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2002 ANNUAL COMPLIANCE REPORT

STATE OF MAINE WORKERS' COMPENSATION BOARD



JANUARY 1, 2002 - DECEMBER 31, 2002

OFFICE OF MONITORING, AUDIT & ENFORCEMENT

Paul Dionne
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Deputy Director of Benefits Administration

**Maine Workers' Compensation Board (MWCB)
2002
Annual Compliance Report**

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TABLE OF CONTENTS

1.	Executive Summary	Pages 1-3
2.	Recommendations for High Compliance Performance	Page 4
3.	Annual Compliance Summary	Page 5
4.	First Reports of Occupational Injury or Disease Compliance Summary	Page 6
5.	Payment of Initial Indemnity Benefits Compliance Summary	Page 7
6.	Filing of Memoranda of Payment Compliance Summary	Page 8
7.	Compliance Trends from 1999 to 2002	Page 9
8.	Initial Indemnity Payment Compliance Comparison by Insurance Entity Type	Page 10
9.	Initial Filing of Memoranda of Payment Compliance Comparison by Insurance Entity Type	Page 11
10.	Percentage of Memoranda of Payment Filed by Insurance Entity Type	Page 12
11.	Percentage of Insurance Groups Above and Below MWCB Benchmarks for Initial Indemnity Payment	Page 13

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TABLE OF CONTENTS (continued)

12. Percentage of Insurance Groups Above and Below MWCB Benchmarks for Initial Filing of Memoranda Of Payment	Page 14
13. Initial Indemnity Payments and Memoranda of Payment Filing Compliance Comparison between In-State and Out-of-State Insurance Groups	Page 15
14. Percentage of Memoranda of Payment Filed by In-State and Out-of-State Insurance Groups	Page 16
15. Quarterly and Annual Insurance Group Compliance Charts	Pages 17 - 45

APPENDICES

A. Insurance Group Compliance	Pages A1 – A8
B. Compliance Comparison by Adjusting Entity	Pages B1 – B4
C. Compliance Percentage for In-State Insurance Groups	Pages C1 – C3
D. Compliance Percentage for Out-of-State Insurance Groups	Pages D1 – D3
E. Annual Compliance Data	Pages E1 – E66
F. Compliance Calculation Methodology	Pages F1 – F4

**Maine Workers' Compensation Board (MWCB)
2002
Annual Compliance Report**

CHARTS AND TABLES

CHARTS

Chart 1 -	Receipt of First Reports of Occupational Injury or Disease at MWCB	Page 6
Chart 2 -	Compliance Percentage for Receipt of First Reports of Occupational Injury or Disease for 2002	Page 6
Chart 3 -	Number of First Reports of Occupational Injury or Disease Received at MWCB per Quarter of 2002	Page 6
Chart 4 -	Payment of Initial Indemnity Benefits	Page 7
Chart 5 -	Compliance Percentage for Initial Indemnity Payments Per Quarter of 2002	Page 7
Chart 6 -	Annual Compliance Trends – Initial Indemnity Payments	Page 7
Chart 7 -	Compliance Percentage for Filing of Memoranda of Payment with MWCB per Quarter of 2002	Page 8
Chart 8 -	Compliance Percentage for Filing of Memoranda of Payment Per Quarter of 2002	Page 8
Chart 9 -	Annual Compliance Trends – Filing of Memoranda of Payment	Page 8
Chart 10 -	Compliance Trends	Page 9

CHARTS AND TABLES (continued)

Chart 11 -	Compliance Percentage of Initial Indemnity Payments per Insurance Entity Type	Page 10
Chart 12 -	Compliance Percentage of Filing of Memoranda of Payment Per Insurance Entity Type	Page 11
Chart 13 -	Percentage of Memoranda of Payment Filed Per Insurance Entity Type 2001	Page 12
Chart 14 -	Percentage of Memoranda of Payment Filed per Insurance Entity Type 2002	Page 12
Chart 15 -	Insurance Groups Above and Below MWCB Benchmark for Initial Indemnity Payments 2001	Page 13
Chart 16 -	Insurance Groups Above and Below MWCB Benchmark for Initial Indemnity Payments 2002	Page 13
Chart 17 -	Insurance Groups Above and Below MWCB Benchmark for Filing of Memoranda of Payment 2001	Page 14
Chart 18 -	Insurance Groups Above and Below MWCB Benchmark for Filing of Memoranda of Payment 2002	Page 14
Chart 19 -	Compliance Comparison for Initial Indemnity Payments In-State vs. Out-of-State Insurance Groups	Page 15
Chart 20 -	Compliance Comparison for Memoranda of Payment Filing In-State vs. Out-of-State Insurance Groups	Page 15
Chart 21 -	Percentage of Memoranda of Payment Filed In-State vs. Out-of-State Insurance Groups	Page 16

CHARTS AND TABLES (continued)

**Trend Charts -Quarterly and Annual Compliance Performance per
Insurance Group**

Pages 17-45

TABLES

Table 1 - 2002 Quarterly Compliance Summary

Page 5

Table 2 - Compliance Comparison Pilot Project through 2002

Page 5

**Table 3 - First Reports of Occupational Injury or Disease Received at
MWCBC Breakdown**

Page 6

Table 4 - Initial Indemnity Payments Breakdown

Page 7

Table 5 - Memoranda of Payment Filing Breakdown

Page 8

Executive Summary

On May 20, 2003 the Maine Workers' Compensation Board unanimously approved the 2002 Annual Compliance Report from January 1, 2002 to December 31, 2002. This report represents compliance information on individual insurance carriers, third-party administrators (TPAs) and self-administered employers with the Maine Workers' Compensation Act.

The report represents the efforts of the staff of the Office of Monitoring, Audit and Enforcement (MAE) along with the workers' compensation community. This report was prepared by the following MAE staff members:

Jeffery Levesque – Management Analyst
Research and Report Compilation

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Research and Report Compilation

Steven Minkowsky – Deputy Director of Benefits Administration
Editing

I. COMPLIANCE OVERVIEW

A. Highest annual compliance in all areas to date. This is the second year in a row.

B. Lost Time First Reports.

- 16,891 Lost Time First Reports were received by the MWCB in 2002. 1,267 fewer than in 2001.
- 82% (81.73%) were filed within 7 days.
87% (87.26%) were filed within 10 days.

C. Payment of Initial Indemnity Benefit.

- 85% (85.27%) of initial indemnity benefits were paid within 14 days. The MWCB Benchmark is 80%. The continued increase in initial indemnity payment compliance indicates that more and more households are receiving timely indemnity benefits as compliance continues to improve.

D. Memoranda of Payment Filed Within 17 Days.

- 81% (80.78%) of all Memoranda of Payment were filed within 17 days. The MWCB Benchmark is 75%. This constitutes a compliance improvement of close to 5% over 2001.

Executive Summary

II. CAVEATS:

- This Annual Compliance Report represents dynamic results based upon data received by March 30, 2003.

The Board's current benchmarks are as follows:

- (1) Payment of Initial Indemnity Benefits made within 0-14 days is 80%.
 - (2) Memoranda of Payment received within 0-17 days is 75%.
- Employer delays in reporting dates of injury and/or dates of incapacity lower insurance company and third party administrator compliance.
 - Question marks listed on this report indicate that the insurance company, the third party administrator, or the self-administered employer did not provide the required data; therefore, the time line calculation could not be determined.

III. CORRECTIVE ACTION PLANS

Corrective Action Plans (CAPs) were implemented for insurers with chronic poor compliance and filing procedures. These plans have improved the performance of some carriers. Those carriers who have failed to improve compliance have been engaged in further corrective action. Those who have improved significantly have had formal CAPs removed.

Ongoing CAPs

Market Share By Premium Written

A)	Royal Sunalliance/EBI Insurance	3.3%
B)	Zurich Insurance	2.5%
C)	Guard Insurance	2.1%
D)	Travelers	1.9%
E)	Atlantic Mutual Insurance	0.4%
F)	Chubb & Son Insurance	0.3%

CAPs Removed

- A) Liberty Mutual Insurance
(Bala-Cynwyd, PA and Tarrytown, NY offices)
- B) Hanover Insurance
- C) Claims Management Inc.

Executive Summary

IV. RECOMMENDATIONS FOR HIGH COMPLIANCE PERFORMANCE

(See Page 4.)

Compliance information on individual insurance carriers, third-party administrators, and self-administered employers for the four quarters on 2002 is listed on the Board's website:
www.maine.gov/wcb

SPM/jsl

Recommendations for High Compliance Performance 2002

Insurance Groups/TPAs				
Volume	Name of Group/TPA	# of MOPs	Initial Payment	MOP Filing
501+	MEMIC	1612	89%	88%
301- 500	Sedgwick	344	88%	86%
101-300	Dunlap Claims Mgmt.	209	92%	92%
	Acadia	170	92%	93%
	Hanover	122	94%	85%
0-100	Peerless	90	94%	90%
Self-Administered Employers				
Volume	Name of Employer	# of MOPs	Initial Payment	MOP Filing
101+	Maine Municipal Association	263	84%	83%
	State of Maine	116	97%	98%
	Maine School Management	113	96%	96%
51-100	Morse, Payson & Noyes	80	95%	91%
	Maine Health Care/Maine Motor Transport	62	90%	92%
	Maine Automobile Dealers	46	100%	100%
0 - 50	Bath Iron Works	39	97%	95%
	City of Bangor	18	100%	100%
	Central Maine Medical	12	100%	100%

MWCB Benchmarks

- 1) Payment of Initial Indemnity Benefits made within 0-14 days is 80%
- 2) Memoranda of Payment received within 0 - 17 days is 75%.

Qualifications

- 1) Must have filed at least 10 MOPs in the year.
- 2) Met or exceeded MWCB Benchmarks in both categories.
- 3) Only top 3 entities in each group where more than 3 qualify.

Table 1**2002 Quarterly Compliance Reports¹**

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter	
	<u>7 Days</u>	<u>10 Days</u>	<u>7 Days</u>	<u>10 Days</u>	<u>7 Days</u>	<u>10 Days</u>	<u>7 Days</u>	<u>10 Days</u>
First Report Of Injury Received within:	81.95%	86.71%	81.50%	87.11%	78.61%	84.31%	81.77%	87.26%
Initial Indemnity Payment Made Within 14 Days	83.81%		85.87%		86.27%		85.11%	
Memoranda of Payment Received Within 17 Days	79.16%		81.46%		81.44%		81.18%	

Table 2**Compliance Comparison**

	Pilot Project² 1997	Annual Compliance³ 1999	Annual Compliance⁴ 2000	Annual Compliance⁵ 2001	Annual Compliance⁶ 2002	Percent of Change			
First Report Of Injury Received within 7 Days	36.74%	69.20%	78.33%	79.71%	81.73%	Since Pilot 122.46%	Since 1999 18.11%	Since 2000 4.34%	Since 2001 2.53%
Initial Indemnity Payment Made Within 14 Days	59.39%	79.35%	80.26%	82.79%	85.27%	Since Pilot 43.58%	Since 1999 7.46%	Since 2000 6.24%	Since 2001 3.00%
Memoranda of Payment Received Within 17 Days	56.78%	75.14%	74.62%	77.08%	80.78%	Since Pilot 42.27%	Since 1999 7.51%	Since 2000 8.26%	Since 2001 4.80%

¹ Static results based upon data received by the deadline for each quarter.² Static results based upon sample data collected for Pilot Project of 1997.³ Dynamic results based upon population data received by March 30, 2000.⁴ Dynamic results based upon population data received by March 30, 2001.⁵ Dynamic results based upon population data received by March 30, 2002.⁶ Dynamic results based upon population data received by March 30, 2003

Annual Compliance Report

01/01/02 - 12/31/02

FIRST REPORTS OF OCCUPATIONAL INJURY OR DISEASE

Chart 1

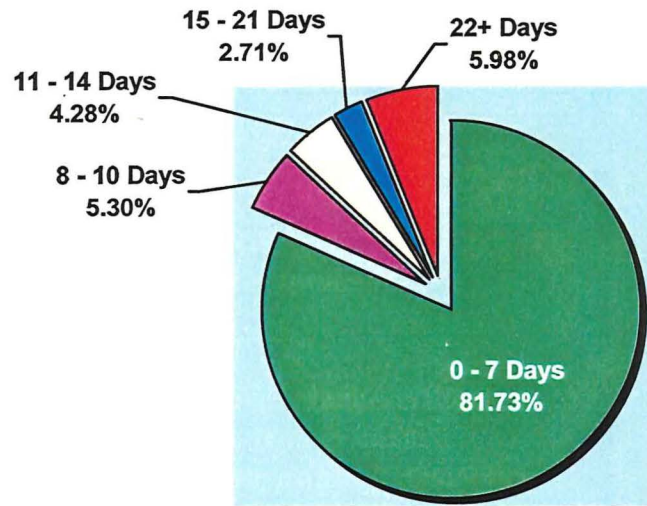


Table 3

First Reports Received Within:

0 - 7	Days	13,805	81.73%
8 - 10	Days	895	5.30%
11 - 14	Days	723	4.28%
15 - 21	Days	458	2.71%
22+	Days	1,010	5.98%
Total		16,891	100%

In 2002, nearly 82% of all Lost Time First Reports were filed timely. This represents the highest annual compliance the industry has ever reached.

16,891 Lost Time First Reports were received by the MWCB which is 1267 less than in 2001 and 1528 less than in 2000. This number only indicates the total number of Lost Time First Reports received, which could be for any date of injury.

Chart 2

Quarterly Compliance

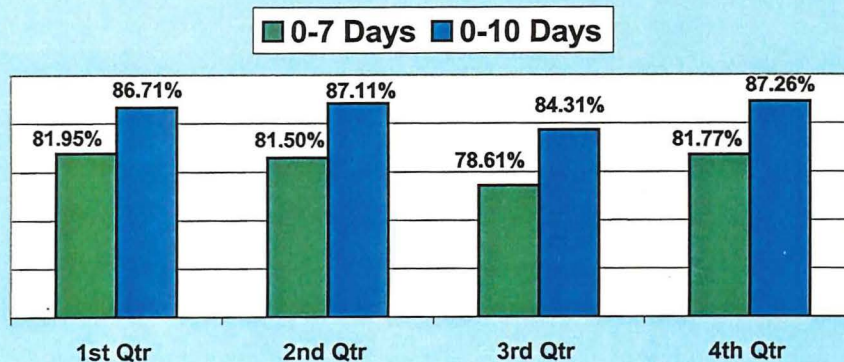
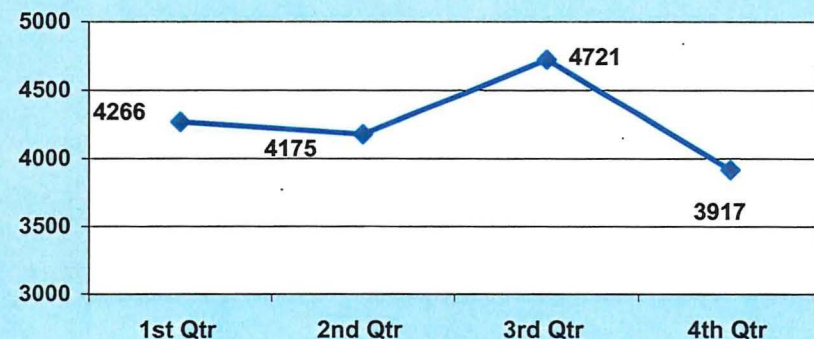


Chart 3

Lost Time First Reports



Annual Compliance Report

01/01/02 - 12/31/02

PAYMENT OF INITIAL INDEMNITY BENEFITS

Chart 4

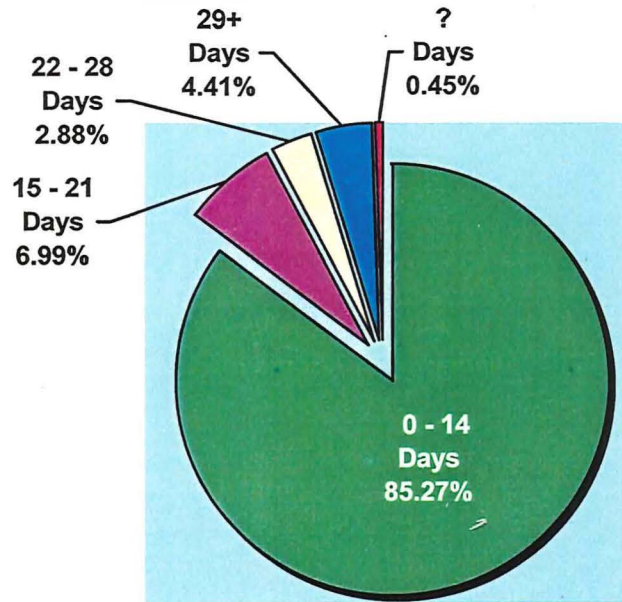


Table 4

Initial Payment Made Within:			
0 - 14	Days	4,353	85.27%
15 - 21	Days	357	6.99%
22 - 28	Days	147	2.88%
29+	Days	225	4.41%
?	Days	23	0.45%
Total		5,105	100%

In 2002, 85.27% of all Initial Indemnity Payments were made within 0-14 Days. This is the highest annual compliance reached to date.

The 2001 compliance figure was 82.79%

The 2000 compliance figure was 80.26%.

The improvement in compliance in 2002 resulted in roughly 120 more households receiving timely benefits than in 2001.

Chart 5

2002 Quarterly Compliance

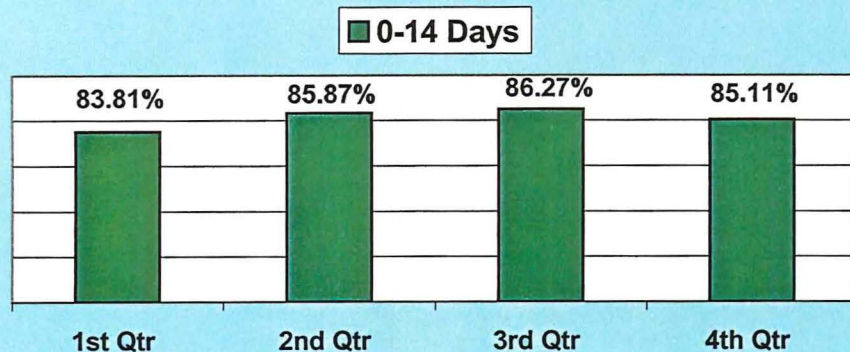
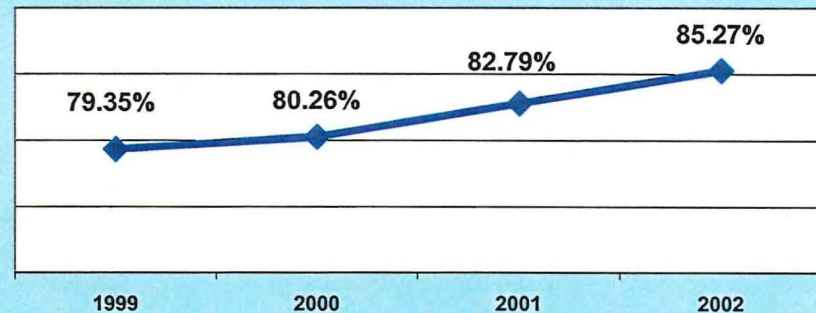


Chart 6

Annual Compliance Trends



Annual Compliance Report

01/01/02 - 12/31/02

MEMORANDA OF PAYMENT

Chart 7

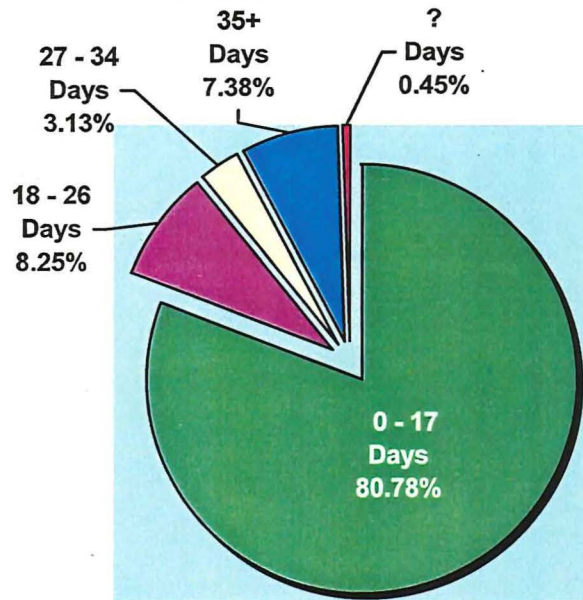


Table 5

Memoranda of Payment Filed Within:			
0 - 17	Days	4,124	80.78%
18 - 26	Days	421	8.25%
27 - 34	Days	160	3.13%
35+	Days	377	7.38%
?	Days	23	0.45%
Total		5,105	100%

In 2002, 80.78% of all Memoranda of Payment (MOP) Filings were made within 0-17 Days. This is the highest annual compliance reached to date.

The 2001 compliance figure was 77.08%.
The 2000 compliance figure was 74.62%.

Chart 8

2002 Quarterly Compliance

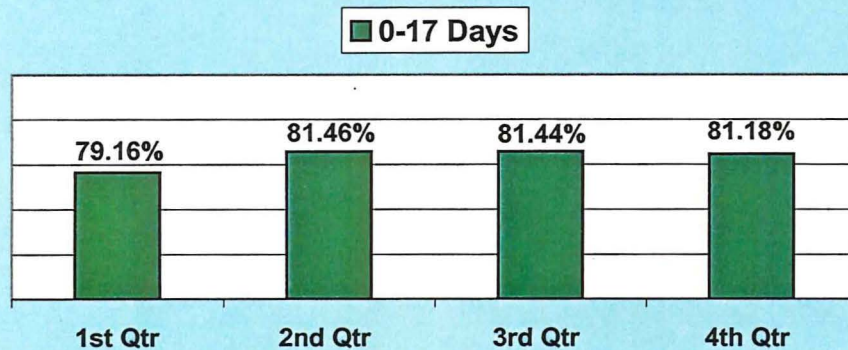
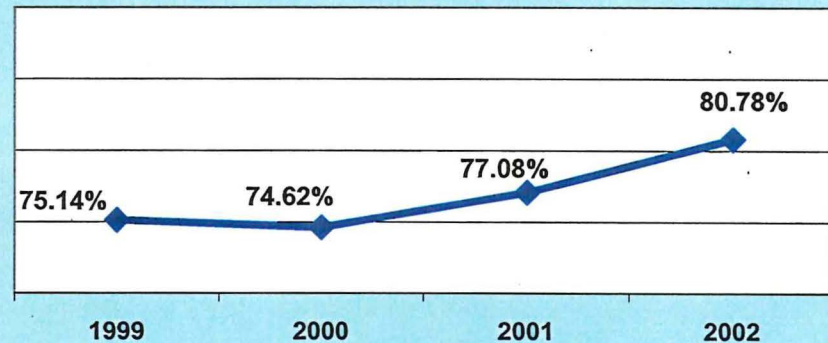


Chart 9

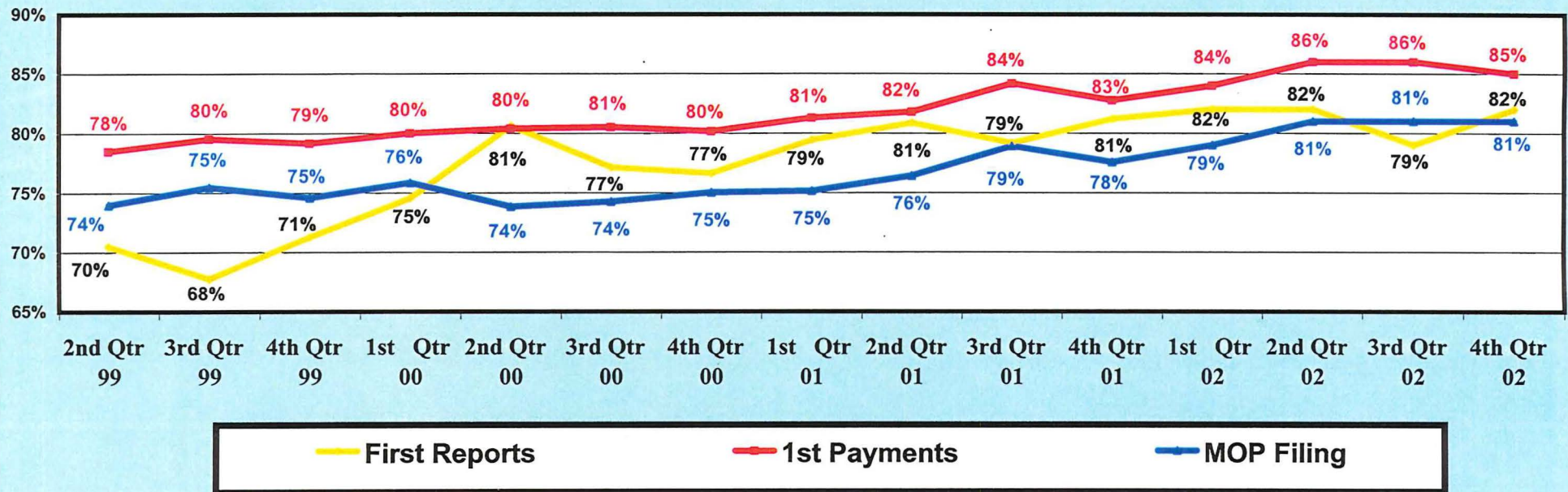
Annual Compliance Trends



Annual Compliance Report 01/01/02-12/31/02

Chart 10

Compliance Trends 1999 - 2002



Compliance Trends

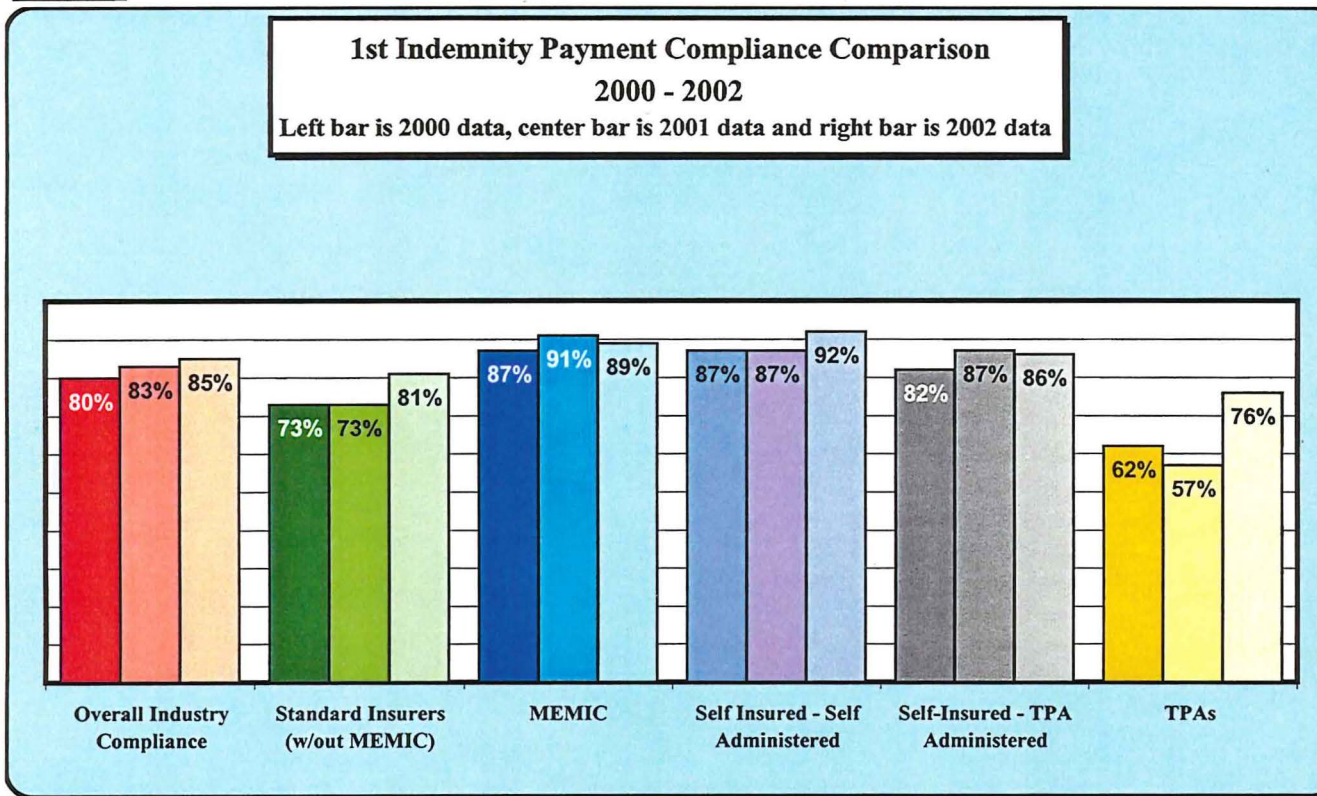
This chart gives an overview of compliance trends since the inception of compliance monitoring by the MWCB.

As can be seen, compliance by the industry in general is displaying an upward trend.

The greatest increase in compliance was in the reporting of Lost Time First Reports. In the 1st Quarter of 1999 only 67% of all Lost Time First Reports were being reported to the MWCB within 7 days of the employers notice or knowledge of lost time. By the 4th Quarter of 2002, nearly 82% of Lost Time First Reports were being reported in a timely manner which represents a 15% increase in compliance by the industry.

Annual Compliance Report 01/01/02 - 12/31/02

Chart 11



Workers' compensation insurance claims can be administered by many different types of adjusting entities in Maine.

There are the customary or "standard" insurance companies like Kemper or Hanover.

There is Maine Employers Mutual (MEMIC) which was created by the Legislature.

Employers like Bath Iron Works can also choose to "self-insure". These self-insureds can choose to adjust their own claims. This is known as "self-administering".

Self-insureds can also choose to hire a third party administrator (TPA) like Sedgewick to administer their claims.

Some insurance companies choose to outsource some of their adjusting work to TPAs.

Payment of Initial Indemnity Benefits Comparison for Different Types of Workers' Compensation Claims Entities/Adjusters

This chart displays the percentage of compliance for each type of adjusting entity achieved in Payment of Initial Indemnity Benefits within the 0-14 days category. The Maine Workers' Compensation Board's Benchmark for this is 80%.

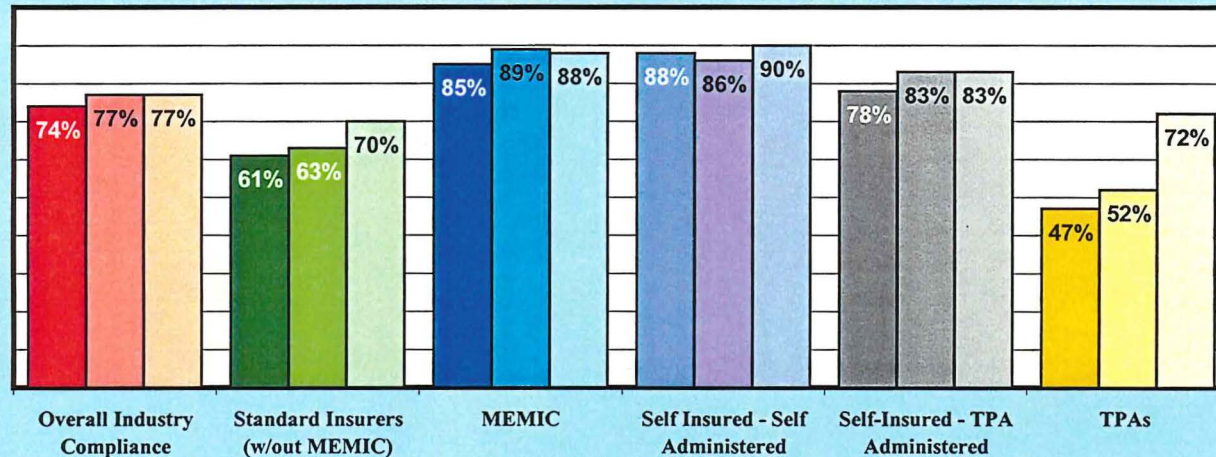
As this chart demonstrates, 1st Indemnity Payment Compliance improved from 80% in 2000 to 85% in 2002. Standard Insurers and TPAs indicated the most improvement over these two years. TPAs administering "large-deductible" policies and standard policies for other insurers have displayed compliance improvement but still have not exceeded the Board's Benchmarks.

Annual Compliance Report 01/01/02 - 12/31/02

Chart 12

Memoranda of Payment Filing Compliance Comparison 2000 - 2002

Left bar is 2000 data, center bar is 2001 data and right bar is 2002 data



The Maine Workers' Compensation Board (MWCB) measures whether the "Lost Time" First Reports of Occupational Injury or Disease and Memoranda of Payment (MOP) are filed in a timely manner.

A "Lost Time" First Report of Occupational Injury or Disease is required to be filed with the MWCB within 7 days of an employer's notice or knowledge that an employee has missed a day or more of work because of their injury.

When an insurer pays workers' compensation benefits, a Memorandum of Payment must be filed with the MWCB.

The MWCB measures when the payment was made and when the MOP was filed.

Filing of Initial MOP Compliance Comparison for Different Types of Workers' Compensation Claims Entities/Adjusters

This chart displays the percentage of compliance for each type of adjusting entity achieved in the filing of Memoranda of Payment within 0 - 17 days category. The Maine Workers' Compensation Board's Benchmark for this is 75%.

Memoranda of Payment Filing Compliance improved from 74% in 2000 to 81% in 2002. Most insurance entity types displayed some improvement in this category. TPAs displayed the greatest increase in compliance performance.

