

Retro Advisory Committee Quarterly Meeting

October 1, 2021

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

- **Brian Bishop**, Association of Washington Cities
- **Lauren Gubbe**, Associated General Contractors
- **Teran Haase**, Washington Hospitality Association
- **Tim Lundin**, Archbright
- **Maria McClain**, Association of Washington Business
- **Luis Sanchez**, Grant County Public Utility District No. 2
- **Tom Walrath, Jr.**, T. E. Walrath Trucking, Inc.
- **Jessica Nau**, Department of Labor & Industries (*Chair*)

Agenda

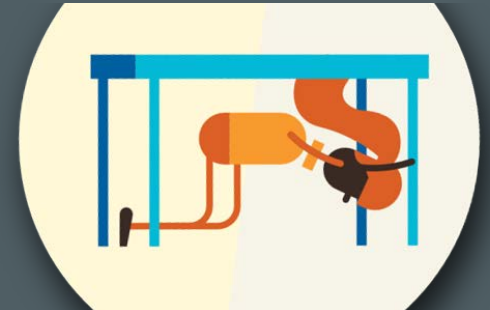
Topics and presenters for the day:

<input type="checkbox"/> Welcome & Introductions	Jessica Nau
<input type="checkbox"/> Safety Topic	Leslie Qunell
<input type="checkbox"/> Legislative Updates	Tammy Fellin
<input type="checkbox"/> Investigation & Fraud Reporting Update	Bryan Templeton
<input type="checkbox"/> Stay at Work Outreach	Tim Beery
<input type="checkbox"/> RAC Workgroup Updates	Teran Haase, Brian Bishop, Tim Lundin
<input type="checkbox"/> Operational Updates	Jessica Nau
<input type="checkbox"/> Annual LDF Presentation *(time permitting)	Ali Ishaq

Be 2 Weeks Ready



Leslie Qunell,
Financial Incentive
Coordinator



Earthquake Trivia

How many earthquakes have been recorded in Washington State over the last 100 years?

1. Less than 10
2. 10 to 20
3. 20 to 30
4. More than 30

Bonus Question: what is the average magnitude?

Did You Know? The February 28th, 2001 Nisqually earthquake was a deep, 6.8 magnitude earthquake. It caused about \$2-4 billion in damage and 400 injuries. It was not the only earthquake in 2001. On June 10th, 2001, a 5.0 earthquake occurs near Satsop, WA while a series of at least 75 earthquakes (swarm), of magnitude 4 or less, are felt in Spokane, WA.

Did you know?

Drop, Cover, & Hold On



- **DROP** — Where you are, onto your hands and knees.
- **COVER** — Your head and neck with one arm and hand. If a sturdy table or desk is nearby, crawl underneath it for shelter. (If no shelter is nearby, crawl next to an interior wall away from windows. Stay on your knees; bend over to protect vital organs).
- **HOLD ON** — Until shaking stops. (Under shelter: hold on to it with one hand; be ready to move with your shelter if it shifts. No shelter: hold on to your head and neck with both arms and hands.) Drop, cover, hold on is the national standard for earthquake safety in our country.



[When an earthquake strikes, will you know what to do? - YouTube](#)

Drop, Cover, & Hold On



TIP:

Visit dropcoverholdon.org to find advice for persons with access or functional needs.

Great Shake Out Drill – PARTICIPATE!!

October 21st at 10:21 am

1. Wherever you are: DROP, COVER, & HOLD ON!
2. If in a building, EVACUATE, ASSEMBLE, & ACCOUNT!



Drop, Cover, & Hold On

Tsunami Preparedness



- Develop a family disaster plan and know if you live in an inundation zone and where your evacuation routes are from your home, work or school.
- Sign up for local emergency alerts.
- Prepare grab and go bags.
- Know how you'll receive tsunami alerts: sirens wailing, NOAA alert radio, wireless emergency alerts and/or local county alerts.

WARNING

*Danger! Tsunami imminent!
Move to high ground or inland.*



WHEN ON THE COAST:

- IF THE GROUND SHAKES...
- IF YOU HEAR A SIREN...
- IF THE OCEAN RECEDES FROM THE SHORELINE...
- TAKE YOUR PREPARED GRAB AND GO KIT,
- IMMEDIATELY - HEAD FOR HIGH GROUND!

Prepare in a Year



1. Communications Plan
2. Action Plan
3. Water
4. Grab & Go Kit
5. Important Documents
6. 2 Weeks Ready
7. Fire Safety
8. Utility Safety
9. Under the Bed
10. Drop, Cover, and Hold On
11. Shelter in Place
12. Home Hazard Hunt



www.DisasterReadyWashington.com

1 HOUR of planning and action each **MONTH**
leads to successful **PREPAREDNESS**

Drop, Cover, & Hold On



Use the Web

shakeout.org/Washington

dropcoverholdon.org

mil.wa.gov/shakeout

mil.wa.gov/alerts

mil.wa.gov/personal

2 Week Ready

Ready.gov

Do1thing.com

[2 Week Ready Handbook](#)



Legislative Updates

Tammy Fellin,

Government Affairs & Policy

Investigation & Fraud Updates

Bryan Templeton
Supervisor, Fraud
Adjudication

Report wrongdoing/fraud by injured workers

Our Mission

In efforts to support Goal 4 - Cracking down on dishonest businesses and providers, the Investigations Program works hard to identify and prevent fraudulent activity related to provider, employer, and workers' compensation fraud. Along with pursuing both civil and criminal charges on those who commit fraudulent actions, the Investigations Program also support injured workers who may be discriminated against for the filing of a workers' compensation claim or who have worked for an employer that knowingly suppresses the filing of an injury claim.

- Randy Littlefield, Chief of Investigations
- Bryan Templeton, Supervisor, Fraud Adjudication
- Tim Newton, Fraud Analyst



**Labor and
Industries**
Investigations Program

Current State of the Investigations Program – WA. Dept. Labor and Industries

During periods July 2020 through June 2021

- The Investigations Program was re-tasked to assist in the enforcement of the Governor's emergency proclamations. During this time, claim investigations was reduced to limited capacity.

Following June 2021

- The Investigations program is fully engaged, receiving assignments, and conducting field investigations at this time.

Indications of Worker Compensation Fraud Red Flags

Indications of Original Injury Fraud

- Is injured but there are no witnesses.
- Gives conflicting stories of the injury.
- Significant time lapse between the injury and the first medical treatment.
- Injured while off work.
- Injured immediately prior to a planned strike, or the completion of the job.
- Injured immediately prior to or after a disciplinary action against them.
- Injured immediately prior to being terminated from their job.
- Moves out of the state or the country shortly after the injury.
- Frequent injuries.
- Suspicious Activity for an injured worker.

Indications of Worker Compensation Fraud Red Flags

Additional Indications of Fraud

- Participates in activities inconsistent with the injury.
- Claims dependents not in his legal/personal custody.
- Claims a spouse when not married.
- Drug-seek (prescription or non-prescription).
- Frequently changes doctors.
- Work while receiving worker's compensation.
- Leave and return home during normal business hours.
- Paid "under the table", or cash.
- Volunteer while on worker's compensation.
- Collect wages for providing home care while on worker's compensation.

