

**Retrospective Rating Program  
Refund/Assessment Summary**  
Enrollment Beginning:  
01-01-2016  
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 Premium Indicated	Cumulative Refund	Ratio Refunded	Max Risk%	Max Refund%	
Subtotal – 18 Firms with Refunds	4,982,943	1,181,132	24%								239,183	1,635,821	877,796	2,752,800	2,230,143	45%			
Subtotal – 11 Firms with Assessments	3,153,568	3,469,984	110%								151,371	2,122,177	1,405,043	3,678,591	(525,023)	-17%			
Subtotal – 29 Individual Firms	8,136,511	4,651,116	57%								390,554	3,757,998	2,282,839	6,431,391	1,705,120	21%			
<b>Average Firm Size</b>	<b>\$280,569</b>																		
ASSOCIATION OF WA BUSINESS – MANUFACTURING	15,100,619	10,836,199	72%	L	5	73	500k	120.0%	60.0%	3.1%	724,830	11,594,733	361,756	12,681,319	2,419,300	16%	37.2%	29.0%	
AWC RETRO (Association of WA Cities)	18,694,980	14,223,369	76%	L	4	73	120K	100.0%	60.0%	26.0%	897,359	15,219,005	3,959,985	20,076,349	(1,381,369)	-7%	39.6%	14.3%	
PITB ELITE	9,492,353	7,913,156	83%	L	3	72	500k	127.5%	40.0%	4.1%	455,633	8,467,077	342,917	9,265,627	226,726	2%	46.7%	50.7%	
PITB SERVICES INC	21,987,168	18,618,739	85%	L	4	73	500k	127.5%	40.0%	4.3%	1,055,384	19,922,051	864,617	21,842,052	145,116	1%	47.1%	50.5%	
SMART ADVANTAGE	19,300,737	26,618,028	138%	L	4	73	500k	130.0%	30.0%	4.2%	926,435	26,847,325	1,135,642	28,909,402	(9,608,665)	-50%	49.8%	61.7%	
WA STATE AUTO DEALERS ASSOCIATION	22,678,602	15,023,419	66%	L	6	73	500k	74.5%	0.0%	32.1%	1,088,573	16,075,058	5,163,309	22,326,940	351,662	2%	10.0%	95.2%	
WA STATE McDONALDS OPERATORS ASSOCIATION	3,684,687	1,983,014	54%	L	1	70	1M	160.0%	0.0%	1.0%	176,865	2,121,825	21,855	2,320,545	1,364,142	37%	77.8%	95.2%	
WA RESTAURANT ASSOCIATION	55,051,439	39,512,651	72%	L	2	74	500k	121.1%	40.5%	4.3%	2,642,469	42,278,537	1,834,889	46,755,895	8,295,544	15%	40.0%	50.0%	
<b>Subtotal – Associations</b>	<b>\$165,990,585</b>	<b>\$134,728,575</b>	<b>81%</b>								<b>\$7,967,548</b>	<b>\$142,525,611</b>	<b>\$13,684,970</b>	<b>\$164,178,129</b>	<b>\$1,812,456</b>	<b>1%</b>			
<b>Total Enrollment</b>	<b>\$174,127,096</b>	<b>\$139,379,691</b>	<b>80%</b>								<b>\$8,358,102</b>	<b>\$146,283,609</b>	<b>\$15,967,809</b>	<b>\$170,609,520</b>	<b>\$3,517,576</b>	<b>2%</b>			

**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
<b>Loss Based Plans</b>															
11 Firms with Refunds	4,378,504	1,122,080	26%							210,169	1,571,446	537,425	2,319,040	2,059,464	47%
4 Firms with Assessments	285,548	231,829	81%							13,706	107,669	320,230	441,605	-156,057	-55%
<b>Subtotal – 15</b>	<b>4,664,052</b>	<b>1,353,909</b>	<b>29%</b>							<b>223,875</b>	<b>1,679,115</b>	<b>857,655</b>	<b>2,760,645</b>	<b>1,903,407</b>	<b>41%</b>
<b>Average Firm Size</b>	<b>\$310,937</b>														
<b>Premium Based Plans</b>															
7 Firms with Refunds	604,439	59,052	10%							29,014	64,375	340,371	433,760	170,679	28%
7 Firms with Assessments	2,868,020	3,238,155	113%							137,665	2,014,508	1,084,813	3,236,986	(368,966)	-13%
<b>Subtotal – 14</b>	<b>3,472,459</b>	<b>3,297,207</b>	<b>95%</b>							<b>166,679</b>	<b>2,078,883</b>	<b>1,425,184</b>	<b>3,670,746</b>	<b>(198,287)</b>	<b>-6%</b>
<b>Average Firm Size</b>	<b>\$248,033</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.