WA State Department of Labor and Industries

Retrospective Rating Program Refund/Assessment Summary Enrollment Beginning: 7/1/2022 First Evaluation

										Net				Retrospective				
	Standard	Developed	Standard		Hazard	Size	Single Loss	Max Loss	Min Loss	Insurance	Policy Admin	Incurred Loss	Net Insurance	Premium	Cumulative	Ratio	Max	Max
Association Name	Premium	Losses	Loss Ratio	Plan	Group	Group	Limit	Ratio	Ratio	Charge%	Expense	& Expense	Charge	Indicated	Refund	Refunded	Risk%	Refund%
Subtotal - 22 Firms with Refunds	4,814,009	1,118,705	23%								207,003	1,268,243	831,250	2,306,496	2,507,513	52%	-	
Subtotal - 11 Firms with Assessments	3,355,912	6,961,983	207%								144,305	2,644,159	1,622,733	4,411,197	(1,055,285)	-31%		
Subtotal - 33 Individual Firms	8,169,921	8,080,688	99%								351,308	3,912,402	2,453,983	6,717,693	1,452,228	18%		
Average Firm Size	247,573																	
BUILDING INDUSTRY ASSN OF WA	69,454,159	31,837,560	46%	L	8	74	800K	100.0%	0.0%	2.5%	2,986,529	34,702,940	860,633	38,550,102	30,904,057	44%	14.0%	95.7%
LEADINGAGE WASHINGTON	6,149,046	5,055,122	82%	L	2	72	500K	95.0%	0.0%	4.2%	264,409	5,510,083	228,988	6,003,480	145,566	2%	10.2%	95.7%
WASHINGTON FOOD INDUSTRY	19,925,883	13,839,811	69%	L	3	73	380K	108.5%	0.0%	4.2%	856,813	15,085,394	632,485	16,574,692	3,351,191	17%	25.3%	95.7%
VIGILANT	29,768,430	18,989,503	64%	L	5	74	380K	100.0%	0.0%	6.1%	1,280,042	20,698,558	1,260,439	23,239,039	6,529,391	22%	17.8%	95.7%
ARCHBRIGHT	30,899,142	21,964,689	71%	L	4	74	550K	98.0%	0.0%	1.9%	1,328,663	23,941,511	455,248	25,725,422	5,173,720	17%	11.2%	95.7%
WASHINGTON STATE FARM BUREAU	24,570,608	21,838,965	89%	L	4	73	550K	98.0%	0.0%	2.6%	1,056,536	23,804,472	614,370	25,475,378	(904,770)	-4%	11.9%	95.7%
WA HEALTH CARE ASSN - WHCA	17,294,810	15,104,835	87%	L	2	73	500K	109.6%	0.0%	1.1%	743,677	16,464,270	173,500	17,381,447	(86,637)	-1%	22.8%	95.7%
WA MANUFACTURERS COUNCIL	11,662,110	6,262,186	54%	L	5	73	500K	100.0%	0.0%	3.2%	501,471	6,825,783	216,917	7,544,171	4,117,939	35%	14.7%	95.7%
ASSOC BUILDERS AND CONTRACTORS	27,842,715	16,902,386	61%	L	8	73	550K	100.4%	0.0%	6.1%	1,197,237	18,423,601	1,129,219	20,750,057	7,092,658	25%	18.3%	95.7%
