

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

PAF: 1.1074

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 - 9 Firms with Refunds	1,050,884	215,377	20%								45,188	277,874	263,932	586,994	463,890	44%		
Subtotal - 3 Firms with Assessments	1,508,506	1,170,883	78%								64,866	1,269,749	505,978	1,840,593	(332,087)	-22%		
Subtotal - 12 Individual Firms	2,559,390	1,386,260	54%								110,054	1,547,623	769,910	2,427,587	131,803	5%		
<b>Average Firm Size</b>	<b>213,283</b>																	
WA ST AUTO DEALERS ASSN	19,849,335	13,277,249	67%	L	6	73	800K	104.4%	0.0%	1.6%	853,521	14,472,201	236,403	15,562,125	4,287,210	22%	17.8%	95.7%
WASHINGTON RESTAURANT ASSN	36,159,137	27,379,475	76%	L	2	74	500K	100.4%	0.0%	1.0%	1,554,843	29,843,628	307,300	31,705,771	4,453,366	12%	12.8%	95.7%
AWC RETRO	17,754,877	18,986,856	107%	L	4	73	275K	90.0%	0.0%	11.9%	763,460	17,417,534	2,069,534	20,250,528	(2,495,651)	-14%	12.0%	95.7%
ASSN OF WA BUSINESS --MFG	9,244,015	5,207,428	56%	L	5	72	550K	100.0%	0.0%	4.0%	397,493	5,676,097	226,051	6,299,641	2,944,374	32%	15.6%	95.7%
WA ST MCDONALDS OPERATORS ASSN	3,127,209	1,279,896	41%	L	1	70	500K	111.3%	0.0%	3.6%	134,470	1,395,087	50,466	1,580,023	1,547,186	49%	27.7%	95.7%
SMART ADVANTAGE	9,897,060	5,382,198	54%	L	4	72	550K	100.0%	0.0%	3.5%	425,574	5,866,596	204,598	6,496,768	3,400,292	34%	15.0%	95.7%
PITB SERVICES INC	3,877,109	2,675,322	69%	L	5	70	500K	90.0%	0.0%	16.1%	166,716	2,916,101	468,416	3,551,233	325,876	8%	16.1%	95.7%
PITB ELITE	6,839,390	4,413,099	65%	L	2	72	500K	90.0%	0.0%	5.8%	294,094	4,810,278	281,040	5,385,412	1,453,978	21%	6.2%	95.7%
ARCHBRIGHT - WRPS	3,006,269	1,926,498	64%	L	3	70	550K	110.0%	0.0%	5.8%	129,270	2,099,883	121,510	2,350,663	655,606	22%	28.8%	95.7%
WA TRUCKING ASSOCIATIONS	3,454,631	1,270,846	37%	L	8	70	500K	74.3%	0.0%	35.3%	148,549	1,385,222	489,177	2,022,948	1,431,683	41%	11.8%	95.7%
<b>Subtotal - Associations</b>	<b>\$113,209,032</b>	<b>\$81,798,867</b>	<b>72%</b>								<b>\$4,867,990</b>	<b>\$85,882,627</b>	<b>\$4,454,495</b>	<b>\$95,205,112</b>	<b>\$18,003,920</b>	<b>16%</b>		
<b>Total Enrollment</b>	<b>\$115,768,422</b>	<b>\$83,185,127</b>	<b>72%</b>								<b>\$4,978,044</b>	<b>\$87,430,250</b>	<b>\$5,224,405</b>	<b>\$97,632,699</b>	<b>\$18,135,723</b>	<b>16%</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>																		
7 Firms with Refunds	1,001,118	212,520	21%								43,048	274,760	232,062	549,870	451,248	45%		
2 Firms with Assessments	632,992	544,897	86%								27,219	587,424	243,451	858,094	-225,102	-36%		
<b>Subtotal - 9</b>	<b>1,634,110</b>	<b>757,417</b>	<b>46%</b>								<b>70,267</b>	<b>862,184</b>	<b>475,513</b>	<b>1,407,964</b>	<b>226,146</b>	<b>14%</b>		
<b>Average Firm Size</b>	<b>181,568</b>																	
<b>Premium Based Plans</b>																		
2 Firms with Refunds	49,766	2,857	6%								2,140	3,114	31,870	37,124	12,642	25%		
1 Firms with Assessments	875,514	625,986	71%								37,647	682,325	262,527	982,499	(106,985)	-12%		
<b>Subtotal - 3</b>	<b>925,280</b>	<b>628,843</b>	<b>68%</b>								<b>39,787</b>	<b>685,439</b>	<b>294,397</b>	<b>1,019,623</b>	<b>(94,343)</b>	<b>-10%</b>		
<b>Average Firm Size</b>	<b>308,427</b>																	

