

**Retrospective Rating Program
REFUND / ASSESSMENT SUMMARY**

Enrollment Period Beginning:
October 1, 2003
Third Evaluation

Report Date: 07/25/2007

PAF: 1.0366

| Association Name | Standard Premium | Developed Losses | Standard Loss Ratio | Plan | Max Prem Ratio | Size Group | Cumulative Refund/ (Assessment) | Ratio Refunded (Assessed) |
|---|---------------------|---------------------|---------------------------|------|----------------------|---------------|---------------------------------------|---------------------------------|
| Subtotal - 42 Firms with Refunds | 4,864,372 | 2,286,724 | 47% | | | | 1,320,496 | 27% |
| Subtotal - 23 Firms with Assessments | 8,234,249 | 13,375,007 | 162% | | | | (634,075) | (8%) |
| Subtotal - 65 Individual Firms | \$13,098,621 | \$15,661,731 | 120% | | | | \$686,421 | 5% |
| Assn of Washington Business -- Retail, Whlsl, Srvcs | 10,293,922 | 10,539,067 | 102% | B | 1.15 | 8 | 1,567,575 | 15% |
| Autobody Craftsman Assn | 549,165 | 767,376 | 140% | A | 1.15 | 20 | (82,375) | (15%) |
| Northwest Agencies Trust | 8,531,480 | 8,281,624 | 97% | B | 1.10 | 8 | 1,591,479 | 19% |
| Pacific NW Hardware & Implement Assn | 1,428,312 | 2,101,625 | 147% | B | 1.10 | 14 | (142,831) | (10%) |
| Towing & Recovery Assn Of Washington | 516,024 | 175,749 | 34% | B | 1.15 | 20 | 247,040 | 48% |
| Washington State Drycleaner Assn | 198,136 | 169,654 | 86% | A2 | 1.10 | 29 | 19,417 | 10% |
| Washington State Funeral Directors Assn | 419,655 | 115,555 | 28% | B | 1.25 | 22 | 282,813 | 67% |
| Subtotal - Associations | 21,936,694 | 22,150,650 | 101% | | | | 3,483,118 | 16% |
| Total Enrollment | \$35,035,315 | \$37,812,381 | 108% | | | | \$4,169,539 | 12% |

**Retrospective Rating Program
 REFUND / ASSESSMENT SUMMARY**

Individual Firms - Detail by Plan

Report Date: 07/25/2007

| | Standard Premium | Developed Losses | Standard Loss Ratio | Cumulative Refund/ (Assessment) | Ratio Refunded (Assessed) |
|----------------------------|---------------------|---------------------|---------------------------|---------------------------------------|---------------------------------|
| Plan A: | | | | | |
| 19 Firms with Refunds | 1,677,472 | 634,595 | 38% | 653,101 | 39% |
| 7 Firms with Assessments | 1,597,644 | 3,712,287 | 232% | (163,725) | (10%) |
| Subtotal - 26 Firms | 3,275,116 | 4,346,882 | 133% | 489,376 | 15% |
| Average Firm Size | \$125,966 | | | | |
| Plan A1: | | | | | |
| 3 Firms with Refunds | 533,766 | 389,293 | 73% | 23,736 | 4% |
| 1 Firm with Assessments | 284,135 | 600,326 | 211% | (14,207) | (5%) |
| Subtotal - 4 Firms | 817,901 | 989,619 | 121% | 9,529 | 1% |
| Average Firm Size | \$204,475 | | | | |
| Plan A2: | | | | | |
| 5 Firms with Refunds | 1,463,359 | 1,034,964 | 71% | 219,157 | 15% |
| 5 Firms with Assessments | 876,666 | 1,299,569 | 148% | (42,986) | (5%) |
| Subtotal - 10 Firms | 2,340,025 | 2,334,533 | 100% | 176,171 | 8% |
| Average Firm Size | \$234,003 | | | | |
| Plan A3: | | | | | |
| 13 Firms with Refunds | 959,117 | 226,415 | 24% | 276,667 | 29% |
| 7 Firms with Assessments | 812,665 | 1,173,879 | 144% | (78,022) | (10%) |
| Subtotal - 20 Firms | 1,771,782 | 1,400,294 | 79% | 198,645 | 11% |
| Average Firm Size | \$88,589 | | | | |
| Plan B: | | | | | |
| 2 Firms with Refunds | 230,658 | 1,457 | 1% | 147,835 | 64% |
| 3 Firms with Assessments | 4,663,139 | 6,588,946 | 141% | (335,135) | (7%) |
| Subtotal - 5 Firms | 4,893,797 | 6,590,403 | 135% | (187,300) | (4%) |
| Average Firm Size | \$978,759 | | | | |

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