

**Statement of Changes in Rate Group Balances
For the Year Ended December 31, 2002 (\$,000's)**

RATE GROUP	CURRENT YEAR								NON RECURRING ITEMS					Unappropriated Balance (Unfunded Liability) - Ending	
	Unappropriated Balance (Unfunded Liability) - Opening	Premium Income	Claims Costs	Operating Costs	Current Year Surplus (Deficit)	Prior Years' Claim Costs	Investment Income	Rate Group Restructuring Cost	Unappropriated Balance (Unfunded Liability) - Before Non Recurring Items	Legislative and Mortality Assumption Changes	Provision for Equity Market Value Impairment	Restructuring and Legislative Change Implementation Costs	Transfer from Research Reserve		
RATEABLE															
AA	Financial Institutions / Investment Svcs	3,012	2,390	(951)	(247)	1,191	(586)	441	(135)	3,924	341	(745)	(28)	18	3,510
AB	Insurance Services	(414)	1,061	(991)	(289)	(220)	(2,998)	193	(110)	(3,548)	336	(326)	(54)	8	(3,584)
AC	Lawyers & Notaries	(200)	798	(322)	(366)	109	(1,552)	98	(58)	(1,602)	171	(166)	(34)	4	(1,626)
AD	Consulting Engineers, Architects	(1,013)	994	(661)	(477)	(144)	(337)	296	(162)	(1,359)	409	(500)	(26)	26	(1,450)
AE	Private Medical Practice, Dentists	(4,548)	2,776	(1,243)	(948)	585	(1,816)	322	(243)	(5,699)	582	(544)	(60)	17	(5,704)
AF	Brokers, Real Estate Agencies, TV & Radio Broadcasting	(1,873)	1,516	(1,566)	(511)	(561)	230	256	(148)	(2,097)	423	(432)	(27)	61	(2,072)
AG	Universities	(958)	3,136	(3,468)	(256)	(589)	291	528	(249)	(976)	582	(892)	(49)	61	(1,274)
AH	Public & Private Schools	(8,974)	26,178	(21,778)	(2,549)	1,851	(8,252)	4,194	(2,075)	(13,256)	5,629	(7,081)	(490)	290	(14,908)
AI	Restaurants, Pubs, Night Clubs	(301)	19,620	(16,186)	(3,223)	211	(1,615)	2,682	(1,213)	(236)	3,120	(4,528)	(351)	306	(1,689)
AJ	Auto Dealership (sales & svc)	(5,724)	10,978	(7,535)	(619)	2,824	(4,738)	2,344	(1,150)	(6,444)	3,185	(3,957)	(201)	333	(7,083)
AK	Wood Furniture Mfg, Metal Product Mfg, & Commercial Sign Mfg	183	6,230	(5,652)	(705)	(128)	(4,292)	1,689	(782)	(3,330)	2,234	(2,852)	(139)	105	(3,981)
AL	Hotels, Resorts & Motels	114	10,334	(10,557)	(1,563)	(1,786)	(2,524)	2,782	(1,323)	(2,736)	3,256	(4,697)	(274)	171	(4,281)
AM	Auto Repair, Auto Body & Glass, Auto Recycling	(1,875)	17,449	(12,975)	(1,963)	2,511	(12,027)	5,600	(2,675)	(8,466)	6,690	(9,454)	(432)	371	(11,291)
AN	Hospitals (acute care), Ambulance & First Aid Svcs	21,111	76,481	(53,152)	(5,172)	18,156	2,239	13,213	(5,507)	49,212	13,610	(22,307)	(1,243)	714	39,986
AO	Long Term Care Facilities	(3,484)	36,441	(25,133)	(2,593)	8,715	2,093	3,811	(1,741)	9,395	3,983	(6,434)	(543)	160	6,561
