

Refund/Assessment Summary
Enrollment Beginning:
1/1/2019
First Evaluation

PAF: 1.1845

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 – 11 Firms with Refunds	1,731,491	260,832	15%								74,453	403,353	262,267	740,073	991,418	57%		
Subtotal – 5 Firms with Assessments	1,389,714	2,203,845	159%								59,757	1,005,240	604,365	1,669,362	(279,648)	-20%		
Subtotal – 16 Individual Firms	3,121,205	2,464,677	79%								134,210	1,408,593	866,632	2,409,435	711,770	23%		
Average Firm Size	\$195,075																	
ARCHBRIGHT - WRPS	3,181,224	1,739,606	55%	L	3	70	550K	110.0%	35.0%	5.7%	136,793	1,896,171	107,496	2,140,460	1,040,764	33%	28.7%	56.1%
ASSOCIATION OF WA BUSINESS (MANUFACTURING)	9,361,012	3,987,410	43%	L	5	72	550K	100.0%	0.0%	4.0%	402,524	4,346,277	173,090	4,921,891	4,439,121	47%	15.6%	95.7%
AWC RETRO (ASSN OF WA CITIES)	18,424,587	11,855,956	64%	L	4	73	275K	90.0%	0.0%	11.9%	792,257	12,922,992	1,535,497	15,250,746	3,173,841	17%	12.0%	95.7%
P I T B (DISTILLATION, CHEMICALS, FOOD)	12,502,826	13,729,907	110%	L	2	73	500K	90.0%	0.0%	3.6%	537,622	12,265,272	444,849	13,247,743	(744,917)	-6%	4.1%	95.7%
P I T B (MANUFACTURING, PROCESSING)	6,186,242	4,231,155	68%	L	6	71	500K	90.0%	0.0%	11.2%	266,008	4,611,959	518,140	5,396,107	790,135	13%	11.4%	95.7%
SMART ADVANTAGE	10,131,929	5,505,213	54%	L	4	72	550K	97.0%	0.0%	4.5%	435,673	6,000,682	269,425	6,705,780	3,426,149	34%	12.8%	95.7%
WA STATE AUTO DEALERS ASSOCIATION	23,178,303	16,418,211	71%	L	6	73	800K	104.4%	0.0%	1.6%	996,667	17,895,850	292,329	19,184,846	3,993,457	17%	17.8%	95.7%
WA STATE MCDONALDS OPERATORS ASSOCIATION	3,712,726	2,293,472	62%	L	1	70	500K	111.3%	0.0%	3.6%	159,647	2,499,884	90,431	2,749,962	962,764	26%	27.7%	95.7%
WA TRUCKING ASSOCIATIONS	1,966,913	1,884,403	96%	L	8	67	500K	73.4%	0.0%	43.9%	84,577	1,573,648	691,063	2,349,288	(382,375)	-19%	17.3%	95.7%
WA HOSPITALITY ASSOCIATION	51,212,325	45,270,781	88%	L	2	74	550K	100.8%	0.0%	0.8%	2,202,130	49,345,151	377,096	51,924,377	(712,052)	-1%	13.0%	95.7%
Subtotal – Associations	\$139,858,087	\$106,916,114	76%								\$6,013,898	\$113,357,886	\$4,499,416	\$123,871,200	\$15,986,887	11%		
Total Enrollment	\$142,979,292	\$109,380,791	77%								\$6,148,108	\$114,766,479	\$5,366,048	\$126,280,635	\$16,698,657	12%		

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										
8 Firms with Refunds	1,566,466	242,622	15%		67,357	339,827	183,495	590,679	975,787	62%
3 Firms with Assessments	466,519	564,098	121%		20,060	309,390	302,007	631,457	-164,938	-35%
Subtotal – 11	2,032,985	806,720	40%		87,417	649,217	485,502	1,222,136	810,849	40%
Average Firm Size	\$184,817									
Premium Based Plans										
3 Firms with Refunds	165,025	18,210	11%		7,096	63,526	78,772	149,394	15,631	9%
2 Firms with Assessments	923,195	1,639,747	178%		39,697	695,850	302,358	1,037,905	(114,710)	-12%
Subtotal – 5	1,088,220	1,657,957	152%		46,793	759,376	381,130	1,187,299	(99,079)	-9%
Average Firm Size	\$217,644									

