



Exposure Analysis by
Status, Gender, Age Range,
and Deductible Level:
Subset of Insurers Submitting
Exposure Data

**TABLE VIII-1
EXPOSURE ANALYSIS BY STATUS, GENDER AND AGE RANGE; CLAIMS AND TOTAL CHARGES
EXCEEDING DEDUCTIBLE; AND FREQUENCY AND CLAIM COST PER EXPOSURE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000 AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS BY SUBSET OF INSURERS IN 1991**

Deductible : \$25,000

Status : Employee

Sex : Male

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0	20	25,867	38	\$1,808,093	0.1469 %	\$69.90
21	30	190,077	494	\$19,474,714	0.2599 %	\$102.46
31	40	244,271	1,062	\$43,413,016	0.4348 %	\$177.72
41	50	180,463	1,387	\$49,914,983	0.7686 %	\$276.59
51	60	109,824	1,904	\$60,023,785	1.7337 %	\$546.54
61	64	35,254	1,111	\$32,195,920	3.1514 %	\$913.26
65	69	21,381	413	\$10,748,389	1.9317 %	\$502.72
70	120	28,494	379	\$8,967,897	1.3301 %	\$314.73

Gender Summary	835,631	6,788	\$226,546,797	0.8123 %	\$271.11
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Sex : Female

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0	20	22,410	34	\$1,027,397	0.1517 %	\$45.85
21	30	156,336	483	\$11,024,679	0.3089 %	\$70.52
31	40	176,165	801	\$20,523,257	0.4547 %	\$116.50
41	50	145,396	1,020	\$28,109,707	0.7015 %	\$193.33
51	60	89,974	1,074	\$32,448,733	1.1937 %	\$360.65
61	64	30,525	509	\$15,531,001	1.6675 %	\$508.79
65	69	18,838	199	\$5,841,446	1.0564 %	\$310.09
70	120	33,876	156	\$3,269,260	0.4605 %	\$96.51

Gender Summary	673,520	4,276	\$117,775,479	0.6349 %	\$174.87
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Status Summary	1,509,151	11,064	\$344,322,276	0.7331 %	\$228.16
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TABLE VIII-1—Continued

EXPOSURE ANALYSIS BY STATUS, GENDER AND AGE RANGE; CLAIMS AND TOTAL CHARGES EXCEEDING DEDUCTIBLE; AND FREQUENCY AND CLAIM COST PER EXPOSURE FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000 AND \$250,000 FOR ALL PLAN TYPES AND ALL PARTICIPANTS BY SUBSET OF INSURERS IN 1991

Deductible : \$25,000

Status : Dependent

Sex : Male

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0	20	291,452	1,315	\$60,762,548	0.4512 %	\$208.48
21	30	46,957	107	\$3,491,082	0.2279 %	\$74.35
31	40	117,872	155	\$4,407,578	0.1315 %	\$37.39
41	50	122,721	341	\$12,667,915	0.2779 %	\$103.23
51	60	59,228	486	\$15,395,072	0.8206 %	\$259.93
61	64	16,810	226	\$7,614,999	1.3444 %	\$453.00
65	69	11,274	130	\$2,932,359	1.1531 %	\$260.10
70	120	16,280	88	\$3,000,184	0.5405 %	\$184.29

Gender Summary 682,594 2,848 \$110,271,738 0.4172 % \$161.55

Sex : Female

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0	20	279,503	1,074	\$43,359,982	0.3843 %	\$155.13
21	30	88,255	292	\$5,755,513	0.3309 %	\$65.21
31	40	171,720	612	\$14,548,774	0.3564 %	\$84.72
41	50	146,599	700	\$21,086,675	0.4775 %	\$143.84
51	60	65,293	729	\$21,053,009	1.1165 %	\$322.44
61	64	14,398	269	\$8,531,549	1.8683 %	\$592.54
65	69	9,074	128	\$4,127,948	1.4107 %	\$454.93
70	120	9,701	82	\$1,956,903	0.8453 %	\$201.73

