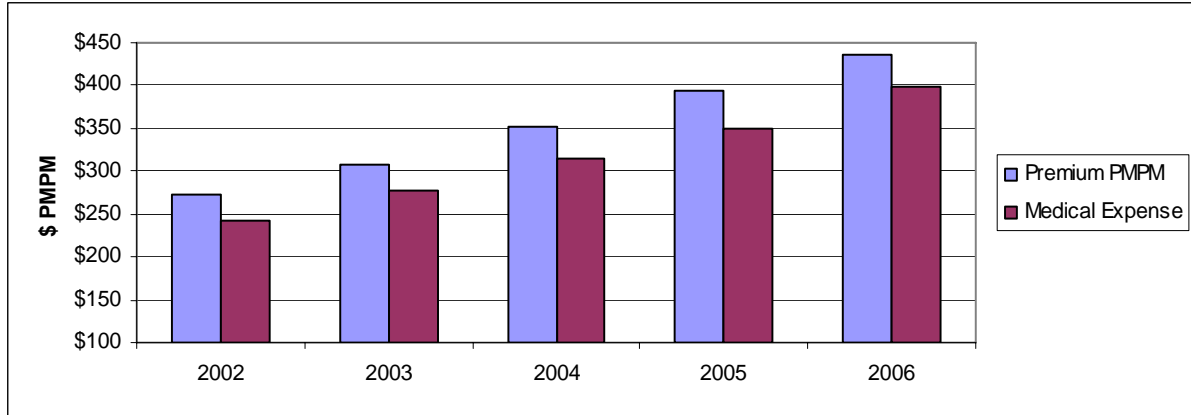
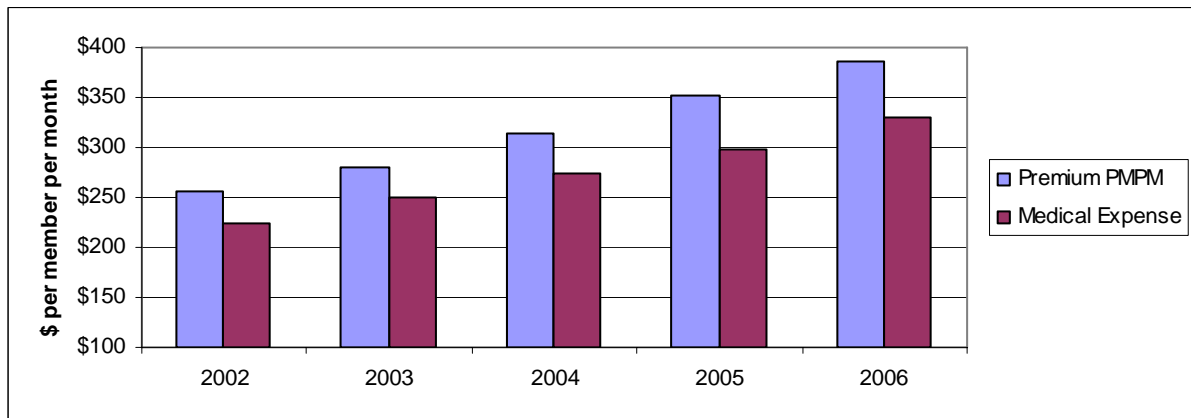


Fallon
Comparison of Premium vs. Medical Expense
Per Member Month: 2002 – 2006



Fallon	2002	2003	2004	2005	2006	Average Annual Increase
Premium	\$273	\$308	\$351	\$393	\$435	14.8%
Increase over prior period	6.6%	12.8%	14.0%	12.0%	10.7%	
Medical Expense	\$243	\$277	\$315	\$350	\$398	15.9%
Increase over prior period	6.6%	14.0%	13.7%	11.1%	13.7%	

HPHC
Comparison of Premium vs. Medical Expense
Per Member Month: 2002 – 2006



HPHC	2002	2003	2004	2005	2006	Average Annual Increase
Premium	\$256	\$281	\$314	\$353	\$387	12.8%
Increase over prior period	8.5%	9.8%	11.7%	12.4%	9.6%	
Medical Expense	\$225	\$250	\$275	\$298	\$330	11.7%
Increase over prior period	8.7%	11.1%	10.0%	8.4%	10.7%	