

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		\$102.46
31	40	244,271	1,062	\$43,413,016	0.4348 %	\$177.72
41	50	180,463	1,387			\$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 Summan	<i>y</i>	835,631	6,788	\$226,546,797	0.8123 %	\$271.11

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0 21 31 41 51 61 65 70	20 30 40 50 60 64 69 120	22,410 156,336 176,165 145,396 89,974 30,525 18,838 33,876	483 801 1,020 1,074 509 199	\$32,448,733 \$15,531,001 \$5,841,446	0.3089 % 0.4547 % 0.7015 % 1.1937 % 1.6675 % 1.0564 %	\$45.85 \$70.52 \$116.50 \$193.33 \$360.65 \$508.79 \$310.09 \$96.51
Gender Summar	у	673,520	4,276	\$117,775,479	0.6349 %	\$174.87
tatus Summ	atus Summary 1,509,15		11,064	\$344,322,276	0.7331 %	\$228.16

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	\$12,867,915	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	······································	682,594	2,848	\$110,271,738	0.4172 %	\$161.55

Gender 682,594 2,848 Summary

	Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
	0 21 31 41 51 61 65 70	20 30 40 50 60 64 69 120	279,503 88,255 171,720 146,599 65,293 14,398 9,074 9,701	292 612 700	\$5,755,513 \$14,548,774	0.3309 % 0.3564 % 0.4775 % 1.1165 % 1.8683 % 1.4107 %	\$65.21 \$84.72 \$143.84 \$322.44 \$592.54
•	Gender Summar	у	784,541	3,886	\$120,420,354	0.4953 %	\$153.49
St	Status Summary		1,467,136	6,734	\$230,692,092	0.4590 %	\$157.24
Deduc	tible Summ	ary	2,976,286	17,798	\$ 575,014,367	0.5980 %	\$ 193.20

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: 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	16	\$1,195,349	0.0619 %	\$46.21
21	30	190,077	190			
31	40	244,271	433			
41	50	180,463	526	\$28,595,672	0.2915 %	\$158.46
51	60	109,824	728	\$29,970,309	0.6629 %	
61	64	35,254	404	\$14,890,160	1.1460 %	\$422.37
65	69	21,381	142	\$4,591,346	0.6642 %	\$214.74
70	120	28,494	112	\$3,513,390	0.3931 %	\$123.30
Gender		835,631	2,551	\$122,023,262	0.3053 %	\$146.03

Summary

Sex: Female

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0 21 31 41 51 61 65 70	20 30 40 50 60 64 69 120	22,410 156,336 176,165 145,396 89,974 30,525 18,838 33,876		\$552,386 \$4,982,355 \$11,121,122 \$14,829,179 \$17,170,011 \$7,755,291 \$2,983,847 \$1,209,030	0.1912 % 0.3857 % 0.6192 % 0.3238 %	\$24.65 \$31.87 \$63.13 \$101.99 \$190.83 \$254.06 \$158.39 \$35.69
Gender Summary		673,520	1,224	\$60,603,221	0.1817 %	\$89.98
atus Summa	ıry	1.509.151	3 775	\$182 626 483	0 2501 %	\$121.01

Status Summary

\$121.01

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		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		\$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		682,594	1,098	\$66,381,498	0.1609 %	\$97.25

Gender 682,594 1,098 \$66,381,498 Summary

	Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductble	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
	0 21 31 41 51 61 65 70	20 30 40 50 60 64 69 120	279,503 88,255 171,720 146,599 65,293 14,398 9,074 9,701	65 153 200 235 95	\$2,182,566 \$7,033,382 \$11,623,584 \$10,827,906 \$4,625,432 \$2,139,224	0.0891 % 0.1364 % 0.3599 % 0.6598 %	\$24.73 \$40.96 \$79.29 \$165.84 \$321.25 \$235.76
	Gender Summary		784,541	1,223	\$66,667,959	0.1559 %	\$84.98
Status Summary		1,467,136	2,321	\$133,049,457	0.1582 %	\$90.69	
Deduc	tible Summ	агу	2,976,286	6,096	\$ 315,675,940	0.2048 %	\$106.06

