

Retro Advisory Committee Quarterly Meeting

May 21, 2021

Jessica Nau, Program Manager
for Retrospective Rating



Washington State Department of
Labor & Industries

RAC 'virtual meeting' guidelines and expectations

- List your full name in participant details.
- To minimize bandwidth issues, we recommend using **audio only** by turning off your camera once Zoom has started.
- Keep your **microphone muted** unless speaking.
- Please *hold questions* until the Q&A period for each topic/speaker (questions can also be submitted through the chat feature).
- Use the '*raise hand*' feature when you have a question or comment, and *wait for a moderator* to recognize you before speaking.
- Unmute, lower your hand, **state your name**, and speak slowly. Using a headset produces the best audio quality.

We ask for your patience and understanding as we work through any technical issues that might occur. Thank you.

Welcome and Introductions

Jessica Nau, Program Manager
for Retrospective Rating



RAC Committee members

- **Brian Bishop**, Association of Washington Cities
- **Lauren Gubbe**, Associated General Contractors
- **Teran Haase**, Washington Hospitality Association
- **Tim Lundin**, Archbright
- **Maria McClain**, Washington Retail Association
- **Luis Sanchez**, Grant County Public Utility District No. 2
- **Tom Walrath, Jr.**, T. E. Walrath Trucking, Inc.
- **Jessica Nau**, Department of Labor & Industries (*Chair*)

Agenda

Topics and presenters for the day:

<input type="checkbox"/> Welcome & Introductions	Jessica Nau
<input type="checkbox"/> Safety Topic	Tim Lundin
<input type="checkbox"/> Covid-19 relief consideration	Jessica Nau
<input type="checkbox"/> IME Training	Nancy Adams
<input type="checkbox"/> RAC Workgroups	Tim Lundin, Brian Bishop, Teran Haase
<input type="checkbox"/> Emergency Operation Center	Jane Nesbitt
<input type="checkbox"/> Operational Updates	Jessica Nau

Heat Related Illnesses

Tim Lundin, Archbright



Heat Related Illnesses

Heat Cramps

- Muscle pain or spasms
- Usually in legs, arms, or trunk

Heat Exhaustion

- Cold, pale, clammy skin
- Dizziness
- Headache
- Irritability
- Fast, weak pulse
- Nausea or vomiting

Heat Stroke

- Hot, red skin
- Sweaty or no sweat
- Confusion, slurred speech
- Unconscious
- High internal temperature

HRI Prevention

- Avoid strenuous activity during the hottest parts of the day
- Take more frequent breaks
- Hydrate – one quart per hour
- Choose the right clothes
- Know the environment

COVID-19 Relief Consideration

Jessica Nau, Program Manager
for Retrospective Rating

Why is the department exploring relief options for Retro participants impacted by Covid-19?

- Data shows that the pandemic and resulting required shutdown disproportionately impacted employers who reported hours in 42 risk classes.
- What is “disproportionate”?
 - risk classes experiencing more than a 35% decrease in hours compared to the prior year

Why is the department exploring relief options for Retro participants impacted by Covid-19?

- This decrease in hours can lead to disproportionately higher ultimate loss ratios compared to employers who report hours in the other classes.
 - Under our current process for calculating retro refunds, the 42 affected risk classes would be compared to less-affected risk classes.
 - Affected Retro participants that experience increased loss ratios would be subject to a negative bias resulting in refunds being reduced or additional premiums assessed.
- *This occurs without impacting the total amount of the distribution.*

What process will the department use to undertake the considered changes?

If the department were to pursue a relief option a rule-making process would be utilized. A tentative rules-timeline is provided below:

- June 1, 2021 – CR-101 filing
- July 2021 – CR-102 filing
- August 2021 – Public hearing
- August 2021 – CR-103 filing
- October 2021 – Effective date

BREAK ...

Customer Requested Exams (CRQEX Form) *Retro Training*

Nancy Adams,

Claims Operations Manager

Customer Requested Independent Medical Exams (IMEs)


- Years ago the customer requested IME (CRQEX) form was developed and piloted by TPAs and Group Administrators.
- Those who participated in the pilot received training on the appropriate use of the CRQEX form, clarifying when and why an IME could be requested.
- Since there have been updates in rule for when and why an IME can be requested, the form was also updated and here is our opportunity to provide training in hopes this will be used by more members of the community and across the state fund.

Updated CRQEX Form

- This is now a fillable form.
- Form number F242-439-000
- Can be found on L&I website by typing in form number in the search function and selecting the “forms and publications” tab.

CRQEX Form

Example



Washington State Department of
Labor & Industries

Exam Request Form

Please fax Exam Request to claim file.

Claim Number	Worker Name	Date of Injury/Manifestation
Date of Request		Requestor
Requesting Organization		Phone Number
		Fax Number

Type of Exam Request:

☐ Claim Allowance
☐ Case Progress

☐ Reopening
☐ Work Restriction

☐ New Medical Issue
☐ Permanent Partial Disability

☐ Appeal

Please note – effective January 1, 2021 all requests must meet guidelines as set forth in RCW 51.08.121, 51.32.110, 51.36.070.

