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L.U.O.

**2003**



# **ANNUAL COMPLIANCE REPORT**

## **STATE OF MAINE WORKERS' COMPENSATION BOARD**



**JANUARY 1, 2003 - DECEMBER 31, 2003**

### **OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

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2003**

**Paul Dionne**  
Executive Director

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**Maine Workers' Compensation Board (MWCB)  
2003  
Annual Compliance Report**

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## Executive Summary

On July 20, 2004, the Maine Workers' Compensation Board unanimously approved the 2003 Annual Compliance Report from January 1, 2003 to December 31, 2003. 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:

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*Research and Report Compilation*  
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*Editor*  
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### I. HISTORY

In 1997, the Maine Legislature, with the support of Governor Angus S. King, Jr., enacted Public Law 1997, Chapter 486 to establish the Office of Monitoring, Audit, and Enforcement (MAE). The basic goals of this office are to (1) provide timely and reliable data to policymakers; (2) monitor and audit payments and filings; and (3) identify insurers, self-administered employers, and third-party administrators (collectively "insurers") that are not complying with minimum standards.

As part of the monitoring program, the Board, among other things, identifies employers that do not have required coverage and identifies First Reports of Injury that are filed late. Audits are being conducted pursuant to a yearly schedule. The Board's Abuse Investigation Unit provides an enforcement mechanism when violations of the Workers' Compensation Act are identified.

A key component of the monitoring program is the production of Quarterly Compliance Reports. These reports measure, on a system-wide and individual basis, the timeliness of initial indemnity payments, the filing of Memoranda of Payment, and the timeliness of First Report of Injury filings.

To ensure that the Quarterly Compliance Reports would be as accurate as possible, a Pilot Project was undertaken in May 1997. The goal of the Pilot Project was to (1) measure the Board's data collection and reporting capabilities, (2) report on the performance of insurers, and (3) let all interested parties know what to expect from Quarterly Compliance Reports.

The 2003 Quarterly Compliance Reports were unanimously accepted by the Workers' Compensation Board. This annual report shows a dramatic improvement in the performance of insurers since the Pilot Project (see Tables 2 and 3). This improvement will help the Board reduce the number of claims that are litigated and result in faster and more accurate payment of lost time benefits.



## II. COMPLIANCE OVERVIEW

**A. Highest annual compliance in all areas to date.**  
This is the third year in a row this has happened.

**B. Lost Time First Reports.**

- 16,362 Lost Time First Reports were received by the MWCB in 2003. This represents 529 fewer reports than in 2002.
- 82% (82.43%) were filed within 7 days. 89% (88.83%) were filed within 10 days.

**C. Payment of Initial Indemnity Benefit.**

- 86% (85.56%) 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.**

- 82% (81.87%) of all Memoranda of Payment were filed within 17 days. The MWCB Benchmark is 75%. This constitutes a compliance improvement over 2002.

## III. CAVEATS

- This Annual Compliance Report represents dynamic results based upon data received by March 29, 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.

## IV. 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 insurance groups. Those groups who have failed to improve compliance have been engaged in further corrective action.

<u>Insurance Group</u>	<u>Market Share by Premium Written*</u>
A. Royal & Sunalliance	4.70%
B. Zurich Insurance	1.80%
C. Travelers	1.20%
D. CNA/ RSKO Insurance Co.	1.01%
E. Chubb & Son Insurance	0.35%
F. Atlantic Mutual Insurance Co.	0.07%



## **V. CORRECTIVE ACTION PLANS NEWLY INITIATED**

After the second quarter of 2003, three additional insurers and third-party administrators have entered into Corrective Action Plans with the Board to attempt to improve their performance. These insurers and third-party administrators are:

<u>Insurance Group</u>	<u>Market Share by Premium Written*</u>
A. St. Paul Insurance Group	1.51%
B. Crawford & Company	0.05%
C. Ace/ESIS Insurance	0.01%

## **V. CORRECTIVE ACTION PLANS – LIFTED**

After the fourth quarter of 2003, the following CAP was lifted.

<u>Insurance Group</u>	<u>Market Share by Premium Written *</u>
A. Guard	2.70%

## **VI. RECOMMENDATIONS FOR HIGH COMPLIANCE PERFORMANCE**

(See next page.)

Compliance information on individual insurance carriers, third-party administrators, and self-administered employers for the four quarters of 2003 is listed on the Board's website: [www.maine.gov/wcb](http://www.maine.gov/wcb)

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\* Market Share Percentages provided by Bureau of Insurance.



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**High Compliance Performers**  
**2003**

Insurance Groups/TPAs				
Volume	Name of Group/TPA	# of MOPs	Initial Payment	MOP Filing
501+	Maine Employers' Mutual Insurance Co.	1,686	92%	91%
301- 500	Sedgwick	345	87%	77%
101-300	Liberty Mutual Insurance	244	85%	79%
	Dunlap Claims Mgmt.	199	82%	87%
	Acadia	144	90%	94%
0-100	Peerless	67	93%	93%
	American Interstate	27	89%	93%
	One Beacon	26	96%	88%
Self-Administered Employers				
Volume	Name of Employer	# of MOPs	Initial Payment	MOP Filing
101+	Maine Municipal Association	256	84%	88%
	State of Maine	140	88%	89%
51-100	Maine School Management	89	98%	98%
	Maine Automobile Dealers	57	98%	100%
	Bath Iron Works	55	100%	100%
0 - 50	Maine Motor Transport	37	95%	92%
	City of Bangor	12	100%	100%
	Mead Westvaco	13	92%	92%

**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.





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**Compliance Summary**

**Table 1**

**2003 Quarterly Compliance Reports**

	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:	82.26%	87.13%	83.13%	87.41%	82.11%	87.74%	82.10%	87.75%
Initial Indemnity Payment Made Within 14 Days	83.16%		87.85%		85.17%		85.78%	
Memoranda of Payment Received Within 17 Days	78.04%		83.45%		83.47%		82.96%	
	Static results based upon data received by the deadline for each quarter.							

**Table 2**

**Annual Compliance**

	Pilot Project 1997		1999	2000	2001	2002	2003
<b>First Report of Injury Received Within 7 Days</b>	*36.74%		69.20%	78.33%	79.71%	81.73%	82.43%
<b>Initial Indemnity Payment Made Within 14 Days</b>	*59.39%		79.35%	80.26%	82.79%	85.27%	85.56%
<b>Memoranda of Payment Received Within 17 Days</b>	*56.78%		75.14%	74.62%	77.08%	80.78%	81.87%
*Based on sample data collected for Pilot Project of 1997			Total population data received by March 30 after each calendar year is complete				

**Table 3**

**Percentage Change Over Time**

	Since Pilot Project 1997		Since 1999	Since 2000	Since 2001	Since 2002
<b>First Report of Injury Received Within 7 Days</b>	124.36%		19.12%	5.23%	3.41%	0.86%
<b>Initial Indemnity Payment Made Within 14 Days</b>	44.06%		7.83%	6.60%	3.35%	0.34%
<b>Memoranda of Payment Received Within 17 Days</b>	44.19%		8.96%	9.72%	6.21%	1.35%



# Annual Compliance Report 01/01/03 - 12/31/2003

## FIRST REPORTS OF OCCUPATIONAL INJURY OR DISEASE

Chart 1

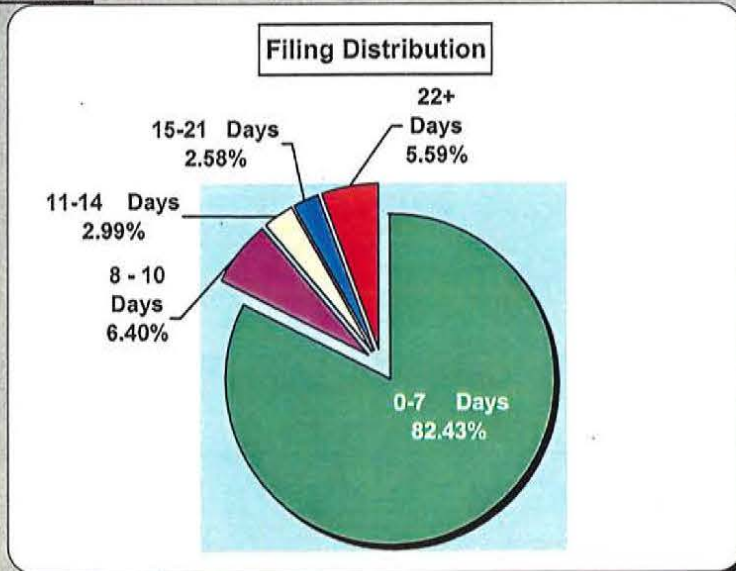


Table 4

First Reports Received Within:			
0-7 Days	13,488	82.43%	
8-10 Days	1,047	6.40%	
11-14 Days	490	2.99%	
15-21 Days	422	2.58%	
22+ Days	915	5.59%	
<b>Total</b>	<b>16,362</b>	<b>100%</b>	

Chart 2

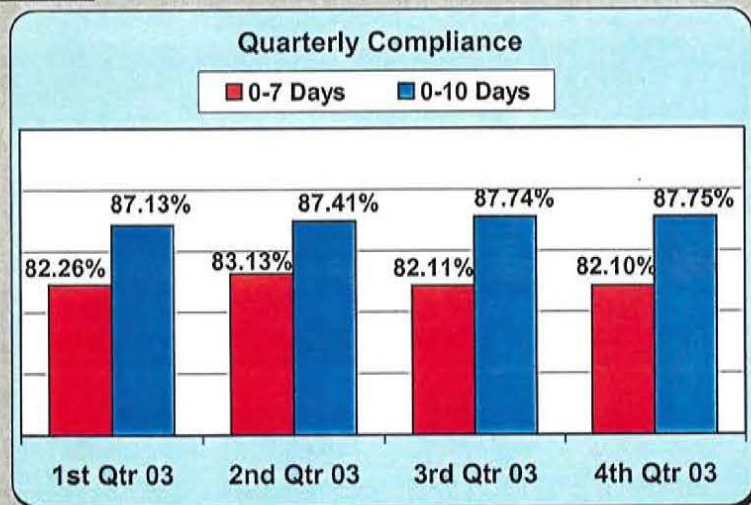


Chart 3



### Improvement in Lost Time First Report Filing Compliance Continues

In 2003, 16,362 Lost Time First Reports were filed with the MWCB, 529 fewer First Reports of Injury (FROIs) than 2002. The compliance rate for timely filing rose to 82.43% (2002 compliance was 81.73%).

This marked a third year in a row that the number of Lost Time First Reports received at the Board declined.

The continued increase in filing compliance and decrease in the number of Lost Time First Reports filed can be attributed to three causes:

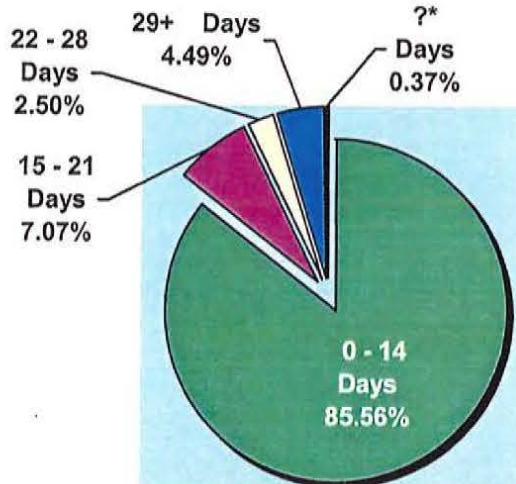
- 1) The Board's penalizing of insurers and employers \$100 for late filing of First Reports.
- 2) Continued outreach and training by the Board's Monitoring Division that targets insurer's with poor filing compliance for Corrective Action Plans (CAPs) and forms training. The CAPs have identified breakdowns that cause late reporting.
- 3) The Reconciliation process administered by the Monitoring Division that corrects inaccurately submitted First Reports and other Board filings.



# Annual Compliance Report 01/01/03 - 12/31/03

## PAYMENT OF INITIAL INDEMNITY BENEFITS

Chart 4



\* - Indicates compliance could not be measured

Table 5

### Initial Payment Made Within:

0 - 14 Days	4,173	85.56%
15 - 21 Days	345	7.07%
22 - 28 Days	122	2.50%
29+ Days	219	4.49%
? Days	18	0.37%
<b>Total</b>	<b>4,877</b>	<b>100%</b>

### Maine, a Compliance Leader

As Chart 4 indicates, compliance for the Initial Indemnity Benefit Payment in 2003 surpassed 2002 by about one third of one percent (0.29%) to 85.56%.

As a result, Maine citizens continue to enjoy a high compliance rate for Payment of Initial Indemnity Benefits.

Although not direct comparisons due to statutory differences, here is Maine's compliance for Initial Indemnity Benefits Payment compared to other compliance-measuring states:

	2002	2003
Maine	85%	86%
Florida	92%	91%
Wisconsin	not avail	84%
Minnesota*	85%	86%
New Mexico	60%	not avail

\* Indicates "Prompt First Action" which includes measurement of Initial Payment or Initial Denial.

As the trend line in Charts 5 and 6 indicate, the industry's overall compliance in Maine for the Initial Indemnity Benefit Payment continued to be above the MWCB Benchmark throughout all four quarters of 2003 and for all years since 2000.

The 6.51% increase in compliance since 1999 indicates that hundreds more Maine households are receiving their workers' compensation benefits in a timely manner than before compliance measurements began.

Chart 5

### 2003 Quarterly Compliance

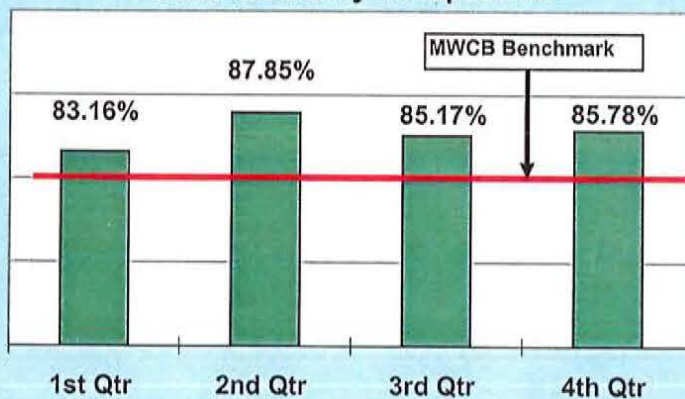
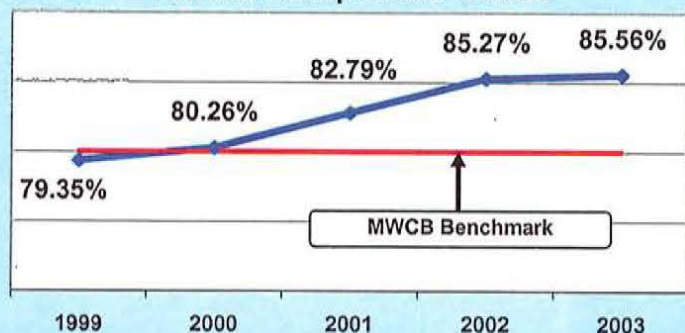


Chart 6

### Annual Compliance Trends



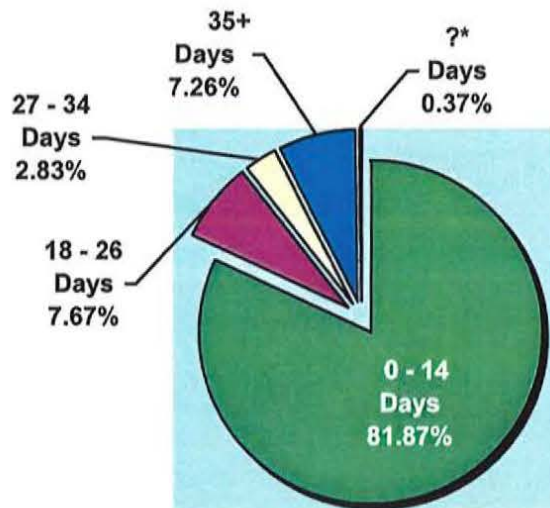


# Annual Compliance Report

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## MEMORANDA OF PAYMENT

Chart 7



\* Indicates compliance could not be measured

Table 6

Initial Payment Made Within:			
0 - 17	Days	3,993	81.87%
18 - 26	Days	374	7.67%
27 - 34	Days	138	2.83%
35+	Days	354	7.26%
?	Days	18	0.37%
Total		4,877	100.00%

### Form Filing Compliance Continues to Improve

The filing of the Memoranda of Payment (MOP) is an important performance indicator for the Maine Workers' Compensation Board.

While the filing of the MOP may not have the tangible benefits to the injured employee that the initial indemnity benefit payment may have, the MOP filing provides the Board with an indicator of how well insurers are complying with the administrative requirements of the Workers' Compensation Act. Studies from the Workers' Compensation Research Institute (WCRI) indicate that proper claims administration and timely payment of claims impacts the overall costs of claims and the time it takes for a claim to be processed through the dispute resolution system.

The MOP Filing performance indicator is important to the administration of Maine claims because it allows the Monitoring Division to assess the compliance of individual insurers. It also is used as an indicator for overall forms filing compliance.

The prompt filing of the initial MOP also gives the Board's Claims Management staff the opportunity to verify that appropriate compensation benefits are being issued.

Chart 8

### 2003 Compliance

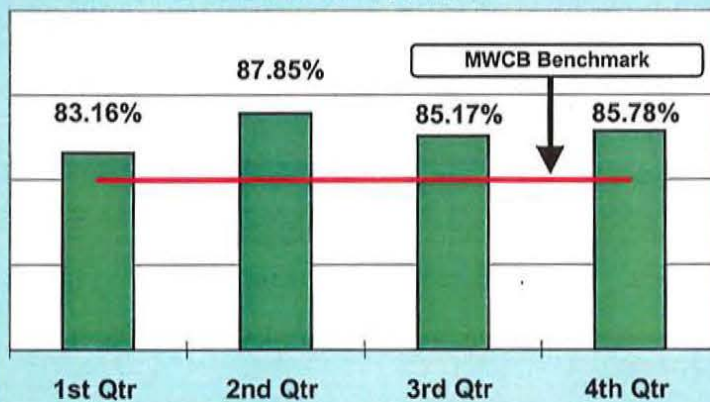
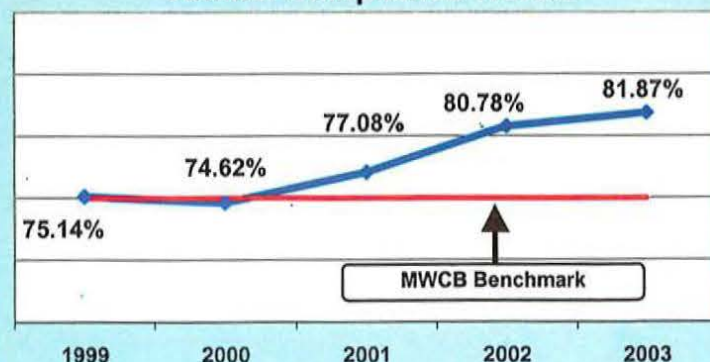


Chart 9

### Annual Compliance Trends





## Annual Compliance Report

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### Compliance Trends

Chart 10

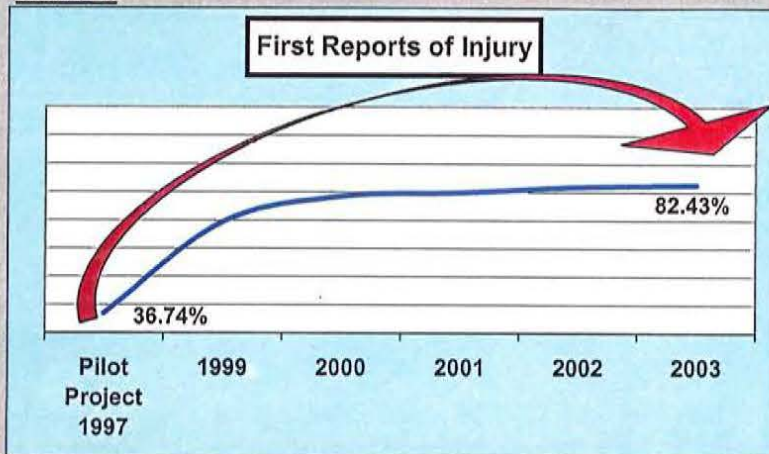


Chart 11

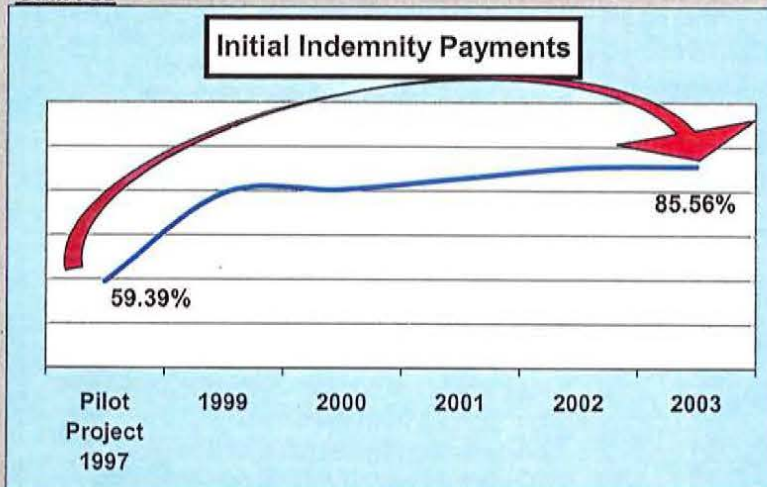
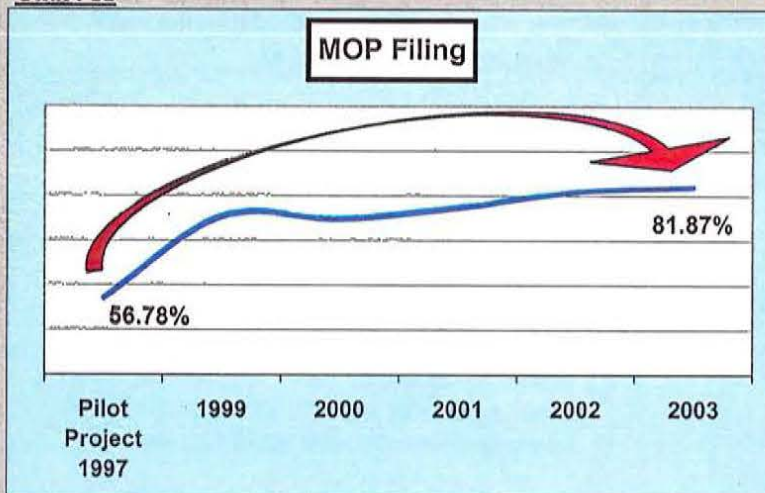


Chart 12



### Compliance Trends on all Performance Indicators are UP!

The Maine Workers' Compensation Board measures compliance on three key performance indicators:

- 1) Filing of First Reports of Injury
- 2) Payment of Initial Indemnity Benefit
- 3) Filing of Initial Memoranda of Payment

The charts to the left give an indication of how workers' compensation claims administration has continued to improve in the State of Maine since the inception of the Office of Monitoring, Audit and Enforcement (MAE) and the Board's penalty process for late filing of First Reports.

If we use the organizational model of **"What Gets Measured Gets Done"**, we can see that there has been noted improvement in claims administration for the three performance indicators that are being measured. The 1997 data references sample data that was part of the Board's Pilot Project. The 1999-2003 data references the population data from the entire insurance community.

By increasing compliance with the "Act," claims administration efficiency improves which results in fewer disputes, better relationships between employees, employers and insurers and more efficient hearing processes.

Other states that employ more performance indicators than Maine include Florida, Wisconsin, Texas and Minnesota.



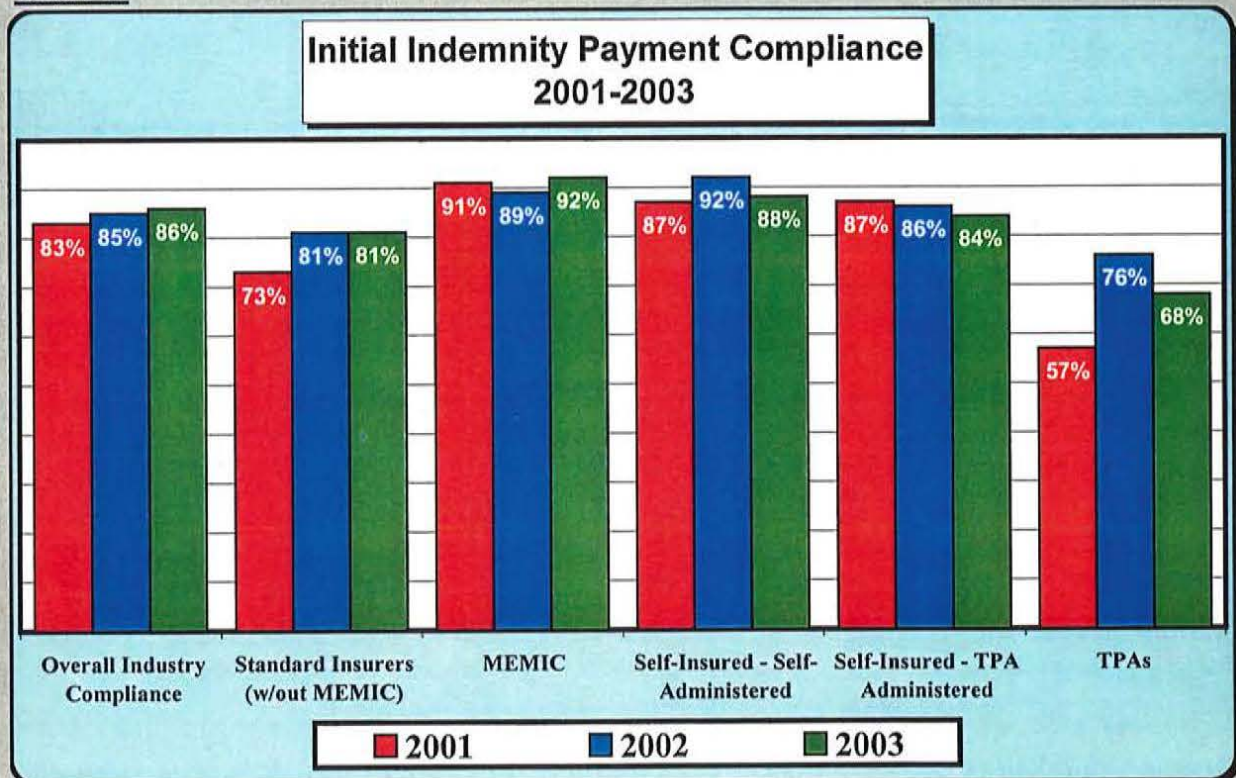
## Annual Compliance Report

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### Workers' compensation insurance claims can be administered several ways in Maine.

- There are the customary or "standard" insurance companies like Hanover.
- There is a Legislature created insurance company, Maine Employers' Mutual (MEMIC).
- Employers like Bath Iron Works can also choose to "self-insure." These self-insureds can choose to adjust their own claims (self-administered) or hire a third party administrator (TPA) like Gallagher-Bassett to adjust their claims (TPA administered).
- Some standard insurers outsource their adjusting work to TPAs as well.

Chart 13



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

The overall compliance for Initial Indemnity Payment is very high at 86% which is a slight increase over last year's numbers. The continued improvement indicates that more and more Maine households that depend on their Workers' Compensation Indemnity Payments for basic needs are receiving them in a timely manner.

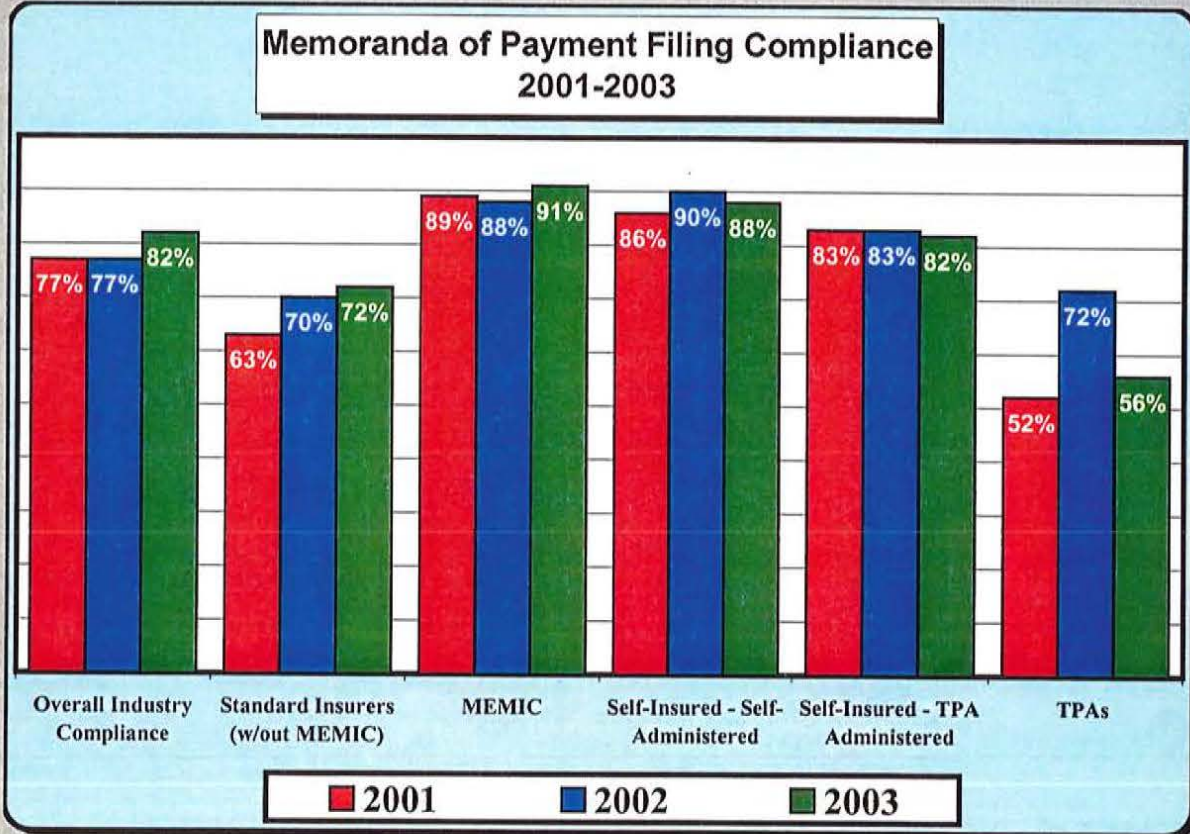
Third Party Administrators continue to display the poorest compliance of all Claims administrator types. The average TPA performance is 12% below the MWCBC Benchmark. The Monitoring Division has initiated a concerted effort in 2004 to work with TPAs to improve compliance performance.