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		0.0635 %	\$57.79
41	50	180,463	167		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	·	835,631	686	\$54,383,904	0.0821 %	\$65.08

Summary

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0 21 31 41 51 61 65 70	20 30 40 50 60 64 69 120	22,410 156,336 176,165 145,396 89,74 30,525 18,838 33,876	31 51 77 97 40 14	\$238,844 \$1,998,516 \$6,486,377 \$7,587,148 \$8,106,608 \$3,041,374 \$1,581,114 \$353,947	0.0198 % 0.0290 % 0.0530 % 0.1078 % 0.1310 %	\$10.66 \$12.78 \$36.82 \$52.18 \$90.10 \$99.63 \$83.93 \$10.45
Gender Summar	Gender Summary		321	\$29,393,927	0.0477 %	\$43.64
tatus Summ	atus Summary 1,509		1,007	\$ 83,777,831	0.0667 %	\$ 55.51

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		\$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	<u> </u>	682,594	373	\$35,197,524	0.0546 %	\$51.56

Gender Summary

			<u> </u>				
				_Claims	Total Charges	Frequency	Claim Cost
	Age	Age	Number	Exceeding	Exceeding	Deductible	per
	Minimum	Maximum	Exposed	Deductible	Deductible	Exceeded	Exposure
	0	20	279,503	155	\$15,339,306	0.0555 %	\$54.88
	21	30	88,255		\$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		784,541	365	\$33,565,383	0.0465 %	\$42.78
	Summar	٧	·				*
		•					
St	Status Summary		1,467,136	738	\$68,762,907	0.0503 %	\$46.87
Deduc	Deductible Summary		2,976,286	1,745	\$152,540,738	0.0586 %	\$51.25
•							

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			\$20.91
31	40	244,271		\$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	<u> </u>	835 631	301	\$31 308 246	0.0360.%	\$37.47

Summary

	Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
	0 21 31 41 51 61 65 70	20 30 40 50 60 64 69 120	22,410 156,336 176,165 145,396 89,974 30,525 18,838 33,876	12 24 40 42 19 6	\$4,670,311 \$4,788,742 \$4,906,601	0.0045 % 0.0077 % 0.0136 % 0.0275 % 0.0467 % 0.0622 % 0.0319 % 0.0089 %	\$26.51 \$32.94 \$54.53 \$54.84
,	Gender Summar	у	673,520	147	\$18,453,067	0.0218 %	\$27.40
it	atus Summ	ary	1,509,151	448	\$4 9,761,312	0.0297 %	\$ 32.97

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 : 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	113	\$15,980,071	0.0388 %	\$54.83
21	30	46,957	4	\$873,593	0.0085 %	\$18.60
31	40	117,872	8	\$639,161	0.0068 %	\$5.42
41	50	122,721	21	\$2,438,115	0.0171 %	\$19.87
51	60	59,228	16	\$1,906,074	0.0270 %	\$32.18
61	64	16,810	11	\$545,109	0.0654 %	\$32.43
65	69	11,274	2	\$22,674	0.0177 %	\$2.01
70	120	16,280	3	\$128,637	0.0184 %	\$7.90
Gender		682,594	178	\$22,533,434	0.0261 %	\$ 33.01

Summary

	Age Minimum 0 21 31	Age Maximum 20 30 40	Number Exposed 279,503 88,255 171,720	5	Total Charges Exceeding Deductible \$9,419,646 \$467,053 \$2,356,856	Frequency Deductible Exceeded 0.0308 % 0.0057 % 0.0087 %	Claim Cost per Exposure \$33.70 \$5.29 \$13.72
	41 51 61 65 70	50 60 64 69 120	146,599 65,293 14,398 9,074 9,701	33 23 15	\$4,120,554 \$2,625,426	0.0225 % 0.0352 % 0.1042 % 0.0551 % 0.0103 %	\$28.11 \$40.21 \$88.83 \$22.32 \$8.36
St	Gender Summary Status Summary		784,541 1,467,136	183 361	\$20,552,141 \$43,085,574	0.0233 % 0.0246 %	\$26.20 \$29.37
	tible Summ		2,976,286	809	\$92,846,887	0.0272 %	\$31.20