Making Investigation Referrals

No longer need to request investigation through the Claim Manager

Investigation Requests are now made directly to the Investigation Program

Benefits of filing complaints directly with the Investigation Program

- Reduced time from referral to field assignment.
- Referrals are vetted directly by the Investigations Program.
- Your concerns are received directly by Investigations therefore there is less possibility of errors in information.
- Investigations intake will contact you directly and staff your concern.
- Higher probability of an assignment created for Field Investigations.
- Ability to upload video and many other file formats.

Filing a Worker Compensation Claim Fraud Referral

There are two methods of filing a fraud referral with the department. These are:

- Phone - 1-888-811-5974 (Option 3)
- Online - <https://secure.lni.wa.gov/reportworkerfraud/#/>
(Walkthrough)



Stay at Work Outreach

Return to Work Toolkit

Tim Beery,
Incentive Programs Specialist,
Employer Incentives Outreach
Team

Tim.Beery@lni.wa.gov

New L&I Toolkit

- Templates to help make the return-to-work process successful for everyone involved
- How to qualify for L&I reimbursements and other return-to-work incentives
- Who to contact for help

Return To Work Toolkit

An Employer's Guide to Return to Work



Forms and Publications

- Form F243-282-000
- View/print PDF in English or Spanish
- Order free copies by mail

The screenshot shows a search for 'F243-282-000' on the website. A search bar at the top contains the form number and a search icon. Below the search bar is a button labeled 'Order free copies by mail' with a blue arrow and the number '1' pointing to it. Below this is a section titled '1 - 1 of 1' containing a card for 'Return To Work Toolkit'. The card includes the form number 'F243-282-000 - Publication (08/01/2021) English' and a button labeled 'Add to order (English)'. Below this button are links for 'Other languages' and 'Español (Spanish)'. A blue arrow with the number '2' points to the 'Add to order' button. To the right of the card is a green button with a shopping cart icon and the number '1', with a blue arrow and the number '3' pointing to it.


Why create a return-to-work culture?

- Only half of injured workers return to work after a 12 week absence, and even less when the absence is longer.
- The longer an employee is away from work, the higher the employer's workers' comp and business costs.



“Grab and go” packets for injured employees

- Employee brings it to their attending provider appointment
- Puts the employer on track for Stay at Work reimbursement
- Templates available in the Toolkit appendix

- 
- ✓ Letter to the attending provider
 - ✓ Employee Incident Report Form
 - ✓ First five steps to your return to work
 - ✓ Job description: job of injury
 - ✓ Job description: light-duty job

Comments from employer preview sessions

"[We plan to] utilize the tools to implement a stronger S@W program for our company."

"Having a 'go-packet' in each supervisor/crew leader's vehicle will inform all workers that we want them to return to work."

"My company is working on putting together a formal program, so this is like a guide for building that program."

"[We] will use it to help improve new employee orientation, and a refresher training for employees on what to do if they are injured on the job ...

"...you did the hard part for me already. All I need to do is customize it for my organization. THANK YOU!"

"We'll put together Grab and Go kits for our workers and also use this information to educate our managers."

Additional return-to-work resources

Early Return to Work team

- Assistance creating a return-to-work program and light-duty job bank for your company
- Email: ERTW@Lni.wa.gov

Employer incentives webinars

- Stay at Work Program
- Preferred Worker Program
- How to Apply for Reimbursement Online
- Sign up: Lni.wa.gov/RTWwebinars

BREAK ...

RAC Workgroups

Teran Haase

WA Hospitality Association

Brian Bishop

Association of WA Cities

Tim Lundin

Archbright

Account Balance Workgroup

Teran Haase – WA Hospitality Association, RAC Lead	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

Business & Industry Category Guide Workgroup

Brian Bishop – Association of WA Cities, RAC Lead	Rachelle Bohler – L&I Retro Program, Lead
Maria McClain – Association of WA Business	Shannon Elliott – Archbright
Kris Johnson – Building Industry Association	Curran Bower – Employer Resources NW
Dan Beaty – Vigilant	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	Teran Haase, teranh@wahospitality.org
RAC Data Workgroup	Tim Lundin, tlundin@archbright.com
Business & Industry Category Guide Index Workgroup	Brian Bishop, brianb@awcnet.org
Or send your interest to the Retro Inbox: Retro@Lni.wa.gov	

