

**WAC 296-17B-520 Determining your losses.** We determine your losses at the time of an adjustment.

To determine your losses, we first determine the case incurred losses for your claims. To these, we apply discounted loss development and expected loss ratio factors and your single loss occurrence limit to determine your losses incurred for each claim, as explained in these rules. The sum of your losses incurred will be your loss incurred, unless your maximum or minimum loss ratios apply.

[Statutory Authority: RCW 51.18.010 and 51.04.020(1). WSR 12-21-054, § 296-17B-520, filed 10/15/12, effective 12/14/12. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010. WSR 10-21-086, § 296-17B-520, filed 10/19/10, effective 11/19/10.]