

**Retrospective Rating Program
Refund/Assessment Summary**
Enrollment Beginning:
10-01-2014
Second Evaluation

PAF: 1.0000

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Hazard Group	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net			Retrospective						
										Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund	Ratio Refunded	Max Risk%	Max Refund%	
Subtotal – 14 Firms with Refunds	5,833,375	963,030	17%								280,002	1,256,233	890,657	2,426,892	3,406,483	58%			
Subtotal – 11 Firms with Assessments	4,060,342	2,805,574	69%								194,896	1,889,133	2,355,289	4,439,318	(378,976)	-9%			
Subtotal – 25 Individual Firms	9,893,717	3,768,604	38%								474,898	3,145,366	3,245,946	6,866,210	3,027,507	31%			
Average Firm Size	395,749																		
501(C) AGENCIES TRUST	10,893,811	7,263,995	67%	L	3	72	250K	70.0%	0.0%	40.5%	522,903	7,772,475	3,143,966	11,439,344	(545,533)	-5%	10.0%	95.2%	
ASSOCIATION OF WA BUSINESS – RETAIL, WHOLESALE, SERVICES	23,417,045	16,980,005	73%	L	4	73	500k	95.0%	60.0%	10.9%	1,124,018	18,168,605	1,985,829	21,278,452	2,138,593	9%	17.6%	24.0%	
ASSOCIATION OF WA BUSINESS – FACILITIES, PROP MANAGEMEN	12,636,236	6,729,370	53%	L	5	72	500k	85.0%	47.5%	20.6%	606,539	7,200,426	1,481,128	9,288,093	3,348,143	26%	14.5%	33.9%	
ASSOCIATION OF WA BUSINESS – HOSPITALITY	8,260,253	5,812,597	70%	L	2	72	500k	90.0%	55.0%	14.5%	396,492	6,219,479	901,824	7,517,795	742,458	9%	15.1%	27.8%	
ASSOCIATION OF WA BUSINESS – TRANSPORTATION, WAREHOU	4,691,522	3,709,987	79%	L	6	71	500k	80.0%	55.0%	23.6%	225,193	3,969,686	936,449	5,131,328	(439,806)	-9%	10.6%	22.5%	
GREATER VANCOUVER CHAMBER OF COMMERCE	1,052,624	1,257,560	119%	L	4	63	250K	72.6%	0.0%	47.9%	50,526	817,699	391,351	1,259,576	(206,952)	-20%	19.7%	95.2%	
PACIFIC NORTHWEST HARDWARE & IMPLEMENT ASSOCIATION	1,418,282	408,827	29%	P	4	65	250K	80.5%	60.0%	19.0%	68,078	910,537	269,332	1,247,947	170,335	12%	9.9%	12.0%	
TOWING & RECOVERY ASSOCIATION OF WA	1,578,735	634,598	40%	L	6	66	250K	61.5%	0.0%	64.5%	75,779	679,020	437,764	1,192,563	386,172	24%	13.0%	95.2%	
Subtotal – Associations	\$63,948,508	\$42,796,939	67%								\$3,069,528	\$45,737,927	\$9,547,643	\$58,355,098	\$5,593,410	9%			
Total Enrollment	\$73,842,225	\$46,565,543	63%								\$3,544,426	\$48,883,293	\$12,793,589	\$65,221,308	\$8,620,917	12%			

Individual Firms – Detail by Plan

Loss Based Plans	Standard Premium	Developed Losses	Standard Loss Ratio	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective		
							Premium Indicated	Cumulative Refund	Ratio Refunded
6 Firms with Refunds	3,391,154	442,081	13%	162,776	621,326	206,531	990,633	2,400,521	71%
4 Firms with Assessments	1,393,453	1,039,062	75%	66,886	809,926	709,764	1,586,576	-193,123	-14%
Subtotal – 10	4,784,607	1,481,143	31%	229,662	1,431,252	916,295	2,577,209	2,207,398	46%
Average Firm Size	478,461								
Premium Based Plans									
8 Firms with Refunds	2,442,221	520,949	21%	117,226	634,907	684,126	1,436,259	1,005,962	41%
7 Firms with Assessments	2,666,889	1,766,512	66%	128,010	1,079,207	1,645,525	2,852,742	(185,853)	-7%
Subtotal – 15	5,109,110	2,287,461	45%	245,236	1,714,114	2,329,651	4,289,001	820,109	16%
Average Firm Size	340,607								

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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.