

**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	14,306,287	63%	L	5	73	500K	84.7%	0.0%	21.6%	1,083,646	15,307,727	3,306,469	19,697,842	2,878,108	13%	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	13,674,689	59%	L	4	73	500K	80.0%	50.0%	23.5%	1,112,865	14,631,917	3,434,111	19,178,893	4,005,794	17%	10.5%	29.1%	
SMART ADVANTAGE	10,964,629	6,010,499	55%	L	4	72	500K	80.0%	50.0%	24.0%	526,302	6,431,234	1,544,139	8,501,675	2,462,954	22%	11.0%	28.9%	
WA LODGING ASSOCIATION	7,356,448	3,713,572	50%	L	2	72	500K	80.0%	50.0%	23.5%	353,110	3,973,522	934,970	5,261,602	2,094,846	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	23,448,484	63%	L	2	74	250K	112.9%	0.0%	11.9%	1,788,731	25,089,878	2,990,713	29,869,322	7,395,913	20%	40.0%	95.2%	
Subtotal - Associations	\$140,199,839	\$81,695,368	58%								\$6,729,593	\$87,354,354	\$19,851,569	\$113,935,516	\$26,264,323	19%			
Total Enrollment	\$153,054,983	\$89,880,333	59%								\$7,232,976	\$92,967,436	\$24,770,641	\$125,084,716	\$27,970,267	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.

INFORMATION HAS BEEN UPDATED TO REFLECT THE RESULTS OF CUSTOMER REQUESTS FOR RECONSIDERATION.