Gender Summary 784,541 3,886 \$120,420,354 0.4953 % \$153.49

Status Summary 1,467,136 6,734 \$230,692,092 0.4590 % \$157.24

Deductible Summary 2,976,286 17,798 \$575,014,367 0.5980 % \$193.20

TABLE VIII-1—Continued
EXPOSURE ANALYSIS BY STATUS, GENDER AND AGE RANGE; CLAIMS AND TOTAL CHARGES EXCEEDING DEDUCTIBLE; AND FREQUENCY AND CLAIM COST PER EXPOSURE FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000 AND \$250,000 FOR ALL PLAN TYPES AND ALL PARTICIPANTS BY SUBSET OF INSURERS IN 1991

Deductible : \$50,000

Status : Dependent

Sex : Male

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0	20	291,452	525	\$40,474,294	0.1801 %	\$138.87
21	30	46,957	35	\$1,950,347	0.0745 %	\$41.53
31	40	117,872	47	\$2,236,469	0.0399 %	\$18.97
41	50	122,721	131	\$7,441,472	0.1067 %	\$60.64
51	60	59,228	187	\$7,810,672	0.3157 %	\$131.87
61	64	16,810	97	\$3,880,053	0.5770 %	\$230.82
65	69	11,274	41	\$1,040,307	0.3637 %	\$92.27
70	120	16,280	35	\$1,547,884	0.2150 %	\$95.08

Gender Summary	682,594	1,098	\$66,381,498	0.1609 %	\$97.25
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Sex : Female

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0	20	279,503	399	\$27,467,401	0.1428 %	\$98.27
21	30	88,255	65	\$2,182,566	0.0737 %	\$24.73
31	40	171,720	153	\$7,033,382	0.0891 %	\$40.96
41	50	146,599	200	\$11,623,584	0.1364 %	\$79.29
51	60	65,293	235	\$10,827,906	0.3599 %	\$165.84
61	64	14,398	95	\$4,625,432	0.6598 %	\$321.25
65	69	9,074	51	\$2,139,224	0.5621 %	\$235.76
70	120	9,701	25	\$768,464	0.2577 %	\$79.22

Gender Summary	784,541	1,223	\$66,667,959	0.1559 %	\$84.98
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Status Summary	1,467,136	2,321	\$133,049,457	0.1582 %	\$90.69
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Deductible Summary	2,976,286	6,096	\$315,675,940	0.2048 %	\$106.06
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TABLE VIII-1—Continued
EXPOSURE ANALYSIS BY STATUS, GENDER AND AGE RANGE; CLAIMS AND TOTAL CHARGES EXCEEDING DEDUCTIBLE; AND FREQUENCY AND CLAIM COST PER EXPOSURE FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000 AND \$250,000 FOR ALL PLAN TYPES AND ALL PARTICIPANTS BY SUBSET OF INSURERS IN 1991

Deductible : \$100,000

Status : Employee

Sex : Male

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0	20	25,867	6	\$698,380	0.0232 %	\$27.00
21	30	190,077	68	\$6,269,239	0.0358 %	\$32.98
31	40	244,271	155	\$14,117,532	0.0635 %	\$57.79
41	50	180,463	167	\$13,792,746	0.0925 %	\$76.43
51	60	109,824	164	\$11,720,678	0.1493 %	\$106.72
61	64	35,254	84	\$5,038,208	0.2383 %	\$142.91
65	69	21,381	23	\$1,668,412	0.1076 %	\$78.03
70	120	28,494	19	\$1,078,710	0.0667 %	\$37.86

Gender Summary	835,631	686	\$54,383,904	0.0821 %	\$65.08
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Sex : Female

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0	20	22,410	3	\$238,844	0.0134 %	\$10.66
21	30	156,336	31	\$1,998,516	0.0198 %	\$12.78
31	40	176,165	51	\$6,486,377	0.0290 %	\$36.82
41	50	145,396	77	\$7,587,148	0.0530 %	\$52.18
51	60	89,974	97	\$8,106,608	0.1078 %	\$90.10
61	64	30,525	40	\$3,041,374	0.1310 %	\$99.63
65	69	18,838	14	\$1,581,114	0.0743 %	\$83.93
70	120	33,876	8	\$353,947	0.0236 %	\$10.45

