



AGENDA

Work Session
September 28, 2017
Hilton Garden Inn ~ Olympia

WebEx [Join the meeting](#) Dial-in 415-655-0003
Meeting number 806 893 959 Meeting password: Abc123

8:00 am	BREAKFAST		
9:00 am	Executive Committee Meeting		
12:00 pm	LUNCH		
1:00 p.m.	MEMBER REPRESENTATIVE MEETINGS – Find your Member Rep		
2:00 pm	WELCOME – Tracey Christianson		Sign-in sheet
	1. Introduction of Work Session Participants & Guests		
		Page #	*WP #
	PRESENTATIONS OR DISCUSSIONS		
	1. Actuarial Study (June 2017) & 2018 Loss Fund – Kevin Wick		
	2. Draft 2018 Budget – Christianson, Powell, Kerrigan, Adams	002	
3:30 pm	BREAK		
3:45 pm	3. Stages of Litigation and How Cases Are Valued		
5:00 pm	ADJOURN		
5:30 pm	Social @ Ramblin Jacks		
6:00 pm	Dinner @ Ramblin Jacks		
	*WP = Work Plan Item #		



September 22, 2017

TO: WSTIP Board of Directors

FROM: Tracey Christianson, Deputy Director

SUBJECT: **Draft 2018 Budget Proposal**

This item is informational, although staff will be seeking direction on a few items. At the Board meeting in December, you will be asked to take the following actions:

- Adopt the member assessments
- Adopt the budget (which will include the loss fund, operating costs, insurance costs, and equity contribution)

Budget Highlights

(Note all percentages were rounded up to the nearest whole number for this general overview.)

Exposures – WSTIP uses various units to determine member exposure to loss. These include employee counts, property values, and vehicle values. The most important one, however, is mileage, which is used to determine auto liability rates which is a substantial portion of each member's assessment. The estimated mileage for 2018 is 101,785,465 which is similar to last year (no increase). Employee counts increased to 5,121 which is a 4% increase. Vehicle values increased 24% to \$388,428,799. Property values increased 1% to \$510,245,900. In summary, exposure units have increased but only slightly.

Loss Fund – The 2018 loss fund, as determined by the actuary, is \$9,650,050 (representing a \$2.5 million self-insurance retention). This is an increase of 17% from the 2017 budget. The driver behind the increase is claims activity in non-auto liability activity. This includes public officials liability, employment practices, and other liability not associated with auto vehicle accidents.

Equity Contribution – The equity contribution is estimated by the actuary inclusive of the goal to continue to increase equity to meet the goal to optionally self-insure the first \$5 million of any liability loss by 2023. Staff budgeted for an equity contribution of \$1,350,000, however, this amount is selected by the Board and can be escalated up or down.

Insurance Premium Costs – Insurance premium costs include the fees for reinsurance, excess insurance, property, auto physical damage, pollution, underground storage tanks, and crime and fidelity. Estimated 2018 insurance costs are \$2,335,940 which is essentially flat.

Operating Budget – The operating costs of the program are increasing by 8% in comparison to 2017 operating budget. The operating budget being presented is \$3.2 million.

Budget Highlights Worthy of Notice

Gettysburg Leadership Program – Several Board members have inquired about having a new group of leaders attend the Gettysburg Leadership Program. Estimated costs for a group of 20 is \$90,000. Information has been given regarding Gettysburg Leadership and it is a topic of discussion for the Member Representatives meeting. Staff look for the Board to give an indication on whether these costs should be included.

Staff Position – This budget includes adding one position back into the Claims Department. It would not be at the level of our retired Claims Specialist, but at either an entry-level claims adjuster or subrogation specialist. The alternative to not adding a position would be to reduce our subrogation activities, or contracting subrogation out of house.

Other Staffing Issues of Interest – General legal counsel expenses are estimated and included in the professional services section of the Administrative Services. Al's planned retirement date is March 31 and we will be honored to pay out his accumulated vacation along with his last paycheck. A general wage increase was budgeted at 3%. The actual increase is a mirror of the general wage increase non-represented employees receive at Intercity Transit.

Driver Record Monitoring – All members participate in the driver record monitoring program. This budget used expiring costs, with an escalator. However, the program is designed to have an increase each year.

Coverage Highlights

The estimates presented have WSTIP retaining the first \$2.5 million of liability claims with \$20 million limits. WSTIP will continue to retain the first \$250,000 of any property loss.

All member have first dollar general and auto liability coverage. This means there is no deductible. Limits remain at \$20 million. For Public Officials Liability, there is a \$5,000 deductible with a \$20 million limit.

Members can select a deductible on property and auto physical damage claims ranging from \$5,000 to \$25,000. Adjustments have been made based on those selection. Members may also choose to purchase other policies such as pollution, underground storage tank, and crime. Eighteen members are in the pollution liability program group purchase. Ten members participate in the underground storage tank group purchase. Twenty-one members' group purchase crime coverage.

The Strategic Plan and Rate Review

The WSTIP Strategic Plan established a goal of no greater than a 5% rate increase over the previous year for liability.

The 2017 auto liability rate was .1076 (per mile) in 2017. The proposed auto liability rate is .1120. This is an increase of 4.1%.

The 2017 general liability rate was \$267.22 (per employee) in 2017. The proposed general liability rate is \$454.38. This is an increase of 70%.

The 2017 auto physical damage rate was .3377 in 2017. The proposed auto physical damage rate is .2836. This is a decrease of 16%.

The 2017 property rate (not including vehicles) was .1699 in 2017. The proposed property rate (not including vehicles) for 2017 is .1675 which is a 1.4% decrease.

The 2017 property vehicle value rate was .3663 per \$100 in value. The proposed rate is .2836 (per \$100 of value). This is a 22.5% decrease.

The under/uninsured motorist coverage rate (non-vanpool) in 2016 was .0006. The proposed rate for 2017 is .0006. There is no increase or decrease. The under/uninsured motorist coverage rate (vanpool) rate in 2016 was .0075. The proposed rate is .0075.

Attachments

2018 Estimated Member Assessments
2018 Estimated Budget Summary including Insurance
2018 Estimated Operating Budget
2018 Underwriting Information

Actuarial Reports

Exhibit 8-1
Exhibit 8-5
Exhibit 8-6 - Member Assessments (PWC)

Member Assessments

Comparison of 2017 and 2018 with percentage increases

	Actual	Proposed	
	2017	2018	Percent
	Assessment	Assessment	Difference
Asotin County PTBA	\$53,982	\$52,059	-4%
Ben Franklin Transit	\$1,152,258	\$1,063,354	-8%
C-Tran	\$1,159,699	\$1,187,924	2%
City of Pullman - Pullman Transit	\$70,240	\$97,694	39%
Clallam Transit	\$347,942	\$365,274	5%
Columbia County Public Transit	\$39,101	\$44,865	15%
Community Transit	\$2,169,829	\$2,398,851	11%
Everett Transit	\$335,727	\$343,074	2%
Grant Transit Authority	\$177,023	\$244,954	38%
Grays Harbor Transit	\$268,343	\$292,693	9%
Intercity Transit	\$1,188,907	\$1,097,589	-8%
Island Transit	\$422,615	\$432,683	2%
Jefferson Transit	\$122,536	\$135,791	11%
Kitsap Transit	\$866,291	\$946,958	9%
Link Transit	\$389,017	\$430,702	11%
Mason Transit Authority	\$238,034	\$247,370	4%
Pacific Transit System	\$72,084	\$76,166	6%
Pierce Transit	\$2,453,030	\$3,114,787	27%
RiverCities Transit	\$105,770	\$79,004	-25%
Skagit Transit	\$413,039	\$439,735	6%
Spokane Transit Authority	\$1,580,144	\$1,707,803	8%
Twin Transit	\$53,805	\$54,550	1%
Valley Transit	\$103,985	\$128,683	24%
Whatcom Transportation Authority	\$595,841	\$591,698	-1%
Yakima Transit	\$199,601	\$240,075	20%
	\$14,578,843	\$15,814,336	8%

2018 Estimated Budget Summary

	INCOME	EXPENSES
Member Assessments	\$15,814,336	
Interest Income	\$400,000	
Loss Fund @ Expected		\$9,238,748
Contribution to Surplus		\$1,350,000
<u>Insurance Costs</u>		
Liability Excess 2.5m sx 2.5m		\$871,010
Liability Excess 10m sx 5m		\$404,183
Liability Excess 5m sx 15m		\$133,860
Property Excess		\$820,797
<u>Other Insurance Cost</u>		
UST		\$46,221
Pollution Liability		\$45,001
Crime & Fidelity		\$14,868
Operating Costs		\$3,212,591
<u>Other Admin Costs</u>		
Driver Monitoring Programing / Origami Mobile Licenses		\$285,104
Origami Licenses		\$16,150
Prior Year Adjustment		(\$224,704)
	<hr/>	<hr/>
	\$16,214,336	\$16,213,829
Actuarial Adjustment for Rounding		<hr/>
		\$506
		<hr/>
		\$16,214,335
		<hr/>
		<hr/>
		-\$1

2018 Operating Budget

		2017 Budget	% Change
Staff Wages, Taxes & Benefits	\$1,637,891	\$1,578,889	4%
Staff Benefits	\$345,481		
Wages	\$1,093,122		
Retirement Trust (ICMA)	\$66,342		
Payroll Taxes	\$27,946		
Staff Professional Development	\$20,000		
Staff Travel	\$85,000		
Board Expenses	\$285,000	\$195,109	46%
Board Travel / Conferences	\$100,000		
Board Development	\$90,000	**Gettysburg	
Jeff Ristau Scholarship	\$20,000		
Board Meeting Expenses	\$65,000		
Misc. Board Expenses	\$10,000		
Member Services	\$486,200	\$508,700	-4%
Contracted Services (Loss Prevention)			
MSDS Online	\$7,000		
MRSC / WSTA	\$10,000		
Loss Prevention Programs			
Pre-Litigation Fund	\$55,000		
Vanpool Driver Online Refresher	\$5,200		
Risk Management Grant	\$66,000		
Driver Award Program	\$22,500		
Rodeo Sponsorship / PT Conference	\$14,000		
Trainers Showcase	\$2,000		
Guest Rider Program	\$15,000		
Collision Avoidance Project	\$120,000		
Network Security Project	\$60,000		
Technical Assistance for Members	\$20,000		
Training Programs for Members	\$74,500		
Misc. Loss Control / Prevention Expense	\$15,000		
Administrative Services			
Technical Services	\$285,000	\$273,750	4%
Risk Management Information System (R)	\$125,000		
Network Maintenance / Support	\$50,000		
Subscription Software / Licenses	\$30,000		
Professional Services (Technical)	\$55,000		
New Projects (Technical)	\$25,000		
Professional Services	\$384,000	\$300,301	28%
Insurance Broker	\$110,000		
Actuary	\$80,000		
Financial & Accountability Audits	\$12,000		
State Risk Manager Audit	\$17,000		
Claims / Property / AGRIP Audits	\$15,000		
Accountant	\$20,000		
Contracted Services (Admin)	\$60,000		
General Legal Counsel	\$70,000	* New	
Office Expense	\$70,500	\$59,969	18%
Office Furniture	\$15,000		
Dues & Subscriptions	\$15,000		
Office Supplies	\$25,000		
Postage	\$3,500		
Printing & Graphic Services	\$12,000		
Bank Fees			
Occupancy Costs	\$54,000	\$53,525	1%
Building Maintenance / Repairs	\$12,000		
Utilities	\$16,000		
Communication	\$20,000		
Office Equipment Leases	\$6,000		
Claims Coordinator Conference	\$10,000	\$10,000	
	\$3,212,591	\$2,970,243	8%
Total w/o Gettysburg:	<u>-90,000</u>		
	<u>\$3,122,591</u>		5%