Purpose of Exam:

Type of IME Examiner:

☐ Orthopedic
☐ Physical Medicine / Occupational Medicine
☐ Other:

☐ Neurology
☐ Occupational Disease

☐ Psychiatrist

Questions for IME Examiner:

☐ Work – relatedness (injury)
☐ Treatment recommendations
☐ Previously paid PPD
☐ Causal relationship (condition)

☐ Ability to work
☐ Mental Health
☐ Reopening
☐ Additional questions (see below)

☐ Review of job analysis
☐ Impairment rating
☐ Claim allowance

IME Document Review Request: The panels receive all medical documentation including ROA, history, and reopening. Please only indicate documents that are not included in this group.

Image Date	Document Type	Page	Image Date	Document Type	Page

F242-439-000 Exam Request Form 03-2021

RESET

Index: CRQEX

Requesting an exam

Reminders and things to consider

- Prior to making a decision on whether or not it is appropriate to request an exam, the adjudicator must consider:
 - All previous exams performed under the claim (what purpose/for what condition(s).
 - If there was a previous exam for the same condition/purpose, we must determine if there been a change in the condition since that last exam. For example, after the IME did the worker receive additional treatment for that condition?
 - Did we attempt to obtain the AP opinion or a consultation if appropriate prior to requesting an IME. This is not a new process, our first priority has always been to try and obtain the medical opinion from the AP or a consultation first.

Requesting an exam

Reminders and things to consider – continued

- It is the adjudicators responsibility to ensure questions asked are appropriate prior to adding to the referral.
- If you want to direct the panel to specific documents in the imaged file, please ensure that the referenced date is the imaged date and not the date on the actual document. This will help the panels locate the documents easily.

Process for questions and escalations

- Please email general questions regarding the CRQEX form to Retro@Lni.wa.gov
- Please email concerns regarding a panel, examiner, or IME report to IMEcomplaints@Lni.wa.gov
- For questions or concerns regarding adjudicator actions related to IMEs, reach out to the unit supervisor.

RAC Workgroups

Teran Haase

WA Hospitality Association

Brian Bishop

Association of WA Cities

Tim Lundin

Archbright

Account Balance Workgroup

Teran Haase – WA Hospitality Association, RAC Lead	Alicia Milani – L&I Retro Program, Lead
Julie Osterberg – Employer Resources NW	Rose Gundersen – WA Retail Association
Greg Kabacy – Aspire Consulting	Mary DenBoer – Refresh LLC
Cindy Kropp – PITB	Ida Haynes – L&I Employer Services
Sheri Call – WA Trucking Associations	Susan Rusch-Barnett – L&I Collections
Jason Anderson – PABCO Roofing	

RAC Data Workgroup

Tim Lundin – Archbright, RAC Lead	Mike Williams – L&I Retro Program, Lead
Lauren Gubbe – Associated General Contractors, RAC Co-Lead	Kevin Neubauer – Approach Management Services
Rick Gastelum – WA State Farm Bureau	Tyler Greathouse – L&I Research and Data Services
John Meier – Employer Resources NW	Brian Willner – L&I I.T. Services

Business & Industry Category Guide Workgroup

Brian Bishop – Association of WA Cities, RAC Lead	Rachelle Bohler – L&I Retro Program, Lead
Maria McClain – WA Retail Association	Shannon Elliott – Archbright
Kris Johnson – Building Industry Association	Curran Bower – Employer Resources NW
Dan Beaty – Vigilant	

RAC Workgroups

Do you want to get involved? Please reach out to the workgroup you are most interested in.

Workgroup	Lead
Account Balance Workgroup	Teran Haase, teranh@wahospitality.org
RAC Data Workgroup	Tim Lundin, tlundin@archbright.com
Business & Industry Category Guide Index Workgroup	Brian Bishop, brianb@awcnet.org
Or send your interest to the Retro Inbox: Retro@Lni.wa.gov	



Outreach and Support

Mission:

To provide education and resources to businesses during the pandemic in a timely manner with compassion

Goal:

At the end of the presentation, leaving the group with more knowledge on who to contact or where to go if COVID guidance is needed.

Jane Nesbitt, *Compliance*

Operations Manager EO, Field

Services And Public Safety



State Emergency Operation Center

Outreach and Support

Have you heard of us?

- Definition:
 - Support; give assistance, aid, help



State Emergency Operation Center

Outreach and Support

What can we do for you?

Where can we improve?

What are we doing well?



State Emergency Operation Center

Outreach and Support

Thank you!

Contact:

