

The New Mexico Medical Insurance Pool

The Pool Stats

As of: December 2007

The New Mexico Medical Insurance Pool

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December 2007 Highlights

Enrollment

	Members	Growth
As of Dec-2004	1,382	
As of Dec-2005	1,945	40.7%
As of Dec-2006	2,984	53.4%
As of Dec-2007	4,763	59.6%

Distribution by Eligibility Group	% of Total
Traditional Full Premium	43.5%
Traditional LIPP	36.2%
Medicare Full Premium	5.0%
Medicare LIPP	1.4%
Publicly Sponsored	13.1%
Senior Pharmacy	0.3%
Medbank	0.6%
Total	100.0%

Distribution by Plan	% of Total
\$500 Deductible	43.9%
\$1,000 Deductible	10.5%
\$2,000 Deductible	12.5%
\$5,000 Deductible	7.7%
\$7,500 Deductible	2.6%
\$10,000 Deductible	2.3%
Medicare	6.4%
Senior Pharmacy	0.3%
Medbank	0.6%
Publicly Sponsored	13.1%
Total	100.0%

Financial

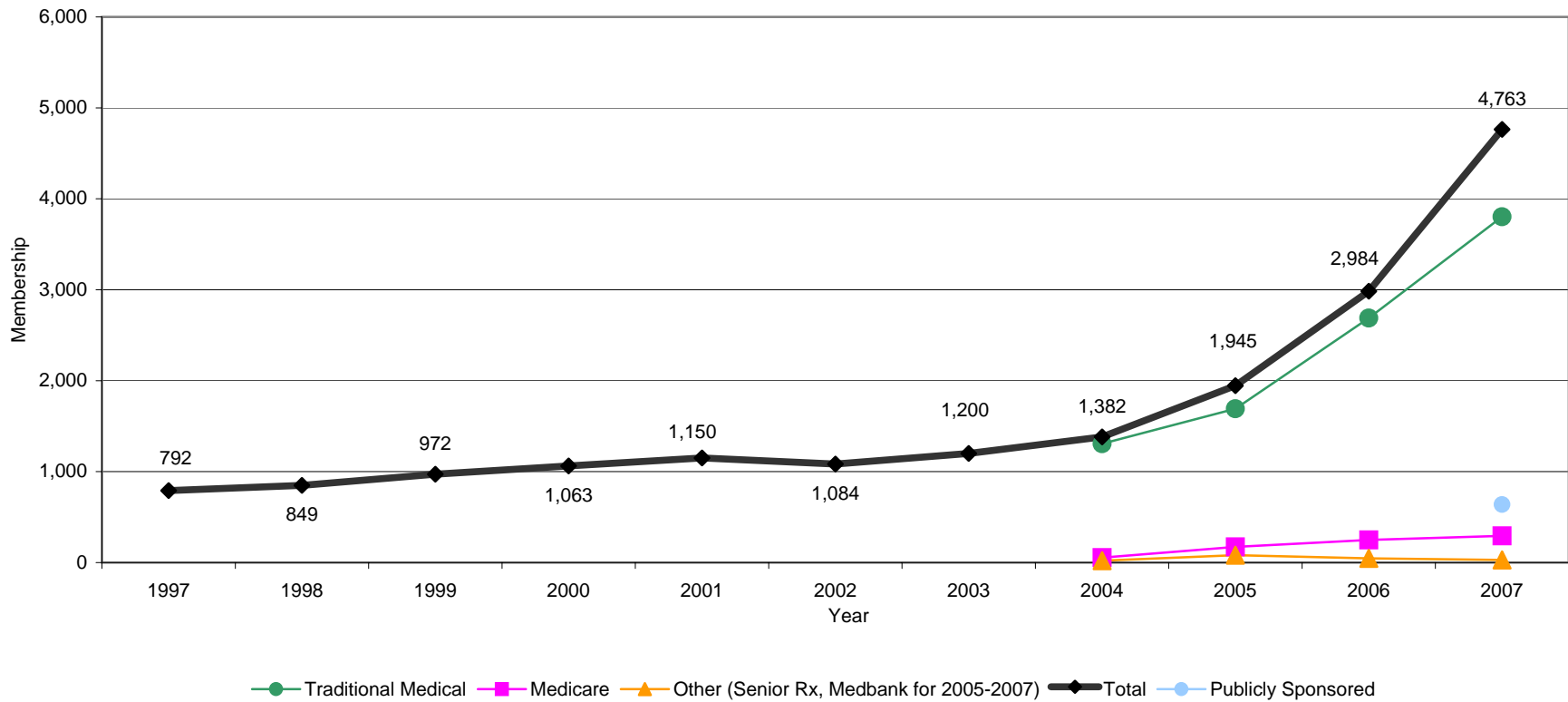
	Earned Premiums	Total Claims Incurred	Loss Ratio
Jan - Oct 2007	\$9,398,137	\$32,819,500	349.2%
2007 YTD Total Assessments	\$27,743,923		
Jan - Oct 2007 PMPM for Medical and Rx Combined	\$871.07		

Claim Distribution

2007 YTD Paid Claims	Claim Type	% Total
	Ambulatory	28.3%
	Inpatient	22.0%
	Outpatient	20.9%
	Rx	28.8%
	Total	100.0%

The New Mexico Medical Insurance Pool

Annual Membership by Plan 1997 - 2007

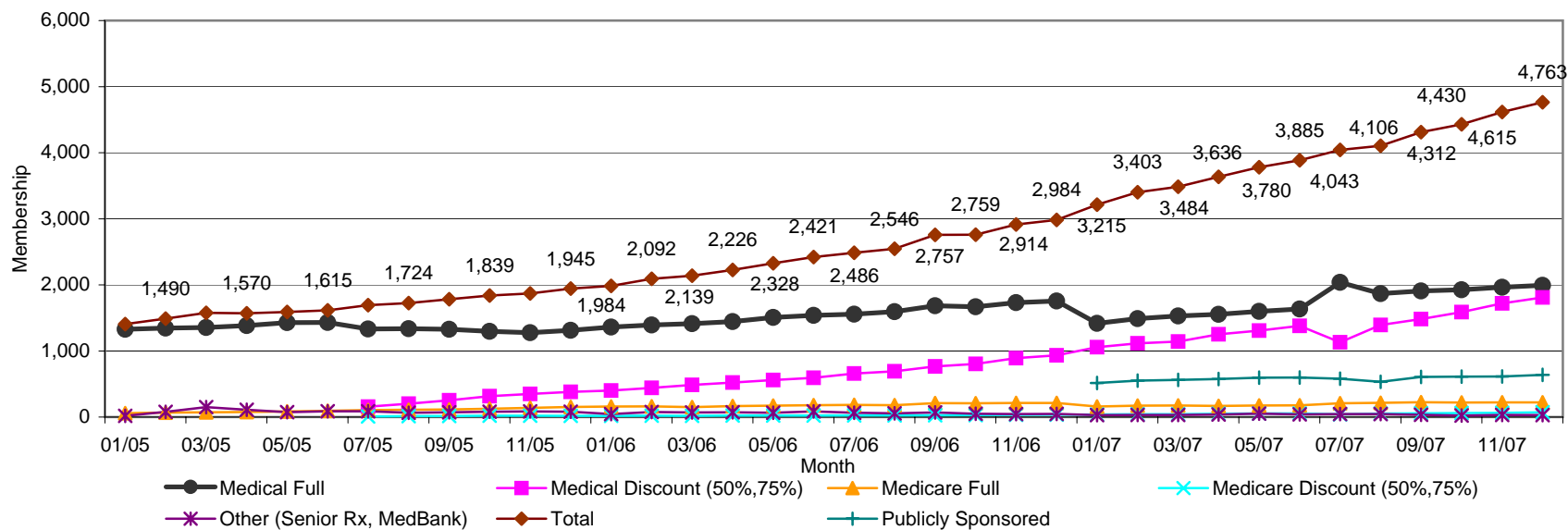


Benefit Description	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
Traditional Medical								1,307	1,692	2,689	3,803
Medicare								55	172	249	293
Publicly Sponsored											638
Other (Senior Rx, Medbank for 2005-2007)								20	81	46	29
Total	792	849	972	1,063	1,150	1,084	1,200	1,382	1,945	2,984	4,763

Source: 1997-2003 NASCHIP Book, 2004-Current Budget Reports, Medbank for 2005 and 2006 from data Reported as of December 2007
Publicly sponsored members includes traditional and Medicare members

The New Mexico Medical Insurance Pool

Total Monthly Membership 2005-2007



2005	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05
Trad Medical Full Premium	1,329	1,345	1,356	1,385	1,430	1,432	1,333	1,337	1,328	1,297	1,277	1,312
Trad Medical Discount (50%,75%)	0	0	0	0	0	0	157	201	253	316	349	380
Medicare Full Premium	58	67	71	76	86	95	105	109	114	125	139	153
Medicare Discount (50%,75%)	0	0	0	0	0	0	10	13	16	20	20	19
Other (Senior Rx, MedBank)	19	78	149	109	74	88	88	64	72	81	84	81
Total	1,406	1,490	1,576	1,570	1,590	1,615	1,693	1,724	1,783	1,839	1,869	1,945

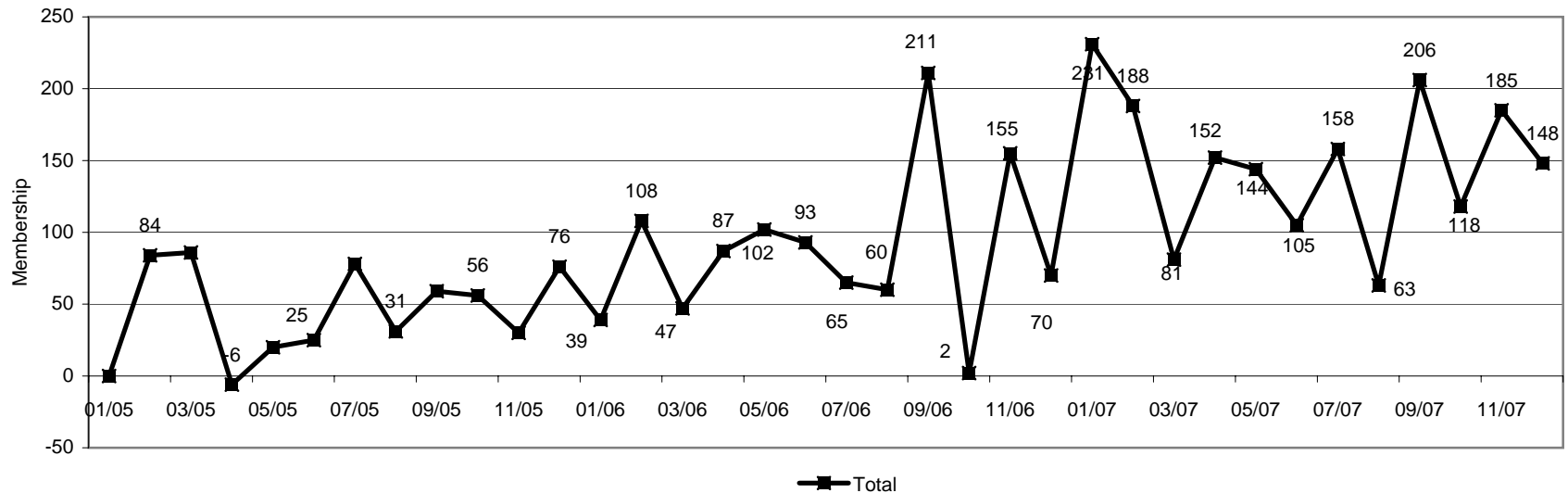
2006	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06
Trad Medical Full Premium	1,362	1,393	1,414	1,444	1,507	1,539	1,556	1,594	1,685	1,668	1,731	1,756
Trad Medical Discount (50%,75%)	400	441	486	522	561	594	658	691	766	803	892	933
Medicare Full Premium	158	162	151	166	173	180	183	180	210	208	212	213
Medicare Discount (50%,75%)	19	20	19	22	23	23	24	25	26	30	34	36
Other (Senior Rx, MedBank)	45	76	69	72	64	85	65	56	70	50	45	46
Total	1,984	2,092	2,139	2,226	2,328	2,421	2,486	2,546	2,757	2,759	2,914	2,984

2007	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07
Trad Medical Full Premium	1,417	1,489	1,530	1,555	1,599	1,635	2,039	1,868	1,909	1,927	1,964	1,993
Trad Medical Discount (50%,75%)	1,057	1,116	1,143	1,253	1,307	1,380	1,130	1,393	1,482	1,589	1,721	1,810
Medicare Full Premium	160	173	174	167	175	177	208	216	225	220	221	222
Medicare Discount (50%,75%)	39	42	42	49	53	54	40	51	57	60	63	71
Publicly Sponsored	514	551	563	575	595	599	581	534	606	611	614	638
Other (Senior Rx, MedBank)	28	32	32	37	51	40	45	44	33	23	32	29
Total	3,215	3,403	3,484	3,636	3,780	3,885	4,043	4,106	4,312	4,430	4,615	4,763

Source: Budget Reports except Medbank for 2005 and 2006 from data

The New Mexico Medical Insurance Pool

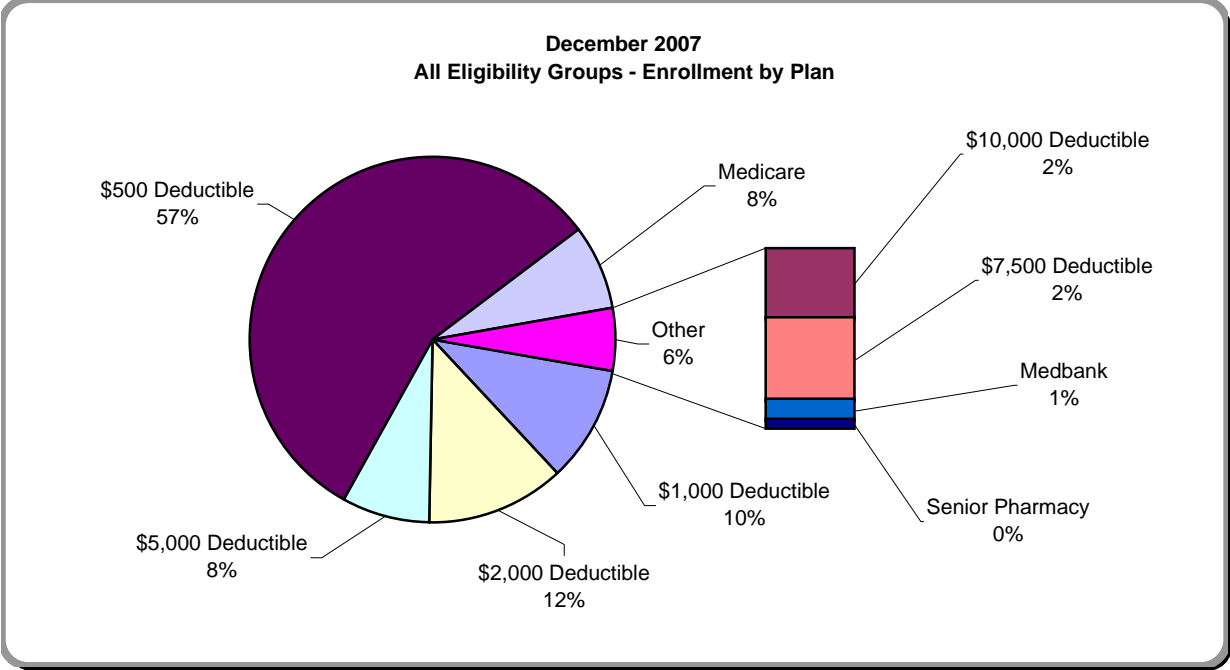
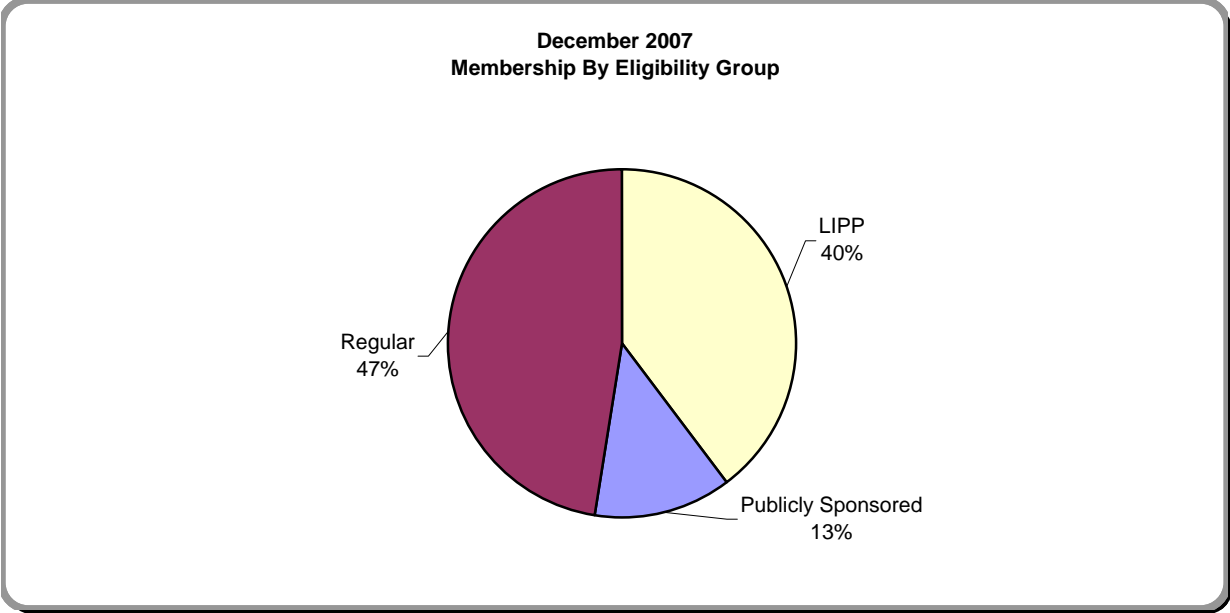
Net Enrollment: 2005-2007



