

**Retrospective Rating Program  
Refund/Assessment Summary**  
Enrollment Beginning:  
2012-07-01  
Third Evaluation

PAF: 0.8879

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Hazard Group	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net				Retrospective				
										Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund	Ratio Refunded	Max Risk%	Max Refund%
Subtotal - 51 Firms with Refunds	30,861,878	13,682,306	44%								1,481,374	14,334,416	6,413,513	22,229,303	8,632,575	28%		
Subtotal - 20 Firms with Assessments	11,572,129	10,371,553	90%								555,462	7,208,239	5,142,963	12,906,664	(1,334,535)	-12%		
Subtotal - 71 Individual Firms	42,434,007	24,053,859	57%								2,036,836	21,542,655	11,556,476	35,135,967	7,298,040	17%		
<b>Average Firm Size</b>	<b>597,662</b>																	
WASHINGTON EMPLOYERS INC.	36,193,898	24,178,222	67%	L	5	74	500k	92.9%	0.0%	15.4%	1,737,307	25,870,698	3,981,500	31,589,505	4,604,393	13%	19.5%	95.2%
ASSOC BUILDERS AND CONTRACTORS	17,200,063	4,851,284	28%	L	8	73	120K	72.5%	30.0%	74.4%	825,603	5,521,220	4,106,131	10,452,954	6,747,109	39%	40.1%	39.2%
ASSOCIATED GENERAL CONTRACTORS	38,167,445	19,495,426	51%	L	8	74	500k	86.5%	20.0%	23.9%	1,832,037	20,860,106	4,975,135	27,667,278	10,500,167	28%	19.4%	68.7%
ASSOCIATED INDUSTRIES OF THE BUILDING INDUSTRY ASSN OF WA	6,834,117	6,061,736	89%	L	5	72	500k	93.4%	55.0%	13.4%	328,038	6,486,058	870,429	7,684,525	(850,408)	-12%	18.1%	28.5%
GREATER VANCOUVER CHAMBER	2,439,072	1,163,132	48%	L	5	68	500k	72.1%	0.0%	40.2%	117,075	1,244,551	500,185	1,861,811	577,261	24%	13.0%	95.2%
LEADINGAGE WASHINGTON	10,744,827	4,210,291	39%	L	2	72	500k	85.5%	0.0%	20.8%	515,752	4,505,011	937,042	5,957,805	4,787,022	45%	15.3%	95.2%
MASTER BUILDERS ASSOCIATION	38,249,819	26,375,907	69%	L	8	74	1M	96.7%	56.0%	11.1%	1,835,991	28,222,220	3,132,666	33,190,877	5,058,942	13%	19.8%	28.6%
NW DISTRICT COUNCIL OF	862,778	644,596	75%	L	2	61	250K	75.5%	0.0%	43.9%	41,413	689,718	302,993	1,034,124	(171,346)	-20%	21.1%	95.2%
PACIFIC INLAND TARIFF BUREAU	22,894,771	11,345,588	50%	L	7	73	500k	77.0%	50.0%	27.7%	1,098,949	12,248,702	3,396,565	16,744,216	6,150,555	27%	10.0%	26.9%
SMART 'A' TEAM	43,693,120	27,451,007	63%	L	8	74	1M	97.0%	56.0%	10.9%	2,097,270	29,372,577	3,213,360	34,683,207	9,009,913	21%	19.9%	28.7%
SMART DREAM TEAM	22,617,456	9,811,488	43%	L	8	73	1M	93.0%	46.0%	15.5%	1,085,638	11,132,312	1,724,395	13,942,345	8,675,111	38%	19.7%	38.4%
SMART HEALTHCARE	4,486,342	1,739,756	39%	L	3	70	500k	75.2%	49.0%	30.2%	215,344	2,352,189	709,655	3,277,188	1,209,154	27%	9.5%	26.9%
SOUTHWEST WASHINGTON	1,501,701	371,063	25%	L	8	66	120K	43.8%	0.0%	135.4%	72,082	397,037	537,588	1,006,707	494,994	33%	15.1%	95.2%
STATE OF WASHINGTON (DES)	3,489,969	2,683,733	77%	L	4	70	500k	76.5%	0.0%	32.0%	167,519	2,856,714	913,006	3,937,239	(447,270)	-13%	12.8%	95.2%
TRI CITY CONSTRUCTION COUNCIL	4,481,369	2,917,781	65%	L	8	70	500k	84.2%	0.0%	30.0%	215,106	3,122,026	936,920	4,274,052	207,317	5%	21.9%	95.2%
VIGILANT	24,730,385	11,777,934	48%	L	6	73	500k	84.0%	0.0%	22.6%	1,187,058	12,602,389	2,849,400	16,638,847	8,091,538	33%	15.0%	95.2%
WA ASSN OF NEIGHBORHOOD STORES	683,182	265,911	39%	P	5	59	250K	94.2%	60.0%	14.6%	32,793	438,603	88,685	560,081	123,101	18%	20.2%	16.4%
WA ASSN OF SEWER & WATER DIST	742,167	59,757	8%	L	5	60	250K	48.2%	0.0%	106.4%	35,624	63,940	68,032	167,596	574,571	77%	11.2%	95.2%
WA BIOTECH & BIOMEDICAL ASSN	1,855,930	1,326,058	71%	L	4	67	500k	73.4%	0.0%	39.1%	89,085	1,418,882	554,499	2,062,466	(206,536)	-11%	14.0%	95.2%
WA COUNTIES SELECT RETRO PLAN	3,972,435	3,421,571	86%	P	4	70	250K	71.3%	0.0%	28.1%	190,677	3,028,485	990,769	4,209,931	(237,496)	-6%	9.1%	67.1%
WA HEALTH CARE ASSN - WHCA	22,766,452	10,394,906	46%	L	2	73	120K	80.8%	35.0%	39.0%	1,092,790	11,122,549	4,334,457	16,549,796	6,216,656	27%	24.9%	43.2%
WA MANUFACTURERS COUNCIL	10,511,495	7,268,496	69%	L	4	72	500k	160.0%	0.0%	2.4%	504,552	7,777,291	188,988	8,470,831	2,040,664	19%	80.2%	95.2%
WA RETAIL ASSN	8,660,515	4,599,881	53%	L	3	72	500k	87.0%	50.0%	18.1%	415,705	4,921,873	889,875	6,227,453	2,433,062	28%	14.7%	32.0%
WA RETAIL ASSN - AUTOMOTIVE	1,838,566	1,563,644	85%	L	5	67	500k	80.0%	50.0%	27.1%	88,251	1,573,812	426,660	2,088,723	(250,157)	-14%	13.6%	27.2%
WA TRUCKING ASSOCIATION	9,703,452	4,855,095	50%	L	7	72	250K	62.8%	0.0%	56.7%	465,766	5,194,952	2,947,616	8,608,334	1,095,118	11%	10.0%	95.2%
WASHINGTON AGGREGATES &	2,622,883	1,525,751	58%	L	7	69	500k	71.0%	0.0%	42.0%	125,898	1,632,554	686,162	2,444,614	178,269	7%	12.7%	95.2%
WASHINGTON FOOD INDUSTRY	13,460,137	6,817,477	51%	L	2	73	120K	82.4%	30.0%	38.8%	646,087	7,294,700	2,832,532	10,773,319	2,686,818	20%	27.1%	50.6%
WASHINGTON STATE FARM BUREAU	38,648,138	30,464,583	79%	L	4	74	500k	75.5%	0.0%	29.7%	1,855,111	31,221,898	9,263,537	42,340,546	(3,692,408)	-10%	9.6%	95.2%
<b>Subtotal - Associations</b>	<b>\$441,924,490</b>	<b>\$249,718,936</b>	<b>57%</b>								<b>\$21,212,377</b>	<b>\$266,795,309</b>	<b>\$59,283,216</b>	<b>\$347,290,902</b>	<b>\$94,633,588</b>	<b>21%</b>		
<b>Total Enrollment</b>	<b>\$484,358,497</b>	<b>\$273,772,795</b>	<b>57%</b>								<b>\$23,249,213</b>	<b>\$288,337,964</b>	<b>\$70,839,692</b>	<b>\$382,426,869</b>	<b>\$101,931,628</b>	<b>21%</b>		

