Request No. AG-5-32 (Gas)
Referring to Schedule MHC-7-6, please provide a chart similar to that shown on lines 1-8 showing the Company's test year Medical and Dental Insurance Cost.

Response:
The Schedule MHC-7-6 (Gas) is a proforma estimate of future (i.e. 2002) medical and dental expenses based upon enrollments and working rates as of a certain date. It is not possible to provide the same type of chart for the test year as people come and go, change coverage type, etc. during a plan year. The following chart shows amounts derived from medical and dental invoices and employee contributions during 2001. In addition, the chart below shows how the costs from the invoices correlates to test year medical and dental insurance expense (i.e., IBNR, COBRA and Accruals).

Medical	
Total Cost (claims + admin + stop loss)	$464,593
Employee Contribution	(46,367)
Net Cost	$418,226
Dental	
Total Cost (premiums)	$82,328
Employee Contribution	(7,472)
Net Cost	$74,856
Employee Opt Out Cost	4,880
Sub-Total 2001 Medical and Dental Insurance	$497,962
IBNR, COBRA, and Accruals	17,395
Grand Total 2001 Medical & Dental Expense	$515,357

Person Responsible: Mark H. Collin