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

PAF: 1.0938

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 - 9 Firms with Refunds	1,701,951	452,776	27%								73,184	517,476	315,786	906,446	795,505	47%			
Subtotal - 3 Firms with Assessments	962,924	630,835	66%								41,405	629,842	345,984	1,017,231	(54,307)	-6%			
Subtotal - 12 Individual Firms	2,664,875	1,083,611	41%								114,589	1,147,318	661,770	1,923,677	741,198	28%			
<b>Average Firm Size</b>	<b>222,073</b>																		
WA ST AUTO DEALERS ASSN	20,219,897	9,069,488	45%	L	6	73	800K	104.4%	0.0%	1.6%	869,456	9,885,742	161,484	10,916,682	9,303,215	46%	17.8%	95.7%	
WASHINGTON RESTAURANT ASSN	32,185,535	20,399,094	63%	L	2	74	550K	100.8%	0.0%	0.8%	1,383,978	22,235,012	169,920	23,788,910	8,396,625	26%	13.0%	95.7%	
AWC RETRO	17,201,543	10,728,106	62%	L	4	73	275K	90.0%	0.0%	11.9%	739,666	11,693,636	1,389,426	13,822,728	3,378,815	20%	12.0%	95.7%	
ASSN OF WA BUSINESS --MFG	8,780,863	5,421,382	62%	L	5	72	550K	100.0%	0.0%	4.0%	377,577	5,909,306	235,338	6,522,221	2,258,642	26%	15.6%	95.7%	
WA ST MCDONALDS OPERATORS ASSN	3,200,842	1,069,269	33%	L	1	70	500K	111.3%	0.0%	3.6%	137,636	1,165,503	42,161	1,345,300	1,855,542	58%	27.7%	95.7%	
SMART ADVANTAGE	9,782,054	5,694,331	58%	L	4	72	550K	100.0%	0.0%	3.5%	420,628	6,206,821	216,463	6,843,912	2,938,142	30%	15.0%	95.7%	
PITB SERVICES INC	4,528,095	1,927,756	43%	L	6	71	500K	90.0%	0.0%	11.2%	194,708	2,101,254	236,070	2,532,032	1,996,063	44%	11.4%	95.7%	
PITB ELITE	7,462,008	4,707,418	63%	L	2	72	500K	90.0%	0.0%	5.8%	320,866	5,131,086	299,784	5,751,736	1,710,272	23%	6.2%	95.7%	
ARCHBRIGHT - WRPS	2,237,169	954,079	43%	L	3	68	550K	105.0%	20.0%	9.8%	96,198	1,039,946	102,349	1,238,493	998,676	45%	27.7%	72.2%	
WA TRUCKING ASSOCIATIONS	2,438,676	1,078,918	44%	L	8	69	500K	74.3%	0.0%	37.9%	104,863	1,176,021	445,473	1,726,357	712,319	29%	13.8%	95.7%	
<b>Subtotal - Associations</b>	<b>\$108,036,682</b>	<b>\$61,049,841</b>	<b>57%</b>								<b>\$4,645,576</b>	<b>\$66,544,327</b>	<b>\$3,298,468</b>	<b>\$74,488,371</b>	<b>\$33,548,311</b>	<b>31%</b>			
<b>Total Enrollment</b>	<b>\$110,701,557</b>	<b>\$62,133,452</b>	<b>56%</b>								<b>\$4,760,165</b>	<b>\$67,691,645</b>	<b>\$3,960,238</b>	<b>\$76,412,048</b>	<b>\$34,289,509</b>	<b>31%</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			Max Risk%	Max Refund%	
														Premium Indicated	Cumulative Refund	Ratio Refunded			
<b>Loss Based Plans</b>																			
5 Firms with Refunds	1,555,941	440,686	28%								66,905	502,109	225,835	794,849	761,092	49%			
2 Firms with Assessments	167,220	143,829	86%								7,190	99,005	104,947	211,142	-43,922	-26%			
<b>Subtotal - 7</b>	<b>1,723,161</b>	<b>584,515</b>	<b>34%</b>								<b>74,095</b>	<b>601,114</b>	<b>330,782</b>	<b>1,005,991</b>	<b>717,170</b>	<b>42%</b>			
<b>Average Firm Size</b>	<b>246,166</b>																		
<b>Premium Based Plans</b>																			
4 Firms with Refunds	146,010	12,090	8%								6,279	15,367	89,951	111,597	34,413	24%			
1 Firms with Assessments	795,704	487,006	61%								34,215	530,837	241,037	806,089	(10,385)	-1%			
<b>Subtotal - 5</b>	<b>941,714</b>	<b>499,096</b>	<b>53%</b>								<b>40,494</b>	<b>546,204</b>	<b>330,988</b>	<b>917,686</b>	<b>24,028</b>	<b>3%</b>			
<b>Average Firm Size</b>	<b>188,343</b>																		

