

Refund/Assessment Summary
Enrollment Beginning:
07-01-2018
First Evaluation

PAF: 1.1751

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Hazard Group	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net			Retrospective			Ratio Refunded	Max Risk%	Max Refund%	
										Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund				
Subtotal – 31 Firms with Refunds	13,522,491	3,456,971	26%								581,468	4,945,894	2,527,718	8,055,080	5,467,411	40%			
Subtotal – 15 Firms with Assessments	10,111,282	16,158,128	160%								434,784	9,648,562	2,767,096	12,850,442	(2,739,160)	-27%			
Subtotal – 46 Individual Firms	23,633,773	19,615,099	83%								1,016,252	14,594,456	5,294,814	20,905,522	2,728,251	12%			
Average Firm Size	513,778																		
ARCHBRIGHT	49,294,999	38,046,384	77%	L	5	74	0	100.0%	0.0%	2.1%	2,119,685	41,470,559	885,231	44,475,475	4,819,524	10%	13.6%	95.7%	
ASSOCIATED BUILDERS AND CONTRACTORS OF WESTERN WA	24,800,532	14,176,024	57%	L	8	73	0	100.0%	0.0%	6.1%	1,066,423	15,451,866	949,641	17,467,930	7,332,602	30%	17.9%	95.7%	
ASSOCIATED BUILDERS AND CONTRACTORS – INLAND PAC CHAPTER	4,916,337	3,895,788	79%	L	8	71	0	94.9%	0.0%	11.9%	211,402	4,246,409	504,397	4,962,208	(45,871)	-1%	17.9%	95.7%	
ASSOCIATED GENERAL CONTRACTORS	68,441,386	33,485,735	49%	L	8	74	0	95.0%	0.0%	6.0%	2,942,980	36,499,451	2,195,953	41,638,384	26,803,002	39%	12.1%	95.7%	
BUILDING INDUSTRY ASSOCIATION OF WA	76,518,243	41,929,468	55%	L	8	74	0	100.0%	0.0%	2.5%	3,290,284	45,703,120	1,133,437	50,126,841	26,391,402	34%	14.0%	95.7%	
GREATER VANCOUVER CHAMBER OF COMMERCE	2,388,726	1,688,466	71%	L	5	68	500k	72.1%	0.0%	36.6%	102,715	1,840,428	673,286	2,616,429	(227,703)	-10%	9.7%	95.7%	
LEADINGAGE WA	7,568,718	7,640,090	101%	L	2	72	500k	95.0%	0.0%	4.2%	325,455	7,837,407	325,707	8,488,569	(919,851)	-12%	10.2%	95.7%	
MASTER BUILDERS ASSOCIATION – GRIP	56,231,310	34,710,583	62%	L	8	74	1M	100.0%	0.0%	1.8%	2,417,946	37,834,535	697,442	40,949,923	15,281,387	27%	13.3%	95.7%	
NW DISTRICT COUNCIL OF ASSEMBLIES OF GOD	1,039,597	552,999	53%	L	2	63	250K	77.5%	0.0%	36.8%	44,703	602,769	222,094	869,566	170,031	16%	17.8%	95.7%	
PACIFIC INLAND TARIFF BUREAU	26,465,478	18,814,487	71%	L	7	73	0	100.0%	0.0%	2.4%	1,138,016	20,507,791	499,980	22,145,787	4,319,691	16%	13.9%	95.7%	
