

**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
7/1/2011
Second Evaluation**

PAF: 0.8444

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Hazard Group	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net			Retrospective			Ratio Refunded	Max Risk%	Max Refund%	
										Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund				
Subtotal - 60 Firms with Refunds	22,021,653	9,726,471	44%								1,057,037	9,145,721	6,533,444	16,736,202	5,285,451	24%			
Subtotal - 24 Firms with Assessments	12,409,337	10,472,494	84%								302,194	7,823,727	5,492,400	13,911,776	-1,502,439	-12%			
Subtotal - 84 Individual Firms	34,430,990	20,990,171	61%								1,359,231	16,969,448	12,025,844	30,647,978	3,783,012	11%			
Average Firm Size	409,893																		
ASSOC BUILDERS AND CONTRACTORS	16,312,198	5,474,678	34%	L	8	73	120K	72.5%	30.0%	74.4%	782,986	5,857,905	4,356,524	10,997,415	5,314,783	33%	40.1%	39.2%	
ASSOCIATED GENERAL CONTRACTORS	35,547,362	15,938,230	45%	L	8	74	500K	86.5%	20.0%	23.9%	1,706,273	17,053,906	4,067,357	22,827,536	12,719,826	36%	19.4%	68.7%	
ASSOCIATED INDUSTRIES OF THE BUILDING INDUSTRY ASSN OF WA	6,883,919	4,048,996	59%	L	5	72	500K	93.4%	55.0%	13.4%	330,428	4,332,426	581,412	5,244,266	1,639,653	24%	18.1%	28.5%	
GREATER VANCOUVER CHAMBER	50,256,373	29,348,299	58%	L	8	74	500K	111.2%	0.0%	12.4%	2,412,306	31,402,680	3,887,652	37,702,638	12,553,735	25%	38.5%	95.2%	
LEADINGAGE WASHINGTON	2,005,259	337,091	17%	L	5	67	500K	72.1%	0.0%	41.5%	96,252	360,687	149,613	606,552	1,398,707	70%	13.9%	95.2%	
MASTER BUILDERS ASSOCIATION	10,336,932	3,108,570	30%	L	2	72	500K	85.5%	0.0%	20.8%	496,173	3,326,170	691,843	4,514,186	5,822,746	56%	15.3%	95.2%	
NW DISTRICT COUNCIL OF PACIFIC INLAND TARIFF BUREAU	28,902,594	16,463,381	57%	L	7	73	1M	77.0%	50.0%	26.4%	1,387,325	17,615,818	4,654,099	23,657,242	5,245,352	18%	9.0%	27.6%	
SMART 'A' TEAM	880,758	460,092	52%	L	2	62	250K	75.5%	0.0%	42.8%	42,276	492,298	210,507	745,081	135,677	15%	20.1%	95.2%	
SMART DREAM TEAM	25,004,206	13,271,720	53%	L	7	73	500K	82.0%	60.0%	20.2%	1,200,202	16,052,700	3,249,066	20,501,968	4,502,238	18%	10.3%	18.0%	
SMART HEALTHCARE	41,660,989	27,423,615	66%	L	8	74	1M	78.0%	50.0%	26.3%	1,999,727	29,343,268	7,705,542	39,048,537	2,612,452	6%	10.2%	27.6%	
SOUTHWEST WASHINGTON	21,432,124	8,711,865	41%	L	8	73	500K	72.0%	38.0%	37.6%	1,028,742	9,321,696	3,504,026	13,854,464	7,577,660	35%	10.8%	39.3%	
STATE OF WASHINGTON (DES)	3,690,406	3,497,903	95%	L	3	70	500K	72.0%	38.0%	35.9%	177,139	2,843,089	1,020,385	4,040,613	-350,207	-9%	9.5%	39.9%	
TRI CITY CONSTRUCTION COUNCIL	1,750,019	174,215	10%	L	8	67	120K	43.8%	0.0%	133.8%	84,001	186,410	249,323	519,734	1,230,285	70%	14.4%	95.2%	
VIGILANT	24,575,176	13,493,905	55%	L	6	73	500K	84.0%	0.0%	22.6%	1,179,608	14,438,478	3,264,540	18,882,626	5,692,550	23%	15.0%	95.2%	
WA ASSN OF NEIGHBORHOOD STORES	664,933	344,498	52%	P	5	59	250K	94.2%	60.0%	14.6%	31,917	426,887	82,087	540,891	124,402	19%	20.2%	16.4%	
WA ASSN OF SEWER & WATER DIST	786,287	436,364	55%	L	5	61	250K	48.2%	0.0%	104.6%	37,742	405,520	424,093	867,355	-81,068	-10%	10.3%	95.2%	
WA BIOTECH & BIOMEDICAL ASSN	1,636,186	458,264	28%	L	4	66	500K	73.4%	0.0%	40.3%	78,537	490,342	197,657	766,536	869,650	53%	15.0%	95.2%	
WA COUNTIES SELECT RETRO PLAN	3,679,776	3,584,278	97%	P	4	70	250K	73.0%	0.0%	27.1%	176,629	2,875,061	842,673	3,894,363	-214,587	-6%	10.0%	68.1%	
WA HEALTH CARE ASSN - WHCA	23,258,249	10,089,964	43%	L	2	73	120K	80.8%	35.0%	39.0%	1,116,396	10,796,261	4,207,303	16,119,960	7,138,289	31%	24.9%	43.2%	
WA MANUFACTURERS COUNCIL	10,672,577	6,453,878	60%	L	4	72	500K	160.0%	0.0%	2.4%	512,284	6,905,649	167,807	7,585,740	3,086,837	29%	80.2%	95.2%	
WA RETAIL ASSN	8,492,271	4,570,365	54%	L	3	72	500K	87.0%	50.0%	18.1%	407,629	4,890,291	884,165	6,182,085	2,310,186	27%	14.7%	32.0%	
WA RETAIL ASSN - AUTOMOTIVE	1,356,758	518,219	38%	L	5	65	500K	80.0%	50.0%	28.2%	65,124	725,866	204,839	995,829	360,929	27%	14.6%	26.6%	
WA TRUCKING ASSOCIATION	10,129,794	5,594,144	55%	L	7	72	250K	62.8%	0.0%	56.7%	486,230	5,985,734	3,396,305	9,868,269	261,525	3%	10.1%	95.2%	
WASHINGTON AGGREGATES & WASHINGTON EMPLOYERS INC.	2,213,420	1,254,638	57%	L	7	68	500K	71.0%	0.0%	43.5%	106,244	1,342,463	583,837	2,032,544	180,876	8%	13.8%	95.2%	
WASHINGTON FOOD INDUSTRY	34,458,694	18,731,935	54%	L	5	74	500K	92.9%	0.0%	15.4%	1,654,017	20,043,170	3,084,644	24,781,831	9,676,863	28%	19.5%	95.2%	
WASHINGTON STATE FARM BUREAU	12,040,970	5,618,693	47%	L	2	72	120K	82.4%	30.0%	39.2%	577,967	6,012,002	2,356,705	8,946,674	3,094,296	26%	27.5%	50.5%	
	43,781,546	31,305,893	72%	L	4	74	500K	76.5%	0.0%	28.5%	2,101,514	33,497,306	9,546,732	45,145,552	-1,364,006	-3%	10.0%	95.2%	

