Division of Insurance

Colorado Health Insurance Cost Information Summary- Aggregated Company Data

2011

In accordance with § 10-16-111(4)(a)(b)&(c), C.R.S.

Division of Insurance
Jim Riesberg
Commissioner of Insurance

The Division of Insurance is pleased to present the results of the 2011 Colorado Health Insurance Cost Report pursuant to § 10-16-111(4)(a), C.R.S. This report presents an aggregated summary of the costs of providing healthcare in the state of Colorado, as reported by insurance carriers that provide healthcare services in Colorado. This information will be useful to consumers, the industry and the public in determining the factors that drive insurance premiums in our state.

In 2008, the Colorado General Assembly passed and the Governor signed into law House Bill 08-1389 regarding the insurance rates paid by citizens of the state of Colorado. The bill's intent is to ensure that insurance coverage be accessible to all Coloradans, and that in order to provide accessible, affordable coverage, insurance rates should not be excessive, inadequate or unfairly discriminatory. In accordance with Section 9 of the bill, § 10-16-111(4)(a), C.R.S., health insurance carriers doing business in the state of Colorado are required to report a variety of health insurance cost information to the Division of Insurance. The Commissioner of Insurance is required to aggregate this data and publish the information on the Division's website.

To aid in the submission of this data, the Division prepared a Health Insurance Cost Report to be completed by each insurer. A total of 357 insurers submitted this report on their costs for 2010. As required, the report below is an aggregated summary of the data collected.

2011 Health Cost Report Aggregated Summary as required by C.R.S. § 10-16-111(4)[1]

Statute Requirement	Average Per Company	Total Sum of All Companies	Percent of Colorado Earned Health Insurance Premium
Direct Written Premium for Colorado Health Insurance Business	$5,682,579.50	$7,131,637,278.01	
Direct Earned Premium for Colorado Health Insurance Business	$5,668,824.04	$7,114,374,168.21	
Net Colorado Reinsurance Recoveries in 2010	$96,847.17	$121,543,194.99	1.71%
Net Ceded Colorado Reinsurance Premiums in 2010	$247,631.42	$310,777,433.67	4.37%
Dividends Returned to Colorado Policyholders	$5,777.76	$7,251,091.92	0.10%
Dividends to Stockholders[2]	$686,144.81	$255,245,871.12	3.59%
Executive Compensation[3]	$88,209.33	$31,755,359.70	0.37%
Executive Salaries	$43,389.79	$15,620,323.81	0.18%
Executive Stock Options	$26,891.77	$9,681,037.61	0.11%
Executive Bonuses	$17,800.33	$6,408,120.46	0.07%
Insurance Producer Commissions	$127,030.45	$159,423,217.96	2.24%
Payments to Legal Counsel[4]	$4,690.39	$5,886,436.11	0.08%
Administrative Expenditures[5]	$691,432.98	$867,748,393.05	12.20%
Advertising or Marketing Expenditures[6]	$37,357.90	$46,846,810.87	0.66%
Paid Lobbying Expenditures[7]	$706.12	$885,471.95	0.01%
Non-executive Staff Salaries[8]	$248,946.74	$312,428,158.73	4.39%
Expenditures for Disease or Case Management Programs or Patient Education and Other Cost Containment Expenses	$82,609.05	$103,674,359.07	1.46%
Charitable Contributions	$55,765.78	$69,986,054.78	0.98%
Reserves On Hand	$2,553,893.36	$3,202,582,268.64	45.02%
Change in Contract Reserves	$169,621.36	$212,874,810.61	2.99%
Investment Income[9]	$939,557.63	$349,515,437.63	4.91%
Net Income[10]	$1,195,463.51	$444,712,425.61	6.25%
Surplus[11]	$3,310,996.22	$1,228,379,597.46	17.27%
Capital[12]	$3,240,862.78	$1,202,360,091.45	16.90%
Total Adjusted Capital[13]	$6,626,725.01	$2,458,514,980.31	
Authorized Control-level RBC[14]	$829,372.33	$307,697,136.21	
Federal Income Taxes[15]	$314,472.75	$116,983,864.45	1.64%
State and Local Taxes, Licenses and Fees[16]	$238,990.50	$88,904,466.81	1.25%
The Cost of Providing or Arranging Healthcare Services	$4,593,353.05	$5,764,658,072.89	81.03%
Administrative Ratio[17]			**14.55%**
Actual Benefits Ratio			**81.03%**
Provision for Profit and Contingencies			**4.43%**

[1]The statistics reported are based on the data reported by the companies that responded to a request for information from the Colorado Division of Insurance as required by C.R.S. § 10-16-111(4). Companies were asked to report information on all types of health insurance written in the state of Colorado, including but not limited to major medical, dental, vision, accidental death and dismemberment, disability income, long-term care, and credit accident and health insurance. The data has been aggregated only for those companies that reported Colorado earned health insurance premium. There were 380 companies required to file the Colorado Health Cost Report, 357 did so.

[2,4,6,7,8,9,10,11,12,13,14,15,16]The Dividends To Stockholders, Payments To Legal Counsel, Advertising or Marketing Expenditures, Paid Lobbying Expenditures, Non-Executive Staff Salaries, Charitable Contributions, Investment Income,NetIncome, Surplus, Capital, Total Adjusted Capital, Authorized Control-Level RBC, Federal Income Taxes, State and Local Taxes, Licenses and Fees were reported by companies on the portion attributable to Colorado health insurance business only.

[3]The Executive Salaries were reported by companies on a nationwide basis and were allocated to Colorado health only business by the Division of Insurance on a direct earned premium basis. The executives included are those reported on the Supplemental Compensation exhibit that accompanies the Annual Financial Statement. Non-executive staff salaries include the salaries of those not reported under executive salaries.

[5]Administrative expenses include all general administrative expenses, including but not limited to producer commissions, staff salaries and taxes, licenses and fees.

[17]The administrative ratio was calculated by adding insurance producer commissions, administrative expenditures, and state and local taxes divided by the direct earned premiums. Executive compensation, payments to legal counsel,advertising or marketing expenditures, paid lobbying expenditures, and non-executive staff salaries are included in the administrative expenditures line.

INDIVIDUAL MARKET

Statute Requirement - Individual	Average Per Company	Total Sum of All Companies	Percent of Colorado Earned Health Insurance Premium
Premiums			
Colorado Direct Written Premium	$2,392,600.33	$1,703,531,434.48	
Colorado Direct Earned Premium	$2,378,759.21	$1,693,676,555.44	
Reinsurance & Dividends			
Net Ceded Colorado Reinsurance Premiums	$127,520.19	$90,794,375.96	5.36%
Net Colorado Reinsurance Recoveries	$97,247.80	$69,240,433.53	4.09%
Dividends Paid to Colorado Policyholders	$8,990.66	$6,401,348.83	0.38%
Reserves			
Total Reserves on hand as of 12/31/2010	$2,535,329.00	$1,802,619,165.00	106.58%
Change in Contract Reserves	$241,583.00	$172,006,977.00	10.16%
Expenses			
Expenditures for disease or case management programs or patient	$37,285.57	$26,547,323.00	1.57%
Producer Commissions	$124,477.98	$88,628,322.45	5.23%
Administrative Expenses	$331,963.01	$236,357,661.68	13.96%
The Cost of providing or arranging healthcare services	$1,817,594.50	$1,294,127,282.11	76.41%
Administrative Ratio[1]			**17.04%**
Actual Benefits Ratio			**76.41%**
Average Provision for Profit and Contingencies			**6.55%**

Covered Lives	
Number of Colorado covered lives as of 12/31/2010	1,311,373
Number of Colorado covered lives as of 1/1/2010	1,402,770
Number of Colorado individual subscribers/certificateholders/policyholders as of 12/31/2010	1,010,047
Number of Colorado individual subscribers/certificateholders/policyholders as of 1/1/2010	1,075,964
Number of Member Months in 2010	16,192,281
Number of Carriers reported in survey	712

[1] Administrative ratio was calculated by the Division by adding the administrative expenses, producer commissions, state and federal taxes divided by the total sum of all companies colorado direct earned premiums.