SMART – A TEAM	44,219,211	28,363,464	64%	L	8	74	1M	100.0%	0.0%	1.8%	1,901,426	30,916,176	569,909	33,387,511	10,831,700	24%	13.3%	95.7%	
SMART – DREAM TEAM	34,793,666	14,757,412	42%	L	8	74	1M	100.0%	0.0%	1.8%	1,496,128	16,085,579	296,522	17,878,229	16,915,437	49%	13.3%	95.7%	
SOUTHWEST WA CONTRACTORS ASSOCIATION	1,760,846	369,977	21%	L	8	66	250K	58.0%	0.0%	79.1%	75,716	403,275	318,974	797,965	962,881	55%	15.4%	95.7%	
STATE OF WA DEPARTMENT OF ENTERPRISE SERVICES	2,334,216	1,938,869	83%	L	3	68	500k	92.8%	30.0%	15.6%	100,371	2,113,367	328,918	2,542,656	(208,440)	-9%	19.1%	58.6%	
TRI CITY CONSTRUCTION COUNCIL	5,059,139	3,113,731	62%	L	7	71	0	100.0%	35.0%	7.9%	217,543	3,393,967	266,874	3,878,384	1,180,755	23%	19.7%	55.3%	
VIGILANT	28,196,327	16,574,525	59%	L	5	73	0	100.0%	0.0%	2.6%	1,212,442	18,066,232	467,030	19,745,704	8,450,623	30%	14.1%	95.7%	
WA ASSOCIATION OF SEWER & WATER DISTRICTS	1,185,712	941,586	79%	L	5	64	0	48.2%	0.0%	98.7%	50,986	622,949	615,080	1,289,015	(103,303)	-9%	6.8%	95.7%	
WA FOOD INDUSTRY ASSOCIATION	18,495,752	12,209,326	66%	L	3	73	500k	111.0%	0.0%	1.9%	795,317	13,308,165	247,798	14,351,280	4,144,472	22%	25.3%	95.7%	
WA HEALTH CARE ASSOCIATION	25,731,799	17,799,970	69%	L	2	73	500k	109.6%	0.0%	1.1%	1,106,467	19,401,967	204,458	20,712,892	5,018,907	20%	22.8%	95.7%	
WA MANUFACTURERS COUNCIL	8,287,841	4,327,262	52%	L	5	72	500k	100.0%	0.0%	4.5%	356,377	4,716,716	211,417	5,284,510	3,003,331	36%	16.1%	95.7%	
WA RETAIL ASSOCIATION	12,044,307	9,278,174	77%	L	3	72	0	106.0%	0.0%	2.3%	517,905	10,113,210	234,262	10,865,377	1,178,930	10%	20.3%	95.7%	
WA RETAIL ASSOCIATION – AUTOMOTIVE	5,897,953	4,705,963	80%	L	6	71	0	101.5%	0.0%	6.4%	253,612	5,129,500	327,939	5,711,051	186,902	3%	19.8%	95.7%	
WA STATE FARM BUREAU	37,602,541	32,777,625	87%	L	4	74	0	98.0%	0.0%	1.9%	1,616,909	35,727,611	679,361	38,023,881	(421,340)	-1%	11.2%	95.7%	
WMC PLATINUM (WA MANUFACTURERS COUNCIL)	4,456,377	2,315,411	52%	L	4	70	500k	100.0%	0.0%	10.4%	191,624	2,523,798	262,773	2,978,195	1,478,182	33%	22.4%	95.7%	
Subtotal – Associations	\$547,731,013	\$344,413,319	63%								\$23,552,432	\$374,516,847	\$13,118,483	\$411,187,762	\$136,543,251	25%			
Total Enrollment	\$571,364,786	\$364,028,418	64%								\$24,568,684	\$389,111,303	\$18,413,297	\$432,093,284	\$139,271,502	24%			

