Retrospective Rating Program Refund/Assessment Summary Enrollment Beginning: 1/1/2016 First Evaluation

PAF: 1.0000

Standard																	
u	Developed	Standard		Hazard	Size	Single Loss	Max Loss	Min Loss	Insurance	Policy Admin	Incurred Loss	Net Insurance	Premium	Cumulative	Ratio	Max	Max
Premium	Losses	Loss Ratio	Plan	Group	Group	Limit	Ratio	Ratio	Charge%	Expense	& Expense	Charge	Indicated	Refund	Refunded	Risk%	Refund%
4,982,943	1,181,132	24%								239,183	1,635,821	877,796	2,752,800	2,230,143	45%		
3,153,568	3,469,984	110%								151,371	2,122,177	1,405,043	3,678,591	(525,023)	-17%		
8,136,511	4,651,116	57%								390,554	3,757,998	2,282,839	6,431,391	1,705,120	21%		
280,569																	
15,100,619	10,832,369	72%	L	5	73	500k	120.0%	60.0%	3.1%	724,830	11,590,635	361,628	12,677,093	2,423,526	16%	37.2%	29.0%
18,694,980	14,161,060	76%	L	4	73	120K	100.0%	60.0%	26.0%	897,359	15,152,334	3,942,637	19,992,330	(1,297,350)	-7%	39.6%	14.3%
9,492,353	7,913,156	83%	L	3	72	500k	127.5%	40.0%	4.1%	455,633	8,467,077	342,917	9,265,627	226,726	2%	46.7%	50.7%
21,987,168	18,459,085	84%	L	4	73	500k	127.5%	40.0%	4.3%	1,055,384	19,751,221	857,203	21,663,808	323,360	1%	47.1%	50.5%
19,300,737	26,618,028	138%	L	4	73	500k	130.0%	30.0%	4.2%	926,435	26,847,325	1,135,642	28,909,402	(9,608,665)	-50%	49.8%	61.7%
22,678,602	15,023,419	66%	L	6	73	500k	74.5%	0.0%	32.1%	1,088,573	16,075,058	5,163,309	22,326,940	351,662	2%	10.0%	95.2%
3,684,687	1,931,891	52%	L	1	70	1M	160.0%	0.0%	1.0%	176,865	2,067,123	21,291	2,265,279	1,419,408	39%	77.8%	95.2%
55,051,439	39,321,096	71%	L	2	74	500k	121.1%	40.5%	4.3%	2,642,469	42,073,573	1,825,993	46,542,035	8,509,404	15%	40.0%	50.0%
165,990,585	\$134,260,104	81%								\$7,967,548	\$142,024,346	\$13,650,620	\$163,642,514	\$2,348,071	1%		
174,127,096	\$138,911,220	80%								\$8,358,102	\$145,782,344	\$15,933,459	\$170,073,905	\$4,053,191	2%		
					Individu	ıal Firms – De	tail 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		
11	4,982,943 3,153,568 8,136,511 280,569 15,100,619 18,694,980 9,492,353 21,987,168 19,300,737 22,678,602 3,684,687 55,051,439 65,990,585 74,127,096	4,982,943 1,181,132 3,153,568 3,469,984 8,136,511 4,651,116 280,569 15,100,619 10,832,369 18,694,980 14,161,060 9,492,353 7,913,156 19,300,737 26,618,028 22,678,602 15,023,419 3,684,687 1,931,891 55,051,439 39,321,096 65,990,585 \$134,260,104 74,127,096 \$138,911,220 tandard Developed	4,982,943 1,181,132 24% 3,153,568 3,469,984 110% 8,136,511 4,651,116 57% 280,569 15,100,619 10,832,369 72% 18,694,980 14,161,060 76% 9,492,353 7,913,156 83% 19,300,737 26,618,028 138% 12,678,602 15,023,419 66% 3,684,687 1,931,891 52% 55,051,439 39,321,096 71% 65,990,585 \$138,911,220 80% 4tandard Developed Standard	4,982,943 