Operational Updates

Jessica Nau, Program Manager
for Retrospective Rating

Staffing Updates

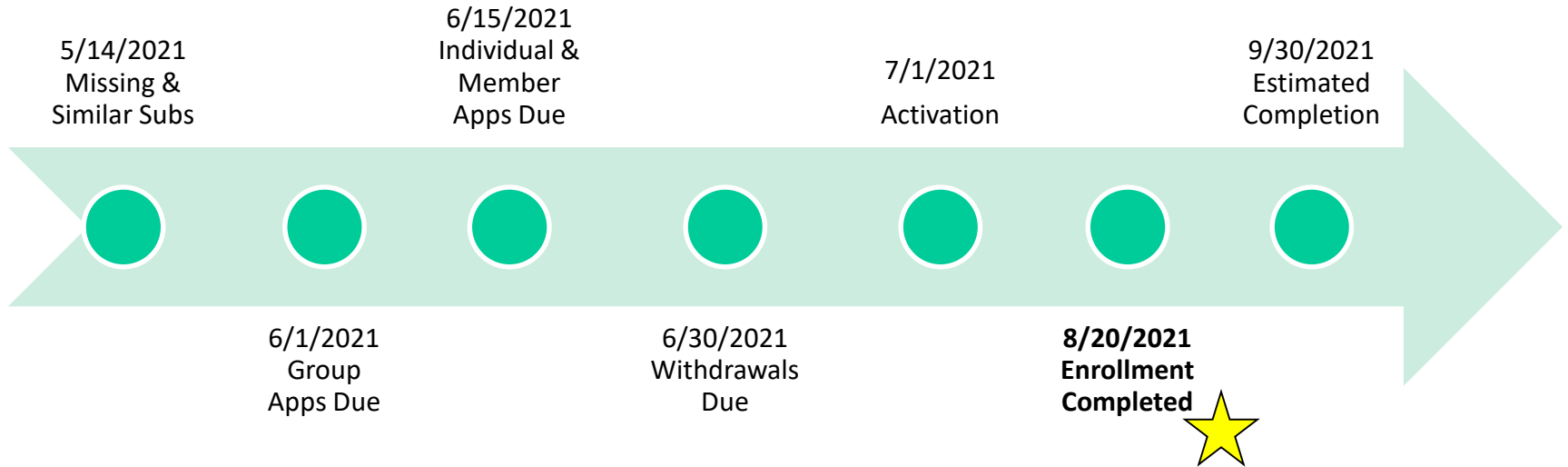
Welcome Brianna

- Our new Administrative Assistant
- Comes to us from pension



July Enrollment

Estimated

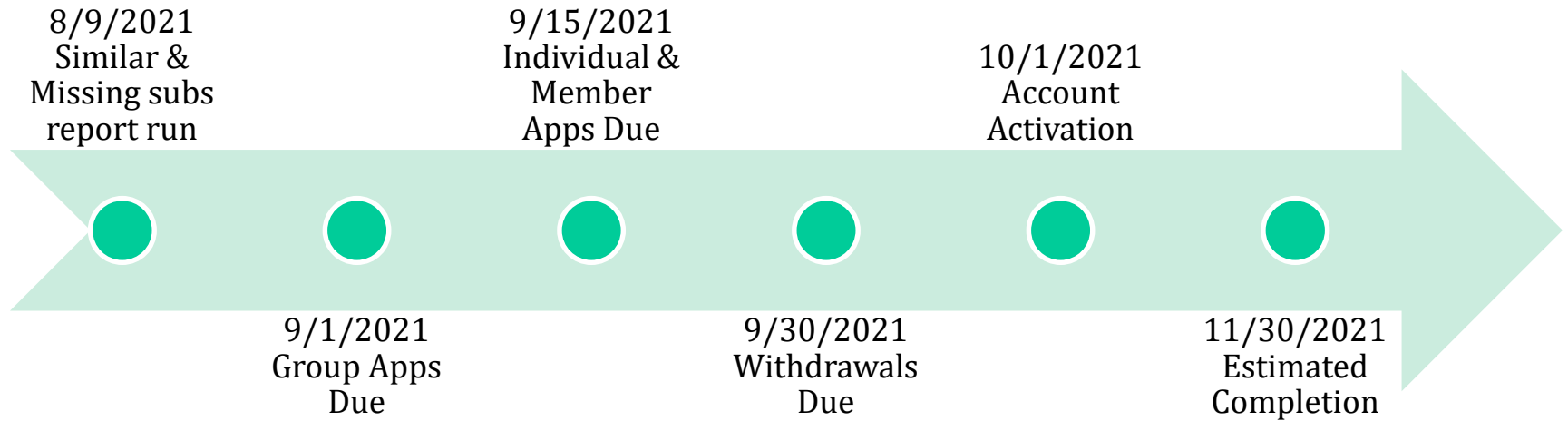


July 2020 vs. July 2021 Enrollment States

July 2020 Enrollment			
Missing Sub Account Reviewed (Pre-work)	Number of Applications Received	Number of Withdrawals Received	Number of Denials Worked
567	403	282	718
July 2021 Enrollment			
Missing Sub Account Reviewed (Pre-work)	Number of Applications Received	Number of Withdrawals Received	Number of Denials Worked
610	343	258	372

October Enrollment

Estimate



January Enrollment

Upcoming

- Group applications due 12/1/2021
- Individual and member applications due 12/15/2021
- Member withdrawals due 12/31/2021
- Activation 1/3/2022

Enrollment Outside of Enrollment

As of 9/17/2021

▪ June

- 26 applications received
- All 26 were completed timely within 30 days.

▪ July

- 25 applications received
- All 25 were completed timely within 30 days.

▪ August

- 22 applications received
- All 22 were completed timely within 30 days.

▪ September

- 8 applications received
- All 8 were completed timely within 30 days

July Adjustment Protest

- **All protests were completed timely within the 90 day period.**
- Completed last protest on 9/03/21.
 - Estimated completion date 10/30/2021.
- Received 187 claim protests.
- \$7.25 M granted in additional refunds.

October Adjustment Protests

As of 9/24/2021

- Last day to submit adjustment protests: October 1, 2021
- Target completion date: January 3, 2022
- 26 claim protests received to date.

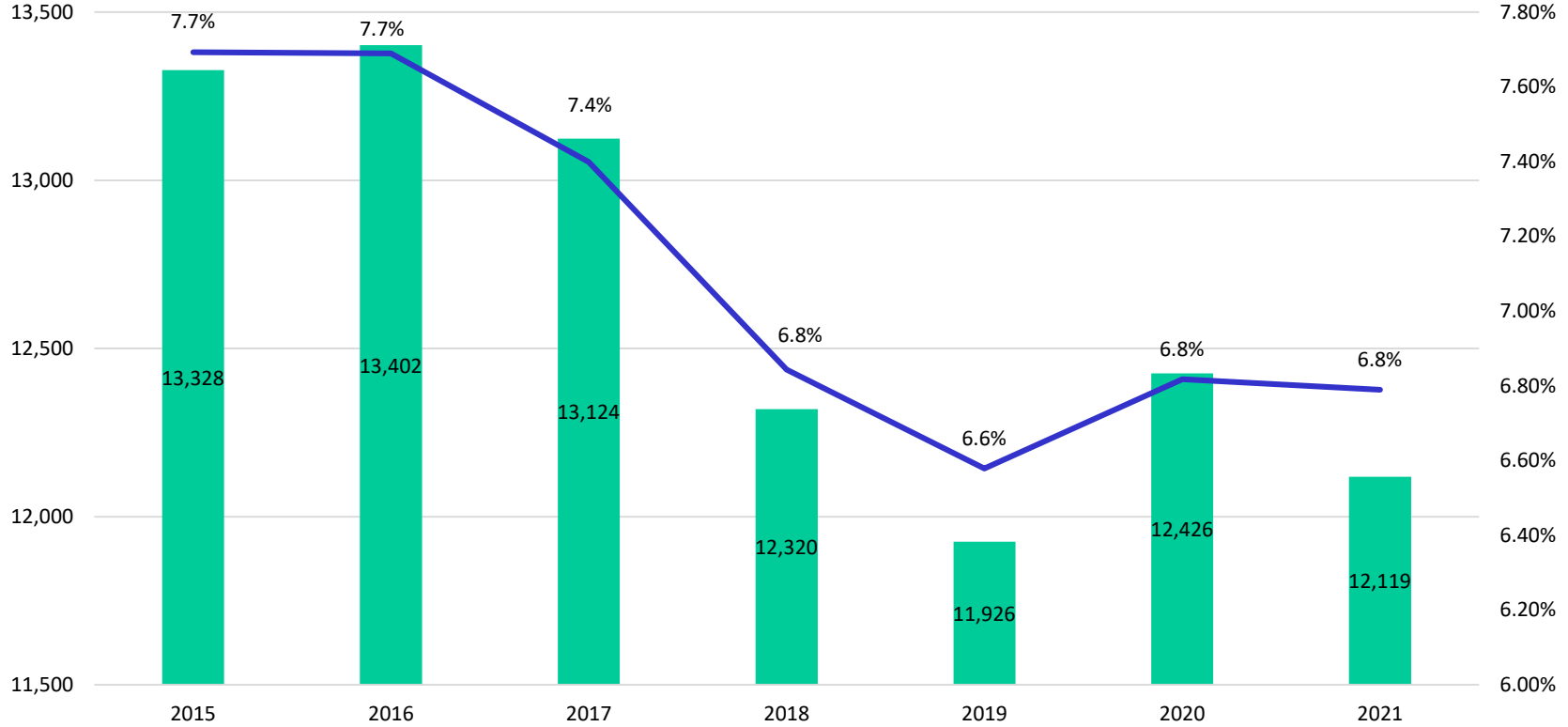
Program Trends

State of Retro

As of completion of July enrollment

Groups		
# of Groups	# of Enrolled Accounts	Standard Premium
42	12,217	\$624 Million
	% of SF	% of SF
	5.93%	28.36%
Individuals		
# of Individuals	# of Enrolled Accounts	Standard Premium
76	125	\$23 Million
	% of SF	% of SF
	0.06%	1.05%

