Axene Health Partners, LLC
Professionalism with Integrity

Axene Health Partners, LLC

Health Actuaries & Consultants
www.axenehp.com

John F. Fritz, FSA, MAAA
john.fritz@axenehp.com

August 21, 2010

Mr. Adam M. Cole
General Counsel
California Department of Insurance
45 Fremont Street, 23rd Floor
San Francisco, CA 94105

Re: Review of Revised Anthem Rate Filing for 2010

Dear Adam:

We are pleased to submit this report of our review of the revised 2010 Anthem Blue Cross rate filing for its Individual Health Insurance business submitted to the California Department of Insurance (Department). As General Counsel for the Department, you have requested that we thoroughly review this revised Anthem filing as to its compliance with the Department's 70% minimum lifetime loss ratio (LLR) requirements.

Similar to the original rate filing, the revised filing has submitted rate increase requests for 8 different policy forms or plans. This report incorporates our original report which this letter report supplements. The review performed for these revised rate filings takes our findings and conclusions from the original report ("Review of Anthem Blue Cross 2010 Rate Increases") as its starting point and validates the work performed by Anthem for these filings in light of our original findings, conclusions and recommendations. Additionally, while some of the key assumptions used in the re-filed LLR projections have been updated, other assumptions are unchanged from the original filing and only required limited testing, as discussed below.

Executive Summary

Our key findings are:

- **Anthem has reduced their requested rate increase from initial levels to below recommended levels in our prior report:** Table 1 shows the originally requested rate increases by policy form grouping compared to both the "AHP corrected rate increases" using "AHP best estimate

assumptions" as shown in our original report and the current rate increases requested by Anthem in their revised filing.

Note that the weighted average rate increase of the AHP best estimate in our review of the original rate filing was 14.5% and that this new filing requests a lower weighted average rate increase of 13.5%. Thus, the aggregate increase is lower despite the six-month delay in the effective date of these rate increase requests from March 1, 2010 to September 1, 2010.

Table 1
Comparison of Original Anthem, Original AHP Best Estimate and Anthem New Rate Increase

Plan Name	Original Rate Filing Anthem Requested Increase	Original Rate Filing Review AHP Best Estimate Increase	New Rate Filing Anthem Requested Increase
SmartSense	22.8%	5.8%	14.7%
Share	32.0%	21.9%	14.1%
Saver	16.3%	4.0%	13.1%
3500	16.6%	6.6%	10.1%
Right	29.1%	23.2%	13.8%
Tonik	29.5%	23.8%	14.5%
CDHP Mat	32.7%	22.6%	15.3%
CDHP No Mat	12.3%	2.1%	12.5%
Overall Average	25.4%	14.5%	13.5%

- **Anthem rates meet and/or exceeed the 70% lifetime loss ratio requirement:** In order for these rate increases to comply with California Code of Regulations 2222.12 (the California Code), it is necessary that the anticipated Lifetime Loss Ratios (LLRs) be at or above 70% for each appropriate policy form grouping. Table 2 compares the originally filed LLRs to those in the revised filing. All LLRs are in excess of 70%. Note that each of the new LLRs, except for the SmartSense plans, is significantly higher than the projected LLR in the original filings. In total, the combined LLR for all plans has increased by more than 5 percentage points from 76.4% to 81.7%.

  While not shown in the table below, the average future LLR has also increased from the original 79.8% to 89.1%, as has the average historical cumulative loss ratio for these plans from 69.5% to 71.9%. This latter loss

ratio is noteworthy, since it is now estimated that Anthem's cumulative historical loss ratio [which includes all months of experience through Aug-2010] on its entire block of individual health insurance is now estimated to be above 70% also. For reference, the summarized original and re-filed LLR's by individual plan are shown in Exhibit 1, along with other comparative data.

Table 2
Comparison of Original to New Lifetime Loss Ratios

Plan Name	Original LLR	New LLR
SmartSense	75.2%	73.6%
Share	72.8%	82.8%
Saver	76.1%	79.4%
3500	79.8%	86.6%
Right	73.8%	77.1%
Tonik	72.0%	77.9%
CDHP Mat	144.8%	159.1%
CDHP No Mat	78.9%	91.0%
Overall Average	76.4%	81.7%

- **Anthem projected lifetime loss ratio calculations are reasonable:** In order to validate the appropriateness of these new Lifetime Loss Ratio projections, it was necessary to analyze the data, assumptions and projections for the revised filings to ensure that these were reasonable in light of their counterparts in the original filings. Our analyses included independent calculations of the experience-based trend assumptions and projected lifetime loss ratios (historical, future and total), which resulted in LLR projections that were substantially equal to Anthem's LLR projections (see details by plan in Exhibit 5 attached). Table 3 below summarizes Exhibit 5 using the composite LLRs for all plans combined and shows that our independent calculations of the LLR projections are virtually equal to those in the revised Anthem filing. In addition, the detail of all our independent LLR projections by plan are shown in the eight (8) projection summaries of Appendix A.

  Table 3 also shows our projected high and low LLR estimates. Our high and low scenarios used ranges for:
  - The underwriting wear-off and selection factors (i.e., claims duration to premium duration factors)

- Claims trends applicable to the starting claims level and for projecting forward through 2010 and
- Monthly lapse rates (see AHP Low & High assumptions summarized in Exhibit 4).

Our ranges for these assumptions were generally consistent with the ranges used in our original report, except that the starting trend assumptions needed to incorporate the additional claims experience included in the re-filed projections. The Anthem LLRs are comfortably within the range of reasonableness as shown in the table.

Table 3			
Summary of Re-filed LLRs Anthem vs. AHP Independent Estimates			
	Historical LLR	Future LLR	Total LLR
Anthem	71.9%	89.1%	81.7%
AHP	71.8%	89.0%	81.7%
AHP "Low"	71.4%	82.8%	77.6%
AHP "High"	71.9%	91.5%	83.9%

Our review also confirmed that the data and assumptions used in the LLR projections and supporting analyses (e.g., trend analyses, etc.) were consistent with the comparable data and assumptions used in the original filing and that Anthem had corrected the previous errors identified in our original report.

We therefore agree that the revised Anthem filing meets the requirements of the California Code with regard to the 70% minimum lifetime loss ratio for both future years and for the total lifetime of each policy form grouping.

The following sections of this report summarize the analyses performed to develop the results summarized in the above tables, as well as the validation of the appropriateness of the data, assumptions and projections used by Anthem for this revised rate filing.

Updated Claims Trend Experience

The original rate filing had indicated that the annualized leveraged trend rate for the 24-month period ended at 8/31/2009 for the eight policy form groupings was 19.8% on average. However, our review using Anthem's data corrected this average trend to 16.7%. The claims data for this experience period used claims

incurred through 8/31/2009 and paid through 9/30/2009 and therefore used a fairly significant adjustment for the additional claims run-out still expected after September 30. With the actual additional run-out now available through 3/2010, the actual trend result for the same incurred experience period is now calculated to be at 17.2%, slightly higher than the previous AHP estimate.

The new filing used more recent claims experience to update trend assumptions, testing three different "incurred through" dates (8/09, 12/09 and 2/10) but with claims payments for all three through 3/31/2010. The composite trends for these three "incurred through" dates were 17.2%, 20.8% and 22.7%, respectively. Based on this more recent emerging experience, all three claims trend rates were higher than the corrected trend we had calculated (16.7%) for the original filing. The trend rates by policy form are shown in the attached Exhibit 2. The exhibit also summarizes AHP's calculated trend rates, which were developed independently in order to validate Anthem's trend numbers and resulted in very consistent results.

For reference, the 8 tables in Appendix B show our independent trend validation calculations for each plan in detail. Specifically, the tables in Appendix B show the detail of the month-by-month progression in the 12-month and 6-month rolling average of the historical claims trend for each plan. In general the significant trend increases started in about mid-2009 and have continued into the first two months of 2010. Also, it is noted that this increase is in the normalized trend rate, which is the underlying trend after already adjusting for the increase in claims caused by aging, underwriting wear-off and any plan-mix changes.

The 2009 and 2010 boxed results shown in the lower right quadrant of Exhibit 1 shows how these recent high trend rates have caused a significant increase in the projected loss ratios for 2010 in comparison to the 2009 loss ratios in the lower third of this exhibit (73.6% in 2009 vs. 82.8% in 2010 per the revised filings on a composite basis). The effect is also exacerbated by the fact that rate increases have been deferred in 2010. This effect can be seen by comparing the original filings corrected results in the 2010 columns (in the middle of Exhibit 1) to the results shown for the new filings in the lower third of the exhibit. That is, the expected composite premium revenue for 2010 for the revised filings is $168.41 pmpm compared to a previous expectation in the original filings of $199.52 pmpm in the originally filed rate increases with no premium deferral.

Anthem elected to base claims trends from the 12/09 "incurred through" dates claims experience for their LLR projections. However, before applying these

trend factors in the projections, they were reduced somewhat from a composite of 20.8% to 20%, which is at the midpoint between the two extremes, 17.2% and 22.7%, and reasonably close to the 12/09 estimated average trend (see Exhibit 2).

While these trend rates are outside of our original "low to high" reasonability range (see the top of Exhibit 4), we agree that it is appropriate to use these higher rates to project the average 2009 pmpm claims experience forward through the end of 2009 to the expected claims level for Jan-2010 (the "starting month"). As Appendix B demonstrates, the claims trends through much of 2009 and into early 2010 actually experienced such higher trend rates. Therefore, as shown in Exhibit 3, Anthem's "starting" composite trend assumption falls within our range for the starting trends to Jan-2010. Even though Anthem's trend assumption then applicable during 2010 as derived directly from their experience is higher than our range for 2010 trends this short-term spike in trends within the LLR projections does not bias the ultimate LLR projections to any material degree. Finally, consistent with the prior filing, Anthem further reduced the assumed claims trend applicable to 2011 and later years in the LLR projections to 8% (same as the assumed premium rate increase assumption in 2013 and later)

Durational Relativity Factors for Premium and Claims

Similar to the approach used in Anthem's original filing, the LLR projections incorporate premium and claims duration factors which account for additional trends caused by the aging of members and the wearing off of underwriting and selection, respectively. The bottom of Exhibit 4 shows the three distinct sets of "claims to premium relativity factors by duration" implicitly used by Anthem for the revised filings. Note that Anthem's relativity factors are generally within the AHP acceptable "low to high" range from our original report.

These factors for the revised rate filings are virtually the same as those in the original Anthem filings, which were derived directly from Anthem experience. The only change occurred for the duration 11 and later premium and claims duration factors, which were now set equal to the duration 10 factors. Previously, there had been a significant spike upward in the duration 11+ factors in the original filings. This change (eliminating the spike) had been recommended in our original report. This of course lowered the claims to premium ratios for durations 11 and later.

Member Months, Claims Expenses and Premium Revenue by Month

Exhibit 3 summarizes our independent verification of the starting per member per month (pmpm) claims costs for the incurred month of Jan-2010, which are used as the starting point to project future claims costs in the LLR projections. It is noted that we validated via independent calculations as summarized in this exhibit that Anthem implemented the corrections for the starting pmpm claims calculations as outlined in our original report (to incorporate into the starting pmpm claims cost the known components of trend for risk factors of plan mix, measured claims index factors, etc.) The Anthem and AHP starting costs are projected with consistent results.

Appendix C shows the results of our test of the consistency of the historical member months, claims expenses and premium revenues by month. These tests indicated no material difference between the historical data used in both the original filings and the new revised rate filings. Differences in data appear reasonable relative to normal restatements that can occur in reported monthly data for recent months and/or would not be material in terms of impacting the minimum LLR requirements.

We also performed other tests of the data, including validating the consistency of data used in the claims trend analyses versus the LLR projection models (these reconcile after adjusting for the inclusion of "Block C" data in trend analysis to increase the credibility of measured trends) along with other tests that we deemed necessary.

Premium Increase Assumptions In Future Years

In addition to revising the requested 2010 premium rate increases, now deferred to 9/1/10 (or 10/1) as discussed above, the re-filed LLR projections also include an updated premium rate increase assumption for the next two rate increases occurring in 2011 and 2012. Updated premium rate increases are shown in Exhibit 1 as 10% instead of 8% for 3/1/11 and 3/1/12.

Also, as noted in the re-filed actuarial memoranda, it is currently assumed that members' renewal dates in 2011 will be adjusted back to their original renewal month (i.e., rather than occurring in Oct-2011), with the 2011 and later rate increases to occur in such renewal month. This was incorporated into the LLR projections, which we validated.

Validation of Other Assumptions

Our testing and validation of other assumptions included the following:

- **Deductible Leveraging Factors** – The factors used in the revised rate filing are consistent with those used in Anthem's original rate filing, which had already been validated; no further testing beyond our original analysis was found to be necessary
- **Lapse Rates** – Anthem's lapse rates in the re-filings were consistent with their original filings, which were based on actual Anthem lapse experience. As noted above, we also performed sensitivity testing to isolate the impact of this assumption, which is included in our alternate Low/High scenarios shown in Exhibit 5.
- **Discount Rate** – Unchanged from original filing,
- **Renewal Distribution assumptions** – These were updated to reflect more recent experience and the continued transition from the former focal renewal data of March-1 to policy anniversary for new sales, and the 2010 adjusted distribution to reflect the deferral of rate increases from March-2010 to Sept/Oct 2010. Based on our testing of the 2010 and 2011 distributions these assumptions appeared reasonable. These assumptions were factored into our independent calculations of projected premium revenue in our LLR projections, with consistent results relative to Anthem's.
- **Claims Seasonality** – i.e., to reflect the impact of calendar year deductibles, which result in lower claims levels at the beginning of each calendar year and higher claims levels later in the year as deductibles are met. We reviewed Anthem's calculated seasonality factors and found them to be reasonable and generally consistent with our prior estimates, although slightly steeper based on Anthem's updated study using 2009 claims with run-out through Mar-2010. We also tested the use of these seasonality factors into Anthem's re-filed LLRs and had consistent results to Anthem's. Additionally, given the increase in measured trends in recent months, our independent trend calculations separately tested the impact on measured trends of normalizing for seasonality versus not doing so (Anthem's trend analysis did not, under the assumption that seasonality is essentially neutralized under the rolling average approach used). Results varied slightly by plan, but the composite trends were not materially different.
- **New Sales** – Assumptions were updated and appeared reasonable relative to originally filed assumptions. Also, it is noted that projected members from new sales are now included through August-2011 in line

with the updated projection date, whereas the originally filed LLR projections included new sales through only Feb-2011.

Summary

In summary, we find that the revised Anthem rate filings comply with the minimum 70% total lifetime loss ratio and future lifetime loss ratio requirements. These filings have corrected the errors discussed in our original report and incorporated other suggestions made in that report. We have validated that Anthem has used data and assumptions consistent with their original rate filings and has performed the lifetime loss ratio projections with appropriate corrections in a consistent manner for the revised filings.

The various detailed Exhibits and Appendices referenced in this report are included as attachments to this report.

We appreciate the cooperation of both the Department and Anthem Blue Cross, who responded quickly to our requests for additional information. We trust that this report will meet the Department's needs for the review and approval process of the revised 2010 Anthem Blue Cross rate filings.

We look forward to any questions or comments you may have regarding this report.

Sincerely,

John F. Fritz, FSA, MAAA, FCA

Cc: Perry Kupferman
David Axene (Axene Health Partners)
David Bohmfalk (Axene Health Partners)

25 Elliot Lane, Coto de Caza, CA 92679
949.257.6316 949.713.9488 fax

Updated 8/20/10

Exhibit 1
Summary of Original vs Re-Filed LLR Calculations & Related Key Assumptions
Anthem vs AHP Indep Estimates

Orig Filed Calc for 3/1/10 Prem Rate Incr Based on Claims Inc'd thru 8/09, Pd thru 9/09

	Claims Trend - (1)			Prem Rate Incr			LLR			2009				2010			
	2010		2011+	Filed	Assumed												
	Assumed U/L Trend	Product Specific Trend	Product Specific Trend	2010 Rate Incr	3/11 & 3/12 Incr	3/13+ Rate Incr	Histor. LLR	Future LLR	Total LLR	Mbr Mos	Prem PMPM	Clms PMPM	LR	Mbr Mos	Prem PMPM	Clms PMPM	LR
Anthem Orig Filed Calc (Scen-1)				*3/1/10*			*thru 8/09*	*9/09+*									
SS	16.6%	18.7%	8.0%	22.8%	8.0%	8.0%	65.7%	76.5%	75.2%								
Share	16.6%	21.0%	8.0%	32.0%	8.0%	8.0%	71.7%	74.0%	72.8%								
Saver	16.6%	18.8%	8.0%	16.3%	8.0%	8.0%	68.6%	85.5%	76.1%								
3500	16.6%	20.8%	8.0%	16.6%	8.0%	8.0%	58.0%	86.6%	79.8%								
Right	16.6%	17.7%	8.0%	29.1%	8.0%	8.0%	71.6%	75.7%	73.8%								
(2) Tonik M+D/V	16.6%	19.5%	8.0%	29.5%	8.0%	8.0%	71.0%	72.5%	72.0%								
CDHP Mat	16.6%	20.3%	8.0%	32.7%	8.0%	8.0%	115.6%	151.4%	144.8%								
CDHP NonM	16.6%	20.3%	8.0%	12.3%	8.0%	8.0%	52.2%	80.7%	78.9%								
All	**16.6%**	**19.8%**	**8.0%**	**25.4%**	**8.0%**	**8.0%**	**69.5%**	**79.8%**	**76.4%**								
Anthem Revised Incl AHP Methodological Chgs/Corrections (AHP Scen-2)																	
SS	14.0%	15.7%	8.0%	22.8%	8.0%	8.0%	65.6%	68.2%	67.9%	1,781,560	126.44	86.09	68.1%	2,130,060	163.23	101.83	62.4%
Share	14.0%	17.8%	8.0%	32.0%	8.0%	8.0%	71.6%	69.7%	70.6%	1,248,364	214.10	164.14	76.7%	910,688	290.45	195.97	67.5%
Saver	14.0%	15.8%	8.0%	16.3%	8.0%	8.0%	68.4%	79.2%	73.2%	182,608	200.17	150.40	75.1%	144,617	230.98	172.26	74.6%
3500	14.0%	17.5%	8.0%	16.6%	8.0%	8.0%	57.9%	80.9%	75.5%	1,033,798	144.27	90.96	63.0%	1,014,417	168.98	112.48	66.6%
Right	14.0%	15.0%	8.0%	29.1%	8.0%	8.0%	71.5%	73.2%	72.4%	753,356	194.74	139.52	71.6%	563,580	255.79	174.10	68.1%
2) Tonik M+D/V	14.0%	16.5%	8.0%	29.5%	8.0%	8.0%	70.9%	70.2%	70.5%	518,933	157.57	108.05	68.6%	486,678	187.84	122.22	65.1%
CDHP Mat	14.0%	17.1%	8.0%	32.7%	8.0%	8.0%	115.4%	143.1%	138.0%	104,769	188.42	273.96	145.4%	102,582	248.40	353.63	142.4%
CDHP NonM	14.0%	17.1%	8.0%	12.3%	8.0%	8.0%	52.1%	74.7%	73.3%	205,202	142.84	77.45	54.2%	320,547	167.98	91.77	54.6%
All	**14.0%**	**16.7%**	**8.0%**	**25.4%**	**8.0%**	**8.0%**	**69.3%**	**74.2%**	**72.6%**	5,828,589	**163.98**	**117.62**	**71.7%**	5,673,169	**199.52**	**133.55**	**66.9%**

Re-Filed Calc for 9/1/10 Prem Rate Incr Based on Claims Inc'd thru 12/09, Pd thru 3/10

Anthem Re-Filed Calc for 9/1/10 Incr				*9/1/10*			*thru 8/10*	*9/10+*									
SS	16.8%	18.9%	8.0%	14.7%	10.0%	8.0%	65.2%	76.2%	73.6%	1,790,862	124.16	82.15	66.2%	2,439,387	139.46	97.93	70.2%
Share	16.8%	21.3%	8.0%	14.1%	10.0%	8.0%	75.1%	96.8%	82.8%	1,261,225	213.51	172.76	80.9%	918,530	235.96	230.43	97.7%
Saver	16.8%	19.0%	8.0%	13.1%	10.0%	8.0%	71.7%	92.5%	79.4%	184,290	199.54	154.12	77.2%	158,312	208.36	195.17	93.7%
3500	16.8%	21.0%	8.0%	10.1%	10.0%	8.0%	64.3%	96.9%	86.6%	1,037,451	143.41	97.90	68.3%	1,054,158	149.89	123.49	82.4%
Right	16.8%	18.0%	8.0%	13.8%	10.0%	8.0%	72.7%	83.0%	77.1%	760,308	194.28	139.36	71.7%	619,030	212.20	171.55	80.8%
(2) Tonik M+D/V	16.8%	19.8%	8.0%	15.1%	10.0%	8.0%	71.6%	84.8%	77.9%	519,125	156.66	107.32	68.5%	464,149	160.74	127.96	79.6%
CDHP Mat	16.8%	20.5%	8.0%	15.3%	10.0%	8.0%	134.4%	170.0%	159.1%	105,490	183.67	268.42	146.1%	113,340	195.34	320.07	163.9%
CDHP NonM	16.8%	20.5%	8.0%	12.5%	10.0%	8.0%	60.7%	95.9%	91.0%	205,371	141.10	86.36	61.2%	329,486	153.81	110.51	71.8%
All	**16.8%**	**20.0%**	**8.0%**	**13.6%**	**10.0%**	**8.0%**	**71.9%**	**89.1%**	**81.7%**	5,864,121	**162.79**	**119.83**	**73.6%**	6,096,391	**168.41**	**139.41**	**82.8%**

NOTES:

1) Claims Trends in Orig Filing: Per Orig trend analysis based on claims inc'd through 8/09, paid through 9/09 versus
Claims Trends in Re-Filling: Per Updated trend analysis based on claims inc'd through 12/09, paid through 3/10

2) For Tonik, the above Product-specific Clms Trend & Prem Rate Incr are those applic to the Medical benefits; however, the LLRs include Med + Dent/Vis.
The Re-Filed Tonik 9-2010 Prem Incr including Dent/Vision is: Med(15.1%), Dent/Vis(8%), Combined(**14.5%**) [,with a corresp overall Incr of 13.5% for all products, instead of

Updated 8/20/10

Exhibit 2
Trend Assumptions Incorporated into LLR Projections
Product-Specific Trends (excluding Claims Dur. & Plan Mix)

Product-Specific (Leveraged) 2010 Annual Trend Assumptions (separate from risk factors)

	*Orig 2010 Trend Per Pd thru **9/09** & Incd thru 8/09 (smoothed)*		*Anthem Updated Trend-3 per Exper Paid thru **3/10***								**vs. AHP Indep Estim of Leveraged Trend** Actual (Unsmoothed)						**2010 Trends for LLRs for LLR Projections**		
			Actual (Unsmoothed)			Ded. Levg. Factors (also used to smooth)	Rescaled (smoothed)			Anthemn Recomm. CY2010 Trend for 8/2010 Filing	(Athen approach: Not Nzd for Seas.)			(Also Normalized for Seasonality)			**2010 Trend**		
Inc'd thru:	Orig Trend-1	Axene Corrected-2	Inc'd thru 8/09	Inc'd thru 12/09	Inc'd thru 2/10		Inc'd thru 8/09	Inc'd thru 12/09	Inc'd thru 2/10		Inc'd thru 8/09	Inc'd thru 12/09	Inc'd thru 2/10	Inc'd thru 8/09	Inc'd thru 12/09	Inc'd thru 2/10	Anthem Refiling	AHP Est.Trends Low	High
Product (CDI PPO)																			
* SmartS	18.7%	**15.7%**	7.6%	14.4%	17.9%	1.125	16.1%	19.7%	21.5%	18.9%	7.6%	14.7%	18.0%	8.4%	18.8%	17.8%	18.9%	13.5%	16.9%
Share (CDI)	21.0%	**17.8%**	25.7%	34.7%	35.7%	1.269	18.2%	22.2%	24.2%	21.3%	25.7%	34.9%	35.8%	25.9%	34.4%	34.8%	21.3%	15.2%	19.0%
Saver	18.8%	**15.8%**	17.2%	27.2%	23.8%	1.132	16.2%	19.8%	21.6%	19.0%	16.9%	27.3%	24.0%	17.1%	26.9%	24.0%	19.0%	13.6%	17.0%
3500	20.8%	**17.5%**	9.7%	14.5%	14.0%	1.252	18.0%	21.9%	23.9%	21.0%	9.6%	14.6%	13.9%	9.2%	14.3%	13.1%	21.0%	15.0%	18.8%
Right	17.7%	**15.0%**	14.0%	12.8%	16.5%	1.068	15.3%	18.7%	20.4%	18.0%	14.0%	12.8%	16.4%	13.6%	12.7%	16.8%	18.0%	12.8%	16.0%
Tonik-Medical	19.5%	**16.5%**	13.2%	12.1%	19.1%	1.176	16.9%	20.6%	22.4%	19.8%	13.4%	12.6%	19.2%	12.5%	11.8%	19.9%	19.8%	14.1%	17.6%
CDHPMat	20.3%	**17.1%**	27.5%	14.2%	13.1%	1.221	17.5%	21.4%	23.3%	20.5%	29.1%	14.6%	13.2%	26.7%	18.1%	11.2%	20.5%	14.7%	18.3%
* CDHPNoM	20.3%	**17.1%**	-2.1%	13.0%	19.5%	1.221	17.5%	21.4%	23.3%	20.5%	-0.6%	12.8%	18.8%	5.3%	19.5%	18.5%	20.5%	14.7%	18.3%
CDI PPO Tota	**19.8%**	**16.7%**	**17.2%**	**20.8%**	**22.7%**	*1.19*	**17.2%**	**20.8%**	**22.7%**	**20.0%**	**17.3%**	**21.0%**	**22.7%**	**17.2%**	**21.9%**	**22.3%**	**20.0%**	**14.3%**	**17.8%**
U/L Med Trend:	**16.6%**	**14.0%**					**14.4%**	**17.5%**	**19.1%**	**16.8%**							**16.8%**	**12.0%**	**15.0%**

(Underlying Medical Trend, before Deductible-Leveraging)

Relatively minor differences between AHP and Anthem estimates are attributed to different approaches used for normalizing underlying PMPM claims used to determine measured trends.

