

**RETRO QUARTERLY REPORT 3/26/2025**  
**GROUP SUMMARY RESULTS**

Organization Name	Coverage Year	<i>Projected results</i> as of 3-26-2025 quarterly report					
		Standard Premium	Projected Retro Premium	Refund / ( <i>Assessment</i> )		Developed Losses	Loss Ratio
				\$	%		
501(C) AGENCIES TRUST	10/1/2023	\$9,806,631	\$11,769,765	(\$1,963,134)	-20.0%	\$9,848,618	100.4%
501(C) AGENCIES TRUST	10/1/2022	\$8,557,363	\$9,411,353	(\$853,990)	-10.0%	\$9,992,366	116.8%
501(C) AGENCIES TRUST	10/1/2021	\$8,133,771	\$8,737,987	(\$604,216)	-7.4%	\$7,270,679	89.4%
ARCHBRIGHT	7/1/2023	\$30,906,442	\$25,442,984	\$5,463,458	17.7%	\$21,710,124	70.2%
ARCHBRIGHT	7/1/2022	\$31,064,231	\$26,230,177	\$4,834,054	15.6%	\$22,412,735	72.1%
ARCHBRIGHT	7/1/2021	\$33,441,819	\$23,479,244	\$9,962,575	29.8%	\$19,759,469	59.1%
ARCHBRIGHT - WRPS	1/1/2024	\$3,332,790	\$3,231,114	\$101,676	3.1%	\$2,463,157	73.9%
ARCHBRIGHT - WRPS	1/1/2023	\$3,554,977	\$3,816,787	(\$261,810)	-7.4%	\$3,177,529	89.4%
ARCHBRIGHT - WRPS	1/1/2022	\$3,252,265	\$2,695,082	\$557,183	17.1%	\$2,216,022	68.1%
ASSN OF WA BUSINESS - MFG	1/1/2024	\$15,376,158	\$11,473,458	\$3,902,700	25.4%	\$8,734,400	56.8%
ASSN OF WA BUSINESS - MFG	1/1/2023	\$12,905,150	\$10,717,476	\$2,187,674	17.0%	\$9,088,498	70.4%
ASSN OF WA BUSINESS - MFG	1/1/2022	\$10,121,871	\$7,376,512	\$2,745,359	27.1%	\$6,124,241	60.5%
ASSN OF WA BUSINESS - FACILITIES PROPERTY MANAGEMENT	10/1/2023	\$14,502,231	\$15,062,826	(\$560,595)	-3.9%	\$11,817,021	81.5%
ASSN OF WA BUSINESS - FACILITIES PROPERTY MANAGEMENT	10/1/2022	\$13,940,955	\$10,022,816	\$3,918,139	28.1%	\$8,371,223	60.0%
ASSN OF WA BUSINESS - FACILITIES PROPERTY MANAGEMENT	10/1/2021	\$11,538,344	\$4,387,702	\$7,150,642	62.0%	\$3,457,055	30.0%
ASSN OF WA BUSINESS - HOSPITALITY	10/1/2023	\$5,843,888	\$5,850,957	(\$7,069)	-0.1%	\$4,546,331	77.8%
ASSN OF WA BUSINESS - HOSPITALITY	10/1/2022	\$4,940,903	\$4,566,944	\$373,959	7.6%	\$3,815,968	77.2%
ASSN OF WA BUSINESS - HOSPITALITY	10/1/2021	\$4,631,063	\$3,654,451	\$976,612	21.1%	\$3,027,997	65.4%
ASSN OF WA BUSINESS - RETAIL WHOLESALE SERVICES	10/1/2023	\$15,279,415	\$10,273,955	\$5,005,460	32.8%	\$7,784,370	50.9%
ASSN OF WA BUSINESS - RETAIL WHOLESALE SERVICES	10/1/2022	\$14,724,212	\$10,382,564	\$4,341,648	29.5%	\$8,758,379	59.5%
ASSN OF WA BUSINESS - RETAIL WHOLESALE SERVICES	10/1/2021	\$13,807,276	\$8,340,848	\$5,466,428	39.6%	\$6,959,627	50.4%
ASSOC BUILDERS & CONTRACTORS OF WESTERN WA	7/1/2023	\$28,622,719	\$22,691,951	\$5,930,768	20.7%	\$18,552,058	64.8%
