

Retrospective Rating Program
 Refund/Assessment Summary
 Enrollment Beginning:
 10-01-2017
 First Evaluation

PAF: 1.0518

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 – 10 Firms with Refunds	4,623,824	1,153,328	25%								198,824	1,430,728	781,735	2,411,287	2,212,537	48%		
Subtotal – 9 Firms with Assessments	3,563,054	4,389,437	123%								153,210	3,380,792	1,317,686	4,851,688	(1,288,634)	-36%		
Subtotal – 19 Individual Firms	8,186,878	5,542,765	68%								352,034	4,811,520	2,099,421	7,262,975	923,903	11%		
Average Firm Size	\$430,888																	
501(C) AGENCIES TRUST	11,683,711	9,221,715	79%	L	3	72	500k	93.7%	0.0%	5.4%	502,400	10,051,669	542,659	11,096,728	586,983	5%	10.0%	95.7%
ASSOCIATION OF WA BUSINESS – RETAIL, WHOLESALE, SERVICES	18,662,815	12,597,600	68%	L	4	73	500k	100.0%	0.0%	2.6%	802,501	13,731,384	357,867	14,891,752	3,771,063	20%	14.1%	95.7%
ASSOCIATION OF WA BUSINESS – HOSPITALITY	7,777,200	6,322,514	81%	L	2	72	500k	100.0%	0.0%	2.5%	334,420	6,891,540	173,805	7,399,765	377,435	5%	14.0%	95.7%
ASSOCIATION OF WA BUSINESS – FACILITIES, PROPERTY MGMT	13,896,291	11,166,497	80%	L	5	73	500k	105.0%	60.0%	3.0%	597,541	12,171,482	362,223	13,131,246	765,045	6%	20.0%	29.6%
GREATER VANCOUVER CHAMBER OF COMMERCE	1,065,061	337,926	32%	L	4	63	250K	92.9%	60.0%	17.2%	45,798	696,550	119,481	861,829	203,232	19%	20.8%	20.5%
THURSTON COUNTY CHAMBER OF COMMERCE	1,416,323	1,056,574	75%	L	4	65	UNLIMITED	83.7%	20.0%	28.6%	60,902	1,151,666	329,268	1,541,836	(125,513)	-9%	19.5%	68.2%
TOWING & RECOVERY ASSOCIATION OF WA	1,220,312	863,626	71%	L	7	64	250K	63.4%	0.0%	67.8%	52,473	843,309	572,147	1,467,929	(247,617)	-20%	18.2%	95.7%
Subtotal – Associations	\$55,721,713	\$41,566,452	75%								\$2,396,035	\$45,537,600	\$2,457,450	\$50,391,085	\$5,330,628	10%		
Total Enrollment	\$63,908,591	\$47,109,217	74%								\$2,748,069	\$50,349,120	\$4,556,871	\$57,654,060	\$6,254,531	10%		

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																
6 Firms with Refunds	3,398,251	852,386	25%								146,125	950,719	378,614	1,475,458	1,922,793	57%
3 Firms with Assessments	1,885,283	2,373,079	126%								81,066	2,240,364	625,608	2,947,038	-1,061,755	-56%
Subtotal – 9	5,283,534	3,225,465	61%								227,191	3,191,083	1,004,222	4,422,496	861,038	16%
Average Firm Size	\$587,059															
Premium Based Plans																
4 Firms with Refunds	1,225,573	300,942	25%								52,699	480,009	403,121	935,829	289,744	24%
6 Firms with Assessments	1,677,771	2,016,358	120%								72,144	1,140,428	692,078	1,904,650	(226,879)	-14%
Subtotal – 10	2,903,344	2,317,300	80%								124,843	1,620,437	1,095,199	2,840,479	62,865	2%
Average Firm Size	\$290,334															

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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.

