

DirigoChoice Loss Ratio Report

Claims Incurred 201206 Through 201305, Paid Through 201307

Individuals								
Incurred Month	Subscriber Months	Member Months	Premium Billed	Uncompleted Medical Claims	Completed Medical Claims	Pharmacy Claims	Total Completed Claims	Loss Ratio
06/01/12 - 05/31/13	25,431	35,533	\$ 23,312,589	\$ 17,078,980	\$ 17,561,841	\$ 4,847,493	\$ 22,409,333	96.1%

Sole Proprietors								
Incurred Months	Subscriber Months	Member Months	Premium Billed	Uncompleted Medical Claims	Completed Medical Claims	Pharmacy Claims	Total Completed Claims	Loss Ratio
06/01/12 - 05/31/13	10,039	19,362	\$ 11,425,267	\$ 7,504,735	\$ 7,718,367	\$ 2,252,165	\$ 9,970,532	87.3%

Small Groups								
Incurred Months	Subscriber Months	Member Months	Premium Billed	Uncompleted Medical Claims	Completed Medical Claims	Pharmacy Claims	Total Completed Claims	Loss Ratio
06/01/12 - 05/31/13	28,213	48,377	\$ 21,084,112	\$ 13,850,896	\$ 14,235,322	\$ 3,329,999	\$ 17,565,321	83.3%

Total								
Incurred Months	Subscriber Months	Member Months	Premium Billed	Uncompleted Medical Claims	Completed Medical Claims	Pharmacy Claims	Total Completed Claims	Loss Ratio
06/01/12 - 05/31/13	63,683	103,272	\$ 55,821,969	\$ 38,434,611	\$ 39,515,529	\$ 10,429,657	\$ 49,945,186	89.5%

Subscriber Months refers to the sum over the twelve months June 12 through May 13. The same holds for Member Months.

The Premium Billed represents the total of billed premium for the months June 12 through May 13. The reported number excludes membership fees.

Uncompleted Medical Claims refers to the dollar value of all claims paid as of 07/31/13 for the incurral period June 1, 2012 through May 31, 2013.

Completed Medical Claims represents HPHC's best estimate of the eventual total cost of services incurred during this time period, after a sufficient time for the "run-out" of claims.

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

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

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