The "Claims Administrator" is the party responsible for the majority of required forms to be filed with the Workers' Compensation Board.

Timely and complete forms filing ensures that the every injured employee's workers' compensation claim is administered efficiently and accurately by the claims administrator and by the Maine Workers' Compensation Board. Incomplete, incorrect or late filed forms can lead to delays in an injured workers' case being heard. Many times, an injured employee's dissatisfaction with the administration of their workers' compensation claim can lead to mistrust and frustration with their employer which has been shown in some research to be an indicator in driving the cost of some workers' compensation claims. The Monitoring Division uses MOP Filing as an indicator of an insurer's compliance level with claims administration under the Act.

Chart 14



**Filing of initial MOP Compliance for Different Types of  
Workers' Compensation Claims by Entities or Adjusters**

The overall compliance for the Filing of the Initial Indemnity Memoranda of Payment rose five percent (5%) in 2003 over the previous 2 years. Improvements were seen mostly among the standard insurers including MEMIC. Much of this can be attributed to improved filing at MEMIC and to Corrective Action Plans (CAPs) at Standard Insurers like Liberty Mutual, Guard Insurance and Royal & Sunalliance that have gradually improved the overall compliance of these insurers.

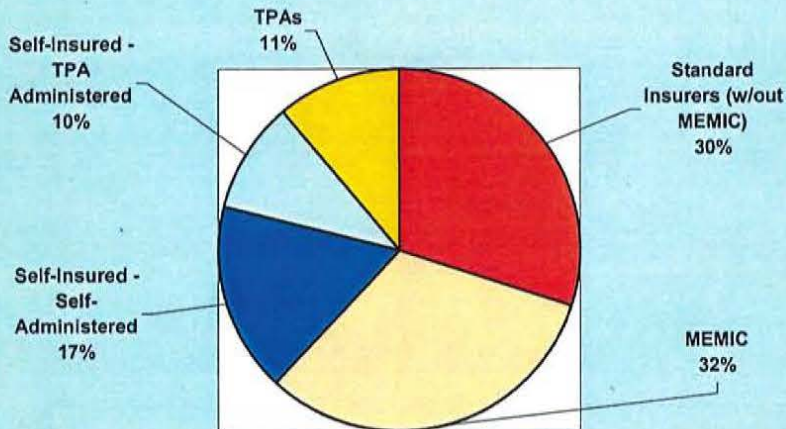
This chart displays the percentage of compliance for each adjusting type in the filing of Memoranda of Payment within the compliant 0-17 days category.

The MWCB Benchmark for this performance indicator is 75%.



**Chart 15**

**Percentage of Memoranda of Payment Filed  
2002**



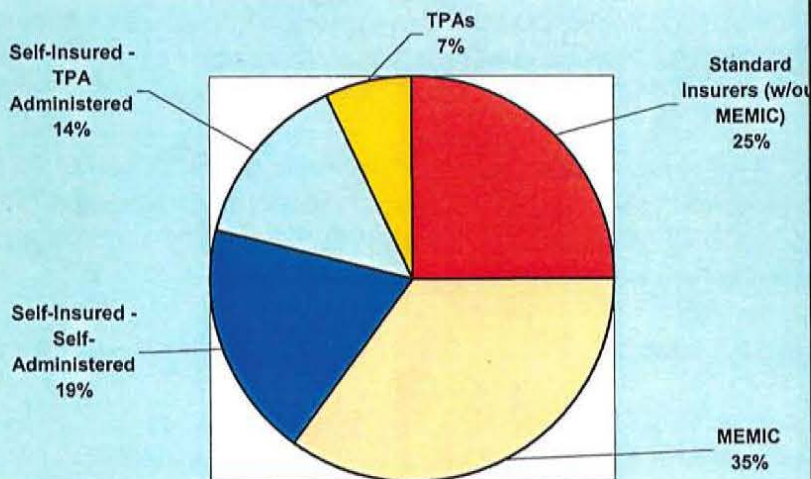
**Percentage of MOPs Filed  
by Adjuster Type**

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 by 3%. This is the second year of increase (2001 was 29%). Other standard insurers are issuing fewer MOPs in Maine by five percent. Self-insureds now represent a third of the MOPs filed. This is an increase of six percent from last year's MOPs filed.

**Chart 16**

**Percentage of Memoranda of Payment Filed  
2003**

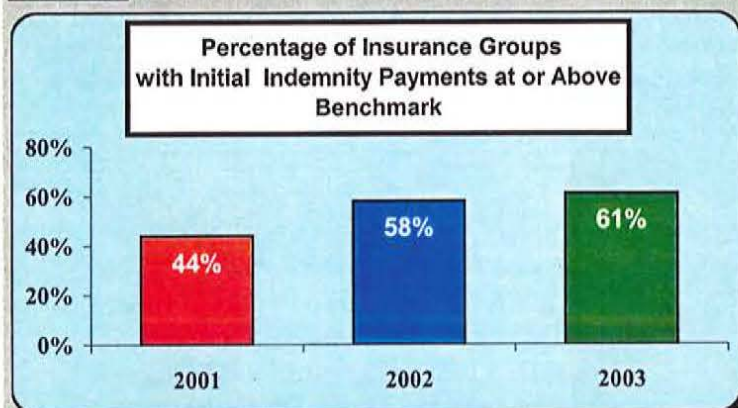




## Annual Compliance Report

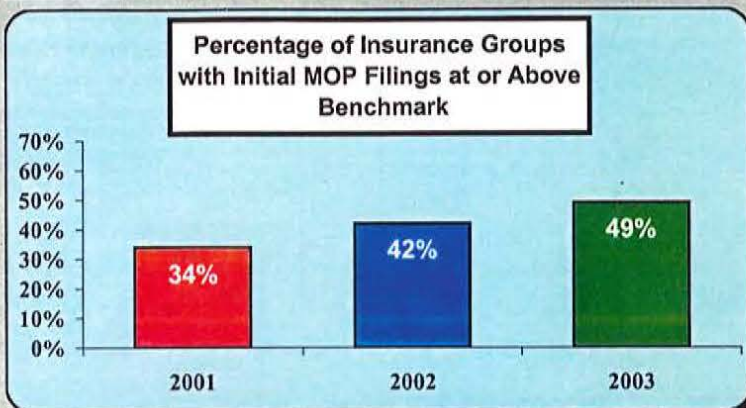
01/01/03 - 12/31/03

**Chart 17**



Initial Indemnity Payments made within 0-14 days.  
MWCB Benchmark = 80%  
Overall Compliance = 85.56%

**Chart 18**



Initial MOP Filing made within 0-17 days.  
MWCB Benchmark = 75%  
Overall Compliance = 85.56%

### Insurance Group Benchmark Comparisons: Initial Indemnity Benefit Payments and Initial MOP Filing

As the charts 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 49 insurance groups filed MOPs with the MWCB in 2003. This number of groups is down 13 from 2001 and 10 from 2002. It is an indication of the consolidation that the industry is experiencing. Fewer and fewer insurers are writing workers' compensation policies in Maine.

Insurance groups can consist of many different insurance entities. For example, Liberty Mutual Group is comprised of 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 groups that generally have high compliance. The data from those groups with high compliance made up the majority of the MOPs measured. As a result, the overall industry compliance was above the MWCB's benchmarks. However, the insurance group charts indicate that only half of the insurance groups met both of the MWCB's benchmarks.

In 2003, 30 of 49 insurance groups (61%) that filed MOPs met the benchmarks for the payment of initial indemnity benefits. This is up slightly from 2002 as Chart 17.

In 2003 24 of 49 insurance groups (49%) that filed MOPs met the benchmarks for the filing of the initial MOP. This upward trend is indicated in Chart 18.



Chart 19

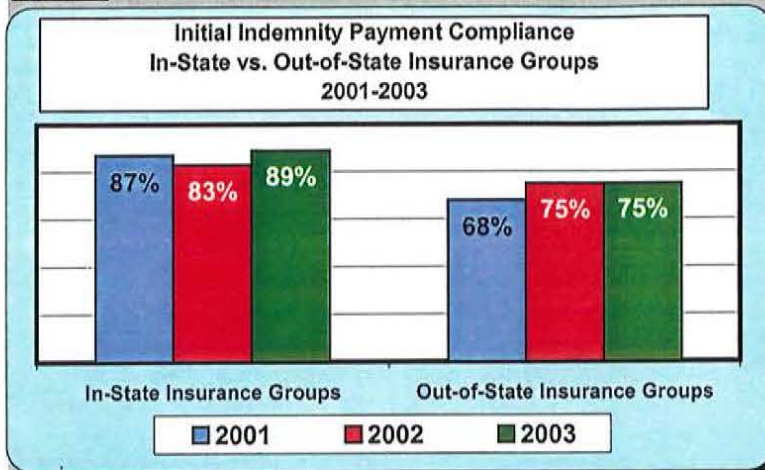


Chart 20

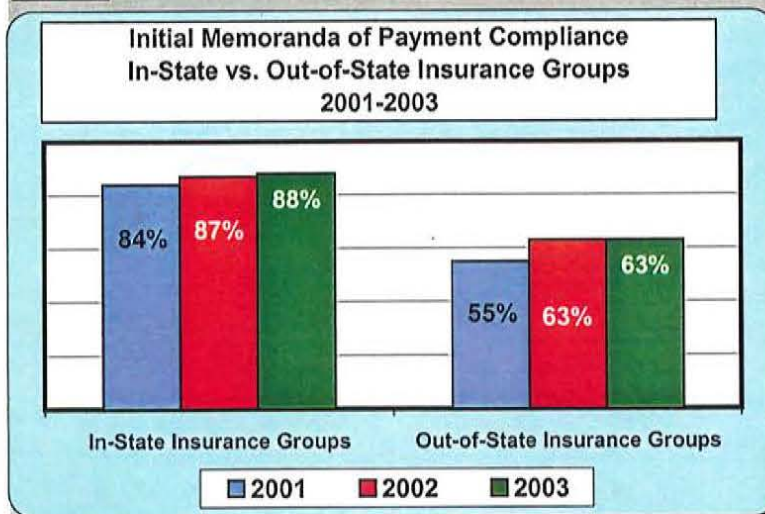
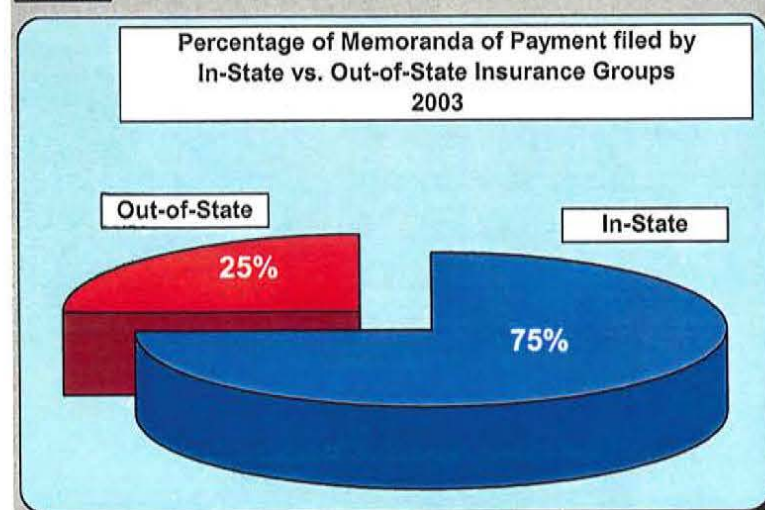


Chart 21



## In-State vs. Out-of-State Insurance Groups

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.

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.

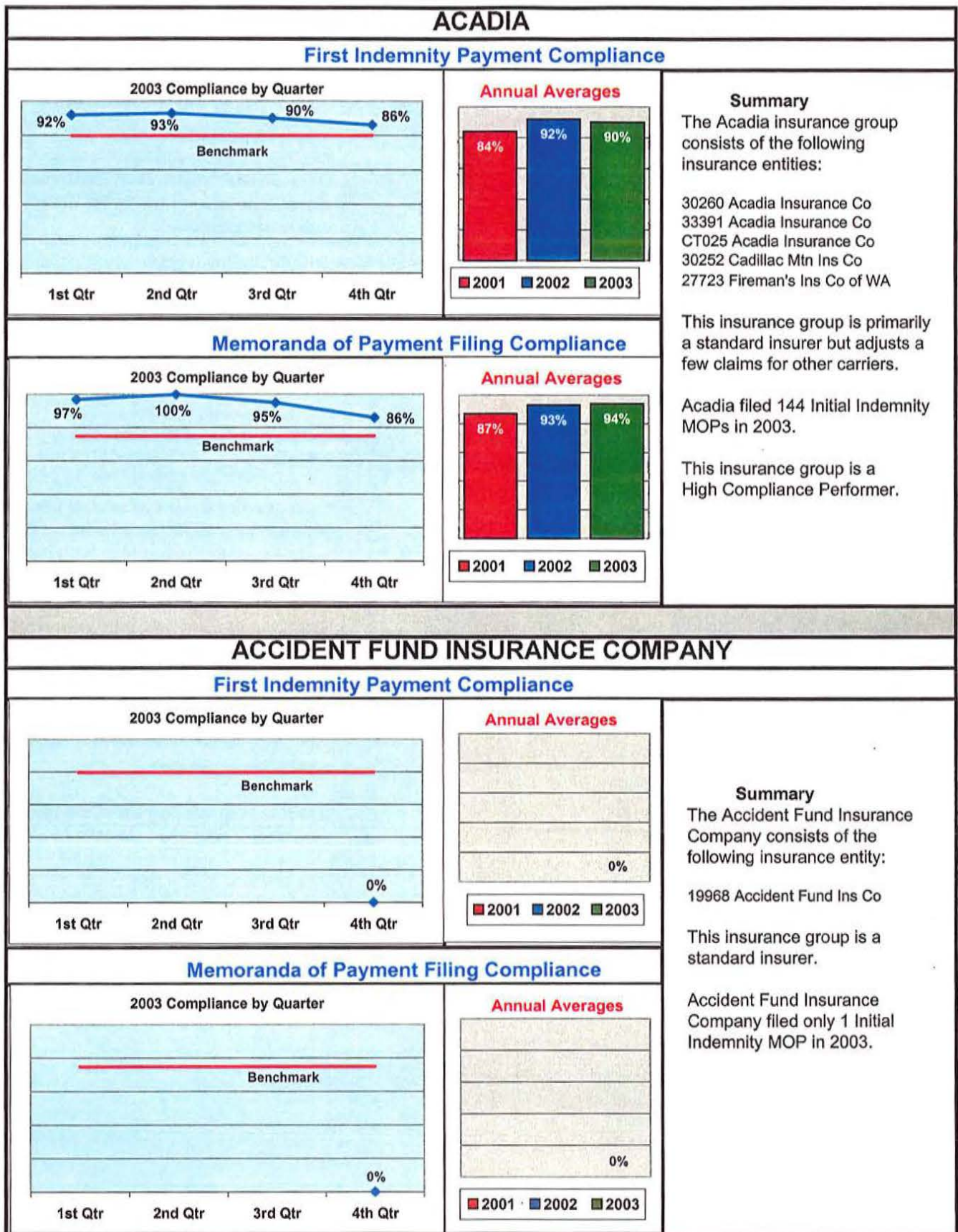
Some out-of-state insurance groups have improved their compliance performance by engaging in Corrective Action Plans.

Chart 21 indicates that out-of-state insurance groups filed 25% of all initial indemnity MOPs.

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 2003

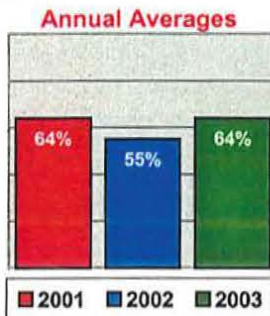




## Insurance Group Compliance 2003

### ACE/ESIS

#### First Indemnity Payment Compliance

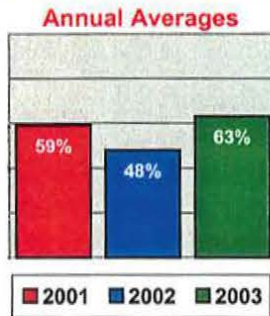
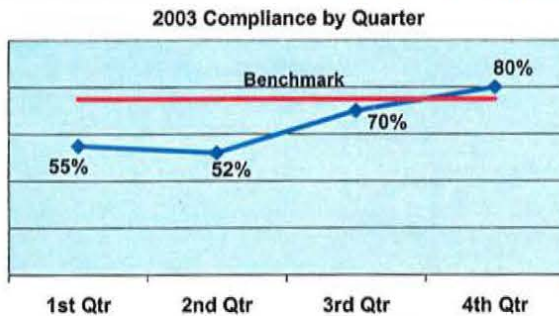


#### Summary

The Ace/Esis insurance group consists of the following insurance entities:

12165 Ace American Ins Co  
23035 Ace American Ins Co  
CT007 Esis Inc, S364 Esis Inc  
S370 Esis Inc, CT017 Future Inc  
10677 Pacific Employers Ins Co  
CT014 Ward North America

#### Memoranda of Payment Filing Compliance



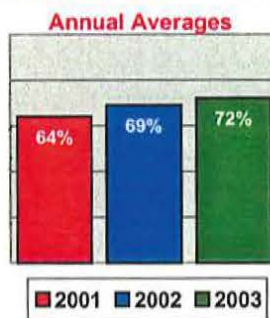
This insurance group administers its own claims (Ace American) and also administers other insurer's claims and those of self-insureds as well.

Ace/Esis filed 90 Initial Indemnity MOPs in 2003.

Ace/Esis is under a Corrective Action Plan (CAP) for chronic poor compliance performance.

### AIG

#### First Indemnity Payment Compliance



#### Summary

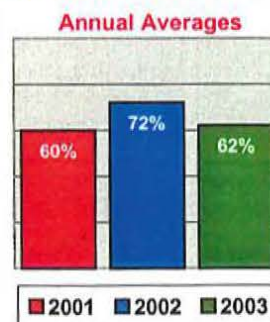
The AIG insurance group consists of the following insurance entities:

S328 AIG (Pratt & Whitney)  
13781 Amer. Home Assurance  
CT013 Claims Mgmt Inc.  
15172 Commerce & Industry Ins  
13889 Ins Co of State of PA  
CT031 Marriott Claims Services  
13072 National Union Fire Ins Co

This insurance group is a standard insurer and also administers claims for self-insureds. AIG also writes large deductible policies that allow some employers to administer their own claims while still under an AIG policy. AIG is currently restructuring its claims administration offices.

AIG filed 50 Initial Indemnity MOPs in 2003.

#### Memoranda of Payment Filing Compliance





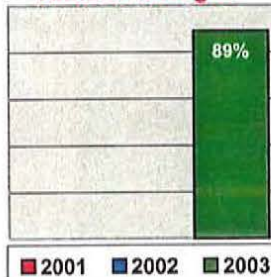
# Insurance Group Compliance 2003

## AMERICAN INTERSTATE INSURANCE

### First Indemnity Payment Compliance



#### Annual Averages



#### Summary

American Interstate insurance group consists of the following insurance entity:

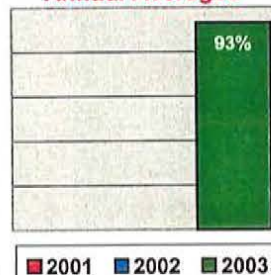
24759 American Interstate Ins

This insurance group is a standard insurer administering its own claims.

### Memoranda of Payment Filing Compliance



#### Annual Averages



American Interstate filed 27 Initial Indemnity MOPs in 2003.

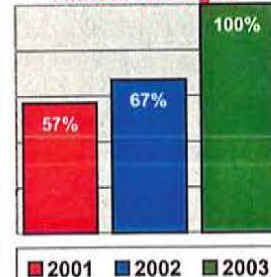
This insurance group is a High Compliance Performer.

## ATLANTIC MUTUAL

### First Indemnity Payment Compliance



#### Annual Averages



#### Summary

Atlantic Mutual insurance group consists of the following insurance entities:

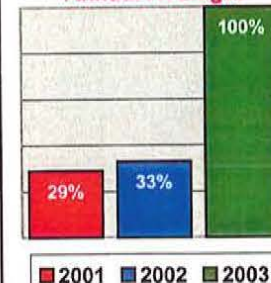
16470 Atlantic Mutual Ins Co  
12149 Centennial Ins Co

This insurance group is a standard insurer administering its own claims.

### Memoranda of Payment Filing Compliance



#### Annual Averages



Atlantic Mutual filed 5 Initial Indemnity MOPs in 2003.

Atlantic Mutual is under a Corrective Action Plan (CAP) for chronic poor compliance performance.



# Insurance Group Compliance 2003

BANGOR, CITY OF		
First Indemnity Payment Compliance		
<p>2003 Compliance by Quarter</p> <p>100% 100% 100% 100%</p> <p>Benchmark</p> <p>1st Qtr 2nd Qtr 3rd Qtr 4th Qtr</p>	<p>Annual Averages</p> <p>89% 100% 100%</p> <p>2001 2002 2003</p>	<p><b>Summary</b></p> <p>City of Bangor insurance group consists of the following insurance entity:</p> <p>S705 Bangor, City of</p> <p>This insurance group is a self-insured employer administering its own claims.</p> <p>The City of Bangor filed 12 Initial Indemnity MOPs in 2003.</p> <p>This insurance group is a High Compliance Performer.</p>
Memoranda of Payment Filing Compliance		
<p>2003 Compliance by Quarter</p> <p>100% 100% 100% 100%</p> <p>Benchmark</p> <p>1st Qtr 2nd Qtr 3rd Qtr 4th Qtr</p>	<p>Annual Averages</p> <p>94% 100% 100%</p> <p>2001 2002 2003</p>	
BATH IRON WORKS		
First Indemnity Payment Compliance		
<p>2003 Compliance by Quarter</p> <p>100% 100% 100% 100%</p> <p>Benchmark</p> <p>1st Qtr 2nd Qtr 3rd Qtr 4th Qtr</p>	<p>Annual Averages</p> <p>96% 97% 100%</p> <p>2001 2002 2003</p>	<p><b>Summary</b></p> <p>Bath Iron Works insurance group consists of the following insurance entity:</p> <p>S347 Bath Iron Works</p> <p>This insurance group is a self-insured employer administering its own claims.</p> <p>Bath Iron Works filed 55 Initial Indemnity MOPs in 2003.</p> <p>This insurance group is a High Compliance Performer.</p>
Memoranda of Payment Filing Compliance		
<p>2003 Compliance by Quarter</p> <p>100% 100% 100% 100%</p> <p>Benchmark</p> <p>1st Qtr 2nd Qtr 3rd Qtr 4th Qtr</p>	<p>Annual Averages</p> <p>93% 95% 100%</p> <p>2001 2002 2003</p>	



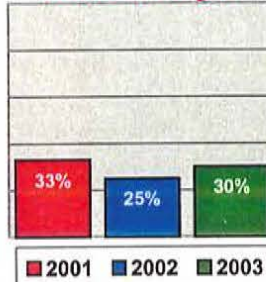
# Insurance Group Compliance 2003

## CAMBRIDGE INTEGRATED SERVICES

### First Indemnity Payment Compliance



#### Annual Averages



#### Summary

Cambridge Integrated Services insurance group consists of the following insurance entities:

CT016 Cambridge Integrated Serv  
CT038 Cambridge Integrated Serv  
TPA24 Cambridge Integrated Serv

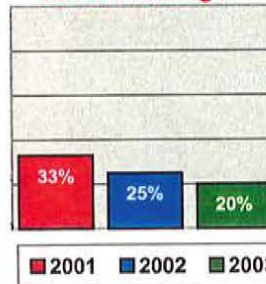
This insurance group is a TPA and administers claims for self-insureds and insurance carriers.

Cambridge Integrated Services filed 10 Initial Indemnity MOPs in 2003.

### Memoranda of Payment Filing Compliance



#### Annual Averages

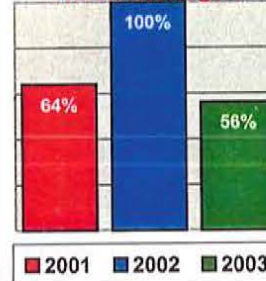


## CHUBB INSURANCE GROUP

### First Indemnity Payment Compliance



#### Annual Averages



#### Summary

The Chubb insurance group consists of the following insurance entities:

21512 Chubb Insurance  
12890 Federal Insurance Co

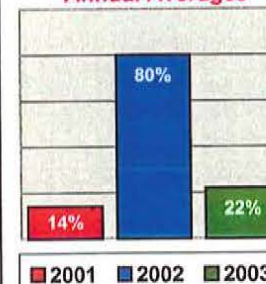
This insurance group is a standard insurer administering its own claims.

Chubb filed 9 Initial Indemnity MOPs in 2003.

### Memoranda of Payment Filing Compliance



#### Annual Averages



Chubb is under a Corrective Action Plan (CAP) for chronic poor compliance performance.

# Insurance Group Compliance 2003

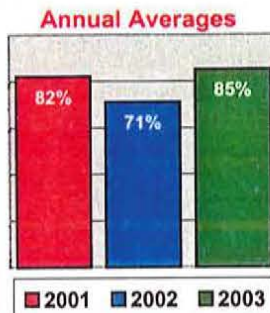
CHURCH MUTUAL INSURANCE CO		
First Indemnity Payment Compliance		
<p>2003 Compliance by Quarter</p> <p>1st Qtr    2nd Qtr    3rd Qtr    4th Qtr</p>	<p>Annual Averages</p> <p>■ 2001   ■ 2002   ■ 2003</p>	<p><b>Summary</b></p> <p>The Church Mutual insurance group consists of the following insurance entity:</p> <p>16853 Church Mutual Ins Co</p> <p>This insurance group is a standard insurer administering its own claims.</p> <p>Church Mutual filed 2 Initial Indemnity MOPs in 2003.</p>
Memoranda of Payment Filing Compliance		
<p>2003 Compliance by Quarter</p> <p>1st Qtr    2nd Qtr    3rd Qtr    4th Qtr</p>	<p>Annual Averages</p> <p>■ 2001   ■ 2002   ■ 2003</p>	
CIANBRO CORPORATION		
First Indemnity Payment Compliance		
<p>2003 Compliance by Quarter</p> <p>1st Qtr    2nd Qtr    3rd Qtr    4th Qtr</p>	<p>Annual Averages</p> <p>■ 2001   ■ 2002   ■ 2003</p>	<p><b>Summary</b></p> <p>Cianbro Corporation consists of the following insurance entity:</p> <p>S344 Cianbro Corporation</p> <p>This insurance group is a self-insured employer administering its own claims.</p> <p>Cianbro filed no Initial Indemnity MOPs in 2003.</p>
Memoranda of Payment Filing Compliance		
<p>2003 Compliance by Quarter</p> <p>1st Qtr    2nd Qtr    3rd Qtr    4th Qtr</p>	<p>Annual Averages</p> <p>■ 2001   ■ 2002   ■ 2003</p>	



# Insurance Group Compliance 2003

## C.N.A. GROUP

### First Indemnity Payment Compliance



#### Summary

The C.N.A. insurance group consists of the following insurance entities:

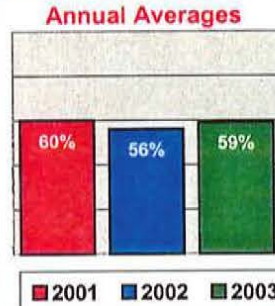
10030 American Casualty Co  
CT030 C.N.A. Standard Lines  
S382 C.N.A. Standard Lines  
10243 Continental Casualty Co  
12688 Transcontinental Ins Co  
12408 Transportation Ins Co  
15032 Valley Forge

This insurance group is a standard insurer administering its own claims and is also a TPA for other insurers and self-insureds.

The C.N.A. Group filed 46 Initial Indemnity MOPs in 2003.

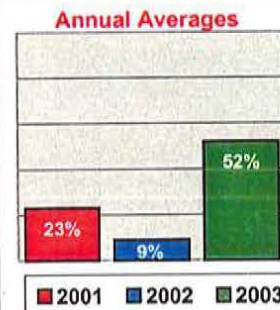
C.N.A. is under a Corrective Action Plan (CAP) for chronic poor compliance performance.

### Memoranda of Payment Filing Compliance



## CRAWFORD & CO

### First Indemnity Payment Compliance



#### Summary

Crawford & Co insurance group consists of the following insurance entities:

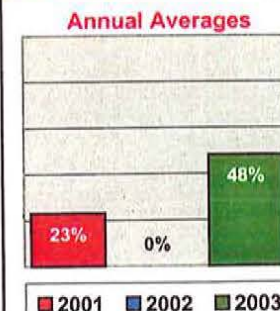
14095 Argonaut Insurance Co  
CT027 Crawford & Co  
CT028 Crawford & Co  
S305 Crawford & Co  
S402 Crawford & Co  
TPA21 Crawford & Co  
24023 Vanliner Insurance

This insurance group is a TPA for self-insureds and insurance carriers.

Crawford & Co filed 27 Initial Indemnity MOPs in 2003.

