

**Sample Experience Exhibit PPACA**

	Cal	Earned	Paid	Remaining	Incurred	Incurred Loss	Expected	Expected	A/E	CSR	Risk Adjustment	Risk Corridor	Reinsurance	Incurred Loss
Year	Premium	Claims	Reserve	Claims	Ratio	Incurred Claims	Loss Ratio	Claims Ratio						Ratio Net
	(a)	(b)	(c)	(d)	(e) = (c) + (d)	(f) = (e) / (b)	(g)	(h)	(i) = (f) / (h)	Payments Received	Amount	Amount	Amount	of the 3rs
	2014	\$8,259,585	\$3,537,263	\$1,834,316	\$5,371,578	65.0%	\$6,607,668	80.0%	81.25%					
	2015	\$8,259,585	\$3,537,263	\$1,834,316	\$5,371,578	65.0%	\$6,607,668	80.0%	81.25%					
	2016	\$8,259,585	\$3,537,263	\$1,834,316	\$5,371,578	65.0%	\$6,607,668	80.0%	81.25%					
1st Q	2017	\$2,064,896	\$884,316	\$458,579	\$1,342,895	65.0%	\$1,651,917	80.0%	81.25%					
	2017	\$7,747,260			\$5,474,303	70.66%	\$6,197,808	80.0%	88.33%					
	2018	\$7,246,233			\$5,657,119	78.07%	\$5,796,986	80.0%	97.59%					
Past		\$16,519,170			\$10,743,156	65.03%	\$13,215,336	80.0%	81.29%					
Future		\$14,993,493			\$11,131,422	74.24%	\$11,994,794	80.0%	92.80%					
Lifetime		\$31,512,663			\$21,874,578	69.42%	\$25,210,130	80.0%	86.77%					
Interest	5.0%													
Past		\$18,871,078			\$12,272,708	65.03%	\$15,096,862	80.0%	81.29%					
Future		\$10,394,554			\$7,717,092	74.24%	\$8,315,643	80.0%	92.80%					
Lifetime		\$29,265,632			\$19,989,800	68.30%	\$23,412,506	80.0%	85.38%					