

MAINE STATE LEGISLATURE

The following document is provided by the
LAW AND LEGISLATIVE DIGITAL LIBRARY
at the Maine State Law and Legislative Reference Library
<http://legislature.maine.gov/lawlib>



Reproduced from scanned originals with text recognition applied
(searchable text may contain some errors and/or omissions)

2005

ANNUAL COMPLIANCE REPORT

STATE OF MAINE WORKERS' COMPENSATION BOARD



JANUARY 1, 2005 - DECEMBER 31, 2005

OFFICE OF MONITORING, AUDIT & ENFORCEMENT

KF

3615

.Z99

M227

2005

Paul R. Dionne
Executive Director/Chair

Steven P. Minkowsky
Deputy Director of Benefits Administration

**Maine Workers' Compensation Board (MWCB)
2005
Annual Compliance Report**

TABLE OF CONTENTS

1. Executive Summary	Pages 1-4
2. Recommendations for High Compliance Performance	Page 5
3. Annual Compliance Summary	Page 6
4. First Reports of Occupational Injury or Disease Compliance Summary	Page 7
5. Payments of Initial Indemnity Benefits Compliance Summary	Page 8
6. Filing of Memoranda of Payment Compliance Summary	Page 9
7. Filing of Notices of Controversy Summary	Page 10
8. Utilization Analysis	Page 11
9. Compliance Trends Analysis	Page 12
10. Initial Indemnity Payments Compliance Comparison by Insurance Entity Type	Page 13
11. Initial Filing of Memoranda of Payment Compliance Comparison by Insurance Entity Type	Page 14
12. Percentage of Memoranda of Payment Filed by Entity Type	Page 15
13. Percentage of Insurance Groups At or Above MWCB Benchmarks for Initial Indemnity Payments and Memoranda of Payment Filing	Page 16
14. Initial Indemnity Payments and Memoranda of Payment Filing Compliance Comparison Between In-State and Out-of-State Insurance Groups	Page 17
15. Quarterly and Annual Insurance Group Compliance Charts	Pages 18 - 72

**Maine Workers' Compensation Board (MWCB)
2005
Annual Compliance Report**

CHARTS AND TABLES

CHARTS

Chart 1 -	Receipt of First Reports of Occupational Injury or Disease at MWCB	Page 7
Chart 2 -	Compliance Percentage for Receipt of First Reports of Occupational Injury or Disease for 2005	Page 7
Chart 3 -	Number of First Reports of Occupational Injury or Disease Received at MWCB per Quarter of 2004 and 2005	Page 7
Chart 4 -	Payments of Initial Indemnity Benefits	Page 8
Chart 5 -	Compliance Percentage for Initial Indemnity Payments Per Quarter of 2005	Page 8
Chart 6 -	Annual Compliance Trends – Initial Indemnity Payments	Page 8
Chart 7 -	Compliance Percentage for Filing of Memoranda of Payment with MWCB	Page 9
Chart 8 -	Compliance Percentage for Filing of Memoranda of Payment Per Quarter of 2005	Page 9
Chart 9 -	Annual Compliance Trends – Filing of Memoranda of Payment	Page 9
Chart 10 -	Compliance Percentage for Filing Notices of Controversy with MWCB	Page 10
Chart 11 -	Compliance Percentage for Filing of Notices of Controversy Per Quarter of 2005	Page 10
Chart 12 -	Annual Compliance Trends – Filing of Notices of Controversy	Page 10
Chart 13 -	Utilization Analysis	Page 11
Chart 14 -	Initial Activity Analysis	Page 11
Chart 15 -	Compliance Trends – First Reports	Page 12
Chart 16 -	Compliance Trends – Initial Indemnity Payments	Page 12
Chart 17 -	Compliance Trends – MOP Filing	Page 12

Chart 18 -	Initial Indemnity Payments Compliance by Insurance Entity Type	Page 13
Chart 19 -	Memoranda of Payment Filing Compliance by Insurance Entity Type	Page 14
Chart 20 -	Percentage of Memoranda of Payment Filed by Adjusting Entity Type 2004	Page 15
Chart 21 -	Percentage of Memoranda of Payment Filed by Adjusting Entity Type 2005	Page 15
Chart 22 -	Insurance Groups At or Above MWCB Benchmark for Initial Indemnity Payments 2001 to 2005	Page 16
Chart 23 -	Insurance Groups At or Above MWCB Benchmark for Initial Filing of Memoranda of Payment 2001 to 2005	Page 16
Chart 24 -	Initial Indemnity Payments Compliance In-State vs. Out-of-State Insurance Groups	Page 17
Chart 25 -	Initial Memoranda of Payment Filing Compliance In-State vs. Out-of-State Insurance Groups	Page 17
Chart 26 -	Percentage of Memoranda of Payment Filed In-State vs. Out-of-State Insurance Groups 2005	Page 17
Trend - Charts	Quarterly and Annual Compliance Performance per Insurance Group	Pages 18-72

TABLES

Table 1 -	2005 Quarterly Compliance Summary	Page 6
Table 2 -	Annual Compliance Comparison Pilot Project through 2005	Page 6
Table 3 -	Percentage Change Over Time	Page 6
Table 4 -	First Reports of Occupational Injury or Disease Received at MWCB Distribution	Page 7
Table 5 -	Initial Indemnity Payments Distribution	Page 8
Table 6 -	Initial Memoranda of Payment Filing Distribution	Page 9
Table 7 -	Notices of Controversy Filing Distribution	Page 10

APPENDICES

A.	Insurance Group Compliance Initial Filings Comparison	Pages A1 - A9
B.	Insurance Group Compliance Initial Indemnity Payments and MOP Filing	Pages B1 – B9
C.	Insurance Group Compliance NOC Filing	Pages C1 – C9
D.	Insurance Groups with Less Than 10 MOP Filings	Page D1
E.	Insurance Groups with More Than 10 MOP Filings	Pages E1 – E2
F.	Insurance Entity Type Compliance	Pages F1 – F4
G.	In-State Insurance Group Compliance	Pages G1 – G4
H.	Out-of-State Insurance Group Compliance	Pages H1 – H6
I.	Compliance Data	Pages I1 – I60
J.	Compliance Calculation Methodology	Pages J1 – J4

EXECUTIVE SUMMARY

On August 22, 2006, the Maine Workers' Compensation Board unanimously approved the 2005 Annual Compliance Report from January 1, 2005 through December 31, 2005. This report represents the efforts of the Office of Monitoring, Audit and Enforcement (MAE Program) and the workers' compensation community.

This report was prepared by the following MAE staff members:

Jeffery Levesque - Management Analyst

Research and Report Compilation

Kathleen Schulz - Planning & Research Associate

Research and Report Compilation

Brad Howard - Planning & Research Associate

Research and Report Compilation

Steven Minkowsky - Deputy Director of Benefits Administration

Editor

Anne Poulin - Administrative Secretary

Administrative Support

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 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 Reports 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. These components were further modified by the Board when the Board made the following motion:

On June 17, 2003 the Workers' Compensation Board of Directors unanimously passed the following motion:

MOVE to implement the NOC Pilot Project to provide for the reporting of the number, timeliness and percent of initial indemnity claims denied (NOCs) in the compliance reports of 2004.

This performance indicator was made a permanent part of the Compliance Reports by the following Board Action:

On November 22, 2005, the Workers' Compensation Board of Directors passed the following motion in a majority vote:

MOVE to implement the reporting of the number, timeliness and the percent of initial indemnity claims denied (NOC's) in the quarterly and annual compliance reports.

Upon approval of the First Quarter 2004 Quarterly Compliance Report, the Board directed that the number and timeliness of NOCs be reported in the Quarterly Compliance Reports of 2004 and the percent of initial indemnity claims denied be detailed in the Annual Compliance Report.

The 2005 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. Lost Time First Reports.

- 14,989 Lost Time First Reports were received by the MWCB in 2005. This represents 586 fewer reports than in 2004 and 1,373 fewer than in 2003.
- 86% (86.12%) were filed within 7 days. 90% (90.20%) were filed within 10 days.

B. Payments of Initial Indemnity Benefit.

- 87% (86.59%) of initial indemnity benefits were paid within 14 days. This is the highest annual compliance the industry has achieved to date. The MWCB Benchmark is 80%.
- Continued focus on poor compliance carriers in 2005 played a large part in increasing this compliance performance by just over 1% compared to 2004.

C. Memoranda of Payment Filed Within 17 Days.

- 84% (83.93%) of all Memoranda of Payment were filed within 17 days. The MWCB Benchmark is 75%. The insurance community exceeded this benchmark by nearly nine percent (8.93%).

C. Notices of Controversy.

On June 17, 2003 the Workers' Compensation Board of Directors unanimously passed the following motion:

MOVE to implement the NOC Pilot Project to provide for the reporting of the number, timeliness and percent of initial indemnity claims denied (NOCs) in the compliance reports of 2004.

The NOC performance indicator was made a permanent part of the report with the following motion:

On November 22, 2005, the Maine Workers' Compensation Board of Directors approved by majority vote the following motion:

MOVE to implement the reporting, timeliness and the percent of initial indemnity claims denied (NOC's) in the quarterly and annual compliance reports.

- 92.42% of the Initial Indemnity NOCs filed in 2005 were filed within 0-17 days. This marks the second year that the filing distribution of initial indemnity NOCs appears in the Board's Compliance Reports and the compliance is 1% improvement over 2004.
- *Appendix A:* Initial Filings Comparison: Appendix A was generated at the request of the Board of Directors on August 24, 2004.
- *Appendix C:* Provides NOC filing timeliness compliance information by insurance groups.

III. CAVEATS

A. General Caveats.

- This Annual 2005 Compliance Report represents dynamic results based upon data received by March 31, 2006.

The Board's current benchmarks are as follows:

- (1) Payments 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.
 - The Reconciliation Report process identified internal and external errors and problems. These errors and problems were referred to the appropriate entities for correction.

B. NOC-Related Caveats.

- The measurement of the Filing of Initial Indemnity Notices of Controversy (NOCs) excludes the following types of NOCs:
 1. NOCs submitted for reasons of "Jurisdiction" and "Coverage".
 2. NOCs submitted by entities that are not the carrier of record.
 3. NOCs filed on "Medical Only" claims.
 4. NOCs with subsequent incapacity dates after a Return to Work Date where a claim for compensation could not be determined by the Board.
- The measurement of the filing of Initial Indemnity Notices of Controversy (NOCs) reflects the timeliness of initial indemnity NOCs.
- Initial Indemnity Notices of Controversy can be filed for a number of reasons including: Benefit Amount in Dispute, Legal Causation, Coverage, Notice of Injury, Extent of Incapacity, Statute of Limitations and Jurisdiction

- The number of Initial Indemnity NOCs filed by an insurer, contrasted with the number of Initial MOPs filed by the insurer, may be used as one of many claims administration indicators that may result in an insurer being referred for audit for possible violations of the Act.
- Employer delays in reporting dates of injury and/or dates of incapacity lower insurance company and third-party administrator compliance.

C. MOP-Related Caveats.

- The timeliness of certain benefits such as salary continuation is currently impossible to track. Consequently, these are not measured for timeliness of payment, but are tracked for the timeliness of the form filing of the MOP.
- These MOPs are identified as “Alternate Benefits” within the appendices.

IV. CORRECTIVE ACTION PLANS (CAPs)

A. Current CAPs.

The following insurance groups have had Corrective Action Plans (CAPs) in place for some period of time. Corrective Action Plans are implemented for insurers and self-insured employers with chronic poor compliance and filing procedures. These plans have improved the performance of many of these carriers.

<u>Insurer</u>	<u>Market Share by Premium Written</u>
A. Royal & Sunalliance	4.70%
B. St. Paul/Travelers Insurance	2.75%
C. CNA Insurance Group	1.01%
D. Chubb & Son Insurance	0.35%
E. Ace/ESIS Insurance Group	0.01%
F. Gallagher Bassett Claims Services	NA-TPA
G. Crawford & Company	NA-TPA
H. Cambridge Integrated Services	NA-TPA
I. Hartford/Specialty Risk Services	Not Available
J. Georgia Pacific	Not Available

Elements of the Corrective Action Plans are reviewed and updated each quarter to track compliance changes and ensure that the elements of the Corrective Action Plan are being met.

Compliance information on individual insurance carriers, third-party administrators, and self-administered employers for the four quarters of 2005 is listed on the Board's website: www.maine.gov/wcb/

Annual Compliance Report

01/01/2005 -12/31/2005

High Compliance Performers

2005

Volume of MOPs	Insurance Groups/TPAs			
	Name of Group/TPA	# of MOPs Filed	Initial Payment Compliance	MOP Filing Compliance
301+	Maine Employers' Mutual Insurance Co.	1,664	91%	91%
101-300	Acadia	106	95%	97%
	Synernet	137	94%	90%
	HRH Claims Management Service	262	85%	88%
51-100	Peerless	71	91%	94%
	Guard Group	53	87%	85%
	Gates MacDonald	56	84%	80%
10-50	Hanover Insurance	38	95%	92%
	Sentry Insurance	46	93%	83%

Volume of MOPs	Self-Administered Employers			
	Name of Employer	# of MOPs Filed	Initial Payment Compliance	MOP Filing Compliance
101+	Maine School Management	117	97%	98%
	Maine Municipal Association	255	87%	85%
51-100	Maine Automobile Dealers	60	95%	100%
	Bath Iron Works	52	96%	98%
	Hannaford Brothers	76	96%	92%
10 - 50	Bangor, City of	18	100%	100%
	Maine Health Care Association	48	96%	98%
	Maine Motor Transport	51	92%	96%

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.

Annual Compliance Report

01/01/2005 - 12/31/2005

Table 1

2005 Quarterly Compliance Reports

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter	
	7 Days	10 Days	7 Days	10 Days	7 Days	10 Days	7 Days	10 Days
First Reports of Injury Received Within:	87.50%	91.23%	86.51%	90.09%	84.18%	88.52%	85.61%	90.75%
Initial Indemnity Payments Made Within 14 Days	85.93%		86.08%		85.66%		88.68%	
Memoranda of Payment Received Within 17 Days	83.03%		83.61%		82.98%		86.96%	
Notices of Controversy Received Within 17 Days	93.58%		90.98%		91.91%		90.82%	
	Static results based upon data received by the deadline for each quarter.							

Table 2

Annual Compliance

	Pilot Project 1997	1999	2000	2001	2002	2003	2004	2005
First Reports of Injury Received Within 7 Days	36.74%	69.20%	78.33%	79.71%	81.73%	82.43%	85.70%	86.12%
Initial Indemnity Payments Made Within 14 Days	59.39%	79.35%	80.26%	82.79%	85.27%	85.56%	85.30%	86.59%
Memoranda of Payment Received Within 17 Days	56.78%	75.14%	74.62%	77.08%	80.78%	81.87%	82.81%	83.93%
Notices of Controversy Received Within 17 Days							91.43%	92.42%
	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	Since 2003	Since 2004
First Reports of Injury Received Within 7 Days	134.40%		24.45%	9.95%	8.04%	5.37%	4.48%	0.49%
Initial Indemnity Payments Made Within 14 Days	45.80%		9.12%	7.89%	4.59%	1.55%	1.20%	1.51%
Memoranda of Payment Received Within 17 Days	47.82%		11.70%	12.48%	8.89%	3.90%	2.52%	1.35%

**Annual Compliance Report
01/01/2005 - 12/31/2005**

FIRST REPORTS OF OCCUPATIONAL INJURY OR DISEASE

Chart 1

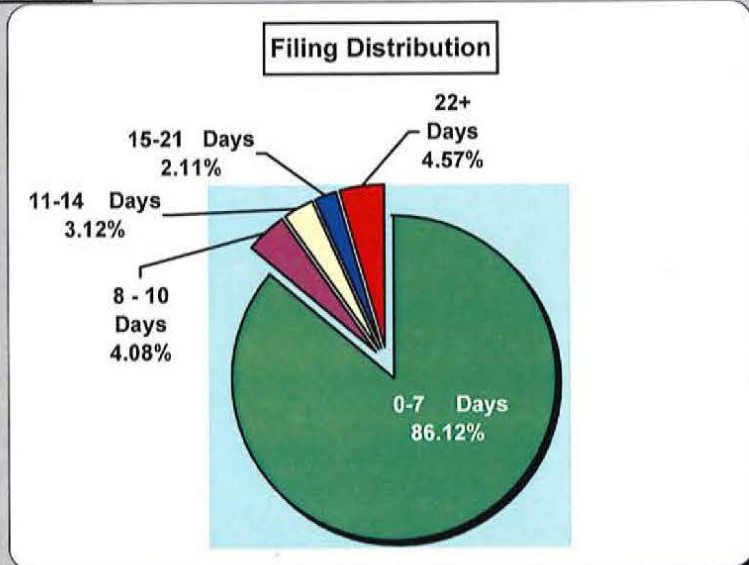


Table 4

First Reports Received Within:

0-7 Days	12,909	86.12%
8-10 Days	612	4.08%
11-14 Days	467	3.12%
15-21 Days	316	2.11%
22+ Days	685	4.57%
Total	14,989	100%

Chart 2

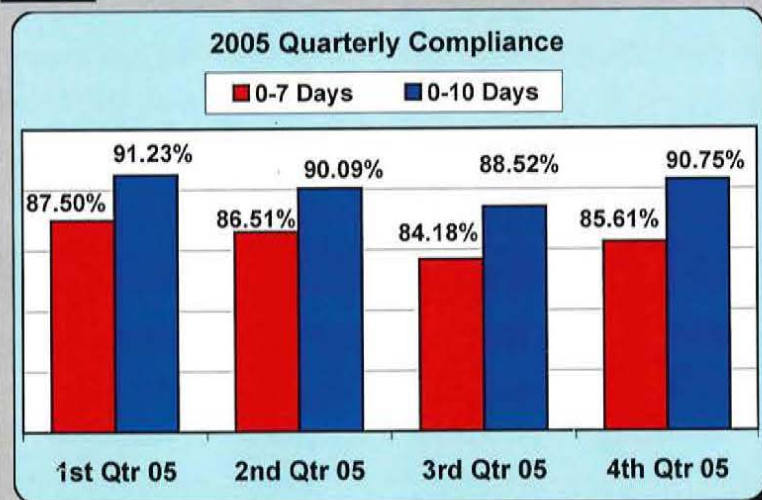


Chart 3



Improvement in Lost Time First Report Filing Compliance Continues

In 2005, 14,989 Lost Time First Reports were filed with the MWCB, 586 fewer First Reports of Injury (FROIs) than 2004 and 1,373 fewer than 2003. The compliance rate for timely filing was 86.12% (2004 compliance was 85.7%).

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

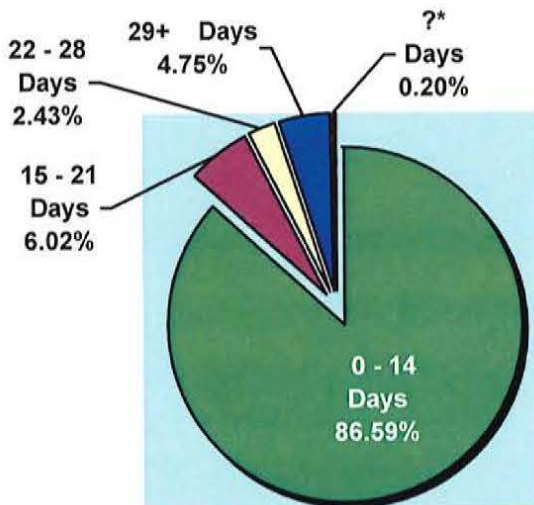
The continued increase in filing compliance and decrease in the number of Lost Time First Reports filed can be attributed to three causes:

- 1) The Board's penalizing of insurers and employers \$100 for late filing of First Reports.
- 2) The Board's Monitoring and Auditing Divisions' identification of insurers with poor filing compliance for Corrective Action Plans (CAPs) and training. The CAPs target breakdowns that cause late reporting.
- 3) The Monitoring Division's reconciliation process that corrects inaccurately submitted First Reports and other Board filings.

Annual Compliance Report 01/01/2005 - 12/31/2005

PAYMENTS OF INITIAL INDEMNITY BENEFITS

Chart 4



* indicates compliance could not be measured

Table 5

Initial Payments Made Within:			
0 - 14 Days	3,810	86.59%	
15 - 21 Days	265	6.02%	
22 - 28 Days	107	2.43%	
29+ Days	209	4.75%	
? Days	9	0.20%	
Total	4,400	100%	

Maine Improves Again on Compliance Performance of Initial Indemnity Payments

Injured workers in the State of Maine continue to benefit from the high compliance rate of initial indemnity payments. As displayed below, Maine has one of the higher compliance rates in the states that publish this performance indicator.

	2003	2004	2005
Maine	86%	85%	87%
Florida	91%	93%	92%
Wisconsin	84%	84%	84%
Minnesota*	86%	86%	86%

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

Compliance performance by the insurance community has improved by over 7% since the inception of the Compliance Report and the monitoring program.

The noted improvement in compliance means that, compared to 1999 compliance figures, over 300 more Maine households are receiving a timely initial indemnity benefit payment.

Workers' compensation research indicates that timely payment of initial benefits is one key factor in helping control the overall cost of a workers' compensation claim.

Chart 5

2005 Quarterly Compliance

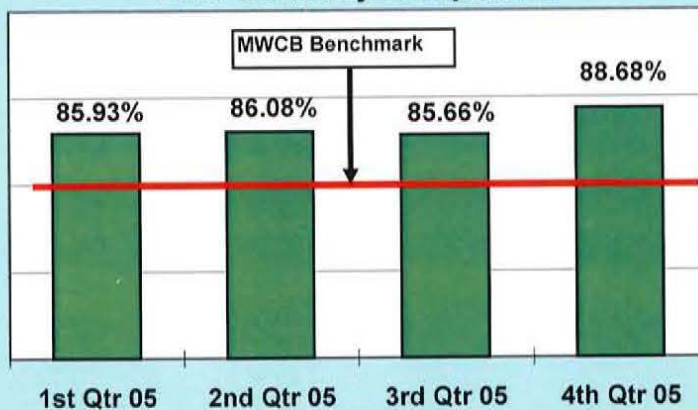
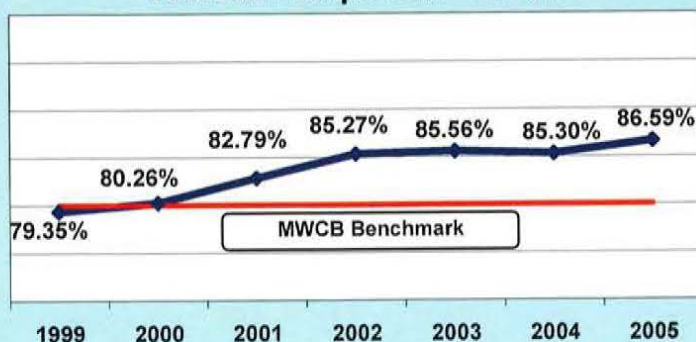


Chart 6

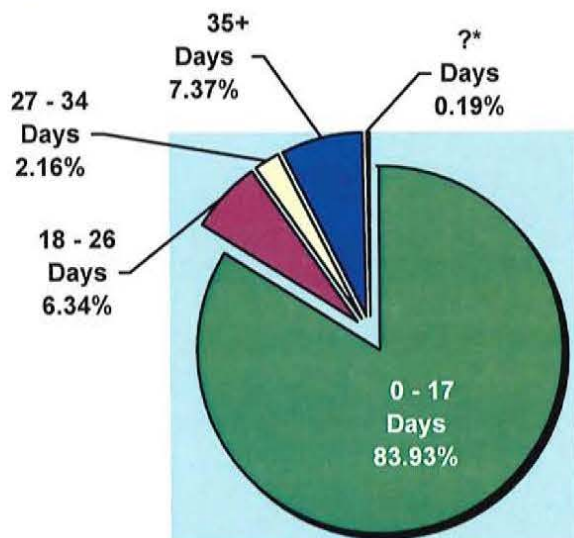
Annual Compliance Trends



Annual Compliance Report 01/01/05 - 12/31/05

MEMORANDA OF PAYMENT

Chart 7



* Indicates compliance could not be measured

Table 6

Initial Filing Made Within:

0 - 17	Days	3,918	83.93%
18 - 26	Days	296	6.34%
27 - 34	Days	101	2.16%
35+	Days	344	7.37%
?	Days	9	0.19%
Total		4,668	100.00%

MOP Filing Climbing Again

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.

Continued improvement for this measurement is an indicator that the Board's Corrective Action Plans are working.

Chart 8

2005 Compliance

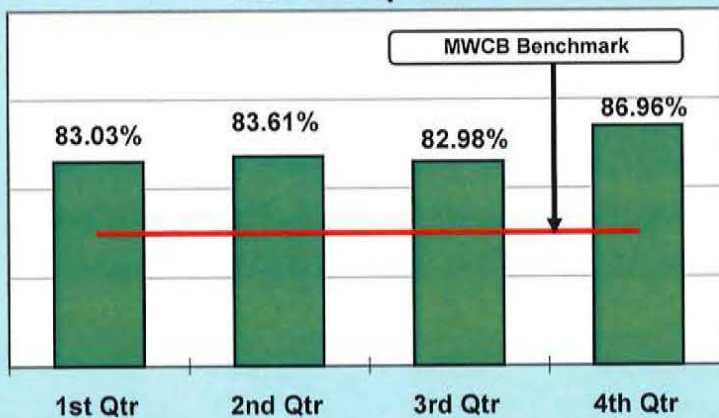
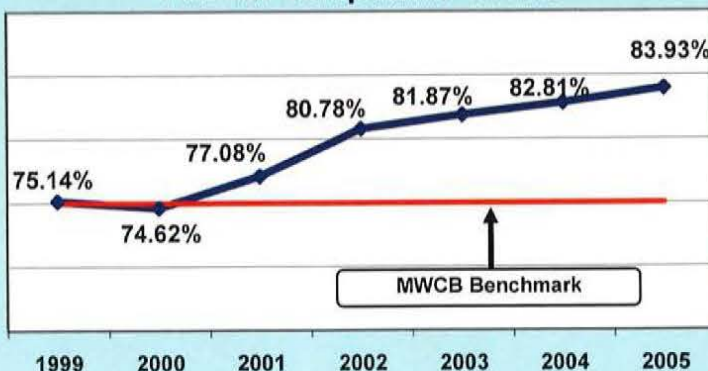


Chart 9

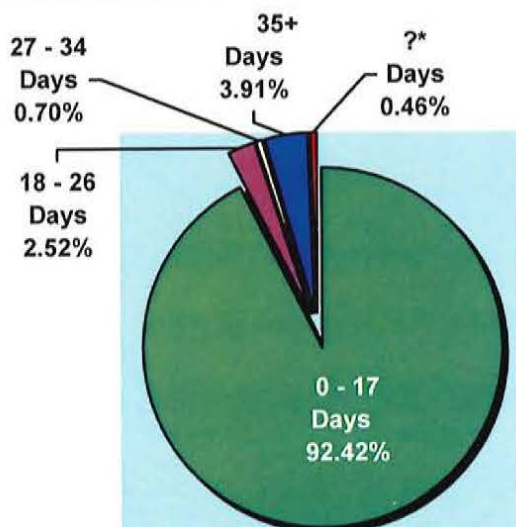
Annual Compliance Trends



Annual Compliance Report 01/01/05 - 12/31/05

NOTICES OF CONTROVERSY

Chart 10



* Indicates compliance could not be measured

Table 7

Initial Indemnity NOCs Within:

0 - 17 Days	2,791	92.42%
18 - 26 Days	76	2.52%
27 - 34 Days	21	0.70%
35+ Days	118	3.91%
? Days	14	0.46%
Total	3,020	100.00%

Chart 11

2005 Compliance

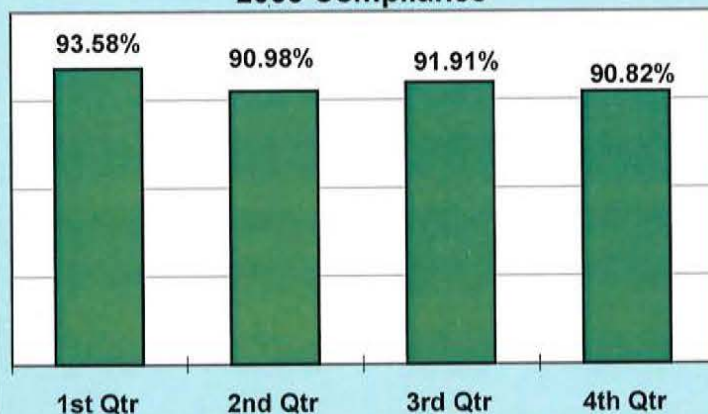
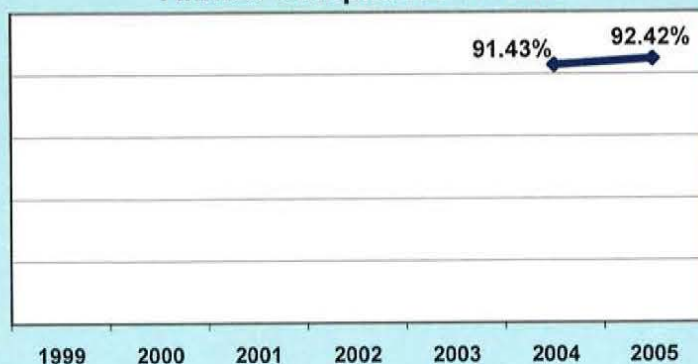


Chart 12

Annual Compliance Trends



NOC Filing Compliance

Pursuant to a Board Motion on June 17, 2003, the Monitoring Division initiated a Pilot Project to create computer edits and a report format "to provide for the reporting of the number, timeliness and percent of initial indemnity claims denied (NOCs) in the compliance reports of 2004."

With input and feedback from the insurance community, the Monitoring Division began reporting the number and timeliness of Notices of Controversy in the Quarterly Compliance Reports of 2004.

On November 22, 2005, the Maine Workers' Compensation Board of Directors approved by majority vote the following motion:

"MOVE to implement the reporting, timeliness and the percent of initial indemnity claims denied (NOC's) in the quarterly and annual compliance reports."

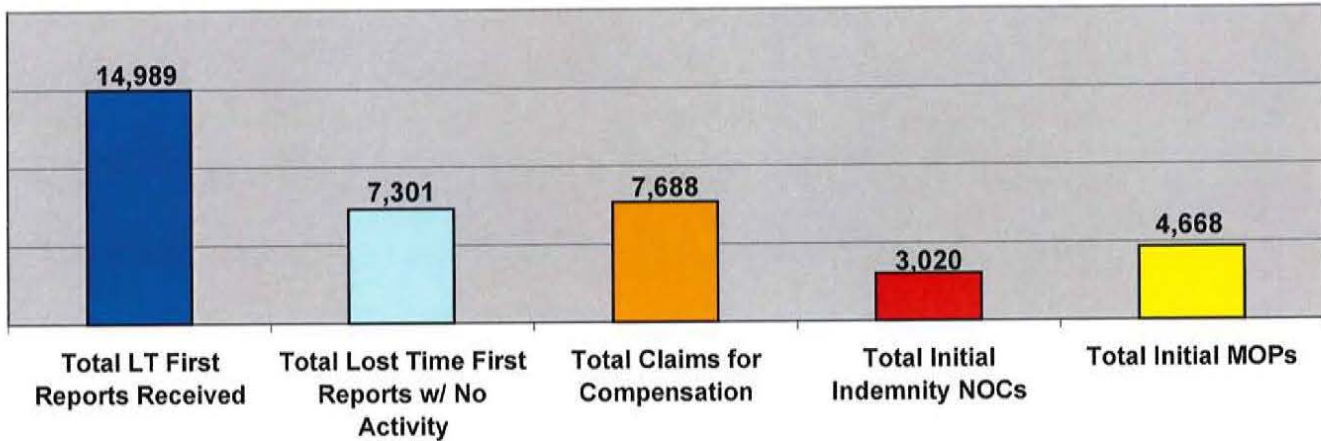
This motion made the NOC compliance measurement applicable to all future quarterly and annual compliance reports.

The NOC form had the highest compliance score for all the performance indicators that the monitoring division measured in the compliance reports of 2005.

Annual Compliance Report 01/01/05 - 12/31/05

UTILIZATION ANALYSIS

Chart 13



% Total LT First Reports Denied

Total Initial Indemnity NOCs/
Total LT First Reports

2005	20.15%
2004	20.53%

% Total Claims for Compensation Denied

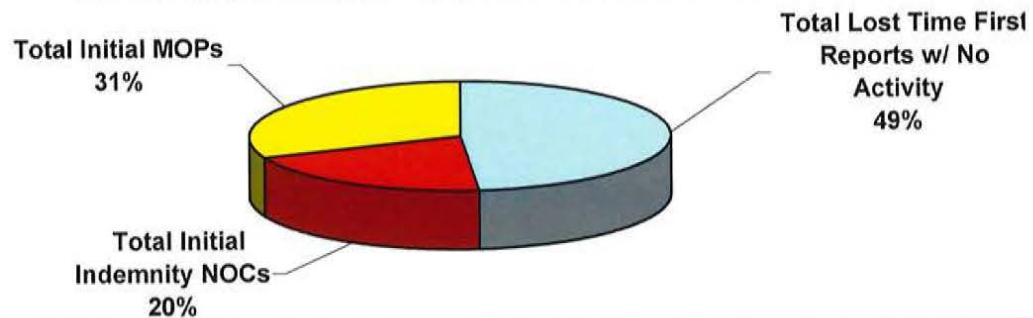
Total Initial Indemnity NOCs/
Total Claims for Compensation

2005	39.28%
2004	41.49%

.38% Reduction in Total LT First Reports Denied from 2004 to 2005
2.21% Reduction in Claims for Compensation Denied from 2004 to 2005

Chart 14

Initial Activity Analysis - All Lost Time First Reports



The analysis and charts above were created in response to feedback and input that was generated in three NOC Pilot Project Partner Meetings in 2003 and two subsequent meetings with the Northern and Southern Employer/Insurer Maine Advisory Groups in 2004. The bar charts and pie graphs represent two different perspectives in fulfilling the Board's motion of June 17, 2003 and the motion to make the NOC measurements permanent on November 22, 2005.

As was indicated on the previous page, the Utilization Analysis fulfills the second portion of the Board's motion by reporting the percent of initial indemnity claims denied (NOCs). This analysis also fulfills a portion of Section 359(3) of the Maine Workers' Compensation Act by analyzing the "utilization" of the system by the industry as a whole and by insurance group.

Annual Compliance Report
01/01/05 - 12/31/05

Compliance Trends

Chart 15

First Reports of Injury

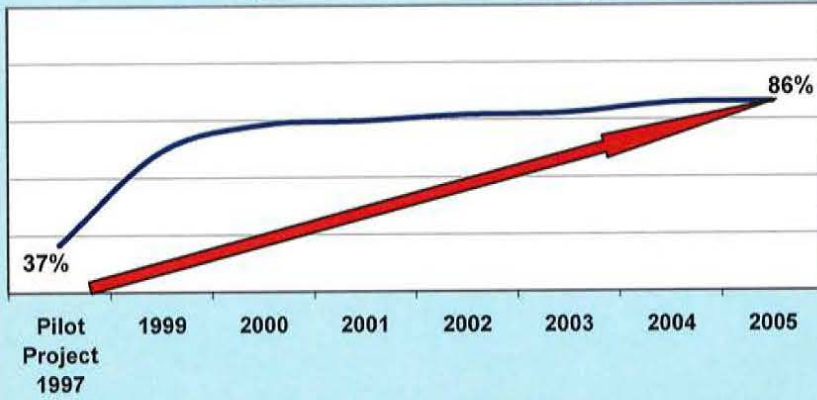


Chart 16

Initial Indemnity Payments

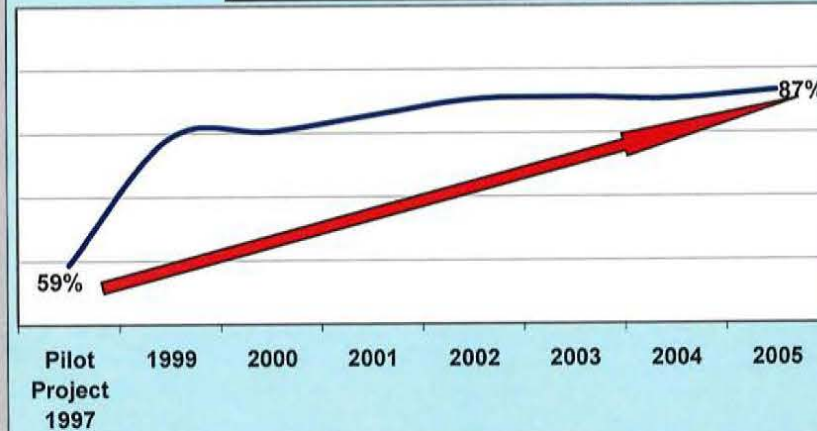
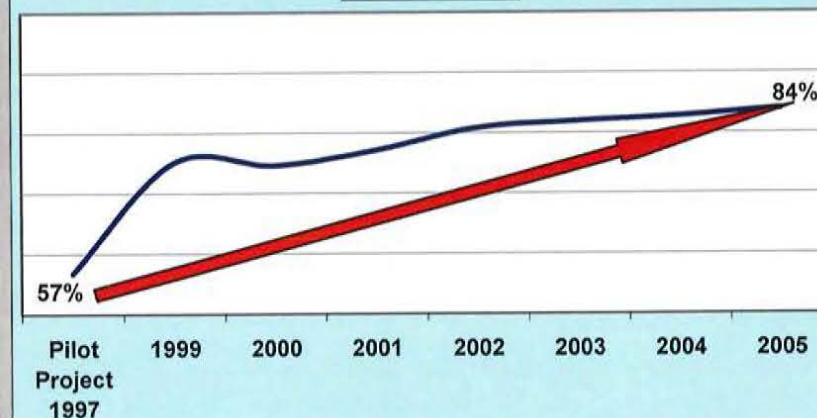


Chart 17

MOP Filing



Compliance Trends
on all Performance
Indicators are UP!

The Maine Workers' Compensation Board has measured compliance on three key performance indicators since the pilot project in 1997:

- 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 performance indicators. The 1997 data references sample data that was part of the Board's Pilot Project. The 1999-2005 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 performance indicators like Maine's include Florida, Wisconsin, Texas, Minnesota and Michigan.

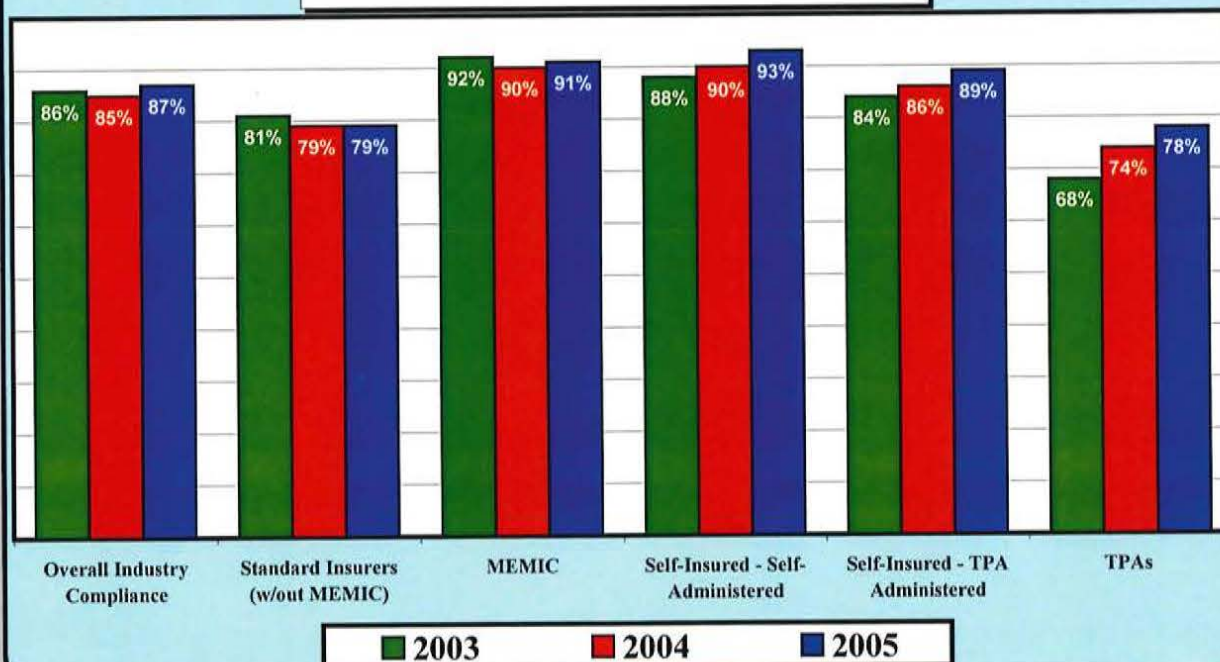
Annual Compliance Report 01/01/05 - 12/31/05

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

- There are the customary or "standard" insurance companies like Sentry.
- There is a Legislature created insurance company, Maine Employers' Mutual (MEMIC).
- Employers like Hannaford Bros. 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 HRH to adjust their claims (TPA administered).
- Some standard insurers outsource their adjusting work to TPAs as well.

Chart 18

Initial Indemnity Payment Compliance 2003-2005



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 87% which is a 2% increase over last year's numbers and the highest annual compliance the industry has ever reached. The continued high compliance 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.

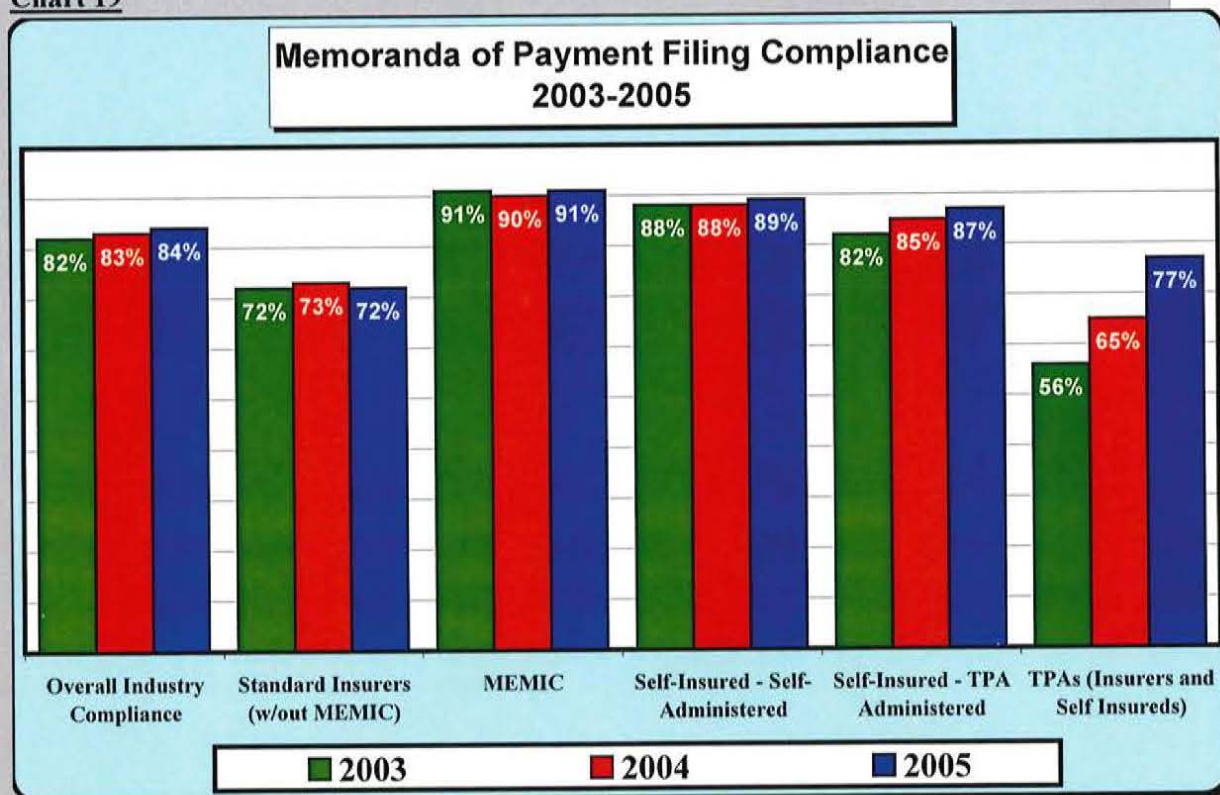
Third-Party Administrators continue to display the poorest compliance of all claims administrator types. The average TPA performance has improved to 2% below the MWCBC Benchmark but many TPAs still display poor performance. As a result of this continued poor compliance, the Monitoring Division implemented Corrective Action Plans with several TPAs in 2004 and 2005. Many other TPAs have been engaged in CAPs as a result of their parent insurers undergoing Audits that revealed "Questionable Claims Handling Practices".

Annual Compliance Report 01/01/05 - 12/31/05

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 worker's 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 research has shown 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 19



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 about one percent in 2005 over 2004. The greatest compliance improvement was among the TPAs, who collectively exceeded the Board's Benchmark for the first time in 2005. Much of this can be attributed to the impact of MWCB Audit Reports and Corrective Action Plans (CAPs). Many of the TPAs were referred to the Bureau of Insurance.

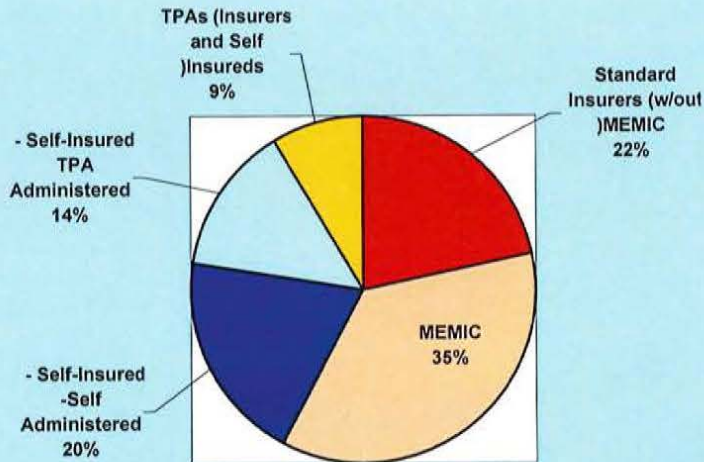
This chart displays the percentage of compliance for each adjusting type in the filing of Memoranda of Payment within the compliant 0-17 days category.

The MWCB Benchmark for this performance indicator is 75%.

Annual Compliance Report
01/01/05 - 12/31/05

Chart 20

**Percentage of Memoranda of Payment Filed
2004**



**Percentage of MOPs Filed
by Entity 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.

In 2005, the Board refined its coverage procedures to identify exactly who the claims administrator for each claim was. This enhancement revealed that Standard Insurers were continuing the trend to write more Large Deductible Policies that were then sub-contracted to TPAs.

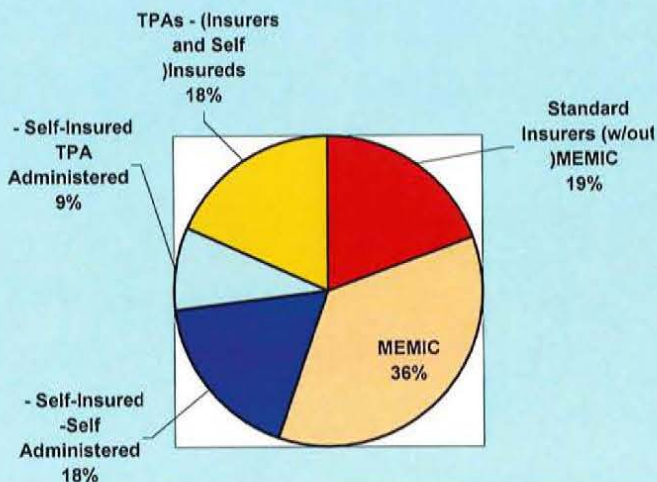
MEMIC filed about 1% more MOPs (36%) in 2004 than 2005.

Standard insurers continued to administer fewer MOPs than in previous years.

The increased percentage of MOPs filed by TPAs doing both Self-Insured and Insurer work is an indication of the "large deductible" issue that was addressed earlier and the trend for TPAs to diversify the type of claims administration they perform. That percentage also reflects the greater accuracy of claims administrator assignments to claims received in 2005.

Chart 21

**Percentage of Memoranda of Payment Filed
2005**



Annual Compliance Report
01/01/05 - 12/31/05

Chart 22

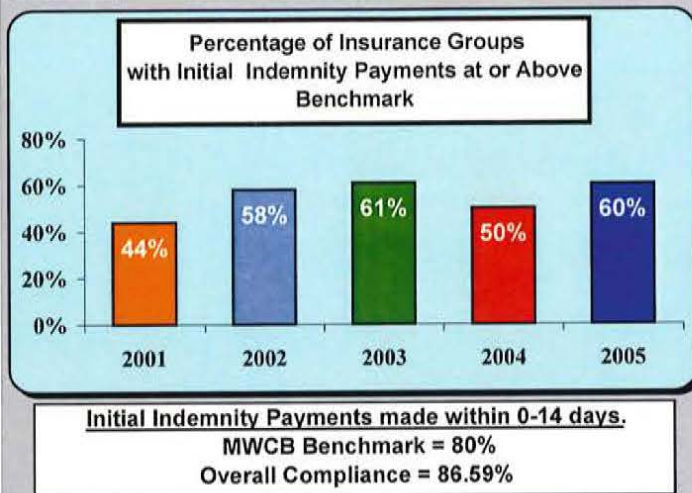
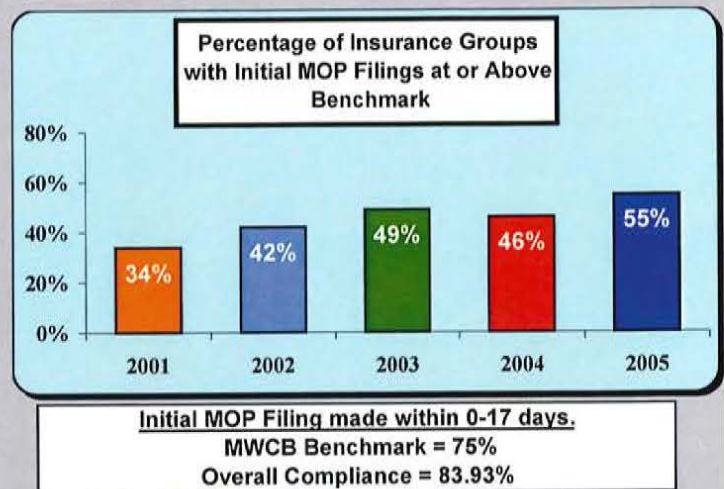


Chart 23



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

As the charts on pages 8 and 9 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 53 insurance groups filed MOPs with the MWCB in 2005. The number of insurance groups actively filing MOPs decreased from 54 to 53 in 2005. The trend that indicated that fewer and fewer insurers were writing workers' compensation policies in Maine appeared to stabilize in 2005. The practice of larger insurer's writing more "large deductible" policies in Maine and then contracting the administration of the claims to TPAs remained steady.

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 (Appendix B) indicates, most insurance groups filed only a small number of MOPs.

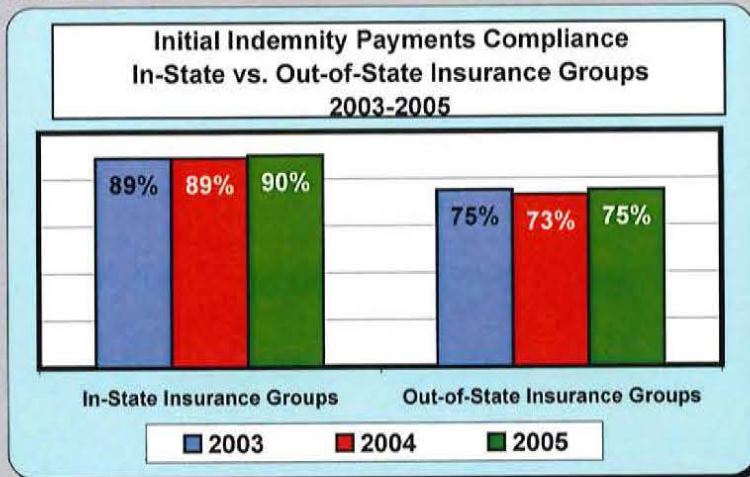
The majority of initial indemnity payments and MOPs are filed by a small number of insurance groups that generally have high compliance. The data from those groups with high compliance made up the majority of the MOPs measured. As a result, the overall industry compliance was above the MWCB's benchmarks. However, the insurance group charts indicate less than half of the insurance groups met both of the MWCB's benchmarks.

In 2005 there were 20 insurance groups who filed less than 10 MOPs in the year. Of those 20 groups only four, or 20%, met or exceeded both benchmarks. In 2005 there were 33 insurance groups who filed 10 or more MOPs in the year. Of those 33 groups twenty-two, or 67%, met or exceeded both benchmarks.

In 2005, 32 of 53 insurance groups (60%) that filed MOPs met the benchmarks for the payment of initial indemnity benefits. In 2005, 29 of 53 insurance groups (55%) that filed MOPs met the benchmarks for the filing of the initial MOP. This trend should show improvement in 2006 as the Monitoring Division engaged a number of poor compliance carriers in training in preparation for Bureau of Insurance "Market Conduct" Audits throughout 2004 and 2005.

Annual Compliance Report 01/01/05 - 12/31/05

Chart 24



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 21% 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 26 indicates that out-of-state insurance groups filed 21% 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.

In addition, random on-site audits of some out-of-state Insurance Groups resulted in referrals to the Bureau of Insurance.

Chart 25

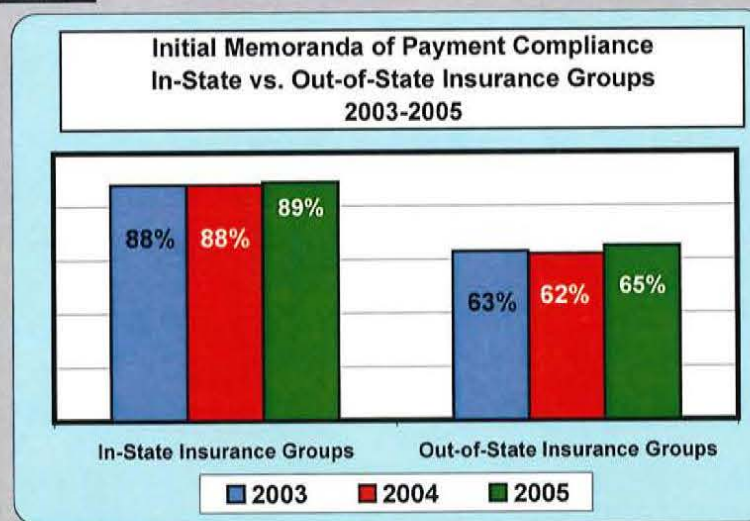
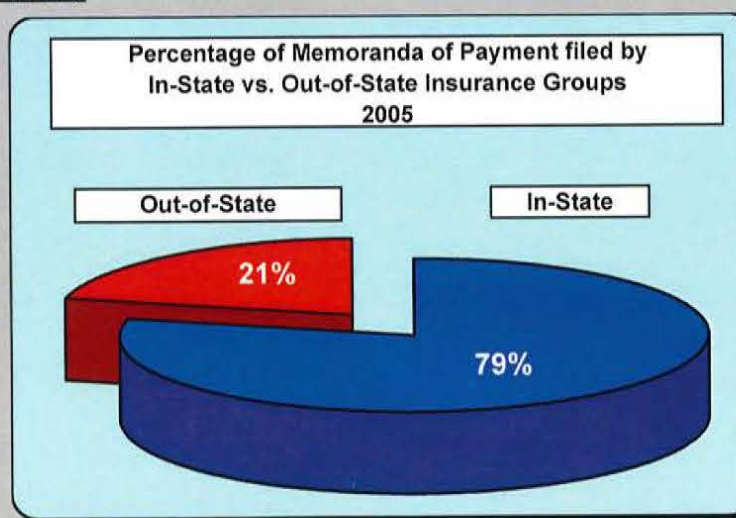


Chart 26

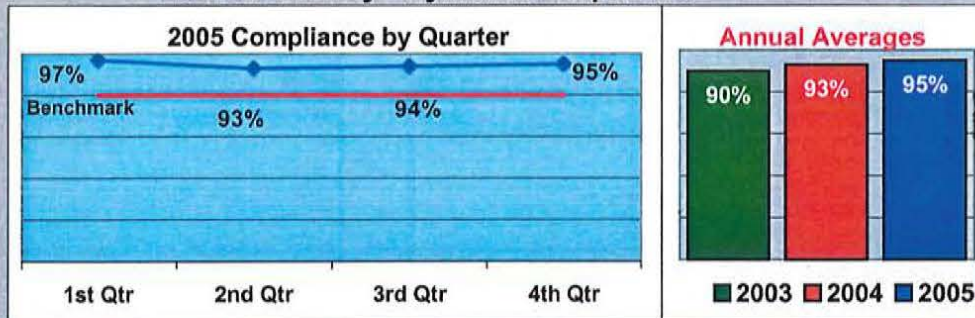


Annual Compliance Report

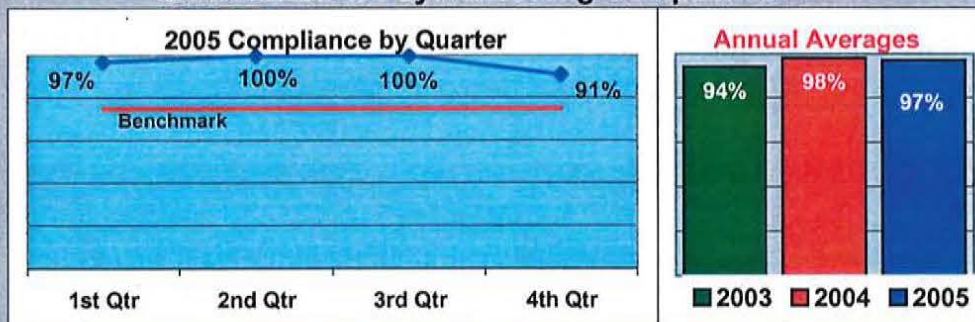
01/01/05 - 12/31/05

ACADIA

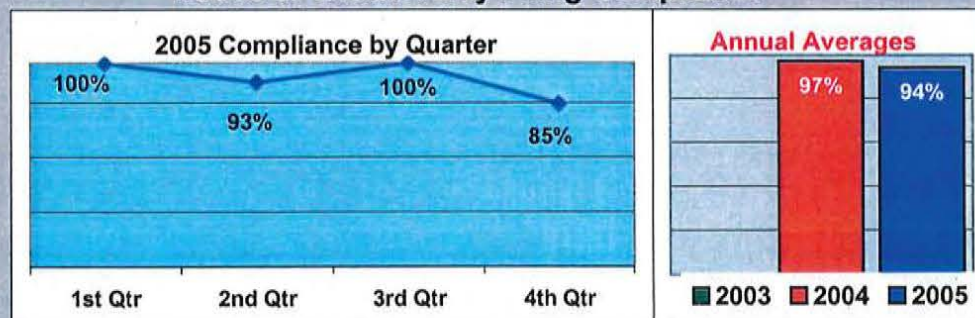
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

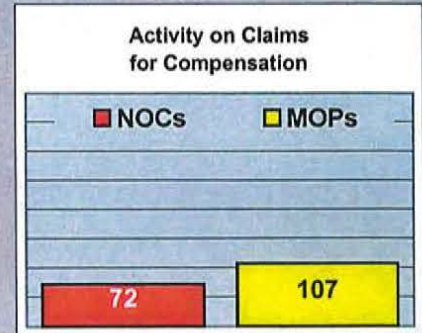
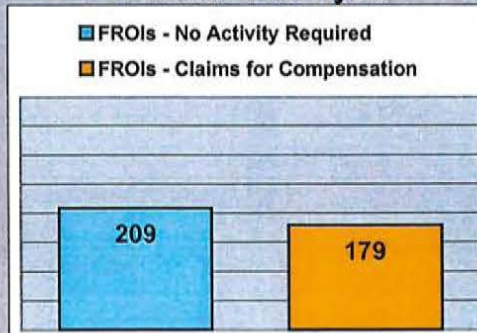
The Acadia insurance group consists of the following insurance entities:

CA010 Acadia Insurance Co
30260 Acadia Insurance Co
33391 Acadia Insurance Co
30252 Cadillac Mtn Ins Co
11053 Continental West. Ins
27723 Fireman's Ins Co of WA

This insurance group is primarily a standard insurer but adjusts a few claims for other carriers.