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

PAF: 1.1369

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 - 12 Firms with Refunds	1,949,290	245,172	13%								83,818	389,140	325,165	798,123	1,151,167	59%		
Subtotal - 4 Firms with Assessments	1,177,585	2,070,260	176%								50,636	882,738	520,673	1,454,047	(276,462)	-23%		
Subtotal - 16 Individual Firms	3,126,875	2,315,432	74%								134,454	1,271,878	845,838	2,252,170	874,705	28%		
<b>Average Firm Size</b>	<b>195,430</b>																	
WA ST AUTO DEALERS ASSN	23,177,838	17,331,693	75%	L	6	73	800K	104.4%	0.0%	1.6%	996,647	18,891,545	308,593	20,196,785	2,981,053	13%	17.8%	95.7%
WASHINGTON RESTAURANT ASSN	51,255,286	40,018,062	78%	L	2	74	550K	100.8%	0.0%	0.8%	2,203,977	43,619,688	333,342	46,157,007	5,098,279	10%	13.0%	95.7%
AWC RETRO	18,404,256	10,368,845	56%	L	4	73	275K	90.0%	0.0%	11.9%	791,383	11,302,041	1,342,897	13,436,321	4,967,935	27%	12.0%	95.7%
ASSN OF WA BUSINESS --MFG	9,369,669	3,568,894	38%	L	5	72	550K	100.0%	0.0%	4.0%	402,896	3,890,094	154,923	4,447,913	4,921,756	53%	15.6%	95.7%
WA ST MCDONALDS OPERATORS ASSN	3,712,726	2,296,948	62%	L	1	70	500K	111.3%	0.0%	3.6%	159,647	2,503,673	90,568	2,753,888	958,838	26%	27.7%	95.7%
SMART ADVANTAGE	10,178,649	5,852,244	57%	L	4	72	550K	97.0%	0.0%	4.5%	437,682	6,378,946	286,408	7,103,036	3,075,613	30%	12.8%	95.7%
PITB SERVICES INC	6,186,242	4,337,422	70%	L	6	71	500K	90.0%	0.0%	11.2%	266,008	4,727,790	531,153	5,524,951	661,291	11%	11.4%	95.7%
PITB ELITE	12,502,826	12,193,517	98%	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%
ARCHBRIGHT - WRPS	3,181,227	1,708,593	54%	L	3	70	550K	110.0%	35.0%	5.7%	136,793	1,862,366	105,579	2,104,738	1,076,489	34%	28.7%	56.1%
WA TRUCKING ASSOCIATIONS	1,966,913	2,078,870	106%	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%
<b>Subtotal - Associations</b>	<b>\$139,935,632</b>	<b>\$99,755,088</b>	<b>71%</b>								<b>\$6,017,232</b>	<b>\$107,015,063</b>	<b>\$4,289,375</b>	<b>\$117,321,670</b>	<b>\$22,613,962</b>	<b>16%</b>		
<b>Total Enrollment</b>	<b>\$143,062,507</b>	<b>\$102,070,520</b>	<b>71%</b>								<b>\$6,151,686</b>	<b>\$108,286,941</b>	<b>\$5,135,213</b>	<b>\$119,573,840</b>	<b>\$23,488,667</b>	<b>16%</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
														Premium Indicated		
<b>Loss Based Plans</b>																
8 Firms with Refunds	1,566,466	149,618	10%								67,357	239,543	156,669	463,569	1,102,897	70%
3 Firms with Assessments	473,267	561,940	119%								20,350	312,332	308,364	641,046	-167,779	-35%
<b>Subtotal - 11</b>	<b>2,039,733</b>	<b>711,558</b>	<b>35%</b>								<b>87,707</b>	<b>551,875</b>	<b>465,033</b>	<b>1,104,615</b>	<b>935,118</b>	<b>46%</b>
<b>Average Firm Size</b>	<b>185,430</b>															
<b>Premium Based Plans</b>																
4 Firms with Refunds	382,824	95,554	25%								16,461	149,597	168,496	334,554	48,270	13%
1 Firms with Assessments	704,318	1,508,320	214%								30,286	570,406	212,309	813,001	(108,683)	-15%
<b>Subtotal - 5</b>	<b>1,087,142</b>	<b>1,603,874</b>	<b>148%</b>								<b>46,747</b>	<b>720,003</b>	<b>380,805</b>	<b>1,147,555</b>	<b>(60,413)</b>	<b>-6%</b>
<b>Average Firm Size</b>	<b>217,428</b>															

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