Received Fax : Jan 12 2004 2:24PM Fax Station : WY Insurance Department P. 2

01/12/2004 MON 16:38 FAX 002/007

OHIC
Insurance Company
a MLMIC Group company

January 12, 2004

Mr. Ken Vines
Commissioner
Wyoming Insurance Department
Herschler Building, 3rd Floor East
1220West 25th Street
Cheyenne, WY 82002

Dear Ken:

Without further adieu, enclosed are the responses to questions 1, 2, 3 and 4. As I have stated all along, OHIC does not capture the economic versus non-economic damages.

I believe this is the final information of what you had requested from OHIC. Thank you for you patience and good luck with the tort reform efforts.

Sincerely,

Melissa S. Denison, CPCU, ARe
Director of Business Development

155 East Broad Street / Columbus, Ohio 43215-3614 / (614) 221-7777 / (800) 666-6442 / FAX (614) 461-1120
http://www.ohic.com

Received Fax : Jan 12 2004 2:24PM Fax Station : WY Insurance Department p . 3

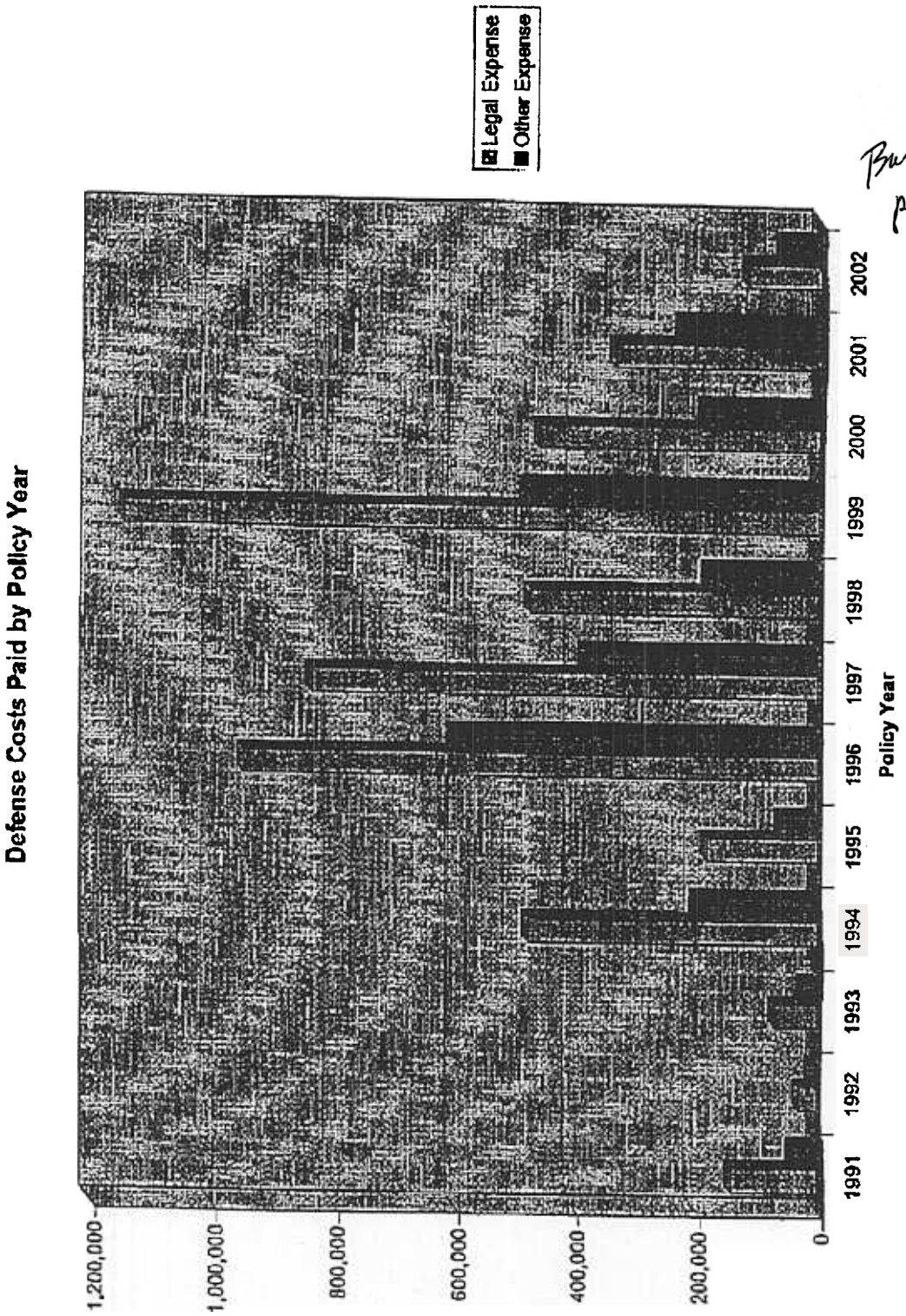
1. Payments made for Wyoming risks under medical malpractice insurance policies with a separate breakout of amounts paid for jury verdicts and for settlements.

