

Retrospective Rating Program  
**Refund/Assessment Summary**  
 Enrollment Period Beginning:  
**October 1, 2011**  
**Second Evaluation**

Report date: 2014-07-14

PAF: 0.8422

Association Name	Standard Premium	After ERF & PAF Developed Losses	Standard Loss Ratio	Plan	Hazard Group	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net Ins Chg%	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Subtotal – 28 Firms with Refunds	6,177,262	1,711,491	28%								2,080,647	34%
Subtotal – 6 Firms with Assessments	1,224,545	1,553,082	127%								(140,251)	(11%)
<b>Subtotal – 33 Individual Firms</b>	<b>\$7,401,807</b>	<b>\$3,264,573</b>	<b>44%</b>								<b>\$1,940,396</b>	<b>26%</b>
501(c) Agencies Trust	9,424,349	4,861,443	52%	L	3	72	\$250K	0.7000	0.0000	0.4045	1,666,131	18%
Association of WA Business – Facilities, Property Management	5,638,379	2,730,924	48%	P	5	71	\$500K	0.7425	0.0000	0.2414	1,299,326	23%
Association of WA Business – Hospitality	5,177,273	2,871,652	55%	P	2	71	\$500K	0.8890	0.0000	0.1513	1,196,383	23%
Association of WA Business – Retail, Wholesale, Services	16,255,856	9,921,861	61%	L	4	73	\$500K	0.8528	0.0000	0.2082	2,648,851	16%
Greater Vancouver Chamber of Commerce	866,876	536,412	62%	P	4	62	\$250K	0.7260	0.0000	0.3138	22,205	3%
Pacific Northwest Hardware & Implement Association	1,389,496	855,710	62%	P	4	65	UNLIMITED	0.8200	0.6000	0.1692	209,186	15%
Towing & Recovery Association of WA	1,220,568	429,539	35%	L	6	64	\$250K	0.6150	0.0000	0.6739	392,645	32%
WA State Drycleaner Association	131,411	41,631	32%	P	6	39	UNLIMITED	0.5300	0.3400	0.4898	23,088	18%
<b>Subtotal – Associations</b>	<b>\$40,104,208</b>	<b>\$22,249,172</b>	<b>55%</b>								<b>\$7,457,815</b>	<b>19%</b>
<b>Total Enrollment</b>	<b>\$47,506,015</b>	<b>\$25,513,745</b>	<b>54%</b>								<b>\$9,398,211</b>	<b>20%</b>

**Individual Firms – Detail by Plan**

	Standard Premium	Developed Losses	Standard Loss Ratio							Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)	
<b>Loss Based Plan:</b>												
5 Firms with Refunds	1,028,702	223,367	22%								586,507	57%
0 Firms with Assessments	0	0	0%								0	0%
<b>Subtotal – 5 Firms</b>	<b>\$1,028,702</b>	<b>\$223,367</b>	<b>22%</b>								<b>\$586,507</b>	<b>57%</b>
<b>Average Firm Size</b>	<b>\$205,740</b>											
<b>Premium Based Plan:</b>												
23 Firms with Refunds	5,148,560	1,488,124	29%								1,494,140	29%
6 Firm with Assessments	1,224,545	1,553,082	127%								(140,251)	(11%)
<b>Subtotal – 29 Firms</b>	<b>\$6,373,105</b>	<b>\$3,041,206</b>	<b>48%</b>								<b>\$1,353,889</b>	<b>21%</b>
<b>Average Firm Size</b>	<b>\$219,762</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.