

PAF: 1.1640

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 - 22 Firms with Refunds	7,089,030	2,000,698	28%								304,830	2,282,866	1,565,091	4,152,787	2,936,243	41%		
Subtotal - 3 Firms with Assessments	1,051,002	1,249,373	119%								45,193	1,164,054	403,249	1,612,496	(561,494)	-53%		
Subtotal - 25 Individual Firms	8,140,032	3,250,071	40%								350,023	3,446,920	1,968,340	5,765,283	2,374,749	29%		
Average Firm Size	325,601																	
BUILDING INDUSTRY ASSN OF WA	68,297,311	33,665,260	49%	L	8	74	800K	100.0%	0.0%	2.5%	2,936,784	36,695,133	910,039	40,541,956	27,755,355	41%	14.0%	95.7%
LEADINGAGE WASHINGTON	6,834,017	3,995,181	58%	L	2	72	500K	95.0%	0.0%	4.2%	293,863	4,354,747	180,975	4,829,585	2,004,432	29%	10.2%	95.7%
WASHINGTON FOOD INDUSTRY	20,207,262	16,132,288	80%	L	3	73	380K	108.5%	0.0%	4.2%	868,912	17,584,194	737,253	19,190,359	1,016,903	5%	25.3%	95.7%
VIGILANT	32,071,041	18,719,800	58%	L	5	74	380K	100.0%	0.0%	6.1%	1,379,055	20,404,582	1,242,537	23,026,174	9,044,867	28%	17.8%	95.7%
ARCHBRIGHT	30,906,442	22,446,497	73%	L	4	74	550K	98.0%	0.0%	1.9%	1,328,977	24,466,682	465,234	26,260,893	4,645,549	15%	11.2%	95.7%
WASHINGTON STATE FARM BUREAU	22,035,028	17,584,217	80%	L	4	73	550K	98.0%	0.0%	2.6%	947,506	19,166,797	494,676	20,608,979	1,426,049	6%	11.9%	95.7%
WA HEALTH CARE ASSN - WHCA	19,710,876	18,324,252	93%	L	2	73	500K	109.6%	0.0%	1.1%	847,568	19,973,435	210,480	21,031,483	(1,320,607)	-7%	22.8%	95.7%
WA MANUFACTURERS COUNCIL	12,297,150	7,253,414	59%	L	5	73	500K	100.0%	0.0%	3.2%	528,777	7,906,221	251,252	8,686,250	3,610,900	29%	14.7%	95.7%
ASSOC BUILDERS AND CONTRACTORS	28,622,719	19,326,429	68%	L	8	73	550K	100.4%	0.0%	6.1%	1,230,777	21,065,808	1,291,166	23,587,751	5,034,968	18%	18.3%	95.7%
SMART 'A' TEAM	38,471,169	27,011,808	70%	L	8	74	800K	100.0%	0.0%	2.5%	1,654,260	29,442,871	730,183	31,827,314	6,643,855	17%	14.0%	95.7%
SMART DREAM TEAM	23,976,261	10,318,321	43%	L	8	73	1M	100.0%	0.0%	2.8%	1,030,979	11,246,970	309,719	12,587,668	11,388,593	47%	14.2%	95.7%
PACIFIC INLAND TARIFF BUREAU	23,652,540	14,760,730	62%	L	7	73	800K	100.0%	0.0%	2.4%	1,017,059	16,089,196	392,255	17,498,510	6,154,030	26%	13.9%	95.7%
GREATER VANCOUVER CHAMBER	1,953,069	891,035	46%	L	6	67	500K	72.1%	0.0%	40.6%	83,982	971,228	394,535	1,449,745	503,324	26%	12.8%	95.7%
WA ASSN OF SEWER & WATER DIST	914,727	301,191	33%	L	5	63	UNLIMITED	75.0%	0.0%	43.0%	39,333	328,298	141,168	508,799	405,928	44%	19.1%	95.7%
NW DISTRICT COUNCIL OF	931,884	1,071,743	115%	L	2	63	250K	73.3%	0.0%	41.6%	40,071	744,547	309,595	1,094,213	(162,329)	-17%	15.3%	95.7%
WA BIOTECH & BIOMEDICAL ASSN	3,146,366	862,102	27%	L	4	70	380K	95.9%	0.0%	14.0%	135,294	939,691	131,694	1,206,679	1,939,687	62%	21.3%	95.7%
TRI CITY CONSTRUCTION COUNCIL	3,395,845	2,451,326	72%	L	7	70	800K	90.0%	0.0%	17.5%	146,021	2,671,945	467,457	3,285,423	110,422	3%	17.4%	95.7%