Gender Summary	673,520	321	\$29,393,927	0.0477 %	\$43.64
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Status Summary	1,509,151	1,007	\$83,777,831	0.0667 %	\$55.51
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TABLE VIII-1—Continued

EXPOSURE ANALYSIS BY STATUS, GENDER AND AGE RANGE; CLAIMS AND TOTAL CHARGES EXCEEDING DEDUCTIBLE; AND FREQUENCY AND CLAIM COST PER EXPOSURE FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000 AND \$250,000 FOR ALL PLAN TYPES AND ALL PARTICIPANTS BY SUBSET OF INSURERS IN 1991

Deductible : \$100,000

Status : Dependent

Sex : Male

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0	20	291,452	222	\$23,868,445	0.0762 %	\$81.90
21	30	46,957	7	\$1,141,099	0.0149 %	\$24.30
31	40	117,872	13	\$1,109,520	0.0110 %	\$9.41
41	50	122,721	40	\$3,811,047	0.0326 %	\$31.05
51	60	59,228	48	\$3,236,385	0.0810 %	\$54.64
61	64	16,810	26	\$1,392,003	0.1547 %	\$82.81
65	69	11,274	4	\$181,520	0.0355 %	\$16.10
70	120	16,280	13	\$457,503	0.0799 %	\$28.10

Gender Summary 682,594 373 \$35,197,524 0.0546 % \$51.56

Sex : Female

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0	20	279,503	155	\$15,339,306	0.0555 %	\$54.88
21	30	88,255	11	\$792,778	0.0125 %	\$8.98
31	40	171,720	33	\$3,405,106	0.0192 %	\$19.83
41	50	146,599	62	\$6,360,778	0.0423 %	\$43.39
51	60	65,293	61	\$4,543,691	0.0934 %	\$69.59
61	64	14,398	25	\$2,236,652	0.1736 %	\$155.34
65	69	9,074	15	\$686,841	0.1653 %	\$75.70
70	120	9,701	3	\$200,231	0.0309 %	\$20.64

Gender Summary 784,541 365 \$33,565,383 0.0465 % \$42.78

Status Summary 1,467,136 738 \$68,762,907 0.0503 % \$46.87

Deductible Summary 2,976,286 1,745 \$152,540,738 0.0586 % \$51.25

TABLE VIII-1—Continued

EXPOSURE ANALYSIS BY STATUS, GENDER AND AGE RANGE; CLAIMS AND TOTAL CHARGES EXCEEDING DEDUCTIBLE; AND FREQUENCY AND CLAIM COST PER EXPOSURE FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000 AND \$250,000 FOR ALL PLAN TYPES AND ALL PARTICIPANTS BY SUBSET OF INSURERS IN 1991

Deductible : \$150,000

Status : Employee

Sex : Male

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0	20	25,867	3	\$448,693	0.0116 %	\$17.35
21	30	190,077	27	\$3,975,083	0.0142 %	\$20.91
31	40	244,271	84	\$8,689,468	0.0344 %	\$35.57
41	50	180,463	85	\$7,749,524	0.0471 %	\$42.94
51	60	109,824	59	\$6,547,667	0.0537 %	\$59.62
61	64	35,254	30	\$2,447,667	0.0851 %	\$69.43
65	69	21,381	7	\$930,153	0.0327 %	\$43.50
70	120	28,494	6	\$519,990	0.0211 %	\$18.25

Gender Summary 835,631 301 \$31,308,246 0.0360 % \$37.47

Sex : Female

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0	20	22,410	1	\$170,604	0.0045 %	\$7.61
21	30	156,336	12	\$1,039,256	0.0077 %	\$6.65
31	40	176,165	24	\$4,670,311	0.0136 %	\$26.51
41	50	145,396	40	\$4,788,742	0.0275 %	\$32.94
51	60	89,974	42	\$4,906,601	0.0467 %	\$54.53
61	64	30,525	19	\$1,673,909	0.0622 %	\$54.84
65	69	18,838	6	\$1,046,557	0.0319 %	\$55.56
70	120	33,876	3	\$157,087	0.0089 %	\$4.64