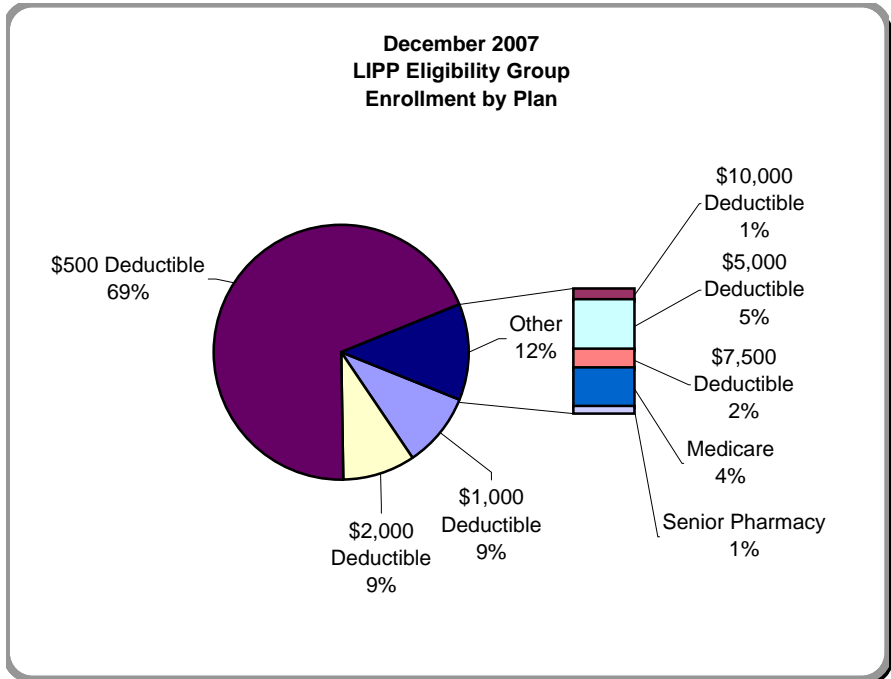
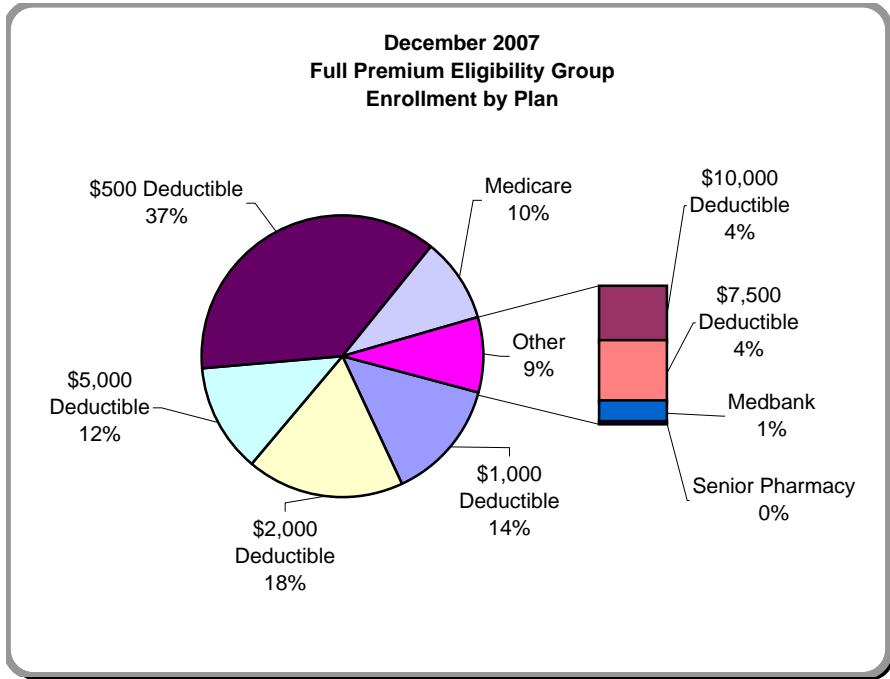
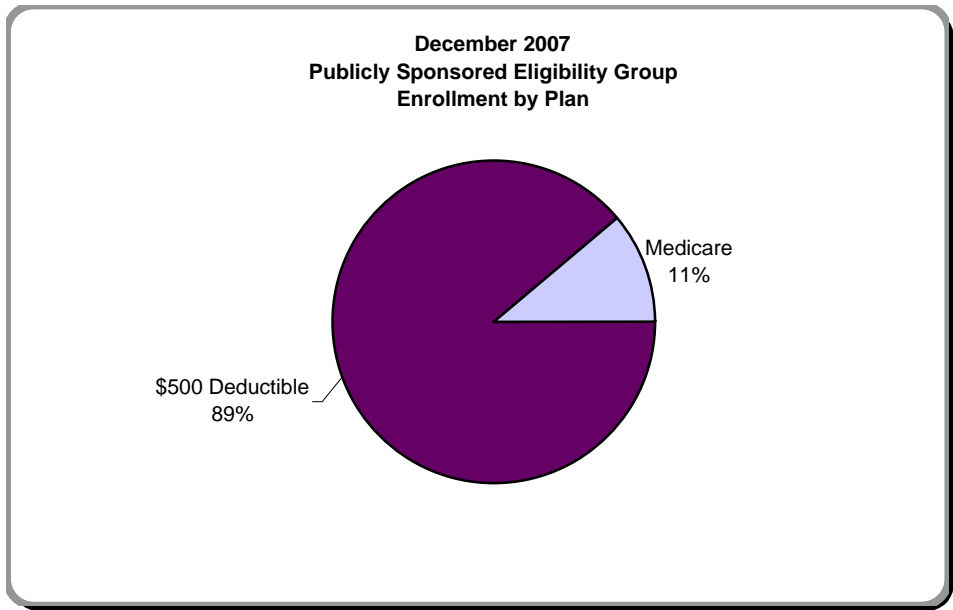
2005	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05
Trad Medical Full Premium	0	16	11	29	45	2	-99	4	-9	-31	-20	35
Trad Medical Discount (50%,75%)	0	0	0	0	0	0	157	44	52	63	33	31
Medicare Full Premim	0	9	4	5	10	9	10	4	5	11	14	14
Medicare Discount (50%,75%)	0	0	0	0	0	0	10	3	3	4	0	-1
Other (Senior Rx, MedBank)	0	59	71	-40	-35	14	0	-24	8	9	3	-3
Total	0	84	86	-6	20	25	78	31	59	56	30	76
2006	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06
Trad Medical Full Premium	50	31	21	30	63	32	17	38	91	-17	63	25
Trad Medical Discount (50%,75%)	20	41	45	36	39	33	64	33	75	37	89	41
Medicare Full Premium	5	4	-11	15	7	7	3	-3	30	-2	4	1
Medicare Discount (50%,75%)	0	1	-1	3	1	0	1	1	1	4	4	2
Other (Senior Rx, MedBank)	-36	31	-7	3	-8	21	-20	-9	14	-20	-5	1
Total	39	108	47	87	102	93	65	60	211	2	155	70
2007	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07
Trad Medical Full Premium	-339	72	41	25	44	36	404	-171	41	18	37	29
Trad Medical Discount (50%,75%)	124	59	27	110	54	73	-250	263	89	107	132	89
Medicare Full Premium	-53	13	1	-7	8	2	31	8	9	-5	1	1
Medicare Discount (50%,75%)	3	3	0	7	4	1	-14	11	6	3	3	8
Publicly Sponsored	514	37	12	12	20	4	-18	-47	72	5	3	24
Other (Senior Rx, MedBank)	-18	4	0	5	14	-11	5	-1	-11	-10	9	-3
Total	231	188	81	152	144	105	158	63	206	118	185	148

Source: Budget Reports except Medbank for 2005 and 2006 from data

The New Mexico Medical Insurance Pool

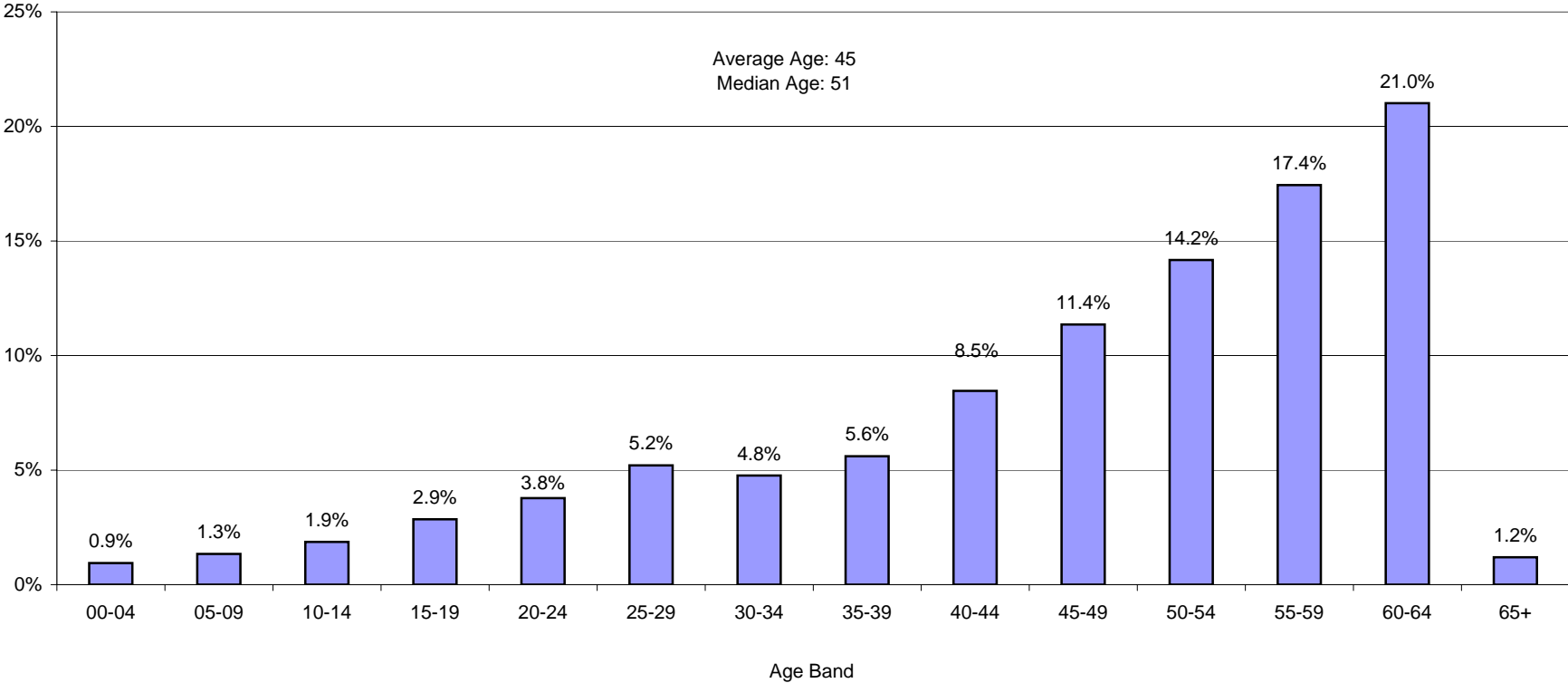


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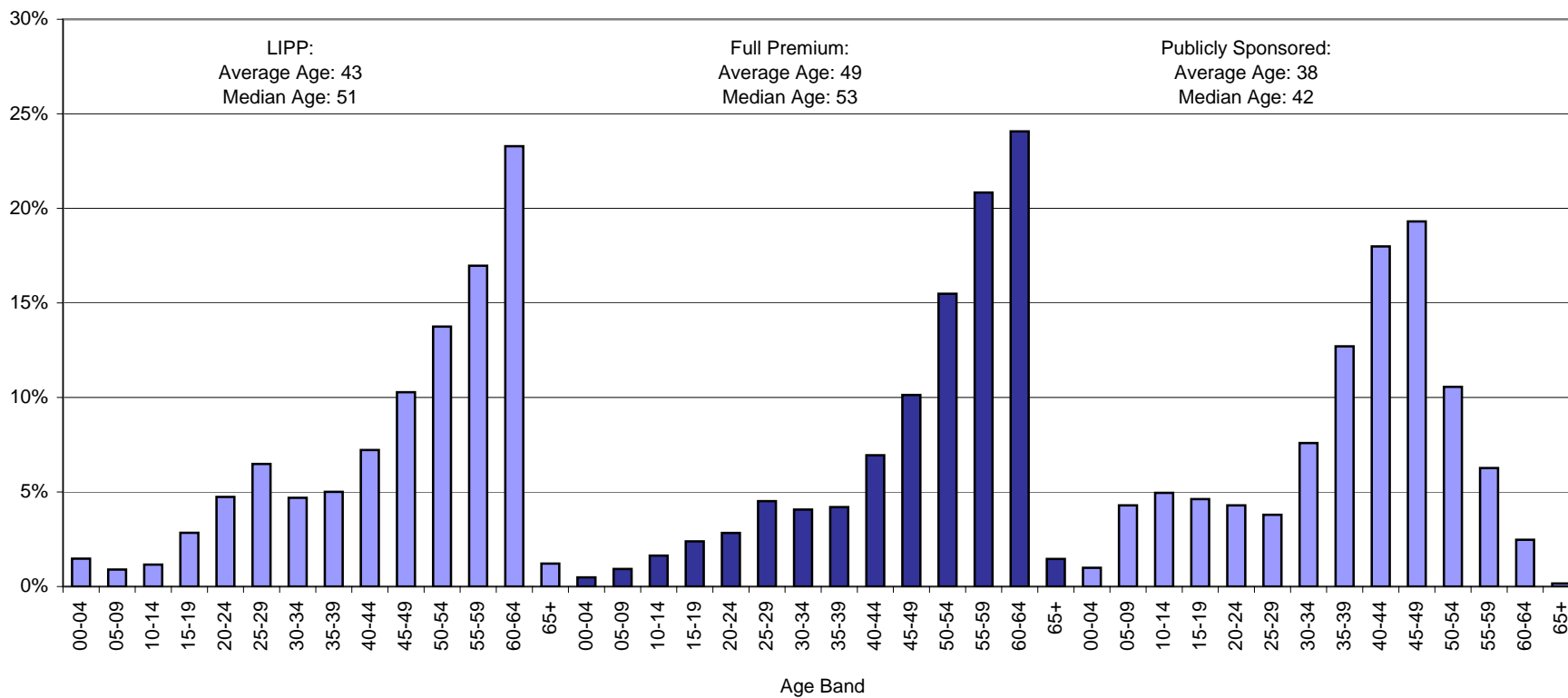
The New Mexico Medical Insurance Pool