1,181,132 24% 3,153,568 3,469,984 110% 8,136,511 4,651,116 57% 280,569 15,100,619 10,832,369 72% L 18,694,980 14,161,060 76% L 9,492,353 7,913,156 83% L 12,987,168 18,459,085 84% L 19,300,737 26,618,028 138% L 123,684,687 1,931,891 52% L 55,051,439 39,321,096 71% L 66,990,585 \$134,260,104 81% 74,127,096 \$138,911,220 80%	4,982,943 1,181,132 24% 3,153,568 3,469,984 110% 8,136,511 4,651,116 57% 280,569 15,100,619 10,832,369 72% L 5 18,694,980 14,161,060 76% L 4 9,492,353 7,913,156 83% L 3 21,987,168 18,459,085 84% L 4 19,300,737 26,618,028 138% L 4 123,300,737 26,618,028 138% L 4 22,678,602 15,023,419 66% L 6 3,684,687 1,931,891 52% L 1 55,051,439 39,321,096 71% L 2 665,990,585 \$134,260,104 81% 74,127,096 \$138,911,220 80%	4,982,943 1,181,132 24% 3,153,568 3,469,984 110% 8,136,511 4,651,116 57% 280,569 15,100,619 10,832,369 72% L 5 73 18,694,980 14,161,060 76% L 4 73 9,492,353 7,913,156 83% L 3 72 12,987,168 18,459,085 84% L 4 73 19,300,737 26,618,028 138% L 4 73 19,300,737 26,618,028 138% L 4 73 22,678,602 15,023,419 66% L 6 73 3,684,687 1,931,891 52% L 1 70 55,051,439 39,321,096 71% L 2 74 66,990,585 \$134,260,104 81% 74,127,096 \$138,911,220 80% Individual	4,982,943 1,181,132 24% 3,153,568 3,469,984 110% 8,136,511 4,651,116 57% 280,569 15,100,619 10,832,369 72% L 5 73 500k 18,694,980 14,161,060 76% L 4 73 120K 9,492,353 7,913,156 83% L 3 72 500k 21,987,168 18,459,085 84% L 4 73 500k 19,300,737 26,618,028 138% L 4 73 500k 22,678,602 15,023,419 66% L 6 73 500k 22,678,602 15,023,419 66% L 6 73 500k 55,051,439 39,321,096 71% L 2 74 500k 65,990,585 \$134,260,104 81% 74,127,096 \$138,911,220 80% Individual Firms – Dectardard	4,982,943 1,181,132 24% 3,153,568 3,469,984 110% 8,136,511 4,651,116 57% 280,569 15,100,619 10,832,369 72% L 5 73 500k 120.0% 18,694,980 14,161,060 76% L 4 73 120K 100.0% 9,492,353 7,913,156 83% L 3 72 500k 127.5% 19,300,737 26,618,028 138% L 4 73 500k 127.5% 19,300,737 26,618,028 138% L 4 73 500k 127.5% 19,300,737 26,618,028 138% L 4 73 500k 130.0% 22,678,602 15,023,419 66% L 6 73 500k 74.5% 3,684,687 1,931,891 52% L 1 70 1M 160.0% 55,051,439 39,321,096 71% L 2 74 500k 121.1% 66,990,585 \$134,260,104 81% 74,127,096 \$138,911,220 80% Individual Firms – Detail by Plan tandard Developed Standard	4,982,943 1,181,132 24% 3,153,568 3,469,984 110% 8,136,511 4,651,116 57% 280,569 15,100,619 10,832,369 72% L 5 73 500k 120.0% 60.0% 18,694,980 14,161,060 76% L 4 73 120K 100.0% 60.0% 9,492,353 7,913,156 83% L 3 72 500k 127.5% 40.0% 12,987,168 18,459,085 84% L 4 73 500k 127.5% 40.0% 19,300,737 26,618,028 138% L 4 73 500k 127.5% 40.0% 19,300,737 26,618,028 138% L 4 73 500k 130.0% 30.0% 22,678,602 15,023,419 66% L 6 73 500k 74.5% 0.0% 3,684,687 1,931,891 52% L 1 70 1M 160.0% 0.0% 