



# AGENDA

Work Session  
 September 27, 2018  
 The Heathman Lodge ~ Vancouver

8:00 am	<b>BREAKFAST</b>		
9:00 am	Executive Committee Meeting		
11:00 am	<b>LUNCH</b>		Sign-in sheet
		Page #	*WP #
12:00 pm	<b>PRESENTATIONS OR DISCUSSIONS</b>		
	1. Public Officials Liability Coverage Document – Christianson	002	
1:00 pm	<b>MEMBER REPRESENTATIVE MEETING (Find your rep)</b>		
	<b>PRESENTATIONS OR DISCUSSIONS</b>		
2:00 pm	2. Public Officials Coverage Liability Coverage Document – Christianson		
2:15 pm	3. Mock Vote for 2019 Elections -- Broadhead	022	
2:30 pm	<i>BREAK</i>		
2:45 pm	4. Budget Overview – Christianson, Powell, Kerrigan & Adams	026	
3:30 pm	5. Actuarial Study (June 2018) and 2019 Loss Fund AND Capital Modeling Study Presentation – Kevin Wick, PricewaterhouseCoopers		
5:00 pm	<b>ADJOURN</b>		
6:00 pm	Dinner @ Hotel		
	*WP = Work Plan Item #		



September 20, 2018

TO: WSTIP Board of Directors

FROM: Tracey Christianson, Executive Director

SUBJECT: **Draft Public Officials Liability Coverage Document**

This is an item for discussion only and feedback. The goal of this presentation is to encourage communication and feedback from the Board on the draft coverage document. We anticipate questions, discussion, and potentially direction regarding the document.

As a reminder, the Coverage Documents (General Liability, Public Officials Liability, and the Property Coverage documents) are presented annually. There have been no substantive changes to these documents since 2014.

#### **Why Do We Need a Coverage Document?**

The coverage document is basically a contract between the member and the Pool on what coverage the Board wishes to provide. The coverage document also communicates the same desires to reinsurance and excess insurance partners for WSTIP. We try to ensure there are no gaps between our pooling world and the insurance marketplace where we purchase limits beyond what WSTIP can self-insure. This explains why much of the language sounds like an insurance policy, when it isn't.

#### **Background**

The Executive Committee formed a Coverage Review Committee early in 2018 to review and make updates to WSTIP coverage documents. This Committee consists of Paul Shinnors (chair), Diane O'Regan (until her departure), Danette Brannin, and Nick Covey. Staff support of this Committee include: Tracey Christianson, Cedric Adams, and Rick Hughes. Additional legal review was done by Curt Feig, Nicoll Black and Feig.

The Committee started with the Public Officials Liability Document. The first goal was to try to make the document more readable and understandable. The Committee also compared our document to four other pools in Washington coverage documents in terms of coverage and exclusions. Items were changed to clarify or add exclusions. Also, the Committee decided to move advertising and personal injury from the general liability document into this document seeing that the trigger for claims and suits for personal injury and advertising injury met the definition of a wrongful act. Personal injury claims also include false arrest, detention and imprisonment, malicious prosecution, and assault and battery (common law enforcement liability coverages).

Because so many changes were made, specifically a re-order of the document, a redline version is very difficult to look at. Therefore, the Committee asked that an overview of work be provided.



## Work Overview

Here is an overview of the work done:

### Introduction, Layered Coverage, Definitions (page 1 – 4)

The document was re-ordered, moving the definitions to the front. New definitions were added, others revised, and some unchanged. Here is a list of definitions, establishing whether they were revised or new:

A – revised (section reference only)	G – no change	L – no change
B – no change	H – no change	M – new
C – no change	I – revised	N – new
D – no change	J – no change	O – no change
E – no change	K – revised – see carve back language regarding rendering	P – new
F – revised	first aid and Naloxone	Q – revised

### Member Responsibilities (page 5-6)

A new section heading was added on Member Responsibilities. Any existing member responsibility identified were moved into that new section heading. Here is a list of member responsibilities establishing whether the pre-existed or were new.

- 1 – pre-existed
- 2 - new
- 3 – pre-existed
- 4 – pre-existed
- 5 – pre-existed
- 6 – new
- 7 – pre-existed
- 8 – new

### Pool Responsibilities (page 6)

A new section was added on Pool Responsibilities. Any existing member responsibility identified were moved into that new section heading. Here is a list of member responsibilities establishing whether the pre-existed or were new.

- 1 – pre-existed
- 2 – pre-existed
- 3 – new
- 4 – pre-existed
- 5 - new



Other Conditions of Coverage (page 6)

The remaining Conditions were revised for clarity.

- 1 – pre-existed / shortened
- 2 – pre-existed but revised
- 3 – pre-existed / no change

Who is Covered (page 7)

Who is Covered was not changed ... although a remaining question is B5 which seems in direct conflict with several exclusions.

Limits of Coverage (page 7)

Limits of Coverage ... unchanged.

Extended Reporting Period (page 7-8)

The only change was the contribution within C4 after conferring with the broker for current costs of such extensions.

Exclusions (page 8-11)

Exclusions were moved to the back. New exclusions were added, others revised, and some unchanged. Here is a list of exclusions, establishing whether they were revised or new:

A – revised	L – revised	W – new
B – revised	M – new	X – new
C – revised	N – new	Y – new
D – no change	O – no change	Z – new
E – no change	P – no change	AA – new
F – revised	Q – revised	BB – new
G – revised	R – no change	CC – new
H – new	S – revised	DD – new
I – no change	T – revised	EE – new
J – no change	U – no change	FF – moved from conditions /
K – no change	V – revised	not new

Further reviews were sought from our broker, and reinsurance carrier, GEM, but have not been received.

The Coverage Review Committee is seeking feedback on this draft Coverage Document.

/tc



## (Hopefully) Helpful Information Regarding Reading a Coverage Document

### Understanding Coverage Triggers: Occurrence vs. Claims-Made Coverage

The Public Officials Liability Coverage Document is a claims-made coverage document. This means that coverage is triggered when the claim is presented (meaning the date of loss is the date presented). In contrast, the General Liability Coverage Document is an occurrence-based coverage trigger. This means that the coverage is triggered when the claim occurs (meaning the date of loss is the date the claim occurs).

Here is another way of explaining it:

An occurrence policy protects when any covered incident occurs during the policy period, regardless of when the claim is filed. An occurrence policy will respond to claims that come in – even after the policy has been canceled – so long as the incident occurred during the period in which coverage was in force.

A claims-made policy protects only when both the alleged incident and the resulting claim happen during the period that the policy is in force. If the policy continues to be renewed, the coverage period is extended to include that new year. Once the fee for the policy is no longer paid, the coverage stops. You might notice that the Coverage Document includes language about an extended reporting period. The extended reporting period allows claims that were not reported to be presented.

### Claims-Made Policies are Common

Claims-made policies are common for professional liability policies.

### How to Read a Coverage Agreement

The Coverage Review Committee is hopeful that you can now read this document from the beginning to the end with very little difficulty of understanding what is and what is not covered. We recommend starting from the beginning introduction and reading to the end. A reminder, the Coverage Summary page is also considered part of the document. It shows your limits, retroactive date, and deductible.

The Coverage Document makes it clear in the introductory provisions that the policy will not be interpreted or construed according to Washington insurance law. Coverage documents are approved by the WSTIP Board and serve as an agreement among its members with respect to how coverage questions will be determined. If there is no coverage for the claims asserted, there is not a duty to defend. Conversely, WSTIP has the right and duty to defend any suit seeking damages from a member for wrongful acts to which the coverage afforded by the Coverage Document applies.

Coverage Analysis – If you were to undertake a coverage analysis of a lawsuit, you would likely follow these steps:

1. Familiarize yourself with the definitions. What definitions do you need to particularly know for this situation?
2. Are the named parties in the suit identified as covered parties? Were they acting within the scope of their duties?
3. Read the Coverage Part, is there a general understanding of coverage?



4. Does your “loss” mean the definition of loss in the document?
5. Has a wrongful act occurred (again within the definition)?
6. Read the exclusions and the exceptions to the exclusions. The exceptions are ways to “carve back” or “give back” coverage that is otherwise excluded.
7. When the document refers to another section or definition, read that section or definition immediately.
8. Pay attention to conjunctions used in a list.
9. Pay attention to key words and phrases.
10. Read and understand the definitions of specifically defined terms
11. Understand and make sure all policy conditions are met.
12. Confirm the coverage limits are adequate for the loss.

WSTIP can do the following things:

1. Cover the loss without reservation
2. Cover the loss with reservations
3. Deny the matter, declining to defend or pay.

### **Coverage Appeals**

Aggrieved members have the right (under the Bylaws) to seek Executive Committee review of any coverage decision made by the Executive Director. To seek review, a member must:

- Send a written notice to the President and Executive Director that includes the identity of the appellant, the decision from which the appeal is taken, and the reasons why the appellant believes the decision is wrong.
- You must seek your appeal within 30 days following this decision.
- Depending on when we receive notice of your intent to appeal, the appeal would be heard at the next regular meeting of the Executive Committee or, alternatively, the next meeting after that.

Here are those dates and locations for your convenience:

October 25 – WSTIP office, Olympia

December 5 – Great Wolf Lodge, Grand Mound

- At the hearing, the member will be asked to present your facts and the Executive Director will present his/hers. The Executive Committee decides based on those presentations.

	A	B	C	D	E	F	G
1	<b>REVIEW OF OTHER POOL DOCUMENTS IN COMPARISON TO WSTIP POL POLICY</b>						
2							
3		<b>WSTIP</b>	<b>Enduris</b>	<b>AWC</b>	<b>WCIA</b>	<b>WCRP</b>	<b>REVIEW NOTES</b>
4	<b>Exclusions (Simple Description)</b>						
5	Before the retroactive date	X					All other policies appear to be occurrence-based
6	Fines, fees, or penalties	X	X	X	X	X	Excluded in the definition of monetary damages
7	Employee Retirement Income Security Act (ERISA)	X	X	X	X	X	Exclusion g on page 22 AWC RMSA; Exclusion I on page 3 WCRP
8	Condemnation, adverse possession, eminent domain	X	X	X	X	X	Exclusion 2 on page 12 WCIA
9	Obtaining profit, advantage, or remuneration	X		X	X	X	
10	Bodily injury and property damage	X	X	X	X	X	Carve backs common here
11	Fraud, dishonesty, bad faith	X	X	X	X		
12	Debt security financing, bonds, notes, and debentures	X	X			X	Exclusion 22 on page 6 Enduris
13	Pollutants	X	X	X	X	X	
14	Asbestos, lead, mold	X	X	X	X	X	Included in definition of pollutants on page 30 AWC RMSA
15	Breach of contract	X	X	X	X	X	
16	Destruction or disappearance of money and securities	X	X				
17	Failing to place or maintain any insurance, bond, or self-insurance	X					
18	Failure to render professional services	X	only blood donation and contracted engineers				Professional services defined quite differently per document
19	Assumption of liability in a contract or agreement	X	X	X		X	Exclusion 12 page 5 Enduris; Exc M on page 23 AWC RMSA; Exclusion X Contractual Disputes WCRP
20	Arising out of tax assessments, collection, refund...	X	X	X	X	X	
21	Bodily injury from war or terrorist activity	X	X	X	X	X	Exclusion F WCRP
22	Arising out of hazardous properties of nuclear material	X	X	X	X	X	
23	Workers' compensation, disability, benefits, unemployment, social secur	X	X	X	X	X	
24	Not Subject to the Industrial Insurance Act of Washington (Title 51 RCW)		X	X	X		
25	Property Damage	X	X		X	X	
26	Bodily injury, sickness, disease, or death	X	X	X	X	X	Exclusion F except for employment practices WSTIP; POL exclusion A page 6 Enduris; POL Exclusion B AWC RMSA
27	Aircraft, watercraft, dam		X	X	X	X	
28	Earth movement		X	*	X		*AWC RMSA excludes under G.L.;
29	Fireworks		X				
30	Modification of a building for disabled		X		X		Exclusion ai page 10 WCIA;

	A	B	C	D	E	F	G
31	Matters related to collective bargaining agreement		X	x	X		AWC - Labor disputes and labor negotiations; WCIA exclusion h.; contract exclusion
32	Public Records Act claims	X	X	X	X	X	Exclusion on ag on page 10 WCIA; Excluded within the definition of penalites on page 7 WCRP
33	Open Public Meeting claims	X	X	X	X	X	Exclusion on ag on page 10 WCIA; Excluded within the definition of penalites on page 7 WCRP
34	Disclosure of confidential or personal information		X				
35	Employee Benefit claims			X	X		* Don't know about this one.
36	Criminal acts		X	X	X	X	Exclusion 45 on page 9 Enduris
37	Sexual contact, physical abuse or molestation			X			
38	Punitive damages	X	X	X	X	X	Exclusion R on page 7 Enduris, Exclusion 26 on page 6 for WCIA
39	Known false written or oral statements			X	X	X	
40	Discrimination				X		Covered/ see page 14 of WCIA
41							
42			"= check and ok as is				
43							





**2019**

**PUBLIC OFFICIALS LIABILITY  
COVERAGE DOCUMENT**

## TABLE OF CONTENTS

## INTRODUCTION

The Washington State Transit Insurance Pool (Pool) is not an insurance company. It is an entity created pursuant to RCW 48.62. It is controlled and governed by applicable state statutes and regulations, the Interlocal Agreement through which the Pool was formed, and its own Bylaws and governance documents.

The state statutes and regulations that apply to insurance companies do not apply to the Pool. The Pool is not regulated by the state insurance commissioner. The judicial cases that apply to the construction and interpretation of insurance policies do not apply to this coverage document.

This coverage document shall be construed, applied, and interpreted in accordance with the Pool's rules, regulations, and Bylaws. If there is coverage for *member* or *additional covered party* under the Liability Coverage Document issued by Pool to *member* this Coverage Document will not apply.

Various provisions in this coverage document restrict coverage. Please read the entire document carefully to determine rights, duties, and what is and is not covered.

Throughout this policy the words "you" and "your" refer to *member* shown in the Coverage Declarations and any other person or organization qualifying as an *additional covered party*. The words "we," "us," "our," "WSTIP" or "Pool" refer to the Washington State Transit Insurance Pool.

**Words and phrases that appear in bold and *italics* have special meaning. Please refer to the Definitions.**

## LAYERED COVERAGE

The coverage provided by the Pool's program is in layers. The first layer of coverage is funded by the Pool and the terms and conditions governing that coverage are set forth in this coverage document. Above the Pool's layer of coverage are coverages provided by excess insurers or reinsurers. For the most part, the coverages provided by the excess insurers or reinsurers "follow the form" of the Pool's coverage but there are some differences. Coverage for any loss above the Pool's layer shall be determined by the terms, conditions, and exceptions as set forth in the excess or reinsurance coverage documents.

## DEFINITIONS

The following terms are defined as follows:

- A. ***Additional covered party*** are those persons or entities set forth in Section 2B.
- B. ***Advertising injury*** means injury arising out of one or more of the following offenses committed in the course of advertising your goods, products, or services.

1. oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products, or services;
  2. oral or written publication of material that violates a person's right of privacy;
  3. misappropriation of advertising ideas or style of doing business; or
  4. infringement of copyright, title or slogan.
- C. **Bodily injury** means physical injury, mental injury, shock, sickness, or disease sustained by a person, including death, resulting from any of these at any time.
- D. **Claim** means written notice from any person or entity that it is his, her or its intention to hold **member** or **additional covered party** responsible for damages arising out of a **wrongful act**.
- E. **Claim expenses** means:
1. **claim** investigations costs;
  2. legal expenses; and
  3. litigation costs, pre- and post-judgment interest on awards and judgments, and the cost of bonds to release attachments or to appeal.
- Claim expenses** do not include salaries and expenses of employees of **member**, overhead, or any fees paid for claim administration.
- F. **Loss** means the amount the **member** or **additional covered party** becomes legally obligated to pay as damages, judgments, settlements, including **claim expenses** for any **wrongful acts**.
- G. **Member** means a Washington State public transit entity that participated in the formation of the Pool or has been approved for membership in the Pool.
- H. **Offense** means any of the **offenses** included in the definitions of **advertising injury** or **personal injury**.
- I. **Personal injury** means injury arising out of one or more of the following offenses:
1. false arrest, detention, or imprisonment;
  2. malicious prosecution;
  3. defamation;
  4. the wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling, or premises that a person occupies;
  5. assault or battery unless such would constitute a crime in the state in which it was committed; or
  6. discrimination prohibited by state or federal law including discrimination based upon race, creed, color, religion, sex, national origin, age, veteran's status, marital status, disability, genetic information, pregnancy, or sexual orientation.

- J. **Pollutants** means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. Waste includes materials to be recycled, reconditioned, or reclaimed.
- K. **Professional services** means:
1. the practice of medicine, such as (but not limited to) physician, surgeon, osteopath, chiropractor, anesthesiologist, dentist, psychiatrist, psychologist, nurse, paramedic, emergency medical technician, or pharmacist; or
  2. services by architects, engineers, surveyors, or draftsmen;
  3. **professional services** does not include the rendering of emergency first aid including the administration of the drug Naloxone.
- L. **Property damage** means physical injury to tangible property, including all resulting loss of use of that property.
- M. **Sexual Abuse** means any actual, attempted, or alleged criminal sexual touching, contact, or display of the body of or to a person by another person, or persons acting in concert, which causes physical and/or mental injuries. Sexual abuse includes sexual molestation, sexual assault, sexual exploitation, or sexual injury. Sexual abuse does not include sexual harassment.
- N. **Sexual harassment** means actual or alleged unwelcome sexual advances, requests for sexual favors or other verbal or physical conduct of a sexual nature directed to an employee of **member** when:
1. Submission to such conduct is made either explicitly or implicitly a term and condition of such employee's employment; or
  2. Submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting such employee; or
  3. Such conduct has the purpose or effect of unreasonably interfering with such employee's work performance or creating an intimidating or offensive work environment.
- O. **Suit** means a civil proceeding which seeks damages arising out of a **wrongful act**. **Suit** includes:
1. an arbitration proceeding in which such damages are claimed and to which you must submit or do submit with our consent; or
  2. any other alternative dispute resolution proceeding in which such damages are claimed and to which you submit with our consent.
- P. **Terrorist activity** means activities against persons, organizations or property of any nature:
1. That involve the following preparation:
    - a. Use or threat of force or violence; or,
    - b. Commission or threat of a dangerous act; or,
    - c. Commission or threat of an act that interferes with or disrupts an electronic communication, information or mechanical system; and

2. When one or both of the following applies:
  - a. The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
  - b. It appears that the intent is to intimidate or coerce a government, or to further political ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

Q. **Wrongful act** means:

1. any actual or alleged error, misstatement, or misleading statement, or any act, omission, or neglect including malfeasance, misfeasance, and nonfeasance by **member** or **additional covered party** rendered in the discharge of his or her duties for you; and
2. any actual or alleged wrongful termination; harassment; retaliation; discrimination; employment related misrepresentation to an employee or applicant for employment with the **member**; wrongful failure to employ or promote; wrongful deprivation of career opportunity; wrongful demotion or negligent employee evaluation including the giving of negative or defamatory statements in connection with an employee reference; wrongful discipline; violation of an employee's or applicant's civil rights; employment-related libel, slander, defamation or invasion of privacy.
3. Any other **offenses** included in the definitions of **advertising injury** or **personal injury**.

## COVERAGE PART

### Section 1. Coverage Agreement

#### A. Coverage

1. Generally, the Pool will pay for losses arising from public officials' errors and omissions, personal injury and advertising injury, and employment practices liability. Specifically, we will pay on behalf of **member** or **additional covered party** those sums that **member** or **additional covered party** becomes legally obligated to pay as **loss** because of a **wrongful act** to which this coverage applies if it meets the responsibilities and conditions of this document and is not excluded.
2. This coverage applies to a **wrongful act** only if:
  - a. The **wrongful act** takes place after the Retroactive Date shown in the Declarations and before the end of the coverage period; and
  - b. A **claim** is made against **member** or **additional covered party** as set forth in paragraph B below during the coverage period or any extended reporting period we may provide according to Section 4 – Extended Reporting Period.

## B. Claims

1. A **claim** will be deemed to have been made at the earlier of the following:
  - a. When a **claim** is received and recorded by us; or
  - b. When notice is provided as detailed in C1 below, but not later than:
    1. The end of the coverage period; or
    2. The end of any applicable extended reporting period.
2. All **claims** based on or arising out of the same **wrongful act**, or a series of related **wrongful acts**, by one or more covered entities shall be considered first made when the first of such **claims** is made.

## C. Your Responsibilities

1. Immediate Reporting of **Claims** or **Suits** - If a **member** receives a written **claim** or **suit** that may involve coverage under this Coverage Document, you must record the time and date on which you received the **claim** or **suit** and immediately provide a copy of all documents received to the Pool.
2. Ask for an Explanation of Coverage - For a **suit**, the **member** must request an explanation of coverage available to them in writing.
3. Cooperate in the Process - A **member** or **additional covered party** must authorize us to obtain records or other information; and cooperate with us in the investigation, defense, settlement, or trial of any **claim** or **suit**.
4. Pay Your Deductible - A **member** is obligated to pay its deductible once **claim expenses** exceed the deductible and upon the Pool's demand.
5. Reporting Prior to Claim or Suit - If an event or situation occurs that you believe may result in a **claim** or **suit**, you must notify us in writing within a reasonable timeframe. Such notice should include an overview of the situation including all involved parties (name, address, and other contact information), what happened, when it happened, and where it happened.
6. Duty to Mitigate - Following a **claim, suit** or **loss**, the **member** is obligated to take all reasonable steps in mitigation to this or any other covered **loss** or damage. In the event **member** fails to take reasonable steps in mitigation, the Pool may deny or limit coverage.
7. Cooperate in Subrogation / Do Not Waive Subrogation without the Pool's Consent - When we have paid a **loss** on your behalf, you must transfer to us your rights to recover payments for that **loss** from others. You must cooperate with us in all proceedings to recover payments from others we have made on your behalf. With the Pool's consent, you may waive subrogation, but only prior to any **claim** or **suit**.

8. Exhaust Your Remedies - A **member** must exhaust all remedies available under the Interlocal Agreement, Bylaws, and Governance Policies prior to suing us for coverage under this Coverage Document.

