

**JULY GROUP ADJUSTMENTS  
PROPOSED INSURANCE TABLES TESTING**

RETRO ID	COVERAGE YEAR	RETRO NAME	STANDARD PREMIUMS	SIZE	PLAN TYPE	SINGLE LOSS LIMIT	MAX LOSS RATIO	MIN LOSS RATIO	Current Tables and Parameters					Proposed Tables and Parameters					Change		
									HAZARD GROUP	FINAL INCURRED LOSSES	LOSS RATIO	REFUND AMOUNT	PERCENT RETURNED	HAZARD GROUP	FINAL INCURRED LOSSES	LOSS RATIO	REFUND AMOUNT	PERCENT RETURNED	HAZARD GROUP	FINAL INCURRED LOSSES	REFUND AMOUNT
25	7/1/2020	BUILDING INDUSTRY ASSN OF WA	\$69,987,535	74	L	\$800K	1.0000	0.0000	8	\$31,828,760	45.48%	\$31,424,328	44.90%	8	\$27,334,906	39.06%	\$31,617,332	45.18%	0	(\$4,493,854)	\$193,004
25	7/1/2019	BUILDING INDUSTRY ASSN OF WA	\$70,492,077	74	L	\$800K	1.0000	0.0000	8	\$34,159,574	48.46%	\$29,303,580	41.57%	8	\$29,336,636	41.62%	\$29,649,336	42.06%	0	(\$4,822,938)	\$345,755
25	7/1/2018	BUILDING INDUSTRY ASSN OF WA	\$76,698,273	74	L	\$800K	1.0000	0.0000	8	\$37,555,404	48.97%	\$31,449,659	41.00%	8	\$32,253,014	42.05%	\$31,853,831	41.53%	0	(\$5,302,390)	\$404,172
28	7/1/2020	LEADINGAGE WASHINGTON	\$6,000,748	71	L	\$500K	0.9500	0.0000	2	\$2,998,611	49.97%	\$2,277,952	37.96%	2	\$2,575,241	42.92%	\$2,425,953	40.43%	0	(\$423,369)	\$148,001
28	7/1/2019	LEADINGAGE WASHINGTON	\$6,924,956	72	L	\$500K	0.9500	0.0000	2	\$5,425,806	78.35%	\$467,275	6.75%	2	\$4,659,745	67.29%	\$820,226	11.84%	0	(\$766,061)	\$352,952
28	7/1/2018	LEADINGAGE WASHINGTON	\$7,568,718	72	L	\$500K	0.9500	0.0000	2	\$6,945,358	91.76%	(\$641,789)	-8.48%	2	\$5,964,754	78.81%	(\$151,121)	-2.00%	0	(\$980,604)	\$490,669
41	7/1/2020	WA FOOD INDUSTRY ASSOCIATION	\$18,239,628	73	L	\$550K	1.1145	0.0000	3	\$12,983,297	71.18%	\$3,103,211	17.01%	3	\$11,150,205	61.13%	\$3,720,648	20.40%	0	(\$1,833,092)	\$617,436
41	7/1/2019	WA FOOD INDUSTRY ASSOCIATION	\$18,111,808	73	L	\$550K	1.1145	0.0000	3	\$11,144,217	61.53%	\$5,013,859	27.68%	3	\$9,570,782	52.84%	\$5,470,162	30.20%	0	(\$1,573,435)	\$456,303
41	7/1/2018	WA FOOD INDUSTRY ASSOCIATION	\$18,491,660	73	L	\$500K	1.1100	0.0000	3	\$10,453,202	56.53%	\$6,090,373	32.94%	3	\$8,977,331	48.55%	\$6,389,844	34.56%	0	(\$1,475,872)	\$299,472
68	7/1/2020	VIGILANT	\$25,123,270	73	L	\$380K	1.0000	0.0000	5	\$16,468,650	65.55%	\$4,970,698	19.79%	5	\$14,143,467	56.30%	\$4,233,778	16.85%	0	(\$2,325,183)	(\$736,919)
68	7/1/2019	VIGILANT	\$22,963,215	73	L	\$380K	1.0000	0.0000	5	\$13,544,241	58.98%	\$6,290,271	27.39%	5	\$11,631,951	50.65%	\$5,615,173	24.45%	0	(\$1,912,291)	(\$675,098)
68	7/1/2018	VIGILANT	\$28,196,306	73	L	\$550K	1.0000	0.0000	5	\$15,038,741	53.34%	\$10,167,882	36.06%	5	\$12,915,445	45.81%	\$10,131,866	35.93%	0	(\$2,123,297)	(\$36,016)
