

Retro Advisory Committee quarterly meeting

May 21, 2020



AGENDA

- **Welcome**
 - General announcements
 - Safety topic
- **Call to order** - *Jessica Nau, Chair*
- **Introductions of committee members** - *Committee*
- **Stay at Work program feedback** - *Michelle O'Brien*
- **General program updates** – *Jessica Nau*
- **Update on Covid-19 and Workers Comp** - *Vickie Kennedy and Mike Ratko*
- **Retro vs State Fund – trend analysis** - *Bill Vasek*
- **Good of the order** - *All*
- **Adjourn**



Safety Topic – Healthy ways to transition from work to home

1. Create a new commute routine

- *Example: a post-work walk and shower or a co-worker chat followed by changing into exercise clothes. Don't continue sitting at your computer for hours.*

2. Do something really intense:

- Engages your mind. Think challenging, thoughtful, consuming.
- Takes 30 to 60-plus minutes
- Can be done with family or housemates to shift everyone's energy. Interactivity isn't essential—parallel pursuits such as reading work fine.
- *Example: a puzzle, journaling, a nature walk, crosswords, cooking, listening to a podcast.*

<https://www.bloombergquint.com/businessweek/put-down-the-wine-healthy-ways-to-transition-from-work-to-home>

Introduction of RAC Members

New members

- Luis Sanchez, *Grant County PUD No. 2*
- Maria McClain, *Washington Retail Association*
- Tim Lundin, *Archbright*

Current Members

- Brian Bishop, *Association of Washington Cities*
- Lauren Gubbe, *Associated General Contractors*
- Teran Haase, *Washington Hospitality Association*
- Tom Walrath, Jr., *T.E. Walrath Trucking, Inc.*

Stay at Work updates

Michelle O'Brien

*Employer Services Classification Services
Manager*



Thank you for your time!

Please provide any Stay at Work feedback to:

- **Lori Butterfield** at Lori.Butterfield@Lni.wa.gov and **Michelle O'Brien** at Michelle.Obrien@Lni.wa.gov

General Retro Updates

- Staffing update
- Post-freeze reserve update
- July adjustment protest update
 - Impact of “Stay home, stay healthy” order
 - Staffing capacity
- E-correspondence for Retro
 - Electronic service agreement



Update on COVID-19 and Workers Comp

Vickie Kennedy, Assistant Director for Ins. Svcs

Mike Ratko, Deputy Assistant Director for Ins. Svcs

Workers' Comp Claims

- COVID-19 claims as of May 17, 2020
 - 1,031 State Fund claims
 - 420 Self-insured claims
- Status:
 - 518 claims allowed and still open
 - 654 allowed and closed
 - 22 claims rejected
 - 257 claims pending

COVID-19 Workers' Comp Claims

- 1,400+ claims so far, mostly from:
 - Healthcare industry (~76%)
 - First responders (~5%)
- Claims that meet criteria are considered on case-by-case basis:
 - Was there increased risk or greater likelihood of contracting the condition due to the worker's occupation?
 - If not for the job, would the worker have been exposed to the virus or contracted the condition?
 - Can the worker identify a specific source or event while working that resulted in exposure?

Access to Medical Care

- Expanded existing telehealth policies
 - Telehealth when home is the originating site
 - Initial evaluations via telehealth
 - Activity Prescription Forms (APFs) via telehealth
 - Telerehab (PT, OT)
 - Telerehab work hardening
 - TeleSIMP (chronic pain management)
 - TeleBrainRehab
 - TeleIMEs
 - Interpretive services via video or telephone

Other COVID-19 issues

- Delays in treatment, despite policy considerations
- Transitional light duty during the worker's recovery
 - When a transitional light duty job ends and the employer doesn't keep the worker on salary, the worker is entitled to time-loss benefits, assuming no other changes.
 - The worker has only been released by their medical provider to perform certain tasks or job(s) while they heal.
 - Title 51 indicates time-loss benefits are paid without regard to why the job ended. See RCW 51.32.090 (4)(b)
- This doesn't apply to workers fully released for work.

Employer Options for Workers' Comp

- Employer Assistance Program:
 - Grace period for premium payments, plus payment plans for employers with financial difficulties during pandemic.
 - Employers can request payment deferral up to 90 days or for a 90-day payment plan.
 - No penalties or interest on deferred payments.
- COVID-19 claims will not be used in employer experience factors, rating or Retro adjustments.

Trends affecting Retro Firms

*Bill Vasek, FCAS Chief Actuary
Retro Advisory Committee
May 21, 2020*

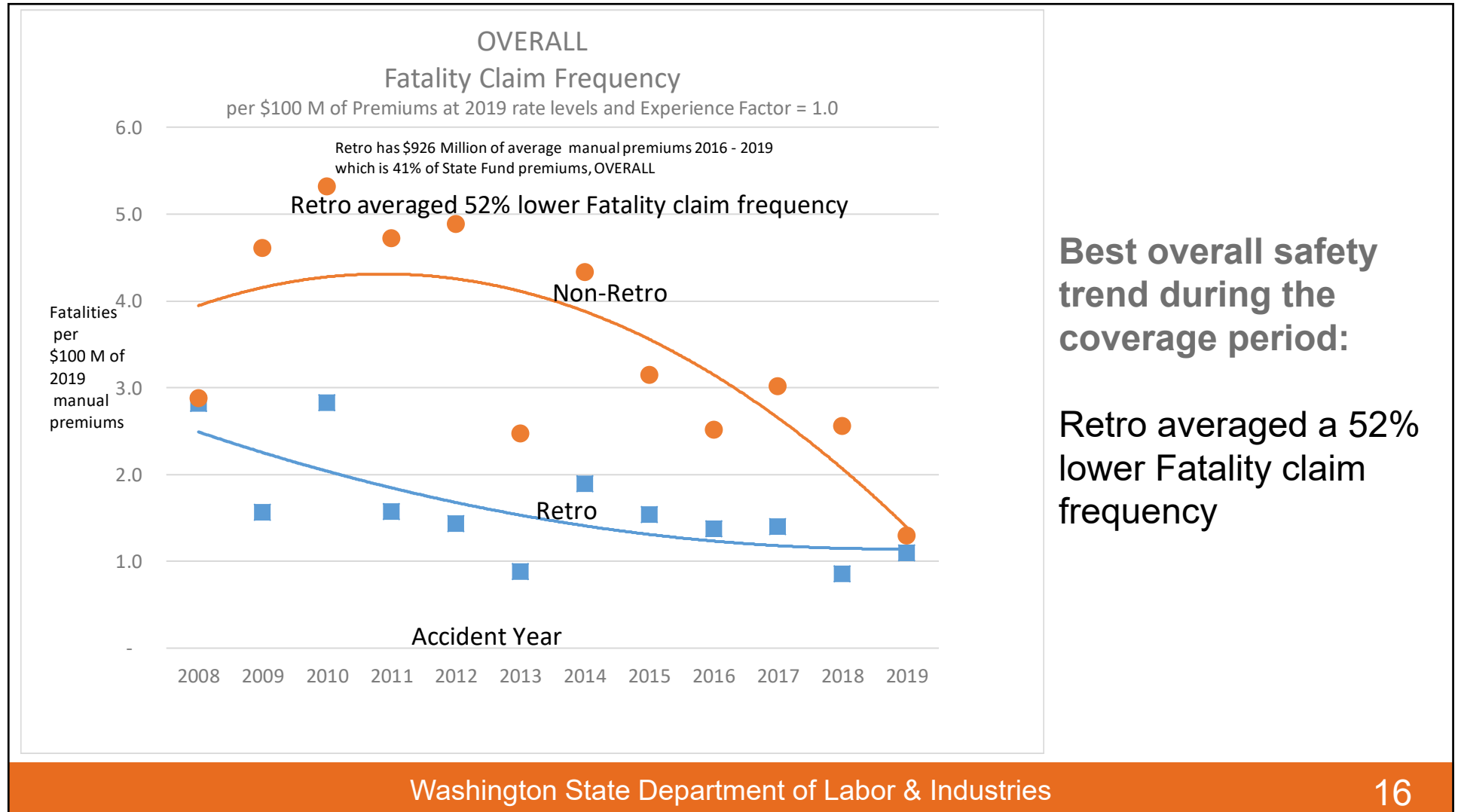


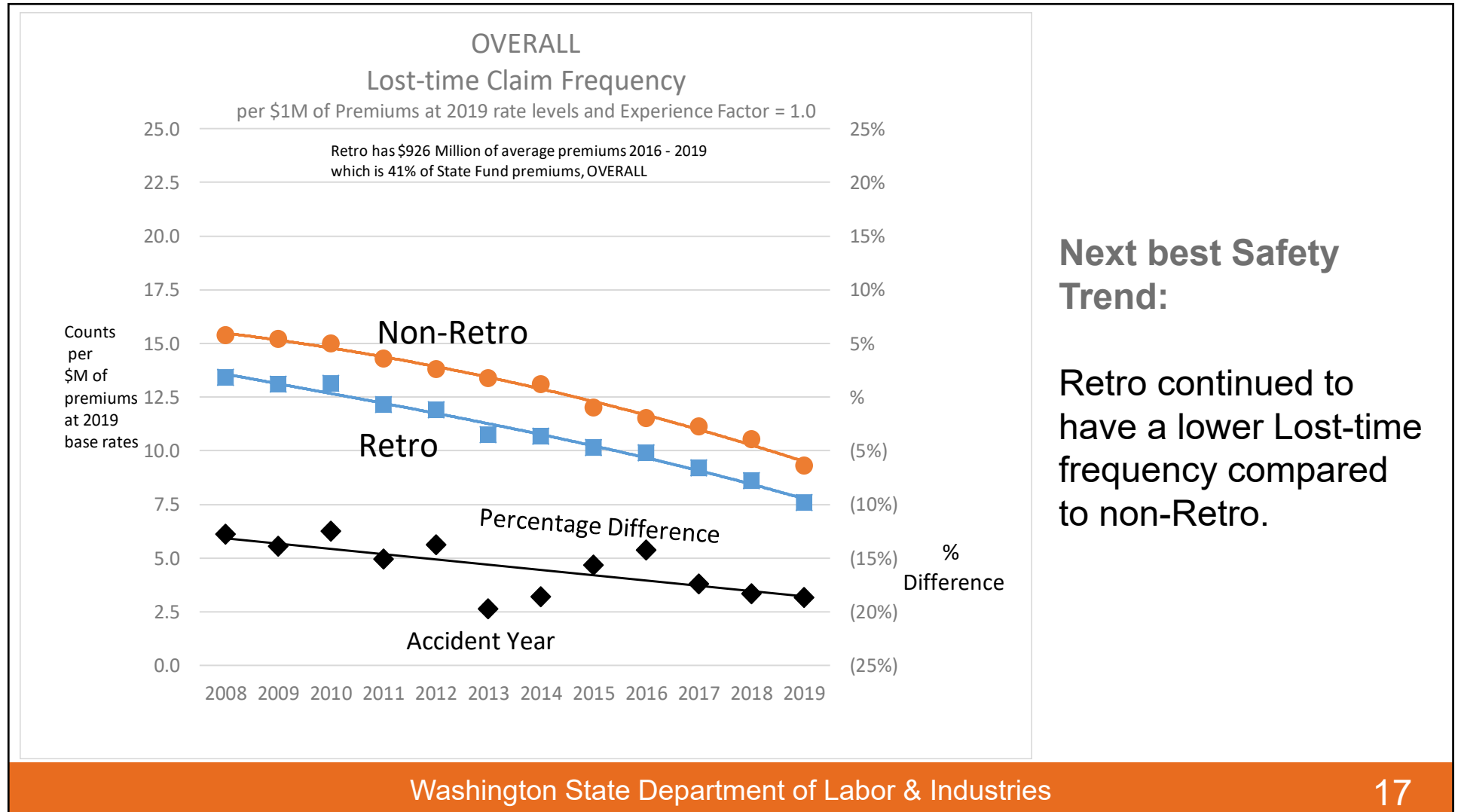
Agenda

- Safety and Claim frequency trends
- Time-loss duration trends
- Stay at Work and KOS trends
- 12 month active time-loss trends
- TPD pension frequency trends
- Experience factor trends

*Note: Non-retro categories
excludes:

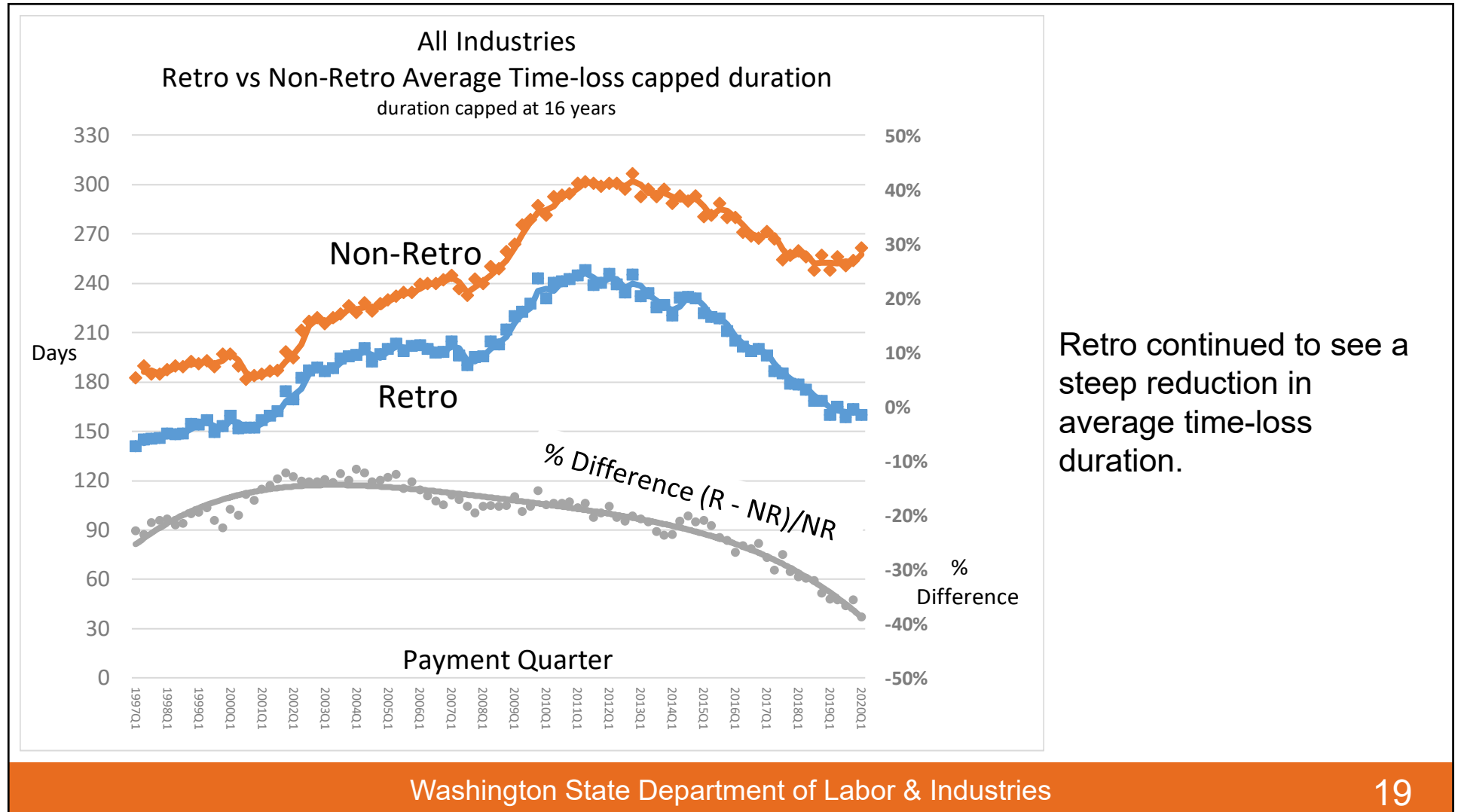
- Horse racing classes
- Preferred worker class 7204
- Claims to unassigned employers

