

**2007 PROJECTED EMPIRE PLAN EXPERIENCE**  
**In (000's)**

	BLUE CROSS HOSPITAL	UNITED HEALTHCARE MEDICAL				GHI MHSA				BLUE CROSS DRUG	TOTAL	
		Core	Enhancement	NY Enhancement	PA Enhancement	Combined	Core	Enhancement	NY Enhancement	PA Enhancement	Combined	
A Premium (1)	1,608,454	1,575,260	242,455	220,681	2,038,396	74,037	10,603	9,139	93,779	1,477,559	5,218,188	
B Incurred Claims (2)	1,438,543	1,384,297	197,769	192,930	1,774,996	64,286	9,907	6,754	80,947	1,289,338	4,583,824	
C Administrative Expense (3)	<u>106,302</u>	<u>131,057</u>	<u>14,248</u>	<u>13,752</u>	<u>159,057</u>	<u>13,091</u>	<u>1,893</u>	<u>1,585</u>	<u>16,569</u>	<u>71,599</u>	<u>353,527</u>	
D Gain/(Loss) (A-B-C)	63,609	59,906	30,438	13,999	104,343	(3,340)	(1,197)	800	(3,737)	116,622	280,837	

(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 2007 2nd Quarter Reports  
Includes SEHP