LARGE GROUP

Statute Requirement –Large Group	Average Per Company	Total Sum of All Companies	Percent of Colorado Earned Health Insurance Premium
Premiums			
Colorado Direct Written Premium	$12,652,043.15	$4,364,954,886.75	
Colorado Direct Earned Premium	$12,626,744.91	$4,356,226,993.09	
Reinsurance & Dividends			
Net Ceded Colorado Reinsurance Premiums	$736,664.44	$254,149,232.52	5.83%
Net Colorado Reinsurance Recoveries	$188,910.44	$65,174,100.97	1.50%
Dividends Paid to Colorado Policyholders	$182.08	$62,817.09	0.001%
Reserves			
Total Reserves on hand as of 12/31/2010	$3,443,299.60	$1,187,938,362.08	27.27%
Change in Contract Reserves	$115,092.93	$39,707,061.67	0.91%
Expenses			
Expenditures for disease or case management programs or patient	$166,922.90	$57,588,398.80	1.32%
Producer Commissions	$102,315.20	$35,298,744.81	0.81%
Administrative Expenses	$1,446,345.71	$498,989,271.27	11.45%
The Cost of providing or arranging healthcare services	**$10,514,788.56**	**$3,627,602,054.16**	**83.27%**
Administrative Ratio[2]			**13.67%**
Actual Benefits Ratio			**83.27%**
Average Provision for Profit and Contingencies			**3.06%**

Covered Lives[1]	
Number of Colorado covered lives as of 12/31/2010	6,787,488
Number of Colorado covered lives as of 1/1/2010	7,588,611
Number of Colorado individual subscribers/certificateholders/policyholders as of 12/31/2010	4,219,893
Number of Colorado individual subscribers/certificateholders/policyholders as of 1/1/2010	4,431,347
Number of Colorado group/policies as of 12/31/2010	21,961
Number of Colorado group/policies as of 1/1/2010	23,578
Number of Member Months in 2010	84,584,907
Number of Carriers reported in survey	345

[2] Administrative ratio was calculated by the Division by adding the administrative expenses, producer commissions, state and federal taxes divided by the total sum of all companies colorado direct earned premiums.

SMALL GROUP

Statute Requirement –Small Group	Average Per Company	Total Sum of All Companies	Percent of Colorado Earned Health Insurance Premium
Premiums			
Colorado Direct Written Premium	$5,369,449.28	$1,063,150,956.78	
Colorado Direct Earned Premium	$5,376,114.24	$1,064,470,619.68	
Reinsurance & Dividends			
Net Ceded Colorado Reinsurance Premiums	($172,556.44)	($34,166,174.81)	-3.21%
Net Colorado Reinsurance Recoveries	($65,006.77)	($12,871,339.51)	-1.21%
Dividends Paid to Colorado Policyholders	$3,974.37	$786,926.00	0.07%
Reserves			
Total Reserves on hand as of 12/31/2010	$1,070,832.03	$212,024,741.28	19.92%
Change in Contract Reserves	$5,862.49	$1,160,772.19	0.11%
Expenses			
Expenditures for disease or case management programs or patient	$98,679.99	$19,538,637.13	1.84%
Producer Commissions	$179,273.49	$35,496,150.70	3.33%
Administrative Expenses	$668,694.24	$132,401,460.11	12.44%
The Cost of providing or arranging healthcare services	**$4,257,215.84**	**$842,928,736.61**	**79.19%**
Administrative Ratio[3]			**14.16%**
Actual Benefits Ratio			**79.19%**
Average Provision for Profit and Contingencies			**6.65%**

Covered Lives	
Number of Colorado covered lives as of 12/31/2010	1,264,425
Number of Colorado covered lives as of 1/1/2010	1,413,145
Number of Colorado individual subscribers/certificateholders/policyholders as of 12/31/2010	965,060
Number of Colorado individual subscribers/certificateholders/policyholders as of 1/1/2010	920,120
Number of Colorado group/policies as of 12/31/2010	69,607
Number of Colorado group/policies as of 1/1/2010	69,233
Number of Member Months in 2010	17,396,343
Number of Carriers reported in survey	198

[3] Administrative ratio was calculated by the Division by adding the administrative expenses, producer commissions, state and federal taxes divided by the total sum of all companies colorado direct earned premiums.

SMALL GROUP
Health Benefit Plans

	Basic Plans	Standard Plans	HSA-Qualified	All Other Small Group Plans	Totals
Indemnity	0	0	0	181	181
PPO	715	694	13,779	77701	92,889
HMO	1,066	458	14,021	87708	103,253
Multi-Option	0	0	41,917	29171	71,088
Totals	1,781	1,152	69,717	194,761	267,411

A small employer is defined as one having 50 employees or less. There were 21 such companies used to determine these statistics, which were collected using the Small Group Activity Report published by the Division for 2008. These companies only reported health benefit plans.

"Health benefit plan" does not include: Accident only; credit; dental; vision; medicare supplement; benefits for long-term care, home health care, community-based care, or any combination thereof; disability income insurance; liability insurance including general liability insurance and automobile liability insurance; coverage for on-site medical clinics; coverage issued as a supplement to liability insurance, workers' compensation or similar insurance; or automobile medical payment insurance. The term also excludes specified disease, hospital confinement indemnity, or limited benefit health insurance if such types of coverage do not provide coordination of benefits and are provided under separate policies or certificates. Solely with respect to the provisions of section 10-16-118 (1) (b) concerning creditable coverage for individual policies, the term excludes individual short-term limited duration health insurance policies issued after January 1, 1999. This means such policies do not have to recognize creditable coverage.