Crawford is under a Corrective Action Plan (CAP) for chronic poor compliance performance.

### Memoranda of Payment Filing Compliance

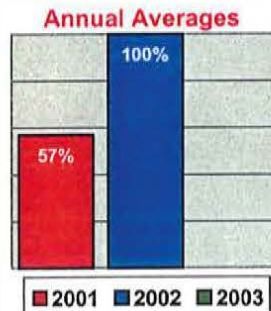
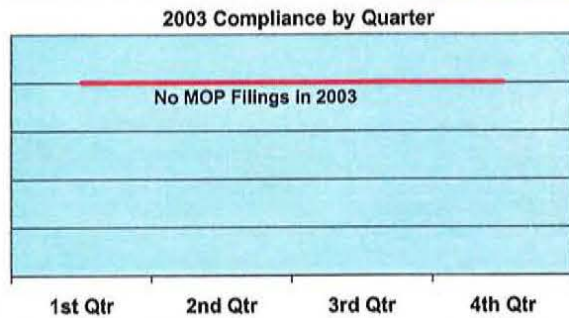




# Insurance Group Compliance 2003

## CROSS INSURANCE (Formerly BILL JOHNSON AGENCY)

### First Indemnity Payment Compliance



#### Summary

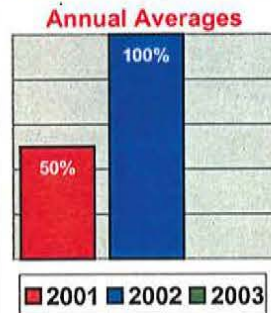
The Cross. insurance group consists of the following insurance entity:

S362 Cross Insurance Co

This insurance group is a TPA.

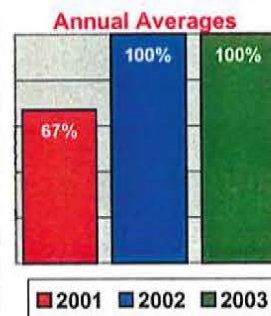
Cross Insurance Group did not file any Initial Indemnity MOPs in 2003.

### Memoranda of Payment Filing Compliance



## CRUM & FORSTER

### First Indemnity Payment Compliance



#### Summary

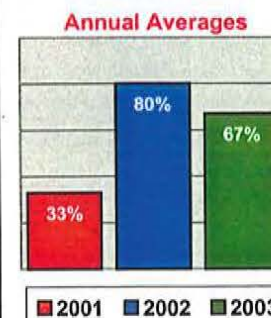
Crum & Forster insurance group consists of the following insurance entity:

29084 United States Fire Ins Co

This insurance group is a standard insurer.

Crum & Forster filed 3 Initial Indemnity MOPs in 2003.

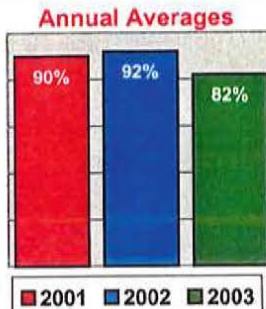
### Memoranda of Payment Filing Compliance



# Insurance Group Compliance 2003

## DUNLAP CLAIMS MANAGEMENT

### First Indemnity Payment Compliance



#### Summary

The Dunlap insurance group consists of the following insurance entities:

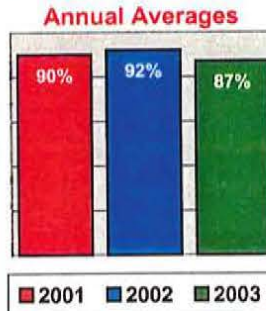
S357 Dunlap Claims Management  
S401 Central Maine Medical Ctr

This insurance group is a TPA administering the claims of self-insureds.

Dunlap filed 199 Initial Indemnity MOPs in 2003.

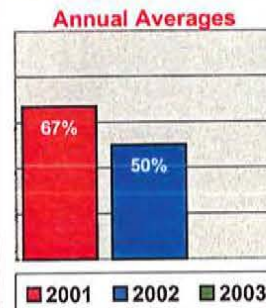
This insurance group is a High Compliance Performer.

### Memoranda of Payment Filing Compliance



## FAIRFIELD INSURANCE COMPANY

### First Indemnity Payment Compliance



#### Summary

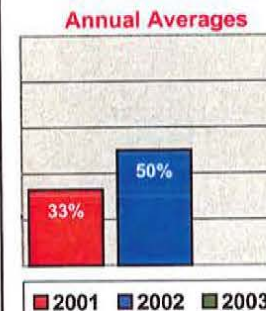
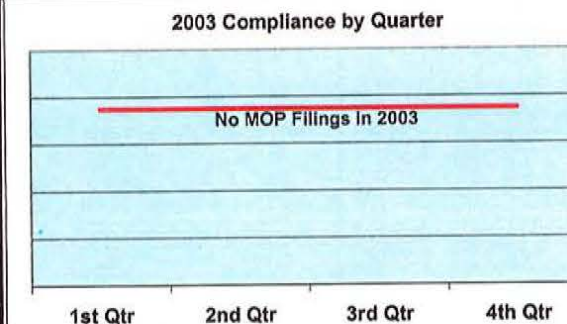
The Fairfield insurance group consists of the following insurance entity:

32530 Fairfield Insurance Co

This insurance group is a standard insurer.

Fairfield filed no Initial Indemnity MOPs in 2003.

### Memoranda of Payment Filing Compliance





# Insurance Group Compliance 2003

FILENES																				
First Indemnity Payment Compliance																				
<p>2003 Compliance by Quarter</p> <table><caption>2003 Compliance by Quarter - Filenes</caption><tr><th>Quarter</th><th>Compliance</th></tr><tr><td>1st Qtr</td><td>100%</td></tr><tr><td>2nd Qtr</td><td>100%</td></tr><tr><td>3rd Qtr</td><td>100%</td></tr><tr><td>4th Qtr</td><td>100%</td></tr></table>	Quarter	Compliance	1st Qtr	100%	2nd Qtr	100%	3rd Qtr	100%	4th Qtr	100%	<p>Annual Averages</p> <table><caption>Annual Averages - Filenes</caption><tr><th>Year</th><th>Annual Average</th></tr><tr><td>2001</td><td>100%</td></tr><tr><td>2002</td><td>100%</td></tr><tr><td>2003</td><td>100%</td></tr></table>	Year	Annual Average	2001	100%	2002	100%	2003	100%	<p><b>Summary</b></p> <p>The Filenes insurance group consists of the following insurance entity:</p> <p>S338 The May Department Store</p> <p>This insurance group is a self-insured employer.</p> <p>Filenes filed 2 Initial Indemnity MOPs in 2003.</p>
Quarter	Compliance																			
1st Qtr	100%																			
2nd Qtr	100%																			
3rd Qtr	100%																			
4th Qtr	100%																			
Year	Annual Average																			
2001	100%																			
2002	100%																			
2003	100%																			
Memoranda of Payment Filing Compliance																				
<p>2003 Compliance by Quarter</p> <table><caption>2003 Compliance by Quarter - Filenes</caption><tr><th>Quarter</th><th>Compliance</th></tr><tr><td>1st Qtr</td><td>0%</td></tr><tr><td>2nd Qtr</td><td>0%</td></tr><tr><td>3rd Qtr</td><td>100%</td></tr><tr><td>4th Qtr</td><td>100%</td></tr></table>	Quarter	Compliance	1st Qtr	0%	2nd Qtr	0%	3rd Qtr	100%	4th Qtr	100%	<p>Annual Averages</p> <table><caption>Annual Averages - Filenes</caption><tr><th>Year</th><th>Annual Average</th></tr><tr><td>2001</td><td>0%</td></tr><tr><td>2002</td><td>25%</td></tr><tr><td>2003</td><td>50%</td></tr></table>	Year	Annual Average	2001	0%	2002	25%	2003	50%	
Quarter	Compliance																			
1st Qtr	0%																			
2nd Qtr	0%																			
3rd Qtr	100%																			
4th Qtr	100%																			
Year	Annual Average																			
2001	0%																			
2002	25%																			
2003	50%																			
FIREMANS FUND																				
First Indemnity Payment Compliance																				
<p>2003 Compliance by Quarter</p> <table><caption>2003 Compliance by Quarter - Firemans Fund</caption><tr><th>Quarter</th><th>Compliance</th></tr><tr><td>1st Qtr</td><td>No MOP Filings</td></tr><tr><td>2nd Qtr</td><td>No MOP Filings</td></tr><tr><td>3rd Qtr</td><td>No MOP Filings</td></tr><tr><td>4th Qtr</td><td>No MOP Filings</td></tr></table>	Quarter	Compliance	1st Qtr	No MOP Filings	2nd Qtr	No MOP Filings	3rd Qtr	No MOP Filings	4th Qtr	No MOP Filings	<p>Annual Averages</p> <table><caption>Annual Averages - Firemans Fund</caption><tr><th>Year</th><th>Annual Average</th></tr><tr><td>2001</td><td>81%</td></tr><tr><td>2002</td><td>80%</td></tr><tr><td>2003</td><td>0%</td></tr></table>	Year	Annual Average	2001	81%	2002	80%	2003	0%	<p><b>Summary</b></p> <p>The Firemans Fund insurance group consists of the following insurance entities:</p> <p>12416 Firemans Fund American 12866 National Surety Corp</p> <p>This insurance group is a standard insurer administering its own claims.</p> <p>Firemans Fund filed no Initial Indemnity MOPs in 2003.</p>
Quarter	Compliance																			
1st Qtr	No MOP Filings																			
2nd Qtr	No MOP Filings																			
3rd Qtr	No MOP Filings																			
4th Qtr	No MOP Filings																			
Year	Annual Average																			
2001	81%																			
2002	80%																			
2003	0%																			
Memoranda of Payment Filing Compliance																				
<p>2003 Compliance by Quarter</p> <table><caption>2003 Compliance by Quarter - Firemans Fund</caption><tr><th>Quarter</th><th>Compliance</th></tr><tr><td>1st Qtr</td><td>No MOP Filings</td></tr><tr><td>2nd Qtr</td><td>No MOP Filings</td></tr><tr><td>3rd Qtr</td><td>No MOP Filings</td></tr><tr><td>4th Qtr</td><td>No MOP Filings</td></tr></table>	Quarter	Compliance	1st Qtr	No MOP Filings	2nd Qtr	No MOP Filings	3rd Qtr	No MOP Filings	4th Qtr	No MOP Filings	<p>Annual Averages</p> <table><caption>Annual Averages - Firemans Fund</caption><tr><th>Year</th><th>Annual Average</th></tr><tr><td>2001</td><td>56%</td></tr><tr><td>2002</td><td>65%</td></tr><tr><td>2003</td><td>0%</td></tr></table>	Year	Annual Average	2001	56%	2002	65%	2003	0%	
Quarter	Compliance																			
1st Qtr	No MOP Filings																			
2nd Qtr	No MOP Filings																			
3rd Qtr	No MOP Filings																			
4th Qtr	No MOP Filings																			
Year	Annual Average																			
2001	56%																			
2002	65%																			
2003	0%																			



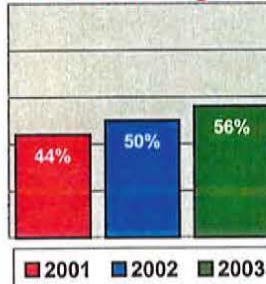
## Insurance Group Compliance 2003

### GAB ROBBINS

#### First Indemnity Payment Compliance



#### Annual Averages



#### Summary

The GAB Robbins insurance group consists of the following insurance entities:

CT019 GAB Robbins  
S355 General Adjustment Bureau

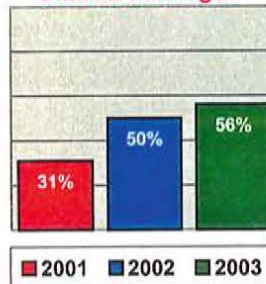
This insurance group is a TPA administering the claims of self-insureds and insurance carriers.

GAB Robbins filed 9 Initial Indemnity MOPs in 2003.

#### Memoranda of Payment Filing Compliance

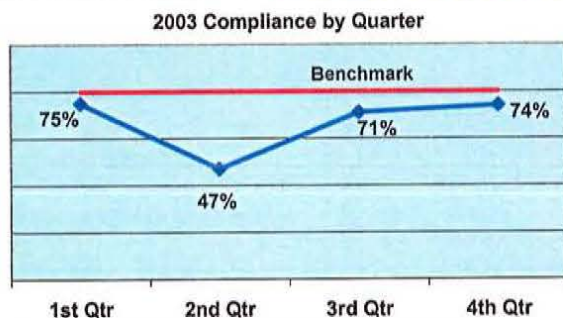


#### Annual Averages

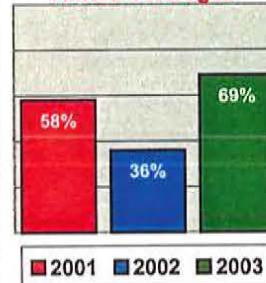


### GALLAGHER BASSETT

#### First Indemnity Payment Compliance



#### Annual Averages



#### Summary

The Gallagher Bassett insurance group consists of the following insurance entities:

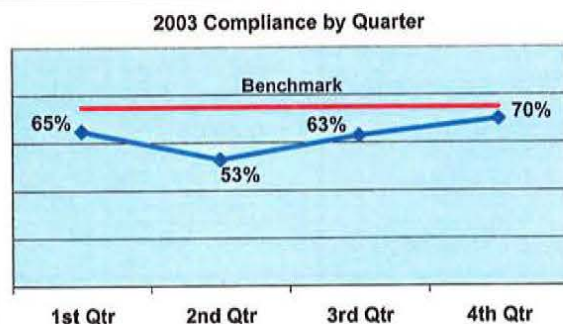
CT005 Gallagher Bassett Ins  
CT003 Gallagher Bassett Srvc  
CT036 Gallagher Bassett Srvc  
S304 Gallagher Bassett Srvc  
TPA6 Gallagher Bassett Srvc  
24147 N.American Specialty Ins  
21288 Pennsylvania Mgf Ind Co  
16349 Safety National Casualty

This insurance group is a TPA administering the claims of self-insureds and insurance carriers.

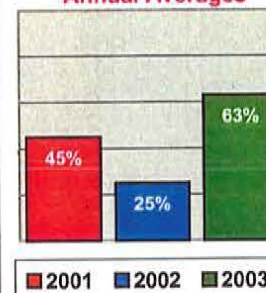
Gallagher Bassett filed 99 Initial Indemnity MOPs in 2003.

Gallagher Bassett increased the amount of claims it administered in 2003.

#### Memoranda of Payment Filing Compliance



#### Annual Averages





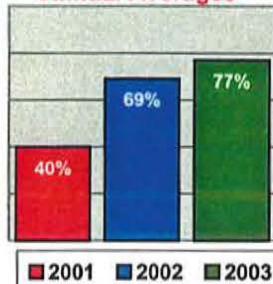
## Insurance Group Compliance 2003

### GATES MACDONALD

#### First Indemnity Payment Compliance



#### Annual Averages



#### Summary

The Gates MacDonald insurance group consists of the following insurance entities:

CT015 Gates MacDonald  
S743 Gates MacDonald  
TPA14 Gates MacDonald  
TPA23 Gates MacDonald/Uof ME  
14486 Indemnity Ins of N America  
11509 Old Republic Ins Co

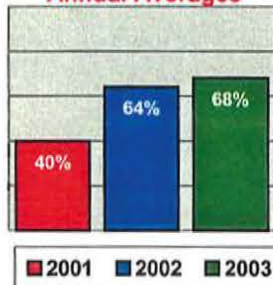
This insurance group is a TPA administering claims for self-insureds and insurance carriers.

Gates MacDonald filed 22 Initial Indemnity MOPs in 2003.

#### Memoranda of Payment Filing Compliance

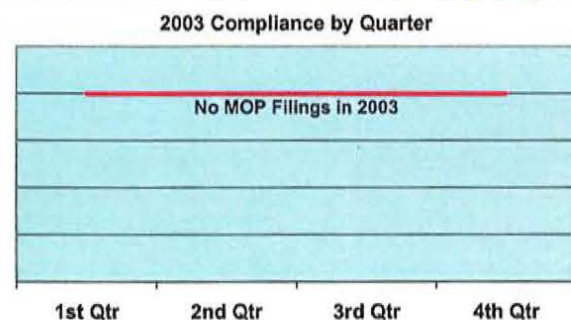


#### Annual Averages

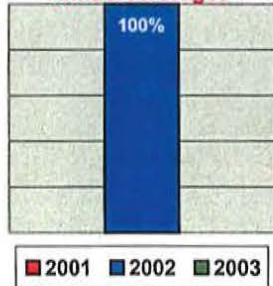


### GREAT WEST CASUALTY

#### First Indemnity Payment Compliance



#### Annual Averages



#### Summary

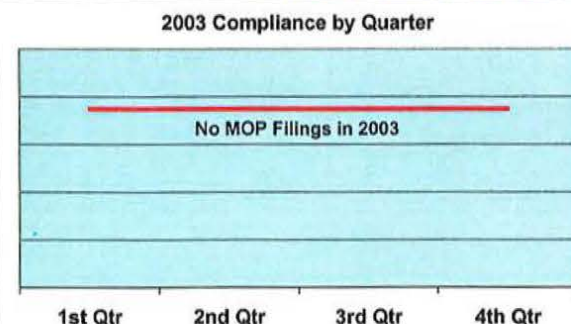
Great West Casualty insurance group consists of the following insurance entity:

11371 Great West Casualty

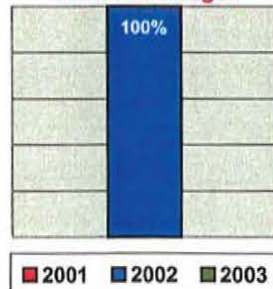
This insurance group is a standard insurer.

Great West Casualty filed no Initial Indemnity MOPs in 2003.

#### Memoranda of Payment Filing Compliance



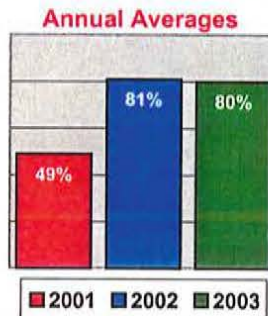
#### Annual Averages



## Insurance Group Compliance 2003

### GUARD GROUP

#### First Indemnity Payment Compliance



#### Summary

The Guard insurance group consists of the following insurance entities:

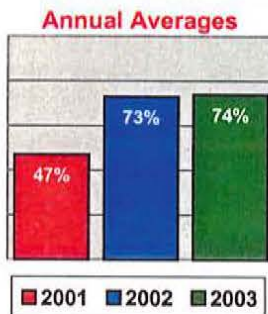
21873 Amguard Ins Co  
33936 Eastguard Ins Co  
25844 Norguard Ins Co

This insurance group is a standard insurer.

Guard filed 65 Initial Indemnity MOPs in 2003.

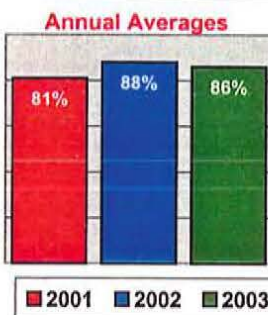
This insurance group was under a CAP in 2003, but it was lifted after the fourth quarter reconciliation report.

#### Memoranda of Payment Filing Compliance



### HANNAFORD BROTHERS

#### First Indemnity Payment Compliance



#### Summary

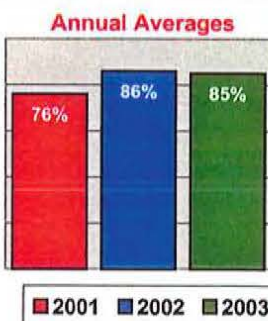
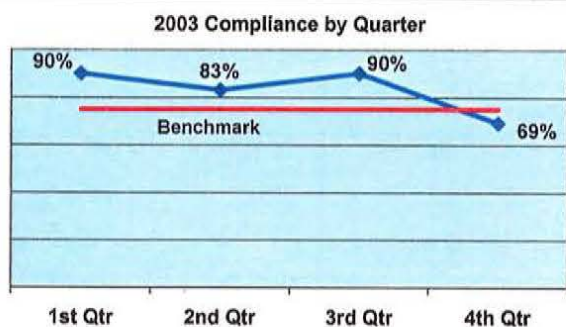
Hannaford Brothers insurance group consists of the following insurance entity:

S381 Hannaford Brothers

This insurance group is a self-insured employer.

Hannaford filed 108 Initial Indemnity MOPs in 2003.

#### Memoranda of Payment Filing Compliance





## Insurance Group Compliance 2003

HANOVER INSURANCE CO																				
First Indemnity Payment Compliance																				
<p>2003 Compliance by Quarter</p> <table><thead><tr><th>Quarter</th><th>Compliance (%)</th></tr></thead><tbody><tr><td>1st Qtr</td><td>85%</td></tr><tr><td>2nd Qtr</td><td>88%</td></tr><tr><td>3rd Qtr</td><td>89%</td></tr><tr><td>4th Qtr</td><td>82%</td></tr></tbody></table>	Quarter	Compliance (%)	1st Qtr	85%	2nd Qtr	88%	3rd Qtr	89%	4th Qtr	82%	<p>Annual Averages</p> <table><thead><tr><th>Year</th><th>Annual Average (%)</th></tr></thead><tbody><tr><td>2001</td><td>88%</td></tr><tr><td>2002</td><td>94%</td></tr><tr><td>2003</td><td>83%</td></tr></tbody></table>	Year	Annual Average (%)	2001	88%	2002	94%	2003	83%	<p><b>Summary</b></p> <p>The Hanover insurance group consists of the following insurance entities:</p> <ul style="list-style-type: none"><li>11002 Citizens Ins Co of America</li><li>13633 Hanover Insurance Co</li><li>10006 Massachusetts Bay Ins Co</li></ul> <p>This insurance group is a standard insurer.</p> <p>Hanover filed 63 Initial Indemnity MOPs in 2003.</p>
Quarter	Compliance (%)																			
1st Qtr	85%																			
2nd Qtr	88%																			
3rd Qtr	89%																			
4th Qtr	82%																			
Year	Annual Average (%)																			
2001	88%																			
2002	94%																			
2003	83%																			
Memoranda of Payment Filing Compliance																				
<p>2003 Compliance by Quarter</p> <table><thead><tr><th>Quarter</th><th>Compliance (%)</th></tr></thead><tbody><tr><td>1st Qtr</td><td>74%</td></tr><tr><td>2nd Qtr</td><td>88%</td></tr><tr><td>3rd Qtr</td><td>78%</td></tr><tr><td>4th Qtr</td><td>82%</td></tr></tbody></table>	Quarter	Compliance (%)	1st Qtr	74%	2nd Qtr	88%	3rd Qtr	78%	4th Qtr	82%	<p>Annual Averages</p> <table><thead><tr><th>Year</th><th>Annual Average (%)</th></tr></thead><tbody><tr><td>2001</td><td>79%</td></tr><tr><td>2002</td><td>85%</td></tr><tr><td>2003</td><td>79%</td></tr></tbody></table>	Year	Annual Average (%)	2001	79%	2002	85%	2003	79%	
Quarter	Compliance (%)																			
1st Qtr	74%																			
2nd Qtr	88%																			
3rd Qtr	78%																			
4th Qtr	82%																			
Year	Annual Average (%)																			
2001	79%																			
2002	85%																			
2003	79%																			

HARLEYSVILLE WORCESTER INSURANCE																				
First Indemnity Payment Compliance																				
<p>2003 Compliance by Quarter</p> <table><thead><tr><th>Quarter</th><th>Compliance (%)</th></tr></thead><tbody><tr><td>1st Qtr</td><td>100%</td></tr><tr><td>2nd Qtr</td><td>0%</td></tr><tr><td>3rd Qtr</td><td>0%</td></tr><tr><td>4th Qtr</td><td>0%</td></tr></tbody></table>	Quarter	Compliance (%)	1st Qtr	100%	2nd Qtr	0%	3rd Qtr	0%	4th Qtr	0%	<p>Annual Averages</p> <table><thead><tr><th>Year</th><th>Annual Average (%)</th></tr></thead><tbody><tr><td>2001</td><td>50%</td></tr><tr><td>2002</td><td>0%</td></tr><tr><td>2003</td><td>50%</td></tr></tbody></table>	Year	Annual Average (%)	2001	50%	2002	0%	2003	50%	<p><b>Summary</b></p> <p>The Harleysville Worcester insurance group consists of the following insurance entity:</p> <ul style="list-style-type: none"><li>21644 Harleysville Worcester Ins</li></ul> <p>This insurance group is a standard insurer.</p> <p>Harleysville Worcester filed 2 Initial Indemnity MOPs in 2003. There was no activity in the second or third quarters.</p>
Quarter	Compliance (%)																			
1st Qtr	100%																			
2nd Qtr	0%																			
3rd Qtr	0%																			
4th Qtr	0%																			
Year	Annual Average (%)																			
2001	50%																			
2002	0%																			
2003	50%																			
Memoranda of Payment Filing Compliance																				
<p>2003 Compliance by Quarter</p> <table><thead><tr><th>Quarter</th><th>Compliance (%)</th></tr></thead><tbody><tr><td>1st Qtr</td><td>0%</td></tr><tr><td>2nd Qtr</td><td>0%</td></tr><tr><td>3rd Qtr</td><td>0%</td></tr><tr><td>4th Qtr</td><td>0%</td></tr></tbody></table>	Quarter	Compliance (%)	1st Qtr	0%	2nd Qtr	0%	3rd Qtr	0%	4th Qtr	0%	<p>Annual Averages</p> <table><thead><tr><th>Year</th><th>Annual Average (%)</th></tr></thead><tbody><tr><td>2001</td><td>33%</td></tr><tr><td>2002</td><td>0%</td></tr><tr><td>2003</td><td>0%</td></tr></tbody></table>	Year	Annual Average (%)	2001	33%	2002	0%	2003	0%	
Quarter	Compliance (%)																			
1st Qtr	0%																			
2nd Qtr	0%																			
3rd Qtr	0%																			
4th Qtr	0%																			
Year	Annual Average (%)																			
2001	33%																			
2002	0%																			
2003	0%																			



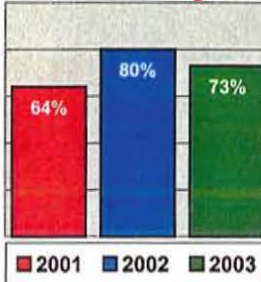
# Insurance Group Compliance 2003

## HARTFORD INSURANCE GROUP

### First Indemnity Payment Compliance



#### Annual Averages



#### Summary

The Hartford insurance group consists of the following insurance entities:

CT033 Custard Adjusters  
13269 Hartford Fire Ins Co  
20605 Hartford Ins Co of Midwest  
10456 New York Underwriters  
CT026 Specialty Risk Services Inc  
CT037 Specialty Risk Services Inc  
10448 The Hartford  
14974 Twin City Fire Ins Co

This insurance group is a standard insurer and a TPA for other insurance carriers.

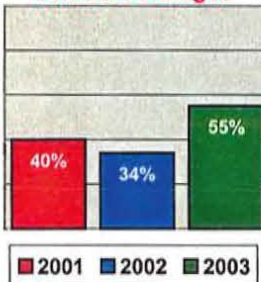
Hartford filed 55 Initial Indemnity MOPs in 2003.

The Hartford Group restructured much of its claims administration in 2003.

### Memoranda of Payment Filing Compliance



#### Annual Averages

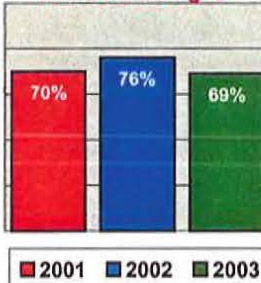


## KEMPER INSURANCE GROUP

### First Indemnity Payment Compliance



#### Annual Averages



#### Summary

The Kemper insurance group consists of the following insurance entities:

17116 American Manufacturers  
10065 American Motorists  
19186 American Protectionn Ins  
CT040 Broadspire  
15644 Lumbermens Mut Casualty

This insurance group is a standard insurer and a TPA for other insurance carriers

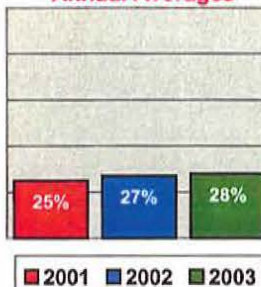
Kemper filed 29 Initial Indemnity MOPs in 2003.

The Kemper Group ceased writing policies in June of 2003 and is now strictly a TPA for other carriers.

### Memoranda of Payment Filing Compliance



#### Annual Averages

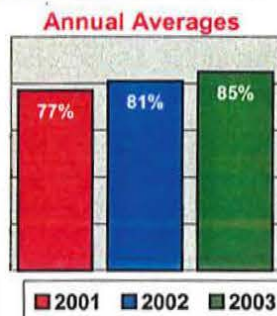




# Insurance Group Compliance 2003

## LIBERTY MUTUAL GROUP

### First Indemnity Payment Compliance



#### Summary

The Liberty Mutual insurance group consists of the following insurance entities:

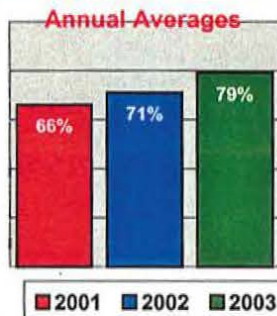
15555 Employers Ins of Wausau  
27359 First Liberty Ins Group  
CT009 Helmsman Mgmt Svcs  
S321 Helmsman Mgmt Svcs  
21814 Liberty Insurance Corp  
16586 Liberty Mutual Fire Ins  
15628 Liberty Mutual Ins Co  
27243 Liberty Mutual Ins Corp  
27332 Wausau Business Ins Co  
18996 Wausau Underwriters

This insurance group is a standard insurer and administers claims for other carriers and self-insureds.

Liberty Mutual filed 244 Initial Indemnity MOPs in 2003.

