

MLR # 13	Prior to 2011	After 2011
Individual	10% flat	10% new 7% Renewal
Small Group	7% (2-20) 5% (21-50) Reduced in stages due to rate ups to 4.4% & 3.6% at 38+% rate up	Same
Assurant (Time)		
Small Group		6.5% (R4%) (1 st \$20K prem) 11% (R5%) (\$20-45K) 7% (R4.5%) (\$45-80K) 3% (R3%) (over \$80K)
Individual	10% new 8% renewal	9% new, 3% yr 2-5, 2% yr 6+
MLR # 1		
Small Group	1% (2-3) 6% (4-50)	\$20 PMPM (2-3) STD \$28 PMPM (4-99) Premier \$33 PMPM (4-99)
Individual	New 15% Ren 10% (1-5 contracts) New 18% Ren 10% (6-10 contracts) New 20% Ren 10% (11+ contracts)	10% New (4% 2, 3% 3+)
MLR # 16		
Small Group	5% level (2-3) 7.25% (4-25) 5.5% (26-50) 4.5% (51-99)	4.5% (R4.25%) (2-3) 6.15% (R6%) (4-25) 5.25% (R4.75%) (26-50) 3.75% (R3.25%) (51-99) Bonus by # of cases
Individual		10% New (5% 2-4 then 4%)
Starmark		
Small Group	7% (2-10) 6% (11-25) 5% (26-50)	6.5% (2-10) 5.5% (11-25) 4.5% (25-50)
Nippon		
Small Group	6% new & renewal (\$0-250K) 4.5% (\$250-500K) 2% (over \$500k)	6% new 5% renewal
MLR # 15		
Individual	15% (Renewal 10%)	10% (Renewal 8%)
MLR # 10		
Individual	20% (Renewal 10%)	12% (Renewal 5%)