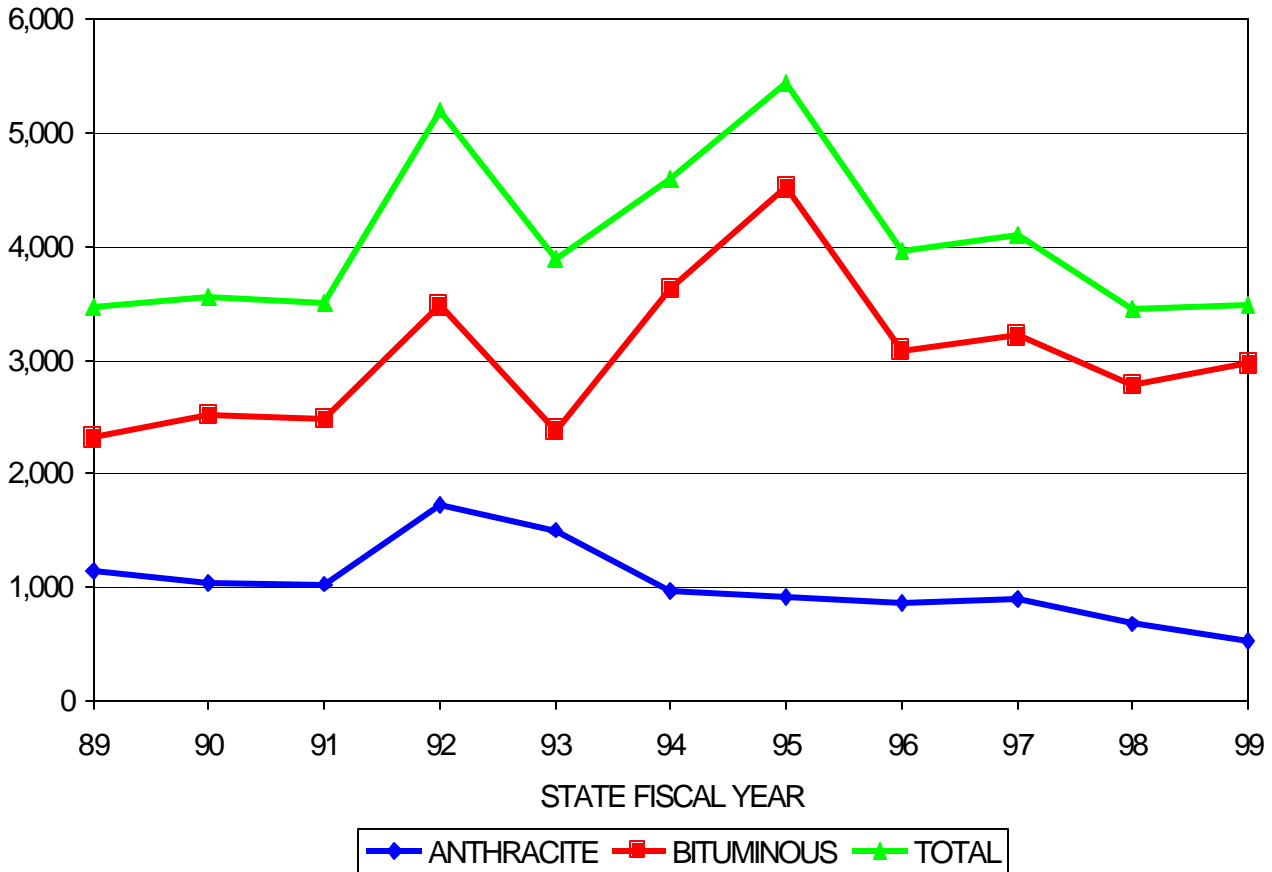


MSI OPERATIONAL PERFORMANCE
STATE FISCAL YEARS 1989-99

Note: State Fiscal Years begin on July 1 and end on June 30.

**DEPARTMENT OF ENVIRONMENTAL PROTECTION
COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND**

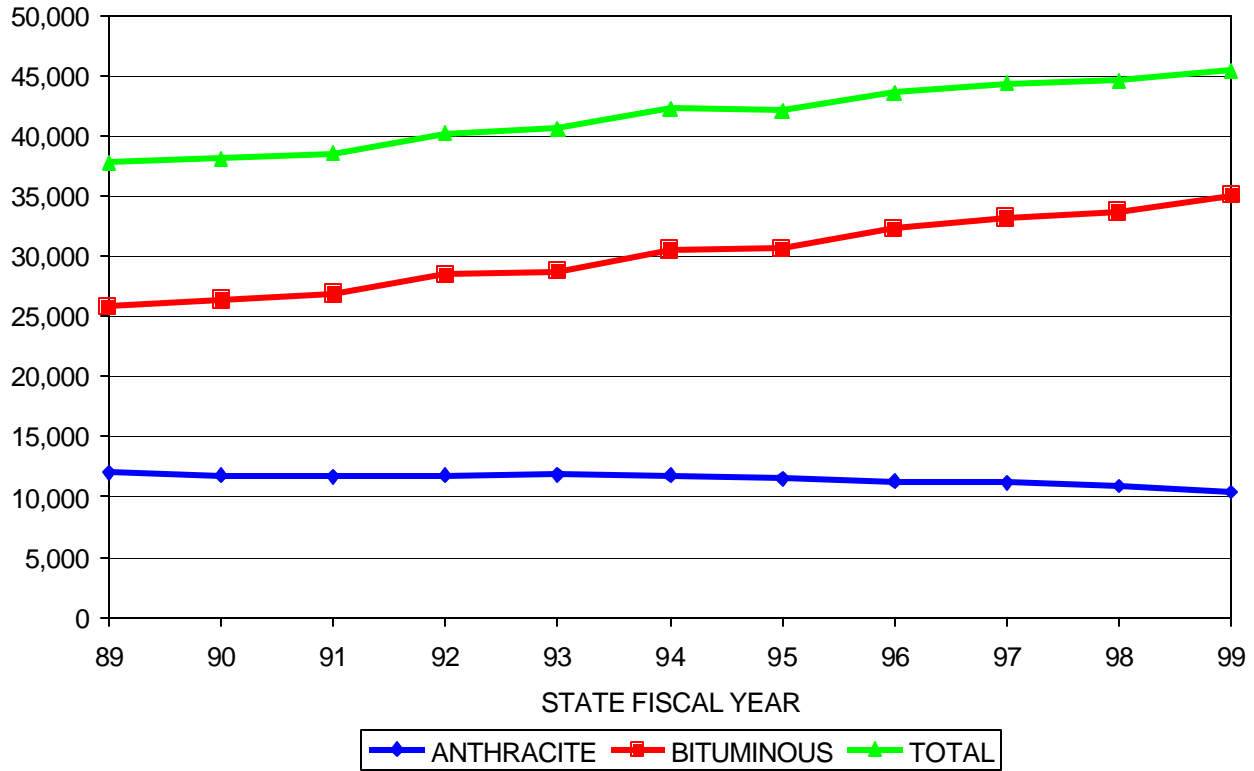
NUMBER OF REQUESTS FOR INSURANCE



STATE FISCAL YEAR	ANTHRACITE REQUESTS RECEIVED	BITUMINOUS REQUESTS RECEIVED	TOTAL REQUESTS RECEIVED
89	1146	2314	3460
90	1041	2515	3556
91	1028	2479	3507
92	1722	3478	5200
93	1504	2382	3886
94	970	3627	4597
95	916	4520	5436
96	866	3087	3953
97	892	3214	4106
98	677	2779	3456
99	520	2966	3486

**DEPARTMENT OF ENVIRONMENTAL PROTECTION
COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND**

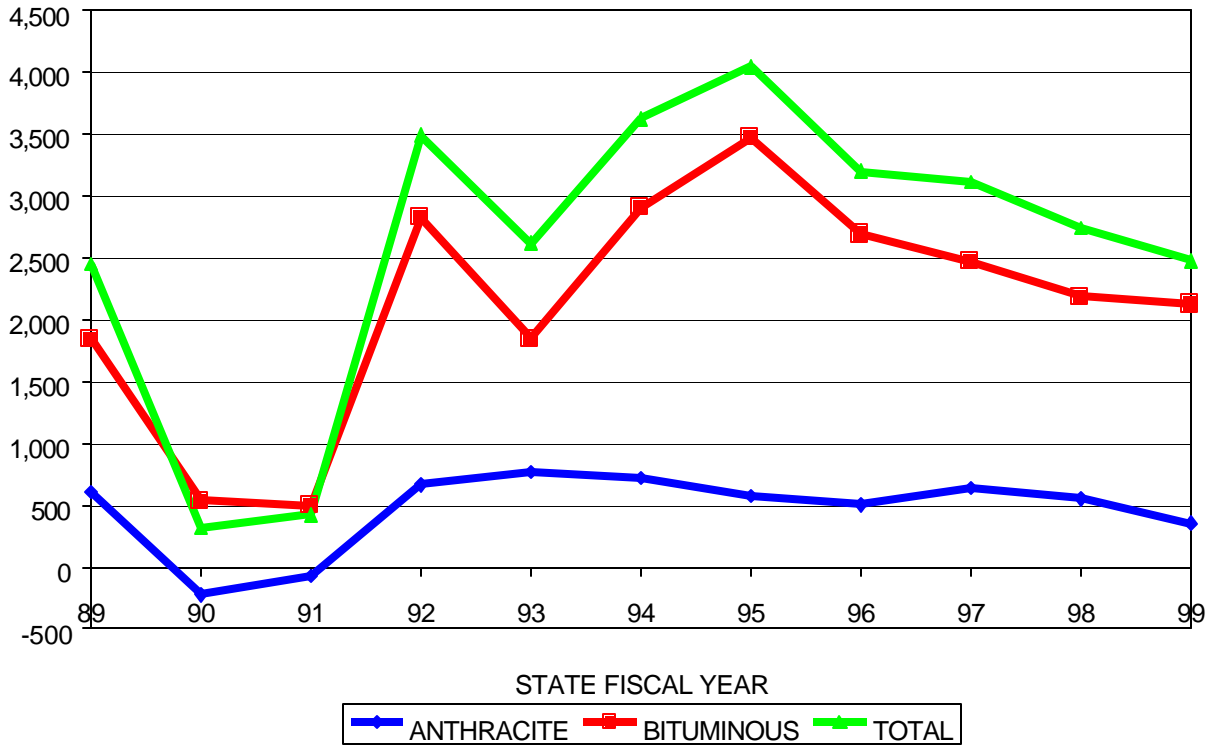
NUMBER OF INSURANCE POLICIES IN FORCE



STATE FISCAL YEAR	ANTHRACITE POLICIES IN FORCE	BITUMINOUS POLICIES IN FORCE	TOTAL POLICIES IN FORCE
89	11976	25807	37783
90	11753	26345	38098
91	11677	26842	38519
92	11762	28447	40209
93	11840	28709	40549
94	11769	30455	42224
95	11487	30596	42083
96	11311	32278	43589
97	11196	33123	44319
98	10910	33664	44574
99	10398	35022	45420

