

**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
10/1/2011
Second Evaluation**

PAF: 0.8422

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			Max Risk%	Max Refund%
														Premium Indicated	Cumulative Refund	Ratio Refunded		
Subtotal - 28 Firms with Refunds	6,177,262	1,711,491	28%								296,509	1,643,033	2,157,073	4,096,615	2,080,647	34%		
Subtotal - 6 Firms with Assessments	1,224,545	1,553,082	127%								81,057	964,886	341,131	1,364,796	-140,251	-11%		
Subtotal - 34 Individual Firms	7,401,807	3,264,573	44%								377,566	2,607,919	2,498,204	5,461,411	1,940,396	26%		
Average Firm Size	217,700																	
TOWING & RECOVERY	1,220,568	429,539	35%	L	6	64	250K	61.5%	0.0%	67.4%	58,587	459,607	309,729	827,923	392,645	32%	15.0%	95.2%
WA ST DRYCLEANER ASSOCIATION	131,411	41,631	32%	P	6	39	UNLIMITED	53.0%	34.0%	49.0%	6,308	47,807	54,208	108,323	23,088	18%	10.5%	9.8%
501(C) AGENCIES TRUST	9,424,349	4,861,443	52%	L	3	72	250K	70.0%	0.0%	40.5%	452,369	5,201,744	2,104,105	7,758,218	1,666,131	18%	10.0%	95.2%
PACIFIC NORTHWEST HARDWARE	1,389,496	855,710	62%	P	4	65	UNLIMITED	82.0%	60.0%	16.9%	66,696	915,610	198,004	1,180,310	209,186	15%	9.5%	14.1%
AWB RETAIL, WHLSL, SRVCS	16,255,856	9,921,861	61%	L	4	73	500K	85.3%	0.0%	20.8%	780,281	10,616,391	2,210,333	13,607,005	2,648,851	16%	15.1%	95.2%
ASSN OF WA BUSINESS --Hospitality	5,177,273	2,871,652	55%	P	2	71	500K	88.9%	0.0%	15.1%	248,509	3,072,668	659,713	3,980,890	1,196,383	23%	15.1%	80.1%
GREATER VANCOUVER CHAMBER	866,876	495,757	57%	P	4	62	250K	72.6%	0.0%	31.4%	41,610	530,460	229,100	801,170	65,706	8%	13.9%	63.8%
ASSN OF WA BUSINESS	5,638,379	2,730,924	48%	P	5	71	500K	74.3%	0.0%	24.1%	270,642	2,922,089	1,146,322	4,339,053	1,299,326	23%	8.4%	71.1%
Subtotal - Associations	\$40,104,208	\$22,208,517	55%								\$1,925,002	\$23,766,376	\$6,911,514	\$32,602,892	\$7,501,316	19%		
Total Enrollment	\$47,506,015	\$25,473,090	54%								\$2,302,568	\$26,374,295	\$9,409,718	\$38,064,303	\$9,441,712	20%		

Individual Firms - Detail by Plan

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			Max Risk%	Max Refund%
														Premium Indicated	Cumulative Refund	Ratio Refunded		
Loss Based Plans																		
5 Firms with Refunds	1,028,702	223,367	22%								49,377	245,179	147,639	442,195	586,507	57%		
0 Firms with Assessments	0	0	0%								0	0	0	0	0	0%		
Subtotal - 5	1,028,702	223,367	22%								49,377	245,179	147,639	442,195	586,507	57%		
Average Firm Size	205,740																	
Premium Based Plans																		
23 Firms with Refunds	5,148,560	1,488,124	29%								247,132	1,397,854	2,009,434	3,654,420	1,494,140	29%		
6 Firms with Assessments	1,224,545	1,553,082	127%								58,779	964,886	341,131	1,364,796	-140,251	-11%		
Subtotal - 29	6,373,105	3,041,206	48%								305,911	2,362,740	2,350,565	5,019,216	1,353,889	21%		
Average Firm Size	219,762																	

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.