ASSOC BUILDERS & CONTRACTORS OF WESTERN WA	7/1/2022	\$27,827,022	\$21,548,313	\$6,278,709	22.6%	\$17,593,020	63.2%
ASSOC BUILDERS & CONTRACTORS OF WESTERN WA	7/1/2021	\$26,133,476	\$15,611,901	\$10,521,575	40.3%	\$12,524,255	47.9%
ASSOCIATED GENERAL CONTRACTORS	7/1/2023	\$62,882,157	\$37,323,601	\$25,558,556	40.6%	\$29,958,727	47.6%
ASSOCIATED GENERAL CONTRACTORS	7/1/2022	\$67,391,045	\$43,557,380	\$23,833,665	35.4%	\$35,185,455	52.2%
ASSOCIATED GENERAL CONTRACTORS	7/1/2021	\$61,638,311	\$34,586,147	\$27,052,164	43.9%	\$27,636,108	44.8%
AWC RETRO	1/1/2024	\$22,366,809	\$21,614,643	\$752,166	3.4%	\$13,883,227	62.1%
AWC RETRO	1/1/2023	\$17,869,731	\$15,845,422	\$2,024,309	11.3%	\$12,010,083	67.2%
AWC RETRO	1/1/2022	\$15,442,456	\$17,613,070	(\$2,170,614)	-14.1%	\$15,040,427	97.4%

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				\$	%		
BUILDING INDUSTRY ASSN OF WA	7/1/2023	\$68,274,586	\$39,037,831	\$29,236,755	42.8%	\$32,319,597	47.3%
BUILDING INDUSTRY ASSN OF WA	7/1/2022	\$69,550,724	\$42,488,494	\$27,062,230	38.9%	\$35,359,607	50.8%
BUILDING INDUSTRY ASSN OF WA	7/1/2021	\$68,029,737	\$36,585,542	\$31,444,195	46.2%	\$30,133,661	44.3%
GREATER VANCOUVER CHAMBER OF COMMERCE - MFG	7/1/2023	\$1,953,069	\$1,386,763	\$566,306	29.0%	\$849,945	43.5%
GREATER VANCOUVER CHAMBER OF COMMERCE - MFG	7/1/2022	\$2,148,567	\$980,983	\$1,167,584	54.3%	\$588,573	27.4%
GREATER VANCOUVER CHAMBER OF COMMERCE - MFG	7/1/2021	\$2,304,207	\$2,201,562	\$102,645	4.5%	\$1,412,240	61.3%
LEADINGAGE WASHINGTON	7/1/2023	\$6,833,992	\$4,947,425	\$1,886,567	27.6%	\$4,098,979	60.0%
LEADINGAGE WASHINGTON	7/1/2022	\$6,147,761	\$5,978,381	\$169,380	2.8%	\$5,033,062	81.9%
LEADINGAGE WASHINGTON	7/1/2021	\$5,719,006	\$4,820,484	\$898,522	15.7%	\$3,959,099	69.2%
LIFE SCIENCE WASHINGTON	7/1/2023	\$3,146,366	\$1,258,172	\$1,888,194	60.0%	\$903,537	28.7%
LIFE SCIENCE WASHINGTON	7/1/2022	\$2,861,985	\$1,312,007	\$1,549,978	54.2%	\$944,469	33.0%
LIFE SCIENCE WASHINGTON	7/1/2021	\$3,274,493	\$1,238,993	\$2,035,500	62.2%	\$883,671	27.0%
MASTER BUILDERS ASSOCIATION - GRIP	7/1/2023	\$45,510,732	\$26,485,673	\$19,025,059	41.8%	\$22,096,086	48.6%
MASTER BUILDERS ASSOCIATION - GRIP	7/1/2022	\$50,531,486	\$32,935,470	\$17,596,016	34.8%	\$27,711,745	54.8%
MASTER BUILDERS ASSOCIATION - GRIP	7/1/2021	\$47,690,584	\$31,137,426	\$16,553,158	34.7%	\$26,202,065	54.9%
NW DISTRICT COUNCIL OF THE ASSEMBLIES OF GOD INC	7/1/2023	\$932,073	\$1,094,435	(\$162,362)	-17.4%	\$1,020,671	109.5%
