

March 1, 2013

Honorable Donald C. White, Chair
Banking and Insurance Committee
Senate of Pennsylvania
286 Main Capitol
Harrisburg, PA 17120

Honorable Nicholas A. Micozzie, Chair
Insurance Committee
Pennsylvania House of Representatives
105 Ryan Office Building
Harrisburg, PA 17120

Honorable Michael J. Stack, Minority Chair
Banking and Insurance Committee
Senate of Pennsylvania
543 Main Capitol
Harrisburg, PA 17120

Honorable Anthony M. DeLuca, Minority Chair
Insurance Committee
Pennsylvania House of Representatives
115 Irvis Office Building
Harrisburg, PA 17120

Dear Senators and Representatives:

Enclosed please find the Department of Insurance, Bureau of Medical Care Availability and Reduction of Error Fund's (Mcare) Annual Report of Operations for 2012. This report is prepared annually, as a service to the legislature, by Mcare. Among the many tabs, the report includes data regarding the total amount of claims paid and expenses incurred from 2002 through December 31, 2012, as well as the unique count of providers participating in Mcare.

If you have any questions about these reports, please feel free to contact me, Deputy Insurance Commissioner for Mcare Joe DiMemmo, Mcare Executive Director Todd Rittle at 717-783-3770, or Legislative Director Kristen Erway at 717-783-3501.

Sincerely,

/s/

Michael F. Consedine
Insurance Commissioner

Enclosure



12

Act 13 of 2002

Medical Care Availability and Reduction of Error Fund

Michael F. Consedine
Insurance Commissioner
Department of Insurance

Annual Report of Operations

2012

Issued March 1, 2013

Mission Statement

The Medical Care Availability and Reduction of Error Fund (“Mcare”) is a special fund within the State Treasury established, among other things, to ensure reasonable compensation for persons injured due to medical negligence. Money in the fund is used to pay claims against participating health care providers and eligible entities for losses or damages awarded in medical professional liability actions in excess of basic insurance coverage (“primary coverage”) provided by primary professional liability insurance companies (“primary carriers”) or self-insurers. Mcare also administers a compliance program to ensure adherence to the provisions of Act 13 and its attendant applicable regulations.

Office of Mcare

2012 Annual Report of Operations

Table of Contents	Tab No.
About Mcare	1
Statement of Operations (Cash Basis)	2
History of Assessment Rate and Coverage Limits	3
Unfunded Liability Graph from 2002 to 2011	4
Unfunded Liability Report as of December 31, 2011-Executive Summary ..	5
2012 Year Assessment Calculation - Executive Summary.....	6
2012 Experience Modification Factor - Executive Summary.....	7
2012 Mcare Paid Claims by Region	8
1. Mcare Paid Claims by Region 2008-2012	8A
Claim and Case Payment Averages from 2008 to 2012	9
Summary of Annual Fund Claim Payments by Health Care Provider Group	10
2012 Claims Payments by Commercial Carrier and Self-Insurer.....	11
1. Claims Payments by Commercial Carrier and Self-Insurer 2008-2012	11A
2012 Assessments Remitted by Commercial Carrier	12
1. Assessments Remitted by Commercial Carrier 2008-2012	12A
2012 Assessments Remitted by Self-Insurer	13
1. Assessment Remitted by Self-Insurer 2008-2012.....	13A
Provider Demographics	14
1. Count of Unique Health Care Providers 2002-2012:	
a. By Provider Type by Assessment Year	14A
b. Unique Count of Physicians (MD/DO).....	14B
c. Unique Count of Hospitals and Nursing Homes.....	14C
2. Amount of Assessment Received 2002-2012:	
a. By Provider Type by Assessment Year	14D
b. Physicians (MD/DO)	14E

c. Podiatrists.....	14F
d. Certified Nurse Mid-Wives.....	14G
e. Hospitals	14H
f. Nursing Homes	14I
g. Primary Health Care Centers	14J
h. Birth Centers	14K
3. Yearly Average Unabated Assessment by Provider Type 2002-2012.....	14L

About Mcare

The Medical Care Availability and Reduction of Error Fund ("Mcare") was created by Act 13 of 2002 ("Act 13"), and signed into law on March 20, 2002. Mcare is the successor to the Medical Professional Liability Catastrophe Loss Fund, better known as the "CAT Fund" which originally was established by section 701(e) of the Health Care Services Malpractice Act, Act 111 of 1975 (40 P.S. §§ 1301.101-1301.1006), et seq. and began to accept coverage and accrue unreserved liabilities starting in calendar year 1976.

PURPOSE

Mcare is a special fund within the State Treasury established, among other things, to ensure reasonable compensation for persons injured due to medical negligence. Money in the fund is used to pay claims against participating health care providers and eligible entities for losses or damages awarded in medical professional liability actions in excess of basic insurance coverage ("primary coverage") provided by primary professional liability insurance companies ("primary carriers") or self-insurers. Mcare also administers a compliance program to ensure adherence to the provisions of Act 13 and its attendant applicable regulations.

REVENUE STREAM

Act 13 of 2002, section 712(d) states in part,

"...the fund shall be funded by an assessment on each participating health care provider. Assessments shall be levied by the department on or after January 1 of each year. The assessment shall be based on the prevailing primary premium for each participating health care provider and shall, in the aggregate, produce an amount sufficient to do all of the following:

- (i) Reimburse the fund for the payment of reported claims which became final during the preceding claims period.
- (ii) Pay expenses of the fund incurred during the preceding claims period.
- (iii) Pay principal and interest on moneys transferred into the fund in accordance with section 713(c).
- (iv) Provide a reserve that shall be 10% of the sum of subparagraphs (i), (ii) and (iii)."

Under section 712(g), the fund is required to adjust up to 20% the annual assessment of those participating providers with a claims experience of severity and frequency over the five most recent claims period.

PARTICIPATION

Act 13, as amended, mandates that each health care provider who renders 50% or more of his or her professional health care business or practice within Pennsylvania ("participating health care provider") must obtain primary coverage with a primary

About Mcare

Page 2 of 5

October 7, 2011

carrier licensed or approved by the Pennsylvania Insurance Department or with an approved self-insurance plan. In addition, each participating health care provider must obtain statutory excess professional liability coverage with Mcare by paying a certain percentage of the prevailing primary premium charged by the Pennsylvania Professional Liability Joint Underwriting Association (JUA) to Mcare. The appropriate percentage ("assessment") varies each year based upon payments made by Mcare in the previous year.

Participation in Mcare is mandatory for hospitals, nursing homes, birth centers, primary health centers, physicians, podiatrists and certified nurse midwives licensed by this Commonwealth and conducting 50% or more of their health care business within this Commonwealth. Most professional corporations, professional associations and partnerships owned entirely by health care providers may elect to insure their primary liability. If they elect to purchase primary coverage, then their participation in Mcare is mandatory. Mcare participation is limited to those types of professional corporations, professional associations, or partnerships that were in existence as of November 26, 1978.

The following health care providers are not subject to the mandatory insurance coverage and Mcare assessment requirements: (a) health care providers who do not practice in Pennsylvania; (b) health care providers who are exclusively federal government employees; (c) health care providers who are exclusively Commonwealth employees; (d) health care providers who are exclusively forensic pathologists; (e) health care providers who are retired, whether or not they provide care for themselves or their immediate family members; (f) health care providers who practice exclusively as members of the Pennsylvania or U.S. military forces; and (g) health care providers who practice exclusively under a volunteer license.

COVERAGE REQUIREMENTS

Historically, the mandatory coverage limits for health care providers has varied. Currently, the total required amounts of medical professional liability coverage, including primary and Mcare coverage, for health care providers, excluding hospitals, are \$1,000,000 per occurrence and \$3,000,000 per annual policy year aggregate. For hospitals, the required total coverage amounts are \$1,000,000 per occurrence, and \$4,000,000 per annual aggregate. The current total coverage amounts required for health care providers participating in Mcare are as follows:

A. Primary Coverage for Participating Health Care Providers

Act 13 requires participating health care providers to obtain primary coverage in the amount of \$500,000 per occurrence and \$1,500,000 per annual aggregate. Hospitals must obtain primary coverage in the amount of \$500,000 per occurrence and \$2,500,000 per annual aggregate.

About Mcare
Page 3 of 5
October 7, 2011

B. Mcare Coverage for Participating Health Care Providers

Mcare provides participating health care providers coverage of \$500,000 per occurrence and \$1,500,000 per annual aggregate in excess of the primary coverage. Mcare provides hospitals coverage of \$500,000 per occurrence and \$1,500,000 per annual aggregate in excess of the primary coverage. Mcare coverage is applicable to malpractice committed in Pennsylvania or outside of Pennsylvania by a participating health care provider.

C. Primary Coverage for Nonparticipating Health Care Providers

A health care provider conducting less than 50% of its health care business in Pennsylvania and not electing to participate in Mcare ("nonparticipating health care provider") is required under Act 13 to maintain coverage in the amount of \$1,000,000 per occurrence and \$3,000,000 per annual aggregate by a primary carrier licensed or approved in Pennsylvania.

D. Mcare Coverage for Nonparticipating Health Care Providers

Mcare does not provide coverage for nonparticipating health care providers. Nonparticipating health care providers obtain their required \$1,000,000/\$3,000,000 limits of coverage from primary carriers licensed or approved in Pennsylvania.

E. Mcare Coverage for Nonparticipating Health Care Providers Electing to Participate in Mcare

Nonparticipating health care providers may elect to participate in Mcare. Mcare coverage is applicable to malpractice committed in Pennsylvania or outside of Pennsylvania by a nonparticipating health care provider electing to participate in Mcare.

REPORTING COVERAGE TO MCARE

The primary carrier must submit proof of insurance to Mcare for each policy issued to a participating health care provider, eligible professional corporation, eligible partnership, and eligible professional association on a Form 216 Remittance Advice ("Form 216"), together with the appropriate assessment payment for each health care provider identified on the Form 216. A copy of the Form 216 may be found on Mcare's website.

Mcare has the authority to determine the amount of the annual assessment that will be levied on each participating health care provider and eligible entity. The assessment is a percentage designated by Mcare of the prevailing primary premium charged by the JUA for health care providers of like class,

About Mcare
Page 4 of 5
October 7, 2011

size, risk and kind. A health care provider must pay the assessment to their primary carrier in sufficient time for it to forward proof of insurance and the applicable assessment payment to Mcare within 60 days of the effective date of the health care provider's primary policy.

A participating health care provider's failure to obtain primary coverage in the amount mandated by Act 13, or to pay the assessment required, will result in Mcare certifying the health care provider's noncompliance to the appropriate licensure board for possible disciplinary action. In addition, Mcare will not provide coverage to that health care provider in the event of a claim made against him or her.

CLAIMS REPORTING

If all statutory requirements are satisfied, Mcare provides coverage in excess of the applicable primary coverage. If it is anticipated that a judgment, award, or settlement in a particular case will exceed the available primary coverage for a health care provider, the primary carrier must promptly notify Mcare in writing of the medical professional liability claim. This notification must be made through submission of a Form C-416 to Mcare. A copy of the Form C-416 may be found on Mcare's website.

Section 715 of Act 13 provides an exception to Mcare's role as statutory excess carrier in instances where the claim alleges malpractice prior to January 1, 2006. Under Section 715, Mcare provides first dollar indemnity up to \$1,000,000 and the cost of defense for a claim if certain requirements are met. Specifically, the claim must be filed more than four years after the date the breach of contract or tort occurred, must be filed within the applicable statute of limitations, and the primary carrier must submit a Form C-416 requesting Section 715 status for the claim within 180 days of the date on which notice of the claim was first given to the health care provider or its insurer. In the event of multiple treatments occurring less than four years before the date on which the health care provider or its insurer received notice of the claim, Section 715 coverage will not apply.

Pursuant to Act 13, Section 715 coverage ends as of January 1, 2006. Specifically, primary carriers are required to provide first dollar indemnity and cost of defense for all claims occurring four or more years after the breach of contract or tort and after December 31, 2005.

About Mcare
Page 5 of 5
October 7, 2011

SUMMARY

This narrative is provided for general informational purposes only and is not inclusive of all Mcare programs, procedures, rules, or regulations. For additional information, please contact Mcare at the following address:

Medical Care Availability and Reduction of Error Fund
30 North 3rd Street, 8th Floor
P.O. Box 12030
Harrisburg, PA 17108-2030
(717) 783-3770
or
visit our website at
www.insurance.pa.gov

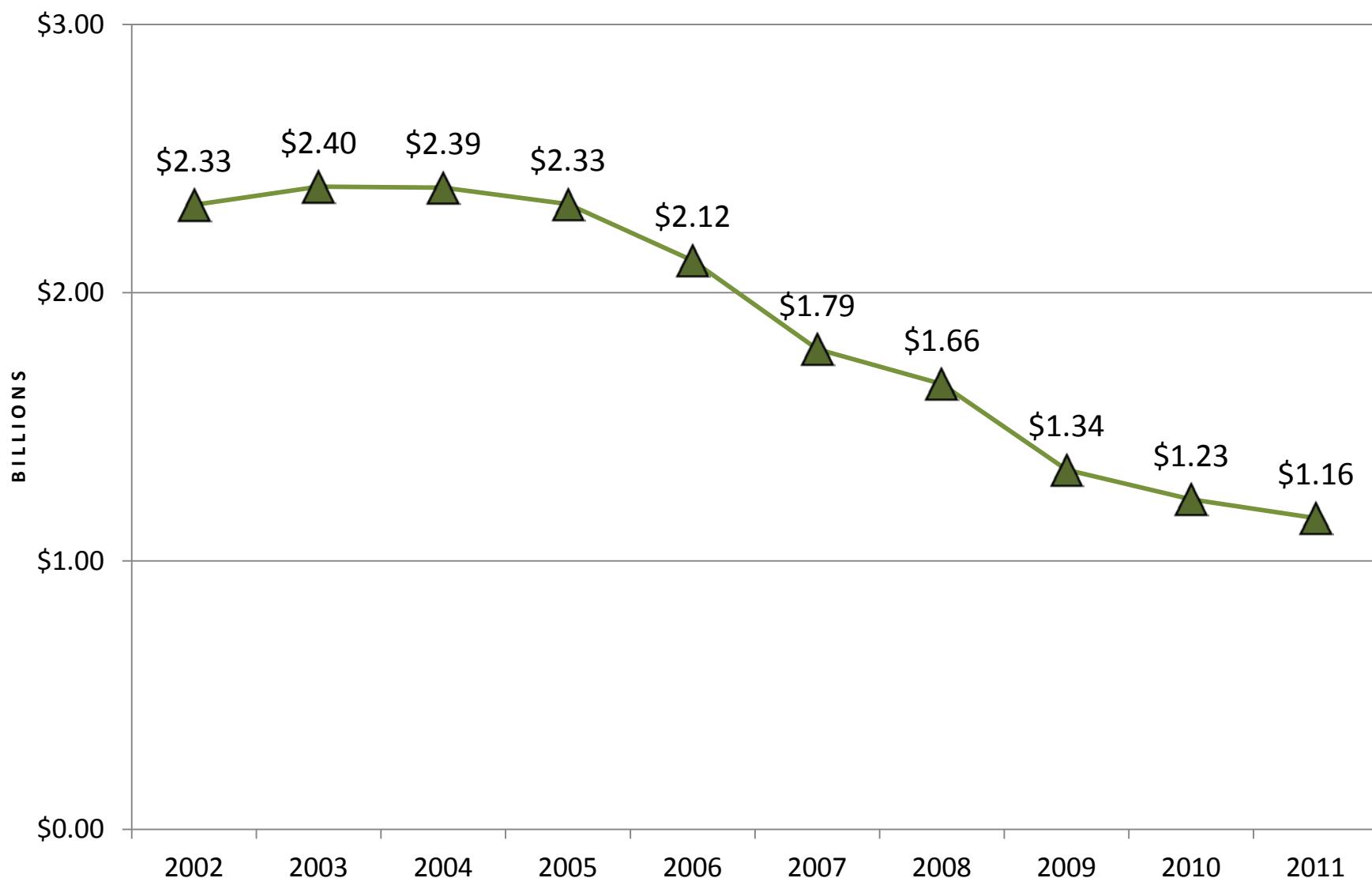
**MEDICAL CARE AVAILABILITY AND REDUCTION OF EFFOR FUND
CASH BASIS
STATEMENT OF OPERATIONS
JANUARY 1, 2012 TO December 31, 2012**

FUND BALANCE JANUARY 1, 2012		130,034,200
ADD:		
ASSESSMENT REVENUE	208,655,884	
INTEREST ON SECURITIES	1,652,753	
OTHER REVENUES	1,425,734	
ABATEMENT REPAYMENT REC'D	0	
CASH IN TRANSIT 12/31/12	305,689	
REDEPOSIT OF CHECKS	0	
ACCOUNTS PAYABLE	0	
 TOTAL FUNDS AVAILABLE		212,040,060.00
SUB TOTAL		<u>342,074,260.00</u>
 OTHER DEDUCTIONS		
CLAIMS PAID DECEMBER 31, 2012	195,741,865	195,741,865
 OPERATING EXPENSES		
SALARIES	2,575,846	
PAYROLL TAXES & BENEFITS	1,148,719	
DATA PROCESSING SERVICES	175,246	
LEGAL FEES & SERVICES	5,873,792	
OFFICE SUPPLIES	30,440	
CONSULTANTS- PHYSICIANS	374,597	
TELECOMMUNICATIONS	51,212	
REAL ESTATE	520,144	
TRAVEL, TRAINING, DUES,	19,640	
SAP TIMING AND PAYABLES @ 12/31/11	5,757,018	
 TOTAL OPERATING EXPENSES	<u>16,526,654</u>	16,526,654
 TOTAL DEDUCTIONS	<u>212,268,519</u>	212,268,519
 FUND BALANCE DECEMBER 31, 2012		<u>129,805,741</u>
Carrier Credits Payable		918,878
Estimated 1/1/2013 Fiscal Balance		<u>128,886,863</u>

Source: **COMMONWEALTH'S SAP ACCOUNTING RECORDS AND BUREAU OF FISCAL MANAGEMENT MONTHLY REPORTS.**

<u>History of Assessment Rates and Coverage Limits</u>			<u>Coverage Limits (per Occurrence/per Annum) in Millions</u>					
			<u>Non-hospital</u>			<u>Hospital</u>		
			Mcare Limit	Basic Limit	Total Aggregate Limits for Mcare & Non-hospital	Mcare Limit	Basic Limit	Total Aggregate Limits for Mcare & Hospital
1976	Greater of 10% or \$100	01/13/76 - 12/31/82	\$1.0/\$3.0	\$0.1/\$0.3	\$1.1/\$3.3	\$1.0/\$3.0	\$0.1/\$1.0	\$1.1/\$4.0
1977	Greater of 10% or \$100							
1978	nil							
1979	nil							
1980	Greater of 10% or \$100							
1981	22%							
1982	38%							
1983	41%	01/01/83 - 12/31/83	\$1.0/\$3.0	\$0.15/\$0.45	\$1.15/\$3.45	\$1.0/\$3.0	\$0.15/\$1.0	\$1.15/\$4.0
1984	52%	01/01/84 - 12/31/96	\$1.0/\$3.0	\$0.2/\$0.6	\$1.2/\$3.6	\$1.0/\$3.0	\$0.2/\$1.0	\$1.2/\$4.0
1985	70%							
1986	87%							
1987	87%							
1988	61%							
1989	59.5%							
1990	50%							
1991	68%	01/01/97 - 12/31/98	\$0.9/\$2.7	\$0.3/\$0.9	\$1.2/\$3.6	\$0.9/\$2.7	\$0.3/\$1.5	\$1.2/\$4.2
1992	90%							
1993	91%							
1994	93%							
1995	170% (102% & 68%)	01/01/99 - 12/31/00	\$0.8/\$2.4	\$0.4/\$1.2	\$1.2/\$3.6	\$0.8/\$2.4	\$0.4/\$2.0	\$1.2/\$4.4
1996	164%							
1997	75%	01/01/01 - 12/31/02	\$0.7/\$2.1	\$0.5/\$1.5	\$1.2/\$3.6	\$0.7/\$2.1	\$0.5/\$2.5	\$1.2/\$4.6
1998	64%							
1999	59%	01/01/2003 to present	\$0.5/\$1.5	\$0.5/\$1.5	\$1.0/\$3.0	\$0.5/\$1.5	\$0.5/\$2.5	\$1.0/\$4.0
2000	61%							
2001	61%							
2002	50%							
2003	43%							
2004	46%							
2005	39%							
2006	29%							
2007	23%							
2008	20%							
2009	19%							
2010	21%							
2011	19%							
2012	23%							
2013	25%							

**Bureau of Mcare
Unfunded Liability Report
as of 12/31/2011**



Estimation of 2011 Unfunded Liability

The attached is the Executive Summary of a report by PricewaterhouseCoopers LLP that was the basis for determining the value of the unfunded liability at \$1.16 billion as of December 31, 2011.

**PENNSYLVANIA MEDICAL CARE AVAILABILITY
AND REDUCTION OF ERROR FUND**

ESTIMATION OF 12/31/2011 UNFUNDDED LIABILITY

**ESTIMATE OF FUTURE YEARS' CLAIMS PAYMENTS
PURSUANT TO ACT 13 OF 2002**

**Philadelphia, PA
July 2012**



July 10, 2012

Mr. Joseph DiMemmo
Deputy Insurance Commissioner
Pennsylvania Mcare Fund
30 North Third Street
8th Floor, Suite 800
Harrisburg, Pennsylvania 17108

Dear Mr. DiMemmo:

Enclosed is our report on the Fund's unpaid claim liabilities as of December 31, 2011. We appreciate the assistance you and your staff have provided in the course of our analysis, and look forward to working with you in the future.

Please do not hesitate to call Mark Proska at (267) 330-6612 should you have any questions or require anything further.

Sincerely,

A handwritten signature in black ink that reads "Mark R. Proska".

Mark R. Proska
Director
Fellow of the Casualty Actuarial Society
Member of the American Academy of Actuaries

A handwritten signature in black ink that reads "Marc Oberholtzer".

Marc Oberholtzer
Principal
Fellow of the Casualty Actuarial Society
Member of the American Academy of Actuaries

Enclosure

cc: R. Waeger, Mcare Fund

TABLE OF CONTENTS

INTRODUCTION	1
Background.....	1
Distribution and Use	4
Conditions and Limitations.....	4
Defense and Other Costs.....	7
Breast Implant and Pedicle Screw Claims.....	8
Reinsurance Recoverables	8
Severity Codes	8
Qualifications of PwC Actuaries.....	9
EXECUTIVE SUMMARY	10
Total Unfunded Liability.....	10
Comparison to Projection as of 12/31/2010.....	13
Reduction in Claim Activity.....	16
Other Legislative Provisions.....	18
Discounting.....	19
ANALYSIS	20
Methodology.....	20
Paid Loss Development.....	21
Future Cost per CWP Claim Method.....	22
Paid Bornhuetter-Ferguson.....	22
Selections	24
Discounting.....	25
Future Year Projections	25
Delay Damages and Post-Judgment Interest.....	26

TECHNICAL APPENDIX (under separate cover)

- Summary Exhibits
- Section 1 - Excess Claims
- Section 2 - Section 715 Claims
- Section 3 - Delay Damage and Post-Judgment Interest

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

INTRODUCTION**Background**

The Commonwealth of Pennsylvania established the Medical Care Availability and Reduction of Error Fund¹ (the Fund) on January 13, 1976 as part of its effort to make professional liability insurance available at a reasonable cost and to provide for prompt and fair compensation to persons sustaining injury due to the negligence of a health care provider.

The Fund currently provides excess coverage (to varying historical limits) for health care providers that have exhausted their primary limits (Excess claims), and also provides first dollar coverage, including defense, for claims that are reported within the statute of limitations, but four or more years after the occurrence event (Section 715 claims²). The historical mandatory primary and Fund limits of medical malpractice coverage (000's) are included in the table on the following page:

¹ Pursuant to the provisions of Act 13 of 2002 (hereafter, "Act 13"), Medical Care Availability and Reduction of Error (Mcare) Fund (hereafter, "the Fund") assumed the rights of the Medical Professional Liability Catastrophe Loss Fund on October 1, 2002.

² Section 715 of Act 13 of 2002 included a provision for eliminating the Fund's first-dollar coverage of late reported claims. More specifically, all medical professional liability insurance policies issued on or after January 1, 2006 are required to provide coverage (within the primary policy limit) for claims that are brought forth four or more years after the breach of contract or the tort occurred, and which occurred after December 31, 2005. Although the Fund will no longer provide first-dollar coverage for these late reported claims, coverage will be provided by the Fund for late reported claims in excess of the primary policy limit (as is the case for Excess claims). We have assumed that the limits of Fund coverage as of the date of accident will apply. Note that other conditions must also be met for a claim to qualify for Section 715 coverage, as specified in Act 13. Prior to Act 13, these late reported claims were known as Section 605 claims.

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

Policy Year Effective	Mandatory Primary Occ / Agg Limits		Mcare Fund Excess Occ / Agg Limits	Section 605/715 Limits ³
	Hospital	Physician		
1996 & Prior	200 / 1,000	200 / 600	1,000 / 3,000	1,000
1997 & 1998	300 / 1,500	300 / 900	900 / 2,700	1,000
1999 & 2000	400 / 2,000	400 / 1,200	800 / 2,400	1,000
2001 & 2002	500 / 2,500	500 / 1,500	700 / 2,100	1,000
2003 - 2005	500 / 2,500	500 / 1,500	500 / 1,500	1,000
2006 - 2011	500 / 2,500	500 / 1,500	500 / 1,500	500 (excess)

The mandatory primary coverage limits may increase (with corresponding decreases in the Fund coverage limits) in 2014 and 2017, subject to the Commissioner's assessment of basic insurance coverage capacity. The estimates contained herein assume that basic coverage limits increase as scheduled, and that the Fund provides no "new" coverage beginning with policies issued or renewed in 2017. The limits of insurance assumed herein are shown in the table below (000's).

Policy Year Effective	Mandatory Primary Occ / Agg Limits		Mcare Fund Excess Occ / Agg Limits	Section 605/715 Limits
	Hospital	Physician		
2012 - 2013	500 / 2,500	500 / 1,500	500 / 1,500	500 (excess)
2014 - 2016	750 / 3,750	750 / 2,250	250 / 750	250 (excess)
2017 & Sub	1,000 / 4,500	1,000 / 3,000	0 / 0	0

³ A window of time exists during which reduced Fund coverage may exist for Section 715 (late reported) claims. In general, Section 715 claims reported to the primary carrier on or after November 26, 2000 and on or before March 19, 2002 may be subject to reduced limits of coverage. The impact of this change in coverage limits is not expected to be significant to our analysis. Note that Section 605/715 claims also erode Fund aggregate limits.

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

The Fund is supported by an assessment collected from each participating health care provider. Act 13 requires an assessment that will, in the aggregate, produce an amount sufficient to accomplish the following:

- i) Reimburse the Fund for the payment of reported claims which became final during the preceding claims period⁴;
- ii) Pay expenses of the Fund incurred during the preceding claims period;
- iii) Pay principal and interest on moneys transferred into the Fund; and
- iv) Provide a reserve that shall be 10% of the sum of (i), (ii), and (iii) above.

These amounts are collected via the application of an assessment rate to the policy year prevailing primary premium, which is based on the JUA occurrence rates applicable to the health care provider. Given that the assessments are primarily designed to reimburse the Fund for claims and expenses paid during the preceding claims period, the Fund effectively operates on a pay-as-you-go basis. The Fund does not maintain a reserve dedicated to support the liability for claims that have been incurred but not yet paid⁵; however, the Fund does require regular actuarial evaluations of its projected unfunded liability.

PricewaterhouseCoopers LLP (PwC) was engaged to provide the Fund with an actuarial central estimate of its unpaid claims expense (i.e., the unfunded liability) as of December 31, 2011. This report is neither intended nor necessarily suitable for any

⁴ The Fund's fiscal year for claim payments ends on August 31, with actual payment on the claims settled within the fiscal year being made on or about December 31.

⁵ In any given year, the Fund may have a shortage or an excess of assessments collected relative to the claims payments and operating costs for the year, resulting in corresponding year-end shortfall or surplus. The estimate of the unfunded liability contained herein includes no adjustment for the Fund's cumulative surplus of \$130 million as of December 31, 2011.

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

other purpose. The estimates contained herein are meant to represent an expected value over the range of reasonably possible outcomes.

Distribution and Use

This report was prepared for internal use by the Fund's management, including the Pennsylvania Insurance Department. We understand that the Fund may release this report to the Pennsylvania Medical Society and the Hospital Association of Pennsylvania. The supporting exhibits are an integral part of this report; as such, the report must only be released in its entirety. Third parties reviewing this report should recognize that the furnishing of this report is not a substitute for their own due diligence and should place no reliance on this report or the data contained herein that would result in the creation of any duty or liability by PwC to the third party. PwC is available, subject to the Fund's approval and expense, to answer questions regarding this report. Other use or further distribution of this report is not authorized without prior written approval of PwC.

Conditions and Limitations

In our analysis we have relied, without audit or further verification, on data received from the Fund, including but not necessarily limited to:

- by-claim information, including data such as: claim type (Excess⁶ or Section 715), open date, claim status, coverage limit, breast implant / pedicle screw

⁶ This analysis, as did previous analyses, combines drop-down claims with Excess claims. Drop down claims are those for which the primary aggregate limits have been exhausted and the Fund's coverage limits "drop down" to provide first-dollar coverage. These claims have historically been a relatively small portion of the Fund's aggregate annual claims payments.

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

- claims, “no exposure” claims, primary report date, Fund payment information, etc.;
- the Fund’s interpretation of Act 13 provisions;
 - historical surcharge collections by policy type; and
 - information contained in PwC’s previous estimates of the Fund’s liability.

The calculations in this report rely on the accuracy of the paid loss and claim count data provided. We have not audited this data but have reviewed the data provided for reasonableness. Any changes to the data may require modification to the estimates in this report. In this report, paid loss and claim count triangles have been restated according to each claim’s current status (e.g., Excess vs. Section 715) in order to provide for a historical database that is more reflective of the Fund’s current procedures. The updated triangles were compared to last year’s triangles for reasonableness and consistency; differences observed were not significant.

The Fund does not establish a provision for case reserves on open claims. Case reserves represent an estimate of the case value based on a claims adjuster’s assessment of the relevant case-specific facts and circumstances. Commercial reinsurers (who, like the Fund, often provide coverage above a primary insurer) often receive further insight into their potential exposure from routine case reporting from their primary insurers, assuming the primary insurer is also assessing the exposure in the reinsurance layer, which can serve as a leading indicator of the reinsurer’s costs and assist with the analysis of underlying trends. However, the Fund does not receive regular case reporting from the primary insurers on the potential Fund exposure.

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

The calculations in this report also rely on information provided by the Fund and on the Fund's interpretation of recent legislation, of which many provisions are neither time-tested nor court-tested. Any changes to the data provided or in the "application" of recent legislation relative to the interpretation assumed herein may necessitate modification to the estimates in this report.

The projected ultimate losses, calendar year claims payments, and unfunded liability shown in this report are estimates and as such, are subject to variability. This variability arises from the fact that not all factors affecting the ultimate liability have taken place nor can they be evaluated with absolute certainty. Such factors include, but are not limited to, tort reform, expected future inflationary trends and jury awards. The absence of case reserve information may also subject our projections to a higher degree of uncertainty. Our projection of liabilities is based on the Fund's historical payment experience, the projected effect of changes in the Fund's limits of coverage, and our estimate of the impact of changes in Pennsylvania-filed cases over time⁷ on the Fund's claims obligations. We have not anticipated additional extraordinary changes to the various factors that might impact the future costs of claims. We have however, used methods of estimating the unpaid claim liability that we believe produce reasonable results given current information. No guarantee, either expressed or implied, should be inferred that losses will develop as shown in this report. Furthermore, since the projections contained herein include projections of future years' incidents (i.e., incidents that will not occur until sometime in the future), the uncertainty surrounding these estimates is significantly increased.

⁷ <http://www.pacourts.us/NR/rdonlyres/068DFFE8-84BF-4EC2-8F29-A40627D43697/0/Fig1MedMalCaseFilings200011.pdf>

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

Act 13 provisions and other recent legislation and rules of civil procedure contribute additional uncertainty to the estimates contained herein. The process of resolving medical malpractice claims, through both settlements and verdicts, is a fluid process that may change over time. Furthermore, changes in handling, processing, negotiating, adjudicating, or otherwise resolving these claims that tend to occur over time could influence the impact of these provisions.

The Pennsylvania Property and Casualty Insurance Guaranty Association (PPCIGA) provides coverage where the primary carrier has become insolvent. PPCIGA coverage is limited to the lesser of \$300,000 or the limits of the original policy. This creates a potential “gap” in coverage, whereby a physician who had primary limits greater than \$300,000 may receive only \$300,000 in coverage from PPCIGA. Although the Fund does not directly provide coverage for this gap, the Fund may be indirectly impacted by the reduction in primary coverage available to pay claims. Furthermore, PPCIGA retains the right of first recovery from collateral sources. These factors add additional uncertainty to the projections contained herein.

Defense and Other Costs

Our estimates do not include a provision for the costs of providing defense for Section 715 claims. These costs, which have averaged approximately 18% per year of the Section 715 claims paid over recent years, have historically been included in the Fund's operating (rather than claims) budget. Note that defense is provided by the primary insurers for those claims where the Fund's coverage is provided on an excess basis.

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

Similarly, our estimates do not include a provision for the cost of claims administration nor for the Fund's other operating costs.

Breast Implant and Pedicle Screw Claims

The Fund has been able to identify reported claims with exposure to breast implant or pedicle screw liability. These exposures resulted in significant historical reported claim activity. However, nearly all breast implant and pedicle screw claims are closed with relatively minor historical Fund payment activity (less than \$10 million). To avoid the potential distortive effects on our projections, the data included herein excludes these claims, as was the case in prior reports. The unpaid claim estimates shown herein do not include a provision for these exposures.

Reinsurance Recoverables

The Fund has not purchased reinsurance for many years, and reinsurance recoveries over recent calendar years have been insignificant. Future reinsurance recoveries are also expected to be insignificant, and no adjustment for reinsurance recoverables has been made to our estimate of the unfunded liability.

Severity Codes

For the past several years, the Fund has been more thoroughly capturing severity information for certain claims. This information provides a rough indication of the severity of a plaintiff's alleged injury. The nine indicators range from "Emotional" to

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

“Grave”. Injuries of different severity codes may have different characteristics, such as different average costs and different paid loss development patterns. During the course of our review, we investigated whether there appeared to be any significant changes in the distribution of claims, in particular for codes with a similar average cost. At this time, shifts in the distribution of claims appear to be largely attributable to changes in the Fund layer of coverage - increases in the primary coverage increase the likelihood of less severe cases being fully captured by the primary layer. Conversely, there is an increased likelihood for a proportionally greater amount of Fund claims to arise from more severe injuries. We would not expect other shifts in the distribution of claims to materially distort our analysis at this time. We will continue to monitor severity code information and adjust our estimates of the unfunded liability as warranted in the future.

Qualifications of PwC Actuaries

Mark R. Proska and the peer reviewer for this assignment, Tim Landick, are members of the American Academy of Actuaries and Fellows of the Casualty Actuarial Society and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

EXECUTIVE SUMMARY

This section provides a synopsis of the key findings of our study. The explanation of the calculations made in this report is contained in the ANALYSIS section.

Total Unfunded Liability

We estimate the Fund's unfunded liability as of December 31, 2011, excluding breast implant and pedicle screw exposure, to be approximately \$1.16 billion, assuming the limits of Fund coverage proceed as currently contemplated under Act 13. Namely, the estimates contained herein assume that basic coverage limits increase in 2014 and 2017, and that the Fund provides no "new" coverage beginning with policies issued or renewed in 2017. If the basic coverage limits are not increased in 2014 and 2017, Fund coverage will continue into and beyond 2018 and the total Fund payout (i.e., our estimates of the unfunded liability) would increase. We have not estimated the amount of the increase in the unfunded liability should the basic coverage limits not increase in 2014 and 2017.

During the course of our review, the Fund provided us with a projection of 2012 claim payments of approximately \$180 million. We have incorporated this projected claim payment information into our projection of the unfunded liability. However, our projections also give some consideration to longer-term trends in claims payments, and the application of projected payment patterns to the projected unfunded liability results in an initial estimate of 2012 claims payment that is higher than the \$180 million projection provided by the Fund. As such, we have adjusted our initial projected payout of the unfunded liability to reflect the Fund's projection of the 2012 payments of \$180

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

million. We have also assumed that a reduced level of payments, as observed during recent years, will continue into 2013, and have adjusted the projected 2013 payments to \$190 million, which is roughly the average of the Fund's expected 2012 payments of \$180 million and our initial projection of the 2013 payments of \$202 million (Summary Exhibit 8 of Technical Appendix).

