

Retro Advisory Committee Quarterly Meeting

May 19th, 2022

Jessica Nau, Program Manager
for Retrospective Rating



Washington State Department of
Labor & Industries

RAC 'virtual meeting' guidelines and expectations

- List your full name in participant details.
- To minimize bandwidth issues, we recommend using **audio only** by turning off your camera once Zoom has started.
- Keep your **microphone muted** unless speaking.
- Please *hold questions* until the Q&A period for each topic/speaker (questions can also be submitted through the chat feature).
- Use the '*raise hand*' feature when you have a question or comment, and *wait for a moderator* to recognize you before speaking.
- Unmute, lower your hand, **state your name**, and speak slowly. Using a headset produces the best audio quality.

We ask for your patience and understanding as we work through any technical issues that might occur. Thank you.

Welcome and Introductions

Jessica Nau,

*Program Manager for
Retrospective Rating*



RAC Committee members

- **Lauren Gubbe**, Associated General Contractors
- **Victoria Montrose**, Washington Hospitality Association
- **Tim Lundin**, Archbright
- **Maria McClain**, Association of Washington Business
- **Rose Gundersen**, Washington Retail Association
- **Luis Sanchez**, Grant County Public Utility District No. 2
- **Tom Walrath, Jr**, T. E. Walrath Trucking, Inc.
- **John Cichosz**, DJ's Electrical
- **Jessica Nau**, Department of Labor & Industries (*Chair*)

Agenda

Topics and presenters for the day:

<input type="checkbox"/> Welcome & Introductions	Jessica Nau
<input type="checkbox"/> Safety Topic	Chris Ristine
<input type="checkbox"/> Insurance Services Update	Jessica Nau/ Brenda Heilman
<input type="checkbox"/> Rulemaking Updates	Leslie Qunell
<input type="checkbox"/> Application Programming Interface (API) Follow up	Jessica Nau
<input type="checkbox"/> Break	
<input type="checkbox"/> Vocational Dispute Resolution Office (VDRO)	Debra Hatzialexiou
<input type="checkbox"/> Return to Work Partnerships	Kirsta Glenn
<input type="checkbox"/> RAC Workgroup Updates	Tim Lundin, Victoria Montrose, Maria McClain
<input type="checkbox"/> Operational Updates	Jessica Nau

Safety Topic

6 Tips to Keep Yard Work Safe



Chris Ristine

*Financial Incentive Coordinator,
Retrospective Rating.*

Safety Topic

6 Tips to Keep Yard Work Safe

- 1) Prevent overuse injury
 - Stretch and warm up
 - Change tasks frequently
 - Lift properly: bend from the hips and knees, not the back; use a cart/wheelbarrow



Safety Topic

6 Tips to Keep Yard Work Safe

- 2) Use equipment only as directed
 - The right tool for the task
 - Use the tool in accordance with the instructions for use
 - Always be aware of your surroundings



Safety Topic

6 Tips to Keep Yard Work Safe

- 3) Wear appropriate protective clothing
 - When using a lawn mower, string trimmer, power clippers, etc., always wear eye protection, long pants, work gloves, and sufficient footwear (boots, ideally)
 - But even when just gardening or weeding, wear gloves to protect from splinters, thorns, and plants that may be a skin irritant, and pants and long-sleeve shirts for the same reason



Safety Topic

6 Tips to Keep Yard Work Safe

- 4) Stay hydrated
 - Drink plenty of fluids before and during yard work
 - Take a break and sit in the shade if you start to feel lightheaded



Safety Topic

6 Tips to Keep Yard Work Safe

■ 5) Wear sunscreen

- Don't be deceived by a cloudy day!
- Use zinc or titanium-based sunscreens versus chemical sunscreens that penetrate your skin
- Don't forget to apply to your neck area—and wear a wide-brimmed hat to protect your neck and face



Safety Topic

6 Tips to Keep Yard Work Safe

■ 6) Nix pesky bug bites

- Avoiding mosquitoes: empty anything in your yard that contains standing water (gutters, pet water dishes, planters, buckets, birdbaths, etc.)
- Light-colored clothing, pants, socks, long sleeves, insect repellant with DEET



Safety Topic

6 Tips to Keep Yard Work Safe

“Yard work is a great form of exercise. It is something people of all ages can participate in, and can even be a fun family activity. So don’t let yard work injuries get in the way.” April Artis, M.D.

Resources:

[Six tips to keep yard work safe \(piedmont.org\)](#)

www.consumerreports.org/outdoor-safety/yard-work-safety-tips/

Insurance Services Update

Jessica Nau

Program Manager, Retrospective

Rating

Welcome Brenda

- Brenda Heilman has accepted the Deputy Assistant Director of Insurance Services position.
- She has been with L&I for over 30 years
- Comes with a loaded background including leadership and experience in
 - Policy and Rulemaking
 - Claims Administration
 - Self Insurance
 - Employer Services

