

**Retrospective Rating Program
Refund/Assessment Summary**
Enrollment Beginning:
10-01-2013
Second Evaluation

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Hazard Group	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net			Retrospective					
										Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund	Ratio Refunded	Max Risk%	Max Refund%
Subtotal - 19 Firms with Refunds	6,097,211	1,647,864	27%								292,667	1,989,761	2,014,668	4,297,096	1,800,115	30%		
Subtotal - 10 Firms with Assessments	3,127,790	3,564,402	114%								150,133	1,939,459	1,345,546	3,435,138	(307,348)	-10%		
Subtotal - 29 Individual Firms	9,225,001	5,212,266	57%								442,800	3,929,220	3,360,214	7,732,234	1,492,767	16%		
Average Firm Size	318,103																	
501(C) AGENCIES TRUST	10,156,610	7,257,650	71%	L	3	72	250K	70.0%	0.0%	40.5%	487,517	7,607,301	3,077,153	11,171,971	(1,015,361)	-10%	10.0%	95.2%
AWB RETAIL, WHLSL, SRVCS	20,855,325	14,830,671	71%	L	4	73	500k	92.5%	55.0%	13.3%	1,001,056	15,868,818	2,104,205	18,974,079	1,881,246	9%	16.9%	28.5%
ASSN OF WA BUSINESS --Hospitality	7,974,827	5,330,182	67%	L	2	72	500k	87.5%	50.0%	17.5%	382,792	5,703,295	998,647	7,084,734	890,093	11%	14.8%	32.3%
ASSN OF WA BUSINESS	11,036,203	6,530,794	59%	L	5	72	500k	82.5%	50.0%	22.2%	529,738	6,987,950	1,551,325	9,069,013	1,967,190	18%	12.7%	29.8%
GREATER VANCOUVER CHAMBER	890,336	322,171	36%	L	4	62	250K	72.6%	0.0%	49.2%	42,736	344,723	169,466	556,925	333,411	37%	20.7%	95.2%
PACIFIC NORTHWEST HARDWARE	1,406,957	867,739	62%	P	4	65	250K	80.5%	60.0%	19.0%	67,534	928,481	243,162	1,239,177	167,780	12%	9.9%	12.0%
TOWING & RECOVERY	1,431,485	578,776	40%	L	6	65	250K	61.5%	0.0%	65.9%	68,711	619,290	408,050	1,096,051	335,434	23%	14.0%	95.2%
Subtotal - Associations	\$53,751,743	\$35,717,983	66%								\$2,580,084	\$38,059,858	\$8,552,008	\$49,191,950	\$4,559,793	8%		
Total Enrollment	\$62,976,744	\$40,930,249	65%								\$3,022,884	\$41,989,078	\$11,912,222	\$56,924,184	\$6,052,560	10%		

Individual Firms - Detail by Plan

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										Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund	Ratio Refunded	
Loss Based Plans																	
3 Firms with Refunds	1,521,221	361,904	24%								73,019	552,822	112,942	738,783	782,438	51%	
4 Firms with Assessments	1,107,423	773,169	70%								53,156	751,888	518,477	1,323,521	-216,098	-20%	
Subtotal - 7	2,628,644	1,135,073	43%								126,175	1,304,710	631,419	2,062,304	566,340	22%	
Average Firm Size	375,521																
Premium Based Plans																	
16 Firms with Refunds	4,575,990	1,285,960	28%								219,648	1,436,939	1,901,726	3,558,313	1,017,677	22%	
6 Firms with Assessments	2,020,367	2,791,233	138%								96,977	1,187,571	827,069	2,111,617	(91,250)	-5%	
Subtotal - 22	6,596,357	4,077,193	62%								316,625	2,624,510	2,728,795	5,669,930	926,427	14%	
Average Firm Size	299,834																

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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.