**DEPARTMENT OF ENVIRONMENTAL PROTECTION
COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND**

NUMBER OF NEW INSURANCE POLICIES

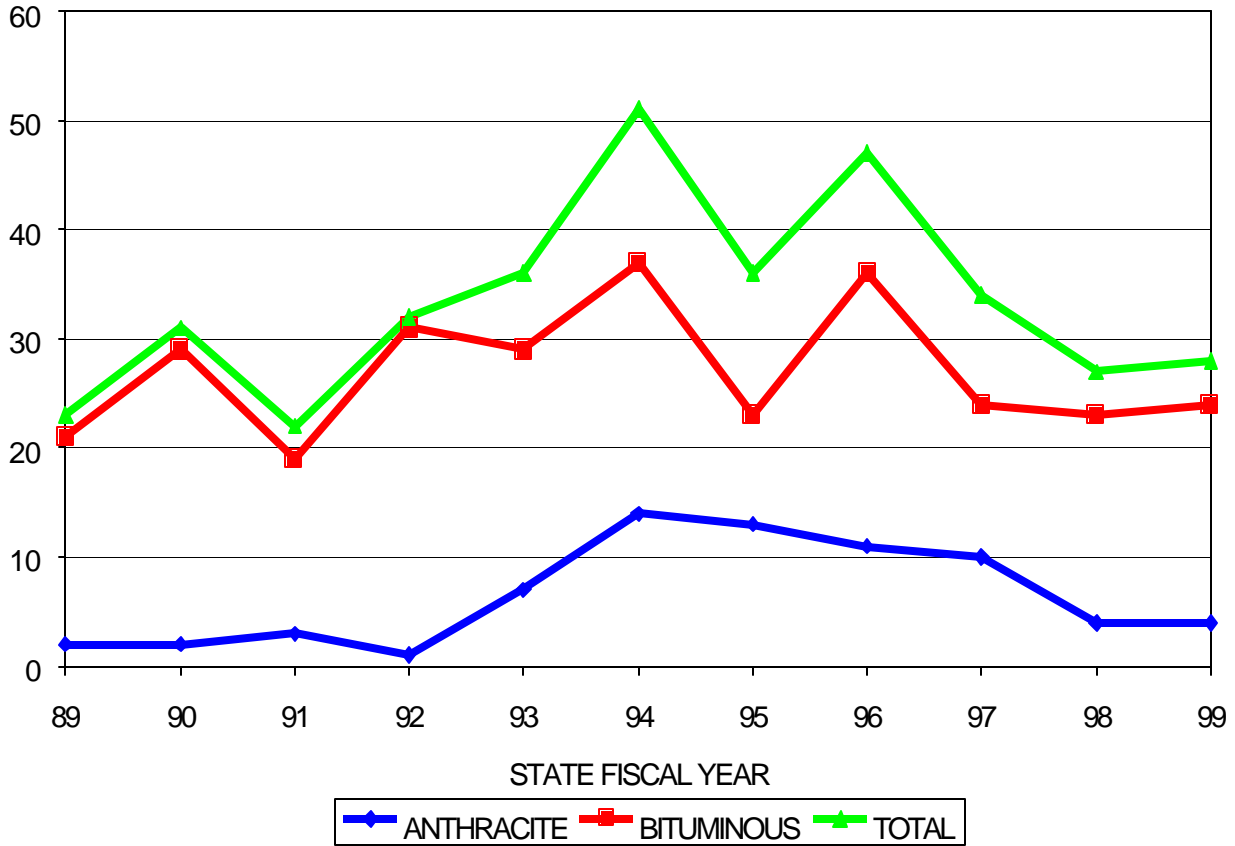


STATE FISCAL YEAR	ANTHRACITE NEW POLICIES	BITUMINOUS NEW POLICIES	TOTAL NEW POLICIES
89	606	1846	2452
90	-223	538	315
91	-76	497	421
92	665	2828	3493
93	770	1848	2618
94	719	2911	3630
95	573	3474	4047
96	507	2696	3203
97	641	2476	3117
98	554	2189	2743
99	354	2127	2481

Note: 89-91 Represents the difference between increases and decreases. 92-99 Represents the actual number of new policies.

**DEPARTMENT OF ENVIRONMENTAL PROTECTION
COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND**

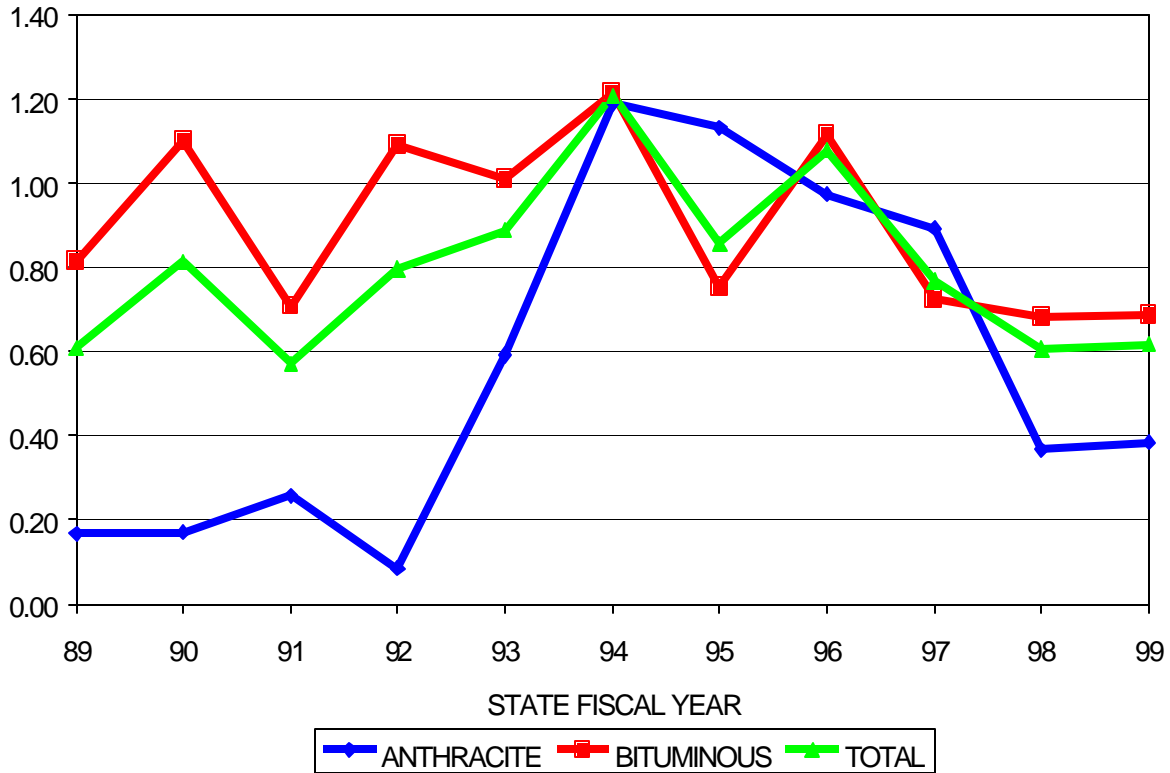
NUMBER OF PAID CLAIMS



STATE FISCAL YEAR	ANTHRACITE # OF PAID CLAIMS	BITUMINOUS # OF PAID CLAIMS	TOTAL # OF PAID CLAIMS
89	2	21	23
90	2	29	31
91	3	19	22
92	1	31	32
93	7	29	36
94	14	37	51
95	13	23	36
96	11	36	47
97	10	24	34
98	4	23	27
99	4	24	28

