

Retrospective Rating Program  
**Refund/Assessment Summary**  
Enrollment Period Beginning:  
**July 1, 2010**  
**Second Evaluation**

Report date: 2013-11-27

PAF: 1.2027

| Association Name                              | Standard Premium     | Developed Losses     | Standard Loss Ratio | Plan | Max Prem Ratio | Size Group | Cumulative Refund/ (Assessment) | Ratio Refunded (Assessed) |
|---|----------------------|----------------------|---------------------|------|----------------|------------|---------------------------------|---------------------------|
| Subtotal – 72 Firms with Refunds              | 17,070,247           | 7,262,520            | 43%                 |      |                |            | 4,914,373                       | 29%                       |
| Subtotal – 36 Firms with Assessments          | 11,987,362           | 22,800,999           | 190%                |      |                |            | (2,067,572)                     | (17%)                     |
| <b>Subtotal – 108 Individual Firms</b>        | <b>\$29,057,609</b>  | <b>\$30,063,519</b>  | <b>103%</b>         |      |                |            | <b>\$2,846,801</b>              | <b>10%</b>                |
| ASSOCIATED BUILDERS AND CONTRACTORS           | 15,057,663           | 16,056,449           | 107%                | B    | 1.10           | 7          | 1,762,923                       | 12%                       |
| ASSOCIATED GENERAL CONTRACTORS                | 31,876,874           | 23,075,066           | 72%                 | B    | 1.10           | 5          | 13,209,146                      | 41%                       |
| ASSOCIATED INDUSTRIES OF THE INLAND NORTHWEST | 6,334,136            | 5,574,753            | 88%                 | B    | 1.10           | 10         | 1,433,928                       | 23%                       |
| BUILDING INDUSTRY ASSOCIATION OF WA           | 88,104,316           | 92,117,582           | 105%                | B    | 1.40           | 4          | 15,699,897                      | 18%                       |
| LEADINGAGE WA                                 | 8,774,234            | 5,117,640            | 58%                 | B    | 1.15           | 9          | 4,485,652                       | 51%                       |
| MASTER BUILDERS ASSOCIATION –GRIP             | 14,896,753           | 11,674,103           | 78%                 | B    | 1.10           | 7          | 5,230,596                       | 35%                       |
| NORTHWEST DISTRICT COUNCIL ASSEMBLIES OF GOD  | 879,140              | 1,036,706            | 118%                | B    | 1.20           | 18         | (109,878)                       | (12%)                     |
| NORTHWEST MEDICAL GROUP ALLIANCE              | 8,404,443            | 6,293,391            | 75%                 | A3   | 1.10           | 9          | 2,656,748                       | 32%                       |
| PACIFIC INLAND TARIFF BUREAU                  | 25,682,181           | 27,801,308           | 108%                | B    | 1.10           | 6          | 2,940,711                       | 11%                       |
| SMART 'A' TEAM                                | 35,393,572           | 31,366,612           | 89%                 | B    | 1.10           | 5          | 10,017,983                      | 28%                       |
| SMART DREAM TEAM                              | 20,474,804           | 15,929,345           | 78%                 | B    | 1.10           | 6          | 7,444,600                       | 36%                       |
| SMART HEALTHCARE                              | 2,030,585            | 1,848,749            | 91%                 | B    | 1.10           | 14         | 231,752                         | 11%                       |
| SOUTHWEST WA CONTRACTORS ASSOCIATION          | 1,844,858            | 425,615              | 23%                 | B    | 1.15           | 14         | 1,456,697                       | 79%                       |
| STATE OF WASHINGTON                           | 2,980,865            | 3,037,995            | 102%                | A2   | 1.10           | 12         | 399,520                         | 13%                       |
| TRI CITY CONSTRUCTION COUNCIL                 | 3,510,921            | 1,302,592            | 37%                 | B    | 1.15           | 12         | 2,372,456                       | 68%                       |
| VANCOUVER CHAMBER OF COMMERCE                 | 1,664,559            | 678,778              | 41%                 | B    | 1.15           | 15         | 1,031,938                       | 62%                       |
| VIGILANT                                      | 21,929,970           | 19,303,793           | 88%                 | B    | 1.10           | 6          | 6,139,467                       | 28%                       |
| WA AGGREGATES & CONCRETE ASSOCIATION          | 1,720,558            | 1,379,997            | 80%                 | B    | 1.15           | 14         | 462,001                         | 27%                       |
| WA ASSOCIATION OF NEIGHBORHOOD STORES         | 608,335              | 748,312              | 123%                | A2   | 1.20           | 21         | (32,085)                        | (5%)                      |
| WA ASSOCIATION OF SEWER & WATER DISTRICTS     | 689,769              | 765,642              | 111%                | B    | 1.10           | 20         | (36,723)                        | (5%)                      |
| WA BIOTECH & BIOMEDICAL ASSOCIATION           | 1,507,549            | 505,945              | 34%                 | B    | 1.15           | 15         | 1,036,008                       | 69%                       |
| WA COUNTIES SELECT RETRO PLAN                 | 2,630,980            | 3,661,464            | 139%                | A2   | 1.10           | 13         | (263,098)                       | (10%)                     |
| WA EMPLOYERS INC                              | 29,500,097           | 24,598,535           | 83%                 | B    | 1.10           | 6          | 9,378,495                       | 32%                       |
| WA FOOD INDUSTRY                              | 10,014,749           | 8,135,143            | 81%                 | B    | 1.10           | 8          | 3,197,499                       | 32%                       |
| WA HEALTH CARE ASSOCIATION – WHCA             | 14,499,180           | 13,446,852           | 93%                 | B    | 1.10           | 7          | 3,365,187                       | 23%                       |
| WA MANUFACTURERS COUNCIL                      | 10,040,651           | 8,560,207            | 85%                 | B    | 1.20           | 8          | 3,021,281                       | 30%                       |
| WA RETAIL ASSOCIATION                         | 8,558,788            | 7,364,110            | 86%                 | B    | 1.15           | 9          | 2,387,664                       | 28%                       |
| WA RETAIL ASSOCIATION – AUTOMOTIVE            | 1,216,104            | 1,022,823            | 84%                 | A1   | 1.15           | 16         | 109,449                         | 9%                        |
| WA STATE FARM BUREAU                          | 39,928,088           | 46,083,969           | 115%                | B    | 1.10           | 5          | 2,646,157                       | 7%                        |
| WA STATE FARM BUREAU – AGRIBUSINESS           | 11,121,265           | 15,507,383           | 139%                | B    | 1.10           | 8          | (1,112,127)                     | (10%)                     |
| WA TRUCKING ASSOCIATION                       | 9,303,113            | 8,067,727            | 87%                 | B    | 1.10           | 9          | 2,445,545                       | 26%                       |
| <b>Subtotal – Associations</b>                | <b>\$431,179,100</b> | <b>\$402,488,586</b> | <b>93%</b>          |      |                |            | <b>\$103,009,389</b>            | <b>24%</b>                |
| <b>Total Enrollment</b>                       | <b>\$460,236,709</b> | <b>\$432,552,105</b> | <b>94%</b>          |      |                |            | <b>\$105,856,190</b>            | <b>23%</b>                |

