

**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
07-01-2014
Third 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 Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective	Cumulative	Ratio	Max	Max
														Premium Indicated	Refund	Refunded	Risk%	Refund%
Subtotal – 42 Firms with Refunds	22,447,462	10,288,089	46%								1,077,476	11,603,770	4,176,511	16,857,757	5,589,705	25%		
Subtotal – 22 Firms with Assessments	17,312,154	13,454,109	78%								830,983	11,835,261	6,879,587	19,545,831	(2,233,677)	-13%		
Subtotal – 64 Individual Firms	39,759,616	23,742,198	60%								1,908,459	23,439,031	11,056,098	36,403,588	3,356,028	8%		
Average Firm Size	621,244																	
ARCHBRIGHT (was WA Employers Inc)	44,828,346	28,224,312	63%	L	5	74	500k	130.0%	0.0%	4.5%	2,151,761	30,200,014	1,356,947	33,708,722	11,119,624	25%	50.2%	95.2%
ASSOCIATED BUILDERS AND CONTRACTORS OF WESTERN WA	19,862,436	6,197,809	31%	L	8	73	120K	71.9%	25.0%	75.9%	953,397	6,631,656	5,030,410	12,615,463	7,246,973	36%	40.0%	48.2%
ASSOCIATED BUILDERS AND CONTRACTORS – INLAND PAC CHAP	4,462,651	1,475,217	33%	L	8	70	500k	97.0%	30.0%	20.6%	214,207	1,578,482	325,873	2,118,562	2,344,089	53%	30.0%	56.5%
ASSOCIATED GENERAL CONTRACTORS	54,052,143	29,464,986	55%	L	8	74	500k	86.5%	20.0%	23.9%	2,594,503	31,527,535	7,521,398	41,643,436	12,408,707	23%	19.4%	68.7%
ASSOCIATED INDUSTRIES OF THE INLAND NORTHWEST	6,059,005	5,279,201	87%	L	5	71	500k	95.8%	50.0%	13.8%	290,832	5,648,745	780,674	6,720,251	(661,246)	-11%	21.5%	34.3%
BUILDING INDUSTRY ASSOCIATION OF WA	65,073,014	32,201,408	49%	L	8	74	500k	125.0%	0.0%	9.6%	3,123,505	34,455,507	3,301,871	40,880,883	24,192,131	37%	51.4%	95.2%
GREATER VANCOUVER CHAMBER OF COMMERCE	2,807,277	1,970,580	70%	L	5	69	500k	72.1%	0.0%	38.9%	134,749	2,108,521	821,233	3,064,503	(257,226)	-9%	12.0%	95.2%
LEADINGAGE WA	9,783,762	4,761,988	49%	L	2	72	500k	85.5%	0.0%	20.8%	469,621	5,095,327	1,059,823	6,624,771	3,158,991	32%	15.3%	95.2%
LIFE SCIENCE WA	2,330,230	1,075,790	46%	L	4	68	120K	80.0%	35.0%	46.3%	111,851	1,151,095	532,531	1,795,477	534,753	23%	30.0%	40.4%
MASTER BUILDERS ASSOCIATION – GRIP	43,318,380	21,117,575	49%	L	8	74	500k	115.0%	35.0%	11.1%	2,079,282	22,595,805	2,505,061	27,180,148	16,138,232	37%	41.5%	53.6%
NORTHWEST DISTRICT COUNCIL OF ASSEMBLIES OF GOD	1,020,178	366,697	36%	L	2	63	250K	74.0%	0.0%	43.4%	48,969	392,366	170,230	611,565	408,613	40%	18.3%	95.2%
PITB (PACIFIC INLAND TRANSPORTATION BUREAU)	25,705,078	17,464,415	68%	L	7	73	500k	115.0%	25.0%	9.0%	1,233,844	18,686,924	1,680,291	21,601,059	4,104,019	16%	38.9%	66.0%
SMART – A TEAM	45,056,242	23,092,241	51%	L	8	74	500k	130.0%	0.0%	8.8%	2,162,700	24,708,698	2,180,740	29,052,138	16,004,104	36%	56.2%	95.2%
SMART – DREAM TEAM	27,802,304	14,104,822	51%	L	8	73	500k	130.0%	0.0%	9.1%	1,334,511	15,092,160	1,371,409	17,798,080	10,004,224	36%	56.5%	95.2%
SOUTHWEST WA CONTRACTORS ASSOCIATION	1,898,074	196,721	10%	L	8	67	120K	43.8%	0.0%	133.7%	91,108	210,491	281,485	583,084	1,314,990	69%	14.3%	95.2%
STATE OF WA DEPARTMENT OF ENTERPRISE SERVICES	3,608,047	2,268,389	63%	L	3	70	500k	80.0%	50.0%	24.8%	173,186	2,427,176	600,738	3,201,100	406,947	11%	11.6%	28.5%
TRI CITY CONSTRUCTION COUNCIL	5,849,621	2,257,542	39%	L	8	71	500k	84.2%	0.0%	28.7%	280,782	2,415,570	692,720	3,389,072	2,406,549	42%	20.7%	95.2%
VIGILANT	25,754,459	17,834,336	69%	L	6	73	500k	100.0%	0.0%	12.7%	1,236,214	19,082,740	2,428,641	22,747,595	3,006,864	12%	25.4%	95.2%
WA ASSOCIATION OF NEIGHBORHOOD STORES	706,027	745,191	106%	P	5	59	250K	93.9%	60.0%	14.7%	33,889	709,365	103,909	847,165	(141,138)	-20%	20.0%	16.3%
WA ASSOCIATION OF SEWER & WATER DISTRICTS	842,575	84,990	10%	L	5	61	250K	48.2%	0.0%	104.6%	40,444	90,939	95,089	226,472	616,103	73%	10.3%	95.2%
WA HEALTH CARE ASSOCIATION	23,439,100	12,247,899	52%	L	2	73	250K	95.3%	30.0%	17.9%	1,125,077	13,105,252	2,345,788	16,576,117	6,862,983	29%	25.0%	57.4%
WMC (WA MANUFACTURERS COUNCIL)	10,814,006	6,672,191	62%	L	4	72	500k	160.0%	40.0%	2.0%	519,072	7,139,244	142,728	7,801,044	3,102,962	28%	79.4%	51.5%
WA RETAIL ASSOCIATION	10,939,094	6,506,402	59%	L	3	72	500k	90.0%	50.0%	15.8%	525,077	6,961,850	1,101,448	8,588,375	2,350,719	21%	16.3%	33.2%
WA RETAIL ASSOCIATION – AUTOMOTIVE	3,358,516	2,222,745	66%	L	6	69	500k	87.0%	60.0%	17.4%	161,209	2,378,337	414,221	2,953,767	404,749	12%	14.1%	19.8%
WA TRUCKING ASSOCIATIONS	8,898,027	5,740,624	65%	L	7	72	500k	69.5%	50.0%	37.1%	427,105	6,142,468	2,277,295	8,846,868	51,159	1%	6.7%	21.9%
WA AGGREGATES & CONCRETE ASSOCIATION	2,691,211	1,295,646	48%	L	7	69	120K	71.0%	30.0%	66.7%	129,178	1,386,341	924,882	2,440,401	250,810	9%	31.5%	41.7%
WA FOOD INDUSTRY ASSOCIATION	14,515,234	8,176,753	56%	L	3	73	250K	97.2%	32.5%	18.0%	696,731	8,749,126	1,574,099	11,019,956	3,495,278	24%	27.5%	54.2%
WA STATE FARM BUREAU	50,856,324	40,869,340	80%	L	4	74	500k	107.7%	55.0%	6.6%	2,441,104	43,730,194	2,901,236	49,072,534	1,783,790	4%	27.7%	32.4%

