

**Retrospective Rating Program
Refund/Assessment Summary**
Enrollment Beginning:
10-01-2015
First Evaluation

PAF: 1.0031

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	7,582,500	2,340,713	31%								363,958	2,613,959	1,895,448	4,873,365	2,709,135	36%		
Subtotal - 4 Firms with Assessments	1,180,899	1,524,529	129%								56,683	911,498	404,022	1,372,203	(191,304)	-16%		
Subtotal - 22 Individual Firms	8,763,399	3,865,242	44%								420,641	3,525,457	2,299,470	6,245,568	2,517,831	29%		
Average Firm Size	398,336																	
501(C) AGENCIES TRUST	13,160,037	9,800,816	74%	L	3	73	250K	70.0%	0.0%	39.7%	631,682	9,856,868	3,913,177	14,401,727	(1,241,690)	-9%	9.4%	95.2%
ASSN OF WA BUSINESS --RETAIL, WHLSL, SRVCS	23,375,440	21,759,999	93%	L	4	73	500k	95.0%	60.0%	10.9%	1,122,021	23,283,199	2,544,854	26,950,074	(3,574,634)	-15%	17.6%	24.0%
ASSN OF WA BUSINESS --HOSPITALITY	7,725,396	6,245,439	81%	L	2	72	500k	95.0%	60.0%	10.7%	370,819	6,682,620	716,377	7,769,816	(44,420)	-1%	17.3%	24.1%
ASSN OF WA BUSINESS	12,838,766	9,863,158	77%	L	5	72	500k	87.5%	50.0%	18.3%	616,261	10,553,579	1,934,471	13,104,311	(265,545)	-2%	15.6%	31.9%
ASSN OF WA BUSINESS --TRANS WHSE	5,827,042	5,367,144	92%	L	5	71	500k	90.0%	57.5%	15.0%	279,698	5,611,441	840,594	6,731,733	(904,691)	-16%	15.5%	24.5%
GREATER VANCOUVER CHAMBER	1,025,941	609,753	59%	L	4	63	500k	74.5%	0.0%	43.0%	49,245	652,436	280,547	982,228	43,713	4%	18.8%	95.2%
THURSTON COUNTY CHAMBER OF COM	1,290,289	1,093,586	85%	L	4	64	250K	60.0%	0.0%	66.6%	61,934	828,366	551,775	1,442,075	(151,786)	-12%	11.8%	95.2%
TOWING & RECOVERY	1,622,148	1,073,861	66%	L	6	66	250K	63.2%	0.0%	61.6%	77,863	1,096,961	675,179	1,850,003	(227,855)	-14%	14.0%	95.2%
Subtotal - Associations	\$66,865,059	\$55,813,756	83%								\$3,209,523	\$58,565,470	\$11,456,974	\$73,231,967	-\$6,366,908	-10%		
Total Enrollment	\$75,628,458	\$59,678,998	79%								\$3,630,164	\$62,090,927	\$13,756,444	\$79,477,535	-\$3,849,077	-5%		

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																
7 Firms with Refunds	4,532,736	1,486,185	33%								217,570	1,591,850	689,705	2,499,125	2,033,611	45%
2 Firms with Assessments	316,601	685,104	216%								15,197	204,499	191,769	411,465	-94,864	-30%
Subtotal - 9	4,849,337	2,171,289	45%								232,767	1,796,349	881,474	2,910,590	1,938,747	40%
Average Firm Size	538,815															
Premium Based Plans																
11 Firms with Refunds	3,049,764	854,528	28%								146,388	1,022,109	1,205,743	2,374,240	675,524	22%
2 Firms with Assessments	864,298	839,425	97%								41,486	706,999	212,253	960,738	(96,440)	-11%
Subtotal - 13	3,914,062	1,693,953	43%								187,874	1,729,108	1,417,996	3,334,978	579,084	15%
Average Firm Size	301,082															

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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.