**December 2007
Active Membership by Age Band**



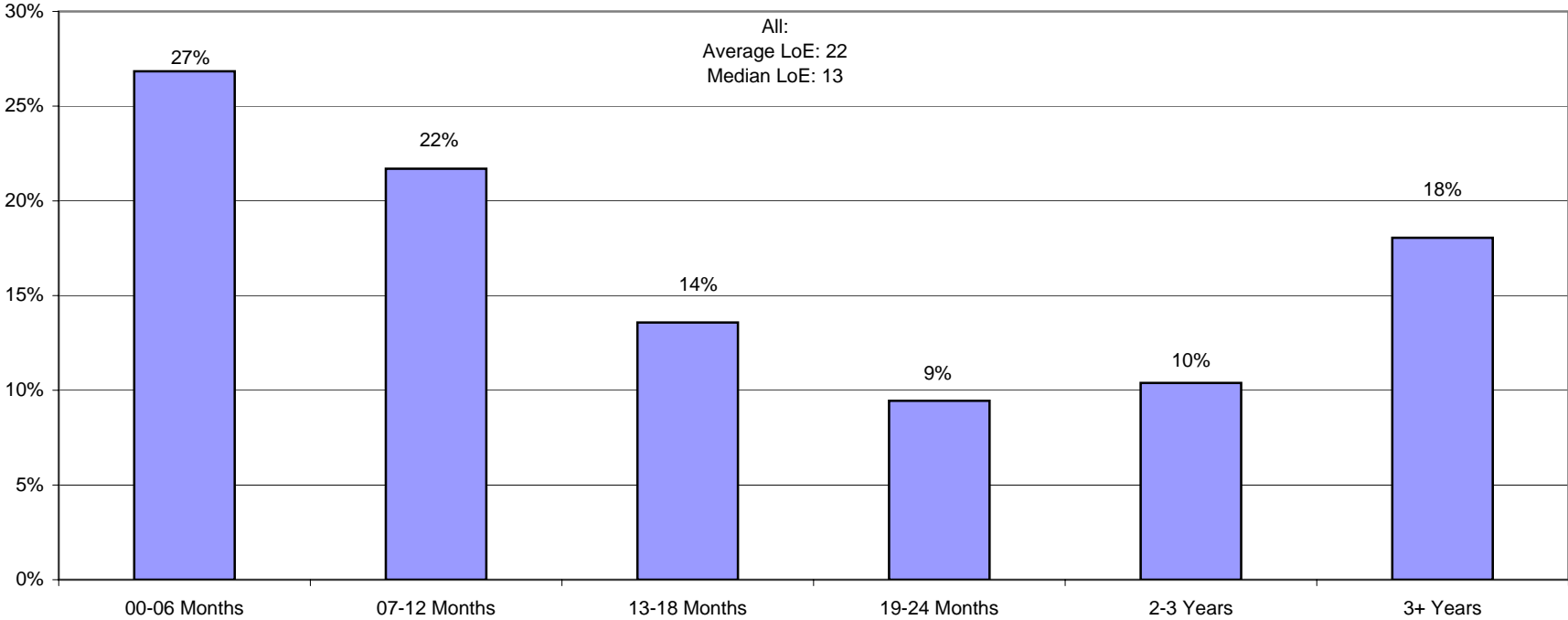
The New Mexico Medical Insurance Pool

December 2007
Active Membership by Eligibility Group and Age Band



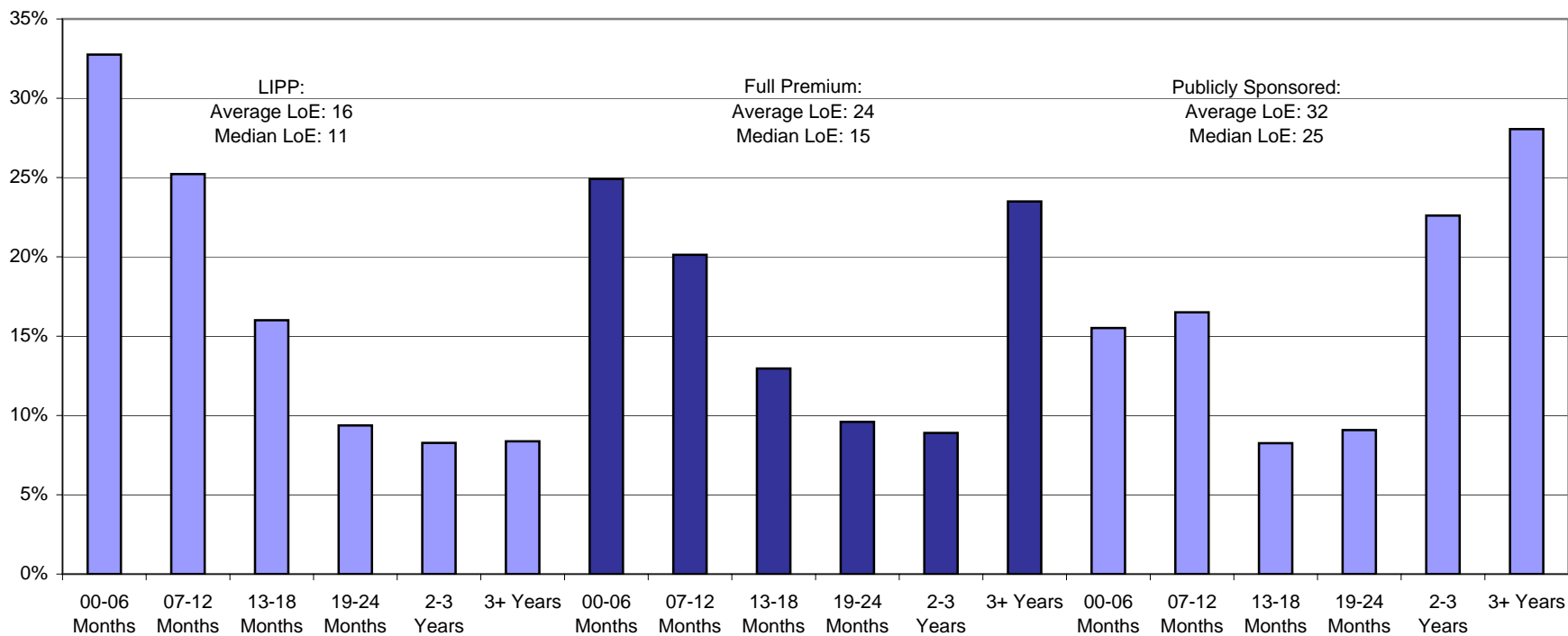
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**December 2007
Active Membership by Length of Enrollment**



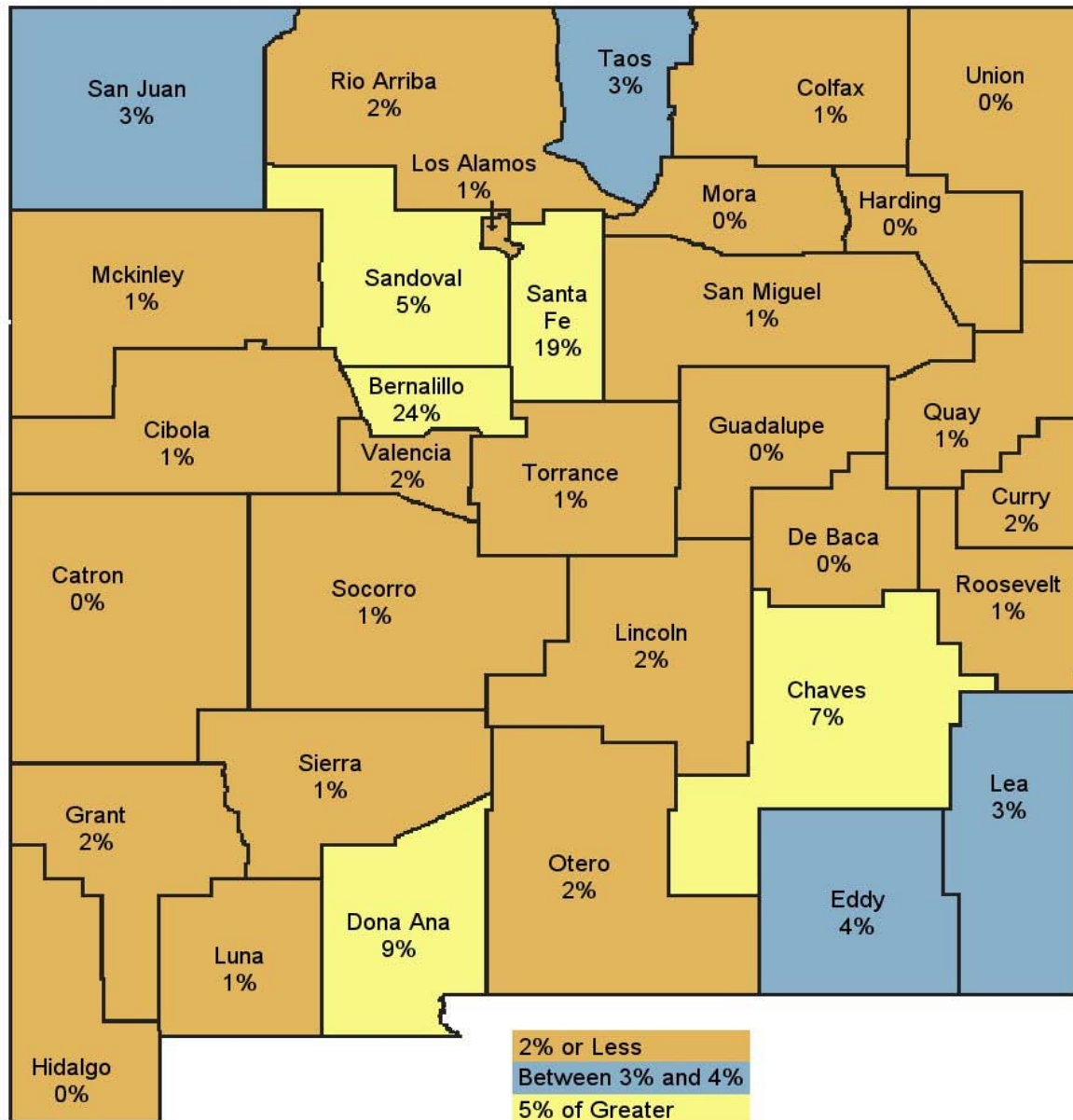
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December 2007
Active Membership by Eligibility Group and Length of Enrollment



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The Pool Membership Distribution by County

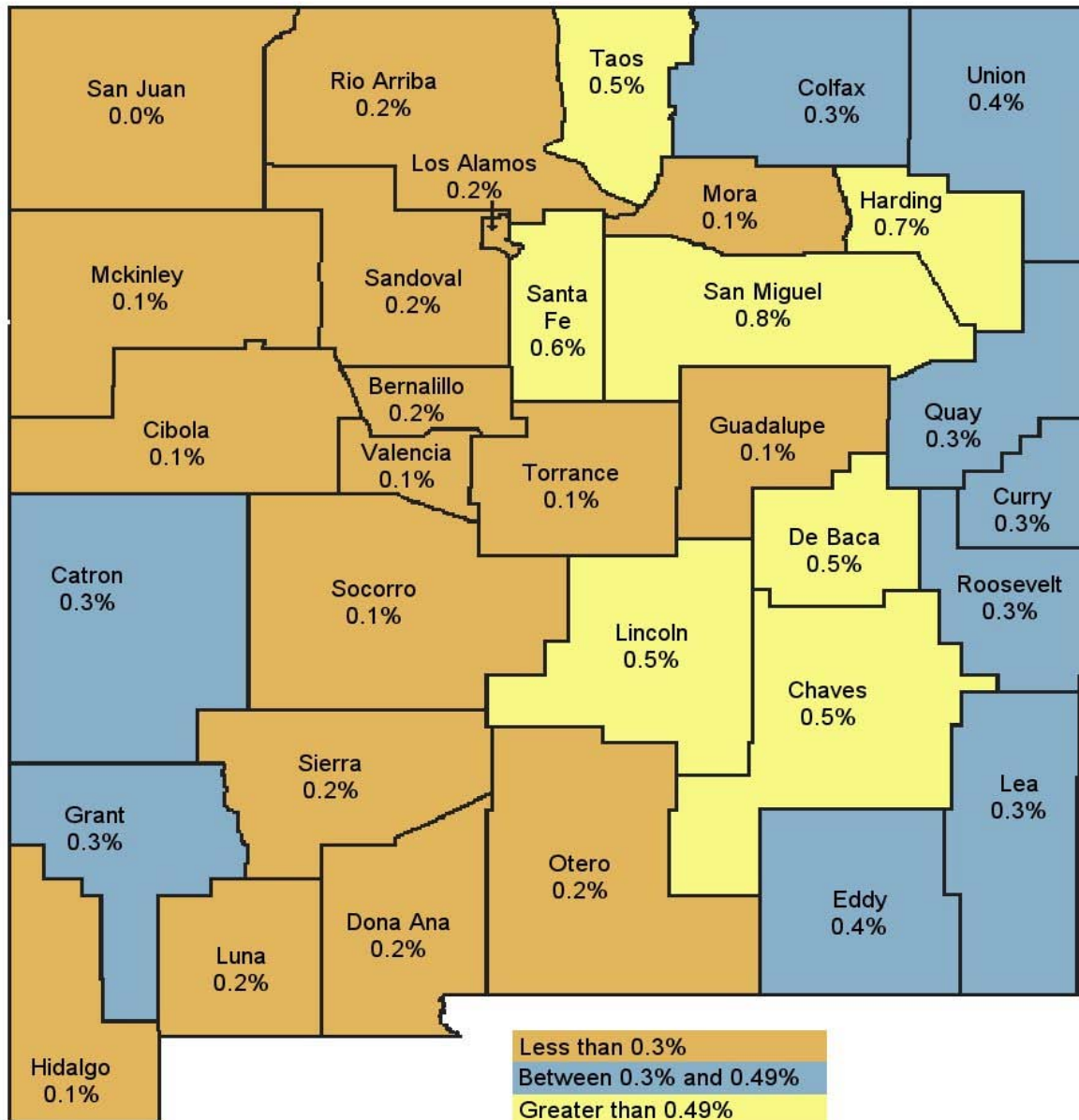


As of December 2007

County	Members	% of Total
Bernalillo	1149	24%
Catron	9	0%
Chaves	320	7%
Cibola	29	1%
Colfax	41	1%
Curry	117	2%
De Baca	11	0%
Dona Ana	417	9%
Eddy	194	4%
Grant	78	2%
Guadalupe	6	0%
Harding	5	0%
Hidalgo	3	0%
Lea	155	3%
Lincoln	97	2%
Los Alamos	38	1%
Luna	41	1%
McKinley	36	1%
Mora	7	0%
Otero	115	2%
Quay	24	1%
Rio Arriba	79	2%
Roosevelt	55	1%
San Juan	165	3%
San Miguel	55	1%
Sandoval	227	5%
Santa Fe	893	19%
Sierra	28	1%
Socorro	27	1%
Taos	160	3%
Torrance	24	1%
Union	17	0%
Unknown	47	1%
Valencia	96	2%
Total	4765	100%

The New Mexico Medical Insurance Pool

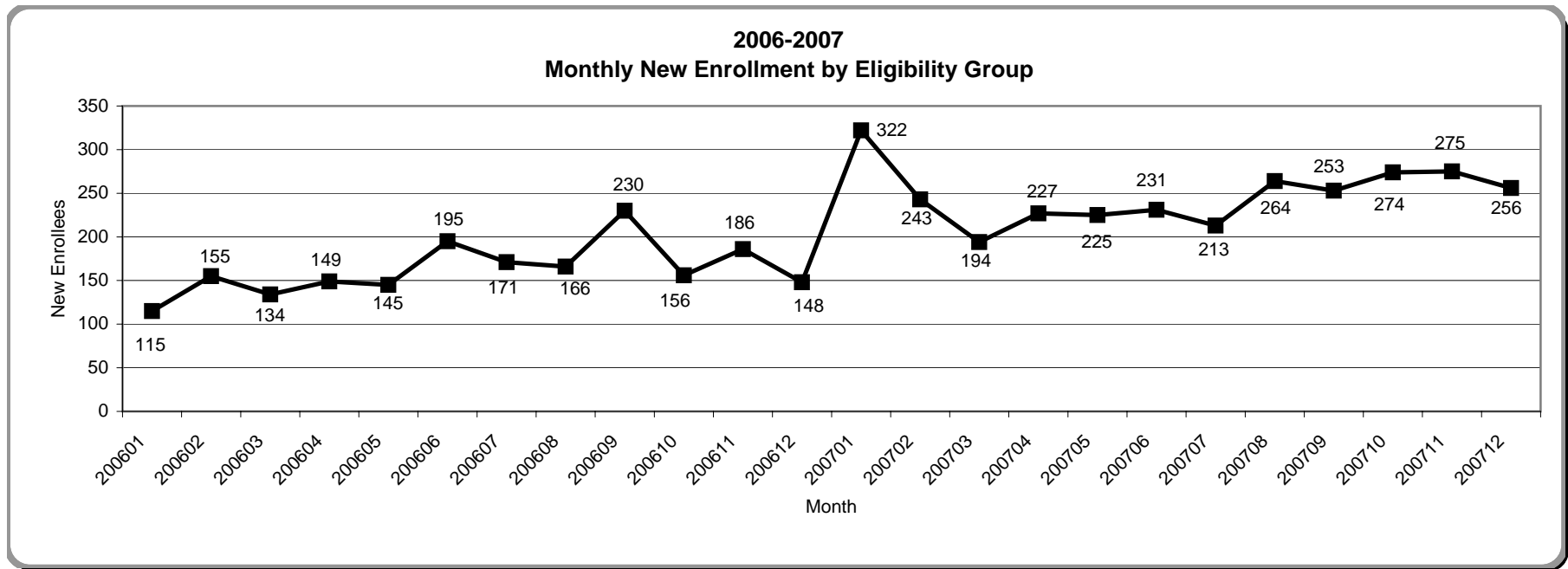
The Pool Membership as a Percent of County Population



County	U.S. Census Bureau Population estimates as of 7/1/2005	Pool Membership as of 12/31/2007	Membership as a % of County
Bernalillo	603,562	1,149	0.2%
Catron	3,409	9	0.3%
Chaves	61,860	320	0.5%
Cibola	27,620	29	0.1%
Colfax	13,755	41	0.3%
Curry	45,846	117	0.3%
De Baca	2,016	11	0.5%
Dona Ana	189,444	417	0.2%
Eddy	51,437	194	0.4%
Grant	29,747	78	0.3%
Guadalupe	4,369	6	0.1%
Harding	740	5	0.7%
Hidalgo	5,139	3	0.1%
Lea	56,719	155	0.3%
Lincoln	21,007	97	0.5%
Los Alamos	18,822	38	0.2%
Luna	26,498	41	0.2%
Mckinley	71,918	36	0.1%
Mora	5,107	7	0.1%
Otero	63,538	115	0.2%
Quay	9,259	24	0.3%
Rio Arriba	40,828	79	0.2%
Roosevelt	18,238	55	0.3%
Sandoval	107,460	165	0.2%
San Juan	126,208	55	0.0%
San Miguel	29,530	227	0.8%
Santa Fe	140,855	893	0.6%
Sierra	12,815	28	0.2%
Socorro	18,148	27	0.1%
Taos	31,722	160	0.5%
Torrance	17,501	24	0.1%
Union	3,850	17	0.4%
Valencia	69,417	96	0.1%
Total	1,928,384	4,718	0.2%

Source: Population Division, U.S. Census Bureau
 Table 1: Annual Est. of the Pop. for Counties of NM: 4/1/2000 to 7/1/2005
 Release Date: March 16, 2006