Product-Specific (Leveraged) Starting Trend (Annual

Product (CDI PPO)	Orig Filing Starting Trends to 9/09 **	Re-Filed Starting Trends *from CY2009 to 1/2010* Anthem Refiling	AHP Estim Trends Low	High	
* SmartS	12.9%	14.4%	14.4%	16.9%	
Share (CDI)	23.3%	34.7%	22.2%	34.7%	<< *High scenario assumes measured 2009 actual/unsmoothed trend continues throu*
Saver	17.7%	27.2%	19.8%	27.2%	<< *High scenario assumes measured 2009 actual/unsmoothed trend continues throu*
3500	7.8%	14.5%	14.5%	18.8%	
Right	14.4%	12.8%	12.8%	16.0%	
Tonik	12.2%	12.1%	12.1%	17.6%	
CDHPMat	32.2%	14.2%	14.2%	18.3%	
* CDHPNoM	-15.1%	13.0%	13.0%	18.3%	
CDI PPO Total	**15.9%**	**20.8%**	**16.6%**	**23.2%**	
	U/L Trend:	17.5%	14.0%	19.5%	

NOTES:

1- Original Trend is the trend used in the Lifetime Loss Ratio calculation from the original rate filing.

2- Axene Corrected Trend is the Original Trend but with the changes described in the Executive Summary of the Axene Health Partners report

3- Updated Trend is the trend based on more recent experience, including Clms Pd through 3/10

* The measured U/L trends are based on annual change in rolling 12-mo avg pmpms, except that for SmartSense & CDHP-NonMat the initial trend study per Inc'd through 8/09 used a rolling 6-mo avg pmpm due to limited experience.

** Orig starting trends applied to base exper (5/08-6/09) to proj 9/09, which were total trends inclusive of ClmsDur & Plan-Mix, are shown here as annualized trends excluding ClmsDur & P

Updated 8/18/10

Exhibit 3
Verification of Starting PMPM Cost Estimates
Anthem Re-Filing vs AHP Indep Estimates

	Actual CY2009 Experience									Selected Starting Trend to 1/2010 *(per Product-Specific Ded Leveraging*		
			Measured/Known Risk Factors									
	Mbr Mos	Incd Clms	Ben.	Plan	Clms	Wtd Avg	Total incl	Normalized Claims	W.Avg Claims	Anthem Re-Filing	**AHP Estim Trends** Low	High
CY 2009 Base Period		PMPM	Fact.	Mix	Dur.	Seas.	Seas.	PMPM	Midpt	*(Unsmoothed)*		
SS	1,790,862	82.15	1.00	0.96	0.88	1.01	0.86	95.89	7/15/2009	14.4%	14.4%	16.9%
Share	1,261,225	172.76	1.00	0.87	1.21	0.99	1.05	164.09	6/25/2009	34.7%	22.2%	34.7%
Saver	185,574	154.59	1.00	1.02	1.40	1.00	1.42	108.53	6/29/2009	27.2%	19.8%	27.2%
3500	1,042,426	97.70	1.00	0.90	1.10	1.00	1.02	96.23	7/3/2009	14.5%	14.5%	18.8%
Right	760,308	139.36	1.00	1.07	1.14	1.00	1.22	114.15	6/25/2009	12.8%	12.8%	16.0%
Tonik Med-Only	519,125	100.48	0.91	1.06	1.04	1.00	1.00	100.24	6/27/2009	12.1%	12.1%	17.6%
CDHPmat	105,490	268.42	1.00	0.97	0.89	1.00	0.88	305.95	7/4/2009	14.2%	14.2%	18.3%
CDHPnonM	205,371	86.36	1.00	0.91	0.78	1.03	0.75	115.76	7/23/2009	13.0%	13.0%	18.3%
										20.8%	**16.6%**	**23.2%**
									Corresp. U/L Med Trend *(Underlying Med Trend, before Ded-Leveraging)* **:**	*17.5%*	*14.0%*	*19.5%*

Normalized PMPM, Trended to Jan-2010 Proj. Start Month:	Claims Midpt	Trend Mo's	Proj. Normalized Claims PMPM Per Above Trend Scenarios		
SS	1/16/2010	6.1	102.64	102.64	103.76
Share	1/16/2010	6.7	194.01	183.64	194.01
Saver	1/16/2010	6.6	123.87	119.86	123.87
3500	1/16/2010	6.5	103.52	103.52	105.59
Right	1/16/2010	6.7	122.13	122.13	124.06
Tonik Med-Only	1/16/2010	6.7	106.80	106.80	109.72
CDHPmat	1/16/2010	6.4	328.43	328.43	334.79
CDHPnonM	1/16/2010	5.8	122.84	122.84	125.59

		Measured/Known Risk Factors for Jan-2010						Proj Jan-2010 Inc'd Clms PMPM for LLR * AHP Indep. Projections based on Above Trend Scenarios			vs Anthem
	Mbr Mos	Ben.	Plan	Clms	Jan	Total incl	SubTot excl	Anthem.	AHP	AHP	Re-Filing
Proj Claims PMPM for Jan-2010Start Mont		Fact.	Mix	Dur.	Seas.	Seas.	Seas.	Assump.	Low	High	Calc.
SS	182,773	1.00	0.94	0.91	0.915	0.78	0.85	87.46	87.46	88.41	87.42
Share	95,965	1.00	0.87	1.23	0.883	0.95	1.07	207.99	196.87	207.99	207.82
Saver	14,806	1.00	1.02	1.43	0.940	1.36	1.45	179.70	173.89	179.70	178.79
3500	88,777	1.00	0.90	1.15	0.801	0.84	1.04	107.93	107.93	110.10	108.00
Right	58,216	1.00	1.08	1.19	0.962	1.23	1.28	155.88	155.88	158.34	155.83
Tonik Med-Only	41,196	0.91	1.05	1.06	0.904	0.92	1.02	108.47	108.47	111.43	108.43
CDHPmat	9,075	1.00	0.94	0.93	0.808	0.70	0.87	285.78	285.78	291.32	285.68
CDHPnonM	23,162	1.00	0.91	0.83	0.790	0.59	0.75	92.18	92.18	94.24	92.15

** De-seasonalized PMPMs applied in LLR Calc*
(before addition of $0.42 pmpm for non-system Clms

Note on Base Period Trend applied from CY2009 Base Period to Start Month of Jan-2010:
Anthem Re-Filing assumption is based on actual, unsmoothed trends per Inc'd Clms through 12/09, Pd through 3/10

Updated 8/20/10

Exhibit 4
Alternate Assumptions for AHP Independent LLR Range Estimates

Product-Specific Trend

	Trend to Jan-2010 Start Month			2010 Trend		
	Anthem Refiling	AHP Low	AHP High	Anthem Refiling	AHP Low	AHP High
SS	14.4%	14.4%	16.9%	18.9%	13.5%	16.9%
Share	34.7%	22.2%	34.7%	21.3%	15.2%	19.0%
Saver	27.2%	19.8%	27.2%	19.0%	13.6%	17.0%
3500	14.5%	14.5%	18.8%	21.0%	15.0%	18.8%
Right	12.8%	12.8%	16.0%	18.0%	12.8%	16.0%
Tonik Med-Only	12.1%	12.1%	17.6%	19.8%	14.1%	17.6%
CDHPmat	14.2%	14.2%	18.3%	20.5%	14.7%	18.3%
CDHPnonM	13.0%	13.0%	18.3%	20.5%	14.7%	18.3%
Total	**20.8%**	**16.6%**	**23.2%**	**20.0%**	**14.3%**	**17.8%**

Monthly Lapse Rate
(% of Mbrs Lapsing at beginning of month)

Month(s)	Anthem Re-Filing Assumptions: 3500 & CDHP-NonMat	Anthem Re-Filing Assumptions: All Other Plans
1	0.1%	0.3%
2	3.6%	5.8%
3	3.5%	5.1%
4	3.4%	5.1%
5	3.3%	4.4%
6	3.3%	4.4%
7	3.3%	4.4%
8	3.3%	4.4%
9	3.3%	4.4%
10	3.3%	4.4%
11	3.3%	4.4%
12	3.1%	4.4%
13	3.1%	4.4%
14	3.1%	4.4%
15	3.0%	4.4%
16	3.0%	4.3%
17	3.0%	4.3%
18	2.8%	4.3%
19	2.8%	4.3%
20	2.8%	4.1%
21	2.6%	4.1%
22	2.6%	4.1%
23	2.6%	4.1%
24	2.6%	3.9%
25	2.5%	3.9%
26	2.5%	3.9%
27	2.5%	3.9%
28	2.5%	3.8%
29	2.3%	3.8%
30	2.3%	3.8%
31	2.3%	3.8%
32 - 66	2.3%	3.4%
67 - 72	2.3%	3.3%
73 +	1.9%	2.7%

AHP "Low":

110% of Anthem Lapse Rates

AHP "High":

90% of Anthem Lapse Rates

U/W Duration Factors (i.e., Claims / Premium Relativity by Duration)

	Share (Mat) & CDHP-Mat			3500 & CDHP-NonM			SmartS, Saver, Right, Tonik		
	Anthem Refiling	AHP Low	AHP High	Anthem Refiling	AHP Low	AHP High	Anthem Refiling	AHP Low	AHP High
Q1	0.67	0.67	0.67	0.63	0.63	0.63	0.71	0.68	0.68
Q2	0.80	0.80	0.80	0.73	0.73	0.73	0.87	0.85	0.85
Q3	1.00	1.00	1.00	0.88	0.88	0.88	1.00	0.96	0.96
Q4	1.00	1.00	1.00	0.91	0.91	0.91	1.01	0.98	0.98
Yr 2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Yr 3	1.06	1.04	1.09	1.20	1.20	1.20	1.02	1.01	1.02
Yr 4	1.02	1.05	1.11	1.25	1.25	1.27	1.06	1.06	1.07
Yr 5	1.11	1.05	1.12	1.34	1.30	1.35	1.13	1.12	1.14
Yr 6	1.11	1.05	1.12	1.46	1.34	1.42	1.24	1.18	1.20
Yr 7	1.10	1.05	1.12	1.53	1.37	1.48	1.29	1.21	1.27
Yr 8	1.10	1.05	1.12	1.47	1.39	1.53	1.24	1.21	1.31
Yr 9	1.10	1.05	1.12	1.47	1.41	1.55	1.24	1.21	1.34
Yr 10	1.10	1.05	1.12	1.47	1.43	1.56	1.24	1.21	1.35
Yrs 11+	1.10	1.05	1.12	1.47	1.44	1.57	1.24	1.21	1.35

Updated 8/20/10

Exhibit 5
Summary of Re-Filed LLRs
(based on Claims Inc'd through 12/09, Pd through 3/10)
Anthem vs AHP Indep Estimates

	LLR			LLR		
	Histor. LLR *thru 8/10*	Future LLR *9/10+*	Total LLR	Histor. LLR *thru 8/10*	Future LLR *9/10+*	Total LLR
	Anthem Re-Filed Calculation for 9/1/10 Incr			**AHP Indep Calculation using Anthem Refiling Assumptions**		
SS	65.2%	76.2%	73.6%	65.3%	76.2%	73.7%
Share	75.1%	96.8%	82.8%	75.1%	96.8%	82.8%
Saver	71.7%	92.5%	79.4%	71.7%	93.0%	79.6%
3500	64.3%	96.9%	86.6%	64.3%	96.9%	86.5%
Right	72.7%	83.0%	77.1%	72.7%	83.0%	77.2%
Tonik M+D/V	71.6%	84.8%	77.9%	71.5%	84.2%	77.5%
CDHP Mat	134.4%	170.0%	159.1%	134.4%	170.1%	159.1%
CDHP NonM	60.7%	95.9%	91.0%	60.5%	95.4%	90.6%
All	**71.9%**	**89.1%**	**81.7%**	**71.8%**	**89.0%**	**81.7%**

Incl AHP Low/High Assumptions for: Starting Trend, 2010 Trend, Claims Indices

	AHP Indep Calc: "Low"			**AHP Indep Calc: *"High"***		
SS	64.9%	73.4%	71.4%	65.5%	78.3%	75.3%
Share	74.5%	86.2%	78.6%	75.1%	95.1%	82.2%
Saver	71.3%	86.7%	77.1%	71.7%	95.1%	80.4%
3500	64.0%	90.0%	81.7%	64.5%	99.2%	88.2%
Right	72.5%	79.1%	75.4%	72.8%	86.0%	78.5%
Tonik M+D/V	71.3%	79.8%	75.3%	71.7%	86.8%	78.9%
CDHP Mat	133.8%	159.7%	151.7%	135.1%	173.3%	161.6%
CDHP NonM	60.1%	88.6%	84.6%	61.0%	97.7%	92.6%
All	**71.4%**	**83.3%**	**78.3%**	**71.9%**	**90.7%**	**82.7%**

Incl AHP Low/High Assumptions for: Starting Trend, 2010 Trend, Clms Indices, Lap

	AHP Indep Calc: "Low"			**AHP Indep Calc: *"High"***		
SS	64.9%	72.7%	70.7%	65.5%	79.4%	76.6%
Share	74.4%	86.3%	78.3%	75.1%	95.1%	82.9%
Saver	71.3%	86.6%	76.5%	71.7%	95.4%	81.4%
3500	64.0%	89.4%	80.6%	64.5%	100.1%	89.8%
Right	72.5%	78.8%	75.0%	72.8%	86.6%	79.3%
Tonik M+D/V	71.3%	79.0%	74.7%	71.7%	88.0%	80.1%
CDHP Mat	133.7%	159.4%	150.7%	135.2%	173.9%	163.3%
CDHP NonM	60.0%	87.6%	83.3%	61.0%	99.1%	94.5%
All	**71.4%**	**82.8%**	**77.6%**	**71.9%**	**91.5%**	**83.9%**

Appendix A-1

SmartS

Analysis of Lifetime Loss Ratio (LLR) - AHP Indep Projections

Scenario: Anthem Assumptions

Roll-Up of Monthly Projections to Totals by Year

	Mbr Months	Relative Index for: Prem (Aging)	Claims (A+UW)	U/W (Durat.)	Prem PMPM	Claims* PMPM	Undisc. Loss Ratio	Increase Over Prior Year (Expressed as Ratio): Premium PMPM Aging	Other	Total	Claims PMPM Aging	U/W	Other	Total	APV of Annual Amounts ($000s): Premium	Claims	Cumulative LR's: Future	Lifetime
1999	0	--	--	--	--	--	--								$0	$0		
2000	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2001	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2002	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2003	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2004	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2005	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2006	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2007	745	--	--	--	$109.69	$61.65	56%	--	--	--	--	--	--	--	$89	$50	--	56.1%
2008	686,208	0.951	0.787	0.827	$111.31	$67.20	60%	--	--	1.015	--	--	--	1.090	$80,943	$48,743	--	60.2%
2009	1,790,862	0.968	0.884	0.914	$124.16	$82.15	66%	1.017	1.096	1.116	1.017	1.104	1.088	1.223	$227,029	$149,908	--	64.5%
2010	2,439,387	0.983	0.923	0.939	$139.46	$97.96	70%	1.016	1.106	1.123	1.016	1.028	1.142	1.192	$333,355	$233,485	76.3%	67.4%
2011	2,709,199	1.001	0.963	0.962	$163.63	$114.08	70%	1.018	1.152	1.173	1.018	1.025	1.116	1.165	$416,855	$289,830	71.1%	68.2%
2012	1,879,977	1.048	1.073	1.023	$188.84	$135.68	72%	1.047	1.103	1.154	1.047	1.064	1.068	1.189	$320,447	$229,610	71.3%	69.0%
2013	1,193,159	1.113	1.183	1.063	$219.31	$161.98	74%	1.062	1.093	1.161	1.062	1.038	1.082	1.194	$226,404	$166,744	71.8%	69.7%
2014	783,702	1.188	1.336	1.125	$252.78	$197.75	78%	1.067	1.080	1.153	1.067	1.058	1.081	1.221	$164,315	$128,171	72.6%	70.4%
2015	524,497	1.276	1.523	1.193	$293.43	$243.63	83%	1.075	1.080	1.161	1.075	1.061	1.080	1.232	$122,370	$101,311	73.5%	71.2%
2016	358,419	1.371	1.704	1.243	$340.32	$294.24	86%	1.074	1.080	1.160	1.074	1.042	1.080	1.208	$92,966	$80,155	74.3%	71.9%
2017	251,813	1.451	1.823	1.257	$389.14	$339.92	87%	1.059	1.080	1.143	1.059	1.011	1.079	1.155	$71,597	$62,373	74.9%	72.5%
2018	180,100	1.509	1.878	1.244	$437.11	$377.79	86%	1.040	1.080	1.123	1.040	0.990	1.079	1.111	$55,146	$47,537	75.3%	72.8%
2019	128,952	1.546	1.917	1.240	$483.58	$416.48	86%	1.024	1.080	1.106	1.024	0.996	1.080	1.102	$41,881	$35,973	75.6%	73.1%
2020	92,329	1.574	1.950	1.240	$531.46	$457.67	86%	1.018	1.080	1.099	1.018	1.000	1.080	1.099	$31,593	$27,133	75.8%	73.3%
2021	66,108	1.593	1.975	1.240	$581.19	$500.42	86%	1.013	1.080	1.094	1.013	1.000	1.080	1.093	$23,716	$20,365	75.9%	73.4%
2022	47,333	1.598	1.981	1.240	$629.43	$541.85	86%	1.003	1.080	1.083	1.003	1.000	1.080	1.083	$17,631	$15,137	76.0%	73.5%
2023	33,891	1.598	1.981	1.240	$679.79	$585.20	86%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$13,071	$11,222	76.1%	73.6%
2024	24,266	1.598	1.981	1.240	$734.17	$632.01	86%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$9,689	$8,319	76.1%	73.6%
2025	17,374	1.598	1.981	1.240	$792.90	$682.58	86%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$7,183	$6,167	**76.2%**	**73.7%**
Total Lifetime	**13,208,323**	**1.073**	**1.095**	**1.021**											$2,256,280	$1,662,234		

Split 2010 between Historical (Jan-Aug) and Future (Sept-Dec)

2010	Histori	1,574,999													$210,512	$139,695		L.R.
2010	Future	864,388													$122,844	$93,790		(APV
	Total	2,439,387													$333,355	$233,485		Basis)
						APV	APV											
Historical		**4,052,815**	0.970	0.881	0.908	$127.95	$83.50	65.3%						Total Historical	$518,573	$338,396		**65.3%**
Future		**9,155,507**	1.119	1.190	1.064	$189.80	$144.59	76.2%						Total Future	$1,737,707	$1,323,838		**76.2%**
Total Lifetime		**13,208,323**	1.073	1.095	1.021	$170.82	$125.85	73.7%						Total Lifetime	$2,256,280	$1,662,234		**73.7%**

Notes:

* For historical claims prior to 2010, excludes Manual Adj to claims (non-system claims). For Jan-2010 & later claims, the manual adj. for non-system clms is included.

Appendix A-2

Analysis of Lifetime Loss Ratio (LLR) - AHP Indep Projections

Roll-Up of Monthly Projections to Totals by Year

Share

Scenario: Anthem Assumptions

	Mbr Months	Relative Index for: Prem (Aging)	Claims (A+UW)	U/W (Durat.)	Prem PMPM	Claims* PMPM	Undisc. Loss Ratio	Increase Over Prior Year (Expressed as Ratio) Premium PMPM: Aging	Other	Total	Claims PMPM: Aging	U/W	Other	Total	APV of Annual Amounts ($000s): Premium	Claims	Cumulative LR's: Future	Lifetime
1999	34,518	--	--	--	$211.68	$205.61	97%								$11,386	$11,033		
2000	34,594	--	--	--	$246.28	$186.01	76%	--	--	1.163	--	--	--	0.905	$12,744	$9,595	--	75.3%
2001	34,478	--	--	--	$174.32	$249.05	143%	--	--	0.708	--	--	--	1.339	$8,611	$12,279	--	102.4%
2002	85,089	--	--	--	$154.41	$131.45	85%	--	--	0.886	--	--	--	0.528	$18,015	$15,319	--	94.5%
2003	234,459	--	--	--	$130.44	$98.45	75%	--	--	0.845	--	--	--	0.749	$40,196	$30,262	--	84.8%
2004	532,373	--	--	--	$120.18	$90.68	75%	--	--	0.921	--	--	--	0.921	$80,699	$60,748	--	80.0%
2005	766,291	--	--	--	$133.84	$91.44	68%	--	--	1.114	--	--	--	1.008	$124,072	$84,511	--	74.8%
2006	1,012,000	--	--	--	$149.82	$98.74	66%	--	--	1.119	--	--	--	1.080	$175,875	$115,572	--	71.3%
2007	1,295,061	--	--	--	$163.05	$112.29	69%	--	--	1.088	--	--	--	1.137	$234,852	$161,260	--	70.4%
2008	1,466,358	1.148	1.185	1.032	$176.93	$126.17	71%	--	--	1.085	--	--	--	1.124	$276,884	$196,901	--	70.6%
2009	1,261,225	1.168	1.211	1.037	$213.51	$172.76	81%	1.018	1.185	1.207	1.018	1.004	1.339	1.369	$275,578	$222,289	--	72.8%
2010	918,530	1.200	1.263	1.052	$235.96	$230.60	98%	1.027	1.076	1.105	1.027	1.015	1.281	1.335	$212,777	$207,311	107.0%	76.4%
2011	662,412	1.241	1.319	1.062	$287.78	$275.21	96%	1.035	1.179	1.220	1.035	1.010	1.143	1.193	$179,407	$171,073	98.5%	78.5%
2012	455,153	1.307	1.414	1.081	$333.42	$317.94	95%	1.053	1.100	1.159	1.053	1.018	1.078	1.155	$136,945	$130,206	97.3%	79.8%
2013	310,207	1.372	1.501	1.094	$379.66	$364.84	96%	1.050	1.085	1.139	1.050	1.012	1.080	1.147	$101,889	$97,620	97.0%	80.6%
2014	215,102	1.422	1.563	1.100	$424.72	$410.07	97%	1.036	1.080	1.119	1.036	1.005	1.080	1.124	$75,772	$72,944	96.9%	81.3%
2015	151,052	1.454	1.606	1.104	$469.29	$455.06	97%	1.023	1.080	1.105	1.023	1.004	1.080	1.110	$56,367	$54,496	96.9%	81.7%
2016	107,115	1.476	1.632	1.105	$514.51	$499.31	97%	1.015	1.080	1.096	1.015	1.001	1.080	1.097	$42,009	$40,648	96.9%	82.0%
2017	76,423	1.492	1.648	1.105	$561.51	$544.72	97%	1.011	1.080	1.091	1.011	1.000	1.080	1.091	$31,359	$30,332	96.9%	82.2%
2018	54,708	1.504	1.662	1.105	$611.41	$593.06	97%	1.008	1.080	1.089	1.008	1.000	1.080	1.089	$23,434	$22,664	96.9%	82.4%
2019	39,171	1.514	1.672	1.105	$664.46	$644.48	97%	1.006	1.080	1.087	1.006	1.000	1.080	1.087	$17,482	$16,906	96.9%	82.5%
2020	28,046	1.519	1.678	1.105	$720.16	$698.45	97%	1.004	1.080	1.084	1.004	1.000	1.080	1.084	$13,005	$12,576	96.9%	82.6%
2021	20,081	1.522	1.681	1.105	$779.18	$755.67	97%	1.002	1.080	1.082	1.002	1.000	1.080	1.082	$9,658	$9,340	96.8%	82.6%
2022	14,378	1.522	1.682	1.105	$841.84	$816.41	97%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$7,163	$6,926	96.8%	82.7%
2023	10,295	1.522	1.682	1.105	$909.19	$881.72	97%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$5,310	$5,135	96.8%	82.7%
2024	7,371	1.522	1.682	1.105	$981.92	$952.26	97%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$3,936	$3,806	96.8%	82.7%
2025	5,278	1.522	1.682	1.105	$1,060.48	$1,028.44	97%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$2,918	$2,822	**96.8%**	**82.8%**
Total Lifetime	**9,831,766**	**1.235**	**1.307**	**1.058**											$2,166,958	$1,793,540		

Split 2010 between Historical (Jan-Aug) and Future (Sept-Dec)

2010	Histori	649,849													$145,116	$134,913		L.R.
2010	Future	268,680													$67,661	$72,398		(APV
	Total	918,530													$212,777	$207,311		Basis)
						APV	APV											
Historical		**7,406,294**	1.164	1.208	1.038	$189.57	$142.40	75.1%						Total Historical	$1,404,028	$1,054,683		**75.1%**
Future		**2,425,472**	1.335	1.446	1.083	$319.24	$309.17	96.8%						Total Future	$774,315	$749,890		**96.8%**
Total Lifetime		**9,831,766**	1.235	1.307	1.058	$221.56	$183.55	82.8%						Total Lifetime	$2,178,344	$1,804,573		**82.8%**

Notes:

* For historical claims prior to 2010, excludes Manual Adj to claims (non-system claims). For Jan-2010 & later claims, the manual adj. for non-system clms is included.

