

**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					
														Premium Indicated	Cumulative Refund	Ratio Refunded	Max Risk%	Max Refund%	
Subtotal - 25 Firms with Refunds	6,166,541	1,761,119	29%								295,995	2,122,022	1,398,567	3,816,584	2,349,957	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	9,333,677	91%								490,033	4,770,468	3,056,447	8,316,948	1,892,062	19%			
Average Firm Size	283,584																		
ASSN OF WA BUSINESS --MFG	22,802,721	18,384,373	81%	L	5	73	500k	100.5%	60.0%	8.5%	1,094,531	19,671,279	1,677,960	22,443,770	358,951	2%	21.5%	25.5%	
AWC RETRO	16,639,637	15,134,946	91%	L	4	73	500k	94.9%	60.0%	11.0%	798,703	16,194,392	1,779,764	18,772,859	(2,133,222)	-13%	17.5%	23.9%	
PITB ELITE	7,504,654	5,548,139	74%	L	3	72	500k	127.5%	45.0%	3.6%	360,223	5,936,509	212,527	6,509,259	995,395	13%	46.1%	45.3%	
PITB SERVICES INC	21,748,863	18,830,460	87%	L	4	73	500k	127.5%	45.0%	3.9%	1,043,945	20,148,592	789,825	21,982,362	(233,499)	-1%	46.6%	45.2%	
SMART ADVANTAGE	14,355,635	10,090,016	70%	L	4	73	500k	130.0%	30.0%	4.2%	689,070	10,796,317	456,684	11,942,071	2,413,564	17%	49.8%	61.7%	
WA LODGING ASSOCIATION	8,836,405	6,041,013	68%	L	2	72	250K	130.0%	40.0%	9.2%	424,147	6,463,884	591,445	7,479,476	1,356,929	15%	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	2,505,678	67%	L	1	70	250K	94.2%	0.0%	19.3%	179,501	2,681,075	516,107	3,376,683	362,918	10%	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	32,075,112	71%	L	2	74	500k	120.7%	0.0%	4.7%	2,173,724	34,320,370	1,613,057	38,107,151	7,178,776	16%	40.0%	95.2%	
Subtotal - Associations	\$165,657,068	\$127,147,565	77%								\$7,951,538	\$135,173,890	\$13,342,042	\$156,467,470	\$9,189,598	6%			
Total Enrollment	\$175,866,078	\$136,481,242	78%								\$8,441,571	\$139,944,358	\$16,398,489	\$164,784,418	\$11,081,660	6%			
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																			
12 Firms with Refunds	3,944,866	1,188,866	30%								189,353	1,356,311	475,276	2,020,940	1,923,926	49%			
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	6,051,297	113%								255,928	2,401,466	984,680	3,642,074	1,689,793	32%			
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: 08-28-2017

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.

*This report reflects updated results following customers' requests for reconsideration.