

**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
07-01-2014
Second Evaluation**

PAF: 1.0000

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 - 42 Firms with Refunds	22,805,431	10,900,567	48%								1,094,658	12,170,111	4,428,384	17,693,153	5,112,278	22%		
Subtotal - 22 Firms with Assessments	16,956,458	13,069,183	77%								813,910	11,237,076	6,741,612	18,792,598	(1,836,140)	-11%		
Subtotal - 64 Individual Firms	39,761,889	23,969,750	60%								1,908,568	23,407,187	11,169,996	36,485,751	3,276,138	8%		
Average Firm Size	621,280																	
ARCHBRIGHT (WA EMPLOYERS INC)	44,817,822	27,650,322	62%	L	5	74	500k	130.0%	0.0%	4.5%	2,151,255	29,585,845	1,328,404	33,065,504	11,752,318	26%	50.2%	95.2%
ASSOCIATED BUILDERS AND CONTRACTORS OF WESTERN WA	19,847,379	6,239,726	31%	L	8	73	120K	71.9%	25.0%	75.8%	952,674	6,676,507	5,063,463	12,692,644	7,154,735	36%	40.0%	48.2%
ASSOCIATED BUILDERS AND CONTRACTORS – INLAND PACIFIC CHAP	4,462,651	1,356,520	30%	L	8	70	500k	97.0%	30.0%	20.6%	214,207	1,451,476	299,585	1,965,268	2,497,383	56%	30.0%	56.5%
ASSOCIATED GENERAL CONTRACTORS	53,982,860	28,175,496	52%	L	8	74	500k	86.5%	20.0%	23.9%	2,591,177	30,147,781	7,190,246	39,929,204	14,053,656	26%	19.4%	68.7%
ASSOCIATED INDUSTRIES OF THE INLAND NW – METAL TRADES	6,059,005	4,672,740	77%	L	5	71	500k	95.8%	50.0%	13.8%	290,832	4,999,832	690,977	5,981,641	77,364	1%	21.5%	34.3%
BUILDING INDUSTRY ASSOCIATION OF WA	64,998,794	32,464,411	50%	L	8	74	500k	125.0%	0.0%	9.6%	3,119,942	34,736,920	3,327,797	41,184,659	23,814,135	37%	51.4%	95.2%
GREATER VANCOUVER CHAMBER OF COMMERCE – MANUFACTURIN	2,807,277	1,761,373	63%	L	5	69	500k	72.1%	0.0%	39.0%	134,749	1,884,669	734,079	2,753,497	53,780	2%	12.0%	95.2%
LEADINGAGE WA	9,783,762	5,377,434	55%	L	2	72	500k	85.5%	0.0%	20.8%	469,621	5,753,854	1,196,802	7,420,277	2,363,485	24%	15.3%	95.2%
MASTER BUILDERS ASSOCIATION – GRIP	43,240,845	21,359,475	49%	L	8	74	500k	115.0%	35.0%	11.1%	2,075,561	22,854,638	2,534,579	27,464,778	15,776,067	36%	41.5%	53.6%
NORTHWEST DISTRICT COUNCIL OF ASSEMBLIES OF GOD	1,020,178	392,276	38%	L	2	63	250K	74.0%	0.0%	43.4%	48,969	419,735	182,123	650,827	369,351	36%	18.3%	95.2%
PITB (PACIFIC INLAND TRANSPORTATION BUREAU)	25,735,281	16,859,576	66%	L	7	73	500k	115.0%	25.0%	9.0%	1,235,293	18,039,746	1,621,773	20,896,812	4,838,469	19%	38.9%	66.0%
SMART – A TEAM	45,019,225	24,680,211	55%	L	8	74	500k	130.0%	0.0%	8.8%	2,160,923	26,407,826	2,331,811	30,900,560	14,118,665	31%	56.2%	95.2%
SMART – DREAM TEAM	27,798,784	13,042,810	47%	L	8	73	500k	130.0%	0.0%	9.1%	1,334,342	13,955,807	1,268,583	16,558,732	11,240,052	40%	56.5%	95.2%
SOUTHWEST WA CONTRACTORS ASSOCIATION	1,898,074	278,142	15%	L	8	67	120K	43.8%	0.0%	133.8%	91,108	297,612	398,056	786,776	1,111,298	59%	14.4%	95.2%
STATE OF WA DEPT OF ENTERPRISE SERVICES	3,608,047	2,195,432	61%	L	3	70	500k	80.0%	50.0%	24.8%	173,186	2,349,112	581,405	3,103,703	504,344	14%	11.6%	28.5%
TRI CITY CONSTRUCTION COUNCIL	5,849,621	2,640,136	45%	L	8	71	500k	84.2%	0.0%	28.7%	280,782	2,824,946	810,195	3,915,923	1,933,698	33%	20.7%	95.2%
