

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

PAF: 1.1690

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Hazard Group	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net			Retrospective					
										Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund	Ratio Refunded	Max Risk%	Max Refund%
Subtotal - 7 Firms with Refunds	1,751,850	343,937	20%								75,329	425,497	239,926	740,752	1,011,098	58%		
Subtotal - 6 Firms with Assessments	1,522,971	1,610,302	106%								65,488	1,370,416	601,987	2,037,891	(514,920)	-34%		
Subtotal - 13 Individual Firms	3,274,821	1,954,239	60%								140,817	1,795,913	841,913	2,778,643	496,178	15%		
Average Firm Size	251,909																	
WA ST AUTO DEALERS ASSN	19,834,736	16,040,961	81%	L	6	73	800K	104.4%	0.0%	1.6%	852,894	17,484,647	285,612	18,623,153	1,211,583	6%	17.8%	95.7%
WASHINGTON RESTAURANT ASSN	40,368,880	29,661,618	73%	L	2	74	500K	100.4%	0.0%	1.0%	1,735,862	32,331,164	332,914	34,399,940	5,968,940	15%	12.8%	95.7%
AWC RETRO	15,438,052	16,489,338	107%	L	4	73	275K	90.0%	0.0%	11.9%	663,836	15,144,729	1,799,482	17,608,047	(2,169,995)	-14%	12.0%	95.7%
ASSN OF WA BUSINESS --MFG	10,121,871	5,706,984	56%	L	5	72	550K	100.0%	0.0%	4.0%	435,240	6,220,613	247,736	6,903,589	3,218,282	32%	15.6%	95.7%
WA ST MCDONALDS OPERATORS ASSN	3,211,939	2,074,190	65%	L	1	70	500K	111.3%	0.0%	3.6%	138,113	2,260,867	81,785	2,480,765	731,174	23%	27.7%	95.7%
SMART ADVANTAGE	9,317,762	5,729,395	61%	L	4	72	550K	100.0%	0.0%	3.5%	400,664	6,245,041	217,796	6,863,501	2,454,261	26%	15.0%	95.7%
PITB SERVICES INC	3,760,570	2,527,936	67%	L	5	70	500K	90.0%	0.0%	16.1%	161,705	2,755,450	442,611	3,359,766	400,804	11%	16.1%	95.7%
PITB ELITE	6,270,566	5,146,398	82%	L	2	72	500K	90.0%	0.0%	5.8%	269,634	5,609,574	327,739	6,206,947	63,619	1%	6.2%	95.7%
ARCHBRIGHT - WRPS	3,254,415	2,556,564	79%	L	3	70	550K	110.0%	0.0%	5.8%	139,940	2,786,655	161,250	3,087,845	166,570	5%	28.8%	95.7%
WA TRUCKING ASSOCIATIONS	3,500,277	1,403,382	40%	L	8	70	500K	84.0%	0.0%	26.0%	150,512	1,529,686	397,695	2,077,893	1,422,384	41%	17.5%	95.7%
Subtotal - Associations	\$115,079,068	\$87,336,766	76%								\$4,948,400	\$92,368,426	\$4,294,620	\$101,611,446	\$13,467,622	12%		
Total Enrollment	\$118,353,889	\$89,291,005	75%								\$5,089,217	\$94,164,339	\$5,136,533	\$104,390,089	\$13,963,800	12%		

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			Retrospective					
										Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund	Ratio Refunded		
Loss Based Plans																		
6 Firms with Refunds	1,711,867	340,886	20%								73,610	422,171	213,213	708,994	1,002,873	59%		
5 Firms with Assessments	1,403,173	1,403,251	100%								60,337	1,279,010	539,824	1,879,171	-475,998	-34%		
Subtotal - 11	3,115,040	1,744,137	56%								133,947	1,701,181	753,037	2,588,165	526,875	17%		
Average Firm Size	283,185																	
Premium Based Plans																		
1 Firms with Refunds	39,983	3,051	8%								1,719	3,326	26,713	31,758	8,225	21%		
1 Firms with Assessments	119,798	207,051	173%								5,151	91,406	62,163	158,720	(38,922)	-32%		
Subtotal - 2	159,781	210,102	131%								6,870	94,732	88,876	190,478	(30,697)	-19%		
Average Firm Size	79,891																	

Created: 11-29-2023

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.

