

Refund/Assessment Summary  
Enrollment Beginning:  
1/1/2020  
First Evaluation

PAF: 1.0969

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	Cumulative Refund	Ratio Refunded	Max Risk%	Max Refund%
														Premium Indicated				
Subtotal - 9 Firms with Refunds	1,701,951	571,168	34%								73,184	645,099	369,431	1,087,714	614,237	36%		
Subtotal - 3 Firms with Assessments	962,924	651,741	68%								41,405	627,991	356,370	1,025,766	(62,842)	-7%		
Subtotal - 12 Individual Firms	2,664,875	1,222,909	46%								114,589	1,273,090	725,801	2,113,480	551,395	21%		
<b>Average Firm Size</b>	<b>222,073</b>																	
WA ST AUTO DEALERS ASSN	20,189,232	10,077,247	50%	L	6	73	800K	104.4%	0.0%	1.6%	868,137	10,984,199	179,427	12,031,763	8,157,469	40%	17.8%	95.7%
WASHINGTON RESTAURANT ASSN	32,132,514	23,949,778	75%	L	2	74	550K	100.8%	0.0%	0.8%	1,381,698	26,105,258	199,496	27,686,452	4,446,062	14%	13.0%	95.7%
AWC RETRO	17,198,805	12,425,202	72%	L	4	73	275K	90.0%	0.0%	11.9%	739,549	13,543,470	1,609,222	15,892,241	1,306,564	8%	12.0%	95.7%
ASSN OF WA BUSINESS --MFG	8,779,248	4,983,608	57%	L	5	72	550K	100.0%	0.0%	4.0%	377,508	5,432,133	216,335	6,025,976	2,753,272	31%	15.6%	95.7%
WA ST MCDONALDS OPERATORS ASSN	3,199,434	1,260,467	39%	L	1	70	500K	111.3%	0.0%	3.6%	137,576	1,373,909	49,700	1,561,185	1,638,249	51%	27.7%	95.7%
SMART ADVANTAGE	9,782,054	6,362,480	65%	L	4	72	550K	100.0%	0.0%	3.5%	420,628	6,935,103	241,862	7,597,593	2,184,461	22%	15.0%	95.7%
PITB SERVICES INC	4,528,095	1,961,361	43%	L	6	71	500K	90.0%	0.0%	11.2%	194,708	2,137,883	240,185	2,572,776	1,955,319	43%	11.4%	95.7%
PITB ELITE	7,462,008	4,187,955	56%	L	2	72	500K	90.0%	0.0%	5.8%	320,866	4,564,871	266,703	5,152,440	2,309,568	31%	6.2%	95.7%
ARCHBRIGHT - WRPS	2,237,169	791,810	35%	L	3	68	550K	105.0%	20.0%	9.8%	96,198	863,073	84,942	1,044,213	1,192,956	53%	27.7%	72.2%
WA TRUCKING ASSOCIATIONS	2,438,676	899,834	37%	L	8	69	500K	74.3%	0.0%	37.9%	104,863	980,819	371,531	1,457,213	981,463	40%	13.8%	95.7%
<b>Subtotal - Associations</b>	<b>\$107,947,235</b>	<b>\$66,899,742</b>	<b>62%</b>								<b>\$4,641,731</b>	<b>\$72,920,718</b>	<b>\$3,459,403</b>	<b>\$81,021,852</b>	<b>\$26,925,383</b>	<b>25%</b>		
<b>Total Enrollment</b>	<b>\$110,612,110</b>	<b>\$68,122,651</b>	<b>62%</b>								<b>\$4,756,320</b>	<b>\$74,193,808</b>	<b>\$4,185,204</b>	<b>\$83,135,332</b>	<b>\$27,476,778</b>	<b>25%</b>		

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	Cumulative Refund	Ratio Refunded	Max Risk%	Max Refund%
														Premium Indicated				
<b>Loss Based Plans</b>																		
5 Firms with Refunds	1,555,941	557,130	36%								66,905	629,033	279,480	975,418	580,523	37%		
2 Firms with Assessments	167,220	174,008	104%								7,190	107,262	115,333	229,785	-62,565	-37%		
<b>Subtotal - 7</b>	<b>1,723,161</b>	<b>731,138</b>	<b>42%</b>								<b>74,095</b>	<b>736,295</b>	<b>394,813</b>	<b>1,205,203</b>	<b>517,958</b>	<b>30%</b>		
<b>Average Firm Size</b>	<b>246,166</b>																	
<b>Premium Based Plans</b>																		
4 Firms with Refunds	146,010	14,038	10%								6,279	16,066	89,951	112,296	33,714	23%		
1 Firms with Assessments	795,704	477,733	60%								34,215	520,729	241,037	795,981	(277)	0%		
<b>Subtotal - 5</b>	<b>941,714</b>	<b>491,771</b>	<b>52%</b>								<b>40,494</b>	<b>536,795</b>	<b>330,988</b>	<b>908,277</b>	<b>33,437</b>	<b>4%</b>		
<b>Average Firm Size</b>	<b>188,343</b>																	