Retrospective Rating Program  
**Refund/Assessment Summary**  
Enrollment Period Beginning:  
**July 1, 2010**  
**Second Evaluation**  
**Individual Firms – Detail by Plan**

Report date: 2013-11-27

PAF: 1.2027

| Association Name           | Standard<br>Premium | Developed<br>Losses | Standard<br>Loss<br>Ratio | Cumulative<br>Refund/<br>(Assessment) | Ratio<br>Refunded<br>(Assessed) |
|----------------------------|---------------------|---------------------|---------------------------|---------------------------------------|---------------------------------|
| <b>Plan A:</b>             |                     |                     |                           |                                       |                                 |
| 40 Firms with Refunds      | 6,455,227           | 1,914,989           | 30%                       | 2,610,440                             | 40%                             |
| 17 Firms with Assessments  | 3,705,720           | 7,750,180           | 209%                      | (352,570)                             | (10%)                           |
| <b>Subtotal – 57 Firms</b> | <b>\$10,160,947</b> | <b>\$9,665,169</b>  | <b>95%</b>                | <b>\$2,257,870</b>                    | <b>22%</b>                      |
| <b>Average Firm Size</b>   | <b>\$178,262</b>    |                     |                           |                                       |                                 |
| <b>Plan A1:</b>            |                     |                     |                           |                                       |                                 |
| 10 Firms with Refunds      | 4,185,735           | 2,230,866           | 53%                       | 317,618                               | 8%                              |
| 4 Firms with Assessments   | 1,359,895           | 2,296,156           | 169%                      | (96,980)                              | (7%)                            |
| <b>Subtotal – 14 Firms</b> | <b>\$5,545,630</b>  | <b>\$4,527,022</b>  | <b>82%</b>                | <b>\$220,638</b>                      | <b>4%</b>                       |
| <b>Average Firm Size</b>   | <b>\$396,116</b>    |                     |                           |                                       |                                 |
| <b>Plan A2:</b>            |                     |                     |                           |                                       |                                 |
| 2 Firms with Refunds       | 241,888             | 111,655             | 46%                       | 29,957                                | 12%                             |
| 4 Firms with Assessments   | 1,468,109           | 2,714,957           | 185%                      | (256,128)                             | (17%)                           |
| <b>Subtotal – 6 Firms</b>  | <b>\$1,709,997</b>  | <b>\$2,826,612</b>  | <b>165%</b>               | <b>(\$226,171)</b>                    | <b>(13%)</b>                    |
| <b>Average Firm Size</b>   | <b>\$285,000</b>    |                     |                           |                                       |                                 |
| <b>Plan A3:</b>            |                     |                     |                           |                                       |                                 |
| 14 Firms with Refunds      | 2,275,871           | 325,903             | 14%                       | 831,545                               | 37%                             |
| 5 Firms with Assessments   | 868,441             | 1,878,599           | 216%                      | (103,747)                             | (12%)                           |
| <b>Subtotal – 19 Firms</b> | <b>\$3,144,312</b>  | <b>\$2,204,502</b>  | <b>70%</b>                | <b>\$727,798</b>                      | <b>23%</b>                      |
| <b>Average Firm Size</b>   | <b>\$165,490</b>    |                     |                           |                                       |                                 |
| <b>Plan B:</b>             |                     |                     |                           |                                       |                                 |
| 6 Firms with Refunds       | 3,911,526           | 2,679,107           | 68%                       | 1,124,813                             | 29%                             |
| 6 Firms with Assessments   | 4,585,197           | 8,161,107           | 178%                      | (1,258,147)                           | (27%)                           |
| <b>Subtotal – 12 Firms</b> | <b>\$8,496,723</b>  | <b>\$10,840,214</b> | <b>128%</b>               | <b>(\$133,334)</b>                    | <b>(2%)</b>                     |
| <b>Average Firm Size</b>   | <b>\$708,060</b>    |                     |                           |                                       |                                 |