#### D. The Pool's Responsibilities

1. Investigate Anything Reported to Us - The Pool may, at our discretion, investigate and settle any reported event or situation as we consider appropriate. The Pool has the right to investigate and settle any **claim** or **suit** as we consider appropriate.
2. Duty to Defend - The Pool has the duty to defend any **suit** seeking damages from a **member** or **additional covered party** for **wrongful acts** to which this coverage applies.
3. Inform You of Coverage Limitations - The Pool has a responsibility to inform the **member** or **additional covered party** of any identified limitations to the coverage afforded under this agreement including an outright denial of coverage.
4. Pay to the Limits - The Pool's duty to defend or settle ends when the limit of liability has been exhausted by payment of damages, judgments, settlements, and **claim expenses**.
5. Not Pay Expenses Prior to Acceptance - The Pool has no duty to pay any damages, judgments, settlements or **claim expenses** incurred by a **member** or **additional covered party** prior to the presentation and acceptance of the **suit** or **claim** by the Pool. For this limit of coverage, the word settlement is defined to mean any verbal or written agreement to resolve the claim or suit reached by the **member**, **additional covered party** and the claimant/plaintiff.

#### E. Other Conditions of Coverage

1. Legal Action Against Us - no person or entity may join us as a party in a **suit** seeking damages from a covered party
2. Other Insurance - The coverage provided by this Coverage Document shall be excess over any other valid commercial coverage or insurance available to any **member** or **additional covered party**, whether such coverage or insurance is stated to be primary, contributory, excess, contingent, or otherwise.
3. No Assignment - Your rights and duties under this Coverage Document may not be assigned or transferred without our consent.



## Section 2. Who is Covered?

The coverage afforded by this Coverage Document applies to:

- A. The **member** identified in the Coverage Declarations.
- B. Each of the following are **additional covered parties** while acting within the scope of his, her, or its duties on your behalf:
  - 1. elected, appointed, and employed officials;
  - 2. current or former members of commissions, boards, or other units operated by you;
  - 3. your current or former employees;
  - 4. all persons who perform a service on a volunteer basis for you, provided such performance is under your direction and control. This does not include any person or entity working on retainer or as an independent contractor;
  - 5. all persons or organizations providing service to you under any mutual aid or similar agreement; and
  - 6. the estate of any person or entity described in this subsection, provided any **claim** is first made within one year of that person's death.
- C. The Pool and its employees while acting within the scope of his, her, or its official duties.

## Section 3. Limits of Coverage

- A. The most we will pay for all **loss** arising from a **wrongful act** during any coverage period is the limits of liability as shown in the Declarations.
- B. The limits of liability as set forth above is the most we will pay regardless of the number of covered persons or the number of **suits** or **claims**.
- C. If the **wrongful act** originated in a coverage period prior to the inception of this coverage document or any applicable retroactive date, the **wrongful act** shall be deemed to be covered solely by the limits provided by the Pool's earlier coverage document.

## Section 4. Extended Reporting Period

- A. If this coverage is canceled or not renewed, we will provide a basic extended reporting period without additional charge or, at your option, a supplementary extended reporting period for an additional charge. An extended reporting period does not change the scope of coverage or extend the coverage period. It only extends the reporting period to report a **claim** to us.
- B. The basic extended reporting period starts with the termination of coverage and lasts for sixty days. The basic extended reporting period does not apply to **claims** that are covered under any subsequent

coverage or insurance you purchase, or that would be covered but for the exhaustion of the amount of coverage or insurance applicable to such **claims**.

C. Supplementary extended reporting period

1. a supplemental extended reporting period of one year duration is available but only by an endorsement;
2. this supplemental period starts when the basic extended reporting period ends;
3. you must give us a written request for the endorsement within 60 days after the end of the coverage period. The supplemental extended reporting period will not go into effect unless you pay the additional contribution promptly when due;
4. the additional contribution shall be 100 percent of the **member's** annual contribution for public officials' liability coverage; and
5. the coverage afforded through the supplementary extended reporting period shall be excess over any other valid and collectible coverage or insurance.

## Section 5. Exclusions

This coverage does not apply to a **loss**:

- A. Arising out of any **wrongful act** that takes place prior to the retroactive date(s) of this coverage document.
- B. Consisting of any cost, civil fine, penalty, or expense levied because of an enforcement action by any federal, state or local governmental regulatory agency. This exclusion does not apply to **loss** resulting from any claims for relief or complaints filed with the Equal Employment Opportunity Commission, state or federal Human Rights Commission or similar administrative bodies to the extent allowed by law.
- C. Consisting of liability imposed under the Employee Retirement Income Security Act (ERISA), the Comprehensive Omnibus Budget Reconciliation Act (COBRA), the Worker Adjustment and Retraining Notification Act (WARN), any similar federal, state or local laws; any amendments to such laws; or any regulations promulgated under any such laws.
- D. Arising out of condemnation, inverse condemnation, adverse possession, dedication by adverse use, or disputes involving the application of impact or linkage fees. This includes but is not limited to, takings and partial takings of private property resulting from the application of a land use, zoning, building, subdivision or similar laws or regulations.
- E. Arising out of or attributable to the **member** or **additional covered party** obtaining profit, advantage or remuneration to which the **member** or **additional covered party** is not entitled; Provided, an adverse fact or finding attributable to a **member** or **additional covered party** shall not be imputed to any other **member** or **additional covered party**.

- F. Involving **bodily injury** or **property damage**. This exclusion does not apply to **bodily injury** caused by or arising out of any **wrongful act** involving an actual or alleged wrongful termination harassment; retaliation; discrimination; employment related misrepresentation to an employee or applicant for employment with the **member**; wrongful failure to employ or promote; wrongful deprivation of career opportunity; wrongful demotion or negligent employee evaluation including the giving of negative or defamatory statements in connection with an employee reference; wrongful discipline; violation of an employee's or applicant's civil rights; employment-related libel, slander, defamation or invasion of privacy.
- G. Arising out of contributed to by fraud, dishonesty, bad faith, or the deliberate violation of any federal, state, or local statute, ordinance, rule, or regulation; An adverse fact or finding of fraud, dishonesty, bad faith or the deliberate violation of any federal, state, or local statute, ordinance, rule, or regulation attributable to a **member** or **additional covered party** shall not affect coverage to any other **member** or **additional covered party**.
- H. Arising out of any intentional dishonest, fraudulent, criminal or malicious act, error or omission, by any **member**, or **additional covered party** including the violation of any statute, code or ordinance.
- I. Arising out of, directly or indirectly, debt security financing, including but not limited to bonds, notes and debentures.
- J. Arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants** at any time.
- K. Arising out of, resulting from, caused or contributed to by asbestos, lead, or mold or exposure to asbestos, lead, or mold, or for the costs of abatement, mitigation, removal or disposal of asbestos, lead or mold.
- L. Arising out of breach of contract.
- M. Resulting from the assumption of liability in a contract or agreement. This exclusion does not apply to **loss** that you would have in the absence of the contract or agreement.
- N. Arising out of or related to any award, order or relief granted in any labor arbitration proceedings, civil service hearings, or unfair labor practices proceedings or any other similar employer/employee labor dispute, administrative hearing, or proceeding initiated against a member under the laws of the State of Washington and/or the United States of America or as provided for in any collective bargaining agreement between **member** or **additional covered party** and any employee, employee bargaining unit or union for any form of grievance resolution, including any defense cost associated with any proceeding described in this paragraph.
- O. Arising out of the destruction or disappearance of money, securities or the loss of use thereof.
- P. Arising out of or contributed to by your failing to place or maintain any insurance, bond, or self-insurance.

- Q. Arising out of rendering or failure to render **professional services**.
- R. Arising out of:
1. any tax assessments or adjustments;
  2. the collection, refund, disbursement, or application of any taxes; or
  3. failure to anticipate tax revenue shortfalls.
- S. Consisting of punitive damages, multiplied damages, criminal fines or civil penalties, or any other damages, fines, penalties or assessments that are imposed for purposes other than to compensate an injured person or entity for their actual injury, loss, or damage.
- T. Arising out of or related to any **claim** or **suit** for equitable relief including actions for injunctive relief or declaratory relief.
- U. For **bodily injury** or **property damage** due to war (declared or not) or any act or condition incident to war. War includes civil war, insurrection, rebellion, revolution, or **terrorist activity**.
- V. Arising out of the hazardous properties of nuclear material.
- W. Arising out of the actual or alleged violation of the Public Records Act (RCW 42.56) and/or the Open Public Meetings Act (RCW 42.30).
- X. Consisting of any costs or expenses incurred to make premises accessible to persons with disabilities as required by the Americans with Disabilities Act; any similar federal, state or local law; any amendments to such laws; or any regulations promulgated under any such laws.
- Y. Consisting of awards or settlements of employer-paid pay and benefits, such as but not limited to vacation, general leave, sick leave, back pay, payroll taxes, and retirement.
- Z. Arising out of sexual abuse or molestation of any person by an additional **covered party** or by any employee or volunteer of a **member**. The conduct of the employee or volunteer will not be imputed to the **member**. Sexual abuse does not include sexual harassment.
- AA. Arising out of or related in any way to the ownership, maintenance, operations, use, loading or unloading of aircraft or watercraft.
- BB. Arising out of fireworks or pyrotechnics displays, events or exhibitions.
- CC. For liability arising out of:
1. An insufficiency of funds to meet any obligations under any plan included in the employee benefit program;
  2. Inadequacy of performance/advice given with respect to participation in the employee benefits program, including:
    - a. Failure of any investment to perform;
    - b. Errors in providing information on past performance of investment vehicles;

- c. Advice given to any person with respect to that person's decision to participate or not participate in the employee benefit program.
- DD. Consisting of damages, or loss costs or expenses because of bodily injury, personal injury, advertising injury, or property damage arising directly or indirectly out of:
1. Any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of non-public information; or
  2. the loss of, loss of use, damage to, corruption of, inability to access, or inability to manipulate electronic data.
  3. This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, costs or expenses incurred by any **member** or others out of that which is described in paragraph 1 or 2 above.
- EE. Arising out of bodily injury to **member's** employee whose employment is not subject to the Industrial Insurance Act of Washington (Title 51 RCW) or the spouse, child, parent brother or sister of that employee occurring in the course of employee's employment by **member**. This exclusion applies:
1. Whether the **member** may be liable as an employer or in any other capacity; and
  2. To any obligation to share damages with or repay someone else who must pay damages because of the injury.
- FF. For which there is coverage for **member** or **additional covered party** under the Liability Coverage Document issued by Pool to **member**.



# 2019 WSTIP Executive Committee Mock Election



# Why are we talking about a mock vote in September?

- ✓ Committee wants to speed up voting process at the Annual meeting
- ✓ Less paper
- ✓ To test and make sure electronic voting is feasible



# Go to the following website

- ˘ If using your phone or tablet go to:  
<https://www.wstip.org/election>
- ˘ If using your laptop/desktop go to:  
<https://www.wstip.org/election2019>





# Results:

- ˆ [2018 – 2019 Draft Secretary Vote Results](#)
- ˆ [Electronic Voting](#)



September 18, 2018

TO: WSTIP Board of Directors

FROM: Tracey Christianson, Executive Director

SUBJECT: **Draft 2019 Budget Proposal/Overview**

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 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 2019 is 102,910,793 which is a 1% increase. Employee counts increased to 5,425 from 5,135 which is a 6% increase. Vehicle values increased 6% to \$780,431,061. Property values increased 9% to \$586,781,535. In summary, exposure units have increased.

**Loss Fund** – The 2019 loss fund, as determined by the actuary, is \$9,033,964 (representing a \$2.5 million self-insurance retention). This is an increase of 4% from the 2018 budget. **The large hit is in the equity contribution.**

**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 \$2.5 million which is being recommended by the actuary.

**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 2019 insurance costs are \$2,469,716 which is a 2% increase. This seems favorable because our GEM numbers came in lower than expected due to underwriting changes that GEM is implementing. Our overall rate is higher than last year.

**Operating Budget** – The operating costs of the program are increasing by 14% in comparison to 2018 operating budget. The operating budget being presented is \$3.4 million. Without the addition of the Technology Grant, the budget increase would be 6%.



## Budget Highlights Worthy of Notice

Staff Position – Staff are requesting a new position in the administration department: an IT Specialist. This position will work with Origami to respond to member's request for enhancements and utilization such as implementing mobile forms at the member's agencies.

Board and Conference Travel – This budget anticipates a full year of Committee work adding reimbursement for travel expenses for Committee members.

Technology Grant – The Emerging Risks and Opportunities Committee put forward a recommendation to the Executive Committee and Board to fund a \$250,000 technology grant program for the members.

Other Staffing Issues of Interest – 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. The Executive Committee approved an updated salary scale for the staff after a salary survey. Salary surveys are conducted every three years.

Office Furniture & Building Maintenance and Repairs – Staff continue to work methodically on updating the building and furniture.

Printing and Graphic Services – Staff anticipate additional expenses to celebrate WSTIP's 30-year anniversary.

**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 \$25 million limits. WSTIP will continue to retain the first \$250,000 of any property loss.

All members have first dollar general and auto liability coverage. This means there is no deductible. Limits remain at \$25 million. For Public Officials Liability, there is a \$5,000 deductible with a \$25 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 selections. 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. Nine 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 overall increase in the loss fund is 10%.**

The 2018 auto liability rate was .1154 (per mile). The proposed auto liability rate is .1263. This is an increase of 9%.

The 2018 general liability rate was \$291.98 (per employee). The proposed general liability rate is \$299.32. This is an increase of 3%.

The 2018 auto physical damage rate was .2960. The proposed auto physical damage rate is .3629. This is an increase of 23%.

The 2018 property rate (not including vehicles) was .1686. The proposed property rate (not including vehicles) is .1728 which is a 2% decrease.

The 2018 property vehicle value rate was .1686 per \$100 in value. The proposed rate is .1728 (per \$100 of value). This is a 2% increase.

The under/uninsured motorist coverage rate (non-vanpool) in 2017 was .0006. The proposed rate for 2018 is .0006. There is no change. The under/uninsured motorist coverage rate (vanpool) rate in 2017 was .0075. The proposed rate is .0075. There is no change.

### Attachments

2019 Estimated Member Assessments  
2019 Estimated Budget Summary including Insurance  
2019 Estimated Operating Budget  
2019 Underwriting Information

### Actuarial Reports

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

# Proposed Member Assessment for 2019

9/20/2018 20:13

	<b>2018</b>	<b>Final 2019</b>	<b>% Change</b>
	<b>Assessment</b>	<b>% Rate Increase \$ to Surpluss</b>	
<b>501.25 · Asotin County</b>	\$50,623	\$49,685	-2%
<b>501.01 · Ben Franklin</b>	\$1,051,574	\$1,104,754	5%
<b>501.27 · C-TRAN</b>	\$1,135,281	\$1,168,887	3%
<b>501.02 · Clallam</b>	\$355,909	\$335,162	-6%
<b>501.21 · Columbia County</b>	\$43,650	\$42,918	-2%
<b>501.03 · Community</b>	\$2,351,843	\$2,658,383	13%
<b>501.23 · Everett</b>	\$336,030	\$352,398	5%
<b>501.14 · Grant</b>	\$244,100	\$309,377	27%
<b>501.04 · Grays Harbor</b>	\$284,262	\$320,280	13%
<b>501.05 · Intercity</b>	\$1,095,836	\$1,167,231	7%
<b>501.06 · Island</b>	\$429,435	\$444,863	4%
<b>501.07 · Jefferson</b>	\$131,621	\$137,429	4%
<b>501.08 · Kitsap</b>	\$903,307	\$1,060,039	17%
<b>501.09 · Link</b>	\$414,460	\$462,738	12%
<b>501.11 · Mason</b>	\$238,506	\$257,964	8%
<b>501.10 · Pacific</b>	\$72,503	\$76,887	6%
<b>501.26 · Pierce</b>	\$3,076,732	\$3,551,186	15%
<b>501.16 · Pullman</b>	\$89,879	\$83,016	-8%
<b>501.22 · RiverCities</b>	\$78,780	\$87,607	11%
<b>501.12 · Skagit</b>	\$429,744	\$417,299	-3%
<b>501.19 · Spokane</b>	\$1,637,690	\$1,915,656	17%
<b>501.15 · Twin</b>	\$51,177	\$56,799	11%
<b>501.20 · Valley</b>	\$121,007	\$119,191	-2%
<b>501.13 · Whatcom</b>	\$566,067	\$641,250	13%
<b>501.24 · Yakima</b>	\$234,988	\$202,455	-14%
	<b>\$15,425,004</b>	<b>\$17,023,454</b>	<b>10%</b>

## 2019 Insurance Services

9/20/2018 20:45

Liability Reinsurance 2.5m sx 2.5m (2.5 - 5m)  
Liability Excess 10m sx 5m (5m-15m)  
Liability Excess 5m sx 15m (15m-20m)  
Liability Excess 5m sx 20m (20m-25m)  
610.05 · Property/APD  
610.06 · Pollution  
610.07 · Underground Storage Tank  
610.08 · Crime

**NEW Board D&O**

**Total Insurance Services**

Insurance Services		
2019 Budget	% Change	2018 Budget
\$840,317	-3.5%	\$871,010
\$390,375	-3.4%	\$404,183
\$127,004	-2.3%	\$130,000
\$81,860	2.2%	\$80,078
\$897,299	9.3%	\$820,797
\$46,351	3.0%	\$45,001
\$34,000	-37.2%	\$54,126
\$17,510	3.0%	\$17,000
\$35,000		
<b>\$2,469,716</b>	<b>2.0%</b>	<b>\$2,422,195</b>

**Total Expenses (without Insurance) \$3,460,827**  
**Total Expense (with Insurance) \$5,930,543**  
**Total (Ops, Insurance, Loss Fund) \$17,464,507**

## 2019 Loss Fund

Auto Liability  
General Liability  
Auto Physical Damage  
Property

**Total Loss Fund**

Loss Fund		
2019	% Change	2018
\$7,376,010	4%	\$7,122,660
\$966,334	6%	\$909,180
\$523,029	3%	\$507,755
\$168,591	38%	\$122,301
<b>\$9,033,964</b>	<b>4%</b>	<b>\$8,661,896</b>

## 2019 Addition to Surplus

Addition to Surplus		
2019	% Change	2018
\$2,500,000	56%	\$1,600,000

Washington State Transit Insurance Pool  
Expenses - Budget vs. Actual  
January through December 2018

2019 Operations Budget

9/20/2018 20:40

	2019	% Change	2018	
720.01 - Staff Wages	\$1,069,384	12%	\$952,380	Includes new IT Specialist position
720.02 - Staff Benefits	\$307,919	3%	\$298,617	See Benefit Scenarios
720.03 - ICMA Retirement Trust	\$64,445	13%	\$57,188	
720.04 - Payroll Taxes	\$25,679	-4%	\$26,724	
720.05 - Staff Professional Development	\$25,000	0%	\$25,000	\$2500 * 10 employee (exclude ED and counsel)
720.06 - Staff Travel	\$85,000	0%	\$85,000	
	<b>\$1,577,427</b>	<b>9%</b>	<b>\$1,444,909</b>	
730.01 - Board/Conference Travel	\$115,000	-4%	\$120,000	Decrease from last year (2018 Board Development Event) / Increased for non-EC Committee travel (\$1000 * 15)
730.02 - Board Development	\$10,000	0%	\$10,000	
730.03 - Board Meeting Expenses	\$65,000	0%	\$65,000	
730.04 - Misc Board Expenses	\$5,000	0%	\$5,000	
730.05 - Jeff Ristau Scholarship	\$20,000	0%	\$20,000	
	<b>\$215,000</b>	<b>-2%</b>	<b>\$220,000</b>	Verify 2018 actual expenses
740.00 - Contracted Services				
740.01 - MSDS Online	\$7,000	0%	\$7,000	
740.02 - MRSC/WSTA	\$10,000	0%	\$10,000	
Total 740.00 - Contracted Services	\$17,000	0%	\$17,000	
740.20 - Loss Prevention Programs				
740.10 - Pre-Litigation Fund	\$55,000	0%	\$55,000	
740.11 - Vanpool Driver Online Refresher	\$5,200	0%	\$5,200	
740.12 - Risk Management Grant	\$62,500	-5%	\$66,000	\$2500 per Member renamed (was Driver Award Program)
740.13 - Recognition Programs	\$22,500	0%	\$22,500	
740.14 - Sponsorships	\$15,000	0%	\$15,000	
740.15 - Guest Rider Program	\$15,000	0%	\$15,000	
740.16 - Network Security Project	\$50,000	-17%	\$60,000	Joanne: Was this still in, or moved?; JK: Still in!
740.17 - Collision Avoidance Technology	\$20,000	0%	\$20,000	
Total 740.20 - Loss Prevention Programs	\$245,200	-5%	\$258,700	
740.30 - Tech Assistance for Members	\$40,000	0%	\$40,000	
Technical Grant	\$250,000	100%	\$0	New Technology Grant program
740.40 - WSTIP Training	\$94,500	27%	\$74,500	\$74,500 Reimbursed expense (WSDOT) and all other WSTIP training programs, development, etc \$20,000
740.50 - Misc Loss Control/Prevention	\$15,000	0%	\$15,000	
740.60 - Claims Coordinator Conf	\$7,500	50%	\$5,000	
	<b>\$669,200</b>	<b>63%</b>	<b>\$410,200</b>	<b>2.2%</b>
710.01 - Risk Mgmt Information System	\$140,000	12%	\$125,000	\$140k 2018 contract (additional licenses -\$25k reimbursed expense)
710.02 - Network Maintenance/Support	\$50,000	0%	\$50,000	
710.03 - Subscription Software/Licenses	\$35,000	17%	\$30,000	
710.04 - Contract Services (Tech)	\$83,200	51%	\$55,000	Contracted network administration (x2/week)
710.05 - New Projects (Tech)	\$25,000	0%	\$25,000	
	<b>\$333,200</b>	<b>17%</b>	<b>\$285,000</b>	
700.12 - TCIP Investment Fees	\$8,000	100%	\$0	Missed in 2018 budget
700.11 - Contracted Services (Claims)	\$20,000	100%	\$0	Allocation from Contracted Services (admin)
700.01 - Insurance Broker	\$115,000	5%	\$110,000	
700.02 - Actuary	\$100,000	25%	\$80,000	Increase for UIM study / Cyber Liability study / Ratio calculations
700.03 - Financial/Accountability Audits	\$15,000	25%	\$12,000	Program fees + Accountability Audit every 2 years / due 2018
700.04 - State Risk Manager	\$17,000	0%	\$17,000	\$12k for program fees (audit costs extra)
700.05 - Claims/Property/AGRIP Audits	\$15,000	0%	\$15,000	Claims audit completed 2018
700.06 - Accountant	\$35,000	75%	\$20,000	Splitting last years budget numbers with professional services for claims (unbudgeted 2018)
700.07 - Contracted Services (Admin)	\$40,000	-33%	\$60,000	
700.08 - General Counsel	\$100,000	43%	\$70,000	Jan-June for counsel = 62k
700.09 - Capital Funding Study	\$0	-100%	\$40,000	Every 3 years / completed 2018
700.10 - Salary Survey	\$0	-100%	\$12,000	Every 3 years / completed 2018
	<b>\$465,000</b>	<b>7%</b>	<b>\$436,000</b>	
749.01 - Office Furniture	\$25,000	67%	\$15,000	Finish out furniture orders (\$6 Joanne / \$5k Andrea / \$10k front office / \$5k IT office)
749.02 - Dues & Subscriptions	\$15,000	0%	\$15,000	
749.03 - Office Supplies	\$25,000	0%	\$25,000	
749.04 - Postage	\$4,000	14%	\$3,500	