AP	Plywood Mfg, Non-alcoholic Beverage Mfg, Glass Shop Product	(10,534)	20,247	(18,464)	(1,752)	30	(11,120)	4,573	(2,330)	(19,381)	6,190	(7,721)	(504)	490	(20,925)
AQ	Alcoholic Beverage Mfg, Plastic Product Mfg (by profile extrusion)	3,763	5,984	(6,033)	(594)	(644)	(1,625)	1,689	(709)	2,474	2,087	(2,852)	(121)	82	1,669
AR	Fiberglass Mfg, Aluminum Window Mfg, Metal Wholesale	3,562	7,696	(4,857)	(692)	2,147	(7,690)	2,146	(915)	(751)	2,618	(3,624)	(156)	193	(1,719)
AS	Ready Mix Concrete Mfg, Meat Cutting, Wooden Post Mfg, Fruit & Veg Mfg	5,498	6,255	(6,963)	(720)	(1,429)	(7,249)	2,422	(1,042)	(1,799)	3,047	(4,090)	(204)	216	(2,830)
AT	Sheet Metal Fabrication, Baked Goods Mfg, Trailer Mfg	(7,723)	12,097	(9,340)	(1,148)	1,609	(7,810)	2,398	(1,268)	(12,793)	3,382	(4,048)	(307)	213	(13,553)
AU	Prefab Bldg Mfg, Sausage Mfg, Plastic Film Mfg	(12,379)	6,759	(7,711)	(626)	(1,578)	(3,216)	1,301	(855)	(16,727)	2,313	(2,196)	(169)	100	(16,679)
AV	Milk Mfg, Wood Moulding Mfg, Plastic Product Mfg (blow moulding)	5,897	3,704	(5,594)	(549)	(2,439)	(5,497)	1,879	(804)	(964)	2,234	(3,172)	(193)	133	(1,962)
AW	Aircraft & Auto Assembly, Poultry Processing, Wire Product Mfg	15,351	6,491	(7,382)	(507)	(1,398)	(4,544)	2,409	(822)	10,997	2,297	(4,067)	(158)	186	9,256
AX	Foundry, Concrete Product Mfg, Domestic Cleaning Svcs	9,601	6,551	(6,467)	(1,050)	(965)	(7,233)	2,982	(1,240)	3,144	3,310	(5,034)	(225)	188	1,384
AY	Wooden Component Mfg, Metal Recycling, Planing Mill, Tree Svcs	7,649	13,871	(16,204)	(1,504)	(3,837)	(11,601)	4,408	(1,927)	(5,307)	5,761	(7,443)	(372)	404	(6,957)
AZ	Highway Maintenance, Paving Svcs, Commercial Refrigeration	(14,048)	10,149	(8,872)	(1,906)	(629)	(8,731)	3,151	(1,779)	(22,036)	4,687	(5,320)	(352)	455	(22,566)
BA	Road & Railway Construction / Maintenance, Finishing Carpentry	4,361	10,313	(9,460)	(1,522)	(669)	(17,601)	4,770	(2,188)	(11,328)	6,228	(8,054)	(329)	375	(13,107)
BB	Open Pit Metal Mining, Nurseries, Greenhouse, Rec. Vehicle Sales	(2,666)	7,448	(7,462)	(854)	(868)	(3,218)	2,431	(1,153)	(5,473)	3,108	(4,105)	(205)	559	(6,117)
BC	Open Pit Coal Mining, Dairy Farming, Farming Svcs, Misc Farming	(1,364)	9,363	(7,900)	(1,671)	(208)	(13,762)	3,364	(1,609)	(13,579)	4,314	(5,679)	(340)	541	(14,744)
BD	Building Construction (Industrial, Commercial, & Hi Rise)	(11,650)	19,185	(18,161)	(3,314)	(2,290)	(28,668)	5,931	(3,064)	(39,742)	8,801	(10,014)	(694)	848	(40,800)
BE	Painting, Welding Svcs, Floor Covering Installation	2,751	14,036	(12,120)	(2,052)	(136)	(14,199)	6,377	(2,983)	(8,190)	7,832	(10,766)	(453)	465	(11,112)
