,182	785,182	785,182	785,182	785,182	785,182	785,182
2007	6/30/2026	240	1,072,371	1,072,371	1,072,371	1,072,371	1,072,371	1,072,371	1,072,371	1,072,371	1,072,371
2008	6/30/2026	228	1,103,301	1,103,301	1,103,301	1,103,301	1,103,301	1,103,301	1,103,301	1,103,301	1,103,301
2009	6/30/2026	216	1,293,783	1,293,783	1,293,783	1,293,783	1,293,783	1,293,783	1,293,783	1,293,783	1,293,783
2010	6/30/2026	204	912,116	912,116	912,116	912,116	912,116	912,116	912,116	912,116	912,116
2011	6/30/2026	192	1,165,567	1,165,567	1,165,567	1,165,567	1,165,567	1,165,567	1,165,567	1,165,567	1,165,567
2012	6/30/2026	180	1,080,671	1,080,671	1,080,671	1,080,671	1,080,671	1,080,671	1,080,671	1,080,671	1,080,671
2013	6/30/2026	168	1,176,189	1,176,189	1,176,189	1,176,189	1,176,189	1,176,189	1,176,189	1,176,189	1,176,189
2014	6/30/2026	156	1,376,223	1,376,223	1,376,223	1,376,223	1,376,223	1,376,223	1,376,223	1,376,223	1,376,223
2015	6/30/2026	144	1,143,132	1,143,132	1,143,132	1,143,132	1,143,132	1,143,132	1,143,132	1,143,132	1,143,132
2016	6/30/2026	132	1,459,040	1,372,393	1,459,040	1,372,393	1,459,040	1,372,393	1,459,040	1,459,040	1,401,275
2017	6/30/2026	120	1,059,537	1,047,163	1,059,537	1,047,683	1,059,537	1,047,569	1,059,537	1,059,537	1,047,626
2018	6/30/2026	108	1,314,926	1,299,783	1,314,926	1,299,622	1,314,926	1,299,428	1,314,926	1,314,926	1,299,525
2019	6/30/2026	96	1,615,173	1,599,389	1,636,832	1,597,449	1,631,174	1,597,277	1,630,716	1,577,149	1,597,363
2020	6/30/2026	84	1,360,294	1,369,949	1,378,536	1,368,957	1,376,559	1,368,909	1,376,469	1,360,294	1,368,933
2021	6/30/2026	72	1,147,741	1,067,448	1,163,132	1,068,106	1,162,891	1,068,147	1,162,954	897,683	1,068,127
2022	6/30/2026	60	942,330	870,081	954,966	874,358	958,494	874,576	958,730	(88,021)	874,467
2023	6/30/2026	48	1,017,359	940,085	1,031,002	944,805	1,033,693	946,216	1,034,857	1,452,457	945,511
2024	6/30/2026	36	1,740,897	1,296,243	1,646,394	1,294,963	1,668,514	1,299,975	1,660,598	1,439,782	1,297,469
2025	6/30/2026	24	1,476,338	817,034	1,213,885	852,352	1,200,381	865,173	1,164,329	943,655	865,173
2026	6/30/2026	12	929,741	765,073	1,098,302	1,009,640	1,121,297	1,109,637	1,151,609	1,169,867	1,109,637
2000 - 2026			$27,378,539	$25,759,803	$27,271,716	$26,045,491	$27,301,668	$26,164,463	$27,288,928	$25,901,532	$26,190,269
Total			$27,944,573	$26,325,837	$27,837,750	$26,045,491	$27,301,668	$26,355,068	$27,479,533	$26,467,565	$26,756,303

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit A 5.7, Column (5)
(5) Exhibit A 5.7, Column (8)
(6) Exhibit A 5.8, Column (12)
(7) Exhibit A 5.9, Column (12)
(8) Exhibit A 5.10, Column (12)
(9) Exhibit A 5.11, Column (12)
(10) Exhibit A 5.12, Column (7)
(11) Based on Columns (3) through (10)

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Summary of Ultimate Claim Counts

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Closed Counts	(5) Open Claim Counts	(6) Ultimate Reported Count Method	(7) Ultimate Closed Count Method	(8) Ultimate B-F Reported Count Method	(9) Ultimate B-F Closed Count Method	(10) Selected Ultimate Counts
1992	6/30/2026	420	1	1	0	1	1			1
1993	6/30/2026	408	2	2	0	2	2			2
1994	6/30/2026	396	2	2	0	2	2			2
1995	6/30/2026	384	6	6	0	6	6			6
1996	6/30/2026	372	22	22	0	22	22			22
1997	6/30/2026	360	22	22	0	22	22			22
1998	6/30/2026	348	62	62	0	62	62			62
1999	6/30/2026	336	56	56	0	56	56	56	56	56
2000	6/30/2026	324	134	134	0	134	134	134	134	134
2001	6/30/2026	312	90	90	0	90	90	90	90	90
2002	6/30/2026	300	77	77	0	77	77	77	77	77
2003	6/30/2026	288	85	85	0	85	85	85	85	85
2004	6/30/2026	276	80	80	0	80	80	80	80	80
2005	6/30/2026	264	161	161	0	161	161	161	161	161
2006	6/30/2026	252	274	274	0	274	274	274	274	274
2007	6/30/2026	240	188	188	0	188	188	188	188	188
2008	6/30/2026	228	207	207	0	207	207	207	207	207
2009	6/30/2026	216	224	224	0	224	224	224	224	224
2010	6/30/2026	204	202	202	0	202	202	202	202	202
2011	6/30/2026	192	209	209	0	209	209	209	209	209
2012	6/30/2026	180	178	178	0	178	178	178	178	178
2013	6/30/2026	168	197	197	0	197	197	197	197	197
2014	6/30/2026	156	245	245	0	245	245	245	245	245
2015	6/30/2026	144	198	198	0	198	198	198	198	198
2016	6/30/2026	132	194	192	2	194	192	194	192	194
2017	6/30/2026	120	169	168	1	169	169	169	169	169
2018	6/30/2026	108	238	237	1	238	238	238	238	238
2019	6/30/2026	96	225	223	2	225	225	225	224	225
2020	6/30/2026	84	192	192	0	193	194	193	194	193
2021	6/30/2026	72	146	144	2	147	146	147	146	147
2022	6/30/2026	60	120	117	3	121	120	121	121	121
2023	6/30/2026	48	132	131	1	133	137	133	138	133
2024	6/30/2026	36	131	120	11	133	137	134	141	133
2025	6/30/2026	24	103	66	37	108	104	110	127	108
2026	6/30/2026	12	51	8	43	80	55	109	145	95
Total			4,623	4,520	103	4,662	4,641	4,578	4,640	4,677

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Exhibit A 5.19, Column (5)
(7) Exhibit A 5.17, Column (5)
(8) Exhibit A 5.21, Column (11)
(9) Exhibit A 5.22, Column (11)
(10) Based on Columns (3) through (9)

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Paid Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373
1993										16,286	16,286	16,286	16,286	16,286	16,286	16,286	16,286	16,286
1994									8,135	8,135	8,135	8,135	8,135	8,135	8,135	8,135	8,135	8,135
1995								24,889	24,889	24,889	24,889	24,889	24,889	24,889	24,889	24,889	24,889	24,889
1996							77,797	77,797	77,797	77,797	77,797	77,797	77,797	77,797	77,797	77,797	77,797	77,783
1997						54,105	54,105	54,105	54,105	54,105	54,105	54,105	54,105	54,105	54,105	54,105	54,092	54,092
1998					181,959	181,959	181,959	185,821	190,900	190,900	190,900	190,900	190,900	190,900	190,900	190,871	190,871	190,871
1999				190,614	190,614	190,614	190,614	190,614	190,614	190,614	190,614	190,614	190,614	190,614	190,605	190,605	190,605	190,605
2000			432,223	432,223	433,826	433,826	433,826	433,826	433,826	433,826	433,826	433,826	433,826	433,826	433,826	433,826	433,826	433,826
2001		251,518	259,450	265,930	265,930	278,789	278,789	278,789	278,789	278,789	278,789	278,789	279,358	279,358	279,358	279,358	279,358	279,358
2002	200,348	272,284	277,719	296,078	300,156	303,351	303,351	303,351	303,351	303,351	303,351	303,351	303,351	303,351	303,351	303,351	303,351	303,351
2003	129,550	204,670	236,435	242,683	242,683	242,683	242,683	242,683	242,683	260,576	260,576	260,576	260,576	260,576	260,576	260,576	260,576	260,576
2004	97,557	247,991	305,412	317,118	322,082	323,427	323,427	323,427	323,427	323,427	323,427	323,427	323,427	323,427	323,427	323,427	323,427	323,427
2005	301,690	524,777	579,811	579,811	579,811	581,567	606,090	606,090	606,090	606,090	606,090	606,090	606,090	606,090	606,090	606,090	606,090	606,090
2006	459,381	742,912	757,729	761,400	772,726	778,824	782,537	782,537	782,537	782,537	782,537	782,537	785,182	785,182	785,182	785,182	785,182	785,182
2007	583,945	913,505	965,232	988,941	998,139	998,882	1,004,274	1,004,274	1,008,065	1,039,623	1,067,442	1,072,371	1,072,371	1,072,371	1,072,371	1,072,371	1,072,371	1,072,371
2008	527,925	978,798	1,062,117	1,085,060	1,089,015	1,089,015	1,089,015	1,099,718	1,099,718	1,103,301	1,103,301	1,103,301	1,103,301	1,103,301	1,103,301	1,103,301	1,103,301	1,103,301
2009	733,999	1,231,114	1,284,215	1,286,453	1,290,200	1,290,200	1,290,200	1,290,200	1,290,200	1,290,200	1,290,200	1,290,200	1,290,200	1,290,200	1,290,200	1,290,200	1,290,200	1,293,783
2010	558,866	874,149	893,526	903,122	907,848	907,848	909,832	912,116	912,116	912,116	912,116	912,116	912,116	912,116	912,116	912,116	912,116	
2011	580,742	1,029,092	1,126,084	1,148,747	1,155,568	1,155,568	1,158,961	1,158,961	1,158,961	1,165,567	1,165,567	1,165,567	1,165,567	1,165,567	1,165,567	1,165,567		
2012	659,056	992,429	1,067,667	1,080,671	1,080,671	1,080,671	1,080,671	1,080,671	1,080,671	1,080,671	1,080,671	1,080,671	1,080,671	1,080,671	1,080,671			
2013	685,995	1,115,694	1,134,889	1,139,040	1,176,189	1,176,189	1,176,189	1,176,189	1,176,189	1,176,189	1,176,189	1,176,189	1,176,189	1,176,189				
2014	664,160	1,289,434	1,354,046	1,362,403	1,362,403	1,362,403	1,362,403	1,362,403	1,362,403	1,362,403	1,376,223	1,376,223	1,376,223					
2015	661,237	1,031,239	1,072,917	1,092,978	1,100,334	1,100,334	1,131,677	1,134,134	1,143,132	1,143,132	1,143,132	1,143,132						
2016	711,601	1,233,634	1,343,473	1,348,013	1,354,423	1,354,423	1,354,423	1,364,520	1,364,520	1,364,520	1,372,393							
2017	495,735	950,488	997,643	1,035,988	1,043,469	1,043,469	1,043,469	1,043,469	1,043,469	1,043,469								
2018	720,732	1,188,127	1,284,237	1,285,922	1,294,342	1,294,342	1,294,342	1,295,197	1,295,197									
2019	853,012	1,481,533	1,526,476	1,549,373	1,558,266	1,581,696	1,591,437	1,591,437										
2020	781,846	1,210,877	1,288,759	1,353,573	1,360,294	1,360,294	1,360,294											
2021	596,108	1,000,267	1,052,210	1,058,371	1,058,371	1,058,371												
2022	457,239	840,958	857,243	859,494	859,494													
2023	464,638	855,215	902,580	925,005														
2024	610,950	1,186,167	1,249,135															
2025	419,592	754,210																
2026	377,724																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998					1.000	1.000	1.021	1.027	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000			1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001		1.032	1.025	1.000	1.048	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000
2002	1.359	1.020	1.066	1.014	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003	1.580	1.155	1.026	1.000	1.000	1.000	1.000	1.000	1.074	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004	2.542	1.232	1.038	1.016	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005	1.739	1.105	1.000	1.000	1.003	1.042	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006	1.617	1.020	1.005	1.015	1.008	1.005	1.000	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000
2007	1.564	1.057	1.025	1.009	1.001	1.005	1.000	1.004	1.031	1.027	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008	1.854	1.085	1.022	1.004	1.000	1.000	1.010	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009	1.677	1.043	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003	
2010	1.564	1.022	1.011	1.005	1.000	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2011	1.772	1.094	1.020	1.006	1.000	1.003	1.000	1.000	1.006	1.000	1.000	1.000	1.000	1.000	1.000			
2012	1.506	1.076	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2013	1.626	1.017	1.004	1.033	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2014	1.941	1.050	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.010	1.000	1.000						
2015	1.560	1.040	1.019	1.007	1.000	1.028	1.002	1.008	1.000	1.000	1.000							
2016	1.734	1.089	1.003	1.005	1.000	1.000	1.007	1.000	1.000	1.006								
2017	1.917	1.050	1.038	1.007	1.000	1.000	1.000	1.000	1.000									
2018	1.649	1.081	1.001	1.007	1.000	1.000	1.001	1.000										
2019	1.737	1.030	1.015	1.006	1.015	1.006	1.000											
2020	1.549	1.064	1.050	1.005	1.000	1.000												
2021	1.678	1.052	1.006	1.000	1.000													
2022	1.839	1.019	1.003	1.000														
2023	1.841	1.055	1.025															
2024	1.942	1.053																
2025	1.797																	
Strt Average	1.733	1.064	1.018	1.006	1.004	1.004	1.002	1.002	1.005	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
$ Wtd Average	1.710	1.057	1.015	1.006	1.002	1.004	1.002	1.001	1.004	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000
5 Year $ Wtd Average	1.819	1.050	1.021	1.004	1.004	1.001	1.002	1.001	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000
3 Year $ Wtd Average	1.870	1.044	1.011	1.002	1.006	1.002	1.000	1.000	1.000	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000
High-Low	1.713	1.059	1.016	1.005	1.002	1.002	1.001	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Strt Average	1.860	1.043	1.011	1.002	1.005	1.002	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000
Selected	1.870	1.044	1.021	1.004	1.004	1.001	1.002	1.001	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	2.025	1.083	1.038	1.016	1.012	1.009	1.007	1.005	1.004	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	49%	92%	96%	98%	99%	99%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Paid Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373
1993	16,286	16,286	16,286	16,286	16,286	16,286	16,286	16,286	16,286	16,286	16,286	16,286	16,286	16,286	16,286	16,286		16,286
1994	8,135	8,135	8,135	8,135	8,135	8,135	8,135	8,135	8,135	8,135	8,135	8,135	8,135	8,135	8,135			8,135
1995	24,889	24,889	24,889	24,889	24,889	24,889	24,889	24,889	24,889	24,889	24,889	24,889	24,889	24,889				24,889
1996	77,783	77,783	77,783	77,783	77,783	77,783	77,783	77,783	77,783	77,783	77,783	77,783	77,783					77,783
1997	54,092	54,092	54,092	54,092	54,092	54,092	54,092	54,092	54,092	54,092	54,092	54,092						54,092
1998	190,871	190,871	190,871	190,871	190,871	190,871	190,871	190,871	190,871	190,871	190,871							190,871
1999	190,605	190,605	190,605	190,605	190,605	190,605	190,605	190,605	190,605	190,605								190,605
2000	433,826	433,826	433,826	433,826	433,826	433,826	433,826	433,826	433,826									433,826
2001	279,358	279,358	279,358	279,358	279,358	279,358	279,358	279,358										279,358
2002	303,351	303,351	303,351	303,351	303,351	303,351	303,351											303,351
2003	260,576	260,576	260,576	260,576	260,576	260,576												260,576
2004	323,427	323,427	323,427	323,427	323,427													323,427
2005	606,090	606,090	606,090	606,090														606,090
2006	785,182	785,182	785,182															785,182
2007	1,072,371	1,072,371																1,072,371
2008	1,103,301																	1,103,301
2009																		1,293,783
2010																		912,116
2011																		1,165,567
2012																		1,080,671
2013																		1,176,189
2014																		1,376,223
2015																		1,143,132
2016																		1,372,393
2017																		1,043,469
2018																		1,295,197
2019																		1,591,437
2020																		1,360,294
2021																		1,058,371
2022																		859,494
2023																		925,005
2024																		1,249,135
2025																		754,210
2026																		377,724

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.000	1.000	1.000	1.000												
2004	1.000	1.000	1.000	1.000													
2005	1.000	1.000	1.000														
2006	1.000	1.000															
2007	1.000																
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Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
$ Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
5 Year $ Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—	—	—
3 Year $ Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
High-Low	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Reported Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													3,373	3,373	3,373	3,373	3,373	3,373
1993												16,286	16,286	16,286	16,286	16,286	16,286	16,286
1994											8,135	8,135	8,135	8,135	8,135	8,135	8,135	8,135
1995										24,889	24,889	24,889	24,889	24,889	24,889	24,889	24,889	24,889
1996									77,797	77,797	77,797	77,797	77,797	77,797	77,797	77,797	77,797	77,783
1997								54,105	54,105	54,105	54,105	54,105	54,105	54,105	54,105	54,105	54,092	54,092
1998							184,921	185,821	190,900	190,900	190,900	190,900	190,900	190,900	190,900	190,871	190,871	190,871
1999						210,379	193,689	190,614	190,614	190,614	190,614	190,614	190,614	190,614	189,498	190,605	190,605	190,605
2000					544,945	434,309	434,309	434,309	434,309	434,309	434,309	434,309	434,309	431,215	433,826	433,826	433,826	433,826
2001				286,068	281,137	278,789	278,789	278,789	278,789	278,789	278,789	278,789	279,358	279,358	279,358	279,358	279,358	279,358
2002			289,717	299,369	300,156	303,351	303,351	306,195	303,351	306,179	303,351	303,283	303,351	303,351	303,351	303,351	303,351	303,351
2003		319,829	270,871	247,731	265,238	255,914	255,914	243,017	243,017	260,910	259,826	260,576	260,576	260,576	260,576	260,576	260,576	260,576
2004	246,946	388,911	365,497	346,361	322,082	330,676	336,282	328,481	323,427	323,427	323,427	323,427	323,427	323,427	323,427	323,427	323,427	323,427
2005	879,053	849,589	610,478	591,324	629,642	584,508	606,090	606,090	606,621	606,090	606,090	606,090	606,090	606,090	606,090	606,090	606,090	606,090
2006	1,183,807	969,099	868,657	764,043	784,659	784,850	785,698	781,899	782,537	782,537	782,537	782,537	785,182	785,182	785,182	785,182	785,182	785,182
2007	1,503,641	1,470,705	1,054,720	1,026,042	1,029,963	1,018,012	1,004,474	1,004,274	1,008,065	1,039,623	1,067,442	1,072,371	1,072,371	1,072,371	1,072,371	1,072,371	1,072,371	1,072,371
2008	1,299,475	1,234,608	1,246,487	1,139,523	1,178,725	1,125,876	1,089,015	1,099,718	1,099,718	1,103,301	1,103,301	1,103,301	1,103,301	1,103,301	1,103,301	1,103,301	1,103,301	1,103,301
2009	1,571,023	1,444,149	2,038,387	1,290,151	1,291,234	1,290,200	1,296,895	1,294,707	1,291,864	1,300,869	1,290,200	1,290,200	1,290,200	1,290,200	1,290,200	1,290,200	1,290,200	1,293,783
2010	1,367,225	1,153,138	988,281	954,300	914,613	932,848	920,162	912,116	912,116	912,116	912,116	912,116	912,116	912,509	912,116	912,116	912,116	
2011	1,241,125	1,367,643	1,481,021	1,219,901	1,191,834	1,181,754	1,187,209	1,209,920	1,206,001	1,187,511	1,199,451	1,165,567	1,165,567	1,165,567	1,165,567	1,165,567		
2012	1,378,994	1,170,109	1,357,045	1,125,360	1,144,506	1,080,671	1,080,671	1,080,671	1,080,671	1,082,011	1,080,671	1,080,671	1,080,671	1,080,671	1,080,671			
2013	1,249,800	1,444,614	1,209,057	1,175,023	1,176,189	1,176,189	1,176,189	1,176,189	1,176,189	1,176,189	1,176,189	1,176,189	1,176,189	1,176,189				
2014	1,205,025	1,711,368	1,551,038	1,447,423	1,435,229	1,389,813	1,416,579	1,403,125	1,615,901	1,386,690	1,379,596	1,376,223	1,376,223					
2015	1,236,366	1,280,762	1,173,099	1,147,827	1,105,435	1,100,334	1,148,385	1,148,802	1,167,089	1,159,324	1,143,132	1,143,132						
2016	1,508,583	1,741,861	1,643,032	1,510,351	1,456,454	1,362,233	1,355,412	1,365,509	1,369,605	1,368,323	1,459,040							
2017	1,078,321	1,216,099	1,068,267	1,048,765	1,052,330	1,071,869	1,066,223	1,059,537	1,059,537	1,059,537								
2018	1,612,663	1,740,456	1,463,818	1,361,957	1,322,542	1,294,342	1,294,342	1,311,127	1,314,926									
2019	1,897,690	1,998,410	1,624,676	1,609,619	1,610,666	1,628,484	1,634,994	1,615,173										
2020	1,653,352	1,734,714	1,485,979	1,413,171	1,431,266	1,360,294	1,360,294											
2021	1,185,991	1,382,043	1,281,871	1,302,818	1,161,205	1,147,741												
2022	994,523	1,224,278	1,157,107	1,004,766	942,330													
2023	932,451	1,265,846	1,123,962	1,017,359														
2024	1,125,683	2,245,678	1,740,897															
2025	1,047,180	1,476,338																
2026	929,741																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992													1.000	1.000	1.000	1.000	1.000	1.000
1993												1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998							1.005	1.027	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999						0.921	0.984	1.000	1.000	1.000	1.000	1.000	1.000	0.994	1.006	1.000	1.000	1.000
2000					0.797	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.993	1.006	1.000	1.000	1.000	1.000
2001				0.983	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000
2002			1.033	1.003	1.011	1.000	1.009	0.991	1.009	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003		0.847	0.915	1.071	0.965	1.000	0.950	1.000	1.074	0.996	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004	1.575	0.940	0.948	0.930	1.027	1.017	0.977	0.985	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005	0.966	0.719	0.969	1.065	0.928	1.037	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006	0.819	0.896	0.880	1.027	1.000	1.001	0.995	1.001	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000
2007	0.978	0.717	0.973	1.004	0.988	0.987	1.000	1.004	1.031	1.027	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008	0.950	1.010	0.914	1.034	0.955	0.967	1.010	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009	0.919	1.411	0.633	1.001	0.999	1.005	0.998	0.998	1.007	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.003	
2010	0.843	0.857	0.966	0.958	1.020	0.986	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2011	1.102	1.083	0.824	0.977	0.992	1.005	1.019	0.997	0.985	1.010	0.972	1.000	1.000	1.000	1.000			
2012	0.849	1.160	0.829	1.017	0.944	1.000	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000				
2013	1.156	0.837	0.972	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2014	1.420	0.906	0.933	0.992	0.968	1.019	0.991	1.152	0.858	0.995	0.998	1.000						
2015	1.036	0.916	0.978	0.963	0.995	1.044	1.000	1.016	0.993	0.986	1.000							
2016	1.155	0.943	0.919	0.964	0.935	0.995	1.007	1.003	0.999	1.066								
2017	1.128	0.878	0.982	1.003	1.019	0.995	0.994	1.000	1.000									
2018	1.079	0.841	0.930	0.971	0.979	1.000	1.013	1.003										
2019	1.053	0.813	0.991	1.001	1.011	1.004	0.988											
2020	1.049	0.857	0.951	1.013	0.950	1.000												
2021	1.165	0.928	1.016	0.891	0.988													
2022	1.231	0.945	0.868	0.938														
2023	1.358	0.888	0.905															
2024	1.995	0.775																
2025	1.410																	
Strt Average	1.147	0.917	0.924	0.991	0.976	0.999	0.997	1.008	0.998	1.003	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
$ Wtd Average	1.114	0.913	0.909	0.987	0.977	1.001	0.999	1.013	0.988	1.006	0.998	1.000	1.000	1.000	1.000	1.000	1.001	1.000
5 Year $ Wtd Average	1.437	0.865	0.951	0.966	0.989	0.999	1.000	1.038	0.963	1.011	0.994	1.000	1.000	1.000	1.000	1.000	1.001	1.000
3 Year $ Wtd Average	1.606	0.849	0.933	0.950	0.984	1.002	0.998	1.002	0.997	1.017	0.999	1.000	1.000	1.000	1.000	1.000	1.001	1.000
High-Low	1.121	0.902	0.933	0.992	0.982	1.001	0.998	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Strt Average	1.587	0.869	0.930	0.947	0.983	1.001	0.998	1.002	0.997	1.016	0.999	1.000	1.000	1.000	1.000	1.000	1.001	1.000
Selected	1.437	0.869	0.933	1.000	1.000	1.000	1.000	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.181	0.822	0.946	1.013	1.013	1.013	1.013	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	85%	122%	106%	99%	99%	99%	99%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Temporary Partial
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Reported Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373
1993	16,286	16,286	16,978	16,286	16,286	16,286	16,286	16,286	16,286	16,286	16,286	16,286	16,286	16,286	16,286	16,286		16,286
1994	8,135	8,135	8,135	8,135	8,135	8,135	8,135	8,135	8,135	8,135	8,135	8,135	8,135	8,135	8,135			8,135
1995	24,889	24,889	24,889	24,889	24,889	24,889	24,889	24,889	24,889	24,889	24,889	24,889	24,889	24,889				24,889
1996	77,783	77,783	77,783	77,783	77,783	77,783	77,783	77,783	77,783	77,783	77,783	77,783	77,783					77,783
1997	54,092	54,092	54,092	54,092	54,092	54,092	54,092	54,092	54,092	54,092	54,092	54,092						54,092
1998	190,871	190,871	190,871	190,871	190,871	190,871	190,871	190,871	190,871	190,871	190,871							190,871
1999	190,605	190,605	190,605	190,605	190,605	190,605	190,605	190,605	190,605	190,605								190,605
2000	433,826	433,826	433,826	433,826	433,826	433,826	433,826	433,826	433,826									433,826
2001	279,358	279,358	279,358	279,358	279,358	279,358	279,358	279,358										279,358
2002	303,351	303,351	303,351	303,351	303,351	303,351	303,351											303,351
2003	260,576	260,576	260,576	260,576	260,576	260,576												260,576
2004	323,427	323,427	323,427	323,427	323,427													323,427
2005	606,090	606,090	606,090	606,090														606,090
2006	785,182	785,182	785,182															785,182
2007	1,072,371	1,072,371																1,072,371
2008	1,103,301																	1,103,301
2009																		1,293,783
2010																		912,116
2011																		1,165,567
2012																		1,080,671
2013																		1,176,189
2014																		1,376,223
2015																		1,143,132
2016																		1,459,040
2017																		1,059,537
2018																		1,314,926
2019																		1,615,173
2020																		1,360,294
2021																		1,147,741
2022																		942,330
2023																		1,017,359
2024																		1,740,897
2025																		1,476,338
2026																		929,741

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993	1.000	1.042	0.959	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.000	1.000	1.000	1.000												
2004	1.000	1.000	1.000	1.000													
2005	1.000	1.000	1.000														
2006	1.000	1.000															
2007	1.000																
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																	Tail
Strt Average	1.000	1.003	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
$ Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
5 Year $ Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—	—	—
3 Year $ Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
High-Low	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Paid and Reported Loss Development Methods

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) x (4)	(6) Reported Loss	(7) Cumulative Reported LDF	(8) Estimated Ult. Loss Rep. Method (6) x (7)
1992	6/30/2026	420	$3,373	1.000	$3,373	$3,373	1.000	$3,373
1993	6/30/2026	408	16,286	1.000	16,286	16,286	1.000	16,286
1994	6/30/2026	396	8,135	1.000	8,135	8,135	1.000	8,135
1995	6/30/2026	384	24,889	1.000	24,889	24,889	1.000	24,889
1996	6/30/2026	372	77,783	1.000	77,783	77,783	1.000	77,783
1997	6/30/2026	360	54,092	1.000	54,092	54,092	1.000	54,092
1998	6/30/2026	348	190,871	1.000	190,871	190,871	1.000	190,871
1999	6/30/2026	336	190,605	1.000	190,605	190,605	1.000	190,605
2000	6/30/2026	324	433,826	1.000	433,826	433,826	1.000	433,826
2001	6/30/2026	312	279,358	1.000	279,358	279,358	1.000	279,358
2002	6/30/2026	300	303,351	1.000	303,351	303,351	1.000	303,351
2003	6/30/2026	288	260,576	1.000	260,576	260,576	1.000	260,576
2004	6/30/2026	276	323,427	1.000	323,427	323,427	1.000	323,427
2005	6/30/2026	264	606,090	1.000	606,090	606,090	1.000	606,090
2006	6/30/2026	252	785,182	1.000	785,182	785,182	1.000	785,182
2007	6/30/2026	240	1,072,371	1.000	1,072,371	1,072,371	1.000	1,072,371
2008	6/30/2026	228	1,103,301	1.000	1,103,301	1,103,301	1.000	1,103,301
2009	6/30/2026	216	1,293,783	1.000	1,293,783	1,293,783	1.000	1,293,783
2010	6/30/2026	204	912,116	1.000	912,116	912,116	1.000	912,116
2011	6/30/2026	192	1,165,567	1.000	1,165,567	1,165,567	1.000	1,165,567
2012	6/30/2026	180	1,080,671	1.000	1,080,671	1,080,671	1.000	1,080,671
2013	6/30/2026	168	1,176,189	1.000	1,176,189	1,176,189	1.000	1,176,189
2014	6/30/2026	156	1,376,223	1.000	1,376,223	1,376,223	1.000	1,376,223
2015	6/30/2026	144	1,143,132	1.000	1,143,132	1,143,132	1.000	1,143,132
2016	6/30/2026	132	1,372,393	1.000	1,372,393	1,459,040	1.000	1,459,040
2017	6/30/2026	120	1,043,469	1.004	1,047,163	1,059,537	1.000	1,059,537
2018	6/30/2026	108	1,295,197	1.004	1,299,783	1,314,926	1.000	1,314,926
2019	6/30/2026	96	1,591,437	1.005	1,599,389	1,615,173	1.013	1,636,832
2020	6/30/2026	84	1,360,294	1.007	1,369,949	1,360,294	1.013	1,378,536
2021	6/30/2026	72	1,058,371	1.009	1,067,448	1,147,741	1.013	1,163,132
2022	6/30/2026	60	859,494	1.012	870,081	942,330	1.013	954,966
2023	6/30/2026	48	925,005	1.016	940,085	1,017,359	1.013	1,031,002
2024	6/30/2026	36	1,249,135	1.038	1,296,243	1,740,897	0.946	1,646,394
2025	6/30/2026	24	754,210	1.083	817,034	1,476,338	0.822	1,213,885
2026	6/30/2026	12	377,724	2.025	765,073	929,741	1.181	1,098,302
Total			$25,767,924		$26,325,837	$27,944,573		$27,837,750

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 5.5.
(6) Provided by Wyoming Department of Workforce Services
(7) From Exhibit A 5.6.

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Paid Loss Development Factors

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Injury Year Ending 6/30	Evaluation as of	Months of Development	On-Level Premium	Projected Loss Ratio	Benefit Level Factor	Trend Factor	Trended Loss Ratio	Smoothed Loss Ratio	Age-to-Ultimate Factor	Percent Unpaid 1 - 1/(9)	Unpaid Loss (3) x (8) x (10)	Indicated Ultimate Loss
2000	6/30/2026	324	$148,762,633	0.3%	1.000	2.853	0.8%	0.2%	1.000	0.0%	$0	$433,826
2001	6/30/2026	312	175,048,207	0.2%	1.000	2.594	0.4%	0.2%	1.000	0.0%	0	279,358
2002	6/30/2026	300	180,262,306	0.2%	1.000	2.358	0.4%	0.2%	1.000	0.0%	0	303,351
2003	6/30/2026	288	175,552,340	0.1%	1.000	2.144	0.3%	0.3%	1.000	0.0%	0	260,576
2004	6/30/2026	276	177,079,289	0.2%	1.000	1.949	0.4%	0.3%	1.000	0.0%	0	323,427
2005	6/30/2026	264	185,716,218	0.3%	1.000	1.772	0.6%	0.3%	1.000	0.0%	0	606,090
2006	6/30/2026	252	204,173,121	0.4%	1.000	1.611	0.6%	0.4%	1.000	0.0%	0	785,182
2007	6/30/2026	240	215,836,851	0.5%	1.000	1.464	0.7%	0.4%	1.000	0.0%	0	1,072,371
2008	6/30/2026	228	218,131,541	0.5%	1.000	1.331	0.7%	0.4%	1.000	0.0%	0	1,103,301
2009	6/30/2026	216	208,459,209	0.6%	1.000	1.210	0.8%	0.5%	1.000	0.0%	0	1,293,783
2010	6/30/2026	204	193,599,615	0.5%	1.000	1.100	0.5%	0.5%	1.000	0.0%	0	912,116
2011	6/30/2026	192	203,337,513	0.6%	1.000	1.000	0.6%	0.6%	1.000	0.0%	0	1,165,567
2012	6/30/2026	180	204,008,162	0.5%	1.000	1.000	0.5%	0.6%	1.000	0.0%	0	1,080,671
2013	6/30/2026	168	203,157,965	0.6%	1.000	1.000	0.6%	0.6%	1.000	0.0%	0	1,176,189
2014	6/30/2026	156	211,849,593	0.6%	1.000	1.000	0.6%	0.6%	1.000	0.0%	0	1,376,223
2015	6/30/2026	144	212,780,825	0.5%	1.000	1.000	0.5%	0.6%	1.000	0.0%	0	1,143,132
2016	6/30/2026	132	199,356,077	0.7%	1.000	1.000	0.7%	0.6%	1.000	0.0%	0	1,372,393
2017	6/30/2026	120	198,012,678	0.5%	1.000	1.000	0.5%	0.6%	1.004	0.4%	4,214	1,047,683
2018	6/30/2026	108	207,938,971	0.6%	1.000	1.000	0.6%	0.6%	1.004	0.4%	4,425	1,299,622
2019	6/30/2026	96	200,475,628	0.8%	1.000	1.000	0.8%	0.6%	1.005	0.5%	6,013	1,597,449
2020	6/30/2026	84	203,774,071	0.7%	1.000	1.000	0.7%	0.6%	1.007	0.7%	8,662	1,368,957
2021	6/30/2026	72	189,814,141	0.6%	1.000	1.000	0.6%	0.6%	1.009	0.9%	9,736	1,068,106
2022	6/30/2026	60	202,517,355	0.5%	1.000	1.000	0.5%	0.6%	1.012	1.2%	14,865	874,358
2023	6/30/2026	48	204,639,501	0.5%	1.000	1.000	0.5%	0.6%	1.016	1.6%	19,801	944,805
2024	6/30/2026	36	209,063,047	0.7%	1.000	1.000	0.7%	0.6%	1.038	3.6%	45,829	1,294,963
2025	6/30/2026	24	211,599,899	0.5%	1.000	1.000	0.5%	0.6%	1.083	7.7%	98,142	852,352
2026	6/30/2026	12	206,922,188	0.5%	1.000	1.000	0.5%	0.6%	2.025	50.6%	631,916	1,009,640
	Total		$5,351,868,944								$843,601	$26,045,491

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 5.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 5.15
(7) (4) x (5) x (6)
(8) Exhibit A 5.15, Column (9)
(9) From Exhibit A 5.5
(12) Column (11) + Exhibit A 5.7, Column (3)

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Reported Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Projected Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1/(9)	(11) IBNR Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
2000	6/30/2026	324	$148,762,633	0.3%	1.000	2.853	0.8%	0.2%	1.000	0.0%	$0	$433,826
2001	6/30/2026	312	175,048,207	0.2%	1.000	2.594	0.4%	0.2%	1.000	0.0%	0	279,358
2002	6/30/2026	300	180,262,306	0.2%	1.000	2.358	0.4%	0.2%	1.000	0.0%	0	303,351
2003	6/30/2026	288	175,552,340	0.1%	1.000	2.144	0.3%	0.3%	1.000	0.0%	0	260,576
2004	6/30/2026	276	177,079,289	0.2%	1.000	1.949	0.4%	0.3%	1.000	0.0%	0	323,427
2005	6/30/2026	264	185,716,218	0.3%	1.000	1.772	0.6%	0.3%	1.000	0.0%	0	606,090
2006	6/30/2026	252	204,173,121	0.4%	1.000	1.611	0.6%	0.4%	1.000	0.0%	0	785,182
2007	6/30/2026	240	215,836,851	0.5%	1.000	1.464	0.7%	0.4%	1.000	0.0%	0	1,072,371
2008	6/30/2026	228	218,131,541	0.5%	1.000	1.331	0.7%	0.4%	1.000	0.0%	0	1,103,301
2009	6/30/2026	216	208,459,209	0.6%	1.000	1.210	0.8%	0.5%	1.000	0.0%	0	1,293,783
2010	6/30/2026	204	193,599,615	0.5%	1.000	1.100	0.5%	0.5%	1.000	0.0%	0	912,116
2011	6/30/2026	192	203,337,513	0.6%	1.000	1.000	0.6%	0.6%	1.000	0.0%	0	1,165,567
2012	6/30/2026	180	204,008,162	0.5%	1.000	1.000	0.5%	0.6%	1.000	0.0%	0	1,080,671
2013	6/30/2026	168	203,157,965	0.6%	1.000	1.000	0.6%	0.6%	1.000	0.0%	0	1,176,189
2014	6/30/2026	156	211,849,593	0.6%	1.000	1.000	0.6%	0.6%	1.000	0.0%	0	1,376,223
2015	6/30/2026	144	212,780,825	0.5%	1.000	1.000	0.5%	0.6%	1.000	0.0%	0	1,143,132
2016	6/30/2026	132	199,356,077	0.7%	1.000	1.000	0.7%	0.6%	1.000	0.0%	0	1,459,040
2017	6/30/2026	120	198,012,678	0.5%	1.000	1.000	0.5%	0.6%	1.000	0.0%	0	1,059,537
2018	6/30/2026	108	207,938,971	0.6%	1.000	1.000	0.6%	0.6%	1.000	0.0%	0	1,314,926
2019	6/30/2026	96	200,475,628	0.8%	1.000	1.000	0.8%	0.6%	1.013	1.3%	16,001	1,631,174
2020	6/30/2026	84	203,774,071	0.7%	1.000	1.000	0.7%	0.6%	1.013	1.3%	16,264	1,376,559
2021	6/30/2026	72	189,814,141	0.6%	1.000	1.000	0.6%	0.6%	1.013	1.3%	15,150	1,162,891
2022	6/30/2026	60	202,517,355	0.5%	1.000	1.000	0.5%	0.6%	1.013	1.3%	16,164	958,494
2023	6/30/2026	48	204,639,501	0.5%	1.000	1.000	0.5%	0.6%	1.013	1.3%	16,334	1,033,693
2024	6/30/2026	36	209,063,047	0.7%	1.000	1.000	0.7%	0.6%	0.946	-5.7%	(72,384)	1,668,514
2025	6/30/2026	24	211,599,899	0.5%	1.000	1.000	0.5%	0.6%	0.822	-21.6%	(275,957)	1,200,381
2026	6/30/2026	12	206,922,188	0.5%	1.000	1.000	0.5%	0.6%	1.181	15.3%	191,556	1,121,297
	Total		$5,351,868,944								($76,871)	$27,301,668

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 5.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 5.15
(7) (4) x (5) x (6)
(8) Exhibit A 5.15, Column (9)
(9) From Exhibit A 5.6
(12) Column (11) + Exhibit A 5.7, Column (6)

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1/(9)	(11) Unpaid Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
1999	6/30/2026	336	$40,277,368	$0.005	1.000	1.926	$0.009	$0.005	1.000	0.0%	$0	$190,605
2000	6/30/2026	324	43,292,428	0.010	1.000	1.798	0.018	0.007	1.000	0.0%	0	433,826
2001	6/30/2026	312	47,027,299	0.006	1.000	1.679	0.010	0.007	1.000	0.0%	0	279,358
2002	6/30/2026	300	50,776,362	0.006	1.000	1.567	0.009	0.008	1.000	0.0%	0	303,351
2003	6/30/2026	288	52,959,274	0.005	1.000	1.464	0.007	0.008	1.000	0.0%	0	260,576
2004	6/30/2026	276	55,362,397	0.006	1.000	1.366	0.008	0.009	1.000	0.0%	0	323,427
2005	6/30/2026	264	60,849,344	0.010	1.000	1.276	0.013	0.009	1.000	0.0%	0	606,090
2006	6/30/2026	252	69,289,653	0.011	1.000	1.191	0.013	0.010	1.000	0.0%	0	785,182
2007	6/30/2026	240	79,410,961	0.014	1.000	1.112	0.015	0.011	1.000	0.0%	0	1,072,371
2008	6/30/2026	228	88,397,375	0.012	1.000	1.039	0.013	0.012	1.000	0.0%	0	1,103,301
2009	6/30/2026	216	91,019,593	0.014	1.000	0.970	0.014	0.012	1.000	0.0%	0	1,293,783
2010	6/30/2026	204	86,014,115	0.011	1.000	0.905	0.010	0.013	1.000	0.0%	0	912,116
2011	6/30/2026	192	91,213,698	0.013	1.000	0.845	0.011	0.013	1.000	0.0%	0	1,165,567
2012	6/30/2026	180	95,514,448	0.011	1.000	0.855	0.010	0.013	1.000	0.0%	0	1,080,671
2013	6/30/2026	168	97,350,585	0.012	1.000	0.865	0.010	0.012	1.000	0.0%	0	1,176,189
2014	6/30/2026	156	101,485,570	0.014	1.000	0.874	0.012	0.012	1.000	0.0%	0	1,376,223
2015	6/30/2026	144	105,282,781	0.011	1.000	0.884	0.010	0.012	1.000	0.0%	0	1,143,132
2016	6/30/2026	132	100,348,047	0.014	1.000	0.894	0.013	0.012	1.000	0.0%	0	1,372,393
2017	6/30/2026	120	97,700,169	0.011	1.000	0.904	0.010	0.012	1.004	0.4%	4,100	1,047,569
2018	6/30/2026	108	101,963,752	0.013	1.000	0.914	0.012	0.012	1.004	0.4%	4,231	1,299,428
2019	6/30/2026	96	100,978,104	0.016	1.000	0.925	0.015	0.012	1.005	0.5%	5,840	1,597,277
2020	6/30/2026	84	106,267,694	0.013	1.000	0.935	0.012	0.012	1.007	0.7%	8,614	1,368,909
2021	6/30/2026	72	101,077,078	0.011	1.000	0.946	0.010	0.011	1.009	0.9%	9,776	1,068,147
2022	6/30/2026	60	110,193,931	0.008	1.000	0.956	0.008	0.011	1.012	1.2%	15,082	874,576
2023	6/30/2026	48	118,888,999	0.008	1.000	0.967	0.008	0.011	1.016	1.6%	21,212	946,216
2024	6/30/2026	36	127,191,078	0.012	1.000	0.978	0.011	0.011	1.038	3.6%	50,840	1,299,975
2025	6/30/2026	24	132,682,369	0.008	1.000	0.989	0.008	0.011	1.083	7.7%	110,964	865,173
2026	6/30/2026	12	134,412,699	0.007	1.000	1.000	0.007	0.011	2.025	50.6%	731,913	1,109,637
	Total		$2,487,227,171								$962,573	$26,355,068

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 5.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 5.13
(7) (4) x (5) x (6)
(8) Exhibit A 5.14, Column (9)
(9) From Exhibit A 5.5
(12) Column (11) + Exhibit A 5.7, Column (3)

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Bornhuetter-Ferguson Method with a Payroll Base Using Reported Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1/(9)	(11) IBNR Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
1999	6/30/2026	336	$40,277,368	$0.005	1.000	1.926	$0.009	$0.005	1.000	0.0%	$0	$190,605
2000	6/30/2026	324	43,292,428	0.010	1.000	1.798	0.018	0.007	1.000	0.0%	0	433,826
2001	6/30/2026	312	47,027,299	0.006	1.000	1.679	0.010	0.007	1.000	0.0%	0	279,358
2002	6/30/2026	300	50,776,362	0.006	1.000	1.567	0.009	0.008	1.000	0.0%	0	303,351
2003	6/30/2026	288	52,959,274	0.005	1.000	1.464	0.007	0.008	1.000	0.0%	0	260,576
2004	6/30/2026	276	55,362,397	0.006	1.000	1.366	0.008	0.009	1.000	0.0%	0	323,427
2005	6/30/2026	264	60,849,344	0.010	1.000	1.276	0.013	0.009	1.000	0.0%	0	606,090
2006	6/30/2026	252	69,289,653	0.011	1.000	1.191	0.013	0.010	1.000	0.0%	0	785,182
2007	6/30/2026	240	79,410,961	0.014	1.000	1.112	0.015	0.011	1.000	0.0%	0	1,072,371
2008	6/30/2026	228	88,397,375	0.012	1.000	1.039	0.013	0.012	1.000	0.0%	0	1,103,301
2009	6/30/2026	216	91,019,593	0.014	1.000	0.970	0.014	0.012	1.000	0.0%	0	1,293,783
2010	6/30/2026	204	86,014,115	0.011	1.000	0.905	0.010	0.013	1.000	0.0%	0	912,116
2011	6/30/2026	192	91,213,698	0.013	1.000	0.845	0.011	0.013	1.000	0.0%	0	1,165,567
2012	6/30/2026	180	95,514,448	0.011	1.000	0.855	0.010	0.013	1.000	0.0%	0	1,080,671
2013	6/30/2026	168	97,350,585	0.012	1.000	0.865	0.010	0.012	1.000	0.0%	0	1,176,189
2014	6/30/2026	156	101,485,570	0.014	1.000	0.874	0.012	0.012	1.000	0.0%	0	1,376,223
2015	6/30/2026	144	105,282,781	0.011	1.000	0.884	0.010	0.012	1.000	0.0%	0	1,143,132
2016	6/30/2026	132	100,348,047	0.014	1.000	0.894	0.013	0.012	1.000	0.0%	0	1,459,040
2017	6/30/2026	120	97,700,169	0.011	1.000	0.904	0.010	0.012	1.000	0.0%	0	1,059,537
2018	6/30/2026	108	101,963,752	0.013	1.000	0.914	0.012	0.012	1.000	0.0%	0	1,314,926
2019	6/30/2026	96	100,978,104	0.016	1.000	0.925	0.015	0.012	1.013	1.3%	15,542	1,630,716
2020	6/30/2026	84	106,267,694	0.013	1.000	0.935	0.012	0.012	1.013	1.3%	16,174	1,376,469
2021	6/30/2026	72	101,077,078	0.011	1.000	0.946	0.010	0.011	1.013	1.3%	15,213	1,162,954
2022	6/30/2026	60	110,193,931	0.008	1.000	0.956	0.008	0.011	1.013	1.3%	16,401	958,730
2023	6/30/2026	48	118,888,999	0.008	1.000	0.967	0.008	0.011	1.013	1.3%	17,498	1,034,857
2024	6/30/2026	36	127,191,078	0.012	1.000	0.978	0.011	0.011	0.946	-5.7%	(80,299)	1,660,598
2025	6/30/2026	24	132,682,369	0.008	1.000	0.989	0.008	0.011	0.822	-21.6%	(312,009)	1,164,329
2026	6/30/2026	12	134,412,699	0.007	1.000	1.000	0.007	0.011	1.181	15.3%	221,869	1,151,609
	Total		$2,487,227,171								($89,611)	$27,479,533

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 5.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 5.13
(7) (4) x (5) x (6)
(8) Exhibit A 5.14, Column (9)
(9) From Exhibit A 5.6
(12) Column (11) + Exhibit A 5.7, Column (6)

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

IBNR as % of Case Loss Reserve Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Dev Mthd IBNR as % of Case Reserve	(4) Selected IBNR as % of Case Reserve	(5) Case Reserve 6/30/2026	(6) IBNR 6/30/2026	(7) Indicated Ultimate Loss
1992	6/30/2026	420	0.0%	0.0%	$0	$0	$3,373
1993	6/30/2026	408	0.0%	0.0%	0	0	16,286
1994	6/30/2026	396	0.0%	0.0%	0	0	8,135
1995	6/30/2026	384	0.0%	0.0%	0	0	24,889
1996	6/30/2026	372	0.0%	0.0%	0	0	77,783
1997	6/30/2026	360	0.0%	0.0%	0	0	54,092
1998	6/30/2026	348	0.0%	0.0%	0	0	190,871
1999	6/30/2026	336	0.0%	0.0%	0	0	190,605
2000	6/30/2026	324	0.0%	0.0%	0	0	433,826
2001	6/30/2026	312	0.0%	0.0%	0	0	279,358
2002	6/30/2026	300	0.0%	0.0%	0	0	303,351
2003	6/30/2026	288	0.0%	0.0%	0	0	260,576
2004	6/30/2026	276	0.0%	0.0%	0	0	323,427
2005	6/30/2026	264	0.0%	0.0%	0	0	606,090
2006	6/30/2026	252	0.0%	0.0%	0	0	785,182
2007	6/30/2026	240	0.0%	0.0%	0	0	1,072,371
2008	6/30/2026	228	0.0%	0.0%	0	0	1,103,301
2009	6/30/2026	216	0.0%	0.0%	0	0	1,293,783
2010	6/30/2026	204	0.0%	0.0%	0	0	912,116
2011	6/30/2026	192	0.0%	0.0%	0	0	1,165,567
2012	6/30/2026	180	0.0%	0.0%	0	0	1,080,671
2013	6/30/2026	168	0.0%	0.0%	0	0	1,176,189
2014	6/30/2026	156	0.0%	0.0%	0	0	1,376,223
2015	6/30/2026	144	0.0%	0.0%	0	0	1,143,132
2016	6/30/2026	132	0.0%	0.0%	86,647	0	1,459,040
2017	6/30/2026	120	0.0%	0.0%	16,068	0	1,059,537
2018	6/30/2026	108	0.0%	0.0%	19,729	0	1,314,926
2019	6/30/2026	96	-160.2%	-160.2%	23,737	(38,024)	1,577,149
2020	6/30/2026	84	-213.9%	-213.9%	0	0	1,360,294
2021	6/30/2026	72	-279.8%	-279.8%	89,370	(250,057)	897,683
2022	6/30/2026	60	-1243.8%	-1243.8%	82,836	(1,030,351)	(88,021)
2023	6/30/2026	48	471.1%	471.1%	92,355	435,097	1,452,457
2024	6/30/2026	36	-61.2%	-61.2%	491,763	(301,115)	1,439,782
2025	6/30/2026	24	-73.8%	-73.8%	722,128	(532,683)	943,655
2026	6/30/2026	12	43.5%	43.5%	552,017	240,126	1,169,867
Total					$2,176,649	($1,477,007)	$26,467,565

Column Notes

(3) [1 - 1 / Exhibit A 5.7, Column (7)] / [1 / Exhibit A 5.7, Column (7) - 1 / Exhibit A 5.7, Column (4)]
(4) Selected based on Column (3) and actuarial judgement
(5) Exhibit A 5.7, Column (6) - Exhibit A 5.7, Column (3)
(6) (4) x (5)
(7) Column (6) + Exhibit A 5.7, Column (6)

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Frequency-Severity Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Initial Indicated Ultimate Loss	(5) Initial Ultimate Counts	(6) Benefit Level Factor	(7) Indicated Loss Severity (4) / (5) x (6)	(8) Severity Trend Factor	(9) Trended Loss Severity (7) x (8)	(10) Indicated Frequency (5) / (3)	(11) Frequency Trend Factor	(12) Trended Frequency (10) x (11)	(13) Indicated Pure Premium Per $100 Payroll (4) / (3) / 10,000	(14) Trended Pure Premium	(15) Implied Pure Premium
1992	6/30/2026	420		$3,373	1	1.000	$3,373	4.262	$14,377	NA	0.730	NA	NA	NA	$0.003
1993	6/30/2026	408		16,286	2	1.000	8,143	4.059	33,054	NA	0.716	NA	NA	NA	0.003
1994	6/30/2026	396		8,135	2	1.000	4,067	3.866	15,724	NA	0.702	NA	NA	NA	0.003
1995	6/30/2026	384		24,889	6	1.000	4,148	3.682	15,272	NA	0.688	NA	NA	NA	0.004
1996	6/30/2026	372		77,783	22	1.000	3,536	3.506	12,397	NA	0.675	NA	NA	NA	0.004
1997	6/30/2026	360		54,092	22	1.000	2,459	3.339	8,211	NA	0.661	NA	NA	NA	0.004
1998	6/30/2026	348		190,871	62	1.000	3,079	3.180	9,791	NA	0.648	NA	NA	NA	0.005
1999	6/30/2026	336	$4,028	190,605	56	1.000	3,404	3.029	10,310	1.390%	0.636	0.884%	$0.005	$0.009	0.005
2000	6/30/2026	324	4,329	433,826	134	1.000	3,238	2.885	9,339	3.095%	0.623	1.929%	0.010	0.018	0.007
2001	6/30/2026	312	4,703	279,358	90	1.000	3,104	2.747	8,528	1.914%	0.611	1.169%	0.006	0.010	0.007
2002	6/30/2026	300	5,078	303,351	77	1.000	3,940	2.617	10,308	1.516%	0.599	0.908%	0.006	0.009	0.008
2003	6/30/2026	288	5,296	260,576	85	1.000	3,066	2.492	7,639	1.605%	0.587	0.943%	0.005	0.007	0.008
2004	6/30/2026	276	5,536	323,427	80	1.000	4,043	2.373	9,595	1.445%	0.576	0.832%	0.006	0.008	0.009
2005	6/30/2026	264	6,085	606,090	161	1.000	3,765	2.260	8,509	2.646%	0.564	1.494%	0.010	0.013	0.009
2006	6/30/2026	252	6,929	785,182	274	1.000	2,866	2.153	6,169	3.954%	0.553	2.188%	0.011	0.013	0.010
2007	6/30/2026	240	7,941	1,072,371	188	1.000	5,704	2.050	11,694	2.367%	0.543	1.284%	0.014	0.015	0.011
2008	6/30/2026	228	8,840	1,103,301	207	1.000	5,330	1.953	10,407	2.342%	0.532	1.246%	0.012	0.013	0.012
2009	6/30/2026	216	9,102	1,293,783	224	1.000	5,776	1.860	10,740	2.461%	0.521	1.283%	0.014	0.014	0.012
2010	6/30/2026	204	8,601	912,116	202	1.000	4,515	1.771	7,997	2.348%	0.511	1.201%	0.011	0.010	0.013
2011	6/30/2026	192	9,121	1,165,567	209	1.000	5,577	1.687	9,406	2.291%	0.501	1.149%	0.013	0.011	0.013
2012	6/30/2026	180	9,551	1,080,671	178	1.000	6,071	1.629	9,889	1.864%	0.525	0.978%	0.011	0.010	0.013
2013	6/30/2026	168	9,735	1,176,189	197	1.000	5,971	1.573	9,392	2.024%	0.550	1.112%	0.012	0.010	0.012
2014	6/30/2026	156	10,149	1,376,223	245	1.000	5,617	1.519	8,534	2.414%	0.575	1.389%	0.014	0.012	0.012
2015	6/30/2026	144	10,528	1,143,132	198	1.000	5,773	1.467	8,471	1.881%	0.603	1.133%	0.011	0.010	0.012
2016	6/30/2026	132	10,035	1,415,716	193	1.000	7,328	1.417	10,384	1.925%	0.631	1.215%	0.014	0.013	0.012
2017	6/30/2026	120	9,770	1,053,350	169	1.000	6,236	1.368	8,533	1.729%	0.661	1.142%	0.011	0.010	0.012
2018	6/30/2026	108	10,196	1,307,354	238	1.000	5,488	1.322	7,253	2.336%	0.692	1.616%	0.013	0.012	0.012
2019	6/30/2026	96	10,098	1,618,111	225	1.000	7,195	1.276	9,183	2.227%	0.724	1.613%	0.016	0.015	0.012
2020	6/30/2026	84	10,627	1,374,242	194	1.000	7,098	1.233	8,749	1.822%	0.759	1.382%	0.013	0.012	0.011
2021	6/30/2026	72	10,108	1,115,290	146	1.000	7,616	1.190	9,066	1.449%	0.794	1.151%	0.011	0.010	0.011
2022	6/30/2026	60	11,019	912,524	120	1.000	7,590	1.150	8,725	1.091%	0.832	0.908%	0.008	0.008	0.011
2023	6/30/2026	48	11,889	985,543	135	1.000	7,300	1.110	8,104	1.136%	0.871	0.989%	0.008	0.008	0.011
2024	6/30/2026	36	12,719	1,471,319	135	1.000	10,880	1.072	11,666	1.063%	0.912	0.970%	0.012	0.011	0.011
2025	6/30/2026	24	13,268	1,015,460	106	1.000	9,572	1.035	9,911	0.800%	0.955	0.764%	0.008	0.008	0.011
2026	6/30/2026	12	13,441	931,688	68	1.000	13,761	1.000	13,761	0.504%	1.000	0.504%	0.007	0.007	0.011
Total			$248,723	$27,081,793	4,651		$5,822		$9,205	1.823%		1.163%			

Beginning	Ending	Severity Trend
1992	1999	-7.4%
2000	2010	5.6%
2011	2024	3.5%
		Selected
1992	1999	5.0%
2000	2010	5.0%
2011	2026	3.5%

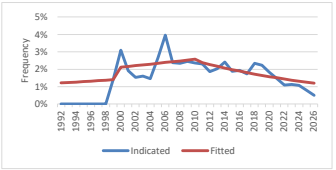
Beginning	Ending	Frequency Trend
1992	1999	NA
2000	2010	2.5%
2011	2024	-5.1%
		Selected
1992	1999	2.0%
2000	2010	2.0%
2011	2026	-4.5%

Beginning	Ending	Pure Prem Trend
1992	1999	NA
2000	2010	8.2%
2011	2024	-1.8%
		Selected
1992	1999	7.1%
2000	2010	7.1%
2011	2026	-1.1%

Beginning	Ending	Severity
1992	1999	10,644
2000	2010	9,096
2011	2024	9,032
		Selected
1992	1999	10,644
2000	2010	9,096
2011	2026	9,032

Beginning	Ending	Frequency
1992	1999	0.884%
2000	2010	1.319%
2011	2024	1.190%
		Selected
1992	1999	0.884%
2000	2010	1.319%
2011	2026	1.190%







Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 5.3, Columns (4) and (5)
(5) Average Exhibit A 5.4, Columns (6) and (7)
(6) Exhibit A 5.8, Column (5)
(8) Based on selected Severity trends
(11) Based on selected Frequency trends
(14) (13) adjusted by selected Pure Premium trend
(15) Selected Severity x selected Frequency / 10,000

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Pure Premium Trend (Payroll)

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Initial Indicated Ultimate Loss	(5) Indicated Pure Premium Per $100 Payroll (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Pure Premium	(8) Trended Pure Premium	(9) Fitted Pure Premium
1999	6/30/2026	336	$40,277,368	$190,605	$0.005	1.000	$0.005	$0.009	$0.005
2000	6/30/2026	324	43,292,428	433,826	0.010	1.000	0.010	0.018	0.007
2001	6/30/2026	312	47,027,299	279,358	0.006	1.000	0.006	0.010	0.007
2002	6/30/2026	300	50,776,362	303,351	0.006	1.000	0.006	0.009	0.008
2003	6/30/2026	288	52,959,274	260,576	0.005	1.000	0.005	0.007	0.008
2004	6/30/2026	276	55,362,397	323,427	0.006	1.000	0.006	0.008	0.009
2005	6/30/2026	264	60,849,344	606,090	0.010	1.000	0.010	0.013	0.009
2006	6/30/2026	252	69,289,653	785,182	0.011	1.000	0.011	0.013	0.010
2007	6/30/2026	240	79,410,961	1,072,371	0.014	1.000	0.014	0.015	0.011
2008	6/30/2026	228	88,397,375	1,103,301	0.012	1.000	0.012	0.013	0.012
2009	6/30/2026	216	91,019,593	1,293,783	0.014	1.000	0.014	0.014	0.012
2010	6/30/2026	204	86,014,115	912,116	0.011	1.000	0.011	0.010	0.013
2011	6/30/2026	192	91,213,698	1,165,567	0.013	1.000	0.013	0.011	0.013
2012	6/30/2026	180	95,514,448	1,080,671	0.011	1.000	0.011	0.010	0.013
2013	6/30/2026	168	97,350,585	1,176,189	0.012	1.000	0.012	0.010	0.012
2014	6/30/2026	156	101,485,570	1,376,223	0.014	1.000	0.014	0.012	0.012
2015	6/30/2026	144	105,282,781	1,143,132	0.011	1.000	0.011	0.010	0.012
2016	6/30/2026	132	100,348,047	1,415,716	0.014	1.000	0.014	0.013	0.012
2017	6/30/2026	120	97,700,169	1,053,350	0.011	1.000	0.011	0.010	0.012
2018	6/30/2026	108	101,963,752	1,307,354	0.013	1.000	0.013	0.012	0.012
2019	6/30/2026	96	100,978,104	1,618,111	0.016	1.000	0.016	0.015	0.012
2020	6/30/2026	84	106,267,694	1,374,242	0.013	1.000	0.013	0.012	0.012
2021	6/30/2026	72	101,077,078	1,115,290	0.011	1.000	0.011	0.010	0.011
2022	6/30/2026	60	110,193,931	912,524	0.008	1.000	0.008	0.008	0.011
2023	6/30/2026	48	118,888,999	985,543	0.008	1.000	0.008	0.008	0.011
2024	6/30/2026	36	127,191,078	1,471,319	0.012	1.000	0.012	0.011	0.011
2025	6/30/2026	24	132,682,369	1,015,460	0.008	1.000	0.008	0.008	0.011
2026	6/30/2026	12	134,412,699	931,688	0.007	1.000	0.007	0.007	0.011
Total			$2,487,227,171	$26,706,364	$0.011				

Beginning	Ending	Pure Premium
1992	1999	0.009
2000	2010	0.012
2011	2024	0.011
		Selected
1992	1999	0.009
2000	2010	0.012
2011	2026	0.011



Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 5.3, Columns (4) and (5)
(6) Exhibit A 5.10, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected pure premium detrended to historical levels and adjusted to historical benefit levels.

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Loss Ratio Trend

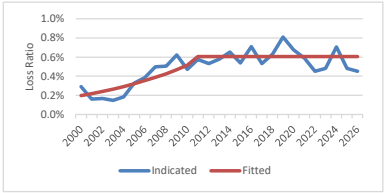
Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Initial Indicated Ultimate Loss	(5) Indicated Loss Ratio (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Loss Ratio	(8) Trended Loss Ratio	(9) Fitted Loss Ratio
2000	6/30/2026	324	$148,762,633	$433,826	0.3%	1.000	0.3%	0.8%	0.2%
2001	6/30/2026	312	175,048,207	279,358	0.2%	1.000	0.2%	0.4%	0.2%
2002	6/30/2026	300	180,262,306	303,351	0.2%	1.000	0.2%	0.4%	0.2%
2003	6/30/2026	288	175,552,340	260,576	0.1%	1.000	0.1%	0.3%	0.3%
2004	6/30/2026	276	177,079,289	323,427	0.2%	1.000	0.2%	0.4%	0.3%
2005	6/30/2026	264	185,716,218	606,090	0.3%	1.000	0.3%	0.6%	0.3%
2006	6/30/2026	252	204,173,121	785,182	0.4%	1.000	0.4%	0.6%	0.4%
2007	6/30/2026	240	215,836,851	1,072,371	0.5%	1.000	0.5%	0.7%	0.4%
2008	6/30/2026	228	218,131,541	1,103,301	0.5%	1.000	0.5%	0.7%	0.4%
2009	6/30/2026	216	208,459,209	1,293,783	0.6%	1.000	0.6%	0.8%	0.5%
2010	6/30/2026	204	193,599,615	912,116	0.5%	1.000	0.5%	0.5%	0.5%
2011	6/30/2026	192	203,337,513	1,165,567	0.6%	1.000	0.6%	0.6%	0.6%
2012	6/30/2026	180	204,008,162	1,080,671	0.5%	1.000	0.5%	0.5%	0.6%
2013	6/30/2026	168	203,157,965	1,176,189	0.6%	1.000	0.6%	0.6%	0.6%
2014	6/30/2026	156	211,849,593	1,376,223	0.6%	1.000	0.6%	0.6%	0.6%
2015	6/30/2026	144	212,780,825	1,143,132	0.5%	1.000	0.5%	0.5%	0.6%
2016	6/30/2026	132	199,356,077	1,415,716	0.7%	1.000	0.7%	0.7%	0.6%
2017	6/30/2026	120	198,012,678	1,053,350	0.5%	1.000	0.5%	0.5%	0.6%
2018	6/30/2026	108	207,938,971	1,307,354	0.6%	1.000	0.6%	0.6%	0.6%
2019	6/30/2026	96	200,475,628	1,618,111	0.8%	1.000	0.8%	0.8%	0.6%
2020	6/30/2026	84	203,774,071	1,374,242	0.7%	1.000	0.7%	0.7%	0.6%
2021	6/30/2026	72	189,814,141	1,115,290	0.6%	1.000	0.6%	0.6%	0.6%
2022	6/30/2026	60	202,517,355	912,524	0.5%	1.000	0.5%	0.5%	0.6%
2023	6/30/2026	48	204,639,501	985,543	0.5%	1.000	0.5%	0.5%	0.6%
2024	6/30/2026	36	209,063,047	1,471,319	0.7%	1.000	0.7%	0.7%	0.6%
2025	6/30/2026	24	211,599,899	1,015,460	0.5%	1.000	0.5%	0.5%	0.6%
2026	6/30/2026	12	206,922,188	931,688	0.5%	1.000	0.5%	0.5%	0.6%
Total			$5,351,868,944	$26,515,759	0.5%				

Beginning	Ending	Trend
2000	2010	13.9%
2011	2024	0.1%
		Selected
2000	2010	10.0%
2011	2026	0.0%

Beginning	Ending	Loss Ratio
2000	2010	0.6%
2011	2024	0.6%
		Selected
2000	2010	0.6%
2011	2026	0.6%

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 5.3, Columns (4) and (5)
(6) Exhibit A 5.8, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected loss ratio detrended to historical levels and adjusted to historical benefit levels.



Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													1	1	1	1	1	1
1993												2	2	2	2	2	2	2
1994											2	2	2	2	2	2	2	2
1995										6	6	6	6	6	6	6	6	6
1996									22	22	22	22	22	22	22	22	22	22
1997								22	22	22	22	22	22	22	22	22	22	22
1998							59	61	62	62	62	62	62	62	62	62	62	62
1999						54	55	56	56	56	56	56	56	56	56	56	56	56
2000					130	133	133	133	133	133	133	133	133	134	134	134	134	134
2001				84	85	89	89	89	89	89	89	89	90	90	90	90	90	90
2002			71	74	76	77	77	76	77	76	77	77	77	77	77	77	77	77
2003		60	78	82	81	81	81	83	83	84	85	85	85	85	85	85	85	85
2004	12	62	73	76	79	79	79	79	80	80	80	80	80	80	80	80	80	80
2005	22	133	154	157	157	159	161	161	160	161	161	161	161	161	161	161	161	161
2006	73	243	263	270	269	271	273	274	274	274	274	274	274	274	274	274	274	274
2007	42	149	178	181	184	184	185	186	186	188	188	188	188	188	188	188	188	188
2008	39	172	187	202	202	204	206	206	206	207	207	207	207	207	207	207	207	207
2009	52	195	214	222	221	223	222	222	222	222	223	223	223	223	223	223	223	224
2010	46	173	191	195	200	199	200	201	201	201	201	202	202	201	202	202	202	
2011	49	165	193	204	204	204	206	207	207	208	208	209	209	209	209	209		
2012	35	139	169	175	176	178	178	178	178	177	178	178	178	178	178			
2013	29	178	184	193	197	197	197	197	197	197	197	197	197	197				
2014	93	209	234	240	242	242	244	242	243	243	244	245	245					
2015	56	159	184	192	194	195	193	196	196	197	198	198						
2016	51	151	179	186	190	188	191	192	192	192	192							
2017	29	137	155	165	166	167	167	168	168	168								
2018	66	195	224	228	236	237	237	237	237									
2019	43	180	208	218	220	222	222	223										
2020	49	146	181	187	189	192	192											
2021	25	115	131	137	143	144												
2022	18	77	101	116	117													
2023	15	75	119	131														
2024	8	94	120															
2025	18	66																
2026	8																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992													1.000	1.000	1.000	1.000	1.000	1.000
1993												1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998							1.034	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999						1.019	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000					1.023	1.000	1.000	1.000	1.000	1.000	1.000	1.008	1.000	1.000	1.000	1.000	1.000	1.000
2001				1.012	1.047	1.000	1.000	1.000	1.000	1.000	1.000	1.011	1.000	1.000	1.000	1.000	1.000	1.000
2002			1.042	1.027	1.013	1.000	0.987	1.013	0.987	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003		1.300	1.051	0.988	1.000	1.000	1.025	1.000	1.012	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004	5.167	1.177	1.041	1.039	1.000	1.000	1.000	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005	6.045	1.158	1.019	1.000	1.013	1.013	1.000	0.994	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006	3.329	1.082	1.027	0.996	1.007	1.007	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	3.548	1.195	1.017	1.017	1.000	1.005	1.005	1.000	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008	4.410	1.087	1.080	1.000	1.010	1.010	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009	3.750	1.097	1.037	0.995	1.009	0.996	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.004	
2010	3.761	1.104	1.021	1.026	0.995	1.005	1.005	1.000	1.000	1.000	1.005	1.000	0.995	1.005	1.000	1.000		
2011	3.367	1.170	1.057	1.000	1.000	1.010	1.005	1.000	1.005	1.000	1.005	1.000	1.000	1.000	1.000			
2012	3.971	1.216	1.036	1.006	1.011	1.000	1.000	1.000	0.994	1.006	1.000	1.000	1.000	1.000				
2013	6.138	1.034	1.049	1.021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2014	2.247	1.120	1.026	1.008	1.000	1.008	0.992	1.004	1.000	1.004	1.004	1.000						
2015	2.839	1.157	1.043	1.010	1.005	0.990	1.016	1.000	1.005	1.005	1.000							
2016	2.961	1.185	1.039	1.022	0.989	1.016	1.005	1.000	1.000	1.000								
2017	4.724	1.131	1.065	1.006	1.006	1.000	1.006	1.000	1.000									
2018	2.955	1.149	1.018	1.035	1.004	1.000	1.000	1.000										
2019	4.186	1.156	1.048	1.009	1.009	1.000	1.005											
2020	2.980	1.240	1.033	1.011	1.016	1.000												
2021	4.600	1.139	1.046	1.044	1.007													
2022	4.278	1.312	1.149	1.009														
2023	5.000	1.587	1.101															
2024	11.750	1.277																
2025	3.667																	
Strt Average	4.349	1.185	1.047	1.013	1.008	1.004	1.005	1.002	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Average	3.693	1.160	1.044	1.012	1.006	1.003	1.003	1.001	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000
5 Year Wtd Average	5.083	1.286	1.066	1.021	1.008	1.003	1.006	1.001	1.001	1.003	1.002	1.000	0.999	1.001	1.000	1.000	1.001	1.000
3 Year Wtd Average	5.732	1.382	1.094	1.020	1.011	1.000	1.003	1.000	1.002	1.003	1.002	1.000	1.000	1.002	1.000	1.000	1.002	1.000
High-Low	4.084	1.173	1.044	1.012	1.006	1.003	1.004	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Strt Average	6.806	1.392	1.098	1.021	1.011	1.000	1.003	1.000	1.002	1.003	1.001	1.000	1.000	1.002	1.000	1.000	1.001	1.000
Selected	4.349	1.382	1.094	1.021	1.008	1.003	1.006	1.001	1.001	1.003	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	6.881	1.582	1.145	1.046	1.024	1.016	1.013	1.007	1.006	1.005	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	15%	63%	87%	96%	98%	98%	99%	99%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1993	2	2	1	2	2	2	2	2	2	2	2	2	2	2	2	2		2
1994	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2			2
1995	6	6	6	6	6	6	6	6	6	6	6	6	6	6				6
1996	22	22	22	22	22	22	22	22	22	22	22	22	22					22
1997	22	22	22	22	22	22	22	22	22	22	22	22						22
1998	62	62	62	62	62	62	62	62	62	62	62							62
1999	56	56	56	56	56	56	56	56	56	56								56
2000	134	134	134	134	134	134	134	134	134									134
2001	90	90	90	90	90	90	90	90										90
2002	77	77	77	77	77	77	77											77
2003	85	85	85	85	85	85												85
2004	80	80	80	80	80													80
2005	161	161	161	161														161
2006	274	274	274															274
2007	188	188																188
2008	207																	207
2009																		224
2010																		202
2011																		209
2012																		178
2013																		197
2014																		245
2015																		198
2016																		192
2017																		168
2018																		237
2019																		223
2020																		192
2021																		144
2022																		117
2023																		131
2024																		120
2025																		66
2026																		8
																		4,520

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993	1.000	0.500	2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.000	1.000	1.000	1.000												
2004	1.000	1.000	1.000	1.000													
2005	1.000	1.000	1.000														
2006	1.000	1.000															
2007	1.000																
2008																	
2009																	
2010																	
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2018																	
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2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.000	0.967	1.071	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
Wtd Average	1.000	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
5 Year Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—	—	—
3 Year Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
High-Low	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Cumulative Closed Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Closed Counts	(4) Cumulative LDF	(5) Estimated Ult. Closed Count Method (3) x (4)
1992	6/30/2026	420	1	1.000	1
1993	6/30/2026	408	2	1.000	2
1994	6/30/2026	396	2	1.000	2
1995	6/30/2026	384	6	1.000	6
1996	6/30/2026	372	22	1.000	22
1997	6/30/2026	360	22	1.000	22
1998	6/30/2026	348	62	1.000	62
1999	6/30/2026	336	56	1.000	56
2000	6/30/2026	324	134	1.000	134
2001	6/30/2026	312	90	1.000	90
2002	6/30/2026	300	77	1.000	77
2003	6/30/2026	288	85	1.000	85
2004	6/30/2026	276	80	1.000	80
2005	6/30/2026	264	161	1.000	161
2006	6/30/2026	252	274	1.000	274
2007	6/30/2026	240	188	1.000	188
2008	6/30/2026	228	207	1.000	207
2009	6/30/2026	216	224	1.000	224
2010	6/30/2026	204	202	1.000	202
2011	6/30/2026	192	209	1.000	209
2012	6/30/2026	180	178	1.000	178
2013	6/30/2026	168	197	1.000	197
2014	6/30/2026	156	245	1.000	245
2015	6/30/2026	144	198	1.000	198
2016	6/30/2026	132	192	1.002	192
2017	6/30/2026	120	168	1.005	169
2018	6/30/2026	108	237	1.006	238
2019	6/30/2026	96	223	1.007	225
2020	6/30/2026	84	192	1.013	194
2021	6/30/2026	72	144	1.016	146
2022	6/30/2026	60	117	1.024	120
2023	6/30/2026	48	131	1.046	137
2024	6/30/2026	36	120	1.145	137
2025	6/30/2026	24	66	1.582	104
2026	6/30/2026	12	8	6.881	55
	Total		4,520		4,641

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 5.16.

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											1	1	1	1	1	1	1	1
1993										2	2	2	2	2	2	2	2	2
1994									2	2	2	2	2	2	2	2	2	2
1995								6	6	6	6	6	6	6	6	6	6	6
1996							22	22	22	22	22	22	22	22	22	22	22	22
1997						22	22	22	22	22	22	22	22	22	22	22	22	22
1998					60	60	60	61	62	62	62	62	62	62	62	62	62	62
1999				56	56	56	56	56	56	56	56	56	56	56	56	56	56	56
2000			133	133	134	134	134	134	134	134	134	134	134	134	134	134	134	134
2001		85	85	86	86	89	89	89	89	89	89	89	90	90	90	90	90	90
2002	55	72	74	76	76	77	77	77	77	77	77	77	77	77	77	77	77	77
2003	55	76	83	84	84	84	84	84	84	85	85	85	85	85	85	85	85	85
2004	36	72	78	78	79	80	80	80	80	80	80	80	80	80	80	80	80	80
2005	114	156	159	159	159	160	161	161	161	161	161	161	161	161	161	161	161	161
2006	221	268	270	271	272	273	274	274	274	274	274	274	274	274	274	274	274	274
2007	130	178	183	184	186	186	186	186	186	188	188	188	188	188	188	188	188	188
2008	132	194	205	206	206	206	206	206	206	207	207	207	207	207	207	207	207	207
2009	163	215	220	223	223	223	223	223	223	223	223	223	223	223	223	223	223	224
2010	145	195	198	200	201	201	202	202	202	202	202	202	202	202	202	202	202	
2011	140	197	205	207	207	207	208	208	208	209	209	209	209	209	209	209		
2012	125	170	177	178	178	178	178	178	178	178	178	178	178	178	178			
2013	133	192	194	195	197	197	197	197	197	197	197	197	197	197				
2014	161	241	244	245	245	245	245	245	245	245	245	245	245					
2015	126	184	188	193	195	195	196	197	198	198	198	198						
2016	124	185	190	191	192	192	192	193	193	193	194							
2017	106	158	162	168	169	169	169	169	169	169								
2018	170	231	235	236	237	237	237	238	238									
2019	152	217	220	223	224	225	225	225										
2020	137	188	190	192	192	192	192											
2021	108	144	146	146	146	146												
2022	70	116	119	120	120													
2023	89	127	131	132														
2024	77	127	131															
2025	71	103																
2026	51																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998					1.000	1.000	1.017	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000			1.000	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001		1.000	1.012	1.000	1.035	1.000	1.000	1.000	1.000	1.000	1.000	1.011	1.000	1.000	1.000	1.000	1.000	1.000
2002	1.309	1.028	1.027	1.000	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003	1.382	1.092	1.012	1.000	1.000	1.000	1.000	1.000	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004	2.000	1.083	1.000	1.013	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005	1.368	1.019	1.000	1.000	1.006	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006	1.213	1.007	1.004	1.004	1.004	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	1.369	1.028	1.005	1.011	1.000	1.000	1.000	1.000	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008	1.470	1.057	1.005	1.000	1.000	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009	1.319	1.023	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004	
2010	1.345	1.015	1.010	1.005	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2011	1.407	1.041	1.010	1.000	1.000	1.005	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000			
2012	1.360	1.041	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2013	1.444	1.010	1.005	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2014	1.497	1.012	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2015	1.460	1.022	1.027	1.010	1.000	1.005	1.005	1.005	1.000	1.000	1.000							
2016	1.492	1.027	1.005	1.005	1.000	1.000	1.005	1.000	1.000	1.005								
2017	1.491	1.025	1.037	1.006	1.000	1.000	1.000	1.000	1.000									
2018	1.359	1.017	1.004	1.004	1.000	1.000	1.004	1.000										
2019	1.428	1.014	1.014	1.004	1.004	1.000	1.000											
2020	1.372	1.011	1.011	1.000	1.000	1.000												
2021	1.333	1.014	1.000	1.000	1.000													
2022	1.657	1.026	1.008	1.000														
2023	1.427	1.031	1.008															
2024	1.649	1.031																
2025	1.451																	
Strt Average	1.442	1.028	1.009	1.003	1.003	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Average	1.411	1.025	1.009	1.003	1.002	1.001	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000
5 Year Wtd Average	1.487	1.021	1.009	1.002	1.001	1.000	1.003	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000
3 Year Wtd Average	1.506	1.030	1.005	1.000	1.002	1.000	1.002	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000
High-Low	1.427	1.027	1.009	1.003	1.002	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Strt Average	1.509	1.030	1.005	1.000	1.001	1.000	1.001	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000
Selected	1.506	1.030	1.009	1.002	1.001	1.000	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.576	1.046	1.016	1.007	1.005	1.004	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	63%	96%	98%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1993	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2		2
1994	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2			2
1995	6	6	6	6	6	6	6	6	6	6	6	6	6	6				6
1996	22	22	22	22	22	22	22	22	22	22	22	22	22					22
1997	22	22	22	22	22	22	22	22	22	22	22	22						22
1998	62	62	62	62	62	62	62	62	62	62	62							62
1999	56	56	56	56	56	56	56	56	56	56								56
2000	134	134	134	134	134	134	134	134	134									134
2001	90	90	90	90	90	90	90	90										90
2002	77	77	77	77	77	77	77											77
2003	85	85	85	85	85	85												85
2004	80	80	80	80	80													80
2005	161	161	161	161														161
2006	274	274	274															274
2007	188	188																188
2008	207																	207
2009																		224
2010																		202
2011																		209
2012																		178
2013																		197
2014																		245
2015																		198
2016																		194
2017																		169
2018																		238
2019																		225
2020																		192
2021																		146
2022																		120
2023																		132
2024																		131
2025																		103
2026																		51
																		4,623

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.000	1.000	1.000	1.000												
2004	1.000	1.000	1.000	1.000													
2005	1.000	1.000	1.000														
2006	1.000	1.000															
2007	1.000																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
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2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
5 Year Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—	—	—
3 Year Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
High-Low	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Reported Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Cumulative LDF	(5) Estimated Ult. Reported Count Method (3) x (4)
1992	6/30/2026	420	1	1.000	1
1993	6/30/2026	408	2	1.000	2
1994	6/30/2026	396	2	1.000	2
1995	6/30/2026	384	6	1.000	6
1996	6/30/2026	372	22	1.000	22
1997	6/30/2026	360	22	1.000	22
1998	6/30/2026	348	62	1.000	62
1999	6/30/2026	336	56	1.000	56
2000	6/30/2026	324	134	1.000	134
2001	6/30/2026	312	90	1.000	90
2002	6/30/2026	300	77	1.000	77
2003	6/30/2026	288	85	1.000	85
2004	6/30/2026	276	80	1.000	80
2005	6/30/2026	264	161	1.000	161
2006	6/30/2026	252	274	1.000	274
2007	6/30/2026	240	188	1.000	188
2008	6/30/2026	228	207	1.000	207
2009	6/30/2026	216	224	1.000	224
2010	6/30/2026	204	202	1.000	202
2011	6/30/2026	192	209	1.000	209
2012	6/30/2026	180	178	1.000	178
2013	6/30/2026	168	197	1.000	197
2014	6/30/2026	156	245	1.000	245
2015	6/30/2026	144	198	1.000	198
2016	6/30/2026	132	194	1.000	194
2017	6/30/2026	120	169	1.000	169
2018	6/30/2026	108	238	1.000	238
2019	6/30/2026	96	225	1.001	225
2020	6/30/2026	84	192	1.004	193
2021	6/30/2026	72	146	1.004	147
2022	6/30/2026	60	120	1.005	121
2023	6/30/2026	48	132	1.007	133
2024	6/30/2026	36	131	1.016	133
2025	6/30/2026	24	103	1.046	108
2026	6/30/2026	12	51	1.576	80
	Total		4,623		4,662

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 5.18.

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													0	0	0	0	0	0
1993												0	0	0	0	0	0	0
1994											0	0	0	0	0	0	0	0
1995										0	0	0	0	0	0	0	0	0
1996									0	0	0	0	0	0	0	0	0	0
1997								0	0	0	0	0	0	0	0	0	0	0
1998							1	0	0	0	0	0	0	0	0	0	0	0
1999						2	1	0	0	0	0	0	0	0	0	0	0	0
2000					4	1	1	1	1	1	1	1	1	0	0	0	0	0
2001				2	1	0	0	0	0	0	0	0	0	0	0	0	0	0
2002			3	2	0	0	0	1	0	1	0	0	0	0	0	0	0	0
2003		16	5	2	3	3	3	1	1	1	0	0	0	0	0	0	0	0
2004	24	10	5	2	0	1	1	1	0	0	0	0	0	0	0	0	0	0
2005	92	23	5	2	2	1	0	0	1	0	0	0	0	0	0	0	0	0
2006	148	25	7	1	3	2	1	0	0	0	0	0	0	0	0	0	0	0
2007	88	29	5	3	2	2	1	0	0	0	0	0	0	0	0	0	0	0
2008	93	22	18	4	4	2	0	0	0	0	0	0	0	0	0	0	0	0
2009	111	20	6	1	2	0	1	1	1	1	0	0	0	0	0	0	0	0
2010	99	22	7	5	1	2	2	1	1	1	1	0	0	1	0	0	0	
2011	91	32	12	3	3	3	2	1	1	1	1	0	0	0	0	0		
2012	90	31	8	3	2	0	0	0	0	1	0	0	0	0	0			
2013	104	14	10	2	0	0	0	0	0	0	0	0	0	0				
2014	68	32	10	5	3	3	1	3	2	2	1	0	0					
2015	70	25	4	1	1	0	3	1	2	1	0	0						
2016	73	34	11	5	2	4	1	1	1	1	2							
2017	77	21	7	3	3	2	2	1	1	1								
2018	104	36	11	8	1	0	0	1	1									
2019	109	37	12	5	4	3	3	2										
2020	88	42	9	5	3	0	0											
2021	83	29	15	9	3	2												
2022	52	39	18	4	3													
2023	74	52	12	1														
2024	69	33	11															
2025	53	37																
2026	43																	

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0		0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0				0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0					0
1997	0	0	0	0	0	0	0	0	0	0	0	0						0
1998	0	0	0	0	0	0	0	0	0	0	0							0
1999	0	0	0	0	0	0	0	0	0	0								0
2000	0	0	0	0	0	0	0	0	0									0
2001	0	0	0	0	0	0	0	0										0
2002	0	0	0	0	0	0	0											0
2003	0	0	0	0	0	0												0
2004	0	0	0	0	0													0
2005	0	0	0	0														0
2006	0	0	0															0
2007	0	0																0
2008	0																	0
2009																		0
2010																		0
2011																		0
2012																		0
2013																		0
2014																		0
2015																		0
2016																		2
2017																		1
2018																		1
2019																		2
2020																		0
2021																		2
2022																		3
2023																		1
2024																		11
2025																		37
2026																		43
																		103

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Bornheutter-Ferguson Reported Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unreported 1 - 1/(8)	(10) Unreported Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	1.39%	0.636	0.88%	1.39%	1.000	0.0%	0	56
2000	6/30/2026	324	4,329	3.10%	0.623	1.93%	2.12%	1.000	0.0%	0	134
2001	6/30/2026	312	4,703	1.91%	0.611	1.17%	2.16%	1.000	0.0%	0	90
2002	6/30/2026	300	5,078	1.52%	0.599	0.91%	2.20%	1.000	0.0%	0	77
2003	6/30/2026	288	5,296	1.61%	0.587	0.94%	2.25%	1.000	0.0%	0	85
2004	6/30/2026	276	5,536	1.45%	0.576	0.83%	2.29%	1.000	0.0%	0	80
2005	6/30/2026	264	6,085	2.65%	0.564	1.49%	2.34%	1.000	0.0%	0	161
2006	6/30/2026	252	6,929	3.95%	0.553	2.19%	2.38%	1.000	0.0%	0	274
2007	6/30/2026	240	7,941	2.37%	0.543	1.28%	2.43%	1.000	0.0%	0	188
2008	6/30/2026	228	8,840	2.34%	0.532	1.25%	2.48%	1.000	0.0%	0	207
2009	6/30/2026	216	9,102	2.46%	0.521	1.28%	2.53%	1.000	0.0%	0	224
2010	6/30/2026	204	8,601	2.35%	0.511	1.20%	2.58%	1.000	0.0%	0	202
2011	6/30/2026	192	9,121	2.29%	0.501	1.15%	2.37%	1.000	0.0%	0	209
2012	6/30/2026	180	9,551	1.86%	0.525	0.98%	2.27%	1.000	0.0%	0	178
2013	6/30/2026	168	9,735	2.02%	0.550	1.11%	2.17%	1.000	0.0%	0	197
2014	6/30/2026	156	10,149	2.41%	0.575	1.39%	2.07%	1.000	0.0%	0	245
2015	6/30/2026	144	10,528	1.88%	0.603	1.13%	1.97%	1.000	0.0%	0	198
2016	6/30/2026	132	10,035	1.93%	0.631	1.21%	1.89%	1.000	0.0%	0	194
2017	6/30/2026	120	9,770	1.73%	0.661	1.14%	1.80%	1.000	0.0%	0	169
2018	6/30/2026	108	10,196	2.34%	0.692	1.62%	1.72%	1.000	0.0%	0	238
2019	6/30/2026	96	10,098	2.23%	0.724	1.61%	1.64%	1.001	0.1%	0	225
2020	6/30/2026	84	10,627	1.82%	0.759	1.38%	1.57%	1.004	0.4%	1	193
2021	6/30/2026	72	10,108	1.45%	0.794	1.15%	1.50%	1.004	0.4%	1	147
2022	6/30/2026	60	11,019	1.09%	0.832	0.91%	1.43%	1.005	0.5%	1	121
2023	6/30/2026	48	11,889	1.14%	0.871	0.99%	1.37%	1.007	0.7%	1	133
2024	6/30/2026	36	12,719	1.06%	0.912	0.97%	1.30%	1.016	1.6%	3	134
2025	6/30/2026	24	13,268	0.80%	0.955	0.76%	1.25%	1.046	4.4%	7	110
2026	6/30/2026	12	13,441	0.50%	1.000	0.50%	1.19%	1.576	36.5%	58	109
	Total		$248,723			1.16%				72	4,578

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit A 5.4, Columns (6) and (7)) / Column (3)
(5) Exhibit A 5.13, Column (11)
(6) (4) x (5)
(7) Selected from Exhibit A 5.13 detrended
(8) From Exhibit A 5.18
(11) Exhibit A 5.19, Column (3) + (10)

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Bornheutter-Ferguson Closed Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unpaid 1 - 1/(8)	(10) Unpaid Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	1.39%	0.636	0.88%	1.39%	1.000	0.0%	0	56
2000	6/30/2026	324	4,329	3.10%	0.623	1.93%	2.12%	1.000	0.0%	0	134
2001	6/30/2026	312	4,703	1.91%	0.611	1.17%	2.16%	1.000	0.0%	0	90
2002	6/30/2026	300	5,078	1.52%	0.599	0.91%	2.20%	1.000	0.0%	0	77
2003	6/30/2026	288	5,296	1.61%	0.587	0.94%	2.25%	1.000	0.0%	0	85
2004	6/30/2026	276	5,536	1.45%	0.576	0.83%	2.29%	1.000	0.0%	0	80
2005	6/30/2026	264	6,085	2.65%	0.564	1.49%	2.34%	1.000	0.0%	0	161
2006	6/30/2026	252	6,929	3.95%	0.553	2.19%	2.38%	1.000	0.0%	0	274
2007	6/30/2026	240	7,941	2.37%	0.543	1.28%	2.43%	1.000	0.0%	0	188
2008	6/30/2026	228	8,840	2.34%	0.532	1.25%	2.48%	1.000	0.0%	0	207
2009	6/30/2026	216	9,102	2.46%	0.521	1.28%	2.53%	1.000	0.0%	0	224
2010	6/30/2026	204	8,601	2.35%	0.511	1.20%	2.58%	1.000	0.0%	0	202
2011	6/30/2026	192	9,121	2.29%	0.501	1.15%	2.37%	1.000	0.0%	0	209
2012	6/30/2026	180	9,551	1.86%	0.525	0.98%	2.27%	1.000	0.0%	0	178
2013	6/30/2026	168	9,735	2.02%	0.550	1.11%	2.17%	1.000	0.0%	0	197
2014	6/30/2026	156	10,149	2.41%	0.575	1.39%	2.07%	1.000	0.0%	0	245
2015	6/30/2026	144	10,528	1.88%	0.603	1.13%	1.97%	1.000	0.0%	0	198
2016	6/30/2026	132	10,035	1.93%	0.631	1.21%	1.89%	1.002	0.2%	0	192
2017	6/30/2026	120	9,770	1.73%	0.661	1.14%	1.80%	1.005	0.5%	1	169
2018	6/30/2026	108	10,196	2.34%	0.692	1.62%	1.72%	1.006	0.6%	1	238
2019	6/30/2026	96	10,098	2.23%	0.724	1.61%	1.64%	1.007	0.7%	1	224
2020	6/30/2026	84	10,627	1.82%	0.759	1.38%	1.57%	1.013	1.3%	2	194
2021	6/30/2026	72	10,108	1.45%	0.794	1.15%	1.50%	1.016	1.6%	2	146
2022	6/30/2026	60	11,019	1.09%	0.832	0.91%	1.43%	1.024	2.4%	4	121
2023	6/30/2026	48	11,889	1.14%	0.871	0.99%	1.37%	1.046	4.4%	7	138
2024	6/30/2026	36	12,719	1.06%	0.912	0.97%	1.30%	1.145	12.6%	21	141
2025	6/30/2026	24	13,268	0.80%	0.955	0.76%	1.25%	1.582	36.8%	61	127
2026	6/30/2026	12	13,441	0.50%	1.000	0.50%	1.19%	6.881	85.5%	137	145
	Total		$248,723			1.16%				237	4,640

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit A 5.4, Columns (6) and (7)) / Column (3)
(5) Exhibit A 5.13, Column (11)
(6) (4) x (5)
(7) Selected from Exhibit A 5.13 detrended
(8) From Exhibit A 5.16
(11) Exhibit A 5.17, Column (3) + (10)

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Average Case Reserves

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998							2,962											
1999						9,883	3,075											
2000					27,780	483	483	483	483	483	483	483	483					
2001				10,069	15,207													
2002			3,999	1,646				2,844		2,828								
2003		7,197	6,887	2,524	7,518	4,410	4,410	334	334	334								
2004	6,225	14,092	12,017	14,622		7,249	12,855	5,054										
2005	6,276	14,122	6,133	5,757	24,916	2,941			531									
2006	4,895	9,047	15,847	2,643	3,978	3,013	3,161											
2007	10,451	19,214	17,898	12,367	15,912	9,565	200											
2008	8,296	11,628	10,243	13,616	22,428	18,431												
2009	7,541	10,652	125,695	3,698	517		6,695	4,507	1,664	10,669								
2010	8,165	12,681	13,536	10,236	6,765	12,500	5,165	0	0	0	0			393				
2011	7,257	10,580	29,578	23,718	12,089	8,729	14,124	50,959	47,040	21,944	33,884							
2012	7,999	5,732	36,172	14,896	31,918					1,340								
2013	5,421	23,494	7,417	17,992														
2014	7,954	13,185	19,699	17,004	24,275	9,137	54,176	13,574	126,749	12,143	3,374							
2015	8,216	9,981	25,046	54,849	5,101		5,569	14,668	11,979	16,192								
2016	10,918	14,948	27,233	32,468	51,016	1,953	989	989	5,085	3,803	43,324							
2017	7,566	12,648	10,089	4,259	2,954	14,200	11,377	16,068	16,068	16,068								
2018	8,576	15,342	16,326	9,504	28,200			15,930	19,729									
2019	9,584	13,970	8,183	12,049	13,100	15,596	14,519	11,868										
2020	9,903	12,472	21,913	11,920	23,657													
2021	7,107	13,165	15,311	27,161	34,278	44,685												
2022	10,332	9,829	16,659	36,318	27,612													
2023	6,322	7,897	18,449	92,355														
2024	7,460	32,106	44,706															
2025	11,841	19,517																
2026	12,838																	

Adjusted Average Case Reserves

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998							4,579											
1999						15,278	4,661											
2000					42,947	732	718	704	690	676	663	650	637					
2001				15,566	23,049													
2002			6,183	2,494				3,982		3,806								
2003		11,127	10,439	3,751	10,953	6,299	6,176	459	450	441								
2004	9,623	21,359	17,857	21,301		10,150	17,647	6,802										
2005	9,512	20,985	8,935	8,222	34,888	4,037			687									
2006	7,273	13,180	22,633	3,701	5,460	4,055	4,171											
2007	15,225	27,442	25,061	16,977	21,415	12,621	259											
2008	11,849	16,282	14,061	18,325	29,593	23,842												
2009	10,559	14,623	169,169	4,879	669		8,324	5,494	1,989	12,500								
2010	11,209	17,067	17,861	13,241	8,580	15,542	6,296	0	0	0	0			418				
2011	9,767	13,960	38,262	30,080	15,031	10,640	16,879	59,707	54,034	24,713	37,411							
2012	10,555	7,414	45,875	18,522	38,907					1,479								
2013	7,013	29,796	9,222	21,932														
2014	10,087	16,394	24,013	20,321	28,442	10,495	61,011	14,987	137,197	12,887	3,510							
2015	10,216	12,167	29,932	64,264	5,859		6,149	15,877	12,712	16,847								
2016	13,308	17,864	31,907	37,295	57,452	2,156	1,071	1,050	5,290	3,879	43,324							
2017	9,042	14,819	11,589	4,796	3,261	15,371	12,073	16,717	16,390	16,068								
2018	10,048	17,624	18,385	10,494	30,525			16,248	19,729									
2019	11,009	15,732	9,035	13,042	13,902	16,226	14,809	11,868										
2020	11,153	13,770	23,720	12,649	24,613													
2021	7,847	14,250	16,248	28,258	34,964	44,685												
2022	11,184	10,430	17,332	37,044	27,612													
2023	6,709	8,216	18,818	92,355														
2024	7,761	32,749	44,706															
2025	12,078	19,517																
2026	12,838																	
Strt Average	10,255	16,816	27,445	21,718	22,906	12,809	10,988	11,838	22,652	8,481	16,981	650	637	418	NA	NA	NA	NA
3 Year Strt Average	10,892	20,160	26,952	52,552	29,063	30,455	14,809	14,945	13,803	12,265	23,417	NA	NA	NA	NA	NA	NA	NA
5 Year Strt Average	10,114	17,032	24,165	36,670	26,323	25,427	9,318	12,352	38,264	12,420	23,417	NA	NA	418	NA	NA	NA	NA
High-Low	10,187	16,505	21,709	19,270	22,222	11,286	7,966	8,563	12,441	7,620	13,861	NA	NA	NA	NA	NA	NA	NA
Selected	10,892	20,160	26,952	52,552	29,063	30,455	14,809	14,945	13,803	12,265	23,417	NA	NA	NA	NA	NA	NA	NA
Trend	1.02																	

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Average Case Reserves

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993			692														
1994																	
1995																	
1996																	
1997																	
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2024																	
2025																	
2026																	

Adjusted Average Case Reserves

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993			895														
1994																	
1995																	
1996																	
1997																	
1998																	
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2021																	
2022																	
2023																	
2024																	
2025																	
2026																	
Strt Average	NA	NA	895	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3 Year Strt Average	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	—	—
5 Year Strt Average	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	—	—	—	—
High-Low	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	—	—
Selected	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Trend	1.02																

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Paid Claim Severity per Reported Claim

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373
1993										8,143	8,143	8,143	8,143	8,143	8,143	8,143	8,143	8,143
1994									4,068	4,068	4,068	4,068	4,068	4,068	4,068	4,068	4,068	4,068
1995								4,148	4,148	4,148	4,148	4,148	4,148	4,148	4,148	4,148	4,148	4,148
1996							3,536	3,536	3,536	3,536	3,536	3,536	3,536	3,536	3,536	3,536	3,536	3,536
1997						2,459	2,459	2,459	2,459	2,459	2,459	2,459	2,459	2,459	2,459	2,459	2,459	2,459
1998					3,033	3,033	3,033	3,046	3,079	3,079	3,079	3,079	3,079	3,079	3,079	3,079	3,079	3,079
1999				3,404	3,404	3,404	3,404	3,404	3,404	3,404	3,404	3,404	3,404	3,404	3,404	3,404	3,404	3,404
2000			3,250	3,250	3,238	3,238	3,238	3,238	3,238	3,238	3,238	3,238	3,238	3,238	3,238	3,238	3,238	3,238
2001		2,959	3,052	3,092	3,092	3,132	3,132	3,132	3,132	3,132	3,132	3,132	3,104	3,104	3,104	3,104	3,104	3,104
2002	3,643	3,782	3,753	3,896	3,949	3,940	3,940	3,940	3,940	3,940	3,940	3,940	3,940	3,940	3,940	3,940	3,940	3,940
2003	2,355	2,693	2,849	2,889	2,889	2,889	2,889	2,889	2,889	3,066	3,066	3,066	3,066	3,066	3,066	3,066	3,066	3,066
2004	2,710	3,444	3,916	4,066	4,077	4,043	4,043	4,043	4,043	4,043	4,043	4,043	4,043	4,043	4,043	4,043	4,043	4,043
2005	2,646	3,364	3,647	3,647	3,647	3,635	3,765	3,765	3,765	3,765	3,765	3,765	3,765	3,765	3,765	3,765	3,765	3,765
2006	2,079	2,772	2,806	2,810	2,841	2,853	2,856	2,856	2,856	2,856	2,856	2,856	2,866	2,866	2,866	2,866	2,866	2,866
2007	4,492	5,132	5,274	5,375	5,366	5,370	5,399	5,399	5,420	5,530	5,678	5,704	5,704	5,704	5,704	5,704	5,704	5,704
2008	3,999	5,045	5,181	5,267	5,286	5,286	5,286	5,338	5,338	5,330	5,330	5,330	5,330	5,330	5,330	5,330	5,330	5,330
2009	4,503	5,726	5,837	5,769	5,786	5,786	5,786	5,786	5,786	5,786	5,786	5,786	5,786	5,786	5,786	5,786	5,786	5,776
2010	3,854	4,483	4,513	4,516	4,517	4,517	4,504	4,515	4,515	4,515	4,515	4,515	4,515	4,515	4,515	4,515	4,515	
2011	4,148	5,224	5,493	5,550	5,582	5,582	5,572	5,572	5,572	5,577	5,577	5,577	5,577	5,577	5,577	5,577		
2012	5,272	5,838	6,032	6,071	6,071	6,071	6,071	6,071	6,071	6,071	6,071	6,071	6,071	6,071	6,071			
2013	5,158	5,811	5,850	5,841	5,971	5,971	5,971	5,971	5,971	5,971	5,971	5,971	5,971	5,971				
2014	4,125	5,350	5,549	5,561	5,561	5,561	5,561	5,561	5,561	5,561	5,617	5,617	5,617					
2015	5,248	5,605	5,707	5,663	5,643	5,643	5,774	5,757	5,773	5,773	5,773	5,773						
2016	5,739	6,668	7,071	7,058	7,054	7,054	7,054	7,070	7,070	7,070	7,074							
2017	4,677	6,016	6,158	6,167	6,174	6,174	6,174	6,174	6,174	6,174								
2018	4,240	5,143	5,465	5,449	5,461	5,461	5,461	5,442	5,442									
2019	5,612	6,827	6,939	6,948	6,957	7,030	7,073	7,073										
2020	5,707	6,441	6,783	7,050	7,085	7,085	7,085											
2021	5,520	6,946	7,207	7,249	7,249	7,249												
2022	6,532	7,250	7,204	7,162	7,162													
2023	5,221	6,734	6,890	7,008														
2024	7,934	9,340	9,535															
2025	5,910	7,322																
2026	7,406																	

