

**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
4/1/2022
First Evaluation**

PAF: 1.1551

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 - 8 Firms with Refunds	4,595,914	1,652,332	36%								197,623	1,829,269	766,353	2,793,245	1,802,669	39%			
Subtotal - 2 Firms with Assessments	525,555	393,235	75%								22,599	428,626	123,746	574,971	(49,416)	-9%			
Subtotal - 10 Individual Firms	5,121,469	2,045,567	40%								220,222	2,257,895	890,099	3,368,216	1,753,253	34%			
Average Firm Size	512,147																		
WA STATE PHARMACY ASSOCIATION	446,846	71,603	16%	L	2	56	120K	59.7%	0.0%	81.4%	19,214	78,047	63,555	160,816	286,030	64%	20.2%	95.7%	
WASHINGTON STATE DENTAL ASSN	2,845,845	1,835,698	65%	L	4	69	250K	79.8%	0.0%	30.1%	122,371	2,000,911	602,136	2,725,418	120,427	4%	15.4%	95.7%	
WASHINGTON CANNABUSINESS ASSN	2,997,948	2,631,141	88%	L	4	70	500K	90.0%	0.0%	15.4%	128,912	2,867,944	443,006	3,439,862	(441,914)	-15%	15.5%	95.7%	
Subtotal - Associations	\$6,290,639	\$4,538,442	72%								\$270,497	\$4,946,902	\$1,108,697	\$6,326,096	-\$35,457	-1%			
Total Enrollment	\$11,412,108	\$6,584,009	58%								\$490,719	\$7,204,797	\$1,998,796	\$9,694,312	\$1,717,796	15%			

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																	
3 Firms with Refunds	2,408,337	840,713	35%								103,558	927,901	310,150	1,341,609	1,066,728	44%	
1 Firms with Assessments	490,995	368,563	75%								21,113	401,734	106,533	529,380	-38,385	-8%	
Subtotal - 4	2,899,332	1,209,276	42%								124,671	1,329,635	416,683	1,870,989	1,028,343	35%	
Average Firm Size	724,833																
Premium Based Plans																	
5 Firms with Refunds	2,187,577	811,619	37%								94,065	901,368	456,203	1,451,636	735,941	34%	
1 Firms with Assessments	34,560	24,672	71%								1,486	26,892	17,213	45,591	(11,031)	-32%	
Subtotal - 6	2,222,137	836,291	38%								95,551	928,260	473,416	1,497,227	724,910	33%	
Average Firm Size	370,356																

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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.
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**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
4/1/2021
Second Evaluation**

PAF: 1.0769

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	8,201	2%								19,760	32,513	186,357	238,630	220,897	48%		
Subtotal - 3 Firms with Assessments	2,904,021	3,605,627	124%								124,872	2,827,283	521,595	3,473,750	(569,729)	-20%		
Subtotal - 10 Individual Firms	3,363,548	3,613,828	107%								144,632	2,859,796	707,952	3,712,380	(348,832)	-10%		
Average Firm Size	336,355																	
WA STATE PHARMACY ASSOCIATION	405,467	104,558	26%	L	2	55	120K	59.7%	0.0%	83.4%	17,435	113,968	95,011	226,414	179,053	44%	21.4%	95.7%
WASHINGTON STATE DENTAL ASSN	2,558,602	1,960,820	77%	L	4	69	250K	75.4%	0.0%	34.4%	110,020	2,102,813	723,397	2,936,230	(377,628)	-15%	12.7%	95.7%
WASHINGTON CANNABUSINESS ASSN	2,927,113	1,550,257	53%	L	3	69	250K	90.0%	10.0%	20.8%	125,866	1,689,780	351,756	2,167,402	759,711	26%	20.6%	82.8%
Subtotal - Associations	\$5,891,182	\$3,615,635	61%								\$253,321	\$3,906,561	\$1,170,164	\$5,330,046	\$561,136	10%		
Total Enrollment	\$9,254,730	\$7,229,463	78%								\$397,953	\$6,766,357	\$1,878,116	\$9,042,426	\$212,304	2%		

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																
2 Firms with Refunds	218,060	2,149	1%								9,377	11,109	33,921	54,407	163,653	75%
1 Firms with Assessments	607,630	1,299,507	214%								26,128	662,317	154,149	842,594	-234,964	-39%
Subtotal - 3	825,690	1,301,656	158%								35,505	673,426	188,070	897,001	(71,311)	-9%
Average Firm Size	275,230															
Premium Based Plans																
5 Firms with Refunds	241,467	6,052	3%								10,383	21,404	152,436	184,223	57,244	24%
2 Firms with Assessments	2,296,391	2,306,120	100%								98,744	2,164,966	367,446	2,631,156	(334,765)	-15%
Subtotal - 7	2,537,858	2,312,172	91%								109,127	2,186,370	519,882	2,815,379	(277,521)	-11%
Average Firm Size	362,551															

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**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
4/1/2020
Third Evaluation**

PAF: 1.0884

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 - 6 Firms with Refunds	2,727,178	766,283	28%								117,268	917,931	476,862	1,512,061	1,215,117	45%			
Subtotal - 5 Firms with Assessments	1,130,859	1,432,394	127%								48,627	1,001,599	502,891	1,553,117	(422,258)	-37%			
Subtotal - 11 Individual Firms	3,858,037	2,198,677	57%								165,895	1,919,530	979,753	3,065,178	792,859	21%			
Average Firm Size	350,731																		
WA STATE PHARMACY ASSOCIATION	359,575	3,726	1%	L	2	53	120K	54.8%	0.0%	101.2%	15,462	4,061	4,111	23,634	335,941	93%	22.3%	95.7%	
WASHINGTON STATE DENTAL ASSN	1,869,017	640,480	34%	L	4	67	250K	75.4%	0.0%	37.7%	80,368	698,123	263,347	1,041,838	827,179	44%	15.4%	95.7%	
WASHINGTON CANNABUSINESS ASSN	2,659,611	1,821,532	68%	L	2	69	250K	90.0%	10.0%	18.6%	114,363	1,985,470	368,656	2,468,489	191,122	7%	18.5%	83.0%	
Subtotal - Associations	\$4,888,203	\$2,465,738	50%								\$210,193	\$2,687,654	\$636,114	\$3,533,961	\$1,354,242	28%			
Total Enrollment	\$8,746,240	\$4,664,415	53%								\$376,088	\$4,607,184	\$1,615,867	\$6,599,139	\$2,147,101	25%			

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																
2 Firms with Refunds	268,947	818	0%								11,565	12,555	37,647	61,767	207,180	77%
2 Firms with Assessments	935,838	1,173,889	125%								40,241	876,915	397,229	1,314,385	-378,547	-40%
Subtotal - 4	1,204,785	1,174,707	98%								51,806	889,470	434,876	1,376,152	(171,367)	-14%
Average Firm Size	301,196															
Premium Based Plans																
4 Firms with Refunds	2,458,231	765,465	31%								105,703	905,376	439,215	1,450,294	1,007,937	41%
3 Firms with Assessments	195,021	258,505	133%								8,386	124,684	105,662	238,732	(43,711)	-22%
Subtotal - 7	2,653,252	1,023,970	39%								114,089	1,030,060	544,877	1,689,026	964,226	36%
Average Firm Size	379,036															

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