Annual Compliance Report 01/01/02 - 12/31/02

Chart 13

**Percentage of Memoranda of Payment Filed
2001**

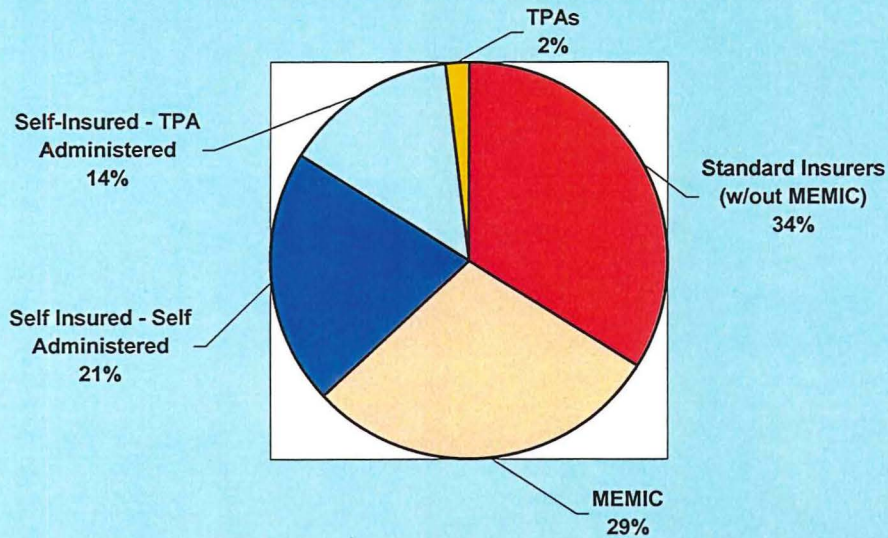
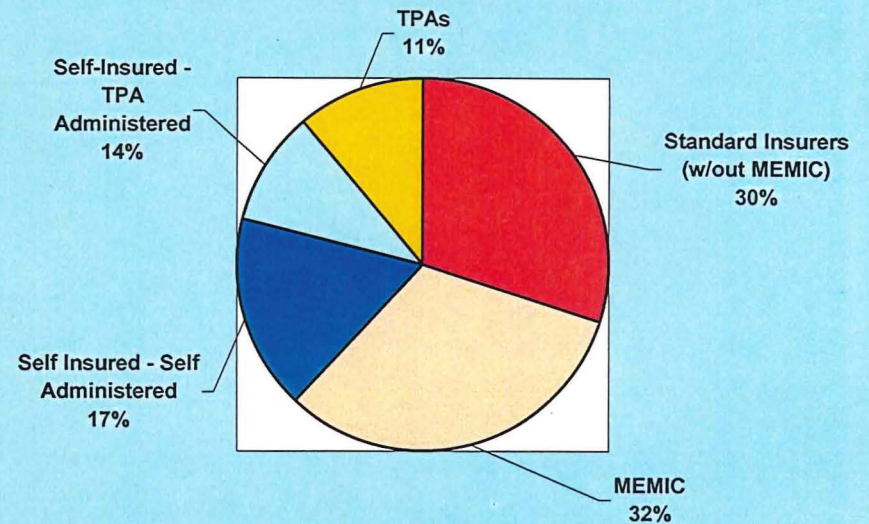


Chart 14

**Percentage of Memoranda of Payment Filed
2002**



Percentage of MOPs Filed by Adjuster Type

This chart displays the percentage of MOPs that each type of adjusting entity filed with the Maine Workers' Compensation Board. This figure is a representation of the percentage of MOPs filed only and does not indicate an insurer's market share but rather, it indicates the insurer's claims activity.

MEMIC increased its percentage of initial MOPs filed. The monitoring division has noted a couple of interesting trends during 2002. Many employers who were previously self-insured had obtained "large-deductible" policies with insurers. Many of these "large-deductible" policies are then handled by third party administrators (TPAs). Routine monitoring activities also revealed that many standard insurers had shifted some of their claims processing activities to TPAs.

Annual Compliance Report
01/01/02 - 12/31/02

Chart 15

**1st Indemnity Payments Compliance
Insurance Group Performance
2001**

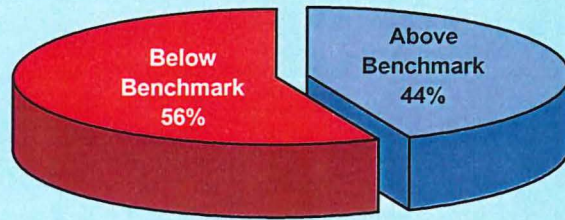
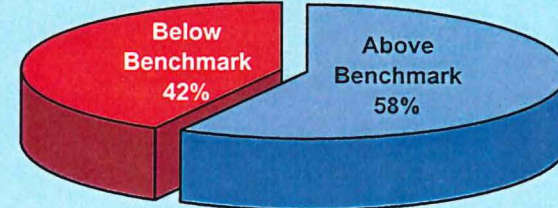


Chart 16

**1st Indemnity Payments Compliance
Insurance Group Performance
2002**



**Initial Indemnity Payments made within 0-14 days.
MWCB Benchmark = 80% Overall Compliance = 85.27%**

Insurance Group Benchmark Comparisons for Initial Indemnity Benefit Payments

As Chart 4 on page 7 indicated, overall, the insurance community met the benchmarks for compliance as set by the Maine Workers' Compensation Board.

An "insurance group" is defined in this analysis as the parent company of a number of individual insurance entities. A total of 59 insurance groups filed MOPs with the MWCB in 2002.

Insurance groups can consist of many different insurance entities. For example, Liberty Mutual Group accounts for 10 different insurance entities. As the Insurance Group Compliance spreadsheet indicates, most insurance groups filed only a small number of MOPs.

The majority of initial indemnity payments and MOPs are filed by a small number of insurance entities that have generally high compliance. The data from those companies with high compliance made up the majority of the MOPs that were measured. As a result, the overall industry compliance was above the MWCB's benchmarks. However, the insurance group charts and spreadsheets indicate that the majority of insurance groups did not meet the MWCB's benchmarks. In 2002 34 of 59 or 58% of all insurance groups that filed MOPs met the benchmarks for the payment of initial indemnity benefits. As the above charts indicate, this was a major improvement over 2001.

Annual Compliance Report
01/01/02 - 12/31/02

Chart 17

**Memoranda of Payment Filing Compliance
Insurance Group Performance
2001**

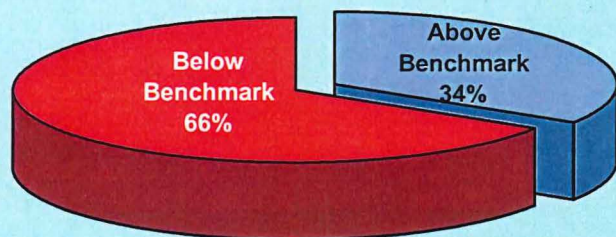
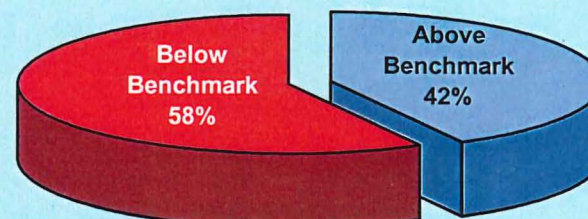


Chart 18

**Memoranda of Payment Filing Compliance
Insurance Group Performance
2002**



**Memoranda of Payment filed within 0-17 days.
MWCB Benchmark = 75% Overall Compliance = 80.78%**

Insurance Group Benchmark Comparisons for Memoranda of Payment Received by the MWCB.

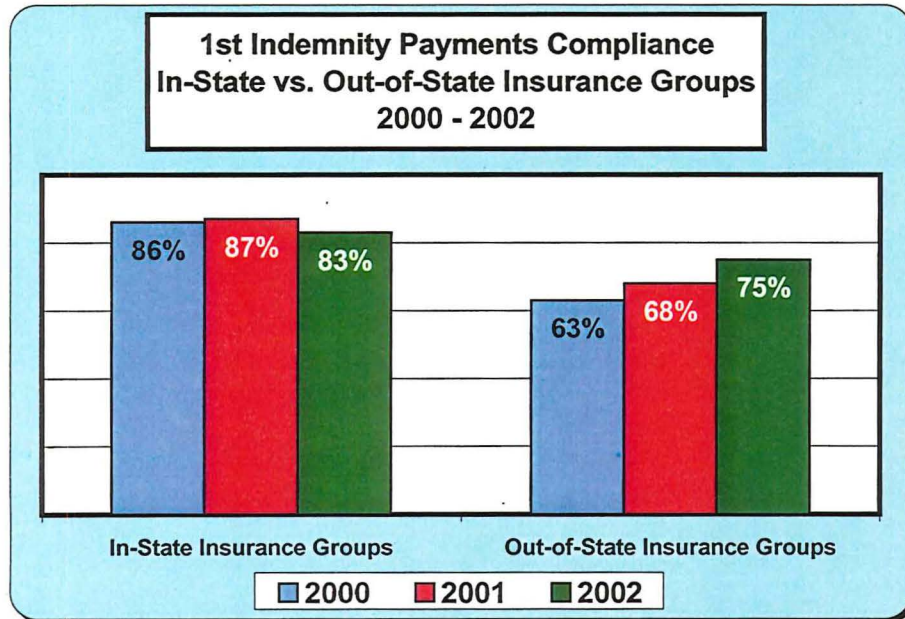
As Chart 7 on page 8 indicated, overall, the insurance community met the benchmarks for compliance as set by the Maine Workers' Compensation Board.

An "insurance group" is defined in this analysis as the parent company of a number of individual insurance entities. A total of 59 insurance groups filed MOPs with the MWCB in 2002.

The data from those companies with high compliance made up the majority of the MOPs that were measured. As a result, the overall industry compliance was above the MWCB's benchmarks. However, the insurance group charts and spreadsheets indicate that the majority of insurance groups did not meet the MWCB's benchmarks. More insurance groups met the benchmarks for timely filing of the Memoranda of Payment than last year. This year 25 of 59 or 42% of all insurance groups that filed MOPs met the benchmarks. As the above charts indicate, this was an 8% improvement in compliance. As explained on the previous page, most insurance groups filed only a small number of MOPs.

Annual Compliance Report 01/01/02 - 12/31/02

Chart 19



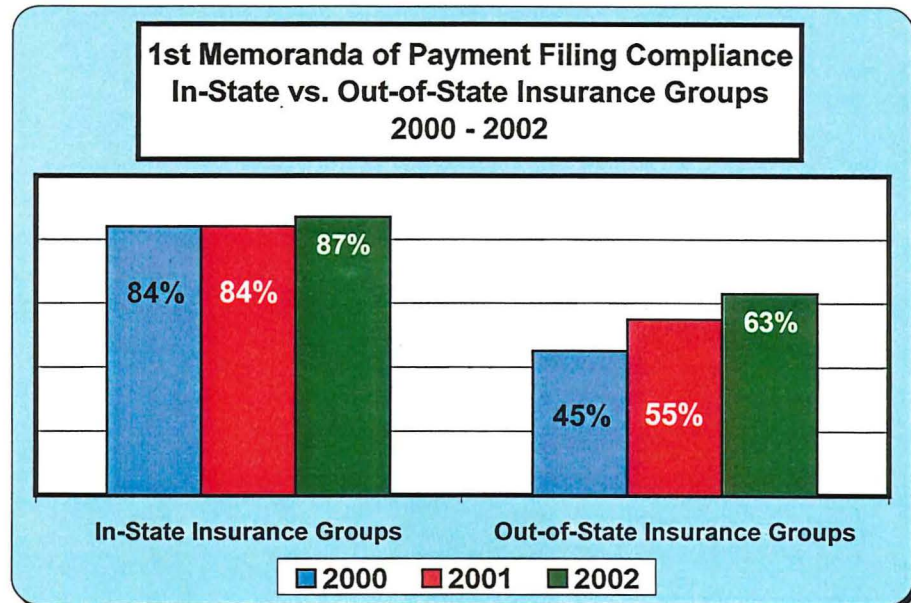
Through the Reconciliation Report and the Reconciliation Process, the MWCB can identify those insurance groups processing “in-state” and those processing “out-of-state”.

An out-of-state insurance group has its main indemnity claims processing location outside of Maine and provides a mailing address for the Reconciliation Report that is outside of Maine.

An in-state insurance group has its main indemnity claims processing location in Maine and provides a mailing address for the Reconciliation Report that is in Maine.

These charts indicate that in-state insurance groups generally have higher compliance with the MWCB's benchmarks than out-of-state insurance groups.

Chart 20



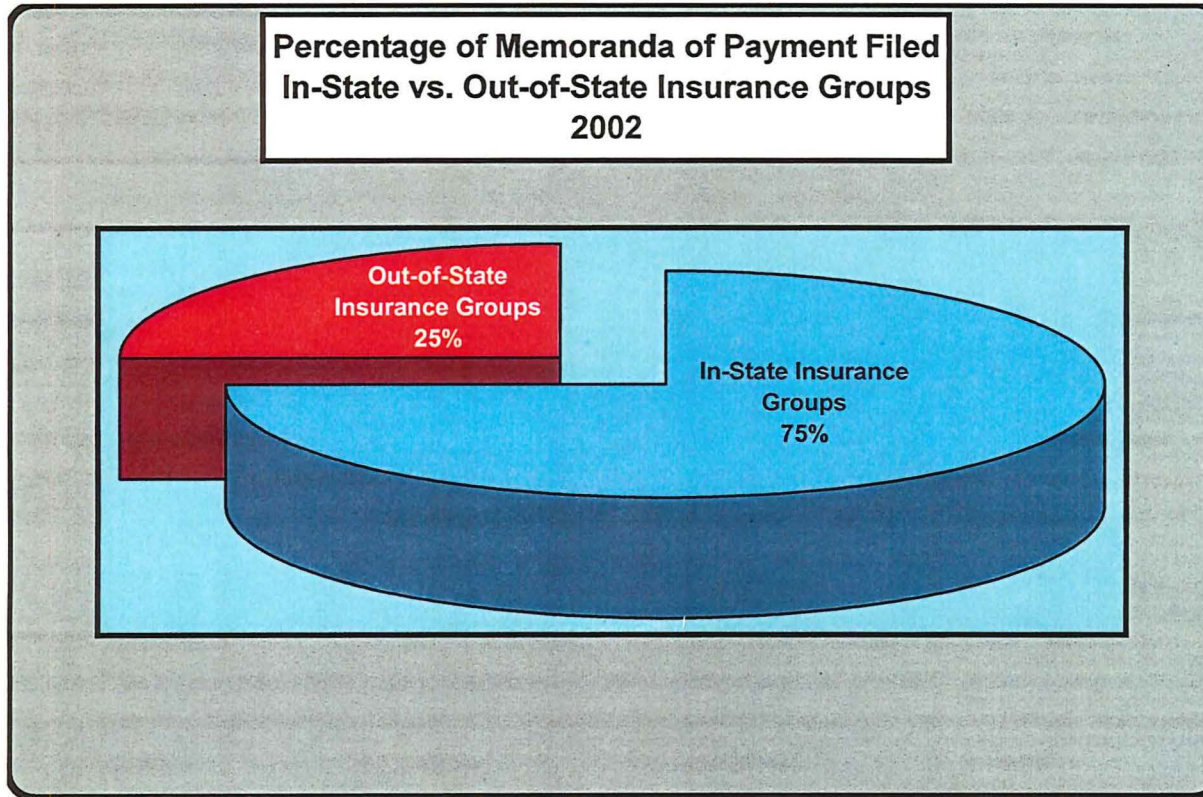
In 2002, the in-state insurance groups as a whole exceeded the MWCB benchmarks for both 1st Indemnity Payment compliance and 1st Memoranda of Payment filing compliance.

Although the out-of-state insurance groups showed improvement in both compliance categories in 2002, general compliance was still below the MWCB Benchmarks.

The Office of Monitoring, Auditing and Enforcement (MAE) of the MWCB has entered into Corrective Action Plans (CAPs) with both in-state and out-of-state insurers who consistently fail to meet or exceed the MWCB's benchmarks. This process will continue.

**Annual Compliance Report
01/01/02 - 12/31/02**

Chart 21



Percentage of MOPs filed by In-State and Out-of-State Insurance Groups.

Even though out-of-state insurance groups filed only 25% of all initial MOPs, their generally lower filing compliance negatively impacted overall initial MOP filing compliance.

Some out-of-state Insurance Groups have improved their compliance performance by engaging in Corrective Action Plans.

This chart indicates that out-of-state insurance groups filed 25% of all initial indemnity MOPs. This figure was 24% in the last two years.

The Office of Monitoring, Audit and Enforcement is currently engaged with many in-state and out-of-state insurance groups in an effort to improve compliance by offering training, education and alternative filing techniques.

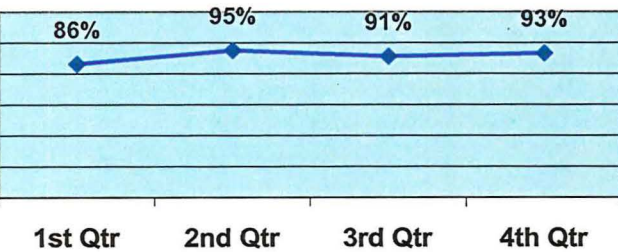
Insurance Group Compliance 2002

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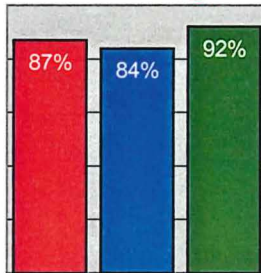
First Indemnity Payment Compliance

2000	2001	2002
87%	84%	92%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
86%	95%	91%	93%



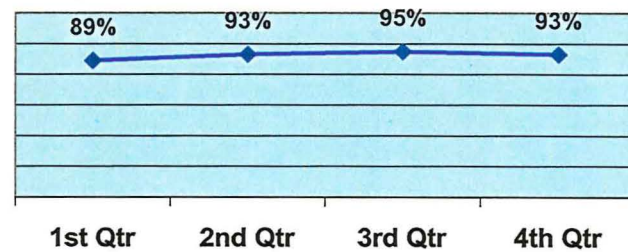
Annual Averages



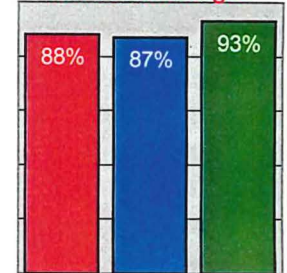
Memoranda of Payment Filing Compliance

2000	2001	2002
88%	87%	93%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
89%	93%	95%	93%



Annual Averages

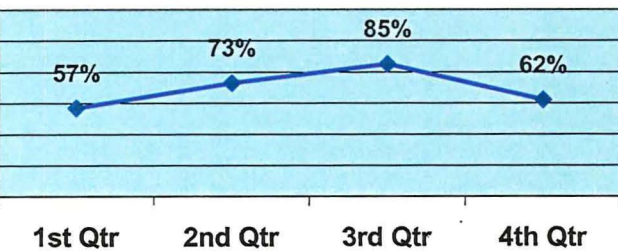


AIG

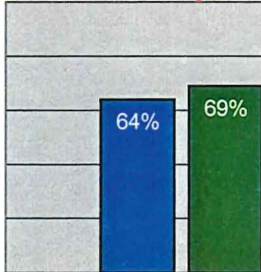
First Indemnity Payment Compliance

2000	2001	2002
no data	64%	69%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
57%	73%	85%	62%



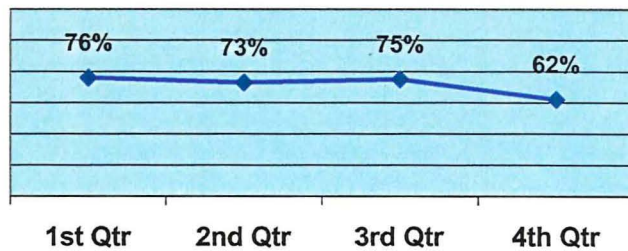
Annual Averages



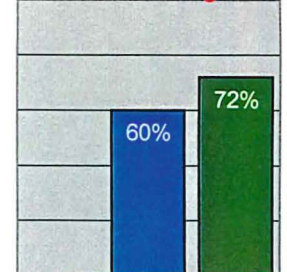
Memoranda of Payment Filing Compliance

2000	2001	2002
no data	60%	72%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
76%	73%	75%	62%



Annual Averages



**Insurance Group Compliance
2002**

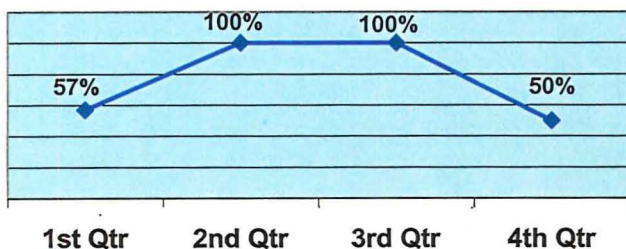
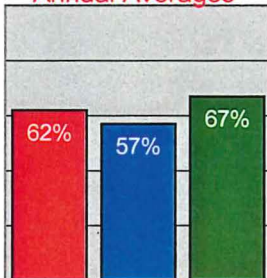
ATLANTIC MUTUAL

First Indemnity Payment Compliance

2000	2001	2002
62%	57%	67%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
57%	100%	100%	50%

Annual Averages

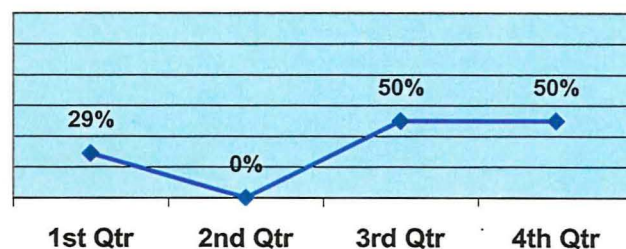
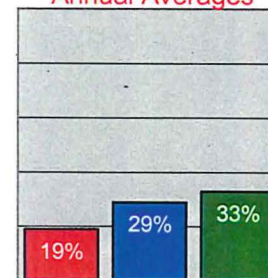


Memoranda of Payment Filing Compliance

2000	2001	2002
19%	29%	33%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
29%	0%	50%	50%

Annual Averages



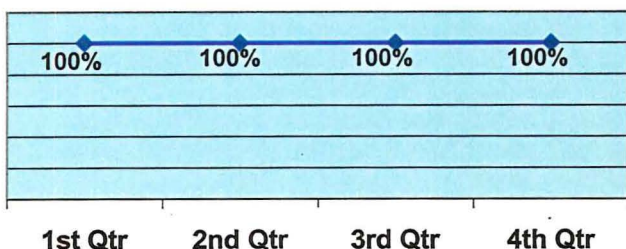
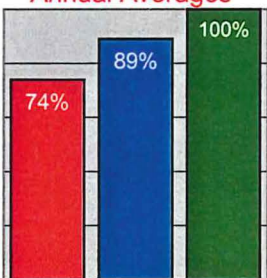
BANGOR, CITY OF

First Indemnity Payment Compliance

2000	2001	2002
74%	89%	100%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
100%	100%	100%	100%

Annual Averages

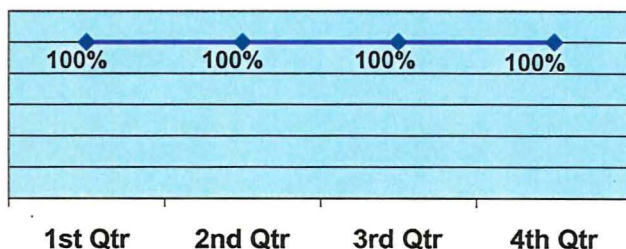
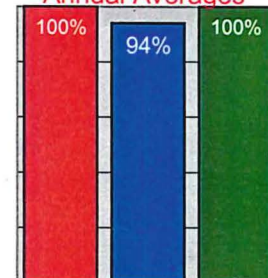


Memoranda of Payment Filing Compliance

2000	2001	2002
100%	94%	100%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
100%	100%	100%	100%

Annual Averages

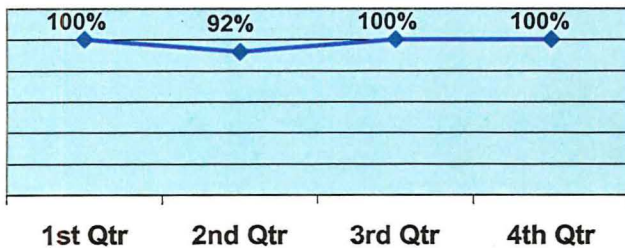


Insurance Group Compliance
2002

BATH IRON WORKS

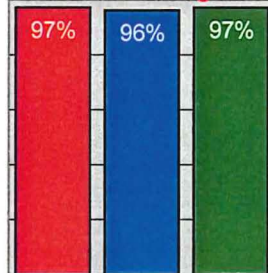
First Indemnity Payment Compliance

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
100%	92%	100%	100%



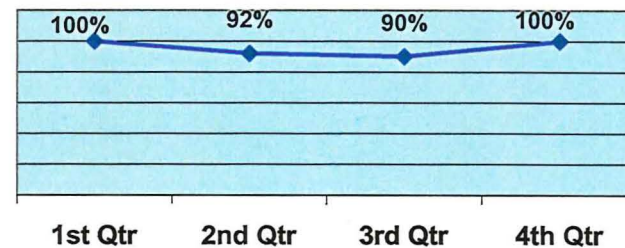
2000	2001	2002
97%	96%	97%

Annual Averages



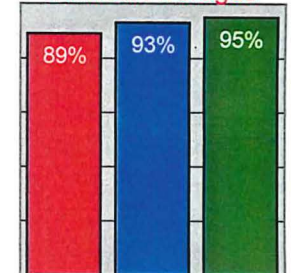
Memoranda of Payment Filing Compliance

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
100%	92%	90%	100%



2000	2001	2002
89%	93%	95%

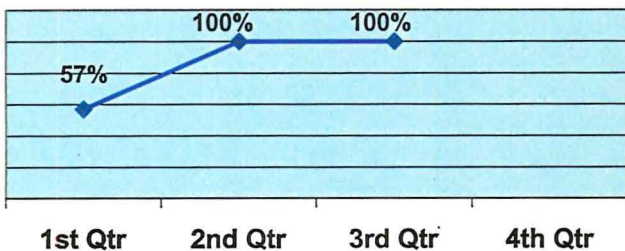
Annual Averages



BILL JOHNSON AGENCY

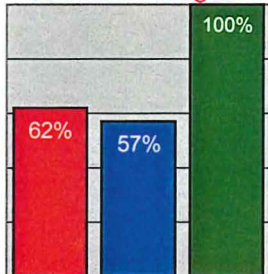
First Indemnity Payment Compliance

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
57%	100%	100%	no data



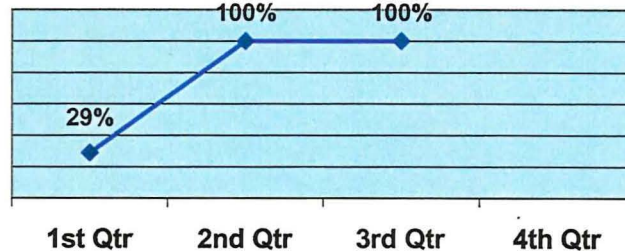
2000	2001	2002
62%	57%	100%

Annual Averages



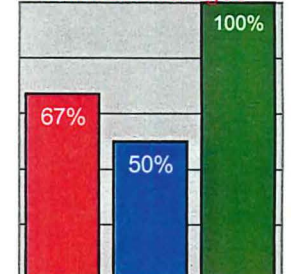
Memoranda of Payment Filing Compliance

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
29%	100%	100%	no data

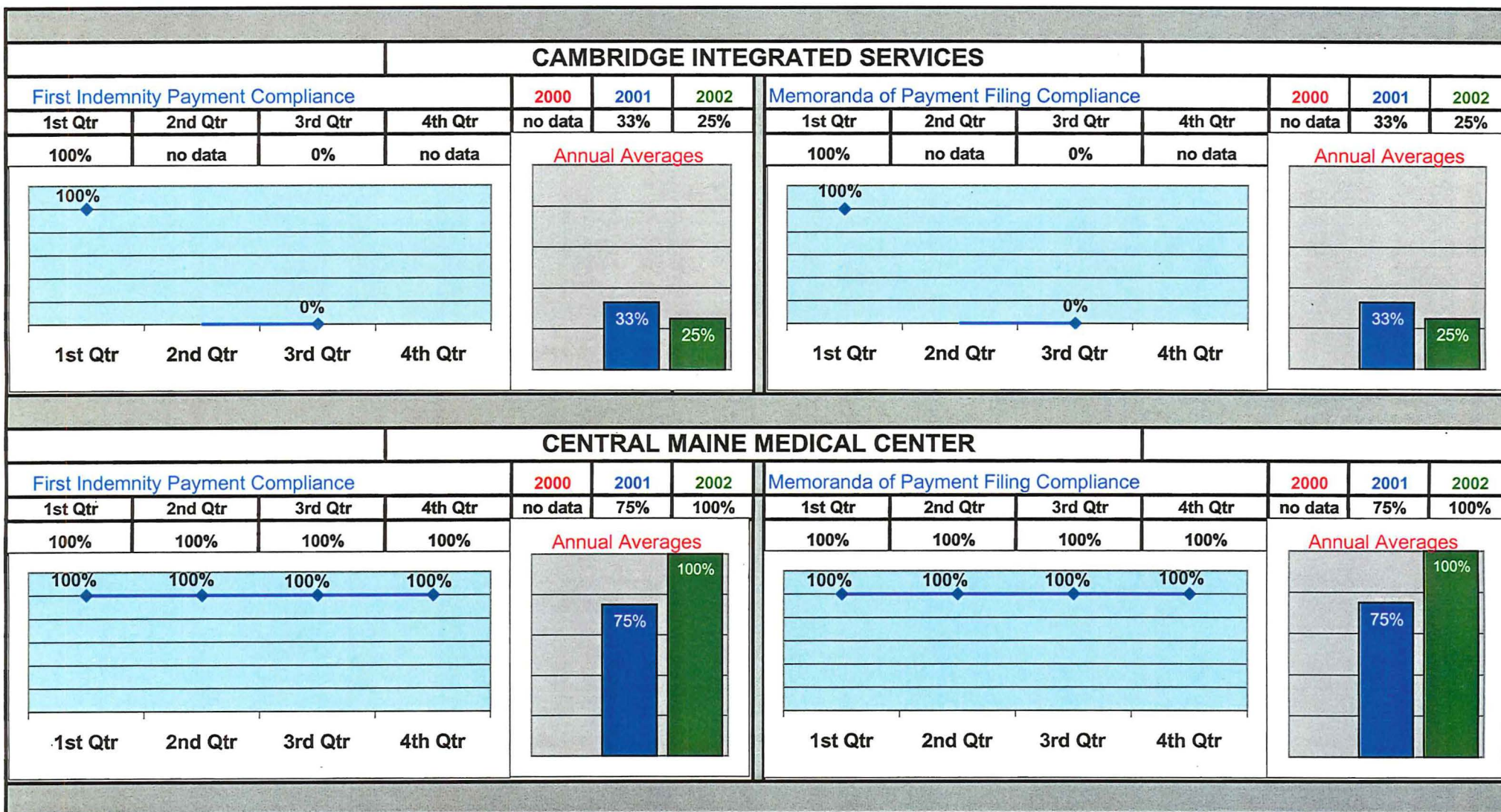


2000	2001	2002
67%	50%	100%

Annual Averages



**Insurance Group Compliance
2002**



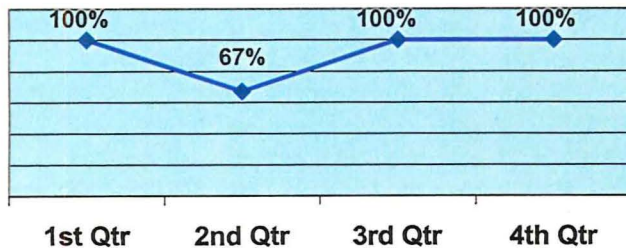
**Insurance Group Compliance
2002**

CHUBB

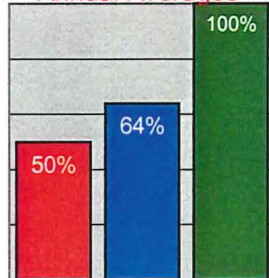
First Indemnity Payment Compliance

2000	2001	2002
50%	64%	100%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
100%	67%	100%	100%



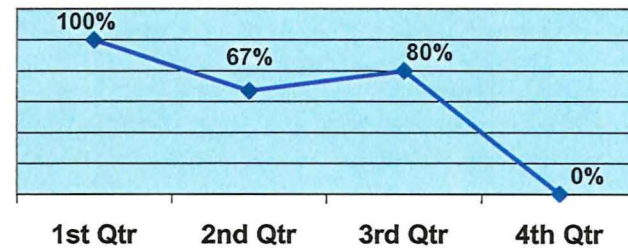
Annual Averages



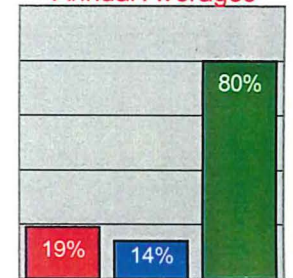
Memoranda of Payment Filing Compliance

2000	2001	2002
19%	14%	80%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
100%	67%	80%	0%



Annual Averages

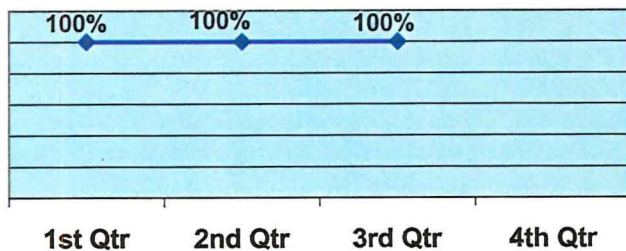


CIANBRO

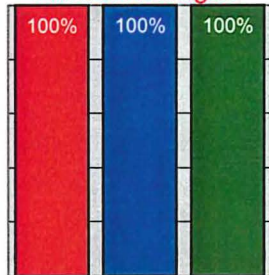
First Indemnity Payment Compliance

2000	2001	2002
100%	100%	100%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
100%	100%	100%	no data



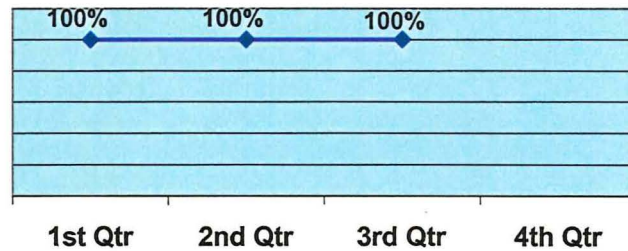
Annual Averages



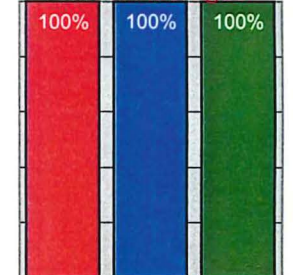
Memoranda of Payment Filing Compliance

2000	2001	2002
100%	100%	100%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
100%	100%	100%	no data



Annual Averages



**Insurance Group Compliance
2002**

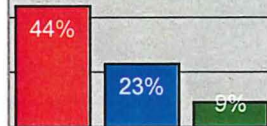
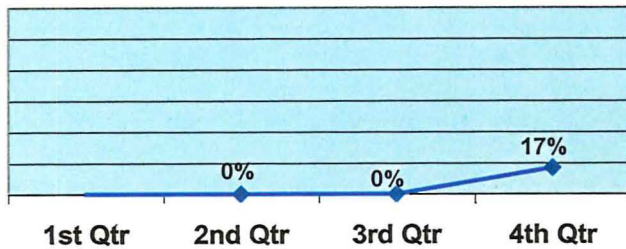
CRAWFORD & COMPANY