This insurance group is a High Compliance Performer in 2005 for a third consecutive year.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

19%

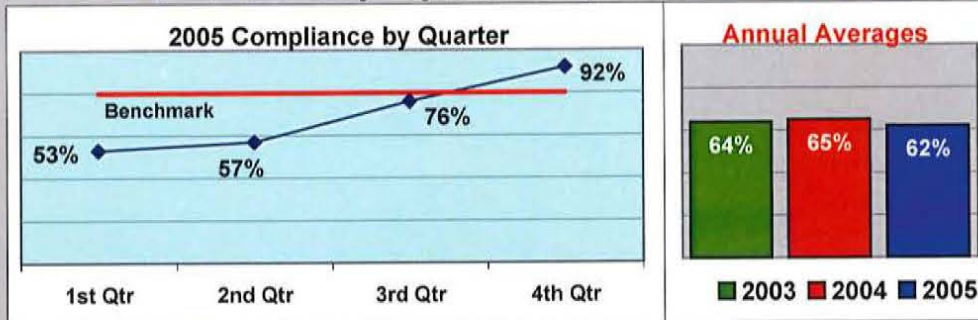
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

40%

Annual Compliance Report 01/01/05 - 12/31/05

ACE/ESIS GROUP

First Indemnity Payment Compliance



Summary

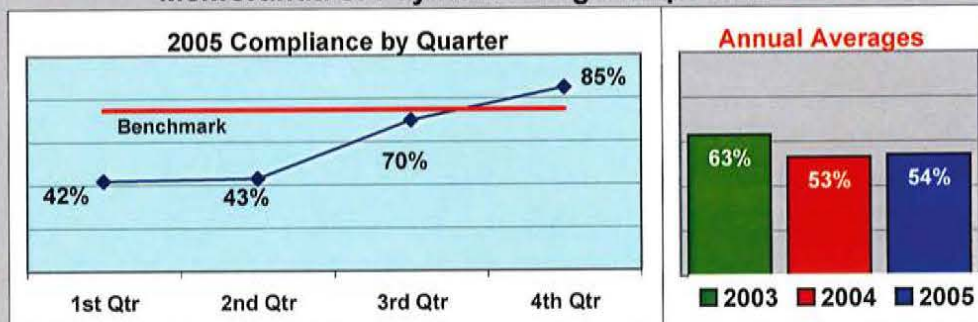
The ESIS (ACE/ESIS) insurance group consists of the following insurance entities:

12165 Ace American Ins Co
23035 Ace American Ins Co
12254 Ace Property & Casualty
15431 Ace Fire Underwrters Ins
CA160 Esis Inc,
S364 Esis Inc
S370 Esis Inc,
CA175 Future Inc
25437 Indemnity Ins of No Amer
33790 Mountain Valley Indemnity
10677 Pacific Employers Ins Co
S0022 S D Warren

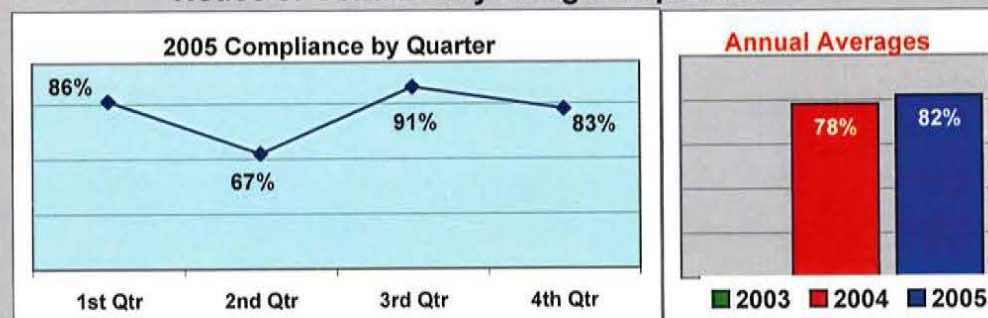
This insurance group administers its own claims (Ace American) and also administers other insurer's claims and those of self-insureds as well.

This insurance group was placed under a Corrective Action Plan in 2004 for poor compliance performance.

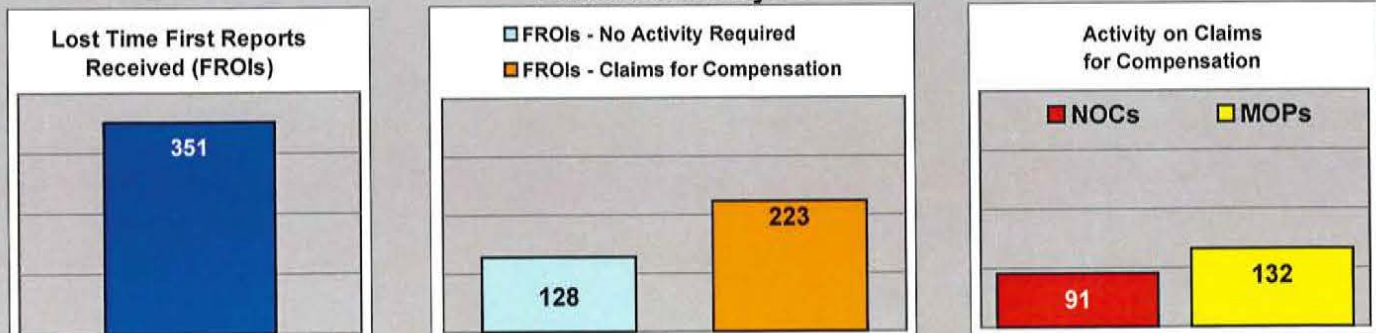
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

26%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

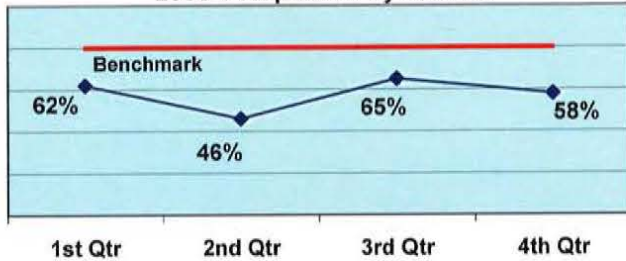
41%

Annual Compliance Report 01/01/05 - 12/31/05

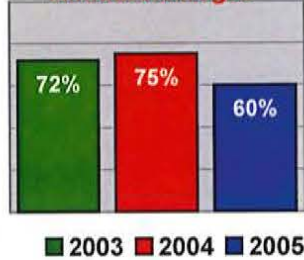
AIG

First Indemnity Payment Compliance

2005 Compliance by Quarter



Annual Averages



Summary

The AIG insurance group consists of the following insurance entities:

S328 AIG (Pratt & Whitney)
CA015 AIG Claims Services
14354 AIU Insurance
13781 Amer. Home Assurance
CA100 Claims Mgt (Wal-Mart)
15172 Commerce & Industry Ins
13102 Granite State Ins. Co.
13889 Ins Co of State of PA
13072 National Union Fire Ins
13080 New Hampshire Ins Co

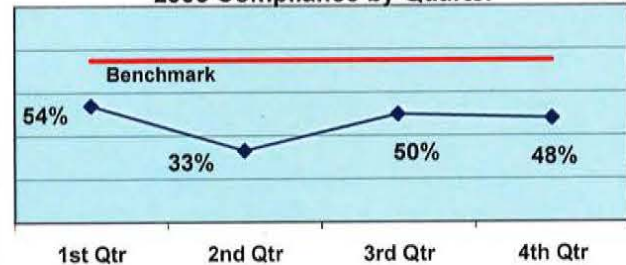
This insurance group is a standard insurer and also administers claims for self-insureds.

Due to chronic poor compliance issues, a Complaint for Audit was filed against AIG in 2005.

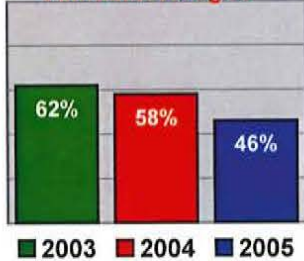
Claims Management Inc. (Wal-Mart) filed 82 of the 131 (63%) Initial Indemnity NOCs filed by the AIG Insurance Group in 2005. This was down from 86% in 2004. Early indications are that this trend should continue through 2006.

Memoranda of Payment Filing Compliance

2005 Compliance by Quarter

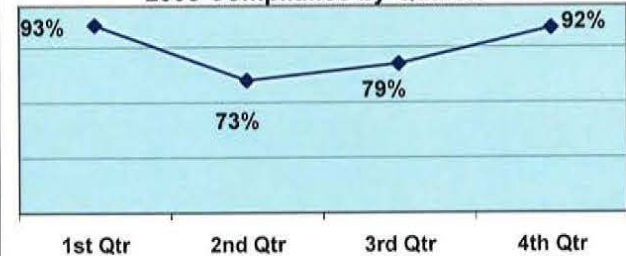


Annual Averages

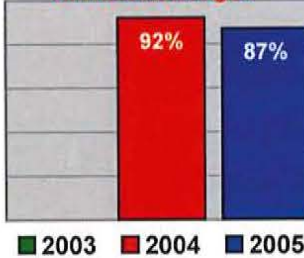


Notice of Controversy Filing Compliance

2005 Compliance by Quarter

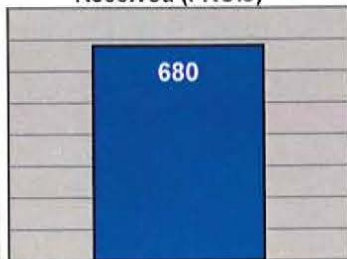


Annual Averages

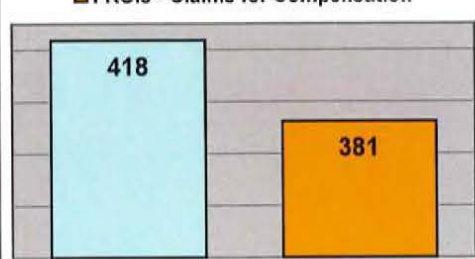


Utilization Analysis

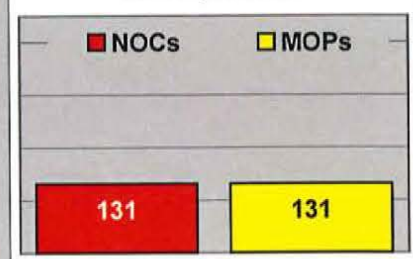
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

19%

Percent of Total Claims for Compensation Denied

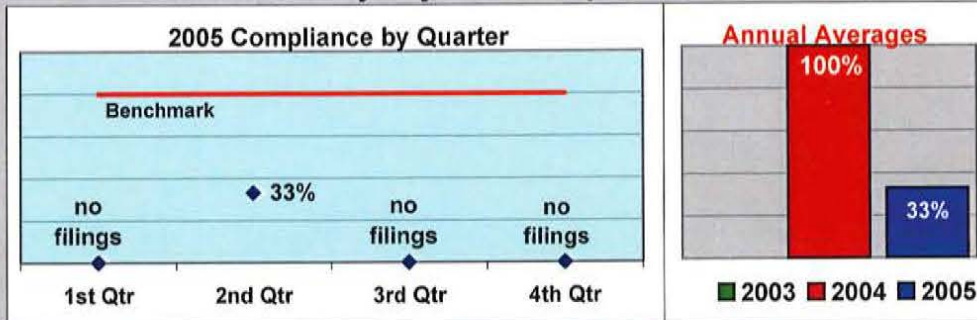
(Number Initial NOCs Received / Claims for Compensation)

50%

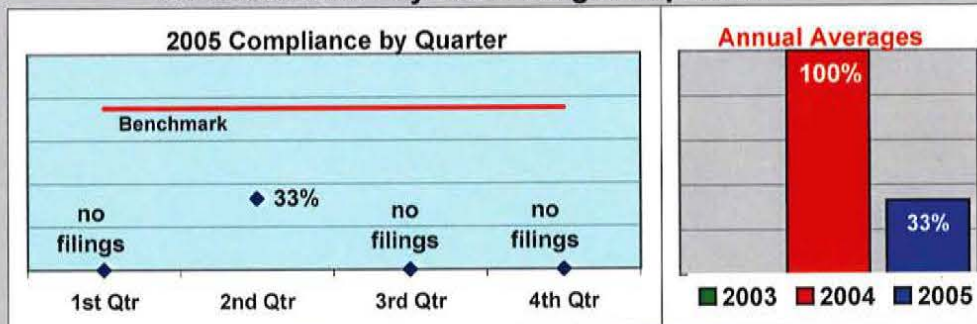
Annual Compliance Report
01/01/05 - 12/31/05

ALEA GROUP

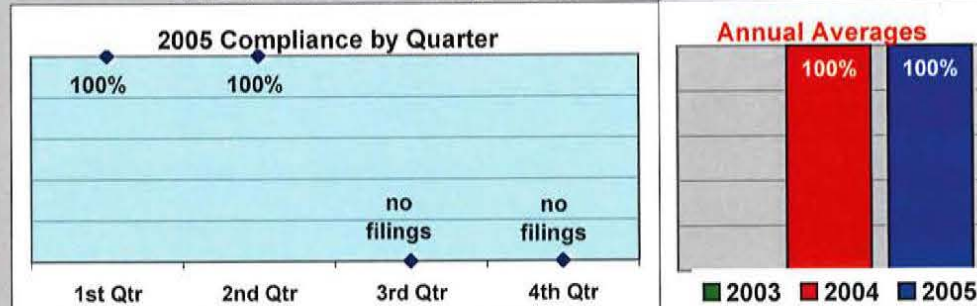
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

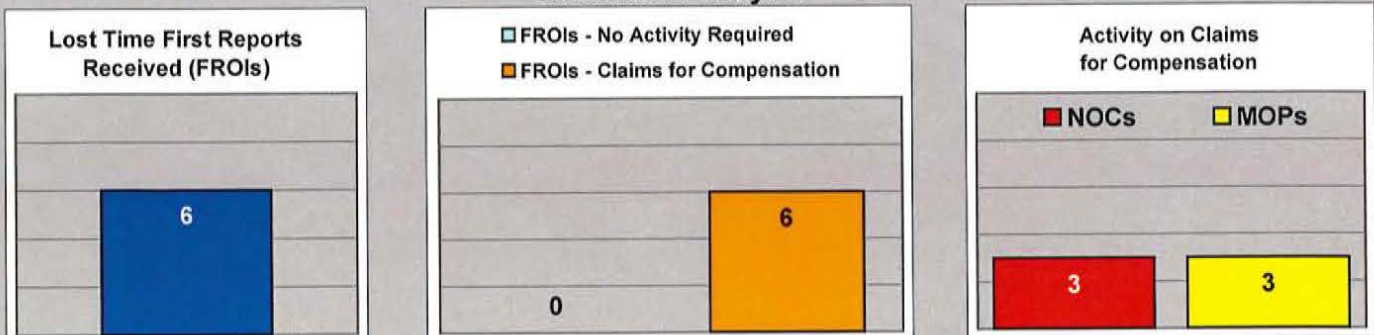
The Alea insurance group consists of the following insurance entity:

41068 Alea Insurance

This insurance group is a standard carrier.

This is the first year Alea has processed Maine claims.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

50%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

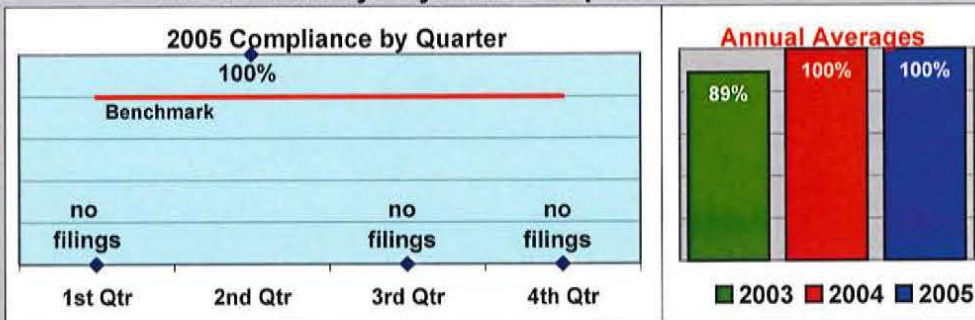
50%

Annual Compliance Report

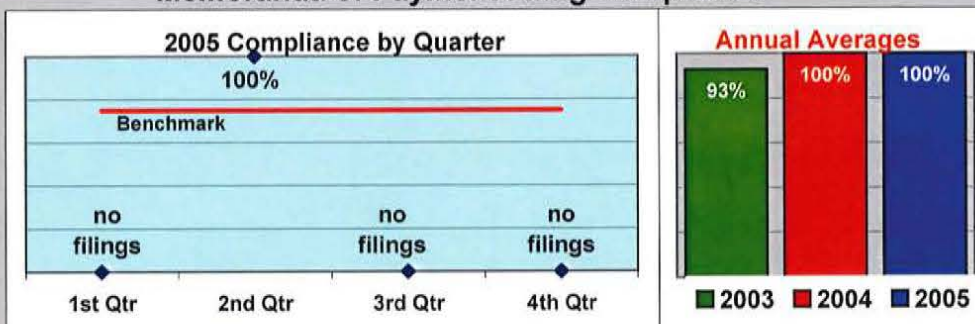
01/01/05 - 12/31/05

AMERICAN INTERSTATE INS CO

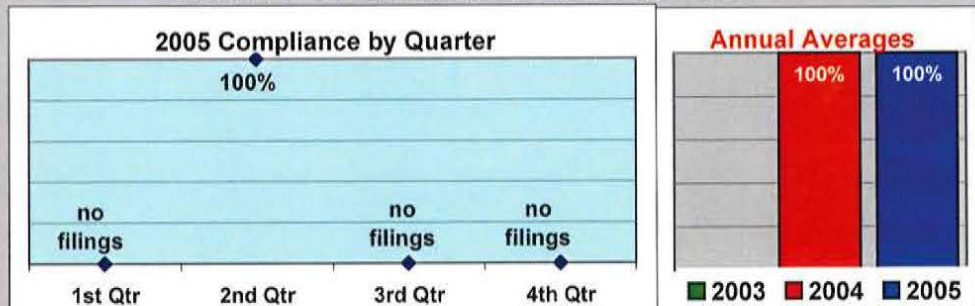
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



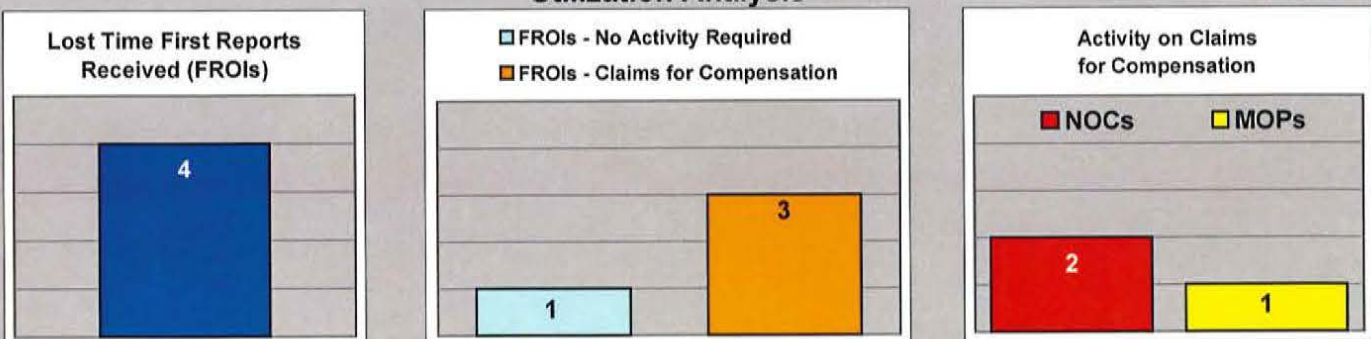
Summary

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.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

50%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

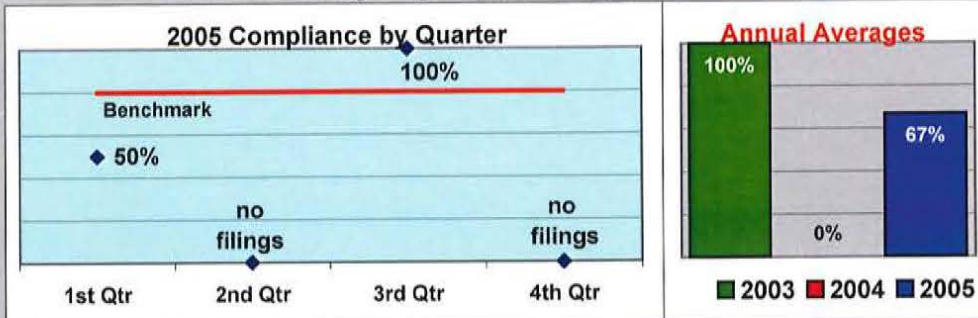
67%

Annual Compliance Report

01/01/05 - 12/31/05

ATLANTIC MUTUAL

First Indemnity Payment Compliance



Summary

Atlantic Mutual insurance group consists of the following insurance entities:

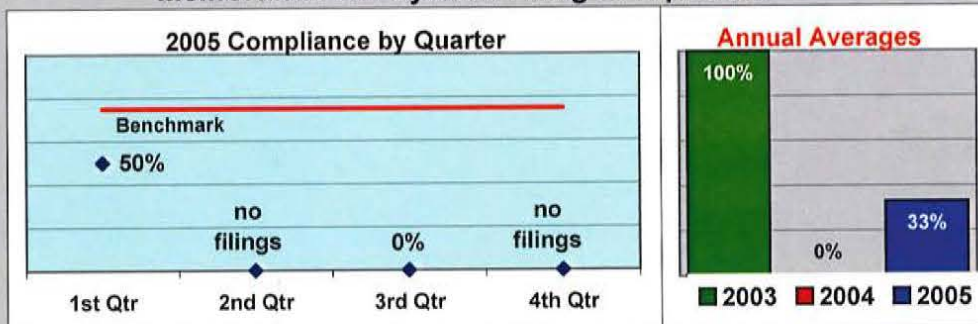
16470 Atlantic Mutual Ins Co
12149 Centennial Ins Co

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

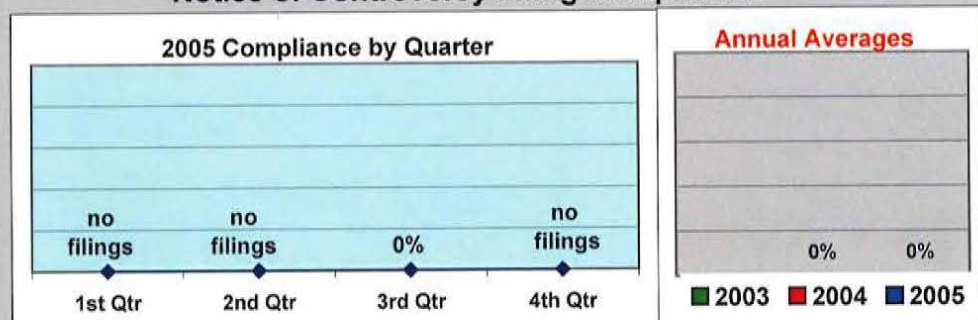
Atlantic Mutual is under a Corrective Action Plan (CAP) for chronic poor compliance performance. They are currently in run-off status and are not writing any new business in Maine.

Risk Enterprises Management is administering the tail end of any outstanding claims for them.

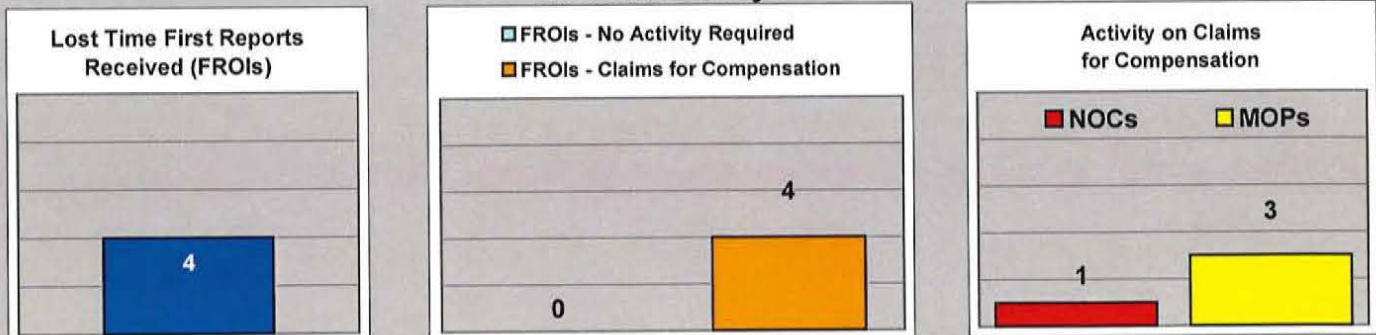
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

25%

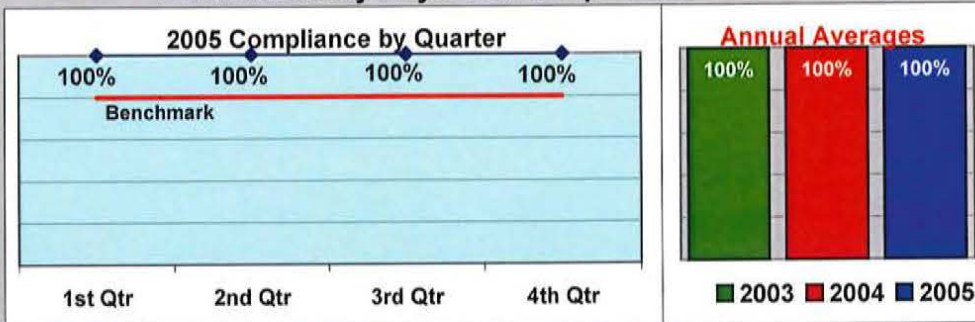
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

25%

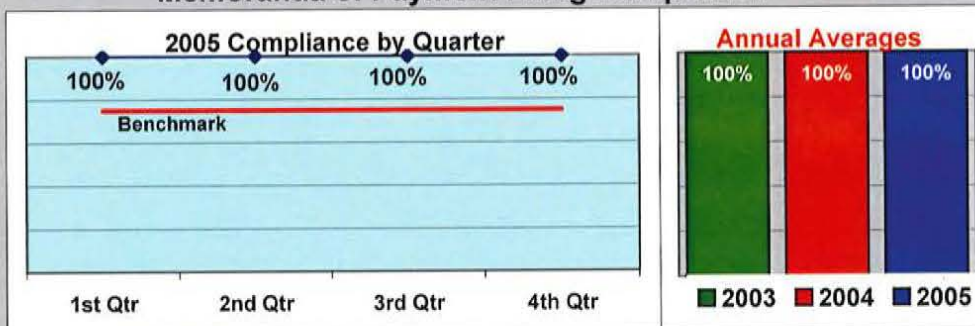
Annual Compliance Report
01/01/05 - 12/31/05

BANGOR, CITY OF

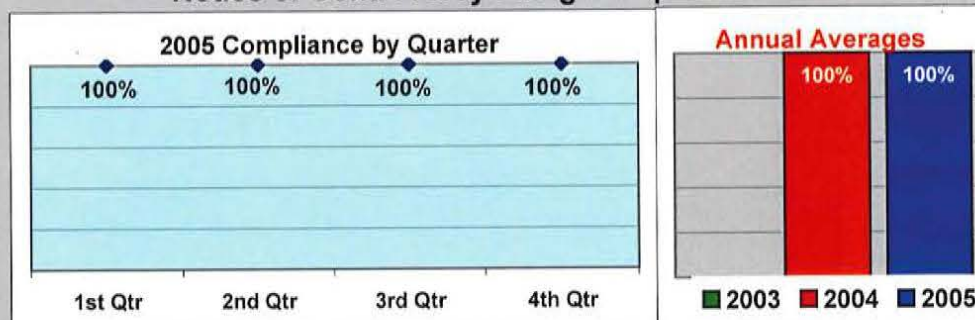
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

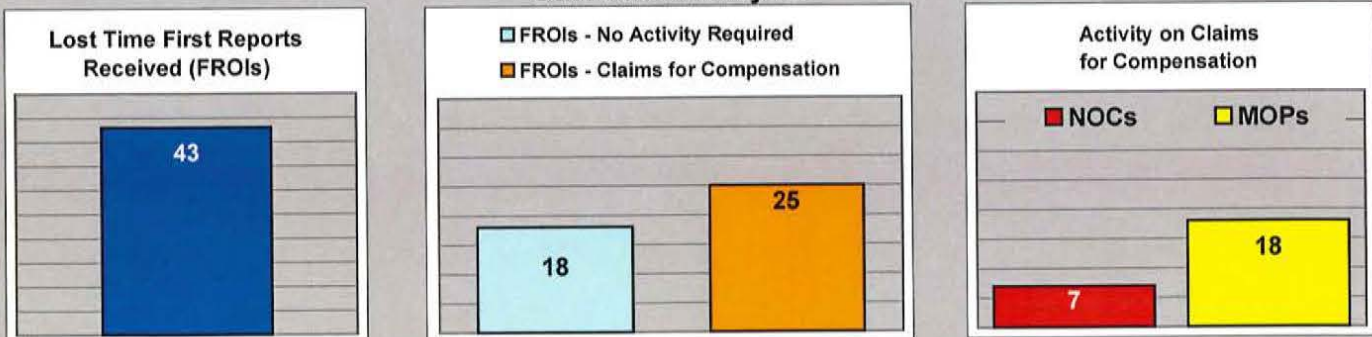
City of Bangor insurance group consists of the following insurance entity:

S705 Bangor, City of

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

This insurance group is a High Compliance Performance for 2005.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

16%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

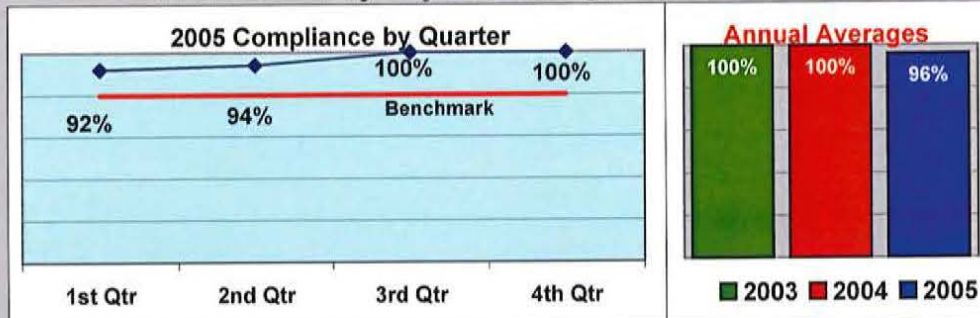
28%

Annual Compliance Report

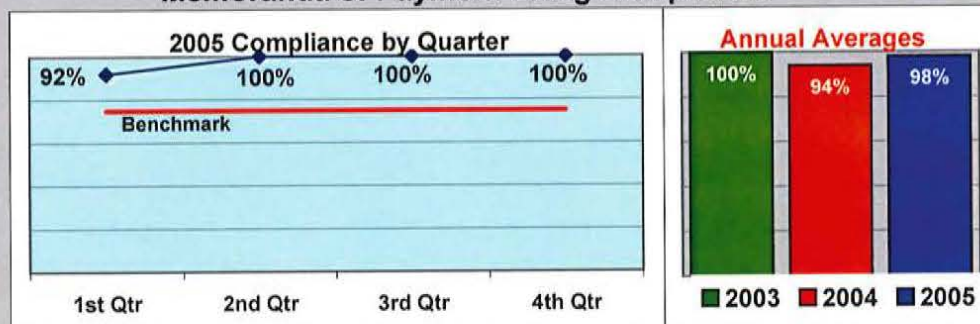
01/01/05 - 12/31/05

BATH IRON WORKS

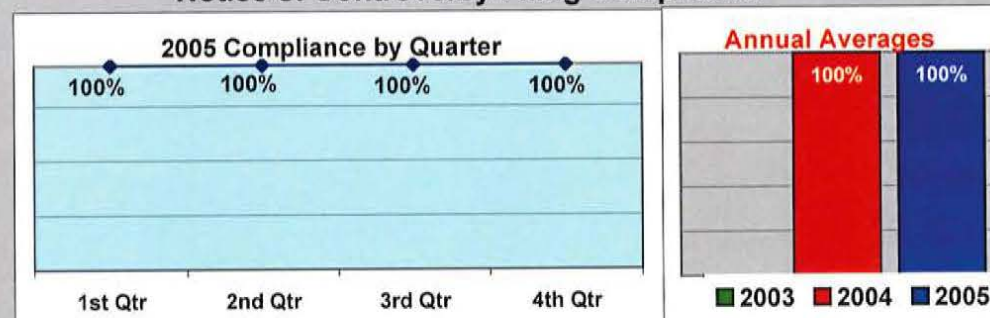
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

Bath Iron Works insurance group consists of the following insurance entity:

S347 Bath Iron Works

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

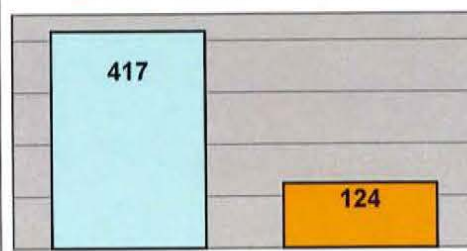
This insurance group is a High Compliance Performer for 2005 for the third consecutive year.

Utilization Analysis

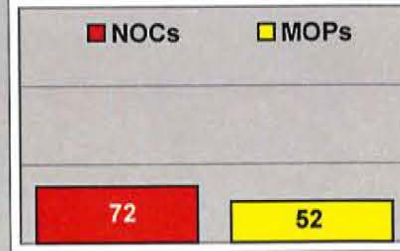
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required vs FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

13%

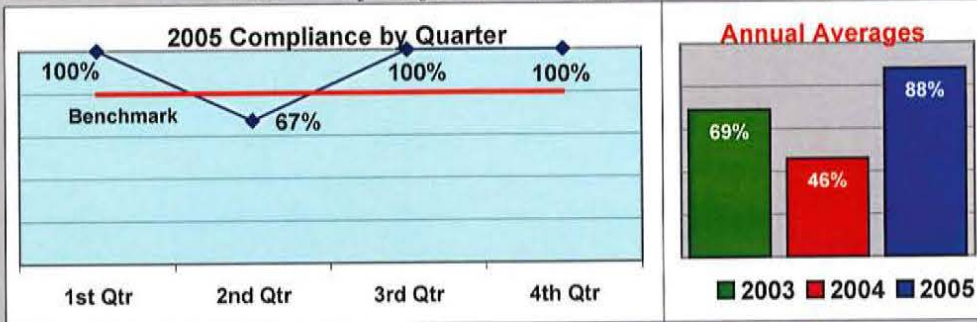
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

58%

Annual Compliance Report
01/01/05 - 12/31/05

BROADSPIRE GROUP

First Indemnity Payment Compliance



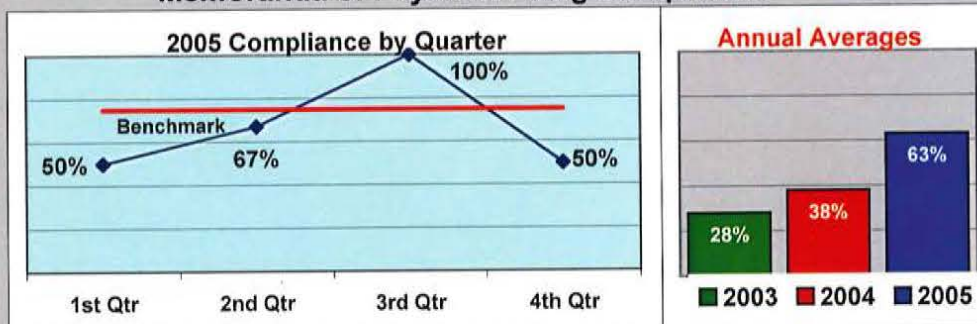
Summary

The Broadspire insurance group consists of the following insurance entities:

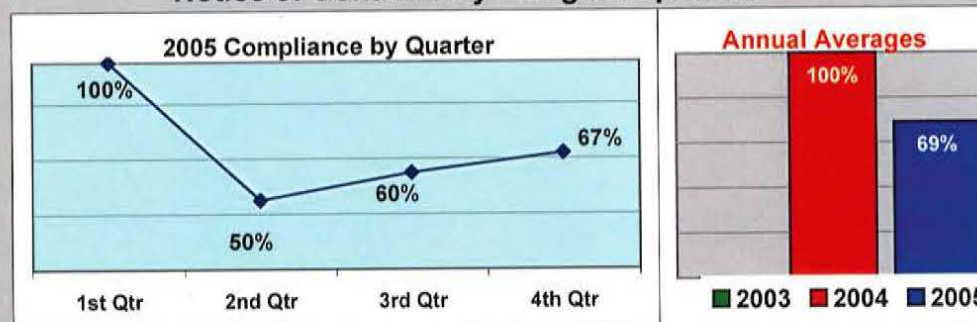
17116 American Manufacturers
10065 American Motorists
19186 American Protection Ins
CA040 Broadspire
14257 Kemper Insurance Co.
15644 Lumbermens Mut Casualty

This insurance group is a TPA for other insurance carriers. It has been previously reported as the Kemper Group.

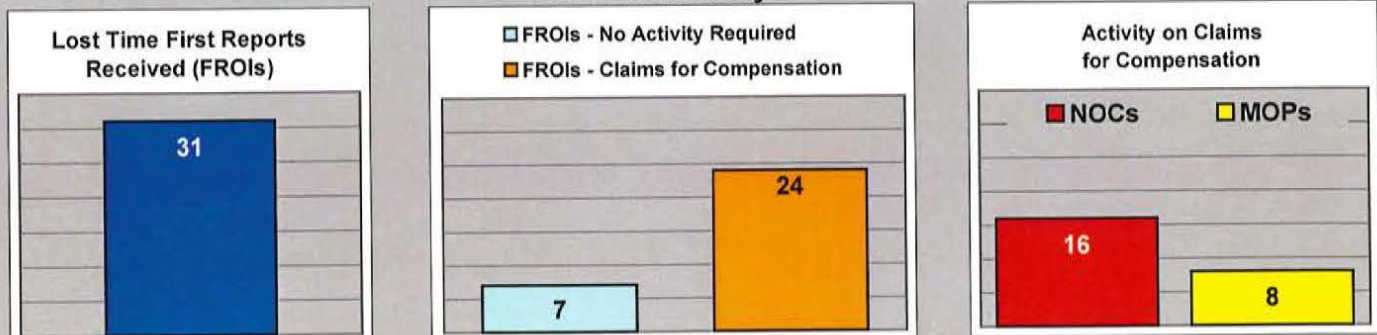
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis

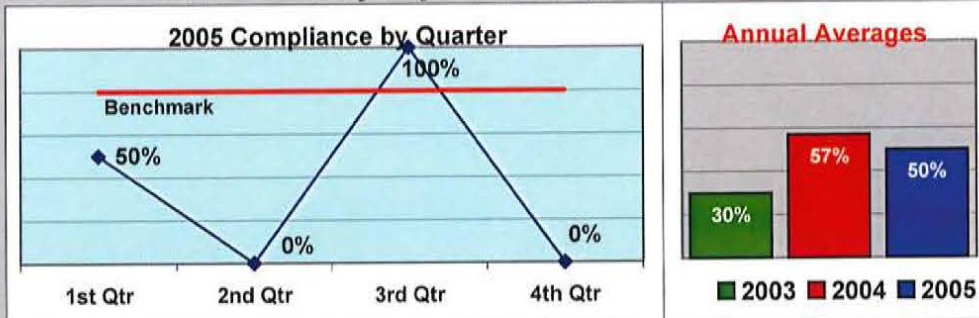


Annual Compliance Report

01/01/05 - 12/31/05

CAMBRIDGE INTEGRATED SERVICES

First Indemnity Payment Compliance



Summary

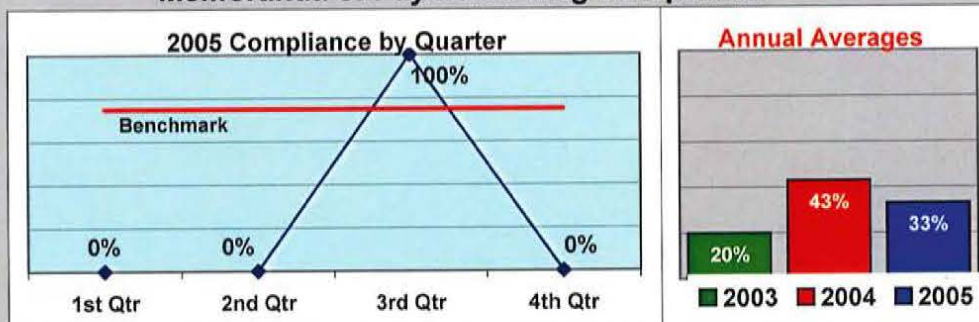
Cambridge Integrated Services insurance group consists of the following insurance entities:

CA060 Cambridge Integrated

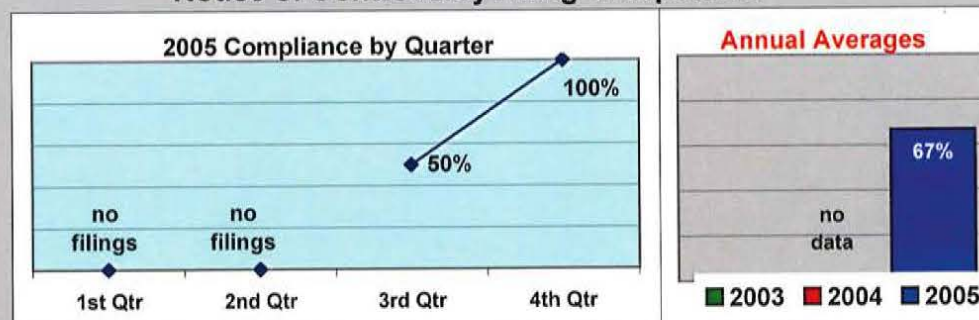
This insurance group is a TPA and administers claims for self-insureds and insurance carriers.

This Third Party Administrator has displayed chronic poor compliance.

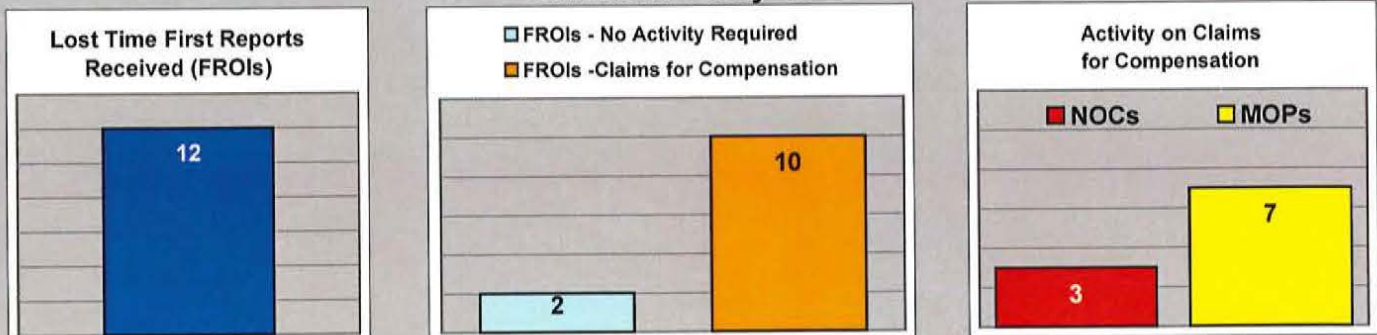
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

25%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

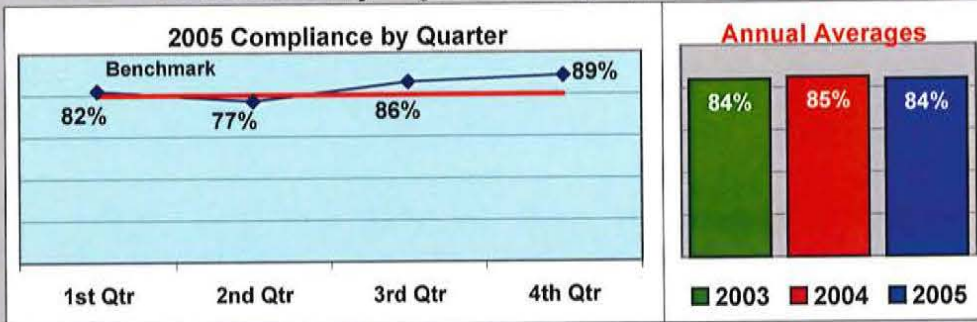
30%

Annual Compliance Report

01/01/05 - 12/31/05

CANNON COCHRAN

First Indemnity Payment Compliance



Summary

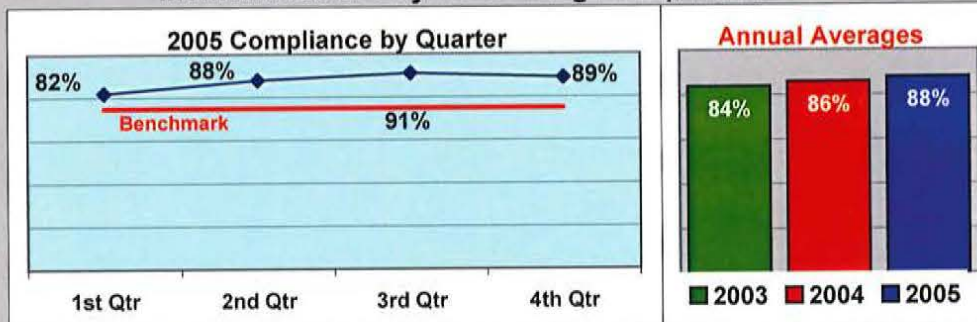
Cannon Cochran Management Services Inc. insurance group consists of the following insurance entities:

CA070 Cannon Cochran Mgmt
S325 Cannon Cochran Mgmt
S302 Cannon Cochran Mgmt

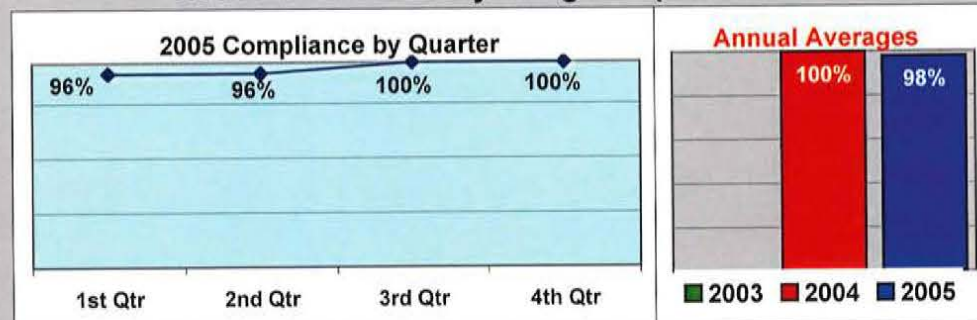
This insurance group is a TPA doing work for several self-insureds.

This insurance group has performed over benchmark for the third consecutive year.

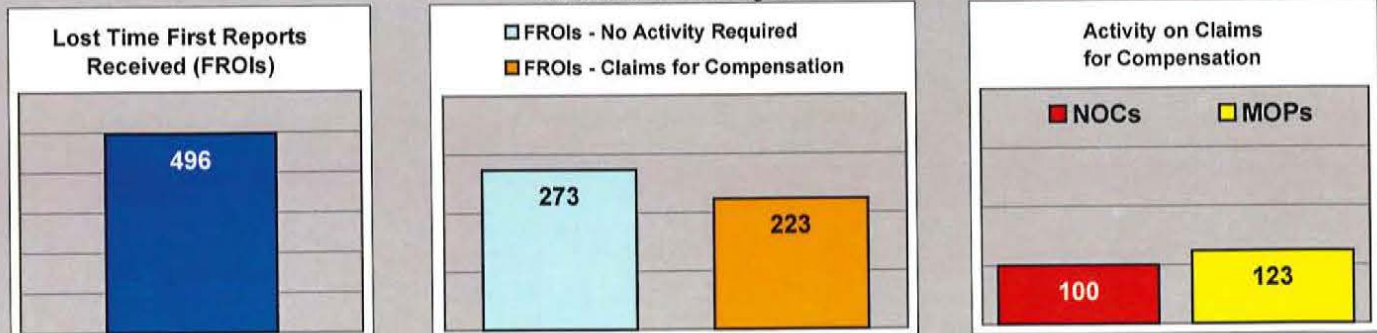
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

20%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

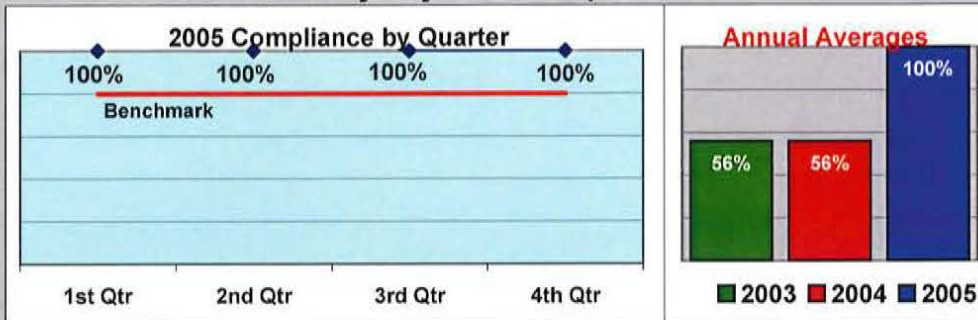
45%

Annual Compliance Report

01/01/05 - 12/31/05

CHUBB INSURANCE GROUP

First Indemnity Payment Compliance



Summary

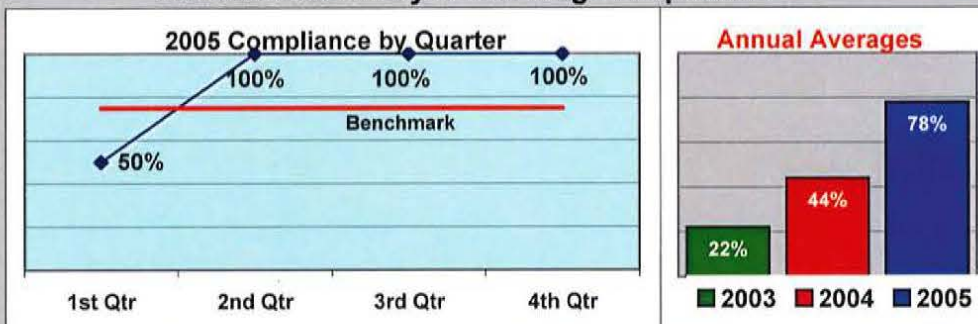
The Chubb insurance group consists of the following insurance entities:

21512 Chubb Insurance
CA090 Chubb & Son Inc.
12890 Federal Insurance Co
14567 Great Northern Ins Co
10685 Pacific Indemnity Ins Co

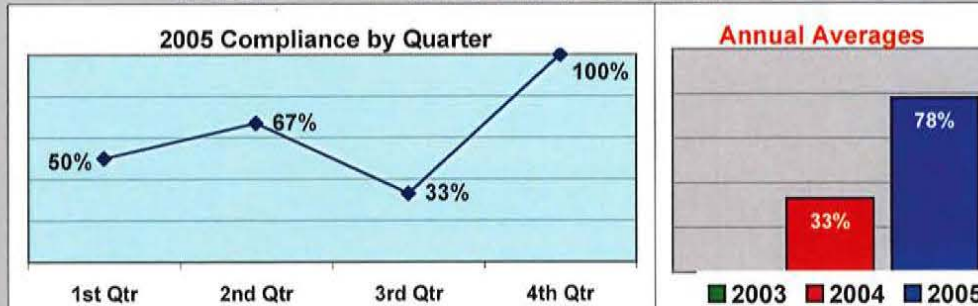
This insurance group is a standard insurer administering its own claims as well as a TPA for other insurance carriers and self-insureds.

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

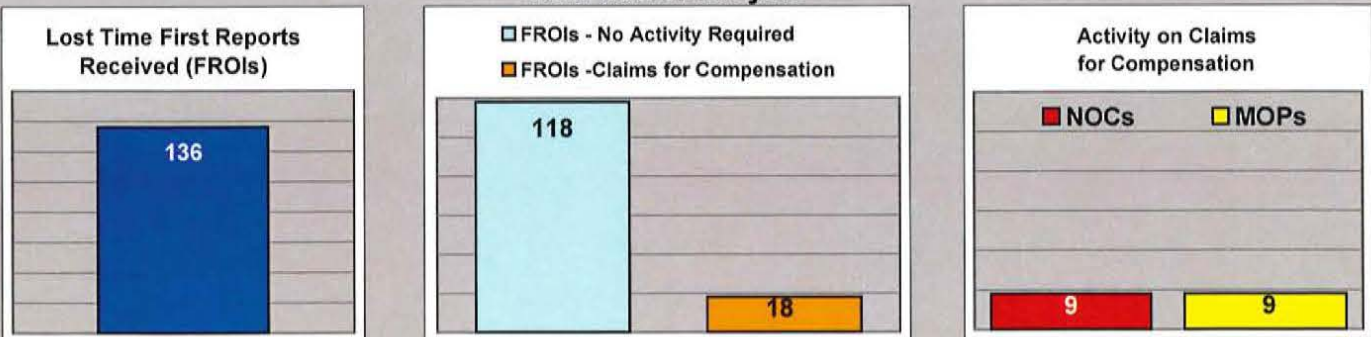
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

7%

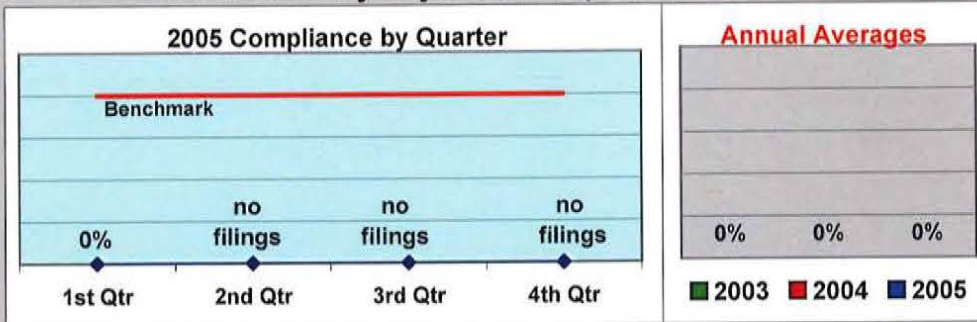
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

50%

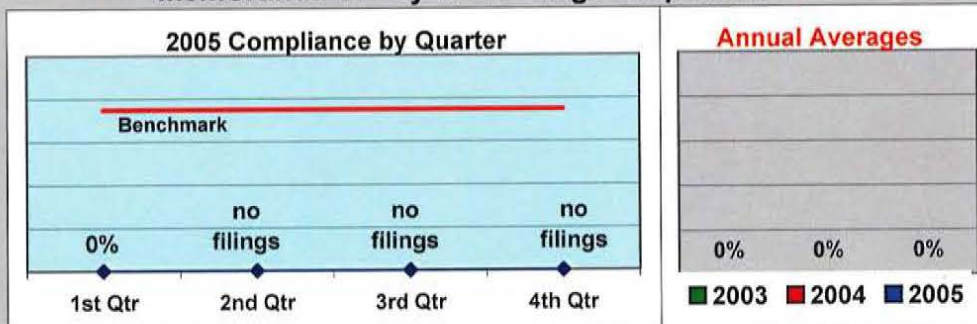
Annual Compliance Report
01/01/05 - 12/31/05

CHURCH MUTUAL INSURANCE COMPANY

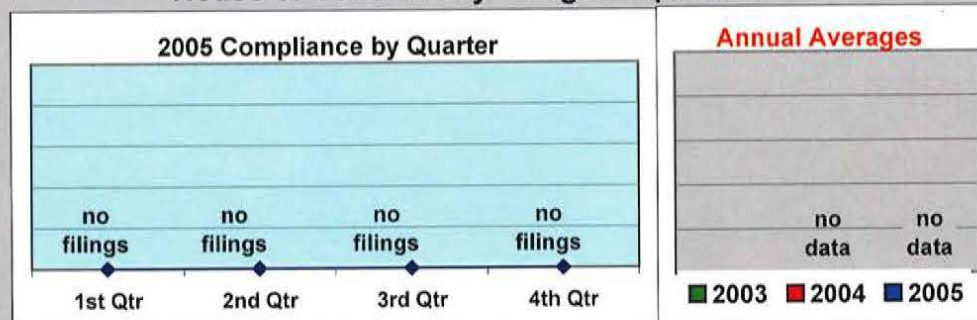
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



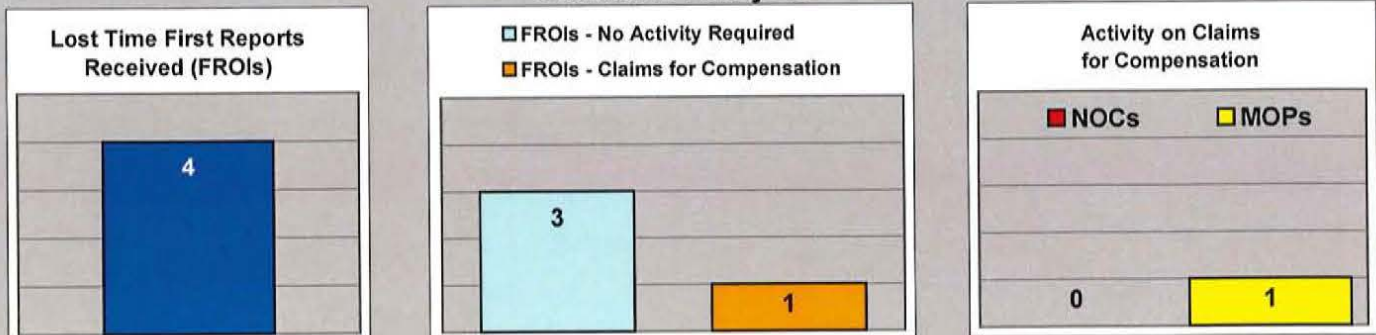
Summary

The Church Mutual insurance group consists of the following insurance entity:

16853 Church Mutual Ins Co

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

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

0%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

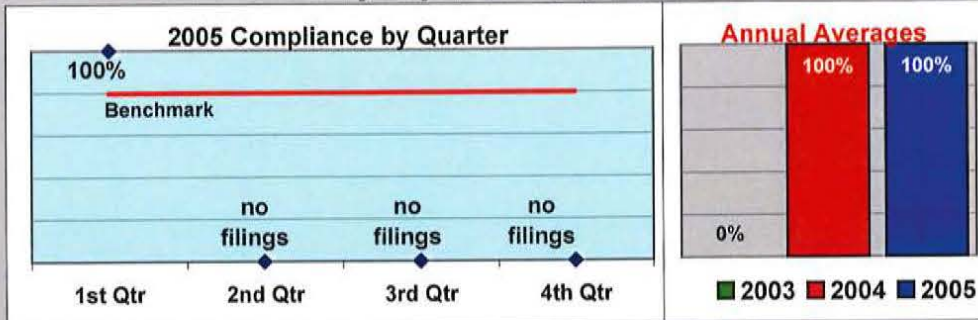
0%

Annual Compliance Report

01/01/05 - 12/31/05

CIANBRO CORPORATION

First Indemnity Payment Compliance



Summary

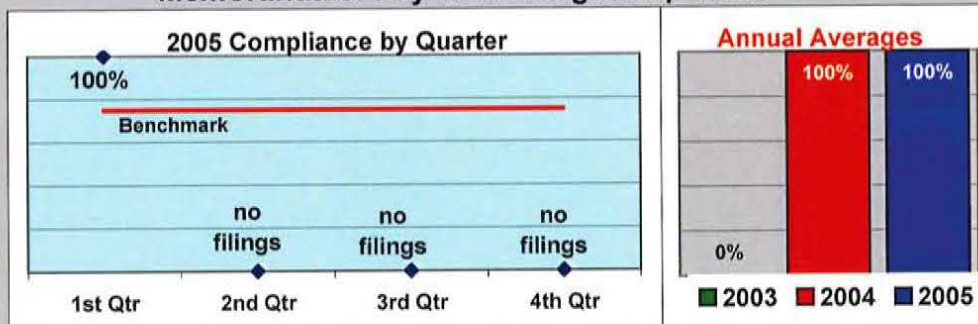
Cianbro Corporation consists of the following insurance entity:

S344 Cianbro Corporation

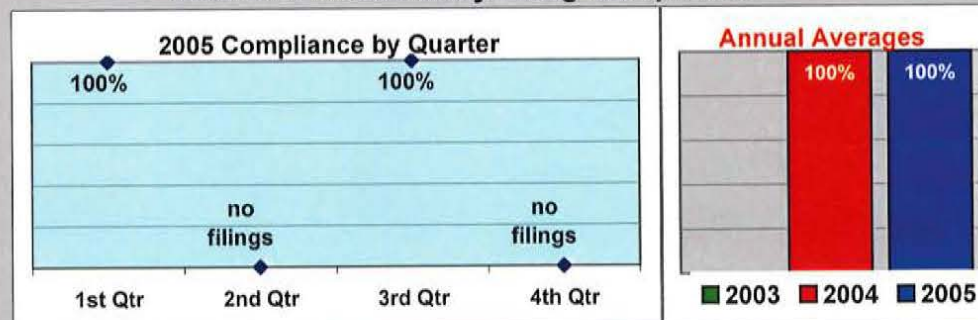
This insurance group is a self-insured employer administering its own claims.

This employer exceeded both of the benchmarks for Initial Indemnity Payments and filing of Initial MOPs.

Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

43%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

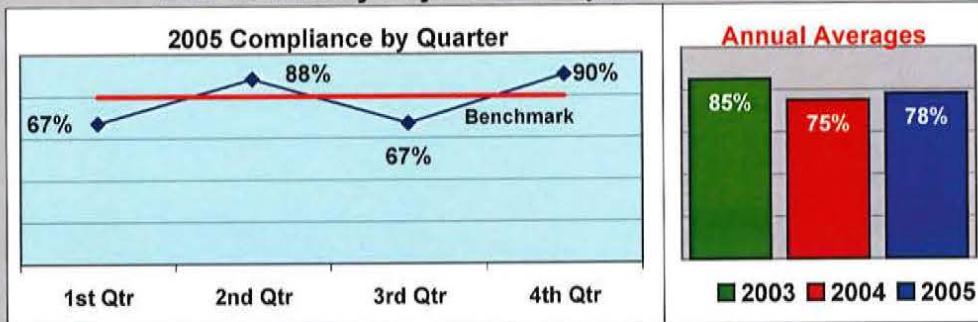
75%

Annual Compliance Report

01/01/05 - 12/31/05

C.N.A. GROUP

First Indemnity Payment Compliance



Summary

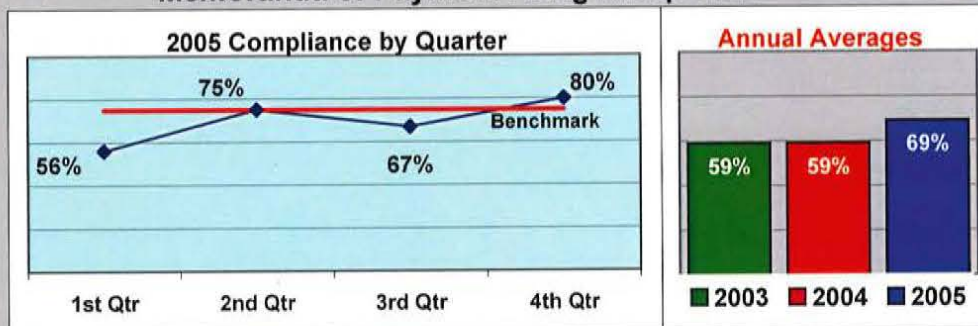
The C.N.A. insurance group consists of the following insurance entities:

10030 American Casualty Co
12386 C.N.A. Casualty of CA
S382 C.N.A. Standard Lines
S392 C.N.A. Standard Lines
CA050 Continental Casualty Co
10243 Continental Casualty Co
15113 Continental Insurance Co
12238 National Ins Co of Hartford
12688 Transcontinental Ins Co
12408 Transportation Ins Co
15032 Valley Forge

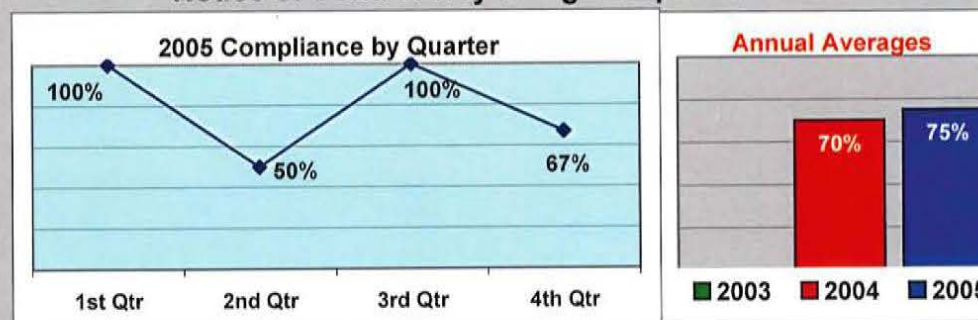
This insurance group is a standard insurer administering its own claims and is also a TPA for other insurers and self-insureds.

C.N.A. has been under a Corrective Action Plan (CAP) for chronic poor compliance performance; however the CAP was suspended pending the results of an audit.

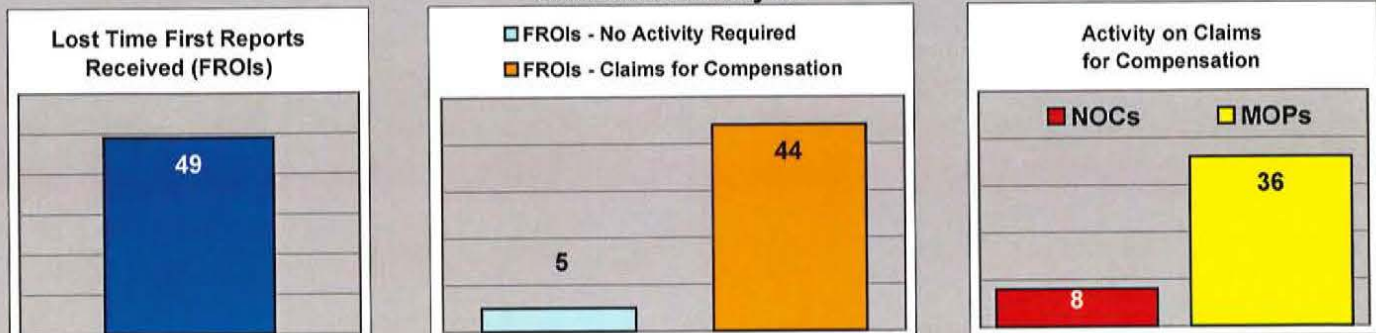
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

16%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

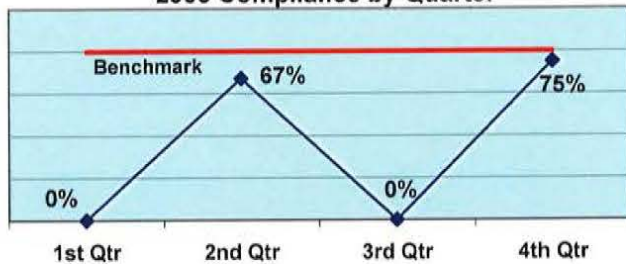
18%

Annual Compliance Report 01/01/05 - 12/31/05

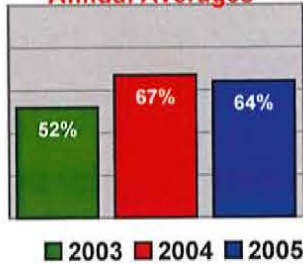
CRAWFORD & CO

First Indemnity Payment Compliance

2005 Compliance by Quarter



Annual Averages



Summary

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

19968 Accident Fund Ins Co
14095 Argonaut Insurance Co
CA120 Crawford & Co
S305 Crawford & Co
13188 Gulf Insurance Co
18376 Lumbermen's Underwriting
14788 Protective Insurance
17507 The Florists Mut Ins Co
18244 Truck Insurance Exchange
24023 Vanliner Insurance

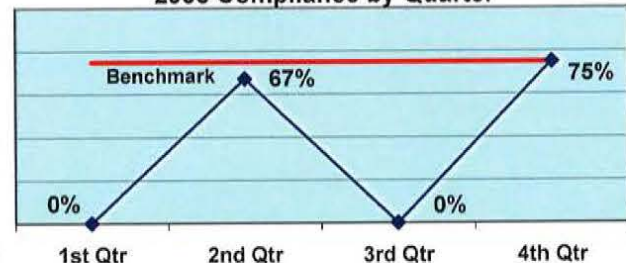
This insurance group is a TPA for self-insureds and insurance carriers.

In 2005 Crawford & Co engaged in a new Corrective Action Plan to address compliance issues noted in the June 2005 Audit Report.

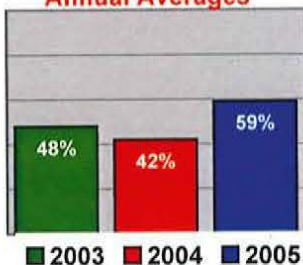
Dramatic compliance improvement was noted in the 3rd and 4th Quarters of 2005 and indications are this trend will continue in 2006.

Memoranda of Payment Filing Compliance

2005 Compliance by Quarter

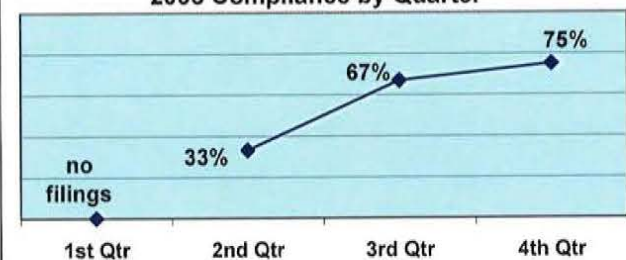


Annual Averages

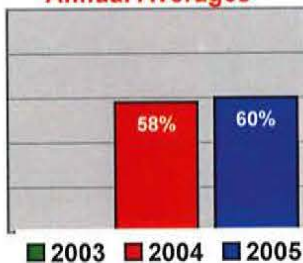


Notice of Controversy Filing Compliance

2005 Compliance by Quarter



Annual Averages

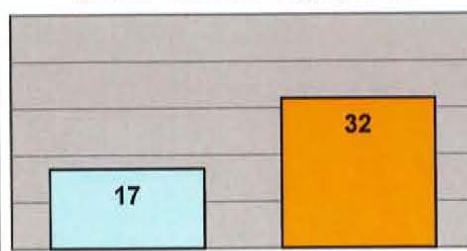


Utilization Analysis

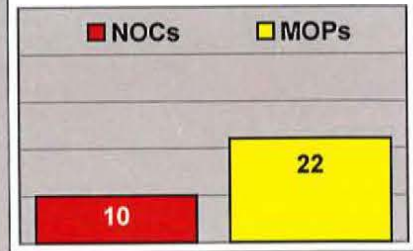
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

20%

Percent of Total Claims for Compensation Denied

(Number Initial NOCs Received / Claims for Compensation)

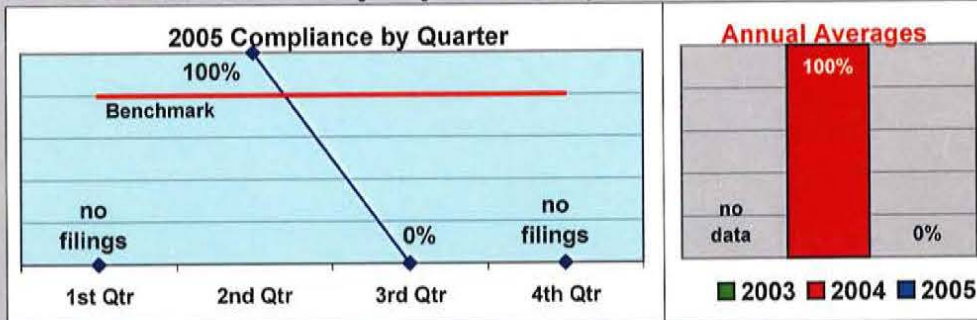
31%

Annual Compliance Report

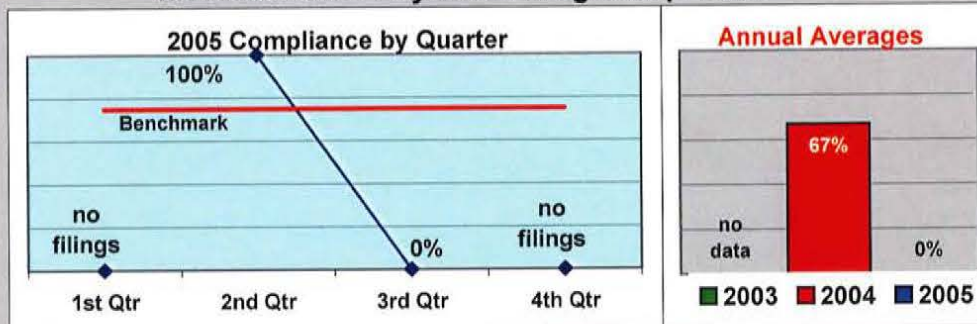
01/01/05 - 12/31/05

FAIRFIELD INSURANCE COMPANY

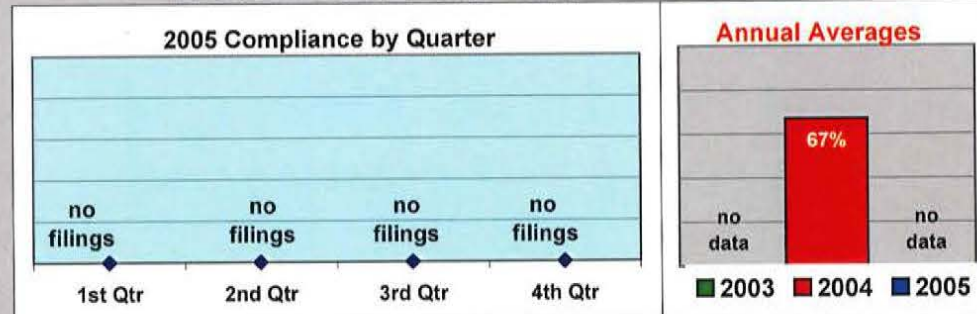
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



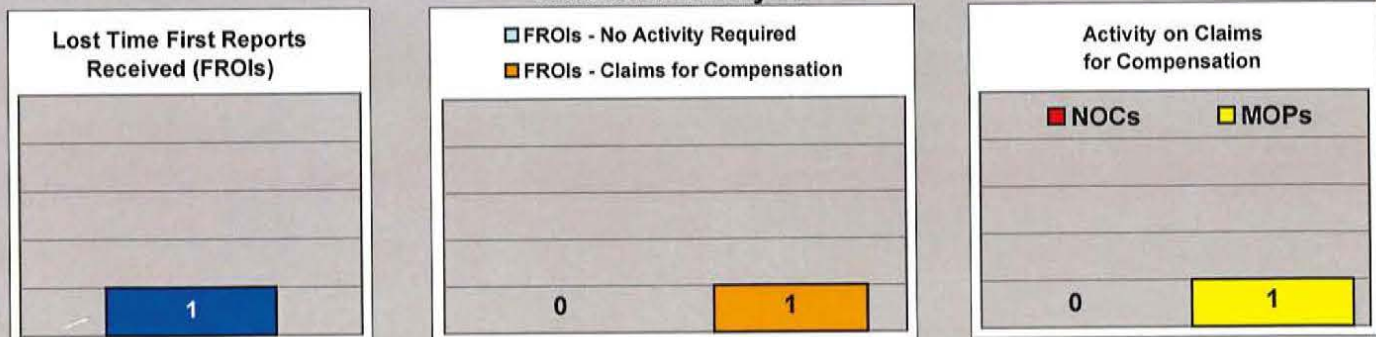
Summary

The Fairfield insurance group consists of the following insurance entity:

32530 Fairfield Insurance Co

This insurance group is a standard insurer.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

0%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

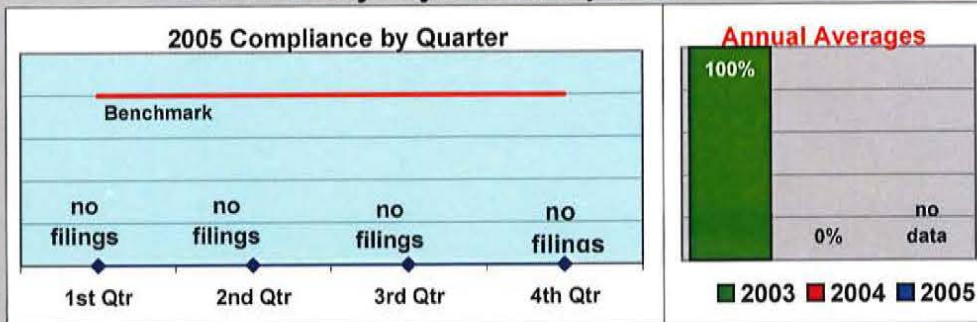
0%

Annual Compliance Report

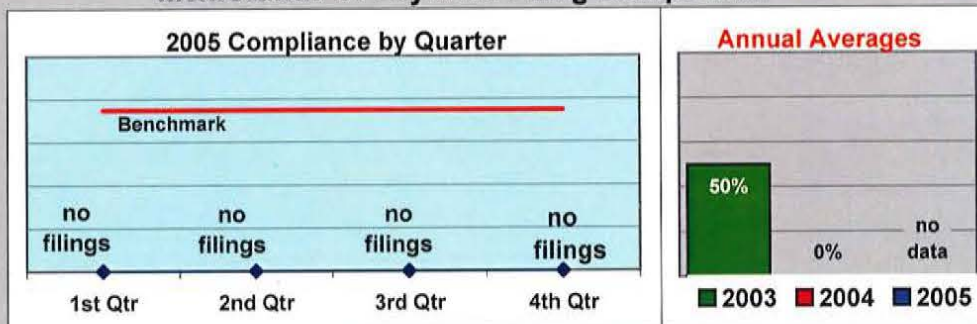
01/01/05 - 12/31/05

FEDERATED RETAIL HOLDINGS (FILENES)

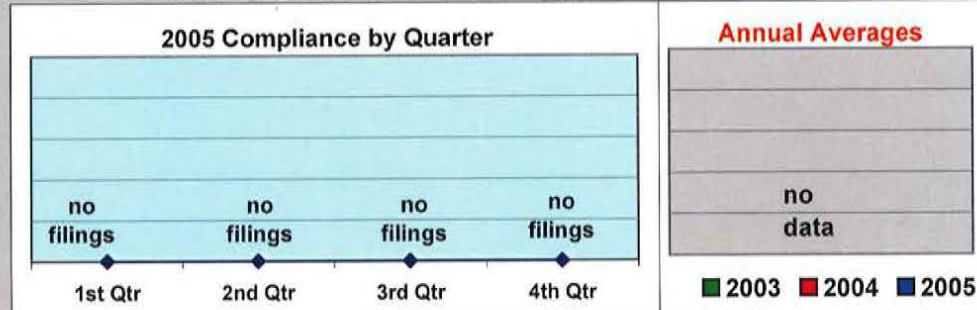
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



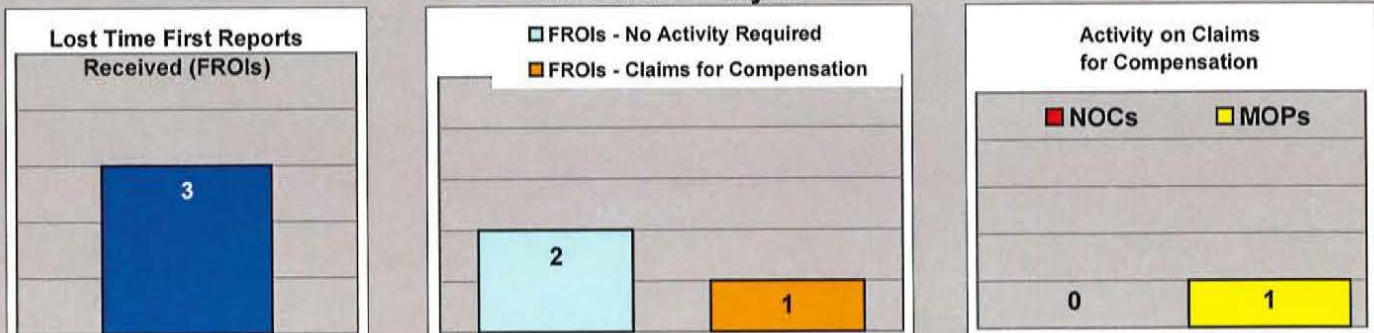
Summary

The Federated Retail Holdings group consists of the following insurance entity:

S338 Federated Retail Holdings

This insurance group is a self-insured employer.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

0%

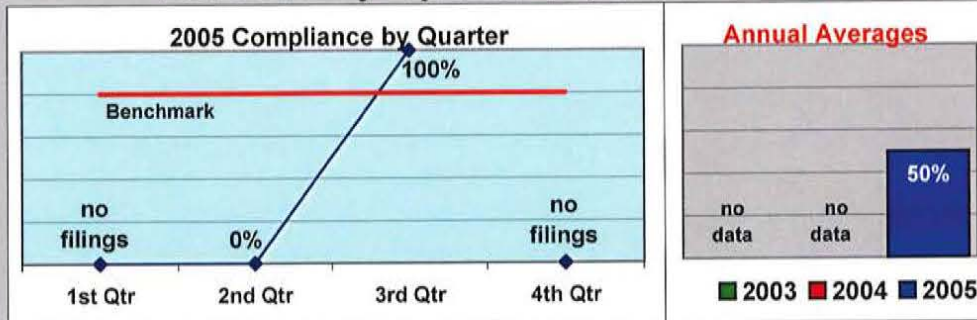
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

0%

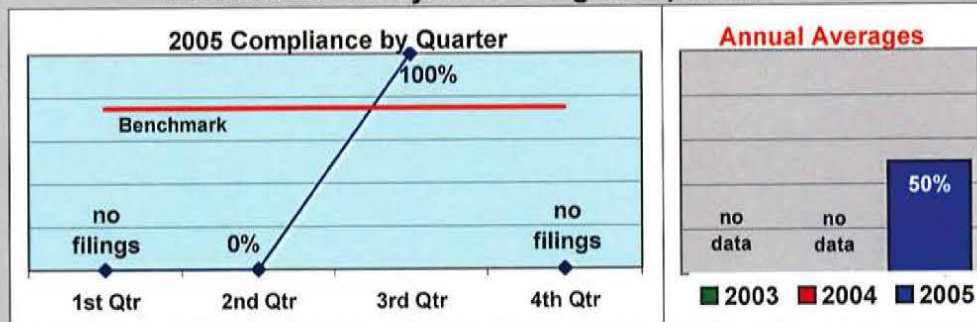
Annual Compliance Report 01/01/05 - 12/31/05

FIREMANS FUND

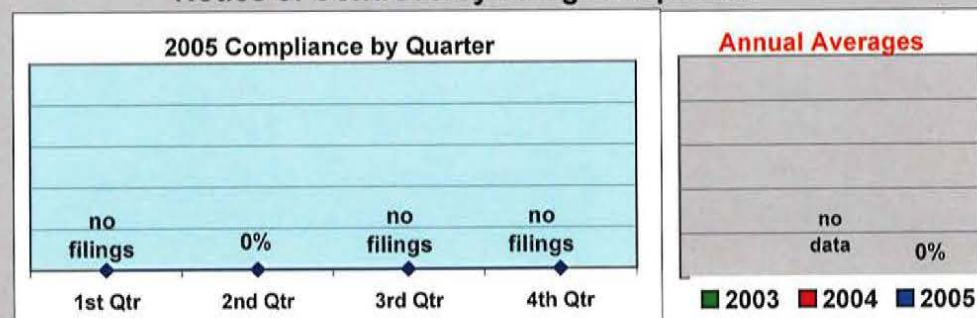
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



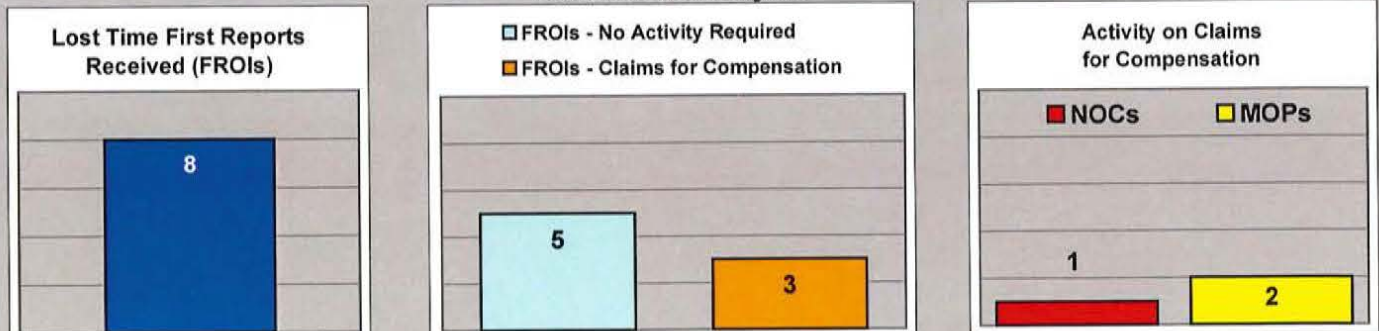
Summary

The Firemans Fund insurance group consists of the following insurance entities:

10022 American Automobile Ins
12289 American Insurance Co
12416 Firemans Fund American
CA170 Firemans Fund American
12866 National Surety Corp

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

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

13%

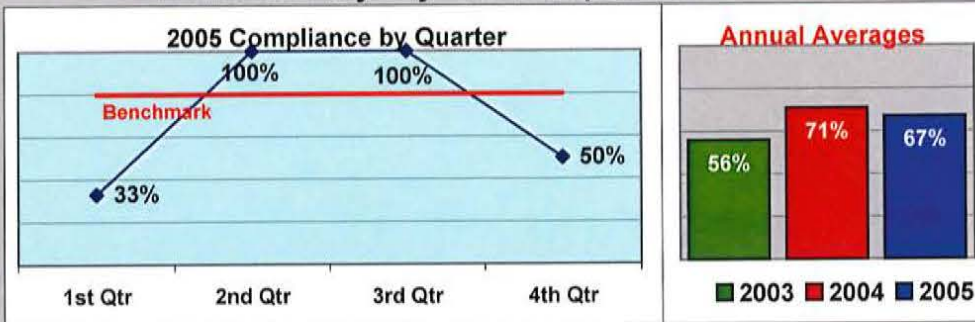
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

0%

Annual Compliance Report
01/01/05 - 12/31/05

GAB ROBBINS

First Indemnity Payment Compliance



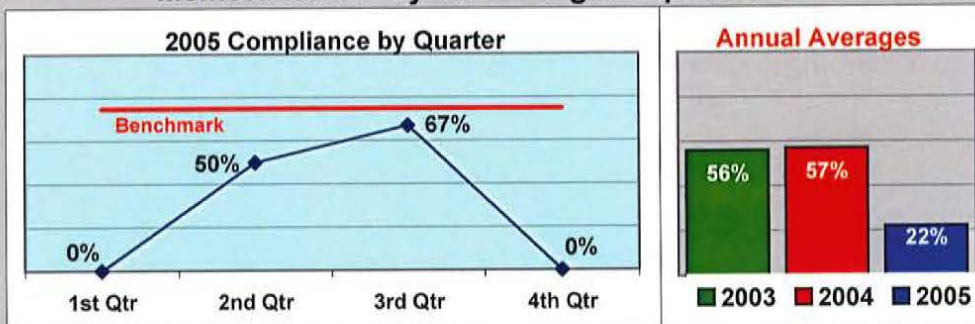
Summary

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

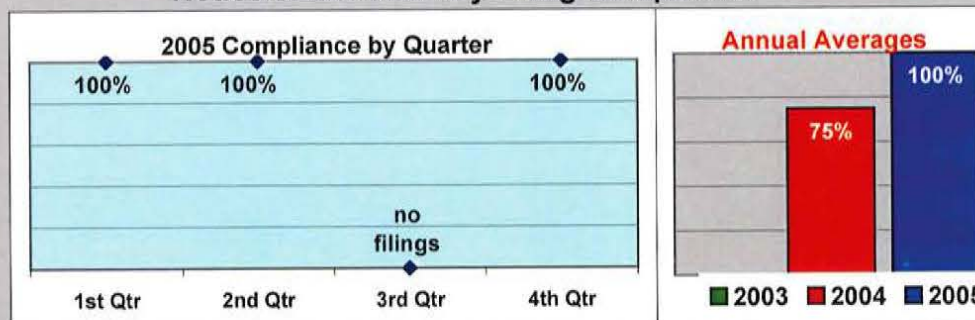
CA180 GAB Robbins
TPA2 GAB Robbins
S355 General Adjustment Bureau
S0041 Keybank National Assoc
11126 Petroleum Casualty Co

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

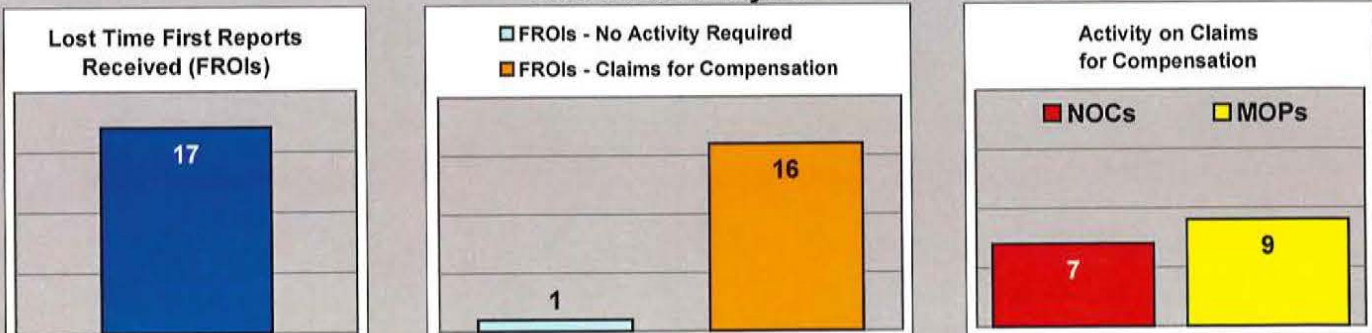
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

41%

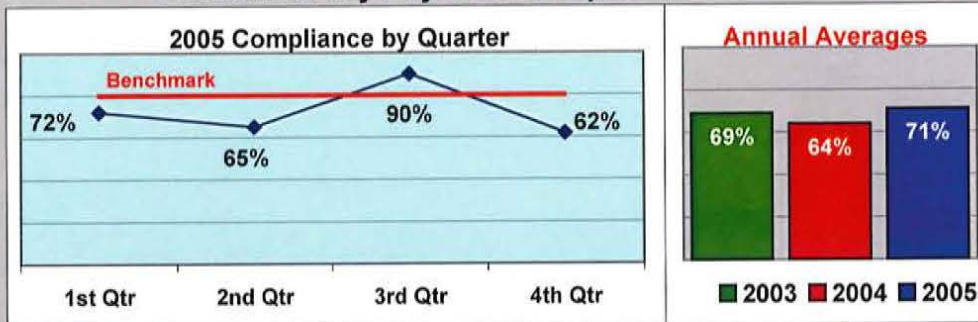
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

44%

Annual Compliance Report
01/01/05 - 12/31/05

GALLAGHER BASSETT

First Indemnity Payment Compliance



Summary

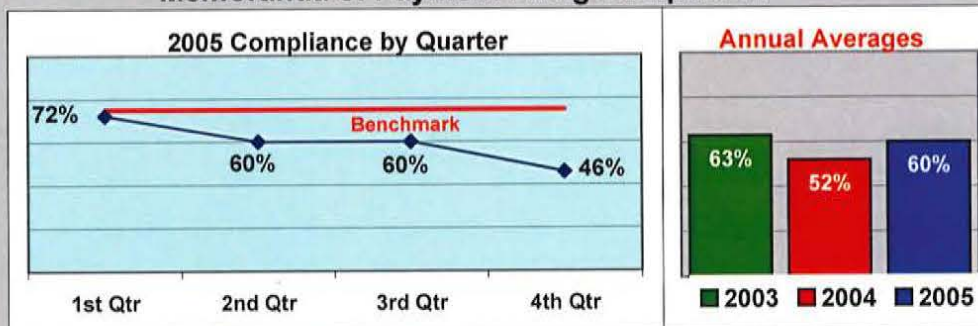
The Gallagher Bassett insurance group consists of the following insurance entities:

CA190 Gallagher Bassett Ins
S304 Gallagher Bassett Srvc
20737 Manufacturers Alliance Ins
24147 N.American Specialty Ins
11916 Pennsylvania Mfg Assoc
21288 Pennsylvania Mfg Ind Co
S350 Ryder Claims Service Corp
16349 Safety National Casualty

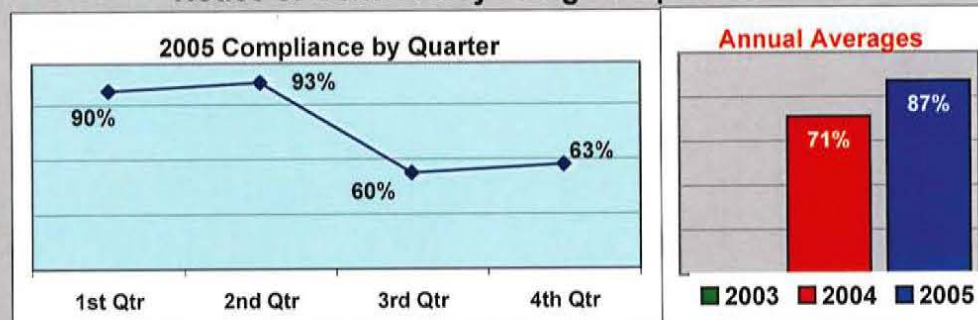
This insurance group is a TPA administering the claims of self-insureds and insurance carriers.

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

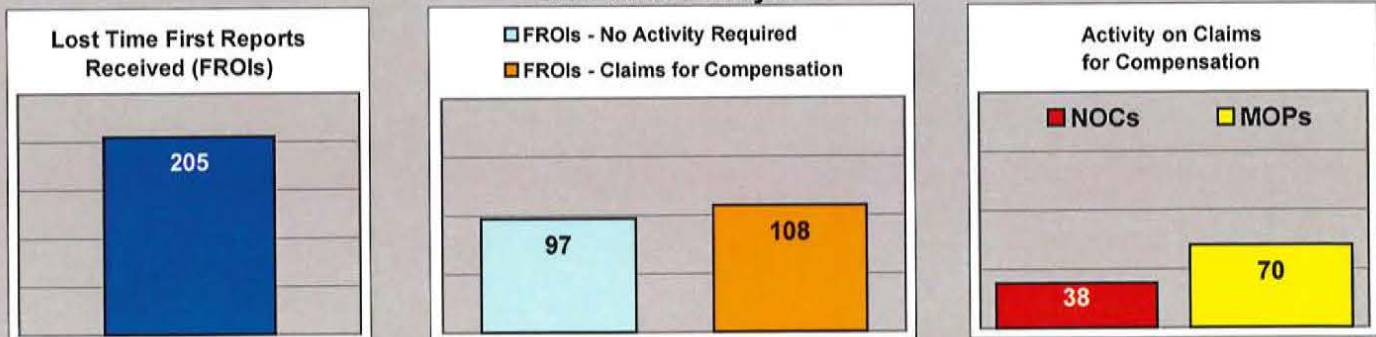
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

19%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

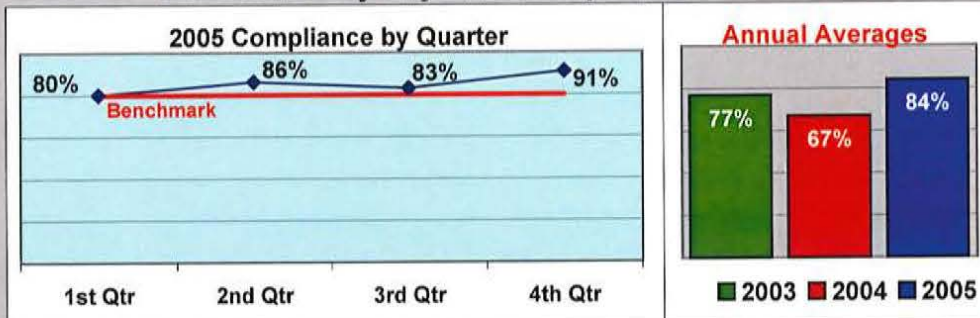
35%

Annual Compliance Report

01/01/05 - 12/31/05

GATES MACDONALD

First Indemnity Payment Compliance



Summary

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

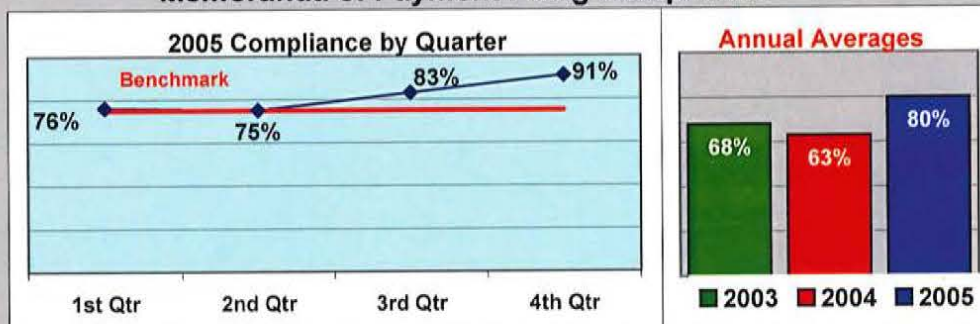
CA200 Gates MacDonald
S743 Gates MacDonald
11509 Old Republic Ins Co
S377 University of Maine System

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

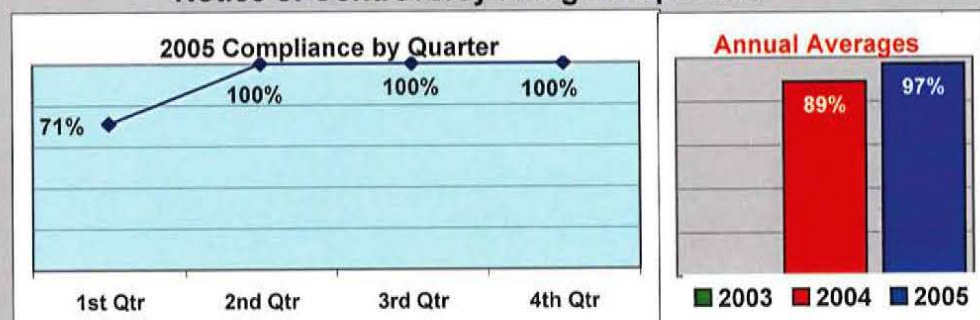
Gates MacDonald is currently under a Corrective Action Plan with the Maine Bureau of Insurance as a result of a referral for violations of §359(2) - "Questionable Claims Handling Practices" that are noted in their October 2003 MWCB Audit Report.

This is a High Compliance Performer for 2005.

Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance

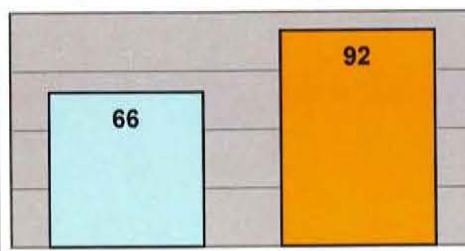


Utilization Analysis

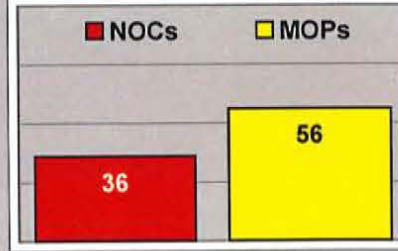
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

23%

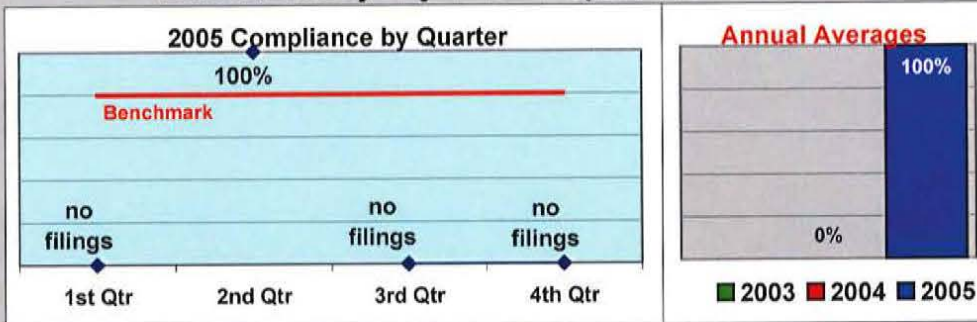
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

39%

Annual Compliance Report
01/01/05 - 12/31/05

GREAT WEST CASUALTY

First Indemnity Payment Compliance



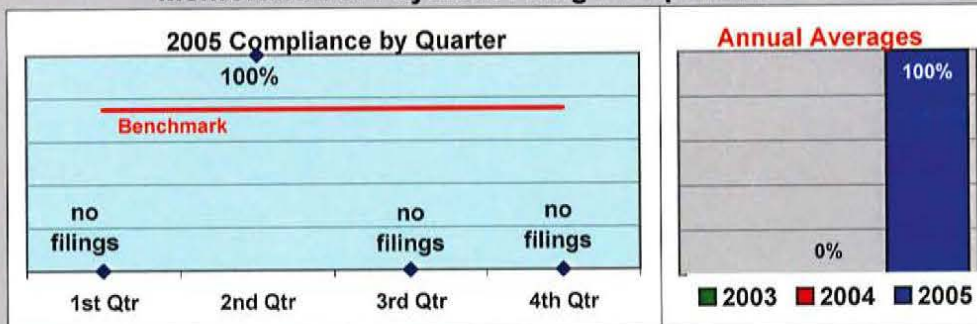
Summary

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

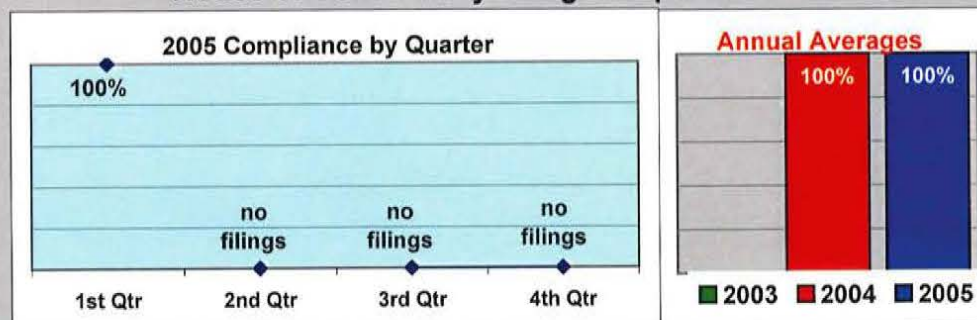
11371 Great West Casualty

This insurance group is a standard insurer.

Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

25%

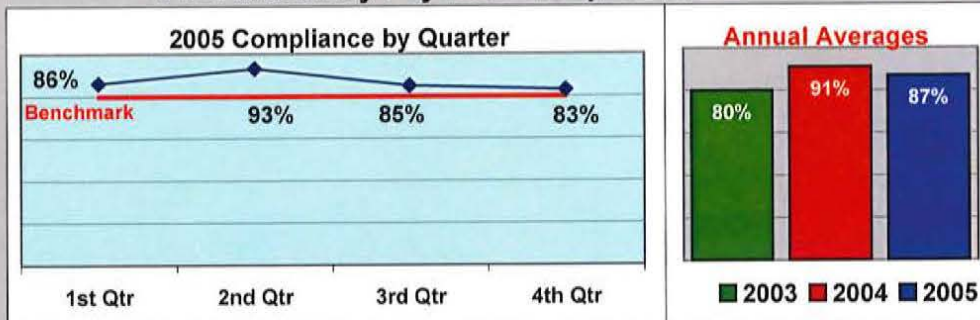
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

50%

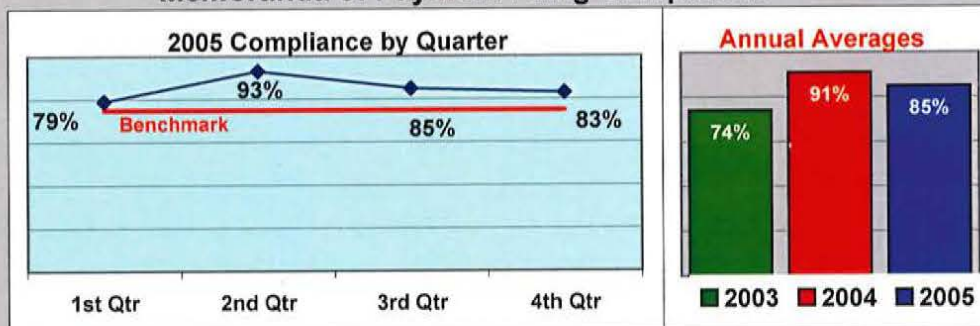
Annual Compliance Report
01/01/05 - 12/31/05

GUARD GROUP

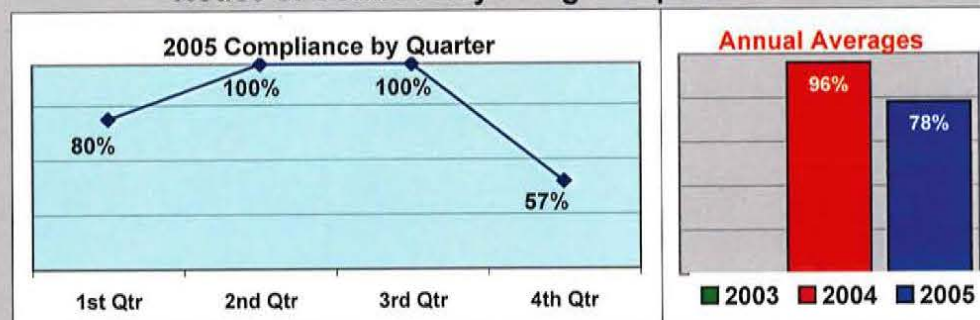
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

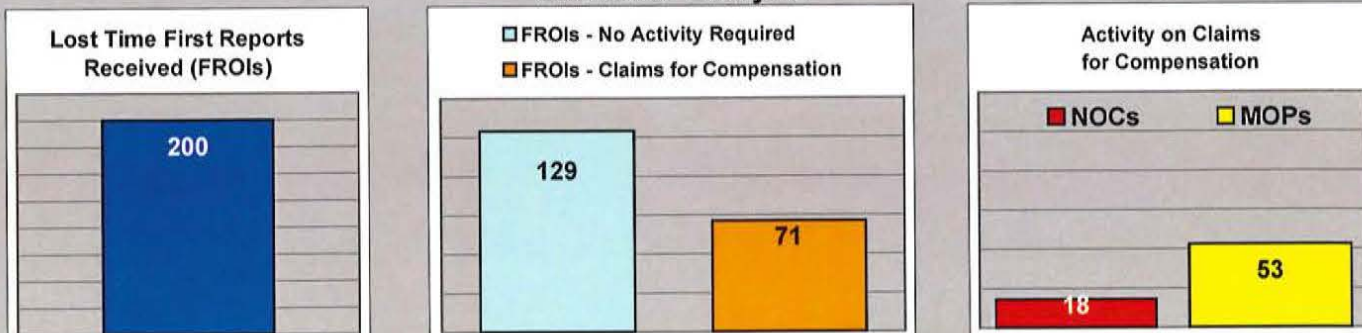
The Guard insurance group consists of the following insurance entities:

21873 Amguard Ins Co
33936 Eastguard Ins Co
CA205 Interguard, Ltd.
25844 Norguard Ins Co

This insurance group is a standard insurer.

This insurance group is a High Compliance Performer in 2005 for the second consecutive year.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

9%

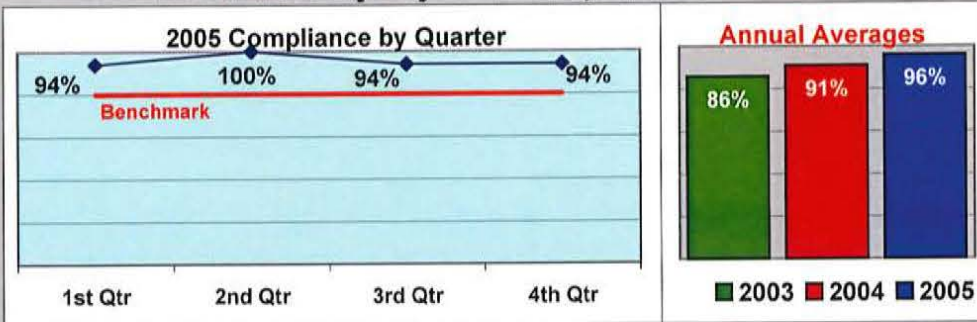
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

25%

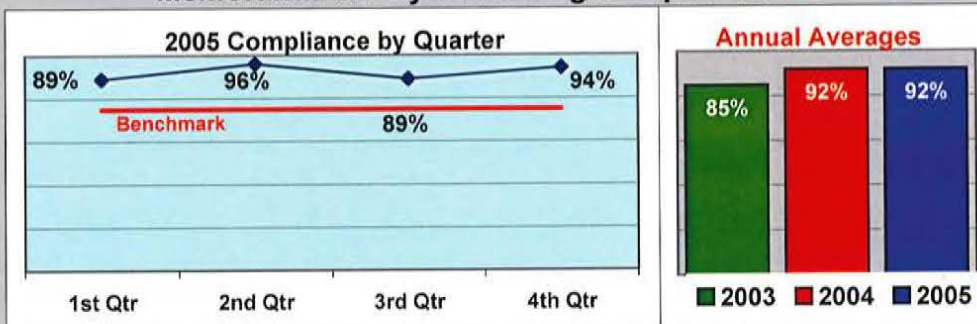
Annual Compliance Report
01/01/05 - 12/31/05

HANNAFORD BROTHERS

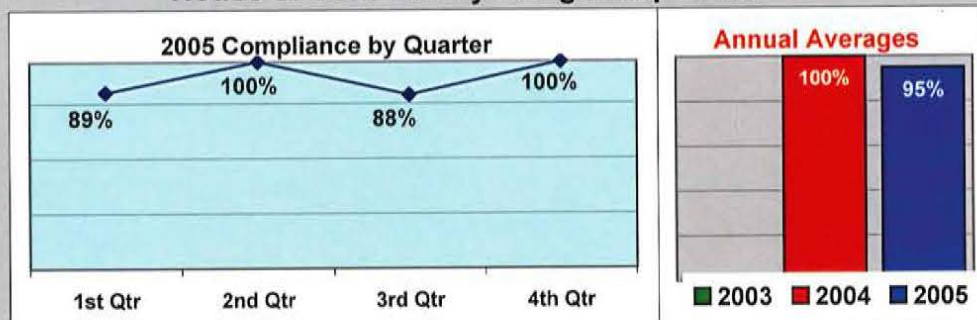
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

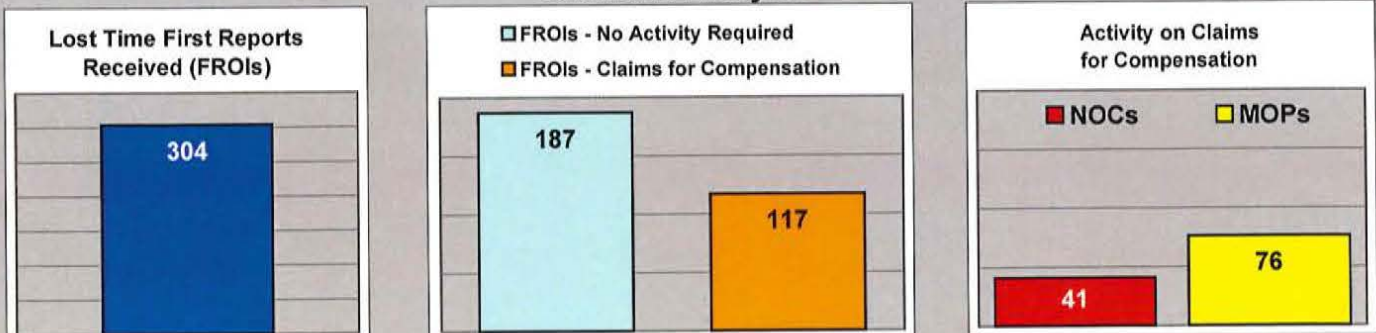
Hannaford Brothers insurance group consists of the following insurance entity:

S381 Hannaford Brothers

This insurance group is a self-insured employer.

This insurance group is a High Compliance Performer in 2005 for the second consecutive year.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

13%

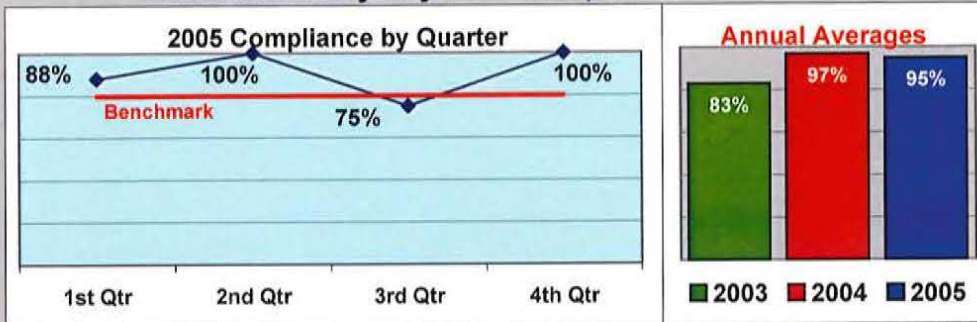
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

35%

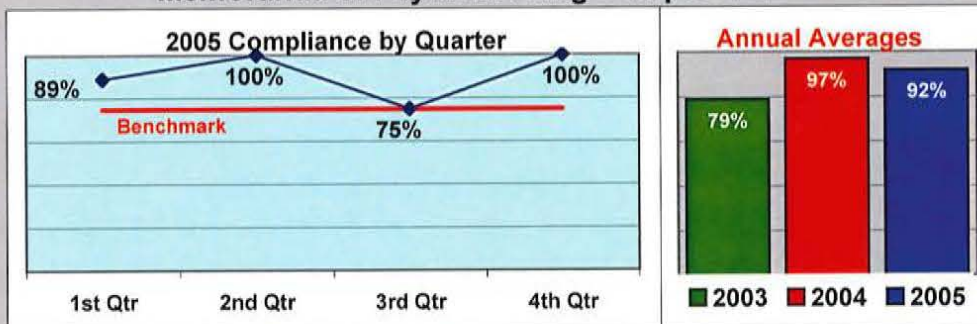
Annual Compliance Report
01/01/05 - 12/31/05

HANOVER INSURANCE GROUP

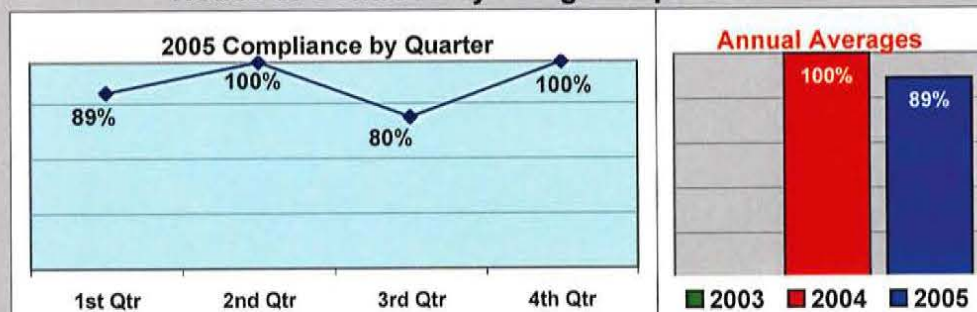
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

The Hanover insurance group consists of the following insurance entities:

11002 Citizens Ins Co of America
13633 Hanover Insurance Co
CA202 Hanover Insurance Co
10006 Massachusetts Bay Ins Co

This insurance group is a standard insurer.

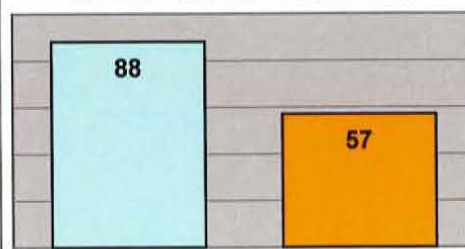
This insurance group is a High Compliance Performer in 2005 for the second consecutive year.

Utilization Analysis

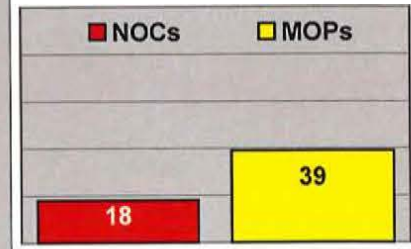
Lost Time First Reports Received (FROIs)



□ FROIs - No Activity Required
■ FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

12%

Percent of Total Claims for Compensation Denied

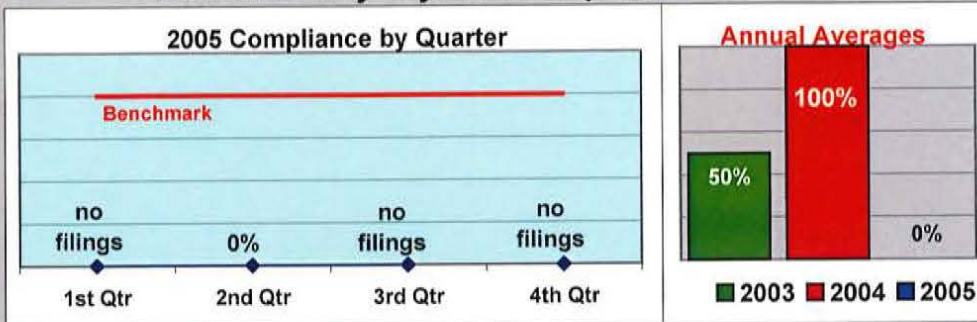
(Number Initial NOCs Received / Claims for Compensation)

32%

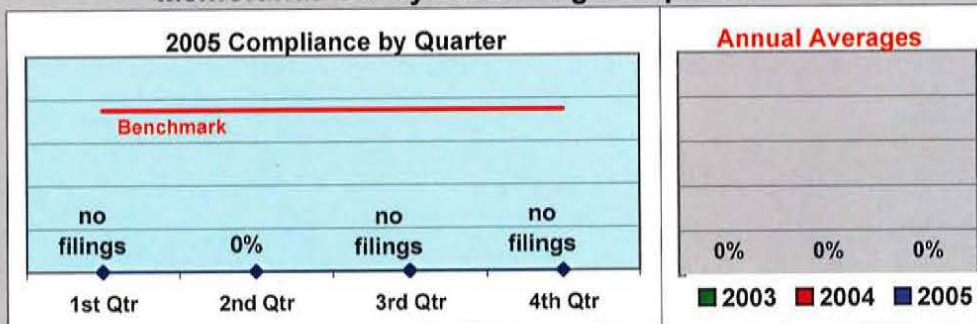
Annual Compliance Report
01/01/05 - 12/31/05

HARLEYSVILLE WORCESTER INS CO

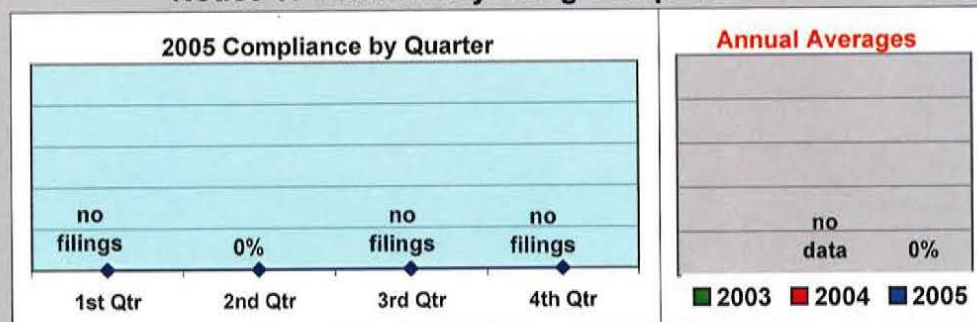
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



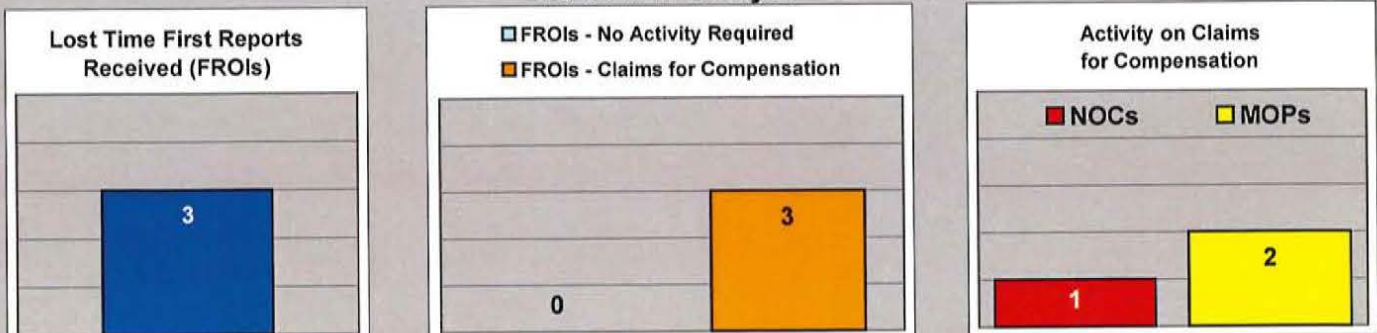
Summary

The Harleysville Worcester insurance group consists of the following insurance entity:

CA198 Harleysville Mutual Ins Co
16926 Harleysville Mutual Ins Co
21644 Harleysville Worcester Ins

This insurance group is a standard insurer.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

33%

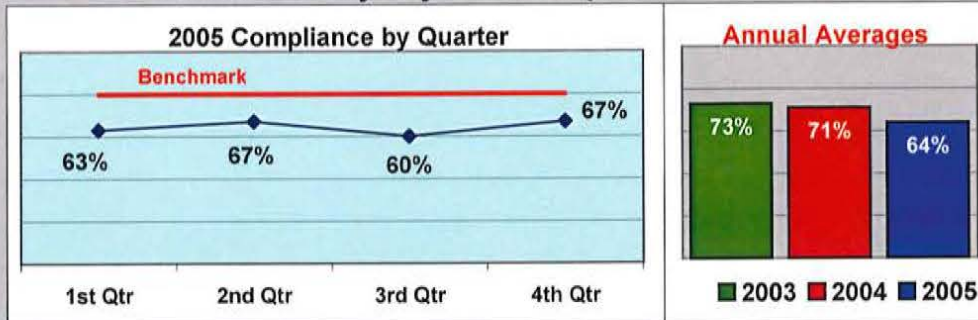
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

33%

Annual Compliance Report
01/01/05 - 12/31/05

HARTFORD INSURANCE GROUP

First Indemnity Payment Compliance



Summary

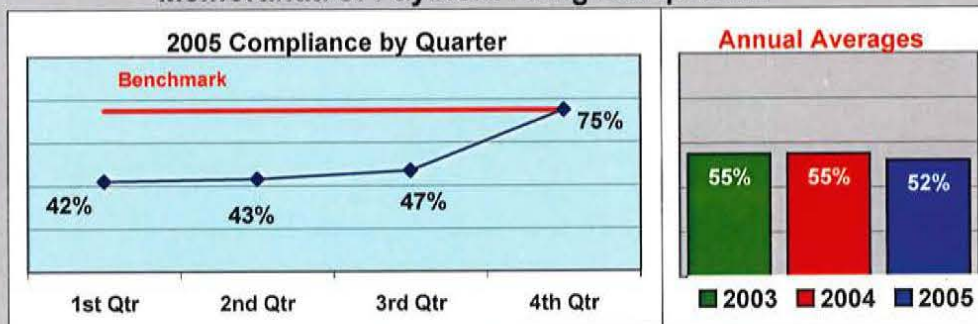
The Hartford insurance group consists of the following insurance entities:

CA165 F.A. Richzrd
CA203 Hartford Accident & Ind
14397 Hartford Casualty Ins Co
13269 Hartford Fire Ins Co
20605 Hartford Ins Co Midwest
10456 New York Underwriters
CA315 Specialty Risk Svcs Inc
CA310 The Hartford
10448 The Hartford
14974 Twin City Fire Ins Co

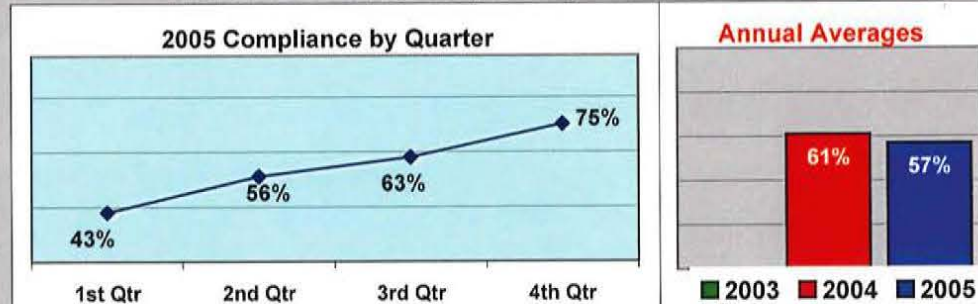
This insurance group is a standard insurer and a TPA for other insurance carriers.