VIGILANT	25,756,749	17,429,448	68%	L	6	73	500k	100.0%	0.0%	12.7%	1,236,324	18,649,509	2,374,082	22,259,915	3,496,834	14%	25.4%	95.2%
WA ASSOCIATION OF NEIGHBORHOOD STORES	706,027	732,876	104%	P	5	59	250K	93.9%	60.0%	14.7%	33,889	709,367	103,927	847,183	(141,156)	-20%	20.0%	16.3%
WA ASSOCIATION OF SEWER & WATER DISTRICTS	842,575	99,483	12%	L	5	61	250K	48.2%	0.0%	104.6%	40,444	106,447	111,322	258,213	584,362	69%	10.3%	95.2%
LIFE SCIENCE WA (WA BIOTECH & BIOMEDICAL ASSOCIATION)	2,330,230	1,121,937	48%	L	4	68	120K	80.0%	35.0%	46.3%	111,851	1,200,473	555,339	1,867,663	462,567	20%	30.0%	40.4%
WA HEALTH CARE ASSOCIATION	23,444,558	12,386,122	53%	L	2	73	250K	95.3%	30.0%	17.9%	1,125,339	13,253,151	2,372,314	16,750,804	6,693,754	29%	25.0%	57.4%
WA MANUFACTURERS COUNCIL	10,814,006	7,085,735	66%	L	4	72	500k	160.0%	40.0%	2.0%	519,072	7,581,736	151,635	8,252,443	2,461,563	24%	79.4%	51.5%
WA RETAIL ASSOCIATION	10,939,094	6,972,184	64%	L	3	72	500k	90.0%	50.0%	15.8%	525,077	7,460,237	1,180,209	9,165,523	1,773,571	16%	16.3%	33.2%
WA RETAIL ASSOCIATION – AUTOMOTIVE	3,358,516	1,795,117	53%	L	6	69	500k	87.0%	60.0%	17.4%	161,209	2,156,167	375,389	2,692,765	665,751	20%	14.1%	19.8%
WA TRUCKING ASSOCIATIONS	8,896,539	5,902,928	66%	L	7	72	500k	69.5%	50.0%	37.1%	427,034	6,316,133	2,342,022	9,085,189	(188,650)	-2%	6.7%	21.9%
WA AGGREGATES & CONCRETE ASSOCIATION	2,676,826	1,411,735	53%	L	7	68	120K	71.0%	30.0%	67.2%	128,488	1,510,556	1,015,094	2,654,138	22,688	1%	31.8%	41.5%
WA FOOD INDUSTRY ASSOCIATION	14,515,234	8,359,929	58%	L	3	73	250K	97.2%	32.5%	18.0%	696,731	8,945,124	1,609,228	11,251,083	3,264,151	22%	27.5%	54.2%
WA STATE FARM BUREAU	50,752,814	41,057,655	81%	L	4	74	500k	107.7%	55.0%	6.6%	2,436,135	43,931,691	2,912,671	49,280,497	1,472,317	3%	27.7%	32.4%
Subtotal - Associations	\$515,962,773	\$293,501,229	57%								\$24,766,214	\$314,206,897	\$44,663,110	\$383,636,221	\$132,326,552	26%		
Total Enrollment	\$555,724,662	\$317,470,979	57%								\$26,674,782	\$337,614,084	\$55,833,106	\$420,121,972	\$135,602,690	24%		

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
26 Firms with Refunds	18,846,738	10,219,931	54%	904,642	11,176,072	2,855,825	14,936,539	3,910,199	21%
13 Firms with Assessments	12,940,896	9,654,908	75%	621,162	8,261,459	5,314,621	14,197,242	-1,256,346	-10%
Subtotal - 39	31,787,634	19,874,839	63%	1,525,804	19,437,531	8,170,446	29,133,781	2,653,853	8%
Average Firm Size	815,068								
Premium Based Plans	Standard Premium	Developed Losses	Standard Loss Ratio	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund	Ratio Refunded
16 Firms with Refunds	3,958,693	680,636	17%	190,016	994,039	1,572,559	2,756,614	1,202,079	30%
9 Firms with Assessments	4,015,562	3,414,275	85%	192,748	2,975,617	1,426,991	4,595,356	(579,794)	-14%
Subtotal - 25	7,974,255	4,094,911	51%	382,764	3,969,656	2,999,550	7,351,970	622,285	8%
Average Firm Size	318,970								

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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.