SMART 'A' TEAM	36,753,366	19,775,850	54%	L	8	74	550K	100.0%	0.0%	5.7%	1,580,395	21,555,677	1,225,634	24,361,706	12,391,660	34%	17.4%	95.7%
SMART DREAM TEAM	26,357,318	8,990,391	34%	L	8	73	800K	100.0%	0.0%	3.3%	1,133,365	9,799,526	322,904	11,255,795	15,101,523	57%	14.8%	95.7%
PACIFIC INLAND TARIFF BUREAU	22,215,498	13,645,665	61%	L	7	73	800K	100.0%	0.0%	2.4%	955,266	14,873,775	362,623	16,191,664	6,023,834	27%	13.9%	95.7%
SOUTHWEST WASHINGTON	1,402,584	450,868	32%	L	8	66	275K	58.4%	0.0%	76.7%	60,311	491,446	376,802	928,559	474,025	34%	14.7%	95.7%
GREATER VANCOUVER CHAMBER	2,121,130	838,589	40%	L	5	68	500K	72.1%	0.0%	36.6%	91,209	914,062	334,392	1,339,663	781,467	37%	9.7%	95.7%
WA ASSN OF SEWER & WATER DIST	959,128	984,563	103%	L	5	63	UNLIMITED	75.0%	0.0%	43.0%	41,243	784,087	337,158	1,162,488	(203,360)	-21%	19.1%	95.7%
NW DISTRICT COUNCIL OF	883,596	640,136	72%	L	2	63	250K	73.9%	0.0%	40.9%	37,995	697,748	285,276	1,021,019	(137,423)	-16%	15.7%	95.7%
WA BIOTECH & BIOMEDICAL ASSN	2,845,406	691,205	24%	L	4	69	380K	95.9%	0.0%	15.5%	122,352	753,413	116,708	992,473	1,852,933	65%	22.8%	95.7%
TRI CITY CONSTRUCTION COUNCIL	3,840,069	2,915,824	76%	L	7	70	550K	100.0%	0.0%	13.3%	165,123	3,178,248	421,534	3,764,905	75,164	2%	25.5%	95.7%
WA RETAIL ASSN	10,167,529	11,625,895	114%	L	3	72	550K	100.0%	0.0%	3.1%	437,204	11,082,607	338,053	11,857,864	(1,690,335)	-17%	14.6%	95.7%
WA RETAIL ASSN - AUTOMOTIVE	8,056,203	7,366,839	91%	L	6	72	380K	100.0%	0.0%	8.7%	346,417	8,029,855	697,297	9,073,569	(1,017,366)	-13%	20.6%	95.7%
ASSOCIATED GENERAL CONTRACTORS	67,240,893	31,049,836	46%	L	8	74	550K	95.0%	0.0%	6.0%	2,891,358	33,844,321	2,036,210	38,771,889	28,469,004	42%	12.1%	95.7%
MASTER BUILDERS ASSOCIATION	50,469,857	26,137,873	52%	L	8	74	1M	100.0%	0.0%	1.8%	2,170,204	28,490,282	525,190	31,185,676	19,284,181	38%	13.3%	95.7%
STATE OF WASHINGTON (DES)	2,110,585	1,049,899	50%	L	3	68	500K	93.0%	30.0%	15.5%	90,755	1,144,390	176,863	1,412,008	698,577	33%	19.2%	58.6%
Subtotal - Associations	\$472,990,065	\$277,958,490	59%								\$20,338,574	\$301,096,049	\$13,128,443	\$334,563,066	\$138,426,999	29%	-	
Total Enrollment	\$481,159,986	\$286,039,178	59%								\$20,689,882	\$305,008,451	\$15,582,426	\$341,280,759	\$139,879,227	29%		