First Indemnity Payment Compliance

2000 **2001** **2002**

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
no data	0%	0%	17%

Annual Averages

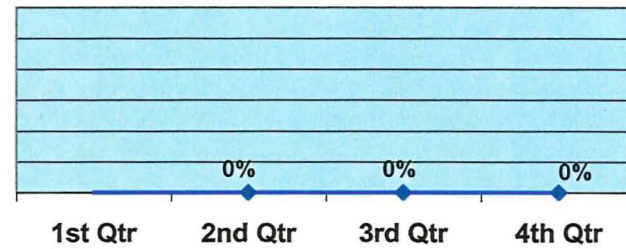


Memoranda of Payment Filing Compliance

2000 **2001** **2002**

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
no data	0%	0%	0%

Annual Averages



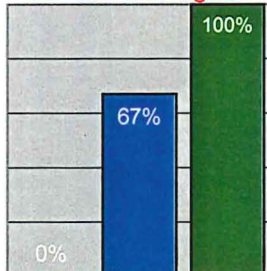
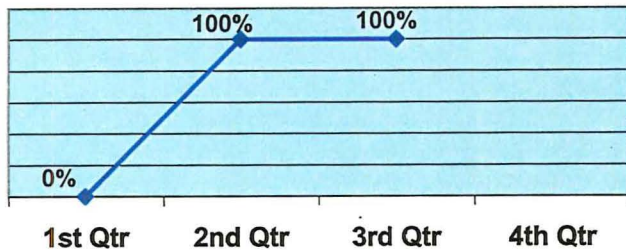
CRUM & FORSTER

First Indemnity Payment Compliance

2000 **2001** **2002**

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
0%	100%	100%	no data

Annual Averages

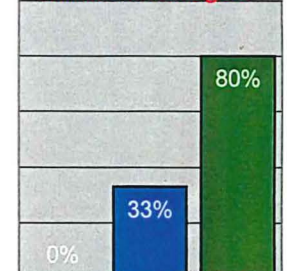
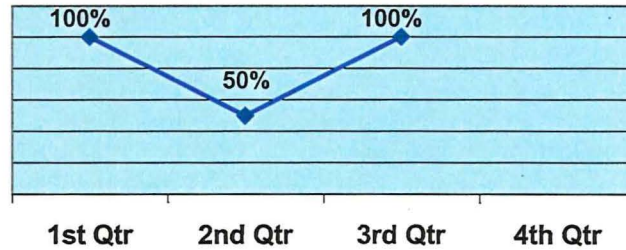


Memoranda of Payment Filing Compliance

2000 **2001** **2002**

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
100%	50%	100%	no data

Annual Averages



**Insurance Group Compliance
2002**

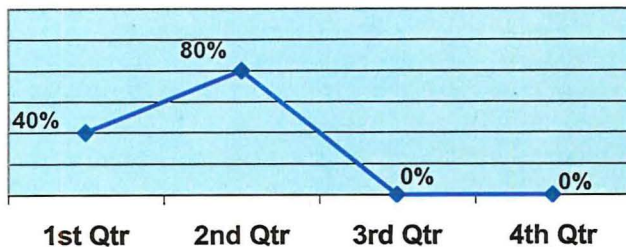
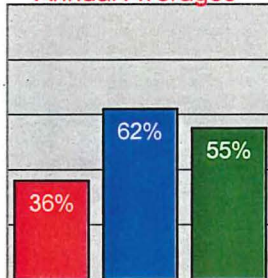
CUNNINGHAM & LINDSEY

First Indemnity Payment Compliance

2000 **2001** **2002**

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
40%	80%	0%	0%

Annual Averages

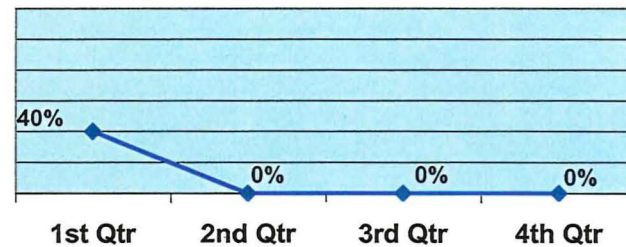
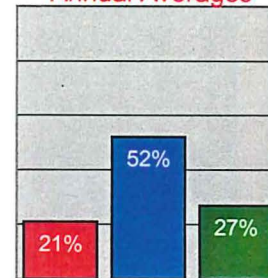


Memoranda of Payment Filing Compliance

2000 **2001** **2002**

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
40%	0%	0%	0%

Annual Averages



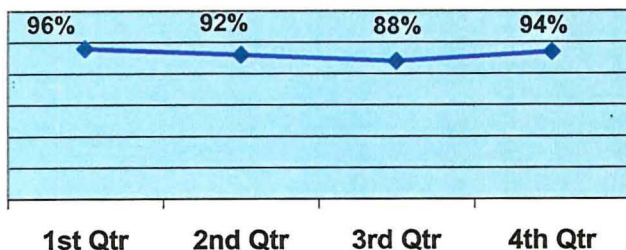
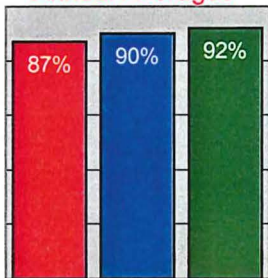
DUNLAP CLAIMS MANAGEMENT

First Indemnity Payment Compliance

2000 **2001** **2002**

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
96%	92%	88%	94%

Annual Averages

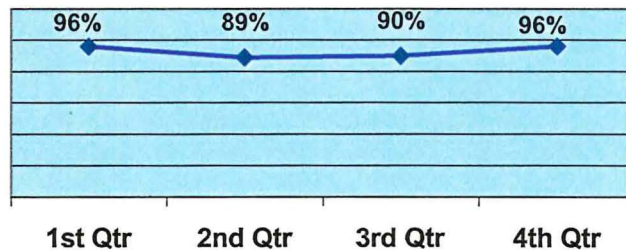
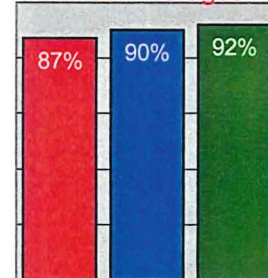


Memoranda of Payment Filing Compliance

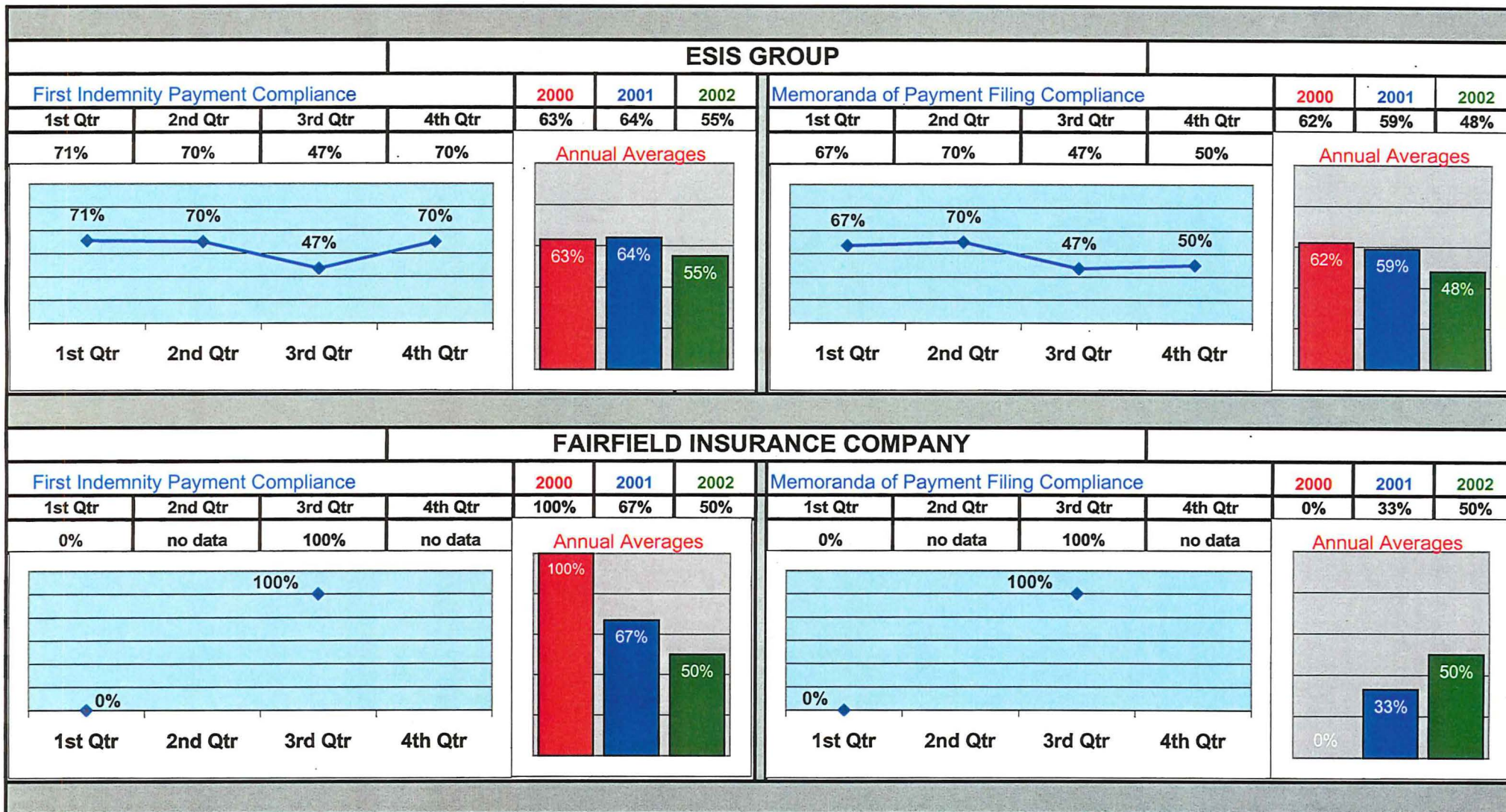
2000 **2001** **2002**

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
96%	89%	90%	96%

Annual Averages



**Insurance Group Compliance
2002**

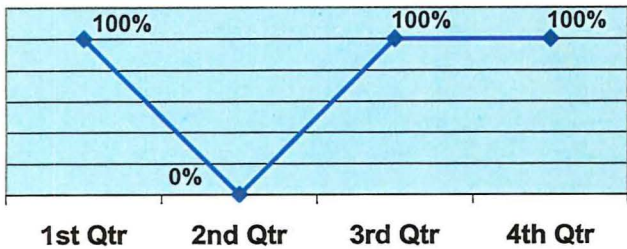


**Insurance Group Compliance
2002**

FILENE'S

First Indemnity Payment Compliance

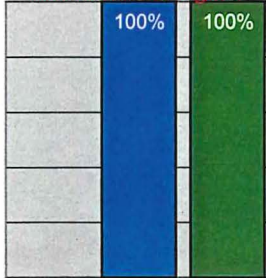
1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
100%	0%	100%	100%



2000 **2001** **2002**

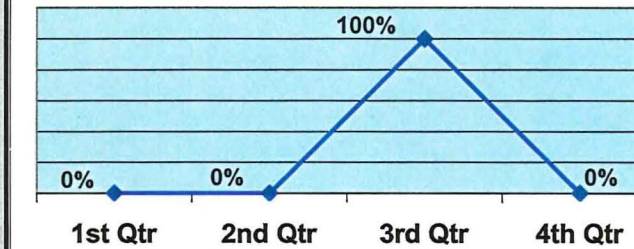
no data 100% 100%

Annual Averages



Memoranda of Payment Filing Compliance

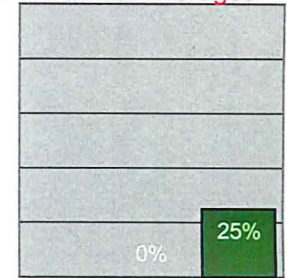
1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
0%	0%	100%	0%



2000 **2001** **2002**

no data 0% 25%

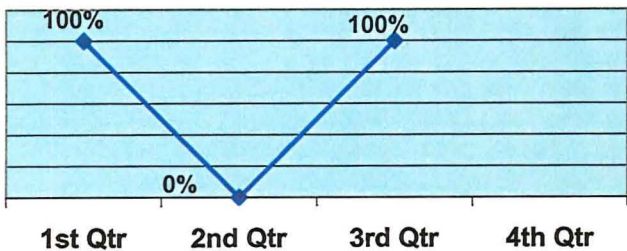
Annual Averages



FIREMANS FUND

First Indemnity Payment Compliance

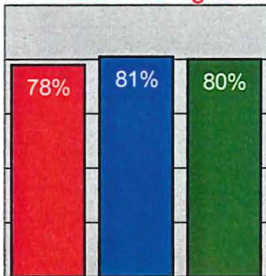
1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
100%	0%	100%	no data



2000 **2001** **2002**

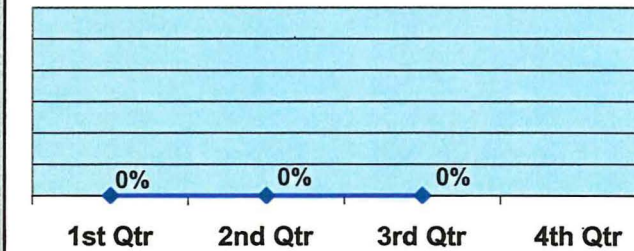
78% 81% 80%

Annual Averages



Memoranda of Payment Filing Compliance

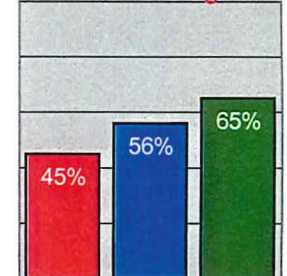
1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
0%	0%	0%	no data



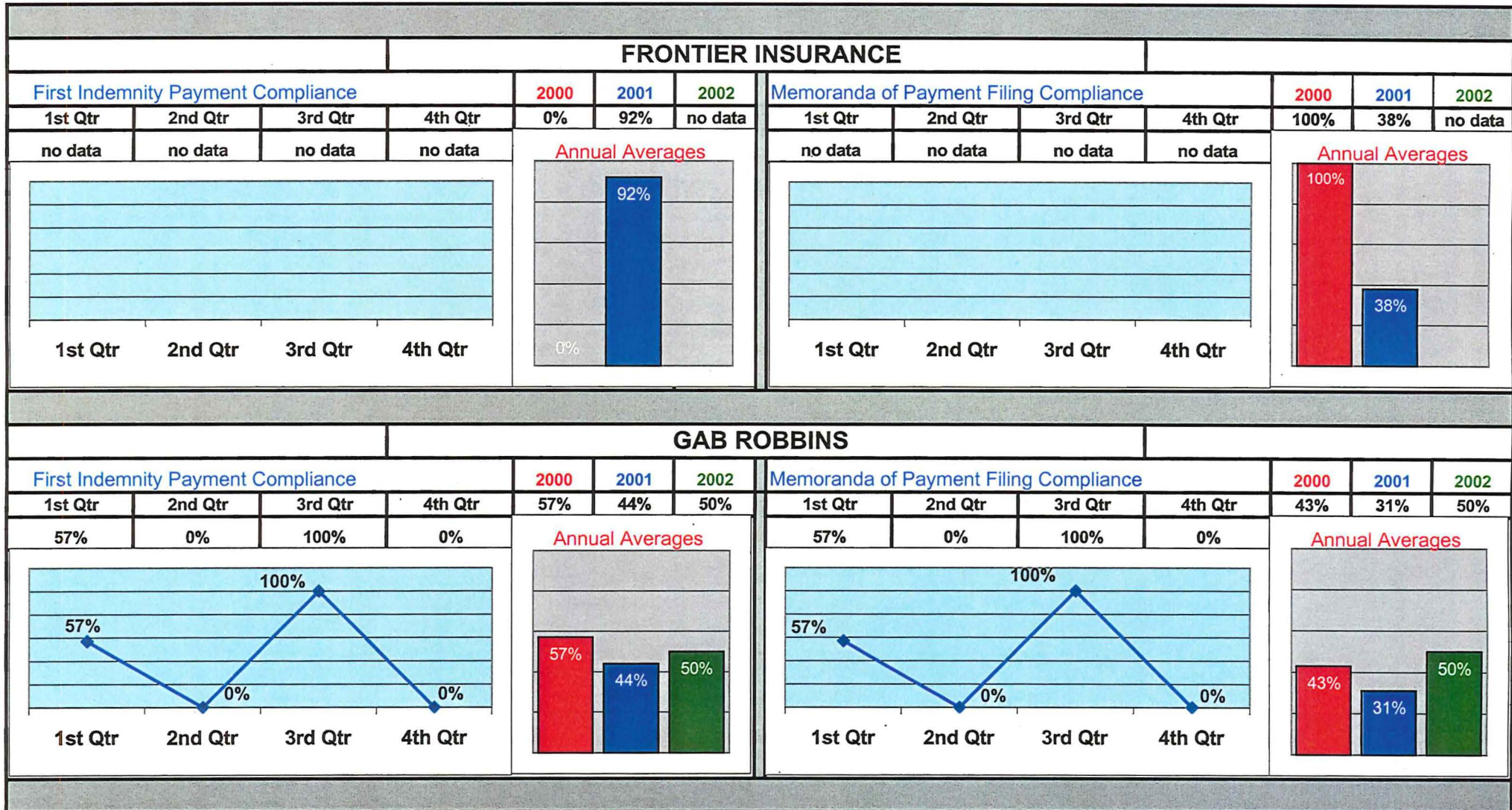
2000 **2001** **2002**

45% 56% 65%

Annual Averages



**Insurance Group Compliance
2002**



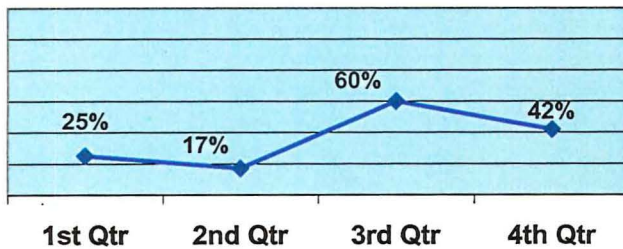
**Insurance Group Compliance
2002**

GALLAGHER-BASSETT

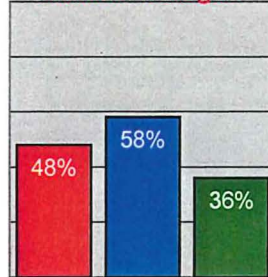
First Indemnity Payment Compliance

2000	2001	2002
48%	58%	36%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
25%	17%	60%	42%



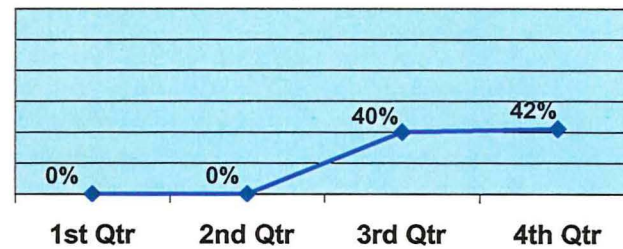
Annual Averages



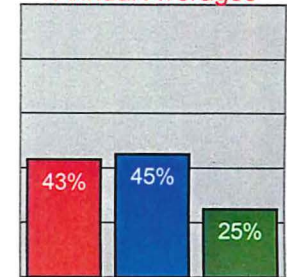
Memoranda of Payment Filing Compliance

2000	2001	2002
43%	45%	25%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
0%	0%	40%	42%



Annual Averages

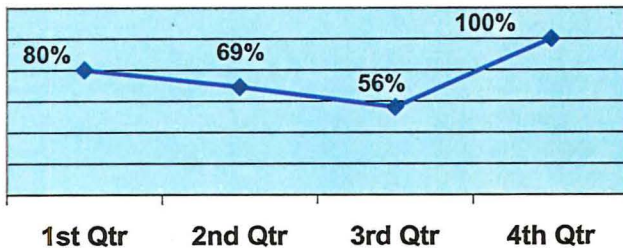


GATES MACDONALD

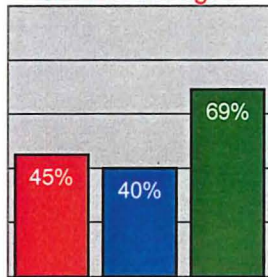
First Indemnity Payment Compliance

2000	2001	2002
45%	40%	69%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
80%	69%	56%	100%



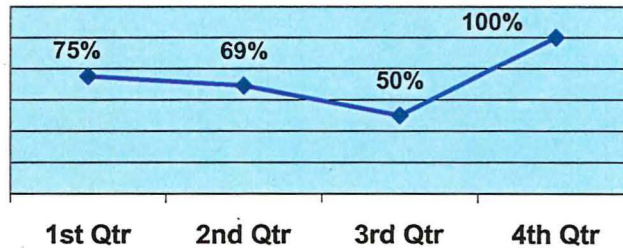
Annual Averages



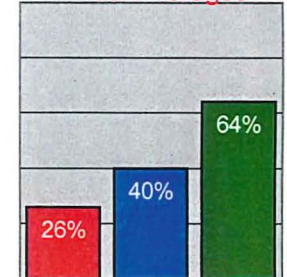
Memoranda of Payment Filing Compliance

2000	2001	2002
26%	40%	64%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
75%	69%	50%	100%



Annual Averages



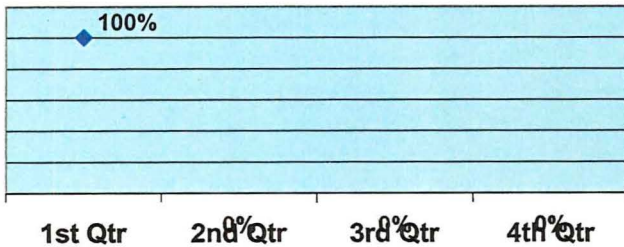
Insurance Group Compliance
2002

GREAT WEST CASUALTY

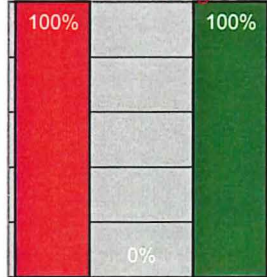
First Indemnity Payment Compliance

2000 **2001** **2002**

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
100%	no data	no data	no data



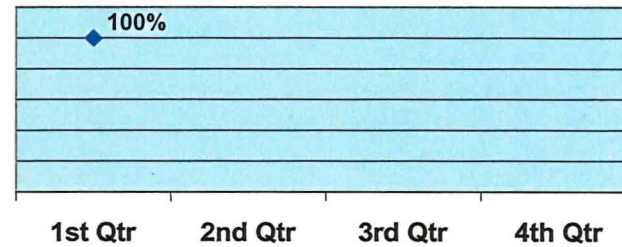
Annual Averages



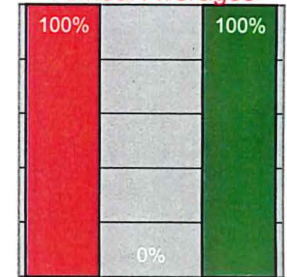
Memoranda of Payment Filing Compliance

2000 **2001** **2002**

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
100%	no data	no data	no data



Annual Averages

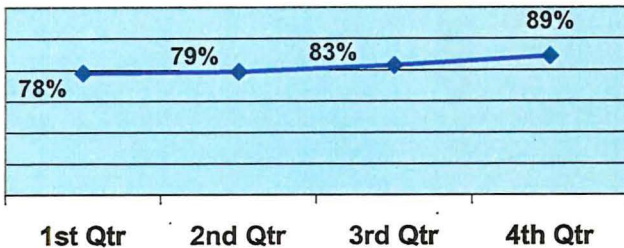


GUARD GROUP

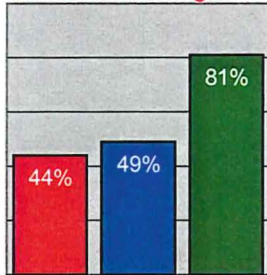
First Indemnity Payment Compliance

2000 **2001** **2002**

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
78%	79%	83%	89%



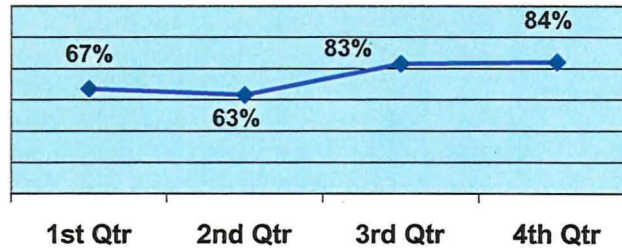
Annual Averages



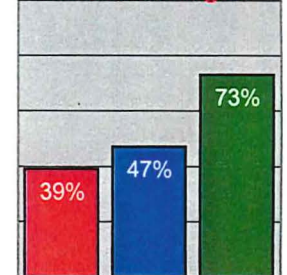
Memoranda of Payment Filing Compliance

2000 **2001** **2002**

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
67%	63%	83%	84%



Annual Averages



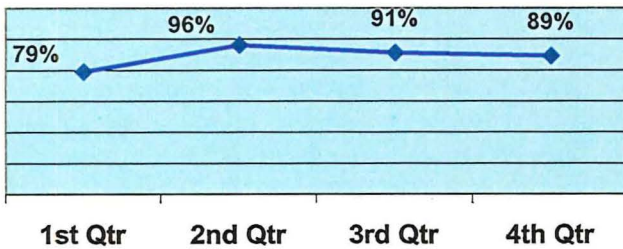
Insurance Group Compliance
2002

HANNAFORD BROTHERS

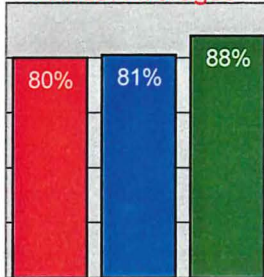
First Indemnity Payment Compliance

2000	2001	2002
80%	81%	88%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
79%	96%	91%	89%



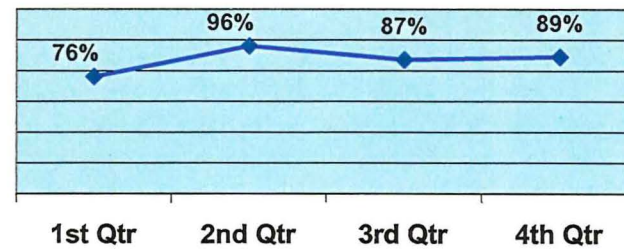
Annual Averages



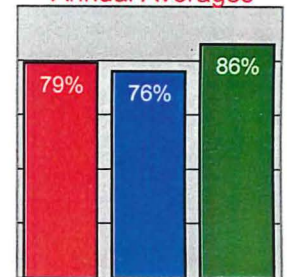
Memoranda of Payment Filing Compliance

2000	2001	2002
79%	76%	86%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
76%	96%	87%	89%



Annual Averages

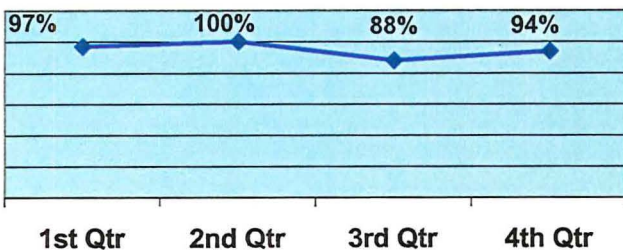


HANOVER

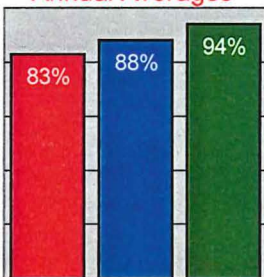
First Indemnity Payment Compliance

2000	2001	2002
83%	88%	94%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
97%	100%	88%	94%



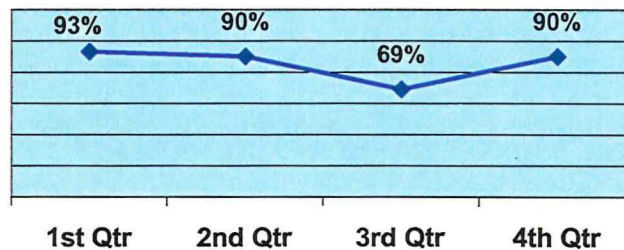
Annual Averages



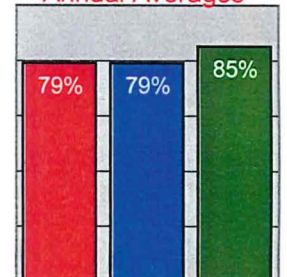
Memoranda of Payment Filing Compliance

2000	2001	2002
79%	79%	85%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
93%	90%	69%	90%



Annual Averages



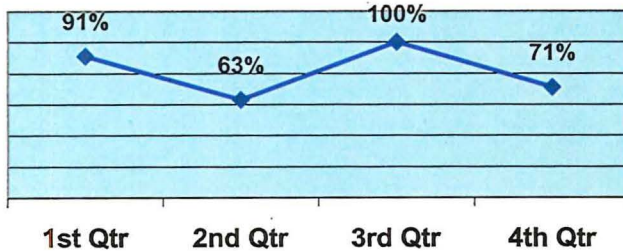
**Insurance Group Compliance
2002**

HARTFORD

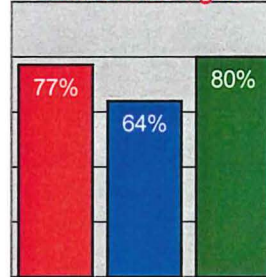
First Indemnity Payment Compliance

2000	2001	2002
77%	64%	80%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
91%	63%	100%	71%



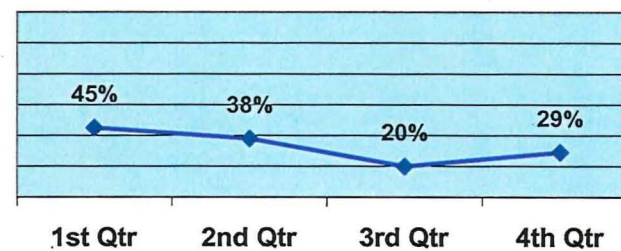
Annual Averages



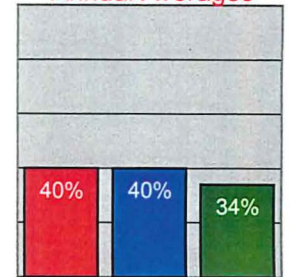
Memoranda of Payment Filing Compliance

2000	2001	2002
40%	40%	34%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
45%	38%	20%	29%



Annual Averages

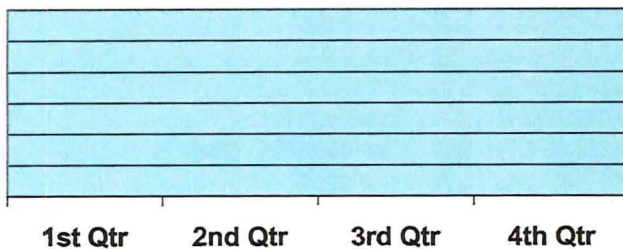


INDEMNITY INSURANCE COMPANY OF NORTH AMERICA

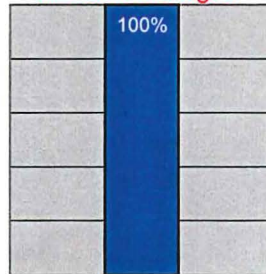
First Indemnity Payment Compliance

2000	2001	2002
no data	100%	no data

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
no data	no data	no data	no data



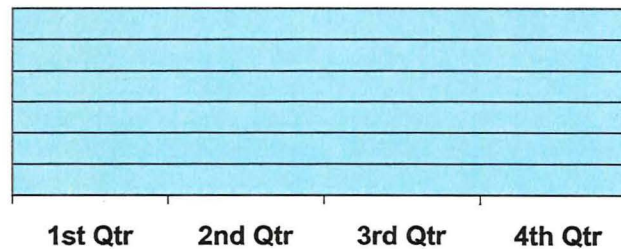
Annual Averages



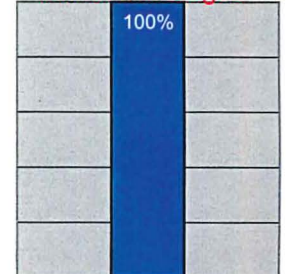
Memoranda of Payment Filing Compliance

2000	2001	2002
no data	100%	no data

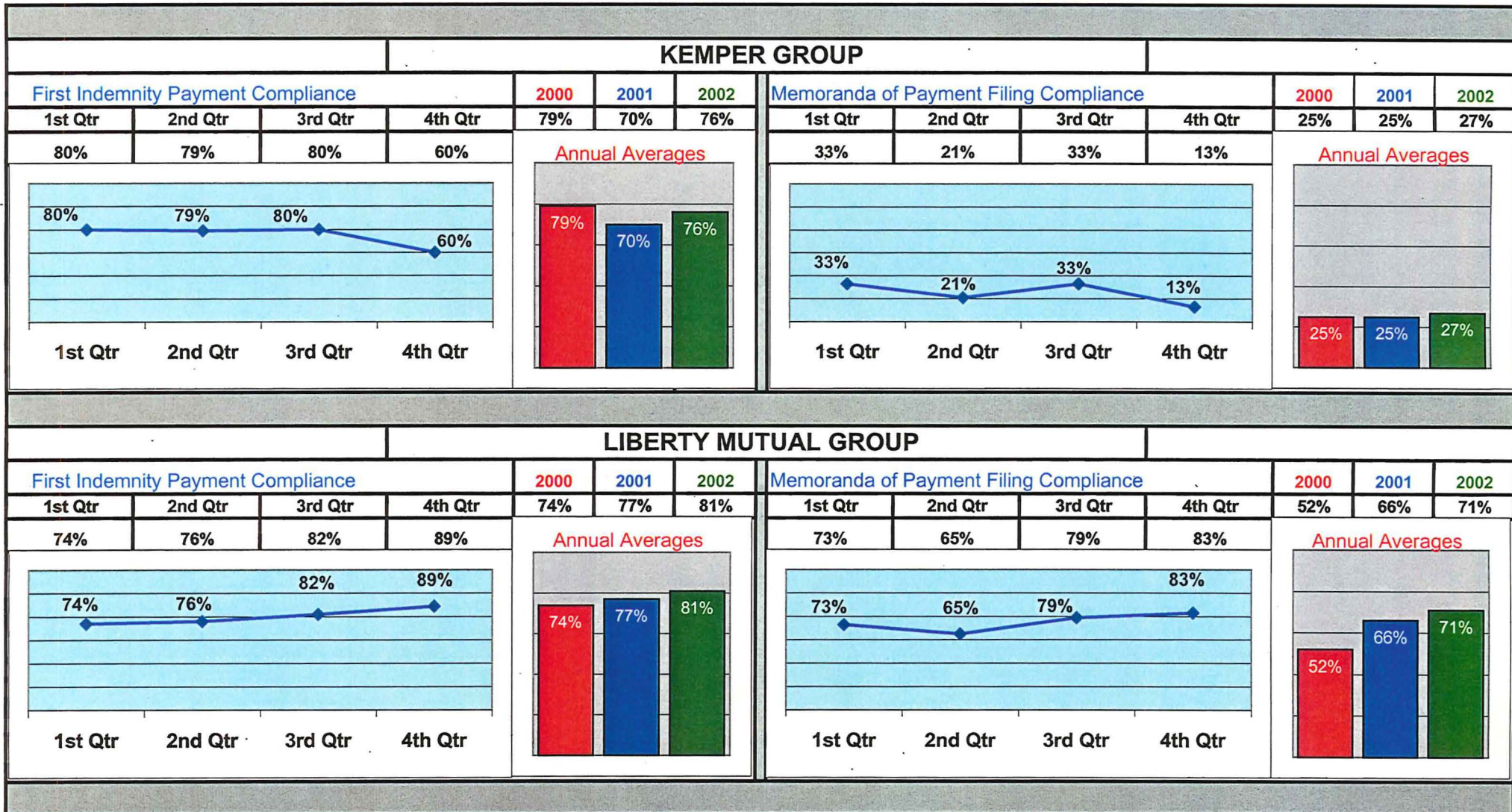
1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
no data	no data	no data	no data