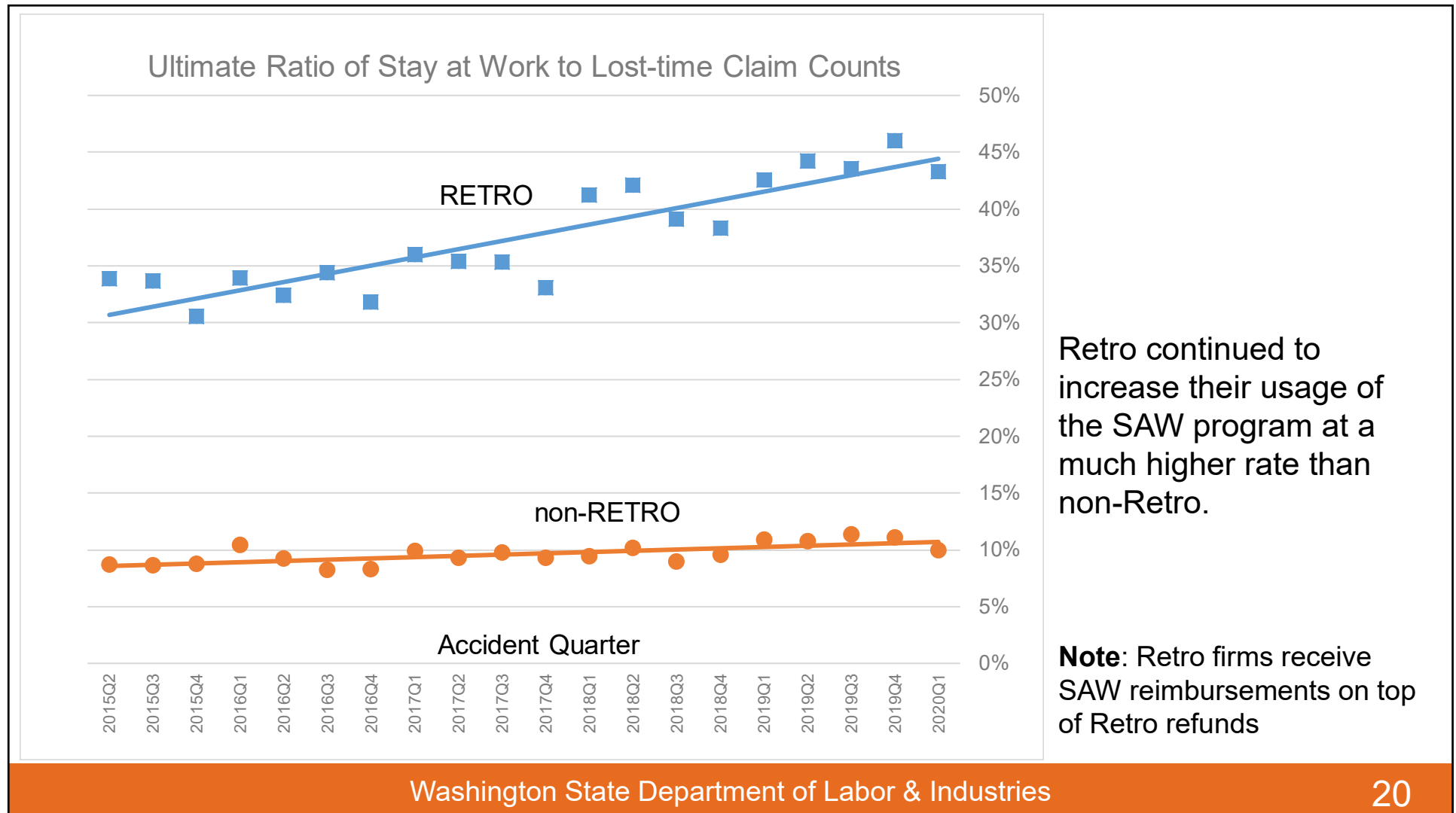


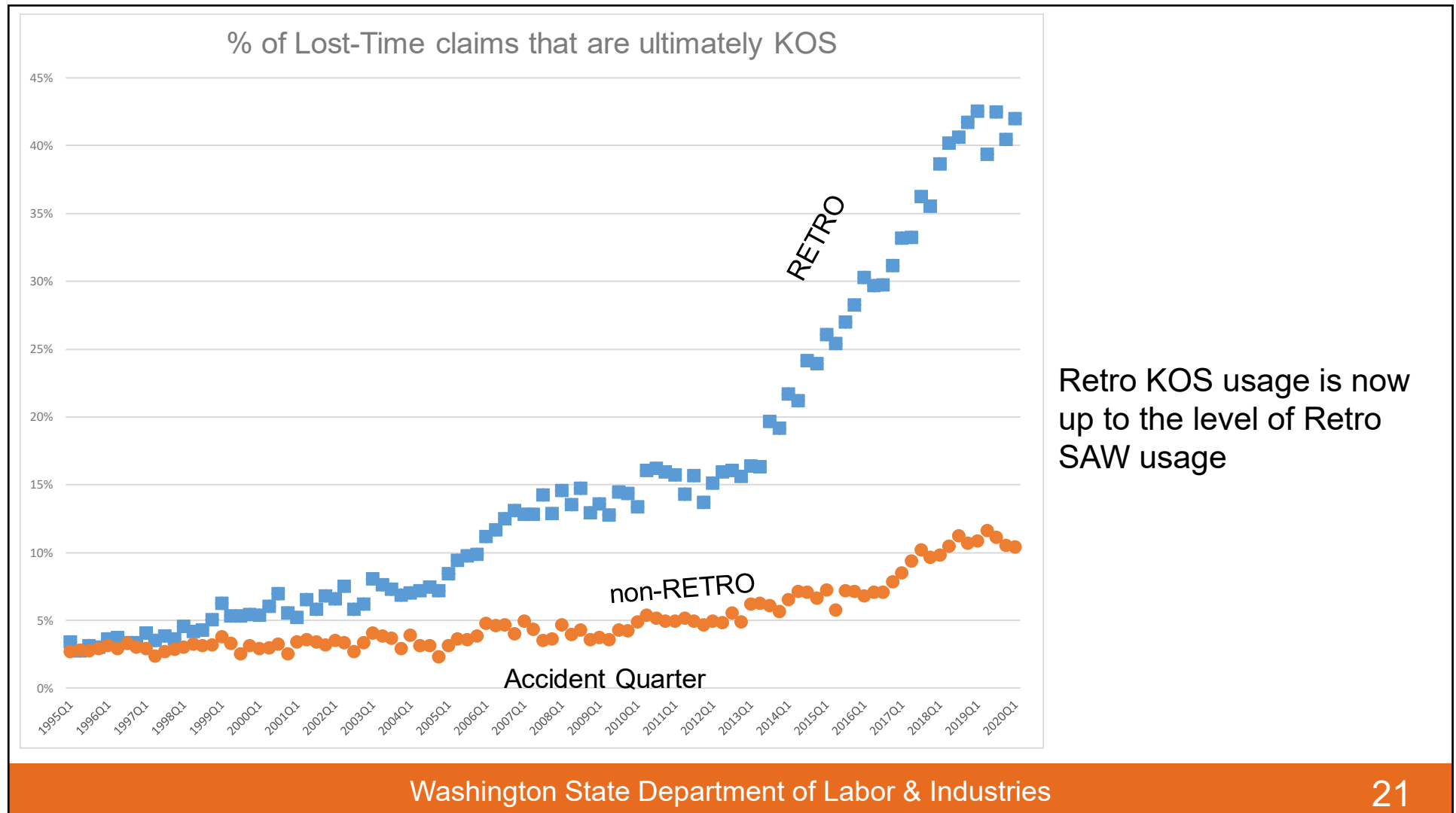


Time-loss Duration Trends

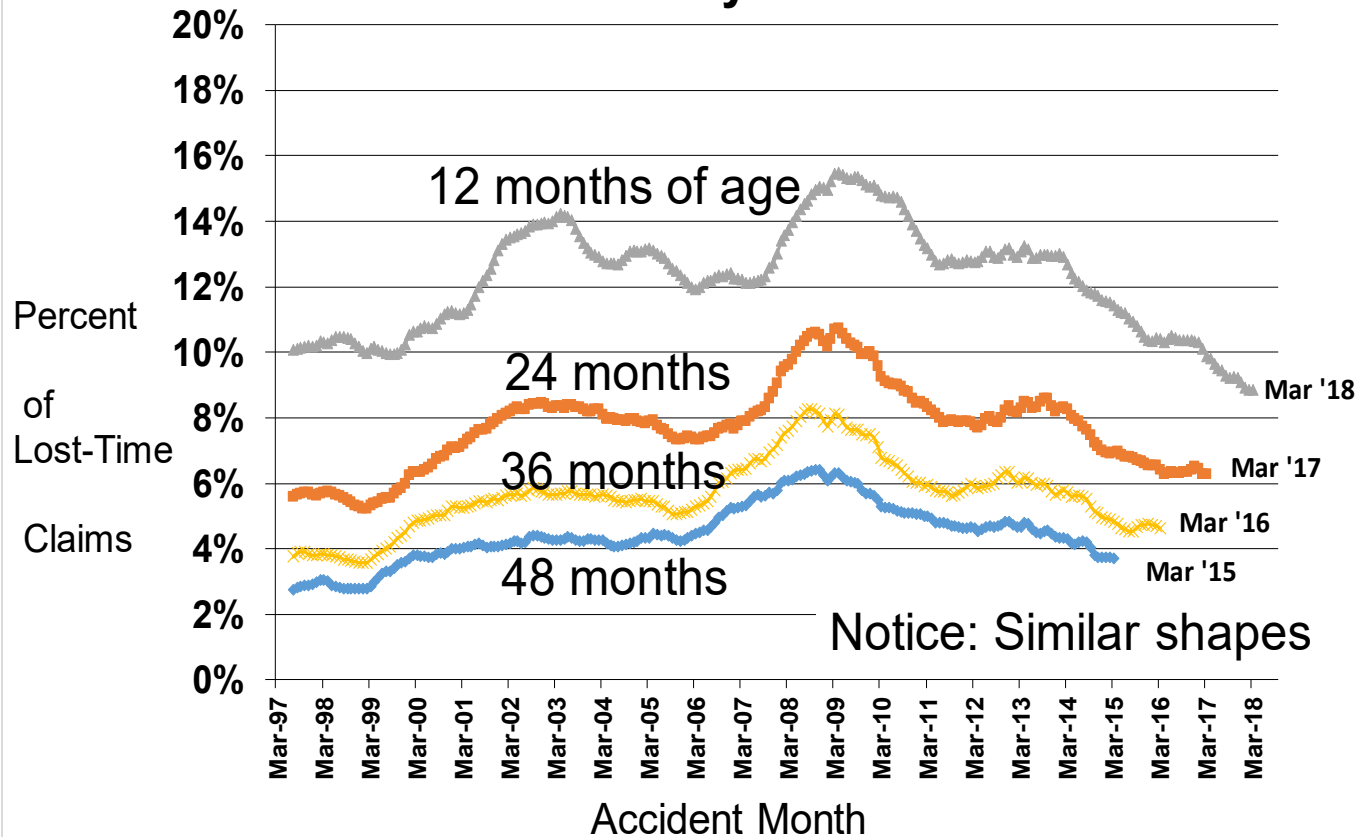
- Average days per lost-time claim by Payment Quarter
- Partial days included for LEP claims
- Ultimate KOS claims counted as lost-time
- Trends are strongly influenced by:
 - Startup of Stay at Work program (2011 reform)
 - Increase usage of KOS







Retro Trends: % of Lost-time claims receiving Time-loss at 12 to 48 months by Accident Month

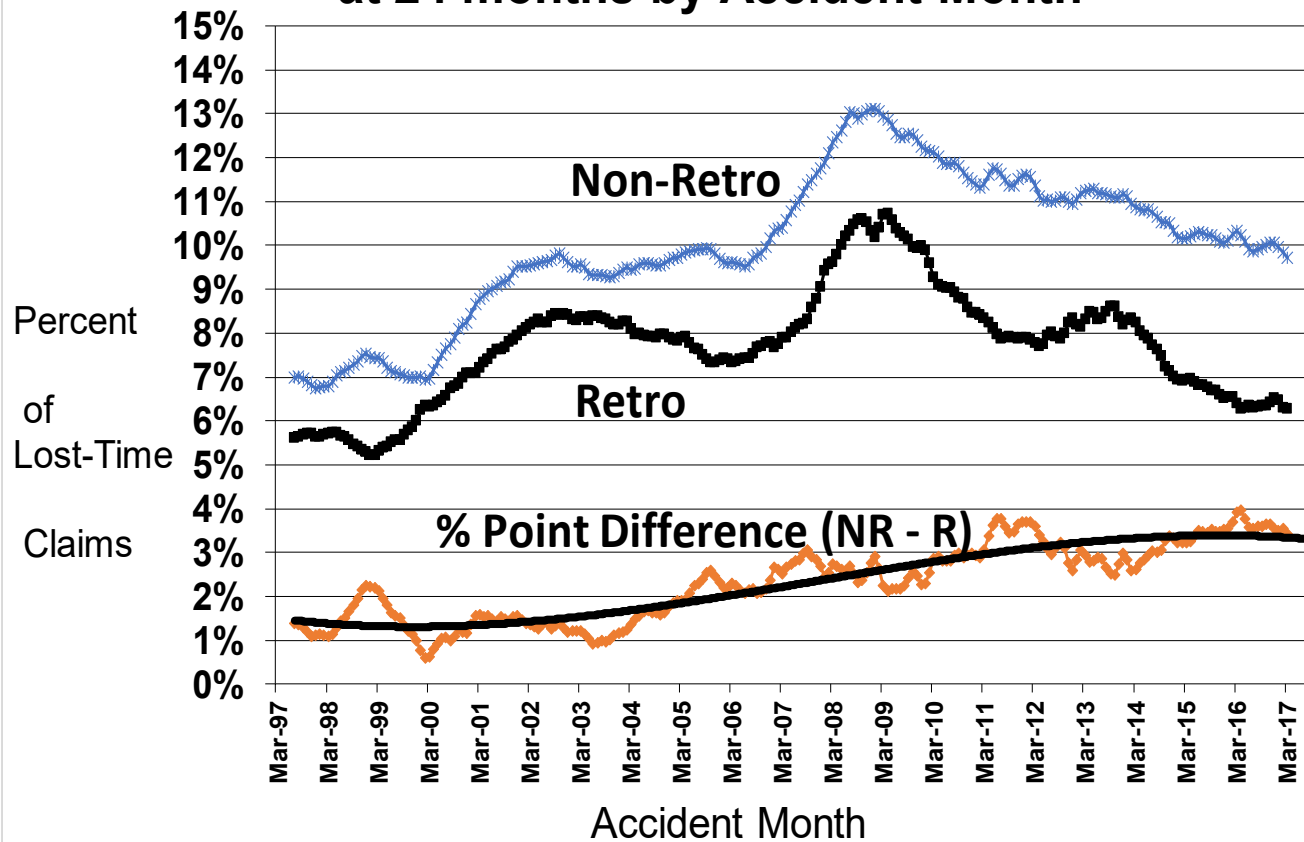


The accident year 2017 Retro claims are projected to have less disability than the accident year 1997 Retro claims.

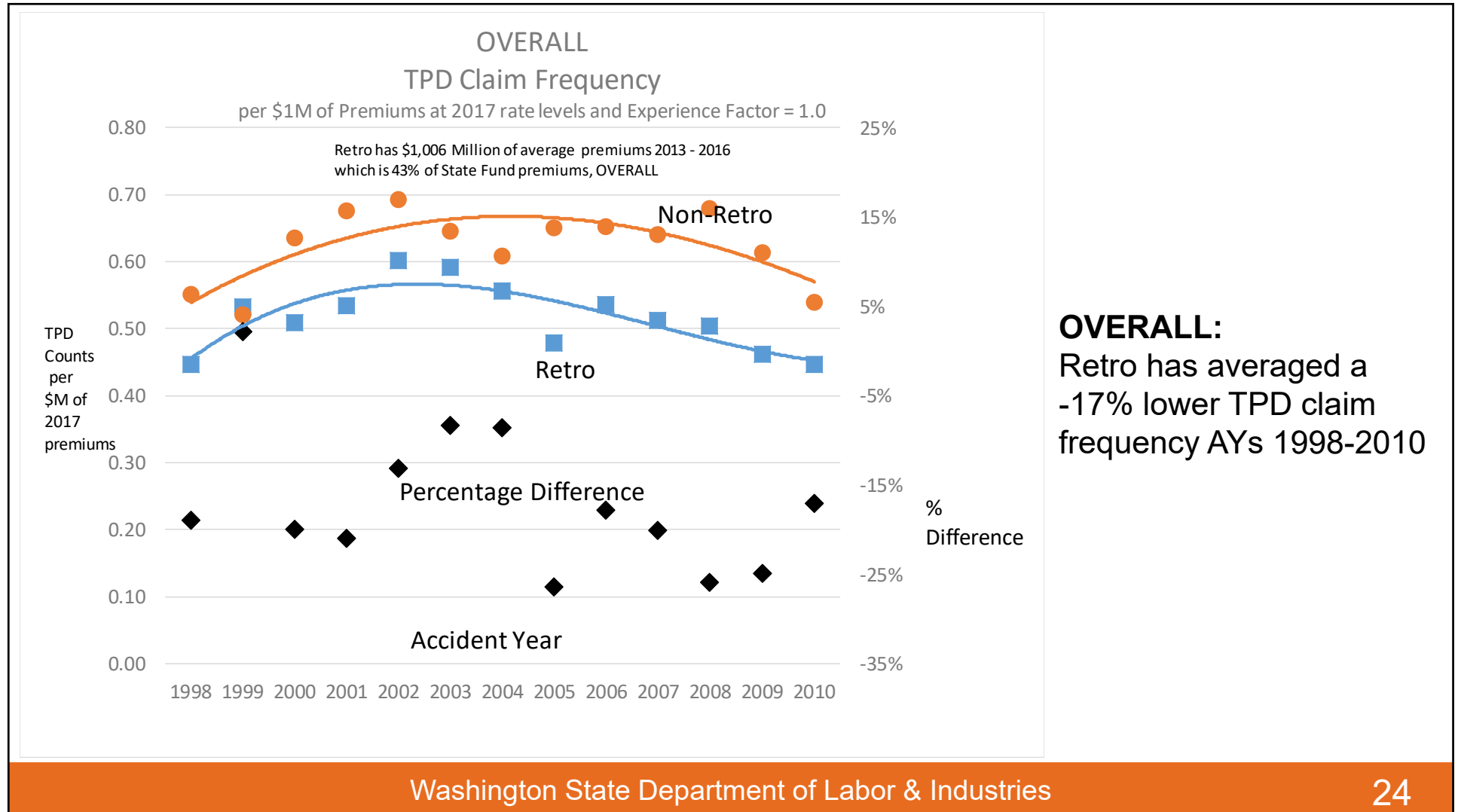
Since accident year 2009, disability for Retro claims has decreased as fewer claims are persisting on timeloss.

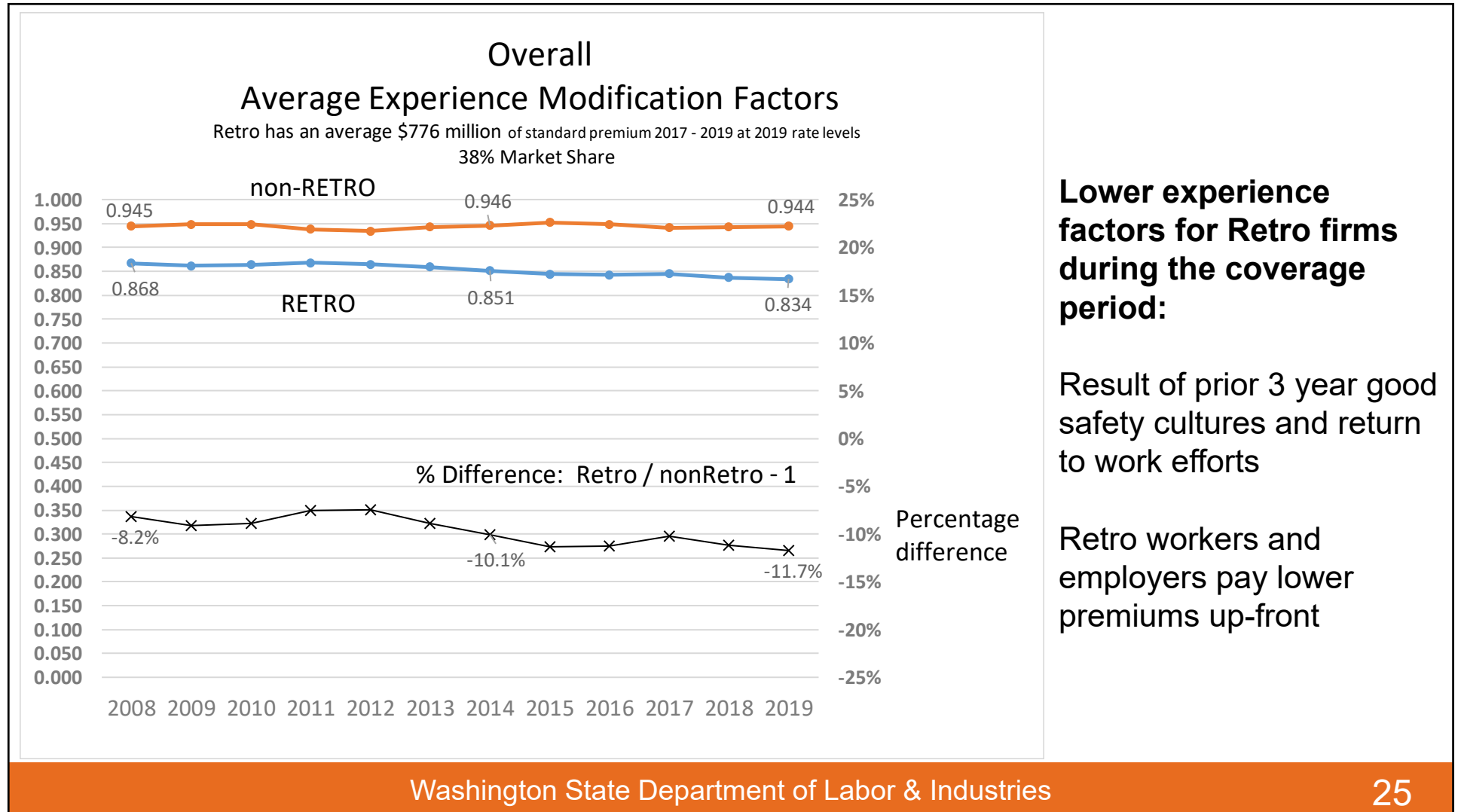
The younger claims forecast the trend of the older claims

Comparison: % of Lost-time claims receiving Time-loss at 24 months by Accident Month



Similar story to the difference in time-loss duration





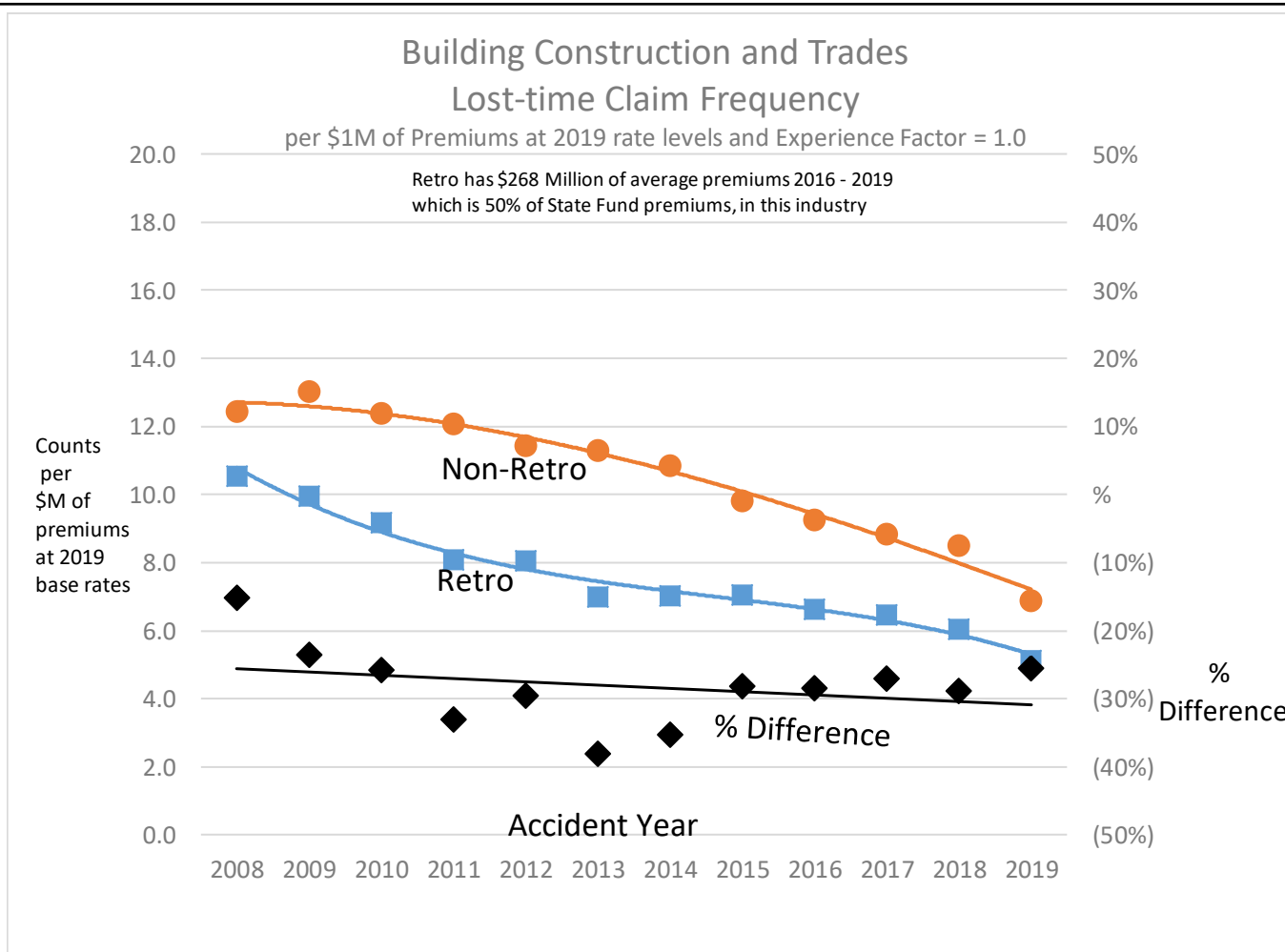
Appendix: Retro Claim Frequency Trends by Industry

