

Exhibit 2:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Exhibit 2:

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

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

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

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

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

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