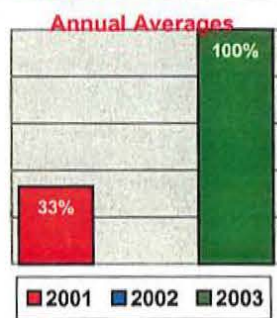
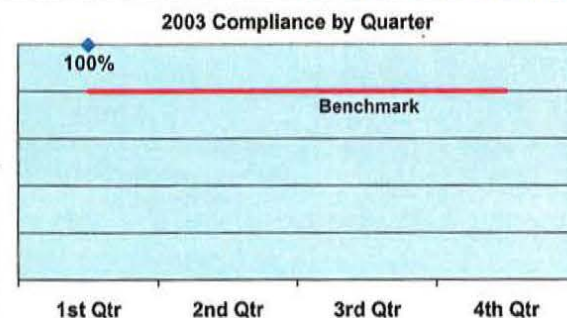
This insurance group is a High Compliance Performer.

### Memoranda of Payment Filing Compliance



## LUMBER INSURANCE COMPANY

### First Indemnity Payment Compliance



#### Summary

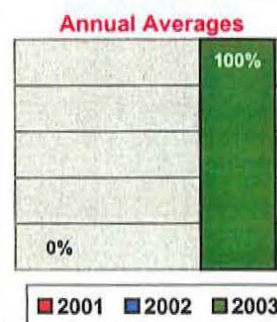
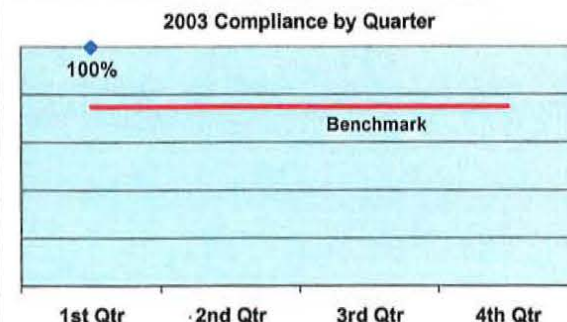
The Lumber insurance group consists of the following insurance entity:

16543 Lumber Mutual Ins Co

This insurance group is a standard insurer.

Lumber filed 1 Initial Indemnity MOP in the first quarter of 2003.

### Memoranda of Payment Filing Compliance

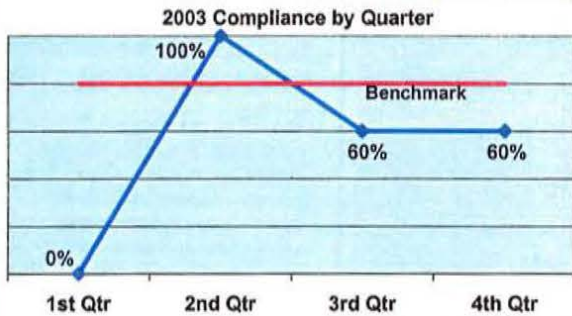




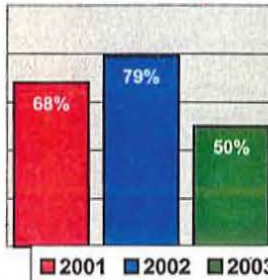
# Insurance Group Compliance 2003

## MAINE ADJUSTMENT SERVICES

### First Indemnity Payment Compliance



#### Annual Averages



#### Summary

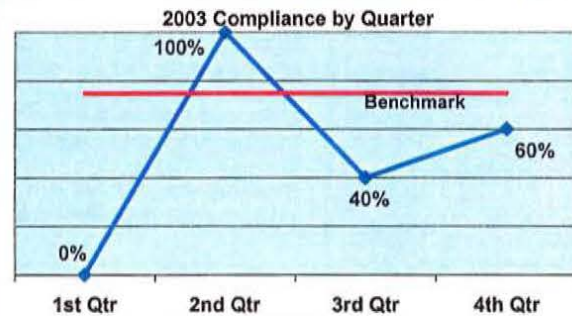
Maine Adjustment insurance group consists of the following insurance entities:

CT004 Maine Adjustment Svcs  
31771 Savers Property & Casualty  
24562 Star Insurance

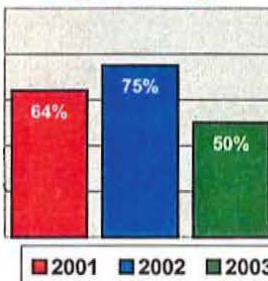
This insurance group is a TPA for insurance carriers.

Maine Adjustment Services filed 14 Initial Indemnity MOPs in 2003.

### Memoranda of Payment Filing Compliance



#### Annual Averages

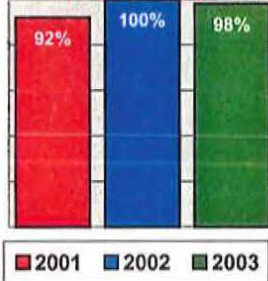


## MAINE AUTOMOBILE DEALERS

### First Indemnity Payment Compliance



#### Annual Averages



#### Summary

Maine Automobile Dealers insurance group consists of the following insurance entity:

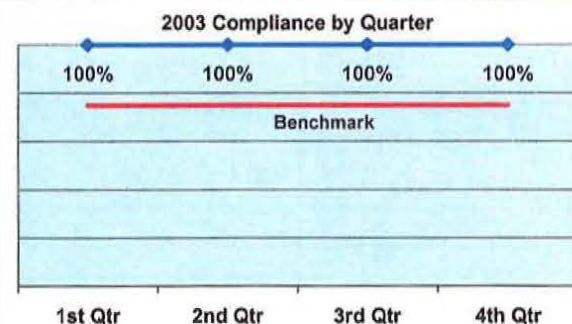
S803 Maine Automobile Dealers

This insurance group is a self-insured employer.

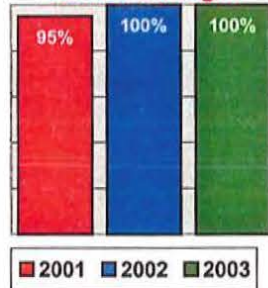
Maine Automobile Dealers filed 57 Initial Indemnity MOPs in 2003.

This insurance group is a High Compliance Performer.

### Memoranda of Payment Filing Compliance



#### Annual Averages

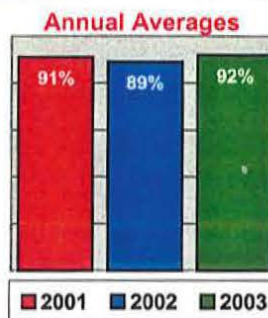
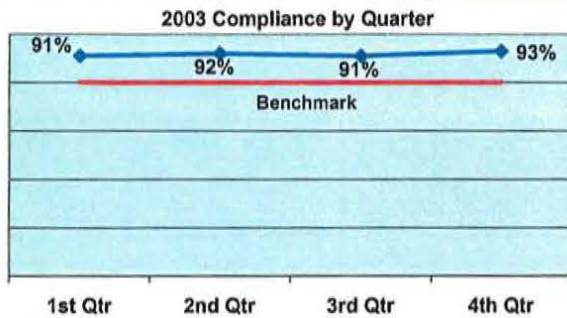




# Insurance Group Compliance 2003

## MAINE EMPLOYERS' MUTUAL INSURANCE

### First Indemnity Payment Compliance



#### Summary

Maine Employers Mutual insurance group consists of the following insurance entities:

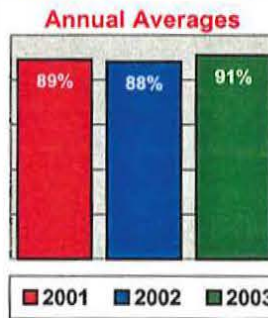
30449 Maine Employers Mut Ins  
TPA28 Maine Employers Mut Ins

This insurance group is a standard insurer and administers some claims for self-insureds.

Maine Employers Mutual Insurance filed 1686 Initial Indemnity MOPs in 2003.

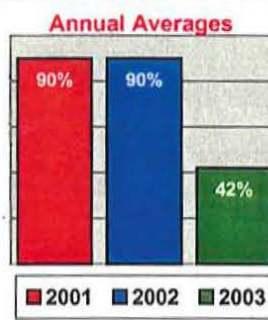
This insurance group is a High Compliance Performer.

### Memoranda of Payment Filing Compliance



## MAINE HEALTH CARE ASSOCIATION

### First Indemnity Payment Compliance



#### Summary

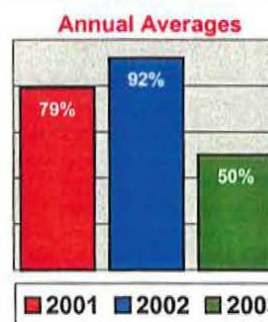
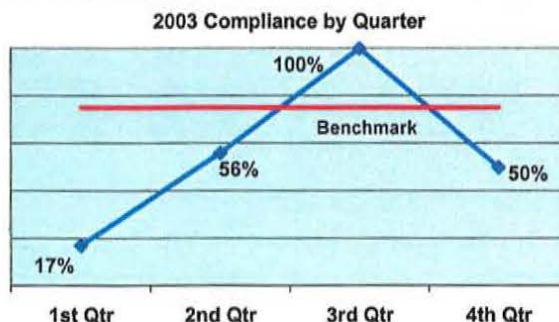
Maine Health Care insurance group consists of the following insurance entity:

S387 Maine Health Care Assn

This insurance group is a self-insured employer.

Maine Health Care filed 24 Initial Indemnity MOPs in 2003.

### Memoranda of Payment Filing Compliance

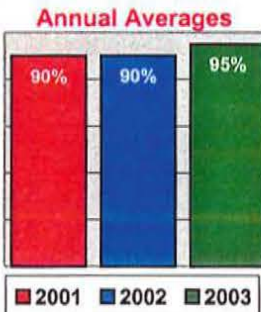




# Insurance Group Compliance 2003

## MAINE MOTOR TRANSPORT ASSOCIATION

### First Indemnity Payment Compliance



**Summary**  
Maine Motor Transport insurance group consists of the following insurance entity:

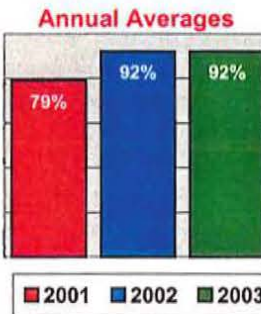
S385 Maine Motor Transport

This insurance group is a self-insured employer.

Maine Motor Transport filed 37 Initial Indemnity MOPs in 2003.

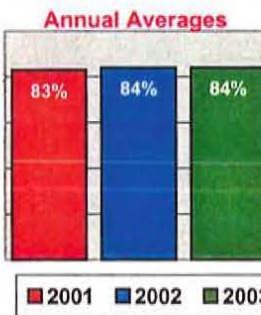
This insurance group is a High Compliance Performer.

### Memoranda of Payment Filing Compliance



## MAINE MUNICIPAL ASSOCIATION

### First Indemnity Payment Compliance



**Summary**  
Maine Municipal insurance group consists of the following insurance entities:

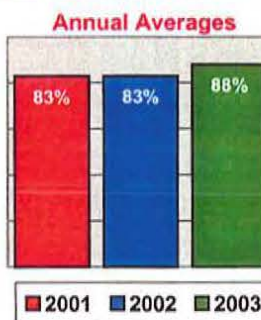
S801 Maine Municipal Assoc  
S733 Portland, City of

This insurer is a self-insured employer.

Maine Municipal Association filed 256 Initial Indemnity MOPs in 2003.

This insurance group is a High Compliance Performer.

### Memoranda of Payment Filing Compliance

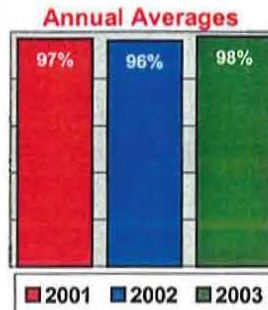
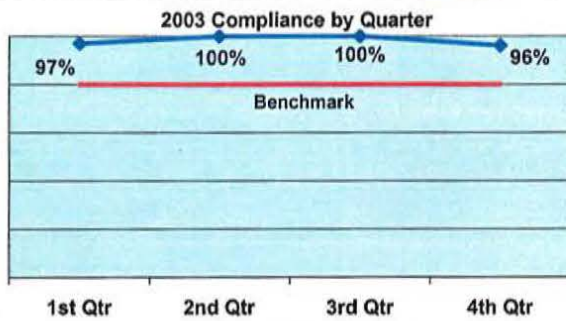




# Insurance Group Compliance 2003

## MAINE SCHOOL MANAGEMENT ASSOCIATION

### First Indemnity Payment Compliance



#### Summary

Maine School Management insurance group consists of the following insurance entity:

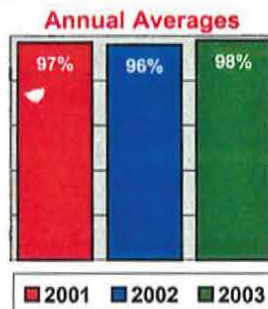
S374 Maine School Mgmt Assoc

This insurance group is a self-insured employer.

Maine School Management filed 89 Initial Indemnity MOPs in 2003.

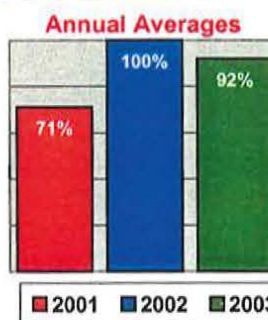
This insurance group is a High Compliance Performer.

### Memoranda of Payment Filing Compliance



## MEAD WESTVACO

### First Indemnity Payment Compliance



#### Summary

The Mead Westvaco insurance group consists of the following insurance entity:

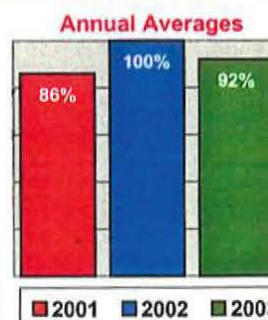
S394 Mead Oxford Corporation

This insurance group is a self-insured employer administering its own claims.

Mead filed 13 Initial Indemnity MOPs in 2003.

This insurance group is a High Compliance Performer.

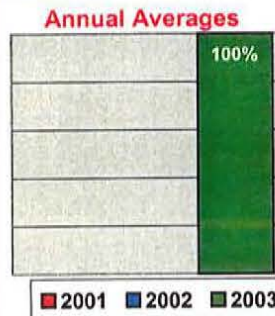
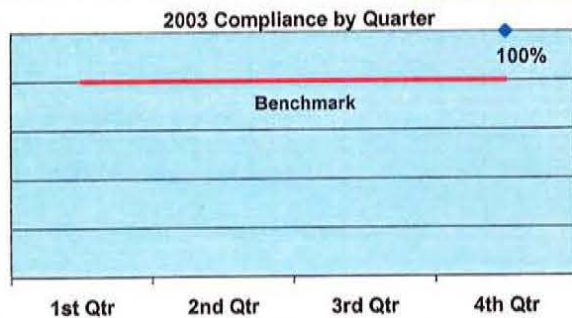
### Memoranda of Payment Filing Compliance



# Insurance Group Compliance 2003

## MID STATE ADJUSTING CO

### First Indemnity Payment Compliance



#### Summary

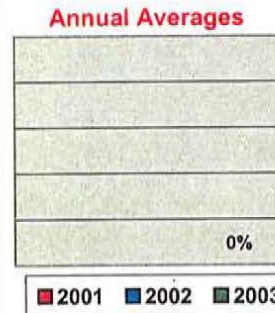
The Mid State Adjusting insurance group consists of the following insurance entity:

16640 Arrow Mutual Ins Co

This insurance group is a TPA for standard insurers.

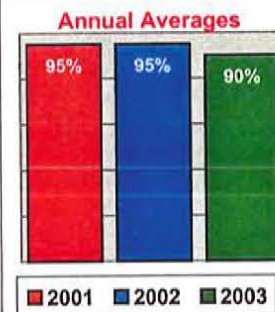
Mid State filed 1 Initial Indemnity MOP in 2003.

### Memoranda of Payment Filing Compliance



## MORSE, PAYSON & NOYES

### First Indemnity Payment Compliance



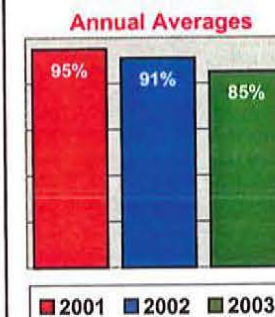
#### Summary

Morse, Payson & Noyes insurance group consists of the following insurance entity:

S388 Morse, Payson & Noyes

Morse, Payson & Noyes is the administrator for the self-insured employer for the Maine Merchants Association.

### Memoranda of Payment Filing Compliance



Morse, Payson & Noyes filed 79 Initial Indemnity MOPs in 2003.

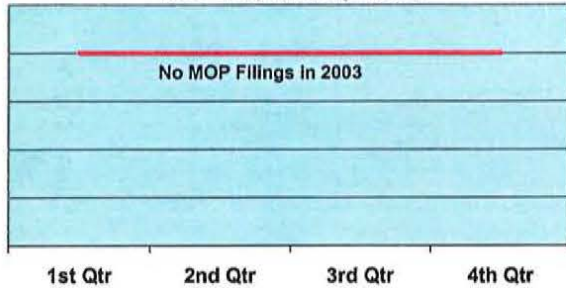


# Insurance Group Compliance 2003

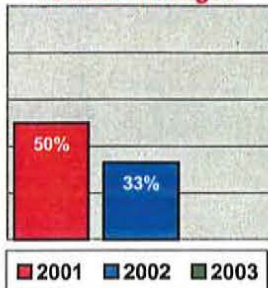
## NATIONAL GRANGE MUTUAL INSURANCE

### First Indemnity Payment Compliance

2003 Compliance by Quarter



Annual Averages



#### Summary

National Grange Mutual insurance group consists of the following insurance entity:

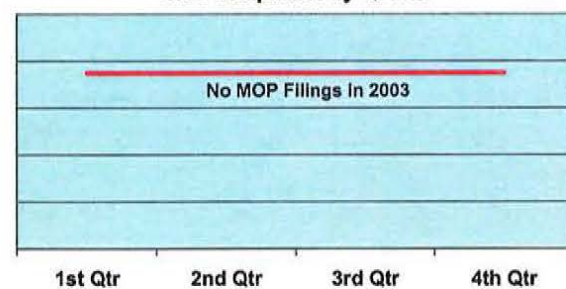
16322 National Grange Mutual

This insurance group is a standard insurer.

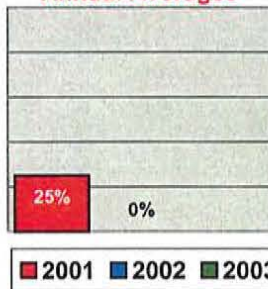
National Grange Mutual filed no Initial Indemnity MOPs in 2003.

### Memoranda of Payment Filing Compliance

2003 Compliance by Quarter



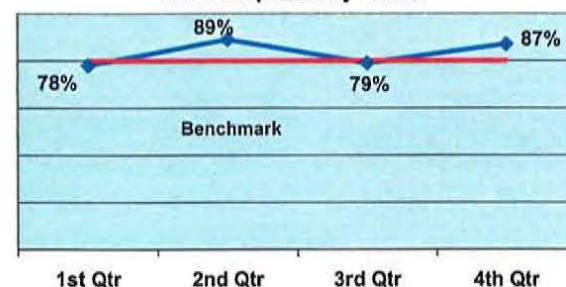
Annual Averages



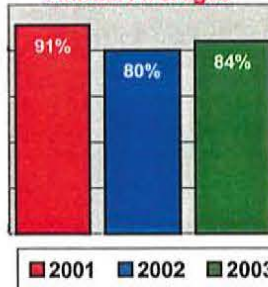
## NORTHERN GENERAL SERVICES

### First Indemnity Payment Compliance

2003 Compliance by Quarter



Annual Averages



#### Summary

Northern General Services insurance group consists of the following insurance entity:

S323 Northern General Services

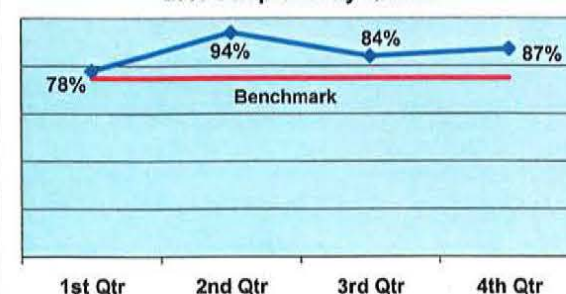
This insurance group is a TPA doing work for several self-insureds.

Northern General filed 92 Initial Indemnity MOPs in 2003.

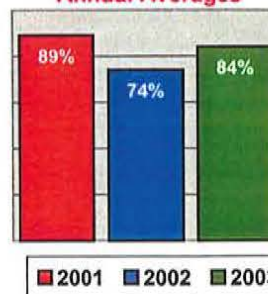
Northern General changed names at the end of 2003 to the name of their parent company, Cannon Cochran Management Services.

### Memoranda of Payment Filing Compliance

2003 Compliance by Quarter



Annual Averages

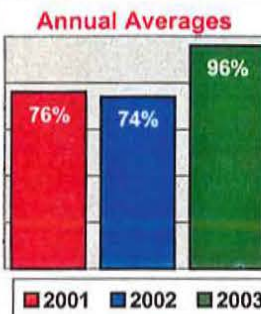




## Insurance Group Compliance 2003

### ONEBEACON

#### First Indemnity Payment Compliance



#### Summary

The OneBeacon insurance group consists of the following insurance entities:

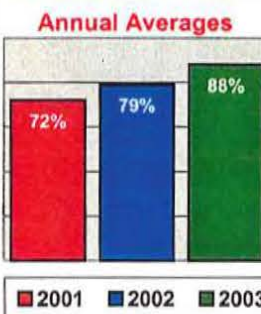
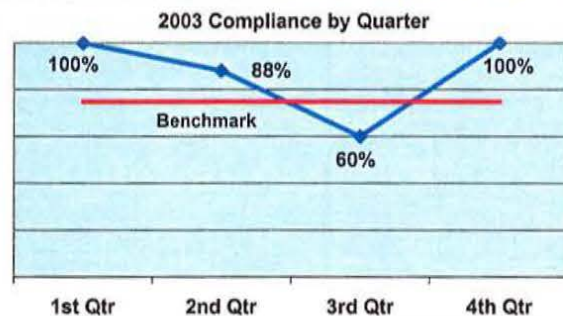
10049 American Employers Ins  
12300 Employers Fire Ins Co  
14540 OneBeacon America Ins  
10359 OneBeacon Ins Co  
36501 York Ins Co of Maine

This insurance group is a standard insurer.

OneBeacon filed 26 Initial Indemnity MOPs in 2003.

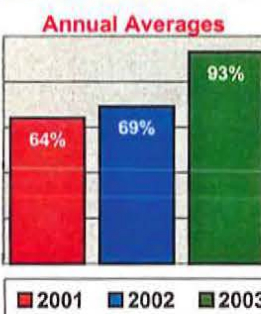
This insurance group is a High Compliance Performer.

#### Memoranda of Payment Filing Compliance



### PEERLESS

#### First Indemnity Payment Compliance



#### Summary

The Peerless insurance group consists of the following insurance entities:

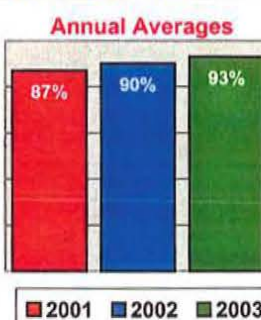
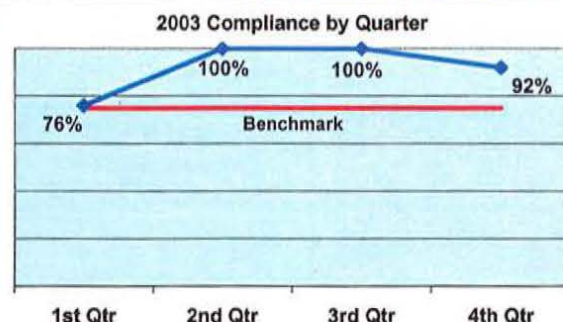
10650 Excelsior Inx Co  
14184 Netherlands Ins Co  
11355 Peerless Ins Co

This insurance group is a standard insurer.

Peerless filed 67 Initial Indemnity MOPs in 2003.

This insurance group is a High Compliance Performer.

#### Memoranda of Payment Filing Compliance

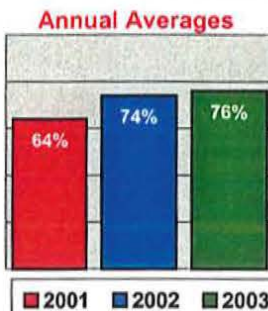




# Insurance Group Compliance 2003

## ROYAL & SUNALLIANCE

### First Indemnity Payment Compliance



#### Summary

The Royal & Sunalliance insurance group consists of the following insurance entities:

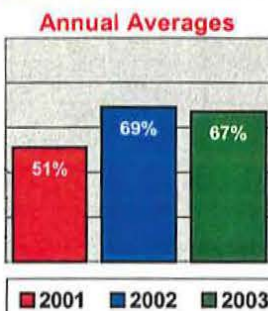
14699 American & Foreign Ins Co  
11762 Connecticut Indemnity Co  
10731 Fire & Casualty Ins Co CT  
10391 Globe Indemnity Co  
CT001 Risk Enterprise Mgmt  
13684 Royal & Sunalliance  
CT024 Royal & Sun/Bowater  
10723 Royal Indemnity Co  
13986 Safeguard Ins Co  
12572 Security Insurance Hartfrd

This insurance group is a standard insurer who also is a TPA for other insurers.

Royal & Sunalliance filed 196 Initial Indemnity MOPs in 2003.

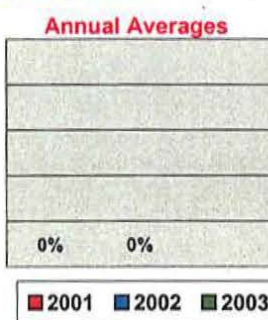
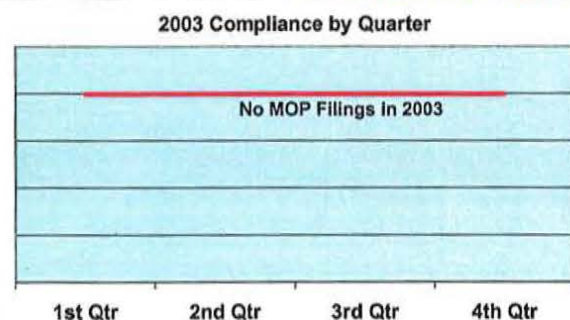
Royal & Sunalliance is under a Corrective Action Plan (CAP) for chronic poor compliance performance.

### Memoranda of Payment Filing Compliance



## RYDER

### First Indemnity Payment Compliance



#### Summary

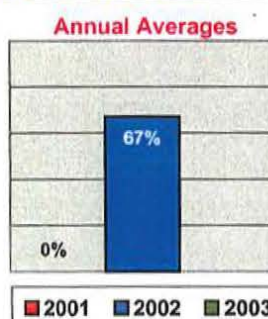
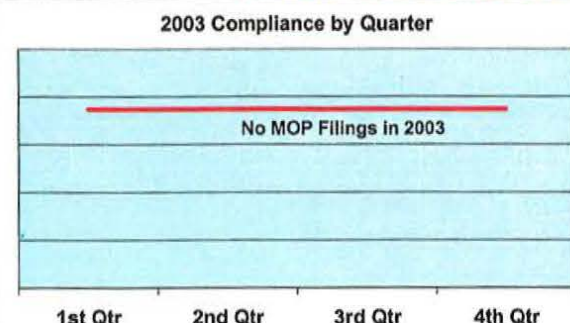
The Ryder insurance group consists of the following insurance entity:

S350 Ryder

This insurance group is a self-insured employer.

Ryder filed no Initial Indemnity MOPs in 2003.

### Memoranda of Payment Filing Compliance

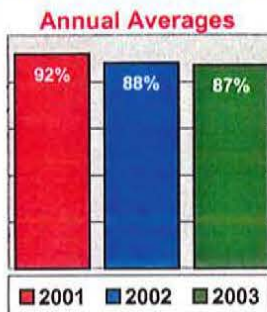




## Insurance Group Compliance 2003

### SEDGWICK

#### First Indemnity Payment Compliance

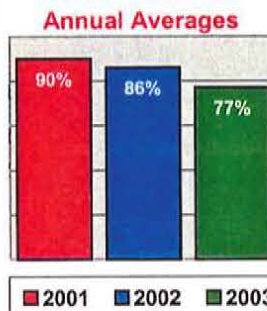


#### Summary

The Sedgwick insurance group consists of the following insurance entities:

CT032 Sedgwick Claims Mgmt  
CT006 Sedgwick Claims Servcs  
CT011 Sedgwick Claims Servcs  
TPA26 Sedgwick Claims Servcs  
S301 Sedgwick of Maine  
S399 Sedgwick of New England  
CT023 Sedgwick/Home Depot

#### Memoranda of Payment Filing Compliance



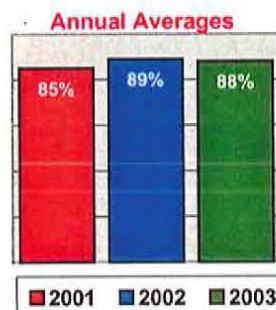
This insurance group is a TPA that works for other insurers and self-insured employers.

Sedgwick filed 345 Initial Indemnity MOPs in 2003.

This insurance group is a High Compliance Performer.

