

DirigoChoice Loss Ratio Report

Claims Incurred 201011 Through 201110, Paid Through 201112

Individuals								
Incurred Month	Subscriber Months	Member Months	Premium Billed	Uncompleted Medical Claims	Completed Medical Claims	Pharmacy Claims	Total Completed Claims	Loss Ratio
11/01/10 - 10/31/11	28,073	38,008	\$24,589,590	\$ 19,483,729	\$ 20,330,962	\$ 4,101,679	\$ 24,432,641	99.4%

Sole Proprietors								
Incurred Months	Subscriber Months	Member Months	Premium Billed	Uncompleted Medical Claims	Completed Medical Claims	Pharmacy Claims	Total Completed Claims	Loss Ratio
11/01/10 - 10/31/11	11,744	21,631	\$12,673,451	\$ 8,154,825	\$ 8,514,818	\$ 2,035,694	\$ 10,550,513	83.2%

Small Groups								
Incurred Months	Subscriber Months	Member Months	Premium Billed	Uncompleted Medical Claims	Completed Medical Claims	Pharmacy Claims	Total Completed Claims	Loss Ratio
11/01/10 - 10/31/11	21,746	38,145	\$15,542,952	\$ 11,097,123	\$ 11,580,445	\$ 2,381,935	\$ 13,962,379	89.8%

Total								
Incurred Months	Subscriber Months	Member Months	Premium Billed	Uncompleted Medical Claims	Completed Medical Claims	Pharmacy Claims	Total Completed Claims	Loss Ratio
11/01/10 - 10/31/11	61,563	97,784	\$52,805,992	\$ 38,735,677	\$ 40,426,225	\$ 8,519,308	\$ 48,945,533	92.7%

Notes:

- 1 Subscriber Months refers to the sum over the twelve months November 10 through October 11. The same holds for Member Months.
- 2 The Premium Billed represents the total of billed premium for the months November 10 through October 11. The reported number excludes membership fees.
- 3 Uncompleted Medical Claims refers to the dollar value of all claims paid as of 12/31/11 for the incurral period November 1, 2010 through October 31, 2011.
- 4 Completed Medical Claims represents HPHC's best estimate of the eventual total cost of services incurred during this time period, after a sufficient time for the "run-out" of claims.
- 5 The completion factor is based on HPHC's experience with its DirigoChoice book of business.
- 6 The Pharmacy Claims are complete as reported as there is no lag between prescription fill date and date of submission.
- 7 Total Completed Claims is the sum of Completed Medical Claims plus Pharmacy Claims.