Reported Claim Severity

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													3,373	3,373	3,373	3,373	3,373	3,373
1993												8,143	8,143	8,143	8,143	8,143	8,143	8,143
1994											4,068	4,068	4,068	4,068	4,068	4,068	4,068	4,068
1995										4,148	4,148	4,148	4,148	4,148	4,148	4,148	4,148	4,148
1996									3,536	3,536	3,536	3,536	3,536	3,536	3,536	3,536	3,536	3,536
1997								2,459	2,459	2,459	2,459	2,459	2,459	2,459	2,459	2,459	2,459	2,459
1998							3,082	3,046	3,079	3,079	3,079	3,079	3,079	3,079	3,079	3,079	3,079	3,079
1999						3,757	3,459	3,404	3,404	3,404	3,404	3,404	3,404	3,404	3,384	3,404	3,404	3,404
2000					4,067	3,241	3,241	3,241	3,241	3,241	3,241	3,241	3,241	3,218	3,238	3,238	3,238	3,238
2001				3,326	3,269	3,132	3,132	3,132	3,132	3,132	3,132	3,132	3,104	3,104	3,104	3,104	3,104	3,104
2002			3,915	3,939	3,949	3,940	3,940	3,977	3,940	3,976	3,940	3,939	3,940	3,940	3,940	3,940	3,940	3,940
2003		4,208	3,264	2,949	3,158	3,047	3,047	2,893	2,893	3,070	3,057	3,066	3,066	3,066	3,066	3,066	3,066	3,066
2004	6,860	5,402	4,686	4,441	4,077	4,133	4,204	4,106	4,043	4,043	4,043	4,043	4,043	4,043	4,043	4,043	4,043	4,043
2005	7,711	5,446	3,839	3,719	3,960	3,653	3,765	3,765	3,768	3,765	3,765	3,765	3,765	3,765	3,765	3,765	3,765	3,765
2006	5,357	3,616	3,217	2,819	2,885	2,875	2,868	2,854	2,856	2,856	2,856	2,856	2,866	2,866	2,866	2,866	2,866	2,866
2007	11,566	8,262	5,763	5,576	5,537	5,473	5,400	5,399	5,420	5,530	5,678	5,704	5,704	5,704	5,704	5,704	5,704	5,704
2008	9,845	6,364	6,080	5,532	5,722	5,465	5,286	5,338	5,338	5,330	5,330	5,330	5,330	5,330	5,330	5,330	5,330	5,330
2009	9,638	6,717	9,265	5,785	5,790	5,786	5,816	5,806	5,793	5,833	5,786	5,786	5,786	5,786	5,786	5,786	5,786	5,776
2010	9,429	5,914	4,991	4,772	4,550	4,641	4,555	4,515	4,515	4,515	4,515	4,515	4,515	4,517	4,515	4,515	4,515	
2011	8,865	6,942	7,224	5,893	5,758	5,709	5,708	5,817	5,798	5,682	5,739	5,577	5,577	5,577	5,577	5,577		
2012	11,032	6,883	7,667	6,322	6,430	6,071	6,071	6,071	6,071	6,079	6,071	6,071	6,071	6,071	6,071			
2013	9,397	7,524	6,232	6,026	5,971	5,971	5,971	5,971	5,971	5,971	5,971	5,971	5,971	5,971				
2014	7,485	7,101	6,357	5,908	5,858	5,673	5,782	5,727	6,596	5,660	5,631	5,617	5,617					
2015	9,812	6,961	6,240	5,947	5,669	5,643	5,859	5,831	5,894	5,855	5,773	5,773						
2016	12,166	9,415	8,648	7,908	7,586	7,095	7,059	7,075	7,096	7,090	7,521							
2017	10,173	7,697	6,594	6,243	6,227	6,342	6,309	6,269	6,269	6,269								
2018	9,486	7,534	6,229	5,771	5,580	5,461	5,461	5,509	5,525									
2019	12,485	9,209	7,385	7,218	7,190	7,238	7,267	7,179										
2020	12,068	9,227	7,821	7,360	7,455	7,085	7,085											
2021	10,981	9,598	8,780	8,923	7,953	7,861												
2022	14,207	10,554	9,724	8,373	7,853													
2023	10,477	9,967	8,580	7,707														
2024	14,619	17,683	13,289															
2025	14,749	14,333																
2026	18,230																	

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Paid Claim Severity per Reported Claim

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373
1993	8,143	8,143	8,143	8,143	8,143	8,143	8,143	8,143	8,143	8,143	8,143	8,143	8,143	8,143	8,143	8,143	
1994	4,068	4,068	4,068	4,068	4,068	4,068	4,068	4,068	4,068	4,068	4,068	4,067	4,067	4,067	4,067		
1995	4,148	4,148	4,148	4,148	4,148	4,148	4,148	4,148	4,148	4,148	4,148	4,148	4,148	4,148			
1996	3,536	3,536	3,536	3,536	3,536	3,536	3,536	3,536	3,536	3,536	3,536	3,536	3,536				
1997	2,459	2,459	2,459	2,459	2,459	2,459	2,459	2,459	2,459	2,459	2,459	2,459					
1998	3,079	3,079	3,079	3,079	3,079	3,079	3,079	3,079	3,079	3,079	3,079						
1999	3,404	3,404	3,404	3,404	3,404	3,404	3,404	3,404	3,404	3,404							
2000	3,238	3,238	3,238	3,238	3,238	3,238	3,238	3,238	3,238								
2001	3,104	3,104	3,104	3,104	3,104	3,104	3,104	3,104									
2002	3,940	3,940	3,940	3,940	3,940	3,940	3,940										
2003	3,066	3,066	3,066	3,066	3,066	3,066											
2004	4,043	4,043	4,043	4,043	4,043												
2005	3,765	3,765	3,765	3,765													
2006	2,866	2,866	2,866														
2007	5,704	5,704															
2008	5,330																
2009																	
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2023																	
2024																	
2025																	
2026																	

Reported Claim Severity

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373
1993	8,143	8,143	8,489	8,143	8,143	8,143	8,143	8,143	8,143	8,143	8,143	8,143	8,143	8,143	8,143	8,143	
1994	4,068	4,068	4,068	4,068	4,068	4,068	4,068	4,068	4,068	4,068	4,068	4,067	4,067	4,067	4,067		
1995	4,148	4,148	4,148	4,148	4,148	4,148	4,148	4,148	4,148	4,148	4,148	4,148	4,148	4,148			
1996	3,536	3,536	3,536	3,536	3,536	3,536	3,536	3,536	3,536	3,536	3,536	3,536	3,536				
1997	2,459	2,459	2,459	2,459	2,459	2,459	2,459	2,459	2,459	2,459	2,459	2,459					
1998	3,079	3,079	3,079	3,079	3,079	3,079	3,079	3,079	3,079	3,079	3,079						
1999	3,404	3,404	3,404	3,404	3,404	3,404	3,404	3,404	3,404	3,404							
2000	3,238	3,238	3,238	3,238	3,238	3,238	3,238	3,238	3,238								
2001	3,104	3,104	3,104	3,104	3,104	3,104	3,104	3,104									
2002	3,940	3,940	3,940	3,940	3,940	3,940	3,940										
2003	3,066	3,066	3,066	3,066	3,066	3,066											
2004	4,043	4,043	4,043	4,043	4,043												
2005	3,765	3,765	3,765	3,765													
2006	2,866	2,866	2,866														
2007	5,704	5,704															
2008	5,330																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999				1.390%	1.390%	1.390%	1.390%	1.390%	1.390%	1.390%	1.390%	1.390%	1.390%	1.390%	1.390%	1.390%	1.390%	1.390%
2000			3.072%	3.072%	3.095%	3.095%	3.095%	3.095%	3.095%	3.095%	3.095%	3.095%	3.095%	3.095%	3.095%	3.095%	3.095%	3.095%
2001		1.807%	1.807%	1.829%	1.829%	1.893%	1.893%	1.893%	1.893%	1.893%	1.893%	1.893%	1.914%	1.914%	1.914%	1.914%	1.914%	1.914%
2002	1.083%	1.418%	1.457%	1.497%	1.497%	1.516%	1.516%	1.516%	1.516%	1.516%	1.516%	1.516%	1.516%	1.516%	1.516%	1.516%	1.516%	1.516%
2003	1.039%	1.435%	1.567%	1.586%	1.586%	1.586%	1.586%	1.586%	1.586%	1.605%	1.605%	1.605%	1.605%	1.605%	1.605%	1.605%	1.605%	1.605%
2004	0.650%	1.301%	1.409%	1.409%	1.427%	1.445%	1.445%	1.445%	1.445%	1.445%	1.445%	1.445%	1.445%	1.445%	1.445%	1.445%	1.445%	1.445%
2005	1.873%	2.564%	2.613%	2.613%	2.613%	2.629%	2.646%	2.646%	2.646%	2.646%	2.646%	2.646%	2.646%	2.646%	2.646%	2.646%	2.646%	2.646%
2006	3.190%	3.868%	3.897%	3.911%	3.926%	3.940%	3.954%	3.954%	3.954%	3.954%	3.954%	3.954%	3.954%	3.954%	3.954%	3.954%	3.954%	3.954%
2007	1.637%	2.242%	2.304%	2.317%	2.342%	2.342%	2.342%	2.342%	2.342%	2.367%	2.367%	2.367%	2.367%	2.367%	2.367%	2.367%	2.367%	2.367%
2008	1.493%	2.195%	2.319%	2.330%	2.330%	2.330%	2.330%	2.330%	2.330%	2.342%	2.342%	2.342%	2.342%	2.342%	2.342%	2.342%	2.342%	2.342%
2009	1.791%	2.362%	2.417%	2.450%	2.450%	2.450%	2.450%	2.450%	2.450%	2.450%	2.450%	2.450%	2.450%	2.450%	2.450%	2.450%	2.450%	2.461%
2010	1.686%	2.267%	2.302%	2.325%	2.337%	2.337%	2.348%	2.348%	2.348%	2.348%	2.348%	2.348%	2.348%	2.348%	2.348%	2.348%	2.348%	
2011	1.535%	2.160%	2.247%	2.269%	2.269%	2.269%	2.280%	2.280%	2.280%	2.291%	2.291%	2.291%	2.291%	2.291%	2.291%	2.291%		
2012	1.309%	1.780%	1.853%	1.864%	1.864%	1.864%	1.864%	1.864%	1.864%	1.864%	1.864%	1.864%	1.864%	1.864%	1.864%			
2013	1.366%	1.972%	1.993%	2.003%	2.024%	2.024%	2.024%	2.024%	2.024%	2.024%	2.024%	2.024%	2.024%	2.024%				
2014	1.586%	2.375%	2.404%	2.414%	2.414%	2.414%	2.414%	2.414%	2.414%	2.414%	2.414%	2.414%	2.414%					
2015	1.197%	1.748%	1.786%	1.833%	1.852%	1.852%	1.862%	1.871%	1.881%	1.881%	1.881%	1.881%						
2016	1.236%	1.844%	1.893%	1.903%	1.913%	1.913%	1.913%	1.923%	1.923%	1.923%	1.933%							
2017	1.085%	1.617%	1.658%	1.720%	1.730%	1.730%	1.730%	1.730%	1.730%	1.730%								
2018	1.667%	2.266%	2.305%	2.315%	2.324%	2.324%	2.324%	2.334%	2.334%									
2019	1.505%	2.149%	2.179%	2.208%	2.218%	2.228%	2.228%	2.228%										
2020	1.289%	1.769%	1.788%	1.807%	1.807%	1.807%	1.807%											
2021	1.068%	1.425%	1.444%	1.444%	1.444%	1.444%												
2022	0.635%	1.053%	1.080%	1.089%	1.089%													
2023	0.749%	1.068%	1.102%	1.110%														
2024	0.605%	0.998%	1.030%															
2025	0.535%	0.776%																
2026	0.379%																	

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993																	
1994																	
1995																	
1996																	
1997																	
1998																	
1999	1.390%	1.390%	1.390%	1.390%	1.390%	1.390%	1.390%	1.390%	1.390%	1.390%							
2000	3.095%	3.095%	3.095%	3.095%	3.095%	3.095%	3.095%	3.095%	3.095%								
2001	1.914%	1.914%	1.914%	1.914%	1.914%	1.914%	1.914%	1.914%									
2002	1.516%	1.516%	1.516%	1.516%	1.516%	1.516%	1.516%										
2003	1.605%	1.605%	1.605%	1.605%	1.605%	1.605%											
2004	1.445%	1.445%	1.445%	1.445%	1.445%												
2005	2.646%	2.646%	2.646%	2.646%													
2006	3.954%	3.954%	3.954%														
2007	2.367%	2.367%															
2008	2.342%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Cumulative Paid Losses as a Percent of Reported Losses

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1993												100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1994											100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1995										100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1996									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1997								100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1998							98.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1999						90.6%	98.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.6%	100.0%	100.0%	100.0%
2000					79.6%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	100.6%	100.0%	100.0%	100.0%	100.0%
2001				93.0%	94.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2002			95.9%	98.9%	100.0%	100.0%	100.0%	99.1%	100.0%	99.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2003		64.0%	87.3%	98.0%	91.5%	94.8%	94.8%	99.9%	99.9%	99.9%	100.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2004	39.5%	63.8%	83.6%	91.6%	100.0%	97.8%	96.2%	98.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2005	34.3%	61.8%	95.0%	98.1%	92.1%	99.5%	100.0%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2006	38.8%	76.7%	87.2%	99.7%	98.5%	99.2%	99.6%	100.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2007	38.8%	62.1%	91.5%	96.4%	96.9%	98.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2008	40.6%	79.3%	85.2%	95.2%	92.4%	96.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2009	46.7%	85.2%	63.0%	99.7%	99.9%	100.0%	99.5%	99.7%	99.9%	99.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2010	40.9%	75.8%	90.4%	94.6%	99.3%	97.3%	98.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
2011	46.8%	75.2%	76.0%	94.2%	97.0%	97.8%	97.6%	95.8%	96.1%	98.2%	97.2%	100.0%	100.0%	100.0%	100.0%	100.0%		
2012	47.8%	84.8%	78.7%	96.0%	94.4%	100.0%	100.0%	100.0%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%			
2013	54.9%	77.2%	93.9%	96.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
2014	55.1%	75.3%	87.3%	94.1%	94.9%	98.0%	96.2%	97.1%	84.3%	98.2%	99.8%	100.0%	100.0%					
2015	53.5%	80.5%	91.5%	95.2%	99.5%	100.0%	98.5%	98.7%	97.9%	98.6%	100.0%	100.0%						
2016	47.2%	70.8%	81.8%	89.3%	93.0%	99.4%	99.9%	99.9%	99.6%	99.7%	94.1%							
2017	46.0%	78.2%	93.4%	98.8%	99.2%	97.4%	97.9%	98.5%	98.5%	98.5%								
2018	44.7%	68.3%	87.7%	94.4%	97.9%	100.0%	100.0%	98.8%	98.5%									
2019	45.0%	74.1%	94.0%	96.3%	96.7%	97.1%	97.3%	98.5%										
2020	47.3%	69.8%	86.7%	95.8%	95.0%	100.0%	100.0%											
2021	50.3%	72.4%	82.1%	81.2%	91.1%	92.2%												
2022	46.0%	68.7%	74.1%	85.5%	91.2%													
2023	49.8%	67.6%	80.3%	90.9%														
2024	54.3%	52.8%	71.8%															
2025	40.1%	51.1%																
2026	40.6%																	

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1993												100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1994											100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1995										100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1996									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1997								100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1998							98.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1999						96.4%	98.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2000					97.0%	99.3%	99.3%	99.3%	99.3%	99.3%	99.3%	99.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2001				97.7%	98.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2002			95.9%	97.4%	100.0%	100.0%	100.0%	98.7%	100.0%	98.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2003		78.9%	94.0%	97.6%	96.4%	96.4%	96.4%	98.8%	98.8%	98.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2004	33.3%	86.1%	93.6%	97.4%	100.0%	98.8%	98.8%	98.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2005	19.3%	85.3%	96.9%	98.7%	98.7%	99.4%	100.0%	100.0%	99.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2006	33.0%	90.7%	97.4%	99.6%	98.9%	99.3%	99.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2007	32.3%	83.7%	97.3%	98.4%	98.9%	98.9%	99.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2008	29.5%	88.7%	91.2%	98.1%	98.1%	99.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2009	31.9%	90.7%	97.3%	99.6%	99.1%	100.0%	99.6%	99.6%	99.6%	99.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2010	31.7%	88.7%	96.5%	97.5%	99.5%	99.0%	99.0%	99.5%	99.5%	99.5%	99.5%	100.0%	100.0%	99.5%	100.0%	100.0%	100.0%	
2011	35.0%	83.8%	94.1%	98.6%	98.6%	98.6%	99.0%	99.5%	99.5%	99.5%	99.5%	100.0%	100.0%	100.0%	100.0%	100.0%		
2012	28.0%	81.8%	95.5%	98.3%	98.9%	100.0%	100.0%	100.0%	100.0%	99.4%	100.0%	100.0%	100.0%	100.0%	100.0%			
2013	21.8%	92.7%	94.8%	99.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
2014	57.8%	86.7%	95.9%	98.0%	98.8%	98.8%	99.6%	98.8%	99.2%	99.2%	99.6%	100.0%	100.0%					
2015	44.4%	86.4%	97.9%	99.5%	99.5%	100.0%	98.5%	99.5%	99.0%	99.5%	100.0%	100.0%						
2016	41.1%	81.6%	94.2%	97.4%	99.0%	97.9%	99.5%	99.5%	99.5%	99.5%	99.0%							
2017	27.4%	86.7%	95.7%	98.2%	98.2%	98.8%	98.8%	99.4%	99.4%	99.4%								
2018	38.8%	84.4%	95.3%	96.6%	99.6%	100.0%	100.0%	99.6%	99.6%									
2019	28.3%	82.9%	94.5%	97.8%	98.2%	98.7%	98.7%	99.1%										
2020	35.8%	77.7%	95.3%	97.4%	98.4%	100.0%	100.0%											
2021	23.1%	79.9%	89.7%	93.8%	97.9%	98.6%												
2022	25.7%	66.4%	84.9%	96.7%	97.5%													
2023	16.9%	59.1%	90.8%	99.2%														
2024	10.4%	74.0%	91.6%															
2025	25.4%	64.1%																
2026	15.7%																	

Wyoming Department of Workforce Services
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Cumulative Paid Losses as a Percent of Reported Losses

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1993	100.0%	100.0%	95.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1994	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
1995	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
1996	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
1997	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					
1998	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						
1999	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							
2000	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								
2001	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%									
2002	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%										
2003	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%											
2004	100.0%	100.0%	100.0%	100.0%	100.0%												
2005	100.0%	100.0%	100.0%	100.0%													
2006	100.0%	100.0%	100.0%														
2007	100.0%	100.0%															
2008	100.0%																
2009																	
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2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1993	100.0%	100.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1994	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
1995	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
1996	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
1997	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					
1998	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						
1999	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							
2000	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								
2001	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%									
2002	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%										
2003	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%											
2004	100.0%	100.0%	100.0%	100.0%	100.0%												
2005	100.0%	100.0%	100.0%	100.0%													
2006	100.0%	100.0%	100.0%														
2007	100.0%	100.0%															
2008	100.0%																
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2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

IBNR as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993												0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994											0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995										0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996									0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997								0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998							3.1%	2.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999						-10.4%	-1.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%
2000					-25.6%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	0.6%	0.0%	0.0%	0.0%	0.0%
2001				-2.4%	-0.6%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002			4.5%	1.3%	1.1%	0.0%	0.0%	-0.9%	0.0%	-0.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003		-22.7%	-4.0%	4.9%	-1.8%	1.8%	1.8%	6.7%	6.7%	-0.1%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	23.6%	-20.2%	-13.0%	-7.1%	0.4%	-2.2%	-4.0%	-1.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	-45.0%	-40.2%	-0.7%	2.4%	-3.9%	3.6%	0.0%	0.0%	-0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	-50.8%	-23.4%	-10.6%	2.7%	0.1%	0.0%	-0.1%	0.4%	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	-40.2%	-37.1%	1.6%	4.3%	4.0%	5.1%	6.3%	6.4%	6.0%	3.1%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	-17.8%	-11.9%	-13.0%	-3.3%	-6.8%	-2.0%	1.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	-21.4%	-11.6%	-57.6%	0.3%	0.2%	0.3%	-0.2%	-0.1%	0.1%	-0.5%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.0%
2010	-49.9%	-26.4%	-8.4%	-4.6%	-0.3%	-2.3%	-0.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2011	-6.5%	-17.3%	-27.1%	-4.7%	-2.3%	-1.4%	-1.9%	-3.8%	-3.5%	-1.9%	-2.9%	0.0%	0.0%	0.0%	0.0%	0.0%		
2012	-27.6%	-8.3%	-25.6%	-4.1%	-5.9%	0.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	0.0%	0.0%	0.0%	0.0%			
2013	-6.3%	-22.8%	-2.8%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%				
2014	12.4%	-24.4%	-12.7%	-5.2%	-4.3%	-1.0%	-2.9%	-2.0%	-17.4%	-0.8%	-0.2%	0.0%	0.0%					
2015	-8.2%	-12.0%	-2.6%	-0.4%	3.3%	3.7%	-0.5%	-0.5%	-2.1%	-1.4%	0.0%	0.0%						
2016	-7.7%	-24.3%	-17.3%	-7.8%	-3.9%	2.8%	3.3%	2.6%	2.3%	2.4%	-4.1%							
2017	-2.9%	-16.1%	-2.0%	-0.1%	-0.4%	-2.3%	-1.8%	-1.1%	-1.1%	-1.1%								
2018	-24.1%	-33.9%	-12.6%	-4.8%	-1.8%	0.4%	0.4%	-0.9%	-1.2%									
2019	-18.8%	-25.1%	-1.7%	-0.8%	-0.8%	-1.9%	-2.4%	-1.1%										
2020	-20.8%	-26.7%	-8.6%	-3.2%	-4.6%	0.6%	0.6%											
2021	-11.0%	-29.4%	-20.0%	-22.0%	-8.7%	-7.5%												
2022	-13.7%	-40.0%	-32.3%	-14.9%	-7.8%													
2023	1.4%	-33.9%	-18.9%	-7.6%														
2024	13.2%	-73.1%	-34.2%															
2025	-21.0%	-70.6%																
2026	16.2%																	

Unpaid Loss as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993										0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994									0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995								0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996							0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997						0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998					4.7%	4.7%	4.7%	2.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999				0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000			0.4%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001		10.0%	7.1%	4.8%	4.8%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	34.0%	10.2%	8.4%	2.4%	1.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	50.3%	21.5%	9.3%	6.9%	6.9%	6.9%	6.9%	6.9%	6.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	69.8%	23.3%	5.6%	2.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	50.2%	13.4%	4.3%	4.3%	4.3%	4.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	41.5%	5.4%	3.5%	3.0%	1.6%	0.8%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	45.5%	14.8%	10.0%	7.8%	6.9%	6.9%	6.4%	6.4%	6.0%	3.1%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	52.2%	11.3%	3.7%	1.7%	1.3%	1.3%	1.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	43.3%	4.8%	0.7%	0.6%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.0%
2010	38.7%	4.2%	2.0%	1.0%	0.5%	0.5%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2011	50.2%	11.7%	3.4%	1.4%	0.9%	0.9%	0.6%	0.6%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
2012	39.0%	8.2%	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
2013	41.7%	5.1%	3.5%	3.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%				
2014	51.7%	6.3%	1.6%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%	0.0%					
2015	42.2%	9.8%	6.1%	4.4%	3.7%	3.7%	1.0%	0.8%	0.0%	0.0%	0.0%	0.0%						
2016	49.2%	12.0%	4.1%	3.8%	3.3%	3.3%	3.3%	2.6%	2.6%	2.6%	2.1%							
2017	52.7%	9.3%	4.8%	1.1%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%								
2018	44.5%	8.6%	1.2%	1.0%	0.4%	0.4%	0.4%	0.3%	0.3%									
2019	46.6%	7.3%	4.4%	3.0%	2.4%	1.0%	0.4%	0.4%										
2020	42.9%	11.5%	5.9%	1.1%	0.6%	0.6%	0.6%											
2021	44.2%	6.4%	1.5%	0.9%	0.9%	0.9%												
2022	47.7%	3.8%	2.0%	1.7%	1.7%													
2023	50.9%	9.5%	4.5%	2.2%														
2024	52.9%	8.6%	3.7%															
2025	51.5%	12.8%																
2026	66.0%																	

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

IBNR as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0.0%	0.0%	-4.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1994	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
1995	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
1996	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%				
1997	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%					
1998	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%						
1999	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%							
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%								
2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%									
2002	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%										
2003	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%											
2004	0.0%	0.0%	0.0%	0.0%	0.0%												
2005	0.0%	0.0%	0.0%	0.0%													
2006	0.0%	0.0%	0.0%														
2007	0.0%	0.0%															
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2025																	
2026																	

Unpaid Loss as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1994	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
1995	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
1996	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%				
1997	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%					
1998	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%						
1999	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%							
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%								
2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%									
2002	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%										
2003	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%											
2004	0.0%	0.0%	0.0%	0.0%	0.0%												
2005	0.0%	0.0%	0.0%	0.0%													
2006	0.0%	0.0%	0.0%														
2007	0.0%	0.0%															
2008	0.0%																
2009																	
2010																	
2011																	
2012																	
2013																	
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2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Comparison to Prior Analysis

	Analysis as of 06/30/2025						Analysis as of 06/30/2026				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Injury Year Ending 6/30	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Retrospective Unpaid Loss	Selected Ultimate Loss	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Selected Ultimate Loss
Prior to 1992	$3,291	$0	$0	$0	$0	$3,291	$3,291	$0	$0	$0	$3,291
1992	3,373	0	0	0	0	3,373	3,373	0	0	0	3,373
1993	16,286	0	0	0	0	16,286	16,286	0	0	0	16,286
1994	8,135	0	0	0	0	8,135	8,135	0	0	0	8,135
1995	24,889	0	0	0	0	24,889	24,889	0	0	0	24,889
1996	77,783	0	0	0	0	77,783	77,783	0	0	0	77,783
1997	54,092	0	0	0	0	54,092	54,092	0	0	0	54,092
1998	190,871	0	0	0	0	190,871	190,871	0	0	0	190,871
1999	190,605	0	0	0	0	190,605	190,605	0	0	0	190,605
2000	433,826	0	0	0	0	433,826	433,826	0	0	0	433,826
2001	279,358	0	0	0	0	279,358	279,358	0	0	0	279,358
2002	303,351	0	0	0	0	303,351	303,351	0	0	0	303,351
2003	260,576	0	0	0	0	260,576	260,576	0	0	0	260,576
2004	323,427	0	0	0	0	323,427	323,427	0	0	0	323,427
2005	606,090	0	0	0	0	606,090	606,090	0	0	0	606,090
2006	785,182	0	0	0	0	785,182	785,182	0	0	0	785,182
2007	1,072,371	0	0	0	0	1,072,371	1,072,371	0	0	0	1,072,371
2008	1,103,301	0	0	0	0	1,103,301	1,103,301	0	0	0	1,103,301
2009	1,290,200	0	0	0	3,582	1,290,200	1,293,783	0	0	0	1,293,783
2010	912,116	0	0	0	0	912,116	912,116	0	0	0	912,116
2011	1,165,567	0	0	0	0	1,165,567	1,165,567	0	0	0	1,165,567
2012	1,080,671	0	0	0	0	1,080,671	1,080,671	0	0	0	1,080,671
2013	1,176,189	0	0	0	0	1,176,189	1,176,189	0	0	0	1,176,189
2014	1,376,223	0	0	0	0	1,376,223	1,376,223	0	0	0	1,376,223
2015	1,143,132	0	0	0	0	1,143,132	1,143,132	0	0	0	1,143,132
2016	1,364,520	3,803	(1,005)	2,797	36,755	1,367,317	1,372,393	86,647	(57,765)	28,882	1,401,275
2017	1,043,469	16,068	(13,340)	2,728	4,157	1,046,197	1,043,469	16,068	(11,911)	4,157	1,047,626
2018	1,295,197	15,930	(11,308)	4,622	4,328	1,299,819	1,295,197	19,729	(15,400)	4,328	1,299,525
2019	1,591,437	43,557	(36,536)	7,021	5,926	1,598,458	1,591,437	23,737	(17,810)	5,926	1,597,363
2020	1,360,294	0	14,901	14,901	8,638	1,375,196	1,360,294	0	8,638	8,638	1,368,933
2021	1,058,371	102,834	(84,932)	17,902	9,756	1,076,273	1,058,371	89,370	(79,614)	9,756	1,068,127
2022	859,494	145,272	(120,201)	25,071	14,973	884,565	859,494	82,836	(67,863)	14,973	874,467
2023	902,580	221,383	(175,692)	45,691	42,931	948,271	925,005	92,355	(71,849)	20,506	945,511
2024	1,186,167	1,059,511	(960,532)	98,979	111,302	1,285,146	1,249,135	491,763	(443,428)	48,335	1,297,469
2025	419,592	627,588	75,209	702,796	445,581	1,122,389	754,210	722,128	(611,164)	110,964	865,173
2026	N/A	N/A	N/A	N/A	N/A	N/A	377,724	552,017	179,896	731,913	1,109,637
Total	$24,962,025	$2,235,946	($1,313,436)	$922,509	$687,931	$25,884,534	$25,771,214	$2,176,649	($1,188,270)	$988,379	$26,759,593

	Change In				
	(12)	(13)	(14)	(15)	(16)
Injury Year Ending 6/30	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Selected Ultimate Loss
Prior to 1992	$0	$0	$0	$0	$0
1992	0	0	0	0	0
1993	0	0	0	0	0
1994	0	0	0	0	0
1995	0	0	0	0	0
1996	0	0	0	0	0
1997	0	0	0	0	0
1998	0	0	0	0	0
1999	0	0	0	0	0
2000	0	0	0	0	0
2001	0	0	0	0	0
2002	0	0	0	0	0
2003	0	0	0	0	0
2004	0	0	0	0	0
2005	0	0	0	0	0
2006	0	0	0	0	0
2007	0	0	0	0	0
2008	0	0	0	0	0
2009	3,582	0	0	0	3,582
2010	0	0	0	0	0
2011	0	0	0	0	0
2012	0	0	0	0	0
2013	0	0	0	0	0
2014	0	0	0	0	0
2015	0	0	0	0	0
2016	7,873	82,845	(56,760)	26,085	33,958
2017	0	0	1,429	1,429	1,429
2018	0	3,799	(4,093)	(294)	(294)
2019	0	(19,821)	18,726	(1,095)	(1,095)
2020	0	0	(6,263)	(6,263)	(6,263)
2021	0	(13,464)	5,318	(8,146)	(8,146)
2022	0	(62,436)	52,338	(10,098)	(10,098)
2023	22,425	(129,028)	103,843	(25,185)	(2,760)
2024	62,968	(567,749)	517,104	(50,644)	12,323
2025	334,618	94,540	(686,373)	(591,833)	(257,215)
2026	N/A	N/A	N/A	N/A	N/A
Total	$431,465	($611,313)	($54,730)	($666,043)	($234,578)

Column Notes

(1) From Exhibit A 5.1, Column (4) evaluated as of 06/30/2025
(2) From Exhibit A 5.1, Column (5) evaluated as of 06/30/2025
(3) From Exhibit A 5.1, Column (7) evaluated as of 06/30/2025
(4) From Exhibit A 5.1, Column (8) evaluated as of 06/30/2025
(5) (11) - (1)
(6) From Exhibit A 5.1, Column (3) evaluated as of 06/30/2025
(7) From Exhibit A 5.1, Column (4) evaluated as of 06/30/2026
(8) From Exhibit A 5.1, Column (5) evaluated as of 06/30/2026
(9) From Exhibit A 5.1, Column (7) evaluated as of 06/30/2026
(10) From Exhibit A 5.1, Column (8) evaluated as of 06/30/2026
(11) From Exhibit A 5.1, Column (3) evaluated as of 06/30/2026
(12) (7) - (1)
(13) (8) - (2)
(14) (9) - (3)
(15) (10) - (4)
(16) (11) - (6)

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Actual vs Expected Loss Emergence from 06/30/2025 to 06/30/2026

A. Reported Loss Development: Actual vs. Expected

	As of 6-30-25				As of 6-30-26				Rptd Loss Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 6/30	Rptd Loss	Case Res	Loss IBNR	Sel Ult Loss	Rptd Loss	Case Res	Loss IBNR	Sel Ult Loss	Actual	Expected	Act - Exp	Ult Loss	Loss IBNR
			(4) - (1)				(8) - (5)		(5) - (1)		(9) - (10)	(8) - (4)	(7) - (3)
1992	$3,373	$0	$0	$3,373	$3,373	$0	$0	$3,373	$0	$0	$0	$0	$0
1993	16,286	0	0	16,286	16,286	0	0	16,286	0	0	0	0	0
1994	8,135	0	0	8,135	8,135	0	0	8,135	0	0	0	0	0
1995	24,889	0	0	24,889	24,889	0	0	24,889	0	0	0	0	0
1996	77,783	0	0	77,783	77,783	0	0	77,783	0	0	0	0	0
1997	54,092	0	0	54,092	54,092	0	0	54,092	0	0	0	0	0
1998	190,871	0	0	190,871	190,871	0	0	190,871	0	0	0	0	0
1999	190,605	0	0	190,605	190,605	0	0	190,605	0	0	0	0	0
2000	433,826	0	0	433,826	433,826	0	0	433,826	0	0	0	0	0
2001	279,358	0	0	279,358	279,358	0	0	279,358	0	0	0	0	0
2002	303,351	0	0	303,351	303,351	0	0	303,351	0	0	0	0	0
2003	260,576	0	0	260,576	260,576	0	0	260,576	0	0	0	0	0
2004	323,427	0	0	323,427	323,427	0	0	323,427	0	0	0	0	0
2005	606,090	0	0	606,090	606,090	0	0	606,090	0	0	0	0	0
2006	785,182	0	0	785,182	785,182	0	0	785,182	0	0	0	0	0
2007	1,072,371	0	0	1,072,371	1,072,371	0	0	1,072,371	0	0	0	0	0
2008	1,103,301	0	0	1,103,301	1,103,301	0	0	1,103,301	0	0	0	0	0
2009	1,290,200	0	0	1,290,200	1,293,783	0	0	1,293,783	3,582	0	3,582	3,582	0
2010	912,116	0	0	912,116	912,116	0	0	912,116	0	0	0	0	0
2011	1,165,567	0	0	1,165,567	1,165,567	0	0	1,165,567	0	0	0	0	0
2012	1,080,671	0	0	1,080,671	1,080,671	0	0	1,080,671	0	0	0	0	0
2013	1,176,189	0	0	1,176,189	1,176,189	0	0	1,176,189	0	0	0	0	0
2014	1,376,223	0	0	1,376,223	1,376,223	0	0	1,376,223	0	0	0	0	0
2015	1,143,132	0	0	1,143,132	1,143,132	0	0	1,143,132	0	0	0	0	0
2016	1,368,323	3,803	(1,005)	1,367,317	1,459,040	86,647	(57,765)	1,401,275	90,718	0	90,718	33,958	(56,760)
2017	1,059,537	16,068	(13,340)	1,046,197	1,059,537	16,068	(11,911)	1,047,626	0	0	0	1,429	1,429
2018	1,311,127	15,930	(11,308)	1,299,819	1,314,926	19,729	(15,400)	1,299,525	3,799	(11,308)	15,107	(294)	(4,093)
2019	1,634,994	43,557	(36,536)	1,598,458	1,615,173	23,737	(17,810)	1,597,363	(19,821)	0	(19,821)	(1,095)	18,726
2020	1,360,294	0	14,901	1,375,196	1,360,294	0	8,638	1,368,933	0	0	0	(6,263)	(6,263)
2021	1,161,205	102,834	(84,932)	1,076,273	1,147,741	89,370	(79,614)	1,068,127	(13,464)	0	(13,464)	(8,146)	5,318
2022	1,004,766	145,272	(120,201)	884,565	942,330	82,836	(67,863)	874,467	(62,436)	0	(62,436)	(10,098)	52,338
2023	1,123,962	221,383	(175,692)	948,271	1,017,359	92,355	(71,849)	945,511	(106,603)	(237,382)	130,779	(2,760)	103,843
2024	2,245,678	1,059,511	(960,532)	1,285,146	1,740,897	491,763	(443,428)	1,297,469	(504,781)	(665,207)	160,425	12,323	517,104
2025	1,047,180	627,588	75,209	1,122,389	1,476,338	722,128	(611,164)	865,173	429,158	139,685	289,473	(257,215)	(686,373)
2026					929,741	552,017	179,896	1,109,637					
Total	$27,194,680	$2,235,946	($1,313,436)	$25,881,244	$27,944,573	$2,176,649	($1,188,270)	$26,756,303	($179,848)	($774,211)	$594,363	($234,578)	($54,730)

B. Paid Loss Development: Actual vs. Expected

	As of 6-30-25				As of 6-30-26				Paid Loss Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 6/30	Paid Loss	Case Res	Unpaid Loss	Sel Ult Loss	Paid Loss	Case Res	Unpaid Loss	Sel Ult Loss	Actual	Expected	Act - Exp	Ult Loss	Unpaid Loss
			(4) - (1)				(8) - (5)		(5) - (1)		(9) - (10)	(8) - (4)	(7) - (3)
1992	$3,373	$0	$0	$3,373	$3,373	$0	$0	$3,373	$0	$0	$0	$0	$0
1993	16,286	0	0	16,286	16,286	0	0	16,286	0	0	0	0	0
1994	8,135	0	0	8,135	8,135	0	0	8,135	0	0	0	0	0
1995	24,889	0	0	24,889	24,889	0	0	24,889	0	0	0	0	0
1996	77,783	0	0	77,783	77,783	0	0	77,783	0	0	0	0	0
1997	54,092	0	0	54,092	54,092	0	0	54,092	0	0	0	0	0
1998	190,871	0	0	190,871	190,871	0	0	190,871	0	0	0	0	0
1999	190,605	0	0	190,605	190,605	0	0	190,605	0	0	0	0	0
2000	433,826	0	0	433,826	433,826	0	0	433,826	0	0	0	0	0
2001	279,358	0	0	279,358	279,358	0	0	279,358	0	0	0	0	0
2002	303,351	0	0	303,351	303,351	0	0	303,351	0	0	0	0	0
2003	260,576	0	0	260,576	260,576	0	0	260,576	0	0	0	0	0
2004	323,427	0	0	323,427	323,427	0	0	323,427	0	0	0	0	0
2005	606,090	0	0	606,090	606,090	0	0	606,090	0	0	0	0	0
2006	785,182	0	0	785,182	785,182	0	0	785,182	0	0	0	0	0
2007	1,072,371	0	0	1,072,371	1,072,371	0	0	1,072,371	0	0	0	0	0
2008	1,103,301	0	0	1,103,301	1,103,301	0	0	1,103,301	0	0	0	0	0
2009	1,290,200	0	0	1,290,200	1,293,783	0	0	1,293,783	3,582	0	3,582	3,582	0
2010	912,116	0	0	912,116	912,116	0	0	912,116	0	0	0	0	0
2011	1,165,567	0	0	1,165,567	1,165,567	0	0	1,165,567	0	0	0	0	0
2012	1,080,671	0	0	1,080,671	1,080,671	0	0	1,080,671	0	0	0	0	0
2013	1,176,189	0	0	1,176,189	1,176,189	0	0	1,176,189	0	0	0	0	0
2014	1,376,223	0	0	1,376,223	1,376,223	0	0	1,376,223	0	0	0	0	0
2015	1,143,132	0	0	1,143,132	1,143,132	0	0	1,143,132	0	0	0	0	0
2016	1,364,520	3,803	2,797	1,367,317	1,372,393	86,647	28,882	1,401,275	7,873	2,797	5,076	33,958	26,085
2017	1,043,469	16,068	2,728	1,046,197	1,043,469	16,068	4,157	1,047,626	0	(0)	0	1,429	1,429
2018	1,295,197	15,930	4,622	1,299,819	1,295,197	19,729	4,328	1,299,525	0	1,793	(1,793)	(294)	(294)
2019	1,591,437	43,557	7,021	1,598,458	1,591,437	23,737	5,926	1,597,363	0	2,540	(2,540)	(1,095)	(1,095)
2020	1,360,294	0	14,901	1,375,196	1,360,294	0	8,638	1,368,933	0	7,699	(7,699)	(6,263)	(6,263)
2021	1,058,371	102,834	17,902	1,076,273	1,058,371	89,370	9,756	1,068,127	0	3,950	(3,950)	(8,146)	(8,146)
2022	859,494	145,272	25,071	884,565	859,494	82,836	14,973	874,467	0	5,943	(5,943)	(10,098)	(10,098)
2023	902,580	221,383	45,691	948,271	925,005	92,355	20,506	945,511	22,425	19,685	2,740	(2,760)	(25,185)
2024	1,186,167	1,059,511	98,979	1,285,146	1,249,135	491,763	48,335	1,297,469	62,968	51,576	11,391	12,323	(50,644)
2025	419,592	627,588	702,796	1,122,389	754,210	722,128	110,964	865,173	334,618	597,763	(263,145)	(257,215)	(591,833)
2026					377,724	552,017	731,913	1,109,637					
Total	$24,958,734	$2,235,946	$922,509	$25,881,244	$25,767,924	$2,176,649	$988,379	$26,756,303	$431,465	$693,748	($262,282)	($234,578)	($666,043)

Column Notes

(1) Provided by Wyoming Department of Workforce Services
(2) Provided by Wyoming Department of Workforce Services
(4) Exhibit A 5.1, Column (3) as of 6-30-25.
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(8) Exhibit A 5.3 Column (11) as of 6-30-26.
(10) A. Column (3) * (%Rep 06/30/2026 - %Rep 06/30/2025) / (1-%Rep 06/30/2025)
(10) B. Column (3) * (%Paid 06/30/2026 - %Paid 06/30/2025) / (1-%Paid 06/30/2025)
LDFs are used to derive %Rep and %Paid for the respective periods

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Summary of Unpaid Loss

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Loss	(4) Paid Loss 6/30/2026	(5) Case Reserve 6/30/2026	(6) Reported Loss 6/30/2026	(7) Selected Loss IBNR 6/30/2026	(8) Selected Unpaid Loss 6/30/2026	(9) Benefit Adjustment	(10) Adjusted Unpaid Loss 6/30/2026	(11) Discount Factor 3.50%	(12) Discounted Unpaid Loss 6/30/2026
Prior to 1992	6/30/2026		$163,305,719	$163,138,160	$94,453	$163,232,613	$73,106	$167,559	1.000	$167,559	0.983	$164,702
1992	6/30/2026	420	17,383,566	17,383,566	0	17,383,566	0	0	1.000	0	0.983	0
1993	6/30/2026	408	16,295,870	16,295,870	0	16,295,870	0	0	1.000	0	0.983	0
1994	6/30/2026	396	15,959,833	15,952,883	0	15,952,883	6,951	6,951	1.000	6,951	0.983	6,832
1995	6/30/2026	384	13,067,239	13,055,667	0	13,055,667	11,572	11,572	1.000	11,572	0.983	11,374
1996	6/30/2026	372	11,377,347	11,361,975	0	11,361,975	15,372	15,372	1.000	15,372	0.967	14,863
1997	6/30/2026	360	10,946,206	10,925,361	5,000	10,930,361	15,845	20,845	1.000	20,845	0.952	19,836
1998	6/30/2026	348	11,720,154	11,692,808	0	11,692,808	27,346	27,346	1.000	27,346	0.937	25,624
1999	6/30/2026	336	11,624,772	11,589,442	40,098	11,629,540	(4,768)	35,330	1.000	35,330	0.923	32,616
2000	6/30/2026	324	14,678,800	14,629,000	850	14,629,850	48,951	49,801	1.000	49,801	0.910	45,323
2001	6/30/2026	312	16,410,903	16,346,010	0	16,346,010	64,892	64,892	1.000	64,892	0.898	58,255
2002	6/30/2026	300	18,695,066	18,610,181	0	18,610,181	84,885	84,885	1.000	84,885	0.886	75,214
2003	6/30/2026	288	16,719,679	16,631,634	(14,710)	16,616,923	102,756	88,046	1.000	88,046	0.875	77,052
2004	6/30/2026	276	16,007,245	15,914,491	0	15,914,491	92,754	92,754	1.000	92,754	0.865	80,226
2005	6/30/2026	264	17,049,649	16,939,381	0	16,939,381	110,268	110,268	1.000	110,268	0.855	94,330
2006	6/30/2026	252	19,593,945	19,453,356	0	19,453,356	140,589	140,589	1.000	140,589	0.847	119,043
2007	6/30/2026	240	22,265,537	22,089,166	0	22,089,166	176,370	176,370	1.000	176,370	0.839	147,935
2008	6/30/2026	228	23,484,780	23,280,225	0	23,280,225	204,555	204,555	1.000	204,555	0.832	170,103
2009	6/30/2026	216	27,105,429	26,846,657	0	26,846,657	258,773	258,773	1.000	258,773	0.825	213,531
2010	6/30/2026	204	22,299,609	21,870,503	0	21,870,503	429,106	429,106	1.000	429,106	0.820	351,686
2011	6/30/2026	192	26,077,705	25,561,104	9,355	25,570,459	507,246	516,601	1.000	516,601	0.815	420,946
2012	6/30/2026	180	27,790,625	27,188,331	12,646	27,200,978	589,648	602,294	1.000	602,294	0.811	488,455
2013	6/30/2026	168	27,701,704	27,025,761	(0)	27,025,761	675,943	675,943	1.000	675,943	0.808	546,219
2014	6/30/2026	156	30,946,564	30,159,240	3,485	30,162,725	783,839	787,324	1.000	787,324	0.806	634,723
2015	6/30/2026	144	28,053,560	27,142,355	47	27,142,401	911,159	911,205	1.000	911,205	0.805	733,840
2016	6/30/2026	132	24,947,546	24,060,730	0	24,060,730	886,816	886,816	1.000	886,816	0.808	716,502
2017	6/30/2026	120	24,613,067	23,598,184	58,659	23,656,843	956,224	1,014,882	1.000	1,014,882	0.810	822,074
2018	6/30/2026	108	26,304,448	25,072,552	64,384	25,136,936	1,167,512	1,231,896	1.000	1,231,896	0.817	1,006,072
2019	6/30/2026	96	28,972,475	27,519,171	135,919	27,655,090	1,317,385	1,453,304	1.000	1,453,304	0.820	1,191,688
2020	6/30/2026	84	32,729,414	30,854,912	350,617	31,205,530	1,523,885	1,874,502	1.000	1,874,502	0.821	1,538,819
2021	6/30/2026	72	25,585,051	23,597,274	159,377	23,756,650	1,828,400	1,987,777	1.000	1,987,777	0.824	1,638,172
2022	6/30/2026	60	27,731,634	24,710,039	1,242,819	25,952,858	1,778,776	3,021,595	1.000	3,021,595	0.829	2,505,281
2023	6/30/2026	48	27,013,062	22,902,226	1,434,424	24,336,650	2,676,412	4,110,836	1.000	4,110,836	0.850	3,494,834
2024	6/30/2026	36	30,548,280	24,411,493	4,910,305	29,321,797	1,226,483	6,136,788	1.000	6,136,788	0.873	5,355,907
2025	6/30/2026	24	31,456,323	20,100,302	10,352,945	30,453,246	1,003,077	11,356,022	1.000	11,356,022	0.894	10,147,205
2026	6/30/2026	12	32,716,276	11,218,028	26,585,827	37,803,855	(5,087,579)	21,498,248	1.000	21,498,248	0.925	19,884,465
Total			$939,179,084	$879,128,038	$45,446,498	$924,574,535	$14,604,549	$60,051,047		$60,051,047		$52,833,746

Column Notes

(3) Exhibit A 6.3, Column (13)
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (3) - (6); Prior to 1992 from Exhibit A 6.18
(8) (3) - (4)
(9) Adjustment for Medical Fee Schedule change.
(10) (8) x (9)
(11) Based on Exhibit A 6.7, Column (4) and 3.50% discount rate.
(12) (10) x (11)

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Summary Statistics

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Loss	(4) Selected Ultimate Counts	(5) Premium	(6) Payroll ($00's)	(7) Frequency per $1M Payroll	(8) Average Ultimate Loss	(9) Ultimate Loss Ratio
1992	6/30/2026	420	$17,383,566	3,439				$5,055	
1993	6/30/2026	408	16,295,870	3,426				4,757	
1994	6/30/2026	396	15,959,833	3,484				4,581	
1995	6/30/2026	384	13,067,239	3,313				3,944	
1996	6/30/2026	372	11,377,347	2,895				3,930	
1997	6/30/2026	360	10,946,206	2,707				4,044	
1998	6/30/2026	348	11,720,154	2,748				4,265	
1999	6/30/2026	336	11,624,772	2,669		$40,277,368	66.266%	4,355	
2000	6/30/2026	324	14,678,800	2,772		43,292,428	64.030%	5,295	
2001	6/30/2026	312	16,410,903	3,083		47,027,299	65.558%	5,323	
2002	6/30/2026	300	18,695,066	3,061		50,776,362	60.284%	6,108	
2003	6/30/2026	288	16,719,679	2,943		52,959,274	55.571%	5,681	
2004	6/30/2026	276	16,007,245	2,639	$165,040,128	55,362,397	47.668%	6,066	9.7%
2005	6/30/2026	264	17,049,649	2,780	195,848,284	60,849,344	45.687%	6,133	8.7%
2006	6/30/2026	252	19,593,945	2,877	232,662,274	69,289,653	41.521%	6,811	8.4%
2007	6/30/2026	240	22,265,537	2,401	257,289,991	79,410,961	30.235%	9,273	8.7%
2008	6/30/2026	228	23,484,780	2,323	258,120,718	88,397,375	26.279%	10,110	9.1%
2009	6/30/2026	216	27,105,429	2,543	225,136,317	91,019,593	27.939%	10,659	12.0%
2010	6/30/2026	204	22,299,609	2,224	180,281,337	86,014,115	25.856%	10,027	12.4%
2011	6/30/2026	192	26,077,705	2,422	193,554,924	91,213,698	26.553%	10,767	13.5%
2012	6/30/2026	180	27,790,625	2,328	210,705,196	95,514,448	24.373%	11,938	13.2%
2013	6/30/2026	168	27,701,704	2,311	219,274,560	97,350,585	23.739%	11,987	12.6%
2014	6/30/2026	156	30,946,564	2,397	238,716,897	101,485,570	23.619%	12,911	13.0%
2015	6/30/2026	144	28,053,560	2,143	246,412,917	105,282,781	20.355%	13,091	11.4%
2016	6/30/2026	132	24,947,546	1,950	225,797,693	100,348,047	19.432%	12,794	11.0%
2017	6/30/2026	120	24,613,067	1,846	206,478,757	97,700,169	18.895%	13,333	11.9%
2018	6/30/2026	108	26,304,448	1,805	204,497,730	101,963,752	17.702%	14,573	12.9%
2019	6/30/2026	96	28,972,475	1,872	201,795,821	100,978,104	18.539%	15,477	14.4%
2020	6/30/2026	84	32,729,414	1,833	194,428,991	106,267,694	17.253%	17,851	16.8%
2021	6/30/2026	72	25,585,051	1,835	181,364,171	101,077,078	18.154%	13,943	14.1%
2022	6/30/2026	60	27,731,634	2,001	201,272,377	110,193,931	18.163%	13,856	13.8%
2023	6/30/2026	48	27,013,062	1,777	210,090,556	118,888,999	14.947%	15,201	12.9%
2024	6/30/2026	36	30,548,280	1,586	213,191,368	127,191,078	12.468%	19,263	14.3%
2025	6/30/2026	24	31,456,323	1,509	206,075,036	132,682,369	11.375%	20,842	15.3%
2026	6/30/2026	12	32,716,276	1,614	192,292,367	134,412,699	12.009%	20,269	17.0%
Total			$775,873,365	85,557	$4,860,328,412	$2,487,227,171	25.549%	$9,068	12.4%

Column Notes

(3) Exhibit A 6.1, Column (3)
(4) Exhibit A 6.4, Column (10)
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (4) / (6) x 10,000
(8) (3) / (4)
(9) (3) / (5)

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 6/30	Evaluation as of	Months of Development	Reported Loss 6/30/2026	Paid Development	Reported Development	Born. - Ferg. Premium Paid	Born. - Ferg. Premium Reported	Born. - Ferg. Payroll Paid	Born. - Ferg. Payroll Reported	Frequency-Severity	IBNR as a % of Case	Persistency Method (Per LTC)	Selected Ultimate Loss
1992	6/30/2026	420	$17,383,566	$17,383,566	$17,383,566						$17,383,566	$17,383,566	$17,383,566
1993	6/30/2026	408	16,295,870	16,295,870	16,295,870						16,295,870	16,295,870	16,295,870
1994	6/30/2026	396	15,952,883	15,952,883	15,966,784						15,952,883	16,132,460	15,959,833
1995	6/30/2026	384	13,055,667	13,061,742	13,078,811						13,055,667	13,055,667	13,067,239
1996	6/30/2026	372	11,361,975	11,372,926	11,392,719						11,361,975	11,361,975	11,377,347
1997	6/30/2026	360	10,930,361	10,941,740	10,970,512						10,921,901	10,925,361	10,946,206
1998	6/30/2026	348	11,692,808	11,717,074	11,747,500						11,692,808	11,713,516	11,720,154
1999	6/30/2026	336	11,629,540	11,620,701	11,696,073			$11,623,898	$11,702,405	$13,119,736	11,553,470	11,589,442	11,624,772
2000	6/30/2026	324	14,629,850	14,678,303	14,729,441	$14,678,165	$14,728,816	14,675,246	14,722,941	13,943,905	14,628,160	14,628,323	14,678,800
2001	6/30/2026	312	16,346,010	16,413,043	16,475,795	16,416,352	16,481,683	16,407,092	16,463,822	14,977,211	16,346,010	16,400,747	16,410,903
2002	6/30/2026	300	18,610,181	18,701,306	18,779,951	18,696,604	18,770,517	18,688,865	18,756,160	15,990,092	18,610,181	18,950,283	18,695,066
2003	6/30/2026	288	16,616,923	16,727,532	16,789,068	16,730,659	16,794,029	16,728,191	16,789,615	16,490,729	16,650,290	16,631,634	16,719,679
2004	6/30/2026	276	15,914,491	16,021,436	16,099,999	16,030,793	16,115,245	16,032,018	16,117,359	17,045,949	15,914,491	15,914,491	16,007,245
2005	6/30/2026	264	16,939,381	17,071,016	17,159,917	17,080,284	17,174,221	17,088,602	17,188,084	18,525,530	16,939,381	17,250,558	17,049,649
2006	6/30/2026	252	19,453,356	19,627,152	19,734,534	19,649,406	19,768,813	19,624,189	19,728,236	18,884,892	19,453,356	19,665,765	19,593,945
2007	6/30/2026	240	22,089,166	22,315,083	22,441,907	22,337,968	22,475,443	22,313,413	22,437,320	21,816,602	22,089,166	22,151,909	22,265,537
2008	6/30/2026	228	23,280,225	23,552,003	23,689,336	23,581,159	23,730,598	23,565,258	23,706,801	24,479,726	23,280,225	23,869,543	23,484,780
2009	6/30/2026	216	26,846,657	27,203,775	27,364,202	27,201,003	27,357,174	27,181,130	27,328,542	25,407,540	26,846,657	27,134,539	27,105,429
2010	6/30/2026	204	21,870,503	22,201,767	22,331,869	22,247,143	22,392,010	22,230,396	22,368,822	24,202,375	21,870,503	22,573,457	22,299,609
2011	6/30/2026	192	25,570,459	26,002,097	26,159,638	26,019,317	26,178,958	26,000,904	26,154,506	26,181,189	25,532,582	26,565,634	26,077,705
2012	6/30/2026	180	27,200,978	27,723,339	27,884,670	27,715,075	27,870,215	27,713,296	27,867,954	27,634,964	27,141,582	29,213,381	27,790,625
2013	6/30/2026	168	27,025,761	27,633,814	27,766,239	27,628,019	27,755,685	27,636,927	27,766,481	28,391,539	27,025,761	27,190,372	27,701,704
2014	6/30/2026	156	30,162,725	30,937,897	31,063,474	30,882,580	30,996,100	30,889,293	31,003,835	29,834,255	30,136,333	31,293,710	30,946,564
2015	6/30/2026	144	27,142,401	27,950,532	28,026,272	27,982,819	28,059,098	28,014,006	28,093,114	31,198,145	27,141,841	28,837,622	28,053,560
2016	6/30/2026	132	24,060,730	24,903,558	24,925,762	24,988,816	25,012,417	24,936,412	24,958,681	26,939,459	24,060,730	25,829,583	24,947,546
2017	6/30/2026	120	23,656,843	24,571,102	24,607,907	24,684,201	24,716,877	24,595,670	24,630,464	25,955,085	26,049,968	25,894,740	24,613,067
2018	6/30/2026	108	25,136,936	26,328,621	26,281,673	26,456,195	26,400,192	26,326,822	26,282,075	26,805,269	25,812,534	26,499,260	26,304,448
2019	6/30/2026	96	27,655,090	29,175,107	29,100,083	29,117,279	29,053,217	28,996,979	28,947,971	26,269,317	28,605,340	31,764,079	28,972,475
2020	6/30/2026	84	31,205,530	33,063,560	33,099,682	32,779,998	32,854,696	32,685,277	32,773,551	27,357,098	33,301,165	35,131,335	32,729,414
2021	6/30/2026	72	23,756,650	25,644,255	25,451,821	25,754,957	25,557,007	25,677,622	25,492,479	25,749,492	24,559,655	27,048,616	25,585,051
2022	6/30/2026	60	25,952,858	27,360,760	27,968,531	27,523,522	28,045,808	27,462,702	28,000,565	27,779,272	29,562,909	29,944,648	27,731,634
2023	6/30/2026	48	24,336,650	26,405,597	26,706,365	26,822,682	26,958,621	26,969,388	27,056,736	29,658,697	27,233,116	27,664,175	27,013,062
2024	6/30/2026	36	29,321,797	30,306,173	31,539,640	30,324,036	31,459,361	30,790,388	31,627,962	31,398,887	32,102,234	32,386,216	30,548,280
2025	6/30/2026	24	30,453,246	28,878,678	32,423,799	29,517,704	32,336,108	30,499,737	32,532,450	32,412,910	33,040,419	32,668,817	31,456,323
2026	6/30/2026	12	37,803,855	30,054,096	40,250,047	30,337,827	39,657,903	32,939,363	39,910,174	32,493,188	40,658,720	32,906,347	32,716,276
2000 - 2026			$653,039,253	$661,451,604	$678,851,624	$663,184,563	$678,700,814	$666,669,184	$678,706,699	$667,823,316	$674,593,309	$686,009,783	$667,498,378
Total			$761,341,922	$769,798,106	$787,383,460	$663,184,563	$678,700,814	$678,293,082	$690,409,105	$680,943,051	$782,811,448	$794,467,640	$775,873,365

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit A 6.7, Column (5)
(5) Exhibit A 6.7, Column (8)
(6) Exhibit A 6.8, Column (12)
(7) Exhibit A 6.9, Column (12)
(8) Exhibit A 6.10, Column (12)
(9) Exhibit A 6.11, Column (12)
(10) Exhibit A 6.13, Column (6)
(11) Exhibit A 6.12, Column (7)
(12) Exhibit A 6.18, Column (6)
(13) Based on Columns (3) through (12)

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Summary of Ultimate Claim Counts

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Closed Counts	(5) Open Claim Counts	(6) Ultimate Reported Count Method	(7) Ultimate Closed Count Method	(8) Ultimate B-F Reported Count Method	(9) Ultimate B-F Closed Count Method	(10) Selected Ultimate Counts
1992	6/30/2026	420	3,439	3,439	0	3,439	3,439			3,439
1993	6/30/2026	408	3,426	3,426	0	3,426	3,426			3,426
1994	6/30/2026	396	3,484	3,484	0	3,484	3,484			3,484
1995	6/30/2026	384	3,313	3,313	0	3,313	3,313			3,313
1996	6/30/2026	372	2,895	2,895	0	2,895	2,895			2,895
1997	6/30/2026	360	2,707	2,706	1	2,707	2,706			2,707
1998	6/30/2026	348	2,748	2,748	0	2,748	2,748			2,748
1999	6/30/2026	336	2,669	2,668	1	2,669	2,668	2,669	2,668	2,669
2000	6/30/2026	324	2,772	2,771	1	2,772	2,771	2,772	2,771	2,772
2001	6/30/2026	312	3,083	3,083	0	3,083	3,083	3,083	3,083	3,083
2002	6/30/2026	300	3,061	3,061	0	3,061	3,061	3,061	3,061	3,061
2003	6/30/2026	288	2,943	2,943	0	2,943	2,943	2,943	2,943	2,943
2004	6/30/2026	276	2,639	2,639	0	2,639	2,639	2,639	2,639	2,639
2005	6/30/2026	264	2,780	2,780	0	2,780	2,780	2,780	2,780	2,780
2006	6/30/2026	252	2,877	2,877	0	2,877	2,877	2,877	2,877	2,877
2007	6/30/2026	240	2,401	2,401	0	2,401	2,401	2,401	2,401	2,401
2008	6/30/2026	228	2,323	2,323	0	2,323	2,323	2,323	2,323	2,323
2009	6/30/2026	216	2,543	2,543	0	2,543	2,543	2,543	2,543	2,543
2010	6/30/2026	204	2,224	2,224	0	2,224	2,224	2,224	2,224	2,224
2011	6/30/2026	192	2,422	2,420	2	2,422	2,420	2,422	2,420	2,422
2012	6/30/2026	180	2,328	2,327	1	2,328	2,327	2,328	2,327	2,328
2013	6/30/2026	168	2,311	2,311	0	2,311	2,311	2,311	2,311	2,311
2014	6/30/2026	156	2,397	2,396	1	2,397	2,397	2,397	2,397	2,397
2015	6/30/2026	144	2,143	2,142	1	2,143	2,144	2,143	2,144	2,143
2016	6/30/2026	132	1,950	1,950	0	1,950	1,953	1,950	1,953	1,950
2017	6/30/2026	120	1,846	1,843	3	1,846	1,847	1,846	1,847	1,846
2018	6/30/2026	108	1,805	1,804	1	1,805	1,810	1,805	1,810	1,805
2019	6/30/2026	96	1,872	1,866	6	1,872	1,877	1,872	1,876	1,872
2020	6/30/2026	84	1,831	1,824	7	1,833	1,841	1,833	1,841	1,833
2021	6/30/2026	72	1,824	1,819	5	1,829	1,843	1,828	1,841	1,835
2022	6/30/2026	60	1,986	1,972	14	1,995	2,014	1,994	2,008	2,001
2023	6/30/2026	48	1,763	1,718	45	1,775	1,778	1,775	1,779	1,777
2024	6/30/2026	36	1,556	1,462	94	1,576	1,596	1,579	1,617	1,586
2025	6/30/2026	24	1,470	1,121	349	1,505	1,576	1,513	1,656	1,509
2026	6/30/2026	12	1,275	273	1,002	1,571	1,913	1,614	1,816	1,614
Total			85,106	83,572	1,534	85,485	85,972	63,526	63,956	85,557

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Exhibit A 6.22, Column (5)
(7) Exhibit A 6.20, Column (5)
(8) Exhibit A 6.24, Column (11)
(9) Exhibit A 6.25, Column (11)
(10) Based on Columns (3) through (9)

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Paid Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											17,024,299	17,099,829	17,147,588	17,163,521	17,177,592	17,210,541	17,229,836	17,272,098
1993										15,900,596	15,964,846	16,025,693	16,055,620	16,076,458	16,091,176	16,099,862	16,121,050	16,181,094
1994									15,312,926	15,392,397	15,434,020	15,465,899	15,493,836	15,507,821	15,530,698	15,533,572	15,544,016	15,587,814
1995								12,504,150	12,564,960	12,628,213	12,660,245	12,698,854	12,700,257	12,725,615	12,733,878	12,770,454	12,844,875	12,867,625
1996							10,913,071	11,001,020	11,043,381	11,073,928	11,096,218	11,130,639	11,144,247	11,175,864	11,209,254	11,225,502	11,233,411	11,259,226
1997						10,059,558	10,247,306	10,383,549	10,424,331	10,465,354	10,516,333	10,538,432	10,608,861	10,705,358	10,720,465	10,743,974	10,778,383	10,789,409
1998					10,821,706	10,969,803	11,180,218	11,303,116	11,344,212	11,369,338	11,396,306	11,418,014	11,456,196	11,483,012	11,513,363	11,557,341	11,569,397	11,569,397
1999				10,586,559	10,907,811	11,059,379	11,140,879	11,198,991	11,236,605	11,274,516	11,314,713	11,354,159	11,398,240	11,455,164	11,493,995	11,512,044	11,524,886	11,531,991
2000			12,607,901	13,337,933	13,728,705	13,878,893	14,000,160	14,037,646	14,053,485	14,088,561	14,114,800	14,143,289	14,190,122	14,275,242	14,331,035	14,372,986	14,419,364	14,432,844
2001		12,647,121	14,236,863	14,864,316	15,272,784	15,404,312	15,505,105	15,589,890	15,670,075	15,748,733	15,790,362	15,839,639	15,896,029	15,967,767	16,021,414	16,066,642	16,107,314	16,130,302
2002	8,520,627	14,647,127	16,527,825	17,050,647	17,339,153	17,507,560	17,643,234	17,779,724	17,903,325	17,971,465	18,096,689	18,165,655	18,213,089	18,244,250	18,307,513	18,331,997	18,344,202	18,354,512
2003	7,762,954	12,998,476	14,412,547	15,002,941	15,268,587	15,469,113	15,657,369	15,771,423	15,907,478	15,961,342	15,991,792	16,022,713	16,081,074	16,164,115	16,255,937	16,286,704	16,372,093	16,443,145
2004	7,240,300	12,260,159	13,758,939	14,188,479	14,423,265	14,618,985	14,798,696	14,971,284	15,019,366	15,105,136	15,218,063	15,377,465	15,485,427	15,581,768	15,671,028	15,731,935	15,759,358	15,759,358
2005	7,900,565	13,183,672	14,513,996	14,964,616	15,273,796	15,538,741	15,723,901	15,911,313	16,157,157	16,260,694	16,371,374	16,484,046	16,595,597	16,670,178	16,698,775	16,722,863	16,808,848	16,840,252
2006	9,064,530	14,318,979	16,100,295	17,048,987	17,613,571	18,167,710	18,429,811	18,555,172	18,735,480	18,842,734	18,876,480	18,993,031	19,118,522	19,199,282	19,277,217	19,308,235	19,325,793	19,328,607
2007	8,069,980	15,389,057	18,163,108	19,295,234	19,916,046	20,298,001	20,572,667	20,885,026	21,168,135	21,318,472	21,508,727	21,658,855	21,794,787	21,910,818	21,993,281	22,012,312	22,022,433	22,062,614
2008	8,580,616	16,948,005	20,187,477	21,375,496	21,829,268	22,187,066	22,403,236	22,540,738	22,593,150	22,694,248	22,757,513	22,825,976	22,924,886	23,025,100	23,095,612	23,170,007	23,212,440	23,223,351
2009	11,191,387	20,055,305	23,207,264	24,257,334	24,930,777	25,520,152	25,691,792	25,866,024	26,094,406	26,233,138	26,345,904	26,469,798	26,620,943	26,682,160	26,702,577	26,755,008	26,819,056	26,846,657
2010	9,243,115	16,332,620	18,674,717	19,774,462	20,211,332	20,494,383	20,584,508	20,887,014	21,077,803	21,209,588	21,350,348	21,500,500	21,622,943	21,698,296	21,746,557	21,803,510	21,870,503	
2011	9,815,149	18,210,667	21,520,686	22,903,099	23,475,233	23,808,294	24,142,711	24,362,753	24,553,835	24,826,753	24,996,421	25,166,482	25,309,723	25,387,718	25,465,892	25,561,104		
2012	10,093,069	19,078,615	22,311,287	23,518,102	24,323,810	24,890,434	25,351,154	25,763,444	26,203,876	26,371,104	26,482,092	26,666,733	26,801,963	26,997,349	27,188,331			
2013	10,423,746	19,740,798	22,849,949	24,370,874	25,177,199	25,701,453	26,033,938	26,241,461	26,435,926	26,626,452	26,881,737	26,966,549	27,010,307	27,025,761				
2014	11,797,760	20,717,769	23,813,225	25,947,196	27,069,270	27,796,180	28,505,609	29,173,527	29,586,931	29,821,302	29,960,283	30,053,180	30,159,240					
2015	10,685,428	19,324,197	22,510,289	23,798,969	24,617,755	25,310,660	25,795,931	26,143,092	26,533,761	26,853,875	26,984,469	27,142,355						
2016	9,655,942	17,427,582	20,463,428	21,646,707	22,397,200	23,003,685	23,447,413	23,640,247	23,749,363	23,896,565	24,060,730							
2017	8,803,239	16,417,284	19,532,107	21,240,412	22,133,535	22,742,048	22,999,074	23,210,807	23,385,724	23,598,184								
2018	8,966,304	17,255,496	20,716,617	22,505,875	23,713,438	24,367,137	24,695,702	24,940,949	25,072,552									
2019	9,707,149	18,439,096	22,510,959	25,017,033	26,135,462	26,748,565	27,128,655	27,519,171										
2020	11,153,795	22,092,498	26,935,468	28,976,860	30,000,139	30,462,460	30,854,912											
2021	9,126,107	17,331,875	20,947,467	22,462,463	23,174,681	23,597,274												
2022	10,670,017	19,274,559	22,267,988	23,708,831	24,710,039													
2023	10,285,863	18,769,066	21,632,425	22,902,226														
2024	10,978,322	20,984,424	24,411,493															
2025	10,668,901	20,100,302																
2026	11,218,028																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992											1.004	1.003	1.001	1.001	1.002	1.001	1.002	1.003
1993										1.004	1.004	1.002	1.001	1.001	1.001	1.001	1.004	1.003
1994									1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.001	1.003	1.002
1995								1.005	1.005	1.003	1.003	1.000	1.002	1.001	1.003	1.006	1.002	1.001
1996							1.008	1.004	1.003	1.002	1.003	1.001	1.003	1.003	1.001	1.001	1.002	1.001
1997						1.019	1.013	1.004	1.004	1.005	1.002	1.007	1.009	1.001	1.002	1.003	1.001	1.000
1998					1.014	1.019	1.011	1.004	1.002	1.002	1.002	1.003	1.002	1.003	1.004	1.001	1.000	1.001
1999				1.030	1.014	1.007	1.005	1.003	1.003	1.004	1.003	1.004	1.005	1.003	1.002	1.001	1.001	1.000
2000			1.058	1.029	1.011	1.009	1.003	1.001	1.002	1.002	1.002	1.003	1.006	1.004	1.003	1.003	1.001	1.003
2001		1.126	1.044	1.027	1.009	1.007	1.005	1.005	1.005	1.003	1.003	1.004	1.005	1.003	1.003	1.003	1.001	1.002
2002	1.719	1.128	1.032	1.017	1.010	1.008	1.008	1.007	1.004	1.007	1.004	1.003	1.002	1.003	1.001	1.001	1.001	1.002
2003	1.674	1.109	1.041	1.018	1.013	1.012	1.007	1.009	1.003	1.002	1.002	1.004	1.005	1.006	1.002	1.005	1.004	1.002
2004	1.693	1.122	1.031	1.017	1.014	1.012	1.012	1.003	1.006	1.007	1.010	1.007	1.006	1.006	1.004	1.002	1.000	1.000
2005	1.669	1.101	1.031	1.021	1.017	1.012	1.012	1.015	1.006	1.007	1.007	1.007	1.004	1.002	1.001	1.005	1.002	1.000
2006	1.580	1.124	1.059	1.033	1.031	1.014	1.007	1.010	1.006	1.002	1.006	1.007	1.004	1.004	1.002	1.001	1.000	1.002
2007	1.907	1.180	1.062	1.032	1.019	1.014	1.015	1.014	1.007	1.009	1.007	1.006	1.005	1.004	1.001	1.000	1.002	1.001
2008	1.975	1.191	1.059	1.021	1.016	1.010	1.006	1.002	1.004	1.003	1.003	1.004	1.004	1.003	1.003	1.002	1.000	1.002
2009	1.792	1.157	1.045	1.028	1.024	1.007	1.007	1.009	1.005	1.004	1.005	1.006	1.002	1.001	1.002	1.002	1.001	
2010	1.767	1.143	1.059	1.022	1.014	1.004	1.015	1.009	1.006	1.007	1.007	1.006	1.003	1.002	1.003	1.003		
2011	1.855	1.182	1.064	1.025	1.014	1.014	1.009	1.008	1.011	1.007	1.007	1.006	1.003	1.003	1.004			
2012	1.890	1.169	1.054	1.034	1.023	1.019	1.016	1.017	1.006	1.004	1.007	1.005	1.007	1.007				
2013	1.894	1.157	1.067	1.033	1.021	1.013	1.008	1.007	1.007	1.010	1.003	1.002	1.001					
2014	1.756	1.149	1.090	1.043	1.027	1.026	1.023	1.014	1.008	1.005	1.003	1.004						
2015	1.808	1.165	1.057	1.034	1.028	1.019	1.013	1.015	1.012	1.005	1.006							
2016	1.805	1.174	1.058	1.035	1.027	1.019	1.008	1.005	1.006	1.007								
2017	1.865	1.190	1.087	1.042	1.027	1.011	1.009	1.008	1.009									
2018	1.924	1.201	1.086	1.054	1.028	1.013	1.010	1.005										
2019	1.900	1.221	1.111	1.045	1.023	1.014	1.014											
2020	1.981	1.219	1.076	1.035	1.015	1.013												
2021	1.899	1.209	1.072	1.032	1.018													
2022	1.806	1.155	1.065	1.042														
2023	1.825	1.153	1.059															
2024	1.911	1.163																
2025	1.884																	
Strt Average	1.824	1.162	1.061	1.031	1.019	1.013	1.010	1.008	1.006	1.005	1.004	1.004	1.004	1.003	1.002	1.002	1.002	1.001
$ Wtd Average	1.829	1.165	1.063	1.032	1.020	1.013	1.011	1.008	1.006	1.005	1.005	1.004	1.004	1.003	1.002	1.002	1.001	1.002
5 Year $ Wtd Average	1.865	1.180	1.077	1.041	1.022	1.014	1.011	1.010	1.009	1.006	1.005	1.004	1.003	1.003	1.003	1.002	1.001	1.001
3 Year $ Wtd Average	1.874	1.157	1.065	1.036	1.019	1.013	1.011	1.006	1.009	1.005	1.004	1.003	1.004	1.004	1.003	1.002	1.001	1.002
High-Low	1.828	1.162	1.060	1.031	1.019	1.013	1.010	1.007	1.006	1.005	1.004	1.004	1.004	1.003	1.002	1.002	1.001	1.001
3 Year Strt Average	1.873	1.157	1.065	1.036	1.019	1.014	1.011	1.006	1.009	1.005	1.004	1.003	1.004	1.004	1.003	1.002	1.001	1.002
Curve Fit Selection												1.004	1.003	1.003	1.002	1.002	1.002	1.002
Selected	1.865	1.157	1.077	1.041	1.019	1.014	1.011	1.010	1.009	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.002
Cumulative	2.679	1.437	1.241	1.153	1.107	1.087	1.072	1.060	1.050	1.041	1.035	1.030	1.026	1.022	1.020	1.017	1.015	1.013
% Developed	37%	70%	81%	87%	90%	92%	93%	94%	95%	96%	97%	97%	97%	98%	98%	98%	99%	99%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Paid Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	17,320,106	17,332,080	17,345,391	17,350,264	17,355,778	17,368,621	17,370,890	17,371,309	17,371,309	17,371,309	17,371,309	17,371,309	17,371,309	17,371,309	17,371,309	17,383,566	17,383,566	17,383,566
1993	16,221,706	16,230,914	16,255,151	16,261,326	16,261,326	16,273,475	16,276,293	16,282,104	16,285,916	16,290,213	16,295,870	16,295,870	16,295,870	16,295,870	16,295,870	16,295,870		16,295,870
1994	15,612,098	15,610,526	15,618,436	15,654,628	15,705,220	15,716,521	15,716,521	15,716,521	15,721,623	15,761,660	15,839,802	15,901,725	15,929,694	15,931,578	15,952,883			15,952,883
1995	12,879,855	12,881,293	12,887,762	12,902,977	12,913,288	12,922,009	12,963,572	13,007,697	13,007,697	13,023,921	13,049,667	13,055,667	13,055,667	13,055,667				13,055,667
1996	11,268,257	11,279,984	11,299,976	11,319,031	11,333,877	11,344,103	11,359,151	11,361,975	11,361,975	11,361,975	11,361,975	11,361,975	11,361,975					11,361,975
1997	10,791,324	10,807,673	10,823,206	10,823,206	10,893,595	10,925,361	10,925,361	10,925,361	10,925,361	10,925,361	10,925,361	10,925,361						10,925,361
1998	11,583,733	11,636,178	11,665,601	11,679,064	11,679,064	11,679,064	11,679,064	11,679,064	11,690,565	11,690,565	11,692,808							11,692,808
1999	11,534,075	11,547,020	11,547,020	11,547,770	11,556,014	11,556,014	11,564,600	11,585,206	11,589,442	11,589,442								11,589,442
2000	14,471,232	14,507,863	14,514,451	14,544,797	14,591,154	14,609,781	14,616,976	14,629,070	14,629,000									14,629,000
2001	16,160,463	16,206,159	16,217,014	16,266,396	16,291,876	16,327,329	16,340,355	16,346,010										16,346,010
2002	18,394,190	18,486,141	18,532,651	18,557,755	18,563,852	18,575,487	18,610,181											18,610,181
2003	16,480,148	16,499,059	16,576,948	16,615,627	16,631,634	16,631,634												16,631,634
2004	15,763,863	15,802,988	15,860,904	15,914,491	15,914,491													15,914,491
2005	16,840,252	16,878,901	16,908,627	16,939,381														16,939,381
2006	19,360,635	19,432,545	19,453,356															19,453,356
2007	22,083,067	22,089,166																22,089,166
2008	23,280,225																	23,280,225
2009																		26,846,657
2010																		21,870,503
2011																		25,561,104
2012																		27,188,331
2013																		27,025,761
2014																		30,159,240
2015																		27,142,355
2016																		24,060,730
2017																		23,598,184
2018																		25,072,552
2019																		27,519,171
2020																		30,854,912
2021																		23,597,274
2022																		24,710,039
2023																		22,902,226
2024																		24,411,493
2025																		20,100,302
2026																		11,218,028

Age to Age Development Factors

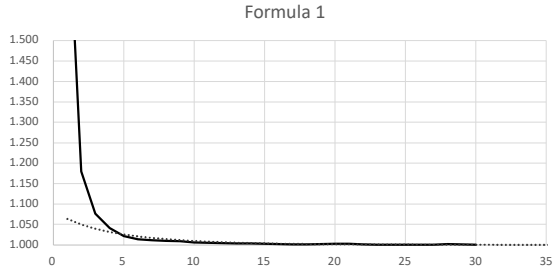
Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	
1993	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994	1.000	1.001	1.002	1.003	1.001	1.000	1.000	1.000	1.003	1.005	1.004	1.002	1.000	1.001			
1995	1.000	1.001	1.001	1.001	1.001	1.003	1.003	1.000	1.001	1.002	1.000	1.000	1.000				
1996	1.001	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.002	1.001	1.000	1.007	1.003	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.005	1.003	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000							
1999	1.001	1.000	1.000	1.001	1.000	1.001	1.002	1.000	1.000								
2000	1.003	1.000	1.002	1.003	1.001	1.000	1.001	1.000									
2001	1.003	1.001	1.003	1.002	1.002	1.001	1.000										
2002	1.005	1.003	1.001	1.000	1.001	1.002											
2003	1.001	1.005	1.002	1.001	1.000												
2004	1.002	1.004	1.003	1.000													
2005	1.002	1.002	1.002														
2006	1.004	1.001															
2007	1.000																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	

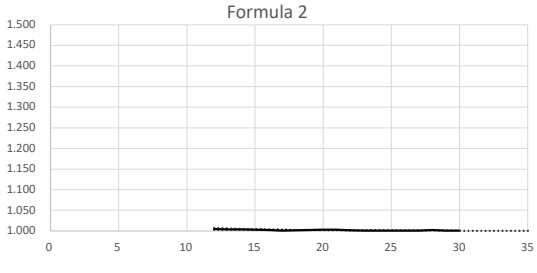
																	Tail
Strt Average	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	—
$ Wtd Average	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	—
5 Year $ Wtd Average	1.002	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.002	1.001	1.000	—	—	—	—	—
3 Year $ Wtd Average	1.002	1.002	1.002	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	—	—	—
High-Low	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.002	1.002	1.003	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	—	—	—
Curve Fit Selection	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Selected	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Cumulative	1.012	1.010	1.009	1.008	1.007	1.006	1.005	1.004	1.003	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000
% Developed	99%	99%	99%	99%	99%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

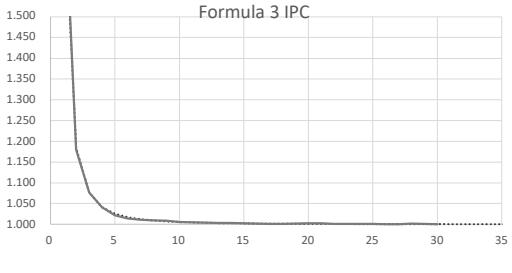
Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

	(1)	(2)	(3)	(4)		(5)	(6)		(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Paid Loss Development				**Formula 1**			**Formula 2**				**Formula 3 (IPC)**						
				1			**12**	**A=**	(0.199)	**C=**	0.000	**IPC = $e^{A} \times (X + C)^{(-B)}$**					
				33.1%			**39.2%**	**B=**	2.156	**R-Square**	0.950	**Cutoff Age=**	48				
	5 Year Wtd	**Implied**		**-18.2%**			**-18.8%**		**Exclude**	**X'**	**Y'**	**Fitted Value**				**Selected**	**Selected**
Age (Years)	**Age to Age**	**CDF**	**% unpaid**	**Estimate 1**	**Age (Years)**	**% unpaid**	**Estimate 2**	**Age (Years)**	**(Y/N)**	**ln(1/(X+C))**	**ln(Y-1)**	**Age to Age**	**CDF**	**Estimate 3**	**Selected**	**CDF**	**Age to Age**
1	1.865	2.747	63.6%	27.6%				**1**		0.000	(0.145)	1.819	2.709	63.1%			
2	1.180	1.473	32.1%	23.0%				**2**		(0.693)	(1.714)	1.184	1.489	32.8%			
3	1.077	1.248	19.9%	19.2%				**3**		(1.099)	(2.567)	1.077	1.258	20.5%			
4	1.041	1.159	13.7%	16.0%				**4**		(1.386)	(3.188)	1.041	1.168	14.4%			
5	1.022	1.113	10.2%	13.3%				**5**		(1.609)	(3.814)	1.025	1.122	10.9%			
6	1.014	1.089	8.2%	11.1%				**6**		(1.792)	(4.258)	1.017	1.094	8.6%			
7	1.011	1.074	6.9%	9.2%				**7**		(1.946)	(4.493)	1.012	1.076	7.0%			
8	1.010	1.062	5.9%	7.7%				**8**		(2.079)	(4.646)	1.009	1.062	5.9%			
9	1.009	1.052	5.0%	6.4%				**9**		(2.197)	(4.766)	1.007	1.053	5.0%			
10	1.006	1.043	4.2%	5.4%				**10**		(2.303)	(5.118)	1.006	1.045	4.3%			
11	1.005	1.037	3.6%	4.5%				**11**		(2.398)	(5.278)	1.005	1.039	3.8%			
12	1.004	1.032	3.1%	3.7%	**12**	3.1%	4.1%	**12**		(2.485)	(5.467)	1.004	1.034	3.3%	3.3%	1.034	1.004
13	1.003	1.027	2.7%	3.1%	**13**	2.7%	3.4%	**13**		(2.565)	(5.702)	1.003	1.030	3.0%	3.0%	1.030	1.003
14	1.003	1.024	2.4%	2.6%	**14**	2.4%	2.8%	**14**		(2.639)	(5.714)	1.003	1.027	2.6%	2.6%	1.027	1.003
15	1.003	1.021	2.0%	2.2%	**15**	2.0%	2.3%	**15**		(2.708)	(5.990)	1.002	1.024	2.4%	2.4%	1.024	1.002
16	1.002	1.018	1.8%	1.8%	**16**	1.8%	1.9%	**16**		(2.773)	(6.332)	1.002	1.022	2.1%	2.1%	1.022	1.002
17	1.001	1.016	1.6%	1.5%	**17**	1.6%	1.6%	**17**		(2.833)	(6.865)	1.002	1.020	1.9%	1.9%	1.020	1.002
18	1.001	1.015	1.5%	1.2%	**18**	1.5%	1.3%	**18**		(2.890)	(6.750)	1.002	1.018	1.8%	1.8%	1.018	1.002
19	1.002	1.014	1.4%	1.0%	**19**	1.4%	1.1%	**19**		(2.944)	(6.250)	1.001	1.016	1.6%	1.6%	1.016	1.001
20	1.003	1.012	1.2%	0.9%	**20**	1.2%	0.9%	**20**		(2.996)	(5.924)	1.001	1.015	1.5%	1.5%	1.015	1.001
21	1.002	1.009	0.9%	0.7%	**21**	0.9%	0.8%	**21**		(3.045)	(6.054)	1.001	1.013	1.3%	1.3%	1.013	1.001
22	1.001	1.007	0.7%	0.6%	**22**	0.7%	0.6%	**22**		(3.091)	(6.771)	1.001	1.012	1.2%	1.2%	1.012	1.001
23	1.001	1.006	0.6%	0.5%	**23**	0.6%	0.5%	**23**		(3.135)	(7.074)	1.001	1.011	1.1%	1.1%	1.011	1.001
24	1.001	1.005	0.5%	0.4%	**24**	0.5%	0.4%	**24**		(3.178)	(7.044)	1.001	1.010	1.0%	1.0%	1.010	1.001
25	1.001	1.004	0.4%	0.3%	**25**	0.4%	0.4%	**25**		(3.219)	(7.437)	1.001	1.009	0.9%	0.9%	1.009	1.001
26	1.000	1.004	0.4%	0.3%	**26**	0.4%	0.3%	**26**		(3.258)	(8.254)	1.001	1.009	0.9%	0.9%	1.009	1.001
27	1.000	1.003	0.3%	0.2%	**27**	0.3%	0.2%	**27**		(3.296)	(8.192)	1.001	1.008	0.8%	0.8%	1.008	1.001
28	1.002	1.003	0.3%	0.2%	**28**	0.3%	0.2%	**28**		(3.332)	(6.382)	1.001	1.007	0.7%	0.7%	1.007	1.001
29	1.001	1.001	0.1%	0.2%	**29**	0.1%	0.2%	**29**		(3.367)	(6.901)	1.001	1.007	0.7%	0.7%	1.007	1.001
30	1.000	1.000	0.0%	0.1%	**30**	0.0%	0.1%	**30**		(3.401)	(7.881)	1.001	1.006	0.6%	0.6%	1.006	1.001
31				0.1%			0.1%	**31**				1.000	1.005	0.5%	0.5%	1.005	1.000
32				0.1%			0.1%	**32**				1.000	1.005	0.5%	0.5%	1.005	1.000
33				0.1%			0.1%	**33**				1.000	1.005	0.4%	0.4%	1.005	1.000
34				0.1%			0.1%	**34**				1.000	1.004	0.4%	0.4%	1.004	1.000
35				0.1%			0.1%	**35**				1.000	1.004	0.4%	0.4%	1.004	1.000
36				0.0%			0.0%	**36**				1.000	1.003	0.3%	0.3%	1.003	1.000
37				0.0%			0.0%	**37**				1.000	1.003	0.3%	0.3%	1.003	1.000
38				0.0%			0.0%	**38**				1.000	1.003	0.3%	0.3%	1.003	1.000
39				0.0%			0.0%	**39**				1.000	1.002	0.2%	0.2%	1.002	1.000
40				0.0%			0.0%	**40**				1.000	1.002	0.2%	0.2%	1.002	1.000
41				0.0%			0.0%	**41**				1.000	1.002	0.2%	0.2%	1.002	1.000
42				0.0%			0.0%	**42**				1.000	1.001	0.1%	0.1%	1.001	1.000
43				0.0%			0.0%	**43**				1.000	1.001	0.1%	0.1%	1.001	1.000
44				0.0%			0.0%	**44**				1.000	1.001	0.1%	0.1%	1.001	1.000
45				0.0%			0.0%	**45**				1.000	1.001	0.1%	0.1%	1.001	1.000
46				0.0%			0.0%	**46**				1.000	1.000	0.0%	0.0%	1.000	1.000
47				0.0%			0.0%	**47**				1.000	1.000	0.0%	0.0%	1.000	1.000
48				0.0%			0.0%	**48**				1.000	1.000	0.0%	0.0%	1.000	1.000







Column Notes

(1) From Exhibit A 6.5
(2) Based on Column (1)
(3) 1.00 - 1.00 / (2)
(4) Based on Column (3) and lognormal model
(5) (3)
(6) Based on Column (5) and lognormal model
(7) Based on judgment
(11) Based on Column (10)
(12) 1.00 - 1.00 / (11)
(13) Based on Columns (4), (6), (12) and judgment
(14) 1.00 / (1.00 - (13))
(15) Based on Column (14)

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Reported Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													17,221,865	17,181,953	17,197,730	17,233,845	17,236,547	17,279,984
1993												16,147,433	16,123,288	16,144,984	16,158,578	16,184,614	16,176,103	16,240,823
1994											15,493,803	15,541,573	15,531,668	15,565,950	15,558,043	15,560,953	15,573,118	15,600,376
1995										12,656,393	12,682,218	12,826,345	12,826,867	12,739,174	12,744,739	12,821,586	12,856,004	12,878,753
1996									11,184,700	11,105,015	11,104,370	11,141,506	11,148,892	11,178,519	11,213,005	11,228,157	11,236,066	11,262,537
1997								10,441,840	10,457,907	10,489,592	10,544,488	10,570,415	10,651,991	10,718,835	10,752,514	10,797,911	10,784,783	10,789,409
1998							11,237,087	11,398,669	11,384,342	11,385,665	11,405,414	11,426,190	11,464,372	11,503,977	11,521,539	11,554,902	11,569,397	11,569,397
1999						11,167,305	11,175,093	11,216,145	11,240,617	11,278,621	11,318,726	11,356,905	11,400,986	11,457,910	11,482,336	11,512,044	11,536,414	11,531,991
2000					14,053,430	13,947,731	14,067,315	14,125,805	14,141,830	14,164,247	14,122,874	14,174,454	14,210,267	14,418,916	14,331,035	14,401,004	14,456,214	14,469,695
2001				15,301,222	15,518,599	15,567,533	15,631,314	15,709,114	15,715,832	15,799,729	15,830,394	15,889,850	15,903,903	15,967,767	16,023,784	16,066,642	16,114,362	16,130,302
2002			17,877,898	17,265,532	17,565,831	17,733,751	17,668,671	17,794,777	17,923,488	17,980,304	18,124,616	18,141,783	18,213,089	18,253,250	18,307,957	18,341,997	18,344,202	18,354,512
2003		17,677,815	15,494,670	15,252,200	15,405,081	15,573,201	15,719,819	15,828,816	15,956,754	15,996,077	15,996,037	16,022,713	16,114,193	16,164,874	16,256,696	16,287,463	16,372,852	16,443,904
2004	16,721,965	15,463,799	14,940,579	14,628,154	14,761,254	14,664,354	14,849,535	15,010,991	15,059,353	15,213,440	15,218,063	15,443,118	15,485,427	15,581,768	15,674,182	15,731,935	15,764,192	15,759,358
2005	17,972,889	16,071,639	15,099,485	15,157,283	15,381,459	16,066,818	15,761,609	16,375,489	16,157,651	16,260,694	16,371,374	16,484,046	16,616,489	16,670,178	16,699,070	16,722,863	16,808,848	16,840,252
2006	20,308,938	17,354,698	17,022,312	17,241,342	17,850,167	18,303,504	18,544,999	18,550,876	18,735,480	19,017,790	18,878,858	19,023,417	19,120,899	19,235,548	19,306,143	19,314,568	19,325,793	19,328,607
2007	15,695,726	18,440,568	19,774,629	19,549,741	20,022,834	20,386,494	20,631,671	20,885,026	21,281,764	21,421,572	21,513,812	21,658,855	21,794,787	21,910,818	21,993,281	22,012,312	22,023,340	22,062,614
2008	16,079,308	20,016,349	21,544,777	21,769,258	22,120,405	22,323,176	22,414,057	22,568,344	22,620,756	22,721,854	22,757,553	22,825,976	22,924,887	23,025,100	23,107,383	23,173,060	23,212,440	23,223,351
2009	23,294,134	24,883,233	25,586,227	24,842,428	25,311,066	25,644,311	25,730,447	25,866,024	26,094,406	26,233,138	26,345,904	26,469,798	26,658,743	26,682,160	26,702,577	26,755,008	26,819,056	26,846,657
2010	17,725,827	20,344,471	19,851,778	20,498,511	20,235,367	20,532,803	20,614,936	20,887,014	21,092,803	21,223,824	21,350,348	21,563,729	21,622,943	21,698,296	21,757,815	21,803,510	21,870,503	
2011	19,114,883	22,324,613	23,644,367	23,185,293	23,591,686	23,984,355	24,301,448	24,424,677	24,613,083	24,903,030	25,167,233	25,241,107	25,384,348	25,454,491	25,494,830	25,570,459		
2012	20,164,778	24,595,320	24,171,906	25,373,707	25,256,018	25,094,505	25,437,232	25,797,625	26,240,772	26,444,031	26,495,613	26,680,030	26,810,483	27,014,223	27,200,978			
2013	19,517,388	26,006,836	25,119,048	25,333,423	25,530,033	25,910,875	26,074,047	26,345,786	26,703,817	26,761,909	26,958,364	27,016,384	27,010,307	27,025,761				
2014	23,824,133	25,858,977	25,506,608	27,105,508	27,857,112	28,106,300	28,828,006	29,643,005	29,962,448	29,851,386	29,990,367	30,083,264	30,162,725					
2015	20,736,820	23,834,715	24,021,993	24,905,601	25,340,499	25,841,598	26,105,386	26,200,936	26,554,885	26,868,095	26,985,753	27,142,401						
2016	18,750,021	21,019,263	22,915,679	22,245,211	22,823,221	23,218,871	23,551,041	23,743,594	23,752,946	23,896,565	24,060,730							
2017	17,264,800	21,440,056	21,841,327	22,644,648	22,733,052	22,998,662	23,113,429	23,241,370	23,408,214	23,656,843								
2018	18,600,371	21,536,991	22,455,063	23,254,058	26,104,942	24,858,195	24,911,524	25,041,509	25,136,936									
2019	19,303,004	23,173,705	24,598,904	28,078,000	27,661,102	26,928,036	27,235,688	27,655,090										
2020	21,055,050	27,093,723	31,410,621	29,719,342	30,526,222	30,720,216	31,205,530											
2021	17,153,180	22,864,728	24,558,495	24,499,617	23,688,892	23,756,650												
2022	19,041,384	25,887,961	25,914,974	24,566,443	25,952,858													
2023	18,880,096	23,451,034	24,412,413	24,336,650														
2024	21,279,545	31,127,886	29,321,797															
2025	32,502,534	30,453,246																
2026	37,803,855																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992													0.998	1.001	1.002	1.000	1.003	1.003
1993												0.999	1.001	1.001	1.002	0.999	1.004	1.001
1994											1.003	0.999	1.002	0.999	1.000	1.001	1.002	1.001
1995										1.002	1.011	1.000	0.993	1.000	1.006	1.003	1.002	1.001
1996									0.993	1.000	1.003	1.001	1.003	1.003	1.001	1.001	1.002	1.001
1997								1.002	1.003	1.005	1.002	1.008	1.006	1.003	1.004	0.999	1.000	1.000
1998							1.014	0.999	1.000	1.002	1.002	1.003	1.003	1.002	1.003	1.001	1.000	1.006
1999						1.001	1.004	1.002	1.003	1.004	1.003	1.004	1.005	1.002	1.003	1.002	1.000	1.000
2000					0.992	1.009	1.004	1.001	1.002	0.997	1.004	1.003	1.015	0.994	1.005	1.004	1.001	1.002
2001				1.014	1.003	1.004	1.005	1.000	1.005	1.002	1.004	1.001	1.004	1.004	1.003	1.003	1.001	1.002
2002			0.966	1.017	1.010	0.996	1.007	1.007	1.003	1.008	1.001	1.004	1.002	1.003	1.002	1.000	1.001	1.002
2003		0.877	0.984	1.010	1.011	1.009	1.007	1.008	1.002	1.000	1.002	1.006	1.003	1.006	1.002	1.005	1.004	1.001
2004	0.925	0.966	0.979	1.009	0.993	1.013	1.011	1.003	1.010	1.000	1.015	1.003	1.006	1.006	1.004	1.002	1.000	1.001
2005	0.894	0.940	1.004	1.015	1.045	0.981	1.039	0.987	1.006	1.007	1.007	1.008	1.003	1.002	1.001	1.005	1.002	1.000
2006	0.855	0.981	1.013	1.035	1.025	1.013	1.000	1.010	1.015	0.993	1.008	1.005	1.006	1.004	1.000	1.001	1.000	1.002
2007	1.175	1.072	0.989	1.024	1.018	1.012	1.012	1.019	1.007	1.004	1.007	1.006	1.005	1.004	1.001	1.001	1.002	1.001
2008	1.245	1.076	1.010	1.016	1.009	1.004	1.007	1.002	1.004	1.002	1.003	1.004	1.004	1.004	1.003	1.002	1.000	1.002
2009	1.068	1.028	0.971	1.019	1.013	1.003	1.005	1.009	1.005	1.004	1.005	1.007	1.001	1.001	1.002	1.002	1.001	
2010	1.148	0.976	1.033	0.987	1.015	1.004	1.013	1.010	1.006	1.006	1.010	1.003	1.003	1.003	1.002	1.003		
2011	1.168	1.059	0.981	1.018	1.017	1.013	1.005	1.008	1.012	1.011	1.003	1.006	1.003	1.002	1.003			
2012	1.220	0.983	1.050	0.995	0.994	1.014	1.014	1.017	1.008	1.002	1.007	1.005	1.008	1.007				
2013	1.332	0.966	1.009	1.008	1.015	1.006	1.010	1.014	1.002	1.007	1.002	1.000	1.001					
2014	1.085	0.986	1.063	1.028	1.009	1.026	1.028	1.011	0.996	1.005	1.003	1.003						
2015	1.149	1.008	1.037	1.017	1.020	1.010	1.004	1.014	1.012	1.004	1.006							
2016	1.121	1.090	0.971	1.026	1.017	1.014	1.008	1.000	1.006	1.007								
2017	1.242	1.019	1.037	1.004	1.012	1.005	1.006	1.007	1.011									
2018	1.158	1.043	1.036	1.123	0.952	1.002	1.005	1.004										
2019	1.201	1.062	1.141	0.985	0.973	1.011	1.015											
2020	1.287	1.159	0.946	1.027	1.006	1.016												
2021	1.333	1.074	0.998	0.967	1.003													
2022	1.360	1.001	0.948	1.056														
2023	1.242	1.041	0.997															
2024	1.463	0.942																
2025	0.937																	
Strt Average	1.164	1.016	1.007	1.018	1.007	1.008	1.010	1.006	1.005	1.003	1.005	1.003	1.003	1.002	1.002	1.002	1.001	1.002
$ Wtd Average	1.157	1.018	1.008	1.018	1.006	1.009	1.010	1.007	1.006	1.004	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.002
5 Year $ Wtd Average	1.229	1.040	1.002	1.029	0.989	1.010	1.008	1.007	1.005	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001
3 Year $ Wtd Average	1.170	0.990	0.980	1.018	0.994	1.010	1.009	1.004	1.010	1.005	1.004	1.002	1.004	1.004	1.002	1.002	1.001	1.002
High-Low	1.164	1.016	1.004	1.016	1.008	1.008	1.009	1.006	1.005	1.003	1.005	1.003	1.003	1.003	1.002	1.002	1.001	1.001
3 Year Strt Average	1.214	0.995	0.981	1.017	0.994	1.010	1.009	1.004	1.009	1.005	1.004	1.002	1.004	1.004	1.002	1.002	1.001	1.002
Curve Fit Selection												1.003	1.002	1.002	1.002	1.002	1.002	1.002
Selected	1.000	0.990	0.980	1.018	1.006	1.010	1.008	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.002
Cumulative	1.065	1.065	1.076	1.097	1.078	1.071	1.061	1.052	1.046	1.040	1.036	1.033	1.030	1.027	1.025	1.023	1.021	1.019
% Developed	94%	94%	93%	91%	93%	93%	94%	95%	96%	96%	97%	97%	97%	97%	98%	98%	98%	98%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Temporary Total
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Reported Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	17,339,059	17,351,033	17,367,484	17,354,212	17,355,778	17,368,621	17,370,890	17,371,309	17,371,309	17,371,309	17,371,309	17,610,974	17,371,309	17,371,309	17,371,309	17,383,566	17,383,566	17,383,566
1993	16,251,400	16,235,191	16,257,240	16,261,326	16,261,326	16,273,475	16,298,475	16,296,831	16,285,916	16,292,566	16,295,870	16,297,094	16,297,094	16,297,094	16,297,094	16,295,870		16,295,870
1994	15,618,113	15,614,393	15,618,436	15,654,740	15,705,332	15,716,633	15,716,633	15,716,633	15,721,623	15,803,386	15,847,564	15,920,370	15,929,694	15,931,578	15,952,883			15,952,883
1995	12,885,554	12,881,293	12,887,762	12,911,013	12,921,324	12,930,045	12,963,572	13,007,697	13,322,697	13,031,423	13,056,555	13,062,555	13,055,667	13,055,667				13,055,667
1996	11,268,257	11,279,984	11,299,976	11,319,031	11,334,044	11,350,835	11,369,151	11,371,975	11,371,975	11,371,975	11,361,975	11,361,975	11,361,975					11,361,975
1997	10,792,909	10,807,673	10,823,206	10,823,206	10,893,595	10,925,361	10,925,361	10,925,361	10,925,361	10,925,361	10,930,361	10,930,361						10,930,361
1998	11,633,104	11,636,178	11,665,601	11,679,064	11,679,064	11,679,064	11,679,064	11,679,064	11,690,565	11,690,565	11,692,808							11,692,808
1999	11,534,075	11,547,020	11,547,020	11,545,712	11,553,956	11,553,956	11,568,956	11,595,717	11,631,598	11,629,540								11,629,540
2000	14,498,082	14,534,714	14,559,023	14,588,167	14,618,004	14,636,631	14,643,827	14,655,921	14,629,850									14,629,850
2001	16,160,463	16,206,159	16,217,014	16,266,396	16,291,876	16,327,329	16,340,355	16,346,010										16,346,010
2002	18,394,190	18,741,178	18,537,687	18,562,792	18,563,852	18,575,487	18,610,181											18,610,181
2003	16,466,197	16,490,483	16,568,373	16,600,917	16,631,634	16,616,923												16,616,923
2004	15,773,484	15,802,988	15,860,904	15,914,491	15,914,491													15,914,491
2005	16,840,252	16,878,901	16,908,627	16,939,381														16,939,381
2006	19,360,635	19,487,702	19,453,356															19,453,356
2007	22,083,067	22,089,166																22,089,166
2008	23,280,225																	23,280,225
2009																		26,846,657
2010																		21,870,503
2011																		25,570,459
2012																		27,200,978
2013																		27,025,761
2014																		30,162,725
2015																		27,142,401
2016																		24,060,730
2017																		23,656,843
2018																		25,136,936
2019																		27,655,090
2020																		31,205,530
2021																		23,756,650
2022																		25,952,858
2023																		24,336,650
2024																		29,321,797
2025																		30,453,246
2026																		37,803,855

Age to Age Development Factors

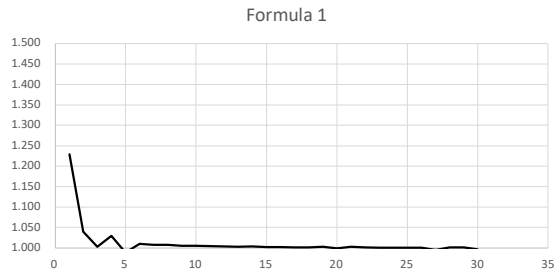
Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.001	1.001	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.014	0.986	1.000	1.000	1.001	1.000	
1993	0.999	1.001	1.000	1.000	1.001	1.002	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994	1.000	1.000	1.002	1.003	1.001	1.000	1.000	1.000	1.005	1.003	1.005	1.001	1.000	1.001			
1995	1.000	1.001	1.002	1.001	1.001	1.003	1.003	1.024	0.978	1.002	1.000	0.999	1.000				
1996	1.001	1.002	1.002	1.001	1.001	1.002	1.000	1.000	1.000	0.999	1.000	1.000					
1997	1.001	1.001	1.000	1.007	1.003	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.000	1.003	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000							
1999	1.001	1.000	1.000	1.001	1.000	1.001	1.002	1.003	1.000								
2000	1.003	1.002	1.002	1.002	1.001	1.000	1.001	0.998									
2001	1.003	1.001	1.003	1.002	1.002	1.001	1.000										
2002	1.019	0.989	1.001	1.000	1.001	1.002											
2003	1.001	1.005	1.002	1.002	0.999												
2004	1.002	1.004	1.003	1.000													
2005	1.002	1.002	1.002														
2006	1.007	0.998															
2007	1.000																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	

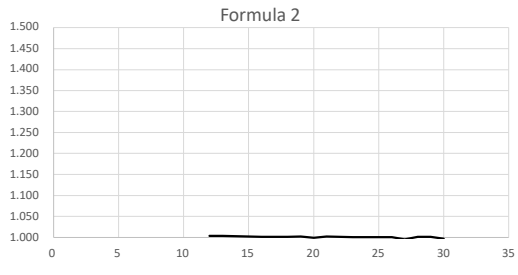
																	Tail
Strt Average	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.003	0.998	1.001	1.003	0.997	1.000	1.000	1.000	1.000	—
$ Wtd Average	1.003	1.000	1.001	1.001	1.001	1.001	1.001	1.003	0.998	1.001	1.004	0.997	1.000	1.000	1.000	1.000	—
5 Year $ Wtd Average	1.002	0.999	1.002	1.001	1.001	1.001	1.001	1.000	0.995	1.001	1.001	0.997	—	—	—	—	—
3 Year $ Wtd Average	1.003	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
High-Low	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.001	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.003	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
Curve Fit Selection	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
Selected	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	
Cumulative	1.018	1.016	1.014	1.013	1.012	1.010	1.009	1.008	1.007	1.006	1.005	1.004	1.003	1.002	1.001	1.000	1.000
% Developed	98%	98%	99%	99%	99%	99%	99%	99%	99%	99%	100%	100%	100%	100%	100%	100%	100%

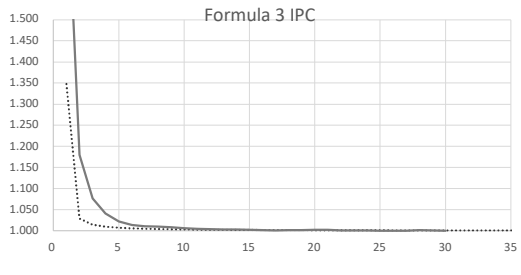
Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

	(1)	(2)	(3)	(4)		(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Reported Loss Development			Formula 1			Formula 2			Formula 3 (IPC)						
				1			12	A=	(3.446)	C=	(0.900)	IPC = $e^{A} \times (X + C)^{(-B)}$				
				0.0%			0.0%	B=	1.038	R-Square	0.813	Cutoff Age=	48			
	5 Year Wtd	Implied		N/A			N/A		Exclude	X'	Y'	Fitted Value			Selected	Selected
Age (Years)	Age to Age	CDF	% unreported	Estimate 1	Age (Years)	% unreported	Estimate 2	Age	(Y/N)	ln(1/(X+C))	ln(Y-1)	Age to Age	CDF	Estimate 3	Selected	CDF	Age to Age
1	1.229	1.379	27.5%					1		2.303	(1.474)	1.348	1.530	34.6%			
2	1.040	1.122	10.9%					2		(0.095)	(3.223)	1.029	1.135	11.9%			
3	1.002	1.079	7.4%					3		(0.742)	(6.063)	1.015	1.103	9.4%			
4	1.029	1.077	7.1%					4		(1.131)	(3.529)	1.010	1.087	8.0%			
5	0.989	1.046	4.4%					5				1.007	1.077	7.1%			
6	1.010	1.058	5.5%					6		(1.629)	(4.601)	1.006	1.069	6.4%			
7	1.008	1.047	4.5%					7		(1.808)	(4.863)	1.005	1.063	5.9%			
8	1.007	1.039	3.8%					8		(1.960)	(4.908)	1.004	1.057	5.4%			
9	1.005	1.032	3.1%					9		(2.092)	(5.297)	1.004	1.053	5.0%			
10	1.005	1.027	2.6%					10		(2.208)	(5.299)	1.003	1.049	4.7%			
11	1.004	1.022	2.1%					11		(2.313)	(5.479)	1.003	1.046	4.4%			
12	1.003	1.017	1.7%		12	1.7%		12		(2.407)	(5.773)	1.003	1.043	4.1%	4.1%	1.043	1.003
13	1.003	1.014	1.4%		13	1.4%		13		(2.493)	(5.794)	1.002	1.040	3.9%	3.9%	1.040	1.002
14	1.003	1.011	1.1%		14	1.1%		14		(2.573)	(5.763)	1.002	1.038	3.6%	3.6%	1.038	1.002
15	1.002	1.008	0.8%		15	0.8%		15		(2.646)	(6.133)	1.002	1.035	3.4%	3.4%	1.035	1.002
16	1.002	1.006	0.6%		16	0.6%		16		(2.715)	(6.375)	1.002	1.033	3.2%	3.2%	1.033	1.002
17	1.001	1.004	0.4%		17	0.4%		17		(2.779)	(6.873)	1.002	1.031	3.0%	3.0%	1.031	1.002
18	1.001	1.003	0.3%		18	0.3%		18		(2.839)	(6.669)	1.002	1.029	2.9%	2.9%	1.029	1.002
19	1.002	1.002	0.2%		19	0.2%		19		(2.896)	(5.995)	1.002	1.028	2.7%	2.7%	1.028	1.002
20	0.999	0.999	-0.1%		20	-0.1%		20				1.001	1.026	2.5%	2.5%	1.026	1.001
21	1.002	1.000	0.0%		21	0.0%		21		(3.001)	(6.085)	1.001	1.025	2.4%	2.4%	1.025	1.001
22	1.001	0.998	-0.2%		22	-0.2%		22		(3.049)	(6.847)	1.001	1.023	2.3%	2.3%	1.023	1.001
23	1.001	0.997	-0.3%		23	-0.3%		23		(3.096)	(7.328)	1.001	1.022	2.1%	2.1%	1.022	1.001
24	1.001	0.996	-0.4%		24	-0.4%		24		(3.140)	(6.948)	1.001	1.020	2.0%	2.0%	1.020	1.001
25	1.001	0.995	-0.5%		25	-0.5%		25		(3.182)	(7.289)	1.001	1.019	1.9%	1.9%	1.019	1.001
26	1.000	0.994	-0.6%		26	-0.6%		26		(3.223)	(7.947)	1.001	1.018	1.8%	1.8%	1.018	1.001
27	0.995	0.994	-0.6%		27	-0.6%		27				1.001	1.017	1.7%	1.7%	1.017	1.001
28	1.001	0.999	-0.1%		28	-0.1%		28		(3.300)	(6.850)	1.001	1.016	1.6%	1.6%	1.016	1.001
29	1.001	0.998	-0.2%		29	-0.2%		29		(3.336)	(6.737)	1.001	1.015	1.4%	1.4%	1.015	1.001
30	0.997	0.997	-0.3%		30	-0.3%		30				1.001	1.014	1.3%	1.3%	1.014	1.001
31								31				1.001	1.013	1.3%	1.3%	1.013	1.001
32								32				1.001	1.012	1.2%	1.2%	1.012	1.001
33								33				1.001	1.011	1.1%	1.1%	1.011	1.001
34								34				1.001	1.010	1.0%	1.0%	1.010	1.001
35								35				1.001	1.009	0.9%	0.9%	1.009	1.001
36								36				1.001	1.008	0.8%	0.8%	1.008	1.001
37								37				1.001	1.007	0.7%	0.7%	1.007	1.001
38								38				1.001	1.007	0.7%	0.7%	1.007	1.001
39								39				1.001	1.006	0.6%	0.6%	1.006	1.001
40								40				1.001	1.005	0.5%	0.5%	1.005	1.001
41								41				1.001	1.005	0.4%	0.4%	1.005	1.001
42								42				1.001	1.004	0.4%	0.4%	1.004	1.001
43								43				1.001	1.003	0.3%	0.3%	1.003	1.001
44								44				1.001	1.002	0.2%	0.2%	1.002	1.001
45								45				1.001	1.002	0.2%	0.2%	1.002	1.001
46								46				1.001	1.001	0.1%	0.1%	1.001	1.001
47								47				1.001	1.001	0.1%	0.1%	1.001	1.001
48								48				1.000	1.000	0.0%	0.0%	1.000	1.000







Column Notes

(1) From Exhibit A 6.6
(2) Based on Column (1)
(3) 1.00 - 1.00 / (2)
(4) Based on Column (3) and lognormal model
(5) (3)
(6) Based on Column (5) and lognormal model
(7) Based on judgment
(11) Based on Column (10)
(12) 1.00 - 1.00 / (11)
(13) Based on Columns (4), (6), (12) and judgment
(14) 1.00 / (1.00 - (13))
(15) Based on Column (14)

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Paid and Reported Loss Development Methods

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) x (4)	(6) Reported Loss	(7) Cumulative Reported LDF	(8) Estimated Ult. Loss Rep. Method (6) x (7)
1992	6/30/2026	420	$17,383,566	1.000	$17,383,566	$17,383,566	1.000	$17,383,566
1993	6/30/2026	408	16,295,870	1.000	16,295,870	16,295,870	1.000	16,295,870
1994	6/30/2026	396	15,952,883	1.000	15,952,883	15,952,883	1.001	15,966,784
1995	6/30/2026	384	13,055,667	1.000	13,061,742	13,055,667	1.002	13,078,811
1996	6/30/2026	372	11,361,975	1.001	11,372,926	11,361,975	1.003	11,392,719
1997	6/30/2026	360	10,925,361	1.001	10,941,740	10,930,361	1.004	10,970,512
1998	6/30/2026	348	11,692,808	1.002	11,717,074	11,692,808	1.005	11,747,500
1999	6/30/2026	336	11,589,442	1.003	11,620,701	11,629,540	1.006	11,696,073
2000	6/30/2026	324	14,629,000	1.003	14,678,303	14,629,850	1.007	14,729,441
2001	6/30/2026	312	16,346,010	1.004	16,413,043	16,346,010	1.008	16,475,795
2002	6/30/2026	300	18,610,181	1.005	18,701,306	18,610,181	1.009	18,779,951
2003	6/30/2026	288	16,631,634	1.006	16,727,532	16,616,923	1.010	16,789,068
2004	6/30/2026	276	15,914,491	1.007	16,021,436	15,914,491	1.012	16,099,999
2005	6/30/2026	264	16,939,381	1.008	17,071,016	16,939,381	1.013	17,159,917
2006	6/30/2026	252	19,453,356	1.009	19,627,152	19,453,356	1.014	19,734,534
2007	6/30/2026	240	22,089,166	1.010	22,315,083	22,089,166	1.016	22,441,907
2008	6/30/2026	228	23,280,225	1.012	23,552,003	23,280,225	1.018	23,689,336
2009	6/30/2026	216	26,846,657	1.013	27,203,775	26,846,657	1.019	27,364,202
2010	6/30/2026	204	21,870,503	1.015	22,201,767	21,870,503	1.021	22,331,869
2011	6/30/2026	192	25,561,104	1.017	26,002,097	25,570,459	1.023	26,159,638
2012	6/30/2026	180	27,188,331	1.020	27,723,339	27,200,978	1.025	27,884,670
2013	6/30/2026	168	27,025,761	1.022	27,633,814	27,025,761	1.027	27,766,239
2014	6/30/2026	156	30,159,240	1.026	30,937,897	30,162,725	1.030	31,063,474
2015	6/30/2026	144	27,142,355	1.030	27,950,532	27,142,401	1.033	28,026,272
2016	6/30/2026	132	24,060,730	1.035	24,903,558	24,060,730	1.036	24,925,762
2017	6/30/2026	120	23,598,184	1.041	24,571,102	23,656,843	1.040	24,607,907
2018	6/30/2026	108	25,072,552	1.050	26,328,621	25,136,936	1.046	26,281,673
2019	6/30/2026	96	27,519,171	1.060	29,175,107	27,655,090	1.052	29,100,083
2020	6/30/2026	84	30,854,912	1.072	33,063,560	31,205,530	1.061	33,099,682
2021	6/30/2026	72	23,597,274	1.087	25,644,255	23,756,650	1.071	25,451,821
2022	6/30/2026	60	24,710,039	1.107	27,360,760	25,952,858	1.078	27,968,531
2023	6/30/2026	48	22,902,226	1.153	26,405,597	24,336,650	1.097	26,706,365
2024	6/30/2026	36	24,411,493	1.241	30,306,173	29,321,797	1.076	31,539,640
2025	6/30/2026	24	20,100,302	1.437	28,878,678	30,453,246	1.065	32,423,799
2026	6/30/2026	12	11,218,028	2.679	30,054,096	37,803,855	1.065	40,250,047
Total			$715,989,878		$769,798,106	$761,341,922		$787,383,460

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 6.5.
(6) Provided by Wyoming Department of Workforce Services
(7) From Exhibit A 6.6.

