

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: SI

No. of Files Audited:	154	Audit No:	OAK-08-01-R-6
Indemnity	54	Subject:	Alameda County Schools Insurance Group
Medical Only	64		
Denied	27		
Complaints	4		
Additional Files	5		
		Location:	Dublin

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	0	\$0	\$0	\$0		
2	2	\$810	\$720	\$90	1	1
3	0	\$0	\$0	\$0		
4	4	\$2,980	\$2,980	\$0		4
5	0	\$0	\$0	\$0		
6	29	\$2,900	\$2,600	\$300	3	26
7	35	\$2,400	\$2,400	\$0		35
8	13	\$775	\$775	\$0		13
9	0	\$0	\$0	\$0		
10	0	\$0	\$0	\$0		
11	0	\$0	\$0	\$0		
12	0	\$0	\$0	\$0		
13	0	\$0	\$0	\$0		
14	1	\$500	\$0	\$500	1	
15	7	\$2,920	\$1,420	\$1,500	3	4
16	1	\$60	\$60	\$0		1
17	0	\$0	\$0	\$0		
18 a	1	\$240	\$0	\$240	1	
18 b	3	\$1,480	\$80	\$1,400	2	1
18 c	0	\$0	\$0	\$0		
18 d	3	\$220	\$160	\$60	1	2
18 e	0	\$0	\$0	\$0		
18 f	0	\$0	\$0	\$0		
19	9	\$375	\$375	\$0		9
20 a	36	\$1,080	\$1,080	\$0		36
20 b	0	\$0	\$0	\$0		
20 c	0	\$0	\$0	\$0		
20 d	1	\$100	\$100	\$0		1
21	1	\$5,000	\$0	\$5,000	1	
TOTAL	146	\$21,840	\$12,750	\$9,090	13	133

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: OAK-08-01-R-6

Subject: Alameda County Schools Insurance Group

Location: Dublin

Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$398.16	\$6,568.00		\$706.80			\$7,672.96
2		\$112.00		\$11.20			\$123.20
3		\$2,808.91		\$280.89			\$3,089.80
4				\$418.60			\$418.60
TOTAL	\$398.16	\$9,488.91	\$0.00	\$1,417.49	\$0.00	\$0.00	\$11,304.56

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: OAK-08-01-R-6

Subject: Alameda County Schools Insurance Group

Location: Dublin

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	2	0	0.00%
2	Late First Pay Of PD	3	1	33.33%
3	Late First Pay Of VRMA	3	0	0.00%
4	Late Subsequent Indemnity Pay	3	0	0.00%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	53	15	28.30%
7	Late Ben. Notices (Indem.,Delay)	52	29	55.77%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	13	3	23.08%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	7	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	3	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	5	0	0.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	3	0	0.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	1	1	100.00%
15	Fail To Notify Employee of Procedure to Eval. PD	17	6	35.29%
16	Fail To Issue Denial Notice as Req.	27	1	3.70%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	41	2	4.88%
19	Claim Log Violations (# of Entries and Violations)	2,287	9	0.39%
20	Other Assessments	145	32	22.07%
21	Unsupported Denials	27	1	3.70%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: INS

No. of Files Audited:	181	Audit No: OAK-06-01-R-1
Indemnity	53	
Medical Only	62	Subject: Alistar Insurance Company
Denied	49	
Complaints	7	Location: Fresno
Additional Files	10	

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	2	\$100	\$100	\$0		x
2	1	\$40	\$40	\$0		x
3	0	\$0	\$0	\$0		x
4	8	\$1,655	\$1,655	\$0		x
5	0	\$0	\$0	\$0		x
6	2	\$0*	\$0*	\$0		x
7	9	\$430	\$430	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	4	\$1,400	\$1,400	\$0		x
13	3	\$1,320	\$1,320	\$0		x
14	1	\$500	\$500	\$0		x
15	2	\$480	\$480	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	1	\$100	\$100	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	4	\$400	\$400	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	10	\$600	\$600	\$0		x
20 a	1	\$400	\$400	\$0		x
20 b	1	\$200	\$200	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	0	\$0	\$0	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	49	\$7,625	\$7,625	\$0		

* Penalties were reduced to \$0 each based on low frequency (10% or less of randomly selected files with exposure for violations had assessments).

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: OAK-06-01-R-1

Subject: Alistar Insurance Company

Location: Fresno

Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$41.04						\$41.04
2				\$526.80			\$526.80
3				\$154.00			\$154.00
4				\$82.00			\$82.00
TOTAL	\$41.04	\$0.00	\$0.00	\$762.80	\$0.00	\$0.00	\$803.84

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: OAK-06-01-R1

Subject: Alistar Insurance Company

Location: Fresno

Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	36	2	5.56%
2	Late First Pay Of PD	17	1	5.88%
3	Late First Pay Of VRMA	4	0	0.00%
4	Late Subsequent Indemnity Pay	31	4	12.90%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	47	2	4.26%
7	Late Ben. Notices (Indem.,Delay)	47	6	12.77%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	53	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	18	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	4	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	14	3	21.43%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	6	2	33.33%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	8	1	12.50%
15	Fail To Notify Employee of Procedure to Eval. PD	35	2	5.71%
16	Fail To Issue Denial Notice as Req.	49	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	40	4	10.00%
19	Claim Log Violations (# of Entries and Violations)	1,438	10	0.70%
20	Other Assessments	164	1	0.61%
21	Unsupported Denials	49	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: INS

No. of Files Audited:	171
Indemnity	56
Medical Only	65
Denied	42
Complaints	5
Additional Files	3

Audit No: SFO-04-01-R-1

Subject: Argonaut Insurance

Location: San Francisco

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	14	\$1,980	\$1,980	\$0		x
2	7	\$2,170	\$2,170	\$0		x
3	0	\$0	\$0	\$0		x
4	10	\$555	\$555	\$0		x
5	0	\$0	\$0	\$0		x
6	13	\$1,300	\$1,300	\$0		x
7	18	\$935	\$935	\$0		x
8	2	\$50	\$50	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	7	\$3,060	\$3,060	\$0		x
13	5	\$2,300	\$2,300	\$0		x
14	0	\$0	\$0	\$0		x
15	7	\$2,400	\$2,400	\$0		x
16	0	\$0	\$0	\$0		x
17	3	\$300	\$300	\$0		x
18 a	3	\$500	\$500	\$0		x
18 b	1	\$400	\$400	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	5	\$375	\$375	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	3	\$300	\$300	\$0		x
20 a	1	\$20	\$20	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	1	\$80	\$80	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	100	\$16,725	\$16,725	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: SFO-04-01-R-1

Subject: Argonaut Insurance Group

Location: San Francisco

Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$28.00			\$28.00
2				\$82.00			\$82.00
3	\$140.00			\$70.00			\$210.00
4		\$2,262.86		\$238.86			
5	\$70.00						\$70.00
6	\$1,470.00			\$147.00			\$1,617.00
7				\$35.00			\$35.00
TOTAL	\$1,680.00	\$2,262.86	\$0.00	\$600.86	\$0.00	\$0.00	\$4,543.72

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SFO-04-01-R-1

Subject: Argonaut Insurance Group

Location: San Francisco

Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	37	12	32.43%
2	Late First Pay Of PD	20	4	20.00%
3	Late First Pay Of VRMA	5	0	0.00%
4	Late Subsequent Indemnity Pay	28	6	21.43%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	59	10	16.95%
7	Late Ben. Notices (Indem.,Delay)	59	12	20.34%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	56	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	18	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	5	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	10	7	70.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	8	4	50.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	3	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	36	6	16.67%
16	Fail To Issue Denial Notice as Req.	42	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	50	6	12.00%
19	Claim Log Violations (# of Entries and Violations)	2,818	0	0.00%
20	Other Assessments	163	1	0.61%
21	Unsupported Denials	42	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: INS

No. of Files Audited:	234	Audit No:	VNO-07-01-R-1
Indemnity	112	Subject:	Berkshire Hathaway Homestead Companies
Medical Only	64		
Denied	44		
Complaints	10		
Additional Files	4	Location:	Pasadena

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	52	\$6,100	\$6,100	\$0		x
2	2	\$160	\$160	\$0		x
3	0	\$0	\$0	\$0		x
4	27	\$2,740	\$2,740	\$0		x
5	0	\$0	\$0	\$0		x
6	45	\$4,500	\$4,500	\$0		x
7	40	\$2,050	\$2,050	\$0		x
8	3	\$180	\$180	\$0		x
9	1	\$40	\$40	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	13	\$4,860	\$4,860	\$0		x
13	8	\$3,260	\$3,260	\$0		x
14	3	\$600	\$600	\$0		x
15	16	\$5,200	\$5,200	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	16	\$4,020	\$4,020	\$0		x
18 b	4	\$2,100	\$2,100	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	25	\$2,140	\$2,140	\$0		x
18 e	1	\$1,000	\$1,000	\$0		x
18 f	0	\$0	\$0	\$0		x
19	2	\$160	\$160	\$0		x
20 a	28	\$700	\$700	\$0		x
20 b	2	\$1,000	\$1,000	\$0		x
20 c	1	\$100	\$100	\$0		x
20 d	23	\$1,350	\$1,350	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	312	\$42,260	\$42,260	\$0		

Calendar Year: 2001
Notices of Compensation Due

Audit No: VNO-07-01-R-1

Subject: Berkshire Hathaway Homestead Companies

Location: Pasadena

Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$142.00			\$142.00
2	\$1,680.00			\$168.00			\$1,848.00
3				\$10.80			\$10.80
4	\$637.70			\$96.84			\$734.54
5	\$1,260.00			\$126.00		\$26.93	\$1,412.93
6	\$137.17						\$137.17
7	\$420.00			\$42.00			\$462.00
8	\$42.74			\$82.11			\$124.85
9				\$112.00			\$112.00
10	\$99.98			\$10.00			\$109.98
11	\$54.48						\$54.48
12				\$56.80			\$56.80
13	\$452.40			\$37.16			\$489.56
14	\$105.49			\$10.55			\$116.04
15				\$86.07			\$86.07
16				\$68.57			\$68.57
17				\$71.43			\$71.43
18	\$30.10						\$30.10
19				\$13.72			\$13.72
20	\$197.80			\$19.78			\$217.58
21	\$210.00			\$70.00			\$280.00
SUBTOTAL	\$5,327.86	\$0.00	\$0.00	\$1,223.83	\$0.00	\$26.93	\$6,578.62

Calendar Year: 2001
Notices of Compensation Due

Audit No: VNO-07-01-R-1

Subject: Berkshire Hathaway Homestead Companies

Location: Pasadena

Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty interest, or other	Total
22	\$40.50						\$40.50
23		\$1,680.00		\$210.00			\$1,890.00
24	\$152.20			\$31.34			\$183.54
25	\$725.07			\$72.51			\$797.58
26				\$170.25			\$170.25
27		\$2,625.00		\$262.50			\$2,887.50
28				\$59.14			\$59.14
29				\$126.00			\$126.00
30	\$1,002.96			\$232.77			\$1,235.73
31				\$32.80			\$32.80
32				\$64.00			\$64.00
SUBTOTAL	\$1,920.73	\$4,305.00	\$0.00	\$1,261.31	\$0.00	\$0.00	\$7,487.04
Page 1	\$5,327.86	\$0.00	\$0.00	\$1,223.83	\$0.00	\$26.93	\$6,578.62
TOTAL	\$7,248.59	\$4,305.00	\$0.00	\$2,485.14	\$0.00	\$26.93	\$14,065.66

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-07-01-R-1

Subject: Berkshire Hathaway Homestead Companies

Location: Pasadena

Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	88	42	47.73%
2	Late First Pay Of PD	20	2	10.00%
3	Late First Pay Of VRMA	4	0	0.00%
4	Late Subsequent Indemnity Pay	60	9	15.00%
5	Late Pay Of Death Benefits	0	0	N.A.
6	Fail To Issue Ben. Notices (Indem.,Delay)	111	28	25.23%
7	Late Ben. Notices (Indem.,Delay)	111	24	21.62%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	40	1	2.50%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	15	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	14	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	N.A.
12	Fail To Issue Notice of VR Rights After 90 Days of TD	19	10	52.63%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	8	4	50.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	6	2	33.33%
15	Fail To Notify Employee of Procedure to Eval. PD	65	15	23.08%
16	Fail To Issue Denial Notice as Req.	44	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	99	25	25.25%
19	Claim Log Violations (# of Entries and Violations)	2,047	1	0.05%
20	Other Assessments	220	30	13.64%
21	Unsupported Denials	44	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: SI

No. of Files Audited:	219
Indemnity	112
Medical Only	53
Denied	48
Complaints	1
Additional Files	5

Audit No: OAK-09-01-R-2

Subject: Chevron Corporation

Location: San Ramon

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	6	\$385	\$385	\$0		x
2	11	\$2,710	\$2,710	\$0		x
3	1	\$100	\$100	\$0		x
4	17	\$6,240	\$6,240	\$0		x
5	0	\$0	\$0	\$0		x
6	22	\$2,200	\$2,200	\$0		x
7	52	\$4,315	\$4,315	\$0		x
8	4	\$60	\$60	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	14	\$5,980	\$5,980	\$0		x
13	9	\$3,480	\$3,480	\$0		x
14	1	\$480	\$480	\$0		x
15	4	\$660	\$660	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	1	\$60	\$60	\$0		x
18 b	1	\$240	\$240	\$0		x
18 c	1	\$120	\$120	\$0		x
18 d	0	\$0	\$0	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	5	\$210	\$210	\$0		x
20 a	2	\$30	\$30	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	0	\$0	\$0	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	151	\$27,270	\$27,270	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: OAK-09-01-R-2

Subject: Chevron Corporation

Location: San Ramon

Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$18.00			\$1.80			\$19.80
2		\$1,065.00		\$106.50			\$1,171.50
3			\$82.40				\$82.40
TOTAL	\$18.00	\$1,065.00	\$82.40	\$108.30	\$0.00	\$0.00	\$1,273.70

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: OAK-09-01-R-2

Subject: Chevron Corporation

Location: San Ramon

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	20	6	30.00%
2	Late First Pay Of PD	25	11	44.00%
3	Late First Pay Of VRMA	4	1	25.00%
4	Late Subsequent Indemnity Pay	32	10	31.25%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	70	18	25.71%
7	Late Ben. Notices (Indem.,Delay)	70	36	51.43%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	77	4	5.19%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	51	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	9	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	22	14	63.64%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	17	9	52.94%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	2	1	50.00%
15	Fail To Notify Employee of Procedure to Eval. PD	45	4	8.89%
16	Fail To Issue Denial Notice as Req.	48	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	61	3	4.92%
19	Claim Log Violations (# of Entries and Violations)	1,005	4	0.40%
20	Other Assessments	213	2	0.94%
21	Unsupported Denials	48	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: SI

No. of Files Audited:	201	Audit No:	VNO-04-01-R-6
Indemnity	107	Subject:	City of Los Angeles Department of Water & Power
Medical Only	62		
Denied	31		
Complaints	0		
Additional Files	1		
		Location:	Los Angeles

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	34	\$3,110	\$3,110	\$0		x
2	8	\$1,275	\$1,275	\$0		x
3	0	\$0	\$0	\$0		x
4	27	\$4,265	\$4,265	\$0		x
5	0	\$0	\$0	\$0		x
6	174	\$17,400	\$17,400	\$0		x
7	32	\$2,155	\$2,155	\$0		x
8	48	\$3,300	\$3,300	\$0		x
9	1	\$60	\$60	\$0		x
10	1	\$80	\$80	\$0		x
11	0	\$0	\$0	\$0		x
12	24	\$10,380	\$10,380	\$0		x
13	13	\$5,240	\$5,240	\$0		x
14	1	\$480	\$480	\$0		x
15	20	\$9,060	\$9,060	\$0		x
16	2	\$560	\$560	\$0		x
17	0	\$0	\$0	\$0		x
18 a	8	\$1,560	\$1,560	\$0		x
18 b	10	\$6,240	\$6,240	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	20	\$1,580	\$1,580	\$0		x
18 e	4	\$3,140	\$3,140	\$0		x
18 f	1	\$600	\$600	\$0		x
19	11	\$700	\$700	\$0		x
20 a	16	\$400	\$400	\$0		x
20 b	3	\$1,900	\$1,900	\$0		x
20 c	3	\$3,000	\$3,000	\$0		x
20 d	24	\$2,250	\$2,250	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	485	\$78,735	\$78,735	\$0		

Calendar Year: 2001
Notices of Compensation Due

Audit No: VNO-04-01-R-6

Subject: City of Los Angeles - Department of Water and Power

Location: Los Angeles Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$420.00			\$42.00			\$462.00
2		\$18.00		\$1.80			\$19.80
3	\$63.74			\$6.37			\$70.11
4	\$280.00	\$4,492.86		\$477.29			\$5,250.15
5	\$700.00			\$182.00			\$882.00
6				\$41.88			\$41.88
7				\$301.00			\$301.00
8				\$1,524.47			\$1,524.47
9		\$2,100.00		\$210.00			\$2,310.00
10	\$82.57			\$8.26			\$90.83
11	\$140.00			\$64.00			\$204.00
12	\$140.00						\$140.00
13				\$316.80		\$6.08	\$322.88
14	\$700.00			\$70.00			\$770.00
15		\$289.35		\$28.94			\$318.29
16		\$2,450.00		\$245.00			\$2,695.00
17				\$197.57			\$197.57
18				\$105.00			\$105.00
19		\$448.29		\$44.83			\$493.12
20		\$2,991.43		\$1,049.14			\$4,040.57
21				\$92.26			\$92.26
SUBTOTAL	\$2,526.31	\$12,789.93	\$0.00	\$5,008.61	\$0.00	\$6.08	\$20,330.93

Calendar Year: 2001
Notices of Compensation Due

Audit No: VNO-04-01-R-6

Subject: City of Los Angeles - Department of Water and Power

Location Los Angeles Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty interest, or other	Total
22	\$70.00						\$70.00
23		\$13,600.00		\$1,360.00			\$14,960.00
24						\$1,560.12	\$1,560.12
25				\$42.00			\$42.00
26		\$525.00		\$52.50			\$577.50
27				\$118.73			\$118.73
SUBTOTAL	\$70.00	\$14,125.00	\$0.00	\$1,573.23	\$0.00	\$1,560.12	\$17,328.35
Page 1	\$2,526.31	\$12,789.93	\$0.00	\$5,008.61	\$0.00	\$6.08	\$20,330.93
TOTAL	\$2,596.31	\$26,914.93	\$0.00	\$6,581.84	\$0.00	\$1,566.20	\$37,659.28

