

**Enrollment Period Beginning:  
October 1, 2006  
First Evaluation**

Report Date: 2008-07-31

PAF: 1.0566

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Max Prem Ratio	Size Group	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Subtotal - 32 Firms with Refunds	3,903,430	1,780,826	46%				979,458	25%
Subtotal - 16 Firms with Assessments	4,075,829	6,583,914	162%				(526,462)	(13%)
<b>Subtotal - 48 Individual Firms</b>	<b>\$7,979,259</b>	<b>\$8,364,740</b>	<b>105%</b>				<b>\$452,996</b>	<b>6%</b>
Association of WA Business - Hospitality	2,332,204	2,539,310	109%	B	1.15	13	74,757	3%
Association of WA Business - Retail, Whlsl, Srvc	11,521,602	12,854,778	112%	B	1.15	8	877,846	8%
Autobody Craftsman Association	472,956	925,455	196%	A	1.15	22	(70,943)	(15%)
Greater Vancouver Chamber Of Commerce	401,090	364,206	91%	B	1.15	23	18,294	5%
Northwest Agencies Trust	9,887,983	12,172,791	123%	B	1.10	8	(312,816)	(3%)
Pacific Northwest Hardware & Implement Association	1,571,952	890,988	57%	A2	1.10	15	174,487	11%
Towing & Recovery Association Of WA	876,581	943,779	108%	B	1.15	18	(66,123)	(8%)
WA State Drycleaner Association	222,748	172,305	77%	A2	1.10	29	21,829	10%
WA State Funeral Directors Association	241,468	301,732	125%	A1	1.05	28	6,278	3%
<b>Subtotal - Associations</b>	<b>27,528,584</b>	<b>31,165,344</b>	<b>113%</b>				<b>723,609</b>	<b>3%</b>
<b>Total Enrollment</b>	<b>\$35,507,843</b>	<b>\$39,530,084</b>	<b>111%</b>				<b>\$1,176,605</b>	<b>3%</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>					
13 Firms with Refunds	535,483	103,964	19%	210,027	39%
3 Firms with Assessments	420,502	442,124	105%	(39,959)	(10%)
<b>Subtotal - 16 Firms</b>	<b>955,985</b>	<b>546,088</b>	<b>57%</b>	<b>\$170,068</b>	<b>18%</b>
<b>Average Firm Size</b>	<b>\$59,749</b>				
<b>Plan A1:</b>					
2 Firms with Refunds	355,306	271,359	76%	20,944	6%
1 Firms with Assessments	417,093	814,983	195%	(20,855)	(5%)
<b>Subtotal - 3 Firms</b>	<b>772,399</b>	<b>1,086,342</b>	<b>141%</b>	<b>\$89</b>	<b>0%</b>
<b>Average Firm Size</b>	<b>\$257,466</b>				
<b>Plan A2:</b>					
7 Firms with Refunds	1,519,733	1,051,077	69%	213,339	14%
4 Firms with Assessments	1,091,702	1,591,863	146%	(108,185)	(10%)
<b>Subtotal - 11 Firms</b>	<b>2,611,435</b>	<b>2,642,940</b>	<b>101%</b>	<b>\$105,154</b>	<b>4%</b>
<b>Average Firm Size</b>	<b>\$237,403</b>				
<b>Plan A3:</b>					
9 Firms with Refunds	1,237,060	282,472	23%	375,896	30%
6 Firms with Assessments	714,581	1,885,757	264%	(93,176)	(13%)
<b>Subtotal - 15 Firms</b>	<b>1,951,641</b>	<b>2,168,229</b>	<b>111%</b>	<b>\$282,720</b>	<b>14%</b>
<b>Average Firm Size</b>	<b>\$130,109</b>				
<b>Plan B:</b>					
1 Firms with Refunds	255,848	71,954	28%	159,252	62%
2 Firms with Assessments	1,431,951	1,849,187	129%	(264,287)	(18%)
<b>Subtotal - 3 Firms</b>	<b>1,687,799</b>	<b>1,921,141</b>	<b>114%</b>	<b>(\$105,035)</b>	<b>(6%)</b>
<b>Average Firm Size</b>	<b>\$562,600</b>				