

Refund/Assessment Summary
Enrollment Beginning:
7/1/2021
First Evaluation

PAF: 1.1408

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 - 18 Firms with Refunds	4,063,721	858,097	21%								174,742	984,655	649,976	1,809,373	2,254,348	55%		
Subtotal - 16 Firms with Assessments	4,521,729	5,864,339	130%								194,435	3,468,532	2,600,998	6,263,965	(1,742,236)	-39%		
Subtotal - 34 Individual Firms	8,585,450	6,722,436	78%								369,177	4,453,187	3,250,974	8,073,338	512,112	6%		
Average Firm Size	252,513																	
BUILDING INDUSTRY ASSN OF WA	67,956,572	30,491,109	45%	L	8	74	800K	100.0%	0.0%	2.5%	2,922,133	33,235,309	824,236	36,981,678	30,974,894	46%	14.0%	95.7%
LEADINGAGE WASHINGTON	5,663,796	3,980,894	70%	L	2	71	500K	95.0%	0.0%	6.0%	243,543	4,339,174	260,576	4,843,293	820,503	14%	12.1%	95.7%
WASHINGTON FOOD INDUSTRY	19,547,079	12,598,807	64%	L	3	73	550K	111.5%	0.0%	1.4%	840,524	13,732,700	194,386	14,767,610	4,779,469	24%	25.2%	95.7%
VIGILANT	27,065,373	18,501,264	68%	L	5	73	380K	100.0%	0.0%	6.2%	1,163,811	20,166,378	1,259,854	22,590,043	4,475,330	17%	18.0%	95.7%
ARCHBRIGHT	33,467,526	18,846,825	56%	L	5	74	550K	98.0%	0.0%	2.3%	1,439,104	20,543,039	480,173	22,462,316	11,005,210	33%	11.6%	95.7%
WASHINGTON STATE FARM BUREAU	24,924,596	23,006,244	92%	L	4	73	550K	98.0%	0.0%	2.6%	1,071,758	25,076,806	647,207	26,795,771	(1,871,175)	-8%	11.9%	95.7%
WA HEALTH CARE ASSN - WHCA	17,741,482	13,872,659	78%	L	2	73	500K	100.2%	0.0%	1.4%	762,884	15,121,198	205,936	16,090,018	1,651,464	9%	13.0%	95.7%
WA MANUFACTURERS COUNCIL	12,045,360	4,395,420	36%	L	5	73	500K	100.0%	0.0%	3.2%	517,950	4,791,008	152,253	5,461,211	6,584,149	55%	14.7%	95.7%
ASSOC BUILDERS AND CONTRACTORS	26,094,789	12,036,349	46%	L	8	73	550K	100.4%	0.0%	6.1%	1,122,076	13,119,620	804,128	15,045,824	11,048,965	42%	18.3%	95.7%
SMART 'A' TEAM	34,195,583	19,153,523	56%	L	8	74	550K	100.0%	0.0%	5.7%	1,470,410	20,877,340	1,187,065	23,534,815	10,660,768	31%	17.4%	95.7%
SMART DREAM TEAM	25,047,851	10,950,419	44%	L	8	73	800K	100.0%	0.0%	3.3%	1,077,058	11,935,957	393,302	13,406,317	11,641,534	46%	14.8%	95.7%
PACIFIC INLAND TARIFF BUREAU	22,055,702	8,701,378	39%	L	7	73	800K	100.0%	0.0%	2.4%	948,395	9,484,502	231,232	10,664,129	11,391,573	52%	13.9%	95.7%
SOUTHWEST WASHINGTON	1,400,318	847,210	61%	L	8	66	275K	58.4%	0.0%	76.7%	60,214	891,386	683,445	1,635,045	(234,727)	-17%	14.7%	95.7%
GREATER VANCOUVER CHAMBER	2,297,746	1,851,532	81%	L	5	68	500K	72.1%	0.0%	36.6%	98,803	1,805,776	660,609	2,565,188	(267,442)	-12%	9.7%	95.7%
WA ASSN OF SEWER & WATER DIST	1,007,275	523,348	52%	L	5	64	500K	75.0%	0.0%	41.1%	43,313	570,449	234,247	848,009	159,266	16%	17.5%	95.7%
NW DISTRICT COUNCIL OF	796,551	361,880	45%	L	2	62	250K	73.9%	0.0%	42.5%	34,252	394,449	167,633	596,334	200,217	25%	17.0%	95.7%
WA BIOTECH & BIOMEDICAL ASSN	3,257,954	983,903	30%	L	4	70	380K	95.9%	0.0%	14.0%	140,092	1,072,454	150,300	1,362,846	1,895,108	58%	21.3%	95.7%
TRI CITY CONSTRUCTION COUNCIL	3,916,609	4,037,975	103%	L	7	70	550K	100.0%	0.0%	13.3%	168,414	4,269,104	566,216	5,003,734	(1,087,125)	-28%	25.5%	95.7%
WA RETAIL ASSN	9,903,588	8,296,465	84%	L	3	72	550K	100.0%	0.0%	3.1%	425,854	9,043,147	275,843	9,744,844	158,744	2%	14.6%	95.7%
WA RETAIL ASSN - AUTOMOTIVE	6,218,899	4,639,164	75%	L	6	72	550K	100.0%	0.0%	4.8%	267,413	5,056,689	241,604	5,565,706	653,193	11%	16.4%	95.7%
ASSOCIATED GENERAL CONTRACTORS	61,493,337	29,029,240	47%	L	8	74	550K	95.0%	0.0%	6.0%	2,644,213	31,641,872	1,903,702	36,189,787	25,303,550	41%	12.1%	95.7%
MASTER BUILDERS ASSOCIATION	47,662,383	24,635,840	52%	L	8	74	1M	100.0%	0.0%	1.8%	2,049,482	26,853,066	495,009	29,397,557	18,264,826	38%	13.3%	95.7%
Subtotal - Associations	\$456,124,594	\$253,412,815	56%								\$19,613,358	\$275,843,213	\$12,274,322	\$307,730,893	\$148,393,701	33%		
Total Enrollment	\$464,710,044	\$260,135,251	56%								\$19,982,535	\$280,296,400	\$15,525,296	\$315,804,231	\$148,905,813	32%		