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		\$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		835.631	102	\$13.020.400	0.0122 %	\$ 15.58

Summary

Sex: Female

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0 21 31 41 51 61 65 70	20 30 40 50 60 64 69 120	22,410 156,336 176,165 145,396 89,974 30,525 18,838 33,876	4 11 20 16 7 2	\$70,604 \$317,377 \$3,092,387 \$1,805,530 \$2,523,052 \$495,712 \$715,886 \$3,926	0.0045 % 0.0026 % 0.0062 % 0.0138 % 0.0178 % 0.0229 % 0.0106 % 0.0030 %	\$3.15 \$2.03 \$17.55 \$12.42 \$28.04 \$16.24 \$38.00 \$0.12
Gender Summary		673,520	62	\$9,024,473	0.0092 %	\$13.40
itus Summa	ary	1,509,151	164	\$22,044,873	0.0109 %	\$14.61

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	·	655,040	73	\$11,222,434	0.0111 %	\$17.13

	Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
	0 21 31 41 51 61 65	20 30 40 50 60 64 69	279,503 88,255 171,720 146,599 65,293 14,398 9,074	1 6 9 7 3	\$144,054 \$1,381,264	0.0035 % 0.0061 % 0.0107 %	\$8.04 \$15.77 \$21.52 \$30.41
·	Gender Summar	у	774,841	56	\$10,068,530	0.0072 %	\$12.99
St	atus Summ	ary	1,429,881	129	\$21,290,964	0.0090 %	\$14.89
Deduc	tible Summ	ary	2,939,032	293	\$43,335,836	0.0100 %	\$14.74

TABLE VIII-2

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: \$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	30,390	60	\$2,438,814	0.1974 %	\$80.25
21	30	175,711	485	\$18,160,932	0.2760 %	\$103.36
31	40	239,306	1,099	\$51,153,615	0.4592 %	\$213.76
41	50	180,345	1,534	\$59,698,770	0.8506 %	\$331.03
51	60	108,253	2,250	\$76,276,447	2.0785 %	\$704.61
61	64	33,957	1,149	\$35,874,029	3.3837 %	\$1,056.46
65	69	21,111	461	\$13,521,633	2.1837 %	\$640.50
70	120	30,125	419	\$12,374,838	1.3909 %	\$410.78
Gender		819,198	7,457	\$269,499,077	0.9103 %	\$328.98

Gender Summary

Status Summary

Sex: Female

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0 21 31 41 51 61 65 70	20 30 40 50 60 64 69 120	26,649 149,834 178,269 151,969 92,589 30,562 19,178 36,188	604 1,048 1,297 1,315 682 215	\$36,520,089	0.1388 % 0.4031 % 0.5879 % 0.8535 % 1.4203 % 2.2315 % 1.1211 % 0.6245 %	\$92.61
Gender Summar)	·	685,237	5,424	\$143,060,550	0.7916 %	\$208.78

12,881 \$412,559,627

\$274.23

0.8562 %

1,504,435

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: \$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	290,293	1,249	\$57,791,289	0.4303 %	\$199.08
21	30	43,515	120	\$3,788,361	0.2758 %	\$87.06
31	40	109,510	180	\$5,023,528	0.1644 %	\$45.87
41	50	117,455	457	\$15,744,305	0.3891 %	\$134.05
51	60	56,761	615	\$19,236,862	1.0835 %	\$338.91
61	64	16,117	327	\$9,935,555	2.0289 %	\$616.47
65	69	10,863	212	\$5,813,078	1.9516 %	\$ 535.14
70	120	17,287	113	\$3,716,550	0.6537 %	\$215.00
Gender	·	661,800	3,273	\$121,049,527	0.4946 %	\$182.91

