

Retrospective Rating Program  
Refund/Assessment Summary  
Enrollment Beginning:  
07-01-2017  
First Evaluation

PAF: 1.0443

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					
														Premium Indicated	Cumulative Refund	Ratio Refunded	Max Risk%	Max Refund%	
Subtotal – 36 Firms with Refunds	11,281,375	1,962,415	17%								485,098	3,240,915	2,106,137	5,832,150	5,449,225	48%			
Subtotal – 17 Firms with Assessments	15,197,168	14,139,477	93%								653,478	11,823,293	4,965,743	17,442,514	(2,245,346)	-15%			
Subtotal – 53 Individual Firms	26,478,543	16,101,892	61%								1,138,576	15,064,208	7,071,880	23,274,664	3,203,879	12%			
<b>Average Firm Size</b>	<b>499,595</b>																		
ARCHBRIGHT	51,307,681	36,448,731	71%	L	5	74	1M	100.0%	20.0%	0.7%	2,206,230	39,729,117	284,103	42,219,450	9,088,231	18%	12.1%	74.1%	
ASSOCIATED BUILDERS & CONTRACTORS OF WESTERN WA	25,620,664	13,350,456	52%	L	8	73	0	100.0%	0.0%	6.1%	1,101,689	14,551,997	894,337	16,548,023	9,072,641	35%	17.9%	95.7%	
ASSOCIATED BUILDERS & CONTRACTORS – INLAND PACIFIC CHAP	5,408,564	2,805,463	52%	L	8	71	0	94.9%	0.0%	11.9%	232,568	3,057,955	363,230	3,653,753	1,754,811	32%	17.9%	95.7%	
ASSOCIATED GENERAL CONTRACTORS	71,277,464	29,589,670	42%	L	8	74	0	95.0%	0.0%	6.0%	3,064,931	32,252,740	1,940,454	37,258,125	34,019,339	48%	12.1%	95.7%	
BUILDING INDUSTRY ASSOCIATION OF WA	82,838,845	39,368,388	48%	L	8	74	0	100.0%	0.0%	2.5%	3,562,070	42,911,543	1,064,206	47,537,819	35,301,026	43%	14.0%	95.7%	
GREATER VANCOUVER CHAMBER OF COMMERCE	2,412,881	1,250,333	52%	L	5	68	500k	72.1%	0.0%	36.6%	103,754	1,362,863	498,578	1,965,195	447,686	19%	9.7%	95.7%	
LEADINGAGE WA	8,840,313	5,919,261	67%	L	2	72	500k	95.0%	0.0%	4.2%	380,133	6,451,994	268,132	7,100,259	1,740,054	20%	10.2%	95.7%	
LIFE SCIENCE WA	2,867,942	1,029,767	36%	L	4	69	0	93.9%	20.0%	16.5%	123,322	1,122,446	184,713	1,430,481	1,437,461	50%	21.3%	70.8%	
MASTER BUILDERS ASSOCIATION – GRIP	59,087,334	31,817,012	54%	L	8	74	1M	100.0%	0.0%	1.8%	2,540,755	34,680,543	639,301	37,860,599	21,226,735	36%	13.3%	95.7%	
NORTHWEST DISTRICT COUNCIL OF THE ASSEMBLIES OF GOD	1,161,330	644,300	55%	L	2	63	250K	77.5%	0.0%	36.8%	49,937	702,287	258,763	1,010,987	150,343	13%	17.8%	95.7%	
PITB (PACIFIC INLAND TRANSPORTATION BUREAU)	26,951,572	16,565,540	61%	L	7	73	0	100.0%	0.0%	2.4%	1,158,918	18,056,439	440,216	19,655,573	7,295,999	27%	13.9%	95.7%	