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 Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective				
														Premium Indicated	Cumulative Refund	Ratio Refunded		
Loss Based Plans																		
13 Firms with Refunds	3,425,035	662,190	19%								147,277	763,738	354,889	1,265,904	2,159,131	63%		
14 Firms with Assessments	4,436,435	5,581,823	126%								190,767	3,428,482	2,540,049	6,159,298	(1,722,863)	-39%		
Subtotal - 27	7,861,470	6,244,013	79%								338,044	4,192,220	2,894,938	7,425,202	436,268	6%		
Average Firm Size	291,166																	
Premium Based Plans																		
5 Firms with Refunds	638,686	195,907	31%								27,465	220,917	295,087	543,469	95,217	15%		
2 Firms with Assessments	85,294	282,516	331%								3,668	40,050	60,949	104,667	(19,373)	-23%		
Subtotal - 7	723,980	478,423	66%								31,133	260,967	356,036	648,136	75,844	10%		
Average Firm Size	103,426																	

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:
7/1/2020
Second Evaluation

PAF: 1.1034

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 - 33 Firms with Refunds	8,122,665	1,561,391	19%								349,277	2,117,980	1,267,639	3,734,896	4,387,769	54%		
Subtotal - 6 Firms with Assessments	1,689,421	1,105,881	65%								72,645	1,002,468	1,254,324	2,329,437	(640,016)	-38%		
Subtotal - 39 Individual Firms	9,812,086	2,667,272	27%								421,922	3,120,448	2,521,963	6,064,333	3,747,753	38%		
Average Firm Size	251,592																	
BUILDING INDUSTRY ASSN OF WA	70,005,806	31,634,358	45%	L	8	74	800K	100.0%	0.0%	2.5%	3,010,250	34,481,450	855,140	38,346,840	31,658,966	45%	14.0%	95.7%
LEADINGAGE WASHINGTON	6,060,886	2,561,457	42%	L	2	71	500K	95.0%	0.0%	6.0%	260,618	2,791,988	167,664	3,220,270	2,840,616	47%	12.1%	95.7%
WASHINGTON FOOD INDUSTRY	18,239,628	11,372,634	62%	L	3	73	550K	111.5%	0.0%	1.4%	784,304	12,396,171	175,468	13,355,943	4,883,685	27%	25.2%	95.7%
VIGILANT	25,123,269	15,484,631	62%	L	5	73	380K	100.0%	0.0%	6.2%	1,080,301	16,878,248	1,054,435	19,012,984	6,110,285	24%	18.0%	95.7%
ARCHBRIGHT	34,450,946	22,788,359	66%	L	5	74	550K	98.0%	0.0%	2.3%	1,481,391	24,839,311	580,594	26,901,296	7,549,650	22%	11.6%	95.7%
WASHINGTON STATE FARM BUREAU	30,101,187	22,975,099	76%	L	4	74	550K	98.0%	0.0%	1.9%	1,294,351	25,042,858	476,190	26,813,399	3,287,788	11%	11.2%	95.7%
WA HEALTH CARE ASSN - WHCA	20,207,062	13,819,999	68%	L	2	73	500K	109.6%	0.0%	1.1%	868,904	15,063,799	158,742	16,091,445	4,115,617	20%	22.8%	95.7%