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-04-01-R-6

Subject: City of Los Angeles - Department of Water & Power

Location: Los Angeles

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	65	27	41.54%
2	Late First Pay Of PD	33	8	24.24%
3	Late First Pay Of VRMA	3	0	0.00%
4	Late Subsequent Indemnity Pay	55	15	27.27%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	82	61	74.39%
7	Late Ben. Notices (Indem.,Delay)	81	19	23.46%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	43	10	23.26%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	53	1	1.89%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	14	1	7.14%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	27	23	85.19%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	12	11	91.67%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	2	1	50.00%
15	Fail To Notify Employee of Procedure to Eval. PD	61	19	31.15%
16	Fail To Issue Denial Notice as Req.	31	2	6.45%
17	Fail To Respond Timely To Med. Treatment Request	N/A	0	N.A.
18	Unpaid Indemnity	86	26	30.23%
19	Claim Log Violations (# of Entries and Violations)	1,618	11	0.68%
20	Other Assessments	191	126	65.97%
21	Unsupported Denials	31	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	221
Indemnity	91
Medical Only	92
Denied	37
Complaints	0
Additional Files	1

Audit No: VNO-03-01-R-6 **Type:** SI
Subject: City of Pasadena
Location: Pasadena

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	5	\$310	\$310	\$0		x
2	7	\$1,210	\$1,210	\$0		x
3	0	\$0	\$0	\$0		x
4	8	\$1,560	\$1,560	\$0		x
5	0	\$0	\$0	\$0		x
6	58	\$5,720	\$5,720	\$0		x
7	24	\$1,140	\$1,140	\$0		x
8	55	\$4,890	\$4,890	\$0		x
9	9	\$810	\$810	\$0		x
10	2	\$125	\$125	\$0		x
11	0	\$0	\$0	\$0		x
12	12	\$4,120	\$4,120	\$0		x
13	7	\$3,040	\$3,040	\$0		x
14	2	\$1,000	\$1,000	\$0		x
15	21	\$9,160	\$9,160	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	10	\$2,880	\$2,880	\$0		x
18 b	3	\$1,620	\$1,620	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	9	\$690	\$690	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	11	\$275	\$275	\$0		x
20 a	22	\$550	\$550	\$0		x
20 b	1	\$500	\$500	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	24	\$2,150	\$2,150	\$0		x
21	2	\$7,000	\$7,000	\$0		x
TOTAL	292	\$48,750	\$48,750	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: VNO-03-01-R-6

Subject: City of Pasadena

Location: Pasadena

Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$397.27			\$397.27
2	\$1,260.00						\$1,260.00
3	\$114.51						\$114.51
4				\$18.62			\$18.62
5				\$294.00			\$294.00
6	\$130.34			\$13.03			\$143.37
7		\$840.00		\$84.00			\$924.00
8	\$1,470.00						\$1,470.00
9	\$350.00						\$350.00
10	\$951.43						\$951.43
11	\$332.11			\$50.21			\$382.32
12	\$1,891.76						\$1,891.76
13				\$64.00			\$64.00
14				\$527.99			\$527.99
15		\$1,668.00		\$166.80			\$1,834.80
16	\$70.00						\$70.00
17	\$75.50			\$7.55			\$83.05
TOTAL	\$6,645.65	\$2,508.00	\$0.00	\$1,623.47	\$0.00	\$0.00	\$10,777.12

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-03-01-R-6

Subject: City of Pasadena

Location: Pasadena

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	7	4	57.14%
2	Late First Pay Of PD	16	6	37.50%
3	Late First Pay Of VRMA	4	0	0.00%
4	Late Subsequent Indemnity Pay	15	7	46.67%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	91	34	37.36%
7	Late Ben. Notices (Indem.,Delay)	90	14	15.56%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	38	12	31.58%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	19	7	36.84%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	9	2	22.22%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	25	11	44.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	7	7	100.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	2	2	100.00%
15	Fail To Notify Employee of Procedure to Eval. PD	63	20	31.75%
16	Fail To Issue Denial Notice as Req.	37	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	76	17	22.37%
19	Claim Log Violations (# of Entries and Violations)	746	11	1.47%
20	Other Assessments	210	25	11.90%
21	Unsupported Denials	37	2	5.41%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: SI

No. of Files Audited:	100
Indemnity	51
Medical Only	40
Denied	8
Complaints	1
Additional Files	0

Audit No: VNO-11-01-R-6

Subject: City of Simi Valley

Location: Simi Valley

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	3	\$875	\$875	\$0		x
2	4	\$1,400	\$1,400	\$0		x
3	0	\$0	\$0	\$0		x
4	11	\$1,635	\$1,635	\$0		x
5	0	\$0	\$0	\$0		x
6	56	\$5,600	\$5,600	\$0		x
7	5	\$180	\$180	\$0		x
8	16	\$1,000	\$1,000	\$0		x
9	2	\$120	\$120	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	8	\$3,740	\$3,740	\$0		x
13	1	\$500	\$500	\$0		x
14	0	\$0	\$0	\$0		x
15	9	\$4,480	\$4,480	\$0		x
16	0	\$0	\$0	\$0		x
17	1	\$80	\$80	\$0		x
18 a	3	\$1,100	\$1,100	\$0		x
18 b	2	\$1,750	\$1,750	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	5	\$425	\$425	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	4	\$320	\$320	\$0		x
20 a	5	\$125	\$125	\$0		x
20 b	1	\$500	\$500	\$0		x
20 c	3	\$6,200	\$6,200	\$0		x
20 d	6	\$600	\$600	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	145	\$30,630	\$30,630	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: VNO-11-01-R-6

Subject: City of Simi Valley

Location: Simi Valley

Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$137.14			\$137.14
2	\$451.42						\$451.42
3				\$502.93			\$502.93
4		\$2,622.84		\$262.28			\$2,885.12
5	\$975.27			\$97.53			\$1,072.80
6	\$586.67	\$4,235.00		\$423.50			\$5,245.17
TOTAL	\$2,013.36	\$6,857.84	\$0.00	\$1,423.38	\$0.00	\$0.00	\$10,294.58

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-11-01-R-6

Subject: City of Simi Valley

Location: Simi Valley

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	17	3	17.65%
2	Late First Pay Of PD	14	4	28.57%
3	Late First Pay Of VRMA	0	0	0.00%
4	Late Subsequent Indemnity Pay	19	4	21.05%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	37	23	62.16%
7	Late Ben. Notices (Indem.,Delay)	37	4	10.81%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	17	4	23.53%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	14	1	7.14%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	3	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	8	8	100.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	4	1	25.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	2	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	25	9	36.00%
16	Fail To Issue Denial Notice as Req.	8	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	35	6	17.14%
19	Claim Log Violations (# of Entries and Violations)	190	4	2.11%
20	Other Assessments	99	9	9.09%
21	Unsupported Denials	8	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	139	Audit No:	VNO-02-01-R-6	Type:	SI
Indemnity	49	Subject:	City of Torrance		
Medical Only	56	Location:	Torrance		
Denied	34				
Complaints	0				
Additional Files	0				

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	0	\$0	\$0	\$0		x
2	9	\$2,060	\$2,060	\$0		x
3	0	\$0	\$0	\$0		x
4	2	\$490	\$490	\$0		x
5	0	\$0	\$0	\$0		x
6	3	\$0*	\$0*	\$0		x
7	3	\$0*	\$0*	\$0		x
8	5	\$275	\$275	\$0		x
9	1	\$20	\$20	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	2	\$980	\$980	\$0		x
13	0	\$0	\$0	\$0		x
14	2	\$360	\$360	\$0		x
15	8	\$3,100	\$3,100	\$0		x
16	1	\$320	\$320	\$0		x
17	0	\$0	\$0	\$0		x
18 a	1	\$750	\$750	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	4	\$350	\$350	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	3	\$60	\$60	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	0	\$0	\$0	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	44	\$8,765	\$8,765	\$0		X

* Penalties were reduced to \$0 each based on low frequency (10% or less of randomly selected files with exposure for violations had assessments).

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: VNO-02-01-R-6

Subject: City of Torrance

Location: Torrance

Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$0.00			\$235.20			\$235.20
2	\$1,728.56			\$208.00			\$1,936.56
3	\$0.00			\$441.14			\$441.14
TOTAL	\$1,728.56	\$0.00	\$0.00	\$884.34	\$0.00	\$0.00	\$2,612.90

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-02-01-R-6

Subject: City of Torrance

Location: Torrance

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	2	0	0.00%
2	Late First Pay Of PD	18	9	50.00%
3	Late First Pay Of VRMA	0	0	0.00%
4	Late Subsequent Indemnity Pay	14	1	7.14%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	61	3	4.92%
7	Late Ben. Notices (Indem.,Delay)	61	3	4.92%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	25	3	12.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	18	1	5.56%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	0	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	2	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	5	2	40.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	1	0	0.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	3	2	66.67%
15	Fail To Notify Employee of Procedure to Eval. PD	40	8	20.00%
16	Fail To Issue Denial Notice as Req.	34	1	2.94%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	46	3	6.52%
19	Claim Log Violations (# of Entries and Violations)	701	0	0.00%
20	Other Assessments	139	2	1.44%
21	Unsupported Denials	34	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: TPA

No. of Files Audited:	232
Indemnity	119
Medical Only	65
Denied	37
Complaints	3
Additional Files	8

Audit No: OAK-05-01-R-5
Subject: Claims Solutions
Location: Pleasanton

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	35	\$3,175	\$3,175	\$0		x
2	5	\$1,390	\$1,390	\$0		x
3	0	\$0	\$0	\$0		x
4	11	\$735	\$735	\$0		x
5	0	\$0	\$0	\$0		x
6	44	\$4,400	\$4,400	\$0		x
7	63	\$4,680	\$4,680	\$0		x
8	16	\$530	\$530	\$0		x
9	2	\$80	\$80	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	16	\$6,040	\$6,040	\$0		x
13	7	\$3,020	\$3,020	\$0		x
14	0	\$0	\$0	\$0		x
15	7	\$2,700	\$2,700	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	12	\$2,800	\$2,800	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	11	\$1,010	\$1,010	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	11	\$1,100	\$1,100	\$0		x
20 a	6	\$500	\$500	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	2	\$160	\$160	\$0		x
20 d	7	\$420	\$420	\$0		x
21	1	\$2,500	\$2,500	\$0		x
TOTAL	256	\$35,240	\$35,240	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: OAK-05-01-R-5

Subject: Claims Solutions

Location: Pleasanton

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$2,038.63			\$203.86			\$2,242.49
2	\$205.71			\$64.00			\$269.71
3	\$144.92			\$14.49			\$159.41
4	\$2.58			\$170.00			\$172.58
5				\$40.01			\$40.01
6				\$68.06			\$68.06
7	\$70.00						\$70.00
8	\$70.00						\$70.00
9				\$112.00			\$112.00
10	\$208.80						\$208.80
11				\$94.50			\$94.50
12	\$317.27						\$317.27
13	\$26.69						\$26.69
14	\$172.57			\$17.26			\$189.83
15	\$18.00			\$1.80			\$19.80
16				\$36.15			\$36.15
17	\$105.44						\$105.44
18				\$66.23			\$66.23
19				\$16.66			\$16.66
TOTAL	\$3,380.61	\$0.00	\$0.00	\$905.02	\$0.00	\$0.00	\$4,285.63

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: OAK-05-01-R-5

Subject: Claims Solutions

Location: Pleasanton

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	87	31	35.63%
2	Late First Pay Of PD	11	5	45.45%
3	Late First Pay Of VRMA	6	0	0.00%
4	Late Subsequent Indemnity Pay	55	9	16.36%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	109	29	26.61%
7	Late Ben. Notices (Indem.,Delay)	109	46	42.20%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	76	6	7.89%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	23	2	8.70%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	12	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	18	16	88.89%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	14	6	42.86%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	2	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	58	7	12.07%
16	Fail To Issue Denial Notice as Req.	42	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	90	19	21.11%
19	Claim Log Violations (# of Entries and Violations)	865	11	1.27%
20	Other Assessments	221	7	3.17%
21	Unsupported Denials	37	1	2.70%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: SI

No. of Files Audited:	88
Indemnity	47
Medical Only	29
Denied	12
Complaints	0
Additional Files	0

Audit No: VNO-09-01-R-2

Subject: Clougherty Packing Company

Location: Vernon

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	5	\$225	\$225	\$0		x
2	5	\$1,475	\$1,475	\$0		x
3	0	\$0	\$0	\$0		x
4	3	\$240	\$240	\$0		x
5	0	\$0	\$0	\$0		x
6	33	\$3,300	\$3,300	\$0		x
7	2	\$0*	\$0*	\$0		x
8	14	\$1,050	\$1,050	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	14	\$6,960	\$6,960	\$0		x
13	5	\$2,500	\$2,500	\$0		x
14	0	\$0	\$0	\$0		x
15	23	\$10,320	\$10,320	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	3	\$600	\$600	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	5	\$400	\$400	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	4	\$140	\$140	\$0		x
20 a	18	\$450	\$450	\$0		x
20 b	1	\$500	\$500	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	0	\$0	\$0	\$0		x
21	2	\$10,000	\$10,000	\$0		x
TOTAL	137	\$38,160	\$38,160	\$0		

* Penalties were reduced to \$0 each based on low frequency (10% or less of randomly selected files with exposure for violations had assessments).

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: VNO-09-01-R-2

Subject: Clougherty Packing Company

Location: Los Angeles

Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$499.01			\$49.90			\$548.91
2				\$347.52			\$347.52
3				\$12.49			\$12.49
4				\$271.92			\$271.92
5	\$231.36						\$231.36
6	\$62.95			\$6.30			\$69.25
7				\$66.53			\$66.53
8				\$46.00			\$46.00
TOTAL	\$793.32	\$0.00	\$0.00	\$800.66	\$0.00	\$0.00	\$1,593.98

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-9-01-R-2

Subject: Clougherty Packing Co.

Location: Vernon

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	34	4	11.76%
2	Late First Pay Of PD	18	5	27.78%
3	Late First Pay Of VRMA	3	0	0.00%
4	Late Subsequent Indemnity Pay	30	3	10.00%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	47	18	38.30%
7	Late Ben. Notices (Indem.,Delay)	47	2	4.26%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	20	3	15.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	20	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	2	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	15	14	93.33%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	6	5	83.33%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	33	22	66.67%
16	Fail To Issue Denial Notice as Req.	12	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	41	8	19.51%
19	Claim Log Violations (# of Entries and Violations)	138	4	2.90%
20	Other Assessments	88	15	17.05%
21	Unsupported Denials	12	2	16.67%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	239
Indemnity	112
Medical Only	64
Denied	44
Complaints	5
Additional Files	14

Audit No: SAC-08-01-R-5 Type: TPA

Subject: Constitution State Services

Location: Rancho Cordova

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	31	\$4,040	\$4,040	\$0		x
2	8	\$2,085	\$2,085	\$0		x
3	3	\$900	\$900	\$0		x
4	44	\$2,370	\$2,370	\$0		x
5	0	\$0	\$0	\$0		x
6	73	\$7,300	\$7,300	\$0		x
7	27	\$1,320	\$1,320	\$0		x
8	1	\$60	\$60	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	18	\$8,140	\$8,140	\$0		x
13	7	\$3,160	\$3,160	\$0		x
14	2	\$800	\$800	\$0		x
15	1	\$240	\$240	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	11	\$4,600	\$4,600	\$0		x
18 b	4	\$2,520	\$2,520	\$0		x
18 c	3	\$1,360	\$1,360	\$0		x
18 d	25	\$2,100	\$2,100	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	37	\$1,075	\$1,075	\$0		x
20 b	1	\$500	\$500	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	5	\$500	\$500	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	301	\$43,070	\$43,070	\$0		

Calendar Year: 2001
Notices of Compensation Due

Audit No: SAC-08-01-R-5

Subject: Constitution State Services

Location: Rancho Cordova Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$89.60			\$38.40			\$128.00
2				\$354.28			\$354.28
3	\$142.16			\$14.21			\$156.37
4		\$59.98	\$30.93	\$23.71			\$114.62
5	\$561.23	\$1,887.64		\$244.88			\$2,693.75
6	\$119.28						\$119.28
7	\$855.99			\$225.38			\$1,081.37
8				\$50.00			\$50.00
9			\$1,668.48				\$1,668.48
10			\$148.53	\$80.00			\$228.53
11				\$144.46			\$144.46
12		\$4,227.25		\$422.72			\$4,649.97
13				\$119.24			\$119.24
14				\$201.60			\$201.60
15				\$23.40			\$23.40
16	\$921.21	\$3,500.00		\$350			\$4,771.21
17				\$92.16			\$92.16
18				\$40.64			\$40.64
19	\$34.30			\$70.15			\$104.45
20				\$402.16			\$402.16
21				\$63.90			\$63.90
SUBTOTAL	\$2,723.77	\$9,674.87	\$1,847.94	\$2,961.29	\$0.00	\$0.00	\$17,207.87

Calendar Year: 2001
Notices of Compensation Due

Audit No: SAC-08-01-R-5

Subject: Constitution State Services

Location: Rancho Cordova Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty interest, or other	Total
22	\$2,161.64			\$216.16			\$2,377.80
SUBTOTAL	\$2,161.64	\$0.00	\$0.00	\$216.16	\$0.00	\$0.00	\$2,377.80
Page 1	\$2,723.77	\$9,674.87	\$1,847.94	\$2,961.29	\$0.00	\$0.00	\$17,207.87
TOTAL	\$4,885.41	\$9,674.87	\$1,847.94	\$3,177.45	\$0.00	\$0.00	\$19,585.67

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SAC-08-01-R-5

Subject: Constitution State Services

Location: Rancho Cordova

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	70	25	35.71%
2	Late First Pay Of PD	31	8	25.81%
3	Late First Pay Of VRMA	13	2	15.38%
4	Late Subsequent Indemnity Pay	61	20	32.79%
5	Late Pay Of Death Benefits	1	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	100	34	34.00%
7	Late Ben. Notices (Indem.,Delay)	100	15	15.00%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	13	1	7.69%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	9	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	9	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	22	18	81.82%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	19	7	36.84%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	10	2	20.00%
15	Fail To Notify Employee of Procedure to Eval. PD	68	1	1.47%
16	Fail To Issue Denial Notice as Req.	44	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	78	20	25.64%
19	Claim Log Violations (# of Entries and Violations)	2,287	0	0.00%
20	Other Assessments	234	18	7.69%
21	Unsupported Denials	44	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: TPA

No. of Files Audited:	282
Indemnity	134
Medical Only	66
Denied	61
Complaints	16
Additional Files	5