This insurance group is currently under a Corrective Action Plan (CAP) for poor compliance performance.

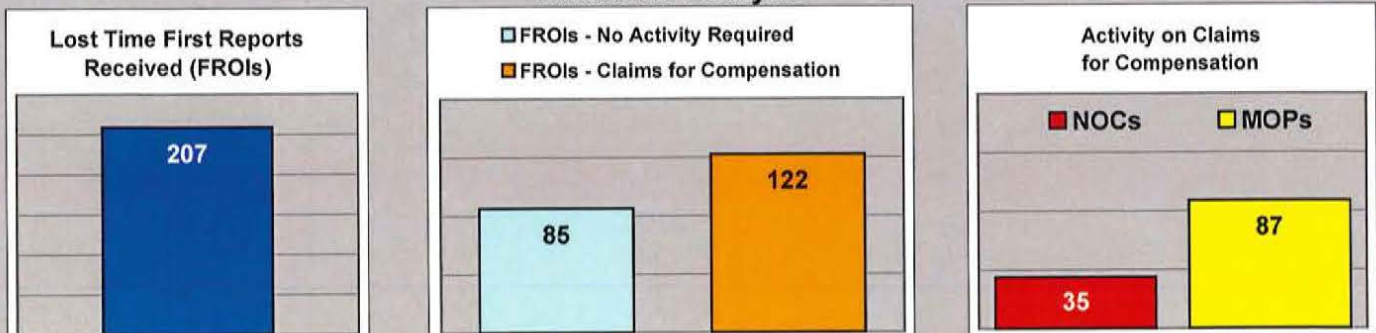
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

17%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

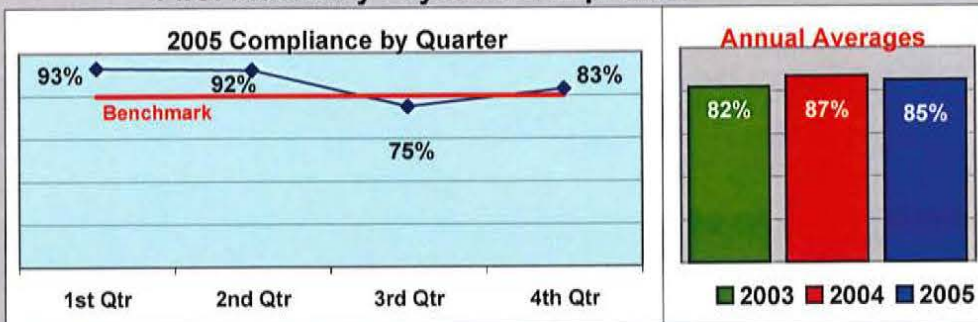
29%

Annual Compliance Report

01/01/05 - 12/31/05

HRH CLAIMS MANAGEMENT SERVICE

First Indemnity Payment Compliance



Summary

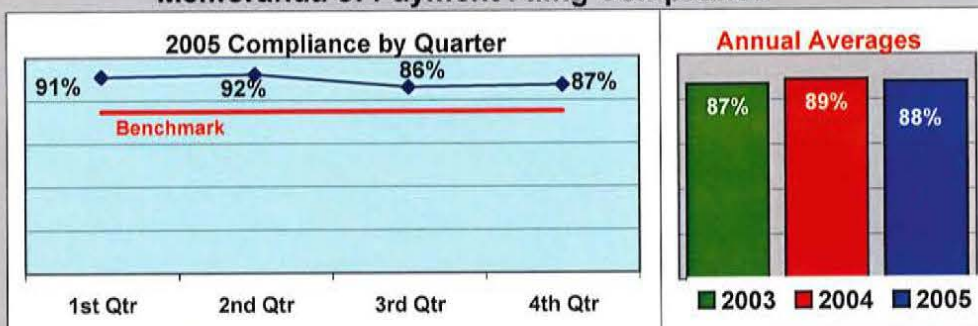
The HRH Claims Management insurance group consists of the following insurance entities:

CA001 HRH Northern New England

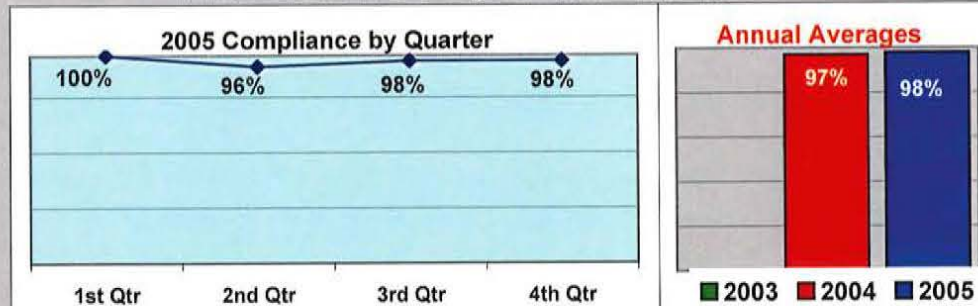
This insurance group is a TPA administering the claims of self-insureds and self-insured groups.

This insurance group is a High Compliance Performer in 2005 for the third consecutive year.

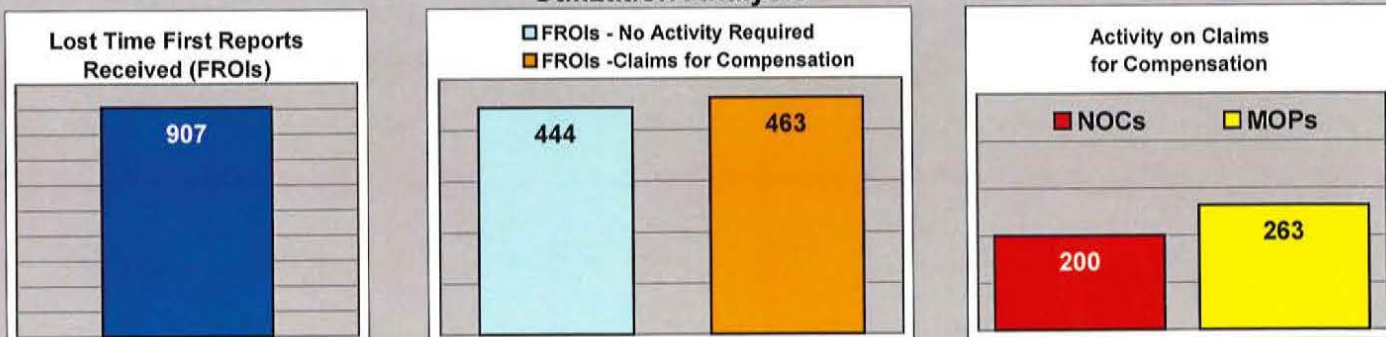
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

22%

Percent of Total Claims for Compensation Denied

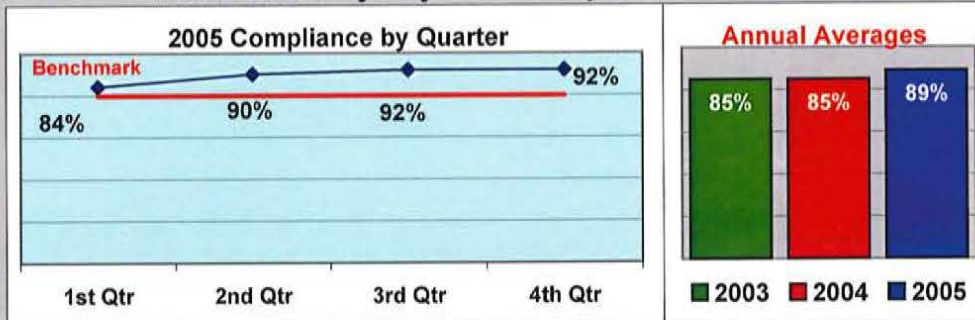
(Number Initial NOCs Received / Claims for Compensation)

43%

Annual Compliance Report 01/01/05 - 12/31/05

LIBERTY MUTUAL GROUP

First Indemnity Payment Compliance



Summary

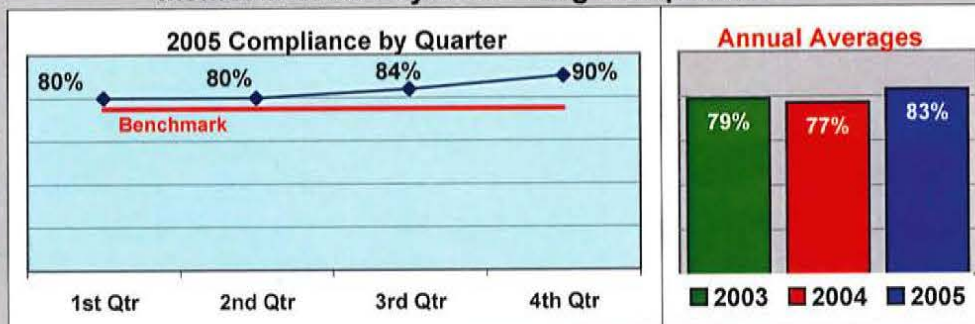
The Liberty Mutual insurance group consists of the following insurance entities:

15555 Employers Ins of Wausau
27359 First Liberty Ins Group
S321 Helmsman Mgmt Svcs
CA210 Liberty Mutual Ins. Co
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

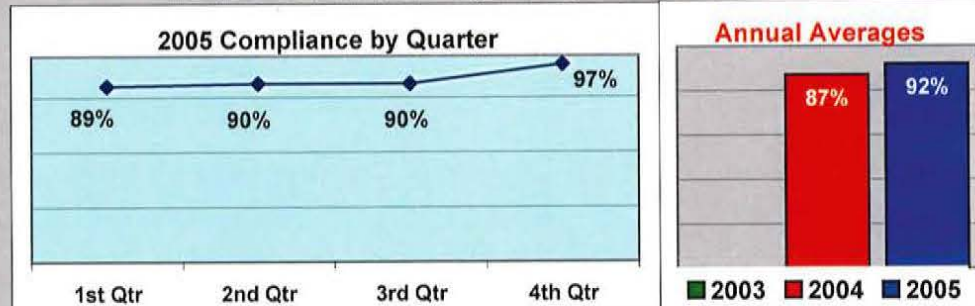
This insurance group is a standard insurer and administers claims for other carriers and self-insureds.

This insurance group has met or exceeded both of the benchmarks for Initial Indemnity Payments and filing of Initial MOPs for the past three years.

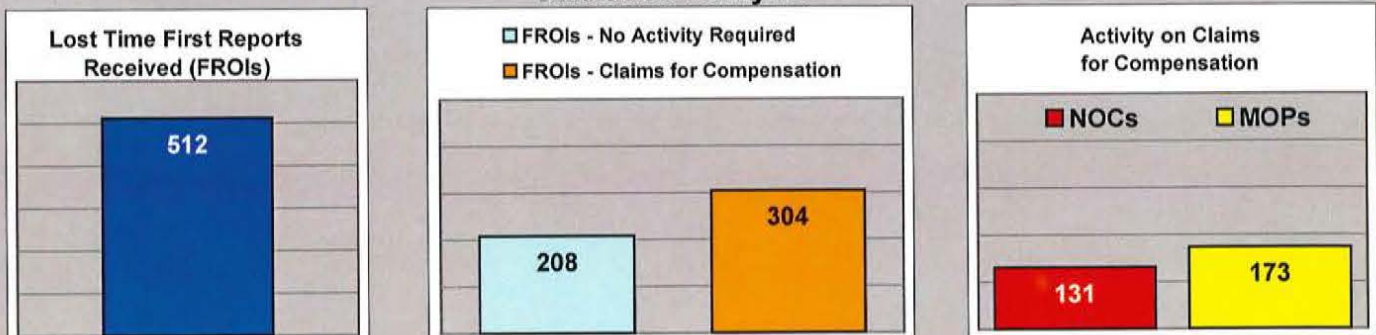
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

26%

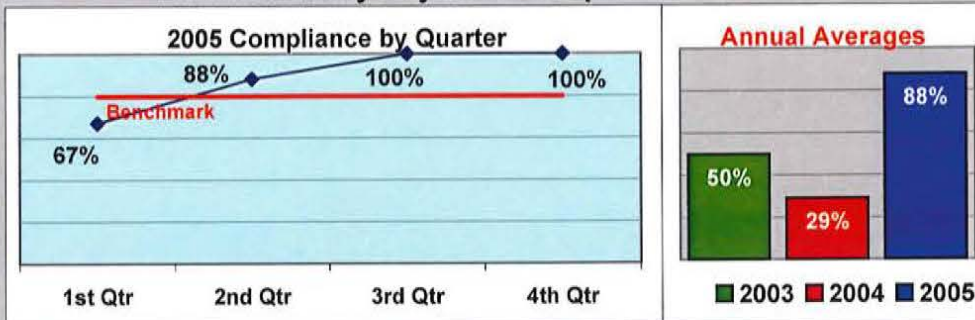
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

43%

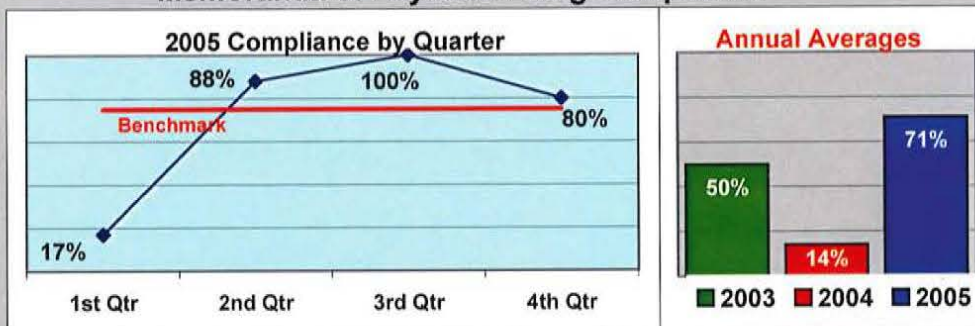
Annual Compliance Report
01/01/05 - 12/31/05

MAINE ADJUSTMENT

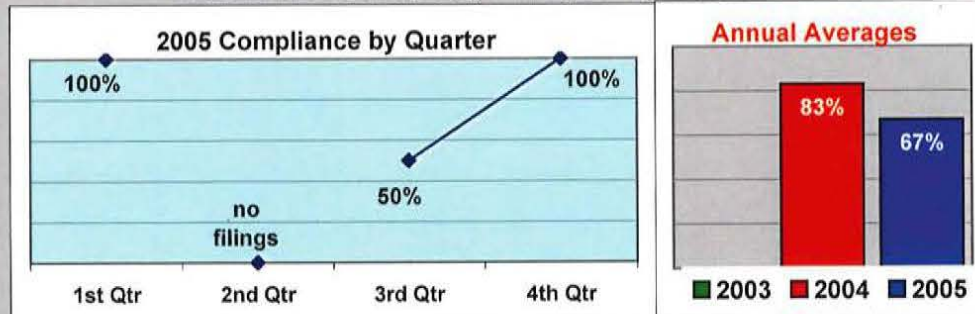
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



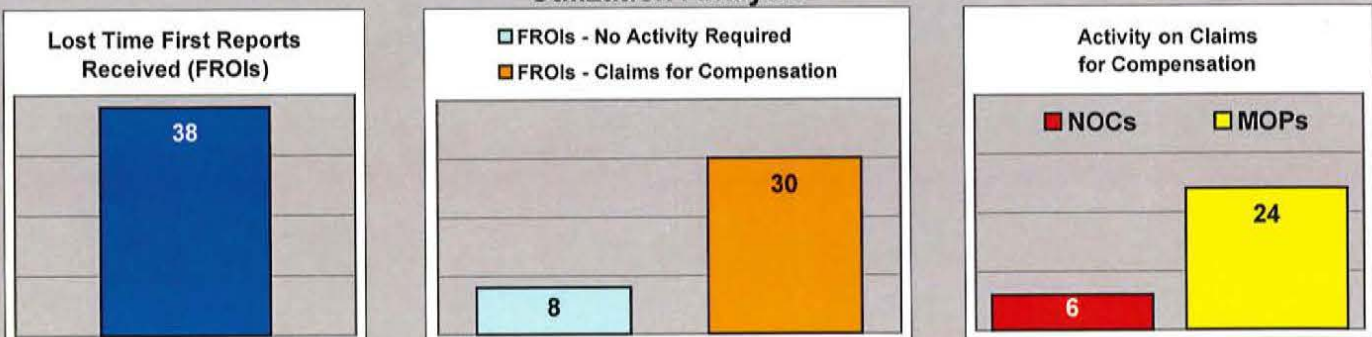
Summary

Maine Adjustment insurance group consists of the following insurance entities:

CA255 Meadowbrook Insurance
31771 Savers Property & Casualty
24562 Star Insurance
CA375 United States Fire Ins Co
12777 United States Fire Ins Co

This insurance group is a TPA for insurance carriers.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

16%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

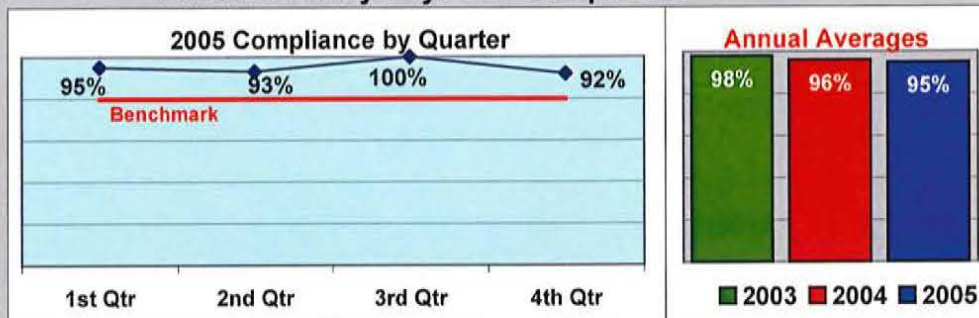
20%

Annual Compliance Report

01/01/05 - 12/31/05

MAINE AUTOMOBILE DEALERS

First Indemnity Payment Compliance



Summary

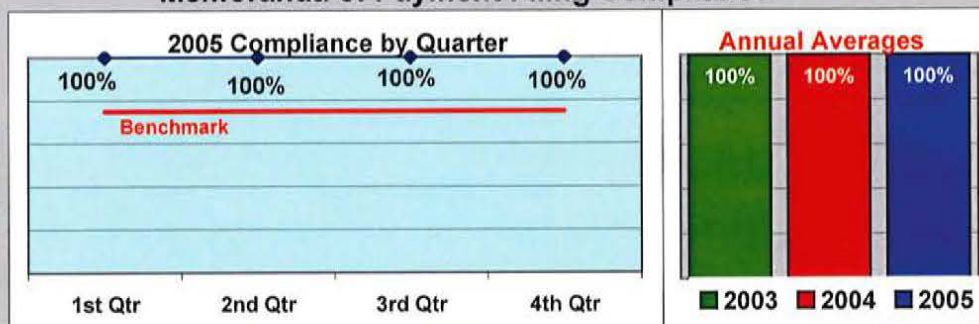
Maine Automobile Dealers insurance group consists of the following insurance entity:

S803 Maine Automobile Dealers
S391 Maine Automobile Dealers
CA220 Maine Automobile Dealers

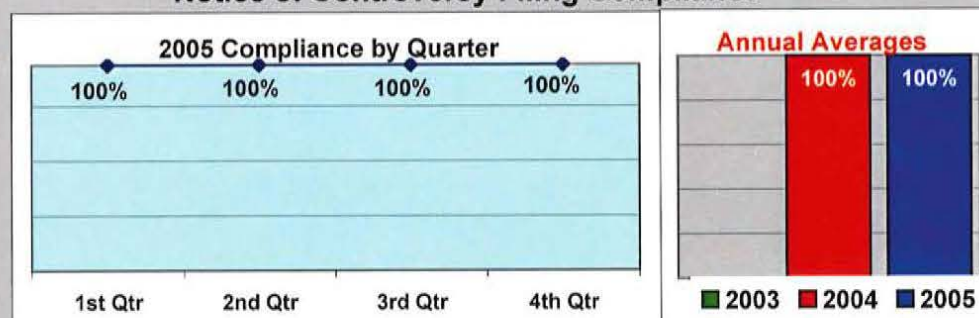
This insurance group is a self-insured employer.

This insurance group is a High Compliance Performer in 2005 for the third consecutive year.

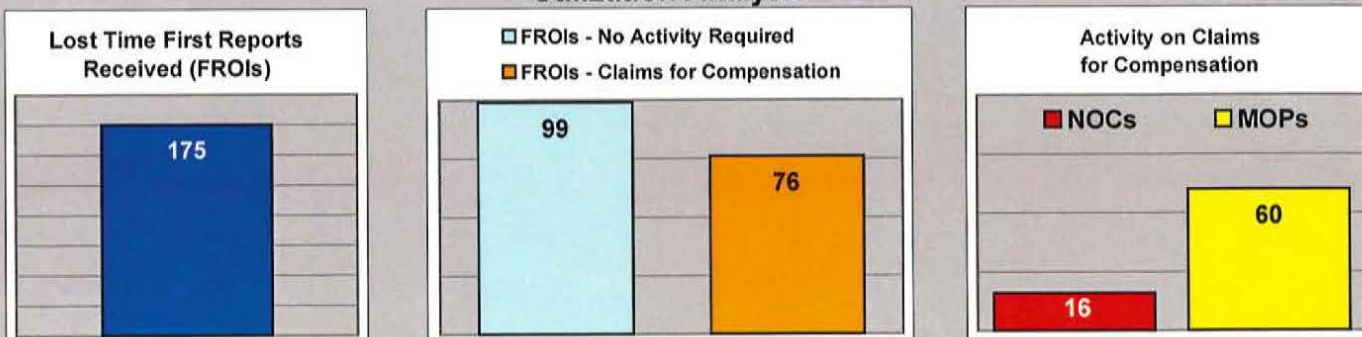
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

9%

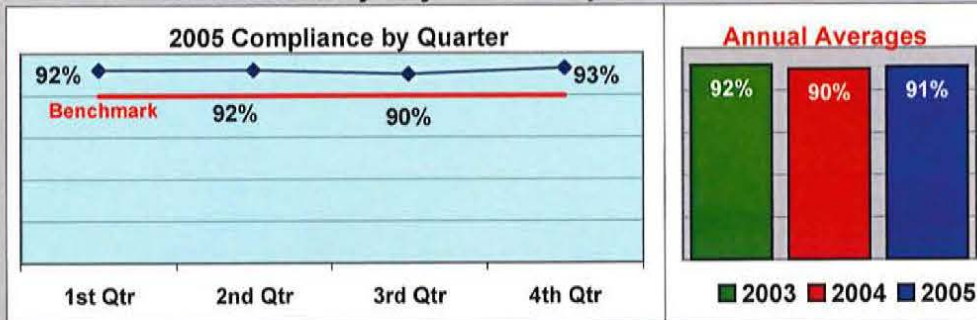
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

21%

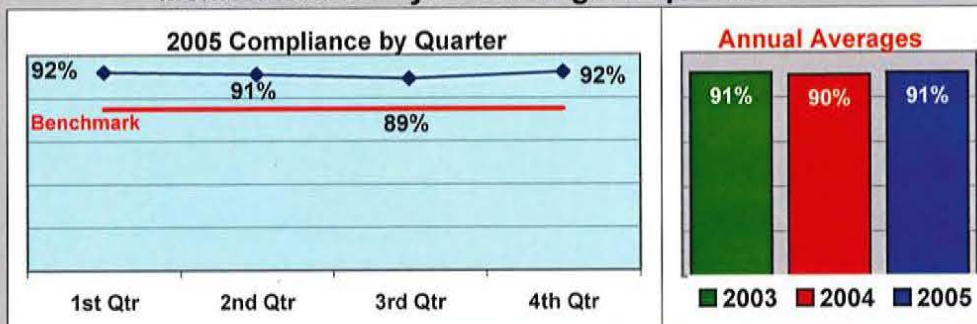
Annual Compliance Report
01/01/05 - 12/31/05

MAINE EMPLOYERS' MUTUAL INSURANCE

First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

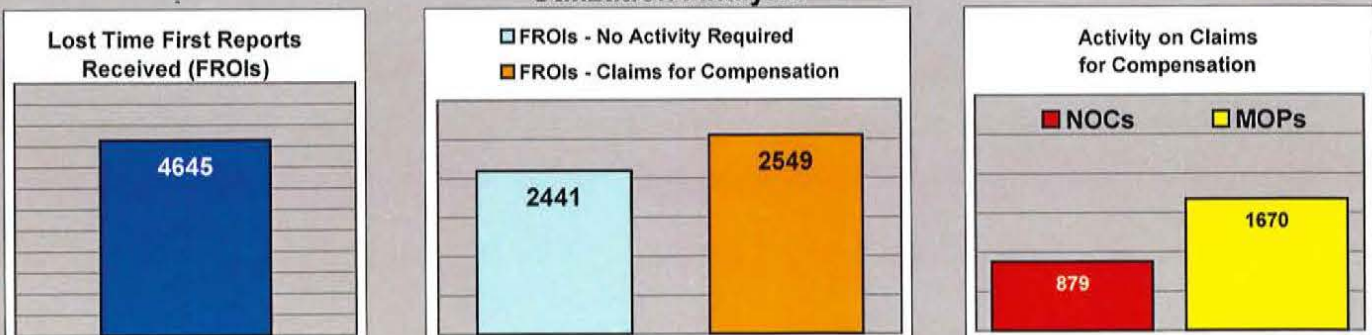
Maine Employers Mutual insurance group consists of the following insurance entities:

30449 Maine Employers Mut Ins
TPA28 Maine Employers Mut Ins

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

This insurance group is a High Compliance Performer in 2005 for the third consecutive year.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

19%

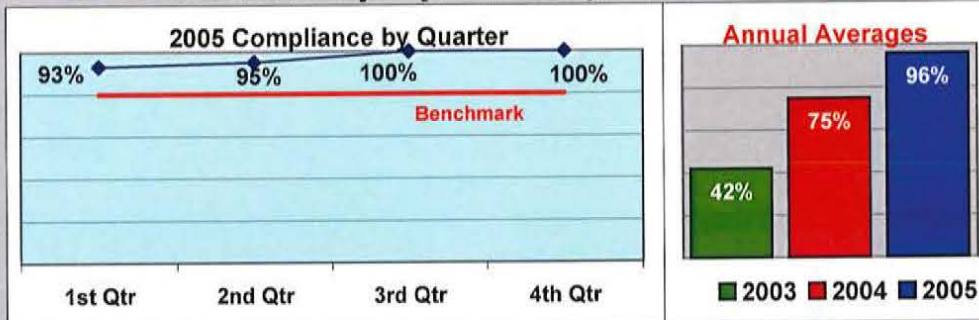
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

34%

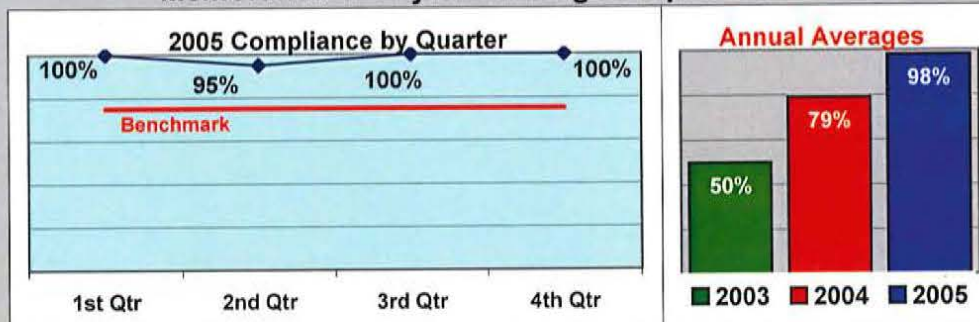
Annual Compliance Report
01/01/05 - 12/31/05

MAINE HEALTH CARE ASSOCIATION

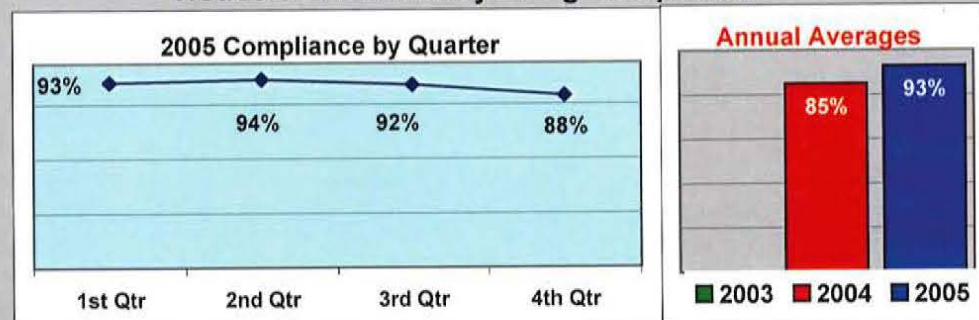
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

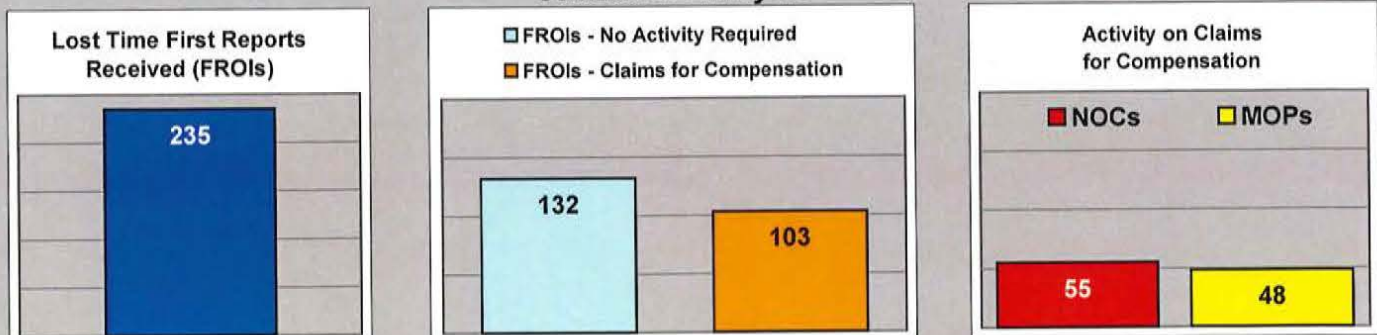
Maine Health Care insurance group consists of the following insurance entity:

S387 Maine Health Care Assn

This insurance group is a self-insured employer.

This is a High Compliance Performer for 2005.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

23%

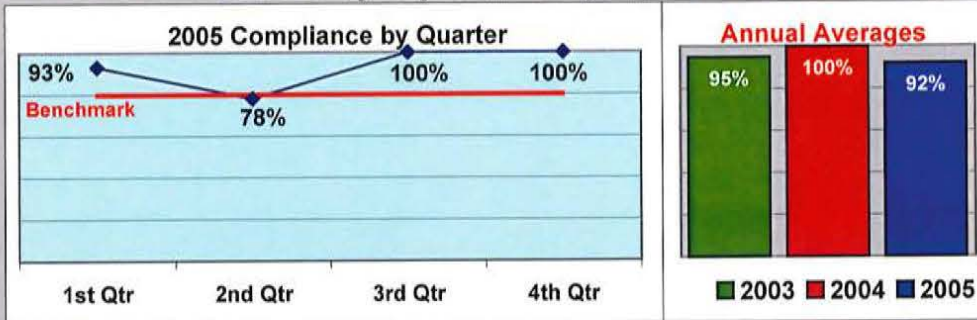
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

53%

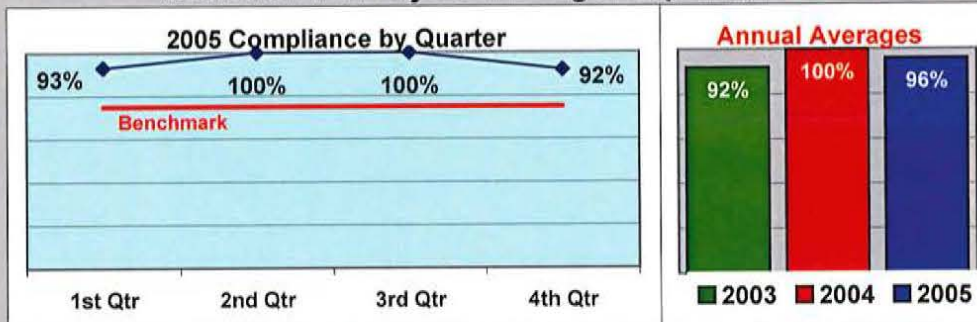
Annual Compliance Report
01/01/05 - 12/31/05

MAINE MOTOR TRANSPORT ASSOCIATION

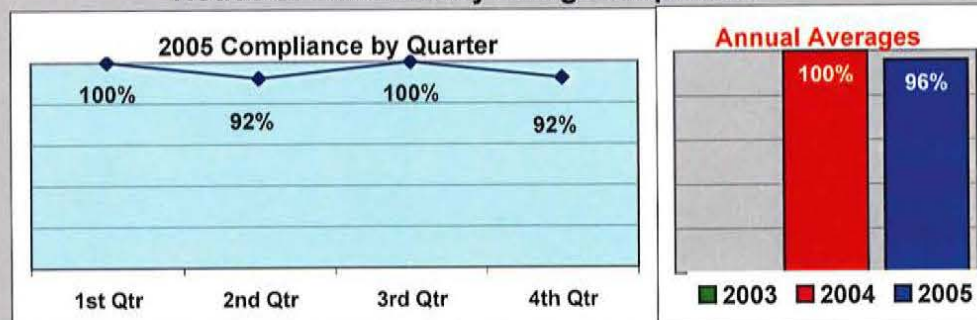
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

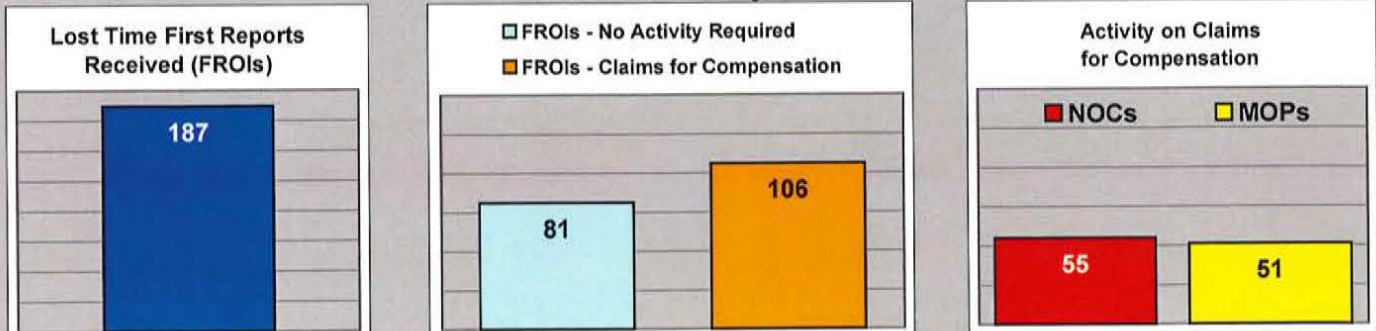
Maine Motor Transport insurance group consists of the following insurance entity:

S385 Maine Motor Transport

This insurance group is a self-insured employer.

This insurance group is a High Compliance Performer in 2005 for the third consecutive year.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

29%

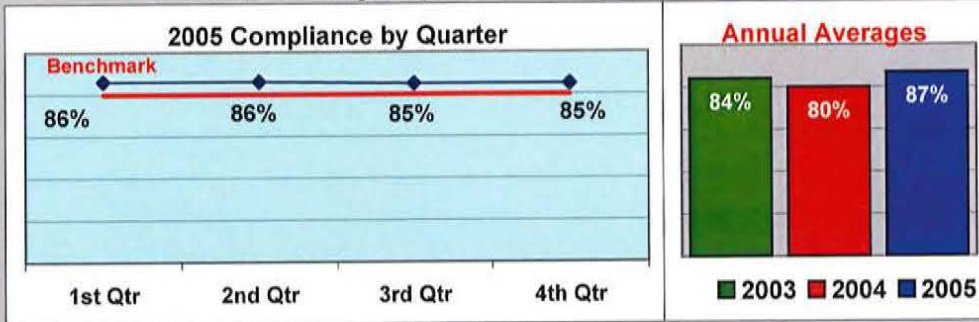
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

52%

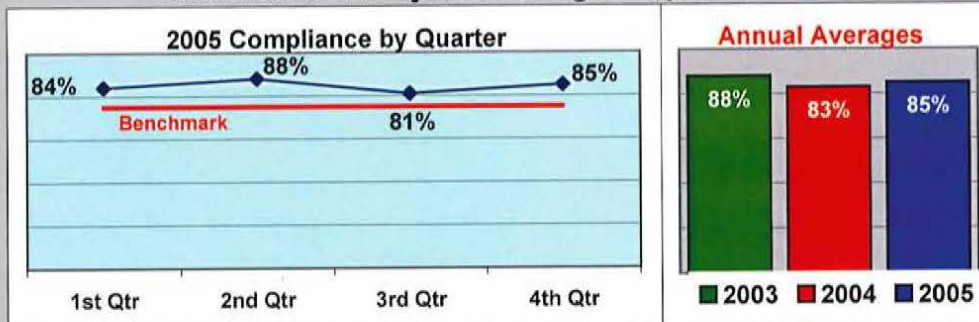
Annual Compliance Report
01/01/05 - 12/31/05

MAINE MUNICIPAL ASSOCIATION

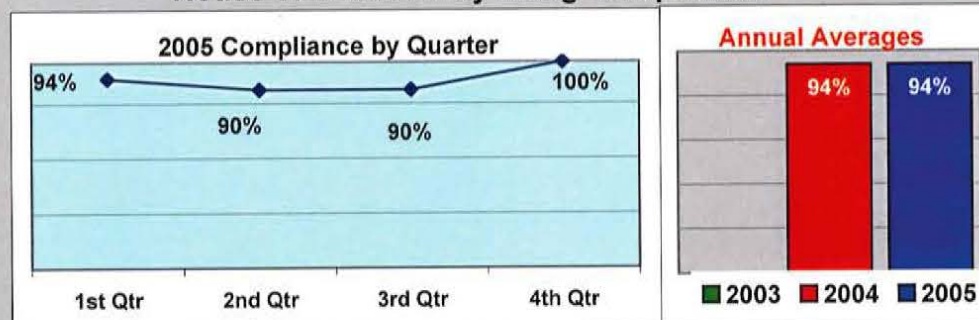
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

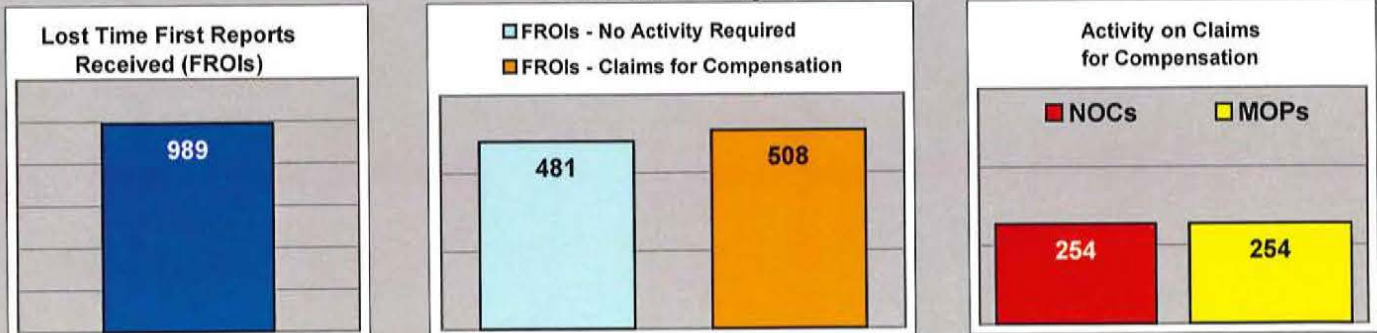
Maine Municipal insurance group consists of the following insurance entities:

S801 Maine Municipal Assoc
S733 Portland, City of

This insurer is a self-insured employer.

This is a High Compliance Performer in 2005 for the third consecutive year.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

26%

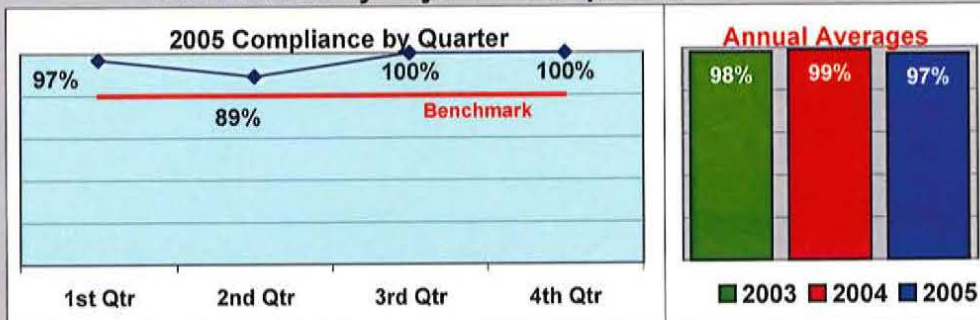
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

50%

Annual Compliance Report 01/01/05 - 12/31/05

MAINE SCHOOL MANAGEMENT

First Indemnity Payment Compliance



Summary

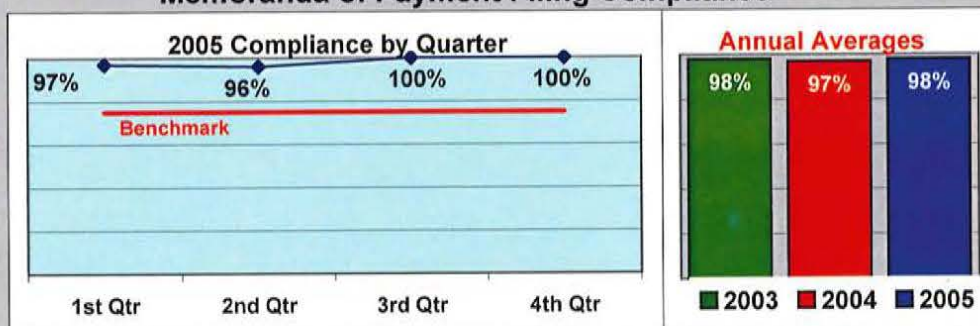
Maine School Management insurance group consists of the following insurance entity:

S374 Maine School Mgmt Assoc

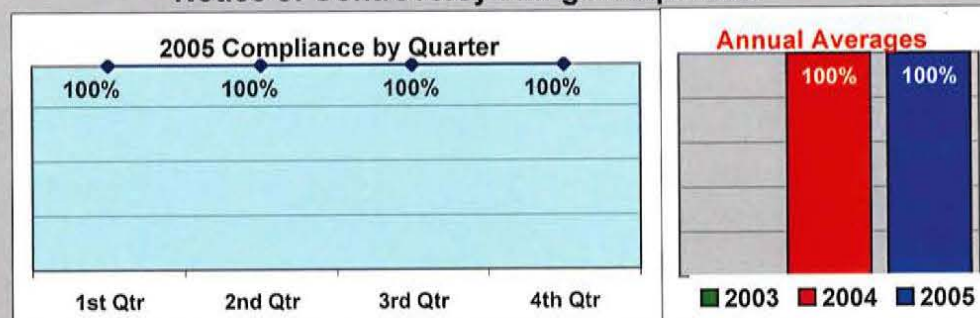
This insurance group is a self-insured employer.

This insurance group is a High Compliance Performer in 2005 for the third consecutive year.

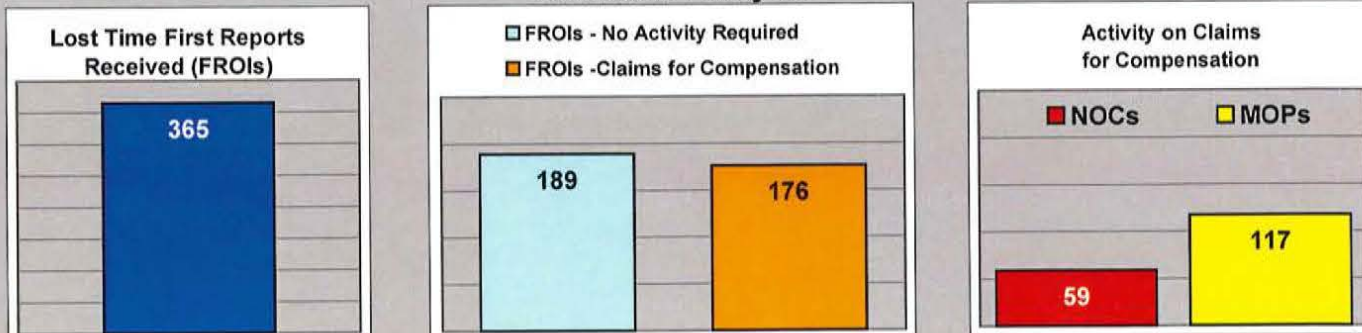
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

16%

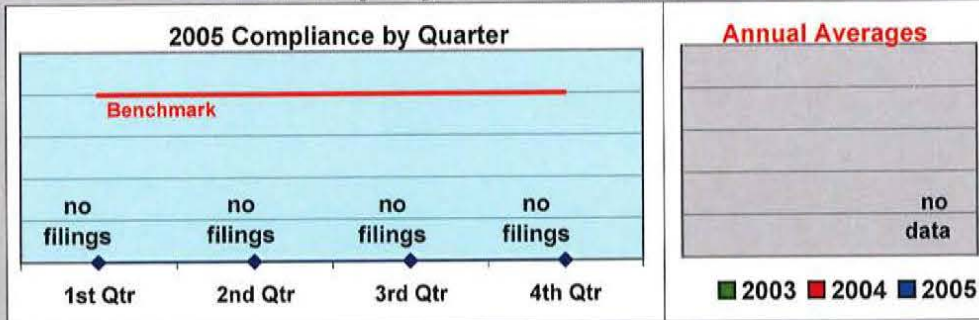
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

34%

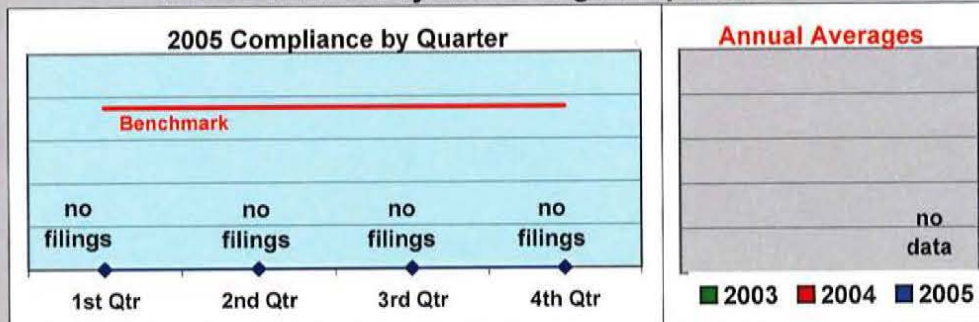
Annual Compliance Report
01/01/05 - 12/31/05

MITSUI SUMITOMO INS CO OF AMERICA

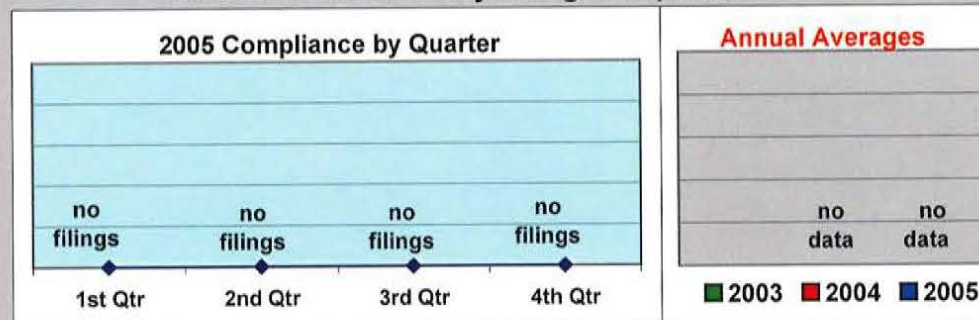
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

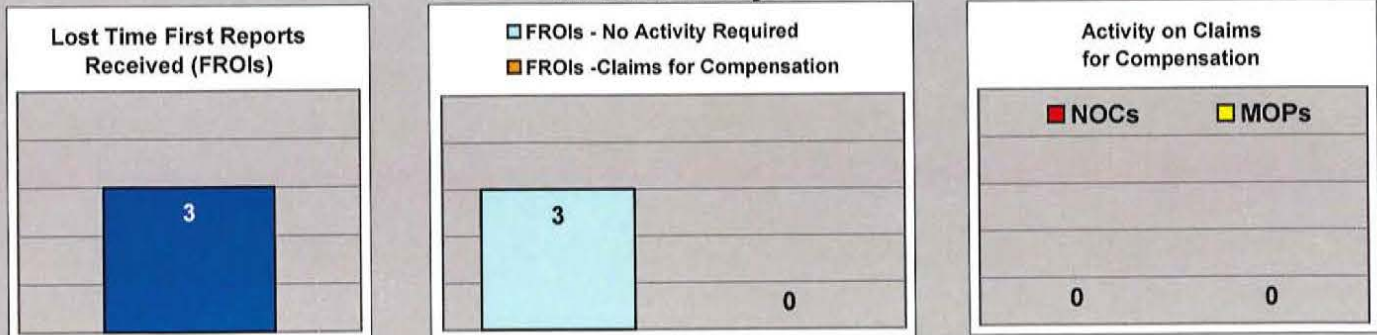
The Mitsui Sumitomo insurance group consists of the following insurance entity:

19089 Mitsui Sumitomo Ins Co

This insurance group is a standard insurer.

While Mitsui Sumitomo did not report any claims for compensation during 2005, they were active in filing Lost Time First reports.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

0%

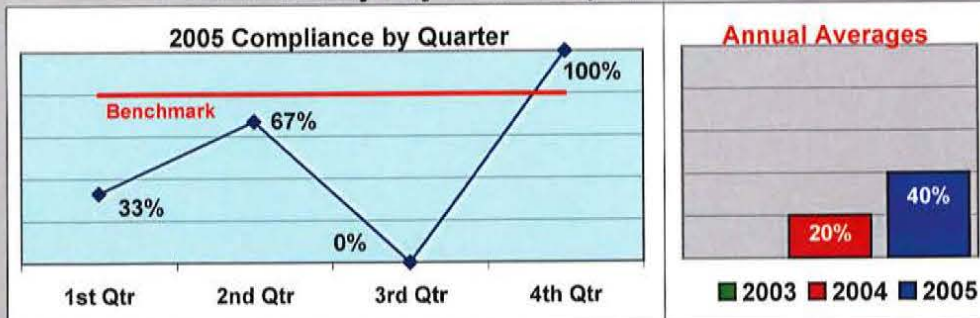
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

Annual Compliance Report

01/01/05 - 12/31/05

NATIONAL GRANGE MUTUAL INSURANCE

First Indemnity Payment Compliance



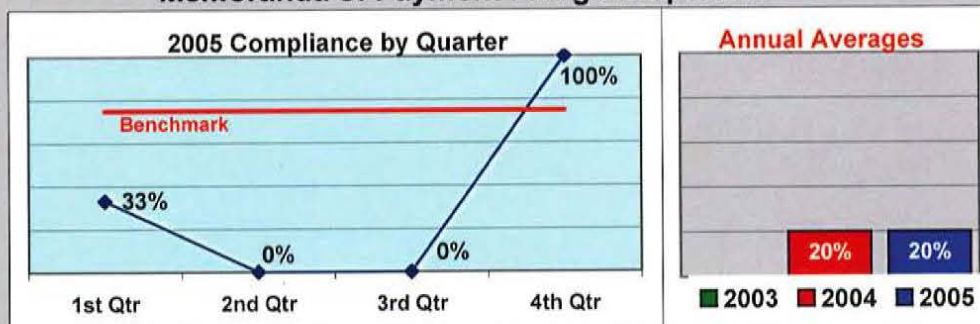
Summary

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

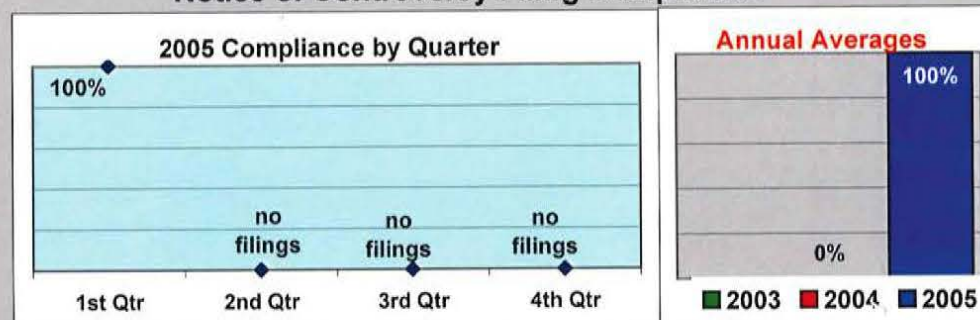
CA265 National Grange Mutual
16322 National Grange Mutual

This insurance group is a standard insurer.

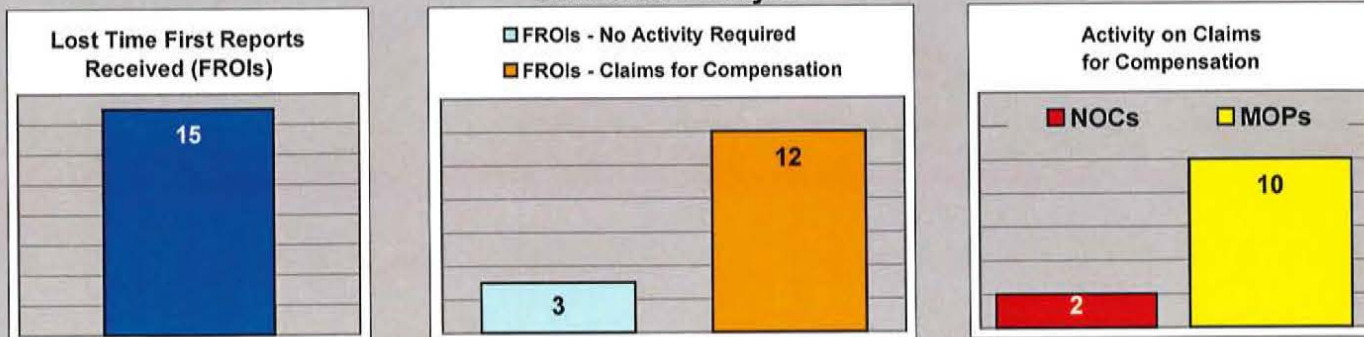
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

13%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

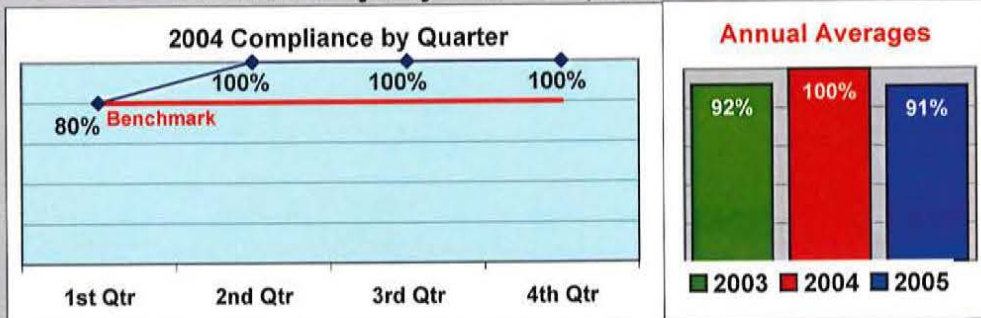
17%

Annual Compliance Report

01/01/05 - 12/31/05

NEWPAGE CORP. (MEAD WESTVACO)

First Indemnity Payment Compliance



Summary

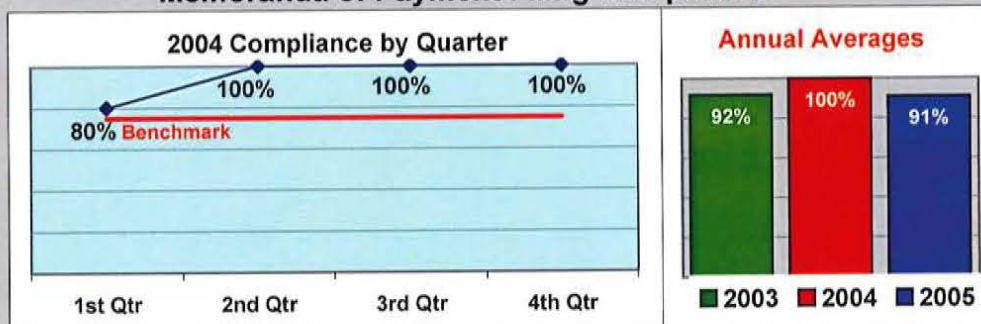
The New Page insurance group consists of the following insurance entity:

S394 Mead Oxford Corporation

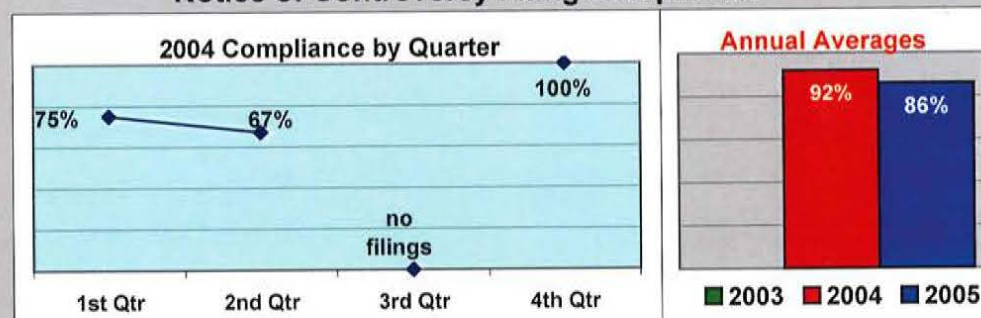
This insurance group operated as a Self-insured through 4/29/05 after which it was administered by Sedgwick Insurance Group, acting as a TPA for the Zurich Insurance Group.

Newpage will appear in the Sedgwick Insurance Group in 2006.

Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance

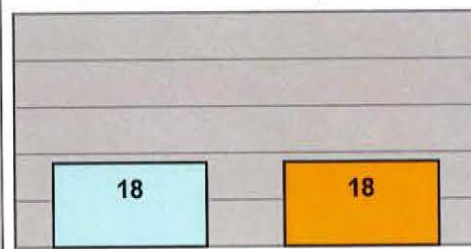


Utilization Analysis

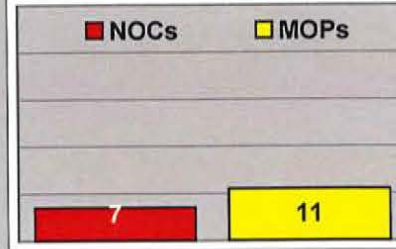
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

19%

Percent of Total Claims for Compensation Denied

(Number Initial NOCs Received / Claims for Compensation)

39%

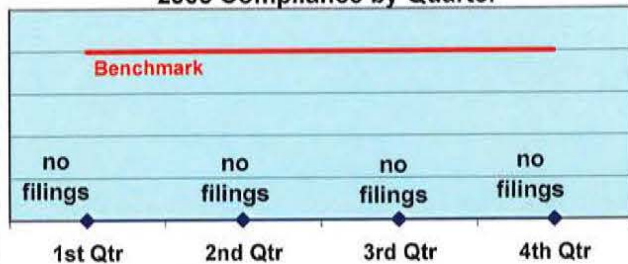
Annual Compliance Report

01/01/05 - 12/31/05

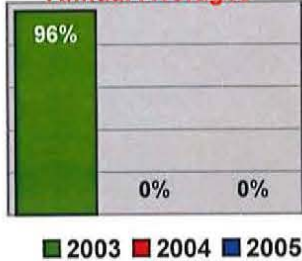
ONEBEACON INSURANCE

First Indemnity Payment Compliance

2005 Compliance by Quarter



Annual Averages



Summary

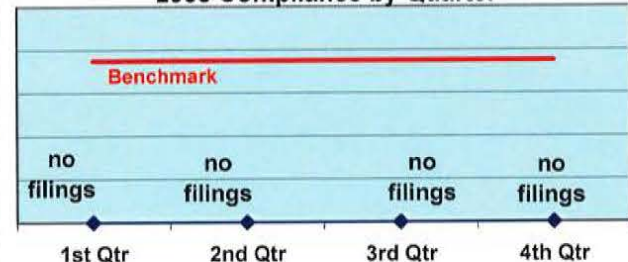
The OneBeacon insurance group consists of the following insurance entities:

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

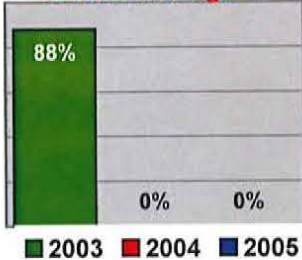
This insurance group is a standard insurer.

Memoranda of Payment Filing Compliance

2005 Compliance by Quarter

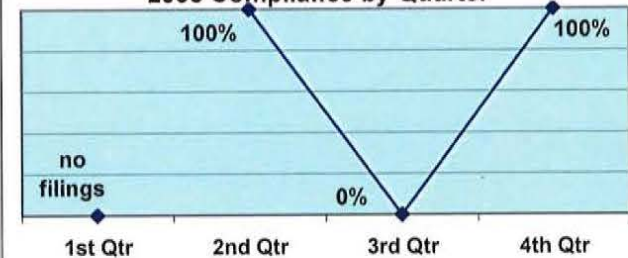


Annual Averages

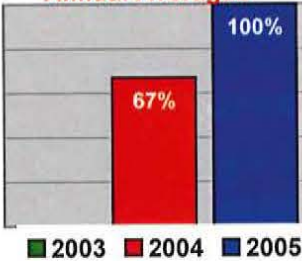


Notice of Controversy Filing Compliance

2005 Compliance by Quarter

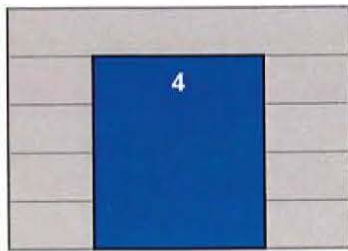


Annual Averages

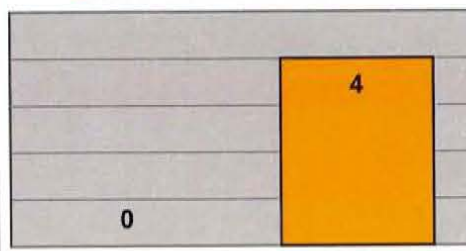


Utilization Analysis

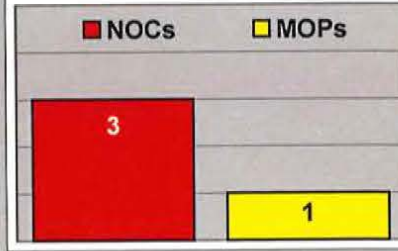
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required
FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

75%

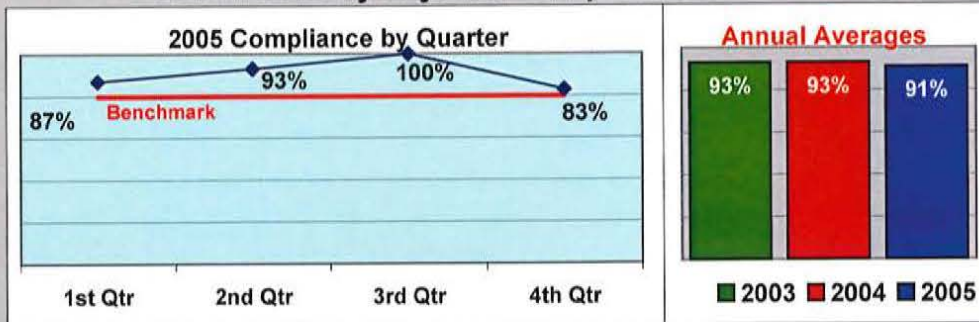
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

75%

Annual Compliance Report
01/01/05 - 12/31/05

PEERLESS INSURANCE GROUP

First Indemnity Payment Compliance



Summary

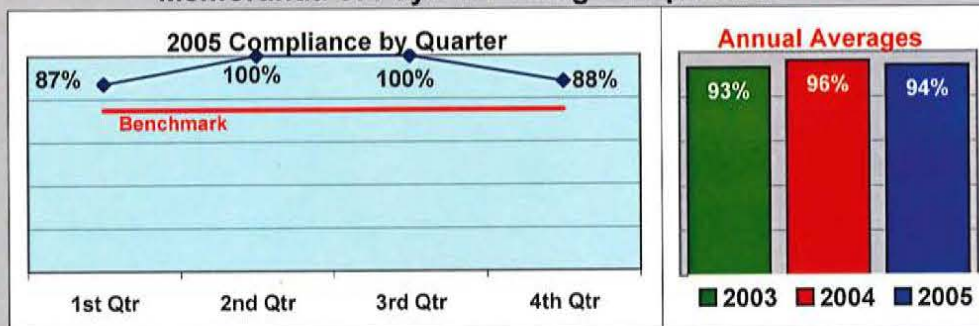
The Peerless insurance group consists of the following insurance entities:

10650 Excelsior Ins Co
14184 Netherlands Ins Co
CA275 Peerless Ins Co
11355 Peerless Ins Co

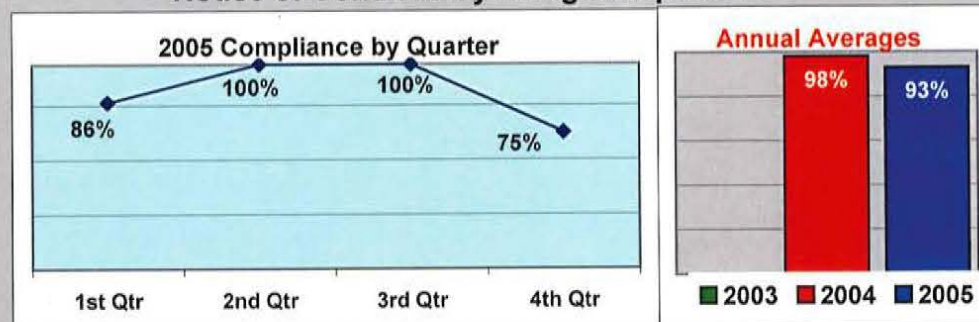
This insurance group is a standard insurer.

This insurance group is a High Compliance Performer in 2005 for the third consecutive year.

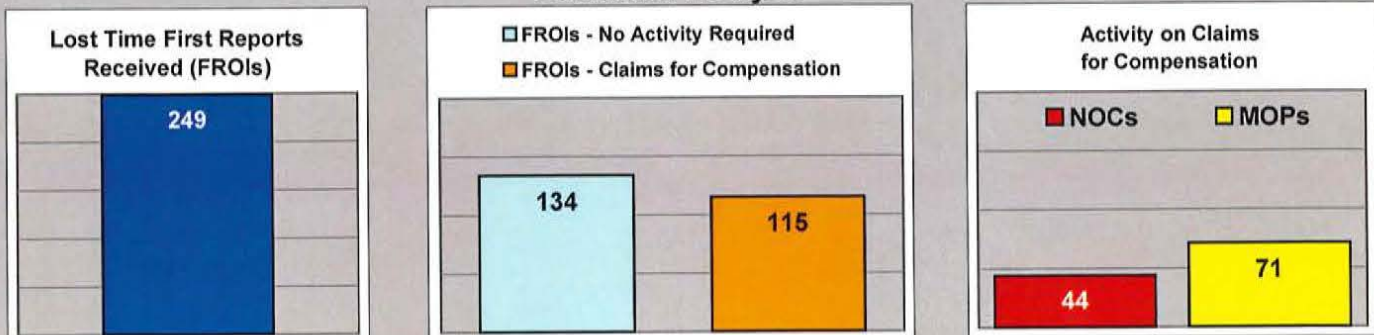
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

18%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

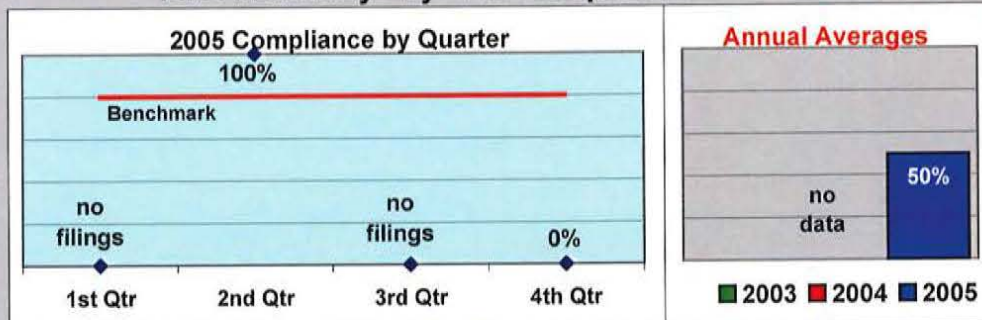
38%

Annual Compliance Report

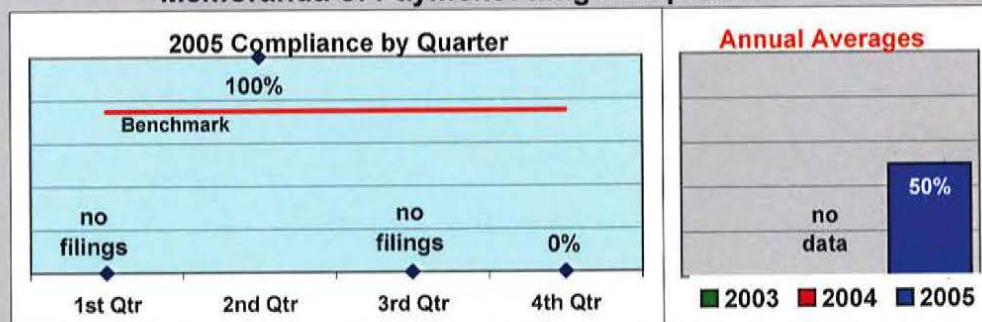
01/01/05 - 12/31/05

PUBLIC SERVICE MUTUAL

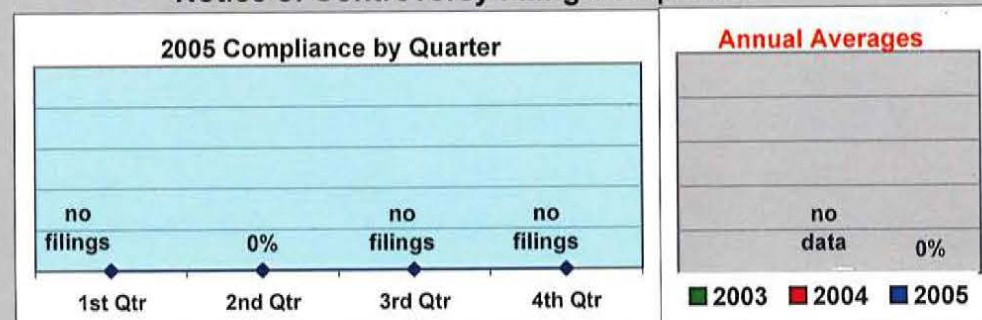
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

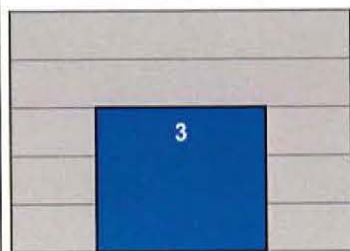
The Public Service Mutual insurance group consists of the following insurance entity:

16152 Public Service Mutual

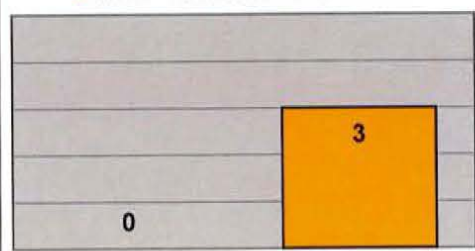
This insurance group is a standard insurer.

Utilization Analysis

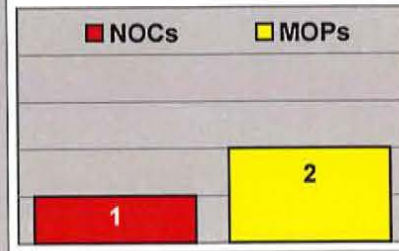
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

33%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

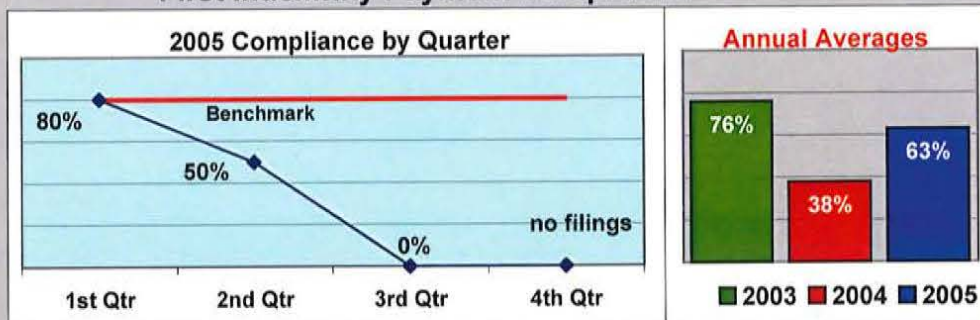
33%

Annual Compliance Report

01/01/05 - 12/31/05

ROYAL & SUNALLIANCE INSURANCE GROUP

First Indemnity Payment Compliance



Summary

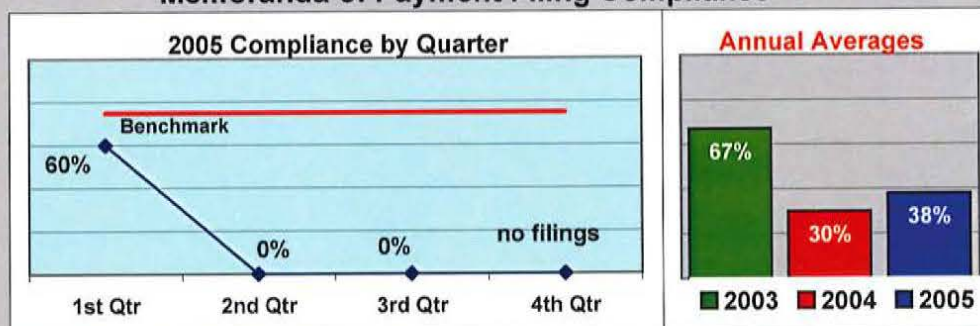
The Royal & Sunalliance insurance group consists of the following insurance entities:

14699 American & Foreign Ins Co
11762 Connecticut Indemnity Co
10731 Fire & Casualty Ins Co
10391 Globe Indemnity Co
CA280 Risk Enterprise Mgmt
CA290 Royal & Sunalliance
13684 Royal & Sunalliance
10723 Royal Indemnity Co
13986 Safeguard Ins Co
12572 Security Ins of Hartford
15572 Security Ins of Hartford

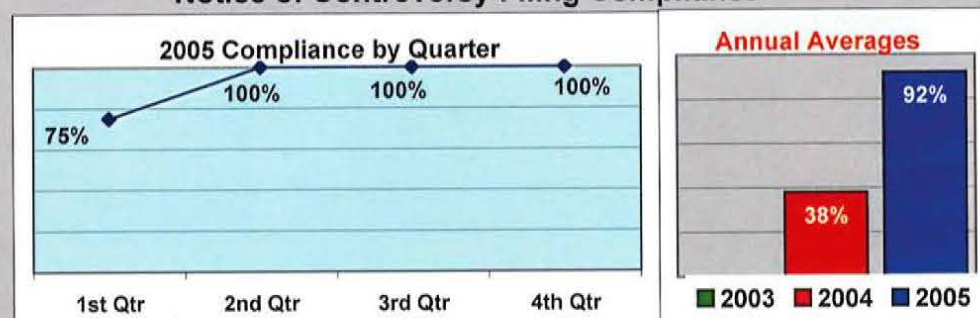
This insurance group is a standard insurer who also is a TPA for other insurers.

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

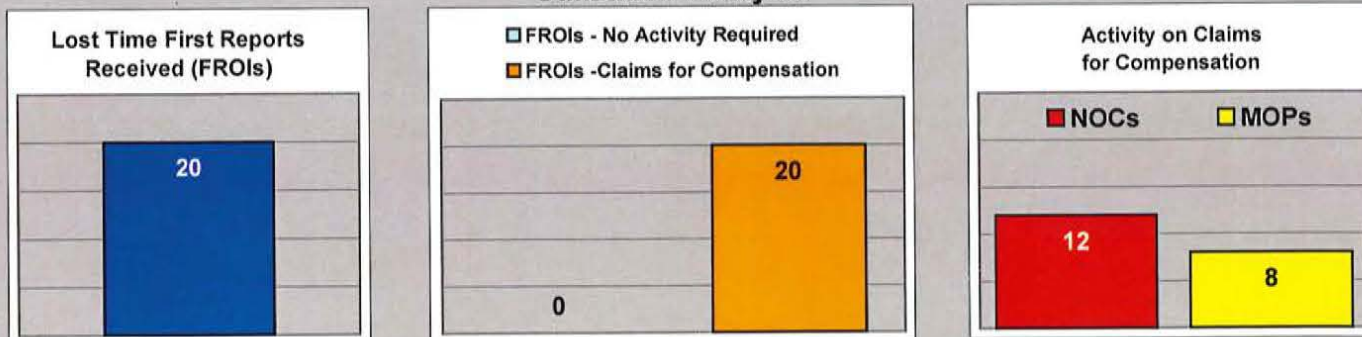
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

60%

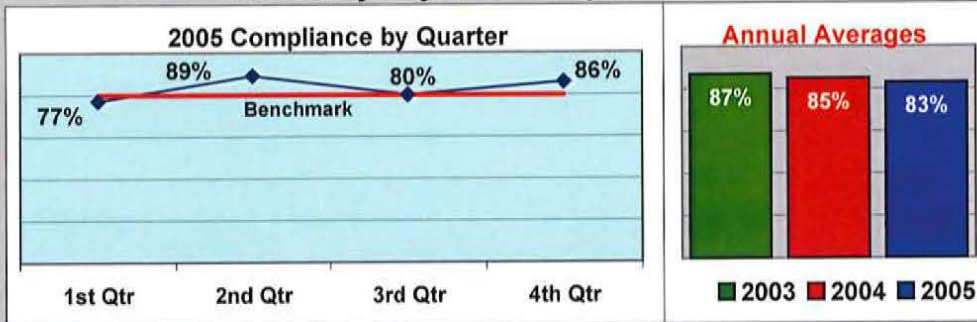
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

60%

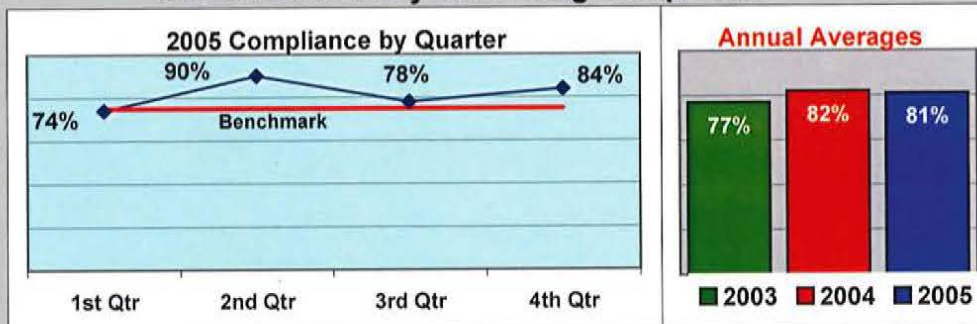
Annual Compliance Report
01/01/05 - 12/31/05

SEDGWICK INSURANCE GROUP

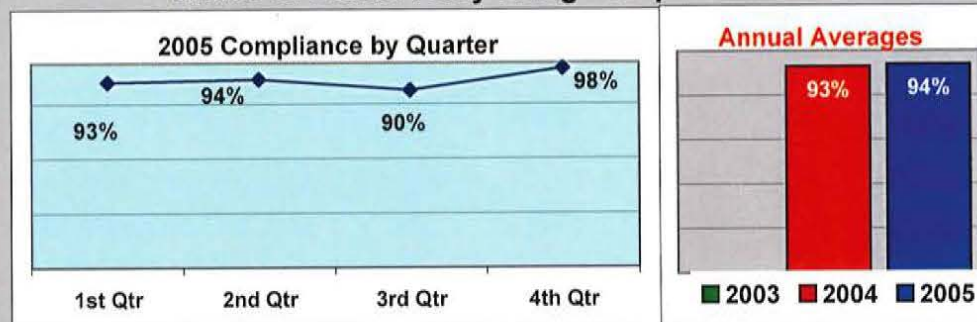
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

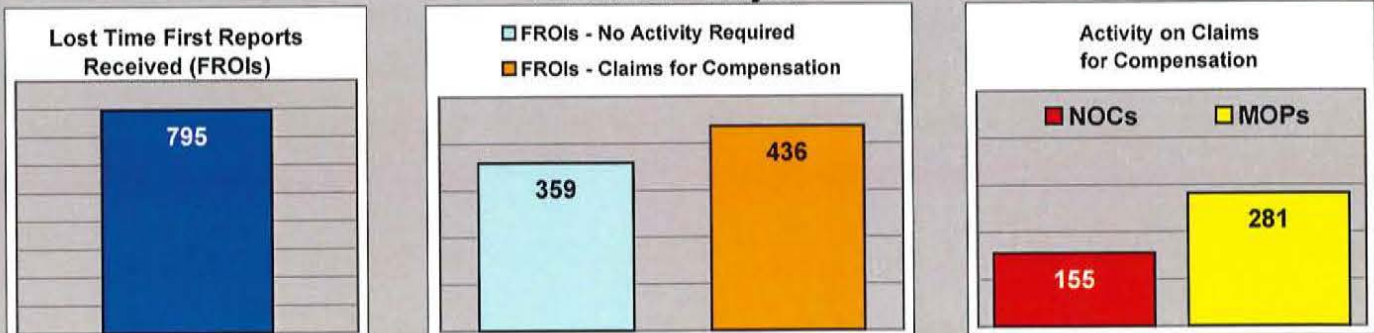
The Sedgwick insurance group consists of the following insurance entities:

S336 Cyro Industries
12629 Electric Insurance Co
S0028 Federal Express Corp
S716 Great Northern Nekoosa
S394 New Page
CA285 Roman Catholic Diocese
CA300 Sedgwick Claims Servcs
S301 Sedgwick of Maine
S714 Sedgwick/Georgia Pacific
S316 Shaw's Supermarkets
S729 Verizon

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

This insurance group has performed above benchmark for the last three years in both initial payments and filing of the initial MOP.

Utilization Analysis



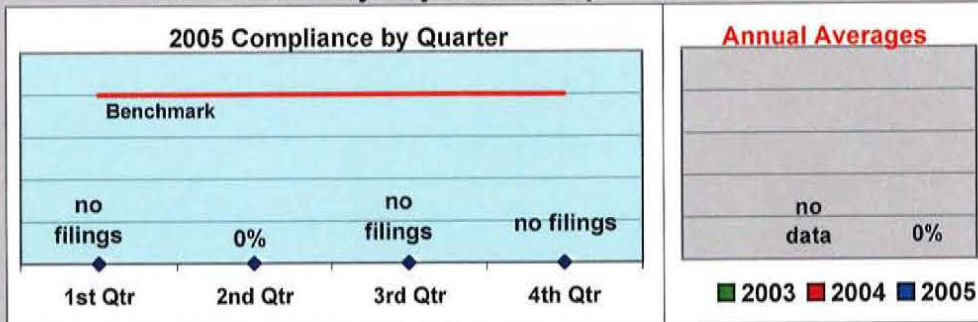
Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)
19%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)
36%

Annual Compliance Report
01/01/05 - 12/31/05

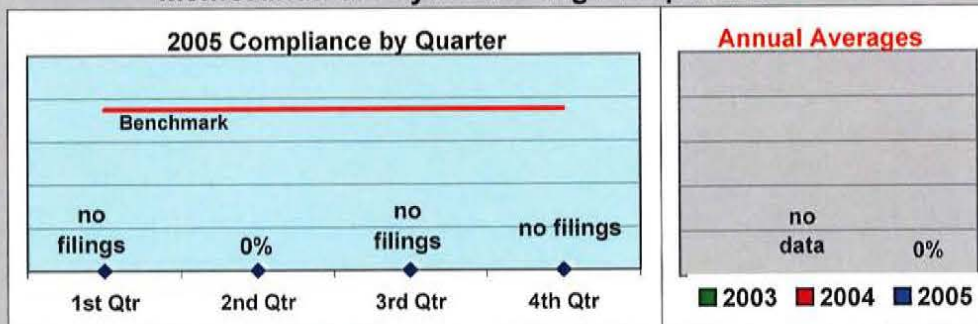
SELECTIVE INSURANCE COMPANY

First Indemnity Payment Compliance



Summary

Memoranda of Payment Filing Compliance

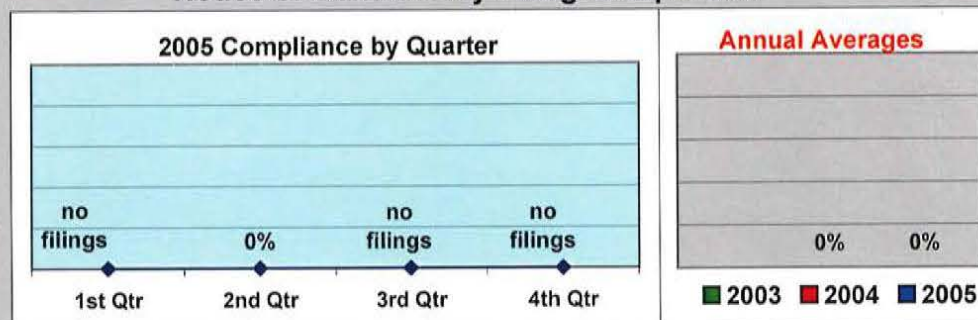


The Selective Insurance group consists of the following insurance entities:

11867 Selective Ins Co
15741 Selective Ins Co of NY

This insurance group is a standard insurer.

Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

20%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

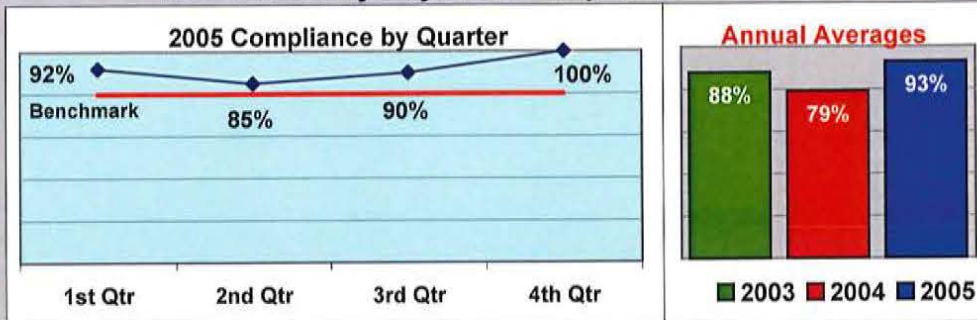
33%

Annual Compliance Report

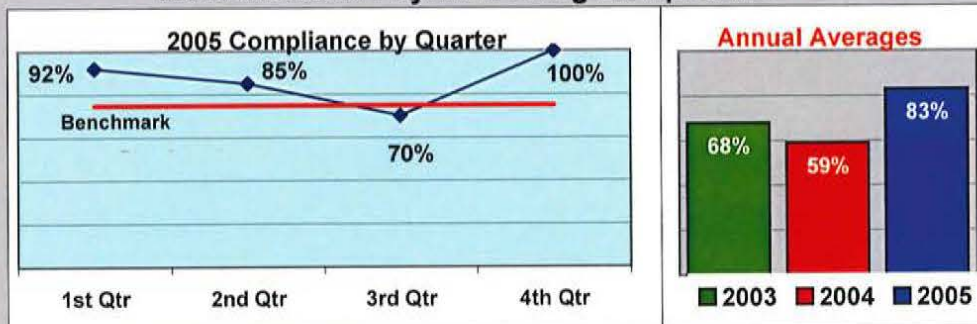
01/01/05 - 12/31/05

SENTRY INSURANCE CO.

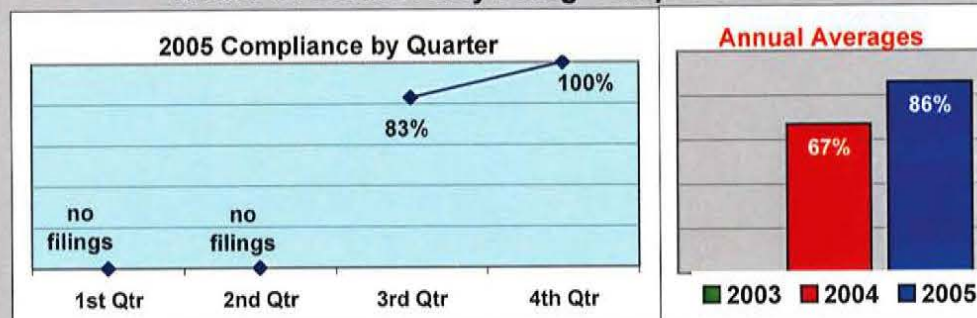
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

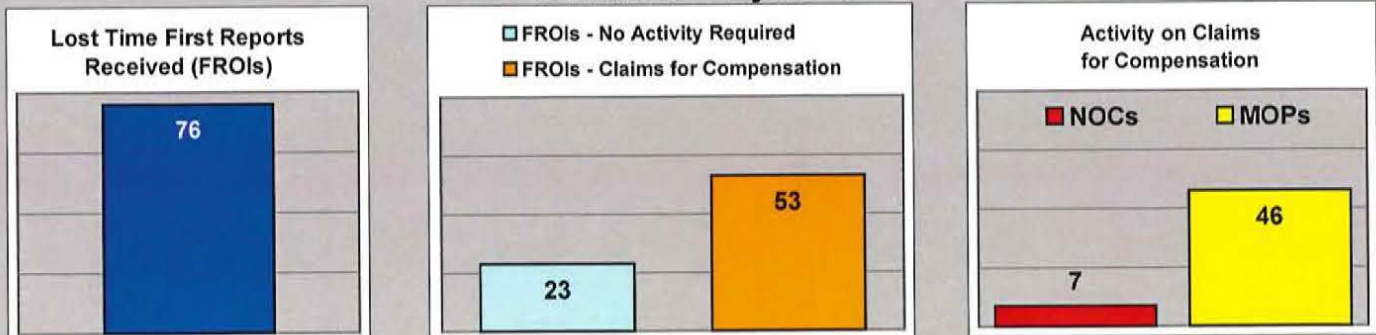
The Sentry insurance group consists of the following insurance entities:

15571 Sentry Insurance Co
CA305 Sentry Insurance Co
13668 Sentry Select Ins Co

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

This insurer group is a High Compliance Performer in 2005.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

9%

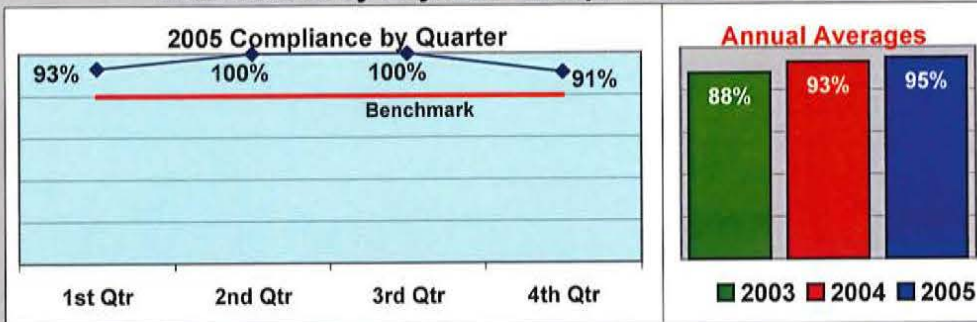
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

13%

Annual Compliance Report
01/01/05 - 12/31/05

STATE OF MAINE

First Indemnity Payment Compliance



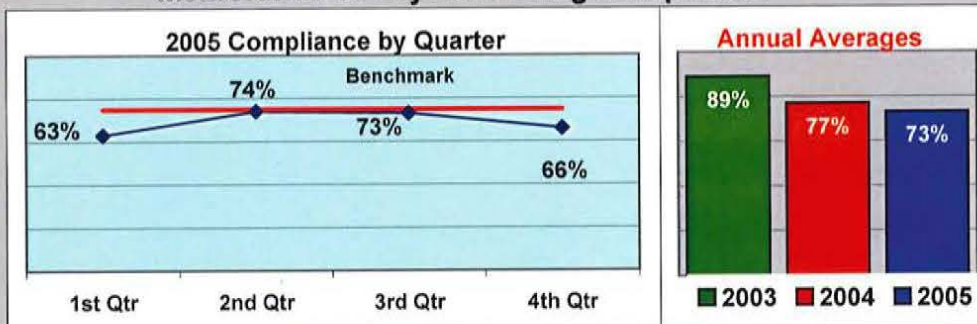
Summary

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

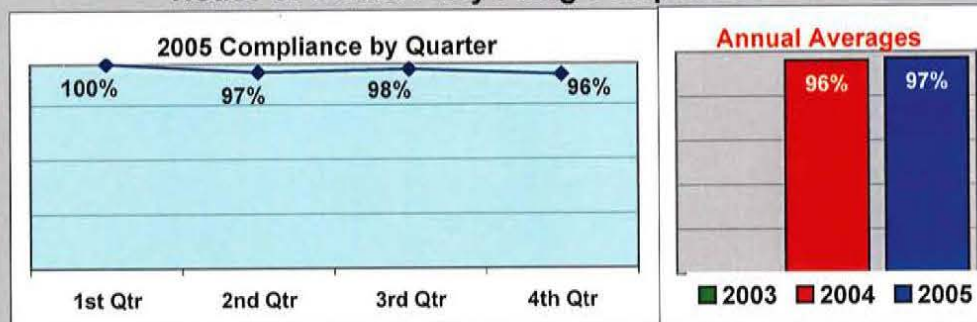
S369 State of Maine

This insurance group is a self-insured employer.

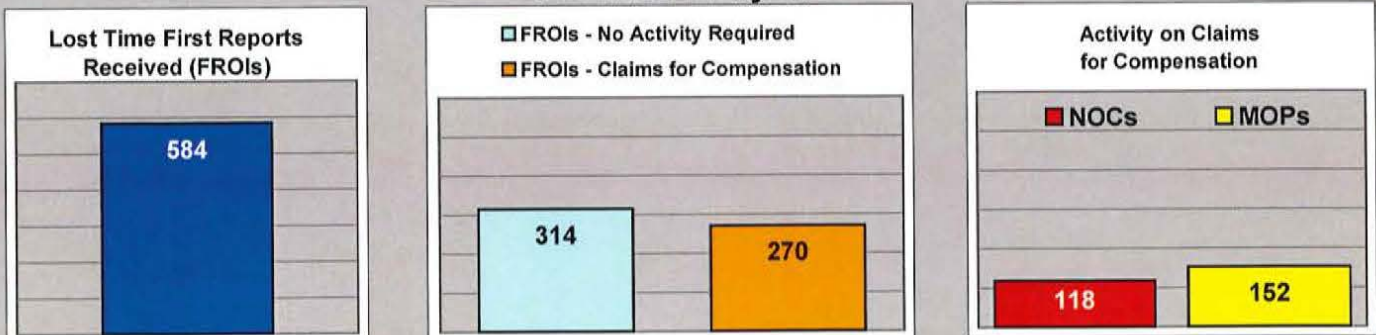
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

20%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

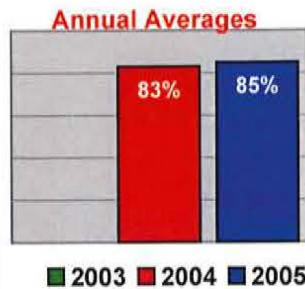
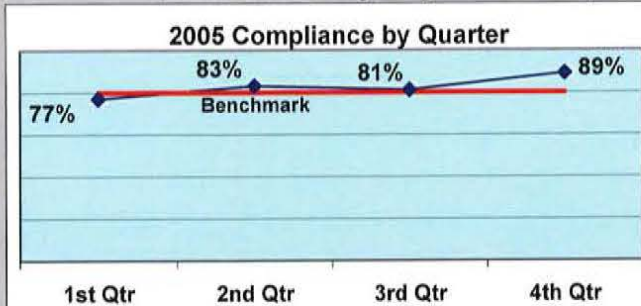
44%

Annual Compliance Report

01/01/05 - 12/31/05

ST PAUL/TRAVELERS GROUP

First Indemnity Payment Compliance



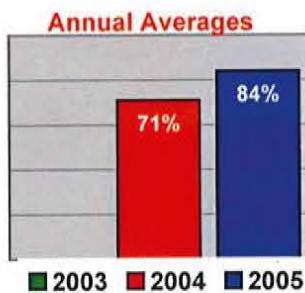
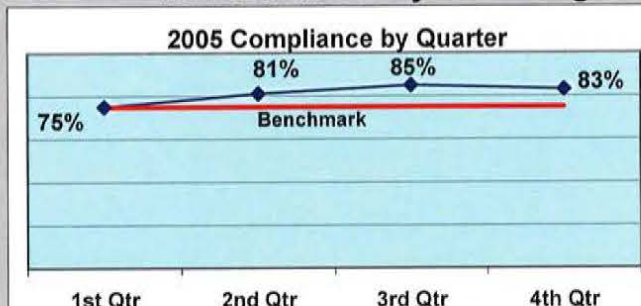
Summary

The St Paul/Travelers insurance group consists of the following insurance entities:

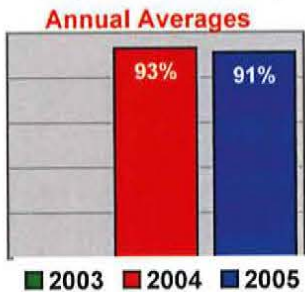
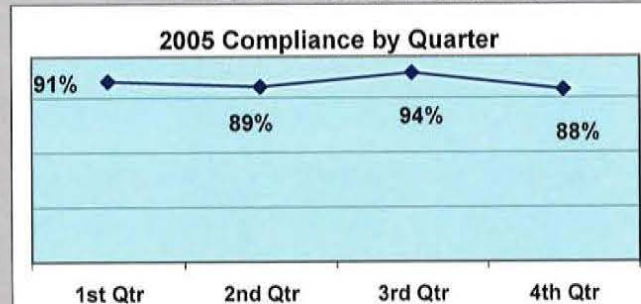
15318 Charter Oak Fire Ins Co
 CA110 Constitution State Svcs
 TPA11 Constitution State Svcs
 S327 Constitution State Svcs
 20702 Discover Property & Casualty
 10227 Fidelity & Guaranty Ins Co
 12610 Phoenix Insurance
 13706 StPaul Fire & Marine Ins
 14230 StPaul Guardian Ins Co
 12823 StPaul Insurance Co
 13692 StPaul Mercury Ins Co
 11223 Travelers/Aetna C&S Co
 13579 Travelers PropertyCasualty
 13439 Travelers Ind Co of Amer
 CA350 Travelers Ins Co
 10804 Travelers Ins Co
 10847 USF & G Inc/St Paul Fire

The company is a standard insurer that administers its own claims and acts as a TPA for other insurers. Prior to the spring of 2004 there existed two individual companies, St.Paul Insurance and Travelers Insurance. The insurer has been under a Corrective Action Plan for poor compliance. In 2005 the insurer exceeded benchmark for both Initial Payments and filing of Initial MOPs.

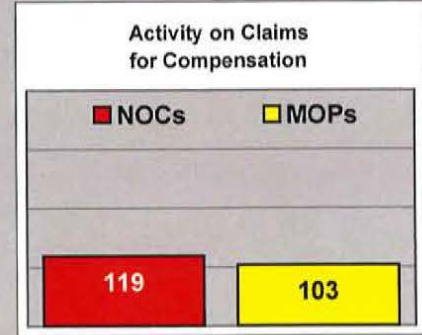
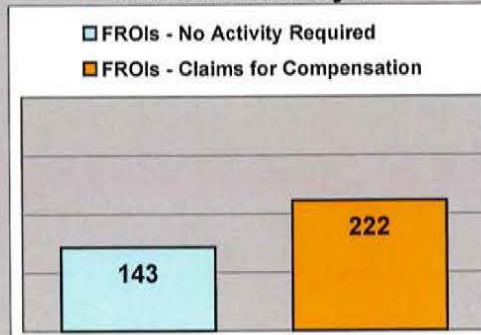
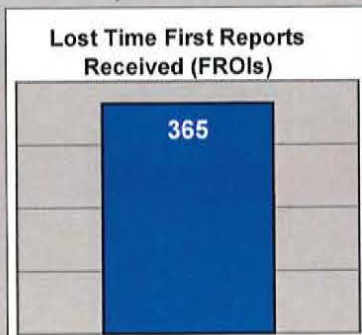
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
 (Number Initial NOCs Received / Total LT First Reports)

33%

Percent of Total Claims for Compensation Denied
 (Number Initial NOCs Received / Claims for Compensation)

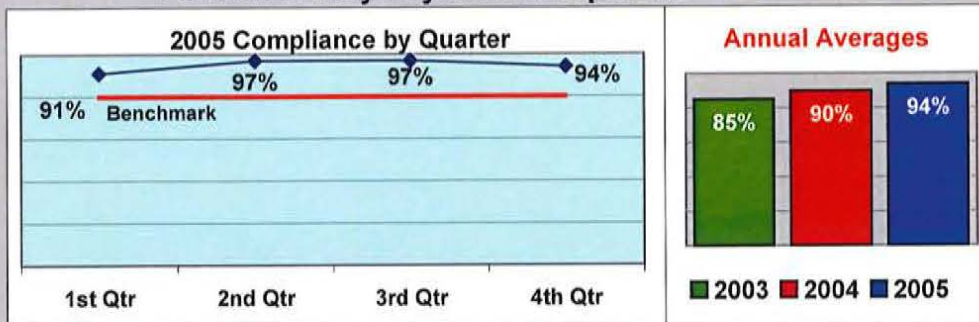
54%

Annual Compliance Report

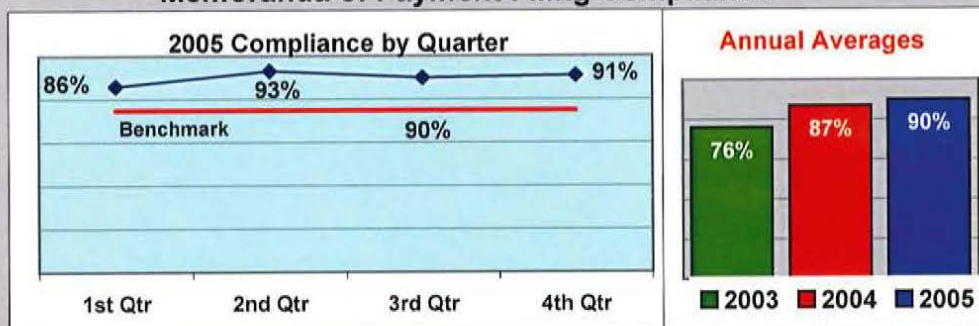
01/01/05 - 12/31/05

SYNERNET

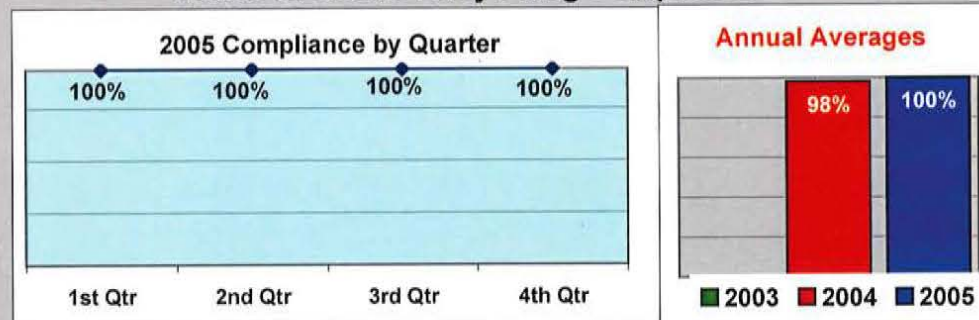
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

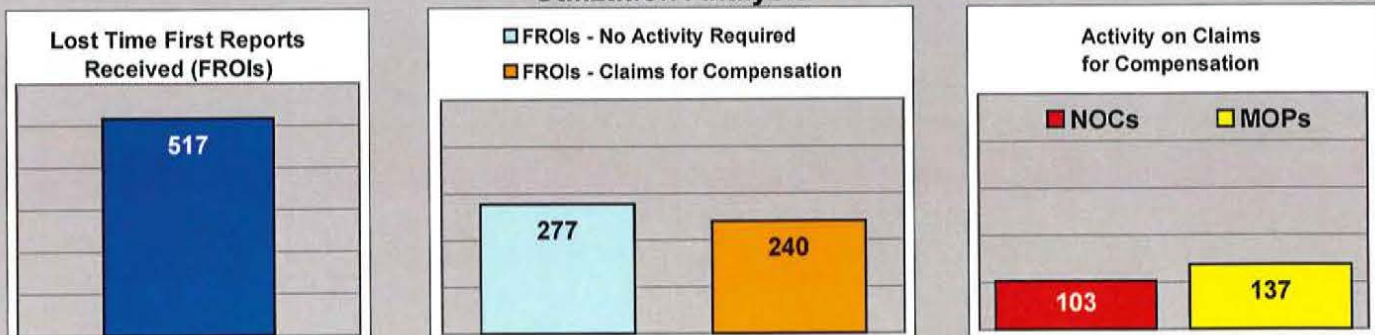
The Synernet insurance group consists of the following insurance entities:

S0025 Mainehealth Workers' Comp
S0024 Sisters of Charity Health
S0023 Synernet Workers' Comp
CA320 Synernet

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

This insurance group is a High Compliance Performer in 2005 for the second consecutive year.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

20%

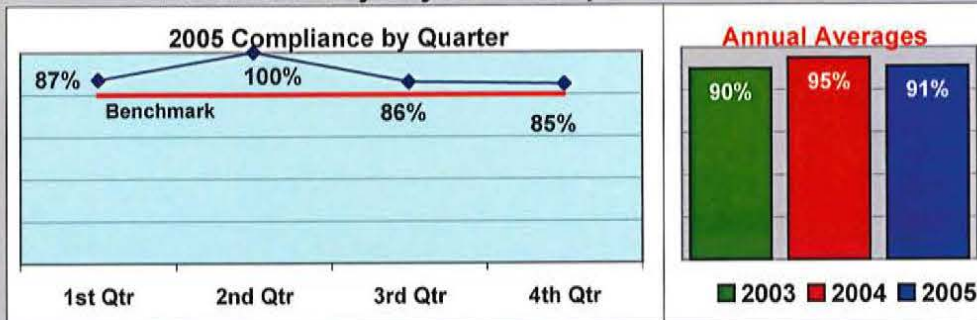
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

43%

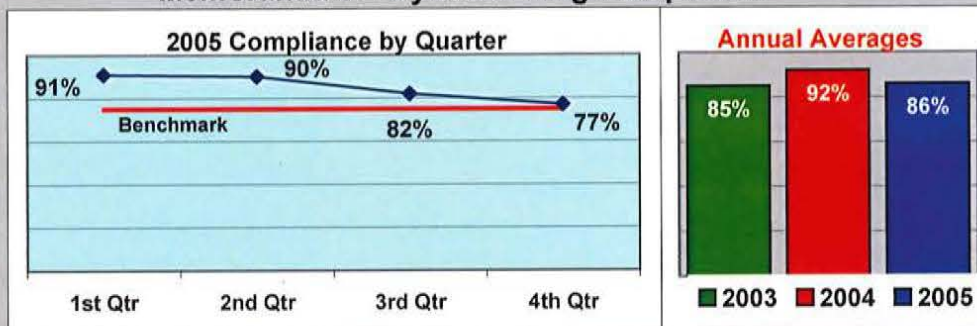
Annual Compliance Report
01/01/05 - 12/31/05

TD BANKNORTH (MORSE, PAYSON & NOYES)

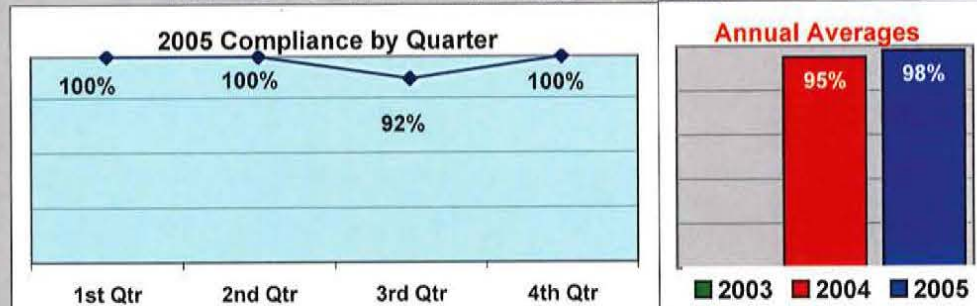
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

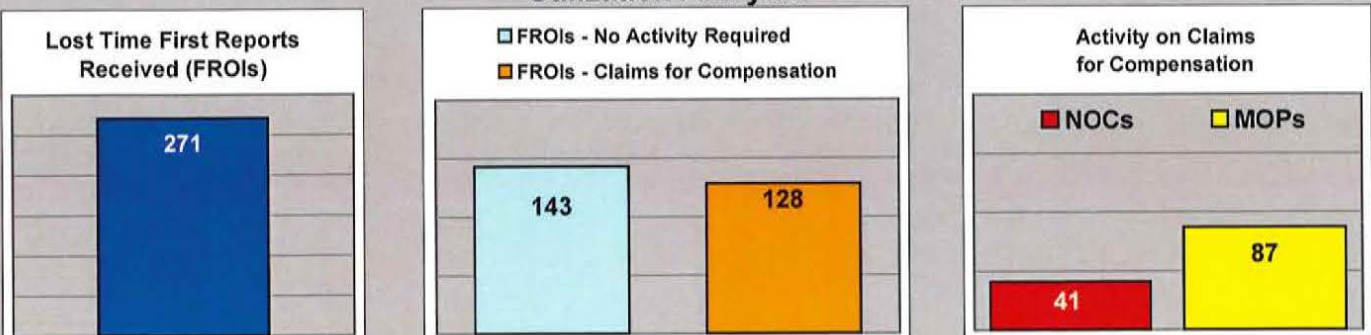
TD Banknorth insurance group consists of the following insurance entity:

CA316 TD Banknorth Ins Agency
S388 TD Banknorth Ins Agency

TD Banknorth is the administrator for the self-insured employer/Trust, Maine Merchants Association.

This insurance group has performed above benchmark in Initial Payment and in the filing of Initial MOPs for the past three consecutive years.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

15%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

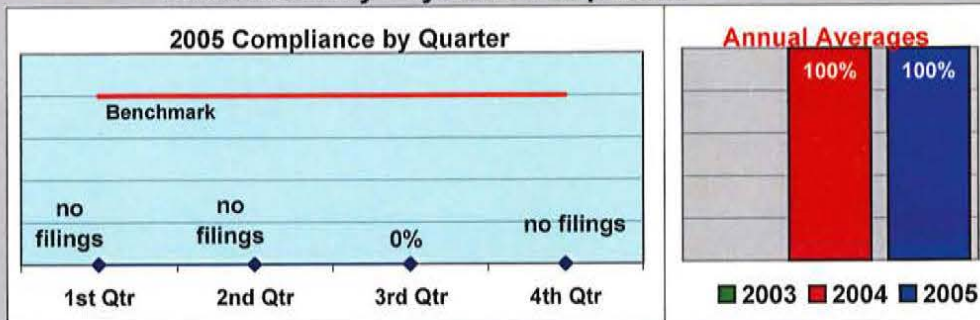
32%

Annual Compliance Report

01/01/05 -12/31/05

T.H.E. CASUALTY INSURANCE CO.

First Indemnity Payment Compliance



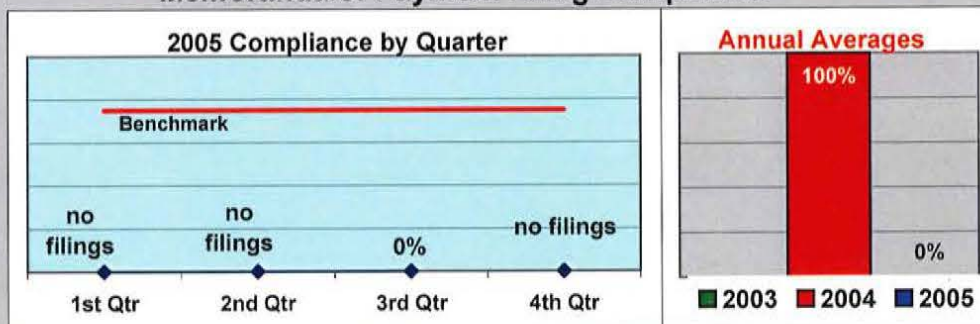
Summary

T.H.E. Casualty Insurance Company consists of the following insurance entity:

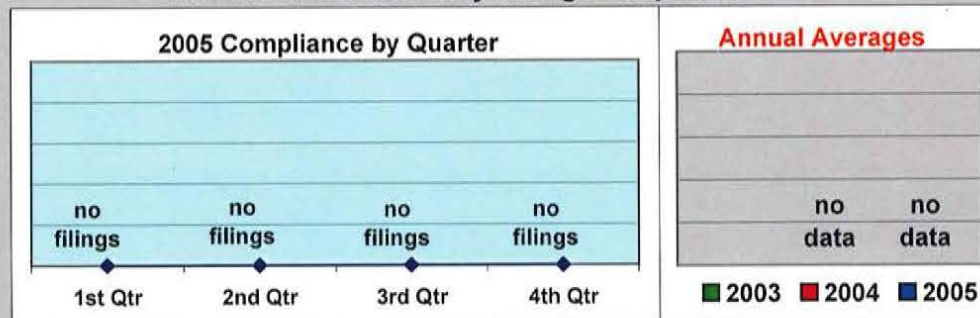
40851 T.H.E. Casualty Ins Co

This insurance group is a standard insurer.

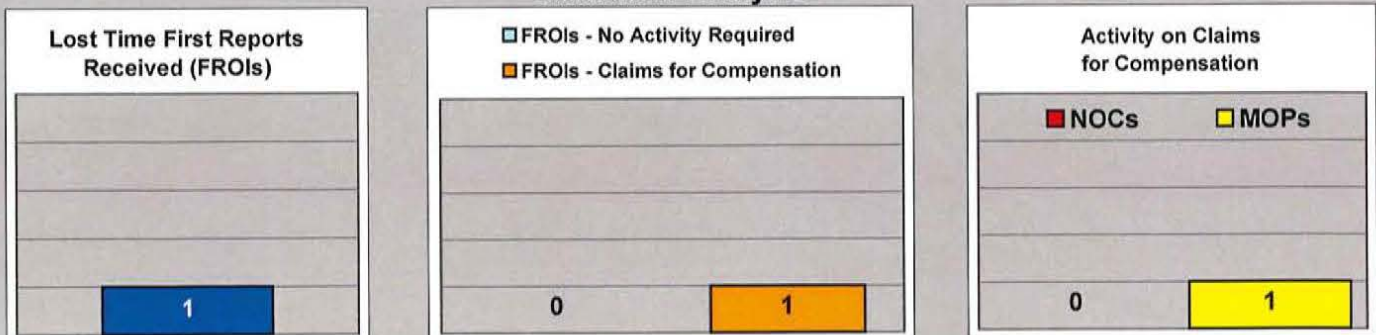
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

0%

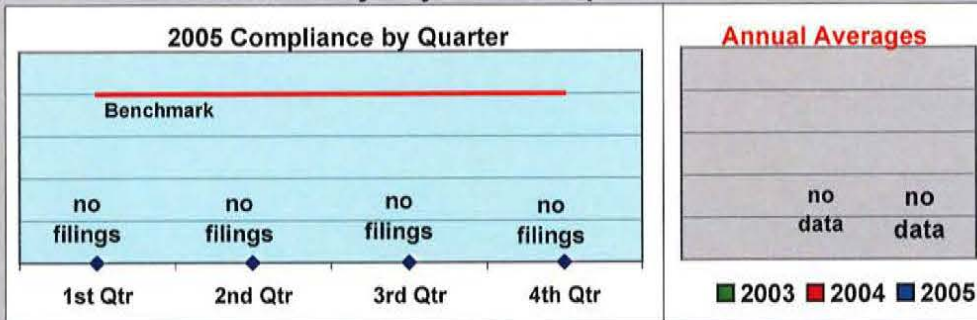
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

0%

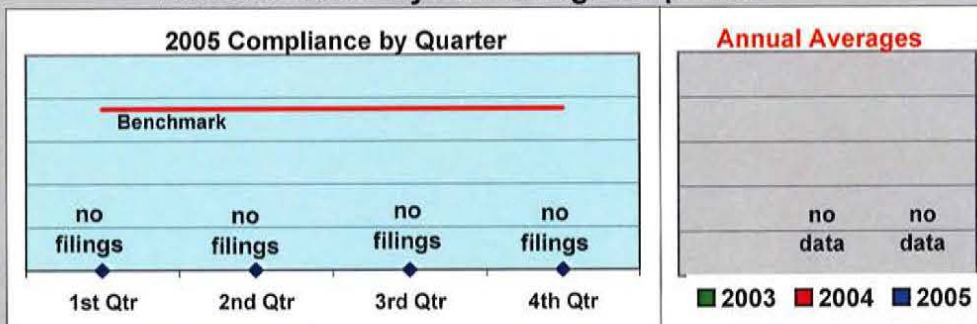
Annual Compliance Report
01/01/05 - 12/31/05

TRANSGUARD INSURANCE COMPANY

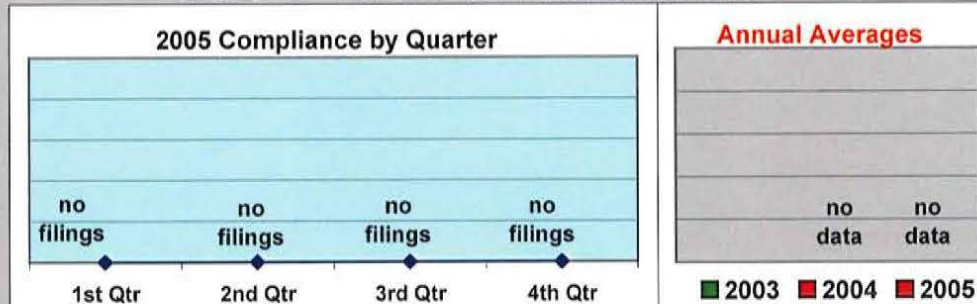
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



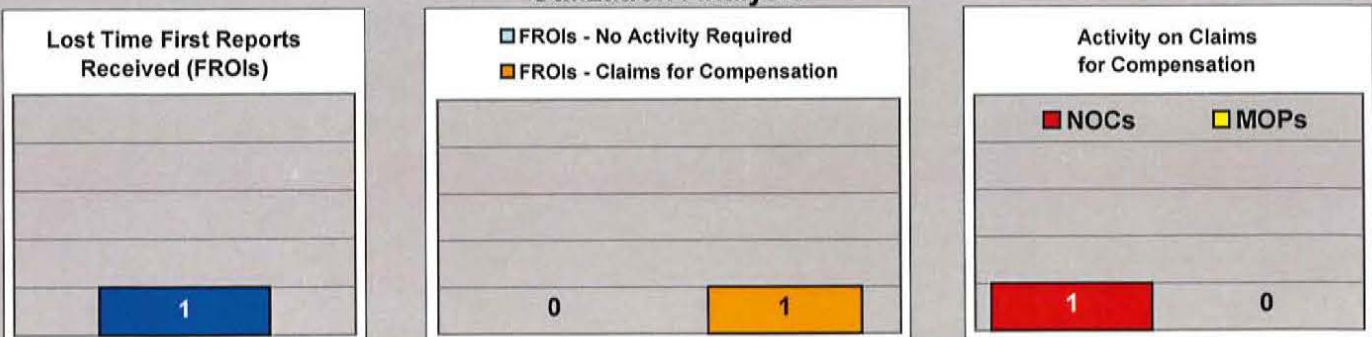
Summary

The Transguard Insurance Company group consists of the following insurance entity:

31097 Transguard Ins Co

This insurance group is a standard insurer.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

100%

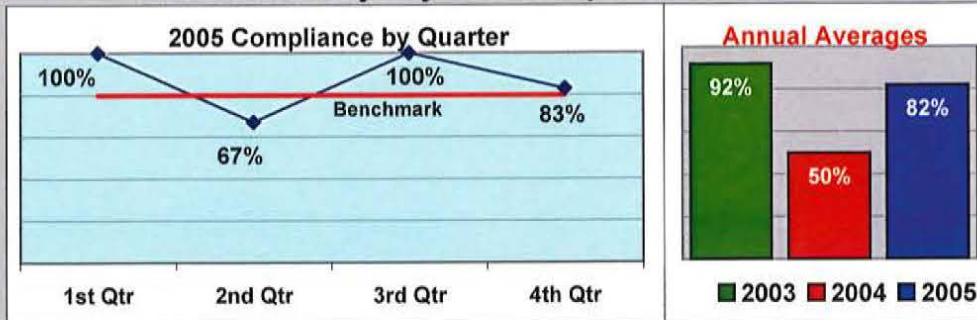
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

100%

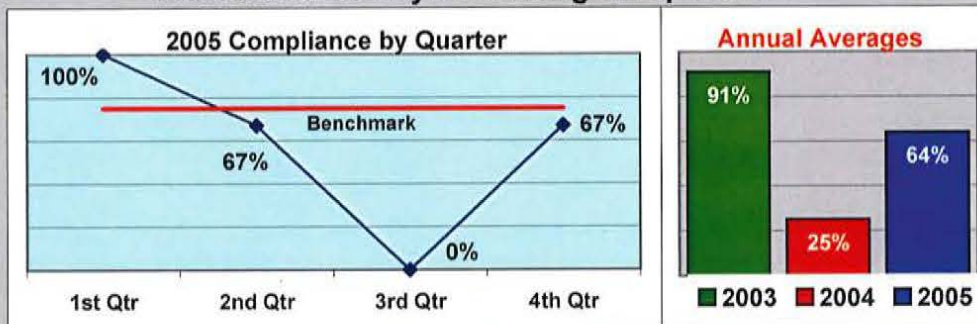
Annual Compliance Report
01/01/05 - 12/31/05

VIRGINIA SURETY COMPANY INC.

