

**Retrospective Rating Program  
Refund/Assessment Summary  
Enrollment Beginning:  
10/1/2012  
First Evaluation**

PAF: 0.8852

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 - 16 Firms with Refunds	3,584,849	797,003	22%								59,149	791,119	1,140,579	2,173,889	1,410,960	39%			
Subtotal - 14 Firms with Assessments	4,964,893	6,166,009	124%								255,336	3,816,706	1,450,584	5,505,606	-540,713	-11%			
Subtotal - 30 Individual Firms	8,549,742	6,963,012	81%								427,408	4,677,944	2,591,163	7,679,495	870,247	10%			
<b>Average Firm Size</b>	<b>284,991</b>																		
TOWING & RECOVERY	1,232,273	885,884	72%	L	6	64	250K	60.0%	0.0%	70.1%	59,149	791,119	554,574	1,404,842	-172,569	-14%	14.0%	95.2%	
501(C) AGENCIES TRUST	9,432,769	5,405,554	57%	L	3	72	250K	70.0%	0.0%	40.5%	452,773	5,783,943	2,339,605	8,576,321	856,448	9%	10.0%	95.2%	
PACIFIC NORTHWEST HARDWARE	1,373,974	500,242	36%	P	4	65	250K	80.5%	60.0%	19.0%	65,951	882,091	230,964	1,179,006	194,968	14%	9.9%	12.0%	
AWB RETAIL, WHLSL, SRVCS	18,423,227	11,320,534	61%	L	4	73	500K	85.3%	0.0%	20.8%	884,315	12,112,971	2,521,921	15,519,207	2,904,020	16%	15.1%	95.2%	
ASSN OF WA BUSINESS --Hospitality	6,304,876	4,263,731	68%	L	2	71	500K	83.8%	0.0%	23.0%	302,634	4,562,192	1,050,673	5,915,499	389,377	6%	15.1%	95.2%	
GREATER VANCOUVER CHAMBER	910,890	585,830	64%	P	4	62	250K	72.6%	0.0%	31.4%	43,723	626,838	253,023	923,584	-12,694	-1%	13.9%	63.8%	
ASSN OF WA BUSINESS	7,815,302	3,905,063	50%	P	5	72	500K	79.3%	0.0%	20.4%	375,134	4,178,417	1,408,526	5,962,077	1,853,225	24%	10.0%	74.8%	

<b>Subtotal - Associations</b>	<b>\$45,493,311</b>	<b>\$26,866,838</b>	<b>59%</b>								<b>\$2,183,679</b>	<b>\$28,937,571</b>	<b>\$8,359,286</b>	<b>\$39,480,536</b>	<b>\$6,012,775</b>	<b>13%</b>		
<b>Total Enrollment</b>	<b>\$54,043,053</b>	<b>\$33,829,850</b>	<b>63%</b>								<b>\$2,611,087</b>	<b>\$33,615,515</b>	<b>\$10,950,449</b>	<b>\$47,160,031</b>	<b>\$6,883,022</b>	<b>13%</b>		

**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		
<b>Loss Based Plans</b>																		
5 Firms with Refunds	2,278,978	527,782	23%								109,390	582,097	498,220	1,189,707	1,089,271	48%		
2 Firms with Assessments	691,752	613,055	89%								33,205	653,550	223,669	910,424	-218,672	-32%		
<b>Subtotal - 7</b>	<b>2,970,730</b>	<b>1,140,837</b>	<b>38%</b>								<b>142,595</b>	<b>1,235,647</b>	<b>721,889</b>	<b>2,100,131</b>	<b>870,599</b>	<b>29%</b>		
<b>Average Firm Size</b>	<b>424,390</b>																	
<b>Premium Based Plans</b>																		
11 Firms with Refunds	1,305,871	269,221	21%								62,682	279,141	642,359	984,182	321,689	25%		
12 Firms with Assessments	4,273,141	5,552,954	130%								205,111	3,163,156	1,226,915	4,595,182	-322,041	-8%		
<b>Subtotal - 23</b>	<b>5,579,012</b>	<b>5,822,175</b>	<b>104%</b>								<b>267,793</b>	<b>3,442,297</b>	<b>1,869,274</b>	<b>5,579,364</b>	<b>-352</b>	<b>0%</b>		
<b>Average Firm Size</b>	<b>242,566</b>																	

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.