ILLINOIS GAS COMPANY
Section 285.3170 Schedule C-17
Historical Test Year
12 Months Ended December 31
INSURANCE EXPENSE

Lori A. Uhl, Assistant Treasurer & Comptroller
618-395-8588

Line No.	Name of Carrier	Type of Policy	Amount of Coverage	Annual Premium	Deductible
	(a)	(b)	(c)	(d)	(e)
1			**TEST YEAR**		
2	**Principal Mutual**	Medical	$5,000,000 / lifetime	$ 250,180	$ 250
3		Life / AD &D	$ 25,000	$ 4,021	$ -
4		Dental		$ 20,533	$ 50
5					
6	**Mutual of Omaha**	Medical Supplement		$ 4,524	$ -
7					
8	**Standard Insurance Company**	Life / AD &D	$ 15,000	$ 16,992	$ -
9		Long-Term Disability	60% of base wages	$ 6,165	$ -
10	*annualized May 2004 invoices				
11					
12					
13	**Selective Insurance Company**	Property	$ 1,215,000	$ 3,443	$ 1,000
14		Inland Marine	equip value	$ 4,191	$ 500
15		Crime	$10,000	$ 609	$ 500
16					
17	**Liberty Mutual**	General Liability	$1,000,000/occurrence	$ 55,635	$ -
18		Automobile	$1,000,000/occurrence	$ 26,565	$ 500
19					
20	**The Zenith**	Worker's Compensation	$500,000/accident	$ 29,182	$ -
21					
22	**RUSI**	Umbrella	$ 5,000,000	$ 45,000	$ -
23	*premium renewal May 2004				
24					
25			**2003-ACTUAL**		
26	**Principal Mutual**	Medical		$ 252,336	
27		Life / AD &D	$ 25,000	$ 3,865	
28		Dental		$ 20,094	
29					
30	**Mutual of Omaha**	Medical		$ 4,524	
31					
32	**Standard Insurance Company**	Life / AD &D	$ 15,000	$ 16,809	
33		Long-Term Disability		$ 5,929	
34	*actual 2003 expense in general ledger				
35					
36					
37	**Selective Insurance Company**	Property	varies by bldg	$ 2,259	$ 1,000
38		Inland Marine	equip value	$ 3,192	$ 500
39		Crime	$10,000	$ 357	$ 500
40					
41	**Liberty Mutual**	General Liability	$1,000,000/occurrence	$ 33,488	
42		Automobile	$1,000,000/occurrence	$ 13,384	
43		Worker's Compensation	$500,000/accident	$ 22,066	
44		Umbrella	$7,000,000	$ 10,206	
45	*new policy May 2003…expense in general ledger				
46					
47					
48	**Ranger**	Property	varies by bldg	$ 4,156	$ 1,000
49		Inland Marine	equip value	$ 4,253	$ 500
50		Crime	$10,000	$ 944	$ 500

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Line No.	Name of Carrier	Type of Policy	Amount of Coverage	Annual Premium	Deductible
51		General Liability	$1,000,000/occurrence	$ 21,591	
52		Automobile	$1,000,000/occurrence	$ 7,248	
53		Umbrella	$7,000,000	$ 15,585	
54					
55	**The Zenith**	Worker's Compensation	$500,000/accident	$ 17,012	
56	*Jan-Apr 2003 policies…expense in general ledger				
57					
58					
59			**2002**		
60	**Principal Mutual**	Medical		$ 217,337	
61		Life / AD &D	$ 25,000	$ 4,499	
62		Dental		$ 15,014	
63					
64	**Mutual of Omaha**	Medical		$ 4,524	
65					
66	**Standard Insurance Company**	Life / AD &D	$ 15,000	$ 14,565	
67		Long-Term Disability		$ 5,807	
68					
69	**Ranger**	Property	varies by bldg	$ 3,957	$ 1,000
70		Inland Marine	equip value	$ 9,228	$ 500
71		Crime	$10,000	$ 899	$ 500
72		General Liability	$1,000,000/occurrence	$ 50,771	
73		Automobile	$1,000,000/occurrence	$ 15,939	
74		Umbrella	$7,000,000	$ 14,836	
75					
76	**The Zenith**	Worker's Compensation	$500,000/accident	$ 46,184	
77	*actual 2002 expense in general ledger				
78					
79					
80			**2001**		
81	**Principal Mutual**	Medical		$ 212,098	
82		Life / AD &D	$ 25,000	$ 4,735	
83					
84	**Delta Dental**	Dental		$ 13,982	
85					
86	**Mutual of Omaha**	Medical		$ 4,228	
87					
88	**Standard Insurance Company**	Life / AD &D	$ 15,000	$ 15,862	
89		Long-Term Disability		$ 3,467	
90					
91	**Ranger**	Property	varies by bldg	$ 3,040	$ 1,000
92		Inland Marine	equip value	$ 7,882	$ 500
93		Crime	$10,000	$ 691	$ 500
94		General Liability	$1,000,000/occurrence	$ 33,784	
95		Automobile	$1,000,000/occurrence	$ 14,124	
96		Umbrella	$7,000,000	$ 11,398	
97					
98	**The Zenith**	Worker's Compensation	$500,000/accident	$ 31,248	
99	*actual 2001 expense in general ledger				
100					
101					

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Line No.	Name of Carrier	Type of Policy	Amount of Coverage	Annual Premium	Deductible
102			**2000**		
103	**Principal Mutual**	Medical		$ 288,216	
104		Life / AD &D	$ 25,000	$ 4,136	
105					
106	**Delta Dental**	Dental		$ 15,753	
107					
108	**Mutual of Omaha**	Medical		$ 3,676	
109					
110	**Standard Insurance Company**	Life / AD &D	$ 15,000	$ 16,101	
111		Long-Term Disability		$ 6,782	
112					
113	**Ranger**	Property	varies by bldg	$ 3,400	$ 1,000
114		Inland Marine	equip value	$ 324	$ 500
115		Crime	$10,000	$ 772	$ 500
116		General Liability	$1,000,000/occurrence	$ 37,786	
117		Automobile	$1,000,000/occurrence	$ 13,606	
118		Umbrella	$7,000,000	$ 12,749	
119					
120	**The Zenith**	Worker's Compensation	$500,000/accident	$ 30,815	
121	*actual 2000 expense in general ledger				

Claims (f)
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