

**Retrospective Rating Program**  
**REFUND/ASSESSMENT SUMMARY**  
**Enrollment Period Beginning:**  
**January 1, 2003**  
**Third Evaluation**

PAF: 0.9616

Report Date: 10/27/2006

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Max Prem Ratio	Size Group	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Subtotal - 64 Firms with Refunds	6,724,219	2,991,664	44%				2,143,619	32%
Subtotal - 29 Firms with Assessments	8,759,623	15,180,126	173%				(948,569)	(11%)
<b>Subtotal - 93 Individual Firms</b>	<b>\$15,483,842</b>	<b>\$18,171,790</b>	<b>117%</b>				<b>\$1,195,050</b>	<b>8%</b>
Association of WA Business - Manufacturing	16,839,328	18,740,710	111%	B	1.15	6	1,621,871	10%
Automotive Service Association of WA	3,416,947	3,799,418	111%	B	1.10	11	(25,326)	(1%)
Automotive United Trades Organization	924,471	484,278	52%	B	1.15	16	462,954	50%
Contractors Alliance	4,046,184	5,143,003	127%	B	1.10	10	(404,618)	(10%)
Far West Fertilizer & Agrichem Association	1,089,013	663,268	61%	B	1.15	16	456,919	42%
National Electrical Contractrs Assn - Puget Sound Chapter	4,702,831	4,868,906	104%	B	1.10	10	423,063	9%
WA Restaurant Association	34,549,681	34,839,576	101%	B	1.20	5	6,678,020	19%
WA St McDonald's Operators Association	2,466,036	1,963,888	80%	B	1.20	12	784,948	32%
WA State Auto Dealer's Association	14,861,549	15,446,305	104%	B	1.10	7	2,072,008	14%
WA State Mason Contractors	1,737,299	3,258,407	188%	B	1.10	14	(173,730)	(10%)
<b>Subtotal - Associations</b>	<b>84,633,339</b>	<b>89,207,759</b>	<b>105%</b>				<b>11,896,109</b>	<b>14%</b>
<b>Total Enrollment</b>	<b>\$100,117,181</b>	<b>\$107,379,549</b>	<b>107%</b>				<b>\$13,091,159</b>	<b>13%</b>

**Retrospective Rating Program**  
**REFUND/ASSESSMENT SUMMARY**  
**Individual Firms - Detail by Plan**

Report Date: 10/27/2006

	Standard Premium	Developed Losses	Standard Loss Ratio	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
<b>Plan A:</b>					
34 Firms with Refunds	2,871,463	993,092	35%	1,105,581	39%
9 Firms with Assessments	828,932	1,744,798	210%	(162,142)	(20%)
<b>Subtotal - 43 Firms</b>	<b>3,700,395</b>	<b>2,737,890</b>	<b>74%</b>	<b>943,439</b>	<b>25%</b>
<b>Average Firm Size</b>	<b>\$86,056</b>				
<b>Plan A1:</b>					
4 Firms with Refunds	361,872	239,214	66%	12,624	3%
3 Firms with Assessments	872,371	2,995,925	343%	(68,877)	(8%)
<b>Subtotal - 7 Firms</b>	<b>1,234,243</b>	<b>3,235,139</b>	<b>262%</b>	<b>(56,253)</b>	<b>(5%)</b>
<b>Average Firm Size</b>	<b>\$176,320</b>				
<b>Plan A2:</b>					
8 Firms with Refunds	700,738	239,633	34%	114,837	16%
7 Firms with Assessments	2,656,682	4,310,305	162%	(259,514)	(10%)
<b>Subtotal - 15 Firms</b>	<b>3,357,420</b>	<b>4,549,938</b>	<b>136%</b>	<b>(144,677)</b>	<b>(4%)</b>
<b>Average Firm Size</b>	<b>\$223,828</b>				
<b>Plan A3:</b>					
12 Firms with Refunds	1,005,895	516,012	51%	197,855	20%
6 Firms with Assessments	462,332	893,924	193%	(68,638)	(15%)
<b>Subtotal - 18 Firms</b>	<b>1,468,227</b>	<b>1,409,936</b>	<b>96%</b>	<b>129,217</b>	<b>9%</b>
<b>Average Firm Size</b>	<b>\$81,568</b>				
<b>Plan B:</b>					
6 Firms with Refunds	1,784,251	1,003,713	56%	712,722	40%
4 Firms with Assessments	3,939,306	5,235,174	133%	(389,398)	(10%)
<b>Subtotal - 10 Firms</b>	<b>5,723,557</b>	<b>6,238,887</b>	<b>109%</b>	<b>323,324</b>	<b>6%</b>
<b>Average Firm Size</b>	<b>\$572,356</b>				