

## 2006 PROJECTED EMPIRE PLAN EXPERIENCE

In (000's)

	BLUE CROSS HOSPITAL	UNITED HEALTHCARE MEDICAL				GHI MHSA				BLUE CROSS DRUG	TOTAL
		Core	NY Enhancement	PA Enhancement	Combined	Core	NY Enhancement	PA Enhancement	Combined		
A Premium (1)	1,503,655	1,412,398	187,448	174,553	1,774,399	77,905	10,699	7,696	96,300	1,416,120	4,790,474
B Incurred Claims (2)	1,235,397	1,289,936	161,948	145,392	1,597,276	57,713	8,483	6,053	72,249	1,179,880	4,084,802
C Administrative Expense (3)	98,900	122,788	11,844	10,602	145,234	12,496	1,731	1,244	15,471	68,037	327,642
D Gain/(Loss) (A-B-C)	169,358	(326)	13,656	18,559	31,889	7,696	485	399	8,580	168,203	378,030

(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 other retention.

Source: Carrier 2006 4th Quarter Reports