

Exhibit A - Covered Lives in Individual Health Insurance Market as Reported in 2010 Supplemental Health Care Exhibit

Company Name	2010 Covered Lives - Individual Market	2010 Market Share - Individual Market	2010 Earned Premiums
BCBS of NC Inc	337,545	81.1%	\$844,918,312
Wellpath Select Inc	18,612	4.5%	\$38,954,674
Golden Rule Ins Co	12,164	2.9%	\$22,830,683
Time Ins Co ¹	9,788	2.4%	\$22,679,728
Humana Ins Co	5,348	1.3%	\$9,420,984
Aetna Life Ins Co	5,216	1.3%	\$10,824,309
Celtic Ins Co	4,322	1.0%	\$8,737,239
Mega Life & Hlth Ins Co The ²	3,541	0.9%	\$13,537,488
Mid West Natl Life Ins Co Of TN ²	3,322	0.8%	\$8,115,514
World Ins Co	2,172	0.5%	\$5,914,819
National Found Life Ins Co	1,946	0.5%	\$2,434,366
American Republic Ins Co	1,927	0.5%	\$6,274,902
Connecticut Gen Life Ins Co	1,628	0.4%	\$1,910,750
John Alden Life Ins Co ¹	1,397	0.3%	\$4,024,332
American Medical Security Life Ins C	1,331	0.3%	\$4,096,225
Metropolitan Life Ins Co	1,140	0.3%	\$97,476
UnitedHealthcare Ins Co	1,095	0.3%	\$6,448,057
New York Life Ins Co	954	0.2%	\$4,961,232
Independence Amer Ins Co	670	0.2%	\$1,309,195
American Natl Life Ins Co Of TX	571	0.1%	\$2,026,299
Prudential Ins Co Of Amer	267	0.1%	\$112,385
Standard Security Life Ins Co Of NY	261	0.1%	\$463,622
State Farm Mut Auto Ins Co	227	0.1%	\$1,056,330
American Gen Life & Acc Ins Co	153	0.0%	\$16,635
Madison Natl Life Ins Co Inc	133	0.0%	\$338,933
Standard Life & Accident Ins Co	113	0.0%	\$223,817
Other (<100 Lives)	514	0.1%	\$3,176,455
Total	416,357	100.0%	\$1,024,904,761

¹ Excludes mini-med

² Self-reported

Exhibit B - 2010 Covered Lives By Product as Self-Reported by Issuers

2010 Covered Lives By Product in Individual Market									
Company Name	POS	PPO	HSA	HDHP	Indemnity	FFS	Mini-Med	Other	Total
BCBS of NC Inc		275,345		62,600					337,945
Wellpath Select Inc	18,612								18,612
Golden Rule Ins Co		12,164							12,164
Time Ins Co		6,304	1,881		1,603		1,561		11,349
Humana Ins Co		5,348							5,348
Aetna Life Ins Co		4,742	344		130				5,216
Celtic Ins Co		3,823	499						4,322
Mega Life & Hlth Ins Co The		1,968			1,573				3,541
Mid West Natl Life Ins Co Of TN		492			2,830				3,322
World Ins Co		1,716	456						2,172
National Found Life Ins Co		1,427	499	7	-			13	1,946
American Republic Ins Co		1,522	405						1,927
Connecticut Gen Life Ins Co		1,108	513	7					1,628
John Alden Life Ins Co		852	474		71		281		1,678
American Medical Security Life Ins C		1,331							1,331
Metropolitan Life Ins Co						72		1,068	1,140
UnitedHealthcare Ins Co					Not Available				1,095
New York Life Ins Co					Not Available				954
Independence Amer Ins Co					Not Available				670
American Natl Life Ins Co Of TX		408		95		68			571
Prudential Ins Co Of Amer					Not Available				267
Standard Security Life Ins Co Of NY		241		20					261
State Farm Mut Auto Ins Co						277			227
American Gen Life & Acc Ins Co					Not Available				153
Madison Natl Life Ins Co Inc		109		24					133
Standard Life & Accident Ins Co		11		75		27			113