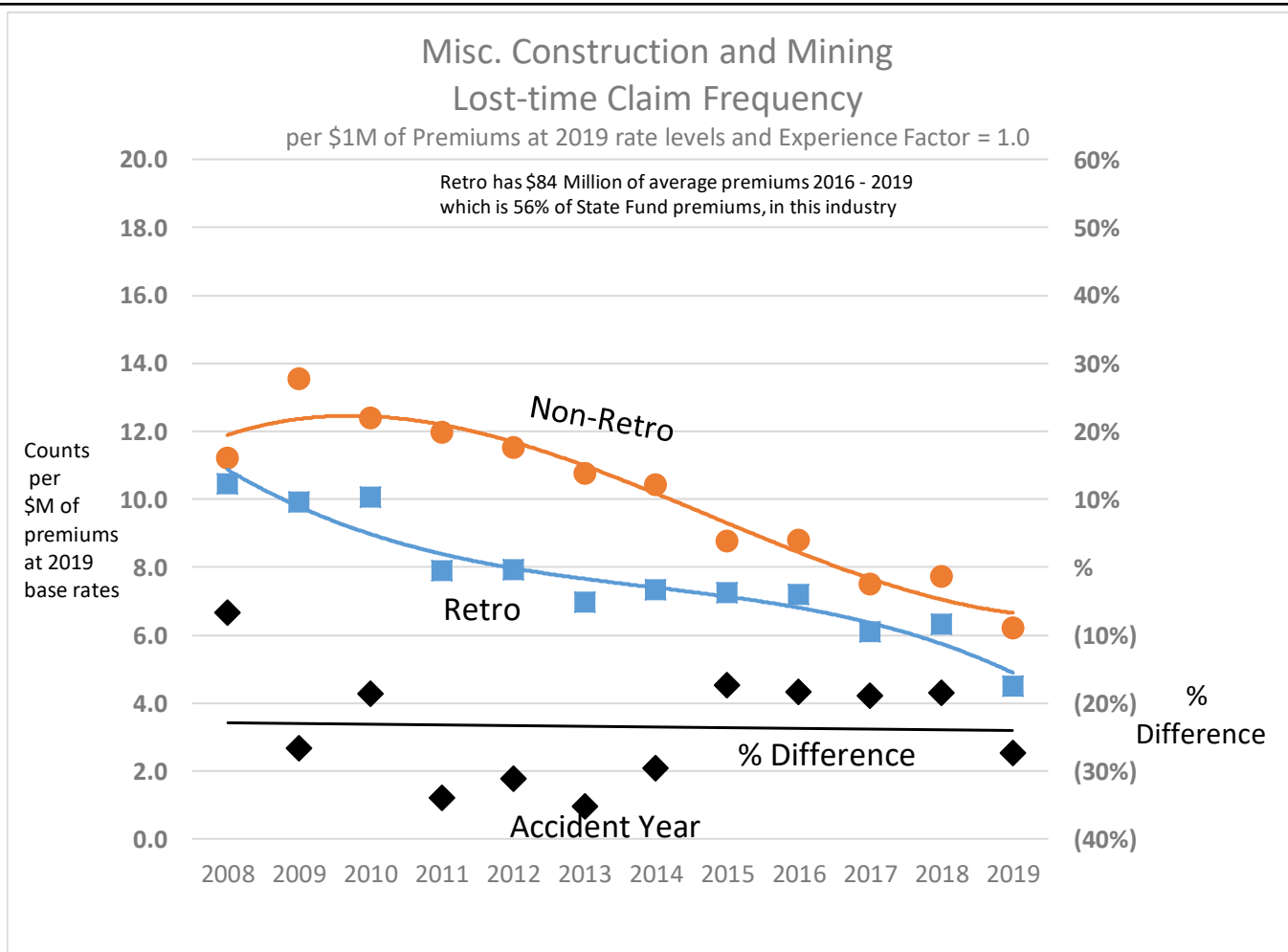
Bill Vasek, FCAS Chief Actuary

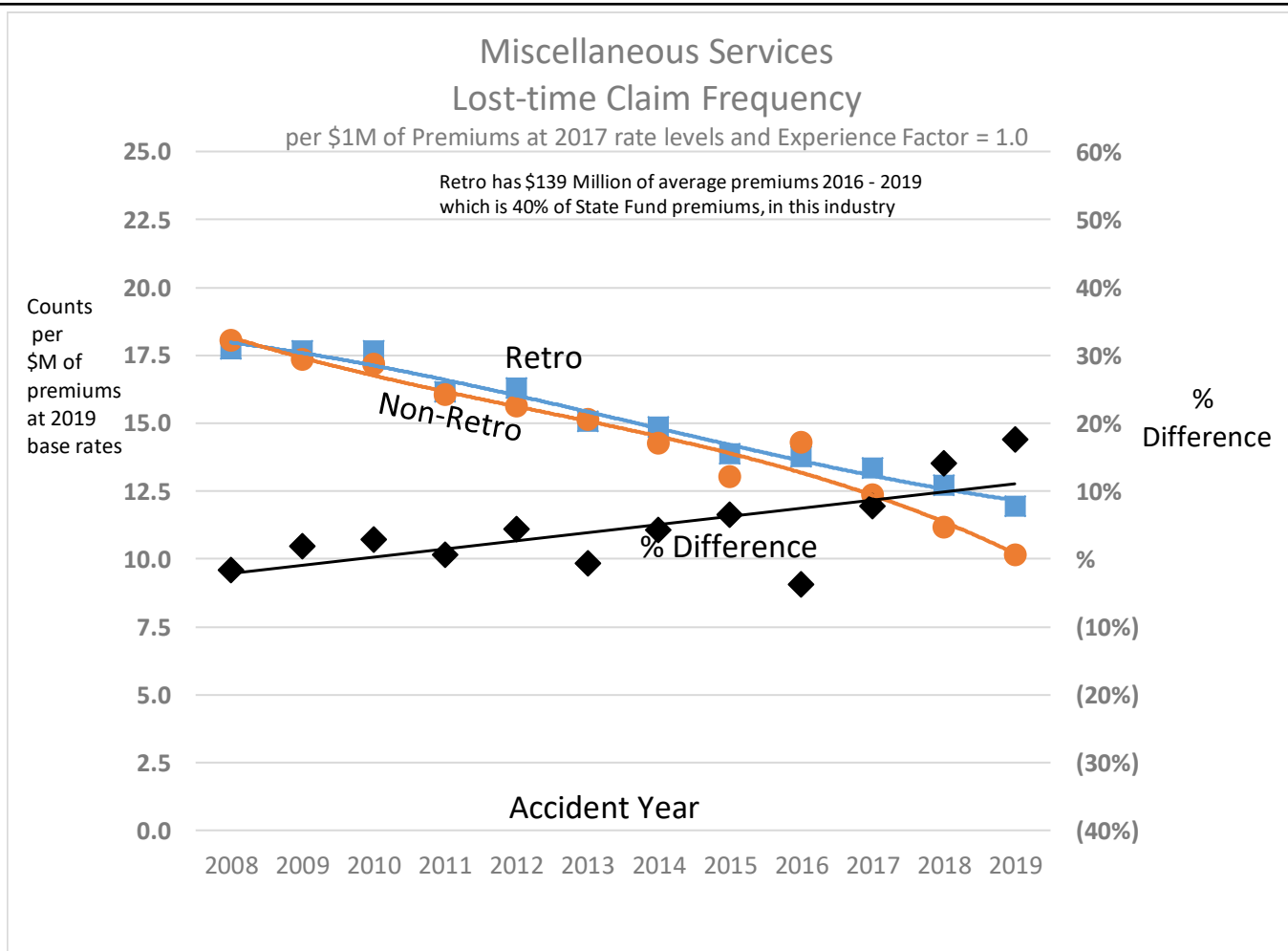
Retro Advisory Committee

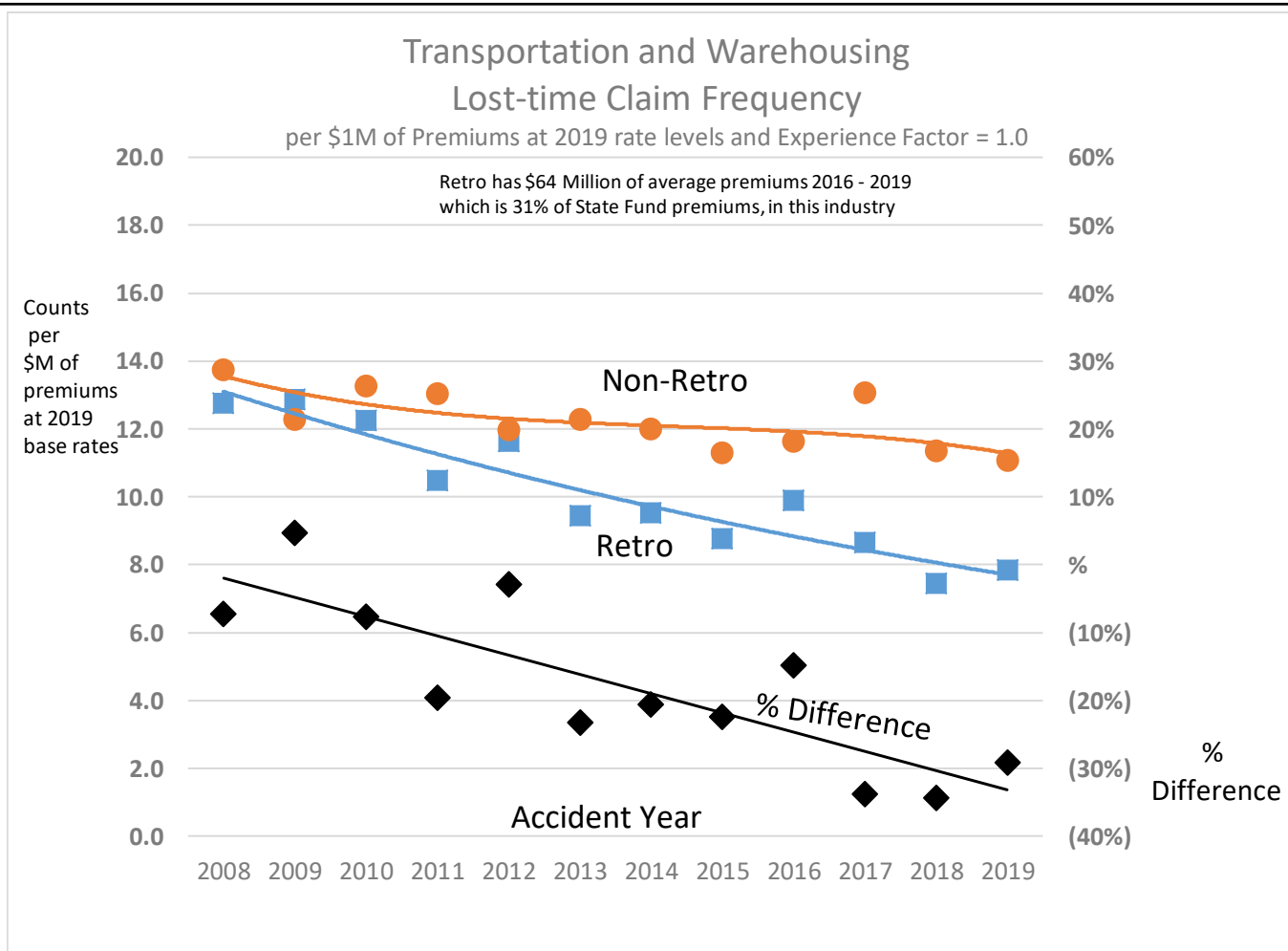
May 21, 2020

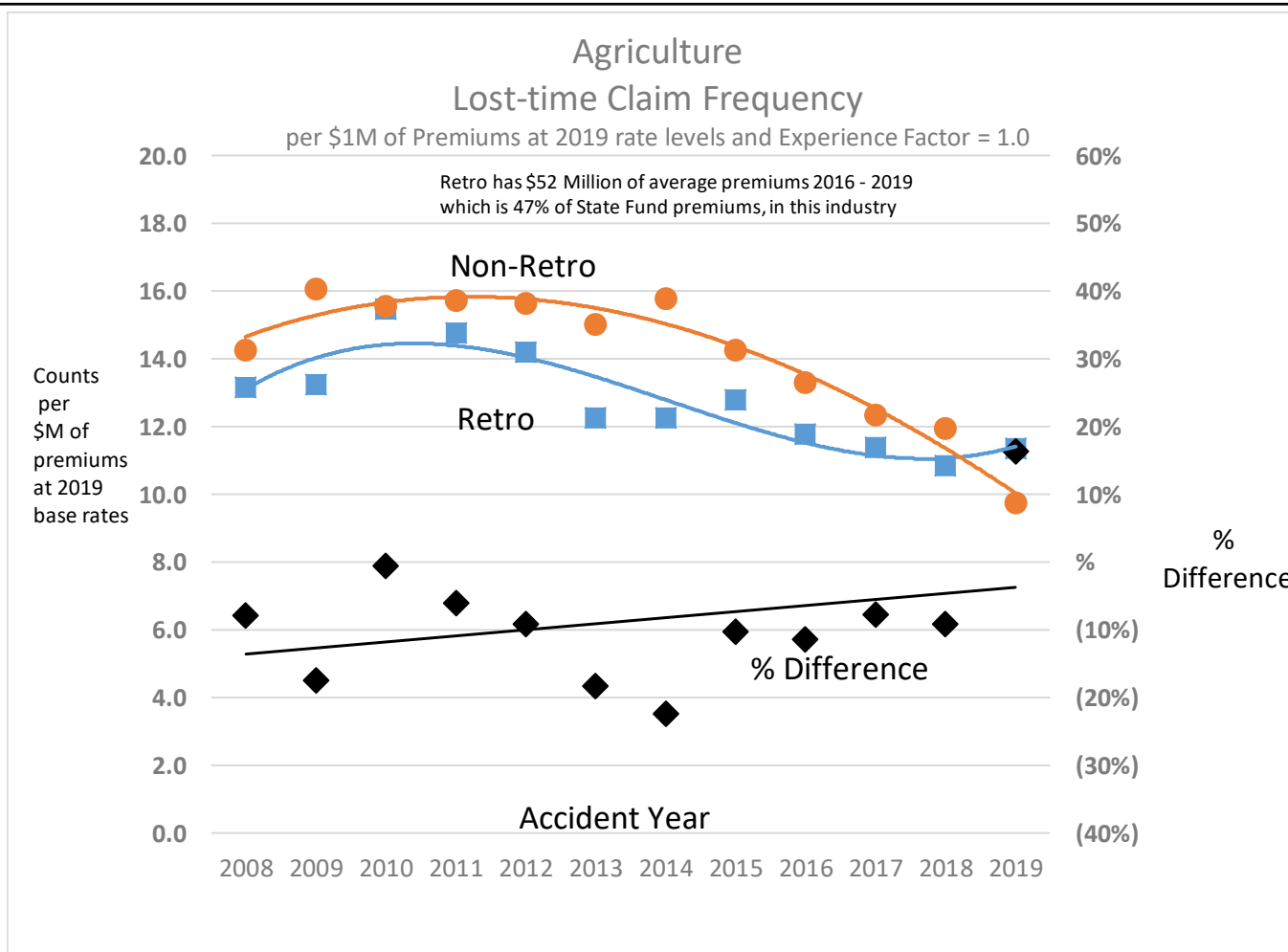


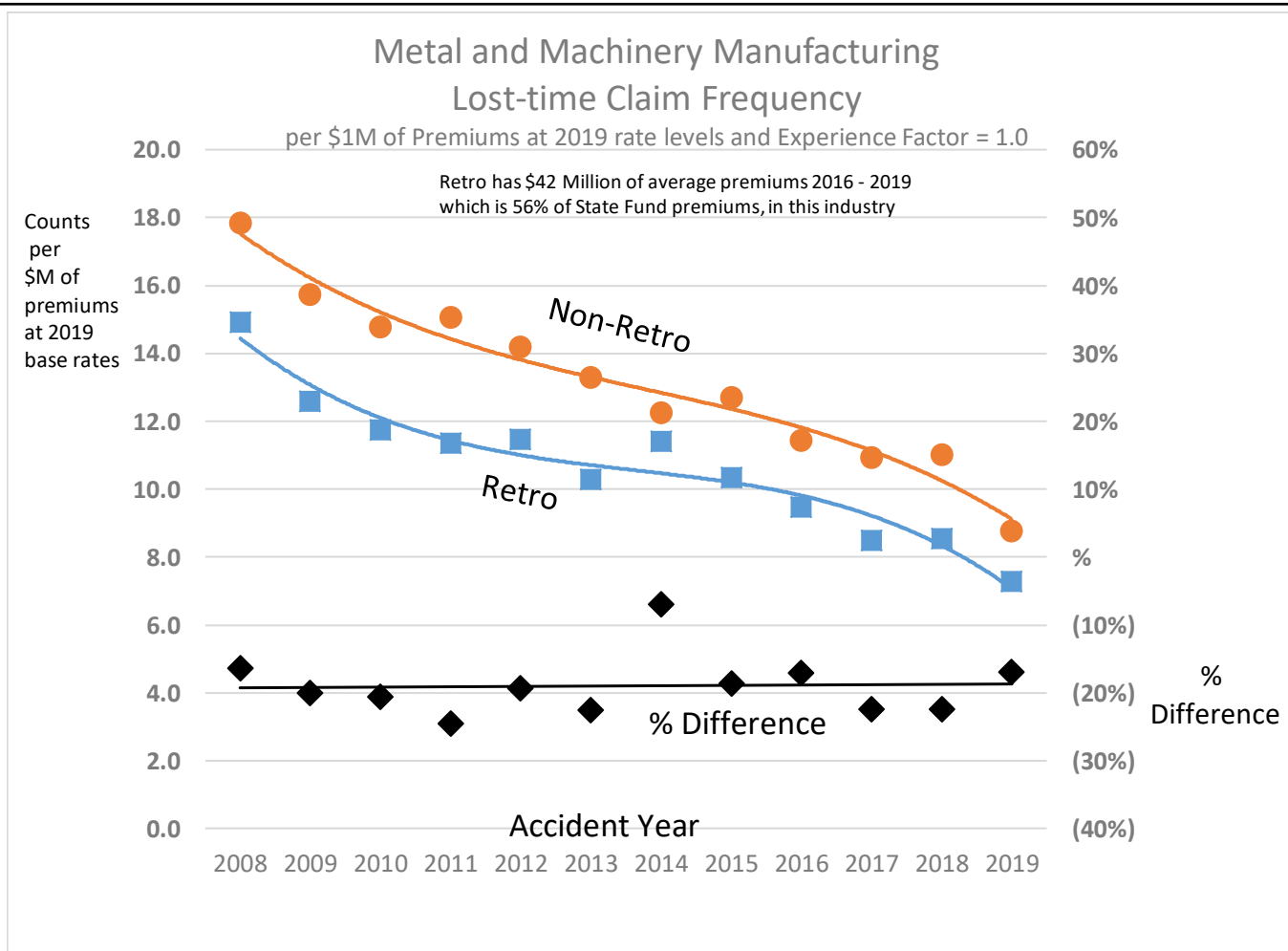


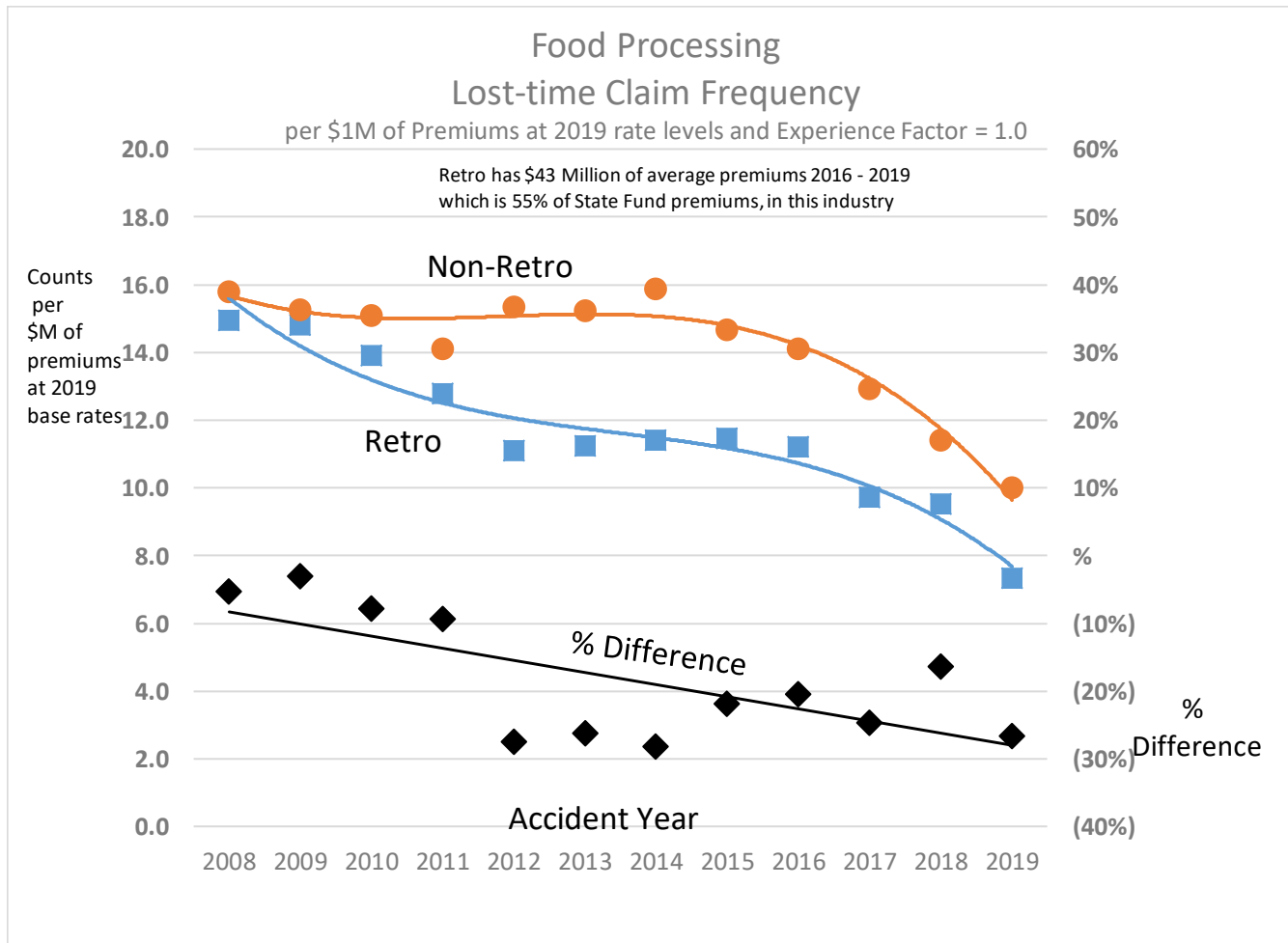


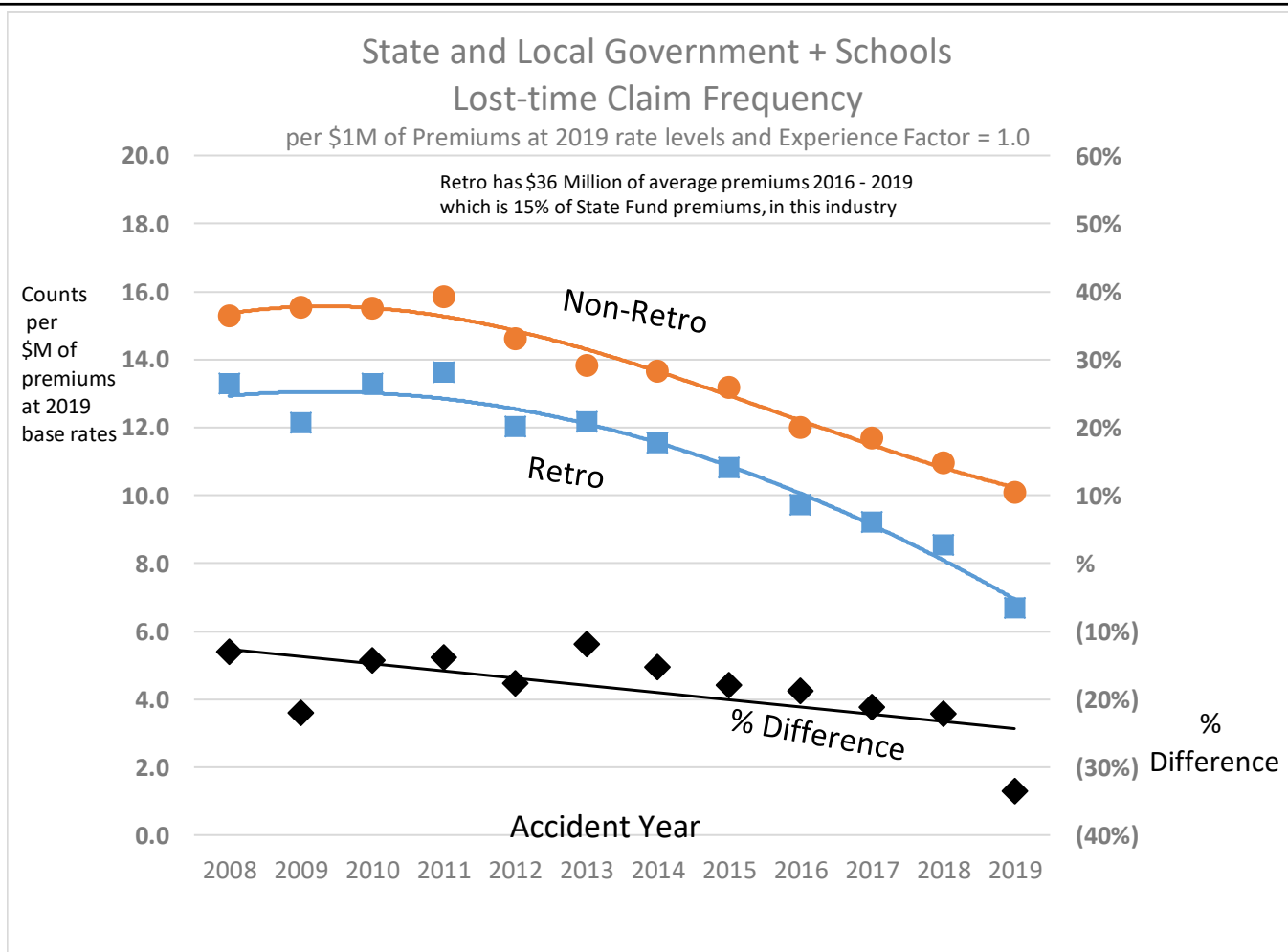


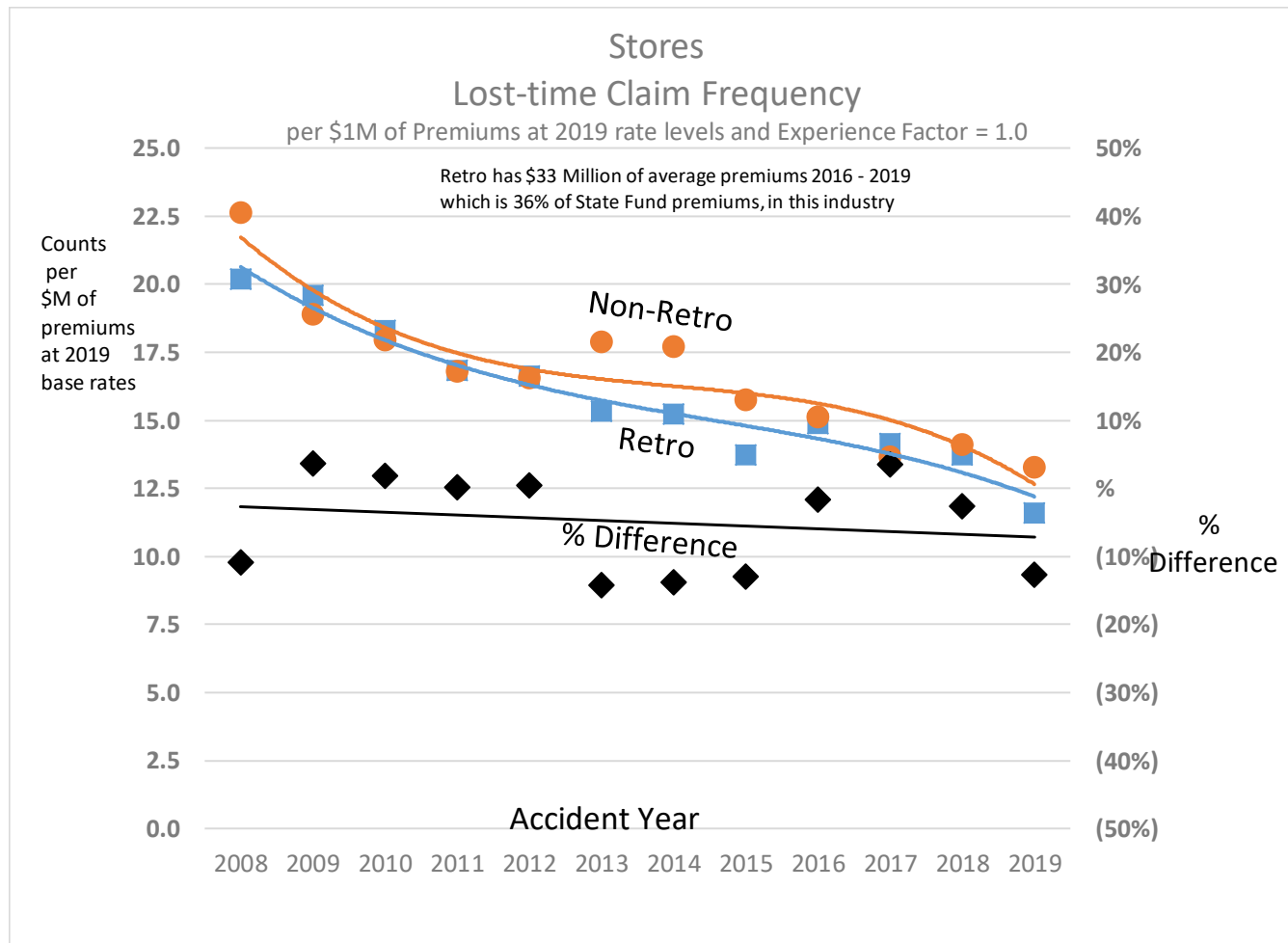






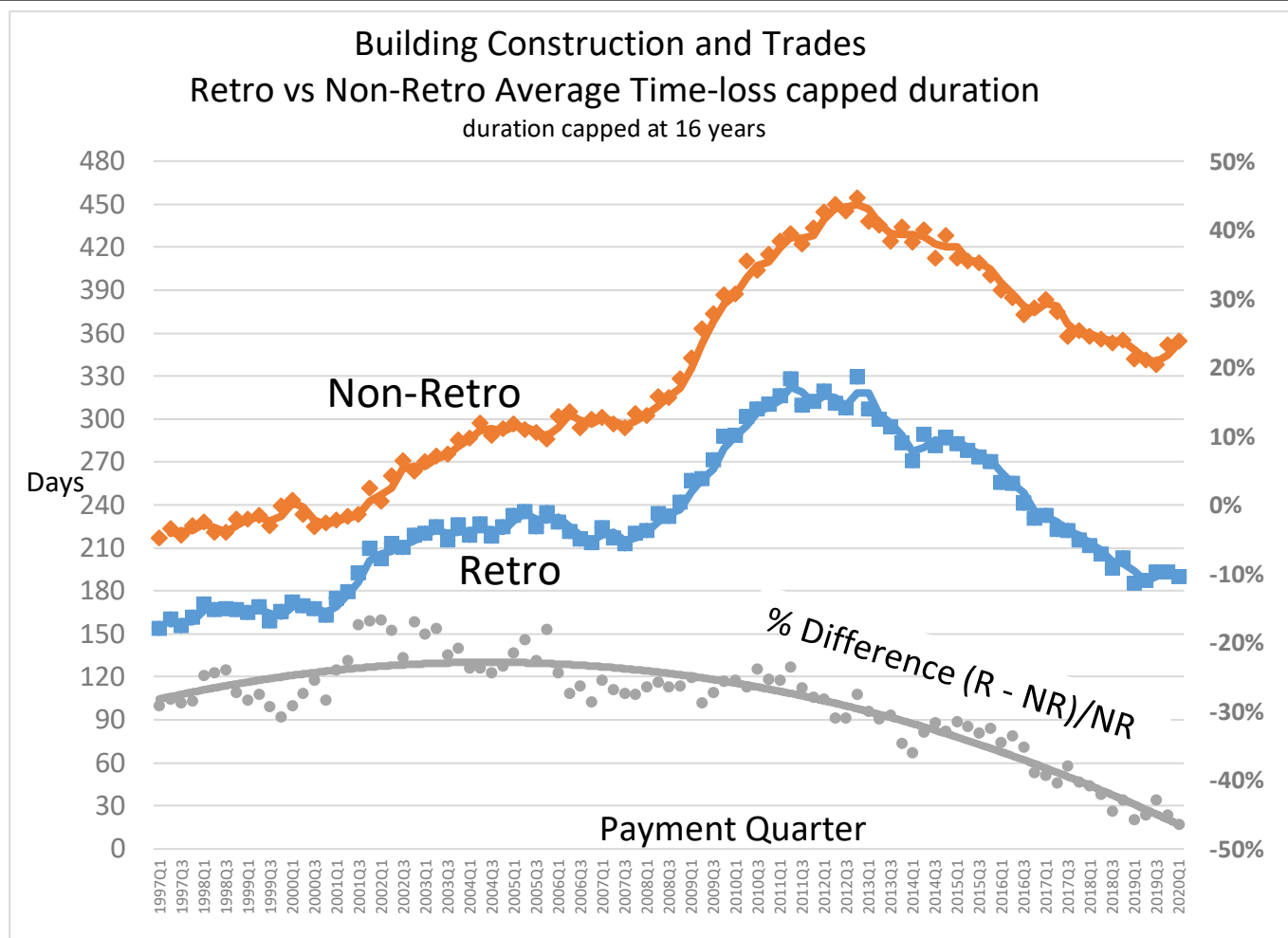


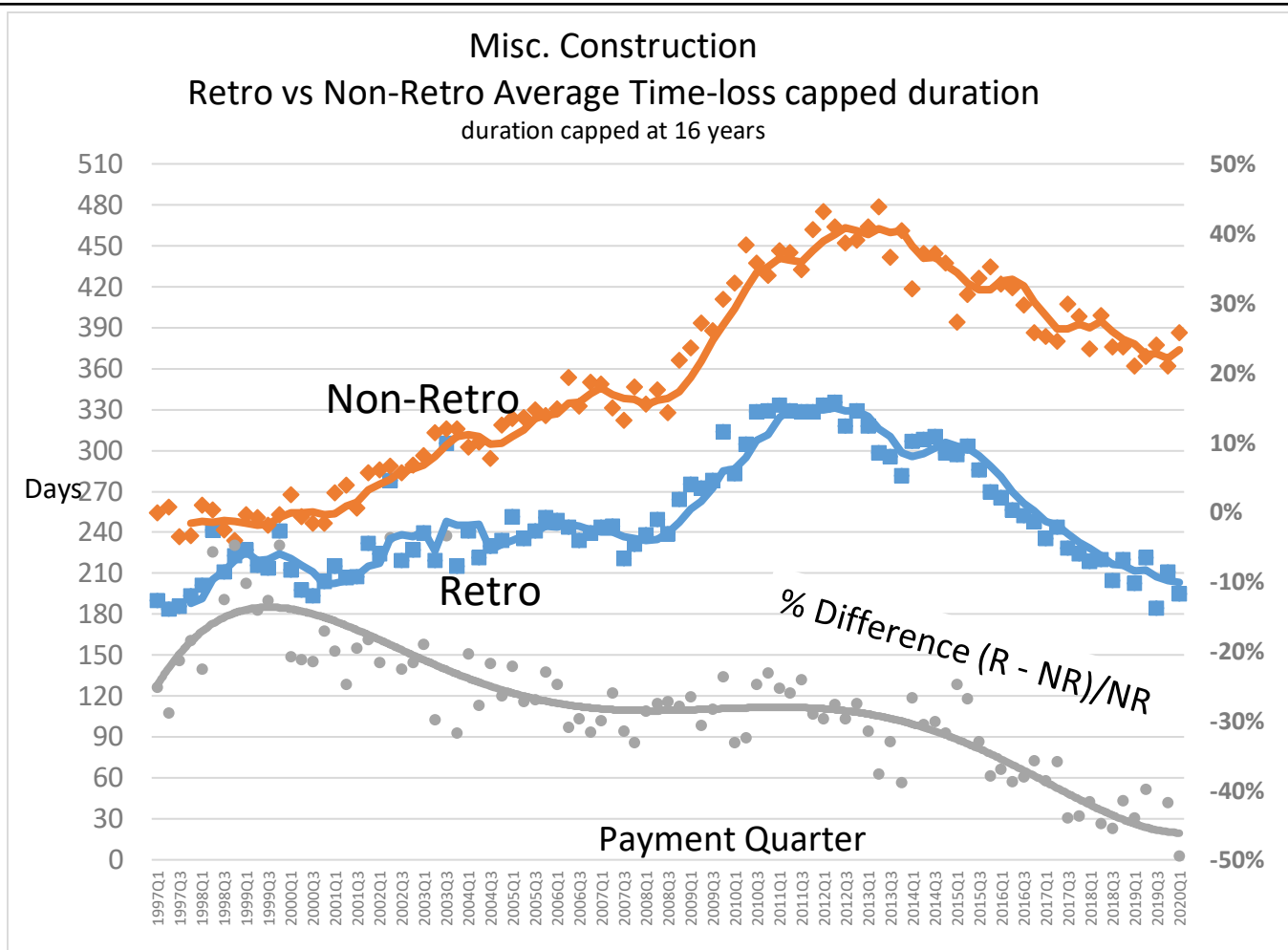


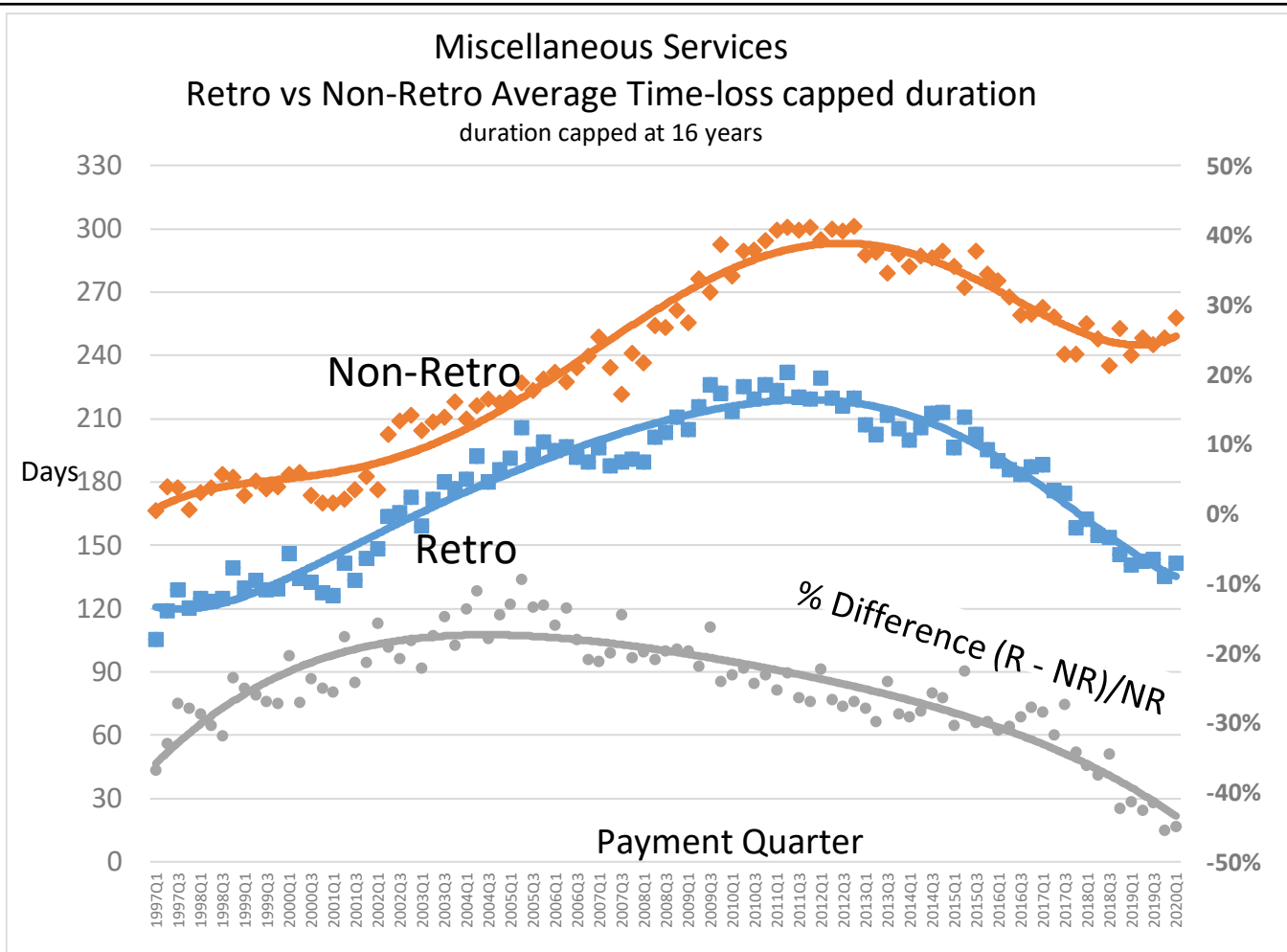


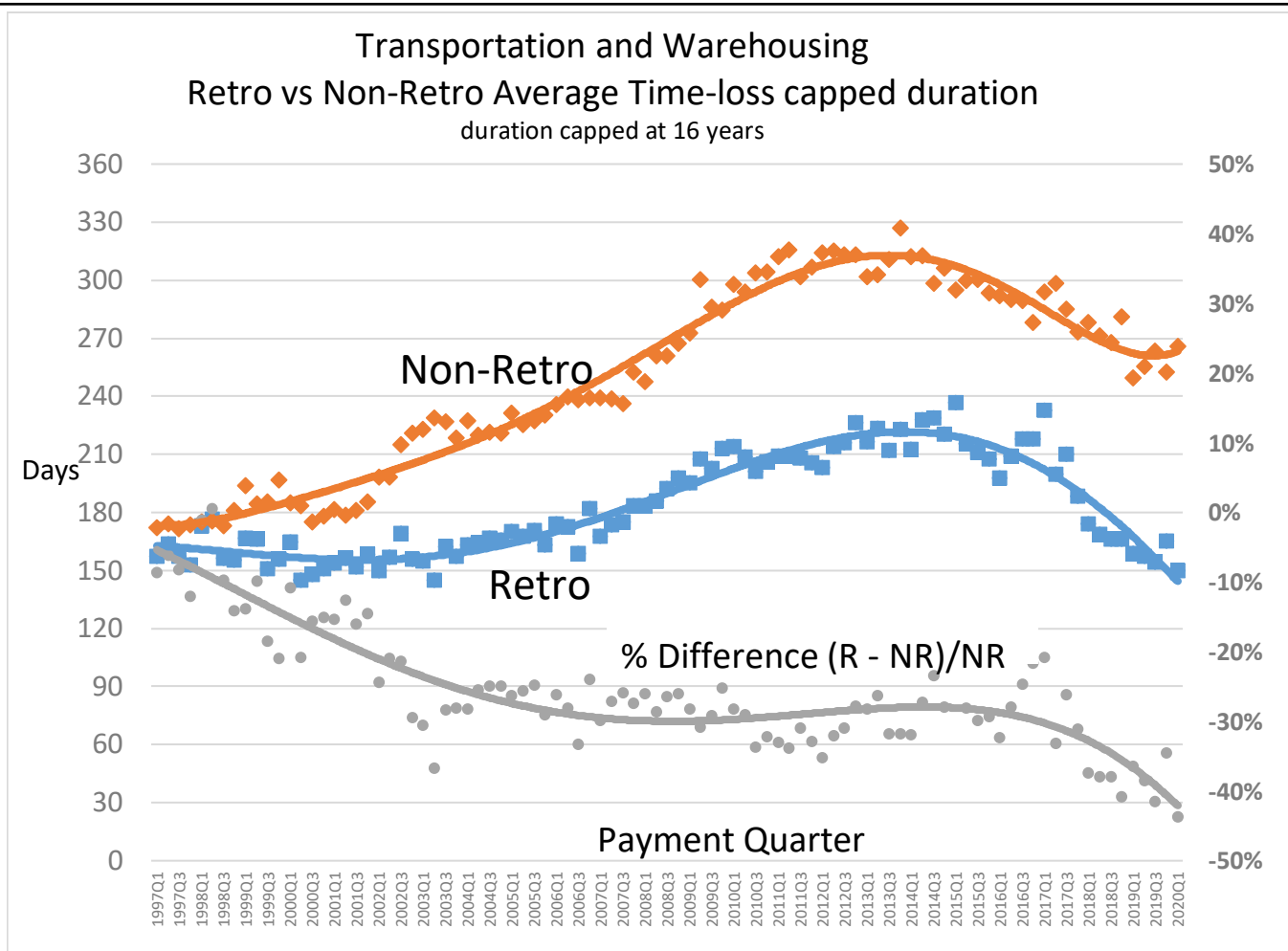
	Compensable Claim Frequency % Difference: Retro/NonRetro -1															
2016-2019 Average Retro Premiums	Includes KOS claims												Retro Market Share			
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2008- 2011	2012- 2015	2016- 2019	
ALL CLASSIFICATIONS	926 M	(13%)	(14%)	(12%)	(15%)	(14%)	(20%)	(19%)	(16%)	(14%)	(17%)	(18%)	(19%)	46.0%	42.8%	40.7%
BUILDING CONSTRUCTION AND TRADES	268.5 M	(15%)	(24%)	(26%)	(33%)	(30%)	(38%)	(35%)	(28%)	(28%)	(27%)	(29%)	(25%)	57.9%	49.8%	50.5%
MISCELLANEOUS SERVICES	139.1 M	(2%)	2%	3%	1%	4%	(1%)	4%	7%	(4%)	8%	14%	18%	39.6%	41.9%	40.0%
GOVERNMENT AND SCHOOLS	36.1 M	(13%)	(22%)	(14%)	(14%)	(18%)	(12%)	(15%)	(18%)	(19%)	(21%)	(22%)	(34%)	18.3%	17.0%	14.8%
TRANSPORTATION AND WAREHOUSING	64.3 M	(7%)	5%	(8%)	(20%)	(3%)	(23%)	(21%)	(22%)	(15%)	(34%)	(34%)	(29%)	41.2%	37.2%	30.6%
