

<u>Issuer / Product</u>	<u>Enrollees</u> <u>9/30/2010</u>	<u>Premium 2009</u>	<u>Market Share (by Enrollees)</u>
Anthem Blue Cross and Blue Shield			
PPO	18,283		
HMO	14		
Company Total	18,297	\$64,365,540	49%
MEGA Life & Health Insurance Company	13,732	\$25,818,266	37%
DirigoChoice Program (HPHC Insurance Company)	4,935	\$47,765,995	13%
Aetna Health / HMO	17	\$169,369	0%
Harvard Pilgrim Health Care / HMO	2	\$55,282	0%
Total*	36,983	\$138,174,452	100%

* Does not include 582 lives covered by issuers no longer offering new policies. Market share column does not add up to 100% due to rounding.

We do not have a breakdown of enrollment by product for all issuers. We do have detailed enrollment information, shown in the table below, on Anthem's PPO business, which is nearly half the market, from a recent rate filing. The total does not match the above because of the time difference. We also have premium rates for all available plans, shown in Appendix B.

<u>Plan Design</u>	<u>Note</u>	<u>Enrollees</u>	<u>Notes</u>
\$150/\$1,000	(1)	158	(1) The first number is the individual deductible.
\$300/\$1,000	(1)	18	After meeting the deductible, benefits are paid at
\$500/\$1,000	(1)	14	80% until coinsurance totals \$1,000, then at
\$750/\$1,000	(1)	10	100%. No longer offered.
\$1000/\$1,000	(1)	11	
\$2,000/\$1,000	(1)	39	
\$4,000/\$1,000	(1)	34	
\$150/\$1,000, \$20,000 MAX	(2)	4	(2) Same as (1) except low annual maximums
\$150/\$1,000, \$10,000 MAX	(2)	6	apply. No longer offered.
\$2,250	(3)	487	(3) Pays 100% after deductible.
\$5,000	(3)	3,301	
\$10,000	(3)	729	
\$15,000	(3)	4,230	
\$2,250 PCSA Rider	(4)	612	(4) Same as (3) but with a rider that waives the
\$5,000 PCSA Rider	(4)	2,796	deductible for certain preventive care and
\$10,000 PCSA Rider	(4)	431	accidents. No longer offered because first-dollar
\$15,000 PCSA Rider	(4)	2,604	preventive care has been added to (3).

Lumenos HIA \$5,000	(5)	140 (5) HSA compatible plans. No longer offered.
Lumenos HIA+ \$10,000	(5)	106
Lumenos HIA+ \$5,000	(5)	55
Lumenos HSA \$2,500	(5)	684
Lumenos HSA \$5,000	(5)	1,765
Standard: \$250/\$1,000	(6)	75 (6) Standardized plans required to be offered by
Standard: \$500/\$1,000	(6)	10 all issuers in the individual market. After meeting
Standard: \$1,000/\$1,000	(6)	11 the deductible, benefits are paid at 80% until
Standard: \$1,500/\$1,000	(6)	3 coinsurance totals \$1,000, then at 100%.
		(7) Same as (6) except coinsurance is 40% rather
Basic: \$250/\$1,000	(7)	48 than 20%.
Basic: \$500/\$1,000	(7)	6
Basic: \$1,000/\$1,000	(7)	8
Basic: \$1,500/\$1,000	(7)	12
Total		18,407

2009 DATA

	Anthem Blue Cross and Blue Shield	Mega Life & Health Insurance Company	HPHC Insurance Company
(i) Earned Premium	\$64,365,540	\$25,818,266	\$47,765,995
(ii) MLR: State	105.0%	68.3%	80.7%
(iii) MLR: Federal (Estimated) (1)	104.1%	68.5%	88.5%
Credibility Adjustment	3.3%	3.7%	3.7%
MLR after Credibility Adjustment	107.3%	72.1%	92.2%
(iv) Commissions	\$323,611	\$2,586,990	\$642,069
(v) Estimated federal rebate	\$0	\$1,942,016	\$0
(vi) Underwriting gain - individual	-\$9,385,984	-\$1,625,866	\$6,542,985
Underwriting gain - consolidated (2)	\$22,832,031	\$56,843,301	\$10,580,534
(vii) After-tax profit - individual (estimated)	-\$6,257,323	-\$1,083,911	\$4,361,990
After-tax profit margin - individual	-9.7%	-4.2%	9.1%
After-tax profit - consolidated (estimated) (2)	\$20,781,625	\$58,977,192	\$7,905,762
After-tax profit margin - consolidated	2.1%	8.6%	3.0%
(viii) Risk-based capital level (3)	687%	1002%	300% (4)
(ix) Notice of exit?	No	No	No

(1) Assumptions:

Quality Improvement expenses are 1% of premium for Anthem and HPHC and 0.1% for MEGA.

State taxes and fees are 4.2% of premium.

Federal income tax is 1/3 of underwriting gain. Negative federal income tax for Anthem and MEGA reflects tax reduction from loss.

(2) Consolidated includes all health lines in all states.

(3) These are standard RBC ratios, which are expressed as a percentage of Authorized Control Level. The Company Action Level is 200% of ACL. To calculate RBC as a percentage of Company Action level, divide the standard RBC ratio by two.

(4) HPHC has a guaranty from its parent, Harvard Pilgrim Health Care, whose RBC ratio is 481%

Data from Annual Statement and Rule 945 reports used to calculate above items:

Incurring claims	60,428,948	16,652,464	38075737
Change in contract reserves	6,347,696	629,368	0
Dirigo savings offset payments	503,958	245,797	301,307
Dirigo access payments	311,357	95,652	169,485
Consolidated premium	994,287,903	687,206,491	264,576,881

Harvard Pilgrim

Total adjusted capital (risk-based capital analysis)	209,506,305	237,716,320	28,953,652	381,955,672
Authorized control level risk-based capital (risk-based capital analysis)	30,476,657	23,732,983	9,665,119	79,471,102 481%