69	7/1/2020	ARCHBRIGHT	\$34,474,961	74	L	\$550K	0.9800	0.0000	5	\$22,463,573	65.16%	\$7,934,925	23.02%	5	\$19,291,975	55.96%	\$8,106,173	23.51%	0	(\$3,171,597)	\$171,249
69	7/1/2019	ARCHBRIGHT	\$41,884,922	74	L	\$550K	0.9800	0.0000	5	\$31,101,086	74.25%	\$5,391,303	12.87%	5	\$26,709,971	63.77%	\$5,803,782	13.86%	0	(\$4,391,115)	\$412,479
69	7/1/2018	ARCHBRIGHT	\$49,286,689	74	L	\$550K	1.0000	0.0000	5	\$37,811,312	76.72%	\$5,073,270	10.29%	5	\$32,472,791	65.89%	\$5,616,931	11.40%	0	(\$5,338,521)	\$543,661
81	7/1/2020	WASHINGTON STATE FARM BUREAU	\$30,090,535	74	L	\$550K	0.9800	0.0000	4	\$22,690,371	75.41%	\$3,593,849	11.94%	4	\$19,486,752	64.76%	\$4,105,717	13.64%	0	(\$3,203,619)	\$511,868
81	7/1/2019	WASHINGTON STATE FARM BUREAU	\$32,944,177	74	L	\$550K	0.9800	0.0000	4	\$24,811,649	75.31%	\$3,968,625	12.05%	4	\$21,308,530	64.68%	\$4,527,130	13.74%	0	(\$3,503,119)	\$558,504
81	7/1/2018	WASHINGTON STATE FARM BUREAU	\$37,609,293	74	L	\$550K	0.9800	0.0000	4	\$31,797,805	84.55%	\$673,433	1.79%	4	\$27,308,322	72.61%	\$1,527,523	4.06%	0	(\$4,489,483)	\$854,090
136	7/1/2020	WA HEALTH CARE ASSOCIATION	\$20,201,915	73	L	\$500K	1.0960	0.0000	2	\$15,537,537	76.91%	\$2,218,847	10.98%	2	\$13,343,816	66.05%	\$3,071,376	15.20%	0	(\$2,193,721)	\$852,529
136	7/1/2019	WA HEALTH CARE ASSOCIATION	\$22,902,611	73	L	\$500K	1.0960	0.0000	2	\$15,348,815	67.02%	\$5,011,287	21.88%	2	\$13,181,740	57.56%	\$5,765,079	25.17%	0	(\$2,167,076)	\$753,792
136	7/1/2018	WA HEALTH CARE ASSOCIATION	\$26,099,882	73	L	\$500K	1.0960	0.0000	2	\$16,499,905	63.22%	\$6,803,165	26.07%	2	\$14,170,309	54.29%	\$7,569,098	29.00%	0	(\$2,329,596)	\$765,933
159	7/1/2019	STATE OF WASHINGTON (DES)	\$2,280,311	68	L	\$500K	0.9280	0.3000	3	\$775,641	34.01%	\$1,205,226	52.85%	4	\$666,130	29.21%	\$1,200,327	52.64%	1	(\$109,512)	(\$4,899)
159	7/1/2018	STATE OF WASHINGTON (DES)	\$2,334,216	68	L	\$500K	0.9280	0.3000	3	\$1,506,106	64.52%	\$336,688	14.42%	4	\$1,293,461	55.41%	\$436,562	18.70%	1	(\$212,645)	\$99,874
203	7/1/2020	WA MANUFACTURERS COUNCIL	\$12,047,264	73	L	\$500K	1.0000	0.0000	5	\$5,029,498	41.75%	\$5,872,862	48.75%	4	\$4,319,391	35.85%	\$5,801,187	48.15%	-1	(\$710,107)	(\$71,675)
203	7/1/2019	WA MANUFACTURERS COUNCIL	\$7,957,664	72	L	\$500K	1.0000	0.0000	5	\$4,875,565	61.27%	\$2,062,912	25.92%	5	\$4,187,191	52.62%	\$2,050,020	25.76%	0	(\$688,374)	(\$12,892)
203	7/1/2018	WA MANUFACTURERS COUNCIL	\$8,360,117	72	L	\$500K	1.0000	0.0000	5	\$4,155,677	49.71%	\$3,267,910	39.09%	4	\$3,568,944	42.69%	\$3,277,452	39.20%	-1	(\$586,734)	\$9,542