### SENTRY INSURANCE CO.

#### First Indemnity Payment Compliance



#### Summary

The Sentry insurance group consists of the following insurance entities:

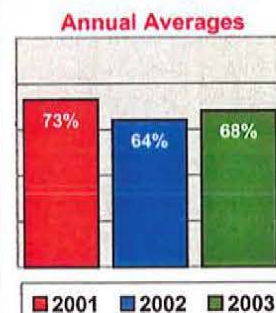
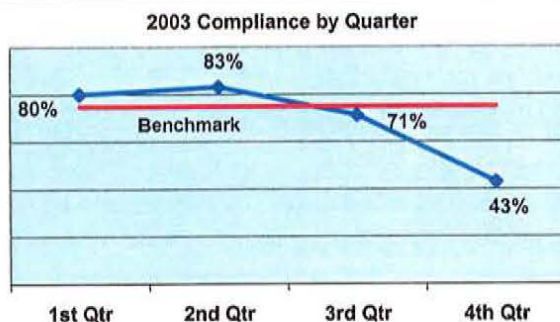
13668 John Deere Ins Co  
15571 Sentry Insurance Co

This insurance group is a standard insurer who also is a TPA for a self-insured employer.

Sentry filed 25 Initial Indemnity MOPs in 2003.

The monitoring staff conducted a training session for the Sentry group in late 2003.

#### Memoranda of Payment Filing Compliance

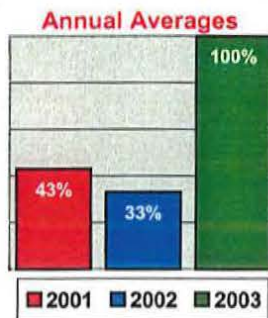
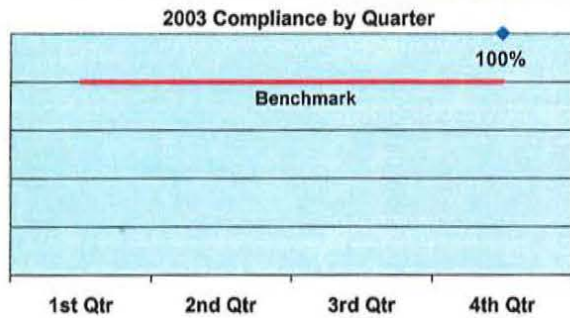




# Insurance Group Compliance 2003

## SOMPO JAPAN INSURANCE COMPANY OF AMERICA

### First Indemnity Payment Compliance



#### Summary

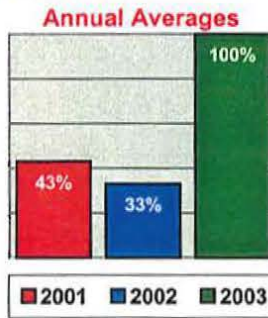
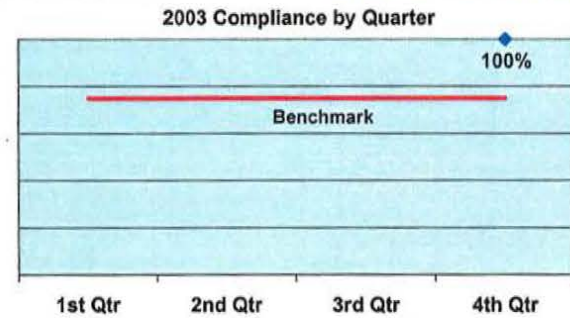
The Sampo insurance group consists of the following insurance entity:

19321 Sampo Japan Ins Co

This insurance group is a standard insurer.

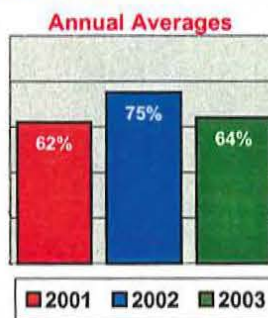
Sampo filed 1 Initial Indemnity MOP in 2003.

### Memoranda of Payment Filing Compliance



## ST. PAUL INSURANCE GROUP

### First Indemnity Payment Compliance



#### Summary

The St. Paul insurance group consists of the following insurance entities:

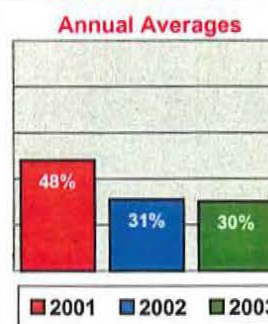
10227 Fidelity & Guaranty Ins Co  
13706 St Paul Fire & Marine Ins  
14230 St Paul Guardian Ins Co  
10847 USF & G/St Paul Fire Ins

St. Paul is a standard insurer.

St. Paul filed 33 Initial Indemnity MOPs in 2003.

St. Paul is under a Corrective Action Plan (CAP) for chronic poor compliance performance.

### Memoranda of Payment Filing Compliance





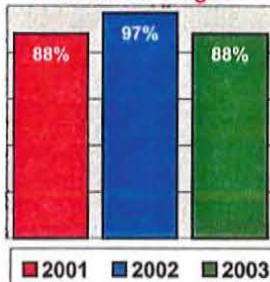
# Insurance Group Compliance 2003

## STATE OF MAINE

### First Indemnity Payment Compliance



#### Annual Averages



#### Summary

The State of Maine insurance group consists of the following insurance entity:

S369 State of Maine

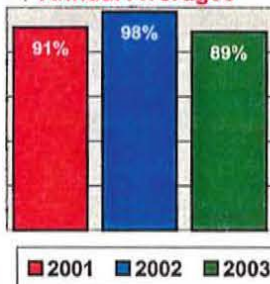
This insurance group is a self-insured employer.

The State of Maine filed 140 Initial Indemnity MOPs in 2003.

### Memoranda of Payment Filing Compliance



#### Annual Averages



The State of Maine underwent a total computer system change in July of 2003. The conversion was managed smoothly and resulted in very little reduction in compliance performance.

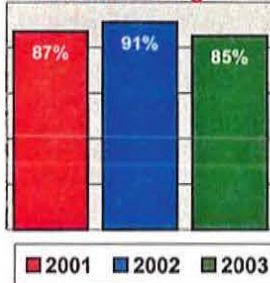
This insurance group is a High Compliance Performer.

## SYNERNET

### First Indemnity Payment Compliance



#### Annual Averages



#### Summary

The Synernet insurance group consists of the following insurance entities:

S395 Synernet  
TPA8 Synernet

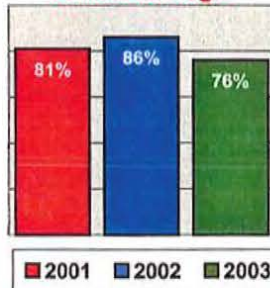
This insurance group is a TPA who administers claims for self-insured employers.

Synernet filed 110 Initial Indemnity MOPs in 2003.

### Memoranda of Payment Filing Compliance



#### Annual Averages

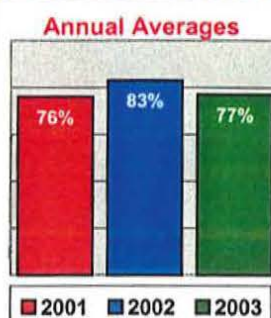
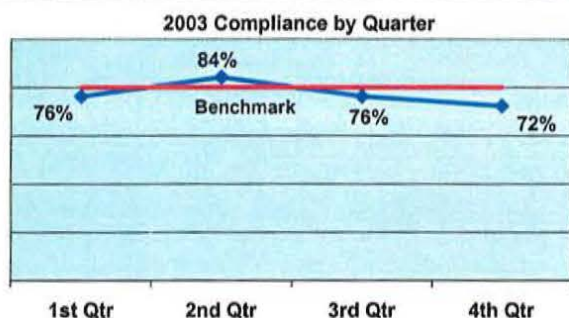




# Insurance Group Compliance 2003

## TRAVELERS INSURANCE GROUP

### First Indemnity Payment Compliance



#### Summary

The Travelers insurance group consists of the following insurance entities:

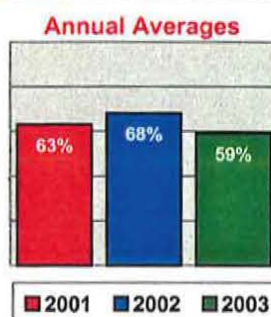
15318 Charter Oak Fire Ins Co  
CT020 Constitution State Service  
S327 Constitution State Service  
TPA11 Constitution State Service  
11223 Travelers Casualty&Surety  
13439 Travelers Indemnity Co  
10804 Travelers Ins Co  
13579 Travelers Prop Casualty

Travelers is a standard insurer that administers its own claims but also acts as a TPA for other insurers and self-insured employers.

Travelers filed 132 Initial Indemnity MOPs in 2003.

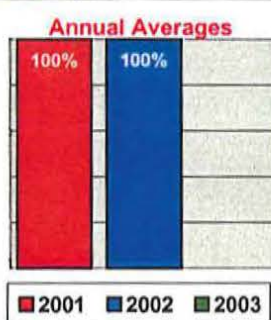
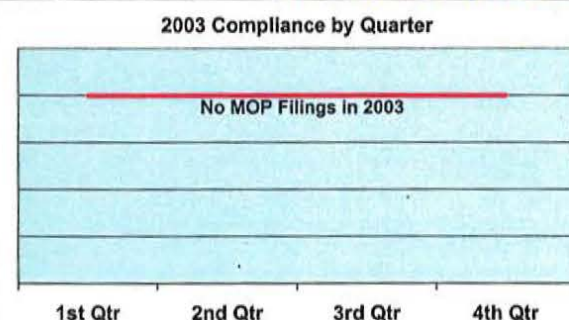
Travelers is under a Corrective Action Plan (CAP) for chronic poor compliance performance.

### Memoranda of Payment Filing Compliance



## YELLOW FREIGHT SYSTEM INC.

### First Indemnity Payment Compliance



#### Summary

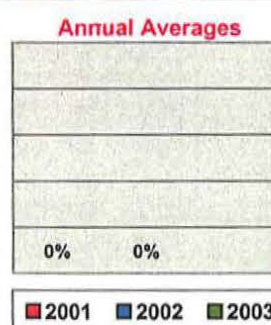
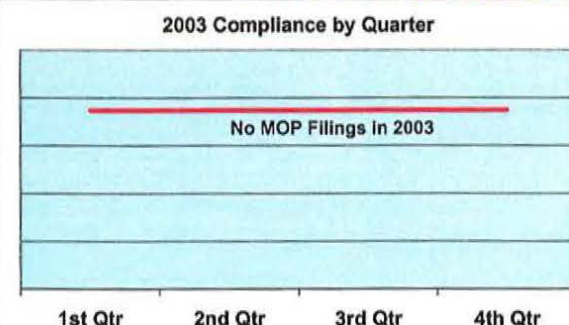
The Yellow Freight insurance group consists of the following insurance entity:

S746 Yellow Freight Systems

Yellow Freight Systems is a self-insured employer.

Yellow Freight filed no Initial Indemnity MOPs in 2003.

### Memoranda of Payment Filing Compliance





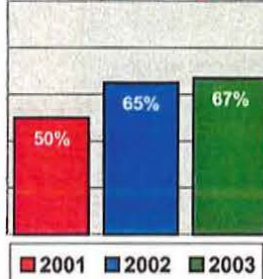
# Insurance Group Compliance 2003

## ZURICH

### First Indemnity Payment Compliance



#### Annual Averages



#### Summary

The Zurich insurance group consists of the following insurance entities:

17965 American Zurich  
12173 Assurance Co of America  
CT010 Chesterfield Services  
12963 Maine Bonding & Casualty  
10545 Maryland Casualty Co  
13765 Northern Ins Co of NY  
10863 Zurich American Ins Co

This insurance group is a standard insurer who also is a TPA for other insurers.

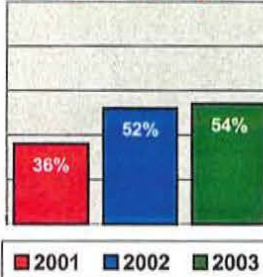
Zurich filed 72 Initial Indemnity MOPs in 2003.

Zurich is under a Corrective Action Plan (CAP) for chronic poor compliance performance.

### Memoranda of Payment Filing Compliance



#### Annual Averages



**Appendix A**  
**Insurance Group Compliance**  
**2003**





# Appendix A INSURANCE GROUP COMPLIANCE 2003

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	<b>ACADIA</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
30260	ACADIA INSURANCE CO.	58	53	91%	58	54	93%
33391	ACADIA INSURANCE CO.	71	64	90%	71	67	94%
CT025	ACADIA INSURANCE CO.	6	4	67%	6	6	100%
30252	CADILLAC MOUNTAIN INSURANCE CO	3	3	100%	3	3	100%
27723	FIREMAN'S INS CO OF WASHINGTON	6	5	83%	6	5	83%
	<b>Group Total</b>	<b>144</b>	<b>129</b>	<b>90%</b>	<b>144</b>	<b>135</b>	<b>94%</b>
	<b>ACCIDENT FUND INSURANCE COMPANY</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
19968	<b>Group Total</b>	<b>1</b>	<b>0</b>	<b>0%</b>	<b>1</b>	<b>0</b>	<b>0%</b>
	<b>ACE/ESIS</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
12165	ACE AMERICAN INSURANCE CO	17	10	59%	17	11	65%
23035	ACE AMERICAN INSURANCE CO	1	0	0%	1	0	0%
CT007	ESIS INC	24	11	46%	24	13	54%
S364	ESIS INC	29	25	86%	29	23	79%
S370	ESIS INC	5	3	60%	5	3	60%
CT017	FUTURE COMP	2	1	50%	2	0	0%
10677	PACIFIC EMPLOYERS INS CO	10	7	70%	10	6	60%
CT014	WARD NORTH AMERICA	2	1	50%	2	1	50%
	<b>Group Total</b>	<b>90</b>	<b>58</b>	<b>64%</b>	<b>90</b>	<b>57</b>	<b>63%</b>
	<b>AIG</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S328	AIG CLAIMS (PRATT & WHITNEY)	10	7	70%	10	6	60%
13781	AMERICAN HOME ASSURANCE	10	6	60%	10	4	40%
CT013	CLAIMS MANAGEMENT INC	20	19	95%	20	18	90%
15172	COMMERCE & INDUSTRY INS CO	4	1	25%	4	0	0%
13889	INSURANCE CO OF THE STATE OF PENNSYLVANIA	4	2	50%	4	2	50%
CT031	MARRIOTT CLAIMS SERVICES	1	1	100%	1	1	100%
13072	NATIONAL UNION FIRE INS CO	1	0	0%	1	0	0%
	<b>Group Total</b>	<b>50</b>	<b>36</b>	<b>72%</b>	<b>50</b>	<b>31</b>	<b>62%</b>
	<b>AMERICAN INTERSTATE INSURANCE CO.</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
24759	<b>Group Total</b>	<b>27</b>	<b>24</b>	<b>89%</b>	<b>27</b>	<b>25</b>	<b>93%</b>
	<b>ATLANTIC MUTUAL</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
16470	ATLANTIC MUTUAL INSURANCE CO.	4	4	100%	4	4	100%
12149	CENTENNIAL INS CO	1	1	100%	1	1	100%
	<b>Group Total</b>	<b>5</b>	<b>5</b>	<b>100%</b>	<b>5</b>	<b>5</b>	<b>100%</b>
	<b>BANGOR, CITY OF</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S705	<b>Group Total</b>	<b>12</b>	<b>12</b>	<b>100%</b>	<b>12</b>	<b>12</b>	<b>100%</b>
	<b>BATH IRON WORKS</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S347	<b>Group Total</b>	<b>55</b>	<b>55</b>	<b>100%</b>	<b>55</b>	<b>55</b>	<b>100%</b>
	<b>CAMBRIDGE INTEGRATED SERVICES</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
CT016	CAMBRIDGE INTEGRATED SERVICES	8	2	25%	8	2	25%
CT038	CAMBRIDGE INTEGRATED SERVICES	2	1	50%	2	0	0%
TPA24	CAMBRIDGE INTEGRATED SERVICES	No filings	No filings	No filings	No filings	No filings	No filings
	<b>Group Total</b>	<b>10</b>	<b>3</b>	<b>30%</b>	<b>10</b>	<b>2</b>	<b>20%</b>



# Appendix A INSURANCE GROUP COMPLIANCE 2003

2003

NCCI	INSURANCE GROUP	First Indemnity Payments		
	CHUBB	Payments Made	Timely Payments	Compliance Percentage
21512	CHUBB INSURANCE	1	0	0%
12890	FEDERAL INSURANCE CO	8	5	63%
	Group Total	9	5	56%
	CHURCH MUTUAL INSURANCE CO	Payments Made	Timely Payments	Compliance Percentage
16853	Group Total	2	0	0%
	CIANBRO CORPORATION	Payments Made	Timely Payments	Compliance Percentage
S344	Group Total	No filings	No filings	No filings
	C.N.A. GROUP	Payments Made	Timely Payments	Compliance Percentage
10030	AMERICAN CASUALTY CO	12	11	92%
S382	CNA STANDARD LINES	3	2	67%
CT030	CNA STANDARD LINES	4	2	50%
10243	CONTINENTAL CASUALTY CO	7	5	71%
12688	TRANSCONTINENTAL INS. CO.	2	2	100%
12408	TRANSPORTATION INSURANCE CO.	13	12	92%
15032	VALLEY FORGE	5	5	100%
	Group Total	46	39	85%
	CRAWFORD & CO	Payments Made	Timely Payments	Compliance Percentage
14095	ARGONAUT INSURANCE CO.	3	1	33%
CT027	CRAWFORD & CO	8	2	25%
CT028	CRAWFORD & CO	7	5	71%
S305	CRAWFORD & CO	No filings	No filings	No filings
S402	CRAWFORD & CO	3	1	33%
TPA21	CRAWFORD & CO	4	3	75%
24023	VANLINER INSURANCE	2	2	100%
	Group Total	27	14	52%
	CROSS INSURANCE (FORMERLY BILL JOHNSON AGENCY)	Payments Made	Timely Payments	Compliance Percentage
S362	Group Total	No filings	No filings	No filings
	CRUM & FORSTER	Payments Made	Timely Payments	Compliance Percentage
29084	UNITED STATES FIRE INS CO	3	3	100%
	Group Total	3	3	100%
	DUNLAP CLAIMS MANAGEMENT	Payments Made	Timely Payments	Compliance Percentage
S401	CENTRAL MAINE MEDICAL CENTER	12	12	100%
S357	DUNLAP CLAIMS MANAGEMENT	187	151	81%
	Group Total	199	163	82%
	FAIRFIELD INSURANCE COMPANY	Payments Made	Timely Payments	Compliance Percentage
32530	Group Total	No filings	No filings	No filings
	FILENES	Payments Made	Timely Payments	Compliance Percentage
S338	THE MAY DEPARTMENT STORES CO	2	2	100%
	Group Total	2	2	100%

Memoranda of Payment Filed (MOP)		
MOPs Filed	MOPs Filed Timely	Compliance Percentage
1	0	0%
8	2	25%
9	2	22%
MOPs Filed	MOPs Filed Timely	Compliance Percentage
2	0	0%
MOPs Filed	MOPs Filed Timely	Compliance Percentage
No filings	No filings	No filings
MOPs Filed	MOPs Filed Timely	Compliance Percentage
12	7	58%
3	0	0%
4	1	25%
7	3	43%
2	1	50%
13	10	77%
5	5	100%
46	27	59%
MOPs Filed	MOPs Filed Timely	Compliance Percentage
3	1	33%
8	2	25%
7	4	57%
No filings	No filings	No filings
3	1	33%
4	3	75%
2	2	100%
27	13	48%
MOPs Filed	MOPs Filed Timely	Compliance Percentage
No filings	No filings	No filings
MOPs Filed	MOPs Filed Timely	Compliance Percentage
3	2	67%
3	2	67%
MOPs Filed	MOPs Filed Timely	Compliance Percentage
12	12	100%
187	161	86%
199	173	87%
MOPs Filed	MOPs Filed Timely	Compliance Percentage
No filings	No filings	No filings
MOPs Filed	MOPs Filed Timely	Compliance Percentage
2	1	50%
2	1	50%

# Appendix A INSURANCE GROUP COMPLIANCE 2003

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	<b>FIREMANS FUND</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
12416	FIREMANS FUND AMERICAN INS. CO.	No filings	No filings	No filings	No filings	No filings	No filings
12866	NATIONAL SURETY CORP	No filings	No filings	No filings	No filings	No filings	No filings
	<b>Group Total</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>
	<b>GAB ROBBINS</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
CT019	GAB ROBBINS	6	4	67%	6	3	50%
S355	GENERAL ADJUSTMENT BUREAU	3	1	33%	3	2	67%
	<b>Group Total</b>	<b>9</b>	<b>5</b>	<b>56%</b>	<b>9</b>	<b>5</b>	<b>56%</b>
	<b>GALLAGHER BASSETT</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
CT005	GALLAGHER BASSETT INS SERVICES	59	43	73%	59	43	73%
CT003	GALLAGHER BASSETT SERVICES, INC.	26	17	65%	26	12	46%
CT036	GALLAGHER BASSETT SERVICES, INC.	2	2	100%	2	1	50%
S304	GALLAGHER-BASSETT SERVICES, INC.	9	6	67%	9	6	67%
TPA6	GALLAGHER BASSETT SERVICES, INC.	1	0	0%	1	0	0%
24147	NORTH AMERICAN SPECIALTY INSURANCE	No filings	No filings	No filings	No filings	No filings	No filings
21288	PENNSYLVANIA MGF INDEMNITY CO	1	0	0%	1	0	0%
16349	SAFETY NATIONAL CASUALTY CORP	1	0	0%	1	0	0%
	<b>Group Total</b>	<b>99</b>	<b>68</b>	<b>69%</b>	<b>99</b>	<b>62</b>	<b>63%</b>
	<b>GATES MACDONALD</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
CT015	GATES MACDONALD	1	1	100%	1	0	0%
S743	GATES MACDONALD	10	8	80%	10	7	70%
TPA14	GATES MACDONALD	No filings	No filings	No filings	No filings	No filings	No filings
TPA23	GATES MACDONALD/UNIV. OF MAINE	8	8	100%	8	8	100%
14486	INDEMNITY INS CO OF NORTH AMERICA	No filings	No filings	No filings	No filings	No filings	No filings
11509	OLD REPUBLIC INS CO	3	0	0%	3	0	0%
	<b>Group Total</b>	<b>22</b>	<b>17</b>	<b>77%</b>	<b>22</b>	<b>15</b>	<b>68%</b>
	<b>GREAT WEST CASUALTY</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
11371	<b>Group Total</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>
	<b>GUARD</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
21873	AMGUARD INSURANCE COMPANY	14	12	86%	14	10	71%
33936	EASTGUARD INSURANCE COMPANY	No filings	No filings	No filings	No filings	No filings	No filings
25844	NORGUARD INSURANCE COMPANY	51	40	78%	51	38	75%
	<b>Group Total</b>	<b>65</b>	<b>52</b>	<b>80%</b>	<b>65</b>	<b>48</b>	<b>74%</b>
	<b>HANNAFORD BROTHERS</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S381	<b>Group Total</b>	<b>108</b>	<b>93</b>	<b>86%</b>	<b>108</b>	<b>92</b>	<b>85%</b>
	<b>HANOVER INSURANCE CO</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
11002	CITIZENS INSURANCE CO OF AMERICA	15	15	100%	15	13	87%
13633	HANOVER INSURANCE CO	42	31	74%	42	32	76%
10006	MASSACHUSETTS BAY INS CO	6	6	100%	6	5	83%
	<b>Group Total</b>	<b>63</b>	<b>52</b>	<b>83%</b>	<b>63</b>	<b>50</b>	<b>79%</b>
	<b>HARLEYSVILLE WORCESTER INSURANCE</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
21644	<b>Group Total</b>	<b>2</b>	<b>1</b>	<b>50%</b>	<b>2</b>	<b>0</b>	<b>0%</b>



# Appendix A INSURANCE GROUP COMPLIANCE 2003

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	<b>HARTFORD</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
CT033	CUSTARD ADJUSTERS	2	0	0%	2	0	0%
13269	HARTFORD FIRE INSURANCE COMPANY	2	2	100%	2	2	100%
20605	HARTFORD INSURANCE CO OF THE MIDWEST	8	6	75%	8	5	63%
10456	NEW YORK UNDERWRITERS INS. CO.	6	4	67%	6	3	50%
CT026	SPECIALTY RISK SERVICES INC	5	3	60%	5	2	40%
CT037	SPECIALTY RISK SERVICES INC	2	1	50%	2	1	50%
10448	THE HARTFORD	13	11	85%	13	8	62%
14974	TWIN CITY FIRE INS CO	17	13	76%	17	9	53%
	<b>Group Total</b>	<b>55</b>	<b>40</b>	<b>73%</b>	<b>55</b>	<b>30</b>	<b>55%</b>
	<b>KEMPER</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
17116	AMERICAN MANUFACTURERS MUT. INS. CO.	9	6	67%	9	4	44%
10065	AMERICAN MOTORISTS	4	4	100%	4	0	0%
19186	AMERICAN PROTECTION INS. CO.	6	6	100%	6	3	50%
CT040	BROADSPIRE	2	0	0%	2	0	0%
15644	LUMBERMENS MUTUAL CASUALTY CO	8	4	50%	8	1	13%
	<b>Group Total</b>	<b>29</b>	<b>20</b>	<b>69%</b>	<b>29</b>	<b>8</b>	<b>28%</b>
	<b>LIBERTY MUTUAL GROUP</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
15555	EMPLOYERS INSURANCE OF WAUSAU	25	17	68%	25	13	52%
27359	FIRST LIBERTY INSURANCE GROUP	1	1	100%	1	1	100%
CT009	HELMSMAN MANAGEMENT SERVICE	3	2	67%	3	2	67%
S321	HELMSMAN MANAGEMENT SERVICE	2	2	100%	2	2	100%
21814	LIBERTY INSURANCE CORP.	39	34	87%	39	31	79%
16586	LIBERTY MUTUAL FIRE INSURANCE	122	108	89%	122	102	84%
15628	LIBERTY MUTUAL INSURANCE CO.	39	32	82%	39	31	79%
27243	LIBERTY MUTUAL INSURANCE CORP	4	3	75%	4	2	50%
27332	WAUSAU BUSINESS INSURANCE CO	1	1	100%	1	0	0%
18996	WAUSAU UNDERWRITERS INS CO	8	8	100%	8	8	100%
	<b>Group Total</b>	<b>244</b>	<b>208</b>	<b>85%</b>	<b>244</b>	<b>192</b>	<b>79%</b>
	<b>LUMBER INSURANCE CO</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
16543	LUMBER MUTUAL INS CO	1	1	100%	1	1	100%
	<b>Group Total</b>	<b>1</b>	<b>1</b>	<b>100%</b>	<b>1</b>	<b>1</b>	<b>100%</b>
	<b>MAINE ADJUSTMENT SERVICES</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
CT004	MAINE ADJUSTMENT SERVICES	1	0	0%	1	0	0%
31771	SAVERS PROPERTY & CASUALTY	4	2	50%	4	3	75%
24562	STAR INSURANCE	9	5	56%	9	4	44%
	<b>Group Total</b>	<b>14</b>	<b>7</b>	<b>50%</b>	<b>14</b>	<b>7</b>	<b>50%</b>
	<b>MAINE AUTOMOBILE DEALERS</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S803	<b>Group Total</b>	<b>57</b>	<b>56</b>	<b>98%</b>	<b>57</b>	<b>57</b>	<b>100%</b>
	<b>MAINE EMPLOYERS' MUTUAL INSURANCE</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
30449	MAINE EMPLOYERS' MUTUAL INSURANCE	1685	1549	92%	1685	1534	91%
TPA28	MAINE EMPLOYERS' MUTUAL INSURANCE	1	1	100%	1	1	100%
	<b>Group Total</b>	<b>1686</b>	<b>1550</b>	<b>92%</b>	<b>1686</b>	<b>1535</b>	<b>91%</b>

# Appendix A INSURANCE GROUP COMPLIANCE 2003

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	<b>MAINE HEALTH CARE ASSOCIATION</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S387	Group Total	24	10	42%	24	12	50%
	<b>MAINE MOTOR TRANSPORT ASSOCIATION</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S385	Group Total	37	35	95%	37	34	92%
	<b>MAINE MUNICIPAL ASSOCIATION</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S801	MAINE MUNICIPAL ASSOCIATION	223	186	83%	223	196	88%
S733	PORTLAND, CITY OF	33	30	91%	33	30	91%
	Group Total	256	216	84%	256	226	88%
	<b>MAINE SCHOOL MANAGEMENT ASSOCIATION</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S374	Group Total	89	87	98%	89	87	98%
	<b>MEAD WESTVACO</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S394	MEAD OXFORD CORPORATION	13	12	92%	13	12	92%
	Group Total	13	12	92%	13	12	92%
	<b>MID STATE ADJUSTING CO</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
16640	ARROW MUTUAL INSURANCE CO	1	1	100%	1	0	0%
	Group Total	1	1	100%	1	0	0%
	<b>MORSE, PAYSON &amp; NOYES</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S388	Group Total	79	71	90%	79	67	85%
	<b>NATIONAL GRANGE MUTUAL INSURANCE</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
16322	Group Total	No filings	No filings	No filings	No filings	No filings	No filings
	<b>NORTHERN GENERAL SERVICES</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S323	Group Total	92	77	84%	92	77	84%
	<b>ONEBEACON</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
10049	AMERICAN EMPLOYERS INS. CO.	1	1	100%	1	1	100%
12300	EMPLOYERS FIRE INS CO	No filings	No filings	No filings	No filings	No filings	No filings
14540	ONEBEACON AMERICA INSURANCE CO	21	20	95%	21	18	86%
10359	ONEBEACON INSURANCE COMPANY	2	2	100%	2	2	100%
36501	YORK INSURANCE COMPANY OF MAINE	2	2	100%	2	2	100%
	Group Total	26	25	96%	26	23	88%
	<b>PEERLESS</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
10650	EXCELSIOR INSURANCE COMPANY	11	11	100%	11	11	100%
14184	NETHERLANDS INSURANCE COMPANY,	10	6	60%	10	7	70%
11355	PEERLESS INS CO	46	45	98%	46	44	96%
	Group Total	67	62	93%	67	62	93%