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Paid Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Projected Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1/(9)	(11) Unpaid Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
2000	6/30/2026	324	$148,762,633	9.9%	1.012	1.302	13.0%	9.8%	1.003	0.3%	$49,165	$14,678,165
2001	6/30/2026	312	175,048,207	9.4%	1.012	1.302	12.4%	9.8%	1.004	0.4%	70,342	16,416,352
2002	6/30/2026	300	180,262,306	10.4%	1.012	1.302	13.7%	9.8%	1.005	0.5%	86,423	18,696,604
2003	6/30/2026	288	175,552,340	9.5%	1.012	1.302	12.6%	9.8%	1.006	0.6%	99,025	16,730,659
2004	6/30/2026	276	177,079,289	9.1%	1.012	1.302	12.0%	9.8%	1.007	0.7%	116,302	16,030,793
2005	6/30/2026	264	185,716,218	9.2%	1.012	1.302	12.1%	9.8%	1.008	0.8%	140,903	17,080,284
2006	6/30/2026	252	204,173,121	9.6%	1.012	1.302	12.7%	10.8%	1.009	0.9%	196,050	19,649,406
2007	6/30/2026	240	215,836,851	10.4%	1.012	1.240	13.0%	11.4%	1.010	1.0%	248,802	22,337,968
2008	6/30/2026	228	218,131,541	10.8%	1.012	1.181	12.9%	12.0%	1.012	1.2%	300,935	23,581,159
2009	6/30/2026	216	208,459,209	13.1%	1.012	1.125	14.9%	12.9%	1.013	1.3%	354,347	27,201,003
2010	6/30/2026	204	193,599,615	11.5%	1.012	1.117	13.0%	13.0%	1.015	1.5%	376,640	22,247,143
2011	6/30/2026	192	203,337,513	12.8%	1.000	1.110	14.2%	13.3%	1.017	1.7%	458,213	26,019,317
2012	6/30/2026	180	204,008,162	13.6%	1.000	1.102	15.0%	13.4%	1.020	1.9%	526,744	27,715,075
2013	6/30/2026	168	203,157,965	13.6%	1.000	1.094	14.9%	13.5%	1.022	2.2%	602,258	27,628,019
2014	6/30/2026	156	211,849,593	14.6%	1.000	1.087	15.9%	13.6%	1.026	2.5%	723,339	30,882,580
2015	6/30/2026	144	212,780,825	13.2%	1.000	1.079	14.2%	13.7%	1.030	2.9%	840,464	27,982,819
2016	6/30/2026	132	199,356,077	12.5%	1.000	1.072	13.4%	13.8%	1.035	3.4%	928,086	24,988,816
2017	6/30/2026	120	198,012,678	12.4%	1.000	1.064	13.2%	13.9%	1.041	4.0%	1,086,016	24,684,201
2018	6/30/2026	108	207,938,971	12.7%	1.000	1.057	13.4%	13.9%	1.050	4.8%	1,383,643	26,456,195
2019	6/30/2026	96	200,475,628	14.5%	1.000	1.050	15.3%	14.0%	1.060	5.7%	1,598,108	29,117,279
2020	6/30/2026	84	203,774,071	16.2%	1.000	1.042	16.9%	14.1%	1.072	6.7%	1,925,086	32,779,998
2021	6/30/2026	72	189,814,141	13.5%	1.000	1.035	13.9%	14.2%	1.087	8.0%	2,157,683	25,754,957
2022	6/30/2026	60	202,517,355	13.7%	1.000	1.028	14.0%	14.3%	1.107	9.7%	2,813,483	27,523,522
2023	6/30/2026	48	204,639,501	13.0%	1.000	1.021	13.2%	14.4%	1.153	13.3%	3,920,456	26,822,682
2024	6/30/2026	36	209,063,047	14.8%	1.000	1.014	15.0%	14.5%	1.241	19.5%	5,912,544	30,324,036
2025	6/30/2026	24	211,599,899	14.5%	1.000	1.007	14.6%	14.6%	1.437	30.4%	9,417,403	29,517,704
2026	6/30/2026	12	206,922,188	17.0%	1.000	1.000	17.0%	14.7%	2.679	62.7%	19,119,799	30,337,827
	Total		$5,351,868,944								$55,452,257	$663,184,563

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 6.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 6.16
(7) (4) x (5) x (6)
(8) Exhibit A 6.16, Column (9)
(9) From Exhibit A 6.5
(12) Column (11) + Exhibit A 6.7, Column (3)

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Reported Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Projected Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1/(9)	(11) IBNR Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
2000	6/30/2026	324	$148,762,633	9.9%	1.012	1.302	13.0%	9.8%	1.007	0.7%	$98,966	$14,728,816
2001	6/30/2026	312	175,048,207	9.4%	1.012	1.302	12.4%	9.8%	1.008	0.8%	135,673	16,481,683
2002	6/30/2026	300	180,262,306	10.4%	1.012	1.302	13.7%	9.8%	1.009	0.9%	160,336	18,770,517
2003	6/30/2026	288	175,552,340	9.5%	1.012	1.302	12.6%	9.8%	1.010	1.0%	177,106	16,794,029
2004	6/30/2026	276	177,079,289	9.1%	1.012	1.302	12.0%	9.8%	1.012	1.2%	200,754	16,115,245
2005	6/30/2026	264	185,716,218	9.2%	1.012	1.302	12.1%	9.8%	1.013	1.3%	234,840	17,174,221
2006	6/30/2026	252	204,173,121	9.6%	1.012	1.302	12.7%	10.8%	1.014	1.4%	315,457	19,768,813
2007	6/30/2026	240	215,836,851	10.4%	1.012	1.240	13.0%	11.4%	1.016	1.6%	386,277	22,475,443
2008	6/30/2026	228	218,131,541	10.8%	1.012	1.181	12.9%	12.0%	1.018	1.7%	450,374	23,730,598
2009	6/30/2026	216	208,459,209	13.1%	1.012	1.125	14.9%	12.9%	1.019	1.9%	510,518	27,357,174
2010	6/30/2026	204	193,599,615	11.5%	1.012	1.117	13.0%	13.0%	1.021	2.1%	521,507	22,392,010
2011	6/30/2026	192	203,337,513	12.8%	1.000	1.110	14.2%	13.3%	1.023	2.3%	608,499	26,178,958
2012	6/30/2026	180	204,008,162	13.6%	1.000	1.102	15.0%	13.4%	1.025	2.5%	669,238	27,870,215
2013	6/30/2026	168	203,157,965	13.6%	1.000	1.094	14.9%	13.5%	1.027	2.7%	729,923	27,755,685
2014	6/30/2026	156	211,849,593	14.6%	1.000	1.087	15.9%	13.6%	1.030	2.9%	833,375	30,996,100
2015	6/30/2026	144	212,780,825	13.2%	1.000	1.079	14.2%	13.7%	1.033	3.2%	916,697	28,059,098
2016	6/30/2026	132	199,356,077	12.5%	1.000	1.072	13.4%	13.8%	1.036	3.5%	951,687	25,012,417
2017	6/30/2026	120	198,012,678	12.4%	1.000	1.064	13.2%	13.9%	1.040	3.9%	1,060,033	24,716,877
2018	6/30/2026	108	207,938,971	12.7%	1.000	1.057	13.4%	13.9%	1.046	4.4%	1,263,256	26,400,192
2019	6/30/2026	96	200,475,628	14.5%	1.000	1.050	15.3%	14.0%	1.052	5.0%	1,398,127	29,053,217
2020	6/30/2026	84	203,774,071	16.2%	1.000	1.042	16.9%	14.1%	1.061	5.7%	1,649,167	32,854,696
2021	6/30/2026	72	189,814,141	13.5%	1.000	1.035	13.9%	14.2%	1.071	6.7%	1,800,356	25,557,007
2022	6/30/2026	60	202,517,355	13.7%	1.000	1.028	14.0%	14.3%	1.078	7.2%	2,092,951	28,045,808
2023	6/30/2026	48	204,639,501	13.0%	1.000	1.021	13.2%	14.4%	1.097	8.9%	2,621,971	26,958,621
2024	6/30/2026	36	209,063,047	14.8%	1.000	1.014	15.0%	14.5%	1.076	7.0%	2,137,564	31,459,361
2025	6/30/2026	24	211,599,899	14.5%	1.000	1.007	14.6%	14.6%	1.065	6.1%	1,882,862	32,336,108
2026	6/30/2026	12	206,922,188	17.0%	1.000	1.000	17.0%	14.7%	1.065	6.1%	1,854,048	39,657,903
	Total		$5,351,868,944								$25,661,561	$678,700,814

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 6.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 6.16
(7) (4) x (5) x (6)
(8) Exhibit A 6.16, Column (9)
(9) From Exhibit A 6.6
(12) Column (11) + Exhibit A 6.7, Column (6)

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1/(9)	(11) Unpaid Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
1999	6/30/2026	336	$40,277,368	$0.29	1.012	1.018	$0.30	$0.32	1.003	0.3%	$34,457	$11,623,898
2000	6/30/2026	324	43,292,428	0.34	1.012	1.018	0.35	0.32	1.003	0.3%	46,246	14,675,246
2001	6/30/2026	312	47,027,299	0.35	1.012	1.018	0.36	0.32	1.004	0.4%	61,081	16,407,092
2002	6/30/2026	300	50,776,362	0.37	1.012	1.018	0.38	0.32	1.005	0.5%	78,684	18,688,865
2003	6/30/2026	288	52,959,274	0.32	1.012	1.018	0.33	0.32	1.006	0.6%	96,557	16,728,191
2004	6/30/2026	276	55,362,397	0.29	1.012	1.018	0.30	0.32	1.007	0.7%	117,527	16,032,018
2005	6/30/2026	264	60,849,344	0.28	1.012	1.018	0.29	0.32	1.008	0.8%	149,220	17,088,602
2006	6/30/2026	252	69,289,653	0.28	1.012	1.018	0.29	0.28	1.009	0.9%	170,832	19,624,189
2007	6/30/2026	240	79,410,961	0.28	1.012	1.016	0.29	0.28	1.010	1.0%	224,247	22,313,413
2008	6/30/2026	228	88,397,375	0.27	1.012	1.014	0.27	0.28	1.012	1.2%	285,033	23,565,258
2009	6/30/2026	216	91,019,593	0.30	1.012	1.013	0.31	0.28	1.013	1.3%	334,473	27,181,130
2010	6/30/2026	204	86,014,115	0.26	1.012	1.011	0.26	0.28	1.015	1.5%	359,893	22,230,396
2011	6/30/2026	192	91,213,698	0.29	1.000	1.009	0.29	0.28	1.017	1.7%	439,800	26,000,904
2012	6/30/2026	180	95,514,448	0.29	1.000	1.007	0.29	0.28	1.020	1.9%	524,965	27,713,296
2013	6/30/2026	168	97,350,585	0.28	1.000	1.005	0.29	0.29	1.022	2.2%	611,166	27,636,927
2014	6/30/2026	156	101,485,570	0.31	1.000	1.004	0.31	0.29	1.026	2.5%	730,053	30,889,293
2015	6/30/2026	144	105,282,781	0.27	1.000	1.002	0.27	0.29	1.030	2.9%	871,651	28,014,006
2016	6/30/2026	132	100,348,047	0.25	1.000	1.000	0.25	0.26	1.035	3.4%	875,681	24,936,412
2017	6/30/2026	120	97,700,169	0.25	1.000	1.000	0.25	0.26	1.041	4.0%	997,485	24,595,670
2018	6/30/2026	108	101,963,752	0.26	1.000	1.000	0.26	0.26	1.050	4.8%	1,254,269	26,326,822
2019	6/30/2026	96	100,978,104	0.29	1.000	1.000	0.29	0.26	1.060	5.7%	1,477,808	28,996,979
2020	6/30/2026	84	106,267,694	0.31	1.000	1.000	0.31	0.26	1.072	6.7%	1,830,365	32,685,277
2021	6/30/2026	72	101,077,078	0.25	1.000	1.000	0.25	0.26	1.087	8.0%	2,080,348	25,677,622
2022	6/30/2026	60	110,193,931	0.25	1.000	1.000	0.25	0.26	1.107	9.7%	2,752,664	27,462,702
2023	6/30/2026	48	118,888,999	0.22	1.000	1.000	0.22	0.26	1.153	13.3%	4,067,161	26,969,388
2024	6/30/2026	36	127,191,078	0.24	1.000	1.000	0.24	0.26	1.241	19.5%	6,378,895	30,790,388
2025	6/30/2026	24	132,682,369	0.23	1.000	1.000	0.23	0.26	1.437	30.4%	10,399,435	30,499,737
2026	6/30/2026	12	134,412,699	0.26	1.000	1.000	0.26	0.26	2.679	62.7%	21,721,336	32,939,363
	Total		$2,487,227,171								$58,971,334	$678,293,082

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 6.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 6.14
(7) (4) x (5) x (6)
(8) Exhibit A 6.15, Column (9)
(9) From Exhibit A 6.5
(12) Column (11) + Exhibit A 6.7, Column (3)

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Bornhuetter-Ferguson Method with a Payroll Base Using Reported Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1/(9)	(11) IBNR Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
1999	6/30/2026	336	$40,277,368	$0.29	1.012	1.018	$0.30	$0.32	1.006	0.6%	$72,866	$11,702,405
2000	6/30/2026	324	43,292,428	0.34	1.012	1.018	0.35	0.32	1.007	0.7%	93,091	14,722,941
2001	6/30/2026	312	47,027,299	0.35	1.012	1.018	0.36	0.32	1.008	0.8%	117,812	16,463,822
2002	6/30/2026	300	50,776,362	0.37	1.012	1.018	0.38	0.32	1.009	0.9%	145,979	18,756,160
2003	6/30/2026	288	52,959,274	0.32	1.012	1.018	0.33	0.32	1.010	1.0%	172,692	16,789,615
2004	6/30/2026	276	55,362,397	0.29	1.012	1.018	0.30	0.32	1.012	1.2%	202,868	16,117,359
2005	6/30/2026	264	60,849,344	0.28	1.012	1.018	0.29	0.32	1.013	1.3%	248,702	17,188,084
2006	6/30/2026	252	69,289,653	0.28	1.012	1.018	0.29	0.28	1.014	1.4%	274,880	19,728,236
2007	6/30/2026	240	79,410,961	0.28	1.012	1.016	0.29	0.28	1.016	1.6%	348,154	22,437,320
2008	6/30/2026	228	88,397,375	0.27	1.012	1.014	0.27	0.28	1.018	1.7%	426,576	23,706,801
2009	6/30/2026	216	91,019,593	0.30	1.012	1.013	0.31	0.28	1.019	1.9%	481,885	27,328,542
2010	6/30/2026	204	86,014,115	0.26	1.012	1.011	0.26	0.28	1.021	2.1%	498,319	22,368,822
2011	6/30/2026	192	91,213,698	0.29	1.000	1.009	0.29	0.28	1.023	2.3%	584,047	26,154,506
2012	6/30/2026	180	95,514,448	0.29	1.000	1.007	0.29	0.28	1.025	2.5%	666,977	27,867,954
2013	6/30/2026	168	97,350,585	0.28	1.000	1.005	0.29	0.29	1.027	2.7%	740,720	27,766,481
2014	6/30/2026	156	101,485,570	0.31	1.000	1.004	0.31	0.29	1.030	2.9%	841,110	31,003,835
2015	6/30/2026	144	105,282,781	0.27	1.000	1.002	0.27	0.29	1.033	3.2%	950,713	28,093,114
2016	6/30/2026	132	100,348,047	0.25	1.000	1.000	0.25	0.26	1.036	3.5%	897,950	24,958,681
2017	6/30/2026	120	97,700,169	0.25	1.000	1.000	0.25	0.26	1.040	3.9%	973,621	24,630,464
2018	6/30/2026	108	101,963,752	0.26	1.000	1.000	0.26	0.26	1.046	4.4%	1,145,139	26,282,075
2019	6/30/2026	96	100,978,104	0.29	1.000	1.000	0.29	0.26	1.052	5.0%	1,292,881	28,947,971
2020	6/30/2026	84	106,267,694	0.31	1.000	1.000	0.31	0.26	1.061	5.7%	1,568,022	32,773,551
2021	6/30/2026	72	101,077,078	0.25	1.000	1.000	0.25	0.26	1.071	6.7%	1,735,829	25,492,479
2022	6/30/2026	60	110,193,931	0.25	1.000	1.000	0.25	0.26	1.078	7.2%	2,047,707	28,000,565
2023	6/30/2026	48	118,888,999	0.22	1.000	1.000	0.22	0.26	1.097	8.9%	2,720,087	27,056,736
2024	6/30/2026	36	127,191,078	0.24	1.000	1.000	0.24	0.26	1.076	7.0%	2,306,164	31,627,962
2025	6/30/2026	24	132,682,369	0.23	1.000	1.000	0.23	0.26	1.065	6.1%	2,079,203	32,532,450
2026	6/30/2026	12	134,412,699	0.26	1.000	1.000	0.26	0.26	1.065	6.1%	2,106,319	39,910,174
	Total		$2,487,227,171								$25,740,312	$690,409,105

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 6.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 6.14
(7) (4) x (5) x (6)
(8) Exhibit A 6.15, Column (9)
(9) From Exhibit A 6.6
(12) Column (11) + Exhibit A 6.7, Column (6)

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

IBNR as % of Case Loss Reserve Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Dev Mthd IBNR as % of Case Reserve	(4) Selected IBNR as % of Case Reserve	(5) Case Reserve 6/30/2026	(6) IBNR 6/30/2026	(7) Indicated Ultimate Loss
1992	6/30/2026	420	0.0%	0.0%	$0	$0	$17,383,566
1993	6/30/2026	408	0.0%	0.0%	0	0	16,295,870
1994	6/30/2026	396	-100.0%	-100.0%	0	0	15,952,883
1995	6/30/2026	384	-135.7%	-135.7%	0	0	13,055,667
1996	6/30/2026	372	-155.5%	-155.5%	0	0	11,361,975
1997	6/30/2026	360	-169.2%	-169.2%	5,000	(8,460)	10,921,901
1998	6/30/2026	348	-180.1%	-180.1%	0	0	11,692,808
1999	6/30/2026	336	-189.7%	-189.7%	40,098	(76,070)	11,553,470
2000	6/30/2026	324	-198.7%	-198.7%	850	(1,690)	14,628,160
2001	6/30/2026	312	-207.7%	-207.7%	0	0	16,346,010
2002	6/30/2026	300	-216.9%	-216.9%	0	0	18,610,181
2003	6/30/2026	288	-226.8%	-226.8%	(14,710)	33,367	16,650,290
2004	6/30/2026	276	-237.7%	-237.7%	0	0	15,914,491
2005	6/30/2026	264	-250.0%	-250.0%	0	0	16,939,381
2006	6/30/2026	252	-264.2%	-264.2%	0	0	19,453,356
2007	6/30/2026	240	-281.0%	-281.0%	0	0	22,089,166
2008	6/30/2026	228	-301.4%	-301.4%	0	0	23,280,225
2009	6/30/2026	216	-326.9%	-326.9%	0	0	26,846,657
2010	6/30/2026	204	-360.0%	-360.0%	0	0	21,870,503
2011	6/30/2026	192	-404.9%	-404.9%	9,355	(37,876)	25,532,582
2012	6/30/2026	180	-469.7%	-469.7%	12,646	(59,396)	27,141,582
2013	6/30/2026	168	-571.7%	-571.7%	(0)	0	27,025,761
2014	6/30/2026	156	-757.4%	-757.4%	3,485	(26,392)	30,136,333
2015	6/30/2026	144	-1202.5%	-1202.5%	47	(561)	27,141,841
2016	6/30/2026	132	-4032.3%	-4032.3%	0	0	24,060,730
2017	6/30/2026	120	4079.7%	4079.7%	58,659	2,393,125	26,049,968
2018	6/30/2026	108	1049.3%	1049.3%	64,384	675,598	25,812,534
2019	6/30/2026	96	699.1%	699.1%	135,919	950,250	28,605,340
2020	6/30/2026	84	597.7%	597.7%	350,617	2,095,635	33,301,165
2021	6/30/2026	72	503.8%	503.8%	159,377	803,004	24,559,655
2022	6/30/2026	60	290.5%	290.5%	1,242,819	3,610,051	29,562,909
2023	6/30/2026	48	201.9%	201.9%	1,434,424	2,896,466	27,233,116
2024	6/30/2026	36	56.6%	56.6%	4,910,305	2,780,436	32,102,234
2025	6/30/2026	24	25.0%	25.0%	10,352,945	2,587,173	33,040,419
2026	6/30/2026	12	10.7%	10.7%	26,585,827	2,854,865	40,658,720
Total					$45,352,045	$21,469,526	$782,811,448

Column Notes

(3) [1 - 1 / Exhibit A 6.7, Column (7)] / [1 / Exhibit A 6.7, Column (7) - 1 / Exhibit A 6.7, Column (4)]
(4) Selected based on Column (3) and actuarial judgement
(5) Exhibit A 6.7, Column (6) - Exhibit A 6.7, Column (3)
(6) (4) x (5)
(7) Column (6) + Exhibit A 6.7, Column (6)

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Frequency-Severity Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Smoothed Frequency	(5) Smoothed Severity	(6) Indicated Ultimate Loss
1999	6/30/2026	336	$4,028	64.510%	$5,049	$13,119,736
2000	6/30/2026	324	4,329	61.930%	5,201	13,943,905
2001	6/30/2026	312	4,703	59.453%	5,357	14,977,211
2002	6/30/2026	300	5,078	57.074%	5,518	15,990,092
2003	6/30/2026	288	5,296	54.791%	5,683	16,490,729
2004	6/30/2026	276	5,536	52.600%	5,854	17,045,949
2005	6/30/2026	264	6,085	50.496%	6,029	18,525,530
2006	6/30/2026	252	6,929	32.177%	8,470	18,884,892
2007	6/30/2026	240	7,941	30.890%	8,894	21,816,602
2008	6/30/2026	228	8,840	29.655%	9,338	24,479,726
2009	6/30/2026	216	9,102	28.468%	9,805	25,407,540
2010	6/30/2026	204	8,601	27.330%	10,296	24,202,375
2011	6/30/2026	192	9,121	26.236%	10,940	26,181,189
2012	6/30/2026	180	9,551	25.187%	11,487	27,634,964
2013	6/30/2026	168	9,735	24.180%	12,062	28,391,539
2014	6/30/2026	156	10,149	23.212%	12,665	29,834,255
2015	6/30/2026	144	10,528	22.284%	13,298	31,198,145
2016	6/30/2026	132	10,035	20.147%	13,325	26,939,459
2017	6/30/2026	120	9,770	19.340%	13,736	25,955,085
2018	6/30/2026	108	10,196	18.566%	14,160	26,805,269
2019	6/30/2026	96	10,098	17.822%	14,597	26,269,317
2020	6/30/2026	84	10,627	17.108%	15,048	27,357,098
2021	6/30/2026	72	10,108	16.423%	15,512	25,749,492
2022	6/30/2026	60	11,019	15.765%	15,991	27,779,272
2023	6/30/2026	48	11,889	15.134%	16,484	29,658,697
2024	6/30/2026	36	12,719	14.528%	16,993	31,398,887
2025	6/30/2026	24	13,268	13.946%	17,517	32,412,910
2026	6/30/2026	12	13,441	13.387%	18,058	32,493,188
Total			$248,723			$680,943,051

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Selected from Exhibit A 6.14 detrended
(5) Selected from Exhibit A 6.14 detrended
(6) (3) x (4) x (5)

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Frequency-Severity Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Initial Indicated Ultimate Loss	(5) Initial Ultimate Counts	(6) Benefit Level Factor	(7) Indicated Loss Severity (4) / (5) x (6)	(8) Severity Trend Factor	(9) Trended Loss Severity (7) x (8)	(10) Indicated Frequency (5) / (3)	(11) Frequency Trend Factor	(12) Trended Frequency (10) x (11)	(13) Indicated Pure Premium Per $100 Payroll (4) / (3) / 10,000	(14) Trended Pure Premium	(15) Implied Pure Premium
1992	6/30/2026	420		$17,383,566	3,439	1.012	$5,115	3.339	$17,080	NA	0.249	NA	NA	NA	$0.35
1993	6/30/2026	408		16,295,870	3,426	1.012	4,814	3.242	15,604	NA	0.260	NA	NA	NA	0.35
1994	6/30/2026	396		15,959,833	3,484	1.012	4,636	3.147	14,590	NA	0.271	NA	NA	NA	0.34
1995	6/30/2026	384		13,070,277	3,313	1.012	3,992	3.056	12,200	NA	0.282	NA	NA	NA	0.34
1996	6/30/2026	372		11,382,823	2,895	1.012	3,979	2.967	11,804	NA	0.294	NA	NA	NA	0.34
1997	6/30/2026	360		10,956,126	2,707	1.012	4,097	2.880	11,799	NA	0.306	NA	NA	NA	0.33
1998	6/30/2026	348		11,732,287	2,748	1.012	4,321	2.796	12,082	NA	0.319	NA	NA	NA	0.33
1999	6/30/2026	336	$4,028	11,658,387	2,669	1.012	4,421	2.715	12,003	66.253%	0.332	21.993%	$0.29	$0.29	0.33
2000	6/30/2026	324	4,329	14,703,872	2,772	1.012	5,369	2.636	14,152	64.018%	0.346	22.137%	0.34	0.35	0.32
2001	6/30/2026	312	4,703	16,444,419	3,083	1.012	5,398	2.559	13,813	65.558%	0.360	23.614%	0.35	0.36	0.32
2002	6/30/2026	300	5,078	18,740,629	3,061	1.012	6,196	2.484	15,394	60.284%	0.375	22.619%	0.37	0.38	0.31
2003	6/30/2026	288	5,296	16,758,300	2,943	1.012	5,763	2.412	13,900	55.571%	0.391	21.720%	0.32	0.32	0.31
2004	6/30/2026	276	5,536	16,060,718	2,639	1.012	6,159	2.342	14,423	47.668%	0.407	19.407%	0.29	0.30	0.31
2005	6/30/2026	264	6,085	17,115,466	2,780	1.012	6,231	2.274	14,166	45.687%	0.424	19.375%	0.28	0.29	0.30
2006	6/30/2026	252	6,929	19,680,843	2,877	1.012	6,923	2.207	15,282	41.521%	0.442	18.343%	0.28	0.29	0.27
2007	6/30/2026	240	7,941	22,378,495	2,401	1.012	9,432	2.102	19,830	30.235%	0.460	13.913%	0.28	0.29	0.27
2008	6/30/2026	228	8,840	23,620,669	2,323	1.012	10,290	2.002	20,603	26.279%	0.479	12.597%	0.27	0.27	0.28
2009	6/30/2026	216	9,102	27,283,988	2,543	1.012	10,858	1.907	20,704	27.939%	0.499	13.950%	0.30	0.30	0.28
2010	6/30/2026	204	8,601	22,266,818	2,224	1.012	10,132	1.816	18,401	25.856%	0.520	13.448%	0.26	0.26	0.28
2011	6/30/2026	192	9,121	26,080,868	2,421	1.000	10,773	1.730	18,632	26.542%	0.542	14.380%	0.29	0.29	0.29
2012	6/30/2026	180	9,551	27,804,005	2,328	1.000	11,946	1.647	19,678	24.368%	0.564	13.752%	0.29	0.29	0.29
2013	6/30/2026	168	9,735	27,700,027	2,311	1.000	11,986	1.569	18,804	23.739%	0.588	13.956%	0.28	0.29	0.29
2014	6/30/2026	156	10,149	31,000,686	2,397	1.000	12,934	1.494	19,324	23.618%	0.612	14.463%	0.31	0.31	0.29
2015	6/30/2026	144	10,528	27,988,402	2,144	1.000	13,057	1.423	18,579	20.360%	0.638	12.988%	0.27	0.27	0.30
2016	6/30/2026	132	10,035	24,914,660	1,951	1.000	12,768	1.355	17,302	19.446%	0.664	12.922%	0.25	0.25	0.27
2017	6/30/2026	120	9,770	24,589,504	1,847	1.000	13,316	1.315	17,505	18.901%	0.692	13.083%	0.25	0.25	0.27
2018	6/30/2026	108	10,196	26,305,147	1,807	1.000	14,554	1.275	18,560	17.726%	0.721	12.782%	0.26	0.26	0.26
2019	6/30/2026	96	10,098	29,137,595	1,874	1.000	15,546	1.237	19,231	18.562%	0.751	13.943%	0.29	0.29	0.26
2020	6/30/2026	84	10,627	33,081,621	1,837	1.000	18,007	1.200	21,609	17.288%	0.783	13.528%	0.31	0.31	0.26
2021	6/30/2026	72	10,108	25,548,038	1,836	1.000	13,914	1.164	16,197	18.166%	0.815	14.808%	0.25	0.25	0.25
2022	6/30/2026	60	11,019	27,664,645	2,004	1.000	13,802	1.129	15,587	18.189%	0.849	15.446%	0.25	0.25	0.25
2023	6/30/2026	48	11,889	26,555,981	1,777	1.000	14,947	1.095	16,374	14.944%	0.885	13.219%	0.22	0.22	0.25
2024	6/30/2026	36	12,719	30,922,906	1,586	1.000	19,499	1.063	20,721	12.468%	0.921	11.490%	0.24	0.24	0.25
2025	6/30/2026	24	13,268	30,651,238	1,541	1.000	19,892	1.031	20,506	11.613%	0.960	11.148%	0.23	0.23	0.24
2026	6/30/2026	12	13,441	35,152,071	1,742	1.000	20,176	1.000	20,176	12.962%	1.000	12.962%	0.26	0.26	0.24
Total			$248,723	$778,590,783	85,729		$9,127		$16,338	25.618%		14.642%			

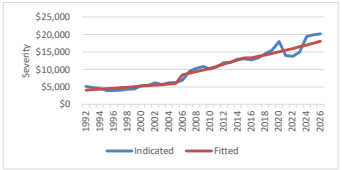
Beginning	Ending	Severity Trend
1992	2005	2.8%
2006	2015	5.6%
2016	2024	3.1%
	Selected	
1992	2005	3.0%
2006	2015	5.0%
2016	2026	3.1%

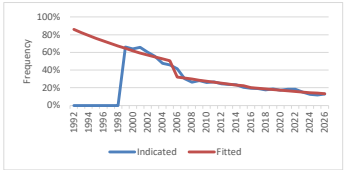
Beginning	Ending	Frequency Trend
1992	2005	NA
2006	2015	-5.3%
2016	2024	-4.0%
	Selected	
1992	2005	-4.0%
2006	2015	-4.0%
2016	2026	-4.0%

Beginning	Ending	Pure Prem Trend
1992	2005	NA
2006	2015	0.2%
2016	2024	-1.0%
		Selected
1992	2005	0.0%
2006	2015	0.2%
2016	2026	0.0%

Beginning	Ending	Severity
1992	2005	13,873
2006	2015	18,922
2016	2024	18,058
	Selected	
1992	2005	13,873
2006	2015	18,922
2016	2026	18,058

Beginning	Ending	Frequency
1992	2005	21.415%
2006	2014	14.215%
2015	2024	13.387%
	Selected	
1992	2005	21.415%
2006	2015	14.215%
2016	2026	13.387%







Column Notes

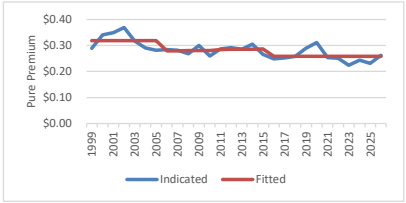
(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 6.3, Columns (4) and (5)
(5) Average Exhibit A 6.4, Columns (6) and (7)
(6) Exhibit A 6.8, Column (5)
(8) Based on selected Severity trends
(11) Based on selected Frequency trends
(14) (13) adjusted by selected Pure Premium trend
(15) Selected Severity x selected Frequency / 10,000

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Pure Premium Trend (Payroll)

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Initial Indicated Ultimate Loss	(5) Indicated Pure Premium Per $100 Payroll (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Pure Premium	(8) Trended Pure Premium	(9) Fitted Pure Premium
1999	6/30/2026	336	$40,277,368	$11,658,387	$0.29	1.012	$0.29	$0.30	$0.32
2000	6/30/2026	324	43,292,428	14,703,872	0.34	1.012	0.34	0.35	0.32
2001	6/30/2026	312	47,027,299	16,444,419	0.35	1.012	0.35	0.36	0.32
2002	6/30/2026	300	50,776,362	18,740,629	0.37	1.012	0.37	0.38	0.32
2003	6/30/2026	288	52,959,274	16,758,300	0.32	1.012	0.32	0.33	0.32
2004	6/30/2026	276	55,362,397	16,060,718	0.29	1.012	0.29	0.30	0.32
2005	6/30/2026	264	60,849,344	17,115,466	0.28	1.012	0.28	0.29	0.32
2006	6/30/2026	252	69,289,653	19,680,843	0.28	1.012	0.29	0.29	0.28
2007	6/30/2026	240	79,410,961	22,378,495	0.28	1.012	0.29	0.29	0.28
2008	6/30/2026	228	88,397,375	23,620,669	0.27	1.012	0.27	0.27	0.28
2009	6/30/2026	216	91,019,593	27,283,988	0.30	1.012	0.30	0.31	0.28
2010	6/30/2026	204	86,014,115	22,266,818	0.26	1.012	0.26	0.26	0.28
2011	6/30/2026	192	91,213,698	26,080,868	0.29	1.000	0.29	0.29	0.28
2012	6/30/2026	180	95,514,448	27,804,005	0.29	1.000	0.29	0.29	0.28
2013	6/30/2026	168	97,350,585	27,700,027	0.28	1.000	0.28	0.29	0.29
2014	6/30/2026	156	101,485,570	31,000,686	0.31	1.000	0.31	0.31	0.29
2015	6/30/2026	144	105,282,781	27,988,402	0.27	1.000	0.27	0.27	0.29
2016	6/30/2026	132	100,348,047	24,914,660	0.25	1.000	0.25	0.25	0.26
2017	6/30/2026	120	97,700,169	24,589,504	0.25	1.000	0.25	0.25	0.26
2018	6/30/2026	108	101,963,752	26,305,147	0.26	1.000	0.26	0.26	0.26
2019	6/30/2026	96	100,978,104	29,137,595	0.29	1.000	0.29	0.29	0.26
2020	6/30/2026	84	106,267,694	33,081,621	0.31	1.000	0.31	0.31	0.26
2021	6/30/2026	72	101,077,078	25,548,038	0.25	1.000	0.25	0.25	0.26
2022	6/30/2026	60	110,193,931	27,664,645	0.25	1.000	0.25	0.25	0.26
2023	6/30/2026	48	118,888,999	26,555,981	0.22	1.000	0.22	0.22	0.26
2024	6/30/2026	36	127,191,078	30,922,906	0.24	1.000	0.24	0.24	0.26
2025	6/30/2026	24	132,682,369	30,651,238	0.23	1.000	0.23	0.23	0.26
2026	6/30/2026	12	134,412,699	35,152,071	0.26	1.000	0.26	0.26	0.26
Total			$2,487,227,171	$681,810,001	$0.27				

Beginning	Ending	Pure Premium
1992	2005	0.33
2006	2015	0.29
2016	2024	0.26
		Selected
1992	2005	0.33
2006	2015	0.29
2016	2026	0.26



Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 6.3, Columns (4) and (5)
(6) Exhibit A 6.10, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected pure premium detrended to historical levels and adjusted to historical benefit levels.

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Loss Ratio Trend

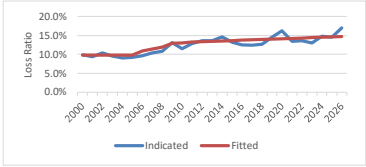
Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Initial Indicated Ultimate Loss	(5) Indicated Loss Ratio (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Loss Ratio	(8) Trended Loss Ratio	(9) Fitted Loss Ratio
2000	6/30/2026	324	$148,762,633	$14,703,872	9.9%	1.012	10.0%	13.0%	9.8%
2001	6/30/2026	312	175,048,207	16,444,419	9.4%	1.012	9.5%	12.4%	9.8%
2002	6/30/2026	300	180,262,306	18,740,629	10.4%	1.012	10.5%	13.7%	9.8%
2003	6/30/2026	288	175,552,340	16,758,300	9.5%	1.012	9.7%	12.6%	9.8%
2004	6/30/2026	276	177,079,289	16,060,718	9.1%	1.012	9.2%	12.0%	9.8%
2005	6/30/2026	264	185,716,218	17,115,466	9.2%	1.012	9.3%	12.1%	9.8%
2006	6/30/2026	252	204,173,121	19,680,843	9.6%	1.012	9.8%	12.7%	10.8%
2007	6/30/2026	240	215,836,851	22,378,495	10.4%	1.012	10.5%	13.0%	11.4%
2008	6/30/2026	228	218,131,541	23,620,669	10.8%	1.012	11.0%	12.9%	12.0%
2009	6/30/2026	216	208,459,209	27,283,988	13.1%	1.012	13.2%	14.9%	12.9%
2010	6/30/2026	204	193,599,615	22,266,818	11.5%	1.012	11.6%	13.0%	13.0%
2011	6/30/2026	192	203,337,513	26,080,868	12.8%	1.000	12.8%	14.2%	13.3%
2012	6/30/2026	180	204,008,162	27,804,005	13.6%	1.000	13.6%	15.0%	13.4%
2013	6/30/2026	168	203,157,965	27,700,027	13.6%	1.000	13.6%	14.9%	13.5%
2014	6/30/2026	156	211,849,593	31,000,686	14.6%	1.000	14.6%	15.9%	13.6%
2015	6/30/2026	144	212,780,825	27,988,402	13.2%	1.000	13.2%	14.2%	13.7%
2016	6/30/2026	132	199,356,077	24,914,660	12.5%	1.000	12.5%	13.4%	13.8%
2017	6/30/2026	120	198,012,678	24,589,504	12.4%	1.000	12.4%	13.2%	13.9%
2018	6/30/2026	108	207,938,971	26,305,147	12.7%	1.000	12.7%	13.4%	13.9%
2019	6/30/2026	96	200,475,628	29,137,595	14.5%	1.000	14.5%	15.3%	14.0%
2020	6/30/2026	84	203,774,071	33,081,621	16.2%	1.000	16.2%	16.9%	14.1%
2021	6/30/2026	72	189,814,141	25,548,038	13.5%	1.000	13.5%	13.9%	14.2%
2022	6/30/2026	60	202,517,355	27,664,645	13.7%	1.000	13.7%	14.0%	14.3%
2023	6/30/2026	48	204,639,501	26,555,981	13.0%	1.000	13.0%	13.2%	14.4%
2024	6/30/2026	36	209,063,047	30,922,906	14.8%	1.000	14.8%	15.0%	14.5%
2025	6/30/2026	24	211,599,899	30,651,238	14.5%	1.000	14.5%	14.6%	14.6%
2026	6/30/2026	12	206,922,188	35,152,071	17.0%	1.000	17.0%	17.0%	14.7%
Total			$5,351,868,944	$670,151,614	12.5%				

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 6.3, Columns (4) and (5)
(6) Exhibit A 6.8, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected loss ratio detrended to historical levels and adjusted to historical benefit levels.

Beginning	Ending	Trend
1995	2005	NA
2006	2008	6.0%
2009	2024	0.7%
		Selected
1992	2005	0.0%
2006	2008	5.0%
2009	2026	0.7%

Beginning	Ending	Loss Ratio
2000	2010	13.0%
2011	2018	14.3%
2019	2024	14.7%
		Selected
1992	2005	13.0%
2006	2008	14.3%
2009	2026	14.7%



Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Incremental Paid Losses per Ultimate Lost Time Claim Count

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992												22	14	5	4	10	6	12
1993											19	18	9	6	4	3	6	18
1994										23	12	9	8	4	7	1	3	13
1995									18	19	10	12	0	8	2	11	22	7
1996								30	15	11	8	12	5	11	12	6	3	9
1997							69	50	15	15	19	8	26	36	6	9	13	4
1998						54	77	45	15	9	10	8	14	10	11	16	4	0
1999					120	57	31	22	14	14	15	15	17	21	15	7	5	3
2000				263	141	54	44	14	6	13	9	10	17	31	20	15	17	5
2001			516	204	132	43	33	28	26	26	14	16	18	23	17	15	13	7
2002	2,784	2,001	614	171	94	55	44	45	40	22	41	23	15	10	21	8	4	3
2003	2,638	1,779	480	201	90	68	64	39	46	18	10	11	20	28	31	10	29	24
2004	2,744	1,902	568	163	89	74	68	65	18	33	43	60	41	37	34	23	10	0
2005	2,842	1,900	479	162	111	95	67	67	88	37	40	41	40	27	10	9	31	11
2006	3,151	1,826	619	330	196	193	91	44	63	37	12	41	44	28	27	11	6	1
2007	3,361	3,048	1,155	472	259	159	114	130	118	63	79	63	57	48	34	8	4	17
2008	3,694	3,602	1,395	511	195	154	93	59	23	44	27	29	43	43	30	32	18	5
2009	4,401	3,486	1,239	413	265	232	67	69	90	55	44	49	59	24	8	21	25	11
2010	4,156	3,188	1,053	494	196	127	41	136	86	59	63	68	55	34	22	26	30	
2011	4,052	3,466	1,367	571	236	138	138	91	79	113	70	70	59	32	32	39		
2012	4,336	3,860	1,389	518	346	243	198	177	189	72	48	79	58	84	82			
2013	4,510	4,032	1,345	658	349	227	144	90	84	82	110	37	19	7				
2014	4,922	3,721	1,291	890	468	303	296	279	172	98	58	39	44					
2015	4,986	4,031	1,487	601	382	323	226	162	182	149	61	74						
2016	4,952	3,985	1,557	607	385	311	228	99	56	75	84							
2017	4,769	4,125	1,687	925	484	330	139	115	95	115								
2018	4,967	4,592	1,918	991	669	362	182	136	73									
2019	5,185	4,665	2,175	1,339	597	328	203	209										
2020	6,083	5,966	2,641	1,113	558	252	214											
2021	4,974	4,472	1,970	826	388	230												
2022	5,331	4,299	1,496	720	500													
2023	5,788	4,774	1,611	715														
2024	6,923	6,310	2,161															
2025	7,069	6,249																
2026	6,950																	

Calendar Year Persistency

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1993											1.171	0.782	0.530	0.673	2.230	2.213	1.987	0.797
1994										0.822	1.487	0.955	0.759	1.070	0.386	7.497	5.846	0.943
1995									1.243	0.626	0.946	0.688	9.479	0.858	0.331	0.272	0.560	1.015
1996								0.604	1.305	0.916	1.514	0.036	1.628	0.228	0.957	4.002	2.514	0.414
1997							0.438	0.291	0.700	0.508	0.631	0.576	0.420	0.324	1.006	0.315	0.702	0.766
1998						1.287	0.657	0.337	1.013	2.060	0.832	3.294	2.566	0.572	0.786	0.794	0.928	
1999					0.448	1.348	1.465	0.687	0.649	0.691	0.525	0.940	0.591	0.518	1.100	0.649	0.000	1.960
2000				0.457	0.403	0.564	0.498	1.042	2.486	1.190	1.561	1.607	1.262	0.474	0.336	0.318	0.159	0.161
2001			0.511	0.693	0.409	1.025	0.414	0.208	0.487	0.371	0.761	1.057	1.679	0.865	0.870	1.140	0.369	1.857
2002		0.258	0.331	0.776	0.453	0.594	0.620	0.583	0.632	0.607	0.391	0.812	1.502	1.709	0.710	1.649	1.870	2.905
2003	0.759	0.345	0.355	0.470	0.610	0.651	0.697	1.042	0.482	2.235	2.178	1.475	0.513	0.732	0.256	0.381	0.116	0.537
2004	0.648	0.253	0.353	0.555	0.766	0.863	0.569	0.707	1.005	0.318	0.246	0.328	0.690	0.855	0.309	1.257	2.323	
2005	0.669	0.299	0.340	0.549	0.667	0.715	0.982	0.270	0.368	1.149	1.517	1.009	0.910	1.261	2.244	1.199	0.000	0.151
2006	0.603	0.262	0.262	0.337	0.486	0.346	0.740	2.030	0.594	1.068	3.455	0.990	0.615	0.366	0.320	2.869	1.851	0.000
2007	0.543	0.203	0.285	0.416	0.745	0.573	0.381	0.482	0.316	0.187	0.511	0.698	0.496	0.561	0.314	0.770	0.232	0.665
2008	0.825	0.321	0.338	0.506	0.814	0.743	1.398	1.992	2.775	1.821	2.296	1.921	1.135	0.796	0.261	0.132	0.916	1.814
2009	0.818	0.400	0.413	0.473	0.582	0.402	0.877	0.329	0.485	0.499	0.665	0.874	0.726	1.261	3.989	0.886	0.186	2.256
2010	0.839	0.389	0.392	0.536	1.180	0.530	1.691	0.660	0.636	0.748	0.770	0.880	0.437	0.237	0.950	0.984	0.360	
2011	0.787	0.304	0.362	0.344	0.539	0.295	0.985	0.944	0.751	0.562	0.964	0.784	0.573	0.674	0.793	0.766		
2012	0.800	0.354	0.411	0.456	0.397	0.567	0.459	0.445	0.596	0.975	1.473	0.746	0.554	0.385	0.479			
2013	0.856	0.344	0.385	0.526	0.698	0.872	1.231	2.107	0.854	0.578	0.718	1.583	4.433	12.268				
2014	0.819	0.362	0.510	0.392	0.485	0.474	0.303	0.302	0.478	1.130	0.633	0.489	0.151					
2015	0.746	0.320	0.599	0.778	0.794	0.915	1.231	1.065	0.536	0.388	0.636	0.601						
2016	0.814	0.373	0.386	0.630	0.840	0.728	0.712	1.843	2.669	0.807	0.875							
2017	0.836	0.377	0.360	0.416	0.643	0.690	0.710	0.488	0.797	0.731								
2018	0.830	0.367	0.483	0.488	0.493	0.384	0.630	0.697	1.579									
2019	0.886	0.411	0.456	0.500	0.606	0.556	0.669	0.350										
2020	0.767	0.365	0.507	0.537	0.587	0.805	0.975											
2021	1.200	0.591	0.565	0.676	0.650	0.929												
2022	0.839	0.458	0.552	0.539	0.460													
2023	0.743	0.313	0.447	0.700														
2024	0.690	0.255	0.331															
2025	0.893	0.346																
2026	0.899																	
Strt Average	0.796	0.345	0.414	0.531	0.615	0.702	0.805	0.813	0.976	0.875	1.115	1.005	1.439	1.271	0.931	1.479	1.162	1.083
3 Year Strt Average	0.827	0.305	0.443	0.638	0.566	0.763	0.758	0.512	1.682	0.642	0.715	0.891	1.713	4.442	0.741	0.879	0.488	1.578
5 Year Strt Average	0.813	0.393	0.480	0.590	0.559	0.673	0.739	0.889	1.212	0.727	0.867	0.840	1.230	2.965	1.295	0.707	0.709	0.977
P(Living)	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.989	0.988	0.988
Selected	0.813	0.393	0.480	0.590	0.559	0.673	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Cumulative	1.933	1.333	2.327	3.750	5.228	8.167	10.897	10.870	10.841	10.809	10.775	10.737	10.696	10.652	10.603	10.550	10.493	10.430
	432	**444**	**456**	**468**	**480**	**492**	**504**	**516**	**528**	**540**	**552**	**564**	**576**	**588**	**600**	**612**	**624**	**636**
	444	**456**	**468**	**480**	**492**	**504**	**516**	**528**	**540**	**552**	**564**	**576**	**588**	**600**	**612**	**624**	**636**	**648**
	0.876	0.875	0.874	0.874	0.873	0.871	0.870	0.869	0.868	0.866	0.865	0.863	0.862	0.860	0.858	0.856	0.854	0.852

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Incremental Paid Losses per Ultimate Lost Time Claim Count

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	14	3	4	1	2	4	1	0	0	0	0	0	0	0	0	4	0
1993	12	3	7	2	0	4	1	2	1	1	2	0	0	0	0	0	
1994	7	(0)	2	10	15	3	0	0	1	11	22	18	8	1	6		
1995	4	0	2	5	3	3	13	13	0	5	8	2	0	0			
1996	3	4	7	7	5	4	5	1	0	0	0	0	0				
1997	1	6	6	0	26	12	0	0	0	0	0	0					
1998	5	19	11	5	0	0	0	0	4	0	1						
1999	1	5	0	0	3	0	3	8	2	0							
2000	14	13	2	11	17	7	3	4	(0)								
2001	10	15	4	16	8	11	4	2									
2002	13	30	15	8	2	4	11										
2003	13	6	26	13	5	0											
2004	2	15	22	20	0												
2005	0	14	11	11													
2006	11	25	7														
2007	9	3															
2008	24																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
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2016																	
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2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Calendar Year Persistency

Injury Year Ending 6/30	228 240	240 252	252 264	264 276	276 288	288 300	300 312	312 324	324 336	336 348	348 360	360 372	372 384	384 396	396 408	408 420	420 432
1993	0.294	1.440	0.200	0.890		0.186	0.148	0.000	0.000	0.000	0.000						
1994	0.386		0.794	0.000	0.244	0.254			0.856	0.144	0.000	0.000	0.000	0.000	0.000		
1995		5.231	5.320	3.162	1.042	0.000	0.000	0.110		4.580	2.287	4.432					
1996	0.139	0.482	0.665	0.473	0.513	3.552	2.562	0.000									
1997	5.726	1.143	1.147		0.136	0.443											
1998	1.158	0.301	0.000	5.308					0.000		0.000						
1999	24.442	2.208		0.000	0.000		0.000	0.542	0.000								
2000	0.350	0.000	0.118	0.282	0.000	0.479	2.974	0.364	0.000								
2001	1.351	0.160	3.109	1.044	0.813	0.226	1.033										
2002	1.143	0.117	1.054	1.008	5.773	1.112	0.162										
2003	2.389	2.365	0.310	0.152	0.699												
2004	3.764	1.785	0.599	0.268													
2005		1.579	1.899	0.000													
2006	1.249	0.428	1.529														
2007	2.934	2.848															
2008	0.104																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	
Strt Average	3.245	1.435	1.288	1.049	1.025	0.781	0.983	0.203	0.171	1.575	0.572	2.216	0.000	0.000	0.000	NA	NA
3 Year Strt Average	1.429	1.618	1.342	0.140	3.236	0.669	1.390	0.453	0.000	NA	0.000	4.432	0.000	0.000	—	—	
5 Year Strt Average	2.013	1.801	1.078	0.494	1.821	0.605	1.042	0.453	0.000	4.580	0.762	2.216	0.000	—	—	—	
P(Living)	0.987	0.986	0.985	0.983	0.982	0.981	0.980	0.978	0.977	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.967
Selected	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Cumulative	10.362	10.287	10.206	10.118	10.022	9.917	9.803	9.678	9.543	9.395	9.235	9.060	8.869	8.661	8.429	8.177	7.907
	648	**660**	**672**	**684**	**696**	**708**	**720**	**732**	**744**	**756**	**768**	**780**	**792**	**804**	**816**	**828**	**840**
	660	**672**	**684**	**696**	**708**	**720**	**732**	**744**	**756**	**768**	**780**	**792**	**804**	**816**	**828**	**840**	**852**
	0.849	0.846	0.843	0.840	0.837	0.833	0.829	0.824	0.819	0.814	0.808	0.802	0.795	0.787	0.779	0.770	0.759
	852	**864**	**876**	**888**	**900**	**912**	**924**	**936**	**948**								
	864	**876**	**888**	**900**	**912**	**924**	**936**	**948**	**960**								
	0.748	0.736	0.723	0.708	0.692	0.674	0.653	0.628	0.597								

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Persistency Per Loss Time Claim Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Incremetal Paid Loss	(4) Cumulative Persistency Factor (Adj. for Inflation)	(5) Estimated Unpaid Loss (3) x (4)	(6) Estimated Ult. Loss
Prior to 1992	6/30/2026		$22,009	7.613	$167,559	
1992	6/30/2026	420	0	7.907	0	$17,383,566
1993	6/30/2026	408	0	8.177	0	16,295,870
1994	6/30/2026	396	21,304	8.429	179,577	16,132,460
1995	6/30/2026	384	0	8.661	0	13,055,667
1996	6/30/2026	372	0	8.869	0	11,361,975
1997	6/30/2026	360	0	9.060	0	10,925,361
1998	6/30/2026	348	2,242	9.235	20,709	11,713,516
1999	6/30/2026	336	0	9.395	0	11,589,442
2000	6/30/2026	324	(71)	9.543	(676)	14,628,323
2001	6/30/2026	312	5,655	9.678	54,736	16,400,747
2002	6/30/2026	300	34,694	9.803	340,102	18,950,283
2003	6/30/2026	288	0	9.917	0	16,631,634
2004	6/30/2026	276	0	10.022	0	15,914,491
2005	6/30/2026	264	30,755	10.118	311,177	17,250,558
2006	6/30/2026	252	20,811	10.206	212,409	19,665,765
2007	6/30/2026	240	6,099	10.287	62,742	22,151,909
2008	6/30/2026	228	56,874	10.362	589,318	23,869,543
2009	6/30/2026	216	27,601	10.430	287,882	27,134,539
2010	6/30/2026	204	66,993	10.493	702,954	22,573,457
2011	6/30/2026	192	95,212	10.550	1,004,530	26,565,634
2012	6/30/2026	180	190,982	10.603	2,025,049	29,213,381
2013	6/30/2026	168	15,454	10.652	164,610	27,190,372
2014	6/30/2026	156	106,061	10.696	1,134,470	31,293,710
2015	6/30/2026	144	157,886	10.737	1,695,267	28,837,622
2016	6/30/2026	132	164,165	10.775	1,768,853	25,829,583
2017	6/30/2026	120	212,461	10.809	2,296,555	25,894,740
2018	6/30/2026	108	131,603	10.841	1,426,707	26,499,260
2019	6/30/2026	96	390,516	10.870	4,244,908	31,764,079
2020	6/30/2026	84	392,453	10.897	4,276,423	35,131,335
2021	6/30/2026	72	422,593	8.167	3,451,342	27,048,616
2022	6/30/2026	60	1,001,208	5.228	5,234,610	29,944,648
2023	6/30/2026	48	1,269,801	3.750	4,761,949	27,664,175
2024	6/30/2026	36	3,427,068	2.327	7,974,724	32,386,216
2025	6/30/2026	24	9,431,401	1.333	12,568,515	32,668,817
2026	6/30/2026	12	11,218,028	1.933	21,688,319	32,906,347
Total			$28,921,858		$78,645,322	$794,467,640

Column Notes

(3) Provided by Wyoming Department of Workforce Services.
(4) From Exhibit A 6.17.
(5) (3) x (4)
(6) (5) + Exhibit A 6.7, Exhibit (3)

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													3,430	3,433	3,432	3,432	3,434	3,435
1993												3,409	3,416	3,414	3,414	3,414	3,416	3,419
1994											3,476	3,476	3,479	3,479	3,481	3,481	3,480	3,483
1995										3,305	3,308	3,308	3,308	3,310	3,311	3,307	3,312	3,312
1996									2,882	2,885	2,889	2,889	2,889	2,892	2,892	2,893	2,894	2,891
1997								2,691	2,697	2,700	2,700	2,698	2,698	2,702	2,700	2,699	2,703	2,706
1998							2,728	2,732	2,735	2,739	2,741	2,742	2,742	2,741	2,743	2,744	2,746	2,746
1999						2,654	2,665	2,666	2,667	2,666	2,667	2,668	2,668	2,668	2,665	2,669	2,668	2,669
2000					2,737	2,755	2,760	2,763	2,767	2,768	2,769	2,767	2,768	2,763	2,772	2,769	2,769	2,770
2001				3,024	3,047	3,058	3,062	3,063	3,069	3,071	3,074	3,075	3,073	3,083	3,081	3,082	3,082	3,083
2002			2,918	3,003	3,018	3,038	3,046	3,050	3,049	3,052	3,051	3,057	3,059	3,058	3,058	3,058	3,059	3,059
2003		2,467	2,820	2,875	2,896	2,911	2,922	2,923	2,925	2,927	2,932	2,937	2,935	2,937	2,939	2,940	2,940	2,940
2004	548	2,335	2,552	2,594	2,610	2,620	2,621	2,627	2,626	2,627	2,637	2,638	2,639	2,639	2,638	2,639	2,638	2,639
2005	798	2,465	2,686	2,728	2,748	2,756	2,761	2,765	2,767	2,776	2,775	2,776	2,776	2,776	2,776	2,778	2,778	2,779
2006	891	2,565	2,763	2,835	2,847	2,858	2,860	2,866	2,874	2,870	2,872	2,872	2,875	2,873	2,873	2,874	2,876	2,876
2007	747	2,086	2,279	2,343	2,361	2,372	2,380	2,395	2,394	2,394	2,398	2,399	2,400	2,400	2,400	2,400	2,399	2,401
2008	649	2,045	2,221	2,281	2,302	2,310	2,318	2,319	2,320	2,320	2,320	2,322	2,322	2,322	2,322	2,322	2,323	2,323
2009	824	2,202	2,441	2,496	2,511	2,525	2,527	2,536	2,539	2,540	2,540	2,541	2,540	2,541	2,541	2,541	2,543	2,543
2010	755	1,959	2,133	2,181	2,209	2,207	2,206	2,216	2,217	2,216	2,223	2,215	2,223	2,223	2,222	2,223	2,224	
2011	852	2,086	2,289	2,390	2,402	2,407	2,410	2,414	2,414	2,414	2,411	2,418	2,418	2,419	2,420	2,420		
2012	682	1,909	2,248	2,276	2,298	2,311	2,319	2,323	2,323	2,317	2,324	2,324	2,327	2,327	2,327			
2013	595	2,060	2,210	2,259	2,288	2,297	2,301	2,300	2,284	2,301	2,307	2,308	2,310	2,311				
2014	1,092	2,077	2,283	2,329	2,367	2,375	2,382	2,371	2,388	2,396	2,396	2,396	2,396					
2015	827	1,854	2,024	2,093	2,107	2,119	2,110	2,133	2,135	2,137	2,140	2,142						
2016	675	1,620	1,854	1,906	1,922	1,915	1,936	1,938	1,945	1,947	1,950							
2017	435	1,561	1,739	1,793	1,803	1,827	1,829	1,839	1,842	1,843								
2018	571	1,511	1,709	1,760	1,773	1,783	1,793	1,800	1,804									
2019	496	1,552	1,734	1,818	1,843	1,854	1,864	1,866										
2020	609	1,418	1,723	1,779	1,800	1,821	1,824											
2021	335	1,459	1,676	1,776	1,809	1,819												
2022	667	1,429	1,836	1,951	1,972													
2023	261	1,238	1,652	1,718														
2024	221	1,175	1,462															
2025	241	1,121																
2026	273																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992													1.001	1.000	1.000	1.001	1.000	1.000
1993												1.002	0.999	1.000	1.000	1.001	1.001	1.001
1994											1.000	1.001	1.000	1.001	1.000	1.000	1.001	1.000
1995										1.001	1.000	1.000	1.001	1.000	0.999	1.002	1.000	1.000
1996									1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	0.999	1.001
1997								1.002	1.001	1.000	0.999	1.000	1.001	0.999	1.000	1.001	1.001	1.000
1998							1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.001	1.000	1.000
1999						1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.002	1.000	1.000	1.000
2000					1.007	1.002	1.001	1.001	1.000	1.000	0.999	1.000	0.998	1.003	0.999	1.000	1.000	1.000
2001				1.008	1.004	1.001	1.000	1.002	1.001	1.001	1.000	0.999	1.003	0.999	1.000	1.000	1.000	1.000
2002			1.029	1.005	1.007	1.003	1.001	1.000	1.001	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000
2003		1.143	1.020	1.007	1.005	1.004	1.000	1.001	1.001	1.002	1.002	0.999	1.001	1.001	1.000	1.000	1.000	1.000
2004	4.261	1.093	1.016	1.006	1.004	1.000	1.002	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005	3.089	1.090	1.016	1.007	1.003	1.002	1.001	1.001	1.003	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000
2006	2.879	1.077	1.026	1.004	1.004	1.001	1.002	1.003	0.999	1.001	1.000	1.001	0.999	1.000	1.000	1.001	1.000	1.000
2007	2.793	1.093	1.028	1.008	1.005	1.003	1.006	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000
2008	3.151	1.086	1.027	1.009	1.003	1.003	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009	2.672	1.109	1.023	1.006	1.006	1.001	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	
2010	2.595	1.089	1.023	1.013	0.999	1.000	1.005	1.000	1.000	1.003	0.996	1.004	1.000	1.000	1.000	1.000		
2011	2.448	1.097	1.044	1.005	1.002	1.001	1.002	1.000	1.000	0.999	1.003	1.000	1.000	1.000	1.000			
2012	2.799	1.178	1.012	1.010	1.006	1.003	1.002	1.000	0.997	1.003	1.000	1.001	1.000	1.000				
2013	3.462	1.073	1.022	1.013	1.004	1.002	1.000	0.993	1.007	1.003	1.000	1.001	1.000					
2014	1.902	1.099	1.020	1.016	1.003	1.003	0.995	1.007	1.003	1.000	1.000	1.000						
2015	2.242	1.092	1.034	1.007	1.006	0.996	1.011	1.001	1.001	1.001	1.001							
2016	2.400	1.144	1.028	1.008	0.996	1.011	1.001	1.004	1.001	1.002								
2017	3.589	1.114	1.031	1.006	1.013	1.001	1.005	1.002	1.001									
2018	2.646	1.131	1.030	1.007	1.006	1.006	1.004	1.002										
2019	3.129	1.117	1.048	1.014	1.006	1.005	1.001											
2020	2.328	1.215	1.033	1.012	1.012	1.002												
2021	4.355	1.149	1.060	1.019	1.006													
2022	2.142	1.285	1.063	1.011														
2023	4.743	1.334	1.040															
2024	5.317	1.244																
2025	4.651																	
Strt Average	3.163	1.139	1.031	1.009	1.005	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Average	2.885	1.128	1.029	1.009	1.005	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Wtd Average	3.723	1.243	1.049	1.012	1.008	1.005	1.005	1.003	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Wtd Average	4.888	1.288	1.054	1.014	1.008	1.004	1.003	1.003	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000
High-Low	3.119	1.132	1.030	1.009	1.005	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Strt Average	4.904	1.288	1.054	1.014	1.008	1.004	1.003	1.002	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000
Selected	**4.984**	1.288	1.054	1.014	1.008	1.004	1.003	1.003	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	7.009	1.406	1.092	1.035	1.021	1.013	1.009	1.006	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	14%	71%	92%	97%	98%	99%	99%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	3,435	3,435	3,435	3,435	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,438	3,439	3,439	3,439	3,439	3,439	3,439
1993	3,422	3,424	3,423	3,425	3,424	3,424	3,424	3,424	3,425	3,424	3,426	3,425	3,425	3,425	3,425	3,426		3,426
1994	3,483	3,482	3,484	3,483	3,483	3,483	3,483	3,483	3,484	3,483	3,482	3,482	3,484	3,484	3,484			3,484
1995	3,313	3,311	3,311	3,310	3,310	3,310	3,311	3,311	3,310	3,312	3,312	3,312	3,313	3,313				3,313
1996	2,894	2,894	2,894	2,895	2,895	2,894	2,894	2,894	2,894	2,894	2,895	2,895	2,895					2,895
1997	2,705	2,706	2,706	2,706	2,707	2,707	2,707	2,707	2,707	2,707	2,706	2,706						2,706
1998	2,745	2,747	2,747	2,747	2,747	2,747	2,747	2,747	2,748	2,748	2,748							2,748
1999	2,669	2,669	2,669	2,669	2,669	2,669	2,668	2,668	2,668	2,668								2,668
2000	2,771	2,771	2,770	2,770	2,771	2,771	2,771	2,771	2,771									2,771
2001	3,083	3,083	3,083	3,083	3,083	3,083	3,083	3,083										3,083
2002	3,059	3,059	3,059	3,059	3,060	3,060	3,061											3,061
2003	2,940	2,940	2,942	2,943	2,943	2,943												2,943
2004	2,638	2,639	2,639	2,639	2,639													2,639
2005	2,779	2,779	2,779	2,780														2,780
2006	2,876	2,876	2,877															2,877
2007	2,401	2,401																2,401
2008	2,323																	2,323
2009																		2,543
2010																		2,224
2011																		2,420
2012																		2,327
2013																		2,311
2014																		2,396
2015																		2,142
2016																		1,950
2017																		1,843
2018																		1,804
2019																		1,866
2020																		1,824
2021																		1,819
2022																		1,972
2023																		1,718
2024																		1,462
2025																		1,121
2026																		273
																		83,572

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		
1994	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000			
1995	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000				
1996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.001	1.000	1.000	1.000												
2004	1.000	1.000	1.000	1.000													
2005	1.000	1.000	1.000														
2006	1.000	1.000															
2007	1.000																
2008																	
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																	Tail
Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
5 Year Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—	—	—
3 Year Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
High-Low	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Cumulative Closed Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Closed Counts	(4) Cumulative LDF	(5) Estimated Ult. Closed Count Method (3) x (4)
1992	6/30/2026	420	3,439	1.000	3,439
1993	6/30/2026	408	3,426	1.000	3,426
1994	6/30/2026	396	3,484	1.000	3,484
1995	6/30/2026	384	3,313	1.000	3,313
1996	6/30/2026	372	2,895	1.000	2,895
1997	6/30/2026	360	2,706	1.000	2,706
1998	6/30/2026	348	2,748	1.000	2,748
1999	6/30/2026	336	2,668	1.000	2,668
2000	6/30/2026	324	2,771	1.000	2,771
2001	6/30/2026	312	3,083	1.000	3,083
2002	6/30/2026	300	3,061	1.000	3,061
2003	6/30/2026	288	2,943	1.000	2,943
2004	6/30/2026	276	2,639	1.000	2,639
2005	6/30/2026	264	2,780	1.000	2,780
2006	6/30/2026	252	2,877	1.000	2,877
2007	6/30/2026	240	2,401	1.000	2,401
2008	6/30/2026	228	2,323	1.000	2,323
2009	6/30/2026	216	2,543	1.000	2,543
2010	6/30/2026	204	2,224	1.000	2,224
2011	6/30/2026	192	2,420	1.000	2,420
2012	6/30/2026	180	2,327	1.000	2,327
2013	6/30/2026	168	2,311	1.000	2,311
2014	6/30/2026	156	2,396	1.000	2,397
2015	6/30/2026	144	2,142	1.001	2,144
2016	6/30/2026	132	1,950	1.001	1,953
2017	6/30/2026	120	1,843	1.002	1,847
2018	6/30/2026	108	1,804	1.003	1,810
2019	6/30/2026	96	1,866	1.006	1,877
2020	6/30/2026	84	1,824	1.009	1,841
2021	6/30/2026	72	1,819	1.013	1,843
2022	6/30/2026	60	1,972	1.021	2,014
2023	6/30/2026	48	1,718	1.035	1,778
2024	6/30/2026	36	1,462	1.092	1,596
2025	6/30/2026	24	1,121	1.406	1,576
2026	6/30/2026	12	273	7.009	1,913
	Total		83,572		85,972

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 6.19.

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											3,438	3,438	3,438	3,438	3,438	3,438	3,438	3,439
1993										3,425	3,426	3,426	3,426	3,426	3,426	3,426	3,426	3,426
1994									3,482	3,482	3,482	3,483	3,483	3,483	3,483	3,483	3,483	3,484
1995								3,309	3,311	3,312	3,313	3,313	3,313	3,313	3,313	3,313	3,314	3,314
1996							2,890	2,891	2,891	2,891	2,892	2,892	2,892	2,893	2,894	2,894	2,895	2,895
1997						2,701	2,704	2,704	2,705	2,707	2,707	2,707	2,707	2,707	2,707	2,707	2,707	2,706
1998					2,733	2,739	2,740	2,740	2,742	2,744	2,745	2,745	2,745	2,745	2,746	2,747	2,746	2,746
1999				2,660	2,667	2,670	2,670	2,669	2,669	2,669	2,669	2,669	2,669	2,669	2,669	2,669	2,669	2,669
2000			2,737	2,755	2,761	2,767	2,769	2,770	2,770	2,771	2,771	2,771	2,771	2,772	2,772	2,772	2,772	2,772
2001		3,012	3,049	3,064	3,073	3,076	3,076	3,076	3,078	3,080	3,081	3,082	3,083	3,083	3,083	3,083	3,083	3,083
2002	2,522	2,978	3,018	3,039	3,048	3,050	3,055	3,055	3,056	3,056	3,058	3,059	3,059	3,059	3,059	3,059	3,059	3,059
2003	2,423	2,869	2,905	2,915	2,920	2,928	2,935	2,935	2,936	2,937	2,937	2,937	2,938	2,939	2,940	2,941	2,941	2,941
2004	1,977	2,569	2,612	2,617	2,623	2,628	2,629	2,633	2,633	2,635	2,637	2,639	2,639	2,639	2,639	2,639	2,639	2,639
2005	2,300	2,711	2,750	2,757	2,763	2,769	2,770	2,772	2,772	2,776	2,776	2,777	2,777	2,777	2,778	2,779	2,779	2,779
2006	2,435	2,804	2,842	2,857	2,865	2,870	2,871	2,873	2,874	2,874	2,874	2,875	2,876	2,876	2,876	2,876	2,876	2,876
2007	1,660	2,291	2,344	2,368	2,375	2,386	2,389	2,395	2,398	2,398	2,399	2,399	2,400	2,400	2,400	2,400	2,400	2,401
2008	1,651	2,235	2,281	2,307	2,313	2,318	2,320	2,321	2,322	2,322	2,322	2,323	2,323	2,323	2,323	2,323	2,323	2,323
2009	2,138	2,469	2,511	2,521	2,526	2,529	2,532	2,537	2,539	2,540	2,540	2,541	2,541	2,541	2,541	2,541	2,543	2,543
2010	1,831	2,162	2,196	2,207	2,211	2,214	2,212	2,216	2,218	2,220	2,223	2,223	2,223	2,223	2,223	2,223	2,224	
2011	1,958	2,346	2,385	2,402	2,410	2,414	2,415	2,418	2,418	2,420	2,421	2,422	2,422	2,422	2,422	2,422		
2012	1,902	2,265	2,294	2,308	2,313	2,318	2,322	2,324	2,325	2,325	2,326	2,327	2,328	2,328	2,328			
2013	1,861	2,256	2,285	2,296	2,302	2,303	2,305	2,305	2,305	2,306	2,309	2,309	2,310	2,311				
2014	1,996	2,332	2,355	2,373	2,382	2,389	2,393	2,394	2,396	2,397	2,397	2,397	2,397					
2015	1,742	2,076	2,113	2,123	2,131	2,133	2,134	2,138	2,139	2,140	2,141	2,143						
2016	1,617	1,899	1,924	1,930	1,939	1,941	1,945	1,945	1,946	1,947	1,950							
2017	1,494	1,781	1,815	1,828	1,834	1,837	1,838	1,842	1,844	1,846								
2018	1,455	1,759	1,779	1,794	1,797	1,799	1,802	1,805	1,805									
2019	1,536	1,818	1,849	1,861	1,864	1,867	1,870	1,872										
2020	1,495	1,795	1,813	1,821	1,827	1,830	1,831											
2021	1,511	1,778	1,801	1,817	1,822	1,824												
2022	1,677	1,946	1,969	1,981	1,986													
2023	1,429	1,740	1,756	1,763														
2024	1,271	1,539	1,556															
2025	1,238	1,470																
2026	1,275																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995								1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997						1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998					1.002	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999				1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000			1.007	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001		1.012	1.005	1.003	1.001	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002	1.181	1.013	1.007	1.003	1.001	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003	1.184	1.013	1.003	1.002	1.003	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004	1.299	1.017	1.002	1.002	1.002	1.000	1.002	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005	1.179	1.014	1.003	1.002	1.002	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006	1.152	1.014	1.005	1.003	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	1.380	1.023	1.010	1.003	1.005	1.001	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008	1.354	1.021	1.011	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009	1.155	1.017	1.004	1.002	1.001	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	
2010	1.181	1.016	1.005	1.002	1.001	0.999	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
2011	1.198	1.017	1.007	1.003	1.002	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000			
2012	1.191	1.013	1.006	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2013	1.212	1.013	1.005	1.003	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000					
2014	1.168	1.010	1.008	1.004	1.003	1.002	1.000	1.001	1.000	1.000	1.000	1.000						
2015	1.192	1.018	1.005	1.004	1.001	1.000	1.002	1.000	1.000	1.000	1.001							
2016	1.174	1.013	1.003	1.005	1.001	1.002	1.000	1.001	1.001	1.002								
2017	1.192	1.019	1.007	1.003	1.002	1.001	1.002	1.001	1.001									
2018	1.209	1.011	1.008	1.002	1.001	1.002	1.002	1.000										
2019	1.184	1.017	1.006	1.002	1.002	1.002	1.001											
2020	1.201	1.010	1.004	1.003	1.002	1.001												
2021	1.177	1.013	1.009	1.003	1.001													
2022	1.160	1.012	1.006	1.003														
2023	1.218	1.009	1.004															
2024	1.211	1.011																
2025	1.187																	
Strt Average	1.206	1.014	1.006	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Average	1.203	1.014	1.006	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Wtd Average	1.189	1.011	1.006	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Wtd Average	1.206	1.011	1.006	1.003	1.001	1.001	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High-Low	1.200	1.014	1.006	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Strt Average	1.205	1.011	1.006	1.003	1.001	1.001	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.203	1.011	1.006	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.232	1.024	1.013	1.007	1.004	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	81%	98%	99%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439
1993	3,426	3,426	3,426	3,425	3,425	3,425	3,425	3,425	3,425	3,425	3,426	3,426	3,426	3,426	3,426	3,426		3,426
1994	3,484	3,484	3,484	3,484	3,484	3,484	3,484	3,484	3,484	3,484	3,484	3,484	3,484	3,484	3,484			3,484
1995	3,314	3,311	3,311	3,311	3,311	3,311	3,311	3,311	3,311	3,314	3,314	3,314	3,313	3,313				3,313
1996	2,894	2,894	2,894	2,895	2,896	2,896	2,895	2,895	2,895	2,895	2,895	2,895	2,895					2,895
1997	2,706	2,706	2,706	2,706	2,707	2,707	2,707	2,707	2,707	2,707	2,707	2,707						2,707
1998	2,746	2,747	2,747	2,747	2,747	2,747	2,747	2,747	2,748	2,748	2,748							2,748
1999	2,669	2,669	2,669	2,669	2,669	2,669	2,669	2,669	2,669	2,669								2,669
2000	2,772	2,772	2,772	2,772	2,772	2,772	2,772	2,772	2,772									2,772
2001	3,083	3,083	3,083	3,083	3,083	3,083	3,083	3,083										3,083
2002	3,059	3,060	3,060	3,060	3,060	3,060	3,061											3,061
2003	2,941	2,941	2,943	2,943	2,943	2,943												2,943
2004	2,639	2,639	2,639	2,639	2,639													2,639
2005	2,779	2,779	2,779	2,780														2,780
2006	2,876	2,877	2,877															2,877
2007	2,401	2,401																2,401
2008	2,323																	2,323
2009																		2,543
2010																		2,224
2011																		2,422
2012																		2,328
2013																		2,311
2014																		2,397
2015																		2,143
2016																		1,950
2017																		1,846
2018																		1,805
2019																		1,872
2020																		1,831
2021																		1,824
2022																		1,986
2023																		1,763
2024																		1,556
2025																		1,470
2026																		1,275
																		85,106

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000				
1996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.001	1.000	1.000	1.000												
2004	1.000	1.000	1.000	1.000													
2005	1.000	1.000	1.000														
2006	1.000	1.000															
2007	1.000																
2008																	
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																	Tail
Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—
5 Year Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—	—	—
3 Year Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
High-Low	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Reported Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Cumulative LDF	(5) Estimated Ult. Reported Count Method (3) x (4)
1992	6/30/2026	420	3,439	1.000	3,439
1993	6/30/2026	408	3,426	1.000	3,426
1994	6/30/2026	396	3,484	1.000	3,484
1995	6/30/2026	384	3,313	1.000	3,313
1996	6/30/2026	372	2,895	1.000	2,895
1997	6/30/2026	360	2,707	1.000	2,707
1998	6/30/2026	348	2,748	1.000	2,748
1999	6/30/2026	336	2,669	1.000	2,669
2000	6/30/2026	324	2,772	1.000	2,772
2001	6/30/2026	312	3,083	1.000	3,083
2002	6/30/2026	300	3,061	1.000	3,061
2003	6/30/2026	288	2,943	1.000	2,943
2004	6/30/2026	276	2,639	1.000	2,639
2005	6/30/2026	264	2,780	1.000	2,780
2006	6/30/2026	252	2,877	1.000	2,877
2007	6/30/2026	240	2,401	1.000	2,401
2008	6/30/2026	228	2,323	1.000	2,323
2009	6/30/2026	216	2,543	1.000	2,543
2010	6/30/2026	204	2,224	1.000	2,224
2011	6/30/2026	192	2,422	1.000	2,422
2012	6/30/2026	180	2,328	1.000	2,328
2013	6/30/2026	168	2,311	1.000	2,311
2014	6/30/2026	156	2,397	1.000	2,397
2015	6/30/2026	144	2,143	1.000	2,143
2016	6/30/2026	132	1,950	1.000	1,950
2017	6/30/2026	120	1,846	1.000	1,846
2018	6/30/2026	108	1,805	1.000	1,805
2019	6/30/2026	96	1,872	1.000	1,872
2020	6/30/2026	84	1,831	1.001	1,833
2021	6/30/2026	72	1,824	1.003	1,829
2022	6/30/2026	60	1,986	1.004	1,995
2023	6/30/2026	48	1,763	1.007	1,775
2024	6/30/2026	36	1,556	1.013	1,576
2025	6/30/2026	24	1,470	1.024	1,505
2026	6/30/2026	12	1,275	1.232	1,571
	Total		85,106		85,485

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 6.21.