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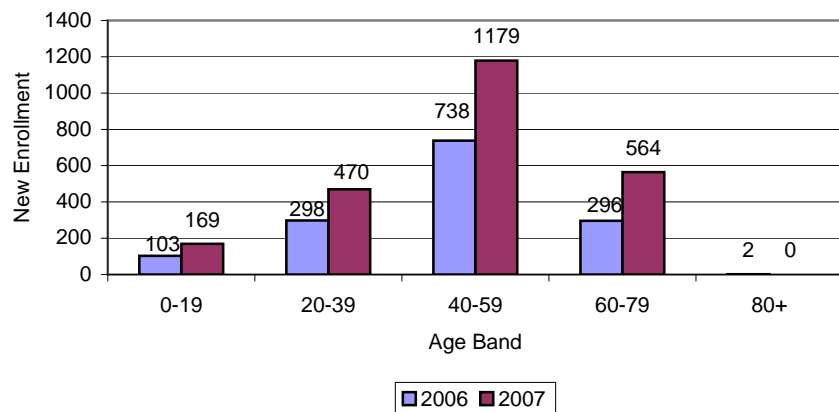
2006	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06
Trad Full Premium	70	69	67	61	76	78	81	79	96	61	77	65
Trad LIPP	27	35	39	41	33	53	57	51	67	61	80	54
Full Premium Medicare	6	2	8	4	5	6	7	4	28	6	2	6
LIPP Medicare	0	2	0	0	1	0	0	1	2	4	0	2
Other (Senior Rx, MedBank)	12	47	20	43	30	58	26	31	37	24	27	21
Total	115	155	134	149	145	195	171	166	230	156	186	148

2007	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07
Trad Full Premium	164	137	85	108	106	89	92	86	91	112	106	87
Trad LIPP	129	62	86	90	69	104	77	101	113	120	132	100
Full Premium Medicare	16	18	5	6	10	4	10	22	5	8	2	13
LIPP Medicare	3	2	2	4	1	2	1	2	2	2	2	3
Publicly Sponsored	0	0	0	0	0	1	9	21	20	14	20	32
Other (Senior Rx, MedBank)	10	24	16	19	39	31	24	32	22	18	13	21
Total	322	243	194	227	225	231	213	264	253	274	275	256

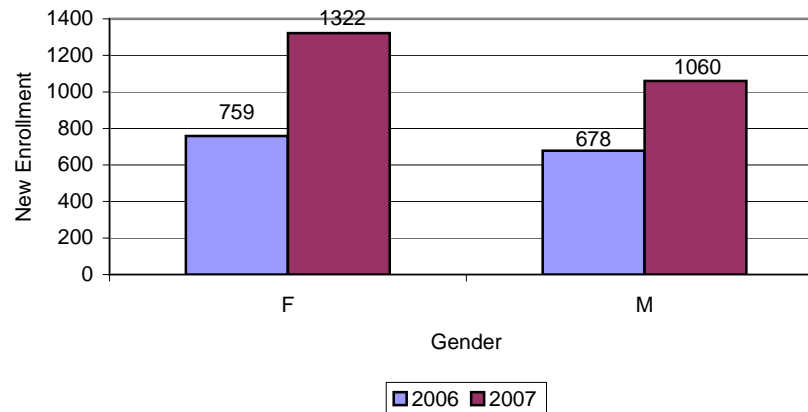
NOTE:
Source: From detailed membership data through December 2007

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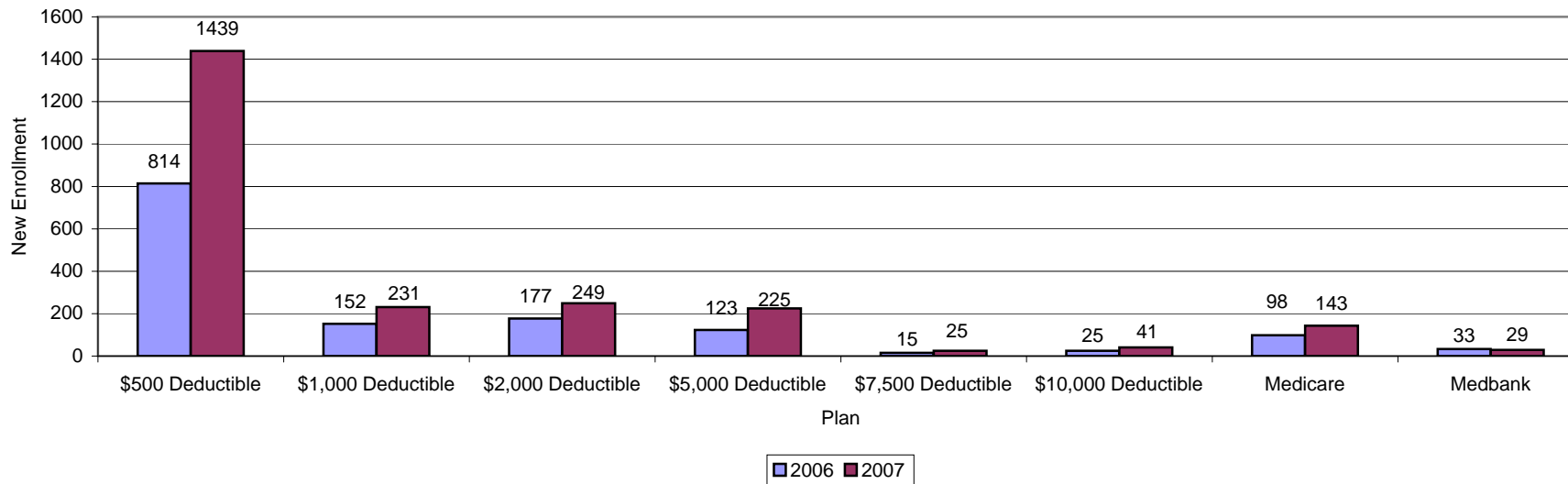
**Calendar Year 2006-2007
New Enrollment by Age Band by Year**



**Calendar Year 2006-2007
New Enrollment by Gender by Year**



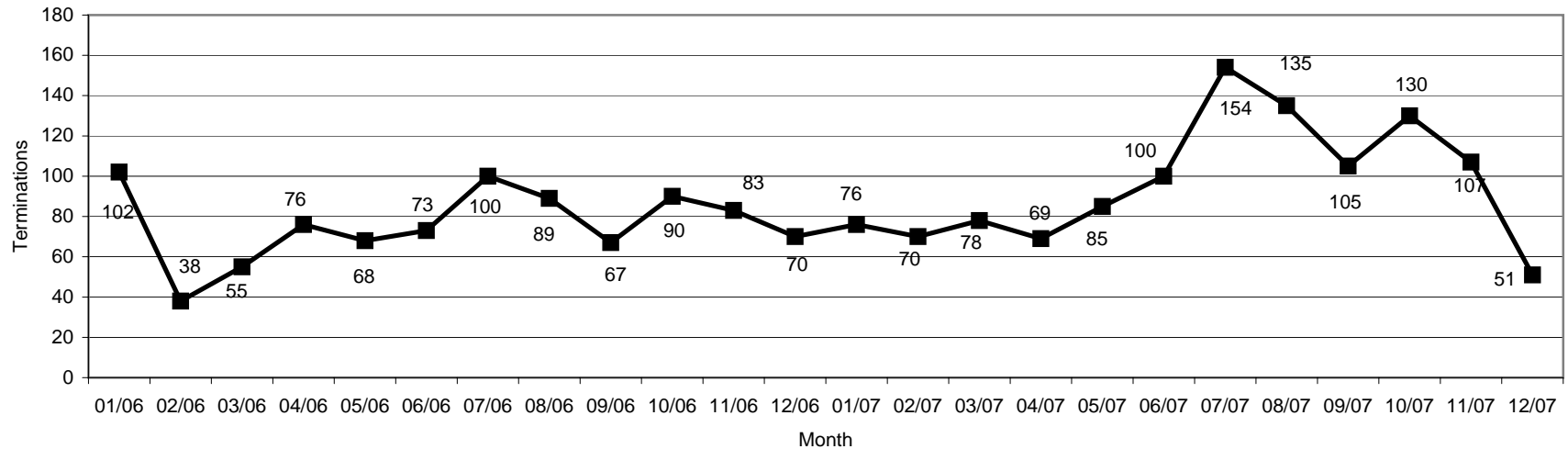
**Calendar Year 2006-2007
New Enrollment by Plan by Year**



NOTE:
Source: From detailed membership data through December 2007

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**2006-2007
Monthly Terminations by Eligibility Group**



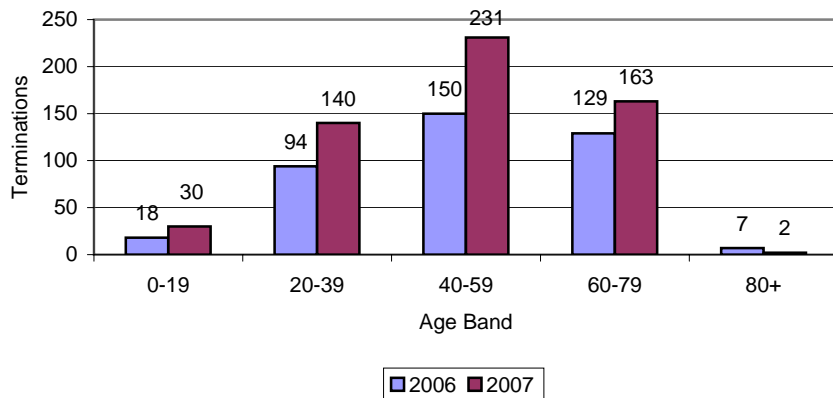
2006	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06
Trad Full Premium	37	15	20	24	22	26	37	31	26	28	37	36
Trad LIPP	11	3	3	8	3	7	11	16	14	12	12	10
Full Premium Medicare	5	4	5	4	4	4	5	2	5	6	2	4
LIPP Medicare	2	0	0	0	0	0	1	0	0	1	0	0
Other (Senior Rx, MedBank)	47	16	27	40	39	36	46	40	22	43	32	20
Total	102	38	55	76	68	73	100	89	67	90	83	70

2007	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07
Trad Full Premium	34	35	37	30	40	36	44	61	39	52	45	17
Trad LIPP	13	21	13	15	28	33	65	21	26	33	24	12
Full Premium Medicare	6	1	8	5	1	4	8	2	7	7	7	2
LIPP Medicare	0	0	0	0	1	0	2	1	0	1	1	1
Publicly Sponsored	0	0	0	0	0	0	0	12	8	11	11	4
Other (Senior Rx, MedBank)	23	13	20	19	15	27	35	38	25	26	19	15
Total	76	70	78	69	85	100	154	135	105	130	107	51

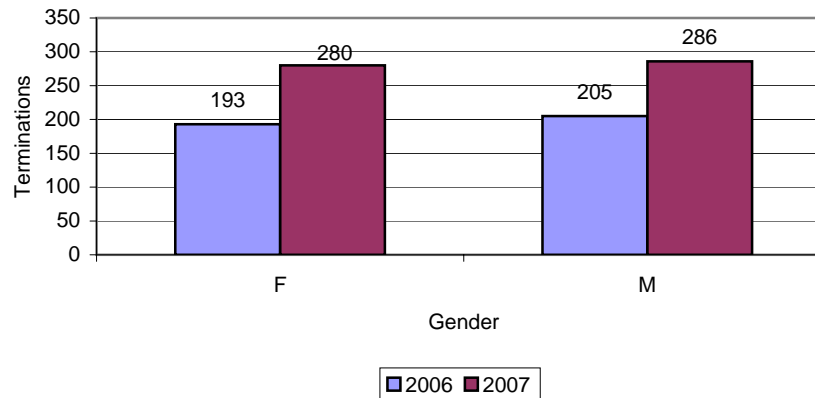
NOTE:
Source: From detailed membership data through December 2007

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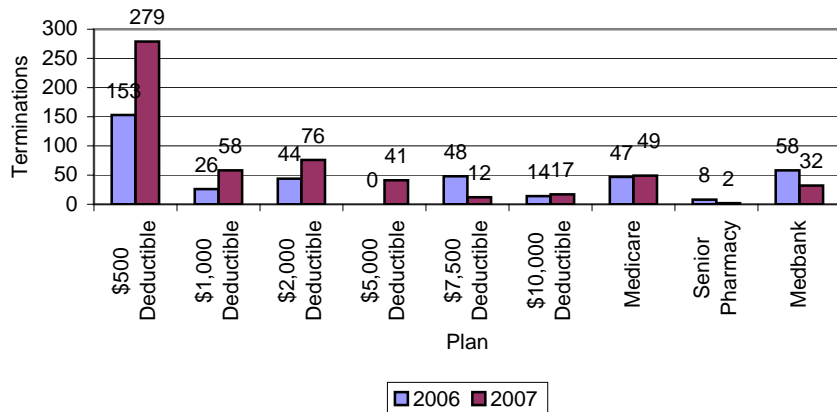
**Calendar Year 2006-2007
Terminations by Age Band by Year**



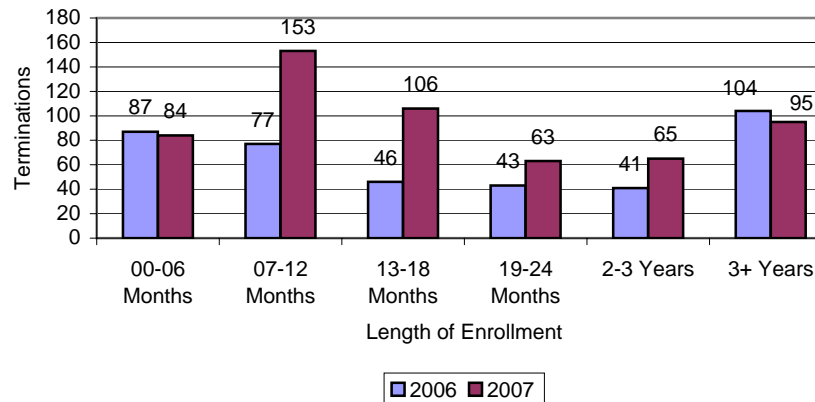
**Calendar Year 2006-2007
Terminations by Gender by Year**



**Calendar Year 2006-2007
Terminations by Plan by Year**



**Calendar Year 2006-2007
Terminations by Length of Enrollment by Year**



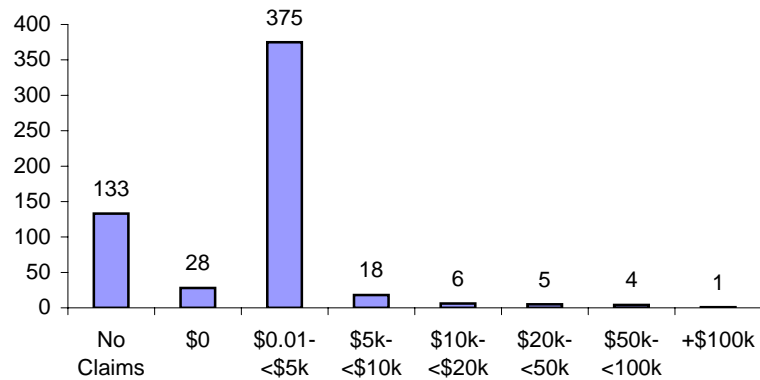
NOTE:
Source: From detailed membership data through December 2007

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NEW

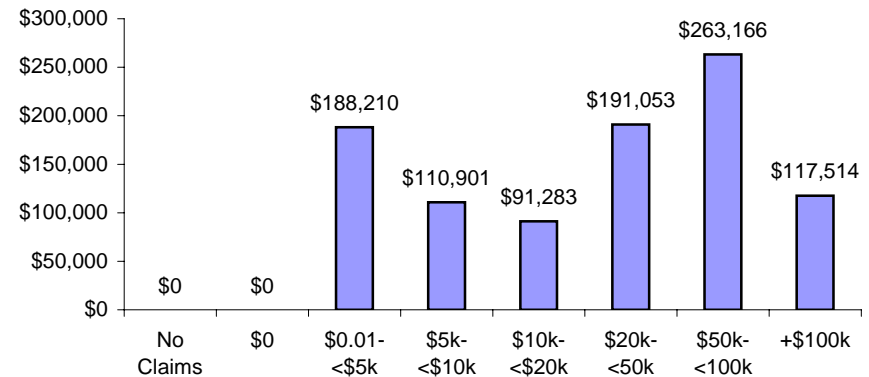
**New and Terminated Members in 2007
Count of Members by Claim Utilization Band**

Total Members: 570



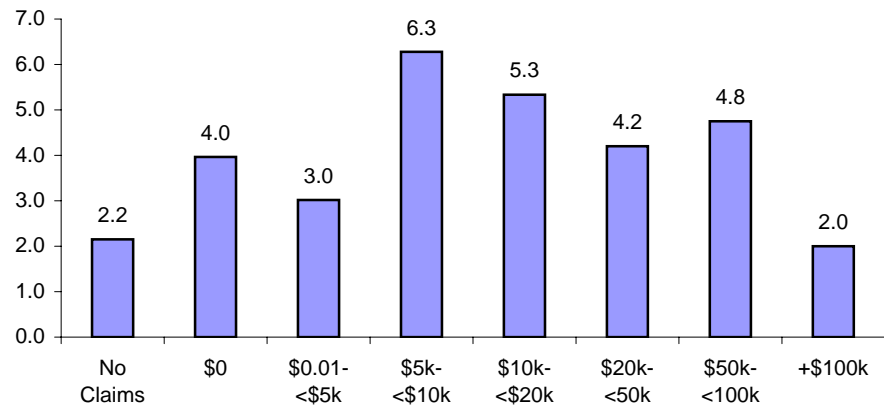
**New and Terminated Members in 2007
Total Claim Dollars Paid by Claim Utilization Band**