Individual Firms - Detail by Plan

	Standard	Developed	Standard	Policy Admin	Incurred Loss	Net Insurance	Premium	Cumulative	Ratio	
	Premium	Losses	Loss Ratio	Expense	& Expense	Charge	Indicated	Refund	Refunded	
Loss Based Plans										
16 Firms with Refunds	4,145,205	1,086,068	26%	178,244	1,213,717	512,523	1,904,484	2,240,721	54%	
9 Firms with Assessments	3,223,182	6,851,377	213%	138,598	2,583,903	1,537,196	4,259,697	-1,036,515	-32%	
Subtotal - 25	7,368,387	7,937,445	108%	316,842	3,797,620	2,049,719	6,164,181	1,204,206	16%	
Average Firm Size	294,735									
Premium Based Plans										
6 Firms with Refunds	668,804	32,637	5%	28,759	54,526	318,727	402,012	266,792	40%	
2 Firms with Assessments	132,730	110,606	83%	5,707	60,256	85,537	151,500	(18,770)	-14%	
Subtotal - 8	801,534	143,243	18%	34,466	114,782	404,264	553,512	248,022	31%	
Average Firm Size	100,192									

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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.

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PAF: 1.1659

Retrospective

WA State Department of Labor and Industries

Retrospective Rating Program Refund/Assessment Summary Enrollment Beginning: 7/1/2021 Second Evaluation

									Net				Retrospective				
	Standard	Developed	Standard	н	azard Size	Single Loss	Max Loss	Min Loss	Insurance	Policy Admin	Incurred Loss	Net Insurance	Premium	Cumulative	Ratio	Max	Max
Association Name	Premium	Losses	Loss Ratio	Plan G	roup Grou	p Limit	Ratio	Ratio	Charge%	Expense	& Expense	Charge	Indicated	Refund	Refunded	Risk%	Refund%
Subtotal - 20 Firms with Refunds	4,797,683	930,067	19%			•				206,302	1,123,417	814,111	2,143,830	2,653,853	55%		
Subtotal - 14 Firms with Assessments	3,756,550	5,418,482	144%							161,532	2,928,690	2,103,962	5,194,184	(1,437,634)	-38%		
Subtotal - 34 Individual Firms	8,554,233	6,348,549	74%							367,834	4,052,107	2,918,073	7,338,014	1,216,219	14%		
Average Firm Size	251,595																
BUILDING INDUSTRY ASSN OF WA	67,986,048	29,795,925	44%	L	8 74	800K	100.0%	0.0%	2.5%	2,923,400	32,477,558	805,443	36,206,401	31,779,647	47%	14.0%	95.7
LEADINGAGE WASHINGTON	5,719,025	4,226,104	74%	L	2 71	500K	95.0%	0.0%	6.0%	245,918	4,606,453	276,627	5,128,998	590,027	10%	12.1%	95.7
WASHINGTON FOOD INDUSTRY	19,526,624	12,938,177	66%	L	3 73	550K	111.5%	0.0%	1.4%	839,645	14,102,613	199,622	15,141,880	4,384,744	22%	25.2%	95.7
VIGILANT	27,090,684	16,865,153	62%	L	5 73	380K	100.0%	0.0%	6.2%	1,164,899	18,383,017	1,148,442	20,696,358	6,394,326	24%	18.0%	95.7
ARCHBRIGHT	33,441,819	19,420,620	58%	L	5 74	550K	98.0%	0.0%	2.3%	1,437,998	21,168,476	494,792	23,101,266	10,340,553	31%	11.6%	95.7
WASHINGTON STATE FARM BUREAU	24,926,296	22,167,023	89%	L	4 73	550K	98.0%	0.0%	2.6%	1,071,831	24,162,055	623,598	25,857,484	(931,188)	-4%	11.9%	95.7
