

Retrospective Rating Program  
**Refund/Assessment Summary**  
Enrollment Period Beginning:  
**July 1, 2011**  
**First Evaluation**

Report date: 2013-11-27

PAF: 0.8478

Association Name	Standard Premium	After ELRF & PAF Developed Losses	Standard Loss Ratio	Plan	Hazard Group	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net Ins Chg %	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Subtotal – 59 Firms with Refunds	21,928,821	9,234,347	42%								5,063,033	23%
Subtotal – 25 Firms with Assessments	12,524,599	11,494,048	92%								(1,603,819)	(13%)
<b>Subtotal – 84 Individual Firms</b>	<b>\$34,453,420</b>	<b>\$20,728,395</b>	<b>60%</b>								<b>\$3,459,214</b>	<b>10%</b>
ASSOCIATED BUILDERS AND CONTRACTORS	16,273,948	5,976,241	37%	L	8	73	120,000	0.725	0.30	0.74	4,342,572	27%
ASSOCIATED GENERAL CONTRACTORS	35,576,791	15,353,620	43%	L	8	74	500,000	0.865	0.20	0.24	13,522,565	38%
ASSOCIATED INDUSTRIES OF THE INLAND NORTHWEST	6,876,855	3,868,005	56%	L	5	72	500,000	0.934	0.55	0.13	1,852,579	27%
BUILDING INDUSTRY ASSOCIATION OF WA	50,292,547	27,923,988	56%	L	8	74	500,000	1.112	0.00	0.12	14,300,859	28%
LEADINGAGE WA	10,337,231	3,906,274	38%	L	2	72	500,000	0.855	0.00	0.21	4,791,951	46%
MASTER BUILDERS ASSOCIATION	28,819,684	16,968,290	59%	L	7	73	1,000,000	0.770	0.50	0.26	4,483,435	16%
NORTHWEST DISTRICT COUNCIL ASSEMBLIES OF GOD	880,758	537,917	61%	L	2	62	250,000	0.755	0.00	0.43	16,797	2%
PACIFIC INLAND TARIFF BUREAU	25,034,829	13,068,429	52%	L	7	73	500,000	0.820	0.60	0.20	4,507,751	18%
SMART 'A' TEAM	41,786,750	27,455,287	66%	L	8	74	1,000,000	0.780	0.50	0.26	2,689,388	6%
SMART DREAM TEAM	21,435,222	8,836,849	41%	L	8	73	500,000	0.720	0.38	0.38	7,396,608	35%
SMART HEALTHCARE	3,690,406	3,590,160	97%	L	3	70	500,000	0.720	0.38	0.36	(350,207)	(9%)
SOUTHWEST WA CONTRACTORS ASSOCIATION	1,749,890	192,654	11%	L	8	67	120,000	0.438	0.00	1.34	1,184,043	68%
STATE OF WASHINGTON	3,287,661	1,901,228	58%	L	4	70	500,000	0.765	0.00	0.32	445,372	14%
TRI CITY CONSTRUCTION COUNCIL	4,428,867	2,122,266	48%	L	8	70	500,000	0.842	0.00	0.30	1,263,981	29%
VANCOUVER CHAMBER OF COMMERCE	2,005,259	424,587	21%	L	5	67	500,000	0.721	0.00	0.41	1,266,252	63%
VIGILANT	24,575,719	14,754,537	60%	L	6	73	500,000	0.840	0.00	0.23	4,039,208	16%
WA AGGREGATES & CONCRETE ASSOCIATION	2,210,124	1,197,028	54%	L	7	68	500,000	0.710	0.00	0.43	266,189	12%
WA ASSOCIATION OF NEIGHBORHOOD STORES	664,933	376,752	57%	P	5	59	250,000	0.942	0.60	0.19	123,712	19%
WA ASSOCIATION OF SEWER & WATER DISTRICTS	786,286	392,965	50%	L	5	61	250,000	0.482	0.00	1.05	(81,067)	(10%)
WA BIOTECH & BIOMEDICAL ASSOCIATION	1,636,258	530,181	32%	L	4	66	500,000	0.734	0.00	0.40	761,748	47%
WA COUNTIES SELECT RETRO PLAN	3,679,776	3,662,484	100%	P	4	70	250,000	0.730	0.00	0.29	(217,980)	(6%)
WA EMPLOYERS INC	34,468,089	18,510,035	54%	L	5	74	500,000	0.929	0.00	0.15	9,959,781	29%
WA FOOD INDUSTRY	12,052,424	6,432,037	53%	L	2	72	120,000	0.824	0.30	0.39	1,893,774	16%
WA HEALTH CARE ASSOCIATION – WHCA	23,263,524	11,209,821	48%	L	2	73	120,000	0.808	0.35	0.39	5,478,107	24%
WA MANUFACTURERS COUNCIL	10,675,121	6,202,111	58%	L	4	72	500,000	1.600	0.00	0.02	3,365,195	32%
WA RETAIL ASSOCIATION	8,431,969	4,714,890	56%	L	3	72	500,000	0.870	0.50	0.18	2,070,178	25%
WA RETAIL ASSOCIATION – AUTOMOTIVE	1,356,758	495,317	37%	L	5	65	500,000	0.800	0.50	0.28	360,929	27%
WA STATE FARM BUREAU	43,779,563	31,810,992	73%	L	4	74	500,000	0.765	0.00	0.29	(2,060,379)	(5%)
WA STATE FARM BUREAU – AGRIBUSINESS	11,908,214	8,160,324	69%	L	4	72	500,000	0.745	0.00	0.32	(214,344)	(2%)
WA TRUCKING ASSOCIATION	10,129,931	5,598,399	55%	L	7	72	250,000	0.628	0.00	0.57	254,518	3%
<b>Subtotal – Associations</b>	<b>\$442,095,387</b>	<b>\$246,173,668</b>	<b>56%</b>								<b>\$87,713,515</b>	<b>20%</b>
<b>Total Enrollment</b>	<b>\$476,548,807</b>	<b>\$266,902,063</b>	<b>56%</b>								<b>\$91,172,729</b>	<b>19%</b>

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**July 1, 2011**  
**First Evaluation**  
Individual Firms – Detail by Plan

Report date: 2013-11-27

PAF: 0.8478

Association Name	Standard Premium	After ELRF & PAF Developed Losses	Standard Loss Ratio	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
<b>Loss Based Plan:</b>					
16 Firms with Refunds	5,879,532	2,440,885	42%	1,600,068	27%
12 Firms with Assessments	7,866,675	6,136,554	78%	(985,714)	(13%)
<b>Subtotal – 28 Firms</b>	<b>\$13,746,207</b>	<b>8,577,439</b>	<b>62%</b>	<b>\$614,354</b>	<b>4%</b>
<b>Average Firm Size</b>	<b>\$490,936</b>				
<b>Premium Based Plan:</b>					
43 Firms with Refunds	16,049,289	6,793,462	42%	3,462,965	22%
13 Firm with Assessments	4,657,924	5,357,494	115%	(618,105)	(13%)
<b>Subtotal – 56 Firms</b>	<b>\$20,707,213</b>	<b>12,150,956</b>	<b>59%</b>	<b>\$2,844,860</b>	<b>14%</b>
<b>Average Firm Size</b>	<b>\$369,772</b>				