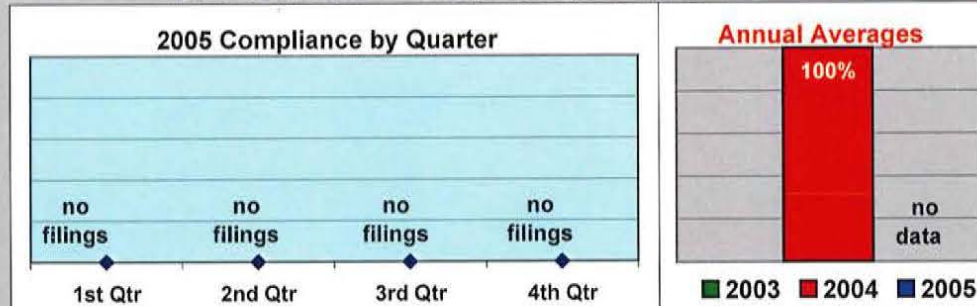
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



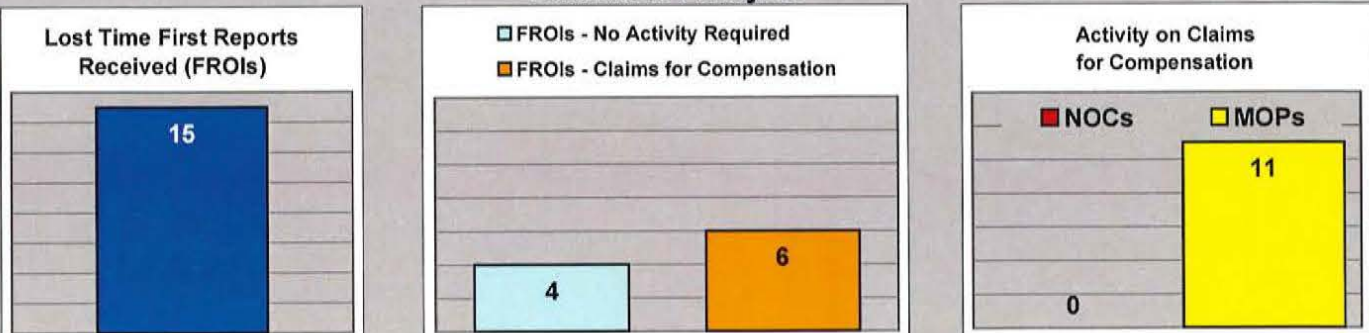
Summary

Virginia Surety insurance group consists of the following insurance entities:

CA030 Applied Risk Services
19879 Virginia Surety

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

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

0%

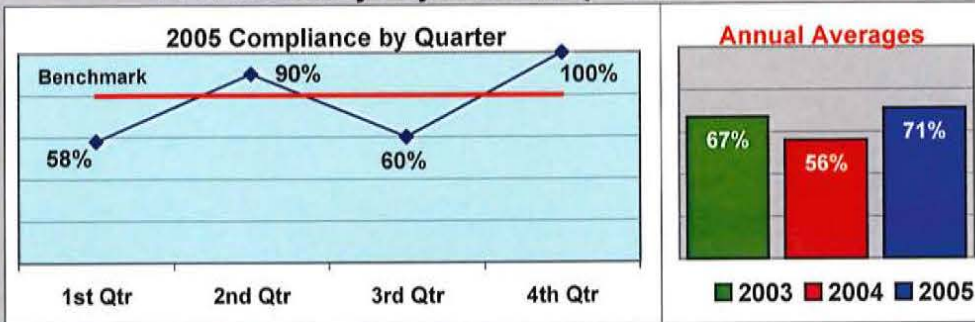
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

0%

Annual Compliance Report
01/01/05 - 12/31/05

ZURICH INSURANCE GROUP

First Indemnity Payment Compliance



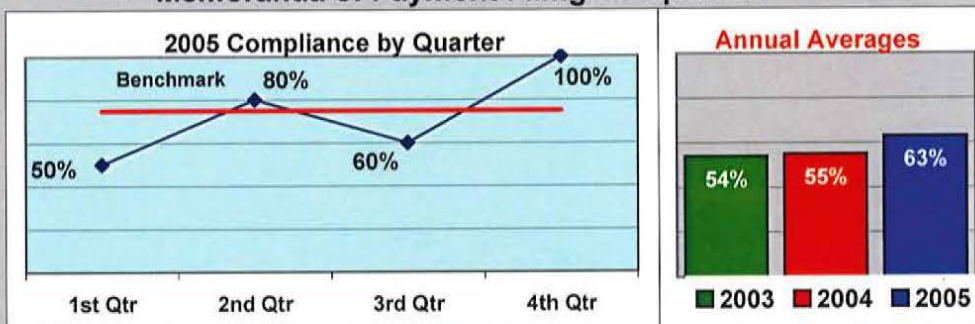
Summary

The Zurich insurance group consists of the following insurance entities:

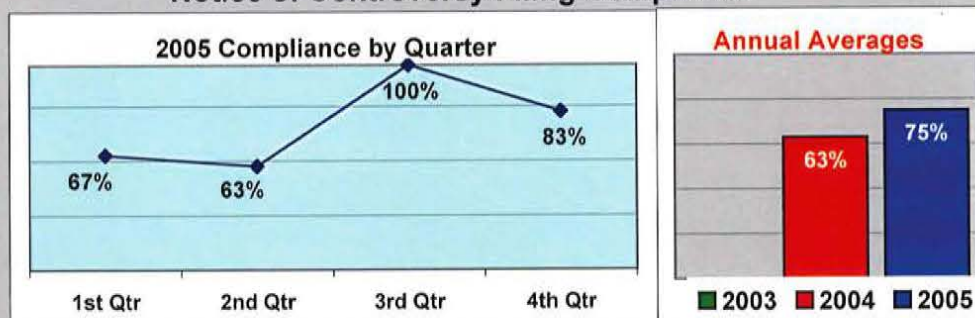
11452 American Guaranty & Liability
17965 American Zurich
12173 Assurance Co of America
CA080 Chesterfield Services
12963 Maine Bonding & Casualty
10545 Maryland Casualty Co
13765 Northern Ins Co of NY
12297 Universal Underwriters Ins
CA400 Zurich American Ins Co
10863 Zurich American Ins Co

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

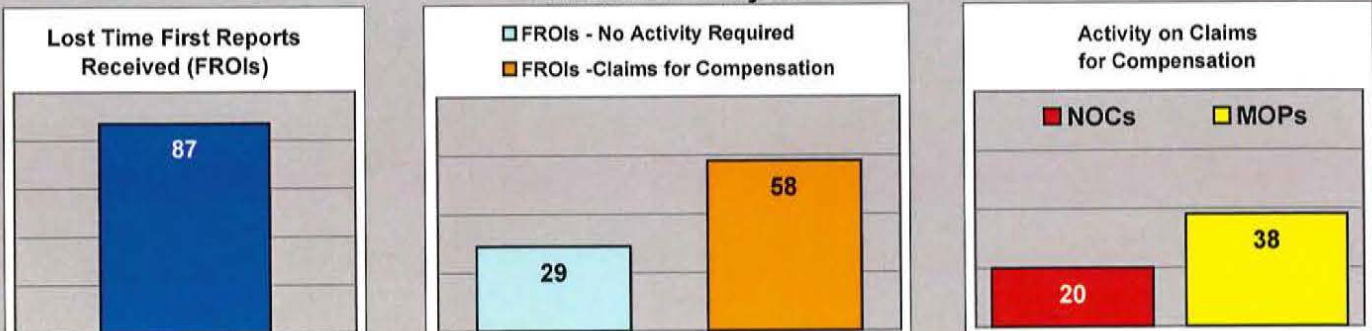
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

23%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

34%

Appendix A

Insurance Group Compliance Initial Filings Comparison

2005

INSURANCE GROUP COMPLIANCE - INITIAL FILINGS COMPARISON

2005

1/1/2005-12/31/2005

NCCI	INSURANCE GROUP	Total Number of Initial MOPs Filed	Total Initial Indemnity NOCs Filed
ACADIA			
	Total	Total	
CA010	ACADIA INSURANCE CO.	36	32
33391	ACADIA INSURANCE CO.	53	25
30260	ACADIA INSURANCE CO.	2	1
30252	CADILLAC MOUNTAIN INSURANCE CO	*	*
11053	CONTINENTAL WESTERN INSURANCE CO	1	5
27723	FIREMAN'S INS CO OF WASHINGTON	15	9
	Group Total	107	72
ACE/ESIS			
	Total	Total	
23035	ACE AMERICAN INSURANCE CO	No filings	No filings
12165	ACE AMERICAN INSURANCE CO	20	13
12254	ACE PROPERTY & CASUALTY	10	6
15431	ACE FIRE UNDERWRITERS INS	1	No filings
S370	ESIS INC	*	*
S364	ESIS INC	*	*
CA160	ESIS INC	93	65
CA175	FUTURE COMP	2	2
25437	INDEMNITY INSURANCE OF NORTH AMERICA	6	5
33790	MOUNTAIN VALLEY INDEMNITY COMPANY	*	*
10677	PACIFIC EMPLOYERS INS CO	*	*
S0022	S D WARREN	*	*
	Group Total	132	91
AIG			
	Total	Total	
S328	AIG CLAIMS (AMERICAN INTERNATIONAL)	No filings	6
CA015	AIG CLAIMS SERVICES	27	18
14354	AIU INSURANCE	*	*
13781	AMERICAN HOME ASSURANCE	15	5
CA100	CLAIMS MANAGEMENT INC. (WAL-MART)	30	82
15172	COMMERCE & INDUSTRY INS. CO.	14	10
13102	GRANITE STATE INSURANCE COMPANY	*	*
13889	INS. CO. OF STATE OF PENNSYLVANIA	28	8
13072	NATIONAL UNION FIRE INS CO	1	2
13080	NEW HAMPSHIRE INS COMPANY	16	No filings
	Group Total	131	131
ALEA GROUP			
	Total	Total	
41068	Group Total	3	3
AMERICAN INTERSTATE INS CO			
	Total	Total	
24759	Group Total	1	2
ARROW MUTUAL INS CO (Formerly MIDSTATE)			
	Total	Total	
16640	Group Total	No filings	No filings

*Indicates no claims activity this quarter

"No filings" indicates no MOP and/or NOC activity this quarter

INSURANCE GROUP COMPLIANCE - INITIAL FILINGS COMPARISON
2005
1/1/2005-12/31/2005

NCCI	INSURANCE GROUP	Total Number of Initial MOPs Filed	Total Initial Indemnity NOCs Filed
ATLANTIC MUTUAL		Total	Total
16470	ATLANTIC MUTUAL INSURANCE CO.	3	1
12149	CENTENNIAL INS CO	*	*
	Group Total	3	1
BANGOR, CITY OF		Total	Total
S705	Group Total	18	7
BATH IRON WORKS		Total	Total
S347	Group Total	52	72
BROADSPIRE		Total	Total
17116	AMERICAN MANUFACTURERS MUT. INS. CO.	No filings	1
10065	AMERICAN MOTORISTS	*	*
19186	AMERICAN PROTECTION INS. CO.	*	*
CA040	BROADSPIRE	8	15
14257	KEMPER INSURANCE COMPANY	*	*
15644	LUMBERMENS MUTUAL CASUALTY CO	*	*
	Group Total	8	16
CAMBRIDGE INTEGRATED SERVICES		Total	Total
CA060	CAMBRIDGE INTEGRATED SERVICES	6	3
28355	ARCH INSURANCE COMPANY	1	No filings
	Group Total	7	3
CANNON COCHRAN MANAGEMENT SERVICES		Total	Total
CA070	CANNON COCHRAN MANAGEMENT SERVICES	123	100
S325	CANNON COCHRAN MANAGEMENT SERVICES	*	*
S302	CANNON COCHRAN MANAGEMENT SERVICES	*	*
	Group Total	123	100
CHUBB INSURANCE GROUP		Total	Total
21512	CHUBB INSURANCE	*	*
CA090	CHUBB & SON, INC	4	6
12890	FEDERAL INSURANCE CO	5	2
14567	GREAT NORTHERN INS CO	No filings	1
10685	PACIFIC INDEMNITY INSURANCE CO	*	*
	Group Total	9	9
CHURCH MUTUAL INSURANCE COMPANY		Total	Total
16853	Group Total	1	No filings
CIANBRO CORPORATION		Total	Total
S344	Group Total	1	3
CLARENDON NATIONAL INSURANCE COMPANY		Total	Total
20532	Group Total	1	No filings

*Indicates no claims activity this quarter
 "No filings" indicates no MOP and/or NOC activity this quarter

INSURANCE GROUP COMPLIANCE - INITIAL FILINGS COMPARISON
2005
1/1/2005-12/31/2005

NCCI	INSURANCE GROUP	Total Number of Initial MOPs Filed	Total Initial Indemnity NOCs Filed
	C.N.A.	Total	Total
10030	AMERICAN CASUALTY CO	10	4
12386	C N A CASUALTY OF CALIFORNIA	1	No filings
S382	C N A STANDARD LINE CLAIMS	*	*
S392	C N A STANDARD LINES CLAIMS	*	*
CA050	CONTINENTAL CASUALTY CO	5	No filings
10243	CONTINENTAL CASUALTY CO	7	2
15113	CONTINENTAL INSURANCE COMPANY	*	*
12238	NATIONAL FIRE INSURANCE CO OF HARTFORD	6	1
12688	TRANSCONTINENTAL INS. CO.	1	1
12408	TRANSPORTATION INSURANCE CO.	1	No filings
15032	VALLEY FORGE INSURANCE COMPANY	5	No filings
	Group Total	36	8
	CRAWFORD & CO	Total	Total
19968	ACCIDENT FUND INSURANCE COMPANY	*	*
14095	ARGONAUT INSURANCE COMPANY	2	1
CA120	CRAWFORD & CO	20	8
S305	CRAWFORD & CO	*	*
13188	GULF INSURANCE CO.	*	*
18376	LUMBERMEN'S UNDERWRITING ALLIANCE	*	*
14788	PROTECTIVE INSURANCE	No filings	1
17507	THE FLORISTS' MUTUAL INSURANCE COMPANY	*	*
18244	TRUCK INSURANCE EXCHANGE	*	*
24023	VANLINER INSURANCE	*	*
	Group Total	22	10
	FAIRFIELD INSURANCE COMPANY	Total	Total
32530	Group Total	1	No filings
	FEDERATED MUTUAL INSURANCE CO.	Total	Total
16446	Group Total	*	*
	FILENE'S DEPARTMENT STORE	Total	Total
S338	Group Total	No filings	No filings
	FIREMANS FUND	Total	Total
10022	AMERICAN AUTOMOBILE INS CO	*	*
12289	AMERICAN INS CO	*	*
12416	FIREMANS FUND AMERICAN INS. CO.	1	1
CA170	FIREMANS FUND AMERICAN INS. CO.	1	No filings
12866	NATIONAL SURETY	*	*
	Group Total	2	1

*Indicates no claims activity this quarter
 "No filings" indicates no MOP and/or NOC activity this quarter

INSURANCE GROUP COMPLIANCE - INITIAL FILINGS COMPARISON

2005

1/1/2005-12/31/2005

NCCI	INSURANCE GROUP	Total Number of Initial MOPs Filed	Total Initial Indemnity NOCs Filed
GAB ROBBINS			
CA180	GAB ROBBINS	8	7
TPA2	GAB ROBBINS	*	*
S355	GENERAL ADJUSTMENT BUREAU	*	*
11126	PETROLEUM CASUALTY COMPANY	*	*
Group Total		8	7
GALLAGHER BASSETT			
CA190	GALLAGHER BASSETT SERVICES, INC.	69	38
S304	GALLAGHER BASSETT SERVICES, INC.	*	*
20737	MANUFACTURERS ALLIANCE INSURANCE CO.	*	*
24147	NORTH AMERICAN SPECIALTY INSURANCE	*	*
11916	PENNSYLVANIA MFG. ASSOC. INSURANCE CO.	*	*
21288	PENNSYLVANIA MFG. INDEMNITY CO	*	*
S350	RYDER CLAIMS SERVICE CORP	No filings	No filings
16349	SAFETY NATIONAL CASUALTY CORP	1	No filings
Group Total		70	38
GATES MACDONALD			
CA200	GATES MACDONALD	52	34
S743	GATES MACDONALD	*	*
11509	OLD REPUBLIC INSURANCE	4	1
S377	UNIVERSITY OF MAINE SYSTEM	No filings	1
Group Total		56	36
GREAT AMERICAN INSURANCE CO			
14028	GREAT AMERICAN ALLIANCE INS. CO.	*	*
14176	GREAT AMERICAN INSURANCE CO	No filings	No filings
24287	SEVEN HILLS INSURANCE COMPANY	*	*
Group Total		No filings	No filings
GREAT WEST CASUALTY			
11371	GREAT WEST CASUALTY	1	1
Group Total		1	1
GUARD GROUP			
21873	AMGUARD INSURANCE COMPANY	7	1
33936	EASTGUARD INSURANCE COMPANY	*	*
CA205	INTERGUARD, LTD	22	8
25844	NORGUARD INSURANCE COMPANY	24	9
Group Total		53	18
HALLMARK MANAGEMENT			
CT043	HALLMARK MANAGEMENT	*	*
Group Total		*	*
HANNAFORD BROTHERS			
S381	HANNAFORD BROTHERS	76	41
Group Total		76	41

*Indicates no claims activity this quarter

"No filings" indicates no MOP and/or NOC activity this quarter

INSURANCE GROUP COMPLIANCE - INITIAL FILINGS COMPARISON

2005

1/1/2005-12/31/2005

NCCI	INSURANCE GROUP	Total Number of Initial MOPs Filed	Total Initial Indemnity NOCs Filed
HANOVER INSURANCE GROUP			
11002	CITIZENS INSURANCE CO OF AMERICA	No filings	No filings
13633	HANOVER INSURANCE CO	25	16
CA202	HANOVER INSURANCE CO	13	1
10006	MASSACHUSETTS BAY INS CO	1	1
	Group Total	39	18
HARLEYSVILLE WORCESTER INS. CO.			
CA198	HARLEYSVILLE MUTUAL INSURANCE CO.	2	1
16926	HARLEYSVILLE MUTUAL INSURANCE CO.	*	*
21644	HARLEYSVILLE WORCESTER INSURANCE CO.	*	*
	Group Total	2	1
HARTFORD			
CA165	F.A. RICHARD	No filings	No filings
CA203	HARTFORD ACCIDENT & INDEMNITY	2	4
14397	HARTFORD CASUALTY INSURANCE CO.	3	No filings
13269	HARTFORD FIRE INSURANCE COMPANY	5	No filings
20605	HARTFORD INS. CO. OF THE MIDWEST	8	3
10456	HARTFORD UNDERWRITERS INS. CO.	15	2
CA315	SPECIALTY RISK SERVICES INC	15	7
CA310	THE HARTFORD	10	7
10448	THE HARTFORD	2	2
14974	TWIN CITY FIRE INS CO	27	10
	Group Total	87	35
HRH CLAIMS MANAGEMENT (Formerly DUNLAP)			
CA001	Group Total	263	200
LIBERTY MUTUAL GROUP			
15555	EMPLOYERS INSURANCE OF WAUSAU	9	5
27359	FIRST LIBERTY INSURANCE CORP	3	1
S321	HELMSMAN MANAGEMENT SERVICE	1	No filings
CA210	LIBERTY MUTUAL INSURANCE	27	37
21814	LIBERTY INSURANCE CORP.	89	38
16586	LIBERTY MUTUAL FIRE INSURANCE	23	17
15628	LIBERTY MUTUAL INSURANCE CO.	10	22
27243	LIBERTY MUTUAL INSURANCE CORP.	No filings	No filings
27332	WAUSAU BUSINESS INS. CO.	2	2
18996	WAUSAU UNDERWRITERS INS CO	9	9
	Group Total	173	131
MAINE ADJUSTMENT			
CA255	MEADOWBROOK INSURANCE	3	2
31771	SAVERS PROPERTY & CASUALTY INS CO	No filings	No filings
24562	STAR INSURANCE	11	3
CA375	UNITED STATES FIRE INSURANCE CO	1	No filings
12777	UNITED STATES FIRE INSURANCE CO	9	1
	Group Total	24	6

*Indicates no claims activity this quarter

"No filings" indicates no MOP and/or NOC activity this quarter

INSURANCE GROUP COMPLIANCE - INITIAL FILINGS COMPARISON

2005

1/1/2005-12/31/2005

NCCI	INSURANCE GROUP	Total Number of Initial MOPs Filed	Total Initial Indemnity NOCs Filed
MAINE AUTOMOBILE DEALERS			
	Total	Total	
S803	MAINE AUTOMOBILE DEALERS	49	14
S391	C/O MAD ASSOC WORKERS' COMP	1	No filings
CA220	MAINE AUTOMOBILE DEALERS	10	2
	Group Total	60	16
MAINE EMPLOYERS' MUTUAL INSURANCE			
	Total	Total	
30449	MAINE EMPLOYERS' MUTUAL INSURANCE	1670	879
	Group Total		
MAINE HEALTH CARE ASSOCIATION			
	Total	Total	
S387	MAINE HEALTH CARE ASSOCIATION	48	55
	Group Total		
MAINE MOTOR TRANSPORT ASSOCIATION			
	Total	Total	
S385	MAINE MOTOR TRANSPORT ASSOCIATION	51	55
	Group Total		
MAINE MUNICIPAL ASSOCIATION			
	Total	Total	
S801	MAINE MUNICIPAL ASSOCIATION	239	229
S733	PORTLAND, CITY OF	15	25
	Group Total	254	254
MAINE SCHOOL MANAGEMENT ASSOC.			
	Total	Total	
S374	MAINE SCHOOL MANAGEMENT ASSOC.	117	59
	Group Total		
MTSUI SUMITOMO INS CO OF AMERICA			
	Total	Total	
19089	MTSUI SUMITOMO INS CO OF AMERICA	*	*
	Group Total		
NATIONAL GRANGE MUTUAL INSURANCE			
	Total	Total	
CA265	NATIONAL GRANGE MUTUAL INSURANCE	1	No filings
16322	NATIONAL GRANGE MUTUAL INSURANCE	9	2
	Group Total	10	2
ONE BEACON			
	Total	Total	
10049	AMERICAN EMPLOYERS INSURANCE CO	1	No filings
12300	EMPLOYERS FIRE INS. CO.	*	*
14540	ONEBEACON AMERICA INSURANCE CO	No filings	3
10359	ONEBEACON AMERICA INSURANCE CO	*	*
36501	YORK INSURANCE COMPANY OF MAINE	No filings	No filings
	Group Total	1	3
PEERLESS INSURANCE GROUP			
	Total	Total	
10650	EXCELSIOR INSURANCE COMPANY	7	7
14184	NETHERLANDS INSURANCE COMPANY.	3	No filings
CA275	PEERLESS INS CO	40	24
11355	PEERLESS INS CO	21	13
	Group Total	71	44

*Indicates no claims activity this quarter

"No filings" indicates no MOP and/or NOC activity this quarter

INSURANCE GROUP COMPLIANCE - INITIAL FILINGS COMPARISON

2005

1/1/2005-12/31/2005

NCCI	INSURANCE GROUP	Total Number of Initial MOPs Filed	Total Initial Indemnity NOCs Filed
PUBLIC SERVICE MUTUAL			
16152	Group Total	2	1
ROYAL & SUNALLIANCE INSURANCE GROUP			
14699	AMERICAN & FOREIGN INSURANCE CO.	1	No filings
11762	CONNECTICUT INDEMNITY CO	No filings	1
10731	FIRE & CASUALTY INS CO OF CONNECTICUT	*	*
10391	GLOBE INDEMNITY CO	No filings	4
CA280	RISK ENTERPRISES MANAGEMENT	No filings	1
CA290	ROYAL & SUNALLIANCE	No filings	1
13684	ROYAL & SUNALLIANCE	6	3
10723	ROYAL INDEMNITY	1	1
13986	SAFEGUARD INSURANCE CO	*	*
12572	SECURITY INSURANCE OF HARTFORD	No filings	1
15572	SECURITY INSURANCE OF HARTFORD	*	*
	Group Total	8	12
SEDGWICK INSURANCE GROUP			
S336	CYRO INDUSTRIES	*	*
12629	ELECTRIC INSURANCE CO	2	1
S0028	FEDERAL EXPRESS CORP	No filings	No filings
S716	GREAT NORTHERN NEKOOSA CORP	No filings	1
S394	NEWPAGE (Formerly MEAD/WESTVACO)	11	7
S734	ROMAN CATHOLIC DIOCESE OF PORTLAND	6	3
CA300	SEDGWICK CLAIMS MANAGEMENT	261	143
S301	SEDGWICK OF MAINE INC (Sedgwick Clms Mgmt. Svc)	*	*
S714	SEDGWICK CLAIMS SERVICES/GEORGIA PACIFIC	*	*
S316	SHAW'S SUPERMARKETS INC	No filings	No filings
S729	VERIZON	1	No filings
	Group Total	281	155
SELECTIVE INSURANCE COMPANY			
11867	SELECTIVE INSURANCE COMPANY	1	No filings
15741	SELECTIVE INSURANCE CO OF NY	1	1
	Group Total	2	1
SENTRY INSURANCE CO.			
15571	SENTRY INSURANCE CO.	31	3
CA305	SENTRY INSURANCE CO.	14	4
13668	SENTRY SELECT INSURANCE COMPANY	1	No filings
	Group Total	46	7
SOMPO JAPAN INS COMPANY OF AMERICA			
19321	Group Total	1	1
STATE OF MAINE			
S369	Group Total	152	118

*Indicates no claims activity this quarter

"No filings" indicates no MOP and/or NOC activity this quarter

INSURANCE GROUP COMPLIANCE - INITIAL FILINGS COMPARISON

2005

1/1/2005-12/31/2005

NCCI	INSURANCE GROUP	Total Number of Initial MOPs Filed	Total Initial Indemnity NOCs Filed
ST. PAUL TRAVELERS			
	Total	Total	
15318	CHARTER OAK FIRE INSURANCE CO.	23	29
CA110	CONSTITUTION STATE SERVICE	14	21
TPA11	CONSTITUTION STATE SERVICE	*	*
S327	CONSTITUTION STATE SERVICE	*	*
20702	DISCOVER PROPERTY & CASUALTY INC	1	No filings
10227	FIDELITY & GUARANTY INS. CO.	10	5
12610	PHOENIX INSURANCE	2	1
13706	ST. PAUL FIRE & MARINE INSURANCE CO.	8	10
14230	ST. PAUL GUARDIAN INSURANCE	2	1
12823	ST. PAUL INSURANCE COMPANY	*	*
13692	ST. PAUL MERCURY INSURANCE CO	*	*
11223	TRAVELERS CASUALTY & SURETY CO.	No filings	4
13579	TRAVELERS PROPERTY CASUALTY CO.	9	14
13439	TRAVELERS INDEMNITY COMPANY OF AMERICA	11	14
CA350	TRAVELERS INS CO	15	13
10804	TRAVELERS INS CO	4	5
10847	USF & G INC/ST. PAUL FIRE INS.	4	2
	Group Total	103	119
SYNERNET			
	Total	Total	
S0025	MAINEHEALTH WORKERS' COMPENSATION	No filings	No filings
S0024	SISTERS OF CHARITY HEALTH SYSTEM	3	No filings
S0023	SYNERNET WORKERS' COMPENSATION	No filings	1
CA320	SYNERNET	134	102
	Group Total	137	103
TD BANKNORTH (Formerly MORSE, PAYSON & NOYES)			
	Total	Total	
CA316	TD BANKNORTH INS AGENCY	2	No filings
S388	TD BANKNORTH INS AGENCY	85	41
	Group Total	87	41
T.B.E. CASUALTY INS. COMPANY			
	Total	Total	
40851		1	No filings
	Group Total	1	No filings
TOKIO MARINE & FIRE IND CO			
	Total	Total	
14281		*	*
	Group Total	*	*
TRANSGUARD INSURANCE COMPANY			
	Total	Total	
31097		*	*
	Group Total	*	*
VIRGINIA SURETY COMPANY INC.			
	Total	Total	
CA030	APPLIED RISK SERVICES	10	No filings
19879	VIRGINIA SURETY	1	No filings
	Group Total	11	No filings
WARD NORTH AMERICA			
	Total	Total	
CT014		*	*
	Group Total	*	*

*Indicates no claims activity this quarter

"No filings" indicates no MOP and/or NOC activity this quarter

INSURANCE GROUP COMPLIANCE - INITIAL FILINGS COMPARISON
2005
1/1/2005-12/31/2005

NCCI	INSURANCE GROUP	Total Number of Initial MOPs Filed	Total Initial Indemnity NOCs Filed
NL SPECIALTY INSURANCE COMPANY			
27944	Group Total	No filings	1
ZURICH INSURANCE GROUP			
11452	AMERICAN GUARANTY & LIABILITY	No filings	No filings
17965	AMERICAN ZURICH	3	2
12173	ASSURANCE CO OF AMERICA	*	*
CA080	CHESTERFIELD SERVICES	3	1
12963	MAINE BONDING & CASUALTY	*	*
10545	MARYLAND CASUALTY CO	5	1
13765	NORTHERN INSURANCE CO OF NEW YORK	1	No filings
12297	UNIVERSAL UNDERWRITERS INS. CO.	No filings	No filings
CA400	ZURICH AMERICAN INS CO	8	6
10863	ZURICH AMERICAN INS CO	18	10
	Group Total	38	20

*Indicates no claims activity this quarter
 "No filings" indicates no MOP and/or NOC activity this quarter

Appendix B

Insurance Group Compliance Initial Indemnity Payments and MOP Filing

2005

INSURANCE GROUP COMPLIANCE

2005
1/1/2005 - 12/31/2005

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
CA010	ACADIA INSURANCE CO.	33	31	94%	36	34	94%
33391	ACADIA INSURANCE CO.	53	50	94%	53	53	100%
30260	ACADIA INSURANCE CO.	2	2	100%	2	2	100%
30252	CADILLAC MOUNTAIN INSURANCE CO	*	*	*	*	*	*
11053	CONTINENTAL WESTERN INSURANCE CO	1	1	100%	1	1	100%
27723	FIREMAN'S INS CO OF WASHINGTON	14	14	100%	15	14	93%
	ALTERNATE BENEFITS	4	N/A	N/A			
	Group Total	107	98	95%	107	104	97%
	ACE/ESIS	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
23035	ACE AMERICAN INSURANCE CO	No filings	No filings	No filings	No filings	No filings	No filings
12165	ACE AMERICAN INSURANCE CO	20	11	55%	20	10	50%
12254	ACE PROPERTY & CASUALTY	10	4	40%	10	2	20%
15431	ACE FIRE UNDERWRITERS INS	1	1	100%	1	1	100%
S370	ESIS INC	*	*	*	*	*	*
S364	ESIS INC	*	*	*	*	*	*
CA160	ESIS INC	93	61	66%	93	53	57%
CA175	FUTURE COMP	2	2	100%	2	1	50%
25437	INDEMNITY INSURANCE OF NORTH AMERICA	6	3	50%	6	4	67%
33790	MOUNTAIN VALLEY INDEMNITY COMPANY	*	*	*	*	*	*
10677	PACIFIC EMPLOYERS INS CO	*	*	*	*	*	*
S0022	S D WARREN	*	*	*	*	*	*
	Group Total	132	82	62%	132	71	54%
	AIG	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S328	AIG CLAIMS (AMERICAN INTERNATIONAL)	No filings	No filings	No filings	No filings	No filings	No filings
CA015	AIG CLAIMS SERVICES	27	15	56%	27	12	44%
14354	AJU INSURANCE	*	*	*	*	*	*
13781	AMERICAN HOME ASSURANCE	15	6	40%	15	1	7%
CA100	CLAIMS MANAGEMENT INC (WAL-MART)	30	25	83%	30	26	87%
15172	COMMERCE & INDUSTRY INS. CO.	14	4	29%	14	2	14%
13102	GRANITE STATE INSURANCE COMPANY	*	*	*	*	*	*
13889	INS. CO. OF STATE OF PENNSYLVANIA	28	18	64%	28	13	46%
13072	NATIONAL UNION FIRE INS. CO.	1	1	100%	1	1	100%
13080	NEW HAMPSHIRE INS COMPANY	16	9	56%	16	5	31%
	Group Total	131	78	60%	131	60	46%
	ALEA GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
41068	Group Total	3	1	33%	3	1	33%
	AMERICAN INTERSTATE INS CO	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
24759	Group Total	1	1	100%	1	1	100%
	ARROW MUTUAL INS CO (formerly MIDSTATE)	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16640	ARROW MUTUAL INS CO	No filings	No filings	No filings	No filings	No filings	No filings

*Indicates no claims activity this quarter

INSURANCE GROUP COMPLIANCE

2005
1/1/2005 - 12/31/2005

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
ATLANTIC MUTUAL							
16470	ATLANTIC MUTUAL INSURANCE CO.	3	2	67%	3	1	33%
12149	CENTENNIAL INS CO	*	*	*	*	*	*
	Group Total	3	2	67%	3	1	33%
BANGOR, CITY OF							
S705	Group Total	18	18	100%	18	18	100%
BATH IRON WORKS							
S347	Group Total	52	50	96%	52	51	98%
BROADSPIRE GROUP							
17116	AMERICAN MANUFACTURERS MUT. INS. CO.	No filings	No filings	No filings	No filings	No filings	No filings
10065	AMERICAN MOTORISTS	*	*	*	*	*	*
19186	AMERICAN PROTECTION INS. CO.	*	*	*	*	*	*
CA040	BROADSPIRE	8	7	88%	8	5	63%
14257	KEMPER INSURANCE COMPANY	*	*	*	*	*	*
15644	LUMBERMENS MUTUAL CASUALTY CO	*	*	*	*	*	*
	Group Total	8	7	88%	8	5	63%
CAMBRIDGE INTEGRATED SERVICES							
CA060	CAMBRIDGE INTEGRATED SERVICES	6	3	50%	6	2	33%
28355	ARCH INSURANCE COMPANY	1	1	100%	1	0	0%
	Group Total	7	4	57%	7	2	29%
CANNON COCHRAN MANAGEMENT SERVICES							
CA070	CANNON COCHRAN MANAGEMENT SERVICES	123	103	84%	123	108	88%
S325	CANNON COCHRAN MANAGEMENT SERVICES	*	*	*	*	*	*
S302	CANNON COCHRAN MANAGEMENT SERVICES	*	*	*	*	*	*
	Group Total	123	103	84%	123	108	88%
CHUBB INSURANCE GROUP							
21512	CHUBB INSURANCE	*	*	*	*	*	*
CA090	CHUBB & SON, INC	4	4	100%	4	4	100%
12890	FEDERAL INSURANCE CO	4	4	100%	5	3	60%
14567	GREAT NORTHERN INS CO	No filings	No filings	No filings	No filings	No filings	No filings
10685	PACIFIC INDEMNITY INSURANCE CO	*	*	*	*	*	*
	ALTERNATE BENEFITS	1	N/A	N/A			
	Group Total	9	8	100%	9	7	78%
CHURCH MUTUAL INSURANCE COMPANY							
16853	Group Total	1	0	0%	1	0	0%
CIANBRO CORPORATION							
S344	Group Total	1	1	100%	1	1	100%
CLARENDON NATIONAL INSURANCE COMPANY							
20532	Group Total	1	0	0%	1	0	0%

*Indicates no claims activity this quarter

INSURANCE GROUP COMPLIANCE

2005
1/1/2005 - 12/31/2005

NCCI INSURANCE GROUP		First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	C.N.A.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
10030	AMERICAN CASUALTY CO. OF READING	10	6	60%	10	4	40%
12386	C N A CASUALTY OF CALIFORNIA	1	1	100%	1	1	100%
S382	C N A STANDARD LINE CLAIMS	*	*	*	*	*	*
S392	C N A STANDARD LINE CLAIMS	*	*	*	*	*	*
CA050	CONTINENTAL CASUALTY CO	5	5	100%	5	5	100%
10243	CONTINENTAL CASUALTY CO	7	6	86%	7	6	86%
15113	CONTINENTAL INSURANCE COMPANY	*	*	*	*	*	*
12238	NATIONAL FIRE INSURANCE CO. OF HARTFORD	6	4	67%	6	3	50%
12688	TRANSCONTINENTAL INS. CO.	1	1	100%	1	1	100%
12408	TRANSPORTATION INSURANCE CO.	1	0	0%	1	0	0%
15032	VALLEY FORGE INSURANCE COMPANY	5	5	100%	5	5	100%
	Group Total	36	28	78%	36	25	69%
	CRAWFORD & CO	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
19968	ACCIDENT FUND INSURANCE COMPANY	*	*	*	*	*	*
14095	ARGONAUT INSURANCE COMPANY	2	2	100%	2	1	50%
CA120	CRAWFORD & CO	20	12	60%	20	12	60%
S305	CRAWFORD & CO	*	*	*	*	*	*
13188	GULF INSURANCE CO	*	*	*	*	*	*
18376	LUMBERMEN'S UNDERWRITING ALLIANCE	*	*	*	*	*	*
14788	PROTECTIVE INSURANCE	No filings	No filings	No filings	No filings	No filings	No filings
17507	THE FLORISTS' MUTUAL INSURANCE COMPANY	*	*	*	*	*	*
18244	TRUCK INSURANCE EXCHANGE	*	*	*	*	*	*
24023	VANLINER INSURANCE	*	*	*	*	*	*
	Group Total	22	14	64%	22	13	59%
	FAIRFIELD INSURANCE COMPANY	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
32530	Group Total	1	0	0%	1	0	0%
	FEDERATED MUTUAL INSURANCE CO.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16446	Group Total	*	*	*	*	*	*
	FILENE'S DEPARTMENT STORE	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S338	Group Total	No filings	No filings	No filings	No filings	No filings	No filings
	FIREMANS FUND	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
10022	AMERICAN AUTOMOBILE INS CO	*	*	*	*	*	*
12289	AMERICAN INS CO	*	*	*	*	*	*
12416	FIREMANS FUND AMERICAN INS. CO.	1	0	0%	1	0	0%
CA170	FIREMANS FUND AMERICAN INS. CO.	1	1	100%	1	1	100%
12866	NATIONAL SURETY	*	*	*	*	*	*
	Group Total	2	1	50%	2	1	50%

*Indicates no claims activity this quarter

INSURANCE GROUP COMPLIANCE

2005
1/1/2005 - 12/31/2005

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
GAB ROBBINS							
CA180	GAB ROBBINS	8	5	63%	8	1	13%
TPA2	GAB ROBBINS	*	*	*	*	*	*
S355	GENERAL ADJUSTMENT BUREAU	*	*	*	*	*	*
11126	PETROLEUM CASUALTY COMPANY	*	*	*	*	*	*
	Group Total	8	5	63%	8	1	13%
GALLAGHER BASSETT							
CA190	GALLAGHER BASSETT SERVICES, INC.	69	49	71%	69	41	59%
S304	GALLAGHER-BASSETT SERVICES, INC.	*	*	*	*	*	*
20737	MANUFACTURERS ALLIANCE INSURANCE CO.	*	*	*	*	*	*
24147	NORTH AMERICAN SPECIALTY INSURANCE	*	*	*	*	*	*
11916	PENNSYLVANIA MFG. ASSOC. INSURANCE CO.	*	*	*	*	*	*
21288	PENNSYLVANIA MFG. INDEMNITY CO	*	*	*	*	*	*
S350	RYDER CLAIMS SERVICE CORP	No filings	No filings	No filings	No filings	No filings	No filings
16349	SAFETY NATIONAL CASUALTY CORP	1	1	100%	1	1	100%
	Group Total	70	50	71%	70	42	60%
GATES MACDONALD							
CA200	GATES MACDONALD	51	44	86%	52	43	83%
S743	GATES MACDONALD	*	*	*	*	*	*
11509	OLD REPUBLIC INSURANCE	4	2	50%	4	2	50%
S377	UNIVERSITY OF MAINE SYSTEM	No filings	No filings	No filings	No filings	No filings	No filings
	ALTERNATE BENEFITS	1	N/A	N/A			
	Group Total	56	46	84%	56	45	80%
GREAT AMERICAN INSURANCE CO							
14028	GREAT AMERICAN ALLIANCE INS. CO	*	*	*	*	*	*
14176	GREAT AMERICAN INSURANCE CO	No filings	No filings	No filings	No filings	No filings	No filings
24287	SEVEN HILLS INSURANCE COMPANY	*	*	*	*	*	*
	Group Total	No filings	No filings	No filings	No filings	No filings	No filings
GREAT WEST CASUALTY							
11371	Group Total	1	1	100%	1	1	100%
GUARD GROUP							
21873	AMGUARD INSURANCE COMPANY	7	5	71%	7	5	71%
33936	EASTGUARD INSURANCE COMPANY	*	*	*	*	*	*
CA205	INTERGUARD, LTD.	22	19	86%	22	19	86%
25844	NORGUARD INSURANCE COMPANY	24	22	92%	24	21	88%
	Group Total	53	46	87%	53	45	85%
HALLMARK MANAGEMENT							
CT043	Group Total	*	*	*	*	*	*
HANNAFORD BROTHERS							
S381	Group Total	76	73	96%	76	70	92%

*Indicates no claims activity this quarter

INSURANCE GROUP COMPLIANCE

2005
1/1/2005 - 12/31/2005

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	HANOVER INSURANCE GROUP						
11002	CITIZENS INSURANCE CO OF AMERICA	No filings	No filings	No filings	No filings	No filings	No filings
13633	HANOVER INSURANCE CO	23	22	96%	25	23	92%
CA202	HANOVER INSURANCE CO	13	12	92%	13	12	92%
10006	MASSACHUSETTS BAY INS CO	1	1	100%	1	1	100%
	ALTERNATE BENEFITS	2	N/A	N/A			
	Group Total	39	35	95%	39	36	92%
	HARLEYSVILLE WORCESTER INS. CO.						
CA198	HARLEYSVILLE MUTUAL INSURANCE CO.	2	0	0%	2	0	0%
16926	HARLEYSVILLE MUTUAL INSURANCE CO.	*	*	*	*	*	*
21644	HARLEYSVILLE WORCESTER INS. CO.	*	*	*	*	*	*
	Group Total	2	0	0%	2	0	0%
	HARTFORD						
CA165	F. A. RICHARD	No filings	No filings	No filings	No filings	No filings	No filings
CA203	HARTFORD ACCIDENT & INDEMNITY	2	0	0%	2	0	0%
14397	HARTFORD CASUALTY INSURANCE CO.	3	3	100%	3	1	33%
13269	HARTFORD FIRE INSURANCE COMPANY	4	4	100%	5	4	80%
20605	HARTFORD INS. CO. OF THE MIDWEST	8	6	75%	8	4	50%
10456	HARTFORD UNDERWRITERS INS. CO.	15	7	47%	15	7	47%
CA315	SPECIALTY RISK SERVICES INC	15	7	47%	15	7	47%
CA310	THE HARTFORD	10	10	100%	10	10	100%
10448	THE HARTFORD	2	2	100%	2	0	0%
14974	TWIN CITY FIRE INS CO	27	16	59%	27	12	44%
	ALTERNATE BENEFITS	1	N/A	N/A			
	Group Total	87	55	64%	87	45	52%
	HRH CLAIMS MANAGEMENT (formerly DUNLAP)						
CA001	HRH NORTHERN NEW ENGLAND	255	217	85%	263	232	88%
	ALTERNATE BENEFITS	8	N/A	N/A			
	Group Total	263	217	85%	263	232	88%
	LIBERTY MUTUAL GROUP						
15555	EMPLOYERS INSURANCE OF WAUSAU	9	7	78%	9	7	78%
27359	FIRST LIBERTY INSURANCE CORP	3	2	67%	3	1	33%
S321	HELMSMAN MANAGEMENT SERVICE	1	1	100%	1	1	100%
CA210	LIBERTY MUTUAL INSURANCE COMPANY	26	25	96%	27	25	93%
21814	LIBERTY INSURANCE CORP.	88	80	91%	89	78	88%
16586	LIBERTY MUTUAL FIRE INSURANCE	23	19	83%	23	19	83%
15628	LIBERTY MUTUAL INSURANCE CO.	10	9	90%	10	8	80%
27243	LIBERTY MUTUAL INSURANCE CORP.	No filings	No filings	No filings	No filings	No filings	No filings
27332	WAUSAU BUSINESS INS. CO.	2	1	50%	2	1	50%
18996	WAUSAU UNDERWRITERS INS CO	9	8	89%	9	3	33%
	ALTERNATE BENEFITS	2	N/A	N/A			
	Group Total	173	152	89%	173	143	83%
	MAINE ADJUSTMENT						
CA255	MEADOWBROOK INSURANCE	3	3	100%	3	3	100%
31771	SAVERS PROPERTY & CASUALTY INS CO	No filings	No filings	No filings	No filings	No filings	No filings
24562	STAR INSURANCE	11	10	91%	11	6	55%
CA375	UNITED STATES FIRE INSURANCE CO	1	1	100%	1	1	100%
12777	UNITED STATES FIRE INSURANCE CO	9	7	78%	9	7	78%
	Group Total	24	21	88%	24	17	71%

*Indicates no claims activity this quarter

INSURANCE GROUP COMPLIANCE

2005
1/1/2005 - 12/31/2005

NCCI INSURANCE GROUP		First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
MAINE AUTOMOBILE DEALERS							
S803	MAINE AUTOMOBILE DEALERS	49	46	94%	49	49	100%
S391	C/O MAD ASSOC WORKERS' COMP	1	1	100%	1	1	100%
CA220	MAINE AUTOMOBILE DEALERS	10	10	100%	10	10	100%
	Group Total	60	57	95%	60	60	100%
MAINE EMPLOYERS MUTUAL INSURANCE							
30449	MAINE EMPLOYERS MUTUAL INSURANCE	1536	1405	91%	1670	1515	91%
TPA28	MAINE EMPLOYERS MUTUAL INSURANCE	*	*	*	*	*	*
	ALTERNATE BENEFITS	134	N/A	N/A			
	Group Total	1670	1405	91%	1670	1515	91%
MAINE HEALTH CARE ASSOCIATION							
S387	Group Total	48	46	96%	48	47	98%
MAINE MOTOR TRANSPORT ASSOCIATION							
S385	Group Total	51	47	92%	51	49	96%
MAINE MUNICIPAL ASSOCIATION							
S801	MAINE MUNICIPAL ASSOCIATION	239	210	88%	239	208	87%
S733	PORTLAND, CITY OF	15	11	73%	15	9	60%
	Group Total	254	221	87%	254	217	85%
MAINE SCHOOL MANAGEMENT ASSOC.							
S374	Group Total	117	113	97%	117	115	98%
MITSUBI SUMITOMO INS CO OF AMERICA							
19089		*	*	*	*	*	*
NATIONAL GRANGE MUTUAL INSURANCE							
CA265	NATIONAL GRANGE MUTUAL INSURANCE	1	1	100%	1	1	100%
16322	NATIONAL GRANGE MUTUAL INSURANCE	9	3	33%	9	1	11%
	Group Total	10	4	40%	10	2	20%
ONEBEACON							
10049	AMERICAN EMPLOYERS INSURANCE CO	1	0	0%	1	0	0%
12300	EMPLOYERS FIRE INS. CO.	*	*	*	*	*	*
14540	ONEBEACON AMERICA INSURANCE CO	No filings	No filings	No filings	No filings	No filings	No filings
10359	ONEBEACON AMERICA INSURANCE CO	*	*	*	*	*	*
36501	YORK INSURANCE COMPANY OF MAINE	No filings	No filings	No filings	No filings	No filings	No filings
	Group Total	1	0	0%	1	0	0%
PEERLESS INSURANCE GROUP							
10650	EXCELSIOR INSURANCE COMPANY	7	7	100%	7	7	100%
14184	NETHERLANDS INSURANCE COMPANY.	3	3	100%	3	3	100%
CA275	PEERLESS INS CO	39	35	90%	40	37	93%
11355	PEERLESS INS CO	21	19	90%	21	20	95%
	ALTERNATE BENEFITS	1	N/A	N/A			
	Group Total	71	64	91%	71	67	94%

*Indicates no claims activity this quarter

INSURANCE GROUP COMPLIANCE

2005
1/1/2005 - 12/31/2005

NCCI INSURANCE GROUP		First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	PUBLIC SERVICE MUTUAL	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16152	Group Total	2	1	50%	2	1	50%
ROYAL & SUNALLIANCE INSURANCE GROUP		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
14699	AMERICAN & FOREIGN INSURANCE CO.	1	1	100%	1	0	0%
11762	CONNECTICUT INDEMNITY CO	No filings	No filings	No filings	No filings	No filings	No filings
10731	FIRE & CASUALTY INS CO OF CONNECTICUT	*	*	*	*	*	*
10391	GLOBE INDEMNITY CO	No filings	No filings	No filings	No filings	No filings	No filings
CA280	RISK ENTERPRISES MANAGEMENT	No filings	No filings	No filings	No filings	No filings	No filings
CA290	ROYAL & SUNALLIANCE	No filings	No filings	No filings	No filings	No filings	No filings
13684	ROYAL & SUNALLIANCE	6	3	50%	6	3	50%
10723	ROYAL INDEMNITY	1	1	100%	1	0	0%
13986	SAFEGUARD INSURANCE CO	*	*	*	*	*	*
12572	SECURITY INSURANCE OF HARTFORD	No filings	No filings	No filings	No filings	No filings	No filings
15572	SECURITY INSURANCE OF HARTFORD	*	*	*	*	*	*
	Group Total	8	5	63%	8	3	38%
SEDGWICK INSURANCE GROUP		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S336	CYRO INDUSTRIES	*	*	*	*	*	*
12629	ELECTRIC INSURANCE CO	2	2	100%	2	2	100%
S0028	FEDERAL EXPRESS CORP	No filings	No filings	No filings	No filings	No filings	No filings
S716	GREAT NORTHERN NEKOOSA CORP	No filings	No filings	No filings	No filings	No filings	No filings
S394	NEW PAGE (Formerly MEAD/WESTVACO)	11	10	91%	11	10	91%
CA285	ROMAN CATHOLIC DIOCESE OF PORTLAND	6	5	83%	6	5	83%
CA300	SEDGWICK CLAIMS MANAGEMENT	258	212	82%	261	209	80%
S301	SEDGWICK OF MAINE INC(Sedgwick Clms Mgmt. Svc)	*	*	*	*	*	*
S714	SEDGWICK CLAIMS SERVICES/GEORGIA PACIFIC	*	*	*	*	*	*
S316	SHAW'S SUPERMARKETS INC	No filings	No filings	No filings	No filings	No filings	No filings
S729	VERIZON	1	1	100%	1	1	100%
	ALTERNATE BENEFITS	3	N/A	N/A			
	Group Total	281	230	83%	281	227	81%
SELECTIVE INSURANCE COMPANY		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
11867	SELECTIVE INSURANCE COMPANY	1	0	0%	1	0	0%
15741	SELECTIVE INS COMPANY OF NEW YORK	1	0	0%	1	0	0%
	Group Total	2	0	0%	2	0	0%
SENTRY INSURANCE CO.		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
15571	SENTRY INSURANCE CO.	31	29	94%	31	26	84%
CA305	SENTRY INSURANCE CO.	14	13	93%	14	11	79%
13668	SENTRY SELECT INSURANCE CO	1	1	100%	1	1	100%
	Group Total	46	43	93%	46	38	83%
SOMPO JAPAN INSURANCE CO		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
19321	Group Total	1	0	0%	1	0	0%
STATE OF MAINE		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S369	STATE OF MAINE	44	42	95%	152	111	73%
	ALTERNATE BENEFITS	108	N/A	N/A			
	Group Total	152	42	95%	152	111	73%

*Indicates no claims activity this quarter

INSURANCE GROUP COMPLIANCE

2005
1/1/2005 - 12/31/2005

NCCI INSURANCE GROUP		First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	ST PAUL TRAVELERS INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
15318	CHARTER OAK FIRE INSURANCE CO.	23	20	87%	23	20	87%
CA110	CONSTITUTION STATE SERVICE	14	13	93%	14	12	86%
TPA11	CONSTITUTION STATE SERVICE	*	*	*	*	*	*
S327	CONSTITUTION STATE SERVICE	*	*	*	*	*	*
20702	DISCOVER PROPERTY & CASUALTY INC	1	0	0%	1	0	0%
10227	FIDELITY & GUARANTY INS. CO.	9	6	67%	10	7	70%
12610	PHOENIX INSURANCE	2	2	100%	2	2	100%
13706	ST. PAUL FIRE & MARINE INSURANCE CO.	8	5	63%	8	5	63%
14230	ST. PAUL GUARDIAN INS CO	2	2	100%	2	2	100%
12823	ST. PAUL INSURANCE COMPANY	*	*	*	*	*	*
13692	ST. PAUL MERCURY INSURANCE CO	*	*	*	*	*	*
11223	TRAVELERS CASUALTY & SURETY CO.	No filings	No filings	No filings	No filings	No filings	No filings
13579	TRAVELERS PROPERTY CASUALTY CO.	9	8	89%	9	9	100%
13439	TRAVELERS INDEMNITY COMPANY OF AMERICA	11	10	91%	11	9	82%
CA350	TRAVELERS INS CO	15	14	93%	15	13	87%
10804	TRAVELERS INS CO	3	3	100%	4	4	100%
10847	USF & G INC/ST. PAUL FIRE INS.	4	3	75%	4	4	100%
	ALTERNATE BENEFITS	2	N/A	N/A			
	Group Total	103	86	85%	103	87	84%
	SYNERNET	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S0025	MAINEHEALTH WORKERS' COMPENSATION	No filings	No filings	No filings	No filings	No filings	No filings
S0024	SISTERS OF CHARITY HEALTH SYSTEM	3	3	100%	3	2	67%
S0023	SYNERNET WORKERS' COMPENSATION	No filings	No filings	No filings	No filings	No filings	No filings
CA320	SYNERNET	133	125	94%	134	121	90%
	ALTERNATE BENEFITS	1	N/A	N/A			
	Group Total	137	128	94%	137	123	90%
	TD BANKNORTH (Formerly MORSE, PAYSON & NOYES)	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
CA316	TD BANKNORTH INS AGENCY TECH SERVICES	2	2	100%	2	2	100%
S388	TD BANKNORTH INS AGENCY TECH SERVICES	85	77	91%	85	73	86%
	Group Total	87	79	91%	87	75	86%
	T.H.E. CASUALTY INS. COMP.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
40851	Group Total	1	1	100%	1	0	0%
	TOKIO MARINE & FIRE IND CO	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
14281	Group Total	*	*	*	*	*	*
	TRANSGUARD INSURANCE COMPANY	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
31097	Group Total	*	*	*	*	*	*
	VIRGINIA SURETY COMPANY INC.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
CA030	APPLIED RISK SERVICES	10	8	80%	10	6	60%
19879	VIRGINIA SURETY	1	1	100%	1	1	100%
	Group Total	11	9	82%	11	7	64%
	WARD NORTH AMERICA	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
CT014	Group Total	*	*	*	*	*	*

*Indicates no claims activity this quarter

INSURANCE GROUP COMPLIANCE

2005
1/1/2005 - 12/31/2005

NCCI INSURANCE GROUP		First Indemnity Payments			Memoranda of Payment Filed (MOP)		
XL SPECIALTY INSURANCE COMPANY		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
27944	Group Total	No filings	No filings	No filings	No filings	No filings	No filings
ZURICH INSURANCE GROUP		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
11452	AMERICAN GUARANTY & LIABILITY	No filings	No filings	No filings	No filings	No filings	No filings
17965	AMERICAN ZURICH	3	3	100%	3	2	67%
12173	ASSURANCE CO OF AMERICA	*	*	*	*	*	*
CA080	CHESTERFIELD SERVICES	3	3	100%	3	3	100%
12963	MAINE BONDING & CASUALTY	*	*	*	*	*	*
10545	MARYLAND CASUALTY CO	5	3	60%	5	2	40%
13765	NORTHERN INSURANCE CO OF NEW YORK	1	1	100%	1	1	100%
12297	UNIVERSAL UNDERWRITERS INS. CO.	No filings	No filings	No filings	No filings	No filings	No filings
CA400	ZURICH AMERICAN INS CO	8	8	100%	8	8	100%
10863	ZURICH AMERICAN INS CO	18	9	50%	18	8	44%
	Group Total	38	27	71%	38	24	63%

*Indicates no claims activity this quarter

Appendix C

Insurance Group Compliance NOC Filing

2005

INSURANCE GROUP COMPLIANCE - NOC FILING

2005

1/1/2005-12/31/2005

NCCI	INSURANCE GROUP	Total Initial Indemnity NOCs Filed	Total Filed within 0-17 Days	Percentage of Initial Indemnity NOCs Filed within 0-17 Days
ACADIA				
CA010	ACADIA INSURANCE CO.	32	29	91%
33391	ACADIA INSURANCE CO.	25	24	96%
30260	ACADIA INSURANCE CO.	1	1	100%
30252	CADILLAC MOUNTAIN INSURANCE CO	*	*	*
11053	CONTINENTAL WESTERN INSURANCE CO	5	5	100%
27723	FIREMAN'S INS CO OF WASHINGTON	9	9	100%
	Group Total	72	68	94%
ACE/ESIS				
23035	ACE AMERICAN INSURANCE CO	No filings	No filings	No filings
12165	ACE AMERICAN INSURANCE CO	13	10	77%
12254	ACE PROPERTY & CASUALTY	6	5	83%
15431	ACE FIRE UNDERWRITERS INS	No filings	No filings	No filings
S370	ESIS INC	*	*	*
S364	ESIS INC	*	*	*
CA160	ESIS INC	65	56	86%
CA175	FUTURE COMP	2	0	0%
25437	INDEMNITY INSURANCE OF NORTH AMERICA	5	4	80%
33790	MOUNTAIN VALLEY INDEMNITY COMPANY	*	*	*
10677	PACIFIC EMPLOYERS INS CO	*	*	*
S0022	S D WARREN	*	*	*
	Group Total	91	75	82%
AIG				
S328	AIG CLAIMS (AMERICAN INTERNATIONAL)	6	5	83%
CA015	AIG CLAIMS SERVICES	18	13	72%
14354	AJU INSURANCE	*	*	*
13781	AMERICAN HOME ASSURANCE	5	3	60%
CA100	CLAIMS MANAGEMENT INC. (WAL-MART)	82	80	98%
15172	COMMERCE & INDUSTRY INS. CO.	10	6	60%
13102	GRANITE STATE INSURANCE COMPANY	*	*	*
13889	INS. CO. OF STATE OF PENNSYLVANIA	8	7	88%
13072	NATIONAL UNION FIRE INS CO	2	0	0%
13080	NEW HAMPSHIRE INS COMPANY	No filings	No filings	No filings
	Group Total	131	114	87%
ALEA GROUP				
41068	Group Total	3	3	100%
AMERICAN INTERSTATE INS CO				
24759	Group Total	2	2	100%
ARROW MUTUAL INS CO (formerly MIDSTATE)				
16640	Group Total	No filings	No filings	No filings