Exhibit C - 2010 Premiums By Product as Self-Reported by Issuers

Self-Reported 2010 Earned Premium By Product									
Company Name	POS	PPO	HSA	HDHP	Indemnity	FFS	Mini-Med	Other	Total
BCBS of NC Inc		\$753,578,000		\$91,341,000					\$844,919,000
Wellpath Select Inc	\$38,954,674								\$38,954,674
Golden Rule Ins Co		\$22,830,683							\$22,830,683
Time Ins Co		\$15,644,629	\$3,823,437		\$3,211,662		\$3,174,491		\$25,854,219
Humana Ins Co		\$9,420,985							\$9,420,985
Aetna Life Ins Co		\$9,908,537	\$714,404		\$201,368				\$10,824,309
Celtic Ins Co		\$7,898,666	\$838,574						\$8,737,240
Mega Life & Hlth Ins Co The		\$8,574,793			\$4,962,695				\$13,537,488
Mid West Natl Life Ins Co Of TN		\$1,433,462						\$6,682,052	\$8,115,514
World Ins Co		\$4,866,019	\$1,048,800						\$5,914,819
National Found Life Ins Co		\$1,400,676	\$897,424	\$10,844				\$125,422	\$2,434,366
American Republic Ins Co		\$5,219,859	\$1,055,043						\$6,274,902
Connecticut Gen Life Ins Co			\$1,262,201	\$574,581	\$73,968				\$1,910,750
John Alden Life Ins Co		\$2,814,688		\$1,102,504	\$107,140		\$675,952		\$4,700,284
American Medical Security Life Ins C		\$4,096,225							\$4,096,225
Metropolitan Life Ins Co					Not Available				\$97,476
UnitedHealthcare Ins Co					Not Available				\$6,448,057
New York Life Ins Co					Not Available				\$4,961,232
Independence Amer Ins Co					Not Available				\$1,309,195
American Natl Life Ins Co Of TX		\$1,195,684		\$341,973		\$488,101			\$2,025,758
Prudential Ins Co Of Amer					Not Available				\$112,385
Standard Security Life Ins Co Of NY		\$410,085		\$53,537					\$463,622
State Farm Mut Auto Ins Co						\$1,056,330			\$1,056,330
American Gen Life & Acc Ins Co					Not Available				\$16,635
Madison Natl Life Ins Co Inc		\$261,011		\$77,922					\$338,933
Standard Life & Accident Ins Co		\$26,008		\$140,520		\$57,289			\$223,817

Exhibit D - 2010 Data for North Carolina Individual Health Insurance Carriers with 1,000 or More Covered Lives