55,051,439 39,321,096 71% L 2 74 500k 121.1% 40.5% 65,990,585 \$134,260,104 81% 74,127,096 \$138,911,220 80% Individual Firms – Detail by Plan	4,982,943 1,181,132 24% 3,153,568 3,469,984 110% 8,136,511 4,651,116 57% 280,569 15,100,619 10,832,369 72% L 5 73 500k 120.0% 60.0% 3.1% 18,694,980 14,161,060 76% L 4 73 120K 100.0% 60.0% 26.0% 9,492,353 7,913,156 83% L 3 72 500k 127.5% 40.0% 4.1% 12,987,168 18,459,085 84% L 4 73 500k 127.5% 40.0% 4.3% 19,300,737 26,618,028 138% L 4 73 500k 127.5% 40.0% 4.2% 22,678,602 15,023,419 66% L 6 73 500k 74.5% 0.0% 32.1% 3,684,687 1,931,891 52% L 1 70 1M 160.0% 0.0% 1.0% 55,051,439 39,321,096 71% L 2 74 500k 121.1% 40.5% 4.3% 66,990,585 \$134,260,104 81% 74,127,096 \$138,911,220 80% Individual Firms – Detail by Plan	4,982,943 1,181,132 24% 239,183 3,153,568 3,469,984 110% 57% 151,371 8,136,511 4,651,116 57% 280,569 15,100,619 10,832,369 72% L 5 73 500k 120.0% 60.0% 3.1% 724,830 18,694,980 14,161,060 76% L 4 73 120K 100.0% 60.0% 26.0% 897,359 9,492,353 7,913,156 83% L 3 72 500k 127.5% 40.0% 4.1% 455,633 12,987,168 18,459,085 84% L 4 73 500k 127.5% 40.0% 4.1% 455,633 12,987,168 18,459,085 84% L 4 73 500k 127.5% 40.0% 4.1% 1,055,384 19,300,737 26,618,028 138% L 4 73 500k 127.5% 40.0% 4.2% 926,435 12,687,602 15,023,419 66% L 6 73 500k 74.5% 0.0% 32.1% 1,088,573 3,684,687 1,931,891 52% L 1 70 1M 160.0% 0.0% 1.0% 176,865 55,051,439 39,321,096 71% L 2 74 500k 121.1% 40.5% 4.3% 2,642,469 66,990,585 \$134,260,104 81% \$7,967,548 Tandard Developed Standard Policy Admin	4,982,943 1,181,132 24% 239,183 1,635,821 3,153,568 3,469,984 110% 151,371 2,122,177 8,136,511 4,651,116 57% 390,554 3,757,998 280,569 151,00,619 10,832,369 72% L 5 73 500k 120.0% 60.0% 3.1% 724,830 11,590,635 18,694,980 14,161,060 76% L 4 73 120K 100.0% 60.0% 26.0% 897,359 15,152,334 9,492,353 7,913,156 83% L 3 72 500k 127.5% 40.0% 4.1% 455,633 8,467,077 21,987,168 18,459,085 84% L 4 73 500k 127.5% 40.0% 4.1% 455,633 8,467,077 19,987,168 18,459,085 84% L 4 73 500k 127.5% 40.0% 4.3% 1,055,384 19,751,221 19,300,737 26,618,028 138% L 4 73 500k 130.0% 30.0% 4.2% 926,435 26,847,325 22,678,602 15,023,419 66% L 6 73 500k 74.5% 0.0% 32.1% 1,088,573 16,075,058 3,684,687 1,931,891 52% L 1 70 1M 160.0% 0.0% 1.0% 176,865 2,067,123 55,051,439 39,321,096 71% L 2 74 500k 121.1% 40.5% 4.3% 2,642,469 42,073,573 65,990,585 \$134,260,104 81% \$7,967,548 \$142,024,346	4,982,943 1,181,132 24% 239,183 1,635,821 877,796 3,153,568 3,469,984 110% 151,371 2,122,177 1,405,043 8,136,511 4,651,116 57% 280,569 280,569 291,100,100 10,832,369 72% L 5 73 500k 120.0% 60.0% 3.1% 724,830 11,590,635 361,628 18,694,980 14,161,060 76% L 4 73 120K 100,00% 60.0% 26.0% 887,359 15,152,334 3,942,637 9,492,353 7,913,156 83% L 3 72 500k 127.5% 