

Statement of Changes in Rate Group Balances
For the Year Ended December 31, 2001 (\$,000's)

Schedule 1
Unaudited

RATE GROUP		CURRENT YEAR							Rate Group Restructuring Cost	Unappropriated Balance (Unfunded Liability) - Ending
		Unappropriated Balance (Unfunded Liability) - Opening	Premium Income	Claims Costs	Operating Costs	Current Year Surplus (Deficit)	Prior Years' Claim Costs	Investment Income		
RATEABLE										
AA	Financial Institutions	1,510	2,402	(1,496)	(207)	698	248	695	(96)	3,055
AB	Insurance Services	(561)	1,137	(1,355)	(228)	(446)	352	306	(64)	(414)
AC	Lawyers & Notaries	(707)	694	(349)	(333)	12	376	163	(44)	(200)
AD	Consultants, Engineers, Architects	325	794	(824)	(534)	(563)	(1,244)	583	(113)	(1,013)
AE	Doctors, Dentists, Optometrists	(1,394)	2,098	(1,506)	(895)	(303)	(3,249)	516	(117)	(4,548)
AF	Brokers, Real Estate, TV & Radio	(735)	1,232	(786)	(554)	(108)	(1,464)	495	(105)	(1,916)
AG	Universities	(291)	2,683	(3,283)	(380)	(981)	(421)	898	(162)	(958)
AH	Public & Private Schools	(3,889)	24,532	(22,722)	(2,702)	(893)	(10,003)	7,152	(1,341)	(8,974)
AI	Restaurants, Pubs, Night Clubs	2,703	12,729	(16,703)	(2,567)	(6,542)	(215)	4,553	(800)	(3,011)
AJ	Auto Dealership (sales & service)	(2,992)	8,996	(9,419)	(795)	(1,219)	(4,895)	4,181	(800)	(5,724)
AK	Wood Furniture, Metal Production & Manufacturing	868	5,865	(4,816)	(880)	169	(3,286)	2,978	(545)	183
AL	Hotels, Motels & Resorts	3,986	11,203	(13,309)	(1,524)	(3,629)	(4,330)	4,977	(890)	114
AM	Auto Repair, Body & Glass	1,073	15,526	(13,264)	(2,411)	(150)	(10,990)	10,120	(1,930)	(1,875)
AN	Hospitals (acute care)	19,370	61,306	(62,371)	(4,947)	(6,012)	(10,520)	22,026	(3,753)	21,111
AO	Long Term Care Facilities	2,992	31,041	(34,542)	(2,187)	(5,688)	(5,719)	5,946	(1,053)	(3,484)
AP	Plywood Manufacturing, Non-alcoholic Beverage Manufacturing, Glass Installation	2,106	13,043	(17,672)	(1,851)	(6,480)	(12,687)	8,007	(1,480)	(10,534)
AQ	Alcoholic Beverage Manufacturing, Pressed Board Manufacturing	2,683	6,834	(5,188)	(633)	1,014	(1,912)	3,301	(570)	4,515
AR	Fiberglass, Aluminum Window Manufacturing	3,633	6,845	(5,918)	(689)	238	(3,424)	3,751	(636)	3,562
AS	Concrete Manufacturing, Meat Cutting, Fruit & Vegetable Processing	2,698	6,553	(5,609)	(723)	222	(867)	4,116	(733)	5,436
AT	Sheet Metal Fabrication, Baked Goods Manufacturing	575	11,146	(13,965)	(1,125)	(3,944)	(7,784)	4,192	(761)	(7,723)
AU	Prefabricated Building Manufacturing, Sausage Manufacturing, Plastic Film Manufacturing	(2,485)	4,532	(7,739)	(673)	(3,879)	(7,902)	2,389	(501)	(12,379)
AV	Milk Manufacturing, Plastic Production Manufacturing	5,335	4,786	(4,871)	(533)	(619)	(1,541)	3,258	(535)	5,897
AW	Auto, Plane, Recreational Vehicle Assembly, Poultry Processing	7,926	9,054	(7,060)	(651)	1,343	2,429	4,333	(678)	15,351
