

Refund/Assessment Summary

Enrollment Beginning:

10/1/2018

First Evaluation

PAF: 1.1723

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			Max Risk%	Max Refund%
														Premium Indicated	Cumulative Refund	Ratio Refunded		
Subtotal – 11 Firms with Refunds	3,286,821	837,330	25%								141,333	929,522	851,837	1,922,692	1,364,129	42%		
Subtotal – 7 Firms with Assessments	3,205,900	3,564,200	111%								137,854	2,920,973	1,231,460	4,290,287	(1,084,387)	-34%		
Subtotal – 18 Individual Firms	6,492,721	4,401,530	68%								279,187	3,850,495	2,083,297	6,212,979	279,742	4%		
Average Firm Size	360,707																	
501(C) AGENCIES TRUST	10,409,531	7,439,617	71%	L	3	72	0	92.5%	0.0%	5.5%	447,610	8,109,183	449,095	9,005,888	1,403,643	13%	8.8%	95.7%
ASSOCIATION OF WA BUSINESS – RETAIL, WHLSL, SRVCS	16,319,098	12,901,858	79%	L	4	73	500k	100.0%	0.0%	2.6%	701,721	14,063,025	366,511	15,131,257	1,187,841	7%	14.1%	95.7%
ASSOCIATION OF WA BUSINESS – HOSPITALITY	6,593,468	5,328,841	81%	L	3	71	500k	100.0%	0.0%	5.0%	283,519	5,808,437	288,377	6,380,333	213,135	3%	16.6%	95.7%
ASSOCIATION OF WA BUSINESS	13,528,402	9,061,606	67%	L	5	73	500k	100.0%	0.0%	3.2%	581,721	9,877,151	313,886	10,772,758	2,755,644	20%	14.7%	95.7%
THURSTON COUNTY CHAMBER OF COM	1,424,540	765,564	54%	L	4	65	UNLIMITED	83.7%	20.0%	28.6%	61,255	834,465	238,579	1,134,299	290,241	20%	19.5%	68.2%
TOWING & RECOVERY ASSOCIATION OF WA	1,102,762	842,794	76%	P	7	63	500k	85.0%	40.0%	22.5%	47,419	918,645	247,680	1,213,744	(110,982)	-10%	17.7%	30.4%
Subtotal – Associations	\$49,377,801	\$36,340,280	74%								\$2,123,245	\$39,610,906	\$1,904,128	\$43,638,279	\$5,739,522	12%		
Total Enrollment	\$55,870,522	\$40,741,810	73%								\$2,402,432	\$43,461,401	\$3,987,425	\$49,851,258	\$6,019,264	11%		

Individual Firms – Detail by Plan

Loss Based Plans	Standard Premium	Developed Losses	Standard Loss Ratio	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective		
							Premium Indicated	Cumulative Refund	Ratio Refunded
5 Firms with Refunds	2,008,185	601,020	30%	86,352	668,869	297,000	1,052,221	955,964	48%
5 Firms with Assessments	2,882,410	3,227,226	112%	123,944	2,734,893	1,054,939	3,913,776	-1,031,366	-36%
Subtotal – 10	4,890,595	3,828,246	78%	210,296	3,403,762	1,351,939	4,965,997	(75,402)	-2%
Average Firm Size	\$489,060								
Premium Based Plans									
6 Firms with Refunds	1,278,636	236,310	18%	54,981	260,653	554,837	870,471	408,165	32%
2 Firms with Assessments	323,490	336,974	104%	13,910	186,080	176,521	376,511	(53,021)	-16%
Subtotal – 8	1,602,126	573,284	36%	68,891	446,733	731,358	1,246,982	355,144	22%
Average Firm Size	\$200,266								