Appendix A-3

Analysis of Lifetime Loss Ratio (LLR) - AHP Indep Projections

Roll-Up of Monthly Projections to Totals by Year

Saver

Scenario: Anthem Assumptions

	Mbr Months	Relative Index for: Prem (Aging)	Claims (A+UW)	U/W (Durat.)	Prem PMPM	Claims* PMPM	Undisc. Loss Ratio	Increase Over Prior Year (Expressed as Ratio) Premium PMPM: Aging	Other	Total	Claims PMPM: Aging	U/W	Other	Total	APV of Annual Amounts ($000s): Premium	Claims	Cumulative LR's: Future	Lifetime
1999	0	--	--	--	--	--	--								$0	$0		
2000	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2001	17,599	--	--	--	$74.92	$42.56	57%	--	--	--	--	--	--	--	$1,883	$1,067	--	56.7%
2002	38,856	--	--	--	$90.79	$81.74	90%	--	--	1.212	--	--	--	1.921	$4,838	$4,334	--	80.4%
2003	66,058	--	--	--	$109.19	$67.55	62%	--	--	1.203	--	--	--	0.826	$9,484	$5,852	--	69.4%
2004	97,048	--	--	--	$124.22	$105.02	85%	--	--	1.138	--	--	--	1.555	$15,215	$12,853	--	76.7%
2005	122,136	--	--	--	$145.06	$105.58	73%	--	--	1.168	--	--	--	1.005	$21,440	$15,595	--	75.1%
2006	142,089	--	--	--	$180.67	$131.69	73%	--	--	1.245	--	--	--	1.247	$29,785	$21,664	--	74.3%
2007	159,194	--	--	--	$191.93	$117.35	61%	--	--	1.062	--	--	--	0.891	$34,000	$20,747	--	70.4%
2008	178,488	1.188	1.337	1.125	$196.01	$115.72	59%	--	--	1.021	--	--	--	0.986	$37,330	$21,979	--	67.6%
2009	184,290	1.225	1.398	1.141	$199.54	$154.12	77%	1.031	0.987	1.018	1.031	1.015	1.273	1.332	$37,635	$28,978	--	69.4%
2010	158,312	1.250	1.439	1.151	$208.36	$196.16	94%	1.020	1.023	1.044	1.020	1.009	1.237	1.273	$32,369	$30,395	98.5%	73.0%
2011	125,063	1.271	1.463	1.151	$247.39	$225.04	91%	1.017	1.168	1.187	1.017	1.000	1.128	1.147	$29,115	$26,418	92.8%	75.0%
2012	87,412	1.327	1.561	1.176	$284.28	$258.77	91%	1.045	1.100	1.149	1.045	1.022	1.078	1.150	$22,424	$20,361	92.1%	76.3%
2013	59,756	1.390	1.659	1.194	$323.04	$297.03	92%	1.047	1.085	1.136	1.047	1.015	1.080	1.148	$16,700	$15,316	92.0%	77.2%
2014	41,531	1.442	1.748	1.212	$362.17	$338.15	93%	1.038	1.080	1.121	1.038	1.015	1.080	1.138	$12,475	$11,618	92.2%	77.8%
2015	29,108	1.488	1.829	1.229	$403.53	$382.16	95%	1.032	1.080	1.114	1.032	1.014	1.080	1.130	$9,340	$8,823	92.4%	78.3%
2016	20,571	1.526	1.894	1.241	$446.94	$427.21	96%	1.026	1.080	1.108	1.026	1.009	1.080	1.118	$7,008	$6,682	92.6%	78.7%
2017	14,654	1.554	1.933	1.244	$491.49	$470.78	96%	1.018	1.080	1.100	1.018	1.002	1.080	1.102	$5,263	$5,029	92.7%	79.0%
2018	10,489	1.572	1.951	1.241	$537.05	$513.06	96%	1.012	1.080	1.093	1.012	0.997	1.080	1.090	$3,947	$3,761	92.8%	79.2%
2019	7,510	1.583	1.963	1.240	$584.16	$557.56	95%	1.007	1.080	1.088	1.007	0.999	1.080	1.087	$2,947	$2,806	92.9%	79.3%
2020	5,378	1.591	1.973	1.240	$634.04	$605.15	95%	1.005	1.080	1.085	1.005	1.000	1.080	1.085	$2,195	$2,090	92.9%	79.4%
2021	3,850	1.597	1.979	1.240	$687.04	$655.71	95%	1.003	1.080	1.084	1.003	1.000	1.080	1.084	$1,633	$1,555	92.9%	79.5%
2022	2,757	1.598	1.981	1.240	$742.55	$708.66	95%	1.001	1.080	1.081	1.001	1.000	1.080	1.081	$1,211	$1,153	92.9%	79.6%
2023	1,974	1.598	1.981	1.240	$801.95	$765.35	95%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$898	$855	93.0%	79.6%
2024	1,413	1.598	1.981	1.240	$866.11	$826.58	95%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$666	$634	93.0%	79.6%
2025	1,012	1.598	1.981	1.240	$935.40	$892.71	95%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$494	$470	**93.0%**	**79.6%**
Total Lifetime	**1,576,549**	**1.291**	**1.503**	**1.164**											$340,293	$271,033		

Split 2010 between Historical (Jan-Aug) and Future (Sept-Dec)

2010	Histori	109,744													$21,735	$19,921		L.R.
2010	Future	48,568													$10,634	$10,475		(APV
	Total	158,312													$32,369	$30,395		Basis)
						APV	APV											
Historical		**1,115,502**	1.216	1.384	1.138	$191.25	$137.15	71.7%						Total Historical	$213,344	$152,990		**71.7%**
Future		**461,047**	1.368	1.626	1.188	$275.35	$256.03	93.0%						Total Future	$126,949	$118,043		**93.0%**
Total Lifetime		**1,576,549**	1.291	1.503	1.164	$215.85	$171.92	79.6%						Total Lifetime	$340,293	$271,033		**79.6%**

Notes:

* For historical claims prior to 2010, excludes Manual Adj to claims (non-system claims). For Jan-2010 & later claims, the manual adj. for non-system clms is included.

Appendix A-4

Analysis of Lifetime Loss Ratio (LLR) - AHP Indep Projections

Roll-Up of Monthly Projections to Totals by Year

3500

Scenario: Anthem Assumptions

	Mbr Months	Relative Index for: Prem (Aging)	Claims (A+UW)	U/W (Durat.)	Prem PMPM	Claims* PMPM	Undisc. Loss Ratio	Increase Over Prior Year (Expressed as Ratio) Premium PMPM: Aging	Other	Total	Claims PMPM: Aging	U/W	Other	Total	APV of Annual Amounts ($000s): Premium	Claims	Cumulative LR's: Future	Lifetime
1999	0	--	--	--	--	--	--								$0	$0		
2000	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2001	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2002	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2003	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2004	13,716	--	--	--	$112.36	$50.19	45%	--	--	--	--	--	--	--	$1,928	$859	--	44.6%
2005	115,944	--	--	--	$114.57	$54.59	48%	--	--	1.020	--	--	--	1.088	$16,024	$7,600	--	47.1%
2006	292,614	--	--	--	$127.87	$71.13	56%	--	--	1.116	--	--	--	1.303	$43,340	$24,020	--	53.0%
2007	531,947	--	--	--	$130.89	$75.49	58%	--	--	1.024	--	--	--	1.061	$77,351	$44,469	--	55.5%
2008	853,278	1.008	1.015	1.006	$131.01	$80.92	62%	--	--	1.001	--	--	--	1.072	$119,192	$73,299	--	58.3%
2009	1,037,451	1.037	1.102	1.063	$143.41	$97.90	68%	1.028	1.065	1.095	1.028	1.056	1.114	1.210	$152,166	$103,428	--	61.9%
2010	1,054,158	1.066	1.191	1.117	$149.89	$123.42	82%	1.028	1.016	1.045	1.028	1.051	1.167	1.261	$154,942	$127,084	96.6%	67.4%
2011	1,032,678	1.093	1.265	1.158	$174.53	$148.04	85%	1.025	1.136	1.164	1.025	1.037	1.129	1.199	$169,489	$143,241	87.4%	71.3%
2012	811,648	1.163	1.470	1.264	$204.22	$184.42	90%	1.064	1.100	1.170	1.064	1.092	1.073	1.246	$149,514	$134,513	88.5%	74.5%
2013	613,938	1.244	1.680	1.351	$237.66	$227.65	96%	1.070	1.087	1.164	1.070	1.068	1.080	1.234	$126,171	$120,408	90.2%	77.1%
2014	472,262	1.321	1.855	1.404	$272.61	$271.10	99%	1.062	1.080	1.147	1.062	1.039	1.079	1.191	$106,731	$105,756	91.8%	79.2%
2015	366,493	1.398	2.017	1.443	$311.48	$318.40	102%	1.058	1.080	1.143	1.058	1.028	1.080	1.174	$90,729	$92,409	93.1%	80.9%
2016	287,003	1.468	2.157	1.470	$353.26	$367.61	104%	1.050	1.080	1.134	1.050	1.019	1.079	1.155	$77,245	$80,094	94.1%	82.3%
2017	227,019	1.523	2.250	1.477	$395.92	$413.77	105%	1.038	1.080	1.121	1.038	1.005	1.079	1.126	$65,651	$68,369	94.9%	83.3%
2018	180,801	1.562	2.294	1.469	$438.34	$455.32	104%	1.025	1.080	1.107	1.025	0.995	1.079	1.100	$55,499	$57,446	95.5%	84.1%
2019	144,055	1.584	2.324	1.467	$480.24	$497.94	104%	1.015	1.080	1.096	1.015	0.998	1.080	1.094	$46,447	$47,989	95.8%	84.8%
2020	114,777	1.600	2.346	1.467	$523.65	$542.88	104%	1.010	1.080	1.090	1.010	1.000	1.080	1.090	$38,683	$39,961	96.1%	85.2%
2021	91,450	1.610	2.362	1.467	$569.36	$590.16	104%	1.007	1.080	1.087	1.007	1.000	1.080	1.087	$32,127	$33,184	96.4%	85.6%
2022	72,864	1.613	2.365	1.467	$615.77	$638.15	104%	1.001	1.080	1.082	1.001	1.000	1.080	1.081	$26,542	$27,409	96.5%	85.9%
2023	58,055	1.613	2.365	1.467	$665.03	$689.20	104%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$21,896	$22,612	96.7%	86.2%
2024	46,256	1.613	2.365	1.467	$718.23	$744.33	104%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$18,062	$18,652	96.8%	86.4%
2025	36,855	1.613	2.365	1.467	$775.69	$803.88	104%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$14,900	$15,387	**96.9%**	**86.5%**
Total Lifetime	**8,455,263**	**1.198**	**1.504**	**1.255**											$1,604,629	$1,388,189		

Split 2010 between Historical (Jan-Aug) and Future (Sept-Dec)

2010	Histori	703,264													$100,993	$74,962		L.R.
2010	Future	350,894													$53,948	$52,122		(APV
	Total	1,054,158													$154,942	$127,084		Basis)
						APV	APV											
Historical		**3,548,216**	1.034	1.095	1.058	$144.01	$92.62	64.3%						Total Historical	$510,995	$328,637		**64.3%**
Future		**4,907,047**	1.284	1.720	1.339	$222.87	$215.92	96.9%						Total Future	$1,093,634	$1,059,552		**96.9%**
Total Lifetime		**8,455,263**	1.198	1.504	1.255	$189.78	$164.18	86.5%						Total Lifetime	$1,604,629	$1,388,189		**86.5%**

Notes:

* For historical claims prior to 2010, excludes Manual Adj to claims (non-system claims). For Jan-2010 & later claims, the manual adj. for non-system clms is included.

Appendix A-5

Right

Analysis of Lifetime Loss Ratio (LLR) - AHP Indep Projections

Scenario: Anthem Assumptions

Roll-Up of Monthly Projections to Totals by Year

		Relative Index for:					Undisc.	Increase Over Prior Year (Expressed as Ratio)							APV of Annual Amounts ($000s)		Cumulative LR's	
								Premium PMPM			Claims PMPM							
	Mbr Months	Prem (Aging)	Claims (A+UW)	U/W (Durat.)	Prem PMPM	Claims* PMPM	Loss Ratio	Aging	Other	Total	Aging	U/W	Other	Total	Premium	Claims	Future	Lifetime
1999	0	--	--	--	--	--	--								$0	$0		
2000	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2001	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2002	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2003	452	--	--	--	$94.38	$33.50	35%	--	--	--	--	--	--	--	$55	$20	--	35.5%
2004	83,881	--	--	--	$93.13	$94.78	102%	--	--	0.987	--	--	--	2.829	$9,796	$9,941	--	101.1%
2005	327,620	--	--	--	$106.37	$91.46	86%	--	--	1.142	--	--	--	0.965	$42,086	$36,102	--	88.7%
2006	565,369	--	--	--	$132.46	$99.84	75%	--	--	1.245	--	--	--	1.092	$86,811	$65,362	--	80.3%
2007	805,286	--	--	--	$149.67	$99.09	66%	--	--	1.130	--	--	--	0.992	$133,980	$88,569	--	73.3%
2008	922,591	1.053	1.064	1.010	$166.43	$115.45	69%	--	--	1.112	--	--	--	1.165	$163,905	$113,436	--	71.8%
2009	760,308	1.089	1.137	1.043	$194.28	$139.36	72%	1.035	1.128	1.167	1.035	1.033	1.130	1.207	$151,177	$108,196	--	71.7%
2010	619,030	1.122	1.211	1.079	$212.20	$171.60	81%	1.030	1.060	1.092	1.030	1.034	1.156	1.231	$128,897	$103,979	83.9%	73.3%
2011	490,846	1.158	1.282	1.107	$256.00	$204.22	80%	1.032	1.169	1.206	1.032	1.026	1.124	1.190	$118,237	$94,101	80.7%	74.2%
2012	337,615	1.228	1.411	1.149	$298.76	$242.22	81%	1.061	1.100	1.167	1.061	1.038	1.077	1.186	$91,022	$73,621	80.8%	74.9%
2013	226,770	1.305	1.536	1.177	$344.86	$284.85	83%	1.063	1.086	1.154	1.063	1.024	1.080	1.176	$67,655	$55,747	81.1%	75.4%
2014	155,940	1.375	1.655	1.203	$392.67	$331.49	84%	1.054	1.080	1.139	1.054	1.022	1.080	1.164	$50,784	$42,769	81.6%	75.8%
2015	108,543	1.442	1.768	1.226	$444.59	$382.52	86%	1.048	1.080	1.132	1.048	1.019	1.080	1.154	$38,369	$32,934	82.0%	76.2%
2016	76,364	1.497	1.859	1.242	$498.45	$434.29	87%	1.038	1.080	1.121	1.038	1.013	1.080	1.135	$29,012	$25,218	82.3%	76.5%
2017	54,318	1.537	1.914	1.245	$552.82	$482.90	87%	1.027	1.080	1.109	1.027	1.003	1.080	1.112	$21,942	$19,122	82.5%	76.7%
2018	38,877	1.563	1.940	1.241	$607.16	$528.48	87%	1.017	1.080	1.098	1.017	0.997	1.080	1.094	$16,537	$14,360	82.7%	76.8%
2019	27,836	1.579	1.957	1.240	$662.15	$575.65	87%	1.010	1.080	1.091	1.010	0.999	1.080	1.089	$12,380	$10,737	82.8%	76.9%
2020	19,931	1.589	1.970	1.240	$719.96	$625.89	87%	1.007	1.080	1.087	1.007	1.000	1.080	1.087	$9,239	$8,013	82.8%	77.0%
2021	14,270	1.596	1.979	1.240	$780.97	$678.91	87%	1.004	1.080	1.085	1.004	1.000	1.080	1.085	$6,879	$5,966	82.9%	77.0%
2022	10,218	1.598	1.981	1.240	$844.26	$733.89	87%	1.001	1.080	1.081	1.001	1.000	1.080	1.081	$5,105	$4,427	82.9%	77.1%
2023	7,316	1.598	1.981	1.240	$911.80	$792.61	87%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$3,785	$3,282	83.0%	77.1%
2024	5,238	1.598	1.981	1.240	$984.74	$856.01	87%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$2,805	$2,433	83.0%	77.1%
2025	3,751	1.598	1.981	1.240	$1,063.52	$924.49	87%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$2,080	$1,804	**83.0%**	**77.2%**
Total Lifetime	**5,662,368**	**1.171**	**1.287**	**1.099**											$1,192,539	$920,140		

Split 2010 between Historical (Jan-Aug) and Future (Sept-Dec)

2010 Histori	429,418	$86,363	$68,271	L.R.
2010 Future	189,611	$42,534	$35,708	(APV
Total	619,030	$128,897	$103,979	Basis)

					APV	APV	
Historical	**3,894,925**	1.079	1.117	1.035	$173.09	$125.78	72.7%
Future	**1,767,443**	1.281	1.490	1.164	$293.29	$243.43	83.0%
Total Lifetime	**5,662,368**	1.171	1.287	1.099	$210.61	$162.50	77.2%

Total Historical	$674,172	$489,897	**72.7%**
Total Future	$518,367	$430,243	**83.0%**
Total Lifetime	$1,192,539	$920,140	**77.2%**

Notes:

* For historical claims prior to 2010, excludes Manual Adj to claims (non-system claims). For Jan-2010 & later claims, the manual adj. for non-system clms is included.

Appendix A-6

Analysis of Lifetime Loss Ratio (LLR) - AHP Indep Projections

Roll-Up of Monthly Projections to Totals by Year

Tonik-Medical

Scenario: Anthem Assumptions

	Mbr Months	Relative Index for: Prem (Aging)	Claims (A+UW)	U/W (Durat.)	Prem PMPM	Claims* PMPM	Undisc. Loss Ratio	Increase Over Prior Year (Expressed as Ratio) Premium PMPM: Aging	Other	Total	Claims PMPM: Aging	U/W	Other	Total	APV of Annual Amounts ($000s): Premium	Claims	Cumulative LR's: Future	Lifetime
1999	0	--	--	--	--	--	--								$0	$0		
2000	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2001	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2002	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2003	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2004	82	--	--	--	$89.41	$23.22	26%	--	--	--	--	--	--	--	$9	$2	--	25.9%
2005	46,657	--	--	--	$99.91	$116.81	117%	--	--	1.117	--	--	--	5.031	$5,596	$6,547	--	116.8%
2006	214,794	--	--	--	$110.62	$95.51	86%	--	--	1.107	--	--	--	0.818	$27,497	$23,680	--	91.3%
2007	502,872	--	--	--	$121.22	$94.82	78%	--	--	1.096	--	--	--	0.993	$67,672	$52,875	--	82.5%
2008	668,355	1.008	0.983	0.976	$135.58	$87.62	65%	--	--	1.118	--	--	--	0.924	$96,766	$62,412	--	73.7%
2009	519,125	1.041	1.039	0.998	$142.86	$100.48	70%	1.033	1.020	1.054	1.033	1.023	1.085	1.147	$75,923	$53,249	--	72.7%
2010	464,149	1.057	1.066	1.008	$146.65	$119.41	81%	1.016	1.011	1.027	1.016	1.010	1.158	1.188	$66,766	$54,203	88.4%	74.4%
2011	417,571	1.075	1.113	1.035	$173.64	$140.65	81%	1.017	1.164	1.184	1.017	1.027	1.128	1.178	$68,208	$55,092	82.7%	75.4%
2012	286,651	1.136	1.250	1.100	$202.25	$169.51	84%	1.057	1.102	1.165	1.057	1.063	1.073	1.205	$52,321	$43,727	83.0%	76.3%
2013	187,328	1.217	1.388	1.141	$235.99	$203.54	86%	1.071	1.090	1.167	1.071	1.037	1.081	1.201	$38,246	$32,892	83.6%	77.1%
2014	126,657	1.295	1.525	1.177	$271.35	$241.46	89%	1.064	1.080	1.150	1.064	1.032	1.080	1.186	$28,504	$25,292	84.3%	77.7%
2015	86,929	1.372	1.663	1.212	$310.48	$284.48	92%	1.059	1.080	1.144	1.059	1.029	1.080	1.178	$21,459	$19,606	85.0%	78.3%
2016	60,460	1.444	1.794	1.242	$353.04	$331.37	94%	1.053	1.080	1.137	1.053	1.025	1.080	1.165	$16,269	$15,227	85.5%	78.7%
2017	42,797	1.504	1.880	1.250	$397.16	$374.92	94%	1.042	1.080	1.125	1.042	1.006	1.080	1.131	$12,419	$11,692	86.0%	79.0%
2018	30,622	1.545	1.919	1.242	$440.36	$413.06	94%	1.027	1.080	1.109	1.027	0.994	1.079	1.102	$9,447	$8,837	86.2%	79.3%
2019	21,925	1.566	1.942	1.240	$482.26	$451.42	94%	1.014	1.080	1.095	1.014	0.998	1.080	1.093	$7,102	$6,629	86.4%	79.4%
2020	15,699	1.583	1.962	1.240	$526.41	$492.72	94%	1.011	1.080	1.092	1.011	1.000	1.080	1.091	$5,321	$4,966	86.5%	79.6%
2021	11,240	1.595	1.977	1.240	$572.82	$536.11	94%	1.008	1.080	1.088	1.008	1.000	1.080	1.088	$3,974	$3,709	86.6%	79.6%
2022	8,048	1.598	1.981	1.240	$619.68	$579.89	94%	1.002	1.080	1.082	1.002	1.000	1.080	1.082	$2,951	$2,754	86.7%	79.7%
2023	5,762	1.598	1.981	1.240	$669.26	$626.28	94%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$2,188	$2,042	86.7%	79.8%
2024	4,126	1.598	1.981	1.240	$722.80	$676.39	94%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$1,622	$1,514	86.8%	79.8%
2025	2,954	1.598	1.981	1.240	$780.62	$730.50	94%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$1,202	$1,122	**86.8%**	**79.8%**
Total Lifetime	**3,724,803**	**1.114**	**1.181**	**1.060**											$611,462	$488,069		

Split 2010 between Historical (Jan-Aug) and Future (Sept-Dec)

2010	Histori	314,529													$43,895	$33,990		L.R.
2010	Future	149,619													$22,871	$20,212		(APV
	Total	464,149													$66,766	$54,203		Basis)
						APV	APV											
Historical		**2,266,414**	1.029	1.018	0.990	$140.03	$102.70	73.3%						Med: Total Historical	$317,359	$232,755		**73.3%**
Future		**1,458,389**	1.203	1.349	1.121	$201.66	$175.07	86.8%						Med: Total Future	$294,103	$255,313		**86.8%**
Total Lifetime		**3,724,803**	1.114	1.181	1.060	$164.16	$131.03	79.8%						Med: Total Lifetime	$611,462	$488,069		**79.8%**
														Dent/Vis: Total Lifetime	$54,285	$27,997		51.6%
														Med+Dent/Vis: Total Lifetime	$665,747	$516,065		**77.5%**

Notes:

* For historical claims prior to 2010, excludes Manual Adj to claims (non-system claims). For Jan-2010 & later claims, the manual adj. for non-system clms is included.