BF	Drywalling, Concrete Repair, Commercial Tank / Broiler Installation	(4,969)	12,238	(9,889)	(1,382)	967	(14,905)	4,898	(2,419)	(16,427)	6,506	(8,270)	(370)	416	(18,145)
BG	Masonry, Structural Concrete Forming, Plastering	(4,606)	8,636	(7,171)	(1,185)	280	(7,357)	3,138	(1,584)	(10,129)	4,229	(5,298)	(262)	262	(11,198)
BH	Low Slope Roofing, Residential Framing & Forming	2,444	7,894	(8,448)	(1,154)	(1,707)	(8,373)	3,540	(1,659)	(5,755)	4,273	(5,977)	(273)	203	(7,529)
BJ	Couriers, Distribution Centre, Auto Towing	(1,521)	10,532	(9,505)	(1,018)	9	(2,950)	1,697	(787)	(3,553)	1,942	(2,865)	(207)	323	(4,360)
BK	Grain Elevators Op'n, Dump Truck Op'n, Fixed Wing VFR Op'n	597	6,978	(6,206)	(561)	211	(4,285)	1,933	(874)	(2,417)	2,460	(3,264)	(139)	186	(3,174)
BL	Taxis, Quarries, Helicopter VFR (Visual Flight Rule) Op'n	417	6,908	(5,768)	(702)	439	(6,269)	2,703	(1,285)	(3,996)	3,388	(4,564)	(229)	182	(5,219)
BM	Marine Container / Bulk Terminals, Stevedoring, Warehouse Op'n	3,162	16,790	(19,357)	(970)	(3,536)	(877)	4,287	(1,926)	1,110	5,287	(7,238)	(400)	359	(882)
BN	Oil & Gas Drilling Or Field Svcing, Fish & Vegetable Farming	5,622	12,846	(11,688)	(1,440)	(282)	(7,573)	6,038	(2,747)	1,058	7,201	(10,194)	(340)	327	(1,947)
BO	Log Hauling, Barg & Tug Op'n, Log Towing, Ship Docking	(6,722)	18,956	(11,827)	(1,932)	5,197	(8,178)	6,374	(3,118)	(6,446)	8,068	(10,762)	(503)	688	(8,956)
BP	Electronic Products Mfg, Drug Wholesale, Medical / Dental Wholesale	(1,122)	2,757	(2,487)	(535)	(264)	(1,267)	383	(198)	(2,468)	566	(647)	(76)	80	(2,545)
BQ	Light (< 500 lbs) Equip / Machinery / Wholesale / Parts	(3,598)	2,582	(2,058)	(372)	152	1,469	419	(253)	(1,812)	574	(707)	(49)	71	(1,923)
BR	Department Stores, Gas Bars, Car Rentals	1,935	6,518	(6,607)	(659)	(749)	(1,152)	1,628	(701)	960	1,851	(2,748)	(134)	240	168

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BS	Bldg Products Wholesale, Light (<500 lbs) Industrial Equip Rental	(3,983)	4,000	(4,007)	(557)	(563)	(3,552)	1,242	(670)	(7,527)	1,800	(2,096)	(127)	98	(7,851)
BT	Supermarkets, Garden Supply	(4,014)	20,959	(17,438)	(1,329)	2,193	559	4,335	(2,028)	1,044	4,989	(7,319)	(384)	389	(1,281)
BU	Home Improvement Centres, Fish Wholesale	3,939	6,479	(5,781)	(608)	90	(1,822)	1,855	(798)	3,263	2,007	(3,132)	(177)	168	2,129
BV	Colleges, Trade or Vocational School	(809)	2,465	(1,536)	(468)	461	1,842	453	(208)	1,738	447	(764)	(31)	68	1,458
BW	Misc Consulting, Religious Organization, Publisher (no Print), Library	431	3,503	(2,832)	(1,043)	(372)	(2,268)	565	(248)	(1,892)	665	(953)	(55)	49	(2,186)