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													8	5	6	6	4	4
1993												17	10	12	12	12	10	7
1994											6	7	4	4	2	2	3	1
1995										7	5	5	5	3	2	6	2	2
1996									9	6	3	3	3	1	2	1	1	4
1997								13	8	7	7	9	9	5	7	8	4	0
1998							12	8	7	5	4	3	3	4	3	3	0	0
1999						16	5	3	2	3	2	1	1	1	4	0	1	0
2000					24	12	9	7	3	3	2	4	3	9	0	3	3	2
2001				40	26	18	14	13	9	9	7	7	10	0	2	1	1	0
2002			100	36	30	12	9	5	7	4	7	2	0	1	1	1	0	0
2003		402	85	40	24	17	13	12	11	10	5	0	3	2	1	1	1	1
2004	1,429	234	60	23	13	8	8	6	7	8	0	1	0	0	1	0	1	0
2005	1,502	246	64	29	15	13	9	7	5	0	1	1	1	1	2	1	1	0
2006	1,544	239	79	22	18	12	11	7	0	4	2	3	1	3	3	2	0	0
2007	913	205	65	25	14	14	9	0	4	4	1	0	0	0	0	0	1	0
2008	1,002	190	60	26	11	8	2	2	2	2	2	1	1	1	1	1	0	0
2009	1,314	267	70	25	15	4	5	1	0	0	0	0	1	0	0	0	0	0
2010	1,076	203	63	26	2	7	6	0	1	4	0	8	0	0	1	0	0	
2011	1,106	260	96	12	8	7	5	4	4	6	10	4	4	3	2	2		
2012	1,220	356	46	32	15	7	3	1	2	8	2	3	1	1	1			
2013	1,266	196	75	37	14	6	4	5	21	5	2	1	0	0				
2014	904	255	72	44	15	14	11	23	8	1	1	1	1					
2015	915	222	89	30	24	14	24	5	4	3	1	1						
2016	942	279	70	24	17	26	9	7	1	0	0							
2017	1,059	220	76	35	31	10	9	3	2	3								
2018	884	248	70	34	24	16	9	5	1									
2019	1,040	266	115	43	21	13	6	6										
2020	886	377	90	42	27	9	7											
2021	1,176	319	125	41	13	5												
2022	1,010	517	133	30	14													
2023	1,168	502	104	45														
2024	1,050	364	94															
2025	997	349																
2026	1,002																	

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	4	4	4	4	0	0	0	0	0	0	0	1	0	0	0	0	0	0
1993	4	2	3	0	1	1	1	1	0	1	0	1	1	1	1	0		0
1994	1	2	0	1	1	1	1	1	0	1	2	2	0	0	0			0
1995	1	0	0	1	1	1	0	0	1	2	2	2	0	0				0
1996	0	0	0	0	1	2	1	1	1	1	0	0	0					0
1997	1	0	0	0	0	0	0	0	0	0	1	1						1
1998	1	0	0	0	0	0	0	0	0	0	0							0
1999	0	0	0	0	0	0	1	1	1	1								1
2000	1	1	2	2	1	1	1	1	1									1
2001	0	0	0	0	0	0	0	0										0
2002	0	1	1	1	0	0	0											0
2003	1	1	1	0	0	0												0
2004	1	0	0	0	0													0
2005	0	0	0	0														0
2006	0	1	0															0
2007	0	0																0
2008	0																	0
2009																		0
2010																		0
2011																		2
2012																		1
2013																		0
2014																		1
2015																		1
2016																		0
2017																		3
2018																		1
2019																		6
2020																		7
2021																		5
2022																		14
2023																		45
2024																		94
2025																		349
2026																		1,002
																		1,534

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Bornheutter-Ferguson Reported Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unreported 1 - 1/(8)	(10) Unreported Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	66.25%	0.332	21.99%	64.51%	1.000	0.0%	0	2,669
2000	6/30/2026	324	4,329	64.02%	0.346	22.14%	61.93%	1.000	0.0%	0	2,772
2001	6/30/2026	312	4,703	65.56%	0.360	23.61%	59.45%	1.000	0.0%	0	3,083
2002	6/30/2026	300	5,078	60.28%	0.375	22.62%	57.07%	1.000	0.0%	0	3,061
2003	6/30/2026	288	5,296	55.57%	0.391	21.72%	54.79%	1.000	0.0%	0	2,943
2004	6/30/2026	276	5,536	47.67%	0.407	19.41%	52.60%	1.000	0.0%	0	2,639
2005	6/30/2026	264	6,085	45.69%	0.424	19.38%	50.50%	1.000	0.0%	0	2,780
2006	6/30/2026	252	6,929	41.52%	0.442	18.34%	32.18%	1.000	0.0%	0	2,877
2007	6/30/2026	240	7,941	30.24%	0.460	13.91%	30.89%	1.000	0.0%	0	2,401
2008	6/30/2026	228	8,840	26.28%	0.479	12.60%	29.65%	1.000	0.0%	0	2,323
2009	6/30/2026	216	9,102	27.94%	0.499	13.95%	28.47%	1.000	0.0%	0	2,543
2010	6/30/2026	204	8,601	25.86%	0.520	13.45%	27.33%	1.000	0.0%	0	2,224
2011	6/30/2026	192	9,121	26.54%	0.542	14.38%	26.24%	1.000	0.0%	0	2,422
2012	6/30/2026	180	9,551	24.37%	0.564	13.75%	25.19%	1.000	0.0%	0	2,328
2013	6/30/2026	168	9,735	23.74%	0.588	13.96%	24.18%	1.000	0.0%	0	2,311
2014	6/30/2026	156	10,149	23.62%	0.612	14.46%	23.21%	1.000	0.0%	0	2,397
2015	6/30/2026	144	10,528	20.36%	0.638	12.99%	22.28%	1.000	0.0%	0	2,143
2016	6/30/2026	132	10,035	19.45%	0.664	12.92%	20.15%	1.000	0.0%	0	1,950
2017	6/30/2026	120	9,770	18.90%	0.692	13.08%	19.34%	1.000	0.0%	0	1,846
2018	6/30/2026	108	10,196	17.73%	0.721	12.78%	18.57%	1.000	0.0%	0	1,805
2019	6/30/2026	96	10,098	18.56%	0.751	13.94%	17.82%	1.000	0.0%	0	1,872
2020	6/30/2026	84	10,627	17.29%	0.783	13.53%	17.11%	1.001	0.1%	2	1,833
2021	6/30/2026	72	10,108	18.17%	0.815	14.81%	16.42%	1.003	0.3%	4	1,828
2022	6/30/2026	60	11,019	18.19%	0.849	15.45%	15.77%	1.004	0.4%	8	1,994
2023	6/30/2026	48	11,889	14.94%	0.885	13.22%	15.13%	1.007	0.7%	12	1,775
2024	6/30/2026	36	12,719	12.47%	0.921	11.49%	14.53%	1.013	1.3%	23	1,579
2025	6/30/2026	24	13,268	11.61%	0.960	11.15%	13.95%	1.024	2.3%	43	1,513
2026	6/30/2026	12	13,441	12.96%	1.000	12.96%	13.39%	1.232	18.8%	339	1,614
	Total		$248,723			14.64%				432	63,526

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit A 6.4, Columns (6) and (7)) / Column (3)
(5) Exhibit A 6.14, Exhibit (11)
(6) (4) x (5)
(7) Selected from Exhibit A 6.14 detrended
(8) From Exhibit A 6.21
(11) Exhibit A 6.22, Column (3) + (10)

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Bornheutter-Ferguson Closed Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unpaid 1 - 1/(8)	(10) Unpaid Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	66.25%	0.332	21.99%	64.51%	1.000	0.0%	0	2,668
2000	6/30/2026	324	4,329	64.02%	0.346	22.14%	61.93%	1.000	0.0%	0	2,771
2001	6/30/2026	312	4,703	65.56%	0.360	23.61%	59.45%	1.000	0.0%	0	3,083
2002	6/30/2026	300	5,078	60.28%	0.375	22.62%	57.07%	1.000	0.0%	0	3,061
2003	6/30/2026	288	5,296	55.57%	0.391	21.72%	54.79%	1.000	0.0%	0	2,943
2004	6/30/2026	276	5,536	47.67%	0.407	19.41%	52.60%	1.000	0.0%	0	2,639
2005	6/30/2026	264	6,085	45.69%	0.424	19.38%	50.50%	1.000	0.0%	0	2,780
2006	6/30/2026	252	6,929	41.52%	0.442	18.34%	32.18%	1.000	0.0%	0	2,877
2007	6/30/2026	240	7,941	30.24%	0.460	13.91%	30.89%	1.000	0.0%	0	2,401
2008	6/30/2026	228	8,840	26.28%	0.479	12.60%	29.65%	1.000	0.0%	0	2,323
2009	6/30/2026	216	9,102	27.94%	0.499	13.95%	28.47%	1.000	0.0%	0	2,543
2010	6/30/2026	204	8,601	25.86%	0.520	13.45%	27.33%	1.000	0.0%	0	2,224
2011	6/30/2026	192	9,121	26.54%	0.542	14.38%	26.24%	1.000	0.0%	0	2,420
2012	6/30/2026	180	9,551	24.37%	0.564	13.75%	25.19%	1.000	0.0%	0	2,327
2013	6/30/2026	168	9,735	23.74%	0.588	13.96%	24.18%	1.000	0.0%	0	2,311
2014	6/30/2026	156	10,149	23.62%	0.612	14.46%	23.21%	1.000	0.0%	1	2,397
2015	6/30/2026	144	10,528	20.36%	0.638	12.99%	22.28%	1.001	0.1%	2	2,144
2016	6/30/2026	132	10,035	19.45%	0.664	12.92%	20.15%	1.001	0.1%	3	1,953
2017	6/30/2026	120	9,770	18.90%	0.692	13.08%	19.34%	1.002	0.2%	4	1,847
2018	6/30/2026	108	10,196	17.73%	0.721	12.78%	18.57%	1.003	0.3%	6	1,810
2019	6/30/2026	96	10,098	18.56%	0.751	13.94%	17.82%	1.006	0.6%	10	1,876
2020	6/30/2026	84	10,627	17.29%	0.783	13.53%	17.11%	1.009	0.9%	17	1,841
2021	6/30/2026	72	10,108	18.17%	0.815	14.81%	16.42%	1.013	1.3%	22	1,841
2022	6/30/2026	60	11,019	18.19%	0.849	15.45%	15.77%	1.021	2.1%	36	2,008
2023	6/30/2026	48	11,889	14.94%	0.885	13.22%	15.13%	1.035	3.4%	61	1,779
2024	6/30/2026	36	12,719	12.47%	0.921	11.49%	14.53%	1.092	8.4%	155	1,617
2025	6/30/2026	24	13,268	11.61%	0.960	11.15%	13.95%	1.406	28.9%	535	1,656
2026	6/30/2026	12	13,441	12.96%	1.000	12.96%	13.39%	7.009	85.7%	1,543	1,816
	Total		$248,723			14.64%				2,395	63,956

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit A 6.4, Columns (6) and (7)) / Column (3)
(5) Exhibit A 6.14, Exhibit (11)
(6) (4) x (5)
(7) Selected from Exhibit A 6.14 detrended
(8) From Exhibit A 6.19
(11) Exhibit A 6.20, Column (3) + (10)

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Average Case Reserves

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													9,285	3,686	3,356	3,884	1,678	1,972
1993												7,161	6,767	5,711	5,617	7,063	5,505	8,533
1994											9,964	10,811	9,458	14,532	13,673	13,691	9,701	12,562
1995										4,026	4,395	25,498	25,322	4,520	5,431	8,522	5,565	5,564
1996									15,702	5,181	2,717	3,622	1,548	2,655	1,876	2,655	2,655	828
1997								4,484	4,197	3,463	4,022	3,554	4,792	2,695	4,578	6,742	1,600	
1998							4,739	11,944	5,733	3,265	2,277	2,725	2,725	5,241	2,725	(813)		
1999						6,745	6,843	5,718	2,006	1,368	2,007	2,746	2,746	2,746	(2,915)		11,528	
2000					13,530	5,737	7,462	12,594	29,448	25,229	4,037	7,791	6,715	15,964		9,339	12,283	18,426
2001				10,923	9,454	9,068	9,015	9,171	5,084	5,666	5,719	7,173	787		1,185	0	7,048	
2002			13,501	5,969	7,556	18,849	2,826	3,011	2,880	2,210	3,990	(11,936)		9,000	444	10,000		
2003		11,640	12,731	6,231	5,687	6,123	4,804	4,783	4,480	3,474	849		11,040	380	759	759	759	759
2004	6,635	13,691	19,694	19,116	25,999	5,671	6,355	6,618	5,712	13,538		65,653			3,154		4,834	
2005	6,706	11,740	9,148	6,644	7,178	40,621	4,190	66,311	99		0	0	20,892	0	148	0	0	
2006	7,283	12,702	11,671	8,743	13,144	11,316	10,472	(614)		43,764	1,189	10,129	2,377	12,089	9,642	3,167		
2007	8,352	14,885	24,793	10,180	7,628	6,321	6,556		28,407	25,775	5,085						907	
2008	7,484	16,149	22,622	15,145	26,467	17,014	5,411	13,803	13,803	13,803	20	0	1	0	11,771	3,053		
2009	9,211	18,082	33,985	23,404	25,353	31,040	7,731	0					37,800					
2010	7,884	19,763	18,684	27,848	12,018	5,489	5,071		15,000	3,559		7,904			11,258			
2011	8,408	15,823	22,122	23,516	14,557	25,152	31,747	15,481	14,812	12,713	17,081	18,656	18,656	22,258	14,469	4,677		
2012	8,255	15,496	40,448	57,988	62,147	29,153	28,693	34,181	18,448	9,116	6,761	4,432	8,520	16,874	12,646			
2013	7,183	31,970	30,255	26,015	25,202	34,904	10,027	20,865	12,757	27,091	38,314	49,835						
2014	13,304	20,162	23,519	26,325	52,523	22,151	29,309	20,412	46,940	30,084	30,084	30,084	3,485					
2015	10,985	20,318	16,985	36,888	30,114	37,924	12,894	11,569	5,281	4,740	1,284	47						
2016	9,654	12,873	35,032	24,938	25,060	8,276	11,514	14,764	3,583									
2017	7,990	22,831	30,384	40,121	19,339	25,661	12,706	10,188	11,245	19,553								
2018	10,898	17,264	24,835	22,005	99,646	30,691	23,980	20,112	64,384									
2019	9,227	17,799	18,156	71,185	72,650	13,805	17,839	22,653										
2020	11,175	13,266	49,724	17,678	19,485	28,640	50,088											
2021	6,826	17,344	28,888	49,687	39,555	31,875												
2022	8,288	12,792	27,421	28,587	88,773													
2023	7,358	9,327	26,731	31,876														
2024	9,811	27,867	52,237															
2025	21,899	29,665																
2026	26,533																	

Adjusted Average Case Reserves

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													14,354	5,587	4,987	5,658	2,396	2,761
1993												11,071	10,256	8,486	8,183	10,087	7,709	11,714
1994											15,404	16,385	14,054	21,171	19,528	19,170	13,317	16,907
1995										6,224	6,661	37,889	36,889	6,455	7,604	11,699	7,489	7,342
1996									24,275	7,853	4,038	5,277	2,211	3,718	2,575	3,573	3,503	1,071
1997								6,932	6,361	5,145	5,860	5,076	6,710	3,700	6,162	8,896	2,070	
1998							7,327	18,103	8,519	4,757	3,252	3,816	3,741	7,054	3,596	(1,052)		
1999						10,428	10,371	8,497	2,922	1,954	2,810	3,770	3,696	3,623	(3,771)		14,334	
2000					20,917	8,695	11,088	18,347	42,059	35,326	5,542	10,486	8,860	20,651		11,612	14,973	22,020
2001				16,886	14,330	13,474	13,133	13,099	7,119	7,779	7,697	9,465	1,019		1,473	0	8,423	
2002			20,872	9,047	11,228	27,460	4,037	4,216	3,954	2,974	5,264	(15,440)		11,190	541	11,951		
2003		17,995	19,296	9,260	8,285	8,745	6,727	6,566	6,029	4,583	1,098		13,726	463	907	889	872	855
2004	10,258	20,751	29,264	27,849	37,133	7,941	8,724	8,907	7,537	17,513		81,631			3,695		5,444	
2005	10,164	17,445	13,327	9,489	10,050	55,764	5,639	87,496	128		0	0	24,968	0	169	0	0	
2006	10,822	18,504	16,669	12,243	18,044	15,230	13,817	(794)		54,415	1,449	12,105	2,785	13,886	10,858	3,496		
2007	12,168	21,260	34,716	13,975	10,266	8,340	8,481		35,321	31,420	6,077						962	
2008	10,689	22,613	31,055	20,383	34,923	22,009	6,862	17,162	16,826	16,496	23	0	1	0	12,741	3,239		
2009	12,897	24,823	45,740	30,881	32,796	39,366	9,613	0					41,734					
2010	10,822	26,598	24,652	36,024	15,241	6,824	6,182		17,575	4,088		8,726			11,713			
2011	11,317	20,878	28,617	29,824	18,099	30,660	37,941	18,138	17,014	14,317	18,859	20,194	19,798	23,157	14,758	4,677		
2012	10,893	20,046	51,298	72,100	75,757	34,841	33,618	39,263	20,775	10,065	7,318	4,704	8,865	17,211	12,646			
2013	9,292	40,545	37,618	31,712	30,119	40,895	11,518	23,497	14,084	29,325	40,659	51,848						
2014	16,872	25,068	28,670	31,461	61,539	25,445	33,006	22,537	50,809	31,925	31,299	30,686	3,485					
2015	13,659	24,767	20,299	43,220	34,592	42,709	14,236	12,522	5,604	4,932	1,310	47						
2016	11,768	15,385	41,046	28,646	28,222	9,138	12,463	15,668	3,728									
2017	9,549	26,750	34,902	45,183	21,352	27,777	13,484	10,599	11,470	19,553								
2018	12,769	19,831	27,968	24,296	107,860	32,570	24,949	20,514	64,384									
2019	10,599	20,045	20,046	77,053	77,096	14,363	18,196	22,653										
2020	12,585	14,647	53,823	18,760	20,272	29,212	50,088											
2021	7,536	18,774	30,656	51,694	40,346	31,875												
2022	8,972	13,575	28,529	29,159	88,773													
2023	7,808	9,703	27,265	31,876														
2024	10,207	28,424	52,237															
2025	22,337	29,665																
2026	26,533																	
Strt Average	12,196	21,656	31,242	30,479	35,532	23,642	15,717	17,806	17,452	15,532	8,664	14,887	12,064	9,147	6,576	6,260	6,269	8,953
3 Year Strt Average	19,692	22,597	36,010	37,576	49,797	25,150	31,078	17,922	26,527	12,242	16,305	27,527	6,175	20,184	13,039	4,677	NA	NA
5 Year Strt Average	15,171	20,028	38,502	41,708	66,869	27,159	23,836	16,391	27,199	21,434	20,146	21,496	10,716	20,184	12,965	3,958	962	NA
High-Low	11,736	21,326	31,020	29,282	33,385	22,913	14,637	15,117	15,894	14,126	7,292	12,864	10,964	8,800	6,413	5,829	6,047	7,959
Selected	24,435	29,044	39,751	37,576	49,797	25,150	31,078	17,922	26,527	12,242	16,305	27,527	6,175	20,184	13,039	4,677	NA	NA
Trend	1.02																	

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Average Case Reserves

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	4,738	4,738	5,523	987								239,665					
1993	7,424	2,139	696		0	0	22,182	14,727		2,353		1,224	1,224	1,224	1,224		
1994	6,015	1,934		112	112	112	112	112		41,726	3,881	9,323					
1995	5,699			8,036	8,036	8,036			315,000	3,751	3,444	3,444					
1996					167	3,366	10,000	10,000	10,000	10,000							
1997	1,585										5,000	5,000					
1998	49,371																
1999							4,356	10,511	42,156	40,098							
2000	26,850	26,851	22,286	21,685	26,850	26,850	26,850	26,850	850								
2001																	
2002		255,037	5,036	5,037													
2003	(13,951)	(8,576)	(8,576)														
2004	9,621																
2005																	
2006		55,157															
2007																	
2008																	
2009																	
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2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Adjusted Average Case Reserves

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	6,505	6,377	7,288	1,277								264,610					
1993	9,991	2,822	901		0	0	26,510	17,255		2,650		1,325	1,299	1,273	1,248		
1994	7,937	2,501		139	137	134	131	129		46,069	4,201	9,893					
1995	7,372			9,796	9,604	9,415			347,785	4,060	3,655	3,583					
1996					196	3,866	11,262	11,041	10,824	10,612							
1997	1,971										5,100	5,000					
1998	60,183																
1999							4,622	10,936	42,999	40,098							
2000	31,459	30,843	25,098	23,942	29,063	28,494	27,935	27,387	850								
2001																	
2002		281,581	5,451	5,345													
2003	(15,403)	(9,283)	(9,101)														
2004	10,414																
2005																	
2006		56,260															
2007																	
2008																	
2009																	
2010																	
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2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	
Strt Average	13,381	53,015	5,927	8,100	7,800	8,382	14,092	13,350	100,615	20,698	4,319	56,882	1,299	1,273	1,248	NA	NA
3 Year Strt Average	NA	56,260	NA	NA	NA	NA	27,935	19,162	21,925	40,098	5,100	4,291	NA	1,273	1,248	—	—
5 Year Strt Average	10,414	23,489	(1,825)	5,345	29,063	28,494	16,279	19,162	18,225	18,257	4,319	4,950	1,299	—	—	—	—
High-Low	10,807	19,761	4,547	5,473	3,312	4,472	14,131	13,077	26,912	18,257	4,201	6,159	NA	NA	NA	—	—
Selected	NA	56,260	NA	NA	NA	NA	27,935	19,162	21,925	40,098	5,100	4,291	NA	1,273	1,248	NA	NA
Trend	1.02																

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Paid Claim Severity per Reported Claim

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											4,952	4,974	4,988	4,992	4,996	5,006	5,012	5,022
1993										4,643	4,660	4,678	4,686	4,692	4,697	4,699	4,706	4,723
1994									4,398	4,421	4,433	4,440	4,448	4,452	4,459	4,460	4,463	4,474
1995								3,779	3,795	3,813	3,821	3,833	3,833	3,841	3,844	3,855	3,876	3,883
1996							3,776	3,805	3,820	3,830	3,837	3,849	3,853	3,863	3,873	3,879	3,880	3,889
1997						3,724	3,790	3,840	3,854	3,866	3,885	3,893	3,919	3,955	3,960	3,969	3,982	3,987
1998					3,960	4,005	4,080	4,125	4,137	4,143	4,152	4,160	4,173	4,183	4,193	4,207	4,213	4,213
1999				3,980	4,090	4,142	4,173	4,196	4,210	4,224	4,239	4,254	4,271	4,292	4,306	4,313	4,318	4,321
2000			4,606	4,841	4,972	5,016	5,056	5,068	5,073	5,084	5,094	5,104	5,121	5,150	5,170	5,185	5,202	5,207
2001		4,199	4,669	4,851	4,970	5,008	5,041	5,068	5,091	5,113	5,125	5,139	5,156	5,179	5,197	5,211	5,225	5,232
2002	3,379	4,918	5,476	5,611	5,689	5,740	5,775	5,820	5,858	5,881	5,918	5,938	5,954	5,964	5,985	5,993	5,997	6,000
2003	3,204	4,531	4,961	5,147	5,229	5,283	5,335	5,374	5,418	5,435	5,445	5,455	5,473	5,500	5,529	5,538	5,567	5,591
2004	3,662	4,772	5,268	5,422	5,499	5,563	5,629	5,686	5,704	5,732	5,771	5,827	5,868	5,904	5,938	5,961	5,972	5,972
2005	3,435	4,863	5,278	5,428	5,528	5,612	5,676	5,740	5,829	5,858	5,897	5,936	5,976	6,003	6,011	6,018	6,049	6,060
2006	3,723	5,107	5,665	5,967	6,148	6,330	6,419	6,458	6,519	6,556	6,568	6,606	6,648	6,676	6,703	6,714	6,720	6,721
2007	4,861	6,717	7,749	8,148	8,386	8,507	8,611	8,720	8,827	8,890	8,966	9,028	9,081	9,130	9,164	9,172	9,176	9,189
2008	5,197	7,583	8,850	9,265	9,438	9,572	9,657	9,712	9,730	9,774	9,801	9,826	9,869	9,912	9,942	9,974	9,992	9,997
2009	5,235	8,123	9,242	9,622	9,870	10,091	10,147	10,196	10,277	10,328	10,372	10,417	10,477	10,501	10,509	10,529	10,546	10,557
2010	5,048	7,554	8,504	8,960	9,141	9,257	9,306	9,426	9,503	9,554	9,604	9,672	9,727	9,761	9,783	9,808	9,834	
2011	5,013	7,762	9,023	9,535	9,741	9,863	9,997	10,076	10,155	10,259	10,325	10,391	10,450	10,482	10,514	10,554		
2012	5,307	8,423	9,726	10,190	10,516	10,738	10,918	11,086	11,270	11,342	11,385	11,460	11,513	11,597	11,679			
2013	5,601	8,750	10,000	10,614	10,937	11,160	11,295	11,385	11,469	11,547	11,642	11,679	11,693	11,694				
2014	5,911	8,884	10,112	10,934	11,364	11,635	11,912	12,186	12,348	12,441	12,499	12,538	12,582					
2015	6,134	9,308	10,653	11,210	11,552	11,866	12,088	12,228	12,405	12,549	12,604	12,666						
2016	5,972	9,177	10,636	11,216	11,551	11,851	12,055	12,154	12,204	12,274	12,339							
2017	5,892	9,218	10,761	11,619	12,068	12,380	12,513	12,601	12,682	12,783								
2018	6,162	9,810	11,645	12,545	13,196	13,545	13,705	13,818	13,891									
2019	6,320	10,143	12,175	13,443	14,021	14,327	14,507	14,700										
2020	7,461	12,308	14,857	15,913	16,420	16,646	16,851											
2021	6,040	9,748	11,631	12,362	12,719	12,937												
2022	6,363	9,905	11,309	11,968	12,442													
2023	7,198	10,787	12,319	12,990														
2024	8,638	13,635	15,689															
2025	8,618	13,674																
2026	8,798																	

Reported Claim Severity

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													5,009	4,998	5,002	5,013	5,014	5,025
1993												4,713	4,706	4,712	4,716	4,724	4,722	4,740
1994											4,450	4,462	4,459	4,469	4,467	4,468	4,471	4,478
1995										3,821	3,828	3,872	3,872	3,845	3,847	3,870	3,879	3,886
1996									3,869	3,841	3,840	3,853	3,855	3,864	3,875	3,880	3,881	3,890
1997								3,862	3,866	3,875	3,895	3,905	3,935	3,960	3,972	3,989	3,984	3,987
1998							4,101	4,160	4,152	4,149	4,155	4,163	4,176	4,191	4,196	4,206	4,213	4,213
1999						4,183	4,185	4,202	4,212	4,226	4,241	4,255	4,272	4,293	4,302	4,313	4,322	4,321
2000					5,090	5,041	5,080	5,100	5,105	5,112	5,097	5,115	5,128	5,202	5,170	5,195	5,215	5,220
2001				4,994	5,050	5,061	5,082	5,107	5,106	5,130	5,138	5,156	5,159	5,179	5,197	5,211	5,227	5,232
2002			5,924	5,681	5,763	5,814	5,784	5,825	5,865	5,884	5,927	5,931	5,954	5,967	5,985	5,996	5,997	6,000
2003		6,162	5,334	5,232	5,276	5,319	5,356	5,393	5,435	5,446	5,446	5,455	5,485	5,500	5,529	5,538	5,567	5,591
2004	8,458	6,019	5,720	5,590	5,628	5,580	5,648	5,701	5,719	5,774	5,771	5,852	5,868	5,904	5,939	5,961	5,974	5,972
2005	7,814	5,928	5,491	5,498	5,567	5,802	5,690	5,907	5,829	5,858	5,897	5,936	5,984	6,003	6,011	6,018	6,049	6,060
2006	8,340	6,189	5,990	6,035	6,230	6,378	6,459	6,457	6,519	6,617	6,569	6,617	6,648	6,688	6,713	6,716	6,720	6,721
2007	9,455	8,049	8,436	8,256	8,431	8,544	8,636	8,720	8,875	8,933	8,968	9,028	9,081	9,130	9,164	9,172	9,176	9,189
2008	9,739	8,956	9,445	9,436	9,564	9,630	9,661	9,724	9,742	9,785	9,801	9,826	9,869	9,912	9,947	9,975	9,992	9,997
2009	10,895	10,078	10,190	9,854	10,020	10,140	10,162	10,196	10,277	10,328	10,372	10,417	10,491	10,501	10,509	10,529	10,546	10,557
2010	9,681	9,410	9,040	9,288	9,152	9,274	9,320	9,426	9,510	9,560	9,604	9,700	9,727	9,761	9,788	9,808	9,834	
2011	9,762	9,516	9,914	9,652	9,789	9,936	10,063	10,101	10,179	10,291	10,395	10,422	10,481	10,510	10,526	10,558		
2012	10,602	10,859	10,537	10,994	10,919	10,826	10,955	11,101	11,286	11,374	11,391	11,465	11,517	11,604	11,684			
2013	10,488	11,528	10,993	11,034	11,090	11,251	11,312	11,430	11,585	11,605	11,675	11,700	11,693	11,694				
2014	11,936	11,089	10,831	11,422	11,695	11,765	12,047	12,382	12,505	12,454	12,512	12,550	12,584					
2015	11,904	11,481	11,369	11,731	11,891	12,115	12,233	12,255	12,415	12,555	12,604	12,666						
2016	11,596	11,069	11,910	11,526	11,771	11,962	12,109	12,208	12,206	12,274	12,339							
2017	11,556	12,038	12,034	12,388	12,395	12,520	12,575	12,617	12,694	12,815								
2018	12,784	12,244	12,622	12,962	14,527	13,818	13,824	13,873	13,926									
2019	12,567	12,747	13,304	15,088	14,840	14,423	14,565	14,773										
2020	14,084	15,094	17,325	16,320	16,708	16,787	17,043											
2021	11,352	12,860	13,636	13,484	13,002	13,024												
2022	11,354	13,303	13,161	12,401	13,068													
2023	13,212	13,478	13,902	13,804														
2024	16,742	20,226	18,844															
2025	26,254	20,716																
2026	29,650																	

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Paid Claim Severity per Reported Claim

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	5,036	5,040	5,044	5,045	5,047	5,050	5,051	5,051	5,051	5,051	5,051	5,051	5,051	5,051	5,051	5,055	5,055
1993	4,735	4,738	4,745	4,748	4,748	4,751	4,752	4,754	4,755	4,756	4,757	4,757	4,757	4,757	4,757	4,757	
1994	4,481	4,481	4,483	4,493	4,508	4,511	4,511	4,511	4,513	4,524	4,546	4,564	4,572	4,573	4,579		
1995	3,886	3,890	3,892	3,897	3,900	3,903	3,915	3,929	3,929	3,930	3,938	3,940	3,941	3,941			
1996	3,894	3,898	3,905	3,910	3,914	3,917	3,924	3,925	3,925	3,925	3,925	3,925	3,925				
1997	3,988	3,994	4,000	4,000	4,024	4,036	4,036	4,036	4,036	4,036	4,036	4,036					
1998	4,218	4,236	4,247	4,252	4,252	4,252	4,252	4,252	4,254	4,254	4,255						
1999	4,321	4,326	4,326	4,327	4,330	4,330	4,333	4,341	4,342	4,342							
2000	5,221	5,234	5,236	5,247	5,264	5,270	5,273	5,277	5,277								
2001	5,242	5,257	5,260	5,276	5,284	5,296	5,300	5,302									
2002	6,013	6,041	6,056	6,065	6,067	6,070	6,080										
2003	5,604	5,610	5,633	5,646	5,651	5,651											
2004	5,973	5,988	6,010	6,031	6,031												
2005	6,060	6,074	6,084	6,093													
2006	6,732	6,754	6,762														
2007	9,197	9,200															
2008	10,022																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Reported Claim Severity

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	5,042	5,045	5,050	5,046	5,047	5,050	5,051	5,051	5,051	5,051	5,051	5,121	5,051	5,051	5,051	5,055	5,055
1993	4,744	4,739	4,745	4,748	4,748	4,751	4,759	4,758	4,755	4,757	4,757	4,757	4,757	4,757	4,757	4,757	
1994	4,483	4,482	4,483	4,493	4,508	4,511	4,511	4,511	4,513	4,536	4,549	4,570	4,572	4,573	4,579		
1995	3,888	3,890	3,892	3,899	3,903	3,905	3,915	3,929	4,024	3,932	3,940	3,942	3,941	3,941			
1996	3,894	3,898	3,905	3,910	3,914	3,919	3,927	3,928	3,928	3,928	3,925	3,925	3,925				
1997	3,989	3,994	4,000	4,000	4,024	4,036	4,036	4,036	4,036	4,036	4,038	4,038					
1998	4,236	4,236	4,247	4,252	4,252	4,252	4,252	4,252	4,254	4,254	4,255						
1999	4,321	4,326	4,326	4,326	4,329	4,329	4,335	4,345	4,358	4,357							
2000	5,230	5,243	5,252	5,263	5,273	5,280	5,283	5,287	5,278								
2001	5,242	5,257	5,260	5,276	5,284	5,296	5,300	5,302									
2002	6,013	6,125	6,058	6,066	6,067	6,070	6,080										
2003	5,599	5,607	5,630	5,641	5,651	5,646											
2004	5,977	5,988	6,010	6,031	6,031												
2005	6,060	6,074	6,084	6,093													
2006	6,732	6,774	6,762														
2007	9,197	9,200															
2008	10,022																
2009																	
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2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999				66.042%	66.216%	66.290%	66.290%	66.266%	66.266%	66.266%	66.266%	66.266%	66.266%	66.266%	66.266%	66.266%	66.266%	66.266%
2000			63.221%	63.637%	63.776%	63.914%	63.960%	63.983%	63.983%	64.007%	64.007%	64.007%	64.007%	64.030%	64.030%	64.030%	64.030%	64.030%
2001		64.048%	64.835%	65.154%	65.345%	65.409%	65.409%	65.409%	65.451%	65.494%	65.515%	65.536%	65.558%	65.558%	65.558%	65.558%	65.558%	65.558%
2002	49.669%	58.649%	59.437%	59.851%	60.028%	60.067%	60.166%	60.166%	60.185%	60.185%	60.225%	60.245%	60.245%	60.245%	60.245%	60.245%	60.245%	60.245%
2003	45.752%	54.174%	54.853%	55.042%	55.137%	55.288%	55.420%	55.420%	55.439%	55.458%	55.458%	55.458%	55.477%	55.495%	55.514%	55.533%	55.533%	55.533%
2004	35.710%	46.403%	47.180%	47.270%	47.379%	47.469%	47.487%	47.559%	47.559%	47.595%	47.632%	47.668%	47.668%	47.668%	47.668%	47.668%	47.668%	47.668%
2005	37.798%	44.553%	45.194%	45.309%	45.407%	45.506%	45.522%	45.555%	45.555%	45.621%	45.621%	45.637%	45.637%	45.637%	45.654%	45.670%	45.670%	45.670%
2006	35.142%	40.468%	41.016%	41.233%	41.348%	41.420%	41.435%	41.464%	41.478%	41.478%	41.478%	41.492%	41.507%	41.507%	41.507%	41.507%	41.507%	41.507%
2007	20.904%	28.850%	29.517%	29.820%	29.908%	30.046%	30.084%	30.160%	30.197%	30.197%	30.210%	30.210%	30.223%	30.223%	30.223%	30.223%	30.223%	30.235%
2008	18.677%	25.284%	25.804%	26.098%	26.166%	26.222%	26.245%	26.256%	26.268%	26.268%	26.268%	26.279%	26.279%	26.279%	26.279%	26.279%	26.279%	26.279%
2009	23.489%	27.126%	27.587%	27.697%	27.752%	27.785%	27.818%	27.873%	27.895%	27.906%	27.906%	27.917%	27.917%	27.917%	27.917%	27.917%	27.939%	27.939%
2010	21.287%	25.135%	25.531%	25.659%	25.705%	25.740%	25.717%	25.763%	25.786%	25.810%	25.845%	25.845%	25.845%	25.845%	25.845%	25.845%	25.856%	
2011	21.466%	25.720%	26.147%	26.334%	26.421%	26.465%	26.476%	26.509%	26.509%	26.531%	26.542%	26.553%	26.553%	26.553%	26.553%	26.553%		
2012	19.913%	23.714%	24.017%	24.164%	24.216%	24.269%	24.310%	24.331%	24.342%	24.342%	24.352%	24.363%	24.373%	24.373%	24.373%			
2013	19.116%	23.174%	23.472%	23.585%	23.646%	23.657%	23.677%	23.677%	23.677%	23.688%	23.718%	23.718%	23.729%	23.739%				
2014	19.668%	22.979%	23.205%	23.383%	23.471%	23.540%	23.580%	23.590%	23.609%	23.619%	23.619%	23.619%	23.619%					
2015	16.546%	19.718%	20.1%	20.165%	20.241%	20.260%	20.269%	20.307%	20.317%	20.326%	20.336%	20.355%						
2016	16.114%	18.9%	19.2%	19.233%	19.323%	19.343%	19.383%	19.383%	19.393%	19.402%	19.432%							
2017	15.3%	18.2%	18.6%	18.710%	18.772%	18.802%	18.813%	18.854%	18.874%	18.895%								
2018	14.3%	17.3%	17.4%	17.594%	17.624%	17.644%	17.673%	17.702%	17.702%									
2019	15.2%	18.0%	18.3%	18.430%	18.459%	18.489%	18.519%	18.539%										
2020	14.1%	16.9%	17.1%	17.136%	17.192%	17.221%	17.230%											
2021	14.9%	17.6%	17.8%	17.976%	18.026%	18.046%												
2022	15.2%	17.7%	17.9%	17.977%	18.023%													
2023	12.0%	14.6%	14.8%	14.829%														
2024	10.0%	12.1%	12.2%															
2025	9.3%	11.1%																
2026	9.5%																	

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993																	
1994																	
1995																	
1996																	
1997																	
1998																	
1999	66.266%	66.266%	66.266%	66.266%	66.266%	66.266%	66.266%	66.266%	66.266%	66.266%							
2000	64.030%	64.030%	64.030%	64.030%	64.030%	64.030%	64.030%	64.030%	64.030%								
2001	65.558%	65.558%	65.558%	65.558%	65.558%	65.558%	65.558%	65.558%									
2002	60.245%	60.264%	60.264%	60.264%	60.264%	60.264%	60.284%										
2003	55.533%	55.533%	55.571%	55.571%	55.571%	55.571%											
2004	47.668%	47.668%	47.668%	47.668%	47.668%												
2005	45.670%	45.670%	45.670%	45.687%													
2006	41.507%	41.521%	41.521%														
2007	30.235%	30.235%															
2008	26.279%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Cumulative Paid Losses as a Percent of Reported Losses

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													99.6%	99.9%	99.9%	99.9%	100.0%	100.0%
1993												99.2%	99.6%	99.6%	99.6%	99.5%	99.7%	99.6%
1994											99.6%	99.5%	99.8%	99.6%	99.8%	99.8%	99.8%	99.9%
1995										99.8%	99.8%	99.0%	99.0%	99.9%	99.9%	99.6%	99.9%	99.9%
1996									98.7%	99.7%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1997								99.4%	99.7%	99.8%	99.7%	99.7%	99.6%	99.9%	99.7%	99.5%	99.9%	100.0%
1998							99.5%	99.2%	99.6%	99.9%	99.9%	99.9%	99.9%	99.8%	99.9%	100.0%	100.0%	100.0%
1999						99.0%	99.7%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.1%	100.0%	99.9%	100.0%
2000					97.7%	99.5%	99.5%	99.4%	99.4%	99.5%	99.9%	99.8%	99.9%	99.0%	100.0%	99.8%	99.7%	99.7%
2001				97.1%	98.4%	99.0%	99.2%	99.2%	99.7%	99.7%	99.7%	99.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2002			92.4%	98.8%	98.7%	98.7%	99.9%	99.9%	99.9%	100.0%	99.8%	100.1%	100.0%	100.0%	100.0%	99.9%	100.0%	100.0%
2003		73.5%	93.0%	98.4%	99.1%	99.3%	99.6%	99.6%	99.7%	99.8%	100.0%	100.0%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%
2004	43.3%	79.3%	92.1%	97.0%	97.7%	99.7%	99.7%	99.7%	99.7%	99.3%	100.0%	99.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2005	44.0%	82.0%	96.1%	98.7%	99.3%	96.7%	99.8%	97.2%	100.0%	100.0%	100.0%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%
2006	44.6%	82.5%	94.6%	98.9%	98.7%	99.3%	99.4%	100.0%	100.0%	99.1%	100.0%	99.8%	100.0%	99.8%	99.9%	100.0%	100.0%	100.0%
2007	51.4%	83.5%	91.9%	98.7%	99.5%	99.6%	99.7%	100.0%	99.5%	99.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2008	53.4%	84.7%	93.7%	98.2%	98.7%	99.4%	100.0%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	99.9%	100.0%	100.0%	100.0%
2009	48.0%	80.6%	90.7%	97.6%	98.5%	99.5%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%
2010	52.1%	80.3%	94.1%	96.5%	99.9%	99.8%	99.9%	100.0%	99.9%	99.9%	100.0%	99.7%	100.0%	100.0%	99.9%	100.0%	100.0%	
2011	51.3%	81.6%	91.0%	98.8%	99.5%	99.3%	99.3%	99.7%	99.8%	99.7%	99.3%	99.7%	99.7%	99.7%	99.9%	100.0%		
2012	50.1%	77.6%	92.3%	92.7%	96.3%	99.2%	99.7%	99.9%	99.9%	99.7%	99.9%	100.0%	100.0%	99.9%	100.0%			
2013	53.4%	75.9%	91.0%	96.2%	98.6%	99.2%	99.8%	99.6%	99.0%	99.5%	99.7%	99.8%	100.0%	100.0%				
2014	49.5%	80.1%	93.4%	95.7%	97.2%	98.9%	98.9%	98.4%	98.7%	99.9%	99.9%	99.9%	100.0%					
2015	51.5%	81.1%	93.7%	95.6%	97.1%	97.9%	98.8%	99.8%	99.9%	99.9%	100.0%	100.0%						
2016	51.5%	82.9%	89.3%	97.3%	98.1%	99.1%	99.6%	99.6%	100.0%	100.0%	100.0%							
2017	51.0%	76.6%	89.4%	93.8%	97.4%	98.9%	99.5%	99.9%	99.9%	99.8%								
2018	48.2%	80.1%	92.3%	96.8%	90.8%	98.0%	99.1%	99.6%	99.7%									
2019	50.3%	79.6%	91.5%	89.1%	94.5%	99.3%	99.6%	99.5%										
2020	53.0%	81.5%	85.8%	97.5%	98.3%	99.2%	98.9%											
2021	53.2%	75.8%	85.3%	91.7%	97.8%	99.3%												
2022	56.0%	74.5%	85.9%	96.5%	95.2%													
2023	54.5%	80.0%	88.6%	94.1%														
2024	51.6%	67.4%	83.3%															
2025	32.8%	66.0%																
2026	29.7%																	

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													99.8%	99.9%	99.8%	99.8%	99.9%	99.9%
1993												99.5%	99.7%	99.6%	99.6%	99.6%	99.7%	99.8%
1994											99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%
1995										99.8%	99.8%	99.8%	99.8%	99.9%	99.9%	99.8%	99.9%	99.9%
1996									99.7%	99.8%	99.9%	99.9%	99.9%	100.0%	99.9%	100.0%	100.0%	99.9%
1997								99.5%	99.7%	99.7%	99.7%	99.7%	99.7%	99.8%	99.7%	99.7%	99.9%	100.0%
1998							99.6%	99.7%	99.7%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%
1999						99.4%	99.8%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	99.9%	100.0%	100.0%	100.0%
2000					99.1%	99.6%	99.7%	99.7%	99.9%	99.9%	99.9%	99.9%	99.9%	99.7%	100.0%	99.9%	99.9%	99.9%
2001				98.7%	99.2%	99.4%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.7%	100.0%	99.9%	100.0%	100.0%	100.0%
2002			96.7%	98.8%	99.0%	99.6%	99.7%	99.8%	99.8%	99.9%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2003		86.0%	97.1%	98.6%	99.2%	99.4%	99.6%	99.6%	99.6%	99.7%	99.8%	100.0%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%
2004	27.7%	90.9%	97.7%	99.1%	99.5%	99.7%	99.7%	99.8%	99.7%	99.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2005	34.7%	90.9%	97.7%	98.9%	99.5%	99.5%	99.7%	99.7%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	100.0%	100.0%	100.0%
2006	36.6%	91.5%	97.2%	99.2%	99.4%	99.6%	99.6%	99.8%	100.0%	99.9%	99.9%	99.9%	100.0%	99.9%	99.9%	99.9%	100.0%	100.0%
2007	45.0%	91.1%	97.2%	98.9%	99.4%	99.4%	99.6%	100.0%	99.8%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2008	39.3%	91.5%	97.4%	98.9%	99.5%	99.7%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2009	38.5%	89.2%	97.2%	99.0%	99.4%	99.8%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2010	41.2%	90.6%	97.1%	98.8%	99.9%	99.7%	99.7%	100.0%	100.0%	99.8%	100.0%	99.6%	100.0%	100.0%	100.0%	100.0%	100.0%	
2011	43.5%	88.9%	96.0%	99.5%	99.7%	99.7%	99.8%	99.8%	99.8%	99.8%	99.6%	99.8%	99.8%	99.9%	99.9%	99.9%		
2012	35.9%	84.3%	98.0%	98.6%	99.4%	99.7%	99.9%	100.0%	99.9%	99.7%	99.9%	99.9%	100.0%	100.0%	100.0%			
2013	32.0%	91.3%	96.7%	98.4%	99.4%	99.7%	99.8%	99.8%	99.1%	99.8%	99.9%	100.0%	100.0%	100.0%				
2014	54.7%	89.1%	96.9%	98.1%	99.4%	99.4%	99.5%	99.0%	99.7%	100.0%	100.0%	100.0%	100.0%					
2015	47.5%	89.3%	95.8%	98.6%	98.9%	99.3%	98.9%	99.8%	99.8%	99.9%	100.0%	100.0%						
2016	41.7%	85.3%	96.4%	98.8%	99.1%	98.7%	99.5%	99.6%	99.9%	100.0%	100.0%							
2017	29.1%	87.6%	95.8%	98.1%	98.3%	99.5%	99.5%	99.8%	99.9%	99.8%								
2018	39.2%	85.9%	96.1%	98.1%	98.7%	99.1%	99.5%	99.7%	99.9%									
2019	32.3%	85.4%	93.8%	97.7%	98.9%	99.3%	99.7%	99.7%										
2020	40.7%	79.0%	95.0%	97.7%	98.5%	99.5%	99.6%											
2021	22.2%	82.1%	93.1%	97.7%	99.3%	99.7%												
2022	39.8%	73.4%	93.2%	98.5%	99.3%													
2023	18.3%	71.1%	94.1%	97.4%														
2024	17.4%	76.3%	94.0%															
2025	19.5%	76.3%																
2026	21.4%																	

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Cumulative Paid Losses as a Percent of Reported Losses

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	98.6%	100.0%	100.0%	100.0%	100.0%	100.0%
1993	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1994	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	99.7%	100.0%	99.9%	100.0%	100.0%	100.0%		
1995	100.0%	100.0%	100.0%	99.9%	99.9%	99.9%	100.0%	100.0%	97.6%	99.9%	99.9%	99.9%	100.0%	100.0%			
1996	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%				
1997	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					
1998	99.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						
1999	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	99.6%	99.7%							
2000	99.8%	99.8%	99.7%	99.7%	99.8%	99.8%	99.8%	99.8%	100.0%								
2001	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%									
2002	100.0%	98.6%	100.0%	100.0%	100.0%	100.0%	100.0%										
2003	100.1%	100.1%	100.1%	100.1%	100.0%	100.1%											
2004	99.9%	100.0%	100.0%	100.0%	100.0%												
2005	100.0%	100.0%	100.0%	100.0%													
2006	100.0%	99.7%	100.0%														
2007	100.0%	100.0%															
2008	100.0%																
2009																	
2010																	
2011																	
2012																	
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2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1993	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1994	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	99.9%	100.0%	100.0%	100.0%		
1995	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	99.9%	99.9%	100.0%	100.0%			
1996	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
1997	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					
1998	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						
1999	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							
2000	100.0%	100.0%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%								
2001	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%									
2002	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%										
2003	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%											
2004	100.0%	100.0%	100.0%	100.0%	100.0%												
2005	100.0%	100.0%	100.0%	100.0%													
2006	100.0%	100.0%	100.0%														
2007	100.0%	100.0%															
2008	100.0%																
2009																	
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2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

IBNR as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													0.9%	1.2%	1.1%	0.9%	0.8%	0.6%
1993												0.9%	1.1%	0.9%	0.8%	0.7%	0.7%	0.3%
1994											2.9%	2.6%	2.7%	2.5%	2.5%	2.5%	2.4%	2.3%
1995										3.1%	2.9%	1.8%	1.8%	2.5%	2.5%	1.9%	1.6%	1.4%
1996									1.7%	2.4%	2.4%	2.1%	2.0%	1.7%	1.4%	1.3%	1.2%	1.0%
1997								4.6%	4.5%	4.2%	3.7%	3.4%	2.7%	2.1%	1.8%	1.4%	1.5%	1.4%
1998							4.1%	2.7%	2.9%	2.9%	2.7%	2.5%	2.2%	1.8%	1.7%	1.4%	1.3%	1.3%
1999						3.9%	3.9%	3.5%	3.3%	3.0%	2.6%	2.3%	1.9%	1.4%	1.2%	1.0%	0.8%	0.8%
2000					4.3%	5.0%	4.2%	3.8%	3.7%	3.5%	3.8%	3.4%	3.2%	1.8%	2.4%	1.9%	1.5%	1.4%
2001				6.8%	5.4%	5.1%	4.8%	4.3%	4.2%	3.7%	3.5%	3.2%	3.1%	2.7%	2.4%	2.1%	1.8%	1.7%
2002			4.4%	7.6%	6.0%	5.1%	5.5%	4.8%	4.1%	3.8%	3.1%	3.0%	2.6%	2.4%	2.1%	1.9%	1.9%	1.8%
2003		-5.7%	7.3%	8.8%	7.9%	6.9%	6.0%	5.3%	4.6%	4.3%	4.3%	4.2%	3.6%	3.3%	2.8%	2.6%	2.1%	1.6%
2004	-4.5%	3.4%	6.7%	8.6%	7.8%	8.4%	7.2%	6.2%	5.9%	5.0%	4.9%	3.5%	3.3%	2.7%	2.1%	1.7%	1.5%	1.5%
2005	-5.4%	5.7%	11.4%	11.1%	9.8%	5.8%	7.6%	4.0%	5.2%	4.6%	4.0%	3.3%	2.5%	2.2%	2.1%	1.9%	1.4%	1.2%
2006	-3.6%	11.4%	13.1%	12.0%	8.9%	6.6%	5.4%	5.3%	4.4%	2.9%	3.6%	2.9%	2.4%	1.8%	1.5%	1.4%	1.4%	1.4%
2007	29.5%	17.2%	11.2%	12.2%	10.1%	8.4%	7.3%	6.2%	4.4%	3.8%	3.4%	2.7%	2.1%	1.6%	1.2%	1.1%	1.1%	0.9%
2008	31.5%	14.8%	8.3%	7.3%	5.8%	4.9%	4.6%	3.9%	3.7%	3.2%	3.1%	2.8%	2.4%	2.0%	1.6%	1.3%	1.2%	1.1%
2009	14.1%	8.2%	5.6%	8.3%	6.6%	5.4%	5.1%	4.6%	3.7%	3.2%	2.8%	2.3%	1.6%	1.6%	1.5%	1.3%	1.1%	1.0%
2010	20.5%	8.8%	11.0%	8.1%	9.3%	7.9%	7.6%	6.3%	5.4%	4.8%	4.3%	3.3%	3.0%	2.7%	2.4%	2.2%	1.9%	
2011	26.7%	14.4%	9.3%	11.1%	9.5%	8.0%	6.8%	6.3%	5.6%	4.5%	3.5%	3.2%	2.7%	2.4%	2.2%	1.9%		
2012	27.4%	11.5%	13.0%	8.7%	9.1%	9.7%	8.5%	7.2%	5.6%	4.8%	4.7%	4.0%	3.5%	2.8%	2.1%			
2013	29.5%	6.1%	9.3%	8.5%	7.8%	6.5%	5.9%	4.9%	3.6%	3.4%	2.7%	2.5%	2.5%	2.4%				
2014	23.0%	16.4%	17.6%	12.4%	10.0%	9.2%	6.8%	4.2%	3.2%	3.5%	3.1%	2.8%	2.5%					
2015	26.1%	15.0%	14.4%	11.2%	9.7%	7.9%	6.9%	6.6%	5.3%	4.2%	3.8%	3.2%						
2016	24.8%	15.7%	8.1%	10.8%	8.5%	6.9%	5.6%	4.8%	4.8%	4.2%	3.6%							
2017	29.9%	12.9%	11.3%	8.0%	7.6%	6.6%	6.1%	5.6%	4.9%	3.9%								
2018	29.3%	18.1%	14.6%	11.6%	0.8%	5.5%	5.3%	4.8%	4.4%									
2019	33.4%	20.0%	15.1%	3.1%	4.5%	7.1%	6.0%	4.5%										
2020	35.7%	17.2%	4.0%	9.2%	6.7%	6.1%	4.7%											
2021	33.0%	10.6%	4.0%	4.2%	7.4%	7.1%												
2022	31.3%	6.6%	6.6%	11.4%	6.4%													
2023	30.1%	13.2%	9.6%	9.9%														
2024	30.3%	-1.9%	4.0%															
2025	-3.3%	3.2%																
2026	-15.6%																	

Unpaid Loss as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											2.1%	1.6%	1.4%	1.3%	1.2%	1.0%	0.9%	0.6%
1993										2.4%	2.0%	1.7%	1.5%	1.3%	1.3%	1.2%	1.1%	0.7%
1994									4.1%	3.6%	3.3%	3.1%	2.9%	2.8%	2.7%	2.7%	2.6%	2.3%
1995								4.3%	3.8%	3.4%	3.1%	2.8%	2.8%	2.6%	2.6%	2.3%	1.7%	1.5%
1996							4.1%	3.3%	2.9%	2.7%	2.5%	2.2%	2.0%	1.8%	1.5%	1.3%	1.3%	1.0%
1997						8.1%	6.4%	5.1%	4.8%	4.4%	3.9%	3.7%	3.1%	2.2%	2.1%	1.8%	1.5%	1.4%
1998					7.7%	6.4%	4.6%	3.6%	3.2%	3.0%	2.8%	2.6%	2.3%	2.0%	1.8%	1.4%	1.3%	1.3%
1999				8.9%	6.2%	4.9%	4.2%	3.7%	3.3%	3.0%	2.7%	2.3%	1.9%	1.5%	1.1%	1.0%	0.9%	0.8%
2000			14.1%	9.1%	6.5%	5.4%	4.6%	4.4%	4.3%	4.0%	3.8%	3.6%	3.3%	2.7%	2.4%	2.1%	1.8%	1.7%
2001		22.9%	13.2%	9.4%	6.9%	6.1%	5.5%	5.0%	4.5%	4.0%	3.8%	3.5%	3.1%	2.7%	2.4%	2.1%	1.8%	1.7%
2002	54.4%	21.7%	11.6%	8.8%	7.3%	6.4%	5.6%	4.9%	4.2%	3.9%	3.2%	2.8%	2.6%	2.4%	2.1%	1.9%	1.9%	1.8%
2003	53.6%	22.3%	13.8%	10.3%	8.7%	7.5%	6.4%	5.7%	4.9%	4.5%	4.4%	4.2%	3.8%	3.3%	2.8%	2.6%	2.1%	1.7%
2004	54.8%	23.4%	14.0%	11.4%	9.9%	8.7%	7.6%	6.5%	6.2%	5.6%	4.9%	3.9%	3.3%	2.7%	2.1%	1.7%	1.5%	1.5%
2005	53.7%	22.7%	14.9%	12.2%	10.4%	8.9%	7.8%	6.7%	5.2%	4.6%	4.0%	3.3%	2.7%	2.2%	2.1%	1.9%	1.4%	1.2%
2006	53.7%	26.9%	17.8%	13.0%	10.1%	7.3%	5.9%	5.3%	4.4%	3.8%	3.7%	3.1%	2.4%	2.0%	1.6%	1.5%	1.4%	1.4%
2007	63.8%	30.9%	18.4%	13.3%	10.6%	8.8%	7.6%	6.2%	4.9%	4.3%	3.4%	2.7%	2.1%	1.6%	1.2%	1.1%	1.1%	0.9%
2008	63.5%	27.8%	14.0%	9.0%	7.0%	5.5%	4.6%	4.0%	3.8%	3.4%	3.1%	2.8%	2.4%	2.0%	1.7%	1.3%	1.2%	1.1%
2009	58.7%	26.0%	14.4%	10.5%	8.0%	5.8%	5.2%	4.6%	3.7%	3.2%	2.8%	2.3%	1.8%	1.6%	1.5%	1.3%	1.1%	1.0%
2010	58.6%	26.8%	16.3%	11.3%	9.4%	8.1%	7.7%	6.3%	5.5%	4.9%	4.3%	3.6%	3.0%	2.7%	2.5%	2.2%	1.9%	
2011	62.4%	30.2%	17.5%	12.2%	10.0%	8.7%	7.4%	6.6%	5.8%	4.8%	4.1%	3.5%	2.9%	2.6%	2.3%	2.0%		
2012	63.7%	31.3%	19.7%	15.4%	12.5%	10.4%	8.8%	7.3%	5.7%	5.1%	4.7%	4.0%	3.6%	2.9%	2.2%			
2013	62.4%	28.7%	17.5%	12.0%	9.1%	7.2%	6.0%	5.3%	4.6%	3.9%	3.0%	2.7%	2.5%	2.4%				
2014	61.9%	33.1%	23.1%	16.2%	12.5%	10.2%	7.9%	5.7%	4.4%	3.6%	3.2%	2.9%	2.5%					
2015	61.9%	31.1%	19.8%	15.2%	12.2%	9.8%	8.0%	6.8%	5.4%	4.3%	3.8%	3.2%						
2016	61.3%	30.1%	18.0%	13.2%	10.2%	7.8%	6.0%	5.2%	4.8%	4.2%	3.6%							
2017	64.2%	33.3%	20.6%	13.7%	10.1%	7.6%	6.6%	5.7%	5.0%	4.1%								
2018	65.9%	34.4%	21.2%	14.4%	9.9%	7.4%	6.1%	5.2%	4.7%									
2019	66.5%	36.4%	22.3%	13.7%	9.8%	7.7%	6.4%	5.0%										
2020	65.9%	32.5%	17.7%	11.5%	8.3%	6.9%	5.7%											
2021	64.3%	32.3%	18.1%	12.2%	9.4%	7.8%												
2022	61.5%	30.5%	19.7%	14.5%	10.9%													
2023	61.9%	30.5%	19.9%	15.2%														
2024	64.1%	31.3%	20.1%															
2025	66.1%	36.1%																
2026	65.7%																	

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IBNR as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	0.3%	0.2%	0.1%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	-1.3%	0.1%	0.1%	0.1%	0.0%	0.0%
1993	0.3%	0.4%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1994	2.1%	2.2%	2.1%	1.9%	1.6%	1.5%	1.5%	1.5%	1.5%	1.0%	0.7%	0.2%	0.2%	0.2%	0.0%		
1995	1.4%	1.4%	1.4%	1.2%	1.1%	1.0%	0.8%	0.5%	-2.0%	0.3%	0.1%	0.0%	0.1%	0.1%			
1996	1.0%	0.9%	0.7%	0.5%	0.4%	0.2%	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%				
1997	1.4%	1.3%	1.1%	1.1%	0.5%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%					
1998	0.7%	0.7%	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%						
1999	0.8%	0.7%	0.7%	0.7%	0.6%	0.6%	0.5%	0.2%	-0.1%	0.0%							
2000	1.2%	1.0%	0.8%	0.6%	0.4%	0.3%	0.2%	0.2%	0.3%								
2001	1.5%	1.2%	1.2%	0.9%	0.7%	0.5%	0.4%	0.4%									
2002	1.6%	-0.2%	0.8%	0.7%	0.7%	0.6%	0.5%										
2003	1.5%	1.4%	0.9%	0.7%	0.5%	0.6%											
2004	1.5%	1.3%	0.9%	0.6%	0.6%												
2005	1.2%	1.0%	0.8%	0.6%													
2006	1.2%	0.5%	0.7%														
2007	0.8%	0.8%															
2008	0.9%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Unpaid Loss as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	0.4%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
1993	0.5%	0.4%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1994	2.2%	2.2%	2.1%	1.9%	1.6%	1.5%	1.5%	1.5%	1.5%	1.2%	0.8%	0.4%	0.2%	0.2%	0.0%		
1995	1.4%	1.4%	1.4%	1.3%	1.2%	1.1%	0.8%	0.5%	0.5%	0.3%	0.1%	0.1%	0.1%	0.1%			
1996	1.0%	0.9%	0.7%	0.5%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%				
1997	1.4%	1.3%	1.1%	1.1%	0.5%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%					
1998	1.2%	0.7%	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%						
1999	0.8%	0.7%	0.7%	0.7%	0.6%	0.6%	0.5%	0.3%	0.3%	0.3%							
2000	1.4%	1.2%	1.1%	0.9%	0.6%	0.5%	0.4%	0.3%	0.3%								
2001	1.5%	1.2%	1.2%	0.9%	0.7%	0.5%	0.4%	0.4%									
2002	1.6%	1.1%	0.9%	0.7%	0.7%	0.6%	0.5%										
2003	1.4%	1.3%	0.9%	0.6%	0.5%	0.5%											
2004	1.5%	1.3%	0.9%	0.6%	0.6%												
2005	1.2%	1.0%	0.8%	0.6%													
2006	1.2%	0.8%	0.7%														
2007	0.8%	0.8%															
2008	0.9%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
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Comparison to Prior Analysis

	Analysis as of 06/30/2025						Analysis as of 06/30/2026				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Injury Year Ending 6/30	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Retrospective Unpaid Loss	Selected Ultimate Loss	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Selected Ultimate Loss
Prior to 1992	$163,116,151	$94,453	$0	$94,453	$189,568	$163,210,605	$163,138,160	$94,453	$73,106	$167,559	$163,305,719
1992	17,383,566	0	0	0	0	17,383,566	17,383,566	0	0	0	17,383,566
1993	16,295,870	1,224	0	1,224	0	16,297,094	16,295,870	0	0	0	16,295,870
1994	15,931,578	0	0	0	28,255	15,931,578	15,952,883	0	6,951	6,951	15,959,833
1995	13,055,667	0	0	0	11,572	13,055,667	13,055,667	0	11,572	11,572	13,067,239
1996	11,361,975	0	0	0	15,372	11,361,975	11,361,975	0	15,372	15,372	11,377,347
1997	10,925,361	5,000	0	5,000	20,845	10,930,361	10,925,361	5,000	15,845	20,845	10,946,206
1998	11,690,565	0	0	0	29,589	11,690,565	11,692,808	0	27,346	27,346	11,720,154
1999	11,589,442	42,156	0	42,156	35,330	11,631,598	11,589,442	40,098	(4,768)	35,330	11,624,772
2000	14,629,070	26,850	0	26,850	49,730	14,655,921	14,629,000	850	48,951	49,801	14,678,800
2001	16,340,355	0	8,378	8,378	70,548	16,348,733	16,346,010	0	64,892	64,892	16,410,903
2002	18,575,487	0	17,226	17,226	119,579	18,592,713	18,610,181	0	84,885	84,885	18,695,066
2003	16,631,634	0	26,489	26,489	88,046	16,658,123	16,631,634	(14,710)	102,756	88,046	16,719,679
2004	15,914,491	0	34,234	34,234	92,754	15,948,725	15,914,491	0	92,754	92,754	16,007,245
2005	16,908,627	0	54,904	54,904	141,022	16,963,530	16,939,381	0	110,268	110,268	17,049,649
2006	19,432,545	55,157	137,021	192,179	161,400	19,624,724	19,453,356	0	140,589	140,589	19,593,945
2007	22,083,067	0	135,235	135,235	182,469	22,218,302	22,089,166	0	176,370	176,370	22,265,537
2008	23,223,351	0	153,772	153,772	261,429	23,377,123	23,280,225	0	204,555	204,555	23,484,780
2009	26,819,056	0	188,711	188,711	286,374	27,007,767	26,846,657	0	258,773	258,773	27,105,429
2010	21,803,510	0	419,219	419,219	496,100	22,222,729	21,870,503	0	429,106	429,106	22,299,609
2011	25,465,892	28,938	505,718	534,656	611,813	26,000,548	25,561,104	9,355	507,246	516,601	26,077,705
2012	26,997,349	16,874	584,748	601,622	793,276	27,598,972	27,188,331	12,646	589,648	602,294	27,790,625
2013	27,010,307	0	703,714	703,714	691,397	27,714,022	27,025,761	(0)	675,943	675,943	27,701,704
2014	30,053,180	30,084	832,064	862,148	893,384	30,915,328	30,159,240	3,485	783,839	787,324	30,946,564
2015	26,984,469	1,284	1,006,456	1,007,740	1,069,091	27,992,210	27,142,355	47	911,159	911,205	28,053,560
2016	23,896,565	0	1,094,334	1,094,334	1,050,981	24,990,900	24,060,730	0	886,816	886,816	24,947,546
2017	23,385,724	22,490	1,212,725	1,235,215	1,227,343	24,620,939	23,598,184	58,659	956,224	1,014,882	24,613,067
2018	24,940,949	100,560	1,419,959	1,520,519	1,363,499	26,461,468	25,072,552	64,384	1,167,512	1,231,896	26,304,448
2019	27,128,655	107,033	1,601,890	1,708,923	1,843,820	28,837,578	27,519,171	135,919	1,317,385	1,453,304	28,972,475
2020	30,462,460	257,756	1,886,930	2,144,686	2,266,955	32,607,145	30,854,912	350,617	1,523,885	1,874,502	32,729,414
2021	23,174,681	514,211	1,886,560	2,400,771	2,410,370	25,575,452	23,597,274	159,377	1,828,400	1,987,777	25,585,051
2022	23,708,831	857,612	2,573,863	3,431,475	4,022,803	27,140,306	24,710,039	1,242,819	1,778,776	3,021,595	27,731,634
2023	21,632,425	2,779,988	3,029,485	5,809,473	5,380,637	27,441,898	22,902,226	1,434,424	2,676,412	4,110,836	27,013,062
2024	20,984,424	10,143,462	(490,858)	9,652,604	9,563,856	30,637,028	24,411,493	4,910,305	1,226,483	6,136,788	30,548,280
2025	10,668,901	21,833,633	(985,430)	20,848,204	20,787,423	31,517,105	20,100,302	10,352,945	1,003,077	11,356,022	31,456,323
2026	N/A	N/A	N/A	N/A	N/A	N/A	11,218,028	26,585,827	(5,087,579)	21,498,248	32,716,276
Total	$850,206,180	$36,918,766	$18,037,349	$54,956,115	$56,256,629	$905,162,295	$879,128,038	$45,446,498	$14,604,549	$60,051,047	$939,179,084

	Change In				
	(12)	(13)	(14)	(15)	(16)
Injury Year Ending 6/30	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Selected Ultimate Loss
Prior to 1992	$22,009	($0)	$73,106	$73,106	$95,114
1992	0	0	0	0	0
1993	0	(1,224)	0	(1,224)	(1,224)
1994	21,304	0	6,951	6,951	28,255
1995	0	0	11,572	11,572	11,572
1996	0	0	15,372	15,372	15,372
1997	0	0	15,845	15,845	15,845
1998	2,242	0	27,346	27,346	29,589
1999	0	(2,058)	(4,768)	(6,826)	(6,826)
2000	(71)	(26,000)	48,951	22,951	22,880
2001	5,655	0	56,514	56,514	62,170
2002	34,694	0	67,659	67,659	102,354
2003	0	(14,710)	76,267	61,556	61,556
2004	0	0	58,520	58,520	58,520
2005	30,755	0	55,364	55,364	86,119
2006	20,811	(55,157)	3,567	(51,590)	(30,779)
2007	6,099	0	41,136	41,136	47,235
2008	56,874	0	50,783	50,783	107,657
2009	27,601	0	70,061	70,061	97,662
2010	66,993	0	9,887	9,887	76,881
2011	95,212	(19,583)	1,528	(18,055)	77,157
2012	190,982	(4,228)	4,899	672	191,654
2013	15,454	(0)	(27,771)	(27,771)	(12,317)
2014	106,061	(26,599)	(48,225)	(74,824)	31,236
2015	157,886	(1,237)	(95,298)	(96,535)	61,351
2016	164,165	0	(207,518)	(207,518)	(43,354)
2017	212,461	36,169	(256,502)	(220,333)	(7,872)
2018	131,603	(36,177)	(252,446)	(288,623)	(157,019)
2019	390,516	28,886	(284,505)	(255,619)	134,897
2020	392,453	92,861	(363,045)	(270,184)	122,269
2021	422,593	(354,834)	(58,160)	(412,994)	9,599
2022	1,001,208	385,207	(795,087)	(409,880)	591,328
2023	1,269,801	(1,345,564)	(353,073)	(1,698,637)	(428,836)
2024	3,427,068	(5,233,157)	1,717,341	(3,515,816)	(88,748)
2025	9,431,401	(11,480,689)	1,988,507	(9,492,182)	(60,781)
2026	N/A	N/A	N/A	N/A	N/A
Total	$17,703,830	($18,058,096)	$1,654,779	($16,403,317)	$1,300,513

Column Notes

(1) From Exhibit A 6.1, Column (4) evaluated as of 06/30/2025
(2) From Exhibit A 6.1, Column (5) evaluated as of 06/30/2025
(3) From Exhibit A 6.1, Column (7) evaluated as of 06/30/2025
(4) From Exhibit A 6.1, Column (8) evaluated as of 06/30/2025
(5) (11) - (1)
(6) From Exhibit A 6.1, Column (3) evaluated as of 06/30/2025
(7) From Exhibit A 6.1, Column (4) evaluated as of 06/30/2026
(8) From Exhibit A 6.1, Column (5) evaluated as of 06/30/2026
(9) From Exhibit A 6.1, Column (7) evaluated as of 06/30/2026
(10) From Exhibit A 6.1, Column (8) evaluated as of 06/30/2026
(11) From Exhibit A 6.1, Column (3) evaluated as of 06/30/2026
(12) (7) - (1)
(13) (8) - (2)
(14) (9) - (3)
(15) (10) - (4)
(16) (11) - (6)

Hansen Actuarial & Risk Consulting, LLC

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Actual vs Expected Loss Emergence from 06/30/2025 to 06/30/2026

A. Reported Loss Development: Actual vs. Expected

	As of 6-30-25				As of 6-30-26				Rptd Loss Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 6/30	Rptd Loss	Case Res	Loss IBNR	Sel Ult Loss	Rptd Loss	Case Res	Loss IBNR	Sel Ult Loss	Actual	Expected	Act - Exp	Ult Loss	Loss IBNR
			(4) - (1)				(8) - (5)		(5) - (1)		(9) - (10)	(8) - (4)	(7) - (3)
1992	$17,383,566	$0	$0	$17,383,566	$17,383,566	$0	$0	$17,383,566	$0	$0	$0	$0	$0
1993	16,297,094	1,224	0	16,297,094	16,295,870	0	0	16,295,870	(1,224)	0	(1,224)	(1,224)	0
1994	15,931,578	0	0	15,931,578	15,952,883	0	6,951	15,959,833	21,304	0	21,304	28,255	6,951
1995	13,055,667	0	0	13,055,667	13,055,667	0	11,572	13,067,239	0	0	0	11,572	11,572
1996	11,361,975	0	0	11,361,975	11,361,975	0	15,372	11,377,347	0	0	0	15,372	15,372
1997	10,930,361	5,000	0	10,930,361	10,930,361	5,000	15,845	10,946,206	0	0	0	15,845	15,845
1998	11,690,565	0	0	11,690,565	11,692,808	0	27,346	11,720,154	2,242	0	2,242	29,589	27,346
1999	11,631,598	42,156	0	11,631,598	11,629,540	40,098	(4,768)	11,624,772	(2,058)	0	(2,058)	(6,826)	(4,768)
2000	14,655,921	26,850	0	14,655,921	14,629,850	850	48,951	14,678,800	(26,071)	0	(26,071)	22,880	48,951
2001	16,340,355	0	8,378	16,348,733	16,346,010	0	64,892	16,410,903	5,655	8,378	(2,722)	62,170	56,514
2002	18,575,487	0	17,226	18,592,713	18,610,181	0	84,885	18,695,066	34,694	7,694	27,000	102,354	67,659
2003	16,631,634	0	26,489	16,658,123	16,616,923	(14,710)	102,756	16,719,679	(14,710)	11,046	(25,756)	61,556	76,267
2004	15,914,491	0	34,234	15,948,725	15,914,491	0	92,754	16,007,245	0	8,859	(8,859)	58,520	58,520
2005	16,908,627	0	54,904	16,963,530	16,939,381	0	110,268	17,049,649	30,755	18,452	12,303	86,119	55,364
2006	19,487,702	55,157	137,021	19,624,724	19,453,356	0	140,589	19,593,945	(34,346)	31,634	(65,980)	(30,779)	3,567
2007	22,083,067	0	135,235	22,218,302	22,089,166	0	176,370	22,265,537	6,099	41,473	(35,374)	47,235	41,136
2008	23,223,351	0	153,772	23,377,123	23,280,225	0	204,555	23,484,780	56,874	11,415	45,459	107,657	50,783
2009	26,819,056	0	188,711	27,007,767	26,846,657	0	258,773	27,105,429	27,601	10,984	16,616	97,662	70,061
2010	21,803,510	0	419,219	22,222,729	21,870,503	0	429,106	22,299,609	66,993	51,167	15,826	76,881	9,887
2011	25,494,830	28,938	505,718	26,000,548	25,570,459	9,355	507,246	26,077,705	75,629	48,191	27,438	77,157	1,528
2012	27,014,223	16,874	584,748	27,598,972	27,200,978	12,646	589,648	27,790,625	186,755	48,998	137,757	191,654	4,899
2013	27,010,307	0	703,714	27,714,022	27,025,761	(0)	675,943	27,701,704	15,454	115,272	(99,819)	(12,317)	(27,771)
2014	30,083,264	30,084	832,064	30,915,328	30,162,725	3,485	783,839	30,946,564	79,461	127,686	(48,225)	31,236	(48,225)
2015	26,985,753	1,284	1,006,456	27,992,210	27,142,401	47	911,159	28,053,560	156,648	146,051	10,597	61,351	(95,298)
2016	23,896,565	0	1,094,334	24,990,900	24,060,730	0	886,816	24,947,546	164,165	151,299	12,866	(43,354)	(207,518)
2017	23,408,214	22,490	1,212,725	24,620,939	23,656,843	58,659	956,224	24,613,067	248,629	160,717	87,912	(7,872)	(256,502)
2018	25,041,509	100,560	1,419,959	26,461,468	25,136,936	64,384	1,167,512	26,304,448	95,427	181,280	(85,853)	(157,019)	(252,446)
2019	27,235,688	107,033	1,601,890	28,837,578	27,655,090	135,919	1,317,385	28,972,475	419,402	197,815	221,586	134,897	(284,505)
2020	30,720,216	257,756	1,886,930	32,607,145	31,205,530	350,617	1,523,885	32,729,414	485,314	226,154	259,159	122,269	(363,045)
2021	23,688,892	514,211	1,886,560	25,575,452	23,756,650	159,377	1,828,400	25,585,051	67,759	7,274	60,485	9,599	(58,160)
2022	24,566,443	857,612	2,573,863	27,140,306	25,952,858	1,242,819	1,778,776	27,731,634	1,386,415	495,032	891,383	591,328	(795,087)
2023	24,412,413	2,779,988	3,029,485	27,441,898	24,336,650	1,434,424	2,676,412	27,013,062	(75,763)	(2,642,001)	2,566,238	(428,836)	(353,073)
2024	31,127,886	10,143,462	(490,858)	30,637,028	29,321,797	4,910,305	1,226,483	30,548,280	(1,806,089)	(150,155)	(1,655,934)	(88,748)	1,717,341
2025	32,502,534	21,833,633	(985,430)	31,517,105	30,453,246	10,352,945	1,003,077	31,456,323	(2,049,288)	(421,405)	(1,627,883)	(60,781)	1,988,507
2026					37,803,855	26,585,827	(5,087,579)	32,716,276					
Total	$723,914,342	$36,824,313	$18,037,349	$741,951,691	$761,341,922	$45,352,045	$14,531,443	$775,873,365	($376,274)	($1,106,690)	$730,415	$1,205,399	$1,581,673

B. Paid Loss Development: Actual vs. Expected

	As of 6-30-25				As of 6-30-26				Paid Loss Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 6/30	Paid Loss	Case Res	Unpaid Loss	Sel Ult Loss	Paid Loss	Case Res	Unpaid Loss	Sel Ult Loss	Actual	Expected	Act - Exp	Ult Loss	Unpaid Loss
			(4) - (1)				(8) - (5)		(5) - (1)		(9) - (10)	(8) - (4)	(7) - (3)
1992	$17,383,566	$0	$0	$17,383,566	$17,383,566	$0	$0	$17,383,566	$0	$0	$0	$0	$0
1993	16,295,870	1,224	1,224	16,297,094	16,295,870	0	0	16,295,870	0	0	0	(1,224)	(1,224)
1994	15,931,578	0	0	15,931,578	15,952,883	0	6,951	15,959,833	21,304	0	21,304	28,255	6,951
1995	13,055,667	0	0	13,055,667	13,055,667	0	11,572	13,067,239	0	0	0	11,572	11,572
1996	11,361,975	0	0	11,361,975	11,361,975	0	15,372	11,377,347	0	0	0	15,372	15,372
1997	10,925,361	5,000	5,000	10,930,361	10,925,361	5,000	20,845	10,946,206	0	2,869	(2,869)	15,845	15,845
1998	11,690,565	0	0	11,690,565	11,692,808	0	27,346	11,720,154	2,242	0	2,242	29,589	27,346
1999	11,589,442	42,156	42,156	11,631,598	11,589,442	40,098	35,330	11,624,772	0	9,158	(9,158)	(6,826)	(6,826)
2000	14,629,070	26,850	26,850	14,655,921	14,629,000	850	49,801	14,678,800	(71)	1,640	(1,711)	22,880	22,951
2001	16,340,355	0	8,378	16,348,733	16,346,010	0	64,892	16,410,903	5,655	991	4,664	62,170	56,514
2002	18,575,487	0	17,226	18,592,713	18,610,181	0	84,885	18,695,066	34,694	1,402	33,292	102,354	67,659
2003	16,631,634	0	26,489	16,658,123	16,631,634	(14,710)	88,046	16,719,679	0	3,773	(3,773)	61,556	61,556
2004	15,914,491	0	34,234	15,948,725	15,914,491	0	92,754	16,007,245	0	5,880	(5,880)	58,520	58,520
2005	16,908,627	0	54,904	16,963,530	16,939,381	0	110,268	17,049,649	30,755	13,108	17,647	86,119	55,364
2006	19,432,545	55,157	192,179	19,624,724	19,453,356	0	140,589	19,593,945	20,811	39,935	(19,124)	(30,779)	(51,590)
2007	22,083,067	0	135,235	22,218,302	22,089,166	0	176,370	22,265,537	6,099	25,636	(19,537)	47,235	41,136
2008	23,223,351	0	153,772	23,377,123	23,280,225	0	204,555	23,484,780	56,874	9,466	47,408	107,657	50,783
2009	26,819,056	0	188,711	27,007,767	26,846,657	0	258,773	27,105,429	27,601	9,324	18,277	97,662	70,061
2010	21,803,510	0	419,219	22,222,729	21,870,503	0	429,106	22,299,609	66,993	43,058	23,935	76,881	9,887
2011	25,465,892	28,938	534,656	26,000,548	25,561,104	9,355	516,601	26,077,705	95,212	50,450	44,761	77,157	(18,055)
2012	26,997,349	16,874	601,622	27,598,972	27,188,331	12,646	602,294	27,790,625	190,982	61,907	129,075	191,654	672
2013	27,010,307	0	703,714	27,714,022	27,025,761	(0)	675,943	27,701,704	15,454	101,164	(85,710)	(12,317)	(27,771)
2014	30,053,180	30,084	862,148	30,915,328	30,159,240	3,485	787,324	30,946,564	106,061	120,520	(14,459)	31,236	(74,824)
2015	26,984,469	1,284	1,007,740	27,992,210	27,142,355	47	911,205	28,053,560	157,886	135,796	22,089	61,351	(96,535)
2016	23,896,565	0	1,094,334	24,990,900	24,060,730	0	886,816	24,947,546	164,165	144,725	19,439	(43,354)	(207,518)
2017	23,385,724	22,490	1,235,215	24,620,939	23,598,184	58,659	1,014,882	24,613,067	212,461	184,103	28,358	(7,872)	(220,333)
2018	24,940,949	100,560	1,520,519	26,461,468	25,072,552	64,384	1,231,896	26,304,448	131,603	236,683	(105,080)	(157,019)	(288,623)
2019	27,128,655	107,033	1,708,923	28,837,578	27,519,171	135,919	1,453,304	28,972,475	390,516	238,920	151,596	134,897	(255,619)
2020	30,462,460	257,756	2,144,686	32,607,145	30,854,912	350,617	1,874,502	32,729,414	392,453	361,293	31,159	122,269	(270,184)
2021	23,174,681	514,211	2,400,771	25,575,452	23,597,274	159,377	1,987,777	25,585,051	422,593	449,309	(26,716)	9,599	(412,994)
2022	23,708,831	857,612	3,431,475	27,140,306	24,710,039	1,242,819	3,021,595	27,731,634	1,001,208	874,737	126,471	591,328	(409,880)
2023	21,632,425	2,779,988	5,809,473	27,441,898	22,902,226	1,434,424	4,110,836	27,013,062	1,269,801	1,853,370	(583,569)	(428,836)	(1,698,637)
2024	20,984,424	10,143,462	9,652,604	30,637,028	24,411,493	4,910,305	6,136,788	30,548,280	3,427,068	3,498,844	(71,775)	(88,748)	(3,515,816)
2025	10,668,901	21,833,633	20,848,204	31,517,105	20,100,302	10,352,945	11,356,022	31,456,323	9,431,401	10,399,070	(967,669)	(60,781)	(9,492,182)
2026					11,218,028	26,585,827	21,498,248	32,716,276					
Total	$687,090,029	$36,824,313	$54,861,662	$741,951,691	$715,989,878	$45,352,045	$59,883,488	$775,873,365	$17,681,821	$18,877,133	($1,195,312)	$1,205,399	($16,476,422)

Column Notes

(1) Provided by Wyoming Department of Workforce Services
(2) Provided by Wyoming Department of Workforce Services
(4) Exhibit A 6.1, Column (3) as of 6-30-25.
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(8) Exhibit A 6.3 Column (13) as of 6-30-26.
(10) A. Column (3) * (%Rep 06/30/2026 - %Rep 06/30/2025) / (1-%Rep 06/30/2025)
(10) B. Column (3) * (%Paid 06/30/2026 - %Paid 06/30/2025) / (1-%Paid 06/30/2025)
LDFs are used to derive %Rep and %Paid for the respective periods

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Summary of Unpaid Loss

Injury Year Ending 6/30	(1) Evaluation	(2) Months of Development	(3) Selected Ultimate Loss	(4) Paid Loss 6/30/2026	(5) Case Reserve 6/30/2026	(6) Reported Loss 6/30/2026	(7) Selected Loss IBNR 6/30/2026	(8) Selected Unpaid Loss 6/30/2026	(9) Benefit Adjustment	(10) Adjusted Unpaid Loss 6/30/2026	(11) Discount Factor 3.50%	(12) Discounted Unpaid Loss 6/30/2026
Prior to 1992	6/30/2026		$0	$0	$0	$0	$0	$0	1.000	$0	0.983	$0
1992	6/30/2026	420	0	0	0	0	0	0	1.000	0	0.983	0
1993	6/30/2026	408	0	0	0	0	0	0	1.000	0	0.983	0
1994	6/30/2026	396	0	0	0	0	0	0	1.000	0	0.983	0
1995	6/30/2026	384	742,850	742,850	0	742,850	0	0	1.000	0	0.983	0
1996	6/30/2026	372	785,111	785,111	0	785,111	0	0	1.000	0	0.983	0
1997	6/30/2026	360	1,089,077	1,089,077	0	1,089,077	0	0	1.000	0	0.983	0
1998	6/30/2026	348	918,301	918,301	0	918,301	0	0	1.000	0	0.983	0
1999	6/30/2026	336	1,205,406	1,205,406	0	1,205,406	0	0	1.000	0	0.983	0
2000	6/30/2026	324	933,553	933,553	0	933,553	0	0	1.000	0	0.983	0
2001	6/30/2026	312	1,118,120	1,118,120	0	1,118,120	0	0	1.000	0	0.983	0
2002	6/30/2026	300	702,917	702,917	0	702,917	0	0	1.000	0	0.983	0
2003	6/30/2026	288	458,880	458,880	0	458,880	0	0	1.000	0	0.983	0
2004	6/30/2026	276	513,342	513,342	0	513,342	0	0	1.000	0	0.983	0
2005	6/30/2026	264	538,911	538,911	0	538,911	0	0	1.000	0	0.983	0
2006	6/30/2026	252	497,034	497,034	0	497,034	0	0	1.000	0	0.983	0
2007	6/30/2026	240	713,091	713,091	0	713,091	0	0	1.000	0	0.983	0
2008	6/30/2026	228	734,118	734,118	0	734,118	0	0	1.000	0	0.983	0
2009	6/30/2026	216	524,948	524,948	0	524,948	0	0	1.000	0	0.983	0
2010	6/30/2026	204	731,359	731,221	0	731,221	137	137	1.000	137	0.983	135
2011	6/30/2026	192	791,338	791,215	0	791,215	123	123	1.000	123	0.950	117
2012	6/30/2026	180	639,647	637,526	0	637,526	2,121	2,121	1.000	2,121	0.979	2,077
2013	6/30/2026	168	507,291	505,684	0	505,684	1,607	1,607	1.000	1,607	0.963	1,548
2014	6/30/2026	156	470,425	468,845	0	468,845	1,581	1,581	1.000	1,581	0.931	1,471
2015	6/30/2026	144	356,651	355,130	0	355,130	1,521	1,521	1.000	1,521	0.899	1,368
2016	6/30/2026	132	115,078	113,723	0	113,723	1,356	1,356	1.000	1,356	0.869	1,178
2017	6/30/2026	120	103,382	102,125	0	102,125	1,257	1,257	1.000	1,257	0.839	1,055
2018	6/30/2026	108	195,437	194,195	0	194,195	1,242	1,242	1.000	1,242	0.811	1,007
2019	6/30/2026	96	83,731	80,056	0	80,056	3,675	3,675	1.000	3,675	0.921	3,384
2020	6/30/2026	84	192,513	184,979	0	184,979	7,534	7,534	1.000	7,534	0.939	7,072
2021	6/30/2026	72	49,404	40,386	0	40,386	9,018	9,018	1.000	9,018	0.927	8,356
2022	6/30/2026	60	60,094	42,094	0	42,094	18,001	18,001	1.000	18,001	0.938	16,889
2023	6/30/2026	48	59,064	32,276	0	32,276	26,788	26,788	1.000	26,788	0.932	24,958
2024	6/30/2026	36	73,825	8,921	0	8,921	64,904	64,904	1.000	64,904	0.949	61,577
2025	6/30/2026	24	107,914	0	0	0	107,914	107,914	1.000	107,914	0.944	101,872
2026	6/30/2026	12	124,939	0	0	0	124,939	124,939	1.000	124,939	0.925	115,564
Total			$16,137,754	$15,764,036	$0	$15,764,036	$373,718	$373,718		$373,718		$349,627

Column Notes

(3) Exhibit A 7.3, Column (11)
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (3) - (6); Prior to 1992 based on judgment.
(8) (3) - (4)
(9) Adjustment for Medical Fee Schedule change.
(10) (8) x (9)
(11) Based on Exhibit A 7.7, Column (4) and 3.50% discount rate.
(12) (10) x (11)

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Summary Statistics

Injury Year Ending 6/30	(1) Evaluation	(2) Months of Development	(3) Selected Ultimate Loss	(4) Selected Ultimate Counts	(5) Premium	(6) Payroll ($00's)	(7) Frequency per $1M Payroll	(8) Average Ultimate Loss	(9) Ultimate Loss Ratio
1992	6/30/2026	420	$0	0				$0	
1993	6/30/2026	408	0	0				0	
1994	6/30/2026	396	0	0				0	
1995	6/30/2026	384	742,850	39				19,047	
1996	6/30/2026	372	785,111	45				17,447	
1997	6/30/2026	360	1,089,077	63				17,287	
1998	6/30/2026	348	918,301	50				18,366	
1999	6/30/2026	336	1,205,406	74		$40,277,368	1.837%	16,289	
2000	6/30/2026	324	933,553	49		43,292,428	1.132%	19,052	
2001	6/30/2026	312	1,118,120	64		47,027,299	1.361%	17,471	
2002	6/30/2026	300	702,917	44		50,776,362	0.867%	15,975	
2003	6/30/2026	288	458,880	34		52,959,274	0.642%	13,496	
2004	6/30/2026	276	513,342	34	$165,040,128	55,362,397	0.614%	15,098	0.31%
2005	6/30/2026	264	538,911	32	195,848,284	60,849,344	0.526%	16,841	0.28%
2006	6/30/2026	252	497,034	31	232,662,274	69,289,653	0.447%	16,033	0.21%
2007	6/30/2026	240	713,091	40	257,289,991	79,410,961	0.504%	17,827	0.28%
2008	6/30/2026	228	734,118	39	258,120,718	88,397,375	0.441%	18,824	0.28%
2009	6/30/2026	216	524,948	27	225,136,317	91,019,593	0.297%	19,443	0.23%
2010	6/30/2026	204	731,359	40	180,281,337	86,014,115	0.465%	18,284	0.41%
2011	6/30/2026	192	791,338	40	193,554,924	91,213,698	0.439%	19,783	0.41%
2012	6/30/2026	180	639,647	31	210,705,196	95,514,448	0.325%	20,634	0.30%
2013	6/30/2026	168	507,291	31	219,274,560	97,350,585	0.320%	16,272	0.23%
2014	6/30/2026	156	470,425	27	238,716,897	101,485,570	0.268%	17,325	0.20%
2015	6/30/2026	144	356,651	21	246,412,917	105,282,781	0.201%	16,887	0.14%
2016	6/30/2026	132	115,078	9	225,797,693	100,348,047	0.090%	12,714	0.05%
2017	6/30/2026	120	103,382	6	206,478,757	97,700,169	0.062%	17,133	0.05%
2018	6/30/2026	108	195,437	11	204,497,730	101,963,752	0.108%	17,667	0.10%
2019	6/30/2026	96	83,731	5	201,795,821	100,978,104	0.050%	16,427	0.04%
2020	6/30/2026	84	192,513	11	194,428,991	106,267,694	0.108%	16,831	0.10%
2021	6/30/2026	72	49,404	2	181,364,171	101,077,078	0.021%	23,756	0.03%
2022	6/30/2026	60	60,094	2	201,272,377	110,193,931	0.019%	28,896	0.03%
2023	6/30/2026	48	59,064	1	210,090,556	118,888,999	0.012%	40,625	0.03%
2024	6/30/2026	36	73,825	3	213,191,368	127,191,078	0.023%	25,189	0.03%
2025	6/30/2026	24	107,914	5	206,075,036	132,682,369	0.034%	23,814	0.05%
2026	6/30/2026	12	124,939	5	192,292,367	134,412,699	0.037%	24,981	0.06%
Total			$16,137,754	916	$4,860,328,412	$2,487,227,171	0.289%	$17,614	0.17%

Column Notes

(3) Exhibit A 7.1, Column (3)
(4) Exhibit A 7.4, Column (10)
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (4) / (6) x 10,000
(8) (3) / (4)
(9) (3) / (5)

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Injury Year Ending 6/30	Evaluation	Months of Development	Reported Loss 6/30/2026	Paid Development	Reported Development	Born. - Ferg. Premium Paid	Born. - Ferg. Premium Reported	Born. - Ferg. Payroll Paid	Born. - Ferg. Payroll Reported	IBNR as a % of Case	Selected Ultimate Loss
1992	6/30/2026	420	$0	$0	$0					$0	$0
1993	6/30/2026	408	0	0	0					0	0
1994	6/30/2026	396	0	0	0					0	0
1995	6/30/2026	384	742,850	742,850	742,850					742,850	742,850
1996	6/30/2026	372	785,111	785,111	785,111					785,111	785,111
1997	6/30/2026	360	1,089,077	1,089,077	1,089,077					1,089,077	1,089,077
1998	6/30/2026	348	918,301	918,301	918,301					918,301	918,301
1999	6/30/2026	336	1,205,406	1,205,406	1,205,406			$1,205,406	$1,205,406	1,205,406	1,205,406
2000	6/30/2026	324	933,553	933,553	933,553	$933,553	$933,553	933,553	933,553	933,553	933,553
2001	6/30/2026	312	1,118,120	1,118,120	1,118,120	1,118,120	1,118,120	1,118,120	1,118,120	1,118,120	1,118,120
2002	6/30/2026	300	702,917	702,917	702,917	702,917	702,917	702,917	702,917	702,917	702,917
2003	6/30/2026	288	458,880	458,880	458,880	458,880	458,880	458,880	458,880	458,880	458,880
2004	6/30/2026	276	513,342	513,342	513,342	513,342	513,342	513,342	513,342	513,342	513,342
2005	6/30/2026	264	538,911	538,911	538,911	538,911	538,911	538,911	538,911	538,911	538,911
2006	6/30/2026	252	497,034	497,034	497,034	497,034	497,034	497,034	497,034	497,034	497,034
2007	6/30/2026	240	713,091	713,091	713,091	713,091	713,091	713,091	713,091	713,091	713,091
2008	6/30/2026	228	734,118	734,118	734,118	734,118	734,118	734,118	734,118	734,118	734,118
2009	6/30/2026	216	524,948	524,948	524,948	524,948	524,948	524,948	524,948	524,948	524,948
2010	6/30/2026	204	731,221	731,376	731,376	731,341	731,341	731,351	731,351	731,221	731,359
2011	6/30/2026	192	791,215	791,383	791,383	791,335	791,335	791,342	791,342	791,215	791,338
2012	6/30/2026	180	637,526	639,968	639,968	639,585	639,585	639,708	639,708	637,526	639,647
2013	6/30/2026	168	505,684	509,296	509,296	507,304	507,304	507,278	507,278	505,684	507,291
2014	6/30/2026	156	468,845	472,193	472,193	470,450	470,450	470,400	470,400	468,845	470,425
2015	6/30/2026	144	355,130	357,667	357,667	356,662	356,662	356,641	356,641	355,130	356,651
2016	6/30/2026	132	113,723	114,535	114,535	115,086	115,086	115,071	115,071	113,723	115,078
2017	6/30/2026	120	102,125	102,854	102,854	103,411	103,411	103,353	103,353	102,125	103,382
2018	6/30/2026	108	194,195	195,582	195,582	195,479	195,479	195,395	195,395	194,195	195,437
2019	6/30/2026	96	80,056	81,923	81,923	83,833	83,833	83,629	83,629	80,056	83,731
2020	6/30/2026	84	184,979	194,287	194,287	192,647	192,647	192,380	192,380	184,979	192,513
2021	6/30/2026	72	40,386	43,176	43,176	49,537	49,537	49,271	49,271	40,386	49,404
2022	6/30/2026	60	42,094	48,207	48,207	60,299	60,299	59,890	59,890	42,094	60,094
2023	6/30/2026	48	32,276	39,800	39,800	58,326	58,326	59,064	59,064	32,276	59,064
2024	6/30/2026	36	8,921	16,440	16,440	70,094	70,094	73,825	73,825	8,921	73,825
2025	6/30/2026	24	0	0	0	100,160	100,160	107,914	107,914	0	107,914
2026	6/30/2026	12	0	0	0	113,707	113,520	125,042	124,837	0	124,939
2000 - 2026			$11,023,291	$11,073,603	$11,073,603	$11,374,172	$11,373,985	$11,396,469	$11,396,263	$11,023,291	$11,397,009
Total			$15,764,036	$15,814,347	$15,814,347	$11,374,172	$11,373,985	$12,601,875	$12,601,669	$15,764,036	$16,137,754

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit A 7.7, Column (5)
(5) Exhibit A 7.7, Column (8)
(6) Exhibit A 7.8, Column (12)
(7) Exhibit A 7.9, Column (12)
(8) Exhibit A 7.10, Column (12)
(9) Exhibit A 7.11, Column (12)
(10) Exhibit A 7.12, Column (7)
(11) Based on Columns (3) through (10)

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Summary of Ultimate Claim Counts

Injury Year Ending 6/30	(1) Evaluation	(2) Months of Development	(3) Reported Counts	(4) Closed Counts	(5) Open Claim Counts	(6) Ultimate Reported Count Method	(7) Ultimate Closed Count Method	(8) Ultimate B-F Reported Count Method	(9) Ultimate B-F Closed Count Method	(10) Selected Ultimate Counts
1992	6/30/2026	420	0	0	0	0	0			0
1993	6/30/2026	408	0	0	0	0	0			0
1994	6/30/2026	396	0	0	0	0	0			0
1995	6/30/2026	384	39	39	0	39	39			39
1996	6/30/2026	372	45	45	0	45	45			45
1997	6/30/2026	360	63	63	0	63	63			63
1998	6/30/2026	348	50	50	0	50	50			50
1999	6/30/2026	336	74	74	0	74	74	74	74	74
2000	6/30/2026	324	49	49	0	49	49	49	49	49
2001	6/30/2026	312	64	64	0	64	64	64	64	64
2002	6/30/2026	300	44	44	0	44	44	44	44	44
2003	6/30/2026	288	34	34	0	34	34	34	34	34
2004	6/30/2026	276	34	34	0	34	34	34	34	34
2005	6/30/2026	264	32	32	0	32	32	32	32	32
2006	6/30/2026	252	31	31	0	31	31	31	31	31
2007	6/30/2026	240	40	40	0	40	40	40	40	40
2008	6/30/2026	228	39	39	0	39	39	39	39	39
2009	6/30/2026	216	27	27	0	27	27	27	27	27
2010	6/30/2026	204	40	40	0	40	40	40	40	40
2011	6/30/2026	192	40	40	0	40	40	40	40	40
2012	6/30/2026	180	31	31	0	31	31	31	31	31
2013	6/30/2026	168	31	31	0	31	31	31	31	31
2014	6/30/2026	156	27	27	0	27	27	27	27	27
2015	6/30/2026	144	21	21	0	21	21	21	21	21
2016	6/30/2026	132	9	9	0	9	9	9	9	9
2017	6/30/2026	120	6	6	0	6	6	6	6	6
2018	6/30/2026	108	11	11	0	11	11	11	11	11
2019	6/30/2026	96	5	5	0	5	5	5	5	5
2020	6/30/2026	84	11	11	0	11	11	11	11	11
2021	6/30/2026	72	2	2	0	2	2	2	2	2
2022	6/30/2026	60	2	2	0	2	2	2	3	2
2023	6/30/2026	48	1	1	0	1	1	1	2	1
2024	6/30/2026	36	1	1	0	1	2	3	3	3
2025	6/30/2026	24	0	0	0	0	0	5	5	5
2026	6/30/2026	12	0	0	0	0	0	5	5	5
Total			903	903	0	905	905	719	720	916

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Exhibit A 7.19, Column (5)
(7) Exhibit A 7.17, Column (5)
(8) Exhibit A 7.21, Column (11)
(9) Exhibit A 7.22, Column (11)
(10) Based on Columns (3) through (9)

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Paid Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											0	0	0	0	0	0	0	0
1993										0	0	0	0	0	0	0	0	0
1994									0	0	0	0	0	0	0	0	0	0
1995								675,330	714,776	742,855	742,855	742,855	742,855	742,855	742,855	742,855	742,855	742,855
1996							745,649	753,141	757,321	757,321	757,321	757,321	757,321	761,679	770,124	774,347	774,347	774,345
1997						981,472	1,011,104	1,045,086	1,078,155	1,080,203	1,080,203	1,080,203	1,080,203	1,086,710	1,089,082	1,089,082	1,089,077	1,089,077
1998					784,711	875,510	884,594	893,351	899,351	899,351	899,351	899,351	899,351	899,351	899,351	899,351	899,351	899,351
1999				793,093	993,073	1,099,042	1,168,122	1,189,812	1,204,229	1,205,406	1,205,406	1,205,406	1,205,406	1,205,406	1,205,406	1,205,406	1,205,406	1,205,406
2000			377,899	593,871	747,879	859,139	881,624	883,951	886,188	910,367	927,624	933,553	933,553	933,553	933,553	933,553	933,553	933,553
2001		162,732	531,898	829,296	951,947	1,035,620	1,078,462	1,094,749	1,099,699	1,110,770	1,118,120	1,118,120	1,118,120	1,118,120	1,118,120	1,118,120	1,118,120	1,118,120
2002	20,874	104,729	311,695	526,135	657,827	682,899	691,210	702,017	702,917	702,917	702,917	702,917	702,917	702,917	702,917	702,917	702,917	702,917
2003	0	113,689	275,641	396,714	414,368	433,069	446,730	446,730	458,880	458,880	458,880	458,880	458,880	458,880	458,880	458,880	458,880	458,880
2004	15,230	99,177	253,423	360,936	432,400	460,131	474,930	492,088	507,342	513,342	513,342	513,342	513,342	513,342	513,342	513,342	513,342	513,342
2005	0	66,138	206,488	298,351	334,701	379,459	403,939	431,226	450,940	450,940	465,256	481,987	495,978	508,325	522,992	529,996	538,274	538,911
2006	0	29,548	161,552	311,972	382,994	399,191	417,524	427,468	455,490	483,883	497,034	497,034	497,034	497,034	497,034	497,034	497,034	497,034
2007	12,211	110,375	311,125	480,643	540,693	597,094	646,753	678,763	684,878	691,982	692,966	692,966	697,341	708,716	713,091	713,091	713,091	713,091
2008	0	56,441	222,115	407,273	521,578	584,589	611,019	632,844	649,975	688,192	718,934	719,567	726,526	734,118	734,118	734,118	734,118	734,118
2009	23,613	60,053	142,973	282,400	379,214	422,758	462,844	490,368	495,348	500,048	501,148	501,148	501,148	501,148	512,348	524,948	524,948	524,948
2010	0	79,771	251,823	508,059	629,164	670,089	715,940	722,377	731,221	731,221	731,221	731,221	731,221	731,221	731,221	731,221	731,221	
2011	0	102,683	273,572	575,152	726,565	765,521	785,215	791,215	791,215	791,215	791,215	791,215	791,215	791,215	791,215	791,215		
2012	0	111,086	302,804	490,767	610,265	637,526	637,526	637,526	637,526	637,526	637,526	637,526	637,526	637,526	637,526			
2013	0	100,697	248,556	389,385	471,954	495,244	504,684	505,684	505,684	505,684	505,684	505,684	505,684	505,684				
2014	12,258	41,059	174,695	349,329	432,325	461,645	468,845	468,845	468,845	468,845	468,845	468,845	468,845					
2015	0	26,243	98,751	163,359	263,570	332,630	350,130	355,130	355,130	355,130	355,130	355,130						
2016	0	17,816	49,423	92,191	106,926	110,862	113,723	113,723	113,723	113,723	113,723							
2017	0	25,067	33,139	49,810	62,299	86,539	94,895	102,125	102,125	102,125								
2018	14,048	48,612	83,763	150,048	169,984	174,692	174,692	174,692	194,195									
2019	0	7,500	31,154	63,256	70,406	71,056	71,056	80,056										
2020	0	45,464	138,438	172,144	177,492	184,979	184,979											
2021	0	40,086	40,086	40,386	40,386	40,386												
2022	0	0	22,459	38,876	42,094													
2023	0	0	0	32,276														
2024	0	0	8,921															
2025	0	0																
2026	0																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992																		
1993																		
1994																		
1995								1.058	1.039	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996							1.010	1.006	1.000	1.000	1.000	1.000	1.006	1.011	1.005	1.000	1.000	1.000
1997						1.030	1.034	1.032	1.002	1.000	1.000	1.000	1.006	1.002	1.000	1.000	1.000	1.000
1998					1.116	1.010	1.010	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999				1.252	1.107	1.063	1.019	1.012	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000			1.572	1.259	1.149	1.026	1.003	1.003	1.027	1.019	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001		3.269	1.559	1.148	1.088	1.041	1.015	1.005	1.010	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002	5.017	2.976	1.688	1.250	1.038	1.012	1.016	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003		2.425	1.439	1.045	1.045	1.032	1.000	1.027	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004	6.512	2.555	1.424	1.198	1.064	1.032	1.036	1.031	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005		3.122	1.445	1.122	1.134	1.065	1.068	1.046	1.000	1.032	1.036	1.029	1.025	1.029	1.013	1.016	1.001	1.000
2006		5.467	1.931	1.228	1.042	1.046	1.024	1.066	1.062	1.027	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	9.039	2.819	1.545	1.125	1.104	1.083	1.049	1.009	1.010	1.001	1.000	1.006	1.016	1.006	1.000	1.000	1.000	1.000
2008		3.935	1.834	1.281	1.121	1.045	1.036	1.027	1.059	1.045	1.001	1.010	1.010	1.000	1.000	1.000	1.000	1.000
2009	2.543	2.381	1.975	1.343	1.115	1.095	1.059	1.010	1.009	1.002	1.000	1.000	1.000	1.022	1.025	1.000	1.000	
2010		3.157	2.018	1.238	1.065	1.068	1.009	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2011		2.664	2.102	1.263	1.054	1.026	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2012		2.726	1.621	1.243	1.045	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2013		2.468	1.567	1.212	1.049	1.019	1.002	1.000	1.000	1.000	1.000	1.000	1.000					
2014	3.350	4.255	2.000	1.238	1.068	1.016	1.000	1.000	1.000	1.000	1.000	1.000						
2015		3.763	1.654	1.613	1.262	1.053	1.014	1.000	1.000	1.000	1.000							
2016		2.774	1.865	1.160	1.037	1.026	1.000	1.000	1.000	1.000								
2017		1.322	1.503	1.251	1.389	1.097	1.076	1.000	1.000									
2018	3.460	1.723	1.791	1.133	1.028	1.000	1.000	1.112										
2019		4.154	2.030	1.113	1.009	1.000	1.127											
2020		3.045	1.243	1.031	1.042	1.000												
2021		1.000	1.007	1.000	1.000													
2022			1.731	1.083														
2023																		
2024																		
2025																		
Strt Average	4.987	2.952	1.676	1.201	1.090	1.037	1.026	1.019	1.010	1.006	1.002	1.002	1.003	1.004	1.003	1.001	1.000	1.000
$ Wtd Average	13.094	2.881	1.673	1.215	1.088	1.037	1.020	1.016	1.010	1.006	1.002	1.002	1.003	1.003	1.002	1.001	1.000	1.000
5 Year $ Wtd Average	NA	2.454	1.495	1.077	1.071	1.018	1.026	1.016	1.000	1.000	1.000	1.000	1.000	1.003	1.004	1.000	1.000	1.000
3 Year $ Wtd Average	NA	NA	1.783	1.034	1.028	1.000	1.048	1.050	1.000	1.000	1.000	1.000	1.000	1.000	1.006	1.000	1.000	1.000
High-Low	4.585	2.923	1.687	1.192	1.081	1.036	1.022	1.016	1.008	1.004	1.000	1.001	1.002	1.003	1.001	1.000	1.000	1.000
3 Year Strt Average	NA	NA	1.369	1.038	1.017	1.000	1.068	1.037	1.000	1.000	1.000	1.000	1.000	1.000	1.008	1.000	1.000	1.000
Selected	4.585	2.454	1.495	1.077	1.071	1.018	1.026	1.016	1.000	1.000	1.000	1.000	1.000	1.003	1.004	1.000	1.000	1.000
Cumulative	20.731	4.522	1.843	1.233	1.145	1.069	1.050	1.023	1.007	1.007	1.007	1.007	1.007	1.007	1.004	1.000	1.000	1.000
% Developed	5%	22%	54%	81%	87%	94%	95%	98%	99%	99%	99%	99%	99%	99%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Paid Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
1995	742,850	742,850	742,850	742,850	742,850	742,850	742,850	742,850	742,850	742,850	742,850	742,850	742,850	742,850				742,850
1996	774,345	774,345	774,345	774,345	774,345	785,111	785,111	785,111	785,111	785,111	785,111	785,111	785,111					785,111
1997	1,089,077	1,089,077	1,089,077	1,089,077	1,089,077	1,089,077	1,089,077	1,089,077	1,089,077	1,089,077	1,089,077	1,089,077						1,089,077
1998	899,351	908,561	918,301	918,301	918,301	918,301	918,301	918,301	918,301	918,301	918,301							918,301
1999	1,205,406	1,205,406	1,205,406	1,205,406	1,205,406	1,205,406	1,205,406	1,205,406	1,205,406	1,205,406								1,205,406
2000	933,553	933,553	933,553	933,553	933,553	933,553	933,553	933,553	933,553									933,553
2001	1,118,120	1,118,120	1,118,120	1,118,120	1,118,120	1,118,120	1,118,120	1,118,120										1,118,120
2002	702,917	702,917	702,917	702,917	702,917	702,917	702,917											702,917
2003	458,880	458,880	458,880	458,880	458,880	458,880												458,880
2004	513,342	513,342	513,342	513,342	513,342													513,342
2005	538,911	538,911	538,911	538,911														538,911
2006	497,034	497,034	497,034															497,034
2007	713,091	713,091																713,091
2008	734,118																	734,118
2009																		524,948
2010																		731,221
2011																		791,215
2012																		637,526
2013																		505,684
2014																		468,845
2015																		355,130
2016																		113,723
2017																		102,125
2018																		194,195
2019																		80,056
2020																		184,979
2021																		40,386
2022																		42,094
2023																		32,276
2024																		8,921
2025																		0
2026																		0

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992																	
1993																	
1994																	
1995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996	1.000	1.000	1.000	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.010	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.000	1.000	1.000	1.000												
2004	1.000	1.000	1.000	1.000													
2005	1.000	1.000	1.000														
2006	1.000	1.000															
2007	1.000																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.001	1.001	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	NA	—
$ Wtd Average	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	NA	—
5 Year $ Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—	—	—
3 Year $ Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	—	—	—
High-Low	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	NA	—	—	—
3 Year Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	—	—	—
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Reported Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													0	0	0	0	0	0
1993												0	0	0	0	0	0	0
1994											0	0	0	0	0	0	0	0
1995										742,855	742,855	742,855	742,855	742,855	742,855	742,855	742,855	742,855
1996									757,321	757,321	757,321	757,321	757,321	761,679	770,124	774,347	774,347	774,345
1997								1,045,086	1,078,155	1,080,203	1,080,203	1,080,203	1,080,203	1,086,710	1,089,082	1,089,082	1,089,077	1,089,077
1998							884,594	893,351	899,351	899,351	899,351	899,351	899,351	899,351	899,351	899,351	899,351	899,351
1999						1,099,042	1,168,122	1,189,812	1,204,229	1,205,406	1,205,406	1,205,406	1,205,406	1,205,406	1,205,406	1,205,406	1,205,406	1,205,406
2000					747,879	859,139	881,624	883,951	886,188	910,367	927,624	933,553	933,553	933,553	933,553	933,553	933,553	933,553
2001				829,296	951,947	1,035,620	1,078,462	1,094,749	1,099,699	1,110,770	1,118,120	1,118,120	1,118,120	1,118,120	1,118,120	1,118,120	1,118,120	1,118,120
2002			311,695	526,135	657,827	682,899	691,210	702,017	702,917	702,917	702,917	702,917	702,917	702,917	702,917	702,917	702,917	702,917
2003		113,689	275,641	396,714	414,368	433,069	446,730	446,730	458,880	458,880	458,880	458,880	458,880	458,880	458,880	458,880	458,880	458,880
2004	15,230	99,177	253,423	360,936	432,400	460,131	474,930	492,088	507,342	513,342	513,342	513,342	513,342	513,342	513,342	513,342	513,342	513,342
2005	0	66,138	206,488	298,351	334,701	379,459	403,939	431,226	450,940	450,940	465,256	481,987	495,978	508,325	522,992	529,996	538,274	538,911
2006	0	29,548	161,552	311,972	382,994	399,191	417,524	427,468	455,490	483,883	497,034	497,034	497,034	497,034	497,034	497,034	497,034	497,034
2007	12,211	110,375	311,125	480,643	540,693	597,094	646,753	678,763	684,878	691,982	692,966	692,966	697,341	708,716	713,091	713,091	713,091	713,091
2008	0	56,441	222,115	407,273	521,578	584,589	611,019	632,844	649,975	688,192	718,934	719,567	726,526	734,118	734,118	734,118	734,118	734,118
2009	23,613	60,053	142,973	282,400	379,214	422,758	462,844	490,368	495,348	500,048	501,148	501,148	501,148	501,148	512,348	524,948	524,948	524,948
2010	0	79,771	251,823	508,059	629,164	670,089	715,940	722,377	731,221	731,221	731,221	731,221	731,221	731,221	731,221	731,221	731,221	
2011	0	102,683	273,572	575,152	726,565	765,521	785,215	791,215	791,215	791,215	791,215	791,215	791,215	791,215	791,215	791,215		
2012	0	111,086	302,804	490,767	610,265	637,526	637,526	637,526	637,526	637,526	637,526	637,526	637,526	637,526	637,526			
2013	0	100,697	248,556	389,385	471,954	495,244	504,684	505,684	505,684	505,684	505,684	505,684	505,684	505,684				
2014	12,258	41,059	174,695	349,329	432,325	461,645	468,845	468,845	468,845	468,845	468,845	468,845	468,845					
2015	0	26,243	98,751	163,359	263,570	332,630	350,130	355,130	355,130	355,130	355,130	355,130						
2016	0	17,816	49,423	92,191	106,926	110,862	113,723	113,723	113,723	113,723	113,723							
2017	0	25,067	33,139	49,810	62,299	86,539	94,895	102,125	102,125	102,125								
2018	14,048	48,612	83,763	150,048	169,984	174,692	174,692	174,692	194,195									
2019	0	7,500	31,154	63,256	70,406	71,056	71,056	80,056										
2020	0	45,464	138,438	172,144	177,492	184,979	184,979											
2021	0	40,086	40,086	40,386	40,386	40,386												
2022	0	0	22,459	38,876	42,094													
2023	0	0	0	32,276														
2024	0	0	8,921															
2025	0	0																
2026	0																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992																		
1993																		
1994																		
1995										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996									1.000	1.000	1.000	1.000	1.006	1.011	1.005	1.000	1.000	1.000
1997								1.032	1.002	1.000	1.000	1.000	1.006	1.002	1.000	1.000	1.000	1.000
1998							1.010	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999						1.063	1.019	1.012	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000					1.149	1.026	1.003	1.003	1.027	1.019	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001				1.148	1.088	1.041	1.015	1.005	1.010	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002			1.688	1.250	1.038	1.012	1.016	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003		2.425	1.439	1.045	1.045	1.032	1.000	1.027	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004	6.512	2.555	1.424	1.198	1.064	1.032	1.036	1.031	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005		3.122	1.445	1.122	1.134	1.065	1.068	1.046	1.000	1.032	1.036	1.029	1.025	1.029	1.013	1.016	1.001	1.000
2006		5.467	1.931	1.228	1.042	1.046	1.024	1.066	1.062	1.027	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	9.039	2.819	1.545	1.125	1.104	1.083	1.049	1.009	1.010	1.001	1.000	1.006	1.016	1.006	1.000	1.000	1.000	1.000
2008		3.935	1.834	1.281	1.121	1.045	1.036	1.027	1.059	1.045	1.001	1.010	1.010	1.000	1.000	1.000	1.000	1.000
2009	2.543	2.381	1.975	1.343	1.115	1.095	1.059	1.010	1.009	1.002	1.000	1.000	1.000	1.022	1.025	1.000	1.000	
2010		3.157	2.018	1.238	1.065	1.068	1.009	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2011		2.664	2.102	1.263	1.054	1.026	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2012		2.726	1.621	1.243	1.045	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2013		2.468	1.567	1.212	1.049	1.019	1.002	1.000	1.000	1.000	1.000	1.000	1.000					
2014	3.350	4.255	2.000	1.238	1.068	1.016	1.000	1.000	1.000	1.000	1.000	1.000						
2015		3.763	1.654	1.613	1.262	1.053	1.014	1.000	1.000	1.000	1.000							
2016		2.774	1.865	1.160	1.037	1.026	1.000	1.000	1.000	1.000								
2017		1.322	1.503	1.251	1.389	1.097	1.076	1.000	1.000									
2018	3.460	1.723	1.791	1.133	1.028	1.000	1.000	1.112										
2019		4.154	2.030	1.113	1.009	1.000	1.127											
2020		3.045	1.243	1.031	1.042	1.000												
2021		1.000	1.007	1.000	1.000													
2022			1.731	1.083														
2023																		
2024																		
2025																		
Strt Average	4.981	2.934	1.686	1.196	1.089	1.038	1.026	1.018	1.009	1.006	1.002	1.002	1.003	1.004	1.003	1.001	1.000	1.000
$ Wtd Average	13.803	2.819	1.701	1.207	1.083	1.040	1.019	1.015	1.009	1.006	1.002	1.002	1.003	1.003	1.002	1.001	1.000	1.000
5 Year $ Wtd Average	NA	2.454	1.495	1.077	1.071	1.018	1.026	1.016	1.000	1.000	1.000	1.000	1.000	1.003	1.004	1.000	1.000	1.000
3 Year $ Wtd Average	NA	NA	1.783	1.034	1.028	1.000	1.048	1.050	1.000	1.000	1.000	1.000	1.000	1.000	1.006	1.000	1.000	1.000
High-Low	4.441	2.899	1.700	1.185	1.078	1.037	1.022	1.014	1.007	1.004	1.000	1.001	1.002	1.003	1.001	1.000	1.000	1.000
3 Year Strt Average	NA	NA	1.369	1.038	1.017	1.000	1.068	1.037	1.000	1.000	1.000	1.000	1.000	1.000	1.008	1.000	1.000	1.000
Selected	4.441	2.454	1.495	1.077	1.071	1.018	1.026	1.016	1.000	1.000	1.000	1.000	1.000	1.003	1.004	1.000	1.000	1.000
Cumulative	20.079	4.522	1.843	1.233	1.145	1.069	1.050	1.023	1.007	1.007	1.007	1.007	1.007	1.007	1.004	1.000	1.000	1.000
% Developed	5%	22%	54%	81%	87%	94%	95%	98%	99%	99%	99%	99%	99%	99%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Reported Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
1995	742,850	742,850	742,850	742,850	742,850	742,850	742,850	742,850	742,850	742,850	742,850	742,850	742,850	742,850				742,850
1996	774,345	774,345	774,345	774,345	774,345	785,111	785,111	785,111	785,111	785,111	785,111	785,111	785,111					785,111
1997	1,089,077	1,089,077	1,089,077	1,089,077	1,089,077	1,089,077	1,089,077	1,089,077	1,089,077	1,089,077	1,089,077	1,089,077						1,089,077
1998	899,351	908,561	918,301	918,301	918,301	918,301	918,301	918,301	918,301	918,301	918,301							918,301
1999	1,205,406	1,205,406	1,205,406	1,205,406	1,205,406	1,205,406	1,205,406	1,205,406	1,205,406	1,205,406								1,205,406
2000	933,553	933,553	933,553	933,553	933,553	933,553	933,553	933,553	933,553									933,553
2001	1,118,120	1,118,120	1,118,120	1,118,120	1,118,120	1,118,120	1,118,120	1,118,120										1,118,120
2002	702,917	702,917	702,917	702,917	702,917	702,917	702,917											702,917
2003	458,880	458,880	458,880	458,880	458,880	458,880												458,880
2004	513,342	513,342	513,342	513,342	513,342													513,342
2005	538,911	538,911	538,911	538,911														538,911
2006	497,034	497,034	497,034															497,034
2007	713,091	713,091																713,091
2008	734,118																	734,118
2009																		524,948
2010																		731,221
2011																		791,215
2012																		637,526
2013																		505,684
2014																		468,845
2015																		355,130
2016																		113,723
2017																		102,125
2018																		194,195
2019																		80,056
2020																		184,979
2021																		40,386
2022																		42,094
2023																		32,276
2024																		8,921
2025																		0
2026																		0

Age to Age Development Factors

Injury Year Ending 6/30	228 240	240 252	252 264	264 276	276 288	288 300	300 312	312 324	324 336	336 348	348 360	360 372	372 384	384 396	396 408	408 420	420 Ult
1992																	
1993																	
1994																	
1995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996	1.000	1.000	1.000	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.010	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.000	1.000	1.000	1.000												
2004	1.000	1.000	1.000	1.000													
2005	1.000	1.000	1.000														
2006	1.000	1.000															
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																	Tail
Strt Average	1.001	1.001	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	NA	—
$ Wtd Average	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	NA	—
5 Year $ Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—	—	—
3 Year $ Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	—	—	—
High-Low	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	NA	—	—	—
3 Year Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	—	—	—
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Paid and Reported Loss Development Methods

Injury Year Ending 6/30	(1) Evaluation	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) x (4)	(6) Reported Loss	(7) Cumulative Reported LDF	(8) Estimated Ult. Loss Rep. Method (6) x (7)
1992	6/30/2026	420	$0	1.000	$0	$0	1.000	$0
1993	6/30/2026	408	0	1.000	0	0	1.000	0
1994	6/30/2026	396	0	1.000	0	0	1.000	0
1995	6/30/2026	384	742,850	1.000	742,850	742,850	1.000	742,850
1996	6/30/2026	372	785,111	1.000	785,111	785,111	1.000	785,111
1997	6/30/2026	360	1,089,077	1.000	1,089,077	1,089,077	1.000	1,089,077
1998	6/30/2026	348	918,301	1.000	918,301	918,301	1.000	918,301
1999	6/30/2026	336	1,205,406	1.000	1,205,406	1,205,406	1.000	1,205,406
2000	6/30/2026	324	933,553	1.000	933,553	933,553	1.000	933,553
2001	6/30/2026	312	1,118,120	1.000	1,118,120	1,118,120	1.000	1,118,120
2002	6/30/2026	300	702,917	1.000	702,917	702,917	1.000	702,917
2003	6/30/2026	288	458,880	1.000	458,880	458,880	1.000	458,880
2004	6/30/2026	276	513,342	1.000	513,342	513,342	1.000	513,342
2005	6/30/2026	264	538,911	1.000	538,911	538,911	1.000	538,911
2006	6/30/2026	252	497,034	1.000	497,034	497,034	1.000	497,034
2007	6/30/2026	240	713,091	1.000	713,091	713,091	1.000	713,091
2008	6/30/2026	228	734,118	1.000	734,118	734,118	1.000	734,118
2009	6/30/2026	216	524,948	1.000	524,948	524,948	1.000	524,948
2010	6/30/2026	204	731,221	1.000	731,376	731,221	1.000	731,376
2011	6/30/2026	192	791,215	1.000	791,383	791,215	1.000	791,383
2012	6/30/2026	180	637,526	1.004	639,968	637,526	1.004	639,968
2013	6/30/2026	168	505,684	1.007	509,296	505,684	1.007	509,296
2014	6/30/2026	156	468,845	1.007	472,193	468,845	1.007	472,193
2015	6/30/2026	144	355,130	1.007	357,667	355,130	1.007	357,667
2016	6/30/2026	132	113,723	1.007	114,535	113,723	1.007	114,535
2017	6/30/2026	120	102,125	1.007	102,854	102,125	1.007	102,854
2018	6/30/2026	108	194,195	1.007	195,582	194,195	1.007	195,582
2019	6/30/2026	96	80,056	1.023	81,923	80,056	1.023	81,923
2020	6/30/2026	84	184,979	1.050	194,287	184,979	1.050	194,287
2021	6/30/2026	72	40,386	1.069	43,176	40,386	1.069	43,176
2022	6/30/2026	60	42,094	1.145	48,207	42,094	1.145	48,207
2023	6/30/2026	48	32,276	1.233	39,800	32,276	1.233	39,800
2024	6/30/2026	36	8,921	1.843	16,440	8,921	1.843	16,440
2025	6/30/2026	24	0	4.522	0	0	4.522	0
2026	6/30/2026	12	0	20.731	0	0	20.079	0
Total			$15,764,036		$15,814,347	$15,764,036		$15,814,347

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 7.5.
(6) Provided by Wyoming Department of Workforce Services
(7) From Exhibit A 7.6.