2018 Underwriting Information

	Vehicle Value			Employee Counts			Miles Driven			Property Values		
	2017 Vehicles Market Value (As of June 2016)	2018 Vehicles Market Value (As of Sept 2017)		2016 Employee (Actual)	2018 Employee (Estimate)		2017 Miles (Estimate)	2018 Miles (Estimate)		2017 Property	2018 Property	
Asotin County PTBA	\$406,997	\$553,017	36%	15	15	0%	359,368	330,980	-8%	\$1,541,433	\$1,591,400	3%
Ben Franklin Transit	\$18,072,534	\$18,370,668	2%	272	279	3%	9,265,000	9,005,000	-3%	\$19,239,969	\$16,702,300	-13%
Clallam Transit	\$6,582,143	\$5,674,844	-14%	95	110	16%	2,283,000	2,359,000	3%	\$17,832,480	\$18,128,200	2%
Columbia County Public Transit	\$325,128	\$640,119	97%	14	15	7%	333,000	330,500	-1%	\$124,858	\$128,700	3%
Community Transit	\$76,869,656	\$110,530,138	44%	672	733	9%	14,770,587	15,687,457	6%	\$73,644,006	\$78,311,400	6%
C-Tran	\$26,010,803	\$35,619,479	37%	415	466	12%	7,973,000	7,653,343	-4%	\$20,591,675	\$17,204,700	-16%
Everett Transit		(no APD)		154	157	2%	2,159,851	2,182,250	1%	n/a	n/a	
Grant Transit Authority	\$1,880,006	\$1,777,294	-5%	38	44	16%	1,362,400	1,715,000	26%	\$4,827,178	\$4,747,600	-2%
Grays Harbor Transit	\$4,008,507	\$3,441,157	-14%	79	80	1%	1,705,000	1,740,000	2%	\$6,828,497	\$7,834,400	15%
Intercity Transit	\$21,887,629	\$19,986,136	-9%	325	323	-1%	7,960,000	7,252,000	-9%	\$20,198,656	\$19,557,400	-3%
Island Transit	\$4,350,843	\$4,151,826	-5%	112	114	2%	2,762,157	3,305,782	20%	\$19,676,307	\$16,600,600	-16%
Jefferson Transit	\$1,813,202	\$2,600,926	43%	45	45	0%	790,000	805,000	2%	\$7,719,845	\$7,814,400	1%
Kitsap Transit	\$7,320,953	\$11,015,142	50%	359	360	0%	5,406,000	5,333,000	-1%	\$34,060,670	\$41,016,000	20%
Link Transit	\$5,259,111	\$4,115,768	-22%	124	129	4%	2,115,000	2,206,800	4%	\$18,457,808	\$17,548,200	-5%
Mason Transit Authority	\$3,390,822	\$4,287,270	26%	87	79	-9%	1,460,848	1,271,725	-13%	\$17,299,592	\$17,966,200	4%
Pacific Transit System	\$1,582,082	\$1,461,583	-8%	20	23	15%	454,800	464,800	2%	\$3,401,636	\$3,189,600	-6%
Pierce Transit	\$66,787,692	\$92,438,222	38%	981	955	-3%	20,444,852	20,478,105	0%	\$106,087,001	\$114,274,700	8%
Pullman Transit		(no APD)		44	48	9%	416,800	493,000	18%	n/a	n/a	
RiverCities Transit	\$3,473,651	\$3,022,987	-13%	29	27	-7%	667,000	625,000	-6%	\$517,955	\$534,700	3%
Skagit Transit	\$6,412,884	\$7,640,889	19%	127	140	10%	2,997,036	3,059,306	2%	\$22,692,669	\$21,312,200	-6%
Spokane Transit Authority	\$30,190,572	\$31,516,064	4%	547	578	6%	9,198,168	9,239,032	0%	\$82,188,850	\$74,476,200	-9%
Twin Transit	\$1,228,154	\$1,097,867	-11%	28	28	0%	363,854	340,391	-6%	\$3,339,042	\$2,405,600	-28%
Valley Transit	\$2,435,903	\$1,929,131	-21%	54	56	4%	615,000	660,000	7%	\$7,012,587	\$8,135,700	16%
Whatcom Transportation Authority	\$16,257,512	\$18,381,344	13%	234	254	9%	4,112,300	3,831,440	-7%	\$20,118,583	\$20,765,700	3%
Yakima Transit	\$6,735,266	\$8,176,929	21%	64	63	-2%	1,372,654	1,416,554	3%	n/a	n/a	
	\$313,282,050	\$388,428,799	24%	4934	5121	4%	101,347,675	101,785,465	0%	\$507,401,297	\$510,245,900	1%

Washington State Transit Insurance Pool
Calculation of 2018 Base Rates
As of June 30, 2017

	<u>Automobile Liability</u> (1)	<u>General Liability</u> (2)	<u>Auto Physical Damage</u> (3)	<u>Property</u> (4)	<u>Total</u> (5)
(1) Estimated Ultimate Losses for 2018 (Gross of 1st Party Deductibles)	7,113,783	1,492,512	880,289	163,466	9,650,051
(2) Liability Excess Insurance:					
GEM Premium (\$2.5 million excess of \$2.5 million)	773,759	97,251			871,010
\$10 million excess of \$5 million	334,089	70,094			404,183
\$5 million excess of \$15 million	110,646	23,214			133,860
(3) Property Excess Insurance			197,970	622,827	820,797
(4) Administrative Costs	2,368,244	496,871	293,056	54,419	3,212,591
(5) Interest and other income	(294,870)	(61,865)	(36,488)	(6,776)	(400,000)
(6) Equity Contribution	995,187	208,796	123,149	22,868	1,350,000
(7) Estimated UIM Portion of Auto Physical Damage Cost			(323,429)		(323,429)
(8) 2018 Cost with UIM Adjustment [sum of (1) through (7)]	11,400,839	2,326,872	1,134,547	856,805	15,719,063
(9) Estimated 2018 Exposures	101,785,465	5,121	4,000,817	5,114,364	101,785,465
(10) Indicated Base Rates with UIM Adjustment (8)/(9)	0.1120	454.38	0.2836	0.1675	0.1544
(11) Average UIM Rate			0.0067		
(12) Prior (2017) Rate	0.1076	267.22	0.3377	0.1699	0.1404
(13) Rate Change (10)/(12)-1	4.1%	70.0%	-16.0%	-1.4%	10.0%

1. Losses in line (1), columns (1) and (2) are from exhibit section 3. Losses in line (1) columns (3) and (4) are from Exhibit 8-2.
2. The total column of lines (2) through (5) were provided by WSTIP management.
3. Line (2) is allocated by coverage based on their respective percentage of the total net expected liability loss.
4. Line (3) was provided by WSTIP management.
5. Lines (4) through (6) are allocated by coverage based on their respective percentage of the total net expected loss.
6. The line (6) selected total represents a 10% rate increase.
7. Line (7) is from Exhibit 8-5.
8. Exposures in line (9) are miles (automobile liability), number of employees (general liability) and total insured vehicle and property values (in hundreds). Total mileage, employees and insured values were provided by WSTIP management.
9. The UIM rate in line (11) is an average rate based on projected mileage of 48,161,343. Actual rates (0.0060 for non-vanpool and 0.0075 for vanpool) are mandated by WSTIP board policy and are broken out by mode on Exhibit 8-5.

Washington State Transit Insurance Pool
 Calculation of Other Rating Cost Components and Premium Audit Adjustment

Member	2018 Fixed Route Mileage (1)	2018 Paratransit Mileage (2)	2018 Vanpool Mileage (3)	2018 Admin Mileage (4)	2018 Total Mileage (5)	2018 UIM Fixed Route Mileage (6)	2018 UIM Paratransit Mileage (7)	2018 UIM Admin Mileage (8)	2018 UIM Non-Vanpool Mileage (9)	2018 UIM Vanpool Mileage (10)	UIM Non-Vanpool Contribution Rate (11)	UIM Vanpool Contribution Rate (12)	UIM Prem Contribution (9)x(11) + (10)x(12) (13)	Premium for UST Liability (14)	Premium for Pollution Liability (15)	Driver Monitoring Program (16)	Crime and Fidelity (17)	Total Other Cost Components (13)+(14)+(15)+(16)+(17) (18)	Prior Premium Audit Adjustment (19)
Asotin	160,000	43,000	117,000	10,980	330,980	160,000	43,000	10,980	213,980	117,000	0.0060	0.0075	2,161	0	0	393	46	2,601	(1,518)
Ben Franklin Transit	2,900,000	2,435,000	3,400,000	270,000	9,005,000	0	0	0	0	3,400,000	0.0060	0.0075	25,500	0	2,011	19,732	860	48,102	(54,358)
Clallam Transit	980,000	415,000	647,000	317,000	2,359,000	980,000	415,000	317,000	1,712,000	647,000	0.0060	0.0075	15,125	3,351	2,609	3,946	339	25,369	(8,130)
Columbia County	0	225,000	102,000	3,500	330,500	0	225,000	0	225,000	102,000	0.0060	0.0075	2,115	0	0	378	46	2,539	(4,096)
Community Transit	9,897,457	0	4,900,000	890,000	15,687,457	0	0	0	0	4,900,000	0.0060	0.0075	36,750	7,614	11,004	87,331	2,258	144,958	(63,922)
C-Tran	5,033,343	1,826,000	484,000	310,000	7,653,343	0	0	0	0	484,000	0.0060	0.0075	3,630	0	0	10,254	1,436	15,319	(44,707)
Everett Transit	1,450,000	640,250	32,000	60,000	2,182,250	0	0	0	0	32,000	0.0060	0.0075	240	0	0	2,253	0	2,493	(6,428)
Grant Transit	1,300,000	150,000	250,000	15,000	1,715,000	1,300,000	150,000	15,000	1,465,000	250,000	0.0060	0.0075	10,665	0	399	1,104	136	12,303	13,419
Grays Harbor Transit	900,000	360,000	390,000	90,000	1,740,000	900,000	360,000	90,000	1,350,000	390,000	0.0060	0.0075	11,025	20,475	1,050	1,179	246	33,976	6,626
Intercity Transit	3,050,000	1,042,000	3,000,000	160,000	7,252,000	3,050,000	1,042,000	160,000	4,252,000	3,000,000	0.0060	0.0075	48,012	0	2,763	16,302	995	68,072	(23,111)
Island Transit	1,492,044	487,480	997,938	328,320	3,305,782	0	0	0	0	997,938	0.0060	0.0075	7,485	0	360	5,302	351	13,498	(11,260)
Jefferson Transit	650,000	70,000	50,000	35,000	805,000	650,000	70,000	35,000	755,000	50,000	0.0060	0.0075	4,905	0	215	2,259	139	7,517	(2,466)
Kitsap Transit	2,663,000	1,420,000	850,000	400,000	5,333,000	2,663,000	1,420,000	400,000	4,483,000	850,000	0.0060	0.0075	33,273	7,614	5,146	10,705	1,109	57,847	(27,643)
Link Transit	1,866,800	250,000	0	90,000	2,206,800	1,866,800	250,000	90,000	2,206,800	0	0.0060	0.0075	13,241	837	2,426	1,966	397	18,867	(5,882)
Mason County Transit	783,439	326,718	137,376	24,192	1,271,725	0	0	0	0	137,376	0.0060	0.0075	1,030	0	1,244	1,845	243	4,362	6,482
Pacific Transit	333,800	100,000	0	31,000	464,800	0	0	0	0	0	0.0060	0.0075	0	4,417	394	287	71	5,169	(308)
Pierce Transit	13,782,820	725,285	4,700,000	1,270,000	20,478,105	0	0	0	0	4,700,000	0.0060	0.0075	35,250	0	0	105,898	2,942	144,090	93,293
Pullman Transit	398,000	70,000	0	25,000	493,000	398,000	70,000	25,000	493,000	0	0.0060	0.0075	2,958	0	0	393	0	3,351	6,456
River Cities Transit	380,000	215,000	0	30,000	625,000	380,000	215,000	30,000	625,000	0	0.0060	0.0075	3,750	0	0	393	0	4,143	(14,932)
Skagit Transit	1,299,021	436,720	1,165,849	157,716	3,059,306	1,299,021	436,720	157,716	1,893,457	1,165,849	0.0060	0.0075	20,105	0	826	6,320	431	27,682	(18,573)
Spokane Transit	6,377,561	1,417,913	1,015,558	428,000	9,239,032	0	0	0	0	1,015,558	0.0060	0.0075	7,617	0	10,531	13,142	1,781	33,070	(33,926)
Twin Transit	283,755	38,271	0	18,365	340,391	283,755	38,271	18,365	340,391	0	0.0060	0.0075	2,042	0	268	438	86	2,835	(8,046)
Valley Transit	376,000	164,000	70,000	50,000	660,000	376,000	164,000	50,000	590,000	70,000	0.0060	0.0075	4,065	1,912	926	922	173	7,998	(1,374)
Whatcom Transit	2,237,030	1,013,393	376,017	205,000	3,831,440	2,237,030	1,013,393	205,000	3,455,423	376,017	0.0060	0.0075	23,553	0	2,829	5,655	783	32,819	(15,493)
Yakima Transit	725,000	362,408	289,146	40,000	1,416,554	725,000	362,408	40,000	1,127,408	289,146	0.0060	0.0075	8,933	0	0	2,858	0	11,791	(4,805)
	59,319,070	14,233,438	22,973,884	5,259,073	101,785,465				25,187,459	22,973,884			323,429	46,221	45,001	301,254	14,868	730,773	(224,704)

1. UIM rates in columns (11) and (12) are mandated by WSTIP board policy. \$323,429 is the estimated proportion of APD cost due to UIM. Columns (6) through (8) and (10) were provided by WSTIP management.
 2. Columns (14) through (17) and (19) were allocated per WSTIP management.