Washington State Transit Insurance Pool  
Expenses - Budget vs. Actual  
January through December 2018

	2019	% Change	2018	
749.05 - Printing & Graphic Services	\$20,000	67%	\$12,000	Increased in expectation of 30 yr anniversary items/ Jan-June 2018=9k
749.06 - Bank Fees	\$20,000	67%	\$12,000	Increased for securities management costs
749.07 - Wellness Committee	\$2,500	100%	\$0	Previously unbudgeted expense
	<b>\$111,500</b>	<b>35%</b>	<b>\$82,500</b>	
777.01 - Building Mtce/Repairs	\$25,000	108%	\$12,000	
777.02 - Utilities	\$16,000	0%	\$16,000	
777.03 - Communication	\$20,000	0%	\$20,000	
777.04 - Office Equipment Lease	\$6,000	0%	\$6,000	
777.05 - Depreciation	\$20,000	100%	\$0	Missed in 2018 Budget
777.06 - Lease Hold Rent Taxes	\$2,500	100%	\$0	Missed in 2018 Budget
	<b>\$89,500</b>	<b>66%</b>	<b>\$54,000</b>	
Pierce Collision Avoidance Grant			\$100,000	
<b>Total 2019 Operations Budget</b>	<b>\$3,460,827</b>	<b>14%</b>	<b>\$3,032,609</b>	
<b>Total without Technology Grant</b>	<b>\$3,210,827</b>	<b>6%</b>		



## 2019 AL Exposure Units and Comparison

9/20/2018 20:49

Member	AL (2019 Estimated Miles)*				
	Fixed Route	Demand Response	Vanpool	Non-Revenue	Total Miles
Asotin	164,000	37,000	104,000	12,000	317,000
Ben Franklin	2,900,000	2,580,000	3,620,000	270,000	9,370,000
C-Tran	4,763,780	1,779,853	250,074	310,000	7,103,707
Clallam	1,032,000	403,500	526,000	177,000	2,138,500
Columbia County	0	223,210	75,000	1,000	299,210
Community	10,823,433	0	5,838,000	1,169,678	17,831,111
Everett	1,386,606	636,086	0	87,223	2,109,915
Grant	1,300,000	190,000	250,000	180,000	1,920,000
Grays Harbor	1,187,506	347,837	259,324	52,556	1,847,223
Intercity	3,281,193	1,126,316	3,065,000	154,020	7,626,529
Island	1,379,894	401,101	875,729	179,176	2,835,900
Jefferson	650,000	65,000	45,000	35,000	795,000
Kitsap	2,869,000	1,556,000	819,000	360,000	5,604,000
Link	1,965,660	251,750	0	60,000	2,277,410
Mason	764,469	397,778	157,164	24,494	1,343,905
Pacific	340,000	95,000	0	28,000	463,000
Pierce	11,071,701	2,354,052	4,900,000	1,100,000	19,425,753
Pullman	355,000	65,000	0	5,000	425,000
RiverCities	344,310	184,707	0	28,605	557,622
Skagit	1,462,962	34,800	1,020,000	265,000	2,782,762
Spokane	6,756,872	1,550,763	980,161	486,260	9,774,056
Twin	269,894	9,985	0	24,526	304,405
Valley	350,000	164,000	70,000	40,000	624,000
Whatcom	2,395,676	1,081,973	436,636	214,000	4,128,285
Yakima	620,000	330,000	6,500	50,000	1,006,500
<b>Total</b>	<b>58,433,956</b>	<b>15,865,711</b>	<b>23,297,588</b>	<b>5,313,538</b>	<b>102,910,793</b>

2018 Estimated Miles					
Fixed Route	Demand Response	Vanpool	Non-Revenue	Total Miles	
160,000	43,000	117,000	10,980	330,980	
2,900,000	2,435,000	3,400,000	270,000	9,005,000	
5,033,343	1,826,000	484,000	310,000	7,653,343	
980,000	415,000	586,000	378,000	2,359,000	
0	225,000	102,000	3,500	330,500	
9,897,457	0	4,900,000	890,000	15,687,457	
1,450,000	640,250	0	92,000	2,182,250	
1,300,000	150,000	250,000	15,000	1,715,000	
970,000	350,000	390,000	50,000	1,760,000	
3,050,000	1,042,000	3,000,000	225,000	7,317,000	
1,492,044	487,480	997,938	328,320	3,305,782	
650,000	70,000	50,000	35,000	805,000	
2,663,000	1,420,000	850,000	400,000	5,333,000	
1,866,800	250,000	0	90,000	2,206,800	
783,439	326,718	137,376	24,192	1,271,725	
333,800	100,000	0	31,000	464,800	
13,782,820	725,285	4,700,000	1,330,000	20,538,105	
398,000	70,000	0	25,000	493,000	
380,000	215,000	0	30,000	625,000	
1,299,021	436,720	1,165,849	157,716	3,059,306	
6,377,561	1,417,913	1,015,558	428,000	9,239,032	
283,755	38,271	0	18,365	340,391	
376,000	164,000	70,000	50,000	660,000	
2,237,030	1,013,393	358,034	205,000	3,813,457	
725,000	362,408	289,146	40,000	1,416,554	
<b>Total</b>	<b>59,389,070</b>	<b>14,223,438</b>	<b>22,862,901</b>	<b>5,437,073</b>	<b>101,912,482</b>

% Change in Miles				
Fixed Route	Demand Response	Vanpool	Non-Revenue	Total Miles
2.5%	-14.0%	-11.1%	9.3%	-4.2%
0.0%	6.0%	6.5%	0.0%	4.1%
-5.4%	-2.5%	-48.3%	0.0%	-7.2%
5.3%	-2.8%	-10.2%	-53.2%	-9.3%
	-0.8%	-26.5%	-71.4%	-9.5%
9.4%		19.1%	31.4%	13.7%
-4.4%	-0.7%		-5.2%	-3.3%
0.0%	26.7%	0.0%	1100.0%	12.0%
22.4%	-0.6%	-33.5%	5.1%	5.0%
7.6%	8.1%	2.2%	-31.5%	4.2%
-7.5%	-17.7%	-12.2%	-45.4%	-14.2%
0.0%	-7.1%	-10.0%	0.0%	-1.2%
7.7%	9.6%	-3.6%	-10.0%	5.1%
5.3%	0.7%		-33.3%	3.2%
-2.4%	21.7%	14.4%	1.2%	5.7%
1.9%	-5.0%		-9.7%	-0.4%
-19.7%	224.6%	4.3%	-17.3%	-5.4%
-10.8%	-7.1%		-80.0%	-13.8%
-9.4%	-14.1%		-4.7%	-10.8%
12.6%	-92.0%	-12.5%	68.0%	-9.0%
5.9%	9.4%	-3.5%	13.6%	5.8%
-4.9%	-73.9%		33.5%	-10.6%
-6.9%	0.0%	0.0%	-20.0%	-5.5%
7.1%	6.8%	22.0%	4.4%	8.3%
-14.5%	-8.9%	-97.8%	25.0%	-28.9%
-1.6%	11.5%	1.9%	-2.3%	1.0%

\*estimated in July 2018 for the 2019 budget

\* Actual miles for 2017 reported Spring 2018

Twin Transit - changed miles to 276,894 FR, 9,985 DR, and 24,525 non-revenue

2018-09-18 email from T. Gardner. Adjust NR miles and UIM selection (all modes); VP has reduced miles

Community updated to remove First Transit Miles

Everett miles reallocated - no change to total

# 2019 AP / APD / GL Exposure Units and Comparisons

9/20/2018 20:51

Member	Deductible Selection	APD (Vehicle Values)	
		2017 Fleet Value	2018 Fleet Value
Asotin	\$5,000	\$1,287,721.23	\$1,244,144.87
Ben Franklin	\$5,000	\$37,037,826.04	\$35,093,823.07
C-Tran	\$10,000	\$65,623,612.37	\$64,260,997.09
Clallam	\$5,000	\$13,122,551.31	\$13,299,529.23
Columbia County	\$5,000	\$1,099,727.74	\$1,181,873.75
Community	\$5,000	\$171,054,651.99	\$200,620,740.49
Everett	\$0		
Grant	\$5,000	\$4,437,513.00	\$4,781,367.00
Grays Harbor	\$5,000	\$8,848,036.38	\$8,801,351.99
Intercity	\$5,000	\$43,564,859.63	\$43,286,295.22
Island	\$5,000	\$13,166,377.10	\$14,368,103.23
Jefferson	\$5,000	\$5,746,821.33	\$6,482,647.64
Kitsap	\$5,000	\$37,928,547.00	\$37,754,316.44
Link	\$5,000	\$13,259,103.23	\$16,481,295.95
Mason	\$5,000	\$9,366,214.91	\$9,187,882.29
Pacific	\$5,000	\$3,429,628.37	\$3,457,599.25
Pierce	\$25,000	\$162,852,002.25	\$167,088,332.29
Pullman	\$0		
RiverCities	\$5,000	\$6,910,680.79	\$7,094,280.39
Skagit	\$5,000	\$12,159,113.00	\$14,693,427.00
Spokane	\$25,000	\$69,130,944.74	\$77,087,328.37
Twin	\$5,000	\$2,812,234.02	\$2,413,884.75
Valley	\$5,000	\$6,267,485.72	\$5,879,762.70
Whatcom	\$5,000	\$34,438,621.12	\$32,399,898.53
Yakima	\$5,000	\$13,590,752.68	\$13,472,179.00
		<b>\$737,135,026</b>	<b>\$780,431,061</b>

% Change	2017 - 2018				APIP (Building
	Total Real Property	Total Personal Property	Total Rent	Total Values	
-3.4%	1,434,888	128,174	0	\$1,563,062	
-5.2%	21,942,000	2,732,000	0	\$24,674,000	
-2.1%	9,497,791	34,420,793	0	\$43,918,584	
1.3%	13,202,037	4,398,137	0	\$17,600,174	
7.5%	0	124,908	0	\$124,908	
17.3%	64,341,933	13,391,907	0	\$77,733,840	
7.7%	7,710,000	0	0	\$7,710,000	
-0.5%	5,919,893	1,686,333	0	\$7,606,226	
-0.6%	13,777,370	5,210,355	0	\$18,987,725	
9.1%	18,930,088	1,902,536	0	\$20,832,624	
12.8%	7,320,496	266,332	0	\$7,586,828	
-0.5%	30,978,315	4,550,000	0	\$35,528,315	
24.3%	12,529,541	4,492,518	60,000	\$17,082,059	
-1.9%	15,781,528	1,719,250	0	\$17,500,778	
0.8%	2,484,520	612,212	0	\$3,096,732	
2.6%	100,201,085	9,650,332	0	\$109,851,417	
2.7%	457,868	61,253	0	\$519,121	
20.8%	8,438,657	12,252,798	0	\$20,691,455	
11.5%	61,686,986	10,470,048	150,000	\$72,307,034	
-14.2%	2,824,048	585,807	0	\$3,409,855	
-6.2%	7,429,073	991,994	0	\$8,421,067	
-5.9%	15,330,578	4,830,283	0	\$20,160,861	
-0.9%					
<b>5.9%</b>	<b>422,218,695</b>	<b>114,477,970</b>	<b>210,000</b>	<b>\$536,906,665</b>	

Community 2018 fleet valu

Values)				
2018 - 2019				% Change
Total Real Property	Total Personal Property	Total Rent	Total Values	
1,486,744	131,160	0	\$1,617,904	3.5%
22,445,115	2,795,346	0	\$25,240,461	2.3%
19,281,449	40,569,490	0	\$59,850,939	36.3%
13,685,233	4,488,964	0	\$18,174,197	3.3%
0	127,818	0	\$127,818	2.3%
75,524,779	13,645,686	0	\$89,170,465	14.7%
			\$0	
7,862,457	0	0	\$7,862,457	2.0%
6,285,060	1,719,799	0	\$8,004,859	5.2%
17,756,624	5,319,128	0	\$23,075,752	21.5%
19,036,110	2,535,848	0	\$21,571,958	3.5%
7,588,426	272,538	0	\$7,860,964	3.6%
32,639,632	4,648,173	0	\$37,287,805	5.0%
12,988,123	4,597,101	60,000	\$17,645,224	3.3%
16,359,131	1,758,144	0	\$18,117,275	3.5%
2,575,453	626,477	0	\$3,201,930	3.4%
101,701,085	9,861,875	0	\$111,562,960	1.6%
			\$0	
474,625	62,680	70,000	\$607,305	17.0%
8,747,512	12,537,865	0	\$21,285,377	2.9%
68,944,730	12,214,001	150,000	\$81,308,731	12.4%
3,058,368	619,644	0	\$3,678,012	7.9%
7,681,858	1,015,108	0	\$8,696,966	3.3%
15,891,677	4,940,499	0	\$20,832,176	3.3%
			\$0	
<b>462,014,191</b>	<b>124,487,344</b>	<b>280,000</b>	<b>\$586,781,535</b>	<b>9.3%</b>

ie includes 1st Transit Vehicles for property coverage only

Member	APIP (Building Values)								% Change
	2017 - 2018				2018 - 2019				
	Total Real Property	Total Personal Property	Total Rent	Total Values	Total Real Property	Total Personal Property	Total Rent	Total Values	
Asotin	1,434,888	128,174	0	\$1,563,062	1,486,744	131,160	0	\$1,617,904	3.5%
Ben Franklin	21,942,000	2,732,000	0	\$24,674,000	22,445,115	2,795,346	0	\$25,240,461	2.3%
C-Tran	9,497,791	34,420,793	0	\$43,918,584	19,281,449	40,569,490	0	\$59,850,939	36.3%
Clallam	13,202,037	4,398,137	0	\$17,600,174	13,685,233	4,488,964	0	\$18,174,197	3.3%
Columbia County	0	124,908	0	\$124,908	0	127,818	0	\$127,818	2.3%
Community	64,341,933	13,391,907	0	\$77,733,840	75,524,779	13,645,686	0	\$89,170,465	14.7%
Everett								\$0	
Grant	7,710,000	0	0	\$7,710,000	7,862,457	0	0	\$7,862,457	2.0%
Grays Harbor	5,919,893	1,686,333	0	\$7,606,226	6,285,060	1,719,799	0	\$8,004,859	5.2%
Intercity	13,777,370	5,210,355	0	\$18,987,725	17,756,624	5,319,128	0	\$23,075,752	21.5%
Island	18,930,088	1,902,536	0	\$20,832,624	19,036,110	2,535,848	0	\$21,571,958	3.5%
Jefferson	7,320,496	266,332	0	\$7,586,828	7,588,426	272,538	0	\$7,860,964	3.6%
Kitsap	30,978,315	4,550,000	0	\$35,528,315	32,639,632	4,648,173	0	\$37,287,805	5.0%
Link	12,529,541	4,492,518	60,000	\$17,082,059	12,988,123	4,597,101	60,000	\$17,645,224	3.3%
Mason	15,781,528	1,719,250	0	\$17,500,778	16,359,131	1,758,144	0	\$18,117,275	3.5%
Pacific	2,484,520	612,212	0	\$3,096,732	2,575,453	626,477	0	\$3,201,930	3.4%
Pierce	100,201,085	9,650,332	0	\$109,851,417	101,701,085	9,861,875	0	\$111,562,960	1.6%
Pullman								\$0	
RiverCities	457,868	61,253	0	\$519,121	474,625	62,680	70,000	\$607,305	17.0%
Skagit	8,438,657	12,252,798	0	\$20,691,455	8,747,512	12,537,865	0	\$21,285,377	2.9%
Spokane	61,686,986	10,470,048	150,000	\$72,307,034	68,944,730	12,214,001	150,000	\$81,308,731	12.4%
Twin	2,824,048	585,807	0	\$3,409,855	3,058,368	619,644	0	\$3,678,012	7.9%
Valley	7,429,073	991,994	0	\$8,421,067	7,681,858	1,015,108	0	\$8,696,966	3.3%
Whatcom	15,330,578	4,830,283	0	\$20,160,861	15,891,677	4,940,499	0	\$20,832,176	3.3%
Yakima								\$0	
	<b>422,218,695</b>	<b>114,477,970</b>	<b>210,000</b>	<b>\$536,906,665</b>	<b>462,014,191</b>	<b>124,487,344</b>	<b>280,000</b>	<b>\$586,781,535</b>	<b>9.3%</b>

Community 2018 fleet value includes 1st Transit Vehicles for property coverage only

Washington State Transit Insurance Pool  
Calculation of 2019 Base Rates  
As of June 30, 2018

	Automobile <u>Liability</u> (1)	General <u>Liability</u> (2)	Auto Physical <u>Damage</u> (3)	<u>Property</u> (4)	<u>Total</u> (5)
<b>(1) Estimated Ultimate Losses for 2019 (Net of 1st Party Deductibles)</b>	<b>7,376,010</b>	<b>966,334</b>	<b>523,029</b>	<b>168,591</b>	<b>9,033,964</b>
(2) Estimated Ultimate Losses for 2019 (Gross of 1st Party Deductibles)	7,376,010	966,334	928,339	224,037	9,494,720
(3) Liability Excess Insurance:					
GEM Premium (\$2.5 million excess of \$2.5 million)	813,200	27,117			840,317
\$10 million excess of \$5 million	345,156	45,219			390,375
\$5 million excess of \$15 million	112,293	14,711			127,004
\$5 million excess of \$20 million	72,219	9,461			81,680
(4) Property Excess Insurance			206,979	690,320	897,299
(5) Administrative Costs	2,688,557	352,229	338,380	81,662	3,460,827
(6) Interest and other income	(349,584)	(45,799)	(43,998)	(10,618)	(450,000)
(7) Equity Contribution	1,942,135	254,440	244,436	58,990	2,500,000
(8) Estimated UIM Portion of Auto Physical Damage Cost			(365,840)		(365,840)
(9) 2019 Cost with UIM Adjustment [sum of (2) through (8)]	12,999,984	1,623,712	1,308,295	1,044,391	16,976,382
(10) Estimated 2019 Exposures	102,910,793	5,425	3,604,905	6,044,339	102,910,793
(11) Indicated Base Rates with UIM Adjustment (9)/(10)	0.1263	299.32	0.3629	0.1728	0.1650
(12) Average UIM Rate			0.0066		
(13) Prior (2018) Rate	0.1154	291.98	0.2960	0.1686	0.1500
(14) Rate Change (11)/(13)-1	9%	3%	23%	2%	10%