WA MANUFACTURERS COUNCIL	12,012,006	4,368,978	36%	L	5	73	500K	100.0%	0.0%	3.2%	516,516	4,762,186	151,338	5,430,040	6,581,966	55%	14.7%	95.7%
ASSOC BUILDERS AND CONTRACTORS	26,037,009	13,441,272	52%	L	8	73	550K	100.4%	0.0%	6.1%	1,119,591	14,650,986	897,988	16,668,565	9,368,444	36%	18.3%	95.7%
SMART 'A' TEAM	38,010,511	20,682,877	54%	L	8	74	550K	100.0%	0.0%	5.7%	1,634,452	22,544,336	1,281,848	25,460,636	12,549,875	33%	17.4%	95.7%
SMART DREAM TEAM	25,914,016	10,600,790	41%	L	8	73	1M	100.0%	0.0%	2.8%	1,114,303	11,554,861	318,198	12,987,362	12,926,654	50%	14.2%	95.7%
PACIFIC INLAND TARIFF BUREAU	21,165,938	11,204,351	53%	L	7	73	800K	100.0%	0.0%	2.4%	910,135	12,212,743	297,747	13,420,625	7,745,313	37%	13.9%	95.7%
SOUTHWEST WASHINGTON	1,609,476	666,056	41%	L	8	66	275K	55.0%	0.0%	84.5%	69,207	726,001	613,360	1,408,568	200,908	12%	12.9%	95.7%
GREATER VANCOUVER CHAMBER	2,342,827	1,204,732	51%	L	5	68	500K	72.1%	0.0%	36.6%	100,742	1,313,158	480,394	1,894,294	448,533	19%	9.7%	95.7%
WA ASSN OF SEWER & WATER DIST	1,080,505	95,697	9%	L	5	64	500K	75.0%	0.0%	41.1%	46,462	104,310	42,833	193,605	886,900	82%	17.5%	95.7%
NW DISTRICT COUNCIL OF	762,321	709,700	93%	L	2	61	250K	77.5%	0.0%	40.0%	32,780	643,971	257,633	934,384	(172,063)	-23%	20.4%	95.7%
WA BIOTECH & BIOMEDICAL ASSN	2,930,903	1,017,024	35%	L	4	69	380K	95.9%	0.0%	15.5%	126,029	1,108,556	171,722	1,406,307	1,524,596	52%	22.8%	95.7%
TRI CITY CONSTRUCTION COUNCIL	4,729,057	879,340	19%	L	8	71	550K	100.0%	0.0%	9.9%	203,349	958,481	94,564	1,256,394	3,472,663	73%	21.9%	95.7%
WA RETAIL ASSN	10,129,289	9,225,362	91%	L	3	72	550K	104.0%	0.0%	2.6%	435,559	10,055,645	257,414	10,748,618	(619,329)	-6%	18.4%	95.7%
WA RETAIL ASSN - AUTOMOTIVE	6,220,100	3,686,780	59%	L	6	71	550K	101.0%	0.0%	6.5%	267,464	4,018,590	261,333	4,547,387	1,672,713	27%	19.4%	95.7%
ASSOCIATED GENERAL CONTRACTORS	63,913,399	28,116,768	44%	L	8	74	550K	95.0%	0.0%	6.0%	2,748,276	30,647,277	1,843,863	35,239,416	28,673,983	45%	12.1%	95.7%
MASTER BUILDERS ASSOCIATION	48,914,305	27,934,390	57%	L	8	74	1M	100.0%	0.0%	1.8%	2,103,315	30,448,485	561,287	33,113,087	15,801,218	32%	13.3%	95.7%
Subtotal - Associations	\$469,960,446	\$254,470,654	54%								\$20,208,299	\$277,243,411	\$10,999,755	\$308,451,465	\$161,508,981	34%		
Total Enrollment	\$479,772,532	\$257,137,926	54%								\$20,630,221	\$280,363,859	\$13,521,718	\$314,515,798	\$165,256,734	34%		