Audit No: OAK 02-01-R-5

Subject: Constitution State Services

Location: Walnut Creek

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	17	\$1,450	\$1,450	\$0		x
2	4	\$445	\$445	\$0		x
3	1	\$25	\$25	\$0		x
4	56	\$3,690	\$3,690	\$0		x
5	0	\$0	\$0	\$0		x
6	69	\$6,900	\$6,900	\$0		x
7	72	\$4,170	\$4,170	\$0		x
8	3	\$180	\$180	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	16	\$7,440	\$7,440	\$0		x
13	8	\$2,960	\$2,960	\$0		x
14	1	\$480	\$480	\$0		x
15	11	\$4,500	\$4,500	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	12	\$1,960	\$1,960	\$0		x
18 b	3	\$1,350	\$1,350	\$0		x
18 c	2	\$1,300	\$1,300	\$0		x
18 d	36	\$2,625	\$2,625	\$0		x
18 e	2	\$700	\$700	\$0		x
18 f	0	\$0	\$0	\$0		x
19	6	\$480	\$480	\$0		x
20 a	17	\$900	\$900	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	2	\$1,500	\$1,500	\$0		x
20 d	10	\$1,000	\$1,000	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	348	\$44,055	\$44,055	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: OAK-02-01-R-5

Subject: Constitution State Services

Location: Walnut Creek

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$155.40			\$155.40
2	\$78.02			\$58.51			\$136.53
3	\$134.94						\$134.94
4				\$82.45			\$82.45
5				\$62.48			\$62.48
6		\$1,280.00	\$1,213.52	\$156.57			\$2,650.09
7	\$371.04			\$37.10			\$408.14
8	\$78.00			\$57.00			\$135.00
9				\$119.46			\$119.46
10	\$122.22						\$122.22
11	\$93.63						\$93.63
12	\$224.55			\$19.16			\$243.71
13	\$71.17	\$660.06		\$263.63			\$994.86
14				\$294.00			\$294.00
15	\$210.00			\$84.00			\$294.00
16		\$277.15	\$325.88	\$55.71			\$658.74
17	\$587.25			\$58.72			\$645.97
18				\$104.84			\$104.84
19		\$260.00		\$304.00			\$564.00
TOTAL	\$1,970.82	\$2,477.21	\$1,539.40	\$1,913.03	\$0.00	\$0.00	\$7,900.46

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: OAK-02-01-R-5

Subject: Constitution State Services

Location: Walnut Creek

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	74	15	20.27%
2	Late First Pay Of PD	16	2	12.50%
3	Late First Pay Of VRMA	5	1	20.00%
4	Late Subsequent Indemnity Pay	56	17	30.36%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	91	34	37.36%
7	Late Ben. Notices (Indem.,Delay)	91	40	43.96%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	38	1	2.63%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	18	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	6	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	25	14	56.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	11	6	54.55%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	1	1	100.00%
15	Fail To Notify Employee of Procedure to Eval. PD	49	11	22.45%
16	Fail To Issue Denial Notice as Req.	62	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	80	16	20.00%
19	Claim Log Violations (# of Entries and Violations)	14,353	6	0.04%
20	Other Assessments	261	14	5.36%
21	Unsupported Denials	62	0	0.00%

Calendar Year: 2001

Individual Exhibit 3

Penalty Assessments and Collections

Type: SI

No. of Files Audited:	247	Audit No:	OAK-04-01-R-6
Indemnity	125	Subject:	Contra Costa County
Medical Only	63		Risk Management
Denied	58	Location:	Martinez
Complaints	0		
Additional Files	1		

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	1	\$30	\$30	\$0		x
2	4	\$800	\$800	\$0		x
3	0	\$0	\$0	\$0		x
4	2	\$395	\$395	\$0		x
5	0	\$0	\$0	\$0		x
6	48	\$4,800	\$4,800	\$0		x
7	78	\$5,675	\$5,675	\$0		x
8	3	\$140	\$140	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	11	\$3,860	\$3,860	\$0		x
13	5	\$1,200	\$1,200	\$0		x
14	2	\$740	\$740	\$0		x
15	15	\$6,100	\$6,100	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	0	\$0	\$0	\$0		x
18 b	2	\$800	\$800	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	3	\$300	\$300	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	42	\$1,125	\$1,125	\$0		x
20 b	1	\$500	\$500	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	1	\$100	\$100	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	218	\$26,565	\$26,565	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: OAK-04-01-R-6

Subject: Contra Costa County Risk Management

Location: Martinez

Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$160.00			\$160.00
2		\$2,100.00					\$2,100.00
3				\$390.86			\$390.86
4				\$64.00			\$64.00
5		\$2,100.00		\$210.00			\$2,310.00
TOTAL	\$0.00	\$4,200.00	\$0.00	\$824.86	\$0.00	\$0.00	\$5,024.86

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: OAK 04-01-R-6

Subject: Contra Costa County Risk Management

Location: Martinez

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	1	1	100.00%
2	Late First Pay Of PD	15	4	26.67%
3	Late First Pay Of VRMA	1	0	0.00%
4	Late Subsequent Indemnity Pay	12	2	16.67%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	105	32	30.48%
7	Late Ben. Notices (Indem.,Delay)	104	54	51.92%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	168	2	1.19%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	32	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	0	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	20	11	55.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	9	5	55.56%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	7	2	28.57%
15	Fail To Notify Employee of Procedure to Eval. PD	56	15	26.79%
16	Fail To Issue Denial Notice as Req.	58	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	84	5	5.95%
19	Claim Log Violations (# of Entries and Violations)	2,729	0	0.00%
20	Other Assessments	246	44	17.89%
21	Unsupported Denials	58	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: TPA

No. of Files Audited:	120
Indemnity	64
Medical Only	44
Denied	12
Complaints	0
Additional Files	0

Audit No: AHM-08-01-R-5

Subject: Crawford and Company

Location: Colton

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	22	\$5,195	\$5,195	\$0		x
2	4	\$360	\$360	\$0		x
3	0	\$0	\$0	\$0		x
4	73	\$5,210	\$5,210	\$0		x
5	0	\$0	\$0	\$0		x
6	34	\$3,370	\$3,370	\$0		x
7	45	\$3,985	\$3,985	\$0		x
8	67	\$5,360	\$5,360	\$0		x
9	16	\$1,500	\$1,500	\$0		x
10	3	\$225	\$225	\$0		x
11	0	\$0	\$0	\$0		x
12	13	\$5,960	\$5,960	\$0		x
13	11	\$4,920	\$4,920	\$0		x
14	0	\$0	\$0	\$0		x
15	5	\$2,500	\$2,500	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	7	\$2,400	\$2,400	\$0		x
18 b	6	\$2,680	\$2,680	\$0		x
18 c	1	\$420	\$420	\$0		x
18 d	33	\$2,980	\$2,980	\$0		x
18 e	1	\$420	\$420	\$0		x
18 f	1	\$140	\$140	\$0		x
19	7	\$285	\$285	\$0		x
20 a	28	\$840	\$840	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	2	\$1,020	\$1,020	\$0		x
20 d	13	\$1,140	\$1,140	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	392	\$50,910	\$50,910	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: AHM-08-01-R-5

Subject: Crawford & Company

Location: Colton

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$738.13		\$41.63	\$779.76
2		\$840.00		\$431.28		\$51.78	\$1,323.06
3		\$1,218.57		\$121.86			\$1,340.43
4		\$85.70		\$8.57			\$94.27
5		\$3,246.54		\$481.47			\$3,728.01
6		\$278.86	\$238.97	\$363.89			\$881.72
7				\$35.00			\$35.00
8				\$31.32			\$31.32
9	\$9.13			\$0.91			\$10.04
10				\$116.36			\$116.36
11		\$560.00		\$84.00			\$644.00
12				\$882.00			\$882.00
13				\$5.02			\$5.02
14	\$700.00			\$70.00			\$770.00
15	\$4,146.27			\$560.21			\$4,706.48
16	\$2,293.36			\$3.72			\$2,297.08
17		\$660.00					\$660.00
18				\$84.60			\$84.60
19	\$210.00						\$210.00
20				\$196.00			\$196.00
TOTAL	\$7,358.76	\$6,889.67	\$238.97	\$4,214.34	\$0.00	\$93.41	\$18,795.15

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-08-01-R-5

Subject: Crawford & Company

Location: Colton

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	52	20	38.46%
2	Late First Pay Of PD	14	4	28.57%
3	Late First Pay Of VRMA	7	0	0.00%
4	Late Subsequent Indemnity Pay	39	20	51.28%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	62	24	38.71%
7	Late Ben. Notices (Indem.,Delay)	62	28	45.16%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	36	18	50.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	23	10	43.48%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	12	2	16.67%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	20	13	65.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	15	11	73.33%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	1	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	38	5	13.16%
16	Fail To Issue Denial Notice as Req.	12	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	59	21	35.59%
19	Claim Log Violations (# of Entries and Violations)	266	7	2.63%
20	Other Assessments	120	27	22.50%
21	Unsupported Denials	12	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: SI

No. of Files Audited:	84	Audit No:	OAK-10-01-R-2
Indemnity	30	Subject:	Ford Motor Company - SF Parts Distribution Center
Medical Only	43	Location:	Richmond
Denied	7		
Complaints	1		
Additional Files	3		

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	8	\$600	\$600	\$0		x
2	1	\$200	\$200	\$0		x
3	0	\$0	\$0	\$0		x
4	20	\$1,960	\$1,960	\$0		x
5	0	\$0	\$0	\$0		x
6	22	\$2,200	\$2,200	\$0		x
7	6	\$300	\$300	\$0		x
8	10	\$750	\$750	\$0		x
9	3	\$225	\$225	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	0	\$0	\$0	\$0		x
13	0	\$0	\$0	\$0		x
14	0	\$0	\$0	\$0		x
15	5	\$1,720	\$1,720	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	1	\$120	\$120	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	11	\$990	\$990	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	4	\$250	\$250	\$0		x
20 a	1	\$30	\$30	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	1	\$100	\$100	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	93	\$9,445	\$9,445	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: OAK-10-01-R-5

Subject: Ford Motor Company - San Francisco Parts Distribution

Location: Ontario

Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$417.00			\$417.00
2	\$23.91			\$2.07			\$25.98
3				\$84.00			\$84.00
4				\$98.00			\$98.00
5				\$84.00			\$84.00
6				\$98.00			\$98.00
TOTAL	\$23.91	\$0.00	\$0.00	\$783.07	\$0.00	\$0.00	\$806.98

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: OAK-10-01-R-2

Subject: Ford Motor Company - San Francisco Parts Distribution Center

Location: Richmond

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	18	7	38.89%
2	Late First Pay Of PD	2	1	50.00%
3	Late First Pay Of VRMA	0	0	0.00%
4	Late Subsequent Indemnity Pay	11	6	54.55%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	20	10	50.00%
7	Late Ben. Notices (Indem.,Delay)	20	4	20.00%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	11	2	18.18%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	7	2	28.57%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	0	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	1	0	0.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	0	0	0.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	10	5	50.00%
16	Fail To Issue Denial Notice as Req.	7	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	18	6	33.33%
19	Claim Log Violations (# of Entries and Violations)	163	3	1.84%
20	Other Assessments	163	1	0.61%
21	Unsupported Denials	7	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: TPA

No. of Files Audited:	178
Indemnity	57
Medical Only	66
Denied	53
Complaints	2
Additional Files	0

Audit No: AHM-07-01-R-5
Subject: GAB Robins North America
Location: Ontario

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	14	\$690	\$690	\$0		x
2	2	\$75	\$75	\$0		x
3	0	\$0	\$0	\$0		x
4	5	\$125	\$125	\$0		x
5	0	\$0	\$0	\$0		x
6	4	0*	0*	\$0		x
7	17	\$965	\$965	\$0		x
8	1	\$60	\$60	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	4	\$980	\$980	\$0		x
13	6	\$2,780	\$2,780	\$0		x
14	0	\$0	\$0	\$0		x
15	1	\$240	\$240	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	4	\$1,500	\$1,500	\$0		x
18 b	2	\$950	\$950	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	2	\$125	\$125	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	1	\$60	\$60	\$0		x
20 a	5	\$125	\$125	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	7	\$500	\$500	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	75	\$9,175	\$9,175	\$0		

* Penalties were reduced to \$0 each based on low frequency (10% or less of randomly selected files with exposure for violations had assessments).

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: AHM-07-01-R-5

Subject: GAB Robins North America

Location: Ontario

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$37.63						\$37.63
2	\$13,370.00			\$906.86			\$14,276.86
3	\$607.66			\$60.77			\$668.43
4	\$126.20						\$126.20
5		\$135.00		\$13.50			\$148.50
6				\$61.86			\$61.86
7		\$4,395.71		\$131.14			\$4,526.85
TOTAL	\$14,141.49	\$4,530.71	\$0.00	\$1,174.13	\$0.00	\$0.00	\$19,846.33

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-07-01-R-5

Subject: GAB Robins North America

Location: Ontario

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	38	12	31.57%
2	Late First Pay Of PD	11	2	18.18%
3	Late First Pay Of VRMA	3	0	0.00%
4	Late Subsequent Indemnity Pay	27	4	14.81%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	56	3	5.35%
7	Late Ben. Notices (Indem.,Delay)	56	12	21.42%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	12	1	7.14%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	7	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	3	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	8	4	50.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	6	6	100.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	39	1	2.56%
16	Fail To Issue Denial Notice as Req.	53	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	52	7	13.46%
19	Claim Log Violations (# of Entries and Violations)	4,917	1	2.00%
20	Other Assessments	176	9	5.11%
21	Unsupported Denials	53	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: TPA

No. of Files Audited:	82
Indemnity	0
Medical Only	0
Denied	0
Complaints	0
Target / Additional	82

Audit No: SAC-01-01-CI/NR-5

Subject: Gallagher Bassett Services, In

Location: Sacramento

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	0	\$0	\$0	\$0		x
2	0	\$0	\$0	\$0		x
3	0	\$0	\$0	\$0		x
4	0	\$0	\$0	\$0		x
5	0	\$0	\$0	\$0		x
6	0	\$0	\$0	\$0		x
7	0	\$0	\$0	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	0	\$0	\$0	\$0		x
13	0	\$0	\$0	\$0		x
14	0	\$0	\$0	\$0		x
15	0	\$0	\$0	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	10	\$2,850	\$2,850	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	0	\$0	\$0	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	0	\$0	\$0	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	5	\$500	\$500	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	15	\$3,350	\$3,350	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: SAC-01-01-CI/NR-5

Subject: Gallagher Bassett Services, Inc.

Location: Sacramento

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$224.78			\$16.51			\$241.29
2	\$4,196.70						\$4,196.70
3	\$41.70			\$3.99			\$45.69
4	\$748.64						\$748.64
5	\$58.28						\$58.28
6	\$262.64			\$12.42			\$275.06
7	\$90.27			\$8.37			\$98.64
8	\$11.06						\$11.06
9	\$8.75			\$0.80			\$9.55
10	\$136.00			\$6.31			\$142.31
TOTAL	\$5,778.82	\$0.00	\$0.00	\$48.40	\$0.00	\$0.00	\$5,827.22

Calendar Year: XXXX

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: XXX-XX-XX-X-X

Subject: XXXXXXXXXXX

Location: XXXXXXXXX

Type: XX

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	0	0	#DIV/0!
2	Late First Pay Of PD	0	0	#DIV/0!
3	Late First Pay Of VRMA	0	0	#DIV/0!
4	Late Subsequent Indemnity Pay	0	0	#DIV/0!
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	0	0	#DIV/0!
7	Late Ben. Notices (Indem.,Delay)	0	0	#DIV/0!
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	0	0	#DIV/0!
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	0	0	#DIV/0!
10	Fail To Pay or Object To VR Expenses w/in 60 Days	0	0	#DIV/0!
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	0	0	#DIV/0!
13	Fail To Notify Employee of Med. Elig. for VR as Req.	0	0	#DIV/0!
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	0	0	#DIV/0!
16	Fail To Issue Denial Notice as Req.	0	0	#DIV/0!
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	0	0	#DIV/0!
19	Claim Log Violations (# of Entries and Violations)	0	0	#DIV/0!
20	Other Assessments	0	0	#DIV/0!
21	Unsupported Denials	0	0	#DIV/0!