1. Losses in line (1) are from exhibit section 3. Losses in line (2), columns (1) and (2) are from exhibit section 3. Losses in line (2), columns (3) and (4) are from Exhibit 8-2.
2. The total column of lines (3) through (6) were provided by WSTIP management.
3. Line (3) is allocated by coverage based on their respective percentage of the total net expected liability loss.
4. Line (4) was provided by WSTIP management.
5. Lines (5) through (7) are allocated by coverage based on their respective percentage of the total net expected loss.
6. The line (7) selected total represents a 10% rate increase.
7. Line (8) is from Exhibit 8-5.
8. Exposures in line (10) are 2019 miles (automobile liability), number of employees (general liability) and total insured vehicle and property values (in hundreds). Total mileage, employees and 2018 insured values were provided by WSTIP management. 2018 Insured values have been adjusted to 2019 levels using a 3% inflation rate. The adjustment calculations are presented on Exhibits 6-21 and 7-21 for vehicle values and property values, respectively.
9. The UIM rate in line (12) is an average rate based on projected mileage of 55,148,981. 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	2019	2019	2019	2019	2019	2019	2019	2019	2019	UIM	UIM	UIM Prem	Premium	Premium	Driver	Origami	Crime	Total Other Rating	Prior	
	Fixed Route Mileage (1)	Paratransit Mileage (2)	Vanpool Mileage (3)	Admin Mileage (4)	Total Mileage (5)	Fixed Route Mileage (6)	Paratransit Mileage (7)	Admin Mileage (8)	Non-Vanpool Mileage (9)	Vanpool Mileage (10)	Non-Vanpool Contribution Rate (11)	Vanpool Contribution Rate (12)	(9)x(11) + (10)x(12) (13)	Liability (14)	Liability (15)	Monitoring Program (16)	Licenses (17)	Fidelity (18)	(13)+(14)+(15)+(16)+(17)+(18) (19)	Premium Audit Adjustment (20)
Asotin	164,000	37,000	104,000	12,000	317,000	164,000	37,000	12,000	213,000	104,000	0.0060	0.0075	2,058	0	0	449	0	48	2,555	(5,276)
Ben Franklin Transit	2,900,000	2,580,000	3,620,000	270,000	9,370,000	0	0	0	0	3,620,000	0.0060	0.0075	27,150	0	2,890	2,547	0	1,052	33,639	(64,059)
Ciallam Transit	1,032,000	403,500	526,000	177,000	2,138,500	1,032,000	403,500	177,000	1,612,500	526,000	0.0060	0.0075	13,620	1,743	1,762	3,994	0	300	21,419	(18,630)
Columbia County	0	223,210	75,000	1,000	299,210	0	223,210	1,000	224,210	75,000	0.0060	0.0075	1,908	0	0	402	0	52	2,362	(4,386)
Community Transit	10,823,433	0	5,838,000	1,169,678	17,831,111	0	0	0	0	5,838,000	0.0060	0.0075	43,785	3,834	9,724	91,752	1,650	2,453	153,198	(37,787)
C-Tran	4,763,780	1,779,853	250,074	310,000	7,103,707	0	0	0	0	250,074	0.0060	0.0075	1,876	0	0	10,403	4,450	1,572	18,300	(116,282)
Everett Transit	1,386,606	636,086	0	87,223	2,109,915	1,386,606	636,086	87,223	2,109,915	0	0.0060	0.0075	12,659	0	0	2,276	0	481	15,416	(1,163)
Grant Transit	1,300,000	190,000	250,000	180,000	1,920,000	0	0	0	0	250,000	0.0060	0.0075	1,875	0	1,012	1,254	0	165	4,306	40,876
Grays Harbor Transit	1,187,506	347,837	259,324	52,556	1,847,223	1,187,506	347,837	52,556	1,587,899	259,324	0.0060	0.0075	11,472	10,457	809	789	0	278	23,806	15,885
Intercity Transit	3,281,193	1,126,316	3,065,000	154,020	7,626,529	3,281,193	1,126,316	154,020	4,561,529	3,065,000	0.0060	0.0075	50,357	10,457	2,286	16,471	950	1,097	81,618	(106,366)
Island Transit	1,379,894	401,101	875,729	179,176	2,835,900	1,379,894	401,101	179,176	1,960,171	875,729	0.0060	0.0075	18,329	0	2,451	4,752	600	394	26,526	12,359
Jefferson Transit	850,000	65,000	45,000	35,000	795,000	850,000	65,000	35,000	750,000	45,000	0.0060	0.0075	4,838	0	977	239	0	171	8,225	(3,607)
Kitsap Transit	2,869,000	1,556,000	819,000	360,000	5,604,000	2,869,000	1,556,000	360,000	4,785,000	819,000	0.0060	0.0075	34,853	3,834	4,202	11,022	0	1,372	55,283	(24,446)
Link Transit	1,965,660	251,750	0	60,000	2,277,410	1,965,660	251,750	60,000	2,277,410	0	0.0060	0.0075	13,664	349	1,672	2,012	300	436	18,433	1,123
Mason County Transit	764,469	397,778	157,164	24,494	1,343,905	0	0	0	0	157,164	0.0060	0.0075	1,179	0	2,106	1,997	0	268	5,550	(2,582)
Pacific Transit	340,000	95,000	0	28,000	463,000	340,000	95,000	28,000	463,000	0	0.0060	0.0075	2,778	1,743	332	310	0	58	5,220	(676)
Pierce Transit	11,071,701	2,354,052	4,900,000	1,100,000	19,425,753	0	0	0	0	4,900,000	0.0060	0.0075	36,750	0	0	95,901	14,850	3,166	150,667	54,892
Pullman Transit	355,000	65,000	0	5,000	425,000	355,000	65,000	5,000	425,000	0	0.0060	0.0075	2,550	0	0	480	150	142	3,322	3,555
River Cities Transit	344,310	184,707	0	28,605	557,622	344,310	184,707	28,605	557,622	0	0.0060	0.0075	3,346	0	0	1,978	0	94	5,417	(4,988)
Skagit Transit	1,462,962	34,800	1,020,000	265,000	2,782,762	0	0	0	0	1,020,000	0.0060	0.0075	7,650	0	1,126	6,718	0	510	16,005	(8,578)
Spokane Transit	6,756,872	1,550,763	980,161	486,260	9,774,056	0	0	0	0	980,161	0.0060	0.0075	7,351	0	8,876	13,297	0	1,979	31,504	56,491
Twin Transit	269,894	9,985	0	24,526	304,405	269,894	9,985	24,526	304,405	0	0.0060	0.0075	1,826	0	394	418	0	103	2,741	(4,402)
Valley Transit	350,000	164,000	70,000	40,000	624,000	350,000	164,000	40,000	554,000	70,000	0.0060	0.0075	3,849	697	989	882	0	187	6,605	(6,240)
Whatcom Transit	2,395,676	1,081,973	436,636	214,000	4,128,285	2,395,676	1,081,973	214,000	3,691,649	436,636	0.0060	0.0075	25,425	0	2,046	5,882	0	930	34,283	(37,292)
Yakima Transit	620,000	330,000	6,500	50,000	1,006,500	620,000	330,000	50,000	1,000,000	6,500	0.0060	0.0075	6,049	0	0	3,111	0	203	9,364	6,621
	58,433,956	15,865,711	23,297,588	5,313,538	102,910,793				27,077,310	23,297,588			337,196	33,115	43,654	279,338	22,950	17,510	733,763	(254,958)

1. UIM rates in columns (11) and (12) are mandated by WSTIP board policy. \$337,196 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 (18) and (20) were allocated per instructions from WSTIP management.

Washington State Transit Insurance Pool															
Rate Assessment Calculation															
Member: Asotin															
Rating Year: 2019															
Assessment Calculation															
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit	
Fixed Route Mileage	164,000	0.1263	1.072		1.000	22,205	160,000	0.1154	1.071	1.000	19,775	2,430	12.3%	Fixed Route Mileage	
Paratransit Mileage	37,000	0.1263	1.072		1.000	5,010	43,000	0.1154	1.071	1.000	5,315	(305)	-5.7%	Paratransit Mileage	
Vanpool Mileage	104,000	0.1263	1.072		1.000	14,081	117,000	0.1154	1.071	1.000	14,460	(379)	-2.6%	Vanpool Mileage	
Admin Mileage	12,000	0.1263	1.072		1.000	1,625	10,980	0.1154	1.071	1.000	1,357	268	19.7%	Admin Mileage	
Number of Employees	15	299.32	1.072		1.000	4,813	15	291.98	1.071	1.000	4,691	122	2.6%	Number of Employees	
Vehicle Insured Values (in hundreds)	6,034	0.3709	1.000	5,000	0.840	1,880	5,696	0.2960	1.000	0.832	1,403	477	34.0%	Vehicle Insured Values (in hundreds)	
Property Insured Values (in hundreds)	16,664	0.1728	1.000	5,000	0.970	2,793	15,914	0.1686	1.000	0.973	2,611	183	7.0%	Property Insured Values (in hundreds)	
Other Rating Cost Components						2,555					2,530	25	1.0%	Other Rating Cost Components	
Prior Premium Audit Adjustment						(5,276)					(1,518)	(3,758)	247.6%	Prior Premium Audit Adjustment	
<b>Total Indicated Assessment:</b>						<b>49,685</b>	<b>Total Prior Assessment:</b>						<b>50,623</b>	<b>(938)</b>	<b>-1.9%</b>
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)	
2008	25,000	100,169	36,845	59,066	4,480	2	0.027	0.027	0.027	0.027	67.46	5,591	0	0.000	
2009	25,000	99,907	52,181	111,958	9,864	3	0.026	0.026	0.026	0.026	29.64	7,147	2,922	0.409	
2010	25,000	131,911	52,286	129,440	14,365	13	0.023	0.023	0.023	0.023	29.53	7,836	3,323	0.424	
2011	25,000	134,000	55,000	158,500	7,200	15	0.019	0.019	0.019	0.019	19.06	6,996	19,497	2.787	
2012	25,000	133,985	33,079	129,108	12,741	12	0.015	0.015	0.015	0.015	32.98	5,020	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	8,703	25,000	2.872	
2014	25,000	144,346	38,287	123,451	11,277	13	0.020	0.020	0.020	0.020	26.03	6,701	0	0.000	
2015	25,000	144,592	38,196	137,101	7,994	13	0.020	0.020	0.020	0.020	36.76	6,955	8,473	1.218	
2016	25,000	153,507	33,890	117,068	13,805	15	0.021	0.021	0.021	0.021	18.87	7,104	22,774	3.206	
2017	25,000	166,173	36,587	103,477	4,856	15	0.021	0.021	0.021	0.021	40.71	7,178	2,626	0.366	
<b>Total</b>												<b>69,231</b>	<b>84,614</b>	<b>1.222</b>	
<b>Latest 3 Years</b>												<b>21,236</b>	<b>33,872</b>	<b>1.595</b>	
<u>Description</u>							<u>Explanation</u>								
(1) Latest Relative Loss Experience:							1.595 Relative Loss Experience for Latest 3 Years from column (27) above.								
(2) Prior Experience Modification Factor:							1.071 Experience modification factor from prior rate study.								
(3) Weight given to Latest Relative Loss Experience:							1.3% Based on size - larger members are more self-rated.								
(4) Weight given to Prior Experience Modification Factor:							98.7% 1-(3)								
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount								
(6) Experience Modification Factor:							1.072 [(1)x(3) + (2)x(4)] x (5)								
<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 (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24).</p> <p>4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study.</p> <p>5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5.</p> <p>6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.</p>															



Washington State Transit Insurance Pool																
Rate Assessment Calculation																
Member: Ben Franklin Transit																
Rating Year: 2019																
Assessment Calculation																
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit		
Fixed Route Mileage	2,900,000	0.1263	0.812		1.000	297,411	2,900,000	0.1154	0.878	1.000	293,831	3,580	1.2%	Fixed Route Mileage		
Paratransit Mileage	2,580,000	0.1263	0.812		1.000	264,593	2,435,000	0.1154	0.878	1.000	246,717	17,876	7.2%	Paratransit Mileage		
Vanpool Mileage	3,620,000	0.1263	0.812		1.000	371,251	3,400,000	0.1154	0.878	1.000	344,492	26,759	7.8%	Vanpool Mileage		
Admin Mileage	270,000	0.1263	0.812		1.000	27,690	270,000	0.1154	0.878	1.000	27,357	333	1.2%	Admin Mileage		
Number of Employees	326	299.32	0.812		1.000	79,234	279	291.98	0.878	1.000	71,524	7,710	10.8%	Number of Employees		
Vehicle Insured Values (in hundreds)	168,083	0.3709	1.000	5,000	0.840	52,367	189,218	0.2960	1.000	0.832	46,599	5,768	12.4%	Vehicle Insured Values (in hundreds)		
Property Insured Values (in hundreds)	254,322	0.1728	1.000	5,000	0.970	42,629	167,023	0.1686	1.000	0.973	27,400	15,229	55.6%	Property Insured Values (in hundreds)		
Other Rating Cost Components						33,639					48,012	(14,374)	-29.9%	Other Rating Cost Components		
Prior Premium Audit Adjustment						(64,059)					(54,358)	(9,701)	17.8%	Prior Premium Audit Adjustment		
<b>Total Indicated Assessment:</b>						<b>1,104,754</b>	<b>Total Prior Assessment:</b>						<b>1,051,574</b>	<b>53,180</b>	<b>5.1%</b>	
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)		
2008	100,000	2,640,839	2,361,584	4,454,821	253,967	289	0.045	0.045	0.045	0.045	130.56	472,775	449,002	0.950		
2009	100,000	2,754,608	2,344,383	4,840,922	253,967	266	0.036	0.036	0.036	0.036	52.05	384,742	313,204	0.814		
2010	100,000	2,555,871	2,103,456	5,006,827	267,457	251	0.036	0.036	0.036	0.036	63.00	370,677	108,673	0.293		
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	337,686	190,282	0.563		
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	220,562	178,491	0.809		
2013	100,000	2,307,999	2,301,204	4,046,851	302,313	263	0.044	0.044	0.044	0.044	63.70	411,150	447,574	1.089		
2014	100,000	2,307,210	2,366,725	4,081,934	356,900	270	0.028	0.028	0.028	0.028	84.86	279,907	160,885	0.575		
2015	100,000	2,331,260	2,178,655	3,845,508	318,354	272	0.029	0.029	0.029	0.029	76.45	273,748	103,922	0.380		
2016	100,000	2,436,971	2,419,885	3,631,726	307,894	272	0.028	0.028	0.028	0.028	37.72	258,397	165,500	0.640		
2017	100,000	2,491,663	2,445,151	3,541,621	309,317	306	0.024	0.024	0.024	0.024	103.45	240,570	95,600	0.397		
<b>Total</b>												<b>3,250,215</b>	<b>2,213,135</b>	<b>0.681</b>		
<b>Latest 3 Years</b>												<b>772,716</b>	<b>365,023</b>	<b>0.472</b>		
<u>Description</u>							<u>Explanation</u>									
(1) Latest Relative Loss Experience:							0.472 Relative Loss Experience for Latest 3 Years from column (27) above.									
(2) Prior Experience Modification Factor:							0.878 Experience modification factor from prior rate study.									
(3) Weight given to Latest Relative Loss Experience:							15.1% Based on size - larger members are more self-rated.									
(4) Weight given to Prior Experience Modification Factor:							84.9% 1-(3)									
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount									
(6) Experience Modification Factor:							0.812 [(1)x(3) + (2)x(4)] x (5)									
<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 (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24).</p> <p>4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study.</p> <p>5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5.</p> <p>6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.</p>																

Washington State Transit Insurance Pool															
Rate Assessment Calculation															
Member: Clallam Transit															
Rating Year: 2019															
Assessment Calculation															
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit	
Fixed Route Mileage	1,032,000	0.1263	0.959		1.000	124,998	980,000	0.1154	0.970	1.000	109,699	15,298	13.9%	Fixed Route Mileage	
Paratransit Mileage	403,500	0.1263	0.959		1.000	48,873	415,000	0.1154	0.970	1.000	46,454	2,418	5.2%	Paratransit Mileage	
Vanpool Mileage	526,000	0.1263	0.959		1.000	63,710	586,000	0.1154	0.970	1.000	65,596	(1,886)	-2.9%	Vanpool Mileage	
Admin Mileage	177,000	0.1263	0.959		1.000	21,439	378,000	0.1154	0.970	1.000	42,313	(20,874)	-49.3%	Admin Mileage	
Number of Employees	93	299.32	0.959		1.000	26,695	110	291.98	0.970	1.000	31,154	(4,459)	-14.3%	Number of Employees	
Vehicle Insured Values (in hundreds)	49,050	0.3709	1.000	5,000	0.840	15,282	58,451	0.2960	1.000	0.832	14,395	887	6.2%	Vehicle Insured Values (in hundreds)	
Property Insured Values (in hundreds)	187,194	0.1728	1.000	5,000	0.970	31,377	181,282	0.1686	1.000	0.973	29,739	1,638	5.5%	Property Insured Values (in hundreds)	
Other Rating Cost Components						21,419					24,690	(3,271)	-13.2%	Other Rating Cost Components	
Prior Premium Audit Adjustment						(18,630)					(8,130)	(10,500)	129.1%	Prior Premium Audit Adjustment	
<b>Total Indicated Assessment:</b>						<b>335,162</b>	<b>Total Prior Assessment:</b>						<b>355,909</b>	<b>(20,748)</b>	<b>-5.8%</b>
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)	
2008	50,000	1,113,796	477,119	412,459	154,591	67	0.035	0.035	0.035	0.035	102.75	83,336	149,502	1.794	
2009	50,000	1,163,050	483,475	468,275	134,896	65	0.031	0.031	0.031	0.031	37.47	71,825	9,323	0.130	
2010	50,000	1,128,356	488,176	479,091	121,841	65	0.029	0.029	0.029	0.029	47.93	67,458	28,265	0.419	
2011	50,000	1,000,000	490,000	490,000	120,000	85	0.025	0.025	0.025	0.025	24.29	54,522	27,589	0.506	
2012	50,000	1,032,735	462,605	531,446	95,460	82	0.019	0.019	0.019	0.019	55.10	43,839	67,956	1.550	
2013	50,000	1,034,577	458,192	589,987	101,491	87	0.035	0.035	0.035	0.035	41.08	79,382	7,999	0.101	
2014	50,000	1,042,447	473,276	642,259	93,499	89	0.025	0.025	0.025	0.025	48.36	60,282	2,277	0.038	
2015	50,000	1,051,904	474,093	657,734	98,472	94	0.024	0.024	0.024	0.024	52.87	59,608	70,296	1.179	
2016	50,000	1,066,840	449,451	613,655	96,198	95	0.025	0.025	0.025	0.025	29.21	58,947	36,392	0.617	
2017	50,000	1,031,833	403,257	570,591	133,999	98	0.023	0.023	0.023	0.023	72.37	56,271	45,682	0.812	
<b>Total</b>												<b>635,470</b>	<b>445,281</b>	<b>0.701</b>	
<b>Latest 3 Years</b>												<b>174,827</b>	<b>152,370</b>	<b>0.872</b>	
<u>Description</u>							<u>Explanation</u>								
(1) Latest Relative Loss Experience:							0.872 Relative Loss Experience for Latest 3 Years from column (27) above.								
(2) Prior Experience Modification Factor:							0.970 Experience modification factor from prior rate study.								
(3) Weight given to Latest Relative Loss Experience:							6.0% Based on size - larger members are more self-rated.								
(4) Weight given to Prior Experience Modification Factor:							94.0% 1-(3)								
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount								
(6) Experience Modification Factor:							0.959 [(1)x(3) + (2)x(4)] x (5)								
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. 2. Pool average loss rates in columns (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1). 3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24). 4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study. 5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5. 6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.															

Washington State Transit Insurance Pool															
Rate Assessment Calculation															
Member: Columbia County															
Rating Year: 2019															
Assessment Calculation															
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit	
Fixed Route Mileage	0	0.1263	1.015		1.000	0	0	0.1154	1.019	1.000	0	0	0.0%	Fixed Route Mileage	
Paratransit Mileage	223,210	0.1263	1.015		1.000	28,614	225,000	0.1154	1.019	1.000	26,458	2,156	8.1%	Paratransit Mileage	
Vanpool Mileage	75,000	0.1263	1.015		1.000	9,615	102,000	0.1154	1.019	1.000	11,994	(2,380)	-19.8%	Vanpool Mileage	
Admin Mileage	1,000	0.1263	1.015		1.000	128	3,500	0.1154	1.019	1.000	412	(283)	-68.9%	Admin Mileage	
Number of Employees	16	299.32	1.015		1.000	4,861	15	291.98	1.019	1.000	4,463	398	8.9%	Number of Employees	
Vehicle Insured Values (in hundreds)	4,824	0.3709	1.000	5,000	0.840	1,503	6,593	0.2960	1.000	0.832	1,624	(121)	-7.4%	Vehicle Insured Values (in hundreds)	
Property Insured Values (in hundreds)	1,317	0.1728	1.000	5,000	0.970	221	1,287	0.1686	1.000	0.973	211	10	4.6%	Property Insured Values (in hundreds)	
Other Rating Cost Components						2,362					2,584	(223)	-8.6%	Other Rating Cost Components	
Prior Premium Audit Adjustment						(4,386)					(4,096)	(289)	7.1%	Prior Premium Audit Adjustment	
<b>Total Indicated Assessment:</b>						<b>42,918</b>	<b>Total Prior Assessment:</b>						<b>43,650</b>	<b>(732)</b>	<b>-1.7%</b>
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)	
2008	25,000	0	165,200	154,200	5,500	12	0.027	0.027	0.027	0.027	67.46	9,648	25,276	2.620	
2009	25,000	0	202,000	168,000	6,000	13	0.026	0.026	0.026	0.026	29.64	10,074	0	0.000	
2010	25,000	0	235,529	175,801	6,000	13	0.023	0.023	0.023	0.023	29.53	9,866	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	8,440	0	0.000	
2012	25,000	0	250,500	157,100	2,500	11	0.015	0.015	0.015	0.015	32.98	6,502	27,274	4.195	
2013	25,000	0	252,000	133,000	2,500	11	0.027	0.027	0.027	0.027	29.18	10,654	0	0.000	
2014	25,000	0	235,500	129,000	3,224	14	0.020	0.020	0.020	0.020	26.03	7,737	0	0.000	
2015	25,000	0	213,001	113,054	1,500	14	0.020	0.020	0.020	0.020	36.76	6,985	0	0.000	
2016	25,000	0	221,749	101,545	3,586	14	0.021	0.021	0.021	0.021	18.87	7,269	0	0.000	
2017	25,000	0	221,670	69,853	3,517	14	0.021	0.021	0.021	0.021	40.71	6,798	25,000	3.677	
<b>Total</b>												<b>83,972</b>	<b>80,981</b>	<b>0.964</b>	
<b>Latest 3 Years</b>												<b>21,053</b>	<b>25,000</b>	<b>1.188</b>	
<u>Description</u>							<u>Explanation</u>								
(1) Latest Relative Loss Experience:							1.188 Relative Loss Experience for Latest 3 Years from column (27) above.								
(2) Prior Experience Modification Factor:							1.019 Experience modification factor from prior rate study.								
(3) Weight given to Latest Relative Loss Experience:							1.3% Based on size - larger members are more self-rated.								
(4) Weight given to Prior Experience Modification Factor:							98.7% 1-(3)								
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount								
(6) Experience Modification Factor:							1.015 [(1)x(3) + (2)x(4)] x (5)								
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. 2. Pool average loss rates in columns (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1). 3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24). 4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study. 5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5. 6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.															