**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
10-01-2016
Second Evaluation**

PAF: 1.0497

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 – 15 Firms with Refunds	6,774,681	2,484,629	37%								325,185	2,738,265	1,590,871	4,654,321	2,120,360	31%			
Subtotal – 4 Firms with Assessments	1,412,424	1,194,425	85%								67,796	820,914	681,620	1,570,330	(157,906)	-11%			
Subtotal – 19 Individual Firms	8,187,105	3,679,054	45%								392,981	3,559,179	2,272,491	6,224,651	1,962,454	24%			
Average Firm Size	\$430,900																		
501(C) AGENCIES TRUST	15,685,146	10,354,568	66%	L	3	73	250K	70.0%	0.0%	39.7%	752,887	11,079,388	4,398,938	16,231,213	(546,067)	-3%	9.4%	95.2%	
ASSOCIATION OF WA BUSINESS – RETAIL, WHOLESALE, SERVICES	20,039,146	15,202,347	76%	L	4	73	500k	110.0%	60.0%	5.1%	961,879	16,266,511	825,542	18,053,932	1,985,214	10%	28.5%	27.7%	
ASSOCIATION OF WA BUSINESS – HOSPITALITY	8,082,748	5,045,206	62%	L	2	72	500k	120.0%	60.0%	2.3%	387,972	5,398,370	123,693	5,910,035	2,172,713	27%	36.1%	29.5%	
ASSOCIATION OF WA BUSINESS – FACILITIES, PROPERTY MGMT	13,811,205	8,691,397	63%	L	5	73	500k	100.0%	50.0%	10.8%	662,938	9,299,795	1,001,262	10,963,995	2,847,210	21%	23.3%	35.9%	
ASSOCIATION OF WA BUSINESS – TRANSPORTATION, WAREHOUSING	5,399,820	5,082,750	94%	L	5	71	500k	120.0%	60.0%	3.2%	259,191	5,438,543	174,566	5,872,300	(472,480)	-9%	37.3%	28.9%	
GREATER VANCOUVER CHAMBER OF COMMERCE	1,032,139	677,787	66%	L	4	62	500k	81.6%	40.0%	31.9%	49,543	725,232	231,695	1,006,470	25,669	2%	20.0%	38.7%	
THURSTON COUNTY CHAMBER OF COMMERCE	1,434,947	1,189,231	83%	L	4	65	500k	71.6%	15.0%	43.9%	68,877	1,098,574	482,067	1,649,518	(214,571)	-15%	15.0%	72.1%	
TOWING & RECOVERY ASSOCIATION OF WA	1,401,202	1,522,138	109%	L	6	65	250K	63.2%	0.0%	62.9%	67,258	947,549	596,415	1,611,222	(210,020)	-15%	15.0%	95.2%	
Subtotal – Associations	\$66,886,353	\$47,765,424	71%								\$3,210,545	\$50,253,962	\$7,834,178	\$61,298,685	\$5,587,668	8%			
Total Enrollment	\$75,073,458	\$51,444,478	69%								\$3,603,526	\$53,813,141	\$10,106,669	\$67,523,336	\$7,550,122	10%			

Individual Firms – Detail by Plan

Loss Based Plans	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			
7 Firms with Refunds	4,152,405	1,528,933	37%								199,316	1,715,669	660,161	2,575,146	1,577,259	38%			
1 Firms with Assessments	58,765	80,981	138%								2,821	22,636	69,261	94,718	(35,953)	-61%			
Subtotal – 8	4,211,170	1,609,914	38%								202,137	1,738,305	729,422	2,669,864	1,541,306	37%			
Average Firm Size	\$526,396																		
Premium Based Plans																			
8 Firms with Refunds	2,622,276	955,696	36%								125,869	1,022,596	930,710	2,079,175	543,101	21%			
3 Firms with Assessments	1,353,659	1,113,444	82%								64,975	798,278	612,359	1,475,612	(121,953)	-9%			
Subtotal – 11	3,975,935	2,069,140	52%								190,844	1,820,874	1,543,069	3,554,787	421,148	11%			
Average Firm Size	\$361,449																		