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Refund/Assessment Summary  
Enrollment Beginning:  
1/1/2019  
Second Evaluation

PAF: 1.1464

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	Cumulative Refund	Ratio Refunded	Max Risk%	Max Refund%
														Premium Indicated				
Subtotal - 9 Firms with Refunds	1,701,951	571,168	34%								73,184	645,099	369,431	1,087,714	614,237	36%		
Subtotal - 3 Firms with Assessments	962,924	651,741	68%								41,405	627,991	356,370	1,025,766	(62,842)	-7%		
Subtotal - 12 Individual Firms	2,664,875	1,222,909	46%								114,589	1,273,090	725,801	2,113,480	551,395	21%		
<b>Average Firm Size</b>	<b>222,073</b>																	
WA ST AUTO DEALERS ASSN	23,177,838	18,107,848	78%	L	6	73	800K	104.4%	0.0%	1.6%	996,647	19,737,554	322,413	21,056,614	2,121,224	9%	17.8%	95.7%
WASHINGTON RESTAURANT ASSN	51,247,781	40,841,925	80%	L	2	74	550K	100.8%	0.0%	0.8%	2,203,655	44,517,698	340,204	47,061,557	4,186,224	8%	13.0%	95.7%
AWC RETRO	18,404,256	11,058,725	60%	L	4	73	275K	90.0%	0.0%	11.9%	791,383	12,054,010	1,432,245	14,277,638	4,126,618	22%	12.0%	95.7%
ASSN OF WA BUSINESS --MFG	9,369,669	4,002,455	43%	L	5	72	550K	100.0%	0.0%	4.0%	402,896	4,362,676	173,744	4,939,316	4,430,353	47%	15.6%	95.7%
WA ST MCDONALDS OPERATORS ASSN	3,712,726	2,417,359	65%	L	1	70	500K	111.3%	0.0%	3.6%	159,647	2,634,921	95,316	2,889,884	822,842	22%	27.7%	95.7%
SMART ADVANTAGE	10,136,194	6,008,515	59%	L	4	72	550K	97.0%	0.0%	4.5%	435,856	6,549,281	294,056	7,279,193	2,857,001	28%	12.8%	95.7%
PITB SERVICES INC	6,186,242	3,980,227	64%	L	6	71	500K	90.0%	0.0%	11.2%	266,008	4,338,447	487,412	5,091,867	1,094,375	18%	11.4%	95.7%
PITB ELITE	12,502,826	12,684,537	101%	L	2	73	500K	90.0%	0.0%	3.6%	537,622	12,265,272	444,849	13,247,743	(744,917)	-6%	4.1%	95.7%
ARCHBRIGHT - WRPS	3,181,224	1,748,926	55%	L	3	70	550K	110.0%	35.0%	5.7%	136,793	1,906,329	108,072	2,151,194	1,030,030	32%	28.7%	56.1%
WA TRUCKING ASSOCIATIONS	1,966,913	1,716,452	87%	L	8	67	500K	73.4%	0.0%	43.9%	84,577	1,573,648	691,063	2,349,288	(382,375)	-19%	17.3%	95.7%
<b>Subtotal - Associations</b>	<b>\$139,885,669</b>	<b>\$102,566,969</b>	<b>73%</b>								<b>\$6,015,084</b>	<b>\$109,939,836</b>	<b>\$4,389,374</b>	<b>\$120,344,294</b>	<b>\$19,541,375</b>	<b>14%</b>		
<b>Total Enrollment</b>	<b>\$142,550,544</b>	<b>\$103,789,878</b>	<b>73%</b>								<b>\$6,129,673</b>	<b>\$111,212,926</b>	<b>\$5,115,175</b>	<b>\$122,457,774</b>	<b>\$20,092,770</b>	<b>14%</b>		

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	Cumulative Refund	Ratio Refunded	Max Risk%	Max Refund%
														Premium Indicated				
<b>Loss Based Plans</b>																		
5 Firms with Refunds	1,555,941	557,130	36%								66,905	629,033	279,480	975,418	580,523	37%		
2 Firms with Assessments	167,220	174,008	104%								7,190	107,262	115,333	229,785	-62,565	-37%		
<b>Subtotal - 7</b>	<b>1,723,161</b>	<b>731,138</b>	<b>42%</b>								<b>74,095</b>	<b>736,295</b>	<b>394,813</b>	<b>1,205,203</b>	<b>517,958</b>	<b>30%</b>		
<b>Average Firm Size</b>	<b>246,166</b>																	
<b>Premium Based Plans</b>																		
4 Firms with Refunds	146,010	14,038	10%								6,279	16,066	89,951	112,296	33,714	23%		
1 Firms with Assessments	795,704	477,733	60%								34,215	520,729	241,037	795,981	(277)	0%		
<b>Subtotal - 5</b>	<b>941,714</b>	<b>491,771</b>	<b>52%</b>								<b>40,494</b>	<b>536,795</b>	<b>330,988</b>	<b>908,277</b>	<b>33,437</b>	<b>4%</b>		
<b>Average Firm Size</b>	<b>188,343</b>																	

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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Refund/Assessment Summary  
Enrollment Beginning:  
1/1/2018  
Third Evaluation