Individual Plans - Excluding Mini-Med

Company	(i) Health premiums earned	(ii) Incurred Loss Ratio	(iii-a) Preliminary medical loss ratio before credibility adjustment	(iii-b) Medical loss ratio with credibility adjustment	(iv) Agents and brokers fees and commissions	(v) Estimated rebate with 80% requirement	(vi - a) Underwriting gain/(loss) - Individual	(vi - b) Underwriting gain/(loss) - Consolidated	(vii - a) After-tax profit - individual market - Self Reported	(vii - b) After-tax profit margin - individual market - Self Reported	(vii - c) After-tax profit - consolidated market - Self Reported	(vii - d) After-tax profit margin - consolidated market - Self Reported	(viii) Risk-based Capital Ratio
Aetna Life Ins Co	\$10,824,309	76.5%	82.2%	87.2%	\$219,428	\$0	\$463,075	\$5,405,383	\$635,997	5.8%	\$8,186,020	3.7%	Not Available
American Medical Security Life Ins C	\$4,096,225	67.9%	73.0%	81.9%	\$225,576	\$0	\$487,027	\$490,273	\$544,495	13.3%	\$547,740	13.3%	Not Available
American Republic Ins Co	\$6,274,902	74.2%	78.3%	86.9%	\$1,100,547	\$0	(\$1,052,216)	\$980,707	(\$849,019)	-13.5%	(\$849,019)	-13.5%	Not Available
BCBS of NC Inc (1)	\$844,918,312	97.9%	98.4%	98.4%	\$38,821,111	\$0	(\$118,073,073)	(\$36,209,171)	Not available	Not available	\$94,162,527	1.95%	Not Available
Celtic Ins Co	\$8,737,239	67.8%	70.0%	75.4%	\$693,191	\$391,238	(\$697,609)	(\$652,976)	(\$589,107)	-6.7%	(\$544,475)	-6.1%	Not Available
Connecticut Gen Life Ins Co	\$1,910,750	66.3%	69.1%	78.2%	\$207,834	\$33,746	(\$9,112)	(\$94,435,984)	\$22,347	1.2%	\$15,480,120	4.6%	Not Available
Golden Rule Ins Co	\$22,830,683	54.6%	61.5%	64.7%	\$2,319,473	\$3,102,105	\$3,458,874	\$3,485,034	\$3,458,874	15.5%	\$3,485,034	14.5%	Not Available
Humana Ins Co	\$9,420,984	63.4%	66.9%	71.6%	\$247,693	\$750,746	\$416,969	\$24,021,497	\$416,969	4.7%	\$24,021,494	3.6%	Not Available
John Alden Life Ins Co (excluding mini-med) (2)	\$4,024,332	36.7%	43.3%	52.7%	\$251,381	\$932,218	\$950,245	\$802,053	\$1,166,860	25.1%	\$1,410,986	8.0%	Not Available
Mega Life & Hlth Ins Co The (3)	\$13,537,488	59.6%	75.5%	81.7%	\$395,748	\$0	\$6,405,608	\$8,165,320	\$4,163,645	Not provided	\$5,307,458	Not provided	Not Available
Mid West Natl Life Ins Co Of TN (3)	\$8,115,514	56.4%	72.6%	78.9%	\$719,995	\$70,288	\$3,731,178	\$3,807,587	\$2,425,266	Not provided	\$2,474,932	Not provided	Not Available
National Found Life Ins Co	\$2,434,366	48.6%	50.5%	58.9%	\$616,142	\$500,077	(\$48,729)	\$247,905	\$68,118	2.8%	\$572,875	17.1%	Not Available
Time Ins Co (excluding mini-med) (2)	\$22,679,728	60.0%	64.4%	67.6%	\$2,249,627	\$2,629,063	\$95,711	\$123,078	\$1,224,251	4.8%	\$1,608,362	5.3%	Not Available
Wellpath Select Inc (4)	\$38,954,674	63.7%	67.4%	69.9%	\$4,781,431	\$3,739,634	\$2,472,961	(\$10,673)	\$2,776,062	Not provided	\$9,230,426	Not provided	Not Available
World Ins Co	\$5,914,819	77.5%	80.0%	87.6%	\$780,502	\$0	(\$596,697)	(\$583,921)	(\$604,943)	-10.2%	(\$604,943)	-10.2%	Not Available
Total - Excluding Mini-Med	\$1,004,674,325				\$53,629,679	\$12,149,115	(\$101,995,787)	(\$84,363,888)			\$164,489,537		