** For Tonik, the LLR projection detail shown here is Med-only, before addition of Dent/Vision claims. The final LLR (see bottom row) is for Med+Dent/Vision, consistent w/ AHP's estimate

Appendix A-7

Analysis of Lifetime Loss Ratio (LLR) - AHP Indep Projections

Roll-Up of Monthly Projections to Totals by Year

CDHP_Mat

Scenario: Anthem Assumptions

	Mbr Months	Relative Index for: Prem (Aging)	Claims (A+UW)	U/W (Durat.)	Prem PMPM	Claims* PMPM	Undisc. Loss Ratio	Increase Over Prior Year (Expressed as Ratio) Premium PMPM: Aging	Other	Total	Claims PMPM: Aging	U/W	Other	Total	APV of Annual Amounts ($000s): Premium	Claims	Cumulative LR's: Future	Lifetime
1999	0	--	--	--	--	--	--								$0	$0		
2000	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2001	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2002	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2003	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2004	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2005	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2006	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2007	12,141	--	--	--	$179.13	$107.57	60%	--	--	--	--	--	--	--	$2,394	$1,434	--	59.9%
2008	64,348	0.923	0.798	0.865	$184.27	$216.64	118%	--	--	1.029	--	--	--	2.014	$12,616	$14,770	--	108.0%
2009	105,490	0.953	0.887	0.930	$183.67	$268.42	146%	1.033	0.965	0.997	1.033	1.075	1.115	1.239	$19,822	$28,822	--	129.3%
2010	113,340	0.987	0.937	0.949	$195.34	$320.18	164%	1.035	1.027	1.064	1.035	1.021	1.128	1.193	$21,705	$35,440	192.5%	142.3%
2011	117,121	1.018	0.986	0.968	$233.40	$377.47	162%	1.031	1.159	1.195	1.031	1.020	1.121	1.179	$25,707	$41,429	168.4%	148.2%
2012	80,903	1.102	1.141	1.035	$278.89	$464.89	167%	1.083	1.103	1.195	1.083	1.069	1.064	1.232	$20,364	$33,824	167.5%	151.8%
2013	51,601	1.204	1.283	1.065	$333.41	$564.62	169%	1.093	1.094	1.196	1.093	1.028	1.081	1.215	$14,885	$25,118	167.8%	153.9%
2014	34,110	1.295	1.395	1.077	$387.26	$663.24	171%	1.075	1.080	1.162	1.075	1.011	1.080	1.175	$10,956	$18,698	168.2%	155.3%
2015	23,023	1.364	1.502	1.101	$440.34	$771.47	175%	1.053	1.080	1.137	1.053	1.023	1.080	1.163	$8,062	$14,074	168.8%	156.5%
2016	15,827	1.407	1.558	1.107	$490.55	$863.35	176%	1.031	1.080	1.114	1.031	1.006	1.079	1.119	$5,919	$10,380	169.2%	157.3%
2017	11,146	1.435	1.586	1.105	$540.51	$950.19	176%	1.020	1.080	1.102	1.020	0.998	1.081	1.101	$4,403	$7,712	169.4%	157.8%
2018	7,973	1.462	1.616	1.105	$595.02	$1,045.72	176%	1.019	1.080	1.101	1.019	0.999	1.080	1.101	$3,324	$5,821	169.6%	158.2%
2019	5,709	1.487	1.643	1.105	$653.57	$1,148.44	176%	1.017	1.080	1.098	1.017	1.000	1.080	1.098	$2,506	$4,388	169.8%	158.5%
2020	4,087	1.507	1.664	1.105	$715.00	$1,256.21	176%	1.013	1.080	1.094	1.013	1.000	1.080	1.094	$1,882	$3,294	169.9%	158.7%
2021	2,927	1.520	1.679	1.105	$778.76	$1,367.93	176%	1.009	1.080	1.089	1.009	1.000	1.080	1.089	$1,407	$2,463	169.9%	158.8%
2022	2,095	1.522	1.682	1.105	$842.58	$1,479.67	176%	1.002	1.080	1.082	1.002	1.000	1.080	1.082	$1,045	$1,828	170.0%	158.9%
2023	1,500	1.522	1.682	1.105	$909.99	$1,598.04	176%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$775	$1,356	170.0%	159.0%
2024	1,074	1.522	1.682	1.105	$982.79	$1,725.89	176%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$574	$1,005	170.0%	159.1%
2025	769	1.522	1.682	1.105	$1,061.41	$1,863.96	176%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$426	$745	**170.1%**	**159.1%**
Total Lifetime	**655,187**	**1.081**	**1.077**	**0.996**											$158,770	$252,599		

Split 2010 between Historical (Jan-Aug) and Future (Sept-Dec)

2010	Histori	74,519													$14,015	$20,638		L.R.
2010	Future	38,821													$7,690	$14,803		(APV
	Total	113,340													$21,705	$35,440		Basis)
						APV	APV											
Historical		**256,499**	0.954	0.877	0.919	$190.44	$256.00	134.4%						Total Historical	$48,847	$65,663		**134.4%**
Future		**398,689**	1.159	1.200	1.035	$275.71	$468.88	170.1%						Total Future	$109,923	$186,936		**170.1%**
Total Lifetime		**655,187**	1.081	1.077	0.996	$242.33	$385.54	159.1%						Total Lifetime	$158,770	$252,599		**159.1%**

Notes:

* For historical claims prior to 2010, excludes Manual Adj to claims (non-system claims). For Jan-2010 & later claims, the manual adj. for non-system clms is included.

Appendix A-8

Analysis of Lifetime Loss Ratio (LLR) - AHP Indep Projections

Roll-Up of Monthly Projections to Totals by Year

CDHP_Non-M

Scenario: Anthem Assumptions

	Mbr Months	Relative Index for: Prem (Aging)	Claims (A+UW)	U/W (Durat.)	Prem PMPM	Claims* PMPM	Undisc. Loss Ratio	Increase Over Prior Year (Expressed as Ratio) Premium PMPM: Aging	Other	Total	Claims PMPM: Aging	U/W	Other	Total	APV of Annual Amounts ($000s): Premium	Claims	Cumulative LLR's: Future	Lifetime
1999	0	--	--	--	--	--	--								$0	$0		
2000	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2001	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2002	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2003	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2004	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2005	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2006	0	--	--	--	--	--	--	--	--	--	--	--	--	--	$0	$0	--	--
2007	89	--	--	--	$115.81	$309.40	267%	--	--	--	--	--	--	--	$11	$30	--	266.7%
2008	61,271	0.923	0.663	0.719	$129.91	$66.37	51%	--	--	1.122	--	--	--	0.215	$8,432	$4,295	--	51.2%
2009	205,371	0.945	0.779	0.824	$141.10	$86.36	61%	1.024	1.061	1.086	1.024	1.147	1.109	1.301	$29,567	$18,017	--	58.8%
2010	329,486	0.969	0.878	0.905	$154.65	$110.55	71%	1.026	1.068	1.096	1.026	1.099	1.135	1.280	$49,917	$35,535	85.2%	65.8%
2011	391,413	0.998	0.984	0.986	$181.19	$137.66	76%	1.029	1.138	1.172	1.029	1.089	1.111	1.245	$66,669	$50,456	77.8%	70.1%
2012	311,467	1.058	1.196	1.130	$211.62	$178.14	84%	1.060	1.101	1.168	1.060	1.146	1.065	1.294	$59,458	$49,854	80.3%	73.9%
2013	231,486	1.130	1.412	1.249	$246.86	$227.34	92%	1.068	1.092	1.167	1.068	1.106	1.080	1.276	$49,417	$45,332	83.2%	77.2%
2014	174,917	1.207	1.618	1.340	$284.80	$281.02	99%	1.068	1.080	1.154	1.068	1.072	1.079	1.236	$41,300	$40,595	85.8%	80.1%
2015	133,372	1.298	1.844	1.421	$330.60	$345.92	105%	1.075	1.080	1.161	1.075	1.060	1.080	1.231	$35,044	$36,528	88.2%	82.6%
2016	103,151	1.392	2.051	1.474	$382.90	$415.15	108%	1.072	1.080	1.158	1.072	1.037	1.079	1.200	$30,091	$32,504	90.2%	84.7%
2017	81,191	1.470	2.184	1.485	$436.91	$476.76	109%	1.057	1.080	1.141	1.057	1.008	1.079	1.148	$25,909	$28,170	91.7%	86.2%
2018	64,642	1.526	2.246	1.471	$489.91	$528.99	108%	1.038	1.080	1.121	1.038	0.990	1.079	1.110	$22,176	$23,859	92.7%	87.4%
2019	51,504	1.563	2.293	1.467	$541.82	$583.25	108%	1.024	1.080	1.106	1.024	0.997	1.080	1.103	$18,735	$20,095	93.4%	88.2%
2020	41,037	1.590	2.333	1.467	$595.30	$640.68	108%	1.017	1.080	1.099	1.017	1.000	1.080	1.098	$15,723	$16,860	94.0%	88.9%
2021	32,696	1.609	2.360	1.467	$650.34	$699.69	108%	1.012	1.080	1.092	1.012	1.000	1.080	1.092	$13,120	$14,065	94.4%	89.4%
2022	26,051	1.613	2.365	1.467	$704.03	$757.19	108%	1.002	1.080	1.083	1.002	1.000	1.080	1.082	$10,850	$11,627	94.8%	89.8%
2023	20,757	1.613	2.365	1.467	$760.35	$817.76	108%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$8,951	$9,592	95.0%	90.1%
2024	16,538	1.613	2.365	1.467	$821.18	$883.18	108%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$7,383	$7,912	95.2%	90.4%
2025	13,177	1.613	2.365	1.467	$886.87	$953.84	108%	1.000	1.080	1.080	1.000	1.000	1.080	1.080	$6,091	$6,527	**95.4%**	**90.6%**
Total Lifetime	**2,289,618**	**1.144**	**1.358**	**1.187**											$498,845	$451,852		

Split 2010 between Historical (Jan-Aug) and Future (Sept-Dec)

2010	Histori	209,813													$31,078	$19,475		L.R.
2010	Future	119,673													$18,839	$16,059		(APV
	Total	329,486													$49,917	$35,535		Basis)
						APV	APV											
Historical		**476,544**	0.951	0.799	0.841	$144.98	$87.75	60.5%						Total Historical	$69,089	$41,817		**60.5%**
Future		**1,813,074**	1.195	1.505	1.259	$237.03	$226.15	95.4%						Total Future	$429,756	$410,036		**95.4%**
Total Lifetime		**2,289,618**	1.144	1.358	1.187	$217.87	$197.35	90.6%						Total Lifetime	$498,845	$451,852		**90.6%**

Notes:

* For historical claims prior to 2010, excludes Manual Adj to claims (non-system claims). For Jan-2010 & later claims, the manual adj. for non-system clms is included.

Appendix B-1

Historical Trend Analysis Per Experience through 3/2010 (AHP Indep Calculation)

	Updated per Exper Paid thru 3/10									Fully Normalized Claims for Trend (incl. normalization for seasonality)									
			Monthly Claims Risk Factors							Rolling **12-mo** Wtd Avgs					Rolling **6-mo** Wtd Avgs				
Inc'd Mo	Mbr Mos	Incd Clms PMPM	Ben. Fact.	Plan Mix	Clms Dur.	Seas. by Mo.	Total incl Seas.	(n/a) Prem Dur.	PMPM per Month	Midpt	PMPM	P-to-P Trend	Trend Mo's	Annual Trend	Midpt	PMPM	P-to-P Trend	Trend Mo's	Annual Trend
SmartS																			
Dec-07	745	61.65	1	0.99	0.67	1.138	0.76	0.95	81.07										
Jan-08	4,112	70.25	1	0.98	0.67	0.915	0.61	0.95	######										
Feb-08	10,841	38.83	1	0.98	0.67	0.820	0.54	0.95	71.572										
Mar-08	22,194	43.64	1	0.98	0.68	0.971	0.65	0.95	66.967										
Apr-08	33,199	52.64	1	0.99	0.70	0.934	0.64	0.95	81.81										
May-08	43,559	77.55	1	0.99	0.72	0.959	0.68	0.95	114.15						4/11/08	91.47			
Jun-08	52,912	65.68	1	0.99	0.74	1.012	0.74	0.95	88.40						5/3/08	90.54			
Jul-08	64,008	65.75	1	0.99	0.76	1.069	0.81	0.95	81.59						5/26/08	87.56			
Aug-08	74,713	62.24	1	0.99	0.78	0.981	0.76	0.95	82.26	6/13/08	86.63				6/20/08	86.79			
Sep-08	84,119	64.51	1	0.99	0.80	1.007	0.80	0.95	80.94	7/3/08	85.40				7/17/08	86.64			
Oct-08	92,296	67.50	1	0.99	0.82	1.126	0.91	0.95	73.91	7/23/08	83.21				8/13/08	84.18			
Nov-08	99,125	66.58	1	0.99	0.84	1.067	0.89	0.96	75.06	8/12/08	81.82				9/11/08	79.45			
Dec-08	105,131	82.93	1	0.99	0.85	1.138	0.96	0.96	86.47	8/31/08	82.53				10/9/08	79.96			
Jan-09	112,044	74.39	1	0.99	0.86	0.915	0.78	0.96	95.25	9/21/08	84.15				11/7/08	82.79			
Feb-09	120,207	69.67	1	0.99	0.87	0.820	0.71	0.96	98.71	10/13/08	86.24				12/7/08	85.98			
Mar-09	131,488	85.85	1	0.98	0.86	0.971	0.82	0.96	104.33	11/7/08	89.01				1/6/09	90.28			
Apr-09	138,395	71.55	1	0.97	0.87	0.934	0.79	0.96	90.76	12/3/08	89.44				2/5/09	92.51			
May-09	143,467	80.09	1	0.97	0.88	0.959	0.81	0.97	98.52	12/29/08	89.63				3/7/09	95.96	4.9%	10.8	**5.4%**
Jun-09	147,379	84.22	1	0.96	0.88	1.012	0.86	0.97	98.04	1/25/09	90.62				4/6/09	97.61	7.8%	11.1	**8.5%**
Jul-09	152,616	77.46	1	0.96	0.89	1.069	0.91	0.97	85.44	2/21/09	90.47				5/5/09	95.70	9.3%	11.3	**9.9%**
Aug-09	158,415	72.75	1	0.95	0.89	0.981	0.83	0.97	87.46	3/22/09	90.56	4.5%	9.3	5.9%	6/4/09	93.79	8.1%	11.5	**8.4%**
Sep-09	164,212	81.63	1	0.95	0.89	1.007	0.85	0.97	95.93	4/19/09	91.64	7.3%	9.5	9.3%	7/4/09	92.64	6.9%	11.6	**7.2%**
Oct-09	169,843	92.97	1	0.94	0.90	1.126	0.95	0.97	97.66	5/18/09	93.26	12.1%	9.8	14.9%	8/4/09	93.83	11.5%	11.7	**11.8%**
Nov-09	174,735	94.75	1	0.94	0.90	1.067	0.90	0.97	104.82	6/16/09	95.49	16.7%	10.1	20.1%	9/3/09	95.12	19.7%	11.7	**20.2%**
Dec-09	178,060	91.11	1	0.94	0.91	1.138	0.97	0.97	94.24	7/15/09	95.89	16.2%	10.4	18.8%	10/3/09	94.53	18.2%	11.8	**18.6%**
Jan-10	182,773	94.20	1	0.94	0.91	0.915	0.78	0.97	120.85	8/13/09	98.38	16.9%	10.7	19.1%	11/3/09	100.56	21.5%	11.8	**21.8%**
Feb-10	187,626	82.12	1	0.94	0.91	0.820	0.70	0.98	117.21	9/12/09	100.19	16.2%	11.0	17.8%	12/3/09	105.48	22.7%	11.9	**22.9%**
CY2009	1,790,862	82.152	1.00	0.96	0.88	1.01	**0.86**	0.97	95.89	7/15/09									
Jan-2010	182,773	94.20	1.00	0.94	0.91	0.91	**0.78**	0.97	120.85	1/16/10									

(For S.S., Orig trends through 8/09 used rolling 6-mo avg approach instead, per limited history)

Historical Trend Analysis Per Experience through 3/2010 (AHP Indep Calculation)

	Updated per Exper Paid thru 3/10									Fully Normalized Claims for Trend (incl. normalization for seasonality)									
			Monthly Claims Risk Factors								Rolling **12-mo** Wtd Avgs					Rolling **6-mo** Wtd Avgs				
Inc'd Mo	Mbr Mos	Incd Clms PMPM	Ben. Fact.	Plan Mix	Clms Dur.	Seas. by Mo.	Total incl Seas.	(n/a) Prem Dur.	PMPM per Month	Midpt	PMPM	P-to-P Trend	Trend Mo's	Annual Trend	Midpt	PMPM	P-to-P Trend	Trend Mo's	Annual Trend
Share																			
Dec-06	130,416	102.39	1	0.87	1.08	1.171	1.10	1.07	92.86	7/3/06	100.02				10/1/06	99.17			
Jan-07	129,980	93.06	1	0.87	1.09	0.883	0.83	1.08	111.56	8/2/06	101.31				10/31/06	103.26			
Feb-07	130,333	80.98	1	0.87	1.09	0.797	0.75	1.08	107.28	9/1/06	101.43				12/1/06	102.27			
Mar-07	131,350	98.94	1	0.87	1.09	0.950	0.90	1.09	109.74	10/1/06	101.57				12/31/06	105.04			
Apr-07	131,340	107.51	1	0.87	1.10	0.919	0.88	1.10	121.75	10/31/06	104.17				1/30/07	110.94			
May-07	131,097	95.81	1	0.87	1.11	0.950	0.92	1.11	104.11	12/1/06	104.50				3/2/07	107.90			
Jun-07	130,571	103.75	1	0.87	1.12	1.009	0.98	1.11	105.59	12/31/06	104.60				4/1/07	110.01	9.0%	12.0	**9.1%**
Jul-07	130,003	112.80	1	0.87	1.12	1.072	1.05	1.11	107.67	1/30/07	106.32				5/1/07	109.37	10.1%	12.0	**10.2%**
Aug-07	129,573	133.65	1	0.87	1.13	0.989	0.97	1.11	137.53	3/1/07	108.33				5/31/07	114.37	13.7%	12.0	**13.7%**
Sep-07	128,837	110.66	1	0.87	1.13	1.020	1.01	1.12	109.74	4/1/07	109.71				7/1/07	114.38	16.6%	12.0	**16.7%**
Oct-07	128,594	139.49	1	0.87	1.14	1.147	1.14	1.12	122.73	5/1/07	112.72				7/31/07	114.52	17.6%	12.0	**17.7%**
Nov-07	128,180	119.79	1	0.87	1.14	1.093	1.08	1.12	110.42	5/31/07	111.73				8/31/07	115.60	14.4%	12.0	**14.4%**
Dec-07	127,469	127.67	1	0.87	1.14	1.171	1.17	1.12	109.48	6/30/07	113.12	13.1%	11.9	13.2%	9/30/07	116.28	17.3%	12.0	**17.3%**
Jan-08	126,337	110.69	1	0.87	1.15	0.883	0.88	1.12	125.47	7/30/07	114.26	12.8%	11.9	12.9%	10/31/07	119.25	15.5%	12.0	**15.5%**
Feb-08	125,411	98.71	1	0.87	1.16	0.797	0.80	1.13	123.06	8/30/07	115.56	13.9%	11.9	14.0%	11/30/07	116.78	14.2%	12.0	**14.2%**
Mar-08	126,791	109.47	1	0.87	1.16	0.950	0.96	1.14	113.81	9/29/07	115.91	14.1%	11.9	14.2%	12/31/07	117.47	11.8%	12.0	**11.8%**
Apr-08	126,296	125.12	1	0.87	1.17	0.919	0.94	1.14	133.52	10/30/07	116.86	12.2%	11.9	12.2%	1/30/08	119.25	7.5%	12.0	**7.5%**
May-08	125,326	122.64	1	0.87	1.18	0.950	0.97	1.15	126.12	11/29/07	118.70	13.6%	11.9	13.7%	3/1/08	121.88	13.0%	12.0	**13.0%**
Jun-08	124,236	125.64	1	0.87	1.18	1.009	1.04	1.15	120.96	12/30/07	120.01	14.7%	12.0	14.8%	3/31/08	123.82	12.6%	12.0	**12.5%**
Jul-08	123,185	113.97	1	0.87	1.19	1.072	1.11	1.15	102.97	1/29/08	119.68	12.6%	12.0	12.6%	4/30/08	120.13	9.8%	12.0	**9.8%**
Aug-08	122,103	128.52	1	0.87	1.19	0.989	1.03	1.15	125.25	2/28/08	118.60	9.5%	12.0	9.5%	5/31/08	120.47	5.3%	12.0	**5.3%**
Sep-08	120,708	135.71	1	0.87	1.20	1.020	1.07	1.16	127.16	3/30/08	120.05	9.4%	12.0	9.5%	6/30/08	122.70	7.3%	12.0	**7.3%**
Oct-08	119,628	141.20	1	0.87	1.21	1.147	1.20	1.16	117.20	4/29/08	119.59	6.1%	12.0	6.1%	7/31/08	119.94	4.7%	12.0	**4.7%**
Nov-08	118,553	151.09	1	0.87	1.21	1.093	1.15	1.16	131.23	5/29/08	121.31	8.6%	12.0	8.6%	8/30/08	120.72	4.4%	12.0	**4.4%**
Dec-08	117,401	152.37	1	0.87	1.21	1.171	1.24	1.16	123.28	6/29/08	122.49	8.3%	12.0	8.3%	9/30/08	121.09	4.1%	12.0	**4.1%**
Jan-09	116,446	124.46	1	0.87	1.21	0.883	0.93	1.16	133.61	7/29/08	123.11	7.8%	12.0	7.8%	10/30/08	126.25	5.9%	12.0	**5.9%**
Feb-09	116,600	130.60	1	0.87	1.21	0.797	0.84	1.16	155.97	8/28/08	125.75	8.8%	12.0	8.8%	11/30/08	131.31	12.4%	12.0	**12.4%**
Mar-09	112,362	146.35	1	0.87	1.20	0.950	0.99	1.16	148.20	9/27/08	128.54	10.9%	12.0	10.9%	12/30/08	134.73	14.7%	12.0	**14.7%**
Apr-09	108,097	153.66	1	0.87	1.19	0.919	0.95	1.16	161.06	10/27/08	130.57	11.7%	11.9	11.8%	1/29/09	141.90	19.0%	12.0	**19.0%**
May-09	105,782	164.93	1	0.87	1.20	0.950	0.99	1.17	167.06	11/26/08	133.71	12.6%	11.9	12.8%	2/28/09	147.71	21.2%	11.9	**21.3%**
Jun-09	104,002	182.29	1	0.87	1.20	1.009	1.05	1.17	173.07	12/25/08	137.81	14.8%	11.9	15.0%	3/30/09	156.01	26.0%	11.9	**26.2%**
Jul-09	102,560	206.91	1	0.87	1.21	1.072	1.12	1.17	184.25	1/24/09	144.45	20.7%	11.9	21.0%	4/29/09	164.48	36.9%	11.9	**37.2%**
Aug-09	101,191	187.29	1	0.87	1.21	0.989	1.04	1.17	179.88	2/23/09	148.87	25.5%	11.9	25.9%	5/30/09	168.51	39.9%	12.0	**40.0%**
Sep-09	100,081	174.06	1	0.87	1.22	1.020	1.08	1.17	160.79	3/25/09	151.75	26.4%	11.8	26.8%	6/30/09	170.94	39.3%	12.0	**39.4%**
Oct-09	98,864	198.47	1	0.87	1.23	1.147	1.22	1.17	162.35	4/25/09	155.73	30.2%	11.8	30.7%	7/30/09	171.29	42.8%	12.0	**42.9%**
Nov-09	97,987	194.53	1	0.87	1.23	1.093	1.17	1.18	166.54	5/25/09	158.82	30.9%	11.9	31.4%	8/30/09	171.27	41.9%	12.0	**41.9%**
Dec-09	97,253	230.64	1	0.87	1.23	1.171	1.25	1.18	184.16	6/25/09	164.09	34.0%	11.9	34.4%	9/30/09	173.05	42.9%	12.0	**43.0%**
Jan-10	95,965	158.83	1	0.87	1.23	0.883	0.95	1.18	167.87	7/26/09	167.24	35.8%	11.9	36.2%	10/30/09	170.26	34.9%	12.0	**34.9%**
Feb-10	94,153	153.82	1	0.87	1.24	0.797	0.86	1.18	178.97	8/26/09	169.22	34.6%	11.9	34.8%	11/30/09	170.00	29.5%	12.0	**29.5%**
CY2009	1,261,225	172.76	1.00	0.87	1.21	0.99	**1.05**	1.17	164.09	6/25/09									
Jan-2010	95,965	158.83	1.00	0.87	1.23	0.88	**0.95**	1.18	167.87	1/16/10									

Historical Trend Analysis Per Experience through 3/2010 (AHP Indep Calculation)