Average Claims Paid Per Member: \$1,688



**New and Terminated Members in 2007
Average Length of Enrollment by Claim Utilization Band**

Average LOE: 3.0



NOTE:

The membership identified here both began and terminated membership during 2007

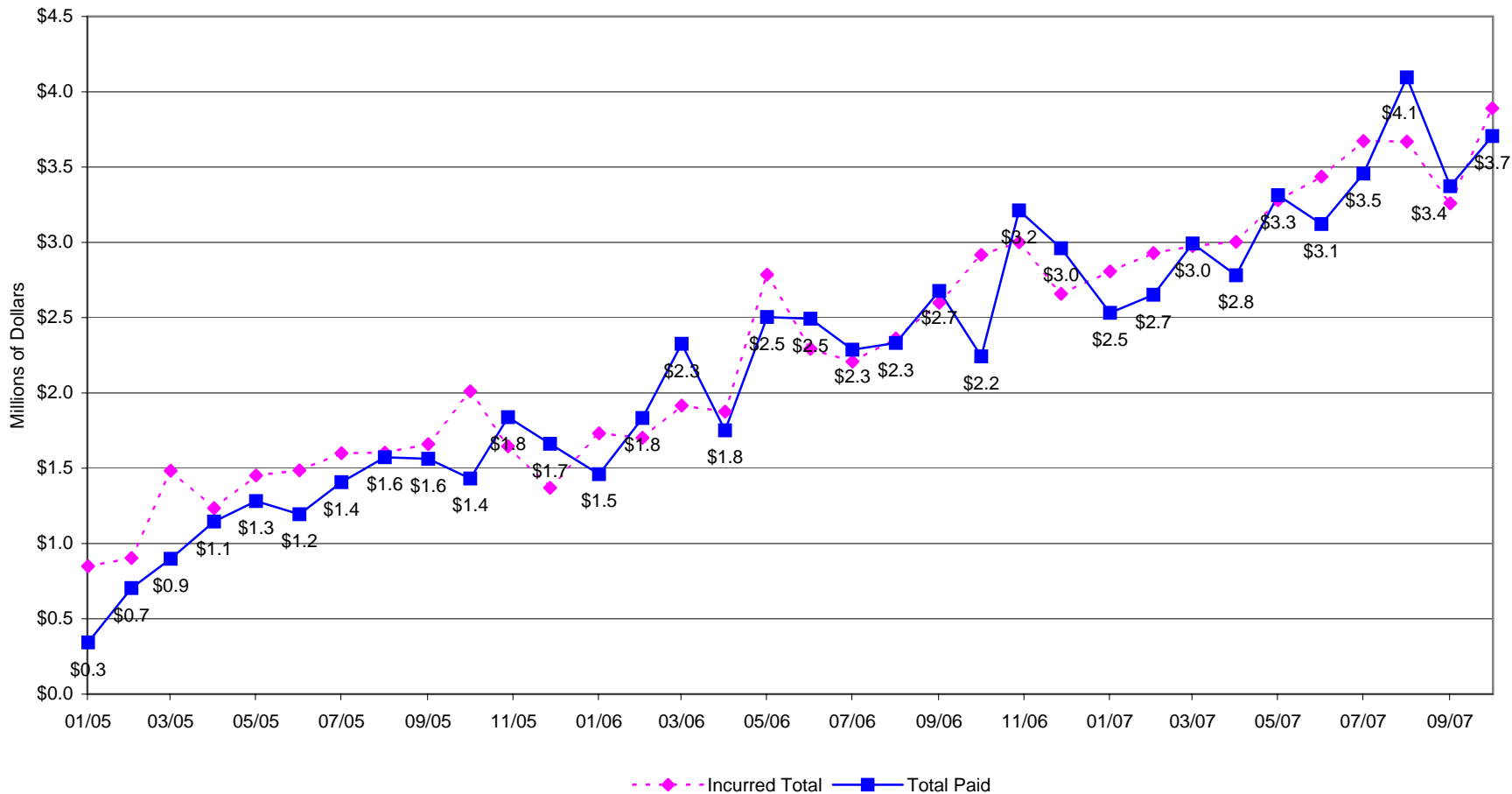
The difference between the "no claims" and \$0 bands are that the \$0 members had claims, but the plan did not pay anything on them (due to deductibles, not covered services, etc.)

Includes paid medical and pharmacy claims incurred through 12/31/2007, paid through 12/31/2007

Does not include IBNR reserve amounts

The New Mexico Medical Insurance Pool

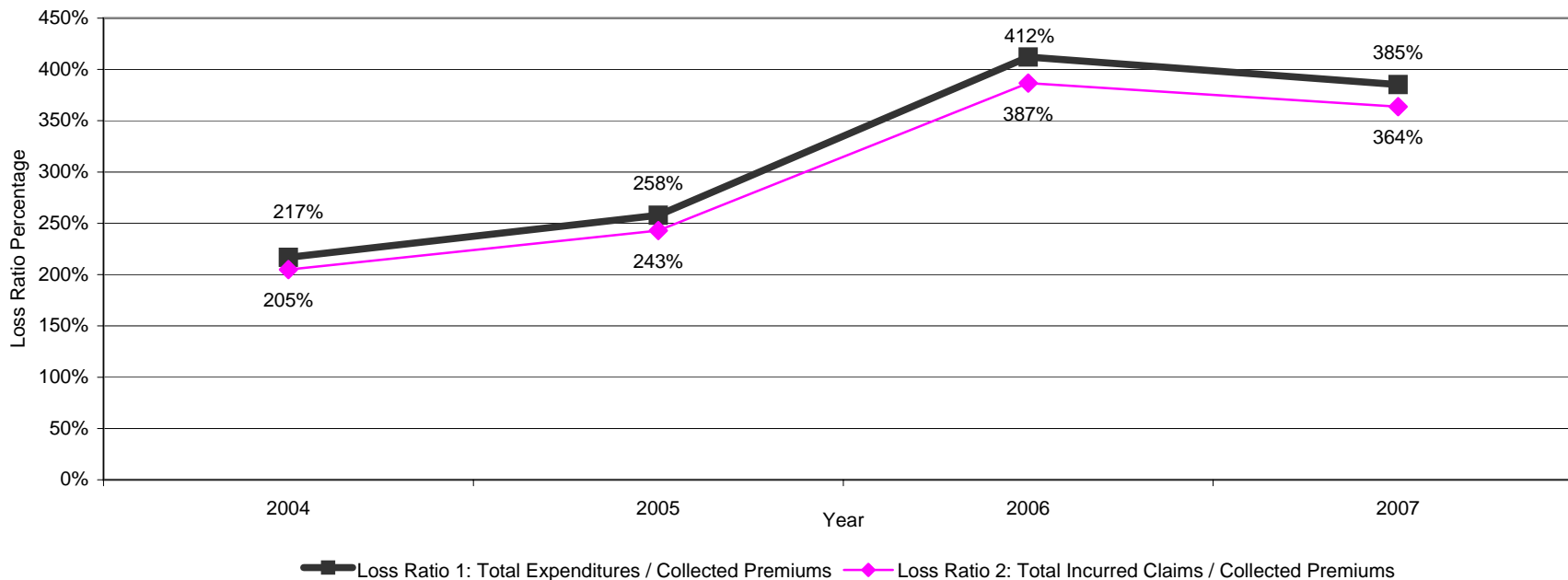
**Total Claims Paid by Month
Medical and Rx Combined
2005-2007**



NOTE:
Includes paid medical and pharmacy claims incurred through 10/31/2007, paid through 12/31/2007
Does not include IBNR reserve amounts

The New Mexico Medical Insurance Pool

History of Loss Ratios 2004-2007 All Eligibility Groups and Plans



Year	Members	Medical Claims (Incurred + IBNR)	Pharmacy Claims (Incurred + IBNR)	Incurred Claims + IBNR	TPA Cost	Other Costs	Total Expenditures	Earned Premiums	Interest	Assessments	Other Revenue	Total Revenue
2004	1,336	\$9,356,567	\$3,679,320	\$13,035,886	\$499,168	\$259,881	\$13,794,935	\$6,360,552	\$33,871	\$6,077,705	\$1,000	\$12,473,127
2005	1,749	\$12,976,986	\$4,661,676	\$17,638,662	\$642,886	\$435,957	\$18,717,504	\$7,258,414	\$84,670	\$9,732,347	\$1,025,945	\$18,101,375
2006	2,854	\$20,301,695	\$7,761,688	\$28,063,383	\$1,005,894	\$836,440	\$29,905,717	\$7,256,969	\$270,049	\$23,545,547	\$1,751,102	\$32,823,666
2007	4,683	\$31,136,005	\$11,016,070	\$42,152,075	\$1,690,545	\$811,671	\$44,654,290	\$11,590,886	\$434,808	\$27,743,923	\$1,226,013	\$40,995,630

Year	Revenues Less Expenditures	Admin as % of Incurred Claims	Admin as a % of Total Expenditures	Loss Ratio 1: Total Expenditures / Collected Premiums	Loss Ratio 2: Total Incurred Claims / Collected Premiums
2004	-\$1,321,808	5.8%	5.5%	217%	205%
2005	-\$616,129	6.1%	5.8%	258%	243%
2006	\$2,917,950	6.6%	6.2%	412%	387%
2007	-\$3,658,660	5.9%	5.6%	385%	364%

NOTE:
 Claims are on an incurred basis, admin and revenue are on a cash basis
 Source of Admin and Revenue: Budget Reports
 Source of IBNR: Lag Charts 200712
 Excludes Senior Rx and Medbank for the following categories, Members, Medical Claims, Pharmacy Claims and Collected Premiums
 Earned Premium from Leslies Budget Reports

The New Mexico Medical Insurance Pool

Loss Ratios by Eligibility Group 2005-2007

Eligibility Group	Member Months	Earned Premiums	Total Claims Incurred	Loss Ratio	Total Loss
2005 Incurred Claims / Earned Premium					
Traditional Full Premium	15,728	\$6,386,209	\$15,198,869	238%	
Traditional LIPP	1,671	\$492,177	\$998,387	203%	(\$506,210)
Medicare Full Premium	1,170	\$362,294	\$931,082	257%	(\$568,788)
Medicare LIPP	102	\$17,733	\$38,319	216%	(\$20,586)
Senior Pharmacy	253	\$17,650	\$69,032	391%	(\$51,382)
Medbank	607	\$0	\$43,339	0%	(\$43,339)
Total	19,531	\$7,276,064	\$17,279,028	237%	(\$10,002,965)
2006 Incurred Claims / Earned Premium					
Traditional Full Premium	18,248	\$5,808,822	\$19,312,751	332%	(\$13,503,929)
Traditional LIPP	7,749	\$912,035	\$6,348,760	696%	(\$5,436,725)
Medicare Full Premium	2,161	\$552,336	\$2,027,403	367%	(\$1,475,067)
Medicare LIPP	296	\$22,984	\$207,940	905%	(\$184,956)
Senior Pharmacy	179	\$11,515	\$60,661	527%	(\$49,146)
Medbank	556	\$0	\$43,026	0%	(\$43,026)
Total	29,189	\$7,307,692	\$28,000,541	383%	(\$20,692,849)
2007 Incurred Claims / Earned Premium					
Traditional Full Premium	19,437	\$6,436,628	\$16,709,155	260%	(\$10,272,527)
Traditional LIPP	13,110	\$1,656,150	\$10,435,554	630%	(\$8,779,404)
Medicare Full Premium	2,280	\$598,102	\$1,989,713	333%	(\$1,391,611)
Medicare LIPP	500	\$38,708	\$332,560	859%	(\$293,852)
Publicly Sponsored	2,255	\$660,649	\$3,269,528	495%	(\$2,608,879)
Senior Pharmacy	127	\$7,900	\$48,993	620%	(\$41,093)
Medbank	360	\$0	\$33,998	0%	(\$33,998)
Total	38,069	\$9,398,137	\$32,819,500	349%	(\$23,421,363)

NOTE:

Total Claims Incurred includes medical and pharmacy claims, incurred through 10/31/2007 paid through 12/31/2007
 2005 premium is collected premium from Budget Reports, 2006-2007 from Leif calculation of earned premiums
 No IBNR included
 No admin costs included

The New Mexico Medical Insurance Pool

Loss Ratios by Plan 2006-2007

Plan	Member Months	Earned Premiums	Total Claims Incurred	Loss Ratio	Total Loss
2006 Incurred Claims / Earned Premium					
\$500 Deductible	14,727	\$3,805,513	\$19,444,450	511%	(\$15,638,937)
\$1,000 Deductible	3,200	\$935,708	\$2,549,134	272%	(\$1,613,426)
\$2,000 Deductible	4,205	\$1,131,794	\$2,024,289	179%	(\$892,495)
\$5,000 Deductible	1,497	\$369,899	\$695,222	188%	(\$325,323)
\$7,500 Deductible	1,431	\$305,406	\$418,830	137%	(\$113,424)
\$10,000 Deductible	937	\$172,537	\$529,585	307%	(\$357,048)
Medicare	2,457	\$575,320	\$2,235,343	389%	(\$1,660,023)
Senior Pharmacy	179	\$11,515	\$60,661	527%	(\$49,146)
Medbank	556	\$0	\$43,026	N/A	(\$43,026)
Total	29,189	\$7,307,692	\$28,000,541	383%	(\$20,692,849)
2007 Incurred Claims / Earned Premium					
\$500 Deductible	18,688	\$4,455,875	\$19,945,708	448%	(\$15,489,833)
\$1,000 Deductible	4,053	\$1,201,465	\$2,677,127	223%	(\$1,475,662)
\$2,000 Deductible	4,972	\$1,379,781	\$2,287,716	166%	(\$907,935)
\$5,000 Deductible	2,782	\$651,057	\$1,506,084	231%	(\$855,027)
\$7,500 Deductible	1,131	\$230,507	\$557,876	242%	(\$327,369)
\$10,000 Deductible	921	\$166,438	\$170,197	102%	(\$3,759)
Medicare	2,780	\$637,774	\$2,322,273	364%	(\$1,684,499)
Senior Pharmacy	127	\$7,900	\$48,993	620%	(\$41,093)
Medbank	360	\$0	\$33,998	N/A	(\$33,998)
Publicly Sponsored	2,255	\$660,548	\$3,269,528	495%	(\$2,608,980)
Total	38,069	\$9,391,345	\$32,819,500	349%	(\$23,428,155)

NOTE:

Total Claims Incurred includes medical and pharmacy claims, incurred through 10/31/2007 paid through 12/31/2007

2005 premium is collected premium from Budget Reports, 2006-2007 from Leif calculation of earned premiums

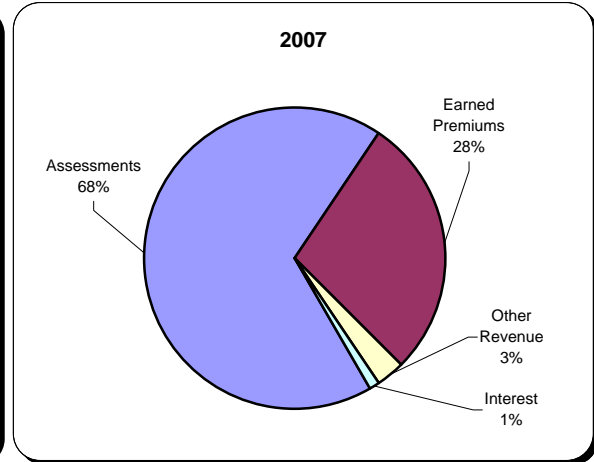
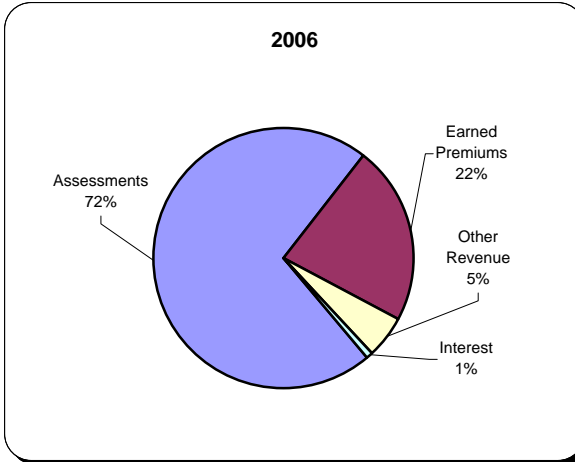
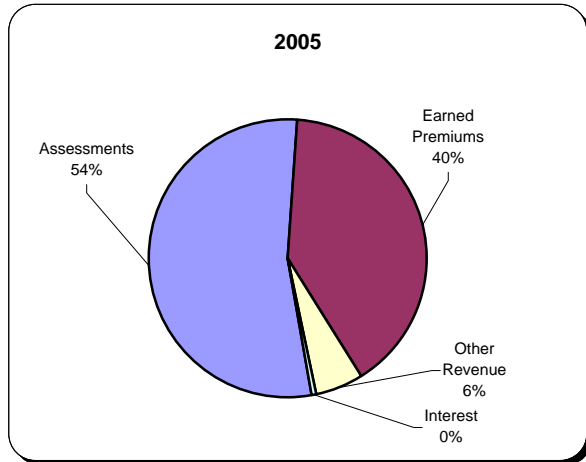
No IBNR included

