## WA State Department of Labor and Industries Retrospective Rating Program www.lni.wa.gov/retro

PAF: 1.1558

Refund/Assessment Summary Enrollment Beginning: 4/1/2023 First Evaluation

										Net				Retrospective				
	Standard	Developed	Standard		Hazard	Size	Single Loss	Max Loss	Min Loss	Insurance	Policy Admin	Incurred Loss		Premium	Cumulative	Ratio	Max	Max
Association Name	Premium	Losses	Loss Ratio	Plan	Group	Group	Limit	Ratio	Ratio	Charge%	Expense	& Expense	Charge	Indicated	Refund	Refunded	Risk%	Refund%
Subtotal - 8 Firms with Refunds	3,882,720	1,218,266	31%								166,958	1,605,473	744,549	2,516,980	1,365,740	35%		
Subtotal - 3 Firms with Assessments	1,001,013	2,207,757									43,043	933,275	437,082	1,413,400	(412,387)			
Subtotal - 11 Individual Firms	4,883,733	3,426,023	70%								210,001	2,538,748	1,181,631	3,930,380	953,353	20%		
Average Firm Size	443,976																	
WASHINGTON STATE DENTAL ASSOCIATION	3,165,607	827,901	. 26%	L	4	70	120K	64.5%	0.0%	59.4%	136,121	902,412	535,970	1,574,503	1,591,104	50%	14.3%	95.7%
WASHINGTON CANNABUSINESS ASSOCIATION	3,550,113	2,880,240		L	3	70	500K	90.0%	0.0%	14.1%	152,655	3,139,462	441,129	3,733,246	(183,133)	-5%	14.1%	95.7%
WA STATE PHARMACY ASSOCIATION	500,250	110,210	22%	L	2	57	120K	57.2%	0.0%	85.4%	21,511	120,129	102,619	244,259	255,991	51%	17.8%	95.7%
Subtotal - Associations	\$7,215,970	\$3,818,351	. 53%								\$310,287	\$4,162,003	\$1,079,718	\$5,552,008	\$1,663,962	23%	-	
Total Enrollment	\$12,099,703	\$7,244,374	60%								\$520,288	\$6,700,751	\$2,261,349	\$9,482,388	\$2,617,315	22%		
					Indivi	idual Firr	ns - Detail by	/ Plan										
														Retrospective				
	Standard	Developed	Standard								Policy Admin	Incurred Loss	Net Insurance	Premium	Cumulative	Ratio		
	Premium	Losses	Loss Ratio								Expense	& Expense	Charge	Indicated	Refund	Refunded		
Loss Based Plans																		
2 Firms with Refunds	1,798,032	821,000	46%								77,316	903,439	265,708	1,246,463	551,569	31%		
3 Firms with Assessments	1,001,013	2,207,757									43,043	933,275	437,082	1,413,400	-412,387	-41%		
Subtotal - 5	2,799,045	3,028,757	108%								120,359	1,836,714	702,790	2,659,863	139,182	5%		
Average Firm Size	559,809																	
Premium Based Plans																		
6 Firms with Refunds	2,084,688	397,266	19%								89,642	702,034	478,841	1,270,517	814,171	39%		
0 Firms with Assessments	0	C	0%								0	0	0	0	0	0%		
Subtotal - 6 Average Firm Size	2,084,688 <b>347,448</b>	397,266	19%								89,642	702,034	478,841	1,270,517	814,171	39%		

Created: 02-12-2025

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## WA State Department of Labor and Industries Retrospective Rating Program www.lni.wa.gov/retro