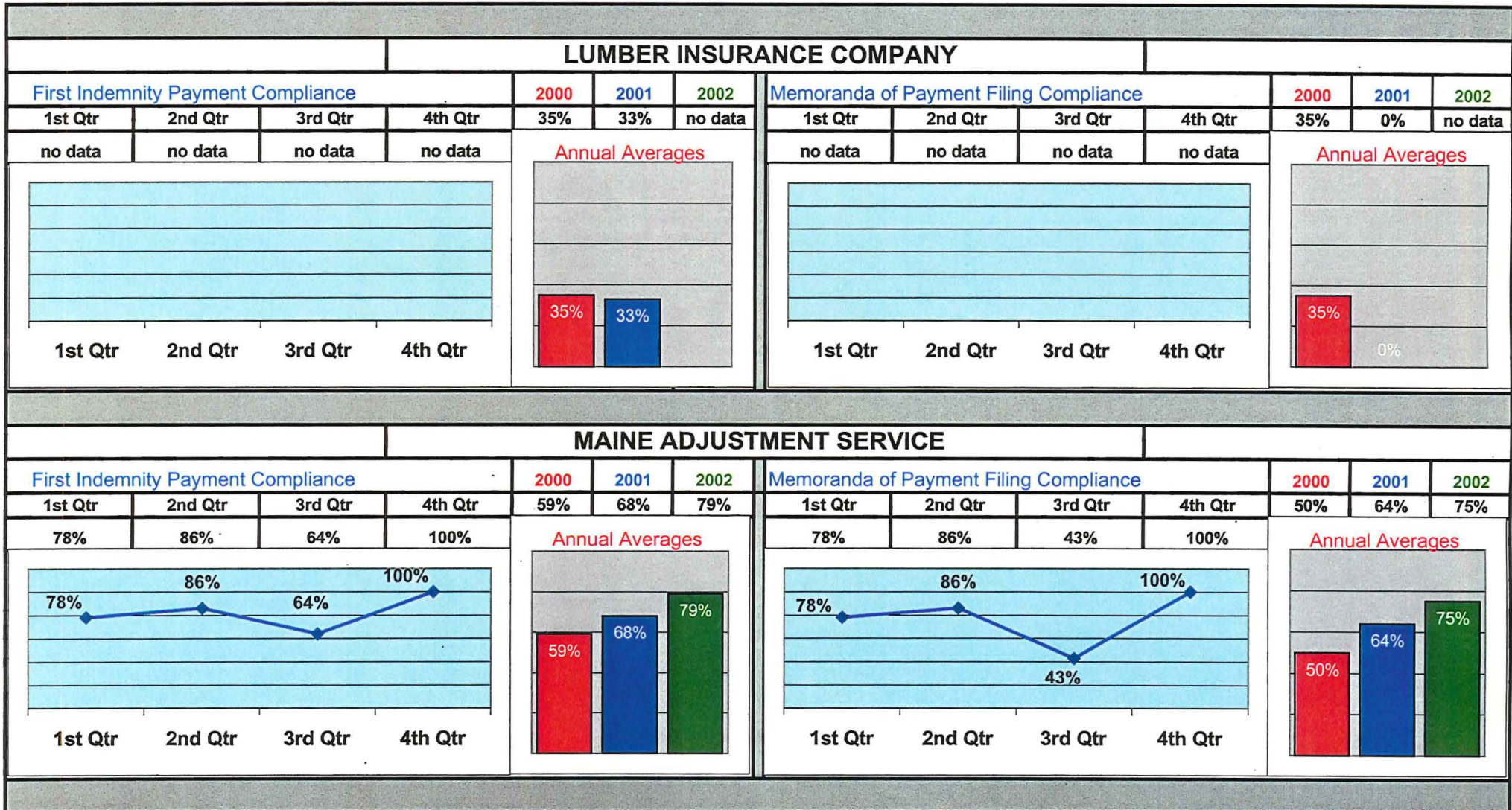
Annual Averages



**Insurance Group Compliance
2002**



**Insurance Group Compliance
2002**



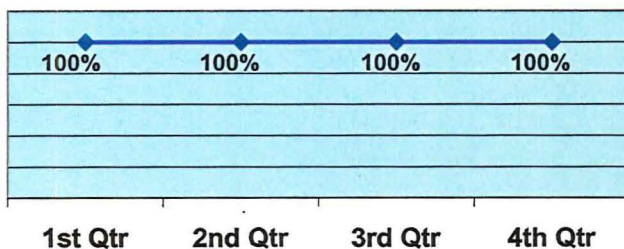
**Insurance Group Compliance
2002**

MAINE AUTOMOBILE DEALERS

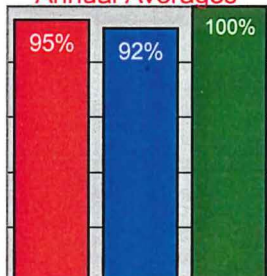
First Indemnity Payment Compliance

2000	2001	2002
95%	92%	100%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
100%	100%	100%	100%



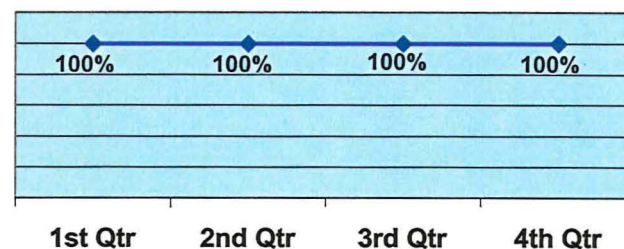
Annual Averages



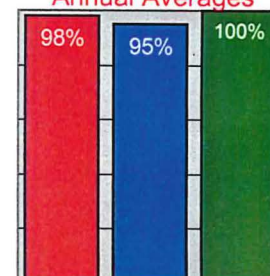
Memoranda of Payment Filing Compliance

2000	2001	2002
98%	95%	100%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
100%	100%	100%	100%



Annual Averages

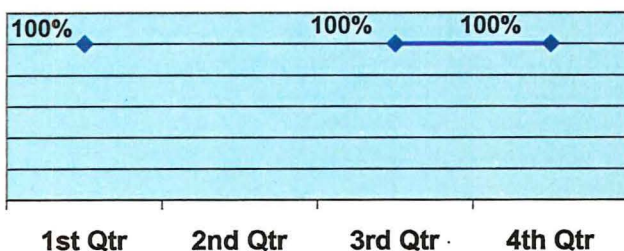


MEAD WESTVACO

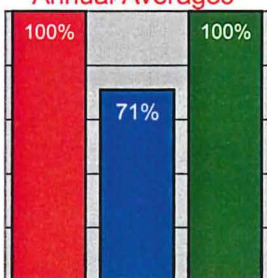
First Indemnity Payment Compliance

2000	2001	2002
100%	71%	100%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
100%	no data	100%	100%



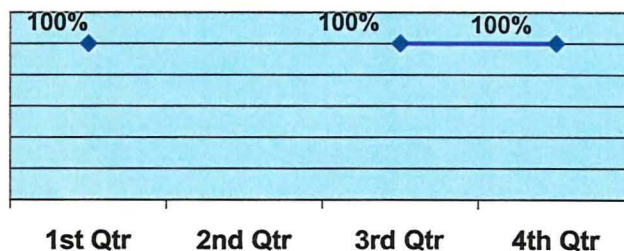
Annual Averages



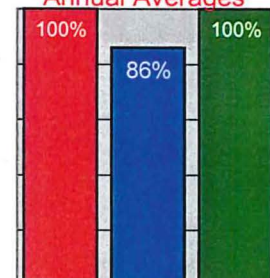
Memoranda of Payment Filing Compliance

2000	2001	2002
100%	86%	100%

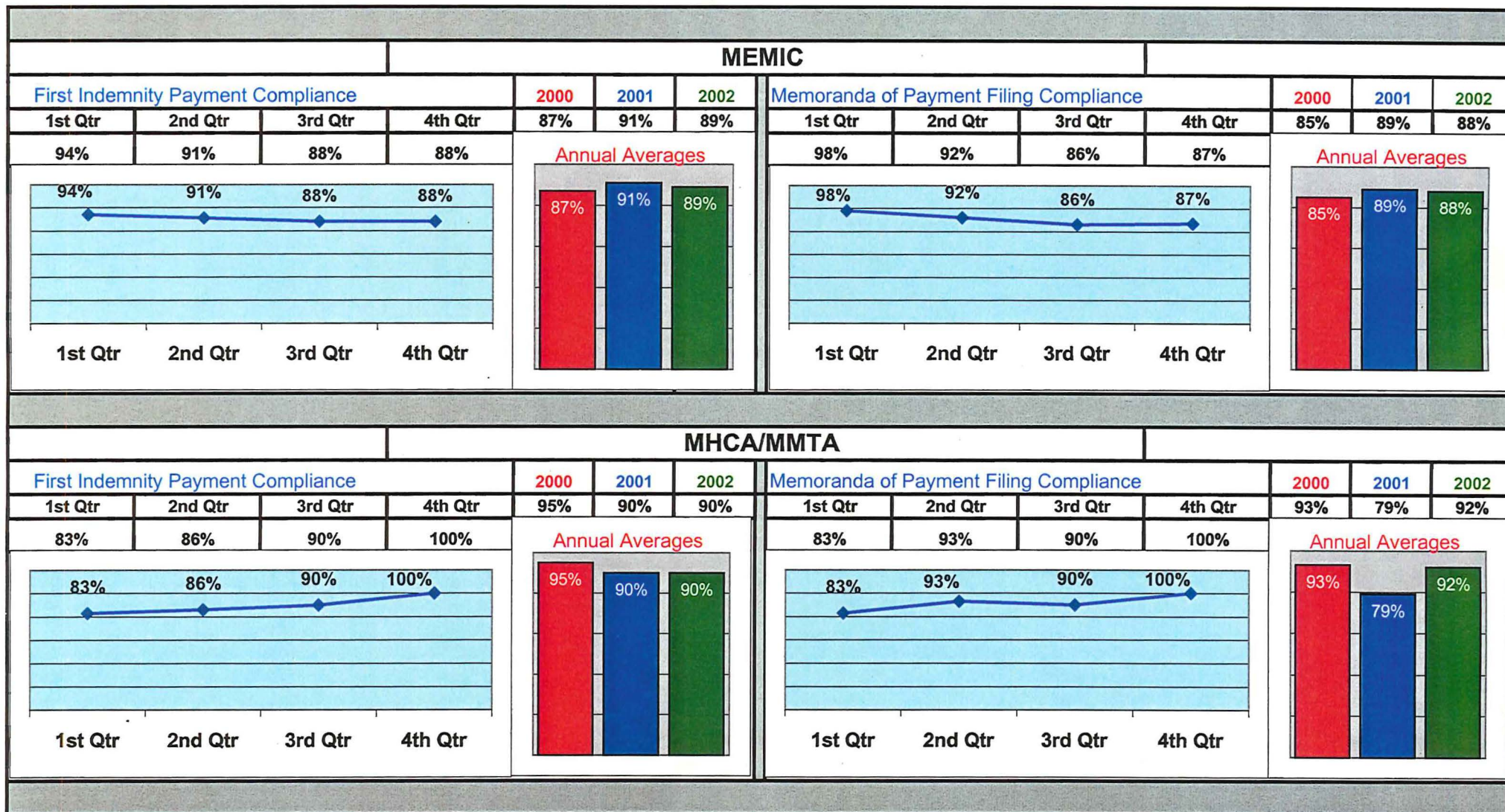
1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
100%	no data	100%	100%



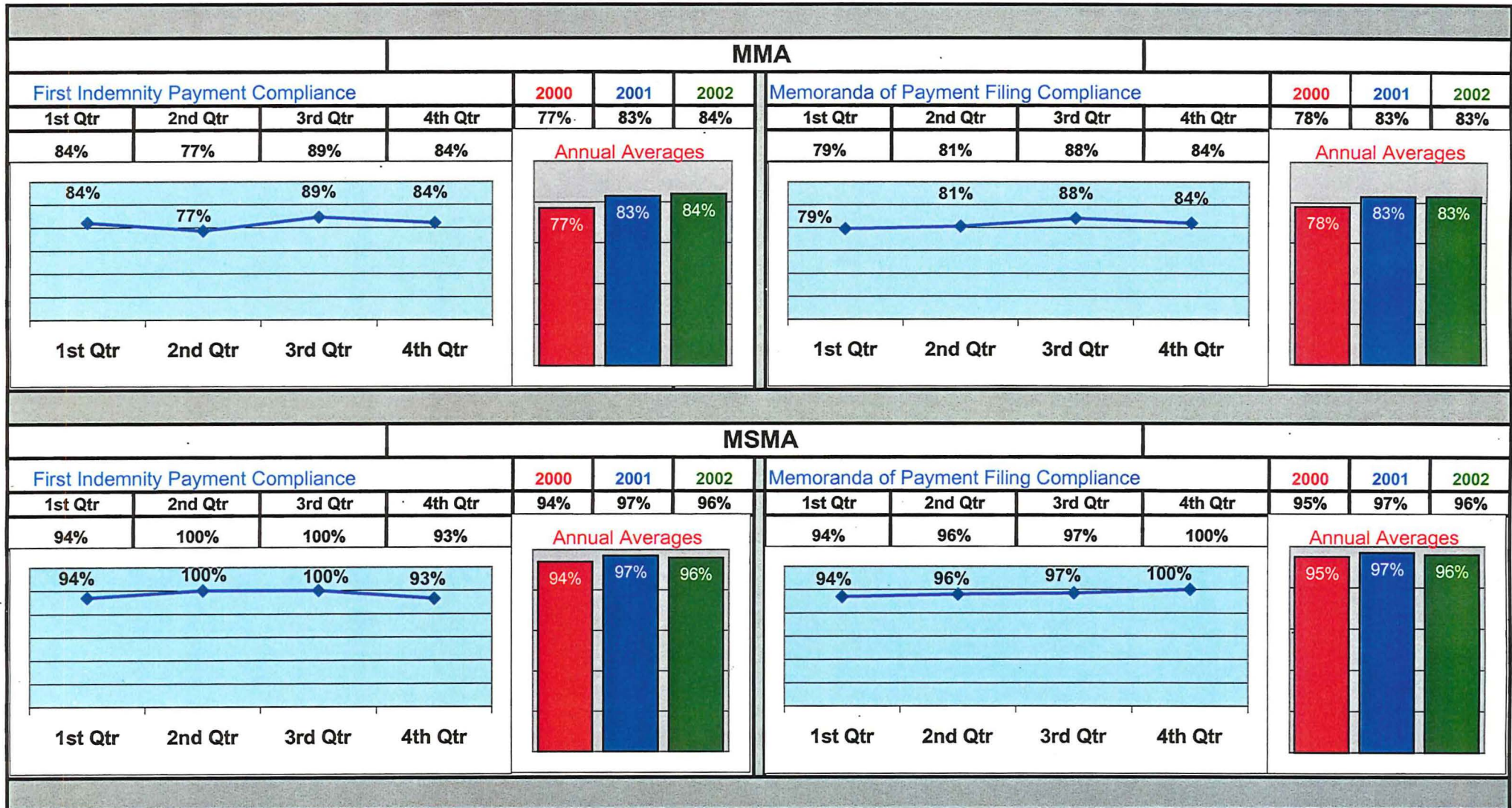
Annual Averages



**Insurance Group Compliance
2002**



**Insurance Group Compliance
2002**



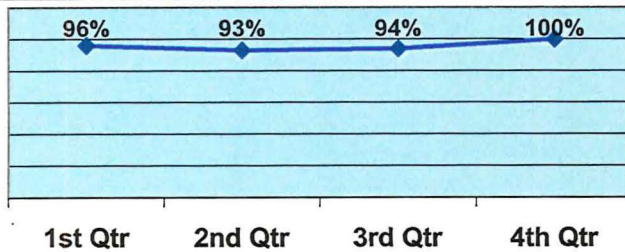
**Insurance Group Compliance
2002**

MORSE, PAYSON & NOYES

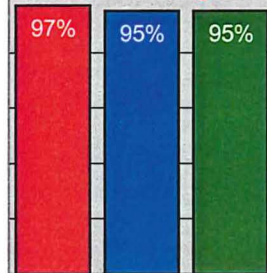
First Indemnity Payment Compliance

2000	2001	2002
97%	95%	95%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
96%	93%	94%	100%



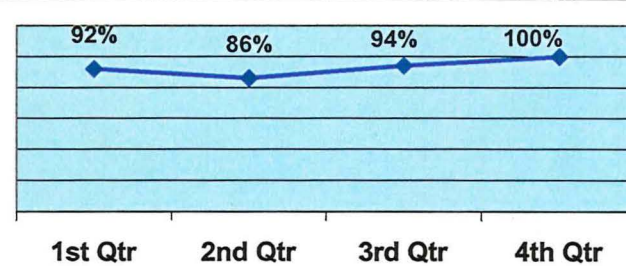
Annual Averages



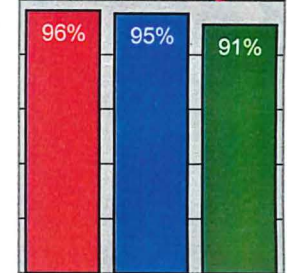
Memoranda of Payment Filing Compliance

2000	2001	2002
96%	95%	91%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
92%	86%	94%	100%



Annual Averages

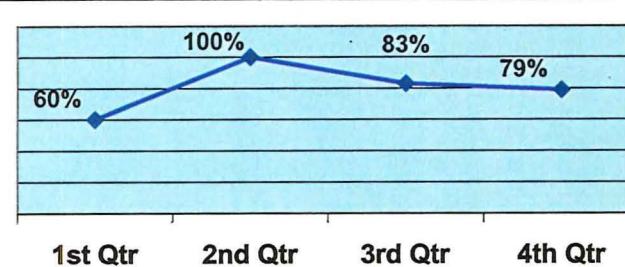


NORTHERN GENERAL SERVICES

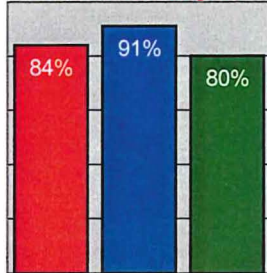
First Indemnity Payment Compliance

2000	2001	2002
84%	91%	80%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
60%	100%	83%	79%



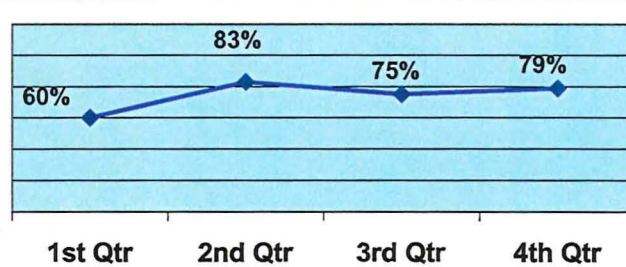
Annual Averages



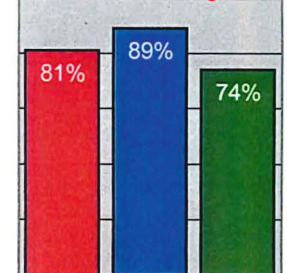
Memoranda of Payment Filing Compliance

2000	2001	2002
81%	89%	74%

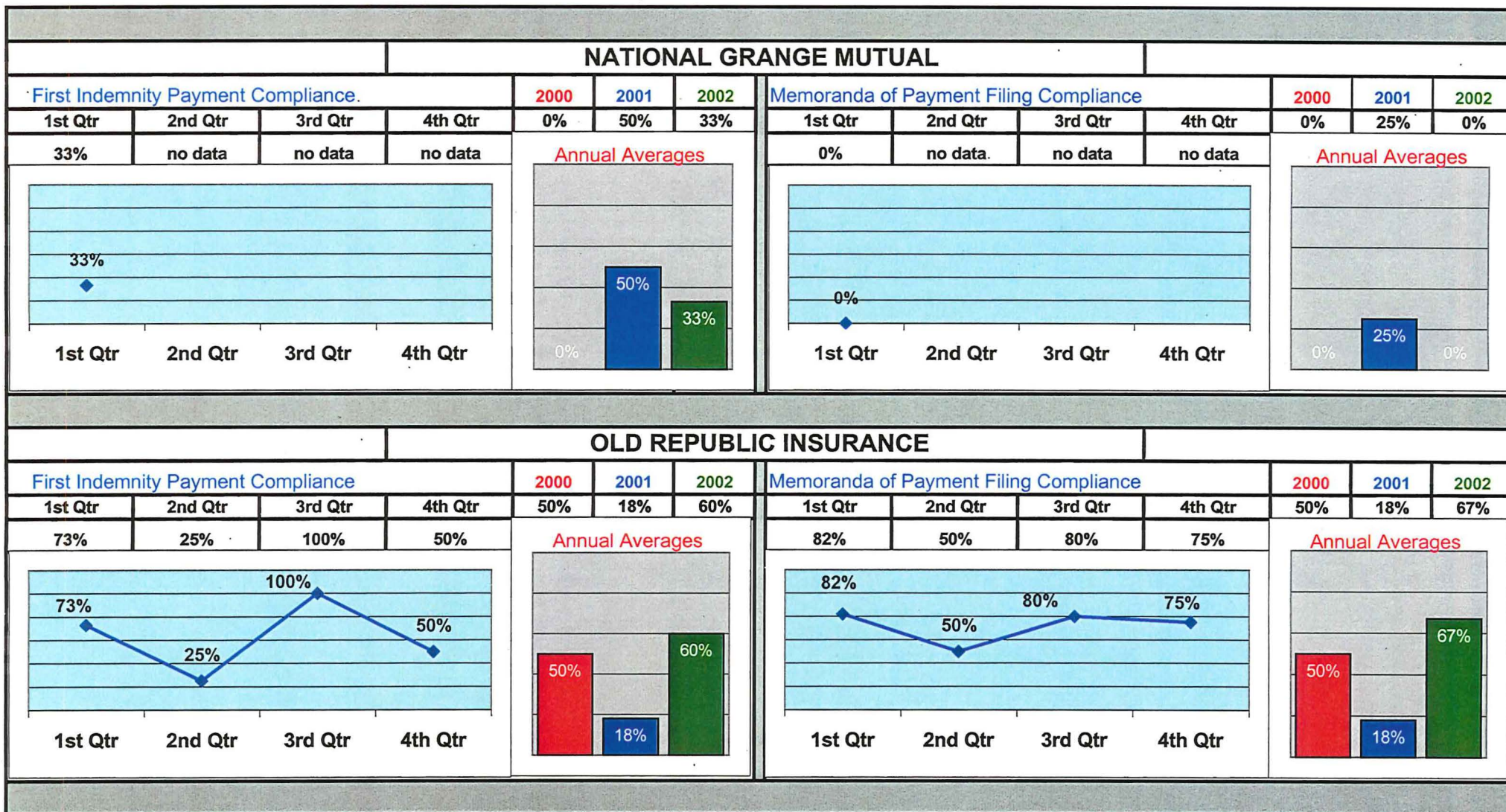
1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
60%	83%	75%	79%



Annual Averages



**Insurance Group Compliance
2002**



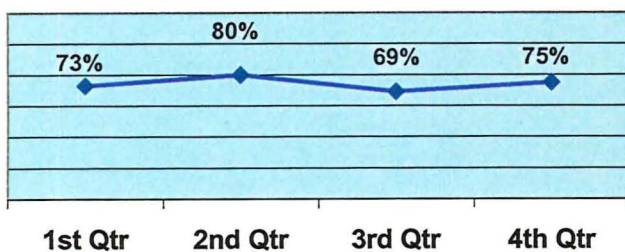
**Insurance Group Compliance
2002**

ONE BEACON INSURANCE

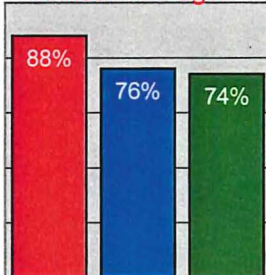
First Indemnity Payment Compliance

2000	2001	2002
88%	76%	74%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
73%	80%	69%	75%



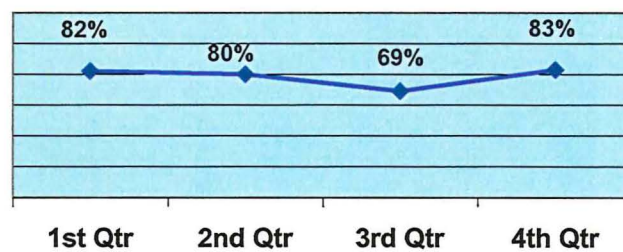
Annual Averages



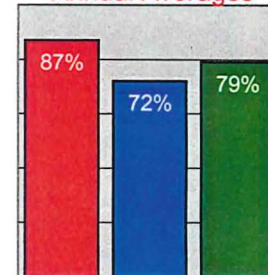
Memoranda of Payment Filing Compliance

2000	2001	2002
87%	72%	79%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
82%	80%	69%	83%



Annual Averages

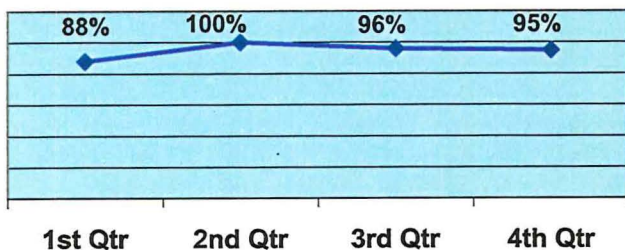


PEERLESS INSURANCE

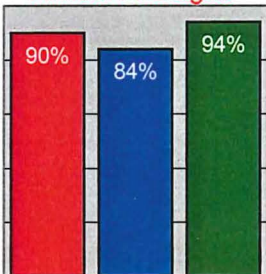
First Indemnity Payment Compliance

2000	2001	2002
90%	84%	94%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
88%	100%	96%	95%



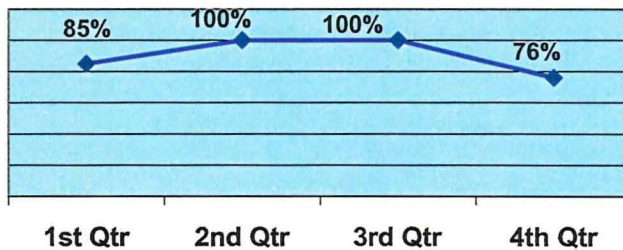
Annual Averages



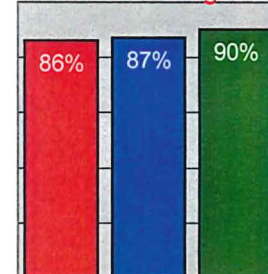
Memoranda of Payment Filing Compliance

2000	2001	2002
86%	87%	90%

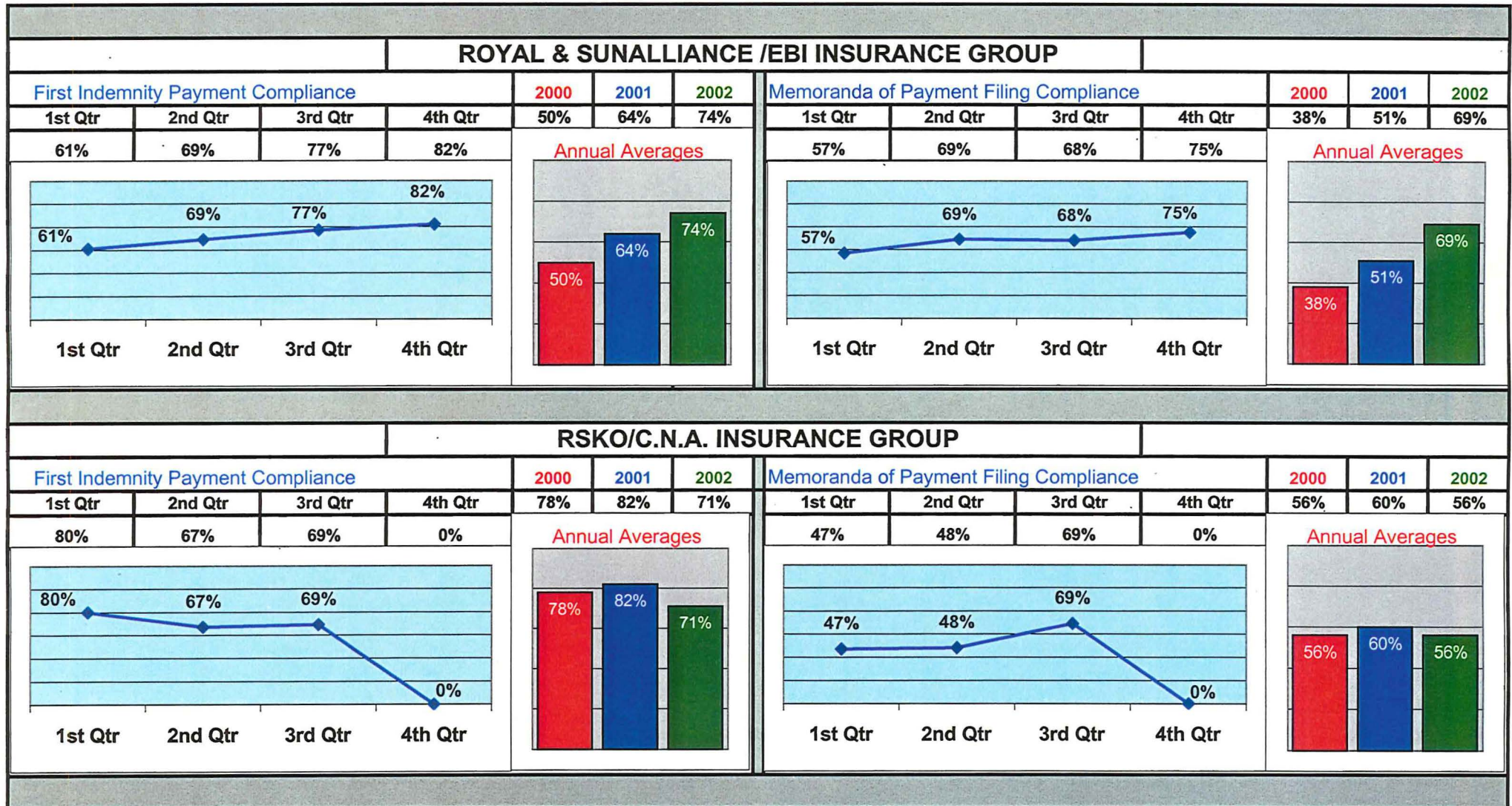
1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
85%	100%	100%	76%



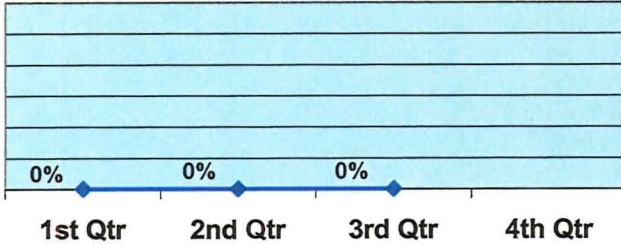
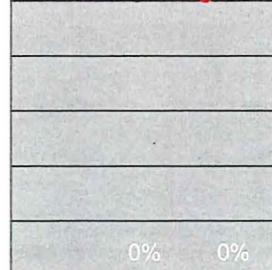
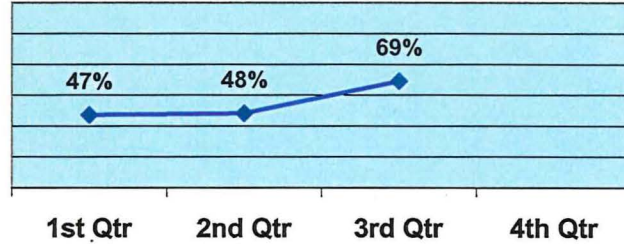
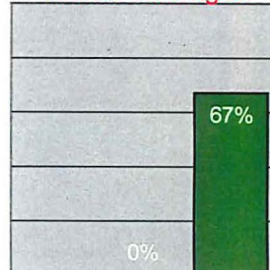
Annual Averages

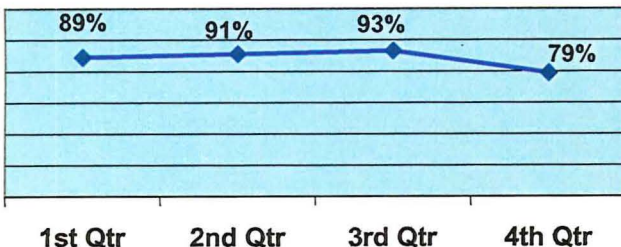
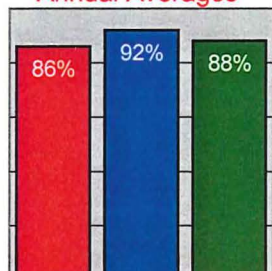
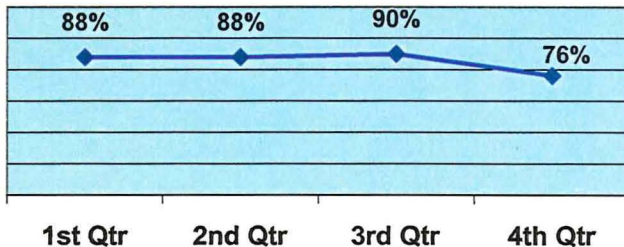
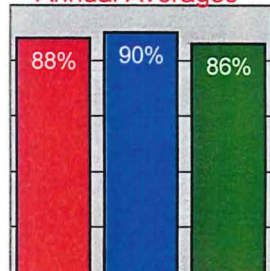


