

Refund/Assessment Summary  
Enrollment Beginning:  
4/1/2021  
First Evaluation

PAF: 1.0000

| 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 - 7 Firms with Refunds       | 459,527            | 9,094              | 2%                  |      |              |            |                   |                |                |                       | 19,760               | 33,231                  | 186,357              | 239,348                         | 220,179           | 48%            |           |             |
| Subtotal - 3 Firms with Assessments   | 2,904,021          | 3,307,658          | 114%                |      |              |            |                   |                |                |                       | 124,872              | 2,829,737               | 521,595              | 3,476,204                       | (572,183)         | -20%           |           |             |
| Subtotal - 10 Individual Firms        | 3,363,548          | 3,316,752          | 99%                 |      |              |            |                   |                |                |                       | 144,632              | 2,862,968               | 707,952              | 3,715,552                       | (352,004)         | -10%           |           |             |
| <b>Average Firm Size</b>              | <b>336,355</b>     |                    |                     |      |              |            |                   |                |                |                       |                      |                         |                      |                                 |                   |                |           |             |
| WASHINGTON STATE PHARMACY ASSOCIATION | 399,720            | 134,053            | 34%                 | L    | 2            | 55         | 120K              | 59.7%          | 0.0%           | 83.4%                 | 17,188               | 146,118                 | 121,814              | 285,120                         | 114,600           | 29%            | 21.4%     | 95.7%       |
| WASHINGTON STATE DENTAL ASSOCIATION   | 2,558,684          | 2,187,214          | 85%                 | L    | 4            | 69         | 250K              | 75.4%          | 0.0%           | 34.4%                 | 110,023              | 2,102,880               | 723,420              | 2,936,323                       | (377,639)         | -15%           | 12.7%     | 95.7%       |
| WASHINGTON CANNABUSINESS ASSOCIATION  | 2,931,453          | 1,545,810          | 53%                 | L    | 3            | 69         | 250K              | 90.0%          | 10.0%          | 20.8%                 | 126,052              | 1,684,933               | 350,747              | 2,161,732                       | 769,721           | 26%            | 20.6%     | 82.8%       |
| <b>Subtotal - Associations</b>        | <b>\$5,889,857</b> | <b>\$3,867,077</b> | <b>66%</b>          |      |              |            |                   |                |                |                       | <b>\$253,263</b>     | <b>\$3,933,931</b>      | <b>\$1,195,981</b>   | <b>\$5,383,175</b>              | <b>\$506,682</b>  | <b>9%</b>      |           |             |
| <b>Total Enrollment</b>               | <b>\$9,253,405</b> | <b>\$7,183,829</b> | <b>78%</b>          |      |              |            |                   |                |                |                       | <b>\$397,895</b>     | <b>\$6,796,899</b>      | <b>\$1,903,933</b>   | <b>\$9,098,727</b>              | <b>\$154,678</b>  | <b>2%</b>      |           |             |

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 |
|----------------------------|------------------|------------------|---------------------|--|--|--|--|--|--|--|----------------------|-------------------------|----------------------|---------------------------------|-------------------|----------------|
| <b>Loss Based Plans</b>    |                  |                  |                     |  |  |  |  |  |  |  |                      |                         |                      |                                 |                   |                |
| 2 Firms with Refunds       | 218,060          | 2,384            | 1%                  |  |  |  |  |  |  |  | 9,377                | 11,109                  | 33,921               | 54,407                          | 163,653           | 75%            |
| 1 Firms with Assessments   | 607,630          | 764,045          | 126%                |  |  |  |  |  |  |  | 26,128               | 662,317                 | 154,149              | 842,594                         | -234,964          | -39%           |
| <b>Subtotal - 3</b>        | <b>825,690</b>   | <b>766,429</b>   | <b>93%</b>          |  |  |  |  |  |  |  | <b>35,505</b>        | <b>673,426</b>          | <b>188,070</b>       | <b>897,001</b>                  | <b>(71,311)</b>   | <b>-9%</b>     |
| <b>Average Firm Size</b>   | <b>275,230</b>   |                  |                     |  |  |  |  |  |  |  |                      |                         |                      |                                 |                   |                |
| <b>Premium Based Plans</b> |                  |                  |                     |  |  |  |  |  |  |  |                      |                         |                      |                                 |                   |                |
| 5 Firms with Refunds       | 241,467          | 6,710            | 3%                  |  |  |  |  |  |  |  | 10,383               | 22,122                  | 152,436              | 184,941                         | 56,526            | 23%            |
| 2 Firms with Assessments   | 2,296,391        | 2,543,613        | 111%                |  |  |  |  |  |  |  | 98,744               | 2,167,420               | 367,446              | 2,633,610                       | (337,219)         | -15%           |
| <b>Subtotal - 7</b>        | <b>2,537,858</b> | <b>2,550,323</b> | <b>100%</b>         |  |  |  |  |  |  |  | <b>109,127</b>       | <b>2,189,542</b>        | <b>519,882</b>       | <b>2,818,551</b>                | <b>(280,693)</b>  | <b>-11%</b>    |
| <b>Average Firm Size</b>   | <b>362,551</b>   |                  |                     |  |  |  |  |  |  |  |                      |                         |                      |                                 |                   |                |

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.