Washington State Transit Insurance Pool Rate Assessment Calculation																												
Member: Asotin Rating Year: 2018																												
Assessment Calculation																												
	Rating Unit	Number of Exposure Units (1)	Base Rate (2)	Experience Mod. Factor (3)	Deductible Factor (4)	Indicated Assessment (1)x(2)x(3)x(4) (5)																						
	Fixed Route Mileage	160,000	0.1120	1.072	1.000	19,210																						
	Paratransit Mileage	43,000	0.1120	1.072	1.000	5,163																						
	Vanpool Mileage	117,000	0.1120	1.072	1.000	14,047																						
	Admin Mileage	10,980	0.1120	1.072	1.000	1,318																						
	Number of Employees	15	454.38	1.072	1.000	7,306																						
	Vehicle Insured Values (in hundreds)	5,696	0.2836	1.000	0.828	1,338																						
	Property Insured Values (in hundreds)	15,914	0.1675	1.000	0.973	2,594																						
	Other Rating Cost Components					2,601	** per Exhibit 8-5																					
	Prior Premium Audit Adjustment					(1,518)	** per Exhibit 8-5																					
						Total Indicated Assessment:	52,059																					
Loss Year	Loss Limit (1)	Mileage from Fixed Route (2)	Mileage from Paratransit (3)	Mileage from Vanpool (4)	Mileage from Admin (5)	Number of Employees (6)	Pool Avg. Loss Rate Fixed Route (7)	Pool Avg. Loss Rate Paratransit (8)	Pool Avg. Loss Rate Vanpool (9)	Pool Avg. Loss Rate Admin (10)	Pool Avg. Loss Rate FTEs (11)	Expected Member Losses (12)	Actual Member Losses (13)	Relative Loss Experience (13)/(12) (14)														
2007	25,000	45,241	25,999	0	4,212	1	0.029	0.029	0.029	0.029	23.99	2,197	6,740	3.068														
2008	25,000	100,169	36,845	59,066	4,480	2	0.027	0.027	0.027	0.027	47.51	5,586	0	0.000														
2009	25,000	99,907	52,181	111,958	9,864	3	0.026	0.026	0.026	0.026	21.18	7,155	2,922	0.408														
2010	25,000	131,911	52,286	129,440	14,365	13	0.023	0.023	0.023	0.023	27.07	7,826	3,323	0.425														
2011	25,000	134,000	55,000	158,500	7,200	15	0.019	0.019	0.019	0.019	19.06	7,028	19,497	2.774														
2012	25,000	133,985	33,079	129,108	12,741	12	0.015	0.015	0.015	0.015	32.98	5,070	0	0.000														
2013	25,000	136,767	31,656	132,201	11,539	13	0.027	0.027	0.027	0.027	29.18	8,718	25,000	2.868														
2014	25,000	144,346	38,287	123,451	11,277	13	0.020	0.020	0.020	0.020	30.85	6,845	0	0.000														
2015	25,000	144,592	38,196	137,101	7,994	13	0.019	0.019	0.019	0.019	36.76	6,741	8,473	1.257														
2016	25,000	153,507	33,890	117,068	13,805	15	0.018	0.018	0.018	0.018	20.09	6,026	22,774	3.779														
Total												63,193	88,729	1.404														
Latest 3 Years												19,612	31,247	1.593														
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																												
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Washington State Transit Insurance Pool Rate Assessment Calculation																											
Member: Ben Franklin Transit Rating Year: 2018																											
Assessment Calculation																											
Rating Unit	Number of Exposure Units	Base Rate	Experience Mod. Factor	Deductible Factor	Indicated Assessment																						
(1)	(2)	(3)	(4)	(5)	(1)x(2)x(3)x(4)																						
Fixed Route Mileage	2,900,000	0.1120	0.879	1.000	285,499																						
Paratransit Mileage	2,435,000	0.1120	0.879	1.000	239,721																						
Vanpool Mileage	3,400,000	0.1120	0.879	1.000	334,723																						
Admin Mileage	270,000	0.1120	0.879	1.000	26,581																						
Number of Employees	279	454.38	0.879	1.000	111,433																						
Vehicle Insured Values (in hundreds)	189,218	0.2836	1.000	0.828	44,432																						
Property Insured Values (in hundreds)	167,023	0.1675	1.000	0.973	27,221																						
Other Rating Cost Components					48,102	** per Exhibit 8-5																					
Prior Premium Audit Adjustment					(54,358)	** per Exhibit 8-5																					
					Total Indicated Assessment:	1,063,354																					
Loss Year	Loss Limit	Mileage from Fixed Route	Mileage from Paratransit	Mileage from Vanpool	Mileage from Admin	Number of Employees	Pool Avg. Loss Rate Fixed Route	Pool Avg. Loss Rate Paratransit	Pool Avg. Loss Rate Vanpool	Pool Avg. Loss Rate Admin	Pool Avg. Loss Rate FTEs	Expected Member Losses	Actual Member Losses	Relative Loss Experience													
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)														
2007	100,000	2,668,798	2,305,753	3,270,763	329,782	267	0.045	0.045	0.045	0.045	56.91	402,550	426,275	1.059													
2008	100,000	2,640,839	2,361,584	4,454,821	253,967	289	0.045	0.045	0.045	0.045	91.96	463,316	460,637	0.994													
2009	100,000	2,754,608	2,344,383	4,840,922	253,967	266	0.037	0.037	0.037	0.037	37.19	382,037	313,444	0.820													
2010	100,000	2,555,871	2,103,456	5,006,827	267,457	251	0.036	0.036	0.036	0.036	57.74	369,872	108,673	0.294													
2011	100,000	2,202,865	2,134,869	5,614,529	264,227	270	0.032	0.032	0.032	0.032	34.75	338,605	190,282	0.562													
2012	100,000	2,272,279	2,091,282	4,357,289	266,912	260	0.022	0.022	0.022	0.022	93.67	223,329	187,179	0.838													
2013	100,000	2,307,999	2,301,204	4,046,851	302,313	263	0.044	0.044	0.044	0.044	80.08	415,765	473,288	1.138													
2014	100,000	2,307,210	2,366,725	4,081,934	356,900	270	0.029	0.029	0.029	0.029	93.48	289,917	188,165	0.649													
2015	100,000	2,331,260	2,178,655	3,845,508	318,354	272	0.025	0.025	0.025	0.025	61.45	237,360	107,023	0.451													
2016	100,000	2,436,971	2,419,885	3,631,726	307,894	272	0.022	0.022	0.022	0.022	22.32	197,641	116,103	0.587													
Total											3,320,392	2,571,070	0.774														
Latest 3 Years											724,918	411,291	0.567														
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																											
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Washington State Transit Insurance Pool Rate Assessment Calculation																												
Member: Clallam Transit Rating Year: 2018																												
Assessment Calculation																												
Rating Unit	Number of Exposure Units (1)	Base Rate (2)	Experience Mod. Factor (3)	Deductible Factor (4)	Indicated Assessment (1)x(2)x(3)x(4) (5)																							
Fixed Route Mileage	980,000	0.1120	0.970	1.000	106,467																							
Paratransit Mileage	415,000	0.1120	0.970	1.000	45,086																							
Vanpool Mileage	647,000	0.1120	0.970	1.000	70,290																							
Admin Mileage	317,000	0.1120	0.970	1.000	34,439																							
Number of Employees	110	454.38	0.970	1.000	48,482																							
Vehicle Insured Values (in hundreds)	58,451	0.2836	1.000	0.828	13,725																							
Property Insured Values (in hundreds)	181,282	0.1675	1.000	0.973	29,545																							
Other Rating Cost Components					25,369	** per Exhibit 8-5																						
Prior Premium Audit Adjustment					(8,130)	** per Exhibit 8-5																						
Total Indicated Assessment:					365,274																							
Loss Year	Loss Limit (1)	Mileage from Fixed Route (2)	Mileage from Paratransit (3)	Mileage from Vanpool (4)	Mileage from Admin (5)	Number of Employees (6)	Pool Avg. Loss Rate Fixed Route (7)	Pool Avg. Loss Rate Paratransit (8)	Pool Avg. Loss Rate Vanpool (9)	Pool Avg. Loss Rate Admin (10)	Pool Avg. Loss Rate FTEs (11)	Expected Member Losses (12)	Actual Member Losses (13)	Relative Loss Experience (13)/(12) (14)														
2007	50,000	1,023,638	604,374	403,906	137,021	65	0.038	0.038	0.038	0.038	41.79	84,913	38,370	0.452														
2008	50,000	1,113,796	477,119	412,459	154,591	67	0.036	0.036	0.036	0.036	72.36	81,678	149,502	1.830														
2009	50,000	1,163,050	483,475	468,275	134,896	65	0.031	0.031	0.031	0.031	26.77	71,405	9,323	0.131														
2010	50,000	1,128,356	488,176	479,091	121,841	65	0.029	0.029	0.029	0.029	43.93	67,346	28,265	0.420														
2011	50,000	1,000,000	490,000	490,000	120,000	85	0.025	0.025	0.025	0.025	24.29	54,711	27,589	0.504														
2012	50,000	1,032,735	462,605	531,446	95,460	82	0.019	0.019	0.019	0.019	55.10	44,186	67,956	1.538														
2013	50,000	1,034,577	458,192	589,987	101,491	87	0.035	0.035	0.035	0.035	46.15	80,563	7,999	0.099														
2014	50,000	1,042,447	473,276	642,259	93,499	89	0.025	0.025	0.025	0.025	57.66	60,989	2,277	0.037														
2015	50,000	1,051,904	474,093	657,734	98,472	94	0.022	0.022	0.022	0.022	49.00	55,702	52,296	0.939														
2016	50,000	1,066,840	449,451	613,655	96,198	95	0.020	0.020	0.020	0.020	22.32	46,735	33,698	0.721														
Total												648,227	417,275	0.644														
Latest 3 Years												163,426	88,271	0.540														
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																												
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Washington State Transit Insurance Pool Rate Assessment Calculation																												
Member: Columbia County Rating Year: 2018																												
Assessment Calculation																												
Rating Unit	Number of Exposure Units (1)	Base Rate (2)	Experience Mod. Factor (3)	Deductible Factor (4)	Indicated Assessment (1)x(2)x(3)x(4) (5)																							
Fixed Route Mileage	0	0.1120	1.019	1.000	0																							
Paratransit Mileage	225,000	0.1120	1.019	1.000	25,679																							
Vanpool Mileage	102,000	0.1120	1.019	1.000	11,641																							
Admin Mileage	3,500	0.1120	1.019	1.000	399																							
Number of Employees	15	454.38	1.019	1.000	6,945																							
Vehicle Insured Values (in hundreds)	6,593	0.2836	1.000	0.828	1,548																							
Property Insured Values (in hundreds)	1,287	0.1675	1.000	0.973	210																							
Other Rating Cost Components					2,539					** per Exhibit 8-5																		
Prior Premium Audit Adjustment					(4,096)					** per Exhibit 8-5																		
Total Indicated Assessment:					44,865																							
Loss Year	Loss Limit (1)	Mileage from Fixed Route (2)	Mileage from Paratransit (3)	Mileage from Vanpool (4)	Mileage from Admin (5)	Number of Employees (6)	Pool Avg. Loss Rate Fixed Route (7)	Pool Avg. Loss Rate Paratransit (8)	Pool Avg. Loss Rate Vanpool (9)	Pool Avg. Loss Rate Admin (10)	Pool Avg. Loss Rate FTEs (11)	Expected Member Losses (12)	Actual Member Losses (13)	Relative Loss Experience (13)/(12) (14)														
2007	25,000	0	161,600	111,800	3,600	10	0.029	0.029	0.029	0.029	23.99	8,218	50,079	6.093														
2008	25,000	0	165,200	154,200	5,500	12	0.027	0.027	0.027	0.027	47.51	9,466	25,276	2.670														
2009	25,000	0	202,000	168,000	6,000	13	0.026	0.026	0.026	0.026	21.18	10,010	0	0.000														
2010	25,000	0	235,529	175,801	6,000	13	0.023	0.023	0.023	0.023	27.07	9,862	3,431	0.348														
2011	25,000	0	245,000	180,000	6,000	15	0.019	0.019	0.019	0.019	19.06	8,478	0	0.000														
2012	25,000	0	250,500	157,100	2,500	11	0.015	0.015	0.015	0.015	32.98	6,569	27,274	4.152														
2013	25,000	0	252,000	133,000	2,500	11	0.027	0.027	0.027	0.027	29.18	10,672	128	0.012														
2014	25,000	0	235,500	129,000	3,224	14	0.020	0.020	0.020	0.020	30.85	7,899	0	0.000														
2015	25,000	0	213,001	113,054	1,500	14	0.019	0.019	0.019	0.019	36.76	6,771	0	0.000														
2016	25,000	0	221,749	101,545	3,586	14	0.018	0.018	0.018	0.018	20.09	6,161	0	0.000														
Total												84,105	106,187	1.263														
Latest 3 Years												20,831	0	0.000														
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																												
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Washington State Transit Insurance Pool Rate Assessment Calculation																											
Member: Community Transit Rating Year: 2018																											
Assessment Calculation																											
Rating Unit	Number of Exposure Units	Base Rate	Experience Mod. Factor	Deductible Factor	Indicated Assessment																						
(1)	(2)	(3)	(4)	(5)	(1)x(2)x(3)x(4)																						
Fixed Route Mileage	9,897,457	0.1120	0.920	1.000	1,019,834																						
Paratransit Mileage	0	0.1120	0.920	1.000	0																						
Vanpool Mileage	4,900,000	0.1120	0.920	1.000	504,896																						