SMART – A TEAM	49,312,670	25,846,061	52%	L	8	74	0	99.8%	0.0%	2.5%	2,120,445	28,172,206	706,305	30,998,956	18,313,714	37%	13.8%	95.7%	
SMART – DREAM TEAM	35,876,497	19,643,236	55%	L	8	74	1M	108.5%	0.0%	1.8%	1,542,689	21,411,127	375,830	23,329,646	12,546,851	35%	22.4%	95.7%	
SOUTHWEST WA CONTRACTORS ASSOCIATION	1,942,452	417,864	22%	L	8	67	250K	48.0%	0.0%	102.8%	83,525	455,472	468,181	1,007,178	935,274	48%	8.5%	95.7%	
STATE OF WA DEPARTMENT OF ENTERPRISE SERVICES	2,562,428	1,055,395	41%	L	3	68	0	92.8%	40.0%	14.9%	110,184	1,150,381	171,343	1,431,908	1,130,520	44%	18.4%	46.5%	
TRI CITY CONSTRUCTION COUNCIL	5,583,515	3,725,792	67%	L	7	71	1M	110.0%	35.0%	3.7%	240,091	4,061,113	150,785	4,451,989	1,131,526	20%	26.4%	56.9%	
VIGILANT	27,966,126	20,799,821	74%	L	5	73	1M	100.0%	0.0%	1.3%	1,202,543	22,671,805	303,281	24,177,629	3,788,497	14%	12.7%	95.7%	
WA ASSOCIATION OF SEWER & WATER DISTRICTS	1,152,354	354,345	31%	L	5	63	0	48.2%	0.0%	101.2%	49,551	386,236	390,783	826,570	325,784	28%	8.1%	95.7%	
WA FOOD INDUSTRY ASSOCIATION	19,098,529	11,434,364	60%	L	3	73	0	112.3%	0.0%	0.6%	821,237	12,463,457	78,831	13,363,525	5,735,004	30%	25.2%	95.7%	
WA HEALTH CARE ASSOCIATION	28,511,003	14,886,865	52%	L	2	73	500k	106.8%	0.0%	1.1%	1,225,973	16,226,683	185,860	17,638,516	10,872,487	38%	19.9%	95.7%	
WMC (WA MANUFACTURERS COUNCIL)	9,085,293	4,553,617	50%	L	4	72	0	140.0%	40.0%	1.6%	390,668	4,963,443	81,733	5,435,844	3,649,449	40%	56.6%	52.2%	
WA RETAIL ASSOCIATION	12,520,396	7,232,968	58%	L	3	72	0	100.5%	0.0%	2.4%	538,377	7,883,935	190,823	8,613,135	3,907,261	31%	14.4%	95.7%	
WA RETAIL ASSOCIATION – AUTOMOTIVE	5,269,756	4,242,508	81%	L	6	71	0	120.5%	45.0%	2.0%	226,600	4,624,334	93,291	4,944,225	325,531	6%	35.8%	46.6%	
WA STATE FARM BUREAU	45,589,135	37,689,800	83%	L	4	74	0	101.7%	5.0%	1.7%	1,960,333	41,081,882	691,244	43,733,459	1,855,676	4%	15.0%	90.3%	
WMC PLATINUM (WA MANUFACTURERS COUNCIL)	3,493,694	1,608,417	46%	L	5	69	0	140.0%	40.0%	3.1%	150,229	1,753,175	54,222	1,957,626	1,536,068	44%	58.7%	51.6%	
<b>Subtotal – Associations</b>	<b>\$585,738,438</b>	<b>\$332,279,974</b>	<b>57%</b>								<b>\$25,186,752</b>	<b>\$362,185,173</b>	<b>\$10,778,545</b>	<b>\$398,150,470</b>	<b>\$187,587,968</b>	<b>32%</b>			
<b>Total Enrollment</b>	<b>\$612,216,981</b>	<b>\$348,381,866</b>	<b>57%</b>								<b>\$26,325,328</b>	<b>\$377,249,381</b>	<b>\$17,850,425</b>	<b>\$421,425,134</b>	<b>\$190,791,847</b>	<b>31%</b>			