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

PAF: 0.9744

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	7,141,918	2,232,931	31%								342,810	2,524,039	1,502,967	4,369,816	2,772,102	39%			
Subtotal – 4 Firms with Assessments	1,621,481	1,719,609	106%								77,831	1,073,272	721,035	1,872,138	(250,657)	-15%			
Subtotal – 22 Individual Firms	8,763,399	3,952,540	45%								420,641	3,597,311	2,224,002	6,241,954	2,521,445	29%			
Average Firm Size	\$398,336																		
501(C) AGENCIES TRUST	13,160,208	8,119,290	62%	L	3	73	250K	70.0%	0.0%	39.7%	631,690	8,687,640	3,449,323	12,768,653	391,555	3%	9.4%	95.2%	
ASSOCIATION OF WA BUSINESS – RETAIL, WHOLESALE, SERVICES	23,359,898	20,215,824	87%	L	4	73	500k	95.0%	60.0%	10.9%	1,121,275	21,630,932	2,364,780	25,116,987	(1,757,089)	-8%	17.6%	24.0%	
ASSOCIATION OF WA BUSINESS – HOSPITALITY	7,735,904	5,707,713	74%	L	2	72	500k	95.0%	60.0%	10.7%	371,323	6,107,253	654,917	7,133,493	602,411	8%	17.4%	24.1%	
ASSOCIATION OF WA BUSINESS – FACILITIES, PROPERTY MGMT	12,837,627	9,229,859	72%	L	5	72	500k	87.5%	50.0%	18.3%	616,206	9,875,949	1,810,182	12,302,337	535,290	4%	15.6%	31.9%	
ASSOCIATION OF WA BUSINESS – TRANSPORTATION, WAREHOUSING	5,812,323	4,911,210	84%	L	5	71	500k	90.0%	57.5%	15.0%	278,992	5,254,995	787,661	6,321,648	(509,325)	-9%	15.5%	24.5%	
GREATER VANCOUVER CHAMBER OF COMMERCE	1,025,906	559,079	54%	L	4	63	500k	74.5%	0.0%	43.0%	49,243	598,215	257,240	904,698	121,208	12%	18.8%	95.2%	
THURSTON COUNTY CHAMBER OF COMMERCE	1,290,289	695,447	54%	L	4	64	250K	60.0%	0.0%	66.6%	61,934	744,128	495,672	1,301,734	(11,445)	-1%	11.8%	95.2%	
TOWING & RECOVERY ASSOCIATION OF WA	1,643,391	895,433	54%	L	6	66	250K	63.2%	0.0%	61.5%	78,883	958,113	589,637	1,626,633	16,758	1%	14.0%	95.2%	
Subtotal – Associations	\$66,865,546	\$50,333,855	75%								\$3,209,546	\$53,857,225	\$10,409,412	\$67,476,183	-\$610,637	-1%			
Total Enrollment	\$75,628,945	\$54,286,395	72%								\$3,630,187	\$57,454,536	\$12,633,414	\$73,718,137	\$1,910,808	3%			

Individual Firms – Detail by Plan

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									
8 Firms with Refunds	4,661,698	1,661,390	36%	223,760	1,793,241	686,988	2,703,989	1,957,709	42%
1 Firms with Assessments	187,639	556,116	296%	9,007	80,309	119,018	208,334	-20,695	-11%
Subtotal – 9	4,849,337	2,217,506	46%	232,767	1,873,550	806,006	2,912,323	1,937,014	40%
Average Firm Size	\$538,815								
Premium Based Plans									
10 Firms with Refunds	2,480,220	571,541	23%	119,050	730,798	815,979	1,665,827	814,393	33%
3 Firms with Assessments	1,433,842	1,163,493	81%	68,824	992,963	602,017	1,663,804	(229,962)	-16%
Subtotal – 13	3,914,062	1,735,034	44%	187,874	1,723,761	1,417,996	3,329,631	584,431	15%
Average Firm Size	\$301,082								

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