

## Retrospective Rating Program Refund/Assessment Summary

**Enrollment Period Beginning:  
January 1, 2005  
Second Evaluation**

**Report Date:** 10/30/2007

**PAF:** 1.089

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Max Prem Ratio	Size Group	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Subtotal - 59 Firms with Refunds	10,813,183	6,909,607	64%				2,491,429	23%
Subtotal - 25 Firms with Assessments	8,327,652	15,820,253	190%				(1,053,600)	(13%)
<b>Subtotal - 84 Individual Firms</b>	<b>\$19,140,835</b>	<b>\$22,729,860</b>	<b>119%</b>				<b>1,437,829</b>	<b>8%</b>
Association of WA Business - Mfg	21,252,637	20,300,298	96%	B	1.15	6	4,768,795	22%
Association of WA Cities	4,741,727	4,954,514	104%	B	1.15	10	540,299	11%
Automotive Service Association of WA	4,906,291	4,069,320	83%	B	1.10	10	1,329,359	27%
Automotive United Trades Organization	994,769	957,174	96%	B	1.15	17	59,610	6%
Far West Fertilizer & Agrichem Association	1,398,616	1,222,427	87%	B	1.15	15	259,314	19%
National Electrical Contractors Association - Puget Sound Chapter	4,909,337	6,079,209	124%	B	1.10	10	(434,288)	(9%)
SMART - Advantage	5,090,768	3,131,644	62%	B	1.10	10	2,338,053	46%
WA Restaurant Association	39,106,502	37,170,374	95%	B	1.40	5	9,779,077	25%
WA State Auto Dealers Association	17,835,158	17,261,655	97%	B	1.10	7	3,542,508	20%
WA State McDonalds Operators Association	2,790,494	2,174,894	78%	B	1.20	12	928,785	33%
<b>Subtotal - Associations</b>	<b>\$103,026,299</b>	<b>\$97,321,509</b>	<b>94%</b>				<b>\$23,111,512</b>	<b>22%</b>
<b>Total Enrollment</b>	<b>\$122,167,134</b>	<b>\$120,051,369</b>	<b>98%</b>				<b>\$24,549,341</b>	<b>20%</b>

## Retrospective Rating Program Refund/Assessment Summary

### Individual Firms - Detail by Plan

Report Date: 10/30/2007

	Standard Premium	Developed Losses	Standard Loss Ratio	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
<b>Plan A:</b>					
32 Firms with Refunds	2,911,113	1,214,930	42%	918,348	32%
12 Firms with Assessments	2,159,762	5,648,921	262%	(457,691)	(21%)
<b>Subtotal - 44 Firms</b>	<b>5,070,875</b>	<b>6,863,851</b>	<b>135%</b>	<b>460,657</b>	<b>9%</b>
<b>Average Firm Size</b>	<b>\$115,247</b>				
<b>Plan A1:</b>					
8 Firms with Refunds	2,949,538	2,789,729	95%	63,507	2%
1 Firm with Assessments	504,936	876,230	174%	(25,247)	(5%)
<b>Subtotal - 9 Firms</b>	<b>3,454,474</b>	<b>3,665,959</b>	<b>106%</b>	<b>38,260</b>	<b>1%</b>
<b>Average Firm Size</b>	<b>\$383,830</b>				
<b>Plan A2:</b>					
6 Firms with Refunds	1,686,327	1,037,887	62%	262,492	16%
2 Firms with Assessments	437,685	1,005,167	230%	(54,140)	(12%)
<b>Subtotal - 8 Firms</b>	<b>2,124,012</b>	<b>2,043,054</b>	<b>96%</b>	<b>208,352</b>	<b>10%</b>
<b>Average Firm Size</b>	<b>\$265,502</b>				
<b>Plan A3:</b>					
8 Firms with Refunds	381,508	28,603	7%	104,422	27%
7 Firms with Assessments	1,372,448	2,426,236	177%	(114,290)	(8%)
<b>Subtotal - 15 Firms</b>	<b>1,753,956</b>	<b>2,454,839</b>	<b>140%</b>	<b>(9,868)</b>	<b>(1%)</b>
<b>Average Firm Size</b>	<b>\$116,930</b>				
<b>Plan B:</b>					
5 Firms with Refunds	2,884,697	1,838,458	64%	1,142,660	40%
3 Firms with Assessments	3,852,821	5,863,699	152%	(402,232)	(10%)
<b>Subtotal - 8 Firms</b>	<b>6,737,518</b>	<b>7,702,157</b>	<b>114%</b>	<b>740,428</b>	<b>11%</b>
<b>Average Firm Size</b>	<b>\$842,190</b>				

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.