No Admin Costs Included

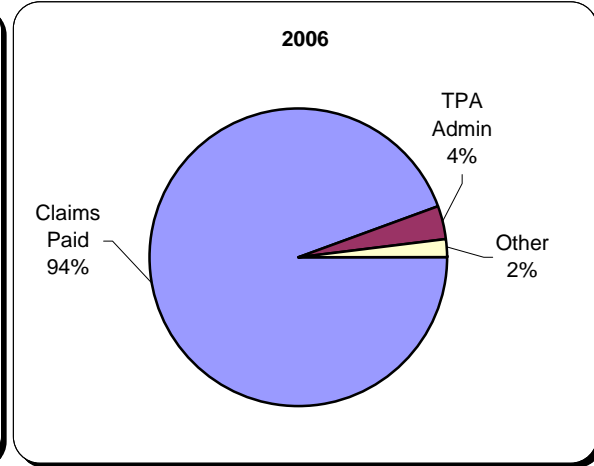
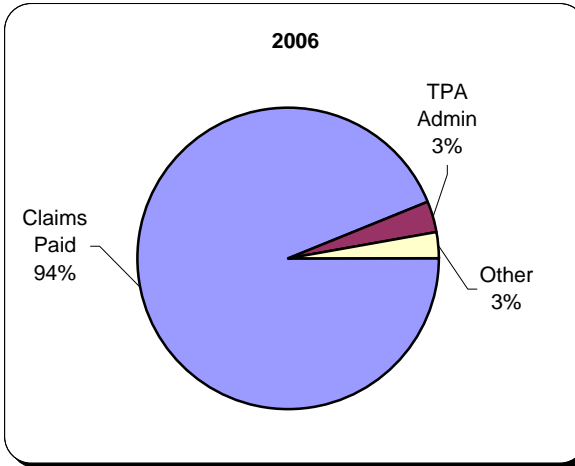
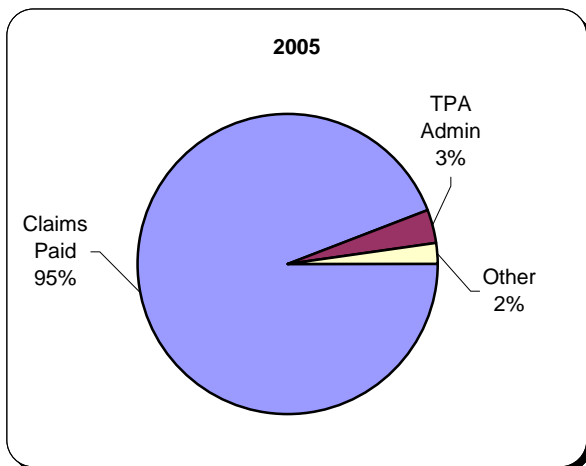
The New Mexico Medical Insurance Pool

SOURCES OF REVENUE

NEW



POOL EXPENSES



Year	Member Months
2005	20,100
2006	29,636
2007	47,672

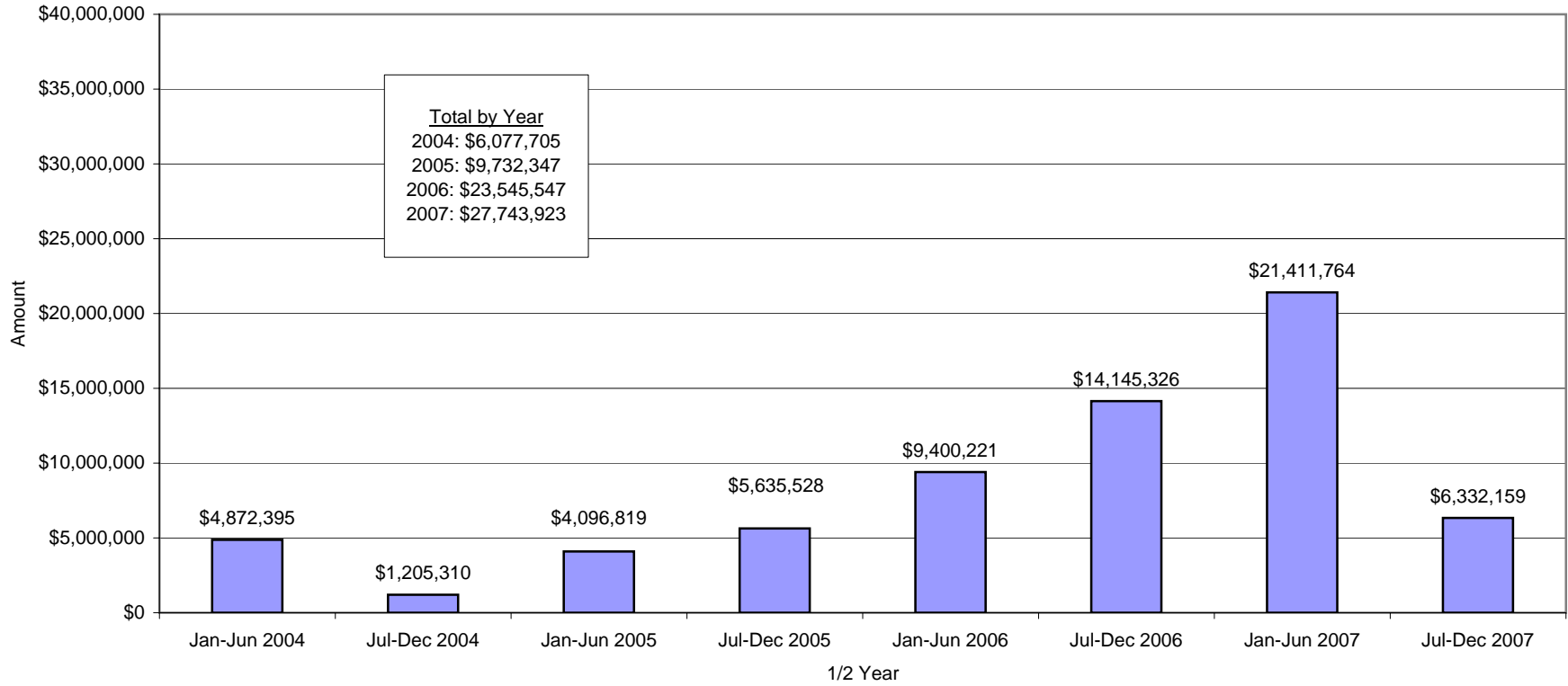
Revenue PMPM			
Assessments	Earned Premiums	Other Revenue	Interest
\$484.20	\$361.12	\$51.04	\$4.21
\$794.49	\$244.87	\$59.09	\$9.11
\$581.98	\$243.14	\$25.72	\$9.12

Expenses PMPM		
Claims Paid	TPA Admin	Other
\$877.55	\$31.98	\$21.69
\$946.94	\$33.94	\$28.22
\$884.21	\$35.46	\$17.03

NOTE:
 Claims are on an incurred basis, admin and revenue are on a cash basis
 Source of Admin and Revenue: Budget Reports
 Source of IBNR: Lag Charts 200712
 Excludes Senior Rx and Medbank for the following categories, Members, Medical Claims, Pharmacy Claims and Collected Premiums
 Earned Premium from Budget Reports

The New Mexico Medical Insurance Pool

Assessment History 2004-2007

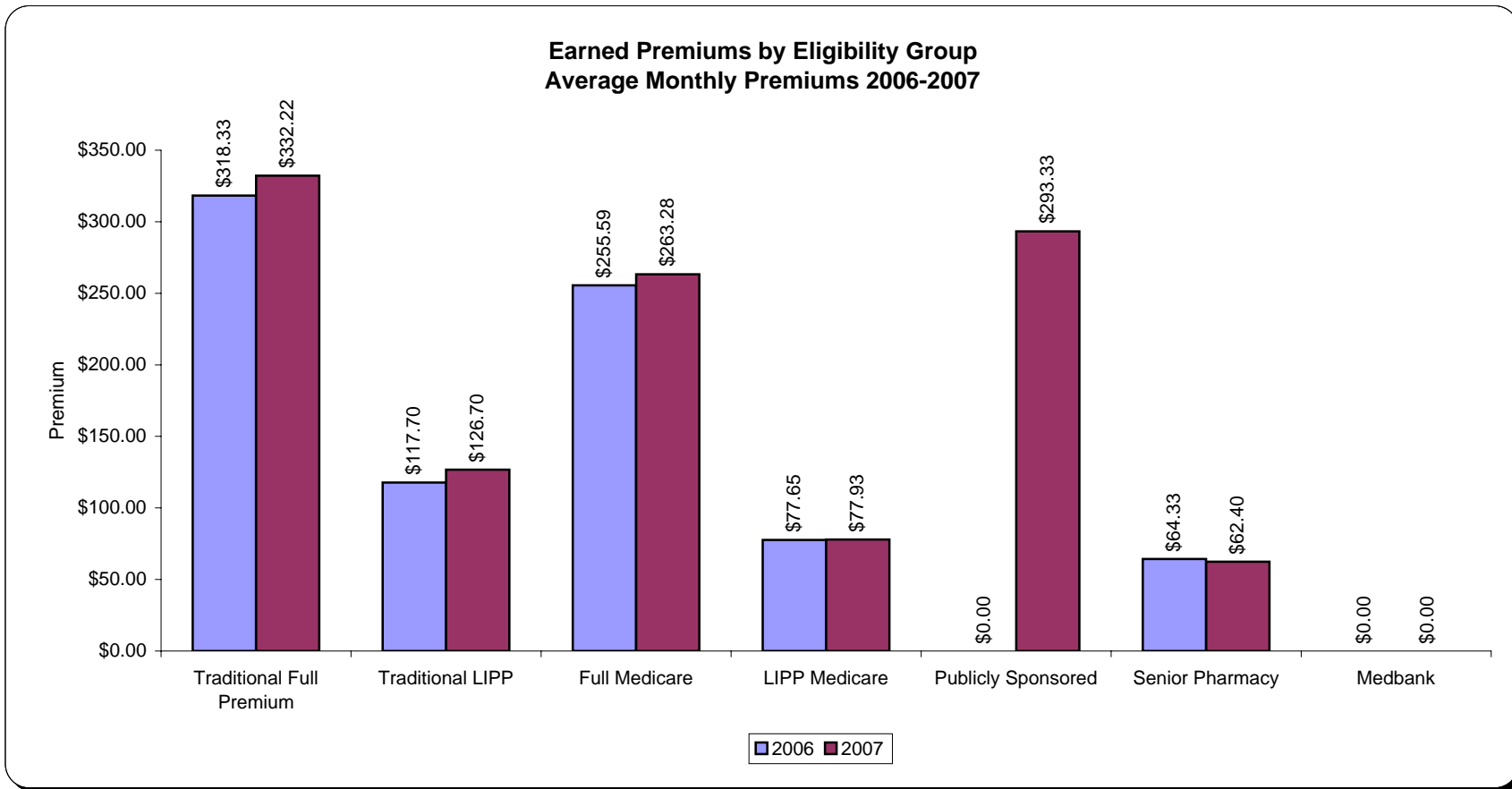


	Jan-Jun 2004	Jul-Dec 2004	Jan-Jun 2005	Jul-Dec 2005	Jan-Jun 2006	Jan-Dec 2006	Jan-Jun 2007	Jul-Dec 2007
Assessment Collected	\$4,872,395	\$1,205,310	\$4,096,819	\$5,635,528	\$9,400,221	\$14,145,326	\$21,411,764	\$6,332,159

Source: Budget Reports

The New Mexico Medical Insurance Pool

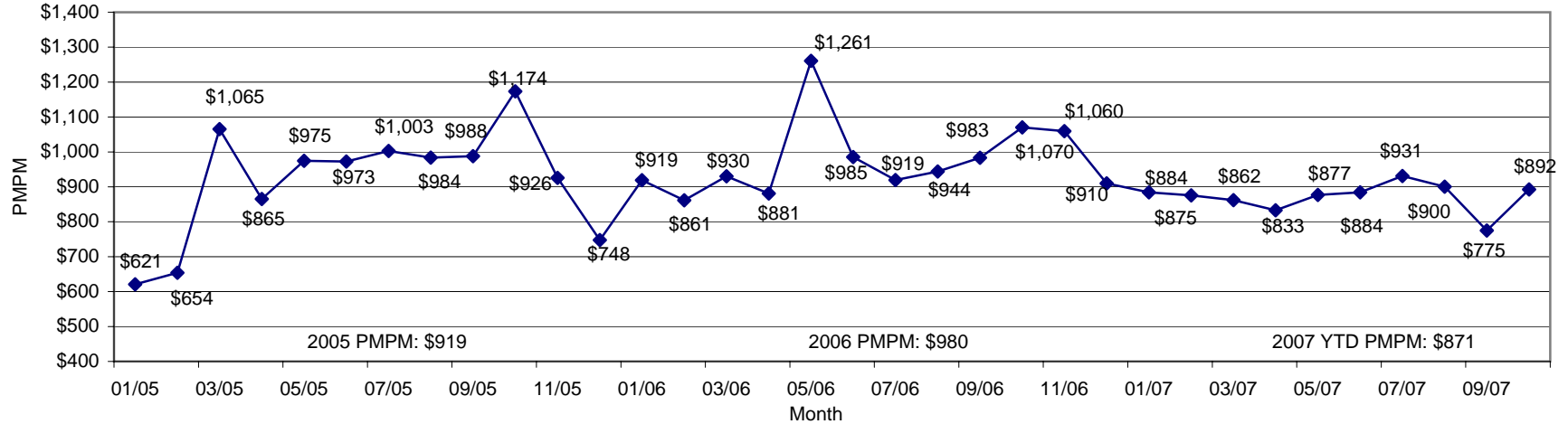
NEW



NOTE:
 2006-Current earned premium calculated by Leif from membership data
 2007 is current through December 2007

The New Mexico Medical Insurance Pool

Total Incurred Monthly Claims Paid PMPM 2005-2007 Medical and Rx Combined

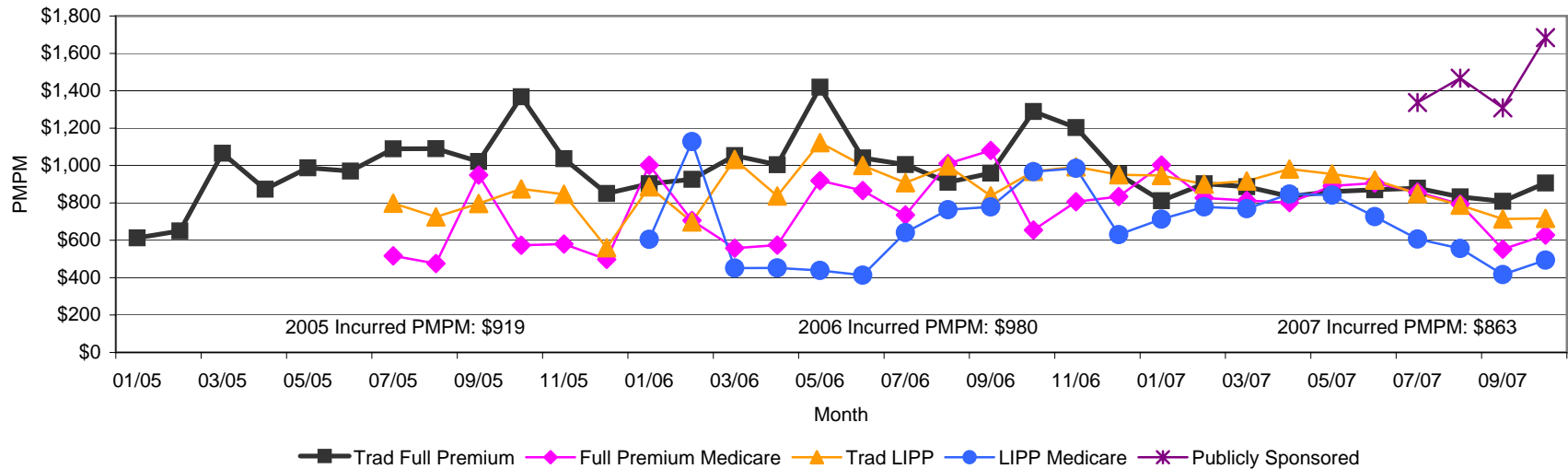


2005	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05
\$500 Deductible	\$887	\$848	\$1,400	\$1,111	\$1,280	\$1,334	\$1,135	\$1,372	\$1,302	\$1,678	\$1,281	\$773
\$1,000 Deductible	\$744	\$603	\$829	\$765	\$1,201	\$830	\$792	\$990	\$1,090	\$706	\$686	\$387
\$2,000 Deductible	\$367	\$690	\$1,179	\$910	\$736	\$824	\$1,192	\$620	\$844	\$652	\$796	\$1,227
\$5,000 Deductible	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$7,500 Deductible	\$121	\$202	\$459	\$445	\$468	\$344	\$953	\$521	\$354	\$1,025	\$325	\$842
\$10,000 Deductible	\$85	\$122	\$111	\$162	\$105	\$94	\$202	\$108	\$281	\$127	\$131	\$43
Medicare	\$795	\$736	\$1,054	\$721	\$769	\$1,009	\$754	\$705	\$726	\$813	\$797	\$519
Total	\$621	\$654	\$1,065	\$865	\$975	\$973	\$1,003	\$984	\$988	\$1,174	\$926	\$748
2006	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06
\$500 Deductible	\$1,366	\$1,213	\$1,204	\$1,162	\$1,846	\$1,274	\$1,198	\$1,221	\$1,356	\$1,472	\$1,340	\$1,191
\$1,000 Deductible	\$610	\$748	\$825	\$1,022	\$992	\$782	\$994	\$804	\$743	\$558	\$851	\$678
\$2,000 Deductible	\$288	\$356	\$508	\$351	\$464	\$587	\$571	\$501	\$368	\$570	\$557	\$569
\$5,000 Deductible	\$660	\$101	\$827	\$600	\$360	\$689	\$259	\$520	\$304	\$323	\$711	\$341
\$7,500 Deductible	\$267	\$461	\$347	\$330	\$177	\$455	\$150	\$228	\$348	\$129	\$368	\$229
\$10,000 Deductible	\$77	\$346	\$191	\$79	\$474	\$450	\$223	\$706	\$1,083	\$1,391	\$1,084	\$438
Medicare	\$856	\$747	\$968	\$791	\$1,039	\$932	\$878	\$971	\$831	\$968	\$992	\$904
Total	\$919	\$861	\$930	\$881	\$1,261	\$985	\$919	\$944	\$983	\$1,070	\$1,060	\$910
2007	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07
\$500 Deductible	\$1,200	\$1,091	\$1,092	\$1,010	\$1,131	\$1,085	\$1,088	\$1,060	\$962	\$966		
\$1,000 Deductible	\$774	\$758	\$480	\$996	\$665	\$601	\$598	\$565	\$537	\$665		
\$2,000 Deductible	\$313	\$532	\$573	\$422	\$434	\$570	\$426	\$431	\$343	\$555		
\$5,000 Deductible	\$363	\$352	\$592	\$358	\$302	\$780	\$1,194	\$703	\$329	\$335		
\$7,500 Deductible	\$153	\$791	\$507	\$220	\$550	\$421	\$418	\$581	\$195	\$1,093		
\$10,000 Deductible	\$117	\$122	\$132	\$106	\$504	\$194	\$210	\$236	\$89	\$130		
Medicare	\$912	\$882	\$893	\$958	\$935	\$886	\$800	\$745	\$653	\$668		
Publicly Sponsored	\$0	\$0	\$0	\$0	\$0	\$0	\$1,337	\$1,467	\$1,308	\$1,684		
Total	\$884	\$875	\$862	\$833	\$877	\$884	\$931	\$900	\$775	\$892		