Washington State Transit Insurance Pool																
Rate Assessment Calculation																
Member: Community Transit																
Rating Year: 2019																
Assessment Calculation																
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit		
Fixed Route Mileage	10,823,433	0.1263	0.828		1.000	1,131,876	9,897,457	0.1154	0.920	1.000	1,050,793	81,082	7.7%	Fixed Route Mileage		
Paratransit Mileage	0	0.1263	0.828		1.000	0	0	0.1154	0.920	1.000	0	0	0.0%	Paratransit Mileage		
Vanpool Mileage	5,838,000	0.1263	0.828		1.000	610,517	4,900,000	0.1154	0.920	1.000	520,223	90,294	17.4%	Vanpool Mileage		
Admin Mileage	1,169,678	0.1263	0.828		1.000	122,321	890,000	0.1154	0.920	1.000	94,490	27,831	29.5%	Admin Mileage		
Number of Employees	760	299.32	0.828		1.000	188,356	733	291.98	0.920	1.000	196,900	(8,544)	-4.3%	Number of Employees		
Vehicle Insured Values (in hundreds)	1,078,308	0.3709	1.000	5,000	0.840	335,953	1,138,460	0.2960	1.000	0.832	280,371	55,583	19.8%	Vehicle Insured Values (in hundreds)		
Property Insured Values (in hundreds)	918,456	0.1728	1.000	5,000	0.970	153,948	783,114	0.1686	1.000	0.973	128,468	25,480	19.8%	Property Insured Values (in hundreds)		
Other Rating Cost Components						153,198					144,521	8,677	6.0%	Other Rating Cost Components		
Prior Premium Audit Adjustment						(37,787)					(63,922)	26,136	-40.9%	Prior Premium Audit Adjustment		
<b>Total Indicated Assessment:</b>						<b>2,658,383</b>	<b>Total Prior Assessment:</b>						<b>2,351,843</b>	<b>306,539</b>	<b>13.0%</b>	
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)		
2008	250,000	9,440,089	2,189,257	5,025,926	1,323,113	692	0.056	0.056	0.056	0.056	141.33	1,102,152	300,869	0.273		
2009	250,000	9,886,103	2,262,613	4,832,386	1,369,286	707	0.044	0.044	0.044	0.044	61.57	847,930	777,553	0.917		
2010	250,000	9,564,982	2,214,206	4,693,338	1,284,539	649	0.043	0.043	0.043	0.043	98.80	822,852	156,538	0.190		
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	822,894	691,973	0.841		
2012	100,000	7,300,572	0	4,915,857	865,543	539	0.022	0.022	0.022	0.022	93.67	336,075	439,968	1.309		
2013	100,000	7,152,972	0	4,888,490	886,776	547	0.044	0.044	0.044	0.044	63.70	604,017	369,303	0.611		
2014	100,000	7,350,357	0	4,760,518	892,333	557	0.028	0.028	0.028	0.028	84.86	413,978	271,078	0.655		
2015	100,000	8,076,227	0	4,711,918	846,111	615	0.029	0.029	0.029	0.029	76.45	444,633	139,630	0.314		
2016	100,000	8,475,283	0	4,580,314	832,626	672	0.028	0.028	0.028	0.028	37.72	417,117	208,899	0.501		
2017	100,000	8,617,826	0	4,672,857	1,104,577	687	0.024	0.024	0.024	0.024	103.45	413,295	240,905	0.583		
<b>Total</b>												<b>6,224,943</b>	<b>3,596,716</b>	<b>0.578</b>		
<b>Latest 3 Years</b>												<b>1,275,045</b>	<b>589,434</b>	<b>0.462</b>		
<u>Description</u>							<u>Explanation</u>									
(1) Latest Relative Loss Experience:							0.462 Relative Loss Experience for Latest 3 Years from column (27) above.									
(2) Prior Experience Modification Factor:							0.920 Experience modification factor from prior rate study.									
(3) Weight given to Latest Relative Loss Experience:							19.1% Based on size - larger members are more self-rated.									
(4) Weight given to Prior Experience Modification Factor:							80.9% 1-(3)									
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount									
(6) Experience Modification Factor:							0.828 [(1)x(3) + (2)x(4)] x (5)									
<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 (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24).</p> <p>4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study.</p> <p>5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5.</p> <p>6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.</p>																

Washington State Transit Insurance Pool																
Rate Assessment Calculation																
Member: C-Tran																
Rating Year: 2019																
Assessment Calculation																
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit		
Fixed Route Mileage	4,763,780	0.1263	1.026		1.000	617,309	5,033,343	0.1154	1.033	1.000	600,016	17,293	2.9%	Fixed Route Mileage		
Paratransit Mileage	1,779,853	0.1263	1.026		1.000	230,640	1,826,000	0.1154	1.033	1.000	217,674	12,966	6.0%	Paratransit Mileage		
Vanpool Mileage	250,074	0.1263	1.026		1.000	32,406	484,000	0.1154	1.033	1.000	57,697	(25,291)	-43.8%	Vanpool Mileage		
Admin Mileage	310,000	0.1263	1.026		1.000	40,171	310,000	0.1154	1.033	1.000	36,955	3,216	8.7%	Admin Mileage		
Number of Employees	487	299.32	1.026		1.000	149,559	466	291.98	1.033	1.000	140,553	9,006	6.4%	Number of Employees		
Vehicle Insured Values (in hundreds)	327,303	0.3709	1.000	10,000	0.783	95,054	366,881	0.2960	1.000	0.771	83,728	11,326	13.5%	Vehicle Insured Values (in hundreds)		
Property Insured Values (in hundreds)	616,465	0.1728	1.000	10,000	0.955	101,731	172,047	0.1686	1.000	0.960	27,847	73,885	265.3%	Property Insured Values (in hundreds)		
Other Rating Cost Components						18,300					15,520	2,780	17.9%	Other Rating Cost Components		
Prior Premium Audit Adjustment						(116,282)					(44,707)	(71,575)	160.1%	Prior Premium Audit Adjustment		
<b>Total Indicated Assessment:</b>						<b>1,168,887</b>	<b>Total Prior Assessment:</b>						<b>1,135,281</b>	<b>33,606</b>	<b>3.0%</b>	
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)		
2008	100,000	5,053,613	1,579,804	0	306,653	390	0.045	0.045	0.045	0.045	130.56	361,820	250,724	0.693		
2009	100,000	4,970,828	1,431,783	65,864	316,884	390	0.036	0.036	0.036	0.036	52.05	267,180	218,649	0.818		
2010	100,000	4,618,039	1,436,388	78,431	310,766	382	0.036	0.036	0.036	0.036	63.00	254,256	138,895	0.546		
2011	100,000	4,926,692	1,364,116	89,300	344,700	388	0.032	0.032	0.032	0.032	34.75	229,582	515,377	2.245		
2012	100,000	4,645,968	1,454,013	303,654	268,385	391	0.022	0.022	0.022	0.022	93.67	182,279	190,837	1.047		
2013	100,000	4,637,508	1,541,863	412,699	249,914	397	0.044	0.044	0.044	0.044	63.70	326,512	247,070	0.757		
2014	100,000	4,671,165	1,566,576	452,591	247,285	402	0.028	0.028	0.028	0.028	84.86	229,766	285,624	1.243		
2015	100,000	5,001,661	1,676,335	398,958	256,604	417	0.029	0.029	0.029	0.029	76.45	245,748	267,969	1.090		
2016	100,000	4,617,988	1,658,508	388,685	249,116	415	0.028	0.028	0.028	0.028	37.72	210,697	208,878	0.991		
2017	100,000	4,663,145	1,637,349	325,303	252,887	427	0.024	0.024	0.024	0.024	103.45	207,704	200,819	0.967		
<b>Total</b>												<b>2,515,543</b>	<b>2,524,842</b>	<b>1.004</b>		
<b>Latest 3 Years</b>												<b>664,149</b>	<b>677,665</b>	<b>1.020</b>		
<u>Description</u>							<u>Explanation</u>									
(1) Latest Relative Loss Experience:							1.020 Relative Loss Experience for Latest 3 Years from column (27) above.									
(2) Prior Experience Modification Factor:							1.033 Experience modification factor from prior rate study.									
(3) Weight given to Latest Relative Loss Experience:							12.5% Based on size - larger members are more self-rated.									
(4) Weight given to Prior Experience Modification Factor:							87.5% 1-(3)									
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount									
(6) Experience Modification Factor:							1.026 [(1)x(3) + (2)x(4)] x (5)									
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. 2. Pool average loss rates in columns (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1). 3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24). 4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study. 5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5. 6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.																

Washington State Transit Insurance Pool																
Rate Assessment Calculation																
Member: Everett Transit																
Rating Year: 2019																
Assessment Calculation																
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit		
Fixed Route Mileage	1,386,606	0.1263	1.087		1.000	190,365	1,450,000	0.1154	1.099	1.000	183,896	6,469	3.5%	Fixed Route Mileage		
Paratransit Mileage	636,086	0.1263	1.087		1.000	87,327	640,250	0.1154	1.099	1.000	81,199	6,128	7.5%	Paratransit Mileage		
Vanpool Mileage	0	0.1263	1.087		1.000	0	0	0.1154	1.099	1.000	0	0	0.0%	Vanpool Mileage		
Admin Mileage	87,223	0.1263	1.087		1.000	11,975	92,000	0.1154	1.099	1.000	11,668	307	2.6%	Admin Mileage		
Number of Employees	149	299.32	1.087		1.000	48,479	157	291.98	1.099	1.000	50,379	(1,900)	-3.8%	Number of Employees		
Vehicle Insured Values (in hundreds)	0	0.3709	1.000	0	1.000	0	0	0.2960	1.000	1.000	0	0	0.0%	Vehicle Insured Values (in hundreds)		
Property Insured Values (in hundreds)	0	0.1728	1.000	0	1.000	0	0	0.1686	1.000	1.000	0	0	0.0%	Property Insured Values (in hundreds)		
Other Rating Cost Components						15,416					15,316	100	0.7%	Other Rating Cost Components		
Prior Premium Audit Adjustment						(1,163)					(6,428)	5,265	-81.9%	Prior Premium Audit Adjustment		
<b>Total Indicated Assessment:</b>						<b>352,398</b>	<b>Total Prior Assessment:</b>						<b>336,030</b>	<b>16,368</b>	<b>4.9%</b>	
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)		
2008	50,000	1,534,522	576,250	0	77,992	136	0.035	0.035	0.035	0.035	102.75	91,516	174,398	1.906		
2009	50,000	1,617,068	560,943	46,274	95,107	144	0.031	0.031	0.031	0.031	37.47	76,934	153,377	1.994		
2010	50,000	1,821,978	575,232	33,617	81,795	144	0.029	0.029	0.029	0.029	47.93	79,809	139,730	1.751		
2011	50,000	1,666,847	583,012	53,341	80,200	145	0.025	0.025	0.025	0.025	24.29	63,058	87,007	1.380		
2012	50,000	1,552,363	599,662	49,081	70,383	145	0.019	0.019	0.019	0.019	55.10	50,076	38,402	0.767		
2013	50,000	1,346,499	548,389	0	84,889	142	0.035	0.035	0.035	0.035	41.08	74,545	38,954	0.523		
2014	50,000	1,347,725	619,331	0	77,141	144	0.025	0.025	0.025	0.025	48.36	57,788	62,496	1.081		
2015	50,000	1,371,812	630,494	44,015	74,566	156	0.024	0.024	0.024	0.024	52.87	59,024	28,566	0.484		
2016	50,000	1,431,800	555,488	0	61,395	154	0.025	0.025	0.025	0.025	29.21	56,192	72,138	1.284		
2017	50,000	1,448,890	626,370	8,984	65,706	154	0.023	0.023	0.023	0.023	72.37	60,560	73,756	1.218		
<b>Total</b>												<b>669,504</b>	<b>868,824</b>	<b>1.298</b>		
<b>Latest 3 Years</b>												<b>175,776</b>	<b>174,460</b>	<b>0.993</b>		
<b>Description</b>							<b>Explanation</b>									
(1) Latest Relative Loss Experience:							0.993 Relative Loss Experience for Latest 3 Years from column (27) above.									
(2) Prior Experience Modification Factor:							1.099 Experience modification factor from prior rate study.									
(3) Weight given to Latest Relative Loss Experience:							5.7% Based on size - larger members are more self-rated.									
(4) Weight given to Prior Experience Modification Factor:							94.3% 1-(3)									
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount									
(6) Experience Modification Factor:							1.087 [(1)x(3) + (2)x(4)] x (5)									
<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 (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24).</p> <p>4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study.</p> <p>5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5.</p> <p>6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.</p>																

Washington State Transit Insurance Pool															
Rate Assessment Calculation															
Member: Grant Transit															
Rating Year: 2019															
Assessment Calculation															
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit	
Fixed Route Mileage	1,300,000	0.1263	0.953		1.000	156,473	1,300,000	0.1154	0.977	1.000	146,570	9,904	6.8%	Fixed Route Mileage	
Paratransit Mileage	190,000	0.1263	0.953		1.000	22,869	150,000	0.1154	0.977	1.000	16,912	5,957	35.2%	Paratransit Mileage	
Vanpool Mileage	250,000	0.1263	0.953		1.000	30,091	250,000	0.1154	0.977	1.000	28,186	1,905	6.8%	Vanpool Mileage	
Admin Mileage	180,000	0.1263	0.953		1.000	21,666	15,000	0.1154	0.977	1.000	1,691	19,974	1181.1%	Admin Mileage	
Number of Employees	51	299.32	0.953		1.000	14,548	44	291.98	0.977	1.000	12,552	1,996	15.9%	Number of Employees	
Vehicle Insured Values (in hundreds)	15,966	0.3709	1.000	5,000	0.840	4,974	18,306	0.2960	1.000	0.832	4,508	466	10.3%	Vehicle Insured Values (in hundreds)	
Property Insured Values (in hundreds)	80,983	0.1728	1.000	5,000	0.970	13,574	47,476	0.1686	1.000	0.973	7,788	5,786	74.3%	Property Insured Values (in hundreds)	
Other Rating Cost Components						4,306					12,474	(8,168)	-65.5%	Other Rating Cost Components	
Prior Premium Audit Adjustment						40,876					13,419	27,457	204.6%	Prior Premium Audit Adjustment	
<b>Total Indicated Assessment:</b>						<b>309,377</b>	<b>Total Prior Assessment:</b>						<b>244,100</b>	<b>65,277</b>	<b>26.7%</b>
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)	
2008	50,000	1,095,910	278,778	118,545	14,986	3	0.035	0.035	0.035	0.035	102.75	53,741	13,754	0.256	
2009	50,000	1,099,258	211,047	152,120	16,248	3	0.031	0.031	0.031	0.031	37.47	45,720	1,928	0.042	
2010	50,000	894,560	142,152	227,015	19,132	3	0.029	0.029	0.029	0.029	47.93	37,368	17,316	0.463	
2011	50,000	996,000	215,000	220,157	20,000	4	0.025	0.025	0.025	0.025	24.29	36,347	69,146	1.902	
2012	50,000	956,036	131,249	250,982	19,433	6	0.019	0.019	0.019	0.019	55.10	25,486	17,522	0.687	
2013	50,000	912,322	172,536	273,965	18,376	35	0.035	0.035	0.035	0.035	41.08	49,236	1,490	0.030	
2014	50,000	862,145	111,936	268,045	19,974	37	0.025	0.025	0.025	0.025	48.36	33,168	8,721	0.263	
2015	50,000	906,420	113,322	277,496	11,293	34	0.024	0.024	0.024	0.024	52.87	33,125	50,000	1.509	
2016	50,000	995,773	147,228	257,718	24,000	38	0.025	0.025	0.025	0.025	29.21	37,060	2,803	0.076	
2017	50,000	1,140,985	180,266	245,529	151,561	53	0.023	0.023	0.023	0.023	72.37	43,331	7,310	0.169	
<b>Total</b>												<b>394,582</b>	<b>189,989</b>	<b>0.481</b>	
<b>Latest 3 Years</b>												<b>113,516</b>	<b>60,113</b>	<b>0.530</b>	
<u>Description</u>							<u>Explanation</u>								
(1) Latest Relative Loss Experience:							0.530 Relative Loss Experience for Latest 3 Years from column (27) above.								
(2) Prior Experience Modification Factor:							0.977 Experience modification factor from prior rate study.								
(3) Weight given to Latest Relative Loss Experience:							4.1% Based on size - larger members are more self-rated.								
(4) Weight given to Prior Experience Modification Factor:							95.9% 1-(3)								
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount								
(6) Experience Modification Factor:							0.953 [(1)x(3) + (2)x(4)] x (5)								
<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 (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24).</p> <p>4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study.</p> <p>5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5.</p> <p>6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.</p>															

Washington State Transit Insurance Pool																
Rate Assessment Calculation																
Member: Grays Harbor Transit																
Rating Year: 2019																
Assessment Calculation																
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit		
Fixed Route Mileage	1,187,506	0.1263	0.992		1.000	148,782	970,000	0.1154	0.999	1.000	111,826	36,956	33.0%	Fixed Route Mileage		
Paratransit Mileage	347,837	0.1263	0.992		1.000	43,580	350,000	0.1154	0.999	1.000	40,350	3,231	8.0%	Paratransit Mileage		
Vanpool Mileage	259,324	0.1263	0.992		1.000	32,491	390,000	0.1154	0.999	1.000	44,961	(12,470)	-27.7%	Vanpool Mileage		
Admin Mileage	52,556	0.1263	0.992		1.000	6,585	50,000	0.1154	0.999	1.000	5,764	820	14.2%	Admin Mileage		
Number of Employees	86	299.32	0.992		1.000	25,536	80	291.98	0.999	1.000	23,335	2,201	9.4%	Number of Employees		
Vehicle Insured Values (in hundreds)	31,444	0.3709	1.000	5,000	0.840	9,797	35,444	0.2960	1.000	0.832	8,729	1,068	12.2%	Vehicle Insured Values (in hundreds)		
Property Insured Values (in hundreds)	82,450	0.1728	1.000	5,000	0.970	13,820	78,344	0.1686	1.000	0.973	12,852	968	7.5%	Property Insured Values (in hundreds)		
Other Rating Cost Components						23,806					29,819	(6,013)	-20.2%	Other Rating Cost Components		
Prior Premium Audit Adjustment						15,885					6,626	9,259	139.7%	Prior Premium Audit Adjustment		
<b>Total Indicated Assessment:</b>						<b>320,280</b>	<b>Total Prior Assessment:</b>						<b>284,262</b>	<b>36,018</b>	<b>12.7%</b>	
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)		
2008	50,000	1,228,429	590,815	124,956	66,055	91	0.035	0.035	0.035	0.035	102.75	80,569	23,479	0.291		
2009	50,000	1,203,470	545,131	226,847	50,980	82	0.031	0.031	0.031	0.031	37.47	65,575	11,573	0.176		
2010	50,000	1,047,722	455,700	281,783	46,275	79	0.029	0.029	0.029	0.029	47.93	56,930	87,639	1.539		
2011	50,000	1,100,000	500,000	300,000	50,000	79	0.025	0.025	0.025	0.025	24.29	50,629	5,002	0.099		
2012	50,000	1,045,575	427,368	399,945	51,062	81	0.019	0.019	0.019	0.019	55.10	40,110	23,509	0.586		
2013	50,000	987,027	426,454	355,232	45,873	67	0.035	0.035	0.035	0.035	41.08	65,731	615	0.009		
2014	50,000	876,851	364,932	407,591	54,996	67	0.025	0.025	0.025	0.025	48.36	45,615	60,409	1.324		
2015	50,000	949,078	345,906	399,878	53,832	79	0.024	0.024	0.024	0.024	52.87	46,042	76,587	1.663		
2016	50,000	959,880	343,361	389,681	48,640	79	0.025	0.025	0.025	0.025	29.21	46,252	35,292	0.763		
2017	50,000	1,022,777	417,864	339,065	49,415	80	0.023	0.023	0.023	0.023	72.37	47,831	24,334	0.509		
<b>Total</b>												<b>545,284</b>	<b>348,438</b>	<b>0.639</b>		
<b>Latest 3 Years</b>												<b>140,125</b>	<b>136,212</b>	<b>0.972</b>		
<u>Description</u>							<u>Explanation</u>									
(1) Latest Relative Loss Experience:							0.972 Relative Loss Experience for Latest 3 Years from column (27) above.									
(2) Prior Experience Modification Factor:							0.999 Experience modification factor from prior rate study.									
(3) Weight given to Latest Relative Loss Experience:							4.9% Based on size - larger members are more self-rated.									
(4) Weight given to Prior Experience Modification Factor:							95.1% 1-(3)									
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount									
(6) Experience Modification Factor:							0.992 [(1)x(3) + (2)x(4)] x (5)									
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. 2. Pool average loss rates in columns (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1). 3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24). 4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study. 5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5. 6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.																



Washington State Transit Insurance Pool															
Rate Assessment Calculation															
Member: Intercity Transit															
Rating Year: 2019															
Assessment Calculation															
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit	
Fixed Route Mileage	3,281,193	0.1263	1.031		1.000	427,262	3,050,000	0.1154	1.014	1.000	356,898	70,364	19.7%	Fixed Route Mileage	
Paratransit Mileage	1,126,316	0.1263	1.031		1.000	146,664	1,042,000	0.1154	1.014	1.000	121,930	24,733	20.3%	Paratransit Mileage	
Vanpool Mileage	3,065,000	0.1263	1.031		1.000	399,110	3,000,000	0.1154	1.014	1.000	351,047	48,063	13.7%	Vanpool Mileage	
Admin Mileage	154,020	0.1263	1.031		1.000	20,056	225,000	0.1154	1.014	1.000	26,329	(6,273)	-23.8%	Admin Mileage	
Number of Employees	340	299.32	1.031		1.000	104,924	323	291.98	1.014	1.000	95,630	9,294	9.7%	Number of Employees	
Vehicle Insured Values (in hundreds)	173,726	0.3709	1.000	5,000	0.840	54,125	205,857	0.2960	1.000	0.832	50,697	3,429	6.8%	Vehicle Insured Values (in hundreds)	
Property Insured Values (in hundreds)	237,680	0.1728	1.000	5,000	0.970	39,839	195,574	0.1686	1.000	0.973	32,083	7,756	24.2%	Property Insured Values (in hundreds)	
Other Rating Cost Components						81,618					84,334	(2,716)	-3.2%	Other Rating Cost Components	
Prior Premium Audit Adjustment						(106,366)					(23,111)	(83,255)	360.2%	Prior Premium Audit Adjustment	
<b>Total Indicated Assessment:</b>						<b>1,167,231</b>	<b>Total Prior Assessment:</b>						<b>1,095,836</b>	<b>71,395</b>	<b>6.5%</b>
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)	
2008	100,000	2,838,031	895,558	3,123,220	148,084	289	0.045	0.045	0.045	0.045	130.56	351,537	445,159	1.266	
2009	100,000	2,885,329	927,095	3,403,526	143,774	285	0.036	0.036	0.036	0.036	52.05	282,613	211,377	0.748	
2010	100,000	2,760,246	921,565	2,972,366	147,447	294	0.036	0.036	0.036	0.036	63.00	261,501	348,718	1.334	
2011	100,000	2,885,000	925,000	3,060,000	144,000	295	0.032	0.032	0.032	0.032	34.75	235,643	143,885	0.611	
2012	100,000	2,880,612	919,256	3,481,730	148,979	307	0.022	0.022	0.022	0.022	93.67	190,971	198,049	1.037	
2013	100,000	2,934,299	926,226	3,566,866	217,865	309	0.044	0.044	0.044	0.044	63.70	356,270	184,195	0.517	
2014	100,000	3,067,736	985,036	3,629,991	148,043	308	0.028	0.028	0.028	0.028	84.86	246,978	109,772	0.444	
2015	100,000	3,177,485	1,043,655	3,617,992	153,985	318	0.029	0.029	0.029	0.029	76.45	257,415	276,550	1.074	
2016	100,000	3,194,166	1,068,793	3,248,574	156,960	325	0.028	0.028	0.028	0.028	37.72	228,577	185,124	0.810	
2017	100,000	2,842,365	963,497	2,938,498	308,948	317	0.024	0.024	0.024	0.024	103.45	200,475	350,914	1.750	
<b>Total</b>												<b>2,611,980</b>	<b>2,453,743</b>	<b>0.939</b>	
<b>Latest 3 Years</b>												<b>686,467</b>	<b>812,588</b>	<b>1.184</b>	
<u>Description</u>							<u>Explanation</u>								
(1) Latest Relative Loss Experience:							1.184 Relative Loss Experience for Latest 3 Years from column (27) above.								
(2) Prior Experience Modification Factor:							1.014 Experience modification factor from prior rate study.								
(3) Weight given to Latest Relative Loss Experience:							13.4% Based on size - larger members are more self-rated.								
(4) Weight given to Prior Experience Modification Factor:							86.6% 1-(3)								
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount								
(6) Experience Modification Factor:							1.031 [(1)x(3) + (2)x(4)] x (5)								
<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 (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24).</p> <p>4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study.</p> <p>5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5.</p> <p>6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.</p>															

