TRANSMITTAL LETTER "F" CLASSIFICATION POLICY YEAR CALL #3 VALUED AS OF DECEMBER 31, 2001

1.	STATE:	PENNSYLVANIA	DELAWARE	
2.	DUE DATE:	APRIL 15, 2002		
3.	CARRIER NAME:			
4.	FILING AS:	GROUP	INDIVIDUAL COM	IPANY
5.	If filing as a group, lis	t individual carrier names or NAIC carr	ier codes:	
6.	SUBMISSION TYPE:	ORIGINAL	CORRECTION]
		NSMITTAL LETTER TO: AWARE COMPENSATION RATIN		PCRB/DCRB USE ONLY Date Received
TH	NNSYLVANIA / DEL IE WIDENER BUILD IE SOUTH PENN SQU	NING, 6TH FLOOR	G BUKEAU	Receipt Mailed
PH	IILADELPHIA, PA 19 TN: ACTUARIAL DI	9107-3577		
		YLVANIA / DELAWARE COMPEN RECEIPT OF CALL NOT CATION POLICY YEAR CALL #3 V	IFICATION	
7.	STATE:	PENNSYLVANIA	DELAWARE	
8.	DUE DATE:	APRIL 15, 2002		
9.	SUBMISSION TYPE:	ORIGINAL	CORRECTION	
10.	DATE RECEIVED A	T PCRB/DCRB	BY	
11.	MAIL RECEIPT TO	(Indicate specific individual):		

PENNSYLVANIA / DELAWARE COMPENSATION RATING BUREAU

"F" Classification Policy Year Call For Compensation Experience #3 by State Valued As of December 31, 2001

NAIC

Carrier Code

(Five-Digit)

Carrier(s)*

Date Submitted	State Code (circle one)	PA(37) DE(07)
Submitted By	Title	
Signature	Phone	

	POLICY YEAR	ACCUMULATED EAF	RNED PREMIUM	ACCUM	ULATED POLICY YE	AR INCURRED LOS	SES-TOTAL
	Standard at Bureau				Outstanding		Incurred Losses
POLICY YEAR	Designated Stat.	Standard At	Net	Paid	Excluding IBNR	IBNR	Including IBNR
	Reporting Level	Company Level		(9) + (10)	(11) + (12)	(13) + (14)	(4) + (5) + (6)
	(1)	(2)	(3)	(4)	(11) (12) (5)	(6)	(7)
A. Prior to 1981	(1)	(2)	(5)	(-1)	(3)	(0)	(7)
B. 1981							
C. 1982							
D. 1983							
E. 1984							
F. 1985							
G. 1986							
Н. 1987							
I. 1988							
J. 1989							
K. 1990							
L. 1991							
M. 1992							
N. 1993							
O. 1994							
P. 1995							
Q. 1996							
R. 1997							
S. 1998							
T. 1999							
U. 2000							
V. 2001							
X. Total to							
12-31-01							
Sum (A) to (V)							
Y. Total to 12-31-00							
Sum (A) to (V)							
Last Year							
Z. Calendar Year							
2001 Experience							
(X-Y)							

PENNSYLVANIA / DELAWARE COMPENSATION RATING BUREAU

"F" Classification Policy Year Call For Compensation Experience #3 by State Valued As of December 31, 2001

NAIC

Carrier Code

(Five-Digit)

Carrier(s)*	Date Subr	nitted State Code (circle one) PA(37) DE(07)
	Submitted	By Title	
	Signature	Phone	

		Р	aid	Outstanding F	Excluding IBNR		IBNR
	Incurred						
POLICY YEAR	Indemnity						
	Claim Count	Indemnity	Medical	Indemnity	Medical	Indemnity	Medical
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
A. Prior to 1981							
B. 1981							
C. 1982							
D. 1983							
E. 1984							
F. 1985							
G. 1986							
Н. 1987							
I. 1988							
J. 1989							
K. 1990							
L. 1991							
M. 1992							
N. 1993							
O. 1994							
P. 1995							
Q. 1996							
R. 1997							
S. 1998							
T. 1999							
U. 2000							
V. 2001							
X. Total to							
12-31-01							
Sum (A) to (V)							
Y. Total to 12-31-00							
Sum (A) to (V)							
Last Year							
Z. Calendar Year							
2001 Experience							
(X-Y)	1. 11 .		1 • •		<u> </u>		

(Please type)

PENNSYLVANIA / DELAWARE COMPENSATION RATING BUREAU

"F" Classification Policy Year Call For Compensation Experience #3

By State Valued As Of December 31, 2001

CARRIER(S)*

2001 Experience

(X-Y)