MISCELLANEOUS CONSTRUCTION AND MINING	84.1 M	(7%)	(27%)	(19%)	(34%)	(31%)	(35%)	(30%)	(17%)	(18%)	(19%)	(18%)	(27%)	65.5%	55.4%	56.1%
MISC. PROFESSIONAL AND CLERICAL	19.4 M	(4%)	%	(5%)	(7%)	(21%)	(5%)	(20%)	(22%)	(22%)	2%	(10%)	(15%)	23.3%	23.7%	20.2%
AGRICULTURE	51.6 M	(8%)	(17%)	(1%)	(6%)	(9%)	(18%)	(22%)	(10%)	(11%)	(8%)	(9%)	16%	65.4%	57.3%	47.4%
STORES	32.8 M	(11%)	4%	2%	%	%	(14%)	(14%)	(13%)	(2%)	4%	(3%)	(13%)	39.7%	40.4%	36.3%
HEALTH CARE	29.0 M	49%	27%	16%	61%	35%	31%	15%	16%	32%	10%	(4%)	33%	39.0%	36.0%	37.1%
METAL AND MACHINERY MANUFACTURING	42.4 M	(16%)	(20%)	(21%)	(25%)	(19%)	(23%)	(7%)	(19%)	(17%)	(22%)	(22%)	(17%)	62.1%	59.9%	55.8%
FOREST PRODUCTS	36.1 M	(8%)	(29%)	(13%)	(8%)	(17%)	(%)	(24%)	5%	(17%)	(6%)	(18%)	(6%)	50.5%	51.6%	54.1%
DEALERS AND WHOLESALERS	32.1 M	(9%)	(4%)	(11%)	(15%)	(7%)	(9%)	(12%)	(9%)	(10%)	(9%)	(25%)	(16%)	47.4%	46.0%	41.6%
FOOD PROCESSING AND MANUFACTURING	42.9 M	(5%)	(3%)	(8%)	(9%)	(28%)	(26%)	(28%)	(22%)	(20%)	(25%)	(16%)	(27%)	72.8%	65.9%	54.7%
MISCELLANEOUS MANUFACTURING	29.8 M	(9%)	1%	1%	(23%)	(1%)	(17%)	(20%)	(10%)	(13%)	(18%)	(21%)	(4%)	59.0%	60.9%	54.9%
TEMPORARY HELP	13.3 M	(7%)	10%	(12%)	(21%)	(14%)	(13%)	(23%)	(15%)	(17%)	(21%)	(20%)	(47%)	40.2%	33.1%	31.6%
UTILITIES AND COMMUNICATIONS	4.3 M	13%	15%	35%	27%	(5%)	4%	32%	(6%)	(18%)	(4%)	(25%)	(43%)	33.2%	28.6%	31.0%

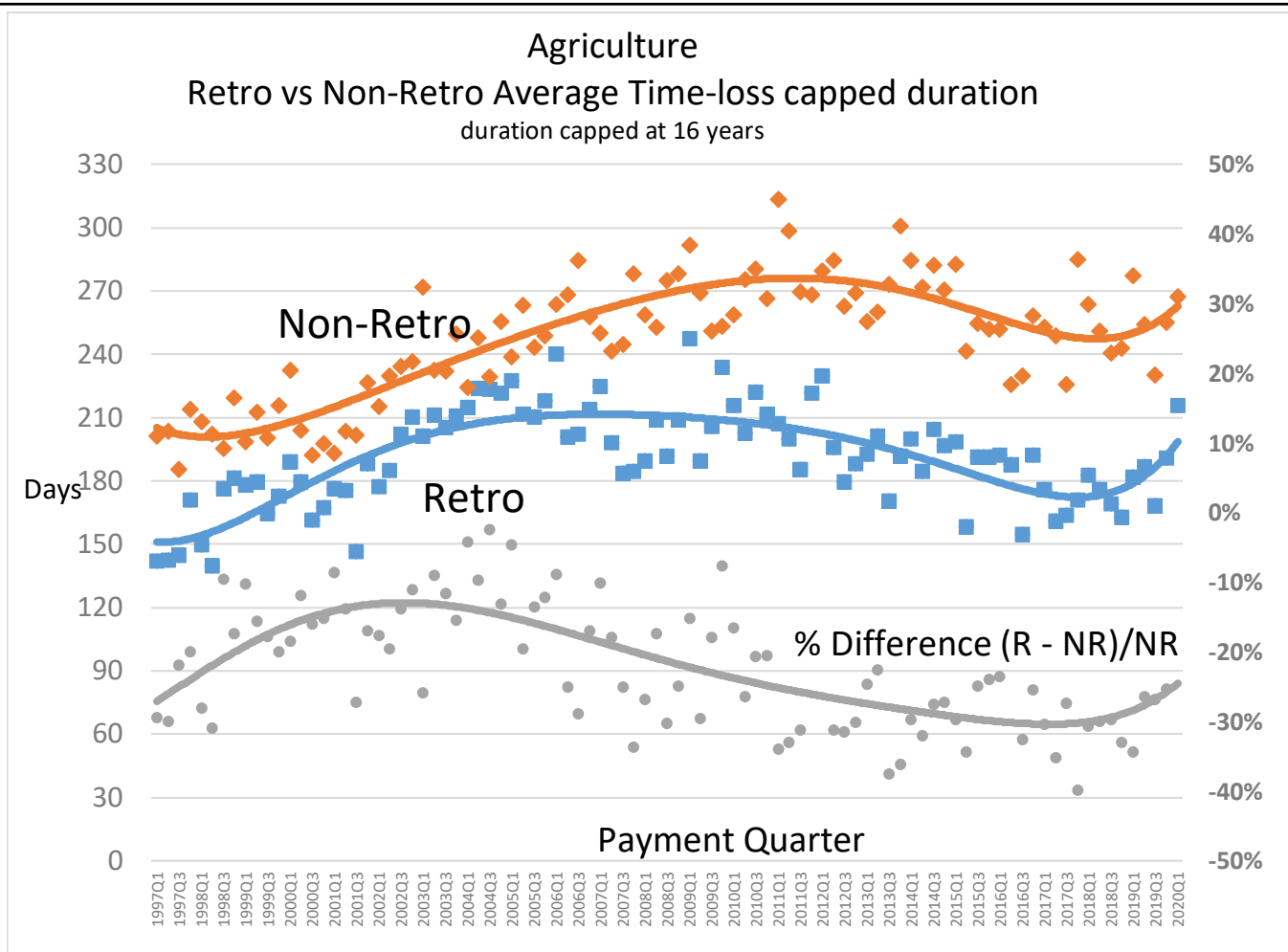
Retro Time-loss Duration Trends by Industry