Policy Year	Settlements	Verdict Awards
1991	9,034	0
1992	67,208	0
1993	360,000	0
1994	1,741,892	90,000
1995	268,420	0
1996	5,546,892	0
1997	2,501,109	0
1998	910,973	0
1999	2,233,946	0
2000	1,783,030	0
2001	311,176	0
2002	215,000	0
	15,988,680	90,000

2. The defense costs paid for Wyoming risks under medical malpractice insurance polices with a separate breakout of amounts paid to attorneys and for other defense costs.

Policy Year	Legal Expense	Other Expense
1991	142,963	43,348
1992	31,381	9,986
1993	70,296	25,102
1994	478,121	199,525
1995	181,072	62,529
1996	948,437	604,762
1997	836,942	384,696
1998	476,239	183,891
1999	1,145,831	485,612
2000	463,513	190,782
2001	338,534	231,884
2002	120,669	67,267
	5,233,998	2,489,384

Bar graph of previous page #15



Received Fax : Jan 12 2004 2:24PM Fax Station : WY Insurance Department p. 6

3. Of the amounts listed in the answer to No. 1 above, a separate breakout of economic and non-economic damages paid. (Policy years 1991 - 2003) *Data not available to provide a detailed breakdown of economic vs. non-economic

Indemnity Paid	Economic	Non- Economic
$16,097,430*	$2,476,587	$3,824,606

Received Fax : Jan 12 2004 2:24PM Fax Station : WY Insurance Department p. 7

4. The amount of reserves calculated for pending Wyoming cases not yet paid. This question requires only information for current pending cases.

Indemnity Reserve	Expense Reserve (Legal & Other)
$14,727,076	$1,886,435

Received Fax : Oct 28 2003 1:58PM Fax Station : WY Insurance Department p. 2

OHIC
Insurance Company
a MLMIC Group company

October 28, 2003

Kenneth G. Vines
Insurance Commissioner
The State of Wyoming Insurance Department
Herschler Building
122 West 25th Street
Cheyenne, Wyoming 82002

RE: Wyoming Specific Medical Malpractice Insurance Data

Dear Mr. Vines:

The information you requested in your letter dated September 24, 2003 is outlined below. As indicated, some of the information will require additional time to prepare, as our monthly management reports do not capture the information.

1. Within our management reports we do not capture the information separately for jury verdicts and settlements. We can get this information as we track all trials, but this requires manual intervention and will take additional time.
2. Within our management reports we do not capture the information separately. We can get this information, but this requires manual intervention and will take additional time.
3. We do not capture this information. We can make a gross assumption in that when we know the economic damages, any difference between economic and total indemnity paid is for non-economic damages. We can get this information, but this requires manual intervention and will take additional time.
4. Per the Wyoming State page 14 of the 2002 Annual Statement the OHIC has $7,842,626 in Direct Losses Unpaid.
5. See attached exhibit "Total Wyoming Loss Ratio Analysis".
6. See attached exhibits "Physician Frequency Analysis" and "Facility Frequency Analysis".
7. Per the Wyoming State page 14 of the 2002 Annual Statement the OHIC paid $1,320,209 in Direct Defense and Cost Containment Expenses.
8. See attached exhibits " Wyoming Incurred Loss and ALAE Ratio by Rate Group" and "OHIC Rates Groups and ISO Codes".
9. On average the cost including airfare, car rentals, hotel expenses and the expense of the actual seminars/visits is $3,000 per week. Typically OHIC personnel is in the state for physician risk management initiatives three times per year.
10. In calculation of the Wyoming medical professional liability rates, OHIC uses both Wyoming and countrywide experience.
11. In my opinion there is no lack of competition in Wyoming. On a per capita basis, Wyoming has a greater portion of medial liability carriers per physician than other states served by OHIC. Wyoming has roughly 850 practicing doctors and three traditional insurance carriers. Ohio has roughly 25,000 physicians and six traditional insurance carriers. While increased competition can stabilize a market, attracting other carriers to Wyoming could dilute the market share and cost benefit to the point that companies would leave.