Gender Summary

	Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
	0 21 31 41 51 61 65 70	20 30 40 50 60 64 69 120	278,305 82,627 168,371 148,213 62,973 13,605 8,925 10,486	303 727 853 886 312 132	\$8,503,220 \$17,138,070 \$22,613,027 \$27,391,913 \$9,737,850 \$3,839,341	0.3667 % 0.4318 % 0.5755 % 1.4069 %	\$102.91 \$101.79 \$152.57 \$434.98 \$715.76 \$430.19
	Gender Summar	y	773,504	4,375	\$133,419,872	0.5656 %	\$172.49
Status Summary 1,43		1,435,304	7,648	\$254,469,399	0.5328 %	\$177.29	
Deduc	tible Summ	ary	2,939,739	20,529	\$ 667,029,026	0.6983 %	\$226.90

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: \$50,000

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	21	\$1,606,259	0.0691 %	\$52.85
21	30	175,711	179	\$10,790,030	0.1019 %	\$61.41
31	40	239,306	449	\$34,205,328	0.1876 %	\$142.94
41	50	180,345	610	\$35,247,411	0.3382 %	\$195.44
51	60	108,253	839	\$41,261,353	0.7750 %	\$381.16
61	64	33,957	444	\$17,609,102	1.3075 %	\$518.58
65	69	21,111	159	\$6,811,239	0.7532 %	\$322.64
70	120	30,125	137	\$6,137,468	0.4548 %	\$203.73
Gender		810 108	2 838	\$153 868 101	0.3464.%	\$187.58

Gender Summary

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	10	\$1,020,486	0.0375 %	\$38.29
21	30	149,834	137	\$6,935,862	0.0914 %	\$46.29
31	40	178,269	247	\$12,787,075	0.1386 %	\$71.73
41	50	151,969	351	\$19,597,492	0.2310 %	\$128.96
51	60	92,589	448	\$16,451,506	0.4839 %	\$177.68
61	64	30,562	219	\$9,398,588	0.7166 %	\$307.53
65	69	19,178	63	\$1,813,571	0.3285 %	\$94.57
70	120	36,188	66	\$3,025,417	0.1824 %	\$83.60
Gender Summar	y	685,237	1,541	\$71,029,997	0.2249 %	\$103.66

Status Summary

1,504,435

4,379 \$224,698,189

0.2911 %

\$149.36

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: \$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	290,293	475	\$38,652,924	0.1636 %	\$133.15
21	30	43,515	34	\$2,092,282	0.0781 %	\$48.08
31	40	109,510	49	\$2,674,942	0.0447 %	\$24.43
41	50	117,455	152	\$9,030,752	0.1294 %	\$76.89
51	60	56,761	232	\$9,624,283	0.4087 %	\$169.56
61	64	16,117	118	\$5,001,390	0.7322 %	\$310.32
65	69	10,863		\$2,758,120	0.6996 %	\$253.91
70	120	17,287	47	\$1,939,799	0.2719 %	\$112.21
Gender	<u> </u>	661,800	1,183	\$71,774,491	0.1788 %	\$108.45

Gender Summary

	Age Minimum 0 21 31 41 51 61 65 70	Age Maximum 20 30 40 50 60 64 69 120	Number Exposed 278,305 82,627 168,371 148,213 62,973 13,605 8,925 10,486	78 167 255	\$4,693,545 \$8,391,051 \$10,976,156 \$14,380,656 \$5,085,649	0.0944 % 0.0992 % 0.1720 % 0.4923 % 0.8526 %	\$56.80 \$49.84 \$74.06 \$228.36 \$373.81
	Gender Summan	у	773,504	1,370	\$72,614,412	0.1771 %	\$93.88
Status Summary 1,4		1,435,304	2,553	\$144,388,903	0.1779 %	\$100.60	
Deduc	tible Summ	ary	2,939,739	6,932	\$369,087,092	0.2358 %	\$ 125.55