NAIC CARRIER CODES

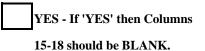
STATE CODE (circle one)

		OUTSTANDING EXCLUDING IBNR					
		Indemnity		Medical			
	POLICY YEAR	CASE	BULK	CASE	BULK		
		(15)	(16)	(17)	(18)		
A.	Prior to 1981						
B.	1981						
C.	1982						
D.	1983						
E.	1984						
F.	1985						
G.	1986						
H.	1987						
I.	1988						
J.	1989						
K.	1990						
L.	1991						
M.	1992						
N.	1993						
0.	1994						
<u>р.</u>	1995						
Q.	1996						
<u>.</u> R.	1997						
S.	1998						
<u>т.</u>	1999						
U.	2000						
V. Х. Та	2001 otal to						
12	-31-01						
	m (A) to (V)						
Y. To							
	-31-00						
	m (A) to (V)						
	st Year						
Z. Ca	lendar Year						

PA(37) DE(07)

QUESTIONS:

1. Does your company currently report all bulk reserves for indemnity and medical under the IBNR columns on (Please check one) page 2?



NO - If 'NO' then COMPLETE Columns 15 - 18.

If your company currently reports any bulk reserves for indemnity and medical under the outstanding excluding IBNR columns of page 2 then:

- 1. Columns 15 + 16 on this page must equal Column 11 on page 2.
- 2. Columns 17 + 18 on this page must equal Column 12 on page 2.

Page 3

PENNSYLVANIA COMPENSATION RATING BUREAU

"F" Classification Policy Year Call For Compensation Experience #3 by State Valued As of December 31, 2001

NAIC Carrier Code (Five-Digit)

Carrier(s)*

 Date Submitted	State Code (circle one) PA(37) DE (07)	
 Submitted By	Title	
 Signature	Phone	

	POLICY YEA	R INCURRED	ACCUMULATED PO	LICY YEAR LOSSES		ACCUMULATE	D POLICY YEAR	
	INDEMNITY CLAIM COUNT		Paid Losses on Closed Claims		ALLOCATED LOSS ADJUSTMENT EXPENSE **			
POLICY YEAR	Accumulated	Open					Incurred	
	Closed (Paid)	Outstanding	Indemnity	Medical	Paid	Case	Bulk + IBNR	(23)+(24)+(25)
	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
A. Prior to 1981								
B. 1981								
C. 1982								
D. 1983								
E. 1984								
F. 1985								
G. 1986								
Н. 1987								
I. 1988								
J. 1989								
K. 1990								
L. 1991								
M. 1992								
N. 1993								
O. 1994								
P. 1995								
Q. 1996								
R. 1997								
S. 1998								
T. 1999								
U. 2000								
V. 2001								
X. Total to								
12-31-01								
Sum (A) to (V)								
Y. Total to 12-31-00								
Sum (A) to (V)								
Last Year								
Z. Calendar Year								
2001 Experience								
(X-Y)								

(Please Type)

PENNSYLVANIA / DELAWARE COMPENSATION RATING BUREAU

"F" Classification Policy Year Call for Compensation Experience #3 by State - As of December 31, 2001

Questionnaire

Carrier	ier(s)*	NAIC Carrier Code(s)	
Submit Signati Teleph		Title State Code (check one) Date Submitted) PA(37) DE(07)
1.	If this is a group report, have any new members been added to (or ()Yes ()No If yes, indicate new (or dropped) members.	deleted from) this report?	
2.	Do any credits appear in any of the experience reported in lines A	-	o If yes, please explain.
3.	Does the reported accumulated total from the previous "F" Classif through (26), correspond to that reported on the present call (line		
4.	Are the reserves in columns (13) through (18) discounted? (plea a) () No b) () Yes - Only for Indemnity cases reserved on a tabular l c) () Yes - Other, please explain. If item 4c is checked, is this a change from last year's Call? ()Y	basis discounted at 3.5%.	
5	Has the standard premium in column (1) been adjusted to the Burg ()Yes ()No	eau Designated Statistical Re	porting Level?
6.	Are the figures on page 1, line Z columns (1), (3) and (7) the same ()Yes ()No If no, please explain.	e as those shown on Call for	Experience #1, page 6, line 5?
7.	For any policy year, lines A through U, do the Accumulated Paid report of Accumulated Paid Losses in columns (9) and (10) for the		•
8.	Does your company report "F" Class experience on a classification a) ()Yes - The data shown is exclusively "F" Classification data b) ()No - We have reported the total experience on risks when t	L.	verning class

c) ()Other - Please explain.

Is this a change from last year's Call? ()Yes ()No