The adjusted payment pattern assumes that the recent decrease in payments has effectively "pushed" the projected payments out in time. As such, the projected 12/31/2011 unfunded liability is unchanged on a nominal basis, but the stream of payments, future years-ending unfunded liability, and present value of the unfunded liability differ.

Assuming changes in the Fund coverage limits proceed as scheduled, the projected year-beginning unfunded liability, cost of covered "new" occurrences, estimated calendar year claims payments, and resulting year-ending unfunded liability are included in the table on the following page:

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

Accident Year	Jan-1 Unfunded Liability	Cost of New Covered Claims	Projected Claims Payments	Dec-31 Unfunded Liability	Discounted (4%) Dec-31 Unfunded
2011	1,159,775	201,370	180,000	1,159,775	983,156
2012	1,181,145	183,152	190,000	1,181,145	1,005,024
2013	1,174,297	131,394	205,949	1,174,297	1,002,600
2014	1,099,742	94,238	207,725	986,255	942,680
2015	986,255	71,146	204,487	852,914	848,436
2016	852,914	17,208	188,538	681,583	589,169
2017	681,583		161,994	519,589	450,742
2018	519,589		133,453	386,136	335,319
2019	386,136		105,604	280,532	243,127
2020	280,532		77,315	203,217	175,538
2021	203,217		54,231	148,986	128,328
2022	148,986		38,765	110,222	94,697
2023	110,222		28,196	82,025	70,288
2024	82,025		20,490	61,536	52,610
2025	61,536		14,913	46,623	39,801
2026	46,623		10,811	35,812	30,583
2027	35,812		8,292	27,520	23,515
2028	27,520		6,405	21,116	18,051
2029	21,116		4,911	16,205	13,861
2030	16,205		3,873	12,332	10,543
2031	12,332		3,077	9,255	7,888
2032	9,255		2,402	6,853	5,801
2033	6,853		1,799	5,054	4,234
2034	5,054		1,278	3,775	3,125
2035	3,775		914	2,862	2,337
2036	2,862		641	2,221	1,789
2037	2,221		435	1,786	1,426
2038	1,786		287	1,499	1,196
2039	1,499		215	1,284	1,029
2040	1,284		178	1,106	892
2041	1,106		154	952	774
2042	952		137	815	668
2043	815		124	691	570
2044	691		111	580	482
2045	580		97	483	404
2046	483		83	399	332
2047	399		70	329	276
2048	329		58	271	230
2049	271		50	221	190
2050	221		45	177	154
2051	177		41	136	120
2052	136		36	100	89
2053	100		31	69	62
2054	69		25	44	40
2055	44		18	25	23
2056	25		12	13	12
2057	13		8	6	5
		698,507	1,858,277		

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

Estimates of the liability reflecting the time value of money contained herein employ a discount rate assumption of 4%; however, this discount rate and the resulting estimate of the discounted liability may not be suitable for every purpose. Estimates at other discount rates are included in the Discounting section below. Discounted estimates contained herein assume that the Fund's payments continue to be made at the end of each calendar year. Note that the Fund does not currently maintain assets in support of the liability.

Separate projections of liability were made for Excess and Section 715 claims, excluding breast implant and pedicle screw claims, and our findings for each of these projections are discussed separately below.

Comparison to Projection as of 12/31/2010

The total expected unfunded liability of \$1.16 billion has decreased 5.4% from our December 31, 2010 estimate of \$1.23 billion. The breakdown of the change in the undiscounted estimate since December 31, 2010 is shown in the following table:

Rollforward of Estimated Unfunded Liability (000's) from 12/31/2010 to 12/31/2011			
	Excess	Section 715	Total
(1) Prior Estimated Liability	899,565	326,915	1,226,480
(2) Less Prior Estimated DD & PJI	13,294	4,831	18,125
(3) Prior Estimated Liability Ex. DD & PJI	886,271	322,083	1,208,354
(4) Plus Change in Prior Accident Year Ultimate	(28,248)	(99,082)	(127,330)
(5) Less Paid During Year	144,070	6,550	150,620
(6) Plus Accident Year 2011 Ultimate	198,060	14,171	(a) 212,231
(7) Current Estimated Liability Ex. DD & PJI	912,013	230,622	1,142,635
(8) Current Estimated DD & PJI	13,680	3,459	17,140
(9) Current Estimated Liability	925,694	234,081	1,159,775

(a) Includes the estimated portion of losses above the primary policy limit for late-reported claims.

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

The decrease in the projection is primarily due to the continuation of favorable Fund claim payment trends and our projections giving increasing weight to the favorable emerging experience. Based on information gathered by the Administrative Office of Pennsylvania Courts (AOPC), the number of medical malpractice cases filed in Pennsylvania in recent post-Act 13 years (2003 and subsequent) is significantly lower than pre-Act 13 experience (2000/2001). The Fund has also experienced a reduction in the number of claims that are closing with payment. Given the consistency and persistency of the reduction in cases filed observed by the AOPC and in the number of claims closed with payment by the Fund, we have included an explicit adjustment to recognize anticipated savings. Further discussion is included in the *Reduction in Claim Activity* section below. Our projections of ultimate loss have decreased by \$127 million as compared to the prior projections, as shown in the table on the following page. Note that several accident years - particularly the 2010 accident year - were impacted by the delay in the increase in primary limits; the projections for more recent accident years in the table on the following page are higher than they would have been had the increase in the primary limits taken place in 2012 and 2014 as assumed in our December 31, 2010 unfunded liability projection.

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

Accident Year	Current Selected <u>Ultimate</u>	Prior Selected <u>Ultimate</u>	Change in Selection
1976	47,674,839	47,688,502	(13,664)
1977	60,013,992	60,041,590	(27,599)
1978	86,423,566	86,452,348	(28,783)
1979	97,780,104	97,805,939	(25,835)
1980	135,991,564	136,021,404	(29,840)
1981	150,693,967	150,737,926	(43,960)
1982	173,655,059	173,700,957	(45,898)
1983	178,483,078	178,554,194	(71,116)
1984	166,391,870	166,785,671	(393,801)
1985	179,068,441	179,193,133	(124,692)
1986	171,644,560	171,799,503	(154,942)
1987	196,440,210	196,360,415	79,795
1988	216,099,904	216,446,231	(346,327)
1989	215,414,936	215,992,504	(577,568)
1990	255,145,764	255,924,920	(779,156)
1991	291,221,152	292,841,993	(1,620,841)
1992	271,502,467	272,761,637	(1,259,170)
1993	258,670,287	254,470,252	4,200,035
1994	291,000,915	293,486,780	(2,485,865)
1995	321,606,691	324,324,489	(2,717,799)
1996	309,937,369	310,885,257	(947,889)
1997	327,053,217	329,741,669	(2,688,452)
1998	277,997,500	280,492,709	(2,495,209)
1999	233,973,934	239,141,331	(5,167,397)
2000	225,839,777	233,995,118	(8,155,341)
2001	195,778,962	201,179,626	(5,400,664)
2002	147,461,081	161,621,868	(14,160,786)
2003	167,602,810	178,170,850	(10,568,040)
2004	159,695,436	177,515,518	(17,820,081)
2005	171,841,071	189,130,806	(17,289,736)
2006	153,907,404	171,364,839	(17,457,436)
2007	174,459,476	187,742,932	(13,283,456)
2008	180,361,736	192,890,600	(12,528,864)
2009	192,800,107	201,989,716	(9,189,609)
2010	204,398,920	188,108,466	16,290,453
Total	6,888,032,166	7,015,361,697	(127,329,531)

Pennsylvania Mcare Fund

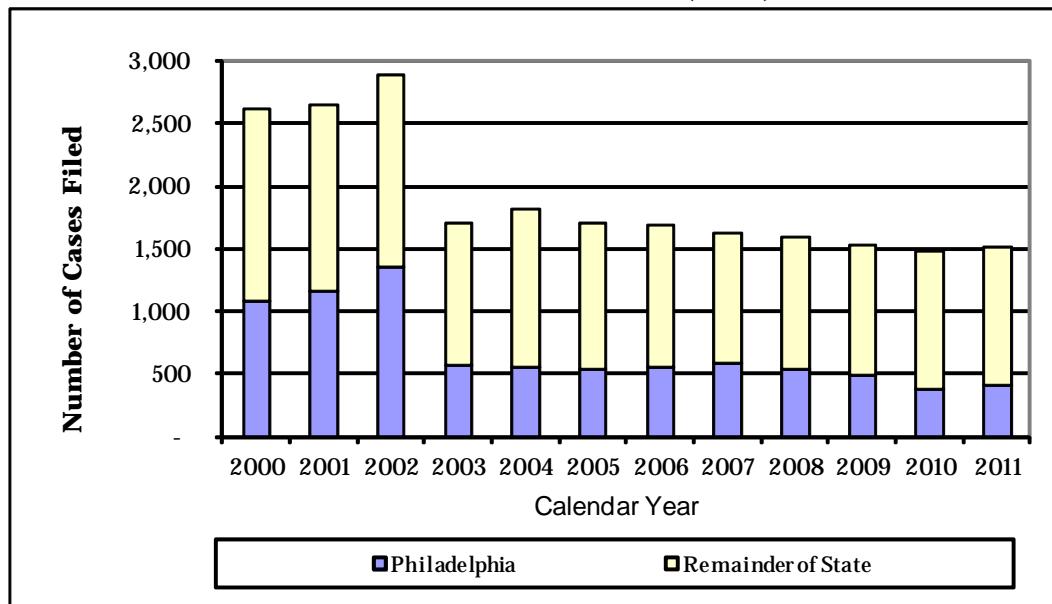
Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

Reduction in Claim Activity

Information collected by the Administrative Office of Pennsylvania Courts (AOPC) indicates that there has been a reduction in claims filed during 2003 through 2011 as compared to the pre-Act 13 years 2000 through 2002, with particular concentration in Philadelphia County. The average statewide decrease in cases filed is approximately 44%, with Philadelphia County experiencing an average decrease of approximately 60% and the remainder of the state (ROS) experiencing an average decrease of approximately 30%, as shown below:

Number of Cases Filed per Year

Based on Administrative Office of PA Courts (AOPC) Information



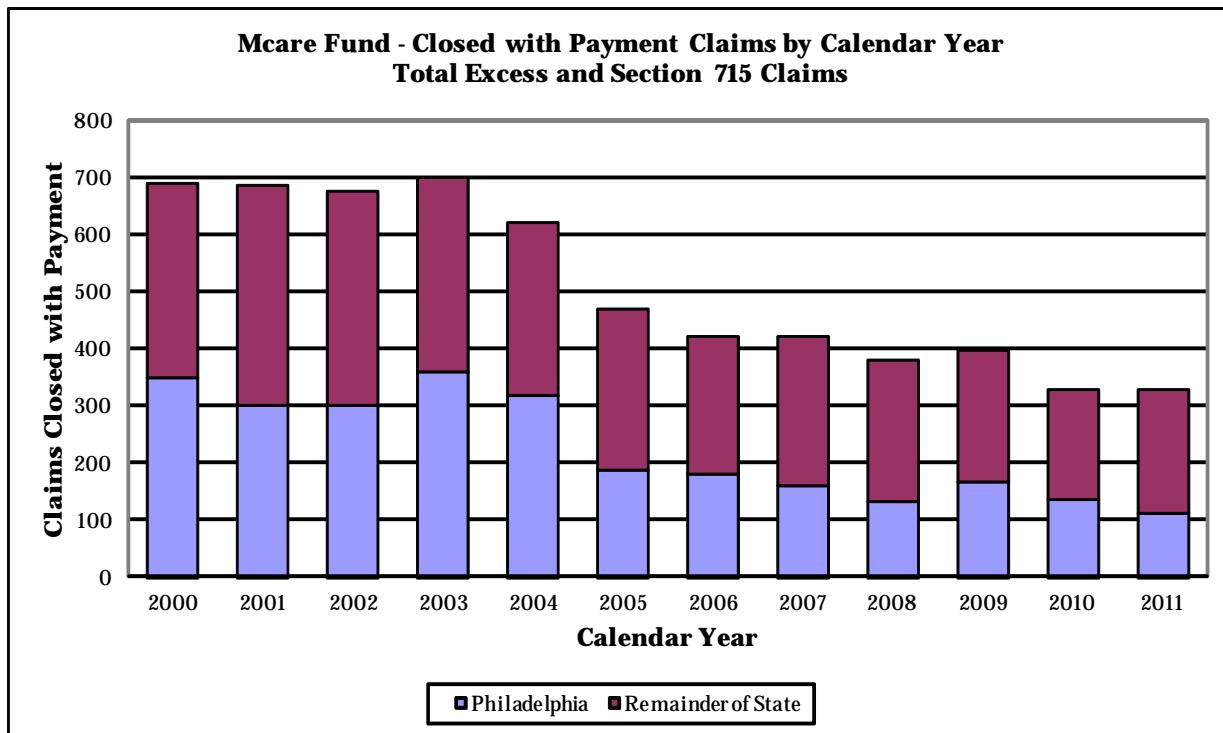
Possible causes for the decrease in claims activity for recent years include venue reform (Section 3 of Act 27 of 2002), certificate of merit procedures (Rule of Civil Procedure 1042.3, 2003), and changes in social attitudes toward compensability of medical malpractice. Furthermore, the reduced number of case filings, with a particular

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

concentration in Philadelphia County, is likely a combination of some cases that would have been brought in Philadelphia previously that are now being brought outside Philadelphia (as a result of venue reform) or not at all.

Closed-with-Payment Fund claim statistics corroborate the information observed by the AOPC, allowing for a time delay between case filing and claim payment. Namely, the number of Fund claims closing with payment fell dramatically in 2005 through 2011 as compared to prior years. The average statewide decrease in claims closed with payment is approximately 40%, with Philadelphia County experiencing an average decrease of nearly 50% and ROS experiencing an average decrease of approximately 30%, as shown below:



Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

The data compiled by the AOPC and recent Fund claims payment activity are indicative of savings to be realized by the Fund. Although the possibility exists that the reduced number of filings and apparent shift of claims away from Philadelphia may not result in a commensurate level of cost savings, we concluded that the consistency and persistency of the change in claims activity warrants reflection in our estimates. To that end, we reviewed the Fund closed-with-payment activity, making adjustments to reflect the expected effect of changes in the Fund limits of coverage over time for Excess claims. Based on this review, as well as in consideration of the AOPC data and our prior projections, we included an "AOPC Credit" of 37% and 60% within our Philadelphia projections for Excess claims and Section 715 claims, respectively, and an "AOPC Credit" of 2.5% and 25% within our ROS projections for Excess claims and Section 715 claims, respectively. These AOPC credits are generally consistent with those used in our prior projections.

Other Legislative Provisions

Other elements of legislation are expected to have a less direct or less significant effect on the Fund's future payments, are more difficult to estimate, or lack sufficient information to actuarially quantify at this point in time, including but not necessarily limited to: Patient Safety initiatives (Chapter 3 of Act 13), Remittitur (Section 515 of Act 13), Statute of Repose (Section 513 of Act 13), Collateral Sources (Section 508 of Act 13), Payment of Damages / Reduction to Present Value (Sections 509/510 of Act 13), and the "180-day rule" and "continuing course of treatment" provision (Act 135). These other elements of the legislation may also have an impact on the Fund's obligations, although the impact of these elements has not been explicitly estimated herein. These provisions

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

have generally been in place for several years; to the extent paid loss or claim activity has been impacted, our projections implicitly reflect the impact of these provisions. That said, these provisions may be subject to future challenge and interpretation by the courts, which contributes additional uncertainty to the estimates contained herein.

Discounting

As summarized in Summary, Exhibit 1, Sheet 1, the indicated post-Act 13 liability after discounting the Fund's liabilities at a 4% annual rate of interest is approximately \$0.98 billion. Discounting is the process of recognizing the time value of money (i.e., investment income potential) since payment of the unfunded liability will take many years. The projected liability (including delay damages and post-judgment interest) at various discount rate assumptions is included below:

Discount Rate	Discounted Unfunded Liability
2%	\$1.06 billion
3%	\$1.02 billion
4%	\$0.98 billion
5%	\$0.95 billion

The attached exhibits employ a discount rate assumption of 4%; however, this discount rate and the resulting estimate of the discounted liability may not be suitable for every purpose. The Fund does not currently maintain assets in support of the liability.

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

ANALYSIS**Methodology**

Our analysis of liabilities was completed separately for Excess claims and Section 715 claims. Supporting calculations are included in the Technical Appendix, Section 1 and Section 2, respectively. Within each section, separate projections are provided for Philadelphia and Remainder of State (ROS), based on the venue county of the claim. Data was organized by year of occurrence. To estimate the unfunded liability as of 12/31/2011, losses paid to date are subtracted from the projected ultimate losses for accident periods 2011 and prior.

There have been no significant changes to the methodology contained herein as compared to that of our prior report. Losses are projected to ultimate values using the following methods:

- Paid Loss Development Method;
- Future Cost per Closed-With-Payment (CWP) Claim Method; and
- Paid Bornhuetter-Ferguson Method.

In constructing our analysis, we have considered the nature of the Fund's exposures and selected methods applicable to the available data that reflect the nature of these exposures, the development characteristics associated with these claims, and the reasonableness of the underlying assumptions of the methods. In selecting our assumptions not only have we considered the reasonability of the assumptions but also the sensitivity of the estimates to reasonable alternative assumptions.

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

Paid Loss Development

(Exhibit 6 [ROS] and Exhibit 14 [Philadelphia])

Paid loss development is a common technique for estimating ultimate loss. In this method, ultimate losses are estimated by calculating past paid loss development factors and applying them to exposure periods with further expected paid loss development.

The paid loss development method assumes that losses are paid at a consistent rate. It is especially useful for coverages where losses develop early and are paid quickly, such as automobile physical damage, or in instances where case reserves are not established (i.e., in preparing estimates for the Fund). In our estimates for Excess, separate paid loss development factors have been estimated assuming the Fund coverage attaches at \$200,000 limits (as it does for policies effective prior to 1997) and assuming the Fund coverage attached at \$500,000 limits (as it does for policies effective in 2001 and subsequent). For each year, the paid loss development pattern employed is based on these patterns, adjusted to reflect the estimated average Fund attachment point for the accident year.

In some circumstances, claim payments are made very slowly and it may take years for claims to be fully reported and settled. Paid losses for recent periods may be too immature or erratic for accurate predictions based on a paid loss development methodology.

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

*Future Cost per CWP Claim Method
(Exhibit 7 [ROS] and Exhibit 15 [Philadelphia])*

The future cost per closed-with-payment claim method multiplies the projected number of claims closing with payment in future calendar years by the estimated average loss per claim for each calendar year. This method is useful when the ultimate claim estimates and average loss estimates are reliably estimable.

If loss development methods produce erratic or unreliable estimates for the more recent periods, the future cost per closed-with-payment claim method can provide more stable results while maintaining consistency with historical loss experience. However, a substantial number of unusual claims can distort claim averages or make them very volatile.

As was the case with last year's analysis, our projection of ultimate claim costs contemplates the prevalent limits of Fund coverage separately within the closed-with-payment claim projection and the average claim cost projection, since the frequency and severity of claims are impacted by changes in the Fund coverage limits over time. The methodology also considers the estimated impact of the "AOPC Credit" on the number of claims expected to close with payment.

*Paid Bornhuetter-Ferguson
(Exhibit 8 [ROS] and Exhibit 16 [Philadelphia])*

The Paid Bornhuetter-Ferguson method is a combination of the paid loss development method and a loss per exposure method. The amount of losses yet to be paid is based on

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

initial expected loss estimates. These expected losses are then modified to the extent paid losses to date differ from what would have been expected based on the selected paid loss development pattern.

To determine initial expected loss estimates, we rely largely on the Fund's actual experience, by matching our "expected" paid loss with the Fund's actual paid loss over a period of several *calendar* years. The "expected" calendar year paid loss is calculated by an iterative process.

- First, an initial estimate of accident year 2011 loss is selected and adjusted to prior accident years for loss trend and changes in Fund attachments and limits. The estimated impact of the "AOPC Credit" is also considered in determining the initial estimates of accident year losses.
- Next, calendar year claim payments are estimated by applying the paid loss pattern underlying the paid loss development method to the estimate of ultimate loss by accident year calculated in the first step.
- Then, the projected calendar year claim payments from the second step are compared with the actual calendar year claim payments provided by the Fund.
- Finally, the process is repeated by adjusting the initial estimate of accident year 2011 loss until the projected calendar year claim payments equal the actual calendar year claim payments.

This methodology is often used to align expected and actual paid loss over a period of several *accident* years, rather than *calendar* years. We believe the calendar year approach of our projection methodology increases the extent to which the projections

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

directly reflect emerging experience, and we have "matched" the experience over six calendar years. Similarly, our prior projections matched the experience over the six prior calendar years. As a result of the continuing favorable development of recent years, the current projections give greater weight to recent favorable emerging experience. We will continue to monitor emerging experience in future projections and adjust the span of years included accordingly.

This method is fundamentally similar to a Cape-Cod Bornhuetter-Ferguson method, which is commonly used when initial estimates of loss for recent years are difficult to determine. In general, Bornhuetter-Ferguson methods avoid some of the distortion that could result if a large development factor were applied to a small base of paid losses to calculate ultimate losses and therefore tend to limit unwarranted fluctuations in liability estimates.

Selections

(Exhibit 5 [ROS] and Exhibit 13 [Philadelphia])

For accident years prior to the late-1990's, ultimate loss selections are based primarily on the paid loss development method. For more recent accident years, the selections give less weight to the paid loss development method, and the two other methods are given increasing weight. For the most recent accident years, the paid loss development method is given no weight, as we believe the ultimate losses indicated by the paid loss development method are too volatile.

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

Discounting

Discounting is the process of recognizing that investment income can be earned on invested assets funding the associated liabilities until such time as the losses are paid, and reduces the liability estimate by the current value of the expected investment income. The amount of the discount is determined by evaluating the cash flow of the future payments. The cash flow varies by year based on the maturity of the accident period.

The unpaid claims estimated herein have been discounted to reflect the investment income that could be earned from 12/31/2011 until the final date of payment. While post-Act 13 experience can be expected to have a slightly different payment pattern than pre-Act 13 experience, we expect that the relative effect on the discount would not be significant.

The attached discounted estimates assume a 4.0% rate of return and the paid loss pattern underlying the paid loss development method. However, as discussed above, this discount rate and the resulting estimate of the discounted liability may not be suitable for every purpose. Estimates of the discounted unfunded liability can be produced under various discount rate assumptions.

Future Year Projections

The Fund is scheduled to provide coverage (to varying limits) for health care providers beyond 2011. Projections of Excess losses for future years 2012 through 2017 assume

Pennsylvania Mcare Fund

Estimation of 12/31/2011 Unfunded Liability and
Estimate of Future Years' Claims Payments

an underlying trend of 6.0% per annum at 2011 limits of coverage, based on the trend of projections for recent accident years. Projections of Section 715 losses for future years 2011 through 2017 assume an underlying pre-Act trend of 6.0% per annum at 2011 limits of coverage, based on the trend of projections for recent accident years. The overall trend in the projections of the future excess coverage provided by the Fund is approximately 6.0% per annum. These projections, and the resulting estimates adjusted for changes in the limits of coverage provided by the Fund, are shown in Exhibit 5, Sheet 2 (ROS) and Exhibit 13, Sheet 2 (Philadelphia).

Delay Damages and Post-Judgment Interest

Prior to Act 135 of 1996, delay damages and post-judgment interest were generally included within the limits of coverage provided by the Fund. Pursuant to Act 135, these costs are now shared with other carriers in proportion to the share of loss and outside the Fund limits of coverage. Data for recent calendar years indicate that Fund costs for delay damages and post-judgment interest have ranged from approximately 1.0% to approximately 2.5%. We have selected 1.5% as the estimated ratio of these costs to loss and have increased our estimates of the unfunded liability projections accordingly.

Calculation of 2012 Mcare Assessment Rate

The Executive Summary of the study produced by PricewaterhouseCoopers LLP that serves as the basis for setting the 2012 Mcare Assessment rate at 23% in order to generate \$203,824,513 in assessment dollars.

**PENNSYLVANIA MEDICAL CARE AVAILABILITY
AND REDUCTION OF ERROR FUND**

**2012 YEAR ASSESSMENT CALCULATION
(In Accordance with Act 13 of 2002)**

Prepared by

Actuarial and Insurance Management Solutions

PricewaterhouseCoopers LLP

Philadelphia, Pennsylvania

October 2011



October 7, 2011

Mr. Joseph DiMemmo
Deputy Insurance Commissioner
Pennsylvania Mcare Fund
30 North Third Street
8th Floor, Suite 800
Harrisburg, Pennsylvania 17108

Dear Mr. DiMemmo:

Enclosed is our report describing the methods we have used to estimate the 2012 prevailing primary premium projection of \$870 million, indicating an assessment rate of 23.4% for the 2012 year, in accordance with Act 13 of 2002, also known as the Mcare Act. We understand that Mcare will round the assessment rate to 23%.

Please call Mark at (267) 330-6612 should you have any questions or require anything further.

Sincerely,

Mark R. Proska

Mark R. Proska
Director
Fellow of the Casualty Actuarial Society
Member of the American Academy of Actuaries

John F. Gibson

John F. Gibson
Principal
Fellow of the Casualty Actuarial Society
Member of the American Academy of Actuaries

cc: R. Waeger, Pennsylvania Mcare Fund

TABLE OF CONTENTS

	Page
INTRODUCTION	1
Purpose	1
Distribution and Use	2
Conditions and Limitations	2
 EXECUTIVE SUMMARY	 4
2012 Assessment Rate	4
 ANALYSIS	 6
2012 Assessment Rate	6
Claim Settlements	6
Fund Operating Expenses	6
Principal and Interest on Moneys Transferred	6
Target Reserve	6
Prevailing Primary Premium	7
2012 Assessment Rate	18
Change from Prior	18
 QUALIFICATIONS OF PwC ACTUARY	 19
 EXHIBITS	 20
Indicated 2012 Assessment Rate	Exhibit 1
Projected 2012 Prevailing Primary Premium	Exhibit 2
Projection Based on 2008 Remittances	Excerpt A
Projection Based on 2009 Remittances	Excerpt B
Projection Based on 2010 Remittances	Excerpt C

INTRODUCTION

Purpose

The Commonwealth of Pennsylvania established the Medical Care Availability and Reduction of Error Fund¹ (the Fund) on January 13, 1976 as part of its effort to make professional liability insurance available at a reasonable cost and to provide for prompt and fair compensation to persons sustaining injury due to the negligence of a health care provider.

The Fund currently provides excess coverage (to varying historical limits) for health care providers that have exhausted their primary limits. The Fund also provides first dollar coverage, including defense, for certain claims reported four or more years after the occurrence event (i.e. those that qualify for Section 715² coverage). The Fund is supported by an assessment collected from each participating health care provider.

In March of 2002, Act 13 was enacted which amended existing legislation³ regarding the Fund. Act 13 instituted numerous changes, including but not limited to: scheduling increases in basic insurance coverage limits⁴, scheduling decreases in the amount of excess coverage afforded by the Fund, and providing for assessment discounts in 2002, 2003, and 2004.

PricewaterhouseCoopers LLP (PwC) was engaged to assist the Fund in the determination of the assessment rate to be applied for the 2012 year, in accordance with the provisions of Act 13.

¹ Pursuant to the provisions of Act 13 of 2002 (hereafter, "Act 13"), Medical Care Availability and Reduction of Error (Mcare) Fund (hereafter, "the Fund") assumed the rights of the Medical Professional Liability Catastrophe Loss Fund on October 1, 2002.

² Namely, Section 715 of Act 13. These were previously known as Section 605 claims. Fund coverage for these claims ceased for claims occurring after December 31, 2005, and is subject to a number of other conditions, such as the "continuing course of treatment" provision.

³ Notably, Act 111 of 1976 and Act 135 of 1996.

⁴ Although increases in the basic insurance coverage are scheduled, the actual timing of the increases will be determined after an assessment of market conditions by the Insurance Commissioner.

Distribution and Use

This report was prepared for internal use by the Fund's management, including the Pennsylvania Insurance Department (the Department). We understand that the Fund may release this report to the Pennsylvania Medical Society and the Hospital Association of Pennsylvania. Other use or further distribution of this report is not authorized without prior written approval of PwC.

The supporting exhibits are an integral part of this report; as such, the report must only be released in its entirety. Third parties reviewing this report should recognize that the furnishing of this report is not a substitute for their own due diligence and should place no reliance on this report or the data contained herein that would result in the creation of any duty or liability by PwC to the third party. PwC is available to answer questions, subject to the Fund's permission and at the Fund's expense, regarding this report.

Conditions and Limitations

In our analysis, we have relied without audit or further verification on the following data received from the Fund:

- assessments, operating expenses, and other income and expense information for claim year 2011;
- claim year 2011 loss payments expected to be made on or about December 31, 2011;
- policy year 2008, 2009, and 2010 assessments, segregated by: primary policy type, product code, county code, and specialty code;
- several recent JUA filings, JUA underwriting manuals, and Fund assessment manuals;
- discussions with the Fund and the Department regarding Act 13 and the legislative intent of provisions relevant to the assessment calculation; and
- knowledge obtained through our prior experience with the Fund.

The calculations in this report rely heavily on the accuracy of the data provided. We have not audited the data included herein, although we have examined the data for reasonableness and consistency to data previously provided. Any changes to this underlying data may require modification to the estimates in this report.

The projected 2012 prevailing primary premium, which is a primary component of the 2012 assessment rate, is an estimate. As such, this value is subject to variability. While we believe the estimate is reasonable based on the information provided, there can be no assurance that the actual prevailing primary premium will not differ materially from what we have projected, generating either more or less assessment revenue than that projected herein.

Act 44 of 2003 established the Health Care Provider Retention Program, also known as the Abatement Program, to provide a form of financial relief from the Mcare assessments. The Abatement Program initially provided relief to eligible⁵ doctors and certified midwives. Podiatrists were added to the Abatement Program in 2005, and nursing homes were added in 2006. We understand that legislation has not currently been enacted to extend an abatement program beyond 2007. Should an abatement be approved for 2012, the net 2012 assessment remittances may be less, perhaps significantly so, than that needed for operating expenses and claim payments during 2012.

As mentioned above, although increases in the basic insurance coverage are scheduled pursuant to Act 13, the actual timing of the increases will be determined after an assessment of market conditions by the Insurance Commissioner. Our calculations assume that the Fund assessment is levied against prevailing primary premium based on the JUA's filed occurrence rates at \$500,000 per claim, and do not consider the potential impact of proposed legislation.

⁵ Conditions for eligibility are described in the Fund's assessment manuals.

EXECUTIVE SUMMARY

This section provides a synopsis of the key findings and recommendations contained in our study. The explanation of the calculations made in this report is contained in the ANALYSIS section.

2012 Assessment Rate

Exhibit 2 shows that our selected primary prevailing premium for 2012 of \$870 million generates an indicated assessment rate of 23.4%, which rounds to the 23% shown on Exhibit 1. In accordance with Act 13, our calculation contemplates the areas of expense to be recouped and a projection of the 2012 prevailing primary premium.

The Act requires an assessment that will, in the aggregate, produce an amount sufficient to accomplish each of the following:

- (i) Reimburse the fund for the payment of reported claims which became final during the preceding claims period.
- (ii) Pay expenses of the fund incurred during the preceding claims period.
- (iii) Pay principal and interest on moneys transferred into the fund.
- (iv) Provide a reserve that shall be 10% of the sum of (i), (ii), and (iii) above.

These amounts are to be collected via the application of an assessment rate to the policy year 2012 prevailing primary premium. Hence the projection of 2012 prevailing primary premium is a key component of the recommended assessment rate.

There are numerous external factors that will affect both the 2012 payment obligations of the Fund and the 2012 prevailing primary premium base, from which the Fund will derive its

financing. We have used actual 2008, 2009, and 2010 assessments as the basis for our estimate of the 2012 prevailing primary premium.

Since the 2012 assessment rate is based largely on the Fund's obligations for the 2011 claim year, any significant change in Fund's claim or expense obligations from 2011 to 2012 may result in a significant change to the Fund's year-ending surplus or deficit. This surplus or deficit will also be impacted by the level of external funding made available to the Fund during 2012. To the extent the funds available in 2012 are insufficient to meet the Fund's 2012 obligations, additional funding or borrowing may be required.

Differences between projected 2012 prevailing primary premium and actual 2012 prevailing primary premium will result in a difference between projected and actual assessment revenue. This variable contributes additional uncertainty regarding the degree to which the funds available will be sufficient to meet the Fund's 2012 obligations.

ANALYSIS

2012 Assessment Rate

The Act outlines the four categories to be funded via the assessment. The aggregate assessment for 2012⁶ must cover: claim settlements, operating expenses, principal and interest on moneys transferred to the Fund, and a target reserve amount. These costs are recouped by applying an appropriate assessment rate to the 2012 prevailing primary premium.

Claim Settlements

The largest component of the 2012 assessment is the amount of claim settlements for the Fund's 2011 claim year ending August 31, 2011. These claims are payable on or about December 31, 2011. The Fund expects that payments for the 2011 claim year will total approximately \$170.4 million.

Fund Operating Expenses

Operating expenses paid of \$14.9 million for claim year ending August 31, 2011 was provided by the Fund, which includes Fund overhead expenses and legal expenses largely associated with the defense costs of Section 715 claims.

Principal and Interest on Moneys Transferred

The Fund had no moneys outstanding during the claim year ending August 31, 2011, and does not currently expect to require borrowing to meet its 2011 obligations.

Target Reserve

The Act requires that the assessment calculation be adjusted to include a reserve amount equal to 10% of the above three items.

⁶ We interpret this to mean the aggregate assessment imposed for policies written in calendar year 2012.

Prevailing Primary Premium

The Fund provided unabated assessment and policy count data for policies effective in 2008, 2009, and 2010. Data was provided for each unique set of the following variables: primary policy type, product code, county code, and specialty code.

A general description of these variables follows:

Primary Policy Type

This field contains either CM (claims-made), OC (occurrence), or OP (occurrence-plus⁷). Assessment collections for tail policies are not expected to be material in the aggregate for policy year 2012. Our projections of policy year 2012 assessments exclude assessments collected in 2008, 2009, and 2010 arising from tail policies.

Product Code

This field provides general information regarding the nature of the exposure (e.g., hospital, nursing home, etc.). This field will include one of eight product codes, as follows:

- BC – birth center;
- HS – hospital;
- MC – professional corporation;
- MD – other doctor , resident, or fellow;
- MW – nurse midwife;
- NC – nursing home;
- PC – primary health center; and
- SC – podiatrist.

⁷ This type of policy provides coverage on a claims-made basis, but includes a provision for pre-funding the tail payment.

County Code

The field indicates the rating county of the exposure.

Specialty Code

This field indicates the specialty code of the exposure. These codes are typically the JUA specialty codes, although ISO specialty codes are used for some health care providers.

The projected 2012 prevailing primary premium has been estimated by adjusting historical assessments for the changes in the underlying JUA class assignments, territory assignments, and rates. Namely, the 2008 assessments have been adjusted for changes effective 01/01/2009, 01/01/2010, 01/01/2011, and 01/01/2012. This calculation is included in its entirety under separate cover in Appendix A. An excerpt of this calculation is attached as Excerpt A. The 2009 assessments have been adjusted for changes effective 01/01/2010, 01/01/2011, and 01/01/2012. This calculation is included in its entirety under separate cover in Appendix B. An excerpt of this calculation is attached as Excerpt B. The 2010 assessments have been adjusted for changes effective 01/01/2011 and 01/01/2012. This calculation is included in its entirety under separate cover in Appendix C. An excerpt of this calculation is attached as Excerpt C.

The relevant changes effective 01/01/2009, 01/01/2010, 01/01/2011, and 01/01/2012 are as follows:

Changes Effective 01/01/2009

Base Rate Change

The JUA decreased its base rates 4.4% for institutional healthcare providers and increased its base rates 1.2% for non-institutional healthcare providers.

