

Retrospective Rating Program  
Refund/Assessment Summary

Enrollment Beginning:  
07-01-2015

PAF: 1.0000

Second Evaluation

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	Cumulative	Ratio	Max	Max	
														Premium Indicated	Refund	Refunded	Risk%	Refund%	
Subtotal – 46 Firms with Refunds	21,100,884	8,728,177	41%								1,012,841	9,751,779	4,469,159	15,233,779	5,867,105	28%			
Subtotal – 15 Firms with Assessments	16,438,174	14,558,894	89%								789,033	12,156,266	5,007,527	17,952,826	(1,514,652)	-9%			
Subtotal – 61 Individual Firms	37,539,058	23,287,071	62%								1,801,874	21,908,045	9,476,686	33,186,605	4,352,453	12%			
<b>Average Firm Size</b>	<b>615,394</b>																		
ARCHBRIGHT (was WA Employers Inc)	45,902,724	36,242,713	79%	L	5	74	1M	147.0%	52.0%	0.0%	2,203,331	38,779,703	6,205	40,989,239	4,913,485	11%	62.1%	39.6%	
ASSOCIATED BUILDERS AND CONTRACTORS OF WESTERN WA	23,538,009	8,303,972	35%	L	8	73	120K	72.5%	30.0%	74.4%	1,129,824	8,885,250	6,607,099	16,622,173	6,915,836	29%	40.1%	39.2%	
ASSOCIATED BUILDERS AND CONTRACTORS – INLAND PAC CHAP	4,708,091	2,058,080	44%	L	8	70	500k	97.0%	10.0%	21.3%	225,988	2,202,146	468,806	2,896,940	1,811,151	38%	30.7%	82.2%	
ASSOCIATED GENERAL CONTRACTORS	59,637,659	28,256,522	47%	L	8	74	500k	100.0%	20.0%	16.1%	2,862,608	30,234,479	4,876,973	37,974,060	21,663,599	36%	29.1%	70.3%	
ASSOCIATED INDUSTRIES OF THE INLAND NORTHWEST	4,888,252	3,609,036	74%	L	5	71	500k	99.5%	60.0%	9.4%	234,636	3,861,669	363,653	4,459,958	428,294	9%	21.3%	25.0%	
BUILDING INDUSTRY ASSOCIATION OF WA	79,513,924	41,293,367	52%	L	8	74	500k	125.0%	0.0%	9.6%	3,816,668	44,183,903	4,234,143	52,234,714	27,279,210	34%	51.4%	95.2%	
GREATER VANCOUVER CHAMBER OF COMMERCE	2,601,147	1,101,385	42%	L	5	68	500k	72.1%	0.0%	40.2%	124,855	1,178,482	473,618	1,776,955	824,192	32%	13.0%	95.2%	
LEADINGAGE WA	9,724,300	6,346,791	65%	L	2	72	500k	95.0%	0.0%	14.4%	466,766	6,791,066	980,365	8,238,197	1,486,103	15%	21.1%	95.2%	
LIFE SCIENCE WA	2,442,193	739,915	30%	L	4	68	500k	103.0%	35.0%	13.7%	117,225	914,601	124,863	1,156,689	1,285,504	53%	30.0%	52.6%	
MASTER BUILDERS ASSOCIATION – GRIP	50,542,606	31,523,804	62%	L	8	74	500k	135.0%	35.0%	7.9%	2,426,045	33,730,470	2,677,828	38,834,343	11,708,263	23%	60.7%	54.8%	
NORTHWEST DISTRICT COUNCIL OF ASSEMBLIES OF GOD	1,093,966	729,711	67%	L	2	63	250K	74.0%	0.0%	43.4%	52,510	780,791	338,751	1,172,052	(78,086)	-7%	18.3%	95.2%	
PITB (PACIFIC INLAND TRANSPORTATION BUREAU)	27,823,434	21,367,781	77%	L	7	73	500k	135.0%	25.0%	6.0%	1,335,525	22,863,526	1,364,015	25,563,066	2,260,368	8%	57.9%	66.9%	
SMART – A TEAM	44,916,030	23,949,832	53%	L	8	74	500k	130.0%	35.0%	8.4%	2,155,969	25,626,320	2,161,913	29,944,202	14,971,828	33%	55.6%	54.6%	
SMART – DREAM TEAM	32,564,749	15,104,910	46%	L	8	73	1M	130.0%	0.0%	4.5%	1,563,108	16,162,254	726,202	18,113,185	43%	50.2%	95.2%		
SOUTHWEST WA CONTRACTORS ASSOCIATION	1,825,715	801,586	44%	L	8	66	120K	43.8%	0.0%	135.4%	87,634	855,640	1,158,778	2,102,052	(276,337)	-15%	15.1%	95.2%	
STATE OF WA DEPARTMENT OF ENTERPRISE SERVICES	2,553,790	608,928	24%	L	3	68	500k	80.0%	50.0%	25.8%	122,582	1,366,278	352,743	1,841,603	712,187	28%	12.5%	27.9%	
TRI CITY CONSTRUCTION COUNCIL	6,785,069	2,989,780	44%	L	8	71	500k	95.0%	35.0%	20.3%	325,683	3,199,065	648,047	4,172,795	2,612,274	39%	27.0%	50.2%	
VIGILANT	26,257,376	18,033,548	69%	L	6	73	500k	105.0%	0.0%	10.9%	1,260,354	19,295,896	2,110,682	22,666,932	3,590,444	14%	29.4%	95.2%	
WA ASSOCIATION OF NEIGHBORHOOD STORES	633,250	196,508	31%	P	5	58	250K	93.9%	60.0%	14.8%	30,396	406,547	93,757	530,700	102,550	16%	20.1%	16.2%	
WA ASSOCIATION OF SEWER & WATER DISTRICTS	936,996	186,099	20%	L	5	62	250K	48.2%	0.0%	102.8%	44,976	199,126	204,771	448,873	488,123	52%	9.4%	95.2%	
WA HEALTH CARE ASSOCIATION	28,737,835	16,340,771	57%	L	2	73	1M	130.0%	30.0%	2.7%	1,379,416	17,484,625	475,949	19,339,990	9,397,845	33%	47.7%	62.2%	
WMC (WA MANUFACTURERS COUNCIL)	12,023,427	9,565,474	80%	L	4	72	500k	160.0%	0.0%	2.4%	577,124	10,235,057	248,456	11,060,637	962,790	8%	80.2%	95.2%	
WA RETAIL ASSOCIATION	12,101,913	7,516,848	62%	L	3	72	500k	90.4%	51.0%	15.4%	580,892	8,043,027	1,237,822	9,861,741	2,240,172	19%	16.4%	32.2%	
WA RETAIL ASSOCIATION – AUTOMOTIVE	3,683,788	1,888,130	51%	L	6	70	500k	86.1%	50.0%	21.0%	176,822	2,020,299	423,915	2,621,036	1,062,752	29%	16.3%	30.5%	
WA TRUCKING ASSOCIATIONS	8,310,067	4,650,212	56%	L	7	72	500k	69.5%	50.0%	37.1%	398,883	4,975,727	1,844,731	7,219,341	1,090,726	13%	6.7%	21.9%	
WA AGGREGATES & CONCRETE ASSOCIATION	2,635,597	1,825,962	69%	L	7	68	120K	71.0%	30.0%	67.2%	126,509	1,953,779	1,312,863	3,393,151	(757,554)	-29%	31.8%	41.5%	
WA FOOD INDUSTRY ASSOCIATION	16,287,930	10,869,120	67%	L	3	73	1M	150.0%	32.5%	1.0%	781,821	11,629,958	112,729	12,524,508	3,763,422	23%	66.9%	60.1%	
WA STATE FARM BUREAU	55,025,216	49,812,497	91%	L	4	74	500k	107.7%	60.0%	5.7%	2,641,210	53,299,372	3,061,303	59,001,885	(3,976,669)	-7%	26.7%	27.3%	
<b>Subtotal – Associations</b>	<b>\$567,695,053</b>	<b>\$345,913,282</b>	<b>61%</b>								<b>\$27,249,360</b>	<b>\$371,159,056</b>	<b>\$38,690,980</b>	<b>\$437,099,396</b>	<b>\$130,595,657</b>	<b>23%</b>			
<b>Total Enrollment</b>	<b>\$605,234,111</b>	<b>\$369,200,353</b>	<b>61%</b>								<b>\$29,051,234</b>	<b>\$393,067,101</b>	<b>\$48,167,666</b>	<b>\$470,286,001</b>	<b>\$134,948,110</b>	<b>22%</b>			