Washington State Transit Insurance Pool															
Rate Assessment Calculation															
Member: Island Transit															
Rating Year: 2019															
Assessment Calculation															
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit	
Fixed Route Mileage	1,379,894	0.1263	0.897		1.000	156,330	1,492,044	0.1154	0.932	1.000	160,474	(4,144)	-2.6%	Fixed Route Mileage	
Paratransit Mileage	401,101	0.1263	0.897		1.000	45,441	487,480	0.1154	0.932	1.000	52,430	(6,989)	-13.3%	Paratransit Mileage	
Vanpool Mileage	875,729	0.1263	0.897		1.000	99,212	997,938	0.1154	0.932	1.000	107,331	(8,119)	-7.6%	Vanpool Mileage	
Admin Mileage	179,176	0.1263	0.897		1.000	20,299	328,320	0.1154	0.932	1.000	35,312	(15,013)	-42.5%	Admin Mileage	
Number of Employees	122	299.32	0.897		1.000	32,756	124	291.98	0.932	1.000	33,744	(988)	-2.9%	Number of Employees	
Vehicle Insured Values (in hundreds)	47,171	0.3709	1.000	5,000	0.840	14,697	42,764	0.2960	1.000	0.832	10,532	4,165	39.5%	Vehicle Insured Values (in hundreds)	
Property Insured Values (in hundreds)	222,191	0.1728	1.000	5,000	0.970	37,243	166,006	0.1686	1.000	0.973	27,233	10,010	36.8%	Property Insured Values (in hundreds)	
Other Rating Cost Components						26,526					13,641	12,885	94.5%	Other Rating Cost Components	
Prior Premium Audit Adjustment						12,359					(11,260)	23,619	-209.8%	Prior Premium Audit Adjustment	
<b>Total Indicated Assessment:</b>						<b>444,863</b>	<b>Total Prior Assessment:</b>						<b>429,435</b>	<b>15,428</b>	<b>3.6%</b>
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)	
2008	50,000	1,090,817	873,471	1,025,683	110,000	117	0.035	0.035	0.035	0.035	102.75	121,846	48,004	0.394	
2009	50,000	1,923,084	315,138	1,348,096	245,935	124	0.031	0.031	0.031	0.031	37.47	122,847	24,070	0.196	
2010	50,000	1,909,318	354,085	1,190,995	207,517	131	0.029	0.029	0.029	0.029	47.93	112,535	91,448	0.813	
2011	50,000	1,913,638	342,603	1,243,058	143,419	132	0.025	0.025	0.025	0.025	24.29	94,200	117,639	1.249	
2012	50,000	1,899,641	459,279	1,231,210	287,986	135	0.019	0.019	0.019	0.019	55.10	79,292	23,339	0.294	
2013	50,000	1,899,641	459,279	1,231,210	266,509	135	0.035	0.035	0.035	0.035	41.08	139,397	36,157	0.259	
2014	50,000	1,246,164	840,534	1,205,972	176,835	108	0.025	0.025	0.025	0.025	48.36	91,484	116,227	1.270	
2015	50,000	1,248,808	413,084	1,116,335	179,182	114	0.024	0.024	0.024	0.024	52.87	76,831	18,501	0.241	
2016	50,000	1,384,213	415,665	988,811	328,320	112	0.025	0.025	0.025	0.025	29.21	81,922	84,962	1.037	
2017	50,000	1,380,022	446,441	929,982	123,580	121	0.023	0.023	0.023	0.023	72.37	74,952	26,024	0.347	
<b>Total</b>												<b>995,307</b>	<b>586,369</b>	<b>0.589</b>	
<b>Latest 3 Years</b>												<b>233,706</b>	<b>129,486</b>	<b>0.554</b>	
<u>Description</u>							<u>Explanation</u>								
(1) Latest Relative Loss Experience:							0.554 Relative Loss Experience for Latest 3 Years from column (27) above.								
(2) Prior Experience Modification Factor:							0.932 Experience modification factor from prior rate study.								
(3) Weight given to Latest Relative Loss Experience:							7.9% Based on size - larger members are more self-rated.								
(4) Weight given to Prior Experience Modification Factor:							92.1% 1-(3)								
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount								
(6) Experience Modification Factor:							0.897 [(1)x(3) + (2)x(4)] x (5)								
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. 2. Pool average loss rates in columns (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1). 3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24). 4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study. 5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5. 6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.															

Washington State Transit Insurance Pool																
Rate Assessment Calculation																
Member: Jefferson Transit																
Rating Year: 2019																
Assessment Calculation																
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit		
Fixed Route Mileage	650,000	0.1263	0.980		1.000	80,453	650,000	0.1154	1.010	1.000	75,760	4,693	6.2%	Fixed Route Mileage		
Paratransit Mileage	65,000	0.1263	0.980		1.000	8,045	70,000	0.1154	1.010	1.000	8,159	(113)	-1.4%	Paratransit Mileage		
Vanpool Mileage	45,000	0.1263	0.980		1.000	5,570	50,000	0.1154	1.010	1.000	5,828	(258)	-4.4%	Vanpool Mileage		
Admin Mileage	35,000	0.1263	0.980		1.000	4,332	35,000	0.1154	1.010	1.000	4,079	253	6.2%	Admin Mileage		
Number of Employees	53	299.32	0.980		1.000	15,547	45	291.98	1.010	1.000	13,270	2,276	17.2%	Number of Employees		
Vehicle Insured Values (in hundreds)	23,405	0.3709	1.000	5,000	0.840	7,292	26,790	0.2960	1.000	0.832	6,598	694	10.5%	Vehicle Insured Values (in hundreds)		
Property Insured Values (in hundreds)	80,968	0.1728	1.000	5,000	0.970	13,572	78,144	0.1686	1.000	0.973	12,819	752	5.9%	Property Insured Values (in hundreds)		
Other Rating Cost Components						6,225					7,574	(1,349)	-17.8%	Other Rating Cost Components		
Prior Premium Audit Adjustment						(3,607)					(2,466)	(1,141)	46.3%	Prior Premium Audit Adjustment		
<b>Total Indicated Assessment:</b>						<b>137,429</b>	<b>Total Prior Assessment:</b>						<b>131,621</b>	<b>5,807</b>	<b>4.4%</b>	
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)		
2008	25,000	677,609	98,998	78,640	21,183	44	0.027	0.027	0.027	0.027	67.46	26,811	51,595	1.924		
2009	25,000	710,123	110,392	90,233	22,506	43	0.026	0.026	0.026	0.026	29.64	25,322	10,925	0.431		
2010	25,000	486,031	110,127	129,642	17,354	44	0.023	0.023	0.023	0.023	29.53	18,184	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	17,297	25,086	1.450		
2012	25,000	593,897	102,375	102,237	34,035	45	0.015	0.015	0.015	0.015	32.98	13,947	5,546	0.398		
2013	25,000	587,389	85,900	107,298	27,644	45	0.027	0.027	0.027	0.027	29.18	22,865	0	0.000		
2014	25,000	580,393	74,441	89,368	34,572	46	0.020	0.020	0.020	0.020	26.03	16,811	32,071	1.908		
2015	25,000	598,976	65,532	76,530	28,715	47	0.020	0.020	0.020	0.020	36.76	16,933	2,859	0.169		
2016	25,000	605,145	71,610	84,112	27,994	45	0.021	0.021	0.021	0.021	18.87	17,754	6,896	0.388		
2017	25,000	597,723	65,129	65,009	29,406	45	0.021	0.021	0.021	0.021	40.71	17,818	1,990	0.112		
<b>Total</b>												<b>193,742</b>	<b>137,981</b>	<b>0.712</b>		
<b>Latest 3 Years</b>												<b>52,506</b>	<b>11,745</b>	<b>0.224</b>		
<u>Description</u>							<u>Explanation</u>									
(1) Latest Relative Loss Experience:							0.224 Relative Loss Experience for Latest 3 Years from column (27) above.									
(2) Prior Experience Modification Factor:							1.010 Experience modification factor from prior rate study.									
(3) Weight given to Latest Relative Loss Experience:							3.1% Based on size - larger members are more self-rated.									
(4) Weight given to Prior Experience Modification Factor:							96.9% 1-(3)									
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount									
(6) Experience Modification Factor:							0.980 [(1)x(3) + (2)x(4)] x (5)									
<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 (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24).</p> <p>4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study.</p> <p>5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5.</p> <p>6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.</p>																

Washington State Transit Insurance Pool															
Rate Assessment Calculation															
Member: Kitsap Transit															
Rating Year: 2019															
Assessment Calculation															
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit	
Fixed Route Mileage	2,869,000	0.1263	1.117		1.000	404,750	2,663,000	0.1154	1.082	1.000	332,510	72,241	21.7%	Fixed Route Mileage	
Paratransit Mileage	1,556,000	0.1263	1.117		1.000	219,516	1,420,000	0.1154	1.082	1.000	177,305	42,211	23.8%	Paratransit Mileage	
Vanpool Mileage	819,000	0.1263	1.117		1.000	115,542	850,000	0.1154	1.082	1.000	106,133	9,409	8.9%	Vanpool Mileage	
Admin Mileage	360,000	0.1263	1.117		1.000	50,788	400,000	0.1154	1.082	1.000	49,945	843	1.7%	Admin Mileage	
Number of Employees	425	299.32	1.117		1.000	142,095	360	291.98	1.082	1.000	113,732	28,363	24.9%	Number of Employees	
Vehicle Insured Values (in hundreds)	103,148	0.3709	1.000	5,000	0.840	32,136	113,456	0.2960	1.000	0.832	27,941	4,195	15.0%	Vehicle Insured Values (in hundreds)	
Property Insured Values (in hundreds)	384,064	0.1728	1.000	5,000	0.970	64,375	410,160	0.1686	1.000	0.973	67,286	(2,910)	-4.3%	Property Insured Values (in hundreds)	
Other Rating Cost Components						55,283					56,098	(815)	-1.5%	Other Rating Cost Components	
Prior Premium Audit Adjustment						(24,446)					(27,643)	3,197	-11.6%	Prior Premium Audit Adjustment	
<b>Total Indicated Assessment:</b>						<b>1,060,039</b>	<b>Total Prior Assessment:</b>						<b>903,307</b>	<b>156,732</b>	<b>17.4%</b>
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)	
2008	100,000	2,901,725	2,098,580	1,371,729	400,009	393	0.045	0.045	0.045	0.045	130.56	354,685	225,669	0.636	
2009	100,000	2,709,366	1,699,407	1,159,888	376,575	355	0.036	0.036	0.036	0.036	52.05	234,791	271,462	1.156	
2010	100,000	2,455,290	1,586,661	1,196,800	354,549	344	0.036	0.036	0.036	0.036	63.00	221,485	64,611	0.292	
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	193,222	221,390	1.146	
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	145,319	113,403	0.780	
2013	100,000	2,431,056	1,356,575	961,185	365,914	347	0.044	0.044	0.044	0.044	63.70	247,284	434,664	1.758	
2014	100,000	2,458,218	1,406,263	1,058,252	382,671	354	0.028	0.028	0.028	0.028	84.86	179,661	191,195	1.064	
2015	100,000	2,522,563	1,425,366	960,552	349,427	368	0.029	0.029	0.029	0.029	76.45	181,470	218,154	1.202	
2016	100,000	2,502,140	1,396,342	819,381	402,790	359	0.028	0.028	0.028	0.028	37.72	157,989	317,062	2.007	
2017	100,000	2,609,023	1,368,657	879,459	356,469	382	0.024	0.024	0.024	0.024	103.45	163,464	228,361	1.397	
<b>Total</b>												<b>2,079,370</b>	<b>2,285,971</b>	<b>1.099</b>	
<b>Latest 3 Years</b>												<b>502,923</b>	<b>763,577</b>	<b>1.518</b>	
<u>Description</u>							<u>Explanation</u>								
(1) Latest Relative Loss Experience:							1.518 Relative Loss Experience for Latest 3 Years from column (27) above.								
(2) Prior Experience Modification Factor:							1.082 Experience modification factor from prior rate study.								
(3) Weight given to Latest Relative Loss Experience:							9.5% Based on size - larger members are more self-rated.								
(4) Weight given to Prior Experience Modification Factor:							90.5% 1-(3)								
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount								
(6) Experience Modification Factor:							1.117 [(1)x(3) + (2)x(4)] x (5)								
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. 2. Pool average loss rates in columns (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1). 3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24). 4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study. 5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5. 6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.															

Washington State Transit Insurance Pool																
Rate Assessment Calculation																
Member: Link Transit																
Rating Year: 2019																
Assessment Calculation																
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit		
Fixed Route Mileage	1,965,660	0.1263	1.228		1.000	304,867	1,866,800	0.1154	1.240	1.000	267,132	37,735	14.1%	Fixed Route Mileage		
Paratransit Mileage	251,750	0.1263	1.228		1.000	39,046	250,000	0.1154	1.240	1.000	35,774	3,272	9.1%	Paratransit Mileage		
Vanpool Mileage	0	0.1263	1.228		1.000	0	0	0.1154	1.240	1.000	0	0	0.0%	Vanpool Mileage		
Admin Mileage	60,000	0.1263	1.228		1.000	9,306	90,000	0.1154	1.240	1.000	12,879	(3,573)	-27.7%	Admin Mileage		
Number of Employees	135	299.32	1.228		1.000	49,621	129	291.98	1.240	1.000	46,705	2,916	6.2%	Number of Employees		
Vehicle Insured Values (in hundreds)	31,710	0.3709	1.000	5,000	0.840	9,879	42,392	0.2960	1.000	0.832	10,440	(561)	-5.4%	Vehicle Insured Values (in hundreds)		
Property Insured Values (in hundreds)	181,746	0.1728	1.000	5,000	0.970	30,464	175,482	0.1686	1.000	0.973	28,787	1,676	5.8%	Property Insured Values (in hundreds)		
Other Rating Cost Components						18,433					18,625	(192)	-1.0%	Other Rating Cost Components		
Prior Premium Audit Adjustment						1,123					(5,882)	7,005	-119.1%	Prior Premium Audit Adjustment		
<b>Total Indicated Assessment:</b>						<b>462,738</b>	<b>Total Prior Assessment:</b>						<b>414,460</b>	<b>48,279</b>	<b>11.6%</b>	
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)		
2008	50,000	1,772,992	431,190	63,940	69,592	135	0.035	0.035	0.035	0.035	102.75	96,690	33,788	0.349		
2009	50,000	1,894,097	379,232	18,473	69,038	130	0.031	0.031	0.031	0.031	37.47	77,688	7,506	0.097		
2010	50,000	1,949,136	292,073	0	0	124	0.029	0.029	0.029	0.029	47.93	70,975	88,757	1.251		
2011	50,000	1,900,000	275,000	0	75,000	128	0.025	0.025	0.025	0.025	24.29	59,313	153,859	2.594		
2012	50,000	1,633,947	365,359	0	74,223	119	0.019	0.019	0.019	0.019	55.10	44,975	76,595	1.703		
2013	50,000	1,666,097	249,215	0	84,791	119	0.035	0.035	0.035	0.035	41.08	74,306	191,419	2.576		
2014	50,000	1,633,387	270,487	0	76,369	113	0.025	0.025	0.025	0.025	48.36	54,699	41,394	0.757		
2015	50,000	1,748,233	266,897	0	85,171	113	0.024	0.024	0.024	0.024	52.87	56,258	128,929	2.292		
2016	50,000	1,811,085	259,872	0	85,473	124	0.025	0.025	0.025	0.025	29.21	58,035	16,219	0.279		
2017	50,000	1,808,231	240,858	0	78,288	132	0.023	0.023	0.023	0.023	72.37	58,449	54,915	0.940		
<b>Total</b>												<b>651,389</b>	<b>793,381</b>	<b>1.218</b>		
<b>Latest 3 Years</b>												<b>172,742</b>	<b>200,063</b>	<b>1.158</b>		
<u>Description</u>							<u>Explanation</u>									
(1) Latest Relative Loss Experience:							1.158 Relative Loss Experience for Latest 3 Years from column (27) above.									
(2) Prior Experience Modification Factor:							1.240 Experience modification factor from prior rate study.									
(3) Weight given to Latest Relative Loss Experience:							5.8% Based on size - larger members are more self-rated.									
(4) Weight given to Prior Experience Modification Factor:							94.2% 1-(3)									
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount									
(6) Experience Modification Factor:							1.228 [(1)x(3) + (2)x(4)] x (5)									
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. 2. Pool average loss rates in columns (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1). 3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24). 4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study. 5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5. 6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.																

Washington State Transit Insurance Pool																
Rate Assessment Calculation																
Member: Mason County Transit																
Rating Year: 2019																
Assessment Calculation																
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit		
Fixed Route Mileage	764,469	0.1263	1.089		1.000	105,146	783,439	0.1154	1.104	1.000	99,811	5,334	5.3%	Fixed Route Mileage		
Paratransit Mileage	397,778	0.1263	1.089		1.000	54,711	326,718	0.1154	1.104	1.000	41,624	13,086	31.4%	Paratransit Mileage		
Vanpool Mileage	157,164	0.1263	1.089		1.000	21,616	137,376	0.1154	1.104	1.000	17,502	4,115	23.5%	Vanpool Mileage		
Admin Mileage	24,494	0.1263	1.089		1.000	3,369	24,192	0.1154	1.104	1.000	3,082	287	9.3%	Admin Mileage		
Number of Employees	83	299.32	1.089		1.000	27,055	79	291.98	1.104	1.000	25,465	1,589	6.2%	Number of Employees		
Vehicle Insured Values (in hundreds)	37,943	0.3709	1.000	5,000	0.840	11,821	44,159	0.2960	1.000	0.832	10,875	946	8.7%	Vehicle Insured Values (in hundreds)		
Property Insured Values (in hundreds)	186,608	0.1728	1.000	5,000	0.970	31,278	179,662	0.1686	1.000	0.973	29,473	1,805	6.1%	Property Insured Values (in hundreds)		
Other Rating Cost Components						5,550					4,191	1,359	32.4%	Other Rating Cost Components		
Prior Premium Audit Adjustment						(2,582)					6,482	(9,064)	-139.8%	Prior Premium Audit Adjustment		
<b>Total Indicated Assessment:</b>						<b>257,964</b>	<b>Total Prior Assessment:</b>						<b>238,506</b>	<b>19,458</b>	<b>8.2%</b>	
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)		
2008	50,000	572,109	367,021	277,580	31,457	84	0.035	0.035	0.035	0.035	102.75	52,850	76,813	1.453		
2009	50,000	532,119	363,072	288,653	25,343	80	0.031	0.031	0.031	0.031	37.47	40,293	98,127	2.435		
2010	50,000	584,236	327,504	289,317	21,842	79	0.029	0.029	0.029	0.029	47.93	39,271	54,254	1.382		
2011	50,000	590,000	340,000	320,000	32,000	80	0.025	0.025	0.025	0.025	24.29	33,967	60,009	1.767		
2012	50,000	604,013	321,953	292,889	0	78	0.019	0.019	0.019	0.019	55.10	26,881	85,487	3.180		
2013	50,000	639,890	315,347	280,854	20,803	81	0.035	0.035	0.035	0.035	41.08	46,950	17,173	0.366		
2014	50,000	656,129	349,605	293,437	0	80	0.025	0.025	0.025	0.025	48.36	36,170	3,502	0.097		
2015	50,000	711,884	364,373	217,701	36,844	85	0.024	0.024	0.024	0.024	52.87	36,355	55,358	1.523		
2016	50,000	774,607	382,233	195,298	32,470	87	0.025	0.025	0.025	0.025	29.21	37,479	40,329	1.076		
2017	50,000	749,230	323,818	323,993	24,167	79	0.023	0.023	0.023	0.023	72.37	38,383	1,543	0.040		
<b>Total</b>												<b>388,598</b>	<b>492,595</b>	<b>1.268</b>		
<b>Latest 3 Years</b>												<b>112,216</b>	<b>97,230</b>	<b>0.866</b>		
<u>Description</u>							<u>Explanation</u>									
(1) Latest Relative Loss Experience:							0.866 Relative Loss Experience for Latest 3 Years from column (27) above.									
(2) Prior Experience Modification Factor:							1.104 Experience modification factor from prior rate study.									
(3) Weight given to Latest Relative Loss Experience:							3.8% Based on size - larger members are more self-rated.									
(4) Weight given to Prior Experience Modification Factor:							96.2% 1-(3)									
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount									
(6) Experience Modification Factor:							1.089 [(1)x(3) + (2)x(4)] x (5)									
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. 2. Pool average loss rates in columns (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1). 3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24). 4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study. 5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5. 6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.																

