Retrospective Rating Program

Refund/Assessment Summary

Enrollment Period Beginning:

October 1, 2008

First Evaluation

Report Date: 2010–07–27 **PAF**: 0.9587

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Max Prem Ratio	Size Group	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Subtotal – 26 Firms with Refunds	3,648,853	2,129,083	58%				823,803	23%
Subtotal – 17 Firms with Assessments	2,313,054	5,320,441	230%				(288,980)	(12%)
Subtotal – 43 Individual Firms	**$5,961,907**	**$7,449,524**	**125%**				**$534,823**	**9%**
501(C) Agencies Trust	9,105,358	9,070,409	100%	B	1.10	8	1,504,355	17%
Association of WA Business – Facilities Prop Mgmt	1,661,516	1,945,275	117%	B	1.10	14	(166,152)	(10%)
Association of WA Business – Hospitality	4,343,811	4,536,709	104%	B	1.15	10	496,682	11%
Association of WA Business – Retail, Wholesale, Svcs	12,040,821	12,997,434	108%	B	1.15	8	1,278,946	11%
Autobody Craftsman Association	346,424	804,948	232%	A	1.15	25	(51,964)	(15%)
Greater Vancouver Chamber of Commerce	540,332	418,180	77%	A	1.15	21	79,863	15%
Pacific Northwest Hardware & Implement Association	1,584,021	1,778,158	112%	A2	1.10	14	67,565	4%
Towing & Recovery Association of WA	965,904	400,132	41%	B	1.15	17	574,975	60%
WA State Drycleaner Association	181,663	181,556	100%	A2	1.10	31	(2,465)	(1%)
WA State Funeral Directors Association	275,338	345,990	126%	A1	1.05	27	7,142	3%
Subtotal – Associations	$31,045,188	$32,478,791	105%				$3,788,947	12%
Total Enrollment	**$37,007,095**	**$39,928,315**	**108%**				**$4,323,770**	**12%**

Important Note: The information in this report is considered a "snapshot" of how these retro participants are performing at a specific point in time. The values shown **are subject to change** and should only be referred to as an approximation.

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Individual Firms – Detail by Plan

	Standard Premium	Developed Losses	Standard Loss Ratio	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Plan A:					
9 Firms with Refunds	484,808	18,429	4%	268,642	55%
8 Firms with Assessments	799,715	1,336,773	167%	(121,452)	(15%)
Subtotal – 17 Firms	1,284,523	1,355,202	106%	147,190	11%
Average Firm Size	**$75,560**				
Plan A1:					
2 Firms with Refunds	754,034	606,362	80%	46,975	6%
3 Firms with Assessments	946,524	1,725,128	182%	(85,981)	(9%)
Subtotal – 5 Firms	1,700,558	2,331,490	137%	(39,006)	(2%)
Average Firm Size	**$340,112**				
Plan A2:					
5 Firms with Refunds	1,130,462	551,419	49%	139,171	12%
4 Firms with Assessments	403,785	1,390,668	344%	(33,192)	(8%)
Subtotal – 9 Firms	1,534,247	1,942,087	127%	105,979	7%
Average Firm Size	**$170,472**				
Plan A3:					
8 Firms with Refunds	721,854	643,372	89%	138,621	19%
2 Firms with Assessments	163,030	867,872	532%	(48,355)	(30%)
Subtotal – 10 Firms	884,884	1,511,244	171%	90,266	10%
Average Firm Size	**$88,488**				
Plan B:					
2 Firms with Refunds	557,695	309,501	55%	230,394	41%
0 Firms with Assessments	0	0	0%	0	0%
Subtotal – 2 Firms	557,695	309,501	55%	230,394	41%
Average Firm Size	**$278,848**				