

**Retrospective Rating Program  
Refund/Assessment Summary  
Enrollment Beginning:  
10/1/2022  
First Evaluation**

PAF: 1.1654

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 - 13 Firms with Refunds	4,684,456	1,343,137	29%								201,431	1,664,181	1,012,211	2,877,823	1,806,633	39%			
Subtotal - 2 Firms with Assessments	431,244	212,401	49%								18,543	190,968	300,933	510,444	(79,200)	-18%			
Subtotal - 15 Individual Firms	5,115,700	1,555,538	30%								219,974	1,855,149	1,313,144	3,388,267	1,727,433	34%			
<b>Average Firm Size</b>	<b>341,047</b>																		
TOWING & RECOVERY	1,269,424	148,770	12%	P	7	65	500K	85.0%	40.0%	21.2%	54,585	553,469	269,308	877,362	392,062	31%	16.5%	31.7%	
501(C) AGENCIES TRUST	8,542,351	10,070,731	118%	L	3	72	550K	91.6%	0.0%	5.8%	367,321	8,529,025	498,496	9,394,842	(852,491)	-10%	8.0%	95.7%	
AWB RETAIL,WHLSL,SRVCS	14,722,987	6,936,352	47%	L	4	73	550K	100.0%	0.0%	2.1%	633,088	7,560,624	160,603	8,354,315	6,368,672	43%	13.6%	95.7%	
ASSN OF WA BUSINESS --Hospitality	4,941,205	4,065,911	82%	L	3	71	550K	100.0%	0.0%	4.7%	212,472	4,431,843	207,858	4,852,173	89,032	2%	16.3%	95.7%	
ASSN OF WA BUSINESS	14,091,208	8,833,109	63%	L	6	73	550K	100.0%	0.0%	3.3%	605,922	9,628,089	315,204	10,549,215	3,541,993	25%	14.8%	95.7%	
THURSTON COUNTY CHAMBER OF COM	703,702	204,052	29%	L	4	61	UNLIMITED	92.9%	60.0%	14.6%	30,259	460,221	66,979	557,459	146,243	21%	18.2%	22.2%	
<b>Subtotal - Associations</b>	<b>\$44,270,877</b>	<b>\$30,258,925</b>	<b>68%</b>								<b>\$1,903,647</b>	<b>\$31,163,271</b>	<b>\$1,518,448</b>	<b>\$34,585,366</b>	<b>\$9,685,511</b>	<b>22%</b>			
<b>Total Enrollment</b>	<b>\$49,386,577</b>	<b>\$31,814,463</b>	<b>64%</b>								<b>\$2,123,621</b>	<b>\$33,018,420</b>	<b>\$2,831,592</b>	<b>\$37,973,633</b>	<b>\$11,412,944</b>	<b>23%</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			Max Risk%	Max Refund%	
														Premium Indicated	Cumulative Refund	Ratio Refunded			
<b>Loss Based Plans</b>																			
6 Firms with Refunds	2,506,899	740,830	30%								107,796	968,035	279,442	1,355,273	1,151,626	46%			
1 Firms with Assessments	337,745	138,966	41%								14,523	150,202	240,448	405,173	-67,428	-20%			
<b>Subtotal - 7</b>	<b>2,844,644</b>	<b>879,796</b>	<b>31%</b>								<b>122,319</b>	<b>1,118,237</b>	<b>519,890</b>	<b>1,760,446</b>	<b>1,084,198</b>	<b>38%</b>			
<b>Average Firm Size</b>	<b>406,378</b>																		
<b>Premium Based Plans</b>																			
7 Firms with Refunds	2,177,557	602,307	28%								93,635	696,146	732,769	1,522,550	655,007	30%			
1 Firms with Assessments	93,499	73,435	79%								4,020	40,766	60,485	105,271	(11,772)	-13%			
<b>Subtotal - 8</b>	<b>2,271,056</b>	<b>675,742</b>	<b>30%</b>								<b>97,655</b>	<b>736,912</b>	<b>793,254</b>	<b>1,627,821</b>	<b>643,235</b>	<b>28%</b>			
<b>Average Firm Size</b>	<b>283,882</b>																		

