

1 **Q. In reference to the evidence of Earl Ludlow, page 27, Table 18, please provide the**  
 2 **actuals versus forecast for 1996 to current, and the percent of increase/decrease, as**  
 3 **the case may be, for insurance.**

4  
 5 A. Table 1 below provides a comparison of the actual versus forecast Operating Expenses –  
 6 Insurance for the period 1996 to forecast 2004.  
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<b>Table 1</b> <b>Operating Expenses – Insurance</b> <b>1996 – 2004F</b> <b>(\$000s)</b>				
Year	Forecast	Actual	Variance – Over (Under)	
			\$	%
1996	\$563	\$505	(\$58)	(10.3)
1997	502	474	(28)	(5.6)
1998	504	698	194	38.5
1999	555	643	88	15.9
2000	650	580	(70)	(10.8)
2001	711	720	9	1.3
2002F	1,210	n/a	n/a	n/a
2003F	1,420	n/a	n/a	n/a
2004F	1,520	n/a	n/a	n/a