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

PAF: 1.0843

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Hazard Group	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net			Retrospective			Ratio Refunded	Max Risk%	Max Refund%
										Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund			
Subtotal - 10 Firms with Refunds	1,632,212	589,709	36%								70,185	687,393	393,381	1,150,959	481,253	29%		
Subtotal - 2 Firms with Assessments	927,178	585,538	63%								39,869	638,236	308,996	987,101	(59,923)	-6%		
Subtotal - 12 Individual Firms	2,559,390	1,175,247	46%								110,054	1,325,629	702,377	2,138,060	421,330	16%		
Average Firm Size	213,283																	
WA ST AUTO DEALERS ASSN	19,980,990	14,567,948	73%	L	6	73	800K	104.4%	0.0%	1.6%	859,183	15,879,063	259,384	16,997,630	2,983,360	15%	17.8%	95.7%
WASHINGTON RESTAURANT ASSN	36,149,891	25,824,949	71%	L	2	74	500K	100.4%	0.0%	1.0%	1,554,445	28,149,194	289,852	29,993,491	6,156,400	17%	12.8%	95.7%
AWC RETRO	17,754,877	17,119,340	96%	L	4	73	275K	90.0%	0.0%	11.9%	763,460	17,417,534	2,069,534	20,250,528	(2,495,651)	-14%	12.0%	95.7%
ASSN OF WA BUSINESS --MFG	9,266,977	5,428,085	59%	L	5	72	550K	100.0%	0.0%	4.0%	398,480	5,916,613	235,629	6,550,722	2,716,255	29%	15.6%	95.7%
WA ST MCDONALDS OPERATORS ASSN	3,127,209	1,394,408	45%	L	1	70	500K	111.3%	0.0%	3.6%	134,470	1,519,905	54,981	1,709,356	1,417,853	45%	27.7%	95.7%
SMART ADVANTAGE	9,900,305	5,589,684	56%	L	4	72	550K	100.0%	0.0%	3.5%	425,713	6,092,756	212,485	6,730,954	3,169,351	32%	15.0%	95.7%
PITB SERVICES INC	3,877,109	2,344,502	60%	L	5	70	500K	90.0%	0.0%	16.1%	166,716	2,555,507	410,494	3,132,717	744,392	19%	16.1%	95.7%
PITB ELITE	6,835,383	4,819,586	71%	L	2	72	500K	90.0%	0.0%	5.8%	293,921	5,253,349	306,927	5,854,197	981,186	14%	6.2%	95.7%
ARCHBRIGHT - WRPS	3,006,269	1,840,724	61%	L	3	70	550K	110.0%	0.0%	5.8%	129,270	2,006,389	116,100	2,251,759	754,510	25%	28.8%	95.7%
WA TRUCKING ASSOCIATIONS	3,454,624	1,557,472	45%	L	8	70	500K	74.3%	0.0%	35.3%	148,549	1,697,644	599,506	2,445,699	1,008,925	29%	11.8%	95.7%
Subtotal - Associations	\$113,353,634	\$80,486,698	71%								\$4,874,207	\$86,487,954	\$4,554,892	\$95,917,053	\$17,436,581	15%		
Total Enrollment	\$115,913,024	\$81,661,945	70%								\$4,984,261	\$87,813,583	\$5,257,269	\$98,055,113	\$17,857,911	15%		

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			Retrospective			Ratio Refunded	Max Risk%	Max Refund%
										Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund			
Loss Based Plans																		
8 Firms with Refunds	1,582,446	587,154	37%								68,045	684,608	361,511	1,114,164	468,282	30%		
1 Firms with Assessments	51,664	12,222	24%								2,222	13,322	46,469	62,013	-10,349	-20%		
Subtotal - 9	1,634,110	599,376	37%								70,267	697,930	407,980	1,176,177	457,933	28%		
Average Firm Size	181,568																	
Premium Based Plans																		
2 Firms with Refunds	49,766	2,555	5%								2,140	2,785	31,870	36,795	12,971	26%		
1 Firms with Assessments	875,514	573,316	65%								37,647	624,914	262,527	925,088	(49,574)	-6%		
Subtotal - 3	925,280	575,871	62%								39,787	627,699	294,397	961,883	(36,603)	-4%		
Average Firm Size	308,427																	

