

BEFORE THE
STATE OF NEW YORK
PUBLIC SERVICE COMMISSION

In the Matter of

Long Island Water Corporation

Case 07-W-0508

September 2007

Prepared Exhibit of:

Richard Leary
Senior Auditor
Office of Accounting, Finance &
Economics
State of New York
Department of Public Service
Three Empire State Plaza
Albany, NY 12223-1350

Long Island Water Company
Case 07-W-0508
Leary Testimony
Interrogatories Used

Exhibit _____(RAL-1)

<u>Staff IR #</u>	<u>Subject Matter</u>
Staff 118	Rate Case Expense
Staff 119	Rate Case Expense
Staff 121	Insurance Other Than Group
Staff 123	Insurance Other Than Group
Staff 147	Insurance Other Than Group
Staff 185	Rate Case Expense
Staff 190 (pages 1& 83-102)	Insurance Other Than Group
Staff 192	Insurance Other Than Group
Staff 247	Rate Case Expense

Case 07-W-0508
Long Island American Water
Water Rates

STAFF OF THE DEPARTMENT OF PUBLIC SERVICE
INTERROGATORY/DOCUMENT REQUEST

Request No.: STAFF – 118 (RAL - 8)
Requested By: Richard Leary
Date of Request: June 12, 2007
Reply Date: June 22, 2007
Subject: Rate Case Expense

Provide any supporting documentation and rationale for the increase in Estimated Rate Case Expenses for 2007. In addition please provide a schedule that further defines Revenue Requirement amount of \$300,000 and Legal Expense of \$450,000.

- A. The 2004 rate case charges for legal were roughly \$250,000 and did not include hearings or stipulation. The current rate case estimate forecasts the costs of a fully litigated case through hearings and stipulation and will be updated with the incurred costs as the case proceeds.

Please note that \$100,000 of the \$300,000 revenue requirement is related to the stand alone requirement for treatment and reporting of Pensions and OPEBs. The remainder of the costs is related to consultants.

Respondent: David Hunter

Date: June 22, 2007

Case 07-W-0508
Long Island American Water
Water Rates

STAFF OF THE DEPARTMENT OF PUBLIC SERVICE
INTERROGATORY/DOCUMENT REQUEST

Request No.: STAFF – 119 (RAL - 9)
Requested By: Richard Leary
Date of Request: June 12, 2007
Reply Date: June 22, 2007
Subject: Rate Case Expense

Provide a schedule of rate case expense at last known date in 2007. Provide any support documentation. Use same formats as Exhibit 12, Tab 18.

A.

Category	Total Rate Case Costs Incurred As Of May, 2007
Legal	42,773
Consultant - Cost of Capital	17,905
Service Company Study	26,550
Revenue Requirement	125,644
Miscellaneous	546
Total	213,417

Please note that the following invoices in Staff-119 attachment A may be misleading:

Volt Services Group: These invoices are for work done by a consultant for American Water's Northeast Region(NER). His time is spread between New Jersey American, Long Island American, and any other NER company based on the actual hours he has worked for that company. The invoice reads "Bill to: New Jersey American Water Company....." We are in the process of getting this description changed to say "Bill to American Water – Northeast Region."

R S Ruggles & Company, Inc: The R S Ruggles & Company, Inc created the index tabs that we used for the Long Island American rate case binders. The description on the bill says "New Jersey American Water Company," but they were actually for the Long Island American Water Company. We are in the process of getting this description changed to say "Bill to American Water – Northeast Region."

Respondent: David Hunter

Date: June 22, 2007

Case 07-W-0508
Long Island American Water
Water Rates
STAFF OF THE DEPARTMENT OF PUBLIC SERVICE
INTERROGATORY/DOCUMENT REQUEST

Request No.: STAFF – 121 (RAL - 11)
Requested By: Richard Leary
Date of Request: June 12, 2007
Reply Date: June 22, 2007
Subject: Insurance Other Than Group

Per Note Exhibit 12, Tab 16, provide the accounting anomaly with explanation that caused the 2006 base year amount to be artificially low.

- A. The payroll estimate used as a factor to allocate Worker Compensation costs to Long Island American Water was artificially low in 2006. The error was correct for 2007 and forward.

Respondent: David Hunter

Date: June 22, 2007

Case 07-W-0508
Long Island American Water
Water Rates

STAFF OF THE DEPARTMENT OF PUBLIC SERVICE
INTERROGATORY/DOCUMENT REQUEST

Request No.: STAFF – 123 (RAL - 13)
Requested By: Richard Leary
Date of Request: June 12, 2007
Reply Date: June 22, 2007
Subject: Insurance Other Than Group

Are any of the policies in Insurances Other Than Group shared with the parent company or any of the subsidiaries? If yes, list the prorated percentages for distributing the cost of the policies? Provide the rationale with all support documentation and calculations for determining these percentages?

- A. 1) The policies for insurance other than group are not shared with the parent company, but are shared with the other subsidiaries.
- 2) The most recent percentages for distributing the cost of the policies are attached.
- 3) The General Liability, Auto Liability and Workers Compensation premium is based upon a combination of loss experience (50%) and exposure 50% (e.g., estimated annual payroll and number of vehicles). The loss experience is based upon a 5 year average of historical loss experience. An AW subsidiary can enjoy a lower premium with an effective loss control and safety program which mitigates frequency and severity of claims. The 5 year average is used to smooth out losses if a subsidiary has a consistent safety program but may suffer one year of bad claims experience. A subsidiary with an ineffective safety program and poor claims history will bear a larger share of the premium. This is consistent with the commercial insurance market underwriting practice.

Property insurance is based upon % of NER's total insurable value (TIV) of property, plant and equipment compared to AW TIV.

All other insurance is based upon NER estimated annual payroll % compared to AW TIV.

Respondent: David Hunter

Date: June 22, 2007

American Water Insurance Other Than Group Allocation Percentages

Coverage	Property %	WC History %	GL/PR %	Auto %	Billing & Financial Products	Property Exposure %	WC Exposure %	WC Taxes Exposure %	GL Exposure %	Excess Liability Exposure %	Auto Exposure %
AMERICAN WATER WORKS COMPANY, INC.	0.0446%	0.0000%	0.0000%	0.0000%	0.0000%	0.04%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
AMERICAN WATER WORKS SERVICE CO., INC.	0.5260%	0.1260%	0.5899%	3.8958%	26.0722%	0.63%	3.0568%	3.5824%	26.0722%	26.0722%	0.3798%
AMERICAN WATER RESOURCES, INC.	0.4371%	0.0000%	0.0000%	0.0000%	0.7333%	0.44%	0.0894%	0.0128%	0.7333%	0.7333%	0.9000%
ILLINOIS-AMERICAN WATER	9.9527%	21.5597%	5.2750%	4.5952%	6.3193%	9.95%	16.4592%	6.2850%	5.3193%	6.3193%	7.3590%
MISSOURI AMERICAN WATER	13.4811%	14.5716%	17.5360%	6.8578%	8.0581%	13.48%	14.3940%	16.3334%	8.0581%	8.0581%	9.9012%
St. Louis County	0.0000%	0.0000%	0.0000%	0.0000%	0.0249%	0.00%	0.0000%	0.0000%	0.0249%	0.0249%	0.0000%
St. Joseph	0.0000%	0.0000%	0.0000%	0.0000%	0.0007%	0.00%	0.0000%	0.0000%	0.0007%	0.0007%	0.0000%
INDIANA-AMERICAN WATER	7.5410%	2.3264%	2.4746%	6.7452%	3.9338%	7.54%	3.1049%	0.4698%	3.9338%	3.9338%	7.5462%
NEW JERSEY-AMERICAN WATER	13.5199%	8.3012%	5.1378%	5.9429%	8.2739%	13.52%	10.2729%	23.7878%	8.2739%	8.2739%	14.2315%
ELIZABETHTOWN WATER COMPANY	7.2780%	2.4960%	0.1600%	2.9428%	2.5886%	7.28%	6.0692%	14.0534%	2.5886%	2.5886%	0.0000%
THE MOUNT HOLLY WATER COMPANY	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.00%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
APPLIED WATER MANAGEMENT & APPLIED WASTE WATER MANAGEMENT	0.9057%	0.0083%	0.0000%	0.1165%	1.8716%	0.9057%	1.7042%	3.9461%	1.8716%	1.8716%	3.1907%
PENNSYLVANIA-AMERICAN WATER	17.5444%	11.8118%	46.4318%	7.0281%	14.7508%	17.5444%	20.1067%	14.5263%	14.7508%	14.7508%	16.2826%
WEST VIRGINIA-AMERICAN WATER	3.5228%	0.0000%	8.9833%	4.5930%	0.7389%	3.5228%	0.0884%	0.0166%	0.7389%	0.7389%	6.2547%
KENTUCKY-AMERICAN WATER	1.4658%	1.1428%	0.6351%	0.5405%	2.8021%	1.4658%	1.2871%	4.3814%	2.6021%	2.6021%	2.6336%
AWWSCO - REGIONAL											
Connecticut-American Water Co.	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
Iowa-American Water Co.	2.3269%	0.7503%	0.9637%	1.1568%	0.9753%	2.3269%	1.1477%	0.0000%	0.9753%	0.9753%	1.0638%
Maryland-American Water Co.	0.1770%	0.0008%	0.0108%	0.5274%	0.1484%	0.1770%	0.1819%	0.0000%	0.1484%	0.1484%	0.1519%
Massachusetts-American Water Co.	0.0000%	0.0000%	0.0000%	0.0000%	0.9000%	0.0000%	0.9000%	0.0000%	0.0000%	0.9000%	0.9000%
Massachusetts Capital Resources	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
Salisbury Water Supply Co. - MA	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
Michigan-American Water Co.	0.0547%	0.0000%	0.0091%	0.0000%	0.0956%	0.0547%	0.0603%	0.0000%	0.0956%	0.0956%	0.1518%
Hampton Water Works Co. - NH	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.9000%	0.9000%
Regional Group - NJ	0.0000%	0.0000%	0.0000%	0.0000%	0.9000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
Long Island Water Corp. - NY	0.6035%	6.8780%	4.8475%	1.6661%	0.3338%	0.6035%	0.2396%	1.9189%	0.3338%	0.3338%	1.2155%
New York-American Water Co.	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
Ohio-American Water Co.	1.6621%	0.0000%	0.5331%	0.3755%	1.2412%	1.6621%	0.0090%	0.0000%	1.2412%	1.2412%	1.7728%
Tennessee-American Water Co.	0.1681%	2.6580%	0.6389%	1.0916%	1.5968%	0.1681%	1.4537%	0.0000%	1.5968%	1.5968%	2.2791%
Virginia-American Water Co.	2.3175%	0.1787%	0.3074%	0.4891%	1.0935%	2.3175%	1.1002%	0.0000%	1.0935%	1.0935%	1.6966%
WESTERN REGION											
Arizona American Water Company	2.9239%	6.6311%	0.1654%	0.2883%	2.2669%	2.9239%	2.6681%	0.0000%	2.2669%	2.2669%	3.4682%
Texas American	0.1949%	0.0000%	0.9966%	0.0552%	0.0779%	0.0314%	0.0000%	0.0779%	0.0779%	0.0778%	0.4052%
California-American Water Co.	4.8910%	6.5990%	2.2980%	2.5923%	3.9557%	4.8910%	7.1369%	7.0996%	3.9557%	3.9557%	5.3938%
Hawaii-American Water Co.	0.6969%	0.6699%	0.0633%	0.0469%	1.1664%	0.5989%	0.3112%	0.0000%	1.1664%	1.1664%	0.2026%
New Mexico-American Water Co.	0.2793%	0.0796%	0.1627%	0.8165%	0.3398%	0.2793%	0.0000%	0.3398%	0.3398%	0.3398%	0.5571%
Southwest Utilities (Azurix NA and Walker Water)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
AMERICAN WATER SERVICES COMPANY/AZURIX	7.6861%	13.2098%	2.6898%	47.6592%	10.9427%	7.6861%	8.7892%	3.6915%	10.9427%	10.9427%	13.8516%
TOTAL	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%

Case 07-W-0508
Long Island American Water
Water Rates

STAFF OF THE DEPARTMENT OF PUBLIC SERVICE
INTERROGATORY/DOCUMENT REQUEST

Request No.: STAFF - 147 (ACL - 5)
Requested By: Andrew Leung
Date of Request: June 18, 2007
Reply Date: June 28, 2007
Subject: Safety Award (Follow-up to ACL-2)

1. The company indicated that the Safety Award Program was proposed in lieu of the cash award of \$500 per employee that was given in November 2006. However, it appears that the \$46,000 booked to Account 504500.16 - Other Welfare Expense – (i.e. Other Welfare Operation AG) was not normalized out of the historic test year to account for the proposed Safety Award Program. Please explain why not and whether an adjustment should be made to the company's revenue requirement calculation for the rate year ending March 31, 2009.

2. The table presented in ACL-2 shows a significant reduction in WC/Cost from 2005 to 2006. Please explain the reasons for the significant drop as well as provide original source documentation (e.g. carrier invoices, bills, etc.) illustrating the decrease. Also, please explain the relationship, if any, between the WC/Cost presented in ACL-2 to the projections of Workers Compensation presented in Exhibit 12, Tab 16 (Insurance Other than Group).

A. 1. An adjustment will be made to remove the \$46,000 from Exhibit 9, page 17 if the Safety Award Program is allowed.

2. The primary explanation for the reduction in costs was the major reduction in the frequency of claims incurred in 2006 and the fact that there were no significant injuries associated with these claims.

There was an increased emphasis on worker safety in 2006, including the institution of an all encompassing ergonomic program that was provided to help educate employees at all levels of the organization on the hazards they experience performing day-to-day activities and simple changes to the way they perform their tasks to help minimize the frequency and severity of muscular-skeletal injuries that had been occurring. The program was well received at all levels of the organization, and the efforts of the management and union personnel at LIAW in identifying these types of hazards, and practicing sound ergonomic principles into their daily activities, helped drive down both the frequency and severity of the type of claims that had been occurring.

In addition, a voluntary light duty program was instituted, in which employees who were injured on the job would be offered the opportunity of performing restricted duty work, provided the treating physician felt such work activities were appropriate. This program, when utilized, will not reduce the number of OSHA recordable claims, but does offer a means to reduce the number of lost work day claims, which reduces the cost

Case 07-W-0508
Long Island American Water
Water Rates

Staff 147 (Continued)

of the claim by minimizing or avoiding the payment of temporary disability benefits by the carrier.

The reduction in Workers Compensation claims will not immediately result in any reduction in premiums for Workers Compensation. The policy currently in place is a retro-premium policy that is based on frequency and severity over a period of time and any reductions obtained in a single year may not have a significant impact on premium costs. The retro period is 66 months, so any saving generated in 2006 will not impact premiums for the foreseeable future. Furthermore, the workers compensation experience modification rating, which helps determine the premium being billed, is based on a three year history.

The retro premium program provides for premium stability, especially for an insured like American Water who maintains a large deductible, in that claim costs can and do periodically increase over time, due to ongoing treatment or worsening of the claimant's condition, and these costs have to be captured. The retro policy allows ample time to properly capture these costs without having the policy holder (the company) being billed additional funds each year to make up deductibles.

It is anticipated that continued improvement in safety awareness and performance will ultimately prove to be a positive impact on premium reductions and additional savings being achieved, provided the frequency and severity of claims remains low. It must be remembered that even a single claim, resulting in significant medical treatment and disability to an employee, could negatively impact these potential savings.