Wyoming Department of Workforce Services
Vocational Stipend Award
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Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Paid Loss Development Factors

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Injury Year Ending 6/30	Evaluation	Months of Development	On-Level Premium	Projected Loss Ratio	Benefit Level Factor	Trend Factor	Trended Loss Ratio	Smoothed Loss Ratio	Age-to-Ultimate Factor	Percent Unpaid 1 - 1/(9)	Unpaid Loss (3) x (8) x (10)	Indicated Ultimate Loss
2000	6/30/2026	324	$148,762,633	0.6%	1.000	0.264	0.2%	0.5%	1.000	0.0%	$0	$933,553
2001	6/30/2026	312	175,048,207	0.6%	1.000	0.277	0.2%	0.5%	1.000	0.0%	0	1,118,120
2002	6/30/2026	300	180,262,306	0.4%	1.000	0.292	0.1%	0.4%	1.000	0.0%	0	702,917
2003	6/30/2026	288	175,552,340	0.3%	1.000	0.307	0.1%	0.4%	1.000	0.0%	0	458,880
2004	6/30/2026	276	177,079,289	0.3%	1.000	0.324	0.1%	0.4%	1.000	0.0%	0	513,342
2005	6/30/2026	264	185,716,218	0.3%	1.000	0.341	0.1%	0.4%	1.000	0.0%	0	538,911
2006	6/30/2026	252	204,173,121	0.2%	1.000	0.358	0.1%	0.4%	1.000	0.0%	0	497,034
2007	6/30/2026	240	215,836,851	0.3%	1.000	0.377	0.1%	0.3%	1.000	0.0%	0	713,091
2008	6/30/2026	228	218,131,541	0.3%	1.000	0.397	0.1%	0.3%	1.000	0.0%	0	734,118
2009	6/30/2026	216	208,459,209	0.3%	1.000	0.418	0.1%	0.3%	1.000	0.0%	0	524,948
2010	6/30/2026	204	193,599,615	0.4%	1.000	0.440	0.2%	0.3%	1.000	0.0%	120	731,341
2011	6/30/2026	192	203,337,513	0.4%	1.000	0.463	0.2%	0.3%	1.000	0.0%	120	791,335
2012	6/30/2026	180	204,008,162	0.3%	1.000	0.488	0.2%	0.3%	1.004	0.4%	2,059	639,585
2013	6/30/2026	168	203,157,965	0.3%	1.000	0.513	0.1%	0.1%	1.007	0.7%	1,620	507,304
2014	6/30/2026	156	211,849,593	0.2%	1.000	0.540	0.1%	0.1%	1.007	0.7%	1,605	470,450
2015	6/30/2026	144	212,780,825	0.2%	1.000	0.569	0.1%	0.1%	1.007	0.7%	1,532	356,662
2016	6/30/2026	132	199,356,077	0.1%	1.000	0.599	0.0%	0.1%	1.007	0.7%	1,363	115,086
2017	6/30/2026	120	198,012,678	0.1%	1.000	0.630	0.0%	0.1%	1.007	0.7%	1,286	103,411
2018	6/30/2026	108	207,938,971	0.1%	1.000	0.663	0.1%	0.1%	1.007	0.7%	1,283	195,479
2019	6/30/2026	96	200,475,628	0.0%	1.000	0.698	0.0%	0.1%	1.023	2.3%	3,776	83,833
2020	6/30/2026	84	203,774,071	0.1%	1.000	0.735	0.1%	0.1%	1.050	4.8%	7,668	192,647
2021	6/30/2026	72	189,814,141	0.0%	1.000	0.774	0.0%	0.1%	1.069	6.5%	9,151	49,537
2022	6/30/2026	60	202,517,355	0.0%	1.000	0.815	0.0%	0.1%	1.145	12.7%	18,205	60,299
2023	6/30/2026	48	204,639,501	0.0%	1.000	0.857	0.0%	0.1%	1.233	18.9%	26,050	58,326
2024	6/30/2026	36	209,063,047	0.0%	1.000	0.903	0.0%	0.1%	1.843	45.7%	61,173	70,094
2025	6/30/2026	24	211,599,899	0.0%	1.000	0.950	0.0%	0.1%	4.522	77.9%	100,160	100,160
2026	6/30/2026	12	206,922,188	0.0%	1.000	1.000	0.0%	0.1%	20.731	95.2%	113,707	113,707
	Total		$5,351,868,944								$350,881	$11,374,172

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 7.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 7.15
(7) (4) x (5) x (6)
(8) Exhibit A 7.15, Column (9)
(9) From Exhibit A 7.5
(12) Column (11) + Exhibit A 7.7, Column (3)

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Reported Loss Development Factors

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Injury Year Ending 6/30	Evaluation	Months of Development	On-Level Premium	Projected Loss Ratio	Benefit Level Factor	Trend Factor	Trended Loss Ratio	Smoothed Loss Ratio	Age-to-Ultimate Factor	Percent Unreported 1 - 1/(9)	IBNR Loss (3) x (8) x (10)	Indicated Ultimate Loss
2000	6/30/2026	324	$148,762,633	0.6%	1.000	0.264	0.2%	0.5%	1.000	0.0%	$0	$933,553
2001	6/30/2026	312	175,048,207	0.6%	1.000	0.277	0.2%	0.5%	1.000	0.0%	0	1,118,120
2002	6/30/2026	300	180,262,306	0.4%	1.000	0.292	0.1%	0.4%	1.000	0.0%	0	702,917
2003	6/30/2026	288	175,552,340	0.3%	1.000	0.307	0.1%	0.4%	1.000	0.0%	0	458,880
2004	6/30/2026	276	177,079,289	0.3%	1.000	0.324	0.1%	0.4%	1.000	0.0%	0	513,342
2005	6/30/2026	264	185,716,218	0.3%	1.000	0.341	0.1%	0.4%	1.000	0.0%	0	538,911
2006	6/30/2026	252	204,173,121	0.2%	1.000	0.358	0.1%	0.4%	1.000	0.0%	0	497,034
2007	6/30/2026	240	215,836,851	0.3%	1.000	0.377	0.1%	0.3%	1.000	0.0%	0	713,091
2008	6/30/2026	228	218,131,541	0.3%	1.000	0.397	0.1%	0.3%	1.000	0.0%	0	734,118
2009	6/30/2026	216	208,459,209	0.3%	1.000	0.418	0.1%	0.3%	1.000	0.0%	0	524,948
2010	6/30/2026	204	193,599,615	0.4%	1.000	0.440	0.2%	0.3%	1.000	0.0%	120	731,341
2011	6/30/2026	192	203,337,513	0.4%	1.000	0.463	0.2%	0.3%	1.000	0.0%	120	791,335
2012	6/30/2026	180	204,008,162	0.3%	1.000	0.488	0.2%	0.3%	1.004	0.4%	2,059	639,585
2013	6/30/2026	168	203,157,965	0.3%	1.000	0.513	0.1%	0.1%	1.007	0.7%	1,620	507,304
2014	6/30/2026	156	211,849,593	0.2%	1.000	0.540	0.1%	0.1%	1.007	0.7%	1,605	470,450
2015	6/30/2026	144	212,780,825	0.2%	1.000	0.569	0.1%	0.1%	1.007	0.7%	1,532	356,662
2016	6/30/2026	132	199,356,077	0.1%	1.000	0.599	0.0%	0.1%	1.007	0.7%	1,363	115,086
2017	6/30/2026	120	198,012,678	0.1%	1.000	0.630	0.0%	0.1%	1.007	0.7%	1,286	103,411
2018	6/30/2026	108	207,938,971	0.1%	1.000	0.663	0.1%	0.1%	1.007	0.7%	1,283	195,479
2019	6/30/2026	96	200,475,628	0.0%	1.000	0.698	0.0%	0.1%	1.023	2.3%	3,776	83,833
2020	6/30/2026	84	203,774,071	0.1%	1.000	0.735	0.1%	0.1%	1.050	4.8%	7,668	192,647
2021	6/30/2026	72	189,814,141	0.0%	1.000	0.774	0.0%	0.1%	1.069	6.5%	9,151	49,537
2022	6/30/2026	60	202,517,355	0.0%	1.000	0.815	0.0%	0.1%	1.145	12.7%	18,205	60,299
2023	6/30/2026	48	204,639,501	0.0%	1.000	0.857	0.0%	0.1%	1.233	18.9%	26,050	58,326
2024	6/30/2026	36	209,063,047	0.0%	1.000	0.903	0.0%	0.1%	1.843	45.7%	61,173	70,094
2025	6/30/2026	24	211,599,899	0.0%	1.000	0.950	0.0%	0.1%	4.522	77.9%	100,160	100,160
2026	6/30/2026	12	206,922,188	0.0%	1.000	1.000	0.0%	0.1%	20.079	95.0%	113,520	113,520
	Total		$5,351,868,944								$350,694	$11,373,985

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 7.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 7.15
(7) (4) x (5) x (6)
(8) Exhibit A 7.15, Column (9)
(9) From Exhibit A 7.6
(12) Column (11) + Exhibit A 7.7, Column (6)

Wyoming Department of Workforce Services
Vocational Stipend Award
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Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1/(9)	(11) Unpaid Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
1999	6/30/2026	336	$40,277,368	$0.030	1.000	0.122	$0.004	$0.030	1.000	0.0%	$0	$1,205,406
2000	6/30/2026	324	43,292,428	0.022	1.000	0.136	0.003	0.017	1.000	0.0%	0	933,553
2001	6/30/2026	312	47,027,299	0.024	1.000	0.148	0.004	0.016	1.000	0.0%	0	1,118,120
2002	6/30/2026	300	50,776,362	0.014	1.000	0.162	0.002	0.014	1.000	0.0%	0	702,917
2003	6/30/2026	288	52,959,274	0.009	1.000	0.176	0.002	0.013	1.000	0.0%	0	458,880
2004	6/30/2026	276	55,362,397	0.009	1.000	0.192	0.002	0.012	1.000	0.0%	0	513,342
2005	6/30/2026	264	60,849,344	0.009	1.000	0.210	0.002	0.011	1.000	0.0%	0	538,911
2006	6/30/2026	252	69,289,653	0.007	1.000	0.229	0.002	0.010	1.000	0.0%	0	497,034
2007	6/30/2026	240	79,410,961	0.009	1.000	0.250	0.002	0.009	1.000	0.0%	0	713,091
2008	6/30/2026	228	88,397,375	0.008	1.000	0.273	0.002	0.008	1.000	0.0%	0	734,118
2009	6/30/2026	216	91,019,593	0.006	1.000	0.298	0.002	0.008	1.000	0.0%	0	524,948
2010	6/30/2026	204	86,014,115	0.009	1.000	0.325	0.003	0.007	1.000	0.0%	130	731,351
2011	6/30/2026	192	91,213,698	0.009	1.000	0.355	0.003	0.007	1.000	0.0%	126	791,342
2012	6/30/2026	180	95,514,448	0.007	1.000	0.388	0.003	0.006	1.004	0.4%	2,183	639,708
2013	6/30/2026	168	97,350,585	0.005	1.000	0.423	0.002	0.002	1.007	0.7%	1,594	507,278
2014	6/30/2026	156	101,485,570	0.005	1.000	0.452	0.002	0.002	1.007	0.7%	1,556	470,400
2015	6/30/2026	144	105,282,781	0.003	1.000	0.483	0.002	0.002	1.007	0.7%	1,511	356,641
2016	6/30/2026	132	100,348,047	0.001	1.000	0.516	0.001	0.002	1.007	0.7%	1,348	115,071
2017	6/30/2026	120	97,700,169	0.001	1.000	0.551	0.001	0.002	1.007	0.7%	1,228	103,353
2018	6/30/2026	108	101,963,752	0.002	1.000	0.589	0.001	0.002	1.007	0.7%	1,200	195,395
2019	6/30/2026	96	100,978,104	0.001	1.000	0.629	0.001	0.002	1.023	2.3%	3,573	83,629
2020	6/30/2026	84	106,267,694	0.002	1.000	0.672	0.001	0.001	1.050	4.8%	7,400	192,380
2021	6/30/2026	72	101,077,078	0.000	1.000	0.718	0.000	0.001	1.069	6.5%	8,885	49,271
2022	6/30/2026	60	110,193,931	0.000	1.000	0.768	0.000	0.001	1.145	12.7%	17,796	59,890
2023	6/30/2026	48	118,888,999	0.000	1.000	0.820	0.000	0.001	1.233	18.9%	26,788	59,064
2024	6/30/2026	36	127,191,078	0.000	1.000	0.876	0.000	0.001	1.843	45.7%	64,904	73,825
2025	6/30/2026	24	132,682,369	0.000	1.000	0.936	0.000	0.001	4.522	77.9%	107,914	107,914
2026	6/30/2026	12	134,412,699	0.000	1.000	1.000	0.000	0.001	20.731	95.2%	125,042	125,042
	Total		$2,487,227,171								$373,178	$12,601,875

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 7.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 7.13
(7) (4) x (5) x (6)
(8) Exhibit A 7.14, Column (9)
(9) From Exhibit A 7.5
(12) Column (11) + Exhibit A 7.7, Column (3)

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Bornhuetter-Ferguson Method with a Payroll Base Using Reported Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1/(9)	(11) IBNR Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
1999	6/30/2026	336	$40,277,368	$0.030	1.000	0.122	$0.004	$0.030	1.000	0.0%	$0	$1,205,406
2000	6/30/2026	324	43,292,428	0.022	1.000	0.136	0.003	0.017	1.000	0.0%	0	933,553
2001	6/30/2026	312	47,027,299	0.024	1.000	0.148	0.004	0.016	1.000	0.0%	0	1,118,120
2002	6/30/2026	300	50,776,362	0.014	1.000	0.162	0.002	0.014	1.000	0.0%	0	702,917
2003	6/30/2026	288	52,959,274	0.009	1.000	0.176	0.002	0.013	1.000	0.0%	0	458,880
2004	6/30/2026	276	55,362,397	0.009	1.000	0.192	0.002	0.012	1.000	0.0%	0	513,342
2005	6/30/2026	264	60,849,344	0.009	1.000	0.210	0.002	0.011	1.000	0.0%	0	538,911
2006	6/30/2026	252	69,289,653	0.007	1.000	0.229	0.002	0.010	1.000	0.0%	0	497,034
2007	6/30/2026	240	79,410,961	0.009	1.000	0.250	0.002	0.009	1.000	0.0%	0	713,091
2008	6/30/2026	228	88,397,375	0.008	1.000	0.273	0.002	0.008	1.000	0.0%	0	734,118
2009	6/30/2026	216	91,019,593	0.006	1.000	0.298	0.002	0.008	1.000	0.0%	0	524,948
2010	6/30/2026	204	86,014,115	0.009	1.000	0.325	0.003	0.007	1.000	0.0%	130	731,351
2011	6/30/2026	192	91,213,698	0.009	1.000	0.355	0.003	0.007	1.000	0.0%	126	791,342
2012	6/30/2026	180	95,514,448	0.007	1.000	0.388	0.003	0.006	1.004	0.4%	2,183	639,708
2013	6/30/2026	168	97,350,585	0.005	1.000	0.423	0.002	0.002	1.007	0.7%	1,594	507,278
2014	6/30/2026	156	101,485,570	0.005	1.000	0.452	0.002	0.002	1.007	0.7%	1,556	470,400
2015	6/30/2026	144	105,282,781	0.003	1.000	0.483	0.002	0.002	1.007	0.7%	1,511	356,641
2016	6/30/2026	132	100,348,047	0.001	1.000	0.516	0.001	0.002	1.007	0.7%	1,348	115,071
2017	6/30/2026	120	97,700,169	0.001	1.000	0.551	0.001	0.002	1.007	0.7%	1,228	103,353
2018	6/30/2026	108	101,963,752	0.002	1.000	0.589	0.001	0.002	1.007	0.7%	1,200	195,395
2019	6/30/2026	96	100,978,104	0.001	1.000	0.629	0.001	0.002	1.023	2.3%	3,573	83,629
2020	6/30/2026	84	106,267,694	0.002	1.000	0.672	0.001	0.001	1.050	4.8%	7,400	192,380
2021	6/30/2026	72	101,077,078	0.000	1.000	0.718	0.000	0.001	1.069	6.5%	8,885	49,271
2022	6/30/2026	60	110,193,931	0.000	1.000	0.768	0.000	0.001	1.145	12.7%	17,796	59,890
2023	6/30/2026	48	118,888,999	0.000	1.000	0.820	0.000	0.001	1.233	18.9%	26,788	59,064
2024	6/30/2026	36	127,191,078	0.000	1.000	0.876	0.000	0.001	1.843	45.7%	64,904	73,825
2025	6/30/2026	24	132,682,369	0.000	1.000	0.936	0.000	0.001	4.522	77.9%	107,914	107,914
2026	6/30/2026	12	134,412,699	0.000	1.000	1.000	0.000	0.001	20.079	95.0%	124,837	124,837
	Total		$2,487,227,171								$372,972	$12,601,669

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 7.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 7.13
(7) (4) x (5) x (6)
(8) Exhibit A 7.14, Column (9)
(9) From Exhibit A 7.6
(12) Column (11) + Exhibit A 7.7, Column (6)

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

IBNR as % of Case Loss Reserve Method

Injury Year Ending 6/30	(1) Evaluation	(2) Months of Development	(3) Dev Mthd IBNR as % of Case Reserve	(4) Selected IBNR as % of Case Reserve	(5) Case Reserve 6/30/2026	(6) IBNR 6/30/2026	(7) Indicated Ultimate Loss
1992	6/30/2026	420	0.0%	0.0%	$0	$0	$0
1993	6/30/2026	408	0.0%	0.0%	0	0	0
1994	6/30/2026	396	0.0%	0.0%	0	0	0
1995	6/30/2026	384	0.0%	0.0%	0	0	742,850
1996	6/30/2026	372	0.0%	0.0%	0	0	785,111
1997	6/30/2026	360	0.0%	0.0%	0	0	1,089,077
1998	6/30/2026	348	0.0%	0.0%	0	0	918,301
1999	6/30/2026	336	0.0%	0.0%	0	0	1,205,406
2000	6/30/2026	324	0.0%	0.0%	0	0	933,553
2001	6/30/2026	312	0.0%	0.0%	0	0	1,118,120
2002	6/30/2026	300	0.0%	0.0%	0	0	702,917
2003	6/30/2026	288	0.0%	0.0%	0	0	458,880
2004	6/30/2026	276	0.0%	0.0%	0	0	513,342
2005	6/30/2026	264	0.0%	0.0%	0	0	538,911
2006	6/30/2026	252	0.0%	0.0%	0	0	497,034
2007	6/30/2026	240	0.0%	0.0%	0	0	713,091
2008	6/30/2026	228	0.0%	0.0%	0	0	734,118
2009	6/30/2026	216	0.0%	0.0%	0	0	524,948
2010	6/30/2026	204	0.0%	0.0%	0	0	731,221
2011	6/30/2026	192	0.0%	0.0%	0	0	791,215
2012	6/30/2026	180	0.0%	0.0%	0	0	637,526
2013	6/30/2026	168	0.0%	0.0%	0	0	505,684
2014	6/30/2026	156	0.0%	0.0%	0	0	468,845
2015	6/30/2026	144	0.0%	0.0%	0	0	355,130
2016	6/30/2026	132	0.0%	0.0%	0	0	113,723
2017	6/30/2026	120	0.0%	0.0%	0	0	102,125
2018	6/30/2026	108	0.0%	0.0%	0	0	194,195
2019	6/30/2026	96	0.0%	0.0%	0	0	80,056
2020	6/30/2026	84	0.0%	0.0%	0	0	184,979
2021	6/30/2026	72	0.0%	0.0%	0	0	40,386
2022	6/30/2026	60	0.0%	0.0%	0	0	42,094
2023	6/30/2026	48	0.0%	0.0%	0	0	32,276
2024	6/30/2026	36	0.0%	0.0%	0	0	8,921
2025	6/30/2026	24	0.0%	0.0%	0	0	0
2026	6/30/2026	12	60688.6%	60688.6%	0	0	0
Total					$0	$0	$15,764,036

Column Notes

(3) [1 - 1 / Exhibit A 7.7, Column (7)] / [1 / Exhibit A 7.7, Column (7) - 1 / Exhibit A 7.7, Column (4)]
(4) Selected based on Column (3) and actuarial judgement
(5) Exhibit A 7.7, Column (6) - Exhibit A 7.7, Column (3)
(6) (4) x (5)
(7) Column (6) + Exhibit A 7.7, Column (6)

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Frequency-Severity Method

Injury Year Ending 6/30	(1) Evaluation	(2) Months of Development	(3) Payroll ($ Millions)	(4) Initial Indicated Ultimate Loss	(5) Initial Ultimate Counts	(6) Benefit Level Factor	(7) Indicated Loss Severity (4) / (5) x (6)	(8) Severity Trend Factor	(9) Trended Loss Severity (7) x (8)	(10) Indicated Frequency (5) / (3)	(11) Frequency Trend Factor	(12) Trended Frequency (10) x (11)	(13) Indicated Pure Premium Per $100 Payroll (4) / (3) / 10,000	(14) Trended Pure Premium	(15) Implied Pure Premium
1992	6/30/2026	420		$0	0	1.000	NA	2.098	NA	NA	0.028	NA	NA	NA	$0.067
1993	6/30/2026	408		0	0	1.000	NA	2.098	NA	NA	0.031	NA	NA	NA	0.060
1994	6/30/2026	396		0	0	1.000	NA	2.098	NA	NA	0.034	NA	NA	NA	0.054
1995	6/30/2026	384		742,850	39	1.000	19,047	2.098	39,964	NA	0.038	NA	NA	NA	0.049
1996	6/30/2026	372		785,111	45	1.000	17,447	2.098	36,606	NA	0.042	NA	NA	NA	0.044
1997	6/30/2026	360		1,089,077	63	1.000	17,287	2.098	36,270	NA	0.047	NA	NA	NA	0.040
1998	6/30/2026	348		918,301	50	1.000	18,366	2.098	38,534	NA	0.052	NA	NA	NA	0.036
1999	6/30/2026	336	$4,028	1,205,406	74	1.000	16,289	2.098	34,177	1.837%	0.058	0.107%	$0.030	$0.004	0.032
2000	6/30/2026	324	4,329	933,553	49	1.000	19,052	2.098	39,974	1.132%	0.065	0.073%	0.022	0.003	0.017
2001	6/30/2026	312	4,703	1,118,120	64	1.000	17,471	2.061	36,010	1.361%	0.072	0.098%	0.024	0.004	0.016
2002	6/30/2026	300	5,078	702,917	44	1.000	15,975	2.025	32,347	0.867%	0.080	0.069%	0.014	0.002	0.014
2003	6/30/2026	288	5,296	458,880	34	1.000	13,496	1.989	26,846	0.642%	0.089	0.057%	0.009	0.002	0.013
2004	6/30/2026	276	5,536	513,342	34	1.000	15,098	1.954	29,503	0.614%	0.098	0.060%	0.009	0.002	0.012
2005	6/30/2026	264	6,085	538,911	32	1.000	16,841	1.920	32,328	0.526%	0.109	0.058%	0.009	0.002	0.011
2006	6/30/2026	252	6,929	497,034	31	1.000	16,033	1.886	30,236	0.447%	0.122	0.054%	0.007	0.002	0.010
2007	6/30/2026	240	7,941	713,091	40	1.000	17,827	1.853	33,026	0.504%	0.135	0.068%	0.009	0.002	0.009
2008	6/30/2026	228	8,840	734,118	39	1.000	18,824	1.820	34,257	0.441%	0.150	0.066%	0.008	0.002	0.009
2009	6/30/2026	216	9,102	524,948	27	1.000	19,443	1.788	34,760	0.297%	0.167	0.049%	0.006	0.002	0.008
2010	6/30/2026	204	8,601	731,376	40	1.000	18,284	1.756	32,113	0.465%	0.185	0.086%	0.009	0.003	0.007
2011	6/30/2026	192	9,121	791,383	40	1.000	19,785	1.725	34,135	0.439%	0.206	0.090%	0.009	0.003	0.007
2012	6/30/2026	180	9,551	639,968	31	1.000	20,644	1.695	34,991	0.325%	0.229	0.074%	0.007	0.003	0.006
2013	6/30/2026	168	9,735	509,296	31	1.000	16,336	1.665	27,201	0.320%	0.254	0.081%	0.005	0.002	0.002
2014	6/30/2026	156	10,149	472,193	27	1.000	17,390	1.601	27,842	0.268%	0.282	0.076%	0.005	0.002	0.002
2015	6/30/2026	144	10,528	357,667	21	1.000	16,936	1.539	26,071	0.201%	0.314	0.063%	0.003	0.002	0.002
2016	6/30/2026	132	10,035	114,535	9	1.000	12,654	1.480	18,731	0.090%	0.349	0.031%	0.001	0.001	0.002
2017	6/30/2026	120	9,770	102,854	6	1.000	17,046	1.423	24,261	0.062%	0.387	0.024%	0.001	0.001	0.002
2018	6/30/2026	108	10,196	195,582	11	1.000	17,680	1.369	24,196	0.108%	0.430	0.047%	0.002	0.001	0.002
2019	6/30/2026	96	10,098	81,923	5	1.000	16,072	1.316	21,149	0.050%	0.478	0.024%	0.001	0.001	0.002
2020	6/30/2026	84	10,627	194,287	11	1.000	16,986	1.265	21,492	0.108%	0.531	0.057%	0.002	0.001	0.001
2021	6/30/2026	72	10,108	43,176	2	1.000	20,589	1.217	25,050	0.021%	0.590	0.012%	0.000	0.000	0.001
2022	6/30/2026	60	11,019	48,207	2	1.000	22,513	1.170	26,337	0.019%	0.656	0.013%	0.000	0.000	0.001
2023	6/30/2026	48	11,889	39,800	1	1.000	35,892	1.125	40,373	0.009%	0.729	0.007%	0.000	0.000	0.001
2024	6/30/2026	36	12,719	16,440	2	1.000	10,924	1.082	11,816	0.012%	0.810	0.010%	0.000	0.000	0.001
2025	6/30/2026	24	13,268	0	0	1.000	NA	1.040	NA	0.000%	0.900	0.000%	0.000	0.000	0.001
2026	6/30/2026	12	13,441	0	0	1.000	NA	1.000	NA	0.000%	1.000	0.000%	0.000	0.000	0.001
Total			$248,723	$15,814,347	905		$17,475		$33,276	0.285%		0.046%			

Beginning	Ending	Severity Trend
1992	1999	NA
2000	2012	1.8%
2013	2023	5.7%
		Selected
1992	1999	0.0%
2000	2012	1.8%
2013	2026	4.0%

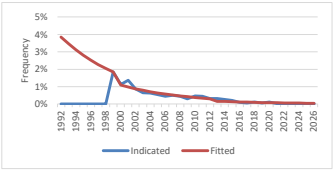
Beginning	Ending	Frequency Trend
1992	1999	NA
2000	2012	-9.7%
2013	2023	-27.1%
		Selected
1992	1999	-10.0%
2000	2012	-10.0%
2013	2026	-10.0%

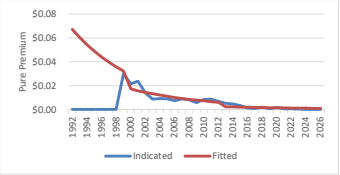
Beginning	Ending	Pure Prem Trend
1992	1999	NA
2000	2012	-8.1%
2013	2023	-23.0%
		Selected
1992	1999	-10.0%
2000	2012	-8.4%
2013	2026	-6.4%

Beginning	Ending	Severity
1992	1999	36,704
2000	2012	33,474
2013	2023	25,459
		Selected
1992	1999	36,704
2000	2012	33,474
2013	2026	25,459

Beginning	Ending	Frequency
1992	1999	0.11%
2000	2012	0.07%
2013	2023	0.04%
		Selected
1992	1999	0.11%
2000	2012	0.07%
2013	2026	0.04%







Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 7.3, Columns (4) and (5)
(5) Average Exhibit A 7.4, Columns (6) and (7)
(6) Exhibit A 7.8, Column (5)
(8) Based on selected Severity trends
(11) Based on selected Frequency trends
(14) (13) adjusted by selected Pure Premium trend
(15) Selected Severity x selected Frequency / 10,000

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

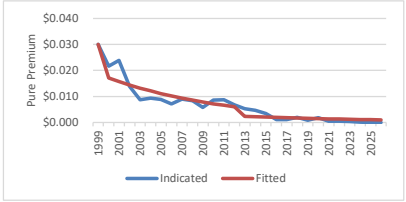
Pure Premium Trend (Payroll)

Injury Year Ending 6/30	(1) Evaluation	(2) Months of Development	(3) Payroll ($00's)	(4) Initial Indicated Ultimate Loss	(5) Indicated Pure Premium Per $100 Payroll (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Pure Premium	(8) Trended Pure Premium	(9) Fitted Pure Premium
1999	6/30/2026	336	$40,277,368	$1,205,406	$0.030	1.000	$0.030	$0.004	$0.030
2000	6/30/2026	324	43,292,428	933,553	0.022	1.000	0.022	0.003	0.017
2001	6/30/2026	312	47,027,299	1,118,120	0.024	1.000	0.024	0.004	0.016
2002	6/30/2026	300	50,776,362	702,917	0.014	1.000	0.014	0.002	0.014
2003	6/30/2026	288	52,959,274	458,880	0.009	1.000	0.009	0.002	0.013
2004	6/30/2026	276	55,362,397	513,342	0.009	1.000	0.009	0.002	0.012
2005	6/30/2026	264	60,849,344	538,911	0.009	1.000	0.009	0.002	0.011
2006	6/30/2026	252	69,289,653	497,034	0.007	1.000	0.007	0.002	0.010
2007	6/30/2026	240	79,410,961	713,091	0.009	1.000	0.009	0.002	0.009
2008	6/30/2026	228	88,397,375	734,118	0.008	1.000	0.008	0.002	0.008
2009	6/30/2026	216	91,019,593	524,948	0.006	1.000	0.006	0.002	0.008
2010	6/30/2026	204	86,014,115	731,376	0.009	1.000	0.009	0.003	0.007
2011	6/30/2026	192	91,213,698	791,383	0.009	1.000	0.009	0.003	0.007
2012	6/30/2026	180	95,514,448	639,968	0.007	1.000	0.007	0.003	0.006
2013	6/30/2026	168	97,350,585	509,296	0.005	1.000	0.005	0.002	0.002
2014	6/30/2026	156	101,485,570	472,193	0.005	1.000	0.005	0.002	0.002
2015	6/30/2026	144	105,282,781	357,667	0.003	1.000	0.003	0.002	0.002
2016	6/30/2026	132	100,348,047	114,535	0.001	1.000	0.001	0.001	0.002
2017	6/30/2026	120	97,700,169	102,854	0.001	1.000	0.001	0.001	0.002
2018	6/30/2026	108	101,963,752	195,582	0.002	1.000	0.002	0.001	0.002
2019	6/30/2026	96	100,978,104	81,923	0.001	1.000	0.001	0.001	0.002
2020	6/30/2026	84	106,267,694	194,287	0.002	1.000	0.002	0.001	0.001
2021	6/30/2026	72	101,077,078	43,176	0.000	1.000	0.000	0.000	0.001
2022	6/30/2026	60	110,193,931	48,207	0.000	1.000	0.000	0.000	0.001
2023	6/30/2026	48	118,888,999	39,800	0.000	1.000	0.000	0.000	0.001
2024	6/30/2026	36	127,191,078	16,440	0.000	1.000	0.000	0.000	0.001
2025	6/30/2026	24	132,682,369	0	0.000	1.000	0.000	0.000	0.001
2026	6/30/2026	12	134,412,699	0	0.000	1.000	0.000	0.000	0.001
Total			$2,487,227,171	$12,279,008	$0.005				

Beginning	Ending	Pure Premium
1992	1999	0.4%
2000	2012	0.2%
2013	2023	0.1%
		Selected
1992	1999	0.4%
2000	2012	0.2%
2013	2026	0.1%

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 7.3, Columns (4) and (5)
(6) Exhibit A 7.10, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected pure premium detrended to historical levels and adjusted to historical benefit levels.



Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Loss Ratio Trend

Injury Year Ending 6/30	(1) Evaluation	(2) Months of Development	(3) On-Level Premium	(4) Initial Indicated Ultimate Loss	(5) Indicated Loss Ratio (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Loss Ratio	(8) Trended Loss Ratio	(9) Fitted Loss Ratio
2000	6/30/2026	324	$148,762,633	$933,553	0.63%	1.000	0.63%	$0.002	0.49%
2001	6/30/2026	312	175,048,207	1,118,120	0.64%	1.000	0.64%	0.002	0.46%
2002	6/30/2026	300	180,262,306	702,917	0.39%	1.000	0.39%	0.001	0.44%
2003	6/30/2026	288	175,552,340	458,880	0.26%	1.000	0.26%	0.001	0.42%
2004	6/30/2026	276	177,079,289	513,342	0.29%	1.000	0.29%	0.001	0.40%
2005	6/30/2026	264	185,716,218	538,911	0.29%	1.000	0.29%	0.001	0.38%
2006	6/30/2026	252	204,173,121	497,034	0.24%	1.000	0.24%	0.001	0.36%
2007	6/30/2026	240	215,836,851	713,091	0.33%	1.000	0.33%	0.001	0.34%
2008	6/30/2026	228	218,131,541	734,118	0.34%	1.000	0.34%	0.001	0.32%
2009	6/30/2026	216	208,459,209	524,948	0.25%	1.000	0.25%	0.001	0.31%
2010	6/30/2026	204	193,599,615	731,376	0.38%	1.000	0.38%	0.002	0.29%
2011	6/30/2026	192	203,337,513	791,383	0.39%	1.000	0.39%	0.002	0.28%
2012	6/30/2026	180	204,008,162	639,968	0.31%	1.000	0.31%	0.002	0.26%
2013	6/30/2026	168	203,157,965	509,296	0.25%	1.000	0.25%	0.001	0.11%
2014	6/30/2026	156	211,849,593	472,193	0.22%	1.000	0.22%	0.001	0.11%
2015	6/30/2026	144	212,780,825	357,667	0.17%	1.000	0.17%	0.001	0.10%
2016	6/30/2026	132	199,356,077	114,535	0.06%	1.000	0.06%	0.000	0.10%
2017	6/30/2026	120	198,012,678	102,854	0.05%	1.000	0.05%	0.000	0.09%
2018	6/30/2026	108	207,938,971	195,582	0.09%	1.000	0.09%	0.001	0.09%
2019	6/30/2026	96	200,475,628	81,923	0.04%	1.000	0.04%	0.000	0.08%
2020	6/30/2026	84	203,774,071	194,287	0.10%	1.000	0.10%	0.001	0.08%
2021	6/30/2026	72	189,814,141	43,176	0.02%	1.000	0.02%	0.000	0.07%
2022	6/30/2026	60	202,517,355	48,207	0.02%	1.000	0.02%	0.000	0.07%
2023	6/30/2026	48	204,639,501	39,800	0.02%	1.000	0.02%	0.000	0.07%
2024	6/30/2026	36	209,063,047	16,440	0.01%	1.000	0.01%	0.000	0.06%
2025	6/30/2026	24	211,599,899	0	0.00%	1.000	0.00%	0.000	0.06%
2026	6/30/2026	12	206,922,188	0	0.00%	1.000	0.00%	0.000	0.06%
Total			$5,351,868,944	$11,073,603	0.21%				

Beginning	Ending	Trend
1992	1999	NA
2000	2012	-3.5%
2013	2023	-21.7%
		Selected
1992	1999	0.0%
2000	2012	-5.0%
2013	2026	-5.0%

Beginning	Ending	Loss Ratio
1992	1999	NA
2000	2012	0.13%
2013	2023	0.06%
		Selected
1992	1999	NA
2000	2012	0.13%
2013	2026	0.06%



Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 7.3, Columns (4) and (5)
(6) Exhibit A 7.8, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected loss ratio detrended to historical levels and adjusted to historical benefit levels.

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													0	0	0	0	0	0
1993												0	0	0	0	0	0	0
1994											0	0	0	0	0	0	0	0
1995										39	39	39	39	39	39	39	39	39
1996									43	43	43	43	43	44	44	44	44	44
1997								62	62	62	62	62	62	63	63	63	63	63
1998							48	49	49	49	49	49	49	49	49	49	49	49
1999						70	72	73	74	74	74	74	74	74	74	74	74	74
2000					42	46	46	46	47	49	49	49	49	49	49	49	49	49
2001				57	59	62	63	63	63	64	64	64	64	64	64	64	64	64
2002			30	40	43	43	44	44	44	44	44	44	44	44	44	44	44	44
2003		13	23	28	31	33	33	33	34	34	34	34	34	34	34	34	34	34
2004	2	12	20	26	29	30	32	33	33	34	34	34	34	34	34	34	34	34
2005	0	10	18	22	24	25	26	28	29	29	29	31	31	32	32	32	32	32
2006	0	5	16	22	25	26	28	29	30	31	31	31	31	31	31	31	31	31
2007	1	12	23	30	31	37	38	38	38	39	39	39	40	40	40	40	40	40
2008	0	7	19	28	31	34	34	36	36	38	38	39	39	39	39	39	39	39
2009	2	6	13	19	22	23	26	26	26	26	26	26	26	26	27	27	27	27
2010	0	7	22	33	36	37	39	39	40	40	40	40	40	40	40	40	40	
2011	0	8	21	35	39	40	40	40	40	40	40	40	40	40	40	40		
2012	0	8	21	26	30	31	31	31	31	31	31	31	31	31	31			
2013	0	8	19	25	29	31	31	31	31	31	31	31	31	31				
2014	1	4	16	24	26	27	27	27	27	27	27	27	27					
2015	0	4	11	15	20	21	21	21	21	21	21	21						
2016	0	1	5	7	8	9	9	9	9	9	9							
2017	0	2	4	4	6	6	6	6	6	6								
2018	1	3	5	10	10	10	10	10	11									
2019	0	1	2	4	4	4	4	5										
2020	0	3	9	10	11	11	11											
2021	0	1	1	2	2	2												
2022	0	0	2	2	2													
2023	0	0	0	1														
2024	0	0	1															
2025	0	0																
2026	0																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992																		
1993																		
1994																		
1995										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996									1.000	1.000	1.000	1.000	1.023	1.000	1.000	1.000	1.000	1.000
1997								1.000	1.000	1.000	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000
1998							1.021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999						1.029	1.014	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000					1.095	1.000	1.000	1.022	1.043	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001				1.035	1.051	1.016	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002			1.333	1.075	1.000	1.023	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003		1.769	1.217	1.107	1.065	1.000	1.000	1.030	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004	6.000	1.667	1.300	1.115	1.034	1.067	1.031	1.000	1.030	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005		1.800	1.222	1.091	1.042	1.040	1.077	1.036	1.000	1.000	1.069	1.000	1.032	1.000	1.000	1.000	1.000	1.000
2006		3.200	1.375	1.136	1.040	1.077	1.036	1.034	1.033	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	12.000	1.917	1.304	1.033	1.194	1.027	1.000	1.000	1.026	1.000	1.000	1.026	1.000	1.000	1.000	1.000	1.000	1.000
2008		2.714	1.474	1.107	1.097	1.000	1.059	1.000	1.056	1.000	1.026	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009	3.000	2.167	1.462	1.158	1.045	1.130	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.038	1.000	1.000	1.000	
2010		3.143	1.500	1.091	1.028	1.054	1.000	1.026	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2011		2.625	1.667	1.114	1.026	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2012		2.625	1.238	1.154	1.033	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2013		2.375	1.316	1.160	1.069	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2014	4.000	4.000	1.500	1.083	1.038	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2015		2.750	1.364	1.333	1.050	1.000	1.000	1.000	1.000	1.000	1.000							
2016		5.000	1.400	1.143	1.125	1.000	1.000	1.000	1.000	1.000								
2017		2.000	1.000	1.500	1.000	1.000	1.000	1.000	1.000									
2018	3.000	1.667	2.000	1.000	1.000	1.000	1.000	1.100										
2019		2.000	2.000	1.000	1.000	1.000	1.250											
2020		3.000	1.111	1.100	1.000	1.000												
2021		1.000	2.000	1.000	1.000													
2022			1.000	1.000														
2023																		
2024																		
2025																		
Strt Average	5.600	2.496	1.418	1.115	1.047	1.021	1.022	1.012	1.009	1.000	1.005	1.001	1.004	1.002	1.000	1.000	1.000	1.000
Wtd Average	14.571	2.357	1.377	1.104	1.054	1.023	1.013	1.009	1.010	1.000	1.004	1.001	1.004	1.001	1.000	1.000	1.000	1.000
5 Year Wtd Average	NA	3.250	1.357	1.036	1.000	1.000	1.020	1.014	1.000	1.000	1.000	1.000	1.000	1.006	1.000	1.000	1.000	1.000
3 Year Wtd Average	NA	NA	1.667	1.071	1.000	1.000	1.050	1.040	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High-Low	4.333	2.436	1.410	1.102	1.042	1.017	1.012	1.008	1.007	1.000	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000
3 Year Strt Average	NA	NA	1.500	1.033	1.000	1.000	1.083	1.033	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	4.333	3.250	1.357	1.036	1.042	1.017	1.020	1.014	1.000	1.000	1.000	1.000	1.000	1.006	1.000	1.000	1.000	1.000
Cumulative	21.804	5.032	1.548	1.141	1.101	1.057	1.040	1.019	1.006	1.006	1.006	1.006	1.006	1.006	1.000	1.000	1.000	1.000
% Developed	5%	20%	65%	88%	91%	95%	96%	98%	99%	99%	99%	99%	99%	99%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
1995	39	39	39	39	39	39	39	39	39	39	39	39	39	39				39
1996	44	44	44	44	44	45	45	45	45	45	45	45	45					45
1997	63	63	63	63	63	63	63	63	63	63	63	63						63
1998	49	50	50	50	50	50	50	50	50	50	50							50
1999	74	74	74	74	74	74	74	74	74	74								74
2000	49	49	49	49	49	49	49	49	49									49
2001	64	64	64	64	64	64	64	64										64
2002	44	44	44	44	44	44	44											44
2003	34	34	34	34	34	34												34
2004	34	34	34	34	34													34
2005	32	32	32	32														32
2006	31	31	31															31
2007	40	40																40
2008	39																	39
2009																		27
2010																		40
2011																		40
2012																		31
2013																		31
2014																		27
2015																		21
2016																		9
2017																		6
2018																		11
2019																		5
2020																		11
2021																		2
2022																		2
2023																		1
2024																		1
2025																		0
2026																		0
																		903

Age to Age Development Factors

Injury Year Ending 6/30	228 240	240 252	252 264	264 276	276 288	288 300	300 312	312 324	324 336	336 348	348 360	360 372	372 384	384 396	396 408	408 420	420 Ult
1992																	
1993																	
1994																	
1995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996	1.000	1.000	1.000	1.000	1.023	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.000	1.000	1.000	1.000												
2004	1.000	1.000	1.000	1.000													
2005	1.000	1.000	1.000														
2006	1.000	1.000															
2007	1.000																
2008																	
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2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.002	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	NA	—
Wtd Average	1.002	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	NA	—
5 Year Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—	—	—
3 Year Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	—	—	—
High-Low	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	NA	—	—	—
3 Year Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	—	—	—
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Cumulative Closed Count Development Method

Injury Year Ending 6/30	(1) Evaluation	(2) Months of Development	(3) Closed Counts	(4) Cumulative LDF	(5) Estimated Ult. Closed Count Method (3) x (4)
1992	6/30/2026	420	0	1.000	0
1993	6/30/2026	408	0	1.000	0
1994	6/30/2026	396	0	1.000	0
1995	6/30/2026	384	39	1.000	39
1996	6/30/2026	372	45	1.000	45
1997	6/30/2026	360	63	1.000	63
1998	6/30/2026	348	50	1.000	50
1999	6/30/2026	336	74	1.000	74
2000	6/30/2026	324	49	1.000	49
2001	6/30/2026	312	64	1.000	64
2002	6/30/2026	300	44	1.000	44
2003	6/30/2026	288	34	1.000	34
2004	6/30/2026	276	34	1.000	34
2005	6/30/2026	264	32	1.000	32
2006	6/30/2026	252	31	1.000	31
2007	6/30/2026	240	40	1.000	40
2008	6/30/2026	228	39	1.000	39
2009	6/30/2026	216	27	1.000	27
2010	6/30/2026	204	40	1.000	40
2011	6/30/2026	192	40	1.000	40
2012	6/30/2026	180	31	1.000	31
2013	6/30/2026	168	31	1.006	31
2014	6/30/2026	156	27	1.006	27
2015	6/30/2026	144	21	1.006	21
2016	6/30/2026	132	9	1.006	9
2017	6/30/2026	120	6	1.006	6
2018	6/30/2026	108	11	1.006	11
2019	6/30/2026	96	5	1.019	5
2020	6/30/2026	84	11	1.040	11
2021	6/30/2026	72	2	1.057	2
2022	6/30/2026	60	2	1.101	2
2023	6/30/2026	48	1	1.141	1
2024	6/30/2026	36	1	1.548	2
2025	6/30/2026	24	0	5.032	0
2026	6/30/2026	12	0	21.804	0
	Total		903		905

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 7.16.

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											0	0	0	0	0	0	0	0
1993										0	0	0	0	0	0	0	0	0
1994									0	0	0	0	0	0	0	0	0	0
1995								36	39	39	39	39	39	39	39	39	39	39
1996							43	43	43	43	43	43	43	44	44	44	44	44
1997						58	60	62	62	62	62	62	62	63	63	63	63	63
1998					47	48	48	49	49	49	49	49	49	49	49	49	49	49
1999				55	63	70	72	73	74	74	74	74	74	74	74	74	74	74
2000			29	37	42	46	46	46	47	49	49	49	49	49	49	49	49	49
2001		23	48	57	59	62	63	63	63	64	64	64	64	64	64	64	64	64
2002	2	12	30	40	43	43	44	44	44	44	44	44	44	44	44	44	44	44
2003	0	13	23	28	31	33	33	33	34	34	34	34	34	34	34	34	34	34
2004	2	12	20	26	29	30	32	33	33	34	34	34	34	34	34	34	34	34
2005	0	10	18	22	24	25	26	28	29	29	29	31	31	32	32	32	32	32
2006	0	5	16	22	25	26	28	29	30	31	31	31	31	31	31	31	31	31
2007	1	12	23	30	31	37	38	38	38	39	39	39	40	40	40	40	40	40
2008	0	7	19	28	31	34	34	36	36	38	38	39	39	39	39	39	39	39
2009	2	6	13	19	22	23	26	26	26	26	26	26	26	26	27	27	27	27
2010	0	7	22	33	36	37	39	39	40	40	40	40	40	40	40	40	40	
2011	0	8	21	35	39	40	40	40	40	40	40	40	40	40	40	40		
2012	0	8	21	26	30	31	31	31	31	31	31	31	31	31	31			
2013	0	8	19	25	29	31	31	31	31	31	31	31	31	31				
2014	1	4	16	24	26	27	27	27	27	27	27	27	27					
2015	0	4	11	15	20	21	21	21	21	21	21	21						
2016	0	1	5	7	8	9	9	9	9	9	9							
2017	0	2	4	4	6	6	6	6	6	6								
2018	1	3	5	10	10	10	10	10	11									
2019	0	1	2	4	4	4	4	5										
2020	0	3	9	10	11	11	11											
2021	0	1	1	2	2	2												
2022	0	0	2	2	2													
2023	0	0	0	1														
2024	0	0	1															
2025	0	0																
2026	0																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992																		
1993																		
1994																		
1995								1.083	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996							1.000	1.000	1.000	1.000	1.000	1.000	1.023	1.000	1.000	1.000	1.000	1.000
1997						1.034	1.033	1.000	1.000	1.000	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000
1998					1.021	1.000	1.021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999				1.145	1.111	1.029	1.014	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000			1.276	1.135	1.095	1.000	1.000	1.022	1.043	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001		2.087	1.188	1.035	1.051	1.016	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002	6.000	2.500	1.333	1.075	1.000	1.023	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003		1.769	1.217	1.107	1.065	1.000	1.000	1.030	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004	6.000	1.667	1.300	1.115	1.034	1.067	1.031	1.000	1.030	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005		1.800	1.222	1.091	1.042	1.040	1.077	1.036	1.000	1.000	1.069	1.000	1.032	1.000	1.000	1.000	1.000	1.000
2006		3.200	1.375	1.136	1.040	1.077	1.036	1.034	1.033	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	12.000	1.917	1.304	1.033	1.194	1.027	1.000	1.000	1.026	1.000	1.000	1.026	1.000	1.000	1.000	1.000	1.000	1.000
2008		2.714	1.474	1.107	1.097	1.000	1.059	1.000	1.056	1.000	1.026	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009	3.000	2.167	1.462	1.158	1.045	1.130	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.038	1.000	1.000	1.000	
2010		3.143	1.500	1.091	1.028	1.054	1.000	1.026	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2011		2.625	1.667	1.114	1.026	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2012		2.625	1.238	1.154	1.033	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2013		2.375	1.316	1.160	1.069	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2014	4.000	4.000	1.500	1.083	1.038	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2015		2.750	1.364	1.333	1.050	1.000	1.000	1.000	1.000	1.000	1.000							
2016		5.000	1.400	1.143	1.125	1.000	1.000	1.000	1.000	1.000								
2017		2.000	1.000	1.500	1.000	1.000	1.000	1.000	1.000									
2018	3.000	1.667	2.000	1.000	1.000	1.000	1.000	1.100										
2019		2.000	2.000	1.000	1.000	1.000	1.250											
2020		3.000	1.111	1.100	1.000	1.000												
2021		1.000	2.000	1.000	1.000													
2022			1.000	1.000														
2023																		
2024																		
2025																		
Strt Average	5.667	2.476	1.402	1.117	1.049	1.021	1.022	1.014	1.009	1.000	1.005	1.001	1.004	1.002	1.000	1.000	1.000	1.000
Wtd Average	14.111	2.327	1.345	1.111	1.057	1.022	1.014	1.012	1.009	1.000	1.004	1.001	1.004	1.001	1.000	1.000	1.000	1.000
5 Year Wtd Average	NA	3.250	1.357	1.036	1.000	1.000	1.020	1.014	1.000	1.000	1.000	1.000	1.000	1.006	1.000	1.000	1.000	1.000
3 Year Wtd Average	NA	NA	1.667	1.071	1.000	1.000	1.050	1.040	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High-Low	4.750	2.421	1.393	1.105	1.044	1.017	1.012	1.011	1.007	1.000	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000
3 Year Strt Average	NA	NA	1.500	1.033	1.000	1.000	1.083	1.033	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	4.750	3.250	1.357	1.036	1.000	1.000	1.020	1.014	1.000	1.000	1.000	1.000	1.000	1.006	1.000	1.000	1.000	1.000
Cumulative	22.564	4.750	1.462	1.077	1.040	1.040	1.040	1.019	1.006	1.006	1.006	1.006	1.006	1.006	1.000	1.000	1.000	1.000
% Developed	4%	21%	68%	93%	96%	96%	96%	98%	99%	99%	99%	99%	99%	99%	100%	100%	100%	100%

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
1995	39	39	39	39	39	39	39	39	39	39	39	39	39	39				39
1996	44	44	44	44	44	45	45	45	45	45	45	45	45					45
1997	63	63	63	63	63	63	63	63	63	63	63	63						63
1998	49	50	50	50	50	50	50	50	50	50	50							50
1999	74	74	74	74	74	74	74	74	74	74								74
2000	49	49	49	49	49	49	49	49	49									49
2001	64	64	64	64	64	64	64	64										64
2002	44	44	44	44	44	44	44											44
2003	34	34	34	34	34	34												34
2004	34	34	34	34	34													34
2005	32	32	32	32														32
2006	31	31	31															31
2007	40	40																40
2008	39																	39
2009																		27
2010																		40
2011																		40
2012																		31
2013																		31
2014																		27
2015																		21
2016																		9
2017																		6
2018																		11
2019																		5
2020																		11
2021																		2
2022																		2
2023																		1
2024																		1
2025																		0
2026																		0
																		903

Age to Age Development Factors

Injury Year Ending 6/30	228 240	240 252	252 264	264 276	276 288	288 300	300 312	312 324	324 336	336 348	348 360	360 372	372 384	384 396	396 408	408 420	420 Ult
1992																	
1993																	
1994																	
1995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996	1.000	1.000	1.000	1.000	1.023	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.000	1.000	1.000	1.000												
2004	1.000	1.000	1.000	1.000													
2005	1.000	1.000	1.000														
2006	1.000	1.000															
2007	1.000																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.002	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	NA	—
Wtd Average	1.002	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	NA	—
5 Year Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	—	—	—	—	—
3 Year Wtd Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	—	—	—
High-Low	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	NA	—	—	—
3 Year Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	—	—	—
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Reported Count Development Method

Injury Year Ending 6/30	(1) Evaluation	(2) Months of Development	(3) Reported Counts	(4) Cumulative LDF	(5) Estimated Ult. Reported Count Method (3) x (4)
1992	6/30/2026	420	0	1.000	0
1993	6/30/2026	408	0	1.000	0
1994	6/30/2026	396	0	1.000	0
1995	6/30/2026	384	39	1.000	39
1996	6/30/2026	372	45	1.000	45
1997	6/30/2026	360	63	1.000	63
1998	6/30/2026	348	50	1.000	50
1999	6/30/2026	336	74	1.000	74
2000	6/30/2026	324	49	1.000	49
2001	6/30/2026	312	64	1.000	64
2002	6/30/2026	300	44	1.000	44
2003	6/30/2026	288	34	1.000	34
2004	6/30/2026	276	34	1.000	34
2005	6/30/2026	264	32	1.000	32
2006	6/30/2026	252	31	1.000	31
2007	6/30/2026	240	40	1.000	40
2008	6/30/2026	228	39	1.000	39
2009	6/30/2026	216	27	1.000	27
2010	6/30/2026	204	40	1.000	40
2011	6/30/2026	192	40	1.000	40
2012	6/30/2026	180	31	1.000	31
2013	6/30/2026	168	31	1.006	31
2014	6/30/2026	156	27	1.006	27
2015	6/30/2026	144	21	1.006	21
2016	6/30/2026	132	9	1.006	9
2017	6/30/2026	120	6	1.006	6
2018	6/30/2026	108	11	1.006	11
2019	6/30/2026	96	5	1.019	5
2020	6/30/2026	84	11	1.040	11
2021	6/30/2026	72	2	1.040	2
2022	6/30/2026	60	2	1.040	2
2023	6/30/2026	48	1	1.077	1
2024	6/30/2026	36	1	1.462	1
2025	6/30/2026	24	0	4.750	0
2026	6/30/2026	12	0	22.564	0
	Total		903		905

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 7.18.

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													0	0	0	0	0	0
1993												0	0	0	0	0	0	0
1994											0	0	0	0	0	0	0	0
1995										0	0	0	0	0	0	0	0	0
1996									0	0	0	0	0	0	0	0	0	0
1997								0	0	0	0	0	0	0	0	0	0	0
1998							0	0	0	0	0	0	0	0	0	0	0	0
1999						0	0	0	0	0	0	0	0	0	0	0	0	0
2000					0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
2014	0	0	0	0	0	0	0	0	0	0	0	0	0					
2015	0	0	0	0	0	0	0	0	0	0	0	0						
2016	0	0	0	0	0	0	0	0	0	0	0							
2017	0	0	0	0	0	0	0	0	0	0								
2018	0	0	0	0	0	0	0	0	0									
2019	0	0	0	0	0	0	0	0										
2020	0	0	0	0	0	0	0											
2021	0	0	0	0	0	0												
2022	0	0	0	0	0													
2023	0	0	0	0														
2024	0	0	0															
2025	0	0																
2026	0																	

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0				0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0					0
1997	0	0	0	0	0	0	0	0	0	0	0	0						0
1998	0	0	0	0	0	0	0	0	0	0	0							0
1999	0	0	0	0	0	0	0	0	0	0								0
2000	0	0	0	0	0	0	0	0	0									0
2001	0	0	0	0	0	0	0	0										0
2002	0	0	0	0	0	0	0											0
2003	0	0	0	0	0	0												0
2004	0	0	0	0	0													0
2005	0	0	0	0														0
2006	0	0	0															0
2007	0	0																0
2008	0																	0
2009																		0
2010																		0
2011																		0
2012																		0
2013																		0
2014																		0
2015																		0
2016																		0
2017																		0
2018																		0
2019																		0
2020																		0
2021																		0
2022																		0
2023																		0
2024																		0
2025																		0
2026																		0
																		0

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Bornheutter-Ferguson Reported Count Method

Injury Year Ending 6/30	(1) Evaluation	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unreported 1 - 1/(8)	(10) Unreported Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	1.837%	0.058	0.107%	1.837%	1.000	0.0%	0	74
2000	6/30/2026	324	4,329	1.132%	0.065	0.073%	1.077%	1.000	0.0%	0	49
2001	6/30/2026	312	4,703	1.361%	0.072	0.098%	0.969%	1.000	0.0%	0	64
2002	6/30/2026	300	5,078	0.867%	0.080	0.069%	0.872%	1.000	0.0%	0	44
2003	6/30/2026	288	5,296	0.642%	0.089	0.057%	0.785%	1.000	0.0%	0	34
2004	6/30/2026	276	5,536	0.614%	0.098	0.060%	0.707%	1.000	0.0%	0	34
2005	6/30/2026	264	6,085	0.526%	0.109	0.058%	0.636%	1.000	0.0%	0	32
2006	6/30/2026	252	6,929	0.447%	0.122	0.054%	0.572%	1.000	0.0%	0	31
2007	6/30/2026	240	7,941	0.504%	0.135	0.068%	0.515%	1.000	0.0%	0	40
2008	6/30/2026	228	8,840	0.441%	0.150	0.066%	0.464%	1.000	0.0%	0	39
2009	6/30/2026	216	9,102	0.297%	0.167	0.049%	0.417%	1.000	0.0%	0	27
2010	6/30/2026	204	8,601	0.465%	0.185	0.086%	0.376%	1.000	0.0%	0	40
2011	6/30/2026	192	9,121	0.439%	0.206	0.090%	0.338%	1.000	0.0%	0	40
2012	6/30/2026	180	9,551	0.325%	0.229	0.074%	0.304%	1.000	0.0%	0	31
2013	6/30/2026	168	9,735	0.320%	0.254	0.081%	0.153%	1.006	0.6%	0	31
2014	6/30/2026	156	10,149	0.268%	0.282	0.076%	0.138%	1.006	0.6%	0	27
2015	6/30/2026	144	10,528	0.201%	0.314	0.063%	0.124%	1.006	0.6%	0	21
2016	6/30/2026	132	10,035	0.090%	0.349	0.031%	0.112%	1.006	0.6%	0	9
2017	6/30/2026	120	9,770	0.062%	0.387	0.024%	0.100%	1.006	0.6%	0	6
2018	6/30/2026	108	10,196	0.108%	0.430	0.047%	0.090%	1.006	0.6%	0	11
2019	6/30/2026	96	10,098	0.050%	0.478	0.024%	0.081%	1.019	1.9%	0	5
2020	6/30/2026	84	10,627	0.108%	0.531	0.057%	0.073%	1.040	3.8%	0	11
2021	6/30/2026	72	10,108	0.021%	0.590	0.012%	0.066%	1.040	3.8%	0	2
2022	6/30/2026	60	11,019	0.019%	0.656	0.013%	0.059%	1.040	3.8%	0	2
2023	6/30/2026	48	11,889	0.009%	0.729	0.007%	0.053%	1.077	7.1%	0	1
2024	6/30/2026	36	12,719	0.012%	0.810	0.010%	0.048%	1.462	31.6%	2	3
2025	6/30/2026	24	13,268	0.000%	0.900	0.000%	0.043%	4.750	78.9%	5	5
2026	6/30/2026	12	13,441	0.000%	1.000	0.000%	0.039%	22.564	95.6%	5	5
	Total		$248,723			0.046%				13	719

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit A 7.4, Columns (6) and (7)) / Column (3)
(5) Exhibit A 7.13, Column (11)
(6) (4) x (5)
(7) Selected from Exhibit A 7.13 detrended
(8) From Exhibit A 7.18
(11) Exhibit A 7.19, Column (3) + (10)

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Bornheutter-Ferguson Closed Count Method

Injury Year Ending 6/30	(1) Evaluation	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unpaid 1 - 1/(8)	(10) Unpaid Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	1.837%	0.058	0.107%	1.837%	1.000	0.0%	0	74
2000	6/30/2026	324	4,329	1.132%	0.065	0.073%	1.077%	1.000	0.0%	0	49
2001	6/30/2026	312	4,703	1.361%	0.072	0.098%	0.969%	1.000	0.0%	0	64
2002	6/30/2026	300	5,078	0.867%	0.080	0.069%	0.872%	1.000	0.0%	0	44
2003	6/30/2026	288	5,296	0.642%	0.089	0.057%	0.785%	1.000	0.0%	0	34
2004	6/30/2026	276	5,536	0.614%	0.098	0.060%	0.707%	1.000	0.0%	0	34
2005	6/30/2026	264	6,085	0.526%	0.109	0.058%	0.636%	1.000	0.0%	0	32
2006	6/30/2026	252	6,929	0.447%	0.122	0.054%	0.572%	1.000	0.0%	0	31
2007	6/30/2026	240	7,941	0.504%	0.135	0.068%	0.515%	1.000	0.0%	0	40
2008	6/30/2026	228	8,840	0.441%	0.150	0.066%	0.464%	1.000	0.0%	0	39
2009	6/30/2026	216	9,102	0.297%	0.167	0.049%	0.417%	1.000	0.0%	0	27
2010	6/30/2026	204	8,601	0.465%	0.185	0.086%	0.376%	1.000	0.0%	0	40
2011	6/30/2026	192	9,121	0.439%	0.206	0.090%	0.338%	1.000	0.0%	0	40
2012	6/30/2026	180	9,551	0.325%	0.229	0.074%	0.304%	1.000	0.0%	0	31
2013	6/30/2026	168	9,735	0.320%	0.254	0.081%	0.153%	1.006	0.6%	0	31
2014	6/30/2026	156	10,149	0.268%	0.282	0.076%	0.138%	1.006	0.6%	0	27
2015	6/30/2026	144	10,528	0.201%	0.314	0.063%	0.124%	1.006	0.6%	0	21
2016	6/30/2026	132	10,035	0.090%	0.349	0.031%	0.112%	1.006	0.6%	0	9
2017	6/30/2026	120	9,770	0.062%	0.387	0.024%	0.100%	1.006	0.6%	0	6
2018	6/30/2026	108	10,196	0.108%	0.430	0.047%	0.090%	1.006	0.6%	0	11
2019	6/30/2026	96	10,098	0.050%	0.478	0.024%	0.081%	1.019	1.9%	0	5
2020	6/30/2026	84	10,627	0.108%	0.531	0.057%	0.073%	1.040	3.8%	0	11
2021	6/30/2026	72	10,108	0.021%	0.590	0.012%	0.066%	1.057	5.4%	0	2
2022	6/30/2026	60	11,019	0.019%	0.656	0.013%	0.059%	1.101	9.2%	1	3
2023	6/30/2026	48	11,889	0.009%	0.729	0.007%	0.053%	1.141	12.3%	1	2
2024	6/30/2026	36	12,719	0.012%	0.810	0.010%	0.048%	1.548	35.4%	2	3
2025	6/30/2026	24	13,268	0.000%	0.900	0.000%	0.043%	5.032	80.1%	5	5
2026	6/30/2026	12	13,441	0.000%	1.000	0.000%	0.039%	21.804	95.4%	5	5
	Total		$248,723			0.046%				14	720

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit A 7.4, Columns (6) and (7)) / Column (3)
(5) Exhibit A 7.13, Column (11)
(6) (4) x (5)
(7) Selected from Exhibit A 7.13 detrended
(8) From Exhibit A 7.16
(11) Exhibit A 7.17, Column (3) + (10)

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Average Case Reserves

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
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Adjusted Average Case Reserves

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
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2023																		
2024																		
2025																		
2026																		
Strt Average	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3 Year Strt Average	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5 Year Strt Average	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High-Low	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Selected	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Trend	1.05																	

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Average Case Reserves

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
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Adjusted Average Case Reserves

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
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2026																	
Strt Average	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3 Year Strt Average	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	—	—
5 Year Strt Average	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	—	—	—	—
High-Low	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	—	—
Selected	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Trend	1.05																

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Paid Claim Severity per Reported Claim

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993																		
1994																		
1995								18,759	18,328	19,048	19,048	19,048	19,048	19,048	19,048	19,048	19,048	19,048
1996							17,341	17,515	17,612	17,612	17,612	17,612	17,612	17,311	17,503	17,599	17,599	17,599
1997						16,922	16,852	16,856	17,390	17,423	17,423	17,423	17,423	17,249	17,287	17,287	17,287	17,287
1998					16,696	18,240	18,429	18,232	18,354	18,354	18,354	18,354	18,354	18,354	18,354	18,354	18,354	18,354
1999				14,420	15,763	15,701	16,224	16,299	16,273	16,289	16,289	16,289	16,289	16,289	16,289	16,289	16,289	16,289
2000			13,031	16,051	17,807	18,677	19,166	19,216	18,855	18,579	18,931	19,052	19,052	19,052	19,052	19,052	19,052	19,052
2001		7,075	11,081	14,549	16,135	16,704	17,118	17,377	17,456	17,356	17,471	17,471	17,471	17,471	17,471	17,471	17,471	17,471
2002	10,437	8,727	10,390	13,153	15,298	15,881	15,709	15,955	15,975	15,975	15,975	15,975	15,975	15,975	15,975	15,975	15,975	15,975
2003		8,745	11,984	14,168	13,367	13,123	13,537	13,537	13,496	13,496	13,496	13,496	13,496	13,496	13,496	13,496	13,496	13,496
2004	7,615	8,265	12,671	13,882	14,910	15,338	14,842	14,912	15,374	15,098	15,098	15,098	15,098	15,098	15,098	15,098	15,098	15,098
2005		6,614	11,472	13,561	13,946	15,178	15,536	15,401	15,550	15,550	16,043	15,548	15,999	15,885	16,344	16,562	16,821	16,841
2006		5,910	10,097	14,181	15,320	15,354	14,912	14,740	15,183	15,609	16,033	16,033	16,033	16,033	16,033	16,033	16,033	16,033
2007	12,211	9,198	13,527	16,021	17,442	16,138	17,020	17,862	18,023	17,743	17,768	17,768	17,434	17,718	17,827	17,827	17,827	17,827
2008		8,063	11,690	14,545	16,825	17,194	17,971	17,579	18,055	18,110	18,919	18,450	18,629	18,824	18,824	18,824	18,824	18,824
2009	11,807	10,009	10,998	14,863	17,237	18,381	17,802	18,860	19,052	19,233	19,275	19,275	19,275	19,275	18,976	19,443	19,443	19,443
2010		11,396	11,447	15,396	17,477	18,111	18,357	18,522	18,281	18,281	18,281	18,281	18,281	18,281	18,281	18,281	18,281	
2011		12,835	13,027	16,433	18,630	19,138	19,630	19,780	19,780	19,780	19,780	19,780	19,780	19,780	19,780	19,780		
2012		13,886	14,419	18,876	20,342	20,565	20,565	20,565	20,565	20,565	20,565	20,565	20,565	20,565	20,565			
2013		12,587	13,082	15,575	16,274	15,976	16,280	16,312	16,312	16,312	16,312	16,312	16,312	16,312				
2014	12,258	10,265	10,918	14,555	16,628	17,098	17,365	17,365	17,365	17,365	17,365	17,365	17,365					
2015		6,561	8,977	10,891	13,179	15,840	16,673	16,911	16,911	16,911	16,911	16,911						
2016		17,816	9,885	13,170	13,366	12,318	12,636	12,636	12,636	12,636	12,636							
2017		12,534	8,285	12,453	10,383	14,423	15,816	17,021	17,021	17,021								
2018	14,048	16,204	16,753	15,005	16,998	17,469	17,469	17,469	17,654									
2019		7,500	15,577	15,814	17,602	17,764	17,764	16,011										
2020		15,155	15,382	17,214	16,136	16,816	16,816											
2021		40,086	40,086	20,193	20,193	20,193												
2022			11,229	19,438	21,047													
2023				32,276														
2024			8,921															
2025																		
2026																		

Reported Claim Severity

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993																		
1994																		
1995										19,048	19,048	19,048	19,048	19,048	19,048	19,048	19,048	19,048
1996									17,612	17,612	17,612	17,612	17,612	17,311	17,503	17,599	17,599	17,599
1997								16,856	17,390	17,423	17,423	17,423	17,423	17,249	17,287	17,287	17,287	17,287
1998							18,429	18,232	18,354	18,354	18,354	18,354	18,354	18,354	18,354	18,354	18,354	18,354
1999						15,701	16,224	16,299	16,273	16,289	16,289	16,289	16,289	16,289	16,289	16,289	16,289	16,289
2000					17,807	18,677	19,166	19,216	18,855	18,579	18,931	19,052	19,052	19,052	19,052	19,052	19,052	19,052
2001				14,549	16,135	16,704	17,118	17,377	17,456	17,356	17,471	17,471	17,471	17,471	17,471	17,471	17,471	17,471
2002			10,390	13,153	15,298	15,881	15,709	15,955	15,975	15,975	15,975	15,975	15,975	15,975	15,975	15,975	15,975	15,975
2003		8,745	11,984	14,168	13,367	13,123	13,537	13,537	13,496	13,496	13,496	13,496	13,496	13,496	13,496	13,496	13,496	13,496
2004	7,615	8,265	12,671	13,882	14,910	15,338	14,842	14,912	15,374	15,098	15,098	15,098	15,098	15,098	15,098	15,098	15,098	15,098
2005		6,614	11,472	13,561	13,946	15,178	15,536	15,401	15,550	15,550	16,043	15,548	15,999	15,885	16,344	16,562	16,821	16,841
2006		5,910	10,097	14,181	15,320	15,354	14,912	14,740	15,183	15,609	16,033	16,033	16,033	16,033	16,033	16,033	16,033	16,033
2007	12,211	9,198	13,527	16,021	17,442	16,138	17,020	17,862	18,023	17,743	17,768	17,768	17,434	17,718	17,827	17,827	17,827	17,827
2008		8,063	11,690	14,545	16,825	17,194	17,971	17,579	18,055	18,110	18,919	18,450	18,629	18,824	18,824	18,824	18,824	18,824
2009	11,807	10,009	10,998	14,863	17,237	18,381	17,802	18,860	19,052	19,233	19,275	19,275	19,275	19,275	18,976	19,443	19,443	19,443
2010		11,396	11,447	15,396	17,477	18,111	18,357	18,522	18,281	18,281	18,281	18,281	18,281	18,281	18,281	18,281	18,281	
2011		12,835	13,027	16,433	18,630	19,138	19,630	19,780	19,780	19,780	19,780	19,780	19,780	19,780	19,780	19,780		
2012		13,886	14,419	18,876	20,342	20,565	20,565	20,565	20,565	20,565	20,565	20,565	20,565	20,565	20,565			
2013		12,587	13,082	15,575	16,274	15,976	16,280	16,312	16,312	16,312	16,312	16,312	16,312	16,312				
2014	12,258	10,265	10,918	14,555	16,628	17,098	17,365	17,365	17,365	17,365	17,365	17,365	17,365					
2015		6,561	8,977	10,891	13,179	15,840	16,673	16,911	16,911	16,911	16,911	16,911						
2016		17,816	9,885	13,170	13,366	12,318	12,636	12,636	12,636	12,636	12,636							
2017		12,534	8,285	12,453	10,383	14,423	15,816	17,021	17,021	17,021								
2018	14,048	16,204	16,753	15,005	16,998	17,469	17,469	17,469	17,654									
2019		7,500	15,577	15,814	17,602	17,764	17,764	16,011										
2020		15,155	15,382	17,214	16,136	16,816	16,816											
2021		40,086	40,086	20,193	20,193	20,193												
2022			11,229	19,438	21,047													
2023				32,276														
2024			8,921															
2025																		
2026																		

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Paid Claim Severity per Reported Claim

Injury Year Ending 6/30	Age of Development															
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993																	
1994																	
1995	19,047	19,047	19,047	19,047	19,047	19,047	19,047	19,047	19,047	19,047	19,047	19,047	19,047	19,047			
1996	17,599	17,599	17,599	17,599	17,599	17,447	17,447	17,447	17,447	17,447	17,447	17,447	17,447				
1997	17,287	17,287	17,287	17,287	17,287	17,287	17,287	17,287	17,287	17,287	17,287	17,287					
1998	18,354	18,171	18,366	18,366	18,366	18,366	18,366	18,366	18,366	18,366	18,366						
1999	16,289	16,289	16,289	16,289	16,289	16,289	16,289	16,289	16,289	16,289							
2000	19,052	19,052	19,052	19,052	19,052	19,052	19,052	19,052	19,052								
2001	17,471	17,471	17,471	17,471	17,471	17,471	17,471	17,471									
2002	15,975	15,975	15,975	15,975	15,975	15,975	15,975										
2003	13,496	13,496	13,496	13,496	13,496	13,496											
2004	15,098	15,098	15,098	15,098	15,098												
2005	16,841	16,841	16,841	16,841													
2006	16,033	16,033	16,033														
2007	17,827	17,827															
2008	18,824																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Reported Claim Severity

Injury Year Ending 6/30	Age of Development															
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993																	
1994																	
1995	19,047	19,047	19,047	19,047	19,047	19,047	19,047	19,047	19,047	19,047	19,047	19,047	19,047	19,047			
1996	17,599	17,599	17,599	17,599	17,599	17,447	17,447	17,447	17,447	17,447	17,447	17,447	17,447				
1997	17,287	17,287	17,287	17,287	17,287	17,287	17,287	17,287	17,287	17,287	17,287	17,287					
1998	18,354	18,171	18,366	18,366	18,366	18,366	18,366	18,366	18,366	18,366	18,366						
1999	16,289	16,289	16,289	16,289	16,289	16,289	16,289	16,289	16,289	16,289							
2000	19,052	19,052	19,052	19,052	19,052	19,052	19,052	19,052	19,052								
2001	17,471	17,471	17,471	17,471	17,471	17,471	17,471	17,471									
2002	15,975	15,975	15,975	15,975	15,975	15,975	15,975										
2003	13,496	13,496	13,496	13,496	13,496	13,496											
2004	15,098	15,098	15,098	15,098	15,098												
2005	16,841	16,841	16,841	16,841													
2006	16,033	16,033	16,033														
2007	17,827	17,827															
2008	18,824																
2009																	
2010																	
2011																	
2012																	
2013																	
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2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999				1.366%	1.564%	1.738%	1.788%	1.812%	1.837%	1.837%	1.837%	1.837%	1.837%	1.837%	1.837%	1.837%	1.837%	1.837%
2000			0.670%	0.855%	0.970%	1.063%	1.063%	1.063%	1.086%	1.132%	1.132%	1.132%	1.132%	1.132%	1.132%	1.132%	1.132%	1.132%
2001		0.489%	1.021%	1.212%	1.255%	1.318%	1.340%	1.340%	1.340%	1.361%	1.361%	1.361%	1.361%	1.361%	1.361%	1.361%	1.361%	1.361%
2002	0.039%	0.236%	0.591%	0.788%	0.847%	0.847%	0.867%	0.867%	0.867%	0.867%	0.867%	0.867%	0.867%	0.867%	0.867%	0.867%	0.867%	0.867%
2003	0.000%	0.245%	0.434%	0.529%	0.585%	0.623%	0.623%	0.623%	0.642%	0.642%	0.642%	0.642%	0.642%	0.642%	0.642%	0.642%	0.642%	0.642%
2004	0.036%	0.217%	0.361%	0.470%	0.524%	0.542%	0.578%	0.596%	0.596%	0.614%	0.614%	0.614%	0.614%	0.614%	0.614%	0.614%	0.614%	0.614%
2005	0.000%	0.164%	0.296%	0.362%	0.394%	0.411%	0.427%	0.460%	0.477%	0.477%	0.477%	0.509%	0.509%	0.526%	0.526%	0.526%	0.526%	0.526%
2006	0.000%	0.072%	0.231%	0.318%	0.361%	0.375%	0.404%	0.419%	0.433%	0.447%	0.447%	0.447%	0.447%	0.447%	0.447%	0.447%	0.447%	0.447%
2007	0.013%	0.151%	0.290%	0.378%	0.390%	0.466%	0.479%	0.479%	0.479%	0.491%	0.491%	0.491%	0.504%	0.504%	0.504%	0.504%	0.504%	0.504%
2008	0.000%	0.079%	0.215%	0.317%	0.351%	0.385%	0.385%	0.407%	0.407%	0.430%	0.430%	0.441%	0.441%	0.441%	0.441%	0.441%	0.441%	0.441%
2009	0.022%	0.066%	0.143%	0.209%	0.242%	0.253%	0.286%	0.286%	0.286%	0.286%	0.286%	0.286%	0.286%	0.286%	0.297%	0.297%	0.297%	0.297%
2010	0.000%	0.081%	0.256%	0.384%	0.419%	0.430%	0.453%	0.453%	0.465%	0.465%	0.465%	0.465%	0.465%	0.465%	0.465%	0.465%	0.465%	
2011	0.000%	0.088%	0.230%	0.384%	0.428%	0.439%	0.439%	0.439%	0.439%	0.439%	0.439%	0.439%	0.439%	0.439%	0.439%	0.439%		
2012	0.000%	0.084%	0.220%	0.272%	0.314%	0.325%	0.325%	0.325%	0.325%	0.325%	0.325%	0.325%	0.325%	0.325%	0.325%			
2013	0.000%	0.082%	0.195%	0.257%	0.298%	0.318%	0.318%	0.318%	0.318%	0.318%	0.318%	0.318%	0.318%	0.318%				
2014	0.010%	0.039%	0.158%	0.236%	0.256%	0.266%	0.266%	0.266%	0.266%	0.266%	0.266%	0.266%	0.266%					
2015	0.000%	0.038%	0.104%	0.142%	0.190%	0.199%	0.199%	0.199%	0.199%	0.199%	0.199%	0.199%						
2016	0.000%	0.010%	0.050%	0.070%	0.080%	0.090%	0.090%	0.090%	0.090%	0.090%	0.090%							
2017	0.000%	0.020%	0.041%	0.041%	0.061%	0.061%	0.061%	0.061%	0.061%	0.061%								
2018	0.010%	0.029%	0.049%	0.098%	0.098%	0.098%	0.098%	0.098%	0.108%									
2019	0.000%	0.010%	0.020%	0.040%	0.040%	0.040%	0.040%	0.050%										
2020	0.000%	0.028%	0.085%	0.094%	0.104%	0.104%	0.104%											
2021	0.000%	0.010%	0.010%	0.020%	0.020%	0.020%												
2022	0.000%	0.000%	0.018%	0.018%	0.018%													
2023	0.000%	0.000%	0.000%	0.008%														
2024	0.000%	0.000%	0.008%															
2025	0.000%	0.000%																
2026	0.000%																	

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993																	
1994																	
1995																	
1996																	
1997																	
1998																	
1999	1.837%	1.837%	1.837%	1.837%	1.837%	1.837%	1.837%	1.837%	1.837%	1.837%							
2000	1.132%	1.132%	1.132%	1.132%	1.132%	1.132%	1.132%	1.132%	1.132%								
2001	1.361%	1.361%	1.361%	1.361%	1.361%	1.361%	1.361%	1.361%									
2002	0.867%	0.867%	0.867%	0.867%	0.867%	0.867%	0.867%										
2003	0.642%	0.642%	0.642%	0.642%	0.642%	0.642%											
2004	0.614%	0.614%	0.614%	0.614%	0.614%												
2005	0.526%	0.526%	0.526%	0.526%													
2006	0.447%	0.447%	0.447%														
2007	0.504%	0.504%															
2008	0.441%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Cumulative Paid Losses as a Percent of Reported Losses

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
	Age of Development																	
1992																		
1993																		
1994																		
1995										100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1996									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1997								100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1998							100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1999						100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2000					100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2001				100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2002			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2003		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2004	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2005		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2006		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2007	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2008		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2009	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2010		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
2011		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
2012		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
2013		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
2014	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					
2015		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						
2016		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							
2017		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								
2018	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%									
2019		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%										
2020		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%											
2021		100.0%	100.0%	100.0%	100.0%	100.0%												
2022			100.0%	100.0%	100.0%													
2023				100.0%														
2024			100.0%															
2025																		
2026																		

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
	Age of Development																	
1992																		
1993																		
1994																		
1995										100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1996									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1997								100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1998							100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1999						100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2000					100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2001				100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2002			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2003		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2004	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2005		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2006		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2007	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2008		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2009	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2010		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
2011		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
2012		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
2013		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
2014	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					
2015		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						
2016		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							
2017		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								
2018	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%									
2019		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%										
2020		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%											
2021		100.0%	100.0%	100.0%	100.0%	100.0%												
2022			100.0%	100.0%	100.0%													
2023				100.0%														
2024			100.0%															
2025																		
2026																		

Wyoming Department of Workforce Services
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Cumulative Paid Losses as a Percent of Reported Losses

Injury Year Ending 6/30	Age of Development															
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993																	
1994																	
1995	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
1996	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
1997	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					
1998	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						
1999	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							
2000	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								
2001	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%									
2002	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%										
2003	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%											
2004	100.0%	100.0%	100.0%	100.0%	100.0%												
2005	100.0%	100.0%	100.0%	100.0%													
2006	100.0%	100.0%	100.0%														
2007	100.0%	100.0%															
2008	100.0%																
2009																	
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2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development															
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993																	
1994																	
1995	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
1996	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
1997	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					
1998	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						
1999	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							
2000	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								
2001	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%									
2002	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%										
2003	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%											
2004	100.0%	100.0%	100.0%	100.0%	100.0%												
2005	100.0%	100.0%	100.0%	100.0%													
2006	100.0%	100.0%	100.0%														
2007	100.0%	100.0%															
2008	100.0%																
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2025																	
2026																	

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IBNR as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993																		
1994																		
1995										0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996									3.5%	3.5%	3.5%	3.5%	3.5%	3.0%	1.9%	1.4%	1.4%	1.4%
1997								4.0%	1.0%	0.8%	0.8%	0.8%	0.8%	0.2%	0.0%	0.0%	0.0%	0.0%
1998							3.7%	2.7%	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%
1999						8.8%	3.1%	1.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000					19.9%	8.0%	5.6%	5.3%	5.1%	2.5%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001				25.8%	14.9%	7.4%	3.5%	2.1%	1.6%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002			55.7%	25.1%	6.4%	2.8%	1.7%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003		75.2%	39.9%	13.5%	9.7%	5.6%	2.6%	2.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	97.0%	80.7%	50.6%	29.7%	15.8%	10.4%	7.5%	4.1%	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	100.0%	87.7%	61.7%	44.6%	37.9%	29.6%	25.0%	20.0%	16.3%	16.3%	13.7%	10.6%	8.0%	5.7%	3.0%	1.7%	0.1%	0.0%
2006	100.0%	94.1%	67.5%	37.2%	22.9%	19.7%	16.0%	14.0%	8.4%	2.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	98.3%	84.5%	56.4%	32.6%	24.2%	16.3%	9.3%	4.8%	4.0%	3.0%	2.8%	2.8%	2.2%	0.6%	0.0%	0.0%	0.0%	0.0%
2008	100.0%	92.3%	69.7%	44.5%	29.0%	20.4%	16.8%	13.8%	11.5%	6.3%	2.1%	2.0%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	95.5%	88.6%	72.8%	46.2%	27.8%	19.5%	11.8%	6.6%	5.6%	4.7%	4.5%	4.5%	4.5%	4.5%	2.4%	0.0%	0.0%	0.0%
2010	100.0%	89.1%	65.6%	30.5%	14.0%	8.4%	2.1%	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2011	100.0%	87.0%	65.4%	27.3%	8.2%	3.3%	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
2012	100.0%	82.6%	52.7%	23.3%	4.6%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%			
2013	100.0%	80.2%	51.0%	23.2%	7.0%	2.4%	0.5%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%				
2014	97.4%	91.3%	62.9%	25.7%	8.1%	1.9%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%					
2015	100.0%	92.6%	72.3%	54.2%	26.1%	6.7%	1.8%	0.4%	0.4%	0.4%	0.4%	0.4%						
2016	100.0%	84.5%	57.1%	19.9%	7.1%	3.7%	1.2%	1.2%	1.2%	1.2%	1.2%							
2017	100.0%	75.8%	67.9%	51.8%	39.7%	16.3%	8.2%	1.2%	1.2%	1.2%								
2018	92.8%	75.1%	57.1%	23.2%	13.0%	10.6%	10.6%	10.6%	0.6%									
2019	100.0%	91.0%	62.8%	24.5%	15.9%	15.1%	15.1%	4.4%										
2020	100.0%	76.4%	28.1%	10.6%	7.8%	3.9%	3.9%											
2021	100.0%	18.9%	18.9%	18.3%	18.3%	18.3%												
2022	100.0%	100.0%	62.6%	35.3%	30.0%													
2023	100.0%	100.0%	100.0%	45.4%														
2024	100.0%	100.0%	87.9%															
2025	100.0%	100.0%																
2026	100.0%																	

Unpaid Loss as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993																		
1994																		
1995								9.1%	3.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996							5.0%	4.1%	3.5%	3.5%	3.5%	3.5%	3.5%	3.0%	1.9%	1.4%	1.4%	1.4%
1997						9.9%	7.2%	4.0%	1.0%	0.8%	0.8%	0.8%	0.8%	0.2%	0.0%	0.0%	0.0%	0.0%
1998					14.5%	4.7%	3.7%	2.7%	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%
1999				34.2%	17.6%	8.8%	3.1%	1.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000			59.5%	36.4%	19.9%	8.0%	5.6%	5.3%	5.1%	2.5%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001		85.4%	52.4%	25.8%	14.9%	7.4%	3.5%	2.1%	1.6%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	97.0%	85.1%	55.7%	25.1%	6.4%	2.8%	1.7%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	100.0%	75.2%	39.9%	13.5%	9.7%	5.6%	2.6%	2.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	97.0%	80.7%	50.6%	29.7%	15.8%	10.4%	7.5%	4.1%	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	100.0%	87.7%	61.7%	44.6%	37.9%	29.6%	25.0%	20.0%	16.3%	16.3%	13.7%	10.6%	8.0%	5.7%	3.0%	1.7%	0.1%	0.0%
2006	100.0%	94.1%	67.5%	37.2%	22.9%	19.7%	16.0%	14.0%	8.4%	2.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	98.3%	84.5%	56.4%	32.6%	24.2%	16.3%	9.3%	4.8%	4.0%	3.0%	2.8%	2.8%	2.2%	0.6%	0.0%	0.0%	0.0%	0.0%
2008	100.0%	92.3%	69.7%	44.5%	29.0%	20.4%	16.8%	13.8%	11.5%	6.3%	2.1%	2.0%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	95.5%	88.6%	72.8%	46.2%	27.8%	19.5%	11.8%	6.6%	5.6%	4.7%	4.5%	4.5%	4.5%	4.5%	2.4%	0.0%	0.0%	0.0%
2010	100.0%	89.1%	65.6%	30.5%	14.0%	8.4%	2.1%	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2011	100.0%	87.0%	65.4%	27.3%	8.2%	3.3%	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
2012	100.0%	82.6%	52.7%	23.3%	4.6%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%			
2013	100.0%	80.2%	51.0%	23.2%	7.0%	2.4%	0.5%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%				
2014	97.4%	91.3%	62.9%	25.7%	8.1%	1.9%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%					
2015	100.0%	92.6%	72.3%	54.2%	26.1%	6.7%	1.8%	0.4%	0.4%	0.4%	0.4%	0.4%						
2016	100.0%	84.5%	57.1%	19.9%	7.1%	3.7%	1.2%	1.2%	1.2%	1.2%	1.2%							
2017	100.0%	75.8%	67.9%	51.8%	39.7%	16.3%	8.2%	1.2%	1.2%	1.2%								
2018	92.8%	75.1%	57.1%	23.2%	13.0%	10.6%	10.6%	10.6%	0.6%									
2019	100.0%	91.0%	62.8%	24.5%	15.9%	15.1%	15.1%	4.4%										
2020	100.0%	76.4%	28.1%	10.6%	7.8%	3.9%	3.9%											
2021	100.0%	18.9%	18.9%	18.3%	18.3%	18.3%												
2022	100.0%	100.0%	62.6%	35.3%	30.0%													
2023	100.0%	100.0%	100.0%	45.4%														
2024	100.0%	100.0%	87.9%															
2025	100.0%	100.0%																
2026	100.0%																	

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IBNR as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development														
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993																	
1994																	
1995	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
1996	1.4%	1.4%	1.4%	1.4%	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%				
1997	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%					
1998	2.1%	1.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%						
1999	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%							
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%								
2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%									
2002	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%										
2003	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%											
2004	0.0%	0.0%	0.0%	0.0%	0.0%												
2005	0.0%	0.0%	0.0%	0.0%													
2006	0.0%	0.0%	0.0%														
2007	0.0%	0.0%															
2008	0.0%																
2009																	
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2022																	
2023																	
2024																	
2025																	
2026																	

Unpaid Loss as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development														
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993																	
1994																	
1995	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
1996	1.4%	1.4%	1.4%	1.4%	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%				
1997	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%					
1998	2.1%	1.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%						
1999	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%							
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%								
2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%									
2002	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%										
2003	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%											
2004	0.0%	0.0%	0.0%	0.0%	0.0%												
2005	0.0%	0.0%	0.0%	0.0%													
2006	0.0%	0.0%	0.0%														
2007	0.0%	0.0%															
2008	0.0%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Comparison to Prior Analysis

	Analysis as of 06/30/2025						Analysis as of 06/30/2026					
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Injury Year Ending 6/30	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Retrospective Unpaid Loss	Selected Ultimate Loss	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Selected Ultimate Loss	
Prior to 1992	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	
1992	0	0	0	0	0	0	0	0	0	0	0	
1993	0	0	0	0	0	0	0	0	0	0	0	
1994	0	0	0	0	0	0	0	0	0	0	0	
1995	742,850	0	0	0	0	742,850	742,850	0	0	0	742,850	
1996	785,111	0	0	0	0	785,111	785,111	0	0	0	785,111	
1997	1,089,077	0	0	0	0	1,089,077	1,089,077	0	0	0	1,089,077	
1998	918,301	0	0	0	0	918,301	918,301	0	0	0	918,301	
1999	1,205,406	0	0	0	0	1,205,406	1,205,406	0	0	0	1,205,406	
2000	933,553	0	0	0	0	933,553	933,553	0	0	0	933,553	
2001	1,118,120	0	0	0	0	1,118,120	1,118,120	0	0	0	1,118,120	
2002	702,917	0	0	0	0	702,917	702,917	0	0	0	702,917	
2003	458,880	0	0	0	0	458,880	458,880	0	0	0	458,880	
2004	513,342	0	0	0	0	513,342	513,342	0	0	0	513,342	
2005	538,911	0	0	0	0	538,911	538,911	0	0	0	538,911	
2006	497,034	0	0	0	0	497,034	497,034	0	0	0	497,034	
2007	713,091	0	0	0	0	713,091	713,091	0	0	0	713,091	
2008	734,118	0	0	0	0	734,118	734,118	0	0	0	734,118	
2009	524,948	0	123	123	0	525,071	524,948	0	0	0	524,948	
2010	731,221	0	1,921	1,921	137	733,142	731,221	0	137	137	731,359	
2011	791,215	0	3,988	3,988	123	795,203	791,215	0	123	123	791,338	
2012	637,526	0	6,270	6,270	2,121	643,796	637,526	0	2,121	2,121	639,647	
2013	505,684	0	3,625	3,625	1,607	509,309	505,684	0	1,607	1,607	507,291	
2014	468,845	0	3,451	3,451	1,581	472,295	468,845	0	1,581	1,581	470,425	
2015	355,130	0	3,216	3,216	1,521	358,346	355,130	0	1,521	1,521	356,651	
2016	113,723	0	2,784	2,784	1,356	116,507	113,723	0	1,356	1,356	115,078	
2017	102,125	0	2,501	2,501	1,257	104,626	102,125	0	1,257	1,257	103,382	
2018	174,692	0	2,389	2,389	20,745	177,082	194,195	0	1,242	1,242	195,437	
2019	71,056	0	3,702	3,702	12,675	74,758	80,056	0	3,675	3,675	83,731	
2020	184,979	0	8,709	8,709	7,534	193,688	184,979	0	7,534	7,534	192,513	
2021	40,386	0	5,498	5,498	9,018	45,884	40,386	0	9,018	9,018	49,404	
2022	38,876	0	24,935	24,935	21,218	63,812	42,094	0	18,001	18,001	60,094	
2023	0	0	64,839	64,839	59,064	64,839	32,276	0	26,788	26,788	59,064	
2024	0	0	110,823	110,823	73,825	110,823	8,921	0	64,904	64,904	73,825	
2025	0	0	130,645	130,645	107,914	130,645	0	0	107,914	107,914	107,914	
2026	N/A	N/A	N/A	N/A	N/A	N/A	0	0	124,939	124,939	124,939	
Total	$15,691,118	$0	$379,422	$379,422	$321,696	$16,070,540	$15,764,036	$0	$373,718	$373,718	$16,137,754	