PAF: 1.0022

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	Cumulative Refund	Ratio Refunded	Max Risk%	Max Refund%
														Premium Indicated				
Subtotal - 16 Firms with Refunds	5,019,383	1,928,076	38%								215,834	2,210,970	637,817	3,064,621	1,954,762	39%		
Subtotal - 4 Firms with Assessments	881,878	1,642,954	186%								37,921	647,171	441,547	1,126,639	(244,761)	-28%		
Subtotal - 20 Individual Firms	5,901,261	3,571,030	61%								253,755	2,858,141	1,079,364	4,191,260	1,710,001	29%		
<b>Average Firm Size</b>	<b>295,063</b>																	
WA ST AUTO DEALERS ASSN	24,843,340	17,508,065	70%	L	6	73	800K	104.4%	0.0%	1.6%	1,068,264	19,083,791	311,734	20,463,789	4,379,551	18%	17.8%	95.7%
WASHINGTON RESTAURANT ASSN	55,496,862	36,392,918	66%	L	2	74	550K	100.8%	0.0%	0.8%	2,386,365	39,668,281	303,145	42,357,791	13,139,071	24%	13.0%	95.7%
AWC RETRO	18,925,461	12,484,816	66%	L	4	73	275K	90.0%	0.0%	11.9%	813,795	13,608,449	1,616,942	16,039,186	2,886,275	15%	12.0%	95.7%
ASSN OF WA BUSINESS --MFG	12,459,607	4,922,277	40%	L	5	72	550K	98.7%	0.0%	4.4%	535,763	5,365,282	236,695	6,137,740	6,321,867	51%	14.6%	95.7%
WA ST MCDONALDS OPERATORS ASSN	4,093,564	2,118,398	52%	L	1	70	500K	111.3%	0.0%	3.6%	176,023	2,309,054	83,528	2,568,605	1,524,959	37%	27.7%	95.7%
SMART ADVANTAGE	11,291,533	6,126,488	54%	L	4	72	550K	92.0%	0.0%	6.2%	485,536	6,677,872	414,329	7,577,737	3,713,796	33%	8.8%	95.7%
PITB SERVICES INC	16,920,087	12,649,663	75%	L	4	73	550K	90.0%	5.0%	4.4%	727,564	13,788,133	613,517	15,129,214	1,790,873	11%	4.9%	90.1%
PITB ELITE	11,823,767	10,470,575	89%	L	3	72	550K	90.0%	5.0%	6.4%	508,422	11,412,927	729,777	12,651,126	(827,359)	-7%	6.8%	90.0%
ARCHBRIGHT - WRPS	2,917,132	1,094,230	38%	L	3	69	800K	110.0%	50.0%	5.3%	125,437	1,589,837	83,676	1,798,950	1,118,182	38%	28.2%	39.4%
WA TRUCKING ASSOCIATIONS	2,308,488	546,265	24%	L	8	68	500K	73.4%	0.0%	41.4%	99,265	595,429	246,450	941,144	1,367,344	59%	15.3%	95.7%
<b>Subtotal - Associations</b>	<b>\$161,079,841</b>	<b>\$104,313,695</b>	<b>65%</b>								<b>\$6,926,434</b>	<b>\$114,099,055</b>	<b>\$4,639,793</b>	<b>\$125,665,282</b>	<b>\$35,414,559</b>	<b>22%</b>		
<b>Total Enrollment</b>	<b>\$166,981,102</b>	<b>\$107,884,725</b>	<b>65%</b>								<b>\$7,180,189</b>	<b>\$116,957,196</b>	<b>\$5,719,157</b>	<b>\$129,856,542</b>	<b>\$37,124,560</b>	<b>22%</b>		

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	Cumulative Refund	Ratio Refunded	Max Risk%	Max Refund%
														Premium Indicated				
<b>Loss Based Plans</b>																		
11 Firms with Refunds	4,037,946	1,538,015	38%								173,632	1,779,125	324,490	2,277,247	1,760,699	44%		
2 Firms with Assessments	179,304	666,329	372%								7,710	78,177	220,134	306,021	-126,717	-71%		
<b>Subtotal - 13</b>	<b>4,217,250</b>	<b>2,204,344</b>	<b>52%</b>								<b>181,342</b>	<b>1,857,302</b>	<b>544,624</b>	<b>2,583,268</b>	<b>1,633,982</b>	<b>39%</b>		
<b>Average Firm Size</b>	<b>324,404</b>																	
<b>Premium Based Plans</b>																		
5 Firms with Refunds	981,437	390,061	40%								42,202	431,845	313,327	787,374	194,063	20%		
2 Firms with Assessments	702,574	976,625	139%								30,211	568,994	221,413	820,618	(118,044)	-17%		
<b>Subtotal - 7</b>	<b>1,684,011</b>	<b>1,366,686</b>	<b>81%</b>								<b>72,413</b>	<b>1,000,839</b>	<b>534,740</b>	<b>1,607,992</b>	<b>76,019</b>	<b>5%</b>		
<b>Average Firm Size</b>	<b>240,573</b>																	

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