

Proposed Small/Large Group Rate Filing Template

Part 1. Historical Information

Experience Period for Developing Rates  
 From  To

Utilization/Experience Data by Quarter (Last 12 available quarters)

Quarter	End Date	IP Days	Member Months	Earned Premium	Incurred Claims Total	Incurred Claims IP	Incurred Claims OP	Incurred Claims Primary Care	Incurred Claims M/S	Incurred Claims Rx	Loss Ratio	Quality Improvement Expense*	Other Cost Containment Expense*	Other Claim Adjustment Expense*	Other Operating Expense*	Investment Income Credit	Commissions	Contribution to Reserves	
1 (oldest)																			
2																			
3																			
4																			
5																			
6																			
7																			
8																			
9																			
10																			
11																			
12																			

\* These categories should conform generally to the reporting in the NAIC statement Underwriting & Investment Exhibit Part 3 - Analysis of Expenses and/or to the Supplemental Health Care Exhibit, Lines 6.3 and 8.1

If any of the historical information reported is different from that period as reported in the prior rate filing, please provide a reconciliation and explanation showing the amount of each element of difference.

Part 2. Prospective Information

a. Trend Factors for Projection Purposes (Annualized)

	IP	OP	Primary Care	Other M/S	Rx	Wtd Total
Total						
Price Only						
Utilization						
Other**						
Other**						
Other**						
Weights						100%

\* All elements should add or compound to the total. If anything is to be reported as "Other" please provide a description.

b. The following items for the period to which the rate filing applies, by quarter:

Quarter	Beginning Date	Average % Rate Increase	Expected Pure Medical Cost Ratio	Expected Contribution to Reserves %	Quality Improvement Expense %*	Other Cost Containment Expense %*	Other Claim Adjustment Expense %*	Other Operating Expense %*	Average Commissions %*	Investment Income Credit %	Premium Tax %
1											
2											
3											
4											
Wtd Average											

\* These categories should conform generally to the reporting in the NAIC statement Underwriting & Investment Exhibit Part 3 - Analysis of Expenses and to the Supplemental Health Care Exhibit, Lines 6.3 and 8.1. The sum of the expenses, commissions, contributions to reserves, investment income credit, taxes and the medical loss ratio should be 100%.

c. Average Rate Increase Components

The following items should reconcile to the Wtd Average Rate Increase % for the year:

	Price	Utilization, Mix	Total
Hospital Inpatient Price			
Hospital Outpatient			
Primary Care			
Med/Surg Other than Primary Care			
Pharmacy			
Administrative Expense (aggregated)			
Contribution to Reserves			
Taxes and Assessments			
Legally Mandated Changes			
Prior Period Adjustment (+/-)			
Total			

Part 3. Retrospective Reconciliation of Experience with Filed Factors

Year	Filed Data <sup>(1)</sup>					PMPM Increase <sup>(2)</sup>		Standard Plan PMPM <sup>(3)</sup>		Standard Plan Increase <sup>(4)</sup>		Approved		Loss Ratio	
	Member Months	Earned Premium	Incurred Claims Total	Premium PMPM	Claims PMPM	Premium	Claims	Premium	Claims	Premium	Claims	Trend Increase%	Contrib to Reserves%	Actual%	Filed%
2008															
2009															
2010															

(1) Corresponds to Historical Information data in Part 1 above

(2) % increase compared to prior year

(3) For most commonly held plan of benefits in 2009, and for the same plan of benefits in 2010

(4) % increase compared to prior year