Respondent: John M. Watkins

Date: June 28, 2007

Case 07-W-0508
Long Island Rate Case
Water Rates

STAFF OF THE DEPARTMENT OF PUBLIC SERVICE
INTERROGATORY/DOCUMENT REQUEST

Request No.: STAFF – 185 (RAL - 17)
Requested By: Richard Leary
Date of Request: July 18, 2007
Reply Date: July 30, 2007
Subject: Rate Case Expense

Provide actual expense amounts incurred for the 2004 rate case with supporting documentation (i.e. invoices, work papers, studies, allocations, calculation, etc.) for the following:

- Legal
- Consultant-Cost of Capital
- Revenue Requirement
- Miscellaneous

A. Please see attached.

Respondent: David C. Hunter

Date: July 30, 2007

Long Island American Water
2004 Rate Case Expenses
Total Rate Case Expense

Description		Legal	Consultant Cost of Capital	Revenue Requirement	Miscellaneous	Total
Edgewood Consulting	05/18/04 PV40751420		9,948.45			9,948.45
Edgewood Consulting	10/14/04 PV40871384		7,872.59			7,872.59
Edgewood Consulting	10/15/04 PV40871868		9,766.46			9,766.46
Edgewood Consulting	11/18/04 PV40900092		5,729.10			5,729.10
Gannett Fleming	06/03/04 PV40763925			1,950.00		1,950.00
Gannett Fleming	06/15/04 PV40774272			5,550.00		5,550.00
Gannett Fleming Inc	03/30/04 PV40712920			7,120.00		7,120.00
Huber, Lawrence & Associates	02/11/04 PV40676284	8,449.20				6,449.20
Huber, Lawrence & Associates	02/26/04 PV40688162	217.10				217.10
LeBoeuf, Lamb Greene & MacRae	09/20/04 PV40851352	101,818.32				101,818.32
LeBoeuf, Lamb Greene & MacRae	12/06/05 PV40914575	45,646.38				45,646.38
LeBoeuf, Lamb Greene & MacRae	12/06/05 PV40914572	11,716.11				11,716.11
LeBoeuf, Lamb Greene & MacRae	12/08/05 PV40916381	63,406.63				63,406.63
LeBoeuf, Lamb Greene & MacRae	01/20/05 PV40950948	14,206.82				14,206.82
LeBoeuf, Lamb Greene & MacRae	01/20/05 PV40952455	12,331.71				12,331.71
LeBoeuf, Lamb Greene & MacRae	04/11/05 PV41015609	1,743.78				1,743.78
LeBoeuf, Lamb Greene & MacRae	04/21/05 PV41025123	109.50				109.50
LeBoeuf, Lamb Greene & MacRae	05/18/05 PV41048479	4,869.29				4,869.29
LeBoeuf, Lamb Greene & MacRae	07/20/05 PV41098353	56.56				56.56
LeBoeuf, Lamb Greene & MacRae	07/21/05 PV41101424	379.98				379.98
Linda Murphy - Boise Office Supplies	05/06/04 CC191471				533.18	533.18
Linda Murphy - Boise Office Supplies	05/20/04 CC198130				124.55	124.55
Service Company Bill	01/30/04 JE30125329			\$2,085.52		\$2,085.52
Service Company Bill	02/27/04 JE30133525			16,085.06		16,085.06
Service Company Bill	04/02/04 JE30137259			20,797.47		20,797.47
Service Company Bill	04/30/04 JE30141466			16,499.43		16,499.43
Service Company Bill	05/21/04 JE30144413			6,551.34		6,551.34
Service Company Bill	06/25/04 JE30149764			4,671.75		4,671.75
Service Company Bill	07/23/04 JE30153888			9,616.58		9,616.58
Service Company Bill	08/20/04 JE30157857			14,787.19		14,787.19
Service Company Bill	09/24/04 JE30162332			(3,084.89)		(3,084.89)
Service Company Bill	10/22/04 JE30165767			11,545.48		11,545.48
Service Company Bill	11/19/04 JE30172191			14,401.03		14,401.03
Service Company Bill	12/10/05 JE30178928			3,294.29		3,294.29
Tankos Reporting	11/18/04 PV40900126				25.75	25.75
Towers Perrin	08/09/04 PV40818874			5,031.00		5,031.00
Towers Perrin	09/20/04 PV40851354			2,440.00		2,440.00
UPS - Shipping Rate Case	05/17/04 PV40749590				543.45	543.45
		\$262,951.38	\$33,316.60	\$139,341.25	\$1,226.93	\$436,836.16

LI 380305.182000
IMAGE to
under Murphy

EDGEWOOD CONSULTING, INC.
541 BEAR LADDER ROAD
WEST FULTON NEWYORK 12194
TELEPHONE (518) 827-8488
FACSIMILE (518) 827-8489

50141796
V.T

April 23 2004

INVOICE NO 33801

A18SUPV21

Mr Rod Nevirauskas
Director of Rates and Planning
New Jersey American Water Company
Suite 224
989 Lenox Drive
Warrensville, NJ 08648

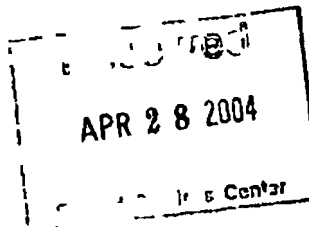
FOR PROFESSIONAL SERVICES

Rate of return studies in connection with rate proceeding for Long Island Water
Company before the Public Service Commission of New York, for the period January 7 -
March 31 2004

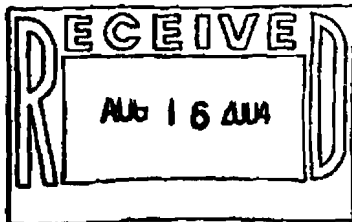
Principals	38 75 hours	\$ 8,718 75
Economic Analysts and Research Assistants	14 75 hours	<u>1,106 25</u>
		\$ 9,825 00

Out-of-Pocket Expenses

Travel	\$ 0 00
Postage, Telephone Courier Service	
Reproduction & Typing	\$ <u>123 45</u>



	\$ <u>123 45</u>
TOTAL	\$ <u>9,948.45</u>



EDGEWOOD CONSULTING, INC.

541 BEAR LADDER ROAD
WEST FULTON NEW YORK 12194

TELEPHONE (518) 827 8488

FACSIMILE (518) 827 8489

August 12 2004

INVOICE NO 33802

38182000

50141796
VJ

AUG 01 2003

Mr Rod Nevirauskas
Director of Rates and Planning
New Jersey American Water Company
Suite 224
989 Lenox Drive
Lawrenceville NJ 08648

FOR PROFESSIONAL SERVICES

Rate of return studies in connection with rate proceeding for Long Island Water Company before the Public Service Commission of New York, for the period April 1 - July 31 2004

Principals	30 75 hours	\$ 6,918 75
Economic Analysts and Research Assistants	3 50 hours	<u>262 50</u>
		\$ 7 181 25

Out-of-Pocket Expenses

Travel \$ 0 00

Postage, Telephone

Courier Service

Reproduction & Typing \$ 691 34

\$ 691 34

TOTAL

\$ 7,872.59

EDGEWOOD CONSULTING, INC.

541 BEAR LADDER ROAD

WEST FULTON, NEW YORK 12194

TELEPHONE (518) 827 8488

FACSIMILE (518) 827 8489

50141796
October 12 2004

INVOICE NO 33803

Mr Rod Neviraskas
American Water Works Shared Service Center
3906 Church Road
Mt Laurel NJ 08054

FOR PROFESSIONAL SERVICES

Rate of return studies in connection with rate proceeding for Long Island Water
Company before the Public Service Commission of New York, for the period September
1 - September 30, 2004

Principals	39 75 hours	\$ 8,943 75
Economic Analysts and Research Assistants	6 50 hours	<u>487 50</u>
		\$ 9,431 25

Out-of-Pocket Expenses

Travel \$ 0 00

Postage Telephone

Courier Service

Reproduction & Typing \$ 335 21

\$ 335 21

TOTAL

\$ 9,766.46

A/C
38,182,000
OK R.N.
380305.182000
OK KH

EDGEWOOD CONSULTING, INC.

541 BEAR LADDER ROAD

WEST FULTON NEW YORK 12194

TELEPHONE (518) 827-8488

FACSIMILE (518) 827-8489

50141796
40900092
November 15 2004

INVOICE NO 33804

Mr Rod Nevrauskas
American Water Works Shared
Service Center
3906 Church Road
Mt Laurel, NJ 08054

FOR PROFESSIONAL SERVICES

Rate of return studies in connection with rate proceeding for Long Island Water
Company before the Public Service Commission of New York, for the period October 1 -
October 31 2004

Principals	22 75 hours	\$ 5 118 75
Economic Analysts and Research Assistants	3 25 hours	<u>243 75</u>
		\$ 5 362 50

Out-of-Pocket Expenses

Travel	\$ 0 00	
Postage Telephone Courier Service, Reproduction & Typing	\$ <u>366 60</u>	
		\$ <u>366 60</u>
TOTAL		\$ <u>5,729.10</u>

380305
A/C 38182000
OK [Signature]

INVOICE

Project 043177

Date February 9 2004

LONG ISLAND AMERICAN WATER COMPANY
Attn: ACCOUNTS PAYABLE
AMERICAN WATER SHARED SERVICES CENTER
P O BOX 5085
MT LAUREL NJ 08054 1108

✓ #27002856
FP
#18 DIR03

GANNETT FLEMING, INC VALUATION AND RATE DIVISION

Send check payments to
Gannett Fleming Companies
P O Box 829160
Philadelphia PA 19182 9160

P O BOX 67100
HARRISBURG PA 17106 7100
(717) 763-7211



Send ACH/EFT payments to
ABA 031312738
Acct No 5003165655
Acct Name Gannett Fleming Companies

Federal EIN 25-1613591

Invoice 1 Control 31546

Invoice Period December 27, 2003 through January 23, 2004

LONG ISLAND AMERICAN WATER COMPANY BILL FREQUENCY ANALYSIS CONTACT MR ROD P NEVIRASKAS
WORKBASKET NO A18DIR03

Summary of Current Charges

Part A - BILL FREQUENCY ANALYSIS

\$ 1 950 00

Total Charges

\$ 1 950 00

Total Due This Invoice

\$1,950 00



Project Manager Paul R Herbert

INVOICE

Project 043177

Date April 23 2004

Received

APR 27 2004

Shared Services Center

LONG ISLAND AMERICAN WATER COMPANY
Attn: ACCOUNTS PAYABLE
AMERICAN WATER SHARED SERVICES CENTER
P O BOX 5085
MT LAUREL NJ 08054 1108

27002850
VT

Handwritten signature/initials

GANNETT FLEMING, INC VALUATION AND RATE DIVISION

Send check payments to
Gannett Fleming Companies
P O Box 829160
Philadelphia PA 19182 9160

P O BOX 67100
HARRISBURG PA 17106 7100
(717) 763 7211

Send ACH/EFT payments to
ABA 031312738
Acct No 5003165655
Acct Name Gannett Fleming Companies

Federal EIN 25 1613591



Invoice 3 Control 31549

Invoice Period February 21, 2004 through April 2, 2004

LONG ISLAND AMERICAN WATER COMPANY BILL FREQUENCY ANALYSIS CONTACT MR ROD P NEVIRASUKAS
WORKBASKET NO A18DIRD3

Summary of Current Charges

Part A - BILL FREQUENCY ANALYSIS

\$ 5 550 00

Total Charges

\$ 5 550 00

Total Due This Invoice

\$5,550 00

Project Manager Paul R Herbert

3 11

INVOICE

Project 043177

Date March 1 2004

LONG ISLAND AMERICAN WATER COMPANY
Attn: ACCOUNTS PAYABLE
AMERICAN WATER SHARED SERVICES CENTER
P O BOX 5085
MT LAUREL NJ 08054-1108

A38 POC

V#

27002850

JP

GANNETT FLEMING, INC VALUATION AND RATE DIVISION

Send check payments to
Gannett Fleming Companies
P O Box 829180
Philadelphia PA 19182 9160

P O BOX 67100
HARRISBURG PA 17106 7100
(717) 763 7211

Send ACH/EFT payments to
ABA 031312738
Acct No 5003165655
Acct Name Gannett Fleming Companies

Federal EIN 25 1613591



Invoice 2 Control 31531

Invoice Period January 24, 2004 through February 20, 2004

LONG ISLAND AMERICAN WATER COMPANY BILL FREQUENCY ANALYSIS CONTACT MR ROD P NEVIRASKAS
WORKBASKET NO A18DIR03

Summary of Current Charges

Part A - BILL FREQUENCY ANALYSIS

\$ 7 120 00

Total Charges

\$ 7 120 00

Total Due This Invoice

\$7,120 00

Received

MAR 04 2004

Shared Services Center

Project Manager Paul R Herbert

HUBER LAWRENCE & ABELL

ATTORNEYS AT LAW
605 THIRD AVENUE
NEW YORK N Y 10158

12121 682 6200

Long Island Water Corporation

TOTAL LEGAL SERVICES	\$6 449 20
----------------------	------------

LEGAL SERVICES SUMMARY

Frank J Miller	16 10 Hrs	\$5'296 90	
Jill Allison Weiner	<u>6 90 Hrs</u>	<u>\$1 152 30</u>	
	23 00 Hrs	\$6 449 20	
		MATTER TOTAL	\$6 449 20

FEB 13 2004

HUBER LAWRENCE & ABELL

ATTORNEYS AT LAW
605 THIRD AVENUE
NEW YORK N Y 10158

12121 682 6200

Long Island Water Corporation

Re Rate Case 2004
File Number 20001 01276

Jill Allison Weiner

01/27/04 Research information on ROR for Bob Rosenberg Letter to 1 30 Hrs 167/hr \$217 10
Rosenberg

TOTAL LEGAL SERVICES \$217 10

LEGAL SERVICES SUMMARY

Jill Allison Weiner

1 30 Hrs

\$217 10

1 30 Hrs

\$217 10

MATTER TOTAL \$217 10

LEBOEUF, LAMB, GREENE & MACRAE

L L P

A LIMITED LIABILITY PARTNERSHIP INCLUDING PROFESSIONAL CORPORATIONS

125 WEST 55TH STREET
NEW YORK NY 10019 5389

(212) 424 8000

FACSIMILE (212) 424 8500

Employer Identification No 13 5608594

Michael Sgro Esq
American Water Works Corp
989 Lenox Drive Suite 989
Lawrenceville NJ 08648

Invoice Number 372397
Invoice Date 8/11/2004
Client Number 04187

Page 1

RE (00001) Rate Case - 2004

For Professional Services Rendered Through 7/31/2004

In connection with the above-captioned matter as detailed on the attached computer print out

Current Fees	\$93,646 00
Current Expenses	\$2,947 48
Total Amount of this Matter	\$96,593 48

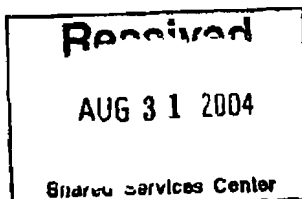
RE (00002) Rate General

For Professional Services Rendered Through 7/31/2004

In connection with the above captioned matter as detailed on the attached computer print out

Current Fees	\$5,188 50
Current Expenses	\$36 34
Total Amount of this Matter	\$5,224 84

Total for Professional Services	\$98,834 50
Total for Costs Advanced and Expenses	\$2,983 82
Total Amount of this Invoice	\$101,818 32



Reviewer T Huber
Approvers M Sgro

LEBOEUF, LAMB, GREENE & MACRAE

L L P

A LIMITED LIABILITY PARTNERSHIP INCLUDING FOREIGN DISCLOSURE INFORMATION

125 WEST 55TH STREET
NEW YORK, NY 10019-5389
TEL: 424 8500
FACSIMILE: 424 8500

5016246780

exempt

Michael Sgro Esq
American Water Works Corp
989 Lenox Drive Suite 989
Lawrenceville NJ 08648

A18ALEGO1

Employer Identification No. 13 5609594

Invoice Number 377306
Invoice Date 10/20/2004
Client Number 04187

Page 1

RE (00001) Rate Case 2004

For Professional Services Rendered Through 9/30/2004

In connection with the above captioned matter as detailed on the attached computer print out

Current Fees	\$44,752 50
Current Expenses	\$374 28
Total Amount of this Matter	\$45,126 78

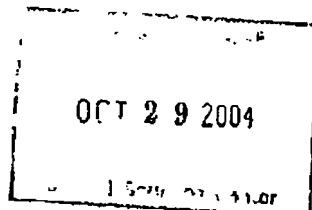
RE (00002) Rates

For Professional Services Rendered Through 9/30/2004

In connection with the above captioned matter as detailed on the attached computer print out

Current Fees	\$515 00
Current Expenses	\$4 60
Total Amount of this Matter	\$519 60

Total for Professional Services	\$45,267 50
Total for Costs Advanced and Expenses	\$378 88
Total Amount of this Invoice	\$45,646 38



Filed to T Huber 10/27/04
Forwarded to SSC 10/27/04

Reviewer T Huber
Approver M Sgro

RECEIVED

LEBOEUF, LAMB, GREENE & MACRAE

L L P

A LIMITED LIABILITY PARTNERSHIP INCLUDING PROFESSIONAL CORPORATION

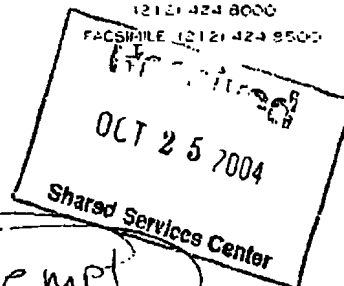
OCT 27 2004

LEGAL DEPARTMENT

125 WEST 55TH STREET
NEW YORK NY 10019 5389

12121 424 8000

FACSIMILE 12121 424 8500



Michael Sgro Esq
American Water Works Corp
989 Lenox Drive Suite 989
Lawrenceville NJ 08648

A18ALEGO1

Employer Identification No. 13 5608594

Invoice Number 375740
Invoice Date 9/30/2004
Client Number 04187

Page 1

exempt

RE (00001) Rate Case 2004

For Professional Services Rendered Through 8/31/2004

In connection with the above captioned matter as detailed on the attached computer print out

Current Fees	\$10,274 00
Current Expenses	\$1,259 61
Total Amount of this Matter	\$11,533 61

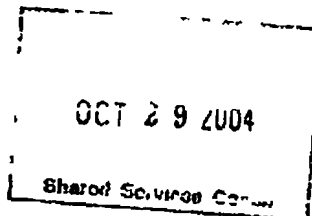
RE (00002) Rates

For Professional Services Rendered Through 8/31/2004

In connection with the above captioned matter as detailed on the attached computer print out

Current Fees	\$182 50
Total Amount of this Matter	\$182 50

Total for Professional Services	\$10,456 50
Total for Costs Advanced and Expenses	\$1,259 61
Total Amount of this Invoice	\$11,716 11



Need acct g = approval
Forwarded to T Huber 10/27/04
Forwarded to SSC 10/27/04

LEBOEUF, LAMB, GREENE & MACRAE
LLP

A LIMITED LIABILITY PARTNERSHIP INCLUDING PROFESSIONAL CORPORATIONS

125 WEST 55TH STREET
NEW YORK, NY 10019-5389
TEL 212 424 8000
FACSIMILE 212 424 9500

Michael Sgro Esq
American Water Works Corp
989 Lenox Drive, Suite 989
Lawrenceville NJ 08648

50162467P
A18ALEGOI

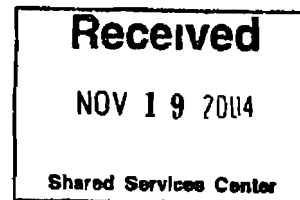
Reviewed T-Huber
Approved M-Sgro

Employer Identification No 13 5608594

Invoice Number 378360
Invoice Date 11/8/2004
Client Number 04187
Matter Number 00001
Page 1

RE Rate Case 2004 Long Island
For Professional Services Rendered Through 10/31/2004
In connection with the above captioned matter as detailed on the attached computer print-out

Current Fees	\$59,088 00
Current Expenses	\$4,318 63
Total Amount of this Invoice	\$63,406 63



Forwarded to SSC 11/17/04

Reviewed J Huber
Approver M Sgro

LEBOEUF, LAMB, GREENE & MACRAE

LLP

A LIMITED LIABILITY PARTNERSHIP INCLUDING PROFESSIONAL CORPORATIONS

125 WEST 55TH STREET
NEW YORK NY 10019 5389
(212) 424 8000
FACSIMILE (212) 424 8500

50162467BC

Michael Sgro Esq
American Water Works Corp
989 Lenox Drive Suite 989
Lawrenceville NJ 08648

