

**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
07-01-2015
First Evaluation**

PAF: 1.0142

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Hazard Group	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net			Retrospective			Ratio Refunded	Max Risk%	Max Refund%	
										Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund				
Subtotal - 46 Firms with Refunds	27,795,397	13,890,437	50%								1,334,178	15,237,243	5,626,901	22,198,322	5,597,075	20%			
Subtotal - 15 Firms with Assessments	9,746,006	9,575,711	98%								467,808	6,702,913	3,894,551	11,065,272	(1,319,266)	-14%			
Subtotal - 61 Individual Firms	37,541,403	23,466,148	63%								1,801,986	21,940,156	9,521,452	33,263,594	4,277,809	11%			
Average Firm Size	615,433																		
ARCHBRIGHT (WA EMPLOYERS INC)	45,892,271	34,014,674	74%	L	5	74	1M	147.0%	52.0%	0.0%	2,202,829	36,395,701	7,279	38,605,809	7,286,462	16%	62.1%	39.5%	
ASSOCIATED BUILDERS AND CONTRACTORS OF WESTERN WA	23,462,490	9,282,122	40%	L	8	73	120K	72.5%	30.0%	74.4%	1,126,200	9,931,871	7,386,332	18,444,403	5,018,087	21%	40.1%	39.2%	
ASSOCIATED BUILDERS AND CONTRACTORS – INLAND PACIFIC CHAP	4,710,408	2,104,598	45%	L	8	71	500k	97.0%	10.0%	20.2%	226,100	2,251,920	454,437	2,932,457	1,777,951	38%	29.5%	82.3%	
ASSOCIATED GENERAL CONTRACTORS	59,576,143	27,994,710	47%	L	8	74	500k	100.0%	20.0%	16.1%	2,859,655	29,954,340	4,831,635	37,645,630	21,930,513	37%	29.1%	70.3%	
ASSOCIATED INDUSTRIES OF THE INLAND NW – METAL TRADES	4,905,150	3,700,939	75%	L	5	71	500k	99.5%	60.0%	9.4%	235,447	3,960,005	373,032	4,568,484	336,666	7%	21.3%	25.0%	
BUILDING INDUSTRY ASSOCIATION OF WA	79,363,121	41,729,130	53%	L	8	74	500k	125.0%	0.0%	9.6%	3,809,430	44,650,169	4,277,486	52,737,085	26,626,036	34%	51.4%	95.2%	
GREATER VANCOUVER CHAMBER OF COMMERCE – MANUFACTURIN	2,587,809	990,292	38%	L	5	68	500k	72.1%	0.0%	40.2%	124,215	1,059,612	425,858	1,609,685	978,124	38%	13.0%	95.2%	
LEADINGAGE WA	9,802,576	6,828,320	70%	L	2	72	500k	95.0%	0.0%	14.4%	470,524	7,306,302	1,054,299	8,831,125	971,451	10%	21.1%	95.2%	
MASTER BUILDERS ASSOCIATION – GRIP	50,337,331	28,410,518	56%	L	8	74	500k	135.0%	35.0%	7.9%	2,416,192	30,399,254	2,410,661	35,226,107	15,111,224	30%	60.7%	54.8%	
NORTHWEST DISTRICT COUNCIL OF ASSEMBLIES OF GOD	1,086,285	741,470	68%	L	2	63	250K	74.0%	0.0%	43.4%	52,142	793,373	344,245	1,189,760	(103,475)	-10%	18.3%	95.2%	
PITB (PACIFIC INLAND TRANSPORTATION BUREAU)	27,879,243	21,646,905	78%	L	7	73	500k	135.0%	25.0%	6.0%	1,338,204	23,162,188	1,382,783	25,883,175	1,996,068	7%	57.9%	66.9%	
SMART – A TEAM	44,949,377	26,115,485	58%	L	8	74	500k	130.0%	35.0%	8.4%	2,157,570	27,943,569	2,358,437	32,459,576	12,489,801	28%	55.6%	54.6%	
SMART – DREAM TEAM	32,542,120	15,329,689	47%	L	8	73	1M	130.0%	0.0%	4.5%	1,562,022	16,402,767	736,484	18,701,273	13,840,847	43%	50.2%	95.2%	
SOUTHWEST WA CONTRACTORS ASSOCIATION	1,825,715	724,611	40%	L	8	67	120K	43.8%	0.0%	133.8%	87,634	775,334	1,037,009	1,899,977	(74,262)	-4%	14.4%	95.2%	
STATE OF WA DEPT OF ENTERPRISE SERVICES	2,553,790	750,322	29%	L	3	68	500k	80.0%	50.0%	25.8%	122,582	1,366,278	352,773	1,841,633	712,157	28%	12.5%	27.9%	
TRI CITY CONSTRUCTION COUNCIL	6,785,069	3,262,663	48%	L	8	71	500k	95.0%	35.0%	20.3%	325,683	3,491,049	706,937	4,523,669	2,261,400	33%	27.0%	50.2%	
VIGILANT	26,259,564	19,006,892	72%	L	6	73	500k	105.0%	0.0%	10.9%	1,260,459	20,337,374	2,224,909	23,822,742	2,436,822	9%	29.4%	95.2%	
WA ASSOCIATION OF NEIGHBORHOOD STORES	633,250	259,434	41%	P	5	58	250K	93.9%	60.0%	14.8%	30,396	406,547	93,784	530,727	102,523	16%	20.1%	16.2%	
WA ASSOCIATION OF SEWER & WATER DISTRICTS	936,996	278,811	30%	L	5	62	250K	48.2%	0.0%	102.8%	44,976	298,328	306,801	650,105	286,891	31%	9.4%	95.2%	
LIFE SCIENCE WA (WA BIOTECH & BIOMEDICAL ASSOCIATION)	2,442,193	844,648	35%	L	4	68	500k	103.0%	35.0%	13.7%	117,225	914,601	124,843	1,156,669	1,285,524	53%	30.0%	52.6%	
WA HEALTH CARE ASSOCIATION	28,745,280	16,303,558	57%	L	2	73	1M	130.0%	30.0%	2.7%	1,379,773	17,444,807	474,499	19,299,079	9,446,201	33%	47.7%	62.2%	
WA MANUFACTURERS COUNCIL	12,026,256	9,764,507	81%	L	4	72	500k	160.0%	0.0%	2.4%	577,260	10,448,022	253,887	11,279,169	747,087	6%	80.2%	95.2%	
WA RETAIL ASSOCIATION	12,099,988	8,019,975	66%	L	3	72	500k	90.4%	51.0%	15.4%	580,799	8,581,373	1,319,815	10,481,987	1,618,001	13%	16.3%	32.2%	
WA RETAIL ASSOCIATION – AUTOMOTIVE	3,684,574	2,616,551	71%	L	6	70	500k	86.1%	50.0%	21.0%	176,860	2,799,710	587,379	3,563,949	120,625	3%	16.3%	30.5%	
WA TRUCKING ASSOCIATIONS	8,300,428	5,515,900	66%	L	7	72	500k	69.5%	50.0%	37.1%	398,421	5,902,013	2,188,466	8,488,900	(188,472)	-2%	6.7%	21.9%	
WA AGGREGATES & CONCRETE ASSOCIATION	2,635,597	2,115,808	80%	L	7	68	120K	71.0%	30.0%	67.2%	126,509	2,002,263	1,345,521	3,474,293	(838,696)	-32%	31.8%	41.5%	
WA FOOD INDUSTRY ASSOCIATION	16,288,252	11,576,733	71%	L	3	73	1M	150.0%	32.5%	1.0%	781,836	12,387,104	120,155	13,289,095	2,999,157	18%	66.9%	60.1%	
WA STATE FARM BUREAU	54,821,248	47,980,320	88%	L	4	74	500k	107.7%	60.0%	5.7%	2,631,420	51,338,942	2,946,855	56,917,217	(2,095,969)	-4%	26.7%	27.3%	
Subtotal - Associations	\$567,132,524	\$347,909,585	61%								\$27,222,363	\$372,704,816	\$40,126,601	\$440,053,780	\$127,078,744	22%			
Total Enrollment	\$604,673,927	\$371,375,733	61%								\$29,024,349	\$394,644,972	\$49,648,053	\$473,317,374	\$131,356,553	22%			