Class Rate Changes

The JUA modified the class rates for the following classes:

JUA Class	Impact
006	+4.7%
007	+5.0%
010	+4.4%
012	+10.0%
020	-1.9%
022	-2.8%
030	-5.0%
035	-3.4%
050	-5.0%
060	-5.0%
070	-5.0%
080	-5.0%
090	-5.0%
100	+5.0%
900	+5.0%

County / Territory Changes

Changes resulting from modifications to the mapping of county to rating territory and of territorial relativities are as follows:

<i>Non-Institutional Changes</i>		
County (County Code)	Change	Impact
Philadelphia (51)	no change Terr 1	0.0%
Allegheny (02), Armstrong (03), Jefferson (33), Washington (63), Westmoreland (65)	change Terr 3 rel.	-5.1%
Bucks (09), Chester (15), Fayette (26), Montgomery (46)	change Terr 4 rel.	-8.0%
Delaware (23)	change Terr 5 rel.	-8.0%
Blair (07), Columbia (19), Crawford (20), Dauphin (22), Erie (25), Lackawanna (35), Lawrence (37), Lehigh (39), Luzerne (40), Mercer (43), Monroe (45), Northampton (48), Schuylkill (54)	no change Terr 6 rel.	0.0%
All Other	change Terr 2 rel.	-8.0%

Specialty Changes

Specialty changes that resulted in a class change are listed below. Note that the impact is relative to the 2008 rates for Territory 1. The impact includes the impact of any class changes filed, but excludes any filed changes to territory relativities.

Specialty Code	Specialty	Change	Impact
01044	Pulmonary Medicine – No Surgery	move to 01144	+10.0%
01282	Anesthesiology – Pain Management Only – No Surgery	move to 01582	-13.0%
03545	Urological Surgery	move to 03045	-22.8%

In addition, the following rule change affects 2009 class coding. Specialty 01199 (Physicians Not Otherwise Classified – No Surgery (NOC)) was created.

Changes Effective 01/01/2010

Rate Change

The JUA decreased its base rates 8.9% for institutional healthcare providers and 6.1% for non-institutional healthcare providers.

Note that the JUA modified its approach in this filing to separately calculate each rate by class code / territory based on a loss cost approach that considers fixed and variable components of expense rather than on a loss ratio approach that treats all expenses as variable. The loss ratio approach was used in prior rate filings.

Given the fixed vs. variable nature of the rate computation, the year-over-year change in the JUA rates by class code / territory may not match the base rate change discussed above.

For entities where the JUA rating is computed as a factor of the underlying premium for each health care provider (e.g., Professional Corporations, Professional Associations or Partnerships; Other Third Party Entities that Provide Health Care or Professional Medical Services to Inmates of Prisons and Other Detention Facilities, and Birth Centers), the JUA intends to subtract fixed costs from the underlying premium for each healthcare provider prior to the application of the rating factor, after which a single fixed cost charge is added to the total premium developed for each insured entity. We understand that the Fund intends to follow the JUA's methodology for adjusting the premium for the above entities for fixed cost expenses.

Our methodology does not explicitly recognize that the rating procedure will be changing for these health care providers. However, given the relative size of the prevailing primary premium for affected health care providers (less than 3% of the total prevailing primary premium), we

believe the impact of this change is not significant in the overall context of the prevailing primary premium.

Class Rate Changes

The JUA modified the class rates for the following classes:

JUA Class	Impact
006	+4.9%
007	+5.0%
010	-3.9%
011	+9.9%
012	+5.0%
020	+5.0%
022	-4.3%
030	-5.0%
035	+5.0%
050	-5.0%
060	-5.0%
070	-5.0%
080	-5.0%
090	-5.0%
100	+5.0%
120	-5.0%
900	+5.0%

County / Territory Changes

Changes resulting from modifications to the mapping of county to rating territory and of territorial relativities are as follows:

<i>Non-Institutional Changes</i>		
County (County Code)	Change	Impact
Philadelphia (51)	no change Terr 1	0.0%
Allegheny (02), Armstrong (03), Jefferson (33), Washington (63), Westmoreland (65)	no change Terr 3 rel.	0.0%
Bucks (09), Chester (15), Fayette (26), Montgomery (46)	change Terr 4 rel.	-9.9%
Delaware (23)	change Terr 5 rel.	-6.7%
Blair (07), Columbia (19), Crawford (20), Dauphin (22), Erie (25), Lackawanna (35), Lawrence (37), Lehigh (39), Luzerne (40), Mercer (43), Monroe (45), Northampton (48), Schuylkill (54)	change Terr 6 rel.	-3.0%
All Other	change Terr 2 rel.	-5.4%

Specialty Changes

Specialty changes that resulted in a class change are listed below. Note that the impact is relative to the 2009 rates for Territory 1. The impact includes the impact of any class changes filed, but excludes any filed changes to territory relativities.

Specialty Code	Specialty	Change	Impact
00608	Hematology - No Surgery	move to class 00508	-25.4%
00656	Utilization Review	move to class 00556	-25.4%
00634	Administrative Medicine - No Surgery	move to class 00534	-25.4%

Specialty Code	Specialty	Change	Impact
00637	Physicians - Practice Limited to Acupuncture (other than acupuncture anesthesia)	move to class 00537	-25.4%
00682	Pharmacology - Clinical	move to class 00582	-25.4%
00742	Nephrology - No Surgery	move to class 01142	-14.2%
01049	Nuclear Medicine - No Surgery	move to class 00649	-37.7%
01034	Occupational Medicine - Including MRO or Employment Physicals	move to class 00624	-37.7%
01013	Orthopedics - No Surgery	move to class 00613	-37.7%
02055	Ophthalmology - Surgery	move to class 01755	-5.7%
02011	Neurology - Excluding Major Surgery	move to class 02511	+9.4%
02040	Infectious Disease - Excluding Major Surgery	move to class 02540	+9.4%
03022	Cardiology - Including Right Heart or Left Heart Catheterization	move to class 02223	-9.6%

The 2010 filing also includes the creation of the following new specialties: Specialty 00599 (Physicians Not Otherwise Classified - No Surgery), Specialty 01799 (Physicians Not Otherwise Classified - Excluding Major Surgery), Specialty 02599 (Physicians Not Otherwise Classified - Excluding Major Surgery) within new Classes 005, 017, and 025.

Changes Effective 01/01/2011

Rate Change

The JUA decreased its base rates by 9.4%.

Class Rate Changes

The JUA made no changes to the Class structure or relativities in this year's filing.

County / Territory Changes

The JUA made no changes to the County / Territory structure or relativities in this year's filing.

Specialty Changes

The JUA made no Specialty changes in this year's filing.

Changes Effective 01/01/2012

Rate Change

The JUA decreased its base rates by 3.9%. Combined with other changes to the rate plan, the expected impact to the overall rate level is a decrease of 3.3%, based on the JUA's mix of policies (occurrence, 1st year claims-made, 2nd year claims-made, 4th year claims-made, and mature claims-made). For occurrence policies only, the estimated impact is a decrease of roughly 5.2%, per the JUA filing. The indicated rate change varies by class and territory. For example, the indicated rate changes by class and territory range from -17.8% to 11.2% (note: for occurrence policies only and not considering the implied rate changes due to the territory movements of certain counties). Based on Mcare's mix of exposures, the overall impact of the JUA rate change on Mcare's 2012 primary prevailing premium is a decrease of approximately 7.2%.

Class Rate Changes

The JUA made no changes to the Class structure or relativities in this year's filing.

County / Territory Changes

Changes resulting from modifications to the mapping of county to rating territory are as follows:

County (County Code)	Change
Chester (06)	chg from Terr 4 to Terr 6
Dauphin (22)	chg from Terr 6 to Terr 3
Lackawanna (35)	chg from Terr 6 to Terr 4
Luzerne (40)	chg from Terr 6 to Terr 4
Mercer (43)	chg from Terr 6 to Terr 4

We note that the overall rate change for these counties includes the impact of the territory change in addition to the overall indicated rate change.

No changes were made to territorial relativities.

Specialty Changes

The JUA made no Specialty changes in this year's filing.

Results

The indications for the 2012 prevailing primary premium are \$841 million based on 2008 remittances, \$861 million based on 2009 remittances, and \$874 million based on 2010 remittances. Excerpts of the calculation described above are included in this report as Excerpt A (2008), Excerpt B (2009), and Excerpt C (2010). The entire calculation is included under separate cover as Appendix A, Appendix B, and Appendix C, respectively.

Note that the estimates of the primary prevailing premium are increasing over this three year period. This appears to be due to an increasing number of physicians covered by Mcare over the 2008 to 2010 period. Based on discussions with Mcare, we understand that the number of

physicians is likely to remain relatively flat in 2011. Based on these observations and considerations, our selected 2012 prevailing primary premium is \$870 million. This selection is toward the high end of the projections to reflect the increasing trend but is not above the high end of the projections as Mcare believes this trend may be leveling off in 2011. Note, however, that this projection may vary from the actual 2012 prevailing primary premium due to numerous factors including, but not limited to:

- Possible changes in the relative size of Pennsylvania's health care industry during 2011 and 2012;
- shifts in the mix (e.g., by specialty, territory, etc.) of health care provider exposures during 2011 and 2012;
- changes in the average effective date of primary policies (i.e., cancel / rewrite distortions) during 2011 and 2012; and
- additional recording of data, notably for 2010, where policy adjustments and late reported assessments will cause the assessment data to change. The year-over-year increase in 2008 and 2009 data was less than 1%.

Note that an abatement program has not yet been extended beyond 2007. It is not clear at this time what impact, if any, assessment abatements have on the size, mix, and average effective date of the provider population, and in turn, the prevailing primary premium. This subjects the prevailing primary premium estimate for 2012 to additional uncertainty.

Act 13 also instituted other changes that may impact the prevailing primary premium, including the provisions of Section 712(g), which allow the Fund to increase the prevailing primary premium of a health care providers based on the health care provider's Fund claims experience. The Fund has previously implemented experience rating of hospitals, but adjusted the prevailing primary premium of non-hospitals for the first time during 2007. Non-hospital experience rating adjustments were applied to a relatively limited number of health care providers, and we understand that the Fund has presently ceased applying experience rating adjustments to non-

hospital health care providers. As such, we have not attempted to measure the impact of this program.

2012 Assessment Rate

The cost components of the assessment total \$203.8 million. Given the 2012 prevailing primary premium projection of \$870 million, the indicated 2012 assessment rate is 23.4%. We understand that Mcare will round the assessment rate to 23%.

Since the 2012 assessment rate is based largely on the Fund's obligations for the 2011 claim year, any significant change in the Fund's claim or expense obligations from 2011 to 2012 may result in a significant change in the year-ending December 31 surplus or deficit. This surplus or deficit will also be impacted by the level of external funding made available to the Fund during 2012 and the degree to which 2012 assessments are abated, if at all. To the extent that funds available in 2012 are insufficient to meet the Fund's 2012 obligations, additional funding or borrowing will be required.

Change from Prior

The indicated rounded 2012 assessment rate of 23% is higher than the 2011 assessment rate of 19%. As the chart below indicates, the claims obligations increased while the projected prevailing primary premium decreased. All else being equal, an increase in the Fund's claims obligations causes the assessment rate to increase (3% of the 4% increase) and a decrease in the projected prevailing primary premium will also cause the assessment rate to increase (1% of the 4% increase). The 2011 and 2012 assessment rate calculations are summarized as follows:

				Assessment Rate Impact
(1)	Prior Claim Year Claims Settled	<u>170,395,012</u>	<u>146,484,944</u>	3%
(2)	Prior Claim Year Operating Expenses	14,900,000	14,500,000	0%
(3)	Target Reserve	<u>18,529,501</u>	<u>16,098,494</u>	0%
(4)	Assessment Costs, (1)+(2)+(3)	<u>203,824,513</u>	<u>177,083,438</u>	3%
(5)	Projected Prevailing Primary Premium	870,000,000	920,000,000	1%
(6)	Indicated Assessment Rate, (4) / (5)	23%	19%	4%

QUALIFICATIONS of PwC ACTUARIES

Mark R. Proska and the peer reviewer for this report, John F. Gibson, are members of the American Academy of Actuaries and Fellows of the Casualty Actuarial Society and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

EXHIBITS

Pennsylvania Medical Care Availability and Reduction of Error Fund

Indicated 2012 Assessment Rate

(1)	Claim Year Ending 08/31/2011 Claims Settled	170,395,012
(2)	Claim Year Ending 08/31/2011 Operating Expenses	14,900,000
(3a)	Claim Year Ending 08/31/2011 Principal and Interest Paid or Payable	-
(3b)	Claim Year Ending 08/31/2011 Borrowing Transfers	-
(4)	Target Reserve	<u>18,529,501</u>
(5)	2010 Assessment Costs	<u>203,824,513</u>
	(5) = (1)+(2)+(3a)+(3b)+(4)	
(6)	Projected Policy Year 2011 Prevailing Primary Premium	870,000,000
(7)	Indicated 2012 Assessment Rate (7) = (5) / (6)	23%

Notes:

- (1) Provided by Fund.
- (2) Provided by Fund.
- (3a) Provided by Fund, including principal and interest paid or payable for moneys transferred.
- (3b) Provided by Fund, including transfers outstanding or received during the claim year.
- (4) 10% of (1) through (3), per Section 712(d)(1)(iv) of Act 13 of 2002.
- (6) Exhibit 2.

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium

	Projected Prevailing Primary Premium	Implied Assessment Rate
(1) Projection Based on 2008 Assessment Remittances	840,967,041	24.2%
(2) Projection Based on 2009 Assessment Remittances	861,488,518	23.7%
<u>(3) Projection Based on 2010 Assessment Remittances</u>	<u>873,986,376</u>	<u>23.3%</u>
(4) Projected 2012 Prevailing Primary Premium	870,000,000	23.4%

Notes

- (1) Appendix A, last page (or last page of Excerpt A).
- (2) Appendix B, last page (or last page of Excerpt B).
- (3) Appendix C, last page (or last page of Excerpt C).
- (4) Selected based on the indications of (1) through (3).

Excerpt A

First and Last 5 Pages of Appendix A

Projected 2012 Prevailing Primary Premium Based on 2008 Assessments

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2008 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)														
					20%	2008 Determinants										2009 Determinants										2010 Determinants		2011 Determinants										2012 Determinants		
					Adjusted PPP	2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate		Projected 2012 PPP													
Policy Type	Product Code	County Code	Specialty Code	2008 Assessment	Adjusted PPP																																			
CM	BC	02	80402	3,900	19,499	BIR	3	BIR	3,972	BIR	3	BIR	4,005	BIR	3	BIR	3,988	BIR	3	BIR	3,613	BIR	3	BIR	3,642	17,881														
CM	BC	23	80402	10,976	54,880	BIR	5	BIR	6,861	BIR	5	BIR	6,708	BIR	5	BIR	6,141	BIR	5	BIR	5,564	BIR	5	BIR	5,433	43,461														
OC	BC	06	80402	1,445	7,225	BIR	2	BIR	3,611	BIR	2	BIR	3,529	BIR	2	BIR	3,350	BIR	2	BIR	3,035	BIR	2	BIR	3,041	6,084														
OC	BC	36	80402	4,389	21,945	BIR	2	BIR	3,611	BIR	2	BIR	3,529	BIR	2	BIR	3,350	BIR	2	BIR	3,035	BIR	2	BIR	3,041	18,481														
CM	HS	01	80612	65,219	326,095	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	248,814														
CM	HS	02	80612	196,250	981,250	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	748,705														
CM	HS	02	80612	7,077	35,385	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	26,999														
CM	HS	02	80612	167,209	836,045	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	637,912														
CM	HS	02	80612	1,306,753	6,533,765	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	4,985,335														
CM	HS	02	80612	3,058	15,290	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	11,666														
CM	HS	03	80612	79,822	399,110	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	304,526														
CM	HS	04	80612	249,951	1,249,755	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	953,578														
CM	HS	04	80612	847	4,235	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	3,231														
CM	HS	06	80612	151,290	756,450	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	577,180														
CM	HS	06	80612	10,577	52,885	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	40,352														
CM	HS	06	80612	8,273	41,365	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	31,562														
CM	HS	07	80612	14,931	74,655	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	56,963														
CM	HS	07	80612	17,619	88,095	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	67,218														
CM	HS	07	80612	36,398	181,990	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	138,860														
CM	HS	08	80612	34,919	174,595	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	133,218														
CM	HS	08	80612	190,752	953,760	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	727,730														
CM	HS	09	80612	332,633	1,663,165	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	1,269,013														
CM	HS	09	80612	5,761	28,805	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	21,979														
CM	HS	09	80612	33,648	168,240	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	128,369														
CM	HS	09	80612	380,360	1,901,800	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	1,451,094														
CM	HS	09	80612	106,530	532,650	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	406,418														
CM	HS	09	80612	361,030	1,805,150	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	1,377,349														
CM	HS	10	80612	144,230	721,150	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	550,246														
CM	HS	11	80612	3,757	18,785	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	14,333														
CM	HS	11	80612	324,421	1,622,105	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,237,685														
CM	HS	13	80612	38,564	192,820	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	147,124														
CM	HS	13	80612	60,098	300,490	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	229,277														
CM	HS	14	80612	12,895	64,475	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	49,195														
CM	HS	14	80612	144,530	722,650	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	551,390														
CM	HS	15	80612	692,990	3,464,950	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	2,643,794														
CM	HS	15	80612	388,260	1,941,300	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	1,481,233														
CM	HS	15	80612	362,482	1,812,410	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	1,382,888														
CM	HS	16	80612	37,655	188,275	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	143,656														
CM	HS	17	80612	100,840	504,200	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	384,710														
CM	HS	17	80612	208,590	1,042,950	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	795,783														
CM	HS	18	80612	3,787	18,935	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	14,448														
CM	HS	19	80612	49,812	249,060	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	190,036														
CM	HS	19	80612	49,307	246,535	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	188,109														
CM	HS	20	80612	229,483	1,147,415	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	875,490														
CM	HS	21	80612	166,260	831,300	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	634,292														
CM	HS	21	80612	3,221	16,105	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	12,288														
CM	HS	21	80612	20,671	103,355	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	78,861														
CM	HS	21	80612	173,520	867,600	HSP	2	HSP	4,001	HSP																														

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2008 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	
					20%	2008 Determinants					2009 Determinants					2010 Determinants					2011 Determinants					2012 Determinants	
					Adjusted PPP	2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	Projected 2012 PPP	
Policy Type	Product Code	County Code	Specialty Code	2008 Assessment	Adjusted PPP																						
CM	HS	35	80612	191,290	956,450	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	729,782	
CM	HS	35	80612	32,250	161,250	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	123,036	
CM	HS	35	80612	87,867	439,335	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	335,217	
CM	HS	35	80612	2,897	14,485	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	11,052	
CM	HS	36	80612	586,581	2,932,905	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	2,237,841	
CM	HS	36	80612	342,710	1,713,350	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,307,459	
CM	HS	36	80612	224,440	1,122,200	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	856,252	
CM	HS	37	80612	197,421	987,105	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	753,172	
CM	HS	38	80612	172,960	864,800	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	659,853	
CM	HS	39	80612	146,260	731,300	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	557,990	
CM	HS	39	80612	651,080	3,255,400	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	2,483,908	
CM	HS	39	80612	742,620	3,713,100	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	2,833,139	
CM	HS	39	80612	10,474	52,370	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	39,959	
CM	HS	39	80612	3,063	15,315	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	11,686	
CM	HS	40	80612	331,160	1,655,800	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	1,263,394	
CM	HS	40	80612	65,984	329,920	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	251,733	
CM	HS	40	80612	3,207	16,035	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	12,235	
CM	HS	40	80612	394,178	1,970,890	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	1,503,811	
CM	HS	40	80612	189,050	945,250	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	721,236	
CM	HS	40	80612	959	4,795	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	3,659	
CM	HS	41	80612	198,360	991,800	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	756,755	
CM	HS	41	80612	38,603	193,015	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	147,273	
CM	HS	42	80612	21,892	109,460	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	83,519	
CM	HS	42	80612	58,686	293,430	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	223,891	
CM	HS	43	80612	248,615	1,243,075	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	948,480	
CM	HS	43	80612	3,744	18,720	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	14,284	
CM	HS	44	80612	82,695	413,475	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	315,486	
CM	HS	45	80612	176,540	882,700	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	673,510	
CM	HS	46	80612	265,860	1,329,300	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	1,014,270	
CM	HS	46	80612	526,593	2,632,965	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	2,008,981	
CM	HS	46	80612	177,770	888,850	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	678,202	
CM	HS	46	80612	246,310	1,231,550	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	939,686	
CM	HS	46	80612	230,450	1,152,250	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	879,179	
CM	HS	46	80612	712,367	3,561,835	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	2,717,718	
CM	HS	46	80612	1,077,330	5,386,650	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	4,110,072	
CM	HS	46	80612	28,721	143,605	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	109,572	
CM	HS	47	80612	3,848	19,240	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	14,680	
CM	HS	47	80612	14,396	71,980	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	54,922	
CM	HS	47	80612	620,930	3,104,650	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	2,368,884	
CM	HS	48	80612	197,710	988,550	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	754,275	
CM	HS	48	80612	182,230	911,150	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	695,218	
CM	HS	48	80612	18,430	92,150	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	70,312	
CM	HS	49	80612	63,112	315,560	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	240,776	
CM	HS	49	80612	13,895	69,475	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	53,010	
CM	HS	49	80612	36,464	182,320	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	139,112	
CM	HS	51	80612	272,869	1,364,345	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	1,041,010	
CM	HS	51	80612	2,409,770	12,048,850	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	9,193,402	
CM	HS	51	80612	9,231	46,155	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP							

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2008 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)														
					20%	2008 Determinants										2009 Determinants										2010 Determinants		2011 Determinants										2012 Determinants		
					Adjusted PPP	2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	Projected 2012 PPP														
Policy Type	Product Code	County Code	Specialty Code	2008 Assessment	Adjusted PPP																																			
CM	HS	65	80612	376,075	1,880,375	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,434,748														
CM	HS	66	80612	34,022	170,110	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	129,796														
CM	HS	67	80612	2,281	11,405	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	8,702														
CM	HS	67	80612	19,032	95,160	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	72,608														
CM	HS	67	80612	78,116	390,580	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	298,017														
CM	HS	67	80612	445,950	2,229,750	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,701,325														
CM	HS	67	80612	122,620	613,100	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	467,802														
OC	HS	02	80612	377,160	1,885,800	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	1,438,886														
OC	HS	02	80612	96,983	484,915	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	369,996														
OC	HS	02	80612	4,083,161	20,415,805	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	15,577,486														
OC	HS	02	80612	313,990	1,569,950	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	1,197,889														
OC	HS	05	80612	55,461	277,305	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	211,587														
OC	HS	06	80612	491,468	2,457,340	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,874,979														
OC	HS	07	80612	326,360	1,631,800	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,245,082														
OC	HS	09	80612	878,670	4,393,350	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	3,352,173														
OC	HS	35	80612	274,930	1,374,650	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	1,048,873														
OC	HS	40	80612	12,820	64,100	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	48,909														
OC	HS	43	80612	191,710	958,550	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	731,384														
CM	MC	51	80612	412,701	2,063,505	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	1,574,477														
OC	HS	51	80612	888,500	4,442,500	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	3,389,675														
OC	HS	51	80612	1,334,404	6,672,020	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	5,090,823														
OC	HS	61	80612	120,120	600,600	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	458,265														
OC	HS	63	80612	220,000	1,100,000	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	839,313														
CM	MC	01	80999	391	1,955	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,244														
CM	MC	01	80999	465	2,325	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,480														
CM	MC	01	80999	680	3,400	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,164														
CM	MC	01	80999	2,227	11,135	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	7,088														
CM	MC	01	80999	1,714	8,570	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	5,455														
CM	MC	02	80999	185	925	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	642														
CM	MC	02	80999	374	1,870	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	1,298														
CM	MC	02	80999	212	1,060	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	736														
CM	MC	02	80999	4,208	21,040	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	14,607														
CM	MC	02	80999	5,618	28,089	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	19,501														
CM	MC	02	80999	21,924	109,620	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	76,103														
CM	MC	02	80999	1,475	7,375	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	5,120														
CM	MC	02	80999	3,617	18,086	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	12,556														
CM	MC	02	80999	650	3,250	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	2,256														
CM	MC	02	80999	2,621	13,104	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	9,097														
CM	MC	02	80999	180	900	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	625														
CM	MC	02	80999	56,908	284,540	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	197,541														
CM	MC	02	80999	8,374	41,870	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	29,068														
CM	MC	02	80999	196,333	981,685	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	681,518														
CM	MC	02	80999	948	4,741	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	3,291														
CM	MC	02	80999	958	4,790	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	3,325														
CM	MC	02	80999	1,422	7,108	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	4,935														
CM	MC	02	80999	2,020	10,100	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	7,012														
CM	MC	02	80999	637	3,185	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,																							

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2008 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
					20%	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				
					Adjusted PPP	2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	Projected 2012 PPP
CM	MC	06	80999	3,167	15,835	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	10,080
CM	MC	06	80999	765	3,826	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,435
CM	MC	06	80999	19,804	99,020	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	63,030
CM	MC	06	80999	38,330	191,650	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	121,993
CM	MC	06	80999	651	3,255	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,072
CM	MC	06	80999	587	2,933	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,867
CM	MC	06	80999	2,628	13,140	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	8,364
CM	MC	06	80999	52,077	260,387	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	165,747
CM	MC	06	80999	4,592	22,960	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	14,615
CM	MC	06	80999	54	272	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	173
CM	MC	07	80999	1,672	8,360	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	5,459
CM	MC	07	80999	34,050	170,250	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	111,170
CM	MC	07	80999	1,282	6,411	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	4,186
CM	MC	07	80999	1,643	8,215	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	5,364
CM	MC	08	80999	101	505	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	321
CM	MC	08	80999	5,387	26,936	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	17,146
CM	MC	08	80999	816	4,080	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,597
CM	MC	08	80999	680	3,400	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,164
CM	MC	08	80999	4,666	23,330	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	14,850
CM	MC	09	80999	831	4,156	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	2,569
CM	MC	09	80999	4,563	22,813	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	14,101
CM	MC	09	80999	3,295	16,475	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	10,183
CM	MC	09	80999	23,033	115,165	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	71,184
CM	MC	09	80999	1,279	6,395	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	3,953
CM	MC	09	80999	1,284	6,420	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	3,968
CM	MC	09	80999	3,105	15,527	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	9,597
CM	MC	09	80999	29,384	146,922	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	90,813
CM	MC	09	80999	12,027	60,137	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	37,171
CM	MC	09	80999	522	2,610	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	1,613
CM	MC	09	80999	1,663	8,313	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	5,138
CM	MC	09	80999	33,375	166,875	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	103,146
CM	MC	09	80999	1,382	6,910	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	4,271
CM	MC	09	80999	64,006	320,030	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	197,812
CM	MC	09	80999	13,821	69,107	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	42,716
CM	MC	09	80999	1,301	6,505	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	4,021
CM	MC	09	80999	42,610	213,050	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	131,687
CM	MC	09	80999	23,902	119,510	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	73,870
CM	MC	09	80999	19,293	96,465	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	59,626
CM	MC	09	80999	16,880	84,402	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	52,169
CM	MC	09	80999	10,103	50,516	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	31,224
CM	MC	09	80999	2,460	12,298	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	7,601
CM	MC	09	80999	4,564	22,819	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	14,104
CM	MC	09	80999	157	785	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	485
CM	MC	10	80999	876	4,380	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,788
CM	MC	10	80999	8,496	42,478	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	27,039
CM	MC	10	80999	14,801	74,005	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	47,107
CM	MC	10	80999	1,292	6,460	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	4,112
CM	MC	10	80999	4,820	24,100	CRP	2	CRP	3,316	CR																

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2008 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
					20%	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				
					Adjusted PPP	2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	Projected 2012 PPP
CM	MC	15	80999	743	3,715	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	2,815	1,971
CM	MC	15	80999	33,460	167,300	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	2,815	88,761
CM	MC	15	80999	9,027	45,135	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	2,815	23,946
CM	MC	15	80999	11,504	57,520	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	2,815	30,517
CM	MC	15	80999	4,291	21,456	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	2,815	11,383
CM	MC	15	80999	1,088	5,442	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	2,815	2,887
CM	MC	15	80999	174	870	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	2,815	462
CM	MC	15	80999	4,408	22,040	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	2,815	11,693
CM	MC	16	80999	153	765	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	487
CM	MC	16	80999	1,475	7,375	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	4,694
CM	MC	17	80999	1,341	6,705	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	4,268
CM	MC	17	80999	468	2,340	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,490
CM	MC	17	80999	340	1,700	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,082
CM	MC	17	80999	612	3,060	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,948
CM	MC	17	80999	5,072	25,360	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	16,143
CM	MC	19	80999	1,105	5,525	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	3,608
CM	MC	19	80999	1,399	6,995	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	4,568
CM	MC	19	80999	1,105	5,527	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	3,609
CM	MC	19	80999	3,564	17,820	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	11,636
CM	MC	19	80999	604	3,020	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	1,972
CM	MC	19	80999	1,304	6,522	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	4,259
CM	MC	20	80999	4,563	22,814	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	14,897
CM	MC	20	80999	24,202	121,010	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	79,017
CM	MC	21	80999	2,523	12,615	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	8,030
CM	MC	21	80999	7,151	35,755	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	22,760
CM	MC	21	80999	22,710	113,550	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	72,279
CM	MC	21	80999	22,739	113,696	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	72,372
CM	MC	21	80999	2,325	11,625	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	7,400
CM	MC	21	80999	46,454	232,269	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	147,848
CM	MC	21	80999	305	1,525	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	971
CM	MC	22	80999	389	1,945	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	2,532	1,143
CM	MC	22	80999	259	1,295	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	2,532	761
CM	MC	22	80999	18,263	91,315	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	2,532	53,641
CM	MC	22	80999	6,190	30,950	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	2,532	18,181
CM	MC	22	80999	796	3,980	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	2,532	2,338
CM	MC	22	80999	16,877	84,385	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	2,532	49,570
CM	MC	22	80999	17	85	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	2,532	50
CM	MC	22	80999	18,505	92,525	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	2,532	54,351
CM	MC	22	80999	2,485	12,425	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	2,532	7,299
CM	MC	22	80999	45,887	229,433	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	2,532	134,774
CM	MC	22	80999	2,885	14,425	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	2,532	8,474
CM	MC	22	80999	28,295	141,476	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	2,532	83,106
CM	MC	22	80999	92	460	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	2,532	270
CM	MC	23	80999	646	3,230	CRP	5	CRP	6,300	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	1,942
CM	MC	23	80999	1,554	7,772	CRP	5	CRP	6,300	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	4,671
CM	MC	23	80999	14,975	74,875	CRP	5	CRP	6,300	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	45,007
CM	MC	23	80999	1,744	8,720	CRP	5	CRP	6,300	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	5,242
CM	MC	23	80999	1,396	6,978	CRP	5	CRP	6,300	CRP	5	CRP	5,574	CRP												

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2008 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)															
					20%	2008 Determinants										2009 Determinants										2010 Determinants		2011 Determinants										2012 Determinants			
					2008	2008 Specialty										2009	2009 Specialty										2010	2010 Specialty										2012	2012 Specialty		
Policy Type	Product Code	County Code	Specialty Code	2008 Assessment	Adjusted PPP	2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	Projected 2012 PPP															
CM	SC	35	80993	502	2,510	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	2,351															
CM	SC	35	80993	1,236	6,180	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	5,789															
CM	SC	35	80994	4,026	20,130	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	19,395															
CM	SC	35	80994	4,026	20,130	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	19,395															
CM	SC	35	80994	60,390	301,950	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	290,926															
CM	SC	35	80994	8,052	40,260	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	38,790															
CM	SC	35	80994	16,104	80,520	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	77,580															
CM	SC	35	80994	461	2,305	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	2,221															
CM	SC	35	80994	3,020	15,100	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	14,549															
CM	SC	35	80994	2,617	13,085	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	12,607															
CM	SC	36	80993	1,782	8,910	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	7,716															
CM	SC	36	80993	386	1,930	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	1,671															
CM	SC	36	80994	15,485	77,425	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	62,586															
CM	SC	36	80994	21,679	108,395	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	87,620															
CM	SC	36	80994	2,478	12,390	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	10,015															
CM	SC	36	80994	2,478	12,390	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	10,015															
CM	SC	37	80993	772	3,860	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,201															
CM	SC	37	80994	12,078	60,390	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	18,662	49,981															
CM	SC	37	80994	4,026	20,130	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	18,662	16,660															
CM	SC	38	80994	3,097	15,485	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,517															
CM	SC	38	80994	6,194	30,970	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	25,034															
CM	SC	39	80993	772	3,860	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,201															
CM	SC	39	80993	2,855	14,275	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	11,839															
CM	SC	39	80993	62	310	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	257															
CM	SC	39	80994	20,130	100,650	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	83,302															
CM	SC	39	80994	39,344	196,720	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	162,813															
CM	SC	39	80994	8,052	40,260	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	33,321															
CM	SC	39	80994	19,270	96,348	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	79,741															
CM	SC	39	80994	3,020	15,100	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	12,497															
CM	SC	39	80994	3,020	15,100	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	12,497															
CM	SC	39	80994	2,013	10,065	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	8,330															
CM	SC	40	80993	502	2,510	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	2,351															
CM	SC	40	80993	2,008	10,040	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	9,406															
CM	SC	40	80993	1,236	6,180	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	5,789															
CM	SC	40	80994	12,078	60,390	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	58,185															
CM	SC	40	80994	8,052	40,260	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	38,790															
CM	SC	40	80994	2,013	10,065	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	9,698															
CM	SC	40	80994	6,442	32,210	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	31,034															
CM	SC	41	80994	3,097	15,485	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,517															
CM	SC	41	80994	6,194	30,970	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13																			

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2008 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)														
					20%	2008 Determinants										2009 Determinants										2010 Determinants		2011 Determinants										2012 Determinants		
					Adjusted PPP	2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	Projected 2012 PPP														
Policy Type	Product Code	County Code	Specialty Code	2008 Assessment	Adjusted PPP																																			
CM	SC	46	80993	1,854	9,270	12001	4	120	4,752	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	7,056														
CM	SC	46	80993	760	3,800	12001	4	120	4,752	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	2,892														
CM	SC	46	80994	59,460	297,300	13001	4	130	24,777	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	232,745														
CM	SC	46	80994	29,730	148,650	13001	4	130	24,777	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	116,373														
CM	SC	46	80994	7,475	37,375	13001	4	130	24,777	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	29,260														
CM	SC	46	80994	7,434	37,170	13001	4	130	24,777	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	29,099														
CM	SC	46	80994	2,478	12,390	13001	4	130	24,777	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	9,700														
CM	SC	46	80994	2,698	13,490	13001	4	130	24,777	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	10,561														
CM	SC	46	80994	11,640	58,200	13001	4	130	24,777	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	45,563														
CM	SC	46	80994	3,964	19,820	13001	4	130	24,777	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	15,516														
CM	SC	47	80993	594	2,970	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572														
CM	SC	48	80993	772	3,860	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,201														
CM	SC	48	80993	772	3,860	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,201														
CM	SC	48	80993	1,236	6,180	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	5,125														
CM	SC	48	80994	20,130	100,650	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	83,302														
CM	SC	48	80994	8,052	40,260	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	33,321														
CM	SC	48	80994	2,013	10,065	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	8,330														
CM	SC	48	80994	2,617	13,085	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	10,830														
CM	SC	49	80993	594	2,970	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572														
CM	SC	49	80994	475	2,375	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,057														
CM	SC	49	80994	9,291	46,455	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	37,552														
CM	SC	51	80993	7,746	38,730	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	30,435														
CM	SC	51	80993	1,291	6,455	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	5,072														
CM	SC	51	80993	1,291	6,455	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	5,072														
CM	SC	51	80993	7,746	38,730	12001	1	120	6,457	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572														
CM	SC	51	80993	2,582	12,910	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	2	120	5,074	10,145														
CM	SC	51	80993	1,591	7,955	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	6,251														
CM	SC	51	80993	5,372	26,860	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	21,107														
CM	SC	51	80993	1,292	6,460	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	5,076														
CM	SC	51	80993	646	3,230	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	2,538														
CM	SC	51	80993	484	2,420	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	1,902														
CM	SC	51	80993	5,034	25,170	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	19,779														
CM	SC	51	80993	3,356	16,780	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	13,186														
CM	SC	51	80993	1,678	8,390	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	6,593														
CM	SC	51	80993	1,033	5,165	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	4,059														
CM	SC	51	80993	4,998	24,990	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	19,637														
CM	SC	51	80993	2,233	11,165	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	8,774														
CM	SC	51	80994	1,033	5,165	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	4,059														
CM	SC	51	80994	6,678	33,388	12001	1	130	33,665	12001	1	130	34,069	12001	1	130	31,651	12001	1	130	28,676	12001	1	130	28,982	28,744														
CM	SC	51	80994	6,733	33,665	12001	1	130	33,665	12001	1	130	34,069	12001	1	130	31,651	12001	1	130	28,676	12001	1	130	28,982	28,982														
CM	SC	51	80994	6,733	33,665	12001	1	130	33,665	12001	1	130	34,069	12001	1	130	31,651	12001	1	130	28,676	12001	1	130	28,982	28,982														
CM	SC	51	80994	50,276	251,380	12001	1	130	33,665	12001	1	130	34,069	12001	1	130	31,651	12001	1	130	28,676	12001																		