Refund/Assessment Summary  
 Enrollment Beginning:  
 4/1/2020  
 Second Evaluation

PAF: 1.1042

| 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 - 7 Firms with Refunds       | 3,334,694          | 1,171,431          | 35%                 |      |              |            |                   |                |                |                       | 143,391              | 1,288,523               | 550,152              | 1,982,066                       | 1,352,628          | 41%            |           |             |  |
| Subtotal - 4 Firms with Assessments   | 523,343            | 682,770            | 130%                |      |              |            |                   |                |                |                       | 22,504               | 365,724                 | 348,771              | 736,999                         | (213,656)          | -41%           |           |             |  |
| Subtotal - 11 Individual Firms        | 3,858,037          | 1,854,201          | 48%                 |      |              |            |                   |                |                |                       | 165,895              | 1,654,247               | 898,923              | 2,719,065                       | 1,138,972          | 30%            |           |             |  |
| <b>Average Firm Size</b>              | <b>350,731</b>     |                    |                     |      |              |            |                   |                |                |                       |                      |                         |                      |                                 |                    |                |           |             |  |
| WASHINGTON STATE PHARMACY ASSOCIATION | 357,591            | 3,946              | 1%                  | L    | 2            | 53         | 120K              | 54.8%          | 0.0%           | 101.2%                | 15,376               | 4,301                   | 4,354                | 24,031                          | 333,560            | 93%            | 22.3%     | 95.7%       |  |
| WASHINGTON STATE DENTAL ASSOCIATION   | 1,868,932          | 887,593            | 47%                 | L    | 4            | 67         | 250K              | 75.4%          | 0.0%           | 37.7%                 | 80,364               | 967,476                 | 364,952              | 1,412,792                       | 456,140            | 24%            | 15.4%     | 95.7%       |  |
| WASHINGTON CANNABUSINESS ASSOCIATION  | 2,659,611          | 1,937,163          | 73%                 | L    | 2            | 69         | 250K              | 90.0%          | 10.0%          | 18.6%                 | 114,363              | 2,111,508               | 392,058              | 2,617,929                       | 41,682             | 2%             | 18.5%     | 83.0%       |  |
| <b>Subtotal - Associations</b>        | <b>\$4,886,134</b> | <b>\$2,828,702</b> | <b>58%</b>          |      |              |            |                   |                |                |                       | <b>\$210,103</b>     | <b>\$3,083,285</b>      | <b>\$761,364</b>     | <b>\$4,054,752</b>              | <b>\$831,382</b>   | <b>17%</b>     |           |             |  |
| <b>Total Enrollment</b>               | <b>\$8,744,171</b> | <b>\$4,682,903</b> | <b>54%</b>          |      |              |            |                   |                |                |                       | <b>\$375,998</b>     | <b>\$4,737,532</b>      | <b>\$1,660,287</b>   | <b>\$6,773,817</b>              | <b>\$1,970,354</b> | <b>23%</b>     |           |             |  |

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 |  |
|----------------------------|------------------|------------------|---------------------|--|--|--|--|--|--|--|----------------------|-------------------------|----------------------|---------------------------------|-------------------|----------------|--|
| <b>Loss Based Plans</b>    |                  |                  |                     |  |  |  |  |  |  |  |                      |                         |                      |                                 |                   |                |  |
| 3 Firms with Refunds       | 876,463          | 289,292          | 33%                 |  |  |  |  |  |  |  | 37,688               | 326,991                 | 110,937              | 475,616                         | 400,847           | 46%            |  |
| 1 Firms with Assessments   | 328,322          | 220,485          | 67%                 |  |  |  |  |  |  |  | 14,118               | 214,723                 | 243,109              | 471,950                         | -143,628          | -44%           |  |
| <b>Subtotal - 4</b>        | <b>1,204,785</b> | <b>509,777</b>   | <b>42%</b>          |  |  |  |  |  |  |  | <b>51,806</b>        | <b>541,714</b>          | <b>354,046</b>       | <b>947,566</b>                  | <b>257,219</b>    | <b>21%</b>     |  |
| <b>Average Firm Size</b>   | <b>301,196</b>   |                  |                     |  |  |  |  |  |  |  |                      |                         |                      |                                 |                   |                |  |
| <b>Premium Based Plans</b> |                  |                  |                     |  |  |  |  |  |  |  |                      |                         |                      |                                 |                   |                |  |
| 4 Firms with Refunds       | 2,458,231        | 882,139          | 36%                 |  |  |  |  |  |  |  | 105,703              | 961,532                 | 439,215              | 1,506,450                       | 951,781           | 39%            |  |
| 3 Firms with Assessments   | 195,021          | 462,285          | 237%                |  |  |  |  |  |  |  | 8,386                | 151,001                 | 105,662              | 265,049                         | (70,028)          | -36%           |  |
| <b>Subtotal - 7</b>        | <b>2,653,252</b> | <b>1,344,424</b> | <b>51%</b>          |  |  |  |  |  |  |  | <b>114,089</b>       | <b>1,112,533</b>        | <b>544,877</b>       | <b>1,771,499</b>                | <b>881,753</b>    | <b>33%</b>     |  |
| <b>Average Firm Size</b>   | <b>379,036</b>   |                  |                     |  |  |  |  |  |  |  |                      |                         |                      |                                 |                   |                |  |