A38MGRO2

Employer Identification No 13 5608594

Invoice Number 381182
Invoice Date 12/10/2004
Client Number 04187
Matter Number 00001
Page 1

RE Rate Case 2004

For Professional Services Rendered Through 11/30/2004

In connection with the above captioned matter as detailed on the attached computer print out

Current Fees
Current Expenses
Total Amount of this Invoice

\$13,869 00

\$337 82

\$14,206 82



Forwarded to SSC 12/16/04

Forwarded to SSC 1/13/05

Reviewer T Huber
Appriser M Sgro

LEBOEUF, LAMB, GREENE & MACRAE

LLP

A LIMITED LIABILITY PARTNERSHIP INCLUDING PROFESSIONAL CORPORATIONS

501624673c

125 WEST 55TH STREET
NEW YORK NY 10019 5389
(212) 424 8000
FACSIMILE (212) 424 8500

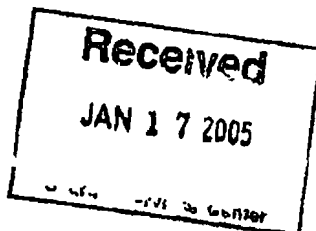
Inv# 382988

Date- 1/11/05

Amd- \$12331.71

Employer Identification No 13 5908594

Michael Sgro Esq
American Water Works Corp
989 Lenox Drive Suite 989
Lawrenceville NJ 08648



Invoice Number 382988
Invoice Date 1/11/2005
Client Number 04187
Matter Number 00001
Page 1

RE Rate Case 2004

For Professional Services Rendered Through 12/31/2004

In connection with the above captioned matter as detailed on the attached invoice

Current Fees	\$12,070 50
Current Expenses	\$261 21
Total Amount of this Invoice	\$12,331 71

LEBOEUF, LAMB, GREENE & MACRAE

L L P

A LIMITED LIABILITY PARTNERSHIP INCLUDING PROFESSIONAL CORPORATIONS

125 WEST 55TH STREET
NEW YORK, NY 10019-5389
(212) 424-8000
FACSIMILE (212) 424-8500

5016 2467
VT

Employer Identification No. 13 5608594

Michael Sgro Esq
American Water Works Corp
989 Lenox Drive Suite 989
Lawrenceville NJ 08648

Invoice Number 385306
Invoice Date 2/11/2005
Client Number 04187
Matter Number 00001
Page 1

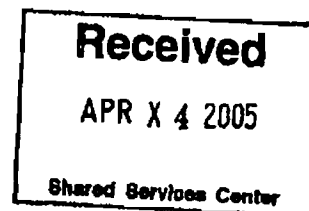
RE Rate Case 2004

For Professional Services Rendered Through 1/31/2005

In connection with the above captioned matter as detailed on the attached invoice

Current Fees	\$1,662.50
Current Expenses	\$81.28
Total Amount of this Invoice	\$1,743.78

380305 533000.16
TS 79




Michael Sgro

LEBOEUF, LAMB, GREENE & MACRAE

LLP

A LIMITED LIABILITY PARTNERSHIP INCLUDING PROFESSIONAL CORPORATIONS

125 WEST 55TH STREET
NEW YORK NY 10019 5389
(212) 424 8000
FACSIMILE (212) 424 8500

Inv# 386775
Date- 3/8/05
Amt - \$202.50

Michael Sgro Esq
American Water Works Corp
989 Lenox Drive Suite 989
Lawrenceville NJ 08648

A18LE608

50162467
VT

Employer Identification No 13-5608594

Invoice Number
Invoice Date
Client Number

386775
3/8/2005
04187

Page 1

RE (00001) Rate Case 2004

For Professional Services Rendered Through 2/28/2005

In connection with the above captioned matter as detailed on the attached invoice

Current Fees

\$109 50

Total Amount of this Matter

\$109 50

RE (00002) Rate - General

For Professional Services Rendered Through 2/28/2005

In connection with the above captioned matter as detailed on the attached invoice

RECEIVED

APR X 7 2005

Service Center

Current Fees

\$93 00

Total Amount of this Matter

\$93 00

Total for Professional Services

\$202 50

Total Amount of this Invoice

\$202 50

LEBOEUF, LAMB, GREENE & MACRAE

LLP

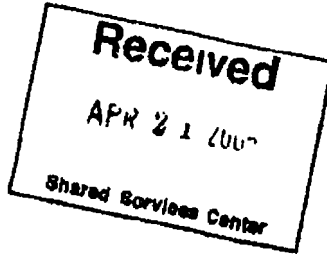
A LIMITED LIABILITY PARTNERSHIP INCLUDING PROFESSIONAL CORPORATIONS

125 WEST 55TH STREET
NEW YORK, NY 10019-5389
(212) 424-8000
FACSIMILE (212) 424-9500

A18LE608

50162467, T

Michael Sgro Esq
American Water Works Corp
989 Lenox Drive Suite 989
Lawrenceville NJ 08648



Employer Identification No. 13 5608594

Invoice Number 389040
Invoice Date 4/11/2005
Client Number 04187
Matter Number 00001
Page 1

RE Rate Case 2004

For Professional Services Rendered Through 3/31/2005

In connection with the above captioned matter as detailed on the attached invoice

Current Fees
Current Expenses
Total Amount of this Invoice

\$4,863 00

\$6 29

\$4,869 29

380305.53300014
TJ79

LEBOEUF, LAMB, GREENE & MACRAE

LLP

A LIMITED LIABILITY PARTNERSHIP INCLUDING PROFESSIONAL CORPORATIONS

125 WEST 55TH STREET
NEW YORK NY 10019 5389
12121 424 8000
FACSIMILE 12121 424 8500

A18 ALEGO1

Michael Sgro
Vice President, Secretary and General Counsel
Long Island Water Corporation
c/o New Jersey American Water Shared Services Depa
P O Box 5083
Mt Laurel NJ 08054

50162467
VT

Employer Identification No 13 5608594

Invoice Number 393053
Invoice Date 6/7/2005
Client Number 04187
Matter Number 00001
Page 1

Attn Accounts Payable Department

RE Rate Case - 2004

380305 533000 16 TJ79

For Professional Services Rendered Through 5/31/2005

In connection with the above captioned matter as detailed on the attached invoice

Current Expenses
Total Amount of this Invoice

\$56 56

\$56 56



LEBOEUF, LAMB, GREENE & MACRAE

LLP

A LIMITED LIABILITY PARTNERSHIP INCLUDING PROFESSIONAL CORPORATIONS

125 WEST 55TH STREET
NEW YORK NY 10019 5389

121 21 424 8000

FACSIMILE 121 21 424 8500

Employer Identification No 13-5608594

Michael Sgro
Vice President Secretary and General Counsel
Long Island Water Corporation
c/o New Jersey American Water Shared Services Dept
P O Box 5083
Mt Laurel NJ 08054

Invoice Number 391534
Invoice Date 5/17/2005
Client Number 04187

Page 1

Attn: Accounts Payable Department

RE (00001) Rate Case 2004

380305 533000 16 TJ79

For Professional Services Rendered Through 4/30/2005

In connection with the above captioned matter as detailed on the attached invoice

Current Fees	\$328 50
Current Expenses	\$51 48
Total Amount of this Matter	\$379 98

RE (00002) Rate General

380305 533000 16 TJ79

For Professional Services Rendered Through 4/30/2005

In connection with the above-captioned matter as detailed on the attached invoice

Current Fees	\$7,297 50
Current Expenses	\$205 52
Total Amount of this Matter	\$7,503 02

RE (00003) Accounting for Pensions and OPEBs

For Professional Services Rendered Through 4/30/2005

In connection with the above-captioned matter as detailed on the attached invoice

Current Fees	\$146 00
Total Amount of this Matter	\$146 00

Tankoos Reporting Company, Inc

142 Willis Avenue
P O Box 347
Mineola NY 11501
(516)741-5235

305 Madison Avenue
Suite 449
New York, NY 10165
212-349-9692

Fax (516)741 1460

50176079
INVOICE

INVOICE NO	DATE	JOB NUMBER
57411	11/05/2004	01-45495
JOB DATE	REPORTER(S)	CASE NUMBER
10/27/2004	GUA P	CASE#04-W-05
CASE CAPTION		
Long Island Water Corporation		
TERMS		
Due upon receipt		

Frank J Miller, Esq
LeBoeuf, Lamb, Greene & Macrae
125 West 55th Street
New York, NY 10019 5389

1 CERTIFIED COPY OF TRANSCRIPT OF
Evidentiary Hrg Before Robert Garlin,

25 75

TOTAL DUE >>>>

25 75

Copy

Thank you for your business We now take Visa Master Card or American Express :

0305.
38 182000

[Signature]
11/15/04

TAX ID NO 11 2513440

(212) 424 8164

Please detach bottom portion and return with payment

Frank J Miller Esq
LeBoeuf Lamb Greene & Macrae
125 West 55th Street
New York, NY 10019 5389

Invoice No 57411
Date 11/05/2004
TOTAL DUE 25 75

Job No 01-45495
Case No CASE#04-W-0577
Long Island Water Corporation

Remit To Tankoos Reporting Company, Inc
142 Willis Avenue
P O Box 347
Mineola, NY 11501

Please enter invoice # 0027004404 on your check payable to
Towers Perrin Remit a copy of this invoice with your check to
P O Box 8500 S 6110
Philadelphia PA 19178


**TOWERS
PERRIN**
HR SERVICES

May 28 2004

Invoice # 0027004404

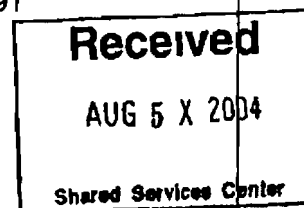
Mr Thomas Huber
Long Island American
733 Sunrise Highway
Lynbrook NY 11563

	Amount
Fees for Services Rendered in April 2004	
■ Long Island Retiree Welfare Valuation - 2004	\$2 833
■ Long Island Retiree Welfare (out-of-scope)	5 031
■ Long Island Pension Consulting	18 436
Grand Total	<u>\$26 300</u>

For electronic transfer of funds wire payment to the account of
Wachovia Bank N A ABA Routing Number 031 201 467
Beneficiary Towers Perrin Account #201 415 918 9691
Please reference complete invoice number

OK to pay 23,467 only

Acad 380305 165500 - 18,436
380305 182000 - 5,031



Invoices are due upon receipt Any balance outstanding 30 days after the date of invoice will incur a late charge of the lesser of 1.0% or the maximum allowed by law for each month outstanding beginning from the date of the invoice

All communications concerning a billing dispute including partial payments intended to constitute payments in full of all outstanding charges must be sent to Towers Perrin Centre Square East 1500 Market Street Philadelphia PA 19102-4790 Attention William J Williamson

Please enter invoice # 0027004604 on your check payable to
Towers Perrin Remit a copy of this invoice with your check to
P O Box 8500 S 6110
Philadelphia PA 19178

**TOWERS
PERRIN**
HR SERVICES

17005237

VT

July 28 2004

SEP 16 2004

Invoice # 0027004604

Mr Thomas Huber Shared Services Center
Long Island American
733 Sunrise Highway
Lynbrook NY 11563

	Amount
Fees for Services Rendered in June 2004	
■ Long Island Retiree Welfare Valuation - 2004	\$2 833
■ Long Island Retiree Welfare Valuation (out of-scope)	493
■ Long Island Health & Welfare Consulting	440
■ Long Island Pension Consulting	1 708
■ Long Island Rate Case Assistance	2 440
■ Long Island Transition of Actuarial Services	422
■ Money charges on unpaid invoices	276
Grand Total	<u>\$8 612</u>

For electronic transfer of funds wire payment to the account of
Wachovia Bank N A ABA Routing Number 031 201 467
Beneficiary Towers Perrin Account #201 415 918 9691
Please reference complete invoice number

380305 535000.16 -
380305 182000 -

862

2,440

3,302

OK to pay

Invoices are due upon receipt Any balance outstanding 30 days after the date of invoice will incur a late charge of the lesser of 1 0% or the maximum allowed by law for each month outstanding beginning from the date of the invoice

All communications concerning a billing dispute including partial payments intended to constitute payments in full of all outstanding charges must be sent to Towers Perrin Centre Square East 1500 Market Street Philadelphia PA 19102-4790 Attention William J Williamson



Shipped from
NEW JERSEY AMERICAN WATER
989 LENOX DR
LAWRENCEVILLE NJ 08648 2315

Delivery Service Invoice

Invoice date **May 1, 2004**
Invoice number **000041E70V184**
Shipper number **41E70V**
Page 1 of 12

27000685
V.T

A185UP121



#BWN CWNG#
#0727A00041E70V1# 77422100019363
AT 02 010714 50458H 45 A**3DGT



NEW JERSEY AMERICAN WATER
PO BOX 5083
MOUNT LAUREL, NJ 08054-5083

For questions about your invoice, call
(800) 811 1648
Monday Friday
8 00 a m 8 00 p m E T

or visit ups.com

or write
UPS
P O Box 650580
Dallas TX 75265 0580

Incentive Savings

Total incentive savings this period **\$ 53 55**
Your amount due this period includes these savings
See incentive summary section for details

Account Status Summary **Weekly Payment Plan**

Amount Due This Period **\$ 796 66**
Amount Outstanding (prior invoices) **\$ 840 54**
Total Amount Outstanding **\$ 1 637 20**

Please include the Return Portion of each outstanding invoice with your payment See Account Status for details

Global reach

Whether you need to ship a package to Rome N Y or Rome Italy UPS provides a delivery guarantee to meet your deadline In fact UPS has 1 300 flights to more than 205 countries and territories UPS makes shipping around the world as easy as shipping across the state For help with international shipping visit UPS.com or call 1 800-782-7892

Thank you for using UPS **Summary of Charges**

Page		Charge
	Outbound	
3	UPS Shipping Document	\$ 6 72
3	UPS Internet Shipping	\$ 772 44
12	Adjustments & Other Charges	\$ 10 50
	Service Charges	\$ 7 00
Amount due this period		\$ 796 66

UPS payment terms require payment of this invoice by May 12 2004

Payments not received by May 28, 2004 are subject to a late fee of 5% of the Amount Due This Period (Details in UPS Tariff available at ups.com)

This invoice may contain a fuel surcharge as described at ups.com The current fuel surcharge is 5.50 % For more information visit ups.com

Received

MAY 4 X 2004



Return Portion

NEW JERSEY AMERICAN WATER
PO BOX 5083
MOUNT LAUREL NJ 08054-5083

Please tear off and send with your payment in the enclosed envelope Do not use staples or paper clips

Invoice Date **May 1, 2004**
Invoice Number **000041E70V184**
Shipper Number **41E70V**

Amount due this period **\$ 796 66**
Amount enclosed

☐ If this billing address is incorrect mark an X in this box and make the appropriate changes above

UPS
P O BOX 7247-0244
PHILADELPHIA, PA 19170-0001

41E70V 5 050104 0727 1 00000796660 7

Case 07-W-0508
Long Island Rate Case
Water Rates
STAFF OF THE DEPARTMENT OF PUBLIC SERVICE
INTERROGATORY/DOCUMENT REQUEST

Request No.: STAFF – 190 (RAL - 22)
Requested By: Richard Leary
Date of Request: July 18, 2007
Reply Date: July 30, 2007
Subject: Insurance other than Group

Provide all supporting documentation, studies, correspondence, allocations, calculations, work papers, and any other relevant information that were used to determine Insurance Other Than Group (Workers Compensation, Property Insurance, GL/Pr, Auto, Excess Liability) for the years 2003-2007.

- A. The workers compensation, property insurance, auto liability, general liability, and excess liability invoices from 2003–2006 are attached. Please see the attachment to STAFF-193 for 2007. Please note that insurance policies ran on a fiscal year ending October 1st prior to 2003. In 2003 we moved from an insurance policy coverage period of 10/01/02–10/01/03 to year end policy coverages. Extension coverage was paid for on separate invoices from 10/02/03 – 12/31/03 and are included in the attached. Where applicable I included only quarterly installments that related to the new 12/31/03 period, however some coverages were not billed quarterly like WC/GL/AL. The allocations and loss history schedules are maintained by Marsh brokerage.