**DEPARTMENT OF ENVIRONMENTAL PROTECTION
COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND**

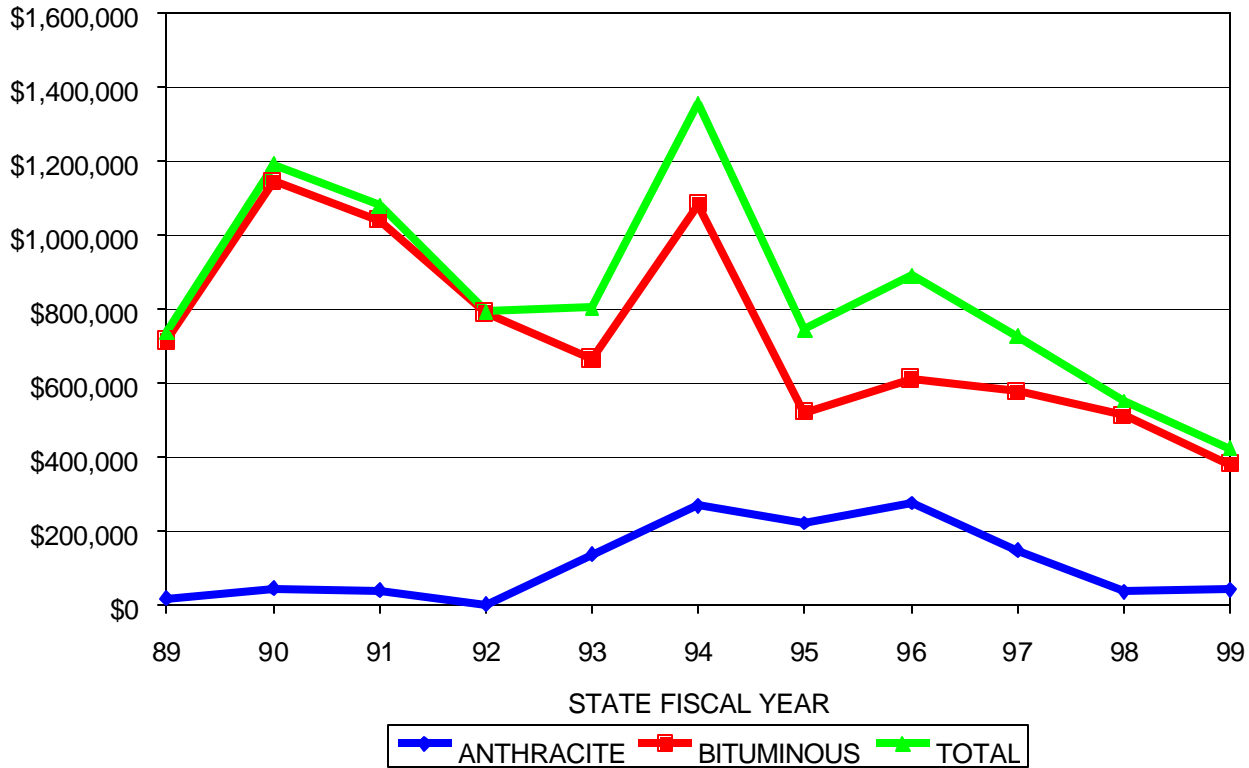
NUMBER OF PAID CLAIMS PER 1000 PLICIES



STATE FISCAL YEAR	ANTHRACITE CLAIMS/1000 POLICIES	BITUMINOUS CLAIMS/1000 POLICIES	COMBINED CLAIMS/1000 POLICIES
89	0.1670	0.8137	0.6087
90	0.1702	1.1008	0.8137
91	0.2569	0.7078	0.5711
92	0.0850	1.0897	0.7958
93	0.5912	1.0101	0.8878
94	1.1896	1.2149	1.2078
95	1.1317	0.7517	0.8555
96	0.9725	1.1153	1.0783
97	0.8932	0.7246	0.7672
98	0.3666	0.6832	0.6057
99	0.3847	0.6853	0.6165

**DEPARTMENT OF ENVIRONMENTAL PROTECTION
COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND**

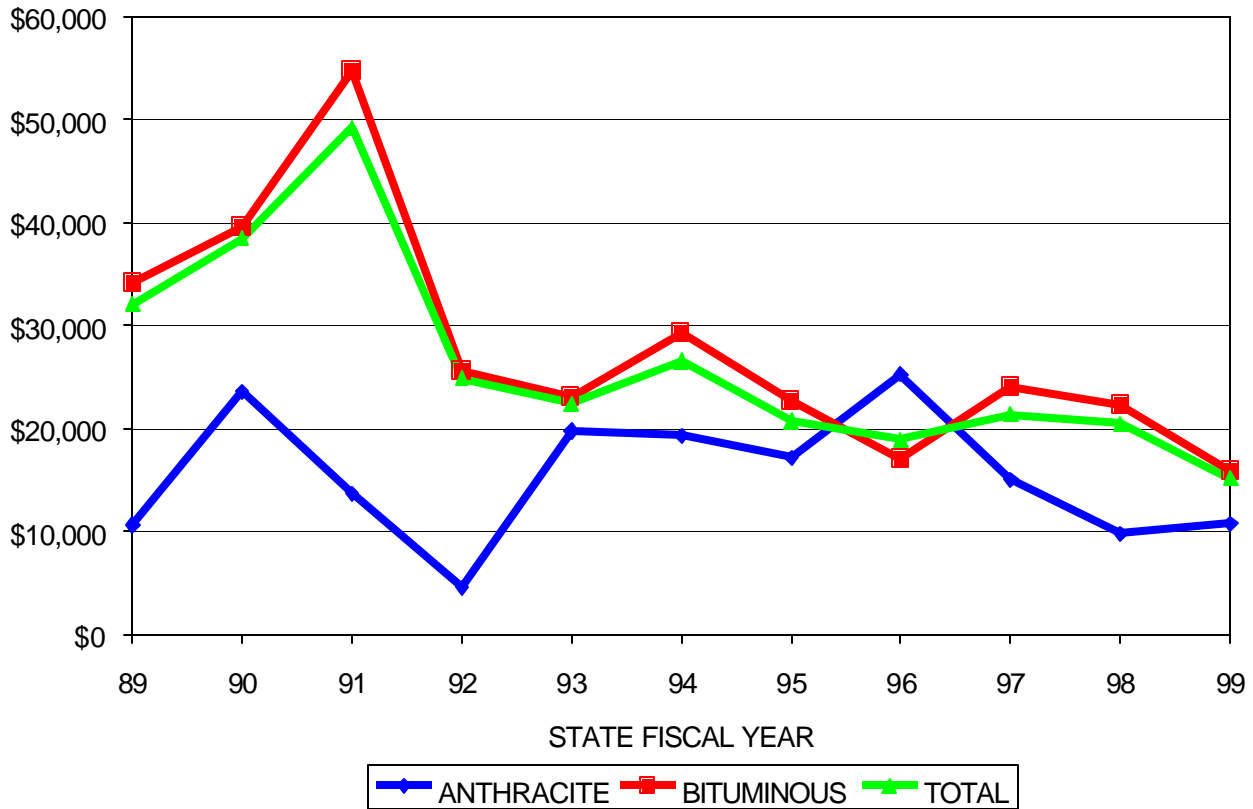
VALUS OF PAID CLAIMS



STATE FISCAL YEAR	ANTHRACITE \$ PAID CLAIMS	BITUMINOUS \$ PAID CLAIMS	COMBINED \$ PAID CLAIMS
89	\$21,228.57	\$715,503.26	\$736,731.83
90	\$47,239.60	\$1,144,926.66	\$1,192,166.26
91	\$40,983.18	\$1,040,582.49	\$1,081,565.67
92	\$4,550.00	\$790,876.39	\$795,426.39
93	\$138,230.63	\$667,416.75	\$805,647.38
94	\$270,101.25	\$1,084,827.02	\$1,354,928.27
95	\$223,558.13	\$522,440.00	\$745,998.13
96	\$277,491.78	\$613,690.25	\$891,182.03
97	\$150,097.39	\$577,451.68	\$727,549.07
98	\$39,272.00	\$513,515.00	\$552,787.00
99	\$43,043.94	\$381,758.34	\$424,802.28

