

**6% Premium Increase**

Projected Premium	\$31,323,590
Other Revenue	\$2,576,427
<b>Total Projected Revenue</b>	<b>\$33,900,017</b>

Total Projected Claims	\$29,900,226
Subtotal Non Claims Expenses	\$5,154,321
<b>Total Projected Expenses</b>	<b>\$35,054,547</b>

In House Pharmacy Expense	\$530,036
In House Pharmacy Savings	\$302,799
<b>Net In House Pharmacy Gain/(Loss)</b>	<b>(\$227,237)</b>

Projected Gain/(Loss)	<b>(\$1,381,767)</b>
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Starting Surplus	\$14,519,353
Surplus Adjustment	\$ -
Closing Surplus	\$13,137,586

120-Day Best Practice Surplus	\$10,652,535
60-Day OIR Safe Harbor Surplus	\$5,326,267