




**FEDERATED RURAL ELECTRIC  
INSURANCE EXCHANGE**



**Washington Rural Electric  
Cooperative Association**

Your Touchstone Energy® Partner 

# Financials as of March 31, 2016

## Company Financials

Assets  
\$519.0 M

Surplus  
\$173.4 M

## Combined Ratio

99.0%

## Company Margins

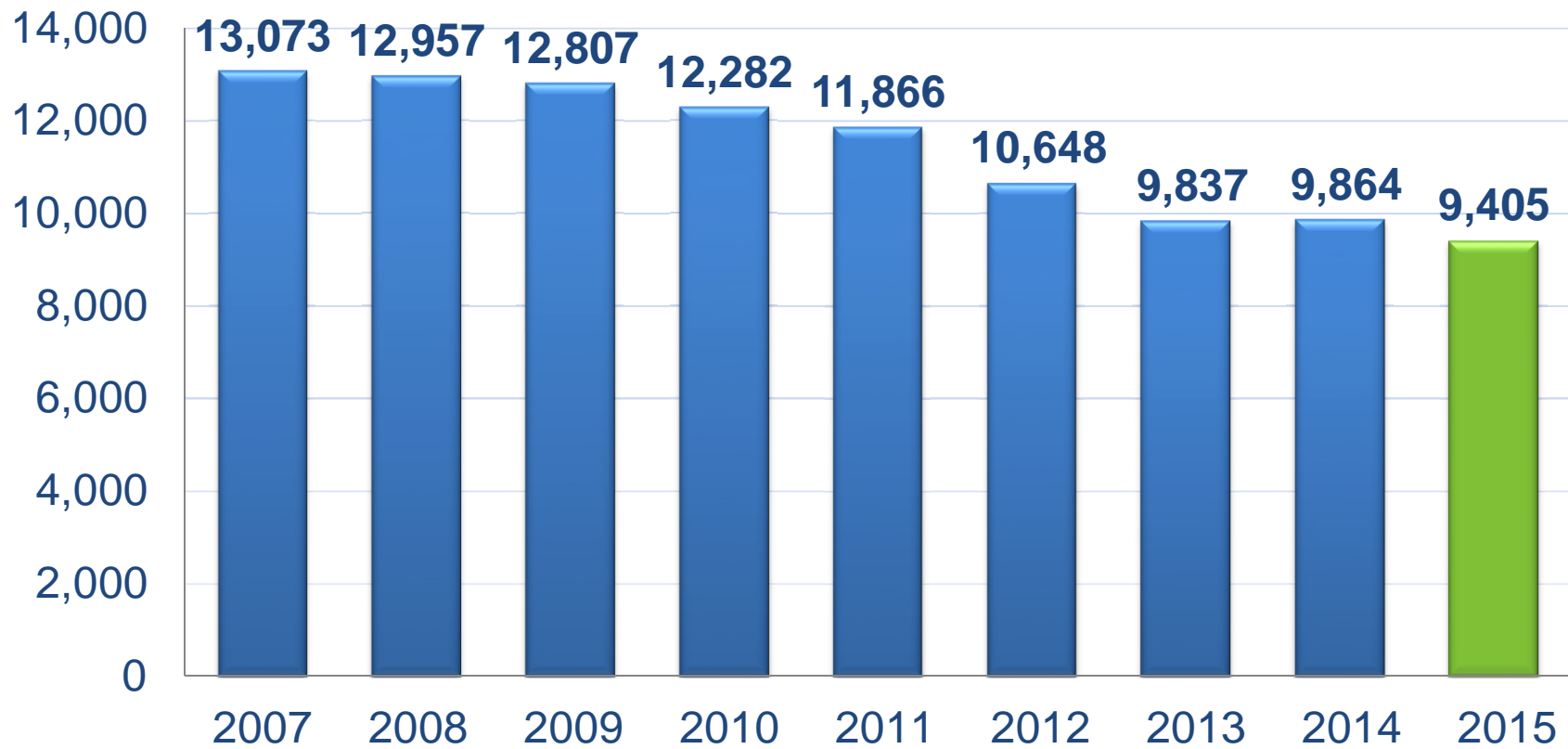
Allocated  
\$32.6 M

Paid  
\$7.7 M

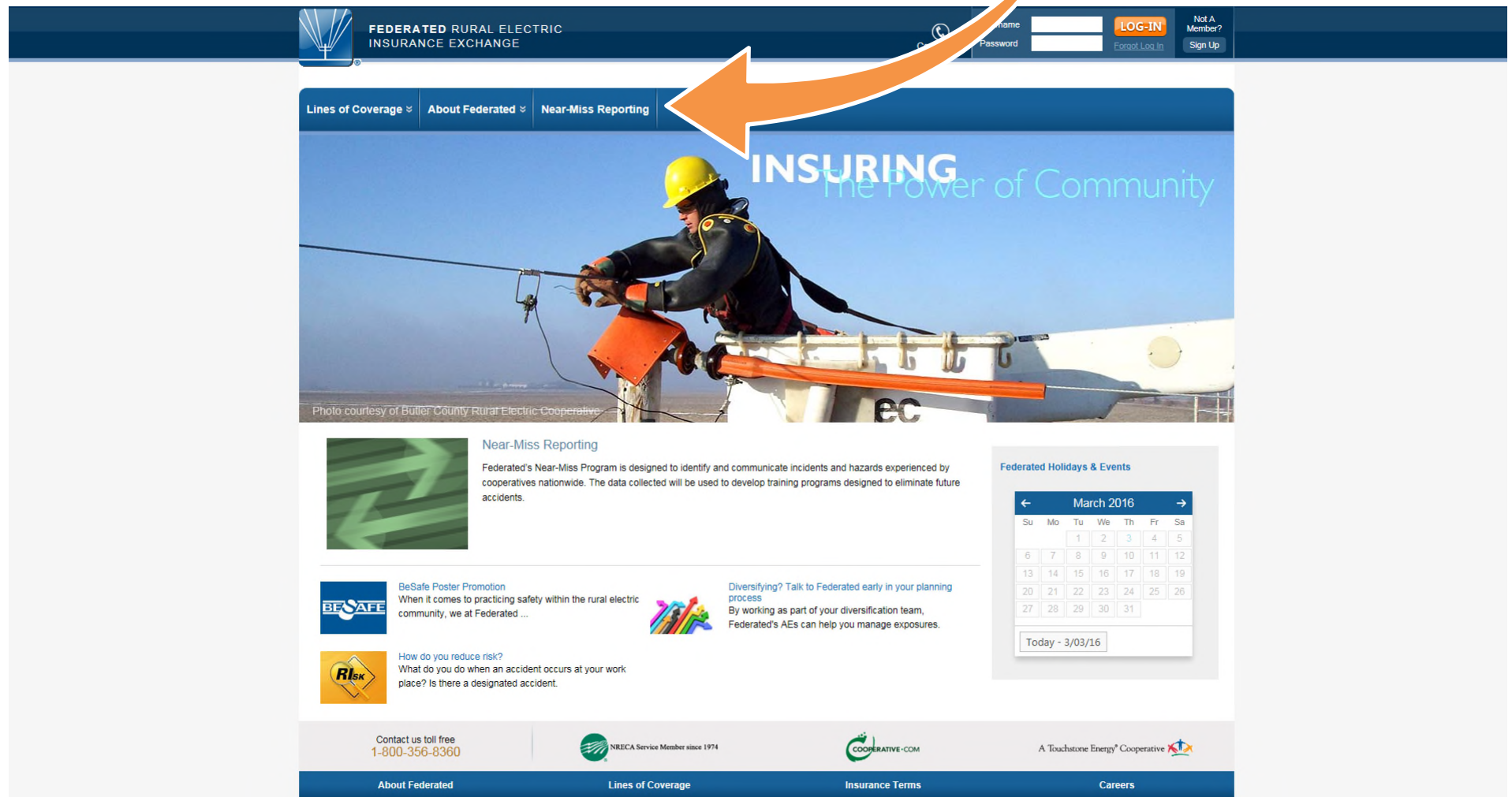


# Claim Counts

## Nationwide



# Near Miss Reporting



The screenshot shows the website header with the logo and name 'FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE'. On the right, there are login fields for 'Name' and 'Password', a 'LOG-IN' button, and links for 'Forgot Log In' and 'Sign Up'. Below the header is a navigation menu with 'Lines of Coverage', 'About Federated', and 'Near-Miss Reporting'. A large orange