

RETRO QUARTERLY REPORT 09/25/2025
GROUP SUMMARY RESULTS

Organization Name	<i>Projected results</i> as of 09/25/2025 quarterly report						
	Coverage Year	Standard Premium Amount	Projected Retro Premium	Refund / (Assessment)		Total Incurred Losses	Loss Ratio
				\$	%		
501(C) AGENCIES TRUST	10/1/2023	\$9,742,169	\$11,692,398	(\$1,950,229)	-20.0%	\$10,060,921	103.3%
501(C) AGENCIES TRUST	10/1/2022	\$8,487,482	\$9,334,498	(\$847,016)	-10.0%	\$10,011,645	118.0%
ARCHBRIGHT	7/1/2024	\$27,237,240	\$20,887,373	\$6,349,867	23.3%	\$16,184,317	59.4%
ARCHBRIGHT	7/1/2023	\$31,008,838	\$27,061,749	\$3,947,089	12.7%	\$23,163,553	74.7%
ARCHBRIGHT	7/1/2022	\$31,064,231	\$26,221,523	\$4,842,708	15.6%	\$22,404,943	72.1%
ARCHBRIGHT - WRPS	1/1/2024	\$3,333,839	\$3,407,650	(\$73,811)	-2.2%	\$2,608,630	78.2%
ARCHBRIGHT - WRPS	1/1/2023	\$3,554,977	\$3,347,182	\$207,795	5.8%	\$2,770,265	77.9%
ARCHBRIGHT - WRPS	1/1/2022	\$3,252,265	\$3,234,582	\$17,683	0.5%	\$2,683,903	82.5%
ASSN OF WA BUSINESS - MFG	1/1/2024	\$15,463,109	\$11,665,417	\$3,797,692	24.6%	\$8,891,024	57.5%
ASSN OF WA BUSINESS - MFG	1/1/2023	\$12,905,150	\$10,456,437	\$2,448,713	19.0%	\$8,855,048	68.6%
ASSN OF WA BUSINESS - MFG	1/1/2022	\$10,121,871	\$8,393,097	\$1,728,774	17.1%	\$7,021,168	69.4%
ASSN OF WA BUSINESS - FACILITIES PROPERTY MANAGEMENT	10/1/2023	\$14,474,357	\$13,790,790	\$683,567	4.7%	\$10,745,366	74.2%
ASSN OF WA BUSINESS - FACILITIES PROPERTY MANAGEMENT	10/1/2022	\$13,944,520	\$10,311,232	\$3,633,288	26.1%	\$8,627,301	61.9%
ASSN OF WA BUSINESS - HOSPITALITY	10/1/2023	\$5,843,888	\$6,715,085	(\$871,197)	-14.9%	\$5,270,585	90.2%
ASSN OF WA BUSINESS - HOSPITALITY	10/1/2022	\$4,940,903	\$4,885,099	\$55,804	1.1%	\$4,094,776	82.9%
ASSN OF WA BUSINESS - RETAIL WHLSL SRVCS	10/1/2023	\$15,281,160	\$9,539,341	\$5,741,819	37.6%	\$7,159,871	46.9%
ASSN OF WA BUSINESS - RETAIL WHLSL SRVCS	10/1/2022	\$14,724,330	\$9,459,798	\$5,264,532	35.8%	\$7,929,409	53.9%
ASSOC BUILDERS & CONTRACTORS OF WESTERN WA	7/1/2024	\$28,294,012	\$18,451,824	\$9,842,188	34.8%	\$13,576,283	48.0%
ASSOC BUILDERS & CONTRACTORS OF WESTERN WA	7/1/2023	\$28,622,362	\$22,197,792	\$6,424,570	22.4%	\$18,124,896	63.3%
ASSOC BUILDERS & CONTRACTORS OF WESTERN WA	7/1/2022	\$27,827,039	\$22,211,738	\$5,615,301	20.2%	\$18,166,515	65.3%
ASSOCIATED GENERAL CONTRACTORS	7/1/2024	\$62,472,453	\$36,211,950	\$26,260,503	42.0%	\$26,405,767	42.3%
ASSOCIATED GENERAL CONTRACTORS	7/1/2023	\$62,896,881	\$40,770,613	\$22,126,268	35.2%	\$32,941,110	52.4%