Respondent: David C. Hunter

Date: August 15, 2007

1040102 - 123103

[illegible]

TOTAL

Summary of Auto Losses - Valued 9/30/02 (Citizen's Utilities Valued 10/01/01)

Policy Year 10/01/02 - 12/31/03	1998	1997	1996	1995	1994	Total	Average	%
AMERICAN WATER WORKS COMPANY, INC.	-	-	-	-	-	-	-	0.00%
AMERICAN WATER WORKS SERVICE CO., INC.	-	412	174,480	546	-	175,438	43,860	6.17%
AMERICAN WATER RESOURCES, INC.	-	-	-	-	-	-	-	0.00%
ILLINOIS-AMERICAN WATER	-	-	26,782	36,339	3,516	66,637	22,212	3.12%
MISSOURI-AMERICAN WATER	-	-	9,019	52,521	26,702	88,242	29,414	4.14%
St. Louis County	-	-	-	-	-	-	-	0.00%
Jefferson City	-	-	-	-	-	-	-	0.00%
INDIANA-AMERICAN WATER	-	-	27,136	19,214	19,936	66,286	22,095	3.11%
NEW JERSEY-AMERICAN WATER	83,896	567,107	168,748	165,469	26,511	1,011,731	202,346	28.45%
PENNSYLVANIA-AMERICAN WATER	180,599	37,337	56,054	73,088	113,371	460,449	92,090	12.95%
WEST VIRGINIA-AMERICAN WATER	14,748	197,782	26,256	10,505	80,370	329,661	65,932	9.27%
KENTUCKY-AMERICAN WATER	4,105	77,897	73,964	671	2,966	159,603	31,921	4.49%
AWWSCO - REGIONAL								
Connecticut-American Water Co.	-	-	-	-	-	-	-	0.00%
Iowa-American Water Co.	-	265	813	10,532	-	11,610	2,322	0.33%
Maryland-American Water Co.	-	-	-	-	-	-	-	0.00%
Massachusetts-American Water Co.	-	-	-	-	-	-	-	0.00%
Massachusetts Capital Resources	-	-	-	-	-	-	-	0.00%
Salisbury Water Supply Co. - MA	-	-	-	-	-	-	-	0.00%
Michigan-American Water Co.	-	-	-	-	-	-	-	0.00%
Hampton Water Works Co. - NH	-	-	-	-	-	-	-	0.00%
Regional Group - NJ	-	-	-	-	-	-	-	0.00%
Long Island Water Corp. - NY	-	-	2,598	6,159	6,561	15,318	5,106	0.72%
New York-American Water Co.	-	-	-	-	-	-	-	0.00%
Ohio-American Water Co.	2,534	1,859	8,669	16,221	1,187	30,470	6,094	0.86%
Tennessee-American Water Co.	10,740	296,715	35,094	2,503	8,616	353,668	70,734	9.94%
Virginia-American Water Co.	-	355	615	8,748	1,593	11,311	2,828	0.40%
	-	-	-	-	-	-	-	0.00%
	-	-	-	-	-	-	-	0.00%
WESTERN REGION								
Arizona American Water Co.	9,118	9,118	33,874	13,397	9,118	74,625	14,925	2.10%
PVWC Miller Rd. Treatment Facility - AZ	-	-	-	-	-	-	-	0.00%
California-American Water Co.	17,918	26,845	66,684	61,200	43,026	215,673	43,135	6.06%
Hawaii-American Water Co.	-	-	-	-	-	-	-	0.00%
New Mexico-American Water Co.	-	-	1,018	-	-	1,018	204	0.03%
Southwest Utilities (Azurix NA and Walker Water)	-	-	-	-	-	-	-	0.00%
AMERICAN WATER SERVICES COMPANY	15,592	20,183	17,727	161,165	65,708	280,375	56,075	7.88%
TOTAL	339,250	1,235,875	729,531	638,278	409,181	3,352,115	711,291	100.00%

Summary of General Products Losses - Valued 9/30/02 (Citizen's Utilities Valued 10/01/01)

Policy Year 10/01/02 - 12/31/03	1996	1997	1998	1999	2000	Total	Average	%
AMERICAN WATER WORKS COMPANY, INC.								0.00%
AMERICAN WATER WORKS SERVICE CO., INC.	-	-	-	-	-	-	-	0.00%
AMERICAN WATER RESOURCES, INC.								0.00%
ILLINOIS-AMERICAN WATER	198,117	231,820	144,046	573,983			191,328	2.00%
MISSOURI-AMERICAN WATER St. Louis County Jefferson City	74,404	1,078,474	1,393,048	2,545,926			848,642	8.88%
INDIANA-AMERICAN WATER	206,482	306,737	148,905	662,124			220,708	2.31%
NEW JERSEY-AMERICAN WATER	1,083,376	656,388	815,287	617,939	972,871	4,145,861	829,172	8.68%
PENNSYLVANIA-AMERICAN WATER	3,505,304	5,024,562	6,894,238	7,215,171	5,609,234	28,248,509	5,649,702	59.14%
WEST VIRGINIA-AMERICAN WATER	626,583	564,648	895,282	628,391	1,353,869	4,068,773	813,755	8.52%
KENTUCKY-AMERICAN WATER	24,880	95,367	317,458	111,676	20,572	569,953	113,991	1.19%
AWWSCO - REGIONAL								0.00%
Connecticut-American Water Co.	38,960	21,105	26,745	37,057	46,894	170,761	34,152	0.36%
Iowa-American Water Co.	-	-	-	-	-	-	-	0.00%
Maryland-American Water Co.	-	-	-	-	-	-	-	0.00%
Massachusetts-American Water Co.	-	-	-	-	-	-	-	0.00%
Massachusetts Capital Resources	-	-	-	-	-	-	-	0.00%
Salisbury Water Supply Co. - MA	-	-	1,239	-	-	1,239	248	0.00%
Michigan-American Water Co.	-	-	-	-	-	-	-	0.00%
Hampton Water Works Co. - NH	-	-	-	-	-	-	-	0.00%
Regional Group - NJ	-	-	15,807	35,592	782,983	834,382	278,127	2.91%
Long Island Water Corp. - NY	429,592	3,007	78,851	18,883	10,731	541,064	108,213	1.13%
New York-American Water Co. (Included in Conn)	33,342	3,592	21,251	129,272	34,852	222,309	44,462	0.47%
Ohio-American Water Co.	6,377	66,784	60,880	37,660	4,593	176,294	35,259	0.37%
Tennessee-American Water Co.	-	-	-	-	-	-	-	0.00%
Virginia-American Water Co.	-	-	-	-	-	-	-	0.00%
WESTERN REGION								0.00%
Arizona American Water Company	36,469	9,007	49,517	11,401	59,649	166,043	33,209	0.35%
PVWC Miller Rd. Treatment Facility - AZ	224,198	351,581	144,585	92,025	149,574	961,963	192,393	2.01%
California-American Water Co.	-	-	4,040	1,589	23,740	29,369	9,790	0.10%
Hawaii-American Water Co.	-	-	3,295	1,996	1,300	6,591	2,197	0.02%
New Mexico-American Water Co.	-	-	-	-	-	-	-	0.00%
Southwest Utilities (Azurix NA and Walker Water)	-	-	-	-	-	-	-	0.00%
AMERICAN WATER SERVICES COMPANY	80,331	97,660	324,563	120,969	117,815	741,438	148,288	1.55%
TOTAL	6,089,412	6,893,701	10,132,141	10,676,652	10,874,676	44,666,582	9,553,634	100.00%

Summary of Workers Compensation Losses - Valued 8/30/02 (Citizen's Utilities Valued 10/31/01)

Policy Year 10/01/01 - 12/31/03	1995	1997	1998	1999	2000	Total	Average	%
AMERICAN WATER WORKS COMPANY, INC.								0.00%
AMERICAN WATER WORKS SERVICE CO., INC.	-	518	214	-	1,342	2,074	415	0.01%
AMERICAN WATER RESOURCES, INC.	-	-	-	-	-	-	-	0.00%
ILLINOIS-AMERICAN WATER			633,099	600,140	755,035	1,988,274	662,758	21.27%
MISSOURI-AMERICAN WATER	5,598	30,334	277,114	470,984	585,635	1,369,665	273,933	8.79%
St. Louis County						-	-	0.00%
Jefferson City								
INDIANA-AMERICAN WATER			71,889	184,226	150,389	406,504	135,501	4.35%
NEW JERSEY-AMERICAN WATER	544,566	244,260	599,596	296,513	371,378	2,056,313	411,263	13.20%
PENNSYLVANIA-AMERICAN WATER	957,499	333,761	711,760	380,498	812,677	3,196,195	639,239	20.51%
WEST VIRGINIA-AMERICAN WATER	-	-	-	-	-	-	-	0.00%
KENTUCKY-AMERICAN WATER	3,501	42,280	35,755	16,363	1,897	99,796	19,959	0.64%
AWWSCO - REGIONAL								
Connecticut-American Water Co.						-	-	0.00%
Iowa-American Water Co.	2,913	4,983	4,559	172,554	89,944	274,953	54,991	1.76%
Maryland-American Water Co.	-	-	-	-	-	-	-	0.00%
Massachusetts-American Water Co.						-	-	0.00%
Massachusetts Capital Resources						-	-	0.00%
Salisbury Water Supply Co. - MA						-	-	0.00%
Michigan-American Water Co.	407	-	-	311	-	718	144	0.00%
Hampton Water Works Co. - NH						-	-	0.00%
Regional Group - NJ						-	-	0.00%
Long Island Water Corp. - NY			6,339	291,363	272,045	569,747	189,916	6.09%
New York-American Water Co. (Included in Conn)						-	-	0.00%
Ohio-American Water Co.	-	-	-	-	-	-	-	0.00%
Tennessee-American Water Co.	12,806	142,513	16,837	285,554	71,323	529,033	105,807	3.40%
Virginia-American Water Co.	1,581	284,467	510	20,629	4,820	312,007	62,401	2.00%
						-	-	0.00%
WESTERN REGION								
Arizona American Water Company	45,938	40,265	40,297	39,943	40,178	206,621	41,324	1.33%
PVWC Miller Rd. Treatment Facility - AZ						-	-	0.00%
California-American Water Co.	369,883	158,940	159,557	206,376	464,025	1,358,781	271,756	8.72%
Hawaii-American Water Co.	-	2,346	120	107,014	1,242	110,722	22,144	0.71%
New Mexico-American Water Co.	1,810	3,743	47,883	5,855	2,196	61,487	12,297	0.39%
Southwest Utilities (Azurix NA and Walker Water)								
AMERICAN WATER SERVICES COMPANY	376,489	107,720	48,241	443,289	87,492	1,063,231	212,646	6.82%
TOTAL	2,322,991	1,396,130	2,653,770	3,521,612	3,711,618	13,606,121	3,116,494	100.00%

01/01/04 - 12/31/04

01/01/04 - 12/31/04	PROPERTY	WC		Total Payroll incl. Monopolistic States For General Liability Calculation				Clerical	Water works	Tot Payroll	Total Payroll incl. Monopolistic States For Excess Liability Calculation				Clerical	Waterworks	Tot Payroll	AL		
COMPANY NAME	Insurable Value	Exposure %	Manual Prem	Exposure %	Taxes	Exposure %	Clerical	Waterworks	Total Payroll	Exposure %	Exposure %	Exposure %	Clerical	Waterworks	Total Payroll	Exposure %	Exposure %	Exposure %	All Vehicles	Exposure %
AMERICAN WATER WORKS COMPANY, INC.	1,911,742	0.04%	1,032	0.0110%	86	0.0366%	523,057	-	523,057	0.2599%	0.0000%	0.1298%	523,057	-	523,057	0.2599%	0.0000%	0.1298%	3	0.0568%
AMERICAN WATER WORKS SERVICE CO., INC.	22,491,080	0.51%	183,853	1.9556%	7,134	3.0327%	56,885,605	-	56,885,605	28.2637%	0.0000%	14.1170%	56,885,605	-	56,885,605	28.2637%	0.0000%	14.1170%	15	0.2845%
AMERICAN WATER RESOURCES, INC.	19,015,927	0.43%	1,035	0.0110%	86	0.0366%	524,682	-	524,682	0.2807%	0.0000%	0.1302%	524,682	-	524,682	0.2807%	0.0000%	0.1302%	5	0.0948%
ILLINOIS-AMERICAN WATER	457,286,860	10.29%	1,120,678	11.9196%	16,810	7.1459%	6,095,243	12,856,036	18,951,279	3.0284%	6.3741%	4.7030%	6,095,243	12,856,036	18,951,279	3.0284%	6.3741%	4.7030%	346	6.5630%
MISSOURI-AMERICAN WATER	224,510,668	5.05%	959,221	10.2025%	38,369	16.3106%	\$9,626,399	19,181,705	28,808,104	4.7829%	9.5104%	7.1491%	9,626,399	19,181,705	28,808,104	4.7829%	9.5104%	7.1491%	358	6.7906%
St. Louis County	390,382,612	8.78%	0	0.0000%	0	0.0000%	\$0	-	0	0.0000%	0.0000%	0.0000%	-	-	-	0.0000%	0.0000%	0.0000%	0	0.0000%
Jefferson City	0	0.00%	0	0.0000%	0	0.0000%	\$0	-	0	0.0000%	0.0000%	0.0000%	-	-	-	0.0000%	0.0000%	0.0000%	0	0.0000%
INDIANA-AMERICAN WATER	329,149,399	7.40%	206,067	2.2337%	636	0.3554%	7,126,024	9,017,818	16,143,842	3.5408%	4.4711%	4.0063%	7,126,024	9,017,818	16,143,842	3.5408%	4.4711%	4.0063%	261	4.9507%
NEW JERSEY-AMERICAN WATER	606,007,951	13.83%	657,178	6.9699%	54,452	23.1475%	8,346,756	16,049,567	26,396,323	4.1471%	8.9491%	6.5506%	8,346,756	16,049,567	26,396,323	4.1471%	8.9491%	6.5506%	629	11.9310%
ELIZABETHTOWN WATER COMPANY	317,224,667	7.13%	508,392	5.4074%	0	0.0000%	10,730,545	13,210,379	23,940,924	5.3315%	6.5496%	5.9413%	10,730,545	13,210,379	23,940,924	5.3315%	6.5496%	5.9413%	278	5.2731%
THE MOUNT HOLLY WATER COMPANY	0	0.00%	22,111	0.2352%	0	0.0000%	285,068	583,948	869,016	0.1416%	0.2895%	0.2157%	285,068	583,948	869,016	0.1416%	0.2895%	0.2157%	0	0.0000%
APPLIED WATER MANAGEMENT & APPLIED WASTE WATER MANAGEMENT	18,742,920	0.42%	162,733	1.7308%	0	0.0000%	2,580,000	-	2,580,000	1.2819%	0.0000%	0.6403%	2,580,000	-	2,580,000	1.2819%	0.0000%	0.6403%	120	2.2762%
PENNSYLVANIA-AMERICAN WATER	770,081,028	17.32%	1,264,029	13.4445%	35,393	15.0455%	16,075,821	27,811,105	43,886,926	7.9873%	13.7889%	10.8912%	16,075,821	27,811,105	43,886,926	7.9873%	13.7889%	10.8912%	993	18.8354%
WEST VIRGINIA-AMERICAN WATER	157,627,853	3.55%	0	0.0000%	0	0.0000%	4,927,162	9,094,055	14,021,217	2.4481%	4.5089%	3.4796%	4,927,162	9,094,055	14,021,217	2.4481%	4.5089%	3.4796%	270	5.1214%
KENTUCKY-AMERICAN WATER	65,687,210	1.46%	72,583	0.7720%	8,347	3.5483%	3,355,999	2,674,159	6,030,158	1.6674%	1.3259%	1.4965%	3,355,999	2,674,159	6,030,158	1.6674%	1.3259%	1.4965%	95	1.8020%
AWWACO - REGIONAL																				
Connecticut-American Water Co.	0	0.00%	0	0.0000%	0	0.0000%	-	-	0	0.0000%	0.0000%	0.0000%	-	-	-	0.0000%	0.0000%	0.0000%	0	0.0000%
Iowa-American Water Co.	104,280,537	2.35%	96,953	1.0312%	0	0.0000%	1,091,809	2,108,825	3,198,534	0.5424%	1.0446%	0.7938%	1,091,809	2,108,825	3,198,534	0.5424%	1.0446%	0.7938%	50	0.9484%
Maryland-American Water Co.	7,931,000	0.18%	15,382	0.1637%	0	0.0000%	124,129	290,090	414,219	0.0617%	0.1438%	0.1028%	124,129	290,090	414,219	0.0617%	0.1438%	0.1028%	7	0.1328%
Michigan-American Water Co.	2,381,248	0.05%	5,020	0.0534%	0	0.0000%	148,673	135,565	285,438	0.0745%	0.0672%	0.0708%	148,673	135,565	285,438	0.0745%	0.0672%	0.0708%	6	0.1138%
Long Island Water Corp. - NY	27,169,500	0.811092%	224,185	2.3843%	37,405	15.9008%	1,789,908	4,126,338	5,916,246	0.8933%	2.0459%	1.4682%	1,789,908	4,126,338	5,916,246	0.8933%	2.0459%	1.4682%	49	0.9294%
New York-American Water Co.	0	0.00%	0	0.0000%	0	0.0000%	-	-	0	0.0000%	0.0000%	0.0000%	-	-	-	0.0000%	0.0000%	0.0000%	0	0.0000%
Ohio-American Water Co.	71,997,669	1.62%	0	0.0000%	0	0.0000%	1,569,508	2,515,653	4,085,161	0.7798%	1.2473%	1.0138%	1,569,508	2,515,653	4,085,161	0.7798%	1.2473%	1.0138%	69	1.3068%
Tennessee-American Water Co.	7,427,336	0.17%	91,699	0.9753%	0	0.0000%	2,669,145	2,830,670	5,499,815	1.3262%	1.4035%	1.3649%	2,669,145	2,830,670	5,499,815	1.3262%	1.4035%	1.3649%	74	1.4036%
Virginia-American Water Co.	103,858,917	2.34%	118,088	1.2580%	0	0.0000%	1,648,565	2,223,955	3,872,520	0.8191%	1.1026%	0.9610%	1,648,565	2,223,955	3,872,520	0.8191%	1.1026%	0.9610%	62	1.1760%
WESTERN REGION																				
Arizona American Water Company	126,840,776	2.85%	167,240	1.7788%	0	0.0000%	4,712,502	6,513,650	11,226,152	2.3414%	3.2295%	2.7659%	4,712,502	6,513,650	11,226,152	2.3414%	3.2295%	2.7659%	254	4.8179%
Texas American	8,809,150	0.20%	47,828	0.5087%	0	0.0000%	87,850	603,922	691,772	0.0436%	0.2994%	0.1717%	87,850	603,922	691,772	0.0436%	0.2994%	0.1717%	17	0.3225%
California-American Water Co.	217,668,139	4.90%	1,060,478	11.4822%	23,987	10.1968%	4,038,782	6,465,808	10,524,590	2.0087%	3.2157%	2.6118%	4,038,782	6,465,808	10,524,590	2.0087%	3.2157%	2.6118%	132	2.5038%
Hawaii-American Water Co.	26,749,246	0.60%	31,955	0.3390%	0	0.0000%	419,242	419,242	838,484	0.2083%	0.2079%	0.2081%	419,242	419,242	838,484	0.2083%	0.2079%	0.2081%	5	0.0948%
New Mexico-American Water Co.	12,513,293	0.28%	14,310	0.1522%	0	0.0000%	552,697	489,566	1,022,263	0.2746%	0.2328%	0.2537%	552,697	489,566	1,022,263	0.2746%	0.2328%	0.2537%	20	0.3794%
Southwest Utilities (Azulix NA and Walker Water)	0	0.00%	0	0.0000%	0	0.0000%	-	-	0	0.0000%	0.0000%	0.0000%	-	-	-	0.0000%	0.0000%	0.0000%	0	0.0000%
AMERICAN WATER SERVICES COMPANY/AZULIX Azulix exposures doubled to adjust for losses	348,307,153	7.83%	2,346,787	24.9610%	12,334	5.2433%	55,330,874	60,492,080	115,822,954	27.4913%	29.9923%	28.7431%	55,330,874	60,492,080	115,822,954	27.4913%	29.9923%	28.7431%	1,154	21.8892%
TOTAL	4,446,953,792	106.00%	9,401,826	100.0000%	235,738	100.0000%	261,267,645	261,892,238	462,959,281	100.000%	100.000%	100.000%	261,267,645	261,892,238	462,959,281	100.000%	100.000%	100.000%	5,272	100.000%