Jane Nesbitt

Jane.Nesbitt@Lni.wa.gov



Operational Updates

Jessica Nau, Program Manager
for Retrospective Rating

Staffing Updates

Leaving us

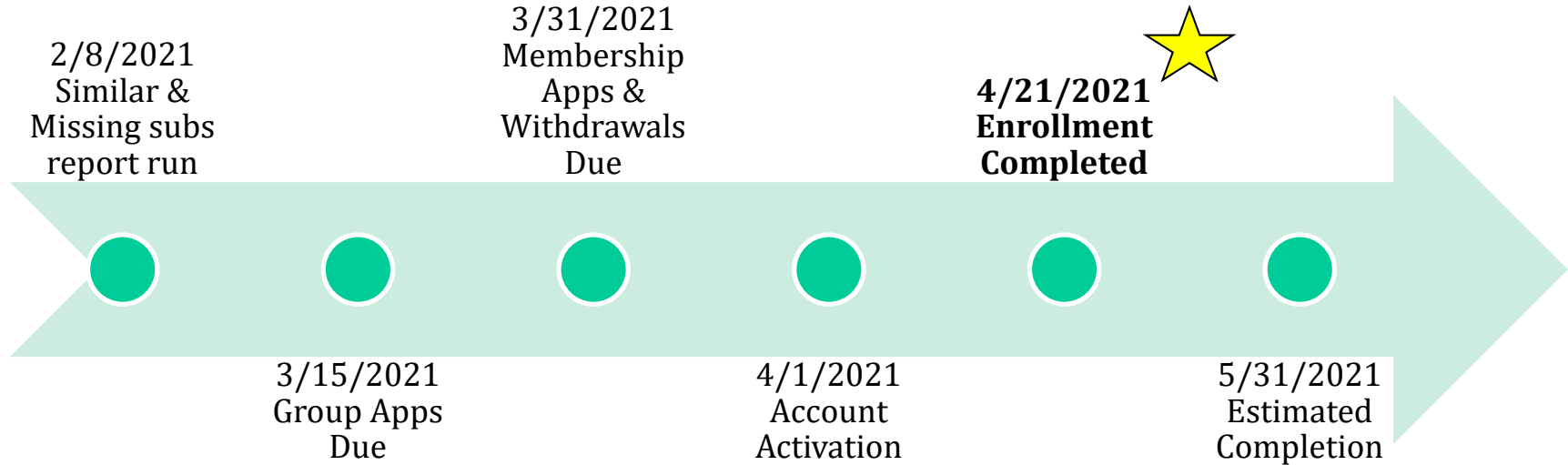
- Liz Ceja
 - Took a promotion and is now an Industrial Relations Agent 3, with Fraud Prevention & Labor Standards
- Mark Matthies
 - Is retiring August 1st

Joining Us

- Sheila Parker
 - Protests & Appeals Manager

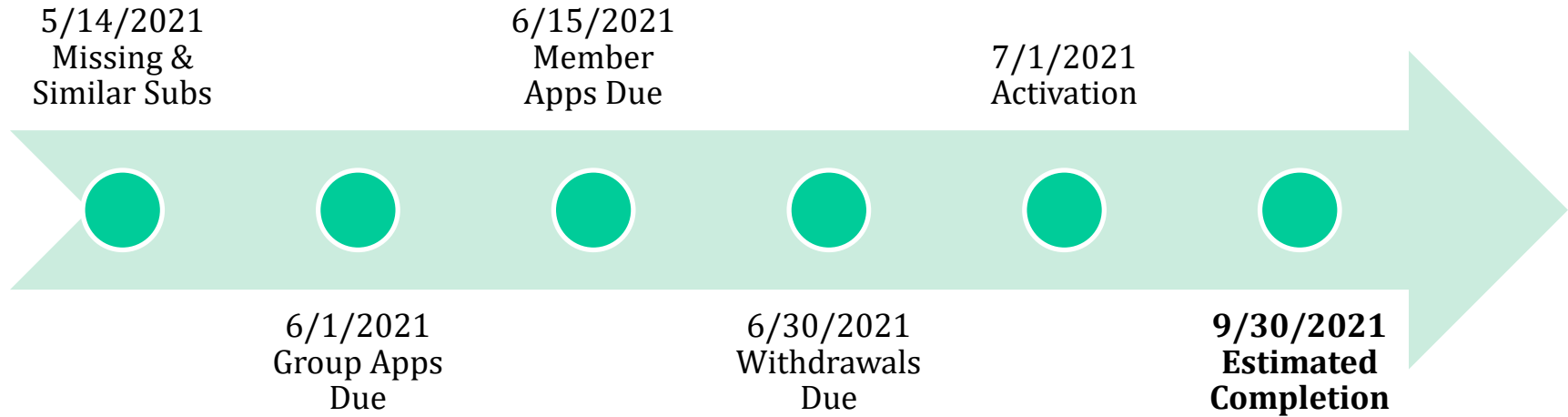


April Enrollment



July Enrollment

Estimated



Enrollment Outside of Enrollment

As of 5/5/2021

▪ **March**

- Received 12
- All 12 were completed within 30 days

▪ **April**

- Received 22
- All 22 were completed within 30 days

▪ **May**

- Received 5
- All 5 were completed within 30 days

Average time of completion is within 3 business days at this time

January Adjustment Protest

- Received 58 claims protest.
- Estimated completion date 3/31/2021.
 - Completed 37 protests so far.
 - Expect that the remainder will be completed by the estimated completion date.

***All protests were completed timely**

April Adjustment Protests

As of 5/17/2021

- Last day to submit adjustment protests: April 5, 2021
- Target completion date: July 5, 2021
- Have not received any April protests to date.

Did not receive any protests

July Adjustment Protests

As of 5/17/2021

- Last day to submit adjustment protests: July 2, 2021
- Target completion date: September 30th, 2021
- We've received 53 protests so far
 - Of these, 12 are in process.

Q & A

Thank you!

