



Pennsylvania Compensation Rating Bureau

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March 10, 2005

PENNSYLVANIA AND DELAWARE CALL FOR EXPERIENCE # 15

CATASTROPHE CODE #48 VALUED AS OF DECEMBER 31, 2004 - DUE APRIL 15, 2005

In accordance with the approved statistical program you are hereby requested to file with the Bureau on or before April 15, 2005, your compensation experience by policy year valued as of December 31, 2004. **Data reported in this Call is subject to the Financial Data Incentive Program (FDIP) and must be submitted using the Financial Data Reporting Application (FDRA).**

This Call pertains to selected loss data regarding the claims attributable to September 11, 2001 as announced in Bureau Circulars No. 1436 (PA) and No. 756 (DE). Information on Catastrophe Code #48 losses was initially collected in a supplemental questionnaire released March 1, 2002. Call #15 incorporates the reporting of this experience within the Bureau Financial Calls, the FDIP and the FDRA.

The definition of Catastrophe Code 48 claims is:

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

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

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

Anthrax and biochemical claims are not included under the definition of Catastrophe Code 48.

This Call will capture the following data:

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

The Call #15 form has been extended to include policy years 2000 and subsequent. However, please be mindful that Catastrophe Code 48 losses are restricted to policy years 2000 and 2001 only.

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