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2008 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)														
					20%	2008 Determinants										2009 Determinants										2010 Determinants		2011 Determinants										2012 Determinants		
					Adjusted PPP	2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	Projected 2012 PPP														
Policy Type	Product Code	County Code	Specialty Code	2008 Assessment	10,065	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	8,136														
CM	SC	62	80994	2,013	10,065	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	8,136														
CM	SC	63	80993	653	3,265	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,947														
CM	SC	63	80993	143	715	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	645														
CM	SC	63	80993	425	2,125	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	1,918														
CM	SC	63	80993	523	2,615	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,360														
CM	SC	63	80994	14,435	72,175	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	63,349														
CM	SC	63	80994	6,814	34,070	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	29,998														
CM	SC	63	80994	2,555	12,775	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	11,248														
CM	SC	64	80994	3,097	15,485	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,517														
CM	SC	65	80993	1,306	6,530	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	5,894														
CM	SC	65	80993	1,306	6,530	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	5,894														
CM	SC	65	80993	653	3,265	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,947														
CM	SC	65	80993	188	940	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	849														
CM	SC	65	80993	523	2,615	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,360														
CM	SC	65	80994	13,628	68,140	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	59,996														
CM	SC	65	80994	37,477	187,385	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	164,989														
CM	SC	65	80994	1,704	8,520	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	7,502														
CM	SC	65	80994	2,726	13,630	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	12,001														
CM	SC	66	80994	3,097	15,485	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,517														
CM	SC	67	80993	594	2,970	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572														
CM	SC	67	80994	386	1,930	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	1,671														
CM	SC	67	80994	12,388	61,940	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	50,069														
CM	SC	67	80994	34,067	170,335	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	137,689														
CM	SC	67	80994	1,549	7,745	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	6,261														
CM	SC	67	80994	2,064	10,320	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	8,342														
CM	SC	67	80994	1,510	7,550	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	6,103														
OC	SC	01	80993	594	2,970	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572														
OC	SC	02	80993	1,306	6,530	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	5,894														
OC	SC	02	80993	3,918	19,590	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	17,683														
OC	SC	02	80993	327	1,635	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	1,476														
OC	SC	02	80993	1,275	6,375	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	5,754														
OC	SC	02	80993	523	2,615	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,360														
OC	SC	02	80994	3,407	17,035	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	14,999														
OC	SC	02	80994	20,442	102,210	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	89,994														
OC	SC	02	80994	31,671	158,355	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	139,429														
OC	SC	02	80994	852	4,260	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	3,751														
OC	SC	03	80994	3,407	17,035	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	14,999														
OC	SC	04	80993	594	2,970	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572														
OC	SC	05	80993	594	2,970	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572														
OC	SC	06	80993	594	2,970	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572														
OC	SC	09	80993	3,800	19,000	12001	4	120	4,752	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	14,462														
OC	SC	09	80993	950	4,750	12001	4	120	4,752	12001	4	120	4,424	12001																										

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2008 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	
					20%	2008 Determinants					2009 Determinants					2010 Determinants					2011 Determinants					2012 Determinants	
					Adjusted PPP	2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	Projected 2012 PPP	
OC	SC	21	80993	297	1,485	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	1,286	
OC	SC	21	80993	475	2,375	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,057	
OC	SC	21	80993	175	875	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	758	
OC	SC	21	80994	9,291	46,455	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	37,552	
OC	SC	22	80993	772	3,860	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	3	120	2,949	2,948	
OC	SC	22	80993	1,004	5,020	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	3	120	2,949	3,834	
OC	SC	22	80993	406	2,030	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	3	120	2,949	1,550	
OC	SC	22	80994	2,013	10,065	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	3	130	14,999	7,499	
OC	SC	22	80994	3,020	15,100	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	3	130	14,999	11,250	
OC	SC	22	80994	6,442	32,210	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	3	130	14,999	23,998	
OC	SC	23	80993	3,387	16,935	12001	5	120	5,643	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	12,217	
OC	SC	23	80993	1,129	5,645	12001	5	120	5,643	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	4,072	
OC	SC	23	80993	2,258	11,290	12001	5	120	5,643	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	8,145	
OC	SC	23	80993	564	2,820	12001	5	120	5,643	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	2,034	
OC	SC	23	80993	1,468	7,340	12001	5	120	5,643	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	5,295	
OC	SC	23	80993	4,515	22,575	12001	5	120	5,643	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	16,286	
OC	SC	23	80994	76,505	382,525	13001	5	130	29,423	13001	5	130	27,392	13001	5	130	23,899	13001	5	130	21,652	13001	5	130	22,385	291,025	
OC	SC	23	80994	2,354	11,770	13001	5	130	29,423	13001	5	130	27,392	13001	5	130	23,899	13001	5	130	21,652	13001	5	130	22,385	8,955	
OC	SC	25	80993	772	3,860	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202		
OC	SC	25	80994	8,052	40,260	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	33,321	
OC	SC	26	80994	4,955	24,775	13001	4	130	24,777	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	19,395	
OC	SC	26	80994	4,955	24,775	13001	4	130	24,777	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	19,395	
OC	SC	28	80993	1,188	5,940	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	5,144	
OC	SC	28	80993	386	1,930	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	1,671	
OC	SC	32	80994	3,097	15,485	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,517	
OC	SC	35	80993	5,404	27,020	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	25,312	
OC	SC	35	80993	502	2,510	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	2,351	
OC	SC	35	80994	8,052	40,260	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	38,790	
OC	SC	36	80993	594	2,970	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572		
OC	SC	36	80993	1,782	8,910	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	7,716	
OC	SC	36	80994	9,291	46,455	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	37,552	
OC	SC	36	80994	2,478	12,390	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	10,015	
OC	SC	39	80993	772	3,860	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,202	3,201	
OC	SC	39	80993	502	2,510	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,202	2,082	
OC	SC	41	80993	594	2,970	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572	
OC	SC	43	80993	772	3,860	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617		
OC	SC	45	80993	502	2,510	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,617		
OC	SC	45	80994	16,104	80,520	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	66,641	
OC	SC	45	80994	3,221	16,105	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	13,329	
OC	SC	46	80993	1,900	9,500	12001	4	120	4,752	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	7,231	
OC	SC	46	80993	950	4,750	12001	4	120	4,752	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	3,615	
OC	SC	46	80993	3,800	19,000	12001	4	120	4,752	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	14,462	
OC	SC	46	80993	950	4,750	12001	4	120	4,752	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617		
OC	SC	46	80993	618	3,090	12001	4																				

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2008 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
20%																										
2008 Determinants																										
Policy Type	Product Code	County Code	Specialty Code	2008 Assessment	Adjusted PPP	2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	Projected 2012 PPP
OC	SC	51	80994	3,367	16,835	13001	1	130	33,665	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	14,493
OC	SC	51	80994	5,050	25,250	13001	1	130	33,665	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	21,738
OC	SC	51	80994	2,767	13,835	13001	1	130	33,665	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	11,910
OC	SC	51	80994	4,376	21,880	13001	1	130	33,665	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	18,836
OC	SC	51	80994	10,772	53,860	13001	1	130	33,665	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	46,368
OC	SC	54	80993	772	3,860	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,201
OC	SC	54	80993	1,544	7,720	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	6,402
OC	SC	54	80993	285	1,425	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	1,182
OC	SC	54	80994	12,078	60,390	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	49,981
OC	SC	63	80993	653	3,265	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,947
OC	SC	63	80994	3,407	17,035	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	14,999
OC	SC	65	80993	1,959	9,795	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	8,842
OC	SC	65	80993	292	1,460	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	1,318
OC	SC	65	80993	523	2,615	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,360
OC	SC	65	80994	6,814	34,070	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	29,998
OC	SC	65	80994	2,215	11,075	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	9,751
OC	SC	67	80993	1,188	5,940	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	5,144
OC	SC	67	80993	594	2,970	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572
OC	SC	67	80994	21,364	106,820	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	86,347
				232,827,442	1,164,137,209	(28) Total 2012 Projected PPP: 840,967,041																				

Notes

(1) - (5) Provided by the Fund.

(6) = (5) / 20% (the 2008 assessment rate)

(7) - (26) Based on information contained in JUA filings.

(27) = (6) / (10) * (26).

(28) = Sum of (27).

Subtotals by Class	
005	1,235,200
006	18,888,977
007	14,305,279
010	20,102,484
011	4,912,721
012	17,199,318
015	103,492,393
017	10,950,417
020	71,048,632
022	37,583,055
025	12,622,832
030	15,886,537
035	68,699,480
050	10,480,091
060	8,244,611
070	76,084,932
080	58,482,113
090	36,982,376
100	21,088,409
120	1,113,027
130	11,292,491
900	4,265,249
HSP	173,260,364
BIR	85,907
CNV	19,959,994
CRP	19,560,197
PHC	3,104,730
SNF	35,225

Total All Providers: **840,967,041**

Excerpt B

First and Last 5 Pages of Appendix B

Projected 2012 Prevailing Primary Premium Based on 2009 Assessments

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2009 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)														
					19%	2008 Determinants										2009 Determinants										2010 Determinants		2011 Determinants										2012 Determinants		
					Adjusted PPP	2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate		Projected 2012 PPP													
Policy Type	Product Code	County Code	Specialty Code	2009 Assessment	Adjusted PPP	BIR	3	BIR	4,005	BIR	3	BIR	3,988	BIR	3	BIR	3,613	BIR	3	BIR	3,642	BIR	3	BIR	3,642	16,961														
CM	BC	02	80402	3,543	18,647	BIR	2	BIR	3,529	BIR	2	BIR	3,350	BIR	2	BIR	3,035	BIR	2	BIR	3,041	BIR	2	BIR	3,041	12,689														
CM	BC	06	80402	2,798	14,726	BIR	5	BIR	6,708	BIR	5	BIR	6,141	BIR	5	BIR	5,564	BIR	5	BIR	5,433	BIR	5	BIR	5,433	45,914														
OC	BC	36	80402	2,880	15,158	BIR	2	BIR	3,529	BIR	2	BIR	3,350	BIR	2	BIR	3,035	BIR	2	BIR	3,041	BIR	2	BIR	3,041	13,061														
CM	HS	01	80612	63,009	331,626	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	264,680														
CM	HS	02	80612	169,380	891,474	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	711,510														
CM	HS	02	80612	2,435	12,816	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	10,229														
CM	HS	02	80612	6,349	33,416	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	26,670														
CM	HS	02	80612	128,663	677,174	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	540,471														
CM	HS	02	80612	1,269,320	6,680,632	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	5,332,001														
CM	HS	03	80612	87,981	463,058	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	369,580														
CM	HS	04	80612	207,840	1,093,895	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	873,069														
CM	HS	04	80612	725	3,816	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	3,045														
CM	HS	06	80612	152,570	803,000	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	640,897														
CM	HS	06	80612	9,836	51,768	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	41,318														
CM	HS	06	80612	8,091	42,584	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	33,988														
CM	HS	07	80612	17,820	93,789	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	74,856														
CM	HS	07	80612	34,390	181,000	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	144,461														
CM	HS	07	80612	21,516	113,242	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	90,382														
CM	HS	08	80612	31,260	164,526	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	131,313														
CM	HS	08	80612	185,677	977,247	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	779,969														
CM	HS	09	80612	243,190	1,279,947	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	1,021,562														
CM	HS	09	80612	25,303	133,174	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	106,290														
CM	HS	09	80612	336,050	1,768,684	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	1,411,636														
CM	HS	09	80612	101,060	531,895	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	424,520														
CM	HS	09	80612	335,960	1,768,211	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	1,411,258														
CM	HS	10	80612	130,430	686,474	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	547,894														
CM	HS	11	80612	3,495	18,395	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	14,681														
CM	HS	11	80612	322,312	1,696,379	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	1,353,929														
CM	HS	12	80612	57,997	305,247	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	243,627														
CM	HS	13	80612	56,520	297,474	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	237,422														
CM	HS	14	80612	11,340	59,684	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	47,636														
CM	HS	14	80612	141,410	744,263	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	594,018														
CM	HS	15	80612	707,240	3,722,316	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	2,970,884														
CM	HS	15	80612	369,350	1,943,947	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	1,551,519														
CM	HS	15	80612	326,637	1,719,142	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	1,372,095														
CM	HS	16	80612	34,728	182,779	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	145,881														
CM	HS	17	80612	95,859	504,521	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	402,673														
CM	HS	17	80612	221,850	1,167,632	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	931,920														
CM	HS	18	80612	41,446	218,137	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	174,101														
CM	HS	19	80612	4,110	21,632	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	17,265														
CM	HS	20	80612	44,586	234,663	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	187,291														
CM	HS	21	80612	168,357	886,089	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	707,213														
CM	HS	21	80612	160,720	845,895	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	675,133														
CM	HS	21	80612	2,535	13,342	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	10,649														
CM	HS	21	80612	17,025	89,605	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	71,517														
CM	HS	21	80612	172,980	910,421	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	726,633														
CM	HS	22	80612	453,251	2,385,532	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	1,903,961														
CM	HS	22	806																																					

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2009 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)														
					19%	2008 Determinants										2009 Determinants										2010 Determinants		2011 Determinants										2012 Determinants		
					Adjusted PPP	2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate		Projected 2012 PPP													
Policy Type	Product Code	County Code	Specialty Code	2009 Assessment																																				
CM	HS	35	80612	2,634	13,863	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	11,065														
CM	HS	36	80612	280,420	1,475,895	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	1,177,954														
CM	HS	36	80612	655,590	3,450,474	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	2,753,922														
CM	HS	36	80612	201,670	1,061,421	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	847,151														
CM	HS	36	80612	6,407	33,721	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	26,914														
CM	HS	37	80612	191,158	1,006,095	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	802,993														
CM	HS	38	80612	170,150	895,526	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	714,745														
CM	HS	39	80612	149,530	787,000	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	628,127														
CM	HS	39	80612	764	4,021	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	3,209														
CM	HS	39	80612	439,960	2,315,579	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	1,848,130														
CM	HS	39	80612	691,920	3,641,684	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	2,906,533														
CM	HS	39	80612	9,198	48,411	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	38,638														
CM	HS	39	80612	3,165	16,658	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	13,295														
CM	HS	40	80612	741	3,900	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	3,113														
CM	HS	40	80612	69,566	366,137	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	292,224														
CM	HS	40	80612	368,413	1,939,016	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	1,547,583														
CM	HS	40	80612	2,310	12,158	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	9,704														
CM	HS	40	80612	318,701	1,677,374	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	1,338,759														
CM	HS	40	80612	161,740	851,263	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	679,417														
CM	HS	41	80612	189,191	995,742	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	794,730														
CM	HS	41	80612	33,762	177,695	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	141,823														
CM	HS	42	80612	18,878	99,358	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	79,300														
CM	HS	42	80612	49,938	262,832	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	209,773														
CM	HS	43	80612	3,077	16,195	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	12,925														
CM	HS	43	80612	240,303	1,264,753	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	1,009,435														
CM	HS	43	80612	1,761	9,268	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	7,397														
CM	HS	44	80612	72,866	383,505	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	306,087														
CM	HS	45	80612	157,930	831,211	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	663,413														
CM	HS	46	80612	235,260	1,238,211	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	988,250														
CM	HS	46	80612	321,440	1,691,790	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	1,350,264														
CM	HS	46	80612	25,865	136,132	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	108,650														
CM	HS	46	80612	148,800	783,158	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	625,060														
CM	HS	46	80612	226,810	1,193,737	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	952,755														
CM	HS	46	80612	316,200	1,664,211	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	1,328,253														
CM	HS	46	80612	1,842,051	9,695,005	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	7,737,855														
CM	HS	46	80612	1,036,920	5,457,474	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	4,355,762														
CM	HS	47	80612	2,173	11,437	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	9,128														
CM	HS	47	80612	13,305	70,026	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	55,890														
CM	HS	47	80612	739,380	3,891,474	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	3,105,897														
CM	HS	48	80612	168,190	885,211	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	706,512														
CM	HS	48	80612	24,363	128,226	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	102,341														
CM	HS	48	80612	162,180	853,579	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	681,266														
CM	HS	49	80612	56,287	296,247	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	236,444														
CM	HS	49	80612	37,529	197,321	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	157,647														
CM	HS	51	80612	238,540	1,255,474	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	HSP	1	HSP	6,876	1,002,029														
CM	HS	51	80612	1,641,336	8,638,611	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	HSP	1	HSP	6,876	6,894,723														
CM	HS	51	80612	143,907	757,405	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	HSP	1	HSP	6,876	604,507														
CM	HS	51	80612	6,864	36,12																																			

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2009 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)														
					19%	2008 Determinants										2009 Determinants										2010 Determinants		2011 Determinants										2012 Determinants		
					Adjusted PPP	2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate		Projected 2012 PPP													
Policy Type	Product Code	County Code	Specialty Code	2009 Assessment	Adjusted PPP	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	75,234														
CM	HS	67	80612	17,910	94,263	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	299,609														
CM	HS	67	80612	71,324	375,389	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	1,619,823														
CM	HS	67	80612	385,610	2,029,526	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	481,020														
CM	HS	67	80612	114,510	602,684	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	1,530,138														
OC	HS	02	80612	364,260	1,917,158	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	347,463														
OC	HS	02	80612	82,716	435,347	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	14,282,878														
OC	HS	02	80612	3,400,139	17,895,468	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	1,192,067														
OC	HS	05	80612	51,423	270,647	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	216,011														
OC	HS	06	80612	430,740	2,267,053	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	1,809,400														
OC	HS	07	80612	290,300	1,527,895	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	1,219,457														
OC	HS	09	80612	787,800	4,146,316	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	3,309,290														
OC	HS	35	80612	264,670	1,393,000	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	1,111,793														
OC	HS	40	80612	11,331	59,637	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	47,598														
OC	HS	43	80612	178,010	936,895	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	747,762														
OC	HS	51	80612	290,125	1,526,974	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	HSP	1	HSP	6,876	1,218,722														
OC	HS	51	80612	833,460	4,386,632	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	HSP	1	HSP	6,876	3,501,096														
OC	HS	51	80612	1,200,615	6,319,026	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	HSP	1	HSP	6,876	5,043,396														
OC	HS	61	80612	108,910	573,211	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	457,496														
OC	HS	63	80612	203,890	1,073,105	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	856,476														
CM	MC	01	80999	224	1,179	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	849														
CM	MC	01	80999	2,000	10,526	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	7,577														
CM	MC	01	80999	2,104	11,074	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	7,971														
CM	MC	01	80999	1,396	7,347	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	5,289														
CM	MC	01	80999	411	2,163	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	1,557														
CM	MC	02	80999	192	1,011	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	769														
CM	MC	02	80999	8,411	44,268	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	33,688														
CM	MC	02	80999	871	4,584	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	3,489														
CM	MC	02	80999	1,398	7,358	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	5,559														
CM	MC	02	80999	7,521	39,584	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	30,124														
CM	MC	02	80999	5,382	28,326	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	21,556														
CM	MC	02	80999	904	4,758	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	3,621														
CM	MC	02	80999	341	1,795	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	1,366														
CM	MC	02	80999	9,682	50,959	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	38,780														
CM	MC	02	80999	6,179	32,522	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	24,749														
CM	MC	02	80999	4,710	24,789	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	18,864														
CM	MC	02	80999	314	1,653	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	1,258														
CM	MC	02	80999	43,594	229,442	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	174,605														
CM	MC	02	80999	3,644	19,179	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	14,595														
CM	MC	02	80999	169,449	891,837	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	678,687														
CM	MC	02	80999	58	305	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	232														
CM	MC	02	80999	9,551	50,266	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	38,253														
CM	MC	02	80999	14,505	76,342	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	58,096														
CM	MC	02	80999	1,926	10,137	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	7,714														
CM	MC	02	80999	23,155	121,869	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	92,742														
CM	MC	02	80999	5,015	26,397	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	20,088														
CM	MC	02	80999	626	3,295	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	2,507														
CM	MC	03	80999	632	3,32																																			

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2009 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	Assessment	19%	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
						CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	112,002
CM	MC	07	80999	31,340	164,947	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	4,625
CM	MC	07	80999	1,294	6,812	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	5,189
CM	MC	07	80999	1,452	7,642	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	10,563
CM	MC	08	80999	2,788	14,674	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	3,137
CM	MC	08	80999	828	4,358	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	19,617
CM	MC	08	80999	5,178	27,253	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	3,137
CM	MC	09	80999	4,245	22,342	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	15,612
CM	MC	09	80999	63	332	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	232
CM	MC	09	80999	962	5,063	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	3,538
CM	MC	09	80999	3,571	18,795	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	13,133
CM	MC	09	80999	11,035	58,081	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	40,585
CM	MC	09	80999	9,509	50,046	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	34,971
CM	MC	09	80999	6,055	31,868	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	22,269
CM	MC	09	80999	893	4,700	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	3,284
CM	MC	09	80999	2,578	13,567	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	9,480
CM	MC	09	80999	29,571	155,637	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	108,754
CM	MC	09	80999	75,762	398,747	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	278,631
CM	MC	09	80999	783	4,121	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	2,880
CM	MC	09	80999	14,838	78,095	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	54,570
CM	MC	09	80999	1,315	6,921	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	4,836
CM	MC	09	80999	68,730	361,737	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	252,770
CM	MC	09	80999	41,833	220,174	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	153,850
CM	MC	09	80999	16,524	86,971	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	60,772
CM	MC	09	80999	7,949	41,839	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	29,236
CM	MC	09	80999	2,048	10,778	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	7,531
CM	MC	09	80999	1,868	9,830	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	6,869
CM	MC	10	80999	467	2,458	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,769
CM	MC	10	80999	8,786	46,241	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	33,286
CM	MC	10	80999	7,977	41,984	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	30,222
CM	MC	10	80999	5,511	29,005	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	20,879
CM	MC	10	80999	7,603	40,017	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	28,805
CM	MC	11	80999	2,944	15,495	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	11,154
CM	MC	11	80999	10,816	56,926	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	40,977
CM	MC	11	80999	1,233	6,489	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	4,671
CM	MC	11	80999	1,202	6,326	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	4,554
CM	MC	11	80999	5,632	29,641	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	21,336
CM	MC	13	80999	3,039	15,992	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	11,512
CM	MC	13	80999	560	2,947	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,122
CM	MC	13	80999	1,151	6,058	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	4,361
CM	MC	13	80999	1,890	9,947	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	7,160
CM	MC	14	80999	79	416	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	299
CM	MC	14	80999	8,114	42,703	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	30,739
CM	MC	14	80999	2,591	13,637	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	9,816
CM	MC	14	80999	39,180	206,211	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	148,437
CM	MC	14	80999	30,141	158,637	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	114,192
CM	MC	14	80999	702	3,695	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,660
CM	MC	15	80999	638	3,358	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	3,399	CRP	6	CRP	2,014	2,014
CM	MC	15	80999	481	2,532	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	3,399	CRP	6	CRP	2,815	1,518
CM	MC	15	80999	8,309	43,732	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	3,399	CRP	6	CRP	2,815	26,230
CM	MC	15	80999	4,228	22,253	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP</												

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2009 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)														
					19%	2008 Determinants										2009 Determinants										2010 Determinants		2011 Determinants										2012 Determinants		
					Adjusted PPP	2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	Projected 2012 PPP														
Policy Type	Product Code	County Code	Specialty Code	2009 Assessment	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	7,945															
CM	MC	19	80999	2,223	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	18,664															
CM	MC	20	80999	5,222	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	64,501															
CM	MC	20	80999	18,048	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	5,126															
CM	MC	21	80999	1,353	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	7,979															
CM	MC	21	80999	2,106	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	65,274															
CM	MC	21	80999	17,229	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,262															
CM	MC	21	80999	333	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,955															
CM	MC	21	80999	780	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	80,034															
CM	MC	21	80999	21,125	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	62,159															
CM	MC	21	80999	16,407	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	114,628															
CM	MC	21	80999	30,256	CRP	2	CRP	159,242	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	108,769															
CM	MC	21	80999	28,710	CRP	2	CRP	151,104	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	966															
CM	MC	22	80999	24,580	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,532	79,024															
CM	MC	22	80999	2,912	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,532	9,362															
CM	MC	22	80999	7,685	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,532	24,708															
CM	MC	22	80999	744	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,532	2,391															
CM	MC	22	80999	17,932	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,532	57,651															
CM	MC	22	80999	17,359	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,532	55,809															
CM	MC	22	80999	1,929	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,532	6,202															
CM	MC	22	80999	31,327	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,532	100,716															
CM	MC	22	80999	93	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,532	299															
CM	MC	23	80999	4,090	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	14,626															
CM	MC	23	80999	2,629	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	9,401															
CM	MC	23	80999	372	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	1,329															
CM	MC	23	80999	1,585	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	5,669															
CM	MC	23	80999	191	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	683															
CM	MC	23	80999	18,686	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	66,824															
CM	MC	23	80999	709	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	2,535															
CM	MC	23	80999	53,243	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	190,405															
CM	MC	23	80999	4,169	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	14,908															
CM	MC	23	80999	1,562	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	5,586															
CM	MC	23	80999	9,031	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	32,296															
CM	MC	23	80999	7,176	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	25,662															
CM	MC	23	80999	2,386	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	8,532															
CM	MC	23	80999	31,717	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	113,425															
CM	MC	23	80999	10,024	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	35,847															
CM	MC	23	80999	1,953	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	6,984															
CM	MC	23	80999	13,169	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	47,094															
CM	MC	23	80999	4,651	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	16,633															
CM	MC	23	80999	650	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	2,324															
CM	MC	23	80999	572	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	2,044															
CM	MC	23	80999	1,143	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	4,088															
CM	MC	24	80999	1,126	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	4,267															
CM	MC	24	80999	398	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,508															
CM	MC	24	80999	3,141	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	11,900															
CM	MC	25	80999	4,117	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	14,713															
CM	MC	25	80999	340	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	1,215															
CM	MC	25	80999	4,186	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	14,960															
CM	MC	25	80999	26,586	CRP	6	CRP																																	

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2009 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)														
					19%	2008 Determinants										2009 Determinants										2010 Determinants		2011 Determinants										2012 Determinants		
					Adjusted PPP	2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	Projected 2012 PPP														
Policy Type	Product Code	County Code	Specialty Code	2009 Assessment	Adjusted PPP	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	29,997																		
CM	SC	33	80994	6,214	32,705	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518																		
CM	SC	34	80994	2,738	14,411	13001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	7,239																		
CM	SC	35	80993	1,486	7,821	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	2,353																		
CM	SC	35	80993	483	2,542	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	2,353																		
CM	SC	35	80993	483	2,542	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	2,894																		
CM	SC	35	80993	594	3,126	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	19,397																		
CM	SC	35	80994	3,871	20,374	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	38,793																		
CM	SC	35	80994	7,742	40,747	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	310,347																		
CM	SC	35	80994	61,936	325,979	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	38,793																		
CM	SC	35	80994	7,742	40,747	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	116,410																		
CM	SC	35	80994	23,232	122,274	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	12,607																		
CM	SC	35	80994	2,516	13,242	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	2,571																		
CM	SC	36	80993	525	2,763	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	1,670																		
CM	SC	36	80993	1,575	8,289	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	7,714																		
CM	SC	36	80993	341	1,795	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	62,588																		
CM	SC	36	80994	13,690	72,053	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	100,141																		
CM	SC	36	80994	21,904	115,284	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518																		
CM	SC	36	80994	2,190	11,526	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	10,012																		
CM	SC	37	80993	743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,204																		
CM	SC	37	80993	743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,204																		
CM	SC	37	80994	3,871	20,374	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	16,662																		
CM	SC	37	80994	3,674	19,337	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	15,814																		
CM	SC	38	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518																		
CM	SC	38	80994	5,476	28,821	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	25,035																		
CM	SC	39	80993	743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,204																		
CM	SC	39	80993	3,005	15,816	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	12,959																		
CM	SC	39	80993	3,116	16,401	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	13,438																		
CM	SC	39	80994	19,355	101,868	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	83,309																		
CM	SC	39	80994	30,968	162,989	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	133,294																		
CM	SC	39	80994	3,871	20,374	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	16,662																		
CM	SC	39	80994	19,355	101,868	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	83,309																		
CM	SC	39	80994	1,951	10,268	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	8,398																		
CM	SC	39	80994	968	5,095	12001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	4,167																		
CM	SC	39	80994	1,936	10,189	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	8,333																		
CM	SC	39	80994	3,850	20,263	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	16,571																		
CM	SC	39	80994	3,097	16,300	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	13,330																		
CM	SC	39	80994	1,901	10,005	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	8,182																		
CM	SC	40	80993	2,229	11,732	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	10,858																		
CM	SC	40	80993	743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	3,619																		
CM	SC	40	80993	557	2,932	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	2,713																		
CM	SC	40	80993	371	1,953	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	1,807																		
CM	SC	40	80993	483	2,542	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4																					

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2009 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
					19%	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				
Policy Type	Product Code	County Code	Specialty Code	2009 Assessment	Adjusted PPP	2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	Projected 2012 PPP
CM	SC	46	80993	524	2,758	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	120	3,617	120	3,617	2,255
CM	SC	46	80993	420	2,211	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	120	3,617	120	3,617	1,807
CM	SC	46	80993	840	4,421	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	120	3,617	120	3,617	3,615
CM	SC	46	80993	546	2,874	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	120	3,617	120	3,617	2,349
CM	SC	46	80993	1,638	8,621	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	120	3,617	120	3,617	7,048
CM	SC	46	80993	1,638	8,621	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	120	3,617	120	3,617	7,048
CM	SC	46	80993	1,344	7,074	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	120	3,617	120	3,617	5,783
CM	SC	46	80994	8,764	46,126	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	130	19,397	130	19,397	38,791
CM	SC	46	80994	48,202	253,695	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	130	19,397	130	19,397	213,350
CM	SC	46	80994	21,910	115,216	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	130	19,397	130	19,397	96,977
CM	SC	46	80994	6,603	34,753	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	130	19,397	130	19,397	29,226
CM	SC	46	80994	6,573	34,595	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	130	19,397	130	19,397	29,093
CM	SC	46	80994	2,191	11,532	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	130	19,397	130	19,397	9,698
CM	SC	46	80994	2,849	14,995	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	130	19,397	130	19,397	12,610
CM	SC	46	80994	7,012	36,905	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	130	19,397	130	19,397	31,036
CM	SC	46	80994	876	4,611	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	130	19,397	130	19,397	3,877
CM	SC	47	80993	525	2,763	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	120	2,572	120	2,572	2,571
CM	SC	48	80993	743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	120	3,202	120	3,202	3,204
CM	SC	48	80993	743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	120	3,202	120	3,202	3,204
CM	SC	48	80993	594	3,126	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	120	3,202	120	3,202	2,562
CM	SC	48	80993	604	3,179	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	120	3,202	120	3,202	2,605
CM	SC	48	80994	23,226	122,242	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	130	16,662	130	16,662	99,970
CM	SC	48	80994	7,742	40,747	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	130	16,662	130	16,662	33,323
CM	SC	48	80994	1,936	10,189	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	130	16,662	130	16,662	8,333
CM	SC	48	80994	2,516	13,242	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	130	16,662	130	16,662	10,829
CM	SC	48	80994	3,097	16,300	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	130	16,662	130	16,662	13,330
CM	SC	49	80993	1,050	5,526	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	120	2,572	120	2,572	5,142
CM	SC	49	80993	420	2,211	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	120	2,572	120	2,572	2,057
CM	SC	49	80994	5,476	28,821	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	130	12,518	130	12,518	25,035
CM	SC	51	80993	1,242	6,537	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	120	5,074	120	5,074	5,075
CM	SC	51	80993	6,210	32,684	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	120	5,074	120	5,074	25,377
CM	SC	51	80993	1,242	6,537	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	120	5,074	120	5,074	5,075
CM	SC	51	80993	7,452	39,221	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	120	5,074	120	5,074	30,453
CM	SC	51	80993	2,484	13,074	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	120	5,074	120	5,074	10,151
CM	SC	51	80993	1,193	6,279	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	120	5,074	120	5,074	4,875
CM	SC	51	80993	2,484	13,074	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	120	5,074	120	5,074	10,151
CM	SC	51	80993	6,831	35,953	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	120	5,074	120	5,074	27,915
CM	SC	51	80993	686	3,611	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	120	5,074	120	5,074	2,803
CM	SC	51	80993	621	3,268	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	120	5,074	120	5,074	2,538
CM	SC	51	80993	1,209	6,363	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	120	5,074	120	5,074	4,941
CM	SC	51	80993	2,421	12,742	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	120	5,074	120	5,074	9,893
CM	SC	51	80993	5,649	29,732	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	120	5,074	120	5,074	23,085
CM	SC	51	80993	2,421	12,742	12001	1	120	6,535	12001	1	120	6,294	12001	1	120</										

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2009 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	Assessment	19%	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	SC	53	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518	12,518	12,518	12,518	
CM	SC	54	80993	743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,204	3,204	3,204	3,204	
CM	SC	54	80994	3,871	20,374	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	16,662	16,662	16,662	16,662	
CM	SC	55	80994	5,476	28,821	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518	12,518	12,518	12,518	
CM	SC	56	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518	12,518	12,518	12,518	
CM	SC	59	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518	12,518	12,518	12,518	
CM	SC	60	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518	12,518	12,518	12,518	
CM	SC	61	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518	12,518	12,518	12,518	
CM	SC	62	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518	12,518	12,518	12,518	
CM	SC	62	80994	1,780	9,368	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518	12,518	12,518	12,518	
CM	SC	63	80993	1,192	6,274	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,949	2,949	2,949	2,949	
CM	SC	63	80993	387	2,037	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,949	2,949	2,949	2,949	
CM	SC	63	80993	477	2,511	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,949	2,949	2,949	2,949	
CM	SC	63	80994	15,535	81,763	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	14,999	14,999	14,999	14,999	
CM	SC	63	80994	6,214	32,705	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	14,999	14,999	14,999	14,999	
CM	SC	64	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518	12,518	12,518	12,518	
CM	SC	65	80993	1,192	6,274	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,949	2,949	2,949	2,949	
CM	SC	65	80993	1,192	6,274	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,949	2,949	2,949	2,949	
CM	SC	65	80993	596	3,137	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,949	2,949	2,949	2,949	
CM	SC	65	80993	83	437	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,949	2,949	2,949	2,949	
CM	SC	65	80993	477	2,511	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,949	2,949	2,949	2,949	
CM	SC	65	80994	12,428	65,411	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	14,999	14,999	14,999	14,999	
CM	SC	65	80994	31,070	163,526	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	14,999	14,999	14,999	14,999	
CM	SC	65	80994	777	4,089	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	14,999	14,999	14,999	14,999	
CM	SC	65	80994	1,554	8,179	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	14,999	14,999	14,999	14,999	
CM	SC	65	80994	2,486	13,084	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	14,999	14,999	14,999	14,999	
CM	SC	65	80994	2,486	13,084	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	14,999	14,999	14,999	14,999	
CM	SC	66	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518	12,518	12,518	12,518	
CM	SC	67	80993	525	2,763	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572	2,572	2,572	2,572	
CM	SC	67	80993	292	1,537	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572	2,572	2,572	2,572	
CM	SC	67	80994	10,952	57,642	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518	12,518	12,518	12,518	
CM	SC	67	80994	30,118	158,516	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518	12,518	12,518	12,518	
CM	SC	67	80994	2,509	13,205	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518	12,518	12,518	12,518	
CM	SC	67	80994	685	3,605	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518	12,518	12,518	12,518	
CM	SC	67	80994	2,054	10,811	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518	12,518	12,518	12,518	
CM	SC	67	80994	1,279	6,732	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518	12,518	12,518	12,518	
OC	SC	01	80993	525	2,763	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572	2,572	2,572	2,572	
OC	SC	01	80993	263	1,384	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572	2,572	2,572	2,572	
OC	SC	01	80994	685	3,605	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572	2,572	2,572	2,572	
OC	SC	02	80993	3,576	18,821	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,949	2,949	2,949	2,949	
OC	SC	02	80993	298	1,568	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,949	2,949	2,949	2,949	
OC	SC	02	80993	1,161	6,111	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,949	2,949	2,949	2,949	
OC	SC	02	80993	477	2,511	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,949	2,949	2,949	2,949	
OC	SC	02	80994	1,226	6,453	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	14,999	14,999	14,999	14,999	
OC	SC	02	80994	3,107	16,353	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	14,999	14,999	14,999	14,999	
OC	SC	04	80993	525</td																						

