

**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
7/1/2012
Second Evaluation**

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					
										Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund	Ratio Refunded	Max Risk%	Max Refund%
Subtotal - 55 Firms with Refunds	33,644,472	16,433,055	49%								1,614,938	16,406,727	7,703,524	25,725,189	7,919,283	24%		
Subtotal - 16 Firms with Assessments	8,806,514	8,671,773	98%								489,702	5,793,278	3,840,435	10,056,426	-1,249,912	-14%		
Subtotal - 71 Individual Firms	42,450,986	25,104,828	59%								2,104,640	22,200,005	11,543,959	35,781,615	6,669,371	16%		
Average Firm Size	597,901																	
WASHINGTON EMPLOYERS INC.	36,191,343	23,739,166	66%	L	5	74	500K	92.9%	0.0%	15.4%	1,737,184	25,400,908	3,909,200	31,047,292	5,144,051	14%	19.5%	95.2%
ASSOC BUILDERS AND CONTRACTORS	17,200,648	4,849,351	28%	L	8	73	120K	72.5%	30.0%	74.4%	825,631	5,521,408	4,106,271	10,453,310	6,747,338	39%	40.1%	39.2%
ASSOCIATED GENERAL CONTRACTORS	38,195,927	17,718,833	46%	L	8	74	500K	86.5%	20.0%	23.9%	1,833,404	18,959,151	4,521,758	25,314,313	12,881,614	34%	19.4%	68.7%
ASSOCIATED INDUSTRIES OF THE	6,844,077	6,167,380	90%	L	5	72	500K	93.4%	55.0%	13.4%	328,516	6,599,097	885,599	7,813,212	-969,135	-14%	18.1%	28.5%
BUILDING INDUSTRY ASSN OF WA	47,827,218	21,243,090	44%	L	8	74	500K	111.2%	0.0%	12.4%	2,295,706	22,730,106	2,813,987	27,839,799	19,987,419	42%	38.5%	95.2%
GREATER VANCOUVER CHAMBER	2,439,072	1,035,515	42%	L	5	68	500K	72.1%	0.0%	40.2%	117,075	1,108,001	445,306	1,670,382	768,690	32%	13.0%	95.2%
LEADINGAGE WASHINGTON	10,744,827	4,514,115	42%	L	2	72	500K	85.5%	0.0%	20.8%	515,752	4,830,103	1,004,661	6,350,516	4,394,311	41%	15.3%	95.2%
MASTER BUILDERS ASSOCIATION	38,254,883	24,761,971	65%	L	8	74	1M	96.7%	56.0%	11.1%	1,836,234	26,495,309	2,940,979	31,272,522	6,982,361	18%	19.8%	28.6%
NW DISTRICT COUNCIL OF	862,778	674,584	78%	L	2	61	250K	75.5%	0.0%	43.9%	41,413	696,995	306,190	1,044,598	-181,820	-21%	21.1%	95.2%
PACIFIC INLAND TARIFF BUREAU	22,899,743	11,526,624	50%	L	7	73	500K	77.0%	50.0%	27.7%	1,099,188	12,333,488	3,420,076	16,852,752	6,046,991	26%	10.0%	26.9%
SMART 'A' TEAM	43,667,399	27,079,792	62%	L	8	74	1M	97.0%	56.0%	10.9%	2,096,035	28,975,377	3,169,906	34,241,318	9,426,081	22%	19.9%	28.7%
SMART DREAM TEAM	22,633,726	8,915,374	39%	L	8	73	1M	93.0%	46.0%	15.5%	1,086,419	11,140,320	1,725,636	13,952,375	8,681,351	38%	19.7%	38.4%
SMART HEALTHCARE	4,486,342	1,698,693	38%	L	3	70	500K	75.2%	49.0%	30.2%	215,344	2,352,189	709,655	3,277,188	1,209,154	27%	9.5%	26.9%
SOUTHWEST WASHINGTON	1,501,701	349,092	23%	L	8	66	120K	43.8%	0.0%	135.4%	72,082	373,528	505,757	951,367	550,334	37%	15.1%	95.2%
STATE OF WASHINGTON (DES)	3,489,969	2,363,729	68%	L	4	70	500K	76.5%	0.0%	32.0%	167,519	2,529,190	808,329	3,505,038	-15,069	0%	12.8%	95.2%
TRI CITY CONSTRUCTION COUNCIL	4,481,369	2,563,072	57%	L	8	70	500K	84.2%	0.0%	30.0%	215,106	2,742,487	823,020	3,780,613	700,756	16%	21.9%	95.2%
VIGILANT	24,739,224	11,840,641	48%	L	6	73	500K	84.0%	0.0%	22.6%	1,187,483	12,669,486	2,864,571	16,721,540	8,017,684	32%	15.0%	95.2%
WA ASSN OF NEIGHBORHOOD STORES	683,182	337,849	49%	P	5	59	250K	94.2%	60.0%	14.6%	32,793	438,603	87,026	558,422	124,760	18%	20.2%	16.4%
WA ASSN OF SEWER & WATER DIST	742,167	63,941	9%	L	5	60	250K	48.2%	0.0%	106.4%	35,624	68,417	72,796	176,837	565,330	76%	11.2%	95.2%
WA BIOTECH & BIOMEDICAL ASSN	1,855,930	1,178,680	64%	L	4	67	500K	73.4%	0.0%	39.1%	89,085	1,261,188	492,872	1,843,145	12,785	1%	14.0%	95.2%
WA COUNTIES SELECT RETRO PLAN	3,972,435	3,136,848	79%	P	4	70	250K	71.3%	0.0%	28.1%	190,677	3,028,485	972,246	4,191,408	-218,973	-6%	9.2%	67.1%
WA HEALTH CARE ASSN - WHCA	22,770,340	10,631,523	47%	L	2	73	120K	80.8%	35.0%	39.0%	1,092,976	11,375,730	4,433,122	16,901,828	5,868,512	26%	24.9%	43.2%
WA MANUFACTURERS COUNCIL	10,511,495	6,776,572	64%	L	4	72	500K	160.0%	0.0%	2.4%	504,552	7,250,932	176,198	7,931,682	2,579,813	25%	80.2%	95.2%
WA RETAIL ASSN	8,660,718	4,710,681	54%	L	3	72	500K	87.0%	50.0%	18.1%	415,714	5,040,429	911,310	6,367,453	2,293,265	26%	14.7%	32.0%
WA RETAIL ASSN - AUTOMOTIVE	1,838,566	1,562,812	85%	L	5	67	500K	80.0%	50.0%	27.1%	88,251	1,573,812	426,660	2,088,723	-250,157	-14%	13.6%	27.2%
WA TRUCKING ASSOCIATION	9,703,452	4,931,781	51%	L	7	72	250K	62.8%	0.0%	56.7%	465,766	5,277,006	2,994,173	8,736,945	966,507	10%	10.1%	95.2%
WASHINGTON AGGREGATES &	2,641,682	1,529,666	58%	L	7	69	500K	71.0%	0.0%	42.0%	126,801	1,636,743	687,923	2,451,467	190,215	7%	12.7%	95.2%
WASHINGTON FOOD INDUSTRY	13,460,137	7,087,043	53%	L	2	73	120K	82.4%	30.0%	38.8%	646,087	7,583,136	2,944,532	11,173,755	2,286,382	17%	27.2%	50.6%
WASHINGTON STATE FARM BUREAU	38,677,546	30,049,737	78%	L	4	74	500K	75.5%	0.0%	29.7%	1,856,522	31,245,656	9,270,586	42,372,764	-3,695,218	-10%	9.6%	95.2%