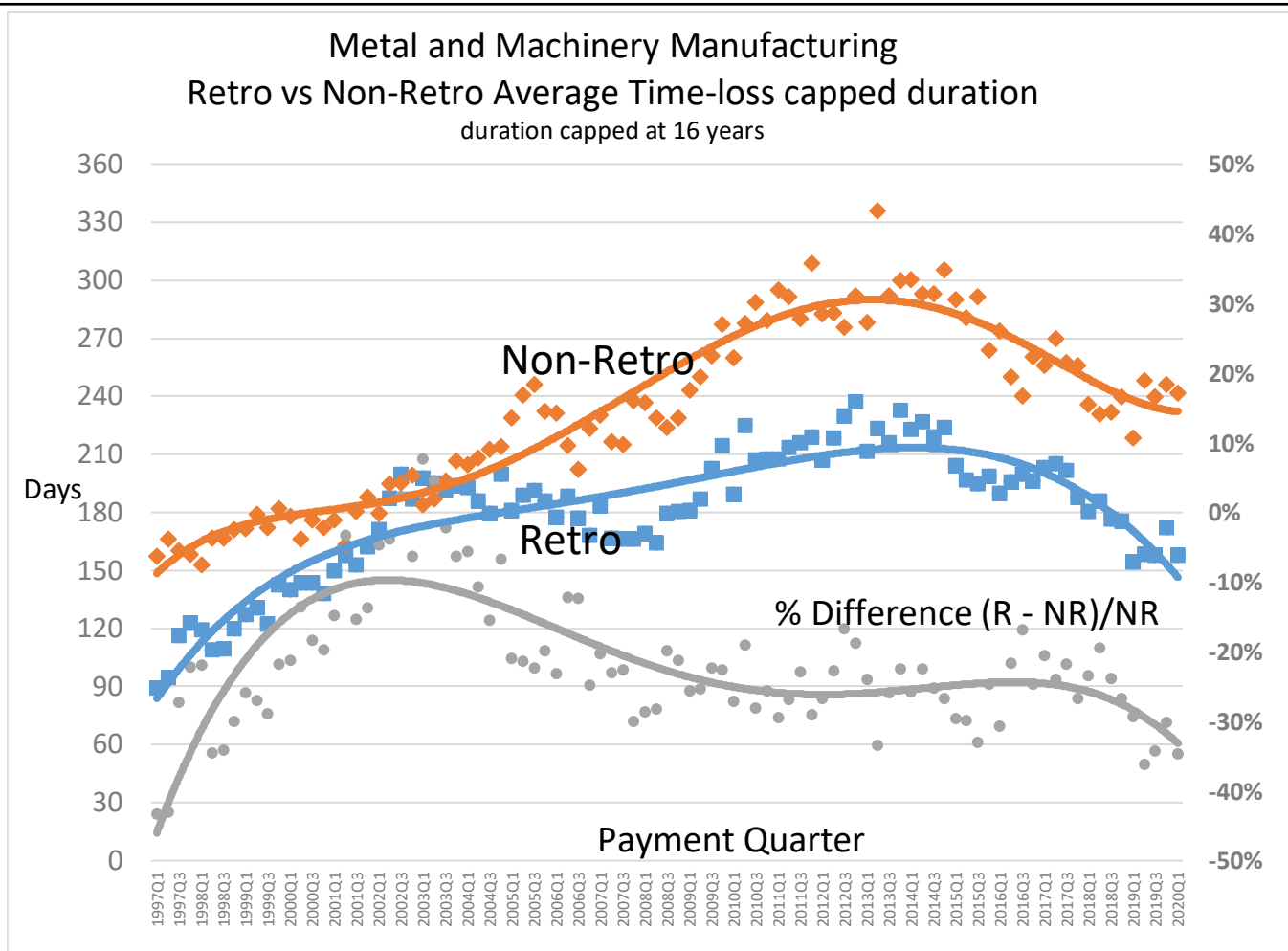


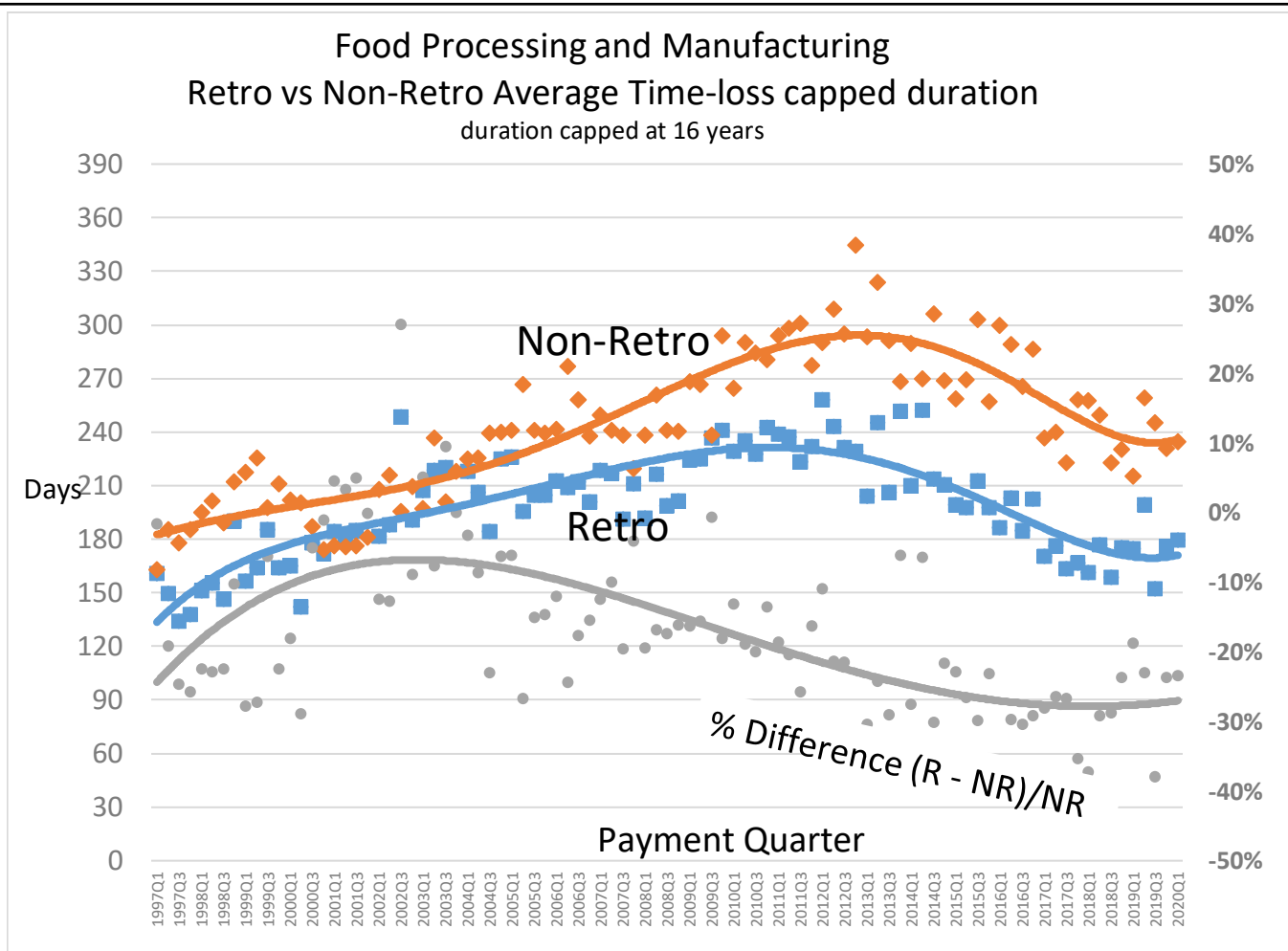


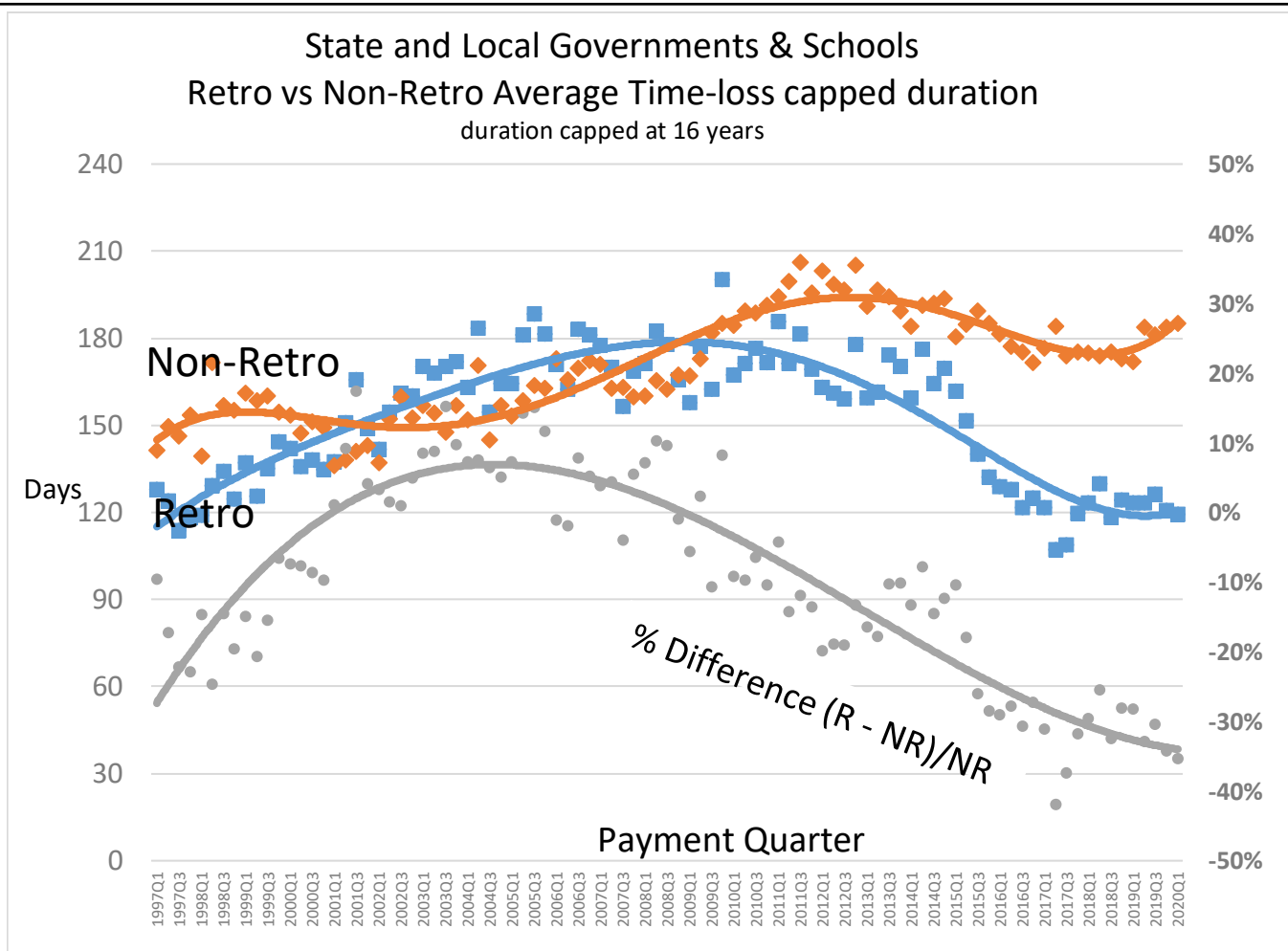


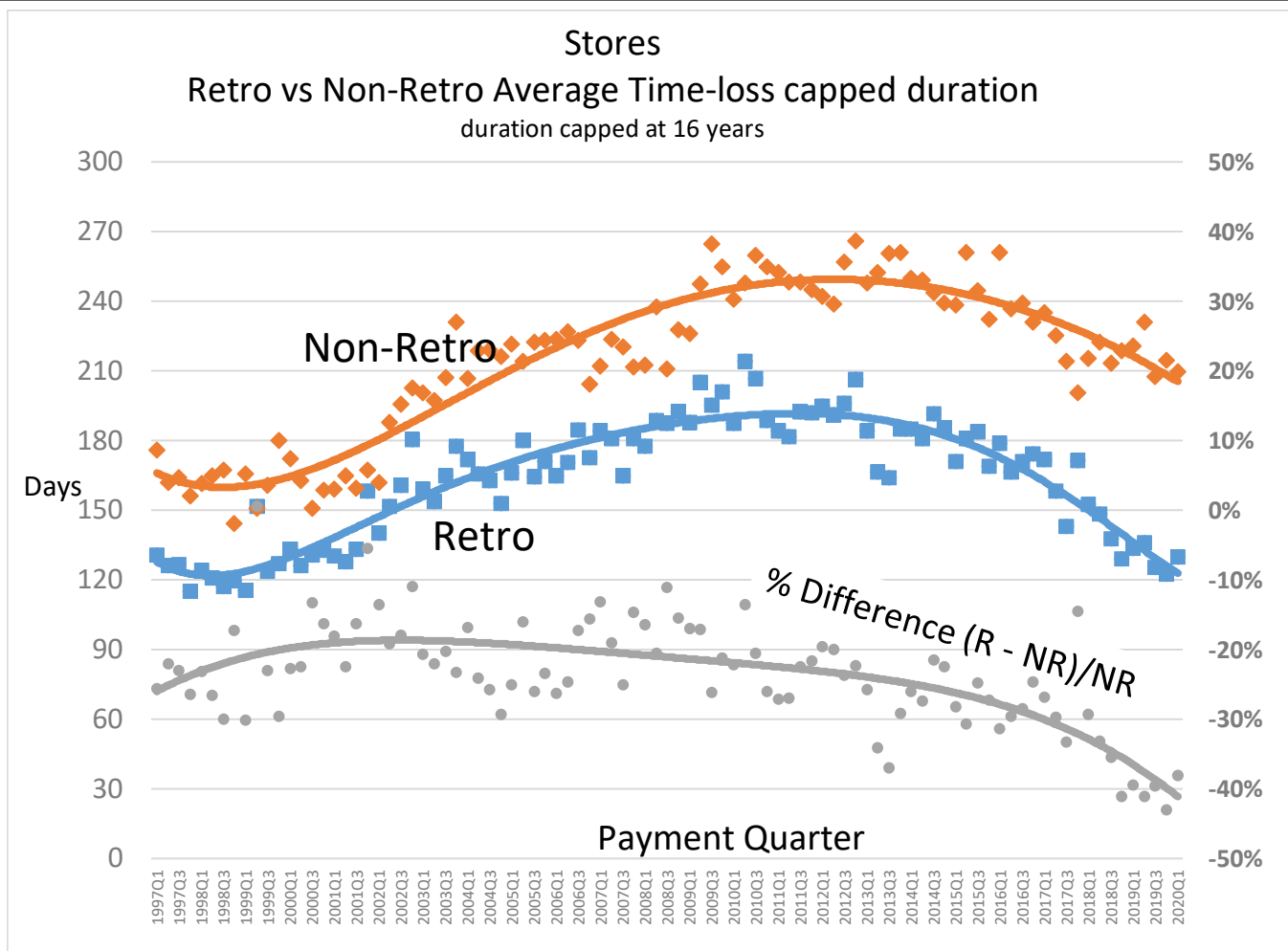




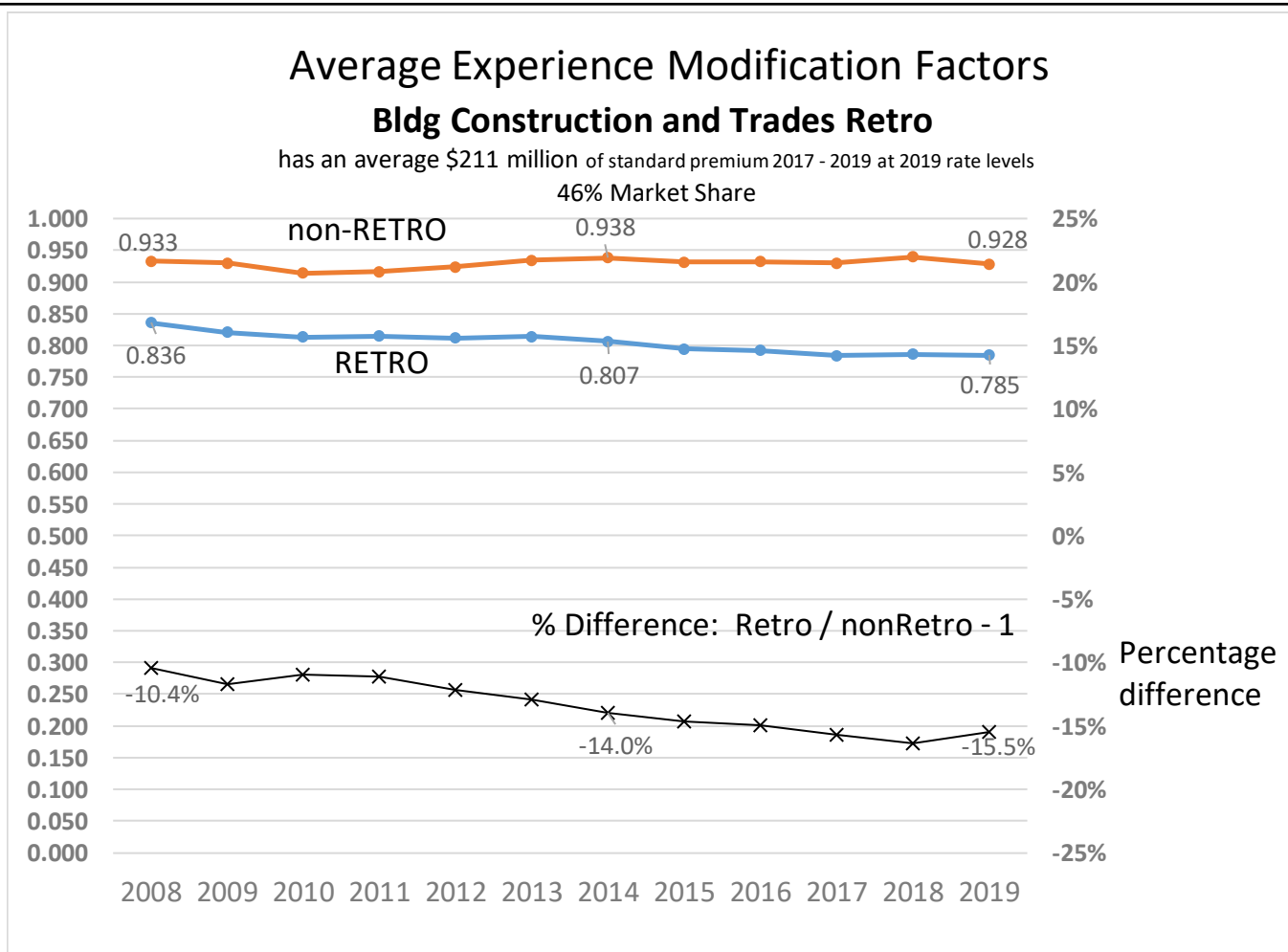








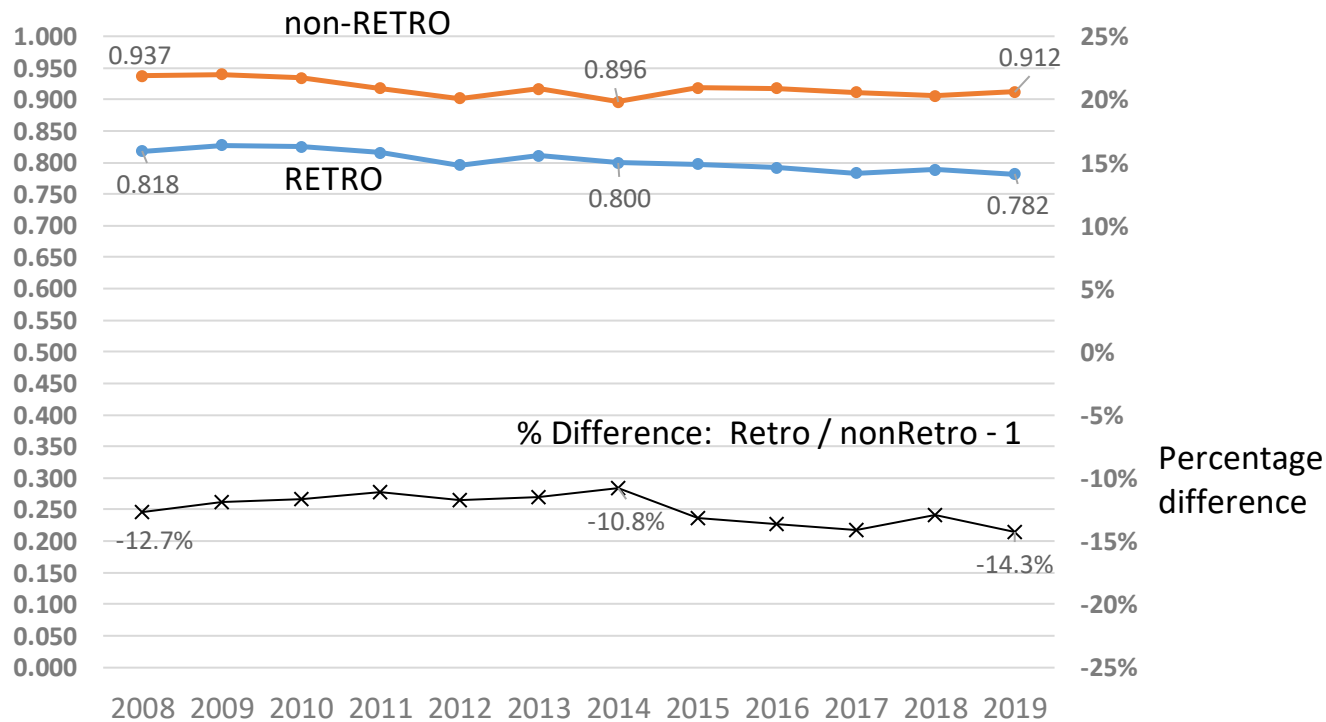
Retro Experience Rating Trends by Industry



Average Experience Modification Factors

Misc. Construction & Mining Retro

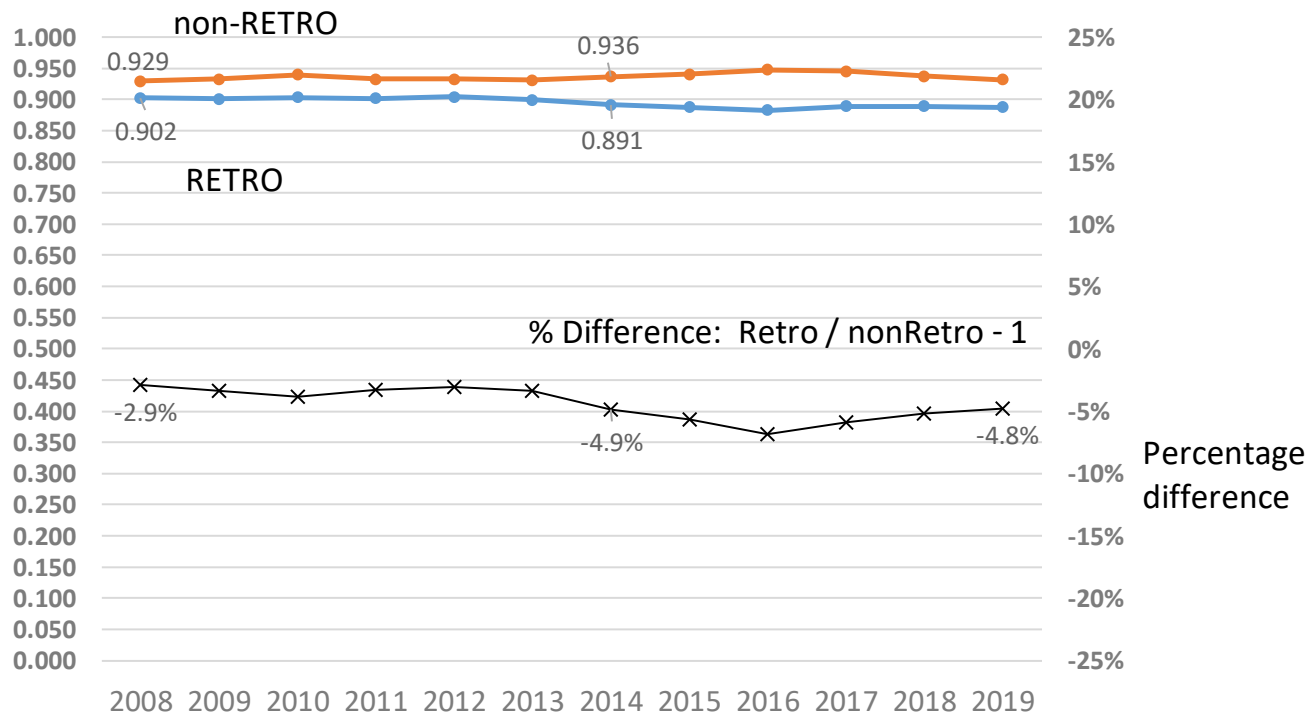