	Updated per Exper Paid thru 3/10																		
			Monthly Claims Risk Factors						Fully Normalized Claims for Trend (incl. normalization for seasonality)										
									PMPM	Rolling **12-mo** Wtd Avgs					Rolling **6-mo** Wtd Avgs				
Inc'd Mo	Mbr Mos	Incd Clms PMPM	Ben. Fact.	Plan Mix	Clms Dur.	Seas. by Mo.	Total incl Seas.	(n/a) Prem Dur.	per Month	Midpt	PMPM	P-to-P Trend	Trend Mo's	Annual Trend	Midpt	PMPM	P-to-P Trend	Trend Mo's	Annual Trend
Right																			
Dec-06	90,894	89.54	1	1.07	0.98	1.090	1.15	1.00	78.19	6/30/06	82.89				9/30/06	80.66			
Jan-07	90,589	89.74	1	1.07	0.98	0.962	1.01	1.01	88.43	7/30/06	83.62				10/31/06	82.59			
Feb-07	90,895	83.07	1	1.07	0.99	0.854	0.90	1.01	92.03	8/30/06	83.49				12/1/06	82.79			
Mar-07	90,614	100.47	1	1.07	0.98	1.002	1.06	1.01	94.90	9/29/06	84.56				12/31/06	85.96			
Apr-07	89,633	84.04	1	1.07	0.99	0.955	1.01	1.01	82.88	10/30/06	84.63				1/30/07	86.91			
May-07	89,017	96.82	1	1.07	1.00	0.973	1.04	1.02	93.08	11/29/06	85.35				3/1/07	88.24			
Jun-07	88,411	86.63	1	1.07	1.00	1.017	1.09	1.02	79.32	12/30/06	84.53				3/31/07	88.48	4.0%	12.0	**4.0%**
Jul-07	87,804	89.09	1	1.07	1.00	1.065	1.15	1.02	77.61	1/29/07	84.62				4/30/07	86.71	2.5%	12.0	**2.5%**
Aug-07	87,321	98.23	1	1.07	1.01	0.969	1.05	1.02	93.57	2/28/07	84.83				5/31/07	86.92	3.2%	12.0	**3.3%**
Sep-07	86,790	95.28	1	1.07	1.01	0.987	1.07	1.03	88.99	3/30/07	85.93				6/30/07	85.89	3.3%	12.0	**3.3%**
Oct-07	86,537	97.23	1	1.07	1.01	1.095	1.19	1.03	81.68	4/29/07	86.32				7/31/07	85.71	4.0%	12.0	**4.0%**
Nov-07	86,328	94.94	1	1.07	1.02	1.030	1.12	1.03	84.55	5/30/07	86.29				8/31/07	84.27	2.1%	12.0	**2.1%**
Dec-07	85,813	99.72	1	1.07	1.02	1.090	1.19	1.03	83.50	6/29/07	86.76	4.7%	12.0	4.7%	9/30/07	84.98	5.4%	12.0	**5.4%**
Jan-08	84,755	94.07	1	1.07	1.03	0.962	1.06	1.04	88.72	7/29/07	86.77	3.8%	12.0	3.8%	10/31/07	86.84	5.2%	12.0	**5.2%**
Feb-08	83,419	98.48	1	1.07	1.04	0.854	0.95	1.04	103.67	8/29/07	87.66	5.0%	12.0	5.0%	11/30/07	88.43	6.8%	12.0	**6.8%**
Mar-08	81,908	106.64	1	1.07	1.04	1.002	1.12	1.04	95.19	9/28/07	87.63	3.6%	11.9	3.6%	12/30/07	89.43	4.0%	12.0	**4.0%**
Apr-08	80,425	115.77	1	1.07	1.05	0.955	1.07	1.05	107.69	10/28/07	89.61	5.9%	11.9	5.9%	1/29/08	93.68	7.8%	12.0	**7.8%**
May-08	79,168	125.74	1	1.07	1.06	0.973	1.10	1.05	114.01	11/27/07	91.20	6.9%	11.9	6.9%	2/29/08	98.52	11.6%	12.0	**11.7%**
Jun-08	77,913	117.43	1	1.07	1.06	1.017	1.16	1.05	101.12	12/27/07	93.01	10.0%	11.9	10.1%	3/30/08	101.58	14.8%	12.0	**14.8%**
Jul-08	76,584	122.98	1	1.07	1.07	1.065	1.22	1.06	100.48	1/26/08	94.94	12.2%	11.9	12.3%	4/29/08	103.68	19.6%	12.0	**19.6%**
Aug-08	75,342	117.93	1	1.07	1.08	0.969	1.12	1.06	105.29	2/25/08	95.85	13.0%	11.9	13.1%	5/30/08	103.94	19.6%	12.0	**19.6%**
Sep-08	74,180	112.71	1	1.07	1.08	0.987	1.15	1.06	98.40	3/26/08	96.66	12.5%	11.9	12.6%	6/29/08	104.60	21.8%	12.0	**21.8%**
Oct-08	73,228	127.60	1	1.07	1.09	1.095	1.28	1.06	99.87	4/25/08	98.26	13.8%	11.9	14.0%	7/30/08	103.30	20.5%	12.0	**20.5%**
Nov-08	72,136	113.01	1	1.07	1.09	1.030	1.21	1.07	93.57	5/26/08	99.15	14.9%	11.9	15.1%	8/30/08	99.85	18.5%	12.0	**18.5%**
Dec-08	71,132	139.61	1	1.07	1.10	1.090	1.29	1.07	108.49	6/25/08	101.31	16.8%	11.9	16.9%	9/29/08	101.01	18.9%	12.0	**18.9%**
Jan-09	70,022	122.99	1	1.07	1.11	0.962	1.14	1.07	107.77	7/26/08	102.97	18.7%	11.9	18.8%	10/30/08	102.19	17.7%	12.0	**17.7%**
Feb-09	69,154	107.86	1	1.07	1.11	0.854	1.02	1.08	105.70	8/25/08	103.12	17.6%	11.9	17.8%	11/29/08	102.21	15.6%	12.0	**15.6%**
Mar-09	67,114	139.18	1	1.07	1.11	1.002	1.20	1.08	116.40	9/25/08	104.85	19.7%	11.9	19.8%	12/30/08	105.13	17.6%	12.0	**17.6%**
Apr-09	65,076	129.07	1	1.07	1.12	0.955	1.14	1.08	112.83	10/25/08	105.19	17.4%	11.9	17.5%	1/28/09	107.27	14.5%	12.0	**14.5%**
May-09	63,858	141.27	1	1.07	1.12	0.973	1.17	1.08	120.39	11/24/08	105.51	15.7%	11.9	15.8%	2/28/09	111.76	13.4%	12.0	**13.5%**
Jun-09	62,803	143.04	1	1.07	1.13	1.017	1.24	1.09	115.55	12/24/08	106.66	14.7%	11.9	14.8%	3/30/09	112.95	11.2%	12.0	**11.2%**
Jul-09	61,911	149.89	1	1.07	1.14	1.065	1.30	1.09	114.87	1/23/09	107.85	13.6%	11.9	13.7%	4/29/09	114.18	10.1%	12.0	**10.1%**
Aug-09	61,222	141.05	1	1.07	1.15	0.969	1.19	1.09	118.07	2/23/09	108.86	13.6%	11.9	13.6%	5/30/09	116.34	11.9%	12.0	**11.9%**
Sep-09	60,554	145.62	1	1.07	1.16	0.987	1.23	1.10	118.83	3/25/09	110.59	14.4%	12.0	14.5%	6/30/09	116.73	11.6%	12.0	**11.6%**
Oct-09	59,993	158.83	1	1.07	1.16	1.095	1.37	1.10	115.91	4/25/09	111.99	14.0%	12.0	14.0%	7/30/09	117.28	13.5%	12.0	**13.5%**
Nov-09	59,525	143.02	1	1.08	1.17	1.030	1.30	1.10	110.31	5/26/09	113.58	14.6%	12.0	14.6%	8/30/09	115.61	15.8%	12.0	**15.8%**
Dec-09	59,075	158.53	1	1.08	1.18	1.090	1.38	1.11	114.76	6/25/09	114.15	12.7%	12.0	12.7%	9/30/09	115.48	14.3%	12.0	**14.3%**
Jan-10	58,216	162.56	1	1.08	1.19	0.962	1.23	1.11	132.42	7/26/09	116.17	12.8%	12.0	12.8%	10/30/09	118.33	15.8%	12.0	**15.8%**
Feb-10	57,344	175.54	1	1.08	1.20	0.854	1.10	1.12	159.23	8/26/09	120.51	16.9%	12.0	16.8%	11/30/09	124.99	22.3%	12.0	**22.3%**
CY2009	760,308	139.36	1.00	1.07	1.14	1.00	**1.22**	1.09	114.15	6/25/09									
Jan-2010	58,216	162.56	1.00	1.08	1.19	0.96	**1.23**	1.11	132.42	1/16/10									

Historical Trend Analysis Per Experience through 3/2010 (AHP Indep Calculation)

	Updated per Exper Paid thru 3/10									Fully Normalized Claims for Trend (incl. normalization for seasonality)									
			Monthly Claims Risk Factors						PMPM	Rolling **12-mo** Wtd Avgs					Rolling **6-mo** Wtd Avgs				
Inc'd Mo	Mbr Mos	Incd Clms PMPM	Ben. Fact.	Plan Mix	Clms Dur.	Seas. by Mo.	Total incl Seas.	(n/a) Prem Dur.	per Month	Midpt	PMPM	P-to-P Trend	Trend Mo's	Annual Trend	Midpt	PMPM	P-to-P Trend	Trend Mo's	Annual Trend
Tonik Med-Only																			
Dec-06	50,376	74.97	1.000	1.09	0.90	1.149	1.13	0.97	66.42	7/18/06	80.72				10/4/06	81.59			
Jan-07	52,237	83.47	1.000	1.09	0.90	0.904	0.89	0.97	93.81	8/17/06	81.85				11/4/06	83.40			
Feb-07	54,346	86.36	1.000	1.09	0.90	0.813	0.80	0.97	108.10	9/15/06	84.75				12/4/06	86.86			
Mar-07	56,381	84.99	1.000	1.09	0.90	0.964	0.95	0.98	89.84	10/15/06	85.92				1/3/07	88.26			
Apr-07	57,353	84.43	1.000	1.09	0.91	0.929	0.92	0.98	92.06	11/14/06	86.57				2/2/07	89.51			
May-07	58,215	82.50	1.000	1.09	0.92	0.956	0.95	0.98	86.54	12/14/06	87.24				3/4/07	89.70			
Jun-07	59,165	89.19	1.000	1.08	0.92	1.011	1.01	0.98	88.25	1/12/07	87.84				4/3/07	92.92	16.8%	11.9	**16.9%**
Jul-07	59,899	89.00	1.000	1.08	0.93	1.070	1.07	0.98	82.89	2/10/07	87.58				5/3/07	91.05	14.1%	11.9	**14.2%**
Aug-07	60,833	78.21	1.000	1.08	0.93	0.984	0.99	0.99	78.75	3/11/07	86.55				6/2/07	86.29	5.2%	11.9	**5.2%**
Sep-07	61,550	84.92	1.000	1.08	0.93	1.011	1.02	0.99	83.04	4/10/07	86.60				7/2/07	85.17	2.7%	11.9	**2.7%**
Oct-07	62,231	89.97	1.000	1.08	0.94	1.133	1.15	0.99	78.44	5/9/07	86.01				8/2/07	82.92	0.1%	11.9	**0.1%**
Nov-07	63,130	78.93	1.000	1.08	0.94	1.076	1.09	0.99	72.28	6/8/07	84.86				9/1/07	80.51	-4.3%	11.9	**-4.4%**
Dec-07	63,718	99.78	1.000	1.08	0.94	1.149	1.17	0.99	85.28	7/7/07	86.21	6.8%	11.6	7.0%	10/2/07	80.10	-1.8%	11.9	**-1.8%**
Jan-08	63,977	84.78	1.000	1.08	0.95	0.904	0.92	0.99	91.66	8/6/07	86.14	5.2%	11.6	5.4%	11/1/07	81.62	-2.1%	11.9	**-2.1%**
Feb-08	64,161	88.01	1.000	1.08	0.96	0.813	0.84	1.00	105.21	9/5/07	86.18	1.7%	11.6	1.7%	12/2/07	86.08	-0.9%	11.9	**-0.9%**
Mar-08	61,816	82.91	0.913	1.08	0.96	0.964	0.91	1.00	91.41	10/4/07	86.34	0.5%	11.6	0.5%	12/31/07	87.44	-0.9%	11.9	**-0.9%**
Apr-08	59,817	71.22	0.913	1.07	0.97	0.929	0.88	1.00	80.81	11/2/07	85.45	-1.3%	11.6	-1.3%	1/30/08	87.88	-1.8%	11.9	**-1.8%**
May-08	58,178	80.80	0.913	1.07	0.98	0.956	0.92	1.00	88.26	12/1/07	85.58	-1.9%	11.6	-2.0%	2/28/08	90.59	1.0%	11.9	**1.0%**
Jun-08	56,842	80.71	0.913	1.07	0.98	1.011	0.97	1.01	82.86	12/30/07	85.16	-3.1%	11.6	-3.2%	3/29/08	90.31	-2.8%	11.9	**-2.8%**
Jul-08	55,343	88.38	0.913	1.07	0.99	1.070	1.04	1.01	85.15	1/27/08	85.34	-2.6%	11.5	-2.7%	4/28/08	89.26	-2.0%	11.9	**-2.0%**
Aug-08	53,975	87.20	0.913	1.07	1.00	0.984	0.96	1.01	90.75	2/25/08	86.30	-0.3%	11.5	-0.3%	5/29/08	86.54	0.3%	11.9	**0.3%**
Sep-08	52,598	85.11	0.913	1.07	1.00	1.011	0.99	1.02	85.75	3/25/08	86.54	-0.1%	11.5	-0.1%	6/29/08	85.52	0.4%	11.9	**0.4%**
Oct-08	51,218	104.07	0.913	1.07	1.01	1.133	1.12	1.02	93.17	4/23/08	87.74	2.0%	11.5	2.1%	7/29/08	87.57	5.6%	11.9	**5.7%**
Nov-08	49,924	84.49	0.913	1.07	1.01	1.076	1.07	1.02	79.27	5/23/08	88.54	4.3%	11.5	4.5%	8/29/08	86.15	7.0%	11.9	**7.1%**
Dec-08	48,784	112.33	0.913	1.07	1.02	1.149	1.14	1.03	98.12	6/22/08	89.53	3.9%	11.5	4.0%	9/28/08	88.63	10.6%	11.9	**10.7%**
Jan-09	47,638	79.48	0.913	1.07	1.03	0.904	0.90	1.03	87.85	7/22/08	89.21	3.6%	11.5	3.7%	10/29/08	89.14	9.2%	11.9	**9.3%**
Feb-09	46,525	73.35	0.913	1.07	1.03	0.813	0.82	1.03	89.80	8/22/08	87.65	1.7%	11.6	1.8%	11/29/08	88.95	3.3%	11.9	**3.4%**
Mar-09	44,917	94.46	0.913	1.06	1.03	0.964	0.97	1.03	97.77	9/21/08	88.01	1.9%	11.6	2.0%	12/29/08	90.90	4.0%	11.9	**4.0%**
Apr-09	43,701	118.57	0.913	1.06	1.03	0.929	0.93	1.04	127.32	10/22/08	91.53	7.1%	11.6	7.3%	1/28/09	96.14	9.4%	12.0	**9.4%**
May-09	42,859	96.13	0.913	1.06	1.04	0.956	0.96	1.04	100.08	11/21/08	92.47	8.0%	11.7	8.3%	2/27/09	99.83	10.2%	12.0	**10.2%**
Jun-09	42,357	107.61	0.913	1.06	1.04	1.011	1.02	1.04	105.69	12/22/08	94.37	10.8%	11.8	11.1%	3/30/09	101.06	11.9%	12.0	**11.9%**
Jul-09	42,191	107.26	0.913	1.06	1.04	1.070	1.08	1.04	99.73	1/21/09	95.67	12.1%	11.8	12.3%	4/29/09	103.25	15.7%	12.0	**15.6%**
Aug-09	42,052	105.97	0.913	1.06	1.04	0.984	0.99	1.04	107.26	2/22/09	97.03	12.4%	11.9	12.5%	5/30/09	106.33	22.9%	12.0	**22.8%**
Sep-09	41,919	93.74	0.913	1.05	1.04	1.011	1.02	1.05	92.30	3/25/09	97.76	13.0%	12.0	13.0%	6/30/09	105.53	23.4%	12.0	**23.3%**
Oct-09	41,756	104.95	0.913	1.05	1.05	1.133	1.14	1.05	92.14	4/25/09	97.76	11.4%	12.1	11.4%	7/31/09	99.56	13.7%	12.1	**13.6%**
Nov-09	41,707	109.19	0.913	1.05	1.05	1.076	1.08	1.05	100.79	5/27/09	99.75	12.7%	12.1	12.5%	8/31/09	99.67	15.7%	12.1	**15.6%**
Dec-09	41,502	120.81	0.913	1.05	1.05	1.149	1.16	1.05	103.99	6/27/09	100.24	12.0%	12.2	11.8%	9/30/09	99.37	12.1%	12.1	**12.1%**
Jan-10	41,196	125.01	0.913	1.05	1.06	0.904	0.92	1.05	136.15	7/28/09	104.28	16.9%	12.2	16.6%	10/31/09	105.37	18.2%	12.1	**18.1%**
Feb-10	40,824	84.74	0.913	1.05	1.06	0.813	0.83	1.06	102.19	8/29/09	105.44	20.3%	12.2	19.9%	11/30/09	104.53	17.5%	12.1	**17.4%**
CY2009	519,125	100.48	0.91	1.06	1.04	1.00	**1.00**	1.04	100.24	6/27/09									
Jan-2010	41,196	125.01	0.91	1.05	1.06	0.90	**0.92**	1.05	136.15	1/16/10									

Historical Trend Analysis Per Experience through 3/2010 (AHP Indep Calculation)

	Updated per Exper Paid thru 3/10									Fully Normalized Claims for Trend (incl. normalization for seasonality)									
			Monthly Claims Risk Factors						PMPM	Rolling **12-mo** Wtd Avgs					Rolling **6-mo** Wtd Avgs				
Inc'd Mo	Mbr Mos	Incd Clms PMPM	Ben. Fact.	Plan Mix	Clms Dur.	Seas. by Mo.	Total incl Seas.	(n/a) Prem Dur.	per Month	Midpt	PMPM	P-to-P Trend	Trend Mo's	Annual Trend	Midpt	PMPM	P-to-P Trend	Trend Mo's	Annual Trend
Saver																			
Dec-06	24,011	113.30	1	1.02	1.16	1.113	1.32	1.10	85.95	6/22/06	94.24				9/29/06	100.04			
Jan-07	23,523	102.79	1	1.02	1.18	0.940	1.13	1.11	91.04	7/23/06	95.26				10/30/06	101.88			
Feb-07	23,144	105.06	1	1.02	1.19	0.838	1.01	1.11	103.55	8/23/06	95.88				11/29/06	100.19			
Mar-07	22,755	116.64	1	1.02	1.20	0.988	1.20	1.12	97.06	9/23/06	95.46				12/29/06	95.83			
Apr-07	22,332	95.10	1	1.02	1.21	0.945	1.16	1.12	82.05	10/24/06	95.87				1/29/07	91.01			
May-07	21,996	106.33	1	1.02	1.21	0.966	1.19	1.13	89.06	11/24/06	95.62				2/28/07	91.48			
Jun-07	21,681	108.77	1	1.02	1.22	1.015	1.26	1.13	86.17	12/24/06	96.06				3/30/07	91.61	2.6%	12.1	**2.6%**
Jul-07	21,319	124.14	1	1.02	1.23	1.067	1.34	1.13	92.89	1/24/07	97.16				4/29/07	91.91	2.7%	12.0	**2.7%**
Aug-07	21,007	107.72	1	1.02	1.24	0.975	1.23	1.14	87.52	2/23/07	94.96				5/30/07	89.15	-3.2%	12.0	**-3.2%**
Sep-07	20,640	94.52	1	1.02	1.25	0.996	1.27	1.14	74.54	3/26/07	90.89				6/30/07	85.42	-10.2%	12.0	**-10.2%**
Oct-07	20,311	141.04	1	1.02	1.26	1.110	1.42	1.15	99.30	4/25/07	89.69				7/30/07	88.23	-11.9%	12.0	**-11.9%**
Nov-07	19,955	144.96	1	1.02	1.27	1.048	1.35	1.15	107.52	5/26/07	91.33				8/30/07	91.17	-8.2%	12.0	**-8.2%**
Dec-07	19,671	103.13	1	1.02	1.27	1.113	1.44	1.15	71.55	6/25/07	90.32	-4.2%	12.1	-4.1%	9/29/07	88.91	-11.1%	12.0	**-11.1%**
Jan-08	19,313	100.35	1	1.02	1.29	0.940	1.23	1.16	81.71	7/26/07	89.60	-5.9%	12.1	-5.9%	10/30/07	87.06	-14.6%	12.0	**-14.6%**
Feb-08	19,003	104.71	1	1.02	1.30	0.838	1.11	1.17	94.59	8/25/07	88.69	-7.5%	12.1	-7.5%	11/29/07	88.18	-12.0%	12.0	**-12.0%**
Mar-08	18,889	118.51	1	1.02	1.30	0.988	1.31	1.17	90.50	9/25/07	88.06	-7.8%	12.0	-7.7%	12/30/07	90.96	-5.1%	12.0	**-5.1%**
Apr-08	18,670	116.25	1	1.02	1.31	0.945	1.26	1.18	92.02	10/25/07	88.91	-7.3%	12.0	-7.2%	1/29/08	89.66	-1.5%	12.0	**-1.5%**
May-08	18,434	93.65	1	1.02	1.32	0.966	1.30	1.18	72.11	11/25/07	87.60	-8.4%	12.0	-8.4%	2/29/08	83.70	-8.5%	12.0	**-8.5%**
Jun-08	18,118	118.49	1	1.02	1.33	1.015	1.37	1.18	86.24	12/26/07	87.63	-8.8%	12.0	-8.7%	3/30/08	86.23	-5.9%	12.0	**-5.9%**
Jul-08	17,844	112.54	1	1.02	1.34	1.067	1.46	1.19	77.34	1/25/08	86.36	-11.1%	12.0	-11.1%	4/30/08	85.59	-6.9%	12.0	**-6.9%**
Aug-08	17,536	103.23	1	1.02	1.35	0.975	1.34	1.19	77.06	2/25/08	85.53	-9.9%	12.0	-9.9%	5/30/08	82.66	-7.3%	12.0	**-7.3%**
Sep-08	17,170	98.04	1	1.02	1.36	0.996	1.38	1.20	70.93	3/26/08	85.43	-6.0%	12.0	-6.0%	6/29/08	79.42	-7.0%	12.0	**-7.0%**
Oct-08	16,819	154.01	1	1.02	1.37	1.110	1.55	1.21	99.28	4/26/08	85.21	-5.0%	12.0	-5.0%	7/30/08	80.35	-8.9%	12.0	**-8.9%**
Nov-08	16,519	134.08	1	1.02	1.38	1.048	1.47	1.21	91.04	5/26/08	83.61	-8.5%	12.0	-8.4%	8/29/08	83.51	-8.4%	12.0	**-8.4%**
Dec-08	16,249	144.04	1	1.02	1.39	1.113	1.57	1.21	91.57	6/25/08	85.32	-5.5%	12.0	-5.5%	9/29/08	84.31	-5.2%	12.0	**-5.2%**
Jan-09	15,910	161.29	1	1.02	1.40	0.940	1.34	1.22	120.70	7/25/08	88.31	-1.4%	12.0	-1.4%	10/30/08	91.33	4.9%	12.0	**4.9%**
Feb-09	15,864	114.69	1	1.02	1.40	0.838	1.19	1.22	96.02	8/25/08	88.33	-0.4%	12.0	-0.4%	11/29/08	94.62	7.3%	12.0	**7.3%**
Mar-09	15,812	133.98	1	1.02	1.39	0.988	1.39	1.22	96.13	9/24/08	88.73	0.8%	12.0	0.8%	12/30/08	99.05	8.9%	12.0	**8.9%**
Apr-09	15,685	149.92	1	1.02	1.38	0.945	1.33	1.22	112.73	10/25/08	90.29	1.5%	12.0	1.5%	1/29/09	101.25	12.9%	12.0	**12.9%**
May-09	15,586	113.56	1	1.02	1.38	0.966	1.36	1.22	83.50	11/25/08	91.44	4.4%	12.0	4.4%	3/1/09	100.11	19.6%	12.0	**19.6%**
Jun-09	15,521	181.83	1	1.02	1.39	1.015	1.43	1.22	126.83	12/26/08	94.71	8.1%	12.0	8.1%	3/31/09	105.97	22.9%	12.0	**22.9%**
Jul-09	15,410	149.10	1	1.02	1.39	1.067	1.51	1.22	98.63	1/26/09	96.62	11.9%	12.0	11.8%	4/30/09	102.27	19.5%	12.0	**19.5%**
Aug-09	15,351	166.08	1	1.02	1.40	0.975	1.39	1.23	119.82	2/26/09	100.26	17.2%	12.1	17.1%	5/31/09	106.22	28.5%	12.0	**28.5%**
Sep-09	15,224	145.06	1	1.02	1.41	0.996	1.42	1.23	101.87	3/29/09	103.05	20.6%	12.1	20.5%	6/30/09	107.23	35.0%	12.0	**34.9%**
Oct-09	15,149	158.13	1	1.02	1.41	1.110	1.59	1.23	99.29	4/29/09	103.08	21.0%	12.1	20.8%	7/31/09	104.99	30.7%	12.0	**30.6%**
Nov-09	15,065	197.74	1	1.02	1.42	1.048	1.51	1.23	131.07	5/30/09	106.40	27.3%	12.1	27.0%	8/31/09	112.92	35.2%	12.0	**35.1%**
Dec-09	14,997	187.33	1	1.02	1.42	1.113	1.61	1.23	116.72	6/29/09	108.53	27.2%	12.1	26.9%	9/30/09	111.18	31.9%	12.0	**31.8%**
Jan-10	14,806	133.38	1	1.02	1.43	0.940	1.36	1.24	97.84	7/29/09	106.63	20.7%	12.1	20.5%	10/31/09	111.14	21.7%	12.0	**21.6%**
Feb-10	14,642	164.92	1	1.02	1.44	0.838	1.22	1.24	134.80	8/29/09	109.80	24.3%	12.1	24.0%	11/30/09	113.51	20.0%	12.0	**19.9%**
CY2009	185,574	154.59	1.00	1.02	1.40	1.00	**1.42**	1.23	108.53	6/29/09									
Jan-2010	14,806	133.38	1.00	1.02	1.43	0.94	**1.36**	1.24	97.84	1/16/10									

Historical Trend Analysis Per Experience through 3/2010 (AHP Indep Calculation)

