

**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
7/1/2013
First Evaluation**

PAF: 0.9556

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Hazard Group	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net			Retrospective					
										Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund	Ratio Refunded	Max Risk%	Max Refund%
Subtotal - 43 Firms with Refunds	25,399,234	9,189,575	36%							14.8%	1,219,166	10,483,829	5,503,958	17,206,953	8,192,281	32%		
Subtotal - 26 Firms with Assessments	15,663,607	12,733,229	81%							23.9%	1,011,417	11,185,238	5,149,118	17,086,207	-1,422,600	-9%		
Subtotal - 69 Individual Firms	41,062,841	21,922,804	53%							18.1%	2,230,583	21,669,067	10,653,076	34,293,160	6,769,681	16%		
Average Firm Size	595,114																	
WASHINGTON EMPLOYERS INC.	41,475,420	26,325,682	63%	L	5	74	500K	94.0%	0.0%	14.8%	1,990,820	28,168,480	4,171,752	34,331,052	7,144,368	17%	20.3%	95.2%
ASSOC BUILDERS AND CONTRACTORS	19,888,901	5,983,913	30%	L	8	73	120K	72.5%	30.0%	74.4%	954,667	6,402,787	4,761,753	12,119,207	7,769,694	39%	40.1%	39.2%
ASSOCIATED GENERAL CONTRACTORS	46,806,997	21,483,633	46%	L	8	74	500K	86.5%	20.0%	23.9%	2,246,736	22,987,487	5,482,516	30,716,739	16,090,258	34%	19.4%	68.7%
ASSOCIATED INDUSTRIES OF THE	5,731,003	4,364,309	76%	L	5	71	500K	93.4%	55.0%	13.8%	275,088	4,669,811	645,368	5,590,267	140,736	2%	18.5%	28.2%
BUILDING INDUSTRY ASSN OF WA	56,159,139	26,123,090	47%	L	8	74	500K	111.2%	0.0%	12.4%	2,695,639	27,951,706	3,460,421	34,107,766	22,051,373	39%	38.5%	95.2%
GREATER VANCOUVER CHAMBER	2,909,098	1,735,534	60%	L	5	69	500K	72.1%	0.0%	39.0%	139,637	1,857,021	723,310	2,719,968	189,130	7%	12.0%	95.2%
LEADINGAGE WASHINGTON	10,907,921	6,151,063	56%	L	2	72	500K	85.5%	0.0%	20.8%	523,580	6,581,637	1,368,980	8,474,197	2,433,724	22%	15.3%	95.2%
MASTER BUILDERS ASSOCIATION	43,144,751	21,776,909	50%	L	8	74	500K	125.0%	50.0%	7.6%	2,070,948	23,301,293	1,773,228	27,145,469	15,999,282	37%	48.7%	37.6%
NW DISTRICT COUNCIL OF	926,154	464,411	50%	L	2	62	250K	74.0%	0.0%	44.5%	44,455	496,920	221,278	762,653	163,501	18%	19.2%	95.2%
PACIFIC INLAND TARIFF BUREAU	22,102,408	15,043,895	68%	L	7	73	1M	125.0%	40.0%	3.7%	1,060,916	16,096,968	592,368	17,750,252	4,352,156	20%	43.5%	50.8%
SMART 'A' TEAM	40,532,731	25,458,476	63%	L	8	74	1M	115.0%	45.0%	6.2%	1,945,571	27,240,569	1,691,639	30,877,779	9,654,952	24%	35.5%	44.1%
SMART DREAM TEAM	22,567,460	8,915,365	40%	L	8	73	1M	115.0%	40.0%	7.1%	1,083,238	9,658,873	686,746	11,428,857	11,138,603	49%	36.6%	49.4%
SOUTHWEST WASHINGTON	1,582,106	345,245	22%	L	8	66	120K	43.8%	0.0%	135.4%	75,941	369,412	500,184	945,537	636,569	40%	15.1%	95.2%
STATE OF WASHINGTON (DES)	3,490,696	2,709,629	78%	L	3	70	500K	80.0%	50.0%	24.8%	167,553	2,899,303	717,577	3,784,433	-293,737	-8%	11.6%	28.5%
TRI CITY CONSTRUCTION COUNCIL	5,041,730	2,541,701	50%	L	8	71	500K	84.2%	0.0%	28.7%	242,003	2,719,620	779,987	3,741,610	1,300,120	26%	20.7%	95.2%
VIGILANT	24,433,278	17,340,250	71%	L	6	73	500K	100.0%	0.0%	12.7%	1,172,797	18,554,068	2,361,933	22,088,798	2,344,480	10%	25.4%	95.2%
WA ASSN OF NEIGHBORHOOD STORES	723,438	327,567	45%	P	5	60	250K	93.9%	60.0%	14.6%	34,725	464,447	101,140	600,312	123,126	17%	19.9%	16.4%
WA ASSN OF SEWER & WATER DIST	775,666	288,667	37%	L	5	61	250K	48.2%	0.0%	104.6%	37,232	308,874	323,020	669,126	106,540	14%	10.3%	95.2%
WA BIOTECH & BIOMEDICAL ASSN	2,413,233	847,793	35%	L	4	68	120K	80.0%	35.0%	46.3%	115,835	907,139	419,643	1,442,617	970,616	40%	30.0%	40.4%
WA COUNTIES SELECT RETRO PLAN	1,380,986	1,424,805	103%	P	4	65	250K	74.5%	60.0%	22.1%	66,287	1,100,853	291,911	1,459,051	-78,065	-6%	6.6%	8.9%
WA HEALTH CARE ASSN - WHCA	23,304,178	12,972,392	56%	L	2	73	250K	95.2%	25.0%	18.0%	1,118,601	13,880,459	2,497,095	17,496,155	5,808,023	25%	25.0%	63.6%
WA MANUFACTURERS COUNCIL	10,305,710	7,066,312	69%	L	4	72	500K	160.0%	0.0%	2.4%	494,674	7,560,954	183,731	8,239,359	2,066,351	20%	80.2%	95.2%
WA RETAIL ASSN	8,852,612	6,152,739	70%	L	3	72	500K	87.0%	50.0%	18.1%	424,925	6,583,431	1,190,284	8,198,640	653,972	7%	14.7%	32.0%
WA RETAIL ASSN - AUTOMOTIVE	2,942,013	1,466,259	50%	L	5	69	500K	80.0%	50.0%	26.0%	141,217	1,573,977	408,919	2,124,113	817,900	28%	12.6%	27.8%
WA TRUCKING ASSOCIATION	9,703,782	7,635,233	79%	L	7	72	250K	69.5%	50.0%	41.5%	465,782	7,216,217	2,994,730	10,676,729	-972,947	-10%	10.0%	19.5%
WASHINGTON AGGREGATES &	2,679,603	1,171,943	44%	L	7	69	120K	71.0%	30.0%	66.7%	128,621	1,253,979	836,655	2,219,255	460,348	17%	31.5%	41.7%
WASHINGTON FOOD INDUSTRY	14,569,722	9,439,655	65%	L	3	73	250K	98.4%	20.0%	17.7%	699,347	10,100,431	1,782,726	12,582,504	1,987,218	14%	28.7%	70.0%
WASHINGTON STATE FARM BUREAU	41,036,557	31,768,124	77%	L	4	74	500K	107.7%	55.0%	6.6%	1,969,755	33,991,893	2,253,663	38,215,311	2,821,246	7%	27.7%	32.4%