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 Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective				
														Premium Indicated	Cumulative Refund	Ratio Refunded		
Loss Based Plans																		
26 Firms with Refunds	7,504,950	1,538,337	20%								322,715	2,051,229	977,888	3,351,832	4,153,118	55%		
6 Firms with Assessments	1,689,421	1,105,881	65%								72,645	1,002,468	1,254,324	2,329,437	(640,016)	-38%		
Subtotal - 32	9,194,371	2,644,218	29%								395,360	3,053,697	2,232,212	5,681,269	3,513,102	38%		
Average Firm Size	287,324																	
Premium Based Plans																		
7 Firms with Refunds	617,715	23,054	4%								26,562	66,751	289,751	383,064	234,651	38%		
0 Firms with Assessments	0	0	0%								0	0	0	0	0	0%		
Subtotal - 7	617,715	23,054	4%								26,562	66,751	289,751	383,064	234,651	38%		
Average Firm Size	88,245																	

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:
7/1/2019
Third Evaluation

PAF: 1.0756

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 - 29 Firms with Refunds	10,491,634	2,965,115	28%								451,141	3,485,807	2,065,520	6,002,468	4,489,166	43%		
Subtotal - 14 Firms with Assessments	7,157,896	14,865,607	208%								307,789	6,267,948	2,032,478	8,608,215	(1,450,319)	-20%		
Subtotal - 43 Individual Firms	17,649,530	17,830,722	101%								758,930	9,753,755	4,097,998	14,610,683	3,038,847	17%		
Average Firm Size	410,454																	
BUILDING INDUSTRY ASSN OF WA	70,534,535	35,473,961	50%	L	8	74	800K	100.0%	0.0%	2.5%	3,032,985	38,666,617	958,932	42,658,534	27,876,001	40%	14.0%	95.7%
LEADINGAGE WASHINGTON	6,924,956	5,082,178	73%	L	2	72	500K	95.0%	0.0%	4.2%	297,773	5,539,574	230,214	6,067,561	857,395	12%	10.2%	95.7%
WASHINGTON FOOD INDUSTRY	18,111,808	11,434,863	63%	L	3	73	550K	111.5%	0.0%	1.4%	778,808	12,464,001	176,428	13,419,237	4,692,571	26%	25.2%	95.7%
VIGILANT	22,963,215	13,350,507	58%	L	5	73	380K	100.0%	0.0%	6.2%	987,418	14,552,053	909,110	16,448,581	6,514,634	28%	18.0%	95.7%
ARCHBRIGHT	41,858,117	30,194,430	72%	L	5	74	550K	98.0%	0.0%	2.3%	1,799,899	32,911,929	769,283	35,481,111	6,377,006	15%	11.6%	95.7%
WASHINGTON STATE FARM BUREAU	32,944,177	26,502,762	80%	L	4	74	550K	98.0%	0.0%	1.9%	1,416,600	28,888,011	549,306	30,853,917	2,090,260	6%	11.2%	95.7%
WA HEALTH CARE ASSN - WHCA	22,902,670	14,904,954	65%	L	2	73	500K	109.6%	0.0%	1.1%	984,815	16,246,400	171,205	17,402,420	5,500,250	24%	22.8%	95.7%
STATE OF WASHINGTON (DES)	2,280,311	696,260	31%	L	3	68	500K	92.8%	30.0%	15.6%	98,053	758,923	118,116	975,092	1,305,219	57%	19.1%	58.6%
WA MANUFACTURERS COUNCIL	7,929,182	4,352,324	55%	L	5	72	500K	100.0%	0.0%	4.5%	340,955	4,744,033	212,642	5,297,630	2,631,552	33%	16.1%	95.7%
ASSOC BUILDERS AND CONTRACTORS	25,783,333	13,460,821	52%	L	8	73	550K	100.4%	0.0%	6.1%	1,108,683	14,672,295	899,294	16,680,272	9,103,061	35%	18.3%	95.7%