WA HEALTH CARE ASSN - WHCA	17,725,155	13,332,854	75%	L	2 73	500K	100.2%	0.0%	1.4%	762,182	14,532,811	197,922	15,492,915	2,232,240	13%	13.0%	95.7
WA MANUFACTURERS COUNCIL	12,044,406	5,059,501	42%	L	5 73	500K	100.0%	0.0%	3.2%	517,909	5,514,856	175,257	6,208,022	5,836,384	48%	14.7%	95.7
ASSOC BUILDERS AND CONTRACTORS	26,135,935	12,661,968	48%	L	8 73	550K	100.4%	0.0%	6.1%	1,123,845	13,801,545	845,924	15,771,314	10,364,621	40%	18.3%	95.7
SMART 'A' TEAM	34,130,296	19,677,601	58%	L	8 74	550K	100.0%	0.0%	5.7%	1,467,603	21,448,585	1,219,545	24,135,733	9,994,563	29%	17.4%	95.7
SMART DREAM TEAM	25,055,059	9,219,411	37%	L	8 73	800K	100.0%	0.0%	3.3%	1,077,368	10,049,158	331,130	11,457,656	13,597,403	54%	14.8%	95.7
PACIFIC INLAND TARIFF BUREAU	22,050,710	9,992,305	45%	L	7 73	800K	100.0%	0.0%	2.4%	948,181	10,891,612	265,538	12,105,331	9,945,379	45%	13.9%	95.7
SOUTHWEST WASHINGTON	1,400,318	492,067	35%	L	8 66	275K	58.4%	0.0%	76.7%	60,214	536,353	411,234	1,007,801	392,517	28%	14.7%	95.7
GREATER VANCOUVER CHAMBER	2,297,746	1,586,644	69%	L	5 68	500K	72.1%	0.0%	36.6%	98,803	1,729,442	632,683	2,460,928	(163,182)	-7%	9.7%	95.
WA ASSN OF SEWER & WATER DIST	1,007,284	403,008	40%	L	5 64	500K	75.0%	0.0%	41.1%	43,313	439,279	180,384	662,976	344,308	34%	17.5%	95.7
NW DISTRICT COUNCIL OF	796,551	439,338	55%	L	2 62	250K	73.9%	0.0%	42.5%	34,252	478,878	203,514	716,644	79,907	10%	17.0%	95.7
WA BIOTECH & BIOMEDICAL ASSN	3,274,493	1,019,332	31%	L	4 70	380K	95.9%	0.0%	14.0%	140,803	1,111,072	155,712	1,407,587	1,866,906	57%	21.3%	95.7
TRI CITY CONSTRUCTION COUNCIL	3,916,609	3,788,002	97%	L	7 70	550K	100.0%	0.0%	13.3%	168,414	4,128,922	547,623	4,844,959	(928,350)	-24%	25.5%	95.7
WA RETAIL ASSN	9,903,588	7,318,823	74%	L	3 72	550K	100.0%	0.0%	3.1%	425,854	7,977,517	243,338	8,646,709	1,256,879	13%	14.6%	95.7
WA RETAIL ASSN - AUTOMOTIVE	6,220,510	4,653,424	75%	L	6 72	550K	100.0%	0.0%	4.8%	267,482	5,072,232	242,346	5,582,060	638,450	10%	16.4%	95.7
ASSOCIATED GENERAL CONTRACTORS	61,567,927	28,232,118	46%	L	8 74	550K	95.0%	0.0%	6.0%	2,647,421	30,773,009	1,851,427	35,271,857	26,296,070	43%	12.1%	95.7
MASTER BUILDERS ASSOCIATION	47,683,807	26,344,573	55%	L	8 74	1M	100.0%	0.0%	1.8%	2,050,404	28,715,585	529,343	31,295,332	16,388,475	34%	13.3%	95.7
STATE OF WASHINGTON (DES)	2,364,225	2,134,640	90%	L	3 69	500K	93.0%	30.0%	14.0%	101,662	2,326,758	326,149	2,754,569	(390,344)	-17%	17.8%	59.1
Subtotal - Associations	\$456,265,115	\$251,768,611	55%							\$19,619,401	\$274,427,786	\$11,907,593	\$305,954,780	\$150,310,335	33%	•	
Total Enrollment	\$464,819,348	\$258,117,160	56%							\$19,987,235	\$278,479,893	\$14,825,666	\$313,292,794	\$151,526,554	33%		
						irms - Detail b	Diam										
					individual l	irms - Detail b	y man						Retrospective				
	Standard	Developed	Standard							Policy Admin	Incurred Loss	Net Insurance	Premium	Cumulative	Ratio		
	Premium	Losses	Loss Ratio							Expense	& Expense	Charge	Indicated	Refund	Refunded		