Individual Firms – Detail by Plan

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective	Cumulative	Ratio
							Premium Indicated	Refund	Refunded
<b>Loss Based Plans</b>									
27 Firms with Refunds	13,234,843	5,674,399	43%	635,271	6,225,877	1,703,670	8,564,818	4,670,025	35%
11 Firms with Assessments	15,716,988	14,099,306	90%	754,416	11,819,289	4,623,027	17,196,732	-1,479,744	-9%
<b>Subtotal – 38</b>	<b>28,951,831</b>	<b>19,773,705</b>	<b>68%</b>	<b>1,389,687</b>	<b>18,045,166</b>	<b>6,326,697</b>	<b>25,761,550</b>	<b>3,190,281</b>	<b>11%</b>
<b>Average Firm Size</b>	<b>761,890</b>								
<b>Premium Based Plans</b>									
19 Firms with Refunds	7,866,041	3,053,778	39%	377,570	3,525,902	2,765,489	6,668,961	1,197,080	15%
4 Firms with Assessments	721,186	459,588	64%	34,617	336,977	384,500	756,094	(34,908)	-5%
<b>Subtotal – 23</b>	<b>8,587,227</b>	<b>3,513,366</b>	<b>41%</b>	<b>412,187</b>	<b>3,862,879</b>	<b>3,149,989</b>	<b>7,425,055</b>	<b>1,162,172</b>	<b>14%</b>
<b>Average Firm Size</b>	<b>373,358</b>								

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.*