arrow points from the top right towards the 'Near-Miss Reporting' menu item. The main content area features a large image of a worker in a yellow hard hat and safety harness working on a power line, with the text 'INSURING The Power of Community' overlaid. Below this image is a 'Near-Miss Reporting' section with a green arrow graphic and a brief description of the program. To the right is a 'Federated Holidays & Events' section with a calendar for March 2016. At the bottom, there are several promotional boxes: 'BeSafe Poster Promotion', 'Diversifying? Talk to Federated early in your planning process', and 'How do you reduce risk?'. The footer contains contact information, logos for NRECA and COOPERATIVE.COM, and a statement 'A Touchstone Energy® Cooperative'.

FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE

Not A Member? Sign Up

LOG-IN

Forgot Log In

Lines of Coverage About Federated Near-Miss Reporting

INSURING The Power of Community

Photo courtesy of Butler County Rural Electric Cooperative

### Near-Miss Reporting

Federated's Near-Miss Program is designed to identify and communicate incidents and hazards experienced by cooperatives nationwide. The data collected will be used to develop training programs designed to eliminate future accidents.

### Federated Holidays & Events

March 2016						
Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Today - 3/03/16

**BeSafe Poster Promotion**  
When it comes to practicing safety within the rural electric community, we at Federated ...

**Diversifying? Talk to Federated early in your planning process**  
By working as part of your diversification team, Federated's AEs can help you manage exposures.

