

**Statement of Changes in Rate Group Balances
For the Year Ended December 31, 2008 (\$,000's)**

		CURRENT YEAR											
RATE GROUP		Unappropriated Balance (Unfunded Liability) - Opening	Prior Period Adjustment	Premium Income	Claims Costs	Operating Costs	Current Year Surplus (Deficit)	Prior Years' Claim Costs	Investment Income	Transfer of Pre-2000 Subclass Surplus Balances of Cancelled Firms	Rate Group Restructuring Cost	Transfer to Capital Adequacy Reserve	Unappropriated Balance (Unfunded Liability) - Ending
<u>RATEABLE</u>													
AI	Restaurants, Pubs, Night Clubs, Coffee Shops	3,396	318	21,376	(25,969)	(2,792)	(7,385)	(1,809)	6,053	6	(4)	231	806
AJ	Auto Dealership (sales & service), Auto Sales, Aircraft Sales	6,793	260	9,403	(11,007)	(969)	(2,572)	(1,366)	4,982	5	(4)	170	8,267
AL	Hotels, Motels & Resorts, Home Support Svcs, Ornamental Nursery	20,642	417	13,652	(19,125)	(1,993)	(7,467)	(4,316)	7,774	7	(5)	261	17,313
AM	Auto Repair, Recycling, Washing, Detailing, Body & Glass	11,591	512	13,387	(15,693)	(1,987)	(4,293)	(14,691)	9,558	9	(8)	357	3,036
AN	Hospitals (acute care)	105,133	1,240	21,174	(43,258)	(5,340)	(27,425)	(9,496)	22,661	17	(14)	653	92,768
AO	Long Term Care Facilities	42,394	509	27,046	(36,642)	(3,051)	(12,647)	636	9,310	7	(4)	275	40,481
AR	Fiberglass Product Mfg, Metal Door Mfg, Metal Wholesale	13,388	203	7,224	(8,394)	(906)	(2,076)	(2,201)	3,803	3	(3)	117	13,234
AT	Sheet Metal Fabrication, Baked Goods Mfg	7,406	338	15,240	(15,968)	(1,810)	(2,538)	(8,387)	6,336	6	(5)	239	3,394
AU	Prefab Bldg Mfg, Sausage Mfg, Prepared Meat Product Mfg	7,213	166	7,767	(6,630)	(682)	456	(2,938)	3,144	3	(3)	106	8,146
BD	Building Construction	26,825	743	35,241	(28,572)	(5,932)	737	(17,085)	14,112	13	(12)	489	25,821
BE	Painting, Floor Covering Installation, Welding	26,623	621	23,300	(17,271)	(2,920)	3,110	(12,835)	11,736	10	(9)	395	29,652
BH	Framing, Low Slope Roofing, Insulation Work	27,699	485	22,599	(21,199)	(3,429)	(2,028)	(8,272)	9,027	8	(6)	298	27,211
BM	Marine Terminals, General Wharf Op'ns, Stevedoring	38,482	393	7,322	(11,748)	(869)	(5,294)	(5,741)	7,178	5	(5)	199	35,216
BT	Supermarket, Furniture Stores	33,101	458	18,254	(23,481)	(1,983)	(7,210)	(2,098)	8,552	7	(5)	254	33,059
CH	Heavy Equip Sales, Commercial Laundry	4,095	418	15,694	(12,315)	(1,905)	1,473	(16,767)	7,973	8	(7)	308	(2,500)
CI	Underground Mining, Diamond & Seismic Drilling, Ranching	(1,882)	486	17,050	(13,413)	(2,196)	1,441	(22,118)	9,249	10	(9)	381	(12,441)
CU	Fishing	(958)	286	3,515	(5,350)	(1,604)	(3,439)	(13,679)	5,329	6	(6)	223	(12,240)
CX	Glass Shop Install & Replace, Marine Pleasure Craft Mfg	3,984	214	11,109	(8,957)	(1,244)	908	(4,077)	3,928	4	(3)	146	5,103
CZ	Sawmills	32,366	1,874	23,914	(21,718)	(5,027)	(2,830)	(59,138)	35,069	34	(33)	1,292	8,634
DA	Structural Metal Product Fabrication	7,575	315	10,987	(8,310)	(1,257)	1,420	(7,687)	5,989	6	(6)	212	7,824
DB	Heavy Equip Mfg or Installation (>500lbs), Boiler Mfg, Plastic Film Mfg	(809)	280	10,175	(10,667)	(1,547)	(2,038)	(6,149)	5,314	5	(5)	207	(3,195)
DD	Land Clearing, Excavation, Gas Pipeline Construction / Repair	12,317	526	21,715	(24,690)	(3,796)	(6,772)	(18,238)	9,841	9	(9)	386	(1,940)
DE	Plumbing & Heating Installation & Repair	32,005	458	14,974	(16,811)	(1,969)	(3,806)	(6,858)	8,518	7	(6)	263	30,581
DG	House Construction	41,950	1,203	55,256	(56,456)	(9,571)	(10,770)	(27,516)	22,590	21	(15)	815	28,277