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Refund/Assessment Summary  
 Enrollment Beginning:  
 4/1/2019  
 Third Evaluation

PAF: 1.1273

| 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 - 10 Firms with Refunds      | 5,620,726          | 3,013,088          | 54%                 |      |              |            |                   |                |                |                       | 241,691              | 3,288,757               | 1,080,224            | 4,610,672          | 1,010,054          | 18%            |           |             |
| Subtotal - 2 Firms with Assessments   | 184,599            | 196,853            | 107%                |      |              |            |                   |                |                |                       | 7,938                | 119,870                 | 130,064              | 257,872            | (73,273)           | -40%           |           |             |
| Subtotal - 12 Individual Firms        | 5,805,325          | 3,209,941          | 55%                 |      |              |            |                   |                |                |                       | 249,629              | 3,408,627               | 1,210,288            | 4,868,544          | 936,781            | 16%            |           |             |
| <b>Average Firm Size</b>              | <b>483,777</b>     |                    |                     |      |              |            |                   |                |                |                       |                      |                         |                      |                    |                    |                |           |             |
| WASHINGTON STATE PHARMACY ASSOCIATION | 391,245            | 16,833             | 4%                  | L    | 2            | 54         | 160K              | 68.0%          | 0.0%           | 68.5%                 | 16,824               | 18,348                  | 12,561               | 47,733             | 343,512            | 88%            | 26.9%     | 95.7%       |
| <b>Subtotal - Associations</b>        | <b>\$391,245</b>   | <b>\$16,833</b>    | <b>4%</b>           |      |              |            |                   |                |                |                       | <b>\$16,824</b>      | <b>\$18,348</b>         | <b>\$12,561</b>      | <b>\$47,733</b>    | <b>\$343,512</b>   | <b>88%</b>     |           |             |
| <b>Total Enrollment</b>               | <b>\$6,196,570</b> | <b>\$3,226,774</b> | <b>52%</b>          |      |              |            |                   |                |                |                       | <b>\$266,453</b>     | <b>\$3,426,975</b>      | <b>\$1,222,849</b>   | <b>\$4,916,277</b> | <b>\$1,280,293</b> | <b>21%</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>           |                  |                  |                     |      |              |            |                   |                |                |                       |                      |                         |                      |                   |                   |                |           |             |
| 4 Firms with Refunds              | 3,025,985        | 1,701,796        | 56%                 |      |              |            |                   |                |                |                       | 130,118              | 1,859,449               | 568,535              | 2,558,102         | 467,883           | 15%            |           |             |
| 1 Firms with Assessments          | 51,674           | 16,925           | 33%                 |      |              |            |                   |                |                |                       | 2,222                | 18,448                  | 62,857               | 83,527            | -31,853           | -62%           |           |             |
| <b>Subtotal - 5</b>               | <b>3,077,659</b> | <b>1,718,721</b> | <b>56%</b>          |      |              |            |                   |                |                |                       | <b>132,340</b>       | <b>1,877,897</b>        | <b>631,392</b>       | <b>2,641,629</b>  | <b>436,030</b>    | <b>14%</b>     |           |             |
| <b>Average Firm Size</b>          | <b>615,532</b>   |                  |                     |      |              |            |                   |                |                |                       |                      |                         |                      |                   |                   |                |           |             |
| <b>Premium Based Plans</b>        |                  |                  |                     |      |              |            |                   |                |                |                       |                      |                         |                      |                   |                   |                |           |             |
| 6 Firms with Refunds              | 2,594,741        | 1,311,292        | 51%                 |      |              |            |                   |                |                |                       | 111,573              | 1,429,308               | 511,689              | 2,052,570         | 542,171           | 21%            |           |             |
| 1 Firms with Assessments          | 132,925          | 179,928          | 135%                |      |              |            |                   |                |                |                       | 5,716                | 101,422                 | 67,207               | 174,345           | (41,420)          | -31%           |           |             |
| <b>Subtotal - 7</b>               | <b>2,727,666</b> | <b>1,491,220</b> | <b>55%</b>          |      |              |            |                   |                |                |                       | <b>117,289</b>       | <b>1,530,730</b>        | <b>578,896</b>       | <b>2,226,915</b>  | <b>500,751</b>    | <b>18%</b>     |           |             |
| <b>Average Firm Size</b>          | <b>389,667</b>   |                  |                     |      |              |            |                   |                |                |                       |                      |                         |                      |                   |                   |                |           |             |

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