

Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
10/1/2023
First Evaluation

PAF: 1.1753

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	3,189,637	499,650	16%								232,843	626,819	509,351	1,369,013	1,820,624	57%		
Subtotal - 4 Firms with Assessments	1,701,638	1,780,455	105%								124,220	1,338,606	768,340	2,231,166	(529,528)	-31%		
Subtotal - 11 Individual Firms	4,891,275	2,280,105	47%								357,063	1,965,425	1,277,691	3,600,179	1,291,096	26%		
Average Firm Size	444,661																	
TOWING & RECOVERY	1,341,545	901,844	67%	P	7	65	500K	78.5%	45.0%	22.2%	97,933	1,014,575	297,769	1,410,277	(68,732)	-5%	13.5%	22.4%
501(C) AGENCIES TRUST	9,806,728	10,159,865	104%	L	3	72	800K	94.5%	0.0%	6.1%	715,891	10,420,261	633,729	11,769,881	(1,963,153)	-20%	14.5%	92.7%
AWB RETAIL, WHLSL, SRVCS	15,274,245	6,731,974	44%	L	4	73	800K	100.0%	0.0%	4.6%	1,115,020	7,573,471	346,910	9,035,401	6,238,844	41%	19.2%	92.7%
ASSN OF WA BUSINESS --Hospitality	5,843,888	5,011,600	86%	L	2	71	550K	100.0%	0.0%	6.1%	426,604	5,638,050	341,429	6,406,083	(562,195)	-10%	20.8%	92.7%
ASSN OF WA BUSINESS	14,497,701	10,475,375	72%	L	5	73	800K	100.0%	0.0%	5.3%	1,058,332	11,784,797	629,402	13,472,531	1,025,170	7%	20.0%	92.7%
SOUTHWEST WASHINGTON CONTRACTORS ASSOCIATION	1,577,866	1,103,437	70%	L	8	66	500K	52.0%	0.0%	86.7%	115,184	923,052	799,831	1,838,067	(260,201)	-16%	11.2%	92.7%
Subtotal - Associations	\$48,341,973	\$34,384,095	71%								\$3,528,964	\$37,354,206	\$3,049,070	\$43,932,240	\$4,409,733	9%		
Total Enrollment	\$53,233,248	\$36,664,200	69%								\$3,886,027	\$39,319,631	\$4,326,761	\$47,532,419	\$5,700,829	11%		
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	2,630,985	494,849	19%								192,062	561,228	264,755	1,018,045	1,612,940	61%		
3 Firms with Assessments	1,302,789	1,503,000	115%								95,104	1,026,469	627,671	1,749,244	-446,455	-34%		
Subtotal - 6	3,933,774	1,997,849	51%								287,166	1,587,697	892,426	2,767,289	1,166,485	30%		
Average Firm Size	655,629																	
Premium Based Plans																		
4 Firms with Refunds	558,652	4,801	1%								40,781	65,591	244,596	350,968	207,684	37%		
1 Firms with Assessments	398,849	277,455	70%								29,116	312,137	140,669	481,922	(83,073)	-21%		
Subtotal - 5	957,501	282,256	29%								69,897	377,728	385,265	832,890	124,611	13%		
Average Firm Size	191,500																	

