Exhibit 2:

2010 Estimated Individual State Loss of Consumer Rebates If Excluding Agent and Broker Commissions from the MLR

All Figures Below are Estimated in $Millions and Totals May Reflect Rounding

Source: NAIC Health Actuarial (B) Task Force, Report on PHIA Charge to B Committee, 5/19/11 - Appendix E
Available at: http://www.naic.org/committees_b_ha_tf.htm

Alabama	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$328.38	$4.48	$2.96	$1.52
Small Group	$1,214.65	$0.00	$0.00	$0.00
Large Group	$1,994.19	$5.49	$5.00	$0.49
TOTAL	**$3,537.21**	**$9.97**	**$7.95**	**$2.02**

Alaska	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$57.36	$0.48	$0.38	$0.10
Small Group	$125.92	$0.00	$0.00	$0.00
Large Group	$382.56	$0.00	$0.00	$0.00
TOTAL	**$565.85**	**$0.48**	**$0.38**	**$0.10**

Arizona	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$656.02	$37.63	$9.31	$28.32
Small Group	$993.15	$21.28	$4.65	$16.63
Large Group	$1,921.94	$10.83	$7.81	$3.02
TOTAL	**$3,571.11**	**$69.74**	**$21.77**	**$47.97**

Arkansas	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$242.54	$8.50	$2.39	$6.11
Small Group	$443.09	$2.89	$0.45	$2.44
Large Group	$736.26	$2.99	$1.00	$1.99
TOTAL	**$1,421.89**	**$14.38**	**$3.84**	**$10.54**

California	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$2,045.98	$36.63	$11.30	$25.34
Small Group	$2,707.54	$2.64	$1.47	$1.17
Large Group	$3,800.35	$39.22	$6.97	$32.25
TOTAL	**$8,553.87**	**$78.49**	**$19.74**	**$58.76**

Colorado	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$660.29	$24.35	$12.39	$11.97
Small Group	$1,217.01	$12.72	$11.03	$1.69
Large Group	$2,990.59	$16.36	$16.27	$0.09
TOTAL	**$4,867.89**	**$53.43**	**$39.69**	**$13.74**

Exhibit 2:

2010 Estimated Individual State Loss of Consumer Rebates If Excluding Agent and Broker Commissions from the MLR

All Figures Below are Estimated in $Millions and Totals May Reflect Rounding

Source: NAIC Health Actuarial (B) Task Force, Report on PHIA Charge to B Committee, 5/19/11 - Appendix E
Available at: http://www.naic.org/committees_b_ha_tf.htm

Connecticut	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$361.54	$13.51	$6.68	$6.82
Small Group	$1,479.14	$4.73	$0.06	$4.68
Large Group	$2,810.24	$6.06	$0.00	$6.06
TOTAL	$4,650.91	$24.30	$6.74	$17.56

Delaware	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$54.22	$1.39	$0.58	$0.81
Small Group	$241.03	$2.19	$0.04	$2.15
Large Group	$424.16	$0.52	$0.30	$0.23
TOTAL	$719.42	$4.10	$0.92	$3.19

D.C.	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$20.45	$0.20	$0.14	$0.06
Small Group	$201.66	$6.36	$4.32	$2.05
Large Group	$1,641.19	$30.45	$20.84	$9.60
TOTAL	$1,863.30	$37.01	$25.30	$11.71

Florida	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$2,265.77	$109.94	$45.64	$64.30
Small Group	$3,934.15	$51.01	$2.65	$48.36
Large Group	$8,938.83	$42.77	$13.01	$29.76
TOTAL	$15,138.75	$203.72	$61.30	$142.42

Georgia	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$896.24	$41.33	$24.86	$16.47
Small Group	$1,735.22	$27.68	$15.84	$11.84
Large Group	$3,978.39	$26.81	$11.44	$15.37
TOTAL	$6,609.85	$95.82	$52.14	$43.68

Hawaii	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$82.87	$0.00	$0.00	$0.00
Small Group	$757.33	$5.30	$2.56	$2.74
Large Group	$1,376.89	$4.99	$4.99	$0.00
TOTAL	$2,217.08	$10.29	$7.55	$2.74

Exhibit 2:

2010 Estimated Individual State Loss of Consumer Rebates
If Excluding Agent and Broker Commissions from the MLR

All Figures Below are Estimated in $Millions and Totals May Reflect Rounding

Source: NAIC Health Actuarial (B) Task Force, Report on PHIA Charge to B Committee, 5/19/11 - Appendix E
Available at: http://www.naic.org/committees_b_ha_tf.htm