Jessica Nau, Retro Program Manager

Jessica.Nau@Lni.wa.gov

Retro@Lni.wa.gov

Appendix

RAC meetings 2021 schedule:

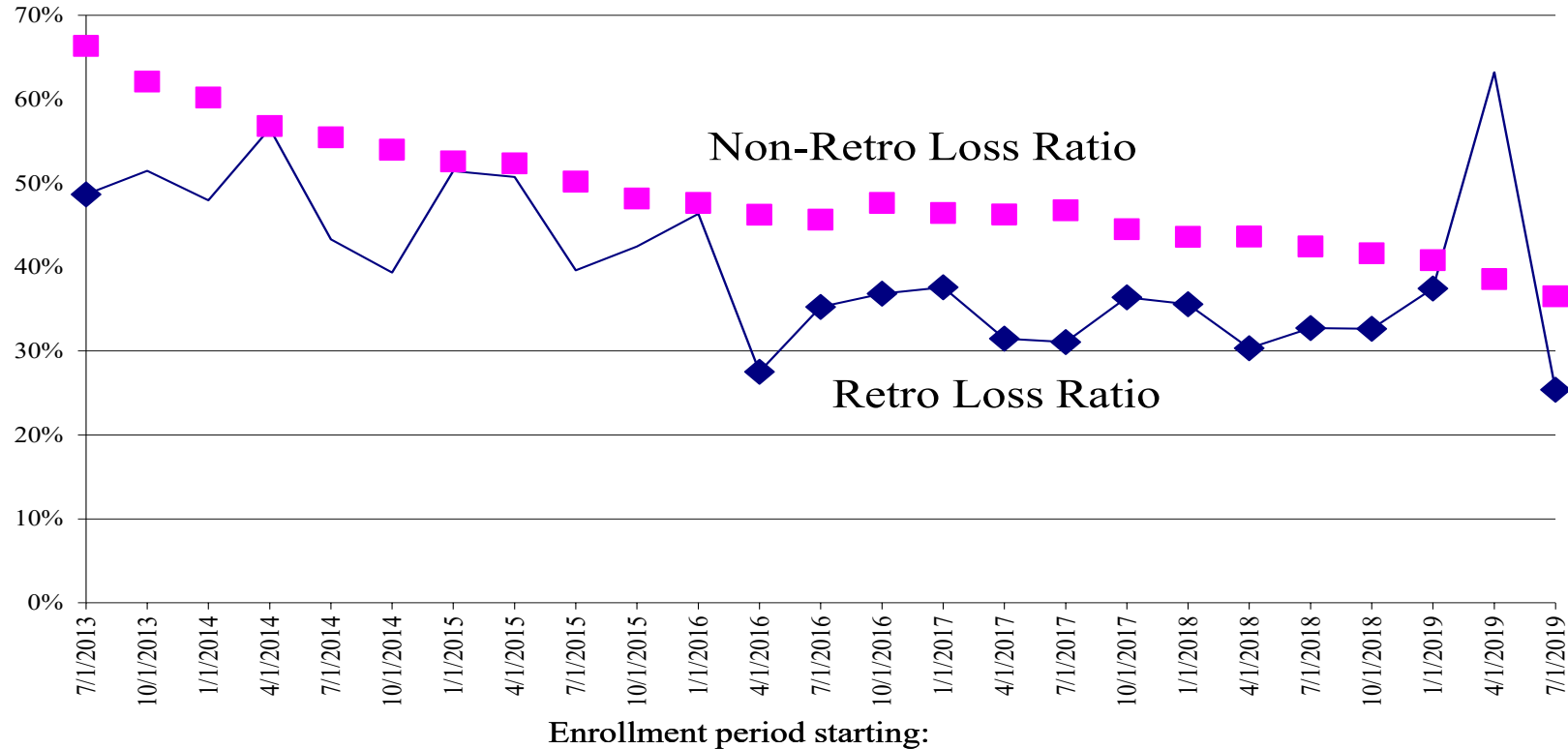
- August 19th* 9:30 a.m. – Noon
- December 17th 9:30 a.m. – Noon

*Please note revised date.

Retrospective Rating: Performance Adjusted Refunds for July Enrollments as of April 2021

Nichole Runnels
Actuarial Analyst

Equalizing the Loss Ratios



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
- $PAR = \text{Targeted sum of net retrospective refunds less additional assessments per enrollment period}$

Calculate the % Loss Ratio Difference

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

Quarter 4: Enrollment beginning 7/1/19:		
	Retro	Non-retro
Losses Case Incurred	130,085,760	481,107,291
Standard Premium	512,351,928	1,317,601,185
Loss Ratio	25.39%	36.51%
Percentage Difference	30.47%	

	Retro Enrollment	Standard Premium	Loss Ratio Percentage Difference
Quarter 1	10/1/2018	55,844,571	21.60%
Quarter 2	1/1/2019	143,174,158	8.24%
Quarter 3	4/1/2019	6,196,569	-63.94%
Quarter 4	7/1/2019	512,351,928	30.47%
Total		717,567,226	24.52%

$$=100\% - 25.39\% \div 36.51\%$$

4 Quarter Weighted Average

Performance Adjusted Refund

Target Refund% X 4 Quarter Standard Premiums

	Retro Enrollment	Standard Premium
Quarter 1	10/1/2018	55,802,160
Quarter 2	1/1/2019	143,000,586
Quarter 3	4/1/2019	6,196,570
Quarter 4	7/1/2019	511,590,035
Total		716,589,351
X		X
Target Refund %		24.97%
=		=
Target Refund		\$178,905,178

