

Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
1/1/2016
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			Max Risk%	Max Refund%
														Premium Indicated	Cumulative Refund	Ratio Refunded		
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%		
Average Firm Size	280,569																	
ASSOCIATION OF WA BUSINESS – MANUFACTURING	15,100,619	10,832,369	72%	L	5	73	500k	120.0%	60.0%	3.1%	724,830	11,590,635	361,628	12,677,093	2,423,526	16%	37.2%	29.0%
AWC RETRO (Association of WA Cities)	18,694,980	14,161,060	76%	L	4	73	120K	100.0%	60.0%	26.0%	897,359	15,152,334	3,942,637	19,992,330	(1,297,350)	-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	18,459,085	84%	L	4	73	500k	127.5%	40.0%	4.3%	1,055,384	19,751,221	857,203	21,663,808	323,360	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	1,931,891	52%	L	1	70	1M	160.0%	0.0%	1.0%	176,865	2,067,123	21,291	2,265,279	1,419,408	39%	77.8%	95.2%
WA HOSPITALITY ASSOCIATION (formerly WA Restaurant Association)	55,051,439	39,321,096	71%	L	2	74	500k	121.1%	40.5%	4.3%	2,642,469	42,073,573	1,825,993	46,542,035	8,509,404	15%	40.0%	50.0%
Subtotal – Associations	\$165,990,585	\$134,260,104	81%								\$7,967,548	\$142,024,346	\$13,650,620	\$163,642,514	\$2,348,071	1%		
Total Enrollment	\$174,127,096	\$138,911,220	80%								\$8,358,102	\$145,782,344	\$15,933,459	\$170,073,905	\$4,053,191	2%		

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																		
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%		
Subtotal – 15	4,664,052	1,353,909	29%								223,875	1,679,115	857,655	2,760,645	1,903,407	41%		
Average Firm Size	310,937																	
Premium Based Plans																		
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%		
Subtotal – 14	3,472,459	3,297,207	95%								166,679	2,078,883	1,425,184	3,670,746	(198,287)	-6%		
Average Firm Size	248,033																	

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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.

These results have been updated to reflect the outcome of customer requests for reconsideration.