*Indicates no claims activity this quarter

"No filings" indicates no MOP and/or NOC activity this quarter

INSURANCE GROUP COMPLIANCE - NOC FILING

2005

1/1/2005-12/31/2005

NCCI	INSURANCE GROUP	Total Initial Indemnity NOCs Filed	Total Filed within 0-17 Days	Percentage of Initial Indemnity NOCs Filed within 0-17 Days
	ATLANTIC MUTUAL	Total	Timely	Timely Percentage
16470	ATLANTIC MUTUAL INSURANCE CO.	1	0	0%
12149	CENTENNIAL INS CO	*	*	*
	Group Total	1	0	0%
	BANGOR, CITY OF	Total	Timely	Timely Percentage
S705	Group Total	7	7	100%
	BATH IRON WORKS	Total	Timely	Timely Percentage
S347	Group Total	72	72	100%
	BROADSPIRE	Total	Timely	Timely Percentage
17116	AMERICAN MANUFACTURERS MUT. INS. CO.	1	1	100%
10065	AMERICAN MOTORISTS	*	*	*
19186	AMERICAN PROTECTION INS. CO.	*	*	*
CA040	BROADSPIRE	15	10	67%
14257	KEMPER INSURANCE COMPANY	*	*	*
15644	LUMBERMENS MUTUAL CASUALTY CO	*	*	*
	Group Total	16	11	69%
	CAMBRIDGE INTEGRATED SERVICES	Total	Timely	Timely Percentage
CA060	CAMBRIDGE INTEGRATED SERVICES	3	2	67%
28355	ARCH INSURANCE COMPANY	No filings	No filings	No filings
	Group Total	3	2	67%
	CANNON COCHRAN MANAGEMENT SERVICES	Total	Timely	Timely Percentage
CA070	CANNON COCHRAN MANAGEMENT SERVICES	100	98	100%
S325	CANNON COCHRAN MANAGEMENT SERVICES	*	*	*
S302	CANNON COCHRAN MANAGEMENT SERVICES	*	*	*
	Group Total	100	98	98%
	CHUBB INSURANCE GROUP	Total	Timely	Timely Percentage
21512	CHUBB INSURANCE	*	*	*
CA090	CHUBB INSURANCE	6	5	83%
12890	FEDERAL INSURANCE CO	2	1	50%
14567	GREAT NORTHERN INS CO	1	1	100%
10685	PACIFIC INDEMNITY INSURANCE CO	*	*	*
	Group Total	9	7	78%
	CHURCH MUTUAL INSURANCE COMPANY	Total	Timely	Timely Percentage
16853	Group Total	No filings	No filings	No filings
	CIANBRO CORPORATION	Total	Timely	Timely Percentage
S344	Group Total	3	3	100%
	CLARENDON NATIONAL INSURANCE COMPANY	Total	Timely	Timely Percentage
20532	Group Total	No filings	No filings	No filings

*Indicates no claims activity this quarter

"No filings" indicates no MOP and/or NOC activity this quarter

INSURANCE GROUP COMPLIANCE - NOC FILING

2005

1/1/2005-12/31/2005

NCCI	INSURANCE GROUP	Total Initial Indemnity NOCs Filed	Total Filed within 0-17 Days	Percentage of Initial Indemnity NOCs Filed within 0-17 Days
	C.N.A.	Total	Timely	Timely Percentage
10030	AMERICAN CASUALTY CO. OF READING	4	3	75%
12386	C N A CASUALTY OF CALIFORNIA	No filings	No filings	No filings
S382	C N A STANDARD LINE CLAIMS	*	*	*
S392	C N A STANDARD LINES CLAIMS	*	*	*
CA050	CONTINENTAL CASUALTY CO	No filings	No filings	No filings
10243	CONTINENTAL CASUALTY CO	2	2	100%
15113	CONTINENTAL INSURANCE COMPANY	*	*	*
12238	NATIONAL FIRE INSURANCE CO. OF HARTFORD	1	0	0%
12688	TRANSCONTINENTAL INS. CO.	1	1	100%
12408	TRANSPORTATION INSURANCE CO.	No filings	No filings	No filings
15032	VALLEY FORGE INSURANCE COMPANY	No filings	No filings	No filings
	Group Total	8	6	75%
	CRAWFORD & CO	Total	Timely	Timely Percentage
19968	ACCIDENT FUND INSURANCE COMPANY	*	*	*
14095	ARGONAUT INSURANCE COMPANY	1	1	100%
CA120	CRAWFORD & CO	8	5	63%
S305	CRAWFORD & CO	*	*	*
13188	GULF INSURANCE CO.	*	*	*
18376	LUMBERMEN'S UNDERWRITING ALLIANCE	*	*	*
14788	PROTECTIVE INSURANCE	1	0	0%
17507	THE FLORISTS' MUTUAL INSURANCE COMPANY	*	*	*
18244	TRUCK INSURANCE EXCHANGE	*	*	*
24023	VANLINER INSURANCE	*	*	*
	Group Total	10	6	60%
32530	FAIRFIELD INSURANCE COMPANY	Total	Timely	Timely Percentage
	Group Total	No filings	No filings	No filings
16446	FEDERATED MUTUAL INSURANCE CO.	Total	Timely	Timely Percentage
	Group Total	*	*	*
S338	FILENE'S DEPARTMENT STORE	Total	Timely	Timely Percentage
	Group Total	No filings	No filings	No filings
	FIREMANS FUND	Total	Timely	Timely Percentage
10022	AMERICAN AUTOMOBILE INS CO	*	*	*
12289	AMERICAN INS CO	*	*	*
12416	FIREMANS FUND AMERICAN INS. CO.	1	0	0%
CA170	FIREMANS FUND AMERICAN INS. CO.	No filings	No filings	No filings
12866	NATIONAL SURETY	*	*	*
	Group Total	1	0	0%

*Indicates no claims activity this quarter

"No filings" indicates no MOP and/or NOC activity this quarter

INSURANCE GROUP COMPLIANCE - NOC FILING

2005

1/1/2005-12/31/2005

NCCI	INSURANCE GROUP	Total Initial Indemnity NOCs Filed	Total Filed within 0-17 Days	Percentage of Initial Indemnity NOCs Filed within 0-17 Days
GAB ROBBINS				
CA180	GAB ROBBINS	7	7	100%
TPA2	GAB ROBBINS	*	*	*
S355	GENERAL ADJUSTMENT BUREAU	*	*	*
11126	PETROLEUM CASUALTY COMPANY	*	*	*
	Group Total	7	7	100%
GALLAGHER BASSETT				
CA190	GALLAGHER BASSETT SERVICES, INC.	38	33	87%
S304	GALLAGHER BASSETT SERVICES, INC.	*	*	*
20737	MANUFACTURERS ALLIANCE INSURANCE CO.	*	*	*
24147	NORTH AMERICAN SPECIALTY INSURANCE	*	*	*
11916	PENNSYLVANIA MFG. ASSOC. INSURANCE CO.	*	*	*
21288	PENNSYLVANIA MFG. INDEMNITY CO	*	*	*
S350	RYDER CLAIMS SERVICE CORP.	No filings	No filings	No filings
16349	SAFETY NATIONAL CASUALTY CORP	No filings	No filings	No filings
	Group Total	38	33	87%
GATES MACDONALD				
CA200	GATES MACDONALD	34	33	97%
S743	GATES MACDONALD	*	*	*
11509	OLD REPUBLIC INSURANCE	1	1	100%
S377	UNIVERSITY OF MAINE SYSTEM	1	1	100%
	Group Total	36	35	97%
GREAT AMERICAN INSURANCE CO				
14028	GREAT AMERICAN ALLIANCE INS. CO.	*	*	*
14176	GREAT AMERICAN INSURANCE CO	No filings	No filings	No filings
24287	SEVEN HILLS INSURANCE COMPANY	*	*	*
	Group Total	No filings	No filings	No filings
GREAT WEST CASUALTY				
11371	Group Total	1	1	100%
GUARD GROUP				
21873	AMGUARD INSURANCE COMPANY	1	1	100%
33936	EASTGUARD INSURANCE COMPANY	*	*	*
CA205	INTERGUARD, LTD	8	6	75%
25844	NORGUARD INSURANCE COMPANY	9	7	78%
	Group Total	18	14	78%
HALLMARK MANAGEMENT				
CT043	Group Total	*	*	*
HANNAFORD BROTHERS				
S381	Group Total	41	39	95%

*Indicates no claims activity this quarter

"No filings" indicates no MOP and/or NOC activity this quarter

INSURANCE GROUP COMPLIANCE - NOC FILING

2005

1/1/2005-12/31/2005

NCCI	INSURANCE GROUP	Total Initial Indemnity NOCs Filed	Total Filed within 0-17 Days	Percentage of Initial Indemnity NOCs Filed within 0-17 Days
	HANOVER INSURANCE GROUP	Total	Timely	Timely Percentage
11002	CITIZENS INSURANCE CO OF AMERICA	No filings	No filings	No filings
13633	HANOVER INSURANCE CO	16	14	88%
CA202	HANOVER INSURANCE CO	1	1	100%
10006	MASSACHUSETTS BAY INS CO	1	1	100%
	Group Total	18	16	89%
	HARLEYSVILLE WORCESTER INS. CO.	Total	Timely	Timely Percentage
CA198	HARLEYSVILLE MUTUAL INSURANCE CO.	1	0	0%
16926	HARLEYSVILLE MUTUAL INSURANCE CO.	*	*	*
21644	HARLEYSVILLE WORCESTER INS. CO.	*	*	*
	Group Total	1	0	0%
	HARTFORD	Total	Timely	Timely Percentage
CA165	F.A. RICHARD	No filings	No filings	No filings
CA203	HARTFORD ACCIDENT & INDEMNITY	4	0	0%
14397	HARTFORD CASUALTY INSURANCE CO.	No filings	No filings	No filings
13269	HARTFORD FIRE INSURANCE COMPANY	No filings	No filings	No filings
20605	HARTFORD INS. CO. OF THE MIDWEST	3	2	67%
10456	HARTFORD UNDERWRITERS INS. CO.	2	0	0%
CA315	SPECIALTY RISK SERVICES INC	7	6	86%
CA310	THE HARTFORD	7	4	57%
10448	THE HARTFORD	2	2	100%
14974	TWIN CITY FIRE INS CO	10	6	60%
	Group Total	35	20	57%
	HRII CLAIMS MANAGEMENT (formerly DUNLAP)	Total	Timely	Timely Percentage
CA001	Group Total	200	196	98%
	LIBERTY MUTUAL GROUP	Total	Timely	Timely Percentage
15555	EMPLOYERS INSURANCE OF WAUSAU	5	2	40%
27359	FIRST LIBERTY INSURANCE CORP	1	1	100%
S321	HELMSMAN MANAGEMENT SERVICE	No filings	No filings	No filings
CA210	LIBERTY MUTUAL INSURANCE CO.	37	35	95%
21814	LIBERTY INSURANCE CORP.	38	37	97%
16586	LIBERTY MUTUAL FIRE INSURANCE	17	14	82%
15628	LIBERTY MUTUAL INSURANCE CO.	22	22	100%
27243	LIBERTY MUTUAL INSURANCE CORP.	No filings	No filings	No filings
27332	WAUSAU BUSINESS INS. CO.	2	2	100%
18996	WAUSAU UNDERWRITERS INS CO	9	8	89%
	Group Total	131	121	92%
	MAINE ADJUSTMENT	Total	Timely	Timely Percentage
CA255	MEADOWBROOK INSURANCE	2	2	100%
31771	SAVERS PROPERTY & CASUALTY INS CO	No filings	No filings	No filings
24562	STAR INSURANCE	3	1	33%
CA375	UNITED STATES FIRE INSURANCE CO	No filings	No filings	No filings
12777	UNITED STATES FIRE INSURANCE CO	1	1	100%
	Group Total	6	4	67%

*Indicates no claims activity this quarter

"No filings" indicates no MOP and/or NOC activity this quarter

INSURANCE GROUP COMPLIANCE - NOC FILING

2005

1/1/2005-12/31/2005

NCCI	INSURANCE GROUP	Total Initial Indemnity NOCs Filed	Total Filed within 0-17 Days	Percentage of Initial Indemnity NOCs Filed within 0-17 Days
MAINE AUTOMOBILE DEALERS				
S803	MAINE AUTOMOBILE DEALERS	14	14	100%
S391	C/O M.A.D. ASSOC. WORKERS COMP	No filings	No filings	No filings
CA220	MAINE AUTOMOBILE DEALERS	2	2	100%
	Group Total	16	16	100%
MAINE EMPLOYERS' MUTUAL INSURANCE				
30449	MAINE EMPLOYERS MUTUAL INSURANCE	879	819	93%
TPA28	MAINE EMPLOYERS MUTUAL INSURANCE	*	*	*
	Group Total	879	819	93%
MAINE HEALTH CARE ASSOCIATION				
S387	Group Total	55	51	93%
MAINE MOTOR TRANSPORT ASSOCIATION				
S385	Group Total	55	53	96%
MAINE MUNICIPAL ASSOCIATION				
S801	MAINE MUNICIPAL ASSOCIATION	229	214	93%
S733	PORTLAND, CITY OF	25	24	96%
	Group Total	254	238	94%
MAINE SCHOOL MANAGEMENT ASSOC.				
S374	Group Total	59	59	100%
MAINE SUMITOMO INS CO OF AMERICA				
19089	Group Total	*	*	*
NATIONAL GRANGE MUTUAL INSURANCE				
CA265	NATIONAL GRANGE MUTUAL	No filings	No filings	No filings
16322	NATIONAL GRANGE MUTUAL	2	2	100%
	Group Total	2	2	100%
ONEBEACON				
10049	AMERICAN EMPLOYERS INSURANCE CO	No filings	No filings	No filings
12300	EMPLOYERS FIRE INS. CO.	*	*	*
14540	ONEBEACON AMERICA INSURANCE CO	3	3	100%
10559	ONEBEACON AMERICA INSURANCE CO	*	*	*
36501	YORK INSURANCE COMPANY OF MAINE	No filings	No filings	No filings
	Group Total	3	3	100%
PEERLESS INSURANCE GROUP				
10650	EXCELSIOR INSURANCE COMPANY	7	7	100%
14184	NETHERLANDS INSURANCE COMPANY	No filings	No filings	No filings
CA275	PEERLESS INS CO	24	22	92%
11355	PEERLESS INS CO	13	12	92%
	Group Total	44	41	93%

*Indicates no claims activity this quarter

"No filings" indicates no MOP and/or NOC activity this quarter

INSURANCE GROUP COMPLIANCE - NOC FILING

2005

1/1/2005-12/31/2005

NCCI	INSURANCE GROUP	Total Initial Indemnity NOCs Filed	Total Filed within 0-17 Days	Percentage of Initial Indemnity NOCs Filed within 0-17 Days
PUBLIC SERVICE MUTUAL				
16152	Group Total	1	0	0%
ROYAL & SUNALLIANCE INSURANCE GROUP				
14699	AMERICAN & FOREIGN INSURANCE CO.	No filings	No filings	No filings
11762	CONNECTICUT INDEMNITY CO	1	0	0%
10731	FIRE & CASUALTY INS CO OF CONNECTICUT	*	*	*
10391	GLOBE INDEMNITY CO	4	4	100%
CA280	RISK ENTERPRISES MANAGEMENT	1	1	100
CA290	ROYAL & SUNALLIANCE	1	1	100%
13684	ROYAL & SUNALLIANCE	3	3	100%
10723	ROYAL INDEMNITY	1	1	100%
13986	SAFEGUARD INSURANCE CO	*	*	*
12572	SECURITY INSURANCE OF HARTFORD	1	1	100%
15572	SECURITY INSURANCE OF HARTFORD	*	*	*
	Group Total	12	11	92%
SEDGWICK INSURANCE GROUP				
S336	CYRO INDUSTRIES	*	*	*
12629	ELECTRIC INSURANCE	1	1	100%
S0028	FEDERAL EXPRESS CORP.	No filings	No filings	No filings
S716	GREAT NORTHERN NEKOOSA CORP	1	1	100%
S394	NEW PAGE (formerly MEAD/WESTVACO)	7	6	86%
CA285	ROMAN CATHOLIC DIOCESE OF PORTLAND	3	3	100%
CA300	SEDGWICK CLAIMS MANAGEMENT	143	134	94%
S301	SEDGWICK OF MAINE INC (Sedgwick Clms Mgmt. Svc)	*	*	*
S714	SEDGWICK CLAIMS SERVICES/GEORGIA PACIFIC	*	*	*
S316	SHAW'S SUPERMARKETS INC	No filings	No filings	No filings
S729	VERIZON	No filings	No filings	No filings
	Group Total	155	145	94%
SELECTIVE INSURANCE COMPANY				
11867	SELECTIVE INSURANCE COMPANY	No filings	No filings	No filings
15741	SELECTIVE INSURANCE COMPANY OF NY	1	0	0%
	Group Total	1	0	0%
SENTRY INSURANCE CO.				
15571	SENTRY INSURANCE CO.	3	2	67%
CA305	SENTRY INSURANCE CO.	4	4	100%
13668	SENTRY SELECT INSURANCE COMPANY	No filings	No filings	No filings
	Group Total	7	6	86%
SOMPO JAPAN INS COMPANY OF AMERICA				
19321	Group Total	1	0	0%
STATE OF MAINE				
S369	Group Total	118	115	97%

*Indicates no claims activity this quarter

"No filings" indicates no MOP and/or NOC activity this quarter

INSURANCE GROUP COMPLIANCE - NOC FILING

2005

1/1/2005-12/31/2005

NCCI	INSURANCE GROUP	Total Initial Indemnity NOCs Filed	Total Filed within 0-17 Days	Percentage of Initial Indemnity NOCs Filed within 0-17 Days
ST. PAUL TRAVELERS				
15318	CHARTER OAK FIRE INSURANCE CO.	29	28	97%
CA110	CONSTITUTION STATE SERVICE	21	20	95%
TPA11	CONSTITUTION STATE SERVICE	*	*	*
S327	CONSTITUTION STATE SERVICE	*	*	*
20702	DISCOVER PROPERTY & CASUALTY INC	No filings	No filings	No filings
10227	FIDELITY & GUARANTY INS. CO.	5	3	60%
12610	PHOENIX INSURANCE	1	1	100%
13706	ST. PAUL FIRE & MARINE INSURANCE CO.	10	7	70%
14230	ST. PAUL GUARDIAN INSURANCE	1	0	0%
12823	ST. PAUL INSURANCE COMPANY	*	*	*
13692	ST. PAUL MERCURY INSURANCE CO	*	*	*
11223	TRAVELERS CASUALTY & SURETY CO.	4	4	100%
13579	TRAVELERS PROPERTY CASUALTY CO.	14	13	93%
13439	TRAVELERS INDEMNITY COMPANY OF AMERICA	14	13	93%
CA350	TRAVELERS INS CO	13	12	92%
10804	TRAVELERS INS CO	5	5	100%
10847	USF & G INC/ST. PAUL FIRE INS.	2	2	100%
Group Total		119	108	91%
SYNERNET				
S0025	MAINEHEALTH WORKERS' COMPENSATION	No filings	No filings	No filings
S0024	SISTERS OF CHARITY HEALTH SYSTEM	No filings	No filings	No filings
S0023	SYNERNET WORKERS' COMPENSATION	1	1	100%
CA320	SYNERNET	102	102	100%
Group Total		103	103	100%
TD BANKNORTH (formerly MORSE, PAYSON & NOYES)				
CA316	TD BANKNORTH INS AGENCY	No filings	No filings	No filings
S388	TD BANKNORTH INS AGENCY	41	40	100%
Group Total		41	40	98%
T.H.E. CASUALTY INS. COMPANY				
40851	Group Total	No filings	No filings	No filings
TOKIO MARINE & FIRE IND CO				
14281	Group Total	*	*	*
TRANSGUARD INSURANCE COMPANY				
31097	Group Total	*	*	*
VIRGINIA SURETY COMPANY INC.				
CA030	APPLIED RISK SERVICES	No filings	No filings	No filings
19879	VIRGINIA SURETY	No filings	No filings	No filings
Group Total		No filings	No filings	No filings
WARD NORTH AMERICA				
CT014	Group Total	*	*	*

*Indicates no claims activity this quarter

"No filings" indicates no MOP and/or NOC activity this quarter

INSURANCE GROUP COMPLIANCE - NOC FILING

2005

1/1/2005-12/31/2005

NCCI	INSURANCE GROUP	Total Initial Indemnity NOCs Filed	Total Filed within 0-17 Days	Percentage of Initial Indemnity NOCs Filed within 0-17 Days
XL SPECIALTY INSURANCE COMPANY				
27944	Group Total	1	1	100%
ZURICH INSURANCE GROUP				
11452	AMERICAN GUARANTY & LIABILITY	No filings	No filings	No filings
17965	AMERICAN ZURICH	2	1	50%
12173	ASSURANCE CO OF AMERICA	*	*	*
CA080	CHESTERFIELD SERVICES	1	0	0%
12963	MAINE BONDING & CASUALTY	*	*	*
10545	MARYLAND CASUALTY CO	1	0	0%
13765	NORTHERN INSURANCE CO OF NEW YORK	No filings	No filings	No filings
12297	UNIVERSAL UNDERWRITERS INS. CO.	No filings	No filings	No filings
CA400	ZURICH AMERICAN INS CO	6	5	83%
10863	ZURICH AMERICAN INS CO	10	9	90%
	Group Total	20	15	75%

*Indicates no claims activity this quarter

"No filings" indicates no MOP and/or NOC activity this quarter

Appendix D

Insurance Groups with Less Than 10 MOP Filings

2005

INSURANCE GROUPS WITH LESS THAN 10 MOPs COMPLIANCE

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
24759	AMERICAN INTERSTATE INS CO	1	1	100%	1	1	100%
	Group Total	1	1	100%	1	1	100%
	CHUBB INSURANCE GROUP	1	N/A	N/A	9	7	78%
	ALTERNATE BENEFITS	1	N/A	N/A			
	Group Total	9	8	100%			
S344	CIANBRO CORPORATION	1	1	100%	1	1	100%
	Group Total	1	1	100%	1	1	100%
11371	GREAT WEST CASUALTY	1	1	100%	1	1	100%
	Group Total	12	11	100%	12	10	83%
41068	ALEA GROUP	3	1	33%	3	1	33%
	Group Total	3	1	33%	3	1	33%
	ATLANTIC MUTUAL	3	2	67%	3	1	33%
	Group Total	3	2	67%	3	1	33%
	BROADSPIRE GROUP	8	7	88%	8	5	63%
	Group Total	8	7	88%	8	5	63%
	CAMBRIDGE INTEGRATED SERVICES	7	4	57%	7	2	29%
	Group Total	7	4	57%	7	2	29%
16853	CHURCH MUTUAL INSURANCE COMPANY	1	0	0%	1	0	0%
	Group Total	1	0	0%	1	0	0%
20532	CLARENDON NATIONAL INSURANCE COMPANY	1	0	0%	1	0	0%
	Group Total	1	0	0%	1	0	0%
32530	FAIRFIELD INSURANCE COMPANY	1	0	0%	1	0	0%
	Group Total	1	0	0%	1	0	0%
	FIREMANS FUND	2	1	50%	2	1	50%
	Group Total	2	1	50%	2	1	50%
	GAB ROBBINS	8	5	63%	8	1	13%
	Group Total	8	5	63%	8	1	13%
	HARLEYSVILLE WORCESTER INS. CO.	2	0	0%	2	0	0%
	Group Total	2	0	0%	2	0	0%
	ONEBEACON	1	0	0%	1	0	0%
	Group Total	1	0	0%	1	0	0%
16152	PUBLIC SERVICE MUTUAL	2	1	50%	2	1	50%
	Group Total	2	1	50%	2	1	50%
	ROYAL & SUNALLIANCE INSURANCE GROUP	8	5	63%	8	3	38%
	Group Total	8	5	63%	8	3	38%
	SELECTIVE INSURANCE COMPANY	2	0	0%	2	0	0%
	Group Total	2	0	0%	2	0	0%
19321	SOMPO JAPAN INSURANCE CO	1	0	0%	1	0	0%
	Group Total	1	0	0%	1	0	0%
40851	T.H.E. CASUALTY INS. COMP.	1	1	100%	1	0	0%
	Group Total	51	27	53%	51	15	29%
	Group Total	51	27	53%	51	15	29%
	TOTAL LOW VOLUME INSURANCE GROUPS	63	38	61%	63	25	40%

*Indicates no claims activity this quarter

Appendix E

Insurance Groups with More Than 10 Filings

2005

**INSURANCE GROUPS WITH TEN OR MORE MOPS
COMPLIANCE
2005
1/1/2005 - 12/31/2005**

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
GROUPS WITH TEN OR MORE MOPS AND OVER BENCHMARK IN BOTH AREAS							
	ACADIA	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	ALTERNATE BENEFITS	4	N/A	N/A			
	Group Total	107	98	95%	107	104	97%
	BANGOR, CITY OF	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	Group Total	18	18	100%	18	18	100%
	BATH IRON WORKS	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	Group Total	52	50	96%	52	51	98%
	CANNON COCHRAN MANAGEMENT SERVICES	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	Group Total	123	103	84%	123	108	88%
	GATES MACDONALD	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	ALTERNATE BENEFITS	1	N/A	N/A			
	Group Total	56	46	84%	56	45	80%
	GUARD GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	Group Total	53	46	87%	53	45	85%
	HANNAFORD BROTHERS	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	Group Total	76	73	96%	76	70	92%
	HANOVER INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	ALTERNATE BENEFITS	2	N/A	N/A			
	Group Total	39	35	95%	39	36	92%
	HRH CLAIMS MANAGEMENT (formerly DUNLAP)	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	ALTERNATE BENEFITS	8	N/A	N/A			
	Group Total	263	217	85%	263	232	88%
	LIBERTY MUTUAL GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	ALTERNATE BENEFITS	2	N/A	N/A			
	Group Total	173	152	89%	173	143	83%
	MAINE AUTOMOBILE DEALERS	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	Group Total	60	57	95%	60	60	100%
	MAINE EMPLOYERS MUTUAL INSURANCE	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	ALTERNATE BENEFITS	134	N/A	N/A			
	Group Total	1670	1405	91%	1670	1515	91%
	MAINE HEALTH CARE ASSOCIATION	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	Group Total	48	46	96%	48	47	98%
	MAINE MOTOR TRANSPORT ASSOCIATION	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	Group Total	51	47	92%	51	49	96%
	MAINE MUNICIPAL ASSOCIATION	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	Group Total	254	221	87%	254	217	85%
	MAINE SCHOOL MANAGEMENT ASSOC.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	Group Total	117	113	97%	117	115	98%
	PEERLESS INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	ALTERNATE BENEFITS	1	N/A	N/A			
	Group Total	71	64	91%	71	67	94%

INSURANCE GROUPS WITH TEN OR MORE MOPs COMPLIANCE

2005
1/1/2005 - 12/31/2005

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
GROUPS WITH TEN OR MORE MOPS AND OVER BENCHMARK IN BOTH AREAS							
	SEDGWICK INSURANCE GROUP	Payments Made	Timely Payment:	Compliance Percentage:	MOPs Filed	MOPs Filed Timely	Compliance Percentage:
	ALTERNATE BENEFITS	3	N/A	N/A			
	Group Total	281	230	83%	281	227	81%
	SENTRY INSURANCE CO.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	Group Total	46	43	93%	46	38	83%
	ST PAUL TRAVELERS INSURANCE GROUP	Payments Made	Timely Payment:	Compliance Percentage:	MOPs Filed	MOPs Filed Timely	Compliance Percentage:
	ALTERNATE BENEFITS	2	N/A	N/A			
	Group Total	103	86	85%	103	87	84%
	SYNERNET	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	ALTERNATE BENEFITS	1	N/A	N/A			
	Group Total	137	128	94%	137	123	90%
	TD BANKNORTH (Formerly MORSE, PAYSON & NOYES)	Payments Made	Timely Payment:	Compliance Percentage:	MOPs Filed	MOPs Filed Timely	Compliance Percentage:
	Group Total	87	79	91%	87	75	86%
TOTAL OVER BENCHMARK GROUPS		3885	3357	90%	3885	3472	89%
GROUPS WITH TEN OR MORE MOPS AND NOT OVER BENCHMARK IN BOTH AREAS							
	ACE/ESIS	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	Group Total	132	82	62%	132	71	54%
	AIG	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	Group Total	131	78	60%	131	60	46%
	C.N.A.	Payments Made	Timely Payment:	Compliance Percentage:	MOPs Filed	MOPs Filed Timely	Compliance Percentage:
	Group Total	36	28	78%	36	25	69%
	CRAWFORD & CO	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	Group Total	22	14	64%	22	13	59%
	GALLAGHER BASSETT	Payments Made	Timely Payment:	Compliance Percentage:	MOPs Filed	MOPs Filed Timely	Compliance Percentage:
	Group Total	70	50	71%	70	42	60%
	HARTFORD	Payments Made	Timely Payment:	Compliance Percentage:	MOPs Filed	MOPs Filed Timely	Compliance Percentage:
	ALTERNATE BENEFITS	1	N/A	N/A			
	Group Total	87	55	64%	87	45	52%
	MAINE ADJUSTMENT	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	Group Total	24	21	88%	24	17	71%
	NATIONAL GRANGE MUTUAL INSURANCE	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	Group Total	10	4	40%	10	2	20%
	STATE OF MAINE	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	ALTERNATE BENEFITS	108	N/A	N/A			
	Group Total	152	42	95%	152	111	73%
	VIRGINIA SURETY COMPANY INC.	Payments Made	Timely Payment:	Compliance Percentage:	MOPs Filed	MOPs Filed Timely	Compliance Percentage:
	Group Total	11	9	82%	11	7	64%
	ZURICH INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	Group Total	38	27	71%	38	24	63%
UNDER BENCHMARK GROUPS		713	410	68%	713	417	58%
TOTAL ALL GROUPS WITH MORE THAN TEN MOPS		4598	3767	87%	4598	3889	85%

Appendix F

Insurance Entity Type Compliance

2005

INSURANCE ENTITY TYPE COMPLIANCE INITIAL INDEMNITY PAYMENTS AND MOP FILING COMPARITIVE ANALYSIS

2005
1/1/2005 - 12/31/2005

NCCI	INSURANCE ENTITY	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
STANDARD INSURERS							
33391	ACADIA INSURANCE CO.	53	50	94%	53	53	100%
30260	ACADIA INSURANCE CO.	2	2	100%	2	2	100%
12165	ACE AMERICAN INSURANCE CO	20	11	55%	20	10	50%
15431	ACE FIRE UNDERWRITERS INS	1	1	100%	1	1	100%
12254	ACE PROPERTY & CASUALTY	10	4	40%	10	2	20%
CA015	AIG CLAIMS SERVICES	27	15	56%	27	12	44%
41068	ALEA GROUP	3	1	33%	3	1	33%
14699	AMERICAN & FOREIGN INSURANCE CO.	1	1	100%	1	0	0%
10030	AMERICAN CASUALTY CO. OF READING	10	6	60%	10	4	40%
10049	AMERICAN EMPLOYERS INSURANCE CO	1	0	0%	1	0	0%
13781	AMERICAN HOME ASSURANCE	15	6	40%	15	1	7%
24759	AMERICAN INTERSTATE INS CO	1	1	100%	1	1	100%
17965	AMERICAN ZURICH	3	3	100%	3	2	67%
21873	AMGUARD INSURANCE COMPANY	7	5	71%	7	5	71%
28355	ARCH INSURANCE COMPANY	1	1	100%	1	0	0%
14095	ARGONAUT INSURANCE COMPANY	2	2	100%	2	1	50%
16470	ATLANTIC MUTUAL INSURANCE CO.	3	2	67%	3	1	33%
15318	CHARTER OAK FIRE INSURANCE CO.	23	20	87%	23	20	87%
CA090	CHUBB & SON, INC	4	4	100%	4	4	100%
16853	CHURCH MUTUAL INSURANCE COMPANY	1	0	0%	1	0	0%
20532	CLARENDON NATIONAL INSURANCE COMPANY	1	0	0%	1	0	0%
12386	C N A CASUALTY OF CALIFORNIA	1	1	100%	1	1	100%
15172	COMMERCE & INDUSTRY INS. CO.	14	4	29%	14	2	14%
CA050	CONTINENTAL CASUALTY CO	5	5	100%	5	5	100%
10243	CONTINENTAL CASUALTY CO	7	6	86%	7	6	86%
11053	CONTINENTAL WESTERN INSURANCE CO	1	1	100%	1	1	100%
20702	DISCOVER PROPERTY & CASUALTY INC	1	0	0%	1	0	0%
12629	ELECTRIC INSURANCE CO	2	2	100%	2	2	100%
15555	EMPLOYERS INSURANCE OF WAUSAU	9	7	78%	9	7	78%
10650	EXCELSIOR INSURANCE COMPANY	7	7	100%	7	7	100%
32530	FAIRFIELD INSURANCE COMPANY	1	0	0%	1	0	0%
12890	FEDERAL INSURANCE CO	4	4	100%	5	3	60%
10227	FIDELITY & GUARANTY INS. CO.	9	6	67%	10	7	70%
12416	FIREMANS FUND AMERICAN INS. CO.	1	0	0%	1	0	0%
CA170	FIREMANS FUND AMERICAN INS. CO.	1	1	100%	1	1	100%
27723	FIREMAN'S INS CO OF WASHINGTON	14	14	100%	15	14	93%
27359	FIRST LIBERTY INSURANCE CORP	3	2	67%	3	1	33%
11371	GREAT WEST CASUALTY	1	1	100%	1	1	100%
CA202	HANOVER INSURANCE CO	13	12	92%	13	12	92%
13633	HANOVER INSURANCE CO	23	22	96%	25	23	92%
CA198	HARLEYSVILLE MUTUAL INSURANCE CO.	2	0	0%	2	0	0%
CA203	HARTFORD ACCIDENT & INDEMNITY	2	0	0%	2	0	0%
14397	HARTFORD CASUALTY INSURANCE CO.	3	3	100%	3	1	33%
13269	HARTFORD FIRE INSURANCE COMPANY	4	4	100%	5	4	80%
20605	HARTFORD INS. CO. OF THE MIDWEST	8	6	75%	8	4	50%
10456	HARTFORD UNDERWRITERS INS. CO.	15	7	47%	15	7	47%
25437	INDEMNITY INSURANCE OF NORTH AMERICA	6	3	50%	6	4	67%
13889	INS. CO. OF STATE OF PENNSYLVANIA	28	18	64%	28	13	46%
CA205	INTERGUARD, LTD.	22	19	86%	22	19	86%
21814	LIBERTY INSURANCE CORP.	88	80	91%	89	78	88%
16586	LIBERTY MUTUAL FIRE INSURANCE	23	19	83%	23	19	83%
15628	LIBERTY MUTUAL INSURANCE CO.	10	9	90%	10	8	80%
CA210	LIBERTY MUTUAL INSURANCE COMPANY	26	25	96%	27	25	93%
30449	MAINE EMPLOYERS MUTUAL INSURANCE	1536	1405	91%	1670	1515	91%
10545	MARYLAND CASUALTY CO	5	3	60%	5	2	40%
10006	MASSACHUSETTS BAY INS CO	1		100%	1	1	100%

*Indicates no claims activity this quarter

INSURANCE ENTITY TYPE COMPLIANCE INITIAL INDEMNITY PAYMENTS AND MOP FILING COMPARITIVE ANALYSIS

2005
1/1/2005 - 12/31/2005

12238	NATIONAL FIRE INSURANCE CO. OF HARTFORD	6	4	67%	6	3	50%
CA265	NATIONAL GRANGE MUTUAL INSURANCE	1	1	100%	1	1	100%
NCCI	INSURANCE ENTITY	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
STANDARD INSURERS (Continued)							
16322	NATIONAL GRANGE MUTUAL INSURANCE	9	3	33%	9	1	11%
13072	NATIONAL UNION FIRE INS. CO.	1	1	100%	1	1	100%
14184	NETHERLANDS INSURANCE COMPANY.	3	3	100%	3	3	100%
13080	NEW HAMPSHIRE INS COMPANY	16	9	56%	16	5	31%
25844	NORGUARD INSURANCE COMPANY	24	22	92%	24	21	88%
13765	NORTHERN INSURANCE CO OF NEW YORK	1	1	100%	1	1	100%
11509	OLD REPUBLIC INSURANCE	4	2	50%	4	2	50%
CA275	PEERLESS INS CO	39	35	90%	40	37	93%
11355	PEERLESS INS CO	21	19	90%	21	20	95%
12610	PHOENIX INSURANCE	2	2	100%	2	2	100%
16152	PUBLIC SERVICE MUTUAL	2	1	50%	2	1	50%
13684	ROYAL & SUNALLIANCE	6	3	50%	6	3	50%
10723	ROYAL INDEMNITY	1	1	100%	1	0	0%
16349	SAFETY NATIONAL CASUALTY CORP	1	1	100%	1	1	100%
11867	SELECTIVE INSURANCE COMPANY	1	0	0%	1	0	0%
15741	SELECTIVE INS COMPANY OF NEW YORK	1	0	0%	1	0	0%
15571	SENTRY INSURANCE CO.	31	29	94%	31	26	84%
CA305	SENTRY INSURANCE CO.	14	13	93%	14	11	79%
13668	SENTRY SELECT INSURANCE CO	1	1	100%	1	1	100%
19321	SOMPO JAPAN INSURANCE CO	1	0	0%	1	0	0%
13706	ST. PAUL FIRE & MARINE INSURANCE CO.	8	5	63%	8	5	63%
14230	ST. PAUL GUARDIAN INS CO	2	2	100%	2	2	100%
24562	STAR INSURANCE	11	10	91%	11	6	55%
40851	T.H.E. CASUALTY INS. COMP.	1	1	100%	1	0	0%
10448	THE HARTFORD	2	2	100%	2	0	0%
CA310	THE HARTFORD	10	10	100%	10	10	100%
12688	TRANSCONTINENTAL INS. CO.	1	1	100%	1	1	100%
12408	TRANSPORTATION INSURANCE CO.	1	0	0%	1	0	0%
13579	TRAVELERS PROPERTY CASUALTY CO.	9	8	89%	9	9	100%
13439	TRAVELERS INDEMNITY COMPANY OF AMERICA	11	10	91%	11	9	82%
CA350	TRAVELERS INS CO	15	14	93%	15	13	87%
10804	TRAVELERS INS CO	3	3	100%	4	4	100%
14974	TWIN CITY FIRE INS CO	27	16	59%	27	12	44%
CA375	UNITED STATES FIRE INSURANCE CO	1	1	100%	1	1	100%
12777	UNITED STATES FIRE INSURANCE CO	9	7	78%	9	7	78%
10847	USF & G INC/ST. PAUL FIRE INS.	4	3	75%	4	4	100%
15032	VALLEY FORGE INSURANCE COMPANY	5	5	100%	5	5	100%
19879	VIRGINIA SURETY	1	1	100%	1	1	100%
27332	WAUSAU BUSINESS INS. CO.	2	1	50%	2	1	50%
18996	WAUSAU UNDERWRITERS INS CO	9	8	89%	9	3	33%
10863	ZURICH AMERICAN INS CO	18	9	50%	18	8	44%
CA400	ZURICH AMERICAN INS CO	8	8	100%	8	8	100%
	ALTERNATE BENEFITS	144	N/A	N/A			
	MEMIC ALTERNATE BENEFITS	134	N/A	N/A			
	STANDARD INSURERS TOTAL	2573	2108	87%	2573	2162	84%
	TOTAL WITHOUT MEMIC	903	703	79%	903	647	72%

*Indicates no claims activity this quarter

INSURANCE ENTITY TYPE COMPLIANCE INITIAL INDEMNITY PAYMENTS AND MOP FILING COMPARITIVE ANALYSIS

2005
1/1/2005 - 12/31/2005

NCCI INSURANCE GROUP		First Indemnity Payments			Memoranda of Payment Filed (MOP)		
THIRD PARTY ADMINISTRATION OF STANDARD INSURERS							
CA010	ACADIA INSURANCE CO.	33	31	94%	36	34	94%
CA030	APPLIED RISK SERVICES	10	8	80%	10	6	60%
CA040	BROADSPIRE	8	7	88%	8	5	63%
CA080	CHESTERFIELD SERVICES	3	3	100%	3	3	100%
CA100	CLAIMS MANAGEMENT INC (WAL-MART)	30	25	83%	30	26	87%
CA110	CONSTITUTION STATE SERVICE	14	13	93%	14	12	86%
CA175	FUTURE COMP	2	2	100%	2	1	50%
CA255	MEADOWBROOK INSURANCE	3	3	100%	3	3	100%
S394	NEW PAGE (Formerly MEAD/WESTVACO)	11	10	91%	11	10	91%
CA315	SPECIALTY RISK SERVICES INC	15	7	47%	15	7	47%
	ALTERNATE BENEFITS	3	N/A	N/A			
	TPA OF STANDARD INSURERS TOTAL	132	109	84%	132	107	81%
THIRD PARTY ADMINISTRATION OF BOTH STANDARD INSURERS AND SELF INSUREDS							
CA060	CAMBRIDGE INTEGRATED SERVICES	6	3	50%	6	2	33%
CA120	CRAWFORD & CO	20	12	60%	20	12	60%
CA160	ESIS INC	93	61	66%	93	53	57%
CA180	GAB ROBBINS	8	5	63%	8	1	13%
CA190	GALLAGHER BASSETT SERVICES, INC.	69	49	71%	69	41	59%
CA001	HRH NORTHERN NEW ENGLAND	255	217	85%	263	232	88%
CA300	SEDGWICK CLAIMS MANAGEMENT	258	212	82%	261	209	80%
	ALTERNATE BENEFITS	11	N/A	N/A			
	TPA OF BOTH STANDARD INSURERS AND SELF INSUREDS TOTAL	720	559	79%	720	550	76%
THIRD PARTY ADMINISTRATION OF SELF INSUREDS							
CA070	CANNON COCHRAN MANAGEMENT SERVICES	123	103	84%	123	108	88%
CA200	GATES MACDONALD	51	44	86%	52	43	83%
S321	HELMSMAN MANAGEMENT SERVICE	1	1	100%	1	1	100%
CA285	ROMAN CATHOLIC DIOCESE OF PORTLAND	6	5	83%	6	5	83%
S0024	SISTERS OF CHARITY HEALTH SYSTEM	3	3	100%	3	2	67%
CA320	SYNERNET	133	125	94%	134	121	90%
CA316	TD BANKNORTH INS AGENCY TECH SERVICES	2	2	100%	2	2	100%
S388	TD BANKNORTH INS AGENCY TECH SERVICES	85	77	91%	85	73	86%
S729	VERIZON	1	1	100%	1	1	100%
	ALTERNATE BENEFITS	2	N/A	N/A			
	TPA OF SELF INSUREDS TOTAL	407	361	89%	407	356	87%
	TOTAL TPA ADMINISTERED	1259	1029	83%	1259	1013	80%

*Indicates no claims activity this quarter

INSURANCE ENTITY TYPE COMPLIANCE INITIAL INDEMNITY PAYMENTS AND MOP FILING COMPARITIVE ANALYSIS

2005
1/1/2005 - 12/31/2005

NCCI		INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
SELF INSURED - SELF ADMINISTERED								
S705	BANGOR, CITY OF	18	18	100%	18	18	100%	
S347	BATH IRON WORKS	52	50	96%	52	51	98%	
S344	CLANBRO CORPORATION	1	1	100%	1	1	100%	
S381	HANNAFORD BROTHERS	76	73	96%	76	70	92%	
S803	MAINE AUTOMOBILE DEALERS	49	46	94%	49	49	100%	
CA220	MAINE AUTOMOBILE DEALERS	10	10	100%	10	10	100%	
S391	C/O MAD ASSOC WORKERS' COMP	1	1	100%	1	1	100%	
S387	MAINE HEALTH CARE ASSOCIATION	48	46	96%	48	47	98%	
S385	MAINE MOTOR TRANSPORT ASSOCIATION	51	47	92%	51	49	96%	
S801	MAINE MUNICIPAL ASSOCIATION	239	210	88%	239	208	87%	
S374	MAINE SCHOOL MANAGEMENT ASSOC.	117	113	97%	117	115	98%	
S733	PORTLAND, CITY OF	15	11	73%	15	9	60%	
S369	STATE OF MAINE	44	42	95%	152	111	73%	
	ALTERNATE BENEFITS	108	N/A	N/A				
	TOTAL SELF INSURED SELF ADMINISTERED	829	668	93%	829	739	89%	

*Indicates no claims activity this quarter

Appendix G

**In-State
Insurance Group Compliance**

2005

In-State INSURANCE GROUP COMPLIANCE

2005
1/1/2005 - 12/31/2005

NCCI INSURANCE GROUP		First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
ACADIA							
CA010	ACADIA INSURANCE CO.	33	31	94%	36	34	94%
33391	ACADIA INSURANCE CO.	53	50	94%	53	53	100%
30260	ACADIA INSURANCE CO.	2	2	100%	2	2	100%
30252	CADILLAC MOUNTAIN INSURANCE CO	*	*	*	*	*	*
11053	CONTINENTAL WESTERN INSURANCE CO	1	1	100%	1	1	100%
27723	FIREMAN'S INS CO OF WASHINGTON	14	14	100%	15	14	93%
	ALTERNATE BENEFITS	4	N/A	N/A			
	Group Total	107	98	95%	107	104	97%
AMERICAN INTERSTATE INS CO							
24759	Group Total	1	1	100%	1	1	100%
ARROW MUTUAL INS CO (formerly MIDSTATE)							
16640	ARROW MUTUAL INS CO	No filings	No filings	No filings	No filings	No filings	No filings
BANGOR, CITY OF							
S705	Group Total	18	18	100%	18	18	100%
BATH IRON WORKS							
S347	Group Total	52	50	96%	52	51	98%
BROADSPIRE GROUP							
17116	AMERICAN MANUFACTURERS MUT. INS. CO.	No filings	No filings	No filings	No filings	No filings	No filings
10065	AMERICAN MOTORISTS	*	*	*	*	*	*
19186	AMERICAN PROTECTION INS. CO.	*	*	*	*	*	*
CA040	BROADSPIRE	8	7	88%	8	5	63%
14257	KEMPER INSURANCE COMPANY	*	*	*	*	*	*
15644	LUMBERMENS MUTUAL CASUALTY CO	*	*	*	*	*	*
	Group Total	8	7	88%	8	5	63%
CANNON COCHRAN MANAGEMENT SERVICES							
CA070	CANNON COCHRAN MANAGEMENT SERVICES	123	103	84%	123	108	88%
S325	CANNON COCHRAN MANAGEMENT SERVICES	*	*	*	*	*	*
S302	CANNON COCHRAN MANAGEMENT SERVICES	*	*	*	*	*	*
	Group Total	123	103	84%	123	108	88%
CIANBRO CORPORATION							
S344	Group Total	1	1	100%	1	1	100%
CRAWFORD & CO							
19968	ACCIDENT FUND INSURANCE COMPANY	*	*	*	*	*	*
14095	ARGONAUT INSURANCE COMPANY	2	2	100%	2	1	50%
CA120	CRAWFORD & CO	20	12	60%	20	12	60%
S305	CRAWFORD & CO	*	*	*	*	*	*
13188	GULF INSURANCE CO	*	*	*	*	*	*
18376	LUMBERMEN'S UNDERWRITING ALLIANCE	*	*	*	*	*	*
14788	PROTECTIVE INSURANCE	No filings	No filings	No filings	No filings	No filings	No filings
17507	THE FLORISTS' MUTUAL INSURANCE COMPANY	*	*	*	*	*	*
18244	TRUCK INSURANCE EXCHANGE	*	*	*	*	*	*
24023	VANLINER INSURANCE	*	*	*	*	*	*
	Group Total	22	14	64%	22	13	59%

*Indicates no claims activity this quarter

In-State INSURANCE GROUP COMPLIANCE

2005
1/1/2005 - 12/31/2005

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
GAB ROBBINS							
CA180	GAB ROBBINS	8	5	63%	8	1	13%
TPA2	GAB ROBBINS	*	*	*	*	*	*
S355	GENERAL ADJUSTMENT BUREAU	*	*	*	*	*	*
S0041	KEYBANK NATIONAL ASSOC.	1	1	100%	1	1	100%
11126	PETROLEUM CASUALTY COMPANY	*	*	*	*	*	*
	Group Total	9	6	67%	9	2	22%
HANNAFORD BROTHERS							
S381	Group Total	76	73	96%	76	70	92%
HANOVER INSURANCE GROUP							
11002	CITIZENS INSURANCE CO OF AMERICA	No filings	No filings	No filings	No filings	No filings	No filings
13633	HANOVER INSURANCE CO	23	22	96%	25	23	92%
CA202	HANOVER INSURANCE CO	13	12	92%	13	12	92%
10006	MASSACHUSETTS BAY INS CO	1	1	100%	1	1	100%
	ALTERNATE BENEFITS	2	N/A	N/A			
	Group Total	39	35	95%	39	36	92%
HRH CLAIMS MANAGEMENT (formerly DUNLAP)							
CA001	HRH NORTHERN NEW ENGLAND	255	217	85%	263	232	88%
	ALTERNATE BENEFITS	8	N/A	N/A			
	Group Total	263	217	85%	263	232	88%
MAINE ADJUSTMENT							
CA255	MEADOWBROOK INSURANCE	3	3	100%	3	3	100%
31771	SAVERS PROPERTY & CASUALTY INS CO	No filings	No filings	No filings	No filings	No filings	No filings
24562	STAR INSURANCE	11	10	91%	11	6	55%
CA375	UNITED STATES FIRE INSURANCE CO	1	1	100%	1	1	100%
12777	UNITED STATES FIRE INSURANCE CO	9	7	78%	9	7	78%
	Group Total	24	21	88%	24	17	71%
MAINE AUTOMOBILE DEALERS							
S803	MAINE AUTOMOBILE DEALERS	49	46	94%	49	49	100%
S391	C/O MAD ASSOC WORKERS' COMP	1	1	100%	1	1	100%
CA220	MAINE AUTOMOBILE DEALERS	10	10	100%	10	10	100%
	Group Total	60	57	95%	60	60	100%

*Indicates no claims activity this quarter

In-State INSURANCE GROUP COMPLIANCE

2005
1/1/2005 - 12/31/2005

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
30449	MAINE EMPLOYERS MUTUAL INSURANCE	1536	1405	91%	1670	1515	91%
TPA28	MAINE EMPLOYERS MUTUAL INSURANCE	*	*	*	*	*	*
	ALTERNATE BENEFITS	134	N/A	N/A			
	Group Total	1670	1405	91%	1670	1515	91%
	MAINE HEALTH CARE ASSOCIATION	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S387	Group Total	48	46	96%	48	47	98%
	MAINE MOTOR TRANSPORT ASSOCIATION	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S385	Group Total	51	47	92%	51	49	96%
	MAINE MUNICIPAL ASSOCIATION	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S801	MAINE MUNICIPAL ASSOCIATION	239	210	88%	239	208	87%
S733	PORTLAND, CITY OF	15	11	73%	15	9	60%
	Group Total	254	221	87%	254	217	85%
	MAINE SCHOOL MANAGEMENT ASSOC.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S374	Group Total	117	113	97%	117	115	98%
	ONEBEACON	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
10049	AMERICAN EMPLOYERS INSURANCE CO	1	0	0%	1	0	0%
12300	EMPLOYERS FIRE INS. CO.	*	*	*	*	*	*
14540	ONEBEACON AMERICA INSURANCE CO	No filings	No filings	No filings	No filings	No filings	No filings
10359	ONEBEACON AMERICA INSURANCE CO	*	*	*	*	*	*
36501	YORK INSURANCE COMPANY OF MAINE	No filings	No filings	No filings	No filings	No filings	No filings
	Group Total	1	0	0%	1	0	0%
	PEERLESS INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
10650	EXCELSIOR INSURANCE COMPANY	7	7	100%	7	7	100%
14184	NETHERLANDS INSURANCE COMPANY.	3	3	100%	3	3	100%
CA275	PEERLESS INS CO	39	35	90%	40	37	93%
11355	PEERLESS INS CO	21	19	90%	21	20	95%
	ALTERNATE BENEFITS	1	N/A	N/A			
	Group Total	71	64	91%	71	67	94%
	SEDGWICK INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S336	CYRO INDUSTRIES	*	*	*	*	*	*
12629	ELECTRIC INSURANCE CO	2	2	100%	2	2	100%
S0028	FEDERAL EXPRESS CORP	No filings	No filings	No filings	No filings	No filings	No filings
S716	GREAT NORTHERN NEKOOSA CORP	No filings	No filings	No filings	No filings	No filings	No filings
S394	NEW PAGE (Formerly MEAD/WESTVACO)	11	10	91%	11	10	91%
CA285	ROMAN CATHOLIC DIOCESE OF PORTLAND	6	5	83%	6	5	83%
CA300	SEDGWICK CLAIMS MANAGEMENT	258	212	82%	261	209	80%
S301	SEDGWICK OF MAINE INC(Sedgwick Clms Mgmt. Svc)	*	*	*	*	*	*
S714	SEDGWICK CLAIMS SERVICES/GEORGIA PACIFIC	*	*	*	*	*	*
S316	SHAW'S SUPERMARKETS INC	No filings	No filings	No filings	No filings	No filings	No filings
S729	VERIZON	1	1	100%	1	1	100%
	ALTERNATE BENEFITS	3	N/A	N/A			
	Group Total	281	230	83%	281	227	81%

*Indicates no claims activity this quarter

In-State INSURANCE GROUP COMPLIANCE

2005
1/1/2005 - 12/31/2005

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	STATE OF MAINE	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S369	STATE OF MAINE	44	42	95%	152	111	73%
	ALTERNATE BENEFITS	108	N/A	N/A			
	Group Total	152	42	95%	152	111	73%
	SYNERNET	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S0025	MAINEHEALTH WORKERS' COMPENSATION	No filings	No filings	No filings	No filings	No filings	No filings
S0024	SISTERS OF CHARITY HEALTH SYSTEM	3	3	100%	3	2	67%
S0023	SYNERNET WORKERS' COMPENSATION	No filings	No filings	No filings	No filings	No filings	No filings
CA320	SYNERNET	133	125	94%	134	121	90%
	ALTERNATE BENEFITS	1	N/A	N/A			
	Group Total	137	128	94%	137	123	90%
	TD BANKNORTH (Formerly MORSE, PAYSON & NOYES)	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
CA316	TD BANKNORTH INS AGENCY TECH SERVICES	2	2	100%	2	2	100%
S388	TD BANKNORTH INS AGENCY TECH SERVICES	85	77	91%	85	73	86%
	Group Total	87	79	91%	87	75	86%
	In-State Totals(without MEMIC)	2001	1671	89%	2002	1749	87%
	In-State Totals	3671	3076	90%	3672	3264	89%

*Indicates no claims activity this quarter

Appendix H

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

2005

Out-of-State INSURANCE GROUP COMPLIANCE

2005
1/1/2005 - 12/31/2005

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	ACE/ESIS	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
23035	ACE AMERICAN INSURANCE CO	No filings	No filings	No filings	No filings	No filings	No filings
12165	ACE AMERICAN INSURANCE CO	20	11	55%	20	10	50%
12254	ACE PROPERTY & CASUALTY	10	4	40%	10	2	20%
15431	ACE FIRE UNDERWRITERS INS	1	1	100%	1	1	100%
S370	ESIS INC	*	*	*	*	*	*
S364	ESIS INC	*	*	*	*	*	*
CA160	ESIS INC	93	61	66%	93	53	57%
CA175	FUTURE COMP	2	2	100%	2	1	50%
25437	INDEMNITY INSURANCE OF NORTH AMERICA	6	3	50%	6	4	67%
33790	MOUNTAIN VALLEY INDEMNITY COMPANY	*	*	*	*	*	*
10677	PACIFIC EMPLOYERS INS CO	*	*	*	*	*	*
S0022	S D WARREN	*	*	*	*	*	*
	Group Total	132	82	62%	132	71	54%
	AIG	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S328	AIG CLAIMS (AMERICAN INTERNATIONAL)	No filings	No filings	No filings	No filings	No filings	No filings
CA015	AIG CLAIMS SERVICES	27	15	56%	27	12	44%
14354	AIU INSURANCE	*	*	*	*	*	*
13781	AMERICAN HOME ASSURANCE	15	6	40%	15	1	7%
CA100	CLAIMS MANAGEMENT INC (WAL-MART)	30	25	83%	30	26	87%
15172	COMMERCE & INDUSTRY INS. CO.	14	4	29%	14	2	14%
13102	GRANITE STATE INSURANCE COMPANY	*	*	*	*	*	*
13889	INS. CO. OF STATE OF PENNSYLVANIA	28	18	64%	28	13	46%
13072	NATIONAL UNION FIRE INS. CO.	1	1	100%	1	1	100%
13080	NEW HAMPSHIRE INS COMPANY	16	9	56%	16	5	31%
	Group Total	131	78	60%	131	60	46%
	ALEA GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
41068	Group Total	3	1	33%	3	1	33%
	ATLANTIC MUTUAL	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16470	ATLANTIC MUTUAL INSURANCE CO.	3	2	67%	3	1	33%
12149	CENTENNIAL INS CO	*	*	*	*	*	*
	Group Total	3	2	67%	3	1	33%
	CAMBRIDGE INTEGRATED SERVICES	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
CA060	CAMBRIDGE INTEGRATED SERVICES	6	3	50%	6	2	33%
28355	ARCH INSURANCE COMPANY	1	1	100%	1	0	0%
	Group Total	7	4	57%	7	2	29%

*Indicates no claims activity this quarter

Out-of-State INSURANCE GROUP COMPLIANCE

2005
1/1/2005 - 12/31/2005

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	CHUBB INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
21512	CHUBB INSURANCE	*	*	*	*	*	*
CA090	CHUBB & SON, INC	4	4	100%	4	4	100%
12890	FEDERAL INSURANCE CO	4	4	100%	5	3	60%
14567	GREAT NORTHERN INS CO	No filings	No filings	No filings	No filings	No filings	No filings
10685	PACIFIC INDEMNITY INSURANCE CO	*	*	*	*	*	*
	ALTERNATE BENEFITS	1	N/A	N/A			
	Group Total	9	8	100%	9	7	78%
	CHURCH MUTUAL INSURANCE COMPANY	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16853	Group Total	1	0	0%	1	0	0%
	CLARENDON NATIONAL INSURANCE COMPANY	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
20532	Group Total	1	0	0%	1	0	0%
	C.N.A.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
10030	AMERICAN CASUALTY CO. OF READING	10	6	60%	10	4	40%
12386	C N A CASUALTY OF CALIFORNIA	1	1	100%	1	1	100%
S382	C N A STANDARD LINE CLAIMS	*	*	*	*	*	*
S392	C N A STANDARD LINE CLAIMS	*	*	*	*	*	*
CA050	CONTINENTAL CASUALTY CO	5	5	100%	5	5	100%
10243	CONTINENTAL CASUALTY CO	7	6	86%	7	6	86%
15113	CONTINENTAL INSURANCE COMPANY	*	*	*	*	*	*
12238	NATIONAL FIRE INSURANCE CO. OF HARTFORD	6	4	67%	6	3	50%
12688	TRANSCONTINENTAL INS. CO.	1	1	100%	1	1	100%
12408	TRANSPORTATION INSURANCE CO.	1	0	0%	1	0	0%
15032	VALLEY FORGE INSURANCE COMPANY	5	5	100%	5	5	100%
	Group Total	36	28	78%	36	25	69%
	FAIRFIELD INSURANCE COMPANY	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
32530	Group Total	1	0	0%	1	0	0%
	FEDERATED MUTUAL INSURANCE CO.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16446	Group Total	*	*	*	*	*	*
	FILENE'S DEPARTMENT STORE	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S338	Group Total	No filings	No filings	No filings	No filings	No filings	No filings
	FIREMANS FUND	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
10022	AMERICAN AUTOMOBILE INS CO	*	*	*	*	*	*
12289	AMERICAN INS CO	*	*	*	*	*	*
12416	FIREMANS FUND AMERICAN INS. CO.	1	0	0%	1	0	0%
CA170	FIREMANS FUND AMERICAN INS. CO.	1	1	100%	1	1	100%
12866	NATIONAL SURETY	*	*	*	*	*	*
	Group Total	2	1	50%	2	1	50%

*Indicates no claims activity this quarter

Out-of-State INSURANCE GROUP COMPLIANCE

2005
1/1/2005 - 12/31/2005

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
GALLAGHER BASSETT							
CA190	GALLAGHER BASSETT SERVICES, INC.	69	49	71%	69	41	59%
S304	GALLAGHER-BASSETT SERVICES, INC.	*	*	*	*	*	*
20737	MANUFACTURERS ALLIANCE INSURANCE CO.	*	*	*	*	*	*
24147	NORTH AMERICAN SPECIALTY INSURANCE	*	*	*	*	*	*
11916	PENNSYLVANIA MFG. ASSOC. INSURANCE CO.	*	*	*	*	*	*
21288	PENNSYLVANIA MFG. INDEMNITY CO	*	*	*	*	*	*
S350	RYDER CLAIMS SERVICE CORP	No filings	No filings	No filings	No filings	No filings	No filings
16349	SAFETY NATIONAL CASUALTY CORP	1	1	100%	1	1	100%
	Group Total	70	50	71%	70	42	60%
GATES MACDONALD							
CA200	GATES MACDONALD	51	44	86%	52	43	83%
S743	GATES MACDONALD	*	*	*	*	*	*
11509	OLD REPUBLIC INSURANCE	4	2	50%	4	2	50%
S377	UNIVERSITY OF MAINE SYSTEM	No filings	No filings	No filings	No filings	No filings	No filings
	ALTERNATE BENEFITS	1	N/A				
	Group Total	56	46	84%	56	45	80%
GREAT AMERICAN INSURANCE CO							
14028	GREAT AMERICAN ALLIANCE INS. CO	*	*	*	*	*	*
14176	GREAT AMERICAN INSURANCE CO	No filings	No filings	No filings	No filings	No filings	No filings
24287	SEVEN HILLS INSURANCE COMPANY	*	*	*	*	*	*
	Group Total	No filings	No filings	No filings	No filings	No filings	No filings
GREAT WEST CASUALTY							
11371	Group Total	1	1	100%	1	1	100%
GUARD GROUP							
21873	AMGUARD INSURANCE COMPANY	7	5	71%	7	5	71%
33936	EAST GUARD INSURANCE COMPANY	*	*	*	*	*	*
CA205	INTERGUARD, LTD.	22	19	86%	22	19	86%
25844	NORGUARD INSURANCE COMPANY	24	22	92%	24	21	88%
	Group Total	53	46	87%	53	45	85%
HALLMARK MANAGEMENT							
CT043	Group Total	*	*	*	*	*	*
HARLEYSVILLE WORCESTER INS. CO.							
CA198	HARLEYSVILLE MUTUAL INSURANCE CO.	2	0	0%	2	0	0%
16926	HARLEYSVILLE MUTUAL INSURANCE CO.	*	*	*	*	*	*
21644	HARLEYSVILLE WORCESTER INS. CO.	*	*	*	*	*	*
	Group Total	2	0	0%	2	0	0%

