

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

PAF: 0.8677

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Hazard Group	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective					
														Premium Indicated	Cumulative Refund	Ratio Refunded	Max Risk%	Max Refund%	Break-even%
Subtotal - 59 Firms with Refunds	22,339,747	10,477,403	47%								1,072,306	9,264,943	6,856,409	17,193,658	5,146,089	23%			
Subtotal - 25 Firms with Assessments	12,091,243	11,692,228	97%								366,865	7,877,625	5,391,587	13,849,592	-1,758,349	-15%			
Subtotal - 84 Individual Firms	34,430,990	22,169,631	64%								1,439,171	17,142,568	12,247,996	31,043,250	3,387,740	10%			
Average Firm Size	409,893																		
WA TRUCKING ASSOCIATION	10,129,794	5,712,894	56%	L	7	72	250K	62.8%	0.0%	56.7%	486,230	6,112,797	3,468,401	10,067,428	62,366	1%	10.1%	95.2%	58.1%
BUILDING INDUSTRY ASSN OF WA	50,266,016	30,623,586	61%	L	8	74	500K	111.2%	0.0%	12.4%	2,412,769	32,767,237	4,056,584	39,236,590	11,029,426	22%	38.5%	95.2%	79.7%
LEADINGAGE WASHINGTON	10,336,932	3,149,819	30%	L	2	72	500K	85.5%	0.0%	20.8%	496,173	3,370,306	701,024	4,567,503	5,769,429	56%	15.3%	95.2%	74.5%
WASHINGTON FOOD INDUSTRY	12,040,826	5,554,250	46%	L	2	72	120K	82.4%	30.0%	39.2%	577,960	5,943,048	2,329,675	8,850,683	3,190,143	26%	27.5%	50.5%	65.0%
VIGILANT	24,554,360	13,907,762	57%	L	6	73	500K	84.0%	0.0%	22.6%	1,178,609	14,881,305	3,364,663	19,424,577	5,129,783	21%	15.0%	95.2%	73.5%
WASHINGTON EMPLOYERS INC.	34,424,457	19,908,920	58%	L	5	74	500K	92.9%	0.0%	15.4%	1,652,374	21,302,544	3,278,462	26,233,380	8,191,077	24%	19.5%	95.2%	77.8%
WASHINGTON STATE FARM BUREAU	43,785,027	33,019,951	75%	L	4	74	500K	76.5%	0.0%	28.5%	2,101,681	35,331,348	10,069,434	47,502,463	-3,717,436	-8%	10.0%	95.2%	70.3%
WA HEALTH CARE ASSN - WHCA	23,258,249	10,245,667	44%	L	2	73	120K	80.8%	35.0%	39.0%	1,116,396	10,962,864	4,272,228	16,351,488	6,906,761	30%	24.9%	43.2%	65.0%
STATE OF WASHINGTON (DES)	3,287,661	2,512,414	76%	L	4	70	500K	76.5%	0.0%	32.0%	157,808	2,688,283	859,175	3,705,266	-417,605	-13%	12.8%	95.2%	68.5%
ASSOCIATED INDUSTRIES OF THE	6,883,919	3,979,586	58%	L	5	72	500K	93.4%	55.0%	13.4%	330,428	4,258,157	571,445	5,160,030	1,723,889	25%	18.1%	28.5%	78.6%
WA MANUFACTURERS COUNCIL	10,672,577	6,559,012	61%	L	4	72	500K	160.0%	0.0%	2.4%	512,284	7,018,143	170,541	7,700,968	2,971,609	28%	80.2%	95.2%	87.0%
ASSOC BUILDERS AND CONTRACTORS	16,212,966	5,416,548	33%	L	8	73	120K	72.5%	30.0%	74.4%	778,222	5,795,706	4,310,267	10,884,195	5,328,771	33%	40.1%	39.2%	51.8%
SMART 'A' TEAM	41,672,097	29,266,603	70%	L	8	74	1M	78.0%	50.0%	26.3%	2,000,261	31,315,265	8,223,389	41,538,915	133,182	0%	10.2%	27.6%	70.9%
SMART DREAM TEAM	21,411,306	8,509,144	40%	L	8	73	500K	72.0%	38.0%	37.6%	1,027,743	9,104,784	3,422,488	13,555,015	7,856,291	37%	10.8%	39.3%	65.6%
PACIFIC INLAND TARIFF BUREAU	24,998,711	13,550,424	54%	L	7	73	500K	82.0%	60.0%	20.2%	1,199,938	16,049,172	3,248,352	20,497,462	4,501,249	18%	10.3%	18.0%	73.9%
SOUTHWEST WASHINGTON	1,745,927	176,292	10%	L	8	67	120K	43.8%	0.0%	133.8%	83,804	188,632	252,295	524,731	1,221,196	70%	14.4%	95.2%	39.5%
WASHINGTON AGGREGATES &	2,222,601	1,321,643	59%	L	7	68	500K	71.0%	0.0%	43.5%	106,685	1,414,158	615,017	2,135,860	86,741	4%	13.8%	95.2%	63.3%
GREATER VANCOUVER CHAMBER	2,005,259	310,589	15%	L	5	67	500K	72.1%	0.0%	41.5%	96,252	332,330	137,850	566,432	1,438,827	72%	13.9%	95.2%	64.1%
WA ASSN OF SEWER & WATER DIST	785,309	455,933	58%	L	5	61	250K	48.2%	0.0%	104.6%	37,695	405,015	423,565	866,275	-80,966	-10%	10.3%	95.2%	45.0%
WA ASSN OF NEIGHBORHOOD STORES	664,933	326,429	49%	P	5	59	250K	94.2%	60.0%	14.6%	31,917	426,887	84,352	543,156	121,777	18%	20.2%	16.4%	75.3%
NW DISTRICT COUNCIL OF	880,758	464,574	53%	L	2	62	250K	75.5%	0.0%	42.8%	42,276	497,094	212,557	751,927	128,831	15%	20.1%	95.2%	63.6%
WA BIOTECH & BIOMEDICAL ASSN	1,636,186	397,740	24%	L	4	66	500K	73.4%	0.0%	40.3%	78,537	425,582	171,552	675,671	960,515	59%	15.0%	95.2%	64.6%
TRI CITY CONSTRUCTION COUNCIL	4,428,867	1,792,219	40%	L	8	70	500K	84.2%	0.0%	30.0%	212,586	1,917,674	575,494	2,705,754	1,723,113	39%	21.9%	95.2%	69.5%
WA RETAIL ASSN	8,492,271	4,513,766	53%	L	3	72	500K	87.0%	50.0%	18.1%	407,629	4,829,730	873,215	6,110,574	2,381,697	28%	14.7%	32.0%	75.8%
WA RETAIL ASSN - AUTOMOTIVE	1,356,758	474,744	35%	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%	68.9%
WA COUNTIES SELECT RETRO PLAN	3,679,776	3,740,236	102%	P	4	70	250K	73.0%	0.0%	27.1%	176,629	2,875,061	865,926	3,917,616	-237,840	-6%	10.0%	68.1%	63.6%
ASSOCIATED GENERAL CONTRACTORS	35,607,305	16,750,155	47%	L	8	74	500K	86.5%	20.0%	23.9%	1,709,151	17,922,666	4,274,556	23,906,373	11,700,932	33%	19.4%	68.7%	72.7%
WASHINGTON STATE FARM BUREAU	11,908,862	8,718,911	73%	L	4	72	500K	74.5%	0.0%	32.3%	571,625	9,329,235	3,012,410	12,913,270	-1,004,408	-8%	10.3%	95.2%	68.3%

