WAC 284-43-6640  Evaluating experience data. In determining the credibility and appropriateness of experience data, consideration will be given to all relevant factors, including:

1. Statistical credibility of the amount charged and services and benefits paid, such as low exposure, low loss frequency, and recoupment;
2. Actual and projected trends relative to changes in medical costs and changes in utilization;
3. The mix of business by risk classification; and
4. Adverse selection or lapse factors reasonably expected in connection with revisions to plan provisions, services, benefits, and amount charged.