Comprehensive Major Medical

Comprehensive Major Medical	Individual	Large Group	Small Group	Total Sum of All Companies	Average Per Company	Percent of Colorado Earned Health Insurance Premium
Premiums						
Colorado Direct Written Premium	$606,510,699	$1,325,470,570	$591,546,879	$2,523,528,148	$23,366,001	
Colorado Direct Earned Premium	$602,130,887	$1,320,956,555	$592,866,309	$2,515,953,751	$23,295,868	
Reinsurance & Dividends						
Net Ceded Colorado Reinsurance Premiums	$6,268,452	$155,787,949	($18,713,088)	$143,343,313	$1,327,253	5.70%
Net Colorado Reinsurance Recoveries	$805,210	($47,761,556)	($14,948,767)	($61,905,113)	$4,505,054	-2.46%
Dividends Paid to Colorado Policyholders	$253,257	$0	$0	$253,257	$2,345	0.01%
Reserves						
Total Reserves on hand as of 12/31/2010	$102,419,726	$295,327,032	$88,799,039	$486,545,797	$4,505,054	19.34%
Change in Contract Reserves	$5,227,190	($100,462)	($62,631)	$5,064,096	$46,890	0.20%
Expenses						
Expenditures for disease or case management programs or patient	$13,749,115	$27,968,977	$12,112,604	$53,830,696	$498,432	2.14%
Producer Commissions	$36,372,456	($25,356,223)	$19,068,881	$30,085,114	$278,566	1.20%
Administrative Expenses	$96,013,608	$134,551,724	$68,291,292	$298,856,624	$2,767,191	11.88%
The Cost of providing or arranging healthcare services	$480,330,500	$1,025,191,404	$459,083,679	$1,964,605,582	$18,190,792	**78.09%**
Administrative Ratio[4]	**20.71%**	**14.32%**	**14.19%**	**15.82%**		
Actual Benefits Ratio	**79.77%**	**77.61%**	**77.43%**	**78.09%**		
Average Provision for Profit and Contingencies	**-.48%**	**8.07%**	**8.37%**	**6.09%**		

Covered Lives – Comprehensive Major Medical	Individual	Large Group	Small Group	Total
Number of Colorado covered lives as of 12/31/2010	279,924	523,881	190,208	994,013
Number of Colorado covered lives as of 1/1/2010	268,375	501,877	199,618	969,870
Number of Colorado individual subscribers/certificateholders/policyholders as of 12/31/2010	166,962	266,160	102,283	535,405
Number of Colorado individual subscribers/certificateholders/policyholders as of 1/1/2010	163,769	254,768	111,898	530,435
Number of Member Months in 2010	3,304,474	6,069,261	2,347,152	11,720,886

[4] Administrative ratio was calculated by the Division by adding the administrative expenses, producer commissions, state and federal taxes divided by the total sum of all companies colorado direct earned premiums.

HMO

HMO	Individual	Large Group	Small Group	Total Sum of All Companies	Average Per Company	Percent of Colorado Earned Health Insurance Premium
Premiums						
Colorado Direct Written Premium	$208,952,555	$1,733,216,988	$368,688,931	$2,310,858,474	$96,285,770	
Colorado Direct Earned Premium	$208,926,982	$1,733,198,562	$368,430,607	$2,310,556,151	$96,273,173	
Reinsurance & Dividends						
Net Ceded Colorado Reinsurance Premiums	$264,337	($1,530,023)	($15,558,899)	($16,824,585)	-$701,024	-0.73%
Net Colorado Reinsurance Recoveries	$300,006	$2,700,250	$1,266,169	$4,266,425	$177,768	0.18%
Dividends Paid to Colorado Policyholders	$0	$0	$0	$0	$0	0.00%
Reserves						
Total Reserves on hand as of 12/31/2010	$13,902,518	$32,669,768	$10,838,705	$57,410,990	$2,392,125	2.48%
Change in Contract Reserves	$0	($23,571)	$0	($23,571)	-$982	0.00%
Expenses						
Expenditures for disease or case management programs or patient	$3,606,291	$16,101,360	$6,361,350	$26,069,001	$1,086,208	1.13%
Producer Commissions	$932,133	$12,760,189	$7,704,055	$21,396,377	$891,516	0.93%
Administrative Expenses	$25,407,294	$144,672,605	$43,568,191	$213,648,090	$8,902,004	9.25%
The Cost of providing or arranging healthcare services	$180,148,714	$1,514,574,258	$307,303,554	$2,002,026,526	$83,417,772	**86.65%**
Administrative Ratio[5]	**12.16%**	**8.62%**	**12.00%**	**9.48%**		
Actual Benefits Ratio	**86.23%**	**87.39%**	**83.41%**	**86.65%**		
Average Provision for Profit and Contingencies	**1.61%**	**4.00%**	**4.59%**	**3.88%**		

Covered Lives - HMO	Individual	Large Group	Small Group	Total
Number of Colorado covered lives as of 12/31/2010	162,223	446,801	85,538	694,562
Number of Colorado covered lives as of 1/1/2010	150,298	454,340	112,741	717,379
Number of Colorado individual subscribers/certificateholders/policyholders as of 12/31/2010	151,768	214,915	62,206	428,889
Number of Colorado individual subscribers/certificateholders/policyholders as of 1/1/2010	140,584	228,366	64,171	433,121
Number of Member Months in 2010	1,908,355	5,477,032	1,033,353	8,418,740

[5] Administrative ratio was calculated by the Division by adding the administrative expenses, producer commissions, state and federal taxes divided by the total sum of all companies colorado direct earned premiums.

Accident Only and Accidental Death & Dismemberment

AD&D	Individual	Large Group	Small Group	Total Sum of All Companies	Average Per Company	Percent of Colorado Earned Health Insurance Premium
Premiums						
Colorado Direct Written Premium	$36,259,260	$56,068,973	$3,387,432	$95,715,665	$455,789	
Colorado Direct Earned Premium	$36,456,917	$54,986,996	$3,307,722	$94,751,635	$451,198	
Reinsurance & Dividends						
Net Ceded Colorado Reinsurance Premiums	$1,820,666	$6,966,672	$81,123	$8,868,460	$42,231	9.36%
Net Colorado Reinsurance Recoveries	$922,200	$3,648,244	$304,217	$4,874,662	$23,213	5.14%
Dividends Paid to Colorado Policyholders	$11,996	($34,945)	$1,095	($21,854)	($104)	-0.02%
Reserves						
Total Reserves on hand as of 12/31/2010	$20,853,061	$45,786,079	$3,852,989	$70,492,130	$335,677	74.40%
Change in Contract Reserves	$1,349,445	$1,044,549	$54,896	$2,448,889	$11,661	2.58%
Expenses						
Expenditures for disease or case management programs or patient	$40,127	$572,902	$1,417	$614,446	$2,926	0.65%
Producer Commissions	$5,249,447	$10,454,844	$232,683	$15,936,975	$75,890	16.82%
Administrative Expenses	$6,173,395	$10,143,233	$973,816	$17,290,443	$82,335	18.25%
The Cost of providing or arranging healthcare services	$14,440,420	$22,799,595	$548,102	$37,788,117	$179,943	**39.88%**
Administrative Ratio[6]	**20.06%**	**21.94%**	**37.76%**	**21.77%**		
Actual Benefits Ratio	**39.61%**	**41.46%**	**16.57%**	**39.88%**		
Average Provision for Profit and Contingencies	**40.33%**	**36.60%**	**45.67%**	**38.35%**		

Covered Lives - AD&D	Individual	Large Group	Small Group	Total
Number of Colorado covered lives as of 12/31/2010	254,904	2,847,740	793,751	3,896,395
Number of Colorado covered lives as of 1/1/2010	249,011	2,601,822	611,681	3,462,514
Number of Colorado individual subscribers/certificateholders/policyholders as of 12/31/2010	176,332	1,532,029	567,151	2,275,512
Number of Colorado individual subscribers/certificateholders/policyholders as of 1/1/2010	176,218	1,614,438	600,801	2,391,457
Number of Member Months in 2010	2,826,246	27,797,545	9,793,487	40,417,278

[6] Administrative ratio was calculated by the Division by adding the administrative expenses, producer commissions, state and federal taxes divided by the total sum of all companies colorado direct earned premiums.