BX	Sm. Household Appliance Svc, Gas Utilities, Oil / Gas Pipeline Op'n	1,334	1,845	(2,453)	(474)	(1,082)	(3,839)	705	(324)	(3,207)	915	(1,190)	(108)	108	(3,483)
BY	Telephone Svcs, Clerical Worker Supply, Int'l Freight Forwarders	740	4,645	(6,921)	(779)	(3,055)	(4,160)	1,286	(602)	(5,792)	1,672	(2,171)	(155)	176	(6,270)
BZ	Counselling / Social Svcs nes, Hair Styling Establishment, Day Care	(5,617)	8,481	(7,393)	(1,393)	(305)	(3,072)	1,051	(582)	(8,524)	1,604	(1,775)	(150)	86	(8,758)
CA	Electric Utilities, Unions, Art Galleries, Museums	(670)	6,236	(3,531)	(1,187)	1,518	(6,726)	2,406	(1,150)	(4,622)	2,922	(4,062)	(160)	182	(5,740)
CB	Indian Bands, Golf Courses, Industrial Testing Vet. Hospital & Svcs	(5,762)	8,044	(6,582)	(975)	487	(1,757)	1,432	(761)	(6,361)	1,796	(2,418)	(168)	183	(6,969)
CC	Property Mgmt, Fixed Wing IFR Op'n, Aircraft Maintenance	(1,307)	10,806	(9,198)	(1,790)	(182)	598	2,208	(1,011)	306	2,738	(3,727)	(176)	285	(575)
CD	Movie / TV Production, Svc Stations, Gym	4,460	7,265	(7,415)	(941)	(1,091)	(4,784)	1,362	(548)	(600)	1,568	(2,300)	(180)	139	(1,373)
CE	Security Alarm Sales, Cable TV Svcs, Job Training, Land Surveying	5,879	8,369	(8,917)	(733)	(1,280)	(1,492)	1,796	(707)	4,196	2,098	(3,032)	(160)	125	3,228
CF	Residential Social Svcs Facilities, Security / Patrol Svcs	4,208	8,212	(6,633)	(557)	1,022	646	1,401	(552)	6,726	1,416	(2,366)	(135)	83	5,724
CG	Community Health Support Svcs, Janitorial Svcs, Forest Mgmt Consult.	5,465	18,823	(13,443)	(1,470)	3,910	1,700	2,808	(1,126)	12,757	2,805	(4,741)	(254)	203	10,771
CH	Sales / Repair Heavy (>500lbs) Equip / Machinery, Commercial Laundry	(2,178)	12,025	(11,077)	(1,926)	(978)	(15,816)	3,430	(1,656)	(17,198)	4,728	(5,792)	(405)	445	(18,222)
CI	Underground Metal / Mineral Mining, Ranch Owners, Brushing & Weeding	1,002	6,346	(7,430)	(1,159)	(2,242)	(10,087)	4,456	(2,094)	(8,965)	5,700	(7,523)	(251)	530	(10,509)
CJ	Landscaping, Fruit & Vegetable Packing, Lawn Maintenance	2,261	5,003	(5,367)	(795)	(1,159)	(3,292)	1,326	(577)	(1,441)	1,535	(2,239)	(138)	205	(2,077)
CK	Short Term Care	2,086	5,526	(4,409)	(359)	758	1,440	990	(400)	4,874	969	(1,672)	(84)	56	4,144
CL	Homemaker Svcs, Ski Hill Ride Operator, Industrial Catering	(2,313)	14,558	(6,912)	(1,047)	6,599	(3,520)	2,635	(1,243)	2,158	2,863	(4,449)	(254)	147	465
CN	Bridge Construction, Commercial Marine Vessel Mfg / Svc, Pile Driving	18,879	11,672	(6,685)	(1,578)	3,408	(22,407)	9,374	(4,072)	5,183	11,037	(15,826)	(469)	829	754