Once we have compiled the outstanding data, I will forward a complete set of material to your office. Should you have any questions about the information provided, please contact me.

Sincerely,

Melissa Denison

Melissa S. Denison, CPCU, ARe
Director of Business Development

Enclosures

155 East Broad Street / Columbus, Ohio 43215-3614 / (614) 221-7777 / (800) 666-6442 / FAX (614) 461-1120
http://www.ohic.com

Received Fax : Oct 28 2003 1:58PM Fax Station : WY Insurance Department p. 3

Oct.28 2003 5:13PM OHIC INSURANCE CO No.2266 P 3/1

OHIC Insurance Company
Wyoming Incurred Loss + ALAE Ratio by Rate Group
data as of 12/31/2002

Question # 8

Rate Group	1999 Incurred Loss + ALAE Ratio	2000 Incurred Loss + ALAE Ratio	2001 Incurred Loss + ALAE Ratio	2002 Incurred Loss + ALAE Ratio	4 Year Policy Year Direct Written Premium	4 Year Incurred Loss + ALAE Ratio
0	42%	0%	0%	0%	1,197,560	6%
1A	9%	337%	50%	2%	686,161	82%
1B	3%	0%	0%	69%	1,181,700	22%
2	94%	22%	122%	24%	2,037,439	62%
3	190%	0%	0%	29%	1,179,198	42%
3A	408%	110%	1%	33%	1,198,865	77%
4	25%	51%	126%	64%	464,512	70%
5	46%	144%	111%	61%	3,574,728	88%
6		0%	0%	0%	84,814	0%
7	147%	54%	128%	247%	3,446,485	162%
8	0%	1%	0%	0%	498,881	0%

Rate Group (0-3)	115%	48%	38%	24%	7,481,723	48%
Rate Group (4-8)	86%	86%	111%	140%	8,069,420	112%

WYOMING

OHIC INSURANCE COMPANY
PROFESSIONAL LIABILITY
HEALTHCARE PROFESSIONALS
a MLMIC Group company

STATE RATE SECTION

III. OHIC RATE GROUPS AND ISO CODES

0	80232	Hypnosis
	80235	Physiatry
	80240	Forensic/Legal Medicine
	80248	Nutrition
	80249	Physychiatry - Including Children
	80250	Psychoanalysis
	80251	Psychosomatic Medicine
	80254	Allergy
	80256	Dermatology - No Surgery
	80263	Opthalmology - No Surgery
	80266	Pathology - No Surgery
	80268	Physicians - No Surgery - N.O.C
	80999	Corporate/Partnership Liability
	84232	Hypnosis - D.O
	84235	Physiatry - D.O
	84240	Forensic/Legal Medicine - D.O
	84248	Nutrition - D.O
	84249	Physychiatry - Including Children - D.O
	84250	Psychoanalysis - D.O
	84251	Psychosomatic Medicine - D.O
	84254	Allergy - D.O
	84256	Dermatology - No Surgery - D.O
	84263	Opthalmology - No Surgery - D.O
	84266	Pathology - No Surgery - D.O
	84268	Physicians - No Surgery - N.O.C - D.O.
1A	80230	Aerospace Medicine
	80231	General Preventative Medicine - No Surgery
	80233	Occupational Medicine
	80234	Pharmacology - Clinical
	80236	Public Health
	80237	Diabetes - No Surgery
	80238	Endocrinology - No Surgery
	80241	Gastorenterology - No Surgery
	80243	Geriatrics - No Surgery
	80244	Gynecology - No Surgery
	80245	Hematology - No Surgery
	80246	Infectious Diseases - No Surgery
	80247	Rhinology - No Surgery
	80252	Rheumatology - No Surgery
	80255	Cardiovascular Disease - No Surgery
	80259	Neoplastic Diseases - No Surgery
	80260	Nephrology - No Surgery
	80262	Nuclear Medicine
	80264	Otology - No Surgery
	80265	Otorhinolaryngology - No Surgery
	80269	Pulmonary Disease - No Surgery
	80294	Physicians - Minor Surgery - N.O.C
	80420	Family Physicians or General Practitioners - No Surgery