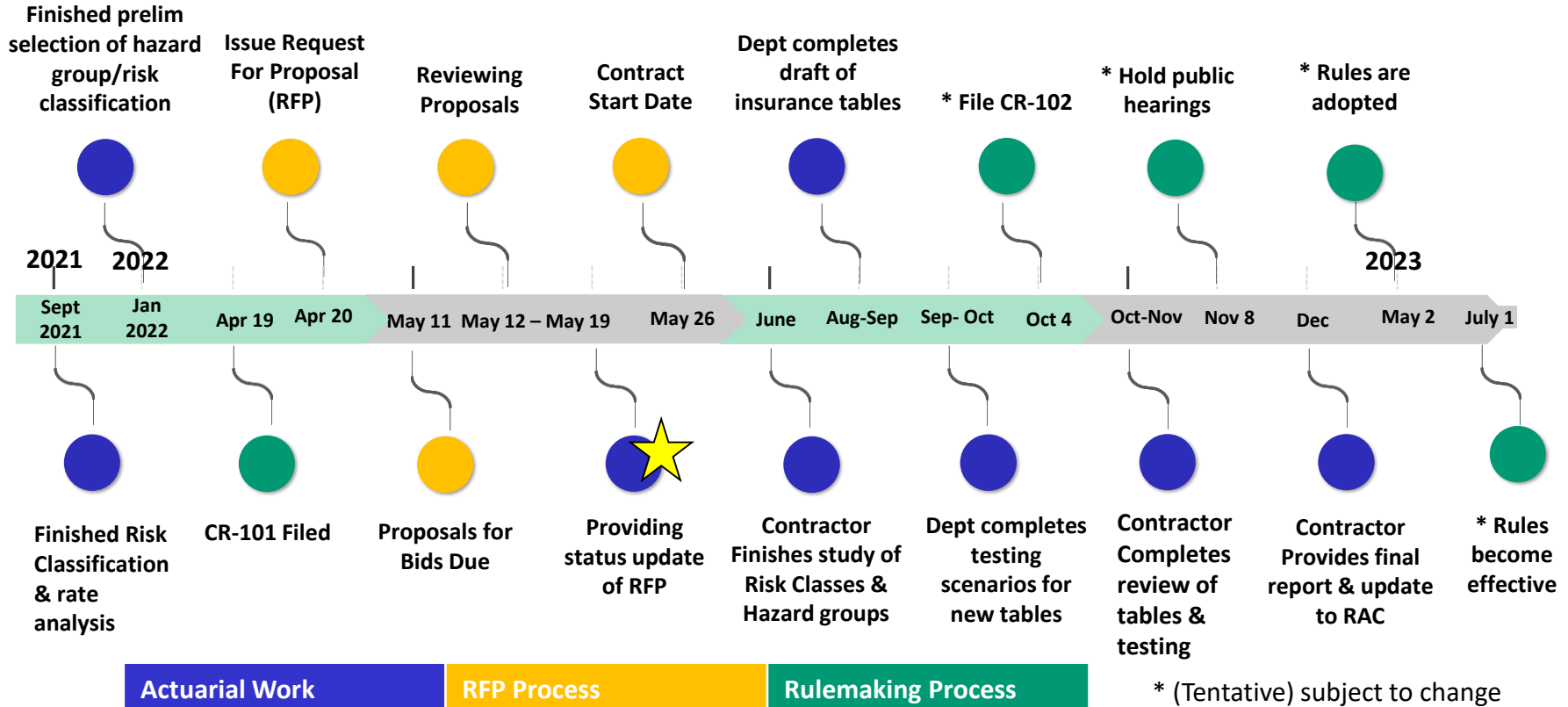


Rulemaking Status Update

Leslie Qunell,

*Financial Incentive Coordinator,
Retrospective Rating.*

Tentative Timeline



Next Steps

■ RFP

- Contract Start Date
- Work with Contractor to develop:
 - Communication plan
 - Work Plan
 - Execute contract

■ Rulemaking

- Work with committee on communication strategy

Application Programming Interface (API) Update

Matthew Carrithers,

Technology Program Manager,

Insurance Services

Secure API Data Access Agreements

- Data sharing agreements are nothing new to L&I.
- The Secure API represents a new way L&I would provide access to our data to authorized parties, requiring a new type of data sharing agreement.
 - The initial draft of the Secure API Data Access Agreement was developed with numerous external stakeholders prior to the pandemic. You or your peers may have participated in this.

Data Access Agreement

Continued

- In the era of data breaches, the majority of the work we've undertaken in completing the Data Access Agreement was to balance effective risk management against reasonable administrative overhead for L&I and API data recipients.
- We are in the final phases of content development, working with the agency Contracts office, agency auditors, the agency Privacy Officer, our AAG and our IT Security office.
- Once our AAG and IT Security office give us the thumbs-up, our plan is to socialize the access agreement with our Beta release participants.

Data Access Agreement

As the Data Access Agreement is finalized, we will be shifting back to Beta release planning.

- While socializing the Data Access Agreement, we hope to also share our Beta release plans with our Beta release participants.
- We hope to finalize our Beta release plans in collaboration with our Beta release participants

We are looking forward to getting this show on the road!

BREAK ...

Vocational Dispute Resolution Office (VDRO)

Light Duty Job Offers

Debra Hatzialexiou,
*Program Manager, Legal Services,
Insurance Services*

Laws & Policies

- RCW 51.32.090 – Return to Available Work
- Interim Policy 5.15-Adjudicating Transitional LDW
- Interim Policy 5.18-Fifteen Day Job Offer
- Interim Policy 6.50-Validity of a Job Offer

What Makes a Job Offer Bona Fide?

- AP approved within worker's restrictions
- Job title and description of the work provided
- In writing
- Reasonable start date
- Reasonable commute
- Adds value to employer's business

What Makes a Job Offer Bona Fide?

Continued

- Work shift identified
- Location of work site identified
- Who the worker reports to identified
- Pays at least minimum wage, i.e. is it gainful

Examples For Discussion

- Sign holder
- Clerical work
- Training
- Work with a different employer
- Security guard
- Work commute



Return to Work Partnerships



Kirsta Glenn,

Chief Officer of

Return to Work

Who am I?

- Kirsta Glenn, Acting Chief Return to Work Partnerships
- Long-time state employee, with L&I since 2010
- Background in economics and data and analytics
- Worked with Vickie and Ryan on vocational recovery since 2019
- Vocational policy and program evaluation since 2010



Vision for RTW Partnership

- Creating a culture focused on Vocational Recovery that engages all parties in preventing work disability while improving return-to-work outcomes.
- **The department, workers, providers, and employers have a common goal**



Never
forget

- The most significant method of keeping time-loss benefits from growing to lengthy levels is through the vocational rehabilitation program.
- Early and aggressive intervention by skilled VR professionals has great potential to reduce time-loss and improve return to work for injured workers.
- Washington State Pension System Review, W.E. Upjohn Institute, 2008
- **Vocational services are our method of intervention**

What is the cost case for vocational services?

Around 77% of short
term disability claims
leave the system

Around 81% of long
term disability claims
leave the system

Average cost of a short-
term compensable claim
(less than 12 months of
time-loss)

- 21,183 (26.2% of all claims)
\$16,200

Average cost of a long-term
disability claim (more than
12 months of time-loss)

- 4,770 (5.9% of all claims)
\$386,500

Average cost of a total
permanent disability claim

- 889 (1.1% of all claims)
\$1,402,500

Most workers heal and return to work

Return on Investment

Preventing one short-term disability claim from becoming a long-term disability claim would save \$370,300