DH	Bus Line, Railways	6,204	206	9,430	(15,028)	(1,042)	(6,640)	(4,462)	3,823	4	(3)	147	(722)
DI	General Trucking, Log Hauling, Moving & Storage	44,834	1,783	48,535	(44,935)	(7,031)	(3,431)	(34,074)	33,168	31	(28)	1,173	43,455
DK	General Retail, Auto Parts Supply	917	427	13,524	(15,052)	(2,262)	(3,790)	(3,896)	7,901	8	(6)	303	1,864
DL	Wholesale nes, Electrical or Heating Supplies Wholesale	3,268	218	9,583	(13,360)	(1,746)	(5,523)	(5,823)	4,038	4	(3)	159	(3,662)
DM	Food or Beverage Wholesale, Fish Wholesale	5,078	145	8,526	(8,051)	(793)	(318)	(385)	2,761	2	(2)	92	7,373
DO	Local Government, Law Enforcement	17,220	787	25,410	(29,228)	(3,938)	(7,755)	(16,185)	14,737	14	(12)	537	9,343
DR	Integrated Logging, Ground Skidding, Mechanized & Manual Tree Falling	(36,671)	2,645	63,219	(41,169)	(10,743)	11,307	(83,788)	50,932	53	(54)	2,044	(53,531)
DV	Public School Districts	590	420	19,913	(24,767)	(1,935)	(6,790)	(165)	8,132	8	(6)	308	2,497
EG	Distribution Centre, Warehouse Op'n	2,565	127	7,917	(10,328)	(775)	(3,185)	251	2,441	2	(2)	91	2,291
EI	Courier Services, Dump Truck Op'n, Helicopter Visual Flight Rule Op'n	7,070	334	18,008	(21,530)	(2,057)	(5,579)	(8,970)	6,306	6	(5)	242	(596)
EJ	Ferry Service, Forest Management, Industrial Testing	(1,147)	116	11,224	(8,851)	(1,242)	1,131	(5,020)	2,330	2	(1)	97	(2,491)
EK	Concrete Mfg & Delivery, Meat Cutting & Packing, Fin Fish Processing	25,046	297	6,443	(9,087)	(1,037)	(3,682)	(4,396)	5,689	4	(4)	161	23,115
EN	Steep Slope Roofing, Steel Frame Erection	11,966	366	15,380	(13,461)	(2,428)	(510)	(11,236)	6,899	6	(5)	255	7,742
EP	Alcoholic & Non-Alcoholic Beverage Mfg, Animal Feed Mfg	9,333	215	7,193	(9,481)	(1,102)	(3,390)	(4,754)	4,057	4	(3)	143	5,604
EQ	Janitorial Svcs, Automobile Part Mfg	(1,662)	115	8,180	(9,574)	(898)	(2,291)	(951)	2,215	2	(1)	91	(2,484)
EX	Plywood Mfg, Food Product Mfg nes	4,691	293	7,639	(10,683)	(1,444)	(4,488)	(10,105)	5,415	5	(4)	209	(3,984)
EY	Landscaping, Routine Highway Maintenance, Lawn Maintenance	3,900	228	9,921	(11,718)	(1,494)	(3,291)	(4,424)	4,366	4	(3)	166	946
FA	Structural Concrete Forming, Garbage Removal, Siding Installation	17,146	516	28,707	(26,061)	(3,286)	(640)	(11,118)	9,708	9	(7)	350	15,965
FB	Lumber Wholesale, Light Industrial Equipment Rental	2,051	168	8,199	(8,880)	(918)	(1,598)	(2,106)	3,295	3	(3)	119	1,929
FE	Community Health Support Svcs	2,700	100	7,618	(11,349)	(960)	(4,692)	872	1,830	2	(1)	68	879
FF	Machine Shop, Ski Hills, Heavy Equip Rental	15,529	408	13,963	(11,972)	(1,651)	340	(7,442)	7,727	7	(6)	263	16,825
FG	Concrete Reinforcing, Shake or Shingle Mill, Bridge Construction or Repair	11,971	430	25,238	(17,721)	(2,502)	5,015	(12,979)	8,357	8	(6)	302	13,098
FJ	Commercial Marine Vessel Mfg, Barge & Tug, General Labour Supply,	35,783	708	14,371	(19,020)	(2,040)	(6,689)	(13,877)	13,106	11	(12)	431	29,462
FL	Home Improvement Centre, Smelter, Flooring Stores	(1,979)	273	9,950	(10,405)	(1,213)	(1,668)	(6,406)	5,257	5	(5)	206	(4,317)
FN	Open Pit Mining, Cable TV Services, Fuel Storage Tank Operation	10,958	569	19,756	(13,951)	(1,848)	3,957	(10,333)	10,965	10	(10)	389	16,506
FO	Fish and Poultry Processing, Animal Humane Society	12,757	220	4,632	(7,860)	(923)	(4,150)	(1,786)	4,093	3	(3)	129	11,263
FP	Pulp & Paper Mill, Security Alarm Installation & Sales	10,023	685	15,015	(16,369)	(2,533)	(3,887)	(18,480)	12,959	13	(11)	480	1,782
FQ	Carpentry Shop, Wooden Furniture Mfg, Upholstering	5,025	251	11,392	(10,442)	(1,303)	(353)	(5,296)	4,796	5	(5)	173	4,596