ASSOCIATED GENERAL CONTRACTORS	7/1/2022	\$67,396,793	\$43,532,114	\$23,864,679	35.4%	\$35,163,377	52.2%
AWC RETRO	1/1/2024	\$22,493,411	\$18,218,438	\$4,274,973	19.0%	\$11,517,152	51.2%
AWC RETRO	1/1/2023	\$17,873,626	\$14,689,824	\$3,183,802	17.8%	\$11,089,420	62.0%
AWC RETRO	1/1/2022	\$15,442,456	\$17,613,070	(\$2,170,614)	-14.1%	\$15,635,196	101.2%
BUILDING INDUSTRY ASSN OF WA	7/1/2024	\$69,235,446	\$42,152,204	\$27,083,242	39.1%	\$31,581,139	45.6%
BUILDING INDUSTRY ASSN OF WA	7/1/2023	\$68,233,460	\$39,969,473	\$28,263,987	41.4%	\$33,155,213	48.6%
BUILDING INDUSTRY ASSN OF WA	7/1/2022	\$69,470,975	\$42,161,264	\$27,309,711	39.3%	\$35,069,731	50.5%
GREATER VANCOUVER CHAMBER OF COMMERCE - MFG	7/1/2024	\$2,096,164	\$2,423,511	(\$327,347)	-15.6%	\$1,511,778	72.1%
GREATER VANCOUVER CHAMBER OF COMMERCE - MFG	7/1/2023	\$1,953,069	\$1,351,033	\$602,036	30.8%	\$826,634	42.3%
GREATER VANCOUVER CHAMBER OF COMMERCE - MFG	7/1/2022	\$2,148,567	\$855,476	\$1,293,091	60.2%	\$505,442	23.5%

RETRO QUARTERLY REPORT 09/25/2025
GROUP SUMMARY RESULTS

Organization Name	<i>Projected results</i> as of 09/25/2025 quarterly report						
	Coverage Year	Standard Premium Amount	Projected Retro Premium	Refund / (Assessment)		Total Incurred Losses	Loss Ratio
				\$	%		
LEADINGAGE WASHINGTON	7/1/2024	\$7,334,644	\$6,901,341	\$433,303	5.9%	\$5,298,135	72.2%
LEADINGAGE WASHINGTON	7/1/2023	\$6,851,585	\$4,408,749	\$2,442,836	35.7%	\$3,623,833	52.9%
LEADINGAGE WASHINGTON	7/1/2022	\$6,159,987	\$5,905,773	\$254,214	4.1%	\$4,968,645	80.7%
LIFE SCIENCE WASHINGTON	7/1/2024	\$3,349,515	\$1,092,003	\$2,257,512	67.4%	\$643,850	19.2%
LIFE SCIENCE WASHINGTON	7/1/2023	\$3,202,896	\$1,095,374	\$2,107,522	65.8%	\$770,583	24.1%
LIFE SCIENCE WASHINGTON	7/1/2022	\$2,898,544	\$1,185,849	\$1,712,695	59.1%	\$843,003	29.1%
MASTER BUILDERS ASSOCIATION GRIP	7/1/2024	\$44,718,061	\$29,543,891	\$15,174,170	33.9%	\$22,144,843	49.5%
MASTER BUILDERS ASSOCIATION GRIP	7/1/2023	\$45,587,497	\$27,528,659	\$18,058,838	39.6%	\$23,032,661	50.5%
MASTER BUILDERS ASSOCIATION GRIP	7/1/2022	\$50,542,324	\$36,131,473	\$14,410,851	28.5%	\$30,590,366	60.5%
NW DISTRICT COUNCIL OF THE ASSEMBLIES OF GOD INC	7/1/2024	\$959,806	\$1,152,103	(\$192,297)	-20.0%	\$871,058	90.8%
NW DISTRICT COUNCIL OF THE ASSEMBLIES OF GOD INC	7/1/2023	\$931,884	\$1,094,213	(\$162,329)	-17.4%	\$927,494	99.5%
NW DISTRICT COUNCIL OF THE ASSEMBLIES OF GOD INC	7/1/2022	\$891,086	\$1,006,042	(\$114,956)	-12.9%	\$630,173	70.7%