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: TPA

No. of Files Audited:	197
Indemnity	0
Medical Only	0
Denied	0
Complaints	8
Target / Additional	189

Audit No: SAC-04-01-CI/NR-5

Subject: Gates, McDonald & Company

Location: Concord

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	0	\$0	\$0	\$0		
2	19	\$6,505	\$6,505	\$0		19
3	0	\$0	\$0	\$0		
4	15	\$2,680	\$2,680	\$0		15
5	0	\$0	\$0	\$0		
6	135	\$13,500	\$12,600	\$900	9	126
7	2	\$100	\$50	\$50	1	1
8	0	\$0	\$0	\$0		
9	0	\$0	\$0	\$0		
10	0	\$0	\$0	\$0		
11	0	\$0	\$0	\$0		
12	22	\$10,600	\$10,600	\$0		22
13	3	\$1,500	\$1,500	\$0		3
14	4	\$2,000	\$2,000	\$0		4
15	13	\$6,500	\$6,500	\$0		13
16	0	\$0	\$0	\$0		
17	0	\$0	\$0	\$0		
18 a	34	\$8,300	\$8,300	\$0		34
18 b	12	\$5,400	\$5,400	\$0		12
18 c	0	\$0	\$0	\$0		
18 d	25	\$2,375	\$2,375	\$0		25
18 e	0	\$0	\$0	\$0		
18 f	0	\$0	\$0	\$0		
19	0	\$0	\$0	\$0		
20 a	0	\$0	\$0	\$0		
20 b	0	\$0	\$0	\$0		
20 c	0	\$0	\$0	\$0		
20 d	1	\$5,000	\$0	\$5,000	1	
21	0	\$0	\$0	\$0		
TOTAL	285	\$64,460	\$58,510	\$5,950	11	274

Calendar Year: 2001
Notices of Compensation Due

Audit No: SAC-02-01-CI/NR-5

Subject: Gates, McDonald & Company

Location: Concord

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1		\$8,466.00		\$846.60			\$9,312.60
2	\$433.84						\$433.84
3	\$3.39						\$3.39
4				\$465.50			\$465.50
5	\$1,303.20						\$1,303.20
6	\$7,035.64	\$400.00		\$40.00			\$7,475.64
7	\$70.00						\$70.00
8	\$6,160.00						\$6,160.00
9	\$237.15						\$237.15
10				\$490.57			\$490.57
11	\$344.66						\$344.66
12	\$490.00						\$490.00
13	\$384.29						\$384.29
14				\$77.00			\$77.00
15				\$272.00			\$272.00
16	\$737.50	\$308.00					\$1,045.50
17		\$163.00		\$815.50			\$978.50
18	\$243.72						\$243.72
19	\$80.60			\$35.70			\$116.30
20	\$39.55						\$39.55
21		\$16,608.19		\$1,660.82			\$18,269.01
SUBTOTAL	\$17,563.54	\$25,945.19	\$0.00	\$4,703.69	\$0.00	\$0.00	\$48,212.42

Calendar Year: 2001
Notices of Compensation Due

Audit No: SAC-02-01-CI/NR-5

Subject: Gates, McDonald & Company

Location: Concord

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty interest, or other	Total
22				\$84.00			\$84.00
23	\$840.00						\$840.00
24				\$357.00			\$357.00
25				\$201.15			\$201.15
26	\$210.00						\$210.00
27				\$1,242.28			\$1,242.28
28	\$541.87			\$28.88			\$570.75
29				\$562.03			\$562.03
30	\$210.00						\$210.00
31				\$180.00			\$180.00
32		\$6,848.58		\$667.86			\$7,516.44
33		\$374.62		\$400.60			\$775.22
34	\$134.29						\$134.29
35	\$760.58						\$760.58
36	\$3,640.00						\$3,640.00
37				\$168.00			\$168.00
38				\$367.14			\$367.14
39		\$7,542.85		\$724.57			\$8,267.42
40	\$70.00						\$70.00
41	\$46.24						\$46.24
42	\$280.00						\$280.00
SUBTOTAL	\$6,732.98	\$14,766.05	\$0.00	\$4,983.51	\$0.00	\$0.00	\$26,482.54
Page 1	\$17,563.54	\$25,945.19	\$0.00	\$4,703.69	\$0.00	\$0.00	\$48,212.42

Calendar Year: XXXX

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: XXX-XX-XX-X-X

Subject: XXXXX

Location: City XX

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	0	0	#DIV/0!
2	Late First Pay Of PD	0	0	#DIV/0!
3	Late First Pay Of VRMA	0	0	#DIV/0!
4	Late Subsequent Indemnity Pay	0	0	#DIV/0!
5	Late Pay Of Death Benefits	0	0	#DIV/0!
6	Fail To Issue Ben. Notices (Indem.,Delay)	0	0	#DIV/0!
7	Late Ben. Notices (Indem.,Delay)	0	0	#DIV/0!
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	0	0	#DIV/0!
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	0	0	#DIV/0!
10	Fail To Pay or Object To VR Expenses w/in 60 Days	0	0	#DIV/0!
11	Fail To Assign QRR After 90 Days of TD	0	0	#DIV/0!
12	Fail To Issue Notice of VR Rights After 90 Days of TD	0	0	#DIV/0!
13	Fail To Notify Employee of Med. Elig. for VR as Req.	0	0	#DIV/0!
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	#DIV/0!
15	Fail To Notify Employee of Procedure to Eval. PD	0	0	#DIV/0!
16	Fail To Issue Denial Notice as Req.	0	0	#DIV/0!
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	0	0	#DIV/0!
19	Claim Log Violations (# of Entries and Violations)	0	0	#DIV/0!
20	Other Assessments	0	0	#DIV/0!
21	Unsupported Denials	0	0	#DIV/0!

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: TPA

No. of Files Audited:	180
Indemnity	56
Medical Only	64
Denied	59
Complaints	1
Additional Files	0

Audit No: AHM-02-01-R-5
Subject: Gates McDonald & Company
Location: Santa Ana

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	0	\$0	\$0	\$0		x
2	5	\$670	\$670	\$0		x
3	0	\$0	\$0	\$0		x
4	1	\$120	\$120	\$0		x
5	0	\$0	\$0	\$0		x
6	10	\$800	\$800	\$0		x
7	22	\$1,615	\$1,615	\$0		x
8	3	\$180	\$180	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	4	\$1,340	\$1,340	\$0		x
13	2	\$200	\$200	\$0		x
14	0	\$0	\$0	\$0		x
15	3	\$1,120	\$1,120	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	0	\$0	\$0	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	5	\$500	\$500	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	3	\$240	\$240	\$0		x
20 a	6	\$120	\$120	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	0	\$0	\$0	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	64	\$6,905	\$6,905	\$0		

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-02-01-R-5

Subject: Gates McDonald & Company

Location: Santa Ana

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	0	0	0.00%
2	Late First Pay Of PD	18	5	27.78%
3	Late First Pay Of VRMA	3	0	0.00%
4	Late Subsequent Indemnity Pay	13	1	7.69%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	45	8	17.78%
7	Late Ben. Notices (Indem.,Delay)	45	17	37.78%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	26	2	7.69%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	14	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	4	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	5	4	80.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	6	2	33.33%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	1	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	47	3	6.38%
16	Fail To Issue Denial Notice as Req.	59	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	44	4	9.09%
19	Claim Log Violations (# of Entries and Violations)	3,142	3	0.10%
20	Other Assessments	179	6	3.35%
21	Unsupported Denials	59	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: TPA

No. of Files Audited:	215	Audit No:	VNO-05-01-R-5
Indemnity	59	Subject:	Helmsman Management Services, Inc.
Medical Only	66		
Denied	66		
Complaints	24		
Additional Files	0	Location:	Glendale

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	8	\$1,655	\$1,655	\$0		x
2	7	\$2,090	\$2,090	\$0		x
3	0	\$0	\$0	\$0		x
4	30	\$4,225	\$4,225	\$0		x
5	0	\$0	\$0	\$0		x
6	29	\$2,340	\$2,340	\$0		x
7	32	\$1,420	\$1,420	\$0		x
8	2	\$160	\$160	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	1	\$500	\$500	\$0		x
12	8	\$3,100	\$3,100	\$0		x
13	4	\$880	\$880	\$0		x
14	0	\$0	\$0	\$0		x
15	9	\$3,100	\$3,100	\$0		x
16	4	\$1,200	\$1,200	\$0		x
17	0	\$0	\$0	\$0		x
18 a	3	\$700	\$700	\$0		x
18 b	1	\$400	\$400	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	5	\$400	\$400	\$0		x
18 e	1	\$1,000	\$1,000	\$0		x
18 f	0	\$0	\$0	\$0		x
19	4	\$260	\$260	\$0		x
20 a	23	\$1,525	\$1,525	\$0		x
20 b	1	\$500	\$500	\$0		x
20 c	2	\$2,000	\$2,000	\$0		x
20 d	16	\$1,550	\$1,550	\$0		x
21	1	\$2,000	\$2,000	\$0		x
TOTAL	191	\$31,005	\$31,005	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: VNO-05-01-R-5

Subject: Helmsman Mangement Services Inc.

Location: Glendale Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$234.84			\$33.55			\$268.39
2				\$42.00			\$42.00
3				\$616.00			\$616.00
4	\$704.34			\$70.43			\$774.77
5				\$196.00			\$196.00
6		\$5,411.00				\$1,601.10	\$7,012.10
TOTAL	\$939.18	\$5,411.00	\$0.00	\$957.98	\$0.00	\$1,601.10	\$8,909.26

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-05-01-R-5

Subject: Helmsman Mangement Services, Inc.

Location: Glendale

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	41	5	12.20%
2	Late First Pay Of PD	9	4	44.44%
3	Late First Pay Of VRMA	1	0	0.00%
4	Late Subsequent Indemnity Pay	25	5	20.00%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	85	14	16.47%
7	Late Ben. Notices (Indem.,Delay)	85	15	17.65%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	18	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	13	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	4	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	9	2	22.22%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	4	0	0.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	2	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	35	5	14.29%
16	Fail To Issue Denial Notice as Req.	66	4	6.06%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	43	5	11.63%
19	Claim Log Violations (# of Entries and Violations)	21,353	4	0.02%
20	Other Assessments	122	18	14.75%
21	Unsupported Denials	66	1	1.52%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	149	Audit No:	SAC-06-01-R-5	Type:	TPA
Indemnity	50	Subject:	Helmsman Management Services		
Medical Only	63	Location:	West Sacramento		
Denied	34				
Complaints	2				
Additional Files	0				

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	13	\$1,985	\$1,985	\$0		x
2	3	\$950	\$950	\$0		x
3	0	\$0	\$0	\$0		x
4	48	\$2,705	\$2,705	\$0		x
5	0	\$0	\$0	\$0		x
6	28	\$2,800	\$2,800	\$0		x
7	27	\$1,420	\$1,420	\$0		x
8	4	\$300	\$300	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	11	\$4,760	\$4,760	\$0		x
13	11	\$4,840	\$4,840	\$0		x
14	0	\$0	\$0	\$0		x
15	4	\$1,600	\$1,600	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	3	\$500	\$500	\$0		x
18 b	1	\$200	\$200	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	5	\$375	\$375	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	2	\$180	\$180	\$0		x
20 a	8	\$160	\$160	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	2	\$160	\$160	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	170	\$22,935	\$22,935	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: SAC-06-01-R-5

Subject: Helmsman Management Services

Location: West Sacramento Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$946.70			\$7.00			\$953.70
2				\$96.00			\$96.00
3	\$51.40						\$51.40
4	\$32.99						\$32.99
5				\$500.00			\$500.00
6				\$108.00			\$108.00
7		\$992.86		\$718.72			\$1,711.58
TOTAL	\$1,031.09	\$992.86	\$0.00	\$1,429.72	\$0.00	\$0.00	\$3,453.67

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SAC-06-01-R-5

Subject: Helmsman Management Services

Location: West Sacramento

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	47	11	23.40%
2	Late First Pay Of PD	17	3	17.65%
3	Late First Pay Of VRMA	9	0	0.00%
4	Late Subsequent Indemnity Pay	38	15	39.47%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	66	13	19.70%
7	Late Ben. Notices (Indem.,Delay)	66	18	27.27%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	12	2	16.67%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	13	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	5	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	16	10	62.50%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	15	11	73.33%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	2	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	38	4	10.53%
16	Fail To Issue Denial Notice as Req.	34	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	56	7	12.50%
19	Claim Log Violations (# of Entries and Violations)	1,503	2	0.13%
20	Other Assessments	149	7	4.70%
21	Unsupported Denials	34	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: SI

No. of Files Audited:	85	Audit No:	AHM-09-01-R-6
Indemnity	39	Subject:	Huntington Beach Union High School District
Medical Only	44	Location:	Huntington Beach
Denied	2		
Complaints	0		
Additional Files	0		

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	0	\$0	\$0	\$0		x
2	2	\$235	\$235	\$0		x
3	0	\$0	\$0	\$0		x
4	7	\$3,340	\$3,340	\$0		x
5	0	\$0	\$0	\$0		x
6	5	\$400	\$400	\$0		x
7	8	\$450	\$450	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	0	\$0	\$0	\$0		x
13	2	\$1,000	\$1,000	\$0		x
14	0	\$0	\$0	\$0		x
15	2	\$720	\$720	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	2	\$200	\$200	\$0		x
18 b	2	\$950	\$950	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	4	\$400	\$400	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	7	\$175	\$175	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	1	\$100	\$100	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	42	\$7,970	\$7,970	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: AHM-09-01-R-6

Subject: Huntington Beach Union High School District

Location: Huntington Beach Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$42.89						\$42.89
2				\$360.00			\$360.00
3	\$52.72						\$52.72
4				\$238.00			\$238.00
5		\$5,150.00		\$515.00			\$5,665.00
6				\$342.00			\$342.00
TOTAL	\$95.61	\$5,150.00	\$0.00	\$1,455.00	\$0.00	\$0.00	\$6,700.61

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-09-01-R-6

Subject: Huntington Beach Union High School District

Location: Huntington Beach

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	4	0	0.00%
2	Late First Pay Of PD	9	2	22.22%
3	Late First Pay Of VRMA	0	0	0.00%
4	Late Subsequent Indemnity Pay	7	6	85.71%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	37	4	10.81%
7	Late Ben. Notices (Indem.,Delay)	37	8	21.62%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	11	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	5	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	1	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	2	0	0.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	2	2	100.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	2	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	26	2	7.69%
16	Fail To Issue Denial Notice as Req.	2	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	35	6	17.14%
19	Claim Log Violations (# of Entries and Violations)	183	0	0.00%
20	Other Assessments	85	7	8.24%
21	Unsupported Denials	2	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: SI

No. of Files Audited:	217
Indemnity	103
Medical Only	61
Denied	49
Complaints	0
Additional Files	4

Audit No: AHM-03-01-R-2

Subject: Interstate Brands Corporation

Location: San Diego

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	12	\$2,945	\$2,945	\$0		x
2	12	\$2,525	\$2,525	\$0		x
3	1	\$20	\$20	\$0		x
4	22	\$3,785	\$3,785	\$0		x
5	0	\$0	\$0	\$0		x
6	59	\$5,900	\$5,900	\$0		x
7	17	\$715	\$715	\$0		x
8	65	\$4,450	\$4,450	\$0		x
9	17	\$1,250	\$1,250	\$0		x
10	1	\$80	\$80	\$0		x
11	0	\$0	\$0	\$0		x
12	10	\$3,400	\$3,400	\$0		x
13	17	\$6,200	\$6,200	\$0		x
14	0	\$0	\$0	\$0		x
15	26	\$10,640	\$10,640	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	12	\$6,560	\$6,560	\$0		x
18 b	9	\$3,060	\$3,060	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	12	\$990	\$990	\$0		x
18 e	9	\$3,220	\$3,220	\$0		x
18 f	4	\$480	\$480	\$0		x
19	14	\$1,400	\$1,400	\$0		x
20 a	99	\$3,910	\$3,910	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	2	\$1,140	\$1,140	\$0		x
20 d	30	\$3,160	\$3,160	\$0		x
21	1	\$3,000	\$3,000	\$0		x
TOTAL	451	\$68,830	\$68,830	\$0		

Calendar Year: 2001
Notices of Compensation Due

Audit No: AHM-03-01-R-2

Subject: Interstate Brands Corporation

Location: San Diego **Type: SI**

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$162.51	\$1,680.00		\$168.00			\$2,010.51
2		\$1,081.41		\$115.14			\$1,196.55
3				\$20.00		\$15.67	\$35.67
4		\$217.96				\$21.03	\$238.99
5	\$560.00			\$56.00			\$616.00
6				\$112.00			\$112.00
7	\$416.88			\$36.48		\$50.14	\$503.50
8		\$3,680.00		\$368.00			\$4,048.00
9	\$140.00			\$14.00			\$154.00
10		\$280.56					\$280.56
11	\$2,940.37	\$511.88		\$345.22			\$3,797.47
12	\$5,667.61			\$564.49			\$6,232.10
13		\$146.57		\$14.66		\$8.24	\$169.47
14		\$450.00		\$45.00		\$36.25	\$531.25
15				\$539.15			\$539.15
16	\$153.18			\$15.32			\$168.50
17					\$275.91	\$1,540.66	\$1,816.57
18						\$26.30	\$26.30
19			\$25.34			\$1.97	\$27.31
20				\$24.00			\$24.00
21	\$35.02	\$360.00		\$36.00		\$17.75	\$448.77
SUBTOTAL	\$10,075.57	\$8,408.38	\$25.34	\$2,473.46	\$275.91	\$1,718.01	\$22,976.67

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-03-01-R-2

Subject: Interstate Brands Corporation

Location: San Diego

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	81	11	13.58%
2	Late First Pay Of PD	58	12	20.69%
3	Late First Pay Of VRMA	21	1	4.76%
4	Late Subsequent Indemnity Pay	81	18	22.22%
5	Late Pay Of Death Benefits	1	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	124	49	39.52%
7	Late Ben. Notices (Indem.,Delay)	123	15	12.20%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	109	26	23.85%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	61	11	18.03%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	24	1	4.17%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	44	10	22.73%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	34	17	50.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	6	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	77	26	33.77%
16	Fail To Issue Denial Notice as Req.	49	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	104	31	29.81%
19	Claim Log Violations (# of Entries and Violations)	1,119	12	1.07%
20	Other Assessments	203	75	36.95%
21	Unsupported Denials	49	1	2.04%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: SI

No. of Files Audited:	280
Indemnity	133
Medical Only	66
Denied	60
Complaints	21
Additional Files	0

Audit No: OAK-01-01-NR-1
Subject: Kaiser Foundation Hospitals
Location: Oakland

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	43	\$5,040	\$5,040	\$0		x
2	13	\$2,680	\$2,680	\$0		x
3	2	\$50	\$50	\$0		x
4	98	\$9,400	\$9,400	\$0		x
5	0	\$0	\$0	\$0		x
6	92	\$9,200	\$9,200	\$0		x
7	92	\$5,885	\$5,885	\$0		x
8	34	\$1,595	\$1,595	\$0		x
9	8	\$375	\$375	\$0		x
10	0	\$0	\$0	\$0		x
11	3	\$1,120	\$1,120	\$0		x
12	15	\$7,120	\$7,120	\$0		x
13	19	\$7,830	\$7,830	\$0		x
14	3	\$1,500	\$1,500	\$0		x
15	31	\$14,320	\$14,320	\$0		x
16	2	\$360	\$360	\$0		x
17	1	\$60	\$60	\$0		x
18 a	20	\$7,730	\$7,730	\$0		x
18 b	4	\$1,960	\$1,960	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	46	\$4,020	\$4,020	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	2	\$1,000	\$1,000	\$0		x
19	8	\$520	\$520	\$0		x
20 a	25	\$635	\$635	\$0		x
20 b	1	\$500	\$500	\$0		x
20 c	5	\$3,500	\$3,500	\$0		x
20 d	24	\$2,230	\$2,230	\$0		x
21	1	\$2,000	\$2,000	\$0		x
TOTAL	592	\$90,630	\$90,630	\$0		

Calendar Year: 2001
Notices of Compensation Due

Audit No: OAK-01-01-NR-2

Subject: Kaiser Foundation Hospitals

Location: Oakland Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$932.62						\$932.62
2				\$196.00			\$196.00
3	\$47.66						\$47.66
4				\$201.00			\$201.00
5				\$84.25			\$84.25
6	\$222.30			\$32.58			\$254.88
7				\$186.22			\$186.22
8		\$400.00		\$40.00			\$440.00
9	\$3,904.94			\$390.49			\$4,295.43
10	\$243.61			\$24.36			\$267.97
11		\$1,620.00		\$162.00			\$1,782.00
12				\$60.00			\$60.00
13		\$260.00		\$26.00			\$286.00
14	\$358.47						\$358.47
15				\$772.00			\$772.00
16				\$439.60			\$439.60
17	\$311.52			\$35.20			\$346.72
18	\$117.43			\$288.22			\$405.65
19				\$13.41			\$13.41
20	\$159.73			\$23.11			\$182.84
21	\$45.45						\$45.45
SUBTOTAL	\$6,343.73	\$2,280.00	\$0.00	\$2,974.44	\$0.00	\$0.00	\$11,598.17