NW DISTRICT COUNCIL OF THE ASSEMBLIES OF GOD INC	7/1/2022	\$891,086	\$864,895	\$26,191	2.9%	\$538,260	60.4%
NW DISTRICT COUNCIL OF THE ASSEMBLIES OF GOD INC	7/1/2021	\$796,551	\$622,005	\$174,546	21.9%	\$378,407	47.5%
PITB ELITE - DISTILLATION CHEMICALS FOOD	1/1/2024	\$5,759,126	\$5,581,952	\$177,174	3.1%	\$4,185,660	72.7%
PITB ELITE - DISTILLATION CHEMICALS FOOD	1/1/2023	\$6,091,859	\$5,006,857	\$1,085,002	17.8%	\$4,029,687	66.1%
PITB ELITE - DISTILLATION CHEMICALS FOOD	1/1/2022	\$6,270,566	\$5,185,217	\$1,085,349	17.3%	\$4,260,773	67.9%
PITB SERVICES - MANUFACTURING PROCESSING	1/1/2022	\$3,765,799	\$4,129,248	(\$363,449)	-9.7%	\$3,136,003	83.3%
PITB - TRANSPORTATION WAREHOUSE FACILITIES	7/1/2023	\$23,652,540	\$17,102,378	\$6,550,162	27.7%	\$14,405,956	60.9%
PITB - TRANSPORTATION WAREHOUSE FACILITIES	7/1/2022	\$22,243,807	\$17,814,509	\$4,429,298	19.9%	\$15,097,989	67.9%
PITB - TRANSPORTATION WAREHOUSE FACILITIES	7/1/2021	\$22,051,470	\$12,356,138	\$9,695,332	44.0%	\$10,216,898	46.3%
SMART A TEAM	7/1/2023	\$38,430,615	\$30,243,118	\$8,187,497	21.3%	\$25,595,150	66.6%
SMART A TEAM	7/1/2022	\$36,750,612	\$25,040,622	\$11,709,990	31.9%	\$20,365,303	55.4%
SMART A TEAM	7/1/2021	\$34,186,165	\$24,960,320	\$9,225,845	27.0%	\$20,391,317	59.6%

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SMART ADVANTAGE	1/1/2024	\$8,295,320	\$7,191,605	\$1,103,715	13.3%	\$5,519,985	66.5%
SMART ADVANTAGE	1/1/2023	\$10,807,698	\$9,640,631	\$1,167,067	10.8%	\$8,134,564	75.3%
SMART ADVANTAGE	1/1/2022	\$9,318,368	\$6,110,929	\$3,207,439	34.4%	\$5,062,207	54.3%
SMART DREAM TEAM	7/1/2023	\$23,976,398	\$11,357,989	\$12,618,409	52.6%	\$9,220,404	38.5%
SMART DREAM TEAM	7/1/2022	\$26,378,693	\$11,750,131	\$14,628,562	55.5%	\$9,428,627	35.7%
SMART DREAM TEAM	7/1/2021	\$25,071,915	\$10,603,777	\$14,468,138	57.7%	\$8,460,383	33.7%
SOUTHWEST WASHINGTON CONTRACTORS ASSOCIATION	10/1/2023	\$1,558,144	\$1,641,869	(\$83,725)	-5.4%	\$727,740	46.7%
SOUTHWEST WASHINGTON CONTRACTORS ASSOCIATION	7/1/2022	\$1,405,972	\$647,813	\$758,159	53.9%	\$305,005	21.7%
SOUTHWEST WASHINGTON CONTRACTORS ASSOCIATION	7/1/2021	\$1,400,318	\$1,198,776	\$201,542	14.4%	\$591,238	42.2%
STATE OF WASHINGTON (DES)	7/1/2023	\$2,219,479	\$1,386,984	\$832,495	37.5%	\$1,013,734	45.7%
STATE OF WASHINGTON (DES)	7/1/2022	\$2,091,068	\$1,079,241	\$1,011,827	48.4%	\$786,141	37.6%
STATE OF WASHINGTON (DES)	7/1/2021	\$2,353,652	\$2,596,656	(\$243,004)	-10.3%	\$2,007,943	85.3%