Idaho	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$218.68	$3.93	$2.85	$1.08
Small Group	$310.29	$0.00	$0.00	$0.00
Large Group	$808.64	$0.16	$0.03	$0.13
TOTAL	$1,337.61	$4.09	$2.88	$1.21

Illinois	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$1,236.38	$67.62	$21.08	$46.54
Small Group	$3,179.54	$41.92	$15.80	$26.12
Large Group	$8,799.44	$3.59	$0.67	$2.93
TOTAL	$13,215.36	$113.14	$37.55	$75.59

Indiana	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$449.40	$24.45	$7.99	$16.46
Small Group	$1,169.95	$13.07	$0.11	$12.96
Large Group	$2,164.13	$1.82	$0.70	$1.12
TOTAL	$3,783.48	$39.35	$8.80	$30.55

Iowa	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$457.53	$5.37	$2.07	$3.31
Small Group	$702.43	$0.58	$0.00	$0.58
Large Group	$1,383.57	$0.00	$0.00	$0.00
TOTAL	$2,543.53	$5.95	$2.07	$3.89

Kansas	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$295.90	$10.59	$5.49	$5.10
Small Group	$752.02	$6.16	$3.54	$2.62
Large Group	$1,623.59	$0.09	$0.00	$0.09
TOTAL	$2,671.51	$16.83	$9.03	$7.80

Kentucky	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$369.97	$8.67	$1.39	$7.29
Small Group	$678.79	$0.00	$0.00	$0.00
Large Group	$1,591.87	$11.89	$3.39	$8.50
TOTAL	$2,640.63	$20.56	$4.77	$15.79

Exhibit 2:

2010 Estimated Individual State Loss of Consumer Rebates If Excluding Agent and Broker Commissions from the MLR

All Figures Below are Estimated in $Millions and Totals May Reflect Rounding

Source: NAIC Health Actuarial (B) Task Force, Report on PHIA Charge to B Committee, 5/19/11 - Appendix E
Available at: http://www.naic.org/committees_b_ha_tf.htm

Louisiana	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$472.83	$9.01	$6.75	$2.26
Small Group	$1,252.85	$0.30	$0.14	$0.16
Large Group	$1,220.73	$0.08	$0.00	$0.08
TOTAL	**$2,946.41**	**$9.39**	**$6.90**	**$2.49**

Maine	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$134.27	$6.40	$4.79	$1.62
Small Group	$375.65	$0.04	$0.00	$0.04
Large Group	$956.29	$0.44	$0.00	$0.44
TOTAL	**$1,466.21**	**$6.89**	**$4.79**	**$2.10**

Maryland	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$126.82	$14.99	$10.13	$4.86
Small Group	$479.07	$4.03	$1.18	$2.85
Large Group	$1,901.61	$29.49	$17.61	$11.88
TOTAL	**$2,507.50**	**$48.51**	**$28.91**	**$19.60**

Massachusetts	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$441.51	$3.14	$1.78	$1.36
Small Group	$3,111.19	$4.17	$2.20	$1.97
Large Group	$6,504.85	$2.99	$1.76	$1.24
TOTAL	**$10,057.56**	**$10.30**	**$5.73**	**$4.57**

Michigan	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$765.96	$24.41	$12.48	$11.92
Small Group	$2,098.67	$5.47	$2.22	$3.25
Large Group	$7,123.98	$5.12	$4.95	$0.17
TOTAL	**$9,988.61**	**$35.00**	**$19.65**	**$15.34**

Minnesota	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$615.59	$7.89	$3.32	$4.56
Small Group	$1,220.34	$0.00	$0.00	$0.00
Large Group	$2,165.18	$0.32	$0.32	$0.00
TOTAL	**$4,001.11**	**$8.21**	**$3.65**	**$4.56**

Exhibit 2:

2010 Estimated Individual State Loss of Consumer Rebates If Excluding Agent and Broker Commissions from the MLR

All Figures Below are Estimated in $Millions and Totals May Reflect Rounding

Source: NAIC Health Actuarial (B) Task Force, Report on PHIA Charge to B Committee, 5/19/11 - Appendix E
Available at: http://www.naic.org/committees_b_ha_tf.htm

Mississippi	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$197.26	$8.42	$5.68	$2.74
Small Group	$448.10	$0.92	$0.29	$0.63
Large Group	$650.71	$2.13	$0.17	$1.96
TOTAL	$1,296.07	$11.46	$6.13	$5.33