Performance adjusted refund % = Interest factor 1.0180 X 24.52% weighted 4 quarter average

				Difference from Target
Target Refund:			178,905,178	
If We Tried Q4 PAF =	1.0000	Then the Refund Would Have Been	\$237,309,220	-\$58,404,042
This refund would be too large. We need to use a larger PAF.				
Quarter 4 PAF=	1.1421			
	Retro Enrollment	Current PAF	Current Refund	
Quarter 1	10/1/2018	1.1421	8,649,776	
Quarter 2	1/1/2019	1.1421	18,153,029	
Quarter 3	4/1/2019	1.1421	55,603	
Quarter 4	7/1/2019	1.1421	152,063,086	
Using this PAF we obtain			178,921,494	-\$16,316
If We Tried Q4 PAF =	1.1422	Then the Refund Would Have Been	\$178,880,774	\$24,404
If We Tried Q4 PAF =	1.1420	Then the Refund Would Have Been	\$178,962,228	-\$57,050

Washington State Department of Labor & Industries – Retro Advisory Committee

Washington State Department of Labor And Industries
Retrospective Rating

5-21-2021

Enrollment Period Beginning:
7/1/2019
First Evaluation

Report Date: 4/23/2021

PAF: 1.1421

Association Name	After ELRF & PAF Standard			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	Retrospective Premium Indicated	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
	Standard Premium	Developed Losses	Loss Ratio									Insurance Charge after PAF			
Subtotal - 28 Firms with Refunds	9,695,209	2,543,919	26%							416,895	3,020,820	2,291,744	5,729,459	3,965,750	41%
Subtotal - 15 Firms with Assessments	7,950,879	13,931,381	175%							341,887	6,981,856	2,148,940	9,472,683	(1,521,804)	(19%)
Subtotal - 43 Individual Firms	17,646,088	16,475,300	93%							758,782	10,002,676	4,440,684	15,202,142	2,443,946	14%
Average Firm Size	410,374														
Archbright	41,884,951	31,156,763	74%	L	5	74 \$550K	0.9800	0.00	0.0234	1,801,053	33,960,872	793,801	36,555,726	5,329,225	13%
Associated Builders & Contractors of Western Washington	25,759,163	13,647,981	53%	L	8	73 \$550K	1.0040	0.00	0.0613	1,107,644	14,876,299	911,798	16,895,741	8,863,422	34%
Associated General Contractors	65,785,002	33,762,932	51%	L	8	74 \$550K	0.9500	0.00	0.0602	2,828,755	36,801,595	2,214,131	41,844,481	23,940,521	36%
Building Industry Association of Washington	70,230,737	35,358,477	50%	L	8	74 \$800K	1.0000	0.00	0.0248	3,019,922	38,540,740	955,810	42,516,472	27,714,265	39%
Greater Vancouver Chamber of Commerce - Manufacturing	2,335,350	671,411	29%	L	5	68 \$500K	0.7210	0.00	0.3658	100,420	731,838	267,729	1,099,987	1,235,363	53%
LeadingAge Washington	6,924,956	6,408,195	93%	L	2	72 \$500K	0.9500	0.00	0.0416	297,773	6,984,933	290,280	7,572,986	(648,030)	(9%)
Life Science Washington	2,896,636	696,124	24%	L	4	69 \$380K	0.9590	0.00	0.1549	124,555	758,775	117,539	1,000,869	1,895,767	65%
