

January 30, 2009

Page 1 of 2

PENNSYLVANIA AND DELAWARE CALL FOR EXPERIENCE # 15

CATASTROPHE CODE #48 VALUED AS OF DECEMBER 31, 2008 - DUE APRIL 15, 2009

In accordance with the approved statistical program you are hereby requested to file with the Bureau on or before April 15, 2009, your compensation experience by policy year valued as of December 31, 2008. Data reported in this Call is subject to the Financial Data Incentive **Program (FDIP) and must be submitted using the Financial Data Reporting Application (FDRA).**

Catastrophe Code #48

As announced in Bureau Circulars No. 1436 (PA) and No. 756 (DE) Catastrophe Code #48 claims are attributable to:

All claims directly arising from the commercial airline hijackings of September 11, 2001 and the resulting subsequent events with accident dates of September 11, 2001 through September 14, 2001.

Catastrophe Code 48 includes the following types of claims occurring within the time frame of September 11, 2001 to September 14, 2001:

- Death and injury claims
- Stress claims and potential respiratory cases
- Claims resulting from recovery and clean-up efforts

Catastrophe Code #48 losses are restricted to policy years 2000 and 2001.

Anthrax and biochemical claims are <u>not</u> included under the definition of Catastrophe Code 48.

Catastrophe Code #87

Catastrophe Code #87 claims are attributable to:

Workers Compensation occupational disease claims emanating from the rescue, recovery and clean-up work at the World Trade Center between September 11, 2001 and September 12, 2002, and the employer had to order the worker into the WTC site. Volunteers are not covered.

CALL FOR EXPERIENCE #15

These claims are New York claims subject to New York benefits. It is possible, however, that some claims to which Catastrophe Code #87 applies may be incurred on Pennsylvania or Delaware policies. Such claims should be reported on Call #15.

Catastrophe Code #87 losses are restricted to policy years 2000, 2001 and 2002.

This Call captures the following data:

- Open, closed and total indemnity claim counts
- Paid losses for both indemnity and medical
- Case outstanding losses for both indemnity and medical excluding bulk and IBNR reserves

All questions should be directed to the Actuarial Department at (215) 568-2371.