

Health Club Property Claims Analysis Jan. 1, 1999 - May 1, 2002

Type of Claim	Number of Claims	Average Claim Amount
Hail	3	\$3,957.33
Vehicle	4	\$1,567.75
Terrorism	5	\$35,477.91
Vandalism	8	\$1,664.00
Fire	10	\$9,791.20
HVAC/Boiler	11	\$5,393.00
Misc.	14	\$10,018.21
Sewer Backup	15	\$10,977.78
Wind	16	\$34,550.93
Glass	16	\$1,543.63
Lightning	17	\$3,642.84
Water-Other	19	\$2,429.84
Sprinkler/Pipe	22	\$11,488.63
Water-Roof	23	\$3,390.25
Theft	37	\$3,117.97
Total	220	\$139,011.28

Source: Association Insurance Group Inc.'s analysis of its 1,600 clients.

Health Club Liability Claims Analysis Jan. 1, 1999-May 1, 2002

Type of Claim	Number of Claims	Average Claim Amount
Tanning	4	\$780.48
Property Damage	26	\$1,592.69
Steam Room	11	\$4,866.20
Child Care	29	\$5,025.13
Sauna	8	\$5,489.69
Harassment	5	\$6,718.12
Treadmill	59	\$6,925.12
Premises	32	\$7,054.93
Member Malfunction	80	\$7,638.86
Slip & Fall - Other	74	\$8,592.63
Swimming Pool	13	\$9,796.46
Aerobic	19	\$11,854.80
Spinning Bike	14	\$12,340.22
Basketball/Racquetball	14	\$12,648.63
Tennis	13	\$15,115.41
Professional	14	15,744.65
Equipment Malfunction	74	\$17,040.49
Slip & Fall - Outside	30	\$27,000.33
Day Spa	2	\$44,310.05
Drowning	4	\$135,100.00
Total	525	\$355,634.90

Source: Association Insurance Group Inc.'s analysis of its 1,600 clients.