

Retrospective Rating Program  
**Refund/Assessment Summary**  
Enrollment Period Beginning:  
**July 1, 2009**  
**Third Evaluation**

Report date: 2013-11-27

PAF: 1.1048

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Max Prem Ratio	Size Group	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Subtotal – 69 Firms with Refunds	15,286,517	8,493,349	56%				3,484,112	23%
Subtotal – 35 Firms with Assessments	13,354,017	25,526,162	191%				(1,786,628)	(13%)
<b>Subtotal – 104 Individual Firms</b>	<b>\$28,640,534</b>	<b>\$34,019,511</b>	<b>119%</b>				<b>\$1,697,484</b>	<b>6%</b>
ASSOCIATED BUILDERS AND CONTRACTORS	15,438,060	16,602,173	108%	B	1.10	7	1,691,461	11%
ASSOCIATED GENERAL CONTRACTORS	29,039,166	25,909,947	89%	B	1.10	6	7,844,829	27%
ASSOCIATED INDUSTRIES OF THE INLAND NORTHWEST	5,684,736	4,757,766	84%	B	1.10	10	1,502,660	26%
BUILDING INDUSTRY ASSOCIATION OF WA	105,754,166	130,070,580	123%	B	1.40	4	3,518,690	3%
LEADINGAGE WA	7,578,986	4,805,833	63%	B	1.15	9	3,551,698	47%
NORTHWEST DISTRICT COUNCIL ASSEMBLIES OF GOD	815,539	666,254	82%	B	1.20	18	179,933	22%
NORTHWEST MEDICAL GROUP ALLIANCE	6,751,032	8,159,620	121%	A3	1.10	9	(128,973)	(2%)
PACIFIC INLAND TARIFF BUREAU	25,439,261	26,729,682	105%	B	1.10	6	3,574,381	14%
SMART 'A' TEAM	33,639,350	26,870,757	80%	B	1.10	5	11,900,908	35%
SMART DREAM TEAM	19,893,995	19,795,869	100%	B	1.10	6	3,700,974	19%
SOUTHWEST WA CONTRACTORS ASSOCIATION	1,472,284	1,825,970	124%	B	1.15	15	(220,843)	(15%)
STATE OF WASHINGTON	2,852,148	2,479,462	87%	A2	1.10	12	399,301	14%
TRI CITY CONSTRUCTION COUNCIL	3,146,302	2,254,488	72%	B	1.15	12	1,175,879	37%
VANCOUVER CHAMBER OF COMMERCE	1,367,117	1,130,457	83%	B	1.15	15	313,531	23%
VIGILANT	18,689,880	17,157,348	92%	A2	1.10	7	2,990,381	16%
WA AGGREGATES & CONCRETE ASSOCIATION	1,743,689	848,997	49%	B	1.15	14	969,404	56%
WA ASSOCIATION OF NEIGHBORHOOD STORES	530,214	1,283,186	242%	A2	1.20	21	(106,043)	(20%)
WA ASSOCIATION OF SEWER & WATER DISTRICTS	647,959	418,652	65%	B	1.10	20	110,985	17%
WA BIOTECH & BIOMEDICAL ASSOCIATION	1,448,283	1,381,296	95%	B	1.15	15	160,915	11%
WA COUNTIES SELECT RETRO PLAN	2,364,502	2,373,833	100%	A2	1.05	13	200,983	9%
WA EMPLOYERS INC	24,551,196	21,705,020	88%	B	1.10	6	6,796,490	28%
WA FOOD INDUSTRY	8,928,627	8,203,472	92%	B	1.10	8	2,054,117	23%
WA HEALTH CARE ASSOCIATION – WHCA	12,890,162	12,116,742	94%	B	1.10	7	2,857,500	22%
WA MANUFACTURERS COUNCIL	8,982,024	10,558,461	118%	B	1.20	8	324,086	4%
WA RETAIL ASSOCIATION	5,962,180	6,937,211	116%	B	1.15	10	79,425	1%
WA RETAIL ASSOCIATION – AUTOMOTIVE	1,016,925	780,261	77%	A1	1.15	17	90,506	9%
WA STATE FARM BUREAU	37,269,242	39,635,660	106%	B	1.10	5	5,203,993	14%
WA STATE FARM BUREAU – AGRIBUSINESS	10,181,752	12,290,722	121%	B	1.10	8	(117,873)	(1%)
WA TRUCKING ASSOCIATION	8,439,111	8,052,927	95%	B	1.10	9	1,594,123	19%
<b>Subtotal – Associations</b>	<b>\$402,517,888</b>	<b>\$415,802,646</b>	<b>103%</b>				<b>\$62,213,421</b>	<b>15%</b>
<b>Total Enrollment</b>	<b>\$431,158,422</b>	<b>\$449,822,157</b>	<b>104%</b>				<b>\$63,910,905</b>	<b>15%</b>

Retrospective Rating Program  
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**Third Evaluation**

Individual Firms – Detail by Plan

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Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
<b>Plan A:</b>					
34 Firms with Refunds	2,642,835	712,792	27%	1,054,301	40%
18 Firms with Assessments	5,999,792	11,502,088	192%	(630,691)	(11%)
<b>Subtotal – 52 Firms</b>	<b>\$8,642,627</b>	<b>\$12,214,880</b>	<b>141%</b>	<b>\$423,610</b>	<b>5%</b>
<b>Average Firm Size</b>	<b>\$166,204</b>				
<b>Plan A1:</b>					
11 Firms with Refunds	4,298,567	2,759,543	64%	281,007	7%
6 Firms with Assessments	1,862,000	4,208,463	226%	(117,816)	(6%)
<b>Subtotal – 12 Firms</b>	<b>\$6,160,567</b>	<b>\$6,968,006</b>	<b>113%</b>	<b>\$163,191</b>	<b>3%</b>
<b>Average Firm Size</b>	<b>\$362,386</b>				
<b>Plan A2:</b>					
2 Firms with Refunds	3,126,430	2,378,597	76%	497,078	16%
1 Firms with Assessments	206,566	394,430	191%	(30,984)	(15%)
<b>Subtotal – 3 Firms</b>	<b>\$3,332,996</b>	<b>\$2,773,027</b>	<b>83%</b>	<b>\$466,094</b>	<b>14%</b>
<b>Average Firm Size</b>	<b>\$1,110,999</b>				
<b>Plan A3:</b>					
13 Firms with Refunds	1,770,719	691,013	39%	497,515	28%
5 Firms with Assessments	367,575	1,183,560	322%	(72,229)	(20%)
<b>Subtotal – 18 Firms</b>	<b>\$2,138,294</b>	<b>\$1,874,573</b>	<b>88%</b>	<b>\$425,286</b>	<b>20%</b>
<b>Average Firm Size</b>	<b>\$118,794</b>				
<b>Plan B:</b>					
9 Firms with Refunds	3,447,966	1,951,404	57%	1,154,211	33%
5 Firms with Assessments	4,918,084	8,237,621	167%	(934,908)	(19%)
<b>Subtotal – 14 Firms</b>	<b>\$8,366,050</b>	<b>\$10,189,025</b>	<b>122%</b>	<b>\$219,303</b>	<b>3%</b>
<b>Average Firm Size</b>	<b>\$597,575</b>				