Subtotal – Associations	\$516,331,361	\$293,915,810	57%								\$24,783,908	\$314,401,930	\$44,522,770	\$383,708,608	\$132,622,753	26%		
Total Enrollment	\$556,090,977	\$317,658,008	57%								\$26,692,367	\$337,840,961	\$55,578,868	\$420,112,196	\$135,978,781	24%		

Individual Firms - Detail by Plan

	Standard Premium	Developed Losses	Standard Loss Ratio	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective	Cumulative	Ratio
							Premium Indicated	Refund	Refunded
Loss Based Plans									
25 Firms with Refunds	18,270,355	9,586,447	52%	876,976	10,542,304	2,518,093	13,937,373	4,332,982	24%
14 Firms with Assessments	13,517,279	10,502,513	78%	648,828	9,022,455	5,538,864	15,210,147	-1,692,868	-13%
Subtotal – 39	31,787,634	20,088,960	63%	1,525,804	19,564,759	8,056,957	29,147,520	2,640,114	8%
Average Firm Size	815,068								
Premium Based Plans									
17 Firms with Refunds	4,177,107	701,642	17%	200,500	1,061,466	1,658,418	2,920,384	1,256,723	30%
8 Firms with Assessments	3,794,875	2,951,596	78%	182,155	2,812,806	1,340,723	4,335,684	(540,809)	-14%
Subtotal – 25	7,971,982	3,653,238	46%	382,655	3,874,272	2,999,141	7,256,068	715,914	9%
Average Firm Size	318,879								

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.