Subtotal - Associations	\$430,142,316	\$235,365,470	55%								\$20,646,830	\$251,917,697	\$65,091,786	\$337,656,313	\$92,486,003	22%		
Total Enrollment	\$464,573,306	\$256,355,641	55%								\$22,006,061	\$268,887,145	\$77,117,630	\$368,304,291	\$96,269,015	21%		

Individual Firms - Detail by Plan

Loss Based Plans	Standard Premium	Developed Losses	Standard Loss Ratio	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective		
							Premium Indicated	Cumulative Refund	Ratio Refunded
16 Firms with Refunds	6,720,210	3,085,983	46%	322,568	3,414,281	1,266,233	5,003,082	1,717,128	26%
12 Firms with Assessments	7,027,835	5,626,719	80%	337,335	3,674,195	3,995,255	8,006,785	-978,950	-14%
Subtotal - 28	13,748,045	8,712,702	63%	659,903	7,088,476	5,261,488	13,009,867	738,178	5%
Average Firm Size	491,002								
Premium Based Plans									
44 Firms with Refunds	15,301,443	6,640,488	43%	734,469	5,731,440	5,267,211	11,733,120	3,568,323	23%
12 Firms with Assessments	5,381,502	5,636,981	105%	258,314	4,149,532	1,497,145	5,904,991	-523,489	-10%
Subtotal - 56	20,682,945	12,277,469	59%	992,783	9,880,972	6,764,356	17,638,111	3,044,834	15%
Average Firm Size	369,338								

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.