THURSTON COUNTY CHAMBER OF COMMERCE	10/1/2022	\$703,702	\$557,459	\$146,243	20.8%	\$161,912	23.0%
THURSTON COUNTY CHAMBER OF COMMERCE	10/1/2021	\$807,279	\$834,661	(\$27,382)	-3.4%	\$642,903	79.6%
TOWING & RECOVERY ASSOCIATION OF WASHINGTON	10/1/2023	\$1,341,545	\$1,573,376	(\$231,831)	-17.3%	\$1,046,821	78.0%
TOWING & RECOVERY ASSOCIATION OF WASHINGTON	10/1/2022	\$1,269,424	\$877,362	\$392,062	30.9%	\$336,007	26.5%
TOWING & RECOVERY ASSOCIATION OF WASHINGTON	10/1/2021	\$1,132,933	\$1,345,867	(\$212,934)	-18.8%	\$1,316,824	116.2%
TRI CITY CONSTRUCTION COUNCIL	7/1/2023	\$3,395,845	\$3,202,565	\$193,280	5.7%	\$2,386,628	70.3%
TRI CITY CONSTRUCTION COUNCIL	7/1/2022	\$3,840,156	\$4,175,483	(\$335,327)	-8.7%	\$3,248,389	84.6%
TRI CITY CONSTRUCTION COUNCIL	7/1/2021	\$3,916,609	\$4,517,854	(\$601,245)	-15.4%	\$3,523,047	90.0%
VIGILANT	7/1/2023	\$32,071,041	\$23,269,378	\$8,801,663	27.4%	\$18,930,116	59.0%
VIGILANT	7/1/2022	\$29,764,335	\$21,132,525	\$8,631,810	29.0%	\$17,168,003	57.7%
VIGILANT	7/1/2021	\$27,091,499	\$19,578,446	\$7,513,053	27.7%	\$15,899,821	58.7%
WA ASSN OF SEWER & WATER DISTRICTS	7/1/2023	\$914,727	\$489,613	\$425,114	46.5%	\$288,882	31.6%
WA ASSN OF SEWER & WATER DISTRICTS	7/1/2022	\$945,394	\$1,145,843	(\$200,449)	-21.2%	\$716,612	75.8%
WA ASSN OF SEWER & WATER DISTRICTS	7/1/2021	\$1,007,284	\$553,021	\$454,263	45.1%	\$331,497	32.9%
WA FOOD INDUSTRY ASSOCIATION	7/1/2023	\$20,203,969	\$19,111,341	\$1,092,628	5.4%	\$16,062,836	79.5%
WA FOOD INDUSTRY ASSOCIATION	7/1/2022	\$19,927,785	\$15,786,647	\$4,141,138	20.8%	\$13,145,854	66.0%
WA FOOD INDUSTRY ASSOCIATION	7/1/2021	\$19,526,750	\$14,432,591	\$5,094,159	26.1%	\$12,296,530	63.0%

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WA HEALTH CARE ASSOCIATION	7/1/2023	\$19,710,777	\$20,669,491	(\$958,714)	-4.9%	\$17,995,617	91.3%
WA HEALTH CARE ASSOCIATION	7/1/2022	\$17,298,423	\$17,872,894	(\$574,471)	-3.3%	\$15,550,861	89.9%
WA HEALTH CARE ASSOCIATION	7/1/2021	\$17,721,658	\$14,014,056	\$3,707,602	20.9%	\$11,994,469	67.7%
WA HOSPITALITY ASSOCIATION	1/1/2024	\$49,774,080	\$48,704,773	\$1,069,307	2.1%	\$39,467,622	79.3%
WA HOSPITALITY ASSOCIATION	1/1/2023	\$45,639,727	\$44,223,060	\$1,416,667	3.1%	\$38,375,991	84.1%
WA HOSPITALITY ASSOCIATION	1/1/2022	\$40,387,139	\$32,179,746	\$8,207,393	20.3%	\$27,644,790	68.4%
WA MANUFACTURERS COUNCIL	7/1/2023	\$12,228,048	\$8,516,560	\$3,711,488	30.4%	\$7,105,172	58.1%
WA MANUFACTURERS COUNCIL	7/1/2022	\$11,716,546	\$7,568,921	\$4,147,625	35.4%	\$6,282,113	53.6%