**How do you reduce risk?**  
What do you do when an accident occurs at your work place? Is there a designated accident.

Contact us toll free  
1-800-356-8360

NRECA Service Member since 1974

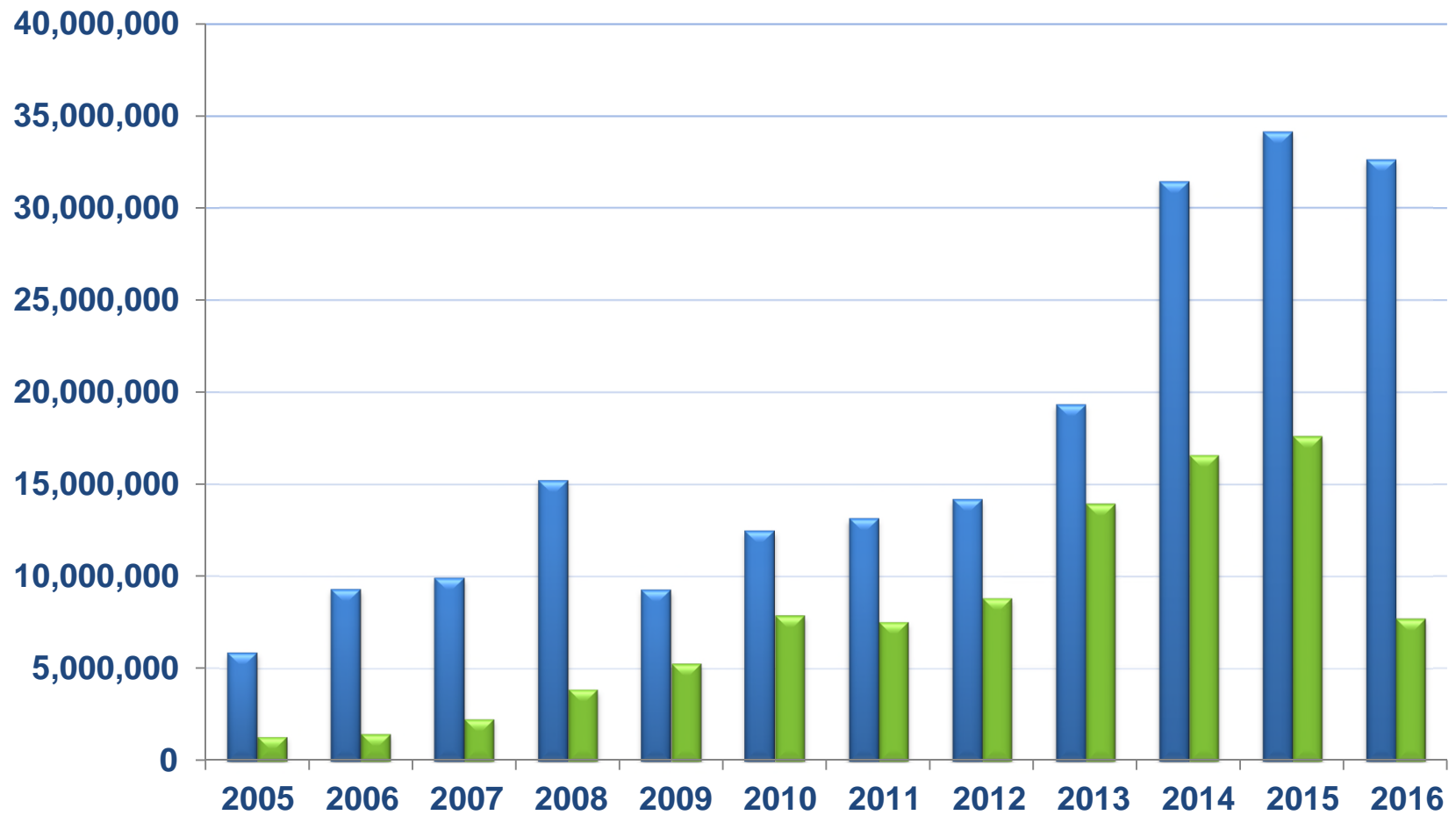
COOPERATIVE.COM

A Touchstone Energy® Cooperative

About Federated Lines of Coverage Insurance Terms Careers

# Company Margins

■ Allocated (\$235.0M TOTAL)    ■ Paid (\$103.2M TOTAL)



# Margin Allocations

as a % of ARB PREMIUMS

2013 → \$31.4M • 31.9% of ARB Premiums

2014 → \$34.1M • 27.5% of ARB Premiums

2015 → \$32.6M • 22.8% of ARB Premiums



**NOW AVAILABLE**

# Cyber Liability Coverage

Some of the coverages that are included:

- 🔒 Transmission of malicious software or viruses
- 🔒 Privacy or security breaches
  - Including notification and credit monitoring expenses
- 🔒 Regulatory fines and penalties associated with a breach
- 🔒 Liability coverage related to electric utility operations
- 🔒 Data restoration, cyber extortion and cyber terrorism

*Forms and rates have recently been approved!*



# Loss Control Contributions

## WA 2016 Loss Control Contribution

**Federated Rural Electric Insurance Exchange**  
11875 W. 85th Street  
P.O. Box 15147  
Lenexa, KS 66285-5147  
(913) 541-0150 X 0000

**2016 Loss Control Contribution**

Fifteen Thousand Nine Hundred Ninety Two Dollars and 00 Cents

DATE  
June 13, 2016

AMOUNT  
\$ 15,992

PAY TO THE ORDER OF  
Washington Rural Electric Cooperative Assn  
1050 Capitol Way South  
Olympia, WA 98501

*Shelly Harvey*

Security Features Included. Details on back.

= \$15,992

Over The Past Decade



= \$176,816







Thank You  
and  
Be Safe!