Master Builders Association - GRIP	47,141,728	24,099,356	51%	L	8	74 \$1 MILLION	1.0000	0.00	0.0184	2,027,094	26,268,298	484,230	28,779,622	18,362,106	39%
NW District Council of the Assemblies of God Inc.	868,737	551,557	63%	L	2	62 \$250K	0.7750	0.00	0.3841	37,356	601,197	230,910	869,463	(726)	(0%)
PTTB - Transportation, Warehouse, Facilities	24,312,089	12,590,888	52%	L	7	73 \$800K	1.0000	0.00	0.0244	1,045,420	13,724,069	334,593	15,104,082	9,208,007	38%
SMART 'A' Team	40,409,706	18,927,677	47%	L	8	74 \$1 MILLION	1.0000	0.00	0.0184	1,737,617	20,631,168	380,315	22,749,100	17,660,606	44%
SMART Dream Team	28,157,779	10,429,623	37%	L	8	73 \$1 MILLION	1.0000	0.00	0.0275	1,210,784	11,368,289	313,060	12,892,133	15,265,646	54%
Southwest Washington Contractors Association	1,631,989	582,335	36%	L	8	66 \$275K	0.5550	0.00	0.8329	70,176	634,745	528,698	1,233,619	398,370	24%
State of Washington (DES)	2,280,311	1,078,338	47%	L	3	68 \$500K	0.9280	0.30	0.1556	98,053	1,175,388	182,934	1,456,375	823,936	36%
Tri City Construction Council	5,138,430	2,878,505	56%	L	7	71 \$550K	1.0000	0.00	0.0789	220,952	3,137,570	247,444	3,605,966	1,532,464	30%
Vigilant	22,990,473	15,692,143	68%	L	5	73 \$380K	1.0000	0.00	0.0625	988,590	17,104,436	1,068,565	19,161,591	3,828,882	17%
Washington Association of Sewer & Water Districts	1,144,658	585,663	51%	L	5	64 \$275K	0.4820	0.00	0.9874	49,220	601,380	593,783	1,244,383	(99,725)	(9%)
Washington Food Industry Association	18,106,079	12,374,719	68%	L	3	73 \$550K	1.1145	0.00	0.0142	778,561	13,488,444	190,929	14,457,934	3,648,145	20%
Washington Health Care Association - WHCA	22,827,412	17,403,554	76%	L	2	73 \$500K	1.0960	0.00	0.0105	981,579	18,969,874	199,905	20,151,358	2,676,054	12%
Washington Manufacturers Council	7,953,143	4,994,722	63%	L	5	72 \$500K	1.0000	0.00	0.0448	341,985	5,444,247	244,027	6,030,259	1,922,884	24%
Washington Retail Association	10,495,553	7,037,394	67%	L	3	72 \$550K	1.0600	0.00	0.0232	451,309	7,670,759	177,685	8,299,753	2,195,800	21%
Washington Retail Association - Automotive	6,235,335	8,067,045	129%	L	6	71 \$550K	1.0100	0.00	0.0650	268,119	6,864,480	446,404	7,579,003	(1,343,668)	(22%)
Washington State Farm Bureau	32,942,397	26,275,187	80%	L	4	74 \$550K	0.9800	0.00	0.0190	1,416,523	28,639,954	544,589	30,601,066	2,341,331	7%
WMC - Platinum	5,491,333	2,073,335	38%	L	4	71 \$500K	1.0000	0.00	0.0561	236,127	2,259,935	126,733	2,622,795	2,868,538	52%
Subtotal - Associations	493,943,947	287,343,924	58%							21,239,587	311,239,285	11,845,892	344,324,764	149,619,183	30%
Total Enrollment	511,590,035	303,819,224	59%							21,998,369	321,241,961	16,286,576	359,526,906	152,063,129	30%