WA MANUFACTURERS COUNCIL	7/1/2021	\$12,087,640	\$6,622,838	\$5,464,802	45.2%	\$5,426,691	44.9%
WA RETAIL ASSOCIATION	7/1/2023	\$10,534,984	\$12,494,284	(\$1,959,300)	-18.6%	\$11,872,127	112.7%
WA RETAIL ASSOCIATION	7/1/2022	\$10,167,529	\$11,857,864	(\$1,690,335)	-16.6%	\$11,439,980	112.5%
WA RETAIL ASSOCIATION	7/1/2021	\$9,903,588	\$8,071,633	\$1,831,955	18.5%	\$6,806,847	68.7%
WA RETAIL ASSOCIATION - AUTO	7/1/2023	\$8,785,037	\$6,973,221	\$1,811,816	20.6%	\$5,754,269	65.5%
WA RETAIL ASSOCIATION - AUTO	7/1/2022	\$8,052,054	\$8,562,769	(\$510,715)	-6.3%	\$6,935,810	86.1%
WA RETAIL ASSOCIATION - AUTO	7/1/2021	\$6,220,510	\$4,375,652	\$1,844,858	29.7%	\$3,597,097	57.8%
WA ST AUTO DEALERS ASSN	1/1/2024	\$20,549,378	\$20,860,008	(\$310,630)	-1.5%	\$16,183,817	78.8%
WA ST AUTO DEALERS ASSN	1/1/2023	\$20,218,671	\$14,775,525	\$5,443,146	26.9%	\$12,552,859	62.1%
WA ST AUTO DEALERS ASSN	1/1/2022	\$19,832,930	\$14,522,039	\$5,310,891	26.8%	\$12,339,014	62.2%
WA ST MCDONALDS OPERATORS ASSN	1/1/2024	\$3,706,084	\$4,816,882	(\$1,110,798)	-30.0%	\$4,627,296	124.9%
WA ST MCDONALDS OPERATORS ASSN	1/1/2023	\$3,406,227	\$3,114,267	\$291,960	8.6%	\$2,627,697	77.1%
WA ST MCDONALDS OPERATORS ASSN	1/1/2022	\$3,211,939	\$2,222,746	\$989,193	30.8%	\$1,845,739	57.5%
WA STATE PHARMACY ASSOCIATION	4/1/2023	\$500,250	\$240,940	\$259,310	51.8%	\$108,568	21.7%
WA STATE PHARMACY ASSOCIATION	4/1/2022	\$446,846	\$133,961	\$312,885	70.0%	\$58,023	13.0%
WA TRUCKING ASSOCIATIONS	1/1/2024	\$2,647,757	\$2,555,264	\$92,493	3.5%	\$1,464,846	55.3%
WA TRUCKING ASSOCIATIONS	1/1/2023	\$2,984,940	\$2,727,530	\$257,410	8.6%	\$1,857,864	62.2%
WA TRUCKING ASSOCIATIONS	1/1/2022	\$3,500,277	\$2,934,595	\$565,682	16.2%	\$2,027,171	57.9%
WASHINGTON CANNABUSINESS ASSN	4/1/2023	\$3,550,113	\$3,718,021	(\$167,908)	-4.7%	\$2,867,994	80.8%
WASHINGTON CANNABUSINESS ASSN	4/1/2022	\$2,997,948	\$3,448,672	(\$450,724)	-15.0%	\$2,638,143	88.0%
WASHINGTON STATE DENTAL ASSN	4/1/2023	\$3,158,261	\$1,559,980	\$1,598,281	50.6%	\$819,724	26.0%
WASHINGTON STATE DENTAL ASSN	4/1/2022	\$2,843,552	\$2,769,910	\$73,642	2.6%	\$1,867,143	65.7%

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WASHINGTON STATE FARM BUREAU	7/1/2023	\$22,035,028	\$19,713,617	\$2,321,411	10.5%	\$16,783,451	76.2%
WASHINGTON STATE FARM BUREAU	7/1/2022	\$24,570,608	\$22,960,218	\$1,610,390	6.6%	\$19,589,535	79.7%
WASHINGTON STATE FARM BUREAU	7/1/2021	\$24,926,296	\$24,376,187	\$550,109	2.2%	\$20,842,226	83.6%