**Individual Firms - Detail by Plan**

Loss Based Plans	Standard Premium	Developed Losses	Standard Loss Ratio	Net				Retrospective				
				Policy Admin Expense	Incurred Loss & Expense	Net Insurance Charge	Premium Indicated	Cumulative Refund	Ratio Refunded			
23 Firms with Refunds	19,481,373	8,956,889	46%				935,107	9,756,353	2,720,988	13,412,448	6,068,925	31%
10 Firms with Assessments	6,917,701	5,285,433	76%				332,049	3,750,712	3,625,689	7,708,450	-790,749	-11%
<b>Subtotal - 33</b>	<b>26,399,074</b>	<b>14,242,322</b>	<b>54%</b>				<b>1,267,156</b>	<b>13,507,065</b>	<b>6,346,677</b>	<b>21,120,898</b>	<b>5,278,176</b>	<b>20%</b>
<b>Average Firm Size</b>	<b>799,972</b>											
<b>Premium Based Plans</b>												
28 Firms with Refunds	11,380,505	4,725,417	42%				546,267	4,578,063	3,692,525	8,816,855	2,563,650	23%
10 Firms with Assessments	4,654,428	5,086,120	109%				223,413	3,457,527	1,517,274	5,198,214	(543,786)	-12%
<b>Subtotal - 38</b>	<b>16,034,933</b>	<b>9,811,537</b>	<b>61%</b>				<b>769,680</b>	<b>8,035,590</b>	<b>5,209,799</b>	<b>14,015,069</b>	<b>2,019,864</b>	<b>13%</b>
<b>Average Firm Size</b>	<b>421,972</b>											

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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.