The average cost of a vocational recovery referral is \$2,700

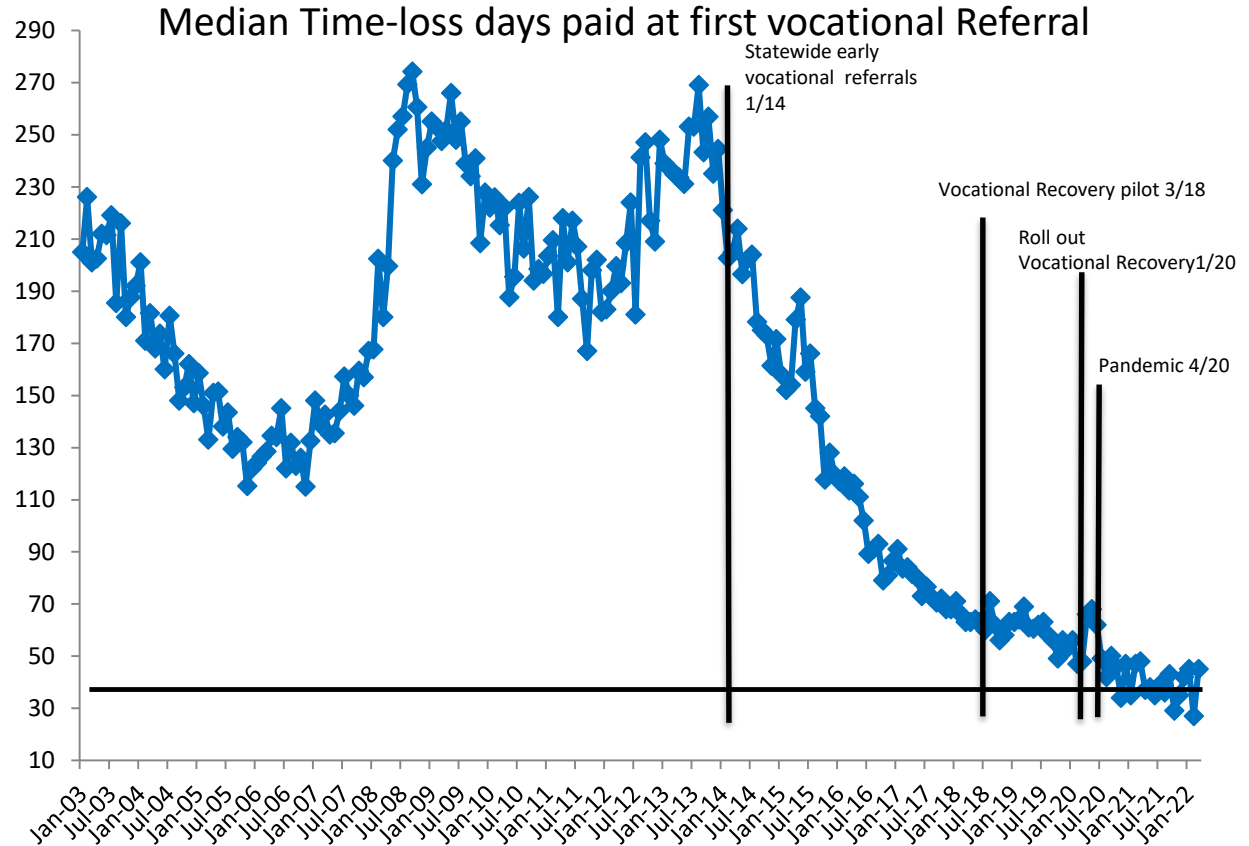
So the return is 137 to 1

Department strategy for vocational recovery

- Early
 - Worker centric
 - Engagement with employers and providers
 - Partnership with vocational providers
 - Trust and verify
 - Continuous process improvement
-
- **Vocational recovery makes it easy for workers to choose to return to work**

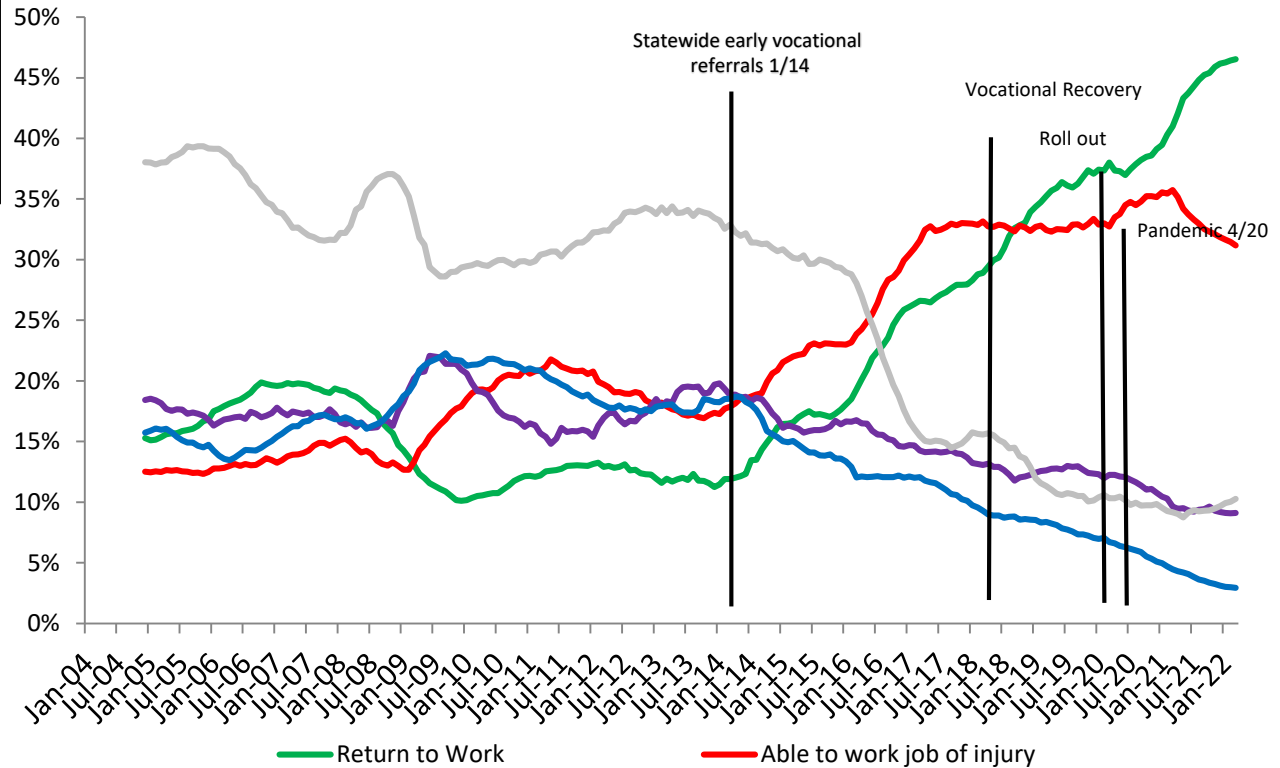
The department
has worked hard to
reduce delays in
the delivery of
vocational services

**Vocational referrals
are made soon after
the onset of
disability**



The goal of vocational services is safe and effective return to work

Outcome distribution all first VR/AWA referrals (12 month moving average)



Most vocational referrals support effective return to work

Vocational recovery services are focused on preventing work disability



Vocational service model is supported by evidence based research

How we now monitor results

- Vocational firms submit performance data
- Vocational firms sign Quality Assurance Agreements
- L&I and firms regularly review random selection of claims
- 1:1 meetings
- Sign individualized agreements
- Regularly survey workers
- Department reviews additional operational data
- Partnership with vocational firms to address system barriers