	Standard	Developed	Standard	Policy Admin	Incurred Loss	Net Insurance	Premium	Cumulative	Ratio
	Premium	Losses	Loss Ratio	Expense	& Expense	Charge	Indicated	Refund	Refunded
Loss Based Plans									
15 Firms with Refunds	4,158,997	739,142	18%	178,837	906,740	519,024	1,604,601	2,554,396	61%
12 Firms with Assessments	3,671,256	5,048,062	138%	157,864	2,888,640	2,043,013	5,089,517	-1,418,261	-39%
Subtotal - 27	7,830,253	5,787,204	74%	336,701	3,795,380	2,562,037	6,694,118	1,136,135	15%
Average Firm Size	290,009								
Premium Based Plans									
5 Firms with Refunds	638,686	190,925	30%	27,465	216,677	295,087	539,229	99,457	16%
2 Firms with Assessments	85,294	370,420	434%	3,668	40,050	60,949	104,667	(19,373)	-23%
Subtotal - 7	723,980	561,345	78%	31,133	256,727	356,036	643,896	80,084	11%
Average Firm Size	103,426								

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Note: The information in this report is considered a "snapshot" of how these retro particpants are performing at a specific point in time. The values shown are subject to change and should only be referred to as an approximation.

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WA State Department of Labor and Industries

Retrospective Rating Program Refund/Assessment Summary Enrollment Beginning: 7/1/2020

Third Evaluation

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 - 32 Firms with Refunds	7,773,861	1,237,071	16%								334,278	1,790,202	1,151,771	3,276,251	4.497.610			
Subtotal - 7 Firms with Assessments	2,039,318	1,315,972	65%								87,691	1,299,771	1,307,775	2,695,237	(655,919)	-32%		
Subtotal - 39 Individual Firms	9,813,179	2,553,043	26%								421,969	3,089,973	2,459,546	5,971,488	3,841,691	39%		
Average Firm Size	251,620																	
BUILDING INDUSTRY ASSN OF WA	70,004,781	30,484,759	44%	L	8	74	800K	100.0%	0.0%	2.5%	3,010,206	33,228,387	824,064	37,062,657	32,942,124	47%	14.0%	95.7%
LEADINGAGE WASHINGTON	6,148,013	2,359,586	38%	L	2	71	500K	95.0%	0.0%	6.0%	264,365	2,571,949	154,451	2,990,765	3,157,248	51%	12.1%	95.7%
WASHINGTON FOOD INDUSTRY	18,234,125	10,726,472	59%	L	3	73	550K	111.5%	0.0%	1.4%	784,067	11,691,854	165,498	12,641,419	5,592,706	31%	25.2%	95.7%
VIGILANT	25,172,829	14,602,674	58%	L	5	73	380K	100.0%	0.0%	6.2%	1,082,432	15,916,915	994,377	17,993,724	7,179,105	29%	18.0%	95.7%
ARCHBRIGHT	34,450,946	23,728,580	69%	L	5	74	550K	98.0%	0.0%	2.3%	1,481,391	25,864,152	604,549	27,950,092	6,500,854	19%	11.6%	95.7%
WASHINGTON STATE FARM BUREAU	30,101,187	22,582,620	75%	L	4	74	550K	98.0%	0.0%	1.9%	1,294,351	24,615,056	468,055	26,377,462	3,723,725	12%	11.2%	95.7%
WA HEALTH CARE ASSN - WHCA	20,206,909	12,173,845	60%	L	2	73	500K	109.6%	0.0%	1.1%	868,897	13,269,491	139,834	14,278,222	5,928,687	29%	22.8%	95.7%
WA MANUFACTURERS COUNCIL	11,971,630	4,121,270	34%	L	5	73	500K	100.0%	0.0%	3.2%	514,780	4,492,184	142,757	5,149,721	6,821,909	57%	14.7%	95.7%
ASSOC BUILDERS AND CONTRACTORS	26,043,455	12,690,365	49%	L	8	73	550K	100.4%	0.0%	6.1%	1,119,869	13,832,498	847,821	15,800,188	10,243,267	39%	18.3%	95.7%
SMART 'A' TEAM	38,002,278	20,423,707	54%	L	8	74	550K	100.0%	0.0%	5.7%	1,634,098	22,261,841	1,265,786	25,161,725	12,840,553	34%	17.4%	95.7%
