

**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
07-01-2016
First Evaluation**

PAF: 1.0988

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Hazard Group	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective	Ratio	Max	Max	
														Premium Indicated	Cumulative Refund	Refunded	Risk%	Refund%
Subtotal – 36 Firms with Refunds	23,860,597	10,036,366	42%								1,145,308	11,465,363	3,816,056	16,426,727	7,433,870	31%		
Subtotal – 25 Firms with Assessments	17,510,266	21,028,178	120%								840,493	14,965,450	4,836,617	20,642,560	(3,132,294)	-18%		
Subtotal – 61 Individual Firms	41,370,863	31,064,544	75%								1,985,801	26,430,813	8,652,673	37,069,287	4,301,576	10%		
Average Firm Size	678,211																	
ARCHBRIGHT (was WA Employers Inc)	48,940,344	40,888,601	84%	L	5	74	1M	147.0%	52.0%	0.0%	2,349,137	43,750,803	7,000	46,106,940	2,833,404	6%	62.1%	39.6%
ASSOCIATED BUILDERS AND CONTRACTORS – INLAND PAC CHAP	5,491,945	4,185,933	76%	L	8	71	500k	97.0%	10.0%	20.2%	263,613	4,478,948	903,758	5,646,319	(154,374)	-3%	29.5%	82.3%
ASSOCIATED BUILDERS AND CONTRACTORS OF WESTERN WA	25,156,160	8,624,206	34%	L	8	73	120K	72.3%	28.0%	75.0%	1,207,496	9,227,900	6,916,311	17,351,707	7,804,453	31%	40.0%	42.8%
ASSOCIATED GENERAL CONTRACTORS	68,301,810	31,540,916	46%	L	8	74	500k	160.0%	20.0%	6.8%	3,278,487	33,748,780	2,284,522	39,311,789	28,990,021	42%	87.6%	72.4%
BUILDING INDUSTRY ASSOCIATION OF WA	85,632,131	42,840,102	50%	L	8	74	500k	160.0%	0.0%	6.8%	4,110,342	45,838,909	3,108,153	53,057,404	32,574,727	38%	87.6%	95.2%
GREATER VANCOUVER CHAMBER OF COMMERCE	2,442,407	1,289,211	53%	L	5	68	500k	80.0%	40.0%	29.0%	117,236	1,379,456	400,028	1,896,720	545,687	22%	15.2%	40.0%
LEADINGAGE WA	9,419,873	5,469,235	58%	L	2	72	500k	95.0%	0.0%	14.4%	452,154	5,852,081	844,812	7,149,047	2,270,826	24%	21.1%	95.2%
LIFE SCIENCE WA	2,579,178	754,695	29%	L	4	68	500k	103.0%	35.0%	13.7%	123,801	965,902	131,867	1,221,570	1,357,608	53%	30.0%	52.6%
MASTER BUILDERS ASSOCIATION – GRIP	56,335,933	29,721,035	53%	L	8	74	500k	142.0%	45.0%	6.4%	2,704,125	31,801,507	2,044,296	36,549,928	19,786,005	35%	66.5%	44.0%
NORTHWEST DISTRICT COUNCIL OF ASSEMBLIES OF GOD	1,177,419	296,551	25%	L	2	63	250K	74.0%	0.0%	43.4%	56,516	317,310	137,667	511,493	665,926	57%	18.3%	95.2%
PITB (PACIFIC INLAND TRANSPORTATION BUREAU)	29,794,070	22,669,162	76%	L	7	73	500k	135.0%	50.0%	4.6%	1,430,115	24,256,003	1,119,051	26,805,169	2,988,901	10%	55.9%	39.2%
SMART – A TEAM	48,120,438	26,943,312	56%	L	8	74	500k	135.0%	0.0%	8.3%	2,309,781	28,829,344	2,399,985	33,539,110	14,581,328	30%	61.3%	95.2%
SMART – DREAM TEAM	36,663,167	20,512,564	56%	L	8	74	1M	140.0%	0.0%	2.9%	1,759,832	21,948,443	641,553	24,349,828	12,313,339	34%	59.0%	95.2%
SOUTHWEST WA CONTRACTORS ASSOCIATION	2,420,955	1,124,140	46%	L	8	68	120K	43.8%	0.0%	132.1%	116,206	1,134,605	1,499,258	1,499,258	(329,114)	-14%	13.6%	95.2%