PITB ELITE DISTILLATION CHEMICALS FOOD	1/1/2024	\$5,759,126	\$4,775,891	\$983,235	17.1%	\$3,531,999	61.3%
PITB ELITE DISTILLATION CHEMICALS FOOD	1/1/2023	\$6,091,859	\$6,209,380	(\$117,521)	-1.9%	\$5,050,949	82.9%
PITB ELITE DISTILLATION CHEMICALS FOOD	1/1/2022	\$6,270,566	\$6,439,998	(\$169,432)	-2.7%	\$5,348,404	85.3%
PITB SERVICES INC MANUFACTURING PROCESSING	1/1/2022	\$3,765,799	\$4,165,919	(\$400,120)	-10.6%	\$3,164,990	84.0%
PITB TRANS WAREHOUSE FACILITIES	7/1/2024	\$25,828,272	\$22,477,180	\$3,351,092	13.0%	\$16,870,560	65.3%
PITB TRANS WAREHOUSE FACILITIES	7/1/2023	\$23,633,607	\$18,003,763	\$5,629,844	23.8%	\$15,213,962	64.4%
PITB TRANS WAREHOUSE FACILITIES	7/1/2022	\$22,243,807	\$18,732,270	\$3,511,537	15.8%	\$15,919,933	71.6%
SMART A TEAM	7/1/2024	\$36,473,759	\$25,993,580	\$10,480,179	28.7%	\$18,872,185	51.7%
SMART A TEAM	7/1/2023	\$38,444,900	\$30,758,000	\$7,686,900	20.0%	\$26,055,538	67.8%
SMART A TEAM	7/1/2022	\$36,716,954	\$25,676,648	\$11,040,306	30.1%	\$20,918,676	57.0%
SMART ADVANTAGE	1/1/2024	\$8,388,217	\$6,348,076	\$2,040,141	24.3%	\$4,807,311	57.3%
SMART ADVANTAGE	1/1/2023	\$10,805,039	\$8,501,757	\$2,303,282	21.3%	\$7,125,038	65.9%
SMART ADVANTAGE	1/1/2022	\$9,318,368	\$5,744,410	\$3,573,958	38.4%	\$4,737,283	50.8%
SMART DREAM TEAM	7/1/2024	\$25,261,599	\$13,965,610	\$11,295,989	44.7%	\$9,848,055	39.0%
SMART DREAM TEAM	7/1/2023	\$23,992,574	\$10,713,616	\$13,278,958	55.3%	\$8,644,458	36.0%
SMART DREAM TEAM	7/1/2022	\$26,382,686	\$11,860,821	\$14,521,865	55.0%	\$9,526,785	36.1%
SOUTHWEST WASHINGTON CONTRACTORS ASSOCIATION	10/1/2023	\$1,577,866	\$1,838,067	(\$260,201)	-16.5%	\$969,077	61.4%
SOUTHWEST WASHINGTON CONTRACTORS ASSOCIATION	7/1/2022	\$1,405,972	\$598,915	\$807,057	57.4%	\$279,613	19.9%

RETRO QUARTERLY REPORT 09/25/2025
GROUP SUMMARY RESULTS

Organization Name	<i>Projected results</i> as of 09/25/2025 quarterly report						
	Coverage Year	Standard Premium Amount	Projected Retro Premium	Refund / (Assessment)		Total Incurred Losses	Loss Ratio
				\$	%		
STATE OF WASHINGTON (DES)	7/1/2024	\$2,458,341	\$2,632,502	(\$174,161)	-7.1%	\$1,838,103	74.8%
STATE OF WASHINGTON (DES)	7/1/2023	\$2,219,288	\$1,208,205	\$1,011,083	45.6%	\$873,417	39.4%
STATE OF WASHINGTON (DES)	7/1/2022	\$2,091,068	\$913,113	\$1,177,955	56.3%	\$654,132	31.3%
THURSTON COUNTY CHAMBER OF COMMERCE	10/1/2022	\$703,702	\$557,459	\$146,243	20.8%	\$361,002	51.3%
TOWING & RECOVERY ASSOCIATION OF WASHINGTON	10/1/2022	\$1,341,545	\$1,388,898	(\$47,353)	-3.5%	\$882,841	65.8%
