

**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
1/1/2012
Second Evaluation**

PAF: 0.8589

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 - 42 Firms with Refunds	8,584,616	3,685,986	43%								412,061	3,010,625	3,341,423	6,764,109	1,820,507	21%			
Subtotal - 9 Firms with Assessments	4,270,528	4,498,979	105%								91,322	2,602,457	1,577,649	4,385,091	-114,563	-3%			
Subtotal - 51 Individual Firms	12,855,144	8,184,965	64%								503,383	5,613,082	4,919,072	11,149,200	1,705,944	13%			
Average Firm Size	252,062																		
ASSN OF WA BUSINESS --MFG	22,575,950	14,633,017	65%	L	5	73	500K	84.7%	0.0%	21.6%	1,083,646	15,657,328	3,381,983	20,122,957	2,452,993	11%	15.0%	95.2%	
AUTOMOTIVE SERVICE ASSN OF WA	2,753,507	1,366,868	50%	L	6	69	250K	62.0%	0.0%	59.7%	132,168	1,462,549	873,727	2,468,444	285,063	10%	10.8%	95.2%	
AWC RETRO	11,145,575	7,873,471	71%	P	4	72	500K	89.0%	0.0%	15.1%	534,988	8,424,614	1,440,727	10,400,329	745,246	7%	15.1%	80.1%	
FAR WEST AGRIBUSINESS ASSN	1,900,733	1,450,923	76%	L	5	67	500K	73.4%	0.0%	39.8%	91,235	1,492,798	594,731	2,178,764	-278,031	-15%	14.6%	95.2%	
PITB SERVICES INC	23,184,687	13,697,680	59%	L	4	73	500K	80.0%	50.0%	23.5%	1,112,865	14,656,518	3,439,885	19,209,268	3,975,419	17%	10.5%	29.1%	
SMART ADVANTAGE	10,964,629	6,036,223	55%	L	4	72	500K	80.0%	50.0%	24.0%	526,302	6,458,759	1,550,748	8,535,809	2,428,820	22%	11.0%	28.9%	
WA LODGING ASSOCIATION	7,356,448	3,736,498	51%	L	2	72	500K	80.0%	50.0%	23.5%	353,110	3,998,053	940,742	5,291,905	2,064,543	28%	10.5%	29.1%	
WA ST AUTO DEALERS ASSN	19,539,331	8,213,443	42%	L	6	73	250K	66.0%	0.0%	49.0%	937,888	8,788,384	4,307,187	14,033,459	5,505,872	28%	10.0%	95.2%	
WA ST MCDONALDS OPERATORS ASSN	3,513,744	1,637,132	47%	L	1	70	500K	82.9%	0.0%	24.3%	168,660	1,751,731	424,795	2,345,186	1,168,558	33%	15.0%	95.2%	
WASHINGTON RESTAURANT ASSN	37,265,235	23,540,439	63%	L	2	74	250K	112.9%	0.0%	11.9%	1,788,731	25,188,270	3,002,442	29,979,443	7,285,792	20%	40.0%	95.2%	
Subtotal - Associations	\$140,199,839	\$82,185,694	59%								\$6,729,593	\$87,879,004	\$19,956,967	\$114,565,564	\$25,634,275	18%			
Total Enrollment	\$153,054,983	\$90,370,659	59%								\$7,232,976	\$93,492,086	\$24,876,039	\$125,714,764	\$27,340,219	18%			
Individual Firms - Detail by Plan																			
	Standard Premium	Developed Losses	Standard Loss Ratio								Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund	Ratio Refunded			
Loss Based Plans																			
12 Firms with Refunds	813,057	210,540	26%								39,027	240,355	186,183	465,565	347,492	43%			
2 Firms with Assessments	319,636	205,888	64%								15,342	102,603	245,589	363,534	-43,898	-14%			
Subtotal - 14	1,132,693	416,428	37%								54,369	342,958	431,772	829,099	303,594	27%			
Average Firm Size	80,907																		
Premium Based Plans																			
30 Firms with Refunds	7,771,559	3,475,446	45%								373,034	2,770,270	3,155,240	6,298,544	1,473,015	19%			
7 Firms with Assessments	3,950,892	4,293,091	109%								189,643	2,499,854	1,332,060	4,021,557	-70,665	-2%			
Subtotal - 37	11,722,451	7,768,537	66%								562,677	5,270,124	4,487,300	10,320,101	1,402,350	12%			
Average Firm Size	316,823																		

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.