- **A partnership based on trust and verification**

Early Results

Firm reported data

Vocational Recovery



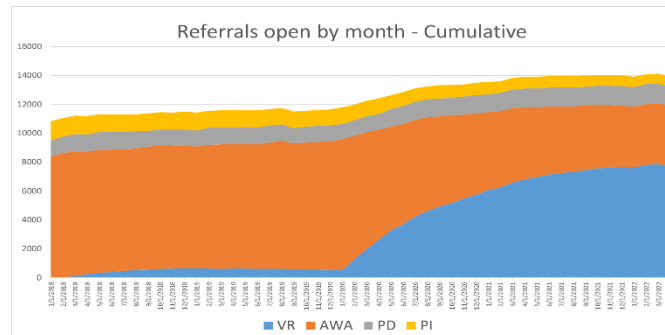
Ability to Work Assessment



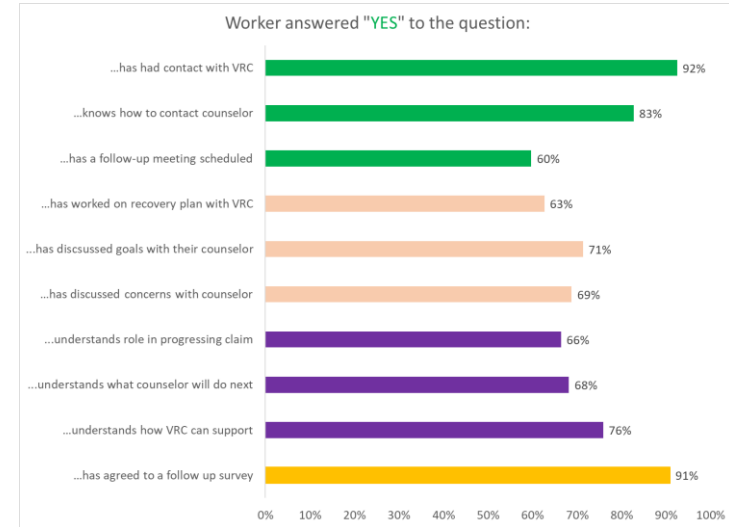
Meetings and agreements

Number of QA meetings	122
Number with written agreements	100%
Number of claims reviewed	
VR referrals	467
AWA referrals	43
Number of assigned counselors reviewed	274

System data



Worker Survey Results



The department monitors multiple source of data and system performance

Questions?



RAC Workgroups

Tim Lundin
Archbright

Victoria Montrose
WA Hospitality

Maria McClain
Association of WA Business

Account Balance Workgroup

Victoria Montrose – WA Hospitality	Alicia Milani – L&I Retro Program, Lead
Julie Osterberg – Employer Resources NW	Rose Gundersen – WA Retail Association
Greg Kabacy – Aspire Consulting	Mary DenBoer – Refresh LLC
Cindy Kropp – PITB	Ida Haynes – L&I Employer Services
Sheri Call – WA Trucking Associations	Susan Rusch-Barnett – L&I Collections
Jason Anderson – PABCO Roofing	

RAC Data Workgroup

Tim Lundin – Archbright, RAC Lead	Mike Williams – L&I Retro Program, Lead
Lauren Gubbe – Associated General Contractors, RAC Co-Lead	Kevin Neubauer – Approach Management Services
Rick Gastelum – WA State Farm Bureau	Tyler Greathouse – L&I Research and Data Services
John Meier – Employer Resources NW	Brian Willner – L&I I.T. Services
Kris Johnson – Building Industry Association of WA	Brian Ducey - SMART Association

RAC Data Workgroup Update

- We are repurposing the Data Workgroup as current work is on hold pending the outcome of the API.
- Shifting focus to review the current rule language regarding common ownership that requires all similar sub accounts to be enrolled.
- We will be reviewing two proposed changes and working with the department to determine the best path forward.
- If you would like to be included in the work that will be done on common ownership please reach out to Tim Lundin, Lauren Gubbe, or the department.

Business & Industry Category Guide Workgroup

Maria McClain – Association of WA Business	Rachelle Bohler – L&I Retro Program, Lead
Kris Johnson – Building Industry Association	Shannon Elliott – Archbright
Dan Beaty – Vigilant	Curran Bower – Employer Resources NW
Richard Clyne – WA State Farm Bureau	

RAC Workgroups

Do you want to get involved? Please reach out to the workgroup you are most interested in.

Workgroup	Lead
Account Balance Workgroup	Victoria Montrose, victoriam@wahospitality.org
RAC Data Workgroup	Tim Lundin, tlundin@archbright.com
Business & Industry Category Guide Index Workgroup	Maria McClain, mariam@forterra-inc.com
Or send your interest to the Retro Inbox: Retro@Lni.wa.gov	

Operational Updates

Jessica Nau

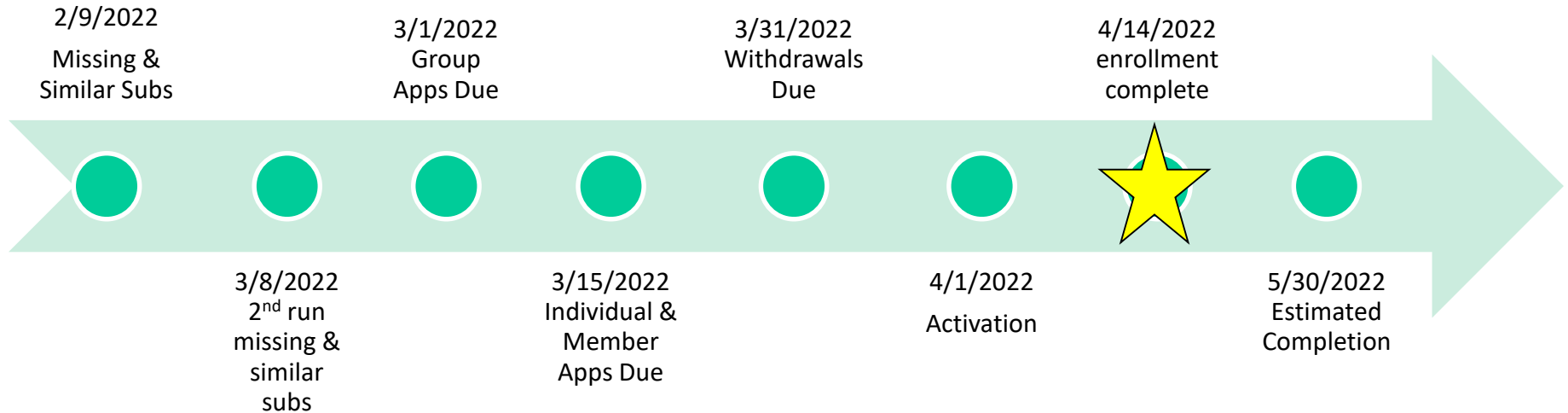
*Program Manager
for Retrospective Rating*

Staffing Updates

- Chris has taken an awesome opportunity and will be missed!
- He will be leaving at the end of May.

