

Requests for Information

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

A. Table 1 below provides a comparison of the actual versus forecast Operating Expenses – Insurance for the period 1996 to forecast 2004.

Table 1 Operating Expenses – Insurance 1996 – 2004F (\$000s)				
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
2002	1,210	1,098	(112)	(9.3)
2003	1,450	n/a	n/a	n/a
2004	1,550	n/a	n/a	n/a