237	7/1/2020	ASSOC BUILDERS & CONTRACTORS OF WESTERN WA	\$25,978,812	73	L	\$550K	1.0040	0.0000	8	\$13,234,720	50.94%	\$9,551,689	36.77%	8	\$11,366,130	43.75%	\$8,978,476	34.56%	0	(\$1,868,590)	(\$573,213)
237	7/1/2019	ASSOC BUILDERS & CONTRACTORS OF WESTERN WA	\$25,716,840	73	L	\$550K	1.0040	0.0000	8	\$13,140,694	51.10%	\$9,409,752	36.59%	8	\$11,285,380	43.88%	\$8,842,934	34.39%	0	(\$1,855,314)	(\$566,817)
237	7/1/2018	ASSOC BUILDERS & CONTRACTORS OF WESTERN WA	\$24,861,195	73	L	\$550K	1.0000	0.0000	8	\$16,102,692	64.77%	\$5,161,522	20.76%	8	\$13,829,178	55.63%	\$4,666,314	18.77%	0	(\$3,273,514)	(\$495,209)
10005	7/1/2020	SMART A TEAM	\$38,081,390	74	L	\$550K	1.0000	0.0000	8	\$22,297,702	58.55%	\$10,757,465	28.25%	8	\$19,149,524	50.29%	\$9,947,239	26.12%	0	(\$3,148,178)	(\$810,225)
10005	7/1/2019	SMART A TEAM	\$40,416,215	74	L	\$1M	1.0000	0.0000	8	\$18,320,378	45.33%	\$18,340,994	45.38%	8	\$15,733,752	38.93%	\$18,793,604	46.50%	0	(\$2,586,626)	\$452,611
10005	7/1/2018	SMART A TEAM	\$44,245,932	74	L	\$1M	1.0000	0.0000	8	\$25,014,707	56.54%	\$14,574,704	32.94%	8	\$21,482,919	48.55%	\$15,520,856	35.08%	0	(\$3,531,788)	\$946,152
10006	7/1/2020	SMART DREAM TEAM	\$25,895,665	73	L	\$1M	1.0000	0.0000	8	\$11,505,771	44.43%	\$11,895,498	45.94%	8	\$9,881,289	38.16%	\$12,155,145	46.94%	0	(\$1,624,482)	\$259,647
10006	7/1/2019	SMART DREAM TEAM	\$28,173,636	73	L	\$1M	1.0000	0.0000	8	\$9,219,867	32.73%	\$16,635,768	59.05%	8	\$7,918,128	28.10%	\$16,621,146	59.00%	0	(\$1,301,739)	(\$14,622)
10006	7/1/2018	SMART DREAM TEAM	\$34,855,123	74	L	\$1M	1.0000	0.0000	8	\$13,545,170	38.86%	\$18,319,954	52.56%	8	\$11,632,748	33.37%	\$18,505,390	53.09%	0	(\$1,912,422)	\$185,436
10010	7/1/2020	PITB - TRANSPORTATION, WAREHOUSE, FACILITIES	\$21,165,943	73	L	\$800K	1.0000	0.0000	7	\$11,355,715	53.65%	\$7,576,309	35.79%	7	\$9,752,419	46.08%	\$7,792,486	36.82%	0	(\$1,603,296)	\$216,177
10010	7/1/2019	PITB - TRANSPORTATION, WAREHOUSE, FACILITIES	\$24,317,521	73	L	\$800K	1.0000	0.0000	7	\$10,457,392	43.00%	\$11,595,414	47.68%	7	\$8,980,929	36.93%	\$11,649,710	47.91%	0	(\$1,476,463)	\$54,296
10010	7/1/2018	PITB - TRANSPORTATION, WAREHOUSE, FACILITIES	\$26,458,963	73	L	\$800K	1.0000	0.0000	7	\$18,019,909	68.11%	\$5,200,663	19.66%	7	\$15,475,705	58.49%	\$5,757,556	21.76%	0	(\$2,544,203)	\$556,892
10227	7/1/2020	SW WA CONTRACTORS ASSOCIATION	\$1,608,795	66	L	\$275K	0.5500	0.0000	8	\$444,339	27.62%	\$646,102	40.16%	8	\$381,604	23.72%	\$666,875	41.45%	0	(\$62,736)	\$20,773
10227	7/1/2019	SW WA CONTRACTORS ASSOCIATION	\$1,632,327	66	L	\$275K	0.5550	0.0000	8	\$356,189	21.82%	\$850,510	52.10%	9	\$305,899	18.74%	\$817,771	50.10%	1	(\$50,290)	(\$32,738)
