

APPENDIX C4

**GAZIFERE INC.
COMPOSITE LAG CALCULATION
GROUP AND PERSONAL ACCIDENT INSURANCE
FISCAL 2000**

Item No.	Col. 1	Col. 2	Col. 3
	Amounts (\$)	Lag Days	Weighted Dollar Days (\$)
1. Group Insurance	5,880.9	36.6 a/	215,444.2
2. Personal Accident Insurance	<u>2,121.2</u>	<u>55.9</u> b/	<u>118,476.7</u>
3. Total	<u><u>8,002.1</u></u>	<u><u>41.7</u></u> c/	<u><u>333,920.9</u></u>

a/ See appendix C4.1, line 13, column 5.

b/ See appendix C4.2, line 13, column 5.

c/ Total Column 3 divided by Total Column 1.