

**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
10-01-2013
Third Evaluation**

PAF: 0.8981

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 – 21 Firms with Refunds	6,931,988	1,860,569	27%								332,736	2,238,968	2,294,134	4,865,838	2,066,150	30%			
Subtotal – 8 Firms with Assessments	2,293,013	3,428,364	150%								110,064	1,650,204	964,055	2,724,323	(431,310)	-19%			
Subtotal – 29 Individual Firms	9,225,001	5,288,933	57%								442,800	3,889,172	3,258,189	7,590,161	1,634,840	18%			
Average Firm Size	318,103																		
501(C) AGENCIES TRUST	10,156,610	6,608,162	65%	L	3	72	250K	70.0%	0.0%	40.5%	487,517	7,070,733	2,860,111	10,418,361	(261,751)	-3%	10.0%	95.2%	
ASSOCIATION OF WA BUSINESS – RETAIL, WHOLESAL, SERVICES	20,853,614	13,929,444	67%	L	4	73	500k	92.5%	55.0%	13.3%	1,000,973	14,904,505	1,976,337	17,881,815	2,971,799	14%	16.9%	28.5%	
ASSOCIATION OF WA BUSINESS – FACILITIES, PROP MANAGEMEN	11,035,664	6,145,274	56%	L	5	72	500k	82.5%	50.0%	22.2%	529,712	6,575,443	1,459,748	8,564,903	2,470,761	22%	12.7%	29.8%	
ASSOCIATION OF WA BUSINESS – HOSPITALITY	7,974,827	5,204,052	65%	L	2	72	500k	87.5%	50.0%	17.5%	382,792	5,568,336	975,016	6,926,144	1,048,683	13%	14.8%	32.3%	
GREATER VANCOUVER CHAMBER OF COMMERCE	881,609	300,398	34%	L	4	62	250K	72.6%	0.0%	49.2%	42,317	321,426	158,013	521,756	359,853	41%	20.7%	95.2%	
PACIFIC NORTHWEST HARDWARE & IMPLEMENT ASSOCIATION	1,406,957	830,224	59%	P	4	65	250K	80.5%	60.0%	19.0%	67,534	903,266	239,955	1,210,755	196,202	14%	9.9%	12.0%	
TOWING & RECOVERY ASSOCIATION OF WA	1,431,485	485,388	34%	L	6	65	250K	61.5%	0.0%	65.9%	68,711	519,365	342,210	930,286	501,199	35%	14.0%	95.2%	
Subtotal – Associations	\$53,740,766	\$33,502,942	62%								\$2,579,556	\$35,863,074	\$8,011,390	\$46,454,020	\$7,286,746	14%			
Total Enrollment	\$62,965,767	\$38,791,875	62%								\$3,022,356	\$39,752,246	\$11,269,579	\$54,044,181	\$8,921,586	14%			

Individual Firms - Detail by Plan

	Standard Premium	Developed Losses	Standard Loss Ratio								Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective Premium Indicated	Cumulative Refund	Ratio Refunded
Loss Based Plans																
5 Firms with Refunds	2,386,379	707,561	30%								114,546	943,807	401,777	1,460,130	926,249	39%
2 Firms with Assessments	242,265	320,486	132%								11,629	219,952	163,599	395,180	-152,915	-63%
Subtotal – 7	2,628,644	1,028,047	39%								126,175	1,163,759	565,376	1,855,310	773,334	29%
Average Firm Size	375,521															
Premium Based Plans																
16 Firms with Refunds	4,545,609	1,153,008	25%								218,190	1,295,161	1,892,357	3,405,708	1,139,901	25%
6 Firms with Assessments	2,050,748	3,107,878	152%								98,435	1,430,252	800,456	2,329,143	(278,395)	-14%
Subtotal – 22	6,596,357	4,260,886	65%								316,625	2,725,413	2,692,813	5,734,851	861,506	13%
Average Firm Size	299,834															

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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.