Individual Firms – Detail by Plan

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Hazard Group	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net			Retrospective			Ratio Refunded	Max Risk%	Max Refund%
										Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund			
Loss Based Plans																		
27 Firms with Refunds	12,507,874	3,400,840	27%								537,839	4,754,279	2,142,017	7,434,135	5,073,739	41%		
10 Firms with Assessments	7,490,085	13,682,128	183%								322,073	7,821,433	1,817,651	9,961,157	-2,471,072	-33%		
Subtotal – 37	19,997,959	17,082,968	85%								859,912	12,575,712	3,959,668	17,395,292	2,602,667	13%		
Average Firm Size	\$540,485																	
Premium Based Plans																		
4 Firms with Refunds	1,014,617	56,131	6%								43,629	191,615	385,701	620,945	393,672	39%		
5 Firms with Assessments	2,621,197	2,476,000	94%								112,711	1,827,129	949,445	2,889,285	(268,088)	-10%		
Subtotal – 9	3,635,814	2,532,131	70%								156,340	2,018,744	1,335,146	3,510,230	125,584	3%		
Average Firm Size	\$403,979																	

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.

Refund/Assessment Summary
Enrollment Beginning:
07-01-2017
Second Evaluation

PAF: 1.0040

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Hazard Group	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net			Retrospective			Ratio Refunded	Max Risk%	Max Refund%	
										Insurance Charge%	Policy Admin Expense	Incurred Loss & Net Insurance Expense Charge	Premium Indicated	Cumulative Refund					
Subtotal – 37 Firms with Refunds	11,940,186	2,223,359	19%								513,426	3,491,089	2,124,498	6,129,013	5,811,173	49%			
Subtotal – 16 Firms with Assessments	14,599,346	14,096,952	97%								627,772	12,545,610	4,891,446	18,064,828	(3,465,482)	-24%			
Subtotal – 53 Individual Firms	26,539,532	16,320,311	61%								1,141,198	16,036,699	7,015,944	24,193,841	2,345,691	9%			
Average Firm Size	500,746																		
ARCHBRIGHT	51,381,484	33,799,282	66%	L	5	74	1M	100.0%	20.0%	0.7%	2,209,404	36,841,217	263,452	39,314,073	12,067,411	23%	12.1%	74.1%	
ASSOCIATED BUILDERS AND CONTRACTORS OF WESTERN WA	25,719,038	12,376,339	48%	L	8	73	0	100.0%	0.0%	6.1%	1,105,919	13,490,210	829,081	15,425,210	10,293,828	40%	17.9%	95.7%	
ASSOCIATED BUILDERS AND CONTRACTORS – INLAND PAC CHAPTER	5,394,925	3,386,406	63%	L	8	71	0	94.9%	0.0%	11.9%	231,982	3,691,183	438,446	4,361,611	1,033,314	19%	17.9%	95.7%	
ASSOCIATED GENERAL CONTRACTORS	71,318,505	31,577,566	44%	L	8	74	0	95.0%	0.0%	6.0%	3,066,696	34,419,547	2,070,818	39,557,061	31,761,444	45%	12.1%	95.7%	
BUILDING INDUSTRY ASSOCIATION OF WA	82,909,423	39,015,000	47%	L	8	74	0	100.0%	0.0%	2.5%	3,565,105	42,526,350	1,054,653	47,146,108	35,763,315	43%	14.0%	95.7%	
GREATER VANCOUVER CHAMBER OF COMMERCE	2,450,782	979,946	40%	L	5	68	500k	72.1%	0.0%	36.6%	105,384	1,068,141	390,759	1,564,284	886,498	36%	9.7%	95.7%	
