

**Retrospective Rating Program  
 REFUND / ASSESSMENT SUMMARY**

**Enrollment Period Beginning:  
 July 1, 2005  
 First Evaluation**

Report date: April 26, 2007

PAF: 1.1115

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Max Plan Ratio	Prem Size Group	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Subtotal - 63 Firms with Refunds	12,485,808	5,290,722	42%			4,642,372	37%
Subtotal - 27 Firms with Assessments	9,796,602	16,669,637	170%			(1,587,569)	(16%)
<b>Subtotal - 90 Individual Firms</b>	<b>22,282,410</b>	<b>21,960,359</b>	<b>99%</b>			<b>3,054,803</b>	<b>14%</b>
Associated Builders & Contractors Inland Pacific Chapter	2,600,571	1,708,431	66%	B	1.20 12	1,138,154	44%
Associated Builders & Contractors of Western WA	17,253,605	11,764,067	68%	B	1.10 7	7,512,958	44%
Associated General Contractors	8,174,544	7,593,879	93%	B	1.10 9	1,719,747	21%
Associated Industries of the Inland NW - Metal Trades	9,159,444	8,742,828	95%	B	1.15 8	1,920,382	21%
Association of WA Business - Temp Svcs A	5,597,046	5,659,771	101%	A1	1.10 10	352,614	6%
Association of WA Business - Temp Svcs B	2,913,448	4,020,795	138%	A2	1.15 12	(329,450)	(11%)
Building Industry Association of WA	175,974,741	169,080,477	96%	B	1.40 4	43,077,486	24%
NW District Council of the Assemblies of God Inc	788,025	991,181	126%	B	1.20 18	(157,562)	(20%)
Pacific Inland Tariff Bureau	24,610,015	24,130,699	98%	B	1.40 6	5,498,501	22%
Rehabilitation Enterprises of WA	809,491	834,834	103%	B	1.15 18	(24,938)	(3%)
Smart - 'A' Team	37,051,837	31,187,213	84%	B	1.40 5	12,445,126	34%
Smart - Dream Team	16,188,903	8,439,061	52%	B	1.40 7	9,471,410	59%
Southwest WA Contractors Association	2,678,202	2,727,202	102%	B	1.15 12	294,627	11%
State of WA	2,295,099	2,036,408	89%	A2	1.10 13	302,953	13%
Tacoma Pierce Co Chamber of Commerce	176,727	143,122	81%	A2	1.10 31	16,966	10%
TOC Management Services	29,398,013	32,045,448	109%	B	1.10 5	3,473,246	12%
Tri-City Construction Council	2,702,966	1,650,150	61%	B	1.15 12	1,260,735	47%
Vancouver Chamber of Commerce - Mfg	1,310,396	943,890	72%	B	1.15 15	430,691	33%
WA Aggregates & Concrete Association	2,670,120	3,607,624	135%	B	1.15 12	(400,518)	(15%)
WA Association of Housing & Services for the Aging	5,225,637	4,224,941	81%	B	1.15 10	1,642,887	31%
WA Association of Neighborhood Stores	680,017	666,779	98%	A2	1.20 19	98,733	15%
WA Association of Sewer & Water Districts	438,989	856,279	195%	B	1.10 23	(43,899)	(10%)
WA Biotech & Biomedical Association	616,399	370,453	60%	A	1.15 20	178,678	29%
WA Counties Select Retro Plan	2,150,245	3,299,607	153%	A2	1.05 13	(107,512)	(5%)
WA Employers Inc	32,271,159	27,402,940	85%	B	1.10 5	10,102,181	31%

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  
 REFUND / ASSESSMENT SUMMARY**

<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	10,934,079	9,863,351	90%	B	1.10	8	2,668,591	24%
WA Food Industry - Select	2,162,761	2,278,119	105%	A1	1.05	13	71,371	3%
WA Health Care Association - WHCA	11,476,098	13,075,140	114%	B	1.10	8	519,131	5%
WA Manufacturers Council	8,849,716	6,706,610	76%	B	1.20	8	3,350,296	38%
WA Medical Group Alliance	2,787,639	1,581,330	57%	A3	1.10	12	1,113,561	40%
WA Retail Association	4,798,376	4,577,230	95%	B	1.15	10	916,885	19%
WA Retail Association - Automotive	1,744,372	2,493,832	143%	A1	1.15	14	(174,805)	(10%)
WA State Farm Bureau	55,380,011	52,090,173	94%	B	1.10	4	13,707,873	25%
WA Trucking Associations	12,787,406	13,097,788	102%	B	1.10	7	1,942,438	15%
<b>Subtotal - Associations</b>	<b>494,656,097</b>	<b>459,891,652</b>	<b>93%</b>				<b>123,989,537</b>	<b>25%</b>
<b>Total Enrollment</b>	<b>\$516,938,507</b>	<b>\$481,852,011</b>	<b>93%</b>				<b>\$127,044,340</b>	<b>25%</b>

**Retrospective Rating Program  
 REFUND / ASSESSMENT SUMMARY**

**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>					
25 Firms with Refunds	2,058,079	494,468	24%	804,731	39%
11 Firms with Assessments	2,637,318	4,149,966	157%	(318,863)	(12%)
<b>Subtotal - 36 Firms</b>	<b>4,695,397</b>	<b>4,644,434</b>	<b>99%</b>	<b>485,868</b>	<b>10%</b>
<b>Average Firm Size</b>	<b>\$130,428</b>				
<b>Plan A1:</b>					
3 Firms with Refunds	741,443	477,124	64%	77,123	10%
4 Firms with Assessments	563,036	1,090,480	194%	(48,613)	(9%)
<b>Subtotal - 7 Firms</b>	<b>1,304,479</b>	<b>1,567,604</b>	<b>120%</b>	<b>28,510</b>	<b>2%</b>
<b>Average Firm Size</b>	<b>\$186,354</b>				
<b>Plan A2:</b>					
6 Firms with Refunds	1,388,039	660,208	48%	234,737	17%
3 Firms with Assessments	869,493	2,310,362	266%	(131,141)	(15%)
<b>Subtotal - 9 Firms</b>	<b>2,257,532</b>	<b>2,970,570</b>	<b>132%</b>	<b>103,596</b>	<b>5%</b>
<b>Average Firm Size</b>	<b>\$250,837</b>				
<b>Plan A3:</b>					
19 Firms with Refunds	3,193,571	1,020,829	32%	1,077,902	34%
4 Firms with Assessments	345,137	866,894	251%	(131,843)	(38%)
<b>Subtotal - 23 Firms</b>	<b>3,538,708</b>	<b>1,887,723</b>	<b>53%</b>	<b>946,059</b>	<b>27%</b>
<b>Average Firm Size</b>	<b>\$153,857</b>				
<b>Plan B:</b>					
10 Firms with Refunds	5,104,676	2,638,093	52%	2,447,879	48%
5 Firms with Assessments	5,381,618	8,251,935	153%	(957,109)	(18%)
<b>Subtotal - 15 Firms</b>	<b>10,486,294</b>	<b>10,890,028</b>	<b>104%</b>	<b>1,490,770</b>	<b>14%</b>
<b>Average Firm Size</b>	<b>\$699,086</b>				