Individual Firms - Detail by Plan

Loss Based Plans	Standard Premium	Developed Losses	Standard Loss Ratio	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective		
							Premium Indicated	Cumulative Refund	Ratio Refunded
28 Firms with Refunds	22,758,784	12,472,193	55%	1,092,421	13,490,519	3,553,718	18,136,658	4,622,126	20%
10 Firms with Assessments	6,193,047	6,973,590	113%	297,266	4,189,502	2,819,387	7,306,155	-1,113,108	-18%
Subtotal - 38	28,951,831	19,445,783	67%	1,389,687	17,680,021	6,373,105	25,442,813	3,509,018	12%
Average Firm Size	761,890								
Premium Based Plans									
18 Firms with Refunds	5,036,613	1,418,244	28%	241,757	1,746,724	2,073,183	4,061,664	974,949	19%
5 Firms with Assessments	3,552,959	2,602,121	73%	170,542	2,513,411	1,075,164	3,759,117	(206,158)	-6%
Subtotal - 23	8,589,572	4,020,365	47%	412,299	4,260,135	3,148,347	7,820,781	768,791	9%
Average Firm Size	373,460								

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Note: The information in this report is considered a "snapshot" of how these retro participants are performing at a specific point in time. The values shown are subject to change and should only be referred to as an approximation.

These results have been updated to reflect the outcome of customer requests for reconsideration.