TOWING & RECOVERY ASSOCIATION OF WASHINGTON	10/1/2021	\$1,269,424	\$877,362	\$392,062	30.9%	\$186,482	14.7%
TRI CITY CONSTRUCTION COUNCIL	7/1/2024	\$3,738,450	\$4,305,554	(\$567,104)	-15.2%	\$3,097,253	82.8%
TRI CITY CONSTRUCTION COUNCIL	7/1/2023	\$3,395,845	\$4,060,160	(\$664,315)	-19.6%	\$3,229,107	95.1%
TRI CITY CONSTRUCTION COUNCIL	7/1/2022	\$3,840,156	\$4,032,423	(\$192,267)	-5.0%	\$3,132,510	81.6%
VIGILANT	7/1/2024	\$35,956,419	\$34,226,960	\$1,729,459	4.8%	\$27,228,413	75.7%
VIGILANT	7/1/2023	\$32,096,956	\$22,884,562	\$9,212,394	28.7%	\$18,596,374	57.9%
VIGILANT	7/1/2022	\$29,726,307	\$20,663,172	\$9,063,135	30.5%	\$16,763,534	56.4%
WA ASSN OF SEWER & WATER DISTRICTS	7/1/2024	\$1,043,238	\$1,088,321	(\$45,083)	-4.3%	\$624,364	59.8%
WA ASSN OF SEWER & WATER DISTRICTS	7/1/2023	\$916,480	\$625,127	\$291,353	31.8%	\$375,773	41.0%
WA ASSN OF SEWER & WATER DISTRICTS	7/1/2022	\$934,273	\$1,132,363	(\$198,090)	-21.2%	\$743,099	79.5%
WA FOOD INDUSTRY ASSOCIATION	7/1/2024	\$20,071,700	\$15,252,603	\$4,819,097	24.0%	\$11,601,772	57.8%
WA FOOD INDUSTRY ASSOCIATION	7/1/2023	\$20,224,996	\$18,862,581	\$1,362,415	6.7%	\$15,843,004	78.3%
WA FOOD INDUSTRY ASSOCIATION	7/1/2022	\$19,929,697	\$15,745,430	\$4,184,267	21.0%	\$13,109,490	65.8%
WA HEALTH CARE ASSOCIATION	7/1/2024	\$21,612,162	\$24,024,170	(\$2,412,008)	-11.2%	\$19,572,621	90.6%
WA HEALTH CARE ASSOCIATION	7/1/2023	\$19,714,218	\$21,799,833	(\$2,085,615)	-10.6%	\$19,021,680	96.5%
WA HEALTH CARE ASSOCIATION	7/1/2022	\$17,302,636	\$18,093,918	(\$791,282)	-4.6%	\$15,751,356	91.0%
WA HOSPITALITY ASSOCIATION	1/1/2024	\$50,096,287	\$38,089,430	\$12,006,857	24.0%	\$30,151,472	60.2%
WA HOSPITALITY ASSOCIATION	1/1/2023	\$45,694,240	\$43,298,624	\$2,395,616	5.2%	\$37,534,400	82.1%
WA HOSPITALITY ASSOCIATION	1/1/2022	\$40,379,423	\$33,836,926	\$6,542,497	16.2%	\$29,149,945	72.2%
WA MANUFACTURERS COUNCIL	7/1/2024	\$12,842,158	\$13,034,099	(\$191,941)	-1.5%	\$9,593,427	74.7%
WA MANUFACTURERS COUNCIL	7/1/2023	\$12,311,596	\$7,249,597	\$5,061,999	41.1%	\$5,975,427	48.5%
WA MANUFACTURERS COUNCIL	7/1/2022	\$11,732,769	\$8,430,200	\$3,302,569	28.1%	\$7,047,319	60.1%
WA RETAIL ASSOCIATION	7/1/2024	\$10,309,710	\$11,682,740	(\$1,373,030)	-13.3%	\$9,042,377	87.7%
WA RETAIL ASSOCIATION	7/1/2023	\$10,541,957	\$12,502,555	(\$1,960,598)	-18.6%	\$11,844,449	112.4%
WA RETAIL ASSOCIATION	7/1/2022	\$10,167,529	\$11,857,864	(\$1,690,335)	-16.6%	\$11,268,487	110.8%

