

**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
10/1/2021
First Evaluation**

PAF: 1.1540

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			Max Risk%	Max Refund%	
														Premium Indicated	Cumulative Refund	Ratio Refunded			
Subtotal - 8 Firms with Refunds	3,240,564	1,032,225	32%								139,345	1,158,583	650,138	1,948,066	1,292,498	40%			
Subtotal - 9 Firms with Assessments	1,903,082	3,875,492	204%								81,832	1,345,878	1,084,543	2,512,253	(609,171)	-32%			
Subtotal - 17 Individual Firms	5,143,646	4,907,717	95%								221,177	2,504,461	1,734,681	4,460,319	683,327	13%			
Average Firm Size	302,567																		
TOWING & RECOVERY	1,132,933	1,206,180	106%	P	7	64	500K	85.0%	40.0%	21.8%	48,716	1,049,662	247,489	1,345,867	(212,934)	-19%	17.1%	31.1%	
501(C) AGENCIES TRUST	8,123,354	8,377,071	103%	L	3	72	550K	91.6%	0.0%	5.8%	349,304	8,110,682	474,045	8,934,031	(810,677)	-10%	8.0%	95.7%	
AWB RETAIL,WHLSL,SRVCS	13,991,115	8,609,820	62%	L	4	73	550K	100.0%	0.0%	2.1%	601,618	9,384,704	199,350	10,185,672	3,805,443	27%	13.6%	95.7%	
ASSN OF WA BUSINESS --Hospitality	4,631,422	3,589,409	78%	L	3	71	550K	100.0%	0.0%	4.7%	199,151	3,912,456	183,498	4,295,105	336,317	7%	16.3%	95.7%	
ASSN OF WA BUSINESS	11,618,096	4,491,459	39%	L	6	73	550K	100.0%	0.0%	3.3%	499,578	4,895,690	160,275	5,555,543	6,062,553	52%	14.8%	95.7%	
THURSTON COUNTY CHAMBER OF COM	807,279	418,346	52%	L	4	62	UNLIMITED	92.9%	60.0%	14.2%	34,713	527,960	74,726	637,399	169,880	21%	17.8%	22.4%	
Subtotal - Associations	\$40,304,199	\$26,692,285	66%								\$1,733,080	\$27,881,154	\$1,339,383	\$30,953,617	\$9,350,582	23%			
Total Enrollment	\$45,447,845	\$31,600,002	70%								\$1,954,257	\$30,385,615	\$3,074,064	\$35,413,936	\$10,033,909	22%			

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			Max Risk%	Max Refund%	
														Premium Indicated	Cumulative Refund	Ratio Refunded			
Loss Based Plans																			
5 Firms with Refunds	2,605,483	999,006	38%								112,036	1,088,917	419,474	1,620,427	985,056	38%			
4 Firms with Assessments	1,040,013	2,323,791	223%								44,720	812,144	652,742	1,509,606	-469,593	-45%			
Subtotal - 9	3,645,496	3,322,797	91%								156,756	1,901,061	1,072,216	3,130,033	515,463	14%			
Average Firm Size	405,055																		
Premium Based Plans																			
3 Firms with Refunds	635,081	33,219	5%								27,309	69,666	230,664	327,639	307,442	48%			
5 Firms with Assessments	863,069	1,551,701	180%								37,112	533,734	431,801	1,002,647	(139,578)	-16%			
Subtotal - 8	1,498,150	1,584,920	106%								64,421	603,400	662,465	1,330,286	167,864	11%			
Average Firm Size	187,269																		

Created: 08-08-2023

Note: The information in this report is considered a "snapshot" of how these retro participants are performing at a specific point in time.
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**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
10/1/2020
Second Evaluation**

PAF: 1.0918

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			Max Risk%	Max Refund%	
														Premium Indicated	Cumulative Refund	Ratio Refunded			
Subtotal - 10 Firms with Refunds	2,356,393	376,232	16%								101,324	522,269	581,873	1,205,466	1,150,927	49%			
Subtotal - 7 Firms with Assessments	3,330,628	4,156,434	125%								143,216	2,940,961	1,148,741	4,232,918	(902,290)	-27%			
Subtotal - 17 Individual Firms	5,687,021	4,532,666	80%								244,540	3,463,230	1,730,614	5,438,384	248,637	4%			
Average Firm Size	334,531																		
TOWING & RECOVERY	1,001,001	204,360	20%	P	7	63	500K	85.0%	40.0%	22.5%	43,043	436,436	224,825	704,304	296,697	30%	17.7%	30.4%	
501(C) AGENCIES TRUST	8,487,192	4,302,043	51%	L	3	72	550K	91.6%	0.0%	5.8%	364,949	4,689,227	274,071	5,328,247	3,158,945	37%	8.0%	95.7%	
AWB RETAIL,WHLSL,SRVCS	13,896,864	8,276,799	60%	L	4	73	550K	100.0%	0.0%	2.1%	597,565	9,021,711	191,639	9,810,915	4,085,949	29%	13.6%	95.7%	
ASSN OF WA BUSINESS --Hospitality	3,921,332	2,718,196	69%	L	3	70	550K	100.0%	60.0%	6.5%	168,617	2,962,834	192,475	3,323,926	597,406	15%	18.3%	27.3%	
ASSN OF WA BUSINESS	12,559,042	7,430,573	59%	L	6	73	550K	100.0%	0.0%	3.3%	540,039	8,099,325	265,156	8,904,520	3,654,522	29%	14.8%	95.7%	
THURSTON COUNTY CHAMBER OF COM	814,258	648,892	80%	L	3	62	UNLIMITED	92.9%	60.0%	13.8%	35,013	707,292	97,260	839,565	(25,307)	-3%	17.4%	22.7%	
Subtotal - Associations	\$40,679,689	\$23,580,863	58%								\$1,749,226	\$25,916,825	\$1,245,426	\$28,911,477	\$11,768,212	29%			
Total Enrollment	\$46,366,710	\$28,113,529	61%								\$1,993,766	\$29,380,055	\$2,976,040	\$34,349,861	\$12,016,849	26%			