# Appendix A INSURANCE GROUP COMPLIANCE 2003

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	<b>ROYAL &amp; SUNALLIANCE</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
14699	AMERICAN & FOREIGN INSURANCE CO.	10	8	80%	10	7	70%
11762	CONNECTICUT INDEMNITY CO	1	0	0%	1	0	0%
10731	FIRE & CASUALTY INS CO OF CT/E	1	1	100%	1	1	100%
10391	GLOBE INDEMNITY CO	18	10	56%	18	9	50%
CT001	RISK ENTERPRISE MGMT.	10	3	30%	10	0	0%
13684	ROYAL & SUNALLIANCE	94	77	82%	94	70	74%
CT024	ROYAL & SUN/BOWATER	5	3	60%	5	2	40%
10723	ROYAL INDEMNITY COMPANY	20	15	75%	20	13	65%
13986	SAFEGUARD INSURANCE CO	7	6	86%	7	6	86%
12572	SECURITY INSURANCE OF HARTFORD	30	25	83%	30	24	80%
	<b>Group Total</b>	<b>196</b>	<b>148</b>	<b>76%</b>	<b>196</b>	<b>132</b>	<b>67%</b>
	<b>RYDER</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S350	<b>Group Total</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>
	<b>SEDGWICK</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
CT032	SEDGWICK CLAIMS MGMT. SERVICES(Gen Elec)	13	12	92%	13	10	77%
CT006	SEDGWICK CLAIMS SERVICES	62	50	81%	62	38	61%
CT011	SEDGWICK CLAIMS SERVICES	3	3	100%	3	2	67%
TPA26	SEDGWICK CLAIMS SERVICES	3	3	100%	3	1	33%
S301	SEDGWICK OF MAINE INC(Sedgewick Clms Mgmt. Svc)	247	218	88%	247	209	85%
S399	SEDGWICK OF NEW ENGLAND	8	7	88%	8	3	38%
CT023	SEDGWICK/HOME DEPOT	9	6	67%	9	4	44%
	<b>Group Total</b>	<b>345</b>	<b>299</b>	<b>87%</b>	<b>345</b>	<b>267</b>	<b>77%</b>
	<b>SENTRY INSURANCE CO.</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
13668	JOHN DEERE INS CO	3	3	100%	3	2	67%
15571	SENTRY INSURANCE CO.	22	19	86%	22	15	68%
	<b>Group Total</b>	<b>25</b>	<b>22</b>	<b>88%</b>	<b>25</b>	<b>17</b>	<b>68%</b>
	<b>SOMPO JAPAN INS COMPANY OF AMERICA</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
19321	<b>Group Total</b>	<b>1</b>	<b>1</b>	<b>100%</b>	<b>1</b>	<b>1</b>	<b>100%</b>
	<b>ST PAUL</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
10227	FIDELITY & GUARANTY INS. CO.	17	13	76%	17	8	47%
13706	ST. PAUL FIRE & MARINE INSURANCE CO.	13	7	54%	13	1	8%
14230	ST PAUL GUARDIAN INS CO	1	1	100%	1	1	100%
10847	USF & G INC/ST. PAUL FIRE INS.	2	0	0%	2	0	0%
	<b>Group Total</b>	<b>33</b>	<b>21</b>	<b>64%</b>	<b>33</b>	<b>10</b>	<b>30%</b>
	<b>STATE OF MAINE</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S369	<b>Group Total</b>	<b>140</b>	<b>123</b>	<b>88%</b>	<b>140</b>	<b>124</b>	<b>89%</b>
	<b>SYNERNET</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S395	SYNERNET	41	34	83%	41	32	78%
TPA8	SYNERNET	69	60	87%	69	52	75%
	<b>Group Total</b>	<b>110</b>	<b>94</b>	<b>85%</b>	<b>110</b>	<b>84</b>	<b>76%</b>

# Appendix A

## INSURANCE GROUP COMPLIANCE

### 2003

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	<b>TRAVELERS INSURANCE GROUP</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
15318	CHARTER OAK FIRE INSURANCE CO.	2	1	50%	2	1	50%
CT020	CONSTITUTION STATE SERVICE	20	18	90%	20	14	70%
S327	CONSTITUTION STATE SERVICE	2	1	50%	2	0	0%
TPA11	CONSTITUTION STATE SERVICE	2	1	50%	2	1	50%
11223	TRAVELERS CASUALTY & SURETY	4	3	75%	4	2	50%
13439	TRAVELERS INDEMNITY COMPANY OF	36	29	81%	36	27	75%
10804	TRAVELERS INS CO	24	19	79%	24	14	58%
13579	TRAVELERS PROPERTY CASUALTY CO	42	30	71%	42	19	45%
	<b>Group Total</b>	<b>132</b>	<b>102</b>	<b>77%</b>	<b>132</b>	<b>78</b>	<b>59%</b>
	<b>YELLOW FREIGHT SYSTEM INC.</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S746	<b>Group Total</b>	<b>No filing</b>	<b>No filing</b>	<b>No filing</b>	<b>No filing</b>	<b>No filing</b>	<b>No filing</b>
	<b>ZURICH</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
17965	AMERICAN ZURICH	2	0	0%	2	0	0%
12173	ASSURANCE CO OF AMERICA	1	1	100%	1	0	0%
CT010	CHESTERFIELD SERVICES	4	3	75%	4	1	25%
12963	MAINE BONDING & CASUALTY CO	2	2	100%	2	2	100%
10545	MARYLAND CASUALTY CO	13	9	69%	13	8	62%
13765	NORTHERN INSURANCE CO. OF NEW YORK	4	4	100%	4	3	75%
10863	ZURICH AMERICAN INS CO	46	29	63%	46	25	54%
	<b>Group Total</b>	<b>72</b>	<b>48</b>	<b>67%</b>	<b>72</b>	<b>39</b>	<b>54%</b>





**Appendix B**

**Insurance Entity Type Compliance**

**2003**



# Appendix B INSURANCE ENTITY TYPE 2003

NCCI	INSURANCE ENTITY	First Indemnity Payments		
STANDARD INSURERS				
30260	ACADIA INSURANCE CO.	58	53	91%
33391	ACADIA INSURANCE CO.	71	64	90%
19968	ACCIDENT FUND INSURANCE COMPANY	1	0	0%
12165	ACE AMERICAN INSURANCE CO	17	10	59%
23035	ACE AMERICAN INSURANCE CO	1	0	0%
14699	AMERICAN & FOREIGN INSURANCE CO.	10	8	80%
10030	AMERICAN CASUALTY CO	12	11	92%
10049	AMERICAN EMPLOYERS INS. CO.	1	1	100%
13781	AMERICAN HOME ASSURANCE	10	6	60%
24759	AMERICAN INTERSTATE INSURANCE CO.	27	24	89%
17116	AMERICAN MANUFACTURERS MUT. INS. CO.	9	6	67%
10065	AMERICAN MOTORISTS	4	4	100%
19186	AMERICAN PROTECTION INS. CO.	6	6	100%
17965	AMERICAN ZURICH	2	0	0%
21873	AMGUARD INSURANCE COMPANY	14	12	86%
14095	ARGONAUT INSURANCE CO.	3	1	33%
12173	ASSURANCE CO OF AMERICA	1	1	100%
16470	ATLANTIC MUTUAL INSURANCE CO.	4	4	100%
30252	CADILLAC MOUNTAIN INSURANCE CO	3	3	100%
12149	CENTENNIAL INS CO	1	1	100%
15318	CHARTER OAK FIRE INSURANCE CO.	2	1	50%
21512	CHUBB INSURANCE	1	0	0%
16853	CHURCH MUTUAL INSURANCE CO	2	0	0%
11002	CITIZENS INSURANCE CO OF AMERICA	15	15	100%
15172	COMMERCE & INDUSTRY INS CO	4	1	25%
11762	CONNECTICUT INDEMNITY CO	1	0	0%
10243	CONTINENTAL CASUALTY CO	7	5	71%
15555	EMPLOYERS INSURANCE OF WAUSAU	25	17	68%
10650	EXCELSIOR INSURANCE COMPANY	11	11	100%
12890	FEDERAL INSURANCE CO	8	5	63%
10227	FIDELITY & GUARANTY INS. CO.	17	13	76%
10731	FIRE & CASUALTY INS CO OF CT/E	1	1	100%
27723	FIREMAN'S INS CO OF WASHINGTON	6	5	83%
27359	FIRST LIBERTY INSURANCE GROUP	1	1	100%
10391	GLOBE INDEMNITY CO	18	10	56%
13633	HANOVER INSURANCE CO	42	31	74%
21644	HARLEYSVILLE WORCESTER INSURANCE	2	1	50%
13269	HARTFORD FIRE INSURANCE COMPANY	2	2	100%
20605	HARTFORD INSURANCE CO OF THE MIDWEST	8	6	75%
13889	INSURANCE CO OF THE STATE OF PENNSYLVANIA	4	2	50%
13668	JOHN DEERE INS CO	3	3	100%
27243	LIBERTY MUTUAL INSURANCE CORP	4	3	75%
21814	LIBERTY INSURANCE CORP.	39	34	87%
16586	LIBERTY MUTUAL FIRE INSURANCE	122	108	89%
15628	LIBERTY MUTUAL INSURANCE CO.	39	32	82%

Memoranda of Payment Filed (MOP)		
58	54	93%
71	67	94%
1	0	0%
17	11	65%
1	0	0%
10	7	70%
12	7	58%
1	1	100%
10	4	40%
27	25	93%
9	4	44%
4	0	0%
6	3	50%
2	0	0%
14	10	71%
3	1	33%
1	0	0%
4	4	100%
3	3	100%
1	1	100%
2	1	50%
1	0	0%
2	0	0%
15	13	87%
4	0	0%
1	0	0%
7	3	43%
25	13	52%
11	11	100%
8	2	25%
17	8	47%
1	1	100%
6	5	83%
1	1	100%
18	9	50%
42	30	71%
2	0	0%
2	2	100%
8	5	63%
4	2	50%
3	2	67%
4	2	50%
39	31	79%
122	102	84%
39	31	79%



# **Appendix B** **INSURANCE ENTITY TYPE** **2003**

NCCI	INSURANCE ENTITY	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	<b>STANDARD INSURERS</b>						
16543	LUMBER MUTUAL INS CO	1	1	100%	1	1	100%
15644	LUMBERMENS MUTUAL CASUALTY CO	8	4	50%	8	1	13%
12963	MAINE BONDING & CASUALTY CO	2	2	100%	2	2	100%
30449	MAINE EMPLOYERS' MUTUAL INSURANCE	1685	1549	92%	1685	1534	91%
10545	MARYLAND CASUALTY CO	13	9	69%	13	8	62%
10006	MASSACHUSETTS BAY INS CO	6	6	100%	6	5	83%
13072	NATIONAL UNION FIRE INS CO	1	0	0%	1	0	0%
14184	NETHERLANDS INSURANCE COMPANY,	10	6	60%	10	7	70%
10456	NEW YORK UNDERWRITERS INS. CO.	6	4	67%	6	3	50%
25844	NORGUARD INSURANCE COMPANY	51	40	78%	51	38	75%
13765	NORTHERN INSURANCE CO. OF NEW YORK	4	4	100%	4	3	75%
14540	ONEBEACON AMERICA INSURANCE CO	21	20	95%	21	18	86%
10359	ONEBEACON INSURANCE COMPANY	2	2	100%	2	2	100%
10677	PACIFIC EMPLOYERS INS CO	10	7	70%	10	6	60%
11355	PEERLESS INS CO	46	45	98%	46	44	96%
13684	ROYAL & SUNALLIANCE	94	77	82%	94	70	74%
10723	ROYAL INDEMNITY COMPANY	20	15	75%	20	13	65%
13986	SAFEGUARD INSURANCE CO	7	6	86%	7	6	86%
12572	SECURITY INSURANCE OF HARTFORD	30	25	83%	30	24	80%
15571	SENTRY INSURANCE CO.	22	19	86%	22	15	68%
19321	SOMPO JAPAN INS COMPANY OF AMERICA	1	1	100%	1	1	100%
14230	ST PAUL GUARDIAN INS CO	1	1	100%	1	1	100%
13706	ST. PAUL FIRE & MARINE INSURANCE CO.	13	7	54%	13	1	8%
10448	THE HARTFORD	13	11	85%	13	8	62%
12688	TRANSCONTINENTAL INS. CO.	2	2	100%	2	1	50%
12408	TRANSPORTATION INSURANCE CO.	13	12	92%	13	10	77%
11223	TRAVELERS CASUALTY & SURETY	4	3	75%	4	2	50%
13439	TRAVELERS INDEMNITY COMPANY OF	36	29	81%	36	27	75%
10804	TRAVELERS INS CO	24	19	79%	24	14	58%
13579	TRAVELERS PROPERTY CASUALTY CO	42	30	71%	42	19	45%
14974	TWIN CITY FIRE INS CO	17	13	76%	17	9	53%
12777	UNITED STATES FIRE INS CO	3	3	100%	3	2	67%
10847	USF & G INC/ST. PAUL FIRE INS.	2	0	0%	2	0	0%
15032	VALLEY FORGE	5	5	100%	5	5	100%
24023	VANLINER INSURANCE	2	2	100%	2	2	100%
27332	WAUSAU BUSINESS INSURANCE CO	1	1	100%	1	0	0%
18996	WAUSAU UNDERWRITERS INS CO	8	8	100%	8	8	100%
36501	YORK INSURANCE COMPANY OF MAINE	2	2	100%	2	2	100%
10863	ZURICH AMERICAN INS CO	46	29	63%	46	25	54%
<b>STD INSURERS</b>	<b>TOTALS With MEMIC</b>	<b>2913</b>	<b>2541</b>	<b>87%</b>	<b>2913</b>	<b>2413</b>	<b>83%</b>
<b>STD INSURERS</b>	<b>TOTALS Without MEMIC</b>	<b>1228</b>	<b>992</b>	<b>81%</b>	<b>1228</b>	<b>879</b>	<b>72%</b>

# **Appendix B** **INSURANCE ENTITY TYPE** **2003**

NCCI	INSURANCE ENTITY	First Indemnity Payments			
THIRD PARTY ADMINISTRATION (TPA) OF STANDARD INSURERS					
CT025	ACADIA INSURANCE CO.	6	4	67%	
16640	ARROW MUTUAL INSURANCE CO (administered by Mid Maine Adjustment)	1	1	100%	
CT040	BROADSPIRE	2	0	0%	
CT016	CAMBRIDGE INTEGRATED SERVICES	8	2	25%	
CT038	CAMBRIDGE INTEGRATED SERVICES	2	1	50%	
CT010	CHESTERFIELD SERVICES	4	3	75%	
CT013	CLAIMS MANAGEMENT INC	20	19	95%	
CT030	CNA STANDARD LINES	4	2	50%	
CT020	CONSTITUTION STATE SERVICE	20	18	90%	
CT027	CRAWFORD & CO	8	2	25%	
CT028	CRAWFORD & CO	7	5	71%	
CT033	CUSTARD ADJUSTERS	2	0	0%	
CT007	ESIS INC	24	11	46%	
CT017	FUTURE COMP	2	1	50%	
CT019	GAB ROBBINS	6	4	67%	
CT005	GALLAGHER BASSETT INS SERVICES	59	43	73%	
CT003	GALLAGHER BASSETT SERVICES, INC.	26	17	65%	
CT036	GALLAGHER BASSETT SERVICES, INC.	2	2	100%	
CT015	GATES MACDONALD	1	1	100%	
CT009	HELMSMAN MANAGEMENT SERVICE	3	2	67%	
CT004	MAINE ADJUSTMENT SERVICES	1	0	0%	
TPA28	MAINE EMPLOYERS' MUTUAL INSURANCE	1	1	100%	
CT031	MARRIOTT CLAIMS SERVICES	1	1	100%	
11509	OLD REPUBLIC INS CO (Administered by Gates)	3	0	0%	
21288	PENNSYLVANIA MGF INDEMNITY CO (Administered by Gallagher Bassett)	1	0	0%	
CT001	RISK ENTERPRISE MGMT.	10	3	30%	
CT024	ROYAL & SUN/BOWATER	5	3	60%	
16349	SAFETY NATIONAL CASUALTY CORP (Administered by Gallagher)	1	0	0%	
31771	SAVERS PROPERTY & CASUALTY (Administered by Maine Adjustment)	4	2	50%	
CT032	SEDGWICK CLAIMS MGMT. SERVICES(Gen Elec)	13	12	92%	
CT006	SEDGWICK CLAIMS SERVICES	62	50	81%	
CT011	SEDGWICK CLAIMS SERVICES	3	3	100%	
CT023	SEDGWICK/HOME DEPOT	9	6	67%	
CT026	SPECIALTY RISK SERVICES INC	5	3	60%	
CT037	SPECIALTY RISK SERVICES INC	2	1	50%	
24562	STAR INSURANCE (Administered by Maine Adjustment)	9	5	56%	
CT014	WARD NORTH AMERICA	2	1	50%	
TPAs OF STANDARD INSURERS		Totals	339	229	68%

Memoranda of Payment Filed (MOP)		
6	6	100%
1	0	0%
2	0	0%
8	2	25%
2	0	0%
4	1	25%
20	18	90%
4	1	25%
20	14	70%
8	2	25%
7	4	57%
2	0	0%
24	13	54%
2	0	0%
6	3	50%
59	43	73%
26	12	46%
2	1	50%
1	0	0%
3	2	67%
1	0	0%
1	1	100%
1	1	100%
3	0	0%
1	0	0%
10	0	0%
5	2	40%
1	0	0%
4	3	75%
13	10	77%
62	38	61%
3	2	67%
9	4	44%
5	2	40%
2	1	50%
9	4	44%
2	1	50%
339	191	56%

# **Appendix B** **INSURANCE ENTITY TYPE** **2003**

NCCI	INSURANCE ENTITY	First Indemnity Payments		
	<b>SELF INSURED - TPA ADMINISTERED</b>			
S328	AIG CLAIMS (PRATT & WHITNEY)	10	7	70%
S401	CENTRAL MAINE MEDICAL CENTER	12	12	100%
S382	CNA STANDARD LINES	3	2	67%
TPA11	CONSTITUTION STATE SERVICE	2	1	50%
S327	CONSTITUTION STATE SERVICE	2	1	50%
TPA21	CRAWFORD & CO	4	3	75%
S402	CRAWFORD & CO	3	1	33%
S357	DUNLAP CLAIMS MANAGEMENT	187	151	81%
S364	ESIS INC	29	25	86%
S370	ESIS INC	5	3	60%
TPA6	GALLAGHER BASSETT SERVICES, INC.	1	0	0%
S304	GALLAGHER-BASSETT SERVICES, INC.	9	6	67%
S743	GATES MACDONALD	10	8	80%
TPA23	GATES MACDONALD/UNIV. OF MAINE	8	8	100%
S355	GENERAL ADJUSTMENT BUREAU	3	1	33%
S321	HELMSMAN MANAGEMENT SERVICE	2	2	100%
S323	NORTHERN GENERAL SERVICES	92	77	84%
TPA26	SEDGWICK CLAIMS SERVICES	3	3	100%
S301	SEDGWICK OF MAINE INC(Sedgewick Clms Mgmt. Svc)	247	218	88%
S399	SEDGWICK OF NEW ENGLAND	8	7	88%
S395	SYNERNET	41	34	83%
<b>SELF INSURED - TPA ADMINISTERED Totals</b>		<b>681</b>	<b>570</b>	<b>84%</b>

Memoranda of Payment Filed (MOP)		
10	6	60%
12	12	100%
3	0	0%
2	1	50%
2	0	0%
4	3	75%
3	1	33%
187	161	86%
29	23	79%
5	3	60%
1	0	0%
9	6	67%
10	7	70%
8	8	100%
3	2	67%
2	2	100%
92	77	84%
3	1	33%
247	209	85%
8	3	38%
41	32	78%
<b>681</b>	<b>557</b>	<b>82%</b>

NCCI	INSURANCE ENTITY	First Indemnity Payments		
	<b>SELF INSURED - SELF ADMINISTERED</b>			
S705	BANGOR, CITY OF	12	12	100%
S347	BATH IRON WORKS	55	55	100%
S381	HANNAFORD BROTHERS	108	93	86%
S803	MAINE AUTOMOBILE DEALERS	57	56	98%
S387	MAINE HEALTH CARE ASSOCIATION	24	10	42%
S385	MAINE MOTOR TRANSPORT ASSOCIATION	37	35	95%
S801	MAINE MUNICIPAL ASSOCIATION	223	186	83%
S374	MAINE SCHOOL MANAGEMENT ASSOCIATION	89	87	98%
S394	MEAD OXFORD CORPORATION	13	12	92%
S388	MORSE, PAYSON & NOYES	79	71	90%
S733	PORTLAND, CITY OF	33	30	91%
S369	STATE OF MAINE	140	123	88%
TPA8	SYNERNET	69	60	87%
S338	THE MAY DEPARTMENT STORES CO	2	2	100%
<b>SELF INSURED - SELF ADMIN Totals</b>		<b>941</b>	<b>832</b>	<b>88%</b>

Memoranda of Payment Filed (MOP)		
12	12	100%
55	55	100%
108	92	85%
57	57	100%
24	12	50%
37	34	92%
223	196	88%
89	87	98%
13	12	92%
79	67	85%
33	30	91%
140	124	89%
69	52	75%
2	1	50%
<b>941</b>	<b>831</b>	<b>88%</b>



**Appendix C**

**In-State  
Insurance Group Compliance**

**2003**



# Appendix C

## IN-STATE INSURANCE GROUP COMPLIANCE

### 2003

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
30260	ACADIA INSURANCE CO.	58	53	91%	58	54	93%
33391	ACADIA INSURANCE CO.	71	64	90%	71	67	94%
CT025	ACADIA INSURANCE CO.	6	4	67%	6	6	100%
30252	CADILLAC MOUNTAIN INSURANCE CO	3	3	100%	3	3	100%
27723	FIREMAN'S INS CO OF WASHINGTON	6	5	83%	6	5	83%
	<b>Group Total</b>	<b>144</b>	<b>129</b>	<b>90%</b>	<b>144</b>	<b>135</b>	<b>94%</b>
	AMERICAN INTERSTATE INSURANCE CO.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
24759	<b>Group Total</b>	<b>27</b>	<b>24</b>	<b>89%</b>	<b>27</b>	<b>25</b>	<b>93%</b>
	BANGOR, CITY OF	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S705	<b>Group Total</b>	<b>12</b>	<b>12</b>	<b>100%</b>	<b>12</b>	<b>12</b>	<b>100%</b>
	BATH IRON WORKS	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S347	<b>Group Total</b>	<b>55</b>	<b>55</b>	<b>100%</b>	<b>55</b>	<b>55</b>	<b>100%</b>
	CIANBRO CORPORATION	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S344	<b>Group Total</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>
	CROSS INSURANCE (FORMERLY BILL JOHNSON AGENCY)	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S362	<b>Group Total</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>
	DUNLAP CLAIMS MANAGEMENT	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S401	CENTRAL MAINE MEDICAL CENTER	12	12	100%	12	12	100%
S357	DUNLAP CLAIMS MANAGEMENT	187	151	81%	187	161	86%
	<b>Group Total</b>	<b>199</b>	<b>163</b>	<b>82%</b>	<b>199</b>	<b>173</b>	<b>87%</b>
	GAB ROBBINS	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
CT019	GAB ROBBINS	6	4	67%	6	3	50%
S355	GENERAL ADJUSTMENT BUREAU	3	1	33%	3	2	67%
	<b>Group Total</b>	<b>9</b>	<b>5</b>	<b>56%</b>	<b>9</b>	<b>5</b>	<b>56%</b>
	HANNAFORD BROTHERS	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S381	<b>Group Total</b>	<b>108</b>	<b>93</b>	<b>86%</b>	<b>108</b>	<b>92</b>	<b>85%</b>
	HANOVER INSURANCE CO	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
11002	CITIZENS INSURANCE CO OF AMERICA	15	15	100%	15	13	87%
13633	HANOVER INSURANCE CO	42	31	74%	42	32	76%
10006	MASSACHUSETTS BAY INS CO	6	6	100%	6	5	83%
	<b>Group Total</b>	<b>63</b>	<b>52</b>	<b>83%</b>	<b>63</b>	<b>50</b>	<b>79%</b>
	MAINE ADJUSTMENT SERVICES	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
CT004	MAINE ADJUSTMENT SERVICES	1	0	0%	1	0	0%
31771	SAVERS PROPERTY & CASUALTY	4	2	50%	4	3	75%
24562	STAR INSURANCE	9	5	56%	9	4	44%
	<b>Group Total</b>	<b>14</b>	<b>7</b>	<b>50%</b>	<b>14</b>	<b>7</b>	<b>50%</b>



# Appendix C

## IN-STATE INSURANCE GROUP COMPLIANCE

### 2003

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	<b>MAINE AUTOMOBILE DEALERS</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S803	Group Total	57	56	98%	57	57	100%
	<b>MAINE EMPLOYERS' MUTUAL INSURANCE</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
30449	MAINE EMPLOYERS' MUTUAL INSURANCE	1685	1549	92%	1685	1534	91%
TPA28	MAINE EMPLOYERS' MUTUAL INSURANCE	1	1	100%	1	1	100%
	Group Total	1686	1550	92%	1686	1535	91%
	<b>MAINE HEALTH CARE ASSOCIATION</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S387	Group Total	24	10	42%	24	12	50%
	<b>MAINE MOTOR TRANSPORT ASSOCIATION</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S385	Group Total	37	35	95%	37	34	92%
	<b>MAINE MUNICIPAL ASSOCIATION</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S801	MAINE MUNICIPAL ASSOCIATION	223	186	83%	223	196	88%
S733	PORTLAND, CITY OF	33	30	91%	33	30	91%
	Group Total	256	216	84%	256	226	88%
	<b>MAINE SCHOOL MANAGEMENT ASSOCIATION</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S374	Group Total	89	87	98%	89	87	98%
	<b>MEAD WESTVACO</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S394	MEAD OXFORD CORPORATION	13	12	92%	13	12	92%
	Group Total	13	12	92%	13	12	92%
	<b>MID STATE ADJUSTING CO</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
16640	ARROW MUTUAL INSURANCE CO	1	1	100%	1	0	0%
	Group Total	1	1	100%	1	0	0%
	<b>MORSE, PAYSON &amp; NOYES</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S388	Group Total	79	71	90%	79	67	85%
	<b>NORTHERN GENERAL SERVICES</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S323	Group Total	92	77	84%	92	77	84%
	<b>ONEBEACON</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
10049	AMERICAN EMPLOYERS INS. CO.	1	1	100%	1	1	100%
12300	EMPLOYERS FIRE INS CO	No filings	No filings	No filings	No filings	No filings	No filings
14540	ONEBEACON AMERICA INSURANCE CO	21	20	95%	21	18	86%
10359	ONEBEACON INSURANCE COMPANY	2	2	100%	2	2	100%
36501	YORK INSURANCE COMPANY OF MAINE	2	2	100%	2	2	100%
	Group Total	26	25	96%	26	23	88%
	<b>PEERLESS</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
10650	EXCELSIOR INSURANCE COMPANY	11	11	100%	11	11	100%
14184	NETHERLANDS INSURANCE COMPANY,	10	6	60%	10	7	70%
11355	PEERLESS INS CO	46	45	98%	46	44	96%
	Group Total	67	62	93%	67	62	93%

# Appendix C

## IN-STATE INSURANCE GROUP COMPLIANCE

### 2003

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	<b>SEDGWICK</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
CT032	SEDGWICK CLAIMS MGMT. SERVICES(Gen Elec)	13	12	92%	13	10	77%
CT006	SEDGWICK CLAIMS SERVICES	62	50	81%	62	38	61%
CT011	SEDGWICK CLAIMS SERVICES	3	3	100%	3	2	67%
TPA26	SEDGWICK CLAIMS SERVICES	3	3	100%	3	1	33%
S301	SEDGWICK OF MAINE INC(Sedgewick Clms Mgmt. Svc)	247	218	88%	247	209	85%
S399	SEDGWICK OF NEW ENGLAND	8	7	88%	8	3	38%
CT023	SEDGWICK/HOME DEPOT	9	6	67%	9	4	44%
	<b>Group Total</b>	<b>345</b>	<b>299</b>	<b>87%</b>	<b>345</b>	<b>267</b>	<b>77%</b>
	<b>STATE OF MAINE</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S369	<b>Group Total</b>	<b>140</b>	<b>123</b>	<b>88%</b>	<b>140</b>	<b>124</b>	<b>89%</b>
	<b>SYNERNET</b>	<b>Payments Made</b>	<b>Timely Payments</b>	<b>Compliance Percentage</b>	<b>MOPs Filed</b>	<b>MOPs Filed Timely</b>	<b>Compliance Percentage</b>
S395	SYNERNET	41	34	83%	41	32	78%
TPA8	SYNERNET	69	60	87%	69	52	75%
	<b>Group Total</b>	<b>110</b>	<b>94</b>	<b>85%</b>	<b>110</b>	<b>84</b>	<b>76%</b>