has an average \$66 million of standard premium 2017 - 2019 at 2019 rate levels



Average Experience Modification Factors

Misc. Services Retro

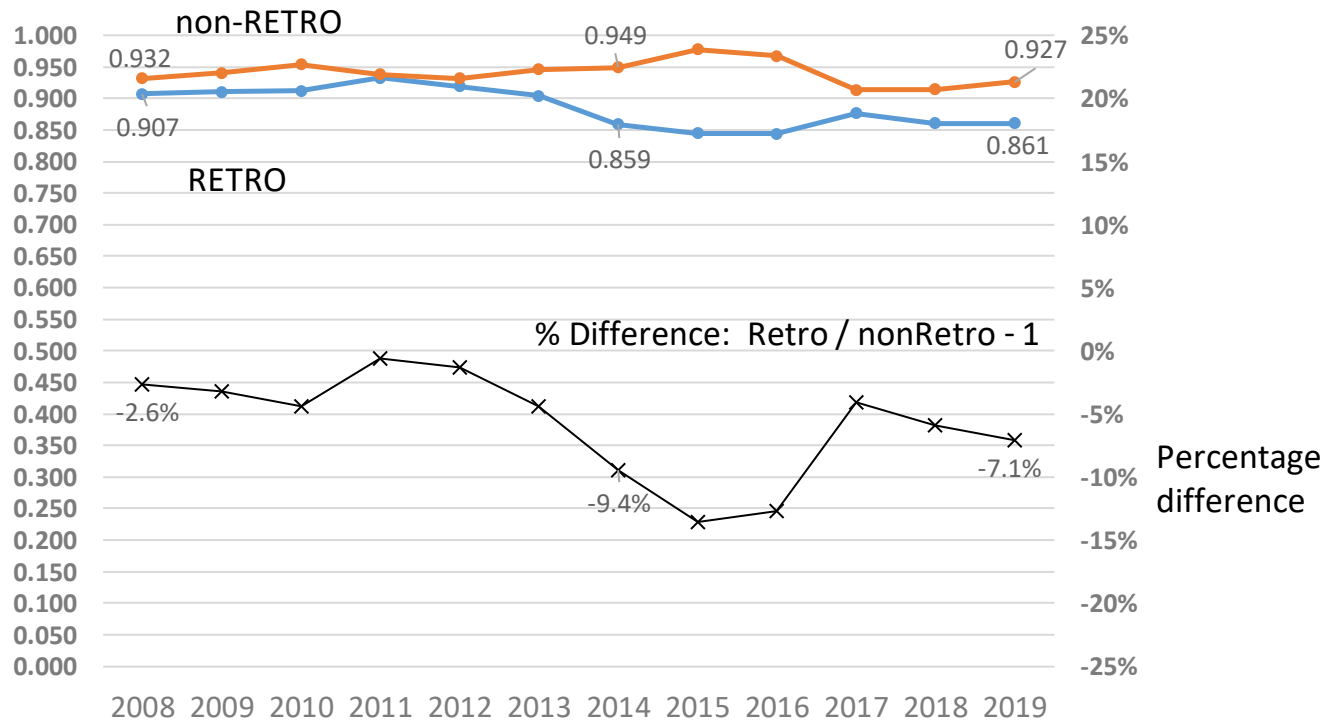
has an average \$124 million of standard premium 2017 - 2019 at 2019 rate levels
39% Market Share

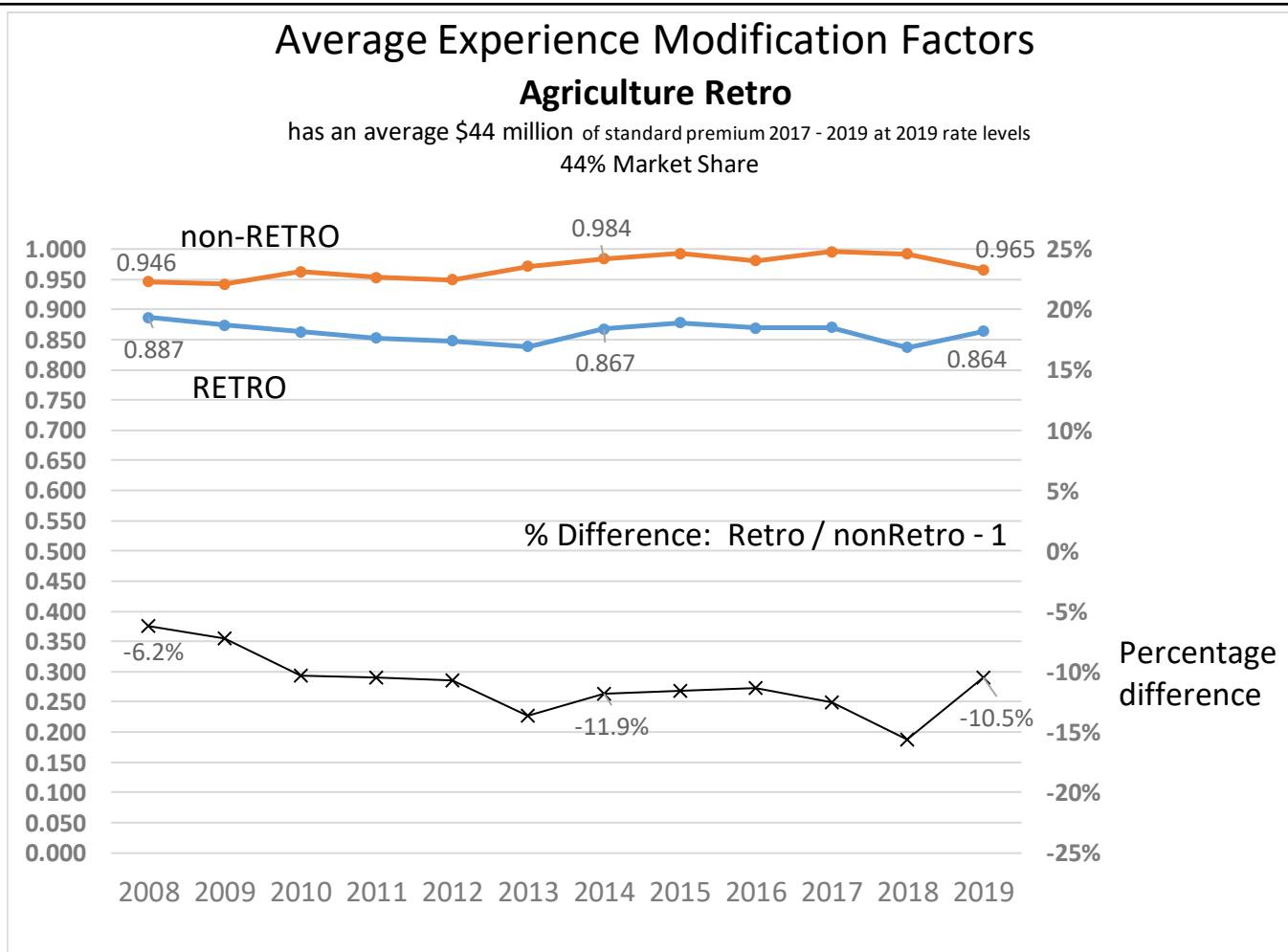


Average Experience Modification Factors

Transportation & Warehousing Retro

has an average \$56 million of standard premium 2017 - 2019 at 2019 rate levels
29% Market Share

