

1    Q.    **Grant Thornton's Prefiled Evidence**

2            Table on Page 46 – Please provide details of actual insurance costs for  
3            2001-2002 and forecast 2003 and 2004 in the format found in Response to  
4            NP-28 NLH.

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7    A.    Please see the following schedule.

Newfoundland & Labrador Hydro  
Insurance Details 2001 - 2004

Description	2001 Actual	2002 Actual	2003 Forecast	2004 Forecast
Boiler & Machinery	603,804	717,362	994,248	1,250,000
Primary Liability	55,752	64,895	77,514	95,000
Umbrella Liabilities	58,581	75,446	93,318	117,000
Aircraft Non Owned	6,015	6,893	8,052	8,052
Automobile	78,592	182,375	276,408	345,000
Travel Accident	6,844	6,843	6,816	6,816
Safe Berth	10,000	10,500	11,550	15,000
Directors & Officers	51,584	58,567	73,740	110,000
Brokerage Fees	57,128	51,478	62,500	62,500
Deductible Losses	20,970	23,929	10,000	10,000
	<u>949,269</u>	<u>1,198,288</u>	<u>1,614,146</u>	<u>2,019,368</u>