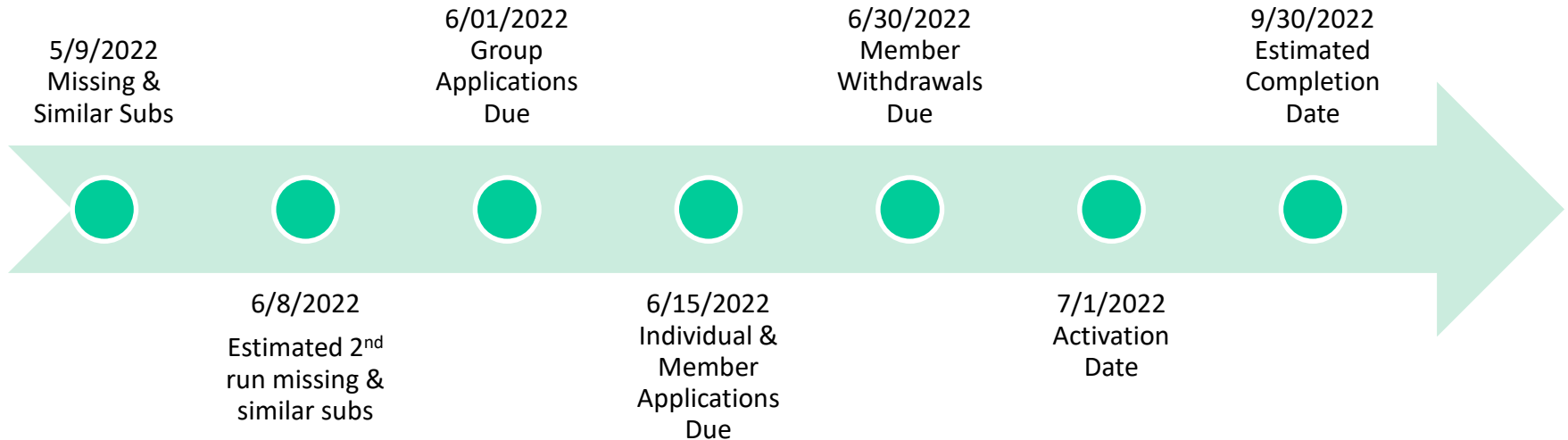


April CY Enrollment



July CY Enrollment

Estimated



Enrollment Outside of Enrollment

As of 5/12/2022

▪ **January**

- 9 applications received.
- All 9 applications were completed timely within 30 days.

▪ **February**

- 17 applications received.
- All 17 applications were completed timely within 30 days.

▪ **March**

- 15 applications received.
- All 15 applications were completed timely within 30 days.

Enrollment Outside of Enrollment

As of 5/12/2022

▪ April

- 23 applications received
- All 23 applications were completed timely within 30 days.

▪ May

- 5 applications received so far
- All 5 applications have been completed timely within 30 days.

April CY Adjustment Protest

As of 5/12/2022

- Last date to submit protests
 - March 30th 2022
- 90 day Completion date
 - June 29th 2022
- 2 claims protested.
 - Completed April 5th 2022
- **\$5,837 granted in additional refunds.**

July CY Adjustment Protest

As of 5/12/2022

- Adjustment orders ran
 - April 29, 2022
- Last date to submit protests
 - June 28, 2022
- 90 day Completion date
 - September 26, 2022
- Claim protests received to date
 - 58

Q & A

Thank you!

Jessica Nau, Retro Program Manager

Jessica.Nau@Lni.wa.gov

Retro@Lni.wa.gov

Appendix

RAC meetings 2022 schedule:

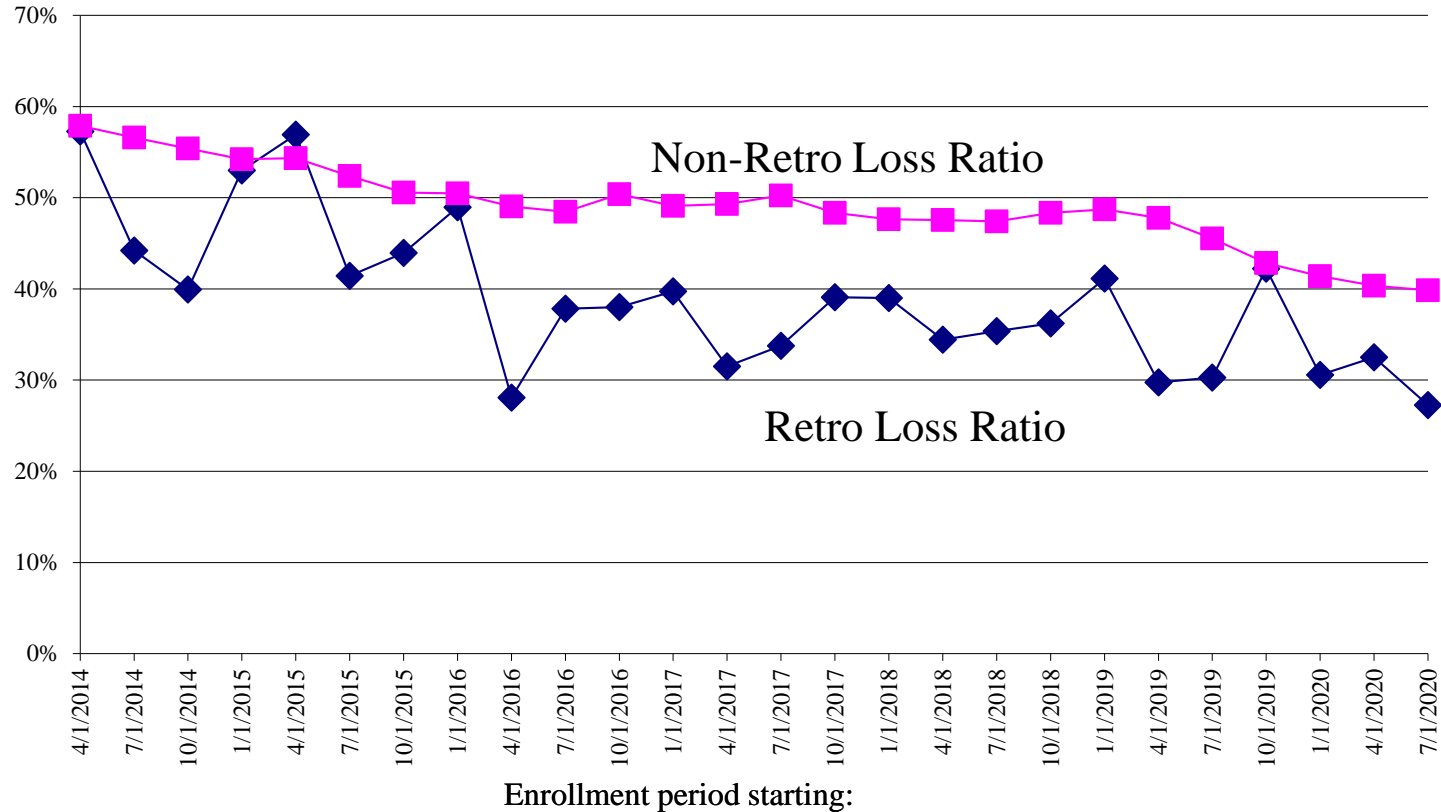
- February 10th, 2022 at 9:30am - 12:00pm
- May 19th, 2022 at 9:30am - 12:00pm
- September 29th, 2022 at 9:30am - 12:00pm
- December 1st, 2022 at 9:30am - 12:00pm

Retrospective Rating: Performance Adjusted Refunds for July Enrollments as of April 2022

