

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

Report Date: 2011-07-22

PAF: 1.0729

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Max Prem Ratio	Size Group	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Subtotal – 27 Firms with Refunds	4,144,669	1,367,837	33%				1,220,19	29%
Subtotal – 10 Firms with Assessments	1,536,155	4,868,458	317%				(172,962	(11%)
<b>Subtotal – 37 Individual Firms</b>	<b>\$5,680,824</b>	<b>\$6,236,295</b>	<b>110%</b>				<b>\$1,047,230</b>	<b>18%</b>
501(c) Agencies Trust	8,968,115	7,903,937	88%	B	1.10	8	2,344,61	26%
Association of WA Business – Facilities, Prop Mgmt	2,691,872	2,373,931	88%	B	1.10	12	481,742	18%
Association of WA Business – Hospitality	4,675,065	4,648,237	99%	B	1.15	10	733,360	16%
Association of WA Business – Retail, Whlsl, Svcs	12,315,308	13,326,675	108%	B	1.15	8	1,280,82	10%
Autobody Craftsman Association	232,843	67,629	29%	A	1.15	29	85,980	37%
Greater Vancouver Chamber of Commerce	627,116	349,539	56%	A	1.15	20	201,727	32%
Pacific Northwest Hardware & Implement	1,094,236	1,900,562	174%	A2	1.10	16	(109,424	(10%)
Towing & Recovery Association of WA	993,055	597,150	60%	B	1.15	17	409,639	41%
WA State Drycleaner Association	141,737	650	0%	A2	1.10	34	13,323	9%
WA State Funeral Directors Association	229,484	91,058	40%	A1	1.10	29	11,474	5%
<b>Subtotal – Associations</b>	<b>\$31,968,831</b>	<b>\$31,259,368</b>	<b>98%</b>				<b>\$5,453,258</b>	<b>17%</b>
<b>Total Enrollment</b>	<b>\$37,649,655</b>	<b>\$37,495,663</b>	<b>100%</b>				<b>\$6,500,488</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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<b>Plan A:</b>					
13 Firms with Refunds	1,999,920	730,950	37%	712,541	36%
5 Firms with Assessments	594,090	2,696,295	454	(89,939)	(15%)
<b>Subtotal – 18 Firms</b>	<b>\$2,594,010</b>	<b>3,427,245</b>	<b>132</b>	<b>622,602</b>	<b>24%</b>
<b>Average Firm Size</b>	<b>\$144,112</b>				
<b>Plan A1:</b>					
0 Firms with Refunds	∅	∅	∅%	∅	∅%
1 Firms with Assessments	317,446	943,691	297%	(15,872)	(5%)
<b>Subtotal – 1 Firm</b>	<b>\$317,446</b>	<b>943,691</b>	<b>297%</b>	<b>(15,872)</b>	<b>(5%)</b>
<b>Average Firm Size</b>	<b>\$317,446</b>				
<b>Plan A2:</b>					
4 Firms with Refunds	962,826	312,921	33%	101,388	11%
2 Firms with Assessments	313,889	883,241	281%	(58,947)	(19%)
<b>Subtotal – 6 Firms</b>	<b>\$1,276,715</b>	<b>1,196,162</b>	<b>94%</b>	<b>42,441</b>	<b>3%</b>
<b>Average Firm Size</b>	<b>\$212,786</b>				
<b>Plan A3:</b>					
9 Firms with Refunds	878,140	183,076	21%	240,975	27%
2 Firms with Assessments	310,730	345,231	111%	(8,204)	(3%)
<b>Subtotal – 11 Firms</b>	<b>\$1,188,870</b>	<b>528,307</b>	<b>44%</b>	<b>232,771</b>	<b>20%</b>
<b>Average Firm Size</b>	<b>\$108,079</b>				
<b>Plan B:</b>					
1 Firms with Refunds	303,783	140,890	46%	165,288	54%
0 Firms with Assessments	∅	∅	∅%	∅	∅%
<b>Subtotal – 1 Firm</b>	<b>\$303,783</b>	<b>140,890</b>	<b>46%</b>	<b>165,288</b>	<b>54%</b>
<b>Average Firm Size</b>	<b>\$303,783</b>				

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