

2010 SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 1 - 216

80799 - Celtic Ins Co

for New Hampshire

	Line	State Code	Individual	Small Group Employer	Large Group Employer	Government Business (excluded by statute)	Other Business (excluded by statute)	Other Health	Subtotal (Cols 1 thru 6)	Uninsured Plans	Total (Cols 7 + 8)
01.1	Health premiums earned (from Part 2, Line 1.8) (premium)	NH	3,547,982	0	0	0	0	0	3,547,982		3,547,982
01.10	Other adjustments due to MLR calculations - premiums (premium)	NH	0	0	0	0	0	0	0		0
01.11	Risk revenue (premium)	NH	0	0	0	0	0	0	0		0
01.12	Net adjusted premiums earned after reinsurance (Lines 1.8+1.9+1.10+1.11) (premium)	NH	3,330,849	0	0	0	0	0	3,330,849		3,330,849
01.2	Federal high risk pools (premium)	NH	0	0	0	0	0	0	0		0
01.3	State high risk pools (premium)	NH	0	0	0	0	0	0	0		0
01.4	Premiums earned including state and federal high risk programs (Lines 1.1 + 1.2 + 1.3) (premium)	NH	3,547,982	0	0	0	0	0	3,547,982		3,547,982
01.5	Federal taxes and federal assessments (premium)	NH	15,591	0	0	0	0	0	15,591	0	15,591
01.6	State insurance, premium and other taxes (similar local taxes of \$0) (premium)	NH	75,684	0	0	0	0	0	75,684	0	75,684
01.7	Regulatory authority licenses and fees (premium)	NH	78,061	0	0	0	0	0	78,061	0	78,061
01.8	Adjusted premiums earned (Lines 1.4 - 1.5 - 1.6 - 1.7) (premium)	NH	3,378,646	0	0	0	0	0	3,378,646		3,378,646
01.9	Net assumed less ceded reinsurance premiums earned (premium)	NH	-47,797	0	0	0	0	0	-47,797		-47,797
02.1	Incurred claims excluding prescription drugs (claims)	NH	1,445,655	0	0	0	0	0	1,445,655		1,445,655
02.2	Prescription drugs (claims)	NH	36,534	0	0	0	0	0	36,534		36,534
02.3	Pharmaceutical rebates (claims)	NH	2,508	0	0	0	0	0	2,508		2,508
02.4	State stop loss, market stabilization	NH	0	0	0	0	0	0	0		0

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	and claim/census based assessments (claims)										
03	Incurred medical incentive pools and bonuses	NH	0	0	0	0	0	0	0	0	0
04	Deductible fraud and abuse detection/recovery expenses (for MLR use only)	NH	6,607	0	0	0	0	0	6,607	0	6,607
05.0	Total incurred claims (Lines 2.1 + 2.2 - 2.3 - 2.4 + 3) (From Part 2, Line 2.10)	NH	1,479,681	0	0	0	0	0	1,479,681		1,479,681
05.1	Net assumed less ceded reinsurance claims incurred	NH	0	0	0	0	0	0	0		0
05.2	Other adjustments due to MLR calculations - claims	NH	0	0	0	0	0	0	0		0
05.3	Rebates paid	NH	0	0	0	0	0	0	0		0
05.4	Estimated rebates unpaid prior year	NH	0	0	0	0	0	0	0		0
05.5	Estimated rebates unpaid current year	NH	0	0	0	0	0	0	0		0
05.6	Fee for service and co-pay revenue	NH	0	0	0	0	0	0	0		0
05.7	Net incurred claims after reinsurance (Lines 5.0+5.1+5.2+5.3-5.4+5.5-5.6)	NH	1,479,681	0	0	0	0	0	1,479,681		1,479,681
06.1	Type A. Expenses for health improvements other than Health Information Technology (improving health care quality expenses incurred)	NH	0	0	0	0	0	0	0	0	0
06.2	Type B. Health Information Technology expenses related to health improvement (improving health care quality expenses incurred)	NH	0	0	0	0	0	0	0	0	0
06.3	Total of defined expenses incurred for improving health care quality (Lines 6.1 + 6.2)	NH	0	0	0	0	0	0	0	0	0
07	Preliminary medical loss ratio: MLR (Lines 4 + 5.0 + 6.3)/Line 1.8	NH	0	0	0						

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08.1	Cost containment expenses not included in quality of care expenses in Line 6.3 (claims adjustment expenses)	NH	73,908	0	0	0	0	0	73,908	0	73,908
08.2	All other claims adjustment expenses (claims adjustment expenses)	NH	104,622	0	0	0	0	0	104,622	0	104,622
08.3	Total claims adjustment expenses (Lines 8.1 + 8.2)	NH	178,530	0	0	0	0	0	178,530	0	178,530
09	Claims adjustment expense ratio (Line 8.3 divided by Line 1.8)	NH	0	0	0	0	0	0			
10.1	Direct sales salaries and benefits (general and administrative expenses)	NH	58,298	0	0	0	0	0	58,298	0	58,298
10.2	Agents and brokers fees and commissions (general and administrative expenses)	NH	294,752	0	0	0	0	0	294,752	0	294,752
10.3	Other taxes (excluding taxes on Lines 1.5 through 1.7 and Line 14 below) (general and administrative expenses)	NH	9,027	0	0	0	0	0	9,027	0	9,027
10.4	Other general and administrative expenses (general and administrative expenses)	NH	690,984	0	0	0	0	0	690,984	0	690,984
10.5	Total general and administrative (Lines 10.1 + 10.2 + 10.3 + 10.4)	NH	1,053,061	0	0	0	0	0	1,053,061	0	1,053,061
11	Underwriting gain/(loss) (Lines 1.12 - 5.7 - 6.3 - 8.3 - 10.5)	NH	619,577	0	0	0	0	0	619,577		619,577
12	Income from fees of uninsured plans	NH								0	0
13	Net investment and other gain/(loss)	NH							59,766		59,766
14	Federal income taxes (excluding taxes on Line 1.5 above)	NH	15,707	0	0	0	0	0	15,707	0	15,707
15	Net gain or (loss) (Lines 11 + 12 + 13 - 14)	NH							663,636		663,636
16	ICD-10	NH	0	0	0	0	0	0	0	0	0

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	implementation expenses (informational only; already included in general expenses)									
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