**DEPARTMENT OF ENVIRONMENTAL PROTECTION
COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND**

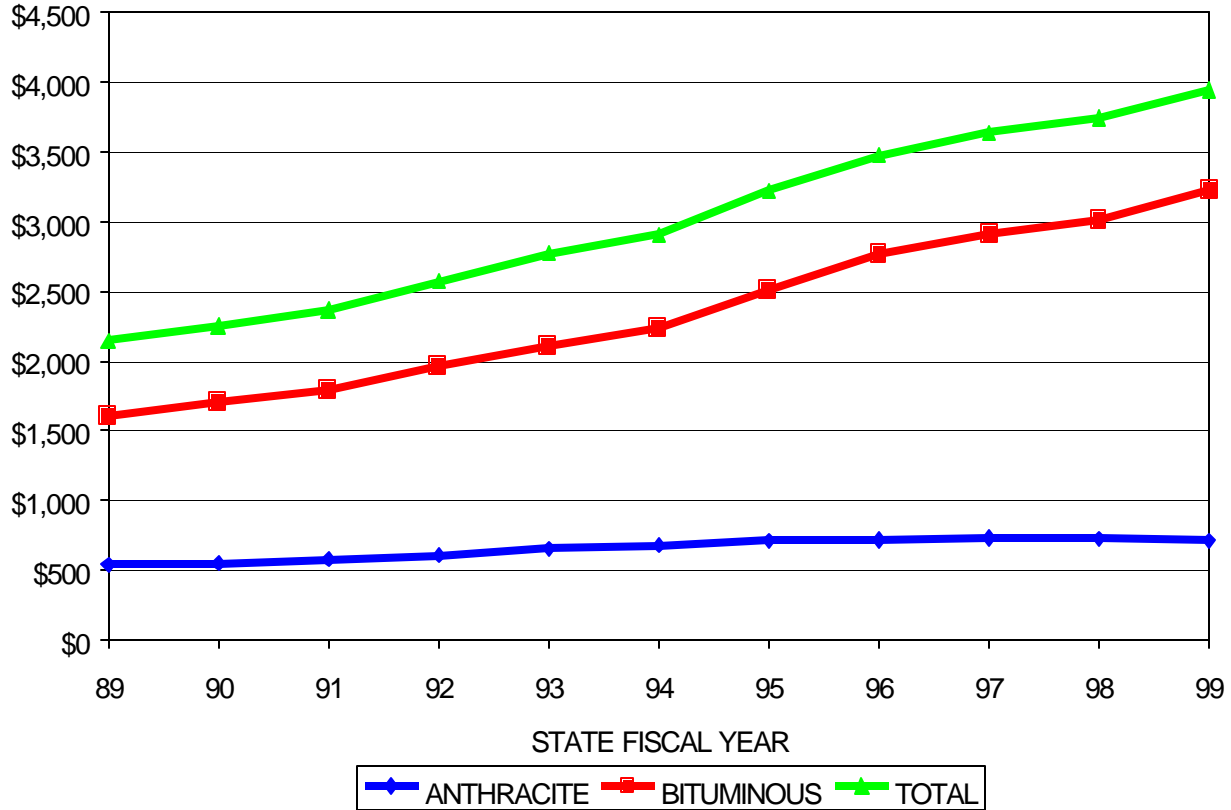
AVERAGE VALUE OF A PAID CLAIM



STATE FISCAL YEAR	ANTHRACITE AVERAGE \$ CLAIM PAID	BITUMINOUS AVERAGE \$ CLAIM PAID	COMBINED AVERAGE \$ CLAIM PAID
89	\$10,614.29	\$34,071.58	\$32,031.82
90	\$23,619.80	\$39,480.23	\$38,456.98
91	\$13,661.06	\$54,767.50	\$49,162.08
92	\$4,550.00	\$25,512.14	\$24,857.07
93	\$19,747.23	\$23,014.37	\$22,379.09
94	\$19,292.95	\$29,319.65	\$26,567.22
95	\$17,196.78	\$22,714.78	\$20,722.17
96	\$25,226.53	\$17,046.95	\$18,961.32
97	\$15,009.74	\$24,060.49	\$21,398.50
98	\$9,818.00	\$22,326.74	\$20,473.59
99	\$10,760.99	\$15,906.60	\$15,171.51

**DEPARTMENT OF ENVIRONMENTAL PROTECTION
COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND**

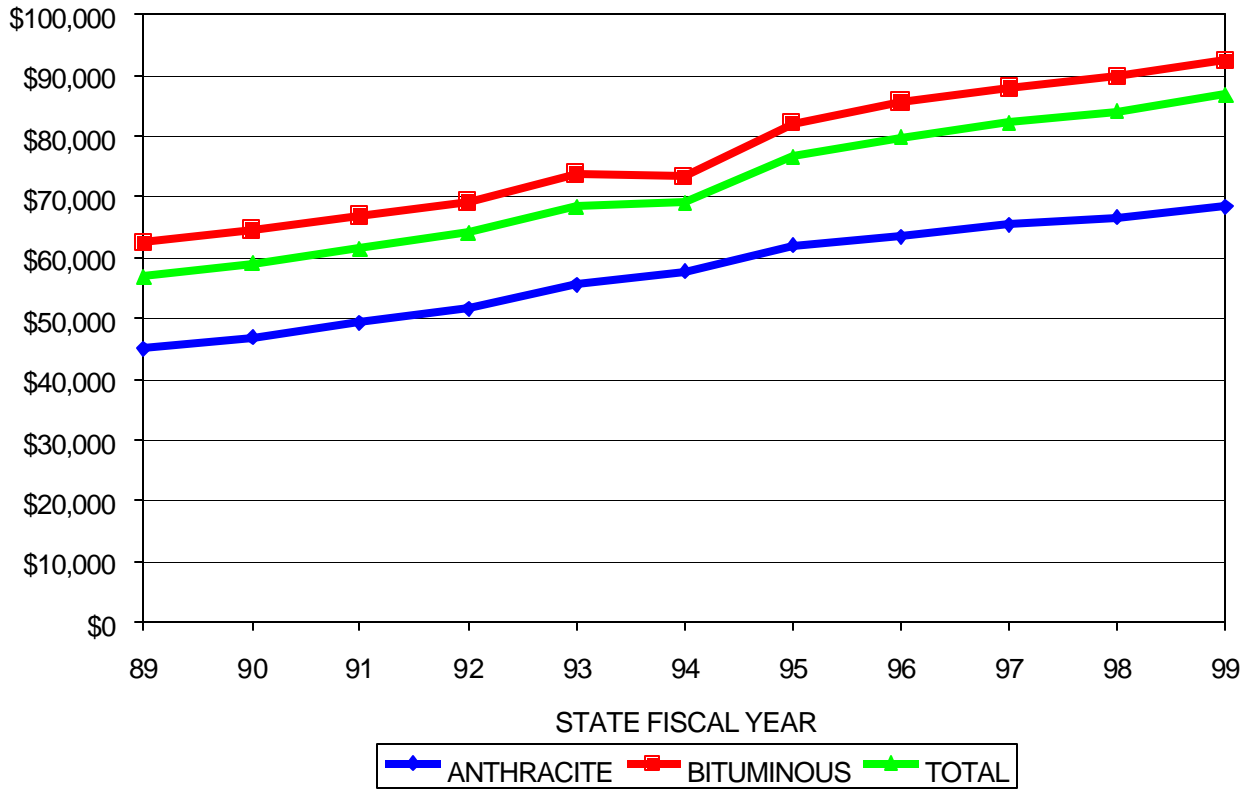
UNDERWRITTEN VALUE OF INSURANCE COVERAGE (IN MILLIONS)



STATE FISCAL YEAR	ANTHRACITE \$ VOLUME (MILLIONS)	BITUMINOUS \$ VOLUME (MILLIONS)	TOTAL \$ VOLUME (MILLIONS)
89	\$539.330	\$1,610.159	\$2,149.489
90	\$550.176	\$1,701.360	\$2,251.536
91	\$576.654	\$1,791.760	\$2,368.414
92	\$606.803	\$1,966.800	\$2,573.603
93	\$657.051	\$2,116.387	\$2,773.438
94	\$679.944	\$2,231.484	\$2,911.428
95	\$710.871	\$2,512.044	\$3,222.915
96	\$717.003	\$2,761.790	\$3,478.793
97	\$731.719	\$2,909.255	\$3,640.974
98	\$726.459	\$3,019.813	\$3,746.272
99	\$711.401	\$3,234.002	\$3,945.403

**DEPARTMENT OF ENVIRONMENTAL PROTECTION
COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND**

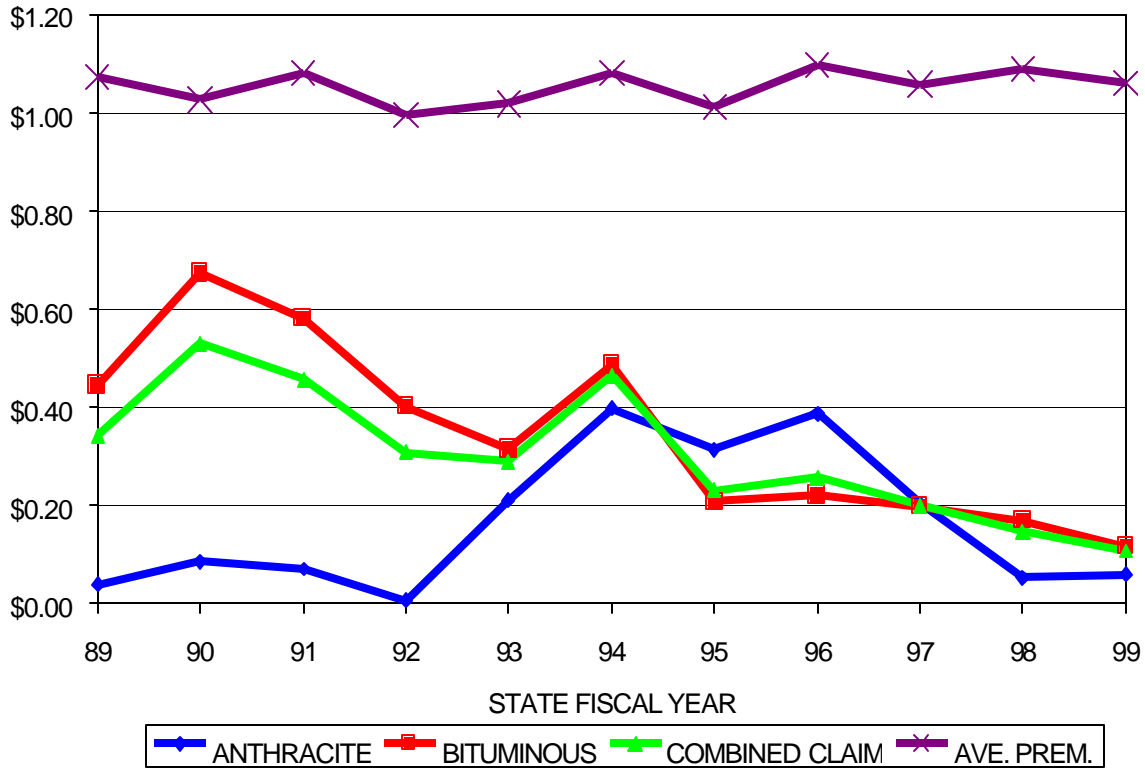
AVERAGE UNDERWRITTEN VALUE OF AN INSURANCE POLICY



STATE FISCAL YEAR	ANTHRACITE AVERAGE UNDERWRITTEN VALUE	BITUMINOUS AVERAGE UNDERWRITTEN VALUE	COMBINED AVERAGE UNDERWRITTEN VALUE
89	\$45,034.24	\$62,392.34	\$56,890.37
90	\$46,811.54	\$64,580.00	\$59,098.54
91	\$49,383.75	\$66,752.10	\$61,486.90
92	\$51,590.12	\$69,139.10	\$64,005.65
93	\$55,494.17	\$73,718.59	\$68,397.20
94	\$57,774.15	\$73,271.52	\$68,951.97
95	\$61,884.83	\$82,103.67	\$76,584.73
96	\$63,389.89	\$85,562.61	\$79,808.97
97	\$65,355.39	\$87,831.87	\$82,153.79
98	\$66,586.53	\$89,704.52	\$84,046.13
99	\$68,417.10	\$92,342.01	\$86,864.88