Nichole Runnels

Actuarial Analyst

Equalizing the Loss Ratios



Retrospective Rating Goal and Performance Adjusted Refund

GOAL: Retro and Non-Retro firms pay proportional share of insurance costs

- Goal is met when Retro and Non-Retro firms have Equal overall ratio of Losses to Premiums (after refunds)
- Performance Adjusted Refund (PAR) amounts are designed to meet this goal at the time of each annual adjustment
- PAR = **Targeted sum** of net retrospective refunds less additional assessments per enrollment period

Calculate the % Loss Ratio Difference

For each of the 4 consecutive enrollment quarters leading up to and including July enrollment. Example:

Quarter 4: Enrollment beginning 7/1/20:		
	Retro	Non-retro
Losses Case Incurred	130,812,515	523,280,199
Standard Premium	480,081,197	1,313,246,803
Loss Ratio	27.25%	39.85%
Percentage Difference	31.62%	

	Retro Enrollment	Standard Premium	Loss Ratio Percentage Difference
Quarter 1	10/1/2019	48,095,879	1.42%
Quarter 2	1/1/2020	110,696,212	26.17%
Quarter 3	4/1/2020	8,745,695	19.40%
Quarter 4	7/1/2020	480,081,197	31.62%
Total		647,618,983	28.28%

$$=100\% - 27.25\% \div 39.85\%$$

4 Quarter Weighted Average

Performance Adjusted Refund

Target Refund% X 4 Quarter Standard Premiums

	Retro Enrollment	Standard Premium
Quarter 1	10/1/2019	48,092,188
Quarter 2	1/1/2020	110,661,356
Quarter 3	4/1/2020	8,743,356
Quarter 4	7/1/2020	479,705,480
Total		647,202,380
X		X
Target Refund %		28.83%
=		=
Target Refund		\$186,574,908

Target refund % = Interest Factor 1.0194 x 28.28%

Calculating the July 2020 PAF

Hit the PAR target for July 2020 enrollment

				Difference from Target
Target Refund:				186,574,908
If We Tried Q4 PAF =	1.0000	Then the Refund Would Have Been	\$235,504,774	- \$48,929,866
This refund would be too large. We need to use a larger PAF.				
Quarter 4 PAF=				1.1314
	Retro Enrollment	Current PAF	Current Refund	
Quarter 1	10/1/2019	1.1314	5,059,577	
Quarter 2	1/1/2020	1.1314	28,411,438	
Quarter 3	4/1/2020	1.1314	1,629,466	
Quarter 4	7/1/2020	1.1314	151,478,872	
Using this PAF we obtain			186,579,353	- \$4,445
If We Tried Q4 PAF =	1.1315	Then the Refund Would Have Been	\$186,542,207	\$32,701
If We Tried Q4 PAF =	1.1313	Then the Refund Would Have Been	\$186,616,487	- \$41,579

Refunds are calculated per enrollment period using the PAF shown above for estimation purposes only.

**Washington State Department of Labor And Industries
Retrospective Rating**

5/19/2022

**Enrollment Period Beginning:
7/1/2020
First Evaluation**

Report Date: 4/21/2022

PAF: 1.1314

Association Name	Standard Premium	After ELRF & PAF Developed Losses	Standard Loss Ratio	Hazard Plan	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense after PAF	Net Insurance Charge after PAF	Retrospective Premium Indicated	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Subtotal - 32 Firms with Refunds	7,281,272	1,107,949	15%							313,097	1,518,452	1,133,617	2,965,166	4,316,106	59%
Subtotal - 7 Firms with Assessments	2,538,491	2,095,124	83%							109,155	1,923,558	1,550,567	3,583,280	(1,044,789)	(41%)
Subtotal - 39 Individual Firms	9,819,763	3,203,073	33%							422,252	3,442,010	2,684,184	6,548,446	3,271,317	33%
Average Firm Size	251,789														
Archbright	34,474,961	22,463,578	65%	L	5	74 \$550K	0.9800	0.00	0.0234	1,482,423	24,485,300	572,319	26,540,042	7,934,919	23%
Associated Builders & Contractors of Western Washington	25,978,812	13,234,718	51%	L	8	73 \$550K	1.0040	0.00	0.0613	1,117,089	14,425,843	884,189	16,427,121	9,551,691	37%
Associated General Contractors	63,857,246	28,807,923	45%	L	8	74 \$550K	0.9500	0.00	0.0602	2,745,862	31,400,636	1,889,188	36,035,686	27,821,560	44%
Building Industry Association of Washington	69,987,535	31,828,776	45%	L	8	74 \$800K	1.0000	0.00	0.0248	3,009,464	34,693,366	860,395	38,563,225	31,424,310	45%
Greater Vancouver Chamber of Commerce - Manufacturing	2,342,827	1,078,972	46%	L	5	68 \$500K	0.7210	0.00	0.3658	100,742	1,176,079	430,246	1,707,067	635,760	27%
LeadingAge Washington	6,000,748	2,998,611	50%	L	2	71 \$500K	0.9500	0.00	0.0601	258,032	3,268,486	196,279	3,722,797	2,277,951	38%
Life Science Washington	2,907,002	1,386,519	48%	L	4	69 \$380K	0.9590	0.00	0.1549	125,001	1,511,306	234,110	1,870,417	1,036,585	36%
Master Builders Association - GRIP	48,974,806	29,956,400	61%	L	8	74 \$1 MILLION	1.0000	0.00	0.0184	2,105,917	32,652,476	601,916	35,360,309	13,614,497	28%
NW District Council of the Assemblies of God Inc.	762,321	645,747	85%	L	2	61 \$250K	0.7750	0.00	0.4001	32,780	643,971	257,633	934,384	(172,063)	(23%)
PITB - Transportation, Warehouse, Facilities	21,165,943	11,355,718	54%	L	7	73 \$800K	1.0000	0.00	0.0244	910,136	12,377,733	301,769	13,589,638	7,576,305	36%
SMART 'A' Team	38,081,390	22,297,704	59%	L	8	74 \$550K	1.0000	0.00	0.0569	1,637,500	24,304,497	1,381,929	27,323,926	10,757,464	28%
SMART Dream Team	25,895,665	11,505,784	44%	L	8	73 \$1 MILLION	1.0000	0.00	0.0275	1,113,514	12,541,305	345,362	14,000,181	11,895,484	46%
Southwest Washington Contractors Association	1,608,795	444,337	28%	L	8	66 \$275K	0.5500	0.00	0.8448	69,178	484,327	409,183	962,688	646,107	40%
Tri City Construction Council	4,716,221	1,222,976	26%	L	8	71 \$550K	1.0000	0.00	0.0987	202,798	1,333,044	131,518	1,667,360	3,048,861	65%
Vigilant	25,123,270	16,468,654	66%	L	5	73 \$380K	1.0000	0.00	0.0625	1,080,301	17,950,833	1,121,442	20,152,576	4,970,694	20%
Washington Association of Sewer & Water Districts	1,080,505	118,782	11%	L	5	64 \$500K	0.7500	0.00	0.4106	46,462	129,472	53,166	229,100	851,405	79%
Washington Food Industry Association	18,239,628	12,983,300	71%	L	3	73 \$550K	1.1145	0.00	0.0142	784,304	14,151,797	200,319	15,136,420	3,103,208	17%
Washington Health Care Association - WHCA	20,201,915	15,537,544	77%	L	2	73 \$500K	1.0960	0.00	0.0105	868,682	16,935,924	178,471	17,983,077	2,218,838	11%
Washington Manufacturers Council	12,047,264	5,029,488	42%	L	5	73 \$500K	1.0000	0.00	0.0318	518,032	5,482,142	174,217	6,174,391	5,872,873	49%
Washington Retail Association	10,129,550	10,183,841	101%	L	3	72 \$550K	1.0400	0.00	0.0256	435,571	11,100,387	284,159	11,820,117	(1,690,567)	(17%)
Washington Retail Association - Automotive	6,218,778	4,060,375	65%	L	6	71 \$550K	1.0100	0.00	0.0650	267,407	4,425,809	287,815	4,981,031	1,237,747	20%
Washington State Farm Bureau	30,090,535	22,690,357	75%	L	4	74 \$550K	0.9800	0.00	0.0190	1,293,893	24,732,489	470,288	26,496,670	3,593,865	12%
Subtotal - Associations	469,885,717	266,300,104	57%							20,205,088	290,207,222	11,265,913	321,678,223	148,207,494	32%
Total Enrollment	479,705,480	269,503,177	56%							20,627,340	293,649,232	13,950,097	328,226,669	151,478,811	32%