LEADINGAGE WA	8,840,313	4,891,633	55%	L	2	72	500k	95.0%	0.0%	4.2%	380,133	5,331,880	221,582	5,933,595	2,906,718	33%	10.2%	95.7%	
LIFE SCIENCE WA	2,897,783	855,012	30%	L	4	69	0	93.9%	20.0%	16.5%	124,605	931,963	153,367	1,209,935	1,687,848	58%	21.3%	70.8%	
MASTER BUILDERS ASSOCIATION – GRIP	59,137,881	34,454,872	58%	L	8	74	1M	100.0%	0.0%	1.8%	2,542,929	37,555,810	692,304	40,791,043	18,346,838	31%	13.3%	95.7%	
NW DISTRICT COUNCIL OF ASSEMBLIES OF GOD	1,146,765	479,660	42%	L	2	63	250K	77.5%	0.0%	36.8%	49,311	522,829	192,640	764,780	381,985	33%	17.8%	95.7%	
PACIFIC INLAND TARIFF BUREAU	26,944,175	16,905,988	63%	L	7	73	0	100.0%	0.0%	2.4%	1,158,600	18,427,527	449,263	20,035,390	6,908,785	26%	13.9%	95.7%	
SMART – A TEAM	49,296,430	26,354,432	53%	L	8	74	0	99.8%	0.0%	2.5%	2,119,746	28,726,331	720,198	31,566,275	17,730,155	36%	13.8%	95.7%	
SMART – DREAM TEAM	35,881,489	18,731,740	52%	L	8	74	1M	108.5%	0.0%	1.8%	1,542,904	20,417,597	358,390	22,318,891	13,562,598	38%	22.4%	95.7%	
SOUTHWEST WA CONTRACTORS ASSOCIATION	1,942,666	208,385	11%	L	8	67	250K	48.0%	0.0%	102.8%	83,535	227,140	233,478	544,153	1,398,513	72%	8.5%	95.7%	
STATE OF WA DEPARTMENT OF ENTERPRISE SERVICES	2,562,428	1,011,341	39%	L	3	68	0	92.8%	40.0%	14.9%	110,184	1,117,219	166,404	1,393,807	1,168,621	46%	18.4%	46.5%	
TRI CITY CONSTRUCTION COUNCIL	5,583,049	4,189,006	75%	L	7	71	1M	110.0%	35.0%	3.7%	240,071	4,566,017	169,532	4,975,620	607,429	11%	26.4%	56.9%	
VIGILANT	27,961,550	20,288,511	73%	L	5	73	1M	100.0%	0.0%	1.3%	1,202,347	22,114,477	295,825	23,612,649	4,348,901	16%	12.7%	95.7%	
WA ASSOCIATION OF SEWER & WATER DISTRICTS	1,152,354	219,875	19%	L	5	63	0	48.2%	0.0%	101.2%	49,551	239,664	242,486	531,701	620,653	54%	8.1%	95.7%	
WA FOOD INDUSTRY ASSOCIATION	19,102,697	12,119,824	63%	L	3	73	0	112.3%	0.0%	0.6%	821,416	13,210,608	83,557	14,115,581	4,987,116	26%	25.2%	95.7%	
WA HEALTH CARE ASSOCIATION	28,559,292	13,638,565	48%	L	2	73	500k	106.8%	0.0%	1.1%	1,228,050	14,866,036	170,276	16,264,362	12,294,930	43%	19.9%	95.7%	
WA MANUFACTURERS COUNCIL	9,085,293	4,393,159	48%	L	4	72	0	140.0%	40.0%	1.6%	390,668	4,788,543	78,853	5,258,064	3,827,229	42%	56.6%	52.2%	
WA RETAIL ASSOCIATION	12,603,197	5,831,479	46%	L	3	72	0	100.5%	0.0%	2.4%	541,937	6,356,312	153,848	7,052,097	5,551,100	44%	14.4%	95.7%	
WA RETAIL ASSOCIATION – AUTOMOTIVE	5,269,756	3,779,648	72%	L	6	71	0	120.5%	45.0%	2.0%	226,600	4,119,816	83,113	4,429,529	840,227	16%	35.8%	46.6%	
WA STATE FARM BUREAU	45,644,017	37,264,454	82%	L	4	74	0	101.7%	5.0%	1.7%	1,962,693	40,618,255	683,443	43,264,391	2,379,626	5%	15.0%	90.3%	
WMC PLATINUM (WA MANUFACTURERS COUNCIL)	3,493,783	1,767,432	51%	L	5	69	0	140.0%	40.0%	3.1%	150,233	1,926,501	59,583	2,136,317	1,357,466	39%	58.7%	51.6%	
Subtotal – Associations	\$586,279,075	\$328,519,555	56%								\$25,210,003	\$358,101,173	\$10,255,351	\$393,566,527	\$192,712,548	33%			
Total Enrollment	\$612,818,607	\$344,839,866	56%								\$26,351,201	\$374,137,872	\$17,271,295	\$417,760,368	\$195,058,239	32%			