Credit

Credit	Individual	Large Group	Small Group	Total Sum of All Companies	Average Per Company	Percent of Colorado Earned Health Insurance Premium
Premiums						
Colorado Direct Written Premium	$768,685	$3,469,978	$360,097	$4,598,760	$135,258	
Colorado Direct Earned Premium	$1,540,885	$4,917,886	$533,646	$6,992,417	$205,659	
Reinsurance & Dividends						
Net Ceded Colorado Reinsurance Premiums	$322,039	$281,502	($27,464)	$576,077	$16,943	8.24%
Net Colorado Reinsurance Recoveries	$71,825	$328,202	$63,172	$463,199	$13,623	6.62%
Dividends Paid to Colorado Policyholders	$0	$0	$0	$0	$0	0.00%
Reserves						
Total Reserves on hand as of 12/31/2010	$2,440,447	$5,034,913	$266,992	$7,742,351	$227,716	110.72%
Change in Contract Reserves	($233,683)	($281,885)	$0	($515,568)	($15,164)	-7.37%
Expenses						
Expenditures for disease or case management programs or patient	$32,381	$91	$0	$32,472	$955	0.46%
Producer Commissions	$338,007	$457,093	$74,379	$869,480	$25,573	12.43%
Administrative Expenses	$236,131	$683,158	$48,240	$967,529	$28,457	13.84%
The Cost of providing or arranging healthcare services	$403,609	$1,290,449	$127,354	$1,821,411	$53,571	**26.05%**
Administrative Ratio[7]	**24.11%**	**24.40%**	**18.15%**	**23.86%**		
Actual Benefits Ratio	**26.19%**	**26.24%**	**23.86%**	**26.05%**		
Average Provision for Profit and Contingencies	**49.70%**	**49.36%**	**57.98%**	**50.09%**		

Covered Lives - Credit	Individual	Large Group	Small Group	Total
Number of Colorado covered lives as of 12/31/2010	11,349	51,595	7,773	70,717
Number of Colorado covered lives as of 1/1/2010	13,244	79,271	8,462	100,977
Number of Colorado individual subscribers/certificateholders/policyholders as of 12/31/2010	11,336	50,842	7,773	69,951
Number of Colorado individual subscribers/certificateholders/policyholders as of 1/1/2010	13,167	78,823	8,462	100,452
Number of Member Months in 2010	120,308	777,613	93,690	991,611

[7] Administrative ratio was calculated by the Division by adding the administrative expenses, producer commissions, state and federal taxes divided by the total sum of all companies colorado direct earned premiums

Dental

Dental	Individual	Large Group	Small Group	Total Sum of All Companies	Average Per Company	Percent of Colorado Earned Health Insurance Premium
Premiums						
Colorado Direct Written Premium	$12,088,912	$237,901,957	$54,073,584	$304,064,453	$2,512,929	
Colorado Direct Earned Premium	$11,946,470	$237,743,832	$54,052,153	$303,742,454	$2,510,268	
Reinsurance & Dividends						
Net Ceded Colorado Reinsurance Premiums	$233,768	$9,269,351	($560,082)	$8,943,036	$73,909	2.94%
Net Colorado Reinsurance Recoveries	$237,748	$11,801,408	($97,679)	$11,941,477	$98,690	3.93%
Dividends Paid to Colorado Policyholders	$0	$4,684	$829	$5,513	$46	0.00%
Reserves						
Total Reserves on hand as of 12/31/2010	$2,450,069	$118,312,500	$24,771,815	$145,534,385	$1,202,764	47.91%
Change in Contract Reserves	$74,585	$6,510,372	$1,090,021	$7,674,978	$63,430	2.53%
Expenses						
Expenditures for disease or case management programs or patient	$83,784	$1,406,477	$436,650	$1,926,911	$15,925	0.63%
Producer Commissions	$721,367	$9,174,479	$2,774,344	$12,670,190	$104,712	4.17%
Administrative Expenses	$2,134,471	$27,503,795	$6,828,507	$36,466,773	$301,378	12.01%
The Cost of providing or arranging healthcare services	$6,454,781	$199,457,382	$40,042,414	$245,954,577	$2,032,682	**80.97%**
Administrative Ratio[8]	**21.60%**	**13.66%**	**16.40%**	**14.46%**		
Actual Benefits Ratio	**54.03%**	**83.90%**	**74.08%**	**80.97%**		
Average Provision for Profit and Contingencies	**24.37%**	**2.44%**	**9.52%**	**4.56%**		

Covered Lives - Dental	Individual	Large Group	Small Group	Total
Number of Colorado covered lives as of 12/31/2010	51,376	846,711	172,055	1,070,142
Number of Colorado covered lives as of 1/1/2010	44,742	934,924	172,306	1,151,972
Number of Colorado individual subscribers/certificateholders/policyholders as of 12/31/2010	38,035	416,061	93,378	547,473
Number of Colorado individual subscribers/certificateholders/policyholders as of 1/1/2010	34,705	444,811	96,855	576,371
Number of Member Months in 2010	580,218	9,966,057	2,192,639	12,738,914

[8] Administrative ratio was calculated by the Division by adding the administrative expenses, producer commissions, state and federal taxes divided by the total sum of all companies colorado direct earned premiums

Disability Income

Disability Income	Individual	Large Group	Small Group	Total Sum of All Companies	Average Per Company	Percent of Colorado Earned Health Insurance Premium
Premiums						
Colorado Direct Written Premium	$101,314,599	$196,032,668	$16,171,908	$313,519,174	$1,339,826	
Colorado Direct Earned Premium	$102,509,064	$196,202,008	$16,463,228	$315,174,300	$1,346,899	
Reinsurance & Dividends						
Net Ceded Colorado Reinsurance Premiums	$21,335,541	$2,110,647	$896,761	$24,342,949	$104,030	7.72%
Net Colorado Reinsurance Recoveries	$24,779,363	$33,314,209	$804,140	$58,897,712	$251,700	18.69%
Dividends Paid to Colorado Policyholders	$5,816,819	$103,680	$785,002	$6,705,501	$28,656	2.13%
Reserves						
Total Reserves on hand as of 12/31/2010	$508,680,930	$527,596,027	$72,357,089	$1,108,634,045	$4,737,752	351.75%
Change in Contract Reserves	$2,720,407	$5,493,237	$89,983	$8,303,627	$35,486	2.63%
Expenses						
Expenditures for disease or case management programs or patient	$622,076	$2,846,582	$43,709	$3,512,366	$15,010	1.11%
Producer Commissions	$9,612,277	$1,151,482	$1,797,933	$12,561,691	$53,682	3.99%
Administrative Expenses	$118,456	$705,610	$84,693	$246,683	$246,683	18.31%
The Cost of providing or arranging healthcare services	$17,531,546	$37,397,353	$2,794,874	$57,723,773	$1,267,428	**94.10%**
Administrative Ratio[9]	**20.83%**	**23.05%**	**21.57%**	**22.25%**		
Actual Benefits Ratio	**81.49%**	**102.90%**	**67.74%**	**94.10%**		
Average Provision for Profit and Contingencies	**-2.31%**	**-25.95%**	**10.69%**	**-16.35%**		