Mini-Med Only

Company	(i) Health premiums earned	(ii) Incurred Loss Ratio	(iii-a) Preliminary medical loss ratio	(iii-b) Preliminary medical loss ratio with credibility adjustment	(iv) Agents and brokers fees and commissions	(v - a) Estimated rebate with 80% requirement	(vi - a) Underwriting gain/(loss) - Individual	(vi - b) Underwriting gain/(loss) - Consolidated	(vii - a) After-tax profit - individual market - Self Reported	(vii - b) After-tax profit margin - individual market - Self Reported	(vii - c) After-tax profit - consolidated market - Self Reported	(vii - d) After-tax profit margin - consolidated market - Self Reported	(viii) Risk-based Capital Ratio
John Alden Life Ins Co (mini-med) (2)	\$675,952	46.9%	53.1%	112.2%	\$42,223	\$0	\$115,211	\$802,053	\$1,166,860	25.10%	\$1,608,362	5.30%	Not Available
Time Ins Co (mini-med) (2)	\$3,174,491	60.6%	64.7%	134.4%	\$314,881	\$0	\$12,693	\$123,078	\$1,224,251	4.80%	\$1,608,362	5.30%	Not Available
Total - Mini-Med	\$3,850,443				\$357,104	\$0	\$127,904	\$925,131	\$2,391,111		\$3,216,724		

Notes (SHCE = Supplemental Health Care Exhibit):

- (1) BCBSNC financials reflect refund payments to consumers of \$155.8 million in December 2010
- (2) After-tax profits for Time and John Alden are for combined mini-med and non-mini-med
- (3) Mega and Mid-West self-reported alternative numbers to NCDOL, see report for additional details
- (4) Wellpath provided revised SHCE directly to NCDOL

Basis for each column above:

- (i) Health premiums earned - SHCE Line 1.1
- (ii) Incurred Loss Ratio (Calculated as Total Incurred Claims from SHCE Line 5 / (i) Health premiums earned)
- (iii-a) Preliminary medical loss ratio: MLR - SHCE Line 7
- (iii-b) Preliminary medical loss ratio with credibility adjustment (Calculated using covered lives and average deductible as reported by issuers, note that mini-med MLRs are doubled before adjusting for credibility)
- (iv) Agents and brokers fees and commissions - SHCE Line 10.2
- (v) Estimated rebate - Calculated as (0.8 - (iii-b))*Adjusted Earned Premiums from SHCE Line 1.8
- (vi - a) Underwriting gain/(loss) - Individual - SHCE Line 11
- (vi - b) Underwriting gain/(loss) - Consolidated - Line 11 for all columns
- (vii - a) After-tax profit - individual market - Self Reported
- (vii - b) After-tax profit margin - individual market - Self Reported
- (vii - c) After-tax profit - consolidated market - Self Reported
- (vii - d) After-tax profit margin - consolidated market - Self Reported
- (viii) Risk-based Capital Ratio - Not available per state law, see report for additional details

Exhibit E - Medical Loss Ratio (MLR) Calculation Based on 2010 Issuer Information

