

Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
1/1/2015
Second Evaluation

PAF: 0.9595

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 – 27 Firms with Refunds	7,044,364	1,933,680	27%								338,131	2,459,454	1,611,326	4,408,911	2,635,453	37%		
Subtotal – 9 Firms with Assessments	3,149,951	5,768,193	183%								151,197	1,983,128	1,408,146	3,542,471	(392,520)	-12%		
Subtotal – 36 Individual Firms	10,194,315	7,701,873	76%								489,328	4,442,582	3,019,472	7,951,382	2,242,933	22%		
Average Firm Size	283,175																	
ASSOCIATION OF WA BUSINESS – MANUFACTURING	22,796,952	17,982,726	79%	L	5	73	500k	100.5%	60.0%	8.5%	1,094,254	19,241,517	1,641,301	21,977,072	819,880	4%	21.5%	25.5%
AWC RETRO (Association of WA Cities)	16,641,330	13,264,791	80%	L	4	73	500k	94.9%	60.0%	11.0%	798,784	14,193,326	1,559,847	16,551,957	89,373	1%	17.5%	23.9%
PITB SERVICES INC	21,746,525	17,664,151	81%	L	4	73	500k	127.5%	45.0%	3.9%	1,043,833	18,900,642	740,905	20,685,380	1,061,145	5%	46.6%	45.2%
PITB ELITE	7,504,654	5,463,900	73%	L	3	72	500k	127.5%	45.0%	3.6%	360,223	5,846,373	209,300	6,415,896	1,088,758	15%	46.1%	45.3%
SMART – ADVANTAGE	14,355,635	9,237,685	64%	L	4	73	500k	130.0%	30.0%	4.2%	689,070	9,884,323	418,107	10,991,500	3,364,135	23%	49.8%	61.7%
WA LODGING ASSOCIATION	8,837,789	5,799,009	66%	L	2	72	250K	130.0%	40.0%	9.2%	424,214	6,204,940	567,752	7,196,906	1,640,883	19%	56.6%	48.5%
WA STATE AUTO DEALERS ASSOCIATION	21,939,427	14,686,642	67%	L	6	73	500k	74.5%	0.0%	32.1%	1,053,092	15,714,707	5,047,564	21,815,363	124,064	1%	10.0%	95.2%
WA STATE MCDONALDS OPERATORS ASSOCIATION	3,739,601	2,297,276	61%	L	1	70	250K	94.2%	0.0%	19.3%	179,501	2,458,085	473,181	3,110,767	628,834	17%	25.0%	95.2%
WA GROWERS LEAGUE	2,803,936	3,065,035	109%	L	2	69	500k	92.5%	0.0%	18.2%	134,589	2,775,196	505,641	3,415,426	(611,490)	-22%	21.8%	95.2%
WA HOSPITALITY ASSOCIATION (formerly WA Restaurant Association)	45,353,065	29,571,716	65%	L	2	74	500k	120.7%	0.0%	4.7%	2,176,947	31,641,736	1,487,162	35,305,845	10,047,220	22%	40.0%	95.2%
Subtotal – Associations	\$165,718,914	\$119,032,931	72%								\$7,954,507	\$126,860,845	\$12,650,760	\$147,466,112	\$18,252,802	11%		
Total Enrollment	\$175,913,229	\$126,734,804	72%								\$8,443,835	\$131,303,427	\$15,670,232	\$155,417,494	\$20,495,735	12%		

Individual Firms – Detail by Plan

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														Premium Indicated	Cumulative Refund	Ratio Refunded		
Loss Based Plans																		
13 Firms with Refunds	3,944,866	1,126,659	29%								189,353	1,312,005	452,503	1,953,861	1,991,005	50%		
4 Firms with Assessments	1,381,038	4,181,117	303%								66,289	1,043,241	499,683	1,609,213	-228,175	-17%		
Subtotal – 17	5,325,904	5,307,776	100%								255,642	2,355,246	952,186	3,563,074	1,762,830	33%		
Average Firm Size	313,288																	
Premium Based Plans																		
14 Firms with Refunds	3,099,498	807,021	26%								148,778	1,147,449	1,158,823	2,455,050	644,448	21%		
5 Firms with Assessments	1,768,913	1,587,076	90%								84,908	939,887	908,463	1,933,258	(164,345)	-9%		
Subtotal – 19	4,868,411	2,394,097	49%								233,686	2,087,336	2,067,286	4,388,308	480,103	10%		
Average Firm Size	256,232																	

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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.