40.0% 4.1% 455,633 8,467,077 342,917 21,987,168 18,459,085 84% L 4 73 500k 127.5% 40.0% 4.1% 455,633 8,467,077 342,917 21,987,168 18,459,085 84% L 4 73 500k 127.5% 40.0% 4.3% 1,055,384 19,751,221 857,203 19,300,737 26,618,028 138% L 4 73 500k 130.0% 30.0% 4.2% 926,435 26,847,325 1,135,642 22,678,602 15,023,419 66% L 6 73 500k 74.5% 0.0% 32.1% 1,088,573 16,075,058 5,163,309 3,684,687 1,931,891 52% L 1 70 1M 160,0% 0.0% 1.0% 176,865 2,067,123 21,291 55,051,439 39,321,096 71% L 2 74 500k 121.1% 40.5% 4.3% 2,642,469 42,073,573 1,825,993 165,990,585 \$134,260,104 81% \$7,967,548 \$142,024,346 \$13,650,620 74,127,096 \$138,911,220 80% \$8,358,102 \$145,782,344 \$15,933,459 161,000,000 \$10,000 \$	4,982,943 1,181,132 24% 239,183 1,635,821 877,796 2,752,800 3,153,568 3,469,984 110% 110% 150,043 3,678,591 151,371 2,122,177 1,405,043 3,678,591 8,136,511 4,651,116 57% 248,0569 280,569 281,006,009 10,832,369 72% L 5 73 500k 120.0% 60.0% 3.1% 724,830 11,590,635 361,628 12,677,093 18,694,980 14,161,060 76% L 4 73 120K 100.0% 60.0% 26.0% 897,359 15,152,334 3,942,637 19,992,330 9,492,353 7,913,156 83% L 3 72 500k 127.5% 40.0% 4.1% 455,633 8,467,077 342,917 9,265,627 21,987,168 18,459,085 84% L 4 73 500k 127.5% 40.0% 4.1% 455,633 8,467,077 342,917 9,265,627 21,987,168 18,459,085 84% L 4 73 500k 127.5% 40.0% 4.3% 1,055,384 19,751,221 857,203 21,663,808 19,300,737 26,618,028 138% L 4 73 500k 130.0% 30.0% 4.2% 926,435 26,847,325 1,135,642 28,909,402 22,678,602 15,023,419 66% L 6 73 500k 74.5% 0.0% 32.1% 1,088,573 16,075,058 5,163,309 22,326,940 22,2678,602 15,023,419 66% L 6 73 500k 74.5% 0.0% 32.1% 1,088,573 16,075,058 5,163,309 22,326,940 36,846,687 1,931,891 52% L 1 70 1M 160.0% 0.0% 1.0% 176,865 2,067,123 21,291 2,265,279 5,051,439 39,321,096 71% L 2 74 500k 121.1% 40.5% 4.3% 2,642,469 42,073,573 1,825,993 46,542,035 166,990,585 \$138,911,220 80% 80% 80% 80% 80% 80% 80% 80% 80% 80	4,982,943 1,181,132 24% 239,183 1,635,821 877,796 2,752,800 2,230,143 3,153,568 3,469,984 110% 151,371 2,122,177 1,405,043 3,678,591 (525,023) 8,136,511 4,651,116 57% 280,569 151,00,619 10,832,369 72% L 5 73 500k 120.0% 60.0% 3.1% 724,830 11,590,635 361,628 12,677,093 2,423,526 18,694,980 14,161,060 76% L 4 73 120K 100.0% 60.0% 26.0% 897,359 15,152,334 3,942,637 19,992,330 (1,297,350) 9,492,353 7,913,156 83% L 3 72 500k 127.5% 40.0% 4.1% 455,633 8,467,077 342,917 9,265,627 226,726 21,987,168 18,459,085 84% L 4 73 500k 127.5% 40.0% 4.1% 455,633 8,467,077 342,917 9,265,627 226,726 21,987,168 18,459,085 84% L 4 73 500k 127.5% 40.0% 4.2% 926,435 26,847,325 1,135,642 28,909,402 (9,608,665) 19,300,737 26,618,028 138% L 4 73 500k 130.0% 30.0% 4.2% 926,435 26,847,325 1,135,642 28,909,402 (9,608,665) 22,678,602 15,023,419 66% L 6 73 500k 