Company	2010 Incurred Claims	2010 Health premiums earned	2010 Incurred Loss Ratio	2010 MLR Numerator	2010 MLR Denominator	2010 MLR Before Credibility Adjustment	2010 Estimated Credibility Adjustment	2010 MLR After Credibility Adjustment
Aetna Life Ins Co	\$8,283,715	\$10,824,309	76.5%	\$8,319,601	\$10,121,690	82.2%	5.0%	87.2%
American Medical Security Life Ins C	\$2,779,297	\$4,096,225	67.9%	\$2,782,054	\$3,809,075	73.0%	8.9%	81.9%
American Republic Ins Co	\$4,655,439	\$6,274,902	74.2%	\$4,792,188	\$6,121,064	78.3%	8.6%	86.9%
BCBS of NC Inc	\$827,480,540	\$844,918,312	97.9%	\$833,592,003	\$847,212,764	98.4%	0.0%	98.4%
Celtic Ins Co	\$5,926,830	\$8,737,239	67.8%	\$5,954,232	\$8,505,174	70.0%	5.4%	75.4%
Connecticut Gen Life Ins Co	\$1,267,296	\$1,910,750	66.3%	\$1,295,511	\$1,874,768	69.1%	9.1%	78.2%
Golden Rule Ins Co	\$12,458,155	\$22,830,683	54.6%	\$12,472,452	\$20,275,194	61.5%	3.2%	64.7%
Humana Ins Co	\$5,974,837	\$9,420,984	63.4%	\$5,974,837	\$8,937,454	66.9%	4.7%	71.6%
John Alden Life Ins Co (excluding mini-med)	\$1,475,721	\$4,024,332	36.7%	\$1,479,910	\$3,414,719	43.3%	9.4%	52.7%
Mega Life & Hlth Ins Co The	\$8,069,664	\$13,537,488	59.6%	\$8,208,706	\$10,875,784	75.5%	6.2%	81.7%
Mid West Natl Life Ins Co Of TN	\$4,577,625	\$8,115,514	56.4%	\$4,641,104	\$6,389,861	72.6%	6.3%	78.9%
National Found Life Ins Co	\$1,184,275	\$2,434,366	48.6%	\$1,196,481	\$2,370,031	50.5%	8.4%	58.9%
Time Ins Co (excluding mini-med)	\$13,611,069	\$22,679,728	60.0%	\$13,648,356	\$21,202,121	64.4%	3.2%	67.6%
Wellpath Select Inc	\$24,811,256	\$38,954,674	63.7%	\$24,969,545	\$37,026,083	67.4%	2.5%	69.9%
World Ins Co	\$4,581,551	\$5,914,819	77.5%	\$4,642,314	\$5,805,698	80.0%	7.6%	87.6%
Total - Excluding Mini-Med	\$927,137,270	\$1,004,674,325	92.3%	\$933,969,294	\$993,941,480	94.0%		94.6%
Total - Excluding BCBSNC	\$99,656,730	\$159,756,013	62.4%	\$100,377,291	\$146,728,716	68.4%		73.0%

Exhibit F - Estimated Rebate Calculation Based on 2010 Issuer Financials

Company	2010 Covered Lives	2010 Adjusted Premiums	2010 MLR After Credibility Adjustment	Estimated Rebate with 80% Requirement	Estimated Rebate with Requested 72% Requirement	Estimated Rebate with Requested 74% Requirement	Estimated Rebate with Requested 76% Requirement
Aetna Life Ins Co	5,216	\$10,121,690	87.2%	\$0	\$0	\$0	\$0
American Medical Security Life Ins C	1,331	\$3,809,075	81.9%	\$0	\$0	\$0	\$0
American Republic Ins Co	1,927	\$6,121,064	86.9%	\$0	\$0	\$0	\$0
BCBS of NC Inc	337,545	\$847,212,764	98.4%	\$0	\$0	\$0	\$0
Celtic Ins Co	4,322	\$8,505,174	75.4%	\$391,238	\$0	\$0	\$51,031
Connecticut Gen Life Ins Co	1,628	\$1,874,768	78.2%	\$33,746	\$0	\$0	\$0
Golden Rule Ins Co	12,164	\$20,275,194	64.7%	\$3,102,105	\$1,480,089	\$1,885,593	\$2,291,097
Humana Ins Co	5,348	\$8,937,454	71.6%	\$750,746	\$35,750	\$214,499	\$393,248
John Alden Life Ins Co (excluding mini-med)	1,397	\$3,414,719	52.7%	\$932,218	\$659,041	\$727,335	\$795,630
Mega Life & Hlth Ins Co The	3,570	\$10,875,784	81.7%	\$0	\$0	\$0	\$0
Mid West Natl Life Ins Co Of TN	3,354	\$6,389,861	78.9%	\$70,288	\$0	\$0	\$0
National Found Life Ins Co	1,946	\$2,370,031	58.9%	\$500,077	\$310,474	\$357,875	\$405,275
Time Ins Co (excluding mini-med)	9,788	\$21,202,121	67.6%	\$2,629,063	\$932,893	\$1,356,936	\$1,780,978
Wellpath Select Inc	18,612	\$37,026,083	69.9%	\$3,739,634	\$777,548	\$1,518,069	\$2,258,591
World Ins Co	2,172	\$5,805,698	87.6%	\$0	\$0	\$0	\$0
Total Rebates - Excluding Mini-Med	410,320	\$993,941,480		\$12,149,115	\$4,195,795	\$6,060,307	\$7,975,850
Number of Consumers Eligible for Rebate				58,559	49,255	49,255	53,577