AX	Foundry, Concrete Product Manufacturing	7,152	5,977	(4,762)	(722)	493	(1,606)	4,520	(749)	9,809
AY	Wooden Component Manufacturing	8,369	13,805	(12,191)	(1,564)	51	(7,553)	8,279	(1,434)	7,711
AZ	Highway Maintenance, Paving Services	1,208	8,735	(8,957)	(1,575)	(1,797)	(8,244)	5,907	(1,122)	(14,048)
BA	Road Construction / Maintenance, Finishing Carpentry	2,115	10,778	(7,855)	(1,521)	1,402	(6,191)	8,662	(1,628)	4,361
BB	Open Pit Metal Mining, Nurseries, Recreational Vehicle Sales	(852)	7,296	(6,298)	(894)	104	(5,587)	4,488	(820)	(2,666)
BC	Open Pit Coal Mining, Farming, Orchards	5,086	7,749	(7,971)	(1,218)	(1,441)	(10,125)	6,184	(1,068)	(1,364)
BD	Building Construction	413	19,806	(17,420)	(3,482)	(1,095)	(19,637)	10,652	(1,983)	(11,850)
BE	Painting, Welding Services, Floor Covering Installation	8,554	12,097	(12,221)	(2,274)	(2,399)	(13,039)	11,790	(2,155)	2,751
BF	Drywalling, Concrete Repair, Siding Installation	3,399	9,825	(9,861)	(1,395)	(1,430)	(14,021)	8,694	(1,611)	(4,969)
BG	Structural Concrete, Masonry, Plastering	3,872	3,396	(8,467)	(1,101)	(6,172)	(7,076)	5,873	(1,103)	(4,606)
BH	Low Slope Roofing, Framing	5,281	6,877	(7,128)	(1,205)	(1,455)	(6,697)	6,497	(1,182)	2,444
BJ	Couriers, Towing, Flyer Delivery	1,221	10,047	(10,223)	(1,078)	(1,254)	(3,840)	2,833	(482)	(1,521)
BK	Grain Elevators, Dump Trucks	3,184	5,872	(9,165)	(608)	(3,902)	(1,500)	3,396	(582)	597
BL	Taxis, Quarries, Helicopter VFR (Visual Field Rule) Operation	(354)	6,179	(3,658)	(632)	1,890	(4,838)	4,593	(873)	417
BM	Marine Terminals	1,903	19,290	(21,863)	(1,288)	(3,861)	(1,032)	7,521	(1,368)	3,162
BN	Oil / Gas Drilling, Exploration, Fish Farms	7,116	9,148	(8,030)	(1,374)	(256)	(10,652)	11,510	(2,097)	5,622
BO	Log Hauling, Barges, Log Towing	5,112	16,977	(16,944)	(2,197)	(2,164)	(18,970)	11,427	(2,127)	(6,722)
BP	Electronic Products Manufacturing Drug Wholesale	(141)	2,069	(2,531)	(519)	(980)	(543)	661	(118)	(1,122)
BQ	Electronic, Light Equipment, Machine Parts < 500 lbs Wholesale	(374)	2,320	(3,466)	(503)	(1,648)	(2,214)	785	(147)	(3,598)
BR	Department Stores, Gas Bars, Car Rentals	1,266	6,449	(6,585)	(752)	(888)	(788)	2,839	(494)	1,935
BS	Retail - Light Industrial Equipment, Machinery, Power Tool Rental < 500 lbs	(2,803)	3,681	(4,498)	(637)	(1,454)	(1,514)	2,267	(480)	(3,983)
BT	Supermarkets, Garden Supply	4,803	16,883	(23,036)	(1,889)	(8,041)	(7,015)	7,571	(1,332)	(4,014)
BU	Home Improvement Centres, Fish Wholesale	1,319	4,840	(5,105)	(560)	(825)	866	3,157	(577)	3,939
BV	Colleges, Trade or Vocational School	8	1,861	(1,882)	(552)	(573)	(889)	779	(134)	(809)
BW	Consulting nes, Religious, Publishers, Libraries	2,355	3,016	(2,075)	(934)	8	(2,812)	1,038	(157)	431
BX	Small Household Appliance Repair, Gas Utilities	1,353	2,097	(3,004)	(391)	(1,298)	221	1,269	(211)	1,334