Missouri	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$556.44	$44.19	$19.29	$24.90
Small Group	$1,522.74	$33.14	$4.18	$28.96
Large Group	$3,069.88	$7.74	$1.61	$6.12
TOTAL	$5,149.06	$85.06	$25.08	$59.98

Montana	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$124.52	$6.40	$3.26	$3.14
Small Group	$213.08	$2.09	$1.23	$0.86
Large Group	$370.18	$0.00	$0.00	$0.00
TOTAL	$707.79	$8.49	$4.49	$4.00

Nebraska	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$290.44	$5.46	$1.12	$4.34
Small Group	$392.53	$9.13	$2.67	$6.46
Large Group	$887.76	$1.87	$0.00	$1.87
TOTAL	$1,570.73	$16.46	$3.78	$12.67

Nevada	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$216.46	$11.96	$4.53	$7.44
Small Group	$479.21	$9.28	$2.35	$6.92
Large Group	$1,291.21	$21.79	$13.20	$8.59
TOTAL	$1,986.87	$43.03	$20.08	$22.95

New Hampshire	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$111.09	$7.65	$4.18	$3.47
Small Group	$519.47	$0.29	$0.16	$0.12
Large Group	$817.65	$0.63	$0.48	$0.15
TOTAL	$1,448.21	$8.57	$4.82	$3.74

Exhibit 2:

2010 Estimated Individual State Loss of Consumer Rebates If Excluding Agent and Broker Commissions from the MLR

All Figures Below are Estimated in $Millions and Totals May Reflect Rounding

Source: NAIC Health Actuarial (B) Task Force, Report on PHIA Charge to B Committee, 5/19/11 - Appendix E
Available at: http://www.naic.org/committees_b_ha_tf.htm

New Jersey	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$537.86	$0.75	$0.00	$0.75
Small Group	$3,601.23	$1.40	$1.14	$0.26
Large Group	$5,689.60	$26.72	$6.50	$20.22
TOTAL	$9,828.69	$28.87	$7.64	$21.23

New Mexico	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$140.77	$1.04	$0.74	$0.30
Small Group	$346.95	$2.06	$0.63	$1.43
Large Group	$690.94	$0.00	$0.00	$0.00
TOTAL	$1,178.67	$3.11	$1.37	$1.73

New York	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$657.19	$2.42	$2.33	$0.09
Small Group	$8,144.55	$3.71	$0.16	$3.55
Large Group	$21,083.63	$36.81	$17.54	$19.27
TOTAL	$29,885.37	$42.94	$20.03	$22.92

North Carolina	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$1,022.68	$19.15	$9.92	$9.23
Small Group	$1,760.14	$3.85	$0.59	$3.26
Large Group	$2,235.87	$11.20	$3.92	$7.28
TOTAL	$5,018.68	$34.20	$14.43	$19.77

North Dakota	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$120.56	$2.46	$1.49	$0.97
Small Group	$289.89	$0.00	$0.00	$0.00
Large Group	$453.34	$0.39	$0.27	$0.11
TOTAL	$863.79	$2.85	$1.76	$1.09

Ohio	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$481.13	$39.19	$8.67	$30.52
Small Group	$2,708.61	$20.58	$15.08	$5.51
Large Group	$5,392.52	$54.10	$29.13	$24.97
TOTAL	$8,582.25	$113.87	$52.88	$60.99

Exhibit 2:

2010 Estimated Individual State Loss of Consumer Rebates If Excluding Agent and Broker Commissions from the MLR

All Figures Below are Estimated in $Millions and Totals May Reflect Rounding

Source: NAIC Health Actuarial (B) Task Force, Report on PHIA Charge to B Committee, 5/19/11 - Appendix E
Available at: http://www.naic.org/committees_b_ha_tf.htm

Oklahoma	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$283.65	$16.06	$7.08	$8.98
Small Group	$792.34	$20.89	$0.60	$20.29
Large Group	$1,742.31	$0.24	$0.00	$0.24
TOTAL	**$2,818.29**	**$37.19**	**$7.68**	**$29.51**

Oregon	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$477.62	$7.81	$4.49	$3.31
Small Group	$924.45	$0.05	$0.00	$0.05
Large Group	$3,099.59	$0.00	$0.00	$0.00
TOTAL	**$4,501.67**	**$7.86**	**$4.49**	**$3.36**

Pennsylvania	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$1,237.08	$31.13	$18.18	$12.95
Small Group	$4,711.54	$5.56	$0.49	$5.07
Large Group	$10,164.10	$36.51	$2.06	$34.45
TOTAL	**$16,112.72**	**$73.20**	**$20.73**	**$52.47**