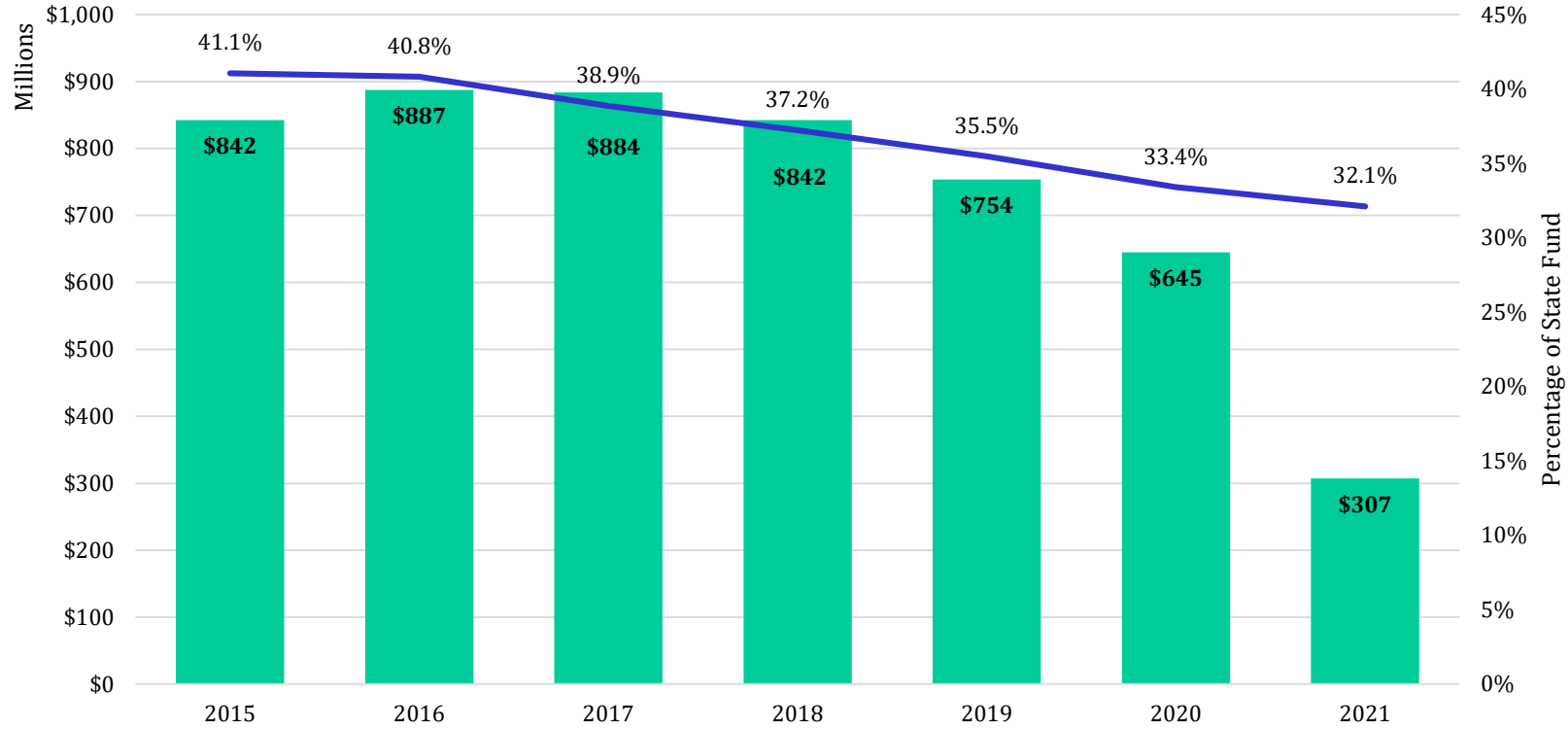
Retro Accounts by Calendar Year % of State Fund Accounts



*2021 is partial year data

Retro Accounts % of State Fund Accounts

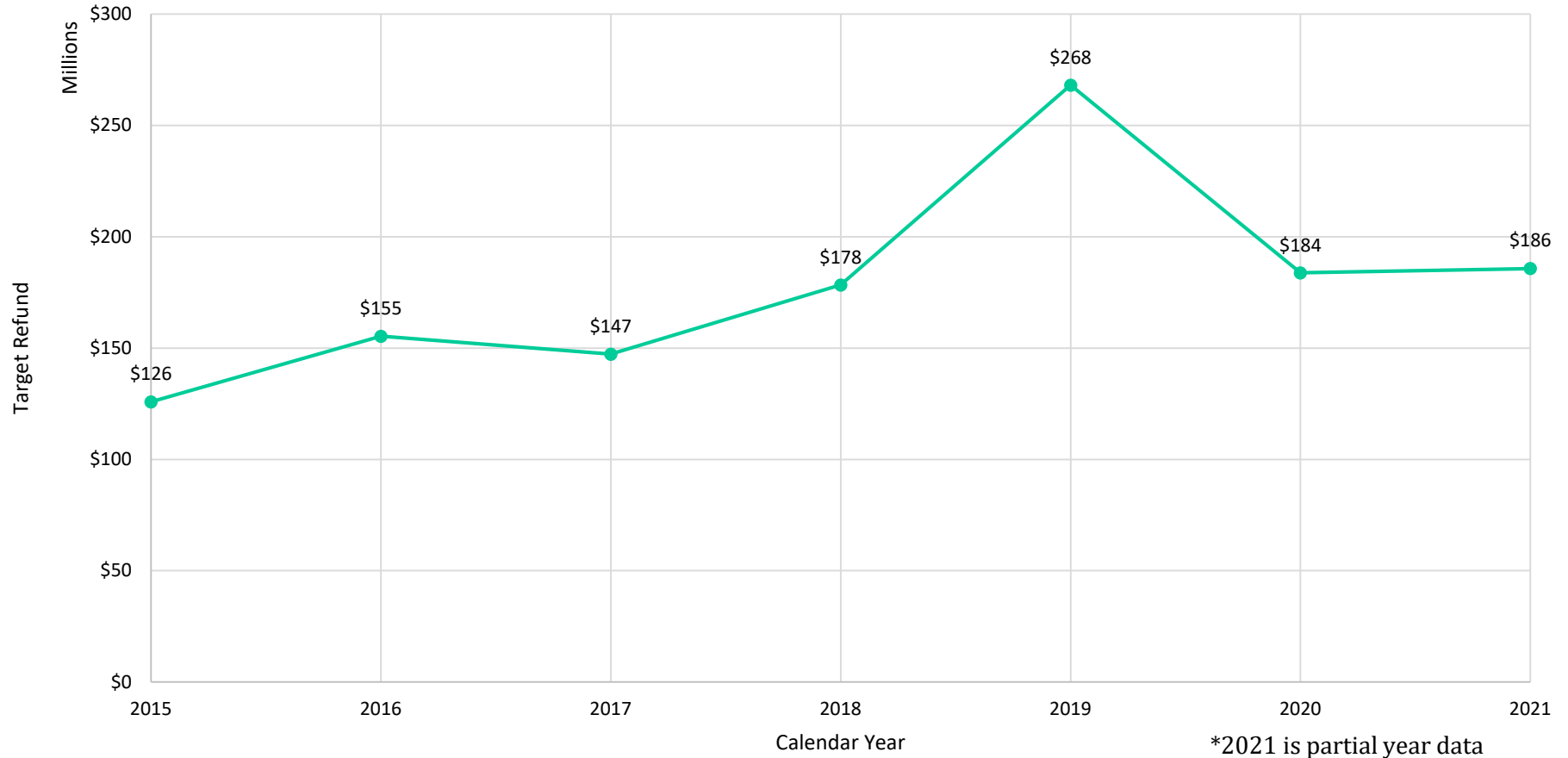
Retro Standard Premium by Calendar Year % of State Fund