10227	7/1/2018	SW WA CONTRACTORS ASSOCIATION	\$1,760,783	66	L	\$250K	0.5800	0.0000	8	\$440,451	25.01%	\$825,244	46.87%	9	\$378,264	21.48%	\$770,894	43.78%	1	(\$62,187)	(\$54,350)
10262	7/1/2020	GREATER VANCOUVER CHAMBER OF COMMERCE - MFG	\$2,342,827	68	L	\$500K	0.7210	0.0000	5	\$1,078,974	46.05%	\$635,756	27.14%	5	\$926,636	39.55%	\$754,570	32.21%	0	(\$152,339)	\$118,814
10262	7/1/2019	GREATER VANCOUVER CHAMBER OF COMMERCE - MFG	\$2,335,350	68	L	\$500K	0.7210	0.0000	5	\$573,723	24.57%	\$1,380,797	59.13%	5	\$492,720	21.10%	\$1,411,285	60.43%	0	(\$81,003)	\$30,488
10262	7/1/2018	GREATER VANCOUVER CHAMBER OF COMMERCE - MFG	\$2,388,726	68	L	\$500K	0.7210	0.0000	5	\$2,329,726	97.53%	(\$278,029)	-11.64%	5	\$2,000,796	83.76%	(\$419,757)	-17.57%	0	(\$328,930)	(\$141,728)
10263	7/1/2020	WA ASSN OF SEWER & WATER DISTRICTS	\$1,080,505	64	L	\$500K	0.7500	0.0000	5	\$118,780	10.99%	\$851,408	78.80%	5	\$102,010	9.44%	\$838,782	77.63%	0	(\$16,770)	(\$12,626)
10263	7/1/2019	WA ASSN OF SEWER & WATER DISTRICTS	\$1,144,658	64	L	\$275K	0.4820	0.0000	5	\$428,019	37.39%	\$168,249	14.70%	5	\$367,588	32.11%	\$249,782	21.82%	0	(\$60,431)	\$81,532
10263	7/1/2018	WA ASSN OF SEWER & WATER DISTRICTS	\$1,185,712	64	L	\$275K	0.4820	0.0000	5	\$781,033	65.87%	(\$103,303)	-8.71%	5	\$670,761	56.57%	(\$162,253)	-13.68%	0	(\$110,273)	(\$58,950)
10375	7/1/2020	NW DISTRICT COUNCIL OF THE ASSEMBLIES OF GOD INC	\$762,321	61	L	\$250K	0.7750	0.0000	2	\$645,744	84.71%	(\$172,063)	-22.57%	2	\$554,573	72.75%	(\$168,651)	-22.12%	0	(\$91,172)	\$3,412
10375	7/1/2019	NW DISTRICT COUNCIL OF THE ASSEMBLIES OF GOD INC	\$868,737	62	L	\$250K	0.7750	0.0000	2	\$480,972	55.36%	\$105,763	12.17%	2	\$413,064	47.55%	\$160,273	18.45%	0	(\$67,908)	\$54,510
10375	7/1/2018	NW DISTRICT COUNCIL OF THE ASSEMBLIES OF GOD INC	\$1,039,597	63	L	\$250K	0.7750	0.0000	2	\$498,052	47.91%	\$251,992	24.24%	2	\$427,732	41.14%	\$302,924	29.14%	0	(\$70,319)	\$50,932
10377	7/1/2020	LIFE SCIENCE WASHINGTON	\$2,907,002	69	L																

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									HAZARD GROUP	FINAL INCURRED LOSSES	LOSS RATIO	REFUND AMOUNT	PERCENT RETURNED	HAZARD GROUP	FINAL INCURRED LOSSES	LOSS RATIO	REFUND AMOUNT	PERCENT RETURNED	HAZARD GROUP	FINAL INCURRED LOSSES	REFUND AMOUNT
10594	7/1/2020	WA RETAIL ASSOCIATION	\$10,129,550	72	L	\$550K	1.0400	0.0000	3	\$10,183,841	100.54%	(\$1,690,567)	-16.69%	3	\$8,746,000	86.34%	(\$1,070,998)	-10.57%	0	(\$1,437,841)	\$619,569
