

**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
2014-07-01
First Evaluation**

PAF: 0.9437

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			Ratio Refunded	Max Risk%	Max Refund%	
										Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund				
Subtotal - 39 Firms with Refunds	26,453,483	13,859,079	52%								1,269,763	14,913,137	4,906,742	21,089,642	5,363,841	20%			
Subtotal - 24 Firms with Assessments	13,470,012	9,901,986	74%								646,562	8,232,449	6,283,012	15,162,023	(1,692,011)	-13%			
Subtotal - 63 Individual Firms	39,923,495	23,761,065	60%								1,916,325	23,145,586	11,189,754	36,251,665	3,671,830	9%			
Average Firm Size	633,706																		
WASHINGTON EMPLOYERS INC.	44,986,573	26,926,991	60%	L	5	74	500k	130.0%	0.0%	4.5%	2,159,356	28,811,880	1,293,653	32,264,889	12,721,684	28%	50.2%	95.2%	
ASSOC BUILDERS AND CONTRACTORS INLAND PAC CHAP	4,460,094	1,618,175	36%	L	8	70	500k	97.0%	30.0%	20.6%	214,085	1,731,447	357,371	2,302,903	2,157,191	48%	30.0%	56.5%	
ASSOC BUILDERS AND CONTRACTORS WESTERN WA	19,840,305	6,531,065	33%	L	8	73	120K	71.9%	25.0%	75.8%	952,335	6,988,240	5,299,881	13,240,456	6,599,849	33%	40.0%	48.2%	
ASSOCIATED GENERAL CONTRACTORS	53,992,794	26,183,344	48%	L	8	74	500k	86.5%	20.0%	23.9%	2,591,654	28,016,178	6,681,858	37,289,690	16,703,104	31%	19.4%	68.7%	
ASSOCIATED INDUSTRIES OF THE BUILDING INDUSTRY ASSN OF WA	6,053,812	4,711,914	78%	L	5	71	500k	95.8%	50.0%	13.8%	290,583	5,041,748	696,770	6,029,101	24,711	0%	21.5%	34.3%	
GREATER VANCOUVER CHAMBER	2,807,277	1,570,313	56%	L	5	69	500k	72.1%	0.0%	39.0%	134,749	1,680,235	654,452	2,469,436	337,841	12%	12.0%	95.2%	
LEADINGAGE WASHINGTON	9,783,762	5,661,719	58%	L	2	72	500k	85.5%	0.0%	20.8%	469,621	6,058,039	1,260,072	7,787,732	1,996,030	20%	15.3%	95.2%	
MASTER BUILDERS ASSOCIATION	43,266,451	20,241,106	47%	L	8	74	500k	115.0%	35.0%	11.1%	2,076,790	21,657,983	2,401,870	26,136,643	17,129,808	40%	41.5%	53.6%	
NW DISTRICT COUNCIL OF	1,021,445	422,448	41%	L	2	63	250K	74.0%	0.0%	43.4%	49,029	452,019	196,131	697,179	324,266	32%	18.3%	95.2%	
PACIFIC INLAND TARIFF BUREAU	25,735,313	17,405,070	68%	L	7	73	500k	115.0%	25.0%	9.0%	1,235,295	18,623,425	1,674,246	21,532,966	4,202,347	16%	38.9%	66.0%	
SMART 'A' TEAM	45,117,396	22,653,023	50%	L	8	74	500k	130.0%	0.0%	8.8%	2,165,635	24,238,735	2,140,280	28,544,650	16,572,746	37%	56.2%	95.2%	
SMART DREAM TEAM	27,905,389	11,576,104	41%	L	8	73	500k	130.0%	0.0%	9.1%	1,339,459	12,386,431	1,125,927	14,851,817	13,053,572	47%	56.5%	95.2%	
SOUTHWEST WASHINGTON	1,898,074	356,513	19%	L	8	67	120K	43.8%	0.0%	133.8%	91,108	381,469	510,215	982,792	915,282	48%	14.4%	95.2%	
STATE OF WASHINGTON (DES)	3,608,047	2,158,285	60%	L	3	70	500k	80.0%	50.0%	24.8%	173,186	2,309,365	571,568	3,054,119	553,928	15%	11.6%	28.5%	
TRI CITY CONSTRUCTION COUNCIL	5,861,568	2,610,835	45%	L	8	71	500k	84.2%	0.0%	28.7%	281,355	2,793,593	801,202	3,876,150	1,985,418	34%	20.7%	95.2%	