**DEPARTMENT OF ENVIRONMENTAL PROTECTION
COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND**

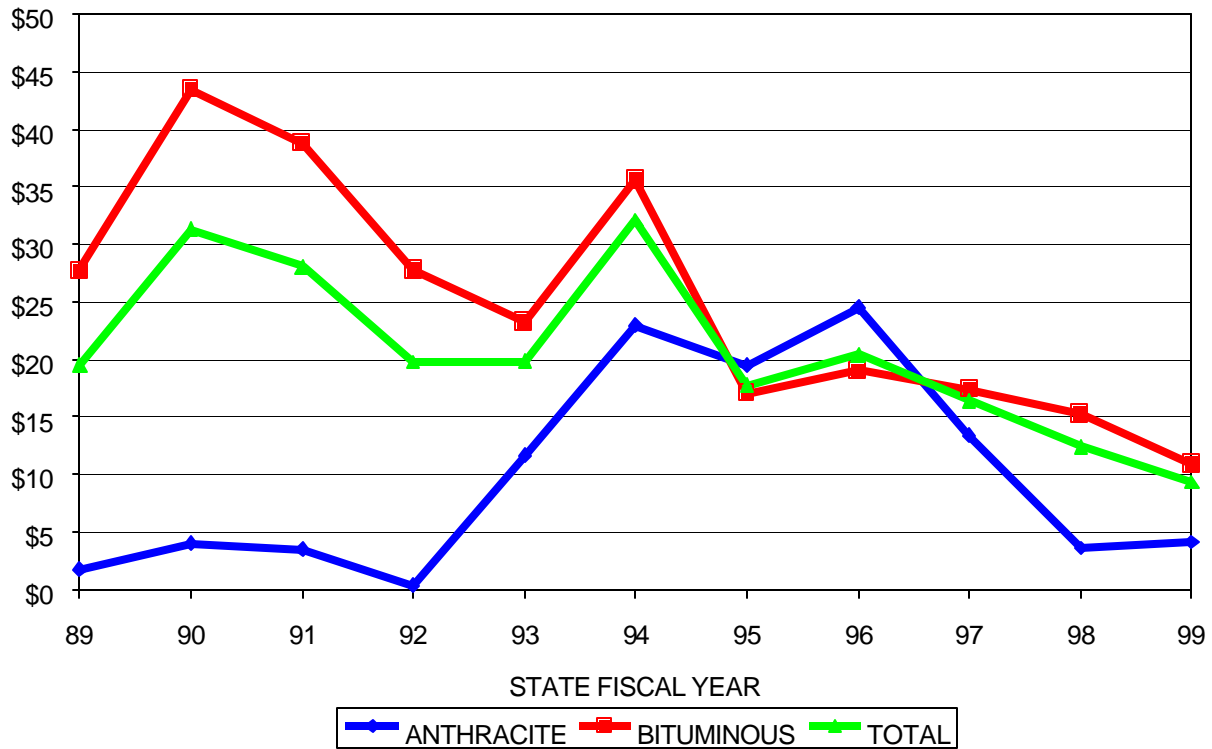
PREMIUM AND CLAIM AMOUNTS PER \$1000 OF COVERAGE



STATE FISCAL YEAR	ANTHRACITE \$ CLAIMS PER \$1,000 COVERAGE	BITUMINOUS \$ CLAIMS PER \$1,000 COVERAGE	COMBINED \$ CLAIMS PER \$1,000 COVERAGE	AVERAGE PREMIUM PER \$1,000 COVERAGE
89	\$0.04	\$0.44	\$0.34	\$1.07
90	\$0.09	\$0.67	\$0.53	\$1.03
91	\$0.07	\$0.58	\$0.46	\$1.08
92	\$0.01	\$0.40	\$0.31	\$1.00
93	\$0.21	\$0.32	\$0.29	\$1.02
94	\$0.40	\$0.49	\$0.47	\$1.08
95	\$0.31	\$0.21	\$0.23	\$1.01
96	\$0.39	\$0.22	\$0.26	\$1.10
97	\$0.21	\$0.20	\$0.20	\$1.06
98	\$0.05	\$0.17	\$0.15	\$1.09
99	\$0.06	\$0.12	\$0.11	\$1.06

**DEPARTMENT OF ENVIRONMENTAL PROTECTION
COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND**

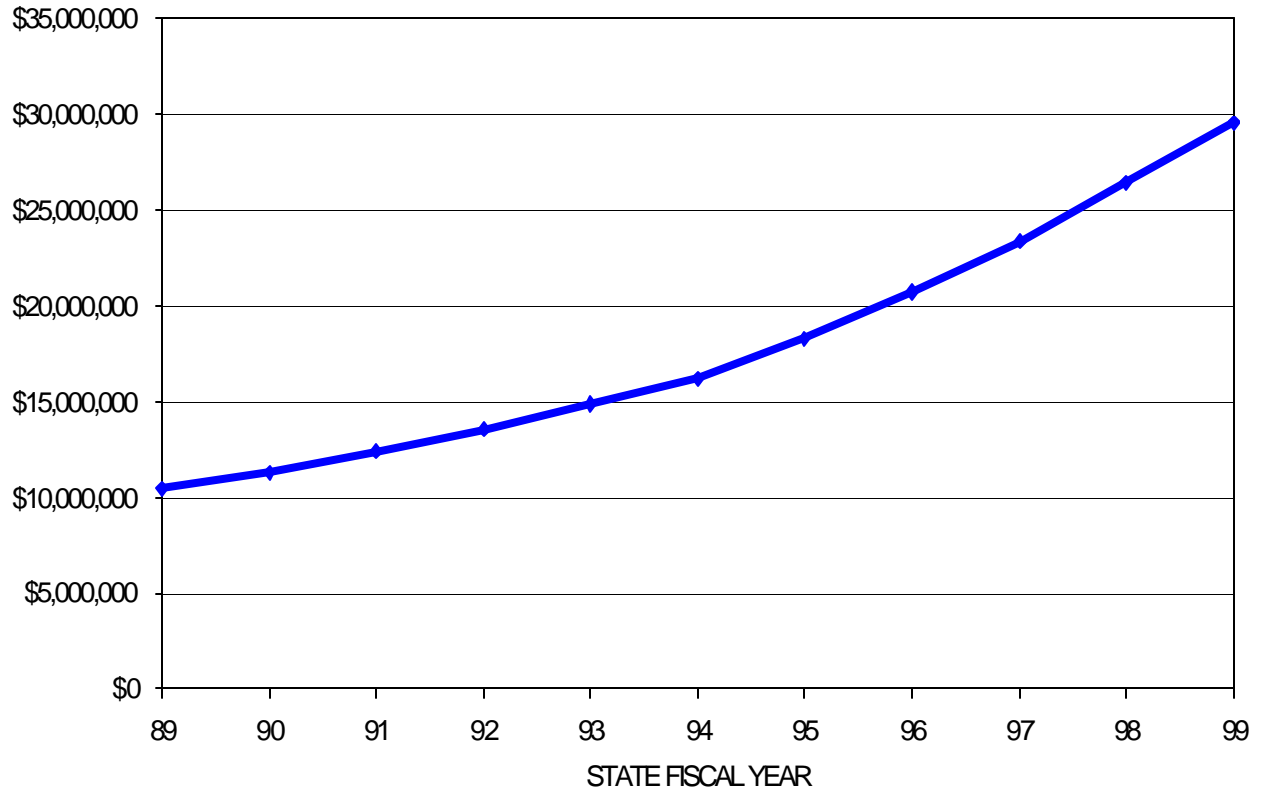
PURE PREMIUM (LOSSES DIVIDED BY POLICIES)



STATE FISCAL YEAR	ANTHRACITE \$ CLAIMS/POLICIES	BITUMINOUS \$ CLAIMS/POLICIES	COMBINED \$ CLAIMS/POLICIES
89	\$1.77	\$27.73	\$19.50
90	\$4.02	\$43.46	\$31.29
91	\$3.51	\$38.77	\$28.08
92	\$0.39	\$27.80	\$19.78
93	\$11.67	\$23.25	\$19.87
94	\$22.95	\$35.62	\$32.09
95	\$19.46	\$17.08	\$17.73
96	\$24.53	\$19.01	\$20.45
97	\$13.41	\$17.43	\$16.42
98	\$3.60	\$15.25	\$12.40
99	\$4.14	\$10.90	\$9.35

**DEPARTMENT OF ENVIRONMENTAL PROTECTION
COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND**

MSI FUND VALUE - CASH AND INVESTMENTS



STATE FISCAL YEAR	CASH AND INVESTMENTS
89	\$10,475,903.33
90	\$11,280,889.37
91	\$12,402,055.93
92	\$13,542,588.49
93	\$14,888,039.73
94	\$16,199,807.92
95	\$18,277,789.96
96	\$20,736,422.78
97	\$23,405,984.09
98	\$26,431,801.15
99	\$29,563,918.16

**DEPARTMENT OF ENVIRONMENTAL PROTECTION
COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND**

ANNUAL FINANCIAL STATEMENTS

JUNE 30, 2000



(PREPARED BY COMPTROLLER'S OFFICE)

**DEPARTMENT OF ENVIRONMENTAL PROTECTION
COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND
BALANCE SHEET
FOR PERIODS ENDING JUNE 30**