	Updated per Exper Paid thru 3/10									Fully Normalized Claims for Trend (incl. normalization for seasonality)									
			Monthly Claims Risk Factors								Rolling **12-mo** Wtd Avgs					Rolling **6-mo** Wtd Avgs				
Inc'd Mo	Mbr Mos	Incd Clms PMPM	Ben. Fact.	Plan Mix	Clms Dur.	Seas. by Mo.	Total incl Seas.	(n/a) Prem Dur.	PMPM per Month	Midpt	PMPM	P-to-P Trend	Trend Mo's	Annual Trend	Midpt	PMPM	P-to-P Trend	Trend Mo's	Annual Trend
CDHPMat																			
Apr-07	195	63.37	1	0.98	0.60	0.886	0.52	0.90	120.77										
May-07	453	126.03	1	0.98	0.60	0.930	0.55	0.90	229.41										
Jun-07	737	161.41	1	0.97	0.60	1.002	0.59	0.90	275.13										
Jul-07	1,097	90.39	1	0.97	0.63	1.077	0.66	0.90	137.08										
Aug-07	1,451	121.03	1	0.97	0.64	1.007	0.63	0.90	192.14						7/10/07	193.10			
Sep-07	1,774	58.94	1	0.97	0.65	1.052	0.67	0.90	88.44						7/31/07	160.58			
Oct-07	2,246	111.42	1	0.96	0.68	1.196	0.78	0.90	143.35						8/25/07	156.59			
Nov-07	2,605	178.90	1	0.96	0.70	1.151	0.77	0.90	231.76						9/20/07	173.02			
Dec-07	2,892	91.41	1	0.97	0.72	1.246	0.86	0.91	106.07						10/17/07	150.73			
Jan-08	3,251	144.41	1	0.97	0.73	0.808	0.58	0.91	250.99						11/14/07	174.71			
Feb-08	3,625	102.23	1	0.97	0.75	0.744	0.54	0.91	189.28						12/13/07	176.39			
Mar-08	4,085	106.48	1	0.97	0.75	0.900	0.66	0.91	161.31	12/3/07	176.56				1/11/08	181.43			
Apr-08	4,421	102.20	1	0.97	0.77	0.886	0.66	0.91	153.93	12/26/07	173.44				2/9/08	179.71			
May-08	4,770	327.66	1	0.98	0.78	0.930	0.71	0.92	460.94	1/18/08	214.29				3/10/08	232.04			
Jun-08	5,122	166.82	1	0.98	0.79	1.002	0.78	0.92	214.58	2/12/08	213.13				4/8/08	242.92			
Jul-08	5,495	259.63	1	0.98	0.81	1.077	0.85	0.92	304.98	3/9/08	227.22				5/8/08	254.36			
Aug-08	5,877	176.69	1	0.98	0.81	1.007	0.81	0.93	218.80	4/5/08	227.25				6/7/08	255.26	32.2%	10.9	**35.9%**
Sep-08	6,293	242.73	1	0.99	0.82	1.052	0.85	0.93	285.18	5/2/08	239.30				7/7/08	273.15	70.1%	11.2	**76.3%**
Oct-08	6,756	363.39	1	0.99	0.82	1.196	0.97	0.93	374.21	5/31/08	259.72				8/7/08	308.41	97.0%	11.4	**103.8%**
Nov-08	7,143	221.11	1	0.99	0.83	1.151	0.94	0.93	234.84	6/29/08	257.96				9/6/08	274.25	58.5%	11.6	**61.3%**
Dec-08	7,578	239.09	1	0.99	0.83	1.246	1.02	0.93	233.57	7/27/08	261.91				10/6/08	274.18	81.9%	11.7	**84.9%**
Jan-09	8,056	183.97	1	0.99	0.83	0.808	0.66	0.93	276.77	8/26/08	264.15				11/6/08	270.62	54.9%	11.8	**56.3%**
Feb-09	8,524	178.92	1	0.99	0.83	0.744	0.61	0.94	292.12	9/24/08	271.03				12/6/08	281.62	59.7%	11.8	**60.9%**
Mar-09	8,730	173.65	1	0.98	0.84	0.900	0.74	0.94	234.44	10/23/08	272.67	54.4%	10.7	63.1%	1/5/09	272.34	50.1%	11.8	**51.0%**
Apr-09	8,721	189.04	1	0.98	0.85	0.886	0.74	0.94	254.76	11/20/08	277.11	59.8%	10.9	67.7%	2/3/09	255.08	41.9%	11.8	**42.7%**
May-09	8,735	245.64	1	0.98	0.87	0.930	0.79	0.95	309.53	12/19/08	270.28	26.1%	11.0	28.8%	3/4/09	267.40	15.2%	11.8	**15.5%**
Jun-09	8,746	235.32	1	0.97	0.89	1.002	0.87	0.95	272.01	1/15/09	273.60	28.4%	11.1	31.0%	4/2/09	273.16	12.4%	11.8	**12.7%**
Jul-09	8,784	322.91	1	0.97	0.90	1.077	0.94	0.95	343.79	2/12/09	278.33	22.5%	11.2	24.4%	5/1/09	284.48	11.8%	11.8	**12.1%**
Aug-09	8,832	261.07	1	0.96	0.92	1.007	0.89	0.96	294.85	3/12/09	283.44	24.7%	11.2	26.7%	6/1/09	284.98	11.6%	11.8	**11.9%**
Sep-09	8,960	281.95	1	0.95	0.92	1.052	0.92	0.96	305.67	4/9/09	285.33	19.2%	11.2	20.7%	7/1/09	296.85	8.7%	11.8	**8.8%**
Oct-09	9,065	374.42	1	0.95	0.92	1.196	1.05	0.97	357.28	5/7/09	285.84	10.1%	11.2	10.8%	8/1/09	314.07	1.8%	11.8	**1.9%**
Nov-09	9,157	410.28	1	0.94	0.93	1.151	1.01	0.97	407.53	6/5/09	300.07	16.3%	11.2	17.5%	9/1/09	330.80	20.6%	11.8	**21.0%**
Dec-09	9,182	339.92	1	0.94	0.93	1.246	1.09	0.97	312.67	7/4/09	305.95	16.8%	11.2	18.1%	10/2/09	337.24	23.0%	11.8	**23.4%**
Jan-10	9,075	160.15	1	0.94	0.93	0.808	0.70	0.98	227.66	8/3/09	301.48	14.1%	11.2	15.1%	11/1/09	317.85	17.5%	11.8	**17.7%**
Feb-10	9,184	173.74	1	0.94	0.93	0.744	0.65	0.98	268.59	9/2/09	299.41	10.5%	11.3	11.2%	12/1/09	313.29	11.2%	11.8	**11.4%**
CY2009	105,490	268.42	1.00	0.97	0.89	1.00	**0.88**	0.95	305.95	7/4/09									
Jan-2010	9,075	160.15	1.00	0.94	0.93	0.81	**0.70**	0.98	227.66	1/16/10									

Historical Trend Analysis Per Experience through 3/2010 (AHP Indep Calculation)

	Updated per Exper Paid thru 3/10									Fully Normalized Claims for Trend (incl. normalization for seasonality)									
			Monthly Claims Risk Factors							Rolling **12-mo** Wtd Avgs					Rolling **6-mo** Wtd Avgs				
Inc'd Mo	Mbr Mos	Incd Clms PMPM	Ben. Fact.	Plan Mix	Clms Dur.	Seas. by Mo.	Total incl Seas.	(n/a) Prem Dur.	PMPM per Month	Midpt	PMPM	P-to-P Trend	Trend Mo's	Annual Trend	Midpt	PMPM	P-to-P Trend	Trend Mo's	Annual Trend
CDHP NonMat																			
Dec-07	89	309.40	1	0.92	0.57	1.265	0.67	0.91	460.25										
Jan-08	385	34.23	1	0.91	0.57	0.790	0.41	0.91	82.81										
Feb-08	951	23.86	1	0.91	0.57	0.730	0.38	0.91	62.35										
Mar-08	1,820	25.88	1	0.91	0.58	0.888	0.47	0.91	54.81										
Apr-08	2,734	21.23	1	0.91	0.59	0.878	0.48	0.91	44.60										
May-08	3,743	30.28	1	0.91	0.60	0.925	0.51	0.92	59.28						4/11/08	59.20			
Jun-08	4,596	24.99	1	0.91	0.62	1.000	0.57	0.92	44.19						5/3/08	51.85			
Jul-08	5,573	136.42	1	0.91	0.64	1.079	0.63	0.92	217.68						5/26/08	98.83			
Aug-08	6,701	76.04	1	0.91	0.65	1.012	0.60	0.92	126.36	6/13/08	106.74				6/21/08	107.54			
Sep-08	7,537	81.92	1	0.91	0.67	1.060	0.65	0.92	126.73	7/4/08	111.16				7/18/08	115.33			
Oct-08	8,293	79.35	1	0.91	0.69	1.208	0.76	0.93	104.62	7/24/08	109.88				8/14/08	118.20			
Nov-08	9,102	46.11	1	0.91	0.71	1.166	0.75	0.93	61.21	8/14/08	101.28				9/12/08	111.07			
Dec-08	9,837	74.47	1	0.92	0.72	1.265	0.83	0.93	89.53	9/3/08	98.88				10/10/08	113.10			
Jan-09	10,883	49.16	1	0.92	0.73	0.790	0.53	0.93	93.22	9/25/08	98.10				11/9/08	97.83			
Feb-09	11,864	45.43	1	0.92	0.74	0.730	0.50	0.93	91.39	10/18/08	97.55				12/9/08	93.18			
Mar-09	13,791	57.92	1	0.91	0.74	0.888	0.60	0.94	96.79	11/13/08	98.26				1/9/09	90.00			
Apr-09	14,974	70.63	1	0.91	0.74	0.878	0.60	0.94	118.55	12/10/08	102.48				2/8/09	94.34			
May-09	15,979	76.31	1	0.91	0.75	0.925	0.64	0.94	119.99	1/6/09	106.18				3/10/09	103.54	74.9%	11.0	
Jun-09	16,837	85.90	1	0.91	0.77	1.000	0.70	0.94	122.93	2/3/09	110.50				4/8/09	109.05	110.3%	11.2	
Jul-09	17,864	72.76	1	0.91	0.78	1.079	0.76	0.95	95.41	3/3/09	104.46				5/8/09	108.27	9.5%	11.4	**10.1%**
Aug-09	18,934	88.18	1	0.91	0.79	1.012	0.72	0.95	122.02	4/1/09	105.66	-1.0%	9.6	-1.3%	6/6/09	112.95	5.0%	11.5	**5.3%**
Sep-09	19,827	83.29	1	0.91	0.80	1.060	0.77	0.95	108.79	4/29/09	105.08	-5.5%	9.8	-6.6%	7/6/09	114.29	-0.9%	11.6	**-0.9%**
Oct-09	20,759	125.87	1	0.91	0.80	1.208	0.88	0.95	142.94	5/28/09	109.45	-0.4%	10.1	-0.5%	8/5/09	119.11	0.8%	11.7	**0.8%**
Nov-09	21,494	103.57	1	0.91	0.81	1.166	0.86	0.95	120.56	6/25/09	112.96	11.5%	10.4	13.5%	9/4/09	119.26	7.4%	11.8	**7.5%**
Dec-09	22,164	120.90	1	0.91	0.82	1.265	0.94	0.95	128.43	7/23/09	115.76	17.1%	10.6	19.5%	10/4/09	120.43	6.5%	11.8	**6.6%**
Jan-10	23,162	46.86	1	0.91	0.83	0.790	0.59	0.96	79.09	8/20/09	112.98	15.2%	10.8	16.9%	11/4/09	116.39	19.0%	11.8	**19.3%**
Feb-10	24,024	61.83	1	0.91	0.84	0.730	0.55	0.96	111.46	9/18/09	113.94	16.8%	11.0	18.5%	12/4/09	114.68	23.1%	11.8	**23.4%**
CY2009	205,371	86.36	1.00	0.91	0.78	1.03	**0.75**	0.94	115.76	7/23/09									
Jan-2010	23,162	46.86	1.00	0.91	0.83	0.79	**0.59**	0.96	79.09	1/16/10									

(For CDHP-NonM, Orig trends through 8/09 used rolling 6-mo avg approach instead, per limited history)

Historical Trend Analysis Per Experience through 3/2010 (AHP Indep Calculation)

	Updated per Exper Paid thru 3/10									Fully Normalized Claims for Trend (incl. normalization for seasonality)									
			Monthly Claims Risk Factors								Rolling **12-mo** Wtd Avgs					Rolling **6-mo** Wtd Avgs				
Inc'd Mo	Mbr Mos	Incd Clms PMPM	Ben. Fact.	Plan Mix	Clms Dur.	Seas. by Mo.	Total incl Seas.	(n/a) Prem Dur.	PMPM per Month	Midpt	PMPM	P-to-P Trend	Trend Mo's	Annual Trend	Midpt	PMPM	P-to-P Trend	Trend Mo's	Annual Trend
3500																			
Dec-06	51,966	112.11	1	0.91	0.89	1.253	1.02	0.97	110.43	7/15/06	81.58				10/3/06	78.87			
Jan-07	53,236	86.25	1	0.91	0.90	0.801	0.66	0.97	131.36	8/13/06	85.04				11/2/06	90.45			
Feb-07	54,771	42.19	1	0.91	0.91	0.739	0.61	0.98	68.97	9/10/06	81.87				12/3/06	86.09			
Mar-07	57,655	71.54	1	0.91	0.92	0.896	0.74	0.98	96.32	10/10/06	82.99				1/2/07	90.37			
Apr-07	59,708	55.47	1	0.91	0.93	0.883	0.74	0.98	74.94	11/10/06	82.92				2/2/07	92.56			
May-07	61,629	63.17	1	0.91	0.93	0.928	0.78	0.99	80.55	12/10/06	82.92				3/5/07	92.93			
Jun-07	63,289	65.17	1	0.90	0.94	1.001	0.85	0.99	76.49	1/10/07	83.48				4/4/07	87.37	2.8%	11.9	**2.8%**
Jul-07	64,893	67.99	1	0.90	0.95	1.078	0.92	0.99	73.66	2/10/07	83.91				5/4/07	78.44	0.0%	11.9	**0.0%**
Aug-07	66,539	73.98	1	0.90	0.95	1.009	0.87	0.99	85.10	3/12/07	83.31				6/3/07	81.01	5.4%	12.0	**5.4%**
Sep-07	68,154	78.29	1	0.90	0.96	1.055	0.91	0.99	85.66	4/12/07	84.45				7/3/07	79.54	7.0%	12.0	**7.0%**
Oct-07	69,942	92.41	1	0.90	0.96	1.200	1.04	0.99	88.69	5/12/07	86.72				8/3/07	81.86	14.2%	12.0	**14.3%**
Nov-07	71,794	69.33	1	0.90	0.96	1.157	1.01	0.99	68.82	6/11/07	85.76				9/2/07	79.74	12.0%	12.0	**12.1%**
Dec-07	73,219	90.98	1	0.90	0.97	1.253	1.10	0.99	83.06	7/12/07	83.82	2.7%	11.9	2.8%	10/3/07	80.82	2.5%	12.0	**2.5%**
Jan-08	74,505	41.55	1	0.90	0.97	0.801	0.70	1.00	58.96	8/10/07	78.24	-8.0%	11.9	-8.0%	11/2/07	78.08	-13.7%	12.0	**-13.7%**
Feb-08	75,501	56.38	1	0.90	0.99	0.739	0.66	1.00	85.68	9/9/07	79.57	-2.8%	11.9	-2.8%	12/3/07	78.33	-9.0%	12.0	**-9.0%**
Mar-08	76,867	70.31	1	0.90	1.00	0.896	0.81	1.00	87.10	10/9/07	79.10	-4.7%	11.9	-4.7%	1/2/08	78.72	-12.9%	12.0	**-12.9%**
Apr-08	77,982	70.20	1	0.90	1.01	0.883	0.81	1.01	87.04	11/8/07	80.13	-3.4%	11.9	-3.4%	2/1/08	78.61	-15.1%	12.0	**-15.1%**
May-08	78,763	87.87	1	0.90	1.02	0.928	0.86	1.01	102.60	12/8/07	82.15	-0.9%	11.9	-0.9%	3/2/08	84.29	-9.3%	12.0	**-9.3%**
Jun-08	79,401	71.06	1	0.90	1.03	1.001	0.93	1.01	76.20	1/7/08	82.02	-1.7%	11.9	-1.8%	4/2/08	83.10	-4.9%	12.0	**-4.9%**
Jul-08	80,227	81.98	1	0.90	1.04	1.078	1.01	1.01	80.95	2/6/08	82.54	-1.6%	11.9	-1.7%	5/2/08	86.57	10.4%	12.0	**10.4%**
Aug-08	80,875	78.42	1	0.90	1.05	1.009	0.95	1.02	82.18	3/7/08	82.32	-1.2%	11.8	-1.2%	6/1/08	85.96	6.1%	12.0	**6.1%**
Sep-08	81,379	77.04	1	0.90	1.05	1.055	1.00	1.02	76.69	4/5/08	81.57	-3.4%	11.8	-3.5%	7/2/08	84.20	5.9%	12.0	**5.9%**
Oct-08	82,067	92.35	1	0.90	1.06	1.200	1.15	1.02	80.36	5/5/08	80.93	-6.7%	11.8	-6.8%	8/1/08	83.09	1.5%	12.0	**1.5%**
Nov-08	82,554	101.85	1	0.90	1.06	1.157	1.11	1.02	91.45	6/4/08	82.77	-3.5%	11.8	-3.5%	9/1/08	81.35	2.0%	12.0	**2.0%**
Dec-08	83,135	121.56	1	0.90	1.07	1.253	1.21	1.02	100.35	7/5/08	84.28	0.6%	11.8	0.6%	10/1/08	85.41	5.7%	12.0	**5.7%**
Jan-09	84,430	69.96	1	0.90	1.07	0.801	0.78	1.03	90.14	8/4/08	86.76	10.9%	11.8	11.1%	11/1/08	86.94	11.3%	12.0	**11.4%**
Feb-09	85,262	62.01	1	0.90	1.08	0.739	0.72	1.03	86.20	9/3/08	86.79	9.1%	11.8	9.2%	12/2/08	87.58	11.8%	12.0	**11.8%**
Mar-09	85,492	87.58	1	0.90	1.07	0.896	0.87	1.03	100.77	10/4/08	87.99	11.2%	11.8	11.4%	1/1/09	91.59	16.3%	12.0	**16.4%**
Apr-09	85,706	65.97	1	0.90	1.08	0.883	0.86	1.03	76.61	11/3/08	87.08	8.7%	11.9	8.8%	1/31/09	90.87	15.6%	12.0	**15.6%**
May-09	86,294	88.69	1	0.90	1.09	0.928	0.91	1.03	97.34	12/3/08	86.74	5.6%	11.9	5.6%	3/2/09	91.87	9.0%	12.0	**9.0%**
Jun-09	86,695	77.59	1	0.90	1.10	1.001	0.99	1.04	78.35	1/2/09	86.85	5.9%	11.9	5.9%	4/1/09	88.22	6.2%	12.0	**6.2%**
Jul-09	87,278	118.40	1	0.90	1.10	1.078	1.07	1.04	110.21	2/2/09	89.33	8.2%	11.9	8.3%	5/1/09	91.62	5.8%	12.0	**5.9%**
Aug-09	87,751	90.05	1	0.90	1.11	1.009	1.01	1.04	88.93	3/4/09	89.86	9.2%	11.9	9.2%	6/1/09	92.05	7.1%	12.0	**7.1%**
Sep-09	88,109	112.79	1	0.90	1.12	1.055	1.07	1.04	105.75	4/3/09	92.28	13.1%	11.9	13.2%	7/1/09	92.94	10.4%	12.0	**10.4%**
Oct-09	88,230	136.16	1	0.90	1.13	1.200	1.22	1.04	111.25	5/4/09	94.85	17.2%	11.9	17.3%	8/1/09	98.69	18.8%	12.0	**18.8%**
Nov-09	88,522	118.12	1	0.90	1.14	1.157	1.19	1.05	99.36	6/3/09	95.50	15.4%	11.9	15.5%	8/31/09	99.02	21.7%	12.0	**21.8%**
Dec-09	88,657	140.84	1	0.90	1.15	1.253	1.30	1.05	108.55	7/3/09	96.23	14.2%	11.9	14.3%	10/1/09	104.01	21.8%	12.0	**21.8%**
Jan-10	88,777	76.71	1	0.90	1.15	0.801	0.84	1.05	91.83	8/2/09	96.34	11.1%	11.9	11.1%	11/1/09	100.95	16.1%	12.0	**16.2%**
Feb-10	88,943	83.70	1	0.90	1.17	0.739	0.78	1.06	107.65	9/2/09	98.12	13.1%	11.9	13.1%	12/1/09	104.06	18.8%	12.0	**18.9%**
CY2009	1,042,426	97.699	1.00	0.90	1.10	1.00	**1.02**	1.04	96.23	7/3/09									
Jan-2010	88,777	76.71	1.00	0.90	1.15	0.80	**0.84**	1.05	91.83	1/16/10									

Appendix C-1
Testing of Data Consistency: Orig vs Re-Filed LLR Data

Month	Data in Current Anthem Models for Re-Filed LLR Calculations			Data in Orig Anthem Models for Orig 3/10 Rate Incr & LLR (Group A & Group B Combined *)			Ratio of Data in Re-filing / Original LLR Models		
SmartSense	Mbr Mos	Prem	Clms	Mbr Mos	Prem	Clms	M.Mos	Prem	Clms
1/1/2006	0	$0	$0	0	$0	$0	--	--	--
2/1/2006	0	$0	$0	0	$0	$0	--	--	--
3/1/2006	0	$0	$0	0	$0	$0	--	--	--
4/1/2006	0	$0	$0	0	$0	$0	--	--	--
5/1/2006	0	$0	$0	0	$0	$0	--	--	--
6/1/2006	0	$0	$0	0	$0	$0	--	--	--
7/1/2006	0	$0	$0	0	$0	$0	--	--	--
8/1/2006	0	$0	$0	0	$0	$0	--	--	--
9/1/2006	0	$0	$0	0	$0	$0	--	--	--
10/1/2006	0	$0	$0	0	$0	$0	--	--	--
11/1/2006	0	$0	$0	0	$0	$0	--	--	--
12/1/2006	0	$0	$0	0	$0	$0	--	--	--
1/1/2007	0	$0	$0	0	$0	$0	--	--	--
2/1/2007	0	$0	$0	0	$0	$0	--	--	--
3/1/2007	0	$0	$0	0	$0	$0	--	--	--
4/1/2007	0	$0	$0	0	$0	$0	--	--	--
5/1/2007	0	$0	$0	0	$0	$0	--	--	--
6/1/2007	0	$0	$0	0	$0	$0	--	--	--
7/1/2007	0	$0	$0	0	$0	$0	--	--	--
8/1/2007	0	$0	$0	0	$0	$0	--	--	--
9/1/2007	0	$0	$0	0	$0	$0	--	--	--
10/1/2007	0	$0	$0	0	$0	$0	--	--	--
11/1/2007	0	$0	$0	0	$0	$0	--	--	--
12/1/2007	745	$81,756	$45,945	745	$81,756	$46,223	1.000	1.000	0.994
1/1/2008	4,112	$448,437	$288,833	4,112	$448,437	$293,447	1.000	1.000	0.984
2/1/2008	10,841	$1,147,748	$421,000	10,841	$1,147,748	$424,395	1.000	1.000	0.992
3/1/2008	22,194	$2,396,183	$968,509	22,194	$2,396,183	$992,671	1.000	1.000	0.976
4/1/2008	33,199	$3,674,768	$1,747,634	33,199	$3,674,768	$1,790,176	1.000	1.000	0.976
5/1/2008	43,559	$4,857,011	$3,378,174	43,559	$4,857,011	$3,457,817	1.000	1.000	0.977
6/1/2008	52,912	$5,897,271	$3,475,286	52,912	$5,897,271	$3,573,325	1.000	1.000	0.973
7/1/2008	64,008	$7,127,530	$4,208,780	64,008	$7,127,530	$4,336,865	1.000	1.000	0.970
8/1/2008	74,713	$8,277,037	$4,650,107	74,713	$8,277,037	$4,796,312	1.000	1.000	0.970
9/1/2008	84,119	$9,354,492	$5,426,176	84,119	$9,354,492	$5,597,152	1.000	1.000	0.969
10/1/2008	92,296	$10,296,583	$6,230,312	92,296	$10,296,583	$6,393,890	1.000	1.000	0.974
11/1/2008	99,125	$11,091,648	$6,599,260	99,125	$11,091,648	$6,765,721	1.000	1.000	0.975
12/1/2008	105,131	$11,811,416	$8,718,810	105,131	$11,811,416	$8,880,158	1.000	1.000	0.982
1/1/2009	112,044	$12,657,263	$8,335,041	112,055	$12,657,526	$8,426,271	1.000	1.000	0.989
2/1/2009	120,207	$13,608,490	$8,374,860	120,226	$13,609,782	$8,359,309	1.000	1.000	1.002
3/1/2009	131,488	$15,148,342	$11,287,839	131,516	$15,151,001	$11,663,792	1.000	1.000	0.968
4/1/2009	138,395	$16,458,778	$9,902,793	138,424	$16,463,746	$10,482,943	1.000	1.000	0.945
5/1/2009	143,467	$17,423,939	$11,490,849	143,517	$17,432,103	$12,192,964	1.000	1.000	0.942
6/1/2009	147,379	$18,237,652	$12,412,109	147,460	$18,252,263	$13,456,982	0.999	0.999	0.922
7/1/2009	152,616	$19,220,441	$11,821,879	152,721	$19,237,623	$12,627,753	0.999	0.999	0.936
8/1/2009	158,415	$20,253,678	$11,524,092	158,393	$20,257,775	$13,320,930	1.000	1.000	0.865
9/1/2009	164,212	$21,145,717	$13,404,095	165,640			0.991		
10/1/2009	169,843	$21,999,378	$15,790,742						
11/1/2009	174,735	$22,791,998	$16,555,620						
12/1/2009	178,060	$23,415,354	$16,222,984						
1/1/2010	182,773	$24,278,038							
2/1/2010	187,626								
3/1/2010	192,673								

*Blocks subject to 70% Standard: Group A, sold/transferred on/after 7/2007 & Group B, sold before 7/2007, combined.