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2009 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)														
					19%	2008 Determinants										2009 Determinants										2010 Determinants		2011 Determinants										2012 Determinants		
					Adjusted PPP	2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	Projected 2012 PPP														
OC	SC	14	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518	12,518	12,518	12,518	12,518	12,518	12,518	12,518	12,518	12,518									
OC	SC	15	80993	2,523	13,279	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	6	120	3,202	9,611	9,611	9,611	9,611	9,611	9,611	9,611	9,611	9,611	9,611	9,611	9,611							
OC	SC	15	80993	841	4,426	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	6	120	3,202	3,202	3,202	3,202	3,202	3,202	3,202	3,202	3,202	3,202	3,202	3,202								
OC	SC	15	80993	841	4,426	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	6	120	3,202	3,202	3,202	3,202	3,202	3,202	3,202	3,202	3,202	3,202	3,202	3,202								
OC	SC	15	80993	546	2,874	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	6	120	3,202	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080							
OC	SC	15	80994	17,528	92,253	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	6	130	16,662	66,643	66,643	66,643	66,643	66,643	66,643	66,643	66,643	66,643	66,643	66,643	66,643							
OC	SC	16	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518	12,518	12,518	12,518	12,518	12,518	12,518	12,518	12,518	12,518	12,518								
OC	SC	17	80993	420	2,211	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,057	2,057	2,057	2,057	2,057	2,057	2,057	2,057	2,057	2,057	2,057	2,057							
OC	SC	18	80993	420	2,211	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,057	2,057	2,057	2,057	2,057	2,057	2,057	2,057	2,057	2,057	2,057								
OC	SC	18	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518	12,518	12,518	12,518	12,518	12,518	12,518	12,518	12,518	12,518	12,518								
OC	SC	19	80993	743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,204	3,204	3,204	3,204	3,204	3,204	3,204	3,204	3,204	3,204	3,204	3,204							
OC	SC	21	80993	525	2,763	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,571	2,571	2,571	2,571	2,571	2,571	2,571	2,571	2,571	2,571	2,571	2,571							
OC	SC	21	80994	420	2,211	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,057	2,057	2,057	2,057	2,057	2,057	2,057	2,057	2,057	2,057	2,057	2,057							
OC	SC	21	80994	8,214	43,232	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	37,553	37,553	37,553	37,553	37,553	37,553	37,553	37,553	37,553	37,553	37,553	37,553	37,553						
OC	SC	22	80993	743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	3	120	2,949	2,951	2,951	2,951	2,951	2,951	2,951	2,951	2,951	2,951	2,951	2,951	2,951							
OC	SC	22	80993	966	5,084	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	3	120	2,949	3,837	3,837	3,837	3,837	3,837	3,837	3,837	3,837	3,837	3,837	3,837	3,837	3,837						
OC	SC	22	80994	3,508	18,463	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	3	130	14,999	13,592	13,592	13,592	13,592	13,592	13,592	13,592	13,592	13,592	13,592	13,592	13,592	13,592						
OC	SC	22	80994	968	5,095	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	3	130	14,999	3,751	3,751	3,751	3,751	3,751	3,751	3,751	3,751	3,751	3,751	3,751	3,751	3,751						
OC	SC	22	80994	2,903	15,279	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	3	130	14,999	11,248	11,248	11,248	11,248	11,248	11,248	11,248	11,248	11,248	11,248	11,248	11,248	11,248						
OC	SC	22	80994	3,097	16,300	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	3	130	14,999	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000						
OC	SC	23	80993	1,996	10,505	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140						
OC	SC	23	80993	998	5,253	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	4,070	4,070	4,070	4,070	4,070	4,070	4,070	4,070	4,070	4,070	4,070	4,070	4,070						
OC	SC	23	80993	6,930	36,474	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	28,261	28,261	28,261	28,261	28,261	28,261	28,261	28,261	28,261	28,261	28,261	28,261	28,261	28,261					
OC	SC	23	80993	499	2,626	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	2,035	2,035	2,035	2,035	2,035	2,035	2,035	2,035	2,035	2,035	2,035	2,035	2,035	2,035					
OC	SC	23	80993	608	3,200	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	2,479	2,479	2,479	2,479	2,479	2,479	2,479	2,479	2,479	2,479	2,479	2,479	2,479	2,479					
OC	SC	23	80993	1,947	10,247	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	7,940	7,940	7,940	7,940	7,940	7,940	7,940	7,940	7,940	7,940	7,940	7,940	7,940	7,940					
OC	SC	23	80993	910	4,789	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	4,457	4,457	4,457	4,457	4,457	4,457	4,457	4,457	4,457	4,457	4,457	4,457	4,457	4,457					
OC	SC	28	80993	341	1,795	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	1,670	1,670	1,670	1,670	1,670	1,670	1,670	1,670	1,670	1,670	1,670	1,670	1,670	1,670					
OC	SC	32	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518	12,518	12,518	12,518	12,518	12,518	12,518	12,518	12,518	12,518	12,518	12,518	12,518						
OC	SC	35	80993	4,963	26,121	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	24,176	24,176	24,176	24,176	24,176	24,176	24,176	24,176	24,176	24,176	24,176	24,176	24,176	24,176					
OC	SC	35	80993	483	2,542	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	2,353	2,353	2,353	2,353	2,353	2,353	2,353	2,353	2,353	2,353	2,353	2,353	2,353	2,353					
OC	SC	35	80994	7,742	40,747	13001	6	130	20,374	13001	6	13																												

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2009 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
					19%																					
Policy Type	Product Code	County Code	Specialty Code	2009 Assessment	Adjusted PPP	2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	Projected 2012 PPP
OC SC	49	80993		525	2,763	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572					2,571
OC SC	51	80993		4,968	26,147	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074					20,302
OC SC	51	80993		11,178	58,832	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074					45,679
OC SC	51	80993		621	3,268	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074					2,538
OC SC	51	80993		3,837	20,193	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074					15,678
OC SC	51	80993		4,842	25,484	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074					19,787
OC SC	51	80993		4,842	25,484	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074					19,787
OC SC	51	80993		2,979	15,679	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074					12,174
OC SC	51	80993		4,462	23,484	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074					18,234
OC SC	51	80994		6,473	34,068	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982					28,982
OC SC	51	80994		92,728	488,042	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982					415,170
OC SC	51	80994		6,474	34,074	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982					28,986
OC SC	51	80994		34,631	182,268	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982					155,053
OC SC	51	80994		4,855	25,553	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982					21,737
OC SC	51	80994		8,416	44,295	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982					37,681
OC SC	51	80994		10,356	54,505	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982					46,367
OC SC	54	80993		743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202					3,204
OC SC	54	80993		1,486	7,821	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202					6,408
OC SC	54	80994		11,613	61,121	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662					49,985
OC SC	63	80993		596	3,137	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949					2,949
OC SC	63	80994		6,214	32,705	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999					29,997
OC SC	65	80993		1,788	9,411	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949					8,847
OC SC	65	80993		477	2,511	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949					2,360
OC SC	65	80994		3,107	16,353	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999					14,999
OC SC	65	80994		2,486	13,084	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999					12,001
OC SC	67	80993		1,050	5,526	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572					5,142
OC SC	67	80993		525	2,763	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518					2,571
					216,027,637	1,136,987,562																				(28) Total 2012 Projected PPP: 861,488,518

Notes

(1) - (5) Provided by the Fund.

(6) = (5) / 19% (the 2009 assessment rate)

(7) - (26) Based on information contained in JUA filings.

(27) = (6) / (14) * (26).

(28) = Sum of (27).

Subtotals by Class	
005	1,204,846
006	19,018,982
007	14,563,365
010	21,064,365
011	5,309,772
012	18,718,998
015	108,959,033
017	11,056,672
020	72,363,133
022	37,463,376
025	13,121,992
030	16,351,765
035	68,457,721
050	11,289,349
060	8,478,572
070	77,078,063
080	59,522,224
090	38,284,216
100	22,640,722
120	11,558,352
130	11,558,352
900	3,922,088
HSP	176,038,585
BIR	88,624
CNV	19,865,965
CRP	20,659,929
PHC	3,262,767
SNF	14,535

Total All Providers: 861,488,518

Excerpt C

First and Last 5 Pages of Appendix C

Projected 2012 Prevailing Primary Premium Based on 2010 Assessments

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2010 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2010 Assessment	Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	BC	02	80402	4,791	22,814	BIR	3	BIR	3,988	BIR	3	BIR	3,613	BIR	3	BIR	3,642		20,838							
CM	BC	06	80402	4,640	22,095	BIR	2	BIR	3,350	BIR	2	BIR	3,035	BIR	2	BIR	3,041		20,057							
CM	BC	23	80402	11,154	53,114	BIR	5	BIR	6,141	BIR	5	BIR	5,564	BIR	5	BIR	5,433		46,993							
OC	BC	36	80402	3,618	17,229	BIR	2	BIR	3,350	BIR	2	BIR	3,035	BIR	2	BIR	3,041		15,639							
CM	HS	01	80612	64,959	309,329	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		271,003							
CM	HS	02	80612	165,100	786,190	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823		688,783							
CM	HS	02	80612	2,217	10,557	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823		9,249							
CM	HS	02	80612	6,408	30,514	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823		26,734							
CM	HS	02	80612	152,587	726,605	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823		636,580							
CM	HS	02	80612	1,150,300	5,477,619	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823		4,798,953							
CM	HS	03	80612	86,112	410,057	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		359,252							
CM	HS	04	80612	197,910	942,429	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		825,664							
CM	HS	04	80612	731	3,481	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		3,050							
CM	HS	06	80612	15,114	71,971	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		63,054							
CM	HS	06	80612	148,920	709,143	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		621,281							
CM	HS	06	80612	10,521	50,100	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		43,893							
CM	HS	07	80612	15,143	72,110	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		63,175							
CM	HS	07	80612	35,278	167,990	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		147,177							
CM	HS	07	80612	21,067	100,319	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		87,890							
CM	HS	08	80612	36,111	171,957	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		150,652							
CM	HS	08	80612	187,029	890,614	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		780,269							
CM	HS	09	80612	251,750	1,198,810	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113		1,050,279							
CM	HS	09	80612	10,622	50,581	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113		44,314							
CM	HS	09	80612	30,330	144,429	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113		126,534							
CM	HS	09	80612	408,300	1,944,286	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113		1,703,391							
CM	HS	09	80612	102,580	488,476	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113		427,955							
CM	HS	09	80612	337,360	1,606,476	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113		1,407,436							
CM	HS	10	80612	129,320	615,810	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		539,512							
CM	HS	11	80612	2,802	13,343	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		11,690							
CM	HS	11	80612	358,115	1,705,310	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		1,494,025							
CM	HS	12	80612	58,574	278,924	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		244,366							
CM	HS	13	80612	48,005	228,595	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		200,273							
CM	HS	14	80612	10,713	51,014	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		44,694							
CM	HS	14	80612	181,570	864,619	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		757,494							
CM	HS	15	80612	706,955	3,366,452	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113		2,949,353							
CM	HS	15	80612	372,150	1,772,143	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113		1,552,577							
CM	HS	15	80612	340,447	1,621,176	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113		1,420,315							
CM	HS	16	80612	34,094	162,352	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		142,237							
CM	HS	17	80612	89,931	428,243	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		375,184							
CM	HS	17	80612	209,640	998,286	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		874,600							
CM	HS	18	80612	43,072	205,105	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		179,693							
CM	HS	18	80612	3,439	16,376	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		14,347							
CM	HS	19	80612	46,709	222,424	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		194,866							
CM	HS	20	80612	164,399	782,852	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823		685,859							
CM	HS	21	80612	2,558	12,181	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		10,672							
CM	HS	21	80612	16,623	79,157	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		69,350							
CM	HS	21	80612	245,060	1,166,952	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		1,022,369							
CM	HS	21	80612	104,870	499,381	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		437,509							
CM	HS	22	80612	435,820	2,075,333	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		1,818,204							
CM	HS	22	80612	2,932	13,962	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		12,232							
CM	HS	22	80612	399,255	1,901,214	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053		1,665,658							
CM	HS	23	80612	2,993	14,252	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876		12,487							
CM	HS	23	80612	490,550	2,335,952	HSP	1	HSP	7,848	H																

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2010 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)				
Policy Type	Product Code	County Code	Specialty Code	2010 Assessment	Adjusted PPP	2008 Determinants						2009 Determinants						2010 Determinants						2011 Determinants						Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate					
CM	HS	35	80612	347,992	1,657,105	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	HSP	3	HSP	3,823	1,451,793				
CM	HS	35	80612	2,269	10,805	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	HSP	3	HSP	3,823	9,466				
CM	HS	35	80612	25,337	120,652	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	HSP	3	HSP	3,823	105,704				
CM	HS	36	80612	625,590	2,979,000	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	2,609,908				
CM	HS	36	80612	207,900	990,000	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	867,341				
CM	HS	36	80612	6,744	32,114	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	28,135				
CM	HS	36	80612	103,099	490,948	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	430,120				
CM	HS	37	80612	192,691	917,576	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	HSP	3	HSP	3,823	803,890				
CM	HS	39	80612	146,340	696,857	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	610,518				
CM	HS	39	80612	162,140	772,095	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	676,434				
CM	HS	39	80612	5,854	27,876	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	24,422				
CM	HS	39	80612	466,420	2,221,048	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	1,945,864				
CM	HS	39	80612	654,110	3,114,810	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	2,728,891				
CM	HS	39	80612	8,712	41,486	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	36,346				
CM	HS	39	80612	3,818	18,181	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	15,928				
CM	HS	40	80612	848	4,038	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	HSP	3	HSP	3,823	3,538				
CM	HS	40	80612	12,000	57,143	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	HSP	3	HSP	3,823	50,063				
CM	HS	40	80612	535,335	2,549,214	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	HSP	3	HSP	3,823	2,233,372				
CM	HS	40	80612	2,188	10,419	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	HSP	3	HSP	3,823	9,128				
CM	HS	40	80612	381,220	1,815,333	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	HSP	3	HSP	3,823	1,590,417				
CM	HS	40	80612	170,070	809,857	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	HSP	3	HSP	3,823	709,517				
CM	HS	41	80612	193,236	920,171	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	806,164				
CM	HS	41	80612	37,273	177,490	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	155,500				
CM	HS	42	80612	24,544	116,876	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	102,395				
CM	HS	42	80612	3,677	17,510	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	15,340				
CM	HS	42	80612	48,290	229,952	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	201,462				
CM	HS	43	80612	3,883	18,490	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	HSP	3	HSP	3,823	16,200				
CM	HS	43	80612	243,301	1,158,376	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	HSP	3	HSP	3,823	1,015,031				
CM	HS	44	80612	56,246	267,838	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	234,653				
CM	HS	45	80612	150,140	714,952	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	626,371				
CM	HS	46	80612	217,780	1,037,048	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	HSP	4	HSP	6,113	908,559				
CM	HS	46	80612	326,910	1,556,714	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	HSP	4	HSP	6,113	1,363,839				
CM	HS	46	80612	31,882	151,819	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	HSP	4	HSP	6,113	133,009				
CM	HS	46	80612	141,080	671,810	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	HSP	4	HSP	6,113	588,573				
CM	HS	46	80612	217,310	1,034,810	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	HSP	4	HSP	6,113	906,598				
CM	HS	46	80612	342,730	1,632,048	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	HSP	4	HSP	6,113	1,429,839				
CM	HS	46	80612	1,395,670	6,646,048	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	HSP	4	HSP	6,113	5,822,611				
CM	HS	46	80612	1,084,130	5,162,524	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	HSP	4	HSP	6,113	4,522,894				
CM	HS	47	80612	2,053	9,776	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	8,565				
CM	HS	47	80612	13,659	65,043	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	5,984				
CM	HS	47	80612	842,070	4,009,857	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	3,513,044				
CM	HS	48	80612	163,990	780,905	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	684,152				
CM	HS	48	80612	27,498	130,943	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	114,719				
CM	HS	48	80612	179,410	854,333	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	748,483				
CM	HS	49	80612	50,378	239,895	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	210,173				
CM	HS	49	80612	44,533	212,062	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	185,788				
CM	HS	51	80612	184,347																										

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2010 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	
					21%	2008 Determinants					2009 Determinants					2010 Determinants					2011 Determinants					2012 Determinants	
					Adjusted PPP	2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	Projected 2012 PPP	
Policy Type	Product Code	County Code	Specialty Code	2010 Assessment																							
CM	HS	65	80612	381,107	1,814,795	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	1,589,946	
CM	HS	66	80612	34,212	162,914	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	142,730	
CM	HS	67	80612	2,071	9,862	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	8,640	
CM	HS	67	80612	18,239	86,852	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	76,092	
CM	HS	67	80612	64,563	307,443	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	269,351	
CM	HS	67	80612	366,430	1,744,905	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	1,528,714	
CM	HS	67	80612	116,913	556,729	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	487,751	
OC	HS	02	80612	373,920	1,780,571	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	HSP	3	HSP	3,823	1,559,962	
OC	HS	02	80612	74,060	352,667	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	HSP	3	HSP	3,823	308,972	
OC	HS	02	80612	3,887,458	18,511,705	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	HSP	3	HSP	3,823	16,218,141	
OC	HS	02	80612	258,164	1,229,352	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	HSP	3	HSP	3,823	1,077,938	
OC	HS	05	80612	51,546	245,457	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	215,045	
OC	HS	06	80612	415,820	1,980,095	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	1,734,765	
OC	HS	07	80612	409,530	1,950,143	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	1,708,524	
OC	HS	09	80612	723,510	3,445,286	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	HSP	4	HSP	6,113	3,018,419	
OC	HS	43	80612	220,650	1,050,714	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	HSP	3	HSP	3,823	920,533	
OC	HS	51	80612	276,590	1,317,095	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	HSP	1	HSP	6,876	HSP	1	HSP	6,876	1,153,910	
OC	HS	51	80612	879,260	4,186,952	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	HSP	1	HSP	6,876	HSP	1	HSP	6,876	3,668,198	
OC	HS	51	80612	1,207,150	5,748,333	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	HSP	1	HSP	6,876	HSP	1	HSP	6,876	5,036,127	
OC	HS	61	80612	104,360	496,952	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	435,381	
OC	HS	63	80612	225,156	1,072,171	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	HSP	2	HSP	3,053	939,331	
CM	MC	01	80999	400	1,905	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	1,612	
CM	MC	01	80999	621	2,957	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	2,503	
CM	MC	01	80999	2,099	9,995	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	8,461	
CM	MC	01	80999	1,300	6,190	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	5,240	
CM	MC	01	80999	411	1,957	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	1,657	
CM	MC	02	80999	323	1,538	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	CRP	3	CRP	2,532	1,310	
CM	MC	02	80999	1,765	8,405	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	CRP	3	CRP	2,532	7,159	
CM	MC	02	80999	8,084	38,495	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	CRP	3	CRP	2,532	32,791	
CM	MC	02	80999	5,725	27,262	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	CRP	3	CRP	2,532	23,222	
CM	MC	02	80999	4,069	19,376	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	CRP	3	CRP	2,532	16,505	
CM	MC	02	80999	995	4,738	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	CRP	3	CRP	2,532	4,036	
CM	MC	02	80999	617	2,938	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	CRP	3	CRP	2,532	2,503	
CM	MC	02	80999	3,262	15,533	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	CRP	3	CRP	2,532	13,231	
CM	MC	02	80999	1,872	8,914	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	CRP	3	CRP	2,532	7,593	
CM	MC	02	80999	132	629	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	CRP	3	CRP	2,532	535	
CM	MC	02	80999	1,711	8,148	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	CRP	3	CRP	2,532	6,940	
CM	MC	02	80999	50,114	238,638	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	CRP	3	CRP	2,532	203,274	
CM	MC	02	80999	1,230	5,857	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	CRP	3	CRP	2,532	4,989	
CM	MC	02	80999	154,636	736,361	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	CRP	3	CRP	2,532	627,239	
CM	MC	02	80999	1,534	7,305	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	CRP	3	CRP	2,532	6,222	
CM	MC	02	80999	1,342	6,390	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	CRP	3	CRP	2,532	5,443	
CM	MC	02	80999	5,250	25,000	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	CRP	3	CRP	2,532	21,295	
CM	MC	02	80999	16,753	79,776	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	CRP	3	CRP	2,532	67,954	
CM	MC	02	80999	2,463	11,729	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	CRP	3	CRP	2,532	9,991	
CM	MC	02	80999	1,861	8,862	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	CRP	3	CRP	2,532	7,549	
CM	MC	02	80999	32,417	154,367	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	CRP	3	CRP	2,532	CRP	3	CRP	2,532	131,491	
CM	MC																										

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2010 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	
					21%	2008 Determinants					2009 Determinants					2010 Determinants					2011 Determinants					2012 Determinants	
					Adjusted PPP	2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	Projected 2012 PPP	
CM	MC	06	80999	58	276	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	234	
CM	MC	06	80999	245	1,167	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	988	
CM	MC	06	80999	710	3,381	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	2,862	
CM	MC	07	80999	2,235	10,643	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	CRP	6	CRP	2,815	CRP	6	CRP	2,815	8,386	
CM	MC	07	80999	27,924	132,971	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	CRP	6	CRP	2,815	CRP	6	CRP	2,815	104,780	
CM	MC	07	80999	1,464	6,971	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	CRP	6	CRP	2,815	CRP	6	CRP	2,815	5,493	
CM	MC	07	80999	1,174	5,590	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	CRP	6	CRP	2,815	CRP	6	CRP	2,815	4,405	
CM	MC	08	80999	2,866	13,648	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	11,553	
CM	MC	08	80999	918	4,371	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	3,701	
CM	MC	08	80999	4,642	22,105	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	18,713	
CM	MC	09	80999	1,083	5,157	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	CRP	4	CRP	3,279	CRP	4	CRP	3,279	4,508	
CM	MC	09	80999	2,010	9,571	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	CRP	4	CRP	3,279	CRP	4	CRP	3,279	8,366	
CM	MC	09	80999	835	3,976	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	CRP	4	CRP	3,279	CRP	4	CRP	3,279	3,475	
CM	MC	09	80999	4,055	19,310	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	CRP	4	CRP	3,279	CRP	4	CRP	3,279	16,878	
CM	MC	09	80999	1,975	9,405	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	CRP	4	CRP	3,279	CRP	4	CRP	3,279	8,220	
CM	MC	09	80999	3,227	15,367	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	CRP	4	CRP	3,279	CRP	4	CRP	3,279	13,431	
CM	MC	09	80999	8,855	42,167	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	CRP	4	CRP	3,279	CRP	4	CRP	3,279	36,856	
CM	MC	09	80999	4,340	20,667	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	CRP	4	CRP	3,279	CRP	4	CRP	3,279	18,064	
CM	MC	09	80999	5,458	25,990	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	CRP	4	CRP	3,279	CRP	4	CRP	3,279	22,717	
CM	MC	09	80999	23,525	112,024	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	CRP	4	CRP	3,279	CRP	4	CRP	3,279	97,916	
CM	MC	09	80999	75,876	361,314	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	CRP	4	CRP	3,279	CRP	4	CRP	3,279	315,812	
CM	MC	09	80999	563	2,681	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	CRP	4	CRP	3,279	CRP	4	CRP	3,279	2,343	
CM	MC	09	80999	11,415	54,357	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	CRP	4	CRP	3,279	CRP	4	CRP	3,279	47,512	
CM	MC	09	80999	700	3,333	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	CRP	4	CRP	3,279	CRP	4	CRP	3,279	2,914	
CM	MC	09	80999	64,687	308,033	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	CRP	4	CRP	3,279	CRP	4	CRP	3,279	269,241	
CM	MC	09	80999	39,129	186,329	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	CRP	4	CRP	3,279	CRP	4	CRP	3,279	162,863	
CM	MC	09	80999	347	1,652	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	CRP	4	CRP	3,279	CRP	4	CRP	3,279	1,444	
CM	MC	09	80999	3,286	15,648	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	CRP	4	CRP	3,279	CRP	4	CRP	3,279	13,677	
CM	MC	09	80999	1,940	9,238	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	CRP	4	CRP	3,279	CRP	4	CRP	3,279	8,075	
CM	MC	09	80999	6,632	31,581	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	CRP	4	CRP	3,279	CRP	4	CRP	3,279	27,604	
CM	MC	09	80999	522	2,486	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	CRP	4	CRP	3,279	CRP	4	CRP	3,279	2,173	
CM	MC	10	80999	11,735	55,881	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	47,305	
CM	MC	10	80999	7,658	36,467	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	30,870	
CM	MC	10	80999	5,555	26,452	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	22,393	
CM	MC	10	80999	8,124	38,686	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	32,749	
CM	MC	11	80999	3,344	15,924	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	13,480	
CM	MC	11	80999	8,162	38,867	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	32,902	
CM	MC	11	80999	1,233	5,871	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	4,970	
CM	MC	11	80999	1,136	5,410	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	4,579	
CM	MC	11	80999	4,412	21,010	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	17,785	
CM	MC	13	80999	578	2,752	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	2,330	
CM	MC	13	80999	1,176	5,600	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	4,741	
CM	MC	13	80999	3,614	17,210	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	14,569	
CM	MC	13	80999	505	2,405	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	2,036	
CM	MC	14	80999	9,662	46,010	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	38,949	
CM	MC	14	80999	2,963	14,110	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	11,944	
CM	MC	14	80999	37,547	178,795	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2	CRP	2,111	CRP	2	CRP	2,111	151,357	
CM	MC	14	80999	91	433	CRP	2	CRP	2,493																		

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2010 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2010 Assessment	Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	MC	19	80999	1,883	8,967	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	CRP	2,815	CRP	7,066	
CM	MC	20	80999	5,149	24,519	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	CRP	2,815	CRP	19,321	
CM	MC	20	80999	5,511	26,243	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	CRP	2,815	CRP	20,679	
CM	MC	20	80999	14,878	70,848	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	CRP	2,815	CRP	55,827	
CM	MC	21	80999	952	4,534	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2,111	CRP	3,838	
CM	MC	21	80999	16,087	76,605	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2,111	CRP	64,849	
CM	MC	21	80999	847	4,033	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2,111	CRP	3,414	
CM	MC	21	80999	22,460	106,952	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2,111	CRP	90,539	
CM	MC	21	80999	14,826	70,600	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2,111	CRP	59,766	
CM	MC	21	80999	2,322	11,057	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2,111	CRP	9,360	
CM	MC	21	80999	23,428	111,562	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2,111	CRP	94,441	
CM	MC	21	80999	28,907	137,652	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2,111	CRP	116,528	
CM	MC	21	80999	169	805	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,532	CRP	2,532	CRP	681	
CM	MC	22	80999	21,108	100,514	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,532	CRP	2,532	CRP	71,253	
CM	MC	22	80999	18,535	88,262	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,532	CRP	2,532	CRP	62,567	
CM	MC	22	80999	17,681	84,195	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,532	CRP	2,532	CRP	59,684	
CM	MC	22	80999	4,498	21,419	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,532	CRP	2,532	CRP	15,184	
CM	MC	22	80999	2,376	11,314	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	CRP	3,787	CRP	8,020	
CM	MC	22	80999	34,134	162,543	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,532	CRP	2,532	CRP	115,224	
CM	MC	22	80999	27,748	132,133	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,532	CRP	2,532	CRP	93,667	
CM	MC	22	80999	8,330	39,667	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,532	CRP	2,532	CRP	28,119	
CM	MC	22	80999	107	510	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,532	CRP	2,532	CRP	361	
CM	MC	22	80999	715	3,405	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,532	CRP	2,532	CRP	2,414	
CM	MC	23	80999	557	2,652	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	CRP	3,787	CRP	2,188	
CM	MC	23	80999	1,436	6,838	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	CRP	3,787	CRP	5,641	
CM	MC	23	80999	272	1,295	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	CRP	3,787	CRP	1,068	
CM	MC	23	80999	14,040	66,857	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	CRP	3,787	CRP	55,149	
CM	MC	23	80999	4,245	20,214	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	CRP	3,787	CRP	16,674	
CM	MC	23	80999	1,045	4,976	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	CRP	3,787	CRP	4,105	
CM	MC	23	80999	1,055	5,024	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	CRP	3,787	CRP	4,144	
CM	MC	23	80999	6,488	30,895	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	CRP	3,787	CRP	25,485	
CM	MC	23	80999	71	338	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	CRP	3,787	CRP	279	
CM	MC	23	80999	311	1,481	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	CRP	3,787	CRP	1,222	
CM	MC	23	80999	17,920	85,333	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	CRP	3,787	CRP	70,389	
CM	MC	23	80999	209	995	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	CRP	3,787	CRP	821	
CM	MC	23	80999	59,288	282,324	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	CRP	3,787	CRP	232,882	
CM	MC	23	80999	5,681	27,052	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	CRP	3,787	CRP	22,315	
CM	MC	23	80999	3,256	15,505	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	CRP	3,787	CRP	12,790	
CM	MC	23	80999	6,780	32,286	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	CRP	3,787	CRP	26,632	
CM	MC	23	80999	1,391	6,624	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	CRP	3,787	CRP	5,464	
CM	MC	23	80999	2,799	13,229	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	CRP	3,787	CRP	10,994	
CM	MC	23	80999	583	2,776	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	CRP	3,787	CRP	2,290	
CM	MC	23	80999	1,126	5,362	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	CRP	3,787	CRP	4,423	
CM	MC	23	80999	362	1,724	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	CRP	3,787	CRP	1,422	
CM	MC	24	80999	429	2,043	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2,111	CRP	1,729	
CM	MC	24	80999	378	1,800	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	CRP	2,111	CRP	1,524	
CM	MC	24	80999	1,191	5,671	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP												

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2010 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2010 Assessment	21% Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	SC	32	80994	2,739	13,043	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,516	12,516	12,516	12,516	12,516	12,516	12,516	12,516	
CM	SC	33	80994	6,520	31,048	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	29,994	29,994	29,994	29,994	29,994	29,994	29,994	29,994	29,994
CM	SC	34	80994	2,739	13,043	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,516	12,516	12,516	12,516	12,516	12,516	12,516	12,516	
CM	SC	35	80993	1,646	7,838	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	7,234	7,234	7,234	7,234	7,234	7,234	7,234	7,234	7,234
CM	SC	35	80993	535	2,548	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	2,351	2,351	2,351	2,351	2,351	2,351	2,351	2,351	2,351
CM	SC	35	80993	658	3,133	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	2,892	2,892	2,892	2,892	2,892	2,892	2,892	2,892	2,892
CM	SC	35	80994	3,580	17,048	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	17,752	17,752	17,752	17,752	17,752	17,752	17,752	17,752	17,752
CM	SC	35	80994	6,409	30,519	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	31,781	31,781	31,781	31,781	31,781	31,781	31,781	31,781	31,781
CM	SC	35	80994	62,592	298,057	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	310,378	310,378	310,378	310,378	310,378	310,378	310,378	310,378	310,378
CM	SC	35	80994	7,824	37,257	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	38,797	38,797	38,797	38,797	38,797	38,797	38,797	38,797	38,797
CM	SC	35	80994	3,912	18,629	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	19,399	19,399	19,399	19,399	19,399	19,399	19,399	19,399	
CM	SC	35	80994	23,472	111,771	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	116,392	116,392	116,392	116,392	116,392	116,392	116,392	116,392	116,392
CM	SC	35	80994	5,086	24,219	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	25,220	25,220	25,220	25,220	25,220	25,220	25,220	25,220	25,220
CM	SC	36	80993	608	2,895	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	7,717	7,717	7,717	7,717	7,717	7,717	7,717	7,717	7,717
CM	SC	36	80993	395	1,881	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671
CM	SC	36	80994	13,695	65,214	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	62,580	62,580	62,580	62,580	62,580	62,580	62,580	62,580	62,580
CM	SC	36	80994	21,912	104,343	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	100,128	100,128	100,128	100,128	100,128	100,128	100,128	100,128	100,128
CM	SC	36	80994	2,192	10,438	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	10,016	10,016	10,016	10,016	10,016	10,016	10,016	10,016	10,016
CM	SC	36	80994	548	2,610	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	2,504	2,504	2,504	2,504	2,504	2,504	2,504	2,504	2,504
CM	SC	37	80993	823	3,919	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,202	3,202	3,202	3,202	3,202	3,202	3,202	3,202	
CM	SC	37	80993	823	3,919	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	14,427	14,427	14,427	14,427	14,427	14,427	14,427	14,427	14,427
CM	SC	37	80994	7,824	37,257	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	33,327	33,327	33,327	33,327	33,327	33,327	33,327	33,327	33,327
CM	SC	37	80994	3,129	14,900	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	13,328	13,328	13,328	13,328	13,328	13,328	13,328	13,328	13,328
CM	SC	38	80994	2,739	13,043	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,516	12,516	12,516	12,516	12,516	12,516	12,516	12,516	
CM	SC	38	80994	5,478	26,086	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	25,032	25,032	25,032	25,032	25,032	25,032	25,032	25,032	25,032
CM	SC	39	80993	823	3,919	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,202	3,202	3,202	3,202	3,202	3,202	3,202	3,202	
CM	SC	39	80993	3,708	17,657	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	14,427	14,427	14,427	14,427	14,427	14,427	14,427	14,427	14,427
CM	SC	39	80993	412	1,962	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	1,603	1,603	1,603	1,603	1,603	1,603	1,603	1,603	1,603
CM	SC	39	80993	1,563	7,443	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	6,081	6,081	6,081	6,081	6,081	6,081	6,081	6,081	6,081
CM	SC	39	80994	23,146	110,219	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	98,592	98,592	98,592	98,592	98,592	98,592	98,592	98,592	98,592
CM	SC	39	80994	30,276	144,171	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	128,962	128,962	128,962	128,962	128,962	128,962	128,962	128,962	128,962
CM	SC	39	80994	3,912	18,629	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	16,663	16,663	16,663	16,663	16,663	16,663	16,663	16,663	
CM	SC	39	80994	15,648	74,514	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	41,616	41,616	41,616	41,616	41,616	41,616	41,616	41,616	41,616
CM	SC	40	80993	823	3,919	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	3,617	3,617	3,617	3,617	3,617	3,617	3,617	3,617	
CM	SC	40	80993	535	2,548	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	7,054	7,054	7,054	7,054	7,054	7,054	7,054	7,054	7,054
CM	SC	40	80993	1,605	7,643	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	8,676	8,676	8,676	8,676	8,676	8,676	8,676	8,676	8,676
CM	SC	40	80993	1,974	9,400	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	12,516	12,516	12,516	12,516	12,516	12,516	12,516	12,516	12,516
CM	SC	40	80994	15,648	74,514	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	77,595	77,595	77,595	77,595	77,595	77,595	77,595	77,595	77,595
CM	SC	40	80994	15,648	74,514	13001	6	130	18,627																	

