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PENNSYLVANIA AND DELAWARE CALL FOR EXPERIENCE #15

CATASTROPHE CALL VALUED AS OF DECEMBER 31, 2013 - DUE APRIL 15, 2014 IN DELAWARE AND PENNSYLVANIA

In accordance with the approved statistical program you are hereby requested to file with the Bureaus on or before April 15, 2014 in DE and PA, your compensation experience by policy year valued as of December 31, 2013. Data reported in this Call is subject to the Financial Data Incentive Program (FDIP) and must be submitted using the Financial Data Reporting Application (FDRA).

Catastrophe Code #48

As announced in PCRB Circular No. 1436 and DCRB Circular No. 756 Catastrophe Code #48 claims are attributable to:

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

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

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

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

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

Catastrophe Code #87

Catastrophe Code #87 claims are attributable to Workers Compensation occupational disease claims emanating from the rescue, recovery and clean-up work at the World Trade Center between September 11, 2001 and September 12, 2002, and the employer had to order the worker into the WTC site. Volunteers are not covered.

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

Catastrophe Code #77

Catastrophe Code #77 claims are attributable to an explosion at the ConAgra processing plant in Garner, North Carolina on June 9, 2009.

Catastrophe Code #93

Catastrophe Code #93 claims are attributable to an explosion and fire at the Kleen Energy Systems power plant in Middletown, Connecticut on February 7, 2010. The accident date range for claimants is February 7, 2010 through February 14, 2010 which covers losses sustained on the day of the event and any claims for responders thereafter.

Each of these events occurred in states other than Pennsylvania or Delaware and claims are subject to benefits as prescribed by the respective states where the event occurred. It is possible, however, that some claims to which these events apply may be incurred on Pennsylvania or Delaware policies. Such claims should be reported on Call #15.

This Call captures the following data:

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

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