Exhibit G - Calculation of Pre-Tax Gains / (Losses) Before and After Rebates Based on 2010 Financials

Company	2010 Covered Lives	2010 MLR After Credibility Adjustment	2010 Pre-Tax Gain/(Loss) Before Rebate	2010 Pre-Tax Gain/(Loss) After Rebate @ 80% Standard	2010 Pre-Tax Gain/(Loss) After Rebate @ 72% Standard	2010 Pre-Tax Gain/(Loss) After Rebate @ 74% Standard	2010 Pre-Tax Gain/(Loss) After Rebate @ 76% Standard
Aetna Life Ins Co	5,216	87.2%	\$463,075	\$463,075	\$463,075	\$463,075	\$463,075
American Medical Security Life Ins C	1,331	81.9%	\$487,027	\$487,027	\$487,027	\$487,027	\$487,027
American Republic Ins Co	1,927	86.9%	(\$1,052,216)	(\$1,052,216)	(\$1,052,216)	(\$1,052,216)	(\$1,052,216)
BCBS of NC Inc (1)	337,545	98.4%	(\$118,073,073)	(\$118,073,073)	(\$118,073,073)	(\$118,073,073)	(\$118,073,073)
Celtic Ins Co	4,322	75.4%	(\$697,609)	(\$1,088,847)	(\$697,609)	(\$697,609)	(\$748,640)
Connecticut Gen Life Ins Co	1,628	78.2%	(\$9,112)	(\$42,858)	(\$9,112)	(\$9,112)	(\$9,112)
Golden Rule Ins Co	12,164	64.7%	\$3,458,874	\$356,769	\$1,978,785	\$1,573,281	\$1,167,777
Humana Ins Co	5,348	71.6%	\$416,969	(\$333,777)	\$381,219	\$202,470	\$23,721
John Alden Life Ins Co (excluding mini-med)	1,397	52.7%	\$950,245	\$18,027	\$291,204	\$222,910	\$154,615
Mega Life & Hlth Ins Co The	3,570	81.7%	\$6,405,608	\$6,405,608	\$6,405,608	\$6,405,608	\$6,405,608
Mid West Natl Life Ins Co Of TN	3,354	78.9%	\$3,731,178	\$3,660,890	\$3,731,178	\$3,731,178	\$3,731,178
National Found Life Ins Co	1,946	58.9%	(\$48,729)	(\$548,806)	(\$359,203)	(\$406,604)	(\$454,004)
Time Ins Co (excluding mini-med)	9,788	67.6%	\$95,711	(\$2,533,352)	(\$837,182)	(\$1,261,225)	(\$1,685,267)
Wellpath Select Inc	18,612	69.9%	\$2,472,961	(\$1,266,673)	\$1,695,414	\$954,892	\$214,370
World Ins Co	2,172	87.6%	(\$596,697)	(\$596,697)	(\$596,697)	(\$596,697)	(\$596,697)
Total	410,320		(\$101,995,787)	(\$114,144,903)	(\$106,191,582)	(\$108,056,094)	(\$109,971,637)
Total - Excluding BCBSNC	72,775		\$16,077,286	\$3,928,170	\$11,881,491	\$10,016,979	\$8,101,436
Total Rebates				\$12,149,115	\$4,195,795	\$6,060,307	\$7,975,850

(1) BCBSNC underwriting loss reflects consumer refund payments of \$155.8 million in December 2010