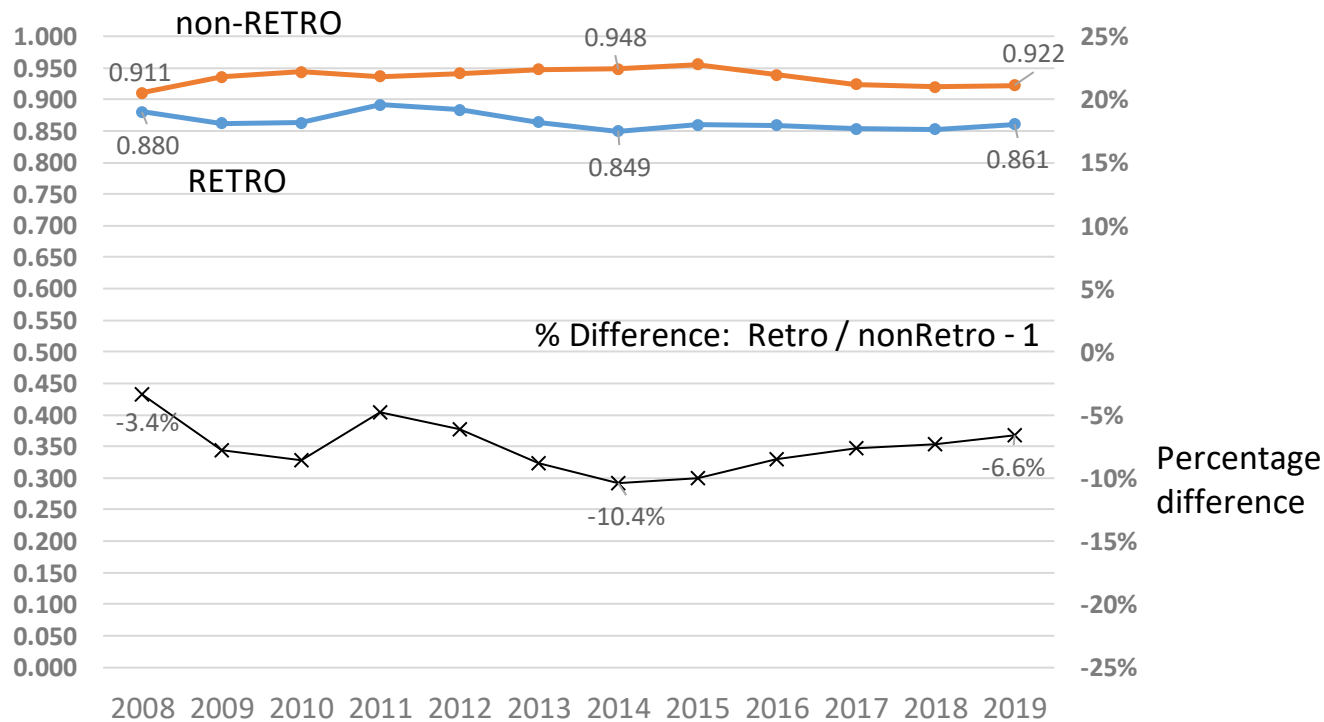


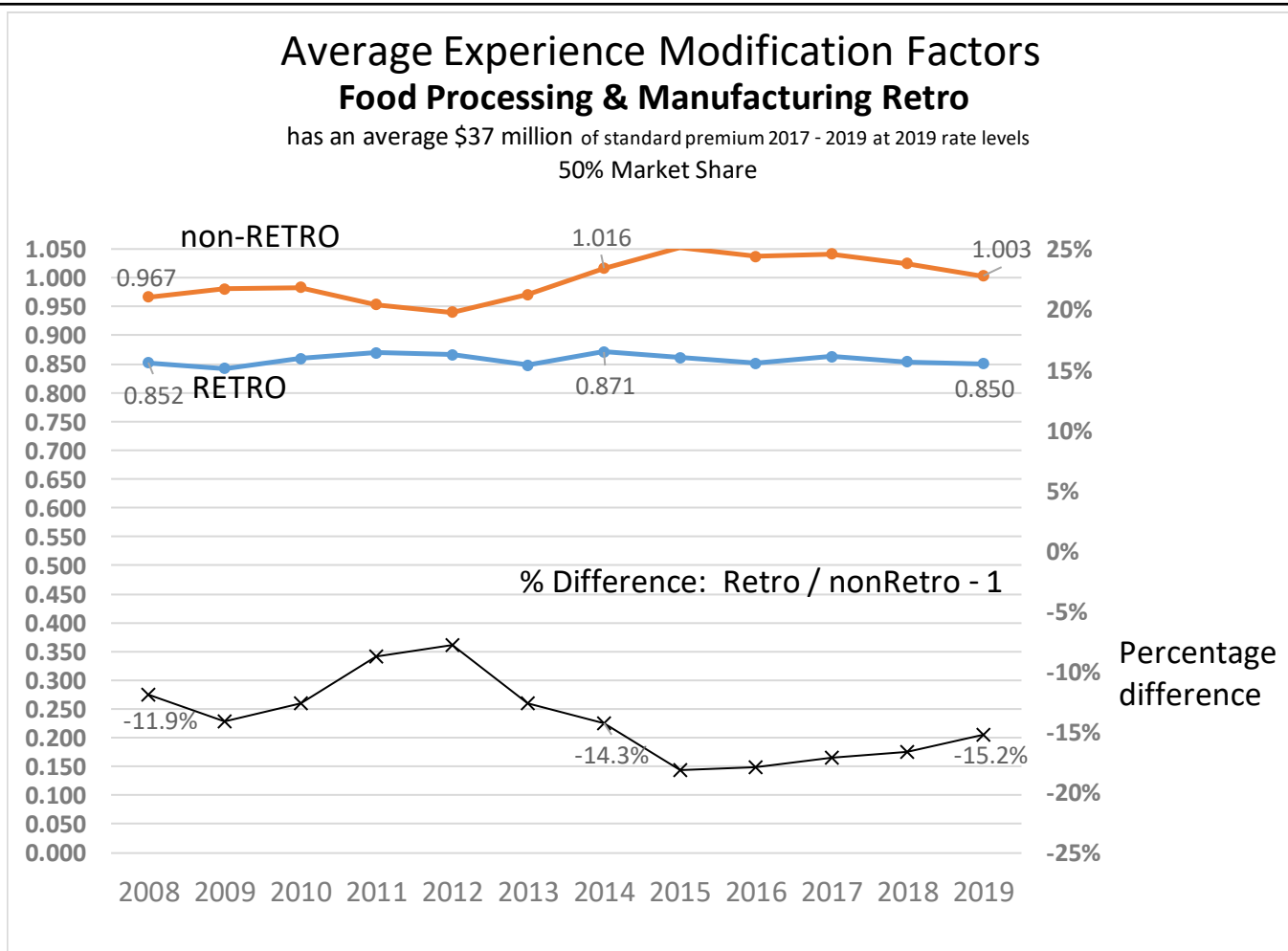


Average Experience Modification Factors

Metal & Machinery Manufacturing Retro

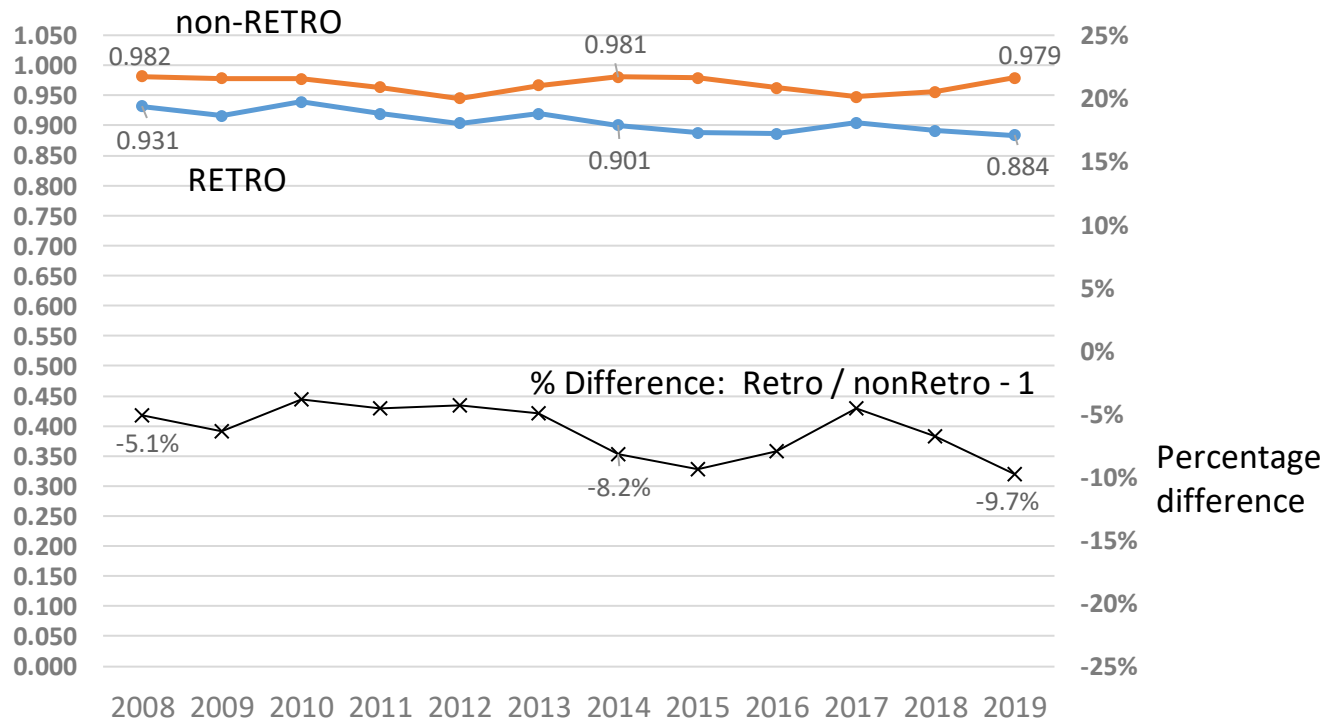
has an average \$36 million of standard premium 2017 - 2019 at 2019 rate levels
54% Market Share





Average Experience Modification Factors Government and Schools Retro

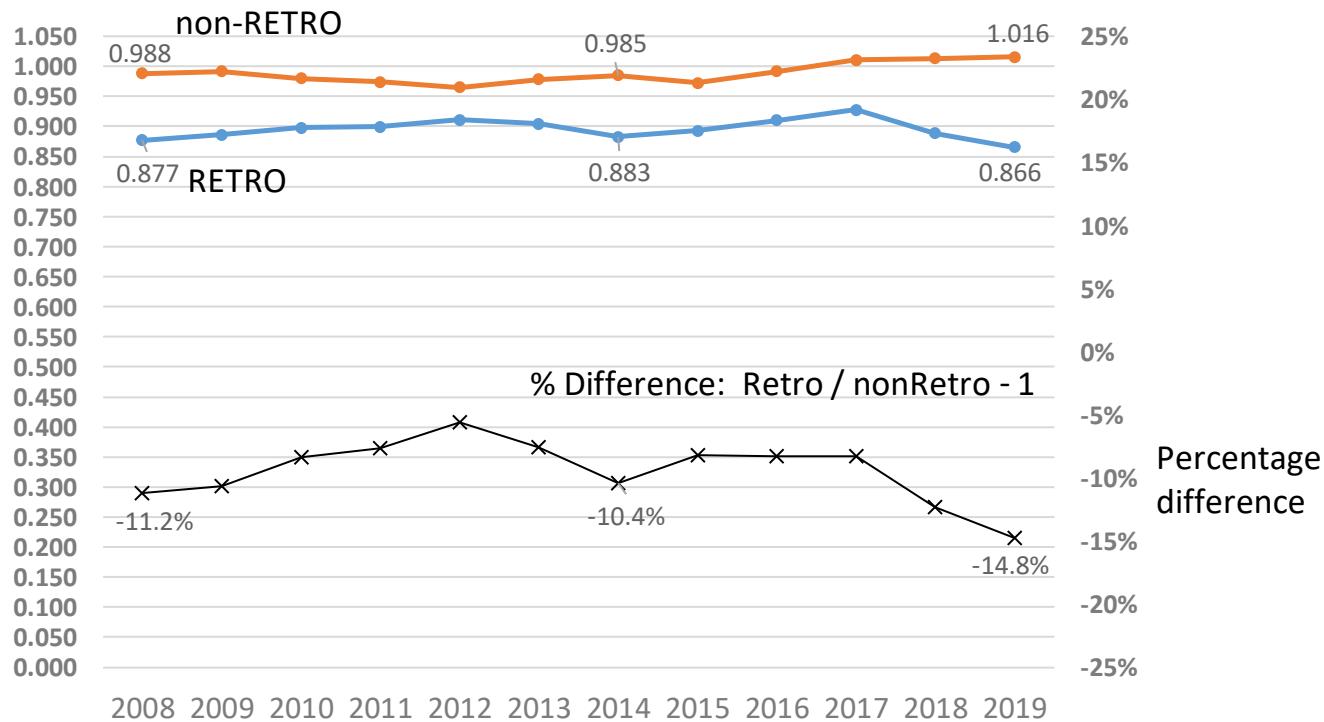
has an average \$32 million of standard premium 2017 - 2019 at 2019 rate levels
14% Market Share



Average Experience Modification Factors

Stores Retro

has an average \$29 million of standard premium 2017 - 2019 at 2019 rate levels
34% Market Share



Experience Factor % Difference:

2017-2019													
Average Retro													
Premiums	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	

ALL CLASSIFICATIONS	776 M	-8%	-9%	-9%	-8%	-7%	-9%	-10%	-11%	-11%	-10%	-11%	-12%
BUILDING CONSTRUCTION AND TRADES	210.7 M	-10%	-12%	-11%	-11%	-12%	-13%	-14%	-15%	-15%	-16%	-16%	-15%
MISCELLANEOUS SERVICES	123.6 M	-3%	-3%	-4%	-3%	-3%	-3%	-5%	-6%	-7%	-6%	-5%	-5%
GOVERNMENT AND SCHOOLS	32.2 M	-5%	-6%	-4%	-5%	-4%	-5%	-8%	-9%	-8%	-5%	-7%	-10%
TRANSPORTATION AND WAREHOUSING	55.6 M	-3%	-3%	-4%	-1%	-1%	-4%	-9%	-14%	-13%	-4%	-6%	-7%
MISCELLANEOUS CONSTRUCTION AND MININ	66.0 M	-13%	-12%	-12%	-11%	-12%	-12%	-11%	-13%	-14%	-14%	-13%	-14%
MISC. PROFESSIONAL AND CLERICAL	16.4 M	-4%	-6%	-6%	-4%	-4%	-6%	-6%	-8%	-11%	-7%	-8%	-9%
AGRICULTURE	44.3 M	-6%	-7%	-10%	-10%	-11%	-14%	-12%	-12%	-11%	-13%	-16%	-11%
STORES	29.3 M	-11%	-11%	-8%	-8%	-6%	-8%	-10%	-8%	-8%	-8%	-12%	-15%
HEALTH CARE	25.8 M	0%	-7%	-10%	-8%	-8%	-9%	-11%	-9%	-5%	-3%	-6%	-7%
METAL AND MACHINERY MANUFACTURING	36.3 M	-3%	-8%	-9%	-5%	-6%	-9%	-10%	-10%	-8%	-8%	-7%	-7%
FOREST PRODUCTS	29.5 M	-10%	-11%	-8%	-8%	-7%	-7%	-6%	-6%	-7%	-9%	-9%	-11%
DEALERS AND WHOLESALERS	27.5 M	-9%	-9%	-7%	-7%	-6%	-5%	-5%	-7%	-4%	-6%	-8%	-9%
FOOD PROCESSING AND MANUFACTURING	36.7 M	-12%	-14%	-13%	-9%	-8%	-13%	-14%	-18%	-18%	-17%	-17%	-15%
MISCELLANEOUS MANUFACTURING	26.4 M	-4%	-4%	-7%	-4%	-4%	-5%	-4%	-7%	-7%	-7%	-7%	-6%
TEMPORARY HELP	12.2 M	-1%	-11%	-7%	-4%	-14%	-6%	0%	-13%	-8%	0%	-4%	-11%
UTILITIES AND COMMUNICATIONS	3.9 M	-11%	-3%	1%	-4%	-5%	-10%	-8%	-12%	-5%	-6%	-7%	-10%



Good of the order

All





Adjorn





Appendix



COVID-19 Workers' Comp Claims

Claims by Status			
Type	SF Claims	SI Claims	Total
Allowed	897	275	1172
Rejected	22	0	22
Pending	112	145	257
Total	1031	420	1451

*includes open and closed claims

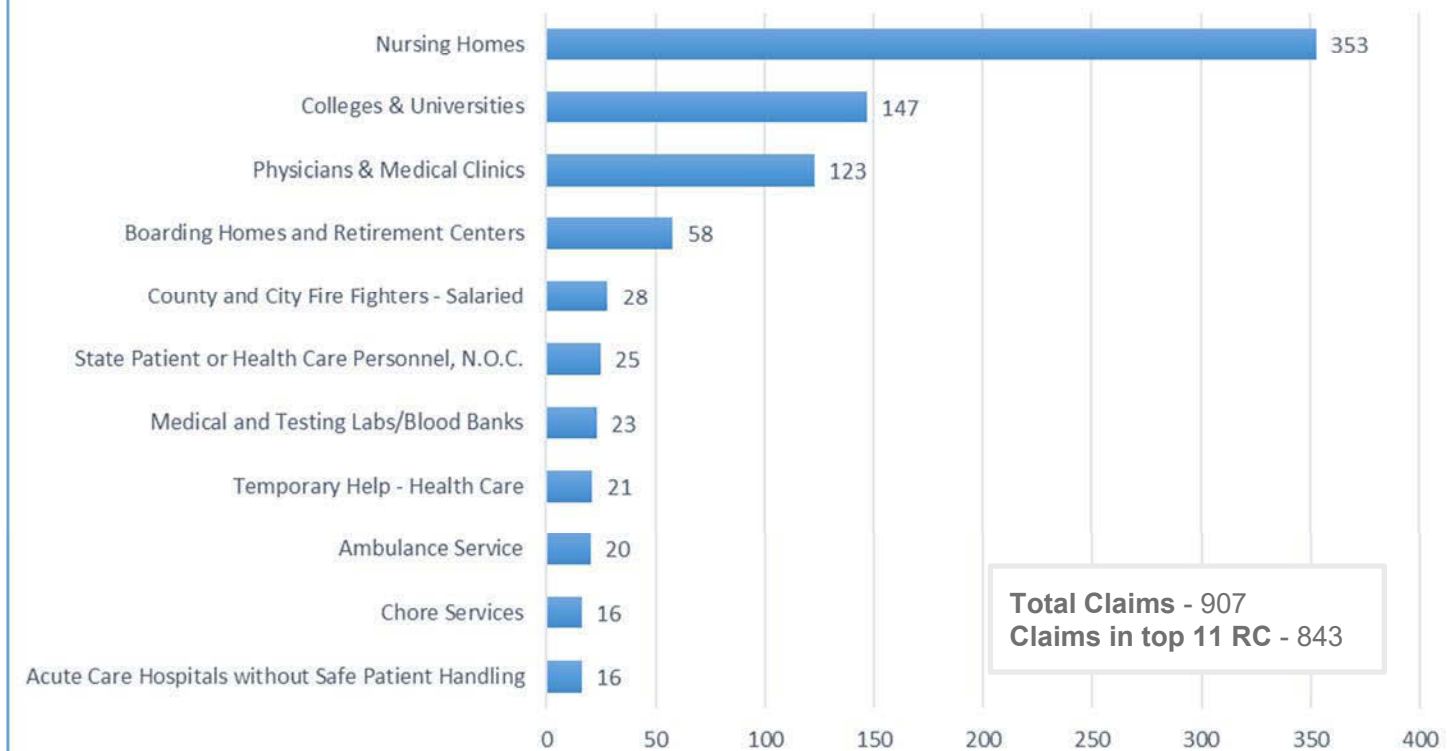
Claims by Profession (all statuses)			
Profession	SF Claims	SI Claims	Total
Firefighter	32	42	74
Law Enforcement Officer	19	15	34
Healthcare Worker	628	214	842
All other	352	149	501

Total COVID-19 Fatalities	
State Fund	4*
Self Insurance	3**
Total	7

*Death benefits have been allowed on 2 claims, one application for benefits is undetermined, and one application was received today for a recent death

*1 death still does not have a claim number

Number of claims by Risk Class
(Claims est. on or after 3/1/2020 with a diagnosis indicating COVID-19
or exposure to COVID-19)



“Healthcare” risk classes include all but: Boarding homes, County/City Firefighters, Chore Services, and State Government

Colleges and Universities include “medical staff at a hospital or research center run as part of the institution”.