Admin Mileage	890,000	0.1120	0.920	1.000	91,706																						
Number of Employees	733	454.38	0.920	1.000	306,416																						
Vehicle Insured Values (in hundreds)	1,138,460	0.2836	1.000	0.828	267,334																						
Property Insured Values (in hundreds)	783,114	0.1675	1.000	0.973	127,630																						
Other Rating Cost Components					144,958	** per Exhibit 8-5																					
Prior Premium Audit Adjustment					(63,922)	** per Exhibit 8-5																					
					Total Indicated Assessment:	2,398,851																					
Loss Year	Loss Limit	Mileage from Fixed Route	Mileage from Paratransit	Mileage from Vanpool	Mileage from Admin	Number of Employees	Pool Avg. Loss Rate Fixed Route	Pool Avg. Loss Rate Paratransit	Pool Avg. Loss Rate Vanpool	Pool Avg. Loss Rate Admin	Pool Avg. Loss Rate FTEs	Expected Member Losses	Actual Member Losses	Relative Loss Experience													
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)														
2007	250,000	8,890,955	2,114,388	4,322,044	873,898	649	0.053	0.053	0.053	0.053	56.91	894,796	326,305	0.365													
2008	250,000	9,440,089	2,189,257	5,025,926	1,323,113	692	0.056	0.056	0.056	0.056	99.53	1,076,379	300,869	0.280													
2009	250,000	9,886,103	2,262,613	4,832,386	1,369,286	707	0.044	0.044	0.044	0.044	43.99	837,747	784,822	0.937													
2010	250,000	9,564,982	2,214,206	4,693,338	1,284,539	649	0.043	0.043	0.043	0.043	90.54	818,417	156,538	0.191													
2011	250,000	9,059,000	2,288,000	5,028,000	1,294,000	654	0.044	0.044	0.044	0.044	66.13	814,994	691,973	0.849													
2012	100,000	7,300,572	0	4,915,857	865,543	539	0.022	0.022	0.022	0.022	93.67	340,102	439,968	1.294													
2013	100,000	7,152,972	0	4,888,490	886,776	547	0.044	0.044	0.044	0.044	80.08	613,420	369,623	0.603													
2014	100,000	7,350,357	0	4,760,518	892,333	557	0.029	0.029	0.029	0.029	93.48	429,742	328,562	0.765													
2015	100,000	8,076,227	0	4,711,918	846,111	615	0.025	0.025	0.025	0.025	61.45	384,622	138,403	0.360													
2016	100,000	8,475,283	0	4,580,314	832,626	672	0.022	0.022	0.022	0.022	22.32	317,457	212,640	0.670													
Total											6,527,676	3,749,703	0.574														
Latest 3 Years											1,131,822	679,605	0.600														
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																											
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Washington State Transit Insurance Pool Rate Assessment Calculation																												
Member: C-Tran Rating Year: 2018																												
Assessment Calculation																												
Rating Unit	Number of Exposure Units (1)	Base Rate (2)	Experience Mod. Factor (3)	Deductible Factor (4)	Indicated Assessment (1)x(2)x(3)x(4) (5)																							
Fixed Route Mileage	5,033,343	0.1120	1.032	1.000	581,774																							
Paratransit Mileage	1,826,000	0.1120	1.032	1.000	211,056																							
Vanpool Mileage	484,000	0.1120	1.032	1.000	55,943																							
Admin Mileage	310,000	0.1120	1.032	1.000	35,831																							
Number of Employees	466	454.38	1.032	1.000	218,517																							
Vehicle Insured Values (in hundreds)	366,881	0.2836	1.000	0.828	86,151																							
Property Insured Values (in hundreds)	172,047	0.1675	1.000	0.973	28,040																							
Other Rating Cost Components					15,319	** per Exhibit 8-5																						
Prior Premium Audit Adjustment					(44,707)	** per Exhibit 8-5																						
Total Indicated Assessment:					1,187,924																							
Loss Year	Loss Limit (1)	Mileage from Fixed Route (2)	Mileage from Paratransit (3)	Mileage from Vanpool (4)	Mileage from Admin (5)	Number of Employees (6)	Pool Avg. Loss Rate Fixed Route (7)	Pool Avg. Loss Rate Paratransit (8)	Pool Avg. Loss Rate Vanpool (9)	Pool Avg. Loss Rate Admin (10)	Pool Avg. Loss Rate FTEs (11)	Expected Member Losses (12)	Actual Member Losses (13)	Relative Loss Experience (13)/(12) (14)														
2007	100,000	4,431,675	1,504,690	0	245,542	390	0.045	0.045	0.045	0.045	56.91	301,445	308,698	1.024														
2008	100,000	5,053,613	1,579,804	0	306,653	390	0.045	0.045	0.045	0.045	91.96	347,978	250,724	0.721														
2009	100,000	4,970,828	1,431,783	65,864	316,884	390	0.037	0.037	0.037	0.037	37.19	262,215	218,649	0.834														
2010	100,000	4,618,039	1,436,388	78,431	310,766	382	0.036	0.036	0.036	0.036	57.74	252,579	138,895	0.550														
2011	100,000	4,926,692	1,364,116	89,300	344,700	388	0.032	0.032	0.032	0.032	34.75	230,187	515,377	2.239														
2012	100,000	4,645,968	1,454,013	303,654	268,385	391	0.022	0.022	0.022	0.022	93.67	184,333	190,837	1.035														
2013	100,000	4,637,508	1,541,863	412,699	249,914	397	0.044	0.044	0.044	0.044	80.08	333,249	264,722	0.794														
2014	100,000	4,671,165	1,566,576	452,591	247,285	402	0.029	0.029	0.029	0.029	93.48	239,080	285,624	1.195														
2015	100,000	5,001,661	1,676,335	398,958	256,604	417	0.025	0.025	0.025	0.025	61.45	212,176	160,574	0.757														
2016	100,000	4,617,988	1,658,508	388,685	249,116	415	0.022	0.022	0.022	0.022	22.32	159,843	135,634	0.849														
Total												2,523,084	2,469,736	0.979														
Latest 3 Years												611,099	581,833	0.952														
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																												
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Washington State Transit Insurance Pool Rate Assessment Calculation																												
Member: Everett Transit Rating Year: 2018																												
Assessment Calculation																												
	Rating Unit	Number of Exposure Units (1)	Base Rate (2)	Experience Mod. Factor (3)	Deductible Factor (4)	Indicated Assessment (1)x(2)x(3)x(4) (5)																						
	Fixed Route Mileage	1,450,000	0.1120	1.099	1.000	178,478																						
	Paratransit Mileage	640,250	0.1120	1.099	1.000	78,807																						
	Vanpool Mileage	32,000	0.1120	1.099	1.000	3,939																						
	Admin Mileage	60,000	0.1120	1.099	1.000	7,385																						
	Number of Employees	157	454.38	1.099	1.000	78,400																						
	Vehicle Insured Values (in hundreds)	0	0.2836	1.000	1.000	0																						
	Property Insured Values (in hundreds)	0	0.1675	1.000	1.000	0																						
	Other Rating Cost Components					2,493	** per Exhibit 8-5																					
	Prior Premium Audit Adjustment					(6,428)	** per Exhibit 8-5																					
						Total Indicated Assessment:	343,074																					
Loss Year	Loss Limit (1)	Mileage from Fixed Route (2)	Mileage from Paratransit (3)	Mileage from Vanpool (4)	Mileage from Admin (5)	Number of Employees (6)	Pool Avg. Loss Rate Fixed Route (7)	Pool Avg. Loss Rate Paratransit (8)	Pool Avg. Loss Rate Vanpool (9)	Pool Avg. Loss Rate Admin (10)	Pool Avg. Loss Rate FTEs (11)	Expected Member Losses (12)	Actual Member Losses (13)	Relative Loss Experience (13)/(12) (14)														
2007	50,000	1,473,430	556,473	47,640	83,536	131	0.038	0.038	0.038	0.038	41.79	87,373	86,621	0.991														
2008	50,000	1,534,522	576,250	0	77,992	136	0.036	0.036	0.036	0.036	72.36	87,767	174,398	1.987														
2009	50,000	1,617,068	560,943	46,274	95,107	144	0.031	0.031	0.031	0.031	26.77	75,678	153,377	2.027														
2010	50,000	1,821,978	575,232	33,617	81,795	144	0.029	0.029	0.029	0.029	43.93	79,400	139,730	1.760														
2011	50,000	1,666,847	583,012	53,341	80,200	145	0.025	0.025	0.025	0.025	24.29	63,273	87,007	1.375														
2012	50,000	1,552,363	599,662	49,081	70,383	145	0.019	0.019	0.019	0.019	55.10	50,447	38,402	0.761														
2013	50,000	1,346,499	548,389	0	84,889	142	0.035	0.035	0.035	0.035	46.15	75,935	38,954	0.513														
2014	50,000	1,347,725	619,331	0	77,141	144	0.025	0.025	0.025	0.025	57.66	59,018	62,496	1.059														
2015	50,000	1,371,812	630,494	44,015	74,566	156	0.022	0.022	0.022	0.022	49.00	55,129	28,566	0.518														
2016	50,000	1,431,800	555,488	0	61,395	154	0.020	0.020	0.020	0.020	22.32	44,495	37,464	0.842														
Total												678,515	847,016	1.248														
Latest 3 Years												158,642	128,526	0.810														
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																												
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Washington State Transit Insurance Pool Rate Assessment Calculation																												
Member: Grant Transit Rating Year: 2018																												
Assessment Calculation																												
	Rating Unit	Number of Exposure Units (1)	Base Rate (2)	Experience Mod. Factor (3)	Deductible Factor (4)	Indicated Assessment (1)x(2)x(3)x(4) (5)																						
	Fixed Route Mileage	1,300,000	0.1120	0.977	1.000	142,251																						
	Paratransit Mileage	150,000	0.1120	0.977	1.000	16,414																						
	Vanpool Mileage	250,000	0.1120	0.977	1.000	27,356																						
	Admin Mileage	15,000	0.1120	0.977	1.000	1,641																						
	Number of Employees	44	454.38	0.977	1.000	19,533																						
	Vehicle Insured Values (in hundreds)	18,306	0.2836	1.000	0.828	4,299																						
	Property Insured Values (in hundreds)	47,476	0.1675	1.000	0.973	7,738																						
	Other Rating Cost Components					12,303	** per Exhibit 8-5																					
	Prior Premium Audit Adjustment					13,419	** per Exhibit 8-5																					
						Total Indicated Assessment:	244,954																					
Loss Year	Loss Limit (1)	Mileage from Fixed Route (2)	Mileage from Paratransit (3)	Mileage from Vanpool (4)	Mileage from Admin (5)	Number of Employees (6)	Pool Avg. Loss Rate Fixed Route (7)	Pool Avg. Loss Rate Paratransit (8)	Pool Avg. Loss Rate Vanpool (9)	Pool Avg. Loss Rate Admin (10)	Pool Avg. Loss Rate FTEs (11)	Expected Member Losses (12)	Actual Member Losses (13)	Relative Loss Experience (13)/(12) (14)														
2007	50,000	1,056,247	0	54,429	4,925	2	0.038	0.038	0.038	0.038	41.79	42,362	4,945	0.117														
2008	50,000	1,095,910	278,778	118,545	14,986	3	0.036	0.036	0.036	0.036	72.36	53,914	13,754	0.255														
2009	50,000	1,099,258	211,047	152,120	16,248	3	0.031	0.031	0.031	0.031	26.77	45,869	1,928	0.042														
2010	50,000	894,560	142,152	227,015	19,132	3	0.029	0.029	0.029	0.029	43.93	37,441	17,316	0.462														
2011	50,000	996,000	215,000	220,157	20,000	4	0.025	0.025	0.025	0.025	24.29	36,477	69,146	1.896														
2012	50,000	956,036	131,249	250,982	19,433	6	0.019	0.019	0.019	0.019	55.10	25,708	17,522	0.682														
2013	50,000	912,322	172,536	273,965	18,376	35	0.035	0.035	0.035	0.035	46.15	49,880	1,490	0.030														
2014	50,000	862,145	111,936	268,045	19,974	37	0.025	0.025	0.025	0.025	57.66	33,445	8,721	0.261														
2015	50,000	906,420	113,322	277,496	11,293	34	0.022	0.022	0.022	0.022	49.00	30,963	50,000	1.615														
2016	50,000	995,773	147,228	257,718	24,000	38	0.020	0.020	0.020	0.020	22.32	29,401	2,803	0.095														
Total												385,460	187,625	0.487														
Latest 3 Years												93,809	61,525	0.656														
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																												
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Washington State Transit Insurance Pool Rate Assessment Calculation																												
Member: Grays Harbor Transit Rating Year: 2018																												
Assessment Calculation																												
	Rating Unit	Number of Exposure Units (1)	Base Rate (2)	Experience Mod. Factor (3)	Deductible Factor (4)	Indicated Assessment (1)x(2)x(3)x(4) (5)																						
	Fixed Route Mileage	900,000	0.1120	0.999	1.000	100,699																						
	Paratransit Mileage	360,000	0.1120	0.999	1.000	40,280																						
	Vanpool Mileage	390,000	0.1120	0.999	1.000	43,636																						
	Admin Mileage	90,000	0.1120	0.999	1.000	10,070																						
	Number of Employees	80	454.38	0.999	1.000	36,314																						
	Vehicle Insured Values (in hundreds)	35,444	0.2836	1.000	0.828	8,323																						
	Property Insured Values (in hundreds)	78,344	0.1675	1.000	0.973	12,768																						
	Other Rating Cost Components					33,976	** per Exhibit 8-5																					
	Prior Premium Audit Adjustment					6,626	** per Exhibit 8-5																					