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2010 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	Assessment	21%	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	SC	46	80993	859	4,090	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	12001	4	120	3,617	12001	4	120	3,617	3,618
CM	SC	46	80993	858	4,086	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	12001	4	120	3,617	12001	4	120	3,617	3,616
CM	SC	46	80993	951	4,529	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	12001	4	120	3,617	12001	4	120	3,617	4,006
CM	SC	46	80993	858	4,086	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	12001	4	120	3,617	12001	4	120	3,617	3,614
CM	SC	46	80993	858	4,086	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	12001	4	120	3,617	12001	4	120	3,617	3,614
CM	SC	46	80993	558	2,657	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	12001	4	120	3,617	12001	4	120	3,617	2,350
CM	SC	46	80993	1,280	6,095	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	12001	4	120	3,617	12001	4	120	3,617	5,392
CM	SC	46	80993	1,674	7,971	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	12001	4	120	3,617	12001	4	120	3,617	7,051
CM	SC	46	80993	687	3,271	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	12001	4	120	3,617	12001	4	120	3,617	2,894
CM	SC	46	80994	45,177	215,129	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	13001	4	130	19,397	13001	4	130	19,397	213,369
CM	SC	46	80994	20,535	97,786	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	13001	4	130	19,397	13001	4	130	19,397	96,986
CM	SC	46	80994	4,107	19,557	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	13001	4	130	19,397	13001	4	130	19,397	19,397
CM	SC	46	80994	8,752	41,674	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	13001	4	130	19,397	13001	4	130	19,397	41,333
CM	SC	46	80994	8,212	39,105	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	13001	4	130	19,397	13001	4	130	19,397	38,785
CM	SC	46	80994	2,054	9,781	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	13001	4	130	19,397	13001	4	130	19,397	9,701
CM	SC	46	80994	3,080	14,667	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	13001	4	130	19,397	13001	4	130	19,397	14,547
CM	SC	46	80994	2,053	9,776	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	13001	4	130	19,397	13001	4	130	19,397	9,696
CM	SC	46	80994	5,340	25,429	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	13001	4	130	19,397	13001	4	130	19,397	25,221
CM	SC	46	80994	3,286	15,648	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	13001	4	130	19,397	13001	4	130	19,397	15,520
CM	SC	46	80994	1,643	7,824	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	13001	4	130	19,397	13001	4	130	19,397	7,760
CM	SC	47	80993	608	2,895	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	12001	2	120	2,572	12001	2	120	2,572	2,572
CM	SC	48	80993	823	3,919	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	12001	6	120	3,202	12001	6	120	3,202	3,202
CM	SC	48	80993	823	3,919	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	12001	6	120	3,202	12001	6	120	3,202	3,202
CM	SC	48	80993	658	3,133	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	12001	6	120	3,202	12001	6	120	3,202	2,560
CM	SC	48	80993	658	3,133	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	12001	6	120	3,202	12001	6	120	3,202	2,560
CM	SC	48	80993	165	786	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	12001	6	120	3,202	12001	6	120	3,202	642
CM	SC	48	80994	15,648	74,514	13001	6	130	18,627	13001	6	130	18,676	13001	6	130	16,662	13001	6	130	16,662	13001	6	130	16,662	66,654
CM	SC	48	80994	7,824	37,257	13001	6	130	18,627	13001	6	130	18,676	13001	6	130	16,662	13001	6	130	16,662	13001	6	130	16,662	33,327
CM	SC	48	80994	1,629	7,758	13001	6	130	18,627	13001	6	130	18,676	13001	6	130	16,662	13001	6	130	16,662	13001	6	130	16,662	6,939
CM	SC	48	80994	1,956	9,314	13001	6	130	18,627	13001	6	130	18,676	13001	6	130	16,662	13001	6	130	16,662	13001	6	130	16,662	8,332
CM	SC	48	80994	2,497	11,890	13001	6	130	18,627	13001	6	130	18,676	13001	6	130	16,662	13001	6	130	16,662	13001	6	130	16,662	10,832
CM	SC	48	80994	2,543	12,110	13001	6	130	18,627	13001	6	130	18,676	13001	6	130	16,662	13001	6	130	16,662	13001	6	130	16,662	13,328
CM	SC	48	80994	3,129	14,900	13001	6	130	18,627	13001	6	130	18,676	13001	6	130	16,662	13001	6	130	16,662	13001	6	130	16,662	13,328
CM	SC	49	80993	1,216	5,790	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	12001	2	120	2,572	12001	2	120	2,572	5,144
CM	SC	49	80993	486	2,314	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	12001	2	120	2,572	12001	2	120	2,572	2,056
CM	SC	49	80994	5,478	26,086	12001	2	120	13,045	12001	2	120	11,819	12001	2	120	12,518	12001	2	120	12,518	12001	2	120	12,518	25,032
CM	SC	51	80993	3,966	18,886	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	12001	1	120	5,074	12001	1	120	5,074	15,225
CM	SC	51	80993	1,322	6,295	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	12001	1	120	5,074	12001	1	120	5,074	5,075
CM	SC	51	80993	14,980	71,333	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	12001	1	120	5,074	12001	1	120	5,074	57,506
CM	SC	51	80993	2,644	12,590	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	12001	1	120	5,074	12001	1	120	5,074	10,150
CM	SC	51	80993	110	524	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	12001	1	120	5,074	12001	1	120	5,074	422
CM	SC	51	80993	1,983	9,443	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	12001	1	120	5,074	12001	1	120	5,074	7,612
CM	SC	51	80993	6,610	31,476	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	12001	1	120	5,074	12001	1	120	5,074	25,375
CM	SC	51	80993	2,043	9,729	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	12001	1	120	5,074	12001	1	120	5,074	7,843
CM	SC	51	80993	661	3,148	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	12001	1	120	5,074	12001	1	1		

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2010 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Policy Type	Product Code	County Code	Specialty Code	Assessment	21%	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
						CM	SC	51	80994	17,280	82,286	CM	SC	51	80994	4,320	20,571	CM	SC	51	80994	15,951	75,957	CM	SC	51	80994	5,317	25,319	CM	SC	52	80993	486	2,314	CM	SC	53	80994	2,739	13,043	CM	SC	54	80993	823	3,919	CM	SC	54	80994	3,912	18,629	CM	SC	55	80994	5,478	26,086	CM	SC	56	80994	2,739	13,043	CM	SC	59	80994	2,739	13,043	CM	SC	60	80994	600	2,857	CM	SC	60	80994	5,478	26,086	CM	SC	61	80994	2,739	13,043	CM	SC	62	80994	1,781	8,481	CM	SC	63	80993	1,380	6,571	CM	SC	63	80993	449	2,138	CM	SC	63	80993	552	2,629	CM	SC	63	80994	13,040	62,095	CM	SC	63	80994	6,520	31,048	CM	SC	63	80994	815	3,881	CM	SC	64	80994	2,739	13,043	CM	SC	65	80993	690	3,286	CM	SC	65	80993	1,380	6,571	CM	SC	65	80993	690	3,286	CM	SC	65	80993	594	2,829	CM	SC	65	80993	552	2,629	CM	SC	65	80994	3,260	15,524	CM	SC	65	80994	16,300	77,619	CM	SC	65	80994	29,063	138,395	CM	SC	65	80994	1,630	7,762	CM	SC	65	80994	3,260	15,524	CM	SC	65	80994	2,608	12,419	CM	SC	65	80994	2,608	12,419	CM	SC	66	80994	2,739	13,043	CM	SC	67	80993	608	2,895	CM	SC	67	80994	10,956	52,171	CM	SC	67	80994	31,457	149,795	CM	SC	67	80994	2,739	13,043	CM	SC	67	80994	1,370	6,524	OC	SC	01	80993	608	2,895	OC	SC	01	80993	304	1,448	OC	SC	01	80994	1,370	6,524	OC	SC	02	80993	1,380	6,571	OC	SC	02	80993	4,140	19,714	OC	SC	02	80993	345	1,643	OC	SC	02	80993	1,347	6,414	OC	SC	02	80993	552	2,629	OC	SC	02	80994	3,260	15,524	OC	SC	02	80994	3,260	15,524	OC	SC	02	80994	22,820	108,667	OC	SC	02	80994	30,970	147,476	OC	SC	02	80994	822	3,914	OC	SC	02	80994	2,445	11,643	OC	SC	03	80994	3,260	15,524	OC	SC	06	80993	608	2,895	OC	SC	06	80994	19,173	91,300	OC	SC	07	80993	823	3,919	OC	SC	07	80994	23,472	111,771	OC	SC	07	80994	3,331	15,862	OC	SC	07	80994	1,956	9,314	OC	SC	08	80993	304	1,448	OC	SC	09	80993	3,436	16,362	OC	SC	09	80993	859	4,090	OC	SC	09	80993	2,577	12,271	OC	SC	09	80993	429	2,043	OC	SC	09	80993	558	2,657	OC	SC	09	80993	1,674	7,971	OC	SC	09	80993	687	3,271	OC	SC	09	80994	20,535	97,786	OC	SC	09	80994	3,904	18,590	OC	SC	09	80994	3,286	15,648	CM	SC	51	80994	17,280	82,286	CM	SC	51	80994	15,951	75,957	CM	SC	51	80994	5,317	25,319	CM	SC	52	80993	486	2,314	CM	SC	53	80994	2,739	13,043	CM	SC	54	80994	3,912	18,629	CM	SC	55	80994	5,478	26,086	CM	SC	56	80994	2,739	13,043	CM	SC	59	80994	2,739	13,043	CM	SC	60	80994	600	2,857	CM	SC	60	80994	5,478	26,086	CM	SC	61	80994	2,739	13,043	CM	SC	62	80994	1,781	8,481	CM	SC	63	80993	1,380	6,571	CM	SC	63	80993	449	2,138	CM	SC	63	80993	552	2,629	CM	SC	63	80994	13,040	62,095	CM	SC	63	80994	6,520	31,048	CM	SC	63	80994	815	3,881	CM	SC	64	80994	2,739	13,043	CM	SC	65	80993	690	3,286	CM	SC	65	80993	1,380	6,571	CM	SC	65	80993	690	3,286	CM	SC	65	80993	594	2,829	CM	SC	65	80993	552	2,629	CM	SC	65	80994	3,260	15,524	CM	SC	65	80994	16,300	77,619	CM	SC	65	80994	29,063	138,395	CM	SC	65	80994	1,630	7,762	CM	SC	65	80994	3,260	15,524	CM	SC	65	80994	2,608	12,419	CM	SC	65	80994	2,608	12,419	CM	SC	66	80994	2,739	13,043	CM	SC	67	80993	608	2,895	CM	SC	67	80994	10,956	52,171	CM	SC	67	80994	31,457	149,795	CM	SC	67	80994	2,739	13,043	CM	SC	67	80994	1,370	6,524	OC	SC	01	80993	608	2,895	OC	SC	01	80993	304	1,448	OC	SC	01	80994	1,370	6,524	OC	SC	02	80993	1,380	6,571	OC	SC	02	80993	4,140	19,714	OC	SC	02	80993	345	1,643	OC	SC	02	80993	1,347	6,414	OC	SC	02	80993	552	2,629	OC	SC	02	80994	3,260	15,524	OC	SC	02	80994	3,260	15,524	OC	SC	02	80994	22,820	108,667	OC	SC	02	80994	30,970	147,476	OC	SC	02	80994	822	3,914	OC	SC	02	80994	2,445	11,643	OC	SC	03	80994	3,260	15,524	OC	SC	06	80993	608	2,895	OC	SC	06	80994	19,173	91,300	OC	SC	07	80993	823	3,919	OC	SC	07	80994	23,472	111,771	OC	SC	07	80994	3,331	15,862	OC	SC	07	80994	1,956	9,314	OC	SC	08	80993	304	1,448	OC	SC	09	80993	3,436	16,362	OC	SC	09	80993	859	4,090	OC	SC	09	80993	2,577	12,271	OC	SC	09	80993	429	2,043	OC	SC	09	80993	558	2,657	OC	SC	09	80993	1,674	7,971	OC	SC	09	80993	687	3,271	OC	SC	09	80994	20,535	97,786	OC	SC	09	80994	3,904	18,590	OC	SC	09	80994	3,286	15,648	CM	SC	51	80994	17,280	82,286	CM	SC	51	80994	15,951	75,957	CM	SC	51	80994	5,317	25,319	CM	SC	52	80993	486	2,314	CM	SC	53	80994	2,739	13,043	CM	SC	54	80994	3,912	18,629	CM	SC	55	80994	5,478	26,086	CM	SC	56	80994	2,739	13,043	CM	SC	59	80994	2,739	13,043	CM	SC	60	80994	600	2,857	CM	SC	60	80994	5,478	26,086	CM	SC	61	80994	2,739	13,043	CM	SC	62	80994	1,781	8,481	CM	SC	63	80993	1,380	6,571	CM	SC	63	80993	449	2,138	CM	SC	63	80993	552	2,629	CM	SC	63	80994	13,040	62,095	CM	SC	63	80994	6,520	31,048	CM	SC	63	80994	815	3,881	CM	SC	64	80994	2,739	13,043	CM	SC	65	80993	690	3,286	CM	SC	65	80993	1,380	6,571	CM	SC	65	80993	690	3,286	CM	SC	65	80993	594	2,829	CM	SC	65	80993	552	2,629	CM	SC	65	80994	3,260	15,524	CM	SC	65	80994	16,300	77,619	CM	SC	65	80994	29,063	138,395	CM	SC	65	80994	1,630	7,762	CM	SC	65	80994	3,260	15,524	CM	SC	65	80994	2,608	12,419	CM	SC	66	80994	2,739	13,043	CM	SC	67	80993	608	2,895	CM	SC	67	80994	10,956	52,171	CM	SC	67	80994	31,457	149,795	CM	SC	67	80994	2,739	13,043	CM	SC	67	80994	1,370	6,524	OC	SC	01	80993	608	2,895	OC	SC	01	80993	304	1,448	OC	SC	01	80994	1,370	6,524	OC	SC	02	80993	1,380	6,571	OC	SC	02	80993	4,140	19,714	OC	SC	02	80993	345	1,643	OC	SC	02	80993	1,347	6,414	OC	SC	02	80993	552	2,629	OC	SC	02	80994	3,260	15,524	OC	SC	02	80994	3,260	15,524	OC	SC	02	80994	22,820	108,667	OC	SC	02	80994	30,970	147,476	OC	SC	02	80994	822	3,914	OC	SC	02	80994	2,445	11,643	OC	SC	03	80994	3,260	15,524	OC	SC	06	80993	608	2,895	OC	SC	06	80994	19,173	91,300	OC	SC	07	80993	823	3,919	OC	SC	07	80993	23,472	111,771	OC	SC	07	80994	3,331	15,862	OC	SC	07	80994	1,956	9,314	OC	SC	08	80993	304	1,448	OC	SC	09	80993	3,436	16,362	OC	SC	09	80993	859	4,090	OC	SC	09	80993	2,577	12,271	OC	SC	09	80993	429	2,043	OC	SC	09	80993	558	2,657	OC	SC	09	80993	1,674	7,971	OC	SC	09	80993	687	3,271	OC	SC	09	80994	20,535	97,786	OC	SC	09	80994	3,904	18,590	OC	SC	09	80994	3,286	15,648	CM	SC	51	80994	17,280	82,286	CM	SC	51	80994	15,951	75,957	CM	SC	51	80994	5,317	25,319	CM	SC	52	80993	486	2,314	CM	SC	53	80994	2,739	13,043	CM	SC	54	80994	3,912	18,629	CM	SC	55	80994	5,478	26,086	CM

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2010 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	
					21%	2008 Determinants					2009 Determinants					2010 Determinants					2011 Determinants					2012 Determinants	
					Adjusted PPP	2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	Projected 2012 PPP	
OC	SC	10	80993	608	2,895										12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572
OC	SC	11	80994	2,739	13,043										13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,516
OC	SC	13	80993	486	2,314										12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,056
OC	SC	13	80994	5,478	26,086										13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	25,032
OC	SC	14	80994	2,739	13,043										13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,516
OC	SC	15	80993	2,577	12,271										12001	4	120	4,089	12001	4	120	3,705	12001	6	120	3,202	9,609
OC	SC	15	80993	859	4,090										12001	4	120	4,089	12001	4	120	3,705	12001	6	120	3,202	3,203
OC	SC	15	80993	558	2,657										12001	4	120	4,089	12001	4	120	3,705	12001	6	120	3,202	2,081
OC	SC	15	80994	16,428	78,229										13001	4	130	19,557	13001	4	130	17,719	13001	6	130	16,662	66,648
OC	SC	16	80994	2,739	13,043										13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,516
OC	SC	17	80993	486	2,314										12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,056
OC	SC	18	80993	486	2,314										12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,056
OC	SC	18	80994	2,739	13,043										13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,516
OC	SC	19	80993	823	3,919										12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,202
OC	SC	21	80993	608	2,895										12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572
OC	SC	21	80994	8,217	39,129										13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	37,548
OC	SC	22	80993	823	3,919										12001	6	120	3,919	12001	6	120	3,551	12001	3	120	2,949	2,949
OC	SC	22	80993	1,070	5,095										12001	6	120	3,919	12001	6	120	3,551	12001	3	120	2,949	3,834
OC	SC	22	80994	3,912	18,629										13001	6	130	18,627	13001	6	130	16,876	13001	3	130	14,999	15,000
OC	SC	22	80994	1,956	9,314										13001	6	130	18,627	13001	6	130	16,876	13001	3	130	14,999	7,500
OC	SC	22	80994	6,258	29,800										13001	6	130	18,627	13001	6	130	16,876	13001	3	130	14,999	23,996
OC	SC	23	80993	2,050	9,762										12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	8,144
OC	SC	23	80993	1,025	4,881										12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	4,072
OC	SC	23	80993	5,125	24,405										12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	20,359
OC	SC	23	80993	512	2,438										12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	2,034
OC	SC	23	80993	1,998	9,514										12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	7,937
OC	SC	23	80994	1,640	7,810										12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	6,515
OC	SC	23	80994	46,037	219,224										13001	5	130	23,899	13001	5	130	21,652	13001	5	130	22,385	205,336
OC	SC	23	80994	1,631	7,767										13001	5	130	23,899	13001	5	130	21,652	13001	5	130	22,385	7,275
OC	SC	25	80993	823	3,919										12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,202
OC	SC	25	80994	7,824	37,257										13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	33,327
OC	SC	26	80994	4,107	19,557										13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	19,397
OC	SC	26	80994	4,107	19,557										13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	19,397
OC	SC	28	80993	608	2,895										12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572
OC	SC	28	80993	486	2,314										12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,056
OC	SC	32	80994	2,739	13,043										13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,516
OC	SC	35	80993	7,572	36,057										12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	33,279
OC	SC	35	80993	122	581										12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	536
OC	SC	35	80994	3,912	18,629										13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	19,399
OC	SC	35	80994	978	4,657										13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	4,850
OC	SC	36	80993	608	2,895										12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572
OC	SC	36	80993	1,824	8,686										12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	7,717
OC	SC	36	80994	5,478	26,086										13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	25,032
OC	SC	37	80993	821	3,910										12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,194
OC	SC	38	80994	2,739	13,043										13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,516
OC	SC	39	80993	823	3,919										12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,202
OC	SC	39	80993	535	2,548										12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	2,082
OC	SC	39	80994	15,648	74,514										13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	66,654
OC	SC	46	80993	1,073	5,110										12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	4,520
OC	SC	46	80993	859	4,090										12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	3,618
OC	SC																										

Pennsylvania Medical Care Availability and Reduction of Error Fund

Projected 2012 Prevailing Primary Premium Based on 2010 Assessments

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)			
Policy Type	Product Code	County Code	Specialty Code	2010 Assessment	Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP			
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate				
OC	SC	48	80994	1,956	9,314																					8,332			
OC	SC	49	80993	608	2,895																					2,572			
OC	SC	51	80993	5,288	25,181																					20,300			
OC	SC	51	80993	13,220	62,952																					50,750			
OC	SC	51	80993	661	3,148																					2,537			
OC	SC	51	80993	4,135	19,690																					15,874			
OC	SC	51	80993	5,154	24,543																					19,786			
OC	SC	51	80993	3,436	16,362																					13,190			
OC	SC	51	80993	3,171	15,100																					12,173			
OC	SC	51	80993	4,228	20,133																					16,231			
OC	SC	51	80994	3,861	18,386																					16,835			
OC	SC	51	80994	6,647	31,652																					28,982			
OC	SC	51	80994	107,732	513,010																					469,750			
OC	SC	51	80994	6,646	31,648																					28,979			
OC	SC	51	80994	35,260	167,904																					153,745			
OC	SC	51	80994	1,662	7,914																					7,247			
OC	SC	51	80994	12,863	61,252																					56,087			
OC	SC	54	80993	823	3,919																					3,202			
OC	SC	54	80993	1,646	7,838																					6,404			
OC	SC	54	80994	11,736	55,886																					49,990			
OC	SC	63	80993	690	3,286																					2,949			
OC	SC	63	80994	6,520	31,048																					29,994			
OC	SC	65	80993	2,070	9,857																					8,846			
OC	SC	65	80993	552	2,629																					2,359			
OC	SC	65	80994	3,260	15,524																					14,997			
OC	SC	65	80994	2,119	10,090																					9,748			
OC	SC	67	80993	608	2,895																					2,572			
OC	SC	67	80993	608	2,895																					2,572			
OC	SC	67	80994	19,173	91,300																					87,612			
218,253,580						1,039,302,763																							

Notes

(1) - (5) Provided by the Fund.

(6) = (5) / 21% (the 2010 assessment rate)

(7) - (26) Based on information contained in JUA filings.

(27) = (6) / (18) * (26).

(28) = Sum of (27).

<u>Subtotals by Class</u>	
005	1,461,788
006	19,103,547
007	15,064,768
010	21,338,787
011	5,292,847
012	19,488,127
015	112,247,195
017	11,172,371
020	73,079,070
022	37,465,231
025	13,575,379
030	16,316,134
035	73,769,640
050	10,839,973
060	8,669,586
070	78,947,226
080	60,313,450
090	38,133,822
100	23,798,473
120	1,129,202
130	11,835,527
900	4,129,750
HSP	173,533,954
BIR	103,527
CNV	18,964,140
CRP	20,939,374
PHC	3,273,488
SNF	-
Total All Providers:	873,986,376

Calculation and Application of 2012 Hospital Experience Modification Factors

Hospital experience rating by the Mcare Fund is required under section 712(g)(4) of Act 13 of 2002. Hospital experience rating involves increasing or decreasing the Mcare assessments applicable to each hospital to reflect differences in claims experience. The factors to be used in determining experience rating are as follows:

“Any adjustment shall be based on the frequency and severity of claims paid by the fund on behalf of other hospitals of similar class, size, risk and kind within the same defined region during the past five most recent claims period.”

By statute, the modification factors may result in no more than a 20 percent upward or downward adjustment to the assessment otherwise applicable to a hospital, and the hospital experience rating adjustments in each calendar year must be “revenue neutral” in aggregate.

**PENNSYLVANIA MEDICAL CARE AVAILABILITY
AND REDUCTION OF ERROR FUND**

**2012 EXPERIENCE MODIFICATION FACTORS
(In Accordance with Act 13 of 2002)**

Prepared by

Actuarial and Insurance Management Solutions

PricewaterhouseCoopers LLP

Philadelphia, Pennsylvania

December 2011



December 19, 2011

Mr. Joseph DiMemmo
Deputy Insurance Commissioner
Pennsylvania Mcare Fund
30 North Third Street
8th Floor, Suite 800
Harrisburg, Pennsylvania 17108

Dear Mr. DiMemmo:

Enclosed is our report describing the Experience Rating Plan and the resulting 2012 Experience Modification Factors, developed pursuant to Section 712(g)(4) of Act 13. The factors contained herein are expected to produce results that are "revenue neutral" to the Fund in total and our recommendations for application of the plan are included in the report text.

Please call me at (267) 330-6612 should you have any questions or require anything further.

Sincerely,

Mark R. Proska

Mark R. Proska
Director
Fellow of the Casualty Actuarial Society
Member of the American Academy of Actuaries

John F. Gibson

John F. Gibson
Principal
Fellow of the Casualty Actuarial Society
Member of the American Academy of Actuaries

cc: R. Waeger, Pennsylvania Mcare Fund

TABLE OF CONTENTS

	Page
INTRODUCTION	
Purpose	1
Distribution and Use	1
Conditions and Limitations	2
Database	3
Qualifications of PwC Actuaries	4
EXECUTIVE SUMMARY	
Spread of Experience Modification Factors	5
Revenue Impact	5
Comparison to 2011 Experience Modification Factors	6
ANALYSIS	
Methodology	7
Compiling Fund Payment Data	8
Compiling Policy Year Assessment Data	8
Calculating Yearly Rates of Recoupment	9
Calculating the Weighted Average Relative Rate of Recoupment	9
Determining A Priori Modification Factors	9
Determining an Individual Hospital Credibility Weighting Procedure	11
Computing Experience Modification Factors	13
APPENDICES	
Appendix A - Application of the Experience Modification Plan	14
Appendix B - Data Adjustments	18
EXHIBITS	
Experience Modification Factors	Exhibit 1
Relative Rates of Recoupment	Exhibit 2
Rates of Recoupment	Exhibit 3
Baseline Policy Year Assessment	Exhibit 4
Claim Year Fund Payments	Exhibit 5
Selected A Priori Modification Factors by Hospital Band	Exhibit 6
Selected Credibility Parameter K	Exhibit 7
Baseline Assessment Computation	Exhibit 8
Fund Payment Data	Exhibit 9

INTRODUCTION

Purpose

The Commonwealth of Pennsylvania established the Medical Professional Liability Catastrophe Loss Fund¹ through the act of October 15, 1975 (P.L. 390, No. 111) as part of its effort to make professional liability insurance available at a reasonable cost and to provide for prompt and fair compensation to persons sustaining injury due to the negligence of a health care provider. Section 712(g)(4) of Act 13 of 2002 (Act 13), amends Section 701 of the October 1975 Act (as amended) such that:

"The applicable prevailing primary premium² of a hospital may be adjusted through an increase or decrease in the individual hospital's prevailing primary premium not to exceed 20%. Any adjustment shall be based on the frequency and severity of claims paid by the fund on behalf of other hospitals of similar class, size, risk, and kind within the same defined region during the past five most recent claims periods."

PricewaterhouseCoopers LLP (PwC) was engaged to assist the Fund in establishing an Experience Rating Plan (the Plan) that facilitates modification of the prevailing primary premium pursuant to the Section 712(g)(4) amendment prescribed by Act 13. The methodology employed herein is consistent with that employed in prior Experience Modification Factor computations.

Distribution and Use

This report was prepared for internal use by the Fund's management, including the Pennsylvania Insurance Department (the Department). We understand that the Fund may release this report to the Hospital Association of Pennsylvania. Other use or further distribution

¹ Pursuant to the provisions of Act 13, Medical Care Availability and Reduction of Error (Mcare) Fund (hereafter, "the Fund") assumed the rights of the Fund on October 1, 2002.

² Prevailing primary premium is hereafter defined to mean the premium determined by application of JUA-based occurrence rates and applicable rating plan.

of this report is not authorized without prior written approval of PwC.

The supporting exhibits are an integral part of this report; as such, the report must only be released in its entirety. Third parties reviewing this report should recognize that the furnishing of this report is not a substitute for their own due diligence and should place no reliance on this report or the data contained herein that would result in the creation of any duty or liability by PwC to the third party. PwC is available to answer questions, subject to the Fund's permission and at the Fund's expense, regarding this report.

Conditions and Limitations

In our analysis, we have relied without audit or further verification on the following data received from the Fund:

- Fund payment information by hospital by claim year for the claim years ending 2007 through 2011;
- Assessment by hospital by policy year for the policy years ending 2008 through 2011, separately identified by policy type (occurrence, claims-made, claims-made plus³, or tail);

The calculations in this report rely heavily on the accuracy of the Fund payment and assessment data provided. We have not audited this data but have reviewed the data provided for reasonableness. Any changes to the data may require modification to the estimates in this report.

The 2011 assessment has been estimated⁴ for the 59 hospitals (28% of all hospitals) that have not yet remitted. As estimates, these values are subject to variability. While we believe the projections herein are reasonable based on the information available, there can be no assurance

³ A claims-made plus policy is one in which the tail exposure is pre-funded through the annual policy premium.

⁴ The procedure used to estimate the 2011 assessment for those who have not yet remitted is described in the ANALYSIS section below. A list of additional data adjustments is included as Appendix B.

that the actual 2011 assessment will not differ, perhaps significantly, from what we have projected. Please see Appendix A for further description of the 2011 assessment estimation process for the hospitals that have not yet remitted.

The attached exhibits should be considered an integral part of this report.

Database

Given the constraints on the data to be used in the Plan, such that "*Any adjustment shall be based on the frequency and severity of claims paid by the fund on behalf of other hospitals of similar class, size, risk, and kind within the same defined region during the past five most recent claims periods*", we have used total Fund payments (Section 605 and Excess) and assessments as the measures of the underlying hospital experience to determine Experience Modification Factors. Total Fund payments have been used to fully reflect the "*frequency and severity of claims paid by the Fund*". Fund payments are measured relative to assessments in order to provide a comparison that is normalized for "*class, size, risk, and kind*" since assessments are driven by the type, exposure (bed and/or visit counts), and territory of the hospital.

Within our analysis, hospitals are sorted into bands according to the average implied prevailing primary premium (AIPPP) at 2011 levels, based on 2009, 2010, and (if available) 2011 baseline policy year assessments⁵. This increases the extent to which the Plan is normalized for "*class, size, risk, and kind*". The bands are defined as follows⁶:

1. Band 1 Hospitals (AIPPP less than \$316,000)
2. Band 2 Hospitals (AIPPP between \$316,000 and \$609,000)

⁵ Historical baseline policy year assessments (defined in the ANALYSIS section below) are adjusted to a 2011 level by dividing the assessment by the appropriate assessment rate and applying increased limits factors and base rate changes as filed by the JUA.

⁶ Note that these band definitions are generally consistent with those selected for 2011 (based on 2010 AIPPP), adjusted for JUA changes filed for 2011.

3. Band 3 Hospitals (AIPPP between \$609,000 and \$1,255,000)
4. Band 4 Hospitals (AIPPP between \$1,255,000 and \$2,540,000)
5. Band 5 Hospitals (AIPPP greater than \$2,540,000)

For those hospitals whose band assignment changed from last year, the underlying policy data was examined to verify that the change in assignment was supported by the data.

Based on information provided by the Fund, the assessment and payment information has been combined for hospitals that have merged. Data for hospitals that have simply closed is excluded from the analysis. Data for hospitals with insufficient years of experience has also been excluded from the analysis. The result is 211 hospitals for which experience modification factors were determined.

Qualifications of PwC Actuaries

The preparer of this report, Mark R. Proska, Director, and the peer reviewer, John F. Gibson, Principal, are members of the American Academy of Actuaries and Fellows of the Casualty Actuarial Society and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

EXECUTIVE SUMMARY

This section provides a synopsis of the key findings contained in our study. The explanation of the calculations made in this report is contained in the ANALYSIS section.

Spread of Experience Modification Factors

The 211 experience modification factors as calculated in Exhibit 1 fall into the following ranges:

Distribution		
From	To (Less Than)	Count
80.0%	85.0%	79
85.0%	90.0%	62
90.0%	95.0%	20
95.0%	100.0%	17
100.0%	105.0%	7
105.0%	110.0%	5
110.0%	115.0%	5
115.0%	120.0%	5
120.0%		11
Total All Rated Hospitals		211

Since the increase or decrease in the individual hospital's prevailing primary premium may not exceed 20%, there are no modification factors lower than 80% or higher than 120%.

Revenue Impact

The 211 experience modification factors are expected to be revenue neutral to the Fund in total. Namely, the factors are determined such that they are revenue neutral when applied to the 2010 baseline assessments. When applied to the 2011 baseline assessments, many of which are estimates, the 2011 modified assessment is approximately 0.1% lower than the 2011 baseline assessment. We do not expect a significant revenue impact when these factors are applied in 2012.

Comparison to 2011 Experience Modification Factors

Of the 211 experience modification factors computed herein, five are for hospitals that have been rated for the first time. Of the remaining 206 modification factors, 165 are within 5% and 181 are within 7.5% of the 2011 filed experience modification factors. Of the 196 filed experience modification factors computed herein for hospitals whose band assignment has not changed, 159 are within 5% and 173 are within 7.5% of their 2011 filed experience modification factors.

Of the 41 experience modification factor changes greater than 5%, 19 are Band 3 hospitals, where 2 arise from hospitals that changed band assignment (1 from Band 2 to Band 3 and 1 from Band 4 to Band 3), and 13 are Band 4 hospitals. Similarly, of the 25 experience modification factor changes greater than 7.5%, 12 are Band 3 hospitals, where 1 arises from a hospital that changed band assignment from Band 2 to Band 3, and 9 are Band 4 hospitals. As mentioned above, steps were taken to ensure that unsupported changes in the band assignment did not occur. However, some fluctuation in band assignment is normally expected to occur for hospitals lying near the endpoints of a given band's range and for hospitals that have merged.

A comparison of the 2012 experience modification factors to the 2011 experience modification factors for hospitals that have been experience rated for 2012 is included in the attached Summary Exhibit.

ANALYSIS

Methodology

The calculation of the Experience Modification Factors included in Exhibit 1 can be broken into a series of several steps as follows:

1. Compiling the Fund payment data for each hospital for each claim year 2007 through 2010;
2. Estimating and compiling the baseline assessments for each hospital for each policy year 2008 through 2011;
3. Calculating a rate of recoupment⁷ for each hospital for each year and for each hospital band for each year;
4. Calculating the four relative rates of recoupment for each hospital showing the ratio of the hospital rate of recoupment to the total hospital rate of recoupment for each year and weighting these four relative rates of recoupment together to estimate an average relative rate of recoupment (weighted rate) for the individual hospital;
5. Determining appropriate a priori modification factors;
6. Determining an appropriate credibility weighting procedure and credibility weighting the hospital weighted rate with its band's a priori modification factor; and
7. Computing experience modification factors that lie within the bounds prescribed by Act 13 and that are revenue neutral.

Each of these steps is described below.

Compiling Fund Payment Data (Exhibits 5 and 9)

The Fund provided payment data by hospital by claim year for Excess and Section 715 claims.

⁷ The rate of recoupment is defined as the ratio of one claim year's Fund payments to the subsequent policy year's baseline assessments.

As mentioned previously, combined data was used in our analysis in order to fully reflect the "*frequency and severity of claims paid by the Fund*". The total payment data (included as Exhibit 9) is sorted by hospital by claim year as shown in Exhibit 5.

Compiling Policy Year Assessment Data (Exhibits 4 and 8)

The Fund provided information by hospital and type of policy (occurrence, claims-made plus, claims-made, or tail). Policy year non-tail assessment data for 2008 through 2011 is used in this analysis. In Exhibit 8, an adjustment is made to the assessments provided by the Fund in order to derive the baseline assessment that is used in the experience modification computation. Namely, the assessments are adjusted to remove the impact of the charged experience modification factors. This adjustment is required because the experience modification factor is applied to the unmodified assessment; as such, it is necessary to compute each hospital's experience relative to its historical unmodified assessment.

This baseline assessment data is then sorted on Exhibit 4 by hospital by policy year for policy years 2008 through 2011⁸. For policy year 2011, information was provided by the Fund for those hospitals who have remitted their 2011 assessments. The actual non-tail baseline assessment for those hospitals is shown in Exhibit 4. For those hospitals that have not yet remitted their 2011 assessment, the 2011 baseline assessment is estimated as the average of the 2009 and 2010 baseline assessments, modified according to changes in the assessment rate and JUA filed base rate changes.

Calculating Yearly Rates of Recoupment (Exhibit 3)

The Fund operates on a recoupment basis. Namely, one policy year's assessment is meant to recoup the prior claim year's payments, operating expenses, and other costs. As such, there is an expected relationship between a given claim year's payments and the subsequent policy

⁸ Note that tail assessments are also removed.

year's assessments.

Rates of recoupment are established as the ratio of the Fund payment data for each claim year (ending 2007 through 2010) to the baseline policy year assessment data for the subsequent policy year (2008 through 2011). The band rates of recoupment are calculated as the ratio of the sum of the Fund payments for each claim year to the sum of the baseline policy year assessments for the subsequent policy year for each hospital within the band.

Calculating the Weighted Average Relative Rate of Recoupment (Exhibit 2)

A hospital's yearly experience is measured relative to the overall hospital experience for that particular year. This "relative rate of recoupment" provides a measure as to whether the particular hospital is "better" or "worse" than average for the particular year. These four measures are weighted together to provide a weighted average relative rate of recoupment or "weighted rate" (WR). We have judgmentally chosen weights of 20/25/25/30 for 2007/2008 through 2010/2011, respectively, in order to give slightly more weight to the experience of more recent years as shown in Exhibit 2.

Determining A Priori Modification Factors (Exhibit 6)

A review of several statistics by band indicates that relative rates of recoupment and relative frequencies tend to increase as the band increases. In addition, the projected 2011/2012 relative rate of recoupment by band also tends to increase with the "size" of the band. Since an individual hospital's experience is not fully credible, we have calculated experience modification factors that are a combination of the individual hospital experience and the band experience.

In combining these components, we have attempted to balance actuarial and practical considerations in a Plan that meets the aforementioned requirements of Act 13. A primary consideration is the degree of credibility that is associated with the apparent differences in

experience by band. In Exhibit 6.2, the relative recoupment rate by band is shown by year and for the four-year average. In Exhibit 6.3, the relative frequency by band is similarly displayed. Exhibit 6.4 contains the details of the actuarial methodology we have employed in an attempt to measure the credibility associated with a given year's band indicated relativity to the "average"; the method employs the relationship of the dispersion of relativities within each band and the dispersion of relativities between the bands to determine the credibility of the band experience.

Exhibit 6.1 summarizes the band indications. Our selected band a priori 2011/2012 modification factor is based on a review of the various indications. As was the case in prior years, we have kept our selected relativities in a tighter range than would otherwise be indicated for a number of reasons. The large number of observations for some bands may cause the calculated credibility to be higher than the "true" credibility. Furthermore, the Plan should produce relatively stable results from year-to-year while being responsive to changes in the underlying experience. Since experience from one year to the next may vary, too much emphasis on the raw indications may tend to emphasize responsiveness at the sacrifice of stability. Lastly, since Act 13 requires final modification factors not to exceed +/-20%, we have selected a priori modification factors within this range.

The selected a priori modification factors, and those selected in the prior year, are summarized in the table below:

Band	Current a Priori Factors	Prior a Priori Factors
1	-17.5%	-17.5%
2	-17.5%	-17.5%
3	-7.5%	-7.5%
4	0.0%	0.0%
5	12.5%	12.5%

Determining an Individual Hospital Credibility Weighting Procedure (Exhibit 7)

Actuarial Standard of Practice No. 25, *Credibility Procedures Applicable to Accident and*

Health, Group Term Life, and Property / Casualty Coverages, states, "Credibility procedures should be used in ... prospective experience rating," and that, "the actuary should select credibility procedures that do the following:

- a. produce results that are reasonable in the professional judgment of the actuary,
- b. do not tend to bias the results in any material way,
- c. are practical to implement, and
- d. give consideration to the need to balance responsiveness and stability."

