

**Retrospective Rating Program  
Refund/Assessment Summary  
Enrollment Beginning:  
2013-07-01  
Second Evaluation**

PAF: 0.9126

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				Retrospective			Ratio Refunded	Max Risk%	Max Refund%
										Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund				
Subtotal - 47 Firms with Refunds	30,238,277	12,637,186	42%								1,451,436	14,181,657	6,820,703	22,453,796	7,784,481	26%			
Subtotal - 22 Firms with Assessments	10,798,682	9,776,477	91%								518,338	7,624,604	4,002,393	12,145,335	(1,346,653)	-12%			
Subtotal - 69 Individual Firms	41,036,959	22,413,663	55%								1,969,774	21,806,261	10,823,096	34,599,131	6,437,828	16%			
<b>Average Firm Size</b>	<b>594,739</b>																		
WASHINGTON EMPLOYERS INC.	41,463,526	24,931,281	60%	L	5	74	500k	94.0%	0.0%	14.8%	1,990,249	26,676,471	3,950,785	32,617,505	8,846,021	21%	20.3%	95.2%	
ASSOC BUILDERS AND CONTRACTORS	19,887,778	5,933,683	30%	L	8	73	120K	72.5%	30.0%	74.4%	954,613	6,383,977	4,747,764	12,086,354	7,801,424	39%	40.1%	39.2%	
ASSOCIATED GENERAL CONTRACTORS	46,789,893	21,505,211	46%	L	8	74	500k	86.5%	20.0%	23.9%	2,245,915	23,010,576	5,488,022	30,744,513	16,045,380	34%	19.4%	68.7%	
ASSOCIATED INDUSTRIES OF THE	5,718,137	3,657,614	64%	L	5	71	500k	93.4%	55.0%	13.8%	274,471	3,913,647	540,866	4,728,984	989,153	17%	18.5%	28.2%	
BUILDING INDUSTRY ASSN OF WA	56,334,077	25,720,713	46%	L	8	74	500k	111.2%	0.0%	12.4%	2,704,036	27,521,163	3,407,120	33,632,319	22,701,758	40%	38.5%	95.2%	
GREATER VANCOUVER CHAMBER	2,909,098	1,476,912	51%	L	5	69	500k	72.1%	0.0%	39.0%	139,637	1,580,296	615,525	2,335,458	573,640	20%	12.0%	95.2%	
LEADINGAGE WASHINGTON	10,907,921	5,315,241	49%	L	2	72	500k	85.5%	0.0%	20.8%	523,580	5,687,308	1,182,960	7,393,848	3,514,073	32%	15.3%	95.2%	
MASTER BUILDERS ASSOCIATION	43,208,173	22,561,113	52%	L	8	74	500k	125.0%	50.0%	7.6%	2,073,992	24,140,391	1,837,084	28,051,467	15,156,706	35%	48.7%	37.6%	
NW DISTRICT COUNCIL OF	926,154	359,140	39%	L	2	62	250K	74.0%	0.0%	44.5%	44,455	384,280	171,120	599,855	326,299	35%	19.2%	95.2%	
PACIFIC INLAND TARIFF BUREAU	22,109,987	15,494,160	70%	L	7	73	1M	125.0%	40.0%	3.7%	1,061,279	16,578,751	610,098	18,250,128	3,859,859	17%	43.5%	50.8%	
SMART 'A' TEAM	40,547,630	25,427,045	63%	L	8	74	1M	115.0%	45.0%	6.2%	1,946,286	27,206,938	1,689,551	30,842,775	9,704,855	24%	35.5%	44.1%	
SMART DREAM TEAM	22,529,618	9,213,085	41%	L	8	73	1M	115.0%	40.0%	7.1%	1,081,422	9,858,001	700,904	11,640,327	10,889,291	48%	36.6%	49.4%	
SOUTHWEST WASHINGTON	1,582,106	308,641	20%	L	8	66	120K	43.8%	0.0%	135.4%	75,941	330,246	447,153	853,340	728,766	46%	15.1%	95.2%	
STATE OF WASHINGTON (DES)	3,490,696	2,537,864	73%	L	3	70	500k	80.0%	50.0%	24.8%	167,553	2,715,514	672,090	3,555,157	(64,461)	-2%	11.6%	28.5%	
TRI CITY CONSTRUCTION COUNCIL	5,106,646	2,468,343	48%	L	8	71	500k	84.2%	0.0%	28.7%	245,119	2,641,127	757,475	3,643,721	1,462,925	29%	20.7%	95.2%	
VIGILANT	24,425,363	18,497,100	76%	L	6	73	500k	100.0%	0.0%	12.7%	1,172,417	19,791,897	2,519,508	23,483,822	941,541	4%	25.4%	95.2%	
WA ASSN OF NEIGHBORHOOD STORES	723,438	205,261	28%	P	5	60	250K	93.9%	60.0%	14.6%	34,725	464,447	96,589	595,761	127,677	18%	19.9%	16.4%	
WA ASSN OF SEWER & WATER DIST	775,666	395,504	51%	L	5	61	250K	48.2%	0.0%	104.6%	37,232	400,042	418,364	855,638	(79,972)	-10%	10.3%	95.2%	
WA BIOTECH & BIOMEDICAL ASSN	2,413,577	686,478	28%	L	4	68	120K	80.0%	35.0%	46.3%	115,852	903,885	418,137	1,437,874	975,703	40%	30.0%	40.4%	
WA COUNTIES SELECT RETRO PLAN	1,380,986	1,126,953	82%	P	4	65	250K	74.5%	60.0%	22.1%	66,287	1,100,853	278,776	1,445,916	(64,930)	-5%	6.6%	8.9%	
WA HEALTH CARE ASSN - WHCA	23,301,259	11,393,189	49%	L	2	73	250K	95.2%	25.0%	18.0%	1,118,460	12,190,712	2,193,109	15,502,281	7,798,978	33%	25.0%	63.6%	
WA MANUFACTURERS COUNCIL	10,305,710	7,657,362	74%	L	4	72	500k	160.0%	0.0%	2.4%	494,674	8,193,377	199,099	8,887,150	1,418,560	14%	80.2%	95.2%	
WA RETAIL ASSN	8,883,203	6,532,516	74%	L	3	72	500k	87.0%	50.0%	18.1%	426,394	6,989,792	1,263,754	8,679,940	203,263	2%	14.7%	32.0%	
WA RETAIL ASSN - AUTOMOTIVE	2,942,013	1,525,379	52%	L	5	69	500k	80.0%	50.0%	26.0%	141,217	1,632,156	424,034	2,197,407	744,606	25%	12.6%	27.8%	
WA TRUCKING ASSOCIATION	9,703,782	6,829,338	70%	L	7	72	250K	69.5%	50.0%	41.5%	465,782	7,216,217	2,994,730	10,676,729	(972,947)	-10%	10.0%	19.5%	
WASHINGTON AGGREGATES &	2,666,259	1,197,568	45%	L	7	69	120K	71.0%	30.0%	66.7%	127,980	1,281,398	854,949	2,264,327	401,932	15%	31.5%	41.7%	
WASHINGTON FOOD INDUSTRY	14,568,489	8,183,232	56%	L	3	73	250K	98.4%	20.0%	17.7%	699,287	8,756,058	1,545,444	11,000,789	3,567,700	24%	28.7%	70.0%	
WASHINGTON STATE FARM BUREAU	41,010,174	30,929,919	75%	L	4	74	500k	107.7%	55.0%	6.6%	1,968,488	33,095,013	2,194,199	37,257,700	3,752,474	9%	27.7%	32.4%	