CQ	Publishing (with Print), Clothing Mfg, Pharmaceutical Mfg	543	3,663	(3,327)	(435)	(99)	1,300	728	(317)	2,155	763	(1,230)	(65)	55	1,678
CR	Printing, Oil Refining, Chemical Mfg, Oil / Gas Production Op'n	(8,187)	6,948	(5,431)	(923)	594	(4,048)	1,384	(808)	(11,065)	2,003	(2,336)	(193)	165	(11,427)
CS	Shake or Shingle Mill, Steep Slope Roofing, Concrete Reinforcing	3,662	11,419	(9,176)	(1,374)	868	(13,731)	4,920	(2,279)	(6,559)	5,964	(8,306)	(361)	306	(8,957)
CT	Tree Planting	584	2,208	(4,432)	(348)	(2,572)	(625)	626	(284)	(2,271)	886	(1,057)	(66)	97	(2,410)
CU	Fishing	2,507	5,941	(5,611)	(891)	(561)	(11,863)	3,865	(1,797)	(7,849)	5,372	(6,525)	(263)	407	(8,859)
CV	Chemical Pulp & Paper Mill, Post Extrusion Fab. of Plastic Product Mfg	(6,713)	9,662	(6,726)	(1,153)	1,783	(10,946)	3,164	(1,604)	(14,315)	4,276	(5,342)	(280)	472	(15,188)
CW	Machine Shop Svcs, Engine Rebuild, Tool & Die Making	(2,500)	7,148	(6,237)	(741)	170	(8,210)	2,562	(1,246)	(9,225)	3,474	(4,325)	(209)	258	(10,027)
CX	Carpentry Shop, Marine Pleasure Craft Mfg, Airline Catering	3,629	9,190	(9,533)	(1,202)	(1,545)	(6,389)	2,281	(1,005)	(3,030)	2,941	(3,851)	(266)	169	(4,038)
CY	Fish Processing & Canning	(4,126)	8,238	(5,177)	(389)	2,672	2,294	1,317	(656)	1,501	1,388	(2,223)	(99)	58	625
CZ	Sawmills, Custom Wood Kiln	7,044	35,411	(28,219)	(4,872)	2,320	(56,469)	22,513	(10,643)	(35,235)	27,792	(38,010)	(1,609)	2,311	(44,751)
DA	Structural Metal Product Fabrication	(2,854)	10,169	(10,288)	(1,299)	(1,417)	(11,572)	3,329	(1,647)	(14,161)	4,605	(5,620)	(346)	281	(15,242)
DB	Heavy (>500 lbs) Equip / Machinery / Parts Mfg & Installation	4,539	4,742	(3,986)	(591)	165	(5,942)	2,369	(1,020)	112	2,741	(4,000)	(140)	224	(1,063)
DC	Electrical Work	9,351	8,208	(5,350)	(992)	1,865	(6,919)	3,615	(1,500)	6,413	4,069	(6,104)	(189)	303	4,492
DD	Land Clearing, Oil / Gas Pipeline Construction, Avalanche Control	1,899	9,773	(11,628)	(2,231)	(4,086)	(10,874)	4,930	(2,345)	(10,476)	6,247	(8,323)	(400)	485	(12,466)
DE	Plumbing & Heating Installation / Repair	(8,068)	13,724	(12,228)	(1,253)	243	(11,002)	3,989	(2,003)	(16,841)	5,408	(6,735)	(324)	382	(18,111)
DF	Mechanical Pulp & Paper Mills, Smelters, Plastic Product Mfg (nes)	6,530	9,811	(8,882)	(1,137)	(208)	(9,117)	5,626	(2,528)	303	6,858	(9,499)	(348)	455	(2,231)
DG	House & Other Wood Frame Construction, General Labour Supply	6,227	24,632	(18,765)	(3,858)	2,010	(19,594)	10,343	(4,775)	(5,789)	12,026	(17,463)	(725)	1,014	(10,938)
DH	Bus Line, Railway Operators, Ferry Svcs, Water Taxis	169	5,782	(9,765)	(623)	(4,607)	(2,892)	1,961	(945)	(6,315)	2,574	(3,310)	(235)	119	(7,167)
