

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

**Report Date:** 2008-07-31

**PAF:** 1.0859

<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>
Subtotal - 33 Firms with Refunds	6,303,624	3,953,099	63%				980,194	16%
Subtotal - 19 Firms with Assessments	3,142,886	6,310,922	201%				(336,550)	(11%)
<b>Subtotal - 52 Individual Firms</b>	<b>\$9,446,510</b>	<b>\$10,264,021</b>	<b>109%</b>				<b>\$643,644</b>	<b>7%</b>
Association of WA Business - Retail, Whlsl, Srvcs	13,121,476	13,896,939	106%	B	1.15	7	1,725,986	13%
Autobody Craftsman Association	548,009	627,051	114%	A	1.15	21	(66,938)	(12%)
Greater Vancouver Chamber Of Commerce	308,763	154,878	50%	B	1.15	26	55,091	18%
Northwest Agencies Trust	9,592,754	12,167,736	127%	B	1.10	8	(603,809)	(6%)
Pacific Northwest Hardware & Implement Association	1,604,607	1,695,589	106%	B	1.10	14	(45,201)	(3%)
Towing & Recovery Association Of WA	802,884	250,644	31%	B	1.15	18	543,404	68%
WA State Drycleaner Association	225,280	446,040	198%	A2	1.10	29	(22,528)	(10%)
WA State Funeral Directors Association	371,612	1,667,344	449%	B	1.25	24	(99,882)	(27%)
<b>Subtotal - Associations</b>	<b>26,575,385</b>	<b>30,906,221</b>	<b>116%</b>				<b>1,486,123</b>	<b>6%</b>
<b>Total Enrollment</b>	<b>\$36,021,895</b>	<b>\$41,170,242</b>	<b>114%</b>				<b>\$2,129,767</b>	<b>6%</b>

RETROSPECTIVE RATING PROGRAM  
REFUND/ASSESSMENT SUMMARY  
**Individual Firms - Detail by Plan**

Report Date: 2008-07-31

	Standard Premium	Developed Losses	Standard Loss Ratio	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
<b>Plan A:</b>					
12 Firms with Refunds	526,947	96,786	18%	255,437	48%
4 Firms with Assessments	432,225	659,929	153%	(49,473)	(11%)
<b>Subtotal - 16 Firms</b>	<b>959,172</b>	<b>756,715</b>	<b>79%</b>	<b>\$205,964</b>	<b>21%</b>
<b>Average Firm Size</b>	<b>\$59,948</b>				
<b>Plan A1:</b>					
1 Firms with Refunds	366,600	244,836	67%	10,631	3%
1 Firms with Assessments	168,456	644,074	382%	(8,423)	(5%)
<b>Subtotal - 2 Firms</b>	<b>535,056</b>	<b>888,910</b>	<b>166%</b>	<b>\$2,208</b>	<b>0%</b>
<b>Average Firm Size</b>	<b>\$267,528</b>				
<b>Plan A2:</b>					
6 Firms with Refunds	1,856,910	934,167	50%	252,122	14%
7 Firms with Assessments	1,317,392	2,820,085	214%	(160,322)	(12%)
<b>Subtotal - 13 Firms</b>	<b>3,174,302</b>	<b>3,754,252</b>	<b>118%</b>	<b>\$91,800</b>	<b>3%</b>
<b>Average Firm Size</b>	<b>\$244,177</b>				
<b>Plan A3:</b>					
11 Firms with Refunds	1,186,682	473,453	40%	287,062	24%
5 Firms with Assessments	661,357	1,331,339	201%	(54,870)	(8%)
<b>Subtotal - 16 Firms</b>	<b>1,848,039</b>	<b>1,804,792</b>	<b>98%</b>	<b>\$232,192</b>	<b>13%</b>
<b>Average Firm Size</b>	<b>\$115,502</b>				
<b>Plan B:</b>					
3 Firms with Refunds	2,366,485	2,203,857	93%	174,942	7%
2 Firms with Assessments	563,456	855,495	152%	(63,462)	(11%)
<b>Subtotal - 5 Firms</b>	<b>2,929,941</b>	<b>3,059,352</b>	<b>104%</b>	<b>\$111,480</b>	<b>4%</b>
<b>Average Firm Size</b>	<b>\$585,988</b>				