SMART DREAM TEAM	25,916,610	10,642,287	41%	L	8	73	1M	100.0%	0.0%	2.8%	1,114,414	11,600,093	319,443	13,033,950	12,882,660	50%	14.2%	95.7%
PACIFIC INLAND TARIFF BUREAU	21,165,558	10,821,454	51%	L	7	73	800K	100.0%	0.0%	2.4%	910,119	11,795,385	287,571	12,993,075	8,172,483	39%	13.9%	95.7%
SOUTHWEST WASHINGTON	1,609,476	653,710	41%	L	8	66	275K	55.0%	0.0%	84.5%	69,207	712,544	601,991	1,383,742	225,734	14%	12.9%	95.7%
GREATER VANCOUVER CHAMBER	2,342,827	1,342,887	57%	L	5	68	500K	72.1%	0.0%	36.6%	100,742	1,463,747	535,484	2,099,973	242,854	10%	9.7%	95.7%
WA ASSN OF SEWER & WATER DIST	1,080,505	86,041	8%	L	5	64	500K	75.0%	0.0%	41.1%	46,462	93,785	38,511	178,758	901,747	83%	17.5%	95.7%
NW DISTRICT COUNCIL OF	762,321	567,070	74%	L	2	61	250K	77.5%	0.0%	40.0%	32,780	618,106	247,286	898,172	(135,851)	-18%	20.4%	95.7%
WA BIOTECH & BIOMEDICAL ASSN	2,930,903	991,097	34%	L	4	69	380K	95.9%	0.0%	15.5%	126,029	1,080,296	167,344	1,373,669	1,557,234	53%	22.8%	95.7%
TRI CITY CONSTRUCTION COUNCIL	4,729,057	837,295	18%	L	8	71	550K	100.0%	0.0%	9.9%	203,349	912,652	90,042	1,206,043	3,523,014	74%	21.9%	95.7%
WA RETAIL ASSN	10,129,362	9,580,377	95%	L	3	72	550K	104.0%	0.0%	2.6%	435,563	10,442,611	267,320	11,145,494	(1,016,132)	-10%	18.4%	95.7%
WA RETAIL ASSN - AUTOMOTIVE	6,220,100	3,070,789	49%	L	6	71	550K	101.0%	0.0%	6.5%	267,464	3,347,160	217,669	3,832,293	2,387,807	38%	19.4%	95.7%
ASSOCIATED GENERAL CONTRACTORS	63,939,132	28,867,904	45%	L	8	74	550K	95.0%	0.0%	6.0%	2,749,383	31,466,015	1,893,121	36,108,519	27,830,613	44%	12.1%	95.7%
MASTER BUILDERS ASSOCIATION	48,914,199	24,902,801	51%	L	8	74	1M	100.0%	0.0%	1.8%	2,103,311	27,144,053	500,373	29,747,737	19,166,462	39%	13.3%	95.7%
Subtotal - Associations	\$470,076,203	\$246,257,590	52%								\$20,213,279	\$268,420,774	\$10,773,347	\$299,407,400	\$170,668,803	36%	•	
Total Enrollment	\$479,889,382	\$248,810,633	52%								\$20,635,248	\$271,510,747	\$13,232,893	\$305,378,888	\$174,510,494	36%		
					Indiv	vidual Firi	ns - Detail by	Plan										
	Standard Premium	Developed Losses	Standard Loss Ratio								Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective Premium Indicated	Cumulative Refund	Ratio Refunded		
Loss Based Plans	Fremum	LUSSES	LUSS NALIO								Expense	& Expense	Charge	multaleu	Refutiu	Refutitued	•	

Loss Based Plans									
25 Firms with Refunds	7,156,146	1,215,637	17%	307,716	1,724,582	862,020	2,894,318	4,261,828	60%
7 Firms with Assessments	2,039,318	1,315,972	65%	87,691	1,299,771	1,307,775	2,695,237	-655,919	-32%
Subtotal - 32	9,195,464	2,531,609	28%	395,407	3,024,353	2,169,795	5,589,555	3,605,909	39%
Average Firm Size	287,358								
Premium Based Plans									
7 Firms with Refunds	617,715	21,434	3%	26,562	65,620	289,751	381,933	235,782	38%
0 Firms with Assessments	0	0	0%	0	0	0	0	0	0%
Subtotal - 7	617,715	21,434	3%	26,562	65,620	289,751	381,933	235,782	38%
Average Firm Size	88,245								

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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.

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