

Retrospective Rating Program  
**Refund/Assessment Summary**

Enrollment Period Beginning:

**October 1, 2008**

**Third Evaluation**

Report date: 2012-07-24

PAF: 0.9812

	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Max Prem Ratio	Size Group	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Subtotal – 28 Firms with Refunds	3,688,276	1,960,180	53%				886,972	24%
Subtotal – 15 Firms with Assessments	2,277,624	4,822,639	212%				(246,580)	(11%)
<b>Subtotal – 43 Individual Firms</b>	<b>\$5,965,900</b>	<b>\$6,782,819</b>	<b>114%</b>				<b>\$640,392</b>	<b>11%</b>
501(c) Agencies Trust	9,104,094	8,847,317	97%	B	1.10	8	1,690,042	19%
Association of WA Business – Facilities Property Mgmt	1,666,234	1,889,619	113%	B	1.10	14	(166,623)	(10%)
Association of WA Business – Hospitality	4,374,969	3,977,828	91%	B	1.15	10	1,001,771	23%
Association of WA Business – Retail, Wholesale, Services	12,045,697	11,988,824	100%	B	1.15	8	2,118,951	18%
Autobody Craftsman Association	349,765	1,549,767	443%	A	1.15	25	(52,465)	(15%)
Greater Vancouver Chamber of Commerce	540,356	287,233	53%	A	1.15	21	175,341	32%
Pacific Northwest Hardware & Implement Association	1,584,058	1,578,166	100%	A2	1.10	14	193,255	12%
Towing & Recovery Association of Washington	983,816	382,213	39%	B	1.15	17	610,394	62%
WA State Drycleaner Association	181,673	256,534	141%	A2	1.10	31	(18,167)	(10%)
WA State Funeral Directors Association	275,360	340,759	124%	A1	1.05	27	7,435	3%
<b>Subtotal – Associations</b>	<b>31,106,022</b>	<b>31,098,260</b>	<b>100%</b>				<b>5,559,934</b>	<b>18%</b>
<b>Total Enrollment</b>	<b>\$37,071,922</b>	<b>\$37,881,079</b>	<b>102%</b>				<b>\$6,200,326</b>	<b>17%</b>

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**

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
<b>Plan A:</b>					
10 Firms with Refunds	495,466	99,750	20%	215,568	44%
7 Firms with Assessments	789,063	1,153,082	146%	(86,108)	(11%)
<b>Subtotal – 17 Firms</b>	<b>1,284,529</b>	<b>1,252,832</b>	<b>98%</b>	<b>\$129,460</b>	<b>10%</b>
<b>Average Firm Size</b>	<b>\$75,561</b>				
<b>Plan A1:</b>					
2 Firms with Refunds	754,036	510,681	68%	46,975	6%
3 Firms with Assessments	948,277	1,603,180	169%	(86,331)	(9%)
<b>Subtotal – 5 Firms</b>	<b>1,702,313</b>	<b>2,113,861</b>	<b>124%</b>	<b>(\$39,356)</b>	<b>(2%)</b>
<b>Average Firm Size</b>	<b>\$340,463</b>				
<b>Plan A2:</b>					
5 Firms with Refunds	1,128,633	584,290	52%	138,970	12%
4 Firms with Assessments	403,788	1,312,882	325%	(33,192)	(8%)
<b>Subtotal – 9 Firms</b>	<b>1,532,421</b>	<b>1,897,172</b>	<b>124%</b>	<b>\$105,778</b>	<b>7%</b>
<b>Average Firm Size</b>	<b>\$170,269</b>				
<b>Plan A3:</b>					
9 Firms with Refunds	752,432	545,053	72%	187,875	25%
1 Firms with Assessments	136,496	753,495	552%	(40,949)	(30%)
<b>Subtotal – 10 Firms</b>	<b>888,928</b>	<b>1,298,548</b>	<b>146%</b>	<b>\$146,926</b>	<b>17%</b>
<b>Average Firm Size</b>	<b>\$88,893</b>				
<b>Plan B:</b>					
2 Firms with Refunds	557,709	220,406	40%	297,584	53%
0 Firms with Assessments	0	0	0%	0	0%
<b>Subtotal – 2 Firms</b>	<b>557,709</b>	<b>220,406</b>	<b>40%</b>	<b>\$297,584</b>	<b>53%</b>
<b>Average Firm Size</b>	<b>\$278,855</b>				

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