

2009 PROJECTED EMPIRE PLAN EXPERIENCE
In (000's)

	EMPIRE BLUE CROSS	UNITED HEALTHCARE MEDICAL				UHC MHSA				UHC DRUG	TOTAL
		Core	NY Enhancement	PA Enhancement	Combined	Core	Enhancement	Enhancement	Combined		
A Premium (1)	1,888,484	1,680,523	239,434	228,257	2,148,214	111,797	4,795	4,059	120,651	1,486,021	5,643,370
B Incurred Claims (2)	1,717,876	1,517,502	214,758	210,124	1,942,384	103,806	3,646	3,305	110,757	1,344,243	5,115,260
C Administrative Expense (3)	134,673	171,470	18,780	18,326	208,576	17,103	734	621	18,458	82,616	444,323
D Gain/(Loss) (A-B-C)	35,935	(8,449)	5,896	(193)	(2,746)	(9,112)	415	133	(8,564)	59,162	83,787

(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: Carriers 2009 3rd Quarter Experience Reports