	Total Indicated Assessment:					292,693																						
Loss Year	Loss Limit (1)	Mileage from Fixed Route (2)	Mileage from Paratransit (3)	Mileage from Vanpool (4)	Mileage from Admin (5)	Number of Employees (6)	Pool Avg. Loss Rate Fixed Route (7)	Pool Avg. Loss Rate Paratransit (8)	Pool Avg. Loss Rate Vanpool (9)	Pool Avg. Loss Rate Admin (10)	Pool Avg. Loss Rate FTEs (11)	Expected Member Losses (12)	Actual Member Losses (13)	Relative Loss Experience (13)/(12) (14)														
2007	50,000	1,243,838	553,020	60,246	61,058	92	0.038	0.038	0.038	0.038	41.79	76,537	103,342	1.350														
2008	50,000	1,228,429	590,815	124,956	66,055	91	0.036	0.036	0.036	0.036	72.36	78,155	23,479	0.300														
2009	50,000	1,203,470	545,131	226,847	50,980	82	0.031	0.031	0.031	0.031	26.77	64,946	11,573	0.178														
2010	50,000	1,047,722	455,700	281,783	46,275	79	0.029	0.029	0.029	0.029	43.93	56,735	87,869	1.549														
2011	50,000	1,100,000	500,000	300,000	50,000	79	0.025	0.025	0.025	0.025	24.29	50,805	5,002	0.098														
2012	50,000	1,045,575	427,368	399,945	51,062	81	0.019	0.019	0.019	0.019	55.10	40,425	30,851	0.763														
2013	50,000	987,027	426,454	355,232	45,873	67	0.035	0.035	0.035	0.035	46.15	66,685	615	0.009														
2014	50,000	876,851	364,932	407,591	54,996	67	0.025	0.025	0.025	0.025	57.66	46,147	60,409	1.309														
2015	50,000	949,078	345,906	399,878	53,832	79	0.022	0.022	0.022	0.022	49.00	43,023	63,954	1.487														
2016	50,000	959,880	343,361	389,681	48,640	79	0.020	0.020	0.020	0.020	22.32	36,666	25,432	0.694														
Total												560,124	412,525	0.736														
Latest 3 Years												125,836	149,794	1.190														
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																												
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Washington State Transit Insurance Pool Rate Assessment Calculation																												
Member: Intercity Transit Rating Year: 2018																												
Assessment Calculation																												
Rating Unit	Number of Exposure Units (1)	Base Rate (2)	Experience Mod. Factor (3)	Deductible Factor (4)	Indicated Assessment (1)x(2)x(3)x(4) (5)																							
Fixed Route Mileage	3,050,000	0.1120	1.014	1.000	346,382																							
Paratransit Mileage	1,042,000	0.1120	1.014	1.000	118,338																							
Vanpool Mileage	3,000,000	0.1120	1.014	1.000	340,704																							
Admin Mileage	160,000	0.1120	1.014	1.000	18,171																							
Number of Employees	323	454.38	1.014	1.000	148,819																							
Vehicle Insured Values (in hundreds)	205,857	0.2836	1.000	0.828	48,340																							
Property Insured Values (in hundreds)	195,574	0.1675	1.000	0.973	31,874																							
Other Rating Cost Components					68,072	** per Exhibit 8-5																						
Prior Premium Audit Adjustment					(23,111)	** per Exhibit 8-5																						
Total Indicated Assessment:					1,097,589																							
Loss Year	Loss Limit (1)	Mileage from Fixed Route (2)	Mileage from Paratransit (3)	Mileage from Vanpool (4)	Mileage from Admin (5)	Number of Employees (6)	Pool Avg. Loss Rate Fixed Route (7)	Pool Avg. Loss Rate Paratransit (8)	Pool Avg. Loss Rate Vanpool (9)	Pool Avg. Loss Rate Admin (10)	Pool Avg. Loss Rate FTEs (11)	Expected Member Losses (12)	Actual Member Losses (13)	Relative Loss Experience (13)/(12) (14)														
2007	100,000	2,481,443	789,485	2,633,225	0	265	0.045	0.045	0.045	0.045	56.91	281,784	183,208	0.650														
2008	100,000	2,838,031	895,558	3,123,220	148,084	289	0.045	0.045	0.045	0.045	91.96	341,605	446,240	1.306														
2009	100,000	2,885,329	927,095	3,403,526	143,774	285	0.037	0.037	0.037	0.037	37.19	279,278	213,424	0.764														
2010	100,000	2,760,246	921,565	2,972,366	147,447	294	0.036	0.036	0.036	0.036	57.74	260,306	354,655	1.362														
2011	100,000	2,885,000	925,000	3,060,000	144,000	295	0.032	0.032	0.032	0.032	34.75	236,274	143,885	0.609														
2012	100,000	2,880,612	919,256	3,481,730	148,979	307	0.022	0.022	0.022	0.022	93.67	193,258	198,049	1.025														
2013	100,000	2,934,299	926,226	3,566,866	217,865	309	0.044	0.044	0.044	0.044	80.08	361,593	190,761	0.528														
2014	100,000	3,067,736	985,036	3,629,991	148,043	308	0.029	0.029	0.029	0.029	93.48	256,235	109,601	0.428														
2015	100,000	3,177,485	1,043,655	3,617,992	153,985	318	0.025	0.025	0.025	0.025	61.45	222,871	354,298	1.590														
2016	100,000	3,194,166	1,068,793	3,248,574	156,960	325	0.022	0.022	0.022	0.022	22.32	174,259	145,643	0.836														
Total												2,607,465	2,339,764	0.897														
Latest 3 Years												653,365	609,542	0.933														
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																												
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Washington State Transit Insurance Pool Rate Assessment Calculation																												
Member: Island Transit Rating Year: 2018																												
Assessment Calculation																												
Rating Unit	Number of Exposure Units	Base Rate	Experience Mod. Factor	Deductible Factor	Indicated Assessment																							
(1)	(2)	(3)	(4)	(5)	(1)x(2)x(3)x(4)																							
Fixed Route Mileage	1,492,044	0.1120	0.932	1.000	155,746																							
Paratransit Mileage	487,480	0.1120	0.932	1.000	50,885																							
Vanpool Mileage	997,938	0.1120	0.932	1.000	104,169																							
Admin Mileage	328,320	0.1120	0.932	1.000	34,271																							
Number of Employees	114	454.38	0.932	1.000	48,277																							
Vehicle Insured Values (in hundreds)	42,764	0.2836	1.000	0.828	10,042																							
Property Insured Values (in hundreds)	166,006	0.1675	1.000	0.973	27,055																							
Other Rating Cost Components					13,498	** per Exhibit 8-5																						
Prior Premium Audit Adjustment					(11,260)	** per Exhibit 8-5																						
Total Indicated Assessment:					432,683																							
Loss Year	Loss Limit	Mileage from Fixed Route	Mileage from Paratransit	Mileage from Vanpool	Mileage from Admin	Number of Employees	Pool Avg. Loss Rate Fixed Route	Pool Avg. Loss Rate Paratransit	Pool Avg. Loss Rate Vanpool	Pool Avg. Loss Rate Admin	Pool Avg. Loss Rate FTEs	Expected Member Losses	Actual Member Losses	Relative Loss Experience														
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)															
2007	50,000	1,136,598	1,014,891	919,958	100,000	113	0.038	0.038	0.038	0.038	41.79	124,910	43,633	0.349														
2008	50,000	1,090,817	873,471	1,025,683	110,000	117	0.036	0.036	0.036	0.036	72.36	118,834	48,004	0.404														
2009	50,000	1,923,084	315,138	1,348,096	245,935	124	0.031	0.031	0.031	0.031	26.77	121,990	24,070	0.197														
2010	50,000	1,909,318	354,085	1,190,995	207,517	131	0.029	0.029	0.029	0.029	43.93	112,254	91,616	0.816														
2011	50,000	1,913,638	342,603	1,243,058	143,419	132	0.025	0.025	0.025	0.025	24.29	94,528	117,639	1.244														
2012	50,000	1,899,641	459,279	1,231,210	287,986	135	0.019	0.019	0.019	0.019	55.10	79,926	23,339	0.292														
2013	50,000	1,899,641	459,279	1,231,210	266,509	135	0.035	0.035	0.035	0.035	46.15	141,388	36,157	0.256														
2014	50,000	1,246,164	840,534	1,205,972	176,835	108	0.025	0.025	0.025	0.025	57.66	92,303	116,227	1.259														
2015	50,000	1,248,808	413,084	1,116,335	179,182	114	0.022	0.022	0.022	0.022	49.00	71,800	24,501	0.341														
2016	50,000	1,384,213	415,665	988,811	328,320	112	0.020	0.020	0.020	0.020	22.32	64,969	22,797	0.351														
Total											1,022,901	547,982	0.536															
Latest 3 Years											229,071	163,525	0.714															
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																												
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Washington State Transit Insurance Pool Rate Assessment Calculation																													
Member: Jefferson Transit Rating Year: 2018																													
Assessment Calculation																													
	Rating Unit	Number of Exposure Units (1)	Base Rate (2)	Experience Mod. Factor (3)	Deductible Factor (4)	Indicated Assessment (1)x(2)x(3)x(4) (5)																							
	Fixed Route Mileage	650,000	0.1120	1.010	1.000	73,528																							
	Paratransit Mileage	70,000	0.1120	1.010	1.000	7,918																							
	Vanpool Mileage	50,000	0.1120	1.010	1.000	5,656																							
	Admin Mileage	35,000	0.1120	1.010	1.000	3,959																							
	Number of Employees	45	454.38	1.010	1.000	20,652																							
	Vehicle Insured Values (in hundreds)	26,790	0.2836	1.000	0.828	6,291																							
	Property Insured Values (in hundreds)	78,144	0.1675	1.000	0.973	12,736																							
	Other Rating Cost Components					7,517								** per Exhibit 8-5															
	Prior Premium Audit Adjustment					(2,466)								** per Exhibit 8-5															
	Total Indicated Assessment:					135,791																							
Loss Year	Loss Limit (1)	Mileage from Fixed Route (2)	Mileage from Paratransit (3)	Mileage from Vanpool (4)	Mileage from Admin (5)	Number of Employees (6)	Pool Avg. Loss Rate Fixed Route (7)	Pool Avg. Loss Rate Paratransit (8)	Pool Avg. Loss Rate Vanpool (9)	Pool Avg. Loss Rate Admin (10)	Pool Avg. Loss Rate FTEs (11)	Expected Member Losses (12)	Actual Member Losses (13)	Relative Loss Experience (13)/(12) (14)															
2007	25,000	662,538	129,226	81,430	23,036	51	0.029	0.029	0.029	0.029	23.99	27,038	4,750	0.176															
2008	25,000	677,609	98,998	78,640	21,183	44	0.027	0.027	0.027	0.027	47.51	26,086	51,595	1.978															
2009	25,000	710,123	110,392	90,233	22,506	43	0.026	0.026	0.026	0.026	21.18	25,072	10,925	0.436															
2010	25,000	486,031	110,127	129,642	17,354	44	0.023	0.023	0.023	0.023	27.07	18,125	1,014	0.056															
2011	25,000	615,000	100,000	130,000	25,000	44	0.019	0.019	0.019	0.019	19.06	17,375	25,086	1.444															
2012	25,000	593,897	102,375	102,237	34,035	45	0.015	0.015	0.015	0.015	32.98	14,083	5,546	0.394															
2013	25,000	587,389	85,900	107,298	27,644	45	0.027	0.027	0.027	0.027	29.18	22,902	0	0.000															
2014	25,000	580,393	74,441	89,368	34,572	46	0.020	0.020	0.020	0.020	30.85	17,233	32,071	1.861															
2015	25,000	598,976	65,532	76,530	28,715	47	0.019	0.019	0.019	0.019	36.76	16,430	2,859	0.174															
2016	25,000	605,145	71,610	84,112	27,994	45	0.018	0.018	0.018	0.018	20.09	15,094	7,966	0.528															
Total												199,440	141,810	0.711															
Latest 3 Years												48,757	42,896	0.880															
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																													
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Washington State Transit Insurance Pool Rate Assessment Calculation																											
Member: Kitsap Transit Rating Year: 2018																											
Assessment Calculation																											
Rating Unit	Number of Exposure Units (1)	Base Rate (2)	Experience Mod. Factor (3)	Deductible Factor (4)	Indicated Assessment (1)x(2)x(3)x(4) (5)																						
Fixed Route Mileage	2,663,000	0.1120	1.082	1.000	322,713																						
Paratransit Mileage	1,420,000	0.1120	1.082	1.000	172,081																						
Vanpool Mileage	850,000	0.1120	1.082	1.000	103,006																						
Admin Mileage	400,000	0.1120	1.082	1.000	48,474																						
Number of Employees	360	454.38	1.082	1.000	176,990																						
Vehicle Insured Values (in hundreds)	113,456	0.2836	1.000	0.828	26,642																						
Property Insured Values (in hundreds)	410,160	0.1675	1.000	0.973	66,847																						
Other Rating Cost Components					57,847	** per Exhibit 8-5																					
Prior Premium Audit Adjustment					(27,643)	** per Exhibit 8-5																					
Total Indicated Assessment:					946,958																						
Loss Year	Loss Limit (1)	Mileage from Fixed Route (2)	Mileage from Paratransit (3)	Mileage from Vanpool (4)	Mileage from Admin (5)	Number of Employees (6)	Pool Avg. Loss Rate Fixed Route (7)	Pool Avg. Loss Rate Paratransit (8)	Pool Avg. Loss Rate Vanpool (9)	Pool Avg. Loss Rate Admin (10)	Pool Avg. Loss Rate FTEs (11)	Expected Member Losses (12)	Actual Member Losses (13)	Relative Loss Experience (13)/(12) (14)													
