

## Look-Back Period Examples – Active Policy

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**Example 1: The policy is active and was originally written on November 1, 1992. The policy renews annually. The Captive Insurer self-reports on January 10, 2019.**

1. The current policy activity includes the current policy year (November 1, 2018 through November 1, 2019) and all subsequent policy years.
2. The prior ten policy years would include all policy activity from November 1, 2008 through November 1, 2018.
3. The policy activity prior to November 1, 2008 will not be reviewed as it is not part of the Look-Back period.

Look Back Year	Policy Period
<b>1</b>	11/01/2008 – 11/01/2009
<b>2</b>	11/01/2009 – 11/01/2010
<b>3</b>	11/01/2010 – 11/01/2011
<b>4</b>	11/01/2011 – 11/01/2012
<b>5</b>	11/01/2012 – 11/01/2013
<b>6</b>	11/01/2013 – 11/01/2014
<b>7</b>	11/01/2014 – 11/01/2015
<b>8</b>	11/01/2015 – 11/01/2016
<b>9</b>	11/01/2016 – 11/01/2017
<b>10</b>	11/01/2017 – 11/01/2018
<b>Current Policy Activity</b>	11/01/2018 – 11/01/2019; All subsequent policy years

**The OIC retains the discretion to impose an appropriate penalty based on the specific facts and circumstances of each case. This Settlement Plan assumes full cooperation of the Captive Insurer with the Washington State Office of the Insurance Commissioner during the self-reporting process.**

**Example 2: The policy is active and was originally written on November 1, 1992. The policy renews annually. The Captive Insurer self-reports on December 1, 2019.**

1. The current policy activity includes the current policy year (November 1, 2019 through November 1, 2020), the prior policy year (November 1, 2018 through November 1, 2019), and all subsequent policy years.
2. The prior ten policy years would include all policy activity from November 1, 2008 through November 1, 2018.
3. The policy activity prior to November 1, 2008 will not be reviewed as it is not part of the Look-Back Period.

<b>Look Back Year</b>	<b>Policy Period</b>
<b>1</b>	11/01/2008 – 11/01/2009
<b>2</b>	11/01/2009 – 11/01/2010
<b>3</b>	11/01/2010 – 11/01/2011
<b>4</b>	11/01/2011 – 11/01/2012
<b>5</b>	11/01/2012 – 11/01/2013
<b>6</b>	11/01/2013 – 11/01/2014
<b>7</b>	11/01/2014 – 11/01/2015
<b>8</b>	11/01/2015 – 11/01/2016
<b>9</b>	11/01/2016 – 11/01/2017
<b>10</b>	11/01/2017 – 11/01/2018
<b>Current Policy Activity</b>	11/01/2019 – 11/01/2020; 11/01/2018 – 11/01/2019; All subsequent policy years

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**Example 3: The policy is active and was originally written April 1, 2012. The policy renews every five years. The Captive Insurer self-reports on November 10, 2019.**

1. The five year policy term will be broken down by each policy year that runs from April 1 to April 1.
2. The current policy activity includes the current policy year (April 1, 2019 through April 1, 2020), the prior policy year (April 1, 2018 through April 1, 2019), and all subsequent policy years.
3. The prior ten policy years would include all policy activity from April 1, 2012 through April 1, 2018.
4. There was no policy activity prior to April 1, 2012.

<b>Look Back Year</b>	<b>Policy Period</b>
<b>1</b>	N/A – No active policy
<b>2</b>	N/A – No active policy
<b>3</b>	N/A – No active policy
<b>4</b>	N/A – No active policy
<b>POLICY WRITTEN APRIL 1, 2019</b>	
<b>5</b>	04/01/2012 – 04/01/2013
<b>6</b>	04/01/2013 – 04/01/2014
<b>7</b>	04/01/2014 – 04/01/2015
<b>8</b>	04/01/2015 – 04/01/2016
<b>9</b>	04/01/2016 – 04/01/2017
<b>10</b>	04/01/2017 – 04/01/2018
<b>Current Policy Activity</b>	04/01/2018 – 04/01/2019; All subsequent policy years

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**Example 4: The policy is active and was originally written on November 1, 1992. The policy renews annually. The Captive Insurer self-reports on March 1, 2020.**

1. The current policy activity includes the current policy year (November 1, 2019 through November 1, 2020), the prior policy year (November 1, 2018 through November 1, 2019), and all subsequent policy years.
2. The prior fifteen policy years would include all policy activity from November 1, 2003 through November 1, 2018.
3. The policy activity prior to November 1, 2003 will not be reviewed as it is not part of the Look-Back Period.

