

**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 Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective					
														Premium Indicated	Cumulative Refund	Ratio Refunded	Max Risk%	Max Refund%	Break-even%
Subtotal - 43 Firms with Refunds	25,399,234	9,105,834	36%								1,219,166	10,394,226	5,485,670	17,099,062	8,300,172	33%			
Subtotal - 26 Firms with Assessments	15,663,607	12,733,229	81%								578,587	11,185,238	5,149,118	17,086,207	-1,422,600	-9%			
Subtotal - 69 Individual Firms	41,062,841	21,839,063	53%								1,797,753	21,579,464	10,634,788	34,185,269	6,877,572	17%			
Average Firm Size	595,114																		
WA TRUCKING ASSOCIATION	9,703,782	7,608,847	78%	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%	62.8%
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%	79.7%
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%	74.5%
WASHINGTON FOOD INDUSTRY VIGILANT	14,569,722	9,331,201	64%	L	3	73	250K	98.4%	20.0%	17.7%	699,347	9,984,385	1,762,244	12,445,976	2,123,746	15%	28.7%	70.0%	76.4%
WASHINGTON EMPLOYERS INC.	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%	79.5%
WASHINGTON STATE FARM BUREAU	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%	78.2%
WA HEALTH CARE ASSN - WHCA	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%	83.6%
STATE OF WASHINGTON (DES)	23,304,178	12,902,289	55%	L	2	73	250K	95.2%	25.0%	18.0%	1,118,601	13,805,449	2,483,600	17,407,650	5,896,528	25%	25.0%	63.6%	76.2%
ASSOCIATED INDUSTRIES OF THE WA MANUFACTURERS COUNCIL	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%	71.7%
ASSOC BUILDERS AND CONTRACTORS	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%	78.2%
SMART 'A' TEAM	10,305,710	6,934,241	67%	L	4	72	500K	160.0%	0.0%	2.4%	494,674	7,419,638	180,297	8,094,609	2,211,101	21%	80.2%	95.2%	87.0%
SMART DREAM TEAM	19,888,901	5,950,862	30%	L	8	73	120K	72.5%	30.0%	74.4%	954,667	6,384,337	4,748,031	12,087,035	7,801,866	39%	40.1%	39.2%	51.8%
PACIFIC INLAND TARIFF BUREAU	40,532,731	25,064,780	62%	L	8	74	1M	115.0%	45.0%	6.2%	1,945,571	26,819,315	1,665,479	30,430,365	10,102,366	25%	35.5%	44.1%	84.0%
SOUTHWEST WASHINGTON	22,567,460	8,868,768	39%	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%	83.4%
WASHINGTON AGGREGATES & GREATER VANCOUVER CHAMBER	22,102,408	14,960,456	68%	L	7	73	1M	125.0%	40.0%	3.7%	1,060,916	16,007,688	589,083	17,657,687	4,444,721	20%	43.5%	50.8%	86.0%
WA ASSN OF SEWER & WATER DIST	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%	39.3%
WA ASSN OF NEIGHBORHOOD STORES	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%	54.2%
NW DISTRICT COUNCIL OF WA BIOTECH & BIOMEDICAL ASSN	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%	65.2%
TRI CITY CONSTRUCTION COUNCIL	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%	45.0%
WA RETAIL ASSN	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%	75.3%
WA RETAIL ASSN - AUTOMOTIVE	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%	62.8%
WA COUNTIES SELECT RETRO PLAN	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%	61.5%
ASSOCIATED GENERAL CONTRACTORS	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%	70.2%
MASTER BUILDERS ASSOCIATION	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%	75.8%
	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%	70.8%
	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%	68.3%
	46,806,997	21,312,499	46%	L	8	74	500K	86.5%	20.0%	23.9%	2,246,736	22,804,374	5,438,843	30,489,953	16,317,044	35%	19.4%	68.7%	72.7%
	43,144,751	21,636,267	50%	L	8	74	500K	125.0%	50.0%	7.6%	2,070,948	23,150,806	1,761,776	26,983,530	16,161,221	37%	48.7%	37.6%	82.9%

Subtotal - Associations \$466,387,293 \$266,119,021 57% \$22,386,590 \$283,703,653 \$43,086,854 \$349,177,097 \$117,210,196 25%

Total Enrollment \$507,450,134 \$287,958,084 57% \$24,184,343 \$305,283,117 \$53,721,642 \$383,362,366 \$124,087,768 24%

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																	
25 Firms with Refunds	21,091,202	7,761,653	37%								1,012,380	8,930,944	3,622,882	13,566,206	7,524,996	36%	
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	13,574,409	49%								1,341,595	14,456,452	5,355,258	21,153,305	6,796,561	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.