STATE OF WA DEPARTMENT OF ENTERPRISE SERVICES	2,646,238	2,584,039	98%	L	3	68	500k	85.6%	40.0%	23.2%	127,019	2,423,742	563,266	3,114,027	(467,789)	-18%	17.7%	42.5%
TRI CITY CONSTRUCTION COUNCIL	6,209,592	6,646,667	107%	L	7	71	1M	160.0%	35.0%	1.0%	298,060	7,111,934	72,563	7,482,557	(1,272,965)	-20%	77.7%	57.4%
VIGILANT	29,669,961	20,615,157	69%	L	5	73	1M	136.0%	57.0%	0.1%	1,424,158	22,058,218	13,456	23,495,832	6,174,129	21%	50.4%	34.2%
WA ASSOCIATION OF SEWER & WATER DISTRICTS	1,108,017	638,993	58%	L	5	63	250K	48.2%	0.0%	101.2%	53,185	571,449	578,357	1,202,991	(94,974)	-9%	8.6%	95.2%
WA HEALTH CARE ASSOCIATION	31,316,403	20,779,575	66%	L	2	73	1M	130.0%	30.0%	2.7%	1,503,187	22,234,145	605,236	24,342,568	6,978,835	22%	47.7%	62.2%
WMC (WA MANUFACTURERS COUNCIL)	12,020,180	7,464,803	62%	L	4	72	500k	160.0%	0.0%	2.4%	576,969	7,987,339	193,893	8,758,201	3,261,979	27%	80.2%	95.2%
WA RETAIL ASSOCIATION	12,664,182	10,959,639	87%	L	4	72	500k	160.0%	30.0%	2.3%	607,881	11,726,814	273,610	12,608,305	55,877	0%	80.0%	62.1%
WA RETAIL ASSOCIATION – AUTOMOTIVE	4,622,182	3,281,155	71%	L	5	70	500k	160.0%	30.0%	3.0%	221,894	3,510,836	105,599	3,838,329	784,453	17%	81.1%	62.1%
WA TRUCKING ASSOCIATIONS	5,911,018	3,832,132	65%	L	8	71	500k	76.0%	50.0%	31.8%	283,729	4,100,381	1,304,815	5,688,925	222,093	4%	12.0%	24.7%
WA FOOD INDUSTRY ASSOCIATION	18,678,291	11,984,705	64%	L	3	73	1M	150.0%	32.5%	1.0%	896,558	12,823,634	124,299	13,844,991	4,833,800	26%	66.9%	60.1%
WA STATE FARM BUREAU	53,839,505	36,914,950	69%	L	4	74	120K	79.8%	56.0%	34.7%	2,584,296	39,498,997	13,689,720	55,773,013	(1,933,508)	-4%	19.8%	14.5%
Subtotal – Associations	\$601,161,999	\$362,561,478	60%								\$28,855,777	\$387,577,480	\$39,963,075	\$456,396,332	\$144,765,667	24%		
Total Enrollment	\$642,532,862	\$393,626,022	61%								\$30,841,578	\$414,008,293	\$48,615,748	\$493,465,619	\$149,067,243	23%		

Individual Firms – Detail by Plan

	Standard Premium	Developed Losses	Standard Loss Ratio	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective	Ratio	
							Premium Indicated	Cumulative Refund	Refunded
Loss Based Plans									
29 Firms with Refunds	23,105,030	9,739,739	42%	1,109,041	11,147,971	3,483,629	15,740,641	7,364,389	32%
13 Firms with Assessments	9,550,868	10,861,238	114%	458,442	9,104,231	2,278,803	11,841,476	-2,290,608	-24%
Subtotal – 42	32,655,898	20,600,977	63%	1,567,483	20,252,202	5,762,432	27,582,117	5,073,781	16%
Average Firm Size	777,521								
Premium Based Plans									
7 Firms with Refunds	755,567	296,627	39%	36,267	317,392	332,427	686,086	69,481	9%
12 Firms with Assessments	7,959,398	10,166,940	128%	382,051	5,861,219	2,557,814	8,801,084	(841,686)	-11%
Subtotal – 19	8,714,965	10,463,567	120%	418,318	6,178,611	2,890,241	9,487,170	(772,205)	-9%
Average Firm Size	458,682								

Created 03-07-2019

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.