

Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
01-01-2018
First Evaluation

PAF: 1.0480

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 – 15 Firms with Refunds	4,740,489	1,972,438	42%								203,842	2,250,560	544,658	2,999,060	1,741,429	37%		
Subtotal – 5 Firms with Assessments	1,163,109	1,850,649	159%								50,014	830,619	568,265	1,448,898	(285,789)	-25%		
Subtotal – 20 Individual Firms	5,903,598	3,823,087	65%								253,856	3,081,179	1,112,923	4,447,958	1,455,640	25%		
Average Firm Size	295,180																	
ARCHBRIGHT – WRPS	2,917,132	1,898,506	65%	L	3	69	0	110.0%	50.0%	5.3%	125,437	2,069,372	108,915	2,303,724	613,408	21%	28.2%	39.4%
ASSOCIATION OF WA BUSINESS – MANUFACTURING	12,459,591	5,735,291	46%	L	5	72	0	98.7%	0.0%	4.4%	535,762	6,251,467	275,790	7,063,019	5,396,572	43%	14.6%	95.7%
AWC RETRO (ASSOCIATION OF WA CITIES)	18,947,700	15,953,916	84%	L	4	73	0	90.0%	0.0%	11.9%	814,751	17,389,768	2,066,235	20,270,754	(1,323,054)	-7%	12.0%	95.7%
PITB – DISTILLATION CHEMICALS FOOD	11,823,732	10,483,576	89%	L	3	72	0	90.0%	5.0%	6.4%	508,420	11,427,098	730,683	12,666,201	(842,469)	-7%	6.8%	90.0%
PITB – MANUFACTURING & PROCESSING	16,920,072	12,207,404	72%	L	4	73	0	90.0%	5.0%	4.4%	727,563	13,306,070	592,067	14,625,700	2,294,372	14%	4.9%	90.1%
SMART – ADVANTAGE	11,332,539	6,532,423	58%	L	4	72	0	92.0%	0.0%	6.2%	487,299	7,120,341	441,782	8,049,422	3,283,117	29%	8.8%	95.7%
WA STATE AUTO DEALERS ASSOCIATION	24,820,703	16,974,888	68%	L	6	73	0	104.4%	0.0%	1.6%	1,067,290	18,502,628	302,240	19,872,158	4,948,545	20%	17.8%	95.7%
WA STATE McDONALDS OPERATORS ASSOCIATION	4,093,564	2,445,518	60%	L	1	70	500k	111.3%	0.0%	3.6%	176,023	2,665,615	96,426	2,938,064	1,155,500	28%	27.7%	95.7%
WA TRUCKING ASSOCIATIONS	2,305,134	577,263	25%	L	8	68	500k	73.4%	0.0%	41.4%	99,121	629,217	260,435	988,773	1,316,361	57%	15.3%	95.7%
WA HOSPITALITY ASSOCIATION	55,455,897	39,454,039	71%	L	2	74	0	100.8%	0.0%	0.8%	2,384,604	43,004,903	328,643	45,718,150	9,737,747	18%	13.0%	95.7%
Subtotal – Associations	\$161,076,064	\$112,262,824	70%								\$6,926,270	\$122,366,479	\$5,203,216	\$134,495,965	\$26,580,099	17%		
Total Enrollment	\$166,979,662	\$116,085,911	70%								\$7,180,126	\$125,447,658	\$6,316,139	\$138,943,923	\$28,035,739	17%		

Individual Firms – Detail by Plan

	Standard Premium	Developed Losses	Standard Loss Ratio	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective	Cumulative Refund	Ratio Refunded
							Premium Indicated		
Loss Based Plans									
10 Firms with Refunds	3,752,504	1,452,538	39%	161,358	1,677,190	233,481	2,072,029	1,680,475	45%
3 Firms with Assessments	460,535	1,083,005	235%	19,803	263,020	346,852	629,675	(169,140)	-37%
Subtotal – 13	4,213,039	2,535,543	60%	181,161	1,940,210	580,333	2,701,704	1,511,335	36%
Average Firm Size	\$324,080								
Premium Based Plans									
5 Firms with Refunds	987,985	519,900	53%	42,484	573,370	311,177	927,031	60,954	6%
2 Firms with Assessments	702,574	767,644	109%	30,211	567,599	221,413	819,223	(116,649)	-17%
Subtotal – 7	1,690,559	1,287,544	76%	72,695	1,140,969	532,590	1,746,254	(55,695)	-3%
Average Firm Size	\$241,508								

