

## Attachment #5

Issuer	Life Years	MLR Before Credibility Adjustment	Credibility Adjustment	MLR After Credibility Adjustment	Estimated Rebate based on 2010 MLR	2010 Net Underwriting Profit	Estimated Rebate based on 2011 MLR
Wisconsin Physicians	29,848	83.5%	1.5%	85.0%	\$0	(\$8,410,847)	\$0
Golden Rule	26,605	71.5%	1.6%	73.1%	\$4,136,901	\$2,940,295	\$0
Compcare	19,619	81.0%	2.0%	83.0%	\$0	\$2,469,652	\$0
Time	18,469	70.0%	2.0%	72.0%	\$3,926,172	(\$5,478,514)	2.9m-3.4m
BCBS of WI	18,298	78.8%	2.0%	80.8%	\$0	(\$2,432)	\$0
Humana	16,239	72.9%	2.2%	75.1%	\$1,670,025	\$119,464	\$239,000
Dean Health Plan	10,748	88.7%	2.6%	91.3%	\$0	\$1,534,054	-
Security Health Plan	7,858	97.3%	3.1%	100.4%	\$0	(\$433,066)	\$0
WPS Health Plan	6,735	85.2%	3.5%	88.7%	\$0	\$2,086,888	\$0
American Family	5,716	76.3%	3.3%	79.6%	\$69,553	\$903,363	\$0
MEGA	3,110	72.3%	5.1%	77.4%	\$252,889	\$710,969	\$248,823
American Republic	2,643	69.4%	6.8%	76.2%	\$235,332	(\$267,857)	\$361,805
Group Health Coop of South Central WI	1,711	84.0%	4.8%	88.8%	\$0	\$136,333	
Physicians Plus	1,540	87.6%	7.6%	95.2%	\$0	\$243,009	
World	1,348	65.0%	8.0%	73.0%	\$234,390	(\$51,731)	\$125,274
Unity Health Plans	1,233	91.0%	7.8%	98.8%	\$0	(\$63,989)	\$0
New York Life	1,128	97.3%	7.2%	104.5%	\$0	\$136,333	\$0
Celtic	786	58.5%	n/a	58.5%	\$0	\$430,378	\$0