

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

PAF: 0.8779

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 - 35 Firms with Refunds	8,335,013	2,681,491	32%								400,081	2,875,898	3,145,285	6,421,264	1,913,749	23%		
Subtotal - 13 Firms with Assessments	3,331,812	5,306,329	159%								159,927	1,979,134	1,361,718	3,500,779	(168,967)	-5%		
Subtotal - 48 Individual Firms	11,666,825	7,987,820	68%								560,008	4,855,032	4,507,003	9,922,043	1,744,782	15%		
Average Firm Size	243,059																	
ASSN OF WA BUSINESS --MFG	24,447,026	20,934,587	86%	L	5	73	500k	93.3%	58.0%	12.4%	1,173,457	22,400,008	2,786,561	26,360,026	(1,913,000)	-8%	17.0%	25.4%
AWC RETRO	11,850,516	10,739,718	91%	P	4	72	500k	97.3%	60.0%	8.7%	568,825	11,491,498	904,070	12,964,393	(1,113,877)	-9%	17.5%	22.3%
PITB SERVICES INC	23,404,620	14,637,183	63%	L	4	73	500k	110.0%	50.0%	7.0%	1,123,422	15,661,786	1,088,494	17,873,702	5,530,918	24%	30.7%	38.0%
SMART ADVANTAGE	10,763,752	5,286,603	49%	L	4	72	500k	110.0%	50.0%	7.3%	516,660	5,758,607	418,075	6,693,342	4,070,410	38%	31.0%	37.8%
WA LODGING ASSOCIATION	7,565,020	5,066,093	67%	L	2	72	500k	115.0%	60.0%	3.5%	363,121	5,420,720	187,557	5,971,398	1,593,622	21%	32.1%	28.8%
WA ST AUTO DEALERS ASSN	20,790,536	9,555,462	46%	L	6	73	250K	66.0%	0.0%	49.0%	997,946	10,224,344	5,010,951	16,233,241	4,557,295	22%	10.0%	95.2%
WA ST MCDONALDS OPERATORS ASSN	3,558,517	1,361,207	38%	L	1	70	250K	94.2%	0.0%	19.3%	170,809	1,456,491	280,375	1,907,675	1,650,842	46%	25.0%	95.2%
WASHINGTON RESTAURANT ASSN	38,005,177	20,077,268	53%	L	2	74	500k	120.7%	0.0%	4.7%	1,824,248	21,482,677	1,009,686	24,316,611	13,688,566	36%	40.0%	95.2%
Subtotal - Associations	\$140,385,164	\$87,658,121	62%								\$6,738,488	\$93,896,131	\$11,685,769	\$112,320,388	\$28,064,776	20%		
Total Enrollment	\$152,051,989	\$95,645,941	63%								\$7,298,496	\$98,751,163	\$16,192,772	\$122,242,431	\$29,809,558	20%		

Individual Firms - Detail by Plan

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		
Loss Based Plans																		
9 Firms with Refunds	786,671	30,942	4%								37,760	234,042	138,142	409,944	376,727	48%		
2 Firms with Assessments	66,684	67,466	101%								3,201	21,406	70,709	95,316	-28,632	-43%		
Subtotal - 11	853,355	98,408	12%								40,961	255,448	208,851	505,260	348,095	41%		
Average Firm Size	77,578																	
Premium Based Plans																		
26 Firms with Refunds	7,548,342	2,650,549	35%								362,321	2,641,856	3,007,143	6,011,320	1,537,022	20%		
11 Firms with Assessments	3,265,128	5,238,863	160%								156,726	1,957,728	1,291,009	3,405,463	(140,335)	-4%		
Subtotal - 37	10,813,470	7,889,412	73%								519,047	4,599,584	4,298,152	9,416,783	1,396,687	13%		
Average Firm Size	292,256																	

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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.