Individual Firms – Detail by Plan

	Standard Premium	Developed Losses	Standard Loss Ratio					Retrospective									
				Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund	Ratio Refunded								
<b>Loss Based Plans</b>																	
29 Firms with Refunds	9,820,349	1,721,859	18%				422,274	2,911,973	1,425,110	4,759,357	5,060,992	52%					
12 Firms with Assessments	12,308,698	10,692,740	87%				529,274	9,450,304	4,158,866	14,138,444	-1,829,746	-15%					
<b>Subtotal – 41</b>	<b>22,129,047</b>	<b>12,414,599</b>	<b>56%</b>				<b>951,548</b>	<b>12,362,277</b>	<b>5,583,976</b>	<b>18,897,801</b>	<b>3,231,246</b>	<b>15%</b>					
<b>Average Firm Size</b>	<b>539,733</b>																
<b>Premium Based Plans</b>																	
7 Firms with Refunds	1,461,026	240,556	16%				62,824	328,942	681,027	1,072,793	388,233	27%					
5 Firms with Assessments	2,888,470	3,446,737	119%				124,204	2,372,989	806,877	3,304,070	(415,600)	-14%					
<b>Subtotal – 12</b>	<b>4,349,496</b>	<b>3,687,293</b>	<b>85%</b>				<b>187,028</b>	<b>2,701,931</b>	<b>1,487,904</b>	<b>4,376,863</b>	<b>(27,367)</b>	<b>-1%</b>					
<b>Average Firm Size</b>	<b>362,458</b>																

Created: 05-29-2019

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.

