

DirigoChoice Loss Ratio Report

Claims Incurred 201008 Through 201107, Paid Through 201109

Individuals								
Incurred Month	Subscriber Months	Member Months	Premium Billed	Uncompleted Medical Claims	Completed Medical Claims	Pharmacy Claims	Total Completed Claims	Loss Ratio
08/01/10 - 07/31/11	27,538	37,214	\$24,254,170	\$19,215,374	\$20,253,104	\$3,930,203	\$24,183,307	99.7%

Sole Proprietors								
Incurred Months	Subscriber Months	Member Months	Premium Billed	Uncompleted Medical Claims	Completed Medical Claims	Pharmacy Claims	Total Completed Claims	Loss Ratio
08/01/10 - 07/31/11	11,865	21,744	\$12,806,836	\$ 8,043,476	\$ 8,484,447	\$1,963,176	\$10,447,623	81.6%

Small Groups								
Incurred Months	Subscriber Months	Member Months	Premium Billed	Uncompleted Medical Claims	Completed Medical Claims	Pharmacy Claims	Total Completed Claims	Loss Ratio
08/01/10 - 07/31/11	19,906	34,893	\$14,294,642	\$10,507,880	\$11,077,070	\$2,231,831	\$13,308,900	93.1%

Total								
Incurred Months	Subscriber Months	Member Months	Premium Billed	Uncompleted Medical Claims	Completed Medical Claims	Pharmacy Claims	Total Completed Claims	Loss Ratio
08/01/10 - 07/31/11	59,309	93,851	\$51,355,648	\$37,766,731	\$39,814,620	\$8,125,210	\$47,939,830	93.3%

Subscriber Months refers to the sum over the twelve months August 10 through July 11. The same holds for Member Months. The Premium Billed represents the total of billed premium for the months August 10 through July 11. The reported number excludes membership fees.

Uncompleted Medical Claims refers to the dollar value of all claims paid as of 09/30/11 for the incurral period August 1, 2010 through July 31, 2011. 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.

The completion factor is based on HPHC's experience with its DirigoChoice book of business.

The Pharmacy Claims are complete as reported as there is no lag between prescription fill date and date of submission.

Total Completed Claims is the sum of Completed Medical Claims plus Pharmacy Claims.