155 E. Broad Street / Columbus, Ohio 43215-3814 / (614) 221-7777 / (800) 666-6442 / FAX (614) 461-1120
http://www.ohic.com

WYOMING

OHIC INSURANCE COMPANY
PROFESSIONAL LIABILITY
HEALTHCARE PROFESSIONALS
a MLMIC Group company

STATE RATE SECTION

III. OHIC RATE GROUPS AND ISO CODES

1A (cont.)	84230	Aerospace Medicine - D O
	84231	General Preventative Medicine - No Surgery - D O
	84233	Occupational Medicine - D O
	84234	Pharmacology - Clinical - D O
	84236	Public Health - D O
	84237	Diabetes - No Surgery - D O
	84238	Endocrinology - No Surgery - D O
	84241	Gastorenterology - No Surgery - D O
	84243	Geriatrics - No Surgery - D O.
	84244	Gynecology - No Surgery - D O
	84245	Hematology - No Surgery - D O
	84246	Infectious Diseases - No Surgery - D O
	84247	Rhinology - No Surgery - D O
	84252	Rheumatology - No Surgery - D O.
	84255	Cardiovascular Disease - No Surgery - D O
	84259	Neoplastic Diseases - No Surgery - D O
	84260	Nephrology - No Surgery - D.O.
	84262	Nuclear Medicine - D O
	84264	Otology - No Surgery - D O
	84265	Otorhinolaryngology - No Surgery - D O.
	84269	Pulmonary Disease - No Surgery - D O
	84420	Family Physicians or General Practitioners - No Surgery - D O
1B	80253	Radiology - Diagnostic - No Surgery
	80257	Internal Medicine - No Surgery
	80267	Pediatrics - No Surgery
	80282	Dermatology - Minor Surgery
	80289	Opthalmology - Minor Surgery
	84253	Radiology - Diagnostic - No Surgery - D O
	84257	Internal Medicine - No Surgery - D O
	84261	Neurology - Including Children - No Surgery - D O
	84267	Pediatrics - No Surgery - D.O
	84282	Dermatology - Minor Surgery - D O
	84289	Opthalmology - Minor Surgery - D O
2	80101	Broncho-Esophagology
	80114	Surgery - Opthamology
	80251	Neurology - Including Children - No Surgery
	80270	Rhinology - Minor Surgery
	80271	Diabetes - Minor Surgery
	80272	Endocrinology - Minor Surgery
	80274	Gastorenterology - Minor Surgery
	80276	Geriatrics - Minor Surgery
	80277	Gynecology - Minor Surgery
	80278	Hematology - Minor Surgery
	80279	Infectious Diseases - Minor Surgery
	80280	Radiology - Diagnostic - Minor Surgery
	80281	Cardiovascular Disease - Minor Surgery
	80283	Intensive Care Medicine
	80284	Internal Medicine - Minor Surgery

155 E Broad Street / Columbus, Ohio 43215-3614 / (614) 221-7777 / (800) 666-6442 / FAX (614) 461-1120
http://www.ohic.com

