

**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
01-01-2015
First 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 Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective			Max Risk%	Max Refund%
														Premium Indicated	Cumulative Refund	Ratio Refunded		
Subtotal - 25 Firms with Refunds	6,166,541	1,773,191	29%								295,995	2,134,939	1,401,343	3,832,277	2,334,264	38%		
Subtotal - 11 Firms with Assessments	4,042,469	7,572,558	187%								194,038	2,648,446	1,657,880	4,500,364	(457,895)	-11%		
Subtotal - 36 Individual Firms	10,209,010	9,345,749	92%								490,033	4,783,385	3,059,223	8,332,641	1,876,369	18%		
Average Firm Size	283,584																	
ASSN OF WA BUSINESS --MFG	22,802,721	18,753,447	82%	L	5	73	500k	100.5%	60.0%	8.5%	1,094,531	20,066,188	1,711,646	22,872,365	(69,644)	0%	21.5%	25.5%
AWC RETRO	16,639,637	15,226,933	92%	L	4	73	500k	94.9%	60.0%	11.0%	798,703	16,292,818	1,790,581	18,882,102	(2,242,465)	-13%	17.5%	23.9%
PITB ELITE	7,504,654	5,709,375	76%	L	3	72	500k	127.5%	45.0%	3.6%	360,223	6,109,031	218,703	6,687,957	816,697	11%	46.1%	45.3%
PITB SERVICES INC	21,748,863	19,091,128	88%	L	4	73	500k	127.5%	45.0%	3.9%	1,043,945	20,427,507	800,758	22,272,210	(523,347)	-2%	46.6%	45.2%
SMART ADVANTAGE	14,355,635	10,181,680	71%	L	4	73	500k	130.0%	30.0%	4.2%	689,070	10,894,398	460,833	12,044,301	2,311,334	16%	49.8%	61.7%
WA LODGING ASSOCIATION	8,836,405	6,222,927	70%	L	2	72	250K	130.0%	40.0%	9.2%	424,147	6,658,532	609,256	7,691,935	1,144,470	13%	56.6%	48.5%
WA ST AUTO DEALERS ASSN	21,939,689	15,127,361	69%	L	6	73	500k	74.5%	0.0%	32.1%	1,053,105	16,186,276	5,199,032	22,438,413	(498,724)	-2%	10.0%	95.2%
WA ST MCDONALDS OPERATORS ASSN	3,739,601	2,546,921	68%	L	1	70	250K	94.2%	0.0%	19.3%	179,501	2,725,205	524,602	3,429,308	310,293	8%	25.0%	95.2%
WA GROWERS LEAGUE	2,803,936	3,410,467	122%	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%
WASHINGTON RESTAURANT ASSN	45,285,927	32,383,972	72%	L	2	74	500k	120.7%	0.0%	4.7%	2,173,724	34,650,850	1,628,590	38,453,164	6,832,763	15%	40.0%	95.2%
Subtotal - Associations	\$165,657,068	\$128,654,211	78%								\$7,951,538	\$136,786,001	\$13,449,642	\$158,187,181	\$7,469,887	5%		
Total Enrollment	\$175,866,078	\$137,999,960	78%								\$8,441,571	\$141,569,386	\$16,508,865	\$166,519,822	\$9,346,256	5%		

Individual Firms - Detail by Plan

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														Premium Indicated	Cumulative Refund	Ratio Refunded		
Loss Based Plans																		
12 Firms with Refunds	3,944,866	1,200,938	30%								189,353	1,369,228	478,052	2,036,633	1,908,233	48%		
5 Firms with Assessments	1,387,001	4,862,431	351%								66,575	1,045,155	509,404	1,621,134	-234,133	-17%		
Subtotal - 17	5,331,867	6,063,369	114%								255,928	2,414,383	987,456	3,657,767	1,674,100	31%		
Average Firm Size	313,639																	
Premium Based Plans																		
13 Firms with Refunds	2,221,675	572,253	26%								106,642	765,711	923,291	1,795,644	426,031	19%		
6 Firms with Assessments	2,655,468	2,710,127	102%								127,463	1,603,291	1,148,476	2,879,230	(223,762)	-8%		
Subtotal - 19	4,877,143	3,282,380	67%								234,105	2,369,002	2,071,767	4,674,874	202,269	4%		
Average Firm Size	256,692																	

Created: 11-21-2016

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.