BY	Telephone Services, Clerical Worker Supply	3,802	5,226	(5,081)	(652)	(507)	(4,585)	2,416	(386)	740
BZ	Counseling nes, Hair Styling, Day Care	(1,533)	6,286	(7,931)	(1,433)	(3,078)	(2,558)	1,928	(377)	(5,617)
CA	Electric Utilities, Unions, Art Galleries, Museums	3,886	5,206	(4,703)	(1,091)	(587)	(7,574)	4,397	(791)	(670)
CB	Indian Bands, Golf Courses, Veterinaries	(928)	7,063	(6,876)	(905)	(717)	(6,124)	2,453	(446)	(5,762)
CC	Property Management, Fixed Wing IFR (Instrument Field Rule), Aircraft Repair	1,321	9,536	(8,238)	(1,865)	(567)	(5,338)	3,977	(699)	(1,307)
CD	Movie Production, Service Stations, Gyms	(151)	10,238	(7,755)	(772)	1,711	1,077	2,199	(376)	4,460
CE	Security Alarms, Cable TV, Job Training, Surveying, Laundromats	3,956	7,542	(6,857)	(715)	(30)	(503)	2,928	(472)	5,879
CF	Residential SS Facilities, Security Patrols, Major Household Appliance Repair	7,184	7,233	(9,183)	(681)	(2,631)	(2,300)	2,272	(317)	4,208
CG	Janitorial Services, Community Health Support Services, Forest Management Consulting	6,592	16,319	(14,699)	(1,546)	73	(5,017)	4,531	(714)	5,465
CH	Heavy Equipment, Parts Sales, Service, Repair (>500lbs)	478	9,946	(10,057)	(1,493)	(1,604)	(6,003)	6,045	(1,094)	(2,178)
CI	Underground Mining, Ranching	7,006	4,095	(6,678)	(1,203)	(3,786)	(9,148)	8,460	(1,530)	1,002
CJ	Landscaping, Fruit & Vegetable Packing, Car Wash	3,623	4,760	(4,640)	(736)	(617)	(2,699)	2,324	(370)	2,261
CK	Short Term Care	1,969	4,815	(5,224)	(382)	(790)	(465)	1,643	(271)	2,086
CL	Homemaker Services, Ski Hills	(3,743)	6,959	(6,925)	(852)	(818)	(292)	3,395	(686)	(2,144)
CM	Catering, Septic Tank Svcs, Domestic Cleaning	1,452	4,351	(4,473)	(684)	(806)	(2,755)	1,906	(348)	(552)
CN	Commercial Marine Vessel Manufacturing, Services, Repair, Cable Logging, Bridge Construction & Repair	22,373	22,513	(13,775)	(2,526)	6,212	(24,891)	24,188	(4,271)	23,612
CO	Manual Tree Falling, Helicopter Logging	2,776	5,577	(12,283)	(1,742)	(8,449)	(16,359)	12,370	(2,412)	(12,074)
CP	Integrated Logging, Ground Skidding	31,617	33,805	(43,478)	(7,815)	(17,488)	(62,635)	44,261	(8,024)	(12,269)
CQ	Publishing with Printing, Clothing Manufacturing	1,448	3,469	(3,449)	(517)	(497)	(1,503)	1,316	(220)	543
CR	Printing, Oil Refining / Production	(2,376)	6,110	(6,086)	(966)	(941)	(6,742)	2,333	(459)	(8,187)
CS	Shake or Shingle Mills, Steep Slope Roofing, Concrete Reinforcing	9,041	9,379	(11,656)	(1,424)	(3,701)	(9,025)	8,935	(1,587)	3,662
CT	Tree Planting	743	2,137	(2,629)	(302)	(795)	(275)	1,102	(191)	584
CU	Fishing	1,783	6,535	(6,187)	(1,052)	(703)	(4,299)	7,054	(1,329)	2,507

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RATE GROUP		CURRENT YEAR							Rate Group Restructuring Cost	Unappropriated Balance (Unfunded Liability) - Ending
		Unappropriated Balance (Unfunded Liability) - Opening	Premium Income	Claims Costs	Operating Costs	Current Year Surplus (Deficit)	Prior Years' Claim Costs	Investment Income		