Summary of Air Leases - Year 1991 (Column's Values Year 1991)

<u>Policy Year 1991</u>	<u>1991</u>	<u>1992</u>	<u>1993</u>	<u>1994</u>	<u>1995</u>	<u>1996</u>	<u>1997</u>	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>Average</u>	<u>%</u>
<u>AMERICAN WATER WORKS COMPANY, INC.</u>													0.00%
AMERICAN WATER WORKS SERVICE CO., INC.	412	175,387	546	-	43,851	220,196	44,039	4.23%					
AMERICAN WATER RESOURCES, INC.								0.00%					
ILLINOIS-AMERICAN WATER	46,829	25,856	33,308	2,590	47,106	83,004	27,668	2.66%					
MISSOURI-AMERICAN WATER St. Louis County Jefferson City	-	4,714	52,347	59,541	23,920	134,808	44,936	4.31%					0.00%
INDIANA-AMERICAN WATER	8,467	27,136	19,214	19,938	89,128	128,278	42,759	4.11%					
NEW JERSEY-AMERICAN WATER	565,904	262,354	39,375	135,309	63,704	1,066,646	213,329	20.48%					
ELIZABETHTOWN WATER COMPANY							-	0.00%					
THE MOUNT HOLLY WATER COMPANY							-	0.00%					
APPLIED WATER MANAGEMENT & APPLIED WASTE WATER MANAGEMENT							-	0.00%					
PENNSYLVANIA-AMERICAN WATER	35,443	45,316	61,780	107,616	368,207	624,362	124,872	11.99%					
WEST VIRGINIA-AMERICAN WATER	197,782	11,966	10,505	131,527	7,200	358,980	71,796	6.89%					
KENTUCKY-AMERICAN WATER	76,701	73,827	671	2,966	23,930	178,095	35,619	3.42%					
<u>AWWSCO - REGIONAL</u>													
Connecticut-American Water Co.	265	813	7,688	-	-	8,766	1,753	0.00%					
Iowa-American Water Co.	-	-	-	-	-	-	-	0.17%					
Maryland-American Water Co.	-	-	-	-	-	-	-	0.00%					
Massachusetts-American Water Co.	-	-	-	-	-	-	-	0.00%					
Massachusetts Capital Resources	-	-	-	-	-	-	-	0.00%					
Salisbury Water Supply Co. - MA	-	-	-	-	-	-	-	0.00%					
Michigan-American Water Co.	-	-	-	-	-	-	-	0.00%					
Hampton Water Works Co. - NH	-	-	-	-	-	-	-	0.00%					
Regional Group - NJ	-	-	-	-	-	-	-	0.00%					
Long Island Water Corp. - NY	-	2,598	6,159	6,561	23,724	36,444	12,148	1.17%					
New York-American Water Co.	-	2,189	23,304	-	-	25,493	5,099	0.49%					
Ohio-American Water Co.	1,857	8,669	26,221	1,187	16,507	54,441	10,888	1.05%					
Tennessee-American Water Co.	296,715	35,094	2,503	8,616	46,579	389,507	77,901	7.48%					
Virginia-American Water Co.	355	615	8,748	1,593	9,898	21,209	4,242	0.41%					
<u>WESTERN REGION</u>													
Arizona American Water Co.	-	-	1,700	-	-	1,700	340	0.00%					
Texas American Water	-	-	-	-	12,398	12,398	2,480	0.24%					
California-American Water Co.	11,883	51,722	43,717	28,064	44,924	180,310	36,062	3.46%					
Hawaii-American Water Co.	-	-	-	-	591	591	118	0.01%					
New Mexico-American Water Co.	-	1,018	-	-	784	1,802	360	0.03%					
Southwest Utilities (Azurix NA and Walker Water)													
<u>AMERICAN WATER SERVICES COMPANY</u>													
	20,175	17,510	163,497	70,318	1,153,714	1,425,214	285,043	27.37%					
TOTAL	1,263,788	746,784	507,283	574,824	1,976,165	4,952,244	1,041,454	100.00%					

Summary of General Products Loans - 1997-2007 (Change in Loans 1997-2007)

Policy Year 9/1/94-12/31/04	1997	1998	1999	2000	2001	Total	Average	%
AMERICAN WATER WORKS COMPANY, INC.	-	-	-	-	-	-	-	0.00%
AMERICAN WATER WORKS SERVICE CO., INC.	-	-	-	-	5,000	5,000	1,000	0.01%
AMERICAN WATER RESOURCES, INC.	-	-	-	-	-	-	-	0.00%
ILLINOIS-AMERICAN WATER	149,682	176,421	207,797	271,957	560,819	1,040,573	346,858	3.04%
MISSOURI-AMERICAN WATER	25,264	74,404	1,078,824	1,379,024	2,525,252	4,983,100	1,661,033	14.57%
St. Louis County	-	-	-	-	-	-	-	0.00%
Jefferson City	-	-	-	-	-	-	-	0.00%
INDIANA-AMERICAN WATER	103,370	180,715	288,586	124,116	191,362	604,064	201,355	1.77%
NEW JERSEY-AMERICAN WATER	591,709	882,637	701,214	1,111,287	493,236	3,780,083	756,017	6.63%
ELIZABETHTOWN WATER COMPANY	19,050	9,070	97,141	123,936	114,527	363,724	72,745	0.64%
THE MOUNT HOLLY WATER COMPANY	-	-	-	-	-	-	-	0.00%
APPLIED WATER MANAGEMENT & APPLIED WASTE WATER MANAGEMENT	-	-	-	-	-	-	-	0.00%
PENNSYLVANIA-AMERICAN WATER	5,014,674	6,943,211	7,047,099	7,135,018	5,411,832	31,551,834	6,310,367	55.34%
WEST VIRGINIA-AMERICAN WATER	564,648	897,381	830,645	1,407,323	832,679	4,532,676	906,535	7.95%
KENTUCKY-AMERICAN WATER	95,367	317,578	111,676	53,572	52,610	630,803	126,161	1.11%
AWWSCO - REGIONAL								
Connecticut-American Water Co.	-	-	-	-	-	-	-	0.00%
Iowa-American Water Co.	21,105	26,745	37,057	46,894	206,678	338,479	67,696	0.59%
Maryland-American Water Co.	-	-	-	-	-	-	-	0.00%
Massachusetts-American Water Co.	-	-	-	-	-	-	-	0.00%
Massachusetts Capital Resources	-	-	-	-	-	-	-	0.00%
Sallsbury Water Supply Co. - MA	-	-	-	-	-	-	-	0.00%
Michigan-American Water Co.	-	1,239	-	-	-	1,239	248	0.00%
Hampton Water Works Co. - NH	-	-	-	-	-	-	-	0.00%
Regional Group - NJ	-	-	-	-	-	-	-	0.00%
Long Island Water Corp. - NY	-	35,212	59,249	864,483	64,683	988,415	329,472	2.89%
New York-American Water Co. (included in Conn)	-	-	-	-	-	-	-	0.00%
Ohio-American Water Co.	2,660	78,504	21,421	10,384	151,668	264,637	52,927	0.46%
Tennessee-American Water Co.	3,592	21,251	146,772	73,811	95,656	341,082	68,216	0.60%
Virginia-American Water Co.	66,784	60,880	37,660	7,630	194,827	367,781	73,556	0.63%
WESTERN REGION								
Arizona American Water Company	5,709	46,219	8,103	56,351	14,099	130,481	26,096	0.23%
Texas American Water	-	-	-	-	50,000	50,000	10,000	0.09%
California-American Water Co.	336,047	128,441	73,052	164,643	329,636	1,031,819	206,364	1.81%
Hawaii-American Water Co.	1,013	5,037	1,589	23,740	913	32,292	6,458	0.06%
New Mexico-American Water Co.	-	3,295	2,022	1,300	-	6,617	1,323	0.01%
Southwest Utilities (Azurix NA and Walker Water)	-	-	-	-	-	-	-	0.00%
AMERICAN WATER SERVICES COMPANY	97,660	326,746	142,460	176,765	144,896	888,527	177,705	1.56%
TOTAL	7,098,334	10,224,986	10,892,367	13,032,234	11,440,373	51,933,226	11,402,132	100.00%

Summary of Workers Compensation Losses - Values 1/1/05 (Client's Unfunded Values 10/01/04)								
Policy Year 1/1/04 - 12/31/04	1997	1998	1999	2000	2001	Total	Average	%
AMERICAN WATER WORKS COMPANY, INC.	-	-	-	-	-	-	-	0.00%
AMERICAN WATER WORKS SERVICE CO., INC.	518	214	-	1,342	16,394	18,468	3,694	0.00%
AMERICAN WATER RESOURCES, INC.	-	-	-	-	-	-	-	0.00%
ILLINOIS-AMERICAN WATER	622,926	503,203	504,723	606,933	1,168,514	2,280,170	780,057	19.14%
MISSOURI-AMERICAN WATER	30,334	269,456	508,187	577,674	515,163	1,601,024	533,675	13.44%
St. Louis County	-	-	-	-	-	-	-	0.00%
Jefferson City	-	-	-	-	-	-	-	0.00%
INDIANA-AMERICAN WATER	4,892	71,889	185,003	154,695	65,458	405,156	135,052	3.40%
NEW JERSEY-AMERICAN WATER	244,260	600,273	340,643	446,656	299,354	1,931,186	386,237	9.73%
ELIZABETHTOWN WATER COMPANY	215,359	103,240	186,099	223,652	157,429	885,779	177,156	4.46%
THE MOUNT HOLLY WATER COMPANY	-	-	-	-	-	-	-	0.00%
APPLIED WATER MANAGEMENT & APPLIED WASTE WATER MANAGEMENT	-	-	-	-	-	-	-	0.00%
PENNSYLVANIA-AMERICAN WATER	324,490	748,375	464,377	803,033	1,484,984	3,825,259	765,052	19.27%
WEST VIRGINIA-AMERICAN WATER	-	-	-	-	-	-	-	0.00%
KENTUCKY-AMERICAN WATER	42,280	35,755	16,363	1,897	36,807	133,102	26,620	0.67%
AWWSCO - REGIONAL								
Connecticut-American Water Co.	-	-	-	-	-	-	-	0.00%
Iowa-American Water Co.	4,983	4,559	136,370	34,589	1,336	181,837	36,367	0.92%
Maryland-American Water Co.	-	-	-	-	-	-	-	0.00%
Massachusetts-American Water Co.	-	-	-	-	-	-	-	0.00%
Massachusetts Capital Resources	-	-	-	-	-	-	-	0.00%
Salisbury Water Supply Co. - MA	-	-	-	-	-	-	-	0.00%
Michigan-American Water Co.	-	-	311	-	-	311	62	0.00%
Hampton Water Works Co. - NH	-	-	-	-	-	-	-	0.00%
Regional Group - NJ	-	-	-	-	-	-	-	0.00%
Long Island Water Corp. - NY	-	6,339	284,861	351,039	141,310	777,210	259,070	6.52%
New York-American Water Co. (Included in Conn)	-	-	-	-	-	-	-	0.00%
Ohio-American Water Co.	-	-	-	-	-	-	-	0.00%
Tennessee-American Water Co.	143,021	16,837	326,946	120,012	52,537	659,353	131,871	3.32%
Virginia-American Water Co.	306,251	510	20,629	3,892	155,245	486,527	97,305	2.45%
WESTERN REGION								
Arizona American Water Company	322	354	-	235	6,244	7,155	1,431	0.04%
Texas American Water Company	-	-	-	-	25,691	25,691	5,138	0.13%
California-American Water Co. (2 year avg)	32,438	47,809	103,180	387,233	130,171	517,404	258,702	6.52%
Hawaii-American Water Co.	2,346	120	251,400	1,242	38,275	293,383	58,677	1.48%
New Mexico-American Water Co.	3,743	47,883	5,855	2,196	4,867	64,544	12,909	0.33%
Southwest Utilities (Azurix NA and Walker Water)	-	-	-	-	-	-	-	0.00%
AMERICAN WATER SERVICES COMPANY	107,720	48,241	683,642	87,246	680,768	1,607,617	321,523	8.10%
TOTAL	2,085,883	2,505,057	4,018,589	3,803,566	4,980,547	15,701,176	3,970,598	100.00%

Total Payroll	Incl	Monopolistic States	Clerical	Waterworks	Tail Payroll	All
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For General Liability Calculation																	For Excess Liability Calculation																
COMPANY NAME	Insurable Value	Exposure %	Manual Prem	Exposure %	Taxes	Exposure %	Clerical	Waterworks	Total Payroll	Exposure %	Exposure %	Clerical	Waterworks	Total Payroll	Exposure %	Exposure %	Vehicle %	All Exposure %															
AMERICAN WATER WORKS COMPANY, INC.																																	
AMERICAN WATER WORKS SERVICE CO., INC.	22,491,080	0.51%	190,319	2.0772%	6,248	2.0494%	61,533,109	-	61,533,109	30.7169%	0.0000%	61,533,109	-	61,533,109	30.7169%	0.0000%	14.1674%	15	0.3615%														
AMERICAN WATER RESOURCES, INC.	19,016,927	0.43%	131	0.0016%	11	0.0036%	76,424	-	76,424	0.0382%	0.0000%	76,424	-	76,424	0.0382%	0.0000%	0.0176%	0	0.0000%														
ILLINOIS-AMERICAN WATER																																	
MISSOURI-AMERICAN WATER	457,286,860	10.26%	1,677,457	16.5221%	15,870	5.1942%	6,752,029	20,719,899	27,471,928	3.3706%	6.8545%	6,752,029	20,719,899	27,471,928	3.3706%	6.8545%	6.3232%	294	6.8685%														
St. Louis County	224,510,668	5.05%	1,569,351	16.4372%	62,530	20.4661%	13,211,875	29,696,963	42,908,838	6.6953%	12.6906%	13,211,875	29,696,963	42,908,838	6.5953%	12.6906%	9.8794%	401	9.3955%														
Jefferson City	390,382,612	8.78%	0	0.0000%	0	0.0000%	0	-	0	0.0000%	0.0000%	0	-	0	0.0000%	0.0000%	0.0000%	0	0.0000%														
INDIANA-AMERICAN WATER																																	
INDIANA-AMERICAN WATER	328,146,398	7.40%	234,903	2.4804%	936	0.3064%	5,334,083	9,814,423	15,148,508	2.9827%	4.1941%	5,334,083	9,814,423	15,148,508	2.6827%	4.1941%	3.4876%	264	6.5642%														
NEW JERSEY-AMERICAN WATER																																	
ELIZABETHTOWN WATER COMPANY	606,007,951	13.63%	703,471	7.3681%	50,778	16.6199%	9,945,302	19,376,412	29,321,714	4.9646%	8.2804%	9,945,302	19,376,412	29,321,714	4.9646%	8.2804%	6.7511%	807	14.2221%														
THE MOUNT HOLLY WATER COMPANY																																	
THE MOUNT HOLLY WATER COMPANY	0	0.00%	23,868	0.2499%	1,723	0.5638%	226,555	683,223	889,778	0.1131%	0.2934%	226,555	683,223	889,778	0.1131%	0.2934%	0.2049%	0	0.0000%														
APPLIED WATER MANAGEMENT & APPLIED WASTE WATER MANAGEMENT																																	
APPLIED WATER MANAGEMENT & APPLIED WASTE WATER MANAGEMENT	18,742,920	0.42%	81,052	0.8488%	5,851	1.9149%	3,701,860	4,279,000	7,980,800	1.8479%	1.8286%	3,701,860	4,279,000	7,980,800	1.8479%	1.8286%	1.8375%	128	2.9522%														
PENNSYLVANIA-AMERICAN WATER																																	
PENNSYLVANIA-AMERICAN WATER	770,081,028	17.32%	1,770,034	16.5392%	41,610	13.6192%	17,145,285	34,806,917	51,952,202	8.5586%	14.8745%	17,145,285	34,806,917	51,952,202	8.5586%	14.8745%	11.9615%	873	15.7685%														
WEST VIRGINIA-AMERICAN WATER																																	
WEST VIRGINIA-AMERICAN WATER	187,827,853	3.55%	9	0.0000%	0	0.0000%	6,807,222	9,579,119	16,386,341	3.3981%	4.0936%	6,807,222	9,579,119	16,386,341	3.3981%	4.0936%	3.7728%	269	6.3027%														
KENTUCKY-AMERICAN WATER																																	
KENTUCKY-AMERICAN WATER	65,887,210	1.48%	74,384	0.7791%	8,521	2.7890%	2,815,660	3,180,219	5,995,879	1.4066%	1.3590%	2,815,660	3,180,219	5,995,879	1.4066%	1.3590%	1.3805%	93	2.1790%														
ANNISCO - REGIONAL																																	
Connecticut-American Water Co.	0	0.00%	0	0.0000%	0	0.0000%	993,444	2,196,684	3,190,128	0.0000%	0.0000%	-	-	3,190,128	0.0000%	0.0000%	0.0000%	0	0.0000%														
Iowa-American Water Co.	104,280,537	2.35%	94,750	0.9824%	0	0.0000%	993,444	2,196,684	3,190,128	0.4959%	0.5877%	993,444	2,196,684	3,190,128	0.4959%	0.5877%	0.7345%	40	0.8372%														
Maryland-American Water Co.	7,891,000	0.18%	10,798	0.1131%	0	0.0000%	104,290	340,680	444,970	0.1456%	0.1456%	104,290	340,680	444,970	0.0521%	0.1456%	0.1025%	7	0.1640%														
Nicholson-American Water Co.	2,381,249	0.85%	2,381,249	0.0493%	0	0.0000%	140,558	147,986	288,544	0.0632%	0.0632%	140,558	147,986	288,544	0.0632%	0.0632%	0.0864%	7	0.1640%														
Long Island Water Corp. - NY	27,169,500	0.61%	269,335	2.6117%	40,296	0.0000%	2,011,869	4,725,660	6,737,559	1.0043%	2.0185%	2,011,869	4,725,660	6,737,559	1.0043%	2.0185%	1.5513%	50	1.1715%														
New York-American Water Co.	0	0.00%	0	0.0000%	0	0.0000%	0	-	0	0.0000%	0.0000%	0	-	0	0.0000%	0.0000%	0.0000%	0	0.0000%														
Ohio-American Water Co.	71,997,656	1.62%	71,997,656	0.0000%	0	0.0000%	1,489,187	2,678,710	4,167,897	0.7434%	1.1447%	1,489,187	2,678,710	4,167,897	0.7434%	1.1447%	0.9596%	69	1.6167%														
Tennessee-American Water Co.	7,427,339	0.17%	88,044	0.8222%	0	0.0000%	2,174,167	2,756,084	4,930,251	1.0633%	1.1778%	2,174,167	2,756,084	4,930,251	1.0633%	1.1778%	1.351%	76	1.7807%														
Virginia-American Water Co.	103,859,917	2.34%	98,152	1.0280%	0	0.0000%	1,998,049	2,514,227	4,512,276	0.9974%	1.0744%	1,998,049	2,514,227	4,512,276	0.9974%	1.0744%	1.0389%	62	1.4527%														
WESTERN REGION																																	
Arizona-American Water Company	126,940,778	2.65%	119,112	1.2476%	0	0.0000%	2,977,535	3,938,482	6,916,018	1.6831%	1.6831%	2,977,535	3,938,482	6,916,018	1.4864%	1.6831%	1.5924%	117	2.7413%														
Texas American	8,809,150	0.20%	17,940	0.1079%	0	0.0000%	183,932	312,912	496,844	0.0918%	0.1337%	183,932	312,912	496,844	0.0918%	0.1337%	0.1144%	19	0.4452%														
California-American Water Co.	217,668,139	4.30%	984,045	10.3668%	24,506	8.0209%	4,901,558	7,316,183	12,217,741	3.1265%	2.9130%	4,901,558	7,316,183	12,217,741	2.4689%	3.1265%	2.8130%	200	4.8660%														
Hawaii-American Water Co.	26,749,246	0.60%	40,102	0.4200%	0	0.0000%	527,978	684,103	1,212,080	0.2636%	0.2923%	527,978	684,103	1,212,080	0.2636%	0.2923%	0.2791%	7	0.1640%														
New Mexico-American Water Co.	12,513,203	0.28%	77,867	0.1871%	0	0.0000%	529,290	521,340	1,050,631	0.2642%	0.2228%	529,290	521,340	1,050,631	0.2642%	0.2228%	0.2419%	19	0.4452%														
Southwest Utilities (Aztec NA and Walker Water)	0	0.00%	0	0.0000%	0	0.0000%	-	-	0	0.0000%	0.0000%	-	-	0	0.0000%	0.0000%	0.0000%	0	0.0000%														
AMERICAN WATER SERVICES COMPANY/AZTEC																																	
AZTEC	348,307,153	7.83%	1,034,321	10.8334%	6,572	2.1509%	44,303,787	58,877,345	103,181,132	22.1161%	25.1608%	44,303,787	58,877,345	103,181,132	22.1161%	25.1608%	23.7565%	833	19.5173%														
AZTEC exposures double to adjust for losses																																	
TOTAL																																	
TOTAL																																	