*Indicates no claims activity this quarter

Out-of-State INSURANCE GROUP COMPLIANCE

2005
1/1/2005 - 12/31/2005

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	HARTFORD	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
CA165	F. A. RICHARD	No filings	No filings	No filings	No filings	No filings	No filings
CA203	HARTFORD ACCIDENT & INDEMNITY	2	0	0%	2	0	0%
14397	HARTFORD CASUALTY INSURANCE CO.	3	3	100%	3	1	33%
13269	HARTFORD FIRE INSURANCE COMPANY	4	4	100%	5	4	80%
20605	HARTFORD INS. CO. OF THE MIDWEST	8	6	75%	8	4	50%
10456	HARTFORD UNDERWRITERS INS. CO.	15	7	47%	15	7	47%
CA315	SPECIALTY RISK SERVICES INC	15	7	47%	15	7	47%
CA310	THE HARTFORD	10	10	100%	10	10	100%
10448	THE HARTFORD	2	2	100%	2	0	0%
14974	TWIN CITY FIRE INS CO	27	16	59%	27	12	44%
	ALTERNATE BENEFITS	1	N/A	N/A			
	Group Total	87	55	64%	87	45	52%
	LIBERTY MUTUAL GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
15555	EMPLOYERS INSURANCE OF WAUSAU	9	7	78%	9	7	78%
27359	FIRST LIBERTY INSURANCE CORP	3	2	67%	3	1	33%
S321	HELMSMAN MANAGEMENT SERVICE	1	1	100%	1	1	100%
CA210	LIBERTY MUTUAL INSURANCE COMPANY	26	25	96%	27	25	93%
21814	LIBERTY INSURANCE CORP.	88	80	91%	89	78	88%
16586	LIBERTY MUTUAL FIRE INSURANCE	23	19	83%	23	19	83%
15628	LIBERTY MUTUAL INSURANCE CO.	10	9	90%	10	8	80%
27243	LIBERTY MUTUAL INSURANCE CORP.	No filings	No filings	No filings	No filings	No filings	No filings
27332	WAUSAU BUSINESS INS. CO.	2	1	50%	2	1	50%
18996	WAUSAU UNDERWRITERS INS CO	9	8	89%	9	3	33%
	ALTERNATE BENEFITS	2	N/A	N/A			
	Group Total	173	152	89%	173	143	83%
	MTSUI SUMITOMO INS CO OF AMERICA	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
19089		*	*	*	*	*	*
	NATIONAL GRANGE MUTUAL INSURANCE	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
CA265	NATIONAL GRANGE MUTUAL INSURANCE	1	1	100%	1	1	100%
16322	NATIONAL GRANGE MUTUAL INSURANCE	9	3	33%	9	1	11%
	Group Total	10	4	40%	10	2	20%
	PUBLIC SERVICE MUTUAL	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16152	Group Total	2	1	50%	2	1	50%

*Indicates no claims activity this quarter

Out-of-State INSURANCE GROUP COMPLIANCE

2005
1/1/2005 - 12/31/2005

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	ROYAL & SUNALLIANCE INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
14699	AMERICAN & FOREIGN INSURANCE CO.	1	1	100%	1	0	0%
11762	CONNECTICUT INDEMNITY CO	No filings	No filings	No filings	No filings	No filings	No filings
10731	FIRE & CASUALTY INS CO OF CONNECTICUT	*	*	*	*	*	*
10391	GLOBE INDEMNITY CO	No filings	No filings	No filings	No filings	No filings	No filings
CA280	RISK ENTERPRISES MANAGEMENT	No filings	No filings	No filings	No filings	No filings	No filings
CA290	ROYAL & SUNALLIANCE	No filings	No filings	No filings	No filings	No filings	No filings
13684	ROYAL & SUNALLIANCE	6	3	50%	6	3	50%
10723	ROYAL INDEMNITY	1	1	100%	1	0	0%
13986	SAFEGUARD INSURANCE CO	*	*	*	*	*	*
12572	SECURITY INSURANCE OF HARTFORD	No filings	No filings	No filings	No filings	No filings	No filings
15572	SECURITY INSURANCE OF HARTFORD	*	*	*	*	*	*
	Group Total	8	5	63%	8	3	38%
	SELECTIVE INSURANCE COMPANY	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
11867	SELECTIVE INSURANCE COMPANY	1	0	0%	1	0	0%
15741	SELECTIVE INS COMPANY OF NEW YORK	1	0	0%	1	0	0%
	Group Total	2	0	0%	2	0	0%
	SENTRY INSURANCE CO.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
15571	SENTRY INSURANCE CO.	31	29	94%	31	26	84%
CA305	SENTRY INSURANCE CO.	14	13	93%	14	11	79%
13668	SENTRY SELECT INSURANCE CO	1	1	100%	1	1	100%
	Group Total	46	43	93%	46	38	83%
	SOMPO JAPAN INSURANCE CO	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
19321	Group Total	1	0	0%	1	0	0%
	ST PAUL TRAVELERS INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
15318	CHARTER OAK FIRE INSURANCE CO.	23	20	87%	23	20	87%
CA110	CONSTITUTION STATE SERVICE	14	13	93%	14	12	86%
TPA11	CONSTITUTION STATE SERVICE	*	*	*	*	*	*
S327	CONSTITUTION STATE SERVICE	*	*	*	*	*	*
20702	DISCOVER PROPERTY & CASUALTY INC	1	0	0%	1	0	0%
10227	FIDELITY & GUARANTY INS. CO.	9	6	67%	10	7	70%
12610	PHOENIX INSURANCE	2	2	100%	2	2	100%
13706	ST. PAUL FIRE & MARINE INSURANCE CO.	8	5	63%	8	5	63%
14230	ST. PAUL GUARDIAN INS CO	2	2	100%	2	2	100%
12823	ST. PAUL INSURANCE COMPANY	*	*	*	*	*	*
13692	ST. PAUL MERCURY INSURANCE CO	*	*	*	*	*	*
11223	TRAVELERS CASUALTY & SURETY CO.	No filings	No filings	No filings	No filings	No filings	No filings
13579	TRAVELERS PROPERTY CASUALTY CO.	9	8	89%	9	9	100%
13439	TRAVELERS INDEMNITY COMPANY OF AMERICA	11	10	91%	11	9	82%
CA350	TRAVELERS INS CO	15	14	93%	15	13	87%
10804	TRAVELERS INS CO	3	3	100%	4	4	100%
10847	USF & G INC/ST. PAUL FIRE INS.	4	3	75%	4	4	100%
	ALTERNATE BENEFITS	2	N/A	N/A			
	Group Total	103	86	85%	103	87	84%

*Indicates no claims activity this quarter

Out-of-State INSURANCE GROUP COMPLIANCE

2005
1/1/2005 - 12/31/2005

NCCI INSURANCE GROUP		First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
40851	T.I.E. CASUALTY INS. COMP.						
	Group Total	1	1	100%	1	0	0%
14281	TOKIO MARINE & FIRE IND CO						
	Group Total	*	*	*	*	*	*
31097	TRANSGUARD INSURANCE COMPANY						
	Group Total	*	*	*	*	*	*
CA030	VIRGINIA SURETY COMPANY INC.						
19879	APPLIED RISK SERVICES	10	8	80%	10	6	60%
	VIRGINIA SURETY	1	1	100%	1	1	100%
	Group Total	11	9	82%	11	7	64%
CT014	WARD NORTH AMERICA						
	Group Total	*	*	*	*	*	*
27944	XL SPECIALTY INSURANCE COMPANY						
	Group Total	No filings	No filings	No filings	No filings	No filings	No filings
11452	ZURICH INSURANCE GROUP						
17965	AMERICAN GUARANTY & LIABILITY	No filings	No filings	No filings	No filings	No filings	No filings
12173	AMERICAN ZURICH	3	3	100%	3	2	67%
CA080	ASSURANCE CO OF AMERICA	*	*	*	*	*	*
12963	CHESTERFIELD SERVICES	3	3	100%	3	3	100%
10545	MAINE BONDING & CASUALTY	*	*	*	*	*	*
13765	MARYLAND CASUALTY CO	5	3	60%	5	2	40%
12297	NORTHERN INSURANCE CO OF NEW YORK	1	1	100%	1	1	100%
CA400	UNIVERSAL UNDERWRITERS INS. CO.	No filings	No filings	No filings	No filings	No filings	No filings
10863	ZURICH AMERICAN INS CO	8	8	100%	8	8	100%
	ZURICH AMERICAN INS CO	18	9	50%	18	8	44%
	Group Total	38	27	71%	38	24	63%
Out-of-State Totals		996	733	75%	996	651	65%

*Indicates no claims activity this quarter

Appendix I
Compliance Data
2005

Ncci -

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%		1	100%			0	100%		

Ncci - 0

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%		1	100%			0	100%		

ACADIA INSURANCE COMPANY

Ncci - CA010

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	31	86.11%		0-17 Days	34	94.44%		0-17 Days	29	90.63%	
15-21 Days	2	5.56%		18-26 Days	1	2.78%		18-26 Days	1	3.13%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	1	3.13%	
29+ Days	0	0.00%		35+ Days	1	2.78%		35+ Days	1	3.13%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	3										
Total	36	100%		36	100%			32	100%		

Compliance Report

01/01/2005 - 12/31/2005

AIG CLAIM SERVICES INC
Ncci - CA015

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	15	55.56%		0-17 Days	12	44.44%		0-17 Days	13	72.22%	
15-21 Days	3	11.11%		18-26 Days	4	14.81%		18-26 Days	3	16.67%	
22-28 Days	3	11.11%		27-34 Days	2	7.41%		27-34 Days	0	0.00%	
29+ Days	5	18.52%		35+ Days	8	29.63%		35+ Days	2	11.11%	
? Days	1	3.70%		? Days	1	3.70%		? Days	0	0.00%	
Alt. Benefits	0										
Total	27	100%		27	100%			18	100%		

APPLIED RISK SERVICES
Ncci - CA030

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	8	80.00%		0-17 Days	6	60.00%		0-17 Days	0	0.00%	
15-21 Days	2	20.00%		18-26 Days	4	40.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	10	100%		10	100%			0	100%		

BROADSPIRE
Ncci - CA040

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	7	87.50%		0-17 Days	5	62.50%		0-17 Days	10	66.67%	
15-21 Days	1	12.50%		18-26 Days	2	25.00%		18-26 Days	3	20.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	1	12.50%		35+ Days	1	6.67%	
? Days	0	0.00%		? Days	0	0.00%		? Days	1	6.67%	
Alt. Benefits	0										
Total	8	100%		8	100%			15	100%		

Compliance Report

01/01/2005 - 12/31/2005

CAMBRIDGE INTEGRATED SVCS GROU
Ncci - CA060

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	3	50.00%		0-17 Days	2	33.33%		0-17 Days	2	66.67%	
15-21 Days	2	33.33%		18-26 Days	3	50.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	16.67%		35+ Days	1	16.67%		35+ Days	1	33.33%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	6	100%		6	100%			3	100%		

CANNON COCHRAN MANAGEMENT
Ncci - CA070

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	103	83.74%		0-17 Days	108	87.80%		0-17 Days	98	98.00%	
15-21 Days	13	10.57%		18-26 Days	10	8.13%		18-26 Days	1	1.00%	
22-28 Days	3	2.44%		27-34 Days	1	0.81%		27-34 Days	0	0.00%	
29+ Days	4	3.25%		35+ Days	4	3.25%		35+ Days	1	1.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	123	100%		123	100%			100	100%		

CHESTERFIELD SERVICES INC
Ncci - CA080

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	3	100.00%		0-17 Days	3	100.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	1	100.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	3	100%		3	100%			1	100%		

Compliance Report

01/01/2005 - 12/31/2005

CHUBB & SON, INC.
Ncci - CA090

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	4	100.00%		0-17 Days	4	100.00%		0-17 Days	5	83.33%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	1	16.67%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	4	100%		4	100%			6	100%		

CLAIMS MANAGEMENT, INC
Ncci - CA100

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	25	83.33%		0-17 Days	26	86.67%		0-17 Days	80	97.56%	
15-21 Days	5	16.67%		18-26 Days	3	10.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	1	3.33%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	2	2.44%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	30	100%		30	100%			82	100%		

CONSTITUTION STATE SERVICES, L
Ncci - CA110

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	13	92.86%		0-17 Days	12	85.71%		0-17 Days	20	95.24%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	7.14%		35+ Days	2	14.29%		35+ Days	1	4.76%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	14	100%		14	100%			21	100%		

Compliance Report

01/01/2005 - 12/31/2005

CONTINENTAL CASUALTY COMPANY
Ncci - CA050

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	5	100.00%		0-17 Days	5	100.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	5	100%			5	100%			0	100%	

CRAWFORD & COMPANY
Ncci - CA120

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	12	60.00%		0-17 Days	12	60.00%		0-17 Days	5	62.50%	
15-21 Days	2	10.00%		18-26 Days	1	5.00%		18-26 Days	2	25.00%	
22-28 Days	0	0.00%		27-34 Days	2	10.00%		27-34 Days	1	12.50%	
29+ Days	6	30.00%		35+ Days	5	25.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	20	100%			20	100%			8	100%	

EMPLOYERS INS OF WAUSAU
Ncci - CA380

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	0	100%			0	100%			0	100%	

Compliance Report

01/01/2005 - 12/31/2005

ESIS, INC
Ncci - CA160

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	61	65.59%	0-17 Days	53	56.99%	0-17 Days	56	86.15%
15-21 Days	9	9.68%	18-26 Days	9	9.68%	18-26 Days	4	6.15%
22-28 Days	6	6.45%	27-34 Days	6	6.45%	27-34 Days	0	0.00%
29+ Days	17	18.28%	35+ Days	25	26.88%	35+ Days	5	7.69%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	93	100%		93	100%		65	100%

F. A. RICHARD
Ncci - CA165

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	0	0.00%	0-17 Days	0	0.00%	0-17 Days	0	0.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	0	100%		0	100%		0	100%

FIREMAN'S FUND INSURANCE COMPA
Ncci - CA170

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	1	100.00%	0-17 Days	1	100.00%	0-17 Days	0	0.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	1	100%		1	100%		0	100%

Compliance Report

01/01/2005 - 12/31/2005

FUTURE COMP
Ncci - CA175

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	2	100.00%		0-17 Days	1	50.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	1	50.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	2	100.00%	
Alt. Benefits	0										
Total	2	100%		2	100%			2	100%		

GAB ROBINS NORTH AMERICAN INC
Ncci - CA180

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	5	62.50%		0-17 Days	1	12.50%		0-17 Days	7	100.00%	
15-21 Days	0	0.00%		18-26 Days	1	12.50%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	2	25.00%		35+ Days	5	62.50%		35+ Days	0	0.00%	
? Days	1	12.50%		? Days	1	12.50%		? Days	0	0.00%	
Alt. Benefits	0										
Total	8	100%		8	100%			7	100%		

GALLAGHER BASSETT SERVICES INC
Ncci - CA190

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	49	71.01%		0-17 Days	41	59.42%		0-17 Days	33	86.84%	
15-21 Days	6	8.70%		18-26 Days	8	11.59%		18-26 Days	1	2.63%	
22-28 Days	7	10.14%		27-34 Days	4	5.80%		27-34 Days	0	0.00%	
29+ Days	7	10.14%		35+ Days	16	23.19%		35+ Days	4	10.53%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	69	100%		69	100%			38	100%		

Compliance Report

01/01/2005 - 12/31/2005

GATES MCDONALD & COMPANY
Ncci - CA200

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	44	84.62%		0-17 Days	43	82.69%		0-17 Days	33	97.06%	
15-21 Days	3	5.77%		18-26 Days	2	3.85%		18-26 Days	1	2.94%	
22-28 Days	1	1.92%		27-34 Days	1	1.92%		27-34 Days	0	0.00%	
29+ Days	3	5.77%		35+ Days	6	11.54%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	1										
Total	52	100%		52	100%			34	100%		

HANVOER CITIZENS INSURANCE
Ncci - CA202

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	12	92.31%		0-17 Days	12	92.31%		0-17 Days	1	100.00%	
15-21 Days	1	7.69%		18-26 Days	1	7.69%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	13	100%		13	100%			1	100%		

HARLEYSVILLE MUTUAL INSURANCE
Ncci - CA198

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	1	50.00%		18-26 Days	1	50.00%		18-26 Days	1	100.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	50.00%		35+ Days	1	50.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	2	100%		2	100%			1	100%		

Compliance Report

01/01/2005 - 12/31/2005

HARTFORD ACCIDENT & INDEMNITY
Ncci - CA203

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	1	50.00%		18-26 Days	1	50.00%		18-26 Days	2	50.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	50.00%		35+ Days	1	50.00%		35+ Days	1	25.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	1	25.00%	
Alt. Benefits	0										
Total	2	100%		2	100%			4	100%		

HRH NORTHERN NEW ENGLAND
Ncci - CA001

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	217	82.51%		0-17 Days	232	88.21%		0-17 Days	196	98.00%	
15-21 Days	24	9.13%		18-26 Days	15	5.70%		18-26 Days	2	1.00%	
22-28 Days	7	2.66%		27-34 Days	6	2.28%		27-34 Days	0	0.00%	
29+ Days	7	2.66%		35+ Days	10	3.80%		35+ Days	2	1.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	8										
Total	263	100%		263	100%			200	100%		

INTERGUARD, LTD.
Ncci - CA205

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	19	86.36%		0-17 Days	19	86.36%		0-17 Days	6	75.00%	
15-21 Days	2	9.09%		18-26 Days	3	13.64%		18-26 Days	2	25.00%	
22-28 Days	1	4.55%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	22	100%		22	100%			8	100%		

Compliance Report

01/01/2005 - 12/31/2005

LIBERTY MUTUAL INSURANCE COMPA
Ncci - CA210

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	25	92.59%		0-17 Days	25	92.59%		0-17 Days	35	94.59%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	1	3.70%		27-34 Days	1	3.70%		27-34 Days	1	2.70%	
29+ Days	0	0.00%		35+ Days	1	3.70%		35+ Days	1	2.70%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	1										
Total	27	100%		27	100%			37	100%		

MAINE AUTOMOBILE DEALERS ASSOC
Ncci - CA220

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	10	100.00%		0-17 Days	10	100.00%		0-17 Days	2	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	10	100%		10	100%			2	100%		

MEADOWBROOK INSURANCE
Ncci - CA255

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	3	100.00%		0-17 Days	3	100.00%		0-17 Days	2	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	3	100%		3	100%			2	100%		

Compliance Report

01/01/2005 - 12/31/2005

NGM INSURANCE CO.
Ncci - CA265

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%			1	100%			0	100%	

PEERLESS INSURANCE
Ncci - CA275

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	35	87.50%		0-17 Days	37	92.50%		0-17 Days	22	91.67%	
15-21 Days	2	5.00%		18-26 Days	1	2.50%		18-26 Days	1	4.17%	
22-28 Days	0	0.00%		27-34 Days	1	2.50%		27-34 Days	1	4.17%	
29+ Days	1	2.50%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	1	2.50%		? Days	1	2.50%		? Days	0	0.00%	
Alt. Benefits	1										
Total	40	100%			40	100%			24	100%	

RISK ENTERPRISES MANAGEMENT
Ncci - CA280

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	1	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	0	100%			0	100%			1	100%	

Compliance Report

01/01/2005 - 12/31/2005

ROMAN CATHOLIC DIOCESE OF PORT
Ncci - CA285

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	5	83.33%		0-17 Days	5	83.33%		0-17 Days	3	100.00%	
15-21 Days	1	16.67%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	1	16.67%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	6	100%			6	100%			3	100%	

ROYAL & SUNALLIANCE
Ncci - CA290

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	1	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	0	100%			0	100%			1	100%	

SEDGWICK CLAIMS MANAGEMENT SER
Ncci - CA300

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	212	81.23%		0-17 Days	209	80.08%		0-17 Days	134	93.71%	
15-21 Days	24	9.20%		18-26 Days	24	9.20%		18-26 Days	3	2.10%	
22-28 Days	8	3.07%		27-34 Days	4	1.53%		27-34 Days	1	0.70%	
29+ Days	14	5.36%		35+ Days	24	9.20%		35+ Days	5	3.50%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	3										
Total	261	100%			261	100%			143	100%	

Compliance Report

01/01/2005 - 12/31/2005

SENTRY INSURANCE
Ncci - CA305

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	13	92.86%		0-17 Days	11	78.57%		0-17 Days	4	100.00%	
15-21 Days	0	0.00%		18-26 Days	1	7.14%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	1	7.14%		27-34 Days	0	0.00%	
29+ Days	1	7.14%		35+ Days	1	7.14%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	14	100%		14	100%			4	100%		

SPECIALTY RISK SERVICES
Ncci - CA315

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	7	46.67%		0-17 Days	7	46.67%		0-17 Days	6	85.71%	
15-21 Days	4	26.67%		18-26 Days	3	20.00%		18-26 Days	0	0.00%	
22-28 Days	2	13.33%		27-34 Days	1	6.67%		27-34 Days	0	0.00%	
29+ Days	1	6.67%		35+ Days	3	20.00%		35+ Days	1	14.29%	
? Days	1	6.67%		? Days	1	6.67%		? Days	0	0.00%	
Alt. Benefits	0										
Total	15	100%		15	100%			7	100%		

Synernet
Ncci - CA320

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	125	93.28%		0-17 Days	121	90.30%		0-17 Days	102	100.00%	
15-21 Days	5	3.73%		18-26 Days	9	6.72%		18-26 Days	0	0.00%	
22-28 Days	1	0.75%		27-34 Days	1	0.75%		27-34 Days	0	0.00%	
29+ Days	2	1.49%		35+ Days	3	2.24%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	1										
Total	134	100%		134	100%			102	100%		

Compliance Report

01/01/2005 - 12/31/2005

TD BANKNORTH INS AGENCY TECH
Ncci - CA316

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	2	100.00%		0-17 Days	2	100.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	2	100%		2	100%			0	100%		

THE HARTFORD
Ncci - CA310

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	10	100.00%		0-17 Days	10	100.00%		0-17 Days	4	57.14%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	1	14.29%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	1	14.29%	
? Days	0	0.00%		? Days	0	0.00%		? Days	1	14.29%	
Alt. Benefits	0										
Total	10	100%		10	100%			7	100%		

TRAVELERS INDEMNITY COMPANY
Ncci - CA350

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	14	93.33%		0-17 Days	13	86.67%		0-17 Days	12	92.31%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	1	6.67%		27-34 Days	1	7.69%	
29+ Days	1	6.67%		35+ Days	1	6.67%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	15	100%		15	100%			13	100%		

Compliance Report

01/01/2005 - 12/31/2005

UNITED STATES FIRE INSURANCE
Ncci - CA375

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%		1	100%			0	100%		

ZURICH AMERICAN INSURANCE COMP
Ncci - CA400

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	8	100.00%		0-17 Days	8	100.00%		0-17 Days	5	83.33%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	1	16.67%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	8	100%		8	100%			6	100%		

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

Ncci - ?

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	3	60.00%		0-17 Days	2	40.00%		0-17 Days	2	66.67%	
15-21 Days	1	20.00%		18-26 Days	2	40.00%		18-26 Days	1	33.33%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	1	20.00%		? Days	1	20.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	5	100%		5	100%			3	100%		

Compliance Report

01/01/2005 - 12/31/2005

A I G (American International
Ncci - S328

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	5	83.33%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	1	16.67%	
Alt. Benefits	0										
Total	0	100%			0	100%			6	100%	

ACADIA INSURANCE CO
Ncci - 33391

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	50	94.34%		0-17 Days	53	100.00%		0-17 Days	24	96.00%	
15-21 Days	3	5.66%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	1	4.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	53	100%			53	100%			25	100%	

ACADIA INSURANCE COMPANY
Ncci - 30260

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	2	100.00%		0-17 Days	2	100.00%		0-17 Days	1	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	2	100%			2	100%			1	100%	

Compliance Report

01/01/2005 - 12/31/2005

ACE AMERICAN INSURANCE COMPANY
Ncci - 12165

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	11	55.00%		0-17 Days	10	50.00%		0-17 Days	10	76.92%	
15-21 Days	2	10.00%		18-26 Days	2	10.00%		18-26 Days	0	0.00%	
22-28 Days	1	5.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	6	30.00%		35+ Days	8	40.00%		35+ Days	3	23.08%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	20	100%		20	100%			13	100%		

ACE AMERICAN INSURANCE COMPANY
Ncci - 23035

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	0	100%		0	100%			0	100%		

ACE FIRE UNDERWRITERS INSURANC
Ncci - 15431

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%		1	100%			0	100%		

Compliance Report

01/01/2005 - 12/31/2005

ACE PROPERTY & CASUALTY
Ncci - 12254

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	4	40.00%		0-17 Days	2	20.00%		0-17 Days	5	83.33%	
15-21 Days	3	30.00%		18-26 Days	5	50.00%		18-26 Days	1	16.67%	
22-28 Days	1	10.00%		27-34 Days	1	10.00%		27-34 Days	0	0.00%	
29+ Days	2	20.00%		35+ Days	2	20.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	10	100%		10	100%			6	100%		

ALEA NORTH AMERICA INSURANCE C
Ncci - 41068

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	33.33%		0-17 Days	1	33.33%		0-17 Days	3	100.00%	
15-21 Days	1	33.33%		18-26 Days	1	33.33%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	1	33.33%		27-34 Days	0	0.00%	
29+ Days	1	33.33%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	3	100%		3	100%			3	100%		

AMERICAN & FOREIGN INS CO
Ncci - 14699

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	1	100.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%		1	100%			0	100%		

Compliance Report

01/01/2005 - 12/31/2005

AMERICAN CASUALTY CO OF READIN
Ncci - 10030

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	6	60.00%		0-17 Days	4	40.00%		0-17 Days	3	75.00%	
15-21 Days	1	10.00%		18-26 Days	3	30.00%		18-26 Days	1	25.00%	
22-28 Days	1	10.00%		27-34 Days	1	10.00%		27-34 Days	0	0.00%	
29+ Days	2	20.00%		35+ Days	2	20.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	10	100%		10	100%			4	100%		

AMERICAN EMPLOYERS INS. CO.
Ncci - 10049

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	1	100.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	1	100.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%		1	100%			0	100%		

AMERICAN GUARANTY & LIABILITY
Ncci - 11452

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	0	100%		0	100%			0	100%		

Compliance Report

01/01/2005 - 12/31/2005

AMERICAN HOME ASSURANCE CO
Ncci - 13781

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	6	40.00%		0-17 Days	1	6.67%		0-17 Days	3	60.00%	
15-21 Days	4	26.67%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	2	13.33%		27-34 Days	1	6.67%		27-34 Days	0	0.00%	
29+ Days	3	20.00%		35+ Days	13	86.67%		35+ Days	2	40.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	15	100%		15	100%			5	100%		

AMERICAN INTERSTATE INS. CO.
Ncci - 24759

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	2	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%		1	100%			2	100%		

AMERICAN MANUFACTURERS MUT INS
Ncci - 17116

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	1	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	0	100%		0	100%			1	100%		

Compliance Report

01/01/2005 - 12/31/2005

AMERICAN ZURICH

Ncci - 17965

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	3	100.00%	0-17 Days	2	66.67%	0-17 Days	1	50.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	1	50.00%
29+ Days	0	0.00%	35+ Days	1	33.33%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	3	100%		3	100%		2	100%

AMGUARD INSURANCE COMPANY

Ncci - 21873

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	5	71.43%	0-17 Days	5	71.43%	0-17 Days	1	100.00%
15-21 Days	2	28.57%	18-26 Days	1	14.29%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	1	14.29%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	7	100%		7	100%		1	100%

ARCH INSURANCE COMPANY

Ncci - 28355

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	1	100.00%	0-17 Days	0	0.00%	0-17 Days	0	0.00%
15-21 Days	0	0.00%	18-26 Days	1	100.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	1	100%		1	100%		0	100%

Compliance Report

01/01/2005 - 12/31/2005

ARGONAUT INSURANCE COMPANY
Ncci - 14095

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	2	100.00%	0-17 Days	1	50.00%	0-17 Days	1	100.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	1	50.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	2	100%		2	100%		1	100%

ARROW MUTUAL INS CO
Ncci - 16640

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	0	0.00%	0-17 Days	0	0.00%	0-17 Days	0	0.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	0	100%		0	100%		0	100%

ATLANTIC MUTUAL INS CO
Ncci - 16470

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	2	66.67%	0-17 Days	1	33.33%	0-17 Days	0	0.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	1	33.33%	35+ Days	2	66.67%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	1	100.00%
Alt. Benefits	0							
Total	3	100%		3	100%		1	100%

Compliance Report

01/01/2005 - 12/31/2005

BANGOR, CITY OF
Ncci - S705

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	18	100.00%		0-17 Days	18	100.00%		0-17 Days	7	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	18	100%			18	100%			7	100%	

BATH IRON WORKS
Ncci - S347

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	50	96.15%		0-17 Days	51	98.08%		0-17 Days	72	100.00%	
15-21 Days	1	1.92%		18-26 Days	1	1.92%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	1.92%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	52	100%			52	100%			72	100%	

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

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%			1	100%			0	100%	

Compliance Report

01/01/2005 - 12/31/2005

CHARTER OAK FIRE INS
Ncci - 15318

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	20	86.96%		0-17 Days	20	86.96%		0-17 Days	28	96.55%	
15-21 Days	3	13.04%		18-26 Days	3	13.04%		18-26 Days	1	3.45%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	23	100%		23	100%			29	100%		

CHURCH MUTUAL INSURANCE COMPAN
Ncci - 16853

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	100.00%		35+ Days	1	100.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%		1	100%			0	100%		

CIANBRO CORP
Ncci - S344

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	3	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%		1	100%			3	100%		

Compliance Report

01/01/2005 - 12/31/2005

CITIZENS INSURANCE CO OF AMERI
Ncci - 11002

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	0	100%			0	100%			0	100%	

Clarendon National Insurance C
Ncci - 20532

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	100.00%		35+ Days	1	100.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%			1	100%			0	100%	

CNA CASUALTY OF CALIFORNIA
Ncci - 12386

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%			1	100%			0	100%	

Compliance Report

01/01/2005 - 12/31/2005

COMMERCE & INDUSTRY INS CO
Ncci - 15172

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	4	28.57%		0-17 Days	2	14.29%		0-17 Days	6	60.00%	
15-21 Days	5	35.71%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	2	14.29%		27-34 Days	1	7.14%		27-34 Days	0	0.00%	
29+ Days	3	21.43%		35+ Days	11	78.57%		35+ Days	3	30.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	1	10.00%	
Alt. Benefits	0										
Total	14	100%		14	100%			10	100%		

CONNECTICUT INDEMNITY CO
Ncci - 11762

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	1	100.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	0	100%		0	100%			1	100%		

CONTINENTAL CASUALTY CO
Ncci - 10243

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	6	85.71%		0-17 Days	6	85.71%		0-17 Days	2	100.00%	
15-21 Days	1	14.29%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	1	14.29%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	7	100%		7	100%			2	100%		

Compliance Report

01/01/2005 - 12/31/2005

CONTINENTAL WESTERN INS COMPAN
Ncci - 11053

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	5	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%		1	100%			5	100%		

DISCOVER PROPERTY & CASUALTY I
Ncci - 20702

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	1	100.00%		18-26 Days	0	0.00%	
22-28 Days	1	100.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%		1	100%			0	100%		

EASTERN MAINE GROUP
Ncci - S0020

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	0	100%		0	100%			0	100%		

Compliance Report

01/01/2005 - 12/31/2005

ELECTRIC INSURANCE COMPANY
Ncci - 12629

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	2	100.00%	0-17 Days	2	100.00%	0-17 Days	1	100.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	2	100%		2	100%		1	100%

EMPLOYERS INS COMPANY OF WAUSA
Ncci - 15555

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	7	77.78%	0-17 Days	7	77.78%	0-17 Days	2	40.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	2	40.00%
22-28 Days	0	0.00%	27-34 Days	1	11.11%	27-34 Days	0	0.00%
29+ Days	2	22.22%	35+ Days	1	11.11%	35+ Days	1	20.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	9	100%		9	100%		5	100%

EXCELSIOR INSURANCE COMPANY
Ncci - 10650

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	7	100.00%	0-17 Days	7	100.00%	0-17 Days	7	100.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	7	100%		7	100%		7	100%

Compliance Report

01/01/2005 - 12/31/2005

FAIRFIELD INSURANCE COMPANY
Ncci - 32530

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	1	100.00%		18-26 Days	0	0.00%	
22-28 Days	1	100.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%			1	100%			0	100%	

FEDERAL EXPRESS CORP
Ncci - S0028

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	0	100%			0	100%			0	100%	

FEDERAL INSURANCE CO
Ncci - 12890

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	4	80.00%		0-17 Days	3	60.00%		0-17 Days	1	50.00%	
15-21 Days	0	0.00%		18-26 Days	1	20.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	1	20.00%		27-34 Days	1	50.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	1										
Total	5	100%			5	100%			2	100%	

FEDERATED RETAIL HOLDINGS
Ncci - S338

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	0	100%		0	100%			0	100%		

FIDELITY & GUARANTY INSURANCE
Ncci - 10227

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	6	60.00%		0-17 Days	7	70.00%		0-17 Days	3	60.00%	
15-21 Days	2	20.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	2	20.00%		27-34 Days	0	0.00%	
29+ Days	1	10.00%		35+ Days	1	10.00%		35+ Days	2	40.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	1										
Total	10	100%		10	100%			5	100%		

FIREMAN'S INS CO OF WASHINGTON
Ncci - 27723

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	14	93.33%		0-17 Days	14	93.33%		0-17 Days	9	100.00%	
15-21 Days	0	0.00%		18-26 Days	1	6.67%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	1										
Total	15	100%		15	100%			9	100%		

Compliance Report

01/01/2005 - 12/31/2005

FIREMANS FUND INSURANCE CO
Ncci - 12416

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	100.00%		35+ Days	1	100.00%		35+ Days	1	100.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%			1	100%			1	100%	

First Liberty Insurance Corp
Ncci - 27359

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	2	66.67%		0-17 Days	1	33.33%		0-17 Days	1	100.00%	
15-21 Days	1	33.33%		18-26 Days	2	66.67%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	3	100%			3	100%			1	100%	

GLOBE INDEMNITY CO
Ncci - 10391

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	4	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	0	100%			0	100%			4	100%	

Compliance Report

01/01/2005 - 12/31/2005

GREAT AMERICAN INS CO
Ncci - 14176

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	0	0.00%	0-17 Days	0	0.00%	0-17 Days	0	0.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	0	100%		0	100%		0	100%

GREAT NORTHERN INS CO
Ncci - 14567

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	0	0.00%	0-17 Days	0	0.00%	0-17 Days	1	100.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	0	100%		0	100%		1	100%

GREAT NORTHERN NEKOOSA CORP
Ncci - S716

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	0	0.00%	0-17 Days	0	0.00%	0-17 Days	1	100.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	0	100%		0	100%		1	100%

Compliance Report

01/01/2005 - 12/31/2005

GREAT WEST CASUALTY

Ncci - 11371

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	1	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%		1	100%			1	100%		

HANNAFORD BROTHERS

Ncci - S381

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	73	96.05%		0-17 Days	70	92.11%		0-17 Days	39	95.12%	
15-21 Days	2	2.63%		18-26 Days	4	5.26%		18-26 Days	2	4.88%	
22-28 Days	1	1.32%		27-34 Days	2	2.63%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	76	100%		76	100%			41	100%		

HANOVER INSURANCE CO

Ncci - 13633

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	22	88.00%		0-17 Days	23	92.00%		0-17 Days	14	87.50%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	1	6.25%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	4.00%		35+ Days	2	8.00%		35+ Days	1	6.25%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	2										
Total	25	100%		25	100%			16	100%		

Compliance Report

01/01/2005 - 12/31/2005

HARTFORD CASUALTY INS. CO.
Ncci - 14397

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	3	100.00%		0-17 Days	1	33.33%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	1	33.33%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	1	33.33%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	3	100%		3	100%			0	100%		

HARTFORD FIRE INSURANCE COMPAN
Ncci - 13269

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	4	80.00%		0-17 Days	4	80.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	1	20.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	1										
Total	5	100%		5	100%			0	100%		

HARTFORD INSURANCE CO OF THE M
Ncci - 20605

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	6	75.00%		0-17 Days	4	50.00%		0-17 Days	2	66.67%	
15-21 Days	1	12.50%		18-26 Days	2	25.00%		18-26 Days	0	0.00%	
22-28 Days	1	12.50%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	2	25.00%		35+ Days	1	33.33%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	8	100%		8	100%			3	100%		

Compliance Report

01/01/2005 - 12/31/2005

HARTFORD UNDERWRITERS INS CO
Ncci - 10456

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	7	46.67%		0-17 Days	7	46.67%		0-17 Days	0	0.00%	
15-21 Days	4	26.67%		18-26 Days	2	13.33%		18-26 Days	1	50.00%	
22-28 Days	2	13.33%		27-34 Days	1	6.67%		27-34 Days	0	0.00%	
29+ Days	2	13.33%		35+ Days	5	33.33%		35+ Days	1	50.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	15	100%		15	100%			2	100%		

HELMSMAN MANAGEMENT SERVICE
Ncci - S321

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%		1	100%			0	100%		

INDEMNITY INS CO OF NORTH AMER
Ncci - 25437

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	3	50.00%		0-17 Days	4	66.67%		0-17 Days	4	80.00%	
15-21 Days	1	16.67%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	2	33.33%		35+ Days	2	33.33%		35+ Days	1	20.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	6	100%		6	100%			5	100%		

Compliance Report

01/01/2005 - 12/31/2005

INS CO OF THE STATE OF PENNSYL
Ncci - 13889

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	18	64.29%	0-17 Days	13	46.43%	0-17 Days	7	87.50%
15-21 Days	1	3.57%	18-26 Days	3	10.71%	18-26 Days	0	0.00%
22-28 Days	1	3.57%	27-34 Days	1	3.57%	27-34 Days	0	0.00%
29+ Days	8	28.57%	35+ Days	11	39.29%	35+ Days	1	12.50%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	28	100%	28	100%		8	100%	

INTERFACE FABRIC GROUP
Ncci - S0029

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	0	0.00%	0-17 Days	0	0.00%	0-17 Days	0	0.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	0	100%	0	100%		0	100%	

LIBERTY MUTUAL INSURANCE CORP
Ncci - 27243

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	0	0.00%	0-17 Days	0	0.00%	0-17 Days	0	0.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	0	100%	0	100%		0	100%	

Compliance Report

01/01/2005 - 12/31/2005

LIBERTY INSURANCE CORP.

Ncci - 21814

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	80	89.89%		0-17 Days	78	87.64%		0-17 Days	37	97.37%	
15-21 Days	2	2.25%		18-26 Days	6	6.74%		18-26 Days	1	2.63%	
22-28 Days	2	2.25%		27-34 Days	2	2.25%		27-34 Days	0	0.00%	
29+ Days	4	4.49%		35+ Days	3	3.37%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	1										
Total	89	100%		89	100%			38	100%		

LIBERTY MUTUAL FIRE INSURANCE

Ncci - 16586

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	19	82.61%		0-17 Days	19	82.61%		0-17 Days	14	82.35%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	1	4.35%		27-34 Days	1	4.35%		27-34 Days	2	11.76%	
29+ Days	3	13.04%		35+ Days	3	13.04%		35+ Days	1	5.88%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	23	100%		23	100%			17	100%		

LIBERTY MUTUAL INS CO

Ncci - 15628

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	9	90.00%		0-17 Days	8	80.00%		0-17 Days	22	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	10.00%		35+ Days	2	20.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	10	100%		10	100%			22	100%		

Compliance Report

01/01/2005 - 12/31/2005

MAINE AUTOMOBILE DEALERS
Ncci - S803

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	46	93.88%		0-17 Days	49	100.00%		0-17 Days	14	100.00%	
15-21 Days	3	6.12%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	49	100%		49	100%			14	100%		

MAINE EMPLOYERS MUTUAL INSURAN
Ncci - 30449

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1405	84.13%		0-17 Days	1515	90.72%		0-17 Days	819	93.17%	
15-21 Days	52	3.11%		18-26 Days	58	3.47%		18-26 Days	17	1.93%	
22-28 Days	30	1.80%		27-34 Days	34	2.04%		27-34 Days	7	0.80%	
29+ Days	49	2.93%		35+ Days	63	3.77%		35+ Days	36	4.10%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	134										
Total	1670	100%		1670	100%			879	100%		

MAINE MOTOR TRANSPORT W.C. TRU
Ncci - S385

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	47	92.16%		0-17 Days	49	96.08%		0-17 Days	53	96.36%	
15-21 Days	3	5.88%		18-26 Days	0	0.00%		18-26 Days	2	3.64%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	1.96%		35+ Days	2	3.92%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	51	100%		51	100%			55	100%		

Compliance Report

01/01/2005 - 12/31/2005

MAINE MUNICIPAL ASSOCIATION
Ncci - S801

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	210	87.87%		0-17 Days	208	87.03%		0-17 Days	214	93.45%	
15-21 Days	13	5.44%		18-26 Days	10	4.18%		18-26 Days	3	1.31%	
22-28 Days	4	1.67%		27-34 Days	2	0.84%		27-34 Days	2	0.87%	
29+ Days	11	4.60%		35+ Days	18	7.53%		35+ Days	10	4.37%	
? Days	1	0.42%		? Days	1	0.42%		? Days	0	0.00%	
Alt. Benefits	0										
Total	239	100%		239	100%			229	100%		

MAINE SCHOOL MGNT ASSOC
Ncci - S374

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	113	96.58%		0-17 Days	115	98.29%		0-17 Days	59	100.00%	
15-21 Days	3	2.56%		18-26 Days	1	0.85%		18-26 Days	0	0.00%	
22-28 Days	1	0.85%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	1	0.85%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	117	100%		117	100%			59	100%		

MAINEHEALTH WORKERS' COMPENSAT
Ncci - S0025

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	0	100%		0	100%			0	100%		

Compliance Report

01/01/2005 - 12/31/2005

MARYLAND CASUALTY CO
Ncci - 10545

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	3	60.00%		0-17 Days	2	40.00%		0-17 Days	0	0.00%	
15-21 Days	1	20.00%		18-26 Days	1	20.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	20.00%		35+ Days	2	40.00%		35+ Days	1	100.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	5	100%		5	100%			1	100%		

MASSACHUSETTS BAY INS CO
Ncci - 10006

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	1	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%		1	100%			1	100%		

MHCA WORKERS' COMP FUND
Ncci - S387

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	46	95.83%		0-17 Days	47	97.92%		0-17 Days	51	92.73%	
15-21 Days	1	2.08%		18-26 Days	1	2.08%		18-26 Days	3	5.45%	
22-28 Days	1	2.08%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	1	1.82%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	48	100%		48	100%			55	100%		

Compliance Report

01/01/2005 - 12/31/2005

NATIONAL FIRE INS CO OF HARTFO
Ncci - 12238

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	4	66.67%		0-17 Days	3	50.00%		0-17 Days	0	0.00%	
15-21 Days	1	16.67%		18-26 Days	2	33.33%		18-26 Days	1	100.00%	
22-28 Days	0	0.00%		27-34 Days	1	16.67%		27-34 Days	0	0.00%	
29+ Days	1	16.67%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	6	100%			6	100%			1	100%	

NATIONAL GRANGE MUT INS CO
Ncci - 16322

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	3	33.33%		0-17 Days	1	11.11%		0-17 Days	2	100.00%	
15-21 Days	0	0.00%		18-26 Days	1	11.11%		18-26 Days	0	0.00%	
22-28 Days	2	22.22%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	4	44.44%		35+ Days	7	77.78%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	9	100%			9	100%			2	100%	

NATIONAL UNION FIRE INS CO
Ncci - 13072

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	1	50.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	1	50.00%	
Alt. Benefits	0										
Total	1	100%			1	100%			2	100%	

Compliance Report

01/01/2005 - 12/31/2005

NETHERLANDS INSURANCE COMPANY
Ncci - 14184

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	3	100.00%		0-17 Days	3	100.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	3	100%		3	100%			0	100%		

NEW HAMPSHIRE INS COMPANY
Ncci - 13080

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	9	56.25%		0-17 Days	5	31.25%		0-17 Days	0	0.00%	
15-21 Days	1	6.25%		18-26 Days	1	6.25%		18-26 Days	0	0.00%	
22-28 Days	2	12.50%		27-34 Days	2	12.50%		27-34 Days	0	0.00%	
29+ Days	4	25.00%		35+ Days	8	50.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	16	100%		16	100%			0	100%		

NEWPAGE CORP.
Ncci - S394

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	10	90.91%		0-17 Days	10	90.91%		0-17 Days	6	85.71%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	1	14.29%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	9.09%		35+ Days	1	9.09%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	11	100%		11	100%			7	100%		

Compliance Report

01/01/2005 - 12/31/2005

NO RECORDED COVERAGE

Ncci - NONE

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	0	0.00%	0-17 Days	0	0.00%	0-17 Days	3	30.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%	35+ Days	2	20.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	5	50.00%
Alt. Benefits	0							
Total	0	100%		0	100%		10	100%

NORGUARD INSURANCE COMPANY

Ncci - 25844

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	22	91.67%	0-17 Days	21	87.50%	0-17 Days	7	77.78%
15-21 Days	0	0.00%	18-26 Days	2	8.33%	18-26 Days	0	0.00%
22-28 Days	1	4.17%	27-34 Days	1	4.17%	27-34 Days	0	0.00%
29+ Days	1	4.17%	35+ Days	0	0.00%	35+ Days	2	22.22%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	24	100%		24	100%		9	100%

NORTHERN INSURANCE CO OF NY

Ncci - 13765

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	1	100.00%	0-17 Days	1	100.00%	0-17 Days	0	0.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	1	100%		1	100%		0	100%

Compliance Report

01/01/2005 - 12/31/2005

OLD REPUBLIC INS CO
Ncci - 11509

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	2	50.00%		0-17 Days	2	50.00%		0-17 Days	1	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	25.00%		35+ Days	1	25.00%		35+ Days	0	0.00%	
? Days	1	25.00%		? Days	1	25.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	4	100%		4	100%			1	100%		

ONEBEACON AMERICA INSURANCE CO
Ncci - 14540

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	3	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	0	100%		0	100%			3	100%		

PEERLESS INS CO
Ncci - 11355

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	19	90.48%		0-17 Days	20	95.24%		0-17 Days	12	92.31%	
15-21 Days	2	9.52%		18-26 Days	1	4.76%		18-26 Days	1	7.69%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	21	100%		21	100%			13	100%		

Compliance Report

01/01/2005 - 12/31/2005

PHOENIX INSURANCE
Ncci - 12610

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%
Alt. Benefits	0	

Memorandum of Payment

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%

Notice of Controversy

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

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

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

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

PORTLAND, CITY OF
Ncci - S733

Indemnity Payment

0-14 Days	11	73.33%
15-21 Days	4	26.67%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%
Alt. Benefits	0	

Memorandum of Payment

0-17 Days	9	60.00%
18-26 Days	5	33.33%
27-34 Days	0	0.00%
35+ Days	1	6.67%
? Days	0	0.00%

Notice of Controversy

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

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

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

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

PROTECTIVE INS CO
Ncci - 14788

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%
Alt. Benefits	0	

Memorandum of Payment

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%

Notice of Controversy

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

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

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

Compliance Report

01/01/2005 - 12/31/2005

PUBLIC SERVICE MUTUAL INS CO
Ncci - 16152

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	50.00%		0-17 Days	1	50.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	1	100.00%	
22-28 Days	1	50.00%		27-34 Days	1	50.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	2	100%		2	100%			1	100%		

ROYAL & SUNALLIANCE
Ncci - 13684

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	3	50.00%		0-17 Days	3	50.00%		0-17 Days	3	100.00%	
15-21 Days	3	50.00%		18-26 Days	1	16.67%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	2	33.33%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	6	100%		6	100%			3	100%		

ROYAL INDEMNITY COMPANY
Ncci - 10723

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	0	0.00%		0-17 Days	1	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	1	100.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%		1	100%			1	100%		

Compliance Report

01/01/2005 - 12/31/2005

RYDER CLAIMS SERVICE CORP
Ncci - S350

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	0	100%			0	100%			0	100%	

SAFETY NATIONAL CASUALTY CORP
Ncci - 16349

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%			1	100%			0	100%	

SAVERS PROPERTY & CASUALTY INS
Ncci - 31771

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	0	100%			0	100%			0	100%	

Compliance Report

01/01/2005 - 12/31/2005

SECURITY INSURANCE OF HARTFORD
Ncci - 12572

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	1	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	0	100%			0	100%			1	100%	

SELECTIVE INS CO OF AMERICA
Ncci - 11867

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	1	100.00%		18-26 Days	1	100.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%			1	100%			0	100%	

SELECTIVE INS COMPANY OF NEW Y
Ncci - 15741

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	1	100.00%		18-26 Days	1	100.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	1	100.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%			1	100%			1	100%	

Compliance Report

01/01/2005 - 12/31/2005

SENTRY INSURANCE

Ncci - 15571

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	29	93.55%		0-17 Days	26	83.87%		0-17 Days	2	66.67%	
15-21 Days	1	3.23%		18-26 Days	3	9.68%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	1	33.33%	
29+ Days	1	3.23%		35+ Days	2	6.45%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	31	100%		Total	31	100%		Total	3	100%	

SENTRY SELECT INSURANCE COMPAN

Ncci - 13668

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%		Total	1	100%		Total	0	100%	

SHAW'S SUPERMARKETS INC

Ncci - S316

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	0	100%		Total	0	100%		Total	0	100%	

Compliance Report

01/01/2005 - 12/31/2005

SISTERS OF CHARITY HEALTH SYST
Ncci - S0024

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	3	100.00%	0-17 Days	2	66.67%	0-17 Days	0	0.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	1	33.33%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	3	100%		3	100%		0	100%

SOMPO JAPAN INS COMPANY OF AME
Ncci - 19321

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	0	0.00%	0-17 Days	0	0.00%	0-17 Days	0	0.00%
15-21 Days	1	100.00%	18-26 Days	1	100.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%	35+ Days	1	100.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	1	100%		1	100%		1	100%

ST PAUL FIRE & MARINE INSURANC
Ncci - 13706

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	5	62.50%	0-17 Days	5	62.50%	0-17 Days	7	70.00%
15-21 Days	1	12.50%	18-26 Days	1	12.50%	18-26 Days	1	10.00%
22-28 Days	1	12.50%	27-34 Days	1	12.50%	27-34 Days	0	0.00%
29+ Days	1	12.50%	35+ Days	1	12.50%	35+ Days	2	20.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	8	100%		8	100%		10	100%

Compliance Report

01/01/2005 - 12/31/2005

ST PAUL GUARDIAN INS CO
Ncci - 14230

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	2	100.00%		0-17 Days	2	100.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	1	100.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	2	100%			2	100%			1	100%	

STAR INSURANCE CO
Ncci - 24562

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	10	90.91%		0-17 Days	6	54.55%		0-17 Days	1	33.33%	
15-21 Days	0	0.00%		18-26 Days	1	9.09%		18-26 Days	1	33.33%	
22-28 Days	1	9.09%		27-34 Days	1	9.09%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	3	27.27%		35+ Days	1	33.33%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	11	100%			11	100%			3	100%	

STATE OF MAINE WORKERS COMP DI
Ncci - S369

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	42	27.63%		0-17 Days	111	73.03%		0-17 Days	115	97.46%	
15-21 Days	1	0.66%		18-26 Days	30	19.74%		18-26 Days	1	0.85%	
22-28 Days	0	0.00%		27-34 Days	7	4.61%		27-34 Days	0	0.00%	
29+ Days	1	0.66%		35+ Days	4	2.63%		35+ Days	2	1.69%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	108										
Total	152	100%			152	100%			118	100%	

Compliance Report

01/01/2005 - 12/31/2005

SYNERNET WORKERS' COMPENSATION
Ncci - S0023

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	1	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	0	100%			0	100%			1	100%	

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

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	1	100.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	1	100%			1	100%			0	100%	

TD BANKNORTH INS AGENCY TECH S
Ncci - S388

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	77	90.59%		0-17 Days	73	85.88%		0-17 Days	40	97.56%	
15-21 Days	7	8.24%		18-26 Days	8	9.41%		18-26 Days	0	0.00%	
22-28 Days	1	1.18%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	4	4.71%		35+ Days	1	2.44%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	85	100%			85	100%			41	100%	

Compliance Report

01/01/2005 - 12/31/2005

THE HARTFORD
Ncci - 10448

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	2	100.00%	0-17 Days	0	0.00%	0-17 Days	2	100.00%
15-21 Days	0	0.00%	18-26 Days	1	50.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	1	50.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	2	100%		2	100%		2	100%

TRANSCONTINENTAL INSURANCE COM
Ncci - 12688

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	1	100.00%	0-17 Days	1	100.00%	0-17 Days	1	100.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	1	100%		1	100%		1	100%

TRANSPORTATION INSURANCE COMPA
Ncci - 12408

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	0	0.00%	0-17 Days	0	0.00%	0-17 Days	0	0.00%
15-21 Days	1	100.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	1	100.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	1	100%		1	100%		0	100%

Compliance Report

01/01/2005 - 12/31/2005

TRAVELERS CASUALTY & SURETY CO
Ncci - 11223

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	0	0.00%	0-17 Days	0	0.00%	0-17 Days	4	100.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	0	100%		0	100%		4	100%

TRAVELERS INDEMNITY COMPANY OF
Ncci - 13439

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	10	90.91%	0-17 Days	9	81.82%	0-17 Days	13	92.86%
15-21 Days	1	9.09%	18-26 Days	1	9.09%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	1	9.09%	35+ Days	1	7.14%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	11	100%		11	100%		14	100%

TRAVELERS INS CO
Ncci - 10804

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	3	75.00%	0-17 Days	4	100.00%	0-17 Days	5	100.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	1							
Total	4	100%		4	100%		5	100%

Compliance Report

01/01/2005 - 12/31/2005

TRAVELERS PROPERTY CASUALTY CO
Ncci - 13579

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	8	88.89%		0-17 Days	9	100.00%		0-17 Days	13	92.86%	
15-21 Days	1	11.11%		18-26 Days	0	0.00%		18-26 Days	1	7.14%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	9	100%			9	100%			14	100%	

TWIN CITY FIRE INS CO
Ncci - 14974

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	16	59.26%		0-17 Days	12	44.44%		0-17 Days	6	60.00%	
15-21 Days	3	11.11%		18-26 Days	8	29.63%		18-26 Days	0	0.00%	
22-28 Days	3	11.11%		27-34 Days	1	3.70%		27-34 Days	1	10.00%	
29+ Days	3	11.11%		35+ Days	4	14.81%		35+ Days	3	30.00%	
? Days	2	7.41%		? Days	2	7.41%		? Days	0	0.00%	
Alt. Benefits	0										
Total	27	100%			27	100%			10	100%	

UNITED STATES FIDELITY & GUARA
Ncci - 10847

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	3	75.00%		0-17 Days	4	100.00%		0-17 Days	2	100.00%	
15-21 Days	1	25.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	4	100%			4	100%			2	100%	

Compliance Report

01/01/2005 - 12/31/2005

UNITED STATES FIRE INSURANCE C
Ncci - 12777

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	7	77.78%	0-17 Days	7	77.78%	0-17 Days	1	100.00%
15-21 Days	0	0.00%	18-26 Days	1	11.11%	18-26 Days	0	0.00%
22-28 Days	1	11.11%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	1	11.11%	35+ Days	1	11.11%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	9	100%		9	100%		1	100%

UNIVERSAL UNDERWRITERS INS CO
Ncci - 12297

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	0	0.00%	0-17 Days	0	0.00%	0-17 Days	0	0.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	0	100%		0	100%		0	100%

UNIVERSITY OF MAINE SYSTEM
Ncci - S377

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	0	0.00%	0-17 Days	0	0.00%	0-17 Days	1	100.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	0	100%		0	100%		1	100%

Compliance Report

01/01/2005 - 12/31/2005

VALLEY FORGE INSURANCE COMPANY
Ncci - 15032

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	5	100.00%	0-17 Days	5	100.00%	0-17 Days	0	0.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	5	100%	5	100%		0	100%	

VERIZON
Ncci - S729

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	1	100.00%	0-17 Days	1	100.00%	0-17 Days	0	0.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	1	100%	1	100%		0	100%	

VIRGINIA SURETY COMPANY INC
Ncci - 19879

Indemnity Payment			Memorandum of Payment			Notice of Controversy		
0-14 Days	1	100.00%	0-17 Days	1	100.00%	0-17 Days	0	0.00%
15-21 Days	0	0.00%	18-26 Days	0	0.00%	18-26 Days	0	0.00%
22-28 Days	0	0.00%	27-34 Days	0	0.00%	27-34 Days	0	0.00%
29+ Days	0	0.00%	35+ Days	0	0.00%	35+ Days	0	0.00%
? Days	0	0.00%	? Days	0	0.00%	? Days	0	0.00%
Alt. Benefits	0							
Total	1	100%	1	100%		0	100%	

Compliance Report

01/01/2005 - 12/31/2005

WAUSAU BUSINESS INSURANCE CO
Ncci - 27332

Indemnity Payment

Memorandum of Payment

Notice of Controversy

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%
Alt. Benefits 0

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%

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%

2 100%

2 100%

WAUSAU UNDERWRITERS INS CO
Ncci - 18996

Indemnity Payment

Memorandum of Payment

Notice of Controversy

0-14 Days 8 88.89%
15-21 Days 0 0.00%
22-28 Days 0 0.00%
29+ Days 1 11.11%
? Days 0 0.00%
Alt. Benefits 0

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

0-17 Days 8 88.89%
18-26 Days 1 11.11%
27-34 Days 0 0.00%
35+ Days 0 0.00%
? Days 0 0.00%

Total 9 100%

9 100%

9 100%

XL SPECIALTY INSURANCE COMPANY
Ncci - 27944

Indemnity Payment

Memorandum of Payment

Notice of Controversy

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%
Alt. Benefits 0

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%

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

Total 0 100%

0 100%

1 100%

Compliance Report

01/01/2005 - 12/31/2005

YORK INSURANCE COMPANY OF MAIN
Ncci - 36501

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	0	100%			0	100%			0	100%	

ZURICH AMERICAN INSURANCE CO
Ncci - 10863

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	9	50.00%		0-17 Days	8	44.44%		0-17 Days	9	90.00%	
15-21 Days	3	16.67%		18-26 Days	3	16.67%		18-26 Days	0	0.00%	
22-28 Days	1	5.56%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	5	27.78%		35+ Days	7	38.89%		35+ Days	1	10.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Alt. Benefits	0										
Total	18	100%			18	100%			10	100%	

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	3810	81.62%		0-17 Days	3918	83.93%		0-17 Days	2791	92.42%	
15-21 Days	265	5.68%		18-26 Days	296	6.34%		18-26 Days	76	2.52%	
22-28 Days	107	2.29%		27-34 Days	101	2.16%		27-34 Days	21	0.70%	
29+ Days	209	4.48%		35+ Days	344	7.37%		35+ Days	118	3.91%	
? Days	9	0.19%		? Days	9	0.19%		? Days	14	0.46%	
Alt. Benefits	268										
Total	4668	100%			4668	100%			3020	100%	

Appendix J

Compliance Calculation Methodology

2005

EMPLOYER'S FIRST REPORT OF OCCUPATIONAL INJURY OR DISEASE

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

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

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

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

The methodology applied to this measurement is as follows:

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

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

INITIAL 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. 1st day of incapacity if no date employer notified supplied)

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

The Day the Payment is made is:

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

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

FILING OF MEMORANDA OF PAYMENT MEASUREMENT

The filing of the Memoranda of Payment is measured pursuant to the Rules and Regulations of the Maine Workers' Compensation Board. The Workers' Compensation Board promulgates these rules pursuant to 39-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 14th day, but must be received by the 17th day. Three mail days are provided for receipt by the Board. MOPs received after the 17th day may be considered in noncompliance under Section 360(1). Evidence of timely mailing is a rebuttable presumption to a determination of noncompliance under Section 360(1)."

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

This number represents the lessor of:

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

FILING OF INITIAL INDEMNITY NOTICE OF CONTROVERSY MEASUREMENT

The methodology applied to this measurement is as follows:

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

Day Filed is the Day the Notice of Controversy (WCB-9) received at MWCB* minus Box 20B(date employer notified of incapacity or date of incapacity (Box 20A) if no date employer notified is supplied)

: NOCs excluded from this measurement:

1. NOCs submitted for reasons of "Jurisdiction" and "Coverage".
2. NOCs submitted by entities that are not the carrier of record.
3. NOCs filed on "Medical Only" claims.
4. NOCs with subsequent incapacity dates after a Return to Work Date where a claim for compensation could not be determined by the Board.

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