VIGILANT	25,648,824	18,201,254	71%	L	6	73	500k	100.0%	0.0%	12.7%	1,231,144	19,475,342	2,479,211	23,185,697	2,463,127	10%	25.4%	95.2%	
WA ASSN OF NEIGHBORHOOD STORES	706,027	832,994	118%	P	5	59	250K	93.9%	60.0%	14.7%	33,889	709,367	98,076	841,332	(135,305)	-19%	20.0%	16.3%	
WA ASSN OF SEWER & WATER DIST	842,575	211,296	25%	L	5	61	250K	48.2%	0.0%	104.6%	40,444	226,087	236,442	502,973	339,602	40%	10.3%	95.2%	
WA BIOTECH & BIOMEDICAL ASSN	2,330,230	1,120,917	48%	L	4	68	120K	80.0%	35.0%	46.3%	111,851	1,199,381	554,834	1,866,066	464,164	20%	30.0%	40.4%	
WA HEALTH CARE ASSN - WHCA	23,444,558	13,334,190	57%	L	2	73	250K	95.3%	30.0%	17.9%	1,125,339	14,267,583	2,553,897	17,946,819	5,497,739	23%	25.0%	57.4%	
WA MANUFACTURERS COUNCIL	10,838,995	6,618,023	61%	L	4	72	500k	160.0%	40.0%	2.0%	520,272	7,081,285	141,626	7,743,183	3,095,812	29%	79.4%	51.5%	
WA RETAIL ASSN	10,936,373	7,988,951	73%	L	3	72	500k	90.0%	50.0%	15.8%	524,946	8,548,178	1,352,322	10,425,446	510,927	5%	16.3%	33.2%	
WA RETAIL ASSN - AUTOMOTIVE	3,355,653	2,372,673	71%	L	6	69	500k	87.0%	60.0%	17.4%	161,071	2,538,760	441,998	3,141,129	213,824	6%	14.1%	19.8%	
WA TRUCKING ASSOCIATION	8,888,022	6,934,591	78%	L	7	72	500k	69.5%	50.0%	37.1%	426,625	6,609,578	2,450,832	9,487,035	(599,013)	-7%	6.7%	21.9%	
WASHINGTON AGGREGATES &	2,676,826	1,568,839	59%	L	7	68	120K	71.0%	30.0%	67.2%	128,488	1,678,658	1,128,058	2,935,204	(258,378)	-10%	31.8%	41.5%	
WASHINGTON FOOD INDUSTRY	14,520,959	9,031,717	62%	L	3	73	250K	97.2%	32.5%	18.0%	697,006	9,663,937	1,738,542	12,099,485	2,421,474	17%	27.5%	54.2%	
WASHINGTON STATE FARM BUREAU	50,762,442	41,308,813	81%	L	4	74	500k	107.7%	55.0%	6.6%	2,436,597	44,200,430	2,930,489	49,567,516	1,194,926	2%	27.7%	32.4%	
Subtotal - Associations	\$516,295,921	\$291,323,975	56%								\$24,782,207	\$310,724,282	\$44,967,223	\$380,473,712	\$135,822,209	26%			
Total Enrollment	\$556,219,416	\$315,085,040	57%								\$26,698,532	\$333,869,868	\$56,156,977	\$416,725,377	\$139,494,039	25%			

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		
Loss Based Plans																		
24 Firms with Refunds	22,252,619	12,689,053	57%								1,068,123	13,694,872	3,259,877	18,022,872	4,229,747	19%		
14 Firms with Assessments	9,696,621	6,640,061	68%								465,438	5,277,235	5,099,204	10,841,877	-1,145,256	-12%		
Subtotal - 38	31,949,240	19,329,114	60%								1,533,561	18,972,107	8,359,081	28,864,749	3,084,491	10%		
Average Firm Size	840,769																	
Premium Based Plans																		
15 Firms with Refunds	4,200,864	1,170,026	28%								201,640	1,218,265	1,646,865	3,066,770	1,134,094	27%		
10 Firms with Assessments	3,773,391	3,261,925	86%								181,124	2,955,214	1,183,808	4,320,146	(546,755)	-14%		
Subtotal - 25	7,974,255	4,431,951	56%								382,764	4,173,479	2,830,673	7,386,916	587,339	7%		
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.