Summary of Auto Losses - Valued 1/20/05

Policy Year 01/01/2005 - 12/31/05	1999	2000	2001	2002/3	2004	Total	Average	%
AMERICAN WATER WORKS COMPANY, INC.						0	0	0.00%
AMERICAN WATER WORKS SERVICE CO., INC.	546		41,951	66,308	16,756	125,561	31,390	2.70%
AMERICAN WATER RESOURCES, INC.						0	0	0.00%
ILLINOIS-AMERICAN WATER	35,413	2,590	53,209	87,571	8,754	187,537	37,507	3.22%
MISSOURI-AMERICAN WATER	54,955	145,702	32,924	29,074	25,641	288,296	57,659	4.95%
St. Louis County						0	0	0.00%
Jefferson City						0	0	
INDIANA-AMERICAN WATER	19,214	19,936	100,619	31,109	4,580	175,458	35,092	3.01%
NEW JERSEY-AMERICAN WATER	105,265	152,338	11,766	34,731	21,555	325,655	65,131	5.59%
ELIZABETHTOWN WATER COMPANY					37,896	37,896	37,896	3.25%
THE MOUNT HOLLY WATER COMPANY						0	0	0.00%
APPLIED WATER MANAGEMENT & APPLIED WASTE WATER MANAGEMENT					1,500	1,500	1,500	0.13%
PENNSYLVANIA-AMERICAN WATER	70,301	111,477	377,641	50,272	19,143	628,834	125,767	10.80%
WEST VIRGINIA-AMERICAN WATER	10,505	131,527	7,200	109,909	8,220	267,361	53,472	4.59%
KENTUCKY-AMERICAN WATER	671	2,966	23,930	7,115	200	34,882	8,976	0.60%
AWWSCO - REGIONAL						0	0	0.00%
Connecticut-American Water Co.						0	0	0.00%
Iowa-American Water Co.	10,532			8,520	1,790	20,842	4,168	0.36%
Maryland-American Water Co.		4,514		4,495	28,845	37,854	7,571	0.65%
Massachusetts-American Water Co.						0	0	0.00%
Massachusetts Capital Resources						0	0	0.00%
Salisbury Water Supply Co. - MA						0	0	0.00%
Michigan-American Water Co.		0				0	0	0.00%
Hampton Water Works Co. - NH						0	0	0.00%
Regional Group - NJ						0	0	0.00%
Long Island Water Corp. - NY	6,159	7,826	2,163	8,126	10,655	34,929	6,986	0.60%
New York-American Water Co.						0	0	0.00%
Ohio-American Water Co.	20,382	1,187	22,312	679	0	44,560	8,912	0.77%
Tennessee-American Water Co.	2,503	8,616	46,579	722	4,928	63,348	12,670	1.09%
Virginia-American Water Co.	8,748	1,593	9,898	2,553	7,413	30,205	6,041	0.52%
						0	0	0.00%
WESTERN REGION						0	0	0.00%
Arizona American Water Co.	1,700		668	13,222	2,566	18,156	3,631	0.31%
Texas American Water				3,555		3,555	711	0.06%
California-American Water Co.	46,238	28,065	44,931	41,836	45,071	206,141	41,228	3.54%
Hawaii-American Water Co.			591			591	118	0.01%
New Mexico-American Water Co.			784	30,666	246	31,696	6,339	0.54%
Southwest Utilities (Azurix NA and Walker Water)								
AMERICAN WATER SERVICES COMPANY	168,467	105,065	1,157,271	211,683	1,426,087	3,068,573	613,715	52.70%
TOTAL	561,599	723,402	1,934,437	742,146	1,671,846	5,633,430	1,164,480	100.00%

Summary of General/Products Losses - Valued 1/2009

Policy Year 01/01/2006 - 12/31/06	1999	2000	2001	2002	2003	2004	Total	Average	%
AMERICAN WATER WORKS COMPANY, INC.									0.00%
AMERICAN WATER WORKS SERVICE CO., INC.	11,951		11,000	114,380	89,851	227,182		56,796	0.51%
AMERICAN WATER RESOURCES, INC.								-	0.00%
ILLINOIS-AMERICAN WATER									
MISSOURI-AMERICAN WATER St. Louis County Jefferson City	208,574	255,791	609,384	261,768	214,282	1,549,799		309,960	2.78%
	1,078,819	1,379,735	2,946,047	1,327,250	614,387	7,346,238		1,469,248	13.18%
								-	0.00%
INDIANA-AMERICAN WATER	290,786	124,116	194,452	223,462	135,787	968,603		193,721	1.74%
NEW JERSEY-AMERICAN WATER	613,918	933,198	544,043	876,145	196,392	3,163,696		632,739	5.67%
ELIZABETHTOWN WATER COMPANY					110,459	110,459		110,459	0.98%
THE MOUNT HOLLY WATER COMPANY								-	0.00%
APPLIED WATER MANAGEMENT & APPLIED WASTE WATER MANAGEMENT								-	0.00%
PENNSYLVANIA-AMERICAN WATER	7,342,223	7,153,597	5,494,156	6,811,865	4,028,070	30,829,911		6,165,982	55.24%
WEST VIRGINIA-AMERICAN WATER	835,645	1,490,329	1,292,151	660,435	366,002	4,644,562		928,912	8.32%
KENTUCKY-AMERICAN WATER	111,676	26,720	52,610	159,371	44,435	394,812		78,962	0.71%
AWWSCO - REGIONAL									
Connecticut-American Water Co.								-	0.00%
Iowa-American Water Co.	37,057	47,143	209,253	125,730	14,038	433,221		86,644	0.78%
Maryland-American Water Co.	2,390		1,961	987		5,338		1,068	0.01%
Massachusetts-American Water Co.								-	0.00%
Massachusetts Capital Resources								-	0.00%
Salisbury Water Supply Co. - MA								-	0.00%
Michigan-American Water Co.				2,507		2,507		501	0.00%
Hampton Water Works Co. - NH								-	0.00%
Regional Group - NJ								-	0.00%
Long Island Water Corp. - NY								-	0.00%
New York-American Water Co. (Included in Conn)	76,418	857,991	76,934	546,297	61,473	1,619,113		323,823	2.90%
Ohio-American Water Co.	21,421	10,384	163,465	53,060	65,388	313,718		62,744	0.56%
Tennessee-American Water Co.	123,545	41,090	95,657	123,880	67,083	451,255		90,251	0.81%
Virginia-American Water Co.	37,660	7,630	193,460	6	5,366	244,122		48,824	0.44%
WESTERN REGION									
Arizona American Water Company	8,103	56,350	15,490	37,867	6,999	124,809		24,962	0.22%
Texas American Water			50,000	16,926		66,926		13,385	0.12%
California-American Water Co.	73,052	139,519	333,489	461,767	269,036	1,276,863		255,373	2.29%
Hawaii-American Water Co.	1,589	23,740	913			26,242		5,248	0.05%
New Mexico-American Water Co.	2,002	1,300				3,302		660	0.01%
Southwest Utilities (Azurix NA and Walker Water)								-	
AMERICAN WATER SERVICES COMPANY	135,895	180,465	271,679	539,187	386,782	1,514,008		302,802	2.71%
TOTAL	11,012,724	12,729,098	12,556,144	12,325,964	6,692,756	55,316,686		11,163,064	100.00%

AMERICAN WATER WORKS COMPANY, INC.

AMERICAN WATER WORKS SERVICE CO., INC.

AMERICAN WATER RESOURCES, INC.

ILLINOIS-AMERICAN WATER

MISSOURI-AMERICAN WATER

St. Louis County
Jefferson City

INDIANA-AMERICAN WATER

NEW JERSEY-AMERICAN WATER

ELIZABETHTOWN WATER COMPANY

THE MOUNT HOLLY WATER COMPANY

APPLIED WATER MANAGEMENT & APPLIED

WASTE WATER MANAGEMENT

PENNSYLVANIA-AMERICAN WATER

WEST VIRGINIA-AMERICAN WATER

KENTUCKY-AMERICAN WATER

AWWSCO - REGIONAL

Connecticut-American Water Co.

Iowa-American Water Co.

Maryland-American Water Co.

Massachusetts-American Water Co.

Massachusetts Capital Resources

Salisbury Water Supply Co. - MA

Michigan-American Water Co.

Hampdon Water Works Co. - NH

Regional Group - NJ

Long Island Water Corp. - NY

New York-American Water Co. (included in Conn)

Ohio-American Water Co.

Tennessee-American Water Co.

Virginia-American Water Co.

WESTERN REGION

Arizona American Water Company

Texas American Water Company

California-American Water Co.

Hawaii-American Water Co.

New Mexico-American Water Co.

Southwest Utilities (Azurix NA and Walker Water)

AMERICAN WATER SERVICES COMPANY

TOTAL

01/01/06 - 12/31/06

COMPANY NAME	For General Liability Calculation						For Excess Liability Calculation						All		
	Insurable Value	Expense %	Manual	Expense %	Task	Expense %	Carried	Waiver/rets	Total Payroll	Expense %	Expense %	Expense %	Expense %	Expense %	Expense %
NAME LLC/AMERICAN WATER WORKS COMPANY, INC.	2,865,518	0.00%		0.0000%	0	0.0000%	0	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
AMERICAN WATER WORKS SERVICE CO., INC.	24,535,519	0.53%	291,821	0.5668%	6,106	3.5434%	74,867,723	74,867,723	603,007	74,867,723	48,7061%	0.4087%	26,0724%	15	0.7196%
AMERICAN WATER WORKS SERVICE CO., INC.	20,434,513	0.64%	5,944	0.0894%	19	0.0739%	2,105,687	2,105,687	-	2,105,687	1.4904%	0.0000%	0.7333%		0.0000%
AMERICAN WATER WORKS SERVICE CO., INC.	468,110,400	0.89%	4,600,704	0.6359%	42,226	0.2360%	14,683,264	14,683,264	14,683,264	14,683,264	2.3311%	0.9403%	3.6108%	291	7.3903%
AMERICAN WATER WORKS SERVICE CO., INC.	630,000,848	13.44%	1,231,946	14.3940%	36,558	16.3334%	23,138,379	23,138,379	18,620,467	18,620,467	3.6505%	12.6505%	8.6811%	391	9.9012%
AMERICAN WATER WORKS SERVICE CO., INC.	0	0.00%	0	0.0000%	0	0.0000%	71,425	71,425	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0	0.0000%
AMERICAN WATER WORKS SERVICE CO., INC.	0	0.00%	0	0.0000%	0	0.0000%	1,976	1,976	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0	0.0000%
AMERICAN WATER WORKS SERVICE CO., INC.	352,465,281	7.54%	265,740	3.1049%	1,053	0.4618%	3,051,685	3,051,685	8,244,483	8,244,483	2.6425%	5.6012%	7.5402%	268	7.5402%
AMERICAN WATER WORKS SERVICE CO., INC.	91,914,880	13.52%	879,254	10.2728%	52,825	23.7816%	17,349,020	17,349,020	8,408,842	8,408,842	4.2902%	11.7887%	8.2759%	562	14.2319%
AMERICAN WATER WORKS SERVICE CO., INC.	340,116,823	7.29%	518,450	6.6802%	31,799	1.4054%	7,453,182	7,453,182	8,413,808	8,413,808	4.8761%	6.3449%	2.5869%	0	0.0000%
AMERICAN WATER WORKS SERVICE CO., INC.	0	0.00%	0	0.0000%	0	0.0000%	0	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0	0.0000%
AMERICAN WATER WORKS SERVICE CO., INC.	27,661,263	0.81%	145,982	1.7042%	6,920	3.9461%	2,180,000	2,180,000	2,640,000	2,640,000	1.4457%	1.7039%	1.8716%	126	3.1007%
AMERICAN WATER WORKS SERVICE CO., INC.	618,608,428	17.54%	1,720,882	20.1007%	32,469	14.2593%	30,387,145	30,387,145	11,770,498	11,770,498	7.8781%	20.7605%	14.7509%	643	16.2638%
AMERICAN WATER WORKS SERVICE CO., INC.	494,620,656	3.62%	7,696	0.0641%	42	0.0169%	999,990	999,990	1,151,926	1,151,926	0.6482%	0.7629%	0.7369%	247	0.2541%
AMERICAN WATER WORKS SERVICE CO., INC.	86,497,984	1.47%	110,158	1.2671%	9,814	4.3814%	4,880,486	4,880,486	7,472,123	7,472,123	1.7239%	3.3255%	2.6031%	104	0.2633%
AMERICAN WATER WORKS SERVICE CO., INC.	0	0.00%	0	0.0000%	0	0.0000%	0	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0	0.0000%
AMERICAN WATER WORKS SERVICE CO., INC.	106,742,732	2.33%	86,230	1.1477%	1,477	0.0000%	2,602,407	2,602,407	2,820,448	2,820,448	0.8441%	0.8506%	0.8506%	42	0.0000%
AMERICAN WATER WORKS SERVICE CO., INC.	3,370,370	0.11%	13,536	0.0000%	0	0.0000%	420,416	420,416	74,859	74,859	0.1643%	0.2349%	0.1643%	6	0.1519%
AMERICAN WATER WORKS SERVICE CO., INC.	2,867,768	0.03%	5,157	0.0603%	0	0.0000%	133,524	133,524	274,564	274,564	0.0869%	0.0869%	0.0869%	6	0.1519%
AMERICAN WATER WORKS SERVICE CO., INC.	26,020,628	0.00%	20,506	0.2289%	4,342	0.0148%	507,064	507,064	451,389	451,389	0.3394%	0.3394%	0.3394%	48	1.2155%
AMERICAN WATER WORKS SERVICE CO., INC.	0	0.00%	0	0.0000%	0	0.0000%	1,814,256	1,814,256	1,814,256	1,814,256	0.0000%	0.0000%	0.0000%	70	0.0000%
AMERICAN WATER WORKS SERVICE CO., INC.	71,674,577	1.65%	771	0.0000%	0		2,641,737	2,641,737	3,564,154	3,564,154	1.0214%	2.0769%	1.5869%	90	2.2781%
AMERICAN WATER WORKS SERVICE CO., INC.	7,857,940	0.21%	124,422	1.4373%	1,026	0.0000%	3,054,885	3,054,885	1,324,109	1,324,109	0.4341%	0.7606%	0.5869%	87	1.6869%
AMERICAN WATER WORKS SERVICE CO., INC.	108,303,070	2.35%	94,189	1.0020%	0	0.0000%	3,140,000	3,140,000	2,168,556	2,168,556	0.6869%	1.4645%	1.0633%	87	1.6869%
AMERICAN WATER WORKS SERVICE CO., INC.	136,641,980	2.92%	227,325	2.6511%	0	0.0000%	4,179,984	4,179,984	6,509,374	6,509,374	1.5691%	2.3496%	2.3496%	137	3.4652%
AMERICAN WATER WORKS SERVICE CO., INC.	9,108,074	0.19%	2,817	0.0304%	0	0.0000%	182,040	182,040	223,588	223,588	0.0251%	0.0251%	0.0251%	19	0.4025%
AMERICAN WATER WORKS SERVICE CO., INC.	228,588,441	4.89%	910,534	7.1369%	18,085	7.0999%	4,473,448	4,473,448	3,885,603	3,885,603	2.5811%	4.4784%	3.9517%	213	5.3939%
AMERICAN WATER WORKS SERVICE CO., INC.	38,348,441	0.85%	24,342	0.0629%	0	0.0000%	3,249,237	3,249,237	38,394	38,394	2.2160%	0.0819%	1.1694%	8	0.2029%
AMERICAN WATER WORKS SERVICE CO., INC.	13,053,869	0.28%	8,493	0.0600%	0	0.0000%	501,125	501,125	973,786	973,786	0.5071%	0.3085%	0.3085%	22	0.5571%
AMERICAN WATER WORKS SERVICE CO., INC.	0	0.00%	0	0.0000%	0	0.0000%	0	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0	0.0000%
AMERICAN WATER WORKS SERVICE CO., INC.	566,188,183	7.89%	782,345	0.7692%	8,104	3.5815%	13,695,595	13,695,595	17,778,657	17,778,657	10.9407%	11.3363%	10.9407%	547	13.8516%
AMERICAN WATER WORKS SERVICE CO., INC.	4,673,220,852	160.00%	6,558,785	160.00%	228,273	166.00%	146,333,374	146,333,374	287,155,916	287,155,916	198.00%	198.00%	198.00%	3,949	198.00%
TOTAL															