Washington State Department of Labor And Industries
Retrospective Rating

5/19/2022

Enrollment Period Beginning:
7/1/2019
Second Evaluation

Report Date: 4/21/2022

PAF: 1.0732

Association Name	Standard Premium	After ELRF & PAF Developed Losses	Standard Loss Ratio	Hazard Plan	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense after PAF	Net Insurance Charge after PAF	Retrospective Premium Indicated	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Subtotal - 27 Firms with Refunds	8,653,917	1,822,683	21%							372,119	2,248,422	1,976,384	4,596,925	4,056,992	47%
Subtotal - 16 Firms with Assessments	8,996,428	15,122,276	168%							386,846	7,762,832	2,339,082	10,488,760	(1,492,332)	(17%)
Subtotal - 43 Individual Firms	17,650,345	16,944,959	96%							758,965	10,011,254	4,315,466	15,085,685	2,564,660	15%
Average Firm Size	410,473														
Archbright	41,884,922	31,101,093	74%	L	5	74 \$550K	0.9800	0.00	0.0234	1,801,052	33,900,191	792,383	36,493,626	5,391,296	13%
Associated Builders & Contractors of Western Washington	25,716,840	13,140,695	51%	L	8	73 \$550K	1.0040	0.00	0.0613	1,105,824	14,323,358	877,907	16,307,089	9,409,751	37%
Associated General Contractors	65,782,333	32,771,961	50%	L	8	74 \$550K	0.9500	0.00	0.0602	2,828,640	35,721,437	2,149,145	40,699,222	25,083,111	38%
Building Industry Association of Washington	70,492,077	34,159,586	48%	L	8	74 \$800K	1.0000	0.00	0.0248	3,031,159	37,233,949	923,402	41,188,510	29,303,567	42%
Greater Vancouver Chamber of Commerce - Manufacturing	2,335,350	573,714	25%	L	5	68 \$500K	0.7210	0.00	0.3658	100,420	625,348	228,772	954,540	1,380,810	59%
LeadingAge Washington	6,924,956	5,425,805	78%	L	2	72 \$500K	0.9500	0.00	0.0416	297,773	5,914,127	245,779	6,457,679	467,277	7%
Life Science Washington	2,895,629	766,252	26%	L	4	69 \$380K	0.9590	0.00	0.1549	124,512	835,215	129,380	1,089,107	1,806,522	62%
Master Builders Association - GRIP	47,209,959	22,206,799	47%	L	8	74 \$1 MILLION	1.0000	0.00	0.0184	2,030,028	24,205,411	446,203	26,681,642	20,528,317	43%
NW District Council of the Assemblies of God Inc.	868,737	480,972	55%	L	2	62 \$250K	0.7750	0.00	0.3841	37,356	524,259	201,359	762,974	105,763	12%
PITB - Transportation, Warehouse, Facilities	24,317,521	10,457,399	43%	L	7	73 \$800K	1.0000	0.00	0.0244	1,045,653	11,398,565	277,897	12,722,115	11,595,406	48%
SMART 'A' Team	40,416,215	18,320,378	45%	L	8	74 \$1 MILLION	1.0000	0.00	0.0184	1,737,897	19,969,212	368,112	22,075,221	18,340,994	45%
SMART Dream Team	28,173,636	9,219,864	33%	L	8	73 \$1 MILLION	1.0000	0.00	0.0275	1,211,466	10,049,652	276,747	11,537,865	16,635,771	59%
Southwest Washington Contractors Association	1,632,327	356,188	22%	L	8	66 \$275K	0.5550	0.00	0.8329	70,190	388,245	323,381	781,816	850,511	52%
State of Washington (DES)	2,280,311	775,643	34%	L	3	68 \$500K	0.9280	0.30	0.1556	98,053	845,451	131,583	1,075,087	1,205,224	53%
Tri City Construction Council	5,137,432	2,943,545	57%	L	7	71 \$550K	1.0000	0.00	0.0789	220,910	3,208,464	253,036	3,682,410	1,455,022	28%
Vigilant	22,963,215	13,544,237	59%	L	5	73 \$380K	1.0000	0.00	0.0625	987,418	14,763,218	922,303	16,672,939	6,290,276	27%
Washington Association of Sewer & Water Districts	1,144,658	428,019	37%	L	5	64 \$275K	0.4820	0.00	0.9874	49,220	466,541	460,648	976,409	168,249	15%
Washington Food Industry Association	18,111,808	11,144,216	62%	L	3	73 \$550K	1.1145	0.00	0.0142	778,808	12,147,195	171,944	13,097,947	5,013,861	28%
Washington Health Care Association - WHCA	22,902,611	15,348,821	67%	L	2	73 \$500K	1.0960	0.00	0.0105	984,812	16,730,215	176,303	17,891,330	5,011,281	22%
Washington Manufacturers Council	7,957,664	4,875,579	61%	L	5	72 \$500K	1.0000	0.00	0.0448	342,180	5,314,381	238,206	5,894,767	2,062,897	26%
Washington Retail Association	10,500,002	6,340,226	60%	L	3	72 \$550K	1.0600	0.00	0.0232	451,500	6,910,846	160,085	7,522,429	2,977,573	28%
Washington Retail Association - Automotive	6,238,413	7,321,338	117%	L	6	71 \$550K	1.0100	0.00	0.0650	268,252	6,867,869	446,624	7,582,745	(1,344,332)	(22%)
Washington State Farm Bureau	32,944,177	24,811,640	75%	L	4	74 \$550K	0.9800	0.00	0.0190	1,416,600	27,044,688	514,255	28,975,543	3,968,634	12%
WMC - Platinum	5,488,886	1,904,876	35%	L	4	71 \$500K	1.0000	0.00	0.0561	236,022	2,076,315	116,436	2,428,773	3,060,113	56%
Subtotal - Associations	494,319,679	268,418,846	54%							21,255,745	291,464,152	10,831,888	323,551,785	170,767,894	35%
Total Enrollment	511,970,024	285,363,805	56%							22,014,710	301,475,406	15,147,354	338,637,470	173,332,554	34%