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

PAF: 1.0478

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 Premium Indicated	Cumulative Refund	Ratio Refunded	Max Risk%	Max Refund%	
Subtotal – 38 Firms with Refunds	26,064,883	12,042,608	46%								1,251,114	13,530,680	4,174,233	18,956,027	7,108,856	27%			
Subtotal – 23 Firms with Assessments	15,305,980	19,121,236	125%								734,687	12,821,041	4,548,164	18,103,892	(2,797,912)	-18%			
Subtotal – 61 Individual Firms	41,370,863	31,163,844	75%								1,985,801	26,351,721	8,722,397	37,059,919	4,310,944	10%			
<b>Average Firm Size</b>	<b>678,211</b>																		
ARCHBRIGHT	48,873,096	39,100,348	80%	L	5	74	1M	147.0%	52.0%	0.0%	2,345,909	41,837,372	6,694	44,189,975	4,683,121	10%	62.1%	39.6%	
ASSOCIATED BUILDERS & CONTRACTORS OF WESTERN WA	25,125,215	7,912,247	31%	L	8	73	120K	72.3%	28.0%	75.0%	1,206,010	8,466,104	6,345,345	16,017,459	9,107,756	36%	40.0%	42.8%	
ASSOCIATED BUILDERS & CONTRACTORS – INLAND PACIFIC CHA	5,483,323	3,972,257	72%	L	8	71	500k	97.0%	10.0%	20.2%	263,200	4,250,315	857,624	5,371,139	112,184	2%	29.5%	82.3%	
ASSOCIATED GENERAL CONTRACTORS	68,304,856	34,116,414	50%	L	8	74	500k	160.0%	20.0%	6.8%	3,278,633	36,504,563	2,471,067	42,254,263	26,050,593	38%	87.6%	72.4%	
BUILDING INDUSTRY ASSOCIATION OF WA	85,717,363	40,458,197	47%	L	8	74	500k	160.0%	0.0%	6.8%	4,114,433	43,290,271	2,935,340	50,340,044	35,377,319	41%	87.6%	95.2%	
GREATER VANCOUVER CHAMBER OF COMMERCE	2,442,318	982,331	40%	L	5	68	500k	80.0%	40.0%	29.0%	117,231	1,051,094	304,807	1,473,132	969,186	40%	15.2%	40.0%	
LEADINGAGE WA	9,424,033	4,081,531	43%	L	2	72	500k	95.0%	0.0%	14.4%	452,354	4,367,238	630,459	5,450,051	3,973,982	42%	21.1%	95.2%	
LIFE SCIENCE WA	2,579,178	1,107,798	43%	L	4	68	500k	103.0%	35.0%	13.7%	123,801	1,185,344	161,826	1,470,971	1,108,207	43%	30.0%	52.6%	
MASTER BUILDERS ASSOCIATION – GRIP	56,346,145	29,162,192	52%	L	8	74	500k	142.0%	45.0%	6.4%	2,704,615	31,203,545	2,005,857	35,914,017	20,432,128	36%	66.5%	44.0%	
NORTHWEST DISTRICT COUNCIL OF THE ASSEMBLIES OF GOD	1,175,460	225,486	19%	L	2	63	250k	74.0%	0.0%	43.4%	56,422	241,270	104,676	402,368	773,092	66%	18.3%	95.2%	
PITB (PACIFIC INLAND TRANSPORTATION BUREAU)	29,797,925	21,463,246	72%	L	7	73	500k	135.0%	50.0%	4.6%	1,430,300	22,965,673	1,059,521	25,455,494	4,342,431	15%	55.9%	39.2%	
SMART – A TEAM	48,099,675	27,321,948	57%	L	8	74	500k	135.0%	0.0%	8.3%	2,308,784	29,234,484	2,433,712	33,976,980	14,122,695	29%	61.3%	95.2%	
SMART – DREAM TEAM	36,667,069	22,162,058	60%	L	8	74	1M	140.0%	0.0%	2.9%	1,760,019	23,713,402	693,143	26,166,564	10,500,505	29%	59.0%	95.2%	
SOUTHWEST WA CONTRACTORS ASSOCIATION	2,421,056	1,027,533	42%	L	8	68	120K	43.8%	0.0%	132.1%	116,211	1,099,460	1,452,818	2,668,489	(247,433)	-10%	13.6%	95.2%	
STATE OF WA DEPARTMENT OF ENTERPRISE SERVICES	2,646,238	2,678,413	101%	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	6,211,847	6,086,149	98%	L	7	71	1M	160.0%	35.0%	1.0%	298,169	6,512,179	66,444	6,876,792	(664,945)	-11%	77.7%	57.4%	
VIGILANT	29,661,455	19,653,061	66%	L	5	73	1M	136.0%	57.0%	0.1%	1,423,750	21,028,775	12,828	22,465,353	7,196,102	24%	50.4%	34.2%	
WA ASSOCIATION OF SEWER & WATER DISTRICTS	1,108,017	713,570	64%	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 FOOD INDUSTRY ASSOCIATION	18,668,542	11,397,527	61%	L	3	73	1M	150.0%	32.5%	1.0%	896,090	12,195,354	118,210	13,209,654	5,458,888	29%	66.9%	60.1%	
WA HEALTH CARE ASSOCIATION	31,316,403	18,674,099	60%	L	2	73	1M	130.0%	30.0%	2.7%	1,503,187	19,981,286	543,911	22,028,384	9,288,019	30%	47.7%	62.2%	
WMC (WA MANUFACTURERS COUNCIL)	12,017,136	6,918,342	58%	L	4	72	500k	160.0%	0.0%	2.4%	576,823	179,699	8,159,148	3,857,988	32%	80.2%	95.2%		
WA RETAIL ASSOCIATION	12,663,162	9,126,901	72%	L	4	72	500k	160.0%	30.0%	2.3%	607,832	9,765,784	227,855	10,601,471	2,061,691	16%	80.0%	62.4%	
WA RETAIL ASSOCIATION – AUTOMOTIVE	4,623,789	3,090,513	67%	L	5	70	500k	160.0%	30.0%	3.0%	221,942	3,306,849	99,463	3,628,254	995,535	22%	81.1%	62.1%	
WA TRUCKING ASSOCIATIONS	5,911,018	3,458,206	59%	L	8	71	500k	76.0%	50.0%	31.8%	283,729	3,700,280	1,177,496	5,161,505	749,513	13%	12.0%	24.7%	
<b>Subtotal – Associations</b>	<b>\$601,135,257</b>	<b>\$348,689,066</b>	<b>58%</b>								<b>\$28,854,493</b>	<b>\$372,463,067</b>	<b>\$37,564,492</b>	<b>\$438,882,052</b>	<b>\$162,253,205</b>	<b>27%</b>			
<b>Total Enrollment</b>	<b>\$642,506,120</b>	<b>\$379,852,910</b>	<b>59%</b>								<b>\$30,840,294</b>	<b>\$398,814,788</b>	<b>\$46,286,889</b>	<b>\$475,941,971</b>	<b>\$166,564,149</b>	<b>26%</b>			