Covered Lives –Disability Income	Individual	Large Group	Small Group	Total
Number of Colorado covered lives as of 12/31/2010	100,712	1,101,385	40,260	1,242,357
Number of Colorado covered lives as of 1/1/2010	104,147	1,043,875	37,161	1,185,183
Number of Colorado individual subscribers/certificateholders/policyholders as of 12/31/2010	100,524	1,058,932	40,245	1,199,701
Number of Colorado individual subscribers/certificateholders/policyholders as of 1/1/2010	103,812	993,428	37,143	1,134,383
Number of Member Months in 2010	1,190,077	13,352,299	469,651	15,012,028

[9] Administrative ratio was calculated by the Division by adding the administrative expenses, producer commissions, state and federal taxes divided by the total sum of all companies colorado direct earned premiums

Limited Benefit Plans

Limited Benefit Plans	Individual	Large Group	Small Group	Total Sum of All Companies	Average Per Company	Percent of Colorado Earned Health Insurance Premium
Premiums						
Colorado Direct Written Premium	$58,177,607	$20,357,081	$1,273,210	$79,807,898	$466,713	
Colorado Direct Earned Premium	$58,253,876	$19,882,940	$1,269,880	$79,406,696	$464,367	
Reinsurance & Dividends						
Net Ceded Colorado Reinsurance Premiums	$2,712,088	$2,911,870	$212,376	$5,836,335	$34,131	7.35%
Net Colorado Reinsurance Recoveries	$1,501,919	$2,119,382	$121,296	$3,742,597	$21,887	4.71%
Dividends Paid to Colorado Policyholders	$7,007	($4,321)	$0	$2,685	$16	0.00%
Reserves						
Total Reserves on hand as of 12/31/2010	$118,170,663	$12,565,513	$1,206,181	$131,942,357	$771,593	166.16%
Change in Contract Reserves	$7,630,781	$567,778	$29,716	$8,228,275	$48,119	10.36%
Expenses						
Expenditures for disease or case management programs or patient	$1,975	$2,160	$2	$1,764	$1,764	0.38%
Producer Commissions	$82,710	$69,244	$6,019	$69,694	$69,694	15.01%
Administrative Expenses	$10,326,526	$2,736,032	$201,100	$13,263,658	$77,565	16.70%
The Cost of providing or arranging healthcare services	$27,130,543	$10,061,937	$1,023,499	$38,215,979	$223,485	**48.13%**
Administrative Ratio[10]	**21.69%**	**16.32%**	**21.21%**	**20.33%**		
Actual Benefits Ratio	**46.57%**	**50.61%**	**80.60%**	**48.13%**		
Average Provision for Profit and Contingencies	**31.74%**	**33.07%**	**-1.81%**	**31.54%**		

Covered Lives – Limited Benefit Plans	Individual	Large Group	Small Group	Total
Number of Colorado covered lives as of 12/31/2010	214,954	51,658	3,944	270,556
Number of Colorado covered lives as of 1/1/2010	209,132	42,474	4,132	255,738
Number of Colorado individual subscribers/certificateholders/policyholders as of 12/31/2010	121,314	36,226	2,711	160,251
Number of Colorado individual subscribers/certificateholders/policyholders as of 1/1/2010	121,411	30,670	2,818	154,899
Number of Member Months in 2010	2,430,183	584,324	56,809	3,071,316

[10] Administrative ratio was calculated by the Division by adding the administrative expenses, producer commissions, state and federal taxes divided by the total sum of all companies colorado direct earned premiums

Long Term Care

Long Term Care	Individual	Large Group	Small Group	Total Sum of All Companies	Average Per Company	Percent of Colorado Earned Health Insurance Premium
Premiums						
Colorado Direct Written Premium	$175,849,798	$27,522,560	$166,788	$203,539,147	$1,850,356	
Colorado Direct Earned Premium	$176,325,796	$27,943,955	$144,580	$204,414,331	$1,858,312	
Reinsurance & Dividends						
Net Ceded Colorado Reinsurance Premiums	$45,349,741	$9,005,813	($1,292)	$54,354,262	$494,130	26.59%
Net Colorado Reinsurance Recoveries	$32,195,122	$2,636,473	($184,482)	$34,647,114	$314,974	16.95%
Dividends Paid to Colorado Policyholders	$311,668	$1,753	$0	$313,421	$2,849	0.15%
Reserves						
Total Reserves on hand as of 12/31/2010	$850,749,846	$98,161,757	$3,441,370	$952,352,973	$8,737,183	.65.89%
Change in Contract Reserves	$152,884,245	$26,067,004	($180,462)	$178,770,787	$1,625,189	87.46%
Expenses						
Expenditures for disease or case management programs or patient	$357,944	$93,797	$11,194	$462,934	$4,208	0.23%
Producer Commissions	$10,721,979	$1,601,761	$39,426	$12,363,166	$112,392	6.05%
Administrative Expenses	$22,682,580	$3,059,117	$37,935	$25,779,632	$234,360	12.61%
The Cost of providing or arranging healthcare services	$1,339,613	$276,355	$15,235	$1,035,561	$1,035,561	**55.73%**
Administrative Ratio[11]	**14.98%**	**13.01%**	**31.80%**	**14.72%**		
Actual Benefits Ratio	**61.54%**	**18.79%**	**105.37%**	**55.73%**		
Average Provision for Profit and Contingencies	**23.49%**	**68.20%**	**-37.17%**	**29.56%**		

Covered Lives – Long Term Care	Individual	Large Group	Small Group	Total
Number of Colorado covered lives as of 12/31/2010	98,589	39,384	278	138,251
Number of Colorado covered lives as of 1/1/2010	95,711	35,407	292	131,410
Number of Colorado individual subscribers/certificateholders/policyholders as of 12/31/2010	90,523	38,856	252	129,631
Number of Colorado individual subscribers/certificateholders/policyholders as of 1/1/2010	87,901	34,987	264	123,152
Number of Member Months in 2010	1,157,380	460,202	4,004	1,621,586

[11] Administrative ratio was calculated by the Division by adding the administrative expenses, producer commissions, state and federal taxes divided by the total sum of all companies colorado direct earned premiums

