

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

PAF: 0.8702

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 - 42 Firms with Refunds	8,584,616	3,460,941	40%								412,061	2,902,983	3,362,435	6,677,479	1,907,137	22%		
Subtotal - 9 Firms with Assessments	4,270,528	4,291,098	100%								204,985	2,600,672	1,595,174	4,400,831	(130,303)	-3%		
Subtotal - 51 Individual Firms	12,855,144	7,752,039	60%								617,046	5,503,655	4,957,609	11,078,310	1,776,834	14%		
Average Firm Size	252,062																	
ASSN OF WA BUSINESS --MFG	22,575,868	15,370,706	68%	L	5	73	500k	84.7%	0.0%	21.6%	1,083,642	16,446,655	3,552,477	21,082,774	1,493,094	7%	15.0%	95.2%
AUTOMOTIVE SERVICE ASSN OF WA	2,753,507	1,363,896	50%	L	6	69	250K	62.0%	0.0%	59.7%	132,168	1,459,369	871,827	2,463,364	290,143	11%	10.8%	95.2%
AWC RETRO	11,145,575	7,695,087	69%	P	4	72	500k	89.0%	0.0%	15.1%	534,988	8,233,743	1,459,681	10,228,412	917,163	8%	15.0%	80.2%
FAR WEST AGRIBUSINESS ASSN	1,900,733	1,845,865	97%	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	14,116,213	61%	L	4	73	500k	80.0%	50.0%	23.5%	1,112,865	15,104,348	3,544,990	19,762,203	3,422,484	15%	10.5%	29.1%
SMART ADVANTAGE	10,964,629	5,817,962	53%	L	4	72	500k	80.0%	50.0%	24.0%	526,302	6,225,219	1,494,675	8,246,196	2,718,433	25%	11.0%	28.9%
WA LODGING ASSOCIATION	7,356,448	3,929,676	53%	L	2	72	500k	80.0%	50.0%	23.5%	353,110	4,204,753	989,378	5,547,241	1,809,207	25%	10.5%	29.1%
WA ST AUTO DEALERS ASSN	19,539,331	8,014,306	41%	L	6	73	250K	66.0%	0.0%	49.0%	937,888	8,575,307	4,202,758	13,715,953	5,823,378	30%	10.0%	95.2%
WA ST MCDONALDS OPERATORS ASSN	3,513,744	1,624,385	46%	L	1	70	500k	82.9%	0.0%	24.3%	168,660	1,738,092	421,487	2,328,239	1,185,505	34%	15.0%	95.2%
WASHINGTON RESTAURANT ASSN	37,281,996	22,611,462	61%	L	2	74	250K	112.9%	0.0%	11.9%	1,789,536	24,194,264	2,883,956	28,867,756	8,414,240	23%	40.0%	95.2%
Subtotal - Associations	\$140,216,518	\$82,389,558	59%								\$6,730,394	\$87,674,548	\$20,015,960	\$114,420,902	\$25,795,616	18%		
Total Enrollment	\$153,071,662	\$90,141,597	59%								\$7,347,440	\$93,178,203	\$24,973,569	\$125,499,212	\$27,572,450	18%		

Individual Firms - Detail by Plan

Plan Name	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									
12 Firms with Refunds	813,057	177,446	22%	39,027	204,993	165,682	409,702	403,355	50%
2 Firms with Assessments	319,636	187,308	59%	15,342	102,603	245,589	363,534	-43,898	-14%
Subtotal - 14	1,132,693	364,754	32%	54,369	307,596	411,271	773,236	359,457	32%
Average Firm Size	80,907								
Premium Based Plans									
30 Firms with Refunds	7,771,559	3,283,495	42%	373,034	2,697,990	3,196,753	6,267,777	1,503,782	19%
7 Firms with Assessments	3,950,892	4,103,790	104%	189,643	2,498,069	1,349,585	4,037,297	(86,405)	-2%
Subtotal - 37	11,722,451	7,387,285	63%	562,677	5,196,059	4,546,338	10,305,074	1,417,377	12%
Average Firm Size	316,823								

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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.