2007	100,000	3,018,888	2,279,943	1,345,160	413,999	407	0.045	0.045	0.045	0.045	56.91	341,987	169,980	0.497													
2008	100,000	2,901,725	2,098,580	1,371,729	400,009	393	0.045	0.045	0.045	0.045	91.96	340,697	226,302	0.664													
2009	100,000	2,709,366	1,699,407	1,159,888	376,575	355	0.037	0.037	0.037	0.037	37.19	230,243	271,462	1.179													
2010	100,000	2,455,290	1,586,661	1,196,800	354,549	344	0.036	0.036	0.036	0.036	57.74	219,965	64,611	0.294													
2011	100,000	2,465,000	1,589,000	1,235,000	353,000	343	0.032	0.032	0.032	0.032	34.75	193,730	221,390	1.143													
2012	100,000	2,399,744	1,356,258	1,102,159	309,638	347	0.022	0.022	0.022	0.022	93.67	146,910	113,403	0.772													
2013	100,000	2,431,056	1,356,575	961,185	365,914	347	0.044	0.044	0.044	0.044	80.08	253,143	434,664	1.717													
2014	100,000	2,458,218	1,406,263	1,058,252	382,671	354	0.029	0.029	0.029	0.029	93.48	187,186	191,195	1.021													
2015	100,000	2,522,563	1,425,366	960,552	349,427	368	0.025	0.025	0.025	0.025	61.45	156,364	218,154	1.395													
2016	100,000	2,502,140	1,396,342	819,381	402,790	359	0.022	0.022	0.022	0.022	22.32	119,531	202,969	1.698													
Total												2,189,754	2,114,129	0.965													
Latest 3 Years												463,081	612,318	1.322													
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																											
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Washington State Transit Insurance Pool Rate Assessment Calculation																												
Member: Link Transit Rating Year: 2018																												
Assessment Calculation																												
	Rating Unit	Number of Exposure Units (1)	Base Rate (2)	Experience Mod. Factor (3)	Deductible Factor (4)	Indicated Assessment (1)x(2)x(3)x(4) (5)																						
	Fixed Route Mileage	1,866,800	0.1120	1.240	1.000	259,261																						
	Paratransit Mileage	250,000	0.1120	1.240	1.000	34,720																						
	Vanpool Mileage	0	0.1120	1.240	1.000	0																						
	Admin Mileage	90,000	0.1120	1.240	1.000	12,499																						
	Number of Employees	129	454.38	1.240	1.000	72,683																						
	Vehicle Insured Values (in hundreds)	42,392	0.2836	1.000	0.828	9,955																						
	Property Insured Values (in hundreds)	175,482	0.1675	1.000	0.973	28,600																						
	Other Rating Cost Components					18,867	** per Exhibit 8-5																					
	Prior Premium Audit Adjustment					(5,882)	** per Exhibit 8-5																					
						Total Indicated Assessment:	430,702																					
Loss Year	Loss Limit (1)	Mileage from Fixed Route (2)	Mileage from Paratransit (3)	Mileage from Vanpool (4)	Mileage from Admin (5)	Number of Employees (6)	Pool Avg. Loss Rate Fixed Route (7)	Pool Avg. Loss Rate Paratransit (8)	Pool Avg. Loss Rate Vanpool (9)	Pool Avg. Loss Rate Admin (10)	Pool Avg. Loss Rate FTEs (11)	Expected Member Losses (12)	Actual Member Losses (13)	Relative Loss Experience (13)/(12) (14)														
2007	50,000	1,613,458	422,839	77,670	91,854	127	0.038	0.038	0.038	0.038	41.79	88,901	68,927	0.775														
2008	50,000	1,772,992	431,190	63,940	69,592	135	0.036	0.036	0.036	0.036	72.36	92,998	33,788	0.363														
2009	50,000	1,894,097	379,232	18,473	69,038	130	0.031	0.031	0.031	0.031	26.77	76,586	7,506	0.098														
2010	50,000	1,949,136	292,073	0	0	124	0.029	0.029	0.029	0.029	43.93	70,628	88,757	1.257														
2011	50,000	1,900,000	275,000	0	75,000	128	0.025	0.025	0.025	0.025	24.29	59,516	153,859	2.585														
2012	50,000	1,633,947	365,359	0	74,223	119	0.019	0.019	0.019	0.019	55.10	45,314	76,595	1.690														
2013	50,000	1,666,097	249,215	0	84,791	119	0.035	0.035	0.035	0.035	46.15	75,586	187,701	2.483														
2014	50,000	1,633,387	270,487	0	76,369	113	0.025	0.025	0.025	0.025	57.66	55,644	38,562	0.693														
2015	50,000	1,748,233	266,897	0	85,171	113	0.022	0.022	0.022	0.022	49.00	52,561	126,129	2.400														
2016	50,000	1,811,085	259,872	0	85,473	124	0.020	0.020	0.020	0.020	22.32	45,985	17,074	0.371														
Total												663,719	798,898	1.204														
Latest 3 Years												154,190	181,765	1.179														
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																												
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Washington State Transit Insurance Pool Rate Assessment Calculation																												
Member: Mason County Transit Rating Year: 2018																												
Assessment Calculation																												
Rating Unit	Number of Exposure Units (1)	Base Rate (2)	Experience Mod. Factor (3)	Deductible Factor (4)	Indicated Assessment (1)x(2)x(3)x(4) (5)																							
Fixed Route Mileage	783,439	0.1120	1.104	1.000	96,871																							
Paratransit Mileage	326,718	0.1120	1.104	1.000	40,398																							
Vanpool Mileage	137,376	0.1120	1.104	1.000	16,986																							
Admin Mileage	24,192	0.1120	1.104	1.000	2,991																							
Number of Employees	79	454.38	1.104	1.000	39,629																							
Vehicle Insured Values (in hundreds)	44,159	0.2836	1.000	0.828	10,369																							
Property Insured Values (in hundreds)	179,662	0.1675	1.000	0.973	29,281																							
Other Rating Cost Components					4,362	** per Exhibit 8-5																						
Prior Premium Audit Adjustment					6,482	** per Exhibit 8-5																						
Total Indicated Assessment:					247,370																							
Loss Year	Loss Limit (1)	Mileage from Fixed Route (2)	Mileage from Paratransit (3)	Mileage from Vanpool (4)	Mileage from Admin (5)	Number of Employees (6)	Pool Avg. Loss Rate Fixed Route (7)	Pool Avg. Loss Rate Paratransit (8)	Pool Avg. Loss Rate Vanpool (9)	Pool Avg. Loss Rate Admin (10)	Pool Avg. Loss Rate FTEs (11)	Expected Member Losses (12)	Actual Member Losses (13)	Relative Loss Experience (13)/(12) (14)														
2007	25,000	497,410	315,068	157,350	23,634	84	0.029	0.029	0.029	0.029	23.99	30,630	108,682	3.548														
2008	50,000	572,109	367,021	277,580	31,457	84	0.036	0.036	0.036	0.036	72.36	50,517	76,813	1.521														
2009	50,000	532,119	363,072	288,653	25,343	80	0.031	0.031	0.031	0.031	26.77	39,586	98,127	2.479														
2010	50,000	584,236	327,504	289,317	21,842	79	0.029	0.029	0.029	0.029	43.93	39,036	54,254	1.390														
2011	50,000	590,000	340,000	320,000	32,000	80	0.025	0.025	0.025	0.025	24.29	34,082	60,009	1.761														
2012	50,000	604,013	321,953	292,889	0	78	0.019	0.019	0.019	0.019	55.10	27,080	85,487	3.157														
2013	50,000	639,890	315,347	280,854	20,803	81	0.035	0.035	0.035	0.035	46.15	47,787	17,173	0.359														
2014	50,000	656,129	349,605	293,437	0	80	0.025	0.025	0.025	0.025	57.66	36,844	3,502	0.095														
2015	50,000	711,884	364,373	217,701	36,844	85	0.022	0.022	0.022	0.022	49.00	33,960	55,358	1.630														
2016	50,000	774,607	382,233	195,298	32,470	87	0.020	0.020	0.020	0.020	22.32	29,691	40,329	1.358														
Total												369,213	599,734	1.624														
Latest 3 Years												100,495	99,189	0.987														
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																												
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Washington State Transit Insurance Pool Rate Assessment Calculation																													
Member: Pacific Transit Rating Year: 2018																													
Assessment Calculation																													
	Rating Unit	Number of Exposure Units (1)	Base Rate (2)	Experience Mod. Factor (3)	Deductible Factor (4)	Indicated Assessment (1)x(2)x(3)x(4) (5)																							
	Fixed Route Mileage	333,800	0.1120	1.001	1.000	37,423																							
	Paratransit Mileage	100,000	0.1120	1.001	1.000	11,211																							
	Vanpool Mileage	0	0.1120	1.001	1.000	0																							
	Admin Mileage	31,000	0.1120	1.001	1.000	3,475																							
	Number of Employees	23	454.38	1.001	1.000	10,461																							
	Vehicle Insured Values (in hundreds)	15,054	0.2836	1.000	0.828	3,535																							
	Property Insured Values (in hundreds)	31,896	0.1675	1.000	0.973	5,198																							
	Other Rating Cost Components					5,169								** per Exhibit 8-5															
	Prior Premium Audit Adjustment					(308)								** per Exhibit 8-5															
						Total Indicated Assessment:	76,166																						
Loss Year	Loss Limit (1)	Mileage from Fixed Route (2)	Mileage from Paratransit (3)	Mileage from Vanpool (4)	Mileage from Admin (5)	Number of Employees (6)	Pool Avg. Loss Rate Fixed Route (7)	Pool Avg. Loss Rate Paratransit (8)	Pool Avg. Loss Rate Vanpool (9)	Pool Avg. Loss Rate Admin (10)	Pool Avg. Loss Rate FTEs (11)	Expected Member Losses (12)	Actual Member Losses (13)	Relative Loss Experience (13)/(12) (14)															
2007	25,000	318,520	104,612	0	17,500	24	0.029	0.029	0.029	0.029	23.99	13,268	0	0.000															
2008	25,000	327,171	103,645	0	21,380	24	0.027	0.027	0.027	0.027	47.51	13,521	550	0.041															
2009	25,000	340,122	101,604	0	19,503	24	0.026	0.026	0.026	0.026	21.18	12,449	0	0.000															
2010	25,000	340,122	101,604	0	19,634	25	0.023	0.023	0.023	0.023	27.07	11,190	300	0.027															
2011	25,000	335,000	110,000	0	19,500	25	0.019	0.019	0.019	0.019	19.06	9,306	4,117	0.442															
2012	25,000	331,651	96,198	0	19,000	25	0.015	0.015	0.015	0.015	32.98	7,587	445	0.059															
2013	25,000	332,451	100,071	0	18,041	25	0.027	0.027	0.027	0.027	29.18	12,765	28,446	2.228															
2014	25,000	336,598	98,126	0	0	23	0.020	0.020	0.020	0.020	30.85	9,537	626	0.066															
2015	25,000	332,735	92,695	0	28,303	22	0.019	0.019	0.019	0.019	36.76	9,475	6,824	0.720															
2016	25,000	333,837	101,392	0	30,537	20	0.018	0.018	0.018	0.018	20.09	8,780	400	0.046															
Total												107,877	41,709	0.387															
Latest 3 Years												27,792	7,850	0.282															
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																													
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Washington State Transit Insurance Pool Rate Assessment Calculation																												
Member: Pierce Transit Rating Year: 2018																												
Assessment Calculation																												
Rating Unit	Number of Exposure Units	Base Rate	Experience Mod. Factor	Deductible Factor	Indicated Assessment																							
(1)	(2)	(3)	(4)	(5)	(1)x(2)x(3)x(4)																							
Fixed Route Mileage	13,782,820	0.1120	0.921	1.000	1,421,725																							
Paratransit Mileage	725,285	0.1120	0.921	1.000	74,815																							
Vanpool Mileage	4,700,000	0.1120	0.921	1.000	484,814																							
Admin Mileage	1,270,000	0.1120	0.921	1.000	131,003																							
Number of Employees	955	454.38	0.921	1.000	399,652																							
Vehicle Insured Values (in hundreds)	952,114	0.2836	1.000	0.689	186,043																							
Property Insured Values (in hundreds)	1,142,747	0.1675	1.000	0.937	179,351																							
Other Rating Cost Components					144,090	** per Exhibit 8-5																						
Prior Premium Audit Adjustment					93,293	** per Exhibit 8-5																						
					Total Indicated Assessment:	3,114,787																						
Loss Year	Loss Limit	Mileage from Fixed Route	Mileage from Paratransit	Mileage from Vanpool	Mileage from Admin	Number of Employees	Pool Avg. Loss Rate Fixed Route	Pool Avg. Loss Rate Paratransit	Pool Avg. Loss Rate Vanpool	Pool Avg. Loss Rate Admin	Pool Avg. Loss Rate FTEs	Expected Member Losses	Actual Member Losses	Relative Loss Experience (13)/(12)														
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)															
2007	250,000	13,186,668	846,479	4,132,257	1,287,607	929	0.053	0.053	0.053	0.053	56.91	1,082,910	1,116,409	1.031														
2008	250,000	13,809,808	843,933	4,022,997	1,324,945	1,056	0.056	0.056	0.056	0.056	99.53	1,225,995	786,297	0.641														
2009	250,000	13,121,416	867,455	4,476,894	1,164,397	980	0.044	0.044	0.044	0.044	43.99	906,013	717,163	0.792														