	Change In				
	(12)	(13)	(14)	(15)	(16)
Injury Year Ending 6/30	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Selected Ultimate Loss
Prior to 1992	$0	$0	$0	$0	$0
1992	0	0	0	0	0
1993	0	0	0	0	0
1994	0	0	0	0	0
1995	0	0	0	0	0
1996	0	0	0	0	0
1997	0	0	0	0	0
1998	0	0	0	0	0
1999	0	0	0	0	0
2000	0	0	0	0	0
2001	0	0	0	0	0
2002	0	0	0	0	0
2003	0	0	0	0	0
2004	0	0	0	0	0
2005	0	0	0	0	0
2006	0	0	0	0	0
2007	0	0	0	0	0
2008	0	0	0	0	0
2009	0	0	(123)	(123)	(123)
2010	0	0	(1,784)	(1,784)	(1,784)
2011	0	0	(3,865)	(3,865)	(3,865)
2012	0	0	(4,149)	(4,149)	(4,149)
2013	0	0	(2,018)	(2,018)	(2,018)
2014	0	0	(1,870)	(1,870)	(1,870)
2015	0	0	(1,695)	(1,695)	(1,695)
2016	0	0	(1,429)	(1,429)	(1,429)
2017	0	0	(1,244)	(1,244)	(1,244)
2018	19,503	0	(1,148)	(1,148)	18,355
2019	9,000	0	(27)	(27)	8,973
2020	0	0	(1,175)	(1,175)	(1,175)
2021	0	0	3,520	3,520	3,520
2022	3,218	0	(6,935)	(6,935)	(3,717)
2023	32,276	0	(38,051)	(38,051)	(5,774)
2024	8,921	0	(45,919)	(45,919)	(36,999)
2025	0	0	(22,731)	(22,731)	(22,731)
2026	N/A	N/A	N/A	N/A	N/A
Total	$72,918	$0	($130,643)	($130,643)	($57,726)

Column Notes

(1) From Exhibit A 7.1, Column (4) evaluated as of 06/30/2025
(2) From Exhibit A 7.1, Column (5) evaluated as of 06/30/2025
(3) From Exhibit A 7.1, Column (7) evaluated as of 06/30/2025
(4) From Exhibit A 7.1, Column (8) evaluated as of 06/30/2025
(5) (11) - (1)
(6) From Exhibit A 7.1, Column (3) evaluated as of 06/30/2025
(7) From Exhibit A 7.1, Column (4) evaluated as of 06/30/2026
(8) From Exhibit A 7.1, Column (5) evaluated as of 06/30/2026
(9) From Exhibit A 7.1, Column (7) evaluated as of 06/30/2026
(10) From Exhibit A 7.1, Column (8) evaluated as of 06/30/2026
(11) From Exhibit A 7.1, Column (3) evaluated as of 06/30/2026
(12) (7) - (1)
(13) (8) - (2)
(14) (9) - (3)
(15) (10) - (4)
(16) (11) - (6)

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Actual vs Expected Loss Emergence from 06/30/2025 to 06/30/2026

A. Reported Loss Development: Actual vs. Expected

	As of 6-30-25				As of 6-30-26				Rptd Loss Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year	Rptd Loss	Case Res	Loss IBNR	Sel Ult Loss	Rptd Loss	Case Res	Loss IBNR	Sel Ult Loss	Actual	Expected	Act - Exp	Ult Loss	Loss IBNR
			(4) - (1)				(8) - (5)		(5) - (1)		(9) - (10)	(8) - (4)	(7) - (3)
1992	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	742,850	0	0	742,850	742,850	0	0	742,850	0	0	0	0	0
1996	785,111	0	0	785,111	785,111	0	0	785,111	0	0	0	0	0
1997	1,089,077	0	0	1,089,077	1,089,077	0	0	1,089,077	0	0	0	0	0
1998	918,301	0	0	918,301	918,301	0	0	918,301	0	0	0	0	0
1999	1,205,406	0	0	1,205,406	1,205,406	0	0	1,205,406	0	0	0	0	0
2000	933,553	0	0	933,553	933,553	0	0	933,553	0	0	0	0	0
2001	1,118,120	0	0	1,118,120	1,118,120	0	0	1,118,120	0	0	0	0	0
2002	702,917	0	0	702,917	702,917	0	0	702,917	0	0	0	0	0
2003	458,880	0	0	458,880	458,880	0	0	458,880	0	0	0	0	0
2004	513,342	0	0	513,342	513,342	0	0	513,342	0	0	0	0	0
2005	538,911	0	0	538,911	538,911	0	0	538,911	0	0	0	0	0
2006	497,034	0	0	497,034	497,034	0	0	497,034	0	0	0	0	0
2007	713,091	0	0	713,091	713,091	0	0	713,091	0	0	0	0	0
2008	734,118	0	0	734,118	734,118	0	0	734,118	0	0	0	0	0
2009	524,948	0	123	525,071	524,948	0	0	524,948	0	123	(123)	(123)	(123)
2010	731,221	0	1,921	733,142	731,221	0	137	731,359	0	1,783	(1,783)	(1,784)	(1,784)
2011	791,215	0	3,988	795,203	791,215	0	123	791,338	0	2,272	(2,272)	(3,865)	(3,865)
2012	637,526	0	6,270	643,796	637,526	0	2,121	639,647	0	2,458	(2,458)	(4,149)	(4,149)
2013	505,684	0	3,625	509,309	505,684	0	1,607	507,291	0	592	(592)	(2,018)	(2,018)
2014	468,845	0	3,451	472,295	468,845	0	1,581	470,425	0	0	(0)	(1,870)	(1,870)
2015	355,130	0	3,216	358,346	355,130	0	1,521	356,651	0	(0)	0	(1,695)	(1,695)
2016	113,723	0	2,784	116,507	113,723	0	1,356	115,078	0	0	(0)	(1,429)	(1,429)
2017	102,125	0	2,501	104,626	102,125	0	1,257	103,382	0	(0)	0	(1,244)	(1,244)
2018	174,692	0	2,389	177,082	194,195	0	1,242	195,437	19,503	0	19,503	18,355	(1,148)
2019	71,056	0	3,702	74,758	80,056	0	3,675	83,731	9,000	1,566	7,434	8,973	(27)
2020	184,979	0	8,709	193,688	184,979	0	7,534	192,513	0	5,204	(5,204)	(1,175)	(1,175)
2021	40,386	0	5,498	45,884	40,386	0	9,018	49,404	0	2,822	(2,822)	3,520	3,520
2022	38,876	0	24,935	63,812	42,094	0	18,001	60,094	3,218	9,674	(6,456)	(3,717)	(6,935)
2023	0	0	64,839	64,839	32,276	0	26,788	59,064	32,276	36,835	(4,559)	(5,774)	(38,051)
2024	0	0	110,823	110,823	8,921	0	64,904	73,825	8,921	46,487	(37,567)	(36,999)	(45,919)
2025	0	0	130,645	130,645	0	0	107,914	107,914	0	23,333	(23,333)	(22,731)	(22,731)
2026					0	0	124,939	124,939					
Total	$15,691,118	$0	$379,422	$16,070,540	$15,764,036	$0	$373,718	$16,137,754	$72,918	$133,150	($60,232)	($57,726)	($130,643)

B. Paid Loss Development: Actual vs. Expected

	As of 6-30-25				As of 6-30-26				Paid Loss Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 6/30	Paid Loss	Case Res	Unpaid Loss	Sel Ult Loss	Paid Loss	Case Res	Unpaid Loss	Sel Ult Loss	Actual	Expected	Act - Exp	Ult Loss	Unpaid Loss
			(4) - (1)				(8) - (5)		(5) - (1)		(9) - (10)	(8) - (4)	(7) - (3)
1992	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	742,850	0	0	742,850	742,850	0	0	742,850	0	0	0	0	0
1996	785,111	0	0	785,111	785,111	0	0	785,111	0	0	0	0	0
1997	1,089,077	0	0	1,089,077	1,089,077	0	0	1,089,077	0	0	0	0	0
1998	918,301	0	0	918,301	918,301	0	0	918,301	0	0	0	0	0
1999	1,205,406	0	0	1,205,406	1,205,406	0	0	1,205,406	0	0	0	0	0
2000	933,553	0	0	933,553	933,553	0	0	933,553	0	0	0	0	0
2001	1,118,120	0	0	1,118,120	1,118,120	0	0	1,118,120	0	0	0	0	0
2002	702,917	0	0	702,917	702,917	0	0	702,917	0	0	0	0	0
2003	458,880	0	0	458,880	458,880	0	0	458,880	0	0	0	0	0
2004	513,342	0	0	513,342	513,342	0	0	513,342	0	0	0	0	0
2005	538,911	0	0	538,911	538,911	0	0	538,911	0	0	0	0	0
2006	497,034	0	0	497,034	497,034	0	0	497,034	0	0	0	0	0
2007	713,091	0	0	713,091	713,091	0	0	713,091	0	0	0	0	0
2008	734,118	0	0	734,118	734,118	0	0	734,118	0	0	0	0	0
2009	524,948	0	123	525,071	524,948	0	0	524,948	0	123	(123)	(123)	(123)
2010	731,221	0	1,921	733,142	731,221	0	137	731,359	0	1,783	(1,783)	(1,784)	(1,784)
2011	791,215	0	3,988	795,203	791,215	0	123	791,338	0	2,272	(2,272)	(3,865)	(3,865)
2012	637,526	0	6,270	643,796	637,526	0	2,121	639,647	0	2,458	(2,458)	(4,149)	(4,149)
2013	505,684	0	3,625	509,309	505,684	0	1,607	507,291	0	592	(592)	(2,018)	(2,018)
2014	468,845	0	3,451	472,295	468,845	0	1,581	470,425	0	0	(0)	(1,870)	(1,870)
2015	355,130	0	3,216	358,346	355,130	0	1,521	356,651	0	(0)	0	(1,695)	(1,695)
2016	113,723	0	2,784	116,507	113,723	0	1,356	115,078	0	0	(0)	(1,429)	(1,429)
2017	102,125	0	2,501	104,626	102,125	0	1,257	103,382	0	(0)	0	(1,244)	(1,244)
2018	174,692	0	2,389	177,082	194,195	0	1,242	195,437	19,503	0	19,503	18,355	(1,148)
2019	71,056	0	3,702	74,758	80,056	0	3,675	83,731	9,000	1,566	7,434	8,973	(27)
2020	184,979	0	8,709	193,688	184,979	0	7,534	192,513	0	5,204	(5,204)	(1,175)	(1,175)
2021	40,386	0	5,498	45,884	40,386	0	9,018	49,404	0	2,822	(2,822)	3,520	3,520
2022	38,876	0	24,935	63,812	42,094	0	18,001	60,094	3,218	9,674	(6,456)	(3,717)	(6,935)
2023	0	0	64,839	64,839	32,276	0	26,788	59,064	32,276	36,835	(4,559)	(5,774)	(38,051)
2024	0	0	110,823	110,823	8,921	0	64,904	73,825	8,921	46,487	(37,567)	(36,999)	(45,919)
2025	0	0	130,645	130,645	0	0	107,914	107,914	0	23,508	(23,508)	(22,731)	(22,731)
2026					0	0	124,939	124,939					
Total	$15,691,118	$0	$379,422	$16,070,540	$15,764,036	$0	$373,718	$16,137,754	$72,918	$133,325	($60,407)	($57,726)	($130,643)

Column Notes

(1) Provided by Wyoming Department of Workforce Services
(2) Provided by Wyoming Department of Workforce Services
(4) Exhibit A 7.1, Column (3) as of 6-30-25.
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(8) Exhibit A 7.3 Column (11) as of 6-30-26.
(10) A. Column (3) * (%Rep 06/30/2026 - %Rep 06/30/2025) / (1-%Rep 06/30/2025)
(10) B. Column (3) * (%Paid 06/30/2026 - %Paid 06/30/2025) / (1-%Paid 06/30/2025)
LDFs are used to derive %Rep and %Paid for the respective periods

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Summary of Unpaid Loss

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Loss	(4) Paid Loss 6/30/2026	(5) Case Reserve 6/30/2026	(6) Reported Loss 6/30/2026	(7) Selected Loss IBNR 6/30/2026	(8) Selected Unpaid Loss 6/30/2026	(9) Benefit Adjustment	(10) Adjusted Unpaid Loss 6/30/2026	(11) Discount Factor 3.50%	(12) Discounted Unpaid Loss 6/30/2026
Prior to 1992	6/30/2026		$32,093,895	$31,188,026	$905,869	$32,093,895	$0	$905,869	1.000	$905,869	0.983	$890,421
1992	6/30/2026	420	4,955,051	4,955,051	170,623	5,125,674	(170,623)	0	1.000	0	0.983	0
1993	6/30/2026	408	4,491,267	4,491,267	402,340	4,893,607	(402,340)	0	1.000	0	0.983	0
1994	6/30/2026	396	6,006,904	6,006,904	149,406	6,156,310	(149,406)	0	1.000	0	0.983	0
1995	6/30/2026	384	185,975	185,975	0	185,975	0	0	1.000	0	0.983	0
1996	6/30/2026	372	99,132	99,132	19,033	118,165	(19,033)	0	1.000	0	0.983	0
1997	6/30/2026	360	109,338	109,338	873,174	982,512	(873,174)	0	1.000	0	0.983	0
1998	6/30/2026	348	3,141	3,141	22,758	25,898	(22,758)	0	1.000	0	0.983	0
1999	6/30/2026	336	166,569	165,324	24,500	189,824	(23,255)	1,245	1.000	1,245	0.983	1,224
2000	6/30/2026	324	21,172	16,342	(85,585)	(69,243)	90,415	4,830	1.000	4,830	0.963	4,652
2001	6/30/2026	312	137,923	129,048	79,498	208,546	(70,623)	8,875	1.000	8,875	0.948	8,413
2002	6/30/2026	300	170,703	158,110	408,051	566,161	(395,459)	12,593	1.000	12,593	0.929	11,697
2003	6/30/2026	288	616,405	599,038	1,102,209	1,701,246	(1,084,841)	17,367	1.000	17,367	0.915	15,894
2004	6/30/2026	276	1,203,442	1,178,392	329,079	1,507,471	(304,029)	25,050	1.000	25,050	0.907	22,713
2005	6/30/2026	264	251,283	217,119	(93,416)	123,703	127,580	34,163	1.000	34,163	0.892	30,461
2006	6/30/2026	252	461,440	413,509	431,499	845,008	(383,568)	47,931	1.000	47,931	0.878	42,076
2007	6/30/2026	240	2,410,414	2,342,205	(25,088)	2,317,118	93,297	68,209	1.000	68,209	0.870	59,324
2008	6/30/2026	228	2,162,615	2,074,801	1,311,803	3,386,604	(1,223,989)	87,813	1.000	87,813	0.855	75,099
2009	6/30/2026	216	488,107	432,631	194,677	627,308	(139,201)	55,476	1.000	55,476	0.857	47,571
2010	6/30/2026	204	494,617	434,459	370,991	805,449	(310,832)	60,158	1.000	60,158	0.847	50,963
2011	6/30/2026	192	719,647	651,845	326,920	978,765	(259,118)	67,801	1.000	67,801	0.826	56,018
2012	6/30/2026	180	984,210	908,802	1,941,861	2,850,663	(1,866,453)	75,408	1.000	75,408	0.810	61,063
2013	6/30/2026	168	366,844	282,686	909,987	1,192,673	(825,829)	84,158	1.000	84,158	0.799	67,213
2014	6/30/2026	156	652,765	551,798	1,003,916	1,555,714	(902,949)	100,967	1.000	100,967	0.796	80,370
2015	6/30/2026	144	1,170,473	1,046,884	918,993	1,965,878	(795,405)	123,589	1.000	123,589	0.801	99,043
2016	6/30/2026	132	702,928	568,419	5,707,761	6,276,180	(5,573,252)	134,509	1.000	134,509	0.799	107,406
2017	6/30/2026	120	910,232	745,836	1,368,292	2,114,128	(1,203,897)	164,396	1.000	164,396	0.810	133,119
2018	6/30/2026	108	794,908	577,059	1,788,895	2,365,954	(1,571,046)	217,849	1.000	217,849	0.822	178,990
2019	6/30/2026	96	1,238,298	1,009,587	3,229,099	4,238,686	(3,000,388)	228,711	1.000	228,711	0.804	183,831
2020	6/30/2026	84	707,726	393,826	4,471,147	4,864,973	(4,157,247)	313,900	1.000	313,900	0.825	258,843
2021	6/30/2026	72	604,951	264,285	3,519,949	3,784,233	(3,179,282)	340,667	1.000	340,667	0.818	278,829
2022	6/30/2026	60	852,157	315,097	3,442,230	3,757,328	(2,905,170)	537,060	1.000	537,060	0.849	456,011
2023	6/30/2026	48	971,961	341,602	2,801,475	3,143,078	(2,171,117)	630,358	1.000	630,358	0.835	526,650
2024	6/30/2026	36	890,471	79,552	3,764,147	3,843,699	(2,953,228)	810,918	1.000	810,918	0.824	668,572
2025	6/30/2026	24	1,053,816	30,693	7,126,949	7,157,642	(6,103,826)	1,023,123	1.000	1,023,123	0.826	845,486
2026	6/30/2026	12	1,182,880	9,289	3,976,590	3,985,878	(2,802,998)	1,173,591	1.000	1,173,591	0.817	959,256
Total			$70,333,659	$62,977,072	$52,889,633	$115,866,705	($45,533,046)	$7,356,587		$7,356,587		$6,221,206

Column Notes

(3) Exhibit A 8.3, Column (11)
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (3) - (6); Prior to 1992 based on judgment.
(8) (3) - (4)
(9) Adjustment for Medical Fee Schedule change.
(10) (8) x (9)
(11) Based on Exhibit A 8.7, Column (4) and 3.50% discount rate.
(12) (10) x (11)

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Summary Statistics

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Selected Ultimate Loss	(4) Selected Ultimate Counts	(5) Premium	(6) Payroll ($00's)	(7) Frequency per $1M Payroll	(8) Average Ultimate Loss	(9) Ultimate Loss Ratio
1992	6/30/2026	420	$4,955,051	216				$22,940	
1993	6/30/2026	408	4,491,267	179				25,091	
1994	6/30/2026	396	6,006,904	208				28,879	
1995	6/30/2026	384	185,975	12				15,498	
1996	6/30/2026	372	99,132	9				11,015	
1997	6/30/2026	360	109,338	13				8,411	
1998	6/30/2026	348	3,141	4				785	
1999	6/30/2026	336	166,569	8		$40,277,368	0.20%	20,821	
2000	6/30/2026	324	21,172	3		43,292,428	0.07%	7,057	
2001	6/30/2026	312	137,923	12		47,027,299	0.26%	11,494	
2002	6/30/2026	300	170,703	20		50,776,362	0.39%	8,535	
2003	6/30/2026	288	616,405	33		52,959,274	0.62%	18,679	
2004	6/30/2026	276	1,203,442	454	$165,040,128	55,362,397	8.20%	2,651	0.7%
2005	6/30/2026	264	251,283	44	195,848,284	60,849,344	0.72%	5,711	0.1%
2006	6/30/2026	252	461,440	71	232,662,274	69,289,653	1.02%	6,499	0.2%
2007	6/30/2026	240	2,410,414	695	257,289,991	79,410,961	8.75%	3,468	0.9%
2008	6/30/2026	228	2,162,615	658	258,120,718	88,397,375	7.44%	3,287	0.8%
2009	6/30/2026	216	488,107	30	225,136,317	91,019,593	0.33%	16,270	0.2%
2010	6/30/2026	204	494,617	41	180,281,337	86,014,115	0.48%	12,064	0.3%
2011	6/30/2026	192	719,647	59	193,554,924	91,213,698	0.65%	12,197	0.4%
2012	6/30/2026	180	984,210	55	210,705,196	95,514,448	0.58%	17,895	0.5%
2013	6/30/2026	168	366,844	33	219,274,560	97,350,585	0.34%	11,116	0.2%
2014	6/30/2026	156	652,765	43	238,716,897	101,485,570	0.42%	15,181	0.3%
2015	6/30/2026	144	1,170,473	35	246,412,917	105,282,781	0.33%	33,848	0.5%
2016	6/30/2026	132	702,928	28	225,797,693	100,348,047	0.28%	25,033	0.3%
2017	6/30/2026	120	910,232	25	206,478,757	97,700,169	0.26%	35,941	0.4%
2018	6/30/2026	108	794,908	31	204,497,730	101,963,752	0.30%	25,840	0.4%
2019	6/30/2026	96	1,238,298	34	201,795,821	100,978,104	0.34%	36,172	0.6%
2020	6/30/2026	84	707,726	31	194,428,991	106,267,694	0.29%	22,774	0.4%
2021	6/30/2026	72	604,951	22	181,364,171	101,077,078	0.22%	27,457	0.3%
2022	6/30/2026	60	852,157	28	201,272,377	110,193,931	0.25%	30,390	0.4%
2023	6/30/2026	48	971,961	25	210,090,556	118,888,999	0.21%	39,515	0.5%
2024	6/30/2026	36	890,471	22	213,191,368	127,191,078	0.18%	39,721	0.4%
2025	6/30/2026	24	1,053,816	22	206,075,036	132,682,369	0.16%	48,590	0.5%
2026	6/30/2026	12	1,182,880	24	192,292,367	134,412,699	0.18%	48,403	0.6%
Total			$38,239,764	3,227	$4,860,328,412	$2,487,227,171	1.04%	$11,849	0.4%

Column Notes

(3) Exhibit A 8.1, Column (3)
(4) Exhibit A 8.4, Column (10)
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(7) (4) / (6) x 10,000
(8) (3) / (4)
(9) (3) / (5)

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Injury Year Ending 6/30	Evaluation as of	Months of Development	Reported Loss 6/30/2026	Paid Development	Reported Development	Born. - Ferg. Premium Paid	Born. - Ferg. Premium Reported	Born. - Ferg. Payroll Paid	Born. - Ferg. Payroll Reported	IBNR as a % of Case	Selected Ultimate Loss
1992	6/30/2026	420	$5,125,674	$4,955,051	$5,125,674					$5,125,674	$4,955,051
1993	6/30/2026	408	4,893,607	4,491,267	4,893,607					4,893,607	4,491,267
1994	6/30/2026	396	6,156,310	6,006,904	6,156,310					6,156,310	6,006,904
1995	6/30/2026	384	185,975	185,975	185,975					185,975	185,975
1996	6/30/2026	372	118,165	99,132	118,165					118,165	99,132
1997	6/30/2026	360	982,512	109,338	982,512					982,512	109,338
1998	6/30/2026	348	25,898	3,141	25,898					25,898	3,141
1999	6/30/2026	336	189,824	166,569	189,824			$166,569	$189,824	189,824	166,569
2000	6/30/2026	324	(69,243)	16,548	(69,243)	$21,056	($69,243)	21,288	(69,243)	(69,243)	21,172
2001	6/30/2026	312	208,546	131,501	211,493	138,188	215,372	137,658	214,977	443,128	137,923
2002	6/30/2026	300	566,161	161,856	574,162	170,954	573,894	170,451	573,591	1,183,441	170,703
2003	6/30/2026	288	1,701,246	617,057	1,778,899	616,396	1,727,195	616,413	1,727,220	(1,628,290)	616,405
2004	6/30/2026	276	1,507,471	1,224,695	1,617,320	1,203,329	1,552,269	1,203,555	1,552,676	765,214	1,203,442
2005	6/30/2026	264	123,703	227,175	133,776	250,800	180,998	251,765	182,640	350,356	251,283
2006	6/30/2026	252	845,008	435,804	872,228	460,584	873,725	462,297	874,770	1,520,018	461,440
2007	6/30/2026	240	2,317,118	2,494,131	2,393,829	2,407,385	2,351,407	2,413,444	2,354,595	2,289,269	2,410,414
2008	6/30/2026	228	3,386,604	2,226,195	2,743,621	2,155,698	3,107,825	2,169,532	3,060,152	2,369,845	2,162,615
2009	6/30/2026	216	627,308	472,782	457,036	490,799	372,130	485,415	395,749	468,770	488,107
2010	6/30/2026	204	805,449	480,909	574,045	497,129	543,896	492,105	564,865	506,169	494,617
2011	6/30/2026	192	978,765	725,347	666,760	722,282	653,498	717,011	677,839	710,038	719,647
2012	6/30/2026	180	2,850,663	1,018,912	1,435,565	985,674	2,149,462	982,746	2,176,170	1,100,655	984,210
2013	6/30/2026	168	1,192,673	320,363	601,487	367,662	482,500	366,026	496,177	379,935	366,844
2014	6/30/2026	156	1,555,714	636,391	839,193	653,955	899,529	651,575	914,816	687,037	652,765
2015	6/30/2026	144	1,965,878	1,241,239	932,711	1,170,167	1,093,736	1,170,778	1,089,413	1,160,701	1,170,473
2016	6/30/2026	132	6,276,180	690,780	2,456,812	701,699	5,106,463	704,158	5,084,885	1,152,249	702,928
2017	6/30/2026	120	2,114,128	951,630	495,616	910,686	(375,276)	909,777	(361,544)	830,818	910,232
2018	6/30/2026	108	2,365,954	789,277	614,306	796,603	37,698	793,213	73,649	731,208	794,908
2019	6/30/2026	96	4,238,686	1,409,594	971,094	1,237,447	1,536,839	1,239,150	1,516,646	1,260,732	1,238,298
2020	6/30/2026	84	4,864,973	624,951	872,128	701,707	1,053,578	713,745	904,556	728,006	707,726
2021	6/30/2026	72	3,784,233	454,694	626,593	595,515	(201,776)	614,387	(428,883)	534,345	604,951
2022	6/30/2026	60	3,757,328	789,926	883,561	832,520	957,635	871,794	745,133	852,037	852,157
2023	6/30/2026	48	3,143,078	1,012,655	619,744	929,522	(469,230)	1,014,399	(990,735)	733,734	971,961
2024	6/30/2026	36	3,843,699	299,910	793,708	758,831	291,082	890,471	(397,395)	683,750	890,471
2025	6/30/2026	24	7,157,642	244,700	1,706,746	865,418	4,109,410	1,053,816	3,421,423	1,562,784	1,053,816
2026	6/30/2026	12	3,985,878	365,484	1,061,764	937,102	1,364,033	1,182,880	669,506	1,048,694	1,182,880
2000 - 2026			$66,094,844	$20,064,506	$26,864,958	$21,579,110	$30,118,650	$22,299,849	$27,023,651	$22,355,401	$22,222,387
Total			$83,772,810	$36,081,882	$44,542,923	$21,579,110	$30,118,650	$22,466,417	$27,213,475	$40,033,366	$38,239,764

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Exhibit A 8.7, Column (5)
(5) Exhibit A 8.7, Column (8)
(6) Exhibit A 8.8, Column (12)
(7) Exhibit A 8.9, Column (12)
(8) Exhibit A 8.10, Column (12)
(9) Exhibit A 8.11, Column (12)
(10) Exhibit A 8.12, Column (7)
(11) Based on Columns (3) through (10)

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Summary of Ultimate Claim Counts

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Closed Counts	(5) Open Claim Counts	(6) Ultimate Reported Count Method	(7) Ultimate Closed Count Method	(8) Ultimate B-F Reported Count Method	(9) Ultimate B-F Closed Count Method	(10) Selected Ultimate Counts
1992	6/30/2026	420	216	213	3	216	213			216
1993	6/30/2026	408	179	177	2	179	177			179
1994	6/30/2026	396	208	205	3	189	205			208
1995	6/30/2026	384	12	12	0	10	12			12
1996	6/30/2026	372	9	8	1	7	8			9
1997	6/30/2026	360	13	11	2	8	11			13
1998	6/30/2026	348	4	3	1	3	3			4
1999	6/30/2026	336	8	7	1	5	7			8
2000	6/30/2026	324	3	3	0	2	3			3
2001	6/30/2026	312	12	8	4	8	9			12
2002	6/30/2026	300	20	15	5	12	16			20
2003	6/30/2026	288	33	30	3	21	32			33
2004	6/30/2026	276	454	451	3	261	494			454
2005	6/30/2026	264	44	38	6	25	42			44
2006	6/30/2026	252	71	65	6	41	72			71
2007	6/30/2026	240	695	688	7	402	762			695
2008	6/30/2026	228	658	649	9	379	719			658
2009	6/30/2026	216	30	22	8	17	24	7	25	30
2010	6/30/2026	204	41	34	7	24	38	19	37	41
2011	6/30/2026	192	59	47	12	34	52	36	50	59
2012	6/30/2026	180	55	45	10	32	50	31	49	55
2013	6/30/2026	168	33	26	7	20	29	10	30	33
2014	6/30/2026	156	43	31	12	25	36	18	36	43
2015	6/30/2026	144	63	50	13	35	58	33	55	35
2016	6/30/2026	132	54	36	18	28	43	22	42	28
2017	6/30/2026	120	49	28	21	25	35	17	35	25
2018	6/30/2026	108	62	41	21	31	54	26	49	31
2019	6/30/2026	96	71	40	31	34	54	33	49	34
2020	6/30/2026	84	71	31	40	31	42	23	41	31
2021	6/30/2026	72	54	17	37	22	26	3	29	22
2022	6/30/2026	60	79	27	52	28	44	9	42	28
2023	6/30/2026	48	92	28	64	25	53	(22)	47	25
2024	6/30/2026	36	110	17	93	22	42	(63)	43	22
2025	6/30/2026	24	145	3	142	22	14	(118)	40	22
2026	6/30/2026	12	100	3	97	24	76	(45)	48	24
Total			3,850	3,109	741	2,246	3,556	39	747	3,227

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Provided by Wyoming Department of Workforce Services
(5) Provided by Wyoming Department of Workforce Services
(6) Exhibit A 8.19, Column (5)
(7) Exhibit A 8.17, Column (5)
(8) Exhibit A 8.21, Column (11)
(9) Exhibit A 8.22, Column (11)
(10) Based on Columns (3) through (9)

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Paid Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											4,865,865	4,870,449	4,871,129	4,876,991	4,893,551	4,907,122	4,920,712	4,920,712
1993										4,329,385	4,363,584	4,381,543	4,398,262	4,406,733	4,409,445	4,412,158	4,414,871	4,417,584
1994									5,415,583	5,421,583	5,431,539	5,446,689	5,446,689	5,446,689	5,446,689	5,446,689	5,446,689	5,474,957
1995								14,047	14,047	14,809	14,809	14,809	14,809	14,809	14,809	14,809	14,809	14,809
1996							301	301	301	301	301	301	301	301	301	301	301	301
1997						5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,865	5,865
1998					0	0	0	0	0	2,776	2,776	2,776	2,776	2,776	2,746	2,746	2,746	2,746
1999				(930)	(930)	(930)	(930)	(930)	(930)	(930)	(930)	(930)	(930)	(930)	(929)	(929)	7,763	124,165
2000			0	0	0	0	0	0	0	0	0	(1,347)	(696)	(696)	16,342	(696)	16,342	16,342
2001		0	0	8,277	8,277	8,277	8,277	8,277	8,277	8,277	8,277	8,277	8,277	53,277	53,277	129,048	129,048	129,048
2002	0	0	6,252	6,252	6,252	6,252	8,182	8,182	8,182	8,182	8,182	8,932	8,932	8,932	158,110	158,110	158,110	158,110
2003	0	34,209	37,155	38,545	52,807	66,481	66,481	66,481	66,481	66,481	66,481	66,481	79,037	181,744	181,744	181,744	232,948	232,948
2004	772,987	773,153	774,571	776,035	801,930	801,930	801,930	801,930	801,930	811,930	856,930	955,251	1,097,121	1,111,373	1,117,673	1,123,973	1,130,273	1,136,573
2005	16,200	19,222	48,458	54,091	54,091	54,091	54,091	54,091	54,091	58,591	99,091	157,621	157,621	157,621	182,621	182,621	182,621	198,642
2006	34,509	109,091	111,654	111,654	111,654	111,654	111,654	111,654	111,654	174,154	238,768	238,768	251,268	257,368	257,368	263,868	263,868	374,200
2007	1,956,401	2,092,773	2,092,773	2,092,773	2,092,773	2,092,773	2,092,773	2,167,773	2,178,520	2,205,791	2,205,791	2,205,791	2,225,791	2,255,791	2,255,791	2,288,740	2,304,472	2,304,472
2008	1,862,942	1,862,451	1,862,451	1,862,451	1,862,451	1,862,451	1,862,451	1,862,451	1,992,480	2,012,980	2,024,936	2,024,936	2,024,936	2,024,936	2,024,936	2,024,936	2,024,936	2,024,936
2009	4,961	6,310	7,750	9,206	44,206	46,370	56,670	157,057	157,057	245,358	246,358	288,273	288,273	430,977	430,977	432,631	432,631	432,631
2010	10,436	14,618	14,618	29,629	49,629	81,453	162,786	274,863	280,172	282,172	326,428	370,684	373,539	373,539	407,285	433,542	434,459	
2011	17,105	19,004	25,004	40,119	70,048	353,258	382,852	393,555	475,460	521,439	521,439	612,731	647,784	647,784	647,784	651,845		
2012	23,699	40,789	151,455	238,798	377,794	381,583	388,042	408,042	457,220	457,220	485,304	527,511	887,525	891,994	908,802			
2013	4,700	32,900	48,485	55,787	96,403	186,822	195,343	195,343	218,504	231,640	231,640	236,140	236,140	282,686				
2014	599	66,252	11,761	193,986	230,171	260,171	266,604	271,104	271,104	396,104	414,395	509,515	551,798					
2015	0	63,072	108,638	285,587	378,489	506,680	721,459	857,226	884,226	896,226	977,112	1,046,884						
2016	1,231	418,157	455,523	462,910	525,087	528,120	529,713	536,213	539,632	568,419	568,419							
2017	76,039	91,849	119,534	249,330	288,619	731,193	731,193	732,193	734,193	745,836								
2018	12,273	42,289	216,091	384,506	437,613	506,763	548,922	548,222	577,059									
2019	2,856	134,541	181,907	211,222	378,587	550,087	709,587	1,009,587										
2020	3,804	28,358	210,575	282,654	299,459	370,858	393,826											
2021	21,681	44,632	249,489	258,722	258,722	264,285												
2022	3,023	65,217	225,564	291,635	315,097													
2023	11,680	130,573	226,321	341,602														
2024	600	55,510	79,552															
2025	30,693	30,693																
2026	9,289																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992											1.001	1.000	1.001	1.003	1.003	1.003	1.000	1.000
1993										1.008	1.004	1.004	1.002	1.001	1.001	1.001	1.001	1.000
1994									1.001	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.005	1.001
1995								1.000	1.054	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.326
1996							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998										1.000	1.000	1.000	1.000	0.989	1.000	1.000	1.000	1.049
1999				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	(8.356)	15.994	1.000
2000													0.517	1.000	1.000	(23.480)	1.000	1.000
2001				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		6.437	1.000	2.422	1.000	1.000	1.000
2002			1.000	1.000	1.000	1.309	1.000	1.000	1.000	1.000	1.092	1.000	1.000	17.702	1.000	1.000	1.000	1.000
2003		1.086	1.037	1.370	1.259	1.000	1.000	1.000	1.000	1.000	1.000	1.189	2.299	1.000	1.000	1.282	1.000	2.428
2004	1.000	1.002	1.002	1.033	1.000	1.000	1.000	1.000	1.012	1.055	1.115	1.149	1.013	1.006	1.006	1.006	1.006	1.006
2005	1.187	2.521	1.116	1.000	1.000	1.000	1.000	1.000	1.083	1.691	1.591	1.000	1.000	1.159	1.000	1.000	1.088	1.000
2006	3.161	1.023	1.000	1.000	1.000	1.000	1.000	1.000	1.560	1.371	1.000	1.052	1.024	1.000	1.025	1.000	1.418	1.000
2007	1.070	1.000	1.000	1.000	1.000	1.000	1.036	1.005	1.013	1.000	1.000	1.009	1.013	1.000	1.015	1.007	1.000	1.000
2008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.070	1.010	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.025
2009	1.272	1.228	1.188	4.802	1.049	1.222	2.771	1.000	1.562	1.004	1.170	1.000	1.495	1.000	1.004	1.000	1.000	
2010	1.401	1.000	2.027	1.675	1.641	1.999	1.688	1.019	1.007	1.157	1.136	1.008	1.000	1.090	1.064	1.002		
2011	1.111	1.316	1.605	1.746	5.043	1.084	1.028	1.208	1.097	1.000	1.175	1.057	1.000	1.000	1.006			
2012	1.721	3.713	1.577	1.582	1.010	1.017	1.052	1.121	1.000	1.061	1.087	1.682	1.005	1.019				
2013	7.000	1.474	1.151	1.728	1.938	1.046	1.000	1.119	1.060	1.000	1.019	1.000	1.197					
2014	110.604	0.178	16.494	1.187	1.130	1.025	1.017	1.000	1.461	1.046	1.230	1.083						
2015		1.722	2.629	1.325	1.339	1.424	1.188	1.031	1.014	1.090	1.071							
2016	339.689	1.089	1.016	1.134	1.006	1.003	1.012	1.006	1.053	1.000								
2017	1.208	1.301	2.086	1.158	2.533	1.000	1.001	1.003	1.016									
2018	3.446	5.110	1.779	1.138	1.158	1.083	0.999	1.053										
2019	47.108	1.352	1.161	1.792	1.453	1.290	1.423											
2020	7.455	7.426	1.342	1.059	1.238	1.062												
2021	2.059	5.590	1.037	1.000	1.021													
2022	21.573	3.459	1.293	1.080														
2023	11.179	1.733	1.509															
2024	92.517	1.433																
2025	1.000																	
Strt Average	31.322	2.125	2.048	1.383	1.401	1.116	1.146	1.029	1.091	1.065	1.074	1.056	1.318	1.808	1.077	(0.765)	1.862	1.108
$ Wtd Average	1.269	1.182	1.153	1.100	1.160	1.062	1.079	1.038	1.031	1.020	1.025	1.028	1.018	1.011	1.008	1.005	1.013	1.018
5 Year $ Wtd Average	4.826	3.057	1.267	1.182	1.457	1.084	1.137	1.021	1.072	1.050	1.115	1.195	1.080	1.012	1.011	1.003	1.024	1.009
3 Year $ Wtd Average	5.044	2.115	1.272	1.048	1.265	1.157	1.151	1.019	1.024	1.053	1.104	1.316	1.029	1.026	1.022	1.000	1.000	1.011
High-Low	16.688	1.958	1.378	1.239	1.239	1.078	1.072	1.021	1.072	1.038	1.052	1.028	1.103	1.015	1.007	0.451	1.032	1.027
3 Year Strt Average	34.899	2.208	1.280	1.047	1.238	1.145	1.141	1.021	1.028	1.045	1.107	1.255	1.067	1.036	1.025	1.001	1.000	1.008
Curve Fit Selection												1.039	1.034	1.030	1.027	1.024	1.022	1.020
Selected	4.935	2.115	1.272	1.182	1.457	1.084	1.137	1.021	1.072	1.050	1.025	1.028	1.018	1.011	1.008	1.005	1.013	1.018
Cumulative	39.347	7.973	3.770	2.964	2.507	1.720	1.587	1.396	1.368	1.276	1.215	1.186	1.153	1.133	1.121	1.113	1.107	1.093
% Developed	3%	13%	27%	34%	40%	58%	63%	72%	73%	78%	82%	84%	87%	88%	89%	90%	90%	92%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Paid Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	4,920,712	4,920,712	4,920,712	4,920,597	4,920,597	4,920,597	4,929,966	4,929,966	4,929,966	4,929,966	4,955,051	4,955,051	4,955,051	4,955,051	4,955,051	4,955,051	4,955,051	4,955,051
1993	4,418,489	4,418,489	4,418,413	4,418,413	4,418,413	4,485,590	4,485,590	4,485,590	4,485,590	4,491,267	4,491,267	4,491,267	4,491,267	4,491,267	4,491,267	4,491,267		4,491,267
1994	5,478,401	5,478,322	5,478,322	5,478,322	5,573,155	5,645,155	5,717,155	5,789,649	5,861,649	5,933,649	6,006,904	6,006,904	6,006,904	6,006,904	6,006,904			6,006,904
1995	19,635	81,635	81,635	141,337	141,337	141,337	141,337	141,337	153,651	155,704	175,704	175,704	175,704	185,975				185,975
1996	301	301	84,132	84,132	84,132	84,132	84,132	84,132	99,132	99,132	99,132	99,132	99,132					99,132
1997	5,865	51,346	51,346	95,886	95,886	102,386	102,386	102,386	102,386	102,386	102,386	109,338						109,338
1998	2,881	2,574	2,574	2,574	3,141	3,141	3,141	3,141	3,141	3,141	3,141							3,141
1999	124,165	124,165	124,165	126,165	147,940	147,940	165,324	165,324	165,324	165,324								165,324
2000	16,342	16,342	16,342	16,342	16,342	16,342	16,342	16,342	16,342									16,342
2001	129,048	129,048	129,048	129,048	129,048	129,048	129,048	129,048										129,048
2002	158,110	158,110	158,110	158,110	158,110	158,110	158,110											158,110
2003	565,659	565,659	599,038	599,038	599,038	599,038												599,038
2004	1,142,873	1,149,173	1,176,292	1,178,392	1,178,392													1,178,392
2005	198,642	198,642	198,642	217,119														217,119
2006	374,200	374,200	413,509															413,509
2007	2,304,472	2,342,205																2,342,205
2008	2,074,801																	2,074,801
2009																		432,631
2010																		434,459
2011																		651,845
2012																		908,802
2013																		282,686
2014																		551,798
2015																		1,046,884
2016																		568,419
2017																		745,836
2018																		577,059
2019																		1,009,587
2020																		393,826
2021																		264,285
2022																		315,097
2023																		341,602
2024																		79,552
2025																		30,693
2026																		9,289

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	
1993	1.000	1.000	1.000	1.000	1.015	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
1994	1.000	1.000	1.000	1.017	1.013	1.013	1.013	1.012	1.012	1.012	1.000	1.000	1.000	1.000			
1995	4.158	1.000	1.731	1.000	1.000	1.000	1.000	1.087	1.013	1.128	1.000	1.000	1.058				
1996	1.000	279.508	1.000	1.000	1.000	1.000	1.000	1.178	1.000	1.000	1.000	1.000					
1997	8.755	1.000	1.867	1.000	1.068	1.000	1.000	1.000	1.000	1.000	1.068						
1998	0.893	1.000	1.000	1.220	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.016	1.173	1.000	1.118	1.000	1.000	1.000								
2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.000	1.059	1.000	1.000	1.000												
2004	1.006	1.024	1.002	1.000													
2005	1.000	1.000	1.093														
2006	1.000	1.105															
2007	1.016																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
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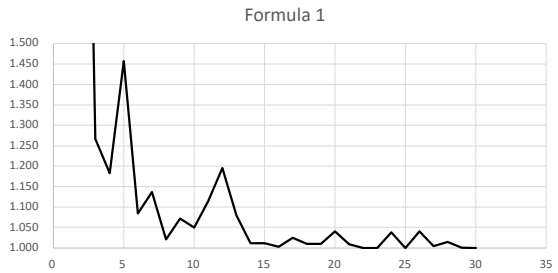
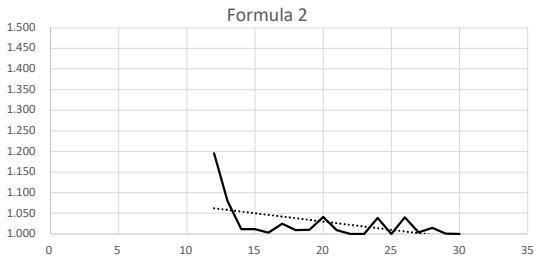
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.677	19.580	1.122	1.032	1.008	1.012	1.001	1.031	1.003	1.021	1.011	1.000	1.015	1.000	1.000	1.000	—
$ Wtd Average	1.008	1.010	1.007	1.007	1.009	1.006	1.005	1.006	1.005	1.008	1.000	1.000	1.001	1.000	1.000	1.000	—
5 Year $ Wtd Average	1.010	1.041	1.009	1.000	1.000	1.038	1.000	1.040	1.004	1.015	1.001	1.000	—	—	—	—	—
3 Year $ Wtd Average	1.013	1.039	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.018	1.000	1.001	1.000	—	—	—
High-Low	1.227	1.014	1.070	1.017	1.003	1.002	1.000	1.014	1.002	1.003	1.000	1.000	1.000	1.000	—	—	—
3 Year Strt Average	1.005	1.043	1.032	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.023	1.000	1.019	1.000	—	—	—
Curve Fit Selection	1.018	1.017	1.015	1.014	1.013	1.012	1.011	1.011	1.010	1.009	1.009	1.008	1.008	1.008	1.007	1.007	1.007
Selected	1.008	1.010	1.007	1.007	1.009	1.006	1.005	1.006	1.005	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.073	1.065	1.054	1.046	1.039	1.030	1.024	1.019	1.013	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	93%	94%	95%	96%	96%	97%	98%	98%	99%	99%	100%	100%	100%	100%	100%	100%	100%

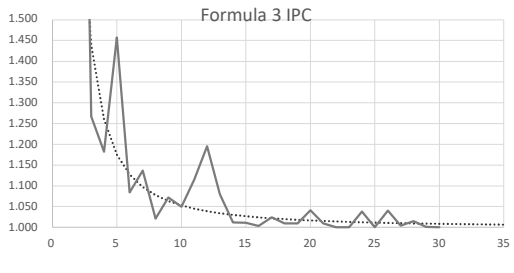
Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Other
as of 6/30/2026

	(1)	(2)	(3)	(4)		(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Paid Loss Development				**Formula 1**			**Formula 2**			**Formula 3 (IPC)**						
				1			**12**	**A=**	0.758	**C=**	(0.369)	**IPC = $e^{A} \times (X + C)^{(-B)}$**				
				0.0%			**0.0%**	**B=**	1.632	**R-Square**	0.734	**Cutoff Age=**	48			
	5 Year Wtd	**Implied**		**N/A**			**N/A**		**Exclude**	**X'**	**Y'**	**Fitted Value**			**Selected**	**Selected**
Age (Years)	**Age to Age**	**CDF**	**% unpaid**	**Estimate 1**	**Age (Years)**	**% unpaid**	**Estimate 2**	**Age (Years)**	**(Y/N)**	**ln(1/(X+C))**	**ln(Y-1)**	**Age to Age**	**CDF**	**Estimate 3**	**Selected**	**CDF**	**Age to Age**
1	4.826	81.269	98.8%					**1**		0.461	1.342	5.529	55.709	98.2%			
2	3.057	16.839	94.1%					**2**		(0.489)	0.721	1.961	10.076	90.1%			
3	1.267	5.508	81.8%					**3**		(0.967)	(1.321)	1.440	5.139	80.5%			
4	1.182	4.347	77.0%					**4**		(1.289)	(1.701)	1.260	3.568	72.0%			
5	1.457	3.676	72.8%					**5**		(1.533)	(0.783)	1.175	2.832	64.7%			
6	1.084	2.523	60.4%					**6**		(1.728)	(2.475)	1.127	2.410	58.5%			
7	1.137	2.327	57.0%					**7**		(1.892)	(1.991)	1.097	2.139	53.2%			
8	1.021	2.047	51.2%					**8**		(2.032)	(3.873)	1.077	1.949	48.7%			
9	1.072	2.006	50.1%					**9**		(2.155)	(2.631)	1.063	1.809	44.7%			
10	1.050	1.871	46.6%					**10**		(2.265)	(2.997)	1.053	1.701	41.2%			
11	1.115	1.782	43.9%					**11**		(2.364)	(2.161)	1.045	1.616	38.1%			
12	1.195	1.598	37.4%		**12**	37.4%		**12**		(2.454)	(1.634)	1.039	1.546	35.3%	35.3%	1.546	1.039
13	1.080	1.337	25.2%		**13**	25.2%		**13**		(2.536)	(2.531)	1.034	1.488	32.8%	32.8%	1.488	1.034
14	1.012	1.239	19.3%		**14**	19.3%		**14**		(2.612)	(4.459)	1.030	1.439	30.5%	30.5%	1.439	1.030
15	1.011	1.224	18.3%		**15**	18.3%		**15**		(2.683)	(4.487)	1.027	1.397	28.4%	28.4%	1.397	1.027
16	1.003	1.211	17.4%		**16**	17.4%		**16**		(2.749)	(5.790)	1.024	1.361	26.5%	26.5%	1.361	1.024
17	1.024	1.207	17.2%		**17**	17.2%		**17**		(2.811)	(3.719)	1.022	1.329	24.8%	24.8%	1.329	1.022
18	1.009	1.179	15.1%		**18**	15.1%		**18**		(2.870)	(4.678)	1.020	1.301	23.1%	23.1%	1.301	1.020
19	1.010	1.168	14.4%		**19**	14.4%		**19**		(2.925)	(4.646)	1.018	1.276	21.6%	21.6%	1.276	1.018
20	1.041	1.157	13.5%		**20**	13.5%		**20**		(2.977)	(3.199)	1.017	1.253	20.2%	20.2%	1.253	1.017
21	1.009	1.111	10.0%		**21**	10.0%		**21**		(3.027)	(4.699)	1.015	1.233	18.9%	18.9%	1.233	1.015
22	1.000	1.101	9.2%		**22**	9.2%		**22**				1.014	1.214	17.6%	17.6%	1.214	1.014
23	1.000	1.101	9.2%		**23**	9.2%		**23**	y			1.013	1.197	16.5%	16.5%	1.197	1.013
24	1.038	1.101	9.2%		**24**	9.2%		**24**		(3.163)	(3.264)	1.012	1.182	15.4%	15.4%	1.182	1.012
25	1.000	1.061	5.7%		**25**	5.7%		**25**				1.011	1.168	14.4%	14.4%	1.168	1.011
26	1.040	1.061	5.7%		**26**	5.7%		**26**		(3.244)	(3.209)	1.011	1.154	13.4%	13.4%	1.154	1.011
27	1.004	1.019	1.9%		**27**	1.9%		**27**		(3.282)	(5.541)	1.010	1.142	12.4%	12.4%	1.142	1.010
28	1.015	1.015	1.5%		**28**	1.5%		**28**		(3.319)	(4.212)	1.009	1.131	11.6%	11.6%	1.131	1.009
29	1.001	1.001	0.1%		**29**	0.1%		**29**	y			1.009	1.120	10.7%	10.7%	1.120	1.009
30	1.000	1.000	0.0%		**30**	0.0%		**30**	y			1.008	1.110	9.9%	9.9%	1.110	1.008
31								**31**				1.008	1.101	9.2%	9.2%	1.101	1.008
32								**32**				1.008	1.092	8.4%	8.4%	1.092	1.008
33								**33**				1.007	1.084	7.8%	7.8%	1.084	1.007
34								**34**				1.007	1.076	7.1%	7.1%	1.076	1.007
35								**35**				1.007	1.069	6.4%	6.4%	1.069	1.007
36								**36**				1.006	1.062	5.8%	5.8%	1.062	1.006
37								**37**				1.006	1.055	5.2%	5.2%	1.055	1.006
38								**38**				1.006	1.049	4.7%	4.7%	1.049	1.006
39								**39**				1.005	1.043	4.1%	4.1%	1.043	1.005
40								**40**				1.005	1.037	3.6%	3.6%	1.037	1.005
41								**41**				1.005	1.032	3.1%	3.1%	1.032	1.005
42								**42**				1.005	1.027	2.6%	2.6%	1.027	1.005
43								**43**				1.005	1.022	2.1%	2.1%	1.022	1.005
44								**44**				1.004	1.017	1.7%	1.7%	1.017	1.004
45								**45**				1.004	1.013	1.2%	1.2%	1.013	1.004
46								**46**				1.004	1.008	0.8%	0.8%	1.008	1.004
47								**47**				1.004	1.004	0.4%	0.4%	1.004	1.004
48								**48**				1.000	1.000	0.0%	0.0%	1.000	1.000







Column Notes

(1) From Exhibit A 8.5
(2) Based on Column (1)
(3) 1.00 - 1.00 / (2)
(4) Based on Column (3) and lognormal model
(5) (3)
(6) Based on Column (5) and lognormal model
(7) Based on judgment
(11) Based on Column (10)
(12) 1.00 - 1.00 / (11)
(13) Based on Columns (4), (6), (12) and judgment
(14) 1.00 / (1.00 - (13))
(15) Based on Column (14)

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Reported Loss Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													5,027,034	5,295,585	5,160,470	4,983,779	5,011,905	5,069,248
1993												5,221,307	4,846,499	4,794,244	4,628,422	4,603,003	4,604,631	4,547,525
1994											6,128,382	5,735,668	5,690,419	5,617,881	5,667,714	5,618,900	5,708,072	5,680,354
1995										270,474	445,447	480,010	408,373	459,014	402,820	380,715	348,788	137,976
1996									177,735	168,009	174,169	75,216	109,012	100,082	84,312	62,353	83,700	124,522
1997								287,812	121,212	121,833	76,132	59,916	88,622	93,619	41,212	113,448	105,061	52,022
1998							265,581	166,663	120,320	105,548	72,308	62,570	76,364	64,380	66,925	112,546	3,502	36,483
1999						272,105	207,600	164,130	68,308	104,969	53,012	150,563	102,783	63,227	364,962	(929)	29,864	174,832
2000					593,963	538,036	487,553	191,101	192,060	135,191	136,190	156,740	129,141	119,018	65,732	148,524	109,534	49,771
2001				1,260,531	745,513	723,294	546,422	487,680	403,691	293,767	321,216	234,004	157,978	107,174	85,401	172,192	121,480	144,949
2002			1,926,752	1,807,430	1,288,476	610,298	848,868	1,021,109	859,720	776,268	932,129	1,588,717	511,659	523,499	684,084	891,898	293,055	220,597
2003		2,135,727	1,179,836	851,137	777,407	702,446	827,071	782,027	569,393	493,937	123,909	149,923	158,599	270,630	376,742	409,580	450,990	453,897
2004	6,358,976	4,966,727	2,598,509	1,826,403	1,435,835	1,475,696	1,334,391	1,373,302	1,279,207	1,454,045	1,250,939	1,710,230	1,622,968	1,604,357	1,319,386	1,589,760	1,547,248	1,711,872
2005	3,821,210	2,674,876	1,332,277	837,374	777,541	928,232	1,036,294	1,072,679	951,306	708,477	1,119,264	1,356,126	1,164,778	879,469	878,634	925,221	1,833,953	546,407
2006	3,637,588	2,538,955	2,006,006	1,719,702	1,673,301	1,813,726	1,784,224	991,105	1,052,121	1,687,794	884,066	647,561	631,085	597,497	520,932	1,410,226	1,017,141	1,458,743
2007	9,068,068	6,800,841	5,090,625	4,840,678	4,241,643	3,927,486	3,759,941	3,462,109	4,066,028	3,304,216	3,832,561	3,427,743	3,469,279	3,521,764	4,133,071	3,416,742	3,357,116	3,095,691
2008	9,133,321	8,930,728	6,890,591	6,177,227	6,103,355	4,884,668	3,251,084	3,844,059	3,924,460	3,767,938	2,631,798	2,633,791	2,449,393	3,001,256	2,633,823	2,548,162	2,851,554	2,952,152
2009	2,851,369	2,256,356	1,733,919	2,149,022	2,786,359	911,223	1,317,152	1,520,886	1,269,656	746,356	639,143	1,117,003	685,238	1,668,096	1,283,803	762,284	615,090	627,308
2010	3,166,799	2,561,247	1,289,575	885,969	854,404	1,247,355	998,186	1,237,914	1,124,866	1,134,655	1,395,259	3,107,970	1,149,973	1,267,469	1,243,101	1,159,033	805,449	
2011	3,297,024	2,576,076	2,758,374	2,236,184	2,420,301	2,564,494	4,363,177	2,113,314	1,987,393	1,837,648	5,609,542	3,410,965	1,034,250	1,496,036	1,396,155	978,765		
2012	3,522,023	2,280,192	1,431,303	3,163,709	2,700,570	3,050,405	1,543,274	1,779,454	2,064,664	5,016,419	3,316,931	3,343,059	2,851,156	2,718,485	2,850,663			
2013	4,555,565	1,112,829	1,750,744	1,123,797	1,471,237	1,354,473	1,082,797	1,188,966	3,434,367	2,082,812	2,387,688	1,871,063	1,594,176	1,192,673				
2014	691,204	1,980,940	1,622,802	2,313,770	1,583,542	1,397,371	1,168,162	2,417,385	2,936,474	2,829,318	1,544,608	1,323,373	1,555,714					
2015	1,313,333	1,483,695	1,461,896	2,031,348	1,625,080	1,600,081	6,171,540	6,515,967	7,019,596	7,522,337	2,322,172	1,965,878						
2016	1,220,659	1,860,208	2,293,019	2,253,443	1,817,889	4,485,951	4,614,134	4,977,819	5,054,500	6,584,972	6,276,180							
2017	2,053,105	3,403,243	2,642,145	2,466,683	3,818,768	4,817,087	5,349,561	3,312,690	2,572,121	2,114,128								
2018	2,009,905	2,679,565	1,649,697	2,322,994	2,586,133	4,550,914	4,683,665	3,034,162	2,365,954									
2019	1,239,300	2,590,847	2,272,620	1,992,890	3,065,756	4,319,939	3,495,074	4,238,686										
2020	1,329,488	3,086,322	2,924,616	2,595,830	3,760,076	5,251,044	4,864,973											
2021	878,967	1,877,272	3,136,961	4,185,160	2,577,924	3,784,233												
2022	847,538	4,318,675	5,661,183	5,258,842	3,757,328													
2023	1,404,794	3,400,884	3,220,928	3,143,078														
2024	758,012	3,300,857	3,843,699															
2025	2,938,578	7,157,642																
2026	3,985,878																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992													1.053	0.974	0.966	1.006	1.011	1.001
1993												0.928	0.989	0.965	0.995	1.000	0.988	0.996
1994											0.936	0.992	0.987	1.009	0.991	1.016	0.995	1.004
1995										1.647	1.078	0.851	1.124	0.878	0.945	0.916	0.396	1.084
1996									0.945	1.037	0.432	1.449	0.918	0.842	0.740	1.342	1.488	0.002
1997								0.421	1.005	0.625	0.787	1.479	1.056	0.440	2.753	0.926	0.495	2.299
1998							0.628	0.722	0.877	0.685	0.865	1.220	0.843	1.040	1.682	0.031	10.418	1.783
1999						0.763	0.791	0.416	1.537	0.505	2.840	0.683	0.615	5.772	(0.003)	(32.146)	5.854	0.922
2000					0.906	0.906	0.392	1.005	0.704	1.007	1.151	0.824	0.922	0.552	2.260	0.737	0.454	1.395
2001				0.591	0.970	0.755	0.892	0.828	0.728	1.093	0.728	0.675	0.678	0.797	2.016	0.705	1.193	1.273
2002			0.938	0.713	0.474	1.391	1.203	0.842	0.903	1.201	1.704	0.322	1.023	1.307	1.304	0.329	0.753	0.791
2003		0.552	0.721	0.913	0.904	1.177	0.946	0.728	0.867	0.251	1.210	1.058	1.706	1.392	1.087	1.101	1.006	1.404
2004	0.781	0.523	0.703	0.786	1.028	0.904	1.029	0.931	1.137	0.860	1.367	0.949	0.989	0.822	1.205	0.973	1.106	1.116
2005	0.700	0.498	0.629	0.929	1.194	1.116	1.035	0.887	0.745	1.580	1.212	0.859	0.755	0.999	1.053	1.982	0.298	0.971
2006	0.698	0.790	0.857	0.973	1.084	0.984	0.555	1.062	1.604	0.524	0.732	0.975	0.947	0.872	2.707	0.721	1.434	0.468
2007	0.750	0.749	0.951	0.876	0.926	0.957	0.921	1.174	0.813	1.160	0.894	1.012	1.015	1.174	0.827	0.983	0.922	0.866
2008	0.978	0.772	0.896	0.988	0.800	0.666	1.182	1.021	0.960	0.698	1.001	0.930	1.225	0.878	0.967	1.119	1.035	1.147
2009	0.791	0.768	1.239	1.297	0.327	1.445	1.155	0.835	0.588	0.856	1.748	0.613	2.434	0.770	0.594	0.807	1.020	
2010	0.809	0.503	0.687	0.964	1.460	0.800	1.240	0.909	1.009	1.230	2.228	0.370	1.102	0.981	0.932	0.695		
2011	0.781	1.071	0.811	1.082	1.060	1.701	0.484	0.940	0.925	3.053	0.608	0.303	1.446	0.933	0.701			
2012	0.647	0.628	2.210	0.854	1.130	0.506	1.153	1.160	2.430	0.661	1.008	0.853	0.953	1.049				
2013	0.244	1.573	0.642	1.309	0.921	0.799	1.098	2.889	0.606	1.146	0.784	0.852	0.748					
2014	2.866	0.819	1.426	0.684	0.882	0.836	2.069	1.215	0.964	0.546	0.857	1.176						
2015	1.130	0.985	1.390	0.800	0.985	3.857	1.056	1.077	1.072	0.309	0.847							
2016	1.524	1.233	0.983	0.807	2.468	1.029	1.079	1.015	1.303	0.953								
2017	1.658	0.776	0.934	1.548	1.261	1.111	0.619	0.776	0.822									
2018	1.333	0.616	1.408	1.113	1.760	1.029	0.648	0.780										
2019	2.091	0.877	0.877	1.538	1.409	0.809	1.213											
2020	2.321	0.948	0.888	1.449	1.397	0.926												
2021	2.136	1.671	1.334	0.616	1.468													
2022	5.096	1.311	0.929	0.714														
2023	2.421	0.947	0.976															
2024	4.355	1.164																
2025	2.436																	
Strt Average	1.661	0.899	1.019	0.979	1.128	1.112	0.972	0.983	1.025	0.983	1.137	0.881	1.070	1.164	1.236	(0.829)	1.715	1.090
$ Wtd Average	1.117	0.854	0.988	0.955	1.128	1.045	0.934	1.036	1.042	0.864	0.978	0.805	1.044	0.989	0.976	0.986	0.964	0.985
5 Year $ Wtd Average	2.937	1.175	0.998	0.963	1.437	0.982	0.908	0.985	1.006	0.659	0.785	0.627	1.141	0.927	0.829	0.930	0.897	0.941
3 Year $ Wtd Average	2.717	1.155	1.047	0.838	1.420	0.924	0.782	0.882	1.108	0.599	0.825	0.918	0.987	1.001	0.739	0.956	0.978	0.899
High-Low	1.560	0.880	0.979	0.970	1.101	1.005	0.946	0.916	0.976	0.916	1.087	0.880	1.024	0.960	1.221	0.848	1.259	1.082
3 Year Strt Average	3.070	1.141	1.080	0.926	1.425	0.922	0.827	0.857	1.065	0.603	0.829	0.960	1.049	0.988	0.742	0.874	0.992	0.827
Curve Fit Selection												1.120	1.114	1.109	1.105	1.101	1.097	1.094
Selected	1.117	1.155	1.047	0.838	1.420	0.924	0.782	0.882	1.108	0.599	0.825	0.880	1.070	1.001	0.739	0.956	0.978	0.899
Cumulative	0.266	0.238	0.206	0.197	0.235	0.166	0.179	0.229	0.260	0.234	0.391	0.474	0.539	0.504	0.504	0.681	0.713	0.729
% Developed	375%	419%	484%	507%	425%	604%	558%	436%	385%	427%	255%	211%	185%	198%	199%	147%	140%	137%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Reported Loss Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	5,073,456	5,051,274	5,091,112	5,134,858	4,925,083	4,930,065	4,935,126	4,929,966	4,929,966	4,929,966	4,955,051	7,219,774	5,091,389	5,091,389	5,091,389	5,091,389	5,125,674	5,125,674
1993	4,531,294	4,556,143	4,552,556	4,417,785	4,482,565	4,564,216	4,485,590	4,485,590	4,485,590	4,491,267	6,525,989	5,554,514	5,537,791	5,496,346	4,976,400	4,893,607		4,893,607
1994	5,702,712	5,965,005	5,533,449	5,772,971	5,813,747	5,746,736	5,763,032	5,803,468	5,896,649	6,680,104	6,176,668	6,558,302	6,357,458	6,171,005	6,156,310			6,156,310
1995	149,509	81,635	135,618	144,557	283,858	363,406	323,016	546,331	783,311	1,014,746	996,749	790,488	175,704	185,975				185,975
1996	301	48,898	84,132	135,028	128,261	128,261	114,288	119,932	104,458	104,458	99,132	99,132	118,165					118,165
1997	119,593	159,931	143,022	140,227	103,702	113,740	394,957	107,386	107,386	191,966	191,966	982,512						982,512
1998	65,034	48,362	108,052	38,487	53,731	105,041	3,141	3,141	3,141	3,141	25,898							25,898
1999	161,282	124,165	124,165	127,732	151,863	149,507	175,974	292,971	298,256	189,824								189,824
2000	69,442	94,673	125,251	74,146	16,342	16,342	29,172	20,248	(69,243)									(69,243)
2001	184,549	184,549	256,142	150,551	194,110	199,705	208,822	208,546										208,546
2002	174,594	698,504	238,700	235,596	280,877	169,950	566,161											566,161
2003	637,414	886,246	1,151,424	1,150,997	1,292,541	1,701,246												1,701,246
2004	1,911,304	2,093,872	2,329,077	1,558,983	1,507,471													1,507,471
2005	530,443	213,642	248,642	123,703														123,703
2006	682,876	741,325	845,008															845,008
2007	2,681,287	2,317,118																2,317,118
2008	3,386,604																	3,386,604
2009																		627,308
2010																		805,449
2011																		978,765
2012																		2,850,663
2013																		1,192,673
2014																		1,555,714
2015																		1,965,878
2016																		6,276,180
2017																		2,114,128
2018																		2,365,954
2019																		4,238,686
2020																		4,864,973
2021																		3,784,233
2022																		3,757,328
2023																		3,143,078
2024																		3,843,699
2025																		7,157,642
2026																		3,985,878

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	0.996	1.008	1.009	0.959	1.001	1.001	0.999	1.000	1.000	1.005	1.457	0.705	1.000	1.000	1.000	1.007	
1993	1.005	0.999	0.970	1.015	1.018	0.983	1.000	1.000	1.001	1.453	0.851	0.997	0.993	0.905	0.983		
1994	1.046	0.928	1.043	1.007	0.988	1.003	1.007	1.016	1.133	0.925	1.062	0.969	0.971	0.998			
1995	0.546	1.661	1.066	1.964	1.280	0.889	1.691	1.434	1.295	0.982	0.793	0.222	1.058				
1996	162.452	1.721	1.605	0.950	1.000	0.891	1.049	0.871	1.000	0.949	1.000	1.192					
1997	1.337	0.894	0.980	0.740	1.097	3.472	0.272	1.000	1.788	1.000	5.118						
1998	0.744	2.234	0.356	1.396	1.955	0.030	1.000	1.000	1.000	8.246							
1999	0.770	1.000	1.029	1.189	0.984	1.177	1.665	1.018	0.636								
2000	1.363	1.323	0.592	0.220	1.000	1.785	0.694	(3.420)									
2001	1.000	1.388	0.588	1.289	1.029	1.046	0.999										
2002	4.001	0.342	0.987	1.192	0.605	3.331											
2003	1.390	1.299	1.000	1.123	1.316												
2004	1.096	1.112	0.669	0.967													
2005	0.403	1.164	0.498														
2006	1.086	1.140															
2007	0.864																
2008																	
2009																	
2010																	
2011																	
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2013																	
2014																	
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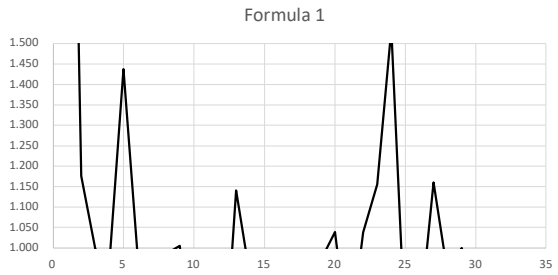
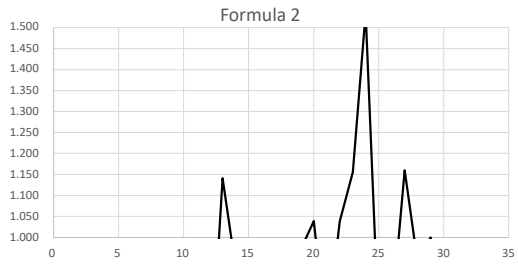
2025																	
																	Tail
Strt Average	11.256	1.214	0.885	1.078	1.106	1.419	1.038	0.547	1.107	2.080	1.714	0.817	1.005	0.968	0.992	1.007	—
$ Wtd Average	1.026	1.001	0.954	1.008	1.026	1.031	1.005	1.014	1.060	1.089	1.119	0.855	0.987	0.968	0.992	1.007	—
5 Year $ Wtd Average	0.970	1.039	0.762	1.038	1.156	1.535	0.779	0.817	1.160	0.937	1.000	0.855	—	—	—	—	—
3 Year $ Wtd Average	0.840	1.123	0.760	1.046	1.172	2.083	1.260	0.734	0.942	1.058	1.454	0.893	0.982	0.968	—	—	—
High-Low	1.232	1.203	0.869	1.075	1.071	1.345	1.052	0.986	1.072	1.078	1.092	0.891	0.996	0.998	—	—	—
3 Year Strt Average	0.784	1.139	0.722	1.094	0.983	2.054	1.119	(0.467)	1.141	3.398	2.304	0.795	1.007	0.968	—	—	—
Curve Fit Selection	1.091	1.088	1.085	1.083	1.081	1.078	1.076	1.075	1.073	1.071	1.070	1.068	1.067	1.066	1.064	1.063	1.062
Selected	0.784	1.001	0.954	1.008	1.026	1.031	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	0.810	1.033	1.032	1.081	1.073	1.046	1.014	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Developed	123%	97%	97%	92%	93%	96%	99%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%

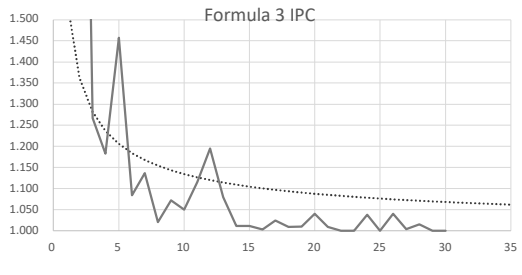
Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Other
as of 6/30/2026

	(1)	(2)	(3)	(4)		(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Reported Loss Development			Formula 1			Formula 2			Formula 3 (IPC)						
				1			12	A=	(0.588)	C=	0.000	IPC = $e^{A} \times (X + C)^{(-B)}$				
				0.0%			0.0%	B=	0.616	R-Square	0.191	Cutoff Age=	48			
	5 Year Wtd	Implied		N/A			N/A		Exclude	X'	Y'	Fitted Value			Selected	Selected
Age (Years)	Age to Age	CDF	% unreported	Estimate 1	Age (Years)	% unreported	Estimate 2	Age	(Y/N)	ln(1/(X+C))	ln(Y-1)	Age to Age	CDF	Estimate 3	Selected	CDF	Age to Age
1	2.937	0.785	-27.3%					1		0.000	0.661	1.555	124.170	99.2%			
2	1.175	0.267	-274.0%					2		(0.693)	(1.741)	1.362	79.827	98.7%			
3	0.998	0.227	-339.6%					3				1.282	58.591	98.3%			
4	0.963	0.228	-338.5%					4				1.236	45.691	97.8%			
5	1.437	0.237	-322.2%					5		(1.609)	(0.827)	1.206	36.952	97.3%			
6	0.982	0.165	-506.9%					6				1.184	30.637	96.7%			
7	0.908	0.168	-496.1%					7				1.168	25.871	96.1%			
8	0.985	0.185	-441.3%					8				1.154	22.159	95.5%			
9	1.006	0.188	-433.0%					9		(2.197)	(5.195)	1.144	19.197	94.8%			
10	0.659	0.187	-436.0%					10				1.134	16.788	94.0%			
11	0.785	0.283	-253.4%					11				1.127	14.798	93.2%			
12	0.627	0.361	-177.3%		12	-177.3%		12				1.120	13.132	92.4%	92.4%	13.132	1.120
13	1.141	0.575	-73.9%		13	-73.9%		13		(2.565)	(1.962)	1.114	11.723	91.5%	91.5%	11.723	1.114
14	0.927	0.504	-98.3%		14	-98.3%		14				1.109	10.520	90.5%	90.5%	10.520	1.109
15	0.829	0.544	-83.8%		15	-83.8%		15				1.105	9.483	89.5%	89.5%	9.483	1.105
16	0.930	0.656	-52.4%		16	-52.4%		16				1.101	8.584	88.3%	88.3%	8.584	1.101
17	0.897	0.705	-41.7%		17	-41.7%		17				1.097	7.799	87.2%	87.2%	7.799	1.097
18	0.941	0.786	-27.2%		18	-27.2%		18				1.094	7.109	85.9%	85.9%	7.109	1.094
19	0.970	0.835	-19.7%		19	-19.7%		19				1.091	6.500	84.6%	84.6%	6.500	1.091
20	1.039	0.861	-16.2%		20	-16.2%		20		(2.996)	(3.252)	1.088	5.961	83.2%	83.2%	5.961	1.088
21	0.762	0.829	-20.7%		21	-20.7%		21				1.085	5.480	81.8%	81.8%	5.480	1.085
22	1.038	1.087	8.0%		22	8.0%		22		(3.091)	(3.265)	1.083	5.050	80.2%	80.2%	5.050	1.083
23	1.156	1.047	4.5%		23	4.5%		23		(3.135)	(1.861)	1.081	4.664	78.6%	78.6%	4.664	1.081
24	1.535	0.906	-10.3%		24	-10.3%		24		(3.178)	(0.625)	1.078	4.316	76.8%	76.8%	4.316	1.078
25	0.779	0.590	-69.4%		25	-69.4%		25				1.076	4.002	75.0%	75.0%	4.002	1.076
26	0.817	0.758	-31.9%		26	-31.9%		26				1.075	3.718	73.1%	73.1%	3.718	1.075
27	1.160	0.928	-7.7%		27	-7.7%		27		(3.296)	(1.832)	1.073	3.460	71.1%	71.1%	3.460	1.073
28	0.937	0.800	-24.9%		28	-24.9%		28				1.071	3.225	69.0%	69.0%	3.225	1.071
29	1.000	0.854	-17.1%		29	-17.1%		29				1.070	3.010	66.8%	66.8%	3.010	1.070
30	0.855	0.855	-17.0%		30	-17.0%		30				1.068	2.813	64.5%	64.5%	2.813	1.068
31								31				1.067	2.633	62.0%	62.0%	2.633	1.067
32								32				1.066	2.468	59.5%	59.5%	2.468	1.066
33								33				1.064	2.316	56.8%	56.8%	2.316	1.064
34								34				1.063	2.176	54.0%	54.0%	2.176	1.063
35								35				1.062	2.046	51.1%	51.1%	2.046	1.062
36								36				1.061	1.926	48.1%	48.1%	1.926	1.061
37								37				1.060	1.816	44.9%	44.9%	1.816	1.060
38								38				1.059	1.713	41.6%	41.6%	1.713	1.059
39								39				1.058	1.617	38.2%	38.2%	1.617	1.058
40								40				1.057	1.528	34.6%	34.6%	1.528	1.057
41								41				1.056	1.445	30.8%	30.8%	1.445	1.056
42								42				1.056	1.368	26.9%	26.9%	1.368	1.056
43								43				1.055	1.296	22.9%	22.9%	1.296	1.055
44								44				1.054	1.229	18.6%	18.6%	1.229	1.054
45								45				1.053	1.166	14.2%	14.2%	1.166	1.053
46								46				1.053	1.107	9.7%	9.7%	1.107	1.053
47								47				1.052	1.052	4.9%	4.9%	1.052	1.052
48								48				1.000	1.000	0.0%	0.0%	1.000	1.000







Column Notes

(1) From Exhibit A 8.6
(2) Based on Column (1)
(3) 1.00 - 1.00 / (2)
(4) Based on Column (3) and lognormal model
(5) (3)
(6) Based on Column (5) and lognormal model
(7) Based on judgment
(11) Based on Column (10)
(12) 1.00 - 1.00 / (11)
(13) Based on Columns (4), (6), (12) and judgment
(14) 1.00 / (1.00 - (13))
(15) Based on Column (14)

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Paid and Reported Loss Development Methods

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) x (4)	(6) Reported Loss	(7) Cumulative Reported LDF	(8) Estimated Ult. Loss Rep. Method (6) x (7)
1992	6/30/2026	420	$4,955,051	1.000	$4,955,051	$5,125,674	1.000	$5,125,674
1993	6/30/2026	408	4,491,267	1.000	4,491,267	4,893,607	1.000	4,893,607
1994	6/30/2026	396	6,006,904	1.000	6,006,904	6,156,310	1.000	6,156,310
1995	6/30/2026	384	185,975	1.000	185,975	185,975	1.000	185,975
1996	6/30/2026	372	99,132	1.000	99,132	118,165	1.000	118,165
1997	6/30/2026	360	109,338	1.000	109,338	982,512	1.000	982,512
1998	6/30/2026	348	3,141	1.000	3,141	25,898	1.000	25,898
1999	6/30/2026	336	165,324	1.008	166,569	189,824	1.000	189,824
2000	6/30/2026	324	16,342	1.013	16,548	(69,243)	1.000	(69,243)
2001	6/30/2026	312	129,048	1.019	131,501	208,546	1.014	211,493
2002	6/30/2026	300	158,110	1.024	161,856	566,161	1.014	574,162
2003	6/30/2026	288	599,038	1.030	617,057	1,701,246	1.046	1,778,899
2004	6/30/2026	276	1,178,392	1.039	1,224,695	1,507,471	1.073	1,617,320
2005	6/30/2026	264	217,119	1.046	227,175	123,703	1.081	133,776
2006	6/30/2026	252	413,509	1.054	435,804	845,008	1.032	872,228
2007	6/30/2026	240	2,342,205	1.065	2,494,131	2,317,118	1.033	2,393,829
2008	6/30/2026	228	2,074,801	1.073	2,226,195	3,386,604	0.810	2,743,621
2009	6/30/2026	216	432,631	1.093	472,782	627,308	0.729	457,036
2010	6/30/2026	204	434,459	1.107	480,909	805,449	0.713	574,045
2011	6/30/2026	192	651,845	1.113	725,347	978,765	0.681	666,760
2012	6/30/2026	180	908,802	1.121	1,018,912	2,850,663	0.504	1,435,565
2013	6/30/2026	168	282,686	1.133	320,363	1,192,673	0.504	601,487
2014	6/30/2026	156	551,798	1.153	636,391	1,555,714	0.539	839,193
2015	6/30/2026	144	1,046,884	1.186	1,241,239	1,965,878	0.474	932,711
2016	6/30/2026	132	568,419	1.215	690,780	6,276,180	0.391	2,456,812
2017	6/30/2026	120	745,836	1.276	951,630	2,114,128	0.234	495,616
2018	6/30/2026	108	577,059	1.368	789,277	2,365,954	0.260	614,306
2019	6/30/2026	96	1,009,587	1.396	1,409,594	4,238,686	0.229	971,094
2020	6/30/2026	84	393,826	1.587	624,951	4,864,973	0.179	872,128
2021	6/30/2026	72	264,285	1.720	454,694	3,784,233	0.166	626,593
2022	6/30/2026	60	315,097	2.507	789,926	3,757,328	0.235	883,561
2023	6/30/2026	48	341,602	2.964	1,012,655	3,143,078	0.197	619,744
2024	6/30/2026	36	79,552	3.770	299,910	3,843,699	0.206	793,708
2025	6/30/2026	24	30,693	7.973	244,700	7,157,642	0.238	1,706,746
2026	6/30/2026	12	9,289	39.347	365,484	3,985,878	0.266	1,061,764
Total			$31,789,046		$36,081,882	$83,772,810		$44,542,923

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 8.5.
(6) Provided by Wyoming Department of Workforce Services
(7) From Exhibit A 8.6.

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Paid Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Projected Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1/(9)	(11) Unpaid Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
2000	6/30/2026	324	$148,762,633	0.0%	1.000	3.302	-0.1%	0.3%	1.013	1.2%	$4,714	$21,056
2001	6/30/2026	312	175,048,207	0.1%	1.000	3.002	0.3%	0.3%	1.019	1.9%	9,140	138,188
2002	6/30/2026	300	180,262,306	0.2%	1.000	2.729	0.6%	0.3%	1.024	2.3%	12,844	170,954
2003	6/30/2026	288	175,552,340	0.7%	1.000	2.481	1.7%	0.3%	1.030	2.9%	17,359	616,396
2004	6/30/2026	276	177,079,289	0.8%	1.000	2.255	1.8%	0.4%	1.039	3.8%	24,937	1,203,329
2005	6/30/2026	264	185,716,218	0.1%	1.000	2.050	0.2%	0.4%	1.046	4.4%	33,681	250,800
2006	6/30/2026	252	204,173,121	0.3%	1.000	1.864	0.6%	0.5%	1.054	5.1%	47,074	460,584
2007	6/30/2026	240	215,836,851	1.1%	1.000	1.694	1.9%	0.5%	1.065	6.1%	65,180	2,407,385
2008	6/30/2026	228	218,131,541	1.1%	1.000	1.540	1.8%	0.5%	1.073	6.8%	80,896	2,155,698
2009	6/30/2026	216	208,459,209	0.2%	1.000	1.400	0.3%	0.3%	1.093	8.5%	58,168	490,799
2010	6/30/2026	204	193,599,615	0.3%	1.000	1.373	0.4%	0.3%	1.107	9.7%	62,670	497,129
2011	6/30/2026	192	203,337,513	0.3%	1.000	1.346	0.5%	0.3%	1.113	10.1%	70,437	722,282
2012	6/30/2026	180	204,008,162	0.6%	1.000	1.319	0.8%	0.3%	1.121	10.8%	76,872	985,674
2013	6/30/2026	168	203,157,965	0.2%	1.000	1.294	0.3%	0.4%	1.133	11.8%	84,976	367,662
2014	6/30/2026	156	211,849,593	0.3%	1.000	1.268	0.4%	0.4%	1.153	13.3%	102,157	653,955
2015	6/30/2026	144	212,780,825	0.5%	1.000	1.243	0.6%	0.4%	1.186	15.7%	123,283	1,170,167
2016	6/30/2026	132	199,356,077	0.8%	1.000	1.219	1.0%	0.4%	1.215	17.7%	133,280	701,699
2017	6/30/2026	120	198,012,678	0.4%	1.000	1.195	0.4%	0.4%	1.276	21.6%	164,850	910,686
2018	6/30/2026	108	207,938,971	0.3%	1.000	1.172	0.4%	0.4%	1.368	26.9%	219,544	796,603
2019	6/30/2026	96	200,475,628	0.6%	1.000	1.149	0.7%	0.4%	1.396	28.4%	227,860	1,237,447
2020	6/30/2026	84	203,774,071	0.4%	1.000	1.126	0.4%	0.4%	1.587	37.0%	307,881	701,707
2021	6/30/2026	72	189,814,141	0.3%	1.000	1.104	0.3%	0.4%	1.720	41.9%	331,231	595,515
2022	6/30/2026	60	202,517,355	0.4%	1.000	1.082	0.4%	0.4%	2.507	60.1%	517,423	832,520
2023	6/30/2026	48	204,639,501	0.4%	1.000	1.061	0.4%	0.4%	2.964	66.3%	587,920	929,522
2024	6/30/2026	36	209,063,047	0.3%	1.000	1.040	0.3%	0.4%	3.770	73.5%	679,278	758,831
2025	6/30/2026	24	211,599,899	0.5%	1.000	1.020	0.5%	0.5%	7.973	87.5%	834,725	865,418
2026	6/30/2026	12	206,922,188	0.3%	1.000	1.000	0.3%	0.5%	39.347	97.5%	927,814	937,102
	Total		$5,351,868,944								$5,806,195	$21,579,110

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 8.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 8.15
(7) (4) x (5) x (6)
(8) Exhibit A 8.15, Column (9)
(9) From Exhibit A 8.5
(12) Column (11) + Exhibit A 8.7, Column (3)

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Bornhuetter-Ferguson Method with an On-Level Earned Premium Base Using Reported Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Projected Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1/(9)	(11) IBNR Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
2000	6/30/2026	324	$148,762,633	0.0%	1.000	3.302	-0.1%	0.3%	1.000	0.0%	$0	($69,243)
2001	6/30/2026	312	175,048,207	0.1%	1.000	3.002	0.3%	0.3%	1.014	1.4%	6,826	215,372
2002	6/30/2026	300	180,262,306	0.2%	1.000	2.729	0.6%	0.3%	1.014	1.4%	7,733	573,894
2003	6/30/2026	288	175,552,340	0.7%	1.000	2.481	1.7%	0.3%	1.046	4.4%	25,949	1,727,195
2004	6/30/2026	276	177,079,289	0.8%	1.000	2.255	1.8%	0.4%	1.073	6.8%	44,798	1,552,269
2005	6/30/2026	264	185,716,218	0.1%	1.000	2.050	0.2%	0.4%	1.081	7.5%	57,295	180,998
2006	6/30/2026	252	204,173,121	0.3%	1.000	1.864	0.6%	0.5%	1.032	3.1%	28,717	873,725
2007	6/30/2026	240	215,836,851	1.1%	1.000	1.694	1.9%	0.5%	1.033	3.2%	34,290	2,351,407
2008	6/30/2026	228	218,131,541	1.1%	1.000	1.540	1.8%	0.5%	0.810	-23.4%	(278,779)	3,107,825
2009	6/30/2026	216	208,459,209	0.2%	1.000	1.400	0.3%	0.3%	0.729	-37.3%	(255,177)	372,130
2010	6/30/2026	204	193,599,615	0.3%	1.000	1.373	0.4%	0.3%	0.713	-40.3%	(261,554)	543,896
2011	6/30/2026	192	203,337,513	0.3%	1.000	1.346	0.5%	0.3%	0.681	-46.8%	(325,267)	653,498
2012	6/30/2026	180	204,008,162	0.6%	1.000	1.319	0.8%	0.3%	0.504	-98.6%	(701,201)	2,149,462
2013	6/30/2026	168	203,157,965	0.2%	1.000	1.294	0.3%	0.4%	0.504	-98.3%	(710,173)	482,500
2014	6/30/2026	156	211,849,593	0.3%	1.000	1.268	0.4%	0.4%	0.539	-85.4%	(656,185)	899,529
2015	6/30/2026	144	212,780,825	0.5%	1.000	1.243	0.6%	0.4%	0.474	-110.8%	(872,142)	1,093,736
2016	6/30/2026	132	199,356,077	0.8%	1.000	1.219	1.0%	0.4%	0.391	-155.5%	(1,169,718)	5,106,463
2017	6/30/2026	120	198,012,678	0.4%	1.000	1.195	0.4%	0.4%	0.234	-326.6%	(2,489,404)	(375,276)
2018	6/30/2026	108	207,938,971	0.3%	1.000	1.172	0.4%	0.4%	0.260	-285.1%	(2,328,256)	37,698
2019	6/30/2026	96	200,475,628	0.6%	1.000	1.149	0.7%	0.4%	0.229	-336.5%	(2,701,847)	1,536,839
2020	6/30/2026	84	203,774,071	0.4%	1.000	1.126	0.4%	0.4%	0.179	-457.8%	(3,811,395)	1,053,578
2021	6/30/2026	72	189,814,141	0.3%	1.000	1.104	0.3%	0.4%	0.166	-503.9%	(3,986,009)	(201,776)
2022	6/30/2026	60	202,517,355	0.4%	1.000	1.082	0.4%	0.4%	0.235	-325.2%	(2,799,692)	957,635
2023	6/30/2026	48	204,639,501	0.4%	1.000	1.061	0.4%	0.4%	0.197	-407.2%	(3,612,308)	(469,230)
2024	6/30/2026	36	209,063,047	0.3%	1.000	1.040	0.3%	0.4%	0.206	-384.3%	(3,552,617)	291,082
2025	6/30/2026	24	211,599,899	0.5%	1.000	1.020	0.5%	0.5%	0.238	-319.4%	(3,048,232)	4,109,410
2026	6/30/2026	12	206,922,188	0.3%	1.000	1.000	0.3%	0.5%	0.266	-275.4%	(2,621,846)	1,364,033
	Total		$5,351,868,944								($35,976,194)	$30,118,650

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 8.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 8.15
(7) (4) x (5) x (6)
(8) Exhibit A 8.15, Column (9)
(9) From Exhibit A 8.6
(12) Column (11) + Exhibit A 8.7, Column (6)

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1/(9)	(11) Unpaid Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
1999	6/30/2026	336	$40,277,368	$0.004	1.000	2.412	$0.011	$0.004	1.008	0.7%	$1,245	$166,569
2000	6/30/2026	324	43,292,428	(0.001)	1.000	2.412	(0.001)	0.009	1.013	1.2%	4,946	21,288
2001	6/30/2026	312	47,027,299	0.004	1.000	2.254	0.008	0.010	1.019	1.9%	8,610	137,658
2002	6/30/2026	300	50,776,362	0.007	1.000	2.107	0.015	0.011	1.024	2.3%	12,341	170,451
2003	6/30/2026	288	52,959,274	0.023	1.000	1.969	0.045	0.011	1.030	2.9%	17,375	616,413
2004	6/30/2026	276	55,362,397	0.026	1.000	1.840	0.047	0.012	1.039	3.8%	25,163	1,203,555
2005	6/30/2026	264	60,849,344	0.003	1.000	1.720	0.005	0.013	1.046	4.4%	34,646	251,765
2006	6/30/2026	252	69,289,653	0.009	1.000	1.607	0.015	0.014	1.054	5.1%	48,788	462,297
2007	6/30/2026	240	79,410,961	0.031	1.000	1.502	0.046	0.015	1.065	6.1%	71,238	2,413,444
2008	6/30/2026	228	88,397,375	0.028	1.000	1.404	0.039	0.016	1.073	6.8%	94,730	2,169,532
2009	6/30/2026	216	91,019,593	0.005	1.000	1.312	0.007	0.007	1.093	8.5%	52,784	485,415
2010	6/30/2026	204	86,014,115	0.006	1.000	1.291	0.008	0.007	1.107	9.7%	57,646	492,105
2011	6/30/2026	192	91,213,698	0.008	1.000	1.271	0.010	0.007	1.113	10.1%	65,166	717,011
2012	6/30/2026	180	95,514,448	0.013	1.000	1.251	0.016	0.007	1.121	10.8%	73,944	982,746
2013	6/30/2026	168	97,350,585	0.005	1.000	1.231	0.006	0.007	1.133	11.8%	83,340	366,026
2014	6/30/2026	156	101,485,570	0.007	1.000	1.211	0.009	0.007	1.153	13.3%	99,777	651,575
2015	6/30/2026	144	105,282,781	0.010	1.000	1.192	0.012	0.008	1.186	15.7%	123,894	1,170,778
2016	6/30/2026	132	100,348,047	0.016	1.000	1.173	0.018	0.008	1.215	17.7%	135,738	704,158
2017	6/30/2026	120	97,700,169	0.007	1.000	1.155	0.009	0.008	1.276	21.6%	163,941	909,777
2018	6/30/2026	108	101,963,752	0.007	1.000	1.136	0.008	0.008	1.368	26.9%	216,154	793,213
2019	6/30/2026	96	100,978,104	0.012	1.000	1.118	0.013	0.008	1.396	28.4%	229,563	1,239,150
2020	6/30/2026	84	106,267,694	0.007	1.000	1.101	0.008	0.008	1.587	37.0%	319,919	713,745
2021	6/30/2026	72	101,077,078	0.005	1.000	1.083	0.006	0.008	1.720	41.9%	350,103	614,387
2022	6/30/2026	60	110,193,931	0.008	1.000	1.066	0.008	0.008	2.507	60.1%	556,697	871,794
2023	6/30/2026	48	118,888,999	0.007	1.000	1.049	0.007	0.009	2.964	66.3%	672,797	1,014,399
2024	6/30/2026	36	127,191,078	0.004	1.000	1.032	0.004	0.009	3.770	73.5%	810,918	890,471
2025	6/30/2026	24	132,682,369	0.007	1.000	1.016	0.007	0.009	7.973	87.5%	1,023,123	1,053,816
2026	6/30/2026	12	134,412,699	0.005	1.000	1.000	0.005	0.009	39.347	97.5%	1,173,591	1,182,880
	Total		$2,487,227,171								$6,528,179	$22,466,417

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 8.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 8.13
(7) (4) x (5) x (6)
(8) Exhibit A 8.14, Column (9)
(9) From Exhibit A 8.5
(12) Column (11) + Exhibit A 8.7, Column (3)

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Bornhuetter-Ferguson Method with a Payroll Base Using Reported Loss Development Factors

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Projected Pure Premium	(5) Benefit Level Factor	(6) Trend Factor	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1/(9)	(11) IBNR Loss (3) x (8) x (10)	(12) Indicated Ultimate Loss
1999	6/30/2026	336	$40,277,368	$0.004	1.000	2.412	$0.011	$0.004	1.000	0.0%	$0	$189,824
2000	6/30/2026	324	43,292,428	(0.001)	1.000	2.412	(0.001)	0.009	1.000	0.0%	0	(69,243)
2001	6/30/2026	312	47,027,299	0.004	1.000	2.254	0.008	0.010	1.014	1.4%	6,431	214,977
2002	6/30/2026	300	50,776,362	0.007	1.000	2.107	0.015	0.011	1.014	1.4%	7,430	573,591
2003	6/30/2026	288	52,959,274	0.023	1.000	1.969	0.045	0.011	1.046	4.4%	25,974	1,727,220
2004	6/30/2026	276	55,362,397	0.026	1.000	1.840	0.047	0.012	1.073	6.8%	45,205	1,552,676
2005	6/30/2026	264	60,849,344	0.003	1.000	1.720	0.005	0.013	1.081	7.5%	58,937	182,640
2006	6/30/2026	252	69,289,653	0.009	1.000	1.607	0.015	0.014	1.032	3.1%	29,762	874,770
2007	6/30/2026	240	79,410,961	0.031	1.000	1.502	0.046	0.015	1.033	3.2%	37,477	2,354,595
2008	6/30/2026	228	88,397,375	0.028	1.000	1.404	0.039	0.016	0.810	-23.4%	(326,452)	3,060,152
2009	6/30/2026	216	91,019,593	0.005	1.000	1.312	0.007	0.007	0.729	-37.3%	(231,558)	395,749
2010	6/30/2026	204	86,014,115	0.006	1.000	1.291	0.008	0.007	0.713	-40.3%	(240,584)	564,865
2011	6/30/2026	192	91,213,698	0.008	1.000	1.271	0.010	0.007	0.681	-46.8%	(300,926)	677,839
2012	6/30/2026	180	95,514,448	0.013	1.000	1.251	0.016	0.007	0.504	-98.6%	(674,493)	2,176,170
2013	6/30/2026	168	97,350,585	0.005	1.000	1.231	0.006	0.007	0.504	-98.3%	(696,496)	496,177
2014	6/30/2026	156	101,485,570	0.007	1.000	1.211	0.009	0.007	0.539	-85.4%	(640,898)	914,816
2015	6/30/2026	144	105,282,781	0.010	1.000	1.192	0.012	0.008	0.474	-110.8%	(876,465)	1,089,413
2016	6/30/2026	132	100,348,047	0.016	1.000	1.173	0.018	0.008	0.391	-155.5%	(1,191,295)	5,084,885
2017	6/30/2026	120	97,700,169	0.007	1.000	1.155	0.009	0.008	0.234	-326.6%	(2,475,672)	(361,544)
2018	6/30/2026	108	101,963,752	0.007	1.000	1.136	0.008	0.008	0.260	-285.1%	(2,292,305)	73,649
2019	6/30/2026	96	100,978,104	0.012	1.000	1.118	0.013	0.008	0.229	-336.5%	(2,722,040)	1,516,646
2020	6/30/2026	84	106,267,694	0.007	1.000	1.101	0.008	0.008	0.179	-457.8%	(3,960,416)	904,556
2021	6/30/2026	72	101,077,078	0.005	1.000	1.083	0.006	0.008	0.166	-503.9%	(4,213,116)	(428,883)
2022	6/30/2026	60	110,193,931	0.008	1.000	1.066	0.008	0.008	0.235	-325.2%	(3,012,195)	745,133
2023	6/30/2026	48	118,888,999	0.007	1.000	1.049	0.007	0.009	0.197	-407.2%	(4,133,812)	(990,735)
2024	6/30/2026	36	127,191,078	0.004	1.000	1.032	0.004	0.009	0.206	-384.3%	(4,241,094)	(397,395)
2025	6/30/2026	24	132,682,369	0.007	1.000	1.016	0.007	0.009	0.238	-319.4%	(3,736,219)	3,421,423
2026	6/30/2026	12	134,412,699	0.005	1.000	1.000	0.005	0.009	0.266	-275.4%	(3,316,373)	669,506
	Total		$2,487,227,171								($39,071,193)	$27,213,475

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 8.3, Columns (4) and (5) / Column (3)
(5) Adjustment factor to on-level to 2026 benefit levels.
(6) From selected trend in Exhibit A 8.13
(7) (4) x (5) x (6)
(8) Exhibit A 8.14, Column (9)
(9) From Exhibit A 8.6
(12) Column (11) + Exhibit A 8.7, Column (6)

Wyoming Department of Workforce Services
Other
as of 6/30/2026

IBNR as % of Case Loss Reserve Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Dev Mthd IBNR as % of Case Reserve	(4) Selected IBNR as % of Case Reserve	(5) Case Reserve 6/30/2026	(6) IBNR 6/30/2026	(7) Indicated Ultimate Loss
1992	6/30/2026	420	0.0%	0.0%	$170,623	$0	$5,125,674
1993	6/30/2026	408	0.0%	0.0%	402,340	0	4,893,607
1994	6/30/2026	396	0.0%	0.0%	149,406	0	6,156,310
1995	6/30/2026	384	0.0%	0.0%	0	0	185,975
1996	6/30/2026	372	0.0%	0.0%	19,033	0	118,165
1997	6/30/2026	360	0.0%	0.0%	873,174	0	982,512
1998	6/30/2026	348	0.0%	0.0%	22,758	0	25,898
1999	6/30/2026	336	0.0%	0.0%	24,500	0	189,824
2000	6/30/2026	324	0.0%	0.0%	(85,585)	0	(69,243)
2001	6/30/2026	312	295.1%	295.1%	79,498	234,582	443,128
2002	6/30/2026	300	151.3%	151.3%	408,051	617,280	1,183,441
2003	6/30/2026	288	-302.1%	-302.1%	1,102,209	(3,329,536)	(1,628,290)
2004	6/30/2026	276	-225.6%	-225.6%	329,079	(742,257)	765,214
2005	6/30/2026	264	-242.6%	-242.6%	(93,416)	226,653	350,356
2006	6/30/2026	252	156.4%	156.4%	431,499	675,010	1,520,018
2007	6/30/2026	240	111.0%	111.0%	(25,088)	(27,849)	2,289,269
2008	6/30/2026	228	-77.5%	-77.5%	1,311,803	(1,016,759)	2,369,845
2009	6/30/2026	216	-81.4%	-81.4%	194,677	(158,538)	468,770
2010	6/30/2026	204	-80.7%	-80.7%	370,991	(299,281)	506,169
2011	6/30/2026	192	-82.2%	-82.2%	326,920	(268,726)	710,038
2012	6/30/2026	180	-90.1%	-90.1%	1,941,861	(1,750,009)	1,100,655
2013	6/30/2026	168	-89.3%	-89.3%	909,987	(812,738)	379,935
2014	6/30/2026	156	-86.5%	-86.5%	1,003,916	(868,678)	687,037
2015	6/30/2026	144	-87.6%	-87.6%	918,993	(805,177)	1,160,701
2016	6/30/2026	132	-89.8%	-89.8%	5,707,761	(5,123,931)	1,152,249
2017	6/30/2026	120	-93.8%	-93.8%	1,368,292	(1,283,310)	830,818
2018	6/30/2026	108	-91.4%	-91.4%	1,788,895	(1,634,746)	731,208
2019	6/30/2026	96	-92.2%	-92.2%	3,229,099	(2,977,954)	1,260,732
2020	6/30/2026	84	-92.5%	-92.5%	4,471,147	(4,136,966)	728,006
2021	6/30/2026	72	-92.3%	-92.3%	3,519,949	(3,249,888)	534,345
2022	6/30/2026	60	-84.4%	-84.4%	3,442,230	(2,905,291)	852,037
2023	6/30/2026	48	-86.0%	-86.0%	2,801,475	(2,409,344)	733,734
2024	6/30/2026	36	-83.9%	-83.9%	3,764,147	(3,159,949)	683,750
2025	6/30/2026	24	-78.5%	-78.5%	7,126,949	(5,594,858)	1,562,784
2026	6/30/2026	12	-73.9%	-73.9%	3,976,590	(2,937,185)	1,048,694
Total					$51,983,763	($43,739,443)	$40,033,366

Column Notes

(3) [1 - 1 / Exhibit A 8.7, Column (7)] / [1 / Exhibit A 8.7, Column (7) - 1 / Exhibit A 8.7, Column (4)]
(4) Selected based on Column (3) and actuarial judgement
(5) Exhibit A 8.7, Column (6) - Exhibit A 8.7, Column (3)
(6) (4) x (5)
(7) Column (6) + Exhibit A 8.7, Column (6)

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Frequency-Severity Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Initial Indicated Ultimate Loss	(5) Initial Ultimate Counts	(6) Benefit Level Factor	(7) Indicated Loss Severity (4) / (5) x (6)	(8) Severity Trend Factor	(9) Trended Loss Severity (7) x (8)	(10) Indicated Frequency (5) / (3)	(11) Frequency Trend Factor	(12) Trended Frequency (10) x (11)	(13) Indicated Pure Premium Per $100 Payroll (4) / (3) / 10,000	(14) Trended Pure Premium	(15) Implied Pure Premium
1992	6/30/2026	420		$4,955,051	215	1.000	$23,100	1.312	$30,307	NA	1.838	NA	NA	NA	$0.004
1993	6/30/2026	408		4,491,267	178	1.000	25,232	1.312	33,103	NA	1.838	NA	NA	NA	0.004
1994	6/30/2026	396		6,006,904	197	1.000	30,465	1.312	39,969	NA	1.838	NA	NA	NA	0.004
1995	6/30/2026	384		185,975	11	1.000	17,014	1.312	22,322	NA	1.838	NA	NA	NA	0.004
1996	6/30/2026	372		99,132	7	1.000	13,580	1.312	17,817	NA	1.838	NA	NA	NA	0.004
1997	6/30/2026	360		109,338	10	1.000	11,240	1.312	14,746	NA	1.838	NA	NA	NA	0.004
1998	6/30/2026	348		3,141	3	1.000	1,090	1.312	1,430	NA	1.838	NA	NA	NA	0.004
1999	6/30/2026	336	$4,028	166,569	6	1.000	26,286	1.312	34,487	0.157%	1.838	0.289%	$0.004	$0.010	0.004
2000	6/30/2026	324	4,329	16,548	2	1.000	6,635	1.312	8,705	0.058%	1.838	0.106%	0.000	0.001	0.022
2001	6/30/2026	312	4,703	131,501	8	1.000	16,303	1.312	21,388	0.172%	1.718	0.295%	0.003	0.006	0.024
2002	6/30/2026	300	5,078	161,856	14	1.000	11,532	1.312	15,129	0.276%	1.606	0.444%	0.003	0.007	0.026
2003	6/30/2026	288	5,296	617,057	26	1.000	23,344	1.312	30,626	0.499%	1.501	0.749%	0.012	0.023	0.028
2004	6/30/2026	276	5,536	1,224,695	377	1.000	3,246	1.312	4,258	6.815%	1.403	9.559%	0.022	0.041	0.029
2005	6/30/2026	264	6,085	227,175	33	1.000	6,812	1.312	8,938	0.548%	1.311	0.718%	0.004	0.006	0.031
2006	6/30/2026	252	6,929	435,804	56	1.000	7,754	1.312	10,173	0.811%	1.225	0.994%	0.006	0.010	0.034
2007	6/30/2026	240	7,941	2,494,131	582	1.000	4,284	1.312	5,621	7.331%	1.145	8.394%	0.031	0.047	0.036
2008	6/30/2026	228	8,840	2,226,195	549	1.000	4,054	1.312	5,319	6.212%	1.070	6.647%	0.025	0.035	0.039
2009	6/30/2026	216	9,102	472,782	21	1.000	22,708	1.312	29,792	0.229%	1.000	0.229%	0.005	0.007	0.007
2010	6/30/2026	204	8,601	480,909	31	1.000	15,686	1.291	20,253	0.356%	1.000	0.356%	0.006	0.007	0.007
2011	6/30/2026	192	9,121	725,347	43	1.000	16,796	1.271	21,343	0.473%	1.000	0.473%	0.008	0.010	0.007
2012	6/30/2026	180	9,551	1,018,912	41	1.000	24,656	1.251	30,835	0.433%	1.000	0.433%	0.011	0.013	0.007
2013	6/30/2026	168	9,735	320,363	25	1.000	13,057	1.231	16,070	0.252%	1.000	0.252%	0.003	0.004	0.007
2014	6/30/2026	156	10,149	636,391	30	1.000	20,989	1.211	25,424	0.299%	1.000	0.299%	0.006	0.008	0.007
2015	6/30/2026	144	10,528	1,241,239	46	1.000	26,778	1.192	31,921	0.440%	1.000	0.440%	0.012	0.014	0.008
2016	6/30/2026	132	10,035	690,780	36	1.000	19,382	1.173	22,739	0.355%	1.000	0.355%	0.007	0.008	0.008
2017	6/30/2026	120	9,770	951,630	30	1.000	31,460	1.155	36,323	0.310%	1.000	0.310%	0.010	0.011	0.008
2018	6/30/2026	108	10,196	789,277	42	1.000	18,658	1.136	21,201	0.415%	1.000	0.415%	0.008	0.009	0.008
2019	6/30/2026	96	10,098	1,409,594	44	1.000	31,914	1.118	35,690	0.437%	1.000	0.437%	0.014	0.016	0.008
2020	6/30/2026	84	10,627	624,951	37	1.000	17,027	1.101	18,739	0.345%	1.000	0.345%	0.006	0.006	0.008
2021	6/30/2026	72	10,108	540,644	24	1.000	22,731	1.083	24,621	0.235%	1.000	0.235%	0.005	0.006	0.008
2022	6/30/2026	60	11,019	836,743	36	1.000	23,216	1.066	24,748	0.327%	1.000	0.327%	0.008	0.008	0.008
2023	6/30/2026	48	11,889	816,200	39	1.000	21,085	1.049	22,120	0.326%	1.000	0.326%	0.007	0.007	0.009
2024	6/30/2026	36	12,719	546,809	32	1.000	17,039	1.032	17,592	0.252%	1.000	0.252%	0.004	0.004	0.009
2025	6/30/2026	24	13,268	975,723	18	1.000	54,318	1.016	55,192	0.135%	1.000	0.135%	0.007	0.007	0.009
2026	6/30/2026	12	13,441	713,624	50	1.000	14,213	1.000	14,213	0.374%	1.000	0.374%	0.005	0.005	0.009
Total			$248,723	$37,344,257	2,901		$12,872		$16,082	0.917%		1.051%			

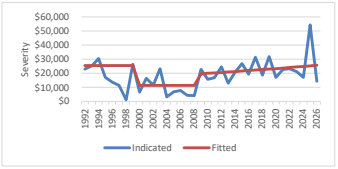
Beginning	Ending	Severity Trend
1992	1999	-19.3%
2000	2008	-12.5%
2009	2023	1.6%
		Selected
1992	1999	0.0%
2000	2008	0.0%
2009	2026	1.6%

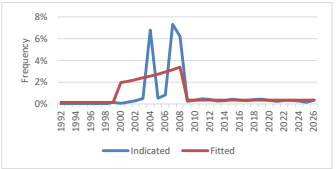
Beginning	Ending	Frequency Trend
1992	1999	NA
2000	2008	71.1%
2009	2023	-0.2%
		Selected
1992	1999	0.0%
2000	2008	7.0%
2009	2026	0.0%

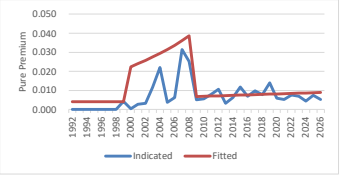
Beginning	Ending	Pure Prem Trend
1992	1999	NA
2000	2008	49.8%
2009	2023	1.4%
		Selected
1992	1999	0.0%
2000	2008	7.0%
2009	2026	1.6%

Beginning	Ending	Severity
1992	1999	33,523
2000	2008	5,994
2009	2023	25,697
		Selected
1992	1999	33,523
2000	2008	15,000
2009	2026	25,697

Beginning	Ending	Frequency
1992	1999	0.289%
2000	2008	3.611%
2009	2023	0.349%
		Selected
1992	1999	0.289%
2000	2008	3.611%
2009	2026	0.349%







Column Notes

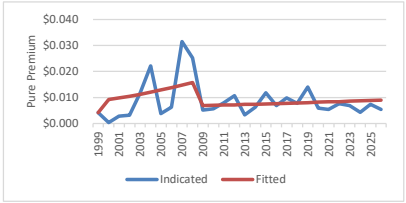
(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 8.3, Columns (4) and (5)
(5) Average Exhibit A 8.4, Columns (6) and (7)
(6) Exhibit A 8.8, Column (5)
(8) Based on selected Severity trends
(11) Based on selected Frequency trends
(14) (13) adjusted by selected Pure Premium trend
(15) Selected Severity x selected Frequency / 10,000

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Pure Premium Trend (Payroll)

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Initial Indicated Ultimate Loss	(5) Indicated Pure Premium Per $100 Payroll (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Pure Premium	(8) Trended Pure Premium	(9) Fitted Pure Premium
1999	6/30/2026	336	$40,277,368	$166,569	$0.004	1.000	$0.004	$0.010	$0.004
2000	6/30/2026	324	43,292,428	16,548	0.000	1.000	0.000	0.001	0.009
2001	6/30/2026	312	47,027,299	131,501	0.003	1.000	0.003	0.006	0.010
2002	6/30/2026	300	50,776,362	161,856	0.003	1.000	0.003	0.007	0.011
2003	6/30/2026	288	52,959,274	617,057	0.012	1.000	0.012	0.023	0.011
2004	6/30/2026	276	55,362,397	1,224,695	0.022	1.000	0.022	0.041	0.012
2005	6/30/2026	264	60,849,344	227,175	0.004	1.000	0.004	0.006	0.013
2006	6/30/2026	252	69,289,653	435,804	0.006	1.000	0.006	0.010	0.014
2007	6/30/2026	240	79,410,961	2,494,131	0.031	1.000	0.031	0.047	0.015
2008	6/30/2026	228	88,397,375	2,226,195	0.025	1.000	0.025	0.035	0.016
2009	6/30/2026	216	91,019,593	472,782	0.005	1.000	0.005	0.007	0.007
2010	6/30/2026	204	86,014,115	480,909	0.006	1.000	0.006	0.007	0.007
2011	6/30/2026	192	91,213,698	725,347	0.008	1.000	0.008	0.010	0.007
2012	6/30/2026	180	95,514,448	1,018,912	0.011	1.000	0.011	0.013	0.007
2013	6/30/2026	168	97,350,585	320,363	0.003	1.000	0.003	0.004	0.007
2014	6/30/2026	156	101,485,570	636,391	0.006	1.000	0.006	0.008	0.007
2015	6/30/2026	144	105,282,781	1,241,239	0.012	1.000	0.012	0.014	0.008
2016	6/30/2026	132	100,348,047	690,780	0.007	1.000	0.007	0.008	0.008
2017	6/30/2026	120	97,700,169	951,630	0.010	1.000	0.010	0.011	0.008
2018	6/30/2026	108	101,963,752	789,277	0.008	1.000	0.008	0.009	0.008
2019	6/30/2026	96	100,978,104	1,409,594	0.014	1.000	0.014	0.016	0.008
2020	6/30/2026	84	106,267,694	624,951	0.006	1.000	0.006	0.006	0.008
2021	6/30/2026	72	101,077,078	540,644	0.005	1.000	0.005	0.006	0.008
2022	6/30/2026	60	110,193,931	836,743	0.008	1.000	0.008	0.008	0.008
2023	6/30/2026	48	118,888,999	816,200	0.007	1.000	0.007	0.007	0.009
2024	6/30/2026	36	127,191,078	546,809	0.004	1.000	0.004	0.004	0.009
2025	6/30/2026	24	132,682,369	975,723	0.007	1.000	0.007	0.007	0.009
2026	6/30/2026	12	134,412,699	713,624	0.005	1.000	0.005	0.005	0.009
Total			$2,487,227,171	$21,493,449	$0.009				

Beginning	Ending	Pure Premium
1992	1999	0.010
2000	2008	0.022
2009	2023	0.009
		Selected
1992	1999	0.010
2000	2008	0.022
2009	2026	0.009



Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 8.3, Columns (4) and (5)
(6) Exhibit A 8.10, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected pure premium detrended to historical levels and adjusted to historical benefit levels.