WYOMING

OHIC INSURANCE COMPANY
PROFESSIONAL LIABILITY
HEALTHCARE PROFESSIONALS
a MLMIC Group company

STATE RATE SECTION

III. OHIC RATE GROUPS AND ISO CODES

2 (cont.)	80285	Laryngology - Minor or No Surgery
	80286	Neoplastic Diseases - Minor Surgery
	80287	Nephrology - Minor Surgery
	80288	Neurology - Including Children - Minor Surgery
	80290	Otology - Minor Surgery
	80291	Otorhinolaryngology - Minor Surgery
	80292	Pathology - Minor Surgery
	80293	Pediatrics - Minor Surgery
	80421	Family Physicians or General Practitioners - Minor Surgery
	80425	Radiation/Laser Therapy
	80431	Shock Therapy
	84101	Broncho-Esophagology - D O
	84114	Surgery - Opthamology - D O
	84270	Rhinology - Minor Surgery - D O
	84271	Diabetes - Minor Surgery - D O
	84272	Endocrinology - Minor Surgery - D.O
	84274	Gastroenterology - Minor Surgery - D O
	84276	Geriatrics - Minor Surgery - D O
	84277	Gynecology - Minor Surgery - D O
	84278	Hematology - Minor Surgery - D.O
	84279	Infectious Diseases - Minor Surgery - D.O
	84280	Radiology - Diagnostic - Minor Surgery - D O
	84281	Cardiovascular Disease - Minor Surgery - D O
	84283	Intensive Care Medicine - D.O.
	84284	Internal Medicine - Minor Surgery - D O
	84285	Laryngology - Minor or No Surgery - D O.
	84286	Neoplastic Diseases - Minor Surgery - D O
	84287	Nephrology - Minor Surgery - D.O
	84288	Neurology - Including Children - Minor Surgery - D O
	84290	Otology - Minor Surgery - D O
	84291	Otorhinolaryngology - Minor Surgery - D O
	84292	Pathology - Minor Surgery - D O.
	84293	Pediatrics - Minor Surgery - D O
	84354	Orthopedics - Minor Surgery - D O.
	84421	Family Physicians or General Practitioners - Minor Surgery - D O
	84431	Shock Therapy - D O
3A	80151	Anesthesiology
	84151	Anesthesiology - D O
3	80103	Surgery - Endocrinology
	80104	Surgery - Gastroenterology
	80105	Surgery - Geriatrics
	80106	Surgery - Laryngology
	80107	Surgery - Neoplastic
	80108	Surgery - Nephrology
	80115	Surgery - Colon and Rectal
	80145	Surgery - Urological
	80158	Surgery - Otology
	80159	Surgery - Otorhinolaryngologist

1555 Broad Street / Columbus, Ohio 43215-3814 / (614) 221-7777 / (800) 366-6442 / FAX (614) 461-1120
http://www.ohic.com

Received Fax : Oct 28 2003 1:58PM Fax Station : WY Insurance Department p. 7

Oct. 28 2003 5:14PM OHIC INSURANCE CO No. 2266 P 7/11

WYOMING

OHIC INSURANCE COMPANY
PROFESSIONAL LIABILITY
HEALTHCARE PROFESSIONALS
a MLMIC Group company

STATE RATE SECTION

III. OHIC RATE GROUPS AND ISO CODES

3 (cont.)	80160	Surgery - Rhinology
	80169	Surgery - Hand
	84103	Surgery - Endocrinology - D O
	84104	Surgery - Gastroenterology - D O
	84105	Surgery - Geriatrics - D O.
	84106	Surgery - Laryngology - D O
	84107	Surgery - Neoplastic - D.O
	84108	Surgery - Nephrology - D.O
	84115	Surgery - Colon and Rectal - D O
	84145	Surgery - Urological - D O
	84158	Surgery - Otology - D O
	84159	Surgery - Otorhinolaryngologist - D O.
	84160	Surgery - Rhinology - D O
	84169	Surgery - Hand - D O.
4	80102	Emergencey Medicine - No Major Surgery
	80117	Surgery - General Practice or Family Practice
	80155	Surgery - Plastic - Otorhinolaryngology
	80156	Surgery - Plastic - N O C
	80167	Surgery - Gynecology
	84102	Emergencey Medicine - No Major Surgery - D O
	84117	Surgery - General Practice or Family Practice - D O
	84155	Surgery - Plastic - Otorhinolaryngology - D O
	84156	Surgery - Plastic - N O C - D O
	84167	Surgery - Gynecology - D.O.
5	80143	Surgery - General
	80154	Surgery - Orthopedic
	80157	Emergencey Medicine - Including Major Surgery
	80166	Surgery - Abdominal
	80170	Surgery - Head and Neck
	84143	Surgery - General - D O
	84154	Surgery - Orthopedic - D O
	84157	Emergencey Medicine - Including Major Surgery - D.O
	84166	Surgery - Abdominal - D O.
	84170	Surgery - Head and Neck - D.O
6	80141	Surgery - Cardiac
	80144	Surgery - Thoracic
	80146	Surgery - Vascular
	80150	Surgery - Cardiovascular Disease
	80171	Surgery - Traumatic
	84141	Surgery - Cardiac - D O
	84144	Surgery - Thoracic - D.O
	84146	Surgery - Vascular - D.O.
	84150	Surgery - Cardiovascular Disease - D.O
	84171	Surgery - Traumatic - D O.
7	80153	Surgery - Obstetrics - Gynecology
	80168	Surgery - Obstetrics
	84153	Surgery - Obstetrics - Gynecology - D O
	84168	Surgery - Obstetrics - D.O

