

**Retrospective Rating Program
Refund/Assessment Summary
Enrollment Beginning:
1/1/2011
Third Evaluation**

PAF: 1.0388

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 - 32 Firms with Refunds	5,919,368	1,359,259	23%								284,131	1,690,146	2,601,451	4,575,728	1,343,640	23%		
Subtotal - 19 Firms with Assessments	5,887,970	7,160,552	122%								133,009	3,495,015	2,913,499	6,691,135	-803,165	-14%		
Subtotal - 51 Individual Firms	11,807,338	8,519,811	72%								417,140	5,185,161	5,514,950	11,266,863	540,475	5%		
Average Firm Size	231,516																	
ASSN OF WA BUSINESS --MFG	20,790,196	16,549,649	80%	L	5	73	500K	84.7%	0.0%	21.6%	997,929	17,708,124	3,824,955	22,531,008	-1,740,812	-8%	15.0%	95.2%
AUTOMOTIVE SERVICE ASSN OF WA	3,005,199	2,781,555	93%	L	6	69	250K	62.0%	0.0%	59.7%	144,250	1,993,649	1,191,006	3,328,905	-323,706	-11%	10.8%	95.2%
AWC RETRO	10,546,545	6,945,911	66%	P	4	72	500K	88.9%	0.0%	15.1%	506,234	7,432,125	1,652,127	9,590,486	956,059	9%	15.0%	80.1%
FAR WEST AGRIBUSINESS ASSN	1,959,134	2,170,494	111%	L	5	67	500K	73.4%	0.0%	39.8%	94,038	1,538,665	613,004	2,245,707	-286,573	-15%	14.6%	95.2%
PITB SERVICES INC	22,237,019	13,837,456	62%	L	4	73	500K	80.0%	35.0%	24.9%	1,067,377	14,806,078	3,680,791	19,554,246	2,682,773	12%	11.7%	48.4%
SMART ADVANTAGE	12,140,242	7,146,547	59%	L	3	72	500K	80.0%	35.0%	25.3%	582,732	7,646,805	1,932,348	10,161,885	1,978,357	16%	12.0%	48.3%
WA LODGING ASSOCIATION	6,970,516	5,073,920	73%	L	2	72	500K	75.0%	30.0%	31.0%	334,585	5,429,094	1,681,933	7,445,612	-475,096	-7%	9.9%	53.2%
WA ST AUTO DEALERS ASSN	18,861,441	9,162,635	49%	L	6	73	250K	74.4%	0.0%	38.4%	905,349	9,804,019	3,763,763	14,473,131	4,388,310	23%	15.0%	95.2%
WA ST MCDONALDS OPERATORS ASSN	3,635,364	1,551,137	43%	L	1	70	500K	82.9%	0.0%	24.3%	174,497	1,659,717	402,481	2,236,695	1,398,669	38%	15.0%	95.2%
WASHINGTON RESTAURANT ASSN	37,717,701	21,846,955	58%	L	2	74	250K	120.7%	0.0%	10.5%	1,810,450	23,376,242	2,452,168	27,638,860	10,078,841	27%	47.5%	95.2%

Subtotal - Associations	\$137,863,357	\$87,066,259	63%								\$6,617,441	\$91,394,518	\$21,194,576	\$119,206,535	\$18,656,822	14%		
--------------------------------	----------------------	---------------------	------------	--	--	--	--	--	--	--	--------------------	---------------------	---------------------	----------------------	---------------------	------------	--	--

Total Enrollment	\$149,670,695	\$95,586,070	64%								\$7,034,581	\$96,579,679	\$26,709,526	\$130,473,398	\$19,197,297	13%		
-------------------------	----------------------	---------------------	------------	--	--	--	--	--	--	--	--------------------	---------------------	---------------------	----------------------	---------------------	------------	--	--

Individual Firms - Detail by Plan

Loss Based Plans	Standard Premium	Developed Losses	Standard Loss Ratio	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Retrospective		
							Premium Indicated	Cumulative Refund	Ratio Refunded
9 Firms with Refunds	323,217	6,299	2%	15,514	29,362	89,048	133,924	189,293	59%
5 Firms with Assessments	1,347,968	1,562,329	116%	64,702	1,027,194	632,981	1,724,877	-376,909	-28%
Subtotal - 14	1,671,185	1,568,628	94%	80,216	1,056,556	722,029	1,858,801	-187,616	-11%
Average Firm Size	119,370								
Premium Based Plans									
23 Firms with Refunds	5,596,151	1,352,960	24%	268,617	1,660,784	2,512,403	4,441,804	1,154,347	21%
14 Firms with Assessments	4,540,002	5,598,223	123%	217,919	2,467,821	2,280,518	4,966,258	-426,256	-9%
Subtotal - 37	10,136,153	6,951,183	69%	486,536	4,128,605	4,792,921	9,408,062	728,091	7%
Average Firm Size	273,950								

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.