

**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
1/1/2014
First Evaluation**

PAF: 0.9072

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 - 30 Firms with Refunds	7,943,705	2,011,983	25%								381,300	2,617,960	1,832,292	4,831,552	3,112,153	39%			
Subtotal - 12 Firms with Assessments	6,723,160	7,125,988	106%								322,713	4,242,617	2,485,523	7,050,853	(327,693)	-5%			
Subtotal - 42 Individual Firms	14,666,865	9,137,971	62%								704,013	6,860,577	4,317,815	11,882,405	2,784,460	19%			
Average Firm Size	349,211																		
ASSN OF WA BUSINESS --MFG	26,480,600	19,787,332	75%	L	5	73	500k	90.5%	50.0%	15.7%	1,271,069	21,172,445	3,324,074	25,767,588	713,012	3%	16.8%	33.3%	
AWC RETRO	13,954,240	11,610,667	83%	P	4	73	500k	97.3%	60.0%	8.5%	669,804	12,423,414	1,076,039	14,169,257	(215,017)	-2%	17.4%	22.5%	
PITB ELITE	5,699,159	3,715,377	65%	L	3	71	500k	110.0%	50.0%	7.1%	273,560	3,975,453	283,052	4,532,065	1,167,094	20%	30.9%	37.9%	
PITB SERVICES INC	20,193,522	12,244,741	61%	L	4	73	500k	115.0%	52.5%	5.3%	969,289	13,101,873	695,709	14,766,871	5,426,651	27%	34.4%	36.0%	
SMART ADVANTAGE	13,033,433	6,970,135	53%	L	4	73	500k	115.0%	52.5%	5.3%	625,605	7,458,044	396,022	8,479,671	4,553,762	35%	34.4%	36.0%	
WA LODGING ASSOCIATION	8,260,511	5,257,189	64%	L	2	72	500k	115.0%	60.0%	3.5%	396,505	5,625,192	194,632	6,216,329	2,044,182	25%	32.1%	28.8%	
WA ST AUTO DEALERS ASSN	21,343,797	12,483,086	58%	L	6	73	250K	66.0%	0.0%	49.0%	1,024,502	13,356,902	6,546,218	20,927,622	416,175	2%	10.0%	95.2%	
WA ST MCDONALDS OPERATORS ASSN	3,702,766	1,515,937	41%	L	1	70	250K	94.2%	0.0%	19.3%	177,733	1,622,053	312,245	2,112,031	1,590,735	43%	25.0%	95.2%	
WA GROWERS LEAGUE	2,420,424	2,031,790	84%	L	2	68	500k	80.0%	0.0%	29.1%	116,180	2,071,883	602,296	2,790,359	(369,935)	-15%	15.3%	95.2%	
WASHINGTON RESTAURANT ASSN	41,255,044	25,788,081	63%	L	2	74	500k	120.7%	0.0%	4.7%	1,980,242	27,593,247	1,296,883	30,870,372	10,384,672	25%	40.0%	95.2%	
Subtotal - Associations	\$156,343,496	\$101,404,335	65%								\$7,504,489	\$108,400,506	\$14,727,170	\$130,632,165	\$25,711,331	16%			
Total Enrollment	\$171,010,361	\$110,542,306	65%								\$8,208,502	\$115,261,083	\$19,044,985	\$142,514,570	\$28,495,791	17%			

Individual Firms - Detail by Plan

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			
Loss Based Plans																			
8 Firms with Refunds	3,693,913	950,892	26%								177,309	1,184,545	322,620	1,684,474	2,009,439	54%			
3 Firms with Assessments	370,295	164,668	44%								17,774	158,431	274,230	450,435	-80,140	-22%			
Subtotal - 11	4,064,208	1,115,560	27%								195,083	1,342,976	596,850	2,134,909	1,929,299	47%			
Average Firm Size	369,473																		
Premium Based Plans																			
22 Firms with Refunds	4,249,792	1,061,091	25%								203,991	1,433,415	1,509,672	3,147,078	1,102,714	26%			
9 Firms with Assessments	6,352,865	6,961,320	110%								304,939	4,084,186	2,211,293	6,600,418	(247,553)	-4%			
Subtotal - 31	10,602,657	8,022,411	76%								508,930	5,517,601	3,720,965	9,747,496	855,161	8%			
Average Firm Size	342,021																		

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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.