Data includes accepted claims only, as of 5/17/2020

Retrospective Rating: Performance Adjusted Refunds for July Enrollments as of April 2020

*Nichole Runnels, Actuarial Analyst
May 21, 2020*





Washington State Department of
Labor & Industries



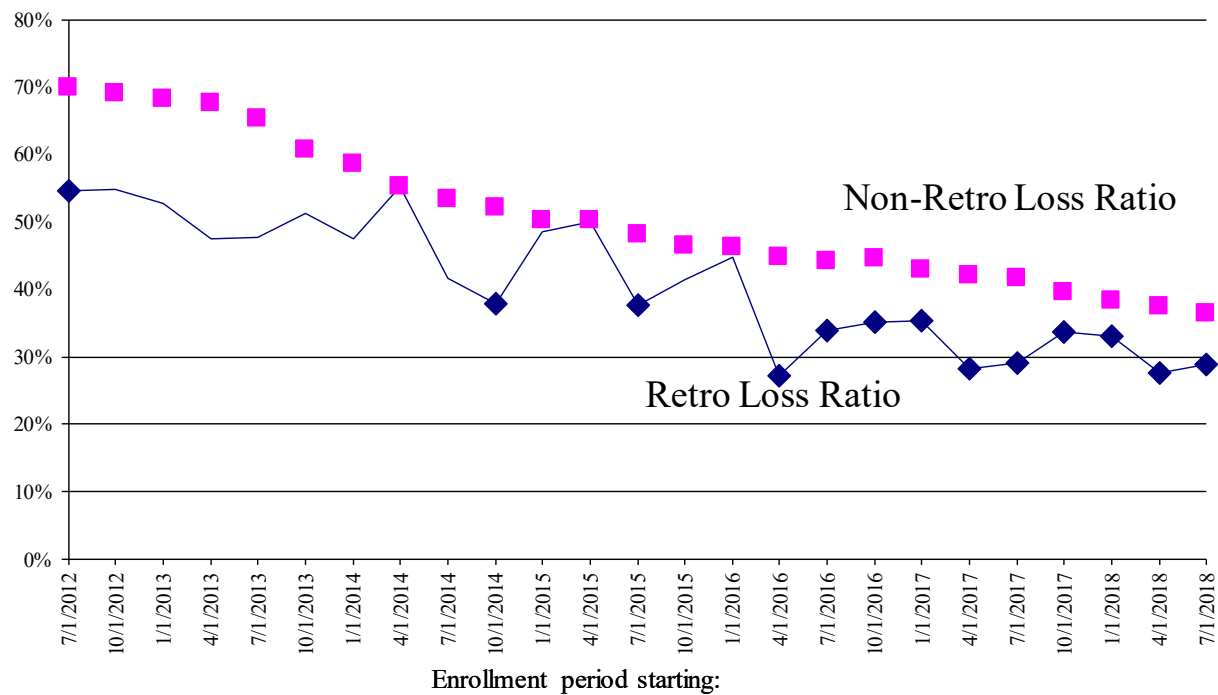
Retrospective Rating Goal and Performance Adjusted Refund

GOAL: Retro and Non-Retro firms pay proportional share of insurance costs

- Goal is met when Retro and Non-Retro firms have Equal overall ratio of Losses to Premiums (after refunds)
- Performance Adjusted Refund (PAR) amounts are designed to meet this goal at the time of each annual adjustment
- $PAR = \text{Targeted sum of net retrospective refunds less additional assessments per enrollment period}$



Equalizing the Loss Ratios





Calculate the % Loss Ratio Difference

for each of 4 consecutive enrollment quarters leading up to and including July enrollment. Example:

Quarter 4: Enrollment beginning 7/1/18:		
	Retro	Non-retro
Losses Case Incurred	166,285,463	503,096,811
Standard Premium	575,511,021	1,385,456,194
Loss Ratio	28.89%	36.31%
Percentage Difference	20.43%	

$$=100\% - 28.89\% \div 36.31\%$$

	Retro Enrollment	Standard Premium	Loss Ratio Percentage Difference
Quarter 1	10/1/2017	64,076,011	14.78%
Quarter 2	1/1/2018	167,040,794	13.41%
Quarter 3	4/1/2018	6,882,113	25.91%
Quarter 4	7/1/2018	575,511,021	20.43%
Total		813,509,939	18.59%

4 Quarter Weighted Average



Performance Adjusted Refund

Target Refund% X 4 Quarter Standard Premiums

	Retro Enrollment	Standard Premium
Quarter 1	10/1/2017	63,998,271
Quarter 2	1/1/2018	167,021,006
Quarter 3	4/1/2018	6,882,100
Quarter 4	7/1/2018	574,383,465
Total		812,284,842
X		X
Target Refund %		19.24%
=		=
Target Refund		\$156,252,627

Target Refund % = Interest factor 1.0347 X 18.59% weighted 4 quarter average



Calculating the July 2018 PAF

Hit the PAR target for July 2018 enrollment

				Difference from Target
Target Refund:			156,252,627	
If We Tried Q4 PAF =	1.0000	Then the Refund Would Have Been	\$242,095,056	-\$85,842,429
This refund would be too large. We need to use a larger PAF.				
Quarter 4 PAF=			1.1751	
	Retro Enrollment	Current PAF	Current Refund	
Quarter 1	10/1/2017	1.1751	719,063	
Quarter 2	1/1/2018	1.1751	13,458,617	
Quarter 3	4/1/2018	1.1751	1,778,485	
Quarter 4	7/1/2018	1.1751	140,311,521	
Using this PAF we obtain			156,267,686	-\$15,059
If We Tried Q4 PAF =	1.1752	Then the Refund Would Have Been	\$156,220,742	\$31,885
If We Tried Q4 PAF =	1.1750	Then the Refund Would Have Been	\$156,314,634	-\$62,007

Refunds are calculated per enrollment period using the PAF shown above
for estimation purposes only.



Washington State Department of Labor & Industries



Washington State Department of Labor And Industries Retrospective Rating

Enrollment Period Beginning:
7/1/2018
First Evaluation

Report Date: 4/27/2020

PAF: 1.1751

Association Name	Standard Premium	After ELRF & PAF Developed Losses	Standard Loss Ratio	Hazard Plan	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense after PAF	Net Insurance Charge after PAF	Retrospective Premium Indicated	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Subtotal - 31 Firms with Refunds	13,522,491	3,448,606	26%							581,468	4,945,894	2,527,718	8,055,080	5,467,411	40%
Subtotal - 15 Firms with Assessments	10,111,282	15,789,184	156%							434,784	9,648,562	2,767,096	12,850,442	(2,739,160)	(27%)
Subtotal - 46 Individual Firms	23,633,773	19,237,790	81%							1,016,252	14,594,456	5,294,814	20,905,522	2,728,251	12%
Average Firm Size	513,778														
Archbright	49,294,999	38,046,384	77%	L	5	74 \$550K	1	0	0.021346	2,119,685	41,470,559	885,231	44,475,475	4,819,524	10%
Associated Builders & Contractors - Inland Pacific Chapter	4,916,337	3,895,788	79%	L	8	71 \$550K	0.949	0	0.118782	211,402	4,246,409	504,397	4,962,208	(45,871)	(1%)
Associated Builders & Contractors of Western Washington	24,800,532	14,176,024	57%	L	8	73 \$550K	1	0	0.061458	1,066,423	15,451,866	949,641	17,467,930	7,332,602	30%
Associated General Contractors	68,441,386	33,485,735	49%	L	8	74 \$550K	0.95	0	0.060164	2,942,980	36,499,451	2,195,953	41,638,384	26,803,002	39%
Building Industry Association of Washington	76,518,243	41,929,468	55%	L	8	74 \$800K	1	0	0.0248	3,290,284	45,703,120	1,133,437	50,126,841	26,391,402	34%
Greater Vancouver Chamber of Commerce - Manufacturing	2,388,726	1,688,466	71%	L	5	68 \$500K	0.721	0	0.365831	102,715	1,840,428	673,286	2,616,429	(227,703)	(10%)
LeadingAge Washington	7,568,718	7,640,090	101%	L	2	72 \$500K	0.95	0	0.041558	325,455	7,837,407	325,707	8,488,569	(919,851)	(12%)
Life Science Washington	3,018,679	1,477,120	49%	L	4	69 \$380K	0.939	0	0.164835	129,803	1,610,061	265,394	2,005,258	1,013,421	34%
Master Builders Association - GRIP	56,231,310	34,710,583	62%	L	8	74 \$1 MILLION	1	0	0.018434	2,417,946	37,834,535	697,442	40,949,923	15,281,387	27%
NW District Council of the Assemblies of God Inc.	1,039,597	552,999	53%	L	2	63 \$250K	0.775	0	0.368457	44,703	602,769	222,094	869,566	170,031	16%
PTTB - Transportation, Warehouse, Facilities	26,465,478	18,814,487	71%	L	7	73 \$800K	1	0	0.02438	1,138,016	20,507,791	499,980	22,145,787	4,319,691	16%
SMART 'A' Team	44,219,211	28,363,464	64%	L	8	74 \$1 MILLION	1	0	0.018434	1,901,426	30,916,176	569,909	33,387,511	10,831,700	24%
SMART Dream Team	34,793,666	14,757,412	42%	L	8	74 \$1 MILLION	1	0	0.018434	1,496,128	16,085,579	296,522	17,878,229	16,915,437	49%
Southwest Washington Contractors Association	1,760,846	369,977	21%	L	8	66 \$250K	0.58	0	0.790959	75,716	403,275	318,974	797,965	962,881	55%
State of Washington (DES)	2,334,216	1,938,869	83%	L	3	68 \$500K	0.928	0.3	0.155637	100,371	2,113,367	328,918	2,542,656	(208,440)	(9%)
Tri City Construction Council	5,059,139	3,113,731	62%	L	7	71 \$550K	1	0.35	0.078632	217,543	3,393,967	266,874	3,878,384	1,180,755	23%
Vigilant	28,196,327	16,574,525	59%	L	5	73 \$550K	1	0	0.025851	1,212,442	18,066,232	467,030	19,745,704	8,450,623	30%
Washington Association of Sewer & Water Districts	1,185,712	941,586	79%	L	5	64 \$275K	0.482	0	0.987368	50,986	622,949	615,080	1,289,015	(103,303)	(9%)
Washington Food Industry Association	18,495,752	12,209,325	66%	L	3	73 \$500K	1.11	0	0.01862	795,317	13,308,165	247,798	14,351,280	4,144,472	22%
Washington Health Care Association - WHCA	25,731,799	17,799,969	69%	L	2	73 \$500K	1.096	0	0.010538	1,106,467	19,401,967	204,458	20,712,892	5,018,907	20%
Washington Manufacturers Council	8,287,841	4,327,262	52%	L	5	72 \$500K	1	0	0.044823	356,377	4,716,716	211,417	5,284,510	3,003,331	36%
Washington Retail Association	12,044,307	9,278,174	77%	L	3	72 \$550K	1.06	0	0.023164	517,905	10,113,210	234,262	10,865,377	1,178,930	10%
Washington Retail Association - Automotive	5,897,953	4,705,963	80%	L	6	71 \$550K	1.015	0	0.063932	253,612	5,129,500	327,939	5,711,051	186,902	3%
Washington State Farm Bureau	37,602,541	32,777,625	87%	L	4	74 \$550K	0.98	0	0.019015	1,616,909	35,727,611	679,361	38,023,881	(421,340)	(1%)
WMC - Platinum	4,456,377	2,315,411	52%	L	4	70 \$500K	1	0	0.104118	191,624	2,523,798	262,773	2,978,195	1,478,182	33%
Subtotal - Associations	550,749,692	345,890,437	63%							23,682,235	376,126,908	13,383,877	413,193,020	137,556,672	25%
Total Enrollment	574,383,465	365,128,227	64%							24,698,487	390,721,364	18,678,691	434,098,542	140,284,923	24%



Washington State Department of Labor & Industries



Washington State Department of Labor And Industries Retrospective Rating

Enrollment Period Beginning:
7/1/2017

Second Evaluation

Report Date: 4/27/2020

PAF: 1.0040

Association Name	Standard Premium	After ELRF & PAF Developed Losses	Standard Loss Ratio	Hazard Plan	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net Charge%	Policy Admin Expense	Incurred Loss & Expense after PAF	Net Insurance Charge after PAF	Retrospective Premium Indicated	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Subtotal - 37 Firms with Refunds	11,940,186	2,221,079	19%							513,426	3,491,089	2,124,498	6,129,013	5,811,173	49%
Subtotal - 16 Firms with Assessments	14,599,346	14,087,143	96%							627,772	12,545,610	4,891,446	18,064,828	(3,465,482)	(24%)
Subtotal - 53 Individual Firms	26,539,532	16,308,222	61%							1,141,198	16,036,699	7,015,944	24,193,841	2,345,691	9%
Average Firm Size	500,746														
Archbright	51,381,484	33,799,282	66%	L	5	74 \$1 MILLION	1	0.2	0.007151	2,209,404	36,841,217	263,452	39,314,073	12,067,411	23%
Associated Builders & Contractors - Inland Pacific Chapter	5,394,925	3,386,406	63%	L	8	71 \$550K	0.949	0	0.118782	231,982	3,691,183	438,446	4,361,611	1,033,314	19%
Associated Builders & Contractors of Western Washington	25,719,038	12,376,339	48%	L	8	73 \$550K	1	0	0.061458	1,105,919	13,490,210	829,081	15,425,210	10,293,828	40%
Associated General Contractors	71,318,505	31,577,566	44%	L	8	74 \$550K	0.95	0	0.060164	3,066,696	34,419,547	2,070,818	39,557,061	31,761,444	45%
Building Industry Association of Washington	82,909,423	39,015,000	47%	L	8	74 \$800K	1	0	0.0248	3,565,105	42,526,350	1,054,653	47,146,108	35,763,315	43%
Greater Vancouver Chamber of Commerce - Manufacturing	2,450,782	979,946	40%	L	5	68 \$500K	0.721	0	0.365831	105,384	1,068,141	390,759	1,564,284	886,498	36%
LeadingAge Washington	8,840,313	4,891,633	55%	L	2	72 \$500K	0.95	0	0.041558	380,133	5,331,880	221,582	5,933,595	2,906,718	33%
Life Science Washington	2,897,783	855,012	30%	L	4	69 \$380K	0.939	0.2	0.164563	124,605	931,963	153,367	1,209,935	1,687,848	58%
Master Builders Association - GRIP	59,137,881	34,454,872	58%	L	8	74 \$1 MILLION	1	0	0.018434	2,542,929	37,555,810	692,304	40,791,043	18,346,838	31%
NW District Council of the Assemblies of God Inc.	1,146,765	479,660	42%	L	2	63 \$250K	0.775	0	0.368457	49,311	522,829	192,640	764,780	381,985	33%
PITB - Transportation, Warehouse, Facilities	26,944,175	16,905,988	63%	L	7	73 \$800K	1	0	0.02438	1,158,600	18,427,527	449,263	20,035,390	6,908,785	26%
SMART 'A' Team	49,296,430	26,354,432	53%	L	8	74 \$800K	0.998	0	0.025071	2,119,746	28,726,331	720,198	31,566,275	17,730,155	36%
SMART Dream Team	35,881,489	18,731,740	52%	L	8	74 \$1 MILLION	1.085	0	0.017553	1,542,904	20,417,597	358,390	22,318,891	13,562,598	38%
Southwest Washington Contractors Association	1,942,666	208,385	11%	L	8	67 \$250K	0.48	0	1.027904	83,535	227,140	233,478	544,153	1,398,513	72%
State of Washington (DES)	2,562,428	1,011,341	39%	L	3	68 \$550K	0.928	0.4	0.148945	110,184	1,117,219	166,404	1,393,807	1,168,621	46%
Tn City Construction Council	5,583,049	4,189,006	75%	L	7	71 \$1 MILLION	1.1	0.35	0.037129	240,071	4,566,017	169,532	4,975,620	607,429	11%
Vigilant	27,961,550	20,288,511	73%	L	5	73 \$1 MILLION	1	0	0.013377	1,202,347	22,114,477	295,825	23,612,649	4,348,901	16%
Washington Association of Sewer & Water Districts	1,152,354	219,875	19%	L	5	63 \$275K	0.482	0	0.117773	49,551	239,664	242,486	531,701	620,653	54%
Washington Food Industry Association	19,102,697	12,119,824	63%	L	3	73 \$800K	1.123	0	0.006325	821,416	13,210,608	83,557	14,115,581	4,987,116	26%
Washington Health Care Association - WHCA	28,559,292	13,638,565	48%	L	2	73 \$500K	1.068	0	0.011454	1,228,050	14,866,036	170,276	16,264,362	12,294,930	43%
Washington Manufacturers Council	9,085,293	4,393,159	48%	L	4	72 \$550K	1.4	0.4	0.016467	390,668	4,788,543	78,853	5,258,064	3,827,229	42%
Washington Retail Association	12,603,197	5,831,479	46%	L	3	72 \$800K	1.005	0	0.024204	541,937	6,356,312	153,848	7,052,097	5,551,100	44%
Washington Retail Association - Automotive	5,269,756	3,779,648	72%	L	6	71 \$800K	1.205	0.45	0.020174	226,600	4,119,816	83,113	4,429,529	840,227	16%
Washington State Farm Bureau	45,644,017	37,264,454	82%	L	4	74 \$550K	1.017	0.05	0.016826	1,962,693	40,618,255	683,443	43,264,391	2,379,626	5%
WMC - Platinum	3,493,783	1,767,432	51%	L	5	69 \$550K	1.4	0.4	0.030928	150,233	1,926,501	59,583	2,136,317	1,357,466	39%
Subtotal - Associations	586,279,075	328,519,555	56%							25,210,003	368,101,173	10,255,351	393,566,527	192,712,548	33%
Total Enrollment	612,818,607	344,827,777	56%							26,351,201	374,137,872	17,271,295	417,760,368	195,058,239	32%



Washington State Department of Labor And Industries
Retrospective Rating

Enrollment Period Beginning:
7/1/2016

Second Evaluation

Report Date: 4/27/2020

PAF: 1.0435

Association Name	Standard Premium	After ELRF & PAF Developed Losses	Standard Loss Ratio	Hazard Plan	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net Charge%	Policy Admin Expense	Incurred Loss & Expense after PAF	Net Insurance Charge after PAF	Retrospective Premium Indicated	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Subtotal - 38 Firms with Refunds	24,120,824	10,684,930	44%							1,157,542	12,121,842	3,432,761	16,712,145	7,408,679	31%
Subtotal - 23 Firms with Assessments	17,262,911	21,051,146	122%							828,619	14,081,996	5,302,251	20,212,866	(2,949,955)	(17%)
Subtotal - 61 Individual Firms	41,383,735	31,736,076	77%							1,986,161	26,203,838	8,735,012	36,925,011	4,458,724	11%
Average Firm Size	678,422														
Archbright	48,869,769	39,166,918	80%	L	5	74 \$1 MILLION	1.4700	0.52	0.0002	2,345,749	41,908,602	6,705	44,261,056	4,608,713	9%
Associated Builders & Contractors - Inland Pacific Chapter	5,483,323	4,042,396	74%	L	8	71 \$500K	0.9700	0.10	0.2018	263,200	4,325,364	872,768	5,461,332	21,991	0%
Associated Builders & Contractors of Western Washington	25,191,974	7,690,735	31%	L	8	73 \$120K	0.7225	0.28	0.7495	1,209,215	8,229,086	6,167,700	15,606,001	9,585,973	38%
Associated General Contractors	69,153,393	35,052,977	51%	L	8	74 \$500K	1.6000	0.20	0.0677	3,319,363	37,506,684	2,538,902	43,364,949	25,788,444	37%
Building Industry Association of Washington	85,729,421	41,466,322	48%	L	8	74 \$500K	1.6000	0.00	0.0678	4,115,012	44,368,965	3,008,482	51,492,459	34,236,962	40%
Greater Vancouver Chamber of Commerce - Manufacturing	2,442,318	789,841	32%	L	5	68 \$500K	0.8000	0.40	0.2900	117,231	1,045,312	303,130	1,465,673	976,645	40%
LeadingAge Washington	9,424,033	3,905,386	41%	L	2	72 \$500K	0.9500	0.00	0.1444	452,354	4,178,763	603,250	5,234,367	4,189,666	44%
Life Science Washington	2,596,508	1,025,364	39%	L	4	68 \$500K	1.0299	0.35	0.1365	124,632	1,097,139	149,784	1,371,555	1,224,953	47%
Master Builders Association - GRIP	56,382,705	27,600,049	49%	L	8	74 \$500K	1.4200	0.45	0.0643	2,706,370	29,532,052	1,898,409	34,136,831	22,245,874	39%
NW District Council of the Assemblies of God Inc.	1,173,709	198,924	17%	L	2	63 \$250K	0.7400	0.00	0.4339	56,338	212,850	92,346	361,634	812,175	69%
PITB - Transportation, Warehouse, Facilities	29,762,771	21,571,519	72%	L	7	73 \$500K	1.3500	0.50	0.0461	1,428,613	23,081,525	1,064,866	25,575,004	4,187,767	14%
SMART 'A' Team	48,078,925	28,108,259	58%	L	8	74 \$500K	1.3500	0.00	0.0832	2,307,788	30,075,837	2,503,753	34,887,378	13,191,547	27%
SMART Dream Team	36,666,158	21,882,158	60%	L	8	74 \$1 MILLION	1.4000	0.00	0.0292	1,759,976	23,413,909	684,389	25,858,274	10,807,884	29%
Southwest Washington Contractors Association	2,421,056	1,003,424	41%	L	8	68 \$120K	0.4380	0.00	1.3214	116,211	1,073,664	1,418,731	2,608,606	(187,550)	(8%)
State of Washington (DES)	2,646,238	2,959,817	112%	L	3	68 \$500K	0.8560	0.40	0.2324	127,019	2,423,742	563,266	3,114,027	(467,789)	(18%)
Tri City Construction Council	6,211,847	6,436,603	104%	L	7	71 \$1 MILLION	1.6000	0.35	0.0102	298,169	6,887,165	70,270	7,255,604	(1,043,757)	(17%)
Vigilant	29,661,455	20,609,760	69%	L	5	73 \$1 MILLION	1.3600	0.57	0.0006	1,423,750	22,052,444	13,452	23,489,646	6,171,809	21%
Washington Association of Sewer & Water Districts	1,108,017	616,910	56%	L	5	63 \$250K	0.4820	0.00	1.0121	53,185	571,449	578,357	1,202,991	(94,974)	(9%)
Washington Food Industry Association	18,667,934	10,525,241	56%	L	3	73 \$1 MILLION	1.5000	0.33	0.0097	896,061	11,262,008	109,163	12,267,232	6,400,702	34%
Washington Health Care Association - WHCA	31,316,403	16,998,423	54%	L	2	73 \$1 MILLION	1.3000	0.30	0.0272	1,503,187	18,188,313	495,104	20,186,604	11,129,799	36%
Washington Manufacturers Council	12,017,136	6,573,992	55%	L	4	72 \$500K	1.6000	0.00	0.0243	576,823	7,034,171	170,755	7,781,749	4,235,387	35%
Washington Retail Association	12,663,162	8,726,493	69%	L	4	72 \$500K	1.6000	0.30	0.0233	607,832	9,337,348	217,859	10,163,039	2,500,123	20%
Washington Retail Association - Automotive	4,619,443	3,032,502	66%	L	5	70 \$500K	1.6000	0.30	0.0301	221,733	3,244,777	97,596	3,564,106	1,055,337	23%
Washington State Farm Bureau	53,849,894	32,971,291	61%	L	4	74 \$120K	0.7980	0.56	0.3466	2,584,795	35,279,281	12,227,234	50,091,310	3,758,584	7%
Washington Trucking Associations	5,911,018	3,427,189	58%	L	8	71 \$500K	0.7600	0.50	0.3182	283,729	3,667,092	1,166,935	5,117,756	793,262	13%
Subtotal - Associations	602,048,610	346,382,493	58%							28,898,335	369,997,542	37,023,206	435,919,083	166,129,527	28%
Total Enrollment	643,432,345	378,118,569	59%							30,884,496	396,201,380	45,758,218	472,844,094	170,588,251	27%