WA RETAIL ASSN	10,534,984	12,119,577	115%	L	3	72	550K	102.0%	0.0%	2.8%	453,004	11,712,795	328,485	12,494,284	(1,959,300)	-19%	16.5%	95.7%
WA RETAIL ASSN - AUTOMOTIVE	8,789,141	6,664,091	76%	L	6	72	500K	102.0%	0.0%	5.2%	377,933	7,263,859	374,430	8,016,222	772,919	9%	19.1%	95.7%
ASSOCIATED GENERAL CONTRACTORS	62,882,892	31,323,178	50%	L	8	74	550K	95.0%	0.0%	6.0%	2,703,964	34,142,264	2,054,135	38,900,363	23,982,529	38%	12.1%	95.7%
MASTER BUILDERS ASSOCIATION	45,529,194	23,270,948	51%	L	8	74	1M	100.0%	0.0%	1.8%	1,957,755	25,365,333	467,585	27,790,673	17,738,521	39%	13.3%	95.7%
STATE OF WASHINGTON (DES)	2,219,479	1,021,848	46%	L	4	68	500K	93.0%	30.0%	16.9%	95,438	1,113,814	188,070	1,397,322	822,157	37%	20.6%	58.2%
Subtotal - Associations	\$467,379,397	\$289,515,236	62%								\$20,097,312	\$313,650,410	\$12,072,923	\$345,820,645	\$121,558,752	26%		
Total Enrollment	\$475,519,429	\$292,765,307	62%								\$20,447,335	\$317,097,330	\$14,041,263	\$351,585,928	\$123,933,501	26%		
Individual Firms - 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																		
17 Firms with Refunds	6,626,644	1,906,649	29%								284,947	2,173,233	1,370,100	3,828,280	2,798,364	42%		
2 Firms with Assessments	947,819	1,089,662	115%								40,756	1,116,817	337,305	1,494,878	-547,059	-58%		
Subtotal - 19	7,574,463	2,996,311	40%								325,703	3,290,050	1,707,405	5,323,158	2,251,305	30%		
Average Firm Size	398,656																	
Premium Based Plans																		
5 Firms with Refunds	462,386	94,049	20%								19,883	109,633	194,991	324,507	137,879	30%		
1 Firms with Assessments	103,183	159,711	155%								4,437	47,237	65,944	117,618	(14,435)	-14%		
Subtotal - 6	565,569	253,760	45%								24,320	156,870	260,935	442,125	123,444	22%		
Average Firm Size	94,262																	

Created: 06-16-2025
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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 - 24 Firms with Refunds	5,650,627	1,002,455	18%									242,978	1,142,666	1,239,169	2,624,813	3,025,814	54%	
Subtotal - 9 Firms with Assessments	2,519,750	8,414,706	334%								108,350	2,367,000	1,067,630	3,542,980	(1,023,230)	-41%		
Subtotal - 33 Individual Firms	8,170,377	9,417,161	115%								351,328	3,509,666	2,306,799	6,167,793	2,002,584	25%		
Average Firm Size	247,587																	
BUILDING INDUSTRY ASSN OF WA	69,515,050	33,556,041	48%	L	8	74	800K	100.0%	0.0%	2.5%	2,989,147	36,576,085	907,087	40,472,319	29,042,731	42%	14.0%	95.7%
LEADINGAGE WASHINGTON	6,147,810	4,872,689	79%	L	2	72	500K	95.0%	0.0%	4.2%	264,356	5,311,231	220,724	5,796,311	351,499	6%	10.2%	95.7%
WASHINGTON FOOD INDUSTRY	19,929,697	12,574,254	63%	L	3	73	380K	108.5%	0.0%	4.2%	856,977	13,705,937	574,649	15,137,563	4,792,134	24%	25.3%	95.7%
VIGILANT	29,764,335	16,482,805	55%	L	5	74	380K	100.0%	0.0%	6.1%	1,279,866	17,966,257	1,094,055	20,340,178	9,424,157	32%	17.8%	95.7%