Individual Firms – Detail by Plan

	Standard Premium	Developed Losses	Standard Loss Ratio		Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective Premium Indicated	Cumulative Refund	Ratio Refunded
<b>Loss Based Plans</b>										
30 Firms with Refunds	24,701,736	11,471,547	46%		1,185,683	12,919,644	3,709,925	17,815,252	6,886,484	28%
12 Firms with Assessments	7,954,162	10,710,345	135%		381,800	7,700,791	2,122,231	10,204,822	-2,250,660	-28%
<b>Subtotal – 42</b>	<b>32,655,898</b>	<b>22,181,892</b>	<b>68%</b>		<b>1,567,483</b>	<b>20,620,435</b>	<b>5,832,156</b>	<b>28,020,074</b>	<b>4,635,824</b>	<b>14%</b>
<b>Average Firm Size</b>	<b>777,521</b>									
<b>Premium Based Plans</b>										
8 Firms with Refunds	1,363,147	571,061	42%		65,431	611,036	464,308	1,140,775	222,372	16%
11 Firms with Assessments	7,351,818	8,410,891	114%		352,887	5,120,250	2,425,933	7,899,070	(547,252)	-7%
<b>Subtotal – 19</b>	<b>8,714,965</b>	<b>8,981,952</b>	<b>103%</b>		<b>418,318</b>	<b>5,731,286</b>	<b>2,890,241</b>	<b>9,039,845</b>	<b>(324,880)</b>	<b>-4%</b>
<b>Average Firm Size</b>	<b>458,682</b>									