We have used a traditional credibility formula of the form:

$$\text{credibility} = Z = P / (P + K)$$

P is typically some measure of the exposure represented by the risk. To establish a credibility procedure sensitive to the "*class, size, risk, and kind*" of each hospital, we have chosen P equal to the hospitals' 2010 policy year prevailing primary premiums, adjusted for the JUA's 2011 rate change. To calculate P, we divided the Fund's 2010 baseline policy year assessment by the Fund's 2010 assessment rate of 21.0%. We then adjusted the total to reflect the JUA's filed rate change of -9.4% for policy year 2011. Policy periods were annualized where we observed that the 2010 policy year data did not represent an annual policy term.

We have employed a least-squares approach to assess the predictive value of individual hospital historical rates of recoupment. Namely, for each band, we determined the K value that minimized the weighted sum squared error for each of four available projection possibilities, as follows:

1. 2007/2008, 2008/2009, and 2009/2010 to predict 2010/2011
2. 2007/2008, 2008/2009, and 2010/2011 to predict 2009/2010
3. 2007/2008, 2009/2010, and 2010/2011 to predict 2008/2009
4. 2008/2009, 2009/2010, and 2010/2011 to predict 2007/2008

The results of these analyses are shown in Exhibit 7. The indications vary, but do support partial

credibility at the individual hospital level. Since we expect that the predictive value of the data would be relatively stable over time, we have selected K values that we believe are consistent with current and prior indications, and assign credibility to an average sized hospital in each band similar to the credibility that an average sized hospital in the same band received last year. In general, the higher the K value, the lower the credibility applied to the individual hospital. The table below summarizes changes from the prior calculation to the selected K and to the implied average Z, the credibility of an average sized hospital in each band.

Band	Current Calculations		Prior Calculations	
	Selected K	Implied Avg Z	Selected K	Implied Avg Z
1	40,000,000	0.3%	40,000,000	0.3%
2	20,000,000	2.1%	20,000,000	2.5%
3	9,000,000	9.4%	9,000,000	9.2%
4	6,500,000	21.0%	7,000,000	21.3%
5	5,000,000	45.7%	6,000,000	43.5%

As shown above, the average credibility is generally similar to that of last year. Individual hospital experience is generally given limited credibility: the average Band 1 hospital receives 0.3% credibility and the average Band 5 hospital receives 45.7% credibility.

The "credible modifier" for a given hospital is calculated as the credibility weighted average of the hospital indicated modifier and its band's a priori modification factor.

Computing Experience Modification Factors (Exhibit 1)

To achieve a revenue neutral impact on 2012 assessments, we estimated modification factors that are revenue neutral based on the 2010 baseline policy year assessments under the assumption that a similar overall impact will result in application of the modification factors to the 2012 assessments⁹. These factors are determined through a recursive process whereby

⁹ As a test, we applied the modification factors to the 2011 baseline policy year assessments, 28% of which are estimates. The resulting modified assessments were approximately revenue neutral.

initial boundaries are selected so that after the off-balance¹⁰ adjustment, all modifiers fall within 80% and 120%, as prescribed by Act 13.

¹⁰ The adjustment is required to achieve a revenue neutral impact.

2012 Mcare Paid Claims by Region

Eastern			Central			Western			Other
	County			County			County		
Bucks	Lehigh	Philadelphia	Adams	Lancaster	Tioga	Allegheny	Elk	Potter	Includes all other states and the United States District Courts where an Mcare defendant was involved.
Chester	Montgomery		Berks	Lebanon	Union	Armstrong	Erie	Somerset	
Delaware	Northampton		Bradford	Luzerne	Wayne	Beaver	Fayette	Venango	
			Carbon	Lycoming	Wyoming	Bedford	Forest	Warren	
			Centre	Mifflin	York	Blair	Greene	Washington	
			Clinton	Monroe		Butler	Indiana	Westmoreland	
			Columbia	Montour		Cambria	Jefferson		
			Cumberland	Northumberland		Cameron	Lawrence		
			Dauphin	Perry		Clarion	McKean		
			Franklin	Pike		Clearfield	Mercer		
			Fulton	Schuylkill		Crawford			
			Huntingdon	Snyder					
			Juniata	Sullivan					
			Lackawanna	Susquehanna					
<hr/>			<hr/>			<hr/>			<hr/>
Region Paid Claims	\$124,106,482			\$27,675,000			\$43,160,383	\$ 800,000	
Percent of Region to Total Paid Claims	63.40%			14.14%			22.05%	0.41%	
<hr/>									

Total Paid Claims: \$195,741,865

PA Department of Insurance

Mcare Paid Claims by Region 2008 - 2012

	Total Annual Claim Payment	Eastern		Central		Western		Other	
		Region Paid Claims	Percent of Region to Total Paid Claims	Region Paid Claims	Percent of Region to Total Paid Claims	Region Paid Claims	Percent of Region to Total Paid Claims	Region Paid Claims	Percent of Region to Total Paid Claims
2008	\$173,892,874	\$94,374,144	54.27%	\$28,566,309	16.43%	\$45,602,421	26.22%	\$53,500	0.03%
2009	\$139,651,883	\$81,095,486	58.07%	\$28,147,236	20.16%	\$27,259,161	19.52%	\$3,150,000	2.26%
2010	\$146,484,944	\$88,496,871	60.41%	\$15,151,943	10.34%	\$37,501,130	25.60%	\$5,335,000	3.64%
2011	\$170,395,012	\$88,321,177	51.83%	\$34,110,670	20.02%	\$43,513,165	25.54%	\$4,450,000	2.61%
2012	\$195,741,865	\$124,106,482	63.40%	\$27,675,000	14.14%	\$43,160,383	22.05%	\$800,000	0.41%

PA Department of Insurance
Bureau of Mcare
Claim and Case Payment - 5 Most Recent Years

Year	Fund Money	Claim Count	Average Claim Value	Case Count	Average Case Value
2008	\$ 173,892,874	377	\$ 461,254	280	\$ 621,046
2009	\$ 178,236,910	396	\$ 450,093	292	\$ 610,400
2010	\$ 146,484,944	329	\$ 445,243	255	\$ 574,451
2011	\$ 170,395,012	353	\$ 482,705	264	\$ 645,436
2012	\$ 195,741,865	404	\$ 484,510	267	\$ 733,116

Note: One "case" houses 1 to many "claims"

Summary of Annual Fund Claim Payments by Health Care Provider Group
2002-2012

<u>Individuals</u>				<u>Medical Corps</u>				<u>Institutions</u>				<u>Totals</u>		
Year	Count of Claims	% of Total Claims	Amount of Fund Payment	% of Annual Fund Claims Payment	Count of Claims	% of Total Claims	Amount of Fund Payment	% of Annual Fund Claims Payment	Count of Claims	% of Total Claims	Amount of Fund Payment	% of Annual Fund Claims Payment	Total Claim Count	Total Annual Fund Claims Payment
2002	496	74%	\$ 242,058,227	70%	21	3%	\$ 15,287,490	4%	157	23%	\$ 90,702,013	26%	674	\$ 348,047,730
2003	495	71%	\$ 261,412,315	69%	33	5%	\$ 21,352,127	6%	173	25%	\$ 95,956,330	25%	701	\$ 378,720,772
2004	450	73%	\$ 235,414,423	73%	18	3%	\$ 10,448,473	3%	152	25%	\$ 74,476,793	23%	620	\$ 320,339,689
2005	337	72%	\$ 171,099,732	74%	20	4%	\$ 10,068,307	4%	114	24%	\$ 51,420,701	22%	471	\$ 232,588,740
2006	304	72%	\$ 151,833,293	72%	26	6%	\$ 14,186,262	7%	92	22%	\$ 43,502,794	21%	422	\$ 209,522,349
2007	273	65%	\$ 123,762,853	65%	25	6%	\$ 12,560,972	7%	124	29%	\$ 55,041,986	29%	422	\$ 191,365,811
2008	256	68%	\$ 116,967,358	67%	16	4%	\$ 8,165,387	5%	105	28%	\$ 48,760,129	28%	377	\$ 173,892,874
2009	285	72%	\$ 127,713,538	72%	14	4%	\$ 9,012,513	5%	97	24%	\$ 41,510,859	23%	396	\$ 178,236,910
2010	194	59%	\$ 87,936,023	60%	10	3%	\$ 5,592,973	4%	125	38%	\$ 52,955,948	36%	329	\$ 146,484,944
2011	230	65%	\$ 110,890,028	65%	18	5%	\$ 8,543,331	5%	105	30%	\$ 50,961,653	30%	353	\$ 170,395,012

Bureau of Mcare

**2012 Claims Payment by Commercial
Carrier and Self-Insurer**

Company Code	Total Fund Payments
S10	\$ 1,630,000
S12	\$ 1,500,000
S23	\$ 50,000
S40	\$ 450,000
S41	\$ 1,000,000
S51	\$ 500,000
S53	\$ 500,000
S62	\$ 1,500,000
S63	\$ 404,990
003	\$ 16,700,000
011	\$ 500,000
031	\$ 10,980,409
032	\$ 4,030,000
039	\$ 250,000
067	\$ 20,503,076
086	\$ 11,075,331
093	\$ 875,000
103	\$ 800,000
119	\$ 1,000,000
121	\$ 1,700,000
124	\$ 10,000
126	\$ 2,000,000
129	\$ 5,450,000
135	\$ 110,189
136	\$ 3,700,000
144	\$ 12,895,000
145	\$ 3,925,000
155	\$ 9,695,000

Bureau of Mcare

**2012 Claims Payment by Commercial
Carrier and Self-Insurer**

Company Code	Total Fund Payments
156	\$ 11,841,622
160	\$ 125,000
184	\$ 2,700,000
197	\$ 3,400,000
199	\$ 2,633,501
202	\$ 7,260,000
203	\$ 500,000
207	\$ 17,422,747
211	\$ 8,250,000
219	\$ 1,800,000
220	\$ 2,875,000
221	\$ 2,550,000
222	\$ 1,400,000
223	\$ 5,000,000
224	\$ 300,000
228	\$ 1,150,000
229	\$ 700,000
241	\$ 900,000
245	\$ 1,500,000
246	\$ 500,000
251	\$ 500,000
253	\$ 3,050,000
258	\$ 500,000
261	\$ 500,000
262	\$ 1,500,000
271	\$ 400,000
276	\$ 1,400,000

Bureau of Mcare

**2012 Claims Payment by Commercial
Carrier and Self-Insurer**

Company Code	Total Fund Payments
285	\$ 500,000
286	\$ 350,000
310	\$ 500,000
Totals	\$ 195,741,865

Bureau of Mcare

2008 - 2012 Claims Payment by Commercial Carrier and Self-Insurer

Carrier Code	2008	2009	2010	2011	2012
S01		\$ 700,000			
S07	\$ 2,000,000				
S10	\$ 3,000,000	\$ 2,500,000	\$ 3,000,000	\$ 3,700,000	\$ 1,630,000
S11		\$ 750,000			
S12	\$ 500,000	\$ 700,000	\$ 500,000	\$ 1,375,000	\$ 1,500,000
S14	\$ 1,000,000				
S23	\$ 906,250				\$ 50,000
S24				\$ 500,000	
S32				\$ 950,000	
S34	\$ 1,000,000				
S36	\$ 1,500,000	\$ 750,000			
S40					\$ 450,000
S41			\$ 500,000	\$ 500,000	\$ 1,000,000
S43	\$ 500,000		\$ 750,000		
S45	\$ 400,000				
S48	\$ 1,000,000			\$ 1,000,000	
S49					
S51				\$ 1,000,000	\$ 500,000
S53		\$ 1,200,000		\$ 500,000	\$ 500,000
S54	\$ 500,000				
S57			\$ 500,000		
S60			\$ 400,000	\$ 1,000,000	
S62			\$ 500,000		\$ 1,500,000
S63					\$ 404,990
003	\$ 10,728,436	\$ 20,094,627	\$ 11,007,385	\$ 12,407,633	\$ 16,700,000
011	\$ 3,950,000	\$ 5,340,251	\$ 1,600,000	\$ 1,975,000	\$ 500,000
020			\$ 500,000		
031	\$ 16,042,750	\$ 17,861,959	\$ 9,520,502	\$ 12,962,642	\$ 10,980,409
032	\$ 4,109,736	\$ 5,600,000	\$ 2,130,000	\$ 2,275,000	\$ 4,030,000
039					\$ 250,000
045	\$ 350,000	\$ 100,000	\$ 700,000	\$ 205,000	
052				\$ 100,000	
055			\$ 125,000		
067	\$ 18,239,903	\$ 13,458,485	\$ 7,770,531	\$ 17,993,170	\$ 20,503,076
086	\$ 13,739,896	\$ 4,340,859	\$ 675,000	\$ 5,407,500	\$ 11,075,331
088					
093	\$ 1,865,000	\$ 4,025,000	\$ 2,325,000	\$ 1,600,000	\$ 875,000
102					
103				\$ 500,000	\$ 800,000
112	\$ 500,000				
119	\$ 1,750,000	\$ 675,000	\$ 394,917	\$ 855,083	\$ 1,000,000
121	\$ 500,000	\$ 2,147,661	\$ 700,000	\$ 200,000	\$ 1,700,000
124	\$ 500,000			\$ 425,000	\$ 10,000
126	\$ 2,441,655	\$ 1,800,000	\$ 661,031	\$ 1,000,000	\$ 2,000,000
129	\$ 6,575,000	\$ 5,250,000	\$ 7,700,000	\$ 2,750,000	\$ 5,450,000
131	\$ 557				

Bureau of Mcare

2008 - 2012 Claims Payment by Commercial Carrier and Self-Insurer

Carrier Code	2008	2009	2010	2011	2012
135		\$ 3,630,987			\$ 110,189
136	\$ 7,950,000	\$ 4,797,784	\$ 2,325,000	\$ 1,550,000	\$ 3,700,000
139			\$ 500,000		
143		\$ 1,425,000		\$ 139,261	
144	\$ 10,219,400	\$ 11,875,000	\$ 5,675,000	\$ 12,324,000	\$ 12,895,000
145	\$ 600,000	\$ 1,792,500	\$ 7,200,000	\$ 2,425,000	\$ 3,925,000
155	\$ 6,620,790	\$ 14,544,463	\$ 13,200,000	\$ 13,953,751	\$ 9,695,000
156	\$ 6,650,000	\$ 6,120,000	\$ 5,860,000	\$ 5,375,000	\$ 11,841,622
157					
159		\$ 25,000			
160	\$ 700,000	\$ 500,000		\$ 1,313,804	\$ 125,000
161	\$ 1,465,000	\$ 1,555,000			
162	\$ 2,214,073	\$ 700,000	\$ 5,693,463	\$ 1,200,000	
164	\$ 1,250,000				
166	\$ 175,000				
167		\$ 150,000			
169					
183	\$ 500,000	\$ 500,000			
184	\$ 9,360,039	\$ 1,500,000	\$ 2,500,000	\$ 1,818,092	\$ 2,700,000
194		\$ 550,000	\$ 1,000,000	\$ 500,000	
196	\$ 250,000	\$ 1,500,000	\$ 1,200,000		
197	\$ 5,550,000	\$ 2,699,000	\$ 3,700,000	\$ 2,537,500	\$ 3,400,000
199	\$ 1,575,000	\$ 2,950,000	\$ 1,765,000	\$ 1,850,000	\$ 2,633,501
201	\$ 500,000	\$ 300,000			
202	\$ 1,200,000	\$ 4,200,000	\$ 5,075,000	\$ 7,845,426	\$ 7,260,000
203	\$ 100,000	\$ 200,000		\$ 500,000	\$ 500,000
207	\$ 9,450,000	\$ 14,675,834	\$ 12,209,500	\$ 12,832,067	\$ 17,422,747
208			\$ 912,615	\$ 120,000	
211	\$ 2,875,000	\$ 1,512,500	\$ 3,750,000	\$ 7,236,287	\$ 8,250,000
212			\$ 400,000		
219	\$ 850,000		\$ 450,000	\$ 2,000,000	\$ 1,800,000
220	\$ 940,000	\$ 1,125,000	\$ 1,950,000	\$ 1,590,000	\$ 2,875,000
221	\$ 742,559	\$ 3,500,000	\$ 3,050,000	\$ 3,585,275	\$ 2,550,000
222	\$ 850,000		\$ 1,010,000	\$ 500,000	\$ 1,400,000
223			\$ 800,000	\$ 618,521	\$ 5,000,000
224	\$ 300,000	\$ 650,000	\$ 500,000	\$ 1,000,000	\$ 300,000
228	\$ 500,000	\$ 2,250,000	\$ 300,000	\$ 1,250,000	\$ 1,150,000
229	\$ 1,131,830	\$ 300,000	\$ 950,000	\$ 2,500,000	\$ 700,000
234			\$ 200,000		
239		\$ 500,000	\$ 800,000		
241		\$ 550,000	\$ 400,000	\$ 650,000	\$ 900,000
243				\$ 500,000	
245	\$ 3,300,000	\$ 500,000	\$ 1,000,000	\$ 2,900,000	\$ 1,500,000
246	\$ 1,100,000	\$ 1,255,000	\$ 1,850,000	\$ 2,700,000	\$ 500,000
248		\$ 160,000	\$ 500,000		
250	\$ 1,000,000			\$ 1,000,000	

Bureau of Mcare

2008 - 2012 Claims Payment by Commercial Carrier and Self-Insurer

Carrier Code	2008	2009	2010	2011	2012
251		\$ 200,000			\$ 500,000
253		\$ 2,000,000	\$ 6,000,000	\$ 1,650,000	\$ 3,050,000
256	\$ 375,000			\$ 500,000	
258		\$ 250,000	\$ 300,000	\$ 250,000	\$ 500,000
261			\$ 1,000,000	\$ 500,000	\$ 500,000
262					\$ 1,500,000
271				\$ 500,000	\$ 400,000
276			\$ 500,000	\$ 1,000,000	\$ 1,400,000
285					\$ 500,000
286					\$ 350,000
293				\$ 500,000	
310					\$ 500,000
Totals	\$ 173,892,874	\$ 178,236,910	\$ 146,484,944	\$ 170,395,012	\$ 195,741,865

Bureau of Mcare
2012 Assessment Remitted by
Commercial Carrier

Company Code	Amount ¹
001	\$ 11,721
003	\$ 12,570,894
011	\$ 2,548,107
021	\$ 82,237
023	\$ 104,261
031	\$ 18,466,877
032	\$ 834,748
052	\$ 46,491
067	\$ 12,598,739
090	\$ 67,254
103	\$ 294,238
110	\$ 52,046
112	\$ 8,661
113	\$ 7,733
118	\$ 18,269
121	\$ 502,538
124	\$ 789,292
127	\$ 355,401
129	\$ 4,513,857
130	\$ 19,970
137	\$ 95,491
138	\$ 735,714
144	\$ 19,317,082
145	\$ 4,932,627
155	\$ 13,677,415
156	\$ 7,959,515
162	\$ 15,577
165	\$ 18,934
179	\$ 13,070
186	\$ 33,960
194	\$ 68,195

Bureau of Mcare
2012 Assessment Remitted by
Commercial Carrier

Company Code **Amount¹**

196	\$ 976,598
197	\$ 5,518,207
198	\$ 103,003
199	\$ 4,602,056
202	\$ 6,464,920
203	\$ 1,326,441
206	\$ 28,634
207	\$ 14,234,296
208	\$ 1,870,575
210	\$ 931,037
211	\$ 6,369,637
212	\$ 269,263
216	\$ 5,644
217	\$ 332,970
218	\$ 297,256
219	\$ 3,508,437
220	\$ 2,176,303
221	\$ 3,385,298
222	\$ 3,570,196
223	\$ 5,656,754
224	\$ 1,890,056
225	\$ 70,114
226	\$ 75,865
227	\$ 3,225
228	\$ 1,466,631
232	\$ 143,119
233	\$ 1,504
234	\$ 196,256
235	\$ 69,698
236	\$ 10,342
237	\$ 19,936

Bureau of Mcare
2012 Assessment Remitted by
Commercial Carrier

Company Code **Amount¹**

239	\$ 2,309,078
241	\$ 844,338
242	\$ 36,079
243	\$ 22,679
244	\$ 40,124
245	\$ 6,491,844
246	\$ 1,415,528
247	\$ 42,380
248	\$ 368,826
249	\$ 14,980
252	\$ 54,571
253	\$ 4,153,361
257	\$ 32,766
258	\$ 1,683,426
261	\$ 1,416,901
262	\$ 62,570
264	\$ 1,066
265	\$ 135,555
266	\$ 38,691
267	\$ 633
268	\$ 2,043
271	\$ 2,411,061
274	\$ 177,945
275	\$ 500,251
276	\$ 512,402
277	\$ 65,143
279	\$ 593,019
286	\$ 174,597
289	\$ 30,308
290	\$ 64,324
291	\$ 19,927

Bureau of Mcare
2012 Assessment Remitted by
Commercial Carrier

Company Code	Amount ¹
292	\$ 78,090
293	\$ 10,942
294	\$ 4,734
296	\$ 2,797
297	\$ 11,047
298	\$ 26,560
303	\$ 30,070
305	\$ 30,638
307	\$ 2,633
308	\$ 743,041
310	\$ 5,483,831
312	\$ 38,491
313	\$ 973
314	\$ 111,025
315	\$ 41,374
316	\$ 31,970
318	\$ 384
320	\$ 480,780
321	\$ 5,926
322	\$ 34,352
323	\$ 62,024
324	\$ 31,263
326	\$ 9,098
329	\$ 94,841
900	\$ 1,032
Total	\$ 197,419,517

¹ The "Amount" is based on the gross rated undiscounted assessment remitted and processed as of February 6, 2013.

Bureau of Mcare

Assessment Remitted by Commercial Carrier for 2008 - 2012

	2008	2009	2010	2011	2012
Carrier Code	Amount ¹				
001	\$ 18,923	\$ 17,490	\$ 12,880	\$ 9,802	\$ 11,721
003	\$ 16,195,191	\$ 14,638,418	\$ 14,189,708	\$ 11,528,434	\$ 12,570,894
011	\$ 3,231,450	\$ 2,478,285	\$ 2,783,920	\$ 2,517,764	\$ 2,548,107
021	\$ 87,719	\$ 82,229	\$ 81,444	\$ 69,248	\$ 82,237
023	\$ 65,366	\$ 51,034	\$ 58,115	\$ 58,515	\$ 104,261
026	\$ 9,870				
031	\$ 23,321,704	\$ 21,572,060	\$ 21,275,570	\$ 17,082,087	\$ 18,466,877
032	\$ 2,357,489	\$ 1,640,523	\$ 1,288,057	\$ 850,036	\$ 834,748
052	\$ 114,486	\$ 201,056	\$ 102,925	\$ 82,015	\$ 46,491
067	\$ 15,474,041	\$ 15,815,478	\$ 15,188,312	\$ 11,664,186	\$ 12,598,739
090	\$ 139,276	\$ 124,663	\$ 70,966	\$ 66,122	\$ 67,254
103	\$ 544,718	\$ 451,207	\$ 415,644	\$ 338,583	\$ 294,238
110	\$ 31,004	\$ 35,085	\$ 39,745	\$ 35,584	\$ 52,046
112	\$ 229,238	\$ 182,861	\$ 107,368	\$ 91,767	\$ 8,661
113			\$ 2,434	\$ 8,969	\$ 7,733
118		\$ 7,157			\$ 18,269
121	\$ 776,633	\$ 678,983	\$ 679,222	\$ 544,695	\$ 502,538
124	\$ 916,065	\$ 885,896	\$ 830,255	\$ 681,762	\$ 789,292
127	\$ 242,147	\$ 331,553	\$ 360,200	\$ 295,790	\$ 355,401
129	\$ 5,985,395	\$ 5,253,971	\$ 5,343,647	\$ 3,933,494	\$ 4,513,857
130					\$ 19,970
137	\$ 136,705	\$ 118,536	\$ 118,127	\$ 79,619	\$ 95,491
138	\$ 616,309	\$ 596,813	\$ 717,329	\$ 746,057	\$ 735,714
139	\$ 149,005	\$ 56,086			
144	\$ 18,671,568	\$ 16,847,286	\$ 18,066,209	\$ 15,346,247	\$ 19,317,082
145	\$ 4,092,757	\$ 4,089,908	\$ 4,233,318	\$ 3,442,954	\$ 4,932,627
155	\$ 15,775,505	\$ 14,719,619	\$ 14,964,745	\$ 12,374,903	\$ 13,677,415
156	\$ 8,189,946	\$ 10,276,763	\$ 9,120,723	\$ 7,120,403	\$ 7,959,515
162	\$ 53,423	\$ 35,851	\$ 16,938	\$ 17,354	\$ 15,577
165		\$ 184	\$ 22,085	\$ 11,689	\$ 18,934
169			\$ 4,180		
179	\$ 79,223	\$ 37,368	\$ 36,539	\$ 30,926	\$ 13,070
182	\$ 4,368				
186	\$ 147,828	\$ 108,211	\$ 103,706	\$ 37,941	\$ 33,960
191	\$ 54,711	\$ 20,188			
194	\$ 113,328	\$ 21,707	\$ 106,229	\$ 92,114	\$ 68,195
196	\$ 1,152,322	\$ 1,266,641	\$ 1,189,945	\$ 1,084,854	\$ 976,598
197	\$ 5,680,512	\$ 4,925,958	\$ 4,958,432	\$ 4,267,282	\$ 5,518,207

Bureau of Mcare

Assessment Remitted by Commercial Carrier for 2008 - 2012

	2008	2009	2010	2011	2012
Carrier Code	Amount ¹				
198	\$ 6,734	\$ 6,218	\$ 107,345	\$ 87,992	\$ 103,003
199	\$ 4,774,694	\$ 4,587,769	\$ 4,849,906	\$ 4,066,444	\$ 4,602,056
200	\$ 241				
202	\$ 8,584,080	\$ 7,820,445	\$ 8,111,110	\$ 6,695,543	\$ 6,464,920
203	\$ 1,304,080	\$ 1,294,032	\$ 1,369,529	\$ 1,316,906	\$ 1,326,441
206	\$ 41,631	\$ 54,164	\$ 24,312	\$ 27,596	\$ 28,634
207	\$ 20,796,507	\$ 19,139,405	\$ 14,797,783	\$ 12,826,590	\$ 14,234,296
208	\$ 2,046,417	\$ 1,868,086	\$ 1,968,885	\$ 1,674,013	\$ 1,870,575
210	\$ 561,387	\$ 780,717	\$ 877,311	\$ 801,109	\$ 931,037
211	\$ 9,612,577	\$ 8,350,530	\$ 8,930,080	\$ 6,668,187	\$ 6,369,637
212	\$ 197,423	\$ 185,955	\$ 183,657	\$ 215,612	\$ 269,263
215					
216	\$ 7,052	\$ 7,039	\$ 7,392	\$ 5,539	\$ 5,644
217	\$ 459,023	\$ 384,630	\$ 357,590	\$ 288,634	\$ 332,970
218	\$ 232,387	\$ 258,318	\$ 285,174	\$ 259,598	\$ 297,256
219	\$ 5,216,379	\$ 4,344,993	\$ 3,990,674	\$ 3,318,917	\$ 3,508,437
220	\$ 2,088,440	\$ 2,096,936	\$ 2,170,930	\$ 1,859,464	\$ 2,176,303
221	\$ 4,865,316	\$ 4,409,132	\$ 4,461,733	\$ 3,398,490	\$ 3,385,298
222	\$ 3,500,720	\$ 3,302,708	\$ 3,466,802	\$ 3,071,613	\$ 3,570,196
223	\$ 3,849,643	\$ 3,500,761	\$ 3,417,807	\$ 675,243	\$ 5,656,754
224	\$ 1,816,699	\$ 1,715,929	\$ 1,772,875	\$ 1,542,118	\$ 1,890,056
225	\$ 48,020	\$ 47,223	\$ 55,395	\$ 58,234	\$ 70,114
226	\$ 90,967	\$ 82,373	\$ 81,390	\$ 64,177	\$ 75,865
227	\$ 3,675	\$ 3,338	\$ 3,360	\$ 2,755	\$ 3,225
228	\$ 1,701,835	\$ 1,607,351	\$ 1,633,760	\$ 1,302,163	\$ 1,466,631
229	\$ 2,422,927	\$ 2,324			
230	\$ 22,103	\$ 20,715	\$ 20,859	\$ 7,414	
232	\$ 32,884	\$ 60,383	\$ 101,537	\$ 107,545	\$ 143,119
233	\$ 4,592	\$ 617	\$ 119		\$ 1,504
234	\$ 211,825	\$ 225,656	\$ 211,684	\$ 171,751	\$ 196,256
235	\$ 81,046	\$ 73,644	\$ 73,290	\$ 60,010	\$ 69,698
236	\$ 49,931	\$ 77,890	\$ 53,065	\$ 14,613	\$ 10,342
237	\$ 25,463	\$ 37,613	\$ 18,081	\$ 35,052	\$ 19,936
239	\$ 2,862,069	\$ 2,544,367	\$ 2,501,542	\$ 2,372,644	\$ 2,309,078
241	\$ 1,011,930	\$ 927,277	\$ 936,689	\$ 784,380	\$ 844,338
242	\$ 41,115	\$ 37,341	\$ 37,599	\$ 30,820	\$ 36,079
243	\$ 30,088	\$ 26,843	\$ 23,892	\$ 19,320	\$ 22,679
244	\$ 101,064	\$ 89,529	\$ 88,776	\$ 70,052	\$ 40,124

Bureau of Mcare

Assessment Remitted by Commercial Carrier for 2008 - 2012

	2008	2009	2010	2011	2012
Carrier Code	Amount ¹				
245	\$ 5,229,282	\$ 5,082,741	\$ 5,427,909	\$ 4,742,434	\$ 6,491,844
246	\$ 2,873,591	\$ 2,391,645	\$ 2,146,947	\$ 1,684,051	\$ 1,415,528
247	\$ 98,780	\$ 25,672	\$ 30,620	\$ 21,938	\$ 42,380
248	\$ 374,798	\$ 302,166	\$ 313,505	\$ 286,594	\$ 368,826
249	\$ 11,495	\$ 11,427	\$ 21,289	\$ 19,562	\$ 14,980
250	\$ 613,888	\$ 549,842	\$ 482,819	\$ 51,022	
251	\$ 178,568	\$ 73,792	\$ 53,983	\$ 44,006	
252	\$ 84,861	\$ 78,382	\$ 67,892	\$ 53,143	\$ 54,571
253	\$ 4,117,837	\$ 3,965,972	\$ 4,128,501	\$ 3,521,960	\$ 4,153,361
257	\$ 35,638	\$ 69,671	\$ 48,673	\$ 38,693	\$ 32,766
258	\$ 2,594,610	\$ 2,105,917	\$ 1,914,326	\$ 1,602,098	\$ 1,683,426
261	\$ 1,223,152	\$ 1,318,928	\$ 1,193,784	\$ 1,287,625	\$ 1,416,901
262	\$ 21,229	\$ 26,752	\$ 33,772	\$ 36,892	\$ 62,570
263		\$ 3,080			
264	\$ 1,161	\$ 1,075	\$ 920	\$ 949	\$ 1,066
265	\$ 106,640	\$ 28,958	\$ 13,756	\$ 71,118	\$ 135,555
266	\$ 28,808	\$ 25,919	\$ 26,099	\$ 23,275	\$ 38,691
267	\$ 1,038	\$ 536	\$ 573	\$ 470	\$ 633
268	\$ 6,439	\$ 5,204	\$ 1,752	\$ 1,674	\$ 2,043
271	\$ 958,412	\$ 1,669,991	\$ 2,509,786	\$ 2,180,681	\$ 2,411,061
272	\$ 8,822				
274	\$ 174,291	\$ 164,117	\$ 181,037	\$ 145,726	\$ 177,945
275	\$ 538,695	\$ 469,953	\$ 546,542	\$ 379,604	\$ 500,251
276	\$ 598,144	\$ 538,114	\$ 538,184	\$ 437,079	\$ 512,402
277			\$ 33,446	\$ 56,052	\$ 65,143
278	\$ 566				
279	\$ 228,393	\$ 216,826	\$ 540,063	\$ 471,708	\$ 593,019
281	\$ 943	\$ 949			
282	\$ 68,160	\$ 84,290	\$ 46,873	\$ 37,291	
285	\$ 98,668	\$ 273,106	\$ 420,044	\$ 282,494	
286	\$ 38,594	\$ 50,081	\$ 78,039	\$ 116,830	\$ 174,597
287	\$ 28,721				
289			\$ 13,782	\$ 11,298	\$ 30,308
290	\$ 3,929	\$ 113,197	\$ 65,930	\$ 60,690	\$ 64,324
291					\$ 19,927
292		\$ 37,934	\$ 11,491	\$ 13,718	\$ 78,090
293		\$ 49,751	\$ 52,828	\$ 57,361	\$ 10,942
294		\$ 2,944	\$ 7,299	\$ 5,982	\$ 4,734

Bureau of Mcare

Assessment Remitted by Commercial Carrier for 2008 - 2012

	2008	2009	2010	2011	2012
Carrier Code	Amount ¹				
296	\$ 4,270	\$ 2,682	\$ 2,814	\$ 7,908	\$ 2,797
297		\$ 33,500	\$ 18,398	\$ 8,824	\$ 11,047
298		\$ 5,495	\$ 24,403	\$ 26,780	\$ 26,560
303			\$ 19,540	\$ 29,308	\$ 30,070
305		\$ 2,678	\$ 45,945	\$ 38,319	\$ 30,638
307			\$ 1,272	\$ 653	\$ 2,633
308			\$ 365,405	\$ 510,497	\$ 743,041
310		\$ 3,225	\$ 4,889,546	\$ 4,024,366	\$ 5,483,831
312					\$ 38,491
313		\$ 572	\$ 882	\$ 723	\$ 973
314			\$ 25,112	\$ 42,310	\$ 111,025
315			\$ 53,824	\$ 13,585	\$ 41,374
316				\$ 12,325	\$ 31,970
318				\$ 7,288	\$ 384
320				\$ 135,342	\$ 480,780
321					\$ 5,926
322					\$ 34,352
323					\$ 62,024
324					\$ 31,263
326					\$ 9,098
329					\$ 94,841
900	\$ 3,242	\$ 6,278	\$ 2,428	\$ 1,486	\$ 1,032
Total	\$ 223,716,854	\$ 207,334,681	\$ 209,882,883	\$ 171,015,466	\$ 197,419,517

¹ The "Amount" is based on the gross rated undiscounted assessment remitted and processed as of February 6, 2013.

Bureau of Mcare

**2012 Assessment Remitted by
Self-Insurer**

Company Code	Amount ¹
S10	\$ 3,886,625
S12	\$ 1,707,859
S40	\$ 407,915
S41	\$ 68,635
S54	\$ 393,907
S57	\$ 21,273
S58	\$ 12,766
S60	\$ 484,390
S61	\$ 10,805
S63	\$ 178,783
S64	\$ 14,663
S67	\$ 9,742
TOTALS	\$ 7,197,363

¹ The "Amount" is based on the gross rated undiscounted assessment remitted and processed as of February 6, 2013.