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4
Page 2 of 2

Audit No: OAK-01-01-NR-2

Subject: Kaiser Foundation Hospitals

Location: Oakland Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty interest, or other	Total
22				\$111.90			\$111.90
23						\$368.93	\$368.93
24	\$1,175.37			\$117.05			\$1,292.42
25				\$67.20			\$67.20
26				\$335.24			\$335.24
27				\$285.11			\$285.11
28	\$2,310.00			\$126.00			\$2,436.00
29				\$59.45			\$59.45
30	\$1,890.00	\$7,845.67		\$784.57			\$10,520.24
31				\$126.00			\$126.00
32				\$26.48			\$26.48
33				\$225.23			\$225.23
34	\$140.00			\$40.00			\$180.00
35	\$136.86			\$387.60			\$524.46
36	\$396.00			\$64.80			\$460.80
37				\$126.01			\$126.01
38				\$210.00			\$210.00
39	\$140.00						\$140.00
40	\$560.00			\$196.00			\$756.00
41	\$649.11			\$64.91			\$714.02
SUBTOTAL	\$7,397.34	\$7,845.67	\$0.00	\$3,353.55	\$0.00	\$368.93	\$18,965.49
Page 1	\$6,343.73	\$2,280.00	\$0.00	\$2,974.44	\$0.00	\$0.00	\$11,598.17

TOTAL	\$13,741.07	\$10,125.67	\$0.00	\$6,327.99	\$0.00	\$368.93	\$30,563.66
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Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: OAK-01-01-NR-2

Subject: Kaiser Foundation Hospita

Location: Oakland

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	79	32	40.51%
2	Late First Pay Of PD	22	9	40.91%
3	Late First Pay Of VRMA	9	1	11.11%
4	Late Subsequent Indemnity Pay	52	21	40.38%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	121	41	33.88%
7	Late Ben. Notices (Indem.,Delay)	119	63	52.94%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	21	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	33	1	3.03%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	8	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	20	14	70.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	17	10	58.82%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	3	2	66.67%
15	Fail To Notify Employee of Procedure to Eval. PD	87	25	28.74%
16	Fail To Issue Denial Notice as Req.	60	2	3.33%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	105	32	30.48%
19	Claim Log Violations (# of Entries and Violations)	3,473	3	0.09%
20	Other Assessments	259	29	11.20%
21	Unsupported Denials	60	1	1.67%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: TPA

No. of Files Audited:	153
Indemnity	51
Medical Only	61
Denied	36
Complaints	3
Additional Files	2

Audit No: VNO-01-01-R-5

Subject: Keenan & Associates

Location: Riverside

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	3	\$225	\$225	\$0		x
2	2	\$175	\$175	\$0		x
3	0	\$0	\$0	\$0		x
4	9	\$1,455	\$1,455	\$0		x
5	0	\$0	\$0	\$0		x
6	14	\$1,355	\$1,355	\$0		x
7	42	\$2,985	\$2,985	\$0		x
8	47	\$3,375	\$3,375	\$0		x
9	5	\$400	\$400	\$0		x
10	1	\$50	\$50	\$0		x
11	0	\$0	\$0	\$0		x
12	4	\$1,960	\$1,960	\$0		x
13	5	\$1,440	\$1,440	\$0		x
14	1	\$500	\$500	\$0		x
15	6	\$2,200	\$2,200	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	3	\$1,150	\$1,150	\$0		x
18 b	2	\$1,750	\$1,750	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	5	\$400	\$400	\$0		x
18 e	1	\$200	\$200	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	23	\$575	\$575	\$0		x
20 b	1	\$100	\$100	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	20	\$1,250	\$1,250	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	194	\$21,545	\$21,545	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: VNO-01-01-R-5

Subject: Keenan & Associates

Location: Riverside

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$98.00			\$98.00
2		\$28.10		\$2.81		\$2.01	\$32.92
3				\$58.45			\$58.45
4	\$1,680.00			\$168.00			\$1,848.00
5		\$2,861.45		\$431.86			\$3,293.31
6	\$98.86						\$98.86
7				\$76.56			\$76.56
8		\$5,998.58		\$563.43			\$6,562.01
TOTAL	\$1,778.86	\$8,888.13	\$0.00	\$1,399.11	\$0.00	\$2.01	\$12,068.11

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-01-01-R-5

Subject: Keenan & Associates

Location: Riverside

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	14	2	14.29%
2	Late First Pay Of PD	19	2	10.53%
3	Late First Pay Of VRMA	5	0	0.00%
4	Late Subsequent Indemnity Pay	21	5	23.81%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	50	13	26.00%
7	Late Ben. Notices (Indem.,Delay)	50	22	44.00%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	45	11	24.44%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	24	4	16.67%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	8	1	12.50%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	7	3	42.86%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	6	5	83.33%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	4	1	25.00%
15	Fail To Notify Employee of Procedure to Eval. PD	38	6	15.79%
16	Fail To Issue Denial Notice as Req.	36	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	47	7	14.89%
19	Claim Log Violations (# of Entries and Violations)	1,150	0	0.00%
20	Other Assessments	148	18	12.16%
21	Unsupported Denials	36	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: INS

No. of Files Audited:	325	Audit No:	SAC-09-01-R-1
Indemnity	137	Subject:	Kemper Insurance Companies
Medical Only	67	Location:	Rancho Cordova
Denied	66		
Complaints	42		
Additional Files	13		

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	25	\$3,375	\$3,375	\$0		x
2	12	\$3,700	\$3,700	\$0		x
3	1	\$25	\$25	\$0		x
4	83	\$12,665	\$12,665	\$0		x
5	0	\$0	\$0	\$0		x
6	111	\$11,100	\$11,100	\$0		x
7	49	\$2,875	\$2,875	\$0		x
8	48	\$1,990	\$1,990	\$0		x
9	1	\$80	\$80	\$0		x
10	1	\$75	\$75	\$0		x
11	0	\$0	\$0	\$0		x
12	19	\$7,500	\$7,500	\$0		x
13	17	\$5,980	\$5,980	\$0		x
14	4	\$500	\$500	\$0		x
15	18	\$8,100	\$8,100	\$0		x
16	1	\$500	\$500	\$0		x
17	1	\$100	\$100	\$0		x
18 a	16	\$4,825	\$4,825	\$0		x
18 b	2	\$600	\$600	\$0		x
18 c	1	\$100	\$100	\$0		x
18 d	39	\$2,775	\$2,775	\$0		x
18 e	6	\$5,100	\$5,100	\$0		x
18 f	0	\$0	\$0	\$0		x
19	18	\$1,080	\$1,080	\$0		x
20 a	13	\$325	\$325	\$0		x
20 b	5	\$2,000	\$2,000	\$0		x
20 c	2	\$1,500	\$1,500	\$0		x
20 d	23	\$2,650	\$2,650	\$0		x
21	1	\$2,000	\$2,000	\$0		x
TOTAL	517	\$81,520	\$81,520	\$0		

Calendar Year: 2001
Notices of Compensation Due

Audit No: SAC-09-01-R-1

Subject: Kemper Insurance Companies

Location: Rancho Cordova Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$77.70			\$77.70
2	\$28.60						\$28.60
3				\$67.77			\$67.77
4				\$196.00			\$196.00
5	\$829.60			\$20.74			\$850.34
6				\$238.00			\$238.00
7	\$105.18	\$867.14	\$14.94	\$86.71			\$1,073.97
8	\$54.00						\$54.00
9	\$90.00						\$90.00
10	\$209.38			\$84.94			\$294.32
11	\$490.00						\$490.00
12	\$3,282.40			\$456.23			\$3,738.63
13	\$390.33						\$390.33
14	\$612.23			\$119.22			\$731.45
15				\$1,496.00			\$1,496.00
16				\$44.56			\$44.56
17	\$1,538.95						\$1,538.95
18		\$1,715.00		\$239.50			\$1,954.50
19				\$146.94			\$146.94
20				\$54.72		\$1,320.91	\$1,375.63
21	\$11,200.00						\$11,200.00
SUBTOTAL	\$18,830.67	\$2,582.14	\$14.94	\$3,329.03	\$0.00	\$1,320.91	\$26,077.69

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4
Page 2 of 2

Audit No: SAC-09-01-R-1

Subject: Kemper Insurance Companies

Location: Rancho Cordova Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty interest, or other	Total
22				\$978.71			\$978.71
23	\$70.00			\$217.28			\$287.28
24		\$6,768.00		\$2,735.00			\$9,503.00
25	\$75.63			\$7.56			\$83.19
26	\$107.58						\$107.58
27		\$1,572.58		\$32.00			\$1,604.58
28	\$151.54			\$92.21		\$7,379.38	\$7,623.13
29	\$662.60						\$662.60
30				\$556.14			\$556.14
31				\$33.31			\$33.31
32				\$105.00			\$105.00
33				\$733.84			\$733.84
SUBTOTAL	\$1,067.35	\$8,340.58	\$0.00	\$5,491.05	\$0.00	\$7,379.38	\$22,278.36
Page 1	\$18,830.67	\$2,582.14	\$14.94	\$3,329.03	\$0.00	\$1,320.91	\$26,077.69
TOTAL	\$19,898.02	\$10,922.72	\$14.94	\$8,820.08	\$0.00	\$8,700.29	\$48,356.05

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SAC-09-01-R-1

Subject: Kemper Insurance Companies

Location: Rancho Cordova

Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	70	18	25.71%
2	Late First Pay Of PD	21	3	14.29%
3	Late First Pay Of VRMA	8	0	0.00%
4	Late Subsequent Indemnity Pay	50	15	30.00%
5	Late Pay Of Death Benefits	1	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	112	41	36.61%
7	Late Ben. Notices (Indem.,Delay)	110	24	21.82%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	30	1	3.33%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	18	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	7	1	14.29%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	19	3	15.79%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	9	3	33.33%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	8	1	12.50%
15	Fail To Notify Employee of Procedure to Eval. PD	76	11	14.47%
16	Fail To Issue Denial Notice as Req.	66	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	91	17	18.68%
19	Claim Log Violations (# of Entries and Violations)	27,223	15	0.06%
20	Other Assessments	268	14	5.22%
21	Unsupported Denials	66	1	1.52%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: SI

No. of Files Audited:	76	Audit No:	VNO-08-01-R-2
Indemnity	28	Subject:	Lance Camper
Medical Only	39		Manufacturing Corp.
Denied	9	Location:	Lancaster
Complaints	0		
Additional Files	0		

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	3	\$450	\$450	\$0		x
2	0	\$0	\$0	\$0		x
3	0	\$0	\$0	\$0		x
4	1	\$450	\$450	\$0		x
5	0	\$0	\$0	\$0		x
6	23	\$2,280	\$2,280	\$0		x
7	2	\$0*	\$0	\$0		x
8	2	\$120	\$120	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	0	\$0	\$0	\$0		x
13	1	\$120	\$120	\$0		x
14	0	\$0	\$0	\$0		x
15	3	\$1,400	\$1,400	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	1	\$80	\$80	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	0	\$0	\$0	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	2	\$100	\$100	\$0		x
20 a	7	\$175	\$175	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	2	\$100	\$100	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	47	\$5,275	\$5,275	\$0		

* Penalties were reduced to \$0 each based on low frequency (10% or less of randomly selected files with exposure for violations had assessments).

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-08-01-R-2

Subject: Lance Camper Manufacturing Corp.

Location: Lancaster

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	22	3	13.64%
2	Late First Pay Of PD	7	0	0.00%
3	Late First Pay Of VRMA	0	0	0.00%
4	Late Subsequent Indemnity Pay	13	1	7.69%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	32	17	53.13%
7	Late Ben. Notices (Indem.,Delay)	30	2	6.67%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	31	1	3.23%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	12	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	0	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	3	0	0.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	3	1	33.33%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	4	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	23	3	13.04%
16	Fail To Issue Denial Notice as Req.	9	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	28	1	3.57%
19	Claim Log Violations (# of Entries and Violations)	139	2	1.44%
20	Other Assessments	76	7	9.21%
21	Unsupported Denials	9	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: TPA

No. of Files Audited:	101	Audit No:	SFO-01-01-R-5
Indemnity	46	Subject:	M.H.G. Adjusting Co. /
Medical Only	46		Majestic Insurance
Denied	9	Location:	San Francisco
Complaints	0		
Additional Files	0		

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	5	\$320	\$320	\$0		x
2	3	\$280	\$280	\$0		x
3	1	\$60	\$60	\$0		x
4	11	\$930	\$930	\$0		x
5	0	\$0	\$0	\$0		x
6	13	\$1,300	\$1,300	\$0		x
7	27	\$1,540	\$1,540	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	6	\$1,800	\$1,800	\$0		x
13	2	\$300	\$300	\$0		x
14	0	\$0	\$0	\$0		x
15	3	\$960	\$960	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	2	\$300	\$300	\$0		x
18 b	2	\$400	\$400	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	5	\$350	\$350	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	5	\$100	\$100	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	1	\$80	\$80	\$0		x
20 d	0	\$0	\$0	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	86	\$8,720	\$8,720	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: SFO-01-01-R-5

Subject: M.H.G. Adjusting Co. / Majestic Insurance

Location: San Francisco Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$100.02						\$100.02
2				\$392.00			\$392.00
3		\$300.00					\$300.00
4				\$140.00			\$140.00
5		\$24.28		\$68.00			\$92.28
6	\$272.97						\$272.97
7				\$62.12			\$62.12
TOTAL	\$372.99	\$324.28	\$0.00	\$662.12	\$0.00	\$0.00	\$1,359.39

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SFO-01-01-R-5

Subject: M.H.G. Adjusting Co. / Majestic Insurance

Location: San Francisco

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	39	5	12.82%
2	Late First Pay Of PD	9	3	33.33%
3	Late First Pay Of VRMA	3	2	66.67%
4	Late Subsequent Indemnity Pay	29	7	24.14%
5	Late Pay Of Death Benefits	1	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	42	10	23.81%
7	Late Ben. Notices (Indem.,Delay)	42	20	47.62%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	13	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	4	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	2	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	11	7	63.64%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	9	2	22.22%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	1	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	35	3	8.57%
16	Fail To Issue Denial Notice as Req.	9	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	41	7	17.07%
19	Claim Log Violations (# of Entries and Violations)	539	0	0.00%
20	Other Assessments	101	5	4.95%
21	Unsupported Denials	9	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: SI

No. of Files Audited:	155	Audit No:	OAK-03-01-R-6
Indemnity	50	Subject:	North Bay Schools
Medical Only	59		Insurance Authority
Denied	44		
Complaints	2		
Additional Files	0	Location:	Suisun

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	1	\$60	\$60	\$0		x
2	2	\$920	\$920	\$0		x
3	0	\$0	\$0	\$0		x
4	3	\$500	\$500	\$0		x
5	0	\$0	\$0	\$0		x
6	7	\$420	\$420	\$0		x
7	4	\$120	\$120	\$0		x
8	1	\$15	\$15	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	1	\$500	\$500	\$0		x
13	0	\$0	\$0	\$0		x
14	0	\$0	\$0	\$0		x
15	4	\$1,400	\$1,400	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	1	\$100	\$100	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	3	\$300	\$300	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	1	\$15	\$15	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	2	\$90	\$90	\$0		x
21	1	\$2,500	\$2,500	\$0		x
TOTAL	31	\$6,940	\$6,940	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: OAK-03-01-R-6

Subject: North Bay Schools Insurance Authority

Location: Suisun Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$150.60						\$150.60
2				\$254.00			\$254.00
3				\$424.00			\$424.00
TOTAL	\$150.60	\$0.00	\$0.00	\$678.00	\$0.00	\$0.00	\$828.60

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: OAK-03-01-R-6

Subject: North Bay Schools Insurance Authority

Location: Suisun

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	10	1	10.00%
2	Late First Pay Of PD	5	1	20.00%
3	Late First Pay Of VRMA	0	0	0.00%
4	Late Subsequent Indemnity Pay	9	2	22.22%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	38	7	18.42%
7	Late Ben. Notices (Indem.,Delay)	38	4	10.53%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	30	1	3.33%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	15	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	1	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	2	1	50.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	2	0	0.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	21	4	19.05%
16	Fail To Issue Denial Notice as Req.	44	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	30	2	6.67%
19	Claim Log Violations (# of Entries and Violations)	942	0	0.00%
20	Other Assessments	153	2	1.31%
21	Unsupported Denials	44	1	2.27%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: TPA

No. of Files Audited:	180
Indemnity	56
Medical Only	64
Denied	59
Complaints	1
Additional Files	0

Audit No: SAC-07-01-R-5

Subject: Professional Risk Management

Location: Sacramento

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	7	\$595	\$595	\$0		x
2	1	\$240	\$240	\$0		x
3	0	\$0	\$0	\$0		x
4	2	\$60	\$60	\$0		x
5	0	\$0	\$0	\$0		x
6	6	\$600	\$600	\$0		x
7	5	\$265	\$265	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	1	\$480	\$480	\$0		x
13	1	\$120	\$120	\$0		x
14	0	\$0	\$0	\$0		x
15	0	\$0	\$0	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	1	\$100	\$100	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	3	\$125	\$125	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	0	\$0	\$0	\$0		x
20 b	1	\$100	\$100	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	0	\$0	\$0	\$0		x
21	0	\$0	\$0	\$0		x
TOTALS	28	\$2,685	\$2,685	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: SAC-07-01-R-5

Subject: Professional Risk Management

Location: Sacramento Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$20.00			\$20.00
2	\$161.34						\$161.34
3				\$29.59			\$29.59
TOTAL	\$161.34	\$0.00	\$0.00	\$49.59	\$0.00	\$0.00	\$210.93

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SAC-07-01-R-5

Subject: Professional Risk Management

Location: Sacramento

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	23	4	17.39%
2	Late First Pay Of PD	3	0	0.00%
3	Late First Pay Of VRMA	1	0	0.00%
4	Late Subsequent Indemnity Pay	16	1	6.25%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	32	4	12.50%
7	Late Ben. Notices (Indem.,Delay)	32	5	15.63%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	15	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	4	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	1	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	4	1	25.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	3	1	33.33%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	19	0	0.00%
16	Fail To Issue Denial Notice as Req.	59	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	25	2	8.00%
19	Claim Log Violations (# of Entries and Violations)	3,059	0	0.00%
20	Other Assessments	179	1	0.56%
21	Unsupported Denials	59	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: SI