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Loss Ratio Trend

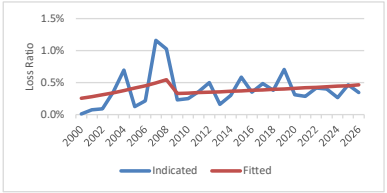
Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) On-Level Premium	(4) Initial Indicated Ultimate Loss	(5) Indicated Loss Ratio (4) / (3)	(6) Benefit Level Factor	(7) Adjusted Implied Loss Ratio	(8) Trended Loss Ratio	(9) Fitted Loss Ratio
2000	6/30/2026	324	$148,762,633	$16,548	0.0%	1.000	0.0%	0.0%	0.3%
2001	6/30/2026	312	175,048,207	131,501	0.1%	1.000	0.1%	0.2%	0.3%
2002	6/30/2026	300	180,262,306	161,856	0.1%	1.000	0.1%	0.2%	0.3%
2003	6/30/2026	288	175,552,340	617,057	0.4%	1.000	0.4%	0.9%	0.3%
2004	6/30/2026	276	177,079,289	1,224,695	0.7%	1.000	0.7%	1.6%	0.4%
2005	6/30/2026	264	185,716,218	227,175	0.1%	1.000	0.1%	0.3%	0.4%
2006	6/30/2026	252	204,173,121	435,804	0.2%	1.000	0.2%	0.4%	0.5%
2007	6/30/2026	240	215,836,851	2,494,131	1.2%	1.000	1.2%	2.0%	0.5%
2008	6/30/2026	228	218,131,541	2,226,195	1.0%	1.000	1.0%	1.6%	0.5%
2009	6/30/2026	216	208,459,209	472,782	0.2%	1.000	0.2%	0.3%	0.3%
2010	6/30/2026	204	193,599,615	480,909	0.2%	1.000	0.2%	0.3%	0.3%
2011	6/30/2026	192	203,337,513	725,347	0.4%	1.000	0.4%	0.5%	0.3%
2012	6/30/2026	180	204,008,162	1,018,912	0.5%	1.000	0.5%	0.7%	0.3%
2013	6/30/2026	168	203,157,965	320,363	0.2%	1.000	0.2%	0.2%	0.4%
2014	6/30/2026	156	211,849,593	636,391	0.3%	1.000	0.3%	0.4%	0.4%
2015	6/30/2026	144	212,780,825	1,241,239	0.6%	1.000	0.6%	0.7%	0.4%
2016	6/30/2026	132	199,356,077	690,780	0.3%	1.000	0.3%	0.4%	0.4%
2017	6/30/2026	120	198,012,678	951,630	0.5%	1.000	0.5%	0.6%	0.4%
2018	6/30/2026	108	207,938,971	789,277	0.4%	1.000	0.4%	0.4%	0.4%
2019	6/30/2026	96	200,475,628	1,409,594	0.7%	1.000	0.7%	0.8%	0.4%
2020	6/30/2026	84	203,774,071	624,951	0.3%	1.000	0.3%	0.3%	0.4%
2021	6/30/2026	72	189,814,141	540,644	0.3%	1.000	0.3%	0.3%	0.4%
2022	6/30/2026	60	202,517,355	836,743	0.4%	1.000	0.4%	0.4%	0.4%
2023	6/30/2026	48	204,639,501	816,200	0.4%	1.000	0.4%	0.4%	0.4%
2024	6/30/2026	36	209,063,047	546,809	0.3%	1.000	0.3%	0.3%	0.4%
2025	6/30/2026	24	211,599,899	975,723	0.5%	1.000	0.5%	0.5%	0.5%
2026	6/30/2026	12	206,922,188	713,624	0.3%	1.000	0.3%	0.3%	0.5%
Total			$5,351,868,944	$21,326,880	0.4%				

Beginning	Ending	Trend
2000	2008	56.7%
2009	2023	3.2%
		Selected
2000	2008	10.0%
2009	2026	2.0%

Beginning	Ending	Loss Ratio
2000	2008	0.8%
2009	2023	0.5%
		Selected
2000	2008	0.8%
2009	2026	0.5%

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average Exhibit A 8.3, Columns (4) and (5)
(6) Exhibit A 8.8, Column (5)
(7) (5) x (6)
(8) (7) trended to 2026 levels based on selected trends.
(9) Selected loss ratio detrended to historical levels and adjusted to historical benefit levels.



Wyoming Department of Workforce Services
Other
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													189	198	201	203	202	204
1993												138	148	152	155	157	159	159
1994											171	179	180	181	186	188	190	191
1995										4	5	4	5	5	5	5	5	5
1996									1	1	1	1	1	1	1	1	1	1
1997								3	3	3	3	3	3	3	3	3	3	3
1998							0	0	0	0	0	1	1	1	1	1	1	1
1999						0	0	0	0	0	0	0	0	0	0	0	1	6
2000					0	0	0	0	0	0	0	0	0	1	1	1	3	3
2001				1	2	2	2	2	2	2	2	2	2	3	3	8	8	8
2002			0	2	2	2	2	3	3	3	3	4	5	5	15	14	15	14
2003		1	5	11	14	17	17	18	19	17	17	18	19	27	27	27	29	30
2004	13	308	389	415	423	428	430	432	432	432	441	436	446	447	449	447	448	447
2005	11	18	24	26	31	31	31	32	32	33	32	34	34	34	35	35	35	37
2006	19	25	47	55	53	55	54	54	56	56	59	59	59	60	61	61	62	63
2007	46	485	597	624	646	646	665	675	671	678	674	681	680	682	678	686	688	689
2008	65	496	555	593	609	624	641	638	643	644	646	646	650	647	650	649	651	649
2009	1	1	4	4	5	7	9	16	16	18	19	21	21	22	22	22	22	22
2010	3	10	13	16	19	21	26	29	30	31	32	32	32	32	33	34	34	
2011	3	15	15	23	26	35	36	35	40	43	43	45	46	46	46	47		
2012	3	13	26	28	31	32	34	36	38	38	40	42	42	43	45			
2013	0	8	10	15	18	20	22	22	23	24	24	25	25	26				
2014	1	7	14	18	21	23	25	25	26	27	29	30	31					
2015	0	9	13	27	29	40	40	46	47	47	50	50						
2016	4	11	19	23	30	28	30	31	32	35	36							
2017	1	7	13	21	22	24	24	25	26	28								
2018	1	13	25	31	36	38	40	40	41									
2019	0	12	18	26	28	30	40	40										
2020	2	9	17	19	26	30	31											
2021	3	10	12	15	16	17												
2022	1	5	16	24	27													
2023	1	8	23	28														
2024	0	12	17															
2025	5	3																
2026	3																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992													1.048	1.015	1.010	0.995	1.010	1.000
1993												1.072	1.027	1.020	1.013	1.013	1.000	1.019
1994											1.047	1.006	1.006	1.028	1.011	1.011	1.005	1.010
1995										1.250	0.800	1.250	1.000	1.000	1.000	1.000	1.000	1.000
1996									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998												1.000	1.000	1.000	1.000	1.000	1.000	2.000
1999																	6.000	1.000
2000														1.000	1.000	3.000	1.000	1.000
2001				2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.500	1.000	2.667	1.000	1.000	1.000
2002				1.000	1.000	1.000	1.500	1.000	1.000	1.000	1.333	1.250	1.000	3.000	0.933	1.071	0.933	1.071
2003		5.000	2.200	1.273	1.214	1.000	1.059	1.056	0.895	1.000	1.059	1.056	1.421	1.000	1.000	1.074	1.034	1.000
2004	23.692	1.263	1.067	1.019	1.012	1.005	1.005	1.000	1.000	1.021	0.989	1.023	1.002	1.004	0.996	1.002	0.998	1.002
2005	1.636	1.333	1.083	1.192	1.000	1.000	1.032	1.000	1.031	0.970	1.063	1.000	1.000	1.029	1.000	1.000	1.057	1.000
2006	1.316	1.880	1.170	0.964	1.038	0.982	1.000	1.037	1.000	1.054	1.000	1.000	1.017	1.017	1.000	1.016	1.016	1.000
2007	10.543	1.231	1.045	1.035	1.000	1.029	1.015	0.994	1.010	0.994	1.010	0.999	1.003	0.994	1.012	1.003	1.001	0.999
2008	7.631	1.119	1.068	1.027	1.025	1.027	0.995	1.008	1.002	1.003	1.000	1.006	0.995	1.005	0.998	1.003	0.997	1.000
2009	1.000	4.000	1.000	1.250	1.400	1.286	1.778	1.000	1.125	1.056	1.105	1.000	1.048	1.000	1.000	1.000	1.000	
2010	3.333	1.300	1.231	1.188	1.105	1.238	1.115	1.034	1.033	1.032	1.000	1.000	1.000	1.031	1.030	1.000		
2011	5.000	1.000	1.533	1.130	1.346	1.029	0.972	1.143	1.075	1.000	1.047	1.022	1.000	1.000	1.022			
2012	4.333	2.000	1.077	1.107	1.032	1.063	1.059	1.056	1.000	1.053	1.050	1.000	1.024	1.047				
2013		1.250	1.500	1.200	1.111	1.100	1.000	1.045	1.043	1.000	1.042	1.000	1.040					
2014	7.000	2.000	1.286	1.167	1.095	1.087	1.000	1.040	1.038	1.074	1.034	1.033						
2015		1.444	2.077	1.074	1.379	1.000	1.150	1.022	1.000	1.064	1.000							
2016	2.750	1.727	1.211	1.304	0.933	1.071	1.033	1.032	1.094	1.029								
2017	7.000	1.857	1.615	1.048	1.091	1.000	1.042	1.040	1.077									
2018	13.000	1.923	1.240	1.161	1.056	1.053	1.000	1.025										
2019		1.500	1.444	1.077	1.071	1.333	1.000											
2020	4.500	1.889	1.118	1.368	1.154	1.033												
2021	3.333	1.200	1.250	1.067	1.063													
2022	5.000	3.200	1.500	1.125														
2023	8.000	2.875	1.217															
2024		1.417																
2025	0.600																	
Strt Average	6.093	1.928	1.330	1.172	1.101	1.067	1.092	1.028	1.022	1.031	1.030	1.036	1.057	1.109	1.089	1.122	1.281	1.065
Wtd Average	8.115	1.262	1.102	1.048	1.030	1.031	1.014	1.008	1.009	1.009	1.010	1.012	1.011	1.010	1.007	1.006	1.004	1.003
5 Year Wtd Average	3.800	1.932	1.302	1.157	1.086	1.100	1.046	1.030	1.045	1.047	1.032	1.011	1.018	1.008	1.006	1.003	1.001	1.000
3 Year Wtd Average	3.833	2.240	1.314	1.190	1.100	1.133	1.010	1.031	1.048	1.055	1.019	1.010	1.018	1.025	1.020	1.003	0.999	0.999
High-Low	5.336	1.820	1.302	1.141	1.094	1.057	1.059	1.023	1.024	1.022	1.026	1.026	1.035	1.011	1.005	1.012	1.007	1.007
3 Year Strt Average	4.300	2.497	1.322	1.187	1.096	1.140	1.014	1.032	1.057	1.055	1.025	1.011	1.021	1.026	1.017	1.001	0.999	1.000
Selected	5.336	1.932	1.302	1.157	1.086	1.100	1.010	1.030	1.045	1.047	1.032	1.011	1.018	1.008	1.006	1.003	1.001	1.000
Cumulative	25.326	4.746	2.457	1.887	1.631	1.502	1.366	1.353	1.313	1.256	1.200	1.162	1.149	1.129	1.120	1.113	1.110	1.108
% Developed	4%	21%	41%	53%	61%	67%	73%	74%	76%	80%	83%	86%	87%	89%	89%	90%	90%	90%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Cumulative Closed Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	204	204	203	194	214	213	214	214	214	214	214	209	214	214	214	214	213	213
1993	162	160	152	172	170	175	177	177	177	178	171	176	175	176	177	177		177
1994	193	186	201	199	202	204	205	206	206	201	205	205	205	205	205			205
1995	5	7	7	12	12	12	12	12	12	12	12	12	12	12				12
1996	1	1	7	7	7	7	7	7	8	8	8	8	8					8
1997	3	8	8	9	9	10	10	10	10	10	10	11						11
1998	2	2	2	2	3	3	3	3	3	3	3							3
1999	6	6	6	7	7	7	7	7	7	7								7
2000	3	3	3	3	3	3	3	3	3									3
2001	8	8	8	8	8	8	8	8										8
2002	15	13	14	14	14	15	15											15
2003	30	30	30	30	30	30												30
2004	448	449	449	451	451													451
2005	37	37	37	38														38
2006	63	62	65															65
2007	688	688																688
2008	649																	649
2009																		22
2010																		34
2011																		47
2012																		45
2013																		26
2014																		31
2015																		50
2016																		36
2017																		28
2018																		41
2019																		40
2020																		31
2021																		17
2022																		27
2023																		28
2024																		17
2025																		3
2026																		3
																		3,109

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	1.000	0.995	0.956	1.103	0.995	1.005	1.000	1.000	1.000	1.000	0.977	1.024	1.000	1.000	1.000	0.995	
1993	0.988	0.950	1.132	0.988	1.029	1.011	1.000	1.000	1.006	0.961	1.029	0.994	1.006	1.006	1.000		
1994	0.964	1.081	0.990	1.015	1.010	1.005	1.005	1.000	0.976	1.020	1.000	1.000	1.000	1.000			
1995	1.400	1.000	1.714	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996	1.000	7.000	1.000	1.000	1.000	1.000	1.000	1.143	1.000	1.000	1.000	1.000					
1997	2.667	1.000	1.125	1.000	1.111	1.000	1.000	1.000	1.000	1.000	1.100						
1998	1.000	1.000	1.000	1.500	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.000	1.000	1.167	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	0.867	1.077	1.000	1.000	1.071	1.000											
2003	1.000	1.000	1.000	1.000	1.000												
2004	1.002	1.000	1.004	1.000													
2005	1.000	1.000	1.027														
2006	0.984	1.048															
2007	1.000																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.117	1.410	1.080	1.047	1.018	1.002	1.000	1.016	0.998	0.997	1.018	1.004	1.001	1.002	1.000	0.995	—
Wtd Average	0.998	1.014	1.017	1.020	1.012	1.006	1.002	1.002	0.994	0.995	1.002	1.007	1.002	1.002	1.000	0.995	—
5 Year Wtd Average	1.000	1.007	1.006	1.000	1.016	1.000	1.000	1.033	1.000	1.017	1.015	1.007	—	—	—	—	—
3 Year Wtd Average	0.999	1.005	1.006	1.000	1.019	1.000	1.000	1.000	1.000	1.000	1.033	1.000	1.003	1.002	—	—	—
High-Low	1.024	1.015	1.037	1.011	1.011	1.001	1.000	1.000	1.000	1.000	1.007	1.000	1.000	1.000	—	—	—
3 Year Strt Average	0.995	1.016	1.010	1.000	1.024	1.000	1.000	1.000	1.000	1.000	1.033	1.000	1.002	1.002	—	—	—
Selected	1.000	1.007	1.006	1.000	1.016	1.000	1.000	1.033	1.000	1.017	1.015	1.007	1.002	1.002	1.000	1.000	1.000
Cumulative	1.108	1.108	1.101	1.094	1.094	1.077	1.077	1.077	1.042	1.042	1.025	1.010	1.003	1.002	1.000	1.000	1.000
% Developed	90%	90%	91%	91%	91%	93%	93%	93%	96%	96%	98%	99%	100%	100%	100%	100%	100%

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Cumulative Closed Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Closed Counts	(4) Cumulative LDF	(5) Estimated Ult. Closed Count Method (3) x (4)
1992	6/30/2026	420	213	1.000	213
1993	6/30/2026	408	177	1.000	177
1994	6/30/2026	396	205	1.000	205
1995	6/30/2026	384	12	1.002	12
1996	6/30/2026	372	8	1.003	8
1997	6/30/2026	360	11	1.010	11
1998	6/30/2026	348	3	1.025	3
1999	6/30/2026	336	7	1.042	7
2000	6/30/2026	324	3	1.042	3
2001	6/30/2026	312	8	1.077	9
2002	6/30/2026	300	15	1.077	16
2003	6/30/2026	288	30	1.077	32
2004	6/30/2026	276	451	1.094	494
2005	6/30/2026	264	38	1.094	42
2006	6/30/2026	252	65	1.101	72
2007	6/30/2026	240	688	1.108	762
2008	6/30/2026	228	649	1.108	719
2009	6/30/2026	216	22	1.108	24
2010	6/30/2026	204	34	1.110	38
2011	6/30/2026	192	47	1.113	52
2012	6/30/2026	180	45	1.120	50
2013	6/30/2026	168	26	1.129	29
2014	6/30/2026	156	31	1.149	36
2015	6/30/2026	144	50	1.162	58
2016	6/30/2026	132	36	1.200	43
2017	6/30/2026	120	28	1.256	35
2018	6/30/2026	108	41	1.313	54
2019	6/30/2026	96	40	1.353	54
2020	6/30/2026	84	31	1.366	42
2021	6/30/2026	72	17	1.502	26
2022	6/30/2026	60	27	1.631	44
2023	6/30/2026	48	28	1.887	53
2024	6/30/2026	36	17	2.457	42
2025	6/30/2026	24	3	4.746	14
2026	6/30/2026	12	3	25.326	76
	Total		3,109		3,556

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 8.16.

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													226	224	222	220	221	219
1993												193	192	185	181	182	178	180
1994											223	217	214	214	216	212	213	212
1995										29	28	23	20	17	13	15	14	14
1996									22	20	20	13	14	10	11	8	9	10
1997								31	24	23	18	16	16	17	13	14	20	4
1998							35	19	19	21	16	10	13	11	13	16	2	4
1999						36	30	24	14	13	10	10	12	10	16	0	3	9
2000					55	43	28	23	21	19	19	18	15	17	2	6	8	7
2001				106	70	63	46	40	38	32	30	32	36	5	8	13	10	9
2002			145	103	65	38	43	33	34	28	31	37	9	9	18	19	18	18
2003		200	136	97	70	55	53	54	45	48	52	20	28	36	37	35	37	38
2004	889	658	563	516	492	480	475	468	465	475	448	454	460	458	457	455	456	458
2005	603	230	128	94	79	62	64	62	72	43	53	48	50	46	46	50	46	39
2006	515	238	176	121	101	103	88	106	71	80	74	75	72	72	71	77	69	70
2007	1,084	851	790	775	744	730	734	695	711	700	699	699	701	700	704	694	696	697
2008	1,008	820	760	734	718	718	654	666	663	664	661	663	663	661	656	656	658	657
2009	353	184	105	72	80	24	33	41	39	38	38	38	37	30	28	29	30	30
2010	349	210	129	101	40	51	45	52	43	46	50	63	41	39	39	42	41	
2011	402	224	176	79	88	78	74	57	66	68	93	64	59	59	61	59		
2012	454	244	79	94	71	69	68	72	68	85	59	61	58	54	55			
2013	691	79	103	77	67	57	59	50	76	40	42	36	33	33				
2014	51	148	101	93	69	74	70	84	51	46	46	45	43					
2015	146	158	126	92	91	79	98	65	65	65	64	63						
2016	115	178	109	90	68	92	62	61	56	54	54							
2017	141	184	117	86	105	57	57	52	54	49								
2018	138	192	105	113	78	76	69	64	62									
2019	105	148	145	87	93	86	80	71										
2020	112	187	107	105	91	74	71											
2021	88	127	138	103	62	54												
2022	75	178	124	100	79													
2023	110	179	125	92														
2024	76	152	110															
2025	129	145																
2026	100																	

Age to Age Development Factors

Injury Year Ending 6/30	12 / 24	24 / 36	36 / 48	48 / 60	60 / 72	72 / 84	84 / 96	96 / 108	108 / 120	120 / 132	132 / 144	144 / 156	156 / 168	168 / 180	180 / 192	192 / 204	204 / 216	216 / 228
1992													0.991	0.991	0.991	1.005	0.991	1.009
1993												0.995	0.964	0.978	1.006	0.978	1.011	0.994
1994											0.973	0.986	1.000	1.009	0.981	1.005	0.995	0.995
1995										0.966	0.821	0.870	0.850	0.765	1.154	0.933	1.000	1.143
1996									0.909	1.000	0.650	1.077	0.714	1.100	0.727	1.125	1.111	0.100
1997								0.774	0.958	0.783	0.889	1.000	1.063	0.765	1.077	1.429	0.200	1.500
1998							0.543	1.000	1.105	0.762	0.625	1.300	0.846	1.182	1.231	0.125	2.000	1.000
1999						0.833	0.800	0.583	0.929	0.769	1.000	1.200	0.833	1.600	0.000		3.000	1.000
2000					0.782	0.651	0.821	0.913	0.905	1.000	0.947	0.833	1.133	0.118	3.000	1.333	0.875	0.857
2001				0.660	0.900	0.730	0.870	0.950	0.842	0.938	1.067	1.125	0.139	1.600	1.625	0.769	0.900	1.000
2002			0.710	0.631	0.585	1.132	0.767	1.030	0.824	1.107	1.194	0.243	1.000	2.000	1.056	0.947	1.000	0.944
2003		0.680	0.713	0.722	0.786	0.964	1.019	0.833	1.067	1.083	0.385	1.400	1.286	1.028	0.946	1.057	1.027	0.921
2004	0.740	0.856	0.917	0.953	0.976	0.990	0.985	0.994	1.022	0.943	1.013	1.013	0.996	0.998	0.996	1.002	1.004	0.987
2005	0.381	0.557	0.734	0.840	0.785	1.032	0.969	1.161	0.597	1.233	0.906	1.042	0.920	1.000	1.087	0.920	0.848	1.000
2006	0.462	0.739	0.688	0.835	1.020	0.854	1.205	0.670	1.127	0.925	1.014	0.960	1.000	0.986	1.085	0.896	1.014	0.971
2007	0.785	0.928	0.981	0.960	0.981	1.005	0.947	1.023	0.985	0.999	1.000	1.003	0.999	1.006	0.986	1.003	1.001	0.999
2008	0.813	0.927	0.966	0.978	1.000	0.911	1.018	0.995	1.002	0.995	1.003	1.000	0.997	0.992	1.000	1.003	0.998	1.002
2009	0.521	0.571	0.686	1.111	0.300	1.375	1.242	0.951	0.974	1.000	1.000	0.974	0.811	0.933	1.036	1.034	1.000	
2010	0.602	0.614	0.783	0.396	1.275	0.882	1.156	0.827	1.070	1.087	1.260	0.651	0.951	1.000	1.077	0.976		
2011	0.557	0.786	0.449	1.114	0.886	0.949	0.770	1.158	1.030	1.368	0.688	0.922	1.000	1.034	0.967			
2012	0.537	0.324	1.190	0.755	0.972	0.986	1.059	0.944	1.250	0.694	1.034	0.951	0.931	1.019				
2013	0.114	1.304	0.748	0.870	0.851	1.035	0.847	1.520	0.526	1.050	0.857	0.917	1.000					
2014	2.902	0.682	0.921	0.742	1.072	0.946	1.200	0.607	0.902	1.000	0.978	0.956						
2015	1.082	0.797	0.730	0.989	0.868	1.241	0.663	1.000	1.000	0.985	0.984							
2016	1.548	0.612	0.826	0.756	1.353	0.674	0.984	0.918	0.964	1.000								
2017	1.305	0.636	0.735	1.221	0.543	1.000	0.912	1.038	0.907									
2018	1.391	0.547	1.076	0.690	0.974	0.908	0.928	0.969										
2019	1.410	0.980	0.600	1.069	0.925	0.930	0.888											
2020	1.670	0.572	0.981	0.867	0.813	0.959												
2021	1.443	1.087	0.746	0.602	0.871													
2022	2.373	0.697	0.806	0.790														
2023	1.627	0.698	0.736															
2024	2.000	0.724																
2025	1.124																	
Strt Average	1.154	0.742	0.806	0.843	0.887	0.954	0.936	0.948	0.950	0.986	0.922	0.973	0.928	1.053	1.101	0.975	1.110	0.966
Wtd Average	0.748	0.772	0.852	0.891	0.931	0.954	0.964	0.978	0.978	0.988	0.975	0.983	0.979	0.998	0.996	0.995	0.995	0.993
5 Year Wtd Average	1.634	0.734	0.762	0.793	0.809	0.881	0.855	0.883	0.841	0.914	0.885	0.870	0.943	0.995	0.995	0.997	0.996	0.996
3 Year Wtd Average	1.511	0.705	0.762	0.753	0.870	0.932	0.908	0.972	0.960	0.994	0.947	0.944	0.973	1.020	1.016	1.003	1.000	0.999
High-Low	1.119	0.734	0.804	0.847	0.893	0.948	0.940	0.938	0.956	0.981	0.932	0.989	0.950	1.052	1.057	0.999	1.049	0.988
3 Year Strt Average	1.584	0.706	0.763	0.753	0.870	0.933	0.909	0.975	0.957	0.995	0.940	0.941	0.977	1.017	1.027	1.005	1.000	0.991
Selected	1.634	0.734	0.762	0.753	0.870	0.932	0.908	0.972	0.960	0.994	0.947	0.944	0.973	1.020	1.016	1.003	1.000	0.999
Cumulative	0.244	0.150	0.204	0.267	0.355	0.408	0.438	0.482	0.496	0.517	0.520	0.549	0.582	0.598	0.586	0.577	0.575	0.575
% Developed	409%	669%	491%	374%	282%	245%	228%	207%	202%	193%	192%	182%	172%	167%	171%	173%	174%	174%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Reported Claim Count Development

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	221	216	218	227	215	216	216	215	215	215	215	215	215	348	215	215	216	216
1993	179	180	181	172	173	178	177	177	177	178	179	180	276	180	179	179		179
1994	211	217	204	205	208	208	208	207	207	210	208	319	209	208	208			208
1995	16	7	11	15	19	17	17	15	16	16	19	14	12	12				12
1996	1	3	8	9	10	10	9	10	10	10	8	8	9					9
1997	6	12	12	11	12	14	15	11	14	11	11	13						13
1998	4	5	4	3	4	5	3	3	3	3	4							4
1999	9	6	6	8	10	8	8	9	9	8								8
2000	6	7	7	7	3	3	4	4	3									3
2001	9	9	12	9	10	11	11	12										12
2002	17	24	18	19	19	17	20											20
2003	35	32	36	36	36	33												33
2004	452	453	453	455	454													454
2005	39	38	39	44														44
2006	68	67	71															71
2007	696	695																695
2008	658																	658
2009																		30
2010																		41
2011																		59
2012																		55
2013																		33
2014																		43
2015																		63
2016																		54
2017																		49
2018																		62
2019																		71
2020																		71
2021																		54
2022																		79
2023																		92
2024																		110
2025																		145
2026																		100
																		3,850

Age to Age Development Factors

Injury Year Ending 6/30	228 / 240	240 / 252	252 / 264	264 / 276	276 / 288	288 / 300	300 / 312	312 / 324	324 / 336	336 / 348	348 / 360	360 / 372	372 / 384	384 / 396	396 / 408	408 / 420	420 / Ult
1992	0.977	1.009	1.041	0.947	1.005	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.619	0.618	1.000	1.005	
1993	1.006	1.006	0.950	1.006	1.029	0.994	1.000	1.000	1.006	1.006	1.006	1.533	0.652	0.994	1.000		
1994	1.028	0.940	1.005	1.015	1.000	1.000	0.995	1.000	1.014	0.990	1.534	0.655	0.995	1.000			
1995	0.438	1.571	1.364	1.267	0.895	1.000	0.882	1.067	1.000	1.188	0.737	0.857	1.000				
1996	3.000	2.667	1.125	1.111	1.000	0.900	1.111	1.000	1.000	0.800	1.000	1.125					
1997	2.000	1.000	0.917	1.091	1.167	1.071	0.733	1.273	0.786	1.000	1.182						
1998	1.250	0.800	0.750	1.333	1.250	0.600	1.000	1.000	1.000	1.333							
1999	0.667	1.000	1.333	1.250	0.800	1.000	1.125	1.000	0.889								
2000	1.167	1.000	1.000	0.429	1.000	1.333	1.000	0.750									
2001	1.000	1.333	0.750	1.111	1.100	1.000	1.091										
2002	1.412	0.750	1.056	1.000	0.895	1.176											
2003	0.914	1.125	1.000	1.000	0.917												
2004	1.002	1.000	1.004	0.998													
2005	0.974	1.026	1.128														
2006	0.985	1.060															
2007	0.999																
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
																	Tail
Strt Average	1.176	1.152	1.030	1.043	1.005	1.007	0.993	1.010	0.962	1.045	1.076	1.034	1.066	0.871	1.000	1.005	—
Wtd Average	1.001	1.003	1.009	0.997	1.001	1.001	0.993	1.005	1.000	1.002	1.170	0.980	1.051	0.818	1.000	1.005	—
5 Year Wtd Average	0.996	1.005	1.009	0.992	0.923	1.045	0.951	1.054	0.923	1.000	1.256	0.980	—	—	—	—	—
3 Year Wtd Average	0.996	1.009	1.013	0.998	0.938	1.129	1.087	0.938	0.846	0.958	0.921	0.674	0.805	0.818	—	—	—
High-Low	1.099	1.067	1.026	1.072	1.001	1.016	1.009	1.010	0.982	1.037	1.047	0.994	0.998	0.994	—	—	—
3 Year Strt Average	0.986	1.029	1.044	0.999	0.970	1.170	1.072	0.917	0.892	1.044	0.973	0.879	0.882	0.871	—	—	—
Selected	0.996	1.005	1.009	0.992	0.923	1.045	0.951	1.010	0.923	1.000	1.047	0.879	0.891	0.901	0.910	1.000	1.000
Cumulative	0.576	0.578	0.576	0.571	0.575	0.623	0.596	0.626	0.620	0.672	0.672	0.642	0.730	0.820	0.910	1.000	1.000
% Developed	174%	173%	174%	175%	174%	161%	168%	160%	161%	149%	149%	156%	137%	122%	110%	100%	100%

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Reported Count Development Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Reported Counts	(4) Cumulative LDF	(5) Estimated Ult. Reported Count Method (3) x (4)
1992	6/30/2026	420	216	1.000	216
1993	6/30/2026	408	179	1.000	179
1994	6/30/2026	396	208	0.910	189
1995	6/30/2026	384	12	0.820	10
1996	6/30/2026	372	9	0.730	7
1997	6/30/2026	360	13	0.642	8
1998	6/30/2026	348	4	0.672	3
1999	6/30/2026	336	8	0.672	5
2000	6/30/2026	324	3	0.620	2
2001	6/30/2026	312	12	0.626	8
2002	6/30/2026	300	20	0.596	12
2003	6/30/2026	288	33	0.623	21
2004	6/30/2026	276	454	0.575	261
2005	6/30/2026	264	44	0.571	25
2006	6/30/2026	252	71	0.576	41
2007	6/30/2026	240	695	0.578	402
2008	6/30/2026	228	658	0.576	379
2009	6/30/2026	216	30	0.575	17
2010	6/30/2026	204	41	0.575	24
2011	6/30/2026	192	59	0.577	34
2012	6/30/2026	180	55	0.586	32
2013	6/30/2026	168	33	0.598	20
2014	6/30/2026	156	43	0.582	25
2015	6/30/2026	144	63	0.549	35
2016	6/30/2026	132	54	0.520	28
2017	6/30/2026	120	49	0.517	25
2018	6/30/2026	108	62	0.496	31
2019	6/30/2026	96	71	0.482	34
2020	6/30/2026	84	71	0.438	31
2021	6/30/2026	72	54	0.408	22
2022	6/30/2026	60	79	0.355	28
2023	6/30/2026	48	92	0.267	25
2024	6/30/2026	36	110	0.204	22
2025	6/30/2026	24	145	0.150	22
2026	6/30/2026	12	100	0.244	24
	Total		3,850		2,246

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) From Exhibit A 8.18.

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Open Counts

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													37	26	21	17	19	15
1993												55	44	33	26	25	19	21
1994											52	38	34	33	30	24	23	21
1995										25	23	19	15	12	8	10	9	9
1996									21	19	19	12	13	9	10	7	8	9
1997								28	21	20	15	13	13	14	10	11	17	1
1998							35	19	19	21	16	9	12	10	12	15	1	3
1999						36	30	24	14	13	10	10	12	10	16	0	2	3
2000					55	43	28	23	21	19	19	18	15	16	1	5	5	4
2001				105	68	61	44	38	36	30	28	30	34	2	5	5	2	1
2002			145	101	63	36	41	30	31	25	28	33	4	4	3	5	3	4
2003		199	131	86	56	38	36	36	26	31	35	2	9	9	10	8	8	8
2004	876	350	174	101	69	52	45	36	33	43	7	18	14	11	8	8	8	11
2005	592	212	104	68	48	31	33	30	40	10	21	14	16	12	11	15	11	2
2006	496	213	129	66	48	48	34	52	15	24	15	16	13	12	10	16	7	7
2007	1,038	366	193	151	98	84	69	20	40	22	25	18	21	18	26	8	8	8
2008	943	324	205	141	109	94	13	28	20	20	15	17	13	14	6	7	7	8
2009	352	183	101	68	75	17	24	25	23	20	19	17	16	8	6	7	8	8
2010	346	200	116	85	21	30	19	23	13	15	18	31	9	7	6	8	7	
2011	399	209	161	56	62	43	38	22	26	25	50	19	13	13	15	12		
2012	451	231	53	66	40	37	34	36	30	47	19	19	16	11	10			
2013	691	71	93	62	49	37	37	28	53	16	18	11	8	7				
2014	50	141	87	75	48	51	45	59	25	19	17	15	12					
2015	146	149	113	65	62	39	58	19	18	18	14	13						
2016	111	167	90	67	38	64	32	30	24	19	18							
2017	140	177	104	65	83	33	33	27	28	21								
2018	137	179	80	82	42	38	29	24	21									
2019	105	136	127	61	65	56	40	31										
2020	110	178	90	86	65	44	40											
2021	85	117	126	88	46	37												
2022	74	173	108	76	52													
2023	109	171	102	64														
2024	76	140	93															
2025	124	142																
2026	97																	

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Open Counts

Injury Year Ending 6/30	Age of Development																	
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	Total
1992	17	12	15	33	1	3	2	1	1	1	1	6	1	134	1	1	3	3
1993	17	20	29	0	3	3	0	0	0	0	8	4	101	4	2	2		2
1994	18	31	3	6	6	4	3	1	1	9	3	114	4	3	3			3
1995	11	0	4	3	7	5	5	3	4	4	7	2	0	0				0
1996	0	2	1	2	3	3	2	3	2	2	0	0	1					1
1997	3	4	4	2	3	4	5	1	4	1	1	2						2
1998	2	3	2	1	1	2	0	0	0	0	1							1
1999	3	0	0	1	3	1	1	2	2	1								1
2000	3	4	4	4	0	0	1	1	0									0
2001	1	1	4	1	2	3	3	4										4
2002	2	11	4	5	5	2	5											5
2003	5	2	6	6	6	3												3
2004	4	4	4	4	3													3
2005	2	1	2	6														6
2006	5	5	6															6
2007	8	7																7
2008	9																	9
2009																		8
2010																		7
2011																		12
2012																		10
2013																		7
2014																		12
2015																		13
2016																		18
2017																		21
2018																		21
2019																		31
2020																		40
2021																		37
2022																		52
2023																		64
2024																		93
2025																		142
2026																		97
																		741

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Bornheutter-Ferguson Reported Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unreported 1 - 1/(8)	(10) Unreported Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	0.157%	1.838	0.289%	0.157%	0.672	-48.8%	(3)	5
2000	6/30/2026	324	4,329	0.058%	1.838	0.106%	1.964%	0.620	-61.2%	(52)	(49)
2001	6/30/2026	312	4,703	0.172%	1.718	0.295%	2.102%	0.626	-59.7%	(59)	(47)
2002	6/30/2026	300	5,078	0.276%	1.606	0.444%	2.249%	0.596	-67.9%	(77)	(57)
2003	6/30/2026	288	5,296	0.499%	1.501	0.749%	2.406%	0.623	-60.6%	(77)	(44)
2004	6/30/2026	276	5,536	6.815%	1.403	9.559%	2.575%	0.575	-73.9%	(105)	349
2005	6/30/2026	264	6,085	0.548%	1.311	0.718%	2.755%	0.571	-75.3%	(126)	(82)
2006	6/30/2026	252	6,929	0.811%	1.225	0.994%	2.948%	0.576	-73.7%	(151)	(80)
2007	6/30/2026	240	7,941	7.331%	1.145	8.394%	3.154%	0.578	-72.9%	(182)	513
2008	6/30/2026	228	8,840	6.212%	1.070	6.647%	3.375%	0.576	-73.5%	(219)	439
2009	6/30/2026	216	9,102	0.229%	1.000	0.229%	0.349%	0.575	-73.8%	(23)	7
2010	6/30/2026	204	8,601	0.356%	1.000	0.356%	0.349%	0.575	-73.8%	(22)	19
2011	6/30/2026	192	9,121	0.473%	1.000	0.473%	0.349%	0.577	-73.3%	(23)	36
2012	6/30/2026	180	9,551	0.433%	1.000	0.433%	0.349%	0.586	-70.6%	(24)	31
2013	6/30/2026	168	9,735	0.252%	1.000	0.252%	0.349%	0.598	-67.3%	(23)	10
2014	6/30/2026	156	10,149	0.299%	1.000	0.299%	0.349%	0.582	-71.9%	(25)	18
2015	6/30/2026	144	10,528	0.440%	1.000	0.440%	0.349%	0.549	-82.2%	(30)	33
2016	6/30/2026	132	10,035	0.355%	1.000	0.355%	0.349%	0.520	-92.3%	(32)	22
2017	6/30/2026	120	9,770	0.310%	1.000	0.310%	0.349%	0.517	-93.5%	(32)	17
2018	6/30/2026	108	10,196	0.415%	1.000	0.415%	0.349%	0.496	-101.5%	(36)	26
2019	6/30/2026	96	10,098	0.437%	1.000	0.437%	0.349%	0.482	-107.4%	(38)	33
2020	6/30/2026	84	10,627	0.345%	1.000	0.345%	0.349%	0.438	-128.5%	(48)	23
2021	6/30/2026	72	10,108	0.235%	1.000	0.235%	0.349%	0.408	-145.1%	(51)	3
2022	6/30/2026	60	11,019	0.327%	1.000	0.327%	0.349%	0.355	-181.7%	(70)	9
2023	6/30/2026	48	11,889	0.326%	1.000	0.326%	0.349%	0.267	-274.0%	(114)	(22)
2024	6/30/2026	36	12,719	0.252%	1.000	0.252%	0.349%	0.204	-390.7%	(173)	(63)
2025	6/30/2026	24	13,268	0.135%	1.000	0.135%	0.349%	0.150	-568.6%	(263)	(118)
2026	6/30/2026	12	13,441	0.374%	1.000	0.374%	0.349%	0.244	-309.2%	(145)	(45)
	Total		$248,723			1.051%				(2,225)	984

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit A 8.4, Columns (6) and (7)) / Column (3)
(5) Exhibit A 8.13, Column (11)
(6) (4) x (5)
(7) Selected from Exhibit A 8.13 detrended
(8) From Exhibit A 8.18
(11) Exhibit A 8.19, Column (3) + (10)

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Bornheutter-Ferguson Closed Count Method

Injury Year Ending 6/30	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($ Millions)	(4) Preliminary Est. Frequency Per $1M Payroll	(5) Trend Factor	(6) Trended Preliminary Frequency	(7) Smoothed Frequency Per $1M Payroll	(8) Age-to-Ultimate Factor	(9) Percent Unpaid 1 - 1/(8)	(10) Unpaid Claims (3) x (7) x (9)	(11) Estimated Ult. Claims
1999	6/30/2026	336	$4,028	0.157%	1.838	0.289%	0.157%	1.042	4.1%	0	7
2000	6/30/2026	324	4,329	0.058%	1.838	0.106%	1.964%	1.042	4.1%	3	6
2001	6/30/2026	312	4,703	0.172%	1.718	0.295%	2.102%	1.077	7.2%	7	15
2002	6/30/2026	300	5,078	0.276%	1.606	0.444%	2.249%	1.077	7.2%	8	23
2003	6/30/2026	288	5,296	0.499%	1.501	0.749%	2.406%	1.077	7.2%	9	39
2004	6/30/2026	276	5,536	6.815%	1.403	9.559%	2.575%	1.094	8.6%	12	463
2005	6/30/2026	264	6,085	0.548%	1.311	0.718%	2.755%	1.094	8.6%	14	52
2006	6/30/2026	252	6,929	0.811%	1.225	0.994%	2.948%	1.101	9.1%	19	84
2007	6/30/2026	240	7,941	7.331%	1.145	8.394%	3.154%	1.108	9.7%	24	712
2008	6/30/2026	228	8,840	6.212%	1.070	6.647%	3.375%	1.108	9.7%	29	678
2009	6/30/2026	216	9,102	0.229%	1.000	0.229%	0.349%	1.108	9.7%	3	25
2010	6/30/2026	204	8,601	0.356%	1.000	0.356%	0.349%	1.110	9.9%	3	37
2011	6/30/2026	192	9,121	0.473%	1.000	0.473%	0.349%	1.113	10.2%	3	50
2012	6/30/2026	180	9,551	0.433%	1.000	0.433%	0.349%	1.120	10.7%	4	49
2013	6/30/2026	168	9,735	0.252%	1.000	0.252%	0.349%	1.129	11.4%	4	30
2014	6/30/2026	156	10,149	0.299%	1.000	0.299%	0.349%	1.149	13.0%	5	36
2015	6/30/2026	144	10,528	0.440%	1.000	0.440%	0.349%	1.162	14.0%	5	55
2016	6/30/2026	132	10,035	0.355%	1.000	0.355%	0.349%	1.200	16.7%	6	42
2017	6/30/2026	120	9,770	0.310%	1.000	0.310%	0.349%	1.256	20.4%	7	35
2018	6/30/2026	108	10,196	0.415%	1.000	0.415%	0.349%	1.313	23.9%	8	49
2019	6/30/2026	96	10,098	0.437%	1.000	0.437%	0.349%	1.353	26.1%	9	49
2020	6/30/2026	84	10,627	0.345%	1.000	0.345%	0.349%	1.366	26.8%	10	41
2021	6/30/2026	72	10,108	0.235%	1.000	0.235%	0.349%	1.502	33.4%	12	29
2022	6/30/2026	60	11,019	0.327%	1.000	0.327%	0.349%	1.631	38.7%	15	42
2023	6/30/2026	48	11,889	0.326%	1.000	0.326%	0.349%	1.887	47.0%	19	47
2024	6/30/2026	36	12,719	0.252%	1.000	0.252%	0.349%	2.457	59.3%	26	43
2025	6/30/2026	24	13,268	0.135%	1.000	0.135%	0.349%	4.746	78.9%	37	40
2026	6/30/2026	12	13,441	0.374%	1.000	0.374%	0.349%	25.326	96.1%	45	48
	Total		$248,723			1.051%				348	2,828

Column Notes

(3) Provided by Wyoming Department of Workforce Services
(4) Average (Exhibit A 8.4, Columns (6) and (7)) / Column (3)
(5) Exhibit A 8.13, Column (11)
(6) (4) x (5)
(7) Selected from Exhibit A 8.13 detrended
(8) From Exhibit A 8.16
(11) Exhibit A 8.17, Column (3) + (10)

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Average Case Reserves

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													4,214	16,100	12,710	4,509	4,800	9,902
1993												15,268	10,187	11,743	8,422	7,634	9,987	6,188
1994											13,401	7,605	7,169	5,188	7,368	7,175	11,364	9,781
1995										10,227	18,723	24,484	26,238	37,017	48,501	36,591	37,109	13,685
1996									8,449	8,827	9,151	6,243	8,362	11,087	8,401	8,865	10,425	13,802
1997								10,069	5,493	5,798	4,684	4,158	6,366	6,268	3,535	9,780	5,835	46,157
1998							7,588	8,772	6,333	4,894	4,346	6,644	6,132	6,160	5,348	7,320	756	11,246
1999						7,584	6,951	6,878	4,946	8,146	5,394	15,149	8,643	6,416	22,868		11,051	16,889
2000					10,799	12,512	17,413	8,309	9,146	7,115	7,168	8,708	8,699	7,482	66,428	29,844	18,638	8,357
2001				11,926	10,842	11,722	12,231	12,616	10,984	9,516	11,176	7,524	4,403	26,949	6,425	8,629	(3,784)	15,901
2002			13,245	17,833	20,353	16,779	20,505	33,764	27,469	30,723	32,998	47,872	125,682	128,642	175,325	146,758	44,982	15,622
2003		10,560	8,723	9,449	12,939	16,736	21,128	19,876	19,343	13,789	1,641	41,721	8,840	9,876	19,500	28,480	27,255	27,619
2004	6,377	11,982	10,482	10,400	9,187	12,957	11,832	15,871	14,463	14,933	56,287	41,943	37,561	44,817	25,214	58,223	52,122	52,300
2005	6,427	12,527	12,344	11,519	15,072	28,198	29,764	33,953	22,430	64,989	48,580	85,608	62,947	60,154	63,274	49,507	150,121	173,883
2006	7,264	11,408	14,685	24,364	32,534	35,460	49,193	16,913	62,698	63,068	43,020	25,550	29,217	28,344	26,356	71,647	107,610	154,935
2007	6,851	12,864	15,533	18,198	21,927	21,842	24,162	64,717	47,188	49,928	65,071	67,886	59,214	70,332	72,203	141,000	131,580	98,902
2008	7,710	21,816	24,528	30,601	38,907	32,151	106,818	70,772	96,599	87,748	40,457	35,815	32,651	69,737	101,481	74,747	118,088	115,902
2009	8,086	12,295	17,091	31,468	36,562	50,874	52,520	54,553	48,374	25,050	20,673	48,749	24,810	154,640	142,138	47,093	22,807	24,335
2010	9,122	12,733	10,991	10,075	38,323	38,863	43,968	41,872	64,976	56,832	59,380	88,300	86,270	127,704	139,303	90,686	52,999	
2011	8,220	12,235	16,977	39,215	37,907	51,424	104,745	78,171	58,151	52,648	101,762	147,275	29,728	65,250	49,891	27,243		
2012	7,757	9,694	24,148	44,317	58,069	72,130	33,977	38,095	53,581	97,004	149,033	148,187	122,727	166,045	194,186			
2013	6,586	15,210	18,304	17,226	28,058	31,558	23,985	35,487	60,677	115,698	119,780	148,629	169,755	129,998				
2014	13,812	13,579	18,518	28,264	28,195	22,298	20,035	36,378	106,615	128,064	66,483	54,257	83,660					
2015	8,995	9,534	11,976	26,858	20,106	28,036	93,967	297,828	340,854	368,117	96,076	70,692						
2016	10,986	8,635	20,417	26,724	34,021	61,841	127,638	148,054	188,119	316,661	317,098							
2017	14,122	18,708	24,256	34,113	42,532	123,815	139,951	95,574	65,640	65,157								
2018	14,581	14,733	17,920	23,640	51,155	106,425	142,577	103,581	85,185									
2019	11,776	18,061	16,462	29,208	41,341	67,319	69,637	104,164										
2020	12,052	17,180	30,156	26,897	53,240	110,913	111,779											
2021	10,086	15,664	22,916	44,619	50,417	95,134												
2022	11,412	24,586	50,330	65,358	66,197													
2023	12,781	19,125	29,359	43,773														
2024	9,966	23,181	40,475															
2025	23,451	50,190																
2026	40,996																	

Adjusted Average Case Reserves

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													6,514	24,402	18,887	6,569	6,855	13,866
1993												23,605	15,440	17,449	12,270	10,903	13,985	8,494
1994											20,717	11,526	10,652	7,557	10,523	10,047	15,601	13,164
1995										15,810	28,378	36,382	38,223	52,870	67,914	50,231	49,944	18,057
1996									13,062	13,378	13,598	9,095	11,944	15,524	11,533	11,931	13,755	17,855
1997								15,567	8,325	8,616	6,824	5,938	8,914	8,605	4,757	12,905	7,548	58,538
1998							11,731	13,295	9,410	7,129	6,207	9,303	8,418	8,291	7,057	9,469	959	13,983
1999						11,725	10,535	10,220	7,205	11,635	7,553	20,797	11,632	8,465	29,582		13,740	20,588
2000					16,696	18,965	25,874	12,104	13,062	9,963	9,840	11,720	11,478	9,679	84,247	37,107	22,720	9,988
2001				18,438	16,432	17,418	17,818	18,019	15,380	13,064	15,042	9,928	5,696	34,177	7,988	10,518	(4,522)	18,631
2002			20,476	27,030	30,243	24,444	29,286	47,278	37,709	41,350	43,540	61,928	159,395	159,950	213,720	175,389	52,703	17,944
2003		16,326	13,221	14,040	18,850	23,903	29,584	27,286	26,033	18,194	2,123	52,912	10,992	12,039	23,304	33,368	31,308	31,103
2004	9,858	18,160	15,576	15,150	13,121	18,143	16,243	21,361	19,084	19,317	71,386	52,151	45,786	53,560	29,542	66,880	58,698	57,743
2005	9,742	18,614	17,983	16,452	21,104	38,710	40,058	44,800	29,016	82,421	60,403	104,355	75,228	70,480	72,682	55,753	165,746	188,216
2006	10,794	16,619	20,974	34,116	44,663	47,724	64,909	21,878	79,516	78,418	52,441	30,534	34,232	32,558	29,682	79,104	116,481	164,418
2007	9,981	18,372	21,750	24,982	29,511	28,820	31,256	82,077	58,672	60,862	77,766	79,540	68,018	79,205	79,718	152,623	139,634	102,898
2008	11,012	30,547	33,671	41,185	51,337	41,591	135,471	87,996	117,754	104,867	47,402	41,140	36,770	76,995	109,846	79,322	122,859	118,220
2009	11,323	16,879	23,002	41,521	47,297	64,520	65,302	66,500	57,811	29,350	23,747	54,899	27,393	167,387	150,838	48,996	23,264	24,335
2010	12,523	17,137	14,502	13,033	48,602	48,322	53,597	50,041	76,130	65,282	66,871	97,490	93,382	135,521	144,930	92,500	52,999	
2011	11,064	16,144	21,962	49,735	47,133	62,686	125,180	91,590	66,798	59,291	112,354	159,416	31,548	67,886	50,889	27,243		
2012	10,235	12,541	30,626	55,102	70,786	86,202	39,810	43,759	60,341	107,101	161,318	157,257	127,685	169,366	194,186			
2013	8,520	19,290	22,759	20,998	33,532	36,975	27,552	39,964	66,992	125,236	127,112	154,634	173,150	129,998				
2014	17,517	16,884	22,573	33,778	33,035	25,613	22,562	40,164	115,403	135,902	69,169	55,342	83,660					
2015	11,185	11,622	14,312	31,468	23,096	31,573	103,747	322,379	361,717	382,989	97,997	70,692						
2016	13,392	10,320	23,921	30,698	38,313	68,278	138,160	157,116	195,720	322,994	317,098							
2017	16,877	21,920	27,862	38,417	46,959	134,021	148,517	99,435	66,953	65,157								
2018	17,084	16,924	20,181	26,101	55,372	112,939	148,337	105,652	85,185									
2019	13,527	20,340	18,176	31,615	43,871	70,038	71,030	104,164										
2020	13,572	18,968	32,642	28,544	55,391	113,132	111,779											
2021	11,135	16,955	24,319	46,421	51,426	95,134												
2022	12,353	26,091	52,363	66,665	66,197													
2023	13,563	19,897	29,946	43,773														
2024	10,369	23,645	40,475															
2025	23,920	50,190																
2026	40,996																	
Strt Average	13,937	19,756	24,490	32,577	39,259	53,082	63,841	66,202	69,012	77,319	62,560	56,982	47,659	60,998	64,481	51,098	47,593	49,891
3 Year Strt Average	25,095	31,244	40,928	52,286	57,671	92,768	110,382	103,084	115,953	257,047	161,421	93,556	128,165	122,417	130,002	56,246	66,374	81,818
5 Year Strt Average	20,240	27,356	35,949	43,404	54,451	105,053	123,564	157,749	164,996	206,456	154,539	119,468	101,885	134,032	130,138	80,137	91,047	119,617
High-Low	12,906	18,756	23,699	31,884	39,003	51,197	62,347	56,669	58,017	66,105	53,317	54,535	43,681	58,252	59,769	46,406	43,709	43,833
Selected	25,095	31,244	40,928	52,286	57,671	92,768	110,382	103,084	115,953	257,047	161,421	93,556	128,165	122,417	130,002	56,246	66,374	81,818
Trend	1.02																	

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Average Case Reserves

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	8,985	10,880	11,360	6,493	4,486	3,156	2,580	0	0	0	0	377,454	136,338	1,017	136,338	136,338	56,874
1993	6,636	6,883	4,626		21,384	26,209					254,340	265,812	10,362	251,270	242,567	201,170	
1994	12,462	15,699	18,376	49,108	40,099	25,395	15,292	13,819	35,000	82,939	56,588	4,837	87,638	54,700	49,802		
1995	11,807		13,496	1,073	20,360	44,414	36,336	134,998	157,415	214,761	117,292	307,392					
1996		24,299	0	25,448	14,710	14,710	15,078	11,933	2,663	2,663			19,033				
1997	37,909	27,146	22,919	22,171	2,605	2,839	58,514	5,000	1,250	89,580	89,580	436,587					
1998	31,077	15,263	52,739	35,913	50,590	50,950					22,758						
1999	12,372			1,567	1,308	1,567	10,650	63,824	66,466	24,500							
2000	17,700	19,583	27,227	14,451			12,830	3,906									
2001	55,501	55,501	31,774	21,503	32,531	23,552	26,591	19,875									
2002	8,242	49,127	20,148	15,497	24,553	5,920	81,610										
2003	14,351	160,294	92,064	91,993	115,584	367,403											
2004	192,108	236,175	288,196	95,148	109,693												
2005	165,901	15,000	25,000	(15,569)													
2006	61,735	73,425	71,916														
2007	47,102	(3,584)															
2008	145,756																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Adjusted Average Case Reserves

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	12,334	14,643	14,989	8,399	5,689	3,924	3,145	0	0	0	0	416,740	147,577	1,080	141,846	139,064	56,874
1993	8,931	9,082	5,984		26,588	31,948					280,812	287,723	10,996	261,421	247,418	201,170	
1994	16,443	20,309	23,305	61,060	48,880	30,350	17,917	15,874	39,416	91,572	61,253	5,133	91,179	55,794	49,802		
1995	15,273		16,780	1,308	24,332	52,038	41,738	152,030	173,799	232,464	124,471	319,811					
1996		30,212	0	30,413	17,235	16,897	16,980	13,175	2,883	2,826			19,033				
1997	47,135	33,091	27,390	25,976	2,993	3,197	64,604	5,412	1,327	93,199	91,372	436,587					
1998	37,882	18,240	61,792	41,253	56,973	56,253					22,758						
1999	14,786			1,765	1,444	1,696	11,302	66,402	67,796	24,500							
2000	20,738	22,494	30,662	15,955			13,349	3,984									
2001	63,753	62,503	35,081	23,276	34,522	24,504	27,123	19,875									
2002	9,282	54,240	21,808	16,446	25,545	6,038	81,610										
2003	15,845	173,507	97,700	95,710	117,896	367,403											
2004	207,944	250,630	299,839	97,051	109,693												
2005	176,055	15,606	25,500	(15,569)													
2006	64,229	74,894	71,916														
2007	48,044	(3,584)															
2008	145,756																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	
Strt Average	56,527	55,419	52,339	31,003	39,316	54,022	30,863	34,594	47,537	74,094	96,778	293,199	67,196	106,098	146,355	170,117	56,874
3 Year Strt Average	86,010	28,972	132,419	59,064	84,378	132,648	40,694	30,087	67,796	58,850	57,065	378,199	55,106	158,608	146,355	—	—
5 Year Strt Average	128,406	102,211	103,353	43,382	71,914	99,910	33,346	23,918	24,002	88,247	74,963	262,313	67,196	—	—	—	—
High-Low	49,111	44,068	36,076	29,233	35,245	25,016	27,573	20,787	27,855	53,024	74,963	341,425	55,106	55,794	141,846	—	—
Selected	86,010	28,972	132,419	59,064	84,378	132,648	40,694	30,087	67,796	58,850	57,065	378,199	55,106	158,608	146,355	170,117	56,874
Trend	1.02																

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Paid Claim Severity per Reported Claim

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													21,554	21,772	22,043	22,305	22,266	22,469
1993												22,702	22,908	23,820	24,362	24,243	24,803	24,542
1994											24,357	25,100	25,452	25,452	25,216	25,692	25,571	25,825
1995										511	529	644	740	871	1,139	987	1,058	1,058
1996									14	15	15	23	22	30	27	38	33	30
1997								189	244	255	326	367	367	345	451	419	293	1,466
1998							0	0	0	132	174	278	214	252	211	172	1,373	687
1999						(26)	(31)	(39)	(66)	(72)	(93)	(93)	(78)	(93)	(58)	0	2,588	13,796
2000					0	0	0	0	0	0	0	0	(90)	(41)	(348)	(116)	2,043	2,335
2001				78	118	131	180	207	218	259	276	259	230	10,655	6,660	9,927	12,905	14,339
2002			43	61	96	165	190	248	241	292	264	241	992	992	8,784	8,322	8,784	8,784
2003		171	273	397	754	1,209	1,254	1,231	1,477	1,385	1,278	3,324	2,823	5,048	4,912	5,193	6,296	6,130
2004	870	1,175	1,376	1,504	1,630	1,671	1,688	1,714	1,725	1,709	1,913	2,104	2,385	2,427	2,446	2,470	2,479	2,482
2005	27	84	379	575	685	872	845	872	751	1,363	1,870	3,284	3,152	3,427	3,970	3,652	3,970	5,093
2006	67	458	634	923	1,105	1,084	1,269	1,053	1,573	2,177	3,227	3,184	3,490	3,575	3,625	3,427	3,824	5,346
2007	1,805	2,459	2,649	2,700	2,813	2,867	2,851	3,119	3,064	3,151	3,156	3,156	3,175	3,223	3,204	3,298	3,311	3,306
2008	1,848	2,271	2,451	2,537	2,594	2,594	2,848	2,796	3,005	3,032	3,063	3,054	3,054	3,063	3,087	3,087	3,077	3,082
2009	14	34	74	128	553	1,932	1,717	3,831	4,027	6,457	6,483	7,586	7,791	14,366	15,392	14,918	14,421	14,421
2010	30	70	113	293	1,241	1,597	3,617	5,286	6,516	6,134	6,529	5,884	9,111	9,578	10,443	10,322	10,597	
2011	43	85	142	508	796	4,529	5,174	6,904	7,204	7,668	5,607	9,574	10,979	10,979	10,619	11,048		
2012	52	167	1,917	2,540	5,321	5,530	5,707	5,667	6,724	5,379	8,225	8,648	15,302	16,518	16,524			
2013	7	416	471	725	1,439	3,278	3,311	3,907	2,875	5,791	5,515	6,559	7,156	8,566				
2014	12	448	116	2,086	3,336	3,516	3,809	3,227	5,316	8,611	9,009	11,323	12,833					
2015	0	399	862	3,104	4,159	6,414	7,362	13,188	13,603	13,788	15,267	16,617						
2016	11	2,349	4,179	5,143	7,722	5,740	8,544	8,790	9,636	10,526	10,526							
2017	539	499	1,022	2,899	2,749	12,828	12,828	14,081	13,596	15,221								
2018	89	220	2,058	3,403	5,610	6,668	7,955	8,566	9,307									
2019	27	909	1,255	2,428	4,071	6,396	8,870	14,220										
2020	34	152	1,968	2,692	3,291	5,012	5,547											
2021	246	351	1,808	2,512	4,173	4,894												
2022	40	366	1,819	2,916	3,989													
2023	106	729	1,811	3,713														
2024	8	365	723															
2025	238	212																
2026	93																	

Reported Claim Severity

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													22,244	23,641	23,245	22,654	22,678	23,147
1993												27,053	25,242	25,915	25,571	25,291	25,869	25,264
1994											27,482	26,432	26,591	26,252	26,239	26,504	26,798	26,794
1995										9,327	15,909	20,870	20,419	27,001	30,986	25,381	24,913	9,855
1996									8,079	8,400	8,708	5,786	7,787	10,008	7,665	7,794	9,300	12,452
1997								9,284	5,051	5,297	4,230	3,745	5,539	5,507	3,170	8,103	5,253	13,006
1998							7,588	8,772	6,333	5,026	4,519	6,257	5,874	5,853	5,148	7,034	1,751	9,121
1999						7,558	6,920	6,839	4,879	8,075	5,301	15,056	8,565	6,323	22,810	0	9,955	19,426
2000					10,799	12,512	17,413	8,309	9,146	7,115	7,168	8,708	8,609	7,001	32,866	24,754	13,692	7,110
2001				11,892	10,650	11,481	11,879	12,192	10,623	9,180	10,707	7,313	4,388	21,435	10,675	13,246	12,148	16,105
2002			13,288	17,548	19,823	16,060	19,741	30,943	25,286	27,724	30,069	42,938	56,851	58,167	38,005	46,942	16,281	12,255
2003		10,679	8,675	8,775	11,106	12,772	15,605	14,482	12,653	10,290	2,383	7,496	5,664	7,518	10,182	11,702	12,189	11,945
2004	7,153	7,548	4,615	3,540	2,918	3,074	2,809	2,934	2,751	3,061	2,792	3,767	3,528	3,503	2,887	3,494	3,393	3,738
2005	6,337	11,630	10,408	8,908	9,842	14,971	16,192	17,301	13,213	16,476	21,118	28,253	23,296	19,119	19,101	18,504	39,869	14,010
2006	7,063	10,668	11,398	14,212	16,567	17,609	20,275	9,350	14,819	21,097	11,947	8,634	8,765	8,299	7,337	18,315	14,741	20,839
2007	8,365	7,992	6,444	6,246	5,701	5,380	5,123	4,981	5,719	4,720	5,483	4,904	4,949	5,031	5,871	4,923	4,823	4,441
2008	9,061	10,891	9,067	8,416	8,500	6,803	4,971	5,772	5,919	5,675	3,982	3,973	3,694	4,540	4,015	3,884	4,334	4,493
2009	8,078	12,263	16,514	29,848	34,829	37,968	39,914	37,095	32,555	19,641	16,820	29,395	18,520	55,603	45,850	26,286	20,503	20,910
2010	9,074	12,196	9,997	8,772	21,360	24,458	22,182	23,806	26,160	24,666	27,905	49,333	28,048	32,499	31,874	27,596	19,645	
2011	8,202	11,500	15,673	28,306	27,503	32,878	58,962	37,076	30,112	27,024	60,318	53,296	17,530	25,357	22,888	16,589		
2012	7,758	9,345	18,118	33,656	38,036	44,209	22,695	24,715	30,363	59,017	56,219	54,804	49,158	50,342	51,830			
2013	6,593	14,086	16,998	14,595	21,959	23,763	18,352	23,779	45,189	52,070	56,850	51,974	48,308	36,142				
2014	13,553	13,385	16,067	24,879	22,950	18,883	16,688	28,778	57,578	61,507	33,578	29,408	36,179					
2015	8,995	9,390	11,602	22,080	17,858	20,254	62,975	100,246	107,994	115,728	36,284	31,204						
2016	10,614	10,451	21,037	25,038	26,734	48,760	74,422	81,604	90,259	121,944	116,226							
2017	14,561	18,496	22,582	28,682	36,369	84,510	93,852	63,706	47,632	43,145								
2018	14,565	13,956	15,711	20,557	33,156	59,880	67,879	47,409	38,161									
2019	11,803	17,506	15,673	22,907	32,965	50,232	43,688	59,700										
2020	11,870	16,504	27,333	24,722	41,320	70,960	68,521											
2021	9,988	14,782	22,732	40,633	41,579	70,078												
2022	11,301	24,262	45,655	52,588	47,561													
2023	12,771	18,999	25,767	34,164														
2024	9,974	21,716	34,943															
2025	22,780	49,363																
2026	39,859																	

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Paid Claim Severity per Reported Claim

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	22,266	22,781	22,572	21,677	22,886	22,781	22,824	22,930	22,930	22,930	23,047	23,047	23,047	14,239	23,047	23,047	22,940
1993	24,684	24,547	24,411	25,688	25,540	25,200	25,342	25,342	25,342	25,232	25,091	24,951	16,273	24,951	25,091	25,091	
1994	25,964	25,246	26,855	26,724	26,794	27,140	27,486	27,969	28,317	28,255	28,879	18,830	28,741	28,879	28,879		
1995	1,227	11,662	7,421	9,422	7,439	8,314	8,314	9,422	9,603	9,732	9,248	12,550	14,642	15,498			
1996	301	100	10,517	9,348	8,413	8,413	9,348	8,413	9,913	9,913	12,392	12,392	11,015				
1997	978	4,279	4,279	8,717	7,991	7,313	6,826	9,308	7,313	9,308	9,308	8,411					
1998	720	515	644	858	785	628	1,047	1,047	1,047	1,047	785						
1999	13,796	20,694	20,694	15,771	14,794	18,493	20,665	18,369	18,369	20,665							
2000	2,724	2,335	2,335	2,335	5,447	5,447	4,086	4,086	5,447								
2001	14,339	14,339	10,754	14,339	12,905	11,732	11,732	10,754									
2002	9,301	6,588	8,784	8,322	8,322	9,301	7,905										
2003	16,162	17,677	16,640	16,640	16,640	18,153											
2004	2,528	2,537	2,597	2,590	2,596												
2005	5,093	5,227	5,093	4,935													
2006	5,503	5,585	5,824														
2007	3,311	3,370															
2008	3,153																
2009																	
2010																	
2011																	
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2013																	
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2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Reported Claim Severity

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	22,957	23,386	23,354	22,621	22,907	22,824	22,848	22,930	22,930	22,930	23,047	33,580	23,681	14,630	23,681	23,681	23,730
1993	25,314	25,312	25,152	25,685	25,911	25,642	25,342	25,342	25,342	25,232	36,458	30,858	20,064	30,535	27,801	27,339	
1994	27,027	27,489	27,125	28,161	27,951	27,629	27,707	28,036	28,486	31,810	29,696	20,559	30,418	29,668	29,598		
1995	9,344	11,662	12,329	9,637	14,940	21,377	19,001	36,422	48,957	63,422	52,460	56,463	14,642	15,498			
1996	301	16,299	10,517	15,003	12,826	12,826	12,699	11,993	10,446	10,446	12,392	12,392	13,129				
1997	19,932	13,328	11,919	12,748	8,642	8,124	26,330	9,762	7,670	17,451	17,451	75,578					
1998	16,259	9,672	27,013	12,829	13,433	21,008	1,047	1,047	1,047	1,047	6,475						
1999	17,920	20,694	20,694	15,967	15,186	18,688	21,997	32,552	33,140	23,728							
2000	11,574	13,525	17,893	10,592	5,447	5,447	7,293	5,062	(23,081)								
2001	20,505	20,505	21,345	16,728	19,411	18,155	18,984	17,379									
2002	10,270	29,104	13,261	12,400	14,783	9,997	28,308										
2003	18,212	27,695	31,984	31,972	35,904	51,553											
2004	4,229	4,622	5,141	3,426	3,320												
2005	13,601	5,622	6,375	2,811													
2006	10,042	11,065	11,902														
2007	3,852	3,334															
2008	5,147																
2009																	
2010																	
2011																	
2012																	
2013																	
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2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999						0.894%	0.745%	0.596%	0.348%	0.323%	0.248%	0.248%	0.298%	0.248%	0.397%	0.000%	0.074%	0.223%
2000					1.270%	0.993%	0.647%	0.531%	0.485%	0.439%	0.439%	0.416%	0.346%	0.393%	0.046%	0.139%	0.185%	0.162%
2001				2.254%	1.488%	1.340%	0.978%	0.851%	0.808%	0.680%	0.638%	0.680%	0.766%	0.106%	0.170%	0.276%	0.213%	0.191%
2002			2.856%	2.029%	1.280%	0.748%	0.847%	0.650%	0.670%	0.551%	0.611%	0.729%	0.177%	0.177%	0.354%	0.374%	0.354%	0.354%
2003		3.776%	2.568%	1.832%	1.322%	1.039%	1.001%	1.020%	0.850%	0.906%	0.982%	0.378%	0.529%	0.680%	0.699%	0.661%	0.699%	0.718%
2004	16.058%	11.885%	10.169%	9.320%	8.887%	8.670%	8.580%	8.453%	8.399%	8.580%	8.092%	8.201%	8.309%	8.273%	8.255%	8.219%	8.237%	8.273%
2005	9.910%	3.780%	2.104%	1.545%	1.298%	1.019%	1.052%	1.019%	1.183%	0.707%	0.871%	0.789%	0.822%	0.756%	0.756%	0.822%	0.756%	0.641%
2006	7.433%	3.435%	2.540%	1.746%	1.458%	1.487%	1.270%	1.530%	1.025%	1.155%	1.068%	1.082%	1.039%	1.039%	1.025%	1.111%	0.996%	1.010%
2007	13.651%	10.716%	9.948%	9.759%	9.369%	9.193%	9.243%	8.752%	8.953%	8.815%	8.802%	8.802%	8.827%	8.815%	8.865%	8.739%	8.765%	8.777%
2008	11.403%	9.276%	8.598%	8.303%	8.122%	8.122%	7.398%	7.534%	7.500%	7.512%	7.478%	7.500%	7.500%	7.478%	7.421%	7.421%	7.444%	7.432%
2009	3.878%	2.022%	1.154%	0.791%	0.879%	0.264%	0.363%	0.450%	0.428%	0.417%	0.417%	0.417%	0.407%	0.330%	0.308%	0.319%	0.330%	0.330%
2010	4.057%	2.441%	1.500%	1.174%	0.465%	0.593%	0.523%	0.605%	0.500%	0.535%	0.581%	0.732%	0.477%	0.453%	0.453%	0.488%	0.477%	
2011	4.407%	2.456%	1.930%	0.866%	0.965%	0.855%	0.811%	0.625%	0.724%	0.746%	1.020%	0.702%	0.647%	0.647%	0.669%	0.647%		
2012	4.753%	2.555%	0.827%	0.984%	0.743%	0.722%	0.712%	0.754%	0.712%	0.890%	0.618%	0.639%	0.607%	0.565%	0.576%			
2013	7.098%	0.812%	1.058%	0.791%	0.688%	0.586%	0.606%	0.514%	0.781%	0.411%	0.431%	0.370%	0.339%	0.339%				
2014	0.503%	1.458%	0.995%	0.916%	0.680%	0.729%	0.690%	0.828%	0.503%	0.453%	0.453%	0.443%	0.424%					
2015	1.387%	1.501%	1.197%	0.874%	0.864%	0.750%	0.931%	0.617%	0.617%	0.617%	0.608%	0.598%						
2016	1.146%	1.774%	1.086%	0.897%	0.678%	0.917%	0.618%	0.608%	0.558%	0.538%	0.538%							
2017	1.443%	1.883%	1.198%	0.880%	1.075%	0.583%	0.583%	0.532%	0.553%	0.502%								
2018	1.353%	1.883%	1.030%	1.108%	0.765%	0.745%	0.677%	0.628%	0.608%									
2019	1.040%	1.466%	1.436%	0.862%	0.921%	0.852%	0.792%	0.703%										
2020	1.054%	1.760%	1.007%	0.988%	0.856%	0.696%	0.668%											
2021	0.871%	1.256%	1.365%	1.019%	0.613%	0.534%												
2022	0.681%	1.615%	1.125%	0.907%	0.717%													
2023	0.925%	1.506%	1.051%	0.774%														
2024	0.598%	1.195%	0.865%															
2025	0.972%	1.093%																
2026	0.744%																	

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Reported Claim Count Frequency per $1 Million Payroll

Age of Development

Injury Year Ending 6/30	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992																	
1993																	
1994																	
1995																	
1996																	
1997																	
1998																	
1999	0.223%	0.149%	0.149%	0.199%	0.248%	0.199%	0.199%	0.223%	0.223%	0.199%							
2000	0.139%	0.162%	0.162%	0.162%	0.069%	0.069%	0.092%	0.092%	0.069%								
2001	0.191%	0.191%	0.255%	0.191%	0.213%	0.234%	0.234%	0.255%									
2002	0.335%	0.473%	0.354%	0.374%	0.374%	0.335%	0.394%										
2003	0.661%	0.604%	0.680%	0.680%	0.680%	0.623%											
2004	8.164%	8.182%	8.182%	8.219%	8.201%												
2005	0.641%	0.624%	0.641%	0.723%													
2006	0.981%	0.967%	1.025%														
2007	8.765%	8.752%															
2008	7.444%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Cumulative Paid Losses as a Percent of Reported Losses

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													96.9%	92.1%	94.8%	98.5%	98.2%	97.1%
1993												83.9%	90.8%	91.9%	95.3%	95.9%	95.9%	97.1%
1994											88.6%	95.0%	95.7%	97.0%	96.1%	96.9%	95.4%	96.4%
1995										5.5%	3.3%	3.1%	3.6%	3.2%	3.7%	3.9%	4.2%	10.7%
1996									0.2%	0.2%	0.2%	0.4%	0.3%	0.3%	0.4%	0.5%	0.4%	0.2%
1997								2.0%	4.8%	4.8%	7.7%	9.8%	6.6%	6.3%	14.2%	5.2%	5.6%	11.3%
1998							0.0%	0.0%	0.0%	2.6%	3.8%	4.4%	3.6%	4.3%	4.1%	2.4%	78.4%	7.5%
1999						-0.3%	-0.4%	-0.6%	-1.4%	-0.9%	-1.8%	-0.6%	-0.9%	-1.5%	-0.3%	100.0%	26.0%	71.0%
2000					0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-1.0%	-0.6%	-1.1%	-0.5%	14.9%	32.8%
2001				0.7%	1.1%	1.1%	1.5%	1.7%	2.1%	2.8%	2.6%	3.5%	5.2%	49.7%	62.4%	74.9%	106.2%	89.0%
2002			0.3%	0.3%	0.5%	1.0%	1.0%	0.8%	1.0%	1.1%	0.9%	0.6%	1.7%	1.7%	23.1%	17.7%	54.0%	71.7%
2003		1.6%	3.1%	4.5%	6.8%	9.5%	8.0%	8.5%	11.7%	13.5%	53.7%	44.3%	49.8%	67.2%	48.2%	44.4%	51.7%	51.3%
2004	12.2%	15.6%	29.8%	42.5%	55.9%	54.3%	60.1%	58.4%	62.7%	55.8%	68.5%	55.9%	67.6%	69.3%	84.7%	70.7%	73.1%	66.4%
2005	0.4%	0.7%	3.6%	6.5%	7.0%	5.8%	5.2%	5.0%	5.7%	8.3%	8.9%	11.6%	13.5%	17.9%	20.8%	19.7%	10.0%	36.4%
2006	0.9%	4.3%	5.6%	6.5%	6.7%	6.2%	6.3%	11.3%	10.6%	10.3%	27.0%	36.9%	39.8%	43.1%	49.4%	18.7%	25.9%	25.7%
2007	21.6%	30.8%	41.1%	43.2%	49.3%	53.3%	55.7%	62.6%	53.6%	66.8%	57.6%	64.4%	64.2%	64.1%	54.6%	67.0%	68.6%	74.4%
2008	20.4%	20.9%	27.0%	30.2%	30.5%	38.1%	57.3%	48.5%	50.8%	53.4%	76.9%	76.9%	82.7%	67.5%	76.9%	79.5%	71.0%	68.6%
2009	0.2%	0.3%	0.4%	0.4%	1.6%	5.1%	4.3%	10.3%	12.4%	32.9%	38.5%	25.8%	42.1%	25.8%	33.6%	56.8%	70.3%	69.0%
2010	0.3%	0.6%	1.1%	3.3%	5.8%	6.5%	16.3%	22.2%	24.9%	24.9%	23.4%	11.9%	32.5%	29.5%	32.8%	37.4%	53.9%	
2011	0.5%	0.7%	0.9%	1.8%	2.9%	13.8%	8.8%	18.6%	23.9%	28.4%	9.3%	18.0%	62.6%	43.3%	46.4%	66.6%		
2012	0.7%	1.8%	10.6%	7.5%	14.0%	12.5%	25.1%	22.9%	22.1%	9.1%	14.6%	15.8%	31.1%	32.8%	31.9%			
2013	0.1%	3.0%	2.8%	5.0%	6.6%	13.8%	18.0%	16.4%	6.4%	11.1%	9.7%	12.6%	14.8%	23.7%				
2014	0.1%	3.3%	0.7%	8.4%	14.5%	18.6%	22.8%	11.2%	9.2%	14.0%	26.8%	38.5%	35.5%					
2015	0.0%	4.3%	7.4%	14.1%	23.3%	31.7%	11.7%	13.2%	12.6%	11.9%	42.1%	53.3%						
2016	0.1%	22.5%	19.9%	20.5%	28.9%	11.8%	11.5%	10.8%	10.7%	8.6%	9.1%							
2017	3.7%	2.7%	4.5%	10.1%	7.6%	15.2%	13.7%	22.1%	28.5%	35.3%								
2018	0.6%	1.6%	13.1%	16.6%	16.9%	11.1%	11.7%	18.1%	24.4%									
2019	0.2%	5.2%	8.0%	10.6%	12.3%	12.7%	20.3%	23.8%										
2020	0.3%	0.9%	7.2%	10.9%	8.0%	7.1%	8.1%											
2021	2.5%	2.4%	8.0%	6.2%	10.0%	7.0%												
2022	0.4%	1.5%	4.0%	5.5%	8.4%													
2023	0.8%	3.8%	7.0%	10.9%														
2024	0.1%	1.7%	2.1%															
2025	1.0%	0.4%																
2026	0.2%																	

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development 12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													83.6%	88.4%	90.5%	92.3%	91.4%	93.2%
1993												71.5%	77.1%	82.2%	85.6%	86.3%	89.3%	88.3%
1994											76.7%	82.5%	84.1%	84.6%	86.1%	88.7%	89.2%	90.1%
1995										13.8%	17.9%	17.4%	25.0%	29.4%	38.5%	33.3%	35.7%	35.7%
1996									4.5%	5.0%	5.0%	7.7%	7.1%	10.0%	9.1%	12.5%	11.1%	10.0%
1997								9.7%	12.5%	13.0%	16.7%	18.8%	18.8%	17.6%	23.1%	21.4%	15.0%	75.0%
1998							0.0%	0.0%	0.0%	0.0%	0.0%	10.0%	7.7%	9.1%	7.7%	6.3%	50.0%	25.0%
1999						0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	33.3%	66.7%
2000					0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.9%	50.0%	16.7%	37.5%	42.9%
2001				0.9%	2.9%	3.2%	4.3%	5.0%	5.3%	6.3%	6.7%	6.3%	5.6%	60.0%	37.5%	61.5%	80.0%	88.9%
2002			0.0%	1.9%	3.1%	5.3%	4.7%	9.1%	8.8%	10.7%	9.7%	10.8%	55.6%	55.6%	83.3%	73.7%	83.3%	77.8%
2003		0.5%	3.7%	11.3%	20.0%	30.9%	32.1%	33.3%	42.2%	35.4%	32.7%	90.0%	67.9%	75.0%	73.0%	77.1%	78.4%	78.9%
2004	1.5%	46.8%	69.1%	80.4%	86.0%	89.2%	90.5%	92.3%	92.9%	90.9%	98.4%	96.0%	97.0%	97.6%	98.2%	98.2%	98.2%	97.6%
2005	1.8%	7.8%	18.8%	27.7%	39.2%	50.0%	48.4%	51.6%	44.4%	76.7%	60.4%	70.8%	68.0%	73.9%	76.1%	70.0%	76.1%	94.9%
2006	3.7%	10.5%	26.7%	45.5%	52.5%	53.4%	61.4%	50.9%	78.9%	70.0%	79.7%	78.7%	81.9%	83.3%	85.9%	79.2%	89.9%	90.0%
2007	4.2%	57.0%	75.6%	80.5%	86.8%	88.5%	90.6%	97.1%	94.4%	96.9%	96.4%	97.4%	97.0%	97.4%	96.3%	98.8%	98.9%	98.9%
2008	6.4%	60.5%	73.0%	80.8%	84.8%	86.9%	98.0%	95.8%	97.0%	97.0%	97.7%	97.4%	98.0%	97.9%	99.1%	98.9%	98.9%	98.8%
2009	0.3%	0.5%	3.8%	5.6%	6.3%	29.2%	27.3%	39.0%	41.0%	47.4%	50.0%	55.3%	56.8%	73.3%	78.6%	75.9%	73.3%	73.3%
2010	0.9%	4.8%	10.1%	15.8%	47.5%	41.2%	57.8%	55.8%	69.8%	67.4%	64.0%	50.8%	78.0%	82.1%	84.6%	81.0%	82.9%	
2011	0.7%	6.7%	8.5%	29.1%	29.5%	44.9%	48.6%	61.4%	60.6%	63.2%	46.2%	70.3%	78.0%	78.0%	75.4%	79.7%		
2012	0.7%	5.3%	32.9%	29.8%	43.7%	46.4%	50.0%	50.0%	55.9%	44.7%	67.8%	68.9%	72.4%	79.6%	81.8%			
2013	0.0%	10.1%	9.7%	19.5%	26.9%	35.1%	37.3%	44.0%	30.3%	60.0%	57.1%	69.4%	75.8%	78.8%				
2014	2.0%	4.7%	13.9%	19.4%	30.4%	31.1%	35.7%	29.8%	51.0%	58.7%	63.0%	66.7%	72.1%					
2015	0.0%	5.7%	10.3%	29.3%	31.9%	50.6%	40.8%	70.8%	72.3%	72.3%	78.1%	79.4%						
2016	3.5%	6.2%	17.4%	25.6%	44.1%	30.4%	48.4%	50.8%	57.1%	64.8%	66.7%							
2017	0.7%	3.8%	11.1%	24.4%	21.0%	42.1%	42.1%	48.1%	48.1%	57.1%								
2018	0.7%	6.8%	23.8%	27.4%	46.2%	50.0%	58.0%	62.5%	66.1%									
2019	0.0%	8.1%	12.4%	29.9%	30.1%	34.9%	50.0%	56.3%										
2020	1.8%	4.8%	15.9%	18.1%	28.6%	40.5%	43.7%											
2021	3.4%	7.9%	8.7%	14.6%	25.8%	31.5%												
2022	1.3%	2.8%	12.9%	24.0%	34.2%													
2023	0.9%	4.5%	18.4%	30.4%														
2024	0.0%	7.9%	15.5%															
2025	3.9%	2.1%																
2026	3.0%																	

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Cumulative Paid Losses as a Percent of Reported Losses

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	97.0%	97.4%	96.7%	95.8%	99.9%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%	68.6%	97.3%	97.3%	97.3%	97.3%	96.7%
1993	97.5%	97.0%	97.1%	100.0%	98.6%	98.3%	100.0%	100.0%	100.0%	100.0%	68.8%	80.9%	81.1%	81.7%	90.3%	91.8%	
1994	96.1%	91.8%	99.0%	94.9%	95.9%	98.2%	99.2%	99.8%	99.4%	88.8%	97.3%	91.6%	94.5%	97.3%	97.6%		
1995	13.1%	100.0%	60.2%	97.8%	49.8%	38.9%	43.8%	25.9%	19.6%	15.3%	17.6%	22.2%	100.0%	100.0%			
1996	100.0%	0.6%	100.0%	62.3%	65.6%	65.6%	73.6%	70.1%	94.9%	94.9%	100.0%	100.0%	83.9%				
1997	4.9%	32.1%	35.9%	68.4%	92.5%	90.0%	25.9%	95.3%	95.3%	53.3%	53.3%	11.1%					
1998	4.4%	5.3%	2.4%	6.7%	5.8%	3.0%	100.0%	100.0%	100.0%	100.0%	12.1%						
1999	77.0%	100.0%	100.0%	98.8%	97.4%	99.0%	93.9%	56.4%	55.4%	87.1%							
2000	23.5%	17.3%	13.0%	22.0%	100.0%	100.0%	56.0%	80.7%	-23.6%								
2001	69.9%	69.9%	50.4%	85.7%	66.5%	64.6%	61.8%	61.9%									
2002	90.6%	22.6%	66.2%	67.1%	56.3%	93.0%	27.9%										
2003	88.7%	63.8%	52.0%	52.0%	46.3%	35.2%											
2004	59.8%	54.9%	50.5%	75.6%	78.2%												
2005	37.4%	93.0%	79.9%	175.5%													
2006	54.8%	50.5%	48.9%														
2007	85.9%	101.1%															
2008	61.3%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Closing Rates - Cumulative Closed Count / Cumulative Reported Count

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	92.3%	94.4%	93.1%	85.5%	99.5%	98.6%	99.1%	99.5%	99.5%	99.5%	99.5%	97.2%	99.5%	61.5%	99.5%	99.5%	98.6%
1993	90.5%	88.9%	84.0%	100.0%	98.3%	98.3%	100.0%	100.0%	100.0%	100.0%	95.5%	97.8%	63.4%	97.8%	98.9%	98.9%	
1994	91.5%	85.7%	98.5%	97.1%	97.1%	98.1%	98.6%	99.5%	99.5%	95.7%	98.6%	64.3%	98.1%	98.6%	98.6%		
1995	31.3%	100.0%	63.6%	80.0%	63.2%	70.6%	70.6%	80.0%	75.0%	75.0%	63.2%	85.7%	100.0%	100.0%			
1996	100.0%	33.3%	87.5%	77.8%	70.0%	70.0%	77.8%	70.0%	80.0%	80.0%	100.0%	100.0%	88.9%				
1997	50.0%	66.7%	66.7%	81.8%	75.0%	71.4%	66.7%	90.9%	71.4%	90.9%	90.9%	84.6%					
1998	50.0%	40.0%	50.0%	66.7%	75.0%	60.0%	100.0%	100.0%	100.0%	100.0%	75.0%						
1999	66.7%	100.0%	100.0%	87.5%	70.0%	87.5%	87.5%	77.8%	77.8%	87.5%							
2000	50.0%	42.9%	42.9%	42.9%	100.0%	100.0%	75.0%	75.0%	100.0%								
2001	88.9%	88.9%	66.7%	88.9%	80.0%	72.7%	72.7%	66.7%									
2002	88.2%	54.2%	77.8%	73.7%	73.7%	88.2%	75.0%										
2003	85.7%	93.8%	83.3%	83.3%	83.3%	90.9%											
2004	99.1%	99.1%	99.1%	99.1%	99.3%												
2005	94.9%	97.4%	94.9%	86.4%													
2006	92.6%	92.5%	91.5%														
2007	98.9%	99.0%															
2008	98.6%																
2009																	
2010																	
2011																	
2012																	
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2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Other
as of 6/30/2026

IBNR as a Percent of Ultimate Loss

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992													-1.5%	-6.9%	-4.1%	-0.6%	-1.1%	-2.3%
1993												-16.3%	-7.9%	-6.7%	-3.1%	-2.5%	-2.5%	-1.3%
1994											-2.0%	4.5%	5.3%	6.5%	5.6%	6.5%	5.0%	5.4%
1995										-45.4%	-139.5%	-158.1%	-119.6%	-146.8%	-116.6%	-104.7%	-87.5%	25.8%
1996									-79.3%	-69.5%	-75.7%	24.1%	-10.0%	-1.0%	14.9%	37.1%	15.6%	-25.6%
1997								-163.2%	-10.9%	-11.4%	30.4%	45.2%	18.9%	14.4%	62.3%	-3.8%	3.9%	52.4%
1998							-8355.9%	-5206.4%	-3730.9%	-3260.6%	-2202.2%	-1892.2%	-2331.4%	-1949.8%	-2030.8%	-3483.4%	-11.5%	-1061.6%
1999						-63.4%	-24.6%	1.5%	59.0%	37.0%	68.2%	9.6%	38.3%	62.0%	-119.1%	100.6%	82.1%	-5.0%
2000					-2705.4%	-2441.2%	-2202.8%	-802.6%	-807.1%	-538.5%	-543.2%	-640.3%	-510.0%	-462.1%	-210.5%	-601.5%	-417.3%	-135.1%
2001				-813.9%	-440.5%	-424.4%	-296.2%	-253.6%	-192.7%	-113.0%	-132.9%	-69.7%	-14.5%	22.3%	38.1%	-24.8%	11.9%	-5.1%
2002			-1028.7%	-958.8%	-654.8%	-257.5%	-397.3%	-498.2%	-403.6%	-354.7%	-446.1%	-830.7%	-199.7%	-206.7%	-300.7%	-422.5%	-71.7%	-29.2%
2003		-246.5%	-91.4%	-38.1%	-26.1%	-14.0%	-34.2%	-26.9%	7.6%	19.9%	79.9%	75.7%	74.3%	56.1%	38.9%	33.6%	26.8%	26.4%
2004	-428.4%	-312.7%	-115.9%	-51.8%	-19.3%	-22.6%	-10.9%	-14.1%	-6.3%	-20.8%	-3.9%	-42.1%	-34.9%	-33.3%	-9.6%	-32.1%	-28.6%	-42.2%
2005	-1420.7%	-964.5%	-430.2%	-233.2%	-209.4%	-269.4%	-312.4%	-326.9%	-278.6%	-181.9%	-345.4%	-439.7%	-363.5%	-250.0%	-249.7%	-268.2%	-629.8%	-117.4%
2006	-688.3%	-450.2%	-334.7%	-272.7%	-262.6%	-293.1%	-286.7%	-114.8%	-128.0%	-265.8%	-91.6%	-40.3%	-36.8%	-29.5%	-12.9%	-205.6%	-120.4%	-216.1%
2007	-276.2%	-182.1%	-111.2%	-100.8%	-76.0%	-62.9%	-56.0%	-43.6%	-68.7%	-37.1%	-59.0%	-42.2%	-43.9%	-46.1%	-71.5%	-41.7%	-39.3%	-28.4%
2008	-322.3%	-313.0%	-218.6%	-185.6%	-182.2%	-125.9%	-50.3%	-77.8%	-81.5%	-74.2%	-21.7%	-21.8%	-13.3%	-38.8%	-21.8%	-17.8%	-31.9%	-36.5%
2009	-484.2%	-362.3%	-255.2%	-340.3%	-470.9%	-86.7%	-169.8%	-211.6%	-160.1%	-52.9%	-30.9%	-128.8%	-40.4%	-241.7%	-163.0%	-56.2%	-26.0%	-28.5%
2010	-540.3%	-417.8%	-160.7%	-79.1%	-72.7%	-152.2%	-101.8%	-150.3%	-127.4%	-129.4%	-182.1%	-528.4%	-132.5%	-156.3%	-151.3%	-134.3%	-62.8%	
2011	-358.1%	-258.0%	-283.3%	-210.7%	-236.3%	-256.4%	-506.3%	-193.7%	-176.2%	-155.4%	-679.5%	-374.0%	-43.7%	-107.9%	-94.0%	-36.0%		
2012	-257.9%	-131.7%	-45.4%	-221.4%	-174.4%	-209.9%	-56.8%	-80.8%	-109.8%	-409.7%	-237.0%	-239.7%	-189.7%	-176.2%	-189.6%			
2013	-1141.8%	-203.4%	-377.2%	-206.3%	-301.1%	-269.2%	-195.2%	-224.1%	-836.2%	-467.8%	-550.9%	-410.0%	-334.6%	-225.1%				
2014	-5.9%	-203.5%	-148.6%	-254.5%	-142.6%	-114.1%	-79.0%	-270.3%	-349.9%	-333.4%	-136.6%	-102.7%	-138.3%					
2015	-12.2%	-26.8%	-24.9%	-73.5%	-38.8%	-36.7%	-427.3%	-456.7%	-499.7%	-542.7%	-98.4%	-68.0%						
2016	-73.7%	-164.6%	-226.2%	-220.6%	-158.6%	-538.2%	-556.4%	-608.2%	-619.1%	-836.8%	-792.9%							
2017	-125.6%	-273.9%	-190.3%	-171.0%	-319.5%	-429.2%	-487.7%	-263.9%	-182.6%	-132.3%								
2018	-152.8%	-237.1%	-107.5%	-192.2%	-225.3%	-472.5%	-489.2%	-281.7%	-197.6%									
2019	-0.1%	-109.2%	-83.5%	-60.9%	-147.6%	-248.9%	-182.2%	-242.3%										
2020	-87.9%	-336.1%	-313.2%	-266.8%	-431.3%	-642.0%	-587.4%											
2021	-45.3%	-210.3%	-418.5%	-591.8%	-326.1%	-525.5%												
2022	0.5%	-406.8%	-564.3%	-517.1%	-340.9%													
2023	-44.5%	-249.9%	-231.4%	-223.4%														
2024	14.9%	-270.7%	-331.6%															
2025	-178.9%	-579.2%																
2026	-237.0%																	