DI	General Trucking, Garbage Removal & Recycle, Moving & Storage	(7,231)	47,889	(47,712)	(4,167)	(3,990)	(19,458)	15,204	(7,298)	(22,773)	19,017	(25,669)	(1,166)	1,126	(29,466)
DK	General Retail Svc, Auction Houses Svcs, Retail Brewing / Wine Making	(872)	19,569	(19,119)	(2,933)	(2,482)	(5,898)	4,478	(2,107)	(6,881)	5,418	(7,560)	(415)	312	(9,126)
DL	Misc Wholesale, Electrical / Plumbing Supplies & Hardware Wholesale	184	7,369	(6,185)	(972)	212	(2,609)	1,640	(761)	(1,333)	1,898	(2,769)	(178)	133	(2,249)
DM	Food, Beverage, Tobacco Product Wholesale	7,440	6,884	(7,338)	(545)	(999)	(2,864)	1,455	(546)	4,486	1,463	(2,457)	(165)	49	3,376
DN	EI Job Creation	442	19	(109)	(3)	(93)	5	42	(11)	385	28	(71)	(1)	11	352
DO	Local Gov't and Related Op'ns, Law Enforcement	15,496	24,192	(26,757)	(2,867)	(5,432)	(9,971)	8,788	(3,853)	5,029	10,102	(14,838)	(704)	788	377

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DP Computer Consulting & Software Package Design, Acc'tg, Travel Agency	(3,384)	1,624	(582)	(1,115)	(72)	(323)	135	(128)	(3,773)	241	(228)	(27)	29	(3,758)
DQ Cardboard Mfg, Wood Mill Saw Mfg, Animal Feed Mfg, Cement Mfg	2,379	6,032	(5,082)	(521)	429	(4,111)	1,197	(486)	(591)	1,460	(2,021)	(131)	199	(1,083)
DR Integrated Logging, Log Load, Manual Tree Falling, Helicopter Logging	(19,610)	48,004	(50,284)	(10,264)	(12,544)	(94,150)	34,285	(16,974)	(108,993)	44,863	(57,885)	(2,536)	3,808	(120,743)
Rateable - Subtotal	<u>17,875</u>	<u>1,013,677</u>	<u>(890,060)</u>	<u>(122,717)</u>	<u>901</u>	<u>(659,145)</u>	<u>321,582</u>	<u>(150,734)</u>	<u>(469,522)</u>	<u>399,256</u>	<u>(542,938)</u>	<u>(27,175)</u>	<u>30,000</u>	<u>(610,379)</u>
Self-Insured - Subtotal	0	68,925	(43,629)	(1,875)	23,421	(31,439)	3,548	0	(4,470)	15,419	(5,990)	(4,959)	0	(0)
All Classes - Subtotal	<u>17,875</u>	<u>1,082,602</u>	<u>(933,689)</u>	<u>(124,592)</u>	<u>24,322</u>	<u>(690,584)</u>	<u>325,130</u>	<u>(150,734)</u>	<u>(473,992)</u>	<u>414,675</u>	<u>(548,928)</u>	<u>(32,134)</u>	<u>30,000</u>	<u>(610,379)</u>
Pre-2000 Subclass Surplus	265,602	(63,354)	0	0	(63,354)	0	0	1,420	203,668	0	0	0	0	203,668
Pre-2000 Subclass Deficit	(149,314)	0	0	0	0	0	0	149,314	0	0	0	0	0	0
TOTAL	<u>134,163</u>	<u>1,019,249</u>	<u>(933,689)</u>	<u>(124,592)</u>	<u>(39,032)</u>	<u>(690,584)</u>	<u>325,130</u>	<u>0</u>	<u>(270,324)</u>	<u>414,675</u>	<u>(548,928)</u>	<u>(32,134)</u>	<u>30,000</u>	<u>(406,711)</u>

Note: The aggregate amounts shown above may differ slightly from those reported in the 2002 Annual Report because of the effects of rounding.