Subtotal - Associations	\$466,387,293	\$267,324,594	57%								\$22,386,590	\$284,898,609	\$43,222,557	\$350,507,756	\$115,879,537	25%		
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Total Enrollment	\$507,450,134	\$289,247,398	57%								\$24,617,173	\$306,567,676	\$53,875,633	\$384,800,916	\$122,649,218	24%		
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Individual Firms - Detail by Plan

	Standard Premium	Developed Losses	Standard Loss Ratio								Retrospective							
											Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund	Ratio Refunded		
Loss Based Plans																		
25 Firms with Refunds	21,091,202	7,845,394	37%								1,012,380	9,020,547	3,641,170	13,674,097	7,417,105	35%		
10 Firms with Assessments	6,858,664	5,812,756	85%								329,215	5,525,508	1,732,376	7,587,099	-728,435	-11%		
Subtotal - 35	27,949,866	13,658,150	49%								1,341,595	14,546,055	5,373,546	21,261,196	6,688,670	24%		
Average Firm Size	798,568																	
Premium Based Plans																		
18 Firms with Refunds	4,308,032	1,344,181	31%								206,786	1,463,282	1,862,788	3,532,856	775,176	18%		
16 Firms with Assessments	8,804,943	6,920,473	79%								422,636	5,659,730	3,416,742	9,499,108	-694,165	-8%		
Subtotal - 34	13,112,975	8,264,654	63%								629,422	7,123,012	5,279,530	13,031,964	81,011	1%		
Average Firm Size	385,676																	

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.