

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

PAF: 0.9595

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 – 27 Firms with Refunds	7,044,364	1,933,680	27%								338,131	2,459,454	1,611,326	4,408,911	2,635,453	37%		
Subtotal – 9 Firms with Assessments	3,149,951	5,768,193	183%								151,197	1,983,128	1,408,146	3,542,471	(392,520)	-12%		
Subtotal – 36 Individual Firms	10,194,315	7,701,873	76%								489,328	4,442,582	3,019,472	7,951,382	2,242,933	22%		
Average Firm Size	\$283,175																	
ASSOCIATION OF WA BUSINESS – MANUFACTURING	22,796,952	18,007,626	79%	L	5	73	500k	100.5%	60.0%	8.5%	1,094,254	19,268,160	1,643,574	22,005,988	790,964	3%	21.5%	25.5%
AWC RETRO (Association of WA Cities)	16,641,330	13,264,791	80%	L	4	73	500k	94.9%	60.0%	11.0%	798,784	14,193,326	1,559,847	16,551,957	89,373	1%	17.5%	23.9%
PITB ELITE	7,504,654	5,463,900	73%	L	3	72	500k	127.5%	45.0%	3.6%	360,223	5,846,373	209,300	6,415,896	1,088,758	15%	46.1%	45.3%
PITB SERVICES INC	21,746,525	17,664,151	81%	L	4	73	500k	127.5%	45.0%	3.9%	1,043,833	18,900,642	740,905	20,685,380	1,061,145	5%	46.6%	45.2%
SMART ADVANTAGE	14,355,635	9,300,123	65%	L	4	73	500k	130.0%	30.0%	4.2%	689,070	9,951,132	420,933	11,061,135	3,294,500	23%	49.8%	61.7%
WA LODGING ASSOCIATION	8,837,789	5,799,009	66%	L	2	72	250K	130.0%	40.0%	9.2%	424,214	6,204,940	567,752	7,196,906	1,640,883	19%	56.6%	48.5%
WA STATE AUTO DEALERS ASSOCIATION	21,939,427	14,686,642	67%	L	6	73	500k	74.5%	0.0%	32.1%	1,053,092	15,714,707	5,047,564	21,815,363	124,064	1%	10.0%	95.2%
WA STATE McDONALDS OPERATORS ASSOCIATION	3,739,601	2,297,276	61%	L	1	70	250K	94.2%	0.0%	19.3%	179,501	2,458,085	473,181	3,110,767	628,834	17%	25.0%	95.2%
WA GROWERS LEAGUE	2,803,936	3,065,035	109%	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%
WA RESTAURANT ASSOCIATION	45,353,065	30,197,744	67%	L	2	74	500k	120.7%	0.0%	4.7%	2,176,947	32,311,586	1,518,645	36,007,178	9,345,887	21%	40.0%	95.2%
Subtotal – Associations	\$165,718,914	\$119,746,297	72%								\$7,954,507	\$127,624,147	\$12,687,342	\$148,265,996	\$17,452,918	11%		
Total Enrollment	\$175,913,229	\$127,448,170	72%								\$8,443,835	\$132,066,729	\$15,706,814	\$156,217,378	\$19,695,851	11%		

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																	
13 Firms with Refunds	3,944,866	1,126,659	29%								189,353	1,312,005	452,503	1,953,861	1,991,005	50%	
4 Firms with Assessments	1,381,038	4,181,117	303%								66,289	1,043,241	499,683	1,609,213	-228,175	-17%	
Subtotal – 17	5,325,904	5,307,776	100%								255,642	2,355,246	952,186	3,563,074	1,762,830	33%	
Average Firm Size	\$313,288																
Premium Based Plans																	
14 Firms with Refunds	3,099,498	807,021	26%								148,778	1,147,449	1,158,823	2,455,050	644,448	21%	
5 Firms with Assessments	1,768,913	1,587,076	90%								84,908	939,887	908,463	1,933,258	(164,345)	-9%	
Subtotal – 19	4,868,411	2,394,097	49%								233,686	2,087,336	2,067,286	4,388,308	480,103	10%	
Average Firm Size	\$256,232																

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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.