Created: 12-11-2024

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

PAF: 1.1176

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		Ratio Refunded	Max Risk%	Max Refund%
														Premium Indicated	Cumulative Refund			
Subtotal - 8 Firms with Refunds	2,876,638	1,054,960	37%								123,696	1,183,734	662,710	1,970,140	906,498	32%		
Subtotal - 9 Firms with Assessments	2,267,008	3,087,612	136%								97,481	1,545,174	1,142,801	2,785,456	(518,448)	-23%		
Subtotal - 17 Individual Firms	5,143,646	4,142,572	81%								221,177	2,728,908	1,805,511	4,755,596	388,050	8%		
<b>Average Firm Size</b>	<b>302,567</b>																	
TOWING & RECOVERY	1,132,933	1,451,826	128%	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	8,124,280	7,092,735	87%	L	3	72	550K	91.6%	0.0%	5.8%	349,344	7,731,081	451,858	8,532,283	(408,003)	-5%	8.0%	95.7%
AWB RETAIL, WHLSL, SRVCS	13,991,532	7,597,683	54%	L	4	73	550K	100.0%	0.0%	2.1%	601,636	8,281,474	175,915	9,059,025	4,932,507	35%	13.6%	95.7%
ASSN OF WA BUSINESS --Hospitality	4,631,423	3,572,768	77%	L	3	71	550K	100.0%	0.0%	4.7%	199,151	3,894,317	182,647	4,276,115	355,308	8%	16.3%	95.7%
ASSN OF WA BUSINESS	11,618,096	3,929,563	34%	L	6	73	550K	100.0%	0.0%	3.3%	499,578	4,283,224	140,224	4,923,026	6,695,070	58%	14.8%	95.7%
THURSTON COUNTY CHAMBER OF COM	807,279	567,478	70%	L	4	62	UNLIMITED	92.9%	60.0%	14.2%	34,713	618,551	87,548	740,812	66,467	8%	17.8%	22.4%
<b>Subtotal - Associations</b>	<b>\$40,305,543</b>	<b>\$24,212,053</b>	<b>60%</b>								<b>\$1,733,138</b>	<b>\$25,858,309</b>	<b>\$1,285,681</b>	<b>\$28,877,128</b>	<b>\$11,428,415</b>	<b>28%</b>		
<b>Total Enrollment</b>	<b>\$45,449,189</b>	<b>\$28,354,625</b>	<b>62%</b>								<b>\$1,954,315</b>	<b>\$28,587,217</b>	<b>\$3,091,192</b>	<b>\$33,632,724</b>	<b>\$11,816,465</b>	<b>26%</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		Ratio Refunded	Max Risk%	Max Refund%
														Premium Indicated	Cumulative Refund			
<b>Loss Based Plans</b>																		
4 Firms with Refunds	2,148,238	1,006,758	47%								92,374	1,097,366	382,170	1,571,910	576,328	27%		
5 Firms with Assessments	1,497,258	1,866,000	125%								64,382	1,098,625	760,876	1,923,883	-426,625	-28%		
<b>Subtotal - 9</b>	<b>3,645,496</b>	<b>2,872,758</b>	<b>79%</b>								<b>156,756</b>	<b>2,195,991</b>	<b>1,143,046</b>	<b>3,495,793</b>	<b>149,703</b>	<b>4%</b>		
<b>Average Firm Size</b>	<b>405,055</b>																	
<b>Premium Based Plans</b>																		
4 Firms with Refunds	728,400	48,202	7%								31,322	86,368	280,540	398,230	330,170	45%		
4 Firms with Assessments	769,750	1,221,612	159%								33,099	446,549	381,925	861,573	(91,823)	-12%		
<b>Subtotal - 8</b>	<b>1,498,150</b>	<b>1,269,814</b>	<b>85%</b>								<b>64,421</b>	<b>532,917</b>	<b>662,465</b>	<b>1,259,803</b>	<b>238,347</b>	<b>16%</b>		
<b>Average Firm Size</b>	<b>187,269</b>																	

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**Retrospective Rating Program  
Refund/Assessment Summary**  
Enrollment Beginning:  
10/1/2020  
Third Evaluation

