

Sample Experience Exhibit PPACA

Cal Year (a)	Earned Premium (b)	Paid Claims (c)	Remaining Reserve (d)	Incurring Claims (e) = (c) + (d)	Incurring Loss Ratio (f) = (e) / (b)	Expected Incurred Claims (g)	Expected Loss Ratio (h)	A/E Claims Ratio (i)	Risk Adjustment Amount Payable/Receivable	Risk Corridor Amount Payable/Receivable	Reinsurance Amount Recoverable	Incurring Loss Ratio Net of the 3rs
2014	8,259,585	3,537,263	1,834,316	5,371,578	65.0%	6,607,668	80.0%	81.3%				
2015	8,259,585	3,537,263	1,834,316	5,371,578	65.0%	6,607,668	80.0%	81.3%				
2016	7,747,260			5,474,303	70.7%	6,197,808	80.0%	88.3%				
2017	7,246,233			5,657,119	78.1%	5,796,986	80.0%	97.6%				
Past	16,519,170			10,743,156	65.0%	13,215,336	80.0%	81.3%				
Future	14,993,493			11,131,422	74.2%	11,994,794	80.0%	92.8%				
Lifetime	31,512,663			21,874,578	69.4%	25,210,130	80.0%	86.8%				
Interest 5.0%												
Past	18,871,078			12,272,708	65.0%	10,994,601	80.0%	81.3%				
Future	10,394,554			7,717,092	74.2%	7,666,253	80.0%	92.8%				
Lifetime	29,265,632			19,989,800	68.3%	18,660,854	80.0%	85.4%				