

**Retrospective Rating Program
 REFUND / ASSESSMENT SUMMARY**

Enrollment Period Beginning:
 October 1, 2005
 First Evaluation

Report Date: 07/25/2007

PAF: 1.0623

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Max Plan Ratio	Size Group	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)	
Subtotal - 33 Firms with Refunds	6,036,573	3,458,970	57%			1,063,212	18%	
Subtotal - 19 Firms with Assessments	3,407,601	5,943,446	174%			(298,945)	(9%)	
Subtotal - 52 Individual Firms	\$9,444,174	\$9,402,416	100%			\$764,267	8%	
Assn of Washington Business -- Retail, Whlsl, Srvcs	13,121,969	14,218,857	108%	B	1.15	7	1,462,506	11%
Autobody Craftsman Assn	548,009	833,363	152%	A	1.15	21	(82,201)	(15%)
Greater Vancouver Chamber Of Commerce	308,763	183,430	59%	B	1.15	26	44,869	15%
Northwest Agencies Trust	9,604,930	11,284,793	117%	B	1.10	8	148,273	2%
Pacific NW Hardware & Implement Assn	1,599,829	2,073,866	130%	B	1.10	14	(159,983)	(10%)
Towing & Recovery Assn Of Washington	801,788	397,222	50%	B	1.15	18	398,093	50%
Washington State Drycleaner Assn	225,280	433,393	192%	A2	1.10	29	(22,528)	(10%)
Washington State Funeral Directors Assn	370,443	1,071,469	289%	B	1.25	24	(92,611)	(25%)
Subtotal - Associations	26,581,011	30,496,393	115%			1,696,418	6%	
Total Enrollment	\$36,025,185	\$39,898,809	111%			\$2,460,685	7%	

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Individual Firms - Detail by Plan

Report Date: 07/25/2007

	Standard Premium	Developed Losses	Standard Loss Ratio	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Plan A:					
11 Firms with Refunds	504,709	98,635	20%	242,664	48%
5 Firms with Assessments	452,127	980,263	217%	(63,163)	(14%)
Subtotal - 16 Firms	956,836	1,078,898	113%	179,501	19%
Average Firm Size	\$59,802				
Plan A1:					
1 Firms with Refunds	366,600	187,637	51%	10,631	3%
1 Firms with Assessments	168,456	723,754	430%	(8,423)	(5%)
Subtotal - 2 Firms	535,056	911,391	170%	2,208	0%
Average Firm Size	\$267,528				
Plan A2:					
8 Firms with Refunds	2,493,809	1,533,203	61%	289,204	12%
5 Firms with Assessments	680,493	1,410,954	207%	(96,632)	(14%)
Subtotal - 13 Firms	3,174,302	2,944,157	93%	192,572	6%
Average Firm Size	\$244,177				
Plan A3:					
11 Firms with Refunds	1,186,682	476,608	40%	297,919	25%
5 Firms with Assessments	661,357	1,005,178	152%	(43,993)	(7%)
Subtotal - 16 Firms	1,848,039	1,481,786	80%	253,926	14%
Average Firm Size	\$115,502				
Plan B:					
2 Firms with Refunds	1,484,773	1,162,887	78%	222,794	15%
3 Firms with Assessments	1,445,168	1,823,297	126%	(86,734)	(6%)
Subtotal - 5 Firms	2,929,941	2,986,184	102%	136,060	5%
Average Firm Size	\$585,988				

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