**Appendix D**

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

**2003**



# Appendix D

## OUT-of-STATE INSURANCE GROUP COMPLIANCE

### 2003

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	ACCIDENT FUND INSURANCE COMPANY	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
19968	Group Total	1	0	0%	1	0	0%
	ACE/ESIS	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
12165	ACE AMERICAN INSURANCE CO	17	10	59%	17	11	65%
23035	ACE AMERICAN INSURANCE CO	1	0	0%	1	0	0%
CT007	ESIS INC	24	11	46%	24	13	54%
S364	ESIS INC	29	25	86%	29	23	79%
S370	ESIS INC	5	3	60%	5	3	60%
CT017	FUTURE COMP	2	1	50%	2	0	0%
10677	PACIFIC EMPLOYERS INS CO	10	7	70%	10	6	60%
CT014	WARD NORTH AMERICA	2	1	50%	2	1	50%
	Group Total	90	58	64%	90	57	63%
	AIG	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S328	AIG CLAIMS (PRATT & WHITNEY)	10	7	70%	10	6	60%
13781	AMERICAN HOME ASSURANCE	10	6	60%	10	4	40%
CT013	CLAIMS MANAGEMENT INC	20	19	95%	20	18	90%
15172	COMMERCE & INDUSTRY INS CO	4	1	25%	4	0	0%
13889	INSURANCE CO OF THE STATE OF PENNSYLVANIA	4	2	50%	4	2	50%
CT031	MARRIOTT CLAIMS SERVICES	1	1	100%	1	1	100%
13072	NATIONAL UNION FIRE INS CO	1	0	0%	1	0	0%
	Group Total	50	36	72%	50	31	62%
	ATLANTIC MUTUAL	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16470	ATLANTIC MUTUAL INSURANCE CO.	4	4	100%	4	4	100%
12149	CENTENNIAL INS CO	1	1	100%	1	1	100%
	Group Total	5	5	100%	5	5	100%
	CAMBRIDGE INTEGRATED SERVICES	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
CT016	CAMBRIDGE INTEGRATED SERVICES	8	2	25%	8	2	25%
CT038	CAMBRIDGE INTEGRATED SERVICES	2	1	50%	2	0	0%
TPA24	CAMBRIDGE INTEGRATED SERVICES	No filings	No filings	No filings	No filings	No filings	No filings
	Group Total	10	3	30%	10	2	20%
	CHUBB	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
21512	CHUBB INSURANCE	1	0	0%	1	0	0%
12890	FEDERAL INSURANCE CO	8	5	63%	8	2	25%
	Group Total	9	5	56%	9	2	22%
	CHURCH MUTUAL INSURANCE CO	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16853	Group Total	2	0	0%	2	0	0%
	C.N.A. GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
10030	AMERICAN CASUALTY CO	12	11	92%	12	7	58%
S382	CNA STANDARD LINES	3	2	67%	3	0	0%
CT030	CNA STANDARD LINES	4	2	50%	4	1	25%
10243	CONTINENTAL CASUALTY CO	7	5	71%	7	3	43%
12688	TRANSCONTINENTAL INS. CO.	2	2	100%	2	1	50%
12408	TRANSPORTATION INSURANCE CO.	13	12	92%	13	10	77%
15032	VALLEY FORGE	5	5	100%	5	5	100%
	Group Total	46	39	85%	46	27	59%



# Appendix D

## OUT-of-STATE INSURANCE GROUP COMPLIANCE

### 2003

NC CI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	<b>CRAWFORD &amp; CO</b>						
14095	ARGONAUT INSURANCE CO.	3	1	33%	3	1	33%
CT027	CRAWFORD & CO	8	2	25%	8	2	25%
CT028	CRAWFORD & CO	7	5	71%	7	4	57%
S305	CRAWFORD & CO	No filings	No filings	No filings	No filings	No filings	No filings
S402	CRAWFORD & CO	3	1	33%	3	1	33%
TPA21	CRAWFORD & CO	4	3	75%	4	3	75%
24023	VANLINER INSURANCE	2	2	100%	2	2	100%
	<b>Group Total</b>	<b>27</b>	<b>14</b>	<b>52%</b>	<b>27</b>	<b>13</b>	<b>48%</b>
	<b>CRUM &amp; FORSTER</b>						
29084	UNITED STATES FIRE INS CO	3	3	100%	3	2	67%
	<b>Group Total</b>	<b>3</b>	<b>3</b>	<b>100%</b>	<b>3</b>	<b>2</b>	<b>67%</b>
	<b>FAIRFIELD INSURANCE COMPANY</b>						
32530	<b>Group Total</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>
	<b>FILENES</b>						
S338	THE MAY DEPARTMENT STORES CO	2	2	100%	2	1	50%
	<b>Group Total</b>	<b>2</b>	<b>2</b>	<b>100%</b>	<b>2</b>	<b>1</b>	<b>50%</b>
	<b>FIREMANS FUND</b>						
12416	FIREMANS FUND AMERICAN INS. CO.	No filings	No filings	No filings	No filings	No filings	No filings
12866	NATIONAL SURETY CORP	No filings	No filings	No filings	No filings	No filings	No filings
	<b>Group Total</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>
	<b>GALLAGHER BASSETT</b>						
CT005	GALLAGHER BASSETT INS SERVICES	59	43	73%	59	43	73%
CT003	GALLAGHER BASSETT SERVICES, INC.	26	17	65%	26	12	46%
CT036	GALLAGHER BASSETT SERVICES, INC.	2	2	100%	2	1	50%
S304	GALLAGHER-BASSETT SERVICES, INC.	9	6	67%	9	6	67%
TPA6	GALLAGHER BASSETT SERVICES, INC.	1	0	0%	1	0	0%
24147	NORTH AMERICAN SPECIALTY INSURANCE	No filings	No filings	No filings	No filings	No filings	No filings
21288	PENNSYLVANIA MGF INDEMNITY CO	1	0	0%	1	0	0%
16349	SAFETY NATIONAL CASUALTY CORP	1	0	0%	1	0	0%
	<b>Group Total</b>	<b>99</b>	<b>68</b>	<b>69%</b>	<b>99</b>	<b>62</b>	<b>63%</b>
	<b>GATES MACDONALD</b>						
CT015	GATES MACDONALD	1	1	100%	1	0	0%
S743	GATES MACDONALD	10	8	80%	10	7	70%
TPA14	GATES MACDONALD	No filings	No filings	No filings	No filings	No filings	No filings
TPA23	GATES MACDONALD/UNIV. OF MAINE	8	8	100%	8	8	100%
14486	INDEMNITY INS CO OF NORTH AMERICA	No filings	No filings	No filings	No filings	No filings	No filings
11509	OLD REPUBLIC INS CO	3	0	0%	3	0	0%
	<b>Group Total</b>	<b>22</b>	<b>17</b>	<b>77%</b>	<b>22</b>	<b>15</b>	<b>68%</b>
	<b>GREAT WEST CASUALTY</b>						
11371	<b>Group Total</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>	<b>No filings</b>

# **Appendix D** **OUT-of-STATE INSURANCE GROUP COMPLIANCE** **2003**

NCCI		First Indemnity Payments			Memoranda of Payment Filed (MOP)		
INSURANCE GROUP		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
GUARD							
21873	AMGUARD INSURANCE COMPANY	14	12	86%	14	10	71%
33936	EASTGUARD INSURANCE COMPANY	No filings	No filings	No filings	No filings	No filings	No filings
25844	NORGUARD INSURANCE COMPANY	51	40	78%	51	38	75%
Group Total		65	52	80%	65	48	74%
HARLEYSVILLE WORCESTER INSURANCE							
21644	Group Total	2	1	50%	2	0	0%
HARTFORD							
CT033	CUSTARD ADJUSTERS	2	0	0%	2	0	0%
13269	HARTFORD FIRE INSURANCE COMPANY	2	2	100%	2	2	100%
20605	HARTFORD INSURANCE CO OF THE MIDWEST	8	6	75%	8	5	63%
10456	NEW YORK UNDERWRITERS INS. CO.	6	4	67%	6	3	50%
CT026	SPECIALTY RISK SERVICES INC	5	3	60%	5	2	40%
CT037	SPECIALTY RISK SERVICES INC	2	1	50%	2	1	50%
10448	THE HARTFORD	13	11	85%	13	8	62%
14974	TWIN CITY FIRE INS CO	17	13	76%	17	9	53%
Group Total		55	40	73%	55	30	55%
KEMPER							
17116	AMERICAN MANUFACTURERS MUT. INS. CO.	9	6	67%	9	4	44%
10065	AMERICAN MOTORISTS	4	4	100%	4	0	0%
19186	AMERICAN PROTECTION INS. CO.	6	6	100%	6	3	50%
CT040	BROADSPIRE	2	0	0%	2	0	0%
15644	LUMBERMENS MUTUAL CASUALTY CO	8	4	50%	8	1	13%
Group Total		29	20	69%	29	8	28%
LIBERTY MUTUAL GROUP							
15555	EMPLOYERS INSURANCE OF WAUSAU	25	17	68%	25	13	52%
27359	FIRST LIBERTY INSURANCE GROUP	1	1	100%	1	1	100%
CT009	HELMSMAN MANAGEMENT SERVICE	3	2	67%	3	2	67%
S321	HELMSMAN MANAGEMENT SERVICE	2	2	100%	2	2	100%
21814	LIBERTY INSURANCE CORP.	39	34	87%	39	31	79%
16586	LIBERTY MUTUAL FIRE INSURANCE	122	108	89%	122	102	84%
15628	LIBERTY MUTUAL INSURANCE CO.	39	32	82%	39	31	79%
27243	LIBERTY MUTUAL INSURANCE CORP	4	3	75%	4	2	50%
27332	WAUSAU BUSINESS INSURANCE CO	1	1	100%	1	0	0%
18996	WAUSAU UNDERWRITERS INS CO	8	8	100%	8	8	100%
Group Total		244	208	85%	244	192	79%
LUMBER INSURANCE CO							
16543	LUMBER MUTUAL INS CO	1	1	100%	1	1	100%
Group Total		1	1	100%	1	1	100%
NATIONAL GRANGE MUTUAL INSURANCE							
16322	Group Total	No filings	No filings	No filings	No filings	No filings	No filings

# Appendix D

## OUT-of-STATE INSURANCE GROUP COMPLIANCE

### 2003

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	ROYAL & SUNALLIANCE	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
14699	AMERICAN & FOREIGN INSURANCE CO.	10	8	80%	10	7	70%
11762	CONNECTICUT INDEMNITY CO	1	0	0%	1	0	0%
10731	FIRE & CASUALTY INS CO OF CT/E	1	1	100%	1	1	100%
10391	GLOBE INDEMNITY CO	18	10	56%	18	9	50%
CT001	RISK ENTERPRISE MGMT.	10	3	30%	10	0	0%
13684	ROYAL & SUNALLIANCE	94	77	82%	94	70	74%
CT024	ROYAL & SUN/BOWATER	5	3	60%	5	2	40%
10723	ROYAL INDEMNITY COMPANY	20	15	75%	20	13	65%
13986	SAFEGUARD INSURANCE CO	7	6	86%	7	6	86%
12572	SECURITY INSURANCE OF HARTFORD	30	25	83%	30	24	80%
	Group Total	196	148	76%	196	132	67%
	RYDER	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S350	Group Total	No filings	No filings	No filings	No filings	No filings	No filings
	SENTRY INSURANCE CO.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
13668	JOHN DEERE INS CO	3	3	100%	3	2	67%
15571	SENTRY INSURANCE CO.	22	19	86%	22	15	68%
	Group Total	25	22	88%	25	17	68%
	SOMPO JAPAN INS COMPANY OF AMERICA	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
19321	Group Total	1	1	100%	1	1	100%
	ST PAUL	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
10227	FIDELITY & GUARANTY INS. CO.	17	13	76%	17	8	47%
13706	ST. PAUL FIRE & MARINE INSURANCE CO.	13	7	54%	13	1	8%
14230	ST PAUL GUARDIAN INS CO	1	1	100%	1	1	100%
10847	USF & G INC/ST. PAUL FIRE INS.	2	0	0%	2	0	0%
	Group Total	33	21	64%	33	10	30%
	TRAVELERS INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
15318	CHARTER OAK FIRE INSURANCE CO.	2	1	50%	2	1	50%
CT020	CONSTITUTION STATE SERVICE	20	18	90%	20	14	70%
S327	CONSTITUTION STATE SERVICE	2	1	50%	2	0	0%
TPA11	CONSTITUTION STATE SERVICE	2	1	50%	2	1	50%
11223	TRAVELERS CASUALTY & SURETY	4	3	75%	4	2	50%
13439	TRAVELERS INDEMNITY COMPANY OF	36	29	81%	36	27	75%
10804	TRAVELERS INS CO	24	19	79%	24	14	58%
13579	TRAVELERS PROPERTY CASUALTY CO	42	30	71%	42	19	45%
	Group Total	132	102	77%	132	78	59%
	YELLOW FREIGHT SYSTEM INC.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S746	Group Total	No filing	No filing	No filing	No filing	No filing	No filing
	ZURICH	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
17965	AMERICAN ZURICH	2	0	0%	2	0	0%
12173	ASSURANCE CO OF AMERICA	1	1	100%	1	0	0%
CT010	CHESTERFIELD SERVICES	4	3	75%	4	1	25%
12963	MAINE BONDING & CASUALTY CO	2	2	100%	2	2	100%
10545	MARYLAND CASUALTY CO	13	9	69%	13	8	62%
13765	NORTHERN INSURANCE CO. OF NEW YORK	4	4	100%	4	3	75%
10863	ZURICH AMERICAN INS CO	46	29	63%	46	25	54%
	Group Total	72	48	67%	72	39	54%



**Appendix E**  
**Compliance Data**  
**2003**



## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

Ncci - ?

### 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%
---	------

\*\*\* INTERIM-NO KNOWN INSURER \*

Ncci - 99999

### 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%
---	------

A I G (American International

Ncci - S328

### Indemnity Payment

0-14 Days	7	70.00%
15-21 Days	2	20.00%
22-28 Days	1	10.00%
29+ Days	0	0.00%
? Days	0	0.00%

Total	10	100%
-------	----	------

### Memorandum of Payment Received

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

10	100%
----	------



## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

ACADIA INSURANCE CO  
Ncci - 33391

### Indemnity Payment

0-14 Days	64	90.14%
15-21 Days	4	5.63%
22-28 Days	1	1.41%
29+ Days	2	2.82%
? Days	0	0.00%

### Memorandum of Payment Received

0-17 Days	67	94.37%
18-26 Days	2	2.82%
27-34 Days	0	0.00%
35+ Days	2	2.82%
? Days	0	0.00%

---

Total	71	100%
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71	100%
----	------

ACADIA INSURANCE COMPANY  
Ncci - 30260

### Indemnity Payment

0-14 Days	53	91.38%
15-21 Days	2	3.45%
22-28 Days	1	1.72%
29+ Days	2	3.45%
? Days	0	0.00%

### Memorandum of Payment Received

0-17 Days	54	93.10%
18-26 Days	2	3.45%
27-34 Days	1	1.72%
35+ Days	1	1.72%
? Days	0	0.00%

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Total	58	100%
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58	100%
----	------

ACADIA INSURANCE COMPANY  
Ncci - CT025

### Indemnity Payment

0-14 Days	4	66.67%
15-21 Days	2	33.33%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

### Memorandum of Payment Received

0-17 Days	6	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

---

Total	6	100%
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6	100%
---	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

ACCIDENT FUND INSURANCE COMPAN  
Ncci - 19968

### 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%
---	------

ACE AMERICAN INSURANCE COMPANY  
Ncci - 12165

### Indemnity Payment

0-14 Days	10	58.82%
15-21 Days	2	11.76%
22-28 Days	1	5.88%
29+ Days	4	23.53%
? Days	0	0.00%

---

Total	17	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	11	64.71%
18-26 Days	2	11.76%
27-34 Days	0	0.00%
35+ Days	4	23.53%
? Days	0	0.00%

---

17	100%
----	------

ACE AMERICAN INSURANCE COMPANY  
Ncci - 23035

### 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	1	100.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

---

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

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

ACE FIRE UNDERWRITERS INSURANC  
Ncci - 15431

### 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%

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

AIU INSURANCE  
Ncci - 14354

### 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%

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

AMERICAN & FOREIGN INS CO  
Ncci - 14699

### Indemnity Payment

0-14 Days	8	80.00%
15-21 Days	2	20.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

### Memorandum of Payment Received

0-17 Days	7	70.00%
18-26 Days	3	30.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

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Total	10	100%
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10	100%
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## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

AMERICAN AUTOMOBILE INS CO  
Ncci - 10022

### 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%
---	------

AMERICAN CASUALTY CO OF READIN  
Ncci - 10030

### Indemnity Payment

0-14 Days	11	91.67%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	1	8.33%

---

Total	12	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	7	58.33%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	4	33.33%
? Days	1	8.33%

---

12	100%
----	------

AMERICAN EMPLOYERS INS. CO.  
Ncci - 10049

### 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%
---	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

AMERICAN HOME ASSURANCE CO  
Ncci - 13781

### Indemnity Payment

0-14 Days	6	60.00%
15-21 Days	2	20.00%
22-28 Days	0	0.00%
29+ Days	2	20.00%
? Days	0	0.00%

---

Total	10	100%
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### Memorandum of Payment Received

0-17 Days	4	40.00%
18-26 Days	1	10.00%
27-34 Days	1	10.00%
35+ Days	4	40.00%
? Days	0	0.00%

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Total	10	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%

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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%

---

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

AMERICAN INTERSTATE INS. CO.  
Ncci - 24759

### Indemnity Payment

0-14 Days	24	88.89%
15-21 Days	0	0.00%
22-28 Days	2	7.41%
29+ Days	1	3.70%
? Days	0	0.00%

---

Total	27	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	25	92.59%
18-26 Days	1	3.70%
27-34 Days	0	0.00%
35+ Days	1	3.70%
? Days	0	0.00%

---

Total	27	100%
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## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

AMERICAN MANUFACTURERS MUT INS  
Ncci - 17116

### Indemnity Payment

0-14 Days	6	66.67%
15-21 Days	0	0.00%
22-28 Days	1	11.11%
29+ Days	2	22.22%
? Days	0	0.00%

---

Total	9	100%
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### Memorandum of Payment Received

0-17 Days	4	44.44%
18-26 Days	3	33.33%
27-34 Days	1	11.11%
35+ Days	1	11.11%
? Days	0	0.00%

---

9	100%
---	------

AMERICAN MOTORISTS INS CO  
Ncci - 10065

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

---

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

AMERICAN PROTECTION INS. CO.  
Ncci - 19186

### Indemnity Payment

0-14 Days	6	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

---

Total	6	100%
-------	---	------

### Memorandum of Payment Received

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

---

6	100%
---	------



## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

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%

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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%

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

AMERICAN ZURICH  
Ncci - 17965

### Indemnity Payment

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

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

### Memorandum of Payment Received

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

---

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

AMGUARD INSURANCE COMPANY  
Ncci - 21873

### Indemnity Payment

0-14 Days	12	85.71%
15-21 Days	2	14.29%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

---

Total	14	100%
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### Memorandum of Payment Received

0-17 Days	10	71.43%
18-26 Days	1	7.14%
27-34 Days	2	14.29%
35+ Days	1	7.14%
? Days	0	0.00%

---

14	100%
----	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

ARCH INSURANCE COMPANY

Ncci - 28355

### 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%

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

ARGONAUT INSURANCE COMPANY

Ncci - 14095

### Indemnity Payment

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

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

ARROW MUTUAL INS CO

Ncci - 16640

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

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

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

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%
-------	---	------

### 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%
---	------

ATLANTIC MUTUAL INS CO

Ncci - 16470

### 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%
---	------

BANGOR, CITY OF

Ncci - S705

### 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%
-------	----	------

### 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%
----	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

BATH IRON WORKS  
Ncci - S347

### Indemnity Payment

0-14 Days	55	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

---

Total	55	100%
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### Memorandum of Payment Received

0-17 Days	55	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

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55	100%
----	------

BROADSPIRE  
Ncci - CT040

### 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%
-------	---	------

### Memorandum of Payment Received

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

---

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

CADILLAC MOUNTAIN INSURANCE CO  
Ncci - 30252

### 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%
---	------



## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

CAMBRIDGE INTEGRATED SERVICES  
Ncci - CT016

### Indemnity Payment

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

---

Total	8	100%
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### Memorandum of Payment Received

0-17 Days	2	25.00%
18-26 Days	1	12.50%
27-34 Days	1	12.50%
35+ Days	2	25.00%
? Days	2	25.00%

---

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

CAMBRIDGE INTEGRATED SERVICES  
Ncci - CT038

### 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%

---

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

### 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%

---

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

CAMBRIDGE INTEGRATED SERVICES  
Ncci - TPA24

### 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%
---	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

CANNON COCHRAN MANAGEMENT SERV  
Ncci - S302

### 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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CANNON COCHRAN MANAGEMENT SERV  
Ncci - S323

### Indemnity Payment

0-14 Days	77	83.70%
15-21 Days	13	14.13%
22-28 Days	1	1.09%
29+ Days	1	1.09%
? Days	0	0.00%

### Memorandum of Payment Received

0-17 Days	77	83.70%
18-26 Days	10	10.87%
27-34 Days	1	1.09%
35+ Days	4	4.35%
? Days	0	0.00%

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Total	92	100%
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92	100%
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CANNON COCHRAN MANAGEMENT SERV  
Ncci - S804

### 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%
---	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

CENTENNIAL INS CO  
Ncci - 12149

### 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%
---	------

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%
-------	----	------

### 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%
----	------

CHARTER OAK FIRE INS  
Ncci - 15318

### 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%

---

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

### Memorandum of Payment Received

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

---

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

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

CHESTERFIELD SERVICES INC/ZURI  
Ncci - CT010

### 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%
-------	---	------

### Memorandum of Payment Received

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

---

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

CHUBB INSURANCE CO  
Ncci - 21512

### 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%
-------	---	------

### 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%
---	------

CHURCH MUTUAL INSURANCE COMPAN  
Ncci - 16853

### Indemnity Payment

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

---

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

### 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%

---

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



## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

CIANBRO CORP

Ncci - S344

### 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%
---	------

CITIZENS INSURANCE CO OF AMERI

Ncci - 11002

### Indemnity Payment

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

---

Total	15	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	13	86.67%
18-26 Days	1	6.67%
27-34 Days	0	0.00%
35+ Days	1	6.67%
? Days	0	0.00%

---

15	100%
----	------

CLAIMS MANAGEMENT INC

Ncci - CT013

### Indemnity Payment

0-14 Days	19	95.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	1	5.00%
? Days	0	0.00%

---

Total	20	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	18	90.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	2	10.00%
? Days	0	0.00%

---

20	100%
----	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

Clarendon National Insurance C  
Ncci - 20532

### 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%
---	------

CNA STANDARD LINES  
Ncci - CT030

### Indemnity Payment

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

### Memorandum of Payment Received

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

---

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

---

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

CNA STANDARD LINES CLAIMS  
Ncci - S382

### 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%

### 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%
---	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

COMMERCE & INDUSTRY INS CO  
Ncci - 15172

### Indemnity Payment

0-14 Days	1	25.00%
15-21 Days	3	75.00%
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	0	0.00%
18-26 Days	1	25.00%
27-34 Days	0	0.00%
35+ Days	3	75.00%
? Days	0	0.00%

---

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

CONNECTICUT INDEMNITY CO  
Ncci - 11762

### 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%
---	------

CONSTITUTION STATE SERVICE  
Ncci - S327

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

---

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

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

CONSTITUTION STATE SERVICE COM  
Ncci - CT020

### Indemnity Payment

0-14 Days	18	90.00%
15-21 Days	2	10.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

---

Total	20	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	14	70.00%
18-26 Days	4	20.00%
27-34 Days	0	0.00%
35+ Days	2	10.00%
? Days	0	0.00%

---

20	100%
----	------

CONSTITUTION STATE SERVICES  
Ncci - TPA11

### 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%
---	------

CONTINENTAL CASUALTY CO  
Ncci - 10243

### Indemnity Payment

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

---

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

### Memorandum of Payment Received

0-17 Days	3	42.86%
18-26 Days	2	28.57%
27-34 Days	1	14.29%
35+ Days	1	14.29%
? Days	0	0.00%

---

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



## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

CRAWFORD & CO  
Ncci - S305

### 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%
---	------

CRAWFORD & COMPANY  
Ncci - CT027

### Indemnity Payment

0-14 Days	2	25.00%
15-21 Days	4	50.00%
22-28 Days	1	12.50%
29+ Days	0	0.00%
? Days	1	12.50%

---

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

### Memorandum of Payment Received

0-17 Days	2	25.00%
18-26 Days	2	25.00%
27-34 Days	2	25.00%
35+ Days	1	12.50%
? Days	1	12.50%

---

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

CRAWFORD & COMPANY  
Ncci - CT028

### Indemnity Payment

0-14 Days	5	71.43%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	2	28.57%
? Days	0	0.00%

---

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

### Memorandum of Payment Received

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

---

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

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

CRAWFORD & COMPANY

Ncci - S402

### Indemnity Payment

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

---

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

### Memorandum of Payment Received

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

---

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

CRAWFORD & COMPANY

Ncci - TPA21

### 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%
-------	---	------

### Memorandum of Payment Received

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

---

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

CROSS INSURANCE

Ncci - S362

### 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%
---	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

CUSTARD INSURANCE ADJUSTERS IN  
Ncci - CT033

### Indemnity Payment

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

---

Total	2	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	50.00%
? Days	1	50.00%

---

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

DUNLAP CLAIMS MANAGEMENT  
Ncci - S357

### Indemnity Payment

0-14 Days	151	80.75%
15-21 Days	20	10.70%
22-28 Days	3	1.60%
29+ Days	12	6.42%
? Days	1	0.53%

---

Total	187	100%
-------	-----	------

### Memorandum of Payment Received

0-17 Days	161	86.10%
18-26 Days	12	6.42%
27-34 Days	3	1.60%
35+ Days	10	5.35%
? Days	1	0.53%

---

187	100%
-----	------

EASTGUARD INSURANCE COMPANY  
Ncci - 33936

### 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%
---	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

EMPLOYERS FIRE INS CO  
Ncci - 12300

### 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%
---	------

EMPLOYERS INS COMPANY OF WAUSA  
Ncci - 15555

### Indemnity Payment

0-14 Days	17	68.00%
15-21 Days	4	16.00%
22-28 Days	1	4.00%
29+ Days	3	12.00%
? Days	0	0.00%

---

Total	25	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	13	52.00%
18-26 Days	3	12.00%
27-34 Days	0	0.00%
35+ Days	9	36.00%
? Days	0	0.00%

---

25	100%
----	------

ESIS  
Ncci - CT007

### Indemnity Payment

0-14 Days	11	45.83%
15-21 Days	6	25.00%
22-28 Days	2	8.33%
29+ Days	5	20.83%
? Days	0	0.00%

---

Total	24	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	13	54.17%
18-26 Days	4	16.67%
27-34 Days	2	8.33%
35+ Days	5	20.83%
? Days	0	0.00%

---

24	100%
----	------



## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

ESIS INC  
Ncci - S364

### Indemnity Payment

0-14 Days	25	86.21%
15-21 Days	2	6.90%
22-28 Days	2	6.90%
29+ Days	0	0.00%
? Days	0	0.00%

---

Total	29	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	23	79.31%
18-26 Days	1	3.45%
27-34 Days	1	3.45%
35+ Days	4	13.79%
? Days	0	0.00%

---

29	100%
----	------

ESIS INC  
Ncci - S370

### Indemnity Payment

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

---

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

### Memorandum of Payment Received

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

---

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

EXCELSIOR INSURANCE COMPANY  
Ncci - 10650

### Indemnity Payment

0-14 Days	11	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

---

Total	11	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	11	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

---

11	100%
----	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

FAIRFIELD INSURANCE COMPANY  
Ncci - 32530

### 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%
---	------

FEDERAL INSURANCE CO  
Ncci - 12890

### Indemnity Payment

0-14 Days	5	62.50%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	3	37.50%
? Days	0	0.00%

---

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

### Memorandum of Payment Received

0-17 Days	2	25.00%
18-26 Days	2	25.00%
27-34 Days	1	12.50%
35+ Days	3	37.50%
? Days	0	0.00%

---

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

FIDELITY & GUARANTY INSURANCE  
Ncci - 10227

### Indemnity Payment

0-14 Days	13	76.47%
15-21 Days	3	17.65%
22-28 Days	1	5.88%
29+ Days	0	0.00%
? Days	0	0.00%

---

Total	17	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	8	47.06%
18-26 Days	6	35.29%
27-34 Days	0	0.00%
35+ Days	3	17.65%
? Days	0	0.00%

---

17	100%
----	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

FIRE & CASUALTY CO OF CONNE  
Ncci - 10731

### 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%
---	------

FIREMAN'S INS CO OF WASHINGTON  
Ncci - 27723

### 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%
-------	---	------

### 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%
---	------

FIREMANS FUND INSURANCE CO  
Ncci - 12416

### 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%
---	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

First Liberty Insurance Corp  
Ncci - 27359

### 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%
---	------

FUTURE COMP  
Ncci - CT017

### 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%

---

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

### 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%

---

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

GAB ROBBINS  
Ncci - CT019

### Indemnity Payment

0-14 Days	4	66.67%
15-21 Days	1	16.67%
22-28 Days	0	0.00%
29+ Days	1	16.67%
? Days	0	0.00%

---

Total	6	100%
-------	---	------

### Memorandum of Payment Received

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

---

6	100%
---	------



## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

GALLAGHER BASSETT INS SERVICES  
Ncci - CT005

### Indemnity Payment

0-14 Days	43	72.88%
15-21 Days	10	16.95%
22-28 Days	2	3.39%
29+ Days	4	6.78%
? Days	0	0.00%

---

Total	59	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	43	72.88%
18-26 Days	8	13.56%
27-34 Days	2	3.39%
35+ Days	6	10.17%
? Days	0	0.00%

---

59	100%
----	------

GALLAGHER BASSETT INSURANCE SE  
Ncci - TPA6

### 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%
---	------

GALLAGHER BASSETT SERVICES  
Ncci - CT003

### Indemnity Payment

0-14 Days	17	65.38%
15-21 Days	2	7.69%
22-28 Days	3	11.54%
29+ Days	4	15.38%
? Days	0	0.00%

---

Total	26	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	12	46.15%
18-26 Days	4	15.38%
27-34 Days	5	19.23%
35+ Days	5	19.23%
? Days	0	0.00%