Bureau of Mcare				
Assessments Remitted by Self-Insurer 2008 - 2012				
Carrier	2008	2009	2010	2011
S10	\$ 4,515,980	\$ 4,401,573	\$ 4,580,935	\$ 3,854,963
S12	\$ 1,533,370	\$ 1,442,094	\$ 1,497,885	\$ 1,446,944
S34				
S40	\$ 405,479	\$ 398,985	\$ 421,831	\$ 320,988
S41	\$ 98,300	\$ 84,109	\$ 75,339	\$ 61,967
S43	\$ 276,166	\$ 265,791		
S46	\$ 12,820	\$ 11,331		
S47	\$ 135,249			
S49	\$ 781,081	\$ 662,475	\$ 640,551	\$ 515,631
S51	\$ 687,254	\$ 667,269	\$ 540,122	\$ 8,770
S53	\$ 201,167	\$ 190,741	\$ 182,191	\$ 182,334
S54	\$ 340,441	\$ 343,321	\$ 372,268	\$ 341,407
S57	\$ 55,414	\$ 49,877	\$ 52,078	\$ 39,633
S58	\$ 12,503	\$ 13,637	\$ 16,372	\$ 10,656
S59	\$ 24,514	\$ 22,223	\$ 11,932	
S60	\$ 412,089	\$ 419,605	\$ 399,292	\$ 372,579
S61	\$ 12,516	\$ 11,367	\$ 11,445	\$ 9,306
S62	\$ 806,096			
S63	\$ 285,887	\$ 250,675	\$ 244,193	\$ 157,935
S64	\$ 16,912	\$ 15,095	\$ 15,199	\$ 12,459
S66		\$ 467,498		
S67			\$ 3,004	\$ 14,561
TOTALS	\$ 10,613,238	\$ 9,717,666	\$ 9,064,637	\$ 7,350,133

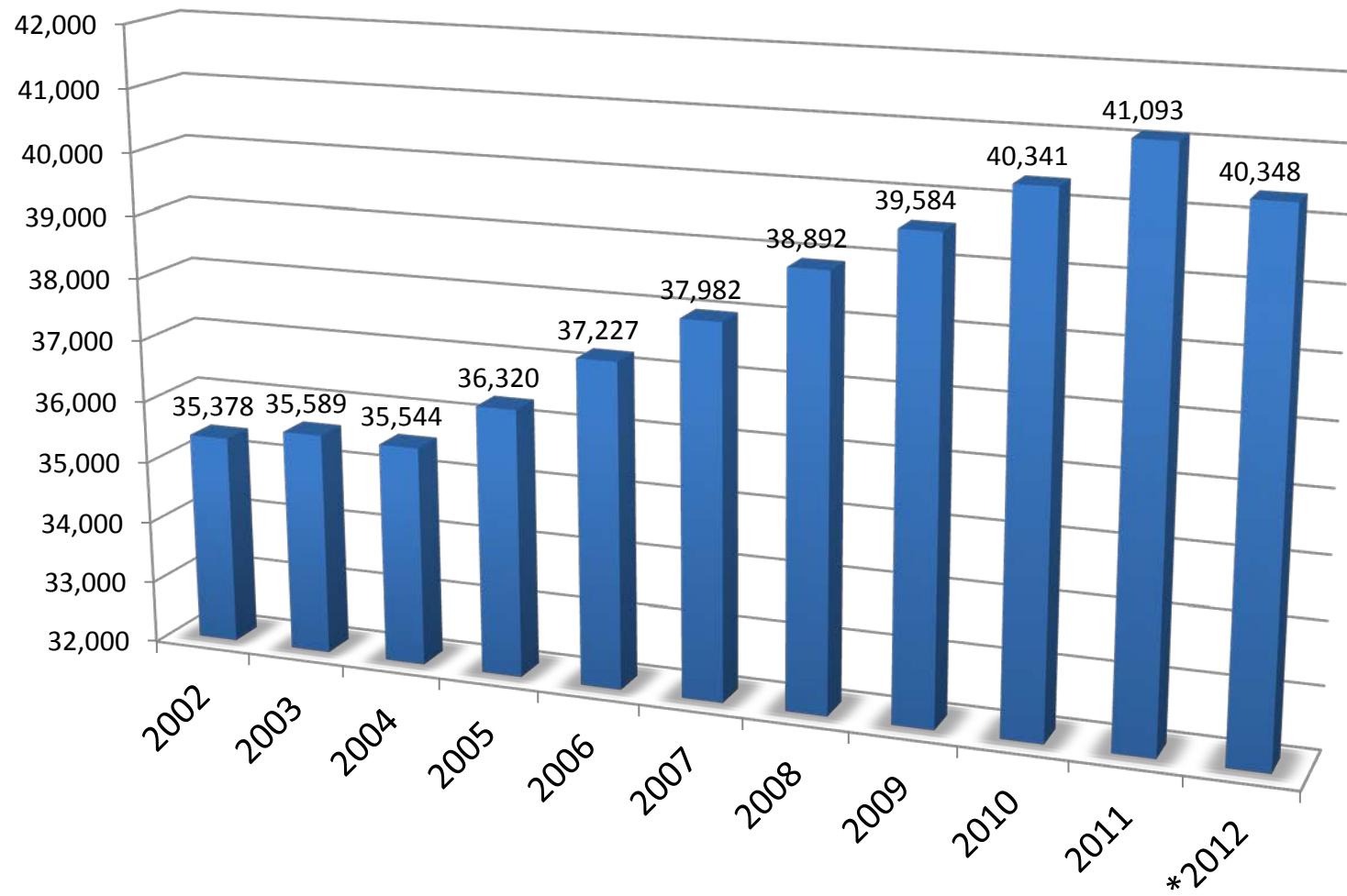
¹ The "Amount" is based on the gross rated undiscounted assessments remitted and processed as of February 6, 2013.

Bureau of Mcare**Count of Unique Health Care Providers by Provider Type by Assessment Year**

Assessment Year	Physicians (MD/DO)	Podiatrists	Nurse Midwives	Hospitals	Nursing Homes	Primary Health Centers	Birth Centers	Total Annual Count of Unique Providers
2002	35,378	1,099	225	236	736	6	3	37,683
2003	35,589	1,096	231	233	728	6	4	37,887
2004	35,544	1,104	231	231	716	5	4	37,835
2005	36,320	1,089	244	225	720	5	3	38,606
2006	37,227	1,111	253	224	711	5	3	39,534
2007	37,982	1,110	266	224	714	4	4	40,304
2008	38,892	1,126	266	223	711	5	4	41,227
2009	39,584	1,138	255	220	711	5	4	41,917
2010	40,341	1,162	271	221	700	5	4	42,704
2011	41,093	1,174	285	221	691	5	5	43,474
*2012	40,348	1,176	291	210	667	5	3	42,700

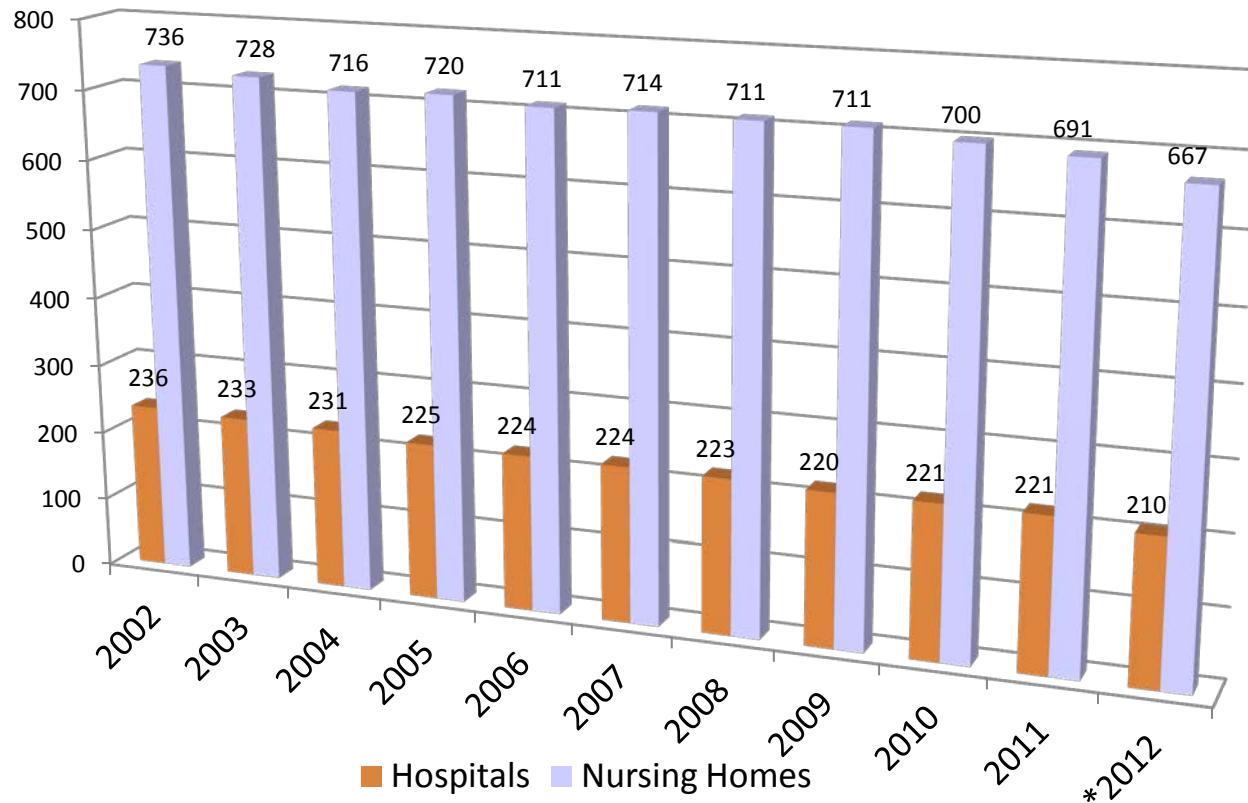
*Coverage for policies that inception or renew during the month of December is due to Mcare on or before March 1, 2013. Coverage for policies that has been reported and processed as of 2.8.2013 are included in the counts.

Unique Count of Physicians (MD/DO)



*Coverage for policies that inception or renew during the month of December is due to Mcare on or before March 1, 2013. Coverage for policies that have been reported and processed as of February 8, 2013 is included in the counts.

Unique Count of Hospitals and Nursing Homes

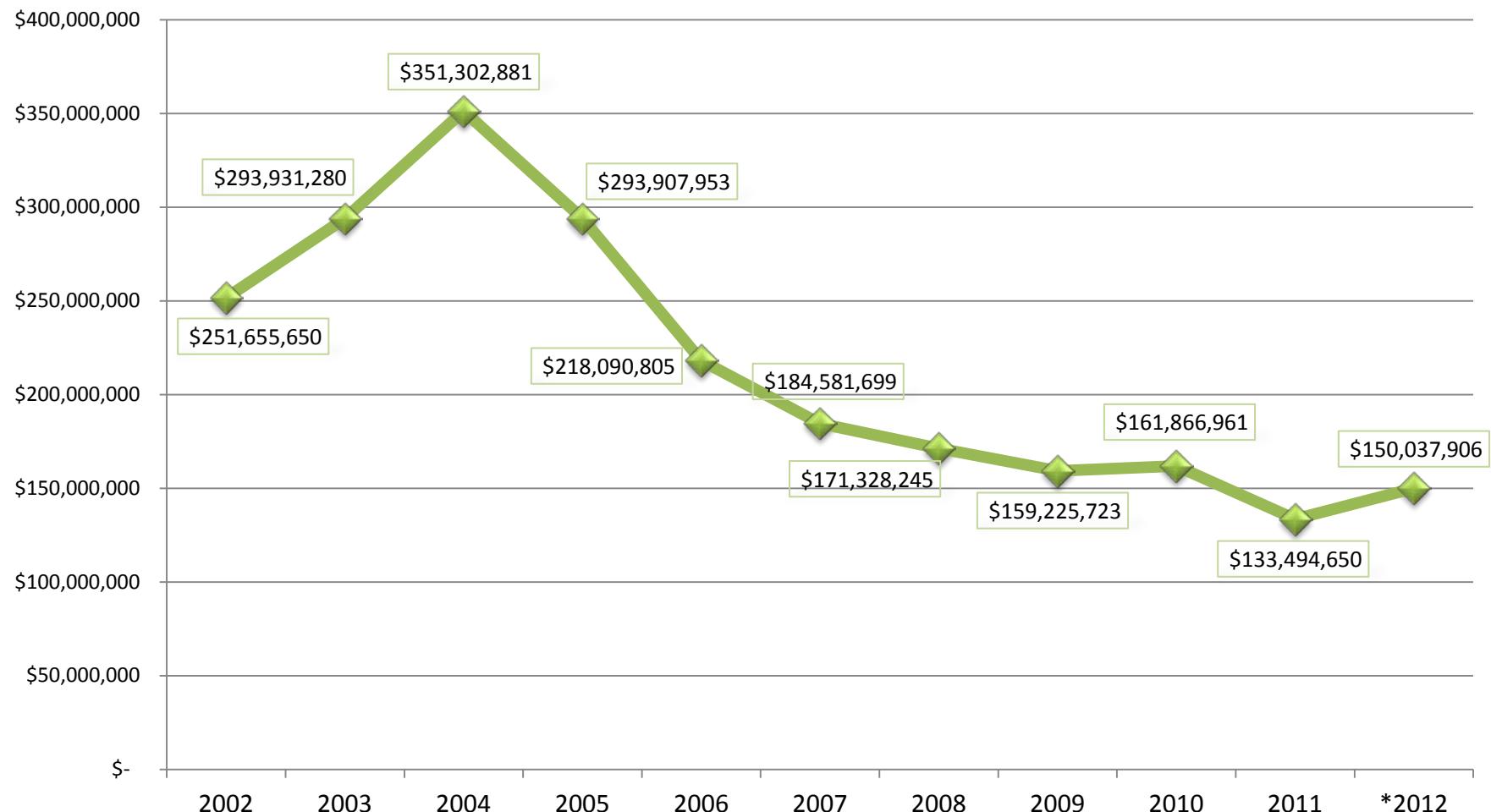


*Coverage for policies that inception or renew during the month of December is due to Mcare on or before March 1, 2013. Coverage for policies that have been reported and processed as of February 8, 2013 is included in the

Bureau of Mcare**Amount of Assessment Received by Provider Type by Assessment Year**

Assessment Year	Physicians (MD/DO)	Podiatrists	Nurse Midwives	Hospitals	Nursing Homes	Primary Health Ctrs	Birth Centers
2002	\$ 251,655,650	\$ 4,932,736	\$ 514,318	\$ 64,779,436	\$ 4,061,429	\$ 915,800	\$ 6,212
2003	\$ 293,931,280	\$ 5,919,908	\$ 825,749	\$ 73,105,848	\$ 8,777,237	\$ 880,037	\$ 14,632
2004	\$ 351,302,881	\$ 6,480,906	\$ 1,210,251	\$ 76,947,309	\$ 9,887,447	\$ 947,025	\$ 20,432
2005	\$ 293,907,953	\$ 6,161,599	\$ 1,280,876	\$ 75,094,669	\$ 8,957,666	\$ 885,526	\$ 20,382
2006	\$ 218,090,805	\$ 5,019,667	\$ 1,078,760	\$ 61,334,521	\$ 6,437,525	\$ 897,225	\$ 15,572
2007	\$ 184,581,699	\$ 3,692,160	\$ 965,769	\$ 49,332,454	\$ 5,374,291	\$ 767,941	\$ 18,061
2008	\$ 171,328,245	\$ 2,990,279	\$ 996,867	\$ 45,417,758	\$ 5,232,885	\$ 813,838	\$ 20,708
2009	\$ 159,225,723	\$ 2,819,523	\$ 890,670	\$ 41,915,067	\$ 4,764,956	\$ 776,744	\$ 19,991
2010	\$ 161,866,961	\$ 2,914,157	\$ 983,643	\$ 41,602,775	\$ 4,574,110	\$ 784,659	\$ 24,203
2011	\$ 133,494,650	\$ 2,416,473	\$ 814,723	\$ 33,480,213	\$ 3,747,095	\$ 665,985	\$ 21,712
*2012	\$ 150,037,906	\$ 3,050,606	\$ 1,040,955	\$ 40,137,882	\$ 4,206,876	\$ 831,401	\$ 26,009

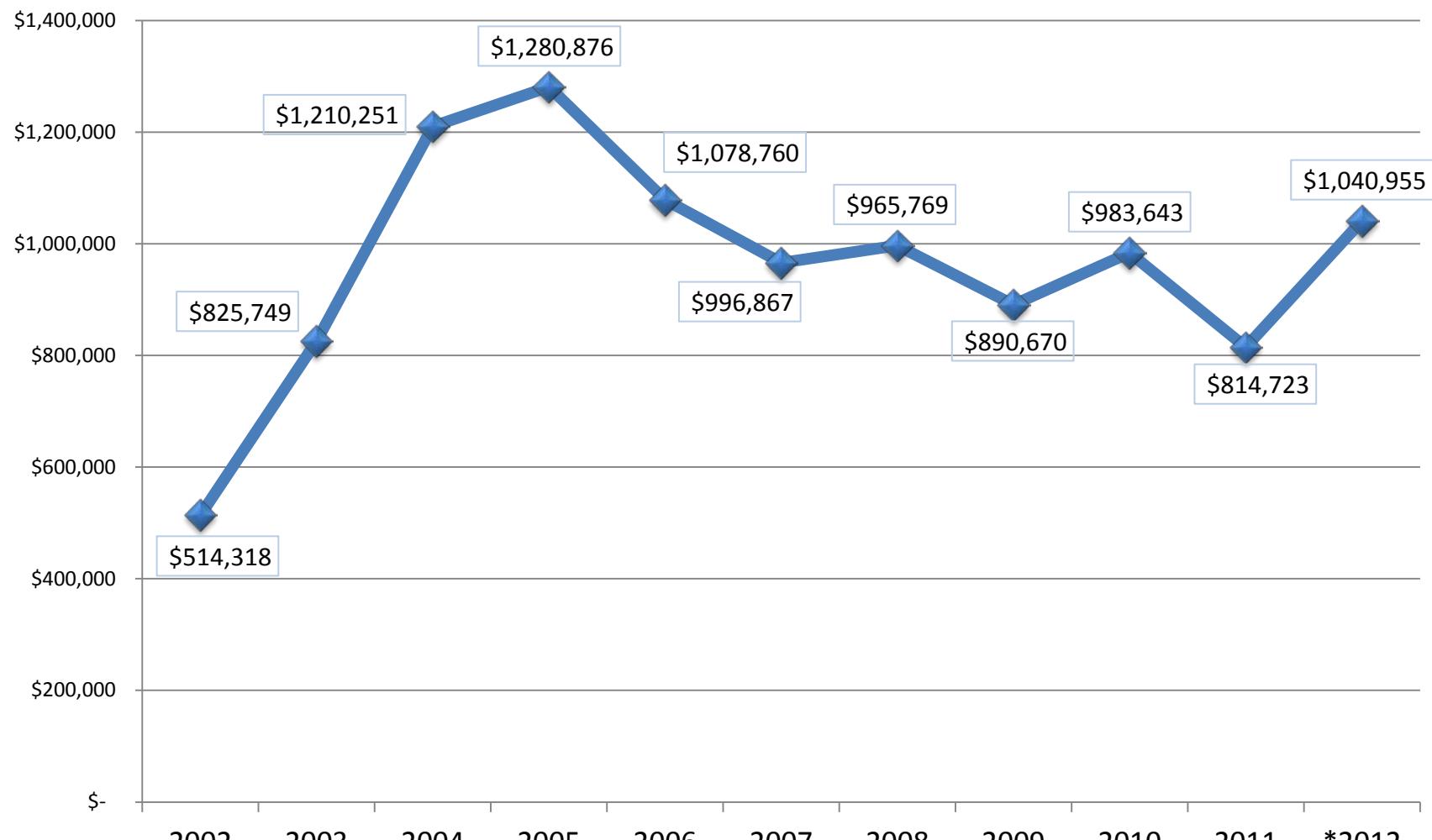
*Coverage for policies that inception or renew during the month of December is due to Mcare on or before March 1, 2013.
 Coverage for policies that have been reported and processed as of February 8, 2013 is included in the counts.

Assessment Remitted on Behalf of Physicians (MD/DO)

*Coverage for policies that incept or renew during the month of December is due to Mcare on or before March 1, 2013.
Coverage for policies that have been reported and processed as of February 8, 2013 is included in the counts.

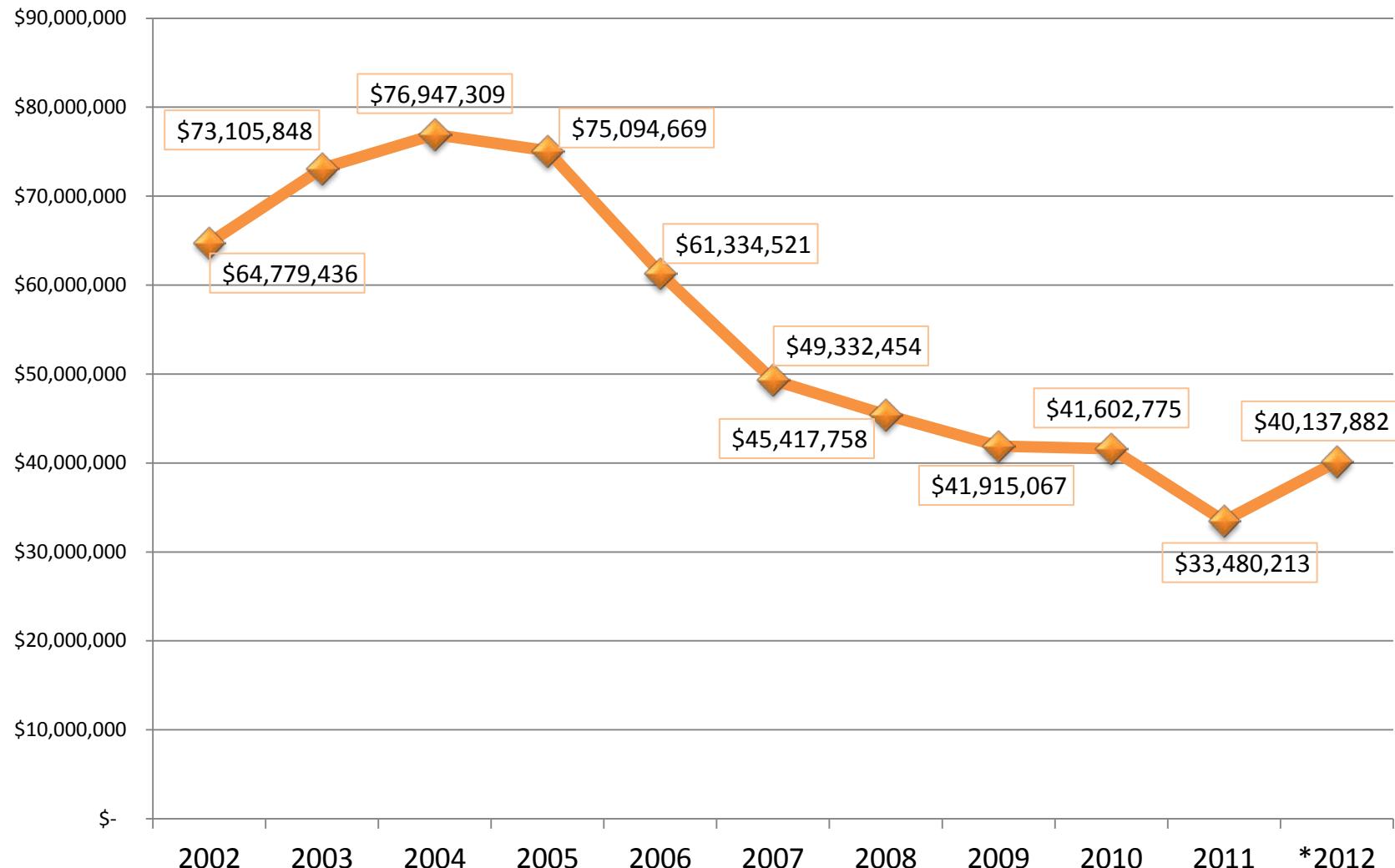
Assessment Remitted on Behalf of Podiatrists

*Coverage for policies that inception or renew during the month of December is due to Mcare on or before March 1, 2013.
Coverage for policies that have been reported and processed as of February 8, 2013 is included in the counts.

Assessment Remitted on Behalf of Certified Nurse-Midwives

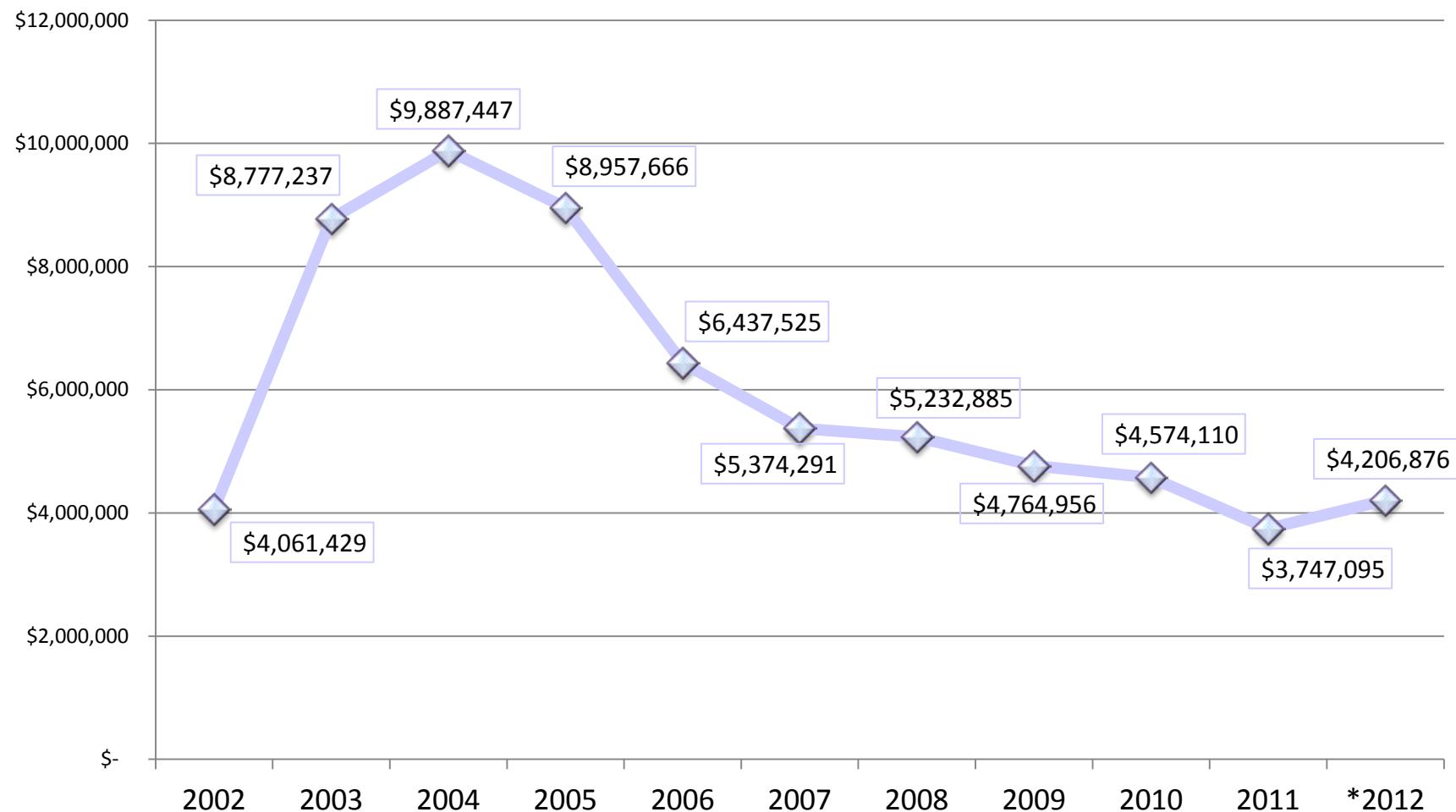
*Coverage for policies that inception or renew during the month of December is due to Mcare on or before March 1, 2013.
Coverage for policies that have been reported and processed as of February 8, 2013 is included in the counts.

Assessment Remitted on Behalf of Hospitals



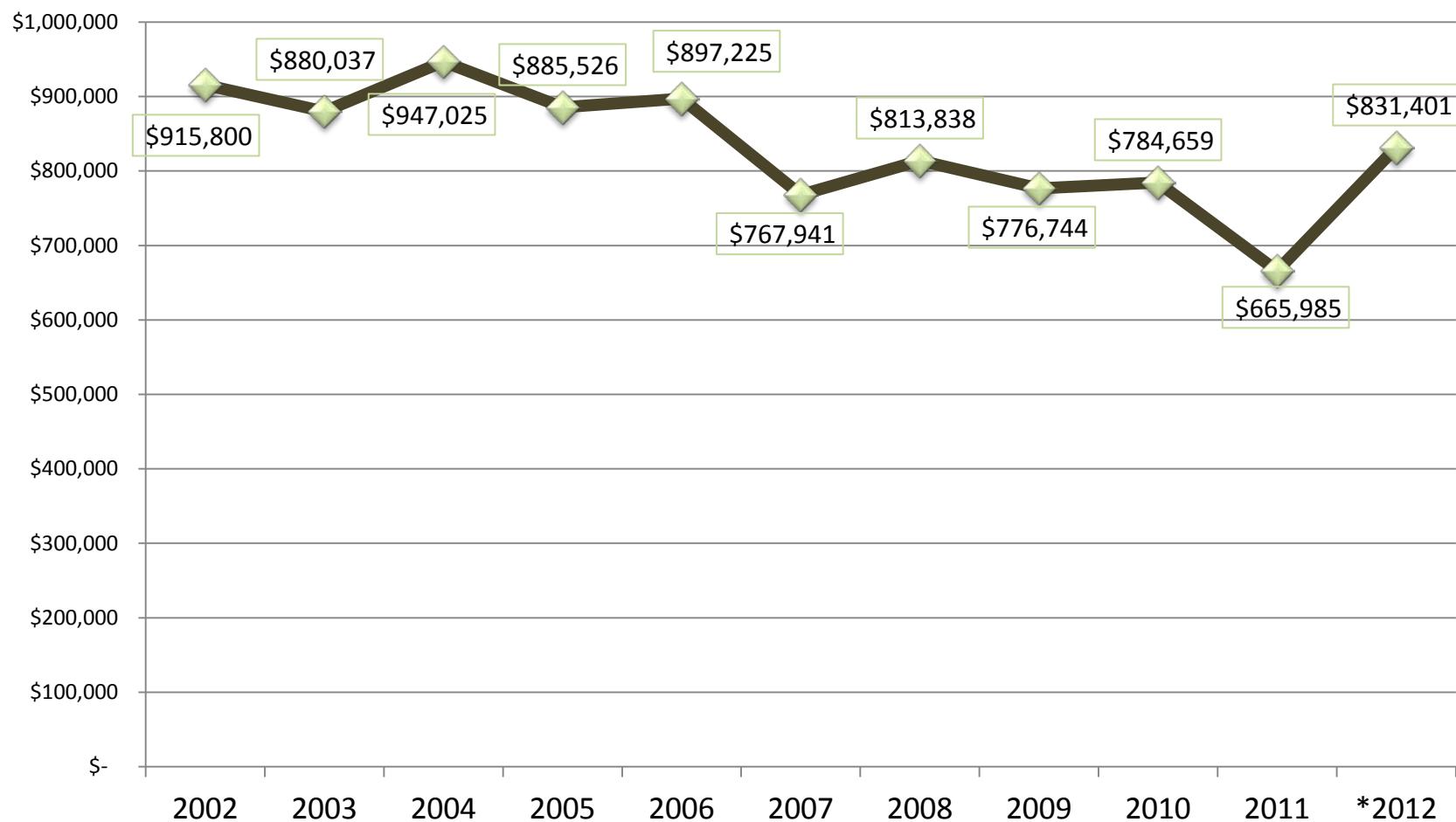
*Coverage for policies that incept or renew during the month of December is due to Mcare on or before March 1, 2013.
Coverage for policies that have been reported and processed as of February 8, 2013 is included in the counts.

Assessment Remitted on Behalf of Nursing Homes

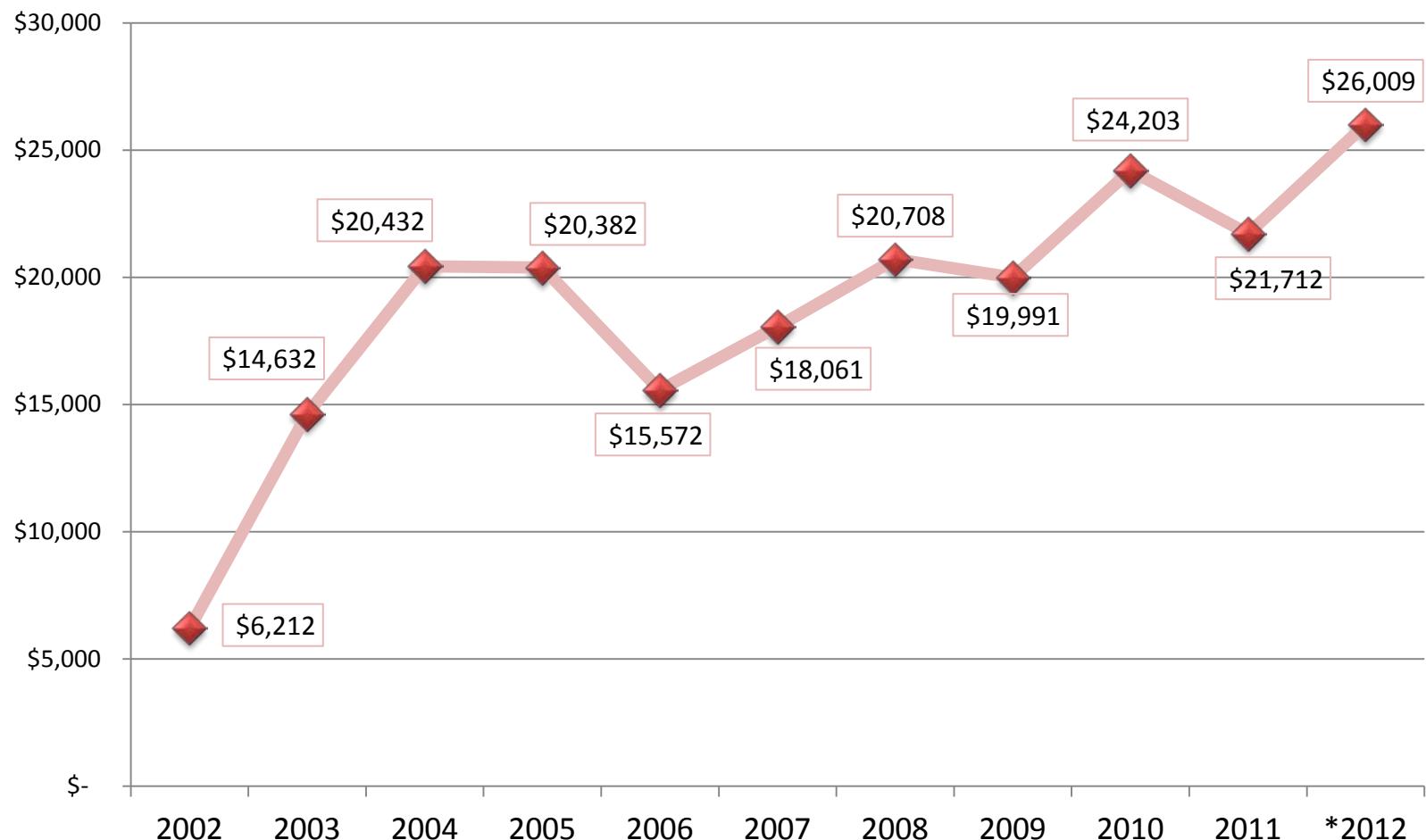


*Coverage for policies that incept or renew during the month of December is due to Mcare on or before March 1, 2013.
Coverage for policies that have been reported and processed as of February 8, 2013 is included in the counts.

Assessment Remitted on Behalf of Primary Health Care Centers



*Coverage for policies that incept or renew during the month of December is due to Mcare on or before March 1, 2013.
Coverage for policies that have been reported and processed as of February 8, 2013 is included in the counts.

Assessment Remitted on Behalf of Birth Centers

*Coverage for policies that inception or renew during the month of December is due to Mcare on or before March 1, 2013.
Coverage for policies that have been reported and processed as of February 8, 2013 is included in the counts.

Yearly Average Unabated Assessment by Provider Group

	Physicians			Podiatrists			Hospitals			Nursing Homes		
	Yearly Average	% Change over Prior Year	% Change from 2002 to 2012	Yearly Average	% Change over Prior Year	% Change from 2002 to 2012	Yearly Average	% Change over Prior Year	% Change from 2002 to 2012	Yearly Average	% Change over Prior Year	% Change from 2002 to 2012
2002	\$7,113			\$4,490			\$274,489			\$5,518		
2003*	\$8,259	16%		\$5,403	20%		\$313,755	14%		\$12,056	118%	
2004*	\$9,881	20%		\$5,870	9%		\$333,103	6%		\$13,808	15%	
2005*	\$8,091	-18%		\$5,657	-4%		\$333,751	0%		\$12,440	-10%	
2006*	\$5,858	-28%		\$4,520	-20%		\$273,812	-18%		\$9,064	-27%	
2007*	\$4,861	-17%		\$3,326	-26%		\$220,234	-20%		\$7,516	-17%	
2008	\$4,405	-9%		\$2,656	-20%		\$204,567	-7%		\$7,387	-2%	
2009	\$4,023	-9%		\$2,477	-7%		\$192,233	-6%		\$6,671	-10%	
2010	\$4,006	0%		\$2,506	1%		\$189,086	-2%		\$6,561	-2%	
2011	\$3,320	-17%		\$2,074	-17%		\$160,254	-15%		\$5,384	-18%	
2012	\$3,627	9%	-49%	\$2,354	14%	-48%	\$185,290	16%	-32%	\$6,384	19%	16%

* Assessment Year in which the Abatement Program was in place; however, the averages are based on unabated assessments.