

**Refund/Assessment Summary**  
**Enrollment Beginning:**  
**4/1/2019**  
**First Evaluation**

PAF: 1.1565

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 – 8 Firms with Refunds	3,151,316	1,738,107	55%								135,506	1,897,440	602,182	2,635,128	516,188	16%		
Subtotal – 4 Firms with Assessments	2,654,009	2,379,780	90%								114,123	2,439,559	775,038	3,328,720	(674,711)	-25%		
Subtotal – 12 Individual Firms	5,805,325	4,117,887	71%								249,629	4,336,999	1,377,220	5,963,848	(158,523)	-3%		
<b>Average Firm Size</b>	<b>\$483,777</b>																	
WASHINGTON STATE PHARMACY ASSOCIATION	391,245	64,330	16%	L	2	54	160K	68.0%	0.0%	68.5%	16,824	70,120	48,003	134,947	256,298	66%	26.9%	95.7%
<b>Subtotal – Associations</b>	<b>\$391,245</b>	<b>\$64,330</b>	<b>16%</b>								<b>\$16,824</b>	<b>\$70,120</b>	<b>\$48,003</b>	<b>\$134,947</b>	<b>\$256,298</b>	<b>66%</b>		
<b>Total Enrollment</b>	<b>\$6,196,570</b>	<b>\$4,182,217</b>	<b>67%</b>								<b>\$266,453</b>	<b>\$4,407,119</b>	<b>\$1,425,223</b>	<b>\$6,098,795</b>	<b>\$97,775</b>	<b>2%</b>		

**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
<b>Loss Based Plans</b>																
3 Firms with Refunds	574,318	57,238	10%								24,696	65,293	104,030	194,019	380,299	66%
2 Firms with Assessments	2,503,341	2,309,983	92%								107,644	2,363,480	694,294	3,165,418	-662,077	-26%
<b>Subtotal – 5</b>	<b>3,077,659</b>	<b>2,367,221</b>	<b>77%</b>								<b>132,340</b>	<b>2,428,773</b>	<b>798,324</b>	<b>3,359,437</b>	<b>(281,778)</b>	<b>-9%</b>
<b>Average Firm Size</b>	<b>\$615,532</b>															
<b>Premium Based Plans</b>																
5 Firms with Refunds	2,576,998	1,680,869	65%								110,810	1,832,147	498,152	2,441,109	135,889	5%
2 Firms with Assessments	150,668	69,797	46%								6,479	76,079	80,744	163,302	(12,634)	-8%
<b>Subtotal – 7</b>	<b>2,727,666</b>	<b>1,750,666</b>	<b>64%</b>								<b>117,289</b>	<b>1,908,226</b>	<b>578,896</b>	<b>2,604,411</b>	<b>123,255</b>	<b>5%</b>
<b>Average Firm Size</b>	<b>\$389,667</b>															

*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:**  
**4/1/2018**  
**Second Evaluation**

PAF: 0.9997

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 – 10 Firms with Refunds	6,061,287	2,215,703	37%								260,634	2,448,626	920,430	3,629,690	2,431,597	40%			
Subtotal – 2 Firms with Assessments	404,733	981,422	242%								17,403	261,699	290,512	569,614	(164,881)	-41%			
Subtotal – 12 Individual Firms	6,466,020	3,197,125	49%								278,037	2,710,325	1,210,942	4,199,304	2,266,716	35%			
<b>Average Firm Size</b>	<b>\$538,835</b>																		
WASHINGTON STATE PHARMACY ASSOCIATION	416,087	28,584	7%	L	2	54	160K	68.0%	0.0%	68.5%	17,892	31,157	21,329	70,378	345,709	83%	26.9%	95.7%	
<b>Subtotal – Associations</b>	<b>\$416,087</b>	<b>\$28,584</b>	<b>7%</b>								<b>\$17,892</b>	<b>\$31,157</b>	<b>\$21,329</b>	<b>\$70,378</b>	<b>\$345,709</b>	<b>83%</b>			
<b>Total Enrollment</b>	<b>\$6,882,107</b>	<b>\$3,225,709</b>	<b>47%</b>								<b>\$295,929</b>	<b>\$2,741,482</b>	<b>\$1,232,271</b>	<b>\$4,269,682</b>	<b>\$2,612,425</b>	<b>38%</b>			

