

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

PAF: 0.8692

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%
Subtotal - 14 Firms with Refunds	2,136,040	414,360	19%								102,529	448,569	842,666	1,393,764	742,276	35%		
Subtotal - 10 Firms with Assessments	3,789,748	4,421,043	117%								152,205	3,098,348	1,072,191	4,352,448	-562,700	-15%		
Subtotal - 24 Individual Firms	5,925,788	4,835,403	82%								254,734	3,546,917	1,914,857	5,746,212	179,576	3%		
Average Firm Size	246,908																	
TOWING & RECOVERY	1,232,508	955,623	78%	L	6	64	250K	60.0%	0.0%	70.1%	59,160	791,270	554,680	1,405,110	-172,602	-14%	14.0%	95.2%
501(C) AGENCIES TRUST	9,433,311	5,472,398	58%	L	3	72	250K	70.0%	0.0%	40.5%	452,799	5,855,466	2,368,536	8,676,801	756,510	8%	10.0%	95.2%
PACIFIC NORTHWEST HARDWARE	1,373,974	418,160	30%	P	4	65	250K	80.5%	60.0%	19.0%	65,951	882,091	226,790	1,174,832	199,142	14%	9.9%	12.0%
AWB RETAIL, WHLSL, SRVCS	18,422,713	12,110,007	66%	L	4	73	500K	85.3%	0.0%	20.8%	884,290	12,957,707	2,697,795	16,539,792	1,882,921	10%	15.0%	95.2%
ASSN OF WA BUSINESS --Hospitality	6,304,876	4,333,012	69%	L	2	71	500K	83.8%	0.0%	23.0%	302,634	4,636,323	1,067,745	6,006,702	298,174	5%	15.1%	95.2%
GREATER VANCOUVER CHAMBER	910,890	608,538	67%	P	4	62	250K	72.6%	0.0%	31.4%	43,723	651,136	248,450	943,309	-32,419	-4%	13.9%	63.8%
ASSN OF WA BUSINESS	7,815,302	4,211,735	54%	P	5	72	500K	79.3%	0.0%	20.4%	375,134	4,506,556	1,383,067	6,264,757	1,550,545	20%	10.0%	74.8%

Subtotal - Associations	\$45,493,574	\$28,109,473	62%								\$2,183,691	\$30,280,549	\$8,547,063	\$41,011,303	\$4,482,271	10%		
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Total Enrollment	\$51,419,362	\$32,944,876	64%								\$2,438,425	\$33,827,466	\$10,461,920	\$46,757,515	\$4,661,847	9%		
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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																		
4 Firms with Refunds	845,707	188,303	22%								40,593	228,918	215,864	485,375	360,332	43%		
2 Firms with Assessments	691,752	558,968	81%								33,205	598,095	204,880	836,180	-144,428	-21%		
Subtotal - 6	1,537,459	747,271	49%								73,798	827,013	420,744	1,321,555	215,904	14%		
Average Firm Size	256,243																	
Premium Based Plans																		
10 Firms with Refunds	1,290,333	226,057	18%								61,936	219,651	626,802	908,389	381,944	30%		
8 Firms with Assessments	3,097,996	3,862,075	125%								148,704	2,500,253	867,311	3,516,268	-418,272	-14%		
Subtotal - 18	4,388,329	4,088,132	93%								210,640	2,719,904	1,494,113	4,424,657	-36,328	-1%		
Average Firm Size	243,796																	

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.