Created: 11-13-2019

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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Retrospective Rating Program
Refund/Assessment Summary

Enrollment Beginning:

01-01-2017

Second Evaluation

PAF: 1.0446

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 – 18 Firms with Refunds	4,176,688	1,806,283	43%								200,482	2,027,957	502,250	2,730,689	1,445,999	35%			
Subtotal – 9 Firms with Assessments	2,207,432	3,742,868	170%								105,957	1,726,175	864,339	2,696,471	(489,039)	-22%			
Subtotal – 27 Individual Firms	6,384,120	5,549,151	87%								306,439	3,754,132	1,366,589	5,427,160	956,960	15%			
Average Firm Size	\$236,449																		
ASSOCIATION OF WA BUSINESS – MANUFACTURING	14,081,772	8,629,819	61%	L	5	73	500k	125.0%	60.0%	2.4%	675,925	9,233,906	221,254	10,131,085	3,950,687	28%	41.8%	29.5%	
AWC RETRO (ASSOCIATION OF WA CITIES)	18,410,071	12,086,194	66%	L	4	73	120K	100.0%	60.0%	26.0%	883,683	12,932,228	3,365,470	17,181,381	1,228,690	7%	39.6%	14.3%	
PITB – DISTILLATION CHEMICALS FOOD	11,412,070	8,825,966	77%	L	3	72	500k	127.5%	45.0%	3.6%	547,779	9,443,784	338,465	10,330,028	1,082,042	9%	46.1%	45.3%	
PITB – MANUFACTURING & PROCESSING	18,807,589	14,354,820	76%	L	4	73	500k	127.5%	45.0%	3.9%	902,764	15,359,657	601,745	16,864,166	1,943,423	10%	46.6%	45.2%	
SMART – ADVANTAGE	13,957,250	9,223,862	66%	L	4	73	500k	130.0%	45.0%	3.5%	669,948	9,869,532	349,490	10,888,970	3,068,280	22%	48.8%	45.3%	
WA STATE AUTO DEALERS ASSOCIATION	24,233,072	17,295,788	71%	L	6	73	1M	160.0%	45.0%	0.1%	1,163,187	18,506,493	22,226	19,691,906	4,541,166	19%	76.2%	47.0%	
WA STATE McDONALDS OPERATORS ASSOCIATION	3,764,610	2,910,409	77%	L	1	70	1M	160.0%	0.0%	1.0%	180,701	3,114,138	32,091	3,326,930	437,680	12%	77.8%	95.2%	
WA HOSPITALITY ASSOCIATION	56,626,267	40,803,403	72%	L	2	74	500k	121.1%	40.5%	4.3%	2,718,061	43,659,641	1,895,745	48,273,447	8,352,820	15%	40.0%	50.0%	
Subtotal – Associations	\$161,292,701	\$114,130,261	71%								\$7,742,048	\$122,119,379	\$6,826,486	\$136,687,913	\$24,604,788	15%			
Total Enrollment	\$167,676,821	\$119,679,412	71%								\$8,048,487	\$125,873,511	\$8,193,075	\$142,115,073	\$25,561,748	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 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																			
14 Firms with Refunds	3,839,478	1,666,613	43%								184,296	1,876,848	352,712	2,413,856	1,425,622	37%			
2 Firms with Assessments	293,686	339,155	115%								14,097	178,045	181,214	373,356	(79,670)	-27%			
Subtotal – 16	4,133,164	2,005,768	49%								198,393	2,054,893	533,926	2,787,212	1,345,952	33%			
Average Firm Size	\$258,323																		
Premium Based Plans																			
4 Firms with Refunds	337,210	139,670	41%								16,186	151,109	149,538	316,833	20,377	6%			
7 Firms with Assessments	1,913,746	3,403,713	178%								91,860	1,548,130	683,125	2,323,115	(409,369)	-21%			
Subtotal – 11	2,250,956	3,543,383	157%								108,046	1,699,239	832,663	2,639,948	(388,992)	-17%			
Average Firm Size	\$204,632																		