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: \$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	30,390	7	\$964,103	0.0230 %	\$31.72
21	30	175,711	66	\$5,366,748	0.0376 %	\$30.54
31	40	239,306	172	\$20,537,519	0.0719 %	\$85.82
41	50	180,345	192	\$18,562,123	0.1065 %	\$102.93
51	60	108,253	219	\$19,693,495	0.2023 %	\$181.92
61	64	33,957	106	\$6,291,643	0.3122 %	\$185.28
65	69	21,111	40	\$2,396,479	0.1895 %	\$113.52
70	120	30,125	36	\$2,409,019	0.1195 %	
Gender		819 198	838	\$76 221 128	0 1023 %	\$03.04

Gender Summary

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	5	\$683,876	0.0188 %	\$25.66
21	30	149,834	34	\$3,549,340	0.0227 %	\$23.69
31	40	178,269	70	\$6,213,117	0.0393 %	\$34.85
41	50	151,969	105	\$10,210,170	0.0691 %	\$67.19
51	60	92,589	105	\$5,462,241	0.1134 %	\$58.99
61	64	30,562	54	\$3,840,724	0.1767 %	\$125.67
65	69	19,178	12	\$376,605	0.0626 %	\$19.64
70	120	36,188	18	\$1,362,590	0.0497 %	\$37.65
Gender Summar	<u></u>	685,237	403	\$31,698,664	0.0588 %	\$46.26

Status Summary

1,504,435

1,241 \$107,919,791

0.0825 %

\$71.73

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: \$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	290,293	206	\$23,153,819	0.0710 %	\$79.76
21	30	43,515	9	\$1,162,998	0.0207 %	\$26.73
31	40	109,510	17	\$1,308,178	0.0155 %	\$11.95
41	50	117,455		\$4,771,596	0.0451 %	\$40.62
51	60	56,761	62	\$3,860,310	0.1092 %	\$68.01
61	64	16,117	29	\$2,081,052	0.1799 %	\$129.12
65	69	10,863	21	\$859,075	0.1933 %	\$79.09
70	120	17,287	12	\$532,836	0.0694 %	\$30.82
Gender		661,800	409	\$37,729,863	0.0618 %	\$57.01

Summary

	Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
	0 21 31 41 51 61 65 70	20 30 40 50 60 64 69 120	278,305 82,627 168,371 148,213 62,973 13,605 8,925 10,486	25 41 65 75 30 16	\$14,431,121 \$2,501,812 \$4,093,833 \$4,505,006 \$6,623,809 \$2,149,659 \$711,032 \$986,589	0.0244 % 0.0439 % 0.1191 % 0.2205 %	\$51.85 \$30.28 \$24.31 \$30.40 \$105.18 \$158.01 \$79.67 \$94.09
_	Gender Summan	у	773,504	390	\$36,002,862	0.0504 %	\$46.55
Sta	Status Summary		1,435,304	799	\$73,732,725	0.0557 %	\$ 51.37
Deduct	tible Summ	ary	2,939,739	2,040	\$181,652,516	0.0694 %	\$ 61.79

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 %	\$6 6.67
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		819,198	376	\$48,027,893	0.0459 %	\$58.63

Sex : Female

Summary

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0 21 31 41 51 61 65 70	20 30 40 50 60 64 69 120	26,649 149,834 178,269 151,969 92,589 30,562 19,178 36,188	17 35 55 33 25 3	\$514,173 \$2,276,037 \$3,779,765 \$6,444,961 \$2,415,546 \$2,113,991 \$101,125 \$682,668	0.0113 % 0.0196 % 0.0362 %	\$26.09
Gender Summar	у	685,237	181	\$18,328,266	0.0264 %	\$26.75
atus Summary 1,504,4		1,504,435	557	\$6 6,356,159	0.0370 %	\$44 .11