No. of Files Audited:	282
Indemnity	133
Medical Only	66
Denied	65
Complaints	13
Additional Files	5

Audit No: AHM-13-01-NR-2

Subject: Ralphs Grocery Company

Location: Compton

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	32	\$2,520	\$2,520	\$0		x
2	12	\$1,870	\$1,870	\$0		x
3	6	\$1,360	\$1,360	\$0		x
4	68	\$7,340	\$7,340	\$0		x
5	0	\$0	\$0	\$0		x
6	60	\$4,700	\$4,700	\$0		x
7	86	\$4,910	\$4,910	\$0		x
8	131	\$8,750	\$8,750	\$0		x
9	29	\$2,225	\$2,225	\$0		x
10	7	\$165	\$165	\$0		x
11	0	\$0	\$0	\$0		x
12	19	\$8,040	\$8,040	\$0		x
13	19	\$8,340	\$8,340	\$0		x
14	6	\$2,420	\$2,420	\$0		x
15	17	\$6,460	\$6,460	\$0		x
16	0	\$0	\$0	\$0		x
17	2	\$175	\$175	\$0		x
18 a	25	\$11,000	\$11,000	\$0		x
18 b	3	\$3,000	\$3,000	\$0		x
18 c	4	\$1,840	\$1,840	\$0		x
18 d	23	\$2,080	\$2,080	\$0		x
18 e	2	\$5,360	\$5,360	\$0		x
18 f	1	\$1,000	\$1,000	\$0		x
19	6	\$270	\$270	\$0		x
20 a	75	\$1,875	\$1,875	\$0		x
20 b	1	\$500	\$500	\$0		x
20 c	11	\$16,400	\$16,400	\$0		x
20 d	26	\$2,850	\$2,850	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	671	\$105,450	\$105,450	\$0		

Calendar Year: 2001
Notices of Compensation Due

Audit No: AHM-13-01-NR-2

Subject: Ralphps Grocery Company

Location: Compton Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$54.90						\$54.90
2	\$70.00			\$98.00		\$53.20	\$221.20
3	\$1,320.00			\$132.00			\$1,452.00
4			\$132.64				\$132.64
5				\$236.00			\$236.00
6	\$755.35			\$36.35			\$791.70
7	\$654.57						\$654.57
8	\$42.83						\$42.83
9	\$8,911.00						\$8,911.00
10	\$403.36			\$40.34			\$443.70
11	\$65.41						\$65.41
12	\$61.50			\$46.12			\$107.62
13			\$133.75				\$133.75
14		\$8,430.31		\$628.20			\$9,058.51
15		\$799.75		\$297.15		\$38.95	\$1,135.85
16						\$97.69	\$97.69
17				\$981.89			\$981.89
18	\$371.62			\$37.16			\$408.78
19				\$83.87			\$83.87
20	\$8,291.11			\$64.91			\$8,356.02
21	\$210.00						\$210.00
SUBTOTAL	\$21,211.65	\$9,230.06	\$266.39	\$2,681.99	\$0.00	\$189.84	\$33,579.93

Calendar Year: 2001
Notices of Compensation Due

Audit No: AHM-13-01-NR-2

Subject: Ralphp Grocery Company

Location: Compton Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty interest, or other	Total
22			\$1,902.46				\$1,902.46
23				\$14.00			\$14.00
24	\$506.93			\$301.20			\$808.13
25	\$0.05			\$27.02			\$27.07
26						\$34.15	\$34.15
27	\$8,491.00			\$111.18			\$8,602.18
28	\$242.51			\$24.25			\$266.76
29	\$188.43	\$5,280.00					\$5,468.43
30	\$17,131.95						\$17,131.95
31				\$105.00			\$105.00
32		\$5,915.00		\$591.50			\$6,506.50
33				\$119.00			\$119.00
34	\$1,602.64		\$418.20	\$160.26			\$2,181.10
35	\$2,656.80		\$15,877.68	\$265.68			\$18,800.16
36				\$60.75			\$60.75
37	\$18.00						\$18.00
38				\$11.56			\$11.56
39	\$12.24						\$12.24
40				\$122.00			\$122.00
41	\$434.94						\$434.94
42						\$15.19	\$15.19
43				\$117.35			\$117.35
SUBTOTAL	\$31,285.49	\$11,195.00	\$18,198.34	\$2,030.75	\$0.00	\$49.34	\$62,758.92
Page 1	\$21,211.65	\$9,230.06	\$266.39	\$2,681.99	\$0.00	\$189.84	\$33,579.93
TOTAL	\$52,497.14	\$20,425.06	\$18,464.73	\$4,712.74	\$0.00	\$239.18	\$96,338.85

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-13-01-NR-2

Subject: Ralphs Grocery Company

Location: Compton

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	117	30	25.64%
2	Late First Pay Of PD	35	8	22.86%
3	Late First Pay Of VRMA	12	4	33.33%
4	Late Subsequent Indemnity Pay	94	27	28.72%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	167	32	19.16%
7	Late Ben. Notices (Indem.,Delay)	167	50	29.94%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	122	23	18.85%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	62	9	14.52%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	44	4	9.09%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	51	16	31.37%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	25	13	52.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	12	5	41.67%
15	Fail To Notify Employee of Procedure to Eval. PD	105	17	16.19%
16	Fail To Issue Denial Notice as Req.	65	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	132	34	25.76%
19	Claim Log Violations (# of Entries and Violations)	7,610	6	0.08%
20	Other Assessments	260	43	16.54%
21	Unsupported Denials	65	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: SI

No. of Files Audited:	155	Audit No:	SFO-03-01-R-5
Indemnity	47	Subject:	Redwood Empire Schools Insurance Group
Medical Only	61		
Denied	47		
Complaints	0		
Additional Files	0	Location:	Santa Rosa

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	1	\$80	\$80	\$0		x
2	4	\$1,000	\$1,000	\$0		x
3	0	\$0	\$0	\$0		x
4	6	\$2,360	\$2,360	\$0		x
5	0	\$0	\$0	\$0		x
6	6	\$480	\$480	\$0		x
7	13	\$600	\$600	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	0	\$0	\$0	\$0		x
13	2	\$480	\$480	\$0		x
14	0	\$0	\$0	\$0		x
15	0	\$0	\$0	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	0	\$0	\$0	\$0		x
18 b	4	\$2,280	\$2,280	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	8	\$760	\$760	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	6	\$120	\$120	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	2	\$160	\$160	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	52	\$8,320	\$8,320	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: SFO-03-01-R-5

Subject: Redwood Empire Schools Insurance Group

Location: Santa Rosa Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1		\$1,700.00		\$170.00			\$1,870.00
2				\$212.00			\$212.00
3		\$660.00		\$66.00			\$726.00
4		\$3,000.00					\$3,000.00
5		\$91.42		\$37.14			\$128.56
6				\$111.71			\$111.71
7				\$110.88			\$110.88
8				\$539.42			\$539.42
9				\$114.64			\$114.64
10		\$391.00					\$391.00
TOTAL	\$0.00	\$5,842.42	\$0.00	\$1,361.79	\$0.00	\$0.00	\$7,204.21

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SFO-03-01-R-5

Subject: Redwood Empire Schools Insurance Group

Location: Santa Rosa

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	13	1	7.69%
2	Late First Pay Of PD	13	4	30.77%
3	Late First Pay Of VRMA	1	0	0.00%
4	Late Subsequent Indemnity Pay	12	5	41.67%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	56	6	10.71%
7	Late Ben. Notices (Indem.,Delay)	56	11	19.64%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	16	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	2	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	0	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	5	0	0.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	4	2	50.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	1	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	39	0	0.00%
16	Fail To Issue Denial Notice as Req.	47	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	40	10	25.00%
19	Claim Log Violations (# of Entries and Violations)	0	0	0.00%
20	Other Assessments	1,099	5	0.45%
21	Unsupported Denials	47	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: INS

No. of Files Audited:	217
Indemnity	108
Medical Only	65
Denied	42
Complaints	6
Additional Files	28

Audit No: SAC-02-01-NR-1
Subject: Reliance Insurance Group
Location: Rancho Cordova

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	23	\$2,470	\$0	\$2,470		x
2	5	\$2,180	\$0	\$2,180		x
3	1	\$80	\$0	\$80		x
4	24	\$2,955	\$0	\$2,955		x
5	0	\$0	\$0	\$0		x
6	49	\$4,900	\$0	\$4,900		x
7	43	\$2,780	\$0	\$2,780		x
8	22	\$1,425	\$0	\$1,425		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	10	\$4,420	\$0	\$4,420		x
13	14	\$6,140	\$0	\$6,140		x
14	0	\$0	\$0	\$0		x
15	4	\$1,600	\$0	\$1,600		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	9	\$2,100	\$0	\$2,100		x
18 b	3	\$1,350	\$0	\$1,350		x
18 c	0	\$0	\$0	\$0		x
18 d	13	\$950	\$0	\$950		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	20	\$1,625	\$0	\$1,625		x
20 a	20	\$500	\$0	\$500		x
20 b	1	\$1,000	\$0	\$1,000		x
20 c	1	\$2,500	\$0	\$2,500		x
20 d	3	\$300	\$0	\$300		x
21	0	\$0	\$0	\$0		x
TOTAL	265	\$39,275	\$0	\$39,275		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: SAC-02-01-NR-1

Subject: Reliance Insurance Group

Location: Rancho Cordova Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1							\$0.00
2				\$333.71			\$333.71
3		\$3,360.00		\$25.30			\$3,385.30
4	\$51.43						\$51.43
5	\$2,494.81						\$2,494.81
6	\$60.72						\$60.72
7				\$356.62			\$356.62
8		\$530.00		\$53.00			\$583.00
9				\$13.92			\$13.92
10				\$108.00			\$108.00
11	\$15.28						\$15.28
12				\$76.65			\$76.65
13	\$81.40						\$81.40
14	\$70.00						\$70.00
15		\$700.00		\$90.81			\$790.81
16				\$23.33			\$23.33
17	\$10.44						\$10.44
18				\$137.12			\$137.12
19	\$24.51						\$24.51
TOTAL	\$2,808.59	\$4,590.00	\$0.00	\$1,218.46	\$0.00	\$0.00	\$8,617.05

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SAC-02-01-NR-1

Subject: Reliance Insurance Group

Location: Rancho Cordova

Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	62	19	30.65%
2	Late First Pay Of PD	12	1	8.33%
3	Late First Pay Of VRMA	4	0	0.00%
4	Late Subsequent Indemnity Pay	43	5	11.63%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	77	22	28.57%
7	Late Ben. Notices (Indem.,Delay)	76	24	31.58%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	18	3	16.67%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	5	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	4	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	12	5	41.67%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	9	8	88.89%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	2	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	58	3	5.17%
16	Fail To Issue Denial Notice as Req.	42	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	73	13	17.81%
19	Claim Log Violations (# of Entries and Violations)	2,775	20	0.72%
20	Other Assessments	215	20	9.30%
21	Unsupported Denials	42	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: INS

No. of Files Audited:	189
Indemnity	58
Medical Only	66
Denied	60
Complaints	4
Additional Files	1

Audit No: VNO-12-01-R-1
Subject: Royal & SunAlliance
Location: Woodland Hills

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	11	\$1,300	\$1,300	\$0		x
2	2	\$370	\$370	\$0		x
3	0	\$0	\$0	\$0		x
4	10	\$1,240	\$1,240	\$0		x
5	0	\$0	\$0	\$0		x
6	26	\$2,080	\$2,080	\$0		x
7	17	\$800	\$800	\$0		x
8	24	\$1,675	\$1,675	\$0		x
9	4	\$280	\$280	\$0		x
10	2	\$75	\$75	\$0		x
11	0	\$0	\$0	\$0		x
12	9	\$3,680	\$3,680	\$0		x
13	8	\$3,140	\$3,140	\$0		x
14	0	\$0	\$0	\$0		x
15	6	\$2,500	\$2,500	\$0		x
16	2	\$800	\$800	\$0		x
17	0	\$0	\$0	\$0		x
18 a	6	\$1,600	\$1,600	\$0		x
18 b	4	\$1,860	\$1,860	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	2	\$130	\$130	\$0		x
18 e	1	\$360	\$360	\$0		x
18 f	0	\$0	\$0	\$0		x
19	2	\$160	\$160	\$0		x
20 a	10	\$580	\$580	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	1	\$240	\$240	\$0		x
20 d	2	\$120	\$120	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	149	\$22,990	\$22,990	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: VNO-12-01-R-1

Subject: Royal & SunAlliance

Location: Woodland Hills Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$125.79			\$12.58			\$138.37
2		\$1,600.00		\$160.00		\$99.20	\$1,859.20
3				\$10.31			\$10.31
4		\$3,213.00					\$3,213.00
5	\$210.00						\$210.00
6	\$1,089.22			\$160.82			\$1,250.04
7		\$179.98		\$18.00			\$197.98
8						\$513.20	\$513.20
9	\$210.00						\$210.00
10	\$40.36			\$4.04			\$44.40
11	\$210.00						\$210.00
12		\$488.00		\$48.80			\$536.80
TOTAL	\$1,885.37	\$5,480.98	\$0.00	\$414.55	\$0.00	\$612.40	\$8,393.30

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-12-01-R-1

Subject: Royal & SunAlliance

Location: Woodland Hills

Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	39	10	25.64%
2	Late First Pay Of PD	13	2	15.38%
3	Late First Pay Of VRMA	6	0	0.00%
4	Late Subsequent Indemnity Pay	25	5	20.00%
5	Late Pay Of Death Benefits	0	0	N.A
6	Fail To Issue Ben. Notices (Indem.,Delay)	82	12	14.63%
7	Late Ben. Notices (Indem.,Delay)	82	12	14.63%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	32	8	25.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	32	2	6.25%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	7	1	14.29%
11	Fail To Assign QRR After 90 Days of TD	0	0	N.A
12	Fail To Issue Notice of VR Rights After 90 Days of TD	10	8	80.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	9	7	77.78%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	5	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	33	5	15.15%
16	Fail To Issue Denial Notice as Req.	60	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	51	11	21.57%
19	Claim Log Violations (# of Entries and Violations)	9,840	1	0.01%
20	Other Assessments	184	9	4.89%
21	Unsupported Denials	60	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: SI

No. of Files Audited:	133
Indemnity	43
Medical Only	62
Denied	28
Complaints	0
Additional Files	0

Audit No: AHM-10-01-R-6

**Subject: San Bernardino City
Unified School District**

Location: San Bernardino

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	1	\$40	\$40	\$0		x
2	6	\$450	\$450	\$0		x
3	0	\$0	\$0	\$0		x
4	9	\$1,395	\$1,395	\$0		x
5	0	\$0	\$0	\$0		x
6	14	\$1,120	\$1,120	\$0		x
7	11	\$540	\$540	\$0		x
8	3	\$200	\$200	\$0		x
9	1	\$60	\$60	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	5	\$1,480	\$1,480	\$0		x
13	2	\$720	\$720	\$0		x
14	0	\$0	\$0	\$0		x
15	5	\$1,000	\$1,000	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	2	\$400	\$400	\$0		x
18 b	1	\$200	\$200	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	5	\$450	\$450	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	2	\$160	\$160	\$0		x
20 a	4	\$80	\$80	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	1	\$80	\$80	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	72	\$8,375	\$8,375	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: AHM-10-01-R-6

Subject: San Bernardino City Unified School District

Location: San Bernardino Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$501.14	\$139.80		\$61.08			\$702.02
2				\$60.00			\$60.00
3				\$142.80			\$142.80
4	\$29.91						\$29.91
5				\$107.10			\$107.10
6				\$54.00			\$54.00
TOTAL	\$531.05	\$139.80	\$0.00	\$424.98	\$0.00	\$0.00	\$1,095.83

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-10-01-R-6

Subject: San Bernardino City Unified School District

Location: San Bernardino

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	18	1	5.56%
2	Late First Pay Of PD	19	5	26.32%
3	Late First Pay Of VRMA	3	0	0.00%
4	Late Subsequent Indemnity Pay	23	6	26.09%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	48	9	18.75%
7	Late Ben. Notices (Indem.,Delay)	48	9	18.75%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	31	3	9.68%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	19	1	5.26%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	8	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	10	5	50.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	5	2	40.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	3	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	32	5	15.63%
16	Fail To Issue Denial Notice as Req.	28	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	40	6	15.00%
19	Claim Log Violations (# of Entries and Violations)	1,007	2	0.20%
20	Other Assessments	133	5	3.76%
21	Unsupported Denials	28	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: SI

No. of Files Audited:	171
Indemnity	87
Medical Only	52
Denied	28
Complaints	1
Additional Files	3

Audit No: AHM-06-01-R-6

Subject: San Diego Transit Corporation

Location: San Diego

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	18	\$3,280	\$3,280	\$0		x
2	14	\$5,030	\$5,030	\$0		x
3	1	\$25	\$25	\$0		x
4	64	\$7,870	\$7,870	\$0		x
5	0	\$0	\$0	\$0		x
6	191	\$19,100	\$19,100	\$0		x
7	46	\$3,850	\$3,850	\$0		x
8	103	\$9,250	\$9,250	\$0		x
9	13	\$1,100	\$1,100	\$0		x
10	2	\$175	\$175	\$0		x
11	0	\$0	\$0	\$0		x
12	14	\$6,220	\$6,220	\$0		x
13	7	\$2,480	\$2,480	\$0		x
14	1	\$500	\$500	\$0		x
15	18	\$7,160	\$7,160	\$0		x
16	2	\$800	\$800	\$0		x
17	0	\$0	\$0	\$0		x
18 a	45	\$19,040	\$19,040	\$0		x
18 b	11	\$7,380	\$7,380	\$0		x
18 c	1	\$120	\$120	\$0		x
18 d	49	\$3,670	\$3,670	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	14	\$1,325	\$1,325	\$0		x
20 a	68	\$2,510	\$2,510	\$0		x
20 b	1	\$600	\$600	\$0		x
20 c	2	\$1,200	\$1,200	\$0		x
20 d	24	\$2,250	\$2,250	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	709	\$104,935	\$104,935	\$0		

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-06-01-R-6

Subject: San Diego Transit Corporation

Location: San Diego

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	48	16	33.33%
2	Late First Pay Of PD	20	11	55.00%
3	Late First Pay Of VRMA	4	1	25.00%
4	Late Subsequent Indemnity Pay	34	26	76.47%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	71	48	67.61%
7	Late Ben. Notices (Indem.,Delay)	68	22	32.35%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	60	29	48.33%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	44	11	25.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	9	2	22.22%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	16	12	75.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	11	7	63.64%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	1	1	100.00%
15	Fail To Notify Employee of Procedure to Eval. PD	47	17	36.17%
16	Fail To Issue Denial Notice as Req.	28	2	7.14%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	58	40	68.97%
19	Claim Log Violations (# of Entries and Violations)	494	12	2.43%
20	Other Assessments	157	55	35.03%
21	Unsupported Denials	28	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: SI

