

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

PAF: 0.9082

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 - 28 Firms with Refunds	6,461,075	1,802,667	28%								310,132	2,171,035	2,477,189	4,958,356	1,502,719	23%			
Subtotal - 20 Firms with Assessments	5,169,863	6,596,012	128%								210,258	3,034,518	2,161,380	5,444,052	-274,189	-5%			
Subtotal - 48 Individual Firms	11,630,938	8,398,679	72%								520,390	5,205,553	4,638,569	10,402,408	1,228,530	11%			
Average Firm Size	242,311																		
ASSN OF WA BUSINESS --MFG	24,435,442	19,023,031	78%	L	5	73	500K	93.3%	58.0%	12.4%	1,172,901	20,354,643	2,532,118	24,059,662	375,780	2%	17.0%	25.4%	
AWC RETRO	11,850,516	11,503,365	97%	P	4	72	500K	97.3%	60.0%	8.7%	568,825	12,308,601	935,273	13,812,699	-1,962,183	-17%	17.6%	22.3%	
PITB SERVICES INC	23,404,620	13,742,058	59%	L	4	73	500K	110.0%	50.0%	7.0%	1,123,422	14,704,002	1,021,928	16,849,352	6,555,268	28%	30.7%	38.0%	
SMART ADVANTAGE	10,762,565	5,692,463	53%	L	4	72	500K	110.0%	50.0%	7.3%	516,603	6,090,935	442,202	7,049,740	3,712,825	34%	31.0%	37.8%	
WA LODGING ASSOCIATION	7,563,032	5,472,745	72%	L	2	72	500K	115.0%	60.0%	3.5%	363,026	5,855,837	202,612	6,421,475	1,141,557	15%	32.1%	28.8%	
WA ST AUTO DEALERS ASSN	20,790,672	10,758,597	52%	L	6	73	250K	66.0%	0.0%	49.0%	997,952	11,511,699	5,641,884	18,151,535	2,639,137	13%	10.0%	95.2%	
WA ST MCDONALDS OPERATORS ASSN	3,558,517	1,385,309	39%	L	1	70	250K	94.2%	0.0%	19.3%	170,809	1,482,281	285,339	1,938,429	1,620,088	46%	25.0%	95.2%	
WASHINGTON RESTAURANT ASSN	37,995,367	22,144,522	58%	L	2	74	500K	120.7%	0.0%	4.7%	1,823,778	23,694,639	1,113,648	26,632,065	11,363,302	30%	40.0%	95.2%	

Subtotal - Associations	\$140,360,731	\$89,722,090	64%								\$6,737,316	\$96,002,637	\$12,175,004	\$114,914,957	\$25,445,774	18%		
Total Enrollment	\$151,991,669	\$98,120,769	65%								\$7,257,706	\$101,208,190	\$16,813,573	\$125,317,365	\$26,674,304	18%		

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																		
9 Firms with Refunds	786,671	40,194	5%								37,760	234,789	140,498	413,047	373,624	47%		
2 Firms with Assessments	66,684	121,196	182%								3,201	21,406	70,709	95,316	-28,632	-43%		
Subtotal - 11	853,355	161,390	19%								40,961	256,195	211,207	508,363	344,992	40%		
Average Firm Size	77,578																	
Premium Based Plans																		
19 Firms with Refunds	5,674,404	1,762,473	31%								272,372	1,936,246	2,336,691	4,545,309	1,129,095	20%		
18 Firms with Assessments	5,103,179	6,474,816	127%								244,953	3,013,112	2,090,671	5,348,736	-245,557	-5%		
Subtotal - 37	10,777,583	8,237,289	76%								517,325	4,949,358	4,427,362	9,894,045	883,538	8%		
Average Firm Size	291,286																	

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.