Washington State Transit Insurance Pool															
Rate Assessment Calculation															
Member: Pacific Transit															
Rating Year: 2019															
Assessment Calculation															
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit	
Fixed Route Mileage	340,000	0.1263	0.981		1.000	42,126	333,800	0.1154	1.001	1.000	38,559	3,567	9.3%	Fixed Route Mileage	
Paratransit Mileage	95,000	0.1263	0.981		1.000	11,771	100,000	0.1154	1.001	1.000	11,552	219	1.9%	Paratransit Mileage	
Vanpool Mileage	0	0.1263	0.981		1.000	0	0	0.1154	1.001	1.000	0	0	0.0%	Vanpool Mileage	
Admin Mileage	28,000	0.1263	0.981		1.000	3,469	31,000	0.1154	1.001	1.000	3,581	(112)	-3.1%	Admin Mileage	
Number of Employees	18	299.32	0.981		1.000	5,285	23	291.98	1.001	1.000	6,722	(1,437)	-21.4%	Number of Employees	
Vehicle Insured Values (in hundreds)	13,365	0.3709	1.000	5,000	0.840	4,164	15,054	0.2960	1.000	0.832	3,707	457	12.3%	Vehicle Insured Values (in hundreds)	
Property Insured Values (in hundreds)	32,980	0.1728	1.000	5,000	0.970	5,528	31,896	0.1686	1.000	0.973	5,233	295	5.6%	Property Insured Values (in hundreds)	
Other Rating Cost Components						5,220					3,457	1,763	51.0%	Other Rating Cost Components	
Prior Premium Audit Adjustment						(676)					(308)	(368)	119.7%	Prior Premium Audit Adjustment	
<b>Total Indicated Assessment:</b>						<b>76,887</b>	<b>Total Prior Assessment:</b>						<b>72,503</b>	<b>4,384</b>	<b>6.0%</b>
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)	
2008	25,000	327,171	103,645	0	21,380	24	0.027	0.027	0.027	0.027	67.46	13,921	550	0.040	
2009	25,000	340,122	101,604	0	19,503	24	0.026	0.026	0.026	0.026	29.64	12,596	0	0.000	
2010	25,000	340,122	101,604	0	19,634	25	0.023	0.023	0.023	0.023	29.53	11,221	300	0.027	
2011	25,000	335,000	110,000	0	19,500	25	0.019	0.019	0.019	0.019	19.06	9,264	4,117	0.444	
2012	25,000	331,651	96,198	0	19,000	25	0.015	0.015	0.015	0.015	32.98	7,513	445	0.059	
2013	25,000	332,451	100,071	0	18,041	25	0.027	0.027	0.027	0.027	29.18	12,744	28,446	2.232	
2014	25,000	336,598	98,126	0	0	23	0.020	0.020	0.020	0.020	26.03	9,314	626	0.067	
2015	25,000	332,735	92,695	0	28,303	22	0.020	0.020	0.020	0.020	36.76	9,772	6,824	0.698	
2016	25,000	333,837	101,392	0	30,537	20	0.021	0.021	0.021	0.021	18.87	10,359	400	0.039	
2017	25,000	319,532	93,184	0	37,442	22	0.021	0.021	0.021	0.021	40.71	10,399	0	0.000	
<b>Total</b>												<b>107,102</b>	<b>41,709</b>	<b>0.389</b>	
<b>Latest 3 Years</b>												<b>30,529</b>	<b>7,224</b>	<b>0.237</b>	
<b>Description</b>							<b>Explanation</b>								
(1) Latest Relative Loss Experience:							0.237 Relative Loss Experience for Latest 3 Years from column (27) above.								
(2) Prior Experience Modification Factor:							1.001 Experience modification factor from prior rate study.								
(3) Weight given to Latest Relative Loss Experience:							1.9% Based on size - larger members are more self-rated.								
(4) Weight given to Prior Experience Modification Factor:							98.1% 1-(3)								
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount								
(6) Experience Modification Factor:							0.981 [(1)x(3) + (2)x(4)] x (5)								
<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 (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24).</p> <p>4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study.</p> <p>5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5.</p> <p>6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.</p>															

Washington State Transit Insurance Pool																
Rate Assessment Calculation																
Member: Pierce Transit																
Rating Year: 2019																
Assessment Calculation																
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit		
Fixed Route Mileage	11,071,701	0.1263	1.069		1.000	1,494,842	13,782,820	0.1154	0.921	1.000	1,464,885	29,957	2.0%	Fixed Route Mileage		
Paratransit Mileage	2,354,052	0.1263	1.069		1.000	317,832	725,285	0.1154	0.921	1.000	77,086	240,746	312.3%	Paratransit Mileage		
Vanpool Mileage	4,900,000	0.1263	1.069		1.000	661,572	4,700,000	0.1154	0.921	1.000	499,532	162,040	32.4%	Vanpool Mileage		
Admin Mileage	1,100,000	0.1263	1.069		1.000	148,516	1,330,000	0.1154	0.921	1.000	141,357	7,159	5.1%	Admin Mileage		
Number of Employees	981	299.32	1.069		1.000	313,894	955	291.98	0.921	1.000	256,812	57,081	22.2%	Number of Employees		
Vehicle Insured Values (in hundreds)	851,332	0.3709	1.000	25,000	0.711	224,505	952,114	0.2960	1.000	0.695	195,869	28,636	14.6%	Vehicle Insured Values (in hundreds)		
Property Insured Values (in hundreds)	1,149,098	0.1728	1.000	25,000	0.929	184,466	1,142,747	0.1686	1.000	0.937	180,529	3,937	2.2%	Property Insured Values (in hundreds)		
Other Rating Cost Components						150,667					167,370	(16,702)	-10.0%	Other Rating Cost Components		
Prior Premium Audit Adjustment						54,892					93,293	(38,401)	-41.2%	Prior Premium Audit Adjustment		
<b>Total Indicated Assessment:</b>						<b>3,551,186</b>	<b>Total Prior Assessment:</b>						<b>3,076,732</b>	<b>474,454</b>	<b>15.4%</b>	
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)		
2008	250,000	13,809,808	843,933	4,022,997	1,324,945	1,056	0.056	0.056	0.056	0.056	141.33	1,266,626	786,297	0.621		
2009	250,000	13,121,416	867,455	4,476,894	1,164,397	980	0.044	0.044	0.044	0.044	61.57	920,838	717,163	0.779		
2010	250,000	13,423,319	853,583	4,542,567	1,277,194	885	0.043	0.043	0.043	0.043	98.80	946,136	1,306,428	1.381		
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	966,253	558,927	0.578		
2012	250,000	12,034,407	665,644	4,718,159	1,148,715	866	0.026	0.026	0.026	0.026	129.85	597,728	547,228	0.916		
2013	250,000	12,450,653	704,709	4,869,229	1,149,665	728	0.056	0.056	0.056	0.056	91.01	1,137,083	1,401,687	1.233		
2014	250,000	13,333,664	706,476	4,708,917	1,256,790	768	0.033	0.033	0.033	0.033	115.02	757,659	1,173,724	1.549		
2015	250,000	13,071,049	688,348	4,580,152	1,241,870	786	0.035	0.035	0.035	0.035	109.11	775,074	1,383,257	1.785		
2016	250,000	14,046,220	741,186	4,559,599	1,248,407	981	0.032	0.032	0.032	0.032	37.72	695,597	849,573	1.221		
2017	250,000	14,072,850	705,637	4,859,789	1,365,506	981	0.024	0.024	0.024	0.024	141.30	637,941	901,647	1.413		
<b>Total</b>												<b>8,700,936</b>	<b>9,625,928</b>	<b>1.106</b>		
<b>Latest 3 Years</b>												<b>2,108,613</b>	<b>3,134,476</b>	<b>1.487</b>		
<u>Description</u>							<u>Explanation</u>									
(1) Latest Relative Loss Experience:							1.487 Relative Loss Experience for Latest 3 Years from column (27) above.									
(2) Prior Experience Modification Factor:							0.921 Experience modification factor from prior rate study.									
(3) Weight given to Latest Relative Loss Experience:							27.2% Based on size - larger members are more self-rated.									
(4) Weight given to Prior Experience Modification Factor:							72.8% 1-(3)									
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount									
(6) Experience Modification Factor:							1.069 [(1)x(3) + (2)x(4)] x (5)									
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. 2. Pool average loss rates in columns (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1). 3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24). 4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study. 5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5. 6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.																



Washington State Transit Insurance Pool																
Rate Assessment Calculation																
Member: Pullman Transit																
Rating Year: 2019																
Assessment Calculation																
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit		
Fixed Route Mileage	355,000	0.1263	1.139		1.000	51,069	398,000	0.1154	1.141	1.000	52,405	(1,336)	-2.6%	Fixed Route Mileage		
Paratransit Mileage	65,000	0.1263	1.139		1.000	9,351	70,000	0.1154	1.141	1.000	9,217	134	1.4%	Paratransit Mileage		
Vanpool Mileage	0	0.1263	1.139		1.000	0	0	0.1154	1.141	1.000	0	0	0.0%	Vanpool Mileage		
Admin Mileage	5,000	0.1263	1.139		1.000	719	25,000	0.1154	1.141	1.000	3,292	(2,573)	-78.1%	Admin Mileage		
Number of Employees	44	299.32	1.139		1.000	15,001	48	291.98	1.141	1.000	15,991	(990)	-6.2%	Number of Employees		
Vehicle Insured Values (in hundreds)	0	0.3709	1.000	0	1.000	0	0	0.2960	1.000	1.000	0	0	0.0%	Vehicle Insured Values (in hundreds)		
Property Insured Values (in hundreds)	0	0.1728	1.000	0	1.000	0	0	0.1686	1.000	1.000	0	0	0.0%	Property Insured Values (in hundreds)		
Other Rating Cost Components						3,322					6,189	(2,867)	-46.3%	Other Rating Cost Components		
Prior Premium Audit Adjustment						3,555					2,785	770	27.6%	Prior Premium Audit Adjustment		
<b>Total Indicated Assessment:</b>						<b>83,016</b>	<b>Total Prior Assessment:</b>						<b>89,879</b>	<b>(6,863)</b>	<b>-7.6%</b>	
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)		
2008	25,000	304,019	63,900	0	29,585	29	0.027	0.027	0.027	0.027	67.46	12,770	34,720	2.719		
2009	25,000	318,728	63,506	0	30,721	45	0.026	0.026	0.026	0.026	29.64	11,974	30,873	2.578		
2010	25,000	337,805	75,795	0	27,408	44	0.023	0.023	0.023	0.023	29.53	11,319	49,551	4.377		
2011	25,000	341,128	60,000	0	30,000	45	0.019	0.019	0.019	0.019	19.06	9,014	30,818	3.419		
2012	25,000	326,108	65,898	0	0	46	0.015	0.015	0.015	0.015	32.98	7,385	3,940	0.533		
2013	25,000	350,893	66,883	0	26,525	46	0.027	0.027	0.027	0.027	29.18	13,190	3,122	0.237		
2014	25,000	344,790	75,382	0	0	43	0.020	0.020	0.020	0.020	26.03	9,543	31,155	3.265		
2015	25,000	352,403	72,001	0	25,955	46	0.020	0.020	0.020	0.020	36.76	10,587	4,534	0.428		
2016	25,000	363,517	59,311	0	23,757	44	0.021	0.021	0.021	0.021	18.87	10,401	30,271	2.910		
2017	25,000	354,149	64,846	0	24,483	45	0.021	0.021	0.021	0.021	40.71	11,194	10,242	0.915		
<b>Total</b>												<b>107,377</b>	<b>229,225</b>	<b>2.135</b>		
<b>Latest 3 Years</b>												<b>32,182</b>	<b>45,047</b>	<b>1.400</b>		
<u>Description</u>							<u>Explanation</u>									
(1) Latest Relative Loss Experience:							1.400 Relative Loss Experience for Latest 3 Years from column (27) above.									
(2) Prior Experience Modification Factor:							1.141 Experience modification factor from prior rate study.									
(3) Weight given to Latest Relative Loss Experience:							1.8% Based on size - larger members are more self-rated.									
(4) Weight given to Prior Experience Modification Factor:							98.2% 1-(3)									
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount									
(6) Experience Modification Factor:							1.139 [(1)x(3) + (2)x(4)] x (5)									
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. 2. Pool average loss rates in columns (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1). 3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24). 4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study. 5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5. 6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.																

Washington State Transit Insurance Pool Rate Assessment Calculation															
Member: River Cities Transit Rating Year: 2019															
Assessment Calculation															
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit	
Fixed Route Mileage	344,310	0.1263	0.980		1.000	42,617	380,000	0.1154	0.992	1.000	43,501	(885)	-2.0%	Fixed Route Mileage	
Paratransit Mileage	184,707	0.1263	0.980		1.000	22,862	215,000	0.1154	0.992	1.000	24,613	(1,751)	-7.1%	Paratransit Mileage	
Vanpool Mileage	0	0.1263	0.980		1.000	0	0	0.1154	0.992	1.000	0	0	0.0%	Vanpool Mileage	
Admin Mileage	28,605	0.1263	0.980		1.000	3,541	30,000	0.1154	0.992	1.000	3,434	106	3.1%	Admin Mileage	
Number of Employees	29	299.32	0.980		1.000	8,507	27	291.98	0.992	1.000	7,820	686	8.8%	Number of Employees	
Vehicle Insured Values (in hundreds)	27,613	0.3709	1.000	5,000	0.840	8,603	31,137	0.2960	1.000	0.832	7,668	935	12.2%	Vehicle Insured Values (in hundreds)	
Property Insured Values (in hundreds)	6,255	0.1728	1.000	5,000	0.970	1,048	5,347	0.1686	1.000	0.973	877	171	19.5%	Property Insured Values (in hundreds)	
Other Rating Cost Components						5,417					5,798	(381)	-6.6%	Other Rating Cost Components	
Prior Premium Audit Adjustment						(4,988)					(14,932)	9,944	-66.6%	Prior Premium Audit Adjustment	
<b>Total Indicated Assessment:</b>						<b>87,607</b>	<b>Total Prior Assessment:</b>						<b>78,780</b>	<b>8,827</b>	<b>11.2%</b>
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)	
2008	25,000	215,766	0	0	3,317	16	0.027	0.027	0.027	0.027	67.46	7,039	611	0.087	
2009	25,000	216,235	170,630	0	1,707	16	0.026	0.026	0.026	0.026	29.64	10,487	1,434	0.137	
2010	25,000	218,708	0	0	4,786	18	0.023	0.023	0.023	0.023	29.53	5,610	5,755	1.026	
2011	25,000	260,000	0	0	2,000	20	0.019	0.019	0.019	0.019	19.06	5,338	1,697	0.318	
2012	25,000	227,023	193,549	0	14,539	24	0.015	0.015	0.015	0.015	32.98	7,305	248	0.034	
2013	25,000	289,224	194,702	0	20,440	30	0.027	0.027	0.027	0.027	29.18	14,324	7,265	0.507	
2014	25,000	369,750	211,693	0	28,660	30	0.020	0.020	0.020	0.020	26.03	13,013	7,207	0.554	
2015	25,000	375,306	217,143	2,000	31,470	33	0.020	0.020	0.020	0.020	36.76	13,577	8,771	0.646	
2016	25,000	379,721	200,709	6,592	25,478	29	0.021	0.021	0.021	0.021	18.87	13,673	10,744	0.786	
2017	25,000	361,251	215,097	0	28,605	23	0.021	0.021	0.021	0.021	40.71	13,707	11,426	0.834	
<b>Total</b>												<b>104,072</b>	<b>55,159</b>	<b>0.530</b>	
<b>Latest 3 Years</b>												<b>40,958</b>	<b>30,942</b>	<b>0.755</b>	
<u>Description</u>							<u>Explanation</u>								
(1) Latest Relative Loss Experience:							0.755 Relative Loss Experience for Latest 3 Years from column (27) above.								
(2) Prior Experience Modification Factor:							0.992 Experience modification factor from prior rate study.								
(3) Weight given to Latest Relative Loss Experience:							2.5% Based on size - larger members are more self-rated.								
(4) Weight given to Prior Experience Modification Factor:							97.5% 1-(3)								
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount								
(6) Experience Modification Factor:							0.980 [(1)x(3) + (2)x(4)] x (5)								
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. 2. Pool average loss rates in columns (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1). 3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24). 4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study. 5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5. 6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.															

Washington State Transit Insurance Pool															
Rate Assessment Calculation															
Member: Skagit Transit															
Rating Year: 2019															
Assessment Calculation															
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit	
Fixed Route Mileage	1,462,962	0.1263	0.892		1.000	164,817	1,299,021	0.1154	0.929	1.000	139,264	25,553	18.3%	Fixed Route Mileage	
Paratransit Mileage	34,800	0.1263	0.892		1.000	3,921	436,720	0.1154	0.929	1.000	46,819	(42,899)	-91.6%	Paratransit Mileage	
Vanpool Mileage	1,020,000	0.1263	0.892		1.000	114,913	1,165,849	0.1154	0.929	1.000	124,987	(10,074)	-8.1%	Vanpool Mileage	
Admin Mileage	265,000	0.1263	0.892		1.000	29,855	157,716	0.1154	0.929	1.000	16,908	12,947	76.6%	Admin Mileage	
Number of Employees	158	299.32	0.892		1.000	42,185	140	291.98	0.929	1.000	37,975	4,210	11.1%	Number of Employees	
Vehicle Insured Values (in hundreds)	55,961	0.3709	1.000	5,000	0.840	17,435	78,701	0.2960	1.000	0.832	19,382	(1,947)	-10.0%	Vehicle Insured Values (in hundreds)	
Property Insured Values (in hundreds)	219,239	0.1728	1.000	5,000	0.970	36,748	213,122	0.1686	1.000	0.973	34,962	1,786	5.1%	Property Insured Values (in hundreds)	
Other Rating Cost Components						16,005					28,020	(12,015)	-42.9%	Other Rating Cost Components	
Prior Premium Audit Adjustment						(8,578)					(18,573)	9,995	-53.8%	Prior Premium Audit Adjustment	
<b>Total Indicated Assessment:</b>						<b>417,299</b>	<b>Total Prior Assessment:</b>						<b>429,744</b>	<b>(12,444)</b>	<b>-2.9%</b>
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)	
2008	50,000	705,411	341,638	742,851	104,548	91	0.035	0.035	0.035	0.035	102.75	76,466	1,758	0.023	
2009	50,000	792,915	403,000	817,292	98,773	114	0.031	0.031	0.031	0.031	37.47	69,413	65,515	0.944	
2010	50,000	858,659	438,710	749,217	101,988	101	0.029	0.029	0.029	0.029	47.93	67,185	74,912	1.115	
2011	50,000	878,208	476,440	755,592	110,919	106	0.025	0.025	0.025	0.025	24.29	58,059	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	52,313	6,031	0.115	
2013	50,000	1,166,349	328,115	1,071,918	127,737	115	0.035	0.035	0.035	0.035	41.08	98,228	129,708	1.320	
2014	50,000	1,273,439	327,735	1,126,682	140,866	120	0.025	0.025	0.025	0.025	48.36	77,127	90,515	1.174	
2015	50,000	1,176,888	378,861	1,068,314	155,224	122	0.024	0.024	0.024	0.024	52.87	72,989	9,305	0.127	
2016	50,000	1,278,006	394,086	1,037,565	156,123	127	0.025	0.025	0.025	0.025	29.21	76,021	81,183	1.068	
2017	50,000	1,347,477	403,452	999,579	171,346	136	0.023	0.023	0.023	0.023	72.37	76,999	25,573	0.332	
<b>Total</b>												<b>724,801</b>	<b>487,340</b>	<b>0.672</b>	
<b>Latest 3 Years</b>												<b>226,010</b>	<b>116,061</b>	<b>0.514</b>	
<u>Description</u>							<u>Explanation</u>								
(1) Latest Relative Loss Experience:							0.514 Relative Loss Experience for Latest 3 Years from column (27) above.								
(2) Prior Experience Modification Factor:							0.929 Experience modification factor from prior rate study.								
(3) Weight given to Latest Relative Loss Experience:							7.6% Based on size - larger members are more self-rated.								
(4) Weight given to Prior Experience Modification Factor:							92.4% 1-(3)								
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount								
(6) Experience Modification Factor:							0.892 [(1)x(3) + (2)x(4)] x (5)								
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. 2. Pool average loss rates in columns (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1). 3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24). 4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study. 5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5. 6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.															

Washington State Transit Insurance Pool														
Rate Assessment Calculation														
Member: Spokane Transit														
Rating Year: 2019														
Assessment Calculation														
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit
Fixed Route Mileage	6,756,872	0.1263	1.140		1.000	972,868	6,377,561	0.1154	1.177	1.000	866,237	106,631	12.3%	Fixed Route Mileage
Paratransit Mileage	1,550,763	0.1263	1.140		1.000	223,282	1,417,913	0.1154	1.177	1.000	192,589	30,693	15.9%	Paratransit Mileage
Vanpool Mileage	980,161	0.1263	1.140		1.000	141,126	1,015,558	0.1154	1.177	1.000	137,939	3,187	2.3%	Vanpool Mileage
Admin Mileage	486,260	0.1263	1.140		1.000	70,013	428,000	0.1154	1.177	1.000	58,133	11,879	20.4%	Admin Mileage
Number of Employees	613	299.32	1.140		1.000	209,171	578	291.98	1.177	1.000	198,636	10,535	5.3%	Number of Employees
Vehicle Insured Values (in hundreds)	291,081	0.3709	1.000	25,000	0.711	76,761	324,615	0.2960	1.000	0.695	66,780	9,981	14.9%	Vehicle Insured Values (in hundreds)
Property Insured Values (in hundreds)	837,480	0.1728	1.000	25,000	0.929	134,442	744,762	0.1686	1.000	0.937	117,656	16,785	14.3%	Property Insured Values (in hundreds)
Other Rating Cost Components						31,504					33,646	(2,142)	-6.4%	Other Rating Cost Components
Prior Premium Audit Adjustment						56,491					(33,926)	90,417	-266.5%	Prior Premium Audit Adjustment
<b>Total Indicated Assessment:</b>						<b>1,915,656</b>	<b>Total Prior Assessment:</b>				<b>1,637,690</b>	<b>277,965</b>	<b>17.0%</b>	
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)
2008	100,000	6,235,562	1,481,129	1,012,136	443,227	547	0.045	0.045	0.045	0.045	130.56	482,307	357,180	0.741
2009	100,000	6,307,479	1,455,799	1,015,322	368,532	555	0.036	0.036	0.036	0.036	52.05	361,700	247,010	0.683
2010	100,000	6,287,438	1,362,977	907,418	374,192	540	0.036	0.036	0.036	0.036	63.00	353,104	369,072	1.045
2011	100,000	5,720,000	1,282,206	888,699	368,532	528	0.032	0.032	0.032	0.032	34.75	283,761	364,313	1.284
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	241,247	167,395	0.694
2013	100,000	5,805,943	2,856,000	1,126,943	432,096	526	0.044	0.044	0.044	0.044	63.70	483,491	679,832	1.406
2014	100,000	5,911,102	1,486,461	1,174,536	431,708	527	0.028	0.028	0.028	0.028	84.86	298,643	428,122	1.434
2015	100,000	5,944,531	1,483,057	1,114,100	444,040	539	0.029	0.029	0.029	0.029	76.45	303,257	227,913	0.752
2016	100,000	5,951,216	1,244,328	1,058,496	431,197	547	0.028	0.028	0.028	0.028	37.72	265,632	221,371	0.833
2017	100,000	6,072,737	1,355,696	975,974	414,280	567	0.024	0.024	0.024	0.024	103.45	268,308	370,651	1.381
<b>Total</b>												<b>3,341,451</b>	<b>3,432,860</b>	<b>1.027</b>
<b>Latest 3 Years</b>												<b>837,197</b>	<b>819,934</b>	<b>0.979</b>
<u>Description</u>							<u>Explanation</u>							
(1) Latest Relative Loss Experience:							0.979 Relative Loss Experience for Latest 3 Years from column (27) above.							
(2) Prior Experience Modification Factor:							1.177 Experience modification factor from prior rate study.							
(3) Weight given to Latest Relative Loss Experience:							15.2% Based on size - larger members are more self-rated.							
(4) Weight given to Prior Experience Modification Factor:							84.8% 1-(3)							
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount							
(6) Experience Modification Factor:							1.140 [(1)x(3) + (2)x(4)] x (5)							
<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 (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).</p> <p>3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24).</p> <p>4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study.</p> <p>5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5.</p> <p>6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.</p>														