RETRO QUARTERLY REPORT 09/25/2025
GROUP SUMMARY RESULTS

Organization Name	<i>Projected results</i> as of 09/25/2025 quarterly report						
	Coverage Year	Standard Premium Amount	Projected Retro Premium	Refund / (Assessment)		Total Incurred Losses	Loss Ratio
				\$	%		
WA RETAIL ASSOCIATION - AUTO	7/1/2024	\$9,098,561	\$6,643,042	\$2,455,519	27.0%	\$4,772,447	52.5%
WA RETAIL ASSOCIATION - AUTO	7/1/2023	\$8,827,720	\$8,447,551	\$380,169	4.3%	\$7,038,960	79.7%
WA RETAIL ASSOCIATION - AUTO	7/1/2022	\$8,063,330	\$8,434,940	(\$371,610)	-4.6%	\$6,827,496	84.7%
WA ST AUTO DEALERS ASSN	1/1/2024	\$20,571,463	\$22,992,584	(\$2,421,121)	-11.8%	\$17,965,186	87.3%
WA ST AUTO DEALERS ASSN	1/1/2023	\$20,218,530	\$13,970,364	\$6,248,166	30.9%	\$11,826,057	58.5%
WA ST AUTO DEALERS ASSN	1/1/2022	\$19,832,930	\$15,590,929	\$4,242,001	21.4%	\$13,303,885	67.1%
WA ST MCDONALDS OPERATORS ASSN	1/1/2024	\$3,706,508	\$3,443,493	\$263,015	7.1%	\$2,656,335	71.7%
WA ST MCDONALDS OPERATORS ASSN	1/1/2023	\$3,406,227	\$2,598,695	\$807,532	23.7%	\$2,171,208	63.7%
WA ST MCDONALDS OPERATORS ASSN	1/1/2022	\$3,211,939	\$2,317,260	\$894,679	27.9%	\$1,929,423	60.1%
WA STATE PHARMACY ASSOCIATION	4/1/2024	\$598,556	\$354,932	\$243,624	40.7%	\$152,970	25.6%
WA STATE PHARMACY ASSOCIATION	4/1/2023	\$500,250	\$193,703	\$306,547	61.3%	\$85,196	17.0%
WA TRUCKING ASSOCIATIONS	1/1/2024	\$2,697,409	\$1,810,096	\$887,313	32.9%	\$1,000,461	37.1%
WA TRUCKING ASSOCIATIONS	1/1/2023	\$2,984,940	\$2,761,446	\$223,494	7.5%	\$1,882,107	63.1%
WA TRUCKING ASSOCIATIONS	1/1/2022	\$3,500,277	\$3,238,284	\$261,993	7.5%	\$2,248,295	64.2%
WASHINGTON CANNABUSINESS ASSN	4/1/2024	\$3,104,177	\$3,761,617	(\$657,440)	-21.2%	\$3,026,868	97.5%
WASHINGTON CANNABUSINESS ASSN	4/1/2023	\$3,548,140	\$3,660,247	(\$112,107)	-3.2%	\$2,821,588	79.5%
WASHINGTON CANNABUSINESS ASSN	4/1/2022	\$2,997,948	\$3,524,187	(\$526,239)	-17.6%	\$3,497,953	116.7%
WASHINGTON STATE DENTAL ASSN	4/1/2024	\$3,591,881	\$1,797,785	\$1,794,096	49.9%	\$940,884	26.2%
WASHINGTON STATE DENTAL ASSN	4/1/2023	\$3,158,320	\$1,854,074	\$1,304,246	41.3%	\$988,996	31.3%
WASHINGTON STATE DENTAL ASSN	4/1/2022	\$2,843,665	\$2,790,585	\$53,080	1.9%	\$1,881,720	66.2%
WASHINGTON STATE FARM BUREAU	7/1/2024	\$15,669,586	\$15,060,237	\$609,349	3.9%	\$11,578,410	73.9%
WASHINGTON STATE FARM BUREAU	7/1/2023	\$22,027,139	\$22,601,601	(\$574,462)	-2.6%	\$19,366,620	87.9%
WASHINGTON STATE FARM BUREAU	7/1/2022	\$24,562,994	\$24,498,263	\$64,731	0.3%	\$20,965,376	85.4%