**Insurance Group Compliance
2002**



**Insurance Group Compliance
2002**

RYDER													
First Indemnity Payment Compliance				2000	2001	2002	Memoranda of Payment Filing Compliance				2000	2001	2002
1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	no data	0%	0%	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	no data	0%	67%
0%	0%	0%	no data	Annual Averages			47%	48%	69%	no data	Annual Averages		
													
1st Qtr	2nd Qtr	3rd Qtr	4th Qtr				1st Qtr	2nd Qtr	3rd Qtr	4th Qtr			
0%	0%	0%	no data		0%	0%	47%	48%	69%	no data		0%	67%

SEDGWICK INSURANCE GROUP													
First Indemnity Payment Compliance				2000	2001	2002	Memoranda of Payment Filing Compliance				2000	2001	2002
1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	86%	92%	88%	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	88%	90%	86%
89%	91%	93%	79%	Annual Averages			88%	88%	90%	76%	Annual Averages		
													
1st Qtr	2nd Qtr	3rd Qtr	4th Qtr				1st Qtr	2nd Qtr	3rd Qtr	4th Qtr			
89%	91%	93%	79%	86%	92%	88%	88%	88%	90%	76%	88%	90%	86%

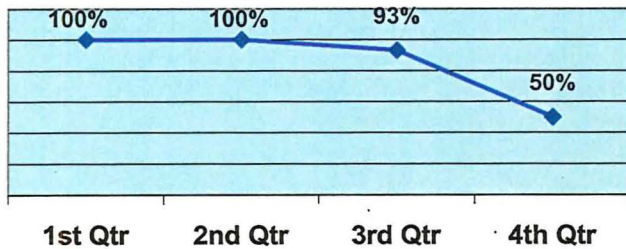
**Insurance Group Compliance
2002**

SENTRY INSURANCE COMPANY

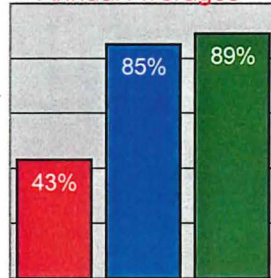
First Indemnity Payment Compliance

2000	2001	2002
43%	85%	89%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
100%	100%	93%	50%



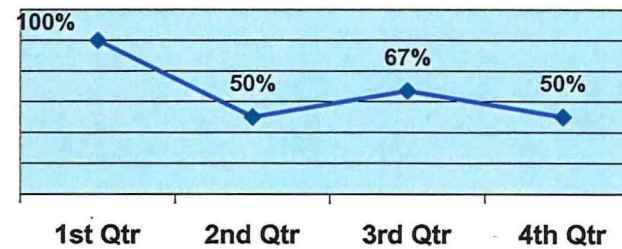
Annual Averages



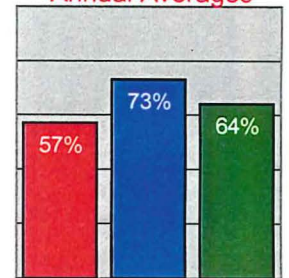
Memoranda of Payment Filing Compliance

2000	2001	2002
57%	73%	64%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
100%	50%	67%	50%



Annual Averages

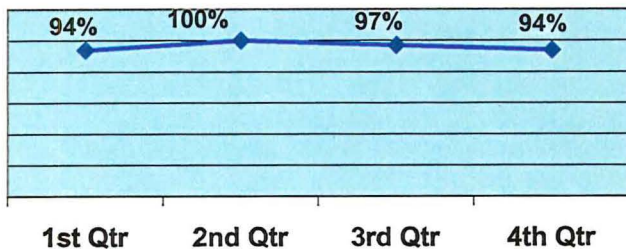


STATE OF MAINE

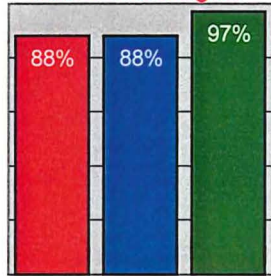
First Indemnity Payment Compliance

2000	2001	2002
88%	88%	97%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
94%	100%	97%	94%



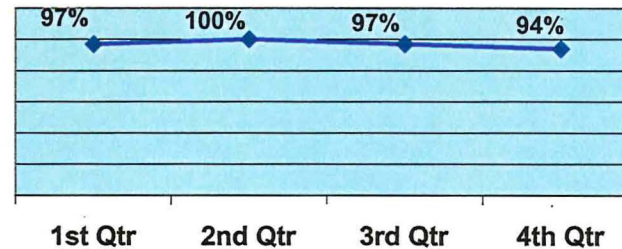
Annual Averages



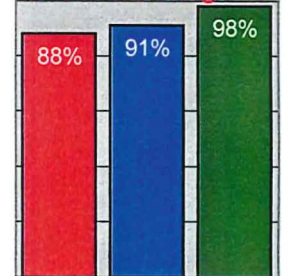
Memoranda of Payment Filing Compliance

2000	2001	2002
88%	91%	98%

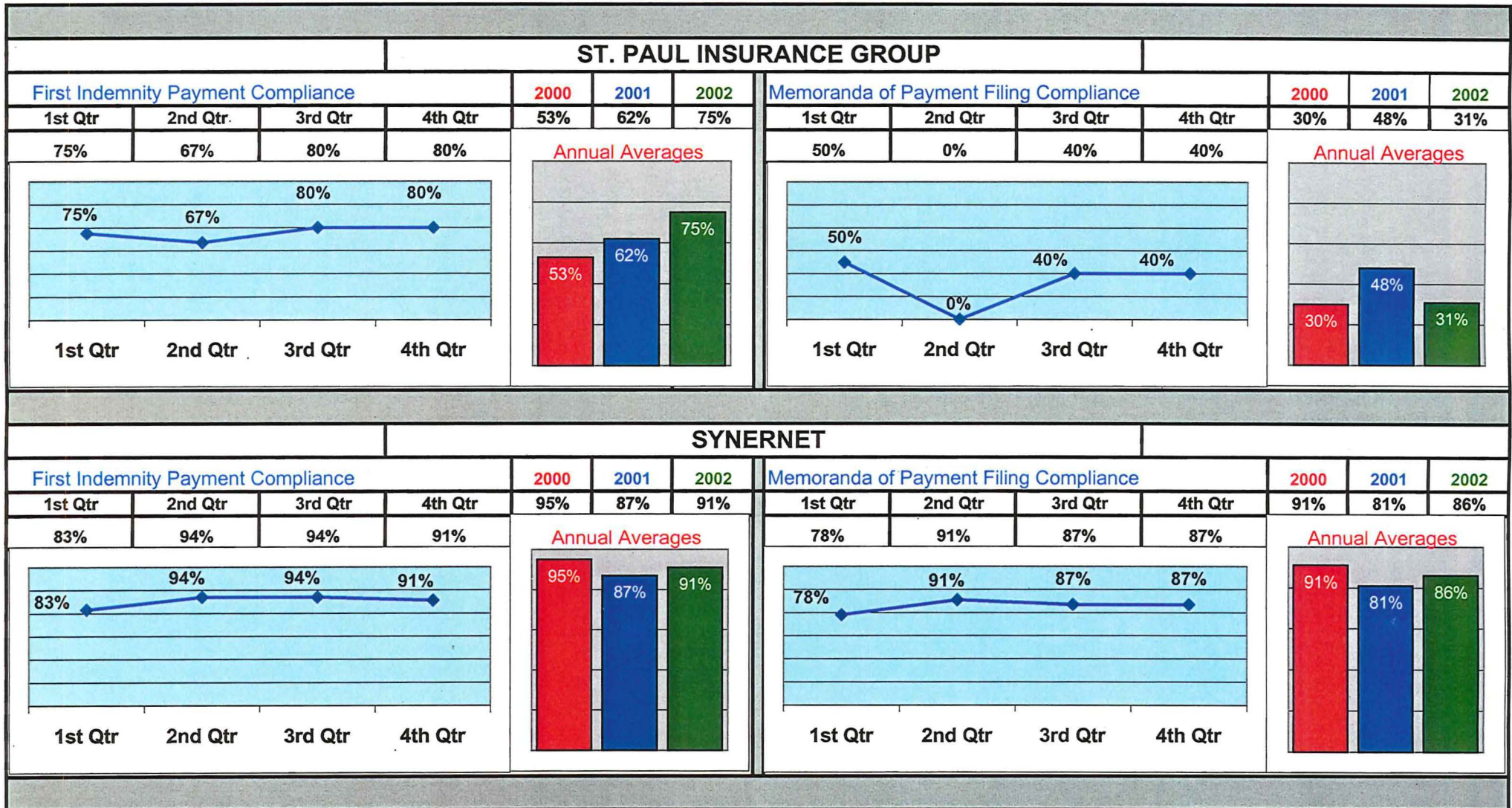
1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
97%	100%	97%	94%



Annual Averages



**Insurance Group Compliance
2002**



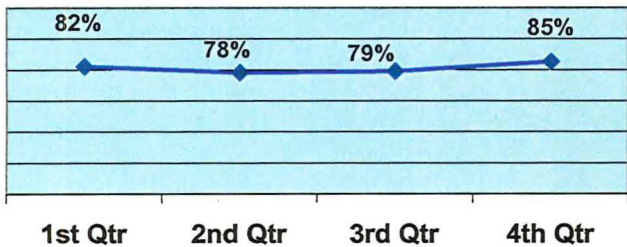
**Insurance Group Compliance
2002**

TRAVELERS INSURANCE GROUP

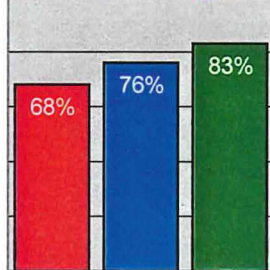
First Indemnity Payment Compliance

2000	2001	2002
68%	76%	83%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
82%	78%	79%	85%



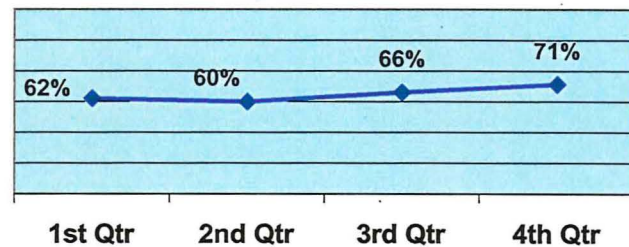
Annual Averages



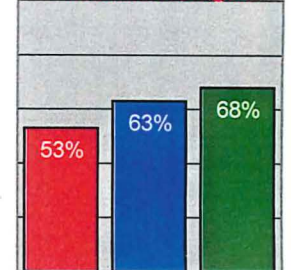
Memoranda of Payment Filing Compliance

2000	2001	2002
53%	63%	68%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
62%	60%	66%	71%



Annual Averages

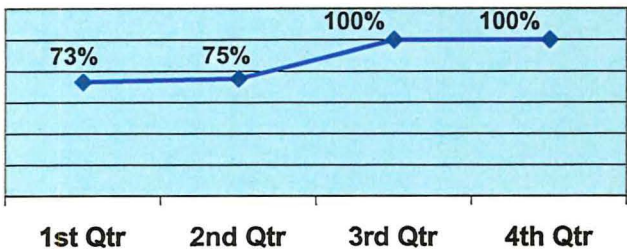


VERIZON

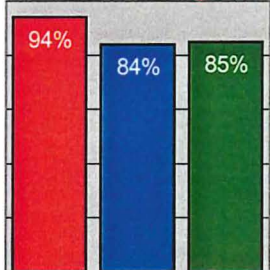
First Indemnity Payment Compliance

2000	2001	2002
94%	84%	85%

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
73%	75%	100%	100%



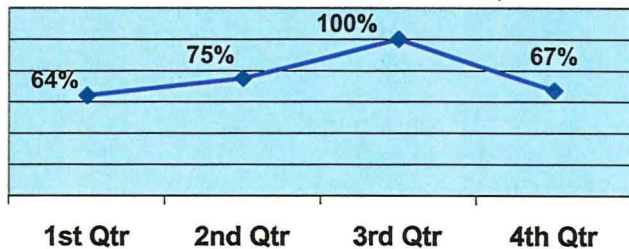
Annual Averages



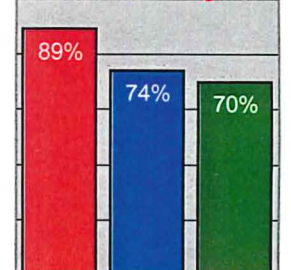
Memoranda of Payment Filing Compliance

2000	2001	2002
89%	74%	70%

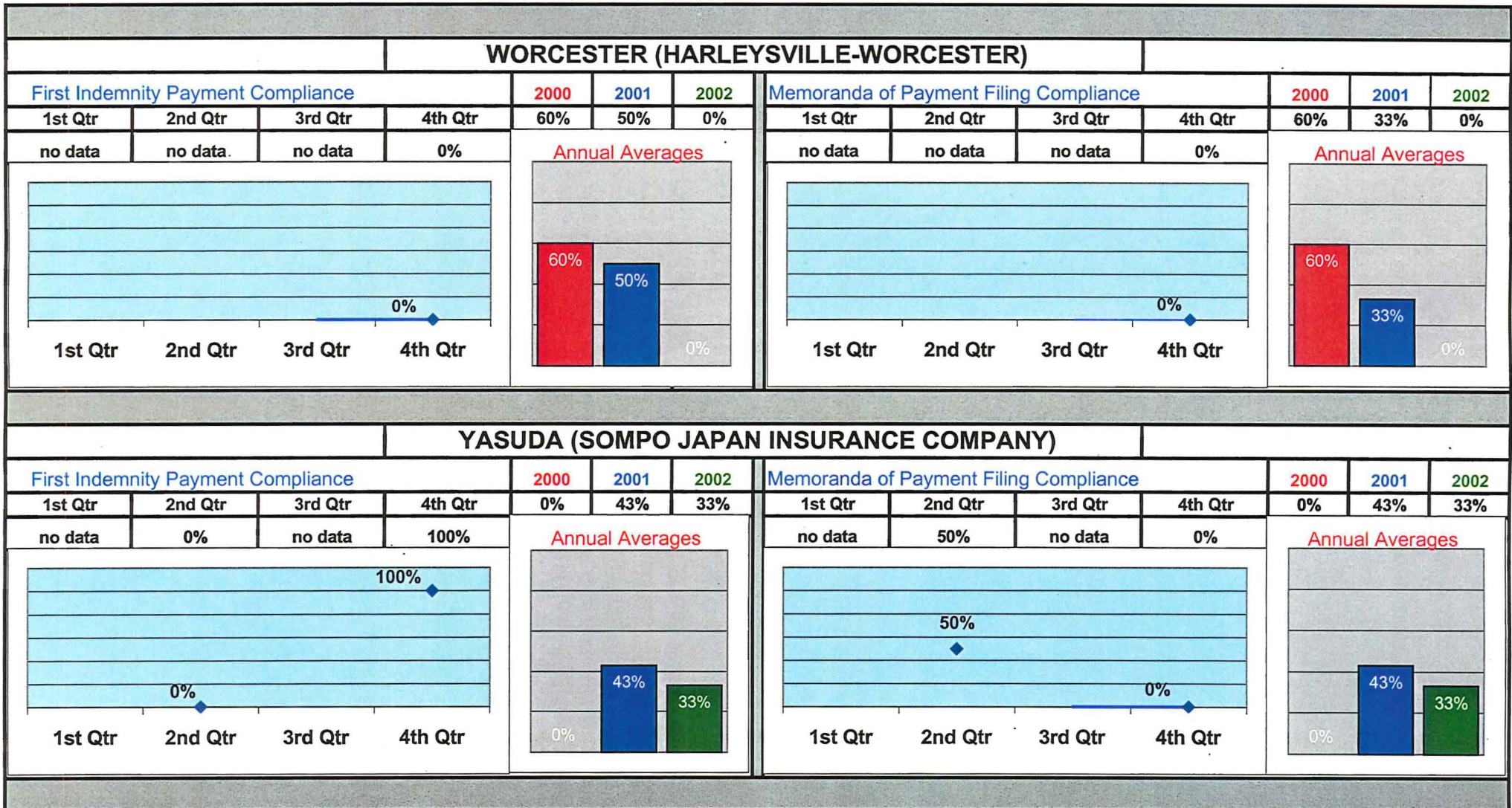
1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
64%	75%	100%	67%



Annual Averages



**Insurance Group Compliance
2002**



**Insurance Group Compliance
2002**

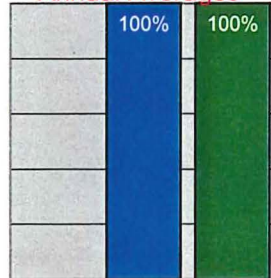
YELLOW FREIGHT SYSTEM INC.

First Indemnity Payment Compliance

2000 **2001** **2002**

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
no data	100%	100%	
100%	no data	no data	no data

Annual Averages

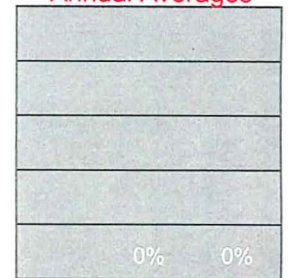


Memoranda of Payment Filing Compliance

2000 **2001** **2002**

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
no data	0%	0%	
0%	no data	no data	no data

Annual Averages



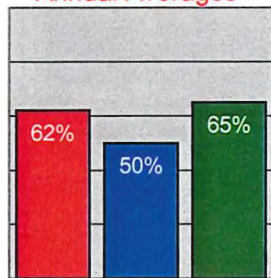
ZURICH INSURANCE GROUP

First Indemnity Payment Compliance

2000 **2001** **2002**

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
62%	50%	65%	
63%	71%	83%	57%

Annual Averages

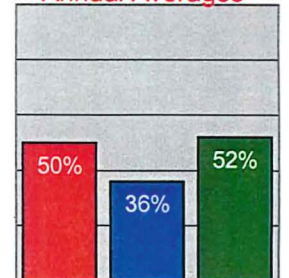


Memoranda of Payment Filing Compliance

2000 **2001** **2002**

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
50%	36%	52%	
58%	48%	58%	52%

Annual Averages



Appendix A
Insurance Group Compliance
2002

Appendix A INSURANCE GROUP COMPLIANCE 2002

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	ACADIA	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
TPA12	ACADIA INSURANCE CO.	6	5	83%	6	5	83%
33391	ACADIA INSURANCE CO.	65	61	94%	65	61	94%
30260	ACADIA INSURANCE CO.	81	74	91%	81	75	93%
30252	CADILLAC MOUNTAIN INSURANCE CO	17	15	88%	17	16	94%
27723	FIREMAN'S INS CO OF WASHINGTON	1	1	100%	1	1	100%
	Group Total	170	156	92%	170	158	93%
	AIG	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
14354	AIU INSURANCE	1	0	0%	1	1	0%
ADJ1	AIG CLAIMS (PRATT & WHITNEY)	10	5	50%	10	4	40%
13781	AMERICAN HOME ASSURANCE	4	2	50%	4	1	25%
15172	COMMERCE & INDUSTRY INS CO	2	0	0%	2	0	0%
13889	INSURANCE CO OF THE STATE OF PENNSYLVANIA	2	1	50%	2	0	0%
12866	NATIONAL UNION FIRE INS CO	1	0	0%	1	0	0%
TPA10	CLAIMS MANAGEMENT INC	52	42	81%	52	46	88%
	Group Total	72	50	69%	72	52	72%
	ATLANTIC MUTUAL	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16470	ATLANTIC MUTUAL INSURANCE CO.	10	6	60%	10	2	20%
12149	CENTENNIAL INS CO	2	2	100%	2	2	100%
	Group Total	12	8	67%	12	4	33%
	ARROW MUTUAL INSURANCE/MID STATE ADJ CO.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16640	Group Total	no data	no data	no data	no data	no data	no data
	BANGOR, CITY OF	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S705	Group Total	18	18	100%	18	18	100%
	BATH IRON WORKS	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S347	Group Total	39	38	97%	39	37	95%
	BEACON INSURANCE	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
30325	Group Total	no data	no data	no data	no data	no data	no data
	BILL JOHNSON AGENCY	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S362	Group Total	4	4	100%	4	4	100%
	CAMBRIDGE INTEGRATED SERVICES	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
CT016	CAMBRIDGE INTEGRATED SERVICES	0	0	0%	0	0	0%
TPA24	CAMBRIDGE INTEGRATED SERVICES	4	1	25%	4	1	25%
	Group Total	4	1	25%	4	1	25%
	CENTRAL MAINE MEDICAL CENTER	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S401	Group Total	12	12	100%	12	12	100%

Appendix A INSURANCE GROUP COMPLIANCE 2002

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
CHUBB INSURANCE GROUP							
21512	CHUBB INSURANCE	0	0	0%	0	0	0%
12890	FEDERAL INSURANCE CO	5	5	100%	5	4	80%
	Group Total	5	5	100%	5	4	80%
CIANBRO CORPORATION							
S344	Group Total	5	5	100%	5	5	100%
CLARENDON NATIONAL INS CO							
CT012	ALPHASTAR INSURANCE COMPANY	1	0	0%	1	0	0%
25461	CLARENDON NATIONAL INS CO	0	0	0%	0	0	0%
	Group Total	1	0	0%	1	0	0%
COMBINED SPECIALTY INSURANCE COMPANY							
19879	Group Total	1	0	0%	1	0	0%
CRAWFORD & CO							
14095	ARGONAUT INSURANCE CO.	1	0	0%	1	0	0%
TPA21	CRAWFORD & CO	4	0	0%	4	0	0%
S402	CRAWFORD & CO	1	0	0%	1	0	0%
TPA17	CRAWFORD & CO	5	1	20%	5	0	0%
18376	LUMBERMEN'S UNDERWRITING ALLIANCE	0	0	0%	0	0	0%
18244	TRUCK INSURANCE EXCHANGE	0	0	0%	0	0	0%
	Group Total	11	1	9%	11	0	0%
CRUM & FORSTER							
22322	CRUM & FORSTER	0	0	0%	0	0	0%
29084	UNITED STATES FIRE INS CO	5	5	100%	5	4	80%
	Group Total	5	5	100%	5	4	80%
CUNNINGHAM & LINDSEY							
S396	CUNNINGHAM & LINDSEY	1	1	100%	1	1	100%
10901	LEGION INSURANCE CO.	10	5	50%	10	2	20%
	Group Total	11	6	55%	11	3	27%
CUSTARD ADJUSTERS							
S397	F.A. RICHARD	0	0	0%	0	0	0%
	Group Total	no data	no data	no data	no data	no data	no data
DUNLAP CLAIMS MANAGEMENT							
S356	ARROW HART	1	1	100%	1	0	0%
S357	DUNLAP CLAIMS MANAGEMENT	208	192	92%	208	192	92%
CT008	DUNLAP CLAIMS MANAGEMENT	0	0	0%	0	0	0%
	Group Total	209	193	92%	209	192	92%

Appendix A INSURANCE GROUP COMPLIANCE 2002

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	ESIS GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
23035	ACE AMERICAN INSURANCE CO	8	4	50%	8	3	38%
12165	ACE AMERICAN INSURANCE CO	7	1	14%	7	2	29%
S370	ESIS INC	6	3	50%	6	3	50%
S364	ESIS INC	9	5	56%	9	4	44%
CT007	ESIS INC	13	7	54%	13	8	62%
10677	PACIFIC EMPLOYERS INS CO	14	12	86%	14	8	57%
CT014	WARD NORTH AMERICA	1	0	0%	1	0	0%
	Group Total	58	32	55%	58	28	48%
	FAIRFIELD INSURANCE COMPANY	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
32530	Group Total	4	2	50%	4	2	50%
	FILENES	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S338	THE MAY DEPARTMENT STORES CO	4	4	100%	4	1	25%
	Group Total	4	4	100%	4	1	25%
	FIREMANS FUND	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
12289	AMERICAN INS CO	0	0	0%	0	0	0%
12416	FIREMANS FUND AMERICAN INS. CO.	4	3	75%	4	0	0%
12866	NATIONAL SURETY CORP	16	13	81%	16	13	81%
	Group Total	20	16	80%	20	13	65%
	FRONTIER INSURANCE CO.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
21237	Group Total	no data	no data	no data	no data	no data	no data
	FUTURE COMP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
CT017	Group Total	no data	no data	no data	no data	no data	no data
	GAB ROBBINS	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
TPA 15	GAB ROBBINS	7	3	43%	7	3	43%
TPA2	GAB ROBBINS	1	1	100%	1	1	100%
S355	GENERAL ADJUSTMENT BUREAU	4	2	50%	4	2	50%
	Group Total	12	6	50%	12	6	50%
	GALLAGHER BASSETT	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
TPA6	GALLAGHER BASSETT SERVICES, INC.	19	7	37%	19	6	32%
CT005	GALLAGHER BASSETT INS SERVICES	10	4	40%	10	3	30%
S304	GALLAGHER-BASSETT SERVICES, INC.	6	2	33%	6	0	0%
24147	NORTH AMERICAN SPECIALTY INSURANCE	1	0	0%	1	0	0%
	Group Total	36	13	36%	36	9	25%
	GATES MACDONALD	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S743	GATES MACDONALD	7	1	14%	7	0	0%
CT015	GATES MACDONALD	2	1	50%	2	1	50%
TPA23	GATES MACDONALD/UNIV. OF MAINE	23	22	96%	23	22	96%
TPA14	GATES MACDONALD	3	0	0%	3	0	0%
14486	INSURANCE CO OF NORTH AMERICA	10	7	70%	10	6	60%
	Group Total	45	31	69%	45	29	64%

Appendix A INSURANCE GROUP COMPLIANCE 2002

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
24287	GREAT AMERICAN INSURANCE SEVEN HILLS INSURANCE COMPANY	0	0	0%	0	0	0%
	Group Total	no data	no data	no data	no data	no data	no data
11371	GREAT WEST CASUALTY Group Total	1	1	100%	1	1	100%
21873	GUARD GROUP AMGUARD INSURANCE COMPANY	23	16	70%	23	13	57%
33936	EASTGUARD INSURANCE COMPANY	3	3	100%	3	3	100%
25844	NORGUARD INSURANCE COMPANY	48	41	85%	48	38	79%
	Group Total	74	60	81%	74	54	73%
5381	HANNAFORD BROTHERS Group Total	94	83	88%	94	81	86%
11002	HANOVER INSURANCE GROUP CITIZENS INSURANCE CO OF AMERI	37	33	89%	37	32	86%
13633	HANOVER INSURANCE CO	67	65	97%	67	58	87%
10006	MASSACHUSETTS BAY INS CO	18	17	94%	18	14	78%
	Group Total	122	115	94%	122	104	85%
13269	HARTFORD HARTFORD FIRE INSURANCE COMPANY	1	1	100%	1	0	0%
20605	HARTFORD INSURANCE CO OF THE MIDWEST	1	1	100%	1	1	100%
10456	NEW YORK UNDERWRITERS INS. CO.	1	1	100%	1	0	0%
TPA5	SPECIALTY RISK SERVICES INC	7	4	57%	7	0	0%
10448	THE HARTFORD	11	10	91%	11	5	45%
14974	TWIN CITY FIRE INS CO	14	11	79%	14	6	43%
	Group Total	35	28	80%	35	12	34%
25437	INDEMNITY INSURANCE CO. OF N. AMERICA Group Total	no data	no data	no data	no data	no data	no data
17116	KEMPER GROUP AMERICAN MANUFACTURERS MUT. INS. CO.	18	15	83%	18	7	39%
10065	AMERICAN MOTORISTS	0	0	0%	0	0	0%
19186	AMERICAN PROTECTION INS. CO.	27	19	70%	27	7	26%
S701	AMERICAN TELEPHONE & TELEGRAPH	0	0	0%	0	0	0%
14257	KEMPER CASUALTY INSURANCE CO	1	0	0%	1	0	0%
15644	LUMBERMENS MUTUAL CASUALTY CO	13	11	85%	13	2	15%
	Group Total	59	45	76%	59	16	27%

Appendix A INSURANCE GROUP COMPLIANCE 2002

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	LIBERTY MUTUAL GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
27359	FIRST LIBERTY INSURANCE GROUP	1	0	0%	1	0	0%
S321	HELMSMAN MANAGEMENT SERVICE	2	0	0%	2	0	0%
CT009	HELMSMAN MANAGEMENT SERVICE	1	1	100%	1	1	100%
27243	LIBERTY MUTUAL INSURANCE CORP	4	3	75%	4	2	50%
21814	LIBERTY INSURANCE CORP.	42	35	83%	42	34	81%
16586	LIBERTY MUTUAL FIRE INSURANCE	146	129	88%	146	108	74%
15628	LIBERTY MUTUAL INSURANCE CO.	73	62	85%	73	58	79%
15555	EMPLOYERS INSURANCE OF WAUSAU	42	23	55%	42	20	48%
27332	WAUSAU BUSINESS INSURANCE CO	1	1	100%	1	1	100%
18996	WAUSAU UNDERWRITERS INS CO	5	2	40%	5	1	20%
	Group Total	317	256	81%	317	225	71%
	LUMBER INSURANCE CO	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16543	LUMBER MUTUAL INS CO	0	0	0%	0	0	0%
24597	LUMBER MUTUAL/SEACO INSURANCE	0	0	0%	0	0	0%
	Group Total	no data	no data	no data	no data	no data	no data
	MAINE ADJUSTMENT SERVICES	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
24759	AMERICAN INTERSTATE INSURANCE CO.	45	36	80%	45	36	80%
24562	STAR INSURANCE	9	6	67%	9	4	44%
31771	SAVERS PROPERTY & CASUALTY	3	3	100%	3	3	100%
	Group Total	57	45	79%	57	43	75%
	MAINE AUTOMOBILE DEALERS	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S803	MAINE AUTOMOBILE DEALERS	46	46	100%	46	46	100%
S391	C/O MAD ASSOC. WRKR'S COMP	0	0	0%	0	0	0%
	Group Total	46	46	100%	46	46	100%
	MEAD WESTVACO	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S394	MEAD OXFORD CORPORATION	7	7	100%	7	7	100%
	Group Total	7	7	100%	7	7	100%
	MEMIC	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
30449	Group Total	1612	1438	89%	1612	1423	88%
	MHCA/MMTA	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S387	MAINE HEALTH CARE ASSOCIATION	25	23	92%	25	24	96%
S385	MAINE MOTOR TRANSPORT ASSOCIATION	37	33	89%	37	33	89%
	Group Total	62	56	90%	62	57	92%
	MMA	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S801	MAINE MUNICIPAL ASSOCIATION	235	199	85%	235	197	84%
S733	PORTLAND, CITY OF	28	22	79%	28	22	79%
	Group Total	263	221	84%	263	219	83%
	MSMA	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S374	Group Total	113	109	96%	113	109	96%

Appendix A INSURANCE GROUP COMPLIANCE 2002

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	MORSE, PAYSON & NOYES	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S338	Group Total	80	76	95%	80	73	91%
	NORTHERN GENERAL SERVICES	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S323	Group Total	69	55	80%	69	51	74%
	NATIONAL GRANGE MUTUAL INSURANCE	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16322	Group Total	3	1	33%	3	0	0%
	OLD REPUBLIC INSURANCE	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
11509	Group Total	15	9	60%	15	10	67%
	ONE BEACON (FORMERLY CU/YORK)	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
10049	AMERICAN EMPLOYERS INS. CO.	7	6	86%	7	6	86%
12300	EMPLOYERS FIRE INS CO	3	3	100%	3	3	100%
14176	GREAT AMERICAN INS CO	0	0	0%	0	0	0%
14540	ONEBEACON AMERICA INSURANCE CO	71	52	73%	71	56	79%
10359	ONEBEACON INSURANCE COMPANY	3	1	33%	3	1	33%
36501	YORK INSURANCE COMPANY OF MAINE	3	2	67%	3	3	100%
	Group Total	87	64	74%	87	69	79%
	PEERLESS INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
10650	EXCELSIOR INSURANCE COMPANY	23	21	91%	23	21	91%
14184	NETHERLANDS INSURANCE COMPANY,	24	23	96%	24	20	83%
11355	PEERLESS INS CO	43	41	95%	43	40	93%
	Group Total	90	85	94%	90	81	90%
	PUBLIC SERVICE MUTUAL INS CO	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16152	Group Total	1	0	0%	1	0	0%
	RELIANCE INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
11312	UNITED PACIFIC INSURANCE CO	1	0	0%	1	0	0%
	Group Total	1	0	0%	1	0	0%
	ROYAL & SUNALLIANCE/EBI INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
14699	AMERICAN & FOREIGN INSURANCE CO.	10	9	90%	10	10	100%
13684	ROYAL & SUNALLIANCE	81	63	78%	81	57	70%
10723	ROYAL INDEMNITY COMPANY	8	6	75%	8	6	75%
13986	SAFEGUARD INSURANCE CO	2	1	50%	2	0	0%
11762	CONNECTICUT INDEMNITY CO	8	5	63%	8	5	63%
10731	FIRE & CASUALTY INS CO OF CT/E	5	2	40%	5	2	40%
10391	GLOBE INDEMNITY CO	4	4	100%	4	4	100%
CT001	RISK ENTERPRISE MGMT.	4	1	25%	4	1	25%
ADJ3	RISK ENTERPRISE MGMT.	0	0	0%	0	0	0%
12572	SECURITY INSURANCE OF HARTFORD	53	39	74%	53	36	68%
	Group Total	175	130	74%	175	121	69%