	FY 99 ENDING JUNE 2000	FY 98 ENDING JUNE 1999	FY 97 ENDING JUNE 1998	FY 96 ENDING JUNE 1997
ASSETS				
CASH	\$ 918.16	\$ 801.15	\$ 984.09	\$ 422.78
TEMPORARY INVESTMENTS	29,563,000.00	26,431,000.00	23,405,000.00	20,763,000.00
FURNITURE AND EQUIPMENT	124,996.43	158,415.27	141,915.81	123,503.81
LESS ALLOWANCE FOR DEPRECIATION	<u>(73,959.22)</u>	<u>(87,887.36)</u>	<u>(63,848.20)</u>	<u>(39,428.88)</u>
TOTAL ASSETS	<u>\$ 29,614,955.37</u>	<u>\$ 26,502,329.06</u>	<u>\$ 23,484,051.70</u>	<u>\$ 20,847,497.71</u>
LIABILITIES				
VOUCHERS PAYABLE	\$ 2,153.93	\$ 1,638.50	\$ 1,398.78	\$ 2,224.41
LIABILITY FOR OUTSTANDING CLAIMS	468,598.00	811,453.00	1,117,301.00	861,899.00
UNEARNED PREMIUMS	<u>1,902,683.93</u>	<u>1,799,453.86</u>	<u>1,677,384.07</u>	<u>1,720,164.87</u>
TOTAL LIABILITIES	\$ 2,373,435.86	\$ 2,612,545.36	\$ 2,796,083.85	\$ 2,584,288.28
FUND EQUITY				
UNRESERVED FUND BALANCE	22,759,926.59	19,927,026.84	17,149,560.15	15,039,743.42
RESERVED CURRENT ENCUMBRANCES	1,944,444.03	1,634,511.62	1,414,033.08	1,291,568.99
RESERVED FOR CATASTROPHIES	<u>2,537,148.89</u>	<u>2,328,245.24</u>	<u>2,124,374.62</u>	<u>1,931,897.02</u>
TOTAL FUND EQUITY	\$ 27,241,519.51	\$ 23,889,783.70	\$ 20,687,967.85	\$ 18,263,209.43
TOTAL LIABILITIES AND FUND EQUITY	<u>\$ 29,614,955.37</u>	<u>\$ 26,502,329.06</u>	<u>\$ 23,484,051.70</u>	<u>\$ 20,847,497.71</u>

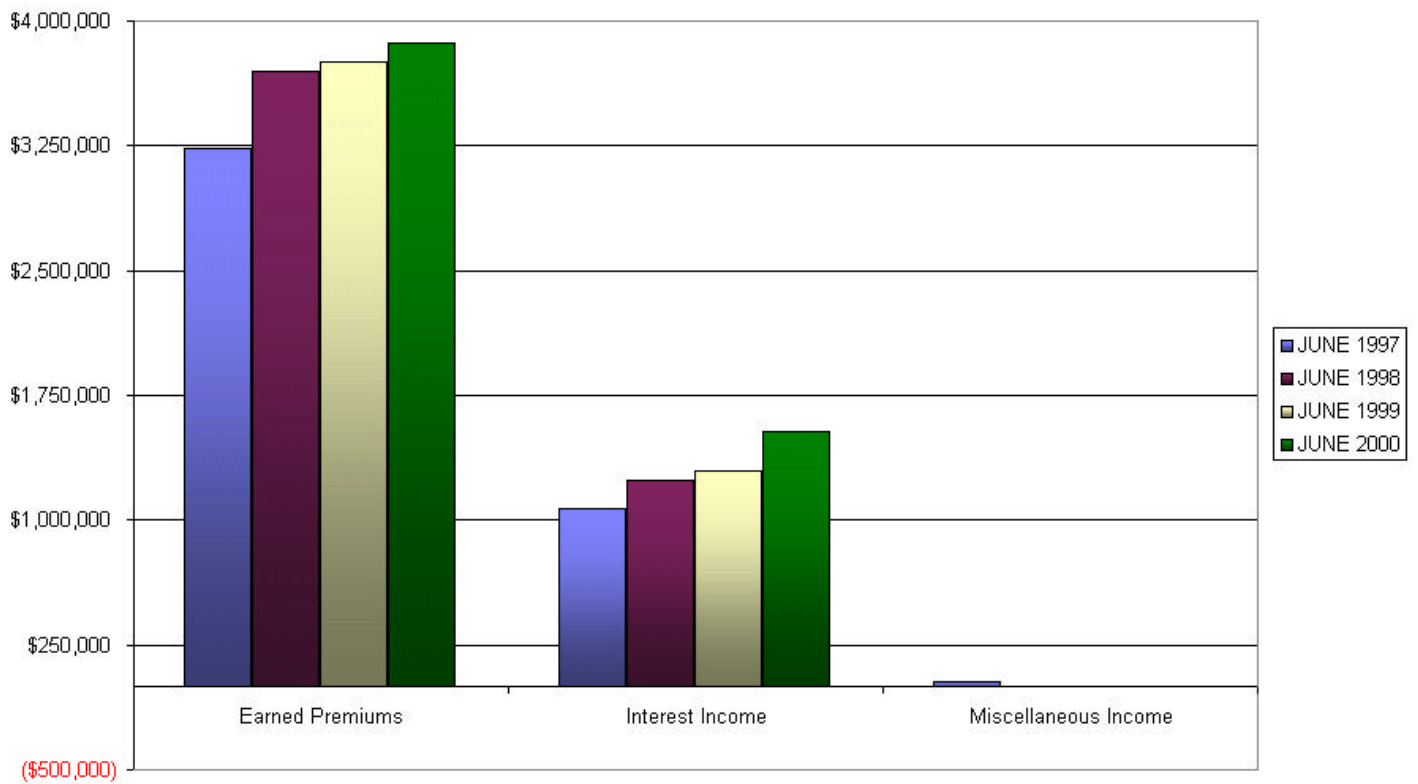
**DEPARTMENT OF ENVIRONMENTAL PROTECTION
COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND
STATEMENT OF CHANGES IN UNRESERVED FUND BALANCE
FOR THE PERIODS ENDING JUNE 30**

	FY 99 ENDING <u>JUNE 2000</u>	FY 98 ENDING <u>JUNE 1999</u>	FY 97 ENDING <u>JUNE 1998</u>	FY 96 ENDING <u>JUNE 1997</u>
UNRESERVED FUND BALANCE BEGINNING	\$ 19,927,026.84	\$ 17,149,560.15	\$ 15,039,743.42	\$ 13,152,997.21
ADD:				
RESERVE FOR OUTSTANDING CLAIMS - JULY 1, 199X	\$ 811,453.00	\$ 1,117,301.00	\$ 861,899.00	\$ 772,567.00
PRIOR YEAR LAPSES	1,284,151.50	1,263,390.52	1,170,091.74	1,274,375.36
EARNED PREMIUMS	3,866,748.30	3,750,211.06	3,701,026.81	3,231,306.08
INTEREST INCOME	1,533,368.76	1,293,950.43	1,241,533.49	1,065,606.19
MISCELLANEOUS INCOME	<u>80.14</u>	<u>158.58</u>	<u>36.23</u>	<u>32,558.33</u>
TOTAL FUNDS AVAILABLE	\$ 27,422,828.54	\$ 24,574,571.74	\$ 22,014,330.69	\$ 19,529,410.17
LESS:				
CLAIMS PAID	\$ 221,431.92	\$ 552,786.75	\$ 727,549.07	\$ 891,182.03
ADMINISTRATIVE EXPENSES	1,779,485.58	1,399,248.76	1,363,025.83	1,238,670.94
(1) INTERFUND DISBURSEMENTS	204,108.00	201,000.00	200,580.00	168,877.00
(2) DEPRECIATION EXPENSE	25,628.62	28,976.91	24,419.32	18,826.66
PREMIUM REFUNDS	19,205.80	19,567.86	17,862.24	18,642.13
CURRENT COMMITMENTS	1,944,444.03	1,634,511.62	1,414,033.08	1,291,568.99
RESERVE FOR OUTSTANDING CLAIMS - JUNE 30, 199X	<u>468,598.00</u>	<u>811,453.00</u>	<u>1,117,301.00</u>	<u>861,899.00</u>
TOTAL EXPENSES/COMMITMENTS & RESERVE	\$ 4,662,901.95	\$ 4,647,544.90	\$ 4,864,770.54	\$ 4,489,666.75
UNRESERVED FUND BALANCE ENDING	<u>\$ 22,759,926.59</u>	<u>\$ 19,927,026.84</u>	<u>\$ 17,149,560.15</u>	<u>\$ 15,039,743.42</u>