Created: 08-14-2020

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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Refund/Assessment Summary
Enrollment Beginning:
10/1/2017
Second 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			Retrospective			Ratio Refunded	Max Risk%	Max Refund%
										Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund			
Subtotal – 12 Firms with Refunds	5,411,452	1,485,459	27%							5.4%	232,692	1,843,811	1,061,908	3,138,411	2,273,041	42%		
Subtotal – 7 Firms with Assessments	2,775,426	3,473,796	125%							2.6%	119,342	2,788,213	1,073,915	3,981,470	(1,206,044)	-43%		
Subtotal – 19 Individual Firms	8,186,878	4,959,255	61%							2.5%	352,034	4,632,024	2,135,823	7,119,881	1,066,997	13%		
Average Firm Size	430,888																	
501(C) AGENCIES TRUST	11,806,978	8,576,611	73%	L	3	72	500k	93.7%	0.0%	5.4%	507,700	9,348,506	504,698	10,360,904	1,446,074	12%	10.0%	95.7%
ASSOCIATION OF WA BUSINESS – RETAIL, WHLSL, SRVCS	18,643,505	12,447,879	67%	L	4	73	500k	100.0%	0.0%	2.6%	801,671	13,568,188	353,614	14,723,473	3,920,032	21%	14.1%	95.7%
ASSOCIATION OF WA BUSINESS – HOSPITALITY	7,778,627	5,177,789	67%	L	2	72	500k	100.0%	0.0%	2.5%	334,481	5,643,790	142,336	6,120,607	1,658,020	21%	14.0%	95.7%
ASSOCIATION OF WA BUSINESS	13,896,291	10,447,527	75%	L	5	73	500k	105.0%	60.0%	3.0%	597,541	11,387,804	338,901	12,324,246	1,572,045	11%	20.0%	29.6%
GREATER VANCOUVER CHAMBER OF COMMERCE	1,065,061	461,712	43%	L	4	63	250K	92.9%	60.0%	17.2%	45,798	696,550	119,481	861,829	203,232	19%	20.8%	20.5%
THURSTON COUNTY CHAMBER OF COM	1,416,323	993,248	70%	L	4	65	UNLIMITED	83.7%	20.0%	28.6%	60,902	1,082,640	309,533	1,453,075	(36,752)	-3%	19.5%	68.2%
TOWING & RECOVERY ASSOCIATION OF WA	1,220,312	693,336	57%	L	7	64	250K	63.4%	0.0%	67.8%	52,473	755,736	512,733	1,320,942	(100,630)	-8%	18.2%	95.7%
Subtotal – Associations	\$55,827,097	\$38,798,102	69%								\$2,400,566	\$42,483,214	\$2,281,296	\$47,165,076	\$8,662,021	16%		
Total Enrollment	\$64,013,975	\$43,757,357	68%								\$2,752,600	\$47,115,238	\$4,417,119	\$54,284,957	\$9,729,018	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	
										Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated		Cumulative Refund
Loss Based Plans																
6 Firms with Refunds	3,398,251	957,205	28%								146,125	1,069,379	415,016	1,630,520	1,767,731	52%
3 Firms with Assessments	1,885,283	2,377,622	126%								81,066	2,240,364	625,608	2,947,038	-1,061,755	-56%
Subtotal – 9	5,283,534	3,334,827	63%								227,191	3,309,743	1,040,624	4,577,558	705,976	13%
Average Firm Size	\$587,059															
Premium Based Plans																
6 Firms with Refunds	2,013,201	528,254	26%								86,567	774,432	646,892	1,507,891	505,310	25%
4 Firms with Assessments	890,143	1,096,174	123%								38,276	547,849	448,307	1,034,432	(144,289)	-16%
Subtotal – 10	2,903,344	1,624,428	56%								124,843	1,322,281	1,095,199	2,542,323	361,021	12%
Average Firm Size	\$290,334															

Created: 08-14-2020

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Refund/Assessment Summary

Enrollment Beginning:

10/1/2016

Third Evaluation

PAF: 1.0617

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			Max Risk%	Max Refund%
														Premium Indicated	Cumulative Refund	Ratio Refunded		
Subtotal – 14 Firms with Refunds	5,287,105	1,662,441	31%								253,781	1,860,172	1,485,126	3,599,079	1,688,026	32%		
Subtotal – 5 Firms with Assessments	2,900,000	2,627,374	91%								139,200	2,168,708	918,457	3,226,365	(326,365)	-11%		
Subtotal – 19 Individual Firms	8,187,105	4,289,815	52%								392,981	4,028,880	2,403,583	6,825,444	1,361,661	17%		
Average Firm Size	430,900																	
501(C) AGENCIES TRUST	15,685,146	9,459,655	60%	L	3	73	250K	70.0%	0.0%	39.7%	752,887	10,121,831	4,018,752	14,893,470	791,676	5%	9.4%	95.2%
ASSOCIATION OF WA BUSINESS – RETAIL, WHLSL, SRVCS	20,024,726	14,509,238	72%	L	4	73	500k	110.0%	60.0%	5.1%	961,187	15,524,885	787,903	17,273,975	2,750,751	14%	28.5%	27.7%
ASSOCIATION OF WA BUSINESS – HOSPITALITY	8,082,748	5,342,513	66%	L	2	72	500k	120.0%	60.0%	2.3%	387,972	5,716,489	130,982	6,235,443	1,847,305	23%	36.1%	29.5%
ASSOCIATION OF WA BUSINESS	13,811,205	9,241,323	67%	L	5	73	500k	100.0%	50.0%	10.8%	662,938	9,888,216	1,064,615	11,615,769	2,195,436	16%	23.3%	35.9%
ASSOCIATION OF WA BUSINESS – TRANS WHSE	5,399,820	4,879,200	90%	L	5	71	500k	120.0%	60.0%	3.2%	259,191	5,220,744	167,575	5,647,510	(247,690)	-5%	37.3%	28.9%
GREATER VANCOUVER CHAMBER OF COMMERCE	1,032,139	973,952	94%	L	4	62	500k	81.6%	40.0%	31.9%	49,543	901,181	287,907	1,238,631	(206,492)	-20%	20.0%	38.7%
THURSTON COUNTY CHAMBER OF COM	1,434,947	1,275,001	89%	L	4	65	500k	71.6%	15.0%	43.9%	68,877	1,098,574	482,067	1,649,518	(214,571)	-15%	15.0%	72.1%
TOWING & RECOVERY ASSOCIATION OF WA	1,401,202	1,451,765	104%	L	6	65	250K	63.2%	0.0%	62.9%	67,258	947,549	596,415	1,611,222	(210,020)	-15%	15.0%	95.2%
Subtotal – Associations	\$66,871,933	\$47,132,647	70%								\$3,209,853	\$49,419,469	\$7,536,216	\$60,165,538	\$6,706,395	10%		
Total Enrollment	\$75,059,038	\$51,422,462	69%								\$3,602,834	\$53,448,349	\$9,939,799	\$66,990,982	\$8,068,056	11%		

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			Max Risk%	Max Refund%
														Premium Indicated	Cumulative Refund	Ratio Refunded		
Loss Based Plans																		
6 Firms with Refunds	2,594,099	628,933	24%								124,517	754,317	481,823	1,360,657	1,233,442	48%		
2 Firms with Assessments	1,617,071	1,415,406	88%								77,620	1,457,454	378,691	1,913,765	-296,694	-18%		
Subtotal – 8	4,211,170	2,044,339	49%								202,137	2,211,771	860,514	3,274,422	936,748	22%		
Average Firm Size	\$526,396																	
Premium Based Plans																		
8 Firms with Refunds	2,693,006	1,033,508	38%								129,264	1,105,855	1,003,303	2,238,422	454,584	17%		
3 Firms with Assessments	1,282,929	1,211,968	94%								61,580	711,254	539,766	1,312,600	(29,671)	-2%		
Subtotal – 11	3,975,935	2,245,476	56%								190,844	1,817,109	1,543,069	3,551,022	424,913	11%		
Average Firm Size	\$361,449																	

Created: 08-14-2020

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