

**2013 PROJECTED EMPIRE PLAN EXPERIENCE AS OF 12/31/2013**

**In (000's)**

	EMPIRE BLUE CROSS	UNITED HEALTHCARE MEDICAL				UHC MHSA				UHC DRUG	TOTAL
		Core	NY Enhancement	PA Enhancement	Combined	Core	NY Enhancement	PA Enhancement	Combined		
A Premium (1)	2,399,754	2,068,603	295,987	295,782	2,660,372	161,152	10,062	11,769	182,983	1,475,347	6,718,456
B Incurred Claims (2)	2,195,005	1,785,665	255,836	256,720	2,298,221	119,659	13,570	10,631	143,860	1,290,645	5,927,731
C Administrative Expense (3)	165,378	141,373	14,911	14,957	171,241	20,314	1,268	1,491	23,073	127,405	487,097
D Gain/(Loss) (A-B-C)	39,371	141,565	25,240	24,105	190,910	21,179	(4,776)	(353)	16,050	57,297	303,628

(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 2013 4th Quarter Report