NOTE: Does not include adjustments for incurred but not reported (IBNR) completion factors
 Source: From detailed claims data paid through December 2007
 Excludes Medbank and Senior Pharmacy Plans
 No Admin Costs Included

The New Mexico Medical Insurance Pool

Incurred Monthly Claims Paid PMPM by Eligibility Group 2005-2007 Medical and Rx Combined



2005	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05
Trad Full Premium	\$613	\$650	\$1,066	\$873	\$987	\$970	\$1,089	\$1,090	\$1,021	\$1,368	\$1,036	\$851
Trad LIPP	\$0	\$0	\$0	\$0	\$0	\$0	\$516	\$476	\$949	\$574	\$580	\$498
Full Premium Medicare	\$795	\$736	\$1,054	\$721	\$769	\$1,009	\$798	\$725	\$797	\$875	\$846	\$560
LIPP Medicare	\$0	\$0	\$0	\$0	\$0	\$0	\$340	\$552	\$264	\$442	\$464	\$212
Publicly Sponsored	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$621	\$654	\$1,065	\$865	\$975	\$973	\$1,003	\$984	\$988	\$1,174	\$926	\$748

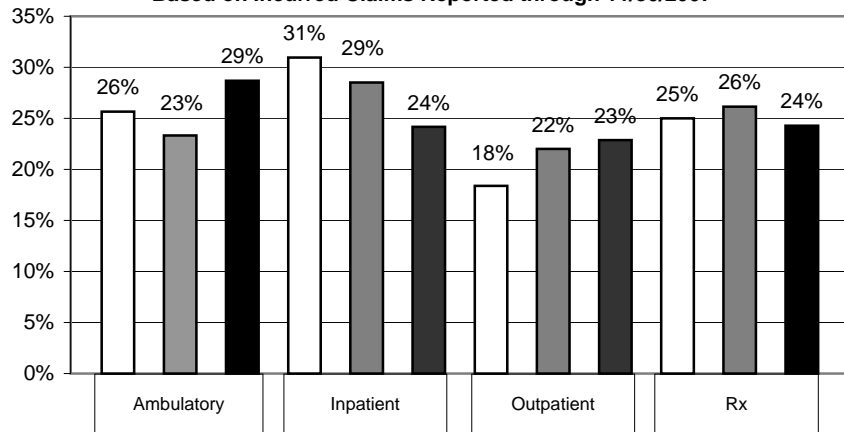
2006	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06
Trad Full Premium	\$902	\$926	\$1,053	\$1,004	\$1,419	\$1,040	\$1,005	\$910	\$959	\$1,289	\$1,203	\$952
Trad LIPP	\$1,001	\$706	\$558	\$574	\$919	\$866	\$736	\$1,010	\$1,081	\$655	\$806	\$834
Full Premium Medicare	\$886	\$698	\$1,032	\$837	\$1,122	\$1,000	\$908	\$998	\$838	\$969	\$993	\$950
LIPP Medicare	\$605	\$1,128	\$452	\$452	\$439	\$413	\$641	\$763	\$778	\$967	\$985	\$631
Publicly Sponsored	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$919	\$861	\$930	\$881	\$1,261	\$985	\$919	\$944	\$983	\$1,070	\$1,060	\$910

2007	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07
Trad Full Premium	\$812	\$902	\$886	\$834	\$860	\$870	\$879	\$832	\$809	\$906		
Trad LIPP	\$1,003	\$826	\$813	\$801	\$890	\$906	\$857	\$794	\$552	\$628		
Full Premium Medicare	\$947	\$900	\$917	\$981	\$954	\$922	\$849	\$788	\$714	\$717		
LIPP Medicare	\$713	\$778	\$769	\$847	\$841	\$727	\$606	\$556	\$417	\$494		
Publicly Sponsored	\$0	\$0	\$0	\$0	\$0	\$0	\$1,337	\$1,467	\$1,308	\$1,684		
Total	\$884	\$875	\$862	\$833	\$877	\$884	\$931	\$900	\$775	\$892		

NOTE: Does not include adjustments for incurred but not reported (IBNR) completion factors
 Source: From detailed claims data paid through November 2007
 Excludes Medbank and Senior Pharmacy Plans
 No Admin Costs Included

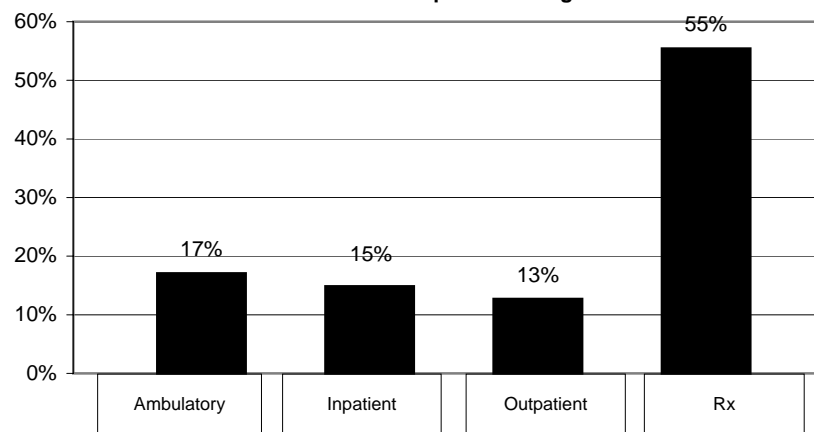
The New Mexico Medical Insurance Pool

**Calendar Year 2005-2007: Claims for Traditional Medical
Based on Incurred Claims Reported through 11/30/2007**



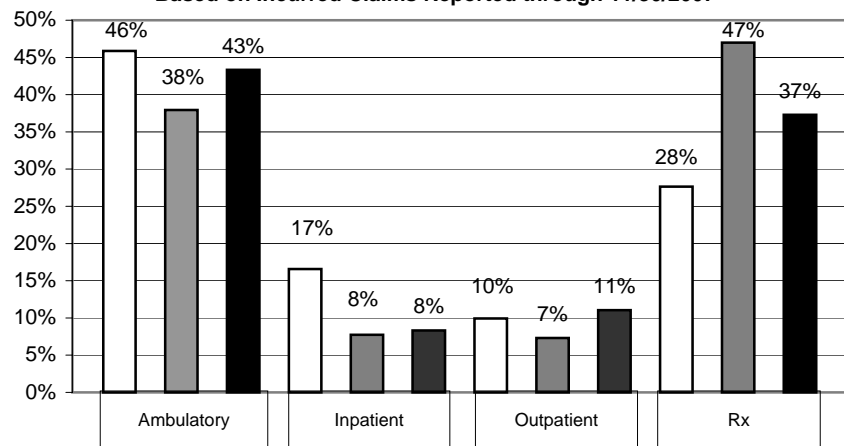
CY 2005 (Total Claims: \$16,344,836) (White)
CY 2006 (Total Claims: \$25,786,971) (Grey)
CY 2007 (Total Claims: \$22,324,286) (Black)

**Calendar Year 2005-2007: Claims for Publicly Sponsored
Based on Incurred Claims Reported through 11/30/2007**



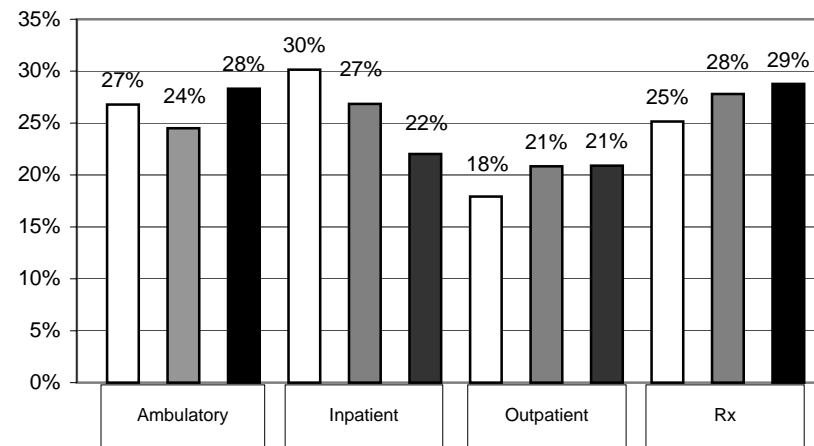
2007 (Total Claims: \$1,908,775) (Black)

**Calendar Year 2005-2007: Claims for Medicare
Based on Incurred Claims Reported through 11/30/2007**



CY 2005 (Total Claims: \$969,706) (White)
CY 2006 (Total Claims: \$2,239,305) (Grey)
CY 2007 (Total Claims: \$1,879,981) (Black)

**Calendar Year 2005-2007: Claims for All Claims Combined
Based on Incurred Claims Reported through 11/30/2007**



CY 2005 (Total Claims: \$17,314,543) (White)
CY 2006 (Total Claims: \$28,026,276) (Grey)
CY 2007 (Total Claims: \$26,113,042) (Black)

NOTE:
Incurred through 12/31/2007, Paid through 12/31/2007

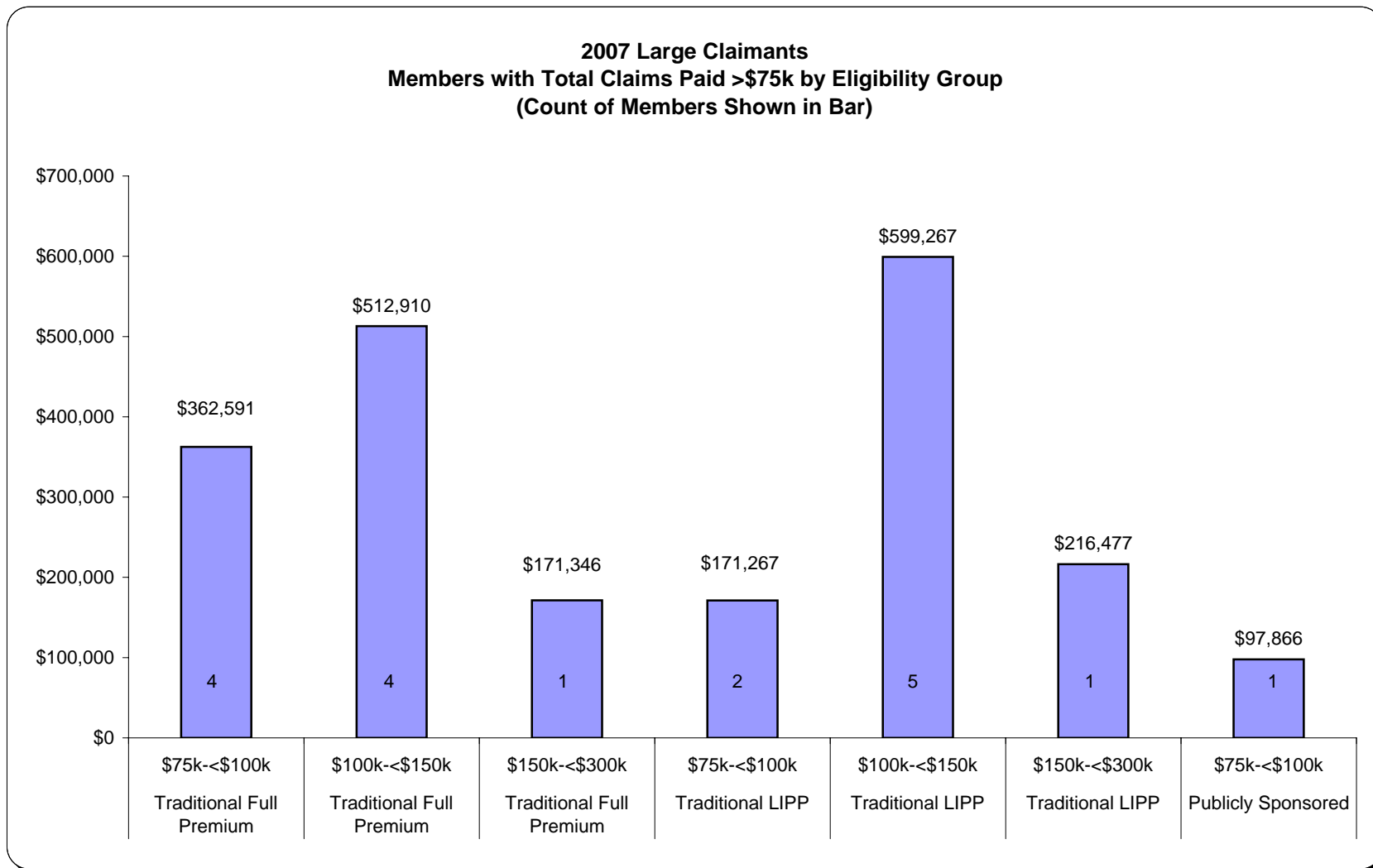
Classifications made by place of service.

Does not include IBNR

Outpatient includes ER claims

The New Mexico Medical Insurance Pool

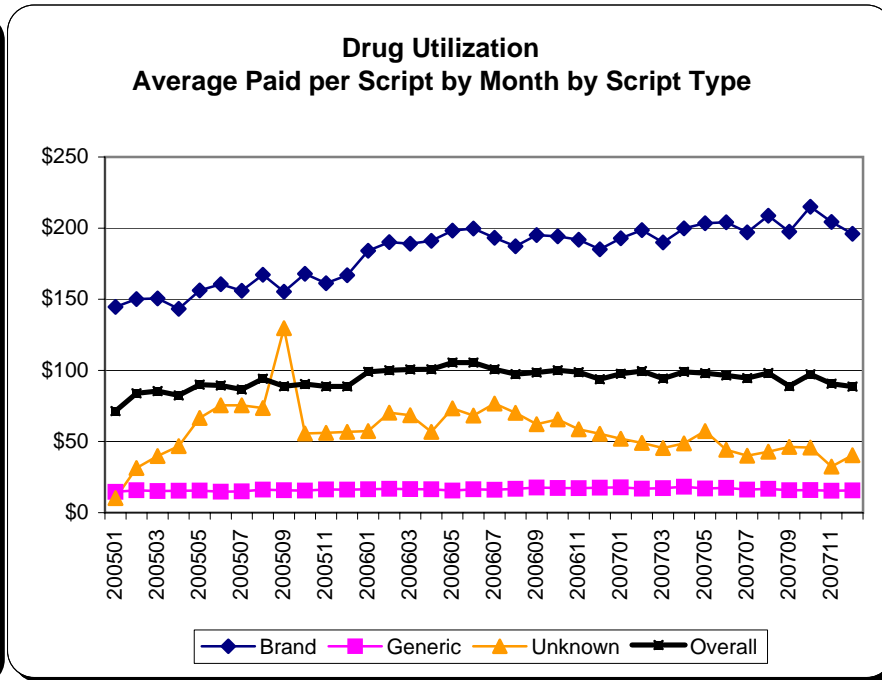
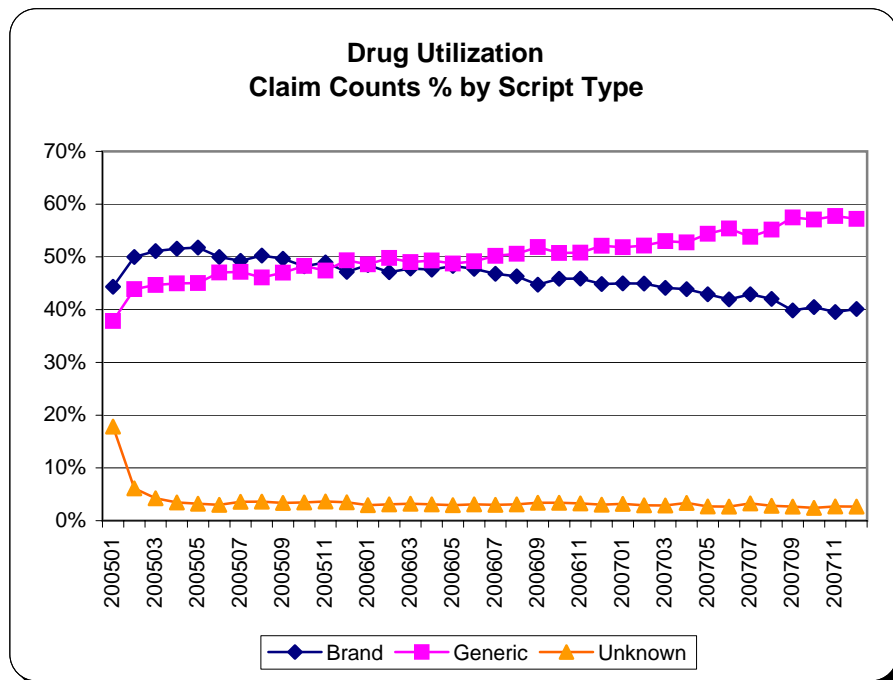
NEW