Appendix C-2

Testing of Data Consistency: Orig vs Re-Filed LLR Data

Share

Month	Data in Current Anthem Models for Re-Filed LLR Calculations			Data in Orig Anthem Models for Orig 3/10 Rate Incr & LLR (Group A & Group B Combined *)			Ratio of Data in Re-filing / Original LLR Models		
	Mbr Mos	Prem	Clms	Mbr Mos	Prem	Clms	M.Mos	Prem	Clms
1/1/2006	71,812	$9,785,265	$5,878,816	71,812	$9,785,265	$5,878,816	1.000	1.000	1.000
2/1/2006	73,253	$9,973,041	$6,119,349	73,253	$9,973,041	$6,119,349	1.000	1.000	1.000
3/1/2006	78,083	$11,947,290	$6,970,160	78,083	$11,947,290	$6,970,160	1.000	1.000	1.000
4/1/2006	81,163	$12,378,757	$6,613,096	81,163	$12,378,757	$6,613,096	1.000	1.000	1.000
5/1/2006	83,047	$12,643,849	$7,682,723	83,047	$12,643,849	$7,682,723	1.000	1.000	1.000
6/1/2006	84,723	$12,887,920	$8,212,997	84,723	$12,887,920	$8,212,997	1.000	1.000	1.000
7/1/2006	86,282	$13,125,093	$8,175,765	86,282	$13,125,093	$8,175,765	1.000	1.000	1.000
8/1/2006	87,773	$13,331,956	$9,637,125	87,773	$13,331,956	$9,637,125	1.000	1.000	1.000
9/1/2006	89,199	$13,552,884	$8,662,895	89,199	$13,552,884	$8,662,895	1.000	1.000	1.000
10/1/2006	90,859	$13,784,737	$9,016,950	90,859	$13,784,737	$9,016,950	1.000	1.000	1.000
11/1/2006	92,299	$14,010,628	$12,471,840	92,299	$14,010,628	$12,471,840	1.000	1.000	1.000
12/1/2006	93,506	$14,198,488	$10,487,138	93,506	$14,198,488	$10,487,138	1.000	1.000	1.000
1/1/2007	94,912	$14,416,195	$8,638,700	94,922	$14,417,407	$8,638,718	1.000	1.000	1.000
2/1/2007	97,342	$14,766,902	$7,781,833	97,352	$14,768,039	$7,782,237	1.000	1.000	1.000
3/1/2007	101,158	$16,304,383	$10,011,844	101,168	$16,305,485	$10,011,967	1.000	1.000	1.000
4/1/2007	103,570	$17,082,680	$12,388,406	103,579	$17,083,614	$12,384,882	1.000	1.000	1.000
5/1/2007	105,336	$17,418,907	$10,168,692	105,345	$17,419,833	$10,167,116	1.000	1.000	1.000
6/1/2007	106,924	$17,711,298	$11,177,716	106,936	$17,712,820	$11,169,158	1.000	1.000	1.001
7/1/2007	108,962	$18,054,223	$11,460,820	108,976	$18,056,337	$11,456,258	1.000	1.000	1.000
8/1/2007	111,372	$18,433,614	$15,213,497	111,383	$18,435,176	$15,206,702	1.000	1.000	1.000
9/1/2007	113,374	$18,763,820	$12,571,675	113,385	$18,765,348	$12,563,190	1.000	1.000	1.001
10/1/2007	115,628	$19,110,402	$16,558,916	115,638	$19,111,839	$16,547,032	1.000	1.000	1.001
11/1/2007	117,597	$19,428,161	$13,974,487	117,604	$19,429,016	$13,995,345	1.000	1.000	0.999
12/1/2007	118,886	$19,664,059	$15,477,082	118,892	$19,664,828	$15,534,855	1.000	1.000	0.996
1/1/2008	120,147	$19,910,488	$13,400,551	120,152	$19,911,149	$13,437,117	1.000	1.000	0.997
2/1/2008	121,984	$20,250,010	$12,157,200	121,989	$20,250,553	$12,227,665	1.000	1.000	0.994
3/1/2008	126,791	$22,033,367	$13,873,110	126,791	$22,033,367	$13,911,090	1.000	1.000	0.997
4/1/2008	126,296	$22,351,616	$15,801,550	126,296	$22,351,616	$15,826,608	1.000	1.000	0.998
5/1/2008	125,326	$22,306,411	$15,370,104	125,326	$22,306,411	$15,420,207	1.000	1.000	0.997
6/1/2008	124,236	$22,195,117	$15,608,822	124,236	$22,195,117	$15,595,724	1.000	1.000	1.001
7/1/2008	123,185	$22,086,881	$14,039,898	123,185	$22,086,881	$14,096,170	1.000	1.000	0.996
8/1/2008	122,103	$21,966,535	$15,692,629	122,103	$21,966,535	$15,752,173	1.000	1.000	0.996
9/1/2008	120,708	$21,781,833	$16,381,769	120,708	$21,781,833	$16,446,178	1.000	1.000	0.996
10/1/2008	119,628	$21,654,093	$16,891,592	119,628	$21,654,093	$16,997,329	1.000	1.000	0.994
11/1/2008	118,553	$21,527,846	$17,912,103	118,553	$21,527,846	$17,943,221	1.000	1.000	0.998
12/1/2008	117,401	$21,381,532	$17,887,783	117,401	$21,381,532	$17,999,812	1.000	1.000	0.994
1/1/2009	116,446	$21,264,549	$14,492,574	116,491	$21,268,934	$14,538,152	1.000	1.000	0.997
2/1/2009	116,600	$21,352,557	$15,227,889	116,645	$21,357,470	$15,228,125	1.000	1.000	1.000
3/1/2009	112,362	$23,370,769	$16,444,454	112,410	$23,376,455	$16,490,711	1.000	1.000	0.997
4/1/2009	108,097	$23,718,229	$16,609,858	108,171	$23,727,251	$16,557,031	0.999	1.000	1.003
5/1/2009	105,782	$23,427,855	$17,447,174	105,870	$23,438,959	$16,572,393	0.999	1.000	1.053
6/1/2009	104,002	$23,104,413	$18,958,571	104,097	$23,117,747	$19,103,581	0.999	0.999	0.992
7/1/2009	102,560	$22,801,557	$21,220,742	102,650	$22,813,259	$19,425,939	0.999	0.999	1.092
8/1/2009	101,191	$22,497,734	$18,951,999	101,127	$22,489,790	$17,726,140	1.001	1.000	1.069
9/1/2009	100,081	$22,259,678	$17,420,359	99,724			1.004		
10/1/2009	98,864	$22,010,228	$19,621,208						
11/1/2009	97,987	$21,818,821	$19,061,600						
12/1/2009	97,253	$21,663,549	$22,430,651						
1/1/2010	95,965	$21,390,714							
2/1/2010	94,153								
3/1/2010	81,519								

*Blocks subject to 70% Standard: Group A, sold/transferred on/after 7/2007 & Group B, sold before 7/2007, combined.

Appendix C-3

Testing of Data Consistency: Orig vs Re-Filed LLR Data

Saver

Month	Data in Current Anthem Models for Re-Filed LLR Calculations			Data in Orig Anthem Models for Orig 3/10 Rate Incr & LLR (Group A & Group B Combined *)			Ratio of Data in Re-filing / Original LLR Models		
	Mbr Mos	Prem	Clms	Mbr Mos	Prem	Clms	M.Mos	Prem	Clms
1/1/2006	11,163	$1,657,571	$1,151,713	11,163	$1,657,571	$1,151,713	1.000	1.000	1.000
2/1/2006	11,348	$1,683,347	$1,316,369	11,348	$1,683,347	$1,316,369	1.000	1.000	1.000
3/1/2006	11,519	$2,141,788	$1,463,219	11,519	$2,141,788	$1,463,219	1.000	1.000	1.000
4/1/2006	11,670	$2,170,690	$1,124,956	11,670	$2,170,690	$1,124,956	1.000	1.000	1.000
5/1/2006	11,749	$2,186,944	$1,601,116	11,749	$2,186,944	$1,601,116	1.000	1.000	1.000
6/1/2006	11,823	$2,205,786	$1,550,417	11,823	$2,205,786	$1,550,417	1.000	1.000	1.000
7/1/2006	11,908	$2,221,613	$1,250,567	11,908	$2,221,613	$1,250,567	1.000	1.000	1.000
8/1/2006	11,992	$2,234,657	$2,150,107	11,992	$2,234,657	$2,150,107	1.000	1.000	1.000
9/1/2006	12,083	$2,260,515	$2,407,290	12,083	$2,260,515	$2,407,290	1.000	1.000	1.000
10/1/2006	12,190	$2,282,336	$1,659,376	12,190	$2,282,336	$1,659,376	1.000	1.000	1.000
11/1/2006	12,278	$2,303,099	$1,551,565	12,278	$2,303,099	$1,551,565	1.000	1.000	1.000
12/1/2006	12,365	$2,322,724	$1,485,670	12,365	$2,322,724	$1,485,670	1.000	1.000	1.000
1/1/2007	12,463	$2,341,731	$1,221,958	12,463	$2,341,571	$1,222,008	1.000	1.000	1.000
2/1/2007	12,593	$2,368,384	$1,548,953	12,593	$2,368,220	$1,548,965	1.000	1.000	1.000
3/1/2007	12,740	$2,439,986	$1,629,673	12,740	$2,439,817	$1,629,685	1.000	1.000	1.000
4/1/2007	12,855	$2,476,595	$1,302,312	12,855	$2,476,422	$1,301,953	1.000	1.000	1.000
5/1/2007	12,961	$2,501,424	$1,526,752	12,961	$2,501,216	$1,521,268	1.000	1.000	1.004
6/1/2007	13,036	$2,520,860	$1,356,873	13,036	$2,520,649	$1,355,982	1.000	1.000	1.001
7/1/2007	13,241	$2,559,151	$1,853,612	13,241	$2,558,933	$1,853,128	1.000	1.000	1.000
8/1/2007	13,464	$2,597,016	$1,582,162	13,464	$2,596,793	$1,581,391	1.000	1.000	1.000
9/1/2007	13,651	$2,631,415	$1,480,579	13,651	$2,631,185	$1,479,733	1.000	1.000	1.001
10/1/2007	13,892	$2,672,073	$1,602,316	13,892	$2,671,836	$1,601,323	1.000	1.000	1.001
11/1/2007	14,074	$2,708,393	$2,126,741	14,074	$2,708,149	$2,133,742	1.000	1.000	0.997
12/1/2007	14,223	$2,736,573	$1,449,922	14,223	$2,736,324	$1,456,113	1.000	1.000	0.996
1/1/2008	14,339	$2,763,477	$1,481,183	14,339	$2,763,221	$1,499,026	1.000	1.000	0.988
2/1/2008	14,427	$2,784,950	$1,441,820	14,427	$2,784,688	$1,456,886	1.000	1.000	0.990
3/1/2008	14,717	$2,853,670	$1,674,702	14,717	$2,853,403	$1,656,964	1.000	1.000	1.011
4/1/2008	14,834	$2,887,728	$1,713,775	14,834	$2,887,455	$1,723,898	1.000	1.000	0.994
5/1/2008	14,936	$2,915,060	$1,386,772	14,936	$2,914,782	$1,387,613	1.000	1.000	0.999
6/1/2008	14,974	$2,929,648	$1,822,280	14,974	$2,929,364	$1,824,093	1.000	1.000	0.999
7/1/2008	15,000	$2,947,372	$1,680,339	15,000	$2,947,083	$1,688,337	1.000	1.000	0.995
8/1/2008	15,032	$2,960,987	$1,574,805	15,032	$2,960,987	$1,577,552	1.000	1.000	0.998
9/1/2008	15,029	$2,967,966	$1,468,955	15,029	$2,967,966	$1,474,632	1.000	1.000	0.996
10/1/2008	15,038	$2,978,350	$2,355,106	15,038	$2,978,350	$2,362,157	1.000	1.000	0.997
11/1/2008	15,059	$2,990,597	$2,055,100	15,059	$2,990,597	$2,069,700	1.000	1.000	0.993
12/1/2008	15,104	$3,004,922	$1,999,623	15,104	$3,004,922	$2,023,444	1.000	1.000	0.988
1/1/2009	15,136	$3,018,331	$2,294,101	15,138	$3,018,887	$2,342,695	1.000	1.000	0.979
2/1/2009	15,355	$3,065,316	$1,808,348	15,357	$3,065,881	$1,822,278	1.000	1.000	0.992
3/1/2009	15,810	$3,171,445	$2,117,046	15,813	$3,172,227	$2,118,165	1.000	1.000	0.999
4/1/2009	15,685	$3,146,223	$2,351,502	15,693	$3,148,148	$2,339,344	0.999	0.999	1.005
5/1/2009	15,586	$3,116,406	$1,769,945	15,596	$3,118,516	$1,762,700	0.999	0.999	1.004
6/1/2009	15,521	$3,096,465	$2,822,176	15,535	$3,099,370	$2,854,221	0.999	0.999	0.989
7/1/2009	15,410	$3,071,494	$2,297,692	15,422	$3,073,963	$2,438,190	0.999	0.999	0.942
8/1/2009	15,351	$3,057,624	$2,549,397	15,327	$3,054,513	$2,452,714	1.002	1.001	1.039
9/1/2009	15,224	$3,031,822	$2,208,403	15,174			1.003		
10/1/2009	15,149	$3,011,719	$2,395,437						
11/1/2009	15,065	$2,996,814	$2,978,917						
12/1/2009	14,997	$2,990,011	$2,809,495						
1/1/2010	14,806	$2,949,293							
2/1/2010	14,642								
3/1/2010	13,956								

*Blocks subject to 70% Standard: Group A, sold/transferred on/after 7/2007 & Group B, sold before 7/2007, combined.

Appendix C-4

Testing of Data Consistency: Orig vs Re-Filed LLR Data

3500

Month	Data in Current Anthem Models for Re-Filed LLR Calculations			Data in Orig Anthem Models for Orig 3/10 Rate Incr & LLR (Group A & Group B Combined *)			Ratio of Data in Re-filing / Original LLR Models		
	Mbr Mos	Prem	Clms	Mbr Mos	Prem	Clms	M.Mos	Prem	Clms
1/1/2006	15,711	$1,793,596	$1,136,606	15,711	$1,793,596	$1,136,606	1.000	1.000	1.000
2/1/2006	17,116	$1,948,958	$1,026,241	17,116	$1,948,958	$1,026,241	1.000	1.000	1.000
3/1/2006	19,613	$2,557,515	$1,037,324	19,613	$2,557,515	$1,037,324	1.000	1.000	1.000
4/1/2006	21,750	$2,833,253	$1,094,202	21,750	$2,833,253	$1,094,202	1.000	1.000	1.000
5/1/2006	23,220	$3,021,806	$1,446,650	23,220	$3,021,806	$1,446,650	1.000	1.000	1.000
6/1/2006	24,404	$3,168,024	$1,365,716	24,404	$3,168,024	$1,365,716	1.000	1.000	1.000
7/1/2006	25,604	$3,323,747	$1,513,887	25,604	$3,323,747	$1,513,887	1.000	1.000	1.000
8/1/2006	26,772	$3,451,571	$2,292,864	26,772	$3,451,571	$2,292,864	1.000	1.000	1.000
9/1/2006	27,989	$3,617,912	$1,768,155	27,989	$3,617,912	$1,768,155	1.000	1.000	1.000
10/1/2006	29,120	$3,767,981	$1,820,815	29,120	$3,767,981	$1,820,815	1.000	1.000	1.000
11/1/2006	30,165	$3,903,323	$2,477,294	30,165	$3,903,323	$2,477,294	1.000	1.000	1.000
12/1/2006	31,148	$4,028,078	$3,833,796	31,148	$4,028,078	$3,833,796	1.000	1.000	1.000
1/1/2007	32,419	$4,196,093	$2,500,394	32,419	$4,196,094	$2,500,728	1.000	1.000	1.000
2/1/2007	33,973	$4,395,862	$1,441,734	33,973	$4,395,948	$1,441,749	1.000	1.000	1.000
3/1/2007	36,386	$4,787,518	$2,799,589	36,385	$4,787,626	$2,799,601	1.000	1.000	1.000
4/1/2007	38,275	$5,069,727	$2,229,419	38,275	$5,069,828	$2,227,584	1.000	1.000	1.001
5/1/2007	40,050	$5,304,159	$2,747,275	40,049	$5,304,253	$2,746,311	1.000	1.000	1.000
6/1/2007	41,632	$5,515,858	$2,950,283	41,632	$5,515,966	$2,947,235	1.000	1.000	1.001
7/1/2007	44,265	$5,831,594	$3,214,440	44,265	$5,831,718	$3,208,545	1.000	1.000	1.002
8/1/2007	47,190	$6,194,055	$3,671,455	47,189	$6,194,159	$3,669,663	1.000	1.000	1.000
9/1/2007	50,037	$6,539,451	$4,264,031	50,036	$6,539,542	$4,259,974	1.000	1.000	1.001
10/1/2007	53,106	$6,907,670	$4,894,041	53,106	$6,907,743	$4,809,513	1.000	1.000	1.018
11/1/2007	56,091	$7,291,393	$3,925,221	56,090	$7,291,448	$3,948,482	1.000	1.000	0.994
12/1/2007	58,523	$7,592,669	$5,517,050	58,522	$7,592,710	$5,532,374	1.000	1.000	0.997
1/1/2008	61,040	$7,918,732	$2,584,989	61,039	$7,918,805	$2,577,706	1.000	1.000	1.003
2/1/2008	63,178	$8,195,261	$3,686,156	63,177	$8,195,316	$3,695,076	1.000	1.000	0.998
3/1/2008	65,566	$8,520,995	$4,342,683	65,565	$8,521,033	$4,361,847	1.000	1.000	0.996
4/1/2008	67,618	$8,812,482	$4,311,643	67,616	$8,812,505	$4,325,893	1.000	1.000	0.997
5/1/2008	69,344	$9,052,293	$6,327,826	69,343	$9,052,301	$6,403,778	1.000	1.000	0.988
6/1/2008	70,788	$9,257,173	$5,203,963	70,786	$9,257,169	$5,261,877	1.000	1.000	0.989
7/1/2008	72,364	$9,477,692	$5,834,037	72,362	$9,477,677	$5,852,811	1.000	1.000	0.997
8/1/2008	73,947	$9,697,226	$5,584,284	73,946	$9,697,197	$5,642,978	1.000	1.000	0.990
9/1/2008	75,266	$9,905,335	$6,027,628	75,265	$9,905,294	$6,090,596	1.000	1.000	0.990
10/1/2008	76,762	$10,126,329	$7,414,956	76,761	$10,126,272	$7,487,629	1.000	1.000	0.990
11/1/2008	78,046	$10,314,838	$8,059,139	78,044	$10,314,771	$8,160,348	1.000	1.000	0.988
12/1/2008	79,360	$10,507,909	$9,672,415	79,358	$10,507,832	$9,814,854	1.000	1.000	0.985
1/1/2009	81,443	$10,783,603	$5,640,510	81,446	$10,783,982	$5,724,778	1.000	1.000	0.985
2/1/2009	83,273	$11,027,585	$5,278,170	83,281	$11,028,056	$5,312,472	1.000	1.000	0.994
3/1/2009	85,492	$12,281,206	$7,487,145	85,525	$12,285,574	$7,507,616	1.000	1.000	0.997
4/1/2009	85,706	$12,588,397	$5,653,753	85,745	$12,593,314	$5,573,991	1.000	1.000	1.014
5/1/2009	86,294	$12,647,563	$7,653,517	86,353	$12,654,389	$7,286,675	0.999	0.999	1.050
6/1/2009	86,695	$12,678,713	$6,726,329	86,757	$12,685,812	$6,608,968	0.999	0.999	1.018
7/1/2009	87,278	$12,748,692	$10,333,852	87,352	$12,757,266	$9,190,726	0.999	0.999	1.124
8/1/2009	87,751	$12,792,543	$7,901,669	87,736	$12,792,732	$7,989,510	1.000	1.000	0.989
9/1/2009	88,109	$12,815,694	$9,937,609	87,928			1.002		
10/1/2009	88,230	$12,800,663	$12,013,455						
11/1/2009	88,522	$12,810,718	$10,455,881						
12/1/2009	88,657	$12,806,558	$12,486,339						
1/1/2010	88,777	$12,775,783							
2/1/2010	88,943								
3/1/2010	87,243								

*Blocks subject to 70% Standard: Group A, sold/transferred on/after 7/2007 & Group B, sold before 7/2007, combined.

Appendix C-5

Testing of Data Consistency: Orig vs Re-Filed LLR Data

Right

Month	Data in Current Anthem Models for Re-Filed LLR Calculations			Data in Orig Anthem Models for Orig 3/10 Rate Incr & LLR (Group A & Group B Combined *)			Ratio of Data in Re-filing / Original LLR Models		
	Mbr Mos	Prem	Clms	Mbr Mos	Prem	Clms	M.Mos	Prem	Clms
1/1/2006	38,297	$4,153,883	$3,624,109	38,297	$4,153,883	$3,624,109	1.000	1.000	1.000
2/1/2006	40,168	$4,360,295	$4,251,631	40,168	$4,360,295	$4,251,631	1.000	1.000	1.000
3/1/2006	42,305	$5,762,277	$4,279,390	42,305	$5,762,277	$4,279,390	1.000	1.000	1.000
4/1/2006	43,875	$5,980,809	$4,077,861	43,875	$5,980,809	$4,077,861	1.000	1.000	1.000
5/1/2006	45,205	$6,165,472	$4,391,996	45,205	$6,165,472	$4,391,996	1.000	1.000	1.000
6/1/2006	46,523	$6,349,487	$5,607,609	46,523	$6,349,487	$5,607,609	1.000	1.000	1.000
7/1/2006	47,932	$6,542,517	$4,740,292	47,932	$6,542,517	$4,740,292	1.000	1.000	1.000
8/1/2006	49,293	$6,679,856	$5,061,108	49,293	$6,679,856	$5,061,108	1.000	1.000	1.000
9/1/2006	50,762	$6,920,051	$4,267,905	50,762	$6,920,051	$4,267,905	1.000	1.000	1.000
10/1/2006	52,291	$7,135,504	$5,478,743	52,291	$7,135,504	$5,478,743	1.000	1.000	1.000
11/1/2006	53,736	$7,333,341	$5,685,834	53,736	$7,333,341	$5,685,834	1.000	1.000	1.000
12/1/2006	54,982	$7,502,880	$4,978,418	54,982	$7,502,880	$4,978,418	1.000	1.000	1.000
1/1/2007	56,376	$7,696,965	$5,481,498	56,376	$7,697,030	$5,481,252	1.000	1.000	1.000
2/1/2007	58,363	$7,954,810	$5,604,457	58,363	$7,954,871	$5,603,990	1.000	1.000	1.000
3/1/2007	60,491	$8,901,739	$6,136,050	60,491	$8,901,798	$6,136,348	1.000	1.000	1.000
4/1/2007	62,033	$9,343,502	$5,855,860	62,033	$9,343,557	$5,854,025	1.000	1.000	1.000
5/1/2007	63,529	$9,611,860	$6,715,092	63,529	$9,612,037	$6,714,265	1.000	1.000	1.000
6/1/2007	65,030	$9,877,969	$6,254,217	65,031	$9,878,132	$6,251,889	1.000	1.000	1.000
7/1/2007	67,241	$10,248,685	$6,536,927	67,241	$10,248,859	$6,522,547	1.000	1.000	1.002
8/1/2007	69,809	$10,665,889	$7,079,838	69,809	$10,666,039	$7,065,380	1.000	1.000	1.002
9/1/2007	72,251	$11,048,782	$7,162,631	72,252	$11,048,908	$7,158,468	1.000	1.000	1.001
10/1/2007	74,738	$11,417,803	$7,600,386	74,738	$11,417,907	$7,594,880	1.000	1.000	1.001
11/1/2007	76,910	$11,746,257	$7,321,799	76,910	$11,746,341	$7,349,664	1.000	1.000	0.996
12/1/2007	78,515	$12,010,814	$8,044,823	78,515	$12,010,868	$8,080,433	1.000	1.000	0.996
1/1/2008	79,767	$12,218,776	$7,477,094	79,767	$12,218,821	$7,517,157	1.000	1.000	0.995
2/1/2008	80,808	$12,395,298	$7,797,332	80,808	$12,395,322	$7,828,099	1.000	1.000	0.996
3/1/2008	81,908	$13,328,855	$8,730,457	81,908	$13,328,855	$8,600,920	1.000	1.000	1.015
4/1/2008	80,425	$13,355,640	$9,310,458	80,425	$13,355,640	$9,291,739	1.000	1.000	1.002
5/1/2008	79,168	$13,246,923	$9,954,327	79,168	$13,246,923	$9,965,743	1.000	1.000	0.999
6/1/2008	77,913	$13,120,040	$9,149,450	77,913	$13,120,040	$9,215,027	1.000	1.000	0.993
7/1/2008	76,584	$12,970,610	$9,418,455	76,584	$12,970,610	$9,450,522	1.000	1.000	0.997
8/1/2008	75,342	$12,826,821	$8,884,693	75,342	$12,826,821	$8,695,752	1.000	1.000	1.022
9/1/2008	74,180	$12,703,013	$8,361,012	74,180	$12,703,013	$8,378,811	1.000	1.000	0.998
10/1/2008	73,228	$12,601,046	$9,343,958	73,228	$12,601,046	$9,247,360	1.000	1.000	1.010
11/1/2008	72,136	$12,454,473	$8,152,238	72,136	$12,454,473	$8,152,122	1.000	1.000	1.000
12/1/2008	71,132	$12,324,225	$9,930,701	71,132	$12,324,225	$9,923,809	1.000	1.000	1.001
1/1/2009	70,022	$12,173,857	$8,612,162	70,022	$12,173,902	$8,631,973	1.000	1.000	0.998
2/1/2009	69,154	$12,078,111	$7,458,694	69,158	$12,078,769	$7,423,091	1.000	1.000	1.005
3/1/2009	67,114	$12,805,863	$9,341,121	67,123	$12,807,583	$9,309,794	1.000	1.000	1.003
4/1/2009	65,076	$12,808,427	$8,399,330	65,091	$12,810,832	$8,431,484	1.000	1.000	0.996
5/1/2009	63,858	$12,650,951	$9,020,947	63,878	$12,653,789	$9,104,057	1.000	1.000	0.991
6/1/2009	62,803	$12,491,553	$8,983,076	62,834	$12,496,533	$9,072,562	0.999	1.000	0.990
7/1/2009	61,911	$12,352,313	$9,280,032	61,942	$12,357,619	$9,529,129	1.000	1.000	0.974
8/1/2009	61,222	$12,251,568	$8,635,363	61,165	$12,241,565	$8,683,917	1.001	1.001	0.994
9/1/2009	60,554	$12,142,960	$8,817,860	60,631			0.999		
10/1/2009	59,993	$12,053,644	$9,528,972						
11/1/2009	59,525	$11,981,297	$8,513,546						
12/1/2009	59,075	$11,924,271	$9,365,342						
1/1/2010	58,216	$11,776,128							
2/1/2010	57,344								
3/1/2010	55,098								

*Blocks subject to 70% Standard: Group A, sold/transferred on/after 7/2007 & Group B, sold before 7/2007, combined.