SMART 'A' TEAM	40,422,792	18,606,825	46%	L	8	74	1M	100.0%	0.0%	1.8%	1,738,180	20,281,439	373,868	22,393,487	18,029,305	45%	13.3%	95.7%
SMART DREAM TEAM	28,230,213	9,599,541	34%	L	8	73	1M	100.0%	0.0%	2.8%	1,213,899	10,463,500	288,144	11,965,543	16,264,670	58%	14.2%	95.7%
PACIFIC INLAND TARIFF BUREAU	24,317,521	11,855,414	49%	L	7	73	800K	100.0%	0.0%	2.4%	1,045,653	12,922,401	315,048	14,283,102	10,034,419	41%	13.9%	95.7%
SOUTHWEST WASHINGTON	1,632,425	347,880	21%	L	8	66	275K	55.5%	0.0%	83.3%	70,194	379,189	315,838	765,221	867,204	53%	13.1%	95.7%
GREATER VANCOUVER CHAMBER	2,335,350	504,474	22%	L	5	68	500K	72.1%	0.0%	36.6%	100,420	549,877	201,162	851,459	1,483,891	64%	9.7%	95.7%
WA ASSN OF SEWER & WATER DIST	1,144,658	380,029	33%	L	5	64	275K	48.2%	0.0%	98.7%	49,220	414,232	408,999	872,451	272,207	24%	6.8%	95.7%
NW DISTRICT COUNCIL OF	868,737	469,005	54%	L	2	62	250K	77.5%	0.0%	38.4%	37,356	511,215	196,349	744,920	123,817	14%	19.1%	95.7%
WA BIOTECH & BIOMEDICAL ASSN	2,895,494	863,339	30%	L	4	69	380K	95.9%	0.0%	15.5%	124,506	941,040	145,773	1,211,319	1,684,175	58%	22.8%	95.7%
TRI CITY CONSTRUCTION COUNCIL	5,142,527	2,883,755	56%	L	7	71	550K	100.0%	0.0%	7.9%	221,129	3,143,293	247,896	3,612,318	1,530,209	30%	19.7%	95.7%
WA RETAIL ASSN	10,500,002	5,823,808	55%	L	3	72	550K	106.0%	0.0%	2.3%	451,500	6,347,951	147,044	6,946,495	3,553,507	34%	20.3%	95.7%
WA RETAIL ASSN - AUTOMOTIVE	6,238,413	6,932,028	111%	L	6	71	550K	101.0%	0.0%	6.5%	268,252	6,867,869	446,624	7,582,745	(1,344,332)	-22%	19.4%	95.7%
ASSOCIATED GENERAL CONTRACTORS	65,846,351	32,937,211	50%	L	8	74	550K	95.0%	0.0%	6.0%	2,831,393	35,901,560	2,159,981	40,892,934	24,953,417	38%	12.1%	95.7%
Subtotal - Associations	\$494,465,853	\$272,557,959	55%								\$21,262,031	\$296,400,135	\$10,831,799	\$328,493,965	\$165,971,888	34%		
Total Enrollment	\$512,115,383	\$290,388,681	57%								\$22,020,961	\$306,153,890	\$14,929,797	\$343,104,648	\$169,010,735	33%		

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 Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective				
														Premium Indicated	Cumulative Refund	Ratio Refunded		
Loss Based Plans																		
23 Firms with Refunds	9,102,983	2,768,489	30%								391,428	3,086,856	1,555,146	5,033,430	4,069,553	45%		
11 Firms with Assessments	6,638,423	13,939,085	210%								285,452	5,803,897	1,905,437	7,994,786	-1,356,363	-20%		
Subtotal - 34	15,741,406	16,707,574	106%								676,880	8,890,753	3,460,583	13,028,216	2,713,190	17%		
Average Firm Size	462,983																	
Premium Based Plans																		
6 Firms with Refunds	1,388,651	196,626	14%								59,713	398,951	510,374	969,038	419,613	30%		
3 Firms with Assessments	519,473	926,522	178%								22,337	464,051	127,041	613,429	(93,956)	-18%		
Subtotal - 9	1,908,124	1,123,148	59%								82,050	863,002	637,415	1,582,467	325,657	17%		
Average Firm Size	212,014																	

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.