Individual Firms – Detail by Plan

	Standard Premium	Developed Losses	Standard Loss Ratio	Retrospective			Ratio Refunded
				Policy Admin Expense	Incurred Loss & Net Insurance Expense Charge	Premium Indicated	
Loss Based Plans							
28 Firms with Refunds	9,802,730	1,650,903	17%	421,516	2,793,836	1,248,930	54%
13 Firms with Assessments	12,387,306	11,634,816	94%	532,654	10,650,043	4,279,110	-25%
Subtotal – 41	22,190,036	13,285,719	60%	954,170	13,443,879	5,528,040	10%
Average Firm Size	\$541,220						
Premium Based Plans							
9 Firms with Refunds	2,137,456	572,456	27%	91,910	697,253	875,568	22%
3 Firms with Assessments	2,212,040	2,462,136	111%	95,118	1,895,567	612,336	-18%
Subtotal – 12	4,349,496	3,034,592	70%	187,028	2,592,820	1,487,904	2%
Average Firm Size	\$362,458						

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.

Refund/Assessment Summary
Enrollment Beginning:
07-01-2016
Third Evaluation

PAF: 1.0435

Association Name	Standard			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			Ratio Refunded	Max Risk%	Max Refund%
	Standard Premium	Developed Losses	Loss Ratio											Premium Indicated	Cumulative Refund				
Subtotal – 38 Firms with Refunds	24,115,451	10,721,137	44%								1,157,542	12,121,842	3,432,761	16,712,145	7,403,306	31%			
Subtotal – 23 Firms with Assessments	17,262,911	21,367,293	124%								828,619	14,081,996	5,302,251	20,212,866	(2,949,955)	-17%			
Subtotal – 61 Individual Firms	\$41,378,362	\$32,088,430	78%								\$1,986,161	\$26,203,838	\$8,735,012	\$36,925,011	\$4,453,351	11%			
Average Firm Size	\$678,334																		
ARCHBRIGHT	48,869,769	39,166,918	80%	L	5	74	1M	147.0%	52.0%	0.0%	2,345,749	41,908,602	6,705	44,261,056	4,608,713	9%	62.1%	39.6%	
ASSOCIATED BUILDERS AND CONTRACTORS OF WESTERN WA	25,191,974	7,690,735	31%	L	8	73	120K	72.3%	28.0%	75.0%	1,209,215	8,229,086	6,167,700	15,606,001	9,585,973	38%	40.0%	42.8%	
ASSOCIATED BUILDERS AND CONTRACTORS – INLAND PAC CHAPTER	5,483,323	4,042,396	74%	L	8	71	500k	97.0%	10.0%	20.2%	263,200	4,325,364	872,768	5,461,332	21,991	0%	29.5%	82.3%	
ASSOCIATED GENERAL CONTRACTORS	69,153,393	35,052,976	51%	L	8	74	500k	160.0%	20.0%	6.8%	3,319,363	37,506,684	2,538,902	43,364,949	25,788,444	37%	87.6%	72.4%	
BUILDING INDUSTRY ASSOCIATION OF WA	85,729,421	41,466,322	48%	L	8	74	500k	160.0%	0.0%	6.8%	4,115,012	44,368,965	3,008,482	51,492,459	34,236,962	40%	87.6%	95.2%	
GREATER VANCOUVER CHAMBER OF COMMERCE	2,442,318	789,841	32%	L	5	68	500k	80.0%	40.0%	29.0%	117,231	1,045,312	303,130	1,465,673	976,645	40%	15.2%	40.0%	
LEADINGAGE WA	9,424,033	3,905,386	41%	L	2	72	500k	95.0%	0.0%	14.4%	452,354	4,178,763	603,250	5,234,367	4,189,666	44%	21.1%	95.2%	
LIFE SCIENCE WA	2,596,508	1,025,364	39%	L	4	68	500k	103.0%	35.0%	13.7%	124,632	1,097,139	149,784	1,371,555	1,224,953	47%	30.0%	52.6%	
MASTER BUILDERS ASSOCIATION – GRIP	56,382,705	27,600,049	49%	L	8	74	500k	142.0%	45.0%	6.4%	2,706,370	29,532,052	1,898,409	34,136,831	22,245,874	39%	66.5%	44.0%	
NW DISTRICT COUNCIL OF ASSEMBLIES OF GOD	1,173,709	198,925	17%	L	2	63	250K	74.0%	0.0%	43.4%	56,338	212,850	92,346	361,534	812,175	69%	18.3%	95.2%	
PACIFIC INLAND TARIFF BUREAU	29,762,771	21,571,519	72%	L	7	73	500k	135.0%	50.0%	4.6%	1,428,613	23,081,525	1,064,866	25,575,004	4,187,767	14%	55.9%	39.2%	