Created: 11-29-2023

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

PAF: 1.0911

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Hazard Group	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net			Retrospective			Ratio Refunded	Max Risk%	Max Refund%
										Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund			
Subtotal - 11 Firms with Refunds	2,621,358	841,116	32%								112,718	941,282	580,582	1,634,582	986,776	38%		
Subtotal - 1 Firms with Assessments	43,517	80,159	184%								1,871	39,844	30,532	72,247	(28,730)	-66%		
Subtotal - 12 Individual Firms	2,664,875	921,275	35%								114,589	981,126	611,114	1,706,829	958,046	36%		
Average Firm Size	222,073																	
WA ST AUTO DEALERS ASSN	20,219,874	8,276,849	41%	L	6	73	800K	104.4%	0.0%	1.6%	869,455	9,021,765	147,371	10,038,591	10,181,283	50%	17.8%	95.7%
WASHINGTON RESTAURANT ASSN	32,223,323	19,423,857	60%	L	2	74	550K	100.8%	0.0%	0.8%	1,385,603	21,172,004	161,796	22,719,403	9,503,920	29%	13.0%	95.7%
AWC RETRO	17,201,543	10,101,426	59%	L	4	73	275K	90.0%	0.0%	11.9%	739,666	11,010,554	1,308,263	13,058,483	4,143,060	24%	12.0%	95.7%
ASSN OF WA BUSINESS --MFG	8,780,863	5,228,685	60%	L	5	72	550K	100.0%	0.0%	4.0%	377,577	5,699,267	226,973	6,303,817	2,477,046	28%	15.6%	95.7%
WA ST MCDONALDS OPERATORS ASSN	3,200,842	1,120,489	35%	L	1	70	500K	111.3%	0.0%	3.6%	137,636	1,221,333	44,180	1,403,149	1,797,693	56%	27.7%	95.7%
SMART ADVANTAGE	9,782,054	5,141,486	53%	L	4	72	550K	100.0%	0.0%	3.5%	420,628	5,604,220	195,447	6,220,295	3,561,759	36%	15.0%	95.7%
PITB SERVICES INC	4,528,095	1,705,367	38%	L	6	71	500K	90.0%	0.0%	11.2%	194,708	1,858,850	208,836	2,262,394	2,265,701	50%	11.4%	95.7%
PITB ELITE	7,462,008	3,818,680	51%	L	2	72	500K	90.0%	0.0%	5.8%	320,866	4,162,361	243,186	4,726,413	2,735,595	37%	6.2%	95.7%
ARCHBRIGHT - WRPS	2,237,169	975,490	44%	L	3	68	550K	105.0%	20.0%	9.8%	96,198	1,063,284	104,646	1,264,128	973,041	43%	27.7%	72.2%
WA TRUCKING ASSOCIATIONS	2,438,676	974,738	40%	L	8	69	500K	74.3%	0.0%	37.9%	104,863	1,062,464	402,458	1,569,785	868,891	36%	13.8%	95.7%
Subtotal - Associations	\$108,074,447	\$56,767,067	53%								\$4,647,200	\$61,876,102	\$3,043,156	\$69,566,458	\$38,507,989	36%		
Total Enrollment	\$110,739,322	\$57,688,342	52%								\$4,761,789	\$62,857,228	\$3,654,270	\$71,273,287	\$39,466,035	36%		

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			Retrospective			Ratio Refunded	
										Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund		
Loss Based Plans																	
6 Firms with Refunds	1,679,644	376,956	22%								72,224	432,643	249,594	754,461	925,183	55%	
1 Firms with Assessments	43,517	80,159	184%								1,871	39,844	30,532	72,247	-28,730	-66%	
Subtotal - 7	1,723,161	457,115	27%								74,095	472,487	280,126	826,708	896,453	52%	
Average Firm Size	246,166																
Premium Based Plans																	
5 Firms with Refunds	941,714	464,160	49%								40,494	508,639	330,988	880,121	61,593	7%	
0 Firms with Assessments	0	0	0%								0	0	0	0	0	0%	
Subtotal - 5	941,714	464,160	49%								40,494	508,639	330,988	880,121	61,593	7%	
Average Firm Size	188,343																

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