Appendix C-6

Testing of Data Consistency: Orig vs Re-Filed LLR Data

Tonik

Medical Only

Month	Data in Current Anthem Models for Re-Filed LLR Calculations			Data in Orig Anthem Models for Orig 3/10 Rate Incr & LLR (Group A & Group B Combined *)			Ratio of Data in Re-filing / Original LLR Models		
	Mbr Mos	Prem	Clms	Mbr Mos	Prem	Clms	M.Mos	Prem	Clms
1/1/2006	10,346	$1,035,700	$851,626	10,346	$1,035,700	$851,626	1.000	1.000	1.000
2/1/2006	11,691	$1,170,993	$767,323	11,691	$1,170,993	$767,323	1.000	1.000	1.000
3/1/2006	13,158	$1,489,554	$1,074,379	13,158	$1,489,554	$1,074,379	1.000	1.000	1.000
4/1/2006	14,376	$1,624,324	$1,159,028	14,376	$1,624,324	$1,159,028	1.000	1.000	1.000
5/1/2006	15,505	$1,750,245	$1,224,185	15,505	$1,750,245	$1,224,185	1.000	1.000	1.000
6/1/2006	16,702	$1,879,095	$1,471,718	16,702	$1,879,095	$1,471,718	1.000	1.000	1.000
7/1/2006	17,981	$2,020,015	$2,150,181	17,981	$2,020,015	$2,150,181	1.000	1.000	1.000
8/1/2006	19,535	$2,167,372	$2,022,808	19,535	$2,167,372	$2,022,808	1.000	1.000	1.000
9/1/2006	21,270	$2,371,621	$2,306,483	21,270	$2,371,621	$2,306,483	1.000	1.000	1.000
10/1/2006	23,077	$2,568,880	$2,564,564	23,077	$2,568,880	$2,564,564	1.000	1.000	1.000
11/1/2006	24,792	$2,754,679	$2,919,534	24,792	$2,754,679	$2,919,534	1.000	1.000	1.000
12/1/2006	26,362	$2,927,164	$2,003,777	26,362	$2,927,164	$2,003,777	1.000	1.000	1.000
1/1/2007	28,296	$3,140,140	$2,591,075	28,296	$3,140,193	$2,591,018	1.000	1.000	1.000
2/1/2007	30,686	$3,401,710	$3,181,666	30,686	$3,401,760	$3,181,656	1.000	1.000	1.000
3/1/2007	33,086	$3,906,375	$3,476,899	33,086	$3,906,431	$3,476,894	1.000	1.000	1.000
4/1/2007	35,049	$4,223,351	$3,505,536	35,049	$4,223,404	$3,504,435	1.000	1.000	1.000
5/1/2007	36,944	$4,490,868	$3,370,727	36,944	$4,490,918	$3,369,587	1.000	1.000	1.000
6/1/2007	39,034	$4,766,684	$3,758,481	39,034	$4,766,684	$3,750,141	1.000	1.000	1.002
7/1/2007	42,050	$5,167,049	$4,300,965	42,050	$5,167,049	$4,298,657	1.000	1.000	1.001
8/1/2007	45,510	$5,629,209	$3,790,580	45,510	$5,629,209	$3,788,725	1.000	1.000	1.000
9/1/2007	48,798	$6,052,682	$4,520,139	48,798	$6,052,682	$4,517,233	1.000	1.000	1.001
10/1/2007	51,821	$6,412,870	$4,789,885	51,821	$6,412,870	$4,769,129	1.000	1.000	1.004
11/1/2007	54,658	$6,747,585	$4,506,103	54,658	$6,747,585	$4,532,893	1.000	1.000	0.994
12/1/2007	56,940	$7,020,300	$5,891,854	56,940	$7,020,300	$5,909,793	1.000	1.000	0.997
1/1/2008	59,056	$7,283,158	$5,250,543	59,056	$7,283,158	$5,273,438	1.000	1.000	0.996
2/1/2008	60,805	$7,490,157	$5,540,008	60,805	$7,490,157	$5,539,555	1.000	1.000	1.000
3/1/2008	61,816	$8,351,351	$5,122,710	61,816	$8,351,351	$5,163,502	1.000	1.000	0.992
4/1/2008	59,817	$8,229,248	$4,260,264	59,817	$8,229,248	$4,161,834	1.000	1.000	1.024
5/1/2008	58,178	$8,025,274	$4,700,950	58,178	$8,025,274	$4,701,559	1.000	1.000	1.000
6/1/2008	56,842	$7,864,154	$4,587,752	56,842	$7,864,154	$4,610,303	1.000	1.000	0.995
7/1/2008	55,343	$7,673,933	$4,891,118	55,343	$7,673,933	$4,900,157	1.000	1.000	0.998
8/1/2008	53,975	$7,505,721	$4,706,522	53,975	$7,505,721	$4,729,146	1.000	1.000	0.995
9/1/2008	52,598	$7,332,041	$4,476,524	52,598	$7,332,041	$4,498,926	1.000	1.000	0.995
10/1/2008	51,218	$7,135,639	$5,329,990	51,218	$7,135,639	$5,394,568	1.000	1.000	0.988
11/1/2008	49,924	$6,943,519	$4,218,075	49,924	$6,943,519	$4,231,920	1.000	1.000	0.997
12/1/2008	48,784	$6,780,080	$5,479,939	48,784	$6,780,080	$5,522,638	1.000	1.000	0.992
1/1/2009	47,638	$6,602,230	$3,786,334	47,640	$6,602,383	$3,809,235	1.000	1.000	0.994
2/1/2009	46,525	$6,429,452	$3,412,393	46,529	$6,429,912	$3,450,720	1.000	1.000	0.989
3/1/2009	44,917	$6,494,487	$4,242,966	44,923	$6,495,314	$3,977,517	1.000	1.000	1.067
4/1/2009	43,701	$6,358,060	$5,181,742	43,707	$6,358,887	$5,264,395	1.000	1.000	0.984
5/1/2009	42,859	$6,225,474	$4,120,187	42,867	$6,226,664	$4,149,125	1.000	1.000	0.993
6/1/2009	42,357	$6,141,299	$4,558,072	42,364	$6,142,102	$4,648,781	1.000	1.000	0.980
7/1/2009	42,191	$6,094,853	$4,525,398	42,198	$6,096,123	$4,534,588	1.000	1.000	0.998
8/1/2009	42,052	$6,055,315	$4,456,340	41,971	$6,043,258	$4,517,482	1.002	1.002	0.986
9/1/2009	41,919	$6,012,214	$3,929,614	42,040			0.997		
10/1/2009	41,756	$5,954,724	$4,382,119						
11/1/2009	41,707	$5,921,037	$4,554,093						
12/1/2009	41,502	$5,874,585	$5,013,803						
1/1/2010	41,196	$5,808,204							
2/1/2010	40,824								
3/1/2010	39,542								

*Blocks subject to 70% Standard: Group A, sold/transferred on/after 7/2007 & Group B, sold before 7/2007, combined.

Appendix C-7
Testing of Data Consistency: Orig vs Re-Filed LLR Data

Month	Data in Current Anthem Models for Re-Filed LLR Calculations			Data in Orig Anthem Models for Orig 3/10 Rate Incr & LLR (Group A & Group B Combined *)			Ratio of Data in Re-filing / Original LLR Models		
CDHP_Mat	Mbr Mos	Prem	Clms	Mbr Mos	Prem	Clms	M.Mos	Prem	Clms
1/1/2006	0	$0	$0	0	$0	$0	--	--	--
2/1/2006	0	$0	$0	0	$0	$0	--	--	--
3/1/2006	0	$0	$0	0	$0	$0	--	--	--
4/1/2006	0	$0	$0	0	$0	$0	--	--	--
5/1/2006	0	$0	$0	0	$0	$0	--	--	--
6/1/2006	0	$0	$0	0	$0	$0	--	--	--
7/1/2006	0	$0	$0	0	$0	$0	--	--	--
8/1/2006	0	$0	$0	0	$0	$0	--	--	--
9/1/2006	0	$0	$0	0	$0	$0	--	--	--
10/1/2006	0	$0	$0	0	$0	$0	--	--	--
11/1/2006	0	$0	$0	0	$0	$0	--	--	--
12/1/2006	0	$0	$0	0	$0	$0	--	--	--
1/1/2007	0	$0	$0	0	$0	$0	--	--	--
2/1/2007	0	$0	$0	0	$0	$0	--	--	--
3/1/2007	0	$12	$0	0	$12	$0	1.000	1.000	--
4/1/2007	123	$21,809	$5,837	123	$21,809	$5,836	1.000	1.000	1.000
5/1/2007	308	$56,598	$37,471	308	$56,598	$37,458	1.000	1.000	1.000
6/1/2007	520	$97,638	$47,138	520	$97,638	$47,122	1.000	1.000	1.000
7/1/2007	878	$164,463	$75,389	878	$164,463	$75,354	1.000	1.000	1.000
8/1/2007	1,263	$229,869	$132,573	1,263	$229,869	$132,332	1.000	1.000	1.002
9/1/2007	1,619	$291,590	$91,353	1,619	$291,590	$91,304	1.000	1.000	1.001
10/1/2007	2,115	$373,845	$225,716	2,115	$373,845	$225,548	1.000	1.000	1.001
11/1/2007	2,502	$439,452	$453,930	2,502	$439,452	$457,446	1.000	1.000	0.992
12/1/2007	2,812	$499,538	$236,570	2,812	$499,538	$234,514	1.000	1.000	1.009
1/1/2008	3,200	$581,537	$427,445	3,200	$581,537	$428,925	1.000	1.000	0.997
2/1/2008	3,609	$657,345	$370,355	3,609	$657,345	$372,328	1.000	1.000	0.995
3/1/2008	4,085	$741,586	$434,914	4,085	$741,586	$437,492	1.000	1.000	0.994
4/1/2008	4,421	$803,518	$451,786	4,421	$803,518	$454,503	1.000	1.000	0.994
5/1/2008	4,770	$866,830	$1,563,053	4,770	$866,830	$1,567,050	1.000	1.000	0.997
6/1/2008	5,122	$930,056	$854,391	5,122	$930,056	$859,388	1.000	1.000	0.994
7/1/2008	5,495	$1,005,455	$1,426,591	5,495	$1,005,455	$1,304,867	1.000	1.000	1.093
8/1/2008	5,877	$1,080,479	$1,038,408	5,877	$1,080,479	$1,041,075	1.000	1.000	0.997
9/1/2008	6,293	$1,172,884	$1,527,471	6,293	$1,172,884	$1,503,319	1.000	1.000	1.016
10/1/2008	6,756	$1,260,351	$2,455,026	6,756	$1,260,351	$2,459,753	1.000	1.000	0.998
11/1/2008	7,143	$1,338,519	$1,579,343	7,143	$1,338,519	$1,574,653	1.000	1.000	1.003
12/1/2008	7,578	$1,418,854	$1,811,894	7,578	$1,418,854	$1,855,165	1.000	1.000	0.977
1/1/2009	8,056	$1,506,753	$1,482,023	8,054	$1,506,753	$1,526,417	1.000	1.000	0.971
2/1/2009	8,524	$1,588,374	$1,525,096	8,522	$1,588,299	$1,560,876	1.000	1.000	0.977
3/1/2009	8,730	$1,619,489	$1,515,961	8,726	$1,618,966	$1,577,191	1.000	1.000	0.961
4/1/2009	8,721	$1,615,267	$1,648,572	8,717	$1,615,286	$1,716,729	1.000	1.000	0.960
5/1/2009	8,735	$1,610,993	$2,145,680	8,734	$1,611,088	$2,259,960	1.000	1.000	0.949
6/1/2009	8,746	$1,614,089	$2,058,009	8,746	$1,614,198	$2,098,804	1.000	1.000	0.981
7/1/2009	8,784	$1,613,495	$2,836,604	8,791	$1,615,773	$2,895,431	0.999	0.999	0.980
8/1/2009	8,832	$1,615,254	$2,305,730	8,834	$1,617,457	$2,349,648	1.000	0.999	0.981
9/1/2009	8,960	$1,633,331	$2,526,212	8,976			0.998		
10/1/2009	9,065	$1,651,461	$3,393,937						
11/1/2009	9,157	$1,652,128	$3,756,795						
12/1/2009	9,182	$1,655,142	$3,121,032						
1/1/2010	9,075	$1,684,235							
2/1/2010	9,184								
3/1/2010	9,216								

*Blocks subject to 70% Standard: Group A, sold/transferred on/after 7/2007 & Group B, sold before 7/2007, combined.

Appendix C-8
Testing of Data Consistency: Orig vs Re-Filed LLR Data

Month	Data in Current Anthem Models for Re-Filed LLR Calculations			Data in Orig Anthem Models for Orig 3/10 Rate Incr & LLR (Group A & Group B Combined *)			Ratio of Data in Re-filing / Original LLR Models		
CDHP_Non-Ma	Mbr Mos	Prem	Clms	Mbr Mos	Prem	Clms	M.Mos	Prem	Clms
1/1/2006	0	$0	$0	0	$0	$0	--	--	--
2/1/2006	0	$0	$0	0	$0	$0	--	--	--
3/1/2006	0	$0	$0	0	$0	$0	--	--	--
4/1/2006	0	$0	$0	0	$0	$0	--	--	--
5/1/2006	0	$0	$0	0	$0	$0	--	--	--
6/1/2006	0	$0	$0	0	$0	$0	--	--	--
7/1/2006	0	$0	$0	0	$0	$0	--	--	--
8/1/2006	0	$0	$0	0	$0	$0	--	--	--
9/1/2006	0	$0	$0	0	$0	$0	--	--	--
10/1/2006	0	$0	$0	0	$0	$0	--	--	--
11/1/2006	0	$0	$0	0	$0	$0	--	--	--
12/1/2006	0	$0	$0	0	$0	$0	--	--	--
1/1/2007	0	$0	$0	0	$0	$0	--	--	--
2/1/2007	0	$0	$0	0	$0	$0	--	--	--
3/1/2007	0	$0	$0	0	$0	$0	--	--	--
4/1/2007	0	$0	$0	0	$0	$0	--	--	--
5/1/2007	0	$0	$0	0	$0	$0	--	--	--
6/1/2007	0	$0	$0	0	$0	$0	--	--	--
7/1/2007	0	$0	$0	0	$0	$0	--	--	--
8/1/2007	0	$0	$0	0	$0	$0	--	--	--
9/1/2007	0	$0	$0	0	$0	$0	--	--	--
10/1/2007	0	$0	$0	0	$0	$0	--	--	--
11/1/2007	0	$0	$0	0	$0	$0	--	--	--
12/1/2007	89	$10,255	$27,397	89	$10,255	$27,596	1.000	1.000	0.993
1/1/2008	385	$47,388	$13,172	385	$47,388	$13,265	1.000	1.000	0.993
2/1/2008	951	$117,293	$22,695	951	$117,293	$22,854	1.000	1.000	0.993
3/1/2008	1,820	$225,666	$47,109	1,820	$225,666	$47,401	1.000	1.000	0.994
4/1/2008	2,734	$348,666	$58,027	2,734	$348,666	$58,381	1.000	1.000	0.994
5/1/2008	3,743	$475,364	$113,326	3,743	$475,364	$113,834	1.000	1.000	0.996
6/1/2008	4,596	$592,770	$114,862	4,596	$592,770	$115,458	1.000	1.000	0.995
7/1/2008	5,573	$719,910	$760,237	5,573	$719,910	$988,837	1.000	1.000	0.769
8/1/2008	6,701	$862,510	$509,498	6,701	$862,510	$502,742	1.000	1.000	1.013
9/1/2008	7,537	$978,729	$617,376	7,537	$978,729	$643,097	1.000	1.000	0.960
10/1/2008	8,293	$1,091,661	$658,091	8,293	$1,091,661	$665,050	1.000	1.000	0.990
11/1/2008	9,102	$1,200,048	$419,666	9,102	$1,200,048	$424,536	1.000	1.000	0.989
12/1/2008	9,837	$1,299,725	$732,573	9,837	$1,299,725	$742,331	1.000	1.000	0.987
1/1/2009	10,883	$1,441,166	$534,994	10,884	$1,441,321	$550,885	1.000	1.000	0.971
2/1/2009	11,864	$1,572,887	$539,015	11,864	$1,573,079	$549,690	1.000	1.000	0.981
3/1/2009	13,791	$1,838,403	$798,817	13,793	$1,838,766	$819,540	1.000	1.000	0.975
4/1/2009	14,974	$2,054,826	$1,057,655	14,973	$2,054,923	$1,101,770	1.000	1.000	0.960
5/1/2009	15,979	$2,222,574	$1,219,374	15,978	$2,223,533	$1,264,410	1.000	1.000	0.964
6/1/2009	16,837	$2,369,352	$1,446,301	16,840	$2,371,100	$1,476,233	1.000	0.999	0.980
7/1/2009	17,864	$2,539,236	$1,299,835	17,867	$2,542,166	$1,366,580	1.000	0.999	0.951
8/1/2009	18,934	$2,718,974	$1,669,586	18,916	$2,718,849	$1,415,009	1.001	1.000	1.180
9/1/2009	19,827	$2,859,662	$1,651,442	19,800			1.001		
10/1/2009	20,759	$3,000,684	$2,612,845						
11/1/2009	21,494	$3,121,457	$2,226,220						
12/1/2009	22,164	$3,239,019	$2,679,652						
1/1/2010	23,162	$3,409,604							
2/1/2010	24,024								
3/1/2010	25,609								

*Blocks subject to 70% Standard: Group A, sold/transferred on/after 7/2007 & Group B, sold before 7/2007, combined.

Appendix C-9

Testing of Data Consistency: Orig vs Re-Filed LLR Data

Tonik

Dent/Vision Only

Month	Data in Current Anthem Models for Re-Filed LLR Calculations			Data in Orig Anthem Models for Orig 3/10 Rate Incr & LLR (Group A & Group B Combined *)			Ratio of Data in Re-filing / Original LLR Models		
	Mbr Mos	Prem	Clms	Mbr Mos	Prem	Clms	M.Mos	Prem	Clms
1/1/2006	10,346	$99,342	$65,241	28,981	$278,273	$182,749	0.357	0.357	0.357
2/1/2006	11,691	$112,447	$67,901	31,677	$304,673	$183,977	0.369	0.369	0.369
3/1/2006	13,158	$143,896	$86,015	34,223	$374,278	$223,728	0.384	0.384	0.384
4/1/2006	14,376	$157,128	$83,284	35,999	$393,468	$208,553	0.399	0.399	0.399
5/1/2006	15,505	$169,685	$91,677	37,537	$410,797	$221,946	0.413	0.413	0.413
6/1/2006	16,702	$182,495	$104,781	39,107	$427,296	$245,335	0.427	0.427	0.427
7/1/2006	17,981	$196,762	$95,009	40,738	$445,782	$215,251	0.441	0.441	0.441
8/1/2006	19,535	$213,720	$128,846	42,743	$467,635	$281,925	0.457	0.457	0.457
9/1/2006	21,270	$232,695	$115,713	44,921	$491,439	$244,381	0.473	0.473	0.473
10/1/2006	23,077	$252,952	$130,889	47,022	$515,421	$266,704	0.491	0.491	0.491
11/1/2006	24,792	$272,048	$130,831	48,847	$536,000	$257,769	0.508	0.508	0.508
12/1/2006	26,362	$289,314	$160,830	50,376	$552,860	$307,335	0.523	0.523	0.523
1/1/2007	28,296	$310,714	$199,971	52,237	$573,614	$369,170	0.542	0.542	0.542
2/1/2007	30,686	$336,607	$202,743	54,346	$596,133	$359,060	0.565	0.565	0.565
3/1/2007	33,086	$419,360	$237,623	56,381	$714,616	$404,925	0.587	0.587	0.587
4/1/2007	35,049	$444,287	$245,818	57,353	$727,018	$402,250	0.611	0.611	0.611
5/1/2007	36,944	$466,754	$277,824	58,215	$735,499	$437,788	0.635	0.635	0.635
6/1/2007	39,034	$493,619	$268,123	59,165	$748,196	$406,403	0.660	0.660	0.660
7/1/2007	42,050	$533,503	$280,837	59,899	$759,955	$400,041	0.702	0.702	0.702
8/1/2007	45,510	$578,233	$350,748	60,833	$772,929	$468,849	0.748	0.748	0.748
9/1/2007	48,798	$620,435	$308,443	61,550	$782,566	$389,045	0.793	0.793	0.793
10/1/2007	51,821	$659,702	$381,602	62,231	$792,218	$458,255	0.833	0.833	0.833
11/1/2007	54,658	$696,068	$342,911	63,130	$803,953	$396,059	0.866	0.866	0.866
12/1/2007	56,940	$724,973	$382,010	63,718	$811,270	$427,483	0.894	0.894	0.894
1/1/2008	59,056	$751,258	$455,477	63,977	$813,865	$493,434	0.923	0.923	0.923
2/1/2008	60,805	$772,562	$429,934	64,161	$815,193	$453,659	0.948	0.948	0.948
3/1/2008	61,816	$832,357	$460,102	61,816	$832,357	$460,102	1.000	1.000	1.000
4/1/2008	59,817	$810,980	$443,965	59,817	$810,980	$443,965	1.000	1.000	1.000
5/1/2008	58,178	$792,066	$396,770	58,178	$792,066	$396,835	1.000	1.000	1.000
6/1/2008	56,842	$776,221	$384,559	56,842	$776,221	$384,621	1.000	1.000	1.000
7/1/2008	55,343	$758,594	$399,330	55,343	$758,594	$399,392	1.000	1.000	1.000
8/1/2008	53,975	$741,836	$386,350	53,975	$741,836	$386,419	1.000	1.000	1.000
9/1/2008	52,598	$722,955	$348,106	52,598	$722,955	$348,125	1.000	1.000	1.000
10/1/2008	51,218	$703,898	$361,735	51,218	$703,898	$361,810	1.000	1.000	1.000
11/1/2008	49,924	$686,017	$303,416	49,924	$686,017	$303,487	1.000	1.000	1.000
12/1/2008	48,784	$670,327	$392,518	48,784	$670,327	$392,609	1.000	1.000	1.000
1/1/2009	47,638	$654,681	$342,752	47,640	$656,790	$373,563	1.000	0.997	0.918
2/1/2009	46,525	$638,758	$293,072	46,529	$640,753	$322,323	1.000	0.997	0.909
3/1/2009	44,917	$621,395	$308,130	44,923	$618,993	$339,502	1.000	1.004	0.908
4/1/2009	43,701	$604,273	$306,839	43,707	$601,858	$341,402	1.000	1.004	0.899
5/1/2009	42,859	$592,327	$262,758	42,867	$589,851	$298,106	1.000	1.004	0.881
6/1/2009	42,357	$585,224	$284,994	42,364	$582,534	$329,740	1.000	1.005	0.864
7/1/2009	42,191	$582,685	$299,955	42,198	$579,784	$346,357	1.000	1.005	0.866
8/1/2009	42,052	$580,506	$307,137	41,971	$576,582	$340,137	1.002	1.007	0.903
9/1/2009	41,919	$578,037	$282,687	42,040	$581,558	$315,015	0.997		
10/1/2009	41,756	$575,153	$279,420						
11/1/2009	41,707	$573,282	$248,683						
12/1/2009	41,502	$577,574	$330,487						
1/1/2010	41,196	$568,993							
2/1/2010									
3/1/2010									

*Blocks subject to 70% Standard: Group A, sold/transferred on/after 7/2007 & Group B, sold before 7/2007, combined.