Gender Summary 673,520 147 \$18,453,067 0.0218 % \$27.40

Status Summary 1,509,151 448 \$49,761,312 0.0297 % \$32.97

TABLE VIII-1—Continued

EXPOSURE ANALYSIS BY STATUS, GENDER AND AGE RANGE; CLAIMS AND TOTAL CHARGES EXCEEDING DEDUCTIBLE; AND FREQUENCY AND CLAIM COST PER EXPOSURE FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000 AND \$250,000 FOR ALL PLAN TYPES AND ALL PARTICIPANTS BY SUBSET OF INSURERS IN 1991

Deductible : \$250,000

Status : Employee

Sex : Male

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0	20	25,867	1	\$253,045	0.0039 %	\$9.78
21	30	190,077	14	\$1,969,773	0.0074 %	\$10.36
31	40	244,271	25	\$3,695,878	0.0102 %	\$15.13
41	50	180,463	23	\$2,910,252	0.0127 %	\$16.13
51	60	109,824	25	\$2,715,258	0.0228 %	\$24.72
61	64	35,254	8	\$916,067	0.0227 %	\$25.99
65	69	21,381	3	\$494,462	0.0140 %	\$23.13
70	120	28,494	3	\$65,665	0.0105 %	\$2.30

Gender Summary 835,631 102 \$13,020,400 0.0122 % \$15.58

Sex : Female

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0	20	22,410	1	\$70,604	0.0045 %	\$3.15
21	30	156,336	4	\$317,377	0.0026 %	\$2.03
31	40	176,165	11	\$3,092,387	0.0062 %	\$17.55
41	50	145,396	20	\$1,805,530	0.0138 %	\$12.42
51	60	89,974	16	\$2,523,052	0.0178 %	\$28.04
61	64	30,525	7	\$495,712	0.0229 %	\$16.24
65	69	18,838	2	\$715,886	0.0106 %	\$38.00
70	120	33,876	1	\$3,926	0.0030 %	\$0.12

Gender Summary 673,520 62 \$9,024,473 0.0092 % \$13.40

Status Summary 1,509,151 164 \$22,044,873 0.0109 % \$14.61

TABLE VIII-1—Continued

EXPOSURE ANALYSIS BY STATUS, GENDER AND AGE RANGE; CLAIMS AND TOTAL CHARGES EXCEEDING DEDUCTIBLE; AND FREQUENCY AND CLAIM COST PER EXPOSURE FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000 AND \$250,000 FOR ALL PLAN TYPES AND ALL PARTICIPANTS BY SUBSET OF INSURERS IN 1991

Deductible : \$250,000

Status : Dependent

Sex : Male

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0	20	291,452	51	\$8,439,407	0.0175 %	\$28.96
21	30	46,957	3	\$504,511	0.0064 %	\$10.74
31	40	117,872	3	\$135,286	0.0025 %	\$1.15
41	50	122,721	8	\$1,184,467	0.0065 %	\$9.65
51	60	59,228	6	\$894,049	0.0101 %	\$15.09
61	64	16,810	2	\$64,714	0.0119 %	\$3.85
Gender Summary		655,040	73	\$11,222,434	0.0111 %	\$17.13

Sex : Female

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0	20	279,503	29	\$4,340,227	0.0104 %	\$15.53
21	30	88,255	1	\$144,054	0.0011 %	\$1.63
31	40	171,720	6	\$1,381,264	0.0035 %	\$8.04
41	50	146,599	9	\$2,311,939	0.0061 %	\$15.77
51	60	65,293	7	\$1,405,332	0.0107 %	\$21.52
61	64	14,398	3	\$437,783	0.0208 %	\$30.41
65	69	9,074	1	\$47,931	0.0110 %	\$5.28
Gender Summary		774,841	56	\$10,068,530	0.0072 %	\$12.99