Vision

Vision	Individual	Large Group	Small Group	Total Sum of All Companies	Average Per Company	Percent of Colorado Earned Health Insurance Premium
Premiums						
Colorado Direct Written Premium	$507,081	$54,912,872	$5,830,489	$61,250,442	$1,392,056	
Colorado Direct Earned Premium	$507,378	$54,942,448	$5,817,118	$61,266,945	$1,392,431	
Reinsurance & Dividends						
Net Ceded Colorado Reinsurance Premiums	$0	$5,623,660	($643,787)	$4,979,872	$113,179	8.13%
Net Colorado Reinsurance Recoveries	$2,267	$3,973,319	($553,767)	$3,421,818	$77,769	5.59%
Dividends Paid to Colorado Policyholders	$0	$0	$0	$0	$0	0.00%
Reserves						
Total Reserves on hand as of 12/31/2010	$248,519	$5,660,698	$1,274,083	$7,183,299	$163,257	11.72%
Change in Contract Reserves	$32,007	$97,831	$13,647	$143,485	$3,261	0.23%
Expenses						
Expenditures for disease or case management programs or patient	$2,999	$76,759	$165,869	$245,627	$5,582	0.40%
Producer Commissions	$70,464	$1,510,051	$388,236	$1,968,752	$44,744	3.21%
Administrative Expenses	$146,019	$6,147,359	$1,179,558	$7,472,935	$169,839	12.20%
The Cost of providing or arranging healthcare services	$200,255	$41,536,019	$4,237,244	$45,973,518	$1,044,853	**75.04%**
Administrative Ratio[12]	**32.90%**	**14.46%**	**25.48%**	**15.66%**		
Actual Benefits Ratio	**39.47%**	**75.60%**	**72.84%**	**75.04%**		
Average Provision for Profit and Contingencies	**27.63%**	**9.94%**	**1.68%**	**9.30%**		

Covered Lives – Vision	Individual	Large Group	Small Group	Total
Number of Colorado covered lives as of 12/31/2010	7,296	939,342	106,816	1,053,454
Number of Colorado covered lives as of 1/1/2010	6,760	886,130	106,715	999,605
Number of Colorado individual subscribers/certificateholders/policyholders as of 12/31/2010	4,147	434,202	36,672	475,021
Number of Colorado individual subscribers/certificateholders/policyholders as of 1/1/2010	3,665	409,315	36,164	449,144
Number of Member Months in 2010	78,709	10,948,447	1,269,868	12,297,024

[12] Administrative ratio was calculated by the Division by adding the administrative expenses, producer commissions, state and federal taxes divided by the total sum of all companies colorado direct earned premiums

Medicare Supplement

Medicare Supplement	Individual	Large Group	Small Group	Total Sum of All Companies	Average Per Company	Percent of Colorado Earned Health Insurance Premium
Premiums						
Colorado Direct Written Premium	$139,962,966	$84,309,348	$57,956	$224,330,269	$2,199,316	
Colorado Direct Earned Premium	$138,577,208	$84,097,813	$54,584	$222,729,605	$2,183,624	
Reinsurance & Dividends						
Net Ceded Colorado Reinsurance Premiums	$11,761,619	($11,432,273)	$26,282	$355,628	$3,487	0.16%
Net Colorado Reinsurance Recoveries	$7,869,219	($9,476,674)	$30,165	($1,577,290)	($15,464)	-0.71%
Dividends Paid to Colorado Policyholders	$599	$0	$0	$599	$6	0.00%
Reserves						
Total Reserves on hand as of 12/31/2010	$145,292,697	$23,027,247	$22,459	$168,342,403	$1,650,416	75.58%
Change in Contract Reserves	$455,073	$251,730	($5,589)	$701,214	$6,875	0.31%
Expenses						
Expenditures for disease or case management programs or patient	$963,898	$1,670,957	$71	$2,634,927	$25,833	1.18%
Producer Commissions	$9,869,943	$2,791,590	$3,554	$12,665,087	$124,168	5.69%
Administrative Expenses	$17,833,030	$8,654,498	$7,127	$26,494,655	$259,752	11.90%
The Cost of providing or arranging healthcare services	$97,134,303	$65,088,770	$52,178	$162,275,250	$1,590,934	**72.86%**
Administrative Ratio[13]	**15.61%**	**15.85%**	**3.69%**	**15.70%**		
Actual Benefits Ratio	**70.09%**	**77.40%**	**95.59%**	**72.86%**		
Average Provision for Profit and Contingencies	**14.30%**	**6.75%**	**0.71%**	**11.44%**		

Covered Lives – Med Supp	Individual	Large Group	Small Group	Total
Number of Colorado covered lives as of 12/31/2010	66,148	39,027	29	105,204
Number of Colorado covered lives as of 1/1/2010	62,621	37,948	43	100,612
Number of Colorado individual subscribers/certificateholders/policyholders as of 12/31/2010	65,487	39,027	29	104,543
Number of Colorado individual subscribers/certificateholders/policyholders as of 1/1/2010	62,590	37,948	43	100,581
Number of Member Months in 2010	773,123	468,315	396	1,241,834

[13] Administrative ratio was calculated by the Division by adding the administrative expenses, producer commissions, state and federal taxes divided by the total sum of all companies colorado direct earned premiums

All Other

All Other	Individual	Large Group	Small Group	Total Sum of All Companies	Average Per Company	Percent of Colorado Earned Health Insurance Premium
Premiums						
Colorado Direct Written Premium	$363,139,273	$625,691,891	$21,593,683	$1,010,424,848	$10,416,751	
Colorado Direct Earned Premium	$356,501,094	$621,353,997	$21,530,793	$999,385,884	$10,302,947	
Reinsurance & Dividends						
Net Ceded Colorado Reinsurance Premiums	$726,126	$75,154,064	$121,895	$76,002,085	$783,527	0.16%
Net Colorado Reinsurance Recoveries	$555,555	$61,890,843	$324,195	$62,770,593	$647,120	-0.71%
Dividends Paid to Colorado Policyholders	$3	($8,034)	$0	($8,031)	($83)	0.00%
Reserves						
Total Reserves on hand as of 12/31/2010	$37,410,691	$23,796,828	$5,194,019	$66,401,538	$684,552	75.58%
Change in Contract Reserves	$1,866,927	$80,480	$131,192	$2,078,599	$21,429	0.31%
Expenses						
Expenditures for disease or case management programs or patient	$6,873,477	$6,764,108	$405,736	$14,043,322	$144,777	1.18%
Producer Commissions	$5,724,831	$17,983,701	$3,280,238	$26,988,770	$278,235	5.69%
Administrative Expenses	$37,873,062	$123,440,398	$8,470,821	$169,784,281	$1,750,353	11.90%
The Cost of providing or arranging healthcare services	$295,842,343	$540,459,008	$19,205,815	$855,507,166	$8,819,662	**72.86%**
Administrative Ratio[14]	**12.94%**	**22.17%**	**31.67%**	**19.08%**		
Actual Benefits Ratio	**82.98%**	**86.98%**	**89.20%**	**85.60%**		
Average Provision for Profit and Contingencies	**4.08%**	**-9.15%**	**-20.87%**	**-4.69%**		

Covered Lives – All Other	Individual	Large Group	Small Group	Total
Number of Colorado covered lives as of 12/31/2010	155,295	701,087	12,493	868,875
Number of Colorado covered lives as of 1/1/2010	107,332	169,420	11,274	288,026
Number of Colorado individual subscribers/certificateholders/policyholders as of 12/31/2010	149,536	344,097	7,421	501,054
Number of Colorado individual subscribers/certificateholders/policyholders as of 1/1/2010	102,225	92,339	6,441	201,005
Number of Member Months in 2010	1,823,208	8,683,812	135,294	10,642,314