**Washington State Department of Labor And Industries
Retrospective Rating**

5/19/2022

**Enrollment Period Beginning:
7/1/2018
Third Evaluation**

Report Date: 4/21/2022

PAF: 1.1108

Association Name	Standard Premium	After ELRF & PAF 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 after PAF	Net Insurance Charge after PAF	Retrospective Premium Indicated	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Subtotal - 31 Firms with Refunds	13,827,476	3,412,319	25%								594,583	4,999,346	3,079,146	8,673,075	5,154,401	37%
Subtotal - 15 Firms with Assessments	9,856,074	17,080,516	173%								423,810	9,510,770	2,313,114	12,247,694	(2,391,620)	(24%)
Subtotal - 46 Individual Firms	23,683,550	20,492,835	87%								1,018,393	14,510,116	5,392,260	20,920,769	2,762,781	12%
Average Firm Size	514,860															
Archbright	49,286,689	37,811,321	77%	L	5	74	\$550K	1.0000	0.00	0.0213	2,119,328	41,214,340	879,761	44,213,429	5,073,260	10%
Associated Builders & Contractors - Inland Pacific Chapter	4,939,402	3,611,761	73%	L	8	71	\$550K	0.9490	0.00	0.1188	212,394	3,936,819	467,623	4,616,836	322,566	7%
Associated Builders & Contractors of Western Washington	24,861,195	16,102,697	65%	L	8	73	\$550K	1.0000	0.00	0.0615	1,069,031	17,551,940	1,078,707	19,699,678	5,161,517	21%
Associated General Contractors	68,569,465	35,246,574	51%	L	8	74	\$550K	0.9500	0.00	0.0602	2,948,487	38,418,766	2,311,427	43,678,680	24,890,785	36%
Building Industry Association of Washington	76,698,273	37,555,448	49%	L	8	74	\$800K	1.0000	0.00	0.0248	3,298,026	40,935,438	1,015,199	45,248,663	31,449,610	41%
Greater Vancouver Chamber of Commerce - Manufacturing	2,388,726	2,329,732	98%	L	5	68	\$500K	0.7210	0.00	0.3658	102,715	1,877,276	686,766	2,666,757	(278,031)	(12%)
LeadingAge Washington	7,568,718	6,945,354	92%	L	2	72	\$500K	0.9500	0.00	0.0416	325,455	7,570,436	314,612	8,210,503	(641,785)	(8%)
Life Science Washington	3,018,665	1,359,124	45%	L	4	69	\$380K	0.9390	0.00	0.1648	129,803	1,481,445	244,194	1,855,442	1,163,223	39%
Master Builders Association - GRIP	56,328,502	30,568,332	54%	L	8	74	\$1 MILLION	1.0000	0.00	0.0184	2,422,126	33,319,482	614,211	36,355,819	19,972,683	35%
NW District Council of the Assemblies of God Inc.	1,039,597	498,052	48%	L	2	63	\$250K	0.7750	0.00	0.3685	44,703	542,877	200,027	787,607	251,990	24%
PITB - Transportation, Warehouse, Facilities	26,458,963	18,019,907	68%	L	7	73	\$800K	1.0000	0.00	0.0244	1,137,735	19,641,700	478,865	21,258,300	5,200,663	20%
SMART 'A' Team	44,245,932	25,014,712	57%	L	8	74	\$1 MILLION	1.0000	0.00	0.0184	1,902,575	27,266,036	502,622	29,671,233	14,574,699	33%
SMART Dream Team	34,855,123	13,545,163	39%	L	8	74	\$1 MILLION	1.0000	0.00	0.0184	1,498,770	14,764,228	272,164	16,535,162	18,319,961	53%
Southwest Washington Contractors Association	1,760,783	440,451	25%	L	8	66	\$250K	0.5800	0.00	0.7910	75,714	480,092	379,733	935,539	825,244	47%
State of Washington (DES)	2,334,216	1,506,107	65%	L	3	68	\$500K	0.9280	0.30	0.1556	100,371	1,641,657	255,503	1,997,531	336,685	14%
Tri City Construction Council	5,055,634	2,995,996	59%	L	7	71	\$550K	1.0000	0.35	0.0786	217,392	3,265,636	256,783	3,739,811	1,315,823	26%
Vigilant	28,196,306	15,038,751	53%	L	5	73	\$550K	1.0000	0.00	0.0259	1,212,441	16,392,239	423,756	18,028,436	10,167,870	36%
Washington Association of Sewer & Water Districts	1,185,712	781,033	66%	L	5	64	\$275K	0.4820	0.00	0.9874	50,986	622,949	615,080	1,289,015	(103,303)	(9%)
Washington Food Industry Association	18,491,660	10,453,188	57%	L	3	73	\$500K	1.1100	0.00	0.0186	795,141	11,393,975	212,156	12,401,272	6,090,388	33%
Washington Health Care Association - WHCA	26,099,882	16,499,912	63%	L	2	73	\$500K	1.0960	0.00	0.0105	1,122,295	17,984,904	189,525	19,296,724	6,803,158	26%
Washington Manufacturers Council	8,360,117	4,155,688	50%	L	5	72	\$500K	1.0000	0.00	0.0448	359,485	4,529,700	203,035	5,092,220	3,267,897	39%
Washington Retail Association	12,021,118	7,940,927	66%	L	3	72	\$550K	1.0600	0.00	0.0232	516,908	8,655,610	200,499	9,373,017	2,648,101	22%
Washington Retail Association - Automotive	5,897,957	4,708,408	80%	L	6	71	\$550K	1.0150	0.00	0.0639	253,612	5,132,165	328,110	5,713,887	184,070	3%
Washington State Farm Bureau	37,609,293	31,797,795	85%	L	4	74	\$550K	0.9800	0.00	0.0190	1,617,200	34,659,597	659,052	36,935,849	673,444	2%
WMC - Platinum	4,456,377	2,189,495	49%	L	4	70	\$500K	1.0000	0.00	0.1041	191,624	2,386,550	248,483	2,826,657	1,629,720	37%
Subtotal - Associations	551,728,305	327,115,928	59%								23,724,317	355,665,857	13,037,893	392,428,067	159,300,238	29%
Total Enrollment	575,411,855	347,608,763	60%								24,742,710	370,175,973	18,430,153	413,348,836	162,063,019	28%

Questions?