155 E Broad Street / Columbus, Ohio 43215-3614 / (614) 221-7777 / (800) 686-6442 / FAX (614) 461-1120
http://www.ohic.com

WYOMING

OHIC INSURANCE COMPANY
PROFESSIONAL LIABILITY
HEALTHCARE PROFESSIONALS

STATE RATE SECTION

III. OHIC F

80152	Surgery - Neurology - Including Children
84152	Surgery - Neurology - Including Children - D.O

Received Fax : Oct 28 2003 1:58PM Fax Station : WY Insurance Department p. 9

OHIC Insurance Company
Total Wyoming Loss Ratio Analysis
All Annual Statement Lines
Data evaluated as of June 30, 2003
Wyoming
Question #5

Occurrence + Conversion

Accident Year	Earned Premium	Incurred Loss + ALAE 6 mo.	18 mo.	30 mo.	42 mo.	54 mo.	66 mo.	78 mo.	90 mo.
1996	1,061,728	5,000	329,137	837,251	1,597,010	2,365,764	2,253,618	1,823,491	1,823,491
1997	1,308,366	38,058	272,811	489,911	636,377	566,460	590,140	953,748	
1998	1,288,381	54,701	112,422	185,990	1,011,037	1,214,891	1,167,286		
1999	1,495,510	29,355	256,582	1,144,097	2,188,389	1,828,336			
2000	1,722,102	9,237	286,890	369,005	1,406,456				
2001	1,874,631	1,000	140,691	1,747,551					
2002	2,320,389	30,000	585,789						
2003	2,562,007	7,722							

Accident Year	Incurred Loss + ALAE Ratio 6 mo.	18 mo.	30 mo.	42 mo.	54 mo.	66 mo.	78 mo.	90 mo.
1996	0%	31%	79%	150%	223%	212%	172%	172%
1997	3%	21%	37%	49%	43%	45%	73%	
1998	4%	9%	14%	78%	94%	91%		
1999	2%	17%	77%	146%	122%			
2000	1%	17%	21%	82%				
2001	0%	8%	93%					
2002	1%	25%						
2003	0%							

Claims Made

Report Year	Earned Premium	Incurred Loss + ALAE 6 mo.	18 mo.	30 mo.	42 mo.	54 mo.	66 mo.	78 mo.	90 mo.
1996	495,302	8,420	150,070	2,170,194	2,140,033	2,140,033	2,140,033	2,140,033	2,140,033
1997	1,358,529	282,500	2,042,126	4,587,808	5,123,731	5,279,208	5,279,666	5,279,866	
1998	2,049,437	455,000	1,155,459	1,169,117	1,139,751	1,890,736	1,571,883		
1999	2,458,799	326,000	746,602	857,588	760,560	761,304			
2000	2,858,997	990,000	2,778,223	2,705,930	3,810,885				
2001	3,265,112	1,014,219	2,414,188	3,105,388					
2002	4,780,188	1,985,515	6,908,708						
2003	5,450,662	1,004,434							

Report Year	Incurred Loss + ALAE Ratio 6 mo.	18 mo.	30 mo.	42 mo.	54 mo.	66 mo.	78 mo.	90 mo.
1996	2%	30%	438%	432%	432%	432%	432%	432%
1997	21%	150%	338%	377%	389%	389%	389%	
1998	22%	56%	57%	56%	97%	77%		
1999	13%	30%	35%	31%	31%			
2000	35%	97%	96%	133%				
2001	31%	73%	95%					
2002	41%	145%						
2003	18%							

