

Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
01-01-2016

PAF: 0.9747

Second 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	Cumulative Refund	Ratio Refunded	Max Risk%	Max Refund%
														Premium Indicated				
Subtotal – 19 Firms with Refunds	5,609,872	1,455,537	26%								269,276	1,951,634	1,058,532	3,279,442	2,330,430	42%		
Subtotal – 10 Firms with Assessments	2,526,639	2,208,096	87%								121,278	1,653,404	1,218,808	2,993,490	(466,851)	-18%		
Subtotal – 29 Individual Firms	8,136,511	3,663,633	45%								390,554	3,605,038	2,277,340	6,272,932	1,863,579	23%		
Average Firm Size	280,569																	
ASSOCIATION OF WA BUSINESS – MANUFACTURING	15,101,077	10,878,051	72%	L	5	73	500k	120.0%	60.0%	3.1%	724,852	11,639,515	363,700	12,728,067	2,373,010	16%	37.2%	29.0%
AWC RETRO (ASSOCIATION OF WA CITIES)	18,648,351	12,214,157	65%	L	4	73	120K	100.0%	60.0%	26.0%	895,121	13,069,148	3,401,102	17,365,371	1,282,980	7%	39.6%	14.3%
PITB ELITE	9,491,236	7,801,773	82%	L	3	72	500k	127.5%	40.0%	4.0%	455,579	8,347,897	337,873	9,141,349	349,887	4%	46.7%	50.7%
PITB SERVICES INC	21,980,930	18,570,463	84%	L	4	73	500k	127.5%	40.0%	4.3%	1,055,085	19,870,395	862,494	21,787,974	192,956	1%	47.1%	50.5%
SMART – ADVANTAGE	19,300,766	22,796,857	118%	L	4	73	500k	130.0%	30.0%	4.2%	926,437	24,392,637	1,032,248	26,351,322	(7,050,556)	-37%	49.8%	61.7%
WA STATE AUTO DEALERS ASSOCIATION	22,678,602	16,386,972	72%	L	6	73	500k	74.5%	0.0%	32.1%	1,088,573	17,534,060	5,630,432	24,253,065	(1,574,463)	-7%	10.0%	95.2%
WA STATE MCDONALDS OPERATORS ASSOCIATION	3,684,687	1,645,149	45%	L	1	70	1M	160.0%	0.0%	1.0%	176,865	1,760,309	18,140	1,955,314	1,729,373	47%	77.8%	95.2%
WA HOSPITALITY ASSOCIATION (was WA Restaurant Association)	54,988,057	37,100,905	67%	L	2	74	500k	121.1%	40.5%	4.3%	2,639,427	39,697,968	1,723,725	44,061,120	10,926,937	20%	40.0%	50.0%
Subtotal – Associations	\$165,873,706	\$127,394,327	77%								\$7,961,939	\$136,311,929	\$13,369,714	\$157,643,582	\$8,230,124	5%		
Total Enrollment	\$174,010,217	\$131,057,960	75%								\$8,352,493	\$139,916,967	\$15,647,054	\$163,916,514	\$10,093,703	6%		

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																
11 Firms with Refunds	4,378,504	1,113,867	25%								210,169	1,584,859	530,202	2,325,230	2,053,274	47%
4 Firms with Assessments	285,548	170,568	60%								13,706	107,769	321,913	443,388	-157,840	-55%
Subtotal – 15	4,664,052	1,284,435	28%								223,875	1,692,628	852,115	2,768,618	1,895,434	41%
Average Firm Size	310,937															
Premium Based Plans																
8 Firms with Refunds	1,231,368	341,670	28%								59,107	366,775	528,330	954,212	277,156	23%
6 Firms with Assessments	2,241,091	2,037,528	91%								107,572	1,545,635	896,895	2,550,102	(309,011)	-14%
Subtotal – 14	3,472,459	2,379,198	69%								166,679	1,912,410	1,425,225	3,504,314	(31,855)	-1%
Average Firm Size	248,033															

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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.