TOTAL

Summary of Auto Losses - Valued 1/06/06

Policy Year 01/01/06 - 12/31/06	1999	2000	2001	2002/3	2004	Total	Average	%
AMERICAN WATER WORKS COMPANY, INC.						0	0	0.00%
AMERICAN WATER WORKS SERVICE CO., INC.	0	0	41,951	175,607	33,276	250,834	50,167	3.90%
AMERICAN WATER RESOURCES, INC.						0	0	0.00%
ILLINOIS-AMERICAN WATER	35,413	2,590	53,209	79,458	6,848	177,518	59,173	4.60%
MISSOURI-AMERICAN WATER	77,253	85,418	32,924	29,074	40,259	264,928	88,309	6.86%
St. Louis County						0	0	0.00%
Jefferson City						0		
INDIANA-AMERICAN WATER	19,214	28,854	158,925	48,244	5,339	260,576	86,859	6.75%
NEW JERSEY-AMERICAN WATER	105,265	152,338	11,766	48,429	64,841	382,639	76,528	5.94%
ELIZABETHTOWN WATER COMPANY				3,433	37,896	41,329	37,896	2.94%
THE MOUNT HOLLY WATER COMPANY						0	0	0.00%
APPLIED WATER MANAGEMENT & APPLIED WASTE WATER MANAGEMENT					1,500	1,500	1,500	0.12%
PENNSYLVANIA-AMERICAN WATER	70,301	111,477	137,511	50,272	82,820	452,381	90,476	7.03%
WEST VIRGINIA-AMERICAN WATER	10,505	131,527	7,200	138,274	8,220	295,726	59,145	4.59%
KENTUCKY-AMERICAN WATER	671	2,966	23,930	7,115	120	34,802	6,960	0.54%
AWWSCO - REGIONAL						0	0	0.00%
Connecticut-American Water Co.						0	0	0.00%
Iowa-American Water Co.	34,382			8,520	1,790	44,692	14,897	1.16%
Maryland-American Water Co.		4,514		4,495	24,950	33,959	6,792	0.53%
Massachusetts-American Water Co.						0	0	0.00%
Massachusetts Capital Resources						0	0	0.00%
Salisbury Water Supply Co. - MA						0	0	0.00%
Michigan-American Water Co.		0				0	0	0.00%
Hampton Water Works Co. - NH						0	0	0.00%
Regional Group - NJ						0	0	0.00%
Long Island Water Corp. - NY	8,878	10,415	9,150	18,768	19,151	64,362	21,454	1.67%
New York-American Water Co.						0	0	0.00%
Ohio-American Water Co.	0	1,187	22,312	679	0	24,178	4,836	0.38%
Tennessee-American Water Co.	2,503	8,616	46,579	722	11,864	70,284	14,057	1.09%
Virginia-American Water Co.	8,748	1,593	9,898	2,553	7,413	30,205	6,041	0.47%
						0	0	0.00%
WESTERN REGION						0	0	0.00%
Arizona American Water Co.	1,700		668	9,722	2,758	14,848	3,712	0.29%
Texas American Water				3,555		3,555	711	0.06%
California-American Water Co.	46,238	28,065	44,931	41,586	6,084	166,904	33,381	2.59%
Hawaii-American Water Co.			591			591	591	0.05%
New Mexico-American Water Co.			784	26,166	4,594	31,544	10,515	0.82%
Southwest Utilities (Azurix NA and Walker Water)								
AMERICAN WATER SERVICES COMPANY	168,467	105,065	1,157,271	211,683	1,426,087	3,068,573	613,715	47.66%
TOTAL	587,538	674,625	1,759,600	908,355	1,785,810	5,715,928	1,287,714	100.00%

Summary of General/Products Losses - Valued 1/06/06

Policy Year 01/01/06 - 12/31/06	1999	2000	2001	2002/3	2004	Total	Average	%
AMERICAN WATER WORKS COMPANY, INC.								0.00%
AMERICAN WATER WORKS SERVICE CO., INC.	47,146		5,388	141,212	132,100	325,846	81,462	0.59%
AMERICAN WATER RESOURCES, INC.						-	-	0.00%
ILLINOIS-AMERICAN WATER	208,574	263,486	715,886	288,784	708,612	2,185,342	728,447	5.28%
MISSOURI-AMERICAN WATER	1,078,819	1,410,316	2,599,132	1,370,792	847,193	7,306,252	2,435,417	17.64%
St. Louis County						-	-	0.00%
Jefferson City						-	-	
INDIANA-AMERICAN WATER	295,717	130,475	277,443	209,817	111,717	1,025,169	341,723	2.47%
NEW JERSEY-AMERICAN WATER	613,959	845,802	536,895	985,966	564,947	3,547,569	709,514	5.14%
ELIZABETHTOWN WATER COMPANY					110,459	110,459	22,092	0.16%
THE MOUNT HOLLY WATER COMPANY						-	-	0.00%
APPLIED WATER MANAGEMENT & APPLIED WASTE WATER MANAGEMENT						-	-	0.00%
PENNSYLVANIA-AMERICAN WATER	7,267,995	7,397,251	5,900,003	7,242,192	5,633,134	33,440,575	6,688,115	48.43%
WEST VIRGINIA-AMERICAN WATER	857,524	1,491,681	921,145	731,377	820,014	4,821,741	964,348	6.98%
KENTUCKY-AMERICAN WATER	111,676	26,720	52,610	161,888	85,597	438,491	87,698	0.64%
AWWSCO - REGIONAL								
Connecticut-American Water Co.	-	-	-			-	-	0.00%
Iowa-American Water Co.	37,057	54,566	209,253	203,431	92,050	596,357	119,271	0.86%
Maryland-American Water Co.	2,390		2,936	987	948	7,261	1,452	0.01%
Massachusetts-American Water Co.	-	-	-			-	-	0.00%
Massachusetts Capital Resources						-	-	0.00%
Salisbury Water Supply Co. - MA						-	-	0.00%
Michigan-American Water Co.		-		2,507		2,507	1,254	0.01%
Hampton Water Works Co. - NH						-	-	0.00%
Regional Group - NJ						-	-	0.00%
Long Island Water Corp. - NY	89,088	1,357,460	105,064	362,965	93,639	2,008,216	669,405	4.85%
New York-American Water Co. (Included in Conn)						-	-	0.00%
Ohio-American Water Co.	21,421	10,384	163,943	105,238	67,135	368,121	73,624	0.53%
Tennessee-American Water Co.	120,033	41,090	95,657	119,213	65,119	441,112	88,222	0.64%
Virginia-American Water Co.	37,660	7,630	160,319	6	6,666	212,281	42,456	0.31%
WESTERN REGION								
Arizona American Water Company	8,103	56,350	15,490	20,367	6,999	107,309	21,462	0.16%
Texas American Water			50,000		16,926	66,926	13,385	0.10%
California-American Water Co.	73,052	139,519	336,661	586,505	450,970	1,586,707	317,341	2.30%
Hawaii-American Water Co.	1,589	23,740	913			26,242	8,747	0.06%
New Mexico-American Water Co.	2,002	1,300			64,104	67,406	22,469	0.16%
Southwest Utilities (Azurix NA and Walker Water)	-	-	-	-	-	-	-	
AMERICAN WATER SERVICES COMPANY	134,798	202,165	363,613	375,913	780,762	1,857,251	371,450	2.69%
TOTAL	11,008,603	13,459,935	12,512,351	12,909,160	10,659,091	60,549,140	13,809,354	100.00%

Summary of Workers Compensation Losses - Valued 1/06/06

Policy Year 01/01/06 - 12/31/06	1999	2000	2001	2002/2003	2004	Total	Average	%
AMERICAN WATER WORKS COMPANY, INC.	-	-	-	-	-	-	-	0.00%
AMERICAN WATER WORKS SERVICE CO., INC.	-	1,420	8,956	15,956	22,041	48,373	9,675	0.13%
AMERICAN WATER RESOURCES, INC.	-	-	-	-	-	-	-	0.00%
ILLINOIS-AMERICAN WATER	458,426	590,538	1,450,113	1,002,210	1,469,066	4,970,353	1,656,784	21.56%
MISSOURI-AMERICAN WATER	509,018	643,165	524,952	802,897	879,332	3,359,364	1,119,788	14.57%
St. Louis County	-	-	-	-	-	-	-	0.00%
Jefferson City	-	-	-	-	-	-	-	-
INDIANA-AMERICAN WATER	189,679	159,972	65,570	51,984	69,124	536,329	178,776	2.33%
NEW JERSEY-AMERICAN WATER	330,088	451,692	377,219	746,672	1,283,907	3,189,578	637,916	8.30%
ELIZABETHTOWN WATER COMPANY	-	-	-	-	192,279	192,279	191,809	2.50%
THE MOUNT HOLLY WATER COMPANY	-	-	-	-	-	-	-	0.00%
APPLIED WATER MANAGEMENT & APPLIED WASTE WATER MANAGEMENT	-	-	-	-	638	638	638	0.01%
PENNSYLVANIA-AMERICAN WATER	464,469	948,103	1,751,804	766,031	608,077	4,538,484	907,697	11.81%
WEST VIRGINIA-AMERICAN WATER	-	-	-	-	-	-	-	0.00%
KENTUCKY-AMERICAN WATER	16,363	1,897	51,131	313,400	56,294	439,085	87,817	1.14%
AWWSCO - REGIONAL	-	-	-	-	-	-	-	-
Connecticut-American Water Co.	-	-	-	-	-	-	-	0.00%
Iowa-American Water Co.	136,483	34,589	1,336	9,643	106,232	288,283	57,657	0.75%
Maryland-American Water Co.	-	-	-	-	317	317	63	0.00%
Massachusetts-American Water Co.	-	-	-	-	-	-	-	0.00%
Massachusetts Capital Resources	-	-	-	-	-	-	-	0.00%
Salisbury Water Supply Co. - MA	-	-	-	-	-	-	-	0.00%
Michigan-American Water Co.	-	-	-	-	-	-	-	0.00%
Hampton Water Works Co. - NH	-	-	-	-	-	-	-	0.00%
Regional Group - NJ	-	-	-	-	-	-	-	0.00%
Long Island Water Corp. - NY	219,505	410,042	162,968	551,513	241,841	1,585,869	528,623	6.88%
New York-American Water Co. (included in Conn)	-	-	-	-	-	-	-	0.00%
Ohio-American Water Co.	-	-	-	-	-	-	-	0.00%
Tennessee-American Water Co.	375,112	109,739	52,736	392,312	91,380	1,021,279	204,256	2.66%
Virginia-American Water Co.	20,629	3,892	29,839	-	13,535	67,895	13,579	0.18%
WESTERN REGION	-	-	-	-	-	-	-	-
Arizona American Water Company	-	235	6,519	2,299,304	242,587	2,548,645	509,729	6.63%
Texas American Water Company	-	-	-	-	-	-	-	0.00%
California-American Water Co.	121,897	306,941	125,019	155,754	304,601	1,014,212	507,106	6.60%
Hawaii-American Water Co.	213,339	1,242	38,275	4,015	537	257,408	51,482	0.67%
New Mexico-American Water Co.	5,855	2,196	4,867	15,679	1,990	30,587	6,117	0.08%
Southwest Utilities (Azurix NA and Walker Water)	-	-	-	-	-	-	-	0.00%
AMERICAN WATER SERVICES COMPANY	631,201	114,135	1,078,467	1,418,753	1,833,053	5,075,609	1,015,122	13.21%
TOTAL	3,692,064	3,779,798	5,729,771	8,546,123	7,416,831	29,164,587	7,684,632	100.00%

COMPANY NAME	PROPERTY	WC	Total Payroll Incl. Monopolistic States For General Liability Calculation				Total Payroll Incl. Monopolistic States For Excess Liability Calculation				Total Payroll				AL
			Exposure %	Manual Prem Exposure %	Taxes	Exposure %	Clerical	Waterworks	Total Payroll	Exposure %	Clerical	Waterworks	Total Payroll	Exposure %	Vehicle Exposure %
AMERICAN WATERWORKS COMPANY, INC.	1,803,530	0.03%	-	-	-	0.0000%	-	-	-	0.0000%	-	-	-	0.0000%	-
AMERICAN WATERWORKS SERVICE CO., INC.	48,744,000	0.86%	26,162	3,0568%	6,106	3,5024%	1,128,188	862,159	58,700,875	1,826%	1,128,188	862,159	58,700,875	0.7980%	24.1120%
AMERICAN WATER RESOURCES, INC.	47,050,000	0.83%	5,944	0.0694%	29	0.0128%	2,178,716	-	2,178,716	3,5275%	2,178,716	-	2,178,716	0.0000%	0.8799%
LANOISE-AMERICAN WATER	434,190,768	7.69%	1,408,704	16.4992%	14,228	6.2860%	3,528,139	11,503,331	17,378,436	5,7122%	3,528,139	11,503,331	17,378,436	10.6609%	7.0168%
MISSOURI-AMERICAN WATER	749,615,963	13.28%	1,231,946	14.3940%	36,958	16.3334%	4,597,318	17,390,815	24,596,164	7,4433%	4,597,318	17,390,815	24,596,164	16.1172%	9.5339%
St. Joseph	0	0.00%	-	0.0000%	-	0.0000%	0	-	0	0.0000%	-	-	-	0.0000%	0.0000%
INDIANA-AMERICAN WATER	416,040,633	7.36%	263,740	3.1049%	1,063	0.4688%	3,064,924	7,259,243	10,874,302	4,9623%	3,064,924	7,259,243	10,874,302	6.7276%	4.3919%
NEW JERSEY-AMERICAN WATER	1,270,021,308	22.46%	879,324	10.2729%	53,825	23.7876%	6,300,169	12,941,917	21,421,305	11,9941%	6,300,169	12,941,917	21,421,305	10.0384%	8.6517%
ELIZABETH TOWN WATER COMPANY	0	0.00%	519,450	6.0697%	31,799	14.0534%	-	-	0	0.0000%	-	-	-	0.0000%	0.0000%
THE MOUNT HOLLY WATER COMPANY	7,900,000	0.00%	0	0.0000%	0	0.0000%	-	-	0	0.0000%	-	-	-	0.0000%	0.0000%
APPLIED WATER MANAGEMENT & APPLIED WATER MANAGEMENT	0	0.00%	143,862	1.7042%	8,929	3.9461%	5,393,000	4,705,700	10,111,650	4.0339%	5,393,000	4,705,700	10,111,650	8.7315%	4.3611%
PENNSYLVANIA-AMERICAN WATER	1,070,617,349	18.94%	1,720,882	20.1067%	32,969	14.5263%	9,129,287	23,543,331	37,610,313	14,7809%	9,129,287	23,543,331	37,610,313	21.8192%	15.9022%
WEST VIRGINIA-AMERICAN WATER	224,915,570	3.96%	7,506	0.0084%	42	0.0166%	3,705,359	7,330,095	11,895,452	5.9962%	3,705,359	7,330,095	11,895,452	5.9682%	6.7933%
KENTUCKY-AMERICAN WATER	96,653,942	1.71%	110,158	1.2871%	9,914	4.3614%	1,872,896	2,337,765	4,544,502	3.0335%	1,872,896	2,337,765	4,544,502	3.0323%	2.1686%
AMERSCO - REGIONAL	0	0.00%	-	0.0000%	-	0.0000%	-	-	0	0.0000%	-	-	-	0.0000%	0.0000%
Connecticut American Water Co.	133,741,618	0.00%	98,230	1.1477%	-	0.0000%	718,699	1,651,037	2,505,735	1.1686%	718,699	1,651,037	2,505,735	0.1584%	0.1020%
Connecticut American Water Co.	12,046,000	0.21%	13,868	0.1819%	-	0.0000%	78,986	171,256	251,242	0.1584%	78,986	171,256	251,242	0.1584%	0.1020%
Connecticut American Water Co.	505,000	0.01%	5,157	0.0033%	-	0.0000%	128,436	114,739	249,892	0.1083%	128,436	114,739	249,892	0.2079%	0.1005%
Long Island Water Corp. - NY	40,361,520	0.71%	20,506	0.2398%	4,342	1.8189%	1,513,668	3,000,405	5,132,005	2,4075%	1,513,668	3,000,405	5,132,005	2,4507%	2.0277%
New York American Water Co.	0	0.00%	-	0.0000%	-	0.0000%	-	-	0	0.0000%	-	-	-	0.0000%	0.0000%
Ohio American Water Co.	90,118,366	1.59%	771	0.0007%	-	0.0000%	1,165,256	2,389,702	3,695,380	1.8868%	1,165,256	2,389,702	3,695,380	0.0000%	0.0000%
Tennessee American Water Co.	21,653,904	0.39%	124,422	1.4317%	-	0.0000%	1,345,131	2,653,319	4,098,434	2.1778%	1,345,131	2,653,319	4,098,434	2.1778%	1.6537%
Virginia American Water Co.	136,634,036	2.42%	94,166	1.1027%	-	0.0000%	891,624	119,237	1,189,646	1.436%	891,624	119,237	1,189,646	1.4436%	0.1105%
MIDWESTERN REGION	0	0.00%	-	0.0000%	-	0.0000%	-	-	0	0.0000%	-	-	-	0.0000%	0.0000%
Arizona American Water Company	151,591,461	2.68%	227,503	2.6851%	-	0.0000%	2,619,643	3,472,422	6,445,362	4.2413%	2,619,643	3,472,422	6,445,362	4.2413%	2.6032%
Texas American	9,239,200	0.19%	2,687	0.0314%	-	0.0000%	179,312	-	204,265	0.2903%	179,312	-	204,265	0.2903%	0.0815%
California American Water Co.	280,893,229	5.14%	61,054	7.1369%	16,065	7.0966%	4,437,620	5,197,816	10,390,516	7.1847%	4,437,620	5,197,816	10,390,516	4.8172%	4.1865%
Nebraska American Water Co.	35,454,478	0.63%	26,632	0.3112%	-	0.0000%	342,975	493,066	898,241	0.5533%	342,975	493,066	898,241	0.5533%	0.4870%
Southwest American Water Co.	17,941,568	0.32%	24,549	0.2667%	-	0.0000%	444,365	394,352	873,542	0.7204%	444,365	394,352	873,542	0.8657%	0.3504%
Southwest Utilities (Austin, TX and Water Works)	0	0.00%	-	0.0000%	-	0.0000%	-	-	0	0.0000%	-	-	-	0.0000%	0.0000%
American Water Enterprises Company	34,708,134	6.14%	752,243	8.7692%	8,104	3.5015%	7,099,653	270,737	11,297,742	11.4947%	7,099,653	270,737	11,297,742	11.4947%	4.5609%
TOTAL	5,655,026,226	100.00%	8,558,763	100.0000%	226,273	100.0000%	61,764,568	107,962,048	247,597,814	100.000%	61,764,568	107,962,048	247,597,814	100.000%	100.000%

