

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				
														Premium Indicated	Cumulative Refund	Ratio Refunded	Max Risk%	Max 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	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 & 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 & CONTRACTORS – INLAND PACIFIC CHAPTER	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	29,477,165	55%	L	8	74	500k	86.5%	20.0%	23.9%	2,594,503	31,540,567	7,524,507	41,659,577	12,392,566	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	32,329,927	50%	L	8	74	500k	125.0%	0.0%	9.6%	3,123,505	34,593,022	3,315,049	41,031,576	24,041,438	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	4,812,318	49%	L	2	72	500k	85.5%	0.0%	20.8%	469,621	5,149,180	1,071,024	6,689,825	3,093,937	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	21,143,218	49%	L	8	74	500k	115.0%	35.0%	11.1%	2,079,282	22,623,243	2,508,103	27,210,628	16,107,752	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	25,705,078	17,610,943	69%	L	7	73	500k	115.0%	25.0%	9.0%	1,233,844	18,843,709	1,694,389	21,771,942	3,933,136	15%	38.9%	66.0%
SMART – A TEAM	45,056,242	23,851,583	53%	L	8	74	500k	130.0%	0.0%	8.8%	2,162,700	25,521,194	2,252,450	29,936,344	15,119,898	34%	56.2%	95.2%
SMART – DREAM TEAM	27,802,304	14,114,135	51%	L	8	73	500k	130.0%	0.0%	9.1%	1,334,511	15,102,124	1,372,315	17,808,950	9,993,354	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%	289,782	2,415,570	692,720	3,389,072	2,460,549	42%	20.7%	95.2%
VIGILANT	25,754,459	17,962,035	70%	L	6	73	500k	100.0%	0.0%	12.7%	1,236,214	19,219,377	2,446,031	22,901,622	2,852,837	11%	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	709,367	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	12,334,282	53%	L	2	73	250K	95.3%	30.0%	17.9%	1,125,077	13,197,682	2,362,332	16,685,091	6,754,009	29%	25.0%	57.4%
WA MANUFACTURERS COUNCIL	10,814,006	6,687,978	62%	L	4	72	500k	160.0%	40.0%	2.0%	519,072	7,156,136	143,065	7,818,273	2,955,733	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	40,923,754	80%	L	4	74	500k	107.7%	55.0%	6.6%	2,441,104	43,788,417	2,905,099	49,134,620	1,721,704	3%	27.7%	32.4%
Subtotal – Associations	\$516,331,361	\$295,331,947	57%								\$24,783,908	\$315,917,195	\$44,678,148	\$385,379,251	\$130,952,110	25%		
Total Enrollment	\$556,090,977	\$319,074,145	57%								\$26,692,367	\$339,356,226	\$55,734,246	\$421,782,839	\$134,308,138	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
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								

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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.