Total

Accident/Report Year	Earned Premium	Incurred Loss + ALAE 6 mo.	18 mo.	30 mo.	42 mo.	54 mo.	66 mo.	78 mo.	90 mo.
1996	1,557,030	13,420	479,207	3,007,445	3,737,042	4,505,796	4,393,651	3,963,524	3,963,524
1997	2,666,896	318,556	2,314,936	5,077,717	5,760,107	5,845,668	5,869,806	6,233,415	
1998	3,337,818	509,701	1,267,881	1,355,107	2,150,787	3,205,627	2,739,171		
1999	3,954,309	355,355	1,003,184	2,001,785	2,948,949	2,587,640			
2000	4,581,099	999,237	3,065,113	3,074,935	5,217,340				
2001	5,139,743	1,015,219	2,554,859	4,852,948					
2002	7,100,577	1,995,515	7,494,497						
2003	8,012,670	1,012,156							

Accident/Report Year	Incurred Loss + ALAE Ratio 6 mo.	18 mo.	30 mo.	42 mo.	54 mo.	66 mo.	78 mo.	90 mo.
1996	1%	31%	193%	240%	289%	282%	255%	255%
1997	12%	87%	190%	216%	219%	220%	234%	
1998	15%	38%	41%	64%	96%	82%		
1999	9%	25%	51%	76%	86%			
2000	22%	67%	67%	114%				
2001	20%	50%	94%					
2002	28%	106%						
2003	13%							

*2003 premium has been annualized to reflect a full year of earned premium.

Received Fax : Oct 28 2003 1:58PM Fax Station : WY Insurance Department P . 10

OHIC Insurance Company
Physician Frequency Analysis
Uses Base Class & CM Adjusted FTE's & Total Claim Counts
Data evaluated as of June 30, 2003
Wyoming
Question #6

Occurrence + Conversion

Accident Year	Earned FTE's	Total Claim Counts 6 mo.	18 mo.	30 mo.	42 mo.	54 mo.	66 mo.	78 mo.	90 mo.
1996	12	-	-	1	1	1	1	2	2
1997	27	-	-	-	-	-	-	-	
1998	34	-	-	-	2	3	3		
1999	51	-	-	4	5	5			
2000	50	-	-	-	1				
2001	65	-	1	3					
2002	85	-	4						
2003	84	1							

Accident Year	Frequency (per 100 FTE's) 6 mo.	18 mo.	30 mo.	42 mo.	54 mo.	66 mo.	78 mo.	90 mo.
1996	-	-	8.66	8.66	8.66	8.66	17.33	17.33
1997	-	-	-	-	-	-	-	
1998	-	-	-	5.82	8.72	8.72		
1999	-	-	7.91	9.89	9.89			
2000	-	-	-	2.01				
2001	-	1.54	4.62					
2002	-	4.73						
2003	1.56							

Claims Made

Report Year	Earned FTE's	Total Claim Counts 6 mo.	18 mo.	30 mo.	42 mo.	54 mo.	66 mo.	78 mo.	90 mo.
1996	42	-	1	1	1	1	1	1	1
1997	133	4	12	16	16	16	16	16	
1998	203	11	19	21	21	21	21		
1999	288	4	16	18	18	18			
2000	319	17	37	40	41				
2001	345	17	31	34					
2002	366	21	39						
2003	297	15							

Report Year	Frequency (per 100 FTE's) 6 mo.	18 mo.	30 mo.	42 mo.	54 mo.	66 mo.	78 mo.	90 mo.
1996	-	2.36	2.36	2.36	2.36	2.36	2.36	2.36
1997	3.02	9.05	12.07	12.07	12.07	12.07	12.07	
1998	5.42	9.37	10.35	10.35	10.35	10.35		
1999	1.48	5.59	6.71	6.71	6.71			
2000	5.32	11.58	12.52	12.83				
2001	4.92	8.97	9.84					
2002	5.73	10.65						
2003	5.04							