Appendix A INSURANCE GROUP COMPLIANCE 2002

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	RSKO/C.N.A.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
10030	AMERICAN CASUALTY CO	19	11	58%	19	9	47%
S392	CNA	1	1	100%	1	1	100%
10243	CONTINENTAL CASUALTY CO	20	13	65%	20	7	35%
15113	CONTINENTAL INSURANCE CO.	1	0	0%	1	0	0%
S382	RSKCO/ALEXIS RISK MANAGEMENT SERV.	0	0	0%	0	0	0%
ADJ2	CNA STANDARD LINES	4	3	75%	4	1	25%
12688	TRANSCONTINENTAL INS. CO.	6	5	83%	6	5	83%
12408	TRANSPORTATION INSURANCE CO.	5	5	100%	5	5	100%
15032	VALLEY FORGE	7	7	100%	7	7	100%
	Group Total	63	45	71%	63	35	56%
	RYDER	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S350	Group Total	1	1	100%	1	0	0%
	SEDGWICK INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S399	SEDGWICK OF NEW ENGLAND	7	6	86%	7	5	71%
TPA16	SEDGWICK CLAIMS MGMT. SERVICES	23	18	78%	23	20	87%
S301	SEDGWICK OF MAINE INC(Sedgewick Clms Mgmt. Svc)	264	239	91%	264	237	90%
TPA13	SEDGWICK CLAIMS SERVICES	7	7	100%	7	6	86%
TPA22	SEDGWICK CLAIMS SERVICES	0	0	0%	0	0	0%
CT006	SEDGWICK CLAIMS SERVICES	24	19	79%	24	19	79%
CT011	SEDGWICK CLAIMS SERVICES	2	1	50%	2	1	50%
TPA26	SEDGWICK CLAIMS SERVICES	3	1	33%	3	1	33%
TPA25	SEDGWICK/HOME DEPOT	14	10	71%	14	7	50%
	Group Total	344	301	88%	344	296	86%
	SENTRY INSURANCE CO.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
15571	SENTRY INSURANCE CO.	23	21	91%	23	16	70%
13668	JOHN DEERE INS CO	5	4	80%	5	2	40%
	Group Total	28	25	89%	28	18	64%
	STATE OF MAINE	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S369	Group Total	116	113	97%	116	114	98%
	ST PAUL INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
13692	ST. PAUL MERCURY INSURANCE CO	0	0	0%	0	0	0%
12823	ST. PAUL INSURANCE CO.	0	0	0%	0	0	0%
10847	USF & G INC/ST. PAUL FIRE INS.	1	0	0%	1	0	0%
14230	ST PAUL GUARDIAN INS CO	0	0	0%	0	0	0%
13706	ST. PAUL FIRE & MARINE INSURANCE CO.	4	3	75%	4	1	25%
10227	FIDELITY & GUARANTY INS. CO.	11	9	82%	11	4	36%
	Group Total	16	12	75%	16	5	31%

Appendix A

INSURANCE GROUP COMPLIANCE

2002

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	SYNERNET	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S395	SYNERNET	28	26	93%	28	25	89%
TPA8	SYNERNET	83	75	90%	83	71	86%
	Group Total	111	101	91%	111	96	86%
	T.H.E. CASUALTY INSURANCE CO.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
40851	Group Total	no data	no data	no data	no data	no data	no data
	TRAVELERS INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
15318	CHARTER OAK FIRE INSURANCE CO.	1	1	100%	1	1	100%
S327	CONSTITUTION STATE SERVICE	39	31	79%	39	29	74%
TPA11	CONSTITUTION STATE SERVICE	23	22	96%	23	20	87%
13579	TRAVELERS INDEMNITY CO OF ILL	34	28	82%	34	20	59%
13439	TRAVELERS INDEMNITY COMPANY OF	25	19	76%	25	16	64%
10804	TRAVELERS INS CO	45	38	84%	45	28	62%
	Group Total	167	139	83%	167	114	68%
	VERIZON (FORMERLY NEW ENGLAND TELEPHONE)	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S729	VERIZON	27	23	85%	27	19	70%
	Group Total	27	23	85%	27	19	70%
	WHITE MOUNTAIN VALLEY INDEMNITY	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16322	MOUNTAIN VALLEY INDEMNITY CO.	0	0	0%	0	0	0%
	Group Total	no data	no data	no data	no data	no data	no data
	WORCESTER INSURANCE COMPANY	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16926	HARLEYSVILLE MUTUAL INS CO	0	0	0%	0	0	0%
21644	WORCESTER INSURANCE COMPANY	1	0	0%	1	0	0%
	Group Total	1	0	0%	1	0	0%
	YASUDA (SOMPO JAPAN INS COMPANY OF AMERICA)	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
19321	Group Total	3	1	33%	3	1	33%
	YELLOW FREIGHT SYSTEM INC.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S746	Group Total	3	3	100%	3	0	0%
	ZURICH INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
17965	AMERICAN ZURICH	1	1	100%	1	1	100%
12173	ASSURANCE CO OF AMERICA	1	1	100%	1	1	100%
S775	CHESTERFIELD SERVICES	5	3	60%	5	1	20%
12963	MAINE BONDING & CASUALTY CO	4	2	50%	4	2	50%
10545	MARYLAND CASUALTY CO	17	7	41%	17	7	41%
13765	NORTHERN INSURANCE CO. OF NEW YORK	13	7	54%	13	6	46%
12297	UNIVERSAL UNDERWRITERS INS CO	1	1	100%	1	1	100%
10863	ZURICH AMERICAN INS CO	33	27	82%	33	20	61%
	Group Total	75	49	65%	75	39	52%

Appendix B

Insurance Entity Type Compliance

2002

Appendix B
Insurance Entity Type
2002

NCCI	INSURANCE ENTITY	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	Standard Insurers						
30260	ACADIA INSURANCE CO.	81	74	91%	81	75	93%
33391	ACADIA INSURANCE CO.	65	61	94%	65	61	94%
23035	ACE AMERICAN INSURANCE CO	8	4	50%	8	3	38%
12165	ACE AMERICAN INSURANCE CO	7	1	14%	7	2	29%
15431	ACE/CIGNA FIRE UNDERWRITERS INSURANCE	0	0	0%	0	0	0%
12254	AETNA INS CO	0	0	0%	0	0	0%
14354	AIU INSURANCE	1	0	0%	1	1	100%
14699	AMERICAN & FOREIGN INSURANCE CO.	10	9	90%	10	10	100%
29760	AMERICAN AUTOMOBILE INS CO	0	0	0%	0	0	0%
10030	AMERICAN CASUALTY CO	19	11	58%	19	9	47%
10049	AMERICAN EMPLOYERS INS. CO.	7	6	86%	7	6	86%
11452	AMERICAN GUARANTEE & LIABILITY	0	0	0%	0	0	0%
13781	AMERICAN HOME ASSURANCE	4	2	50%	4	1	25%
12289	AMERICAN INS CO	0	0	0%	0	0	0%
24759	AMERICAN INTERSTATE INSURANCE CO.	45	36	80%	45	36	80%
17116	AMERICAN MANUFACTURERS MUT. INS. CO.	18	15	83%	18	7	39%
10065	AMERICAN MOTORISTS	0	0	0%	0	0	0%
19186	AMERICAN PROTECTION INS. CO.	27	19	70%	27	7	26%
17965	AMERICAN ZURICH	1	1	100%	1	1	100%
21873	AMGUARD INSURANCE COMPANY	23	16	70%	23	13	57%
12173	ASSURANCE CO OF AMERICA	1	1	100%	1	1	100%
16470	ATLANTIC MUTUAL INSURANCE CO.	10	6	60%	10	2	20%
30252	CADILLAC MOUNTAIN INSURANCE CO	17	15	88%	17	16	94%
12149	CENTENNIAL INS CO	2	2	100%	2	2	100%
15318	CHARTER OAK FIRE INSURANCE CO.	1	1	100%	1	1	100%
21512	CHUBB INSURANCE	0	0	0%	0	0	0%
11002	CITIZENS INSURANCE CO OF AMERI	37	33	89%	37	32	86%
19879	COMBINED SPECIALTY INSURANCE COMPANY	1	0	0%	1	0	0%
15172	COMMERCE & INDUSTRY INS CO	2	0	0%	2	0	0%
11762	CONNECTICUT INDEMNITY CO	8	5	63%	8	5	63%
10243	CONTINENTAL CASUALTY CO	20	13	65%	20	7	35%
15113	CONTINENTAL INSURANCE CO.	1	0	0%	1	0	0%
22322	CRUM & FORSTER	0	0	0%	0	0	0%
33936	EASTGUARD INSURANCE COMPANY	3	3	100%	3	3	100%
12300	EMPLOYERS FIRE INS CO	3	3	100%	3	3	100%
15555	EMPLOYERS INSURANCE OF WAUSAU	42	23	55%	42	20	48%
10650	EXCELSIOR INSURANCE COMPANY	23	21	91%	23	21	91%
32530	FAIRFIELD INSURANCE COMPANY	4	2	50%	4	2	50%
12890	FEDERAL INSURANCE CO	5	5	100%	5	4	80%
10227	FIDELITY & GUARANTY INS. CO.	11	9	82%	11	4	36%
10731	FIRE & CASUALTY INS CO OF CT/E	5	2	40%	5	2	40%
12416	FIREMANS FUND AMERICAN INS CO	4	3	75%	4	0	0%
27723	FIREMAN'S INS CO OF WASHINGTON	1	1	100%	1	1	100%
27359	FIRST LIBERTY INSURANCE CORP	1	0	0%	1	0	0%
21237	FRONTIER INSURANCE CO	0	0	0%	0	0	0%
10391	GLOBE INDEMNITY CO	4	4	100%	4	4	100%
14176	GREAT AMERICAN INS CO	0	0	0%	0	0	0%
11371	GREAT WEST CASUALTY	1	1	100%	1	1	100%
13633	HANOVER INSURANCE CO	67	65	97%	67	58	87%
13269	HARTFORD FIRE INSURANCE COMPANY	1	1	100%	1	0	0%
20605	HARTFORD INSURANCE CO OF THE MIDWEST	1	1	100%	1	1	100%
16926	HARLEYSVILLE MUTUAL INS CO	0	0	0%	0	0	0%
25437	INDEMNITY INSURANCE CO. OF N. AMERICA	0	0	0%	0	0	0%

Appendix B
Insurance Entity Type
2002

NCCI	INSURANCE ENTITY	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
13889	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	2	1	50%	2	0	0%
13668	JOHN DEERE INS CO	5	4	80%	5	2	40%
14257	KEMPER CASUALTY INSURANCE CO	1	0	0%	1	0	0%
27243	LIBERTY MUTUAL INSURANCE CORP	4	3	75%	4	2	50%
21814	LIBERTY INSURANCE CORP.	42	35	83%	42	34	81%
16586	LIBERTY MUTUAL FIRE INSURANCE	146	129	88%	146	108	74%
15628	LIBERTY MUTUAL INSURANCE CO.	73	62	85%	73	58	79%
16543	LUMBER MUTUAL INS CO	0	0	0%	0	0	0%
24597	LUMBER MUTUAL/SEACO INSURANCE	0	0	0%	0	0	0%
15644	LUMBERMENS MUTUAL CASUALTY CO	13	11	85%	13	2	15%
12963	MAINE BONDING & CASUALTY CO	4	2	50%	4	2	50%
10545	MARYLAND CASUALTY CO	17	7	41%	17	7	41%
10006	MASSACHUSETTS BAY INS CO	18	17	94%	18	14	78%
16322	NATIONAL GRANGE MUTUAL INSURANCE	3	1	33%	3	0	0%
12866	NATIONAL SURETY CORP	16	13	81%	16	13	81%
12866	NATIONAL UNION FIRE INS CO	1	0	0%	1	0	0%
14184	NETHERLANDS INSURANCE COMPANY,	24	23	96%	24	20	83%
10456	NEW YORK UNDERWRITERS INS. CO.	1	1	100%	1	0	0%
25844	NORGUARD INSURANCE COMPANY	48	41	85%	48	38	79%
13765	NORTHERN INSURANCE CO. OF NEW YORK	13	7	54%	13	6	46%
11509	OLD REPUBLIC INSURANCE	15	9	60%	15	10	67%
14540	ONEBEACON AMERICA INSURANCE CO	71	52	73%	71	56	79%
10359	ONEBEACON INSURANCE COMPANY	3	1	33%	3	1	33%
10677	PACIFIC EMPLOYERS INS CO	14	12	86%	14	8	57%
11355	PEERLESS INS CO	43	41	95%	43	40	93%
16152	PUBLIC SERVICE MUTUAL INS CO	1	0	0%	1	0	0%
13684	ROYAL & SUNALLIANCE	81	63	78%	81	57	70%
10723	ROYAL INDEMNITY COMPANY	8	6	75%	8	6	75%
13986	SAFEGUARD INSURANCE CO	2	1	50%	2	0	0%
12572	SECURITY INSURANCE OF HARTFORD	53	39	74%	53	36	68%
15571	SENTRY INSURANCE CO.	23	21	91%	23	16	70%
19321	SOMPO (FORMERLY YASUDA)	3	1	33%	3	1	33%
14230	ST PAUL GUARDIAN INS CO	0	0	0%	0	0	0%
13706	ST. PAUL FIRE & MARINE INSURANCE CO.	4	3	75%	4	1	25%
13692	ST. PAUL MERCURY INSURANCE CO	0	0	0%	0	0	0%
10448	THE HARTFORD	11	10	91%	11	5	45%
12688	TRANSCONTINENTAL INS. CO.	6	5	83%	6	5	83%
12408	TRANSPORTATION INSURANCE CO.	5	5	100%	5	5	100%
13579	TRAVELERS INDEMNITY CO OF ILL	34	28	82%	34	20	59%
13439	TRAVELERS INDEMNITY COMPANY OF	25	19	76%	25	16	64%
10804	TRAVELERS INS CO	45	38	84%	45	28	62%
14974	TWIN CITY FIRE INS CO	14	11	79%	14	6	43%
11312	UNITED PACIFIC INSURANCE CO	1	0	0%	1	0	0%
29804	UNITED STATES FIRE INS CO	5	5	100%	5	4	80%
12297	UNIVERSAL UNDERWRITERS INS CO	1	1	100%	1	1	100%
10847	USF & G INC/ST. PAUL FIRE INS.	1	0	0%	1	0	0%
15032	VALLEY FORGE	7	7	100%	7	7	100%
27332	WAUSAU BUSINESS INSURANCE CO	1	1	100%	1	1	100%
18996	WAUSAU UNDERWRITERS INS CO	5	2	40%	5	1	20%
21644	WORCESTER INSURANCE COMPANY	1	0	0%	1	0	0%
36501	YORK INSURANCE COMPANY OF MAINE	3	2	67%	3	3	100%
10863	ZURICH AMERICAN INS CO	33	27	82%	33	20	61%
Standard Insurers Total		1542	1242	81%	1542	1082	70%

Appendix B
Insurance Entity Type
2002

NCCI	INSURANCE ENTITY	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
30449	MEMIC Total	1612	1438	89%	1612	1423	88%
	SI - TPA Administered						
SADJ3	AIG CLAIMS (PRATT & WHITNEY)	10	5	50%	10	4	40%
S362	BILL JOHNSON AGENCY	4	4	100%	4	4	100%
TPA24	CAMBRIDGE INTEGRATED SERVICES	4	1	25%	4	1	25%
S392	CNA	1	1	100%	1	1	100%
S364	ESIS INC	9	5	56%	9	4	44%
S370	ESIS INC	6	3	50%	6	3	50%
S743	GATES MACDONALD/TAMBRAND& AT&T	7	1	14%	7	0	0%
S355	GENERAL ADJUSTMENT BUREAU	4	2	50%	4	2	50%
S323	NORTHERN GENERAL SERVICES	69	55	80%	69	51	74%
STPA13	SEDGWICK CLAIMS SERVICES	7	7	100%	7	6	86%
S399	SEDGWICK OF NEW ENGLAND	7	6	86%	7	5	71%
TPA26	SEDGWICK CLAIMS SERVICES	3	1	33%	3	1	33%
S301	SEDGWICK OF MAINE INC(Sedgewick Clms Mgmt. Svc)	264	239	91%	264	237	90%
S395	SYNERNET	28	26	93%	28	25	89%
STPA8	SYNERNET	83	75	90%	83	71	86%
STPA23	UNIVERSITY OF MAINE/GATES MACDONALD	23	22	96%	23	22	96%
	SI - TPA Administered Total	519	448	86%	519	433	83%
	SI - Self Administered						
SI705	BANGOR, CITY OF	18	18	100%	18	18	100%
SI347	BATH IRON WORKS	39	38	97%	39	37	95%
SI391	C/O MAD ASSOC. WRKR'S COMP	0	0	0%	0	0	0%
SI401	CENTRAL MAINE MEDICAL CENTER	12	12	100%	12	12	100%
SI344	CLANBRO CORPORATION	5	5	100%	5	5	100%
SI338	FILENES	4	4	100%	4	1	25%
SI831	HANNAFORD BROTHERS	94	83	88%	94	81	86%
S803	MAINE AUTOMOBILE DEALERS	46	46	100%	46	46	100%
SI387	MAINE HEALTH CARE ASSOCIATION	25	23	92%	25	24	96%
SI385	MAINE MOTOR TRANSPORT ASSOCIATION	37	33	89%	37	33	89%
SI801	MAINE MUNICIPAL ASSOCIATION	235	199	85%	235	197	84%
SI374	MSMA	113	109	96%	113	109	96%
S394	MEAD OXFORD CORPORATION	7	7	100%	7	7	100%
S388	MORSE, PAYSON & NOYES	80	76	95%	80	73	91%
SI733	PORTLAND, CITY OF	28	22	79%	28	22	79%
SI350	RYDER	1	1	100%	1	0	0%
SI369	STATE OF MAINE	116	113	97%	116	114	98%
SI729	VERIZON (FORMERLY NEW ENGLAND TELEPHONE)	27	23	85%	27	19	70%
SI746	YELLOW FREIGHT SYSTEM INC.	3	3	100%	3	0	0%
	SI - Self Administered Total	890	815	92%	890	798	90%

Appendix B
Insurance Entity Type
2002

NCCI	INSURANCE ENTITY	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	TPAs						
123TPA12	ACADIA INSURANCE CO.	14	9	64%	14	9	64%
CT012	ALPHASTAR INSURANCE COMPANY	1	0	0%	1	0	0%
14095	ARGONAUT INSURANCE CO.	1	0	0%	1	0	0%
S356	ARROW HART	1	1	100%	1	0	0%
S775	CHESTERFIELD SERVICES	5	3	60%	5	1	20%
TPA10	CLAIMS MANAGEMENT INC	52	42	81%	52	46	88%
ADJ2	C.N.A. STANDARD LINES	4	3	75%	4	1	25%
TPA11	CONSTITUTION STATE SERVICE	23	22	96%	23	20	87%
S327	CONSTITUTION STATE SERVICE	39	31	79%	39	29	74%
TPA17	CRAWFORD & CO	5	1	20%	5	0	0%
TPA21	CRAWFORD & CO	4	0	0%	4	0	0%
S402	CRAWFORD & CO	1	0	0%	1	0	0%
S396	CUNNINGHAM & LINDSEY	1	1	100%	1	1	100%
S357	DUNLAP CLAIMS MANAGEMENT	208	192	92%	208	192	92%
CT008	DUNLAP CLAIMS MANAGEMENT	0	0	0%	0	0	0%
CT007	ESIS INC	13	7	54%	13	8	62%
TPA 15	GAB ROBBINS	7	3	43%	7	3	43%
TPA 2	GAB ROBBINS	1	1	100%	1	1	100%
S304	GALLAGHER-BASSETT SERVICES, INC.	6	2	33%	6	0	0%
TPA6	GALLAGHER BASSETT SERVICES, INC.	19	7	37%	19	6	32%
CT005	GALLAGHER BASSETT INS SERVICES	10	4	40%	10	3	30%
CT015	GATES MACDONALD	2	1	50%	2	1	50%
TPA14	GATES MACDONALD	3	0	0%	3	0	0%
CT009	HELMSMAN MANAGEMENT SERVICE	1	1	100%	1	1	100%
S321	HELMSMAN MANAGEMENT SERVICE	2	0	0%	2	0	0%
14486	INSURANCE CO OF NORTH AMERICA	10	7	70%	10	6	60%
24422	LEGION INSURANCE CO.	10	5	50%	10	2	20%
18376	LUMBERMEN'S UNDERWRITING ALLIANCE	0	0	0%	0	0	0%
24147	NORTH AMERICAN SPECIALTY INSURANCE	1	0	0%	1	0	0%
CT001	RISK ENTERPRISE MGMT.	4	1	25%	4	1	25%
S382	RSKCO/ALEXIS RISK MANAGEMENT SERV.	0	0	0%	0	0	0%
31771	SAVERS	3	3	100%	3	3	100%
CT006	SEDGWICK CLAIMS SERVICES	24	19	79%	24	19	79%
CT011	SEDGWICK CLAIMS SERVICES	2	1	50%	2	1	50%
TPA25	SEDGWICK/HOME DEPOT	14	10	71%	14	7	50%
STPA22	SEDGWICK CLAIMS SERVICES	0	0	0%	0	0	0%
STPA16	SEDGWICK CLAIMS MGMT. SERVICES	23	13	78%	23	20	87%
STPA5	SPECIALTY RISK SERVICES INC	7	4	57%	7	0	0%
24562	STAR INSURANCE	9	6	67%	9	4	44%
18244	TRUCK INSURANCE EXCHANGE	0	0	0%	0	0	0%
CT014	WARD NORTH AMERICA	1	0	0%	1	0	0%
TPAs Total		531	405	76%	531	385	73%

Appendix C

**In-State
Insurance Group Compliance**

2002

Appendix C

In-State INSURANCE GROUP COMPLIANCE

2002

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	ACADIA	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
TPA12	ACADIA INSURANCE CO.	6	5	83%	6	5	83%
33391	ACADIA INSURANCE CO.	65	61	94%	65	61	94%
30260	ACADIA INSURANCE CO.	81	74	91%	81	75	93%
30252	CADILLAC MOUNTAIN INSURANCE CO.	17	15	88%	17	16	94%
27723	FIREMAN'S INS CO OF WASHINGTON	1	1	100%	1	1	100%
	Group Total	170	156	92%	170	158	93%
	BANGOR, CITY OF	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S705	Group Total	18	18	100%	18	18	100%
	BATH IRON WORKS	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S347	Group Total	39	38	97%	39	37	95%
	BILL JOHNSON AGENCY	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S362	Group Total	4	4	100%	4	4	100%
	CENTRAL MAINE MEDICAL CENTER	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S401	Group Total	12	12	100%	12	12	100%
	CIANBRO CORPORATION	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S344	Group Total	5	5	100%	5	5	100%
	DUNLAP CLAIMS MANAGEMENT	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S356	ARROW HART	1	1	100%	1	0	0%
S357	DUNLAP CLAIMS MANAGEMENT	208	192	92%	208	192	92%
CT008	DUNLAP CLAIMS MANAGEMENT	0	0	0%	0	0	0%
	Group Total	209	193	92%	209	192	92%
	GAB ROBBINS	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
TPA 15	GAB ROBBINS	7	3	43%	7	3	43%
TPA2	GAB ROBBINS	1	1	100%	1	1	100%
S355	GENERAL ADJUSTMENT BUREAU	4	2	50%	4	2	50%
	Group Total	12	6	50%	12	6	50%
	GALLAGHER BASSETT	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
TPA6	GALLAGHER BASSETT SERVICES, INC.	19	7	37%	19	6	32%
CT005	GALLAGHER BASSETT INS SERVICES	10	4	40%	10	3	30%
S304	GALLAGHER-BASSETT SERVICES, INC.	6	2	33%	6	0	0%
24147	NORTH AMERICAN SPECIALTY INSURANCE	1	0	0%	1	0	0%
	Group Total	36	13	36%	36	9	25%
	HANNAFORD BROTHERS	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S381	Group Total	94	83	88%	94	81	86%
	HANOVER INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
11002	CITIZENS INSURANCE CO OF AMERI	37	33	89%	37	32	86%
13633	HANOVER INSURANCE CO	67	65	97%	67	58	87%
10006	MASSACHUSETTS BAY INS CO	18	17	94%	18	14	78%
	Group Total	122	115	94%	122	104	85%

Appendix C

In-State INSURANCE GROUP COMPLIANCE

2002

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
KEMPER GROUP							
17116	AMERICAN MANUFACTURERS MUT. INS. CO.	18	15	83%	18	7	39%
10065	AMERICAN MOTORISTS	0	0	0%	0	0	0%
19186	AMERICAN PROTECTION INS. CO.	27	19	70%	27	7	26%
S701	AMERICAN TELEPHONE & TELEGRAPH	0	0	0%	0	0	0%
14257	KEMPER CASUALTY INSURANCE CO	1	0	0%	1	0	0%
15644	LUMBERMENS MUTUAL CASUALTY CO	13	11	85%	13	2	15%
	Group Total	59	45	76%	59	16	27%
MAINE ADJUSTMENT SERVICES							
24759	AMERICAN INTERSTATE INSURANCE CO.	45	36	80%	45	36	80%
24562	STAR INSURANCE	9	6	67%	9	4	44%
31771	SAVERS PROPERTY & CASUALTY	3	3	100%	3	3	100%
	Group Total	57	45	79%	57	43	75%
MAINE AUTOMOBILE DEALERS							
S803	MAINE AUTOMOBILE DEALERS	46	46	100%	46	46	100%
S391	C/O MAD ASSOC. WRKR'S COMP	0	0	0%	0	0	0%
	Group Total	46	46	100%	46	46	100%
MEAD WESTVACO							
S394	MEAD OXFORD CORPORATION	7	7	100%	7	7	100%
MEMIC							
30449	Group Total	1612	1438	89%	1612	1423	88%
MHCA/MMTA							
S387	MAINE HEALTH CARE ASSOCIATION	25	23	92%	25	24	96%
S385	MAINE MOTOR TRANSPORT ASSOCIATION	37	33	89%	37	33	89%
	Group Total	62	56	90%	62	57	92%
MMA							
S801	MAINE MUNICIPAL ASSOCIATION	235	199	85%	235	197	84%
S733	PORTLAND, CITY OF	28	22	79%	28	22	79%
	Group Total	263	221	84%	263	219	83%
MSMA							
S374	Group Total	113	109	96%	113	109	96%
MORSE, PAYSON & NOYES							
S388	Group Total	80	76	95%	80	73	91%
NORTHERN GENERAL SERVICES							
S323	Group Total	69	55	80%	69	51	74%

Appendix C

In-State INSURANCE GROUP COMPLIANCE

2002

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	ONE BEACON (FORMERLY CU/YORK)	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
10049	AMERICAN EMPLOYERS INS. CO.	7	6	86%	7	6	86%
12300	EMPLOYERS FIRE INS CO	3	3	100%	3	3	100%
14176	GREAT AMERICAN INS CO	0	0	0%	0	0	0%
14540	ONEBEACON AMERICA INSURANCE CO	71	52	73%	71	56	79%
10359	ONEBEACON INSURANCE COMPANY	3	1	33%	3	1	33%
36501	YORK INSURANCE COMPANY OF MAINE	3	2	67%	3	3	100%
	Group Total	87	64	74%	87	69	79%
	PEERLESS INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
10650	EXCELSIOR INSURANCE COMPANY	23	21	91%	23	21	91%
14184	NETHERLANDS INSURANCE COMPANY,	24	23	96%	24	20	83%
11355	PEERLESS INS CO	43	41	95%	43	40	93%
	Group Total	90	85	94%	90	81	90%
	SEDGEWICK INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S399	SEDGWICK OF NEW ENGLAND	7	6	86%	7	5	71%
TPA16	SEDGWICK CLAIMS MGMT. SERVICES	23	18	78%	23	20	87%
S301	SEDGWICK OF MAINE INC(Sedgewick Clms Mgmt. Svc)	264	239	91%	264	237	90%
TPA13	SEDGWICK CLAIMS SERVICES	7	7	100%	7	6	86%
TPA22	SEDGWICK CLAIMS SERVICES	0	0	0%	0	0	0%
CT006	SEDGWICK CLAIMS SERVICES	24	19	79%	24	19	79%
CT011	SEDGWICK CLAIMS SERVICES	2	1	50%	2	1	50%
TPA26	SEDGWICK CLAIMS SERVICES	3	1	33%	3	1	33%
TPA25	SEDGWICK/HOME DEPOT	14	10	71%	14	7	50%
	Group Total	344	301	88%	344	296	86%
	STATE OF MAINE	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S369	Group Total	116	113	97%	116	114	98%
	SYNERNET	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S395	SYNERNET	28	26	93%	28	25	89%
TPA8	SYNERNET	83	75	90%	83	71	86%
	Group Total	111	101	91%	111	96	86%

Appendix D

**Out-of-State
Insurance Group Compliance**

2002

Appendix D Out-of-State INSURANCE GROUP COMPLIANCE 2002

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	AIG	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
14354	AIU INSURANCE	1	0	0%	1	1	0%
ADJ1	AIG CLAIMS (PRATT & WHITNEY)	10	5	50%	10	4	40%
13781	AMERICAN HOME ASSURANCE	4	2	50%	4	1	25%
15172	COMMERCE & INDUSTRY INS CO	2	0	0%	2	0	0%
13889	INSURANCE CO OF THE STATE OF PENNSYLVANIA	2	1	50%	2	0	0%
12866	NATIONAL UNION FIRE INS CO	1	0	0%	1	0	0%
TPA10	CLAIMS MANAGEMENT INC	52	42	81%	52	46	88%
	Group Total	72	50	69%	72	52	72%
	ATLANTIC MUTUAL	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16470	ATLANTIC MUTUAL INSURANCE CO.	10	6	60%	10	2	20%
12149	CENTENNIAL INS CO	2	2	100%	2	2	100%
	Group Total	12	8	67%	12	4	33%
	CAMBRIDGE INTEGRATED SERVICES	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
CT016	CAMBRIDGE INTEGRATED SERVICES	0	0	0%	0	0	0%
TPA24	CAMBRIDGE INTEGRATED SERVICES	4	1	25%	4	1	25%
	Group Total	4	1	25%	4	1	25%
	CHUBB INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
21512	CHUBB INSURANCE	0	0	0%	0	0	0%
12890	FEDERAL INSURANCE CO	5	5	100%	5	4	80%
	Group Total	5	5	100%	5	4	80%
	CLARENDON NATIONAL INS CO	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
CT012	ALPHASTAR INSURANCE COMPANY	1	0	0%	1	0	0%
25461	CLARENDON NATIONAL INS CO	0	0	0%	0	0	0%
	Group Total	1	0	0%	1	0	0%
	COMBINED SPECIALTY INSURANCE COMPANY	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
19879	Group Total	1	0	0%	1	0	0%
	CRAWFORD & CO	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
14095	ARGONAUT INSURANCE CO.	1	0	0%	1	0	0%
TPA21	CRAWFORD & CO	4	0	0%	4	0	0%
S402	CRAWFORD & CO	1	0	0%	1	0	0%
TPA17	CRAWFORD & CO	5	1	20%	5	0	0%
18376	LUMBERMEN'S UNDERWRITING ALLIANCE	0	0	0%	0	0	0%
18244	TRUCK INSURANCE EXCHANGE	0	0	0%	0	0	0%
	Group Total	11	1	9%	11	0	0%
	CRUM & FORSTER	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
22322	CRUM & FORSTER	0	0	0%	0	0	0%
29084	UNITED STATES FIRE INS CO	5	5	100%	5	4	80%
	Group Total	5	5	100%	5	4	80%
	CUNNINGHAM & LINDSEY	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S396	CUNNINGHAM & LINDSEY	1	1	100%	1	1	100%
10901	LEGION INSURANCE CO.	10	5	50%	10	2	20%
	Group Total	11	6	55%	11	3	27%

Appendix D Out-of-State INSURANCE GROUP COMPLIANCE 2002

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
ESIS GROUP							
23035	ACE AMERICAN INSURANCE CO	8	4	50%	8	3	38%
12165	ACE AMERICAN INSURANCE CO	7	1	14%	7	2	29%
S370	ESIS INC	6	3	50%	6	3	50%
S364	ESIS INC	9	5	56%	9	4	44%
CT007	ESIS INC	13	7	54%	13	8	62%
10677	PACIFIC EMPLOYERS INS CO	14	12	86%	14	8	57%
CT014	WARD NORTH AMERICA	1	0	0%	1	0	0%
	Group Total	58	32	55%	58	28	48%
FAIRFIELD INSURANCE COMPANY							
32530	Group Total	4	2	50%	4	2	50%
FILENES							
S338	THE MAY DEPARTMENT STORES CO	4	4	100%	4	1	25%
FIREMANS FUND							
12289	AMERICAN INS CO	0	0	0%	0	0	0%
12416	FIREMANS FUND AMERICAN INS. CO.	4	3	75%	4	0	0%
12866	NATIONAL SURETY CORP	16	13	81%	16	13	81%
	Group Total	20	16	80%	20	13	65%
GATES MACDONALD							
S743	GATES MACDONALD	7	1	14%	7	0	0%
CT015	GATES MACDONALD	2	1	50%	2	1	50%
TPA23	GATES MACDONALD/UNIV. OF MAINE	23	22	96%	23	22	96%
TPA14	GATES MACDONALD	3	0	0%	3	0	0%
14486	INSURANCE CO OF NORTH AMERICA	10	7	70%	10	6	60%
	Group Total	45	31	69%	45	29	64%
GREAT WEST CASUALTY							
11371	Group Total	1	1	100%	1	1	100%
GUARD GROUP							
21873	AMGUARD INSURANCE COMPANY	23	16	70%	23	13	57%
33936	EASTGUARD INSURANCE COMPANY	3	3	100%	3	3	100%
25844	NORGUARD INSURANCE COMPANY	48	41	85%	48	38	79%
	Group Total	74	60	81%	74	54	73%
HARTFORD							
13269	HARTFORD FIRE INSURANCE COMPANY	1	1	100%	1	0	0%
20605	HARTFORD INSURANCE CO OF THE MIDWEST	1	1	100%	1	1	100%
10456	NEW YORK UNDERWRITERS INS. CO.	1	1	100%	1	0	0%
TPA5	SPECIALTY RISK SERVICES INC	7	4	57%	7	0	0%
10448	THE HARTFORD	11	10	91%	11	5	45%
14974	TWIN CITY FIRE INS CO	14	11	79%	14	6	43%
	Group Total	35	28	80%	35	12	34%

Appendix D Out-of-State INSURANCE GROUP COMPLIANCE 2002

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	LIBERTY MUTUAL GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
27359	FIRST LIBERTY INSURANCE GROUP	1	0	0%	1	0	0%
S321	HELMSMAN MANAGEMENT SERVICE	2	0	0%	2	0	0%
CT009	HELMSMAN MANAGEMENT SERVICE	1	1	100%	1	1	100%
27243	LIBERTY MUTUAL INSURANCE CORP	4	3	75%	4	2	50%
21814	LIBERTY INSURANCE CORP.	42	35	83%	42	34	81%
16586	LIBERTY MUTUAL FIRE INSURANCE	146	129	88%	146	108	74%
15628	LIBERTY MUTUAL INSURANCE CO.	73	62	85%	73	58	79%
15555	EMPLOYERS INSURANCE OF WAUSAU	42	23	55%	42	20	48%
27332	WAUSAU BUSINESS INSURANCE CO	1	1	100%	1	1	100%
18996	WAUSAU UNDERWRITERS INS CO	5	2	40%	5	1	20%
	Group Total	317	256	81%	317	225	71%
	NATIONAL GRANGE MUTUAL INSURANCE	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16322	Group Total	3	1	33%	3	0	0%
	OLD REPUBLIC INSURANCE	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
11509	Group Total	15	9	60%	15	10	67%
	PUBLIC SERVICE MUTUAL INS CO	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16152	Group Total	1	0	0%	1	0	0%
	RELIANCE INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
11312	UNITED PACIFIC INSURANCE CO	1	0	0%	1	0	0%
	ROYAL & SUNALLIANCE/EBI INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
14699	AMERICAN & FOREIGN INSURANCE CO.	10	9	90%	10	10	100%
13684	ROYAL & SUNALLIANCE	81	63	78%	81	57	70%
10723	ROYAL INDEMNITY COMPANY	8	6	75%	8	6	75%
13986	SAFEGUARD INSURANCE CO	2	1	50%	2	0	0%
11762	CONNECTICUT INDEMNITY CO	8	5	63%	8	5	63%
10731	FIRE & CASUALTY INS CO OF CT/E	5	2	40%	5	2	40%
10391	GLOBE INDEMNITY CO	4	4	100%	4	4	100%
CT001	RISK ENTERPRISE MGMT.	4	1	25%	4	1	25%
ADJ3	RISK ENTERPRISE MGMT.	0	0	0%	0	0	0%
12572	SECURITY INSURANCE OF HARTFORD	53	39	74%	53	36	68%
	Group Total	175	130	74%	175	121	69%
	RSKO/C.N.A.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
10030	AMERICAN CASUALTY CO	19	11	58%	19	9	47%
S392	CNA	1	1	100%	1	1	100%
10243	CONTINENTAL CASUALTY CO	20	13	65%	20	7	35%
15113	CONTINENTAL INSURANCE CO.	1	0	0%	1	0	0%
S382	RSKCO/ALEXIS RISK MANAGEMENT SERV.	0	0	0%	0	0	0%
ADJ2	CNA STANDARD LINES	4	3	75%	4	1	25%
12688	TRANSCONTINENTAL INS. CO.	6	5	83%	6	5	83%
12408	TRANSPORTATION INSURANCE CO.	5	5	100%	5	5	100%
15032	VALLEY FORGE	7	7	100%	7	7	100%
	Group Total	63	45	71%	63	35	56%

Appendix D Out-of-State INSURANCE GROUP COMPLIANCE 2002

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	RYDER	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S350	Group Total	1	1	100%	1	0	0%
	SENTRY INSURANCE CO.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
15571	SENTRY INSURANCE CO.	23	21	91%	23	16	70%
13668	JOHN DEERE INS CO	5	4	80%	5	2	40%
	Group Total	28	25	89%	28	18	64%
	ST PAUL INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
13692	ST. PAUL MERCURY INSURANCE CO	0	0	0%	0	0	0%
12823	ST. PAUL INSURANCE CO.	0	0	0%	0	0	0%
10847	USF & G INC/ST. PAUL FIRE INS.	1	0	0%	1	0	0%
14230	ST PAUL GUARDIAN INS CO	0	0	0%	0	0	0%
13706	ST. PAUL FIRE & MARINE INSURANCE CO.	4	3	75%	4	1	25%
10227	FIDELITY & GUARANTY INS. CO.	11	9	82%	11	4	36%
	Group Total	16	12	75%	16	5	31%
	TRAVELERS INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
15318	CHARTER OAK FIRE INSURANCE CO.	1	1	100%	1	1	100%
S327	CONSTITUTION STATE SERVICE	39	31	79%	39	29	74%
TPA11	CONSTITUTION STATE SERVICE	23	22	96%	23	20	87%
13579	TRAVELERS INDEMNITY CO OF ILL	34	28	82%	34	20	59%
13439	TRAVELERS INDEMNITY COMPANY OF	25	19	76%	25	16	64%
10804	TRAVELERS INS CO	45	38	84%	45	28	62%
	Group Total	167	139	83%	167	114	68%
	VERIZON (FORMERLY NEW ENGLAND TELEPHONE)	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S729	VERIZON	27	23	85%	27	19	70%
	WORCESTER INSURANCE COMPANY	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16926	HARLEYSVILLE MUTUAL INS CO	0	0	0%	0	0	0%
21644	WORCESTER INSURANCE COMPANY	1	0	0%	1	0	0%
	Group Total	1	0	0%	1	0	0%
	YASUDA (SOMPO JAPAN INS COMPANY OF AMERICA)	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
19321	Group Total	3	1	33%	3	1	33%
	YELLOW FREIGHT SYSTEM INC.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S746	Group Total	3	3	100%	3	0	0%
	ZURICH INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
17965	AMERICAN ZURICH	1	1	100%	1	1	100%
12173	ASSURANCE CO OF AMERICA	1	1	100%	1	1	100%
S775	CHESTERFIELD SERVICES	5	3	60%	5	1	20%
12963	MAINE BONDING & CASUALTY CO	4	2	50%	4	2	50%
10545	MARYLAND CASUALTY CO	17	7	41%	17	7	41%
13765	NORTHERN INSURANCE CO. OF NEW YORK	13	7	54%	13	6	46%
12297	UNIVERSAL UNDERWRITERS INS CO	1	1	100%	1	1	100%
10863	ZURICH AMERICAN INS CO	33	27	82%	33	20	61%
	Group Total	75	49	65%	75	39	52%

Appendix E
Compliance Data
2002

Compliance Report

01/01/2002 - 12/31/2002

Ncci - ?

