

**Retrospective Rating Program**  
**REFUND/ASSESSMENT SUMMARY**  
**Enrollment Period Beginning:**  
**January 1, 2004**  
**Second Evaluation**

PAF: 1.0344

Report Date: 10/26/2006

<b>Association Name</b>	<b>Standard Premium</b>	<b>Developed Losses</b>	<b>Standard Loss Ratio</b>	<b>Plan</b>	<b>Max Prem Ratio</b>	<b>Size Group</b>	<b>Cumulative Refund/ (Assessment)</b>	<b>Ratio Refunded (Assessed)</b>
Subtotal - 67 Firms with Refunds	13,280,694	6,847,191	52%				3,857,448	29%
Subtotal - 26 Firms with Assessments	6,592,652	12,274,620	186%				(952,921)	(14%)
<b>Subtotal - 93 Individual Firms</b>	<b>\$19,873,346</b>	<b>\$19,121,811</b>	<b>96%</b>				<b>2,904,527</b>	<b>15%</b>
Association of WA Business - Manufacturing	19,414,146	20,482,471	106%	B	1.15	6	2,782,380	14%
Association of Washington Cities	3,943,030	4,895,879	124%	B	1.15	11	(267,426)	(7%)
Automotive Service Association of WA	5,088,499	5,729,732	113%	B	1.10	10	52,065	1%
Automotive United Trades Organization	890,000	666,080	75%	B	1.15	17	239,240	27%
Contractors Alliance	3,823,119	6,912,600	181%	B	1.10	11	(382,312)	(10%)
Far West Fertilizer & Agrichem Association	1,218,746	1,846,576	152%	B	1.15	15	(182,812)	(15%)
National Electrical Contractrs Assn - Puget Sound Chapter	5,054,682	6,499,223	129%	B	1.10	10	(505,468)	(10%)
Safety Management Advocacy Res - SMART Advantage	3,337,614	2,290,445	69%	B	1.10	11	1,262,471	38%
WA Restaurant Association	38,471,012	40,636,139	106%	B	1.40	5	6,409,098	17%
WA State Auto Dealer's Association	16,820,241	15,046,009	89%	B	1.10	7	4,362,146	26%
WA State Mason Contractors	1,138,924	1,700,003	149%	B	1.10	16	(113,892)	(10%)
WA State McDonald's Operators Association	2,824,959	2,301,570	81%	B	1.20	12	854,815	30%
<b>Subtotal - Associations</b>	<b>102,024,972</b>	<b>109,006,727</b>	<b>107%</b>				<b>14,510,305</b>	<b>14%</b>
<b>Total Enrollment</b>	<b>\$121,898,318</b>	<b>\$128,128,538</b>	<b>105%</b>				<b>\$17,414,832</b>	<b>14%</b>

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

Report Date: 10/26/2006

	Standard Premium	Developed Losses	Standard Loss Ratio	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
<b>Plan A:</b>					
37 Firms with Refunds	4,695,223	2,338,070	50%	1,349,355	29%
11 Firms with Assessments	1,407,178	2,288,347	163%	(265,326)	(19%)
<b>Subtotal - 48 Firms</b>	<b>6,102,401</b>	<b>4,626,417</b>	<b>76%</b>	<b>1,084,029</b>	<b>18%</b>
<b>Average Firm Size</b>	<b>\$127,133</b>				
<b>Plan A1:</b>					
6 Firms with Refunds	1,516,580	897,238	59%	123,865	8%
2 Firm with Assessments	569,630	1,361,740	239%	(31,409)	(6%)
<b>Subtotal - 8 Firms</b>	<b>2,086,210</b>	<b>2,258,978</b>	<b>108%</b>	<b>92,456</b>	<b>4%</b>
<b>Average Firm Size</b>	<b>\$260,776</b>				
<b>Plan A2:</b>					
7 Firms with Refunds	1,519,368	543,023	36%	214,325	14%
5 Firms with Assessments	2,156,966	3,609,053	167%	(152,111)	(7%)
<b>Subtotal - 12 Firms</b>	<b>3,676,334</b>	<b>4,152,076</b>	<b>113%</b>	<b>62,214</b>	<b>2%</b>
<b>Average Firm Size</b>	<b>\$306,361</b>				
<b>Plan A3:</b>					
11 Firms with Refunds	1,011,503	635,341	63%	167,435	17%
6 Firms with Assessments	760,346	2,527,574	332%	(110,749)	(15%)
<b>Subtotal - 17 Firms</b>	<b>1,771,849</b>	<b>3,162,915</b>	<b>179%</b>	<b>56,686</b>	<b>3%</b>
<b>Average Firm Size</b>	<b>\$104,226</b>				
<b>Plan B:</b>					
6 Firms with Refunds	4,538,020	2,433,519	54%	2,002,468	44%
2 Firms with Assessments	1,698,532	2,487,906	146%	(393,326)	(23%)
<b>Subtotal - 8 Firms</b>	<b>6,236,552</b>	<b>4,921,425</b>	<b>79%</b>	<b>1,609,142</b>	<b>26%</b>
<b>Average Firm Size</b>	<b>\$779,569</b>				