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:
1/1/2018
Second Evaluation

PAF: 1.0058

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 – 16 Firms with Refunds	5,025,931	2,008,569	40%								216,116	2,297,801	649,053	3,162,970	1,862,961	37%		
Subtotal – 4 Firms with Assessments	881,878	1,593,696	181%								37,921	647,171	441,547	1,126,639	(244,761)	-28%		
Subtotal – 20 Individual Firms	5,907,809	3,602,265	61%								254,037	2,944,972	1,090,600	4,289,609	1,618,200	27%		
Average Firm Size	\$295,390																	
ARCHBRIGHT - WRPS	2,917,132	1,173,595	40%	L	3	69	800K	110.0%	50.0%	5.3%	125,437	1,589,837	83,676	1,798,950	1,118,182	38%	28.2%	39.4%
ASSOCIATION OF WA BUSINESS (MANUFACTURING)	12,459,591	4,930,492	40%	L	5	72	550K	98.7%	0.0%	4.4%	535,762	5,374,236	237,090	6,147,088	6,312,503	51%	14.6%	95.7%
AWC RETRO (ASSN OF WA CITIES)	18,944,454	13,853,991	73%	L	4	73	275K	90.0%	0.0%	11.9%	814,612	15,100,850	1,794,268	17,709,730	1,234,724	7%	12.0%	95.7%
P I T B (DISTILLATION, CHEMICALS, FOOD)	11,823,767	10,163,481	86%	L	3	72	550K	90.0%	5.0%	6.4%	508,422	11,078,194	708,373	12,294,989	(471,222)	-4%	6.8%	90.0%
P I T B (MANUFACTURING, PROCESSING)	16,920,087	11,741,794	69%	L	4	73	550K	90.0%	5.0%	4.4%	727,564	12,798,555	569,485	14,095,604	2,824,483	17%	4.9%	90.1%
SMART ADVANTAGE	11,301,885	5,981,814	53%	L	4	72	550K	92.0%	0.0%	6.2%	485,981	6,520,177	404,544	7,410,702	3,891,183	34%	8.8%	95.7%
WA STATE AUTO DEALERS ASSOCIATION	24,843,340	17,378,163	70%	L	6	73	800K	104.4%	0.0%	1.6%	1,068,264	18,942,198	309,421	20,319,883	4,523,457	18%	17.8%	95.7%
WA STATE MCDONALDS OPERATORS ASSOCIATION	4,093,564	2,145,935	52%	L	1	70	500K	111.3%	0.0%	3.6%	176,023	2,339,069	84,613	2,599,705	1,493,859	36%	27.7%	95.7%
WA TRUCKING ASSOCIATIONS	2,308,488	606,378	26%	L	8	68	500K	73.4%	0.0%	41.4%	99,265	660,952	273,570	1,033,787	1,274,701	55%	15.3%	95.7%
WA HOSPITALITY ASSOCIATION	55,494,906	37,369,100	67%	L	2	74	550K	100.8%	0.0%	0.8%	2,386,281	40,732,319	311,276	43,429,876	12,065,030	22%	13.0%	95.7%
Subtotal – Associations	\$161,107,214	\$105,344,743	65%								\$6,927,611	\$115,136,387	\$4,776,316	\$126,840,314	\$34,266,900	21%		
Total Enrollment	\$167,015,023	\$108,947,008	65%								\$7,181,648	\$118,081,359	\$5,866,916	\$131,129,923	\$35,885,100	21%		

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										
11 Firms with Refunds	4,037,946	1,546,747	38%		173,632	1,787,735	337,876	2,299,243	1,738,703	43%
2 Firms with Assessments	179,304	746,261	416%		7,710	78,177	220,134	306,021	-126,717	-71%
Subtotal – 13	4,217,250	2,293,008	54%		181,342	1,865,912	558,010	2,605,264	1,611,986	38%
Average Firm Size	\$324,404									
Premium Based Plans										
5 Firms with Refunds	987,985	461,822	47%		42,484	510,066	311,177	863,727	124,258	13%
2 Firms with Assessments	702,574	847,435	121%		30,211	568,994	221,413	820,618	(118,044)	-17%
Subtotal – 7	1,690,559	1,309,257	77%		72,695	1,079,060	532,590	1,684,345	6,214	0%
Average Firm Size	\$241,508									