74.5% 0.0% 32.1% 1,088,573 16,075,058 5,163,309 22,326,940 351,662 28,5051,439 39,321,096 71% L 2 74 500k 121.1% 40.5% 4.3% 2,642,469 42,073,573 1,825,993 46,542,035 8,509,404 65,990,585 \$138,911,220 80% \$8,358,102 \$145,782,344 \$15,933,459 \$170,073,905 \$4,053,191 **Retrospective Premium** **Retrospective Premium** **Retrospective Premium** **Policy Admin*** **Policy Admin*** **Developed** **Standard** **Devel	4,982,943 1,181,132 24% 239,183 1,635,821 877,796 2,752,800 2,230,143 45% 3,153,568 3,469,984 110% 151,371 2,122,177 1,405,043 3,678,591 (525,023) -17% 8,136,511 4,651,116 57% 280,569 15,106,619 10,832,369 72% L 5 73 500k 120.0% 60.0% 3.1% 724,830 11,590,635 361,628 12,677,093 2,423,526 16% 18,694,980 14,161,060 76% L 4 73 120K 100.0% 60.0% 26.0% 897,359 15,152,334 3,942,637 19,992,330 (1,297,350) -7% 9,492,353 7,913,156 83% L 3 72 500k 127.5% 40.0% 4.3% 1,055,384 19,751,221 857,203 21,663,808 323,360 1% 19,300,737 26,618,028 138% L 4 73 500k 127.5% 40.0% 4.3% 1,055,384 19,751,221 857,203 21,663,808 323,360 1% 19,300,737 26,618,028 138% L 4 73 500k 130.0% 30.0% 4.2% 926,435 26,847,325 1,135,642 28,909,402 (9,608,665) -50% 22,678,602 15,023,419 66% L 6 73 500k 74.5% 0.0% 32.1% 1,088,573 16,075,058 5,163,309 22,326,940 351,662 2% 3,684,687 1,931,891 52% L 1 70 1M 160.0% 0.0% 1.0% 176,865 2,067,123 21,291 2,265,279 1,419,408 39% 55,051,439 39,321,096 71% L 2 74 500k 121.1% 40.5% 4.3% 2,642,469 42,073,573 1,825,993 46,542,035 8,509,404 15% 65,990,585 \$138,911,220 80%	4,982,943 1,181,132 24% 239,183 1,635,821 877,796 2,752,800 2,230,143 45% 3,153,568 3,469,984 110% 151,371 2,122,177 1,405,043 3,678,591 (525,023) -17% 8,136,511 4,651,116 57% 309,554 3,757,998 2,282,839 6,431,391 1,705,120 21% 280,569 151,00,619 10,832,369 72% L 5 73 500k 120.0% 60.0% 3.1% 724,830 11,590,635 361,628 12,677,093 2,423,526 16% 37.2% 18,694,980 14,161,060 76% L 4 73 120k 100.0% 60.0% 26.0% 897,359 15,152,334 3,942,637 19,992,330 (1,297,350) -7% 39.6% 9,492,353 7,913,156 83% L 3 72 500k 127.5% 40.0% 4.1% 455,633 8,467,077 342,917 9,265,627 226,726 2% 46.7% 19,300,737 26,618,028 138% L 4 73 500k 127.5% 40.0% 4.3% 1,055,384 19,751,221 857,203 21,663,808 323,360 1% 47.1% 19,300,737 26,618,028 138% L 4 73 500k 130.0% 30.0% 4.2% 926,435 26,847,325 1,135,642 28,909,402 (9,608,665) -50% 49.8% 22,678,602 15,023,419 66% L 6 73 500k 74.5% 0.0% 32.1% 1,088,573 16,075,058 5,163,309 22,326,940 351,662 2% 10.0% 22,678,602 15,023,419 66% L 6 73 500k 74.5% 0.0% 32.1% 1,088,573 16,075,058 5,163,309 22,326,940 351,662 2% 10.0% 5,051,439 39,321,096 71% L 2 74 500k 121.1% 40.5% 4.3% 2,642,469 42,073,573 1,825,993 46,542,035 8,509,404 15% 40.0% 65,990,585 \$134,260,104 81%

				neti ospettive							