2010	250,000	13,423,319	853,583	4,542,567	1,277,194	885	0.043	0.043	0.043	0.043	90.54	939,874	1,306,428	1.390														
2011	250,000	13,640,271	865,203	4,308,000	1,552,960	1,022	0.044	0.044	0.044	0.044	66.13	957,147	568,139	0.594														
2012	250,000	12,034,407	665,644	4,718,159	1,148,715	866	0.027	0.027	0.027	0.027	129.85	609,292	590,962	0.970														
2013	250,000	12,450,653	704,709	4,869,229	1,149,665	728	0.052	0.052	0.052	0.052	113.61	1,076,035	1,338,606	1.244														
2014	250,000	13,333,664	706,476	4,708,917	1,256,790	768	0.036	0.036	0.036	0.036	120.59	812,914	1,194,336	1.469														
2015	250,000	13,071,049	688,348	4,580,152	1,241,870	786	0.028	0.028	0.028	0.028	61.91	604,718	908,958	1.503														
2016	250,000	14,046,220	741,186	4,559,599	1,248,407	981	0.024	0.024	0.024	0.024	22.32	516,457	777,478	1.505														
Total												8,731,356	9,304,774	1.066														
Latest 3 Years												1,934,089	2,880,772	1.489														
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																												
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Washington State Transit Insurance Pool Rate Assessment Calculation																												
Member: Pullman Transit Rating Year: 2018																												
Assessment Calculation																												
	Rating Unit	Number of Exposure Units (1)	Base Rate (2)	Experience Mod. Factor (3)	Deductible Factor (4)	Indicated Assessment (1)x(2)x(3)x(4) (5)																						
	Fixed Route Mileage	398,000	0.1120	1.141	1.000	50,861																						
	Paratransit Mileage	70,000	0.1120	1.141	1.000	8,945																						
	Vanpool Mileage	0	0.1120	1.141	1.000	0																						
	Admin Mileage	25,000	0.1120	1.141	1.000	3,195																						
	Number of Employees	48	454.38	1.141	1.000	24,885																						
	Vehicle Insured Values (in hundreds)	0	0.2836	1.000	1.000	0																						
	Property Insured Values (in hundreds)	0	0.1675	1.000	1.000	0																						
	Other Rating Cost Components					3,351	** per Exhibit 8-5																					
	Prior Premium Audit Adjustment					6,456	** per Exhibit 8-5																					
						Total Indicated Assessment:	97,694																					
Loss Year	Loss Limit (1)	Mileage from Fixed Route (2)	Mileage from Paratransit (3)	Mileage from Vanpool (4)	Mileage from Admin (5)	Number of Employees (6)	Pool Avg. Loss Rate Fixed Route (7)	Pool Avg. Loss Rate Paratransit (8)	Pool Avg. Loss Rate Vanpool (9)	Pool Avg. Loss Rate Admin (10)	Pool Avg. Loss Rate FTEs (11)	Expected Member Losses (12)	Actual Member Losses (13)	Relative Loss Experience (13)/(12) (14)														
2007	25,000	310,817	62,176	0	0	29	0.029	0.029	0.029	0.029	23.99	11,439	939	0.082														
2008	25,000	304,019	63,900	0	29,585	29	0.027	0.027	0.027	0.027	47.51	12,261	34,720	2.832														
2009	25,000	318,728	63,506	0	30,721	45	0.026	0.026	0.026	0.026	21.18	11,644	30,873	2.651														
2010	25,000	337,805	75,795	0	27,408	44	0.023	0.023	0.023	0.023	27.07	11,240	49,551	4.408														
2011	25,000	341,128	60,000	0	30,000	45	0.019	0.019	0.019	0.019	19.06	9,052	30,818	3.404														
2012	25,000	326,108	65,898	0	0	46	0.015	0.015	0.015	0.015	32.98	7,449	3,940	0.529														
2013	25,000	350,893	66,883	0	26,525	46	0.027	0.027	0.027	0.027	29.18	13,210	3,122	0.236														
2014	25,000	344,790	75,382	0	0	43	0.020	0.020	0.020	0.020	30.85	9,859	31,155	3.160														
2015	25,000	352,403	72,001	0	25,955	46	0.019	0.019	0.019	0.019	36.76	10,293	4,534	0.441														
2016	25,000	399,654	59,311	0	23,757	44	0.018	0.018	0.018	0.018	20.09	9,567	17,271	1.805														
Total												106,016	206,922	1.952														
Latest 3 Years												29,719	52,960	1.782														
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																												
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Washington State Transit Insurance Pool Rate Assessment Calculation																													
Member: River Cities Transit Rating Year: 2018																													
Assessment Calculation																													
	Rating Unit	Number of Exposure Units (1)	Base Rate (2)	Experience Mod. Factor (3)	Deductible Factor (4)	Indicated Assessment (1)x(2)x(3)x(4) (5)																							
	Fixed Route Mileage	380,000	0.1120	0.992	1.000	42,220																							
	Paratransit Mileage	215,000	0.1120	0.992	1.000	23,887																							
	Vanpool Mileage	0	0.1120	0.992	1.000	0																							
	Admin Mileage	30,000	0.1120	0.992	1.000	3,333																							
	Number of Employees	27	454.38	0.992	1.000	12,170																							
	Vehicle Insured Values (in hundreds)	31,137	0.2836	1.000	0.828	7,312																							
	Property Insured Values (in hundreds)	5,347	0.1675	1.000	0.973	871																							
	Other Rating Cost Components					4,143								** per Exhibit 8-5															
	Prior Premium Audit Adjustment					(14,932)								** per Exhibit 8-5															
						Total Indicated Assessment:	79,004																						
Loss Year	Loss Limit (1)	Mileage from Fixed Route (2)	Mileage from Paratransit (3)	Mileage from Vanpool (4)	Mileage from Admin (5)	Number of Employees (6)	Pool Avg. Loss Rate Fixed Route (7)	Pool Avg. Loss Rate Paratransit (8)	Pool Avg. Loss Rate Vanpool (9)	Pool Avg. Loss Rate Admin (10)	Pool Avg. Loss Rate FTEs (11)	Expected Member Losses (12)	Actual Member Losses (13)	Relative Loss Experience (13)/(12) (14)															
2007	25,000	216,715	0	0	1,312	16	0.029	0.029	0.029	0.029	23.99	6,664	0	0.000															
2008	25,000	215,766	0	0	3,317	16	0.027	0.027	0.027	0.027	47.51	6,758	611	0.090															
2009	25,000	216,235	170,630	0	1,707	16	0.026	0.026	0.026	0.026	21.18	10,399	1,434	0.138															
2010	25,000	218,708	0	0	4,786	18	0.023	0.023	0.023	0.023	27.07	5,580	5,755	1.031															
2011	25,000	260,000	0	0	2,000	20	0.019	0.019	0.019	0.019	19.06	5,361	1,697	0.317															
2012	25,000	227,023	193,549	0	14,539	24	0.015	0.015	0.015	0.015	32.98	7,376	248	0.034															
2013	25,000	289,224	194,702	0	20,440	30	0.027	0.027	0.027	0.027	29.18	14,348	7,265	0.506															
2014	25,000	369,750	211,693	0	28,660	30	0.020	0.020	0.020	0.020	30.85	13,314	7,207	0.541															
2015	25,000	375,306	217,143	2,000	31,470	33	0.019	0.019	0.019	0.019	36.76	13,168	8,771	0.666															
2016	25,000	379,721	200,709	6,592	25,478	29	0.018	0.018	0.018	0.018	20.09	11,600	10,744	0.926															
Total												94,569	43,733	0.462															
Latest 3 Years												38,083	26,723	0.702															
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																													
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Washington State Transit Insurance Pool Rate Assessment Calculation																												
Member: Skagit Transit Rating Year: 2018																												
Assessment Calculation																												
Rating Unit	Number of Exposure Units (1)	Base Rate (2)	Experience Mod. Factor (3)	Deductible Factor (4)	Indicated Assessment (1)x(2)x(3)x(4) (5)																							
Fixed Route Mileage	1,299,021	0.1120	0.929	1.000	135,161																							
Paratransit Mileage	436,720	0.1120	0.929	1.000	45,440																							
Vanpool Mileage	1,165,849	0.1120	0.929	1.000	121,304																							
Admin Mileage	157,716	0.1120	0.929	1.000	16,410																							
Number of Employees	140	454.38	0.929	1.000	59,097																							
Vehicle Insured Values (in hundreds)	78,701	0.2836	1.000	0.828	18,481																							
Property Insured Values (in hundreds)	213,122	0.1675	1.000	0.973	34,734																							
Other Rating Cost Components					27,682	** per Exhibit 8-5																						
Prior Premium Audit Adjustment					(18,573)	** per Exhibit 8-5																						
Total Indicated Assessment:					439,735																							
Loss Year	Loss Limit (1)	Mileage from Fixed Route (2)	Mileage from Paratransit (3)	Mileage from Vanpool (4)	Mileage from Admin (5)	Number of Employees (6)	Pool Avg. Loss Rate Fixed Route (7)	Pool Avg. Loss Rate Paratransit (8)	Pool Avg. Loss Rate Vanpool (9)	Pool Avg. Loss Rate Admin (10)	Pool Avg. Loss Rate FTEs (11)	Expected Member Losses (12)	Actual Member Losses (13)	Relative Loss Experience (13)/(12) (14)														
2007	50,000	715,402	325,439	626,975	106,553	88	0.038	0.038	0.038	0.038	41.79	70,921	5,896	0.083														
2008	50,000	705,411	341,638	742,851	104,548	91	0.036	0.036	0.036	0.036	72.36	74,032	1,758	0.024														
2009	50,000	792,915	403,000	817,292	98,773	114	0.031	0.031	0.031	0.031	26.77	68,452	65,515	0.957														
2010	50,000	858,659	438,710	749,217	101,988	101	0.029	0.029	0.029	0.029	43.93	66,924	74,912	1.119														
2011	50,000	878,208	476,440	755,592	110,919	106	0.025	0.025	0.025	0.025	24.29	58,258	2,840	0.049														
2012	50,000	1,027,819	379,884	933,137	158,481	109	0.019	0.019	0.019	0.019	55.10	52,722	6,031	0.114														
2013	50,000	1,166,349	328,115	1,071,918	127,737	115	0.035	0.035	0.035	0.035	46.15	99,724	152,107	1.525														
2014	50,000	1,273,439	327,735	1,126,682	140,866	120	0.025	0.025	0.025	0.025	57.66	78,090	82,352	1.055														
2015	50,000	1,176,888	378,861	1,068,314	155,224	122	0.022	0.022	0.022	0.022	49.00	68,204	9,305	0.136														
2016	50,000	1,278,006	394,086	1,037,565	156,123	127	0.020	0.020	0.020	0.020	22.32	60,268	46,374	0.769														
Total												697,594	447,089	0.641														
Latest 3 Years												206,562	138,031	0.668														
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																												
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Washington State Transit Insurance Pool Rate Assessment Calculation																												
Member: Spokane Transit Rating Year: 2018																												
Assessment Calculation																												
Rating Unit	Number of Exposure Units (1)	Base Rate (2)	Experience Mod. Factor (3)	Deductible Factor (4)	Indicated Assessment (1)x(2)x(3)x(4) (5)																							
Fixed Route Mileage	6,377,561	0.1120	1.178	1.000	841,430																							
Paratransit Mileage	1,417,913	0.1120	1.178	1.000	187,074																							
Vanpool Mileage	1,015,558	0.1120	1.178	1.000	133,989																							
Admin Mileage	428,000	0.1120	1.178	1.000	56,469																							
Number of Employees	578	454.38	1.178	1.000	309,380																							
Vehicle Insured Values (in hundreds)	324,615	0.2836	1.000	0.689	63,430																							
Property Insured Values (in hundreds)	744,762	0.1675	1.000	0.937	116,889																							
Other Rating Cost Components					33,070	** per Exhibit 8-5																						
Prior Premium Audit Adjustment					(33,926)	** per Exhibit 8-5																						
					Total Indicated Assessment:	1,707,803																						
Loss Year	Loss Limit (1)	Mileage from Fixed Route (2)	Mileage from Paratransit (3)	Mileage from Vanpool (4)	Mileage from Admin (5)	Number of Employees (6)	Pool Avg. Loss Rate Fixed Route (7)	Pool Avg. Loss Rate Paratransit (8)	Pool Avg. Loss Rate Vanpool (9)	Pool Avg. Loss Rate Admin (10)	Pool Avg. Loss Rate FTEs (11)	Expected Member Losses (12)	Actual Member Losses (13)	Relative Loss Experience (13)/(12) (14)														
2007	100,000	6,193,382	1,305,017	814,262	346,771	522	0.045	0.045	0.045	0.045	56.91	420,872	289,089	0.687														
2008	100,000	6,235,562	1,481,129	1,012,136	443,227	547	0.045	0.045	0.045	0.045	91.96	462,793	357,180	0.772														
2009	100,000	6,307,479	1,455,799	1,015,322	368,532	555	0.037	0.037	0.037	0.037	37.19	354,572	247,010	0.697														
2010	100,000	6,287,438	1,362,977	907,418	374,192	540	0.036	0.036	0.036	0.036	57.74	350,726	369,072	1.052														
2011	100,000	5,720,000	1,282,206	888,699	368,532	528	0.032	0.032	0.032	0.032	34.75	284,504	364,313	1.281														
2012	100,000	5,807,094	1,378,111	1,192,508	420,505	525	0.022	0.022	0.022	0.022	93.67	243,955	166,942	0.684														
2013	100,000	5,805,943	2,856,000	1,126,943	432,096	526	0.044	0.044	0.044	0.044	80.08	492,457	684,328	1.390														
2014	100,000	5,911,102	1,486,461	1,174,536	431,708	527	0.029	0.029	0.029	0.029	93.48	310,777	489,698	1.576														
2015	100,000	5,944,531	1,483,057	1,114,100	444,040	539	0.025	0.025	0.025	0.025	61.45	261,701	234,665	0.897														