---

26	100%
----	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

GALLAGHER-BASSET SERVICES INC.  
Ncci - CT036

### 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%
-------	---	------

### 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%
---	------

GALLAGHER-BASSETT INS SERVICES  
Ncci - S304

### Indemnity Payment

0-14 Days	6	66.67%
15-21 Days	2	22.22%
22-28 Days	0	0.00%
29+ Days	1	11.11%
? Days	0	0.00%

---

Total	9	100%
-------	---	------

### Memorandum of Payment Received

0-17 Days	6	66.67%
18-26 Days	2	22.22%
27-34 Days	1	11.11%
35+ Days	0	0.00%
? Days	0	0.00%

---

9	100%
---	------

GATES MACDONALD  
Ncci - S743

### Indemnity Payment

0-14 Days	8	80.00%
15-21 Days	1	10.00%
22-28 Days	1	10.00%
29+ Days	0	0.00%
? Days	0	0.00%

---

Total	10	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	7	70.00%
18-26 Days	1	10.00%
27-34 Days	1	10.00%
35+ Days	1	10.00%
? Days	0	0.00%

---

10	100%
----	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

GATES MCDONALD

Ncci - CT015

### 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%
---	------

GATES MCDONALD/ UNIV OF MAINE

Ncci - TPA23

### Indemnity Payment

0-14 Days	8	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

---

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

### Memorandum of Payment Received

0-17 Days	8	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

---

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

GENERAL ADJUSTMENT BUREAU

Ncci - S355

### Indemnity Payment

0-14 Days	1	33.33%
15-21 Days	2	66.67%
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	2	66.67%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	1	33.33%
? Days	0	0.00%

---

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

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

GENERAL INSURANCE COMPANY OF A  
Ncci - 13404

### Indemnity Payment

### Memorandum of Payment Received

0-14 Days	0	0.00%	0-17 Days	0	0.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%
<hr/>			<hr/>		
Total	0	100%		0	100%

GLOBE IDEMNITY CO  
Ncci - 10391

### Indemnity Payment

### Memorandum of Payment Received

0-14 Days	10	55.56%	0-17 Days	9	50.00%
15-21 Days	4	22.22%	18-26 Days	2	11.11%
22-28 Days	1	5.56%	27-34 Days	0	0.00%
29+ Days	3	16.67%	35+ Days	7	38.89%
? Days	0	0.00%	? Days	0	0.00%
<hr/>			<hr/>		
Total	18	100%		18	100%

Granite State Ins Co  
Ncci - 13102

### Indemnity Payment

### Memorandum of Payment Received

0-14 Days	0	0.00%	0-17 Days	0	0.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%
<hr/>			<hr/>		
Total	0	100%		0	100%



## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

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%

### 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%
-------	---	------	---	------

GREAT WEST CASUALTY  
Ncci - 11371

### 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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HANNAFORD BROTHERS  
Ncci - S381

### Indemnity Payment

0-14 Days	93	86.11%
15-21 Days	7	6.48%
22-28 Days	2	1.85%
29+ Days	6	5.56%
? Days	0	0.00%

### Memorandum of Payment Received

0-17 Days	92	85.19%
18-26 Days	8	7.41%
27-34 Days	3	2.78%
35+ Days	5	4.63%
? Days	0	0.00%

Total	108	100%	108	100%
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## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

HANOVER INSURANCE CO  
Ncci - 13633

### Indemnity Payment

0-14 Days	31	73.81%
15-21 Days	9	21.43%
22-28 Days	1	2.38%
29+ Days	0	0.00%
? Days	1	2.38%

### Memorandum of Payment Received

0-17 Days	30	71.43%
18-26 Days	7	16.67%
27-34 Days	1	2.38%
35+ Days	3	7.14%
? Days	1	2.38%

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Total	42	100%
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42	100%
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Harleysville Worcester Insuran  
Ncci - 21644

### 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	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%
---	------

HARTFORD FIRE INSURANCE COMPAN  
Ncci - 13269

### 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%

### 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%

---

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

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

HARTFORD INSURANCE CO OF THE M  
Ncci - 20605

### Indemnity Payment

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

---

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

### Memorandum of Payment Received

0-17 Days	5	62.50%
18-26 Days	1	12.50%
27-34 Days	0	0.00%
35+ Days	2	25.00%
? Days	0	0.00%

---

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

HELMSMAN MANAGEMENT SERVICE  
Ncci - S321

### 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%
-------	---	------

### 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%
---	------

HELMSMAN MANAGEMENT SERVICES  
Ncci - CT009

### Indemnity Payment

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

---

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

### Memorandum of Payment Received

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

---

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

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

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%

---

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%
---	------

INS CO OF THE STATE OF PENNSYL  
Ncci - 13889

### Indemnity Payment

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

---

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	1	25.00%
35+ Days	0	0.00%
? Days	1	25.00%

---

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

John Deere Ins Co  
Ncci - 13668

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

---

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



## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

KEMPER CASUALTY INSURANCE CO  
Ncci - 14257

Indemnity Payment			Memorandum of Payment Received		
0-14 Days	0	0.00%	0-17 Days	0	0.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%
<hr/>			<hr/>		
Total	0	100%		0	100%

LIBERTY MUTUAL INSURANCE CORP  
Ncci - 27243

Indemnity Payment			Memorandum of Payment Received		
0-14 Days	3	75.00%	0-17 Days	2	50.00%
15-21 Days	1	25.00%	18-26 Days	2	50.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%
<hr/>			<hr/>		
Total	4	100%		4	100%

LIBERTY INSURANCE CORP.  
Ncci - 21814

Indemnity Payment			Memorandum of Payment Received		
0-14 Days	34	87.18%	0-17 Days	31	79.49%
15-21 Days	0	0.00%	18-26 Days	1	2.56%
22-28 Days	1	2.56%	27-34 Days	1	2.56%
29+ Days	4	10.26%	35+ Days	6	15.38%
? Days	0	0.00%	? Days	0	0.00%
<hr/>			<hr/>		
Total	39	100%		39	100%

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

LIBERTY MUTUAL FIRE INSURANCE  
Ncci - 16586

Indemnity Payment				Memorandum of Payment Received			
0-14 Days	108		88.52%	0-17 Days	102		83.61%
15-21 Days	5		4.10%	18-26 Days	10		8.20%
22-28 Days	4		3.28%	27-34 Days	2		1.64%
29+ Days	4		3.28%	35+ Days	7		5.74%
? Days	1		0.82%	? Days	1		0.82%
<hr/>				<hr/>			
Total	122		100%		122		100%

LIBERTY MUTUAL INS CO  
Ncci - 15628

Indemnity Payment				Memorandum of Payment Received			
0-14 Days	32		82.05%	0-17 Days	31		79.49%
15-21 Days	1		2.56%	18-26 Days	2		5.13%
22-28 Days	3		7.69%	27-34 Days	3		7.69%
29+ Days	2		5.13%	35+ Days	2		5.13%
? Days	1		2.56%	? Days	1		2.56%
<hr/>				<hr/>			
Total	39		100%		39		100%

LUMBER MUTUAL INS CO  
Ncci - 16543

Indemnity Payment				Memorandum of Payment Received			
0-14 Days	1		100.00%	0-17 Days	1		100.00%
15-21 Days	0		0.00%	18-26 Days	0		0.00%
22-28 Days	0		0.00%	27-34 Days	0		0.00%
29+ Days	0		0.00%	35+ Days	0		0.00%
? Days	0		0.00%	? Days	0		0.00%
<hr/>				<hr/>			
Total	1		100%		1		100%

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

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%
-------	---	------

### 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%
---	------

LUMBERMENS MUTUAL CASUALTY CO  
Ncci - 15644

### Indemnity Payment

0-14 Days	4	50.00%
15-21 Days	2	25.00%
22-28 Days	1	12.50%
29+ Days	1	12.50%
? Days	0	0.00%

---

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

### Memorandum of Payment Received

0-17 Days	1	12.50%
18-26 Days	2	25.00%
27-34 Days	2	25.00%
35+ Days	3	37.50%
? Days	0	0.00%

---

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

MAINE ADJUSTMENT SERVICES  
Ncci - CT004

### 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%
---	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

MAINE AUTOMOBILE DEALERS  
Ncci - S803

### Indemnity Payment

0-14 Days	56	98.25%
15-21 Days	1	1.75%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

---

Total	57	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	57	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

---

57	100%
----	------

MAINE BONDING & CASUALTY CO  
Ncci - 12963

### 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%
-------	---	------

### 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%
---	------

MAINE EMPLOYERS MUTUAL INSURAN  
Ncci - 30449

### Indemnity Payment

0-14 Days	1,549	91.93%
15-21 Days	57	3.38%
22-28 Days	24	1.42%
29+ Days	55	3.26%
? Days	0	0.00%

---

Total	1,685	100%
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### Memorandum of Payment Received

0-17 Days	1,534	91.04%
18-26 Days	63	3.74%
27-34 Days	21	1.25%
35+ Days	67	3.98%
? Days	0	0.00%

---

1,685	100%
-------	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

MAINE EMPLOYERS MUTUAL INSURAN  
Ncci - TPA28

### 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%
---	------

MAINE HEALTH CARE ASSN W C FUN  
Ncci - S387

### Indemnity Payment

0-14 Days	10	41.67%
15-21 Days	9	37.50%
22-28 Days	3	12.50%
29+ Days	2	8.33%
? Days	0	0.00%

---

Total	24	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	12	50.00%
18-26 Days	9	37.50%
27-34 Days	2	8.33%
35+ Days	1	4.17%
? Days	0	0.00%

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24	100%
----	------

MAINE INS GUARANTEE ASSOC  
Ncci - MSIGA

### 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%

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



## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

MAINE MOTOR TRANSPORT W.C. TRU  
Ncci - S385

### Indemnity Payment

0-14 Days	35	94.59%
15-21 Days	1	2.70%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	1	2.70%

### Memorandum of Payment Received

0-17 Days	34	91.89%
18-26 Days	2	5.41%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	1	2.70%

---

Total	37	100%
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37	100%
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MAINE MUNICIPAL ASSOCIATION  
Ncci - S801

### Indemnity Payment

0-14 Days	186	83.41%
15-21 Days	23	10.31%
22-28 Days	5	2.24%
29+ Days	9	4.04%
? Days	0	0.00%

### Memorandum of Payment Received

0-17 Days	196	87.89%
18-26 Days	17	7.62%
27-34 Days	2	0.90%
35+ Days	8	3.59%
? Days	0	0.00%

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Total	223	100%
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223	100%
-----	------

MAINE SCHOOL MGNT ASSOC  
Ncci - S374

### Indemnity Payment

0-14 Days	87	97.75%
15-21 Days	0	0.00%
22-28 Days	1	1.12%
29+ Days	1	1.12%
? Days	0	0.00%

### Memorandum of Payment Received

0-17 Days	87	97.75%
18-26 Days	1	1.12%
27-34 Days	0	0.00%
35+ Days	1	1.12%
? Days	0	0.00%

---

Total	89	100%
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89	100%
----	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

MARRIOTT CLAIMS SERVICES  
Ncci - CT031

### 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%
---	------

MARYLAND CASUALTY CO  
Ncci - 10545

### Indemnity Payment

0-14 Days	9	69.23%
15-21 Days	2	15.38%
22-28 Days	0	0.00%
29+ Days	2	15.38%
? Days	0	0.00%

---

Total	13	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	8	61.54%
18-26 Days	2	15.38%
27-34 Days	1	7.69%
35+ Days	2	15.38%
? Days	0	0.00%

---

13	100%
----	------

MASSACHUSETTS BAY INS CO  
Ncci - 10006

### Indemnity Payment

0-14 Days	6	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

---

Total	6	100%
-------	---	------

### 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%

---

6	100%
---	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

Mead Oxford Corporation  
Ncci - S394

### Indemnity Payment

0-14 Days	12	92.31%
15-21 Days	0	0.00%
22-28 Days	1	7.69%
29+ Days	0	0.00%
? Days	0	0.00%

### Memorandum of Payment Received

0-17 Days	12	92.31%
18-26 Days	1	7.69%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

---

Total	13	100%
-------	----	------

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13	100%
----	------

MITSUI SUMITOMO INS CO OF AMER  
Ncci - 19089

### 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%
---	------

Morse, Payson & Noyes  
Ncci - S388

### Indemnity Payment

0-14 Days	71	89.87%
15-21 Days	7	8.86%
22-28 Days	0	0.00%
29+ Days	1	1.27%
? Days	0	0.00%

### Memorandum of Payment Received

0-17 Days	67	84.81%
18-26 Days	7	8.86%
27-34 Days	4	5.06%
35+ Days	1	1.27%
? Days	0	0.00%

---

Total	79	100%
-------	----	------

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79	100%
----	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

NATIONAL GRANGE MUT INS CO  
Ncci - 16322

### 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%
---	------

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

---

Total	10	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	7	70.00%
18-26 Days	1	10.00%
27-34 Days	1	10.00%
35+ Days	1	10.00%
? Days	0	0.00%

---

10	100%
----	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

NEW HAMPSHIRE INS COMPANY  
Ncci - 13080

### 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%
---	------

NEW YORK UNDERWRITERS INS CO  
Ncci - 10456

### Indemnity Payment

0-14 Days	4	66.67%
15-21 Days	1	16.67%
22-28 Days	0	0.00%
29+ Days	1	16.67%
? Days	0	0.00%

### Memorandum of Payment Received

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

---

Total	6	100%
-------	---	------

---

6	100%
---	------

NO RECORDED COVERAGE  
Ncci - NONE

### Indemnity Payment

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

### Memorandum of Payment Received

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

---

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

---

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



## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

NORGUARD INSURANCE COMPANY  
Ncci - 25844

### Indemnity Payment

0-14 Days	40	78.43%
15-21 Days	5	9.80%
22-28 Days	2	3.92%
29+ Days	4	7.84%
? Days	0	0.00%

---

Total	51	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	38	74.51%
18-26 Days	6	11.76%
27-34 Days	1	1.96%
35+ Days	6	11.76%
? Days	0	0.00%

---

51	100%
----	------

NORTHERN INSURANCE CO OF NY  
Ncci - 13765

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

---

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

OLD REPUBLIC INS CO  
Ncci - 11509

### Indemnity Payment

0-14 Days	0	0.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	3	100.00%
? 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	1	33.33%
35+ Days	2	66.67%
? Days	0	0.00%

---

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

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

ONEBEACON AMERICA INSURANCE CO  
Ncci - 14540

### Indemnity Payment

0-14 Days	20	95.24%
15-21 Days	1	4.76%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

---

Total	21	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	18	85.71%
18-26 Days	1	4.76%
27-34 Days	1	4.76%
35+ Days	1	4.76%
? Days	0	0.00%

---

Total	21	100%
-------	----	------

ONEBEACON INSURANCE COMPANY  
Ncci - 10359

### 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%
-------	---	------

### 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%

---

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

PACIFIC EMPLOYERS INS CO  
Ncci - 10677

### Indemnity Payment

0-14 Days	7	70.00%
15-21 Days	2	20.00%
22-28 Days	0	0.00%
29+ Days	1	10.00%
? Days	0	0.00%

---

Total	10	100%
-------	----	------

### Memorandum of Payment Received

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

---

Total	10	100%
-------	----	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

PACIFIC INDEMNITY INS CO  
Ncci - 10685

### 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%
---	------

PEERLESS INS CO  
Ncci - 11355

### Indemnity Payment

0-14 Days	45	97.83%
15-21 Days	1	2.17%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

### Memorandum of Payment Received

0-17 Days	44	95.65%
18-26 Days	1	2.17%
27-34 Days	0	0.00%
35+ Days	1	2.17%
? Days	0	0.00%

---

Total	46	100%
-------	----	------

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46	100%
----	------

PENNSYLVANIA MGF. INDEMNITY CO  
Ncci - 21288

### 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%
-------	---	------

---

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

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

PORTLAND, CITY OF  
Ncci - S733

### Indemnity Payment

0-14 Days	30	90.91%
15-21 Days	2	6.06%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	1	3.03%

---

Total	33	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	30	90.91%
18-26 Days	2	6.06%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	1	3.03%

---

33	100%
----	------

RELIANCE INSURANCE COMPANY  
Ncci - 12521

### 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%
---	------

RISK ENTERPRISES MANAGEMENT  
Ncci - CT001

### Indemnity Payment

0-14 Days	3	30.00%
15-21 Days	3	30.00%
22-28 Days	2	20.00%
29+ Days	2	20.00%
? Days	0	0.00%

---

Total	10	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	0	0.00%
18-26 Days	3	30.00%
27-34 Days	2	20.00%
35+ Days	5	50.00%
? Days	0	0.00%

---

10	100%
----	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

ROYAL & SUN/ BOWATER  
Ncci - CT024

### Indemnity Payment

0-14 Days	3	60.00%
15-21 Days	0	0.00%
22-28 Days	2	40.00%
29+ Days	0	0.00%
? Days	0	0.00%

---

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

### Memorandum of Payment Received

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

---

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

ROYAL & SUNALLIANCE  
Ncci - 13684

### Indemnity Payment

0-14 Days	77	81.91%
15-21 Days	10	10.64%
22-28 Days	1	1.06%
29+ Days	6	6.38%
? Days	0	0.00%

---

Total	94	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	70	74.47%
18-26 Days	9	9.57%
27-34 Days	6	6.38%
35+ Days	9	9.57%
? Days	0	0.00%

---

94	100%
----	------

ROYAL INDEMNITY COMPANY  
Ncci - 10723

### Indemnity Payment

0-14 Days	15	75.00%
15-21 Days	1	5.00%
22-28 Days	2	10.00%
29+ Days	2	10.00%
? Days	0	0.00%

---

Total	20	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	13	65.00%
18-26 Days	4	20.00%
27-34 Days	1	5.00%
35+ Days	2	10.00%
? Days	0	0.00%

---

20	100%
----	------



## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

RYDER CLAIMS SERVICE CORP  
Ncci - S350

### 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%
---	------

SAFEGUARD INSURANCE COMPANY  
Ncci - 13986

### 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	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%
---	------

SAFETY NATIONAL CASUALTY CORP  
Ncci - 16349

### 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%
---	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

SAVERS PROPERTY & CASUALTY INS  
Ncci - 31771

### Indemnity Payment

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

---

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

### Memorandum of Payment Received

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

---

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

SECURITY INSURANCE OF HARTFORD  
Ncci - 12572

### Indemnity Payment

0-14 Days	25	83.33%
15-21 Days	3	10.00%
22-28 Days	2	6.67%
29+ Days	0	0.00%
? Days	0	0.00%

---

Total	30	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	24	80.00%
18-26 Days	2	6.67%
27-34 Days	1	3.33%
35+ Days	3	10.00%
? Days	0	0.00%

---

30	100%
----	------

SEDGEWICK CLAIMS MGT SERVICES  
Ncci - CT006

### Indemnity Payment

0-14 Days	50	80.65%
15-21 Days	5	8.06%
22-28 Days	2	3.23%
29+ Days	5	8.06%
? Days	0	0.00%

---

Total	62	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	38	61.29%
18-26 Days	5	8.06%
27-34 Days	6	9.68%
35+ Days	13	20.97%
? Days	0	0.00%

---

62	100%
----	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

SEDGWICK CLAIMS MANAGEMENT  
Ncci - CT011

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

---

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

SEDGWICK CLAIMS MANAGEMENT SVC  
Ncci - TPA26

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

---

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

SEDGWICK CLAIMS MGMT/ HOME DEP  
Ncci - CT023

### Indemnity Payment

0-14 Days	6	66.67%
15-21 Days	1	11.11%
22-28 Days	0	0.00%
29+ Days	1	11.11%
? Days	1	11.11%

---

Total	9	100%
-------	---	------

### Memorandum of Payment Received

0-17 Days	4	44.44%
18-26 Days	1	11.11%
27-34 Days	0	0.00%
35+ Days	3	33.33%
? Days	1	11.11%

---

9	100%
---	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

SEDGWICK CLAIMS MGMT/GENERAL E  
Ncci - CT032

### Indemnity Payment

0-14 Days	12	92.31%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	1	7.69%
? Days	0	0.00%

---

Total	13	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	10	76.92%
18-26 Days	1	7.69%
27-34 Days	0	0.00%
35+ Days	2	15.38%
? Days	0	0.00%

---

13	100%
----	------

SEDGWICK CLAIMS MGT SERVICES I  
Ncci - S301

### Indemnity Payment

0-14 Days	218	88.26%
15-21 Days	20	8.10%
22-28 Days	7	2.83%
29+ Days	2	0.81%
? Days	0	0.00%

---

Total	247	100%
-------	-----	------

### Memorandum of Payment Received

0-17 Days	209	84.62%
18-26 Days	30	12.15%
27-34 Days	5	2.02%
35+ Days	3	1.21%
? Days	0	0.00%

---

247	100%
-----	------

SEDGWICK CLAIMS MGT SERVICES/  
Ncci - S399

### Indemnity Payment

0-14 Days	7	87.50%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	1	12.50%
? Days	0	0.00%

---

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

### Memorandum of Payment Received

0-17 Days	3	37.50%
18-26 Days	2	25.00%
27-34 Days	0	0.00%
35+ Days	3	37.50%
? Days	0	0.00%

---

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

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

SENTRY INSURANCE  
Ncci - 15571

### Indemnity Payment

0-14 Days	19	86.36%
15-21 Days	1	4.55%
22-28 Days	2	9.09%
29+ Days	0	0.00%
? Days	0	0.00%

---

Total	22	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	15	68.18%
18-26 Days	2	9.09%
27-34 Days	3	13.64%
35+ Days	2	9.09%
? Days	0	0.00%

---

22	100%
----	------

SOMPO JAPAN INS COMPANY OF AME  
Ncci - 19321

### 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%
---	------

SPECIALTY RISK SERVICES  
Ncci - CT026

### Indemnity Payment

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

---

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

### Memorandum of Payment Received

0-17 Days	2	40.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	3	60.00%
? Days	0	0.00%

---

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



## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

SPECIALTY RISK SERVICES  
Ncci - CT037

### Indemnity Payment

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

---

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	0	0.00%
? Days	1	50.00%

---

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

ST PAUL FIRE & MARINE INSURANC  
Ncci - 13706

### Indemnity Payment

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

---

Total	13	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	1	7.69%
18-26 Days	4	30.77%
27-34 Days	1	7.69%
35+ Days	7	53.85%
? Days	0	0.00%

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13	100%
----	------

ST PAUL GUARDIAN INS CO  
Ncci - 14230

### 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%
---	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

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%

### 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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STAR INSURANCE CO  
Ncci - 24562

### Indemnity Payment

0-14 Days	5	55.56%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	4	44.44%
? 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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STATE OF MAINE WORKERS COMP DI  
Ncci - S369

### Indemnity Payment

0-14 Days	123	87.86%
15-21 Days	9	6.43%
22-28 Days	1	0.71%
29+ Days	7	5.00%
? Days	0	0.00%

### Memorandum of Payment Received

0-17 Days	124	88.57%
18-26 Days	6	4.29%
27-34 Days	3	2.14%
35+ Days	7	5.00%
? Days	0	0.00%

Total	140	100%	140	100%
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## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

SYNERNET  
Ncci - TPA8

### Indemnity Payment

0-14 Days	60	86.96%
15-21 Days	5	7.25%
22-28 Days	1	1.45%
29+ Days	3	4.35%
? Days	0	0.00%

### Memorandum of Payment Received

0-17 Days	52	75.36%
18-26 Days	7	10.14%
27-34 Days	2	2.90%
35+ Days	8	11.59%
? Days	0	0.00%

---

Total                      69      100%

---

69      100%

SYNERNET INC  
Ncci - S395

### Indemnity Payment

0-14 Days	34	82.93%
15-21 Days	5	12.20%
22-28 Days	2	4.88%
29+ Days	0	0.00%
? Days	0	0.00%

### Memorandum of Payment Received

0-17 Days	32	78.05%
18-26 Days	6	14.63%
27-34 Days	1	2.44%
35+ Days	2	4.88%
? Days	0	0.00%

---

Total                      41      100%

---

41      100%

THE HARTFORD  
Ncci - 10448

### Indemnity Payment

0-14 Days	11	84.62%
15-21 Days	1	7.69%
22-28 Days	0	0.00%
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	1	7.69%
35+ Days	1	7.69%
? Days	0	0.00%

---

Total                      13      100%

---

13      100%

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

The May Department Stores Co  
Ncci - S338

### 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%
-------	---	------

### Memorandum of Payment Received

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

---

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

TOKIO MARINE & FIRE IND CO  
Ncci - 14281

### 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%
---	------

TRANSCONTINENTAL INSURANCE COM  
Ncci - 12688

### 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%
-------	---	------

### 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%
---	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

TRANSPORTATION INSURANCE COMPA  
Ncci - 12408

### Indemnity Payment

0-14 Days	12	92.31%
15-21 Days	1	7.69%
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	10	76.92%
18-26 Days	1	7.69%
27-34 Days	1	7.69%
35+ Days	1	7.69%
? Days	0	0.00%

---

13	100%
----	------

TRAVELERS CASUALTY & SURETY CO  
Ncci - 11223

### 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%

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

### Memorandum of Payment Received

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

---

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

TRAVELERS INDEMNITY COMPANY OF  
Ncci - 13439

### Indemnity Payment

0-14 Days	29	80.56%
15-21 Days	4	11.11%
22-28 Days	0	0.00%
29+ Days	3	8.33%
? Days	0	0.00%

---

Total	36	100%
-------	----	------

### Memorandum of Payment Received

0-17 Days	27	75.00%
18-26 Days	5	13.89%
27-34 Days	2	5.56%
35+ Days	2	5.56%
? Days	0	0.00%

---

36	100%
----	------



## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

TRAVELERS INS CO  
Ncci - 10804

### Indemnity Payment

0-14 Days	19	79.17%
15-21 Days	3	12.50%
22-28 Days	2	8.33%
29+ Days	0	0.00%
? Days	0	0.00%

---

Total	24	100%
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### Memorandum of Payment Received

0-17 Days	14	58.33%
18-26 Days	6	25.00%
27-34 Days	2	8.33%
35+ Days	2	8.33%
? Days	0	0.00%

---

24	100%
----	------

TRAVELERS PROPERTY CASUALTY CO  
Ncci - 13579

### Indemnity Payment

0-14 Days	30	71.43%
15-21 Days	4	9.52%
22-28 Days	5	11.90%
29+ Days	3	7.14%
? Days	0	0.00%

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Total	42	100%
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### Memorandum of Payment Received

0-17 Days	19	45.24%
18-26 Days	7	16.67%
27-34 Days	4	9.52%
35+ Days	12	28.57%
? Days	0	0.00%

---

42	100%
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TWIN CITY FIRE INS CO  
Ncci - 14974

### Indemnity Payment

0-14 Days	13	76.47%
15-21 Days	1	5.88%
22-28 Days	1	5.88%
29+ Days	2	11.76%
? Days	0	0.00%

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Total	17	100%
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### Memorandum of Payment Received

0-17 Days	9	52.94%
18-26 Days	4	23.53%
27-34 Days	1	5.88%
35+ Days	3	17.65%
? Days	0	0.00%

---

17	100%
----	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

UNITED STATES FIRE INSURANCE C  
Ncci - 12777

### 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%

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

### Memorandum of Payment Received

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

---

3	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	1	50.00%
29+ Days	1	50.00%
? Days	0	0.00%

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Total	2	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	2	100.00%
? Days	0	0.00%

---

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

VALLEY FORGE INSURANCE COMPANY  
Ncci - 15032

### 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%
-------	---	------

### 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%

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

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

VANLINER INSURANCE

Ncci - 24023

### 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%

### 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%

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Total	2	100%
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2	100%
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VIRGINIA SURETY COMPANY INC

Ncci - 19879

### 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%

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

WARD NORTH AMERICA

Ncci - CT014

### Indemnity Payment

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

### Memorandum of Payment Received

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

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Total	2	100%
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2	100%
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## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

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%

---

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%
---	------

WAUSAU UNDERWRITERS INS CO  
Ncci - 18996

### Indemnity Payment

0-14 Days	8	100.00%
15-21 Days	0	0.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

---

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

### Memorandum of Payment Received

0-17 Days	8	100.00%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

---

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

YORK INSURANCE COMPANY OF MAIN  
Ncci - 36501

### 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%
-------	---	------

### 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%
---	------

## Appendix E

Compliance Report

01/01/2003 - 12/31/2003

ZURICH AMERICAN INSURANCE CO  
Ncci - 10863

### Indemnity Payment

0-14 Days	29	63.04%
15-21 Days	6	13.04%
22-28 Days	5	10.87%
29+ Days	6	13.04%
? Days	0	0.00%

### Memorandum of Payment Received

0-17 Days	25	54.35%
18-26 Days	8	17.39%
27-34 Days	4	8.70%
35+ Days	9	19.57%
? Days	0	0.00%

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Total	46	100%
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46	100%
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? --> Indicates the Insurer, TPA, Self-insured Employer did not provide required data, and calculation could not be determined.



## Appendix E

Summary      Compliance Report      01/01/2003 - 12/31/2003

### Indemnity Payment

0-14	Days	4173	85.56%
15-21	Days	345	7.07%
22-28	Days	122	2.50%
29+	Days	219	4.49%
?	Days	18	0.37%

### Memorandum of Payment Received

0-17	Days	3993	81.87%
18-26	Days	374	7.67%
27-34	Days	138	2.83%
35+	Days	354	7.26%
?	Days	18	0.37%

---

Total		4877	100%		4877	100%
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**Appendix F**

**Compliance Calculation Methodology**

**2003**



## **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 1<sup>st</sup> day of incapacity if date employer notified not supplied)

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

## INITIAL INDEMNITY 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. 1<sup>st</sup> 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 1<sup>st</sup> 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-A M.R.S.A. §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 14<sup>th</sup> day, but must be received by the 17<sup>th</sup> day. Three mail days are provided for receipt by the Board. MOPs received after the 17<sup>th</sup> 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 filling 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 1<sup>st</sup> 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.

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