**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
<b>Loss Based Plans</b>															
4 Firms with Refunds	3,342,802	1,093,732	33%							143,740	1,217,360	353,186	1,714,286	1,628,516	49%
1 Firms with Assessments	377,241	602,940	160%							16,221	246,716	268,887	531,824	-154,583	-41%
<b>Subtotal – 5</b>	<b>3,720,043</b>	<b>1,696,672</b>	<b>46%</b>							<b>159,961</b>	<b>1,464,076</b>	<b>622,073</b>	<b>2,246,110</b>	<b>1,473,933</b>	<b>40%</b>
<b>Average Firm Size</b>	<b>\$744,009</b>														
<b>Premium Based Plans</b>															
6 Firms with Refunds	2,718,485	1,121,971	41%							116,894	1,231,266	567,244	1,915,404	803,081	30%
1 Firms with Assessments	27,492	378,482	1377%							1,182	14,983	21,625	37,790	(10,298)	-37%
<b>Subtotal – 7</b>	<b>2,745,977</b>	<b>1,500,453</b>	<b>55%</b>							<b>118,076</b>	<b>1,246,249</b>	<b>588,869</b>	<b>1,953,194</b>	<b>792,783</b>	<b>29%</b>
<b>Average Firm Size</b>	<b>\$392,282</b>														

*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:  
 4/1/2017  
 Third Evaluation

PAF: 1.0000

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 – 13 Firms with Refunds	5,266,227	791,918	15%								252,780	1,017,509	917,823	2,188,112	3,078,115	58%			
Subtotal – 4 Firms with Assessments	3,335,632	4,144,374	124%								160,111	2,898,802	790,613	3,849,526	(513,894)	-15%			
Subtotal – 17 Individual Firms	8,601,859	4,936,292	57%								412,891	3,916,311	1,708,436	6,037,638	2,564,221	30%			
<b>Average Firm Size</b>	<b>\$505,992</b>																		
WA ST PHARMACY ASSN	468,158	250,004	53%	L	2	55	250K	75.2%	0.0%	52.6%	22,472	267,504	140,747	430,723	37,435	8%	27.6%	95.2%	
<b>Subtotal – Associations</b>	<b>\$468,158</b>	<b>\$250,004</b>	<b>53%</b>								<b>\$22,472</b>	<b>\$267,504</b>	<b>\$140,747</b>	<b>\$430,723</b>	<b>\$37,435</b>	<b>8%</b>			
<b>Total Enrollment</b>	<b>\$9,070,017</b>	<b>\$5,186,296</b>	<b>57%</b>								<b>\$435,363</b>	<b>\$4,183,815</b>	<b>\$1,849,183</b>	<b>\$6,468,361</b>	<b>\$2,601,656</b>	<b>29%</b>			

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
<b>Loss Based Plans</b>										
6 Firms with Refunds	4,863,708	756,556	16%		233,458	967,828	680,240	1,881,526	2,982,182	61%
2 Firms with Assessments	238,118	966,948	406%		11,430	136,387	154,671	302,488	-64,370	-27%
<b>Subtotal – 8</b>	<b>5,101,826</b>	<b>1,723,504</b>	<b>34%</b>		<b>244,888</b>	<b>1,104,215</b>	<b>834,911</b>	<b>2,184,014</b>	<b>2,917,812</b>	<b>57%</b>
<b>Average Firm Size</b>	<b>\$637,728</b>									
<b>Premium Based Plans</b>										
7 Firms with Refunds	402,519	35,362	9%		19,322	49,681	237,583	306,586	95,933	24%
2 Firms with Assessments	3,097,514	3,177,426	103%		148,681	2,762,415	635,942	3,547,038	(449,524)	-15%
<b>Subtotal – 9</b>	<b>3,500,033</b>	<b>3,212,788</b>	<b>92%</b>		<b>168,003</b>	<b>2,812,096</b>	<b>873,525</b>	<b>3,853,624</b>	<b>(353,591)</b>	<b>-10%</b>
<b>Average Firm Size</b>	<b>\$388,893</b>									

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.