RATEABLE										
CV	Pulp & Paper Mill, Miscellaneous Manufacturing	(3,369)	5,934	(7,368)	(1,480)	(2,914)	(5,249)	6,032	(1,213)	(6,713)
CW	Machine Shops, Engine Rebuild, Tool & Die Manufacturing	1,919	6,610	(6,425)	(910)	(726)	(7,600)	4,776	(870)	(2,500)
CX	Carpentry Shop, Marine Pleasure Craft Manufacturing	2,340	9,661	(11,025)	(1,007)	(2,371)	492	4,051	(710)	3,803
CY	Fish Processing / Canning	(2,438)	5,385	(6,413)	(547)	(1,575)	(1,888)	2,233	(457)	(4,126)
CZ	Sawmills	28,705	32,421	(29,582)	(5,510)	(2,671)	(53,017)	41,572	(7,545)	7,044
DA	Structural Metal Product Fabrication	1,660	10,574	(11,961)	(1,337)	(2,724)	(6,724)	6,060	(1,125)	(2,854)
DB	Heavy Equipment ,Machinery ,Parts Manufacturing or Installation (>500lbs)	4,277	8,381	(5,472)	(816)	2,093	(5,513)	4,444	(761)	4,539
DC	Electrical Work	6,185	8,364	(5,989)	(1,131)	1,244	(3,431)	6,475	(1,122)	9,351
DD	Land Clearing, Excavation, Gas Pipeline Construction / Repair	2,355	15,910	(10,082)	(2,318)	3,511	(11,197)	8,884	(1,654)	1,899
DE	Plumbing & Heating Installation & Repair	1,195	9,170	(12,532)	(1,610)	(4,972)	(10,244)	7,363	(1,410)	(8,068)
DF	Pulp & Paper Mills, Smelters	8,781	8,747	(6,184)	(1,323)	1,240	(12,479)	10,026	(1,790)	5,778
DG	House & Other Wood Frame Construction & Renovation	7,643	16,189	(20,366)	(3,955)	(8,133)	(8,871)	19,159	(3,571)	6,227
DH	Bus Line, Railways, Ferry Services	(1,393)	8,556	(6,916)	(677)	962	(2,192)	3,463	(671)	169
DI	General Trucking, Garbage Removal	17,919	42,263	(47,371)	(4,658)	(9,766)	(37,997)	27,644	(5,030)	(7,231)
DK	General Retail, Auction Houses	3,015	17,611	(19,816)	(3,044)	(5,249)	(5,263)	8,126	(1,501)	(872)
DL	Wholesale	1,430	6,904	(6,954)	(922)	(971)	(2,622)	2,838	(490)	184
DM	Food, Beverage, Tobacco Product Wholesale	4,684	7,896	(6,114)	(559)	1,223	(563)	2,483	(388)	7,440
DN	EI Job Creation	372	185	(86)	(17)	82	(86)	85	(10)	442
DO	Local Government and Related Operations	17,598	30,642	(30,330)	(3,418)	(3,106)	(12,163)	15,887	(2,719)	15,496
DP	Computer Consulting, Accounting, Travel Agency	(1,557)	1,583	(1,148)	(1,091)	(656)	(1,376)	276	(71)	(3,384)
DQ	Paper Box Manufacturing, Wood Mill Saw Manufacturing, Animal Feed Manufacturing, Cement Manufacturing	182	4,327	(4,996)	(446)	(1,115)	1,695	1,968	(351)	2,379
Rateable - Subtotal		319,111	918,510	(945,955)	(127,013)	(154,458)	(620,650)	578,404	(104,531)	17,875
Self-Insured - Subtotal		0	81,026	(44,740)	(6,250)	30,036	(37,348)	7,312	0	0
All Classes - Subtotal		319,110.57	999,536	(990,696)	(133,263)	(124,422)	(657,998)	585,716	(104,531)	17,875
Pre-2000 Subclass Surplus		331,171	(90,101)	0	0	(90,101)	0	0	24,531	265,602
Pre-2000 Subclass Deficit		(229,314)	0	0	0	0	0	0	80,000	(149,314)
TOTAL		420,968	909,435	(990,696)	(133,263)	(214,523)	(657,998)	585,716	0	134,163