

**Retrospective Rating Program
Refund/Assessment Summary**

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

Report Date: 10/30/2007

PAF: 1.0751

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Max Prem Ratio	Size Group	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Subtotal - 58 Firms with Refunds	12,867,919	7,877,870	61%				2,688,712	21%
Subtotal - 27 Firms with Assessments	6,043,551	11,924,276	197%				(882,178)	(15%)
Subtotal - 85 Individual Firms	18,911,470	19,802,146	105%				1,806,534	10%
Association of WA Business - Mfg	20,693,106	24,371,298	118%	B	1.15	6	903,612	4%
Association Of WA Cities	4,621,252	4,874,967	105%	B	1.15	10	487,280	11%
Automotive Service Association Of WA	4,740,735	4,553,722	96%	B	1.10	10	738,013	16%
Automotive United Trades Organization	1,166,063	1,113,180	95%	B	1.15	16	105,202	9%
Far West Fertilizer & Agrichem Association	1,313,507	1,513,461	115%	B	1.15	15	97,039	7%
Pacific Inland Tariff Bureau - Mfg	5,051,742	3,505,837	69%	B	1.10	10	1,970,111	39%
SMART - Advantage	6,264,612	4,907,995	78%	B	1.10	9	2,092,816	33%
WA Restaurant Association	34,004,080	42,013,144	124%	B	1.40	5	855,709	3%
WA State Auto Dealers Association	17,902,909	16,249,437	91%	B	1.10	7	4,448,375	25%
WA State Hotel & Motel Association	3,511,518	2,626,625	75%	B	1.10	11	1,131,796	32%
WA State McDonalds Operators Association	2,746,493	2,763,691	101%	B	1.20	12	380,774	14%
Subtotal - Associations	\$102,016,017	\$108,493,357	106%				\$13,210,727	13%
Total Enrollment	\$120,927,487	\$128,295,503	106%				\$15,017,261	12%

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Individual Firms - Detail by Plan

Report Date: 10/30/2007

	Standard Premium	Developed Losses	Standard Loss Ratio	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Plan A:					
27 Firms with Refunds	1,677,697	439,052	26%	\$658,862	39%
13 Firms with Assessments	2,264,195	4,440,640	196%	(\$272,987)	(12%)
Subtotal - 40 Firms	3,941,892	4,879,692	124%	\$385,875	10%
Average Firm Size	\$98,547				
Plan A1:					
7 Firms with Refunds	3,488,691	2,358,681	68%	\$155,621	4%
2 Firms with Assessments	721,245	1,585,428	220%	(\$36,063)	(5%)
Subtotal - 9 Firms	4,209,936	3,944,109	94%	\$119,558	3%
Average Firm Size	\$467,771				
Plan A2:					
6 Firms with Refunds	583,492	157,504	27%	\$88,436	15%
3 Firms with Assessments	986,325	2,002,376	203%	(\$143,461)	(15%)
Subtotal - 9 Firms	1,569,817	2,159,880	138%	(\$55,025)	(4%)
Average Firm Size	\$174,424				
Plan A3:					
12 Firms with Refunds	1,529,080	845,394	55%	\$359,510	24%
4 Firms with Assessments	566,376	1,305,261	230%	(\$50,619)	(9%)
Subtotal - 16 Firms	2,095,456	2,150,655	103%	\$308,891	15%
Average Firm Size	\$130,966				
Plan B:					
6 Firms with Refunds	5,588,959	4,077,239	73%	\$1,426,283	26%
5 Firms with Assessments	1,505,410	2,590,571	172%	(\$379,048)	(25%)
Subtotal - 11 Firms	7,094,369	6,667,810	94%	\$1,047,235	15%
Average Firm Size	\$644,943				

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.