Subtotal - Associations \$409,349,710 \$231,359,811 57% \$19,648,786 \$248,190,889 \$64,049,756 \$331,889,431 \$77,460,279 19%

Total Enrollment \$443,780,700 \$253,529,442 57% \$21,087,957 \$265,333,457 \$76,297,752 \$362,932,681 \$80,848,019 18%

Individual Firms - Detail by Plan

	Standard Premium	Developed Losses	Standard Loss Ratio								Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective		
														Premium Indicated	Cumulative Refund	Ratio Refunded
Loss Based Plans																
16 Firms with Refunds	6,720,210	2,956,347	44%								322,568	3,284,905	1,252,291	4,859,764	1,860,446	28%
12 Firms with Assessments	7,027,835	6,122,714	87%								337,335	3,742,420	4,044,698	8,124,453	-1,096,618	-16%
Subtotal - 28	13,748,045	9,079,061	66%								659,903	7,027,325	5,296,989	12,984,217	763,828	6%
Average Firm Size	491,002															
Premium Based Plans																
43 Firms with Refunds	15,619,537	7,521,056	48%								749,738	5,980,038	5,604,118	12,333,894	3,285,643	21%
13 Firms with Assessments	5,063,408	5,569,514	110%								243,045	4,135,205	1,346,889	5,725,139	-661,731	-13%
Subtotal - 56	20,682,945	13,090,570	63%								992,783	10,115,243	6,951,007	18,059,033	2,623,912	13%
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.