■ Retro Standard Premium — Percent of State Fund

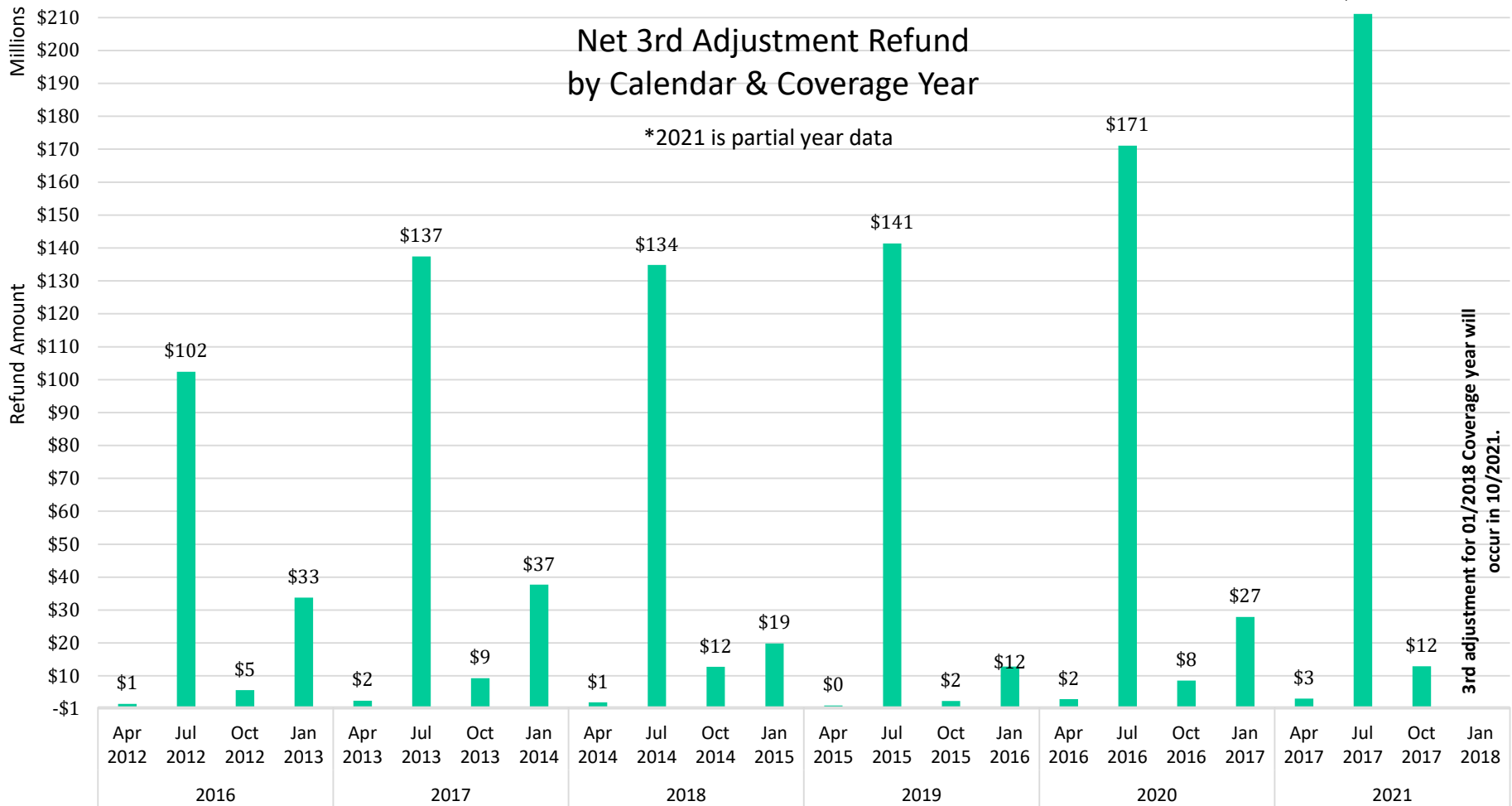
*2021 is partial year data

Refunds by Calendar Year



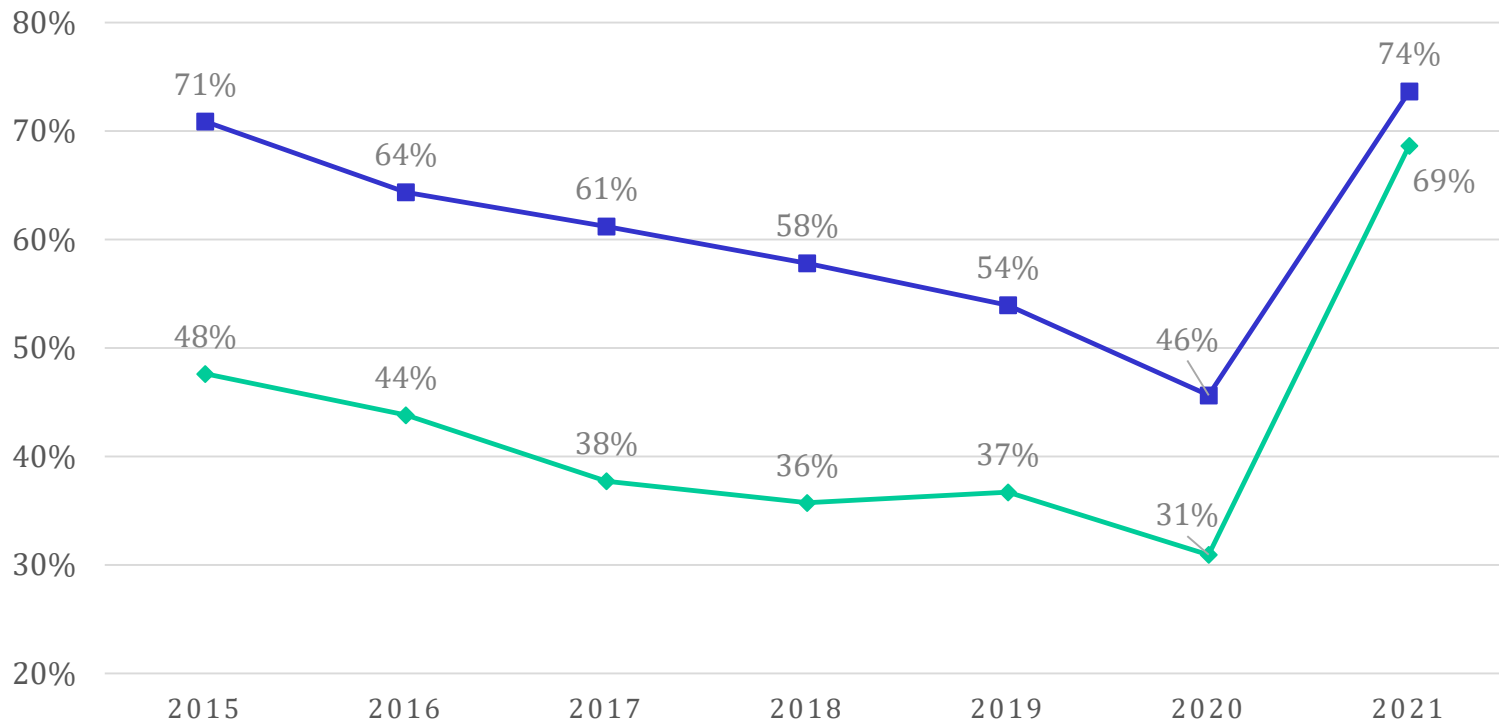
Net 3rd Adjustment Refund by Calendar & Coverage Year

*2021 is partial year data



3rd adjustment for 01/2018 Coverage year will occur in 10/2021.

