

**Sample Experience Exhibit PPACA**

	Cal	Earned	Paid	Remaining	Incurred	Incurred Loss	Expected	Expected	A/E	CSR	Risk Adjustment	Risk Corridor	Reinsurance	Incurred Loss
Year		Premium	Claims	Reserve	Claims	Ratio	Incurred Claims	Loss Ratio	Claims Ratio	Payments	Amount	Amount	Amount	Ratio Net
(a)	(b)	(c)	(d)	(e) = (c) + (d)	(f) = (e) / (b)	(g)	(h)	(i) = (f) / (h)	Received	Payable/Receivable	Payable/Receivable	Recoverable	of the 3rs	
2014		\$8,259,585	\$3,537,263	\$1,834,316	\$5,371,578	65.0%	\$6,607,668	80.0%	81.25%					
2015		\$8,259,585	\$3,537,263	\$1,834,316	\$5,371,578	65.0%	\$6,607,668	80.0%	81.25%					
2016		\$8,259,585	\$3,537,263	\$1,834,316	\$5,371,578	65.0%	\$6,607,668	80.0%	81.25%					
1st Q 2017		\$2,064,896	\$884,316	\$458,579	\$1,342,895	65.0%	\$1,651,917	80.0%	81.25%					
2017		\$7,747,260			\$5,474,303	70.66%	\$6,197,808	80.0%	88.33%					
2018		\$7,246,233			\$5,657,119	78.07%	\$5,796,986	80.0%	97.59%					
Past		\$16,519,170			\$10,743,156	65.03%	\$13,215,336	80.0%	81.29%					
Future		\$14,993,493			\$11,131,422	74.24%	\$11,994,794	80.0%	92.80%					
Lifetime		\$31,512,663			\$21,874,578	69.42%	\$25,210,130	80.0%	86.77%					
Interest	5.0%													
Past		\$18,871,078			\$12,272,708	65.03%	\$15,096,862	80.0%	81.29%					
Future		\$10,394,554			\$7,717,092	74.24%	\$8,315,643	80.0%	92.80%					
Lifetime		\$29,265,632			\$19,989,800	68.30%	\$23,412,506	80.0%	85.38%					