

2006 PROJECTED EMPIRE PLAN EXPERIENCE
In (000's)

	BLUE CROSS HOSPITAL	UNITED HEALTHCARE MEDICAL				GHI MHSA				BLUE CROSS DRUG	TOTAL
		Core	Enhancement	Enhancement	Combined	Core	Enhancement	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