Summary of Auto Losses - Valued 12/1/86							
Policy Year 01/01/87 - 12/31/87	2000	2001	2002/2003	2004	2005	Total	Average %
AMERICAN WATER WORKS COMPANY, INC.						0	0.00%
AMERICAN WATER WORKS SERVICE CO., INC.	0	41,951	270,570	46,776	10,917	370,214	74,043 9.96%
AMERICAN WATER RESOURCES, INC.						0	0.00%
ILLINOIS-AMERICAN WATER	2,590	53,209	79,458	18,690	28,866	192,813	60,938 8.20%
MISSOURI-AMERICAN WATER St. Louis County Jefferson City	85,418	32,924	23,951	42,028	33,504	217,825	72,608 9.77%
INDIANA-AMERICAN WATER	19,936	143,551	39,223	4,580	18,490	235,780	75,260 10.13%
NEW JERSEY-AMERICAN WATER	152,338	11,766	32,006	58,172	23,189	277,470	55,494 7.47%
ELIZABETHTOWN WATER COMPANY				0	0	0	37,896 5.10%
THE MOUNT HOLLY WATER COMPANY						0	0.00%
APPLIED WATER MANAGEMENT & APPLIED WASTE WATER MANAGEMENT				7,439	0	7,439	1,500 0.20%
PENNSYLVANIA-AMERICAN WATER	111,447	111,087	50,272	83,600	151,975	508,381	101,676 13.68%
WEST VIRGINIA-AMERICAN WATER	131,527	7,200	150,725	8,220	1,977	299,649	59,930 8.06%
KENTUCKY-AMERICAN WATER	2,966	23,930	7,115	120	3,809	37,940	7,588 1.02%
AWWSCO - REGIONAL						0	0.00%
Connecticut-American Water Co.	0	0	8,520	1,790	4,452	14,762	2,952 0.40%
Iowa-American Water Co.	4,514	0	4,495	22,850	24,950	56,809	11,362 1.53%
Maryland-American Water Co.						0	0.00%
Massachusetts-American Water Co.						0	0.00%
Massachusetts Capital Resources						0	0.00%
Salisbury Water Supply Co. - MA		0				0	0.00%
Michigan-American Water Co.						0	0.00%
Hampton Water Works Co. - NH						0	0.00%
Regional Group - NJ						0	0.00%
Long Island Water Corp. - NY	7,826	2,163	18,768	16,599	7,836	53,192	17,731 2.39%
New York-American Water Co.						0	0.00%
Ohio-American Water Co.	1,187	23,312	5,802	759	5,748	36,808	7,382 0.99%
Tennessee-American Water Co.	8,616	46,579	722	11,864	5,471	73,252	14,650 1.97%
Virginia-American Water Co.	1,593	9,898	2,553	7,413	13,629	35,086	7,017 0.94%
WESTERN REGION						0	0.00%
Arizona American Water Co.	0	668	9,722	2,758	53,403	66,551	13,310 0.00%
Texas American Water	0	12,398	10,066	2,391	0	24,855	4,971 0.67%
California-American Water Co.	36,983	44,931	41,586	8,084	26,541	156,125	31,225 4.20%
Hawaii-American Water Co.		591	591			1,182	591 0.08%
New Mexico-American Water Co.		784	26,166	4,594	0	31,544	7,886 1.06%
Southwest Utilities (Azulix NA and Walker Water)							
AMERICAN WATER Enterprises (Services Company)	4,114	43,266	58,236	239,223	41,631	386,470	77,294 10.40%
TOTAL	571,055	610,208	840,546	585,950	456,388	3,064,147	743,285 100.00%

Summary of General Products Liabilities - Values 12/31/04

Policy Year 01/01/02 - 12/31/07	2000	2001	2002/2003	2004	2005	Total	Average	%
AMERICAN WATER WORKS COMPANY, INC.	-	-	-	-	-	-	-	0.00%
AMERICAN WATER WORKS SERVICE CO., INC.	-	4,388	229,346	64,838	23,580	322,152	64,430	0.46%
AMERICAN WATER RESOURCES, INC.	-	-	-	-	-	-	-	0.00%
ILLINOIS-AMERICAN WATER	258,829	639,004	288,828	762,722	245,120	2,194,503	731,501	5.23%
MISSOURI-AMERICAN WATER	1,410,316	2,625,963	1,378,028	883,359	1,468,872	7,746,538	2,582,179	18.47%
St. Louis County	-	-	-	-	-	-	-	0.00%
Jefferson City	-	-	-	-	-	-	-	-
INDIANA-AMERICAN WATER	124,116	205,973	270,476	141,062	232,794	974,421	324,807	2.32%
NEW JERSEY-AMERICAN WATER	845,802	635,558	992,815	960,835	1,381,338	4,816,348	963,270	6.88%
ELIZABETHTOWN WATER COMPANY	-	-	-	-	-	-	-	0.00%
THE MOUNT HOLLY WATER COMPANY	-	-	-	-	-	-	-	0.00%
APPLIED WATER MANAGEMENT & APPLIED WASTE WATER MANAGEMENT	-	-	-	-	-	-	-	0.00%
PENNSYLVANIA-AMERICAN WATER	6,923,851	6,110,357	7,295,612	5,723,528	6,513,917	32,567,265	6,513,453	46.58%
WEST VIRGINIA-AMERICAN WATER	1,491,681	920,695	771,691	965,748	1,398,348	5,548,163	1,109,633	7.94%
KENTUCKY-AMERICAN WATER	26,720	52,610	168,285	78,709	123,596	449,920	89,984	0.64%
AWWSCO - REGIONAL	-	-	-	-	-	-	-	-
Connecticut-American Water Co.	-	-	-	-	-	-	-	0.00%
Iowa-American Water Co.	47,955	210,253	128,877	41,750	7,607	436,442	87,288	0.62%
Maryland-American Water Co.	2,390	-	-	-	-	2,390	478	0.00%
Massachusetts-American Water Co.	-	-	-	-	-	-	-	0.00%
Massachusetts Capital Resources	-	-	-	-	-	-	-	0.00%
Salisbury Water Supply Co. - MA	-	-	-	-	-	-	-	0.00%
Michigan-American Water Co.	-	-	-	-	-	-	-	0.00%
Hampton Water Works Co. - NH	-	-	-	-	-	-	-	0.00%
Regional Group - NJ	-	-	-	-	-	-	-	0.00%
Long Island Water Corp. - NY	1,131,539	61,015	278,644	100,832	137,584	1,709,614	569,871	4.08%
New York-American Water Co. (Included in Conn)	-	-	-	-	-	-	-	0.00%
Ohio-American Water Co.	10,384	163,943	117,738	71,236	39,847	403,148	80,630	0.58%
Tennessee-American Water Co.	41,090	88,489	46,806	65,119	28,113	269,617	53,923	0.39%
Virginia-American Water Co.	7,630	167,487	72,413	5,857	29,297	282,684	56,537	0.40%
WESTERN REGION	-	-	-	-	-	-	-	0.00%
Arizona American Water Company	56,350	15,490	20,367	6,999	13,965	113,171	22,634	0.16%
Texas American Water	-	-	-	17,735	-	17,735	3,547	0.03%
California-American Water Co.	139,519	436,601	584,005	489,263	431,290	2,080,678	416,136	2.98%
Hawaii-American Water Co.	23,740	913	-	-	95,589	120,242	30,061	0.21%
New Mexico-American Water Co.	1,300	-	-	64,104	-	65,404	16,351	0.12%
Southwest Utilities (Azurix NA and Walker Water)	-	-	-	-	-	-	-	-
AMERICAN WATER Enterprises (SERVICES) COMP	182,814	353,917	197,393	405,633	193,422	1,333,179	266,636	1.91%
TOTAL	12,726,026	12,692,656	12,841,324	10,829,329	12,364,279	61,453,614	13,983,349	100.00%

Summary of Workers Compensation Losses - Valued 12/31/06

Policy Year 01/01/07 - 12/31/07	2000	2001	2002/2003	2004	2005	Total	Average	%
AMERICAN WATER WORKS COMPANY, INC.	-	-	-	-	-	-	-	0.00%
AMERICAN WATER WORKS SERVICE CO., INC.	1,420	177,146	273,320	436,116	100,272	988,274	197,655	2.69%
AMERICAN WATER RESOURCES, INC.	-	-	-	-	-	-	-	0.00%
ILLINOIS-AMERICAN WATER	590,534	1,270,729	738,866	1,091,620	793,099	4,484,848	1,494,949	20.37%
MISSOURI-AMERICAN WATER	632,450	524,952	816,195	1,023,336	945,572	3,942,505	1,314,168	17.91%
St. Louis County	-	-	-	-	-	-	-	0.00%
Jefferson City	-	-	-	-	-	-	-	0.00%
INDIANA-AMERICAN WATER	184,344	65,570	51,912	69,777	70,471	442,074	147,358	2.01%
NEW JERSEY-AMERICAN WATER	472,249	384,083	915,763	1,389,030	1,236,763	4,397,888	879,578	11.99%
ELIZABETHTOWN WATER COMPANY	-	-	-	-	192,279	192,279	191,809	2.61%
THE MOUNT HOLLY WATER COMPANY	-	-	-	-	-	-	-	0.00%
APPLIED WATER MANAGEMENT & APPLIED WASTE WATER MANAGEMENT	-	-	-	-	638	638	638	0.01%
PENNSYLVANIA-AMERICAN WATER	1,093,895	2,360,309	845,911	611,520	694,363	5,605,998	1,121,200	15.28%
WEST VIRGINIA-AMERICAN WATER	-	-	-	-	-	-	-	0.00%
KENTUCKY-AMERICAN WATER	-	51,131	256,590	313,400	56,294	677,415	135,483	1.85%
AWWSCO - REGIONAL	-	-	-	-	-	-	-	0.00%
Connecticut-American Water Co.	-	-	-	-	-	-	-	0.00%
Iowa-American Water Co.	34,598	12,590	45,362	81,901	6,228	180,679	36,136	0.48%
Maryland-American Water Co.	-	-	-	-	317	317	63	0.00%
Massachusetts-American Water Co.	-	-	-	-	-	-	-	0.00%
Massachusetts Capital Resources	-	-	-	-	-	-	-	0.00%
Salisbury Water Supply Co. - MA	-	-	-	-	-	-	-	0.00%
Michigan-American Water Co.	-	-	-	-	-	-	-	0.00%
Hampton Water Works Co. - NH	-	-	-	-	-	-	-	0.00%
Regional Group - NJ	-	-	-	-	-	-	-	0.00%
Long Island Water Corp. - NY	516,296	124,669	676,913	355,383	467,412	2,140,673	713,558	9.72%
New York-American Water Co. (included in Conn)	-	-	-	-	-	-	-	0.00%
Ohio-American Water Co.	-	-	-	-	-	-	-	0.00%
Tennessee-American Water Co.	-	-	412,362	59,814	232,238	704,414	140,883	1.92%
Virginia-American Water Co.	114,791	82,575	29,839	13,535	686	241,426	48,285	0.66%
WESTERN REGION	-	-	-	-	-	-	-	0.00%
Arizona American Water Company	235	6,519	567,076	92,064	26,148	692,042	138,408	1.89%
Texas American Water Company	-	45,213	15,626	-	-	60,839	12,168	0.17%
California-American Water Co.	289,379	125,019	137,672	315,985	171,953	1,040,008	520,004	7.09%
Hawaii-American Water Co.	1,242	38,275	4,015	537	375	44,444	8,889	0.12%
New Mexico-American Water Co.	2,196	4,867	15,270	1,990	11,491	35,814	7,163	0.10%
Southwest Utilities (Azurix NA and Walker Water)	-	-	-	-	-	-	-	0.00%
AMERICAN WATER Enterprise SERVICES COMPANY	11,857	27,948	519,566	425,438	161,777	1,146,586	229,317	3.13%
TOTAL	3,945,486	5,301,595	6,322,258	6,281,446	5,168,376	27,019,161	7,337,711	100.00%

Case 07-W-0508
Long Island Rate Case
Water Rates

STAFF OF THE DEPARTMENT OF PUBLIC SERVICE
INTERROGATORY/DOCUMENT REQUEST

Request No.: STAFF – 192 (RAL - 24)
Requested By: Richard Leary
Date of Request: July 18, 2007
Reply Date: July 30, 2007
Subject: Insurance other than Group

These are follow up questions to Staff IR's 121 & 124.

1. What is Long Island Water Payroll Estimate percentage for the Calendar Years 2003-2007? (For 2007 relate to prepaid amount)
 2. Provide all work papers, calculations, allocations, support documentation and any other relevant information for the Calendar Years 2003-2007 that the Company used to compute Long Island Water payroll estimate percentage? (For 2007 relate to prepaid amount)
 3. Provide all work papers, calculations, allocations, support documentation and any other relevant information for the Calendar Years 2003-2007 that were used to compute Long Island Water American workers compensation, property insurance, gl/pr, excess liability, auto insurance. (For 2007 relate to prepaid amount)
 4. For 2006, provide the calculation, calculation error, and corrected calculation used in determining the payroll estimate factor.
- A.
1. See the attachment to Staff-190 for the Marsh Brokerage's allocation models for 2003-2007.
 2. See the attachment to Staff-190 for the Marsh Brokerage's allocation models for 2003-2007.
 3. See the attachment to Staff-190 for the Marsh Brokerage's allocation models for 2003-2007.
 4. The calculations are included in the attachment to Staff-190. The error is related to the payroll estimate used in Marsh's allocation file. LIAW's 2006 bill was never corrected with additional premiums, because any underpayments will be corrected through subsequent retrospective adjustments, if necessary.

Respondent: David C. Hunter

Date: August 15, 2007

Case 07-W-0508
Long Island American Water
Water Rates

**STAFF OF THE DEPARTMENT OF PUBLIC SERVICE
INTERROGATORY/DOCUMENT REQUEST**

Request No.: STAFF – 247 (RAL - 34)
Requested By: Richard Leary
Date of Request: August 8, 2007
Reply Date: August 20, 2007
Subject: Rate Case Expense

Follow up questions to response Staff -186

1. Provide the master contract between Volt Services Group with AWWSC.
 2. Provide memos, emails, work orders, assignments, or any/all documentation that describes the description of work that Mr. Harry Baumgardner has completed for LIWA since the week ending February 18, 2007.
- A. 1. The master contract between Volt Services Group and AWWSC is attached. This document is marked confidential.
2. Mr. Baumgardner works on-site so most tasks were assigned verbally. There are no e-mails describing Mr. Baumgardner's scope of work. Only when Mr. Baumgardner's work was not assigned verbally, an email simply containing the DR assignment and due date was sent. Mr. Baumgardner works on rate base analysis, taxes, and data requests as assigned.

As requested, an update of Rate Case Costs incurred as of August 15, 2007 is below:

Category	Total Rate Case Costs Incurred As Of August 15, 2007
Legal	70,886
Consultant - Cost of Capital	19,823
Service Company Study	26,550
Revenue Requirement	146,483
Miscellaneous	6,419
Total	270,161

Please note that the above summary does not include the annual charges of \$25,000 related to expressing Pension and OPEBs on a stand alone basis referenced in response to data request Staff-232. Also, an estimate of \$6,750 has been provided by Read & Laniado, LLP for unbilled charges incurred by LIAW as of August 15, 2007.

Respondent: David C. Hunter

Date: August 30, 2007