Subtotal - Associations	\$441,977,896	\$243,038,155	55%								\$21,214,939	\$261,237,280	\$58,430,345	\$340,882,564	\$101,095,332	23%		
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Total Enrollment	\$484,428,882	\$268,142,983	55%								\$23,319,579	\$283,437,285	\$69,974,304	\$376,664,179	\$107,764,703	22%		
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Individual Firms - Detail by Plan

	Standard Premium	Developed Losses	Standard Loss Ratio								Retrospective							
											Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund	Ratio Refunded		
Loss Based Plans																		
24 Firms with Refunds	20,188,026	9,631,258	48%								969,026	10,462,979	3,209,827	14,641,832	5,546,194	27%		
9 Firms with Assessments	6,228,027	4,850,768	78%								298,945	3,487,414	3,221,736	7,008,095	-780,068	-13%		
Subtotal - 33	26,416,053	14,482,026	55%								1,267,971	13,950,393	6,431,563	21,649,927	4,766,126	18%		
Average Firm Size	800,486																	
Premium Based Plans																		
31 Firms with Refunds	13,456,446	6,801,797	51%								645,912	5,943,748	4,493,697	11,083,357	2,373,089	18%		
7 Firms with Assessments	2,578,487	3,821,005	148%								123,768	2,305,864	618,699	3,048,331	-469,844	-18%		
Subtotal - 38	16,034,933	10,622,802	66%								769,680	8,249,612	5,112,396	14,131,688	1,903,245	12%		
Average Firm Size	421,972																	

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.