

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

PAF: 0.8713

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 - 55 Firms with Refunds	33,644,472	16,393,930	49%								1,614,938	16,364,863	7,693,137	25,672,938	7,971,534	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	25,065,703	59%								2,104,640	22,158,141	11,533,572	35,729,364	6,721,622	16%			
Average Firm Size	597,901																		
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%	58.1%
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%	79.7%
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%	74.5%
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%	65.2%
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%	73.5%
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%	77.8%
WASHINGTON STATE FARM BUREAU	38,677,546	29,990,459	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%	69.7%
WA HEALTH CARE ASSN - WHCA	22,770,340	10,617,370	47%	L	2	73	120K	80.8%	35.0%	39.0%	1,092,976	11,360,586	4,427,220	16,880,782	5,889,558	26%	24.9%	43.2%	65.0%
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%	68.5%
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%	78.6%
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%	87.0%
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%	51.8%
SMART 'A' TEAM	43,667,399	26,859,027	62%	L	8	74	1M	97.0%	56.0%	10.9%	2,096,035	28,739,159	3,144,064	33,979,258	9,688,141	22%	19.9%	28.7%	80.3%
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	6,681,351	38%	19.7%	38.4%	77.4%
PACIFIC INLAND TARIFF BUREAU	22,899,743	11,399,549	50%	L	7	73	500K	77.0%	50.0%	27.7%	1,099,188	12,251,363	3,397,303	16,747,854	6,151,889	27%	10.0%	26.9%	70.2%
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%	39.3%
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%	63.9%
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%	64.7%
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%	44.6%
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%	75.3%
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%	63.1%
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%	65.2%
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%	69.5%
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%	75.8%
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%	69.8%
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%	62.7%
ASSOCIATED GENERAL CONTRACTORS	38,195,927	17,683,649	46%	L	8	74	500K	86.5%	20.0%	23.9%	1,833,404	18,921,504	4,512,779	25,267,687	12,928,240	34%	19.4%	68.7%	72.7%
MASTER BUILDERS ASSOCIATION	38,254,883	24,686,634	65%	L	8	74	1M	96.7%	56.0%	11.1%	1,836,234	26,414,698	2,932,031	31,182,963	7,071,920	18%	19.8%	28.6%	80.2%

Subtotal - Associations \$437,491,554 \$240,807,670 55% \$20,999,595 \$258,433,346 \$57,648,246 \$337,081,187 \$100,410,367 23%

Total Enrollment \$479,942,540 \$265,873,373 55% \$23,104,235 \$280,591,487 \$69,181,818 \$372,810,551 \$107,131,989 22%

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																	
24 Firms with Refunds	20,188,026	9,592,133	48%								969,026	10,421,115	3,199,440	14,589,581	5,598,445	28%	
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	14,442,901	55%								1,267,971	13,908,529	6,421,176	21,597,676	4,818,377	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.