Created: 08-06-2025

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Subtotal - 12 Firms with Refunds	4,403,547	802,044	18%								189,351	1,170,434	854,575	2,214,360	2,189,187	50%		
Subtotal - 3 Firms with Assessments	712,153	474,294	67%								30,623	491,311	275,544	797,478	(85,325)	-12%		
Subtotal - 15 Individual Firms	5,115,700	1,276,338	25%								219,974	1,661,745	1,130,119	3,011,838	2,103,862	41%		
Average Firm Size	341,047																	
TOWING & RECOVERY	1,269,424	179,681	14%	P	7	65	500K	85.0%	40.0%	21.2%	54,585	553,469	269,308	877,362	392,062	31%	16.5%	31.7%
501(C) AGENCIES TRUST	8,557,974	9,810,575	115%	L	3	72	550K	91.6%	0.0%	5.8%	367,993	8,544,624	499,408	9,412,025	(854,051)	-10%	8.0%	95.7%
AWB RETAIL, WHLSL, SRVCS	14,724,212	8,209,672	56%	L	4	73	550K	100.0%	0.0%	2.1%	633,141	8,948,542	190,085	9,771,768	4,952,444	34%	13.6%	95.7%
ASSN OF WA BUSINESS --Hospitality	4,940,903	4,272,950	86%	L	3	71	550K	100.0%	0.0%	4.7%	212,459	4,657,516	218,442	5,088,417	(147,514)	-3%	16.3%	95.7%
ASSN OF WA BUSINESS	13,939,570	8,494,909	61%	L	6	73	550K	100.0%	0.0%	3.3%	599,402	9,259,451	303,136	10,161,989	3,777,581	27%	14.8%	95.7%
THURSTON COUNTY CHAMBER OF COM	703,702	330,346	47%	L	4	61	UNLIMITED	92.9%	60.0%	14.6%	30,259	460,221	66,979	557,459	146,243	21%	18.2%	22.2%
Subtotal - Associations	\$44,135,785	\$31,298,133	71%								\$1,897,839	\$32,423,823	\$1,547,358	\$35,869,020	\$8,266,765	19%		
Total Enrollment	\$49,251,485	\$32,574,471	66%								\$2,117,813	\$34,085,568	\$2,677,477	\$38,880,858	\$10,370,627	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																		
6 Firms with Refunds	2,691,747	569,144	21%								115,744	877,721	244,888	1,238,353	1,453,394	54%		
1 Firms with Assessments	152,897	89,408	58%								6,575	97,455	91,977	196,007	-43,110	-28%		
Subtotal - 7	2,844,644	658,552	23%								122,319	975,176	336,865	1,434,360	1,410,284	50%		
Average Firm Size	406,378																	
Premium Based Plans																		
6 Firms with Refunds	1,711,800	232,900	14%								73,607	292,713	609,687	976,007	735,793	43%		
2 Firms with Assessments	559,256	384,886	69%								24,048	393,856	183,567	601,471	(42,215)	-8%		
Subtotal - 8	2,271,056	617,786	27%								97,655	686,569	793,254	1,577,478	693,578	31%		
Average Firm Size	283,882																	

Created: 08-06-2025

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Subtotal - 8 Firms with Refunds	1,511,159	280,950	19%								64,981	340,847	481,952	887,780	623,379	41%		
Subtotal - 9 Firms with Assessments	3,632,487	4,603,280	127%								156,196	2,717,186	1,408,304	4,281,686	(649,199)	-18%		
Subtotal - 17 Individual Firms	5,143,646	4,884,230	95%								221,177	3,058,033	1,890,256	5,169,466	(25,820)	-1%		
Average Firm Size	302,567																	
TOWING & RECOVERY	1,132,933	1,236,449	109%	P	7	64	500K	85.0%	40.0%	21.8%	48,716	1,049,662	247,489	1,345,867	(212,934)	-19%	17.1%	31.1%
501(C) AGENCIES TRUST	8,135,378	7,951,609	98%	L	3	72	550K	91.6%	0.0%	5.8%	349,821	8,122,687	474,747	8,947,255	(811,877)	-10%	8.0%	95.7%
AWB RETAIL, WHLSL, SRVCS	13,807,276	6,843,872	50%	L	4	73	550K	100.0%	0.0%	2.1%	593,713	7,459,820	158,461	8,211,994	5,595,282	41%	13.6%	95.7%
ASSN OF WA BUSINESS --Hospitality	4,631,063	2,960,922	64%	L	3	71	550K	100.0%	0.0%	4.7%	199,136	3,227,405	151,369	3,577,910	1,053,153	23%	16.3%	95.7%
ASSN OF WA BUSINESS	11,538,344	3,445,822	30%	L	6	73	550K	100.0%	0.0%	3.3%	496,149	3,755,946	122,962	4,375,057	7,163,287	62%	14.8%	95.7%
THURSTON COUNTY CHAMBER OF COM	807,279	1,193,543	148%	L	4	62	UNLIMITED	92.9%	60.0%	14.2%	34,713	817,459	115,701	967,873	(160,594)	-20%	17.8%	22.4%

Subtotal - Associations	\$40,052,273	\$23,632,217	59%								\$1,722,248	\$24,432,979	\$1,270,729	\$27,425,956	\$12,626,317	32%		
Total Enrollment	\$45,195,919	\$28,516,447	63%								\$1,943,425	\$27,491,012	\$3,160,985	\$32,595,422	\$12,600,497	28%		

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	696,717	204,992	29%								29,959	223,441	158,959	412,359	284,358	41%		
6 Firms with Assessments	2,948,779	3,716,704	126%								126,797	2,312,501	1,068,832	3,508,130	-559,351	-19%		
Subtotal - 9	3,645,496	3,921,696	108%								156,756	2,535,942	1,227,791	3,920,489	(274,993)	-8%		
Average Firm Size	405,055																	
Premium Based Plans																		
5 Firms with Refunds	814,442	75,958	9%								35,022	117,406	322,993	475,421	339,021	42%		
3 Firms with Assessments	683,708	886,576	130%								29,399	404,685	339,472	773,556	(89,848)	-13%		
Subtotal - 8	1,498,150	962,534	64%								64,421	522,091	662,465	1,248,977	249,173	17%		
Average Firm Size	187,269																	

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