

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

PAF: 1.0942

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	1,050,884	247,004	24%								45,188	314,430	272,259	631,877	419,007	40%		
Subtotal - 3 Firms with Assessments	1,508,506	1,156,501	77%								64,866	1,260,585	486,633	1,812,084	(303,578)	-20%		
Subtotal - 12 Individual Firms	2,559,390	1,403,505	55%								110,054	1,575,015	758,892	2,443,961	115,429	5%		
Average Firm Size	213,283																	
WA ST AUTO DEALERS ASSN	19,980,990	14,303,823	72%	L	6	73	800K	104.4%	0.0%	1.6%	859,183	15,591,167	254,682	16,705,032	3,275,958	16%	17.8%	95.7%
WASHINGTON RESTAURANT ASSN	36,155,215	24,472,052	68%	L	2	74	500K	100.4%	0.0%	1.0%	1,554,674	26,674,537	274,668	28,503,879	7,651,336	21%	12.8%	95.7%
AWC RETRO	17,754,877	16,914,835	95%	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	5,588,434	60%	L	5	72	550K	100.0%	0.0%	4.0%	398,480	6,091,393	242,590	6,732,463	2,534,514	27%	15.6%	95.7%
WA ST MCDONALDS OPERATORS ASSN	3,127,209	1,392,662	45%	L	1	70	500K	111.3%	0.0%	3.6%	134,470	1,518,002	54,912	1,707,384	1,419,825	45%	27.7%	95.7%
SMART ADVANTAGE	9,900,305	5,754,164	58%	L	4	72	550K	100.0%	0.0%	3.5%	425,713	6,272,039	218,737	6,916,489	2,983,816	30%	15.0%	95.7%
PITB SERVICES INC	3,877,109	2,338,747	60%	L	5	70	500K	90.0%	0.0%	16.1%	166,716	2,549,234	409,486	3,125,436	751,673	19%	16.1%	95.7%
PITB ELITE	6,835,383	5,146,496	75%	L	2	72	500K	90.0%	0.0%	5.8%	293,921	5,609,681	327,746	6,231,348	604,035	9%	6.2%	95.7%
ARCHBRIGHT - WRPS	3,006,269	1,807,195	60%	L	3	70	550K	110.0%	0.0%	5.8%	129,270	1,969,843	113,985	2,213,098	793,171	26%	28.8%	95.7%
WA TRUCKING ASSOCIATIONS	3,454,624	1,630,584	47%	L	8	70	500K	74.3%	0.0%	35.3%	148,549	1,777,337	627,649	2,553,535	901,089	26%	11.8%	95.7%
Subtotal - Associations	\$113,358,958	\$79,348,992	70%								\$4,874,436	\$85,470,767	\$4,593,989	\$94,939,192	\$18,419,766	16%		
Total Enrollment	\$115,918,348	\$80,752,497	70%								\$4,984,490	\$87,045,782	\$5,352,881	\$97,383,153	\$18,535,195	16%		

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
														Premium Indicated		
Loss Based Plans																
7 Firms with Refunds	1,001,118	244,540	24%								43,048	311,744	240,389	595,181	405,937	41%
2 Firms with Assessments	632,992	533,610	84%								27,219	581,634	224,106	832,959	-199,967	-32%
Subtotal - 9	1,634,110	778,150	48%								70,267	893,378	464,495	1,428,140	205,970	13%
Average Firm Size	181,568															
Premium Based Plans																
2 Firms with Refunds	49,766	2,464	5%								2,140	2,686	31,870	36,696	13,070	26%
1 Firms with Assessments	875,514	622,891	71%								37,647	678,951	262,527	979,125	(103,611)	-12%
Subtotal - 3	925,280	625,355	68%								39,787	681,637	294,397	1,015,821	(90,541)	-10%
Average Firm Size	308,427															

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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:
1/1/2022
Second Evaluation**