<b>Subtotal - Associations</b>	<b>\$466,611,359</b>	<b>\$262,069,845</b>	<b>56%</b>								<b>\$22,397,343</b>	<b>\$280,644,533</b>	<b>\$42,219,209</b>	<b>\$345,261,085</b>	<b>\$121,350,274</b>	<b>26%</b>		
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<b>Total Enrollment</b>	<b>\$507,648,318</b>	<b>\$284,483,508</b>	<b>56%</b>								<b>\$24,367,117</b>	<b>\$302,450,794</b>	<b>\$53,042,305</b>	<b>\$379,860,216</b>	<b>\$127,788,102</b>	<b>25%</b>		
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**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
24 Firms with Refunds	20,304,825	8,515,332	42%	974,631	9,793,542	3,079,799	13,847,972	6,456,853	32%
11 Firms with Assessments	7,619,159	6,438,474	85%	365,721	5,621,975	2,701,336	8,689,032	-1,069,873	-14%
<b>Subtotal - 35</b>	<b>27,923,984</b>	<b>14,953,806</b>	<b>54%</b>	<b>1,340,352</b>	<b>15,415,517</b>	<b>5,781,135</b>	<b>22,537,004</b>	<b>5,386,980</b>	<b>19%</b>
<b>Average Firm Size</b>	<b>797,828</b>								
<b>Premium Based Plans</b>									
23 Firms with Refunds	9,933,452	4,121,854	41%	476,805	4,388,115	3,740,904	8,605,824	1,327,628	13%
11 Firms with Assessments	3,179,523	3,338,003	105%	152,617	2,002,629	1,301,057	3,456,303	(276,780)	-9%
<b>Subtotal - 34</b>	<b>13,112,975</b>	<b>7,459,857</b>	<b>57%</b>	<b>629,422</b>	<b>6,390,744</b>	<b>5,041,961</b>	<b>12,062,127</b>	<b>1,050,848</b>	<b>8%</b>
<b>Average Firm Size</b>	<b>385,676</b>								

Created: 05-16-2016

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.