

**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
7/1/2014
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						
										Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund	Ratio Refunded	Max Risk%	Max Refund%	
Subtotal - 42 Firms with Refunds	22,805,431	10,933,571	48%								1,094,658	12,205,425	4,433,484	17,733,567	5,071,864	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	24,002,754	60%								1,908,568	23,442,501	11,175,096	36,526,165	3,235,724	8%			
Average Firm Size	621,280																		
WASHINGTON EMPLOYERS INC.	44,817,822	27,946,206	62%	L	5	74	500k	130.0%	0.0%	4.5%	2,151,255	29,902,440	1,342,620	33,396,315	11,421,507	25%	50.2%	95.2%	
ASSOC BUILDERS AND CONTRACTORS -- Inland Pacific Chapter	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%	
ASSOC BUILDERS AND CONTRACTORS	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 GENERAL CONTRACTORS	53,982,860	28,233,644	52%	L	8	74	500k	86.5%	20.0%	23.9%	2,591,177	30,209,999	7,205,085	40,006,261	13,976,599	26%	19.4%	68.7%	
ASSOCIATED INDUSTRIES OF THE BUILDING INDUSTRY ASSN OF WA	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%	
GREATER VANCOUVER CHAMBER	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%	
LEADINGAGE WASHINGTON	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%	
MASTER BUILDERS ASSOCIATION	9,783,762	5,480,059	56%	L	2	72	500k	85.5%	0.0%	20.8%	469,621	5,863,663	1,219,642	7,552,926	2,230,836	23%	15.3%	95.2%	
NW DISTRICT COUNCIL OF	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%	
PACIFIC INLAND TARIFF BUREAU	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%	
SMART 'A' TEAM	25,735,281	16,862,891	66%	L	7	73	500k	115.0%	25.0%	9.0%	1,235,293	18,043,293	1,622,092	20,900,678	4,834,603	19%	38.9%	66.0%	
SMART DREAM TEAM	45,019,225	24,891,715	55%	L	8	74	500k	130.0%	0.0%	8.8%	2,160,923	26,634,135	2,351,794	31,146,852	13,872,373	31%	56.2%	95.2%	
SOUTHWEST WASHINGTON	27,798,784	13,587,064	49%	L	8	73	500k	130.0%	0.0%	9.1%	1,334,342	14,538,158	1,321,519	17,194,019	10,604,765	38%	56.5%	95.2%	
STATE OF WASHINGTON (DES)	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%	
TRI CITY CONSTRUCTION COUNCIL	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%	
VIGILANT	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%	
WA ASSN OF NEIGHBORHOOD STORES	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 ASSN OF SEWER & WATER DIST	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 BIOTECH & BIOMEDICAL ASSN	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%	
WA HEALTH CARE ASSN - WHCA	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 MANUFACTURERS COUNCIL	23,444,558	12,406,935	53%	L	2	73	250K	95.3%	30.0%	17.9%	1,125,339	13,275,420	2,376,300	16,777,059	6,667,499	28%	25.0%	57.4%	
WA RETAIL ASSN	10,814,006	7,127,540	66%	L	4	72	500k	160.0%	40.0%	2.0%	519,072	7,626,468	152,529	8,298,069	2,515,937	23%	79.4%	51.5%	
WA RETAIL ASSN - AUTOMOTIVE	10,939,094	6,978,265	64%	L	3	72	500k	90.0%	50.0%	15.8%	525,077	7,466,744	1,181,239	9,173,060	1,766,034	16%	16.3%	33.2%	
WASHINGTON AGGREGATES &	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%	
WASHINGTON FOOD INDUSTRY	8,896,539	5,979,323	67%	L	7	72	500k	69.5%	50.0%	37.1%	427,034	6,397,876	2,372,332	9,197,242	(300,703)	-3%	6.7%	21.9%	
WASHINGTON STATE FARM BUREAU	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%	
Subtotal - Associations	\$515,962,773	\$294,898,899	57%								\$24,766,214	\$315,702,402	\$44,831,555	\$385,300,171	\$130,662,602	25%			
Total Enrollment	\$555,724,662	\$318,901,653	57%								\$26,674,782	\$339,144,903	\$56,006,651	\$421,826,336	\$133,898,326	24%			

Individual Firms - Detail by Plan

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						
										Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund	Ratio Refunded	Max Risk%	Max Refund%	
Loss Based Plans																			
26 Firms with Refunds	18,846,738	10,252,935	54%								904,642	11,211,386	2,860,925	14,976,953	3,869,785	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	19,907,843	63%								1,525,804	19,472,845	8,175,546	29,174,195	2,613,439	8%			
Average Firm Size	815,068																		
Premium Based Plans																			
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.