Washington State Transit Insurance Pool																
Rate Assessment Calculation																
Member: Twin Transit																
Rating Year: 2019																
Assessment Calculation																
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit		
Fixed Route Mileage	269,894	0.1263	1.026		1.000	34,974	283,755	0.1154	1.046	1.000	34,252	722	2.1%	Fixed Route Mileage		
Paratransit Mileage	9,985	0.1263	1.026		1.000	1,294	38,271	0.1154	1.046	1.000	4,620	(3,326)	-72.0%	Paratransit Mileage		
Vanpool Mileage	0	0.1263	1.026		1.000	0	0	0.1154	1.046	1.000	0	0	0.0%	Vanpool Mileage		
Admin Mileage	24,526	0.1263	1.026		1.000	3,178	18,365	0.1154	1.046	1.000	2,217	961	43.4%	Admin Mileage		
Number of Employees	32	299.32	1.026		1.000	9,827	28	291.98	1.046	1.000	8,552	1,276	14.9%	Number of Employees		
Vehicle Insured Values (in hundreds)	9,103	0.3709	1.000	5,000	0.840	2,836	11,308	0.2960	1.000	0.832	2,785	51	1.8%	Vehicle Insured Values (in hundreds)		
Property Insured Values (in hundreds)	37,884	0.1728	1.000	5,000	0.970	6,350	24,056	0.1686	1.000	0.973	3,946	2,404	60.9%	Property Insured Values (in hundreds)		
Other Rating Cost Components						2,741					2,852	(111)	-3.9%	Other Rating Cost Components		
Prior Premium Audit Adjustment						(4,402)					(8,046)	3,645	-45.3%	Prior Premium Audit Adjustment		
<b>Total Indicated Assessment:</b>						<b>56,799</b>	<b>Total Prior Assessment:</b>						<b>51,177</b>	<b>5,623</b>	<b>11.0%</b>	
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)		
2008	25,000	401,984	51,627	0	2,480	28	0.027	0.027	0.027	0.027	67.46	14,296	7,685	0.538		
2009	25,000	319,167	50,291	0	3,582	27	0.026	0.026	0.026	0.026	29.64	10,412	8,277	0.795		
2010	25,000	391,655	48,261	0	3,523	26	0.023	0.023	0.023	0.023	29.53	10,843	312	0.029		
2011	25,000	435,868	55,000	0	3,500	28	0.019	0.019	0.019	0.019	19.06	9,886	25,000	2.529		
2012	25,000	351,701	42,967	0	9,501	30	0.015	0.015	0.015	0.015	32.98	7,039	95	0.013		
2013	25,000	356,237	44,627	0	11,094	27	0.027	0.027	0.027	0.027	29.18	11,773	15,144	1.286		
2014	25,000	366,182	62,565	0	5,499	28	0.020	0.020	0.020	0.020	26.03	9,435	25,713	2.725		
2015	25,000	285,542	61,658	0	15,856	28	0.020	0.020	0.020	0.020	36.76	8,201	1,041	0.127		
2016	25,000	280,392	55,197	0	15,240	28	0.021	0.021	0.021	0.021	18.87	8,047	622	0.077		
2017	25,000	276,195	36,710	0	14,427	28	0.021	0.021	0.021	0.021	40.71	8,050	0	0.000		
<b>Total</b>												<b>97,983</b>	<b>83,887</b>	<b>0.856</b>		
<b>Latest 3 Years</b>												<b>24,298</b>	<b>1,662</b>	<b>0.068</b>		
<u>Description</u>							<u>Explanation</u>									
(1) Latest Relative Loss Experience:							0.068 Relative Loss Experience for Latest 3 Years from column (27) above.									
(2) Prior Experience Modification Factor:							1.046 Experience modification factor from prior rate study.									
(3) Weight given to Latest Relative Loss Experience:							1.4% Based on size - larger members are more self-rated.									
(4) Weight given to Prior Experience Modification Factor:							98.6% 1-(3)									
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount									
(6) Experience Modification Factor:							1.026 [(1)x(3) + (2)x(4)] x (5)									
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. 2. Pool average loss rates in columns (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1). 3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24). 4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study. 5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5. 6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.																

Washington State Transit Insurance Pool															
Rate Assessment Calculation															
Member: Valley Transit															
Rating Year: 2019															
Assessment Calculation															
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit	
Fixed Route Mileage	350,000	0.1263	1.029		1.000	45,487	376,000	0.1154	1.048	1.000	45,473	14	0.0%	Fixed Route Mileage	
Paratransit Mileage	164,000	0.1263	1.029		1.000	21,314	164,000	0.1154	1.048	1.000	19,834	1,480	7.5%	Paratransit Mileage	
Vanpool Mileage	70,000	0.1263	1.029		1.000	9,097	70,000	0.1154	1.048	1.000	8,466	632	7.5%	Vanpool Mileage	
Admin Mileage	40,000	0.1263	1.029		1.000	5,199	50,000	0.1154	1.048	1.000	6,047	(848)	-14.0%	Admin Mileage	
Number of Employees	58	299.32	1.029		1.000	17,864	56	291.98	1.048	1.000	17,136	728	4.3%	Number of Employees	
Vehicle Insured Values (in hundreds)	15,568	0.3709	1.000	5,000	0.840	4,850	19,870	0.2960	1.000	0.832	4,893	(43)	-0.9%	Vehicle Insured Values (in hundreds)	
Property Insured Values (in hundreds)	89,579	0.1728	1.000	5,000	0.970	15,015	81,357	0.1686	1.000	0.973	13,346	1,668	12.5%	Property Insured Values (in hundreds)	
Other Rating Cost Components						6,605					7,186	(581)	-8.1%	Other Rating Cost Components	
Prior Premium Audit Adjustment						(6,240)					(1,374)	(4,866)	354.1%	Prior Premium Audit Adjustment	
<b>Total Indicated Assessment:</b>						<b>119,191</b>	<b>Total Prior Assessment:</b>						<b>121,007</b>	<b>(1,816)</b>	<b>-1.5%</b>
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)	
2008	25,000	303,329	169,821	2,188	29,730	49	0.027	0.027	0.027	0.027	67.46	17,045	32,665	1.916	
2009	25,000	316,976	148,139	25,043	36,731	47	0.026	0.026	0.026	0.026	29.64	14,969	3,214	0.215	
2010	25,000	316,557	154,289	56,761	36,895	48	0.023	0.023	0.023	0.023	29.53	14,243	348	0.024	
2011	25,000	318,000	152,000	57,642	35,000	49	0.019	0.019	0.019	0.019	19.06	11,578	58,764	5.076	
2012	25,000	360,981	155,544	61,149	37,959	49	0.015	0.015	0.015	0.015	32.98	10,832	1,328	0.123	
2013	25,000	351,899	162,987	66,629	39,448	50	0.027	0.027	0.027	0.027	29.18	18,017	12,671	0.703	
2014	25,000	362,526	164,686	74,017	27,274	54	0.020	0.020	0.020	0.020	26.03	14,006	7,493	0.535	
2015	25,000	310,448	189,664	63,624	50,701	55	0.020	0.020	0.020	0.020	36.76	14,159	11,792	0.833	
2016	25,000	380,852	148,013	63,624	36,798	54	0.021	0.021	0.021	0.021	18.87	14,505	3,661	0.252	
2017	25,000	336,296	142,980	60,558	20,964	55	0.021	0.021	0.021	0.021	40.71	14,078	6,509	0.462	
<b>Total</b>												<b>143,433</b>	<b>138,445</b>	<b>0.965</b>	
<b>Latest 3 Years</b>												<b>42,742</b>	<b>21,961</b>	<b>0.514</b>	
<b>Description</b>							<b>Explanation</b>								
(1) Latest Relative Loss Experience:							0.514 Relative Loss Experience for Latest 3 Years from column (27) above.								
(2) Prior Experience Modification Factor:							1.048 Experience modification factor from prior rate study.								
(3) Weight given to Latest Relative Loss Experience:							2.4% Based on size - larger members are more self-rated.								
(4) Weight given to Prior Experience Modification Factor:							97.6% 1-(3)								
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount								
(6) Experience Modification Factor:							1.029 [(1)x(3) + (2)x(4)] x (5)								

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.
2. Pool average loss rates in columns (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1).
3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24).
4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study.
5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5.
6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.

Washington State Transit Insurance Pool															
Rate Assessment Calculation															
Member: Whatcom Transit															
Rating Year: 2019															
Assessment Calculation															
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit	
Fixed Route Mileage	2,395,676	0.1263	0.917		1.000	277,460	2,237,030	0.1154	0.911	1.000	235,178	42,283	18.0%	Fixed Route Mileage	
Paratransit Mileage	1,081,973	0.1263	0.917		1.000	125,311	1,013,393	0.1154	0.911	1.000	106,537	18,774	17.6%	Paratransit Mileage	
Vanpool Mileage	436,636	0.1263	0.917		1.000	50,570	358,034	0.1154	0.911	1.000	37,640	12,930	34.4%	Vanpool Mileage	
Admin Mileage	214,000	0.1263	0.917		1.000	24,785	205,000	0.1154	0.911	1.000	21,552	3,233	15.0%	Admin Mileage	
Number of Employees	288	299.32	0.917		1.000	78,967	258	291.98	0.911	1.000	68,626	10,340	15.1%	Number of Employees	
Vehicle Insured Values (in hundreds)	164,338	0.3709	1.000	5,000	0.840	51,200	189,328	0.2960	1.000	0.832	46,626	4,574	9.8%	Vehicle Insured Values (in hundreds)	
Property Insured Values (in hundreds)	214,571	0.1728	1.000	5,000	0.970	35,966	207,657	0.1686	1.000	0.973	34,066	1,900	5.6%	Property Insured Values (in hundreds)	
Other Rating Cost Components						34,283					31,336	2,947	9.4%	Other Rating Cost Components	
Prior Premium Audit Adjustment						(37,292)					(15,493)	(21,798)	140.7%	Prior Premium Audit Adjustment	
<b>Total Indicated Assessment:</b>						<b>641,250</b>	<b>Total Prior Assessment:</b>						<b>566,067</b>	<b>75,183</b>	<b>13.3%</b>
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)	
2008	50,000	2,171,946	840,400	537,339	209,966	232	0.035	0.035	0.035	0.035	102.75	157,033	58,206	0.371	
2009	50,000	2,168,831	873,021	640,287	196,731	235	0.031	0.031	0.031	0.031	37.47	128,444	19,901	0.155	
2010	50,000	1,853,845	783,503	664,762	177,089	207	0.029	0.029	0.029	0.029	47.93	110,876	57,784	0.521	
2011	50,000	1,646,970	765,000	721,199	200,000	205	0.025	0.025	0.025	0.025	24.29	88,241	53,158	0.602	
2012	50,000	1,771,998	784,069	687,091	180,824	218	0.019	0.019	0.019	0.019	55.10	75,451	16,851	0.223	
2013	50,000	1,777,273	834,706	693,971	198,536	220	0.035	0.035	0.035	0.035	41.08	130,667	191,690	1.467	
2014	50,000	1,983,230	901,076	589,493	202,829	227	0.025	0.025	0.025	0.025	48.36	102,389	66,165	0.646	
2015	50,000	2,031,977	944,418	518,812	198,378	229	0.024	0.024	0.024	0.024	52.87	100,536	54,821	0.545	
2016	50,000	2,072,533	969,513	460,430	193,362	234	0.025	0.025	0.025	0.025	29.21	100,091	148,433	1.483	
2017	50,000	2,179,204	1,031,483	396,942	210,115	258	0.023	0.023	0.023	0.023	72.37	106,420	112,398	1.056	
<b>Total</b>												<b>1,100,147</b>	<b>779,408</b>	<b>0.708</b>	
<b>Latest 3 Years</b>												<b>307,047</b>	<b>315,653</b>	<b>1.028</b>	
<u>Description</u>							<u>Explanation</u>								
(1) Latest Relative Loss Experience:							1.028 Relative Loss Experience for Latest 3 Years from column (27) above.								
(2) Prior Experience Modification Factor:							0.911 Experience modification factor from prior rate study.								
(3) Weight given to Latest Relative Loss Experience:							9.7% Based on size - larger members are more self-rated.								
(4) Weight given to Prior Experience Modification Factor:							90.3% 1-(3)								
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount								
(6) Experience Modification Factor:							0.917 [(1)x(3) + (2)x(4)] x (5)								
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. 2. Pool average loss rates in columns (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1). 3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24). 4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study. 5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5. 6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.															

Washington State Transit Insurance Pool															
Rate Assessment Calculation															
Member: Yakima Transit															
Rating Year: 2019															
Assessment Calculation															
Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible (4)	2019 Deductible Factor (5)	Indicated Assessment (1)x(2)x(3)x(5) (6)	Prior 2018 Exposure Units (7)	Prior 2018 Base Rate (8)	Prior 2018 Experience Mod. Factor (9)	Prior 2018 Deductible Factor (10)	2018 Assessment (7)x(8)x(9)x(10) (11)	Dollar Change (6)-(11) (12)	Percentage Change (12)/(11) (13)	Rating Unit	
Fixed Route Mileage	620,000	0.1263	1.110		1.000	86,920	725,000	0.1154	1.139	1.000	95,294	(8,375)	-8.8%	Fixed Route Mileage	
Paratransit Mileage	330,000	0.1263	1.110		1.000	46,264	362,408	0.1154	1.139	1.000	47,635	(1,371)	-2.9%	Paratransit Mileage	
Vanpool Mileage	6,500	0.1263	1.110		1.000	911	289,146	0.1154	1.139	1.000	38,006	(37,094)	-97.6%	Vanpool Mileage	
Admin Mileage	50,000	0.1263	1.110		1.000	7,010	40,000	0.1154	1.139	1.000	5,258	1,752	33.3%	Admin Mileage	
Number of Employees	63	299.32	1.110		1.000	20,931	63	291.98	1.139	1.000	20,952	(20)	-0.1%	Number of Employees	
Vehicle Insured Values (in hundreds)	78,428	0.3709	1.000	5,000	0.840	24,435	84,222	0.2960	1.000	0.832	20,742	3,693	17.8%	Vehicle Insured Values (in hundreds)	
Property Insured Values (in hundreds)	0	0.1728	1.000	0	1.000	0	0	0.1686	1.000	1.000	0	0	0.0%	Property Insured Values (in hundreds)	
Other Rating Cost Components						9,364					11,907	(2,543)	-21.4%	Other Rating Cost Components	
Prior Premium Audit Adjustment						6,621					(4,805)	11,426	-237.8%	Prior Premium Audit Adjustment	
<b>Total Indicated Assessment:</b>						<b>202,455</b>	<b>Total Prior Assessment:</b>						<b>234,988</b>	<b>(32,533)</b>	<b>-13.8%</b>
Loss Year	Loss Limit (14)	Mileage from Fixed Route (15)	Mileage from Paratransit (16)	Mileage from Vanpool (17)	Mileage from Admin (18)	Number of Employees (19)	Pool Avg. Loss Rate Fixed Route (20)	Pool Avg. Loss Rate Paratransit (21)	Pool Avg. Loss Rate Vanpool (22)	Pool Avg. Loss Rate Admin (23)	Pool Avg. Loss Rate FTEs (24)	Expected Member Losses (25)	Actual Member Losses (26)	Relative Loss Experience (26)/(25) (27)	
2008	50,000	830,645	547,706	535,148	97,370	74	0.035	0.035	0.035	0.035	102.75	78,844	9,698	0.123	
2009	50,000	736,034	300,042	475,879	303,787	65	0.031	0.031	0.031	0.031	37.47	58,440	63,399	1.085	
2010	50,000	837,875	472,651	545,229	38,423	63	0.029	0.029	0.029	0.029	47.93	57,982	212,200	3.660	
2011	50,000	846,218	485,116	638,246	59,220	75	0.025	0.025	0.025	0.025	24.29	52,501	18,878	0.360	
2012	50,000	850,858	431,586	579,887	42,331	71	0.019	0.019	0.019	0.019	55.10	39,202	56,996	1.454	
2013	50,000	1,065,145	466,291	462,706	45,007	55	0.035	0.035	0.035	0.035	41.08	73,032	89,942	1.232	
2014	50,000	727,350	461,578	383,121	77,529	55	0.025	0.025	0.025	0.025	48.36	43,673	73,540	1.684	
2015	50,000	729,745	418,529	343,317	38,186	59	0.024	0.024	0.024	0.024	52.87	39,744	9,430	0.237	
2016	50,000	808,054	402,814	314,252	51,009	64	0.025	0.025	0.025	0.025	29.21	41,640	11,320	0.272	
2017	50,000	714,687	384,450	275,975	49,052	59	0.023	0.023	0.023	0.023	72.37	37,003	49,659	1.342	
<b>Total</b>												<b>522,059</b>	<b>595,061</b>	<b>1.140</b>	
<b>Latest 3 Years</b>												<b>118,387</b>	<b>70,408</b>	<b>0.595</b>	
<u>Description</u>							<u>Explanation</u>								
(1) Latest Relative Loss Experience:							0.595 Relative Loss Experience for Latest 3 Years from column (27) above.								
(2) Prior Experience Modification Factor:							1.139 Experience modification factor from prior rate study.								
(3) Weight given to Latest Relative Loss Experience:							4.2% Based on size - larger members are more self-rated.								
(4) Weight given to Prior Experience Modification Factor:							95.8% 1-(3)								
(5) Off-Balance Adjustment:							0.994 An adjustment factor designed to ensure allocation of the full cost amount								
(6) Experience Modification Factor:							1.110 [(1)x(3) + (2)x(4)] x (5)								
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. 2. Pool average loss rates in columns (20) through (24) are from Exhibit 8-4 and are capped at the loss limit presented in column (1). 3. Expected member losses in column (25) are the exposures in columns (15) through (19) multiplied by their respective loss rates in columns (20) through (24). 4. Exposures in columns (15) through (19) for 2017 and prior are actual miles and number of employees. Exposure units in columns (1) and (7) for 2018 and 2019 are the estimated future exposures at the time of the rate study. 5. The other rating cost components and prior premium audit adjustment presented in column (6) are from Exhibit 8-5. 6. Deductible factors in column (5) adjust the base rate to account for the deductible portion of losses that are retained by the member. Member deductibles are presented in column (4). Deductible factors are calculated on Exhibit 8-3.															



Washington State Transit Insurance Pool  
Rate Assessment Calculation

Member: All Members  
Rating Year: 2019

Assessment Calculation

Rating Unit	2019 Exposure Units (1)	2019 Base Rate (2)	2019 Experience Mod. Factor (3)	2019 Deductible Factor (4)	Indicated 2019 Assessment (5)	Prior 2018 Exposure Units (6)	Prior 2018 Base Rate (7)	Prior 2018 Experience Mod. Factor (8)	Prior 2018 Deductible Factor (9)	Prior 2018 Assessment (10)	Dollar Change (5)-(10) (11)	Percentage Change (11)/(10) (12)	Rating Unit	
Fixed Route Mileage	58,433,956	0.1263			7,381,404	59,389,070	0.1154			6,824,038	557,366	8.2%	Fixed Route Mileage	
Paratransit Mileage	15,865,711	0.1263			2,028,128	14,223,438	0.1154			1,658,803	369,325	22.3%	Paratransit Mileage	
Vanpool Mileage	23,297,588	0.1263			2,783,400	22,862,901	0.1154			2,522,020	261,381	10.4%	Vanpool Mileage	
Admin Mileage	5,313,538	0.1263			658,031	5,437,073	0.1154			615,409	42,622	6.9%	Admin Mileage	
Number of Employees	5,425	299.32			1,635,709	5,135	291.98			1,503,319	132,390	8.8%	Number of Employees	
Vehicle Insured Values (in hundreds)	3,604,905	0.3709			1,061,550	4,000,817	0.2960			926,891	134,659	14.5%	Vehicle Insured Values (in hundreds)	
Property Insured Values (in hundreds)	6,038,196	0.1728			996,426	5,102,456	0.1686			825,213	171,213	20.7%	Property Insured Values (in hundreds)	
Other Rating Cost Components					733,763					777,688	(43,925)	-5.6%	Other Rating Cost Components	
Prior Premium Audit Adjustment					(254,958)					(228,375)	(26,583)	11.6%	Prior Premium Audit Adjustment	
<b>Total Indicated Assessment:</b>					<b>17,023,453</b>	<b>Total Prior Assessment:</b>					<b>15,425,006</b>	<b>1,598,447</b>	<b>10.4%</b>	

Loss Year	Mileage from Fixed Route (13)	Percent Change from Prior Year (14)	Mileage from Paratransit (15)	Percent Change from Prior Year (16)	Mileage from Vanpool (17)	Percent Change from Prior Year (18)	Mileage from Admin (19)	Percent Change from Prior Year (20)	Number of Employees (21)	Percent Change from Prior Year (22)
2008	57,366,291		17,464,269		23,143,424		5,254,210		4,890	
2009	58,086,313	1.3%	16,321,379	-6.5%	24,672,232	6.6%	5,360,867	2.0%	4,798	-1.9%
2010	56,773,659	-2.3%	15,586,513	-4.5%	24,350,417	-1.3%	4,962,011	-7.4%	4,572	-4.7%
2011	55,875,705	-1.6%	15,697,565	0.7%	25,491,263	4.7%	5,340,377	7.6%	4,780	4.5%
2012	52,041,007	-6.9%	13,167,688	-16.1%	25,476,618	-0.1%	4,539,135	-15.0%	4,521	-5.4%
2013	52,620,110	1.1%	14,883,927	13.0%	25,271,234	-0.8%	4,755,786	4.8%	4,420	-2.2%
2014	53,252,904	1.2%	14,198,707	-4.6%	25,199,175	-0.3%	4,746,274	-0.2%	4,477	1.3%
2015	54,451,527	2.3%	13,795,283	-2.8%	24,265,091	-3.7%	4,732,033	-0.3%	4,658	4.0%
2016	56,303,746	3.4%	13,740,624	-0.4%	22,917,126	-5.6%	4,883,175	3.2%	4,934	5.9%
2017	56,604,264	0.5%	13,810,449	0.5%	22,583,038	-1.5%	5,332,913	9.2%	5,084	3.0%