

2001 EMPIRE PLAN EXPERIENCE
In (000's)

	EMPIRE BLUE CROSS	UNITED HEALTHCARE MEDICAL				GHI MHSA				CIGNA	TOTAL
		Core	NY Enhancement	PA Enhancement	Combined	Core	NY Enhancement	PA Enhancement	Combined		
A Premium (1)	761,924	892,104	105,802	82,015	1,079,921	59,482	8,403	5,843	73,728	741,671	2,657,244
B Incurred Claims (2)	706,237	756,560	83,529	65,109	905,198	47,454	6,189	3,665	57,308	682,318	2,351,061
C Administrative Expense (3)	39,412	78,135	7,346	5,665	91,146	10,773	1,522	1,058	13,353	16,059	159,970
D Gain/(Loss) (A-B-C)	16,275	57,409	14,927	11,241	83,577	1,255	692	1,120	3,067	43,294	146,213

(1) Earned Premium - Premium which pays for coverage for the period reported (accrual basis).

(2) Incurred Claims - Represents the cost of covered services provided during the period reported by the insurance company (accrual basis).

(3) Administrative Expenses - All charges by the insurance carrier other than for the payment of claims. Includes carrier's cost to administer the program, interest charges, and retention.

Source: 2001 Experience Statements