2016	100,000	5,951,216	1,244,328	1,058,496	431,197	547	0.022	0.022	0.022	0.022	22.32	201,357	118,683	0.589														
Total												3,383,713	3,320,980	0.981														
Latest 3 Years												773,834	843,046	1.089														
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																												
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Washington State Transit Insurance Pool Rate Assessment Calculation																												
Member: Twin Transit Rating Year: 2018																												
Assessment Calculation																												
	Rating Unit	Number of Exposure Units (1)	Base Rate (2)	Experience Mod. Factor (3)	Deductible Factor (4)	Indicated Assessment (1)x(2)x(3)x(4) (5)																						
	Fixed Route Mileage	283,755	0.1120	1.046	1.000	33,242																						
	Paratransit Mileage	38,271	0.1120	1.046	1.000	4,484																						
	Vanpool Mileage	0	0.1120	1.046	1.000	0																						
	Admin Mileage	18,365	0.1120	1.046	1.000	2,151																						
	Number of Employees	28	454.38	1.046	1.000	13,308																						
	Vehicle Insured Values (in hundreds)	11,308	0.2836	1.000	0.828	2,655																						
	Property Insured Values (in hundreds)	24,056	0.1675	1.000	0.973	3,921																						
	Other Rating Cost Components					2,835							** per Exhibit 8-5															
	Prior Premium Audit Adjustment					(8,046)							** per Exhibit 8-5															
	Total Indicated Assessment:					54,550																						
Loss Year	Loss Limit (1)	Mileage from Fixed Route (2)	Mileage from Paratransit (3)	Mileage from Vanpool (4)	Mileage from Admin (5)	Number of Employees (6)	Pool Avg. Loss Rate Fixed Route (7)	Pool Avg. Loss Rate Paratransit (8)	Pool Avg. Loss Rate Vanpool (9)	Pool Avg. Loss Rate Admin (10)	Pool Avg. Loss Rate FTEs (11)	Expected Member Losses (12)	Actual Member Losses (13)	Relative Loss Experience (13)/(12) (14)														
2007	25,000	357,416	51,412	0	500	26	0.029	0.029	0.029	0.029	23.99	12,414	26,762	2.156														
2008	25,000	401,984	51,627	0	2,480	28	0.027	0.027	0.027	0.027	47.51	13,818	7,685	0.556														
2009	25,000	319,167	50,291	0	3,582	27	0.026	0.026	0.026	0.026	21.18	10,230	8,277	0.809														
2010	25,000	391,655	48,261	0	3,523	26	0.023	0.023	0.023	0.023	27.07	10,808	312	0.029														
2011	25,000	435,868	55,000	0	3,500	28	0.019	0.019	0.019	0.019	19.06	9,931	25,000	2.517														
2012	25,000	351,701	42,967	0	9,501	30	0.015	0.015	0.015	0.015	32.98	7,106	95	0.013														
2013	25,000	356,237	44,627	0	11,094	27	0.027	0.027	0.027	0.027	29.18	11,792	15,144	1.284														
2014	25,000	366,182	62,565	0	5,499	28	0.020	0.020	0.020	0.020	30.85	9,682	13,360	1.380														
2015	25,000	285,542	61,658	0	15,856	28	0.019	0.019	0.019	0.019	36.76	7,964	1,041	0.131														
2016	25,000	280,392	55,197	0	15,240	28	0.018	0.018	0.018	0.018	20.09	6,873	622	0.090														
Total												100,616	98,297	0.977														
Latest 3 Years												24,519	15,023	0.613														
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																												
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Washington State Transit Insurance Pool Rate Assessment Calculation																													
Member: Valley Transit Rating Year: 2018																													
Assessment Calculation																													
	Rating Unit	Number of Exposure Units (1)	Base Rate (2)	Experience Mod. Factor (3)	Deductible Factor (4)	Indicated Assessment (1)x(2)x(3)x(4) (5)																							
	Fixed Route Mileage	376,000	0.1120	1.048	1.000	44,133																							
	Paratransit Mileage	164,000	0.1120	1.048	1.000	19,250																							
	Vanpool Mileage	70,000	0.1120	1.048	1.000	8,216																							
	Admin Mileage	50,000	0.1120	1.048	1.000	5,869																							
	Number of Employees	56	454.38	1.048	1.000	26,667																							
	Vehicle Insured Values (in hundreds)	19,870	0.2836	1.000	0.828	4,666																							
	Property Insured Values (in hundreds)	81,357	0.1675	1.000	0.973	13,259																							
	Other Rating Cost Components					7,998								** per Exhibit 8-5															
	Prior Premium Audit Adjustment					(1,374)								** per Exhibit 8-5															
						Total Indicated Assessment:	128,683																						
Loss Year	Loss Limit (1)	Mileage from Fixed Route (2)	Mileage from Paratransit (3)	Mileage from Vanpool (4)	Mileage from Admin (5)	Number of Employees (6)	Pool Avg. Loss Rate Fixed Route (7)	Pool Avg. Loss Rate Paratransit (8)	Pool Avg. Loss Rate Vanpool (9)	Pool Avg. Loss Rate Admin (10)	Pool Avg. Loss Rate FTEs (11)	Expected Member Losses (12)	Actual Member Losses (13)	Relative Loss Experience (13)/(12) (14)															
2007	25,000	239,864	202,148	0	34,530	48	0.029	0.029	0.029	0.029	23.99	14,878	7,172	0.482															
2008	25,000	303,329	169,821	2,188	29,730	49	0.027	0.027	0.027	0.027	47.51	16,156	32,665	2.022															
2009	25,000	316,976	148,139	25,043	36,731	47	0.026	0.026	0.026	0.026	21.18	14,636	3,214	0.220															
2010	25,000	316,557	154,289	56,761	36,895	48	0.023	0.023	0.023	0.023	27.07	14,163	348	0.025															
2011	25,000	318,000	152,000	57,642	35,000	49	0.019	0.019	0.019	0.019	19.06	11,628	58,764	5.053															
2012	25,000	360,981	155,544	61,149	37,959	49	0.015	0.015	0.015	0.015	32.98	10,932	1,328	0.122															
2013	25,000	351,899	162,987	66,629	39,448	50	0.027	0.027	0.027	0.027	29.18	18,046	12,671	0.702															
2014	25,000	362,526	164,686	74,017	27,274	54	0.020	0.020	0.020	0.020	30.85	14,428	7,493	0.519															
2015	25,000	310,448	189,664	63,624	50,701	55	0.019	0.019	0.019	0.019	36.76	13,758	11,792	0.857															
2016	25,000	380,852	148,013	63,624	36,798	54	0.018	0.018	0.018	0.018	20.09	12,405	3,661	0.295															
Total												141,030	139,108	0.986															
Latest 3 Years												40,591	22,945	0.565															
<p>1. In calculating Pool average loss rates and actual member losses, individual claims are capped at \$25,000, \$50,000, \$100,000, or \$250,000 depending upon the number of miles driven each year.</p> <p>2. Pool average loss rates in columns (7) through (11) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (12) are the exposures in columns (2) through (6) multiplied by their respective loss rates in columns (7) through (11).</p>																													
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Washington State Transit Insurance Pool Rate Assessment Calculation																												
Member: Whatcom Transit Rating Year: 2018																												
Assessment Calculation																												
Rating Unit	Number of Exposure Units (1)	Base Rate (2)	Experience Mod. Factor (3)	Deductible Factor (4)	Indicated Assessment (1)x(2)x(3)x(4) (5)																							
Fixed Route Mileage	2,237,030	0.1120	0.911	1.000	228,249																							
Paratransit Mileage	1,013,393	0.1120	0.911	1.000	103,399																							
Vanpool Mileage	376,017	0.1120	0.911	1.000	38,366																							
Admin Mileage	205,000	0.1120	0.911	1.000	20,917																							
Number of Employees	254	454.38	0.911	1.000	105,141																							
Vehicle Insured Values (in hundreds)	189,328	0.2836	1.000	0.828	44,458																							
Property Insured Values (in hundreds)	207,657	0.1675	1.000	0.973	33,843																							
Other Rating Cost Components					32,819	** per Exhibit 8-5																						
Prior Premium Audit Adjustment					(15,493)	** per Exhibit 8-5																						
Total Indicated Assessment:					591,698																							
Loss Year	Loss Limit (1)	Mileage from Fixed Route (2)	Mileage from Paratransit (3)	Mileage from Vanpool (4)	Mileage from Admin (5)	Number of Employees (6)	Pool Avg. Loss Rate Fixed Route (7)	Pool Avg. Loss Rate Paratransit (8)	Pool Avg. Loss Rate Vanpool (9)	Pool Avg. Loss Rate Admin (10)	Pool Avg. Loss Rate FTEs (11)	Expected Member Losses (12)	Actual Member Losses (13)	Relative Loss Experience (13)/(12) (14)														
2007	50,000	1,859,419	871,503	571,018	187,036	232	0.038	0.038	0.038	0.038	41.79	141,916	90,365	0.637														
2008	50,000	2,171,946	840,400	537,339	209,966	232	0.036	0.036	0.036	0.036	72.36	150,642	58,206	0.386														
2009	50,000	2,168,831	873,021	640,287	196,731	235	0.031	0.031	0.031	0.031	26.77	126,405	19,901	0.157														
2010	50,000	1,853,845	783,503	664,762	177,089	207	0.029	0.029	0.029	0.029	43.93	110,278	57,784	0.524														
2011	50,000	1,646,970	765,000	721,199	200,000	205	0.025	0.025	0.025	0.025	24.29	88,541	53,158	0.600														
2012	50,000	1,771,998	784,069	687,091	180,824	218	0.019	0.019	0.019	0.019	55.10	76,011	16,851	0.222														
2013	50,000	1,777,273	834,706	693,971	198,536	220	0.035	0.035	0.035	0.035	46.15	132,969	189,210	1.423														
2014	50,000	1,983,230	901,076	589,493	202,829	227	0.025	0.025	0.025	0.025	57.66	104,302	53,821	0.516														
2015	50,000	2,031,977	944,418	518,812	198,378	229	0.022	0.022	0.022	0.022	49.00	93,917	50,482	0.538														
2016	50,000	2,072,533	969,513	460,430	193,362	234	0.020	0.020	0.020	0.020	22.32	79,292	128,306	1.618														
Total												1,104,274	718,083	0.650														
Latest 3 Years												277,511	232,608	0.838														
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Washington State Transit Insurance Pool Rate Assessment Calculation																												
Member: Yakima Transit Rating Year: 2018																												
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	Rating Unit	Number of Exposure Units (1)	Base Rate (2)	Experience Mod. Factor (3)	Deductible Factor (4)	Indicated Assessment (1)x(2)x(3)x(4) (5)																						
	Fixed Route Mileage	725,000	0.1120	1.139	1.000	92,487																						
	Paratransit Mileage	362,408	0.1120	1.139	1.000	46,232																						
	Vanpool Mileage	289,146	0.1120	1.139	1.000	36,886																						
	Admin Mileage	40,000	0.1120	1.139	1.000	5,103																						
	Number of Employees	63	454.38	1.139	1.000	32,605																						
	Vehicle Insured Values (in hundreds)	84,222	0.2836	1.000	0.828	19,777																						
	Property Insured Values (in hundreds)	0	0.1675	1.000	0.973	0																						
	Other Rating Cost Components					11,791	** per Exhibit 8-5																					
	Prior Premium Audit Adjustment					(4,805)	** per Exhibit 8-5																					
						Total Indicated Assessment:	240,075																					
Loss Year	Loss Limit (1)	Mileage from Fixed Route (2)	Mileage from Paratransit (3)	Mileage from Vanpool (4)	Mileage from Admin (5)	Number of Employees (6)	Pool Avg. Loss Rate Fixed Route (7)	Pool Avg. Loss Rate Paratransit (8)	Pool Avg. Loss Rate Vanpool (9)	Pool Avg. Loss Rate Admin (10)	Pool Avg. Loss Rate FTEs (11)	Expected Member Losses (12)	Actual Member Losses (13)	Relative Loss Experience (13)/(12) (14)														
2007	50,000	793,648	243,117	392,089	262,569	69	0.038	0.038	0.038	0.038	41.79	66,983	29,518	0.441														
2008	50,000	830,645	547,706	535,148	97,370	74	0.036	0.036	0.036	0.036	72.36	76,947	9,698	0.126														
2009	50,000	736,034	300,042	475,879	303,787	65	0.031	0.031	0.031	0.031	26.77	57,967	63,399	1.094														
2010	50,000	837,875	472,651	545,229	38,423	63	0.029	0.029	0.029	0.029	43.93	57,856	212,200	3.668														
2011	50,000	846,218	485,116	638,246	59,220	75	0.025	0.025	0.025	0.025	24.29	52,683	18,878	0.358														
2012	50,000	850,858	431,586	579,887	42,331	71	0.019	0.019	0.019	0.019	55.10	39,513	56,996	1.442														
2013	50,000	1,065,145	466,291	462,706	45,007	55	0.035	0.035	0.035	0.035	46.15	74,001	89,942	1.215														
2014	50,000	727,350	461,578	383,121	77,529	55	0.025	0.025	0.025	0.025	57.66	44,096	72,258	1.639														
2015	50,000	729,745	418,529	343,317	38,186	59	0.022	0.022	0.022	0.022	49.00	37,141	14,760	0.397														
2016	50,000	808,054	402,814	314,252	51,009	64	0.020	0.020	0.020	0.020	22.32	33,016	16,799	0.509														
Total												540,204	584,448	1.082														
Latest 3 Years												114,253	103,816	0.909														
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