10594	7/1/2019	WA RETAIL ASSOCIATION	\$10,500,002	72	L	\$550K	1.0600	0.0000	3	\$6,340,233	60.38%	\$2,977,565	28.36%	4	\$5,445,065	51.86%	\$3,046,690	29.02%	1	(\$895,168)	\$69,125
10594	7/1/2018	WA RETAIL ASSOCIATION	\$12,021,118	72	L	\$550K	1.0600	0.0000	3	\$7,940,928	66.06%	\$2,648,099	22.03%	4	\$6,819,761	56.73%	\$2,768,569	23.03%	1	(\$1,121,167)	\$120,469
10595	7/1/2020	WA RETAIL ASSOCIATION - AUTO	\$6,218,778	71	L	\$550K	1.0100	0.0000	6	\$4,060,381	65.29%	\$1,237,741	19.90%	5	\$3,487,102	56.07%	\$1,348,305	21.68%	-1	(\$573,279)	\$110,564
10595	7/1/2019	WA RETAIL ASSOCIATION - AUTO	\$6,238,413	71	L	\$550K	1.0100	0.0000	6	\$7,321,339	117.36%	(\$1,344,332)	-21.55%	6	\$6,287,651	100.79%	(\$2,351,639)	-37.70%	0	(\$1,033,689)	(\$1,007,307)
10595	7/1/2018	WA RETAIL ASSOCIATION - AUTO	\$5,897,957	71	L	\$550K	1.0150	0.0000	6	\$4,708,408	79.83%	\$184,070	3.12%	6	\$4,043,635	68.56%	\$240,048	4.07%	0	(\$664,773)	\$55,977
10636	7/1/2020	ASSOCIATED GENERAL CONTRACTORS	\$63,857,246	74	L	\$550K	0.9500	0.0000	8	\$28,807,923	45.11%	\$27,821,560	43.57%	8	\$24,740,576	38.74%	\$26,333,068	41.24%	0	(\$4,067,346)	(\$1,488,492)
10636	7/1/2019	ASSOCIATED GENERAL CONTRACTORS	\$65,782,333	74	L	\$550K	0.9500	0.0000	8	\$32,771,971	49.82%	\$25,083,099	38.13%	8	\$28,144,947	42.78%	\$23,595,642	35.87%	0	(\$4,627,024)	(\$1,487,457)
10636	7/1/2018	ASSOCIATED GENERAL CONTRACTORS	\$68,569,465	74	L	\$550K	0.9500	0.0000	8	\$35,246,564	51.40%	\$24,890,798	36.30%	8	\$30,270,156	44.15%	\$23,356,425	34.06%	0	(\$4,976,408)	(\$1,534,373)
10767	7/1/2020	MASTER BUILDERS ASSOCIATION - GRIP	\$48,974,806	74	L	\$1M	1.0000	0.0000	8	\$29,956,357	61.17%	\$13,614,545	27.80%	8	\$25,726,865	52.53%	\$14,867,967	30.36%	0	(\$4,229,492)	\$1,253,421
10767	7/1/2019	MASTER BUILDERS ASSOCIATION - GRIP	\$47,209,959	74	L	\$1M	1.0000	0.0000	8	\$22,206,794	47.04%	\$20,528,324	43.48%	8	\$19,071,451	40.40%	\$21,130,350	44.76%	0	(\$3,135,343)	\$602,026
10767	7/1/2018	MASTER BUILDERS ASSOCIATION - GRIP	\$56,328,502	74	L	\$1M	1.0000	0.0000	8	\$30,568,333	54.27%	\$19,972,682	35.46%	8	\$26,252,437	46.61%	\$21,061,113	37.39%	0	(\$4,315,896)	\$1,088,431
10970	7/1/2018	ASSOC BUILDERS & CONTRACTORS - IPC	\$4,939,402	71	L	\$550K	0.9490	0.0000	8	\$3,611,758	73.12%	\$322,568	6.53%	8	\$3,101,820	62.80%	\$305,876	6.19%	0	(\$509,939)	(\$16,692)
11038	7/1/2019	WMC PLATINUM	\$5,488,886	71	L	\$500K	1.0000	0.0000	4	\$1,904,878	34.70%	\$3,060,110	55.75%	4	\$1,635,932	29.80%	\$3,014,960	54.93%	0	(\$268,947)	(\$45,150)
11038	7/1/2018	WMC PLATINUM	\$4,456,377	70	L	\$500K	1.0000	0.0000	4	\$2,189,493	49.13%	\$1,629,722	36.57%	4	\$1,880,362	42.19%	\$1,723,939	38.68%	0	(\$309,131)	\$94,217