<b>Look Back Year</b>	<b>Policy Period</b>
<b>1</b>	11/01/2003 – 11/01/2004
<b>2</b>	11/01/2004 – 11/01/2005
<b>3</b>	11/01/2005 – 11/01/2006
<b>4</b>	11/01/2006 – 11/01/2007
<b>5</b>	11/01/2007 – 11/01/2008
<b>6</b>	11/01/2008 – 11/01/2009
<b>7</b>	11/01/2009 – 11/01/2010
<b>8</b>	11/01/2010 – 11/01/2011
<b>9</b>	11/01/2011 – 11/01/2012
<b>10</b>	11/01/2012 – 11/01/2013
<b>11</b>	11/01/2013 – 11/01/2014
<b>12</b>	11/01/2014 – 11/01/2015
<b>13</b>	11/01/2015 – 11/01/2016
<b>14</b>	11/01/2016 – 11/01/2017
<b>15</b>	11/01/2017 – 11/01/2018
<b>Current Policy Activity</b>	11/01/2019 – 11/01/2020; 11/01/2018 – 11/01/2019; All subsequent policy years

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## Look-Back Period Examples – Inactive Policy

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**Example 1: The policy is no longer active. The policy was originally written March 1, 1990 and expired on March 1, 2010. Prior to cancellation, the policy renewed every ten years. The Captive Insurer self-reports on February 1, 2019.**

1. The ten year policy term will be broken down by each policy year that runs from March 1 to March 1.
2. The Captive Insurer will report all policy years that provided coverage at any time from January 1, 2009 through January 1, 2019.
3. The Look-Back Period would include all policy activity from March 1, 2008 through March 1, 2010.
4. Policy activity prior to March 1, 2008 will not be reviewed as it is not part of the Look-Back Period.

Look Back Year	Policy Period
<b>1</b>	03/01/2008 – 03/01/2009
<b>2</b>	03/01/2009 – 03/01/2010
<b>POLICY EXPIRED MARCH 1, 2010</b>	
<b>3</b>	N/A – No active policy
<b>4</b>	N/A – No active policy
<b>5</b>	N/A – No active policy
<b>6</b>	N/A – No active policy
<b>7</b>	N/A – No active policy
<b>8</b>	N/A – No active policy
<b>9</b>	N/A – No active policy
<b>10</b>	N/A – No active policy

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**Example 2: The policy is no longer active. The policy was originally written October 1, 2000 and was cancelled on July 1, 2014. Prior to cancellation, the policy renewed annually. The Captive Insurer self-reports on May 1, 2019.**

1. The Captive Insurer will report all policy years that provided coverage at any time from January 1, 2009 through January 1, 2019.
2. The Look-Back Period would include all policy activity from October 1, 2008 through July 1, 2014.
3. Policy activity prior to October 1, 2008 will not be reviewed as it is not part of the Look-Back Period.

<b>Look Back Year</b>	<b>Policy Period</b>
<b>1</b>	10/01/2008 – 10/01/2009
<b>2</b>	10/01/2009 – 10/01/2010
<b>3</b>	10/01/2010 – 10/01/2011
<b>4</b>	10/01/2011 – 10/01/2012
<b>5</b>	10/01/2012 – 10/01/2013
<b>6</b>	10/01/2013 – 07/01/2014
<b>POLICY CANCELLED JULY 1, 2014</b>	
<b>7</b>	N/A – No active policy
<b>8</b>	N/A – No active policy
<b>9</b>	N/A – No active policy
<b>10</b>	N/A – No active policy

**The OIC retains the discretion to impose an appropriate penalty based on the specific facts and circumstances of each case. This Settlement Plan assumes full cooperation of the Captive Insurer with the Washington State Office of the Insurance Commissioner during the self-reporting process.**

**Example 3: The policy is no longer active. The policy was originally written November 1, 1990 and expired on November 1, 2010. Prior to cancellation, the policy renewed every ten years. The Captive Insurer self-reports on March 1, 2020.**

1. The ten year policy term will be broken down by each policy year that runs from November 1 to November 1.
2. The Captive Insurer will report all policy years that provided coverage at any time from January 1, 2004 through January 1, 2019.
3. The Look-Back period would include all policy activity from November 1, 2003 through November 1, 2010.
4. Policy activity prior to November 1, 2003 will not be reviewed as it is not part of the Look-Back Period.

<b>Look Back Year</b>	<b>Policy Period</b>
<b>1</b>	11/01/2003 – 11/01/2004
<b>2</b>	11/01/2004 – 11/01/2005
<b>3</b>	11/01/2005 – 11/01/2006
<b>4</b>	11/01/2006 – 11/01/2007
<b>5</b>	11/01/2007 – 11/01/2008
<b>6</b>	11/01/2008 – 11/01/2009
<b>7</b>	11/01/2009 – 11/01/2010
<b>POLICY EXPIRED NOVEMBER 1, 2010</b>	
<b>8</b>	N/A – No active policy
<b>9</b>	N/A – No active policy
<b>10</b>	N/A – No active policy
<b>11</b>	N/A – No active policy
<b>12</b>	N/A – No active policy
<b>13</b>	N/A – No active policy
<b>14</b>	N/A – No active policy
<b>15</b>	N/A – No active policy

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