

Retrospective Rating Program Performance Comparison Report

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

Report Date: 04/22/2008

PAF: 1.0872

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Max Prem Ratio	Size Group	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Subtotal - 60 Firms with Refunds	9,639,209	4,784,307	50%				2,550,782	26%
Subtotal - 28 Firms with Assessments	10,955,231	18,500,803	169%				(1,575,701)	(14%)
Subtotal - 88 Individual Firms	\$20,594,440	\$23,285,110	113%				\$975,081	5%
Associated Builders & Contractors - Inland Pacific Chapter	2,357,488	2,024,488	86%	B	1.20	13	602,257	26%
Associated Builders & Contractors of Western WA	12,834,436	8,942,471	70%	B	1.10	7	5,430,070	42%
Associated Industries of the Inland Northwest (Metal Trades)	8,490,270	8,032,169	95%	B	1.15	8	1,839,634	22%
Association of WA Business - Temp Svcs B	7,630,900	8,042,660	105%	B	1.05	9	(266,992)	(3%)
Building Industry Association of Washington (BIAW)	158,113,707	149,304,838	94%	B	1.40	4	40,760,104	26%
Greater Vancouver Chamber of Commerce - Manufacturing	1,075,071	724,887	67%	B	1.15	16	384,254	36%
Northwest District Council of the Assemblies of God	769,765	304,608	40%	B	1.20	18	479,169	62%
Pacific Inland Tariff Bureau	19,439,753	17,339,401	89%	B	1.40	6	5,706,947	29%
Rehabilitation Enterprises Of Washington	659,650	1,020,818	155%	B	1.15	19	(98,948)	(15%)
SMART - A Team	29,578,265	23,015,348	78%	B	1.40	5	11,419,155	39%
SMART - Dream Team	12,051,062	8,548,712	71%	B	1.40	8	5,212,092	43%
Southwest Washington Contractors Association	2,758,796	1,790,299	65%	B	1.15	12	1,194,075	43%
State of Washington	2,153,021	1,761,882	82%	A2	1.10	13	284,199	13%
Tacoma Pierce County Chamber of Commerce	188,279	399,764	212%	A2	1.10	30	(18,828)	(10%)
TOC Management Services	28,532,050	28,432,196	100%	B	1.10	5	5,530,403	19%
Tri City Construction Council	2,726,348	2,387,838	88%	B	1.15	12	639,378	23%
WA Aggregates & Concrete Association	1,987,055	1,066,700	54%	B	1.15	13	1,038,759	52%
WA Association of Housing & Services for the Aging	5,675,560	4,038,717	71%	B	1.15	10	2,250,728	40%
WA Association of Neighborhood Stores	822,641	1,585,934	193%	B	1.15	18	(123,396)	(15%)
WA Association of Sewer & Water Districts	443,166	171,819	39%	B	1.10	22	100,941	23%
WA Biotech & Biomedical Association	549,707	188,747	34%	A3	1.15	20	222,631	40%
WA Contract Loggers Association	17,124,331	21,545,240	126%	A1	1.20	7	207,651	1%
WA Employers Inc	29,381,953	26,592,957	91%	B	1.10	5	7,868,251	27%
WA Food Industry - Premier	9,904,140	8,565,084	86%	B	1.10	8	2,726,600	28%
WA Food Industry - Select	1,601,827	1,257,244	78%	A1	1.05	14	52,860	3%
WA Health Care Association	11,462,868	12,509,768	109%	B	1.10	8	979,682	9%
WA Health Care Association - Silver	5,075,945	6,090,582	120%	A1	1.05	10	167,506	3%
WA Manufacturer's Council	9,162,416	8,738,719	95%	B	1.20	8	1,996,666	22%
WA Medical Group Alliance	2,050,546	1,660,141	81%	A3	1.10	13	421,992	21%
WA Retail Association	4,626,077	4,293,018	93%	B	1.15	10	985,598	21%
WA Retail Association - Automotive	1,695,274	941,451	56%	B	1.15	14	836,671	49%
WA State Farm Bureau	56,788,537	61,257,260	108%	B	1.10	4	7,782,729	14%
WA Trucking Associations	12,199,296	14,387,911	118%	B	1.10	7	286,106	2%
Subtotal - Associations	\$459,910,200	\$436,963,671	95%				\$106,898,944	23%
Total Enrollment	\$480,504,640	\$460,248,781	96%				\$107,874,025	22%

This report is a "snapshot" of how these retro participants are performing at a specific point in time.
The values shown ARE SUBJECT TO CHANGE and should only be referred to as an approximation.

**Retrospective Rating Program
Performance Comparison Report**

Individual Firms - Detail by Plan

Report Date: 04/22/2008

PAF: 1.0872

	Standard Premium	Developed Losses	Standard Loss Ratio	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Plan A:					
25 Firms with Refunds	2,460,400	644,976	26%	981,191	40%
8 Firms with Assessments	1,630,229	3,262,475	200%	(298,104)	(18%)
Subtotal - 33 Firms	4,090,629	3,907,451	96%	\$683,087	17%
Average Firm Size	\$123,958				
Plan A1:					
4 Firms with Refunds	608,515	431,139	71%	50,382	8%
3 Firms with Assessments	449,369	1,061,080	236%	(63,324)	(14%)
Subtotal - 7 Firms	1,057,884	1,492,219	141%	(\$12,942)	(1%)
Average Firm Size	\$151,126				
Plan A2:					
7 Firms with Refunds	1,771,332	1,173,834	66%	197,597	11%
3 Firms with Assessments	2,311,436	4,099,714	177%	(158,903)	(7%)
Subtotal - 10 Firms	4,082,768	5,273,548	129%	\$38,694	1%
Average Firm Size	\$408,277				
Plan A3:					
17 Firms with Refunds	2,081,198	571,841	27%	643,708	31%
8 Firms with Assessments	1,157,287	2,507,876	217%	(230,281)	(20%)
Subtotal - 25 Firms	3,238,485	3,079,717	95%	\$413,427	13%
Average Firm Size	\$129,539				
Plan B:					
7 Firms with Refunds	2,717,764	1,962,517	72%	677,904	25%
6 Firms with Assessments	5,406,910	7,569,658	140%	(825,089)	(15%)
Subtotal - 13 Firms	8,124,674	9,532,175	117%	(\$147,185)	(2%)
Average Firm Size	\$624,975				

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