

**Retrospective Rating Program  
Refund/Assessment Summary  
Enrollment Beginning:  
10/1/2013  
First Evaluation**

PAF: 0.9194

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 - 15 Firms with Refunds	3,747,112	1,181,536	32%								179,861	1,331,114	1,214,055	2,725,030	1,022,082	27%		
Subtotal - 6 Firms with Assessments	1,767,299	1,660,691	94%								124,741	989,835	943,665	2,018,330	-251,031	-14%		
Subtotal - 21 Individual Firms	5,514,411	2,842,227	52%								304,602	2,320,949	2,157,720	4,743,360	771,051	14%		
<b>Average Firm Size</b>	<b>262,591</b>																	
TOWING & RECOVERY	1,431,485	816,875	57%	L	6	65	250K	61.5%	0.0%	65.9%	68,711	874,056	575,915	1,518,682	-87,197	-6%	14.0%	95.2%
501(C) AGENCIES TRUST	10,164,744	7,617,674	75%	L	3	72	250K	70.0%	0.0%	40.5%	487,908	7,613,393	3,079,617	11,180,918	-1,016,174	-10%	10.0%	95.2%
PACIFIC NORTHWEST HARDWARE	1,406,957	1,242,276	88%	P	4	65	250K	80.5%	60.0%	19.0%	67,534	1,211,882	245,646	1,525,062	-118,105	-8%	9.9%	12.0%
AWB RETAIL, WHLSL, SRVCS	20,862,583	14,344,555	69%	L	4	73	500K	92.5%	55.0%	13.3%	1,001,404	15,348,674	2,035,234	18,385,312	2,477,271	12%	16.9%	28.5%
ASSN OF WA BUSINESS --Hospitality	7,969,970	5,656,402	71%	L	2	72	500K	87.5%	50.0%	17.5%	382,559	6,052,350	1,059,766	7,494,675	475,295	6%	14.8%	32.3%
GREATER VANCOUVER CHAMBER	895,424	357,478	40%	L	4	62	250K	72.6%	0.0%	49.2%	42,980	382,501	188,037	613,518	281,906	31%	20.7%	95.2%
ASSN OF WA BUSINESS	11,036,203	6,804,645	62%	L	5	72	500K	82.5%	50.0%	22.2%	529,738	7,280,970	1,616,375	9,427,083	1,609,120	15%	12.7%	29.8%

<b>Subtotal - Associations</b>	<b>\$53,767,366</b>	<b>\$36,839,905</b>	<b>69%</b>								<b>\$2,580,834</b>	<b>\$38,763,826</b>	<b>\$8,800,590</b>	<b>\$50,145,250</b>	<b>\$3,622,116</b>	<b>7%</b>		
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<b>Total Enrollment</b>	<b>\$59,281,777</b>	<b>\$39,682,132</b>	<b>67%</b>								<b>\$2,885,436</b>	<b>\$41,084,775</b>	<b>\$10,958,310</b>	<b>\$54,888,610</b>	<b>\$4,393,167</b>	<b>7%</b>		
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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	
<b>Loss Based Plans</b>																	
3 Firms with Refunds	774,694	239,119	31%								37,185	265,421	106,317	408,923	365,771	47%	
3 Firms with Assessments	781,498	589,675	75%								37,512	510,173	461,714	1,009,399	-227,901	-29%	
<b>Subtotal - 6</b>	<b>1,556,192</b>	<b>828,794</b>	<b>53%</b>								<b>74,697</b>	<b>775,594</b>	<b>568,031</b>	<b>1,418,322</b>	<b>137,870</b>	<b>9%</b>	
<b>Average Firm Size</b>	<b>259,365</b>																
<b>Premium Based Plans</b>																	
12 Firms with Refunds	2,972,418	942,417	32%								142,676	1,065,693	1,107,738	2,316,107	656,311	22%	
3 Firms with Assessments	985,801	1,071,016	109%								47,318	479,662	481,951	1,008,931	-23,130	-2%	
<b>Subtotal - 15</b>	<b>3,958,219</b>	<b>2,013,433</b>	<b>51%</b>								<b>189,994</b>	<b>1,545,355</b>	<b>1,589,689</b>	<b>3,325,038</b>	<b>633,181</b>	<b>16%</b>	
<b>Average Firm Size</b>	<b>263,881</b>																

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.