Washington State Department of Labor And Industries
Retrospective Rating

5-21-2021

Enrollment Period Beginning:
7/1/2018

Second Evaluation

Report Date: 4/23/2021

PAF: 1.1197

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 - 32 Firms with Refunds	15,252,815	4,724,609	31%							655,872	6,424,896	3,263,180	10,343,948	4,908,867	32%
Subtotal - 14 Firms with Assessments	8,429,585	16,394,227	194%							362,471	8,412,060	2,250,984	11,025,515	(2,595,930)	(31%)
Subtotal - 46 Individual Firms	23,682,400	21,118,836	89%							1,018,343	14,836,956	5,514,164	21,369,463	2,312,937	10%
Average Firm Size	514,835														
Archbright	49,291,493	36,410,774	74%	L	5	74 \$550K	1.0000	0.00	0.0213	2,119,534	39,687,744	847,175	42,654,453	6,637,040	13%
Associated Builders & Contractors - Inland Pacific Chapter	4,916,337	3,677,654	75%	L	8	71 \$550K	0.9490	0.00	0.1188	211,402	4,008,643	476,155	4,696,200	220,137	4%
Associated Builders & Contractors of Western Washington	24,850,371	15,962,851	64%	L	8	73 \$550K	1.0000	0.00	0.0615	1,068,566	17,399,508	1,069,339	19,537,413	5,312,958	21%
Associated General Contractors	68,565,787	35,505,686	52%	L	8	74 \$550K	0.9500	0.00	0.0602	2,948,329	38,701,198	2,328,419	43,977,946	24,587,841	36%
Building Industry Association of Washington	76,595,377	40,218,037	53%	L	8	74 \$800K	1.0000	0.00	0.0248	3,293,601	43,837,660	1,087,174	48,218,435	28,376,942	37%
Greater Vancouver Chamber of Commerce - Manufacturing	2,388,726	2,240,261	94%	L	5	68 \$500K	0.7210	0.00	0.3658	102,715	1,877,276	686,766	2,666,757	(278,031)	(12%)
LeadingAge Washington	7,568,718	6,898,056	91%	L	2	72 \$500K	0.9500	0.00	0.0416	325,455	7,518,881	312,470	8,156,806	(588,088)	(8%)
Life Science Washington	3,018,665	1,457,690	48%	L	4	69 \$380K	0.9390	0.00	0.1648	129,803	1,588,882	261,903	1,980,588	1,038,077	34%
Master Builders Association - GRIP	56,249,708	31,527,467	56%	L	8	74 \$1 MILLION	1.0000	0.00	0.0184	2,418,737	34,364,939	633,483	37,417,159	18,832,549	33%
NW District Council of the Assemblies of God Inc.	1,039,597	544,104	52%	L	2	63 \$250K	0.7750	0.00	0.3685	44,703	593,073	218,522	856,298	183,299	18%
PITB - Transportation, Warehouse, Facilities	26,458,963	17,311,758	65%	L	7	73 \$800K	1.0000	0.00	0.0244	1,137,735	18,869,816	460,046	20,467,597	5,991,366	23%
SMART 'A' Team	44,208,394	27,195,632	62%	L	8	74 \$1 MILLION	1.0000	0.00	0.0184	1,900,961	29,643,239	546,443	32,090,643	12,117,751	27%
SMART Dream Team	34,844,322	15,111,657	43%	L	8	74 \$1 MILLION	1.0000	0.00	0.0184	1,498,306	16,471,706	303,639	18,273,651	16,570,671	48%
Southwest Washington Contractors Association	1,760,783	495,332	28%	L	8	66 \$250K	0.5800	0.00	0.7910	75,714	539,912	427,048	1,042,674	718,109	41%
State of Washington (DES)	2,334,216	1,465,885	63%	L	3	68 \$500K	0.9280	0.30	0.1556	100,371	1,597,816	248,679	1,946,866	387,350	17%
Tri City Construction Council	5,060,165	3,323,358	66%	L	7	71 \$550K	1.0000	0.35	0.0786	217,587	3,622,460	284,841	4,124,888	935,277	18%
Vigilant	28,196,306	14,950,872	53%	L	5	73 \$550K	1.0000	0.00	0.0259	1,212,441	16,296,449	421,280	17,930,170	10,266,136	36%
Washington Association of Sewer & Water Districts	1,185,712	756,033	64%	L	5	64 \$275K	0.4820	0.00	0.9874	50,986	622,949	615,080	1,289,015	(103,303)	(9%)
Washington Food Industry Association	18,491,660	10,814,369	58%	L	3	73 \$500K	1.1100	0.00	0.0186	795,141	11,787,662	219,486	12,802,289	5,689,371	31%
Washington Health Care Association - WHCA	25,855,218	17,310,893	67%	L	2	73 \$500K	1.0960	0.00	0.0105	1,111,774	18,868,873	198,840	20,179,487	5,675,731	22%
Washington Manufacturers Council	8,287,841	4,216,680	51%	L	5	72 \$500K	1.0000	0.00	0.0448	356,377	4,596,181	206,015	5,158,573	3,129,268	38%
Washington Retail Association	12,021,118	8,284,059	69%	L	3	72 \$550K	1.0600	0.00	0.0232	516,908	9,029,624	209,162	9,755,694	2,265,424	19%
Washington Retail Association - Automotive	5,897,957	5,177,422	88%	L	6	71 \$550K	1.0150	0.00	0.0639	253,612	5,643,390	360,793	6,257,795	(359,838)	(6%)
Washington State Farm Bureau	37,609,252	33,847,685	90%	L	4	74 \$550K	0.9800	0.00	0.0190	1,617,198	36,893,976	701,539	39,212,713	(1,603,461)	(4%)
WMC - Platinum	4,456,377	2,316,260	52%	L	4	70 \$500K	1.0000	0.00	0.1041	191,624	2,524,723	262,869	2,979,216	1,477,161	33%
Subtotal - Associations	551,153,063	337,020,475	61%							23,699,580	366,586,580	13,387,166	403,673,326	147,479,737	27%
Total Enrollment	574,835,463	358,139,311	62%							24,717,923	381,423,536	18,901,330	425,042,789	149,792,674	26%