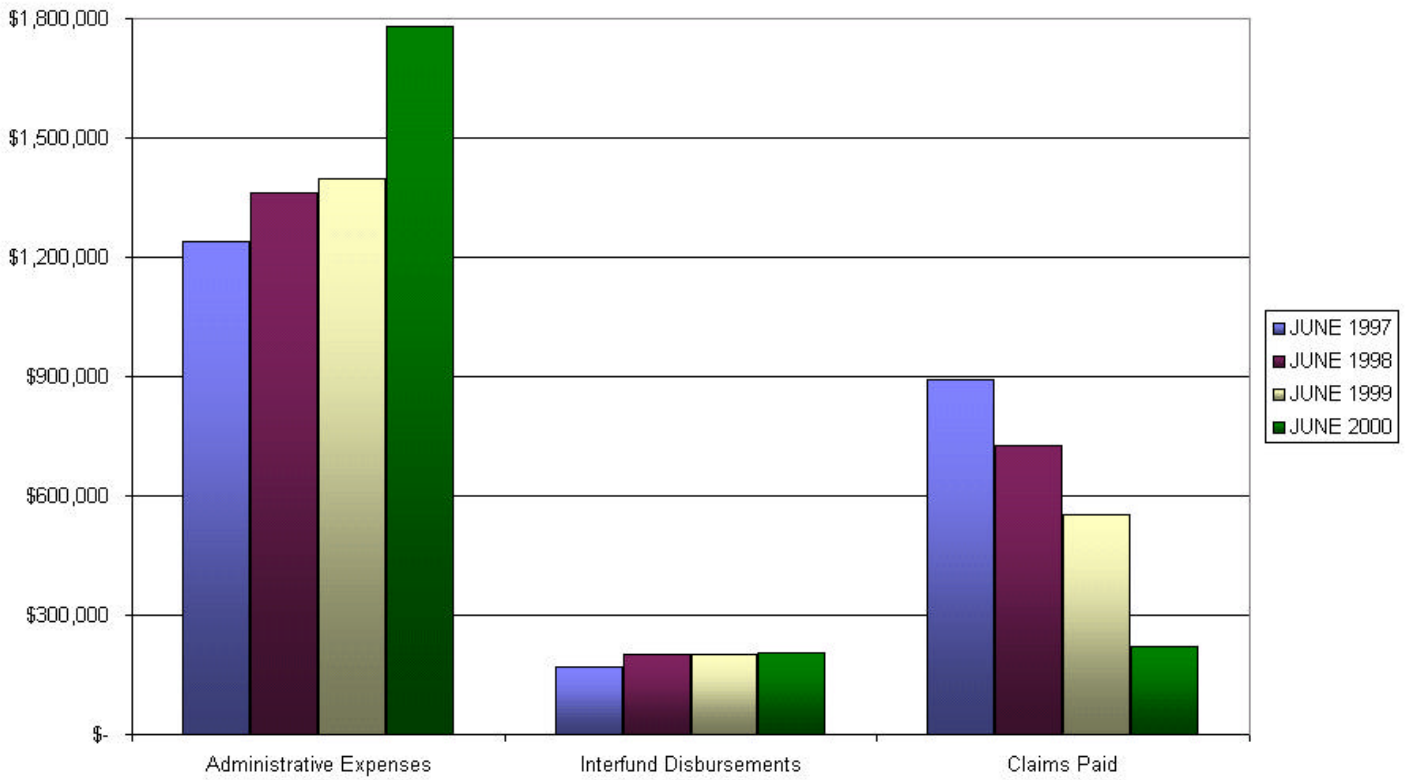
(1) Interfund Disbursements reimburse the Department's General Fund for computer services utilized.

(2) Depreciation method utilized is straight line for five years.

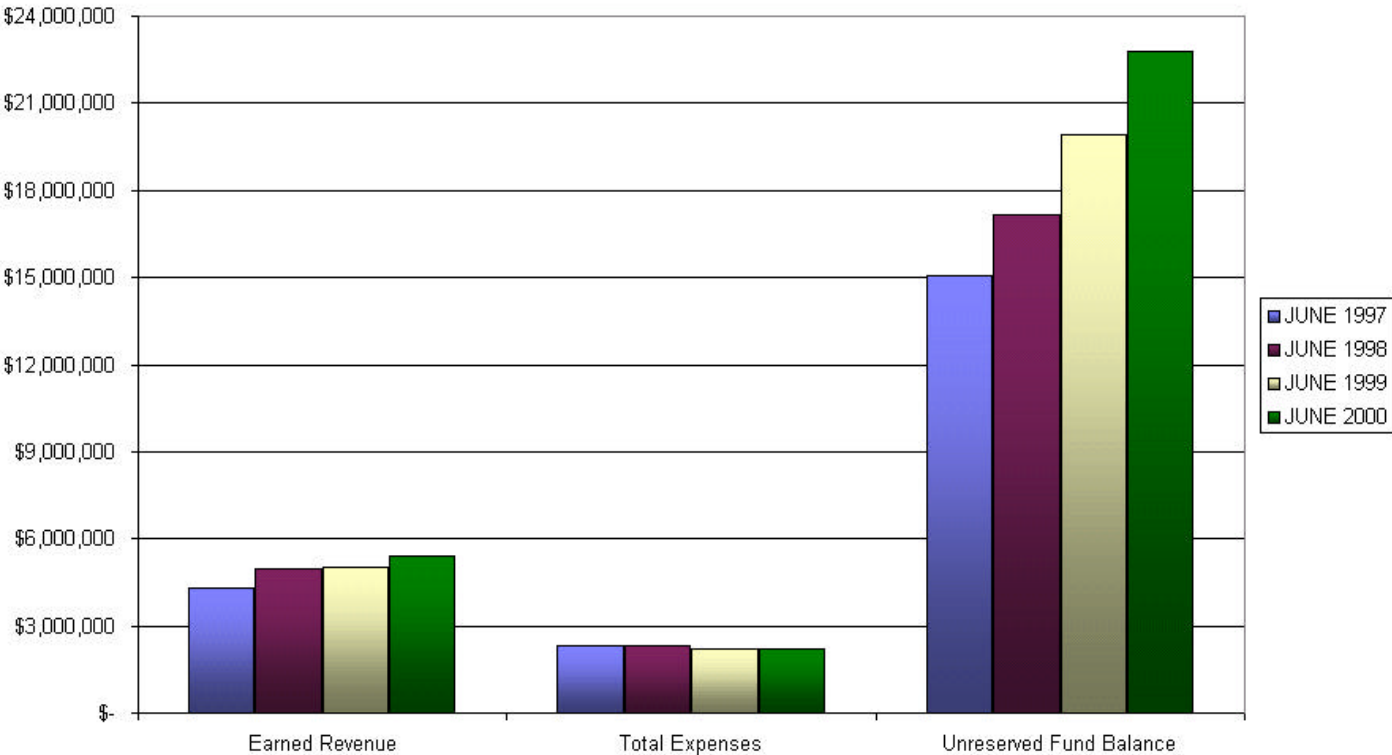
DEPARTMENT OF ENVIRONMENTAL PROTECTION
COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND
EARNED REVENUE COMPARISON BY YEAR



DEPARTMENT OF ENVIRONMENTAL PROTECTION
COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND
EXPENSE COMPARISON BY YEAR



**DEPARTMENT OF ENVIRONMENTAL PROTECTION
COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND
EARNED REVENUE, TOTAL EXPENSES AND UNRESERVED FUND BALANCE COMPARISON
BY YEAR**



DEPARTMENT OF ENVIRONMENTAL PROTECTION
 COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND
 STATEMENT OF CASH FLOWS
 FOR FISCAL YEARS 96-97 THROUGH 99-00

	99 FY ENDING JUNE 2000	98 FY ENDING JUNE 1999	97 FY ENDING JUNE 1998	96 FY ENDING JUNE 1997
CASH & INVESTMENTS - JULY 1, 199X	\$ 26,431,801.15	\$ 23,405,984.09	\$ 20,763,422.78	\$ 18,277,789.96
SOURCES OF CASH				
PREMIUMS COLLECTED	\$ 4,178,072.93	\$ 4,077,411.08	\$ 3,849,547.21	\$ 3,816,209.51
INTEREST INCOME	1,533,368.76	1,293,950.43	1,241,533.49	1,065,606.19
RESTRICTED RECEIPTS	0.00	0.00	0.00	0.00
MISCELLANEOUS INCOME	80.14	158.58	36.23	32,558.33
REDEMPTION OF BONDS	0.00	0.00	0.00	0.00
TOTAL SOURCES OF CASH	\$ 5,711,521.83	\$ 5,371,520.09	\$ 5,091,116.93	\$ 4,914,374.03
USES OF CASH				
EXPENSES PRIOR FY APPROPRIATIONS	\$ 350,360.12	\$ 150,642.56	\$ 121,477.25	\$ 30,329.43
EXPENSES CURRENT FY APPROPRIATIONS	2,229,560.13	2,195,300.19	2,326,252.74	2,400,636.19
CHANGE IN VOUCHER PAYABLE	(515.43)	(239.72)	825.63	(2,224.41)
TOTAL USES OF CASH	\$ 2,579,404.82	\$ 2,345,703.03	\$ 2,448,555.62	\$ 2,428,741.21
NET CHANGE IN CASH	\$ 3,132,117.01	\$ 3,025,817.06	\$ 2,642,561.31	\$ 2,485,632.82
CASH & INVESTMENTS - JUNE 30, 199X	\$ 29,563,918.16	\$ 26,431,801.15	\$ 23,405,984.09	\$ 20,763,422.78
CASH & INVESTMENTS PER TREASURY DEPARTMENT	\$ 29,563,918.16	\$ 26,431,801.15	\$ 23,405,984.09	\$ 20,763,422.78

**DEPARTMENT OF ENVIRONMENTAL PROTECTION
COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND
ALLOCATION AND USE OF FUNDS**