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			Max Risk%	Max Refund%	
														Premium Indicated	Cumulative Refund	Ratio Refunded			
Loss Based Plans																			
5 Firms with Refunds	1,400,143	244,171	17%								60,206	307,375	172,860	540,441	859,702	61%			
4 Firms with Assessments	2,831,378	2,580,748	91%								121,749	2,623,869	880,921	3,626,539	-795,161	-28%			
Subtotal - 9	4,231,521	2,824,919	67%								181,955	2,931,244	1,053,781	4,166,980	64,541	2%			
Average Firm Size	470,169																		
Premium Based Plans																			
5 Firms with Refunds	956,250	132,061	14%								41,118	214,894	409,013	665,025	291,225	30%			
3 Firms with Assessments	499,250	1,575,686	316%								21,467	317,092	267,820	606,379	(107,129)	-21%			
Subtotal - 8	1,455,500	1,707,747	117%								62,585	531,986	676,833	1,271,404	184,096	13%			
Average Firm Size	181,938																		

Created: 08-08-2023

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**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
10/1/2019
Third Evaluation**

PAF: 1.0967

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			Max Risk%	Max Refund%	
														Premium Indicated	Cumulative Refund	Ratio Refunded			
Subtotal - 12 Firms with Refunds	3,268,081	840,277	26%								140,528	999,241	853,902	1,993,671	1,274,410	39%			
Subtotal - 6 Firms with Assessments	3,231,656	3,633,042	112%								138,961	3,272,571	1,047,303	4,458,835	(1,227,179)	-38%			
Subtotal - 18 Individual Firms	6,499,737	4,473,319	69%								279,489	4,271,812	1,901,205	6,452,506	47,231	1%			
Average Firm Size	361,097																		
TOWING & RECOVERY	1,033,559	1,789,734	173%	P	7	63	500K	85.0%	40.0%	22.5%	44,443	957,592	232,137	1,234,172	(200,613)	-19%	17.7%	30.4%	
501(C) AGENCIES TRUST	9,234,562	7,505,493	81%	L	3	72	550K	91.6%	0.0%	5.8%	397,086	8,180,987	478,154	9,056,227	178,335	2%	8.0%	95.7%	
AWB RETAIL, WHLSL, SRVCS	13,578,126	8,155,918	60%	L	4	73	500K	100.0%	0.0%	2.6%	583,859	8,889,951	231,690	9,705,500	3,872,626	29%	14.1%	95.7%	
ASSN OF WA BUSINESS --Hospitality	4,918,020	2,980,708	61%	L	2	71	500K	100.0%	0.0%	4.1%	211,475	3,248,972	131,853	3,592,300	1,325,720	27%	15.6%	95.7%	
ASSN OF WA BUSINESS	11,962,325	8,742,837	73%	L	6	73	500K	100.0%	0.0%	4.0%	514,380	9,529,692	384,676	10,428,748	1,533,577	13%	15.6%	95.7%	
THURSTON COUNTY CHAMBER OF COM	879,588	765,955	87%	L	3	62	UNLIMITED	92.9%	60.0%	13.8%	37,822	834,891	114,807	987,520	(107,932)	-12%	17.4%	22.7%	
Subtotal - Associations	\$41,606,180	\$29,940,645	72%								\$1,789,065	\$31,642,085	\$1,573,317	\$35,004,467	\$6,601,713	16%			
Total Enrollment	\$48,105,917	\$34,413,964	72%								\$2,068,554	\$35,913,897	\$3,474,522	\$41,456,973	\$6,648,944	14%			

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			Max Risk%	Max Refund%	
														Premium Indicated	Cumulative Refund	Ratio Refunded			
Loss Based Plans																			
6 Firms with Refunds	2,165,578	598,661	28%								93,120	707,749	303,355	1,104,224	1,061,354	49%			
4 Firms with Assessments	2,690,896	3,057,795	114%								115,709	2,749,533	884,769	3,750,011	-1,059,115	-39%			
Subtotal - 10	4,856,474	3,656,456	75%								208,829	3,457,282	1,188,124	4,854,235	2,239	0%			
Average Firm Size	485,647																		
Premium Based Plans																			
6 Firms with Refunds	1,102,503	241,616	22%								47,408	291,492	550,547	889,447	213,056	19%			
2 Firms with Assessments	540,760	575,247	106%								23,252	523,038	162,534	708,824	(168,064)	-31%			
Subtotal - 8	1,643,263	816,863	50%								70,660	814,530	713,081	1,598,271	44,992	3%			
Average Firm Size	205,408																		

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