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: 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	290,293	108	\$15,720,728	0.0372 %	\$54.15
21	30	43,515	4	\$833,048	0.0092 %	\$19.14
31	40	109,510	6	\$797,190	0.0055 %	\$7.28
41	50	117,455		\$2,928,013	0.0196 %	\$24.93
51	60	56,761	20	\$1,938,390	0.0352 %	\$34.15
61	64	16,117	13	\$1,194,917	0.0807 %	\$74.14
65	69	10,863	8	\$242,966	0.0736 %	\$22.37
70	120	17,287	3	\$204,345	0.0174 %	\$11.82
Gender		661,800	185	\$23,859,598	0.0280 %	\$36.05

Summary

	Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
	0 21 31 41 51 61 65 70	20 30 40 50 60 64 69 120	278,305 82,627 168,371 148,213 62,973 13,605 8,925 10,486	74 14 18 25 43 10 4 3	\$9,371,166 \$1,519,465 \$2,655,807 \$2,280,702 \$3,684,206 \$1,166,397 \$254,723 \$827,805	0.0169 % 0.0107 % 0.0169 % 0.0683 % 0.0735 % 0.0448 %	\$18.39 \$15.77 \$15.39 \$58.50 \$85.73 \$28.54
'	Gender Summar	у	773,504	191	\$21,760,270	0.0247 %	\$28.13
St	Status Summary		1,435,304	376	\$45,619,868	0.0262 %	\$31.78
Deduc	tible Summ	агу	2,939,739	933	\$111,976,026	0.0317 %	\$38.09

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	\$1,586,271	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		819,198	155	\$23,121,902	0.0189 %	\$28.23

Gender Summary

Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
0 21 31 41 51 61 70	20 30 40 50 60 64 120	26,649 149,834 178,269 151,969 92,589 30,562 36,188	1 8 12 19 10 8 3	\$311,839 \$1,178,175 \$1,743,747 \$3,038,376 \$528,615 \$733,603 \$140,702	0.0053 % 0.0067 % 0.0125 % 0.0108 % 0.0262 %	\$11.70 \$7.86 \$9.78 \$19.99 \$5.71 \$24.00 \$3.89
Gender 66 Summary		666,060	61	\$7,675,058	0.0092 %	\$11.52
atus Summary 1,485,257		216	\$30,796,959	0.0145 %	\$20.74	

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 : 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	290,293	42	\$8,908,175	0.0145 %	\$30.69
21	30	43,515	2	\$472,927	0.0046 %	\$10.87
31	40	109,510	4	\$372,477	0.0037 %	\$ 3.40
41	50	117,455		\$1,646,260	0.0068 %	\$14.02
51	60	56,761	7	\$743,674	0.0123 %	\$13.10
61	64	16,117	3	\$450,337	0.0186 %	\$27.94
70	120	17,287	1	\$43,493	0.0058 %	\$ 2.52
Gender		650,937	67	\$12,637,343	0.0103 %	\$19.41

Gender Summary

	Age Minimum	Age Maximum	Number Exposed	Claims Exceeding Deductible	Total Charges Exceeding Deductible	Frequency Deductible Exceeded	Claim Cost per Exposure
	0 21 31 41 51 61 65 70	20 30 40 50 60 64 69 120	278,305 82,627 168,371 148,213 62,973 13,605 8,925 10,486	6 5 10	\$4,343,530 \$700,388 \$1,528,377 \$538,733 \$1,419,033 \$326,292 \$41,369 \$619,898	0.0073 % 0.0030 % 0.0067 % 0.0191 % 0.0368 % 0.0112 %	\$15.61 \$8.48 \$9.08 \$3.63 \$22.53 \$23.98 \$4.64 \$59.12
•	Gender Summary		773,504	75	\$ 9,517,620	0.0097 %	\$12.30
Status Summary			1,424,441	142	\$22,154,964	0.0100 %	\$ 15.55
Deductible Summary			2,909,699	358	\$ 52,951,923	0.0123 %	\$18.20