

**Retrospective Rating Program
 REFUND / ASSESSMENT SUMMARY**

Enrollment Period Beginning:
 October 1, 2004
 Second Evaluation

Report Date: 07/25/2007

PAF: 1.0607

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Max Prem Plan	Size Ratio Group	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)	
Subtotal - 40 Firms with Refunds	6,185,988	3,383,340	55%			1,188,706	19%	
Subtotal - 22 Firms with Assessments	6,495,510	11,280,449	174%			(599,818)	(9%)	
Subtotal - 62 Individual Firms	\$12,681,498	\$14,663,789	116%			\$588,888	5%	
Assn of Washington Business -- Retail, Whlsl, Srvc	11,304,313	11,183,321	99%	B	1.15	8	2,044,523	18%
Autobody Craftsman Assn	571,278	840,149	147%	A	1.15	20	(85,692)	(15%)
Northwest Agencies Trust	9,616,484	10,494,293	109%	B	1.10	8	822,266	9%
Pacific NW Hardware & Implement Assn	1,553,703	1,708,646	110%	B	1.10	14	(108,810)	(7%)
Towing & Recovery Assn Of Washington	655,815	331,974	51%	B	1.15	19	272,350	42%
Washington State Drycleaner Assn	213,969	56,224	26%	A2	1.10	29	20,969	10%
Washington State Funeral Directors Assn	382,595	616,941	161%	B	1.25	23	(95,649)	(25%)
Subtotal - Associations	24,298,157	25,231,548	104%			2,869,957	12%	
Total Enrollment	\$36,979,655	\$39,895,337	108%			\$3,458,845	9%	

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Individual Firms - Detail by Plan

Report Date: 07/25/07

	Standard Premium	Developed Losses	Standard Loss Ratio	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Plan A:					
17 Firms with Refunds	983,993	284,560	29%	384,725	39%
6 Firms with Assessments	1,048,947	1,857,338	177%	(188,192)	(18%)
Subtotal - 23 Firms	2,032,940	2,141,898	105%	196,533	10%
Average Firm Size	\$88,389				
Plan A1:					
1 Firms with Refunds	177,010	162,436	92%	4,425	2%
1 Firms with Assessments	310,731	523,730	169%	(15,537)	(5%)
Subtotal - 2 Firms	487,741	686,166	141%	(11,112)	(2%)
Average Firm Size	\$243,871				
Plan A2:					
11 Firms with Refunds	2,982,870	1,738,019	58%	344,300	12%
5 Firms with Assessments	720,261	1,189,002	165%	(62,620)	(9%)
Subtotal - 16 Firms	3,703,131	2,927,021	79%	281,680	8%
Average Firm Size	\$231,446				
Plan A3:					
8 Firms with Refunds	610,241	134,321	22%	158,796	26%
8 Firms with Assessments	1,004,852	1,393,072	139%	(91,786)	(9%)
Subtotal - 16 Firms	1,615,093	1,527,393	95%	67,010	4%
Average Firm Size	\$100,943				
Plan B:					
3 Firms with Refunds	1,431,874	1,064,004	74%	296,460	21%
2 Firms with Assessments	3,410,719	6,317,307	185%	(241,683)	(7%)
Subtotal - 5 Firms	4,842,593	7,381,311	152%	54,777	1%
Average Firm Size	\$968,519				

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