No. of Files Audited:	156
Indemnity	81
Medical Only	62
Denied	13
Complaints	0
Additional Files	0

Audit No: AHM-04-01-R-6

Subject: Santa Ana Unified School District

Location: Santa Ana

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	2	\$330	\$330	\$0		x
2	10	\$5,790	\$5,790	\$0		x
3	1	\$30	\$30	\$0		x
4	16	\$1,580	\$1,580	\$0		x
5	0	\$0	\$0	\$0		x
6	29	\$2,900	\$2,900	\$0		x
7	65	\$5,040	\$5,040	\$0		x
8	6	\$360	\$360	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	7	\$2,920	\$2,920	\$0		x
13	6	\$2,240	\$2,240	\$0		x
14	0	\$0	\$0	\$0		x
15	19	\$7,420	\$7,420	\$0		x
16	4	\$1,460	\$1,460	\$0		x
17	0	\$0	\$0	\$0		x
18 a	9	\$1,560	\$1,560	\$0		x
18 b	6	\$5,140	\$5,140	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	21	\$2,000	\$2,000	\$0		x
18 e	1	\$120	\$120	\$0		x
18 f	0	\$0	\$0	\$0		x
19	4	\$320	\$320	\$0		x
20 a	29	\$870	\$870	\$0		x
20 b	2	\$1,200	\$1,200	\$0		x
20 c	2	\$6,000	\$6,000	\$0		x
20 d	12	\$1,080	\$1,080	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	251	\$48,360	\$48,360	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: AHM-04-01-R-6

Subject: Santa Ana Unified School District

Location: Santa Ana Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$210.00			\$210.00
2				\$1,475.71			\$1,475.71
3	\$329.13						\$329.13
4	\$58.08						\$58.08
5	\$137.26			\$96.69		\$119.56	\$353.51
6	\$490.00						\$490.00
7				\$102.00			\$102.00
8	\$140.00	\$11,452.60		\$1,568.76			\$13,161.36
9				\$12.13			\$12.13
10				\$32.00			\$32.00
11	\$216.05			\$50.05			\$266.10
12	\$118.46						\$118.46
13		\$48.58		\$401.86			\$450.44
14	\$48.26						\$48.26
15		\$3,764.29		\$1,600.43			\$5,364.72
16				\$34.00			\$34.00
17		\$14,680.00		\$1,548.00			\$16,228.00
18		\$8,797.00		\$1,627.70			\$10,424.70
TOTAL	\$1,537.24	\$38,742.47	\$0.00	\$8,759.33	\$0.00	\$119.56	\$49,158.60

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-04-01-R-6

Subject: Santa Ana Unified School District

Location: Santa Ana

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	4	2	50.00%
2	Late First Pay Of PD	16	10	62.50%
3	Late First Pay Of VRMA	2	1	50.00%
4	Late Subsequent Indemnity Pay	15	10	66.67%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	66	21	31.82%
7	Late Ben. Notices (Indem.,Delay)	66	47	71.21%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	26	1	3.85%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	13	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	2	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	10	7	70.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	5	5	100.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	54	19	35.19%
16	Fail To Issue Denial Notice as Req.	13	4	30.77%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	65	18	27.69%
19	Claim Log Violations (# of Entries and Violations)	1,033	4	0.39%
20	Other Assessments	152	34	22.37%
21	Unsupported Denials	13	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: SI

No. of Files Audited:	179
Indemnity	57
Medical Only	65
Denied	53
Complaints	3
Additional Files	1

Audit No: SFO-02-01-R-6
Subject: Santa Clara County
Risk Management
Location: San Jose

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	3	\$175	\$175	\$0		x
2	5	\$1,370	\$1,370	\$0		x
3	0	\$0	\$0	\$0		x
4	3	\$750	\$750	\$0		x
5	0	\$0	\$0	\$0		x
6	8	0*	\$0	\$0		x
7	9	\$245	\$245	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	3	\$1,080	\$1,080	\$0		x
13	2	\$620	\$620	\$0		x
14	0	\$0	\$0	\$0		x
15	4	\$1,200	\$1,200	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	1	\$100	\$100	\$0		x
18 b	1	\$400	\$400	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	7	\$700	\$700	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	1	\$60	\$60	\$0		x
20 a	3	\$45	\$45	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	0	\$0	\$0	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	50	\$6,745	\$6,745	\$0		

* Penalties were reduced to \$0 each based on low frequency (10% or less of randomly selected files with exposure for violations had assessments).

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: SFO-02-01-R-6

Subject: Santa Clara County Risk Management

Location: San Jose

Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$187.00			\$187.00
2				\$73.79			\$73.79
3				\$144.00			\$144.00
4		\$2,080.00		\$646.86			\$2,726.86
5	\$182.79			\$11.94			\$194.73
6				\$647.50			\$647.50
TOTAL	\$182.79	\$2,080.00	\$0.00	\$1,711.09	\$0.00	\$0.00	\$3,973.88

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SFO-02-01-R-6

Subject: Santa Clara County Risk Management

Location: Santa Clara

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	24	3	12.50%
2	Late First Pay Of PD	11	4	36.36%
3	Late First Pay Of VRMA	0	0	0.00%
4	Late Subsequent Indemnity Pay	24	3	12.50%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	61	3	4.92%
7	Late Ben. Notices (Indem.,Delay)	61	7	11.48%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	36	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	20	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	3	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	9	3	33.33%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	5	2	40.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	1	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	26	4	15.38%
16	Fail To Issue Denial Notice as Req.	53	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	35	6	17.14%
19	Claim Log Violations (# of Entries and Violations)	4,036	1	0.02%
20	Other Assessments	175	3	1.71%
21	Unsupported Denials	53	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: SI

No. of Files Audited:	155	Audit No:	VN0-06-01-R-2
Indemnity	84	Subject:	Seven-Up / RC Bottling Company
Medical Only	60		
Denied	10		
Complaints	1		
Additional Files	0	Location:	Vernon

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	12	\$935	\$935	\$0		x
2	0	\$0	\$0	\$0		x
3	0	\$0	\$0	\$0		x
4	19	\$1,500	\$1,500	\$0		x
5	0	\$0	\$0	\$0		x
6	56	\$5,600	\$5,600	\$0		x
7	11	\$460	\$460	\$0		x
8	17	\$1,460	\$1,460	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	8	\$3,880	\$3,880	\$0		x
13	4	\$1,720	\$1,720	\$0		x
14	0	\$0	\$0	\$0		x
15	34	\$15,900	\$15,900	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	17	\$4,100	\$4,100	\$0		x
18 b	2	\$950	\$950	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	2	\$125	\$125	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	5	\$340	\$340	\$0		x
20 a	11	\$750	\$750	\$0		x
20 b	2	\$1,000	\$1,000	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	6	\$500	\$500	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	206	\$39,220	\$39,220	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: VNO-06-01-R-2

Subject: Seven-Up / RC Bottling Company

Location: Vernon

Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$470.91			\$47.09			\$518.00
2	\$6,951.48			\$681.77			\$7,633.25
3	\$83.99						\$83.99
4	\$3,194.21	\$3,140.00		\$606.96			\$6,941.17
5	\$128.92			\$0.99			\$129.91
6	\$19.93						\$19.93
7	\$280.00			\$28.00			\$308.00
8		\$420.00					\$420.00
9	\$140.00						\$140.00
10	\$106.10						\$106.10
11	\$31.54						\$31.54
12	\$140.00						\$140.00
13	\$78.57						\$78.57
14				\$14.00			\$14.00
15	\$67.15			\$6.72			\$73.87
16	\$43.71						\$43.71
17	\$31.68						\$31.68
TOTAL	\$11,768.19	\$3,560.00	\$0.00	\$1,385.53	\$0.00	\$0.00	\$16,713.72

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-06-01-R-2

Subject: Seven-Up / RC Bottling Company

Location: Vernon

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	85	11	12.94%
2	Late First Pay Of PD	8	0	0.00%
3	Late First Pay Of VRMA	2	0	0.00%
4	Late Subsequent Indemnity Pay	50	10	20.00%
5	Late Pay Of Death Benefits	0	0	N.A.
6	Fail To Issue Ben. Notices (Indem.,Delay)	89	39	43.82%
7	Late Ben. Notices (Indem.,Delay)	89	11	12.36%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	15	6	40.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	5	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	8	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	11	8	72.73%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	8	4	50.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	1	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	75	34	45.33%
16	Fail To Issue Denial Notice as Req.	10	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	88	17	19.32%
19	Claim Log Violations (# of Entries and Violations)	154	4	2.60%
20	Other Assessments	154	15	9.74%
21	Unsupported Denials	10	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: INS

No. of Files Audited:	158
Indemnity	129
Medical Only	0
Denied	0
Complaints	27
Additional Files	2

Audit No: OAK-07-01-NR-1

Subject: Sierra Insurance Group

Location: Pleasanton

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	69	\$11,035	\$11,035	\$0		x
2	9	\$1,470	\$1,470	\$0		x
3	1	\$75	\$75	\$0		x
4	90	\$11,675	\$11,675	\$0		x
5	0	\$0	\$0	\$0		x
6	81	\$8,100	\$8,100	\$0		x
7	69	\$4,350	\$4,350	\$0		x
8	34	\$2,000	\$2,000	\$0		x
9	4	\$280	\$280	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	12	\$4,300	\$4,300	\$0		x
13	14	\$5,100	\$5,100	\$0		x
14	2	\$980	\$980	\$0		x
15	18	\$8,220	\$8,220	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	16	\$3,640	\$3,640	\$0		x
18 b	2	\$880	\$880	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	34	\$3,115	\$3,115	\$0		x
18 e	2	\$2,450	\$2,450	\$0		x
18 f	3	\$2,100	\$2,100	\$0		x
19	2	\$120	\$120	\$0		x
20 a	30	\$750	\$750	\$0		x
20 b	3	\$1,500	\$1,500	\$0		x
20 c	4	\$7,500	\$7,500	\$0		x
20 d	3	\$250	\$250	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	502	\$79,890	\$79,890	\$0		

Calendar Year: 2001
Notices of Compensation Due

Audit No: OAK-07-01-NR-1

Subject: Sierra Insurance Group

Location: Pleasanton

Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$36.65						\$36.65
2	\$27.83						\$27.83
3	\$177.74			\$63.60			\$241.34
4				\$42.00			\$42.00
5				\$112.00			\$112.00
6				\$360.00			\$360.00
7	\$284.76			\$236.52			\$521.28
8	\$141.66			\$19.35			\$161.01
9				\$80.00			\$80.00
10				\$34.13			\$34.13
11				\$126.00			\$126.00
12	\$550.42			\$45.08			\$595.50
13	\$182.86	\$280.00		\$40.80			\$503.66
14				\$192.00			\$192.00
15	\$70.00			\$7.00			\$77.00
16	\$18.00			\$25.20			\$43.20
17				\$495.51			\$495.51
18				\$98.00			\$98.00
19	\$66.67			\$3.33			\$70.00
20	\$457.16			\$36.57			\$493.73
21				\$90.66			\$90.66
SUBTOTAL	\$2,013.75	\$280.00	\$0.00	\$2,107.75	\$0.00	\$0.00	\$4,401.50

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4
Page 2 of 2

Audit No: OAK-07-01-NR-1

Subject: Sierra Insurance Group

Location: Pleasanton Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty interest, or other	Total
22				\$55.50			\$55.50
23				\$64.00			\$64.00
24				\$126.00			\$126.00
25	\$173.08			\$12.15			\$185.23
26				\$131.42			\$131.42
27	\$82.10						\$82.10
28						\$519.46	\$519.46
29				\$285.49		\$3,497.23	\$3,782.72
30	\$77.00			\$98.30			\$175.30
SUBTOTAL	\$332.18	\$0.00	\$0.00	\$772.86	\$0.00	\$4,016.69	\$5,121.73
Page 1	\$2,013.75	\$280.00	\$0.00	\$2,107.75	\$0.00	\$0.00	\$4,401.50
TOTAL	\$2,345.93	\$280.00	\$0.00	\$2,880.61	\$0.00	\$4,016.69	\$9,523.23

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: OAK-07-01-NR-1

Subject: Sierra Insurance Group

Location: Pleasanton

Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	109	50	45.87%
2	Late First Pay Of PD	35	6	17.14%
3	Late First Pay Of VRMA	4	0	0.00%
4	Late Subsequent Indemnity Pay	76	27	35.53%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	116	42	36.21%
7	Late Ben. Notices (Indem.,Delay)	116	34	29.31%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	55	1	1.82%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	20	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	1	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	18	5	27.78%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	9	8	88.89%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	6	2	33.33%
15	Fail To Notify Employee of Procedure to Eval. PD	101	14	13.86%
16	Fail To Issue Denial Notice as Req.	0	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	116	26	22.41%
19	Claim Log Violations (# of Entries and Violations)	1,964	2	0.10%
20	Other Assessments	129	10	7.75%
21	Unsupported Denials	0	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: TPA

No. of Files Audited:	199
Indemnity	100
Medical Only	64
Denied	29
Complaints	0
Additional Files	6

Audit No: VNO-10-01-R-5
Subject: Specialty Risk Services
Location: Burbank

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	30	\$4,230	\$4,230	\$0		x
2	1	\$240	\$240	\$0		x
3	0	\$0	\$0	\$0		x
4	65	\$5,430	\$5,430	\$0		x
5	0	\$0	\$0	\$0		x
6	52	\$5,200	\$5,200	\$0		x
7	54	\$2,900	\$2,900	\$0		x
8	11	\$660	\$660	\$0		x
9	1	\$60	\$60	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	13	\$5,120	\$5,120	\$0		x
13	11	\$3,920	\$3,920	\$0		x
14	1	\$400	\$400	\$0		x
15	10	\$3,800	\$3,800	\$0		x
16	3	\$400	\$400	\$0		x
17	0	\$0	\$0	\$0		x
18 a	13	\$5,060	\$5,060	\$0		x
18 b	4	\$2,520	\$2,520	\$0		x
18 c	1	\$600	\$600	\$0		x
18 d	32	\$2,920	\$2,920	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	1	\$600	\$600	\$0		x
19	5	\$400	\$400	\$0		x
20 a	28	\$700	\$700	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	3	\$5,500	\$5,500	\$0		x
20 d	18	\$2,200	\$2,200	\$0		x
21	3	\$6,500	\$6,500	\$0		x
TOTAL	360	\$59,360	\$59,360	\$0		

Calendar Year: 2001
Notices of Compensation Due

Audit No: VNO-10-01-R-5

Subject: Specialty Risk Services

Location: Burbank

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$55.82			\$79.88			\$135.70
2				\$85.34			\$85.34
3	\$414.00	\$211.43					\$625.43
4				\$503.06			\$503.06
5				\$43.41			\$43.41
6				\$170.67			\$170.67
7		\$1,785.00					\$1,785.00
8				\$59.40			\$59.40
9	\$27.47						\$27.47
10				\$64.00			\$64.00
11				\$97.28			\$97.28
12	\$123.73			\$12.37			\$136.10
13	\$131.49			\$157.09		\$160.11	\$448.69
14		\$2,720.00		\$272.00			\$2,992.00
15	\$305.43			\$30.54			\$335.97
16	\$29.75			\$27.37			\$57.12
17	\$414.72			\$41.47			\$456.19
18		\$1,046.65		\$206.67			\$1,253.32
19	\$123.43			\$151.39			\$274.82
20		\$3,340.00		\$411.34			\$3,751.34
21	\$1,982.67			\$335.67			\$2,318.34
SUBTOTAL	\$3,608.51	\$9,103.08	\$0.00	\$2,748.95	\$0.00	\$160.11	\$15,620.65

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4
Page 2 of 2

Audit No: VNO-10-01-R-5

Subject: Specialty Risk Services

Location: Burbank **Type:** TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty interest, or other	Total
22	\$124.48		\$522.56				\$647.04
SUBTOTAL	\$124.48	\$0.00	\$522.56	\$0.00	\$0.00	\$0.00	\$647.04
Page 1	\$3,608.51	\$9,103.08	\$0.00	\$2,748.95	\$0.00	\$160.11	\$15,620.65
TOTAL	\$3,732.99	\$9,103.08	\$522.56	\$2,748.95	\$0.00	\$160.11	\$16,267.69

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-10-01-R-5

Subject: Specialty Risk Services

Location: Burbank, CA

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	79	30	37.97%
2	Late First Pay Of PD	18	1	5.56%
3	Late First Pay Of VRMA	8	0	0.00%
4	Late Subsequent Indemnity Pay	59	23	38.98%
5	Late Pay Of Death Benefits	0	0	N/A
6	Fail To Issue Ben. Notices (Indem.,Delay)	104	21	20.19%
7	Late Ben. Notices (Indem.,Delay)	104	28	26.92%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	51	4	7.84%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	19	1	5.26%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	12	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	29	13	44.83%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	21	11	52.38%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	5	1	20.00%
15	Fail To Notify Employee of Procedure to Eval. PD	61	10	16.39%
16	Fail To Issue Denial Notice as Req.	29	3	10.34%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	85	22	25.88%
19	Claim Log Violations (# of Entries and Violations)	1,885	0	0.00%
20	Other Assessments	193	32	16.58%
21	Unsupported Denials	29	2	6.90%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: TPA

No. of Files Audited:	170	Audit No:	AHM-05-01-R-1
Indemnity	57	Subject:	St. Paul Fire & Marine Insurance Company
Medical Only	62		
Denied	46		
Complaints	5		
Additional Files	0	Location:	Brea

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	14	\$1,560	\$1,560	\$0		x
2	3	\$235	\$235	\$0		x
3	1	\$640	\$640	\$0		x
4	14	\$1,510	\$1,510	\$0		x
5	0	\$0	\$0	\$0		x
6	23	\$2,300	\$2,300	\$0		x
7	16	\$1,185	\$1,185	\$0		x
8	2	\$100	\$100	\$0		x
9	6	\$550	\$550	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	6	\$2,700	\$2,700	\$0		x
13	3	\$1,500	\$1,500	\$0		x
14	0	\$0	\$0	\$0		x
15	5	\$1,800	\$1,800	\$0		x
16	1	\$300	\$300	\$0		x
17	0	\$0	\$0	\$0		x
18 a	4	\$600	\$600	\$0		x
18 b	1	\$400	\$400	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	4	\$375	\$375	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	1	\$80	\$80	\$0		x
20 a	9	\$225	\$225	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	1	\$2,500	\$2,500	\$0		x
20 d	14	\$6,500	\$6,500	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	128	\$25,060	\$25,060	\$0		