Total cident/Repo Year	Earned FTE's	Total Claim Counts 6 mo.	18 mo.	30 mo.	42 mo.	54 mo.	66 mo.	78 mo.	90 mo.
1996	54	-	1	2	2	2	2	3	3
1997	159	4	12	16	16	16	16	16	
1998	237	11	19	21	23	24	24		
1999	319	4	15	22	23	23			
2000	369	17	37	40	42				
2001	410	17	32	37					
2002	451	21	43						
2003	361	16							

cident/Report Year	Frequency (per 100 FTE's) 6 mo.	18 mo.	30 mo.	42 mo.	54 mo.	66 mo.	78 mo.	90 mo.
1996	-	1.85	3.70	3.70	3.70	3.70	5.56	5.56
1997	2.51	7.52	10.03	10.03	10.03	10.03	10.03	
1998	4.64	8.01	8.85	9.70	10.12	10.12		
1999	1.25	4.70	6.90	7.21	7.21			
2000	4.60	10.02	10.83	11.38				
2001	4.14	7.80	9.01					
2002	4.56	9.54						
2003	4.43							

Received Fax : Oct 28 2003 1:58PM Fax Station : WY Insurance Department p. 11

OHIC Insurance Company
Facility Frequency Analysis
Uses Claims Made Adjusted OBE's & Total Claim Counts
Data evaluated as of June 30, 2003
Wyoming
Question #6

Occurrence + Conversion

Accident Year	Earned M Adj OBE	Total Claim Counts 6 mo.	18 mo.	30 mo.	42 mo.	54 mo.	66 mo.	78 mo.	90 mo.
1996	277	-	8	13	14	14	15	15	15
1997	285	1	10	15	17	19	19	20	
1998	277	2	6	8	16	16	16		
1999	292	-	7	13	18	20			
2000	315	-	10	15	20				
2001	342	-	4	13					
2002	327	1	8						
2003	192	1							

Accident Year	Frequency (per 100 OBE's) 6 mo.	18 mo.	30 mo.	42 mo.	54 mo.	66 mo.	78 mo.	90 mo.
1996	-	2.89	4.70	5.06	5.06	5.42	5.42	5.42
1997	0.35	3.51	5.27	5.97	6.67	6.67	7.02	
1998	0.72	2.17	2.89	5.78	5.78	5.78		
1999	-	2.39	4.44	6.15	6.84			
2000	-	3.17	4.76	6.35				
2001	-	1.17	3.80					
2002	0.31	2.45						
2003	0.52							

Claims Made

Report Year	Earned M Adj OBE	Total Claim Counts 6 mo.	18 mo.	30 mo.	42 mo.	54 mo.	66 mo.	78 mo.	90 mo.
1996	100	1	5	8	8	8	8	8	8
1997	225	5	11	11	11	11	11	11	
1998	215	5	6	7	7	7	7		
1999	230	6	7	8	8	8			
2000	142	3	10	12	12				
2001	122	3	6	6					
2002	217	3	5						
2003	152	4							

Report Year	Frequency (per 100 OBE's) 6 mo.	18 mo.	30 mo.	42 mo.	54 mo.	66 mo.	78 mo.	90 mo.
1996	1.00	4.98	6.97	6.97	5.97	5.97	5.97	5.97
1997	2.22	4.89	4.89	4.89	4.89	4.89	4.89	
1998	2.33	2.79	3.26	3.26	3.26	3.26		
1999	2.61	3.05	3.49	3.49	3.49			
2000	2.11	7.03	8.44	8.44				
2001	2.46	4.91	4.91					
2002	1.38	2.30						
2003	2.62							

Total cident/Repo Year	Earned M Adj OBE	Total Claim Counts 6 mo.	18 mo.	30 mo.	42 mo.	54 mo.	66 mo.	78 mo.	90 mo.
1996	377	1	13	19	20	20	21	21	21
1997	510	6	21	26	28	30	30	31	
1998	492	7	12	15	23	23	23		
1999	522	6	14	21	26	28			
2000	457	3	20	27	32				
2001	465	3	10	19					
2002	544	4	13						
2003	345	5							

cident/Report Year	Frequency (per 100 OBE's) 6 mo.	18 mo.	30 mo.	42 mo.	54 mo.	66 mo.	78 mo.	90 mo.
1996	0.27	3.45	5.04	5.30	5.30	5.57	5.57	5.57
1997	1.16	4.12	5.10	5.49	5.88	5.88	6.08	
1998	1.42	2.44	3.05	4.68	4.68	4.68		
1999	1.15	2.68	4.02	4.98	5.36			
2000	0.66	4.37	5.90	7.00				
2001	0.65	2.15	4.09					
2002	0.73	2.39						
2003	1.45							