LOSS RATIOS BY CALENDAR YEAR RETRO VS. NON-RETRO



◆ Retro Loss Ratio ■ Non-Retro Loss Ratio *2021 is partial year data

Q & A

Thank you!

Jessica Nau, Retro Program Manager

Jessica.Nau@Lni.wa.gov

Retro@Lni.wa.gov

Annual Review of Loss Development Factor Relativities

Ali Ishaq

Actuary 3

Loss Development by Claim Type

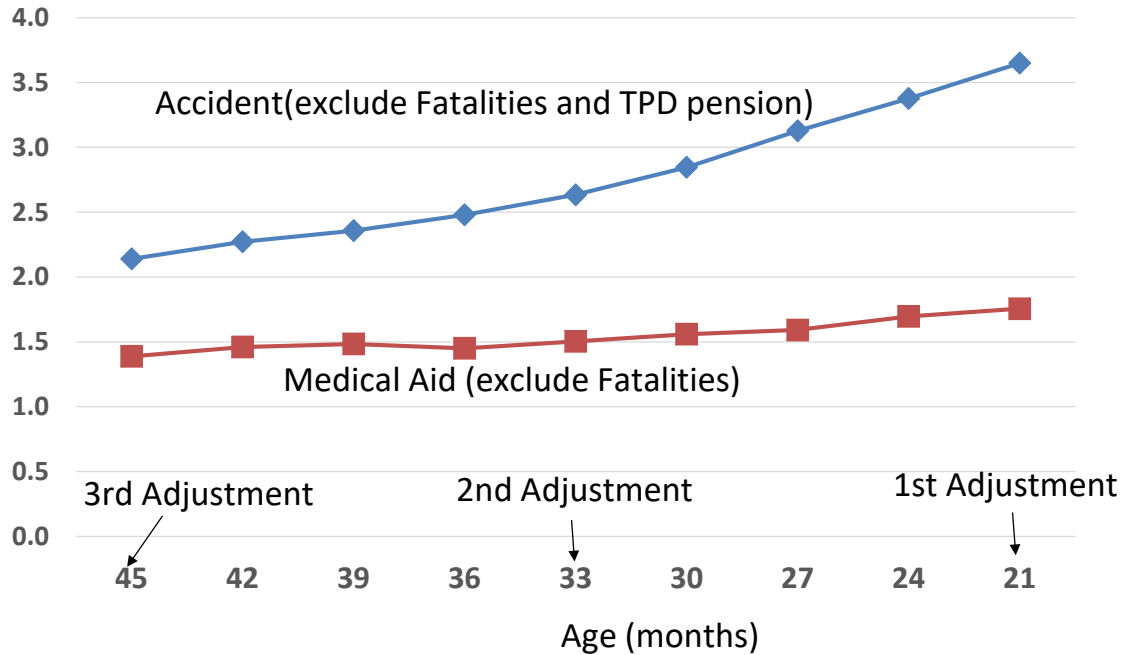
- Relativity approach developed in response to a 1998 JLARC audit recommendation
- Considers both the changes in cost as claims mature and the likelihood of claims switching types (e.g. a PPD claim becoming a pension)
- Implemented beginning in 2005 class rating, 2008 retro enrollments
- Updated annually with study performed in June, based on data as of March 31

Annual LDF Relativity Study

Actuarial study tracking how claims have developed over time:

- Case incurred costs through 7 years (paid + outstanding estimate)
- Change in type of claim
- Paid development beyond 7 years
- Reflect the time value of money
- Separately for Accident and Medical Aid funds

Overall Loss Development Factors



From the April 2021 Retro adjustments

Example Application of New Relativities

Example 1: Med only, 3rd Adjustment, July 2017 enrollment,
case incurred claim cost = \$2,000





$$\begin{array}{ccccccc}
 \left(\begin{array}{c} \text{Case Incurred} \\ \text{Claim Cost} \end{array} \right) & \times & \left(\begin{array}{c} \text{Overall Average} \\ \text{Medical Aid LDF} \end{array} \right) & \times & \left(\begin{array}{c} \text{Medical Only} \\ \text{LDF Relativity} \end{array} \right) & = & \left(\begin{array}{c} \text{Developed} \\ \text{Claim Cost} \end{array} \right) \\
 \downarrow & & \downarrow & & \downarrow & & \downarrow \\
 \$2,000 & \times & 1.3883 & \times & 0.8424 & = & \$2,339
 \end{array}$$

Relativity is less than 1.0 because
medical only claims develop less
than other claim types

Example Application of New Relativities

Example 2: PPD, 3rd Adjustment, July 2017 enrollment, Case incurred Accident = \$20,000 Medical Aid = \$30,000

$$\left(\begin{array}{c} \text{Case Incurred} \\ \text{Claim Cost} \end{array} \right) \times \left(\begin{array}{c} \text{Overall Avg Accident} \\ \text{or Medical Aid LDF} \end{array} \right) \times \left(\begin{array}{c} \text{PPD LDF} \\ \text{Relativity} \end{array} \right) = \left(\begin{array}{c} \text{Developed} \\ \text{Claim Cost} \end{array} \right)$$

						
\$20,000	×	2.1401	×	1.0002	=	\$42,812
\$30,000	×	1.3883	×	1.0524	=	\$43,833
Total Developed Claim Cost					=	\$86,645

PPD relativities are typically high, because they develop more than timeloss claims beyond the final third adjustment.

New LDF Relativities

Adjustment	Retro Discounted LDF Relativities*								ABSOLUTE DEVELOPMENT		
	TPD	PPD		Timeloss		Misc. Accident		Med Only	Fatalities		TPD
	MAF	AF	MAF	AF	MAF	AF	MAF	MAF	AF	MAF	AF
Third	1.3442	1.0001	1.0522	0.9103	0.9319	25.9651	1.1689	0.8425	1.0000	1.0000	0.9474
Second	1.2272	0.9803	1.0560	0.9462	0.9581	36.5052	1.2082	0.8433	1.0000	1.0000	0.9477
First	1.0944	0.9453	1.0277	1.0618	1.0001	47.8021	1.3902	0.9104	1.0000	1.0000	0.9490

Claims recognized as severe (TPD medical & PPD) have more development than less severe claim types (Timeloss & Med only).

Misc. AF relativities are capped at 9.000.

TPD Accident LDF is close to 0.947 to mainly account for discounting to time of claim allowance

*AF factors are relative to the non-pension claims average LDFs.
MAF factors are relative to the non-fatality claims average LDFs.