PAF: 1.1416

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 - 7 Firms with Refunds	1,867,679	503,185	27%											966,256	901,423	48%		
Subtotal - 6 Firms with Assessments	1,522,971	2,427,918	159%								65,488	1,365,263	602,456	2,033,207	(510,236)	-34%		
Subtotal - 13 Individual Firms	3,390,650	2,931,103	86%								145,798	1,965,702	887,963	2,999,463	391,187	12%		
Average Firm Size	260,819																	
WA ST AUTO DEALERS ASSN	19,832,930	13,166,070	66%	L	6	73	800K	104.4%	0.0%	1.6%	852,816	14,351,016	234,424	15,438,256	4,394,674	22%	17.8%	95.7%
WASHINGTON RESTAURANT ASSN	40,387,290	28,786,474	71%	L	2	74	500K	100.4%	0.0%	1.0%	1,736,653	31,377,257	323,092	33,437,002	6,950,288	17%	12.8%	95.7%
AWC RETRO	15,441,736	15,591,540	101%	L	4	73	275K	90.0%	0.0%	11.9%	663,995	15,148,343	1,799,911	17,612,249	(2,170,513)	-14%	12.0%	95.7%
ASSN OF WA BUSINESS --MFG	10,121,871	6,143,081	61%	L	5	72	550K	100.0%	0.0%	4.0%	435,240	6,695,958	266,667	7,397,865	2,724,006	27%	15.6%	95.7%
WA ST MCDONALDS OPERATORS ASSN	3,211,939	1,899,437	59%	L	1	70	500K	111.3%	0.0%	3.6%	138,113	2,070,386	74,894	2,283,393	928,546	29%	27.7%	95.7%
SMART ADVANTAGE	9,318,368	5,499,699	59%	L	4	72	550K	100.0%	0.0%	3.5%	400,690	5,994,672	209,064	6,604,426	2,713,942	29%	15.0%	95.7%
PITB SERVICES INC	3,765,799	2,701,025	72%	L	5	70	500K	90.0%	0.0%	16.1%	161,929	2,944,117	472,916	3,578,962	186,837	5%	16.1%	95.7%
PITB ELITE	6,270,566	4,402,089	70%	L	2	72	500K	90.0%	0.0%	5.8%	269,634	4,798,277	280,339	5,348,250	922,316	15%	6.2%	95.7%
ARCHBRIGHT - WRPS	3,254,415	2,126,130	65%	L	3	70	550K	110.0%	0.0%	5.8%	139,940	2,317,482	134,101	2,591,523	662,892	20%	28.8%	95.7%
WA TRUCKING ASSOCIATIONS	3,500,277	2,178,684	62%	L	8	70	500K	84.0%	0.0%	26.0%	150,512	2,374,766	617,404	3,142,682	357,595	10%	17.5%	95.7%
Subtotal - Associations	\$115,105,191	\$82,494,229	72%								\$4,949,522	\$88,072,274	\$4,412,812	\$97,434,608	\$17,670,583	15%		
Total Enrollment	\$118,495,841	\$85,425,332	72%								\$5,095,320	\$90,037,976	\$5,300,775	\$100,434,071	\$18,061,770	15%		

Individual Firms - Detail by Plan

	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
														Premium Indicated		
Loss Based Plans																
6 Firms with Refunds	1,827,696	500,226	27%								78,591	597,214	258,794	934,599	893,097	49%
5 Firms with Assessments	1,403,173	2,290,643	163%								60,337	1,273,857	540,293	1,874,487	-471,314	-34%
Subtotal - 11	3,230,869	2,790,869	86%								138,928	1,871,071	799,087	2,809,086	421,783	13%
Average Firm Size	293,715															
Premium Based Plans																
1 Firms with Refunds	39,983	2,959	7%								1,719	3,225	26,713	31,657	8,326	21%
1 Firms with Assessments	119,798	137,275	115%								5,151	91,406	62,163	158,720	(38,922)	-32%
Subtotal - 2	159,781	140,234	88%								6,870	94,631	88,876	190,377	(30,596)	-19%
Average Firm Size	79,891															