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Retrospective Rating Program
Refund/Assessment Summary

PAF: 0.9733

Enrollment Beginning:
01-01-2016
Third Evaluation

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 – 19 Firms with Refunds	5,609,872	1,327,146	24%								269,276	1,830,948	1,040,401	3,140,625	2,469,247	44%		
Subtotal – 10 Firms with Assessments	2,526,639	1,866,766	74%								121,278	1,598,543	1,216,472	2,936,293	(409,654)	-16%		
Subtotal – 29 Individual Firms	8,136,511	3,193,912	39%								390,554	3,429,491	2,256,873	6,076,918	2,059,593	25%		
Average Firm Size	\$280,569																	
ASSOCIATION OF WA BUSINESS – MANUFACTURING	15,101,077	10,971,249	73%	L	5	73	500k	120.0%	60.0%	3.1%	724,852	11,739,236	366,816	12,830,904	2,270,173	15%	37.2%	29.0%
AWC RETRO (ASSOCIATION OF WA CITIES)	18,647,217	11,560,604	62%	L	4	73	120K	100.0%	60.0%	26.0%	895,066	12,369,846	3,219,116	16,484,028	2,163,189	12%	39.6%	14.3%
PITB – DISTILLATION CHEMICALS FOOD	9,491,236	8,549,110	90%	L	3	72	500k	127.5%	40.0%	4.0%	455,579	9,147,548	370,238	9,973,365	(482,129)	-5%	46.7%	50.7%
PITB – MANUFACTURING & PROCESSING	21,980,930	18,351,028	83%	L	4	73	500k	127.5%	40.0%	4.3%	1,055,085	19,635,600	852,303	21,542,988	437,942	2%	47.1%	50.5%
SMART – ADVANTAGE	19,300,766	22,585,280	117%	L	4	73	500k	130.0%	30.0%	4.2%	926,437	24,166,250	1,022,667	26,115,354	(6,814,588)	-35%	49.8%	61.7%
WA STATE AUTO DEALERS ASSOCIATION	22,678,602	16,257,106	72%	L	6	73	500k	74.5%	0.0%	32.1%	1,088,573	17,395,103	5,585,811	24,069,487	(1,390,885)	-6%	10.0%	95.2%
WA STATE McDONALDS OPERATORS ASSOCIATION	3,684,687	1,536,454	42%	L	1	70	1M	160.0%	0.0%	1.0%	176,865	1,644,006	16,941	1,837,812	1,846,875	50%	77.8%	95.2%
WA HOSPITALITY ASSOCIATION	55,003,912	35,899,112	65%	L	2	74	500k	121.1%	40.5%	4.3%	2,640,188	38,412,050	1,667,890	42,720,128	12,283,784	22%	40.0%	50.0%
Subtotal – Associations	\$165,888,427	\$125,709,943	76%								\$7,962,645	\$134,509,639	\$13,101,782	\$155,574,066	\$10,314,361	6%		
Total Enrollment	\$174,024,938	\$128,903,855	74%								\$8,353,199	\$137,939,130	\$15,358,655	\$161,650,984	\$12,373,954	7%		

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				
														Premium Indicated	Cumulative Refund	Ratio Refunded		
Loss Based Plans																		
11 Firms with Refunds	4,378,504	1,025,526	23%								210,169	1,507,026	512,071	2,229,266	2,149,238	49%		
4 Firms with Assessments	285,548	151,281	53%								13,706	107,087	319,577	440,370	(154,822)	-54%		
Subtotal – 15	4,664,052	1,176,807	25%								223,875	1,614,113	831,648	2,669,636	1,994,416	43%		
Average Firm Size	\$310,937																	
Premium Based Plans																		
8 Firms with Refunds	1,231,368	301,620	24%								59,107	323,922	528,330	911,359	320,009	26%		
6 Firms with Assessments	2,241,091	1,715,485	77%								107,572	1,491,456	896,895	2,495,923	(254,832)	-11%		
Subtotal – 14	3,472,459	2,017,105	58%								166,679	1,815,378	1,425,225	3,407,282	65,177	2%		
Average Firm Size	\$248,033																	

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