		Prior Retro LDF Relativities*							ABSOLUTE LDFs			
		TPD	PPD		Timeloss		Misc. Accident		MedOnly	Fatalities		TPD
Adjustment	MAF	AF	MAF	AF	MAF	AF	MAF	MAF	AF	MAF	AF	
Third	1.414	0.996	1.048	0.929	0.916	27.038	1.109	0.843	1.000	1.000	0.934	
Second	1.299	0.979	1.053	0.967	0.947	35.074	1.138	0.848	1.000	1.000	0.935	
First	1.179	0.946	1.027	1.070	0.994	45.883	1.290	0.916	1.000	1.000	0.937	

		% Change from Prior LDF Relativities							Change in Absolute Devt.			
		TPD	PPD		Timeloss		Misc. Accident		Med Only	Fatalities		TPD
Adjustment	MAF	AF	MAF	AF	MAF	AF	MAF	MAF	AF	MAF	AF	
Third	-5.0%	0.5%	0.4%	-2.0%	1.7%	NA	5.4%	-0.1%	0.0%	0.0%	1.4%	
Second	-5.5%	0.1%	0.2%	-2.1%	1.2%	NA	6.2%	-0.5%	0.0%	0.0%	1.4%	
First	-7.2%	0.0%	0.0%	-0.8%	0.6%	NA	7.7%	-0.6%	0.0%	0.0%	1.3%	

TPD, Time-loss, and Med Only relativities have mostly decreased.

Misc. Accident AF changes are N/A because they are capped.

Time-loss and Misc. Accident Medical relativities have increased.

*AF factors are relative to the non-pension claims average LDFs.
 MAF factors are relative to the non-fatality claims average LDFs.

Questions?

Appendix

RAC meetings 2021 schedule:

- December's RAC meeting being rescheduled **TBD** in January 2022

Retrospective Rating: Performance Adjusted Refunds for October Enrollments as of July 2021

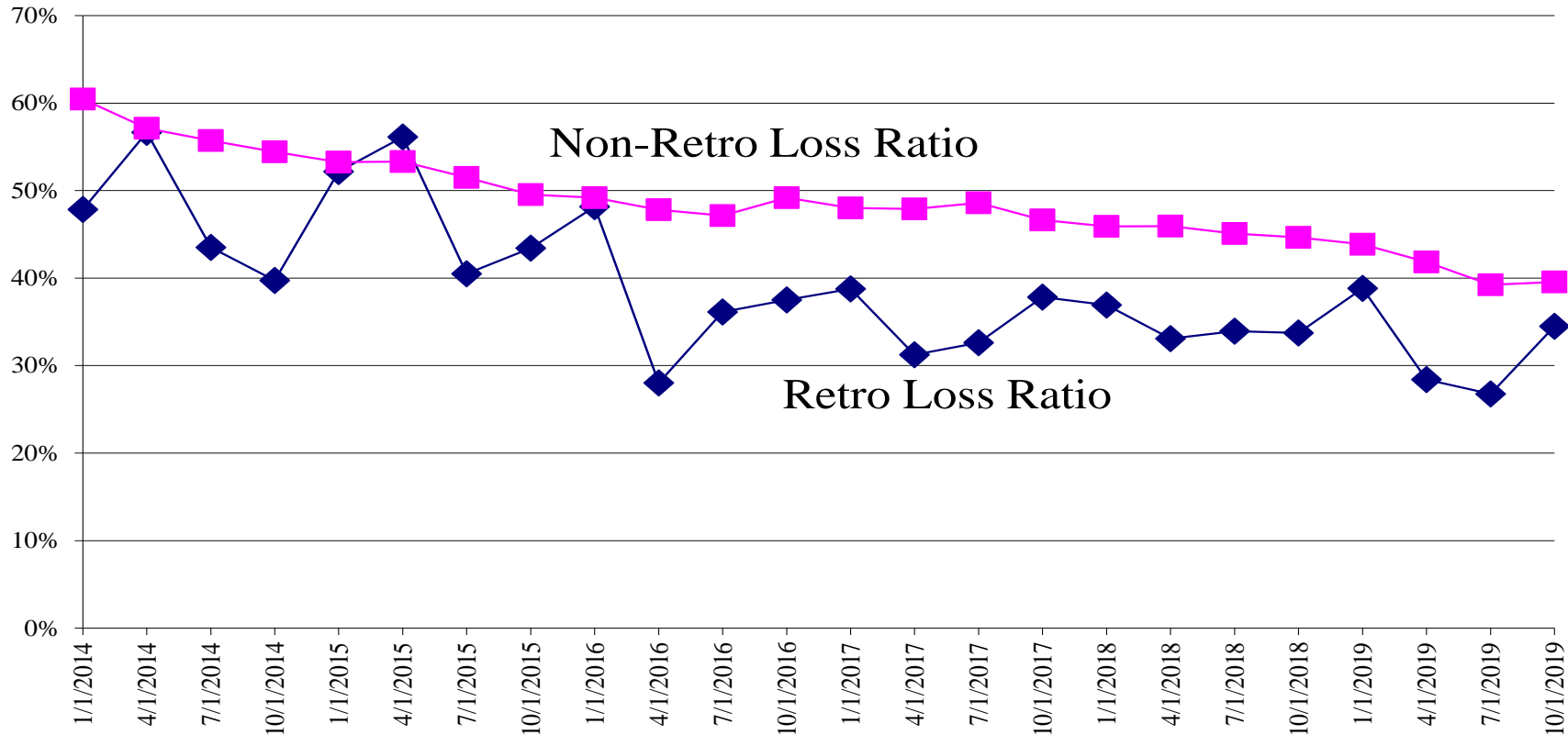
Nichole Runnels
Actuarial Analyst

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

Equalizing the Loss Ratios



Calculate the % Loss Ratio Difference

for each of 4 consecutive enrollment quarters leading up to and including October enrollment. Example:

Quarter 4: Enrollment beginning 10/1/19:		
	Retro	Non-retro
Losses Case Incurred	16,584,692	511,734,626
Standard Premium	48,090,165	1,293,422,237
Loss Ratio	34.49%	39.56%
Percentage Difference	12.83%	

	Retro Enrollment	Standard Premium	Loss Ratio Percentage Difference
Quarter 1	1/1/2019	143,174,158	11.44%
Quarter 2	4/1/2019	6,196,569	32.15%
Quarter 3	7/1/2019	512,274,617	31.82%
Quarter 4	10/1/2019	48,090,165	12.83%
Total		709,735,509	26.42%

$$=100\% - 34.49\% \div 39.56\%$$

4 Quarter Weighted Average

Performance Adjusted Refund

Target Refund% X 4 Quarter Standard Premiums

	Retro Enrollment	Standard Premium
Quarter 1	1/1/2019	143,008,444
Quarter 2	4/1/2019	6,196,570
Quarter 3	7/1/2019	511,681,981
Quarter 4	10/1/2019	48,086,366
Total		708,973,361
X		X
Performance adjusted refund %		26.84%
=		=
Performance Adjusted Refund		\$190,293,608

Performance adjusted refund % = Interest factor 1.0158 X 26.42% weighted 4 quarter average

Calculating the October 2019 PAF

Hit the PAR target for October 2019 enrollment

Target Refund:			190,293,608	Difference from Target
If We Tried Q4 PAF =	1.0000	Then the Refund Would Have Been	\$235,415,973	- \$45,122,365
This refund would be too large. We need to use a larger PAF.				
Quarter 4 PAF=	1.1112			
	Retro Enrollment	Current PAF	Current Refund	
Quarter 1	1/1/2019	1.1112	21,929,114	
Quarter 2	4/1/2019	1.1112	506,232	
Quarter 3	7/1/2019	1.1112	158,921,449	
Quarter 4	10/1/2019	1.1112	8,949,821	
Using this PAF we obtain			190,306,616	- \$13,008
If We Tried Q4 PAF =	1.1113	Then the Refund Would Have Been	\$190,266,145	\$27,463
If We Tried Q4 PAF =	1.1111	Then the Refund Would Have Been	\$190,347,093	- \$53,485