**Washington State Department of Labor And Industries
Retrospective Rating**

5-21-2021

**Enrollment Period Beginning:
7/1/2017
Third Evaluation**

Report Date: 4/23/2021

PAF: 0.9422

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 - 38 Firms with Refunds	12,340,951	2,327,698	19%							530,659	3,601,100	2,173,414	6,305,173	6,035,778	49%
Subtotal - 15 Firms with Assessments	14,197,144	14,377,187	101%							610,477	12,296,297	4,753,116	17,659,890	(3,462,746)	(24%)
Subtotal - 53 Individual Firms	26,538,095	16,704,885	63%							1,141,136	15,897,397	6,926,530	23,965,063	2,573,032	10%
Average Firm Size	500,719														
Archbright	51,380,058	32,449,249	63%	L	5	74 \$1 MILLION	1.0000	0.20	0.0072	2,209,342	35,369,681	252,929	37,831,952	13,548,106	26%
Associated Builders & Contractors - Inland Pacific Chapter	5,394,925	3,241,546	60%	L	8	71 \$550K	0.9490	0.00	0.1188	231,982	3,533,285	419,691	4,184,958	1,209,967	22%
Associated Builders & Contractors of Western Washington	25,728,717	11,564,291	45%	L	8	73 \$550K	1.0000	0.00	0.0615	1,106,335	12,605,077	774,683	14,486,095	11,242,622	44%
Associated General Contractors	71,563,807	30,915,934	43%	L	8	74 \$550K	0.9500	0.00	0.0602	3,077,244	33,698,368	2,027,429	38,803,041	32,760,766	46%
Building Industry Association of Washington	82,971,481	38,766,924	47%	L	8	74 \$800K	1.0000	0.00	0.0248	3,567,774	42,255,947	1,047,947	46,871,668	36,099,813	44%
Greater Vancouver Chamber of Commerce - Manufacturing	2,450,782	1,179,389	48%	L	5	68 \$500K	0.7210	0.00	0.3658	105,384	1,285,534	470,288	1,861,206	589,576	24%
LeadingAge Washington	8,840,313	4,638,863	52%	L	2	72 \$500K	0.9500	0.00	0.0416	380,133	5,056,361	210,132	5,646,626	3,193,687	36%
Life Science Washington	2,897,783	744,111	26%	L	4	69 \$380K	0.9390	0.20	0.1646	124,605	811,081	133,474	1,069,160	1,828,623	63%
Master Builders Association - GRIP	59,153,501	30,135,102	51%	L	8	74 \$1 MILLION	1.0000	0.00	0.0184	2,543,601	32,847,261	605,506	35,996,368	23,157,133	39%
NW District Council of the Assemblies of God Inc.	1,146,765	453,211	40%	L	2	63 \$250K	0.7750	0.00	0.3685	49,311	494,000	182,018	725,329	421,436	37%
PITB - Transportation, Warehouse, Facilities	26,941,676	16,502,815	61%	L	7	73 \$800K	1.0000	0.00	0.0244	1,158,492	17,988,068	438,549	19,585,109	7,356,567	27%
SMART 'A' Team	49,317,391	25,459,173	52%	L	8	74 \$800K	0.9980	0.00	0.0251	2,120,648	27,750,499	695,733	30,566,880	18,750,511	38%
SMART Dream Team	35,914,108	17,111,344	48%	L	8	74 \$1 MILLION	1.0850	0.00	0.0176	1,544,307	18,651,365	327,387	20,523,059	15,391,049	43%
Southwest Washington Contractors Association	1,942,666	185,703	10%	L	8	67 \$250K	0.4800	0.00	1.0279	83,535	202,416	208,064	494,015	1,448,651	75%
State of Washington (DES)	2,562,428	780,520	30%	L	3	68 \$550K	0.9280	0.40	0.1489	110,184	1,117,219	166,404	1,393,807	1,168,621	46%
Tri City Construction Council	5,584,450	3,411,848	61%	L	7	71 \$1 MILLION	1.1000	0.35	0.0371	240,131	3,718,914	138,080	4,097,125	1,487,325	27%
Vigilant	27,961,550	19,850,092	71%	L	5	73 \$1 MILLION	1.0000	0.00	0.0134	1,202,347	21,636,600	289,433	23,128,380	4,833,170	17%
Washington Association of Sewer & Water Districts	1,152,354	194,846	17%	L	5	63 \$275K	0.4820	0.00	1.0118	49,551	212,382	214,882	476,815	675,539	59%
Washington Food Industry Association	19,099,157	11,804,253	62%	L	3	73 \$800K	1.1230	0.00	0.0063	821,264	12,866,636	81,381	13,769,281	5,329,876	28%
Washington Health Care Association - WHCA	28,565,716	13,411,592	47%	L	2	73 \$500K	1.0680	0.00	0.0115	1,228,326	14,618,635	167,442	16,014,403	12,551,313	44%
Washington Manufacturers Council	9,085,293	4,206,056	46%	L	4	72 \$550K	1.4000	0.40	0.0165	390,668	4,584,601	75,495	5,050,764	4,034,529	44%
Washington Retail Association	12,594,873	5,129,792	41%	L	3	72 \$800K	1.0051	0.00	0.0242	541,580	5,591,473	135,336	6,268,389	6,326,484	50%
Washington Retail Association - Automotive	5,269,756	3,557,974	68%	L	6	71 \$800K	1.2050	0.45	0.0202	226,600	3,878,192	78,239	4,183,031	1,086,725	21%
Washington State Farm Bureau	45,644,017	37,546,649	82%	L	4	74 \$550K	1.0172	0.05	0.0168	1,962,693	40,925,847	688,618	43,577,158	2,066,859	5%
WMC - Platinum	3,493,783	1,642,553	47%	L	5	69 \$550K	1.4000	0.40	0.0309	150,233	1,790,383	55,373	1,995,989	1,497,794	43%
Subtotal - Associations	586,657,350	314,883,830	54%							25,226,270	343,489,825	9,884,513	378,600,608	208,056,742	35%
Total Enrollment	613,195,445	331,588,715	54%							26,367,406	359,387,222	16,811,043	402,565,671	210,629,774	34%

State Emergency Operation Center L&I COVID Compliance Team

Business Guidance-

We are committed to providing you and your business or group support, through this pandemic. We welcome your comments and want to provide you the best experience within our limits. Thank you for your time.

Please rate the clarity of the business guidance on the Governor's website-

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Clear

Unclear/Confusing

Please share any additional comments or suggestions on what you would like to see on the guidance.

Feedback-

Resources and feel free to let us know how we can improve. You ~~don't~~ know, what you don't know.

Please rate your experience on receiving updates on the latest guidance.

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Exceptional

Disappointing

How easy was it to navigate the Governor's website?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Easy

Not Easy

Could you find your guidance online?

Easy?

☐ Yes | ☐ No

Informative?

☐ Yes | ☐ No

Did you find the guidance?

☐ Yes | ☐ No

Do you know the resources provided for you financially and did you know you ~~could be penalized~~ for not following COVID-19 safety plans?

Questions?