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Refund/Assessment Summary
Enrollment Beginning:
1/1/2017
Third Evaluation

PAF: 1.0517

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 – 18 Firms with Refunds	4,174,999	1,664,421	40%								200,400	1,940,358	500,509	2,641,267	1,533,732	37%		
Subtotal – 9 Firms with Assessments	2,208,611	4,262,147	193%								106,013	1,726,679	865,686	2,698,378	(489,767)	-22%		
Subtotal – 27 Individual Firms	6,383,610	5,926,568	93%								306,413	3,667,037	1,366,195	5,339,645	1,043,965	16%		
Average Firm Size	\$236,430																	
ASSOCIATION OF WA BUSINESS (MANUFACTURING)	14,081,772	8,556,752	61%	L	5	73	500K	125.0%	60.0%	2.4%	675,925	9,155,725	219,380	10,051,030	4,030,742	29%	41.8%	29.5%
AWC RETRO (ASSN OF WA CITIES)	18,406,706	11,271,395	61%	L	4	73	120K	100.0%	60.0%	26.0%	883,522	12,060,393	3,138,585	16,082,500	2,324,206	13%	39.6%	14.3%
P I T B (DISTILLATION, CHEMICALS, FOOD)	11,412,070	9,110,736	80%	L	3	72	500K	127.5%	45.0%	3.6%	547,779	9,748,488	349,386	10,645,653	766,417	7%	46.1%	45.3%
P I T B (MANUFACTURING, PROCESSING)	18,807,589	15,325,173	81%	L	4	73	500K	127.5%	45.0%	3.9%	902,764	16,397,935	642,422	17,943,121	864,468	5%	46.6%	45.2%
SMART ADVANTAGE	13,932,635	8,488,416	61%	L	4	73	500K	130.0%	45.0%	3.5%	668,766	9,082,605	321,624	10,072,995	3,859,640	28%	48.8%	45.3%
WA STATE AUTO DEALERS ASSOCIATION	24,233,072	16,979,940	70%	L	6	73	1M	160.0%	45.0%	0.1%	1,163,187	18,168,536	21,820	19,353,543	4,879,529	20%	76.2%	47.0%
WA STATE MCDONALDS OPERATORS ASSOCIATION	3,764,610	2,968,656	79%	L	1	70	1M	160.0%	0.0%	1.0%	180,701	3,176,462	32,733	3,389,896	374,714	10%	77.8%	95.2%
WA HOSPITALITY ASSOCIATION	56,655,161	40,033,152	71%	L	2	74	500K	121.1%	40.5%	4.3%	2,719,448	42,835,473	1,859,959	47,414,880	9,240,281	16%	40.0%	50.0%
Subtotal – Associations	\$161,293,615	\$112,734,220	70%								\$7,742,092	\$120,625,617	\$6,585,909	\$134,953,618	\$26,339,997	16%		
Total Enrollment	\$167,677,225	\$118,660,788	71%								\$8,048,505	\$124,292,654	\$7,952,104	\$140,293,263	\$27,383,962	16%		

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										
14 Firms with Refunds	3,837,789	1,545,986	40%		184,214	1,811,971	350,971	2,347,156	1,490,633	39%
2 Firms with Assessments	294,865	309,798	105%		14,153	178,549	182,561	375,263	-80,398	-27%
Subtotal – 16	4,132,654	1,855,784	45%		198,367	1,990,520	533,532	2,722,419	1,410,235	34%
Average Firm Size	\$258,291									
Premium Based Plans										
4 Firms with Refunds	337,210	118,435	35%		16,186	128,387	149,538	294,111	43,099	13%
7 Firms with Assessments	1,913,746	3,952,349	207%		91,860	1,548,130	683,125	2,323,115	(409,369)	-21%
Subtotal – 11	2,250,956	4,070,784	181%		108,046	1,676,517	832,663	2,617,226	(366,270)	-16%
Average Firm Size	\$204,632									

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