Rhode Island	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$67.87	$0.00	$0.00	$0.00
Small Group	$462.14	$0.00	$0.00	$0.00
Large Group	$835.82	$0.16	$0.00	$0.16
TOTAL	**$1,365.83**	**$0.16**	**$0.00**	**$0.16**

South Carolina	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$345.58	$34.12	$11.95	$22.18
Small Group	$744.68	$3.86	$0.27	$3.59
Large Group	$1,230.75	$0.18	$0.03	$0.14
TOTAL	**$2,321.01**	**$38.16**	**$12.25**	**$25.91**

South Dakota	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$153.11	$0.16	$0.12	$0.03
Small Group	$225.20	$0.00	$0.00	$0.00
Large Group	$444.91	$0.00	$0.00	$0.00
TOTAL	**$823.22**	**$0.16**	**$0.12**	**$0.03**

Exhibit 2:

2010 Estimated Individual State Loss of Consumer Rebates If Excluding Agent and Broker Commissions from the MLR

All Figures Below are Estimated in $Millions and Totals May Reflect Rounding

Source: NAIC Health Actuarial (B) Task Force, Report on PHIA Charge to B Committee, 5/19/11 - Appendix E
Available at: http://www.naic.org/committees_b_ha_tf.htm

Tennessee	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$571.77	$25.35	$9.39	$15.96
Small Group	$1,524.87	$8.28	$3.29	$4.99
Large Group	$1,717.14	$9.41	$1.42	$7.99
TOTAL	$3,813.78	$43.05	$14.10	$28.94

Texas	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$1,747.41	$172.01	$65.47	$106.54
Small Group	$4,447.33	$43.42	$25.17	$18.25
Large Group	$7,897.85	$40.59	$3.84	$36.74
TOTAL	$14,092.59	$256.02	$94.48	$161.54

Utah	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$261.47	$4.15	$2.05	$2.10
Small Group	$619.58	$3.54	$0.00	$3.54
Large Group	$1,689.83	$0.36	$0.00	$0.36
TOTAL	$2,570.88	$8.05	$2.05	$6.01

Vermont	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$79.33	$0.00	$0.00	$0.00
Small Group	$243.39	$0.00	$0.00	$0.00
Large Group	$331.21	$0.40	$0.00	$0.40
TOTAL	$653.93	$0.40	$0.00	$0.40

Virginia	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$809.02	$50.80	$18.03	$32.77
Small Group	$1,802.48	$48.33	$13.92	$34.41
Large Group	$4,263.73	$25.94	$16.25	$9.68
TOTAL	$6,875.24	$125.07	$48.21	$76.86

Washington	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$845.27	$6.56	$3.45	$3.12
Small Group	$969.38	$0.00	$0.00	$0.00
Large Group	$5,563.02	$0.26	$0.00	$0.26
TOTAL	$7,377.67	$6.82	$3.45	$3.38

Exhibit 2:

2010 Estimated Individual State Loss of Consumer Rebates If Excluding Agent and Broker Commissions from the MLR

All Figures Below are Estimated in $Millions and Totals May Reflect Rounding

Source: NAIC Health Actuarial (B) Task Force, Report on PHIA Charge to B Committee, 5/19/11 - Appendix E
Available at: http://www.naic.org/committees_b_ha_tf.htm

West Virginia	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$69.62	$4.39	$1.57	$2.82
Small Group	$298.97	$1.28	$0.00	$1.28
Large Group	$612.34	$0.00	$0.00	$0.00
TOTAL	**$980.92**	**$5.67**	**$1.57**	**$4.11**

Wisconsin	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$449.91	$10.30	$1.11	$9.19
Small Group	$1,493.66	$11.26	$5.22	$6.04
Large Group	$5,166.02	$6.10	$1.72	$4.38
TOTAL	**$7,109.59**	**$27.66**	**$8.05**	**$19.61**

Wyoming	2010 Direct Earned Premiums	Consumer Rebate Under Current MLR Law	Consumer Rebate if Agent & Broker Commissions Are Excluded	Consumer Rebate Lost if Agent & Broker Commissions are Excluded
Individual	$76.42	$1.43	$0.45	$0.98
Small Group	$120.30	$0.00	$0.00	$0.00
Large Group	$158.85	$0.00	$0.00	$0.00
TOTAL	**$355.57**	**$1.43**	**$0.45**	**$0.98**