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**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
1/1/2023
First Evaluation**

PAF: 1.1536

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 - 5 Firms with Refunds	1,633,325	191,361	12%								70,233	269,061	173,037	512,331	1,120,994	69%			
Subtotal - 6 Firms with Assessments	2,235,768	2,089,997	93%								96,138	1,905,279	874,788	2,876,205	(640,437)	-29%			
Subtotal - 11 Individual Firms	3,869,093	2,281,358	59%								166,371	2,174,340	1,047,825	3,388,536	480,557	12%			
Average Firm Size	351,736																		
WA ST AUTO DEALERS ASSN	20,216,053	13,155,586	65%	L	6	73	800K	104.4%	0.0%	1.6%	869,290	14,339,589	234,237	15,443,116	4,772,937	24%	17.8%	95.7%	
WASHINGTON RESTAURANT ASSN	45,615,852	37,915,663	83%	L	2	74	500K	100.4%	0.0%	1.0%	1,961,482	41,328,073	425,555	43,715,110	1,900,742	4%	12.8%	95.7%	
AWC RETRO	17,865,846	12,372,222	69%	L	4	73	275K	80.2%	0.0%	15.2%	768,231	13,485,722	2,045,919	16,299,872	1,565,974	9%	3.2%	95.7%	
ASSN OF WA BUSINESS --MFG	12,905,229	9,362,010	73%	L	5	73	550K	100.0%	0.0%	2.6%	554,925	10,204,591	263,799	11,023,315	1,881,914	15%	14.1%	95.7%	
WA ST MCDONALDS OPERATORS ASSN	3,406,227	2,600,605	76%	L	1	70	500K	111.3%	0.0%	3.6%	146,468	2,834,659	102,541	3,083,668	322,559	9%	27.7%	95.7%	
SMART ADVANTAGE	10,834,552	7,960,484	73%	L	4	72	550K	100.0%	0.0%	3.5%	465,886	8,676,928	302,608	9,445,422	1,389,130	13%	15.0%	95.7%	
PITB ELITE	6,091,859	4,157,127	68%	L	2	71	500K	90.0%	0.0%	8.0%	261,950	4,531,268	363,698	5,156,916	934,943	15%	8.3%	95.7%	
ARCHBRIGHT - WRPS	3,557,834	2,920,477	82%	L	3	70	550K	110.0%	0.0%	5.8%	152,987	3,183,320	184,203	3,520,510	37,324	1%	28.8%	95.7%	
WA TRUCKING ASSOCIATIONS	2,984,940	2,064,671	69%	L	8	69	500K	84.0%	0.0%	28.3%	128,352	2,250,491	638,012	3,016,855	(31,915)	-1%	19.7%	95.7%	
Subtotal - Associations	\$123,478,392	\$92,508,845	75%								\$5,309,571	\$100,834,641	\$4,560,572	\$110,704,784	\$12,773,608	10%			
Total Enrollment	\$127,347,485	\$94,790,203	74%								\$5,475,942	\$103,008,981	\$5,608,397	\$114,093,320	\$13,254,165	10%			

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
Loss Based Plans																
5 Firms with Refunds	1,633,325	191,361	12%								70,233	269,061	173,037	512,331	1,120,994	69%
4 Firms with Assessments	1,657,133	1,662,845	100%								71,256	1,444,976	739,572	2,255,804	-598,671	-36%
Subtotal - 9	3,290,458	1,854,206	56%								141,489	1,714,037	912,609	2,768,135	522,323	16%
Average Firm Size	365,606															
Premium Based Plans																
0 Firms with Refunds	0	0	0%								0	0	0	0	0	0%
2 Firms with Assessments	578,635	427,152	74%								24,882	460,303	135,216	620,401	(41,766)	-7%
Subtotal - 2	578,635	427,152	74%								24,882	460,303	135,216	620,401	(41,766)	-7%
Average Firm Size	289,318															

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