

Department of Labor & Industries
Retrospective Rating Program
PO Box 44180
Olympia, WA 98504-4180

Retro ID: 10470
Coverage period: January 01, 2015
Mailing Date: January 15, 2015

Re: Account IDs 004,093-00

JUDY PLESS
KITITITAS COUNTY AUDITOR
KITITITAS COUNTY COURTHOUSE
205 W 5TH AVE STE 105
ELLENSBURG WA 98926-2891

Dear JUDY PLESS:

KITITITAS COUNTY AUDITOR has been enrolled in the Retrospective Rating Program effective January 01, 2015. Based on your application, your organization has been enrolled with the following plan choices:

Plan Type	: Loss	Single Loss Limit: Unlimited
Max Loss Ratio	: 0.7000	Min Loss Ratio : 0.6000

Reports detailing claim activity will be provided monthly during the coverage period. Following the coverage period, and through the third adjustment, you will receive quarterly reports detailing claim and premium information. These reports may be mailed to you or downloaded via the secured file transfer site, <https://sft.wa.gov>, depending on your delivery preference.

Enclosed is a retro premium calculator which confirms your plan choices.

If you have any questions or need further information, please contact me at the number below or GARY VAN CLEEF, your retro coordinator at (509)324-2582.

Sincerely,

DEBBIE SANDERS
Enrollment Coordinator
Phone: (360)902-5256 Fax: (360)902-4258
Email: Retro@Lni.wa.gov Web: www.Retro.Lni.wa.gov

	YOUR LEGAL RIGHTS IF YOU DISAGREE WITH THIS ORDER	
	THIS ORDER BECOMES FINAL 60 DAYS FROM THE DATE IT IS COMMUNICATED UNLESS YOU	
	DO ONE OF THE FOLLOWING: FILE A WRITTEN REQUEST FOR RECONSIDERATION WITH THE	
	DEPARTMENT OR FILE A WRITTEN APPEAL WITH THE BOARD OF INDUSTRIAL INSURANCE	
	APPEALS. YOU SHOULD INCLUDE THE REASONS YOU BELIEVE THIS DECISION IS WRONG	
	AND SEND IT TO: DEPARTMENT OF LABOR AND INDUSTRIES. PO BOX 44180, OLYMPIA,	
	WA 98504-4180. WE WILL REVIEW YOUR REQUEST AND ISSUE A NEW ORDER. IF YOU	
	FILE AN APPEAL, SEND IT TO: BOARD OF INDUSTRIAL INSURANCE APPEALS, PO BOX	
	42401, OLYMPIA, WA 98504-2401, OR SUBMIT IT ON AN ELECTRONIC FORM FOUND AT	
	<http://www.biia.wa.gov/>.	

2011 - 2015	Retro Premium Calculator	Group Name
		10470 - Kittitas County Auditor

	choice 1	choice 2	choice 3	choice 4	choice 5
Coverage Year	2015				
Standard Premium	\$ 260,000				
Hazard Group	6				
Plan Type	Loss				
Min Loss Ratio	0.6000				
Max Loss Ratio	0.7000				
Single Loss Limit	unlimited				
Assumed Loss Ratio before PAF	50.00%				
Performance Adjustment Factor (PAF)	1.0000				
Calculated Loss Ratio after PAF	50.00%				

Notes:

Loss Ratio and Range of Retro Refunds

Loss Ratios (After PAF)

your loss ratio is your
*losses / std. premium

- Break-Even Loss Ratios
- ✕ losses at assumed refund

Loss Ratio
(% Std Premium)

64.7%
50.0%

choice 1

Possible Retro Refunds

the range of available retro
refunds as a percentage of
your std premium

- ▼ max refund
- ▲ max assessment

Retro Refund
(% of Std Premium)

6.9%
-7.8%

choice 1

Losses = (Discounted and Developed Incurred Losses) * (PAF) * (Expected Loss Ratio Factor)

Three plan scenarios per choice: worst case, assumed loss ratio, and best case scenarios. Results in dollars and percent of standard premium

	choice 1	
break-even *losses (after PAF)	\$168,152	64.7%
min retro premium	\$242,112	93.1%
net insurance charge	\$62,712	24.1%
net loss and expense charge	\$166,920	64.2%
premium administration expense	\$12,480	4.8%
max refund	\$17,888	6.9%
retro premium at assumed loss ratio	\$242,112	93.1%
net insurance charge	\$62,712	24.1%
net loss and expense charge	\$166,920	64.2%
premium administration expense	\$12,480	4.8%
assumed refund	\$17,888	6.9%
*losses at assumed loss ratio (after PAF)	\$130,000	50.0%
max retro premium	\$280,384	107.8%
net insurance charge	\$73,164	28.1%
net loss and expense charge	\$194,740	74.9%
premium administration expense	\$12,480	4.8%
max assessment	-\$20,384	-7.8%

Notes:

Notes

These figures are a projection of future retro performance, but not a guarantee. For questions about enrollment please contact the Labor and Industries Retrospective Rating Program.

Contact information:

(360) 902-4851

Retro@LNI.wa.gov