NOTE:
 Based on incurred claims in 2007, paid through 12/31/2007
 Includes medical and pharmacy claims

The New Mexico Medical Insurance Pool

NEW



Average paid by Pool per script

2005	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Total
Brand	\$144.61	\$150.08	\$150.63	\$143.22	\$156.20	\$160.57	\$155.99	\$167.19	\$155.27	\$167.86	\$161.27	\$166.93	\$157.24
Generic	\$14.62	\$15.77	\$15.20	\$15.40	\$15.54	\$14.68	\$14.93	\$16.18	\$15.72	\$15.54	\$16.32	\$16.24	\$15.56
Unknown	\$10.23	\$31.38	\$39.84	\$46.81	\$66.57	\$75.48	\$75.45	\$73.51	\$129.66	\$55.70	\$56.10	\$56.78	\$47.28
Total	\$71.47	\$83.85	\$85.44	\$82.40	\$89.98	\$89.41	\$86.56	\$94.17	\$88.82	\$90.41	\$88.72	\$88.73	\$86.92

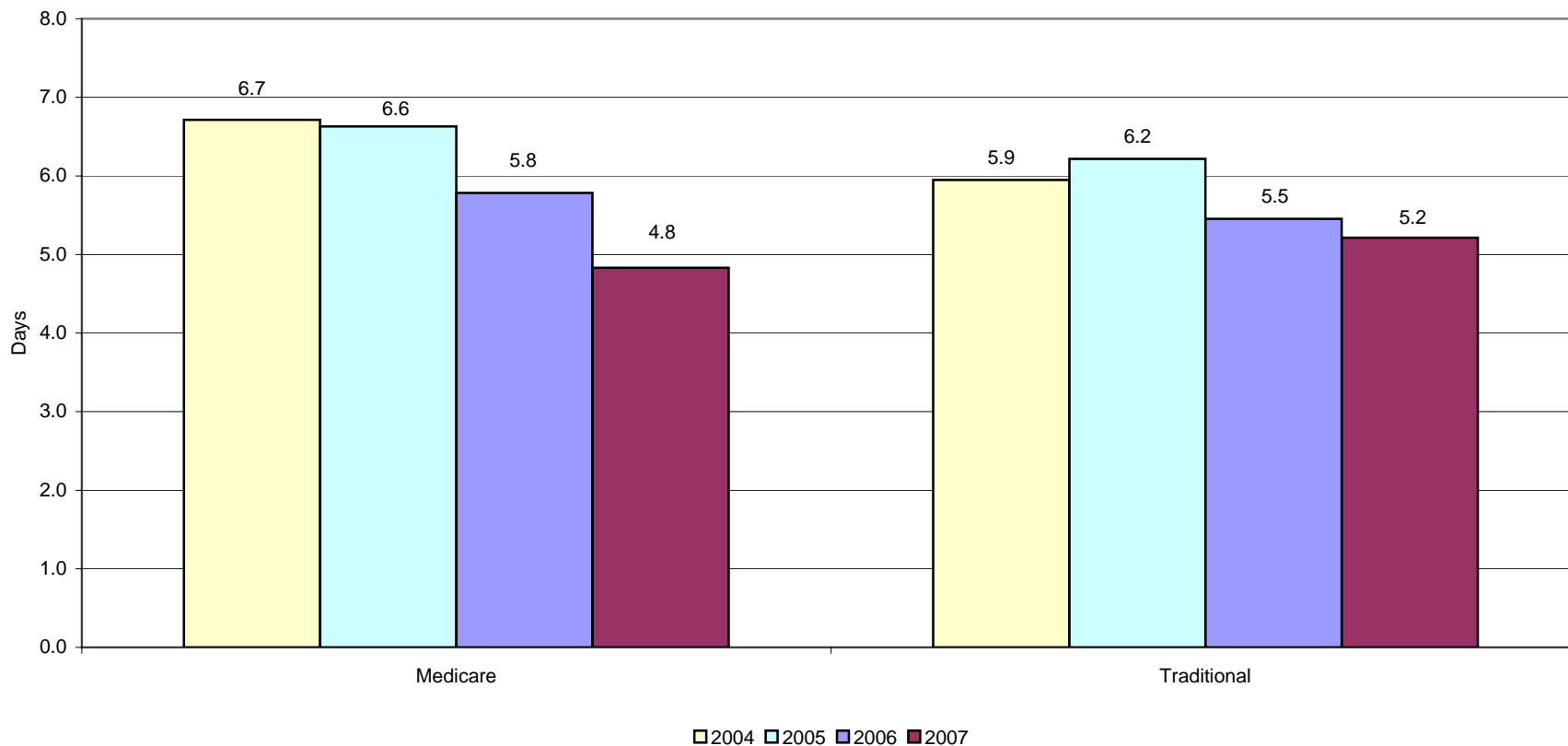
2006	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06	Total
Brand	\$184.07	\$190.22	\$189.09	\$191.04	\$198.28	\$199.68	\$193.18	\$187.28	\$195.11	\$194.24	\$191.80	\$185.08	\$191.68
Generic	\$16.47	\$16.71	\$16.57	\$16.38	\$15.57	\$16.42	\$16.07	\$16.72	\$17.69	\$17.30	\$17.21	\$17.49	\$16.76
Unknown	\$57.39	\$70.28	\$68.46	\$56.76	\$73.30	\$68.25	\$76.74	\$70.13	\$62.14	\$65.54	\$58.55	\$55.49	\$65.13
Total	\$98.92	\$100.08	\$100.68	\$100.73	\$105.52	\$105.50	\$100.78	\$97.37	\$98.56	\$100.08	\$98.71	\$93.84	\$99.96

2007	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Total
Brand	\$192.82	\$198.64	\$189.99	\$199.81	\$203.47	\$204.09	\$197.07	\$208.69	\$197.50	\$215.03	\$204.36	\$195.98	\$200.98
Generic	\$17.77	\$16.87	\$17.16	\$18.22	\$16.95	\$17.42	\$16.20	\$16.73	\$15.70	\$15.88	\$15.46	\$15.59	\$16.59
Unknown	\$51.99	\$49.07	\$45.47	\$48.69	\$57.36	\$44.25	\$40.08	\$42.80	\$46.19	\$45.82	\$32.35	\$40.34	\$45.18
Total	\$97.60	\$99.52	\$94.26	\$98.94	\$98.08	\$96.44	\$94.61	\$98.14	\$88.99	\$97.26	\$90.63	\$88.64	\$95.20

NOTE:
 Drug claims incurred through 12/31/2007, paid through 12/31/2007
 Based on paid dollars

The New Mexico Medical Insurance Pool

Inpatient Hospital Average Length of Stay 2004-2007

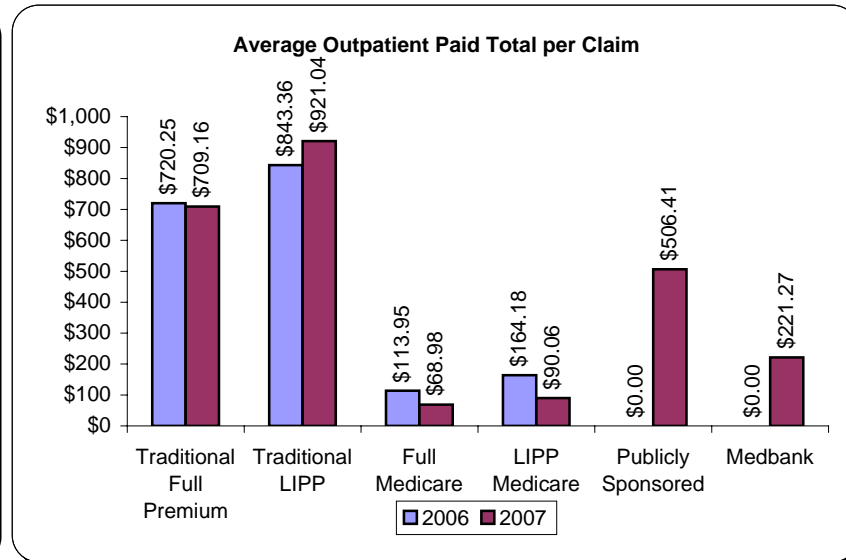
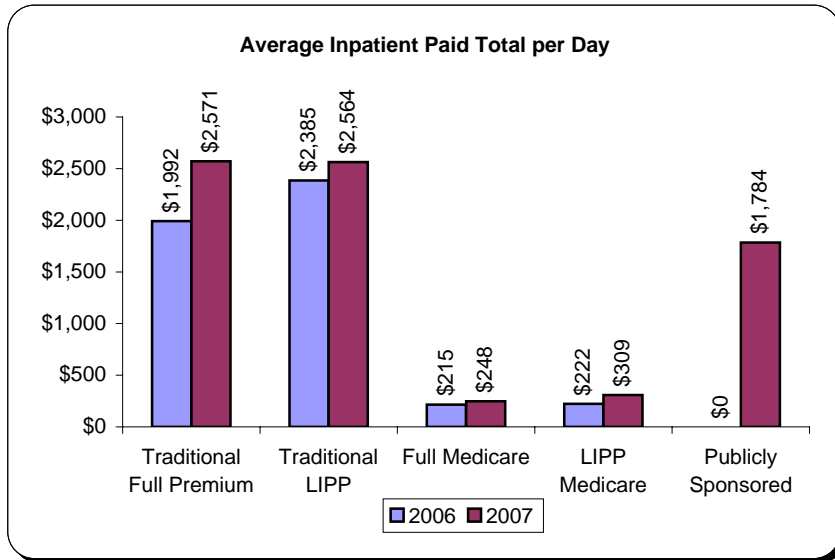
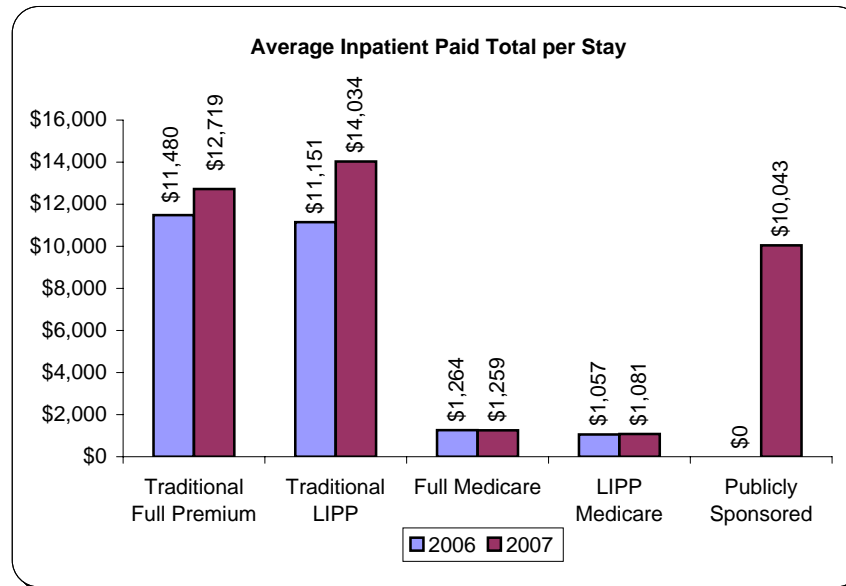
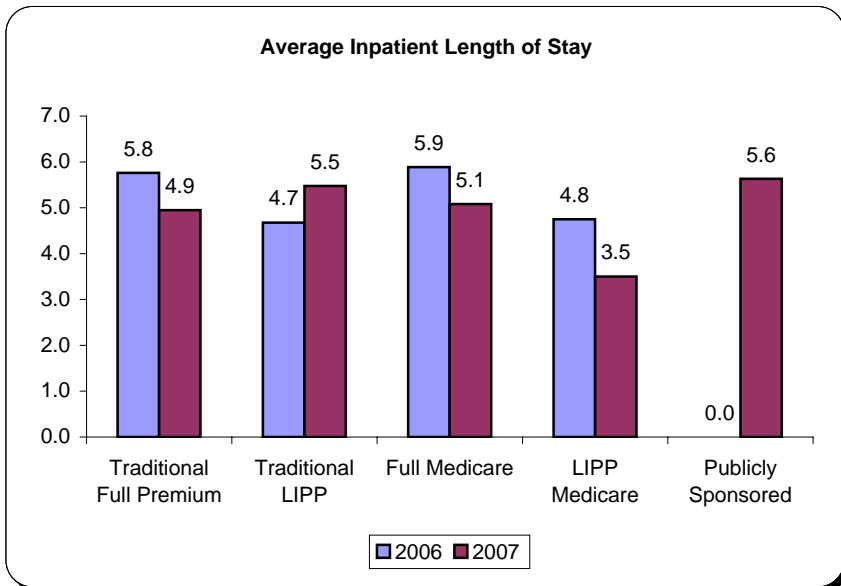


Year	Medicare	Traditional
2004	6.7	5.9
2005	6.6	6.2
2006	5.8	5.5
2007	4.8	5.2

Source: From detailed claims data paid through December 2007

The New Mexico Medical Insurance Pool

NEW



NOTE:
 Claims incurred through 12/31/2007, paid through 12/31/2007
 No IBNR included

The New Mexico Medical Insurance Pool

Claims by Major Diagnostic Category 2007

Diagnosis Category	Avg Months Enrolled in 2007	Number of Members	Percent of Members	Total Claims Paid	Medical	Rx	% of Total Claims	% of Medical Claims	% of Rx Claims	% Drugs of Total per Category	Total Claims Paid PMPM
Cancer	10	274	4.7%	\$6,486,604	\$5,994,281	\$492,323	17.4%	22.5%	4.6%	7.6%	\$2,475
Kidney and Urinary Tract Disease	10	341	5.9%	\$6,307,234	\$5,922,423	\$384,811	16.9%	22.3%	3.6%	6.1%	\$1,885
HIV/AIDS Related	10	560	9.6%	\$6,258,657	\$1,268,568	\$4,990,089	16.8%	4.8%	46.5%	79.7%	\$1,107
Neurological	10	469	8.1%	\$4,163,778	\$3,179,923	\$983,855	11.2%	12.0%	9.2%	23.6%	\$889
Heart Related	10	255	4.4%	\$4,097,985	\$3,666,680	\$431,305	11.0%	13.8%	4.0%	10.5%	\$1,556
<i>Other Heart Related</i>	10	215	3.7%	\$3,418,757	\$3,071,369	\$347,387	9.2%	11.5%	3.2%	10.2%	\$1,554
<i>Coronary Heart Disease</i>	11	34	0.6%	\$443,379	\$375,020	\$68,359	1.2%	1.4%	0.6%	15.4%	\$1,205
<i>Congestive Heart Failure</i>	11	6	0.1%	\$235,850	\$220,291	\$15,559	0.6%	0.8%	0.1%	6.6%	\$3,628
Other	7	2,021	34.7%	\$2,172,723	\$1,048,151	\$1,124,572	5.8%	3.9%	10.5%	51.8%	\$149
Spinal / Brain	11	239	4.1%	\$2,150,124	\$1,678,987	\$471,136	5.8%	6.3%	4.4%	21.9%	\$835
<i>Back and Neck Disorders</i>	11	184	3.2%	\$1,447,698	\$1,071,214	\$376,484	3.9%	4.0%	3.5%	26.0%	\$725
<i>Skull, Spine and Trunk Fractures</i>	11	50	0.9%	\$630,046	\$564,226	\$65,819	1.7%	2.1%	0.6%	10.4%	\$1,184
<i>Brain Injury</i>	9	5	0.1%	\$72,380	\$43,547	\$28,833	0.2%	0.2%	0.3%	39.8%	\$1,573
Arthritis and Joint Disorders	11	217	3.7%	\$2,093,183	\$1,599,643	\$493,539	5.6%	6.0%	4.6%	23.6%	\$905
Metabolic Disorders	10	88	1.5%	\$1,302,745	\$635,890	\$666,855	3.5%	2.4%	6.2%	51.2%	\$1,416
Mental Disorders	10	199	3.4%	\$1,234,102	\$763,685	\$470,417	3.3%	2.9%	4.4%	38.1%	\$635
Diabetes	10	110	1.9%	\$1,067,180	\$835,703	\$231,477	2.9%	3.1%	2.2%	21.7%	\$930
No Claims	5	1,047	18.0%	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	\$0
TOTALS	8	5,820	100.0%	\$37,334,313	\$26,593,933	\$10,740,380	100.0%	100.0%	100.0%		\$787
% of Total Claims					71%	29%					

NOTE:

Total of 5820 unique members enrolled at some time during 2007. Claims based on incurred date of service, paid through 12/31/2007.

Per Member Per Month results do not include IBNR.

Members are assigned to a mutually exclusive diagnostic category based on the category which had the most allowed dollars.