ARCHBRIGHT	31,064,231	21,354,456	69%	L	4	74	550K	98.0%	0.0%	1.9%	1,335,762	23,276,357	442,600	25,054,719	6,009,512	19%	11.2%	95.7%
WASHINGTON STATE FARM BUREAU	24,570,608	19,049,521	78%	L	4	73	550K	98.0%	0.0%	2.6%	1,056,536	20,763,978	535,898	22,356,412	2,214,196	9%	11.9%	95.7%
WA HEALTH CARE ASSN - WHCA	17,298,423	15,030,205	87%	L	2	73	500K	109.6%	0.0%	1.1%	743,832	16,382,923	172,643	17,299,398	(975)	0%	22.8%	95.7%
WA MANUFACTURERS COUNCIL	11,732,769	6,120,940	52%	L	5	73	500K	100.0%	0.0%	3.2%	504,509	6,671,825	212,024	7,388,358	4,344,411	37%	14.7%	95.7%
ASSOC BUILDERS AND CONTRACTORS	27,827,022	17,124,213	62%	L	8	73	550K	100.4%	0.0%	6.1%	1,196,562	18,665,392	1,144,039	21,005,993	6,821,029	25%	18.3%	95.7%
SMART 'A' TEAM	36,750,333	19,894,080	54%	L	8	74	550K	100.0%	0.0%	5.7%	1,580,264	21,684,547	1,232,962	24,497,773	12,252,560	33%	17.4%	95.7%
SMART DREAM TEAM	26,378,693	8,795,562	33%	L	8	73	800K	100.0%	0.0%	3.3%	1,134,284	9,587,163	315,907	11,037,354	15,341,339	58%	14.8%	95.7%
PACIFIC INLAND TARIFF BUREAU	22,243,807	14,843,924	67%	L	7	73	800K	100.0%	0.0%	2.4%	956,484	16,179,877	394,465	17,530,826	4,712,981	21%	13.9%	95.7%
SOUTHWEST WASHINGTON	1,405,972	292,002	21%	L	8	66	275K	58.4%	0.0%	76.7%	60,457	318,282	244,034	622,773	783,199	56%	14.7%	95.7%
GREATER VANCOUVER CHAMBER	2,148,567	563,727	26%	L	6	68	500K	72.1%	0.0%	38.5%	92,388	614,462	236,621	943,471	1,205,096	56%	11.2%	95.7%
WA ASSN OF SEWER & WATER DIST	945,394	799,643	85%	L	5	63	UNLIMITED	75.0%	0.0%	43.0%	40,652	772,860	332,331	1,145,843	(200,449)	-21%	19.1%	95.7%
NW DISTRICT COUNCIL OF	891,086	508,359	57%	L	2	63	250K	73.9%	0.0%	40.9%	38,317	554,111	226,549	818,977	72,109	8%	15.7%	95.7%
WA BIOTECH & BIOMEDICAL ASSN	2,861,985	905,181	32%	L	4	69	380K	95.9%	0.0%	15.5%	123,065	986,647	152,838	1,262,550	1,599,435	56%	22.8%	95.7%
TRI CITY CONSTRUCTION COUNCIL	3,840,156	3,132,282	82%	L	7	70	550K	100.0%	0.0%	13.3%	165,127	3,414,187	452,827	4,032,141	(191,985)	-5%	25.5%	95.7%
WA RETAIL ASSN	10,167,529	11,463,918	113%	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	8,063,330	6,816,564	85%	L	6	72	380K	100.0%	0.0%	8.7%	346,723	7,430,055	645,211	8,421,989	(358,659)	-4%	20.6%	95.7%
ASSOCIATED GENERAL CONTRACTORS	67,396,478	34,214,541	51%	L	8	74	550K	95.0%	0.0%	6.0%	2,898,049	37,293,850	2,243,747	42,435,646	24,960,832	37%	12.1%	95.7%
MASTER BUILDERS ASSOCIATION	50,535,135	26,673,484	53%	L	8	74	1M	100.0%	0.0%	1.8%	2,173,011	29,074,098	535,952	31,783,061	18,752,074	37%	13.3%	95.7%
STATE OF WASHINGTON (DES)	2,091,068	768,265	37%	L	3	68	500K	93.0%	30.0%	15.5%	89,916	837,409	129,420	1,056,745	1,034,323	49%	19.2%	58.6%
Subtotal - Associations	\$473,569,478	\$275,836,656	58%								\$20,363,488	\$299,150,140	\$12,784,636	\$332,298,264	\$141,271,214	30%		
Total Enrollment	\$481,739,855	\$285,253,817	59%								\$20,714,816	\$302,659,806	\$15,091,435	\$338,466,057	\$143,273,798	30%		
