

**Retrospective Rating Program  
REFUND / ASSESSMENT SUMMARY**

**Enrollment Period Beginning:  
July 1, 2004  
Second Evaluation**

Report date: April 26, 2007

PAF: 1.0719

<b>Association Name</b>	<b>Standard Premium</b>	<b>Developed Losses</b>	<b>Standard Loss Ratio</b>	<b>Max Plan Ratio</b>	<b>Size Group</b>	<b>Cumulative Refund/ (Assessment)</b>	<b>Ratio Refunded (Assessed)</b>	
Subtotal - 61 Firms with Refunds	10,099,309	5,277,918	52%			2,518,139	25%	
Subtotal - 27 Firms with Assessments	10,548,063	17,182,910	163%			-1,255,175	(12%)	
<b>Subtotal - 88 Individual Firms</b>	<b>20,647,372</b>	<b>22,460,828</b>	<b>109%</b>			<b>1,262,964</b>	<b>6%</b>	
Associated Builders & Contractors Inland Pacific Chapter	2,357,488	2,209,724	94%	B	1.20	13	441,657	19%
Associated Builders & Contractors Western WA	12,808,594	9,594,678	75%	B	1.10	7	4,864,201	38%
Associated Industries Of Inland NW - Metal Trades	8,490,270	8,247,298	97%	B	1.15	8	1,661,507	20%
Association Of WA Business - Temp Svcs B	7,630,900	8,099,715	106%	B	1.05	9	-323,020	(4%)
Building Industry Association of WA	158,028,697	146,285,736	93%	B	1.40	4	43,048,109	27%
Greater Vancouver Chamber of Commerce - Mfg	1,075,071	770,536	72%	B	1.15	16	340,750	32%
NW District Council of Assemblies of God Inc	769,765	359,114	47%	B	1.20	18	427,170	55%
Pacific Inland Tariff Bureau	19,443,796	17,016,771	88%	B	1.40	6	5,966,513	31%
Rehabilitation Enterprises Of WA	659,650	1,180,899	179%	B	1.15	19	-98,948	(15%)
SMART - 'A' Team	29,665,432	21,700,292	73%	B	1.40	5	12,543,902	42%
SMART - Dream Team	12,051,509	7,975,988	66%	B	1.40	8	5,670,719	47%
Southwest WA Contractors Association	2,758,796	1,687,762	61%	B	1.15	12	1,283,692	47%
State of WA	2,153,021	1,899,026	88%	A2	1.10	13	284,199	13%
Tacoma Pierce Co Chamber of Commerce	188,279	404,708	215%	A2	1.10	30	-18,828	(10%)
TOC Management Services	28,550,323	26,797,075	94%	B	1.10	5	6,871,489	24%
Tri-City Construction Council	2,734,816	1,905,587	70%	B	1.15	12	1,069,333	39%
WA Aggregates & Concrete Association	1,988,286	1,012,418	51%	B	1.15	13	1,088,246	55%
WA Assn of Housing & Services for the Aging	5,675,560	4,158,198	73%	B	1.15	10	2,149,408	38%
WA Association of Neighborhood Stores	826,372	1,562,205	189%	B	1.15	18	-123,956	(15%)
WA Association of Sewer & Water Districts	443,286	201,889	46%	B	1.10	22	89,800	20%
WA Biotech & Biomedical Association	549,707	195,839	36%	A3	1.15	20	257,970	47%
WA Employers Inc	29,394,481	26,112,964	89%	B	1.10	5	8,269,093	28%

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<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>
WA Food Industry - Premier	9,904,140	8,230,044	83%	B	1.10	8	3,007,363	30%
WA Food Industry - Select	1,593,832	1,350,944	85%	A1	1.05	14	52,596	3%
WA Health Care Association - Silver	5,086,983	5,535,967	109%	A1	1.05	10	167,870	3%
WA Health Care Association - WHCA	11,474,452	12,635,175	110%	B	1.10	8	886,175	8%
WA Manufacturer's Council	9,168,650	8,398,018	92%	B	1.20	8	2,282,275	25%
WA Medical Group Alliance	2,050,546	1,863,938	91%	A3	1.10	13	273,424	13%
WA Retail Association	4,626,077	4,088,978	88%	B	1.15	10	1,158,624	25%
WA Retail Association - Automotive	1,688,410	1,071,606	63%	B	1.15	14	711,105	42%
WA State Farm Bureau	56,871,142	58,686,793	103%	B	1.10	4	9,921,708	17%
WA Trucking Associations	12,199,296	15,077,702	124%	B	1.10	7	-285,041	(2%)
<b>Subtotal - Associations</b>	442,907,627	406,317,587	92%				113,939,105	26%
<b>Total Enrollment</b>	<b>\$463,554,999</b>	<b>\$428,778,415</b>	<b>92%</b>				<b>\$115,202,069</b>	<b>25%</b>

**Retrospective Rating Program  
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**Individual Firms - Detail by Plan**

**Report date:** April 26, 2007

	<b>Standard Premium</b>	<b>Developed Losses</b>	<b>Standard Loss Ratio</b>	<b>Cumulative Refund/ (Assessment)</b>	<b>Ratio Refunded (Assessed)</b>
<b>Plan A:</b>					
24 Firms with Refunds	2,405,632	655,737	27%	949,718	39%
9 Firms with Assessments	1,684,997	3,056,258	181%	(316,844)	(19%)
<b>Subtotal - 33 Firms</b>	<b>4,090,629</b>	<b>3,711,995</b>	<b>91%</b>	<b>632,874</b>	<b>15%</b>
<b>Average Firm Size</b>	<b>\$123,958</b>				
<b>Plan A1:</b>					
4 Firms with Refunds	619,238	361,293	58%	51,540	8%
3 Firms with Assessments	449,369	956,136	213%	(71,877)	(16%)
<b>Subtotal - 7 Firms</b>	<b>1,068,607</b>	<b>1,317,429</b>	<b>123%</b>	<b>(20,337)</b>	<b>(2%)</b>
<b>Average Firm Size</b>	<b>\$152,658</b>				
<b>Plan A2:</b>					
8 Firms with Refunds	1,993,377	1,419,704	71%	222,092	11%
2 Firms with Assessments	2,117,784	3,326,912	157%	(150,426)	(7%)
<b>Subtotal - 10 Firms</b>	<b>4,111,161</b>	<b>4,746,616</b>	<b>115%</b>	<b>71,666</b>	<b>2%</b>
<b>Average Firm Size</b>	<b>\$411,116</b>				
<b>Plan A3:</b>					
17 Firms with Refunds	2,081,198	526,591	25%	683,668	33%
8 Firms with Assessments	1,157,287	2,825,757	244%	(227,834)	(20%)
<b>Subtotal - 25 Firms</b>	<b>3,238,485</b>	<b>3,352,348</b>	<b>104%</b>	<b>455,834</b>	<b>14%</b>
<b>Average Firm Size</b>	<b>\$129,539</b>				
<b>Plan B:</b>					
7 Firms with Refunds	2,999,864	2,314,593	77%	611,121	20%
3 Firms with Assessments	5,138,626	7,017,847	137%	(488,194)	(10%)
<b>Subtotal - 10 Firms</b>	<b>8,138,490</b>	<b>9,332,440</b>	<b>115%</b>	<b>122,927</b>	<b>2%</b>
<b>Average Firm Size</b>	<b>\$626,038</b>				