Status Summary 1,429,881 129 \$21,290,964 0.0090 % \$14.89

Deductible Summary 2,939,032 293 \$43,335,836 0.0100 % \$14.74

TABLE VIII-2—Continued
EXPOSURE ANALYSIS BY STATUS, GENDER AND AGE RANGE; CLAIMS AND TOTAL CHARGES EXCEEDING DEDUCTIBLE; AND FREQUENCY AND CLAIM COST PER EXPOSURE FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000 AND \$250,000 FOR ALL PLAN TYPES AND ALL PARTICIPANTS BY SUBSET OF INSURERS IN 1992

Deductible : \$150,000

Status : Employee

Sex : Male

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0	20	30,390	6	\$632,803	0.0197 %	\$20.82
21	30	175,711	29	\$3,142,203	0.0165 %	\$17.88
31	40	239,306	99	\$14,100,984	0.0414 %	\$58.92
41	50	180,345	90	\$12,023,456	0.0499 %	\$66.67
51	60	108,253	88	\$12,772,041	0.0813 %	\$117.98
61	64	33,957	38	\$2,957,363	0.1119 %	\$87.09
65	69	21,111	14	\$1,142,481	0.0663 %	\$54.12
70	120	30,125	12	\$1,256,561	0.0398 %	\$41.71

Gender Summary 819,198 376 \$48,027,893 0.0459 % \$58.63

Sex : Female

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0	20	26,649	3	\$514,173	0.0113 %	\$19.29
21	30	149,834	17	\$2,276,037	0.0113 %	\$15.19
31	40	178,269	35	\$3,779,765	0.0196 %	\$21.20
41	50	151,969	55	\$6,444,961	0.0362 %	\$42.41
51	60	92,589	33	\$2,415,546	0.0356 %	\$26.09
61	64	30,562	25	\$2,113,991	0.0818 %	\$69.17
65	69	19,178	3	\$101,125	0.0156 %	\$5.27
70	120	36,188	10	\$682,668	0.0276 %	\$18.86

Gender Summary 685,237 181 \$18,328,266 0.0264 % \$26.75

Status Summary 1,504,435 557 \$66,356,159 0.0370 % \$44.11

TABLE VIII-2—Continued
EXPOSURE ANALYSIS BY STATUS, GENDER AND AGE RANGE; CLAIMS AND TOTAL CHARGES EXCEEDING DEDUCTIBLE; AND FREQUENCY AND CLAIM COST PER EXPOSURE FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000 AND \$250,000 FOR ALL PLAN TYPES AND ALL PARTICIPANTS BY SUBSET OF INSURERS IN 1992

Deductible : \$250,000

Status : Employee

Sex : Male

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0	20	30,390	2	\$339,959	0.0066 %	\$11.19
21	30	175,711	8	\$1,588,271	0.0046 %	\$9.03
31	40	239,306	47	\$7,088,664	0.0196 %	\$29.62
41	50	180,345	43	\$5,681,042	0.0238 %	\$31.50
51	60	108,253	33	\$6,880,772	0.0305 %	\$63.56
61	64	33,957	14	\$744,175	0.0412 %	\$21.92
65	69	21,111	4	\$326,883	0.0189 %	\$15.48
70	120	30,125	4	\$474,136	0.0133 %	\$15.74

Gender Summary 819,198 155 \$23,121,902 0.0189 % \$28.23

Sex : Female

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0	20	26,649	1	\$311,839	0.0038 %	\$11.70
21	30	149,834	8	\$1,178,175	0.0053 %	\$7.86
31	40	178,269	12	\$1,743,747	0.0067 %	\$9.78
41	50	151,969	19	\$3,038,376	0.0125 %	\$19.99
51	60	92,589	10	\$528,615	0.0108 %	\$5.71
61	64	30,562	8	\$733,603	0.0262 %	\$24.00
70	120	36,188	3	\$140,702	0.0083 %	\$3.89

Gender Summary 666,060 61 \$7,675,058 0.0092 % \$11.52

Status Summary 1,485,257 216 \$30,796,959 0.0145 % \$20.74