[14] Administrative ratio was calculated by the Division by adding the administrative expenses, producer commissions, state and federal taxes divided by the total sum of all companies colorado direct earned premiums

Trend – Colorado Health Insurance

“Trend” or “trending” means any procedure for projecting losses to the average date of loss, or of projecting premium or exposures to the average date of writing. **The tables below demonstrate the number of companies that submitted Medical trend in the Health Cost Survey out of 357 companies.**

Individual

Line of Business	Medical trend due solely to provider price changes	Medical trend due solely to utilization changes	Medical trend due solely to medical cost-shifting	Medical trend due solely to new medical procedures and technology	Total Medical Trend
Comp MM	25	23	17	18	39
Dental	6	7	3	3	12
HMO	4	4	3	2	5
Limited Benefit Plan	5	6	2	2	15
Med Supp	12	9	6	7	36
All Other	3	5	0	1	13
Total Individual	**55**	**54**	**31**	**33**	**120**

Large Group

Line of Business	Medical trend due solely to provider price changes	Medical trend due solely to utilization changes	Medical trend due solely to medical cost-shifting	Medical trend due solely to new medical procedures and technology	Total Medical Trend
Comp MM	14	13	7	5	20
Dental	10	11	4	3	14
HMO	9	9	4	3	10
Limited Benefit Plan	2	2	0	1	4
Med Supp	1	1	0	0	1
All Other	9	11	4	6	21
Total Large Group	**45**	**47**	**19**	**18**	**70**

Small Group

Line of Business	Medical trend due solely to provider price changes	Medical trend due solely to utilization changes	Medical trend due solely to medical cost-shifting	Medical trend due solely to new medical procedures and technology	Total Medical Trend
Comp MM	13	10	10	5	18
Dental	10	12	4	0	16
HMO	5	5	4	3	6
Limited Benefit Plan	0	0	0	1	1
Med Supp	0	1	0	0	3
All Other	6	6	2	2	13
Total Small Group	**34**	**34**	**20**	**11**	**57**

Medical Trend

	Medical Provider Price Increases	Medical Utilization Changes	Medical Cost Shifting	Medical Procedures and Technology	Total Medical
Individual	5.86%	-0.94%	0.74%	1.23%	7.06%
Large Group	4.79%	3.55%	0.63%	1.22%	7.66%
Small Group	4.27%	4.59%	0.77%	2.17%	7.96%

	Line of Business	Average of Medical trend due solely to provider price changes	Average of Medical trend due solely to utilization changes	Average of Medical trend due solely to medical cost-shifting	Average of Medical trend due solely to new medical procedures and technology	Average of Total Medical Trend
Individual						
	Accident Only AD&D					7.94%
	All Other	2.73%	-7.03%			1.68%
	Comp MM	6.28%	3.34%	1.42%	1.45%	12.04%
	Credit Health		-51.08%			-51.08%
	Dental	2.28%	-0.18%	0.16%	0.26%	6.03%
	Disability Income		-106.94%			-46.97%
	HMO	12.45%	-4.97%	-2.10%	0.34%	7.61%
	Limited Benefit Plan	-1.12%	4.40%	1.00%	1.00%	5.78%
	LTC				2.00%	2.00%
	Med Supp	8.29%	5.15%	0.48%	1.30%	7.86%
	Vision					
	Individual Total	**5.86%**	**-0.94%**	**0.74%**	**1.23%**	**7.06%**
Large Group						
	Accident Only AD&D	4.50%	4.50%	4.50%	4.50%	6.13%
	All Other	7.19%	2.70%	-1.95%	1.19%	11.17%
	Comp MM	5.57%	7.97%	0.86%	0.73%	9.82%
	Credit Health					
	Dental	3.06%	1.27%	0.79%	2.39%	6.29%
	Disability Income	5.90%	1.10%		0.10%	4.37%
	HMO	6.01%	1.53%	0.32%	0.66%	8.17%
	Limited Benefit Plan	4.55%	2.75%		0.50%	5.28%
	LTC					
	Med Supp	2.23%	2.14%			4.42%
	Vision	2.38%	2.37%	1.00%	0.40%	4.16%
	Large Group Total	**4.79%**	**3.55%**	**0.63%**	**1.22%**	**7.66%**
Small Group						
	Accident Only AD&D	5.00%				5.00%
	All Other	2.56%	12.30%	2.56%	2.56%	17.67%
	Comp MM	5.65%	3.30%	1.35%	1.52%	10.06%
	Credit Health					
	Dental	3.54%	7.55%	0.85%		7.19%
	Disability Income					3.00%
	HMO	4.45%	-1.15%	-1.63%	1.38%	4.62%
	Limited Benefit Plan				7.00%	5.50%
	LTC					
	Med Supp		3.70%			6.57%
	Vision	1.33%	2.50%			5.58%
	Small Group Total	**4.27%**	**4.59%**	**0.77%**	**2.17%**	**7.96%**
	Grand Total	**5.10%**	**2.02%**	**0.72%**	**1.39%**	**7.44%**

Pharmaceutical Trend

The tables below demonstrate the number of companies that submitted Pharmaceutical trend in the Health Cost Survey out of 357 companies.

Individual

Line of Business	Rx trend due solely to pharmaceutical price changes	Rx trend due solely to utilization changes	Rx trend due solely to cost-shifting	Presciption drug trend due solely to introductions of new brand name and generic drugs	Total Rx Trend
Comp MM	23	20	11	14	37
Dental	1	1			5
HMO	4	4	3	3	5
Limited Benefit Plan	2	4	2	2	7
Med Supp		1	1	1	2
All Other	3	3	1	1	6
Total Individual	**33**	**33**	**18**	**21**	**62**

Large Group

Line of Business	Rx trend due solely to pharmaceutical price changes	Rx trend due solely to utilization changes	Rx trend due solely to cost-shifting	Presciption drug trend due solely to introductions of new brand name and generic drugs	Total Rx Trend
Comp MM	2	2	1	2	3
Dental	12	11	6	5	16
HMO	1	1		1	
Limited Benefit Plan	9	9	4	3	10
Med Supp					
All Other		1			1
Total Large Group	**3**	**3**	**2**	**3**	**4**

Small Group

Line of Business	Rx trend due solely to pharmaceutical price changes	Rx trend due solely to utilization changes	Rx trend due solely to cost-shifting	Presciption drug trend due solely to introductions of new brand name and generic drugs	Total Rx Trend
Comp MM	11	11	6	7	17
Dental					
HMO	5	5	3	3	6
Limited Benefit Plan					
Med Supp					
All Other	3	3	2	2	3
Total Small Group	**19**	**19**	**11**	**12**	**26**

Pharmaceutical Trend

	Rx Price Trend	Rx Utilization Trend	Rx Cost Shifting Trend	Rx New Drug Trend	Total Rx Trend
Individual	6.23%	4.58%	3.51%	2.41%	11.15%
Large Group	5.65%	2.47%	1.16%	1.45%	7.84%
Small Group	5.99%	4.52%	4.64%	1.09%	12.12%