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	1	33.33%
29+ Days	2	66.67%
? Days	0	0.00%

Total	3	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	1	33.33%
35+ Days	2	66.67%
? Days	0	0.00%

3	100%
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*** INTERIM-NO KNOWN INSURER *
Ncci - 99999

Indemnity Payment

0-14 Days	4	80.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	1	20.00%

Total	5	100%
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Memorandum of Payment Received

0-17 Days	3	60.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	1	20.00%
? Days	1	20.00%

5	100%
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A I G (American International
Ncci - ADJ 1

Indemnity Payment

0-14 Days	5	50.00%
15-21 Days	0	0.00%
22-28 Days	1	10.00%
29+ Days	0	0.00%
? Days	4	40.00%

Total	10	100%
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Memorandum of Payment Received

0-17 Days	4	40.00%
18-26 Days	0	0.00%
27-34 Days	2	20.00%
35+ Days	0	0.00%
? Days	4	40.00%

10	100%
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Compliance Report

01/01/2002 - 12/31/2002

ACADIA INSURANCE CO
Ncci - 33391

Indemnity Payment

0-14 Days	61	93.85%
15-21 Days	3	4.62%
22-28 Days	0	0.00%
29+ Days	1	1.54%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	61	93.85%
18-26 Days	2	3.08%
27-34 Days	1	1.54%
35+ Days	1	1.54%
? Days	0	0.00%

Total	65	100%
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65	100%
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ACADIA INSURANCE COMPANY
Ncci - 30260

Indemnity Payment

0-14 Days	74	91.36%
15-21 Days	4	4.94%
22-28 Days	1	1.23%
29+ Days	2	2.47%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	75	92.59%
18-26 Days	3	3.70%
27-34 Days	1	1.23%
35+ Days	2	2.47%
? Days	0	0.00%

Total	81	100%
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81	100%
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ACADIA INSURANCE COMPANY
Ncci - TPA12

Indemnity Payment

0-14 Days	5	83.33%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	1	16.67%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	5	83.33%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	1	16.67%
? Days	0	0.00%

Total	6	100%
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6	100%
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Compliance Report

01/01/2002 - 12/31/2002

ACE AMERICAN INSURANCE COMPANY
Ncci - 12165

Indemnity Payment

0-14 Days	1	14.29%
15-21 Days	5	71.43%
22-28 Days	1	14.29%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	2	28.57%
18-26 Days	4	57.14%
27-34 Days	1	14.29%
35+ Days	0	0.00%
? Days	0	0.00%

Total	7	100%
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7	100%
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ACE AMERICAN INSURANCE COMPANY
Ncci - 23035

Indemnity Payment

0-14 Days	4	50.00%
15-21 Days	3	37.50%
22-28 Days	1	12.50%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	3	37.50%
18-26 Days	5	62.50%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	8	100%
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8	100%
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AIU INSURANCE
Ncci - 14354

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	1	100.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	1	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%
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1	100%
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Compliance Report

01/01/2002 - 12/31/2002

ALPHASTAR INSURANCE COMPANY
Ncci - CT012

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	1	100.00%
? Days	0	0.00%

Total	1	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	1	100.00%
? Days	0	0.00%

1	100%
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AMERICAN & FOREIGN INS CO
Ncci - 14699

Indemnity Payment

0-14 Days	9	90.00%
15-21 Days	1	10.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	10	100%
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Memorandum of Payment Received

0-17 Days	10	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

10	100%
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AMERICAN CASUALTY CO OF READIN
Ncci - 10030

Indemnity Payment

0-14 Days	11	57.89%
15-21 Days	4	21.05%
22-28 Days	2	10.53%
29+ Days	2	10.53%
? Days	0	0.00%

Total	19	100%
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Memorandum of Payment Received

0-17 Days	9	47.37%
18-26 Days	3	15.79%
27-34 Days	1	5.26%
35+ Days	6	31.58%
? Days	0	0.00%

19	100%
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Compliance Report

01/01/2002 - 12/31/2002

AMERICAN EMPLOYERS INS. CO.
Ncci - 10049

Indemnity Payment

0-14 Days	6	85.71%
15-21 Days	1	14.29%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	7	100%
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Memorandum of Payment Received

0-17 Days	6	85.71%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	1	14.29%
? Days	0	0.00%

7	100%
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AMERICAN HOME ASSURANCE CO
Ncci - 13781

Indemnity Payment

0-14 Days	2	50.00%
15-21 Days	1	25.00%
22-28 Days	0	0.00%
29+ Days	1	25.00%
? Days	0	0.00%

Total	4	100%
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Memorandum of Payment Received

0-17 Days	1	25.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	3	75.00%
? Days	0	0.00%

4	100%
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AMERICAN INSURANCE CO
Ncci - 12289

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

0	100%
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Compliance Report

01/01/2002 - 12/31/2002

AMERICAN INTERSTATE INS. CO.
Ncci - 24759

Indemnity Payment

0-14 Days	36	80.00%
15-21 Days	6	13.33%
22-28 Days	1	2.22%
29+ Days	2	4.44%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	36	80.00%
18-26 Days	5	11.11%
27-34 Days	3	6.67%
35+ Days	1	2.22%
? Days	0	0.00%

Total	45	100%
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45	100%
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AMERICAN MANUFACTURERS MUT INS
Ncci - 17116

Indemnity Payment

0-14 Days	15	83.33%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	3	16.67%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	7	38.89%
18-26 Days	5	27.78%
27-34 Days	3	16.67%
35+ Days	3	16.67%
? Days	0	0.00%

Total	18	100%
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18	100%
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AMERICAN MOTORISTS INS CO
Ncci - 10065

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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0	100%
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Compliance Report

01/01/2002 - 12/31/2002

AMERICAN PROTECTION INS. CO.
Ncci - 19186

Indemnity Payment

0-14 Days	19	70.37%
15-21 Days	5	18.52%
22-28 Days	1	3.70%
29+ Days	2	7.41%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	7	25.93%
18-26 Days	14	51.85%
27-34 Days	4	14.81%
35+ Days	2	7.41%
? Days	0	0.00%

Total	27	100%	27	100%
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AMERICAN TELEPHONE & TELEGRAPH
Ncci - S701

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%	0	100%
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AMERICAN ZURICH
Ncci - 17965

Indemnity Payment

0-14 Days	1	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	1	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%	1	100%
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Compliance Report

01/01/2002 - 12/31/2002

AMGUARD INSURANCE COMPANY
Ncci - 21873

Indemnity Payment

0-14 Days	16	69.57%
15-21 Days	2	8.70%
22-28 Days	1	4.35%
29+ Days	4	17.39%
? Days	0	0.00%

Total	23	100%
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Memorandum of Payment Received

0-17 Days	13	56.52%
18-26 Days	3	13.04%
27-34 Days	2	8.70%
35+ Days	5	21.74%
? Days	0	0.00%

23	100%
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ARGONAUT INSURANCE COMPANY
Ncci - 14095

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	1	100.00%

Total	1	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	1	100.00%

1	100%
---	------

ARROW HART
Ncci - S356

Indemnity Payment

0-14 Days	1	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%
-------	---	------

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	1	100.00%
? Days	0	0.00%

1	100%
---	------

Compliance Report

01/01/2002 - 12/31/2002

ARROW MUTUAL INS CO
Ncci - 16640

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

0	100%
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ASSURANCE CO OF AMERICA
Ncci - 12173

Indemnity Payment

0-14 Days	1	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%
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Memorandum of Payment Received

0-17 Days	1	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

1	100%
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ATLANTIC MUTUAL INS CO
Ncci - 16470

Indemnity Payment

0-14 Days	6	60.00%
15-21 Days	1	10.00%
22-28 Days	0	0.00%
29+ Days	3	30.00%
? Days	0	0.00%

Total	10	100%
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Memorandum of Payment Received

0-17 Days	2	20.00%
18-26 Days	1	10.00%
27-34 Days	1	10.00%
35+ Days	6	60.00%
? Days	0	0.00%

10	100%
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Compliance Report

01/01/2002 - 12/31/2002

BANGOR, CITY OF
Ncci - S705

Indemnity Payment

0-14 Days	18	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	18	100%
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Memorandum of Payment Received

0-17 Days	18	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

18	100%
----	------

BATH IRON WORKS
Ncci - S347

Indemnity Payment

0-14 Days	38	97.44%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	1	2.56%
? Days	0	0.00%

Total	39	100%
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Memorandum of Payment Received

0-17 Days	37	94.87%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	2	5.13%
? Days	0	0.00%

39	100%
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BEACON INSURANCE
Ncci - 30325

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

0	100%
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Compliance Report

01/01/2002 - 12/31/2002

BILL JOHNSON AGENCY
Ncci - S362

Indemnity Payment

0-14 Days	4	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	4	100%
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Memorandum of Payment Received

0-17 Days	4	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

4	100%
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C/O M A D ASSOC. WKRS' COMP. T
Ncci - S391

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

0	100%
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CADILLAC MOUNTAIN INSURANCE CO
Ncci - 30252

Indemnity Payment

0-14 Days	15	88.24%
15-21 Days	1	5.88%
22-28 Days	1	5.88%
29+ Days	0	0.00%
? Days	0	0.00%

Total	17	100%
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Memorandum of Payment Received

0-17 Days	16	94.12%
18-26 Days	1	5.88%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

17	100%
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Compliance Report

01/01/2002 - 12/31/2002

CAMBRIDGE INTEGRATED SERVICES

Ncci - CT016

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

0	100%
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CAMBRIDGE INTEGRATED SERVICES

Ncci - TPA24

Indemnity Payment

0-14 Days	1	25.00%
15-21 Days	1	25.00%
22-28 Days	0	0.00%
29+ Days	1	25.00%
? Days	1	25.00%

Total	4	100%
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Memorandum of Payment Received

0-17 Days	1	25.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	2	50.00%
? Days	1	25.00%

4	100%
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CENTENNIAL INS CO

Ncci - 12149

Indemnity Payment

0-14 Days	2	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	2	100%
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Memorandum of Payment Received

0-17 Days	2	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

2	100%
---	------

Compliance Report

01/01/2002 - 12/31/2002

CENTRAL MAINE MEDICAL CENTER

Ncci - S401

Indemnity Payment

0-14 Days	12	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	12	100%
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Memorandum of Payment Received

0-17 Days	12	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

12	100%
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CHARTER OAK FIRE INS

Ncci - 15318

Indemnity Payment

0-14 Days	1	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%
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Memorandum of Payment Received

0-17 Days	1	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

1	100%
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CHESTERFIELD SERVICES INC/ZURI

Ncci - CT010

Indemnity Payment

0-14 Days	3	60.00%
15-21 Days	1	20.00%
22-28 Days	1	20.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	5	100%
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Memorandum of Payment Received

0-17 Days	1	20.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	4	80.00%
? Days	0	0.00%

5	100%
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Compliance Report

01/01/2002 - 12/31/2002

CHUBB INSURANCE CO
Ncci - 21512

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%	0	100%
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CIANBRO CORP
Ncci - S344

Indemnity Payment

0-14 Days	5	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	5	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	5	100%	5	100%
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CITIZENS INSURANCE CO OF AMERI
Ncci - 11002

Indemnity Payment

0-14 Days	33	89.19%
15-21 Days	4	10.81%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	32	86.49%
18-26 Days	4	10.81%
27-34 Days	0	0.00%
35+ Days	1	2.70%
? Days	0	0.00%

Total	37	100%	37	100%
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Compliance Report

01/01/2002 - 12/31/2002

CLAIMS MANAGEMENT INC.
Ncci - TPA10

Indemnity Payment

0-14 Days	42	80.77%
15-21 Days	6	11.54%
22-28 Days	2	3.85%
29+ Days	2	3.85%
? Days	0	0.00%

Total	52	100%
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Memorandum of Payment Received

0-17 Days	46	88.46%
18-26 Days	1	1.92%
27-34 Days	1	1.92%
35+ Days	4	7.69%
? Days	0	0.00%

52	100%
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CLARENDON NATIONAL INSURANCE C
Ncci - 25461

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

0	100%
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CNA STANDARD LINES CLAIMS
Ncci - ADJ2

Indemnity Payment

0-14 Days	3	75.00%
15-21 Days	1	25.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	4	100%
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Memorandum of Payment Received

0-17 Days	1	25.00%
18-26 Days	2	50.00%
27-34 Days	0	0.00%
35+ Days	1	25.00%
? Days	0	0.00%

4	100%
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Compliance Report

01/01/2002 - 12/31/2002

CNA STANDARD LINES CLAIMS

Ncci - S382

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%	0	100%
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CNA STANDARD LINES CLAIMS

Ncci - S392

Indemnity Payment

0-14 Days	1	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	1	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%	1	100%
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COMBINED SPECIALTY INSURANCE C

Ncci - 19879

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	1	100.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	1	100.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%	1	100%
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Compliance Report

01/01/2002 - 12/31/2002

COMMERCE & INDUSTRY INS CO
Ncci - 15172

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	1	50.00%
22-28 Days	0	0.00%
29+ Days	1	50.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	1	50.00%
27-34 Days	0	0.00%
35+ Days	1	50.00%
? Days	0	0.00%

Total	2	100%
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2	100%
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CONNECTICUT INDEMNITY CO
Ncci - 11762

Indemnity Payment

0-14 Days	5	62.50%
15-21 Days	2	25.00%
22-28 Days	1	12.50%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	5	62.50%
18-26 Days	3	37.50%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	8	100%
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8	100%
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CONSTITUTION STATE SERVICE
Ncci - S327

Indemnity Payment

0-14 Days	31	79.49%
15-21 Days	2	5.13%
22-28 Days	4	10.26%
29+ Days	2	5.13%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	29	74.36%
18-26 Days	3	7.69%
27-34 Days	1	2.56%
35+ Days	6	15.38%
? Days	0	0.00%

Total	39	100%
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39	100%
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Compliance Report

01/01/2002 - 12/31/2002

CONSTITUTION STATE SERVICES
Ncci - TPA11

Indemnity Payment

0-14 Days	22	95.65%
15-21 Days	1	4.35%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	23	100%
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Memorandum of Payment Received

0-17 Days	20	86.96%
18-26 Days	3	13.04%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

23	100%
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CONTINENTAL CASUALTY CO
Ncci - 10243

Indemnity Payment

0-14 Days	13	65.00%
15-21 Days	3	15.00%
22-28 Days	0	0.00%
29+ Days	4	20.00%
? Days	0	0.00%

Total	20	100%
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Memorandum of Payment Received

0-17 Days	7	35.00%
18-26 Days	5	25.00%
27-34 Days	0	0.00%
35+ Days	8	40.00%
? Days	0	0.00%

20	100%
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CONTINENTAL INSURANCE COMPANY
Ncci - 15113

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	1	100.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	1	100.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

1	100%
---	------

Compliance Report

01/01/2002 - 12/31/2002

CRAWFORD & CO
Ncci - TPA17

Indemnity Payment

0-14 Days	1	20.00%
15-21 Days	1	20.00%
22-28 Days	1	20.00%
29+ Days	0	0.00%
? Days	2	40.00%

Total	5	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	2	40.00%
27-34 Days	0	0.00%
35+ Days	1	20.00%
? Days	2	40.00%

5	100%
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CRAWFORD & COMPANY
Ncci - S402

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	1	100.00%
? Days	0	0.00%

Total	1	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	1	100.00%
? Days	0	0.00%

1	100%
---	------

CRAWFORD & COMPANY
Ncci - TPA21

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	2	50.00%
22-28 Days	1	25.00%
29+ Days	1	25.00%
? Days	0	0.00%

Total	4	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	1	25.00%
27-34 Days	2	50.00%
35+ Days	1	25.00%
? Days	0	0.00%

4	100%
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Compliance Report

01/01/2002 - 12/31/2002

CRUM & FORSTER INS COMPANY
Ncci - 22322

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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0	100%
---	------

CUNNINGHAM & LINDSEY
Ncci - S396

Indemnity Payment

0-14 Days	1	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	1	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%
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1	100%
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DUNLAP CLAIMS MANAGEMENT
Ncci - CT008

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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0	100%
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Compliance Report

01/01/2002 - 12/31/2002

DUNLAP CLAIMS MANAGEMENT
Ncci - S357

Indemnity Payment

0-14 Days	192	92.31%
15-21 Days	10	4.81%
22-28 Days	2	0.96%
29+ Days	4	1.92%
? Days	0	0.00%

Total	208	100%
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Memorandum of Payment Received

0-17 Days	192	92.31%
18-26 Days	10	4.81%
27-34 Days	2	0.96%
35+ Days	4	1.92%
? Days	0	0.00%

208	100%
-----	------

EASTGUARD INSURANCE COMPANY
Ncci - 33936

Indemnity Payment

0-14 Days	3	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	3	100%
-------	---	------

Memorandum of Payment Received

0-17 Days	3	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

3	100%
---	------

EMPLOYERS FIRE INS CO
Ncci - 12300

Indemnity Payment

0-14 Days	3	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	3	100%
-------	---	------

Memorandum of Payment Received

0-17 Days	3	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

3	100%
---	------

Compliance Report

01/01/2002 - 12/31/2002

EMPLOYERS INS COMPANY OF WAUSA
Ncci - 15555

Indemnity Payment

0-14 Days	23	54.76%
15-21 Days	10	23.81%
22-28 Days	2	4.76%
29+ Days	6	14.29%
? Days	1	2.38%

Memorandum of Payment Received

0-17 Days	20	47.62%
18-26 Days	8	19.05%
27-34 Days	1	2.38%
35+ Days	12	28.57%
? Days	1	2.38%

Total	42	100%	42	100%
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ESIS
Ncci - CT007

Indemnity Payment

0-14 Days	7	53.85%
15-21 Days	3	23.08%
22-28 Days	2	15.38%
29+ Days	1	7.69%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	8	61.54%
18-26 Days	3	23.08%
27-34 Days	0	0.00%
35+ Days	2	15.38%
? Days	0	0.00%

Total	13	100%	13	100%
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ESIS INC
Ncci - S364

Indemnity Payment

0-14 Days	5	55.56%
15-21 Days	1	11.11%
22-28 Days	0	0.00%
29+ Days	3	33.33%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	4	44.44%
18-26 Days	1	11.11%
27-34 Days	0	0.00%
35+ Days	4	44.44%
? Days	0	0.00%

Total	9	100%	9	100%
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Compliance Report

01/01/2002 - 12/31/2002

ESIS INC
Ncci - S370

Indemnity Payment

0-14 Days	3	50.00%
15-21 Days	3	50.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	6	100%
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Memorandum of Payment Received

0-17 Days	3	50.00%
18-26 Days	3	50.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

6	100%
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EXCELSIOR INSURANCE COMPANY
Ncci - 10650

Indemnity Payment

0-14 Days	21	91.30%
15-21 Days	2	8.70%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	23	100%
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Memorandum of Payment Received

0-17 Days	21	91.30%
18-26 Days	2	8.70%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

23	100%
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F.A. Richard
Ncci - S397

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

0	100%
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Compliance Report

01/01/2002 - 12/31/2002

FAIRFIELD INSURANCE COMPANY
Ncci - 32530

Indemnity Payment

0-14 Days	2	50.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	2	50.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	2	50.00%
18-26 Days	0	0.00%
27-34 Days	1	25.00%
35+ Days	1	25.00%
? Days	0	0.00%

Total	4	100%
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4	100%
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FEDERAL INSURANCE COMPANY
Ncci - 12890

Indemnity Payment

0-14 Days	5	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	4	80.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	1	20.00%
? Days	0	0.00%

Total	5	100%
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5	100%
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FIDELITY & GUARANTY INSURANCE C
Ncci - 10227

Indemnity Payment

0-14 Days	9	81.82%
15-21 Days	1	9.09%
22-28 Days	0	0.00%
29+ Days	1	9.09%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	4	36.36%
18-26 Days	2	18.18%
27-34 Days	2	18.18%
35+ Days	3	27.27%
? Days	0	0.00%

Total	11	100%
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11	100%
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Compliance Report

01/01/2002 - 12/31/2002

FIRE & CASUALTY CO OF CONNE
Ncci - 10731

Indemnity Payment

0-14 Days	2	40.00%
15-21 Days	1	20.00%
22-28 Days	2	40.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	5	100%
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Memorandum of Payment Received

0-17 Days	2	40.00%
18-26 Days	2	40.00%
27-34 Days	1	20.00%
35+ Days	0	0.00%
? Days	0	0.00%

5	100%
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FIREMAN'S INS CO OF WASHINGTON
Ncci - 27723

Indemnity Payment

0-14 Days	1	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%
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Memorandum of Payment Received

0-17 Days	1	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

1	100%
---	------

FIREMANS FUND AMERICAN INS CO
Ncci - 12416

Indemnity Payment

0-14 Days	3	75.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	1	25.00%

Total	4	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	3	75.00%
? Days	1	25.00%

4	100%
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Compliance Report

01/01/2002 - 12/31/2002

First Liberty Insurance Corp
Ncci - 27359

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	1	100.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	1	100.00%
? Days	0	0.00%

Total	1	100%
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1	100%
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FRONTIER INSURANCE
Ncci - 21237

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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0	100%
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FUTURE COMP
Ncci - CT017

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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0	100%
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Compliance Report

01/01/2002 - 12/31/2002

G A B ROBBINS
Ncci - TPA2

Indemnity Payment

0-14 Days	1	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%
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Memorandum of Payment Received

0-17 Days	1	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

1	100%
---	------

GAB ROBINS
Ncci - TPA15

Indemnity Payment

0-14 Days	3	42.86%
15-21 Days	1	14.29%
22-28 Days	0	0.00%
29+ Days	2	28.57%
? Days	1	14.29%

Total	7	100%
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Memorandum of Payment Received

0-17 Days	3	42.86%
18-26 Days	0	0.00%
27-34 Days	3	42.86%
35+ Days	0	0.00%
? Days	1	14.29%

7	100%
---	------

GALLAGHER BASSETT INS SERVICES
Ncci - CT005

Indemnity Payment

0-14 Days	4	40.00%
15-21 Days	1	10.00%
22-28 Days	1	10.00%
29+ Days	2	20.00%
? Days	2	20.00%

Total	10	100%
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Memorandum of Payment Received

0-17 Days	3	30.00%
18-26 Days	1	10.00%
27-34 Days	1	10.00%
35+ Days	3	30.00%
? Days	2	20.00%

10	100%
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Compliance Report

01/01/2002 - 12/31/2002

GALLAGHER BASSETT INSURANCE SE
Ncci - TPA6

Indemnity Payment

0-14 Days	7	36.84%
15-21 Days	8	42.11%
22-28 Days	2	10.53%
29+ Days	2	10.53%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	6	31.58%
18-26 Days	7	36.84%
27-34 Days	1	5.26%
35+ Days	5	26.32%
? Days	0	0.00%

Total	19	100%
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19	100%
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GALLAGHER-BASSETT INS SERVICES
Ncci - S304

Indemnity Payment

0-14 Days	2	33.33%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	2	33.33%
? Days	2	33.33%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	1	16.67%
27-34 Days	0	0.00%
35+ Days	3	50.00%
? Days	2	33.33%

Total	6	100%
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6	100%
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GATES MACDONALD
Ncci - S743

Indemnity Payment

0-14 Days	1	14.29%
15-21 Days	3	42.86%
22-28 Days	1	14.29%
29+ Days	2	28.57%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	2	28.57%
27-34 Days	1	14.29%
35+ Days	4	57.14%
? Days	0	0.00%

Total	7	100%
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7	100%
---	------

Compliance Report

01/01/2002 - 12/31/2002

GATES MCDONALD
Ncci - CT015

Indemnity Payment

0-14 Days	1	50.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	1	50.00%
? Days	0	0.00%

Total	2	100%
-------	---	------

Memorandum of Payment Received

0-17 Days	1	50.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	1	50.00%
? Days	0	0.00%

2	100%
---	------

GATES MCDONALD
Ncci - TPA14

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	2	66.67%
22-28 Days	1	33.33%
29+ Days	0	0.00%
? Days	0	0.00%

Total	3	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	1	33.33%
27-34 Days	1	33.33%
35+ Days	1	33.33%
? Days	0	0.00%

3	100%
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GATES MCDONALD/ UNIV OF MAINE
Ncci - TPA23

Indemnity Payment

0-14 Days	22	95.65%
15-21 Days	1	4.35%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	23	100%
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Memorandum of Payment Received

0-17 Days	22	95.65%
18-26 Days	1	4.35%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

23	100%
----	------

Compliance Report

01/01/2002 - 12/31/2002

GENERAL ADJUSTMENT BUREAU
Ncci - S355

Indemnity Payment

0-14 Days	2	50.00%
15-21 Days	0	0.00%
22-28 Days	1	25.00%
29+ Days	1	25.00%
? Days	0	0.00%

Total	4	100%
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Memorandum of Payment Received

0-17 Days	2	50.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	2	50.00%
? Days	0	0.00%

4	100%
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GLOBE IDEMNITY CO
Ncci - 10391

Indemnity Payment

0-14 Days	4	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	4	100%
-------	---	------

Memorandum of Payment Received

0-17 Days	4	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

4	100%
---	------

GREAT AMERICAN INS CO
Ncci - 14176

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

0	100%
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Compliance Report

01/01/2002 - 12/31/2002

GREAT WEST CASUALTY

Ncci - 11371

Indemnity Payment

0-14 Days	1	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%
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Memorandum of Payment Received

0-17 Days	1	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

1	100%
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HANNAFORD BROTHERS

Ncci - S381

Indemnity Payment

0-14 Days	83	88.30%
15-21 Days	6	6.38%
22-28 Days	4	4.26%
29+ Days	1	1.06%
? Days	0	0.00%

Total	94	100%
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Memorandum of Payment Received

0-17 Days	81	86.17%
18-26 Days	9	9.57%
27-34 Days	0	0.00%
35+ Days	4	4.26%
? Days	0	0.00%

94	100%
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HANOVER INSURANCE CO

Ncci - 13633

Indemnity Payment

0-14 Days	65	97.01%
15-21 Days	2	2.99%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	67	100%
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Memorandum of Payment Received

0-17 Days	58	86.57%
18-26 Days	4	5.97%
27-34 Days	2	2.99%
35+ Days	3	4.48%
? Days	0	0.00%

67	100%
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Compliance Report

01/01/2002 - 12/31/2002

Harleysville Worcester Insuran
Ncci - 21644

Indemnity Payment

Memorandum of Payment Received

0-14 Days	0	0.00%
15-21 Days	1	100.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

0-17 Days	0	0.00%
18-26 Days	1	100.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%
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1	100%
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HARLEYSVILLE-WORCESTER INS CO
Ncci - 16926

Indemnity Payment

Memorandum of Payment Received

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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0	100%
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HARTFORD FIRE INSURANCE COMPAN
Ncci - 13269

Indemnity Payment

Memorandum of Payment Received

0-14 Days	1	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

0-17 Days	0	0.00%
18-26 Days	1	100.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%
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1	100%
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Compliance Report

01/01/2002 - 12/31/2002

HARTFORD INSURANCE CO OF THE M
Ncci - 20605

Indemnity Payment

0-14 Days	1	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%
-------	---	------

Memorandum of Payment Received

0-17 Days	1	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

1	100%
---	------

HELMSMAN MANAGEMENT SERVICE
Ncci - S321

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	1	50.00%
22-28 Days	0	0.00%
29+ Days	1	50.00%
? Days	0	0.00%

Total	2	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	1	50.00%
27-34 Days	0	0.00%
35+ Days	1	50.00%
? Days	0	0.00%

2	100%
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HELMSMAN MANAGEMENT SERVICES
Ncci - CT009

Indemnity Payment

0-14 Days	1	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%
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Memorandum of Payment Received

0-17 Days	1	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

1	100%
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Compliance Report

01/01/2002 - 12/31/2002

INDEMNITY INS CO OF NORTH AMER
Ncci - 25437

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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0	100%
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INS CO OF THE STATE OF PENNSYL
Ncci - 13889

Indemnity Payment

0-14 Days	1	50.00%
15-21 Days	1	50.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	2	100.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	2	100%
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2	100%
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INSURANCE CO OF NORTH AMERICA
Ncci - 14486

Indemnity Payment

0-14 Days	7	70.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	3	30.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	6	60.00%
18-26 Days	0	0.00%
27-34 Days	1	10.00%
35+ Days	3	30.00%
? Days	0	0.00%

Total	10	100%
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10	100%
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Compliance Report

01/01/2002 - 12/31/2002

John Deere Ins Co
Ncci - 13668

Indemnity Payment

0-14 Days	4	80.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	1	20.00%
? Days	0	0.00%

Total	5	100%
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Memorandum of Payment Received

0-17 Days	2	40.00%
18-26 Days	2	40.00%
27-34 Days	0	0.00%
35+ Days	1	20.00%
? Days	0	0.00%

5	100%
---	------

KEMPER CASUALTY INSURANCE CO
Ncci - 14257

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	1	100.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	1	100.00%
? Days	0	0.00%

1	100%
---	------

LEGION INSURANCE COMPANY
Ncci - 10901

Indemnity Payment

0-14 Days	5	50.00%
15-21 Days	4	40.00%
22-28 Days	1	10.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	10	100%
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Memorandum of Payment Received

0-17 Days	2	20.00%
18-26 Days	4	40.00%
27-34 Days	2	20.00%
35+ Days	2	20.00%
? Days	0	0.00%

10	100%
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Compliance Report

01/01/2002 - 12/31/2002

LIBERTY MUTUAL INSURANCE CORP
Ncci - 27243

Indemnity Payment

Memorandum of Payment Received

0-14 Days	3	75.00%
15-21 Days	1	25.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

0-17 Days	2	50.00%
18-26 Days	2	50.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	4	100%
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4	100%
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LIBERTY INSURANCE CORP.
Ncci - 21814