FR	Motion Picture, Property Mgmt, Fixed Wing Instrument Flight Rule Op'n	9,636	389	17,672	(18,082)	(3,144)	(3,554)	(9,575)	7,340	7	(6)	273	4,510
FS	Electrical Work, Commercial Air Conditioning Work	19,756	359	10,321	(11,930)	(1,596)	(3,206)	(6,341)	6,723	6	(5)	220	17,511
FT	Security Services, Residential Social Services Facility, Short Term Care	7,167	252	16,503	(16,025)	(1,415)	(938)	(486)	4,841	4	(3)	168	11,005
FV	Road Construction, Paving Services, Quarry	24,550	712	22,864	(21,784)	(3,126)	(2,046)	(14,341)	13,469	12	(11)	471	22,816
FW	Oil or Gas Field Servicing, Drilling or Exploration, Greenhouse	13,429	619	17,093	(16,885)	(4,354)	(4,145)	(23,574)	11,422	11	(9)	438	(1,810)
FX	Concrete Placing, Masonry, Concrete Product Mfg	10,707	376	17,856	(9,915)	(1,629)	6,312	(4,145)	7,289	7	(6)	241	20,782
FY	Financial Institutions, Computer Consulting, Insurance, Lawyers, Acct'g	(5,660)	139	10,306	(5,452)	(2,044)	2,809	(4,853)	2,736	3	(3)	115	(4,714)
FZ	Colleges, Consulting Engineering, Doctors, Dentist, TV Broadcasting	(6,577)	152	10,802	(9,076)	(2,351)	(625)	(7,262)	2,993	3	(3)	138	(11,180)
GA	Telephone Svcs, Independent Schools, Light Equip Wholesale (< 500 lbs)	(4,992)	273	12,764	(10,493)	(2,160)	111	(9,582)	5,329	6	(5)	218	(8,643)
GB	Counselling, Publishing (with Print), Salon	5,917	245	13,330	(18,671)	(2,259)	(7,600)	(2,514)	4,646	4	(3)	175	871

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RATE GROUP		Unappropriated Balance (Unfunded Liability) - Opening	Prior Period Adjustment	Premium Income	Claims Costs	Operating Costs	Current Year Surplus (Deficit)	Prior Years' Claim Costs	Investment Income	Transfer of Pre-2000 Subclass Surplus Balances of Cancelled Firms	Rate Group Restructuring Cost	Transfer to Capital Adequacy Reserve	Unappropriated Balance (Unfunded Liability) - Ending
GC	University, Electronic Product Mfg, Broker nes	3,163	160	7,056	(8,264)	(1,087)	(2,296)	(1,797)	3,044	3	(2)	111	2,387
GD	Auto Towing, Liquid Dairy Mfg, Foundary	4,890	277	9,010	(6,288)	(953)	1,769	(9,085)	5,053	5	(5)	196	3,100
GE	Metal Product Mfg nes, Cardboard Mfg, Light Industrial Equip < 500 lbs	10,636	285	8,519	(10,680)	(1,514)	(3,675)	(6,778)	5,222	5	(4)	186	5,877
GF	Electric Utilities, Indian Band Op'ns, Printing	4,747	337	13,995	(15,202)	(2,659)	(3,866)	(5,926)	6,589	6	(6)	242	2,123
GG	Large Retail Stores nes, Department Stores, Convenient Stores, Gas Bar	3,544	204	14,709	(16,301)	(2,110)	(3,702)	(2,844)	4,079	4	(3)	150	1,430
GH	Wooden Component Mfg nes, Wire Product Mfg, Metal Recycling	11,035	387	11,505	(12,262)	(1,542)	(2,299)	(4,008)	7,298	7	(6)	251	12,665
Rateable - Subtotal		838,446	30,936	1,090,565	(1,121,291)	(159,863)	(190,589)	(673,271)	583,401	543	(474)	21,000	609,991
Self-Insured - Subtotal		0	533	55,842	(29,749)	(7,545)	18,547	(26,131)	7,051	0	0	0	0
All Classes - Subtotal		838,446	31,469	1,146,406	(1,151,040)	(167,409)	(172,043)	(699,401)	590,452	543	(474)	21,000	609,991
Pre-2000 Subclass Surplus		13,987	0	(5,085)	0	0	(5,085)	0	0	(543)	474	0	8,833
Pre-2000 Subclass Deficit		0	0	0	0	0	0	0	0	0	0	0	0
Rateable Reconciliation		1		0	0	0	0	(0)	0	0	0	0	1
Self-Insured Reconciliation		(2)		(1)	0	0	(1)	0	0	0	0	0	(3)
TOTAL - FOR FUNDING PURPOSES		852,431	31,469	1,141,320	(1,151,040)	(167,409)	(177,129)	(699,401)	590,452	0	(0)	21,000	618,822

NOTE: The aggregate amounts shown above may differ slightly from those shown in the 2008 Annual Report due to rounding.