	Line of Business	Average of Rx trend due solely to pharmaceutical price changes	Average of Rx trend due solely to utilization changes	Average of Rx trend due solely to cost-shifting	Average of Rx trend due solely to introductions of new brand name and generic drugs	Average of Total Rx Trend
Individual						
	Accident Only AD&D					6.00%
	All Other	2.00%	1.10%	-3.00%	-0.01%	8.02%
	Comp MM	5.93%	5.28%	3.36%	1.51%	11.53%
	Credit Health					
	Dental	4.80%	4.90%			13.14%
	Disability Income					
	HMO	11.12%	0.85%	1.70%	7.16%	12.82%
	Limited Benefit Plan	7.00%	7.00%	1.00%	1.00%	13.29%
	LTC					
	Med Supp		6.00%	22.20%	6.00%	-2.10%
	Vision					
	Individual Total	**6.23%**	**4.58%**	**3.51%**	**2.41%**	**11.15%**
Large Group						
	Accident Only AD&D	3.00%	3.00%	3.00%	3.00%	3.00%
	All Other	2.38%	5.68%	4.50%	0.03%	6.55%
	Comp MM	6.65%	3.52%	0.03%	0.45%	9.13%
	Credit Health					
	Dental	5.10%	-0.10%		9.90%	
	Disability Income					
	HMO	5.41%	0.88%	1.56%	0.71%	7.34%
	Limited Benefit Plan					
	LTC					
	Med Supp		0.86%			0.86%
	Vision					
	Large Group Total	**5.65%**	**2.47%**	**1.16%**	**1.45%**	**7.84%**
Small Group						
	Accident Only AD&D					
	All Other	0.80%	10.37%	1.70%	1.70%	14.33%
	Comp MM	6.86%	4.19%	-0.71%	1.05%	9.72%
	Credit Health					
	Dental					
	Disability Income					
	HMO	7.19%	1.74%	17.30%	0.77%	17.84%
	Limited Benefit Plan					
	LTC					
	Med Supp					
	Vision					
	Small Group Total	**5.99%**	**4.52%**	**4.64%**	**1.09%**	**12.12%**
Grand Total		**5.98%**	**3.88%**	**3.13%**	**1.80%**	**10.50%**

Pure Direct Loss Ratio Summary Report – Colorado in 2010

	Direct Premiums Written	Direct Premiums Earned	Direct Losses Incurred	Pure Direct Loss Ratio
A&H Health	$6,415,416,973	$6,291,214,478	$5,551,386,932	88.24%
A&H Life	$3,241,689,118	$3,230,156,944	$2,416,647,582	74.82%
A&H Property	$65,554,016	$52,005,028	$46,827,396	90.04%
A&H Fraternal	$12,404,726	$12,368,219	$11,991,168	96.95%
Colorado totals	**$9,735,064,833**	**$9,585,744,669**	**$8,026,853,079**	**83.74%**

2010 Total Colorado Health Coverage Summary by Company Type

Health Companies	Written Premium	Earned Premium	Incurred Losses	Pure Direct Loss Ratio
Health Companies				
Individual Comprehensive	$393,382,165	$392,789,790	$325,974,426	82.99%
Group Comprehensive	$2,660,040,599	$2,660,136,034	$2,352,870,824	88.45%
Medicare Supplement	$31,392,095	$31,254,621	$21,559,874	68.98%
Vision Only	$41,857,276	$41,858,731	$31,647,374	75.61%
Dental Only	$944,071,020	$822,901,099	$779,491,027	94.72%
Federal Employees Health Benefit Plan	$564,771,627	$560,861,538	$525,628,413	93.72%
Title XVIII Medicare	$1,662,938,570	$1,662,468,067	$1,419,582,641	85.39%
Title XIX Medicaid	$43,347,697	$43,348,524	$36,232,911	83.59%
Other	$73,615,924	$75,596,074	$70,166,612	92.82%
Health Companies Total	$6,415,416,973	$6,291,214,478	$5,563,154,102	88.43%
Property Companies				
Group accident and health	$38,312,770	$35,807,889	$25,957,292	72.49%
Credit A&H (group and individual)	$1,520,504	$1,508,595	$337,463	22.37%
Collectively renewable A&H	$656	$593	$5,145	867.62%
Non-cancelable A&H	$268	$18,444	$2	0.01%
Guaranteed renewable A&H	$23,366,626	$12,146,008	$16,963,992	139.67%
Non-renewable for stated reasons only	$2,103,684	$2,217,898	$1,041,352	46.95%
Other accident only	$362,439	$395,164	$62,259	15.76%
Medicare Title XVIII exempt from state taxes or fees	$0	$0	$0	N/A
All other A&H	$1,407,573	$1,419,032	$2,797,354	197.13%
Federal employees health benefits program premium	$0	$0	$0	N/A
Property Companies Total	$67,074,520	$53,513,623	$47,164,859	88.14%
Life Companies				
Group Policies	$2,015,286,496	$2,009,769,080	$1,550,385,324	77.14%
Federal employees health benefits program premium	$19,609,191	$19,408,910	$17,111,678	88.16%
Credit (group and individual)	$4,898,624	$7,010,167	$2,725,042	38.87%
Collectively renewable policies	$401,564	$400,835	$217,526	54.27%
Medicare Title XVIII exempt from state taxes or fees	$480,753,682	$478,471,788	$388,120,729	81.12%
Non-cancelable (other individual certificates)	$80,946,194	$80,943,620	$84,047,562	103.83%
Guaranteed renewable (other individual certificates)	$381,634,091	$380,483,708	$219,670,278	57.73%
Non-renewable for stated reasons only (other individual certificates)	$232,485,184	$231,233,840	$140,134,950	60.60%

Health Companies	Written Premium	Earned Premium	Incurred Losses	Pure Direct Loss Ratio
Other accident only (other individual certificates)	$894,676	$909,489	$470,699	51.75%
All other (other individual policies)	$29,678,040	$28,535,674	$16,487,157	57.78%
Totals (other individual certificates)	$725,638,190	$722,106,334	$460,810,643	63.81%
Totals (collectively renewable and other individual policies)	$3,246,587,741	$3,237,167,116	$2,419,370,952	74.74%
Life Companies total	$7,218,813,673	$7,196,440,561	$5,299,552,540	73.64%
Fraternal Companies				
Collectively renewable certificates	$10	$0	$0	N/A
Non-cancelable (other individual certificates)	$1,023,113	$1,012,419	$635,691	62.79%
Guaranteed renewable (other individual certificates)	$11,281,368	$11,255,933	$11,233,966	99.80%
Non-renewable for stated reasons only (other individual certificates)	$44,067	$44,318	$57,884	130.61%
Other accident only (other individual certificates)	$13,586	$13,885	$12,121	87.30%
Medicare Title XVIII exempt from state taxes or fees	$0	$0	$0	N/A
All other (other individual certificates)	$49,091	$48,163	$62,042	128.82%
Fraternal Companies Total	$12,411,235	$12,374,718	$12,001,704	96.99%
All Health Coverage Plans				
Colorado Totals	**$13,713,716,401**	**$13,553,543,380**	**$10,921,873,205**	**80.58 %**