Calendar Year: 2005 **Individual Exhibit 1A**

Profile Audit Review Performance Rating of Randomly Selected Claims

Audit No:

Subject:

Location:

1. FACTOR FOR FAILURE TO PAY ACCRUED AND UNDISPUTED INDEMNITY

A. Frequency Rate

claims with unpd indem divide by # claims with payable indem = #DIV/0!

B. Average Amount of Unpaid Indemnity per Claim with Obligation to Pay Indemnity

Total unpd indem. = divide by # of claims with obligation to pay indem. 0

Avg Unpd Ind = #DIV/0!

C. Severity Rate

Avg Unpd Indem #DIV/0! divide by avg unpd indem 2001-2003 of $ 169.34 = #DIV/0!

D. Factor for Failure to pay Undisputed Accrued Indemnity

Frequency rate #DIV/0! X Severity rate #DIV/0! X modifier of 2

= #DIV/0!

2. FACTOR FOR LATE FIRST PAYMENT OF TEMPORARY DISABILITY OR FIRST NOTICE

claims with late 1st TD divide by # with TD payments

claims with late first SC notice divide by # with salary continuation

Totals 0 divide by Totals 0 =

#DIV/0!

3. FACTOR FOR LATE FIRST PAYMENT OF PERMANENT DISABILITY, VRMA, AND DEATH BENEFITS

claims with late first PD divide by # with first PD

claims with late first VRMA divide by # with first VRMA

claims with late first DB divide by # with first DB paid

Totals 0 divide by Totals 0 =

#DIV/0!

4. FACTOR FOR LATE SUBSEQUENT INDEMNITY PAYMENTS

claims with late subsequent payments divide by # with subsequent payments =

#DIV/0!

5. FACTOR FOR PROVISION OF AME/QME NOTICES AND NOTICES OF POTENTIAL ELIGIBILITY FOR VOCATIONAL REHABILITATION

claims with AME/QME notice violations divide by # requiring notices

claims with VR potential eligibility notice violations divide by # requiring notices

Totals 0 Totals 0

= #DIV/0!

PROFILE AUDIT REVIEW PERFORMANCE RATING - 2005 **#DIV/0!**

Profile Audit Review Performance Rating of 1.76446 or greater is a failing score.