

**Retrospective Rating Program  
Refund/Assessment Summary  
Enrollment Beginning:  
10-01-2014  
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 - 12 Firms with Refunds	5,364,023	852,565	16%								257,473	1,111,903	787,294	2,156,670	3,207,353	60%			
Subtotal - 13 Firms with Assessments	4,529,694	3,220,935	71%								217,425	2,336,081	2,471,780	5,025,286	(495,592)	-11%			
Subtotal - 25 Individual Firms	9,893,717	4,073,500	41%								474,898	3,447,984	3,259,074	7,181,956	2,711,761	27%			
<b>Average Firm Size</b>	<b>395,749</b>																		
501(C) AGENCIES TRUST	10,893,811	8,141,693	75%	L	3	72	250K	70.0%	0.0%	40.5%	522,903	8,159,464	3,300,503	11,982,870	(1,089,059)	-10%	10.0%	95.2%	
AWB RETAIL, WHLSL, SRVCS	23,365,799	17,711,785	76%	L	4	73	500k	95.0%	60.0%	10.9%	1,121,558	18,951,610	2,071,411	22,144,579	1,221,220	5%	17.6%	24.0%	
ASSN OF WA BUSINESS --Hospitality	8,202,832	5,940,471	72%	L	2	72	500k	90.0%	55.0%	14.5%	393,736	6,356,304	921,664	7,671,704	531,128	6%	15.1%	27.8%	
ASSN OF WA BUSINESS	12,639,692	6,966,439	55%	L	5	72	500k	85.0%	47.5%	20.6%	606,705	7,454,090	1,533,306	9,594,101	3,045,591	24%	14.5%	33.9%	
ASSN OF WA BUSINESS TRANS WHSE	4,691,522	3,460,986	74%	L	6	71	500k	80.0%	55.0%	23.6%	225,193	3,703,255	873,598	4,802,046	(110,524)	-2%	10.6%	22.5%	
GREATER VANCOUVER CHAMBER	1,060,240	824,664	78%	L	4	63	250K	72.6%	0.0%	47.9%	50,892	823,616	394,183	1,268,691	(208,451)	-20%	19.7%	95.2%	
PACIFIC NORTHWEST HARDWARE	1,418,282	502,247	35%	P	4	65	250K	80.5%	60.0%	19.0%	68,078	910,537	269,332	1,247,947	170,335	12%	9.9%	12.0%	
TOWING & RECOVERY	1,578,735	609,533	39%	L	6	66	250K	61.5%	0.0%	64.5%	75,779	652,200	420,473	1,148,452	430,283	27%	13.0%	95.2%	
<b>Subtotal - Associations</b>	<b>\$63,850,913</b>	<b>\$44,157,818</b>	<b>69%</b>								<b>\$3,064,844</b>	<b>\$47,011,076</b>	<b>\$9,784,470</b>	<b>\$59,860,390</b>	<b>\$3,990,523</b>	<b>6%</b>			
<b>Total Enrollment</b>	<b>\$73,744,630</b>	<b>\$48,231,318</b>	<b>65%</b>								<b>\$3,539,742</b>	<b>\$50,459,060</b>	<b>\$13,043,544</b>	<b>\$67,042,346</b>	<b>\$6,702,284</b>	<b>9%</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>										
6 Firms with Refunds	3,391,154	521,330	15%		162,776	682,670	220,566	1,066,012	2,325,142	69%
4 Firms with Assessments	1,393,453	1,128,399	81%		66,886	808,458	708,857	1,584,201	-190,748	-14%
<b>Subtotal - 10</b>	<b>4,784,607</b>	<b>1,649,729</b>	<b>34%</b>		<b>229,662</b>	<b>1,491,128</b>	<b>929,423</b>	<b>2,650,213</b>	<b>2,134,394</b>	<b>45%</b>
<b>Average Firm Size</b>	<b>478,461</b>									
<b>Premium Based Plans</b>										
6 Firms with Refunds	1,972,869	331,235	17%		94,697	429,233	566,728	1,090,658	882,211	45%
9 Firms with Assessments	3,136,241	2,092,536	67%		150,539	1,527,623	1,762,923	3,441,085	(304,844)	-10%
<b>Subtotal - 15</b>	<b>5,109,110</b>	<b>2,423,771</b>	<b>47%</b>		<b>245,236</b>	<b>1,956,856</b>	<b>2,329,651</b>	<b>4,531,743</b>	<b>577,367</b>	<b>11%</b>
<b>Average Firm Size</b>	<b>340,607</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.