Individual Firms - 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																		
18 Firms with Refunds	4,981,823	971,986	20%								214,219	1,090,438	920,442	2,225,099	2,756,724	55%		
7 Firms with Assessments	2,387,020	8,303,583	348%								102,643	2,307,126	982,093	3,391,862	-1,004,842	-42%		
Subtotal - 25	7,368,843	9,275,569	126%								316,862	3,397,564	1,902,535	5,616,961	1,751,882	24%		
Average Firm Size	294,754																	
Premium Based Plans																		
6 Firms with Refunds	668,804	30,469	5%								28,759	52,228	318,727	399,714	269,090	40%		
2 Firms with Assessments	132,730	111,123	84%								5,707	59,874	85,537	151,118	(18,388)	-14%		
Subtotal - 8	801,534	141,592	18%								34,466	112,102	404,264	550,832	250,702	31%		
Average Firm Size	100,192																	

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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 - 21 Firms with Refunds	5,350,179	1,120,759	21%									230,059	1,380,447	890,996	2,501,502	2,848,677	53%	
Subtotal - 13 Firms with Assessments	3,204,054	4,952,299	155%								137,775	2,496,923	1,943,573	4,578,271	(1,374,217)	-43%		
Subtotal - 34 Individual Firms	8,554,233	6,073,058	71%								367,834	3,877,370	2,834,569	7,079,773	1,474,460	17%		
Average Firm Size	251,595																	
BUILDING INDUSTRY ASSN OF WA	67,999,878	30,227,030	44%	L	8	74	800K	100.0%	0.0%	2.5%	2,923,995	32,947,463	817,097	36,688,555	31,311,323	46%	14.0%	95.7%
LEADINGAGE WASHINGTON	5,719,006	3,979,867	70%	L	2	71	500K	95.0%	0.0%	6.0%	245,917	4,338,055	260,509	4,844,481	874,525	15%	12.1%	95.7%
WASHINGTON FOOD INDUSTRY	19,526,750	12,130,607	62%	L	3	73	550K	111.5%	0.0%	1.4%	839,650	13,222,362	187,163	14,249,175	5,277,575	27%	25.2%	95.7%
VIGILANT	27,091,499	16,266,348	60%	L	5	73	380K	100.0%	0.0%	6.2%	1,164,934	17,730,319	1,107,666	20,002,919	7,088,580	26%	18.0%	95.7%
ARCHBRIGHT	33,441,819	19,817,273	59%	L	5	74	550K	98.0%	0.0%	2.3%	1,437,998	21,600,828	504,898	23,543,724	9,898,095	30%	11.6%	95.7%
WASHINGTON STATE FARM BUREAU	24,926,296	21,369,282	86%	L	4	73	550K	98.0%	0.0%	2.6%	1,071,831	23,292,517	601,157	24,965,505	(39,209)	0%	11.9%	95.7%
WA HEALTH CARE ASSN - WHCA	17,721,658	12,036,226	68%	L	2	73	500K	100.2%	0.0%	1.4%	762,031	13,119,486	178,674	14,060,191	3,661,467	21%	13.0%	95.7%
WA MANUFACTURERS COUNCIL	12,087,640	5,314,733	44%	L	5	73	500K	100.0%	0.0%	3.2%	519,769	5,793,059	184,098	6,496,926	5,590,714	46%	14.7%	95.7%
ASSOC BUILDERS AND CONTRACTORS	26,133,476	12,220,969	47%	L	8	73	550K	100.4%	0.0%	6.1%	1,123,739	13,320,856	816,462	15,261,057	10,872,419	42%	18.3%	95.7%
SMART 'A' TEAM	34,186,165	20,669,064	60%	L	8	74	550K	100.0%	0.0%	5.7%	1,470,005	22,529,280	1,280,992	25,280,277	8,905,888	26%	17.4%	95.7%
SMART DREAM TEAM	25,071,915	8,587,528	34%	L	8	73	800K	100.0%	0.0%	3.3%	1,078,092	9,360,406	308,435	10,746,933	14,324,982	57%	14.8%	95.7%