Created: 05-29-2019

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Retrospective Rating Program  
Refund/Assessment Summary  
Enrollment Beginning:  
07-01-2015  
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 Premium Indicated	Cumulative Refund	Ratio Refunded	Max Risk%	Max Refund%	
Subtotal – 47 Firms with Refunds	30,215,253	15,210,738	50%								1,450,331	17,024,483	5,788,621	24,263,435	5,951,818	20%			
Subtotal – 14 Firms with Assessments	7,323,820	7,920,564	108%								351,543	4,514,874	3,373,415	8,239,832	(916,012)	-13%			
Subtotal – 61 Individual Firms	37,539,073	23,131,302	62%								1,801,874	21,539,357	9,162,036	32,503,267	5,035,806	13%			
<b>Average Firm Size</b>	<b>615,395</b>																		
ARCHBRIGHT	45,899,782	35,043,316	76%	L	5	74	1M	147.0%	52.0%	0.0%	2,203,190	37,496,348	5,999	39,705,537	6,194,245	13%	62.1%	39.6%	
ASSOCIATED BUILDERS & CONTRACTORS OF WESTERN WA	23,538,009	8,095,225	34%	L	8	73	120K	72.5%	30.0%	74.4%	1,129,824	8,661,891	6,441,008	16,232,723	7,305,286	31%	40.1%	39.2%	
ASSOCIATED BUILDERS & CONTRACTORS – INLAND PACIFIC CHAF	4,708,091	2,322,002	49%	L	8	70	500k	97.0%	10.0%	21.3%	225,988	2,484,542	528,924	3,239,454	1,468,637	31%	30.7%	82.2%	
ASSOCIATED GENERAL CONTRACTORS	59,666,757	28,744,411	48%	L	8	74	500k	100.0%	20.0%	16.1%	2,864,004	30,756,520	4,961,180	38,581,704	21,085,053	35%	29.1%	70.3%	
ASSOCIATED INDUSTRIES OF THE INLAND NORTHWEST	4,888,252	2,824,160	58%	L	5	71	500k	99.5%	60.0%	9.4%	234,636	3,138,258	295,530	3,668,424	1,219,828	25%	21.3%	25.0%	
BUILDING INDUSTRY ASSOCIATION OF WA	79,541,227	40,240,406	51%	L	8	74	500k	125.0%	0.0%	9.6%	3,817,979	43,057,234	4,126,175	51,001,388	28,539,839	36%	51.4%	95.2%	
GREATER VANCOUVER CHAMBER OF COMMERCE	2,601,147	942,366	36%	L	5	68	500k	72.1%	0.0%	40.2%	124,855	1,008,332	405,237	1,062,723	1,062,723	41%	13.0%	95.2%	
LEADINGAGE WA	9,724,451	5,344,983	55%	L	2	72	500k	95.0%	0.0%	14.4%	466,774	5,719,132	825,620	7,011,526	2,712,925	28%	21.1%	95.2%	
LIFE SCIENCE WA	2,442,193	710,160	29%	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	50,542,559	32,075,507	63%	L	8	74	500k	135.0%	35.0%	7.9%	2,426,043	34,320,792	2,724,693	39,471,528	11,071,031	22%	60.7%	54.8%	
NORTHWEST DISTRICT COUNCIL OF THE ASSEMBLIES OF GOD	1,088,734	652,536	60%	L	2	63	250k	74.0%	0.0%	43.4%	52,529	698,214	302,924	1,053,397	35,337	3%	18.3%	95.2%	
PITB (PACIFIC INLAND TRANSPORTATION BUREAU)	27,823,434	21,593,709	78%	L	7	73	500k	135.0%	25.0%	6.0%	1,335,525	23,105,269	1,378,437	25,819,231	2,004,203	7%	57.9%	66.9%	
SMART – A TEAM	44,937,190	23,472,902	52%	L	8	74	500k	130.0%	35.0%	8.4%	2,156,985	25,116,005	2,118,862	29,391,852	15,545,338	35%	55.6%	54.6%	
SMART – DREAM TEAM	32,567,597	15,850,229	49%	L	8	73	1M	130.0%	0.0%	4.5%	1,563,245	16,959,745	762,035	19,285,025	13,282,572	41%	50.2%	95.2%	
SOUTHWEST WA CONTRACTORS ASSOCIATION	1,825,715	821,944	45%	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	495,950	19%	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	6,800,998	3,006,865	44%	L	8	71	500k	95.0%	35.0%	20.3%	326,448	3,217,346	651,751	4,195,454	2,605,453	38%	27.0%	50.2%	
VIGILANT	26,257,376	18,144,077	69%	L	6	73	500k	105.0%	0.0%	10.9%	1,260,354	19,414,162	2,123,618	22,798,134	3,459,242	13%	29.4%	95.2%	
WA ASSOCIATION OF NEIGHBORHOOD STORES	633,250	168,337	27%	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	152,914	16%	L	5	62	250K	48.2%	0.0%	102.8%	44,976	163,618	168,256	376,850	560,146	60%	9.4%	95.2%	
WA FOOD INDUSTRY ASSOCIATION	16,287,715	10,433,969	64%	L	3	73	1M	150.0%	32.5%	1.0%	781,810	11,164,347	108,216	12,054,373	4,233,342	26%	66.9%	60.1%	
WA HEALTH CARE ASSOCIATION	28,737,835	16,544,149	58%	L	2	73	1M	130.0%	30.0%	2.7%	1,379,416	17,702,239	481,873	19,563,528	9,174,307	32%	47.7%	62.2%	
WMC (WA MANUFACTURERS COUNCIL)	12,023,427	8,394,340	70%	L	4	72	500k	160.0%	0.0%	2.4%	577,124	8,981,944	218,037	9,777,105	2,246,322	19%	80.2%	95.2%	
WA RETAIL ASSOCIATION	12,100,960	6,836,453	56%	L	3	72	500k	90.4%	51.0%	15.4%	580,846	7,315,005	1,125,779	9,021,630	3,079,330	25%	16.4%	32.2%	
WA RETAIL ASSOCIATION – AUTOMOTIVE	3,683,788	1,619,497	44%	L	6	70	500k	86.1%	50.0%	21.0%	176,822	1,970,827	413,535	2,561,184	1,122,604	30%	16.3%	30.5%	
WA TRUCKING ASSOCIATIONS	8,309,751	4,462,079	54%	L	7	72	500k	69.5%	50.0%	37.1%	398,868	4,774,425	1,770,099	6,943,392	1,366,359	16%	6.7%	21.9%	
WA AGGREGATES & CONCRETE ASSOCIATION	2,635,597	1,652,727	63%	L	7	68	120K	71.0%	30.0%	67.2%	126,509	1,768,418	1,188,308	3,083,235	(447,638)	-17%	31.8%	41.5%	