PAF: 1.0000

Refund/Assessment Summary Enrollment Beginning: 4/1/2022 Second Evaluation

									Net				Retrospective				
	Standard	Developed	Standard	Haza	rd Size	Single Loss	Max Loss	Min Loss	Insurance	Policy Admin	Incurred Loss	Net Insurance	Premium	Cumulative	Ratio	Max	Max
Association Name	Premium	Losses	Loss Ratio P	lan Grou	ıp Grouj	-	Ratio	Ratio	Charge%	Expense	& Expense	Charge	Indicated	Refund	Refunded	Risk%	Refund%
Subtotal - 9 Firms with Refunds	4,630,474	1,118,835	24%							199,109	1,665,098	774,689	2,638,896	1,991,578	43%		
Subtotal - 1 Firms with Assessments	490,995	990,952	2 202%							21,113	535,185	141,921	698,219	(207,224)	-42%		
Subtotal - 10 Individual Firms	5,121,469	2,109,787	41%							220,222	2,200,283	916,610	3,337,115	1,784,354	35%		
Average Firm Size	512,147																
WASHINGTON STATE PHARMACY ASSOCIATION	446,846	60,792	14%	L 2	56	120K	59.7%	0.0%	81.4%	19,214	66,263	53,959	139,436	307,410	69%	20.2%	95.7%
WASHINGTON STATE DENTAL ASSOCIATION	2,845,679	1,935,479	68%	L 4	69	250K	79.8%	0.0%	30.1%	122,364	2,109,672	634,866	2,866,902	(21,223)	-1%	15.4%	95.7%
WASHINGTON CANNABUSINESS ASSOCIATION	2,997,948	2,746,687	92%	L 4	70	500K	90.0%	0.0%	15.4%	128,912	2,940,987	454,288	3,524,187	(526,239)	-18%	15.5%	95.7%
Subtotal - Associations	\$6,290,473	\$4,742,958	3 75%							\$270,490	\$5,116,922	\$1,143,113	\$6,530,525	-\$240,052	-4%	-	
Total Enrollment	\$11,411,942	\$6,852,745	60%							\$490,712	\$7,317,205	\$2,059,723	\$9,867,640	\$1,544,302	14%		
				i	ndividual Fi	rms - Detail b	v Plan										
													Retrospective				
	Standard	Developed	Standard							Policy Admin	Incurred Loss	Net Insurance	Premium	Cumulative	Ratio		
	Premium	Losses	Loss Ratio							Expense	& Expense	Charge	Indicated	Refund	Refunded		
Loss Based Plans																	
3 Firms with Refunds	2,408,337	813,571	34%							103,558	898,316	301,273	1,303,147	1,105,190	46%		
1 Firms with Assessments	490,995	990,952	202%							21,113	535,185	141,921	698,219	-207,224	-42%		
Subtotal - 4	2,899,332	1,804,523	62%							124,671	1,433,501	443,194	2,001,366	897,966	31%		
Average Firm Size	724,833																
Premium Based Plans																	
6 Firms with Refunds	2,222,137	305,264	14%							95,551	766,782	473,416	1,335,749	886,388	40%		
0 Firms with Assessments	0	C	0%							0	0	0	0	0	0%		
Subtotal - 6 Average Firm Size	2,222,137 <b>370,356</b>	305,264	14%							95,551	766,782	473,416	1,335,749	886,388	40%		

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## WA State Department of Labor and Industries Retrospective Rating Program Refund/Assessment Summary www.lni.wa.gov/retro

PAF: 1.0903

24%

57,354

(333,328) -15%

(275,974) -11%

Enrollment Beginning: 4/1/2021 Third Evaluation

										Net				Retrospective				
	Standard	Developed	Standard		Hazard	Size	Single Loss	Max Loss	Min Loss	Insurance	Policy Admin	Incurred Loss	Net Insurance	Premium	Cumulative	Ratio	Max	Max
Association Name	Premium	Losses	Loss Ratio	Plan	Group	Group	Limit	Ratio	Ratio	Charge%	Expense	& Expense	Charge	Indicated	Refund	Refunded	Risk%	Refund%
Subtotal - 7 Firms with Refunds	459,527	8,064	2%								19,760	32,403	186,357	238,520	221,007	48%		
Subtotal - 3 Firms with Assessments	2,904,021	3,277,436	113%								124,872	2,825,846	521,595	3,472,313	(568,292)	-20%		
Subtotal - 10 Individual Firms	3,363,548	3,285,500	98%								144,632	2,858,249	707,952	3,710,833	(347,285)	-10%		
Average Firm Size	336,355																	
WASHINGTON STATE PHARMACY ASSOCIATION	405,467	92,648	23%	L	2	55	120K	59.7%	0.0%	83.4%	17,435	100,986	84,189	202,610	202,857	50%	21.4%	95.7%
WASHINGTON STATE DENTAL ASSOCIATION	2,558,505	2,166,386	85%	L	4	69	250K	75.4%	0.0%	34.4%	110,016	2,102,733	723,370	2,936,119	(377,614)	-15%	12.7%	95.7%
WASHINGTON CANNABUSINESS ASSOCIATION	2,927,113	1,440,881	49%	L	3	69	250K	90.0%	10.0%	20.8%	125,866	1,570,560	326,939	2,023,365	903,748	31%	20.6%	82.8%
Subtotal - Associations	\$5,891,085	\$3,699,915	63%								\$253,317	\$3,774,279	\$1,134,498	\$5,162,094	\$728,991	12%	•	
Total Enrollment	\$9,254,633	\$6,985,415	75%								\$397,949	\$6,632,528	\$1,842,450	\$8,872,927	\$381,706	4%		
					Indi	idual Fir	ms - Detail by	Plan										
														Retrospective				
	Standard	Developed	Standard								Policy Admin	Incurred Loss	Net Insurance	Premium	Cumulative	Ratio		
	Premium	Losses	Loss Ratio								Expense	& Expense	Charge	Indicated	Refund	Refunded	_	
Loss Based Plans																	_	
2 Firms with Refunds	218,060	2,113									9,377	11,109	33,921	54,407	163,653	75%		
1 Firms with Assessments	607,630	1,234,683									26,128	662,317	154,149	842,594	-234,964	-39%		
Subtotal - 3	825,690	1,236,796	150%								35,505	673,426	188,070	897,001	(71,311)	-9%		
Average Firm Size	275,230																	

10,383

98,744

109,127

21,294

2,163,529

2,184,823

152,436

367,446

519,882

184,113

2,629,719

2,813,832

Created: 02-12-2025

241,467

2,296,391

2,537,858

362,551

5,951 2%

2,048,704 81%

89%

2,042,753

Premium Based Plans 5 Firms with Refunds

Subtotal - 7

Average Firm Size

2 Firms with Assessments

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