Indemnity Payment

Memorandum of Payment Received

0-14 Days	35	83.33%
15-21 Days	4	9.52%
22-28 Days	2	4.76%
29+ Days	1	2.38%
? Days	0	0.00%

0-17 Days	34	80.95%
18-26 Days	4	9.52%
27-34 Days	1	2.38%
35+ Days	3	7.14%
? Days	0	0.00%

Total	42	100%
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42	100%
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LIBERTY MUTUAL FIRE INSURANCE
Ncci - 16586

Indemnity Payment

Memorandum of Payment Received

0-14 Days	129	88.36%
15-21 Days	6	4.11%
22-28 Days	4	2.74%
29+ Days	6	4.11%
? Days	1	0.68%

0-17 Days	108	73.97%
18-26 Days	11	7.53%
27-34 Days	2	1.37%
35+ Days	24	16.44%
? Days	1	0.68%

Total	146	100%
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146	100%
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Compliance Report

01/01/2002 - 12/31/2002

LIBERTY MUTUAL INS CO
Ncci - 15628

Indemnity Payment

0-14 Days	62	84.93%
15-21 Days	5	6.85%
22-28 Days	3	4.11%
29+ Days	3	4.11%
? Days	0	0.00%

Total	73	100%
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Memorandum of Payment Received

0-17 Days	58	79.45%
18-26 Days	8	10.96%
27-34 Days	3	4.11%
35+ Days	4	5.48%
? Days	0	0.00%

73	100%
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LUMBER MUTUAL INS CO
Ncci - 16543

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
-------	---	------

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

0	100%
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LUMBER MUTUAL/SEACO INSURANCE
Ncci - 24597

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
-------	---	------

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

0	100%
---	------

Compliance Report

01/01/2002 - 12/31/2002

LUMBERMEN'S UNDERWRITING ALLIA
Ncci - 18376

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

0	100%
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LUMBERMENS MUTUAL CASUALTY CO
Ncci - 15644

Indemnity Payment

0-14 Days	11	84.62%
15-21 Days	2	15.38%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	13	100%
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Memorandum of Payment Received

0-17 Days	2	15.38%
18-26 Days	6	46.15%
27-34 Days	3	23.08%
35+ Days	2	15.38%
? Days	0	0.00%

13	100%
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MAINE AUTOMOBILE DEALERS
Ncci - S803

Indemnity Payment

0-14 Days	46	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	46	100%
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Memorandum of Payment Received

0-17 Days	46	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

46	100%
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Compliance Report

01/01/2002 - 12/31/2002

MAINE BONDING & CASUALTY CO
Ncci - 12963

Indemnity Payment

0-14 Days	2	50.00%
15-21 Days	1	25.00%
22-28 Days	0	0.00%
29+ Days	1	25.00%
? Days	0	0.00%

Total	4	100%
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Memorandum of Payment Received

0-17 Days	2	50.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	2	50.00%
? Days	0	0.00%

4	100%
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MAINE EMPLOYERS MUTUAL INSURAN
Ncci - 30449

Indemnity Payment

0-14 Days	1,438	89.21%
15-21 Days	79	4.90%
22-28 Days	37	2.30%
29+ Days	58	3.60%
? Days	0	0.00%

Total	1,612	100%
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Memorandum of Payment Received

0-17 Days	1,423	88.28%
18-26 Days	84	5.21%
27-34 Days	43	2.67%
35+ Days	62	3.85%
? Days	0	0.00%

1,612	100%
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MAINE HEALTH CARE ASSOCIATION
Ncci - S387

Indemnity Payment

0-14 Days	23	92.00%
15-21 Days	1	4.00%
22-28 Days	0	0.00%
29+ Days	1	4.00%
? Days	0	0.00%

Total	25	100%
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Memorandum of Payment Received

0-17 Days	24	96.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	1	4.00%
? Days	0	0.00%

25	100%
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Compliance Report

01/01/2002 - 12/31/2002

MAINE MOTOR TRANSPORT W.C. TRU
Ncci - S385

Indemnity Payment

0-14 Days	33	89.19%
15-21 Days	2	5.41%
22-28 Days	1	2.70%
29+ Days	0	0.00%
? Days	1	2.70%

Total	37	100%
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Memorandum of Payment Received

0-17 Days	33	89.19%
18-26 Days	3	8.11%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	1	2.70%

37	100%
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MAINE MUNICIPAL ASSOCIATION
Ncci - S801

Indemnity Payment

0-14 Days	199	84.68%
15-21 Days	19	8.09%
22-28 Days	4	1.70%
29+ Days	13	5.53%
? Days	0	0.00%

Total	235	100%
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Memorandum of Payment Received

0-17 Days	197	83.83%
18-26 Days	19	8.09%
27-34 Days	9	3.83%
35+ Days	10	4.26%
? Days	0	0.00%

235	100%
-----	------

MAINE SCHOOL MGNT ASSOC
Ncci - S374

Indemnity Payment

0-14 Days	109	96.46%
15-21 Days	2	1.77%
22-28 Days	1	0.88%
29+ Days	1	0.88%
? Days	0	0.00%

Total	113	100%
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Memorandum of Payment Received

0-17 Days	109	96.46%
18-26 Days	0	0.00%
27-34 Days	1	0.88%
35+ Days	3	2.65%
? Days	0	0.00%

113	100%
-----	------

Compliance Report

01/01/2002 - 12/31/2002

MARYLAND CASUALTY CO
Ncci - 10545

Indemnity Payment

0-14 Days	7	41.18%
15-21 Days	3	17.65%
22-28 Days	3	17.65%
29+ Days	4	23.53%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	7	41.18%
18-26 Days	3	17.65%
27-34 Days	2	11.76%
35+ Days	5	29.41%
? Days	0	0.00%

Total	17	100%
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17	100%
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MASSACHUSETTS BAY INS CO
Ncci - 10006

Indemnity Payment

0-14 Days	17	94.44%
15-21 Days	1	5.56%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	14	77.78%
18-26 Days	1	5.56%
27-34 Days	1	5.56%
35+ Days	2	11.11%
? Days	0	0.00%

Total	18	100%
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18	100%
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Mead Oxford Corporation
Ncci - S394

Indemnity Payment

0-14 Days	7	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	7	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	7	100%
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7	100%
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Compliance Report

01/01/2002 - 12/31/2002

Morse, Payson & Noyes
Ncci - S388

Indemnity Payment

0-14 Days	76	95.00%
15-21 Days	3	3.75%
22-28 Days	1	1.25%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	73	91.25%
18-26 Days	5	6.25%
27-34 Days	0	0.00%
35+ Days	2	2.50%
? Days	0	0.00%

Total	80	100%	80	100%
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MOUNTAIN VALLEY INDEMNITY CO
Ncci - 33790

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%	0	100%
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NATIONAL GRANGE MUT INS CO
Ncci - 16322

Indemnity Payment

0-14 Days	1	33.33%
15-21 Days	1	33.33%
22-28 Days	1	33.33%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	3	100.00%
? Days	0	0.00%

Total	3	100%	3	100%
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Compliance Report

01/01/2002 - 12/31/2002

NATIONAL SURETY CORP

Ncci - 12866

Indemnity Payment

0-14 Days	13	81.25%
15-21 Days	3	18.75%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	16	100%
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Memorandum of Payment Received

0-17 Days	13	81.25%
18-26 Days	3	18.75%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

16	100%
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NATIONAL UNION FIRE INS CO

Ncci - 13072

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	1	100.00%
? Days	0	0.00%

Total	1	100%
-------	---	------

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	1	100.00%
? Days	0	0.00%

1	100%
---	------

NETHERLANDS INSURANCE COMPANY

Ncci - 14184

Indemnity Payment

0-14 Days	23	95.83%
15-21 Days	1	4.17%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	24	100%
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Memorandum of Payment Received

0-17 Days	20	83.33%
18-26 Days	3	12.50%
27-34 Days	1	4.17%
35+ Days	0	0.00%
? Days	0	0.00%

24	100%
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Compliance Report

01/01/2002 - 12/31/2002

NEW YORK UNDERWRITERS INS CO
Ncci - 10456

Indemnity Payment

0-14 Days	1	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%
-------	---	------

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	1	100.00%
? Days	0	0.00%

1	100%
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NO RECORDED COVERAGE

Ncci - NONE

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	1	100.00%
? Days	0	0.00%

Total	1	100%
-------	---	------

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	1	100.00%
? Days	0	0.00%

1	100%
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NORGUARD INSURANCE COMPANY

Ncci - 25844

Indemnity Payment

0-14 Days	41	85.42%
15-21 Days	3	6.25%
22-28 Days	1	2.08%
29+ Days	2	4.17%
? Days	1	2.08%

Total	48	100%
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Memorandum of Payment Received

0-17 Days	38	79.17%
18-26 Days	4	8.33%
27-34 Days	0	0.00%
35+ Days	5	10.42%
? Days	1	2.08%

48	100%
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Compliance Report

01/01/2002 - 12/31/2002

NORTH AMERICAN SPECIALTY INS C
Ncci - 24147

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	1	100.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%
-------	---	------

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	1	100.00%
35+ Days	0	0.00%
? Days	0	0.00%

1	100%
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NORTHERN GENERAL SERVICES
Ncci - S323

Indemnity Payment

0-14 Days	55	79.71%
15-21 Days	8	11.59%
22-28 Days	3	4.35%
29+ Days	3	4.35%
? Days	0	0.00%

Total	69	100%
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Memorandum of Payment Received

0-17 Days	51	73.91%
18-26 Days	13	18.84%
27-34 Days	2	2.90%
35+ Days	3	4.35%
? Days	0	0.00%

69	100%
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NORTHERN INSURANCE CO OF NY
Ncci - 13765

Indemnity Payment

0-14 Days	7	53.85%
15-21 Days	3	23.08%
22-28 Days	1	7.69%
29+ Days	2	15.38%
? Days	0	0.00%

Total	13	100%
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Memorandum of Payment Received

0-17 Days	6	46.15%
18-26 Days	1	7.69%
27-34 Days	2	15.38%
35+ Days	4	30.77%
? Days	0	0.00%

13	100%
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Compliance Report

01/01/2002 - 12/31/2002

OLD REPUBLIC INS CO
Ncci - 11509

Indemnity Payment

0-14 Days	9	60.00%
15-21 Days	3	20.00%
22-28 Days	1	6.67%
29+ Days	2	13.33%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	10	66.67%
18-26 Days	2	13.33%
27-34 Days	2	13.33%
35+ Days	1	6.67%
? Days	0	0.00%

Total	15	100%	15	100%
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ONEBEACON AMERICA INSURANCE CO
Ncci - 14540

Indemnity Payment

0-14 Days	52	73.24%
15-21 Days	4	5.63%
22-28 Days	4	5.63%
29+ Days	11	15.49%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	56	78.87%
18-26 Days	4	5.63%
27-34 Days	1	1.41%
35+ Days	10	14.08%
? Days	0	0.00%

Total	71	100%	71	100%
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ONEBEACON INSURANCE COMPANY
Ncci - 10359

Indemnity Payment

0-14 Days	1	33.33%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	2	66.67%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	1	33.33%
18-26 Days	0	0.00%
27-34 Days	2	66.67%
35+ Days	0	0.00%
? Days	0	0.00%

Total	3	100%	3	100%
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Compliance Report

01/01/2002 - 12/31/2002

PACIFIC EMPLOYERS INS CO
Ncci - 10677

Indemnity Payment

0-14 Days	12	85.71%
15-21 Days	1	7.14%
22-28 Days	0	0.00%
29+ Days	1	7.14%
? Days	0	0.00%

Total	14	100%
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Memorandum of Payment Received

0-17 Days	8	57.14%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	6	42.86%
? Days	0	0.00%

14	100%
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PEERLESS INS CO
Ncci - 11355

Indemnity Payment

0-14 Days	41	95.35%
15-21 Days	2	4.65%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	43	100%
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Memorandum of Payment Received

0-17 Days	40	93.02%
18-26 Days	0	0.00%
27-34 Days	1	2.33%
35+ Days	2	4.65%
? Days	0	0.00%

43	100%
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PORTLAND, CITY OF
Ncci - S733

Indemnity Payment

0-14 Days	22	78.57%
15-21 Days	2	7.14%
22-28 Days	0	0.00%
29+ Days	4	14.29%
? Days	0	0.00%

Total	28	100%
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Memorandum of Payment Received

0-17 Days	22	78.57%
18-26 Days	2	7.14%
27-34 Days	0	0.00%
35+ Days	4	14.29%
? Days	0	0.00%

28	100%
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Compliance Report

01/01/2002 - 12/31/2002

PUBLIC SERVICE MUTUAL INS CO
Ncci - 16152

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	1	100.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	1	100.00%
? Days	0	0.00%

1	100%
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RISK ENTERPRISES MANAGEMENT
Ncci - CT001

Indemnity Payment

0-14 Days	1	25.00%
15-21 Days	2	50.00%
22-28 Days	1	25.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	4	100%
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Memorandum of Payment Received

0-17 Days	1	25.00%
18-26 Days	1	25.00%
27-34 Days	2	50.00%
35+ Days	0	0.00%
? Days	0	0.00%

4	100%
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RISK ENTERPRISES MGT
Ncci - ADJ3

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

0	100%
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Compliance Report

01/01/2002 - 12/31/2002

ROYAL & SUNALLIANCE
Ncci - 13684

Indemnity Payment

0-14 Days	63	77.78%
15-21 Days	10	12.35%
22-28 Days	4	4.94%
29+ Days	3	3.70%
? Days	1	1.23%

Total	81	100%
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Memorandum of Payment Received

0-17 Days	57	70.37%
18-26 Days	9	11.11%
27-34 Days	4	4.94%
35+ Days	10	12.35%
? Days	1	1.23%

81	100%
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ROYAL INDEMNITY COMPANY
Ncci - 10723

Indemnity Payment

0-14 Days	6	75.00%
15-21 Days	1	12.50%
22-28 Days	1	12.50%
29+ Days	0	0.00%
? Days	0	0.00%

Total	8	100%
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Memorandum of Payment Received

0-17 Days	6	75.00%
18-26 Days	0	0.00%
27-34 Days	2	25.00%
35+ Days	0	0.00%
? Days	0	0.00%

8	100%
---	------

RYDER CLAIMS SERVICE CORP
Ncci - S350

Indemnity Payment

0-14 Days	1	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	1	100.00%
35+ Days	0	0.00%
? Days	0	0.00%

1	100%
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Compliance Report

01/01/2002 - 12/31/2002

SAFEGUARD INSURANCE COMPANY
Ncci - 13986

Indemnity Payment

0-14 Days	1	50.00%
15-21 Days	0	0.00%
22-28 Days	1	50.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	1	50.00%
27-34 Days	1	50.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	2	100%
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2	100%
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SAVERS PROPERTY & CASUALTY INS
Ncci - 31771

Indemnity Payment

0-14 Days	3	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	3	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	3	100%
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3	100%
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SECURITY INSURANCE OF HARTFORD
Ncci - 12572

Indemnity Payment

0-14 Days	39	73.58%
15-21 Days	5	9.43%
22-28 Days	3	5.66%
29+ Days	3	5.66%
? Days	3	5.66%

Memorandum of Payment Received

0-17 Days	36	67.92%
18-26 Days	8	15.09%
27-34 Days	1	1.89%
35+ Days	5	9.43%
? Days	3	5.66%

Total	53	100%
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53	100%
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Compliance Report

01/01/2002 - 12/31/2002

SEDGEWICK CLAIMS MGT SERVICES
Ncci - CT006

Indemnity Payment

0-14 Days	19	79.17%
15-21 Days	1	4.17%
22-28 Days	1	4.17%
29+ Days	3	12.50%
? Days	0	0.00%

Total	24	100%
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Memorandum of Payment Received

0-17 Days	19	79.17%
18-26 Days	2	8.33%
27-34 Days	0	0.00%
35+ Days	3	12.50%
? Days	0	0.00%

24	100%
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SEDGWICK CLAIMS MANAGEMENT
Ncci - CT011

Indemnity Payment

0-14 Days	1	50.00%
15-21 Days	0	0.00%
22-28 Days	1	50.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	2	100%
-------	---	------

Memorandum of Payment Received

0-17 Days	1	50.00%
18-26 Days	0	0.00%
27-34 Days	1	50.00%
35+ Days	0	0.00%
? Days	0	0.00%

2	100%
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SEDGWICK CLAIMS MANAGEMENT SVC
Ncci - TPA26

Indemnity Payment

0-14 Days	1	33.33%
15-21 Days	0	0.00%
22-28 Days	1	33.33%
29+ Days	1	33.33%
? Days	0	0.00%

Total	3	100%
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Memorandum of Payment Received

0-17 Days	1	33.33%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	2	66.67%
? Days	0	0.00%

3	100%
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Compliance Report

01/01/2002 - 12/31/2002

SEDGWICK CLAIMS MGMT / HOME DE
Ncci - TPA25

Indemnity Payment

0-14 Days	10	71.43%
15-21 Days	1	7.14%
22-28 Days	2	14.29%
29+ Days	1	7.14%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	7	50.00%
18-26 Days	1	7.14%
27-34 Days	5	35.71%
35+ Days	1	7.14%
? Days	0	0.00%

Total	14	100%
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14	100%
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SEDGWICK CLAIMS MGT SER.
Ncci - TPA22

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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0	100%
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SEDGWICK CLAIMS MGT SERVICES I
Ncci - S301

Indemnity Payment

0-14 Days	239	90.53%
15-21 Days	16	6.06%
22-28 Days	3	1.14%
29+ Days	6	2.27%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	237	89.77%
18-26 Days	18	6.82%
27-34 Days	5	1.89%
35+ Days	4	1.52%
? Days	0	0.00%

Total	264	100%
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264	100%
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Compliance Report

01/01/2002 - 12/31/2002

SEDGWICK CLAIMS MGT SERVICES I
Ncci - TPA13

Indemnity Payment

0-14 Days	7	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	7	100%
-------	---	------

Memorandum of Payment Received

0-17 Days	6	85.71%
18-26 Days	1	14.29%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

7	100%
---	------

SEDGWICK CLAIMS MGT SERVICES/
Ncci - S399

Indemnity Payment

0-14 Days	6	85.71%
15-21 Days	0	0.00%
22-28 Days	1	14.29%
29+ Days	0	0.00%
? Days	0	0.00%

Total	7	100%
-------	---	------

Memorandum of Payment Received

0-17 Days	5	71.43%
18-26 Days	1	14.29%
27-34 Days	1	14.29%
35+ Days	0	0.00%
? Days	0	0.00%

7	100%
---	------

SEDGWICK CLAIMS SERVICES INC/B
Ncci - TPA16

Indemnity Payment

0-14 Days	18	78.26%
15-21 Days	4	17.39%
22-28 Days	1	4.35%
29+ Days	0	0.00%
? Days	0	0.00%

Total	23	100%
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Memorandum of Payment Received

0-17 Days	20	86.96%
18-26 Days	2	8.70%
27-34 Days	1	4.35%
35+ Days	0	0.00%
? Days	0	0.00%

23	100%
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Compliance Report

01/01/2002 - 12/31/2002

SENTRY INSURANCE
Ncci - 15571

Indemnity Payment

0-14 Days	21	91.30%
15-21 Days	1	4.35%
22-28 Days	0	0.00%
29+ Days	1	4.35%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	16	69.57%
18-26 Days	5	21.74%
27-34 Days	0	0.00%
35+ Days	2	8.70%
? Days	0	0.00%

Total	23	100%
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23	100%
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SEVEN HILLS INSURANCE COMPANY
Ncci - 24287

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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0	100%
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SOMPO JAPAN INS COMPANY OF AME
Ncci - 19321

Indemnity Payment

0-14 Days	1	33.33%
15-21 Days	1	33.33%
22-28 Days	1	33.33%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	1	33.33%
18-26 Days	1	33.33%
27-34 Days	1	33.33%
35+ Days	0	0.00%
? Days	0	0.00%

Total	3	100%
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3	100%
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Compliance Report

01/01/2002 - 12/31/2002

SPECIALTY RISK SERVICES INC
Ncci - TPA5

Indemnity Payment

0-14 Days	4	57.14%
15-21 Days	3	42.86%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	7	100%
-------	---	------

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	1	14.29%
27-34 Days	0	0.00%
35+ Days	6	85.71%
? Days	0	0.00%

7	100%
---	------

ST PAUL FIRE & MARINE INSURANC
Ncci - 13706

Indemnity Payment

0-14 Days	3	75.00%
15-21 Days	0	0.00%
22-28 Days	1	25.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	4	100%
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Memorandum of Payment Received

0-17 Days	1	25.00%
18-26 Days	2	50.00%
27-34 Days	1	25.00%
35+ Days	0	0.00%
? Days	0	0.00%

4	100%
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ST PAUL GUARDIAN INS CO
Ncci - 14230

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

0	100%
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Compliance Report

01/01/2002 - 12/31/2002

St Paul Ins Co
Ncci - 12823

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

0	100%
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ST PAUL MERCURY INSURANCE CO
Ncci - 13692

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

0	100%
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STAR INSURANCE CO
Ncci - 24562

Indemnity Payment

0-14 Days	6	66.67%
15-21 Days	3	33.33%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	9	100%
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Memorandum of Payment Received

0-17 Days	4	44.44%
18-26 Days	4	44.44%
27-34 Days	0	0.00%
35+ Days	1	11.11%
? Days	0	0.00%

9	100%
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Compliance Report

01/01/2002 - 12/31/2002

STATE OF MAINE WORKERS COMP DI
Ncci - S369

Indemnity Payment

Memorandum of Payment Received

0-14 Days	113	97.41%
15-21 Days	1	0.86%
22-28 Days	0	0.00%
29+ Days	2	1.72%
? Days	0	0.00%

0-17 Days	114	98.28%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	2	1.72%
? Days	0	0.00%

Total	116	100%
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116	100%
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SYNERNET
Ncci - TPA8

Indemnity Payment

Memorandum of Payment Received

0-14 Days	75	90.36%
15-21 Days	4	4.82%
22-28 Days	4	4.82%
29+ Days	0	0.00%
? Days	0	0.00%

0-17 Days	71	85.54%
18-26 Days	11	13.25%
27-34 Days	0	0.00%
35+ Days	1	1.20%
? Days	0	0.00%

Total	83	100%
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83	100%
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SYNERNET INC
Ncci - S395

Indemnity Payment

Memorandum of Payment Received

0-14 Days	26	92.86%
15-21 Days	0	0.00%
22-28 Days	1	3.57%
29+ Days	1	3.57%
? Days	0	0.00%

0-17 Days	25	89.29%
18-26 Days	0	0.00%
27-34 Days	1	3.57%
35+ Days	2	7.14%
? Days	0	0.00%

Total	28	100%
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28	100%
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Compliance Report

01/01/2002 - 12/31/2002

T.H.E. CASUALTY INSURANCE COMP
Ncci - 40851

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%
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0	100%
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THE HARTFORD
Ncci - 10448

Indemnity Payment

0-14 Days	10	90.91%
15-21 Days	1	9.09%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	5	45.45%
18-26 Days	6	54.55%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	11	100%
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11	100%
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The May Department Stores Co
Ncci - S338

Indemnity Payment

0-14 Days	4	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	1	25.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	3	75.00%
? Days	0	0.00%

Total	4	100%
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4	100%
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Compliance Report

01/01/2002 - 12/31/2002

TRANSCONTINENTAL INSURANCE COM
Ncci - 12688

Indemnity Payment

0-14 Days	5	83.33%
15-21 Days	1	16.67%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	6	100%
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Memorandum of Payment Received

0-17 Days	5	83.33%
18-26 Days	1	16.67%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

6	100%
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TRANSPORTATION INSURANCE COMPA
Ncci - 12408

Indemnity Payment

0-14 Days	5	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	5	100%
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Memorandum of Payment Received

0-17 Days	5	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

5	100%
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TRAVELERS INDEMNITY CO OF ILL
Ncci - 13579

Indemnity Payment

0-14 Days	28	82.35%
15-21 Days	3	8.82%
22-28 Days	2	5.88%
29+ Days	1	2.94%
? Days	0	0.00%

Total	34	100%
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Memorandum of Payment Received

0-17 Days	20	58.82%
18-26 Days	4	11.76%
27-34 Days	3	8.82%
35+ Days	7	20.59%
? Days	0	0.00%

34	100%
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Compliance Report

01/01/2002 - 12/31/2002

TRAVELERS INDEMNITY COMPANY OF
Ncci - 13439

Indemnity Payment

0-14 Days	19	76.00%
15-21 Days	3	12.00%
22-28 Days	2	8.00%
29+ Days	1	4.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	16	64.00%
18-26 Days	6	24.00%
27-34 Days	1	4.00%
35+ Days	2	8.00%
? Days	0	0.00%

Total	25	100%	25	100%
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TRAVELERS INS CO
Ncci - 10804

Indemnity Payment

0-14 Days	38	84.44%
15-21 Days	3	6.67%
22-28 Days	0	0.00%
29+ Days	4	8.89%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	28	62.22%
18-26 Days	6	13.33%
27-34 Days	1	2.22%
35+ Days	10	22.22%
? Days	0	0.00%

Total	45	100%	45	100%
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TRUCK INSURANCE EXCHANGE
Ncci - 18244

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	0	100%	0	100%
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Compliance Report

01/01/2002 - 12/31/2002

TWIN CITY FIRE INS CO
Ncci - 14974

Indemnity Payment

0-14 Days	11	78.57%
15-21 Days	2	14.29%
22-28 Days	1	7.14%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	6	42.86%
18-26 Days	3	21.43%
27-34 Days	2	14.29%
35+ Days	3	21.43%
? Days	0	0.00%

Total	14	100%	14	100%
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UNITED PACIFIC INSURANCE CO
Ncci - 11312

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	1	100.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	1	100.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%	1	100%
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UNIVERSAL UNDERWRITERS INS CO
Ncci - 12297

Indemnity Payment

0-14 Days	1	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	1	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%	1	100%
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Compliance Report

01/01/2002 - 12/31/2002

US FIRE INSURANCE
Ncci - 29084

Indemnity Payment

0-14 Days	5	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	5	100%
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Memorandum of Payment Received

0-17 Days	4	80.00%
18-26 Days	1	20.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

5	100%
---	------

USF & G INS./ST PAUL FIRE INS
Ncci - 10847

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	1	100.00%
? Days	0	0.00%

Total	1	100%
-------	---	------

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	1	100.00%
? Days	0	0.00%

1	100%
---	------

VALLEY FORGE INSURANCE COMPANY
Ncci - 15032

Indemnity Payment

0-14 Days	7	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	7	100%
-------	---	------

Memorandum of Payment Received

0-17 Days	7	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

7	100%
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Compliance Report

01/01/2002 - 12/31/2002

VERIZON
Ncci - S729

Indemnity Payment

0-14 Days	23	85.19%
15-21 Days	0	0.00%
22-28 Days	1	3.70%
29+ Days	3	11.11%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	19	70.37%
18-26 Days	3	11.11%
27-34 Days	0	0.00%
35+ Days	5	18.52%
? Days	0	0.00%

Total	27	100%
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27	100%
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WARD NORTH AMERICA
Ncci - CT014

Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	1	100.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	1	100.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%
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1	100%
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WAUSAU BUSINESS INSURANCE CO
Ncci - 27332

Indemnity Payment

0-14 Days	1	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment Received

0-17 Days	1	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	1	100%
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1	100%
---	------

Compliance Report

01/01/2002 - 12/31/2002

WAUSAU UNDERWRITERS INS CO
Ncci - 18996

Indemnity Payment

0-14 Days	2	40.00%
15-21 Days	0	0.00%
22-28 Days	1	20.00%
29+ Days	2	40.00%
? Days	0	0.00%

Total	5	100%
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Memorandum of Payment Received

0-17 Days	1	20.00%
18-26 Days	1	20.00%
27-34 Days	1	20.00%
35+ Days	2	40.00%
? Days	0	0.00%

5	100%
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Yellow Freight System Inc
Ncci - S746

Indemnity Payment

0-14 Days	3	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	3	100%
-------	---	------

Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	3	100.00%
? Days	0	0.00%

3	100%
---	------

YORK INSURANCE COMPANY OF MAIN
Ncci - 36501

Indemnity Payment

0-14 Days	2	66.67%
15-21 Days	1	33.33%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	3	100%
-------	---	------

Memorandum of Payment Received

0-17 Days	3	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

3	100%
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Compliance Report

01/01/2002 - 12/31/2002

ZURICH AMERICAN INSURANCE CO
Ncci - 10863

Indemnity Payment

Memorandum of Payment Received

0-14 Days	27	81.82%	0-17 Days	20	60.61%
15-21 Days	3	9.09%	18-26 Days	3	9.09%
22-28 Days	2	6.06%	27-34 Days	3	9.09%
29+ Days	1	3.03%	35+ Days	7	21.21%
? Days	0	0.00%	? Days	0	0.00%
<hr/>			<hr/>		
Total	33	100%		33	100%

? --> Indicates the Insurer, TPA, Self-insured Employer did not provide required data, and calculation could not be determined.

Indemnity Payment			Memorandum of Payment Received		
0-14 Days	4353	85.27%	0-17 Days	4124	80.78%
15-21 Days	357	6.99%	18-26 Days	421	8.25%
22-28 Days	147	2.88%	27-34 Days	160	3.13%
29+ Days	225	4.41%	35+ Days	377	7.38%
? Days	23	0.45%	? Days	23	0.45%
Total	5105	100%		5105	100%

Appendix F

Compliance Calculation Methodology

2002

EMPLOYER'S FIRST REPORT OF OCCUPATIONAL INJURY OR DISEASE

The Employer's First Report of Occupational Injury or Disease is filed pursuant to 39-A M.R.S.A., §303, which states:

“When an employee has reported to an employer under this Act any injury arising out of and in the course of the employee's employment that has caused the employee to lose a day's work, or when the employer has knowledge of any such injury, the employer shall report the injury to the board within 7 days after the employer receives knowledge of the injury.”

Elements of the WCB-1(10/98), EMPLOYER'S FIRST REPORT OF OCCUPATIONAL INJURY OR DISEASE, are used by the Maine Workers' Compensation Board (MWCB) to measure the timely filing of this form.

Numbers and percentages generated by this measurement represents the number of days between the Board's date stamp on the original (first) copy of the Employer's First Report of Occupational Injury or Disease (WCB-1), as recorded on the Board's database, and the greater of the two dates in Box 43.

The methodology applied to this measurement is as follows:

Day received is the Date Received at MWCB* minus the greater of the two dates in Box 43 (date employer notified of date of incapacity or 1st day of incapacity if date employer notified not supplied)

*Date Received at MWCB is determined by the MWCB's date stamp.

INITIAL INDMENITY BENEFIT PAYMENT MEASUREMENT

The Initial Indemnity Benefit Payments are measured pursuant to 39-A M.R.S.A., §205(2), which states:

“The first payment of compensation for incapacity under section 212 or 213 is due and payable within 14 days after the employer has notice or knowledge of the injury or death, on which date all compensation then accrued must be paid.”

Elements of the WCB-3(10/98), MEMORANDUM OF PAYMENT, are used by the Maine Workers' Compensation Board (MWCB) to measure the timely payment of initial indemnity benefits.

This number represents the lessor of:

- The number of days between:
 1. The greater of the two dates reported in Box 23 of the Memorandum of Payment (MOP) and
 2. The date reported in Box 24 of the Memorandum of Payment.
- Or, the number of days between:
 1. The dates recorded in Box 28 of the MOP and
 2. The date recorded in box 24 of the MOP, plus eight (8) days (seven-day waiting period plus the first day of compensability after the waiting period is met).

The methodology applied to this measurement is as follows:

1. Continuous lost time between the initial date of incapacity and payment date:

The Day the Payment is made is:

Box 24 (date check mailed) minus the greater of the two dates in:

1. Box 23 (date employer notified of incapacity) or
2. 1st day of incapacity if no date employer notified supplied)

2. Intermittent lost time between the initial date of incapacity and payment date:

The Day the Payment is made is:

Whatever date is in Box 24 (date check mailed) minus the greater of:

1. The greater of the two dates in Box 23 (date employer notified of incapacity or 1st day of incapacity if no date employer notified supplied) or
2. Box 28 (first day of compensability after waiting period is met)

FILING OF MEMORANDA OF PAYMENT MEASUREMENT

The filing of the Memoranda of Payment is measured pursuant to the Rules and Regulations of the Maine Workers' Compensation Board. The Workers' Compensation Board promulgates these rules pursuant to 39-M.R.S.A. Sec. 152(2). The rule appears as follows:

Chapter 1 Payment of Benefits

Section 1. Claims for Incapacity and Death Benefits

1. Within 14 days of notice or knowledge of a claim for incapacity or death benefits for a work- related injury, the employer or insurer will:
 - A. Accept the claim and file a Memorandum of Payment checking "Accepted" in Box 18: or
 - B. Pay without prejudice and file a Memorandum of Payment checking "Voluntary Payment Pending Investigation" in Box 18: or

The filing of Memoranda of Payment is further measured pursuant to Protocol #15 of the Maine Workers' Compensation Board which states:

"A MOP should be mailed or delivered on or before the 14th day, but must be received by the 17th day. Three mail days are provided for receipt by the Board. MOPs received after the 17th day may be considered in noncompliance under Section 360(1). Evidence of timely mailing is a rebuttable presumption to a determination of noncompliance under Section 360(1)."

Elements of the WCB-3(10/98), MEMORANDUM OF PAYMENT, are used by the Maine Workers' Compensation Board (MWCB) to measure the timely filing of this form.

This number represents the lessor of:

- The number of days between:
 1. The greater of the two dates reported in Box 23 of the Memorandum of Payment (MOP) and
 2. The Board's date stamp.
- Or, the number of days between:
 1. The date recorded in Box 28 of the MOP and
 2. The Board's date stamp, plus eight (8) days (seven-day waiting period plus the first day of compensability after the waiting period is met).

FILING OF MEMORANDA OF PAYMENT MEASUREMENT

The methodology applied to this measurement is as follows:

1. Continuous lost time between the initial date of incapacity and payment date:

Day Filed is the Day the Memorandum of Payment (WCB-3) received at MWCB* minus the greater of the two dates in Box 23 (date employer notified of incapacity or date of incapacity if no date employer notified is supplied)

2. Intermittent lost time between the initial date of incapacity and filing date:

Day Filed is the Day Memorandum of Payment (WCB-3) received at MWCB* minus the greater of:

1. Greater of the two dates in Box 23 (date employer notified of incapacity or 1st day of incapacity if no date employer notified supplied) or
2. Box 28 (first day of compensability after waiting period is met) plus 8 (seven-day waiting period plus the first day of compensability after the waiting period is met)

*Date Received at MWCB is determined by the MWCB's date stamp.