Standard	Developed	Standard	Policy Admir	Incurred Loss	Net Insurance	Premium	Cumulative	Ratio			
Premium	Losses	Loss Ratio	Expense	& Expense	Charge	Indicated	Refund	Refunded			
4,378,504	1,122,080	26%	210,16	9 1,571,446	537,425	2,319,040	2,059,464	47%			
285,548	231,829	81%	13,70	6 107,669	320,230	441,605	-156,057	-55%			
4,664,052	1,353,909	29%	223,87	5 1,679,115	857,655	2,760,645	1,903,407	41%			
310,937											
604,439	59,052	10%	29,01	4 64,375	340,371	433,760	170,679	28%			
2,868,020	3,238,155	113%	137,66	5 2,014,508	1,084,813	3,236,986	(368,966)	-13%			
3,472,459	3,297,207	95%	166,67	9 2,078,883	1,425,184	3,670,746	(198,287)	-6%			
248,033											
	4,378,504 285,548 4,664,052 310,937 604,439 2,868,020 3,472,459	Premium Losses 4,378,504 1,122,080 285,548 231,829 4,664,052 1,353,909 310,937 59,052 2,868,020 3,238,155 3,472,459 3,297,207	Premium Losses Loss Ratio 4,378,504 1,122,080 26% 285,548 231,829 81% 4,664,052 1,353,909 29% 310,937 310,937 10% 2,868,020 3,238,155 113% 3,472,459 3,297,207 95%	Premium Losses Los Ratio Expense 4,378,504 1,122,080 26% 210,16 285,548 231,829 81% 13,70 4,664,052 1,353,909 29% 223,87 310,937 310,937 29,01 2,868,020 3,238,155 113% 137,66 3,472,459 3,297,207 95% 166,67	Premium Losses Los Ratio Expense & Expense 4,378,504 1,122,080 26% 210,169 1,571,446 285,548 231,829 81% 13,706 107,669 4,664,052 1,353,909 29% 223,875 1,679,115 310,937 59,052 10% 29,014 64,375 2,868,020 3,238,155 113% 137,665 2,014,508 3,472,459 3,297,207 95% 166,679 2,078,883	Premium Losses Loss Ratio Expense & Expense Charge 4,378,504 1,122,080 26% 210,169 1,571,446 537,425 285,548 231,829 81% 13,706 107,669 320,230 4,664,052 1,353,909 29% 223,875 1,679,115 857,655 310,937	Standard Premium Developed Losses Standard Losses Loss Ratio Policy Admin Expense Incurred Loss Ret Insurance Represion Indicated Premium Indicated 4,378,504 1,122,080 26% 210,169 1,571,446 537,425 2,319,040 285,548 231,829 81% 13,706 107,669 320,230 441,605 4,664,052 1,353,909 29% 223,875 1,679,115 857,655 2,760,645 310,937	Standard Premium Developed Losses Standard Losses Developed Losses Standard Losses Policy Admin Incurred Loss Refund Incurred Loss Refund Premium Indicated Cumulative Refund 4,378,504 1,122,080 26% 210,169 1,571,446 537,425 2,319,040 2,059,464 285,548 231,829 81% 13,706 107,669 320,230 441,605 -156,057 4,664,052 1,353,909 29% 857,655 2,760,645 1,903,407 310,937			

Created: 11-01-2018

Note: The information in this report is considered a "snapshot" of how these retro participants are performing at a specific point in time.

The values shown are subject to change and should only be referred to as an approximation.

These results have been updated to reflect the outcome of customer requests for reconsideration.