<b>Subtotal – Associations</b>	<b>\$567,802,344</b>	<b>\$341,269,682</b>	<b>60%</b>								<b>\$27,254,512</b>	<b>\$366,705,861</b>	<b>\$37,967,441</b>	<b>\$431,927,814</b>	<b>\$135,874,530</b>	<b>24%</b>		
<b>Total Enrollment</b>	<b>\$605,341,417</b>	<b>\$364,400,984</b>	<b>60%</b>								<b>\$29,056,386</b>	<b>\$388,245,218</b>	<b>\$47,129,477</b>	<b>\$464,431,081</b>	<b>\$140,910,336</b>	<b>23%</b>		

Individual Firms – Detail by Plan

	Standard Premium	Developed Losses	Standard Loss Ratio								Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective Premium Indicated	Cumulative Refund	Ratio Refunded	
<b>Loss Based Plans</b>																	
28 Firms with Refunds	22,349,212	12,735,039	57%								1,072,761	13,785,417	3,023,132	17,881,310	4,467,902	20%	
10 Firms with Assessments	6,602,634	7,467,241	113%								316,926	4,149,672	2,988,915	7,455,513	-852,879	-13%	
<b>Subtotal – 38</b>	<b>28,951,846</b>	<b>20,202,280</b>	<b>70%</b>								<b>1,389,687</b>	<b>17,935,089</b>	<b>6,012,047</b>	<b>25,336,823</b>	<b>3,615,023</b>	<b>12%</b>	
<b>Average Firm Size</b>	<b>761,891</b>																
<b>Premium Based Plans</b>																	
19 Firms with Refunds	7,866,041	2,475,699	31%								377,570	3,239,066	2,765,489	6,382,125	1,483,916	19%	
4 Firms with Assessments	721,186	453,323	63%								34,617	365,202	384,500	784,319	(63,133)	-9%	
<b>Subtotal – 23</b>	<b>8,587,227</b>	<b>2,929,022</b>	<b>34%</b>								<b>412,187</b>	<b>3,604,268</b>	<b>3,149,989</b>	<b>7,166,444</b>	<b>1,420,783</b>	<b>17%</b>	
<b>Average Firm Size</b>	<b>373,358</b>																

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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.