Unpaid Loss as a Percent of Ultimate Loss

Age of Development

Injury Year Ending 6/30	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1992											1.8%	1.7%	1.7%	1.6%	1.2%	1.0%	0.7%	0.7%
1993										3.6%	2.8%	2.4%	2.1%	1.9%	1.8%	1.8%	1.7%	1.6%
1994									9.8%	9.7%	9.6%	9.3%	9.3%	9.3%	9.3%	9.3%	9.3%	8.9%
1995								92.4%	92.4%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%
1996							99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%
1997						94.6%	94.6%	94.6%	94.6%	94.6%	94.6%	94.6%	94.6%	94.6%	94.6%	94.6%	94.6%	94.6%
1998					100.0%	100.0%	100.0%	100.0%	100.0%	11.6%	11.6%	11.6%	11.6%	11.6%	12.6%	12.6%	12.6%	12.6%
1999				100.6%	100.6%	100.6%	100.6%	100.6%	100.6%	100.6%	100.6%	100.6%	100.6%	100.6%	100.6%	100.6%	95.3%	25.5%
2000			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	106.4%	103.3%	103.3%	103.3%	22.8%	22.8%
2001		100.0%	100.0%	94.0%	94.0%	94.0%	94.0%	94.0%	94.0%	94.0%	94.0%	94.0%	94.0%	61.4%	61.4%	6.4%	6.4%	6.4%
2002	100.0%	100.0%	96.3%	96.3%	96.3%	96.3%	95.2%	95.2%	95.2%	95.2%	95.2%	94.8%	94.8%	94.8%	7.4%	7.4%	7.4%	7.4%
2003	100.0%	94.5%	94.0%	93.7%	91.4%	89.2%	89.2%	89.2%	89.2%	89.2%	89.2%	89.2%	87.2%	70.5%	70.5%	70.5%	62.2%	62.2%
2004	35.8%	35.8%	35.6%	35.5%	33.4%	33.4%	33.4%	33.4%	33.4%	32.5%	28.8%	20.6%	8.8%	7.7%	7.1%	6.6%	6.1%	5.6%
2005	93.6%	92.4%	80.7%	78.5%	78.5%	78.5%	78.5%	78.5%	78.5%	76.7%	60.6%	37.3%	37.3%	37.3%	27.3%	27.3%	27.3%	20.9%
2006	92.5%	76.4%	75.8%	75.8%	75.8%	75.8%	75.8%	75.8%	75.8%	62.3%	48.3%	48.3%	45.5%	44.2%	44.2%	42.8%	42.8%	18.9%
2007	18.8%	13.2%	13.2%	13.2%	13.2%	13.2%	13.2%	10.1%	9.6%	8.5%	8.5%	8.5%	7.7%	6.4%	6.4%	5.0%	4.4%	4.4%
2008	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	7.9%	6.9%	6.4%	6.4%	6.4%	6.4%	6.4%	6.4%	6.4%	6.4%
2009	99.0%	98.7%	98.4%	98.1%	90.9%	90.5%	88.4%	67.8%	67.8%	49.7%	49.5%	40.9%	40.9%	11.7%	11.7%	11.4%	11.4%	11.4%
2010	97.9%	97.0%	97.0%	94.0%	90.0%	83.5%	67.1%	44.4%	43.4%	43.0%	34.0%	25.1%	24.5%	24.5%	17.7%	12.3%	12.2%	
2011	97.6%	97.4%	96.5%	94.4%	90.3%	50.9%	46.8%	45.3%	33.9%	27.5%	27.5%	14.9%	10.0%	10.0%	10.0%	9.4%		
2012	97.6%	95.9%	84.6%	75.7%	61.6%	61.2%	60.6%	58.5%	53.5%	53.5%	50.7%	46.4%	9.8%	9.4%	7.7%			
2013	98.7%	91.0%	86.8%	84.8%	73.7%	49.1%	46.8%	46.8%	40.4%	36.9%	36.9%	35.6%	35.6%	22.9%				
2014	99.9%	89.9%	98.2%	70.3%	64.7%	60.1%	59.2%	58.5%	58.5%	39.3%	36.5%	21.9%	15.5%					
2015	100.0%	94.6%	90.7%	75.6%	67.7%	56.7%	38.4%	26.8%	24.5%	23.4%	16.5%	10.6%						
2016	99.8%	40.5%	35.2%	34.1%	25.3%	24.9%	24.6%	23.7%	23.2%	19.1%	19.1%							
2017	91.6%	89.9%	86.9%	72.6%	68.3%	19.7%	19.7%	19.6%	19.3%	18.1%								
2018	98.5%	94.7%	72.8%	51.6%	44.9%	36.2%	30.9%	31.0%	27.4%									
2019	99.8%	89.1%	85.3%	82.9%	69.4%	55.6%	42.7%	18.5%										
2020	99.5%	96.0%	70.2%	60.1%	57.7%	47.6%	44.4%											
2021	96.4%	92.6%	58.8%	57.2%	57.2%	56.3%												
2022	99.6%	92.3%	73.5%	65.8%	63.0%													
2023	98.8%	86.6%	76.7%	64.9%														
2024	99.9%	93.8%	91.1%															
2025	97.1%	97.1%																
2026	99.2%																	

Wyoming Department of Workforce Services
Other
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IBNR as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	-2.4%	-1.9%	-2.7%	-3.6%	0.6%	0.5%	0.4%	0.5%	0.5%	0.5%	0.0%	-45.7%	-2.8%	-2.8%	-2.8%	-2.8%	-3.4%
1993	-0.9%	-1.4%	-1.4%	1.6%	0.2%	-1.6%	0.1%	0.1%	0.1%	0.0%	-45.3%	-23.7%	-23.3%	-22.4%	-10.8%	-9.0%	
1994	5.1%	0.7%	7.9%	3.9%	3.2%	4.3%	4.1%	3.4%	1.8%	-11.2%	-2.8%	-9.2%	-5.8%	-2.7%	-2.5%		
1995	19.6%	56.1%	27.1%	22.3%	-52.6%	-95.4%	-73.7%	-193.8%	-321.2%	-445.6%	-436.0%	-325.1%	5.5%	0.0%			
1996	99.7%	50.7%	15.1%	-36.2%	-29.4%	-29.4%	-15.3%	-21.0%	-5.4%	-5.4%	0.0%	0.0%	-19.2%				
1997	-9.4%	-46.3%	-30.8%	-28.3%	5.2%	-4.0%	-261.2%	1.8%	1.8%	-75.6%	-75.6%	-798.6%					
1998	-1970.6%	-1439.8%	-3340.3%	-1125.4%	-1610.7%	-3244.4%	0.0%	0.0%	0.0%	0.0%	-724.6%						
1999	3.2%	25.5%	25.5%	23.3%	8.8%	10.2%	-5.6%	-75.9%	-79.1%	-14.0%							
2000	-228.0%	-347.2%	-491.6%	-250.2%	22.8%	22.8%	-37.8%	4.4%	427.0%								
2001	-33.8%	-33.8%	-85.7%	-9.2%	-40.7%	-44.8%	-51.4%	-51.2%									
2002	-2.3%	-309.2%	-39.8%	-38.0%	-64.5%	0.4%	-231.7%										
2003	-3.4%	-43.8%	-86.8%	-86.7%	-109.7%	-176.0%											
2004	-58.8%	-74.0%	-93.5%	-29.5%	-25.3%												
2005	-111.1%	15.0%	1.1%	50.8%													
2006	-48.0%	-60.7%	-83.1%														
2007	-11.2%	3.9%															
2008	-56.6%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Unpaid Loss as a Percent of Ultimate Loss

Injury Year Ending 6/30	Age of Development																
	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS
1992	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	1.6%	1.6%	1.6%	1.6%	1.6%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1994	8.8%	8.8%	8.8%	8.8%	7.2%	6.0%	4.8%	3.6%	2.4%	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%		
1995	89.4%	56.1%	56.1%	24.0%	24.0%	24.0%	24.0%	24.0%	17.4%	16.3%	5.5%	5.5%	5.5%	0.0%			
1996	99.7%	99.7%	15.1%	15.1%	15.1%	15.1%	15.1%	15.1%	0.0%	0.0%	0.0%	0.0%	0.0%				
1997	94.6%	53.0%	53.0%	12.3%	12.3%	6.4%	6.4%	6.4%	6.4%	6.4%	6.4%	0.0%					
1998	8.3%	18.0%	18.0%	18.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%						
1999	25.5%	25.5%	25.5%	24.3%	11.2%	11.2%	0.7%	0.7%	0.7%	0.7%							
2000	22.8%	22.8%	22.8%	22.8%	22.8%	22.8%	22.8%	22.8%	22.8%								
2001	6.4%	6.4%	6.4%	6.4%	6.4%	6.4%	6.4%	6.4%									
2002	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%										
2003	8.2%	8.2%	2.8%	2.8%	2.8%	2.8%											
2004	5.0%	4.5%	2.3%	2.1%	2.1%												
2005	20.9%	20.9%	20.9%	13.6%													
2006	18.9%	18.9%	10.4%														
2007	4.4%	2.8%															
2008	4.1%																
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	
2015																	
2016																	
2017																	
2018																	
2019																	
2020																	
2021																	
2022																	
2023																	
2024																	
2025																	
2026																	

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Comparison to Prior Analysis

	Analysis as of 06/30/2025						Analysis as of 06/30/2026				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Injury Year Ending 6/30	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Retrospective Unpaid Loss	Selected Ultimate Loss	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Selected Ultimate Loss
Prior to 1992	$31,151,469	$1,011,460	($173,283)	$838,178	$942,427	$31,989,646	$31,188,026	$905,869	$0	$905,869	$32,093,895
1992	4,955,051	136,338	(136,338)	0	0	4,955,051	4,955,051	170,623	(170,623)	0	4,955,051
1993	4,491,267	485,133	(485,133)	0	0	4,491,267	4,491,267	402,340	(402,340)	0	4,491,267
1994	6,006,904	164,101	(164,101)	0	0	6,006,904	6,006,904	149,406	(149,406)	0	6,006,904
1995	175,704	0	0	0	10,271	175,704	185,975	0	0	0	185,975
1996	99,132	0	0	0	0	99,132	99,132	19,033	(19,033)	0	99,132
1997	102,386	89,580	(89,580)	0	6,952	102,386	109,338	873,174	(873,174)	0	109,338
1998	3,141	0	18	18	0	3,159	3,141	22,758	(22,758)	0	3,141
1999	165,324	132,933	(131,341)	1,592	1,245	166,915	165,324	24,500	(23,255)	1,245	166,569
2000	16,342	3,906	1,589	5,495	4,830	21,837	16,342	(85,585)	90,415	4,830	21,172
2001	129,048	79,774	(71,469)	8,305	8,875	137,353	129,048	79,498	(70,623)	8,875	137,923
2002	158,110	11,840	18	11,858	12,593	169,968	158,110	408,051	(395,459)	12,593	170,703
2003	599,038	693,503	(676,771)	16,732	17,367	615,770	599,038	1,102,209	(1,084,841)	17,367	616,405
2004	1,178,392	380,591	(358,669)	21,922	25,050	1,200,314	1,178,392	329,079	(304,029)	25,050	1,203,442
2005	198,642	50,000	(21,182)	28,818	52,641	227,460	217,119	(93,416)	127,580	34,163	251,283
2006	374,200	367,126	(326,811)	40,315	87,241	414,514	413,509	431,499	(383,568)	47,931	461,440
2007	2,304,472	376,814	(323,718)	53,097	105,942	2,357,569	2,342,205	(25,088)	93,297	68,209	2,410,414
2008	2,024,936	927,216	(850,313)	76,903	137,679	2,101,839	2,074,801	1,311,803	(1,223,989)	87,813	2,162,615
2009	432,631	182,459	(86,774)	95,685	55,476	528,316	432,631	194,677	(139,201)	55,476	488,107
2010	433,542	725,491	(622,836)	102,656	61,075	536,198	434,459	370,991	(310,832)	60,158	494,617
2011	647,784	748,372	(678,452)	69,920	71,863	717,703	651,845	326,920	(259,118)	67,801	719,647
2012	891,994	1,826,491	(1,748,033)	78,458	92,217	970,451	908,802	1,941,861	(1,866,453)	75,408	984,210
2013	236,140	1,358,037	(1,268,774)	89,263	130,705	325,403	282,686	909,987	(825,829)	84,158	366,844
2014	509,515	813,858	(703,477)	110,381	143,250	619,896	551,798	1,003,916	(902,949)	100,967	652,765
2015	977,112	1,345,059	(1,214,548)	130,512	193,360	1,107,624	1,046,884	918,993	(795,405)	123,589	1,170,473
2016	568,419	6,016,553	(5,857,325)	159,227	134,509	727,647	568,419	5,707,761	(5,573,252)	134,509	702,928
2017	734,193	1,837,928	(1,633,138)	204,790	176,039	938,983	745,836	1,368,292	(1,203,897)	164,396	910,232
2018	548,222	2,485,940	(2,257,841)	228,099	246,686	776,321	577,059	1,788,895	(1,571,046)	217,849	794,908
2019	709,587	2,785,487	(2,530,619)	254,868	528,711	964,455	1,009,587	3,229,099	(3,000,388)	228,711	1,238,298
2020	370,858	4,880,186	(4,535,504)	344,682	336,868	715,540	393,826	4,471,147	(4,157,247)	313,900	707,726
2021	258,722	2,319,202	(1,848,134)	471,068	346,229	729,790	264,285	3,519,949	(3,179,282)	340,667	604,951
2022	291,635	4,967,207	(4,393,042)	574,165	560,522	865,800	315,097	3,442,230	(2,905,170)	537,060	852,157
2023	226,321	2,994,607	(2,331,474)	663,133	745,640	889,453	341,602	2,801,475	(2,171,117)	630,358	971,961
2024	55,510	3,245,347	(2,271,513)	973,833	834,961	1,029,343	79,552	3,764,147	(2,953,228)	810,918	890,471
2025	30,693	2,907,886	(1,784,223)	1,123,663	1,023,123	1,154,356	30,693	7,126,949	(6,103,826)	1,023,123	1,053,816
2026	N/A	N/A	N/A	N/A	N/A	N/A	9,289	3,976,590	(2,802,998)	1,173,591	1,182,880
Total	$62,056,433	$46,350,424	($39,572,790)	$6,777,634	$7,094,346	$68,834,067	$62,977,072	$52,889,633	($45,533,046)	$7,356,587	$70,333,659

	Change In				
	(12)	(13)	(14)	(15)	(16)
Injury Year Ending 6/30	Paid Loss	Case Reserves Loss	Required Loss IBNR	Required Unpaid Loss	Selected Ultimate Loss
Prior to 1992	$36,557	($105,591)	$173,283	$67,692	$104,249
1992	0	34,286	(34,286)	0	0
1993	0	(82,793)	82,793	0	0
1994	0	(14,695)	14,695	0	0
1995	10,271	0	0	0	10,271
1996	0	19,033	(19,033)	0	0
1997	6,952	783,594	(783,594)	0	6,952
1998	0	22,758	(22,776)	(18)	(18)
1999	0	(108,433)	108,086	(347)	(347)
2000	0	(89,491)	88,826	(665)	(665)
2001	0	(276)	846	570	570
2002	0	396,211	(395,477)	735	735
2003	0	408,706	(408,071)	635	635
2004	0	(51,512)	54,640	3,128	3,128
2005	18,478	(143,416)	148,762	5,345	23,823
2006	39,310	64,373	(56,757)	7,617	46,926
2007	37,733	(401,902)	417,014	15,112	52,845
2008	49,865	384,587	(373,677)	10,910	60,776
2009	0	12,218	(52,427)	(40,209)	(40,209)
2010	917	(354,501)	312,003	(42,498)	(41,581)
2011	4,062	(421,452)	419,334	(2,118)	1,943
2012	16,808	115,370	(118,419)	(3,049)	13,759
2013	46,546	(448,050)	442,945	(5,105)	41,442
2014	42,283	190,058	(199,472)	(9,414)	32,869
2015	69,772	(426,066)	419,143	(6,923)	62,849
2016	0	(308,792)	284,074	(24,718)	(24,718)
2017	11,643	(469,636)	429,241	(40,394)	(28,751)
2018	28,837	(697,045)	686,795	(10,250)	18,587
2019	300,000	443,612	(469,768)	(26,156)	273,844
2020	22,968	(409,038)	378,257	(30,782)	(7,814)
2021	5,562	1,200,746	(1,331,148)	(130,401)	(124,839)
2022	23,462	(1,524,976)	1,487,871	(37,105)	(13,643)
2023	115,282	(193,132)	160,357	(32,774)	82,507
2024	24,042	518,800	(681,715)	(162,915)	(138,872)
2025	0	4,219,064	(4,319,604)	(100,540)	(100,540)
2026	N/A	N/A	N/A	N/A	N/A
Total	$911,350	$2,562,619	($3,157,258)	($594,639)	$316,712

Column Notes

(1) From Exhibit A 8.1, Column (4) evaluated as of 06/30/2025
(2) From Exhibit A 8.1, Column (5) evaluated as of 06/30/2025
(3) From Exhibit A 8.1, Column (7) evaluated as of 06/30/2025
(4) From Exhibit A 8.1, Column (8) evaluated as of 06/30/2025
(5) (11) - (1)
(6) From Exhibit A 8.1, Column (3) evaluated as of 06/30/2025
(7) From Exhibit A 8.1, Column (4) evaluated as of 06/30/2026
(8) From Exhibit A 8.1, Column (5) evaluated as of 06/30/2026
(9) From Exhibit A 8.1, Column (7) evaluated as of 06/30/2026
(10) From Exhibit A 8.1, Column (8) evaluated as of 06/30/2026
(11) From Exhibit A 8.1, Column (3) evaluated as of 06/30/2026
(12) (7) - (1)
(13) (8) - (2)
(14) (9) - (3)
(15) (10) - (4)
(16) (11) - (6)

Hansen Actuarial & Risk Consulting, LLC

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Actual vs Expected Loss Emergence from 06/30/2025 to 06/30/2026

A. Reported Loss Development: Actual vs. Expected

	As of 6-30-25				As of 6-30-26				Rptd Loss Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 6/30	Rptd Loss	Case Res	Loss IBNR	Sel Ult Loss	Rptd Loss	Case Res	Loss IBNR	Sel Ult Loss	Actual	Expected	Act - Exp	Ult Loss	Loss IBNR
			(4) - (1)				(8) - (5)		(5) - (1)		(9) - (10)	(8) - (4)	(7) - (3)
1992	$5,091,389	$136,338	($136,338)	$4,955,051	$5,125,674	$170,623	($170,623)	$4,955,051	$34,286	$0	$34,286	$0	($34,286)
1993	4,976,400	485,133	(485,133)	4,491,267	4,893,607	402,340	(402,340)	4,491,267	(82,793)	0	(82,793)	0	82,793
1994	6,171,005	164,101	(164,101)	6,006,904	6,156,310	149,406	(149,406)	6,006,904	(14,695)	0	(14,695)	0	14,695
1995	175,704	0	0	175,704	185,975	0	0	185,975	10,271	0	10,271	10,271	0
1996	99,132	0	0	99,132	118,165	19,033	(19,033)	99,132	19,033	0	19,033	0	(19,033)
1997	191,966	89,580	(89,580)	102,386	982,512	873,174	(873,174)	109,338	790,546	0	790,546	6,952	(783,594)
1998	3,141	0	18	3,159	25,898	22,758	(22,758)	3,141	22,758	0	22,758	(18)	(22,776)
1999	298,256	132,933	(131,341)	166,915	189,824	24,500	(23,255)	166,569	(108,433)	0	(108,433)	(347)	108,086
2000	20,248	3,906	1,589	21,837	(69,243)	(85,585)	90,415	21,172	(89,491)	1,589	(91,080)	(665)	88,826
2001	208,822	79,774	(71,469)	137,353	208,546	79,498	(70,623)	137,923	(276)	0	(276)	570	846
2002	169,950	11,840	18	169,968	566,161	408,051	(395,459)	170,703	396,211	8	396,204	735	(395,477)
2003	1,292,541	693,503	(676,771)	615,770	1,701,246	1,102,209	(1,084,841)	616,405	408,706	102,614	306,092	635	(408,071)
2004	1,558,983	380,591	(358,669)	1,200,314	1,507,471	329,079	(304,029)	1,203,442	(51,512)	(137,081)	85,569	3,128	54,640
2005	248,642	50,000	(21,182)	227,460	123,703	(93,416)	127,580	251,283	(124,939)	580,116	(705,055)	23,823	148,762
2006	741,325	367,126	(326,811)	414,514	845,008	431,499	(383,568)	461,440	103,683	(446,762)	550,445	46,926	(56,757)
2007	2,681,287	376,814	(323,718)	2,357,569	2,317,118	(25,088)	93,297	2,410,414	(364,169)	(317,449)	(46,720)	52,845	417,014
2008	2,952,152	927,216	(850,313)	2,101,839	3,386,604	1,311,803	(1,223,989)	2,162,615	434,452	(583,726)	1,018,179	60,776	(373,677)
2009	615,090	182,459	(86,774)	528,316	627,308	194,677	(139,201)	488,107	12,218	10,570	1,648	(40,209)	(52,427)
2010	1,159,033	725,491	(622,836)	536,198	805,449	370,991	(310,832)	494,617	(353,584)	28,914	(382,498)	(41,581)	312,003
2011	1,396,155	748,372	(678,452)	717,703	978,765	326,920	(259,118)	719,647	(417,391)	(226,195)	(191,196)	1,943	419,334
2012	2,718,485	1,826,491	(1,748,033)	970,451	2,850,663	1,941,861	(1,866,453)	984,210	132,178	(426,428)	558,606	13,759	(118,419)
2013	1,594,176	1,358,037	(1,268,774)	325,403	1,192,673	909,987	(825,829)	366,844	(401,503)	253,270	(654,774)	41,442	442,945
2014	1,323,373	813,858	(703,477)	619,896	1,555,714	1,003,916	(902,949)	652,765	232,341	(190,029)	422,370	32,869	(199,472)
2015	2,322,172	1,345,059	(1,214,548)	1,107,624	1,965,878	918,993	(795,405)	1,170,473	(356,294)	(215,895)	(140,399)	62,849	419,143
2016	6,584,972	6,016,553	(5,857,325)	727,647	6,276,180	5,707,761	(5,573,252)	702,928	(308,792)	(3,757,144)	3,448,352	(24,718)	284,074
2017	2,572,121	1,837,928	(1,633,138)	938,983	2,114,128	1,368,292	(1,203,897)	910,232	(457,993)	280,929	(738,921)	(28,751)	429,241
2018	3,034,162	2,485,940	(2,257,841)	776,321	2,365,954	1,788,895	(1,571,046)	794,908	(668,208)	(32,641)	(635,567)	18,587	686,795
2019	3,495,074	2,785,487	(2,530,619)	964,455	4,238,686	3,229,099	(3,000,388)	1,238,298	743,612	(712,506)	1,456,118	273,844	(469,768)
2020	5,251,044	4,880,186	(4,535,504)	715,540	4,864,973	4,471,147	(4,157,247)	707,726	(386,071)	(65,470)	(320,601)	(7,814)	378,257
2021	2,577,924	2,319,202	(1,848,134)	729,790	3,784,233	3,519,949	(3,179,282)	604,951	1,206,309	1,299,201	(92,892)	(124,839)	(1,331,148)
2022	5,258,842	4,967,207	(4,393,042)	865,800	3,757,328	3,442,230	(2,905,170)	852,157	(1,501,514)	456,293	(1,957,807)	(13,643)	1,487,871
2023	3,220,928	2,994,607	(2,331,474)	889,453	3,143,078	2,801,475	(2,171,117)	971,961	(77,850)	92,354	(170,204)	82,507	160,357
2024	3,300,857	3,245,347	(2,271,513)	1,029,343	3,843,699	3,764,147	(2,953,228)	890,471	542,842	449,593	93,249	(138,872)	(681,715)
2025	2,938,578	2,907,886	(1,784,223)	1,154,356	7,157,642	7,126,949	(6,103,826)	1,053,816	4,219,064	159,873	4,059,190	(100,540)	(4,319,604)
2026					3,985,878	3,976,590	(2,802,998)	1,182,880					
Total	$76,243,928	$45,338,964	($39,399,507)	$36,844,421	$83,772,810	$51,983,763	($45,533,046)	$38,239,764	$3,543,003	($3,396,002)	$6,939,005	$212,463	($3,330,541)

B. Paid Loss Development: Actual vs. Expected

	As of 6-30-25				As of 6-30-26				Paid Loss Dev Since Prior YE			Chg from 6-30-25	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 6/30	Paid Loss	Case Res	Unpaid Loss	Sel Ult Loss	Paid Loss	Case Res	Unpaid Loss	Sel Ult Loss	Actual	Expected	Act - Exp	Ult Loss	Unpaid Loss
			(4) - (1)				(8) - (5)		(5) - (1)		(9) - (10)	(8) - (4)	(7) - (3)
1992	$4,955,051	$136,338	$0	$4,955,051	$4,955,051	$170,623	$0	$4,955,051	$0	$0	$0	$0	$0
1993	4,491,267	485,133	0	4,491,267	4,491,267	402,340	0	4,491,267	0	0	0	0	0
1994	6,006,904	164,101	0	6,006,904	6,006,904	149,406	0	6,006,904	0	0	0	0	0
1995	175,704	0	0	175,704	185,975	0	0	185,975	10,271	0	10,271	10,271	0
1996	99,132	0	0	99,132	99,132	19,033	0	99,132	0	0	0	0	0
1997	102,386	89,580	0	102,386	109,338	873,174	0	109,338	6,952	0	6,952	6,952	0
1998	3,141	0	18	3,159	3,141	22,758	0	3,141	0	18	(18)	(18)	(18)
1999	165,324	132,933	1,592	166,915	165,324	24,500	1,245	166,569	0	641	(641)	(347)	(347)
2000	16,342	3,906	5,495	21,837	16,342	(85,585)	4,830	21,172	0	1,826	(1,826)	(665)	(665)
2001	129,048	79,774	8,305	137,353	129,048	79,498	8,875	137,923	0	2,025	(2,025)	570	570
2002	158,110	11,840	11,858	169,968	158,110	408,051	12,593	170,703	0	2,356	(2,356)	735	735
2003	599,038	693,503	16,732	615,770	599,038	1,102,209	17,367	616,405	0	3,770	(3,770)	635	635
2004	1,178,392	380,591	21,922	1,200,314	1,178,392	329,079	25,050	1,203,442	0	3,280	(3,280)	3,128	3,128
2005	198,642	50,000	28,818	227,460	217,119	(93,416)	34,163	251,283	18,478	3,338	15,140	23,823	5,345
2006	374,200	367,126	40,315	414,514	413,509	431,499	47,931	461,440	39,310	5,350	33,960	46,926	7,617
2007	2,304,472	376,814	53,097	2,357,569	2,342,205	(25,088)	68,209	2,410,414	37,733	4,940	32,793	52,845	15,112
2008	2,024,936	927,216	76,903	2,101,839	2,074,801	1,311,803	87,813	2,162,615	49,865	15,831	34,034	60,776	10,910
2009	432,631	182,459	95,685	528,316	432,631	194,677	55,476	488,107	0	12,805	(12,805)	(40,209)	(40,209)
2010	433,542	725,491	102,656	536,198	434,459	370,991	60,158	494,617	917	5,354	(4,437)	(41,581)	(42,498)
2011	647,784	748,372	69,920	717,703	651,845	326,920	67,801	719,647	4,062	4,882	(820)	1,943	(2,118)
2012	891,994	1,826,491	78,458	970,451	908,802	1,941,861	75,408	984,210	16,808	6,903	9,906	13,759	(3,049)
2013	236,140	1,358,037	89,263	325,403	282,686	909,987	84,158	366,844	46,546	10,212	36,334	41,442	(5,105)
2014	509,515	813,858	110,381	619,896	551,798	1,003,916	100,967	652,765	42,283	17,304	24,979	32,869	(9,414)
2015	977,112	1,345,059	130,512	1,107,624	1,046,884	918,993	123,589	1,170,473	69,772	17,779	51,993	62,849	(6,923)
2016	568,419	6,016,553	159,227	727,647	568,419	5,707,761	134,509	702,928	0	35,524	(35,524)	(24,718)	(24,718)
2017	734,193	1,837,928	204,790	938,983	745,836	1,368,292	164,396	910,232	11,643	48,210	(36,567)	(28,751)	(40,394)
2018	548,222	2,485,940	228,099	776,321	577,059	1,788,895	217,849	794,908	28,837	14,018	14,819	18,587	(10,250)
2019	709,587	2,785,487	254,868	964,455	1,009,587	3,229,099	228,711	1,238,298	300,000	31,911	268,089	273,844	(26,156)
2020	370,858	4,880,186	344,682	715,540	393,826	4,471,147	313,900	707,726	22,968	81,011	(58,043)	(7,814)	(30,782)
2021	258,722	2,319,202	471,068	729,790	264,285	3,519,949	340,667	604,951	5,562	145,635	(140,073)	(124,839)	(130,401)
2022	291,635	4,967,207	574,165	865,800	315,097	3,442,230	537,060	852,157	23,462	66,471	(43,009)	(13,643)	(37,105)
2023	226,321	2,994,607	663,133	889,453	341,602	2,801,475	630,358	971,961	115,282	61,751	53,530	82,507	(32,774)
2024	55,510	3,245,347	973,833	1,029,343	79,552	3,764,147	810,918	890,471	24,042	215,810	(191,768)	(138,872)	(162,915)
2025	30,693	2,907,886	1,123,663	1,154,356	30,693	7,126,949	1,023,123	1,053,816	0	107,786	(107,786)	(100,540)	(100,540)
2026					9,289	3,976,590	1,173,591	1,182,880					
Total	$30,904,964	$45,338,964	$5,939,457	$36,844,421	$31,789,046	$51,983,763	$6,450,717	$38,239,764	$874,793	$926,741	($51,948)	$212,463	($662,331)

Column Notes

(1) Provided by Wyoming Department of Workforce Services
(2) Provided by Wyoming Department of Workforce Services
(4) Exhibit A 8.1, Column (3) as of 6-30-25.
(5) Provided by Wyoming Department of Workforce Services
(6) Provided by Wyoming Department of Workforce Services
(8) Exhibit A 8.3 Column (11) as of 6-30-26.
(10) A. Column (3) * (%Rep 06/30/2026 - %Rep 06/30/2025) / (1-%Rep 06/30/2025)
(10) B. Column (3) * (%Paid 06/30/2026 - %Paid 06/30/2025) / (1-%Paid 06/30/2025)
LDFs are used to derive %Rep and %Paid for the respective periods

Wyoming Department of Workforce Services
Benefit Level Factors
as of 6/30/2026

Calendar Year 1/1-12/31	Indemnity	Medical	Fiscal Year 7/1-6/30	Indemnity	Medical
1992	1.220	1.234	1992	1.220	1.234
1993	1.220	1.234	1993	1.220	1.234
1994	1.220	1.234	1994	1.220	1.234
1995	1.220	1.234	1995	1.220	1.234
1996	1.220	1.234	1996	1.220	1.234
1997	1.220	1.234	1997	1.220	1.234
1998	1.220	1.234	1998	1.220	1.234
1999	1.220	1.234	1999	1.220	1.234
2000	1.220	1.234	2000	1.220	1.234
2001	1.220	1.234	2001	1.220	1.234
2002	1.220	1.234	2002	1.220	1.234
2003	1.220	1.234	2003	1.220	1.234
2004	1.220	1.160	2004	1.220	1.209
2005	1.220	1.138	2005	1.220	1.138
2006	1.220	1.138	2006	1.220	1.138
2007	1.220	1.138	2007	1.220	1.138
2008	1.211	1.138	2008	1.220	1.138
2009	1.088	1.070	2009	1.198	1.114
2010	1.000	1.049	2010	1.000	1.049
2011	1.000	1.049	2011	1.000	1.049
2012	1.000	1.049	2012	1.000	1.049
2013	1.000	1.049	2013	1.000	1.049
2014	1.000	1.049	2014	1.000	1.049
2015	1.000	1.038	2015	1.000	1.044
2016	1.000	1.038	2016	1.000	1.038
2017	1.000	1.038	2017	1.000	1.038
2018	1.000	1.038	2018	1.000	1.038
2019	1.000	1.038	2019	1.000	1.038
2020	1.000	1.038	2020	1.000	1.038
2021	1.000	1.038	2021	1.000	1.038
2022	1.000	1.038	2022	1.000	1.038
2023	1.000	1.000	2023	1.000	1.019
2024	1.000	1.000	2024	1.000	1.000
2025	1.000	1.000	2025	1.000	1.000
2026	1.000	1.000	2026	1.000	1.000

Effective Date	Indemnity Benefit	edical Benefit Chan	Total Benefit Chan	Total Cumulative Ir	Indemnity Cumulat	Medical Cumulative I
1/1/1980				1.000	1.000	1.000
4/1/2004	0.0%	8.5%	5.6%	1.056	1.000	1.085
8/20/2008	2.2%	0.0%	0.7%	1.063	1.022	1.085
4/1/2009	0.0%	8.4%	5.7%	1.124	1.022	1.176
7/1/2009	19.4%	0.0%	6.4%	1.196	1.220	1.176
1/1/2015	0.0%	1.1%	0.7%	1.204	1.220	1.189
1/1/2023	0.0%	3.8%	0.0%		1.220	1.234

Wyoming Department of Workforce Services
Total Indemnity (excluding Medical on Indemnity)
as of 6/30/2026

Discount Factor

Age	(1) Loss Development Factor	(2) % Unpaid	(3) Incremental % Paid	(4) 2026 Discounted 3.50% Incremental % Paid	(5) Incremental % Paid	(6) 2025 Discounted 3.50% Incremental % Paid	(7) Incremental % Paid	(8) 2024 Discounted 3.50% Incremental % Paid	(9) Incremental % Paid	(10) 2023 Discounted 3.50% Incremental % Paid	(11) Incremental % Paid	(12) 2022 Discounted 3.50% Incremental % Paid
0												
12	6.079	83.5%	16.6%	16.3%								
24	3.028	67.0%	10.3%	9.7%	10.3%	10.1%						
36	2.310	56.7%	6.5%	6.0%	6.5%	6.2%	6.5%	6.4%				
48	2.007	50.2%	4.7%	4.2%	4.7%	4.3%	4.7%	4.5%	4.7%	4.6%		
60	1.834	45.5%	3.6%	3.1%	3.6%	3.2%	3.6%	3.3%	3.6%	3.4%	3.6%	3.6%
72	1.720	41.9%	2.9%	2.4%	2.9%	2.5%	2.9%	2.5%	2.9%	2.6%	2.9%	2.7%
84	1.639	39.0%	2.6%	2.0%	2.6%	2.1%	2.6%	2.2%	2.6%	2.3%	2.6%	2.3%
96	1.573	36.4%	2.2%	1.7%	2.2%	1.8%	2.2%	1.8%	2.2%	1.9%	2.2%	1.9%
108	1.520	34.2%	1.9%	1.4%	1.9%	1.5%	1.9%	1.5%	1.9%	1.6%	1.9%	1.7%
120	1.477	32.3%	1.8%	1.3%	1.8%	1.4%	1.8%	1.4%	1.8%	1.5%	1.8%	1.5%
132	1.438	30.5%	1.9%	1.3%	1.9%	1.3%	1.9%	1.4%	1.9%	1.4%	1.9%	1.5%
144	1.401	28.6%	1.8%	1.2%	1.8%	1.2%	1.8%	1.3%	1.8%	1.3%	1.8%	1.4%
156	1.367	26.8%	1.5%	1.0%	1.5%	1.0%	1.5%	1.1%	1.5%	1.1%	1.5%	1.1%
168	1.339	25.3%	1.5%	1.0%	1.5%	1.0%	1.5%	1.0%	1.5%	1.1%	1.5%	1.1%
180	1.312	23.8%	1.3%	0.8%	1.3%	0.8%	1.3%	0.8%	1.3%	0.8%	1.3%	0.9%
192	1.291	22.6%	1.2%	0.7%	1.2%	0.8%	1.2%	0.8%	1.2%	0.8%	1.2%	0.8%
204	1.271	21.3%	1.3%	0.7%	1.3%	0.8%	1.3%	0.8%	1.3%	0.8%	1.3%	0.8%
216	1.250	20.0%	1.2%	0.7%	1.2%	0.7%	1.2%	0.7%	1.2%	0.8%	1.2%	0.8%
228	1.231	18.8%	1.3%	0.7%	1.3%	0.7%	1.3%	0.8%	1.3%	0.8%	1.3%	0.8%
240	1.211	17.4%	1.3%	0.7%	1.3%	0.7%	1.3%	0.7%	1.3%	0.7%	1.3%	0.8%
252	1.192	16.1%	1.0%	0.5%	1.0%	0.5%	1.0%	0.5%	1.0%	0.6%	1.0%	0.6%
264	1.178	15.1%	0.9%	0.4%	0.9%	0.4%	0.9%	0.5%	0.9%	0.5%	0.9%	0.5%
276	1.166	14.2%	0.8%	0.4%	0.8%	0.4%	0.8%	0.4%	0.8%	0.4%	0.8%	0.4%
288	1.154	13.4%	0.7%	0.3%	0.7%	0.3%	0.7%	0.3%	0.7%	0.4%	0.7%	0.4%
300	1.145	12.6%	0.7%	0.3%	0.7%	0.3%	0.7%	0.3%	0.7%	0.3%	0.7%	0.3%
312	1.136	11.9%	0.7%	0.3%	0.7%	0.3%	0.7%	0.3%	0.7%	0.3%	0.7%	0.4%
324	1.126	11.2%	0.7%	0.3%	0.7%	0.3%	0.7%	0.3%	0.7%	0.3%	0.7%	0.3%
336	1.117	10.5%	0.7%	0.3%	0.7%	0.3%	0.7%	0.3%	0.7%	0.3%	0.7%	0.3%
348	1.108	9.8%	0.7%	0.2%	0.7%	0.3%	0.7%	0.3%	0.7%	0.3%	0.7%	0.3%
360	1.100	9.1%	0.6%	0.2%	0.6%	0.2%	0.6%	0.2%	0.6%	0.3%	0.6%	0.3%
372	1.093	8.5%	0.6%	0.2%	0.6%	0.2%	0.6%	0.2%	0.6%	0.2%	0.6%	0.2%
384	1.085	7.9%	0.6%	0.2%	0.6%	0.2%	0.6%	0.2%	0.6%	0.2%	0.6%	0.2%
396	1.078	7.3%	0.6%	0.2%	0.6%	0.2%	0.6%	0.2%	0.6%	0.2%	0.6%	0.2%
408	1.071	6.7%	0.6%	0.2%	0.6%	0.2%	0.6%	0.2%	0.6%	0.2%	0.6%	0.2%
420	1.065	6.1%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%
432	1.059	5.6%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%
444	1.053	5.0%	0.5%	0.1%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%
456	1.047	4.5%	0.5%	0.1%	0.5%	0.1%	0.5%	0.1%	0.5%	0.2%	0.5%	0.2%
468	1.042	4.0%	0.5%	0.1%	0.5%	0.1%	0.5%	0.1%	0.5%	0.1%	0.5%	0.1%
480	1.036	3.5%	0.5%	0.1%	0.5%	0.1%	0.5%	0.1%	0.5%	0.1%	0.5%	0.1%
492	1.031	3.0%	0.5%	0.1%	0.5%	0.1%	0.5%	0.1%	0.5%	0.1%	0.5%	0.1%
504	1.026	2.6%	0.5%	0.1%	0.5%	0.1%	0.5%	0.1%	0.5%	0.1%	0.5%	0.1%
516	1.022	2.1%	0.4%	0.1%	0.4%	0.1%	0.4%	0.1%	0.4%	0.1%	0.4%	0.1%
528	1.017	1.7%	0.4%	0.1%	0.4%	0.1%	0.4%	0.1%	0.4%	0.1%	0.4%	0.1%
540	1.013	1.2%	0.4%	0.1%	0.4%	0.1%	0.4%	0.1%	0.4%	0.1%	0.4%	0.1%
552	1.008	0.8%	0.4%	0.1%	0.4%	0.1%	0.4%	0.1%	0.4%	0.1%	0.4%	0.1%
564	1.004	0.4%	0.4%	0.1%	0.4%	0.1%	0.4%	0.1%	0.4%	0.1%	0.4%	0.1%
576	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
			83.5%	62.5%	67.0%	47.9%	56.7%	39.1%	50.2%	33.8%	45.5%	30.2%
			Discount Factor	**74.8%**		**71.4%**		**68.9%**		**67.4%**		**66.4%**

Column Notes

(1) Exhibit A.7, Column (4)
(2) 1 - 1 / (1)
(3) (2) [age X] - (2) age [X-1]
(4) (3) / (1 + 3.50%) ^ (age in years - 1.0 + 0.5)
(5) (2) [age X] - (2) age [X-1]
(6) (3) / (1 + 3.50%) ^ (age in years - 2.0 + 0.5)
(7) (2) [age X] - (2) age [X-1]
(8) (3) / (1 + 3.50%) ^ (age in years - 3.0 + 0.5)
(9) (2) [age X] - (2) age [X-1]
(10) (3) / (1 + 3.50%) ^ (age in years - 4.0 + 0.5)
(11) (2) [age X] - (2) age [X-1]
(12) (3) / (1 + 3.50%) ^ (age in years - 5.0 + 0.5)

Wyoming Department of Workforce Services
Medical on Indemnity
as of 6/30/2026

Discount Factor

Age	(1) Loss Development Factor	(2) % Unpaid	(3) Incremental % Paid	(4) 2026 Discounted 3.50% Incremental % Paid	(5) Incremental % Paid	(6) 2025 Discounted 3.50% Incremental % Paid	(7) Incremental % Paid	(8) 2024 Discounted 3.50% Incremental % Paid	(9) Incremental % Paid	(10) 2023 Discounted 3.50% Incremental % Paid	(11) Incremental % Paid	(12) 2022 Discounted 3.50% Incremental % Paid
0												
12	5.995	83.3%	16.0%	15.7%								
24	3.062	67.3%	7.4%	7.0%	7.4%	7.2%						
36	2.500	60.0%	5.0%	4.5%	5.0%	4.7%	5.0%	4.9%				
48	2.224	55.0%	3.9%	3.5%	3.9%	3.6%	3.9%	3.7%	3.9%	3.8%		
60	2.047	51.1%	2.5%	2.2%	2.5%	2.3%	2.5%	2.3%	2.5%	2.4%	2.5%	2.5%
72	1.945	48.6%	2.4%	2.0%	2.4%	2.0%	2.4%	2.1%	2.4%	2.2%	2.4%	2.2%
84	1.860	46.2%	2.2%	1.7%	2.2%	1.8%	2.2%	1.8%	2.2%	1.9%	2.2%	2.0%
96	1.788	44.1%	1.8%	1.4%	1.8%	1.4%	1.8%	1.5%	1.8%	1.5%	1.8%	1.6%
108	1.733	42.3%	1.8%	1.3%	1.8%	1.4%	1.8%	1.4%	1.8%	1.5%	1.8%	1.5%
120	1.682	40.5%	1.3%	1.0%	1.3%	1.0%	1.3%	1.0%	1.3%	1.1%	1.3%	1.1%
132	1.645	39.2%	1.4%	1.0%	1.4%	1.0%	1.4%	1.0%	1.4%	1.1%	1.4%	1.1%
144	1.608	37.8%	1.4%	1.0%	1.4%	1.0%	1.4%	1.0%	1.4%	1.1%	1.4%	1.1%
156	1.572	36.4%	1.3%	0.8%	1.3%	0.9%	1.3%	0.9%	1.3%	0.9%	1.3%	1.0%
168	1.541	35.1%	1.2%	0.8%	1.2%	0.8%	1.2%	0.8%	1.2%	0.9%	1.2%	0.9%
180	1.512	33.9%	1.2%	0.7%	1.2%	0.8%	1.2%	0.8%	1.2%	0.8%	1.2%	0.8%
192	1.485	32.7%	1.2%	0.7%	1.2%	0.7%	1.2%	0.7%	1.2%	0.8%	1.2%	0.8%
204	1.460	31.5%	1.1%	0.6%	1.1%	0.7%	1.1%	0.7%	1.1%	0.7%	1.1%	0.7%
216	1.436	30.4%	1.1%	0.6%	1.1%	0.6%	1.1%	0.7%	1.1%	0.7%	1.1%	0.7%
228	1.414	29.3%	1.1%	0.6%	1.1%	0.6%	1.1%	0.6%	1.1%	0.6%	1.1%	0.7%
240	1.392	28.2%	1.1%	0.5%	1.1%	0.6%	1.1%	0.6%	1.1%	0.6%	1.1%	0.6%
252	1.372	27.1%	1.0%	0.5%	1.0%	0.5%	1.0%	0.6%	1.0%	0.6%	1.0%	0.6%
264	1.352	26.1%	1.0%	0.5%	1.0%	0.5%	1.0%	0.5%	1.0%	0.5%	1.0%	0.6%
276	1.334	25.0%	1.0%	0.5%	1.0%	0.5%	1.0%	0.5%	1.0%	0.5%	1.0%	0.5%
288	1.316	24.0%	1.0%	0.4%	1.0%	0.5%	1.0%	0.5%	1.0%	0.5%	1.0%	0.5%
300	1.299	23.0%	1.0%	0.4%	1.0%	0.4%	1.0%	0.5%	1.0%	0.5%	1.0%	0.5%
312	1.283	22.0%	1.0%	0.4%	1.0%	0.4%	1.0%	0.4%	1.0%	0.4%	1.0%	0.5%
324	1.267	21.1%	1.0%	0.4%	1.0%	0.4%	1.0%	0.4%	1.0%	0.4%	1.0%	0.4%
336	1.252	20.1%	0.9%	0.4%	0.9%	0.4%	0.9%	0.4%	0.9%	0.4%	0.9%	0.4%
348	1.237	19.2%	0.9%	0.3%	0.9%	0.4%	0.9%	0.4%	0.9%	0.4%	0.9%	0.4%
360	1.223	18.3%	0.9%	0.3%	0.9%	0.3%	0.9%	0.4%	0.9%	0.4%	0.9%	0.4%
372	1.210	17.3%	0.9%	0.3%	0.9%	0.3%	0.9%	0.3%	0.9%	0.4%	0.9%	0.4%
384	1.197	16.4%	0.9%	0.3%	0.9%	0.3%	0.9%	0.3%	0.9%	0.3%	0.9%	0.3%
396	1.184	15.5%	0.9%	0.3%	0.9%	0.3%	0.9%	0.3%	0.9%	0.3%	0.9%	0.3%
408	1.172	14.6%	0.9%	0.3%	0.9%	0.3%	0.9%	0.3%	0.9%	0.3%	0.9%	0.3%
420	1.160	13.8%	0.9%	0.3%	0.9%	0.3%	0.9%	0.3%	0.9%	0.3%	0.9%	0.3%
432	1.148	12.9%	0.9%	0.3%	0.9%	0.3%	0.9%	0.3%	0.9%	0.3%	0.9%	0.3%
444	1.137	12.0%	0.9%	0.2%	0.9%	0.3%	0.9%	0.3%	0.9%	0.3%	0.9%	0.3%
456	1.126	11.2%	0.9%	0.2%	0.9%	0.2%	0.9%	0.3%	0.9%	0.3%	0.9%	0.3%
468	1.115	10.3%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%	0.8%	0.3%
480	1.105	9.5%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%
492	1.094	8.6%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%
504	1.084	7.8%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%
516	1.075	7.0%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%
528	1.065	6.1%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%
540	1.056	5.3%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%
552	1.047	4.5%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%
564	1.039	3.7%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%	0.8%	0.2%
576	1.030	2.9%	2.9%	0.6%	2.9%	0.6%	2.9%	0.6%	2.9%	0.6%	2.9%	0.7%
			83.3%	56.2%	67.3%	41.9%	60.0%	35.9%	55.0%	32.1%	51.1%	29.2%
			Discount Factor	**67.4%**		**62.2%**		**59.8%**		**58.3%**		**57.2%**

Column Notes

(1) Exhibit B.7, Column (4)
(2) 1 - 1 / (1)
(3) (2) [age X] - (2) age [X-1]
(4) (3) / (1 + 3.50%) ^ (age in years - 1.0 + 0.5)
(5) (2) [age X] - (2) age [X-1]
(6) (3) / (1 + 3.50%) ^ (age in years - 2.0 + 0.5)
(7) (2) [age X] - (2) age [X-1]
(8) (3) / (1 + 3.50%) ^ (age in years - 3.0 + 0.5)
(9) (2) [age X] - (2) age [X-1]
(10) (3) / (1 + 3.50%) ^ (age in years - 4.0 + 0.5)
(11) (2) [age X] - (2) age [X-1]
(12) (3) / (1 + 3.50%) ^ (age in years - 5.0 + 0.5)

Wyoming Department of Workforce Services
Medical Only
as of 6/30/2026

Discount Factor

Age	(1) Loss Development Factor	(2) % Unpaid	(3) Incremental % Paid	(4) 2026 Discounted 3.50% Incremental % Paid	(5) Incremental % Paid	(6) 2025 Discounted 3.50% Incremental % Paid	(7) Incremental % Paid	(8) 2024 Discounted 3.50% Incremental % Paid	(9) Incremental % Paid	(10) 2023 Discounted 3.50% Incremental % Paid	(11) Incremental % Paid	(12) 2022 Discounted 3.50% Incremental % Paid
0												
12	1.926	48.1%	32.2%	31.6%								
24	1.189	15.9%	3.8%	3.6%	3.8%	3.7%						
36	1.138	12.1%	2.4%	2.2%	2.4%	2.2%	2.4%	2.3%				
48	1.108	9.7%	1.2%	1.0%	1.2%	1.1%	1.2%	1.1%	1.2%	1.2%		
60	1.094	8.6%	1.1%	0.9%	1.1%	1.0%	1.1%	1.0%	1.1%	1.0%	1.1%	1.1%
72	1.081	7.5%	0.6%	0.5%	0.6%	0.5%	0.6%	0.5%	0.6%	0.5%	0.6%	0.5%
84	1.074	6.9%	0.5%	0.4%	0.5%	0.4%	0.5%	0.4%	0.5%	0.4%	0.5%	0.5%
96	1.069	6.4%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
108	1.067	6.3%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.3%
120	1.064	6.0%	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
132	1.062	5.8%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
144	1.059	5.6%	0.2%	0.1%	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
156	1.057	5.4%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%
168	1.053	5.1%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%
180	1.050	4.8%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.2%
192	1.048	4.6%	0.5%	0.3%	0.5%	0.3%	0.5%	0.3%	0.5%	0.3%	0.5%	0.3%
204	1.042	4.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%
216	1.040	3.9%	0.7%	0.4%	0.7%	0.4%	0.7%	0.4%	0.7%	0.4%	0.7%	0.4%
228	1.033	3.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%
240	1.030	2.9%	0.5%	0.2%	0.5%	0.2%	0.5%	0.3%	0.5%	0.3%	0.5%	0.3%
252	1.025	2.4%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%
264	1.022	2.2%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%
276	1.020	2.0%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%
288	1.019	1.8%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
300	1.018	1.8%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%
312	1.014	1.4%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%
324	1.010	1.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
336	1.009	0.9%	0.4%	0.1%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%
348	1.005	0.5%	0.1%	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
360	1.004	0.4%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
372	1.002	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
384	1.002	0.2%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%
396	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
408	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
420	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
432	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
444	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
456	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
468	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
480	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
492	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
504	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
516	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
528	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
540	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
552	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
564	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
576	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
			48.1%	43.7%	15.9%	12.5%	12.1%	9.1%	9.7%	7.0%	8.6%	6.0%
			Discount Factor	**90.9%**		**78.5%**		**74.8%**		**71.5%**		**70.2%**

Column Notes

(1) Exhibit C.7, Column (4)
(2) 1 - 1 / (1)
(3) (2) [age X] - (2) age [X-1]
(4) (3) / (1 + 3.50%) ^ (age in years - 1.0 + 0.5)
(5) (2) [age X] - (2) age [X-1]
(6) (3) / (1 + 3.50%) ^ (age in years - 2.0 + 0.5)
(7) (2) [age X] - (2) age [X-1]
(8) (3) / (1 + 3.50%) ^ (age in years - 3.0 + 0.5)
(9) (2) [age X] - (2) age [X-1]
(10) (3) / (1 + 3.50%) ^ (age in years - 4.0 + 0.5)
(11) (2) [age X] - (2) age [X-1]
(12) (3) / (1 + 3.50%) ^ (age in years - 5.0 + 0.5)

Wyoming Department of Workforce Services
ALAE
as of 6/30/2026

Discount Factor

Age	(1) ALAE Development Factor	(2) % Unpaid	(3) Incremental % Paid	(4) 2026 Discounted 3.50% Incremental % Paid	(5) Incremental % Paid	(6) 2025 Discounted 3.50% Incremental % Paid	(7) Incremental % Paid	(8) 2024 Discounted 3.50% Incremental % Paid	(9) Incremental % Paid	(10) 2023 Discounted 3.50% Incremental % Paid	(11) Incremental % Paid	(12) 2022 Discounted 3.50% Incremental % Paid
0												
12	61.738	98.4%	15.5%	15.2%								
24	5.847	82.9%	17.9%	17.0%	17.9%	17.6%						
36	2.854	65.0%	12.4%	11.3%	12.4%	11.7%	12.4%	12.2%				
48	2.110	52.6%	8.3%	7.4%	8.3%	7.6%	8.3%	7.9%	8.3%	8.2%		
60	1.795	44.3%	6.9%	5.9%	6.9%	6.1%	6.9%	6.3%	6.9%	6.5%	6.9%	6.8%
72	1.597	37.4%	4.9%	4.0%	4.9%	4.2%	4.9%	4.3%	4.9%	4.5%	4.9%	4.6%
84	1.482	32.5%	3.9%	3.1%	3.9%	3.2%	3.9%	3.3%	3.9%	3.5%	3.9%	3.6%
96	1.401	28.6%	2.0%	1.5%	2.0%	1.6%	2.0%	1.6%	2.0%	1.7%	2.0%	1.7%
108	1.364	26.7%	1.0%	0.7%	1.0%	0.8%	1.0%	0.8%	1.0%	0.8%	1.0%	0.9%
120	1.345	25.7%	1.8%	1.3%	1.8%	1.4%	1.8%	1.4%	1.8%	1.5%	1.8%	1.5%
132	1.313	23.9%	1.7%	1.2%	1.7%	1.2%	1.7%	1.3%	1.7%	1.3%	1.7%	1.3%
144	1.285	22.2%	1.5%	1.0%	1.5%	1.1%	1.5%	1.1%	1.5%	1.1%	1.5%	1.2%
156	1.260	20.6%	1.4%	0.9%	1.4%	1.0%	1.4%	1.0%	1.4%	1.0%	1.4%	1.1%
168	1.238	19.2%	1.3%	0.8%	1.3%	0.8%	1.3%	0.9%	1.3%	0.9%	1.3%	0.9%
180	1.219	17.9%	1.2%	0.7%	1.2%	0.7%	1.2%	0.8%	1.2%	0.8%	1.2%	0.8%
192	1.201	16.8%	1.1%	0.6%	1.1%	0.7%	1.1%	0.7%	1.1%	0.7%	1.1%	0.7%
204	1.186	15.7%	1.0%	0.6%	1.0%	0.6%	1.0%	0.6%	1.0%	0.6%	1.0%	0.6%
216	1.172	14.7%	0.9%	0.5%	0.9%	0.5%	0.9%	0.5%	0.9%	0.5%	0.9%	0.6%
228	1.160	13.8%	0.8%	0.4%	0.8%	0.4%	0.8%	0.5%	0.8%	0.5%	0.8%	0.5%
240	1.149	13.0%	0.8%	0.4%	0.8%	0.4%	0.8%	0.4%	0.8%	0.4%	0.8%	0.5%
252	1.139	12.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%
264	1.134	11.8%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
276	1.132	11.7%	0.6%	0.3%	0.6%	0.3%	0.6%	0.3%	0.6%	0.3%	0.6%	0.3%
288	1.124	11.0%	0.6%	0.3%	0.6%	0.3%	0.6%	0.3%	0.6%	0.3%	0.6%	0.3%
300	1.116	10.4%	0.6%	0.3%	0.6%	0.3%	0.6%	0.3%	0.6%	0.3%	0.6%	0.3%
312	1.109	9.8%	0.6%	0.2%	0.6%	0.2%	0.6%	0.2%	0.6%	0.3%	0.6%	0.3%
324	1.102	9.3%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%
336	1.096	8.8%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%
348	1.090	8.3%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%
360	1.084	7.8%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%
372	1.079	7.3%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%
384	1.074	6.9%	0.4%	0.1%	0.4%	0.1%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%
396	1.069	6.5%	0.4%	0.1%	0.4%	0.1%	0.4%	0.1%	0.4%	0.1%	0.4%	0.2%
408	1.064	6.1%	0.4%	0.1%	0.4%	0.1%	0.4%	0.1%	0.4%	0.1%	0.4%	0.1%
420	1.060	5.7%	5.7%	1.7%	5.7%	1.8%	5.7%	1.9%	5.7%	1.9%	5.7%	2.0%
432			0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
444			0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
456			0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
468			0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
480			0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
			98.4%	79.1%	82.9%	66.1%	65.0%	50.2%	52.6%	39.3%	44.3%	32.3%
			Discount Factor	**80.4%**		**79.7%**		**77.2%**		**74.8%**		**72.9%**

Column Notes

(1)	Exhibit D.6, Column (4)
(2)	1 - 1 / (1)
(3)	(2) [age X] - (2) age [X-1]
(4)	(3) / (1 + 3.50%) ^ (age in years - 1.0 + 0.5)
(5)	(2) [age X] - (2) age [X-1]
(6)	(3) / (1 + 3.50%) ^ (age in years - 2.0 + 0.5)
(7)	(2) [age X] - (2) age [X-1]
(8)	(3) / (1 + 3.50%) ^ (age in years - 3.0 + 0.5)
(9)	(2) [age X] - (2) age [X-1]
(10)	(3) / (1 + 3.50%) ^ (age in years - 4.0 + 0.5)
(11)	(2) [age X] - (2) age [X-1]
(12)	(3) / (1 + 3.50%) ^ (age in years - 5.0 + 0.5)

Wyoming Department of Workforce Services
Recovery
as of 6/30/2026

Discount Factor

Age	(1) Recovery Development Factor	(2) % Unpaid	(3) Incremental % Paid	(4) 2026 Discounted 3.50% Incremental % Paid	(5) Incremental % Paid	(6) 2025 Discounted 3.50% Incremental % Paid	(7) Incremental % Paid	(8) 2024 Discounted 3.50% Incremental % Paid	(9) Incremental % Paid	(10) 2023 Discounted 3.50% Incremental % Paid	(11) Incremental % Paid	(12) 2022 Discounted 3.50% Incremental % Paid
0												
12	233.451	99.6%	3.6%	3.5%								
24	24.814	96.0%	23.0%	21.9%	23.0%	22.6%						
36	3.697	73.0%	26.3%	24.1%	26.3%	24.9%	26.3%	25.8%				
48	1.876	46.7%	27.8%	24.6%	27.8%	25.5%	27.8%	26.4%	27.8%	27.3%		
60	1.233	18.9%	9.7%	8.3%	9.7%	8.6%	9.7%	8.9%	9.7%	9.2%	9.7%	9.5%
72	1.102	9.2%	5.5%	4.5%	5.5%	4.7%	5.5%	4.8%	5.5%	5.0%	5.5%	5.2%
84	1.039	3.8%	1.2%	0.9%	1.2%	1.0%	1.2%	1.0%	1.2%	1.0%	1.2%	1.1%
96	1.027	2.6%	1.3%	1.0%	1.3%	1.1%	1.3%	1.1%	1.3%	1.2%	1.3%	1.2%
108	1.013	1.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
120	1.013	1.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
132	1.013	1.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
144	1.013	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
156	1.012	1.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%
168	1.009	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
180	1.009	0.9%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%
192	1.007	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
204	1.007	0.7%	0.7%	0.4%	0.7%	0.4%	0.7%	0.4%	0.7%	0.5%	0.7%	0.5%
216	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
228	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
240	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
252	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
264	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
276	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
288	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
300	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
312	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
324	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
336	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
348	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
360	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
372	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
384	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
396	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
408	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
420	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
432			0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
444			0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
456			0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
468			0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
480			0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
			99.6%	89.7%	96.0%	89.1%	73.0%	68.8%	46.7%	44.5%	18.9%	17.8%
			Discount Factor	**90.0%**		**92.9%**		**94.4%**		**95.4%**		**94.3%**

Column Notes

(1) Exhibit E.6, Column (4)
(2) 1 - 1 / (1)
(3) (2) [age X] - (2) age [X-1]
(4) (3) / (1 + 3.50%) ^ (age in years - 1.0 + 0.5)
(5) (2) [age X] - (2) age [X-1]
(6) (3) / (1 + 3.50%) ^ (age in years - 2.0 + 0.5)
(7) (2) [age X] - (2) age [X-1]
(8) (3) / (1 + 3.50%) ^ (age in years - 3.0 + 0.5)
(9) (2) [age X] - (2) age [X-1]
(10) (3) / (1 + 3.50%) ^ (age in years - 4.0 + 0.5)
(11) (2) [age X] - (2) age [X-1]
(12) (3) / (1 + 3.50%) ^ (age in years - 5.0 + 0.5)

Wyoming Department of Workforce Services
Fatality
as of 6/30/2026

Discount Factor

Age	(1) Loss Development Factor	(2) % Unpaid	(3) Incremental % Paid	(4) 2026 Discounted 3.50% Incremental % Paid	(5) Incremental % Paid	(6) 2025 Discounted 3.50% Incremental % Paid	(7) Incremental % Paid	(8) 2024 Discounted 3.50% Incremental % Paid	(9) Incremental % Paid	(10) 2023 Discounted 3.50% Incremental % Paid	(11) Incremental % Paid	(12) 2022 Discounted 3.50% Incremental % Paid
0												
12	7.549	86.8%	12.3%	12.1%								
24	3.912	74.4%	8.4%	8.0%	8.4%	8.3%						
36	2.945	66.0%	8.4%	7.7%	8.4%	8.0%	8.4%	8.3%				
48	2.360	57.6%	7.6%	6.7%	7.6%	7.0%	7.6%	7.2%	7.6%	7.5%		
60	2.001	50.0%	7.3%	6.2%	7.3%	6.5%	7.3%	6.7%	7.3%	6.9%	7.3%	7.2%
72	1.746	42.7%	8.3%	6.9%	8.3%	7.1%	8.3%	7.4%	8.3%	7.7%	8.3%	7.9%
84	1.524	34.4%	6.7%	5.4%	6.7%	5.5%	6.7%	5.7%	6.7%	5.9%	6.7%	6.1%
96	1.383	27.7%	5.0%	3.9%	5.0%	4.0%	5.0%	4.2%	5.0%	4.3%	5.0%	4.5%
108	1.293	22.7%	3.3%	2.5%	3.3%	2.6%	3.3%	2.6%	3.3%	2.7%	3.3%	2.8%
120	1.240	19.4%	1.9%	1.4%	1.9%	1.4%	1.9%	1.5%	1.9%	1.5%	1.9%	1.6%
132	1.211	17.4%	2.1%	1.5%	2.1%	1.5%	2.1%	1.6%	2.1%	1.6%	2.1%	1.7%
144	1.181	15.3%	2.2%	1.5%	2.2%	1.6%	2.2%	1.6%	2.2%	1.7%	2.2%	1.7%
156	1.151	13.1%	1.8%	1.2%	1.8%	1.2%	1.8%	1.2%	1.8%	1.3%	1.8%	1.3%
168	1.128	11.3%	1.6%	1.0%	1.6%	1.0%	1.6%	1.1%	1.6%	1.1%	1.6%	1.1%
180	1.108	9.7%	1.4%	0.9%	1.4%	0.9%	1.4%	0.9%	1.4%	1.0%	1.4%	1.0%
192	1.090	8.3%	1.4%	0.8%	1.4%	0.9%	1.4%	0.9%	1.4%	0.9%	1.4%	1.0%
204	1.074	6.9%	1.4%	0.8%	1.4%	0.8%	1.4%	0.9%	1.4%	0.9%	1.4%	0.9%
216	1.058	5.5%	1.1%	0.6%	1.1%	0.6%	1.1%	0.6%	1.1%	0.7%	1.1%	0.7%
228	1.046	4.4%	0.9%	0.5%	0.9%	0.5%	0.9%	0.5%	0.9%	0.5%	0.9%	0.5%
240	1.036	3.5%	0.6%	0.3%	0.6%	0.3%	0.6%	0.4%	0.6%	0.4%	0.6%	0.4%
252	1.030	2.9%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%
264	1.025	2.5%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%
276	1.022	2.1%	0.3%	0.1%	0.3%	0.1%	0.3%	0.1%	0.3%	0.1%	0.3%	0.2%
288	1.019	1.8%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%
300	1.016	1.6%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%
312	1.014	1.4%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%
324	1.012	1.2%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%
336	1.011	1.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
348	1.009	0.9%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.1%
360	1.008	0.8%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
372	1.007	0.7%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
384	1.006	0.6%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
396	1.005	0.5%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
408	1.005	0.5%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
420	1.004	0.4%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
432	1.003	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
444	1.003	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
456	1.002	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
468	1.002	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
480	1.002	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
492	1.001	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
504	1.001	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
516	1.001	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
528	1.001	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
540	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
552	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
564	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
576	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
			86.8%	71.0%	74.4%	60.9%	66.0%	54.5%	57.6%	47.9%	50.0%	41.8%
			Discount Factor	**81.8%**		**81.8%**		**82.5%**		**83.0%**		**83.6%**

Column Notes

(1) Exhibit A 1.7, Column (4)
(2) 1 - 1 / (1)
(3) (2) [age X] - (2) age [X-1]
(4) (3) / (1 + 3.50%) ^ (age in years - 1.0 + 0.5)
(5) (2) [age X] - (2) age [X-1]
(6) (3) / (1 + 3.50%) ^ (age in years - 2.0 + 0.5)
(7) (2) [age X] - (2) age [X-1]
(8) (3) / (1 + 3.50%) ^ (age in years - 3.0 + 0.5)
(9) (2) [age X] - (2) age [X-1]
(10) (3) / (1 + 3.50%) ^ (age in years - 4.0 + 0.5)
(11) (2) [age X] - (2) age [X-1]
(12) (3) / (1 + 3.50%) ^ (age in years - 5.0 + 0.5)

Wyoming Department of Workforce Services
Permanent Partial Disability
as of 6/30/2026

Discount Factor

Age	(1) Loss Development Factor	(2) % Unpaid	(3) Incremental % Paid	(4) 2026 Discounted 3.50% Incremental % Paid	(5) Incremental % Paid	(6) 2025 Discounted 3.50% Incremental % Paid	(7) Incremental % Paid	(8) 2024 Discounted 3.50% Incremental % Paid	(9) Incremental % Paid	(10) 2023 Discounted 3.50% Incremental % Paid	(11) Incremental % Paid	(12) 2022 Discounted 3.50% Incremental % Paid
0												
12	816.873	99.9%	4.5%	4.4%								
24	21.698	95.4%	23.6%	22.4%	23.6%	23.2%						
36	3.542	71.8%	28.6%	26.3%	28.6%	27.2%	28.6%	28.1%				
48	1.759	43.1%	17.9%	15.8%	17.9%	16.4%	17.9%	17.0%	17.9%	17.6%		
60	1.338	25.3%	9.3%	8.0%	9.3%	8.3%	9.3%	8.5%	9.3%	8.8%	9.3%	9.2%
72	1.190	16.0%	6.4%	5.3%	6.4%	5.5%	6.4%	5.6%	6.4%	5.8%	6.4%	6.0%
84	1.106	9.6%	2.4%	1.9%	2.4%	2.0%	2.4%	2.1%	2.4%	2.1%	2.4%	2.2%
96	1.077	7.2%	1.0%	0.8%	1.0%	0.8%	1.0%	0.9%	1.0%	0.9%	1.0%	0.9%
108	1.066	6.2%	1.1%	0.8%	1.1%	0.8%	1.1%	0.9%	1.1%	0.9%	1.1%	0.9%
120	1.054	5.1%	1.6%	1.1%	1.6%	1.2%	1.6%	1.2%	1.6%	1.3%	1.6%	1.3%
132	1.036	3.5%	1.5%	1.0%	1.5%	1.1%	1.5%	1.1%	1.5%	1.2%	1.5%	1.2%
144	1.020	2.0%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%
156	1.018	1.8%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
168	1.017	1.7%	0.5%	0.3%	0.5%	0.4%	0.5%	0.4%	0.5%	0.4%	0.5%	0.4%
180	1.012	1.2%	0.6%	0.4%	0.6%	0.4%	0.6%	0.4%	0.6%	0.4%	0.6%	0.5%
192	1.005	0.5%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%
204	1.003	0.3%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%
216	1.001	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
228	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
240	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
252	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
264	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
276	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
288	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
300	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
312	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
324	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
336	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
348	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
360	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
372	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
384	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
396	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
408	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
420	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
432	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
444	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
456	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
468	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
480	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
			99.9%	89.1%	95.4%	87.7%	71.8%	66.7%	43.1%	39.9%	25.3%	23.2%
			Discount Factor	**89.2%**		**91.9%**		**93.0%**		**92.6%**		**91.6%**

Column Notes

(1) Exhibit A 2.7, Column (4)
(2) 1 - 1 / (1)
(3) (2) [age X] - (2) age [X-1]
(4) (3) / (1 + 3.50%) ^ (age in years - 1.0 + 0.5)
(5) (2) [age X] - (2) age [X-1]
(6) (3) / (1 + 3.50%) ^ (age in years - 2.0 + 0.5)
(7) (2) [age X] - (2) age [X-1]
(8) (3) / (1 + 3.50%) ^ (age in years - 3.0 + 0.5)
(9) (2) [age X] - (2) age [X-1]
(10) (3) / (1 + 3.50%) ^ (age in years - 4.0 + 0.5)
(11) (2) [age X] - (2) age [X-1]
(12) (3) / (1 + 3.50%) ^ (age in years - 5.0 + 0.5)

Wyoming Department of Workforce Services
Permanent Partial Impairment
as of 6/30/2026

Discount Factor

Age	(1) Loss Development Factor	(2) % Unpaid	(3) Incremental % Paid	(4) 2026 Discounted 3.50% Incremental % Paid	(5) Incremental % Paid	(6) 2025 Discounted 3.50% Incremental % Paid	(7) Incremental % Paid	(8) 2024 Discounted 3.50% Incremental % Paid	(9) Incremental % Paid	(10) 2023 Discounted 3.50% Incremental % Paid	(11) Incremental % Paid	(12) 2022 Discounted 3.50% Incremental % Paid
0												
12	34.005	97.1%	22.8%	22.4%								
24	3.879	74.2%	28.5%	27.0%	28.5%	28.0%						
36	1.843	45.7%	15.6%	14.3%	15.6%	14.8%	15.6%	15.3%				
48	1.432	30.2%	9.1%	8.1%	9.1%	8.4%	9.1%	8.7%	9.1%	9.0%		
60	1.266	21.0%	6.0%	5.2%	6.0%	5.4%	6.0%	5.5%	6.0%	5.7%	6.0%	5.9%
72	1.176	15.0%	2.9%	2.4%	2.9%	2.5%	2.9%	2.6%	2.9%	2.7%	2.9%	2.8%
84	1.137	12.0%	2.4%	1.9%	2.4%	1.9%	2.4%	2.0%	2.4%	2.1%	2.4%	2.2%
96	1.107	9.7%	1.4%	1.1%	1.4%	1.1%	1.4%	1.2%	1.4%	1.2%	1.4%	1.3%
108	1.090	8.3%	0.9%	0.7%	0.9%	0.7%	0.9%	0.7%	0.9%	0.7%	0.9%	0.8%
120	1.080	7.4%	0.8%	0.6%	0.8%	0.6%	0.8%	0.6%	0.8%	0.7%	0.8%	0.7%
132	1.070	6.6%	0.8%	0.6%	0.8%	0.6%	0.8%	0.6%	0.8%	0.6%	0.8%	0.7%
144	1.061	5.7%	0.5%	0.3%	0.5%	0.3%	0.5%	0.3%	0.5%	0.4%	0.5%	0.4%
156	1.055	5.3%	0.6%	0.4%	0.6%	0.4%	0.6%	0.4%	0.6%	0.5%	0.6%	0.5%
168	1.048	4.6%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%
180	1.045	4.3%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.2%
192	1.042	4.1%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.3%
204	1.038	3.7%	0.3%	0.1%	0.3%	0.1%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%
216	1.036	3.4%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%
228	1.033	3.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%
240	1.029	2.8%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%
252	1.025	2.5%	0.3%	0.1%	0.3%	0.1%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%
264	1.022	2.2%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%
276	1.020	1.9%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
288	1.019	1.9%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
300	1.018	1.7%	0.1%	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
312	1.017	1.6%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
324	1.015	1.5%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
336	1.014	1.4%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%
348	1.013	1.2%	0.3%	0.1%	0.3%	0.1%	0.3%	0.1%	0.3%	0.1%	0.3%	0.1%
360	1.010	1.0%	0.3%	0.1%	0.3%	0.1%	0.3%	0.1%	0.3%	0.1%	0.3%	0.1%
372	1.007	0.7%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
384	1.006	0.6%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
396	1.005	0.5%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
408	1.005	0.4%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
420	1.004	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
432	1.004	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
444	1.004	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
456	1.003	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
468	1.003	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
480	1.002	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
492	1.002	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
504	1.002	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
516	1.001	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
528	1.001	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
540	1.001	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
552	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
564	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
576	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
			97.1%	87.2%	74.2%	67.0%	45.7%	40.4%	30.2%	26.0%	21.0%	17.6%
			Discount Factor	**89.9%**		**90.3%**		**88.3%**		**86.1%**		**83.6%**

Column Notes

(1) Exhibit A 3.7, Column (4)
(2) 1 - 1 / (1)
(3) (2) [age X] - (2) age [X-1]
(4) (3) / (1 + 3.50%) ^ (age in years - 1.0 + 0.5)
(5) (2) [age X] - (2) age [X-1]
(6) (3) / (1 + 3.50%) ^ (age in years - 2.0 + 0.5)
(7) (2) [age X] - (2) age [X-1]
(8) (3) / (1 + 3.50%) ^ (age in years - 3.0 + 0.5)
(9) (2) [age X] - (2) age [X-1]
(10) (3) / (1 + 3.50%) ^ (age in years - 4.0 + 0.5)
(11) (2) [age X] - (2) age [X-1]
(12) (3) / (1 + 3.50%) ^ (age in years - 5.0 + 0.5)

Wyoming Department of Workforce Services
Permanent Total Disability
as of 6/30/2026

Discount Factor

Age	(1) Loss Development Factor	(2) % Unpaid	(3) Incremental % Paid	(4) 2026 Discounted 3.50% Incremental % Paid	(5) Incremental % Paid	(6) 2025 Discounted 3.50% Incremental % Paid	(7) Incremental % Paid	(8) 2024 Discounted 3.50% Incremental % Paid	(9) Incremental % Paid	(10) 2023 Discounted 3.50% Incremental % Paid	(11) Incremental % Paid	(12) 2022 Discounted 3.50% Incremental % Paid
0												
12	572.359	99.8%	0.6%	0.6%								
24	131.514	99.2%	0.5%	0.5%	0.5%	0.5%						
36	78.645	98.7%	1.0%	0.9%	1.0%	1.0%	1.0%	1.0%				
48	43.961	97.7%	1.7%	1.5%	1.7%	1.6%	1.7%	1.6%	1.7%	1.7%		
60	25.026	96.0%	1.9%	1.6%	1.9%	1.7%	1.9%	1.7%	1.9%	1.8%	1.9%	1.9%
72	16.972	94.1%	2.2%	1.8%	2.2%	1.9%	2.2%	1.9%	2.2%	2.0%	2.2%	2.1%
84	12.383	91.9%	2.3%	1.8%	2.3%	1.9%	2.3%	2.0%	2.3%	2.0%	2.3%	2.1%
96	9.644	89.6%	2.4%	1.8%	2.4%	1.9%	2.4%	2.0%	2.4%	2.0%	2.4%	2.1%
108	7.849	87.3%	2.5%	1.8%	2.5%	1.9%	2.5%	2.0%	2.5%	2.0%	2.5%	2.1%
120	6.582	84.8%	2.5%	1.8%	2.5%	1.8%	2.5%	1.9%	2.5%	2.0%	2.5%	2.0%
132	5.660	82.3%	2.7%	1.9%	2.7%	1.9%	2.7%	2.0%	2.7%	2.1%	2.7%	2.1%
144	4.914	79.6%	2.4%	1.6%	2.4%	1.7%	2.4%	1.8%	2.4%	1.8%	2.4%	1.9%
156	4.389	77.2%	2.5%	1.6%	2.5%	1.7%	2.5%	1.7%	2.5%	1.8%	2.5%	1.9%
168	3.954	74.7%	2.5%	1.6%	2.5%	1.6%	2.5%	1.7%	2.5%	1.8%	2.5%	1.8%
180	3.596	72.2%	2.3%	1.4%	2.3%	1.5%	2.3%	1.5%	2.3%	1.6%	2.3%	1.6%
192	3.320	69.9%	2.4%	1.4%	2.4%	1.5%	2.4%	1.5%	2.4%	1.6%	2.4%	1.6%
204	3.071	67.4%	2.4%	1.4%	2.4%	1.4%	2.4%	1.4%	2.4%	1.5%	2.4%	1.5%
216	2.861	65.1%	2.7%	1.5%	2.7%	1.5%	2.7%	1.6%	2.7%	1.6%	2.7%	1.7%
228	2.657	62.4%	2.7%	1.4%	2.7%	1.5%	2.7%	1.5%	2.7%	1.6%	2.7%	1.6%
240	2.481	59.7%	2.6%	1.3%	2.6%	1.4%	2.6%	1.4%	2.6%	1.5%	2.6%	1.5%
252	2.330	57.1%	2.6%	1.3%	2.6%	1.3%	2.6%	1.4%	2.6%	1.4%	2.6%	1.5%
264	2.199	54.5%	2.3%	1.1%	2.3%	1.1%	2.3%	1.2%	2.3%	1.2%	2.3%	1.3%
276	2.093	52.2%	2.2%	1.0%	2.2%	1.0%	2.2%	1.1%	2.2%	1.1%	2.2%	1.1%
288	2.002	50.1%	2.4%	1.0%	2.4%	1.1%	2.4%	1.1%	2.4%	1.2%	2.4%	1.2%
300	1.912	47.7%	2.4%	1.0%	2.4%	1.0%	2.4%	1.1%	2.4%	1.1%	2.4%	1.2%
312	1.830	45.3%	2.4%	1.0%	2.4%	1.0%	2.4%	1.1%	2.4%	1.1%	2.4%	1.2%
324	1.752	42.9%	2.5%	1.0%	2.5%	1.0%	2.5%	1.1%	2.5%	1.1%	2.5%	1.1%
336	1.680	40.5%	2.5%	1.0%	2.5%	1.0%	2.5%	1.0%	2.5%	1.1%	2.5%	1.1%
348	1.613	38.0%	2.3%	0.9%	2.3%	0.9%	2.3%	0.9%	2.3%	1.0%	2.3%	1.0%
360	1.555	35.7%	2.2%	0.8%	2.2%	0.8%	2.2%	0.8%	2.2%	0.9%	2.2%	0.9%
372	1.504	33.5%	2.0%	0.7%	2.0%	0.7%	2.0%	0.8%	2.0%	0.8%	2.0%	0.8%
384	1.460	31.5%	1.9%	0.6%	1.9%	0.7%	1.9%	0.7%	1.9%	0.7%	1.9%	0.7%
396	1.422	29.7%	1.7%	0.6%	1.7%	0.6%	1.7%	0.6%	1.7%	0.6%	1.7%	0.6%
408	1.388	27.9%	1.6%	0.5%	1.6%	0.5%	1.6%	0.5%	1.6%	0.6%	1.6%	0.6%
420	1.358	26.4%	1.5%	0.4%	1.5%	0.5%	1.5%	0.5%	1.5%	0.5%	1.5%	0.5%
432	1.332	24.9%	2.2%	0.6%	2.2%	0.7%	2.2%	0.7%	2.2%	0.7%	2.2%	0.7%
444	1.294	22.7%	2.2%	0.6%	2.2%	0.6%	2.2%	0.7%	2.2%	0.7%	2.2%	0.7%
456	1.259	20.6%	2.1%	0.6%	2.1%	0.6%	2.1%	0.6%	2.1%	0.7%	2.1%	0.7%
468	1.226	18.4%	2.1%	0.6%	2.1%	0.6%	2.1%	0.6%	2.1%	0.6%	2.1%	0.6%
480	1.195	16.3%	2.1%	0.5%	2.1%	0.6%	2.1%	0.6%	2.1%	0.6%	2.1%	0.6%
492	1.166	14.2%	2.1%	0.5%	2.1%	0.5%	2.1%	0.6%	2.1%	0.6%	2.1%	0.6%
504	1.138	12.1%	2.1%	0.5%	2.1%	0.5%	2.1%	0.5%	2.1%	0.5%	2.1%	0.6%
516	1.112	10.1%	2.0%	0.5%	2.0%	0.5%	2.0%	0.5%	2.0%	0.5%	2.0%	0.5%
528	1.087	8.0%	2.0%	0.5%	2.0%	0.5%	2.0%	0.5%	2.0%	0.5%	2.0%	0.5%
540	1.064	6.0%	2.0%	0.4%	2.0%	0.5%	2.0%	0.5%	2.0%	0.5%	2.0%	0.5%
552	1.041	4.0%	2.0%	0.4%	2.0%	0.4%	2.0%	0.4%	2.0%	0.5%	2.0%	0.5%
564	1.020	2.0%	2.0%	0.4%	2.0%	0.4%	2.0%	0.4%	2.0%	0.4%	2.0%	0.5%
576	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
			99.8%	48.4%	99.2%	49.5%	98.7%	50.7%	97.7%	51.4%	96.0%	51.5%
			Discount Factor	**48.4%**		**49.8%**		**51.3%**		**52.6%**		**53.6%**

Column Notes

(1) Exhibit A 4.7, Column (4)
(2) 1 - 1 / (1)
(3) (2) [age X] - (2) age [X-1]
(4) (3) / (1 + 3.50%) ^ (age in years - 1.0 + 0.5)
(5) (2) [age X] - (2) age [X-1]
(6) (3) / (1 + 3.50%) ^ (age in years - 2.0 + 0.5)
(7) (2) [age X] - (2) age [X-1]
(8) (3) / (1 + 3.50%) ^ (age in years - 3.0 + 0.5)
(9) (2) [age X] - (2) age [X-1]
(10) (3) / (1 + 3.50%) ^ (age in years - 4.0 + 0.5)
(11) (2) [age X] - (2) age [X-1]
(12) (3) / (1 + 3.50%) ^ (age in years - 5.0 + 0.5)

Wyoming Department of Workforce Services
Temporary Partial
as of 6/30/2026

Discount Factor

Age	(1) Loss Development Factor	(2) % Unpaid	(3) Incremental % Paid	(4) 2026 Discounted 3.50% Incremental % Paid	(5) Incremental % Paid	(6) 2025 Discounted 3.50% Incremental % Paid	(7) Incremental % Paid	(8) 2024 Discounted 3.50% Incremental % Paid	(9) Incremental % Paid	(10) 2023 Discounted 3.50% Incremental % Paid	(11) Incremental % Paid	(12) 2022 Discounted 3.50% Incremental % Paid
0												
12	2.025	50.6%	42.9%	42.2%								
24	1.083	7.7%	4.1%	3.9%	4.1%	4.0%						
36	1.038	3.6%	2.0%	1.9%	2.0%	1.9%	2.0%	2.0%				
48	1.016	1.6%	0.4%	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%		
60	1.012	1.2%	0.4%	0.3%	0.4%	0.3%	0.4%	0.3%	0.4%	0.3%	0.4%	0.4%
72	1.009	0.9%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
84	1.007	0.7%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
96	1.005	0.5%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
108	1.004	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
120	1.004	0.4%	0.4%	0.3%	0.4%	0.3%	0.4%	0.3%	0.4%	0.3%	0.4%	0.3%
132	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
144	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
156	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
168	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
180	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
192	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
204	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
216	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
228	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
240	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
252	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
264	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
276	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
288	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
300	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
312	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
324	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
336	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
348	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
360	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
372	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
384	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
396	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
408	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
420	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
432	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
444	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
456	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
468	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
480	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
			50.6%	49.2%	7.7%	7.3%	3.6%	3.4%	1.6%	1.5%	1.2%	1.1%
			Discount Factor	**97.2%**		**94.5%**		**93.5%**		**90.5%**		**91.1%**

Column Notes

(1) Exhibit A 5.7, Column (4)
(2) 1 - 1 / (1)
(3) (2) [age X] - (2) age [X+1]
(4) (3) / (1 + 3.50%) ^ (age in years - 1.0 + 0.5)
(5) (2) [age X] - (2) age [X-1]
(6) (3) / (1 + 3.50%) ^ (age in years - 2.0 + 0.5)
(7) (2) [age X] - (2) age [X-1]
(8) (3) / (1 + 3.50%) ^ (age in years - 3.0 + 0.5)
(9) (2) [age X] - (2) age [X-1]
(10) (3) / (1 + 3.50%) ^ (age in years - 4.0 + 0.5)
(11) (2) [age X] - (2) age [X-1]
(12) (3) / (1 + 3.50%) ^ (age in years - 5.0 + 0.5)

Wyoming Department of Workforce Services
Temporary Total
as of 6/30/2026

Discount Factor

Age	(1) Loss Development Factor	(2) % Unpaid	(3) Incremental % Paid	(4) 2026 Discounted 3.50% Incremental % Paid	(5) Incremental % Paid	(6) 2025 Discounted 3.50% Incremental % Paid	(7) Incremental % Paid	(8) 2024 Discounted 3.50% Incremental % Paid	(9) Incremental % Paid	(10) 2023 Discounted 3.50% Incremental % Paid	(11) Incremental % Paid	(12) 2022 Discounted 3.50% Incremental % Paid
0												
12	2.679	62.7%	32.3%	31.7%								
24	1.437	30.4%	10.9%	10.4%	10.9%	10.8%						
36	1.241	19.5%	6.2%	5.7%	6.2%	5.9%	6.2%	6.1%				
48	1.153	13.3%	3.6%	3.2%	3.6%	3.3%	3.6%	3.4%	3.6%	3.5%		
60	1.107	9.7%	1.7%	1.5%	1.7%	1.5%	1.7%	1.6%	1.7%	1.6%	1.7%	1.7%
72	1.087	8.0%	1.3%	1.1%	1.3%	1.1%	1.3%	1.2%	1.3%	1.2%	1.3%	1.2%
84	1.072	6.7%	1.0%	0.8%	1.0%	0.8%	1.0%	0.9%	1.0%	0.9%	1.0%	0.9%
96	1.060	5.7%	0.9%	0.7%	0.9%	0.7%	0.9%	0.7%	0.9%	0.8%	0.9%	0.8%
108	1.050	4.8%	0.8%	0.6%	0.8%	0.6%	0.8%	0.6%	0.8%	0.7%	0.8%	0.7%
120	1.041	4.0%	0.6%	0.4%	0.6%	0.4%	0.6%	0.4%	0.6%	0.5%	0.6%	0.5%
132	1.035	3.4%	0.5%	0.3%	0.5%	0.4%	0.5%	0.4%	0.5%	0.4%	0.5%	0.4%
144	1.030	2.9%	0.4%	0.3%	0.4%	0.3%	0.4%	0.3%	0.4%	0.3%	0.4%	0.3%
156	1.026	2.5%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%
168	1.022	2.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%
180	1.020	1.9%	0.2%	0.1%	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
192	1.017	1.7%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%
204	1.015	1.5%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%
216	1.013	1.3%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%
228	1.012	1.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
240	1.010	1.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
252	1.009	0.9%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
264	1.008	0.8%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
276	1.007	0.7%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
288	1.006	0.6%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
300	1.005	0.5%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
312	1.004	0.4%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
324	1.003	0.3%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
336	1.003	0.3%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
348	1.002	0.2%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
360	1.001	0.1%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%
372	1.001	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
384	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
396	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
408	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
420	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
432	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
444	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
456	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
468	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
480	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
492	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
504	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
516	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
528	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
540	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
552	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
564	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
576	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
			62.7%	58.0%	30.4%	27.2%	19.5%	17.0%	13.3%	11.3%	9.7%	8.0%
			Discount Factor	**92.5%**		**89.4%**		**87.3%**		**85.0%**		**82.9%**

Column Notes

(1) Exhibit A 6.7, Column (4)
(2) 1 - 1 / (1)
(3) (2) [age X] - (2) age [X-1]
(4) (3) / (1 + 3.50%) ^ (age in years - 1.0 + 0.5)
(5) (2) [age X] - (2) age [X-1]
(6) (3) / (1 + 3.50%) ^ (age in years - 2.0 + 0.5)
(7) (2) [age X] - (2) age [X-1]
(8) (3) / (1 + 3.50%) ^ (age in years - 3.0 + 0.5)
(9) (2) [age X] - (2) age [X-1]
(10) (3) / (1 + 3.50%) ^ (age in years - 4.0 + 0.5)
(11) (2) [age X] - (2) age [X-1]
(12) (3) / (1 + 3.50%) ^ (age in years - 5.0 + 0.5)

Wyoming Department of Workforce Services
Vocational Stipend Award
as of 6/30/2026

Discount Factor

Age	(1) Loss Factor	(2) % Unpaid	(3) Incremental % Paid	(4) 2026 Discounted 3.50% Incremental % Paid	(5) Incremental % Paid	(6) 2025 Discounted 3.50% Incremental % Paid	(7) Incremental % Paid	(8) 2024 Discounted 3.50% Incremental % Paid	(9) Incremental % Paid	(10) 2023 Discounted 3.50% Incremental % Paid	(11) Incremental % Paid	(12) 2022 Discounted 3.50% Incremental % Paid
0												
12	20.731	95.2%	17.3%	17.0%								
24	4.522	77.9%	32.1%	30.5%	32.1%	31.6%						
36	1.843	45.7%	26.8%	24.6%	26.8%	25.5%	26.8%	26.4%				
48	1.233	18.9%	6.2%	5.5%	6.2%	5.7%	6.2%	5.9%	6.2%	6.1%		
60	1.145	12.7%	6.2%	5.3%	6.2%	5.5%	6.2%	5.7%	6.2%	5.9%	6.2%	6.1%
72	1.069	6.5%	1.7%	1.4%	1.7%	1.4%	1.7%	1.5%	1.7%	1.5%	1.7%	1.6%
84	1.050	4.8%	2.5%	2.0%	2.5%	2.1%	2.5%	2.2%	2.5%	2.2%	2.5%	2.3%
96	1.023	2.3%	1.6%	1.2%	1.6%	1.3%	1.6%	1.3%	1.6%	1.3%	1.6%	1.4%
108	1.007	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
120	1.007	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
132	1.007	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
144	1.007	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
156	1.007	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
168	1.007	0.7%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%
180	1.004	0.4%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.3%
192	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
204	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
216	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
228	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
240	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
252	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
264	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
276	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
288	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
300	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
312	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
324	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
336	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
348	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
360	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
372	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
384	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
396	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
408	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
420	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
432	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
444	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
456	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
468	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
480	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
			95.2%	88.0%	77.9%	73.5%	45.7%	43.4%	18.9%	17.6%	12.7%	11.9%
			Discount Factor	**92.5%**		**94.4%**		**94.9%**		**93.2%**		**93.8%**

Column Notes

(1) Exhibit A 7.7, Column (4)
(2) 1 - 1 / (1)
(3) (2) [age X] - (2) age [X-1]
(4) (3) / (1 + 3.50%) ^ (age in years - 1.0 + 0.5)
(5) (2) [age X] - (2) age [X-1]
(6) (3) / (1 + 3.50%) ^ (age in years - 2.0 + 0.5)
(7) (2) [age X] - (2) age [X-1]
(8) (3) / (1 + 3.50%) ^ (age in years - 3.0 + 0.5)
(9) (2) [age X] - (2) age [X-1]
(10) (3) / (1 + 3.50%) ^ (age in years - 4.0 + 0.5)
(11) (2) [age X] - (2) age [X-1]
(12) (3) / (1 + 3.50%) ^ (age in years - 5.0 + 0.5)

Wyoming Department of Workforce Services
Other
as of 6/30/2026

Discount Factor

Age	(1) Loss Development Factor	(2) % Unpaid	(3) Incremental % Paid	(4) 2026 Discounted 3.50% Incremental % Paid	(5) Incremental % Paid	(6) 2025 Discounted 3.50% Incremental % Paid	(7) Incremental % Paid	(8) 2024 Discounted 3.50% Incremental % Paid	(9) Incremental % Paid	(10) 2023 Discounted 3.50% Incremental % Paid	(11) Incremental % Paid	(12) 2022 Discounted 3.50% Incremental % Paid
0												
12	39.347	97.5%	10.0%	9.8%								
24	7.973	87.5%	14.0%	13.3%	14.0%	13.7%						
36	3.770	73.5%	7.2%	6.6%	7.2%	6.8%	7.2%	7.1%				
48	2.964	66.3%	6.2%	5.5%	6.2%	5.6%	6.2%	5.8%	6.2%	6.1%		
60	2.507	60.1%	18.2%	15.6%	18.2%	16.2%	18.2%	16.7%	18.2%	17.3%	18.2%	17.9%
72	1.720	41.9%	4.9%	4.0%	4.9%	4.2%	4.9%	4.3%	4.9%	4.5%	4.9%	4.6%
84	1.587	37.0%	8.6%	6.9%	8.6%	7.1%	8.6%	7.4%	8.6%	7.6%	8.6%	7.9%
96	1.396	28.4%	1.5%	1.2%	1.5%	1.2%	1.5%	1.2%	1.5%	1.3%	1.5%	1.3%
108	1.368	26.9%	5.3%	3.9%	5.3%	4.1%	5.3%	4.2%	5.3%	4.4%	5.3%	4.5%
120	1.276	21.6%	3.9%	2.8%	3.9%	2.9%	3.9%	3.0%	3.9%	3.1%	3.9%	3.2%
132	1.215	17.7%	2.1%	1.4%	2.1%	1.5%	2.1%	1.5%	2.1%	1.6%	2.1%	1.6%
144	1.186	15.7%	2.4%	1.6%	2.4%	1.6%	2.4%	1.7%	2.4%	1.8%	2.4%	1.8%
156	1.153	13.3%	1.5%	1.0%	1.5%	1.0%	1.5%	1.1%	1.5%	1.1%	1.5%	1.1%
168	1.133	11.8%	1.0%	0.6%	1.0%	0.6%	1.0%	0.6%	1.0%	0.7%	1.0%	0.7%
180	1.121	10.8%	0.7%	0.4%	0.7%	0.4%	0.7%	0.4%	0.7%	0.5%	0.7%	0.5%
192	1.113	10.1%	0.5%	0.3%	0.5%	0.3%	0.5%	0.3%	0.5%	0.3%	0.5%	0.3%
204	1.107	9.7%	1.2%	0.7%	1.2%	0.7%	1.2%	0.7%	1.2%	0.7%	1.2%	0.8%
216	1.093	8.5%	1.7%	0.9%	1.7%	1.0%	1.7%	1.0%	1.7%	1.0%	1.7%	1.1%
228	1.073	6.8%	0.7%	0.4%	0.7%	0.4%	0.7%	0.4%	0.7%	0.4%	0.7%	0.4%
240	1.065	6.1%	1.0%	0.5%	1.0%	0.5%	1.0%	0.5%	1.0%	0.6%	1.0%	0.6%
252	1.054	5.1%	0.7%	0.3%	0.7%	0.4%	0.7%	0.4%	0.7%	0.4%	0.7%	0.4%
264	1.046	4.4%	0.6%	0.3%	0.6%	0.3%	0.6%	0.3%	0.6%	0.3%	0.6%	0.4%
276	1.039	3.8%	0.9%	0.4%	0.9%	0.4%	0.9%	0.4%	0.9%	0.4%	0.9%	0.5%
288	1.030	2.9%	0.6%	0.3%	0.6%	0.3%	0.6%	0.3%	0.6%	0.3%	0.6%	0.3%
300	1.024	2.3%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%	0.4%	0.2%
312	1.019	1.9%	0.6%	0.3%	0.6%	0.3%	0.6%	0.3%	0.6%	0.3%	0.6%	0.3%
324	1.013	1.2%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%	0.5%	0.2%
336	1.008	0.7%	0.7%	0.3%	0.7%	0.3%	0.7%	0.3%	0.7%	0.3%	0.7%	0.3%
348	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
360	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
372	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
384	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
396	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
408	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
420	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
432	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
444	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
456	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
468	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
480	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
			97.5%	79.7%	87.5%	72.3%	73.5%	60.6%	66.3%	55.4%	60.1%	51.0%
			Discount Factor	**81.7%**		**82.6%**		**82.4%**		**83.5%**		**84.9%**

Column Notes

(1) Exhibit A 8.7, Column (4)
(2) 1 - 1 / (1)
(3) (2) [age X] - (2) age [X-1]
(4) (3) / (1 + 3.50%) ^ (age in years - 1.0 + 0.5)
(5) (2) [age X] - (2) age [X-1]
(6) (3) / (1 + 3.50%) ^ (age in years - 2.0 + 0.5)
(7) (2) [age X] - (2) age [X-1]
(8) (3) / (1 + 3.50%) ^ (age in years - 3.0 + 0.5)
(9) (2) [age X] - (2) age [X-1]
(10) (3) / (1 + 3.50%) ^ (age in years - 4.0 + 0.5)
(11) (2) [age X] - (2) age [X-1]
(12) (3) / (1 + 3.50%) ^ (age in years - 5.0 + 0.5)

Wyoming Department of Workforce Services
Total Loss (Indemnity, Medical on Indemnity, Medical Only, ALAE, and Recoveries)
as of 6/30/2026

Duration Calculation

(1)	(2)	(3)	(4)	(5)	(6)
Payment Year Ending 6/30	Total Estimated Payments	Payment Percentage	Year	3.50% Discount	Weighted
2027	$154,421,131	7.32%	0.5	7.20%	3.60%
2028	115,976,707	5.50%	1.5	5.22%	7.84%
2029	99,328,778	4.71%	2.5	4.32%	10.81%
2030	89,292,190	4.24%	3.5	3.76%	13.14%
2031	82,474,777	3.91%	4.5	3.35%	15.08%
2032	77,615,969	3.68%	5.5	3.05%	16.76%
2033	73,708,335	3.50%	6.5	2.80%	18.17%
2034	70,167,663	3.33%	7.5	2.57%	19.29%
2035	67,682,950	3.21%	8.5	2.40%	20.37%
2036	65,223,098	3.09%	9.5	2.23%	21.20%
2037	63,509,508	3.01%	10.5	2.10%	22.04%
2038	61,583,945	2.92%	11.5	1.97%	22.62%
2039	63,978,156	3.03%	12.5	1.97%	24.68%
2040	56,465,429	2.68%	13.5	1.68%	22.73%
2041	54,367,032	2.58%	14.5	1.57%	22.71%
2042	52,881,589	2.51%	15.5	1.47%	22.81%
2043	50,613,744	2.40%	16.5	1.36%	22.46%
2044	48,696,026	2.31%	17.5	1.27%	22.14%
2045	47,188,279	2.24%	18.5	1.18%	21.91%
2046	45,327,214	2.15%	19.5	1.10%	21.44%
2047	44,086,694	2.09%	20.5	1.03%	21.18%
2048	42,968,528	2.04%	21.5	0.97%	20.92%
2049	41,658,537	1.98%	22.5	0.91%	20.50%
2050	40,144,537	1.90%	23.5	0.85%	19.94%
2051	38,609,686	1.83%	24.5	0.79%	19.32%
2052	37,214,611	1.77%	25.5	0.73%	18.72%
2053	35,843,262	1.70%	26.5	0.68%	18.11%
2054	34,514,355	1.64%	27.5	0.64%	17.48%
2055	33,017,237	1.57%	28.5	0.59%	16.74%
2056	31,409,331	1.49%	29.5	0.54%	15.93%
2057	29,433,462	1.40%	30.5	0.49%	14.91%
2058	27,604,462	1.31%	31.5	0.44%	13.96%
2059	25,975,976	1.23%	32.5	0.40%	13.09%
2060	24,317,717	1.15%	33.5	0.36%	12.21%
2061	22,705,740	1.08%	34.5	0.33%	11.34%
2062	21,134,861	1.00%	35.5	0.30%	10.49%
2063	19,448,340	0.92%	36.5	0.26%	9.59%
2064	17,873,277	0.85%	37.5	0.23%	8.75%
2065	16,226,945	0.77%	38.5	0.20%	7.88%
2066	14,837,914	0.70%	39.5	0.18%	7.14%
2067	13,310,536	0.63%	40.5	0.16%	6.35%
2068	12,140,369	0.58%	41.5	0.14%	5.73%
2069	10,401,942	0.49%	42.5	0.11%	4.86%
2070	9,163,109	0.43%	43.5	0.10%	4.23%
2071	7,767,705	0.37%	44.5	0.08%	3.55%
2072	6,679,032	0.32%	45.5	0.07%	3.01%
2073	5,323,072	0.25%	46.5	0.05%	2.37%
2074	3,876,592	0.18%	47.5	0.04%	1.70%
Total	$2,108,190,347	100.00%		64.25%	701.79%
	Duration in Years @ Interest Rate: 3.50%			10.92	
	Duration in Years @ Interest Rate: 2.50%			11.94	
	Duration in Years @ Interest Rate: 1.50%			13.08	

Column Notes

(2) Calculated based on data as of 6/30/2026 and payment patterns.
(3) Column (2) / Total Column (2)
(5) Column (3) / (1.00 + i) ^ Column (4)
(6) Column (4) x Column (5)
Duration Total Column (6) / Total Column (5)

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