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-05-01-R-1

Subject: St. Paul Fire & Marine Insurance Company

Location: Brea

Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	38	11	28.95%
2	Late First Pay Of PD	10	3	30.00%
3	Late First Pay Of VRMA	2	0	0.00%
4	Late Subsequent Indemnity Pay	29	10	34.48%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	66	15	22.73%
7	Late Ben. Notices (Indem.,Delay)	63	14	22.22%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	17	2	11.76%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	20	4	20.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	3	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	9	5	55.56%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	4	2	50.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	33	5	15.15%
16	Fail To Issue Denial Notice as Req.	46	1	2.17%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	47	6	12.77%
19	Claim Log Violations (# of Entries and Violations)	2,573	1	0.04%
20	Other Assessments	165	13	7.88%
21	Unsupported Denials	46	0	0.00%

Calendar Year: 2001

Individual Exhibit 3

Penalty Assessments and Collections

Type: TPA

No. of Files Audited:	152
Indemnity	55
Medical Only	63
Denied	32
Complaints	0
Additional Files	2

Audit No: SAC-03-01-R-5

Subject: Sterling Claims Management Service

Location: Rancho Cordova

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	11	\$1,150	\$0	\$1,150		x
2	0	\$0	\$0	\$0		x
3	0	\$0	\$0	\$0		x
4	12	\$750	\$0	\$750		x
5	0	\$0	\$0	\$0		x
6	18	\$1,800	\$0	\$1,800		x
7	22	\$1,140	\$0	\$1,140		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	9	\$3,760	\$0	\$3,760		x
13	4	\$1,320	\$0	\$1,320		x
14	0	\$0	\$0	\$0		x
15	1	\$400	\$0	\$400		x
16	1	\$80	\$0	\$80		x
17	0	\$0	\$0	\$0		x
18 a	5	\$700	\$0	\$700		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	6	\$300	\$0	\$300		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	6	\$360	\$0	\$360		x
20 a	5	\$100	\$0	\$100		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	0	\$0	\$0	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	100	\$11,860	\$0	\$11,860		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: SAC-03-01-R-5

Subject: Sterling Claims Management Service

Location: Rancho Cordova Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$32.16						\$32.16
2				\$148.47			\$148.47
3	\$70.00						\$70.00
4				\$28.00			\$28.00
5	\$400.42						\$400.42
6				\$19.05			\$19.05
7	\$218.04						\$218.04
8	\$210.00						\$210.00
TOTAL	\$930.62	\$0.00	\$0.00	\$195.52	\$0.00	\$0.00	\$1,126.14

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SAC-03-01-R-5

Subject: Sterling Claims Management Service

Location: Rancho Cordova

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	42	9	21.43%
2	Late First Pay Of PD	7	0	0.00%
3	Late First Pay Of VRMA	2	0	0.00%
4	Late Subsequent Indemnity Pay	28	8	28.57%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	48	14	29.17%
7	Late Ben. Notices (Indem.,Delay)	47	15	31.91%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	12	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	0	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	2	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	9	9	100.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	7	4	57.14%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	27	1	3.70%
16	Fail To Issue Denial Notice as Req.	32	1	3.13%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	44	8	18.18%
19	Claim Log Violations (# of Entries and Violations)	1,614	6	0.37%
20	Other Assessments	150	5	3.33%
21	Unsupported Denials	32	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: TPA

No. of Files Audited:	182	Audit No:	SAC-11-01-R-05
Indemnity	56	Subject:	Tristar Claims Administration
Medical Only	62		
Denied	45		
Complaints	19		
Additional Files	0	Location:	Rancho Cordova

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	20	\$2,645	\$2,645	\$0		x
2	2	\$480	\$480	\$0		x
3	0	\$0	\$0	\$0		x
4	9	\$995	\$995	\$0		x
5	0	\$0	\$0	\$0		x
6	14	\$1,120	\$1,120	\$0		x
7	21	\$880	\$880	\$0		x
8	6	\$360	\$360	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	6	\$2,500	\$2,500	\$0		x
13	7	\$2,160	\$2,160	\$0		x
14	1	\$400	\$400	\$0		x
15	8	\$2,160	\$2,160	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	3	\$800	\$800	\$0		x
18 b	1	\$1,000	\$1,000	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	3	\$275	\$275	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	2	\$40	\$40	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	1	\$400	\$400	\$0		x
20 d	6	\$480	\$480	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	110	\$16,695	\$16,695	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: SAC-11-01-R-5

Subject: Tristar Claims Administration

Location: Rancho Cordova Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$90.00			\$90.00
2	\$252.40						\$252.40
3				\$22.97			\$22.97
4	\$210.00						\$210.00
5		\$4,720.00		\$472.00			\$5,192.00
6	\$651.37			\$55.11			\$706.48
7				\$123.44			\$123.44
TOTAL	\$1,113.77	\$4,720.00	\$0.00	\$763.52	\$0.00	\$0.00	\$6,597.29

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SAC-11-01-R-5

Subject: Tristar Claims Administration

Location: Rancho Cordova

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	46	18	39.13%
2	Late First Pay Of PD	15	0	0.00%
3	Late First Pay Of VRMA	6	0	0.00%
4	Late Subsequent Indemnity Pay	35	5	14.29%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	72	10	13.89%
7	Late Ben. Notices (Indem.,Delay)	72	14	19.44%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	35	2	5.71%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	9	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	7	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	15	4	26.67%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	10	4	40.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	3	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	43	5	11.63%
16	Fail To Issue Denial Notice as Req.	45	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	52	5	9.62%
19	Claim Log Violations (# of Entries and Violations)	0	0	0.00%
20	Other Assessments	2,124	4	0.19%
21	Unsupported Denials	45	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: TPA

No. of Files Audited:	170
Indemnity	56
Medical Only	65
Denied	46
Complaints	2
Additional Files	1

Audit No: SAC-10-01-R-5
Subject: United Risk Management
Location: Roseville

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	13	\$1,860	\$1,860	\$0		x
2	4	\$605	\$605	\$0		x
3	1	\$25	\$25	\$0		x
4	15	\$1,465	\$1,465	\$0		x
5	0	\$0	\$0	\$0		x
6	25	\$2,500	\$2,500	\$0		x
7	23	\$1,310	\$1,310	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	10	\$4,300	\$4,300	\$0		x
13	6	\$1,800	\$1,800	\$0		x
14	0	\$0	\$0	\$0		x
15	4	\$1,360	\$1,360	\$0		x
16	1	\$80	\$80	\$0		x
17	0	\$0	\$0	\$0		x
18 a	5	\$1,350	\$1,350	\$0		x
18 b	1	\$1,000	\$1,000	\$0		x
18 c	1	\$200	\$200	\$0		x
18 d	5	\$325	\$325	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	1	\$80	\$80	\$0		x
20 a	2	\$40	\$40	\$0		x
20 b	2	\$600	\$600	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	2	\$160	\$160	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	121	\$19,060	\$19,060	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: SAC-10-01-R-5

Subject: United Risk Management

Location: Roseville

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$38.92			\$38.92
2	\$187.56			\$18.76			\$206.32
3	\$373.83			\$37.38			\$411.21
4	\$21.89						\$21.89
5	\$107.77			\$10.78			\$118.55
6	\$642.33	\$4,540.00	\$82.80	\$518.23			\$5,783.36
7				\$38.02			\$38.02
8				\$91.40			\$91.40
9				\$297.05			\$297.05
10				\$22.40			\$22.40
TOTAL	\$1,333.38	\$4,540.00	\$82.80	\$1,072.94	\$0.00	\$0.00	\$7,029.12

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SAC-10-01-R-5

Subject: United Risk Mangement

Location: Roseville

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	50	13	26.00%
2	Late First Pay Of PD	12	3	25.00%
3	Late First Pay Of VRMA	5	1	20.00%
4	Late Subsequent Indemnity Pay	39	9	23.08%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	75	17	22.67%
7	Late Ben. Notices (Indem.,Delay)	75	19	25.33%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	44	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	15	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	2	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	17	9	52.94%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	9	6	66.67%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	2	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	42	3	7.14%
16	Fail To Issue Denial Notice as Req.	46	1	2.17%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	56	10	17.86%
19	Claim Log Violations (# of Entries and Violations)	3,135	1	0.03%
20	Other Assessments	167	5	2.99%
21	Unsupported Denials	46	0	0.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: INS

No. of Files Audited:	237
Indemnity	122
Medical Only	64
Denied	50
Complaints	1
Additional Files	0

Audit No: AHM-11-01-R-1
Subject: Western Growers Insurance Company
Location: Irvine

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	48	\$6,760	\$6,760	\$0		x
2	11	\$3,280	\$3,280	\$0		x
3	2	\$80	\$80	\$0		x
4	66	\$6,355	\$6,355	\$0		x
5	0	\$0	\$0	\$0		x
6	90	\$9,000	\$9,000	\$0		x
7	70	\$4,400	\$4,400	\$0		x
8	2	\$120	\$120	\$0		x
9	1	\$40	\$40	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	29	\$13,220	\$13,220	\$0		x
13	22	\$8,280	\$8,280	\$0		x
14	2	\$980	\$980	\$0		x
15	25	\$9,600	\$9,600	\$0		x
16	1	\$80	\$80	\$0		x
17	0	\$0	\$0	\$0		x
18 a	13	\$4,400	\$4,400	\$0		x
18 b	3	\$600	\$600	\$0		x
18 c	3	\$1,800	\$1,800	\$0		x
18 d	16	\$1,160	\$1,160	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	4	\$320	\$320	\$0		x
20 a	32	\$1,275	\$1,275	\$0		x
20 b	2	\$1,300	\$1,300	\$0		x
20 c	5	\$8,500	\$8,500	\$0		x
20 d	37	\$3,000	\$3,000	\$0		x
21	4	\$15,000	\$15,000	\$0		x
TOTAL	488	\$99,550	\$99,550	\$0		

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-11-01-R-1

Subject: Western Growers Insurance Company

Location: Irvine

Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	111	46	41.44%
2	Late First Pay Of PD	36	11	30.56%
3	Late First Pay Of VRMA	25	2	8.00%
4	Late Subsequent Indemnity Pay	77	35	45.45%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	125	63	50.40%
7	Late Ben. Notices (Indem.,Delay)	126	50	39.68%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	32	1	3.13%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	29	1	3.45%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	21	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	41	28	68.29%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	34	21	61.76%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	5	2	40.00%
15	Fail To Notify Employee of Procedure to Eval. PD	98	25	25.51%
16	Fail To Issue Denial Notice as Req.	50	1	2.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	123	23	18.70%
19	Claim Log Violations (# of Entries and Violations)	2,640	3	0.11%
20	Other Assessments	236	47	19.92%
21	Unsupported Denials	50	4	8.00%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: SI

No. of Files Audited:	90
Indemnity	32
Medical Only	43
Denied	15
Complaints	1
Additional Files	0

Audit No: AHM-12-01-R-2
Subject: Willamette Industries, Inc.
Location: Cerritos

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	12	\$450	\$450	\$0		x
2	3	\$445	\$445	\$0		x
3	0	\$0	\$0	\$0		x
4	20	\$1,185	\$1,185	\$0		x
5	0	\$0	\$0	\$0		x
6	30	\$3,000	\$3,000	\$0		x
7	11	\$480	\$480	\$0		x
8	1	\$50	\$50	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	1	\$500	\$500	\$0		x
12	4	\$1,320	\$1,320	\$0		x
13	4	\$1,980	\$1,980	\$0		x
14	0	\$0	\$0	\$0		x
15	13	\$5,660	\$5,660	\$0		x
16	2	\$400	\$400	\$0		x
17	0	\$0	\$0	\$0		x
18 a	4	\$700	\$700	\$0		x
18 b	1	\$750	\$750	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	6	\$475	\$475	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	9	\$675	\$675	\$0		x
20 a	18	\$450	\$450	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	3	\$2,500	\$2,500	\$0		x
20 d	4	\$800	\$800	\$0		x
21	1	\$2,000	\$2,000	\$0		x
TOTAL	147	\$23,820	\$23,820	\$0		

Calendar Year: 2001
Notices of Compensation Due

Individual Exhibit 4

Audit No: AHM-12-01-R-1

Subject: Willamette Industries, Inc.

Location: Cerritos

Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$560.00						\$560.00
2	\$280.00						\$280.00
3				\$78.00			\$78.00
4				\$140.00			\$140.00
5				\$28.00			\$28.00
6	\$230.18	\$2,200.00		\$291.34			\$2,721.52
7	\$92.94			\$9.29			\$102.23
TOTAL	\$1,163.12	\$2,200.00	\$0.00	\$546.63	\$0.00	\$0.00	\$3,909.75

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-12-01-R-2

Subject: Willamette Industries, Inc.

Location: Cerritos

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	32	12	37.50%
2	Late First Pay Of PD	12	3	25.00%
3	Late First Pay Of VRMA	3	0	0.00%
4	Late Subsequent Indemnity Pay	25	11	44.00%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	43	21	48.84%
7	Late Ben. Notices (Indem.,Delay)	43	9	20.93%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	25	1	4.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	8	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	4	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	9	4	44.44%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	5	3	60.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	1	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	26	13	50.00%
16	Fail To Issue Denial Notice as Req.	15	2	13.33%
17	Fail To Respond Timely To Med. Treatment Request	N/A	0	N.A.
18	Unpaid Indemnity	89	7	7.87%
19	Claim Log Violations (# of Entries and Violations)	178	9	5.00%
20	Other Assessments	90	18	20.00%
21	Unsupported Denials	15	1	6.67%

Calendar Year: 2001
Penalty Assessments and Collections

Individual Exhibit 3

Type: TPA

No. of Files Audited:	236	Audit No:	AHM-01-01-R-5
Indemnity	121	Subject:	Willis Administrative Services Corporation
Medical Only	64		
Denied	48		
Complaints	2		
Additional Files	1		
		Location:	San Diego

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	26	\$1,885	\$1,885	\$0		x
2	16	\$4,330	\$4,330	\$0		x
3	1	\$180	\$180	\$0		x
4	53	\$6,550	\$6,550	\$0		x
5	0	\$0	\$0	\$0		x
6	143	\$14,300	\$14,300	\$0		x
7	50	\$3,625	\$3,625	\$0		x
8	209	\$18,470	\$18,470	\$0		x
9	18	\$1,375	\$1,375	\$0		x
10	11	\$625	\$625	\$0		x
11	0	\$0	\$0	\$0		x
12	18	\$8,680	\$8,680	\$0		x
13	21	\$8,540	\$8,540	\$0		x
14	5	\$2,480	\$2,480	\$0		x
15	33	\$10,000	\$10,000	\$0		x
16	1	\$300	\$300	\$0		x
17	1	\$80	\$80	\$0		x
18 a	19	\$5,260	\$5,260	\$0		x
18 b	7	\$4,760	\$4,760	\$0		x
18 c	4	\$2,960	\$2,960	\$0		x
18 d	14	\$1,180	\$1,180	\$0		x
18 e	1	\$120	\$120	\$0		x
18 f	1	\$120	\$120	\$0		x
19	1	\$80	\$80	\$0		x
20 a	37	\$1,110	\$1,110	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	11	\$5,700	\$5,700	\$0		x
20 d	41	\$9,400	\$9,400	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	742	\$112,110	\$112,110	\$0		

Calendar Year: 2001
Notices of Compensation Due

Audit No: AHM-01-01-R-5

Subject: Willis Administrative Services Corporation

Location: San Diego **Type: TPA**

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$80.00						\$80.00
2			\$2,120.87	\$244.00			\$2,364.87
3	\$186.97						\$186.97
4		\$1,942.86		\$194.29			\$2,137.15
5	\$8,104.93						\$8,104.93
6				\$49.26			\$49.26
7			\$329.94				\$329.94
8	\$125.24			\$12.52			\$137.76
9	\$4,861.68	\$2,540.00		\$740.17			\$8,141.85
10				\$28.00			\$28.00
11				\$49.00			\$49.00
12	\$39.29						\$39.29
13		\$854.29		\$491.43			\$1,345.72
14				\$75.60			\$75.60
15						\$105.68	\$105.68
16		\$595.71		\$59.57			\$655.28
17	\$166.37			\$45.59			\$211.96
18	\$185.35		\$920.37	\$7.41			\$1,113.13
19	\$104.35						\$104.35
20	\$20.58						\$20.58
21		\$4,280.00		\$428.00			\$4,708.00
SUBTOTAL	\$13,874.76	\$10,212.86	\$3,371.18	\$2,424.84	\$0.00	\$105.68	\$29,989.32

Calendar Year: 2001
Notices of Compensation Due

Audit No: AHM-01-01-R-5

Subject: Willis Administrative Services Corporation

Location: San Diego Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty interest, or other	Total
22	\$97.16			\$57.14			\$154.30
23	\$337.28			\$82.30			\$419.58
24	\$377.00						\$377.00
25				\$46.43			\$46.43
26	\$711.49	\$10,400.00		\$1,099.56			\$12,211.05
27				\$49.00			\$49.00
28	\$29.52						\$29.52
29	\$41.90	\$3,840.00		\$388.19			\$4,270.09
30			\$552.91				\$552.91
SUBTOTAL	\$1,594.35	\$14,240.00	\$552.91	\$1,722.62	\$0.00	\$0.00	\$18,109.88
Page 1	\$13,874.76	\$10,212.86	\$3,371.18	\$2,424.84	\$0.00	\$105.68	\$29,989.32
TOTAL	\$15,469.11	\$24,452.86	\$3,924.09	\$4,147.46	\$0.00	\$105.68	\$48,099.20

Calendar Year: 2001

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-01-01-R-5

Subject: Willis Administrative Services Corporation

Location: San Diego

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	75	25	33.33%
2	Late First Pay Of PD	34	13	38.24%
3	Late First Pay Of VRMA	13	1	7.69%
4	Late Subsequent Indemnity Pay	66	24	36.36%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	117	57	48.72%
7	Late Ben. Notices (Indem.,Delay)	117	38	32.48%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	84	36	42.86%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	56	12	21.43%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	22	6	27.27%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	20	16	80.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	25	19	76.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	7	5	71.43%
15	Fail To Notify Employee of Procedure to Eval. PD	78	32	41.03%
16	Fail To Issue Denial Notice as Req.	48	1	2.17%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	1	N.A.
18	Unpaid Indemnity	104	29	27.88%
19	Claim Log Violations (# of Entries and Violations)	2,793	1	0.04%
20	Other Assessments	233	50	21.46%
21	Unsupported Denials	48	0	0.00%