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

Washington State Department of Labor And Industries
Retrospective Rating

Enrollment Period Beginning:
10/1/2019
First Evaluation

Report Date: 7/23/2021

PAF: 1.1112

Association Name	After ELRF & PAF Standard			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)	
	Standard Premium	Developed Losses	Loss Ratio													
Subtotal - 12 Firms with Refunds	3,576,224	1,048,240	29%							153,778	1,243,236	870,863	2,267,877	1,308,347	37%	
Subtotal - 6 Firms with Assessments	2,923,566	2,887,224	99%							125,713	2,756,037	908,900	3,790,650	(867,084)	(30%)	
Subtotal - 18 Individual Firms	6,499,790	3,935,464	61%							279,491	3,999,273	1,779,763	6,058,527	441,263	7%	
Average Firm Size	361,099															
501(C) Agencies Trust	9,228,833	6,648,004	72%	L	3	72	\$500K	0.916	0.00	0.0584	396,840	7,246,324	423,526	8,066,690	1,162,143	13%
Association of WA Business - Facilities & Property Management	11,950,083	7,995,997	67%	L	6	73	\$500K	1.000	0.00	0.0404	513,854	8,715,637	351,815	9,581,306	2,368,777	20%
Association of WA Business - Retail, Wholesale, Services	13,578,081	8,155,470	60%	L	4	73	\$500K	1.000	0.00	0.0261	583,857	8,889,462	231,677	9,704,996	3,873,085	29%
Association of Washington Business - Hospitality	4,918,020	2,848,004	58%	L	2	71	\$500K	1.000	0.00	0.0406	211,475	3,104,324	125,983	3,441,782	1,476,238	30%
Thurston County Chamber of Commerce	879,588	966,946	110%	L	3	62	UNLIMITED	0.929	0.60	0.1375	37,822	890,680	122,478	1,050,980	(171,392)	(19%)
Towing & Recovery Association of Washington	1,031,971	1,646,953	160%	P	7	63	\$500K	0.850	0.40	0.2246	44,375	956,121	231,781	1,232,277	(200,306)	(19%)
Subtotal - Associations	41,586,576	28,261,374	68%							1,788,223	29,802,548	1,487,260	33,078,031	8,508,545	20%	
Total Enrollment	48,086,366	32,196,838	67%							2,067,714	33,801,821	3,267,023	39,136,558	8,949,808	19%	

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

**Enrollment Period Beginning:
10/1/2018
Second Evaluation**

Report Date: 7/23/2021

PAF: 1.1173

Association Name	Standard Premium	After ELRF & PAF Standard		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)
		Developed Losses	Loss Ratio									Charge	Premium			
Subtotal - 10 Firms with Refunds	2,679,476	506,794	19%							115,217	596,324	712,731	1,424,272	1,255,204	47%	
Subtotal - 8 Firms with Assessments	3,813,368	3,574,931	94%							163,975	3,128,598	1,292,502	4,585,075	(771,707)	(20%)	
Subtotal - 18 Individual Firms	6,492,844	4,081,725	63%							279,192	3,724,922	2,005,233	6,009,347	483,497	7%	
Average Firm Size	360,714															
501(C) Agencies Trust	10,410,282	6,355,763	61% L	3	72	\$550K	0.925	0.00	0.0554	447,642	6,927,782	383,667	7,759,091	2,651,191	25%	
Association of WA Business - Facilities & Property Management	13,528,402	8,765,583	65% L	5	73	\$500K	1.000	0.00	0.0318	581,721	9,554,485	303,632	10,439,838	3,088,564	23%	
Association of WA Business - Retail, Wholesale, Services	16,228,368	11,299,547	70% L	4	73	\$500K	1.000	0.00	0.0261	697,820	12,316,505	320,993	13,335,318	2,893,050	18%	
Association of Washington Business - Hospitality	6,615,792	4,905,626	74% L	3	71	\$500K	1.000	0.00	0.0496	284,479	5,347,132	265,474	5,897,085	718,707	11%	
Thurston County Chamber of Commerce	1,424,540	786,739	55% L	4	65	UNLIMITED	0.837	0.20	0.2859	61,255	857,546	245,178	1,163,979	260,561	18%	
Towing & Recovery Association of Washington	1,102,762	695,266	63% P	7	63	\$500K	0.850	0.40	0.2246	47,419	846,735	247,680	1,141,834	(39,072)	(4%)	
Subtotal - Associations	49,310,146	32,808,524	67%							2,120,336	35,850,185	1,766,624	39,737,145	9,573,001	19%	
Total Enrollment	55,802,990	36,890,249	66%							2,399,528	39,575,107	3,771,857	45,746,492	10,056,498	18%	

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

**Enrollment Period Beginning:
10/1/2017
Third Evaluation**

Report Date: 7/23/2021

PAF: 0.9639

Association Name	Standard Premium	After ELRF & PAF Standard		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	Cumulative	Ratio
		Developed Losses	Loss Ratio										Premium Indicated	Refund/ (Assessment)	Refunded (Assessed)
Subtotal - 13 Firms with Refunds	5,631,431	1,400,708	25%							242,151	1,763,281	1,173,619	3,179,051	2,452,380	44%
Subtotal - 6 Firms with Assessments	2,555,447	4,679,055	183%							109,883	2,712,702	938,276	3,760,861	(1,205,414)	(47%)
Subtotal - 19 Individual Firms	8,186,878	6,079,763	74%							352,034	4,475,983	2,111,895	6,939,912	1,246,966	15%
Average Firm Size	430,888														
501(C) Agencies Trust	11,840,809	8,344,079	70%	L	3	72 \$500K	0.937	0.00	0.0540	509,155	9,095,046	491,014	10,095,215	1,745,594	15%
Association of WA Business - Facilities & Property Management	13,896,291	9,658,392	70%	L	5	73 \$500K	1.050	0.60	0.0298	597,541	10,527,647	313,303	11,438,491	2,457,800	18%
Association of WA Business - Retail, Wholesale, Services	18,616,353	12,067,385	65%	L	4	73 \$500K	1.000	0.00	0.0261	800,503	13,153,450	342,805	14,296,758	4,319,595	23%
Association of Washington Business - Hospitality	7,778,687	4,568,303	59%	L	2	72 \$500K	1.000	0.00	0.0252	334,484	4,979,450	125,582	5,439,516	2,339,171	30%
Greater Vancouver Chamber of Commerce	1,065,061	487,060	46%	L	4	63 \$250K	0.929	0.60	0.1715	45,798	696,550	119,481	861,829	203,232	19%
Thurston County Chamber of Commerce	1,416,323	844,656	60%	L	4	65 UNLIMITED	0.837	0.20	0.2859	60,902	920,675	263,227	1,244,804	171,519	12%
Towing & Recovery Association of Washington	1,220,312	655,886	54%	L	7	64 \$250K	0.634	0.00	0.6785	52,473	714,916	485,038	1,252,427	(32,115)	(3%)
Subtotal - Associations	55,833,836	36,625,761	66%							2,400,856	40,087,734	2,140,450	44,629,040	11,204,796	20%
Total Enrollment	64,020,714	42,705,524	67%							2,752,890	44,563,717	4,252,345	51,568,952	12,451,762	19%