

Retrospective Rating Program  
Refund/Assessment Summary  
Enrollment Beginning:  
01-01-2015  
Third Evaluation

PAF: 0.9540

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 – 27 Firms with Refunds	7,044,364	1,724,192	24%								338,131	2,260,052	1,568,790	4,166,973	2,877,391	41%		
Subtotal – 9 Firms with Assessments	3,149,951	5,567,162	177%								151,197	1,907,813	1,408,296	3,467,306	(317,355)	-10%		
Subtotal – 36 Individual Firms	10,194,315	7,291,354	72%								489,328	4,167,865	2,977,086	7,634,279	2,560,036	25%		
<b>Average Firm Size</b>	<b>283,175</b>																	
ASSOCIATION OF WA BUSINESS – MANUFACTURING	22,800,858	17,251,234	76%	L	5	73	500k	100.5%	60.0%	8.5%	1,094,441	18,458,820	1,575,386	21,128,647	1,672,211	7%	21.5%	25.5%
AWC RETRO (ASSOCIATION OF WA CITIES)	16,616,749	13,547,866	82%	L	4	73	500k	94.9%	60.0%	11.0%	797,604	14,496,217	1,592,120	16,885,941	(269,192)	-2%	17.5%	23.9%
PITB ELITE	7,504,654	6,149,640	82%	L	3	72	500k	127.5%	45.0%	3.6%	360,223	6,580,115	235,831	7,176,169	328,485	4%	46.1%	45.3%
PITB SERVICES INC	21,746,525	17,954,475	83%	L	4	73	500k	127.5%	45.0%	3.9%	1,043,833	19,211,288	752,641	21,007,762	738,763	3%	46.6%	45.2%
SMART – ADVANTAGE	14,355,635	9,341,467	65%	L	4	73	500k	130.0%	30.0%	4.2%	689,070	9,995,370	422,984	11,107,424	3,248,211	23%	49.8%	61.7%
WA LODGING ASSOCIATION	8,837,789	5,689,846	64%	L	2	72	250K	130.0%	40.0%	9.1%	424,214	6,088,135	556,851	7,069,200	1,768,589	20%	56.6%	48.5%
WA STATE AUTO DEALERS ASSOCIATION	21,939,427	14,022,771	64%	L	6	73	500k	74.5%	0.0%	32.1%	1,053,092	15,004,365	4,818,112	20,875,569	1,063,858	5%	10.0%	95.2%
WA STATE MCDONALDS OPERATORS ASSOCIATION	3,739,601	2,431,414	65%	L	1	70	250K	94.2%	0.0%	19.2%	179,501	2,601,613	500,665	3,281,779	457,822	12%	25.0%	95.2%
WA GROWERS LEAGUE	2,797,419	3,042,522	109%	L	2	69	500k	92.5%	0.0%	18.2%	134,276	2,768,745	504,294	3,407,315	(609,896)	-22%	21.8%	95.2%
WA HOSPITALITY ASSOCIATION (was WA Restaurant Association)	45,332,141	30,801,086	68%	L	2	74	500k	120.7%	0.0%	4.7%	2,175,943	32,957,162	1,549,811	36,682,916	8,649,225	19%	40.0%	95.2%
<b>Subtotal – Associations</b>	<b>\$165,670,798</b>	<b>\$120,232,321</b>	<b>73%</b>								<b>\$7,952,197</b>	<b>\$128,161,830</b>	<b>\$12,508,695</b>	<b>\$148,622,722</b>	<b>\$17,048,076</b>	<b>10%</b>		
<b>Total Enrollment</b>	<b>\$175,865,113</b>	<b>\$127,523,675</b>	<b>73%</b>								<b>\$8,441,525</b>	<b>\$132,329,695</b>	<b>\$15,485,781</b>	<b>\$156,257,001</b>	<b>\$19,608,112</b>	<b>11%</b>		

Individual Firms – Detail by Plan

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				
<b>Loss Based Plans</b>																		
13 Firms with Refunds	3,944,866	947,218	24%								189,353	1,131,629	409,933	1,730,915	2,213,951	56%		
4 Firms with Assessments	1,381,038	4,129,238	299%								66,289	1,043,241	499,734	1,609,264	-228,226	-17%		
<b>Subtotal – 17</b>	<b>5,325,904</b>	<b>5,076,456</b>	<b>95%</b>								<b>255,642</b>	<b>2,174,870</b>	<b>909,667</b>	<b>3,340,179</b>	<b>1,985,725</b>	<b>37%</b>		
<b>Average Firm Size</b>	<b>313,288</b>																	
<b>Premium Based Plans</b>																		
14 Firms with Refunds	3,099,498	776,974	25%								148,778	1,128,423	1,158,857	2,436,058	663,440	21%		
5 Firms with Assessments	1,768,913	1,437,924	81%								84,908	864,572	908,562	1,858,042	(89,129)	-5%		
<b>Subtotal – 19</b>	<b>4,868,411</b>	<b>2,214,898</b>	<b>45%</b>								<b>233,686</b>	<b>1,992,995</b>	<b>2,067,419</b>	<b>4,294,100</b>	<b>574,311</b>	<b>12%</b>		
<b>Average Firm Size</b>	<b>256,232</b>																	

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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.*