PAF: 1.0305

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		Ratio Refunded	Max Risk%	Max Refund%
														Premium Indicated	Cumulative Refund			
Subtotal - 11 Firms with Refunds	3,427,354	1,013,280	30%								147,375	1,218,258	764,766	2,130,399	1,296,955	38%		
Subtotal - 6 Firms with Assessments	2,342,695	2,768,275	118%								100,735	1,880,553	846,156	2,827,444	(484,749)	-21%		
Subtotal - 17 Individual Firms	5,770,049	3,781,555	66%								248,110	3,098,811	1,610,922	4,957,843	812,206	14%		
<b>Average Firm Size</b>	<b>339,415</b>																	
TOWING & RECOVERY	1,004,998	164,869	16%	P	7	63	500K	85.0%	40.0%	22.5%	43,215	438,179	225,723	707,117	297,881	30%	17.7%	30.4%
501(C) AGENCIES TRUST	8,487,201	4,111,509	48%	L	3	72	550K	91.6%	0.0%	5.8%	364,950	4,481,545	261,933	5,108,428	3,378,773	40%	8.0%	95.7%
AWB RETAIL,WHLSL,SRVCS	13,896,513	7,536,493	54%	L	4	73	550K	100.0%	0.0%	2.1%	597,550	8,214,777	174,498	8,986,825	4,909,688	35%	13.6%	95.7%
ASSN OF WA BUSINESS --Hospitality	3,921,332	2,580,397	66%	L	3	70	550K	100.0%	60.0%	6.5%	168,617	2,812,633	182,717	3,163,967	757,365	19%	18.3%	27.3%
ASSN OF WA BUSINESS	12,559,042	6,422,416	51%	L	6	73	550K	100.0%	0.0%	3.3%	540,039	7,000,433	229,180	7,769,652	4,789,390	38%	14.8%	95.7%
THURSTON COUNTY CHAMBER OF COM	814,258	648,968	80%	L	3	62	UNLIMITED	92.9%	60.0%	13.8%	35,013	707,375	97,272	839,660	(25,402)	-3%	17.4%	22.7%
<b>Subtotal - Associations</b>	<b>\$40,683,344</b>	<b>\$21,464,652</b>	<b>53%</b>								<b>\$1,749,384</b>	<b>\$23,654,942</b>	<b>\$1,171,323</b>	<b>\$26,575,649</b>	<b>\$14,107,695</b>	<b>35%</b>		
<b>Total Enrollment</b>	<b>\$46,453,393</b>	<b>\$25,246,207</b>	<b>54%</b>								<b>\$1,997,494</b>	<b>\$26,753,753</b>	<b>\$2,782,245</b>	<b>\$31,533,492</b>	<b>\$14,919,901</b>	<b>32%</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		Ratio Refunded	Max Risk%	Max Refund%
														Premium Indicated	Cumulative Refund			
<b>Loss Based Plans</b>																		
6 Firms with Refunds	2,471,104	870,953	35%								106,257	991,167	355,753	1,453,177	1,017,927	41%		
3 Firms with Assessments	1,843,445	1,458,927	79%								79,268	1,563,461	578,336	2,221,065	-377,620	-20%		
<b>Subtotal - 9</b>	<b>4,314,549</b>	<b>2,329,880</b>	<b>54%</b>								<b>185,525</b>	<b>2,554,628</b>	<b>934,089</b>	<b>3,674,242</b>	<b>640,307</b>	<b>15%</b>		
<b>Average Firm Size</b>	<b>479,394</b>																	
<b>Premium Based Plans</b>																		
5 Firms with Refunds	956,250	142,327	15%								41,118	227,091	409,013	677,222	279,028	29%		
3 Firms with Assessments	499,250	1,309,348	262%								21,467	317,092	267,820	606,379	(107,129)	-21%		
<b>Subtotal - 8</b>	<b>1,455,500</b>	<b>1,451,675</b>	<b>100%</b>								<b>62,585</b>	<b>544,183</b>	<b>676,833</b>	<b>1,283,601</b>	<b>171,899</b>	<b>12%</b>		
<b>Average Firm Size</b>	<b>181,938</b>																	

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