

2013 PROJECTED EMPIRE PLAN EXPERIENCE AS OF 9/30/2013

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)	2,398,337	2,067,327	295,980	295,287	2,658,594	161,092	10,064	11,752	182,908	1,474,337	6,714,176
B Incurred Claims (2)	2,162,495	1,788,211	252,670	250,334	2,291,215	127,323	7,696	9,338	144,357	1,295,218	5,893,285
C Administrative Expense (3)	164,123	146,091	15,044	14,932	176,067	20,312	1,268	1,490	23,070	124,587	487,847
D Gain/(Loss) (A-B-C)	71,719	133,025	28,266	30,021	191,312	13,457	1,100	924	15,481	54,532	333,044

(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 3rd Quarter Report