PACIFIC INLAND TARIFF BUREAU	22,051,470	10,641,201	48%	L	7	73	800K	100.0%	0.0%	2.4%	948,213	11,598,909	282,781	12,829,903	9,221,567	42%	13.9%	95.7%
SOUTHWEST WASHINGTON	1,400,318	593,842	42%	L	8	66	275K	58.4%	0.0%	76.7%	60,214	647,288	496,290	1,203,792	196,526	14%	14.7%	95.7%
GREATER VANCOUVER CHAMBER	2,304,207	1,420,246	62%	L	5	68	500K	72.1%	0.0%	36.6%	99,081	1,548,068	566,331	2,213,480	90,727	4%	9.7%	95.7%
WA ASSN OF SEWER & WATER DIST	1,007,284	330,333	33%	L	5	64	500K	75.0%	0.0%	41.1%	43,313	360,063	147,855	551,231	456,053	45%	17.5%	95.7%
NW DISTRICT COUNCIL OF	796,551	378,452	48%	L	2	62	250K	73.9%	0.0%	42.5%	34,252	412,513	175,310	622,075	174,476	22%	17.0%	95.7%
WA BIOTECH & BIOMEDICAL ASSN	3,274,493	929,727	28%	L	4	70	380K	95.9%	0.0%	14.0%	140,803	1,013,402	142,024	1,296,229	1,978,264	60%	21.3%	95.7%
TRI CITY CONSTRUCTION COUNCIL	3,916,609	3,534,659	90%	L	7	70	550K	100.0%	0.0%	13.3%	168,414	3,852,778	510,998	4,532,190	(615,581)	-16%	25.5%	95.7%
WA RETAIL ASSN	9,903,588	6,741,932	68%	L	3	72	550K	100.0%	0.0%	3.1%	425,854	7,348,706	224,158	7,998,718	1,904,870	19%	14.6%	95.7%
WA RETAIL ASSN - AUTOMOTIVE	6,220,510	3,610,165	58%	L	6	72	550K	100.0%	0.0%	4.8%	267,482	3,935,080	188,014	4,390,576	1,829,934	29%	16.4%	95.7%
ASSOCIATED GENERAL CONTRACTORS	61,643,713	27,951,110	45%	L	8	74	550K	95.0%	0.0%	6.0%	2,650,680	30,466,710	1,832,999	34,950,389	26,693,324	43%	12.1%	95.7%
MASTER BUILDERS ASSOCIATION	47,696,724	26,531,116	56%	L	8	74	1M	100.0%	0.0%	1.8%	2,050,959	28,918,916	533,091	31,502,966	16,193,758	34%	13.3%	95.7%
STATE OF WASHINGTON (DES)	2,353,652	2,018,936	86%	L	3	69	500K	93.0%	30.0%	14.0%	101,207	2,200,640	308,470	2,610,317	(256,665)	-11%	17.8%	59.1%
Subtotal - Associations	\$456,475,221	\$247,300,646	54%								\$19,628,433	\$269,557,704	\$11,655,472	\$300,841,609	\$155,633,612	34%		
Total Enrollment	\$465,029,454	\$253,373,704	54%								\$19,996,267	\$273,435,074	\$14,490,041	\$307,921,382	\$157,108,072	34%		
Individual Firms - 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																		
16 Firms with Refunds	4,711,493	938,792	20%								202,594	1,172,898	595,909	1,971,401	2,740,092	58%		
11 Firms with Assessments	3,118,760	4,564,660	146%								134,107	2,456,873	1,882,624	4,473,604	-1,354,844	-43%		
Subtotal - 27	7,830,253	5,503,452	70%								336,701	3,629,771	2,478,533	6,445,005	1,385,248	18%		
Average Firm Size	290,009																	
Premium Based Plans																		
5 Firms with Refunds	638,686	181,967	28%								27,465	207,549	295,087	530,101	108,585	17%		
2 Firms with Assessments	85,294	387,639	454%								3,668	40,050	60,949	104,667	(19,373)	-23%		
Subtotal - 7	723,980	569,606	79%								31,133	247,599	356,036	634,768	89,212	12%		
Average Firm Size	103,426																	

Created: 06-16-2025

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.