SMART – A TEAM	48,078,925	28,108,259	58%	L	8	74	500k	135.0%	0.0%	8.3%	2,307,788	30,075,837	2,503,753	34,887,378	13,191,547	27%	61.3%	95.2%	
SMART – DREAM TEAM	36,666,158	21,882,158	60%	L	8	74	1M	140.0%	0.0%	2.9%	1,759,976	23,413,909	684,389	25,858,274	10,807,884	29%	59.0%	95.2%	
SOUTHWEST WA CONTRACTORS ASSOCIATION	2,421,056	1,003,424	41%	L	8	68	120K	43.8%	0.0%	132.1%	116,211	1,073,664	1,418,731	2,608,606	(187,550)	-8%	13.6%	95.2%	
STATE OF WA DEPARTMENT OF ENTERPRISE SERVICES	2,646,238	2,959,817	112%	L	3	68	500k	85.6%	40.0%	23.2%	127,019	2,423,742	563,266	3,114,027	(467,789)	-18%	17.7%	42.5%	
TRI CITY CONSTRUCTION COUNCIL	6,211,847	6,436,603	104%	L	7	71	1M	160.0%	35.0%	1.0%	298,169	6,887,165	70,270	7,255,604	(1,043,757)	-17%	77.7%	57.4%	
VIGILANT	29,661,455	20,609,761	69%	L	5	73	1M	136.0%	57.0%	0.1%	1,423,750	22,052,444	13,452	23,489,646	6,171,809	21%	50.4%	34.2%	
WA ASSOCIATION OF SEWER & WATER DISTRICTS	1,108,017	616,910	56%	L	5	63	250K	48.2%	0.0%	101.2%	53,185	571,449	578,357	1,202,991	(94,974)	-9%	8.6%	95.2%	
WA FOOD INDUSTRY ASSOCIATION	18,667,934	10,525,241	56%	L	3	73	1M	150.0%	32.5%	1.0%	896,061	11,262,008	109,163	12,267,232	6,400,702	34%	66.9%	60.1%	
WA HEALTH CARE ASSOCIATION	31,316,403	16,998,423	54%	L	2	73	1M	130.0%	30.0%	2.7%	1,503,187	18,188,313	495,104	20,186,604	11,129,799	36%	47.7%	62.2%	
WA MANUFACTURERS COUNCIL	12,017,136	6,573,992	55%	L	4	72	500k	160.0%	0.0%	2.4%	576,823	7,034,171	170,755	7,781,749	4,235,387	35%	80.2%	95.2%	
WA RETAIL ASSOCIATION	12,663,162	8,726,493	69%	L	4	72	500k	160.0%	30.0%	2.3%	607,832	9,337,348	217,859	10,163,039	2,500,123	20%	80.0%	62.4%	
WA RETAIL ASSOCIATION – AUTOMOTIVE	4,619,443	3,032,502	66%	L	5	70	500k	160.0%	30.0%	3.0%	221,733	3,244,777	97,596	3,564,106	1,055,337	23%	81.1%	62.1%	
WA TRUCKING ASSOCIATIONS	5,911,018	3,427,189	58%	L	8	71	500k	76.0%	50.0%	31.8%	283,729	3,667,092	1,166,935	5,117,756	793,262	13%	12.0%	24.7%	
WA STATE FARM BUREAU	53,849,894	32,971,291	61%	L	4	74	120K	79.8%	56.0%	34.7%	2,584,795	35,279,281	12,227,234	50,091,310	3,758,584	7%	19.8%	14.5%	
Subtotal – Associations	\$602,048,610	\$346,382,494	58%								\$28,898,335	\$369,997,542	\$37,023,206	\$435,919,083	\$166,129,527	28%			
Total Enrollment	\$643,426,972	\$378,470,924	59%								\$30,884,496	\$396,201,380	\$45,758,218	\$472,844,094	\$170,582,878	27%			

Individual Firms – Detail by Plan

Loss Based Plans	Standard			Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective			Ratio Refunded
	Standard Premium	Developed Losses	Loss Ratio				Premium Indicated	Cumulative Refund		
29 Firms with Refunds	22,279,103	9,852,546	44%	1,069,397	11,192,449	2,885,028	15,146,874	7,132,229	32%	
13 Firms with Assessments	10,384,294	13,783,448	133%	498,446	9,342,790	2,959,743	12,800,979	-2,416,685	-23%	
Subtotal – 42	32,663,397	23,635,994	72%	1,567,843	20,535,239	5,844,771	27,947,853	4,715,544	14%	
Average Firm Size	\$777,700									
Premium Based Plans										
9 Firms with Refunds	1,836,348	868,591	47%	88,145	929,393	547,733	1,565,271	271,077	15%	
10 Firms with Assessments	6,878,617	7,583,845	110%	330,173	4,739,206	2,342,508	7,411,887	(533,270)	-8%	
Subtotal – 19	8,714,965	8,452,436	97%	418,318	5,668,599	2,890,241	8,977,158	(262,193)	-3%	
Average Firm Size	\$458,682									

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.