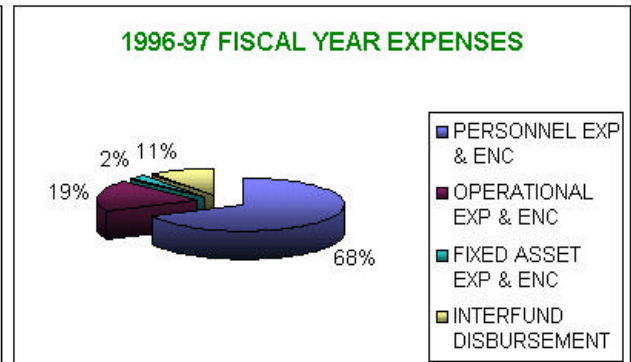
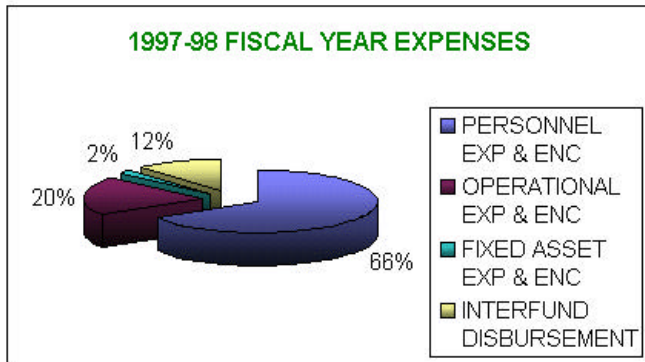
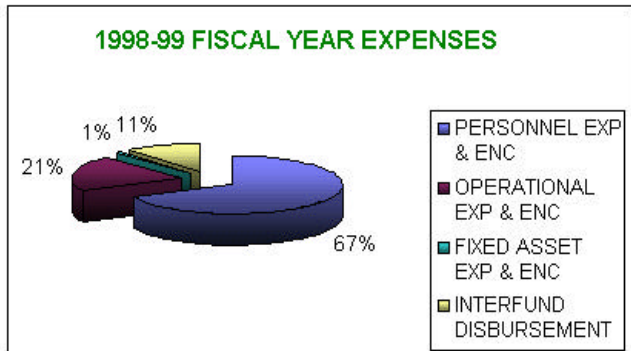
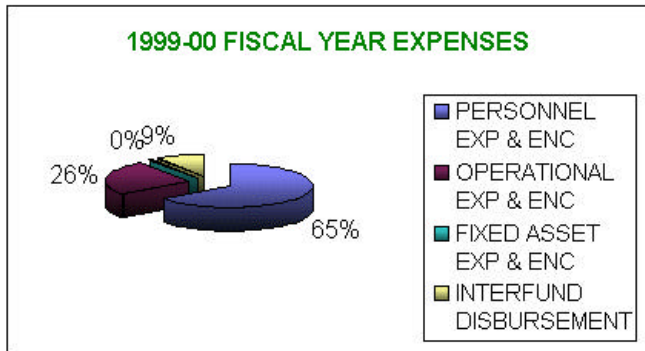
	FY 1999	FY 1998	FY 1997	FY 1996
FUNDS ALLOCATED				
PERSONNEL	\$ 1,702,000.00	\$ 1,463,000.00	\$ 1,358,000.00	\$ 1,345,758.00
OPERATIONAL	648,000.00	648,000.00	593,420.00	520,689.00
FIXED ASSETS	16,000.00	41,000.00	43,000.00	62,553.00
INTERFUND DISBURSEMENTS	210,000.00	201,000.00	200,580.00	171,000.00
TOTAL	<u>2,576,000.00</u>	<u>\$ 2,353,000.00</u>	<u>\$ 2,195,000.00</u>	<u>\$ 2,100,000.00</u>
FUNDS USED				
PERSONNEL EXP & ENC	1,400,990.61	\$ 1,238,792.07	\$ 1,143,716.98	\$ 1,088,216.09
(1) OPERATIONAL EXP & ENC	558,367.05	378,166.61	353,077.01	303,061.66
FIXED ASSET EXP & ENC	10,538.50	11,853.13	34,478.00	39,260.77
(2) INTERFUND DISBURSEMENT	204,108.00	201,000.00	200,580.00	168,877.00
TOTAL	<u>2,174,004.16</u>	<u>\$ 1,829,811.81</u>	<u>\$ 1,731,851.99</u>	<u>\$ 1,599,415.52</u>
FUNDS LAPSED				
PERSONNEL	301,009.39	\$ 224,207.93	\$ 214,283.02	\$ 257,541.91
OPERATIONAL	89,632.95	297,680.26	240,342.99	217,627.34
FIXED ASSET	5,461.50	0.00	8,522.00	23,292.23
INTERFUND DISBURSEMENTS	5,892.00	1,300.00	0.00	2,123.00
TOTAL	<u>\$ 401,995.84</u>	<u>\$ 523,188.19</u>	<u>\$ 463,148.01</u>	<u>\$ 500,584.48</u>

(1)As of August 31, 2000, the prior year appropriation has an available balance of \$21,697.23.

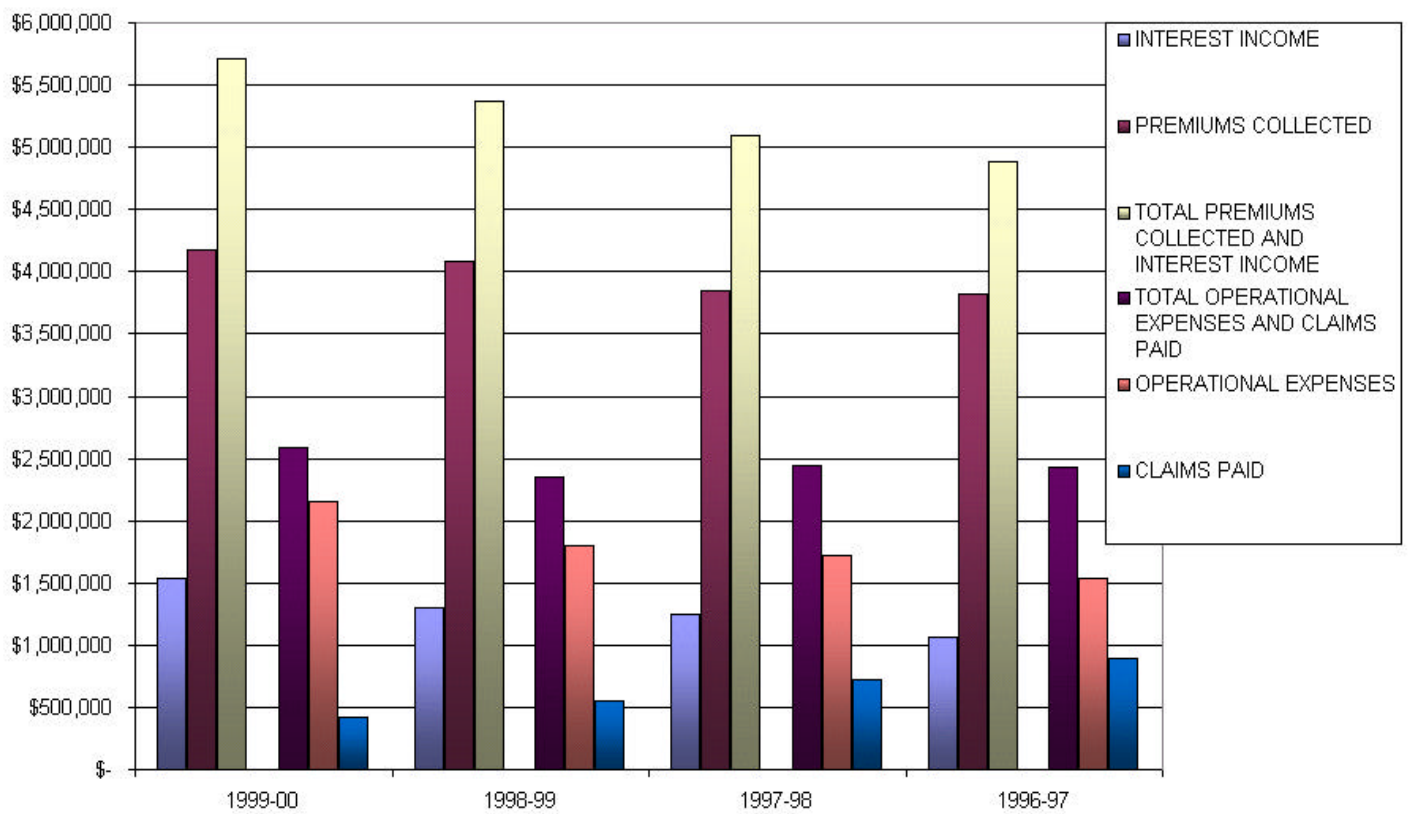
This amount is included in funds used as it is expected to be expended by October 31, 2000.

(2)The Interfund Disbursement reimburses the Department's General Fund for computer services utilized by the fund.

**DEPARTMENT OF ENVIRONMENTAL PROTECTION
 COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND
 EXPENSE COMPARISON PIE CHARTS**

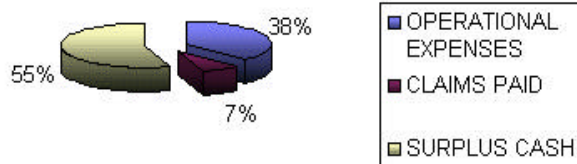


**DEPARTMENT OF ENVIRONMENTAL PROTECTION
 COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND
 COMPARISON OF CLAIMS PAID & OPERATIONAL EXPENSE VS PREMIUMS COLLECTED
 AND INTEREST EARNED**

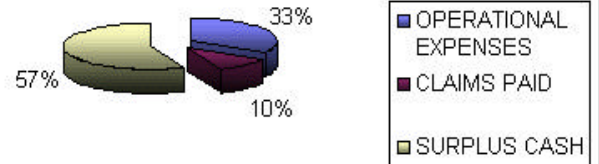


DEPARTMENT OF ENVIRONMENTAL PROTECTION
COAL AND CLAY MINE SUBSIDENCE INSURANCE FUND
USE OF CASH PIE CHARTS

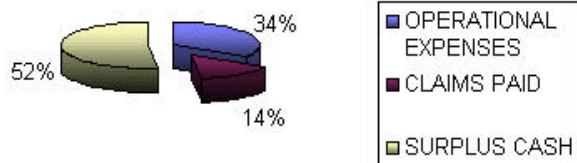
1999-00 FISCAL YEAR



1998-99 FISCAL YEAR



1997-98 FISCAL YEAR



1996-97 FISCAL YEAR

